

JUNAID ANWAR SIDDIQUE

Nationality: Pakistani **D.O.B:** 28th December, 1986
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Availability: Abu Dhabi, United Arab Emirates



Introduction:

Enthusiastic, hardworking and diligent General Insurance Underwriter having diversified experience of around 8 years, I am eager to continue my career with a progressive company by utilizing my skills, qualities of smart working, planning and leading that will greatly enhance the company's success and my own personal growth.

Scholastics:

2012-2012 Certificate in Insurance (Chartered Insurance Institute – UK)
2006-2009 **B.S Actuarial Sciences & Risk Management** (University of Karachi)

Work Experience:

- **Insurance House - Abu Dhabi, UAE** (Non-Motor Underwriting Department)
Supervisor (Personal & Commercial Lines) working since August, 2014
 - Evaluate all requests received for Quotation of above class of insurance.
 - Underwriting the portfolio in accordance with SOP and underwriting guidelines.
 - Analyzing new and renewal Casualty, Property, Liability and Financial lines of business
 - Preparation, checking and sign off of quotations, new policies, renewals and endorsements.
 - Policy set up of the new / renewed policies in the PREMIA system.
 - Building and maintaining strong relationships with corporate clients and brokers by responding to issues relating to policies, their coverage, claims, and accounting / billing.

- **Adamjee Insurance - Karachi, Pakistan** (Risk Management Department – Head Office)
Risk Analyst (July, 2011 – July, 2014)
 - Prepare and maintain MIS and Risk Calendar, handling all functions of Risk Management Department as per SOP.
 - Prepare progress reports (fortnightly, monthly, quarterly, half yearly, annually)
 - Conduct risk assessment surveys of different industries along with risk surveyors
 - Review risk survey reports and issue to branch and concerned authorities
 - Identification of poor and unacceptable risks with different parameters
 - Risk mitigation through implementation of reported risk improvement recommendations
 - Risk monitoring in follow up surveys to review the status of recommendations.
 - Liaise with departments (underwriting, claims, compliance and branches) for assessment of risk
 - Data analysis of different risk industries with respect to different risk classifications
 - Prepare and maintain documents for ISO Audits (Internal /Externals)

Internships:

- **Pak - Qatar Family Takaful**
Internee (October 2010 – November 2010) in **Banca Takaful** Department
 - Quality assurance of policies which are issued through bank branches
 - Coordination with bank branches for queries related to underwriting, cancellation, withdrawal and claim process

- **Royal Bank of Scotland – Pakistan**
Internee (July 2009 – August 2009) in **Banc assurance & Wealth Management** Department
 - Worked with teams of product development, marketing, operations and distributions
 - Coordination with sales team at branches for target premiums.
 - Coordination with insurance companies for queries related to underwriting, cancellation, withdrawal and claim process.

- **Adamjee Insurance Company Limited**
 Internee (June 2009 – July 2009) in **Risk Management** Department
 - Good knowledge of Property Risk Management framework of Insurance company
 - Overview of corporate clients, analyzing by different parameters
 - Conducted risk surveys with team members to identify the risk exposure of AICL clients
- **Soneri Bank Ltd. :**
 Internee (December 2008 – January 2009) in **Risk Management** Department
 - An overview how banks are planning to implement BASEL II
 - Elementary understanding about credit, market and operational risk
- **HBFC (Housing Finance Bank)**
 Internee (July 2008 – August 2008) in **Risk Management** Department
 - Worked on Credit Scoring and Rating, Credit Risk Analysis, Financial Ratio Analysis
 - Sound knowledge of Implementation of Basel II
 - Examine the portfolio of HBFC in money market

Achievement & Rewards:

- **Best Worker of the Year (2006)** Award received by **Chairman Senate Mohammed MianSoomro** on the occasion of Silver Jubilee Celebration of The Petarian Association.
- **ACTUARIAL TIMES & ACTUARIAL GRADUATE DIRECTORY**
 Chief Editor (January 2007 – December 2009)
 - Design and implement a strategy for mobilizing funds from private sector, government sector and businessmen, etc.
 - Generate and manage (Approx. Rs. 250 thousands) fund for the publications and seminars
 - Head of editors and other members of editorial board
- **ASRM website : (www.asrm.edu.pk)**
 Website Administrator (Since January 2009)
 - Designed proposal for the website development & designing
 - Generate funds from the alumni for the expenses & maintenance of website
 - Manage ASRM account users and update website everyday

Technical Reports / Presentations / Articles / Projects:

- Final year project on "**Potential of Bancassurance in Pakistan**"
- Presentation on "**Investment Banking**"
- Presentation on "**Portfolio Management of a Life Insurance Co.**"
- Article on "**Investment in Mutual Funds**"

Seminars:

- Organizer of a seminar on "**TAKAFUL- An emerging niche market**" by Captain JamilAkhter Khan, CEO of Takaful Pakistan limited, held in department of Statistics, University of Karachi.
- Attended a guest speaker session with **OMER MORSHED** organized by Department of Statistics, University of Karachi
- Attended seminar on "**Implementation of BASEL II in Pakistan**" by **LubnaFarooq Malik, SBP** organized by GARP
- Organizer of seminar on **BASEL II Accord** by **Jawad Ahmed Faridi, Alchemya**
- Attend seminar on "**Demystifying Operational Risk**" by **AsadUllahSaleem** organized by GARP