



## RIZWAN SALEEM

**COMMERCIAL UNDERWRITER - P&C Large Corporate**

Underwriting Management | Operations Management



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Commercial Underwriter at  
AXA Insurance Gulf BSC, Doha  
Qatar

### Personal Details

DOB: 23<sup>rd</sup> October 1984

Languages Known: English &  
Urdu

Nationality: Pakistani

Marital Status: Married

### Profile Summary

- 10 years of rich experience of handling underwriting & claim across 3 countries (Pakistan, UAE & Qatar)
- Professional with academic background of Insurance having MBA (Insurance & Risk Management) & Dip CII
- Insurance professional with good people management skills and proficiency to manage change
- Hands on experience of handling Large Corporate accounts for property & Engineering lines
- Studying risk exposure for various proposals / applications and determining prices & terms for P & C business
- Analysing survey reports from a wide range of occupancies for property risk
- Point of Contact for AXA Corporate Solution Paris business for Qatar & managing business through team
- Working closely with Regional Office to prepare monthly growth reports & business monitoring reports to monitor growth & managing our portfolio
- Ensuring all underwriting process should follow Laws & Regulations set by Local Governing Authority

### Career Timeline



### Core Competencies

**Underwriting Management**

**Team Management**

**Portfolio Management**

**Operations Management**

**Risk Management**

**Claims Management**

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## Organizational Experience

**From Aug'14 till date:** AXA Insurance Gulf BSC, Doha, Qatar as Commercial Line Underwriter – P&C Department

### Key Result Areas:

- Administering and monitoring underwriting rules & guidelines set by AXA Gulf
- Preparing & verifying quotations for property & Engineering lines
- Experience of handling Large Corporate accounts for Property & Engineering
- Signing policies as per the Underwriting Authority granted by the AXA Gulf
- Preparing monthly growth reports & business monitoring reports to monitor growth & managing our portfolio
- Point of Contact for AXA Corporate Solution Paris business for Qatar & managing business through team
- Handling multi-national brokers to understand their client's business needs and provide solutions to them by giving appropriate terms
- Writing to representatives of companies / Brokers to acquire further underwriting information, quoting rates and explain company underwriting policies to them
- Specifying terms and conditions to be imposed on different types of quote / policies
- Analysing survey reports from a wide range of occupancies
- Visiting brokers with BDM on monthly basis to understand the market needs and change underwriting steerage accordingly
- Member of Underwriting Team to take process digitalization initiative, which resulted in reducing the cost by 10%
- Ensuring compliance with insurance laws and regulations set by Governing Authority

**Aug'13 – Aug'14:** Alliance Insurance PSC, Dubai, USE as Executive Underwriter – Technical & Underwriting Department

### Key Result Areas:

- Managed the execution of underwriting guidelines
- Studied various insurance proposals, gathered necessary background information and worked under moderate supervision within specific limits of authority
- Issued quotations and supervised the policy issuance in branches
- Collaborated with clients & brokers regarding quotations
- Worked as Risk Inspector to conduct surveys to decide the risk was acceptable or not
- Took various initiatives like Educating Clients on Risk Management Procedures to mitigate the risk
- Identified loopholes in existing procedures & processes and suggested solutions such as Automated Reporting which resulted in benefits such as time saving & accuracy

**Mar'12 – Jul'13:** Al Buhaira National Insurance, Abu Dhabi UAE as Marine & FGA Underwriter

### Key Result Areas:

- Assisted Manager to drive new business plan
  - Attended customer's queries in line with the compliance
  - Performed risk identification & analysis to evaluate proposed risk and offer terms accordingly
  - Collaborated with field force for client servicing
  - Interacted with Clients / Development Officers for their renewals & new proposals
  - Studied insurance proposals and collected necessary information for quotation
  - Liaised with representatives of companies to obtain further information, quote rates and explain company underwriting policies
  - Issued quotations, policies & endorsements for Marine, Fire & General Accident Departments
  - Coordinated with brokers for their underwriting client's policies
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## Previous Experience

May'08 – Feb'12: IGI Insurance Ltd., Lahore, Pakistan

### Growth Path / Deputations:

May'08 – May'09: Assistant Manager – Claims

May'09 – Feb'12: Deputy Manager – Underwriting

### Key Result Areas:

- Provide full underwriting support in Fire, Marine & Motor department for achieving budget targets
- Timely issuance of quotations, cover notes, policies and endorsements
- Timely issuance of renewal notices
- Handling all type (Direct/Co-Insurer) of motor claims
- Coordinating with surveyors for prompt & efficient settlement of claims

## Academic Details

- **MBA (Insurance & Risk Management)** from University of the Punjab, Lahore CGPA 3.40 in 2008
- **B.Sc. (Mathematics A&B / Statistics)** from Islamia University, Bahawalpur in 2005
- **ICS (Intermediate in Computer Sciences)** from KFC Colleague , Rahim Yar Khan in 2002

### Professional Qualification :

- **DIP CII** from Chartered Insurance Institute London  
Papers qualified : Principles of Takaful, Certificate in IT for Insurance Professionals, Insurance Law, Business Practice, Insurance, legal & Regulatory Principal, General Insurance Business, Insurance Claims Handling Process, Package Commercial Insurance and Insurance Underwriting Process

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## Internship

- Attended internship at National Insurance Company, Lahore, Pakistan during Jun'07 – Aug'07

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## Certifications / Trainings

- **Property & Casualty** from AXA University in 2016
- **Marine Insurance** from AXA University in 2016
- **AXA Performance Management** from AXA University in 2015
- **General Underwriting** from AXA University in 2016
- **Yacht / Pleasure Craft** from AXA University in 2016
- **CIRIS Management & Business Continuity** from AXA University in 2015
- **Compliance Training** from AXA University in 2015
- **Certificate in Insurance** from CII
- **Certificate in IT for Insurance Professionals** from CII
- **Certified Claims Handler** from CII
- **Qualified Takaful Paper** with distinction from CII

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## IT Skills

- Windows, CIRIS for Underwriting, Net Cargo for Marine, Integrated General Insurance System, SysFlow (e-Claim Handling System), MS Office 2010 and Internet Applications

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## Soft Skills

