

# S. M. ZIAUL HOQUE, FLMI

**Chief Executive Officer | Insurance Innovator | Growth Strategist | Microinsurance Specialist**  
**Award Winner "The Best CEO of the Year 2024" at C-Suite Award**  
**By Brand Forum, Bangladesh.**



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LINKEDIN PROFILE: S M ZIAUL HOQUE, FLMI ([www.linkedin.com/in/s-m-ziaul-hoque-flmi-4902166](http://www.linkedin.com/in/s-m-ziaul-hoque-flmi-4902166))

RESIDENCE ADDRESS: HOUSE # 604, FLAT # 7AB, ROAD # 09, BAITUL AMAN HOUSING SOCIETY, ADABAR, DHAKA

## Career Summary ▾

Having about 25 years experiences in the Life Insurance Industry in Bangladesh, he experienced holding the CEO position. Experienced for working with InsurTech company as a Technical Consultant. Have started career as Management Trainee at American Life Insurance Company and worked for the Pragati Life Insurance Limited, leading Innovation and Alternative Distribution Channel (ADC). Have worked under Global Operation & Technology division at American Life Insurance Company (later known as MetLife).

Have work specialization in various working areas such as Innovation & Alternative Distribution Channel, Microinsurance, Product Development, Operational Management, Project Management, Bankassurance, Change Management, Reporting & Budget Reconciliation, Claims Adjudication, Risk Management, Reinsurance Administration, Corporate Business and Training & Development.

## Position Held Earlier & Employment Record ▾

### ❖ CHIEF EXECUTIVE OFFICER [APRIL 2022 TO MARCH 2025]

#### ADDITIONAL MANAGING DIRECTOR & ACTING CEO (APRIL 2019 TO MARCH 2022)

#### CHARTERED LIFE INSURANCE COMPANY LIMITED

##### MAJOR JOB: LEADING THE ORGANIZATION (UNDER THE LEADERSHIP THE CERTAIN ACHIEVEMENTS AS BELOW)

- ✓ Significant Growth in Business by confirming better market position (from 28<sup>th</sup> to 13<sup>th</sup>) in five years;
- ✓ 100% Settlement of Claims following All Regulatory Compliances;
- ✓ Got *Enlistment Approval* from Bangladesh Securities & Exchange Commission (BSEC) and listed in the Capital Markets (DSE & CSE) in Bangladesh;
- ✓ Awarded as the Most Innovative Life insurance Company (in 2020) and the Fastest Growing Life Insurance Company (in 2022).

### ❖ GENERAL MANAGER (MAY 2015 TO MARCH 2019)

#### PRAGATI LIFE INSURANCE LIMITED

##### MAJOR JOB: HEAD OF OPERATIONS, INNOVATIONS & ALTERNATIVE DISTRIBUTION CHANNEL (ADC)

##### HEAD OF INNOVATIONS & ALTERNATIVE DISTRIBUTION CHANNEL (ADC):

- ✓ Report to MD & CEO, Lead as Head of Innovation & Product Development;
- ✓ Lead as Project Director for implementing ongoing micro-insurance PPI [Private-Private Initiative] Projects for Subscriber's Group: SIM Users, RMG Workers, MFI Loan Borrowers, Banking Channel for Account-Holders and BPL Community under Group Insurance Business with various international sponsors like Telenor, USAid, UKAid, SNV-Netherlands, CARE, BRAC & Concern Worldwide for promoting & exploring Life & Health Insurance through Alternative Distribution Channel.
- ✓ Lead as a Project Manager of developing Health Insurance Products for Individual Insured in partnership with global Reinsurer (AXA & Religare), product sponsor (Roche & Lintex) and health service facilitators (DoctorOla & Healthcare Information Systems Limited).

