

I am a thorough and motivated professional with a strong desire to progress in insurance industry.

I am carrying over 12 years of experience in underwriting, reinsurance and claims management. I have had successful stints in u/w and claims at Reliance Insurance Company Tanzania Limited and ICEA Lion General Insurance Company Tanzania Limited for over 5 years before joining Mayfair Insurance Company Tanzania Limited in January 2016.

Well known in the local market for my strong customer centric approach and focus which is so well backed by my strong insight into insurance technical practices spanning Fire, Motor, Engineering and Marine Insurance

Education:

Associate Diploma (AIII) (General Branch) – Insurance Institute of India (2021)
Advanced Diploma In Insurance and Risk Management (ADIRM) – Institute Of Finance Management (IFM) (2009)
Lindi Secondary School (A-Level Education) – (2006)
Sabasaba Secondary Scholl (O-Level Education) – (2003)
Rahaleo Primary School (1999)

Working Experience

July 2009 – July 2013: Assistant Insurance Officer (Claims)
Reliance Insurance Company (T) Ltd – Head Office, Dar Es Salaam

Responsibilities:

- Thorough documentation and general claims administration from intimation of the claim to the payment stage of the claim.
- Ensure claims are settled in accordance with policy and company guidelines
- Promptly advise clients of decisions regarding claims
- Liaise with repairers or suppliers when needed
- Develop and maintain relationships with range of stakeholders
- Handle claims electronically on in-house data management system.
- Resolve queries and complaints in a professional and swift manner
- Coordinate underwriters, loss adjustors and claim officers to attend to claims

Effective August 1, 2013: Assistant Manager Claims
Reliance Insurance Company (T) Ltd – Head Office, Dar Es Salaam

Responsibilities:

- Manage workflow of the claims department
- Thorough documentation and general claims administration from intimation of the claim to the payment stage of the claim and also post settlement activities including recovery from reinsurers.
- Draw up performance objective and standard for the department
- Monthly review of motor portfolio and suggestion to management for improvement
- Monthly claims provision review
- Portfolio analysis of major brokers in each quarter
- Conduct claim reconciliation with brokers every two weeks
- Plan and review resources for the department and agree with deputy director operations/director operations
- Monitor performance of the subordinates
- Design and review claim process and manuals

Effective October: 16, 2014: Assistant Manager Underwriting
ICEA LION General Insurance Company Tanzania Limited

- Oversee the correctness of company's underwriting practices
- Process complex cover notes according to the laid down company policies
- Prepare reports on the performance of the company monthly, in terms of written premiums, major acquired accounts and accounts lost during the month
- Documents administration and processing not limited to signing of policies, endorsements or any other underwriting document within the scope of authority.
- Monitor data entry of documents (cover notes and risk notes) issued to clients
- Monitor stationery issuance to branches, brokers and agents and their recording
- Verifying documents for correctness
- Assessment of risk by scrutinizing all proposal forms, cover notes and/or risk notes received in the department.
- Prepare reports to the management and regulatory authority eg. TANRE Compulsory returns, COMESA Cards etc.
- Ensure that risks are reinsured outside the country are reported to TIRA and the relevant approval abstained
- Prepare quotations for clients and intermediaries
- Ensure risks are underwritten according to company's underwriting policy
- Assess, accept or reject direct or reinsured inward risks, specify underwriting terms and communicate with clients on any underwriting matter including providing quotations.
- Monitor renewal of all business monthly with a view of following up on un-renewed cases.
- Serving all customers effectively by correctly understanding accurately writing down and meeting their needs or, if unable to conclude the matter, quickly referring their enquiry, instructions or request to the relevant person for action.
- Arrange reinsurance on risks that exceed the company's retentions

Effective January 19, 2016: Manager Operations
Mayfair Insurance Company Tanzania Limited

Responsibilities:

Reporting to the Chief Executive Officer and providing operations management across a range of business classes. My role ranges from setting and managing KPIs/SLAs, checking quality of processing and operational procedures, management reporting as well as data analysis and reconciliation. Also, I am responsible in improving operational processes and efficiency as well as working with key senior stakeholders

