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MAULIK DIVYAKANT DESAI

*Vice President*

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# About Me

* Currently spearheading **Product Development, Re-insurance** and **Business Process Management** functions at Religare Health Insurance Company
* An incisive professional with **10 Years** of rich exposure and experience and proven ability in **Operations**, specialized in **Risk Management & Re-insurance, Product Development, Corporate Operations, MIS** and **Information Technology**
* A **lateral thinker**, **proactive planner** with strong analytical skills and **pragmatic approach** to analyse business needs and translate into operational requirements to improvise and resolve complex business issues
* **Enterprising leader** effectively contributing to enhancing organisational processes through initiatives geared towards heightening productivity, lowering risk & improving internal controls
* Possess excellent **interpersonal, communication & organisational skills** with abilities in **team management**

# Notables

* Conceptualized and crafted Religare Health’s maiden product “Care”
* Formulated business processes and systems structure at Religare Health
* Operational Excellence through Business Process Re-engineering to reduce cost
* Six Sigma – DMAIC methodology
* ISO 9001 : 2000 for Insurance Operations
* 5S deployment at Gemba

# Academia

* **Diploma in Insurance and Risk Management** from The Institute of Chartered Accountants of India with **64.75% (All India 2nd Rank)**
* **Chartered Accountant** from The Institute of Chartered Accountants of India with **55.00% (First Attempt)**
* **Bachelor of Commerce** from H. L. College of Commerce with **71.88%**

# Personal Dossier

* 33, Male, Married
* Proficient in English, Hindi and Gujarati

# Areas of Excellence

**Product Development**

* Conceive, design and develop insurance products
* Devise, monitor and ameliorate underwriting programs and policies
* Formulate underwriting tools for risk evaluation and assessment
* Analyse and monitor product portfolio profitability
* Liaise with regulatory authorities

**Risk Management & Re-insurance**

* Recommend and ensure adequate re-insurance solutions – Outward and Inward
* Ensure appropriate risk protection for each product portfolio
* Administer, monitor and review the performance of re-insurance treaties
* Design, implement and review risk management processes and policies
* Ensure compliance with statutory and regulatory requirements

**Business Process Management**

* Formulate and develop business processes
* Identify and analyse the impact on the business functionality of the business processes
* Identify opportunities process re-engineering and suggest improvements in existing processes
* Co-ordinate and manage Audit

**Business Analyst**

* Create logical and innovative solutions and assess them for business suitability
* Conceptualize, review and evaluate the business requirements for potential solutions
* Devise and develop varied MIS reports

# Work History

* **Manager, Customer Service** at ICICI Lombard General Insurance Co. Ltd. from October 2008 to December 2009 & May 2004 to December 2006
* **Manager, Corporate Finance** at Star Den Media Services Pvt. Ltd. / Star India Pvt. Ltd. from December 2006 to September 2008
* **Finance Controller** at ABB Ltd. from July 2003 to May 2004