

Highly accomplished and Versatile insurance professional, offering extensive experience of 10+ years in insurance and reinsurance placement, project management and claims management across various regions. Armed with in-depth industry knowledge. Tactical and highly efficient leader, recognized for hands-on industry expertise. Effective communicator who excels at performing risk assessment, reviewing and evaluating insurance applications, and providing beneficial advice and support to clients.

Profile Summary

- Skilled in negotiating and defining the specific terms and conditions of insurance and reinsurance policies with insurance / reinsurance companies, brokers or policyholders.
- Adept at reviewing insurance applications for compliance and adherence.
- Responsible for preparing reports that detail risk assessment findings that contribute to the final decision.
- Excellent in comparing various policies having similar risk undertaking and conducting actuarial studies to decide on the company's loss records.
- Proficient in writing quotes, determining premiums and coverage, and negotiating terms with underwriters and clients.

Skills

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|------------------------------------|------------------------------------|------------------------------|
| • Risk Identification & Assessment | • Underwriting Guidelines | • Negotiation |
| • Reinsurance Specialist | • Operational Management | • Insurance Business Analyst |
| • Actuarial Studies | • Insurance Systems Implementation | • Client Retention |
| • Policy Administration | • Financial Management | • Account Service Excellence |
| • Bancassurance | • Broker Relation | • Communication Skills |
| • Customer Relationship Management | • Product Knowledge | • Team Management |

Professional Experience

Facultative Reinsurance Manager

Oct 2023 – Current

India Insure Risk Management and Insurance Broking Services Pvt Ltd

- Liaised with reinsurers to assess facultative requirements, risk appetite, and secure participation in business placements.
- Maintain strong, positive relationships with insurers, reinsurers, and brokers locally and globally, fostering productive partnerships.
- Manage both Proportional & Non-Proportional FAC business, ensuring timely and efficient execution of placements.
- Prepared Broking and Placement Slips / Reinsurance Contracts, ensuring alignment with original T&C accepted by the lead reinsurer.
- Oversee existing renewal placements, ensuring smooth transitions and timely renewals.
- Manage post-placement closings, including preparation of Debit and Credit Notes.
- Maintain trackers for PPW, instalments and renewal business to ensure timely follow-up and action.
- Support new business placements by providing necessary data and ensuring proper documentation.
- Assist the Head of Reinsurance in new business initiatives and special projects by gathering relevant information for placements and submissions to ensure accurate and timely decision-making
- Lead negotiations to secure competitive terms, structure, and pricing for timely placements.
- Build and maintain strong working relationships with key stakeholders, facilitating collaboration and alignment.
- Review slips, endorsements and other documents for accuracy and compliance with agreed terms.
- Consult with Cedants and Reinsurers, addressing inquiries and escalating complex issues as needed.

Senior Manager – Marine Underwriting & Claims

Jul 2021 – Apr 2023

ICICI Lombard General Insurance Co. Ltd

- Review the proposal / endorsement and evaluate the information required to accept or reject new proposals based on underwriting guidelines and also supporting the Corporate Office for any reinsurance proposals.
- Assess risk quality for an in-force book of business through a renewal review process to ensure compliance within company guidelines
- Research and follow through with requests for missing information from brokers / agents / RM maintaining a high level of customer service.
- Communicating daily with Brokers / Agents and Loss Control Teams / Surveyors to obtain information and / or explain the company underwriting policies and led a team to drive the Single transit business all over India.
- Develop and maintain effective business relationships with both internal and external persons / co-workers, including Marketing and Claims in order to attract and retain profitable business.

Technical Manager**Nov 2020 – Jul 2021*****Shield Insurance Broking Solutions Pvt Ltd***

- Preparation of Request for quotations and necessary endorsements, communicating with underwriters of insurance companies for the terms, conditions and premium quotes.
- Preparation of the Placement Slips for Issuance of the Policies and QC the Policy Copy before sending across to the client.
- Renewal Retention
- Communicating with the Client, Surveyors and Insurance Companies for settlement of the claims within TAT for all lines of business.
- Servicing the client for the full policy.
- Submission of weekly MIS of all quotes and Revenue generated.