Underwriting Related Responsibilities

- General supervision of underwriting and customer service staff
- Preparation of regular management reports on production and other relevant reports.
- Ensure that all documentation in the underwriting department i.e policy documents, endorsements, renewal notices etc are correctly issued and dispatched to the intermediaries/insured/policyholders as applicable.
- To oversee the overall administration of timely issuance of policy documents, renewal confirmations and endorsements.
- Facilitate continuous underwriting staff training to create capacity
- Develop an underwriting manual and update it as and when need be.
- Reviewing sales audit reports from Senior Vetting officer and taking remedial actions where necessary.
- Management of motor certificates by ensuring proper records is maintained.
- Recommending to management effective underwriting systems and procedures for proposals and policies, drafting policies and endorsements and renewals.
- Work closely with risk manager to establish procedures for surveys, initiating risk management programmes and compliance with recommendations on risk improvement.
- Ensure that new risks accepted and/or renewed with the company are vetted to meet the basic quality standards.

- Prepare the table of minimum rates as required by the commissioner of insurance and ensure it is lodged with the office Ensure that ATI circulars and communications from the commissioner's office relating to underwriting functions are well attended to and responded to on time.
- Risk profiling on suspect claims to establish underwriting gaps.
- Developing among staff loyalty to the company personal integrity and adequate professional standards and a sense of satisfaction in the performance of their work.
- Ensure that vehicles insured by the company are subjected to the pre insurance valuations and those values /defects and /or any findings are communicated to policyholders /intermediaries on time.

Reinsurance Related Responsibilities

- Analyze the risks accepted and ensure risks are ceded properly.
- Ensure that all acceptances are protected by proper reinsurance arrangement on a back to back basis without any gaps in risks accepted and reinsurance protection availed.
- Obtain all necessary underwriting information required to place the risk in the international/regional/local reinsurance market.
- Coordinate with reinsurance brokers for the placement of each and every declaration to the appropriate reinsurance arrangement
- Arranging proper reinsurance protection as and when required.
- Place reinsurance directly to the market or through the broker whether on facultative or any other basis depending on the need of the situation.
- Administration of the reinsurance program.
- Ensure timely submission of closing and accounting documents as well as for settlement of premium and recovery of claims from reinsurers.
- Ensure accuracy of reinsurance contract with reference to original terms at which reinsurance is accepted.
- Maintain efficient communication lines between the company and brokers.
- Prepare reinsurance underwriting and claims statistics including outstanding claims and reinsurance recoveries there from on a regular basis and update the same at periodic intervals as per requirement.
- Review reinsurance payments/recoveries relating reinsurance premium, commissioning and claims.
- Calculate reinsurance premium, profit commission and other reinsurance deductions and able to prepare relevant documentation.

Effective January 1, 2021: Assistant General Manager
Mayfair Insurance Company Tanzania Limited.

Duties and responsibilities are but not confined to assist General Manager to;

- Oversee Marketing daily operations of the company
- Establish policies that promote company culture and vision
- Improve and implement business strategies, plans and procedures
- Evaluate performance by analysing and interpreting data and metrics on Premium, Claims, Expenses
- Coordinate and manage compliance responsibilities
- Stay informed of Regulatory requirements in Tanzania and insurance in general
- Review and organize company approval evaluation for new business opportunities

Computer skills:

Substantial working knowledge of most Microsoft Office products and different versions of the operating systems like Windows 9x, 200, XP and Vista

Language(s)

Fluent in Swahili and English Language

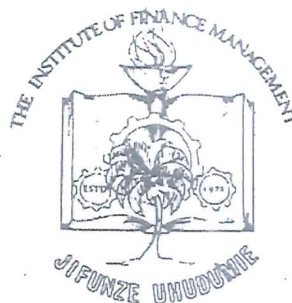
Professional Association:

An active member of the Insurance Institute of India (III) which is an organization that has provided me with quality information and technical skills in relation to this craft.

