

## Curriculum Vitae

### **M Karthick**

No.4, T L Raghupathy Street, Subhash Nagar, Chrompet, Chennai - 600044

Mobile: +91 9791111110

Email: karthick.starhealth@gmail.com

---

**Objective:** Enthusiastic and adaptable professional with a passion for technology, seeking a challenging role where I can leverage my skills in customer service, underwriting expertise, and managerial acumen. Fast learner, adept at multitasking, and committed to continuous growth and development.

---

### **Education:**

- MBA (Finance), Madras University (Correspondence), 2011
  - B.Com, Madras University (Regular), 2009
  - HSC, Govt Boys hr sec school, Chrompet, 2006
  - SSLC, Govt Boys hr sec school, Chrompet, 2004
- 

### **Skills:**

- Proficient in Tally & MS Office (Certified by CCI Computer Education, Chennai)
  - Fluent in Tamil and English (Read, Write, Speak)
- 

### **Work Experience:**

#### **Chola MS General Insurance (Present)**

*Manager - Internal Audit (Underwriting Vertical)*

- Spearheaded internal audits within the underwriting vertical, ensuring compliance with regulatory standards and company policies.
- Identified and rectified errors in underwriting processes, enhancing operational efficiency and reducing risks.
- Specialized in evaluating Group Mediclaim and Group Personal Accident policies, ensuring accuracy and competitiveness in pricing.

**NLGIC Insurance – Chennai Office (LIVA Insurance) (2021 - 2023)**

*Deputy Manager - Underwriting Department*

- Managed underwriting operations for expatriates in GCC countries, focusing on Group Health policies.
- Evaluated risks, formulated RFQs, and analyzed previous claims experiences to optimize pricing strategies.
- Played a pivotal role in expanding the company's presence in the international market.

**Star Health Insurance (2012 - 2021)**

*Assistant Manager - Underwriting Department*

- Led a team responsible for underwriting Group Health, Group PA, and Overseas Mediclaim policies.
- Conducted risk assessments, quoted prices, and analyzed historical claims data to make informed decisions.
- Contributed to the development of underwriting guidelines and policies, ensuring alignment with business objectives.

**KKT Govt Health Insurance Scheme (2011 - 2012)**

*Senior Executive - E-Governance Officer*

- Managed the attendance of pan-Tamil Nadu employees in hospitals through the implementation of E-Governance systems.
- Conducted web meetings using Webex software, facilitating communication and collaboration among stakeholders.

**Airtel (2009 - 2011)**

*Officer - Frontend Customer Service Executive*

- Provided front-end customer service, resolving complaints and inquiries efficiently.
- Demonstrated exceptional communication and problem-solving skills, ensuring customer satisfaction.

---

**Personal Details:**

- Date of Birth: 17/08/1989
  - Marital Status: Married
  - Hobbies: Chess, Carrom, Listening to Melodies
-