**CURRICULAM VITAE**

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**Name**  Krishnan

 E-Mail – Krishnan-393860@2freemail.com

**Date of birth**  September 15, 1960

**Marital Status**  Married (2 Children)

**Nationality** Indian

**Driving Licence** Holding a valid U.A.E. driving licence. Also held Abu Dhabi, Bahrain and Qatar Driving Licence.

**Qualifications: ­**

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**Academic** Graduate in Commerce from Bombay University,

 India.

Appointed as the General Secretary of the Marine Technical Committee of the Bahrain Insurance Association after being in the committee for one year.

 Have attended various seminars on Insurance and

 Re-Insurance arranged both in the U.A.E. and

 Bahrain.

**Other Achievements Invited** to participate in the 11th Middle East Insurance Forum held in Bahrain in February 2015 (MEIF 2015) as **panelist**

 **System Exposure :** Was involved in the study, design and implementation of our Company’s new soft ware system.

Was part of the steering committee for the implementation of a new system of our company.

Also well versed with various packages at P.C. level like M.S. Word, spread sheets etc.

**Additional Information** During my 30-long years in U.A.E. had the opportunity to develop a vast friend circle of people holding very senior positions in various organizations in U.A.E.

Also held various posts in cultural and social organizations in Abu Dhabi and Bahrain

**Objective** A Challenging career, where my potential could be exploited.

**Work Experience**:

Overall experience of 37 years out of which 30 years in Gulf and 7 years in India.

**From**

**May 2013 Country Head/National Director – Comoros Island**

**Till Date**

* Responsible for the overall growth of the all branches in Comoros
* Reporting to the Board of Directors
* Assisting the GMD in Claims and Reinsurance for Tanzania, Rawanda, Uganda.

**From**

**May 2016** **Deputy General Manager – Technical**

**March 2017**

* Responsible for the overall growth of the company
* Assisting the sales staff in closing all classes of business
* Liaising with insurance companies in getting competitive quotations

**From**

**November 2013** **Chief Technical Officer**

**February 2016 Dubai**

* + - * 2ndIncharge to run the company on all Technical Aspects.
			* Representing the company in the monthly board meetings.
			* Maintaining &Enhancing relations with Clients, Reinsurers and the market in general for company’s growth.
			* Responsible for all Technical Departments profitability.
			* Incharge with full responsibilities and authorities to run the company in the absence of the General Manager.
			* Monitoring the Marketing Team and guiding them to get quality Business.
			* Assisting the General Manager in Annual Budget and review and analysis of monthly performance.
			* Representing the Company on all forums beneficial for the growth of the company like to MEIF, GAIF, FAIR etc.
			* Appreciated by the board for running a full presentation on the Habtoor Group risks and making necessary corrections where required.
			* Appreciated by the Board for achieving both Top and Bottom line in 2014.
			* Appreciated by the board for successfully renewing the Treaties by restructuring the Treaties and bringing profit for the company.
			* Personally responsible for bringing some reputable corporates in the books of DNIRC

**From**

**November 2007** **Senior Manager Energy & Reinsurance**

* Established Energy department in the company which is currently underwriting premium in excess of AED 50 Mln.
* Arranged Energy Offshore and Onshore treaties with “A” rated securities.
* Participating in major ADNOC and other tenders in U.A.E. and other G.C.C. countries also participate in major Oil & Gas accounts in the MENA region
* Met premium targets with loss ratio not exceeding 5% for last 3 years
* Successfully renewed more than 38 Reinsurance Treaties for 3 years with “A” rated Reinsurers for Head Office, Syrian office, Egypt Office and now Sri lanka.
* Responsible for pricing on special accounts and setting up new products and treaties e.g. Motor GAP, High Value and others.
* Dealing with all major claims for the company and follow up with Reinsurers where required.
* Correspondence and development of strong relationship with world renowned brokers and reinsurers.
* Constant interaction with Reinsurers and brokers for negotiating and confirming facultative arrangements for Energy, marine and non-marine business

Well known in the London Market among the brokers like, Lockton, J.L.T. Agnew Higgins, Marsh, Millers, H.S.B.C. Aon etc. Also have direct link to the underwriting syndicates like the XL, QBE, Watkins, Liberty Etc