Underwriting & Claims Manager**Jun 2018 – Aug 2020****Assistant Manager – Corporate Solutions****Jul 2013 – Oct 2015*****Alliance Insurance Brokers Pvt Ltd***

- Preparation of Request for quotations and necessary endorsements, communicating with underwriters of insurance companies for the terms, conditions and premium quotes.
- Preparation of the Placement Slips for Issuance of the Policies and QC the Policy Copy before sending across to the client.
- Renewal Retention
- Communicating with the Client, Surveyors and Insurance Companies for settlement of the claims within TAT for all lines of business.
- Servicing the client for the full policy.
- Submission of weekly MIS of all quotes and Revenue generated.

Corporate Customer Deputy Manager**Jan 2017 – Mar 2018*****Futurisk Insurance Broking Co. Pvt Ltd***

- Servicing the Corporate Customers for the entire policy period of all their Portfolios.
- Handling Customer Calls 24/7 and meeting them personally for their insurance requirement and resolution of queries.
- Visiting the Client's Place and Hospitals to enable smooth process of Cashless Claims in Health Insurance.
- Co-ordinating with the client for the Renewals, Endorsements and Cross-Sell.
- Regular Contact with the Insurance Companies for New & Renewal Business and also necessary endorsements.
- Communicating with the Third party Administrators (TPAs) and Insurance Companies for Speedy settlement of Claims (within TAT).
- Maintaining and Tracking details of all the documentations.
- Submission of Weekly MIS for claims and Monthly MIS for Business Achieved.
- Promoted from Assistant Manager to Deputy Manager within a span of 6 months.

Assistant Manager – Commercial (Japan & Korea)**Nov 2015 – Dec 2016*****Cholamandalam MS General Insurance Co. Ltd***

- Supporting the Business Team with the quotes, terms and conditions for New Business.
- Co-ordinating with the client for the Renewals, Endorsements and Cross-Sell.
- Communicating with the claims team for settlement of the claims within TAT.
- Arranging the Risk Inspections to the client, by coordinating with the Risk Services Team.
- Co-ordinating with the reinsurance team for FAC Support.
- Submission of monthly MIS of the Business Achieved.

Claims Executive**Feb 2012 – Jun 2012*****Universal Sompo General Insurance Co. Ltd***

- Inward of the survey reports daily.
- Appointment of surveyor for motor and non- motor claims.
- Coordinating with the insured/ surveyor in case of any queries.
- Following up with the surveyor for reserves, preliminary and final survey reports.
- Processing of Fire, Marine and Miscellaneous (except Health &PA) claims.
- Dispatch of the claim cheques to the respective insured.

Technical Executive**Feb 2011 – Aug 2011*****Visista Insurance Broking Services Pvt. Ltd***

- Preparation of Request for quotations, communicating with underwriters of insurance companies for the terms, conditions and premium quotes.
- Involved in operational aspect wherein self initiates and close entire insurance cycle of said client.
- Submission of weekly MIS of all quotes and claims.

Project Trainee**Nov 2009 – Dec 2009*****Star Health and Allied Insurance Co. Ltd***

- Worked as an Innovator and project trainee for this company and suggestions are given to control the loss in group health insurance and to make it into a profit portfolio.

Education

- International PG Diploma in General Insurance from Institute of Insurance and Risk Management, 2010
- Bachelor's degree in electrical and Electronics Engineering from Vardhaman College of Engineering, 2009

Certifications

- Certificate of Participation in BIMA GYAAN 2024.
- Pursuing ACII from Chartered Insurance Institute, London Pursuing FCII from Insurance Institute of India
- AIII (Associate in Insurance Institute of India)
- Certification in Power System Computer Aided Design from Vardhaman College of Engineering.
- Certification in C++ with data structures from Orbit IT consulting Private Limited.