##### Head of Operations:

- ✓ Report to MD & CEO and assist him day to day Company affairs and management issues;
- ✓ Lead as Head of Operations to look after Group Insurance Renewal Business, Corporate Claims, Servicing & Customer Experiences; Reinsurance Administration; Financial Service Delivery; Operational Excellence & Change Management; Human Resources and Admin & Transport Dept;
- ✓ Facilitates various Training & Development Program;
- ✓ Lead, Brand & Communication and Member of Financial Excellence Program and represent & deal Company's foreign affairs as a Member of Corporate Management.

❖ **PROJECT MANAGER, GLOBAL OBS & TECH (JULY 2013 TO MARCH 2015)**

**METLIFE BANGLADESH (GLOBAL PLACEMENT)**

**MAJOR JOB: OPERATIONS, PROJECT MANAGEMENT**

**OPERATIONS:** Review and prepare final recommendation on claim & underwriting cases falling above the departmental limits and claim cases considered exceptional by the country claims manager for approval of Head of South Asia. Helping the chairperson of the committee to assign underwriting and claims approval limits to the employees responsible for approving claims cases and to review the country underwriting and claims procedures & guidelines and to recommend ex-gratia cases for approval of the Head of South Asia and /or the Head of Designated Markets and Health Asia.

**PROJECT MANAGEMENT:** Lead various projects in Bangladesh Operations; some of key projects are Implementing Paperless Claims Management System under MetLife Global Ops & Techs Program; Implementation of DATANOMICS for anti-money laundering program; etc.

❖ **ASSISTANT MANAGER, CLAIMS OPERATION (JANUARY 2010 TO MARCH 2015)**

**METLIFE, BANGLADESH**

**MAJOR JOB: CLAIMS MANAGEMENT, OPERATIONAL MANAGEMENT**

❖ **SENIOR CLAIMS OFFICER (FEBRUARY 2006 TO JANUARY 2010), ALICO, BANGLADESH  
& OFFICER (OCTOBER 2001-FEBRUARY 2006), ALICO, BANGLADESH**

**MAJOR JOB: CLAIMS ANALYST, REPORTING & CONSOLIDATION; CORPORATE RELATIONSHIP SERVICES**

**Achievements** ▾

- ❖ **"CHIEF EXECUTIVE OFFICER (CEO) / MANAGING DIRECTOR (MD) OF THE YEAR (FOR BUSINESS REVENUE PER ANNUM LESS THAN 100 CRORE) 2024"** FROM BANGLADESH C-SUITE AWARDS 2024 BY BANGLADESH BRAND FORUM
- ❖ **"SOUTH ASIAN BUSINESS EXCELLENCE AWARDS 2022"** FROM SAPS FOR THE OUTSTANDING LEADERSHIP CONTRIBUTION IN INSURANCE SECTOR OF SOUTH ASIA.
- ❖ **"LFB LEADERSHIP EXCELLENCE AWARD 2021"** FROM LEADERS FORUM BANGLADESH.
- ❖ AWARDED **"SECOND CHALLENGE FUND"** UNDER UKAID BFP\_B CHANNEL FUND INITIATIVE AS A PROJECT DIRECTOR, IN 2016 FOR DEVELOPING A **COMPOSITE INSURANCE PRODUCT** THROUGH A PPI MODEL
- ❖ SELECTED FOR **"FUTURE LEADERS PROGRAM"** IN 2010 FROM BANGLADESH OPERATIONS, A TALENT DEVELOPMENT TRAINING PROGRAM BY METLIFE'S GLOBAL OPERATION
- ❖ RECEIVED **"SERVICE AWARD"** IN 2011 FOR COMPLETION OF 10 YEARS' SERVICE AT METLIFE
- ❖ SELECTED AS A MEMBER OF **"OPERATIONAL EFFICIENCY [OPERATIONS]"** AND **"EMPLOYER OF CHOICE [HR]"** PILLARS FOR ORGANIZATIONAL DEVELOPMENT, METLIFE IN 2011 TO 2014
- ❖ VOTED FOR THE **"GLOBAL BEST PRACTICE AWARD"** OF GLOBAL OBS & TECH DIVISION BEING THE PROJECT MANAGER OF PROJECT **CLAIM MANAGEMENT SYSTEM [CMS]**, METLIFE BANGLADESH

