

## Professional profile

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Experienced in commercial insurance with a demonstrated history of working in insurance company's production industry and banking, Skilled in Numeracy, especially the ability to analyse and interpret statistical data, risk valuate and negotiation, regulatory compliance, business planning, banking, strong insurance technical professional graduated from KSU.

## Executive skills

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- Technical
- Conflict Resolution
- Interpersonal
- Conceptual Thinking
- Analytical Thinking
- Collaboration and Teamwork

## Career summary

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**September 2015 – Present**

**Arabian Agricultural Services Company (ARASCO)  
Sr. Insurance Manager**

The Sr. Insurance Manager is responsible for developing, implementing, managing and monitoring required strategies and programs for effective insurance cover to optimize company risk position and performance. Also responsible for addressing corporate risk insurance liability and claims made against the company whilst applying both strategic direction and professional insurance advice to the company. This includes the management of complex and high value claims made against the company and providing guidance and strategy to other areas of the company in the management of claims.

### *Key responsibilities*

- Manage company annual insurance renewal process with the insurance companies, considering the past performance of the company as it relates to claims, cover requirements, declarations, notifications and cost of insurance.
- Undertake responsibility for identifying and addressing corporate risk management issues relating to outcomes from known areas of insurance claims involved in by the company. This includes the development, implementation and management of company policies and procedures relevant to claims management
- Regularly review, measure and report claim performance for compliance with standards and work towards continual improvement of the total cost of risk and apply effective risk management processes and strong causal analysis to reduce risk outcomes
- Implement the insurance program consistent with the company strategy and develop and implement strategies to proactively partner with all divisions to optimise insurance cover and self-insured outcomes. A priority is to align insurance outcomes to business risks to effectively manage and monitor risks
- Manage the provision of strategic information to senior line management in the identification, analysis and reporting to relevant stakeholders on areas of risk arising from claims investigations and resolutions to allow for consideration of corrective actions to mitigate future risk
- Responsible for the preparation of specialist reports as required for the Management, Audit and Risk Committee regarding number and status of claims, costs and resolution of claims and emerging issues and insurance strategies
- Manage complex and/or high value claims and make recommendations and decisions as to company's liability exposure.
- Manage the provision of specialist insurance and claims management advice and assistance to internal stakeholders where required.

- Develop and manage relationships with external support services and stakeholders such as industry partners, insurance brokers, insurance claims representatives and loss adjusters to ensure desirable claims outcomes are achieved.

**Feb 2014 - Sep 2015**

**Al Rajhi Bank  
Bancassurance, Area Supervisor**

Managing the relationship between Alrajhi Bank and the insurance company that is aimed at offering insurance products or insurance benefits to the bank's customers. In this partnership, bank staff and tellers become the point of sale and point of contact for the customer.

*Key responsibilities:*

Responsibility 1: New Business Production and sales:

- Growing already existing accounts in Bancassurance and establishing new tie-ups.
- Preparing quotations and proposals, negotiating terms and closing sales.
- Explore opportunities to develop new markets/ segments.
- Build a good customer base in order to explore opportunities to cross-sell and up-sell.
- Preparing relevant periodic production reports.

Responsibility 2: Bancassurance Relationship Management:

- Ensuring existing bancassurance clients are offered superior services.
- Building long term relationship with the bank staff by ensuring all their queries are addressed promptly and relevant technical guidance is provided.
- Know all the relevant bank branch managers, relationship managers and employees of such branches on a personal level.
- Accept & follow up on request and complaints received from clients and ensuring claim requests are serviced.

Responsibility 3: Training of Bank Personnel:

- Coordinating and organizing training for bank staff on insurance products, processes and business conversion.
- Advising bank personnel on adequacy of cover requested in relation to available insurance products

Responsibility 4: Product Development and Research:

- Providing market research/customer feedback to the Company for development of new products and enhancement of existing ones to suite the bank segment needs.

**2012 – 2014**

**Allianz Saudi Fransi, Saudi Arabia  
Brokers relationship specialist**

Implement Alternative Channels strategies to achieve company sales targets and customer satisfaction goals in-line with the company's objectives.

## Education and qualifications

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- **BA, Business Administration and Marketing** – King Saud University.
- **CII (current studies)** – Chartered Insurance Institute.
- **Associate in Insurance and Risk - AIR (current studies 25% completion)** - The Institute
- **Retail Banking Professional - RBPFC** – The Institute of Banking.
- **Residential Training Course - RTC**- North of England P&I Association.