



## **GANESH KUSUMA**

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**ASPIRATION:** To excel in the field of Service Company by working in an aggressive, team oriented, challenging environment in a creative and enthusiastic manner.

**SUMMARY:** 12+ Years of experience in Relationship management in General/Health Insurance and Life Insurance Industry with both start up and Large company environment in B2B and B2C Market. Service Delivery & Customer service.

Self-starter with proven expertise to setup sales operations establishes company brand coupled with excellent track record of driving business.

Experienced of front & Backend operations Managing Customers for various queries and good communication skills. Demonstrated ability to manage multiple priorities in a rapidly changing environment. Persuasive communicator with exceptional relationship management skills and an ability to manage people. Co-ordination in Business Operations and service delivery among all levels.

### **EXPERTISE:**

CLIENT RELATIONSHIP, BUSINESS DEVELOPMENT, BUSINESS OPERATION, CHANNEL DEVELOPMENT, TRAINING & COMMUNICATION MANAGEMENT, ACCOUNT MANAGEMENT, OPERATION MANAGEMENT, SERVICE DELIVERY, SERVICE MARKETING, TEAM LEADING.

### **KEY SKILLS:**

- ❖ Team Management.
- ❖ Channel Relationship.
- ❖ Plan and make strategies
- ❖ Sales Support like endorsement, form filling, portal training and other operation related activities, client visits and closures.
- ❖ Good Knowledge in product underwritings
- ❖ Playing an intermediary role between Corporates/Customer & Insurance Co.'s.
- ❖ Multi-tasking
- ❖ Competent time management skills.

**KEY SKILLS:**

- ❖ Relationship management with Insurance companies and Corporates.
- ❖ Email drafting with excellent communication skills.
- ❖ Excellent skills on MS Office, Documentation, Advanced Excel e.g. V Lookup.
- ❖ Customer Satisfaction Focus: Ability to listen and active problem solving skills.
- ❖ Maintaining the retention and development of the existing portfolio.
- ❖ Objection handling of the sales team of the business partner
- ❖ Calls with the sales team of business associate at their channel
- ❖ MIS to business partner teams.
- ❖ Managing Sales Officers / Associates and support them for business process & booking.

**WORK EXPERIENCE:****Presently Working with Xperitus Insurance Brokers Pvt Ltd (Mumbai)**

Oct-2018- to till Date. As an Assistant Manager Client Servicing & Marketing for General and Life Insurance (III Certified Composite Broker).

Managing day to day tasks for service delivery among all levels for General Insurance and Life Insurance vertical, providing end to end resolutions. Arranging Quotes from Ppaneled Insurance companies, sending renewal notices, Updating Monthly reports for sales and leads generated to different channel, Post Sales service with Insurance companies for Underwriting requirements, and scheduling medicals. Servicing for the Claims settlements.

Arranging Quotes for Motor/Property/Marine/Miscellaneous/GMC/PA other General Lines & Life Insurance Products. & suggesting the Best rates for closures.

**Worked with TATA AIG General Insurance Company Ltd: Mumbai –India-Jan-2018 to May-2018.**

Managing daily escalations receives from Call center regarding queries of General Insurance claims like, Commercial lines and property/Marine/Energy and Casualty claims, Casualty Policy issuance, updating claims status to channel partners and sales people, preparing weekly MIS Reports and data updation receives from Backend team,

**Worked with : ALLANASONS GROUP PVT LTD. (INDIA) Jun-2017 to Dec-2017(Project Based Job)**

(INSURANCE DEPARTMENT) Responsibility:

Managing Claim Settlement for Group Health Insurance Claims, Co-Ordination with Corporate/Company HR's.

Coordination with Insurance Companies/Brokers, All Levels of Escalations and Queries, and approvals.

Coordination with Third party Administrator (TPA) for Smooth Claims settlements and Grievances resolutions.

Taking care of Employee additions and deletions and updating them to Brokers and Insurance companies on monthly basis.

Preparing insurance quotes & cross checking with different insurance companies for minimum price, price as per the budget.

Assisting seniors as when required for insurance related queries, Assisting Employees for emergency

Cashless/Reimbursement cases. Preparing Monthly MIS, Dashboards and presentations.

Filing Marine Claims, Motor claims, and Transporter claims as when required Including Third party Marine/Motor claims. Replying emails on daily basis for various queries.

Complete knowledge and working experience in General and Life Insurance.

