

# Arif A. Al – Sebea Cert. CII

## Licensed Trainer

Eastern Province, Saudi Arabia

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### ● Senior Business Development / Operations and Sales Professional ●

Business Development | Sales Operations | Cross Selling | Customer Relationship Management

PROFESSIONAL SYNOPSIS	CORE COMPETENCIES
<ul style="list-style-type: none"><li>Accomplished and results driven sales professional with over 20 years experience in the Banking Financial and Insurance Services industry</li><li>Proven abilities in independently handling and driving Sales &amp; business development activities</li><li><b>Diploma Degree in Business Administration</b></li><li>Presently associated as <b>Regional Sales Manager</b> with <b>MEDGULF : Insurance &amp; Reinsurance Company</b> in Saudi Arabia</li><li><i>Expertise in</i><ul style="list-style-type: none"><li>Strategic Business Planning</li><li>Business Development</li><li>Portfolio Management and Cross Selling</li><li>Customer Relationship Management</li></ul></li><li>Proficient in front-end &amp; high value negotiations with HNI Clients to close deals</li><li>Versatile and multi-skilled with ability to manage multiple responsibilities simultaneously; An effective communicator with strong analytical, problem solving &amp; organizational skills</li><li>Experience of working in diversified and multi cultural work environments</li></ul>	<ul style="list-style-type: none"><li><u>Domain expertise</u> : Banking Financial Services – Insurance</li><li>Business Development   Sales Operations</li><li>Market Penetration   Industry Segmentation</li><li>Revenue Enhancement   High Value Negotiations</li><li>Budgeting, Financial Planning &amp; Forecasting</li><li>Strategic Alliances &amp; Negotiations</li><li>Lead Generation Activities   Lead Pipeline Management</li><li>Credit &amp; Risk Assessment   Claims Management</li><li>Regulatory Processes and Compliance</li><li>Customer Service Management   Stakeholder Management</li><li>Market Intelligence   Competitor Analysis   Market Trends</li><li>Quality Assurance and Management</li><li>Training &amp; Development   Liaisoning &amp; Coordination</li></ul>
	<h4>MANAGERIAL SKILLS</h4> <ul style="list-style-type: none"><li>C level authority interface</li><li>Proficient project leader</li><li>Analytical &amp; logical skills   Time driven delivery ability</li><li>Effective communicator   Active listener</li><li>Decisive collaborator   Result driven</li></ul>

#### BUSINESS SKILLS

- Strategic thinker with results-oriented ability to handle sales operations, various organizational functions and lead productive teams in exceeding organization goals
- Expertise in Business Development, Sales, Customer Services and Clients Relations in Saudi Arabia across Banking, Insurance and Corporate Sector entities
- Performing business planning and analysis for assessment of revenue potential in business opportunities
- Conceptualizing and implementing competitive strategies for new business, developing and expanding corporate relationships towards the achievement of revenue & profitability targets
- Identifying new corporate clients for new business; Exploring new markets and segments for tapping business opportunities
- Developing and fostering relationships with key influencers in client organizations for increasing sales/revenues
- Identifying new clients needs for insurance products & services offerings; Growing business wrt. coverage and volume to achieve sales targets; Sales of insurance and investment products
- Targeting Govt. and Semi – Govt. companies for increasing business with them
- Developing existing portfolio corporate client relationships including reputed group clients from diversified sectors
- Mining existing accounts for additional business and increasing the portfolio profits
- Analyzing business & market information by collating and analyzing sales figures, sales performance etc., to manage revenue, volume and value target and the impact of financials on margins & pricing
- Conducting market research and assisting in the pricing of products based on market/ customer specifications
- Analyzing/reviewing market responses and communicating same to sales teams for accomplishment of the business goals

- ◆ Resolving customer complaints and managing customer relationships to provide customer delight
- ◆ Devising and organizing training programs for inhouse and extended teams

## CAREER SUMMARY

<b>Gulf Insurance Brokerage Company</b> , Eastern Region, KSA   Regional Sales Manager	Feb,20 – Oct,20
<b>MedGulf Cooperative Insurance and Reinsurance Company</b> , Eastern Region, KSA   Regional Sales Manager	May,19– Jan,20
<b>Willis Saudi Arabia Insurance and Reinsurance Brokers</b> , Eastern Region, KSA   Business Development Manager	Nov,14 – Jan,19
<b>Saudi Broker Insurance and Reinsurance Brokers</b> , Eastern Region, KSA   Relationship Development Manager	May,13 – Nov,14
<b>Ingeus – Saudi Arabia</b> , Dammam, KSA   Accounts Relationship Manager	Sep,11 – Apr,13
<b>Sanad Cooperative Insurance Company</b> , Al – Khobar, KSA   Customer Relationship Supervisor	Oct,10 – Sep,11
<b>Gulf Union Cooperative Insurance Company</b> , Dammam, KSA   Customer Services Supervisor	Feb,09 – Oct,10
<b>SIMAH – The Saudi Credit Bureau</b> , Riyadh, KSA   Customer Relationship Supervisor	Feb,04 – Aug,08
<b>Saudi Hollandi Bank</b> , Riyadh, KSA   Credit Collection Team Leader	Dec,99 – Jan,04

