

**Contact**



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**Skills**

**Team Management**

**Analysis**

**Co-ordination**

**Motivation**

**Reconcilation**

**Education**

**LLB - Govt. Law College,**

**Calicut, Kerala**

**Bachelor of Commerce**

**Farook College, Calicut**

**Diploma in Computer Applications LCC, Calicut**

**Personal Profile**

**Date of Birth:** 10 Sep 1977

**Languages:** English, Hindi, Malayalam & Tamil

**Visa Status:** UAE Residence

**Marital Status:** Married.

**Nationality:** Indian

**Rekha**

***Insurance Specialist***



Focused and results-driven Senior Insurance Specialist with 12+ years’ dedicated experience in the insurance industry. Highly qualified in reviewing, analyzing and interpreting insurance policies. Hands-on experience in monitoring and managing disbursement of payments. In-depth knowledge of initiating and overseeing insurance coverage directives. Proficient in submitting and resubmitting claims and suggesting action plans to eliminate denials.

**Profile Summary**

Dynamic, Innovative, Results-oriented Banc assurance Operations, having 10 years of impeccable work experi-ence in Managing, devising and delivering underwrit-ing duties for utmost customer satisfaction and compa-ny pro tability.



Hands-on exposure in the large spectrum of activities required in Life insurance, Group Life and Banc assur-ance in both Insurance sector and Banking sector.

Fast-learner with the capability to lead a team of under-writing and operations sta in Banc assurance and Life Insurance stream.

Flexible worker and collaborative leader with excellent skill in imparting trainings that mentor and create a highly achieving team.

A proven track record of signi cant improvements in product up gradation, overall employee satisfaction, productivity, quality, handling a team with the best cost ratio and lowering employee turnover.

**Career Highlights**

A seasoned insurance professional having extensive expe-rience in insurance operations and underwriting.



Have worked with some of the well know multi national companies like AXA & MetLife

Having 10 years of UAE experience and was associated Oman Insurance Company & Union Insurance Company with are the most prominent Insurance Companies in the region

Have hands on experience in New Business Operations, Reinsurance Operations and Customer Service

Ability to handle a team of operations and underwriting sta

Capable of taking decisions and executing the same as per the agreed timeline

Good in imparting training and assisting the team members as and when required

Managing a team of operations and have been involved in the supervising Operations, Audit and Regulatory Reporting, System development & enhancements, Customer Service and Reinsurance Operations.

***New Business Operations***

Since Feb. 2014

Dubai, UAE

***Senior Manager***

***Life, Investment & Protection Deployment & Operations***

Supervising a team of Operations and underwriting staff to ensuring the accuracy of the processes carried out as per the agreed timelines. To identify and maintain track of possible improvements in the processes by identifying the weak areas. Scrutinise the daily bank reconciliation and updation of the collections. Ensuring all documents are collected as per the compliance guidelines and ensure proper record mannagement is initiated.

***Investment Operations***

Monitoring and enabling timely investments of policy holders funds. Laising with the fund management houses on investment status and other related queries or concerns. Ensuring the accuracy of the policy holders fund valuations and other related policy servicing transactions. Reporting of fund valuations on a quarterly basis to the actuaries and Insurance Authority

***Audit & Actuarial Reporting***

Attending to external and internal audit and providing necessary informations and clarifications for queries raised. Preparing and providing necessary reports as per the agreed guideline to insurance authority, internal & external auditors.

***System Development & Enhancement***

Preparation of business requirement document for system development and enhancement. Being subject matter expert, have actively involved in providing processes and procedures for development of system and testing of various functionalities to ensure the accuracy of the system output. Providing necessary training to the team members on various functionalities of the system from time to time. Laising with the IT Team and the system developer to correct any bugs and fixes.

***Reinsurance Operations***

Liaising with reinsurers regarding the treaty agreements pertaining to new product launches and amendments to the existing treaty. Review and updating of the existing treaty from time to time in order to cater to the product enhancement. Releasing premium reporting to the relevant reinsurers and ensure timely reconciliationof the same. Providing Data and records to reinsurers as per the request

Managing a team of Banca opera-tions and have been involved in the supervision of activities related to New Business Operations, Fund Transfers, Coordination with Insur-ance Providers and Customer Ser-vicing.

***Core Responsibilities***

Jan 2012 to Jan 2014

Dubai

***Deputy Manager***

***Bancassurance & Wealth Operations***

Handling a team of Bancassurance and Wealth Operations

Responsible for the authorizations of the fund transfers and reversals if any

Scrutinising the processes related to New Business and servicing for TAT maintenance. Assisting IT in process and system upgrades and involving in new product launches Managing HR activities for the outsource staff with the service providers.

An integral part of system testing and enhancement in co ordination with IT.

Preparation of Standard Operations Procedures from time to time

Handled New Business Operations and Customer Servicing. Has been involved in system enhancement and testing. Have effectively han-dled customer escallations and have taken effective measures to reduce the lapsation ratio.

***Responsibilities and Achievements***

Jan 2007 – Dec 2011

Dubai

***Deputy Manager***

***Bancassurance & Operations***

Handling a Team related to Banc assurance Operations.

Sending reports To Head of Operations Life (Weekly & Monthly MIS)

Verification & Finalization of Commission Reports to Banks

Initial Underwriting, Policy Servicing and compliance practices like KYC & World Check. Imparting Training related to product, processes and compliance to the team members Preparing the SLA and the operations manual for the new business launches. Interacting with the Banc assurance Partners

Have received customer appreciations for maintaining quality level of 100%

Handling policy issuance & Servicing of Group Life customers. Have Set up process for affinity groups. Was a part of QC Team.

***Core Responsibilities***

Feb 2005 to Sept 2006

***Senior Executive***

***Institutional Service Delivery***

Issuance of New Policies (GTL, Gratuity, Non Conventional Policies)

Assisting the manager in reporting (MIS)

Policy Administration. Coordinating with various departments

Training new members about the products & processes.

Preparing KRA’s for New Business and Member Roster Changes.

Being a part of the processing team for the unit linked surrenders. Recieved appreciation for 100% accuracy.

***Responsibilities***

Nov 2003 to Jan 2005

Bangalore

***Process Executive***

Processing Surrenders of Unit linked policies with 100% quality.

Meeting day to day targets

Maintaining a high productivity.

Preparing Reports

In the absence of process leader monitoring and distributing work among team members.

Have given cross training to other team members within the organization.