

ATIENO ELISHA OKELLO

15653-80100, Nairobi – Kenya. +254728352671. eokello1999@gmail.com

PROFESSIONAL SUMMARY

Results-driven and detail-oriented **Assistant Underwriter** with over **three years of experience** in underwriting and insurance operations. Proven expertise in **motor insurance, fire and allied perils, bonds, and risk assessment**. Adept at managing underwriting processes, handling major clients, and ensuring policy compliance. Strong analytical skills with a background in **actuarial science** and ongoing professional certification in **Actuarial Science (IFoA – CS1 & CM1)**.

PROFESSIONAL EXPERIENCE

Mayfair Insurance Company – Mombasa Branch

Assistant Underwriter & Bond Officer (January 2023 – Present)

Manages underwriting operations and bond issuance, ensuring risk assessment accuracy and policy compliance. Works closely with key clients, brokers, and agents to enhance business acquisition and client retention.

Underwriting Duties:

- Handling and issuing various **insurance policies** such as **fire and allied perils, burglary, WIBA, contractor all-risk, domestic package, marine, motor commercial, and general accident policies**.
- Preparing, reviewing, and approving **insurance quotations** in alignment with company policies and market trends
- Assessing **risk exposure** for new and renewal policies and providing suitable underwriting solutions.
- Managing and retaining **key clients**, ensuring high levels of service delivery and policy adherence.

- Coordinating with brokers and agents to **enhance business acquisition and growth**.
- Reviewing claims documents and supporting the claims team by providing underwriting insights.

Bond Officer Responsibilities:

- Managing **performance bonds, customs bonds, tender security bonds, and surety bonds**.
- Ensuring accurate and timely **issuance and renewal** of bond documents.
- Assessing financial and risk profiles of clients to determine bond approval criteria.
- Liaising with various stakeholders, including contractors, government agencies, and corporate clients, to **streamline bond processes**.
- Maintaining compliance with **bonding regulations** and internal underwriting policies.

Nomura Insurance Brokers

Assistant Underwriter – Motor Department (February 2022 – December 2022)

Specialized in underwriting motor insurance policies, ensuring accurate risk assessment and premium pricing. Provided customer support and assisted in claims processing to enhance service delivery and operational efficiency.

Key Duties

- Processed **motor insurance policies**, including third-party and comprehensive covers.
- Assessed **motor risks** and recommended appropriate underwriting terms.
- Reviewed and approved **motor insurance quotations**, ensuring competitiveness and profitability.
- Assisted in handling **claims documentation** and verification for motor insurance.
- Provided customer support on **policy coverage, renewals, and endorsements**.

Central Bank of Kenya – Pension Department

Intern – Pension Department (June 2021 – September 2021)

Gained hands-on experience in pension fund administration, compliance, and financial reporting.

Supported pension claims processing and conducted research on retirement benefits.

Key Duties:

- Assisted in the **administration of pension schemes** and retirement benefits.
- Processed **pension claims**, ensuring compliance with regulatory guidelines.
- Managed **data entry and financial analysis** related to pension payments.
- Conducted research and prepared reports on **pension fund performance**.

EDUCATION & PROFESSIONAL DEVELOPMENT

MULTIMEDIA UNIVERSITY OF KENYA

BACHELOR OF SCIENCE IN ACTUARIAL SCIENCE (2018 – 2022)

SECOND CLASS DIVISION WITH HONOURS

Relevant coursework: **Risk Management, Probability & Statistics, Financial Mathematics, Insurance & Reinsurance, and Data Analysis.**

MOI HIGH SCHOOL GESUSU

Kenya Certificate of Secondary Education (KCSE)

PROFESSIONAL CERTIFICATIONS

Institute and Faculty of Actuaries (IFoA) – Ongoing

Actuarial Statistics (CS1) & Actuarial Mathematics (CM1)-Registered

KEY SKILLS & COMPETENCIES

IT Enthusiast & Web Development

Passionate about technology, skilled in building websites and digital filing systems for insurance firms. Proficient in front-end and back-end development, enhancing operational efficiency through automation and digital transformation.

Underwriting & Risk Assessment

Expert in evaluating risks for various insurance policies, ensuring accurate premium pricing and policy issuance. Skilled in analyzing financial and actuarial data to determine risk exposure and loss probabilities.

Bonds & Suretyship Management

Experienced in handling performance bonds, customs bonds, and surety bonds. Assess client financial stability, ensure compliance with bonding regulations, and facilitate smooth issuance and renewal of bond documents.

Insurance Policy Administration

Well-versed in processing, reviewing, and managing insurance policies across multiple lines, ensuring compliance with industry standards. Proficient in policy endorsements, renewals, and documentation for seamless policyholder experience.

Claims Documentation & Verification

Thorough in reviewing and verifying claims documents to ensure compliance with policy terms. Collaborates with claims teams to assess claim legitimacy, reducing fraudulent claims and ensuring timely claim settlements.

Client Relationship Management

Strong interpersonal skills in managing high-value clients, ensuring customer satisfaction, and policy adherence. Builds long-term relationships through effective communication, problem-solving, and client-focused service delivery.

Quotations & Policy Issuance

Experienced in preparing competitive insurance quotations aligned with market trends. Ensures accurate policy issuance by assessing client needs, pricing risks appropriately, and maintaining underwriting guidelines.

Regulatory Compliance & Reporting

Ensures adherence to insurance regulations and industry standards. Keeps up-to-date with compliance requirements, prepares accurate reports, and ensures policies meet regulatory and internal company guidelines.

Data Analysis & Actuarial Principles

Applies statistical and actuarial techniques to assess risk, forecast losses, and optimize insurance pricing. Uses data-driven insights to support underwriting decisions and improve portfolio profitability.

Credit Control & Portfolio Retention

Manages premium collection and credit control processes to ensure financial stability. Develops strategies to retain key clients, reducing policy lapses and improving customer loyalty through tailored insurance solutions.

Microsoft Office & Insurance Software

Proficient in Microsoft Excel, Word, and PowerPoint for data analysis, reporting, and presentations. Skilled in using insurance-specific software to streamline policy administration, underwriting, and claims processing.

ACHIEVEMENTS

- Successfully **managed and retained high-value clients** at Mayfair Insurance Company, improving client retention rates by **15%**.
- Spearheaded the **automation of policy issuance processes**, reducing turnaround time by **30%** at Nomura Insurance Brokers.
- Played a crucial role in the **expansion of the bonds portfolio** at Mayfair Insurance, increasing bond issuance by **20%** within one year.
- Provided **underwriting insights** that contributed to minimizing claims exposure and loss ratios at both **Nomura Insurance Brokers and Mayfair Insurance**.

PROFESSIONAL AFFILIATIONS

- Member, Institute and Faculty of Actuaries (IFoA)
- Member, Association of Kenya Insurers (AKI) – Young Professionals Network

REFEREES

Henry Sadi

Head of Department, Non-Motor Department

Nomura Insurance Brokers

Tel: +254 725096366

Sileh Evans

Marketing And Business Development Officer – Coast Region

Fidelity Shield Insurance Co. Ltd

Tel: +254 745336205

Priya Shah

Senior Branch Manager (Mombasa)

Mayfair Insurance Co. Ltd

Tel: +254 735860469

Mr. Johnson Okeyo

Actuarial Lecturer

Multimedia University of Kenya

Phone: 0720071422