**July 2001**

**October 2007** **Technical Manager Marine, Energy & Reinsurance**

 **Doha, Qatar**

* Preparation of Tenders for all major oil companies in Qatar including both On shore and Off Shore business.
* Analyzing and Tender presentation on Technical and Commercial aspects.
* Dealing with International Brokers, Reinsurers, Syndicates and dealing with Adjusters and Surveyors as required.
* Handled major Oil & Gas old outstanding claims and successfully recovered USD 18 Mln and paid back to Q.P. by pure negotiation with Reinsurers and Brokers which was appreciated by H.E. Sh. Abdullah Bin Jabor Al Thani, Chiarman of Al Khaleej insurance Co.
* Appreciated for suggesting various improvements in cover during technical presentation to clients in Qatar considering the future projected enhancements.
* Advising clients on the market changes and adjusting cover accordingly by coordinating with International Markets.
* Handled Marine, Energy & Reinsurance departments directly reporting to the Chairman.
* Was solely responsible for bring the Amiri Yacht fleet to Al Khaleej with my personal influence and competitive rating
* Given full credit forthe QATOFIN project handled single handed
* Handled major Offshore/Onshore accounts such as Dolphin Project, Qatofin, Qatargas, RasGas, QGPC, Bunduq, Maersk Oil Qatar, NGL – 4, Q-Chem, QAFCO-4 Expansion Project etc.
* Successfully renewed all Treaties of the company with “A” rated securities.
* Arranged facultative for mega energy projects in the international market by maintaining the required security as per Tender Specifications.

**December, 2000**

**June 2001** **Assistant Manager, Sharjah**

* Responsible for Business Development and underwriting of all classes of business.
* Appreciated by H.E. Sheikh Ahmed, Chairman for bringing technical profit for the branch within 3 months of taking up the branch.

**November 1996**

**November 2000** **Bahrain**

 Part of the new management team responsible for expanding the portfolio by bringing in new business in addition to training of the staff.

Promoted as Department Manager with effect from March 1998 with additional responsibility of Reinsurance portfolio.

**BUSINESS DEVELOPMENT**

Forming part of management operation committee responsible for coordinating with the Technical and Marketing Departments for working out strategies for enhancement of business.

Holding seminars and workshops for corporate clients.

Assisting the Marketing department in clarifying technical matters with clients.

**REINSURANCE**

Job responsibilities involve substantial exposure to all aspects of proportional and non-proportional treaty placement and management covering, inter-alia, the following :-

(a) Actively participating in management deliberations at each treaty renewal involving review of: ­

- E.P.I. projections

- Capacity requirements

- Retention limits

- Commission and Profit Commission terms - Cash loss limits

- Treaty wordings

(ii) Confirming negotiated treaty arrangements.

(c) Periodically reviewing financial standing of treaty Securities.

(d) Compiling statistics at regular intervals on treaty performance and risk profiles.

(e) Arranging Fac placements in the international market either directly or through broker for business exceeding treaty limits or risks not falling under the scope of cover.

(f) Checking Reinsurance securities and advising management.

(g) Follow up on cash calls and collection of funds.

(h) Finalization of Excess of Loss Adjustments.

(i) Have vast contacts with Insurance Companies and Brokers in the International Markets.

(j) Advising management on inquiries from Reinsurers on treaty-related matters.

**MARINE CARGO & HULL**

Negotiation of new business and maintaining the existing portfolio with a full underwriting/claims authority in respect of Marine Cargo and Marine Hull portfolios. Was appreciated by the Chairman and the Board for bringing the fleet of Pleasure Craft owned by His Highness the Ruler of Qatar with a top value of USD 65 Million.

**AVIATION**

Handled the Gulf Air portfolio. Heading a consortium of 18 National Companies from U.A.E., Bahrain, Sultanate of Oman and State of Qatar. Have also handled Aviation Fleets and Aircraft like Abu Dhabi Aviation and P.T. Industries Indonesia, The Amiri Flight Bahrain, Royal Fleet Abu Dhabi, Oman Aviation Services Etc.

**NON MARINE**

Account Manager for the entire portfolio of Gulf Air which includes their property, Personal Accident, Workmen's Compensation, Medical, Group Life Etc.

**March 1985 to**

**October 1996** Worked with MIS. Al Dhafra Insurance Company Abu Dhabi as Supervisor in the Marine. Aviation & Reinsurance Department

**1982 to 1985** As accounts officer with MIS. Greetwell Industries, Bombay

**1980 to 1981** AsCardex System Incharge with MIS. Godrej & Boyce, Bombay.

**1978 to 1980** As Accounts Assistant with MIS. Rosin Traders, Bombay.