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**Objective**

To use my skills in the best possible way for achieving the company’s goals.



**Summary:**

* Good experience in the areas of Claims and Agency (Retail) in General Insurance Industry.
* Attended various technical and soft skill trainings on Insurance, Agency, Claims Management, Personal Development, etc.
* In-depth understanding of all processes and systems connected with the Insurance sector.
* Proven strength in problem solving, analytical and logical reasoning with excellent communication, presentation and creative skills.

**Career Highlights**



**India**

Executive Claims Feb 2005 to Mar 2009

Sr. Executive Agency Operations Apr 2009 to Nov 2013

**India (UK Process)**

Process Associate March 2014 to Jan 2017

**General Insurance Business**

Sales Support Feb 2017 to Feb 2019



Designation: Executive Claims, From Feb 2005 – Mar 2009.

**Responsibilities:**

* As a part of regional claims team handled Retail, Travel and Marine claims
* Review insurance policy to determine coverage.
* Review insurance claim form and related documents for completeness
* Review survey report, his comments and the claim liability worked out by the surveyor
* While scrutinizing of the claim file, whenever policy errors/ lapses are observed, discuss the same with the u/w dept for corrections into the policy.
* Negotiating the salvage with salvage buyer for loss minimization.
* Review claim file on a weekly basis to maintain appropriate reserves and to increase the claim settlement ratio.
* Maintaining a claim MIS on a monthly basis and discuss high value and old claims with HOD. Also, submitting the MIS to the corporate clients on a monthly basis
* Strictly follow the Standard Operating Procedure (SOP) for Quality, Timely output

Designation: Sr. Executive Agency (Retail) Operations, from Apr 2009 – Nov 2013.

**Responsibilities:**

* Part of Agency(Retail) operation Dept. and responsible for back office support for insurance advisors
* Taking care of Licensing of Retail Advisor till generating the advisor code in IRDA
* Closely monitoring the process related to agency channel and coordinating with various agents.
* Preparing / Analyzing MIS on fortnightly and monthly basis and sending reports to the Regional Office.
* Ensuring total control over TAT for smooth functioning of the department so as to provide better service to the agents
* Organizing trainings and retail campaigns.
* Designing small schemes, creating enthusiasm and competitive atmosphere among the agents and encouraging them for participation
* Giving training to the agents for using Agency Portal.
* Giving back office support to all the agents in terms of providing quotations, solving queries related to products.
* Coordinating with underwriting and the policy issuance team to make sure that the agency proposals are being attended on priority.
* Submitting the claims pertaining to Agency channel. Coordinating with the claims team to get the process done faster.



**India Ltd (UK process).**

Designation: Process Associate- from Mar 2014 – Jan 2017

**Responsibilities:**

* Part of Payment team which was involved in making payment to UK suppliers of NHS
* Coordinating with internal teams for verification of bank details.
* Post verification, processing the payments of invoices raised by supplier from UK.
* Solving queries raised by the supplier from UK.
* Nullify the effect of Debit and Credit memo into the system.
* Quality check of work done by the team members.
* Submitting daily report and monthly MIS to the team leader.



**General Insurance Business**

Sales Support from Feb 2017 to Feb 2019

**Responsibilities:**

* Working as a sales support with a senior advisor for General Insurance Business.
* Keeping a complete track of each line of business including own renewal, new business and cross selling.
* Arranging all updated guidelines, circular, rating and discount pattern from the companies we dealt for eg - Bajaj Allianz, ICICI Lombard, TATA AIG, Future Generali, HDFC Ergo etc
* Giving quotations for motor business and follow up till business conversion.
* Coordinating with the insurance company to get the quotation for general business, negotiating with the insurer for alternative terms.
* Trying to visit insurance companies to maintain a rapport with a concerned team. Also, taking active participation in every scheme launched by the insurer.
* Follow up with the insurance co for pending commission, outstanding receivables if any
* Attending all the medical queries pertaining to direct billing.
* Accepting all the documents for medical reimbursement claims, submitting it to the insurer and follow up till settlement.

**Trainings Attended**

 Various Technical and Soft Skill Trainings on Insurance, Operations, General Management, Personal Development, etc.

**Academia**

* B. Com from Pune University in year 2003 with 1st class
* Licentiate exam conducted by Insurance Institute of India.

**Computer Skills**

* Microsoft windows, MS Word, Excel, Outlook, PowerPoint, Internet

**Personal Profile**

Date of Birth Languages Known Marital Status Visa Status

: 17th November 1982

: English, Marathi, and Hindi

: Married

: Husband Visa