

## RESUME OF CANDIDATE



Name : Zamzam Nuri Zakaria

Personal Details : D.O.B 28 December 1976  
Gender Male  
Status Married  
Nationality Malaysian  
Mobile 017 2645211  
Email zamzamnuri@gmail.com.my

Language : Spoken: English, Bahasa Malaysia  
Written: English, Bahasa Malaysia

Highest and/or relevant Education : Bachelor of Business Administration (Honors), Majoring in Marketing, National University Malaysia (1999)

Career Objective : To make a significant contribution to an organization that recognizes and values my involvement to the overall performance of the company. To be a team player and to work within a working environment that continuously challenges my abilities and promotes professional and personal development.

Work Background (overall) : Competent in underwriting **marine** insurance.  
Experienced in set up of **marine** underwriting unit .  
Ability to perform multiple roles of underwriting, marketing, client servicing and **marine** claims advisor.  
A strong believer in team work, knowledge sharing and mentoring.  
Encourage active participation with stakeholders.  
Enjoy doing tasks relating to formulating of business plan and implementing its strategy.

Experience in type of Industry (overall) : 

- Exposure in underwriting Builder Risk for Royal Malaysia Navy 6 Patrol vessels; 6 Littoral Combat Ships and their other Builder Risk projects such as Yacht Hotel "Sunborn" Builder Risk and Ship repairer Liability.

- Experience in underwriting fleet of vessels such as Bumi Armada, Borcos, MISC, Shin Yang Group, Petra/Intra Oil, Alam Maritim, Inai Kiara, EA Technique, Omni Fleet and Sapura Yacht risks etc.
- Exposure in underwriting Project Cargo and DSU for (Tanjung Bin Power Plant, Solar Farm in Melaka & TNB Prai), Marine Stock throughput (Felda and Boustead Plantation Group) and Marine Bulk Cargoes for MFM Group, Gold Coin Group, KLK Group, IOI Corporation, Malaysia Sugar Manufacturing (MSM) and MOCs for Samsung Group.

Current Employment : Vice President, Marine Underwriting  
Status : AXA Affin General Insurance Berhad

Notice Period : 3 months

Reference : Dave Loo William Lim Thai Keong  
DGM, Non Motor UW AGM, Marine UW  
AMG Assurance Tokio Marine Insurance (M)  
Tel : 012 2267739 Tel : 012 2659592

### **EMPLOYMENT SUMMARY**

<b>Company</b>	<b>Position held</b>	<b>Duration</b>
AXA Affin General Insurance Bhd	Vice President – Marine UW	Present
MAA Takaful Bhd	Assistant Manager, Non Motor Underwriting - Marine	Dec 2011 – Aug 2013
Kurnia Insuran Malaysia Berhad	Assistant Manager, Non Motor Underwriting - Marine	Jan 2011 – Dec 2011
BH Insurance (M) Bhd	Senior Executive, Marine Underwriting	Jan 2008 – Dec 2010
Royal & Sun Alliance Insurance (M) Bhd	(A) Executive, Marine Underwriting	Nov 2002 – Dec 2007
	(B) Graduate Trainee, Marine Underwriting	Dec 2001 – Oct 2002

## **DETAILED EMPLOYMENT RECORD**

<b>AXA Affin General Insurance Berhad</b>	<b>Vice President - Marine Underwriting</b>
	<b>August 2013 – Present</b>

### **Job Scope:**

- Fully responsible for growth and the performance of business within the Marine portfolio
- Developing and maintaining relationships with the Brokers, agents and clients to ensure the retention and development of the portfolio for the mutual benefit of the company.
- Formulate and execute business strategies to grow target business in consultation with business units
- Lead and manage marine underwriters.
- Organize and provide Marine technical training to staff and intermediaries
- Regular analysis of business portfolio and take action where necessary to ensure profitability.
- Ensure strict compliance to regional/local guidelines, external guidelines & treaty protection in force at all times

### **Achievement:**

- Successfully revised and prepared the Marine Underwriting Guideline, Proposal Form and Quotation Template to be standardize to all Business Units inclusive Branches
- Successfully manage and organized Marine Hull Seminar and Port Visitation for Brokers
- Meet budget and improved YTD Dec 2014 Eaxa Nett Loss Ratio :

Eaxa Nett LR	2014	2013	Budget2014
CARGO	33%	30%	36%
HULL	67.5%	139%	90%

- Meet Marine portfolio 2014 target.  
Actual = RM 65,126,000 whilst Target = RM 64,119,000
- Position AXA to the 2<sup>nd</sup> market rank in Marine Hull Line of Business against 5<sup>th</sup> in last year  
(source : Statistical Bulletin Jan-Sept 2014)

<b>MAA Takaful Berhad</b>	<b>Assistant Manager, Non Motor Underwriting - Marine</b>
	<b>Dec 2011 – Aug 2013</b>

**Job Scope:**

- Fully responsible for growth and the performance of business within the Marine portfolio
- Developing and maintaining relationships with the Brokers, agents and clients to ensure the retention and development of the portfolio for the mutual benefit of the company.
- Act as a technical referral point for Marine enquiry and to provide quotations within agreed standards of service
- To provide technical training to staff and intermediaries
- Analyze claims and underwriting results and recommend risk improvement measures or corrective underwriting terms to improve the results.
- Underwrite and manage risks of new and existing Marine classes of business.
- Prepare the underwriting Guideline and set pricing and Terms & Conditions that generate profit and meets the target.
- Improve the Treaty Capacity and Conditions.