## PROFESSIONAL EXPERIENCE

### The Mediterranean and Gulf Cooperative Insurance and Reinsurance Company

**MEDGULF**, Eastern Region, KSA

May,19 – Jan,20

Regional Sales Manager

#### **Key Accountabilities**

- ☞ Focusing on rehabilitate sales team in region, consentrate on both retention and new business expansion.
- ☞ *Be responsible for*
  - Participate in the development of the S&M Operation Unit overall strategy.
  - Contribute in the sales forecast.
  - Distribute annual sales quotas to his subordinates.
  - Monitors and strives proactively to maintain high levels of quality, accuracy, and process consistency in the Direct Sales Dept.
  - Work with the Deputy CSMO to identify and implement new opportunities.
  - Communicate daily with his subordinates to provide them with the required support, advice and motivation and help them achieving their sales targets
  - Follow up and handle constructively clients 'complaints related to his department.
  - Provides timely feedback to his direct superior regarding his department performance in term of production...
  - Assists his subordinates in business negotiations, closure and renewal.
  - Oversee the performance of his subordinates and conduct regular sales meetings.
  - Liaise and coordinate with other Medgulf departments to support and to ensure the achievement of targets and the implementation of sales activities.
  - Delegates authority and responsibility to his team members.
  - Assist in the development and the implementation of the Marketing plan when needed
  - Intensify contacts with prospects and convert them to clients.
  - Negotiate policies' terms and conditions with customers / potential customers and focus his efforts to close business.
  - Ensure that all his subordinates have up-to-date knowledge about Medgulf's products and services.
  - Ensure that all his subordinates are always up-to-date about Medgulf's latest Policies and Procedures related to issuance, renewal, amendments...
  - Ensure the maintenance and the safeguard of customer and Medgulf information among his team.
  - Contribute extensively to the diversification of company portfolio by emphasizing on cross selling and ensuring sales diversity.
  - Ensure the compliance of all transactions made in his department with Medgulf & Regulatory policies and regulations.
  - Contributes to customers 'retention by:
    - Ensuring the maintenance of excellent relations with customers
    - Coordinating continuously with Customer Service Department and other internal stakeholders to improve quality of service.
  - Carryout any task assigned by his direct superior.

**Willis Saudi Arabia Insurance and Reinsurance Brokers : Insurance Brokerage**, Eastern Region, KSA

Nov,14 – Jan,19

Business Development Manager

**Key Accountabilities**

- ☞ Mainline responsibility for marketing insurance and reinsurance products to new & existing Clients
- ☞ *Be responsible for*
  - Prospecting, identifying and targeting Corporates & individual HNI Clients for offering multiple insurance products
  - Developing/fostering relationships with Corporates to enhance revenue
  - Mining existing corporate accounts through cross sales of insurance products
  - Organizing training programs on credit and risk management for teams to enhance their skills
  - Maintaining the quality of portfolio
  - Coordinating cross functionally – accounting, claims and Sales Management for processing of proposals
  - Being the single point contact for the clients and ensure smooth operations of their requirements by coordinating with product/backend teams
- ☞ Generate various MIS reports for review by Senior Management

**Saudi Broker Insurance and Reinsurance Brokers**, Eastern Region, KSA

May,13 – Nov,14

Client Relationship Development Manager

**Key Highlights**

- ☞ Primary responsibility for managing a diverse of accounts located in Eastern regions, analyzing and managing their insurance needs
- ☞ Grew business through new client acquisition and mining existing accounts
- ☞ Identified and fulfilled new client's needs using the insurance products & services offerings
- ☞ Devised/executed new business development plans and drove Sales Representatives towards expanding business
- ☞ Marketed various products and services to all customers with the objective to maximize revenue return
- ☞ Reviewed insurance proposals prepared by brokerage team for submission to the various insurance line
- ☞ Ensured accounts compliant to guidelines set by regulators
- ☞ Maintained Customer Service standards within acceptable standards and enhancing customer satisfaction

**Ingeus – Saudi Arabia**, Dammam, KSA |Accounts Relationship Manager

Sep,11 – Apr,13

**Key Highlights**

- ☞ Responsible for dealing with multiple corporates and industries and maintaining relationships to enhance business
- ☞ Developed/grew relationships with key clients and cooperation by expanding providing quality services
- ☞ Assessed companies needs and functioned as a consultant to support and implement suitable solutions
- ☞ Organized fairs and inviting companies to events on a regular basis
- ☞ Liaisoned with multiple organizations – Govt. and Private towards improving relations in case of assistance needs

