**PROFESSIONAL SUMMARY:**

* **More than 11 years** of experience in Business Analysis, Business System Analysis, Business Process Re-engineering, Software Testing, with emphasis in Financial services and Insurance industry specializing in risk management control process, Life, Property and Casualty, Workers Compensations and Professional Liabilities dealing with Claims management, Settlements, Quote management and reporting systems.
* Good understanding of employee benefits legislation and compliance. Wide knowledge of **PS Pension. applications.** Assisted in establishing a training and **rollout plan**. Ability to design and implement of **PS Pension on DB Project.**
* Conversant with Project management, BPR and Process improvement. Conversant with logistics information (purchase and invoice) systems.
* Expertise in Performing definition of user functional requirements by translating development and/or maintenance requirements into specifications; creates data file and database designs.
* Conduct team meetings, prioritize requirements, and meet with clients, internal business Subject Matter Experts (SME’s), and/or members of the development team to gather, define and document business and system requirements.
* Consults with hardware, communications and database experts and/or vendors to ensure viability of systems.
* Excellent with Microsoft office packages: **Word, Excel, PowerPoint, Visio, access etc.**
* Experience in **RUP, AWD**Software Development Life Cycles (SDLC), **Agile** processes, Use Cases, UML, Interaction Diagrams, Sequence Diagrams and Activity Diagrams.
* Worked with AWD in developing concepts to capture, store and manage data and deploying them in the system.
* Expertise in Performing detailed reviews and analysis of program changes, new equipment, and new technology and other factors and trends impacting existing systems in order to facilitate the development and conformance of system modifications.
* Functionalities and/or enhancements and desired levels of performance. Performs feasibility studies, life cycle analysis and/or cost/benefit studies.
* Worked extensively with Life Insurance, Annuities and Policy Underwriting and Claims process.
* Demonstrated knowledge of claim life cycle: First Notice, Assignment, Evaluation, Settlement, Recovery and File Review.
* Self starter with excellent communication skills (written and verbal) .
* Excellent team player with a strong analytical and decision making skills that influence outcomes greatly.
* Designs system, providing interpretive analyses, preparing flowcharts and associated diagrams/ enhancement plans.
* Expertise in development and application of Test Strategy, Test Plan, Test Case Selection and Test Case execution.

**TECHNICAL SKILLS:**

* Operating Systems: Windows, UNIX.
* Business analysts’ skills: UML, Use cases, activity diagram, data mapping, JAD session, Business modeling process, functional diagram, MEGA
* Web Applications: HTML, XML, Java Script and VB Script.
* Databases: Oracle, MS SQL Server (2000 /7.0).
* Design Tools: MS Visio, Rational Rose.
* Testing tools: Rational site Load, Test Manager, Quality Center, Rational Clear Quest, Rational Clear case
* Others: MS Office, MS Project.
* Requirement Gathering: RequisitePro, UML

**PROFESSIONAL EXPERIENCE:**

**Project: Philadelphia Insurance Company, Bala Cynwyd, PA March 2015- August 2016**

**Sr. Business Analyst**

Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property & Casualty and Management & Professional Liability insurance products. The project was to build a system to enable claim adjustment and reconciliation with the counterpart insurance companies for their claims in Property and Causality division. Philadelphia Insurance Co. can now post claims in batch mode, on daily basis and interface is provided for the status notification of the claims. The SDLC methodology followed was Rational Unified Process (RUP).

* Involved in developing the business model for expediting the claim settlement process
* Defined frameworks for the application development and analyzed the areas of improvement.
* Interacted with the software development team and claim settlement experts to liaison the business requirement to ensure that the application under development confines to the business requirement.
* Worked extensively with Life Insurance, Annuities and Policy Underwriting and Claims process.
* Demonstrated knowledge of claim life cycle: First Notice, Assignment, Evaluation, Settlement, Recovery and File Review.
* Calculated **pension benefits** and prepared associated participant paperwork in accordance with plan provisions.
* Manned for reading and comprehending **pension plan** provisions from plan documents and summaries of plan. Identified, analyzed, and assisted in implementing process improvements.
* Acting as a liaison between Claims and IT department regarding business requirements to support various systems applications and processes.
* Involved in analyzing of functional specifications, technical specifications, data mapping document and conceptual diagrams.
* Identified critical areas of business risk and modified the business process.
* Defined business metrics and base lined the QA process.
* Was jointly responsible for monitoring the progress of development and QA team by preparing status report, charting out schedules, allocation and management of technical and human resources using MS Excel and MS Project.
* Conducted walk-through with development team and stakeholders.
* Analyzed the security implementation of the application with respect to users perspective
* Used Rational Requisite Pro for managing the requirements.
* Documented Used Cases and Used Case Models using Rational Rose.
* Prepared test data for the functional test cases. Evaluated test results and prepared test summary reports.
* Interacted with developers & various members of my team to discuss and resolve defects and their priorities.
* Investigated the bugs and interfaced with the developers to resolve technical issues

