

CHISOM OBIKA

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INSURANCE & RISK MANAGEMENT SPECIALIST

delivering tailored coverage solutions, risk assessments, and strategic claims management to safeguard clients' assets and business continuity

Trusted Insurance Advisor with over 5 years of experience in underwriting, claims administration, and client account management within broking firms and insurance companies. Supports senior leadership in delivering seamless client service by managing policy documentation, renewals, and payment processes with accuracy and efficiency. Skilled in negotiating favorable terms with insurers, reconciling complex accounts, and overseeing claims from initiation to settlement.

CORE SKILLS

Insurance Program Design, Risk Assessment & Analysis, Client Advisory & Consultation, Policy Negotiation & Placement, Claims Management & Resolution, Regulatory Compliance, Renewal Strategy & Coordination, Market Research & Competitive Analysis, Loss Prevention Strategies, Stakeholder Relationship Management, Financial & Coverage Analysis, Contract Review & Endorsements, Business Development & Client Acquisition, CRM & Data Management, Account Reconciliation & Financial Documentation

TECHNICAL SKILLS

Tableau, Power BI, Microsoft Excel, Adobe Acrobat Pro, DocuSign, Canva, Figma, Python.

KEY HIGHLIGHTS

- **Won and retained multiple high-value accounts**, including securing N15M in new business and achieving 100% renewal of all N1M+ accounts within SLA timelines.
- **Designed and launched the "Stakeholder/Partner Appreciation" program**, earning board approval and company-wide recognition for innovation in January 2024.
- **Consistently drove revenue growth and portfolio expansion**, delivering up to 80% overall revenue increase while maintaining client retention rates as high as 95–100%.

PROFESSIONAL EXPERIENCE

Scib Nigeria & Company Ltd, Country Representative of AON (<https://scibng.com>) • Surulere, Lagos Mar 2020 – Present

Senior Account Executive, Manufacturing, Construction and Aviation (Mar 2025 – Present)

Job Overview: Manage high-value corporate accounts by delivering tailored insurance, underwriting, and claims solutions. Upheld regulatory requirements and strengthened client relationships to drive retention and revenue growth.

- Grew portfolio revenue by N1BN through targeted account development and cross-service offerings.
- Reduced client risk exposure by 35% via customized risk management programs.
- Delivered complete and compliant insurance proposals aligned with coverage objectives and budget limits.
- Led insurer policy advisory and technical risk surveys, transferring specialized knowledge to the team.
- Retained all accounts valued at N1M+ within SLA timelines, finalizing renewals in under 30 days.
- Processed 100% of local and foreign premium remittances ahead of NAICOM deadlines.
- Produced accurate post-placement reports for major transactions within three weeks of payment.
- Consistently generated an average of two qualified leads monthly through networking and referrals.
- Negotiated favorable indemnities and reinstatements for major accounts, improving client satisfaction.

Account Executive I, Manufacturing, Construction and Aviation (Mar 2023 – Mar 2025)

Job Overview: Managed client accounts from risk assessment through policy placement, ensuring tailored coverage, compliance, and high retention rates. Led business development efforts, portfolio expansion, and client engagement to drive revenue growth and long-term partnerships.

- Assessed client risk profiles and coverage needs, reducing potential losses by 35%.
- Negotiated policy terms, premiums, and endorsements with insurers to secure favorable conditions.
- Increased policy conversions by 25% through clear product education and targeted recommendations.
- Expanded portfolio with 5+ new accounts, generating significant recurring revenue.
- Secured N15M in new business through product innovation and strategic client engagement.
- Retained 95% of key clients and achieved a 6% increase in annual retention for major accounts.
- Strengthened customer loyalty, improving retention rates by 60% with proactive communication strategies.
- Developed insurance proposals aligned with client objectives, risk exposure, and budget requirements.
- Oversaw underwriting, policy placement, and claims processes, ensuring accurate settlements.
- Led insurer policy advisory and technical risk surveys, sharing knowledge with 60% of the team.

Account Executive II, Manufacturing, Construction and Aviation (Mar 2021 – Mar 2023)

Job Overview: Delivered end-to-end account management for corporate clients, from risk assessment and policy placement to portfolio expansion and customer support. Focused on securing high-value business, optimizing coverage solutions, and building lasting partnerships.

- Evaluated client risk profiles to recommend appropriate coverage levels, reducing exposure to potential losses.
- Negotiated policy terms, premiums, and endorsements with insurers to achieve competitive pricing and favorable conditions.
- Drove portfolio growth by adding 2+ new accounts through targeted business development strategies.
- Increased policy conversion rates by 25% by simplifying product explanations and tailoring recommendations.
- Resolved client inquiries and service concerns through active listening, clear communication, and problem-solving.

Management Trainee, Manufacturing, Construction and Aviation (Mar 2020 – Mar 2021)

Job Overview: Provided operational and client service support across claims, renewals, and account management functions, contributing to high bid success rates and efficient portfolio handling.

- Processed and monitored claims, securing fair compensation for client losses.
- Prepared renewal notices and maintained accurate pre- and post-renewal registers.
- Compiled business data that contributed to winning 90% of submitted bids.
- Managed a portfolio of 10+ accounts, advising clients on suitable insurance coverage.
- Collected premiums, commissions, and fees in accordance with company and regulatory requirements.
- Generated claim reports and supported administrative and management tasks to streamline workflows.

INTERNSHIP EXPERIENCE

Igno Merchandise Company • Lagos, Nigeria

Mar 2019 – Dec 2019

Finance Analyst (Intern)

Job Overview: Supported financial planning and analysis functions by assessing operational performance, improving budgeting accuracy, and identifying opportunities to reduce risk and enhance profitability.

- Conducted detailed financial analyses to track trends, operational changes, and improvement areas.
- Reduced risk exposure by 23% through data-driven analysis and recommendations.
- Implemented a budgeting framework that improved assessment accuracy by 35%.
- Prepared cost analyses and competitive retail strategies, boosting performance by 15%.
- Assisted in drafting and reviewing annual budgets to align with company objectives.

EDUCATION & CERTIFICATIONS

- **Master of Science (M.Sc.) in Data Science**, University of East London, UK (In view)
- **Bachelor of Science (B.Sc.) in Economics**, Redeemer's University, Osun
- **Associate**, Chartered Insurance Institute of Nigeria (ACIIN)
- **Associate**, The Nigerian Council of Registered Insurance Brokers (NCRIB) (In View)
- **Structured Technical Training**, FAS Consultants (In view)
- **Current Development in Fire & Special Perils Insurance Practice 2023**, Nigerian Council of Registered Insurance Brokers

AWARDS & RECOGNITION

- **Ranked among Top 3 Performers in 2023,2024,2025** for client satisfaction and results.
- **Won and retained a high-value client in 2021** through strategic networking, earning Unit Manager recognition.

PROFESSIONAL MEMBERSHIPS

- **Member**, Global Citizen
- **Member**, Chartered Insurance Institute of Nigeria – Office Representatives Committee (ORC)