Michelle

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## PROFILE:

Over 2 years of experience in Operations and Data Analysis, with a Masters degree in Economics. Strong analytic skills with transferable experience in project management, operations and administration. An articulate and highly motivated individual accustomed to working under pressure and using own initiative. Seeking a challenging role with opportunities to contribute to the organization’s growth and objectives, while adding value to my education and experience.

**WORK EXPERIENCE:**

### Insurance Underwriter/Administration Executive May 2011 – July 2013

### Arabia Insurance Company S.A.L. – Kuwait

This role developed my analytic and stakeholder management skills and has provided me with industry-specific experience in working with large volumes of data.

* Underwriting - Risk analysis, premium calculation and preparation of policy contracts including addition of clauses, warranties and exclusions.
* Client servicing - Prepared quotations and liaised with clients, brokers and other stakeholders in negotiations on the policy contract.
* Reporting - Prepared periodic reports, including operational variance analysis, broker’s monthly business review, loss ratio analysis and client profile statements.
* Data Entry - Issued and dispatched insurance policies in Marine, Fire and General Accident.

(Householder’s Comprehensive, Workmen’s Compensation, Money Insurance & Fidelity Guarantee)

* Accounting - Prepared payment vouchers and collection vouchers for all expenses and incomes. Prepared cheques and handled petty cash reconciliations.
* Marketing - Participated in meetings on “Brand Strategy Internal Deployment Process”, and prepared presentations on promoting ARABIA as a customer-centric insurer.
* Research – Conducted research on innovative new developments in business strategy.
* Administration – Following up with brokers, clients and other stakeholders, answering calls, scanning, photocopying, filing office documents, scheduling, organizing and coordinating meetings, preparing minutes of the meeting, travel arrangements and hotel reservations for company business associates, performed operational tasks assigned and attended internal training sessions.

**Skills acquired:**

* Time management - Ability to multi-task and manage time efficiently.
* Analytic & technical skills – Risk analysis, data manipulation, Oracle, MS Office and Advanced MS Excel.
* Stakeholder management - Developed communication and presentation skills and built confidence.
* Business acumen - Gained commercial insight in the insurance field. Developed a rational logical approach to problem solving, which can be applied to other roles and industries.

**EDUCATIONAL QUALIFICATIONS:**

# Master of Applied Economics (Finance) June 2009 – May 2011

# Christ University, Bangalore - India

The degree provided me with conceptual and analytic decision-making skills necessary for effective management in the domestic and international financial markets. The core areas covered include Microeconomics, Macroeconomics, International Economics and Operations Research. Additional electives included Financial Markets, Investments & Financial Statement Analysis.

* GPA: 3.02/4.0

**Dissertation:**

Completed a research paper titled “An analysis of the trends and patterns of crude oil price and its impact on manufacturing output in India for the period of 1994-2010”. The results of the Ordinary Least Square Test proved that a 1% increase in oil price leads to a 10.78% decrease in manufacturing output. This shows that the elasticity of manufacturing output to changes in oil price are significantly high and could lead the economy into a state of inflation as seen in the past. And, if coupled with stagnation in the growth of various sectors in the economy, it could also lead to a possible state of stagflation. It was further concluded that in order for manufacturing output to grow productively, we would need to stabilize the price of oil by lowering the demand for it or perhaps switching to alternative energy sources that are fuel efficient.

# Bachelor of Arts June 2006 – May 2009

# Christ College, Bangalore University - India

* GPA 3.0/4.0
* Emphasis in Psychology, Sociology and Economics.
* Certificates in public speaking, web design, 3D modeling & animation, travel and tourism and human resource management

# Senior & Secondary School April 1992 – March 2006

# Carmel School - Kuwait

* Senior School Certificate Examination (Std.XII) - 1st Class in the year 2006
* Secondary School Examination (Std. X) - 1st Class in the year 2004

**INTERNSHIPS:**

##### Business Associate/Secretary April 2014 – May 2014

##### HMG Project Management

Worked as a business development executive for America Business Franchise Group and established contact with real estate brokers in the United States and MENA in an attempt to market and sell business and franchise opportunities to local investors in Kuwait.

* Prepared a presentation to market the concept of franchising to both the franchiser and franchisee.
* Prepared brochures and proposals for ABFG and HMG Project Management to market various business and franchise opportunities. Executed all administrative/secretarial tasks assigned.

##### Rewards Analyst/Executive Secretary Feb 2014 – April 2014

##### Al Babtain Group – Kuwait

Worked in the compensation and Benefits department of Group HR to analyze the benefits given to the employees based on the performance of their respective job descriptions such as mobile sets, company car, medical benefits, housing allowance, tickets, bonus calculation, etc.

* Constructed a pay-distribution analysis in an attempt to re-structure the current grading system.
* Performed all HR/Secretarial tasks on the job.

##### Analyst/Executive Sep 2013 – Dec 2013

##### Telstra, Brisbane – Australia

Worked part-time, replacing an employee on maternity leave while travelling and visiting Australia.

* Assisted in the review of prepaid mobility products, and distribution model through external channels.
* Prepared negotiation presentations for discussion of dealer commission with agents as well as internal stakeholders.
* Administrative tasks

##### Merchandiser April 2006 – June 2006

##### Jashanmal & Partners Ltd. - Kuwait

* Track shipments from different suppliers, co-ordinate with the logistics department, stores and warehouses for the clearance and delivery of goods, replenishment of stock, report discrepancies between merchandise received and ordered.
* Maintained sales reports from all stores and other administrative tasks.

**OTHER ACTIVITIES:**

* Active in athletics including karate, basketball and football, having served as sports minister and basketball team captain at school and winning certificates & medals at school and college.
* Organized events including ‘The young economist competition’ and ‘Chrispo’ (sports fest) at university.
* Participated in various symposiums and seminars including ‘Climate Change Implications, Challenges and Policies towards sustainability’, ‘Global Economic Crisis – Perspectives and Policies’, ‘Welfare paradigms and social sectors’.

**ADDITIONAL DETAILS:**

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| Languages | Proficient in English, Basic Arabic, Hindi & Konkani |
| Residence Status  | Dependent Visa |
| License | Valid Kuwait Drivers license |