**HEALTH INSURANCE UNDERWRITER**

* + Experienced & qualified Health  Insurance professional with core domain experience in Health Underwriting, Claims Service & Insurance brokering
	+ Well versed with the health insurance rules and regulations of Dubai Health Authority (DHA) & Health Authority in Abu Dhabi (HAAD)
	+ Prepare and study the insurance proposals , terms and conditions suggested by the insuring officer
	+ Self-motivated with excellent Consulting Skills not limiting to Analytical, Communication, Interpersonal, Presentation, & proven ability in a Competitive environment

## ACADEMIC QUALIFICATIONS

* Pursuing advanced diploma from Chartered Insurance Institute (CII), London
* International Post Graduate Diploma in Risk Management & Insurance from IIRM (Institue of Insurance & Risk Management)
* M.B.A. from Nagarjuna University
* B.Com. (Computers) from Andhra University

##  WORK EXPERIENCE

**COMMERCIAL INSURANCE BROKERAGE SERVICES – HEALTH UNDERWRITER**

Duration : Oct 2016 to Till Date

 ***Roles and Responsibilities:***

* + Responsible for complete medical insurance of various corporate clients right  from the

 placement to claim servicing

* + Calculate premium amount accurately & advising clients for the premium payment options
	+ Review of Table of Benefits (TOB) & negotiating with the under writers as per the client

 requirements

* + Analyzing  various quotations received from the market and designing comparison tables

 and finally proposing the best Insurance Program to the corporate client

* + Coordinated and follow-up with the Insurance companies for renewal of policies and premium

 payments

* + Facilitated revision of proposal forms into shorter yet concise and accurate format
	+ Coordinates with the insurer for the addition and deletion of the members

**RELIANCE GENERAL INSURANCE COMPANY LTD – ASSOCIATE HEALTH CLAIMS MANAGER**

Duration : Dec 2013 to Aug 2016

Team Size : 6

 ***Roles and Responsibilities:***

* + Coordinating with the underwriting team regarding policy cancellation in case of fraudulent &

 Non Disclosure Claims

* + Managing Corporate Clients - Group Health Insurance portfolio
	+ To comply with standards as per policy wordings of Reliance & IRDA regulations
	+ To assist teams in internal & external audits
	+ Coordinating with internal teams (cashless, Reimbursement, Payments, Sales & Inward teams)
	+ Handling business emails & calls with internal employees & Insurance Brokers
	+ Clarifying customer quires regarding (Claims – Queried, Repudiated, etc) through emails
	+ Coordinating with Corporate HR’s and Brokers regarding Midterm Additions & Deletions in

 Group Medical claim & Group personal Accident

* + Preparing MIS on daily basis and sharing with management
	+ Providing updation on claims and maintaining good relationship with Corporates & retail

 Customers

**HELIOS INSURANCE BROKING SERVICES LTD –HEALTH INSURANCE CLAIMS EXECUTIVE**

Duration : May 2012 to Nov 2013

Team Size : 3

 ***Roles and Responsibilities:***

* + Corporate visits on weekly basis and solve the issues if any
	+ Ensuring maximum customer satisfaction by providing them High quality services
	+ Conducting various Orientation programs, and provide a help desk at Hyderabad & Bangalore
	+ Ensuring preauthorization and settlement of claims in time
	+ Co-ordinate with Insurance Companies, TPA’s and Clients to resolve issue and to ensure the

 Work done On time

* + Worked with the HR’s and finance team of the Corporate’s on a regular basis
	+ Maintaining MIS and keeping track of corporate requirements and fulfill them
	+ Monitoring and supervising the day to day activities of the claim processing department
	+ Performing Midterm Additions & Deletions in GMC & GPA & GTL Insurance Policies
	+ Organizing and participating in meetings and conferences of the Insurance Companies to

 Ensure flawless Operations

## PROFESSIONAL ACHIEVEMENTS

* + Awarded best team player for the Q3 (2015)
	+ Worked on internal project on reducing repeated calling (claims) at Reliance call centre

## TECHNICAL SKILLS

* + **Reporting Tools** : MS Office, MS Excel

: Excellent MS Excel skills, such as preparing comparison & pivot tables

: Designing Power point presentations (PPT) for various corporate clients

## PERSONAL DETAILS

* Date of Birth : 14-Feb-1986
* Marital Status : Single
* Languages : English , Hindi and Telugu
* VISA Status : On resident VISA

Place: UAE

Date: (Vidyasagar)