 **Mustafa**

**(CII) Member, OPEX Blue Belt**

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**Objective:**

Through a business trip lasted for more than 19 years in insurance fields, I had worked in several positions starting from scratches until the managerial positions.

Many areas I have covered through my trip some of them not mentioned here in my CV because they are not official post but I have done them.

Iam Looking for new challenge to complete my carries path with my experience and administrative capacity to lead any matrix team and staff with productivity

The positions were I can fill as follows:

1. Administrative and managerial position like branch manager of assistant branch manager
2. Claims Position as head of manager of the department for motor and non-motor claims
3. Motor Underwriting manager
4. Recovery manager for all classes
5. Operation manger
6. Broker relationship manager
7. Insurance Manager for any group or company to lead the insurance department with full capacity and a knowledge of health and general

# Summary of Insurance Fields experiences:

1. Management Side, worked Assistance Regional Manager of the Western Region in KSA and done with great success.
2. Operations were I can manage the operation in the company with excellent follow of the business.
3. Professional Claims ( Motor & Non Motor )
4. Excellent result for Recovery Claims
5. Sound Technical knowledge of Insurance underwriting
6. Sound Knowledge Risk Management
7. Excellent communication with broker and agent to increase the sales of the company
8. Health group and individual – worked for one year.
9. Fraud claims motor and non-motor

# EXPERIENCES:

1. ***2014 – up to date ( 3years and going on)***

**Company Name : Buruj Cooperative Insurance Company - KSA**

**Position (2) : Recovery Claims Manager**

**Duration : *February 2016 – up to date***

Responsible for :

* Create and establish the Recovery Department for all classes (Motor, Marine, Property, Engineering, Marine Hull, FG, liability, Money and etc.).
* Prepare the policy and procedure of the department.
* Prepare the authority matrix of the department.
* Approve settlement of recovery upon authority matrix.
* Train the staff about the new featured in the system for the recovery.
* Coordinator with the lawyer for recovery cases.
* Follow up SIMA programs.
* Special focus on Motor and marine recovery cases
* Etc…

**Position (1) : Claims Manager ( Motor and Non Motor)**

**Duration :February 2014 – February 2016**

Responsible for :

* ­­­­­Handling & Managing KSA Non-Life Claims (Property, Engineering, Marine, Marine Hull, FG, Motor, liability, Money and etc.).
* Approve settlement of the claims upon the authority limit.
* Approved recovery claims and follows up the recovery claims with TP, insurance companies and insured
* Setup/amend/approved the claims procedure and process.
* Prepare the quarterly reports / Monthly to the GM
* Review the outstanding reports.
* Improve the department and setup a new procedure for anew adapted process in handling claims.
* Improve the process of the claims and improve the KPI limit
* Coordinator with our reinsurance department
* Coordination with our General Underwriting to develop the underwriting features of the polices
* Follow up the court cases and lawyers
* Appointing Loss adjuster ( local and international)
* Daily operations
* Recruiting of the claims department at KSA
* Etc………………………..
1. ***2012 – 2014 ( 2 Years )***

**Company : Al-Sagr Cooperative Insurance Company - KSA**

**Position : Assistant Regional Manager - Western Province**

Responsible for :

* Western Region Motor Underwriting& Claims
	+ Set the Motor business plane.
	+ Make the necessary agreement with Brokers for Motor Business.
	+ Approve & singe the Motor comprehensive polices.
	+ Set and agreed for the TP rate in the Western region market.
	+ Coordinate without Head officer the regarding the motor coverage and benefits were We can give
	+ Improve the Motor policy with new features
	+ Prepare the quarterly reports
	+ Review the motor treaty coordinator with our reinsurance in head office to finalize it
	+ Settle the Motor claims with the KPI
	+ Improve the process of the motor claims
	+ Report the to our head office reinsurance department for the claims above our treaty
* Western Region Non Motor Claims
* Coordination with Head office for General Underwriting
* Daily operations
* Business Developments
* Admin + HR
* Sales Support
* Growth of the branch
* Clients satisfaction
1. ***2008 - 2012 ( 4 Years )***

**Company** : **Allianz Takaful Bahrain BSC (c), Bahrain**

**Position** : **Manager – General Claims**

Responsible for :

* Overall Responsibility for All Claims Functions across all General Claims (e.g. property & Fire, Marine, Motor, Engineering, CAR, EAR, aviation, miscellaneous, Etc.)
* Formulate process, procedure, manuals, guidelines and strategy for the claims department.
* Ensure and maintain industry best practices (such as treating customers fairly etc.)
* Department’s communications such as circulars, memos, technical bulletins, leaflets etc.
* Mentoring, Training and empowering staff.
* Tracking competitors’ activities and market trends.
* Handling the re-insurance claims and prepare their report
* Secondary duties include assist in the setup of the Company as well as underwriting, Claims, reinsurance, quality improvement process for the company.
1. ***2002- 2008 ( 6 Years )***

