



PRAVEEN M.

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Qualified, trained professional with 13+ years of experience in Insurance Underwriting and Administration. Additional 3 years practical work experience in Account Management and Business Co-ordination. Possesses excellent client follow up, self correspondence, reporting and communication skills.

STRENGTHS

- **Qualified & Talented Professional**
- **Staff Management-Supervision Skills**
- **Computer Proficient Professional**
- **Client Relationship-Service Skills**
- **Achieved Set Business-Sales Goals**
- **Dedicated Personality-Team Player**

JOB EXPERIENCES

**Senior Officer (Team Lead) - Medical Underwriting
New Business
Takaful Emarat Insurance PSC, Dubai**

September 2020 – July 2021

Key Performance areas

- Overall supervision of New Business Underwriting activities
- Delegate responsibilities, set objectives and monitor work.
- Managing a team of underwriters dedicated for the new medical insurance business.
- Guiding the team by applying effective underwriting methods which improves conversion.
- Approves/Denies the quotation generated by U/W team based on risk assessment according to authority levels and refer where required to the U/W manger.
- Coordinates with reinsurers in line with treaty guidelines.
- Analyses and prepares quotes in line with market trends and working in line with various authorities.
- Carries out any such other task as requested by the Department Manager.
- Responds to general queries about pricing from the brokers/sales departments and providing them with all necessary information for the client.

**Supervisor -Medical Department
Dar Al Takaful PJSC, Dubai**

January 2014 – August 2020

Key Performance areas

- Overall supervision of Underwriting activities.
- Prepare large new and renewal group quotations to underwrite profitable business for the region within company underwriting guidelines.
- Responsible for client meetings to build and manage the relationships with the company's existing corporate clients, manage allocated SME accounts and also supporting the sales team to build up their Portfolio.
- Prepares thorough analysis of accounts due for renewal.
- Analyze and report on the underwriting performance of the business and makes recommendations to achieve/maintain profitability.
- Prepares various reports which needs to be submitted to DHA and the management.

**Associate Underwriter -Medical Department
Dar Al Takaful PJSC, Dubai**

March 2011 – December 2013

Key Performance areas

- Collation and preparation of documents for final underwriting.
- Adherence to the approved underwriting guidelines and policies.
- Use all prescribed controls in underwriting.
- Preparation of quotations as per the reinsurer instruction for the group with claims history
- Assuring TAT of Individual/Group quotations.
- Preparation of renewal quotations (individual/ group) as per the reinsurer instruction.
- Sending documents to TPA for policy and Medical card issuance.
- Handle cancellation and termination of contract within the medical department.
- Timely follow up with TPA for medical cards and policy schedules.
- Maintain effective and good relationship with customers and brokers.
- Correspondence with customers and attending to their queries.
- Preparing weekly quotation report for the management.
- Reconciliation of reinsurance premium reports on monthly basis.

**Underwriting Assistant-Medical
National General Insurance PSC, Dubai
(An affiliate of Emirates NBD)**

August 2007 – March 2011

Key Performance areas

- Issuance of Policy Endorsements for Individual and Corporate Clients.
- Ensure timely and accurate issuance of Medical Cards.
- Issuance of Policy Debit and Credit Notes.
- Data Entry of Policies and endorsements for additions, deletions and cancellations on daily basis.
- Overall in charge in the issuance of timely and accurate Daily/Quarterly/Yearly Reports (Premium, Census, S.O.S.)
- Reconciliation of Premiums with the Accounts Dept. on timely basis.

Accounts Assistant
Al Rams Electronics LLC, Dubai

June 2004-July 2007

Distributor for world class brands like Canon,Toshiba,Yamaha, Philips in Valera in Iran, Retailer in UAE and Manufacturer for CE product.

Key Performance areas

- Follow up on sales and stock management.
- Updating management on high inventory and suggesting action plan to move the stock.
- Achieving the business objective successfully as set by the management.

Junior Accounts Officer / Insurance Adviser
Manappuram Group of Companies, Kerala, India

August 2003-March 2004

Leading Non-Banking Finance Company in Kerala.

Key Performance areas

- Arrange financial assistance to the customer.
- Regular supervision of gold loan, government security loan, money transfer, foreign currency exchange.

EDUCATION

Master of Business Administration
Specialization – International Business Management
Jaipur National University

Expected December 2022

Batchelor of Arts (BA) in Economics
Calicut University

March 2003

SKILLS

Accounting packages	Oracle Financial Accounting and Fox Pro
PC Skills	MS Office (Word, Excel & PowerPoint)

LANGUAGE

Fluency in English, Hindi and Malayalam

PERSONAL DATA

Nationality	Indian
Date of Birth	4 th May 1983
Marital Status	Married
Visa Status	Residence Visa (Spouse Sponsorship)
Driving License	Holder of valid UAE driving license

REFERENCE

Furnished promptly upon request with supporting documents.

Location: Dubai

Date: