



- 10- Support branches, sales agents for all technical information required and liaise to resolve all their issues with customers.
- 11- Make Presentation for the staff of group clients, to explain the coverage, exclusions of Life insurance .
- 12- Coordinate with the IT department to resolve any issues related to the technical system and develop new features

**B- As Head of Life department 2/2021– 5/2024:**

- 1- Responsible for all technical aspects that relate to the lines of Life underwriting business for the company. On a daily basis ensures that the underwriting business is performed by the staff well within all manual guidelines of underwriting rules and rating, detailed and clear quotations are adhered to.
- 2- Receive and check applications / requests received from the direct channels or the Sales department and make sure that all technical information is completed to enable underwriters. evaluate the risk properly.
- 3- Know underwriting procedures and preparing policies, endorsements and general correspondence like writing letters, faxes as well as answering phone queries.
- 4- Ensures timely and accurate issue of policies , quotations and reminders for renewals.
- 5- Creation Individual / Family & Group Quotations.
- 6- Prepare monthly and quarterly reports on time
- 7- Prepare Periodic reports for SISC.
- 8- Maintains effective and good relations with the customers and brokers/consultants and assists in handling difficult customers and their complaints in order to ensure that every customer of the division is a satisfied customer.
- 9- Assist the direct manager in the preparation of all statistical reports required by the management.
- 10- Participating in Development of Products according to market requirements.
- 11- Guide and support junior, underwriter staff and sales staff and provide on the job /ongoing training.
- 12- Support branches, sales agents for all technical information required and liaise to resolve all their issues with customers.
- 13- Make Presentation for the staff of group clients, to explain the coverage, exclusions of Life insurance .

- 14- Manage corporate accounts; periodical review of appropriate modifications / claims follow up / loss ratio / customer service etc.
- 15- Coordinate with the IT department to resolve any issues related to the technical system and develop new features

**C- As Supervisor Underwriter Officer at Life department 2/2018– 2/2021:**

- 1- Responsible for all technical aspects that relate to the lines of Life underwriting business for the company. On a daily basis ensures that the underwriting business is performed by the staff well within all manual guidelines of underwriting rules and rating, detailed and clear quotations are adhered to.
- 2- Receive and check applications / requests received from the direct channels or the Sales department and make sure that all technical information is completed to enable underwriters. evaluate the risk properly.
- 3- Know underwriting procedures and preparing policies, endorsements and general correspondence like writing letters, faxes as well as answering phone queries.
- 4- Ensures timely and accurate issue of policies , quotations and reminders for renewals.
- 5- Creation Individual / Family & Group Quotations.
- 6- Prepare monthly and quarterly reports on time
- 7- Prepare Periodic reports for SISC.
- 8- Maintains effective and good relations with the customers and brokers/consultants and assists in handling difficult customers and their complaints in order to ensure that every customer of the division is a satisfied customer.
- 9- Assist the direct manager in the preparation of all statistical reports required by the management.
- 10- Participating in Development of Products according to market requirements.
- 11- Guide and support junior, underwriter staff and sales staff and provide on the job /ongoing training.
- 12- Support branches, sales agents for all technical information required and liaise to resolve all their issues with customers.
- 13- Make Presentation for the staff of group clients, to explain the coverage, exclusions of Life insurance .
- 14- Manage corporate accounts; periodical review of appropriate modifications / claims follow up / loss ratio / customer service etc.

15- Coordinate with the IT department to resolve any issues related to the technical system and develop new features

**D- As Senior Underwriter Officer at Life department 10/2013 – 02/2018:**

- 1- Responsible for all technical aspects that relate to the lines of Life underwriting business for the company. On a daily basis ensures that the underwriting business is performed by the staff well within all manual guidelines of underwriting rules and rating, detailed and clear quotations are adhered to.
- 2- Receive and check applications / requests received from the direct channels or the Sales department and make sure that all technical information is completed to enable underwriters. evaluate the risk properly.
- 3- Know underwriting procedures and preparing policies, endorsements and general correspondence like writing letters, faxes as well as answering phone queries.
- 4- Ensures timely and accurate issue of policies , quotations and reminders for renewals.
- 5- Creation Individual / Family & Group Quotations.
- 6- Prepare monthly and quarterly reports on time
- 7- Prepare Periodic reports for SISC.
- 8- Maintains effective and good relations with the customers and brokers/consultants and assists in handling difficult customers and their complaints in order to ensure that every customer of the division is a satisfied customer.
- 9- Assist the direct manager in the preparation of all statistical reports required by the management.
- 10- Participating in Development of Products according to market requirements.
- 11- Guide and support junior, underwriter staff and sales staff and provide on the job /ongoing training.
- 12- Support branches, sales agents for all technical information required and liaise to resolve all their issues with customers.
- 13- Make Presentation for the staff of group clients, to explain the coverage, exclusions of Life insurance .
- 14- Manage corporate accounts; periodical review of appropriate modifications / claims follow up / loss ratio / customer service etc.
- 15- Coordinate with the IT department to resolve any issues related to the technical system and develop new features.