**Environment:**Windows 2000 / NT, MS Office, MS Visio, Project, Rational Enterprise Suite and Mercury Suite of Test

**Project: State Farm Insurance Company, Bloomington IL July 2012- December 2014**

**Business Analyst (Life)**

State farm Insurance is one of the nation’s leading insurance providers. As a Business Analyst, I work on the Online Quote System. This system is designed to give policy holders the luxury to request a quote based on the specifics they need and the type of coverage they seek.

* Facilitating the requirements gathering efforts and documenting all information needed.
* Participated in various design sessions and submitted CR’s as and when the design decisions impacted requirements gathering in MEGA.
* Interacting with the stakeholders of both Business and IT Department in finalizing the requirements using MEGA.
* Calculated **pension benefits and prepared associated participant paperwork** in accordance with plan provisions. Maintained and updated administrative procedures.
* Manned for reading and comprehending **pension plan** provisions from plan documents and summaries of plan.
* Identified, analyzed, and assisted in implementing process improvements. Assisted effectively with training of new employees.
* Wrote use cases and managed use cases that could be traced back to the functional requirements as specified in the Requirement document.
* Developed sequence diagrams to show the interactions between objects in the sequential order that those interactions occur.
* Defined business processes, identified gaps, evaluated requirements and change requests, managed scope and transferred knowledge.
* Utilized technical tools to develop business, financial and system requirements analysis with supporting variance reports, current and target business process flows and traceability matrices
* Worked closely with the Quality Assurance team and developed test cases, test scripts using the developed use cases as the platform, and conducted User Acceptance Testing (UAT).
* Worked with the project manager to develop a standard change management process to continually improve the software processes used in the organization with the intent of improving software quality, increasing productivity, and decreasing the cycle time for product development
* Strong communication skills/presentation skills and a complete team player.
* Conducting JAD sessions to identify the business/System flows and determines whether any current or proposed systems are impacted.
* Participating in discussions using Acceptance Test Driven Development (ATDD) with agile project methodology to develop business/System requirements and process maps.
* Identifying Data Elements and creating business rules to facilitate system application development.
* Performing User Acceptance Test for the developed system application to verify requirements functionality.
* Gather business requirements from stakeholders and create case and data flow diagrams in MEGA.
* Interact with users to gather business knowledge and transform them into document requirements, business scenario and business rules.
* Create Business Case Documents (BCD) and Business Decision Documents (BDD).
* Used SQL to conduct back end test to determine data match.
* Work closely with the QA team to write test cases and perform User Acceptance Testing (UAT) and Work as a liaison between the stakeholders and the developers.

**Project: Ohio Casualty Insurance Company, Fairfield, OH August 2010 – June 2012**

**Business Analyst**

Ohio Casualty Insurance Company offers property insurance, general liability insurance, commercial auto insurance, or workers compensation. Ohio PolicyCenter is the project of Ohio Casualty Insurance Company to replace existing legacy system to a web based application. The new application will be one stop shop for creating new, cancel, reinstate, and renew existing policies for personal and commercial line customers. Based on the customer information, system generates the quote evaluating with the risk involved to issue a Quote/Policy. It also integrates with various other internal and external applications to complete the quote process.

* Worked closely with business partners, SMEs and product owners to understand the process.
* Came up with the BRD, FRD and other documents regarding design and development.
* Suggested process change and re-engineering as needed based on requirements gathered.
* Conducted requirements gathering using JAD and interview sessions.
* Gathered requirements for creating the rating inputs screen for the policy system.
* Analyzed and documented performance/security/User Interface Branding requirements for the application.
* Identified internal and external system requirements, design and configuration set-up, also created User Documentation and conducted training class.
* Used UML to produce use case models, sequence diagrams, and class diagrams as part of the detailed design of interfaces.
* Established a business Analysis methodology around the RUP (Rational Unified Process).
* Conducted interviews with key business users to collect requirement and business process information.
* Designed the business requirement collection approach based on the project scope and SDLC methodology.
* Designed and developed Use Cases, Activity Diagrams, Sequence Diagrams, and OOD using UML.
* Worked with underwriters, actuary to determine the rating algorithms for TO BE system.
* Created user stories, use case diagrams and process diagrams based on business requirements.
* Analyzed and documented requirements for Quote possesses for a Commercial Auto Policy
* Used agile methodology for gathering requirements and testing them.
* Involved in the weekly status meeting to discuss the upcoming releases and changes in the hardware requirements and other major issues.
* Involved in creating test plans, test strategy and executing test cases for rating used for premium calculation.
* Analyzed user requirements, attended change request meeting to document changes and implemented procedures to test changes.

