

# CHERRY LOU RAMOS

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## PROFESSIONAL SUMMARY

To obtain a position in a reputable company and a professional office environment where my skills and knowledge can be effectively utilized for the betterment of organization. I have more than 3 years experience in insurance as medical underwriter, endorsement and medical claims, willingness to work with your organization in order to provide excellent customer service.

## SKILLS

Excellent Oral & Written Communication  
Customer Relation  
Flexibility  
Self motivation

Health Care  
Medical Management  
Analytical  
Problem Solving

## EDUCATIONAL BACKGROUND

**Bachelor of Science in Physical Therapy – Dominican College**

San Juan, NCR, Philippines – March, 2008

## EMPLOYMENT HISTORY

**Operations Executive – Greenshield Insurance Brokers LLC**

**Burj Khalifa DOWNTOWN, Dubai – May 2018 to December 2018**

**Duties and Responsibilities: Medical Underwriter**

- Providing applications of people applying for health insurance, Individual and Group medical policy
- Determine whether to provide insurance to an applicant or decide whether to provide insurance, and under what terms
- Assessing the applicant's age, profession, current health status and previous medical history to make a decision about whether or not to underwrite an insurance policy
- Evaluate insurance applications and determine coverage amounts and premiums
- Analyze the risks associated with applications that meet the minimum criteria
- Use computer software programs to determine whether to approve an applicant or to quote, take specific information about a client and enter it into the portal.
- Liaising with insurance companies and customers
- Prepare the customer renewal terms, monitor renewal dates and send out notices and invoices in a timely manner.

**Duties and Responsibilities: Medical Endorsement**

- Receiving email from the client for endorsement requests (Addition and Deletion) for medical and life policies
- Checking if all the requirements are complete and correct before sending to insurance companies
- Complete the census list format and other requirements especially for new and renewal cases, use different software programs, insurance portals for uploading the endorsement details
- Keeping the clients informed of procedures for sending addition and deletion requests and updating them for new requirements, if any
- Maintaining a tracker for all requests processed
- Following up with the insurance for cards and invoices, making sure we get it within the agreed turnaround time
- Escalating to the designated people if facing any issues and delays with regards to endorsement processing
- Checking the cards and official invoices, making sure all details are correct before dispatching to the client
- Once the invoices are received, checking if the premiums have been computed correctly and preparing the submission in the system (Praktora)

**Duties and Responsibilities: Medical Claims**

- Responsible for daily medical claims operations involving inquiries, reimbursement and direct billing approvals
- Receiving medical, group, travel claim documents for existing clients and keeping detailed records for them
- Conducts the initial evaluation of each claim about the medical condition presented, laboratory/radiology tests and detailed medical report to identify the medical condition resulting to the treatment and claim submission
- Checking if all the claims documents are complete including the payment receipts, detailed bills and paid receipts and use different software programs/portals to submit the claim
- Determines the validity of each reimbursement claim as per the policy period, ensures that the claims are handled efficiently and on time
- Educates the clients and members regarding insurance policy coverage and exclusions
- Mediates between insurance companies and clients to establish a good working relationship
- Conducts daily follow ups to insurance companies to identify the status of the claims submitted and informed the client regarding the status of the claims

**Executive Underwriter - Vidal Medical Services LLC former Global Net TPA**  
**Sheikh Zayed Road, Dubai - October 2015 to March 2018**

**Duties and Responsibilities:**

- Reviewing applications for insurance coverage and insurance proposals.
- Selecting appropriate and competitive premiums based on the information and judgement.
- Calculating the risk and deciding on the premium.
- Clearly explaining the features and benefits of products to clients.
- Preparing quotations and insurance policies, adding specific conditions when required.
- Negotiating the terms with insurance companies, insurance brokers and clients.
- Achieving business growth in accordance with set targets.
- Preparing loss ratios and renewal terms.
- Strong knowledge of client eligibility requirements for renewal and endorsement processing.
- Ensuring that underwriting files are properly maintained and accurately updated.

**WORK HISTORY**

**Receptionist/Secretary - Hotdog on Sticks ( Quezon City )**

March 15, 2011 - August 23, 2014

**Receptionist/Secretary - San Miguel Purefoods ( Pasig City, Philippines )**

August 27, 2008 - September 28, 2010

**Material Handler - Transitions Optical Philippines Inc. ( Laguna, Philippines )**

**Production Operator**

February 18, 2003 - March 25, 2004

**Service Crew/Cashier - Wendy's Hamburgers ( Glorietta 4 Makati City, Philippines )**

February 2, 2001 - July 2, 2001

**Service Crew/Cashier - Tropical Hut ( Greenbelt Makati City, Philippines )**

March 19, 2000 - December 31, 2000

**Sales Clerk - Shoe Mart Inc. ( Harrison Plaza Manila, Philippines )**

September 17, 1998 - May 10, 1999

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Cherry Lou Ramos  
(Applicant)