



**MOHAMMAD A. li  
SOWAIMEL**

**Motor Underwriter**



## OBJECTIVE

An administration professional with 15+ years of exceptional track record within the insurance sector, and core competencies in life, medical and motor claims management services, seeking a challenging position with a growth oriented growth-oriented company to make tangible contributions to the financial



## PERSONAL INFORMATION

### BIRTH DATE

13 August 1979

### GENDER

Male

### NATIONALITY

Saudi Arabia

### MARITAL STATUS

Married

### NUMBER OF DEPENDENTS

4

### MOBILE PHONE

+966.506199161

### EMAIL ADDRESS

[alsowaimel@gmail.com](mailto:alsowaimel@gmail.com)



## PROFESSIONAL EXPERIENCE

**MOTOR UNDERWRITER SUPERVISOR**  
**MEDGULF INSURANCE CO.**

**MAY '16 – NOV '20**

- Pricing for all motor products.
- Issuing renewal and follow up
- Claim reports analysis. Study loss ratio
- liaising with insurance brokers and customers
- Policy issuance and subsequent follow up Customer service
- Overall management of motor portfolio

**SENIOR UNDERWRITER – GENERAL**  
**MEDGULF INSURANCE CO.**

**JAN '11 – MAY '16**

- Assessing background information on the client
- Studying insurance proposals
- Calculating the risk
- Liaising with professionals and specialists to help judge risk assessment
- Selecting appropriate and competitive premiums based on information and judgment
- Writing policies and adding specific conditions when required
- Deciding whether the risk should be shared with a re-insurer
- Negotiating terms

**PRICING & ADMIN POLICY HEALTH UNDERWRITING OFFICER**  
**MEDGULF INSURANCE CO.**

**APR '08 - DEC '10**

- Receive and effectively review requests for insurance coverage submitted by clients
- Analyzing the data presented, checking for missing documents or information and evaluating the viability and completeness Required documents.
- Study the quotation requests in case of additional requirements and determine whether it is applicable with SAMA & CCHI regulations and Company policies.
- Preparing issue new policy offers on the system by receiving the confirmed file, completing and entering all necessary data in the system (including premium rates, benefits, policies, memorandum, and endorsement sheets) in a prompt, accurate and efficient manner
- Issue the billing and accompanying payment conditions to clients and customers by receiving prior approval from Renewal or Quotation Departments before proceeding
- Analyzing and gather data regarding the policyholder as per requirements by following up with the Renewal and Quotation Departments for information
- Answer and resolve policy administration-related enquires and problems in a prompt and efficient manner following their receipt from the different functions within the Health Insurance Division.
- Promptly send the new policy briefings to the TPA Claims provider, so that they know the benefits, providers and coverage when handling claims for that policy by generating and issuing it through the IMS system

# MOHAMMAD A. SOWAIMEL

Motor Underwriter

## EDUCATION

### BS PUBLIC ADMINISTRATION

King Saud University

Jun 2001



### PROFESSIONAL INSURANCE CERTIFICATE (PIC)

Bahrain Institute of Banking &  
Finance

Jul 2007



### CII DIPLOMA - INSURANCE

Chartered Insurance Institute

Jul 2007

### DIPLOMA INSURANCE

Institute of Banking

Dec 2003



## COURSES & CERTIFICATES

### MOTOR & LIABILITY INSURANCE

MEDGULF (24hrs)

Mar 2016



### HEALTH INSURANCE

MEDGULF (16hrs)

Mar 2016

### ANTI-MONEY LAUNDERING & ANTI-FRAUD

MEDGULF (16hrs)

## MEMBERSHIPS



## PROFESSIONAL EXPERIENCE

MOTOR CLAIMS OFFICER  
MEDGULF INSURANCE CO.

FEB '05 - APR '08

- Assist in motor claims inspection and surveys
- Interact with Third Party Claimants and Processing Third Party Claims
- Prepare inspection/survey reports
- Register and process all claims including preparation of claims files and facing sheet
- Prepare and generate monthly reports and statistics
- Follow up mainly motor third party claim recoveries
- Review outstanding claims and maintain department records

GENERAL UNDERWRITING  
MEDGULF INSURANCE CO.

JAN '04 - FEB '05

MAINTENANCE REPRESENTATIVE  
ANFAL WAYNE-DALTON FOR AUTOMATICS DOOR CO.

NOV '01 - DEC '03



## SKILLS

Strategic Planning, Insurance Claims Management, Claims Underwriting, Operations Management

- Administration, Motor Claims, Payment Procedures, Policy Issuance, Operational Risk Management
- Cash Reimbursements, Policy Renewals, Claims Checking, Claims Settlements, Recoveries, Salvage Recovery
- Customer Service, Investigation, Evaluation, Negotiation & Settlement of Motor Claims
- Insurance Regulations & Compliance, Policy and Procedure Development, Documentation, Report Generation
- Leadership, Team Management, Motivation Skills, Communication & Interpersonal Skills
- Analytical Thinking, Decision Making & Creative Problem Solving
- Computer Related Skills: MS Office Applications, MS Access and Internet Usage
- Experience using database systems and SQL
- Analytical and data Via VBA (Access- Excel)



## ACHIEVMENT

Build up MS. Access Database for Following Policy Operation (General Line, Medical, Motor) (Quotations, Policy Wording, Endorsements, certificate, L/R reports & experience, Renewal)

Build up MS. Access database for Claims Operation (Open Claim, TPL Client Claims, Approvals, Salvage, Recovers, Survey, Settlement, Complaints)

LinkedIn  
profile



References will be provided upon request.