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**Career Objective:** Expand leadership responsibilities, improve organizational ability to exceed corporate goals, and help honor all long-term commitments made to costumers, stockholders, employees and the communities in which we live.

**Profile:** A dynamic MBA in Sales & Marketing form Atlanta University, Bachelor’s Degree in Insurance Managements from Central Warrington University, USA implemented in the United Arab Emirates. I received academic recognitions and acknowledgment from the Central Warrington University.

My Professional Insurance Certificate (P.I.C) from Bahrain Institute of Banking &Finance.

Have 15 years’ experience in UAE as Sales Officer for M/s. Oman Insurance, Executive Manager for M/s Links Insurance Brokers and Senior Branch Manager for M/s. Arab Orient Insurance, General Manager for M/s. Trust Insurance Brokers in Oman since May 2012till 30 December 2014

Now I’m now Senior Branch Manager for Abu Dhabi National Takaful from 1st Jan 5015 till date.

**Value Addition**

* Exceptional background in General Insurance from diverse domains and information systems to improve organizational decision making capabilities, resulting in increased profitability. Skilled in analyzing business requirements and business performance.
* Proficient in identifying areas of improvement the business processes for achieving specified improvements, ensuring continuous improvement in the organization.
* Versatile leader with exceptional organization skills, excellent communication, presentation and interpersonal skills, capable of resolving multiple and complex issues and motivating staff to peak performance. Excellent liaison & coordination skills, with expertise in managing regular interaction with top management.

***Added Expertise:***

**Career History and Career Highlights**

**-Abu Dhabi National Takaful** (UAE/Dubai)

**Senior Branch Manager (Jan 2015\ to Date)**

* Direct all operational aspects including distribution operations, customer service, human resources, administration and sales.
* Assess local market conditions and identify current and prospective sales opportunities.
* Develop forecasts, financial objectives and business plans.
* Meet goals and metrics.
* Manage budget and allocate funds appropriately.
* Bring out the best of branch’s personnel by providing training, coaching, development and motivation.
* Locate areas of improvement and propose corrective actions that meet challenges and leverage growth opportunities.
* Share knowledge with other branches and headquarters on effective practices, competitive intelligence, business opportunities and needs.
* Address customer and employee satisfaction issues promptly.
* Adhere to high ethical standards, and comply with all regulations/applicable laws.
* Network to improve the presence and reputation of the branch and company.
* Stay abreast of competing markets and provide reports on market movement and penetration.

**-TRUST INSURANCE BROKERS** (Oman/Muscat)

**General Manager (May 2012 to 30th Dec 2014)**

* Increases management's effectiveness by recruiting, selecting, orienting, training, coaching, counseling, and disciplining managers; communicating values, strategies, and objectives; assigning accountabilities; planning, monitoring, and appraising job results; developing incentives; developing a climate for offering information and opinions; providing educational opportunities
* Accomplishes subsidiary objectives by establishing plans, budgets, and results measurements; allocating resources; reviewing progress; making mid-course corrections.
* Gaining new business by identifying and exploiting opportunities in the local market.
* Developing and maintaining good working relationships with clients, primarily insurance Company and distributors.
* Increasing profitability of existing product lines by encouraging clients to use added value services wherever possible.
* Insuring credibility with clients by maintaining detailed knowledge of current market conditions and competitors' products.
* Builds company image by collaborating with customers, government, community organizations, and employees; enforcing ethical business practices.
* Provide leadership and vision to the organization by assisting the Board and staff with the development of long range and annual plans and with the evaluation and reporting of progress on plans.
* Direct and coordinate organization's financial and budget activities to fund operations, maximize investments, and increase efficiency.
* Review financial statements, sales and activity reports, and other performance data to measure productivity and goal achievement and to determine areas needing cost reduction and program improvement.

**-ARAB ORIENT INSURANCE COMPANY - Al Futtaim Group (**Dubai, UAE**)**

**Senior Branch Manager (Oct 2009-May2012)**

* Prepares the branch annual business plan report and budget.
* Attends to the day to day operations of the branch.
* Supervises the branch’s overall operations.
* Supervises and follows up sales as per the annual targets.
* Ensures the proper application of the policies and procedures.
* Issues instructions to branch staff members.
* Assists staff in quoting risks.
* Attends to the Head Office queries and requests.
* Approves the issuing of insurance policies issued. Authorities schedule.
* Discusses with the Deputy Manager the business operations and staff performance.
* Overviews and participates in the market studies and information gathering.
* Approves Debit/Credit Notes up to the authority.

**- LINKS INSURANCE BROKERS (**Dubai, UAE**)**

**Executive Manager (Aug 2005-Oct2009)**

* Management: Solid Background in planning and executing sales and marketing plans. Hands-on manager with highly developed negotiation skills experience cultivating and managing strategic business partners.
* Develop successful sales plans to grow the profitability.
* Recruit, train, develop and motivate the employees.
* Implement new products lines in create strategies to introduce and promote them to our customers.
* Managing disciplinary situations as and when required and providing all relevant paperwork in a timely manner.
* Ensuring staff are abiding by Company policies and procedures and reporting any issues as they arise.
* Achieving daily process team productivity targets. Resolving complex cases and customer complaints within set timeframes.

**- OMAN INSURANCE (**Dubai, UAE**)**

**Sales Officer (Mar 2003-Jun2005)**

* Lead sales operations within an insurance company.
* Solicit potential buyers of policies.
* Conduct market research.
* Create and implement business strategies and goals.
* Delegates work as needed.
* Developing and managing a business operation that increases sales
* Contact underwriter and submit forms to obtain binder coverage
* Customize insurance programs to suit individual customers, often covering a variety of risks.
* Monitor insurance claims to ensure they are settled equitably for both the client and the insurer.

**domain skills**

* **Confidence &**Strong background in Sales, Marketing &Managerial
* Highly trainable, fast learner, adapt well to changes and pressure in the workplace.
* **Negotiation and persuasion**
* **Problem solving**
* High Motivated, Commented, &Efficient
* Strong knowledge of all insurance departments and products
* Computer knowledge and efficient user of MS Office and internet.

**Credentials**

***Academics:***

* **Master of Business Administration (Sales & Marketing )**

Atlanta University (UAE) - 2011-2012

* **Bachelor of Business Studies, Insurance Management,**

Central Warrington University -2002-2006

* **Diploma Insurance Professional Certificate(PIC),**

Bahrain Institute of Banking & Finance -2008-2009

**Personal Details**

* **Date of birth:**16th November 1974
* **Languages:** English (Fluent), Arabic (Fluent)
* **Nationality:** Jordanian
* **Marital Status:** Married
* **Driving License:** Valid Omani, KSA, UAE & Jordanian