



**RAMESH
SHANMUGHAM PILLAI**
Claims Manager – Life

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Profile

Energetic and goal-driven professional with more than 16 years of proven work experience in various segments of insurance Operations. Hold exceptional skills and delivering service at the highest quality standard, ensuring customer satisfaction and delivering timely results without compromising on quality.

Academic Qualifications

B.com (Banking & Cooperation) – University of Kerala, Kerala, India
2000 – 2003
Diploma In Computer Applications – ER & DCI, Kerala, India
1998 – 1999

Professional Qualifications

Completed Licentiate from Insurance Institute of India
Completed Associateship from Insurance Institute of India

Summary

Currently working as **Manager (Claims - Life Department)** at Qatar Life & Medical Insurance Q.P.S.C. (part of Qatar Insurance Co.), Doha, Qatar.
Prior to that working experience of 9.2 years with SBI Life Insurance Company Ltd, Trivandrum as Deputy Manager (Operations & Customer Relationship Management and underwriting).
Prior to that working experience of 2.6 years with Shriram Transport Finance Company Ltd (NBFC), Trivandrum as Asst. Executive (Accounts & Admin).
Currently doing the evaluation of Group Life, Individual Life, Credit Life claims documents and claims settlements. Resolve the queries and complaints of corporate clients regarding the claims issues.
Had processed customer queries and complaints through CRM module on a timely basis and ensured customer satisfaction on a measurable basis. Co-ordinator of Customer Service for the entire Kerala Region, when I was in SBI Life Insurance Co. Ltd.
Individual proposal form scrutiny and underwriting in accordance with the circular issued by the company and to process as per AML / KYC guidelines. Credit proposal underwriting.
Completed **Associateship** from Insurance Institute of India. Currently doing Fellowship from Insurance Institute of India and MBA from IGNOU.

Work Experience

Feb' 2016 - Present **Qatar Life & Medical Insurance Q.P.S.C.**
Claims Manager – Life, Doha, Qatar
Reporting to – Chief Operating Officer

Handling Death, Disability claims for Group Life, Individual Life and Credit Life Policies for Qatar, Oman, Kuwait and UAE.
End to end process for Credit Shield (Involuntary Loss of Employment) claims.
To review and process Fac-in claims.
Claim registration, Assessing and quoting pending requirements to internal & external customers.
Coordinating with reinsurers for claim approval and cash call request.
Preparing Claim note, Discharge Receipt and Credit Note and following up with Finance for cheque issuance / Fund Transfer and arranging for settlement without any delay, upon approval.
Preparing claim intimation register on a weekly basis to track on the claims incurred in a month.
Meeting with clients & Broker for any claim related issues.
Preparing monthly paid & outstanding claims register and Loss Ratio report.
Preparing cross border transactions reports and submit to Compliance department.
Coordinating with internal department like underwriting, legal as required in the process of each claim.
Preparing monthly / Quarterly bordereaux with paid and outstanding claims and sent to the reinsurers.
Preparing claims analysis reports.
To ensure complaints and customer emails are resolved on timely basis.

Computer Skills

Microsoft Word, Excel, Access, PowerPoint.

Accolades

From SBI Life Insurance Co Ltd: -

Received Certificate of Excellence award in appreciation of active participation in Intensive renewal collection campaign conducted during the period of October 2008 to December 2008.

Received Certificate of Recognition award in recognition of active participation for having certified as ISO 9001:2000 office for the period of 12th February 2009 to 11th February 2012.

Secured 3rd position on All India Level in Risk Management Quiz conducted in November 2010.

As recognition, received **Certificate of Excellence award and MD Trophy** for outstanding contribution on Pre-Issuance Welcome Call clearing in the month of September 2014.

Personal Details

Date of Birth: 16/05/1979

Marital Status: Married

Languages Known: English, Malayalam, Tamil, Hindi

Jan' 2007 -
Feb' 2016

SBI Life Insurance Company Ltd Deputy Manager, Operations, Kerala, India Reporting to - State Head, Operations

Individual proposal form scrutiny and underwriting in accordance with the circular issued by the company and to process as per AML / KYC guidelines.

Underwriting of Medical & Non-Medical cases up to the limit of Rs.20 Lakhs sum assured and Zero Death benefit cases.

Underwriting of group proposal taken by the customer to protect Housing Loan, Car Loan and Vehicle Loan.

Coordinating the CRM activities of entire Kerala Region and to train the branch staff for better utilization of CRM module.

To ensure complaints and customer emails are resolved on timely basis.

To ensure all regulatory reporting and closure of cases as per IRDI IGMS system.

Drive Root Cause Analysis for complaints and effective action plan to ensure non-occurrence of similar complaints.

AML and KYC verification of customers.

Single point contact of customer service for the entire Kerala Region and for SBT banca channel.

Coordinating the process of pre issuance welcome call for entire Kerala Region.

Daily monitoring and supervising of branch activities as per the laid down processes, if any financial indiscipline reporting to the State Head.

Follow up with branches and customers for requirements and to increase conversion ratio at the maximum.

Vendor management for proposal scanning activities.

Preparing various reports using MS Word, MS Excel and to prepare Power Point Presentation for State Head.

Effective coordination with Central operations for resolving issuance related discrepancies and maintaining TAT.

Jul' 2004 -
Dec' 2006

Shriram Transport Finance Company Ltd Assistant Executive, Kerala, India Reporting to - Branch Manager

Preparing HP documentation and collecting all valid documents from the Hirer, preparation of agreement book.

Preparing loan sanction letter based on the data given by the Branch Manager.

Accepting cash from the customer and issuing HP receipts.

Sending daily scroll to the zonal office.

Entering depositor's details in online software package and issuing deposit receipts.

Preparing statement of Account of customers using Excel and preparing official letters using MS word.

Preparing Power point presentation based on the data given by the Branch Manager.