 **Karishma**

**Karishma.365499@2freemail.com**

**OBJECTIVE**

To work in the challenging and highly productive environment and to gain practical knowledge. Looking for opportunities to work in better conditions and contribute towards improving working level to new heights or excellence; both organizational and personal. Highly-motivated, enthusiastic and hard-working professional. Willing to progress in my career and embrace new skills, ready to meet new challenges in a fast-developing and dynamic work place being strong individual as well as a reliable team worker.

**KEY SKILLS AND COMPETENCIES**

* Customer Service Oriented.
* Negotiation and decision making skills.
* Communication skills and a confident disposition when dealing with people, often in difficult circumstances.
* The ability to think strategically.
* Initiative and Commitment to Achieve.
* Effective Communication.
* Attention to Detail and Quality and Organizing for Results.
* Exemplary leadership skills.
* Excellent telephone etiquette.
* Strong technical knowledge.
* Strong organizational, administrative and analytical skills.
* Ability to produce consistently accurate work even whilst under pressure.
* Ability to multi task and manage conflicting demands.

**WORK EXPERIENCE**



Sr. Claim Executive

New Saumit House,

High Ground Floor,

Near Navjeean Deep Complex,

Ring Road, Surat, Gujarat, India

April 2011 to February 2017.

* + Providing advice on making a claim and the processes involved.
	+ Processing new insurance claims notifications.
	+ Collecting accurate information and documents to proceed with a claim.
	+ Analyzing a claim made by a policymaker.
	+ Guiding policyholders on how to proceed with the claim.
	+ Contacting trades people from a network of approved professionals and arranging for them to make repairs on the policyholder's property.
	+ Monitoring the progress of a claim.
	+ Investigating potentially fraudulent claims.
	+ Identifying reasons why full payment may not be made.
	+ Ensuring fair settlement of a valid claim.
	+ Building relationships with loss adjusters, forensic accountants and solicitors, as well as other legal/claims professionals.
	+ Ensuring the customer is treated fairly and that the customer receives excellent service in accordance with industry and company guidelines.
	+ Handling any complaints associated with a claim.
	+ Involvement in loss adjusting activities and in legal discussions relating to settlement.
	+ Seeking legal recovery of monies paid out.
	+ Managing a team of claims handlers (at managerial level).
	+ Taking responsibility for productivity and profit.
	+ Adhering to legal requirements, industry regulations and customer quality standards set by the company.

**EDUCATIONAL QUALIFICATION**

* BCOM with First class from Bundelkhand University Jhansi in 2011

**ADDITIONAL QUALIFICATION**

* Good Knowledge in Internet Surfing and E-Mail.
* Typing Speed- 20 words per minute.

**PERSONAL DETAILS**

* Date of Birth - 05th August 1991
* Visa Status - Husband Visa
* Marital Status - Married
* Nationality - Indian
* Height - 158 cm
* Languages Known - English, Hindi, Gujarati
* Hobbies - Traveling, Reading Book,

Listening Music, Watching Movie.