



ATHEER A. BANJAR

MOTOR INSURANCE | UNDERWRITING

CONTACTS

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Jeddah, Saudi Arabia

INDUSTRY EXPOSURE

- Insurance

MEMBERSHIPS

- Chartered Insurance Institute (CII)

EDUCATION



KING ABDULAZIZ UNIVERSITY
Jeddah, KSA
B.A. in International Business
Administration, 2009

PROFILE

Seasoned Motor Underwriting Manager offering more than 10 years of performance excellence and contributions to success in the insurance industry. Well-versed in insurance laws with success in mitigating risk and controlling loss through comprehensive analysis, policy negotiation, and service delivery. Team-oriented with experience in building relationships with brokers and sales agents to achieve business goals. Highly organized leader adept in developing high-performing teams and positively impacting overall morale and productivity.

PROFESSIONAL EXPERIENCE



SALAMA COOPERATIVE INSURANCE COMPANY | Jeddah, KSA
Motor Underwriting Manager, Mar 2020 – Mar 2021

- Identifying portfolio risks arising from client underlying business practices, underwriting investigations, and exposure to fraud
- Updating the underwriting manual in accordance with SAMA specifications and preparing SAMA's monthly and quarterly reports
- Monitoring the performance of underwriting teams and providing training and mentoring to achieve personal and departmental production goals



METLIFE AIG ANB COOPERATIVE INSURANCE COMPANY | Jeddah, KSA
Motor Underwriting Manager – KSA, Mar 2017 – Mar 2020

- Managed the operations of the department, requiring a monthly trip to Riyadh Headquarters, and effectively trained the team on updates and audited their work
- Analyzed client portfolio risks and calculated group and individual renewal rates based on customers background as well as industry and demographic information
- Improved pricing tools, in collaboration with the actuary team, after incorporation of the premium and loss ratio of the department
- Modified the underwriting manual on the basis of new SAMA regulations and prepared the monthly and quarterly Motor Pricing Adequacy reports for SAMA
- Collaborated with cross-functional teams, such as IT, actuarial, and compliance, to ensure that SAMA regulations are well captured and applied
- Facilitated quality assurance program, including on-site evaluations and internal audits by the audit department
- Selected by the leadership to manage 2 projects with the IT Department: setting up Tameeni website and updating the PREMIA internal system



AXA COOPERATIVE INSURANCE COMPANY | Jeddah, KSA
Motor Underwriting Manager – Western Region, Feb 2016 – Feb 2017

- Led the team and enhanced departmental performance through strategic staffing
- Assessed the risk involved with client portfolios and various other factors when taking underwriting decisions and set appropriate prices using specific pricing tools
- Prepared monthly account renewal notices and claims reports covering an average of 700 clients per month
- Resolved internal system problems and external problems with Najm and provided continuous support to the team

Commercial Underwriting Assistant, Nov 2014 – Jan 2016

- Assisted with both Motor and General underwriting covering other lines
- Issued New/Renewal policies in collaboration with the sales team in accordance with timeline and quality standards
- Ensured that policy files are organized and comply with all regulatory requirements, effectively streamlining internal audits

EXPERTISE

- Risk Management
- Loss Protection
- Policy Quoting & Pricing
- Process Improvement
- Quality Enhancement
- Project Organizing
- Team Development
- Contract Negotiation & Deal Shaping
- SAMA Regulations

SKILLS

- Leadership
- Analytical Thinking
- Problem Solving
- Communication
- Organization

REFRECES

- Ammar Ghurab - Chef Operation Officer at SALAMA cooperative Insurance company
Phone +966 505621403
- Syed Siddiq - Head of Technical at MetlifeAIGANB
Phone +966 568690790

PROF. EXPERIENCE - CONTINUED -



ACE ARABIA COOPERATIVE INSURANCE COMPANY | Jeddah, KSA
Claims Assistant, Mar 2014 – Oct 2014

- Registered hundreds of motor claims after verifying all client documents
- Prepared Najm reports detailing the fee for each claim

Underwriting Assistant, Jun 2011 – Feb 2014

- Negotiated contracts with service provider decision makers, successfully covering most of Jeddah hospitals, in collaboration with the Head of Medical Business
- Handled marine underwriting and effectively issued of marine certificates that met the clients' requests after calculating the risk premium



Bupa Arabia |Jeddah, KSA
Membership Admin, Sep 2008 - Dec 2009

- Issued New /Renewal policies and Endorsements with timeline and quality standards

TRAINING & CERTIFICATIONS

- CII Certification," King Abdulaziz University in collaboration with Chartered Insurance Institute, 2021
- "Project Management Professional (PMP)" and "Business Continuity Management (BCM)," Exclusive Technology Training Center, 2020
- "The COVID-19 Pandemic and Its Effects on the Saudi Insurance Sector," Dar Al Esnad Training, 2020
- "Insurance Manager Program," The Institute of Finance, Riyadh, 2017
- "Performance Best Practice," Birdwell Training Center, Riyadh, 2017
- "Marine Product Line," ACE DIFC, Dubai, 2013
- "Property & Casualty Insurance Workshop," AACIC– Al, Khobar, 2013
- "IFCE Certification," The Saudi Arabian Monetary Agency in collaboration with the Institute of Banking, 2012