**CURRICULUM VITAE**

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**Wael Hemrit**

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**E-mail:** wael.hemrit@gmail.com

**Date & place of birth:** July 2nd, 1980 at Tunis

**Nationality**: Tunisian Citizenship

**Marital status**: Married

**Phone Number**: 0538427105

**CURRENT POSITION:**

**2016-2018** Assistant Professor, College. of. Economics. and. Administrative Sciences - [Al-Imam Muhammad Ibn Saud Islamic University](https://www.google.com.sa/url?sa=t&rct=j&q=&esrc=s&source=web&cd=4&cad=rja&uact=8&ved=0CC4QFjADahUKEwi73Nev_PDHAhULfRoKHZB3Awc&url=https%3A%2F%2Fwww.imamu.edu.sa%2Fen&usg=AFQjCNFmzs4XRfRoAFvOiU_YEtibDoUpGA&sig2=C_GoYUVrm6n7fVC628VxIQ). Riyadh, Saudi Arabia.

**RESEARCH INTERESTS:**

**\*Insurance and Banking activities.**

**\*Risk Management**:

* Credit, Market and Operational Risk Management.
* Financial Intermediation and banking disintermediation.
* Intellectual Capital and Governance.

**\*Business Administration, Statistics Analysis (SAS, STAT), Accounting (SEC, IFRS,…) and Insurance Regularities (CEIOPS, Solvency II).**

**\*Statistics and Econometrics.**

**\*Rating and Financial Analyze.**

**\*Data Analysis:** Principal Component Analysis, Factorial Correspondence Analysis, Discriminant Analysis, Structural Equation Model, Time Series and Linear Regression, Logistic Model, Panel Model

**EDUCATION:**

**2012-2013** **PhD in Management** at the Higher Institute of Management at Tunis, option "**Management Science**"/

**2004-2005** MA in "*Management*" at Faculty of Economics and Management in Tunis, option “**Finance**”/

**2002-2003** BA in Management, option “Finance” delivered by Faculty of Economics and Management in Tunis, with the mention "**Well**".

**TEACHING**

**2014-2018** Assistant Professor, College of. Economics. and. Administrative Sciences - [Al-Imam Muhammad Ibn Saud Islamic University](https://www.google.com.sa/url?sa=t&rct=j&q=&esrc=s&source=web&cd=4&cad=rja&uact=8&ved=0CC4QFjADahUKEwi73Nev_PDHAhULfRoKHZB3Awc&url=https%3A%2F%2Fwww.imamu.edu.sa%2Fen&usg=AFQjCNFmzs4XRfRoAFvOiU_YEtibDoUpGA&sig2=C_GoYUVrm6n7fVC628VxIQ), Course " Insurance Principles, Insurance Operations . Social insurance and Accounting in insurance companies".

**2013-2014** Assistant Professor, Higher Institute of Computer and Management of Kairouan (**ISIGk**) - Tunisia, Course " Management of derivatives, Business Financing, Financial Theory ".

**2008-2013** Contractual Assistant, Institute of Commercial Higher Studies of Sfax (**IHECs**) - Tunisia, Course " Finance, Management Principles II, Financial Analysis by case studies, Cash Management, Financial Planning ".

**TRAINING AND PROJECTS**

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| **YEARS** | **SUBJECT** | **ESTABLISHMENT** |
| July 2002 | Training and visit at Tunisian Techniques’ Industrials Grombalia Tunisia  | TTI**TUNISIA:** |
| October 2006- Marsh 2007 | Workshop in « **TOEIC** » at Reggada University | Kairouan University- **TUNISIA:** |
| February 2010 | Workshop in « **Finance** » at Tunis University.  | Carthage University- **TUNISIA:**  |
| July 2011 | Workshop in « **SPSS Software** » at Tunis University | Tunis University- **TUNISIA:** |
| September 2013 | Workshop in « **STAT** » at Kairouan University | Kairouan University- **TUNISIA:** |

**RESEARCH ACTIVITIES**

 **Publications:**

Hemrit W., and Benlagha N., (2018) "The Dynamic and Dependence of Takaful and conventional stock return behaviours: Evidence from insurance sector in Saudi Arabia", Asia-Pacific Financial Markets *http://doi.org/10.1007/s10690-018-9249-2.*