**Professional Degree & Designation** ▾

**FELLOW, LIFE MANAGEMENT INSTITUTE (FLMI)**

OBTAINED THE FELLOWSHIP DEGREE & DESIGNATION IN THE FIELD OF LIFE INSURANCE FROM LIFE OFFICE MANAGEMENT ASSOCIATION (LOMA), GEORGIA, USA; SESSION: 2003-2010

**CERTIFIED MICROINSURANCE MASTER (MIM)**

OBTAINED THE DESIGNATION COMPLETING AN INTERNATIONAL CEO'S MASTERS ACCELERATOR PROGRAM ON MICROINSURANCE FROM MICROINSURANCE MASTER, BELGIUM; SESSION: 2023-24

**ASSOCIATE OF CUSTOMER SERVICE (ACS)**

OBTAINED THE DEGREE & DESIGNATION IN THE FIELD OF CUSTOMER SERVICE FROM LIFE OFFICE MANAGEMENT ASSOCIATION (LOMA), GEORGIA, USA; SESSION: 2011

**ASSOCIATE OF REINSURANCE ADMINISTRATION (ARA)**

OBTAINED THE DEGREE & DESIGNATION IN THE FIELD OF REINSURANCE ADMINISTRATION FROM LIFE OFFICE MANAGEMENT ASSOCIATION (LOMA), GEORGIA, USA; SESSION: 2013



## Educational Profile ▾

<b>MBA (FINANCE)</b>	:	<b>CGPA 3.30 (SCALE 4)</b> THIRD BATCH, SESSION: 2003-2006 FACULTY OF BUSINESS STUDIES, UNIVERSITY OF DHAKA
<b>PGD (HRM)</b>	:	<b>FIRST CLASS</b> , SESSION: 2000-2001, BANGLADESH INSTITUTE OF MANAGEMENT (BIM), DHAKA
<b>MSS (PUBLIC ADMINISTRATION)</b>	:	<b>FIRST CLASS SECOND POSITION</b> SESSION: 1998-1999, (HELD IN 2001) DEPARTMENT OF PUBLIC ADMINISTRATION, UNIVERSITY OF DHAKA
<b>BSS (HONORS)</b>	:	<b>SECOND CLASS FIRST POSITION</b> SESSION: 1995-1998 (HELD IN 1999) DEPARTMENT OF PUBLIC ADMINISTRATION, UNIVERSITY OF DHAKA
<b>HSC (SCIENCE GROUP)</b>	:	<b>FIRST DIVISION</b> , SESSION: 1993-1995, DHAKA COLLEGE, DHAKA BOARD
<b>SSC (SCIENCE GROUP)</b>	:	<b>FIRST DIVISION WITH STAR MARKS</b> , SESSION: 1983-1993, MOHAMMADPUR GOVT. HIGH SCHOOL, DHAKA BOARD

