

MUHAMMAD ASIF IQBAL Pakistan | Available upon request

EXECUTIVE VALUE PROPOSITION

Results-driven and highly experienced Senior Operations Manager with nearly 20 years of progressive leadership across Pakistan's leading insurance companies. Proven expertise spanning claims management, accounts, underwriting, and administration. Demonstrates exceptional ability to manage complex multi-departmental operations while maintaining regulatory compliance and driving organizational efficiency. A decisive leader with strong people management skills and the ability to perform under pressure in high-risk environments.

CAREER HIGHLIGHTS

- Nearly 20 years of continuous growth in Pakistan's insurance industry
 - Successfully managed operations across claims, accounts, underwriting and administration simultaneously
 - Progressed from Senior Officer to Senior Manager — consistent upward career trajectory
 - Held leadership positions at Pakistan's most prestigious insurance companies including Adamjee, UBL Insurers, Alfalah and Century Insurance
 - Proven track record of managing high-volume operations across multiple departments
 - Strong cross-functional expertise spanning entire insurance operations lifecycle
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PROFESSIONAL EXPERIENCE

Senior Manager Operations | Century Insurance Company Ltd | 2023 – Present

- Lead end-to-end operations including claims management, accounts, underwriting and administration departments
- Oversee cross-functional teams ensuring seamless coordination across all operational divisions
- Implement operational strategies improving departmental efficiency and service delivery
- Manage high-priority risk situations with decisive leadership and calm under pressure
- Drive process improvements across claims processing and underwriting operations
- Ensure strict regulatory compliance across all operational activities

Assistant Manager Operations | Adamjee Insurance | 2020 – 2023

- Managed daily operations across claims, accounts, underwriting and administration functions
- Led and developed team members improving overall departmental performance
- Coordinated between departments ensuring smooth operational workflows
- Handled complex claims cases requiring detailed investigation and resolution
- Maintained accurate accounts and financial records across operational units

Assistant Manager Operations | UBL Insurers Ltd | 2019 – 2020

- Oversaw operational functions across claims, underwriting and administrative departments
- Built strong relationships with clients and stakeholders ensuring high satisfaction levels
- Managed critical operational processes under tight deadlines and high pressure environments
- Contributed to process standardization initiatives improving efficiency across departments

Senior Officer Operations | Alfalah Insurance | 2017 – 2019

- Supported senior management in overseeing daily operational activities
- Handled claims processing, underwriting support and administrative functions
- Developed strong working knowledge of insurance regulations and compliance requirements
- Built expertise in multi-department coordination and operational management

Senior Officer Underwriting | Adamjee Insurance | 2005 – 2017

- Spent 12 years building deep expertise in underwriting operations at Pakistan's leading insurer
- Managed underwriting processes for diverse insurance portfolios
- Assessed and evaluated risk profiles ensuring accurate and profitable underwriting decisions
- Developed comprehensive knowledge of insurance products, policies and regulatory framework
- Mentored junior staff on underwriting procedures and best practices
- Maintained detailed records and documentation ensuring full regulatory compliance

CORE COMPETENCIES

Operations Management · Claims Management · Underwriting · Account Management · Team Leadership · People Management · Decision Making · MS Office Suite · Communication · Risk Assessment · Regulatory Compliance · Process Improvement · Administrative Management · Cross-functional Coordination

EDUCATION

Bachelor of Commerce (B.Com) Agriculture University Faisalabad | 2004

COVER LETTER

Dear Hiring Manager,

I am writing to express my strong interest in a Senior Operations role within your organization. With nearly 20 years of progressive experience across Pakistan's leading insurance companies — including Adamjee Insurance, UBL Insurers, Alfalah Insurance and Century Insurance — I bring a comprehensive understanding of insurance operations that spans claims, underwriting, accounts and administration.

Throughout my career I have consistently demonstrated the ability to lead complex multi-departmental operations, manage high-performing teams and deliver results under pressure. My progression from Senior Officer to Senior Manager reflects my commitment to excellence and continuous professional growth.

I am confident that my extensive experience, strong leadership capabilities and deep industry knowledge make me an ideal candidate for a senior operations role. I would welcome the opportunity to discuss how my background aligns with your organization's goals.

Yours sincerely, Muhammad Asif Iqbal