


CV FOR KARL BAJAL

Address:

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Age: 41 years old
Email: karl_bajal@yahoo.fr
Nationality: French
Marital status: Married

Personal Profile

With a career that spans over 15 years, my experience covers wide range of knowledge related to insurance field. Having worked for AIG and Zurich, I have developed strong skills in the field of international insurance program in three different continents namely: key client service, communication and operational process optimization. I am currently looking for a new opportunity in Middle East that would be beneficial to your company.

Professional Experience

August 2014 – Present

Zurich Insurance Company Team Leader Operations at NSC Bahrain (33 countries: Indian sub-continent, Middle East & Northern Africa).

Current role involves:

1. To lead team members and coordinate effort to achieve the targets (premium follow up, claims and reinsurance coordination between producing countries and partners, partner due diligence, and data quality in system, among others).
2. conflict resolution in the team,
3. collaborating closely with the other team leader and with the Hub manager: i.e. to consult, report, align, share and coordinate actions/tasks/information whenever necessary to achieve the overall Hub objectives and to deal with shared responsibilities
4. driving the Zurich Middle East Run off project: Claims follow up, Premium outstanding, System booking
5. participated in the Zurich way of Working project at Zurich France (3 months): aimed at eliminating time and cost by identifying each step in the business process and then revising and streamlining that process

June 2011 – July 2014

Hub Operations Manager. Set up of the Operations from scratch – Johannesburg - South Africa (43 African countries).

To receive & deliver the international program insurance policy requirements to the network in the designated countries of Southern Africa.

Identification of challenges in the relevant hub territories, closely observing the regulatory environment, individual partners' environment and business conduct.

Actively supporting the Producing Countries (PCs) of the Zurich Network, i.e. (Global Relationships Leaders, Underwriters, Underwriting Support & Services, Reinsurance, Claims).

This includes:

1. fast follow up and response times and feedback
2. follow up of escalations (where Zurich International Program Operation was engaged)
3. pro-active communication with producing countries companies
4. Zurich Networks and Fast file Network Communication updates on new regulatory quality/timeliness
5. Data Quality: progress and completion
6. IPZ Claims Data Excellence
7. recruiting and training of the customers service specialist team

Aug.2004 – May 2011	<p>Zurich Insurance Plc. for France, Levallois Perret - Underwriter Assistant at Engineering Lines department.</p> <p>Being the IPS professional.</p> <p>Handled the engineering lines & property programs at Zurich Insurance Plc for France.</p> <p>Evaluation, negotiations, decisions to modify the terms and conditions of a program and the engagement of Zurich Insurance Program for France.</p> <p>Technical analysis under the responsibility of an underwriter.</p> <p>Various administration duties including reviewing master policies, endorsements, insurance certificates issuance.</p> <p>Being the tester and trainer of the new booking system</p>
Dec. 2003 - June 2004	<p>AIG Europe, Paris. Marine Clerk at the Multinational and Risk Management Service Unit (MRMSU).</p> <p>Handled marine international programs, instructions for local policies and take charge of all the administration that is needed for the program.</p>
July - Nov. 2003	<p>AIG Europe, La Défense-Paris. Risk Management Administration (MRMSU).</p> <p>In charge of the risk management programs including captive solutions for all lines of business. Centralization of the information between broker/underwriter/captive. Provided instructions to the receiving countries to issue policies and made sure that the premiums were reversed to the captive in due time.</p>

Education & Qualification

September 2016	Lean Training on the Zurich Way of Working (ZWOW project at Zurich France) in UK and France.
March - April 2007	Negotiation and business seminar, CEGOS Company, Levallois-Perret, France.
Aug. 2006	Basic EAR/CAR seminar (conducted in Zurich)
May 2007	Advanced engineering lines seminar, Munich Reinsurance, (Munich).
June 2002	Obtained the Cambridge English First (FCE), London.
Oct. 1995 – Sept. 2000	Master's in civil law with a specialization in insurance law, Paris VIII University.
Sept. 1994 – Aug. 1995	Baccalaureate (Economics and Social Sciences) with a specialization in Economy, Bondy, France.

Language - Skills

Languages	French (Native), English (Fluent), Spanish (Degree level), Portuguese (Beginner)
IT	Lotus Notes, Microsoft Office Applications

Hobbies

2000 – Present	Advanced salsa and Kizomba teacher & dancer, rollerblading, horse riding, basketball and travelling to different countries.
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