

# KESHAV JHUGROO

## BILINGUAL CLAIMS SPECIALIST

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### PROFESSIONAL SUMMARY

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Results-driven Bilingual Claims Specialist (EN/FR) with 2+ years of end-to-end insurance claims experience across property, auto, and travel lines. Proven track record of 90%+ call quality and client satisfaction scores in high-volume environments. Skilled in full claims lifecycle management — intake, triage, investigation, coverage evaluation, and closure — with hands-on experience in Guidewire ClaimCenter, ARMs, XactAnalysis, and AssistPlus. Eligible for Ontario Letter of Authority; committed to delivering accurate, compliant, and empathetic claims outcomes.

### RELEVANT WORK EXPERIENCE

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#### Bilingual Claims Service Representative

Oct 2023 – Nov 2025

ClaimsPro LP — SCM Insurance | Toronto, ON

- Managed full claims lifecycle — intake, triage, investigation, and resolution — for property and auto insurance lines.
- Consistently achieved 90%+ call quality and client satisfaction scores through bilingual EN/FR service.
- Evaluated auto and property coverages, explaining eligibility and claim decisions to clients and internal stakeholders.
- Coordinated with contractors, vendors, and field adjusters to ensure efficient and timely claim handling.
- Operated Guidewire ClaimCenter, ARMs, XactAnalysis, and AssistPlus for claims documentation and workflow management.
- Handled claims across Allstate, Pembrige, and Pafco programs, applying carrier-specific coverage guidelines.
- Ensured compliance with provincial insurance regulations and internal service-level agreements on all files.
- Applied active listening and de-escalation techniques to resolve complex client concerns professionally.
- Built call-handling efficiencies that reduced average handle time and improved overall team throughput.
- Leveraged Microsoft Copilot to enhance documentation accuracy, consistency, and processing speed.

#### Bilingual Customer Service Representative

Sept 2019 – Dec 2020

Intelcia — FNAC Campaign | Mauritius

- Managed high-volume bilingual (EN/FR) inbound calls, resolving inquiries and escalating complex issues as needed.
- Investigated and resolved complaints using established procedures, maintaining accurate records throughout.
- Consistently met or exceeded KPIs in a regulated, fast-paced call centre environment.
- Earned continuous commendation for bilingual communication, empathy, and problem-resolution skills.
- Facilitated accurate inter-departmental coordination by maintaining detailed and up-to-date customer records.

### OTHER WORK EXPERIENCE

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#### Freelance Graphic Designer

2021 – Present

Self-Employed | Toronto, ON

- Managed client relationships, timelines, and deliverables across a diverse Canadian and international portfolio.
- Developed strong written communication and documentation skills through ongoing client-facing project work.

#### Digital Marketing & Web Designer Intern

Mar 2024 – Apr 2024

Healing Connection Canada | Toronto, ON

- Executed project deliverables to deadline using work-back scheduling, maintaining compliance with accessibility standards.

#### Graphic Designer & AV Technician

Apr 2022 – Dec 2022

DP Audio | Quatre-Bornes, Mauritius

- Coordinated multi-stakeholder events and team operations, demonstrating organizational and leadership capabilities.
- Streamlined setup procedures, cutting preparation time by 20% through a process-improvement approach.

## Graphic Designer Intern

Oct 2021 – Nov 2021

**Underdogs Studio** | Quatre-Bornes, Mauritius

- Delivered client work to tight deadlines, building time management and quality assurance practices.

## Videography & Media Intern

Jan 2021 – Sept 2021

**Epika / Adbxo** | Quatre-Bornes, Mauritius

- Developed professional communication and project delivery skills in agency and production environments.

## CORE COMPETENCIES

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- English & French — Full Professional Fluency
- Property, Auto & Travel Insurance Claims
- Guidewire ClaimCenter, ARMs, XactAnalysis & AssistPlus
- Policy Coverage Evaluation & Documentation
- Claims Triage, Investigation & Lifecycle Management
- Fraud Awareness & Risk Identification
- Regulatory Compliance — Provincial Insurance Law
- SLA Management & File Accuracy
- Conflict Resolution & Client De-escalation
- Active Listening & Needs Assessment
- MS Office Suite, Teams & Webex
- AI Tools: Microsoft Copilot, ChatGPT, Claude

## EDUCATION

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### Advertising & Graphic Design Diploma

Sept 2022 – Apr 2024

Humber College — Toronto, ON

### Diploma in Graphic Design

Jan 2020 – Dec 2021

Curtin University — Mauritius

## LICENCES & CERTIFICATIONS

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- Eligible for Ontario Letter of Authority
- Chartered Insurance Professional (CIP) designation — interested in pursuing as next career development step

## LANGUAGES

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- English — Full Professional Fluency
- French — Full Professional Fluency

*References available upon request*