**CARRICULUM VITAE**

**Pride Matizirofa**

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Harare

Personal Details: 28 years, Married, Female

**Objectives**

* I am an innovative & versatile Financial, Risk & Insurance professional with an impeccable display for good business acumen, who thrives in a dynamic, fast paced, and cross-functional team environment.
* I aim to continuously learn and apply this knowledge to improve the enterprise health through bringing new initiatives and for personal growth.
* I aspire to work as being part of a team to effectively execute assigned duties and meet set organizational goals in a timely manner.
* To always uphold ethical values and exercise due diligence in my conduct of duties in line with the company policies.

**Education**

**Chinhoyi University of Technology**

Masters of Data Science- Big Data Analytics- pending

**Midlands State University**

Bcom.Hons. Insurance & Risk Management–***2017***

**Added Skills**

* Excellent interpersonal, negotiation and communication skills
* Extensive knowledge of mathematical and statistical concepts
* Proficient in Microsoft Word, PowerPoint, Excel and the Internet
* Ability to build good rapport with insurance holders
* Excellent logical thinking and time management skills
* In-depth knowledge of handling risk, insurance policies and procedures
* Target-oriented with ability to handle multiple tasks simultaneously
* Possess excellent monitoring and supervisory skills
* Ability to provide management and leadership to the team of Financial Consultants
* Excellent organizational and decision- making skills

**Areas of Interest**

* To develop and generate various types of insurance policies to individuals and businesses professionals on behalf of the organization
* To utilize my abilities in competing with other insurance companies
* To identify, analyze and document the risks associated with a company’s business operations, as well as monitor the effectiveness of risk management processes and implement needed changes
* To make appropriate changes in insurance development programs that meets organizational goals and objectives

**Experience**

**Econet Life: Regional insurance Manager- EcoSure *2017-2022***

* Researched and identified new business opportunities - including new markets, growth areas, trends, customers, partnerships, products and services and new ways of reaching existing markets.
* Develop & execute a fully integrated sales plan that supports the overall group strategy and product positioning.
* Conceptualization, formulation & execution of consumer promotions to enhance revenue stimulation in the assigned region.
* Fostered and developed relationships with clients to collect market intelligence and identify new business opportunities.
* Recruitment of new business & lead-gen for all products in my portfolio in the Harare region through working as a team & providing technical risk/insurance support to the sales officers.
* Monitoring financial performance of all customer touchpoints and ensuring they surpass revenue and profit targets.
* Managing Operational Risks at all the internal and external customer touchpoints as per set guidelines
* Defining the micro finance strategy to encourage payment of premiums & maintain a low churn rate.
* Managing & monitoring the activity ratios & servicing of key accounts to maximize profitability & evaluate return on investments from the various risk initiatives.
* Claims verification & oversight in the Harare region ensuring that claims are not fraudulent & handled in an efficient manner in line with established policy.
* Track key drivers of portfolio performance & recommend remedial action to the Operations Manager.
* Identifying risks and advises the impact on business performance
* Recommending on which policy and procedures should be reviewed based on the risk profiling of business units and Managing Operational Risks at Customer touchpoints as per set guidelines and business processes.
* Adhering to industry standards, regulations and set company policies in the implementation of my duties.
* Managing & monitoring the activity ratios & servicing of key accounts/insurance covers through maintaining long-term business relationships to maximize profitability.
* Carried out property inspections for prospective and existing Funeral service providers partners in order to come up with appropriate terms and conditions to minimize the frequency and magnitude of potential losses.
* Track key drivers of portfolio performance, loss ratios, risk class & recommend remedial action to the Operations Manager.
* Conducted fraud research and report on findings, prepared and presented comprehensive risk assessment reports.
* Generated regular and ad hoc compliance reports, reviewed daily reports for suspicious account activity.
* Researched, monitored, and resolved fraud reports while demonstrating thorough and fair practices in all investigations and inquiries

**Achievements**

* Successfully re-launched, EcoSure Mabhodho promotion in the assigned Harare region during H2 of the current year which saw an incremental sign-ups & revenue stimulation by 20%
* Achieved as a team to contribute 38% of the Group’s Revenue through EcoSure for the year from a 25% contribution level in the previous year.
* Forged new strategic partnership initiatives to drive the Ecosure business development objectives and sustainable future growth**.**
* Managing a business development & sales budget at an OPEX ratio of 2.8% of Revenue.
* Successfully strategized the GTM plan for EcoSure to piggyback on EcoCash Kashagi, a micro loan facility, to improve our premium collections & maintain a low churn rate.

**Econet Life: Client Services Consultant *June 2015- 2016***

* Ensuring that all service requirements are met, facilitated & customers are satisfied.
* Act as a first level contact point for clients to ensure efficient CRM.
* Stakeholder relationship management- CX liaison supporting the channel partners & FSPs for repeat business & retention through database management, query resolutions, customer training & education.
* Developing and interpreting Consumer and Market understanding through execution of periodic research programs.

**Innscor Africa: Front office Cashier *2012- 2014***

* Providing efficient quality service to customers
* Order processing & dispatch.
* Balancing of books for onward banking by the supervisor
* Cross-marketing & upsells of creamy-inn products to customers for revenue growth.

**References**

Mr Definate Mupazviriwo, Head of Individual Busines Econetlife, Ecocash Holdings +263 777 375 309

Mrs Diana Homodza, Head of Digital Business Operations and Claims Manangement +263 714 732 455

Mr Masiiwa, Midlands State University, +263 54 223523