**RENJU**

[**RENJU.371799@2freemail.com**](mailto:RENJU.371799@2freemail.com) ****

A performance driven underwriting professional, with over 11 years of extensive experience of handling underwriting (insurance policies, medical & non medical claims & Bank Credit Proposals), customer care and administration, operational and Managerial functions in Insurance/TPAs/Healthcare Companies. Strong multi-tasking skills, good customer service, leadership skills.

Seeking a Management Position in the field of Underwriting and Operations

In

**INSURANCE / HEALTHCARE SECTOR**

**Core Competencies**

* Experienced in Insurance policies underwriting (General /Medical/ Life).
* Experienced in handling claims and pre authorizations
* Experienced in Bank credit underwriting
* Thorough knowledge of life insurance administration as well as the insurance products and ability to deal with customers’ requirements and suggest suitable plans for investment.
* Outstanding knowledge and sound working experience of setting up and handling life insurance operations process management.
* Extremely well spoken as well as team leader Ability to arrive at sound logical conclusions based on information at hand.
* Superior motivation with a powerful drive to succeed, thrive on challenges.
* Strong interpersonal skills with flexibility in a fast paced environment.
* Excellent organization and strong negotiating skills and customer centric approach.
* Maintain strong customer relationships through excellent customer service and support.

**Areas of Expertise**

**UNDERWRITING/OPERATIONS/ADMINISTRATION**

* Claims/ Pre authorization underwriting
* Underwriting of Insurance Proposal forms /Bank credit applications
* Auditing (RCU)
* KYC Check
* Experienced in streamlining and improving operational and managerial procedures and systems leading to increased productivity.
* Ensuring that all documents related to insurance proposal of each client are completed before submitting for underwriting.
* Adept at effectively dealing with customers and channel partners to meet their satisfaction level utilizing customer centric approach, relationship building and customer retention abilities.
* Developing and maintaining good rapport with existing clients and new clients to ensure repeat purchase
* Experienced in ensuring Quality control over all the processes.
* Experience in setting up and handling branch office operations and infrastructure management.
* HR Operations
* payroll
* Leave/Attendance management

**CUSTOMER SERVICE**

* Establishing service standards through performance in all interactions with customers.
* Managing both routine and non-routine customer queries, problems and concerns.
* Understanding customers’ needs and providing highest standard service maintaining minimum turn-around-time.
* Ensuring complete satisfaction of each and every corporate
* Maintaining continuous liaison with customers and handling their complaints tactfully and resolving without delay
* Keeping in constant contact with customers.
* Branch Operations/Management.

**Career Outline**

**FIDELITY INSURANCE BROKERS (DUBAI)**

SENIOR UNDERWRITER

**ORIENTAL INSURANCE COMPANY (DUBAI)**

UNDERWRITER

(Apr 2015 to Jul 16)

**ICICI BANK LTD**

BRANCH CREDIT MANAGER (Madurai-TN)

(Dec 2011 to Nov 2012)

**RELIANCE LIFE INSURANCE CO.LTD**

BRANCH OPERATIONS & UNDERWRITING EXEC.(Cochin)

(SEPT 2007 to DEC 11.)

**TTK HEALTHCARE SERVICES PVT LTD (TPA-,Cochin)**

(NOV 2004 to AUG 2007)

**RCM HOSPITAL**

PUBLIC RELATIONS OFFICER

Cochin

(2003-2004)

**IT Skills**

* Well versed with Computer Operation – Windows, MS Office -Word, Excel and PowerPoint

**Educational Qualifications**

* **Master Diploma In Hospital Administration -(specialization in Quality Assurance.)**
* B.Sc Botany
* **Licentiate in Life Insurance**
* **Pursuing Associateship.**

**EXCELLENT REFERENCES SHALL BE FURNISHED WHEN REQUIRED**

I hereby declare that the information specified above is true to the best of my knowledge and belief. I understand that I am liable to be disqualified, if any of the above information is found to be incorrect at any stage.