KAKASO PATIL

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**Career Objective:**

A challenging opportunity within the customer service-oriented business that will leverage my relevant background and experience and enable me to grow professionally.

**Profile summery**

* A competent professional with around 15 years’ experience in Insurance, US Mortgage and Finance process.
* Adopt at a wide variety of BPO/KPO related business activities including client servicing, training and quality assurance.
* An Out of the-box thinker with proven track record of establishing processes, SOPs, streamlining workflow and creating teamwork environment to enhance productivity innovatively
* Possess strong communication and inter-personal skills with the ability to grasp new processes and systems quickly.
* Maintaining the attrition to its lowest by grooming the employees to achieve their goals & providing new opportunities & responsibilities.
* Managing Business Continuity Planning, Internal Audit & Quality Control of process.

**Allstate Solutions India Pvt. Ltd.**

**(Role - Specialist – Operations)** From Sept 26th, 2016 to 5th April 2024

Roles & responsibilities:

* **Process -** **P&C Underwriting**

**Job Description:** We are working on property underwriting, first we are doing virtually inspection.

if there is no any risk then accept it and process that policy. also checking all the required documents

if any mandatory doc missing or find any risk then we reject that case. We have following guidelines and analyze details then process. Also working on Mid Term Adjustment on existing policy. Back Dated Endorsement (BDE), Using systems Mainframe, Citrix, WSR, Alliance. Updated any request in existing policy like address, Phone, changes in coverage, dependent add/remove. Homeowners insurance protect your house and possessions against perils (theft, fire, storm).

**Process - US Mortgage (Underwriting)**

**Job Description:** This is underwriting we received loan application which Analyzing and accompanying documents for completeness, accuracy and compliance with all relevant regulations and guidelines to minimize risk. Verifying applicant’s employment, income, assets, credit scores and other financial data Assessing property value and market conditions Making sound, responsible underwriting decisions within set risk limits Developing, recommending and providing solutions to underwriting conditions Maintaining detailed records of loan underwriting activities Responding to customer inquiries regarding loan status and underwriting decisions Working with other departments to resolve underwriting issues and ensure timely closing of loan. Knowledge of Conventional, FHA, VA and USDA loan programs and 4Cs of underwriting.

* **Process -** **Group New Business- Life/Dental**

**Job Description:** Processing application to Employer paid life, Voluntary Life, Short Term Disability, Life and Dental. Working in queue: Coding – code the policy as per guidelines and application eligibility

Review application and code it according to the application form received from Agent. First various Check points in the Genelco system if the applicant is fit for that coverage, then code for that plan. And send for keying queue. If the keying and Quality person will on leave, then I have to manage keying and Quality along with coding queue.

**Department - Enterprise Financial Services**

* **Process** - **Account Receivable**

**Job Description**: here we have handling payment Account receivable, cheques received by customer and agency for Premium, Investment, Loan amt, Loan Interest. first, we have verified mandatory details like Customer name, address, Policy number, cheque type, mode of premium, cheque amount. If the match all these details with system Mainframe & Cyberlife we will update the payment accordingly and accounting debit credit updated. Also working on Long to Short Cleanup new process.

**Additional Responsibilities.**

* handling 20 team members as acting team leader.
* Conducting daily huddle, weekly onshore meeting attending.
* Sharing EOD production report, floor support, managing Leave tracker
* conducting monthly RCA, SOP created for the process.
* Heading Weekly/Bi-weekly/Monthly calls schedule for Process Standardization, Error Discussion.
* Analyzing and discussing error report with the onshore counterparts
* Sharing weekly Cost Avoidance report to team and Managers

**Cognizant Technology Solution**

**(Role - Sr. Process Executive-Data)** from Sept 5th, 2012 – 10th Dec 2015

**Process - US Life Insurance**

[**Managing backend operations** related to life insurance policies, such as data entry and processing](https://superworks.com/job-descriptions/non-voice-process-job-description/).

[**Providing support via email or chat**to clients, addressing their inquiries and concerns](https://www.careers-page.com/siegensolutions/job/668RR).

[**Reviewing and entering customer and account data** accurately into the system](https://www.careers-page.com/siegensolutions/job/668RR).

[**Handling customer and account source documents**, ensuring data is complete and correct](https://www.careers-page.com/siegensolutions/job/668RR).

[**Collaborating with other team members** to maintain a smooth operation of the life insurance process](https://superworks.com/job-descriptions/non-voice-process-job-description/)

**WNS Global Service Pvt. Ltd.**

**(Role – Associate-Operation)** From 2nd August 2010 – 2nd Sep. 2012

**Process - UK General Insurance** – **Motor Insurance (Underwriting)**

**Job responsibilities:** To process all New Business, Renewal, Quotes, Cancellation, Lapse as per client Midterm adjustment request. All request received for MTA related to motor insurance and rental, commercial properties. Working on Taxi, Trucks, Mini fleet Cars, STB (special type of vehicles). Preparing renewal rental properties**.**

**IBM Daksh International Pvt. Ltd.**

**(Role – Customer Care Executive)** 1st Feb 2007 – 18th May 2009

**Process - US Health Insurance – New Business (Medicate and Medicare)**

**Job responsibilities:** To process all New Business New York state, Quotes, request. All request received with proposal form related to health insurance. We had Recommend, accept, reject insurance coverage. Verified proposal form and mandatory attached document. if any information missed or misrepresent, we sent back to agent. using factors such as age, occupation, medical history, if all details match with proposal forma and attached document then we processed it generate new policy.

**Academic Records**

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| --- | --- | --- | --- |
| **Examination** | **Board /University** | **Year of Passing** | **Degree** |
| Graduation | Shivaji University Kolhapur | 1999 | B.A. in Marathi Literature |
| H.S.C | Devchand College, Arjunnagar, Kolhapur | 1996 | Arts |
| S.S.L.C. | Bangalore Board | 1994 | General |

**Professional Certification**

* **IRM Level 1 - Enterprise Risk Management**

Institute: Institute of Risk Management (IRM) HQ. London. Pass year: 2022

**Knowledge**:ISO31000, COSO Framework, SOX, Governance, Compliance &Risk Management, Insurance Fraud.

* **AML Anti Money Laundering, KYC and Compliance**

Institute: Financial Crime Academy Completion: July 2022

* + **Online Learning portal courses completed.**
  + Data Analytics Part 2: Expanding and applying core knowledge – LinkedIn Learning Certified
  + Operations Management Foundations – LinkedIn Learning

**Computer Proficiency**

* + MS Office, Excel, Word, Power Point, MS Outlook, and Teams, Verint, Kronos, Mainframe Atlas, EDMS, Cyberlife, SQL Basic Knowledge.

**Skills and Competencies**

* + Excellent Team management & Interpersonal Skills.
  + Highly ambitious & self-motivated
  + Excellent command over communication skills.
  + Result oriented - Go getter attitude
  + All insurance domain knowledge
  + Ability to work under pressure keeping accuracy intact and a quick learner with resilient attitude

**Personal Details**

* + Date of Birth: 23rd December 1977
  + Marital status: Married
  + Nationality: Indian
  + Passport: Active
  + Notice period: Ready to join immediately

**Declaration**

I confirm that the information provided by me is true to the best of my knowledge and belief.

Place: Pune

(**Kakaso Patil**)