**Company** : **Arabia Insurance Co., Bahrain**

**Position** : **Superintendent (Claims**)

Responsible for :

* Full responsibility with respect to Motor claims department & General
* Ensure client satisfaction and in accordance with the company’s established policies, procedure, guidelines
* Direct handling of issues like recovery, grievances, disputes in coordination with legal & other departments (e.g. underwriting, reinsurance)
* Designed & developed IT, filing, reporting system (e.g. claim advice, claim jacket, survey report) for the claims department

## *1999 - 2002 ( 3 Years )*

 **Company : Al-Sagr Saudi Insurance Co., Al-Khubar, KSA**

 **Position : General Claims Officer**

Responsible for :

* Responsible for Motor & Non Motor Claims Such as Fire and theft policy, Marine, Public Liability, W.C., EAR, CAR, Machinery Break Down, cash in safe or in transit
* Registering the claim and give a serial Number.
* Surveying and inspecting the damages.
* Follow up all the correspondences with local insurance companies & international reinsurance companies
* Distributing the facultative and treaty as per the agreement.
* Participating in the inspection and follow-up of losses with the independent surveyor local or outside the country.
* Follow-up the loss with police stations and center.
* Follow-up the recoveries cases and collect the recovery amount.
* Coordinate with our underwriting department for development of u/wing policies
1. ***1995 – 1999 ( 4 Years )***

 **Company : Al Nisr- Al Arabi Insurance Co., Amman, Jordan**

 **Position : Senior Officer (U.W. &Claims) - Motor Department**

 **Job Profile:**

**Underwriting:**

* Quotation preparation for direct and fleet policies
* Data entry & Preparation of Policy documentation

**Claims:**

* Client servicing
* Data entry & registration of claims
* Organizing claim files
* Inspection and surveying damages
* Negotiation with clients, garages, spare parts dealers
* Recovery follow up with Third parties, insurance companies
* Review of monthly performances
* Reconciliation with accounts, reinsurance departments etc.

**Other tasks:**

* Formulated motor systems for the company in co-ordination with IT vendors.

# QUALIFICATION:

## Academic

1. Community College Diploma in Computer (Programming and system analysis) **-** Arab College, Amman, Jordan, 1994
2. Secondary School, (Scientific Stream) – Amman, Jordan, 1992.

## Professional Courses:

1. Motor insurance Course. – Jordan University.

2. General Insurance Principles – AL-Nisr Al-Arabi Ins. Co.

3. Insurance Liability – BIBF, Kingdom Of Bahrain.

4. Claims Workshop – BIBF, Kingdom of Bahrain.

5. Motor Insurance – BIBF, Kingdom of Bahrain.

6. Transportation – BIBF, Kingdom Of Bahrain.

7. Introduction to Ins. & Ins. Documentation – BIBF, Kingdom Of Bahrain.

8. Fire and loss of profits - BIBF, Kingdom Of Bahrain.

9. Miscellaneous Accident Insurance - BIBF, Kingdom Of Bahrain.

10. Medical Insurance - BIBF, Kingdom Of Bahrain.

## Professional Certificate:

1. BIBF Intermediate Insurance Diploma
2. OPEX (Operational Excellent ) International Certificate – Blue Belt

## Membership:

* CII (Going On)
* BIA (Bahrain Insurance Association) Motor Committee Member from 2009-2011

**STRENGTHS:**

* Sound Technical knowledge of Insurance, Reinsurance & Risk Management
* Technical sound in insurance market practices and procedures
* Strong negotiation & communication skills (listen, speak and write)
* Self-motivated, pro-active and indefatigable worker.
* Comfortable dealing with change, socially adaptable.
* Able to work with peak workloads and time pressure.
* Reliable in work routine and administration task.
* Career oriented.
* Creative Mind.
* Team Leader.
* Customer Service Orientated
* Market and industry structure and operation, including regulation and market reform
* Good time management and prioritization

## IT KNOWLEDGE:

Computer literate (outlook, PowerPoint, excel, MS word, etc.).

Other Credits : Hands on working experience in Insurance software.

**PERSONAL DETAILS:**

Date & Place of Birth : 30th August 1974; Kuwait

Marital Status : Married

Number of Kids : 4

Languages : Arabic, English