## Article & Research Papers ▾

- **DETERMINANTS OF CAPITAL STRUCTURE: AN EMPIRICAL STUDY OF THE FIRMS LISTED IN THE DHAKA STOCK EXCHANGE LTD.**  
EMPIRICAL RESEARCH PAPER PRESENTED & PUBLISHED AS AN ARTICLE (ARTICLE # 21) IN AN INTERNATIONAL CONFERENCES ON *ADVANCE STATISTICAL SCIENCE* ORGANIZED JOINTLY BY CARLETON UNIVERSITY, CANADA & NORTH SOUTH UNIVERSITY, BANGLADESH.
- **MAJOR ARTICLES PUBLISHED @ VARIOUS JOURNALS & NEWSPAPERS**
  - ✓ EMERGING MONEY LAUNDERING RISK AND VULNERABILITIES IN INSURANCE SECTOR OF BANGLADESH
  - ✓ LEARNING QUALITY INSURANCE SELL
  - ✓ CORPORATE GOVERNANCE: INCLUSIVE ROLE OF BOARD
  - ✓ NEED FOR GOOD GOVERNANCE IN INSURANCE INDUSTRY IN BANGLADESH
  - ✓ EMERGING OPPORTUNITIES FOR HEALTH INSURANCE MARKET IN BANGLADESH
  - ✓ THE ROLE OF AI FOR DEVELOPMENT OF INSURANCE SECTOR IN BANGLADESH
  - ✓ EXHIBIT YOUR X-FACTOR FOR PROFESSIONAL ADVANCEMENT
  - ✓ TOP-LINE & BOTTOM-LINE STRATEGIES FOR INCLUSIVE INSURANCE
  - ✓ ENHANCING TRANSPARENCY AND IMAGE OF INSURANCE BUSINESS: BANGLADESH PERSPECTIVE
  - ✓ CHALLENGES OF MICROINSURANCE IN BANGLADESH AND WAY FORWARD

## Professional Training & Workshop ▾

- PARTICIPATED AT ICC WORKSHOP ON "TRADE FINANCE LEGAL CHALLENGES AND INTERNATIONAL SANCTIONS REGIME & REQUIREMENTS"  
ORGANIZED BY ICC BANGLADESH, IN NOVEMBER 2024
- PARTICIPATED AS A PANEL SPEAKER, "TOP-LINE & BOTTOM-LINE STRATEGIES FOR INCLUSIVE INSURANCE"  
IN THE INTERNATIONAL CONFERENCE ON INCLUSIVE INSURANCE (ICII) 2024 AT NEPAL  
ORGANIZED BY THE MUNICH RE FOUNDATION, IN OCTOBER 2024
- PARTICIPATED AT "TWO WEEKS MICROINSURANCE MASTER ACCELERATOR PROGRAMME"  
ORGANIZED BY PIONEER INSURANCE, PHILIPPINES IN MARCH 2024
- PARTICIPATED INTERNATIONAL TRAINING ON "EFFECTIVE AND EFFICIENT MANAGEMENT OF HEALTH INSURANCE PORTFOLIO"  
ORGANIZED BY BIRLA INSTITUTE OF MANAGEMENT TECHNOLOGY (BIMTECH), INDIA IN OCTOBER 2019
- PARTICIPATED OLIS 2018 SPRING ON "LIFE INSURANCE MARKETING STRATEGY BY CHANNEL"  
ORGANIZED BY ORIENTAL LIFE INSURANCE CULTURAL DEVELOPMENT CENTER, TOKYO, JAPAN IN MAY 2018
- PARTICIPATED TWO DAYS "HIGH PERFORMING TEAM BUILDING PROGRAM"  
ORGANIZED BY LIM GLOBAL USA IN MARCH 2018
- PARTICIPATED TWO DAYS "LIFE PRODUCT AND INNOVATION SEMINAR"  
ORGANIZED BY MUNICH RE AT HOTEL INTERCONTINENTAL, SINGAPORE IN AUGUST 2016
- WORKSHOP ON "PATHWAYS TOWARDS GREATER IMPACT: IMPROVING MFI'S MICROINSURANCE OFFERING"  
ORGANIZED BY IMPACT INSURANCE FACILITY, INTERNATIONAL LABOUR ORGANIZATION (ILO), BANGLADESH, IN NOVEMBER 2015
- WORKSHOP ON "SOLVENCY REGULATIONS IN LIFE INSURANCE: CHALLENGES & BENEFITS"  
ORGANIZED BY INSURANCE REGULATORY AND DEVELOPMENT AUTHORITY, BANGLADESH, IN OCTOBER 2015
- PARTICIPATED TWO DAY TRAINING ON "LEADERSHIP & CHANGE MANAGEMENT"  
ORGANIZED BY INSTITUTE OF BUSINESS ADMINISTRATION [IBA], UNIVERSITY OF DHAKA, IN 2015
- QUALIFIED FOR "FUTURE LEADERS PROGRAM"  
TRAINER MR. JAMIE ARMENTOR; DIRECTOR TALENT DEVELOPMENT, METLIFE INTERNATIONAL, IN JULY-SEPTEMBER 2010