Referees:

1. Mark Lyimo
Managing Director
Score Insurance Brokers Ltd
P.O Box 80393
Dar Es Salaam
Tel: +255 754 315506
+255 685 750000
Email: mclyimo@gmail.com
2. Rukia Goronga
Manager – Deputy Chief Executive Officer
Reliance Insurance Company Tanzania Limited
P.O Box 9826
Dar Es Salaam
Tel: +255 757 960285
Email: rukia@reliance.co.tz
3. Charles Sebastian
Chief Financial Officer
Mayfair Insurance Company Tanzania Limited
P.O Box 38353
Dar Es Salaam
Tel: +255 715 317371
Email: charles@mayfair.co.tz

THE
INSTITUTE OF FINANCE MANAGEMENT
DAR ES SALAAM, TANZANIA



ADVANCED DIPLOMA

This is to certify that

Chrisbeth Thomas

Having successfully completed the examinations
and satisfied all other requirements of the Council
is hereby awarded

The Advanced Diploma in

Insurance and Risk Management

Upper Second

Classification

Mwamba
CHAIRMAN OF
COUNCIL

C. Pina
PRINCIPAL OF
INSTITUTE

No. 06101

DATE 27-11-2009

CERTIFIED AS A TRUE COPY The Institute of Finance Management
OF THE ORIGINAL



Chuo cha Usimamizi wa Fedha

Name of Certifying Official *M. N. S. A. D.*

Designation *Principal*

Signature *[Signature]*

Date *18/08/2009*

P O BOX 3918, Dar es Salaam, Tanzania
Tel: 2112931/4; 02114817, Fax: 2112935
E-mail: principal@ifm.ac.tz or principal@africaonline.co.tz

ACADEMIC TRANSCRIPT

Last Name: THOMAS
First Name(s): CHRISBETH
Course Title: ADVANCED DIPLOMA IN INSURANCE AND RISK MANAGEMENT

Date of Birth: 1986-02-07
Gender: MALE
Citizen: TANZANIAN

Registration Number: IFM/ADIR/06/19347
Year Admitted: OCTOBER, 2006
Year Completed: SEPTEMBER, 2009

Year 1: Semester I

CODE	COURSE	GRADE	POINTS
AC111	PRINCIPLES OF ACCOUNTING 1	B+	4
CS111	BUSINESS COMMUNICATION SKILLS	B	3
DS100	DEVELOPMENT STUDIES	B+	4
EC111	MICRO ECONOMICS	A	5
LW111	BUSINESS LAW 1	B	3
OM111	BUSINESS MATHEMATICS	C	2

Year 2: Semester I

CODE	COURSE	GRADE	POINTS
FN231	CORPORATE FINANCE	B	3
IRM231	PRINCIPLES OF INSURANCE	A	5
IRM232	PRINCIPLES OF RISK MANAGEMENT	A	5
IRM234	COMPUTER APPLICATION	A	5
IRM237	INSURANCE OF BROKING	A	5
SP231	FUNDAMENTALS OF ACTUARIAL SCIENCE	B+	4

Year 3: Semester I

CODE	COURSE	GRADE	POINTS
FN355	INTERNATIONAL FINANCE	B+	4
IRM300	FIELD WORK REPORT	A	15
IRM352	CLAIMS MANAGEMENT	B+	4
IRM353	INSURANCE OF TRANSPORTATION-MARINE 1	B+	4
IRM354	INSURANCE OF TRANSPORTATION-MOTOR 1	B+	4
IRM356	LIFE INSURANCE	A	5

Year 3: Semester II

CODE	COURSE	GRADE	POINTS	ANNUAL GPA
HR101	HUMAN RESOURCE MANAGEMENT	A	5	4.2
IRM352	INSURANCE OF TRANSPORTATION-MARINE 2	B	3	
IRM353	INSURANCE OF TRANSPORTATION-MOTOR 2	A	5	
IRM365	LIFE ASSURANCE UNDERWRITING	B+	4	
IRM366	RE-INSURANCE	B+	4	
SP361	HEALTH FINANCING	C	2	

Year 2: Semester II

CODE	COURSE	GRADE	POINTS	ANNUAL GPA
IRM241	LIABILITY INSURANCE	B+	4	4
IRM245	RISK ASSESSMENT AND CONTROL	B	3	
QM241	QUANTITATIVE TECHNIQUES FOR BUSINESS	C	2	
RM241	RESEARCH METHODOLOGY	B+	4	
SP122	SOCIAL RISK MANAGEMENT	A	5	
SP233	ECONOMICS OF SOCIAL INSURANCE	B	3	

OVERALL PERFORMANCE
CUMMULATIVE G.P.A: 3.9
CLASSIFICATION: UPPER SECOND
Note: The G.P.A is based on a 5.0 System



