# Name Lastname
## Curriculum Vitae

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## Overview

An innovative, multifaceted and solutions focused financial executive with a 34 years career demonstrating visionary leadership and outstanding performance in credit and collections management. A forward-thinking leader and enterprising problem - solver with tactical foresight and verifiable success capitalizing on growth opportunities, improving bottom line performance and optimizing organizational efficiency, productivity and profitability through delivery of value - added systems, programs and procedures. An articulate communicator with a direct and decisive management style that focuses on matrix teamwork and clearly defined missions and values. Superior interpersonal, organizational and administrative skills with an innate ability to work in unison with customers, staff and key internal / external stakeholders. Highly developed qualifications in sourcing and appointing accessors, loss recovery agents and adjustors, investigative teams and contractors.

## Expertise & Competencies

| Core Areas of Focus | Operational Skills |
|---|---|
| Credit \| Collections Management | Cross-Selling \| Sales Support |
| Fraud Detection \| Loss Prevention | Team-Building \| Development |
| Cash Flow Optimization | Staff Supervision and Training |
| Regulatory Compliance | Performance Monitoring \| Tracking |
| Bankruptcy Law | Process Innovation \| Improvement |
| Order Review and Approval | Influencing and Negotiation |
| Research and Investigation | Data \| Records Administration |
| Fiscal Management | Group Collaboration \| Facilitation |
| Debt and Liability Reduction | Business Operations Management |
| Risk Assessment and Prevention | |

## Career Summary

| Period | Organisation | Position |
|---|---|---|
| Feb 2008 - Current | Lumley General Insurance NZ Ltd | Commercial Motor Claims Negotiator, Debt Collections Officer, Admin Support |
| Sep 2001 - Jan 2008 | Mutual & Federal Insurance, Pretoria | Claims Negotiator |
| Mar 2001 - Sep 2001 | St. Domonique's Hospital, East London, South Africa | Data Capturer |
| Apr 1996 - Nov 2000 | Glenrand MIB Insurance Broker, Randburg | Designer |
| Jul 2002 - Jan 2003 | Goodyear | Trainee |

## Key Results Area

- Timely arrangements of total loss accounts, where auto customers have pending insurance claims.
- Processing Dealer rebate products, in accordance with current SLA.
- Assist with auction sale processing as needed.
- Maximizing recovery of principal and fees on complex accounts.
- Ability to multi-task and work independently in a fast-paced work environment.
- Maintaining compliance with all banking requirements.
- Establish and manage strong business relationships with billing, controllership, field sales, services and operational teams as well as senior and executive management to report, escalate and swiftly resolve collection issues.
- Ensure sufficient controls are in place for accurate and timely collections as well as related accounting processes for all payments, allowance for doubtful accounts and write-offs.
- Credit risk management environment of an acceptable quality, in terms of established credit guidelines and policies applying for credit; reviewing credit references to determine applicant suitability.
- Evaluating and providing analysis, conclusion, and recommendations to determine credit line amounts.
- Reviewing and adjusting credit lines on a regular basis; revoking lines of credit upon receipt of external information pertinent to financial strength of account.
- Identifying accounts under the risk category and negotiating payment programs with delinquent customers.
- Monitoring violations of credit policies and implementing corrective measures.
- Compile bad debts and credit losses on a quarterly basis; monitor delinquent accounts carefully and coordinating with third party contractors for recovery.

## Career History

**Feb 2008 - Current**
**Lumley General Insurance NZ Ltd**
**Commercial Motor Claims Negotiator, Debt Collections Officer, Admin Support**

**Accountabilities:**

- Monitor accounts to identify outstanding debts.
- Investigate historical data for each debt or bill.
- Find and contact clients to ask about their overdue payments.
- Take actions to encourage timely debt payments.
- Process payments and refunds.
- Resolve billing and customer credit issues.
- Update account status records and collection efforts.
- Report on collection activity and accounts receivable status.
- Deal with and handle claims from intimation through to finalisation, appoint accessors, contractors, loss adjustors, investigators.
- Settle or decline or reject claims where necessary.
- Pursue recovery action against fault claims, on behalf of our clients claims.
- Banking cheques, sorting inbound mail, processing the monthly Bordereaux clients refund payments and updating their spreadsheets.

**Sep 2001 - Jan 2008**
**Mutual & Federal Insurance, Pretoria**
**Claims Negotiator**

**Accountabilities:**

- Responsible for the timely follow up and collection efforts on outstanding receivable accounts that are billed to insurance companies, managed care entities, government programs, and other liable third parties.

- Responsibilities included reviewing accounts to determine eligibility for various forms of coverage, determine merit of collection efforts, review aged accounts, trace and appeal unpaid and/or erroneously paid or denied accounts.
- Evaluated dispute reasons and implement strategies to engage in negotiations.
- Reviewed denied accounts to continue pursuit of lost revenue.
- Ensured timely contact and follow up with related parties for prompt resolution on claims.

**Mar 2001 - Sep 2001**
**St. Domonique's Hospital, East London, South Africa**
**Data Capturer for Ward Management**

**Accountabilities:**

- Reviewed patient's documents and extract key pieces of information.
- Worked on special Contracts Management Application Platform data.
- Captured all ward & theatre working hours.
- Prepared weekly ward Management reports, as well as month-end reports.
- Attended to Sr. Sternberg's diary, emails, telephone messages and appointment bookings.

**Apr 1996 - Nov 2000**
**Glenrand MIB Inusrance Broker, Randburg**
**Senior Claims Negotiator**

**Accountabilities:**

- Adopted a proactive and pragmatic approach to the settlement / repudiation and closure of each claim demonstrating an appreciation of the financial dynamics of the negotiation process.
- Maintained accurate file and system estimates in line with Company best practice.
- Managed client portfolio for Commercial, Corporate & Personal Claims, as well as Motor Aggregate Funds, Deal with claim from intimation through to finalization.
- Spearheaded and administered an Aggregate Fund of R4.5 Million.
- Appointed assessors, authorized payments to client and vendors.

## Qualifications & Professional Development

- Year 11 (Std 9 in South African School grades) - Certificate of Proficiency
- 1ST Level of Short Term II (SA Qualification)
- RPL (FAIS Competent) – SA Qualification
- Service Excellence Certificate – SA Qualification
- ANZIIF Certificate of Insurance

## References

Available on Request