**CURRICULUM VITAE**

**for**

Musinake.363899@2freemail.com

|  |  |  |
| --- | --- | --- |
| **PERSONAL INFORMATION** | Date of BirthAgeNationalityGenderMarital StatusNumber of DependanciesLanguages | 09 September 198730yearsZimbabweanFemaleSinge Mother2 Boys (7 years and 5 years )English (Verbal & Written)Chinese Mandarin Pinyin (Beginners Level) |
| **PROFILE** | A dynamic, dedicated and result oriented property and casualty insurance professional multi-skilled in underwriting and claims administration for both commercial and personal lines. Excel in analysing damages, causes of loss, policy interpretation and negotiating payment solutions ensuring customers are treated fairly. Takes pride in leading a diverse and creative team and in providing an exemplary customer service. |
| **CAREER OBJECTIVE** | To continuously develop and upgrade my skills, knowledge and abilities to their full potential in a progressive environment that values learning, innovation and growth for the benefit of both the organisation and communities at large. |
| **KEY PERSONAL SKILLS** | Focused and goal orientedComposed and reliableQuick learnerInitiatorCalm and even tempered | TeamworkBuoyant and light heartedGood inter and intra personal skillsCan work within tight schedulesRelating and amenable |
| **PROFESSIONAL SKILLS AND COMPETENCIES** | * Claims handling and investigations
* Negotiating settlements
* Customer service
* Setting team plan and objectives
* Monitoring progress against set key performance indicators.
 | * Underwriting
* Risk assessments and pricing
* Providing quotations
* Reinsurance placements
* Sourcing new business
* Facilitate interdepartmental interactions
 |
| **WORK EXPERIENCE** | **COMPANY Old Mutual Insurance Company - Harare, Zimbabwe****POSITION Claims Team Leader, 2012 to present*****Duties and Responsibilities**** Ensuring effective oversight and control of claim settlements in line with agreed policy
* Taking charge of problem claims and attending to customer complaints
* Assist in formulation and implementation of claims strategy
* Differentiating claims service and deliver an excellent customer service
* Participate in external claims forums
* Plan and organize tasks setting objectives and priorities
* Delivering excellence against the key measures of claims handling time, cost control, customer satisfaction
* Ensure delivery of required standards of performance
* Providing technical support and guidance

***Outcomes:**** Best team of the year award in 2012
* Exceptional claims service and great customer experiences as depicted by a Net Promoter Score above 60% in 2016
* More than 4 000 claims received and processed each year with fair settlements offered to claimants
* Achieved a paid claims ratio above 90% in all the years
* Managed to reduce the outstanding claims ratio by 5% every year
* Achieve an overall loss ratio well above the set target in all the years
* Managed to reduce the Private Motor Loss Ratio being the company`s worst performing line of business.
* Close monitoring of claim status, closure of files and reserving for future liabilities
* More than 90% of claims closed during the claims audit
* Significant savings realized from early identification of fraudulent claims, assessments and recoveries from other parties
* More than US$200 000 saved from early fraud detection
* Auditing of all claims leading to the identification of skills gap, product deficiencies, leakages and quality control
* A reduction in avoidable overspend in claims settlements
* More than US$250 000 saved from assessments
* Achieved a recovery target of 23% above the target
* Identification of team`s training needs and recommend appropriate development interventions.
* Assisted in claims self-audits and reports
* Cultivated a culture of teamwork among the seven direct reports
* Team performance reviews and evaluations appropriately addressing underperformance

**COMPANY Old Mutual Insurance Company - Harare, Zimbabwe****POSITION Claims Administrator, 2010 to 2012*****Duties and Responsibilities**** Identification of valid and invalid claims determining the extent of company`s liability
* Negotiate settlements with claimants in line with policy terms and conditions
* Regularly reviewing and managing a case load of claims
* Deliver an exceptional customer experience when handling claims
* Settle claims within authorised limits and set service standards
* Identify complaints and fraud, acting, resolving and reporting in line with company policy
* Facilitate recoveries from reinsurers

***Outcomes:**** Identified leads that lead to investigation and savings of than US$150 000
* Liase with underwriters on risk appraisal.
* Assisted claims manager in claims self-audits and claims reports

**COMPANY Old Mutual Insurance Company - Harare, Zimbabwe****POSITION Underwriting Administrator, 2009 to 2010*****Duties and Responsibilities**** Risk assessment for pricing, acceptance or decline.
* Providing quotations to clients
* Renewing expired policies, resuscitating lapsed policies, entering new business, reinstating and endorsing policies.
* Facultative reinsurance placements
* Sourcing new business
* Organise for risk surveys to be carried

 ***Outcomes:**** Reduced company exposure by placing risks adequately
* Growth in customer base and gross written premiums
* Portfolio performance reviews leading to renewals based on net result
* Identified and recommended risks to be surveyed.
* Engagements with clients, brokers and key stakeholders to maintain and attract new business
* Regularly reviewing and reporting on an individual underwriting portfolio
* Delivering exceptional customer service
 |
| **EDUCATION AND PROFFESSIONAL QUALIFICATIONS** | **Bachelor of Commerce,** Honors Degree In Risk Management and Insurance,2009 – National University of Science and Technology (NUST) Zimbabwe **Advanced Diploma in Insurance, ACII**  2016 Chartered Insurance Institute **Diploma In Theology**, 2015 Africa Multination For Christ College |
| **OTHER CERTIFICATES** | Claims Management 2014 Insurance Institute of ZimbabweThe Effective Supervisory Skill 2012 Insurance Institute of Zimbabwe Customer service 2015 ZIMHOSTEngineering Claims 2014 Insurance Institute of ZimbabweProtocol, Business Etiquette & Professional Branding 2015 Zimbabwe Institute of DiplomacyTechnical Reinsurance Accounting & Claims Management 2012 ZARO Reinsurance Practice, Accounting andClaims Management 2012 Zep Re |
| **COMPUTER SKILLS** | Microsoft Office and Office ToolsExcel, Powerpoint, Word, OutlookClip organiser, Picture manager |
| **HOBBIES** | Baking and Cooking, Travelling, Playing Chess and Reading Magazines |
|  |  |
|  |  |