The National Examinations Council of Tanzania



Advanced Certificate of Secondary Education

This is to certify that **CHRISBETH THOMAS**

Index No. **S0324-0538**

sat for the Advanced Certificate of Secondary Education Examination

at **LINDI SECONDARY SCHOOL**

in **FEBRUARY 2006**

and qualified for the award of an

ADVANCED CERTIFICATE OF SECONDARY EDUCATION

in Division **ONE**

after attaining the following performance:-

Subject
GENERAL STUDIES
HISTORY
GEOGRAPHY
ENGLISH LANGUAGE

Grade
S (SUBSIDIARY)
B (PRINCIPAL)
C (PRINCIPAL)
D (PRINCIPAL)

Chairperson



Executive Secretary

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to verify a Giraffe can be seen
through the paper.

ACSE No 0209227

The National Examinations Council of Tanzania



Certificate of Secondary Education

This is to certify that **CHRISTOPHER THOMAS**

Index No. **30523-0082**

sat for the Certificate of Secondary Education Examination

at **SABA-SABA SECONDARY SCHOOL**

in **NOVEMBER 2003**

and qualified for the award of a

CERTIFICATE OF SECONDARY EDUCATION

in Division **TWO**

after attaining the following performance:-

Subject	Grade
CIVICS	B (PASS)
HISTORY	B (PASS)
GEOGRAPHY	B (PASS)
KISWAHILI	D (PASS)
ENGLISH LANGUAGE	C (PASS)
CHEMISTRY	C (PASS)
BIOLOGY	B (PASS)
BASIC MATHEMATICS	D (PASS)


Chairman



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through the paper.


Executive Secretary

CS No. **0672692**



भारतीय बीमा संस्थान INSURANCE INSTITUTE OF INDIA



This is to certify that
CHRISBETH THOMAS
is an Associate of the
Insurance Institute of India
having passed the examination in
SEPTEMBER 2021. Diploma given
the seal of the Institute at Mumbai
30th day of SEPTEMBER 2021

Secretary-General

(Nirupma Chandra)

(Madhulika Bhaskar)

Members of the Council

Signature of Diploma Holder

Diploma No : AS127767

Registration No : 09200769

Institute Name : Mumbai Insurance Institute

Issue Date : 29/10/2021

Verified by :

Checked by :

Note: Online verification of diploma is available on www.insuranceinstituteofindia.com

'G' Block, Plot No. C-46, Bandra-Kurla Complex, Mumbai - 400 051.



भारतीय बीमा संस्थान
INSURANCE INSTITUTE OF INDIA

TO WHOMSOEVER IT MAY CONCERN

This is to certify that Mr. CHRISBETH THOMAS, Registration No. 09200769 has passed below mentioned subjects till date. As per the current examination guidelines, the credit points acquired by virtue of passing in subject's i.e. IC-11*, IC-12*, IC-57*, IC-72*, and IC-78* has lapsed.

Subject Details

Sr.No.	Subject Name	Total Marks	Marks Obtained
1	(IC-01) Principles of Insurance (credit points 20)	100	78
2	(IC-11) Practice of General Insurance (credit points 20)*	100	60
3	(IC-12) Insurance Business Environment*	100	59
4	(IC-46) General Insurance Accounts and Regulation of Investment (credit points 30)	100	69
5	(IC-45) General Insurance Underwriting (credit points 30)	100	71
6	(IC-57) Fire and Consequential Loss Insurance (credit points 30)*	100	50
7	(IC-72) Motor Insurance (credit points 30)*	100	61
8	(IC-74) Liability Insurance (credit points 30)	100	83
9	(IC-77) Engineering Insurance (credit points 30)	100	61
10	(IC-78) Miscellaneous Insurance (credit points 30)*	100	64
11	(IC-85) Reinsurance (credit points 40)	100	66
12	(IC-86) Risk Management (credit points 40)	100	72
13	(IC-76) Aviation Insurance (credit points 30)	100	71

Diploma Details

Sr.No.	Exam	Exam Status	Diploma Number	Year Of Passing
1	Licentiate	PASS	--	OCTOBER - 2010
2	Associate	PASS	AS127767	SEPTEMBER - 2021

This certificate has been issued on request of the candidate.

Date: 12th October, 2021

Place: Mumbai



S. P. Shinde
(S. P. Shinde)
Assistant Secretary