**Worked with MediAssist India Insurance TPA Pvt. Ltd. As a Team Leader (Corporate Relations Coordinator)**

(Mumbai India) June-2016 to Jan-2017

Responsibility:

Managing Claim Settlement for Group Health Insurance Claims Interaction with Corporate HR's & Insurance Companies.

Coordination with Company/Corporate Employees, for resolving Grievances, Providing Complete Claim Settlement Services End to End. Co-ordination with Brokers & Insurance companies for EB Employee Additions n Deletions for Corporate's Looking after claims escalations and Cashless issues, Managing Insurance Companies' with Divisional Manager's and Coordinating with Brokers and providing all level services. Managing Provider networked hospitals for cashless hospitals, and insurance companies.

**Self Employed (Business Sourcing Group Health Insurance/Group Life & Accidental) NAGPUR DIVISION**

Mar-2015 – May 2016 (1.5years)

Complete Solutions for Health Insurance, Life & Accidental Policy Selling & Servicing Advising Clients.

Responsibility:

Managing Claim Settlement Interaction with TPA & Insurance Companies

New Business Acquisition and Visiting Clients and Corporate's

Co-ordination with Brokers & Insurance companies for EB Employee Additions n Deletions for Corporate's

Looking after claims escalations and Cashless issues, Managing Insurance Companies' with Divisional Manager's and coordinating with Brokers and providing all level services. Managing Provider networked hospitals for cashless hospitals, and insurance companies.

**RB Hospitality & Health Services, (Team Leader)**

Duration: Nov- 2012 to Dec-2014 Mumbai, INDIA (2.2years)

This Company is into Providers of Resort/Tour Packages to Individual Clients and Health Insurance packages

Responsibility:

Managing claim settlement and monitoring day to day performance.

Monitoring claim policy settlement and ensuring TAT.

Handled 5 executive and overall performance of Team building.

Managing Third party administrators, with Divisional Manager's and coordinating meeting and powering best policy guidelines.

**Achievements:** Implemented claims department in the company and set the benchmarking across TPAs/Agents/Clients.

**Raksha TPA Pvt. Ltd, (Senior Executive Corporate Relations)**

Duration: Feb-2010 to October 2012. Mumbai INDIA (2.8. years)

This Company is a Third Party Administrator in Pan India, Providing Complete Solutions for Health Claims Settlements & Auditing Cashless Cards Etc. Reporting to Assistant Vice President

Responsibility:

Accounting corporate relation and business operation.

Sole managed New India Assurance Co. Ltd, Oriental Insurance Company and other too, and provides day to day business support. Overall managed and monitored claim settlements and adheres new process initiative.

Interacted with empaneled hospital, and also processed claim amount to the patients/client and cashless ID too.

**Achievements:**

Done competition benchmarking on various process like claim settlements and ensured 98% resolution. Received outstanding performance certificate by New India Assurance Co. Ltd for client and Agent Servicing, 2011-12.

**Panoramic Group of Companies Ltd, (Team Leader – Operation)**

Duration: June 2008 to January 2010. Mumbai INDIA (1.10Years)

This is Company is Diversified Investment & Financial Institution, where provides Investment Opportunities, Pan India

Responsibility: Managed claim operations and documentations.

Managed Day to day operation like documentation/MIS/reporting.

Sole managed accidental claim operation and scrutiny.

Managed corporate clients like New India Insurance Co. Ltd and support them for regular business operation.

**Achievements:**

Implemented claim settlements process between TPAs and Clients.

**Bajaj Allianz Life Insurance Company Ltd, (Executive – Customer Relation)**

Duration: December 2005 to April 2008. Mumbai INDIA (2.5years)

This Company Deals with Life & General Insurance for Corporates & Individuals in India

**Responsibility:**

Demonstrate and selling life insurance policy and products to the customers.

Direct selling life insurance policy and unit linked products to customers.

Manage existing customers and harvest the new business opportunity.

Close looping and interact with customers to manage routine activity like premium payments, documentation and settlement.

**EDUCATION:**

Graduation from Commerce/Management thru University of Mumbai (India) March – 2013

HSC, 12th Maharashtra State Board (India) March – 1999

SSC, 10th Maharashtra State Board (India) March – 1995

**PERCEIVED STRENGTH:**

Inter – personal skills,

Ready to accept new responsibility and good in presentation

**PERSONAL INFO:**

Date of Birth: 25th March 1981

Gender: Male

Marital Status: Married

Linguistic Proficiency: English, Hindi, Marathi, and Telugu

Residence Location: Lower Parel (Mumbai)-India

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