

**SHAREL**

Sr. Claims Administrator

 **SHAREL.71829@2freemail.com**

# PERsonal Details

DOB: 10th June, 1982 Nationality: Indian

Visa: Residence Visa Marital Status: Married

Add: Oud Metha, Dubai Driving License: UAE

# Work Experience

* **Royal & Sun Alliance Insurance M.E - Dubai May ’14 till date**

**Sr. Claims Handler, Non-Motor**

* Specialized in handling all classes of Non-Motor/Non-Life claims efficiently and economically within agreed authority limits and best practice guidelines, ensuring market leading customer service on ongoing basis.
* Managing end to end services for the policyholders following an accident or damage incident. Clients range from Large Corporates, Shopping Malls, Restaurants, Commercial and Residential properties, Automobile industry etc.
* Reviewing property damage reports and supporting documents to determine validity and extent of Insurer’s liability, assessing payable claims and averting fraudulent claims.
* Assigning contractors, technicians and vendors to verify nature & extent of damages, negotiating discounts and authorising repairs after thorough investigation on claims where surveyor is not appointed.
* Settling claims in a fair and equitable manner by adhering to Anti Money Laundering procedures and checking for any potential fraudulent activity.
* Being involved in legal discussions for seeking recovery of monies from the party responsible for the loss. Negotiate with Third party directly for Liability Claims and managing settlements in an amicable manner.
* Supporting the Underwriting team by providing feedback on Risk improvement measures, revision in Policy wordings etc. based on claims experience. Also, ensuring reserves are set up accurately on Company books by reviewing claims proactively.
* Enhance quality of Claims management services by incorporating process improvements within the team.

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| * Claims Specialisation
* Communication & Negotiation skills
* Knowledge of Insurance Clauses & Wordings
* Decision making skills
 | * Client Management / Relationship Management
* Training and Mentoring colleagues
* MIS and Audit Reporting
* Proficient in Microsoft Office, Outlook & Powerpoint
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# Core Competencies

* A qualified Insurance professional with more than 12 years of qualitative experience across the Insurance Industry, coupled with expertise in providing seamless insurance claims service.
* Comprehensive experience in the field of Insurance Claims analyzing, processing & settlement operations with extensive knowledge on variety of claims e.g. Property/Liability/Marine/Engineering/Miscellaneous.
* A keen analyst with excellent communication and relationship management skills in liaison with Clients, Insurers, Loss Adjusters and other external agencies.

# Professional synopsis

# OBJECTIVE

In quest of a career enhancement opportunity in the Insurance industry, where I can apply my skills & experience to support the organization in achieving its goals.

* **Marsh Insco LLC - Dubai May ‘08 to Feb ‘12**

**Sr. Claims Administrator, Corporate Client Practice**

* Liaise between the Insurer and the client, providing advice on claim process, resolving queries relating to policy wordings/clauses, arranging appointment of surveyors and investigating questionable claims.
* Handling claims relating to Property, Liability, Fire, Marine, Construction & Engineering, Plant & Machinery, Money, Fidelity Guarantee, Workmen’s Compensation, Personal Accident, Re-Insurance and other Miscellaneous Insurances.
* Verify claims settled by Insurers to ensure fair settlements are made as per policy terms & conditions, prevailing state laws and negotiating excessive discounts/depreciation applied.
* Monitoring progress of Client’s claims by regularly reviewing outstanding files and providing excellent service by handling any complaints associated with the claim.
* Developing relationships with various Insurance Companies, Loss Adjusters, and Lawyers within the Industry for business growth.
* Maintain high profile client accounts within UAE and provide quality service by following corporate customer service practices. Arranging meetings and presentations to guide clients on the claims process and resolving their queries.
* Support the Sales team by servicing accounts efficiently, building and maintaining relationships with Clients; providing information on a range of insurance issues, resolution of non-routine claims and accommodating complex requests.
* **Willis Insurance Brokers – Mumbai Jun ‘03 to Nov ‘07**

**Claims Specialist, Finex Claims**

* Working as an intermediary between the Insurer and the Insured, for providing claims assistance, monitoring settlements and managing queries.
* Processing claims under Medical Malpractice, Professional Indemnity, Cash in Transit, Property & Fire policies, as per the standard procedures and meeting the defined Service Level Agreement (SLA) targets, specific to the Business Unit.
* Coordinating with other departments such as the Accounts, Premiums, and Brokers to ensure effective and smooth working of Accounts. Dealing with leading Insurance Markets such as Lloyds, ILU, LIRMA.
* Act as backup for the team leader and manage the team in her absence. Preparing Training Manuals, Training new associates & conducting Technical assessments to monitor their progress and to ensure Quality parameters are met.
* Authorizing external correspondence/response to queries to ensure accuracy and quality of information is maintained. Conducting File Audits to ensure compliance of regulations laid down by the Financial Services Authority (FSA).
* Preparing MI Reports and providing inputs to the Team Leader on implementing process changes/best practices to improve the team’s performance.
* Was part of the core team nominated to run the pilot project for system migration (Eclipse) and Electronic Claims File system (paperless office), impacting the Willis Claims department. Performed feasibility study, suggested amendments & conducted training for other colleagues on the new system.
* Assigned on a 3 month project to Willis UK to understand the Medical Malpractice portfolio and ensure smooth transfer of Accounts to Willis Mumbai. Trained a batch of 6 new associates on the new account operation process.
* Received Operations Excellence awards from Willis UK for 4 consecutive years (2004-07) in recognition of outstanding performance and achievement, excellent Teamwork & Service Delivery.

# Academia

* Associateship from the Insurance Institute of India (General Branch)
* Master of Commerce Degree from Mumbai University
* Bachelor of Commerce Degree from Mumbai University

# Work Experience