**E- As Underwriter Officer at Non Life (Fire, Marine & Engineering) 03/2013 – 10/2013:**

- 1- Receive and check applications / requests received from the direct channels or the Sales department and make sure that all technical information is completed.
- 2- Know underwriting procedures and preparing policies, endorsements and general correspondence like writing letters, faxes as well as answering phone queries.
- 3- Creation Quotations.
- 4- Prepare Periodic reports for SISC.
- 5- Guide and support junior staff and sales staff and provide on the job /ongoing training.
- 6- Support branches, sales agents for all technical information required and liaise to resolve all their issues with customers.
- 7- Saving and sorting files according to company criteria to assure a smooth and clear reaching to all documents.

**Arab Orient Insurance Co.**

**Damascus - Syria**

**01/2007 – 12/2010**

**A- As Underwriter Officer at Non Life (Fire, Marine & Engineering) department :**

- 1- Receive and check applications / requests received from the direct channels or the Sales department and make sure that all technical information is completed.
- 2- Know underwriting procedures and preparing policies, endorsements and general correspondence like writing letters, faxes as well as answering phone queries.
- 3- Check bordures of direct billing claims and process the reimbursement claims .
- 4- Prepare monthly and quarterly reports on time e.g. ( Production , Claims , Outstanding Claims ,etc ) .
- 5- Prepare Periodic reports for SISC.
- 6- Issue RI Statement of accounts.
- 7- Manage corporate accounts; periodical review of appropriate modifications / claims follow up / loss ratio / updated network / customer service etc.

**B- As Super Visor Underwriter Officer at Motor department 12/2010 – 01/2013:**

- 1- Responsible for all technical aspects that relate to the lines of Life underwriting business for the company. On a daily basis ensures that the underwriting business is performed by the staff well within all manual guidelines of underwriting rules and rating, detailed and clear quotations are adhered to.

- 2- Receive and check applications / requests received from the direct channels or the Sales department and make sure that all technical information is completed to enable underwriters. evaluate the risk properly.
- 3- Know underwriting procedures and preparing policies, endorsements and general correspondence like writing letters, faxes as well as answering phone queries.
- 4- Ensures timely and accurate issue of policies , quotations and reminders for renewals.
- 5- Creation Individual / Family & Group Quotations.
- 6- Check bordures of direct billing claims and process the reimbursement claims.
- 7- Prepare monthly and quarterly reports on time
- 8- Prepare Periodic reports for SISC.
- 9- Maintains effective and good relations with the customers and brokers/consultants and assists in handling difficult customers and their complaints in order to ensure that every customer of the division is a satisfied customer.
- 10- Assist the direct manager in the preparation of all statistical reports required by the management.
- 11- Participating in Development of Products according to market requirements.
- 12- Guide and support junior, underwriter staff and sales staff and provide on the job /ongoing training.
- 13- Support branches, sales agents for all technical information required and liaise to resolve all their issues with customers.
- 14- Make Presentation for the staff of group clients, to explain the coverage, exclusions of Life insurance .
- 15- Manage corporate accounts; periodical review of appropriate modifications / claims follow up / loss ratio / customer service etc.
- 16- Coordinate with the IT department to resolve any issues related to the technical system and develop new features.

#### Personal:

- Dependable and truthful
- Ability to keep calm under pressure
- Relation management
- Excellent negotiating skills
- Team oriented with ability to build strong relationships

## Education:

**BIBF**, Kingdom of Bahrain – **CII**, United Kingdom  
PIC (Professional Insurance Certificate) by the Bahrain institute of banking and finance and recognized by the chartered insurance institute November, 2010

**Damascus University**, Syria

BSc in Economic – Banking and Insurance Department – very good grade July, 2006

**Human Recourses Management Diploma 2020**

## Training Courses:

**ADIR**, Lebanon

Life Insurance in Companies

Beirut, December 2013

**Syrian Insurance Supervisory Commission**, Syria

Training in all department related to banking operations. Damascus,.2012

**BIBF** , Syria

A Comprehensive Insurance course conducted by Bahrain Institute of Banking & finance included the following topics:

- 1- Introduction to Insurance, Coinsurance and Reinsurance.
- 2- Life & Personal Accidents Assurance.
- 3- Medical Insurance.
- 4- Motor Insurance.
- 5- Fire & Allied Perils Insurance
- 6- General Accidents.
- 7- Marine & Transportation Insurance.
- 8- Engineering insurance.
- 9- Miscellaneous insurance

Damascus, 1<sup>st</sup> Oct.-31<sup>st</sup> Dec. 2006

**IBTF**, Syria

A Comprehensive banking course included the following topics:

- 1- Introduction to banking operations
- 2- Customer care services
- 3- Public Relations
- 4- Marketing new financial products and services

- Introduction to mental disorders
- Emotional intelligence Course
- Communication skills
- Therapeutic nutrition

### Computer skills:

**Ms Office (Word – Excel):** Prepare reports and many applications in analyzing and financial indexes.

**IMS System:** Issue individual family and group policies, and other reports.

**PREMIA System:** Enter policies and Issue reports.

### Language skills:

**English:** Good.

**Arabic:** Native Language.

### Personal Details:

Gender	: Female
Date of birth	: 31 / 01 / 1984
Nationality	: Syrian
Marital status	: Divorced

### References:

Available upon request