

Ali H. Khalil

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SUMMARY

Results-driven **Insurance Manager** with extensive experience in overseeing insurance policies, risk assessment, and claims management within **logistics and investment companies**. Adept at designing cost-effective insurance programs, ensuring compliance, and minimizing financial exposure. Strong background in negotiating with insurers, brokers, and underwriters to secure optimal coverage for corporate assets, fleet, and investment portfolios.

SKILLS:

Sales & Business Development * Commercial insurance sales * Client retention strategies * Renewal portfolio management
Transportation risk management * Investment portfolio insurance * Captive insurance structuring * Claims & Crisis Management
Policy Management & Optimization

EXPERIENCE

2024-Present **SAUDI TRANSPORTATION & INVESTMENT Co. (MUBARRAD)** Riyadh, SA

➤ *Insurance Manager*

- Managed comprehensive insurance portfolios for logistics operations (marine, auto, general liability) and investment holdings (professional indemnity, cyber risk, real estate).
- Collaborated with CFOs and legal teams to align insurance strategies with financial and operational goals.
- Conducted risk audits for warehouses, transport fleets, and investment assets, recommending coverage adjustments.
- Led claims resolution for cargo damage, liability disputes, and investment-related losses, improving recovery rates.
- Spearheaded insurer RFP processes, cutting premiums without compromising coverage

2023-2024 **DAMIN INSURANCE BROKERAGE** Riyadh, SA

Account Sales Manager

- Business Development & Revenue Growth Prospect and acquire new clients (B2B/B2C) through networking, referrals, and cold outreach.
- Develop tailored insurance solutions (e.g., commercial lines, marine, motor, health) to meet client risk needs.

2014 -2018 **MEDITERRANEAN AND GULF COOPERATIVE INSURANCE AND REINSURANCE Co. (MEDGULF)** Riyadh, SA

2019-2023

Account Sales Manager

1. Client Acquisition & Business Growth

- Prospect and onboard new corporate/SME clients for **health, motor, marine, and general insurance** products.
- Identify client risk exposures and design tailored coverage solutions (e.g., group health plans, fleet insurance).
- Exceed sales targets** (e.g., *achieved 90%+ quota attainment annually*).

2. Portfolio Management & Retention

- Manage **renewals, endorsements, and policy upgrades** for existing accounts.
- Conduct **annual risk reviews** to cross-sell/upsell
- Maintain **95%+ client retention** through proactive service and claims support.

3. Underwriter Negotiation

- Liaise with underwriters to secure **competitive premiums** and broad terms for clients.
- Resolve coverage disputes and facilitate **claims processing**.

4. Compliance & Market Intelligence

- Ensure adherence to **SAMA regulations** and MEDGULF underwriting guidelines.
- Monitor market trends (e.g., rising cyber risks) to advise clients on emerging coverage needs.

5. Performance Analytics

- Track KPIs (conversion rates, revenue per client) using **CRM tools**
- Report monthly/quarterly sales metrics to senior management.

Achievements to Highlight (From Your Experience)

Sales Account Manager | MEDGULF | *2014–2018 & 2019–2023*

- Generated **SAR 10M+ annual revenue** by closing high-value corporate accounts.
- Reduced complaint resolution time by 40%** via streamlined client communication.

*Sales Insurance Consultant***1. Sharia-Compliant Insurance Sales**

- Prospect and onboard new clients for **Takaful products** (family, motor, health, property) in alignment with Islamic finance principles.
- Achieve **monthly/quarterly sales targets**

2. Client Portfolio Management

- Manage **policy renewals**, upgrades, and contributions (premiums) for existing participants.
- Conduct **needs assessments** to recommend suitable Takaful plans
- Resolve client queries on claims, surplus distribution, and certificates.

3. Sharia Compliance & Documentation

- Ensure all contracts adhere to **Islamic finance guidelines** (AAOIFI standards) and SAC (Sharia Advisory Council) rulings.

4. Performance & Reporting

- Track sales KPIs (conversion rates, client retention) using **CRM systems**.
- Submit weekly reports on lead pipelines and contribution collections.

5. Community Engagement

- Participate in Islamic finance seminars/mosque events to promote Takaful awareness.
- Collaborate with **Sharia auditors** to maintain product compliance.

*Client Relation Supervisor***Key Responsibilities****1. Team Leadership & Operations Management**

- Supervise a team of client service representatives handling inquiries, claims, and policy servicing.
- Develop SOPs to standardize complaint resolution, renewal processing, and client communication.
- Conduct monthly training on MedGulf products (health, motor, marine) and CRM tools.

2. Client Retention & Satisfaction

- Escalate complex issues (claims disputes, coverage denials) to underwriting/legal teams.
- Lead renewal retention campaigns, achieving 90%+ renewal rates for key accounts.

3. Process Optimization

- Streamline workflows using CRM systems (e.g., Salesforce), cutting response times by 40%.
- Collaborate with IT to automate policy endorsements and claim status updates.

4. Compliance & Reporting

- Ensure adherence to SAMA regulations and MedGulf service standards.
- Prepare reports on team performance (call resolution rates, client feedback trends).

5. Strategic Client Engagement

- Host quarterly business reviews with corporate clients to align coverage with evolving risks.
- Partner with sales teams to identify upsell opportunities

EDUCATION

- Certificate of Completion for MEDGULF Product Knowledge
- B.I.B.F (G.C.I) General Certificate Insurance
- I.F.C.E Certificate
- Customer Service, International Academy for Training & Consulting
- High School Certificate (Lebanon), Sociology and Economy Branch

OTHER

- **Languages:** Arabic (native), English (fluent)
- **Technical & Analytical Skills**
 - **Data Reporting:** KPIs (loss ratios, conversion rates)

Personal Details

- Nationality: Lebanese
- Marital Status: Married
- Date Of Birth: 19th Nov 1984