Hemrit W. (2018) "الإفصاح عن المخاطر التشغيلية في المصارف الإسلامية والتجارية بالمملكة العربية السعودية، تطبيق لتحليل المحتوى في التقارير المالية السنوية ". بحث ممول من كرسى الشيخ محمد الراشد لدراسات المصرفية الإسلامية . عدد 8، مجلة بيت المشورة، ص 135- 187

Hemrit W. (2018) " Risk reporting appraisal in post-revolutionary Tunisia", Forthcoming in the *Journal of Financial Reporting and Accounting, Vol 16, Iss 4.*

Hemrit W., and Benlagha N., (2018) " The impact of government spending on non-oil GDP in Saud Arabia (Multiplier Analaysis) ", [*International Journal of Economics and Business Research*](http://www.inderscience.com/jhome.php?jcode=ijebr)*, vol 15.* n°3. pp 350-372.

Hemrit W., and Benlagha N., (2015) "The inter and intra Relationship between Economics and other Social Science Disciplines", presented at the Improving educational products conference. Riyadh, Saudi Arabai, April 2015.

**Hemrit W., Ben Arab M.,** and **Raissi N. (2013),** "The Correspondence Analysis between the Key Indicators and Events of Operational Risk: A Case Study of Insurance Sector in Tunisia", *The International Journal of Risk Assessment and Management.* Vol. 17, n°. 2. pp 107- 147.

Hemrit W. and Ben Arab M. (2013), "The Major sources of Operational Risk and the Potential benefits of its Management", *The Journal of Operational Risk*, Winter 2013, Vol.7, n°4. pp 71-92.

Hemrit W. and Ben Arab M. (2012), "The determinants of Frequency and Severity of Operational Losses in Tunisian Insurance Industry", *The Journal of Risk Finance*, Vol.13, n°5, pp 438-475.

Hemrit W. and Ben Arab M. (2011), "The disclosure of Operational Risk in Tunisian Insurance companies", *The* *Journal of Operational Risk*, Summer 2011, Vol.6, n°2, pp 69-111.

* **Member of affiliated research:**
* Research Laboratory **GEMAS** (General Management Studies) at Faculty of Economics and Management/Business of Tunis.

**LANGUAGES:**

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|  | WRITING |  READING | SPEAKING |
| ARABIC | Very Good | Very Good | Very Good |
| FRENCH | Very Good | Very Good | Very Good |
| ENGLISH(Obtained **TOEIC** certificate in 2007)/ **AMIDEAST** | Very Good | Very Good | Very Good |

**SKILLS:**

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| **Internal Quality Audit in Insurance Industry.** |  Service, Process and Quality Management System in Insurance companies.  |
| **Development of Processes & Procedures** | - Workshop processes, sheet and process mapping process. - Workshop proceedings, details of procedures and mapping procedures.  |
| **Manual of Financial Management**  | Preparation and approval of the Manual of Contracts in Insurance and Financial Management.  |
| **Management Review**  | Drafting and approval of minutes of operational risk management reviews.  |
| **White Audits** | * Audit to Participate
* White Audits and corrective & preventive actions to quantify, manage and disclose the risk in insurance companies. Products of Insurance and Contracts Planning.
 |
| **General & Diagnostic Inventory** | General & Diagnostic Inventory of Risk (checklist), macro planning of development projects of the quality management in Banking system, deviation from the Solvency II, recommendations and action plan. |
| **Other Application knowledge** | Other Application knowledge Risk Management in Insurance, IMS (Integrated Management System), SAP (Safety Action Program) , EAP (Environmental Action Program), AMA (Annual Management Approach), PRP, EMS Top Down approach, systems approach, process approach, WEKA (Encyclopedic Quality) ...  |

**DATA ANALYSIS AND COMPUTER**

* EXCEL and KAD function, Functional Analysis, MS Project, Visio, SPC (statistical process control), statistical analysis tools (statistical software Sphinx or Eureka (datamining analysis), SPSS (cross table and custom segmentation), SPAD, modelisation (percentage maximum deviation), (STATMANIA), E-views, STATA, Microsoft Office, AMOS, LISREL/PLS/XLSTAT...
* Excellent knowledge of computer hardware.
* Computer Networks.