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Raysun2013



Rabee shams



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## Experience

### Internal Audit - (Confidential) Insurance Company - Lebanon June 2019 – August 2022

- Draft the LOR (letter of representative) for inter- departmental operations in order to gauge the compatibility of work flow with organizational policies and procedures.
- Discuss the findings with the Audit team prior to the risk assessment and action initiation.
- Prepare the weighted risk score for each department in order to assess the scoring from moderate to critical risk.
- Conduct monthly cash count for the company in order to consolidate the system and cash on hand balances for all currencies.
- Conduct a random sampling test for payment vouchers and confirm the compliance with invoices, approvals, and proper accounting entries.
- Set up the audit plan with proper timing to execute it in addition to highlighting the issues that have to be tackled at each department.
- Review of the staff job and compatibility with their educational background and experience.
- Investigate about suspicious payments especially when no supporting documents are incorporated.
- Check out claim payments and their approvals and survey results credibility.
- Prepare and present reports that reflect audit results & communicate the results to management.

### M2R Kuwait - Group Internal Audit & Procurement in charge March 2016 – May 2017

- Reviewed existing business processes in place and made any necessary revisions or additions.
- Worked alongside human resources to update policy manuals and other documentation to ensure compliance by all staff involved.
- Ascertained that the subsidiary companies are in compliance with the group procedures and Kuwait labour law.
- Planned & carried out audit assignments on functional area basis to ensure clear objectives and scope are agreed prior to commencement of the audit
- Involved in pre and post implementation reviews for new system developments, and the review and follow up of computer security matters
- Discussed audit findings with management responsible focusing on business risk, control challenges and operational efficiency enhancements
- Prepared audit findings and recommendations
- Undertook follow up of significant recommendations to ascertain whether improvement actions have been implemented
- Involved in business projects and/or ad hoc assignments (e.g. self-assessment programmes, investigations etc), contributing risk and control expertise together with analytical and investigative skills
- Keep up to date with business developments (including acquisitions, new systems, new products and services etc)
- Set a schedule for the items to be purchased within a time frame
- Ensured compliance and standardization in collaboration with the various outlets needs
- Met with different suppliers to assess the products and their compatibility with what is required for each outlet.

- Collaborated with key persons to ensure the specifications and needs of certain products are being met.
- Negotiated with vendors to arrive at competitive prices without compromising quality and comparing different quotes.
- Supervised sales contract preparation, including terms of payment, shipping schedule & ETA of products
- Worked jointly with the Warehouse on space management.
- Supervised the timely coverage of events that were organized by the company and supervised all related social media content.
- Controlled the content of social media that was produced by the social media team.

#### **Achievements:**

- Decreased overhead costs by \$5000 per month by introducing new store energy efficient tactics without compromising on quality or brand standards.
- Drafted proper ordering procedures in order to avoid inventory wastes.
- Managed proper transfer of goods to and for outlets to avoid stock duplication.

#### **AI Argan Insurance Brokers - Branch Manager**

**August 2013 – October 2015**

- Assessed clients' risk management profile.
- Managed and maintained the existing company portfolio of client base.
- Monitored all insurance-related policy renewals.
- Researched insurers to find the most suitable insurance for clients at the best price.
- Assembled special types of insurance cover in complex cases.
- Debugging human errors.
- Devised new ways to mitigate risks.
- Ensured clients' awareness of policy coverage in line with their industry.
- Amended policy conditions, terms & exclusions when required.
- Counsel clients on their policy claims.
- Supervised other departments in acquiring new clients.
- Developed relationships with underwriters, surveyors, and other professionals.
- Keeping up-to-date with changes in the insurance market.

#### **Achievements:**

- Successfully recovered bad debt expenses of the company through follow up on each and every customer account for the amount of USD 150,000/-.
- Landed 2 new contracts that were worth of almost USD 2 million.
- Maintained the portfolio of existing customers which was worth around USD 30 million.

#### **GlobeMed LTD. Company (TPA) - Assistant Manager –Insurance Claims**

**Dept January 2013 – July 2013**

- Submitted weekly progress reports and ensured claims were accurate.
- Ensured that policy limitations and deductibles are entered within the company's database.
- Authenticated that the table of benefits is circulated to medical providers.
- Tracked record activity on medical claims.
- Liaised with insurance companies to improve patient medical share.

#### **Zurich Insurance Company - Assistant Underwriting Manager**

**August 2009 – October 2012**

- Underwritten all types of insurance lines in collaboration with the Hub at DIFC for (property all risks, casualty, workmen compensation, and the like).
- Provided quotes, underwritten new business, endorsements and completed workload in a timely manner.
- Performed modelling techniques on clients to establish premium rates.

- Made physical inspections and analyzed other related underwriting data to determine risk levels for new policies.
  - Interacted with Dubai International Financial Center for new queries that are beyond the branch's authority.
  - Appealed to customers' problems & resolve them.
  - Communicated with international brokers for Global insurance renewals.
  - Ensured timely premium payments with brokers &/or customers
  - Provided assistance to accounts in collecting outstanding premium payments.
  - Declined excessive risks.
  - Decreased value of policy when risk is substandard.
  - Evaluated possibility of losses due to catastrophe or excessive insurance.
  - Scrutinized documents to determine degree of risk from such factors as applicant financial standing and value and condition of property.
  - Reviewed company records to determine amount of insurance in force on single risk or group of closely related risks.
  - Analyzed financial data
  - Evaluated degree of financial risk
  - Followed up on contract, property, or insurance laws
  - Gathered relevant financial data
  - Identified financial risks to company
  - Reviewed data on insurance applications or policies
  - Supervised subordinates in the underwriting section, and the writing of policy terms and conditions.
  - Managed the product brochures and arranged with printing houses for editing the articles when needed.
  - Developed strategic messaging system to be delivered across all clients
- Achievements:
- Preserved good connections with brokers that led to new projects insured and were almost worth of USD 3 million.
  - Handled customer enquiries that were good enough to maintain them for further business renewals.
  - Prepared for customers' requirements in advance and was compliant with deadlines.

