

Sanjay P. Nair

MBA, FIII, ACII
Chartered Insurer

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Curriculum Vitae

Personal Summary

Senior Insurance Executive with proven experience in leading teams from diverse functional areas and multi-cultural backgrounds. Adept at building strong relationships with customers and business sources. Proven experience in finding creative solutions to critical problems.

Career Highlights

- Nearly 28 years of work experience in Insurance Underwriting, Claims, Marketing and Operations across UAE, Oman and India
- Held senior executive positions such as **Country Head, Oman and Senior Vice President – Sharjah** for Orient UAE.
- Professional qualifications including:
 - Associate of the Chartered Insurance Institute, UK (ACII)
 - Fellowship of the Indian Institute of Insurance (FIII)
 - Diploma in Business Analytics from Harvard Business School Online
 - Masters Degree in Business Administration; Specialization: Finance

Professional Experience

Orient Insurance PJSC, UAE (01/07/2015 till date)

Senior Vice President – Sharjah (19/01/2020 till date)

Retaking the role of leading Sharjah Branch in the year 2020, I was given a mandate to rebuild and manage Sharjah Branch, after the company had carried out a restructuring exercise to centralize underwriting and operations at the Head Office. My role includes the following:

- Lead Business Development activities at the branch, find and create growth opportunities to deliver the annual budget for the branch.
- Create an annual Business Plan for the branch, develop business strategy and time bound tactical plans to support and execute the annual strategy.
- Source business through brokers. Work with brokers in prospecting and identifying new accounts which are compatible with Orient's risk appetite, devise client specific strategy, liaise with underwriters and present a winning proposal to secure business.
- Source medium and large sized accounts through direct sales staff. Handle negotiation and closure of large deals, oversee analysis and resolution of technical issues in coordination with underwriting and claims teams and manage escalations from direct clients over service issues.
- Manage motor and non-motor claims within branch limit and monitor performance of network of garages.

- Identify new business sources with potential and arrange partnerships.
- Oversee branch accounting functions and receivables management according to company guidelines.
- Manage the training and development requirements of staff.

Special achievement:

Improved branch GWP from AED 75 million in the year 2020 to AED 104 million in the year 2023.

Country Head – Oman (25/01/2018 to 18/01/2020)

Promoted and assigned role to manage the Oman operations of Orient including the Muscat and Salalah branches. My role was to:

- Oversee the underwriting and claims operations as per limits assigned to Oman branch.
- Manage reinsurance treaties for Group Medical Insurance including underwriting of risks within capacity, referrals, periodic reviews etc
- Create an annual Business Plan for the branch, develop business strategy and time bound tactical plans to support and execute the annual strategy.
- Manage the relationship with TPA's for Group Medical Insurance business including placement, coordination, business review, performance analysis etc
- Manage relationship with Insurance Regulator (Capital Market Authority, Oman) including ensuring the submission of statutory reports, compliance function, liaison on various regulatory requirements etc
- Oversee the HR function in the branch in conformity with the Company, Al Futtaim Group guidelines and regulatory requirements of the Ministry of Manpower, Oman
- Oversee finance and accounting function, managed independently in the Branch, including preparation of P & L statements and Balance Sheet.

Vice President – Sharjah (01/07/2015 to 24/01/2018)

Rejoined Orient Insurance with a mandate to transform the Sharjah Branch of the Company. Managed a branch with GWP in excess of AED 100 million supported by a 36 member team directly reporting to me. Had oversight of underwriting and claims functions within branch limits.

Special Achievement:

Awarded the “Best Branch in the Company for the year 2017” for delivering 3 successive years of growth in GWP from AED 58 million in 2015 to AED 108 million in 2017.

Entrepreneurial venture, India (25/06/2013 to 30/06/2015)

Owned and managed an Industrial Supplies business in the city of Kochi, India catering to Industrial clients including the Indian Navy, DP World, Railways etc and retail customers.

Abu Dhabi National Insurance Company, UAE (07/03/2010 to 20/06/2013)
Customer Service Manager – Commercial Lines

I joined Abu Dhabi National Insurance Company with a mandate to establish and develop a Commercial Lines Unit as part of the newly formed Operations Department. I had led the team from inception, through its evolution to reach a phase of stability through constant innovation and setting higher and wider objectives. I had to manage a 21-member team with Branch staff cross reporting in addition. My role was to:

- Establish and create a Commercial Lines Unit (CLU) by drawing Underwriting support staff from various teams and training them to become Customer Service Operatives
- Create Process Flows to map the interaction of the CLU with stakeholders.
- Establish and oversee Service Level Agreements with various Underwriting Teams, Branches and Reinsurance
- Establish and oversee teams dedicated to the Renewal Process and Fast Track Underwriting
- Create Dashboards to communicate results, trends, achievements and action points to the Senior Management and other stakeholders.
- Reduce costs – both direct and indirect through a constant review of processes
- Arrange training and development of staff through internal and external sources.

Orient Insurance PJSC, UAE (13/10/2005 to 05/03/2010)
Branch Manager, Jebel Ali Branch

Joined Orient in 2005 as Branch Supervisor in charge of technical affairs, promoted as Assistant Manager, Sales Manager and then Branch Manager. Managed two branches – Mussafah and Jebel Ali consecutively. Role was to build and develop the direct sales portfolio and manage the underwriting function at the branch.

Muscat Insurance Company S.A.O.C, Oman (01/03/2003 to 12/10/2005)
Branch Superintendent, Ruwi Branch

Joined as a Marketing Executive and was promoted to Branch Head, Ruwi within a year. Highlights of my tenure were designing new affinity schemes for Personal Lines and started a new marketing campaign for D & O Insurance, culminating in a seminar for new customers backed by AIG, London.

The Oriental Insurance Company Ltd, India (03/02/1993 to 28/02/2003)
Assistant Administrative Officer, Quilon Division

Started my career as an Assistant and worked for 10 years in various offices – branches, divisions and the regional office. Roles included assisting Fire and Engineering underwriters at the regional level, managing underwriting and third-party motor legal claims at the divisional level. Promoted from clerical to officer cadre in 2001 after a state level exam (Para 31). Secured First rank in an All-India training course for newly promoted AAOs.

Qualifications

- Associate of the Chartered Insurance Institute, UK
- Fellowship of the Indian Institute of Insurance
- Diploma in Business Analytics from Harvard Business School Online
- Master's degree in Business Administration (MBA); Specialization: Finance
Indira Gandhi National Open University, New Delhi
- Bachelors Degree in Business Administration (BBA) from Annamalai University, TN
- Passed a National level English proficiency test conducted by the Central Institute of English and Foreign Languages (CIEFL) Hyderabad, with a high rating.

Personal Data

Date of birth: 07/05/75
 Sex: Male

Nationality: Indian
 Marital Status: Married with 2 children