**Achievement:**

- Successfully revised and prepared the Marine Underwriting Guideline, Proposal Form and Quotation Template.
- Successfully increase the Marine Cargo Treaty capacity from RM18 mil to RM24 mil and acquire Marine Hull Treaty capacity to RM6 mil by preparing the Business Plan and data required.
- Develop Bankers Blanket Policy with CIMB Bank and OCBC Al Amin Bank

<b>Kurnia Insuran Malaysia Berhad</b>	<b>Assistant Manager, Non Motor Underwriting - Marine</b>
	<b>Jan 2011 – Dec 2011</b>

**Job Scope:**

- Fully responsible for growth and the performance of business within the Marine portfolio

- Developing and maintaining relationships with the Brokers, agents and clients to ensure the retention and development of the portfolio for the mutual benefit of the company.

**Achievement:**

- Successfully revised and prepared the Marine Underwriting Guideline, Proposal Form and Quotation Template.
- Successfully increase the Marine Cargo Treaty capacity from RM15 mil to RM20 mil and acquire Marine Hull Treaty capacity to RM10 mil by preparing the Business Plan and data required.
- Marine Cargo Technical Training to Corporate Client – Bersatu Logistics (40 audiences)
- Marine Cargo Technical Training to State Head, Area Manager, State Underwriter and marketer (45 audiences)

<b>BH Insurance (M) Bhd</b>	<b>Senior Executive, Marine Underwriting</b>
	<b>Jan 2008 – Dec 2010</b>

**Job Scope:**

- Underwrite personally cases up to own delegated authority and to guide staff in the implementation of and adherence to Company underwriting standards.
- Act as a technical referral point for Marine enquiry and to provide quotations within agreed standards of service.
- Maintain awareness of market conditions in Marine market and to ensure dissemination of relevant information.
- Prepare with the underwriting audit process monthly and as when required.
- Monitor and ensure staffs achieve the required level of productivity on policy documents.
- Monitor the quality of the Marine portfolio and compliance with underwriting standards.
- Monitors rates and recommend rating changes for existing products by carrying statistical analysis.
- Identify profitable development opportunities and contribute to the development of new products that meet customers' needs.
- Drafting of marine policies, policy checking and signing
- Marine portfolio review quarterly.

**Achievements:**

- Conducted technical training to staff and intermediaries occasionally. The recent training is to 40 participants of Felda Holding in 2010 in Royale Chulan Hotel and to 100 over audience in Felda Annual Seminar in 2008 in Bukit Tinggi.
- Successfully prepared and drafted the Product Disclosure Sheet for Marine Classes.
- Successfully issue and revise underwriting manuals, standards and guidelines for year 2009 and 2010.
- Being selected as one of team member in Product, Underwriting and Reinsurance Working Group for Integration Workshop with AXA Affin Insurance.
- In charge of Marine Quotation/ Referral Database.
- Setup, implement and in charge of Web based on line Marine e-cert issuing system and provide training to Brokers, Agents and insured occasionally.
- Carry out “Train the trainer” program for Marine e-cert.
- Underwriting acceptance authority limit has been increased to 70% for cargo business, 50% for hull business and 20% for Liability business.
- Successfully increase the Treaty capacity from RM30 mil to RM37.5 mil by assisting Senior Manager in preparing the statistics data required

<b>Royal &amp; Sun Alliance Insurance (M) Bhd</b>	<b>Dec 2001 – Dec 2007</b>
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(A) Executive Marine Underwriting	Nov 2002 – Dec 2007
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**Job Scope:**

- Underwrite personally cases up to own delegated authority and to guide staff in the implementation of and adherence to Company underwriting standards.
- Act as a technical referral point for Marine enquiry and to provide quotations within agreed standards of service.
- Prepare with the underwriting audit process monthly and as when required.
- Monitor and ensure staffs achieve the required level of productivity on policy documents.
- Monitor the quality of the Marine portfolio and compliance with underwriting standards.

- Monitors rates and recommend rating changes for existing products by carrying statistical analysis.
- Identify profitable development opportunities and contribute to the development of new products that meet customers' needs.
- Drafting of marine policies, policy checking and signing
- Marine portfolio review quarterly.

**Achievements:**

- Conducted In-House Technical training to 30 participants in 2005.
- Provide Integrated Transit Liability training to Marsh Broker and Antah Broker.
- 1 month Secondment Training at Royal & Sun Alliance Regional Office in Singapore under supervision of Jon Hancock and Matthew Cannock
- Underwriting acceptance authority limit has been given up to 50% for cargo business.
- Successfully increase the Treaty capacity from RM20 mil to RM30 mil by assisting Senior Manager in preparing the statistics data required.
- Redesignated to Senior Executive.

(B) Graduate Trainee Marine Underwriting	Dec 2001 – Oct 2002
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**Job Scope:**

- Assist Marine Manager in all aspects of underwriting issue and day to day business.

**Achievement:**

- Successfully completed the 1 year Graduate Trainee and offered permanent employment as Marine Underwriting Executive.

**KEY ACCOMPLISHMENTS / Awards:**

- 2004 – Being selected for Secondment Training in Royal & Sun Alliance Regional Office, Singapore
- 2006 - Key User and Trainer of Web based Online Certificate Issuing system.
- 2008 – Key User of Marine Database Quotation.

- 2008 – Being Speaker for Marine Cargo at Felda Group Annual Seminar
- 2010 - Being selected as one of team member in Product, Underwriting and Reinsurance Working Group for Integration Workshop with AXA Affin Insurance.