#### **Sultan Center -Kuwait - Corporate Category Manager – Space Planning April 2008 – August 2009**

- Prepared the standards (required equipment, new machines, etc...) for the existing and new store layouts.
  - Sourced and purchased fixtures for all outlets.
  - Followed-up with finance for supplier outstanding payments.
  - Organized shipments of machinery to various company destinations.
  - Supervised all required equipment for corporate & country branches' projects.
  - Managed all new store projects & ensure operations are implemented properly.
  - Supported in drafting strategic guidelines, policies and SOP's for store layouts & Plano-gramming, visual merchandising, rentals and shop fitting.
  - Coordinated with the operations team to avoid any delays.
- Achievements:
- Prepared daily and monthly reports utilizing Microsoft excel and word
  - Prepared employee schedule, performance reviews, and trained and coached new and existing team members.
  - Handled employee relations, attendance and leaves and ensured all health and safety regulations were properly implemented.

- Ordered and received products and performed regular monthly inventory and maintained food cost and maintained weekly maintenance as needed and processed preventive maintenance.

**Gulf Insurance Company - Kuwait City - Assistant Manager for Group Life & Individual Department April 2006 – Jan.2008**

- Reviewed and analyzed the new insurance application requests.
- Generated automated system reports to review renewals, claims status, and advised clients &/or brokers accordingly.
- Liaised between the agents and the clients regarding loss ratios and retention issues.
- Followed-up with Medical & group life claims.
- Prepared medical quotations for new leads.
- Negotiated with clients' required insurance coverage.
- Sustained accurate records of discussions or correspondence with customers.
- Supported sales team in yielding new prospects.
- Written to field representatives, medical personnel, and others to obtain further information, quote rates, and explained company underwriting policies.
- Offered competitive rates to clients' to win the business.

**Achievements:**

- Handled customers' needs and inquiries (by phone, in-person, fax or email); managed and resolved complaints in a timely and professional manner.
- Confirmed orders and offered suggestive selling and after-sales service resulting in repeated business.
- Ensured that all guests' correspondence were handled appropriately while maintaining guests' satisfaction.

**National Bank of Kuwait - Kuwait City –Team Assistant – Consumer Banking Nov. 2004 – April 2006**

- Take the workload off colleagues and allowing them to focus on improving projects.
- Handling bank clients' demands and attending to their requests.
- Help with administrative tasks that are vital to meeting deadlines in favour of processing loans on time for clients who are in urgent need for money.
- Work under the direct supervision of Sales team leaders to schedule sales team appointments with clients.
- Organizing internal team meetings and alerting team members about pending duties.
- Sorting emails by importance, making copies, running errands, preparing documents and organizing electronic files.
- Opened accounts, processed credit card applications, & established loans' calculations for the customers.
- Provided a methodology to identify and analyse the financial impact of loss to the bank.
- Prepared risk management and insurance budgets and allocated claim costs and premiums to departments and divisions.
- Maintained records including insurance policies, claim and loss experience.
- Assisted in the review of major loan applications.
- Insured that claims are being settled fairly, consistently, and in the best interest of the entity.
- Provided information necessary for the risk manager to review and identify loss exposures.

**Achievements:**

- Over delivered on sales targets and ranked top 3 best sales men.
- Trained new sales associates to deliver quality customer service and target sales.

- Increased sales by 15% through developing direct marketing campaigns.

**Jubaili Bros.- Shuwaikh Port- Kuwait - Assistant Branch Manager**  
**July 2003 – Nov. 2004**

- International Exposure through the company's branches in Lebanon, UAE, & Afghanistan.
- Devised wide data integration and inventory management system in the company wide data.
- Found the local Kuwaiti branch alongside with the branch manager.
- Implemented & managed the stock & accounting system
- Handled all the financial activities while acting as an in-charge office manager.
- Prepared company ledger accounts and financial consolidation.
- Developed market penetration strategies while cutting overhead cost, minimizing cost & maximizing profits.

**Achievements:**

- Landed a big contract for selling generators to Iraq.
- Increased the company shares in the Kuwaiti market through closing up sales deals with clients.

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**Qualifications**

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**Masters Degree in Business Administration**

Lebanese American University ~ June 2000- July 2003

Major MBA Courses: Marketing Management, Management Leadership. Financial Management, Quantitative Methods in Business, Research Methods in Business, Human Resource development (HRD), Commercial Bank Management, Financial Derivatives & business Economics

**Bachelor of Sciences (Business Management)**

Lebanese American University ~ Oct.1997- June 2000

Major BS Courses: Managerial Finance, Accounting I, Accounting II, Cost Accounting, Business Law, Intro. to Management, Intro. to Marketing, Senior Management, Micro Economics, Macro Economics, Management Information System, Business Statistics, Organizational Behaviour & Computer Literacy.

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**Skills**

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- Quality Customer Service and Administration
- Excellent English and Arabic Communications, Marketing and Communications
- Problem Solving
- Microsoft Office Word, Excel PowerPoint, Office management and Publications
- Presentation skills
- Campaign and Events Management
- Social Media Expert
- Compliance Assessment
- Team Management
- Editing and Underwriting
- Teamwork ,Public Relations

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**Interests**

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Reading, acting, Basketball, swimming, & listening to music.

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**References**

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Available up on request.

