

JOHNSON JAMAL KARA

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CAREER PROFILE SUMMARY

I am an accomplished actuary with expertise in insurance, data analytics, mining, and visualization, complemented by extensive experience as a bancassurance officer, adept at leveraging analytical insights to drive strategic decisions and optimize business performance.

WORKING EXPERIENCE

NOV 2023- CURRENT

BANCASSUARANCE OPERATIONAL OPS-NATIONAL BANK OF COMMERCE (NBC)

- **Product Management:** Developing and managing insurance products tailored to the bank's customer base, ensuring alignment with regulatory requirements and market demands.
- **Sales Support:** Providing support to bank staff in selling insurance products, including training sessions, marketing materials, and assistance with customer inquiries.
- **Compliance and Regulation:** Ensuring adherence to regulatory requirements governing insurance sales within the banking sector, including licensing, disclosure, and consumer protection laws.
- **Process Improvement:** Identifying opportunities to streamline processes related to insurance sales and administration, improving efficiency and customer experience.
- **IPF Management:** receiving and processing IPF loans. involving seeking approval and ensure disbursement is done on time. Also ensuring arrears are cleared on time
- **Relationship Management:** Building and maintaining relationships with insurance providers, negotiating contracts and agreements, and ensuring the bank's interests are represented in the partnership.
- **Customer Service:** Addressing customer inquiries, concerns, and complaints related to insurance products, and ensuring a high level of service delivery.
- **Risk Management:** Assessing and mitigating risks associated with insurance products, including underwriting risk, operational risk, and compliance risk.
- **Training and Development:** Providing ongoing training and development opportunities for bank staff involved in selling insurance products, ensuring a knowledgeable and skilled workforce.
- **Reporting and Analysis:** Generating reports on insurance sales performance, trends, and profitability, and presenting findings to senior management for decision-making purposes.

ACHIEVEMENTS

- Increased IPF portfolio by 50% for Business Banking customer and 80% increase of portfolio for retail customer
- Increased operational efficiency by 5% by providing insights and recommendations to business stakeholders, which resulted in the adoption of new data-driven approach to optimize the drilling process.
- Increased digital revenue collection by 20% YoY by providing daily insights and closely monitoring of performance.
- Contributed to Strategic Business initiatives and projects across operations by providing performance analysis to support strategies
- Generate sales force through 360 data analysis of customers and capitalize on the opportunity

APRIL 2023- NOV 2023

DATABASE ANALYST -NATIONAL BANK OF COMMERCE

KEY SUCCESS

1. **Data Extraction and Cleaning:** Using SQL queries to extract relevant data from databases, ensuring data integrity, and performing data cleaning tasks to remove duplicates, errors, and inconsistencies.
2. **Data Transformation and Preparation:** Utilizing advanced Excel functions and SQL queries to transform raw data into usable formats, such as pivot tables, charts, and summary reports, to facilitate analysis.
3. **Data Analysis and Visualization:** Analyzing data trends, patterns, and insights using Excel's advanced features (e.g., Power Pivot, Power Query) and SQL queries to generate meaningful visualizations (e.g., graphs, dashboards) that communicate findings effectively.
4. **Performance Monitoring and Reporting:** Developing and maintaining automated reports and dashboards using SQL queries and Excel macros to monitor key performance indicators (KPIs), track metrics, and provide insights to stakeholders.
5. **Predictive Modeling and Forecasting:** Applying statistical techniques and Excel's advanced functions (e.g., regression analysis, Solver) to build predictive models and forecast future trends based on historical data.
6. **Database Management and Optimization:** Managing databases, including data storage, backup, and security, and optimizing SQL queries and database structures for improved performance and efficiency.
7. **Data Quality Assurance:** Conducting data quality checks and validations to ensure accuracy, completeness, and consistency of data using SQL queries and Excel formulas.
8. **Collaboration and Communication:** Collaborating with cross-functional teams to understand business requirements, translating them into data analysis tasks, and effectively communicating insights and recommendations to stakeholders through reports, presentations, and data visualizations.

9. **Continuous Learning and Development:** Staying updated on the latest trends, tools, and techniques in data analysis, SQL, and Excel through self-learning, training programs, and professional development opportunities.
10. **Problem Solving and Decision Support:** Using analytical skills and critical thinking to solve complex business problems, provide decision support to management, and drive data-driven decision-making processes.

SEP 2021 – APR 2023

ACCOUNT MANAGER- EAST PONT HOLDINGS.....

KEY CONTRIBUTOR

1. **Client Relationship Management:** Building and maintaining strong relationships with clients, understanding their needs, and acting as the main point of contact for all inquiries, requests, and issues.
2. **Account Growth and Retention:** Identifying opportunities for upselling or cross-selling products or services to existing clients, as well as implementing strategies to retain clients and prevent churn.
3. **Strategic Planning:** Collaborating with clients to develop strategic plans and goals aligned with their business objectives and providing recommendations or solutions to help them achieve those goals.
4. **Client Communication:** Keeping clients informed about product updates, new features, and industry trends, and ensuring clear and effective communication at all stages of the relationship.
5. **Problem Resolution:** Addressing any issues or concerns raised by clients in a timely and effective manner and working with internal teams to find solutions and ensure client satisfaction.
6. **Account Planning and Forecasting:** Developing account plans and sales forecasts to track progress towards revenue targets and identify areas for growth or improvement.

KEY SKILLS AND COMPETENCIES ACQUIRED

insurance	Big Data and buissness intelligence	Proper communication skills
Interpersonal skills	Good presentation and analytical Skills	SQL
Database skills and smart Policy	Strong Leadership and team-working skills.	Advanced Excel

EDUCATION AND PROFESSIONAL BACKGROUND

- Nov 2019 – Dec 2022: Bachelor of Science in Actuarial Science at IFM
- July 2017 - May 2019: advanced certificate of secondary education at Kisimiri High School
- Jan 2013 - Nov 2016: Secondary education at Tengeru Boys Secondary School
- Jan 2007-Dec 2012: primary education at Arusha Alliance School

TRAINING AND EVENTS ATTENDED

- Regulatory compliance, internal control and audit at Bank Of Tanzania Arusha branch Feb 2024
 - inclusive insurance for distribution channels at ACISP under UNDP-IRFF and ILO-Impact insurance facility
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LEADERSHIP EXPERIENCE

- Minister of Loan and Finance at Institute of Finance management

REFEREES

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