**Environment:** HTML, Toad, Oracle, Rational Suite, Agile, Scrum works, Quality Center and Share Point.

**AMCORE Mortgage, Chicago IL June 2008 - Apr 2010**

**Business Analyst**

Amcore Mortgage services had to implement a solution to streamline its mortgage application and approval process with end to end functionality that is affordable and easy to use. Loan origination system is an online loan application solution which collects minimum amount of information from customers to support its various loan origination channels. The system totally reengineered the performance of the applications.

* Created the enterprise data strategy guidelines document used for defining data per Allstate standards.
* Performed Requirement reviews with SME’s, Business Functional Owners and Data Modelers.
* Acted as a liaison between Users, SME’s and QA team at various stages of modeling.
* Decomposed high-level requirements into details, abstract up low-level requirements into businessand technical requirements.
* Conducted JAD session with Systems and Business SME and stakeholders to understand current data model.
* Answered questions from business team, technical team and testing team, research issues and support the project team at various stages in project.
* Defined Enterprise Data Strategy for the Enterprise Claims System project.
* Analyzed project impacts by performing GAP analysis, identifying upstream and downstream dependencies.
* Created use cases, process flow models, data flow diagrams and logical flow diagrams using UML for various functionalities.
* Attended design, test strategy, test review session from requirement standpoint.
* Worked closely with testing team in creating requirement traceability, identifying critical data elements and test scenarios.
* Conducted migration rules review session with SME’s and converted them into business language.
* Created QA and UAT test strategies, including regression and integration testing, wrote test scripts, end-to-end testing scenarios and test plans, managed testing, defect reporting and change requests.
* Created excel Macros to expedite data element review process and loading them back into enterprise database.

**Environment:**HTML, Oracle, Lotus Notes, SQL, MS-Office, MS Project, Requisite Pro, Test Director, Visio, Windows.

**Bank Alfalah Ltd. Dhabi Group UAE March 2005 - May 2008**

**Senior Internal Auditor**

Bank Alfalah is a top-tier Multinational Bank with over 500 branches worldwide. I have worked as a Team Leader specializing in Credit Risk review at Central Region of the Internal Audit Group. This department is involved in conducting audits and periodic reviews of Assets portfolio at conventional and Islamic Branches.

**My Major Assignments at this position includes:**

* Leading Audit Teams which involved: Planning branch audit and assigning tasks within the audit team. Conducting audit of my areas of specialization, which include SME and Corporate advances, Accounts, Finance and Operations.
* Led a team of 5 members while conducting the audit of Home Finance/ Mortgages (Consumer Finance Department) with a portfolio of approx. Rs. 11 Billion (USD 100 million). I conducted a detailed credit risk review of the portfolio, keeping in mind the current global mortgage crisis, which included stress testing, evaluating controls over loan origination, Credit scores, Gross monthly income %, Borrowers repayment ability, Real estate market analysis, Banks leverage, Mortgage Protection Plans and a comprehensive audit of Documentation Control Centre (DCC).
* Address key risk observations in draft report of audit regarding customer relationship management ensuring guidelines adhered according to Know Your Customer & Anti Money Laundering policy of the bank to mitigate Operational Risk of Bank as per Basel-II requirements as well as Utilization of Credit Limits as per the nature of business.
* Identification and Management of Risks including Financial Risk, Credit Risk, Asset Risk and Market Risk. Also used CAMELS rating system for data modeling of management divisions.

**Some of my major achievements at this position include:**

* Identifying less specific provision held by various Branches/Units, amounting to approximately Rs.150 Million, relating to non-performing loans. If not detected it could have led to regulatory penalties and inconsistency in financial results.
* Identifying and recovering, leakage of income of the bank amounting to nearly Rs.30 Million, relating to various charges and mark-up income.
* Identified various incidents of “parallel banking” in branches for yearly and half yearly closings.

**Environment:** ACL, BankSmart, Teminos T-24, CAAT, MS Office, Almanac, Visual Basic.

**EDUCATION:**

Masters of Sciences in Information Systems (MSIS) Stratford University