

# Dhirendra Singh Bisht

A goal-oriented strategic professional with expertise in **Life Insurance Underwriting**, targeting a senior-level position in an organization of repute

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## CORE COMPETENCIES

Insurance Underwriting  
Branch Operations  
Team Management  
MIS Reporting & Documentation  
Audit & Compliance  
Stakeholder Engagement  
Client Relationship Management  
Policy Serving



## SOFT SKILLS



## PREVIOUS EXPERIENCE

**Apr'08-Dec'08 with SBI Mutual Fund, Balaghat, Seoni and Mandla., Madhya Pradesh as Business Associate**



## EDUCATION

- MBA in Marketing** from ICFAI Indore in 2008
- B.Sc. (Mathematics)** from Kumaon University, Nainital, Uttarakhand in 2006



## TECHNICAL SKILLS

- MS Word, MS Excel, MS PowerPoint, Vlookup, Pivot table



## PERSONAL DETAILS

**Date of Birth:** 4<sup>th</sup> May 1983  
**Languages Known:** English and Hindi  
**Address:** Bhopal, Madhya Pradesh



## PROFILE SUMMARY

- An organized individual with **13 years** of experience in **Life Insurance Underwriting**
- Formulated **underwriting and claims guidelines** and ensured adherence to the same
- Supervised the appraisal and underwriting of applications for insurance to assess mortality and morbidity risk within company guidelines
- Oversaw claim procedures involving validity assessment and approvals of high value claims in compliance with regulatory requirements
- Set out quality standards for various operational areas, ensuring a high-quality customer experience, while adhering to the SLAs and work processes
- Experience in **identifying & mitigating risks, providing advisory & insights on risk management**, conducting risk & control assessments and identifying impediments in the achievement of risk objectives of the organization
- Experienced in **partnering with Senior Leadership** to re-design business processes, and provide continuous support to ensure success in business process transformation and post implementation change management
- Successfully **trained and coached a team** based on review of their performance, involved the team in decision-making and reviewed sales revenues & variances to initiate corrective actions



## WORK EXPERIENCE

**Since Dec'08 with SBI-Life Insurance Co. Ltd., Bhopal as Manager-Operations**

### Key Result Areas:

- Monitoring & working on new business conversion ratio as per company dashboard parameters & special drive on HNI Issuance
- Managing policy issuance TAT as per dashboard parameter (medical and non-medical issuance TAT-monitoring daily progress and finding areas of improvement)
- Underwriting of term plans/employer employee insurance/keyman insurance/HUF policies along with HNI & NRI policies & interactions with Central Processing Center Underwriting Team
- Working on team development activities by regular trainings on underwriting norms, changes from time-to-time and circulars issued on regular intervals to minimize underwriting errors and maximum output from underwriters
- Driving regional underwriting unit score card parameters
- Looking after concurrent audit cases and interactions with branches and centre processing center audit related issues
- Driving hygiene parameters and project customer ID merger
- Managing underwriting of HNI Life Insurance policies and of High Risk cases
- Tracking operational risk, identifying risk situations and implementing appropriate actions to minimize loss
- Managing & formulating underwriting operations control and quality frameworks, ensuring compliance to policies & procedures and reporting to stakeholders for the same
- Leading a team of 8 members and reviewing cases underwritten by junior underwriters
- Interacting with all key stakeholders to discuss risks/ controls, develop an in-depth understanding of the risks & controls throughout the department and to assist in the identification and/or development of controls to mitigate gaps
- Maintaining detailed and accurate records of policies underwritten and decisions made

	<ul style="list-style-type: none"><li>• Leading the provision of inputs for Life underwriting operations, claims and product development</li><li>• Formulating underwriting and claims guidelines and ensuring adherence to the same</li><li>• Directing the submission of all the reports/ findings as per agreed timelines to the Management Team mentioning significant issues or developments, if any including fraud and so on</li><li>• Establishing framework &amp; guidelines for controls evaluation to ensure standardization &amp; maintain quality</li><li>• Managing claim processing at processing centre level, new business processing at processing centre level, policy servicing at branch and processing centre level, branch audit at processing centre &amp; branch level, processing of insurance advisor licensing &amp; condong process, license renewal processing, petty cash management, vendor management at branch level</li></ul>
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