**Sanad Cooperative Insurance Company**, Al – Khobar, KSA |Customer Relationship Supervisor

Oct,10 – Sep,11

**Key Highlights**

- ☞ Responsible for supporting sales through front lines and direct flow of customers
- ☞ Ensured each client received outstanding quality service by providing a friendly environment
- ☞ Assisted in recruiting and hiring of qualified applicants to meet the needs of the front end/customer relationships
- ☞ Supervised/scheduled CRO and ensuring compliance with regulatory measures
- ☞ Reduced possible losses due to unacceptable attitude, fraud, and/or carelessness
- ☞ Ensured all transactions affecting company image are processed accurately by auditing the jobs track
- ☞ Authorized/ensured validity of client queries, claims, approvals, network coverage and addition/deletion of issues
- ☞ Oversaw compliance of CRO(s) with Company policies and standards and SAMA regulations Viz. Client's information keeping, Company funds and property, team personnel practices, security, sales support and record-keeping procedures
- ☞ Trained, coached and managed all customer relationship officers/all front-end policies and procedures, including new enhanced CRO and cross training of other associates, and conduct monthly customer service audits

**Gulf Union Cooperative Insurance Company**, Dammam, KSA |Customer Services Supervisor

Feb,09 – Oct,10

**Key Highlights**

- ☞ Responsible for supporting sales through front lines and direct flow of customers
- ☞ Ensured each client received outstanding quality service by providing a friendly environment
- ☞ Supervised and scheduled reps. and ensured compliance with rules and guidelines
- ☞ Assisted in the recruitment and hiring of the most qualified applicants to meet the needs of the front end
- ☞ Expedited front lines, direct flow of customers and ensured that each customer receives outstanding customer service
- ☞ Trained/ coached all reps. on front-end policies and procedures; Cross trained other associates; Conducted customer service audits

**SIMAH – The Saudi Credit Bureau**, Riyadh, KSA |Customer Relationship Supervisor

Feb,04 – Aug,08

**Key Highlights**

- ☞ Responsible for managing Operations, services and activities of credit programs
- ☞ **Commercial Credit Bureau**
  - Coordinated with member banks to upload commercial client's data and facilities
  - Resolved issues related to commercial clients' queries
  - Updated and circulated (B-list) included the default commercial clients
  - Implemented new methods for the credit registry functions
- ☞ **Consumer Credit Bureau**
  - Handled all Operation issues; Organized department's operational work flows
  - Participated in credit bureau new projects; Provided presentations on credit bureau business
  - Monitored call center efficiency; Responded to calls/ emails/ faxes from members & customers
  - Developed/maintained help desk log books; Created/maintained member's accounts
  - Delivered training on the credit bureau system to the new users

**SAUDI HOLLANDI BANK (ALAWWAL BANK)**, Head Office, Riyadh, KSA |Credit Collection Team Leader

Dec,99 – Jan,04

**Key Highlights**

- ☞ Provide credit card holders& loans barrowers with the ideal way in using the credit instruments.
- ☞ Persuade the delinquent consumers to pay the due amounts in order to avoid having bad records in their credit files.
- ☞ Solving all consumers problem related to salary transactions.
- ☞ Make agreements for those whom defaulted in payments and re-schedule their outstanding on monthly reasonable installments for both cards and loans.
- ☞ Coordinate with the collection agencies to arrange collects written off amounts.
- ☞ Issue clearance letters for those whom settled their outstanding and update their records with their new status.
- ☞ Enhancing the process to improve the performance of the employees and the department.
- ☞ Provide the management with the MIS reports.

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**ACADEMIC CREDENTIALS**

- **CII Cet.** | Chartered Insurance Institute
- **Certified Trainer** | Technical and Vocational Training Corporation
- **International Institute of Business and Computer Science, Diploma Degree in Business Administration**  
Riyadh, KSA, 2006 – 2008

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## PROFESSIONAL COURSES / TRAININGS

KPI & Performance Management, Mega Library	International Aviation Insurance, Willis
Underwriting & Risk Engineering Seminar, Swiss Re	Sanction in Insurance, Willis
Social Insurance System and its Implementing Regulations, GOSI	Conflict of Interest, Willis
Insurance Law, CII	Anti-Bribery and Corruption, Willis
Motor Insurance in Saudi Arabia, Saudi Brokers	Motor Insurance, GII
IFCE - Insurance Foundation Certificate Exam, SAMA	On-Job training, Ingeus, UK
Introduction to Anti-Fraud in Insurance Field, GUCI	Customer Services in Insurance, GUCI
Credit management and default loans collection, Kuwait, HRP	Principle of insurance, GUCI
Debt collection and personal rights demand, ALTawail Training Center	Human Resources Management, HRTC
Introduction to Quality, Saudi Hollandi Bank, Riyadh	Change Management & HR Practices Overview
Intensive course in computer studies Jeddah Chamber of Commerce	Fire & Life Safety

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## PERSONAL PROFILE

Age	:	48 Years
Linguistic Abilities	:	Arabic & English
Passport Details	:	Saudi Passport
Driving License	:	Valid KSA driving license