

**Hania**

**(Insurance Underwriter and Banking Professional)**

**Cert CII UK**

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Visa Status- On Visit Visa from08th September, 2019 to 30thNovember, 2019

Documents: Attested as per UAE Labour Law

**PROFESSIONAL SUMMARY**

An initiative driven and compassionate professional with a demonstrated seven years of experience in Insurance industry and two years in Banking Industry. Having subject matter expertise in Customer policy , Banking Operations, New business in branch Accounts openings, KYC, Regulatory reporting and Credit operations is open for new challenging roles and explore new avenues.

**CORE COMPETENCIES**

**Skillsand Abilities**

* Communication
* Compliance
* Quick Learner
* Adaptability
* Decisiveness
* Conflict Management
* Integrity
* Maintaining High levels of Accuracy
* Meeting Deadlines
* Multitasking
* Team Player
* Flexibility

**Transferable Skills**

* Enthusiastic
* Risk Taking
* External awareness
* Creative and Innovative
* Delegation
* Networking Skill
* Competitive
* Leadership
* Work under High Pressure
* Outgoing Nature
* Organisation and Time Management
* Commitment to Achieve

**TECHNICAL SKILLS**

* Proficient in MS Office (Word, Excel, PowerPoint, MS Office).
* Graphics Designer Photoshop,3DMex,AfterEffects,Flesh Etc.
* Have worked on Adamjee Insurance portal (Oracle Premia) For policy making and monthly and quarterly premium check .
* Banking applications-Accounts data entry,Corporate and Private Banking ,SME, Priority accounts Applications, Exclusive Banking’s Internal Request systems.

**EDUCATION**

* Masters of ( English Literature ) – Cleared in 2009from University of Pakistan.
* Bachelor of Science (BSC) Cleared in 2007from University of Pakistan.

**ACHIEVEMENTS**

* Certified from Chartered Insurance Institute UK (CII)

**PROFESSIONAL WORK EXPERIENCE**

**UAE (February, 2019- April, 2019)**

* Understanding client needs and offering solutions and support; answering potential client questions and follow-up call questions; responding to client requests for proposals .
* Creating and maintaining a list/database of prospect clients; maintaining database(Salesforce, CRM, Excel, etc.) of prospective client information.
* Cold calling; making multiple outbound calls to potential clients; closing sales and working withclient through closing process.
* Meeting all quotas for cold, active, inactive calls, appointments, and interviews; meeting orexceeding annual sales goals.
* Maintaining a pipeline of all sales administration using CRM software.

**Underwriter officer– (September, 2013 – January, 2019)**

* Supervision of Motor and Marine Cargo underwriting department.
* Analyzing risk proposals (Motor, Property, Marine), issuequotations and ensuring complete compliance as per company’s guidelines,.
* Monitoring motor insurance portfolio of assigned showrooms, leading operations team to ensure streamlined service ensuring complete compliance with company's underwriting policy.
* Correspondence with Insurance Companies regarding underwriting matters.(Co-Insurance).
* Leading negotiations with clients and brokers.
* Preparing Reinsurance slips and maintaining an effective liaison with Reinsurance department, Evaluating/ Negotiating Reinsurer's terms for FAC proposals.
* Preparing Fronting & Co-insurance documents.
* Reviewing and evaluating renewal business, making appropriate amendments for renewals, Ensuring subsequent follow-up & reminder for renewals and timely collection over-due premium.
* Coordination with corporate clients for running policies and endorsements.
* Coordinating with all Marketing Staff for Back office support.
* Advising sales staff and direct clients for covers and evaluate customer suitability for insurancecoverage.
* Special Task Assign from Branch Head (Administration and Others).

**Customer Service Representative – (October 2012 – September, 2013)**

* + As a Customer Service Executive in Customer Care for Retail Liabilities-
* Opened/closed accounts including Checking, Savings, Money Market, Certificates of Deposit; ordered bank supplies, ATM/debit cards; processed wire transfers, ACHs, Cashier's Checks, stop payments, loan payments and loan applications. Provided navigational assistance with online and mobile banking.
* Responded to customer inquiries, providing information on bank accounts, policies, products, and services.
* Assessed needs of customers, suggesting products and services accordingly.
* Researched and resolved service-related problems.
* Maintained customer confidentiality, privacy and security.
* Quickly and effectively solved customer challenges.
* Customer service/ relations regarding customer accounts and daily needs.
* Responded to customer’s enquiry calls for Savings Account, Current Account and Term and Recurring deposits.
* Provided assistance to regular and wealth customers for good customer service experience with the Bank and catering to all the needs of the customer for a proper solution to their problems.
* Performed on-line troubleshooting, identified problems and gave technical advice, filed service request and follow up on scheduling.
* Completing the sales targets with more ability given by the bank from time to time.

**Data Entry Officer (Accounts Services Unit) (October 2012 – September, 2013)**

•Data Entry related with Accounts Services.

•Coordination, feedback, follow-up with concerned department.

**OTHER EXPERIENCE**

* Worked as an Graphics Designer Teacher r in an Noor Collagate Institute Pakistan

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**ADDITIONAL INFORMATION**

* Language Known: English, Hindi, Urdu .
* Nationality: Pakistani
* Marital Status: Single