## Extracurricular Activities ▾

<b>DIRECTOR &amp; MEMBER</b>	: BANGLADESH MALAYSIA CHAMBER OF COMMERCE AND INDUSTRY (BMCCI)
<b>MEMBER</b>	: LIFE TECHNICAL COMMITTEE, BANGLADESH INSURANCE ASSOCIATION (BIA)
<b>FACILITATOR/FACULTY</b>	: AT UNIVERSITY LEVEL AND LIFE INSURANCE TRAINING INSTITUTIONS AS A GUEST LECTURER
<b>REGISTERED GRADUATE</b>	: DHAKA UNIVERSITY SENATE
<b>LIFE MEMBER</b>	: DHAKA UNIVERSITY ALUMNI ASSOCIATION (DUAA)
<b>LIFE MEMBER</b>	: DHAKA UNIVERSITY MBA ASSOCIATION (DUMA)
<b>LIFE MEMBER</b>	: DHAKA UNIVERSITY PUBLIC ADMINISTRATION ALUMNI ASSOCIATION (DUPAA)
<b>LIFE MEMBER</b>	: LEADERS FORUM BANGLADESH (LFB)
<b>DEBATING</b>	: FORMER PRESIDENT, PUBLIC ADMINISTRATION DEPT. DEBATE CLUB, DU & FORMER EXECUTIVE MEMBER, DHAKA UNIVERSITY DEBATING SOCIETY, DUDS
<b>SPEAKER &amp; PANELIST</b>	: SEMINARS & WORKSHOPS IN INTERNATIONAL & LOCAL LEVEL
<b>FACILITATION</b>	: MODERATOR AT SPECIAL WEEKLY PROGRAM ON INSURANCE AWARENESS AT CHANNEL-I
<b>PHOTOGRAPHER</b>	: SEASONED PROFESSIONAL & OWNER, Z-PHOTOGRAPHY (A PHOTOGRAPHY PAGE)

## Freelance Consultancy ▾

- ❖ **Specialist** : Microinsurance, InsurTech, Health Inclusive Insurance, TPA, BPO & VAS
- ❖ **Consultant** : Carnival Assure, Malaysia [A concern of *Dotlines Global*]
- ❖ **Advisor** : Universal Research Care Ltd. (Specialized Research & Training Institute)
- ❖ **Co-Founder** : 360D Soul Ltd., (IT Solutions)
- ❖ **Economist Expert** : DR COLIN ONG LEGAL SERVICES, for National Insurance Company, Brunei
- ❖ **Technical Advisor** : Study on Social Health Insurance Scheme for Public Servants:  
Model Design and Implementation Pathways [*For Govt. of Bangladesh*]

## Personal Information ▾

<b>FATHER</b>	:	MD. SAYEDUL HOQUE (LATE)
<b>MOTHER</b>	:	SHAHIDA HOQUE (LATE)
<b>SPOUSE</b>	:	RUMANA RAHMAN
<b>CHILD</b>	:	FAEZA HOQUE
<b>PERMANENT ADDRESS</b>	:	HOUSE # 604, ROAD # 09, BAITUL AMAN HOUSING SOCIETY, DHAKA
<b>MARITAL STATUS</b>	:	MARRIED
<b>RELIGION</b>	:	ISLAM
<b>NATIONALITY</b>	:	BANGLADESHI BY BIRTH
<b>NATIONAL ID No.</b>	:	2690243848721
<b>PASSPORT NO.</b>	:	A08102250
<b>DATE OF BIRTH</b>	:	10 <sup>TH</sup> AUGUST 1978

## References ▾

### M. J. AZIM

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