|  |
| --- |
| Oakland Park, FL 33309 **|** (954) 8027688 **|** sapnachandra81@icloud.com |

.

Sapna Chandra

|  |  |  |
| --- | --- | --- |
|  |  | |
| **Professional Summary** | | Dedicated financial professional with history of meeting company goals utilizing consistent and organized practices. Skilled in working under pressure and adapting to new situations and challenges to best enhance the organizational brand. | |

|  |  |  |
| --- | --- | --- |
|  |  | |
| **Skills** | | |  |  |  | | --- | --- | --- | | * Strategic Initiatives * Client Prospecting * Claims Information Gathering * Professional Relationships | * Policyholder Communication * Insurance Recommendation * Administrative Support * Policy Feature Explanations | * Binder Coverage * Life Insurance Sales | | |

|  |  |  |
| --- | --- | --- |
|  |  | |
| * **Work History** | | **ACA compliance analyst** 11/28/2021-Present  **EnhANCE HEALTH,** Coral springs/Sunrise, FLORIDA   * Develop and implement an effective legal compliance program * Create sound internal controls and monitor adherence to them * Draft and revise company policies * Proactively audit processes, practices and documents to identify weaknesses * Evaluate business activities to assess compliance risk * Collaborate with external auditors and HR when needed * Set plans to manage a crisis or compliance violation * Educate and train employees on regulations and industry practices * Address employee concerns or questions on legal compliance * Keep abreast of internal standards and business goals * working with spreadsheet,google document, CRM, Dialer * Familiarity with industry practices and professional standards * Excellent communication skills * Integrity and professional ethics * Business acumen * Teamwork skills * Attention to detail   **LIfe and Annuity Agent** 10/2020 to 11/20/2021  **Family First Life**, Boca Raton, Florida   * Verified insurance coverage by telephone and online to guarantee proper reimbursement of benefits and estimate patients' financial responsibilities. * Performed needs analysis to obtain information required to make appropriate health insurance product recommendations. * Answered 200 inbound calls per day from existing and future policyholders to answer inquiries and discuss insurance options. * Explained features, disadvantages and advantages of policies to promote insurance sales. * Displayed consistent, positive attitude towards customers, peers and other personnel, even during high-stress situations. * Conducted annual reviews of existing policies to update information. * Determined financial needs by assessing existing coverage and aligning new products and services with long-term goals. * Collected premiums on or before effective date of coverage. * Met with customers to provide information about available products and policies. * Finalized sales and collected necessary deposits.   **Financial/Insurance Professional** 02/2018 to 10/2020  **New York Life Co**, Sunrise, FL   * Customized existing insurance programs to suit individual client needs by analyzing specific requirements. * Recommended type and amount of coverage based on analysis of customers' circumstances using persuasive sales techniques. * Sought out new clients and developed client relationships through networking, direct referrals, lead databases and cold calling. * Reviewed policy applications for errors and liaised with underwriters to facilitate quick completion of application process. * Conducted research on insurance packages and investment options to generate client recommendations. * Analyzed retention, loss ratio trends and sales volume to identify areas for improvement. * Met with customers to provide information about available products and policies. * Determined financial needs by assessing existing coverage and aligning new products and services with long-term goals. * Worked with sales team to collaboratively reach targets, consistently meeting or exceeding personal quotas. * Utilized direct marketing strategies such as mailings and phone contracts to approach potential clients and increase sales by 26%. * Created sources for continuous client referrals within community and with businesses using extensive networking skills. * Finalized sales and collected necessary deposits.   **Customer Care Professional Banking/Small Business** 02/2016 to 02/2018  **American Express, AMEX**, Sunrise, Florida   * Helped large volume of customers every day with positive attitude and focus on customer satisfaction. * Responded to customer needs through competent customer service and prompt problem-solving. * Assisted call-in customers with questions and orders. * Addressed customer complaints and mitigated dissatisfaction by employing timely and on-point solutions. * Built long-term, loyal customer relations by providing top-notch service and detailed order, account and service information. * Educated clients on account services and resolved client inquiries regarding statement information and account balances. * Resolved concerns with products or services to help with retention and drive sales. * Leveraged sales expertise to promote products and capitalized on upsell opportunities.   **Personal Banker** 03/2011 to 02/2016  **SunTrust**, Fort Lauderdale , FL   * Assisted customers with setting up or closing accounts, completing loan applications and signing up for new services. * Promoted financial products by maintaining excellent service offering knowledge. * Worked closely with management to strategize sales techniques to increase branch production and customer service. * Balanced cash drawers and vault accounts on daily basis with zero discrepancies. * Networked to increase client base and encourage existing clients to expand financial portfolios. * Keyed customer contact information and payment data into system carefully observing corporate confidentiality procedures. * Backed up teller team by handling needs of new and existing customers at main counter. * Answered customer questions and explained available services such as deposit accounts, bonds and securities. * Presented new and additional products and services to existing customers. * Continually boosted branch production and revenue consistently meeting all monthly and quarterly sales goals. * Helped clients plan for and fund retirements using mutual funds and other options to manage, customize and diversify portfolio. | |

|  |  |  |
| --- | --- | --- |
|  |  | |
| **Education** | | **Florida Metropolitan University** , Fort Lauderdale, FL  **Bachelor of Science**, Computer And Information Sciences, 04/2004 | |