**ctc: 8L + 1.5L variable / reduced head count whole dept was dissolved managed by ops team / join immediately / negotiable**

**Sharda Kshirsagar**

523/5 Bramhasiddhi Bldg,

S H Tandel Marg, Prabhadevi,

Mumbai 400 030

Mobile 9022204744

[amusharu02042013@gmail.com](mailto:amusharu02042013@gmail.com)

**SYNOPIS**

* Over 12 years of experience in the Insurance domain in handling Retention and persistency, Inbound and outbound call center, Branch operations management, Vendor management and Customer Escalation.
* Committed to ensuring highest level of customer service at all the times, resolving complaints & issues efficiently &accurately.

Career History:

**Reliance Life Insurance Company Limited** *April 2008 – 29th Feb 2016*

**Role: - Business Retention Manager**

**Grade -Assistant Manager April 2008 – March 2010**

**Deputy Manager - April 2010 – March 2013**

**Manager – April 2013 – 29th Feb 2016**

**Key Responsibilities:**

**Persistency Management:**

* Ensuring renewal and collection targets are met month on month according to the organizational goals.
* Ensure 13th Month Persistency as per LIMRA by ensuring minimization of policy lapsation and effecting re-in statements on lapsed policies.
* Manage & drive productivity of 120 field executives & tele -caller for renewal collection & skip trace across Mumbai & Maharashtra region.
* Increase the percentage of customers contactable through the Customer Trace program.
  + This program is run to ensure non contactable customers are connected with and renewals increased.
* Manage key stakeholders in multiple sales channels to ensure retention of customers.

**Vendor Management:**

* Handle outsourced call center responsible for out calling customers and ensure collections are maximized.
* Ensure product and process refresher and new training for all call center employees to ensure accurate information is provided.
* Devise and manage contest and campaigns to maximize persistency
* Business MIS & data analytics on various key strategic initiatives

**Branch Operations**:

* Handling activities related to New Business Login’s and ensuring that quality of business logged in after implementing all necessary checks.
* Co-ordinate with Underwriting &Customer service team towards issuance and post issuance activities.
* Coordinating with clients through phone or letter to inform them about pending dues & CFR
* Ensure that Branch Offices adhere to the Compliance towards regulatory as well Internal Processes
* Timely dissemination of new process information to other stakeholders
* Manage day-to-day branch administration & other activities.
* Effectively reporting and tracking the Cash, Petty cash & Cheques.
* Handling various issues and queries related to CFR, PIVC MIS & branch sales etc.
* Ensuring that the quality and service parameters are met at all levels. Analyzing the training need & accordingly preparing training modules for imparting training on soft skills / product / process etc.

**Customer Escalations:**

* Handle customer escalations and additional requests received at the time of renewal calling by coordinating with internal teams
* Handle customer complaints received from branches to ensure customer is retained.
* Effectively solving issues related to Policy issuance, CFR, Coding & Licensing.
* Co-ordination with different departments on need based requirements.
* Tracking complaints related to sales channels, agents & Customers.
* Managing turn around times for agents & customer queries.

**Automation of Report:**

* Drive automation on business retention report for eg: 13th month persistency /Due Vs Collected/Lapse / Surrender Retention / Cheque Bounce / Reinstatement report.
* Identify new opportunities & tie-ups to provide customers with multiple options to pay premiums includes business requirement document preparation, testing & roll out.

Examples of some tie-ups are:

* + Yes Bank, SBI Bank, Axis Bank, IDBI Bank, ITZ Cash Outlet, CSC Governance, Suvidhaa,

M-swipe.

* New CRM testing for renewal calling to call center& branch ops with final roll out process.

**Span of Control:**

Reportees – 6 Customer Care Executives & 120 Retention team (Coordinators, Team leaders& Field executive)

**Aviva Life Insurance Company Limited** *March 2007 – April 2008*

**Role: - Customer Retention Executive**

**Key Responsibilities:**

* Handled a team of 12 tele-callers responsible for out calling customers to ensure renewal collection
* Ensure renewals for the west zone direct marketing and banc assurance channel
* Track reports and maintain MIS for persistency, collection rends, reinstatements, lapse and paid-up cases against agreed SLAs
* Track and report productivity of retention teams and branches
* Conduct and organize process review meetings to ensure process and performance gaps are closed
* Identify training requirements based on discussions with team members, collection runners and branches and ensure imparting effective training
* Based on feedback from teams and escalations received ensure customer queries and concerns are closed within agreed timelines.

**Achievements:**

* Achieved 135% of the retention target for the west zone by collecting Rs. 98.75 Cr
* Surrender stall % increased from 92% in Aug’07 to 98% in Dec’07

**i2i Enterprise limited** *April 2005 – March 2007*

**Roles:**

**Tele caller – Process for ’Tata AIG Life Insurance’ April 2005 – April 2006**

**Team Leader - Process for ‘Max New York Life Insurance’ May 2006 – March 2007**

**Key Responsibilities:**

* As part of the Tata AIG Life Insurance process my role included doing reminder calling to existing customers for premium payments 15 days prior to the due date
* As part f the Max New York Life Insurance process my role as Team Leader included:
  + Handle an outbound call center team of 10 members deputed to ensure lead generation
    - This was between May 2006 and Oct 2006
  + Transferred to Inbound Call center in Oct 2006 to handle a team of 25 members handling calls for various organizations including Ceat tyres, Domino’s Pizza, Panasonic, Maruti Suzuki, Eicher and Rotary club

**Frontline Sales Ltd** *March 2004 – April 2005*

**Role: Customer Support Executive for ’Tata AIG Life Insurance’ at the branch**

**ACADEMIC**

* MBA in Marketing from Sikkim Manipal University July 2010.
* Bachelor of Commerce (B.Com) Mumbai University in 2003.

**SUMMARY OF SKILLS**

* Good team working & building skills.
* Excellent interpersonal & presentational skills.
* Good team player and motivator.
* Vast knowledge of Insurance Operational activities, Eg: New Business, Customer Retention, Vendor Management, Product & Process.
* Qualified for various R&R Programme in kind of Foreign trip, Trophies & Certification.

**PERSONAL DETAILS**

Date of Birth: December 12, 1981

Marital Status: Married

Languages Known: English, Hindi, Marathi, Kannada.