# **ELIE GHARIOS**

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A results-driven Sales & Business Development Professional with experience in the Insurance, Employee Benefits, and Digital Marketing sectors. Proven ability to manage and expand corporate accounts, deliver tailored insurance solutions, and drive revenue across different business lines. Adept at collaborating with cross-functional teams, optimizing sales processes, and enhancing client relationships through data-driven insights and precise execution.

Recognized for **strong leadership** through extensive Rotaract and Rotary district-level roles **across 9 countries**, **stakeholder management**, **and team coordination**. Combines **analytical thinking**, **communication excellence**, and high-**performance mindset** to support organizational **growth** and elevate **client experience**.

#### SKILLS

Sales, Insurance & Business Development | Corporate Account Management | Employee Benefits Solutions | RFP Management | B2B Sales Strategy | Pipeline Growth | Client Acquisition & Retention | Client Relationship Development | Broker & Partner Enablement | Revenue Expansion | Cross-selling Strategies | Data Analysis | Operations | Funnel Optimization | Lead Qualification | Strategic Planning | Cross-Border Collaboration | Team Coordination | Stakeholder Management | Public Speaking | Training & Facilitation | Decision Making | Event Planning | Organizational Leadership | Strong Written & Verbal Communication

#### **Education**

- Bachelor's in International Business Management Minor in Business Marketing
  Notre Dame University Louaize (NDU), Lebanon | September 2016 May 2020
- Lebanese Baccalaureate
  College Notre Dame Louaize, Lebanon | September 2000 June 2015

## **Professional Experience**

New Business Associate | MetLife Insurance Company - Beirut, Lebanon | January 2024 - Present

- o **Managed and expanded corporate accounts by 20**% by delivering tailored insurance solutions (Medical, Life, PA, Workmen's Comp), securing new business and renewals.
- o **Presented to 150+ C-level executives** and advised on regulatory compliance to ensure policy accuracy and alignment.
- o Trained more than 360 new sales agents and coordinated with underwriting and operations to streamline policy issuance.
- Generated over 300 qualified leads through direct outreach, broker engagement, referrals, and industry research, strengthening the Employee Benefits sales pipeline.
- Coordinated 180+ RFQs annually, ensuring accurate census validation, timely underwriting submission, and competitive pricing for group medical and life proposals.
- Increased quotation turnaround efficiency by 25% by optimizing data collection, improving channel communication, and tightening follow-up procedures.
- o **Improved proposal clarity and decision-making** by preparing benefit comparisons, pricing analyses, and recommendation summaries presented to clients.
- Maintained 100% compliance with internal audit requirements, documentation standards, and regulatory obligations during the entire sales cycle.

Sales and Marketing Support Officer | MetLife Insurance Company - Beirut, Lebanon | September 2021 - January 2024

- Prepared more than 500 insurance proposals and RFPs per year, managing the full tender cycle from data collection to final submission.
- Improved pricing accuracy by 30% through advanced Excel modeling, benefit audits, and close coordination with underwriting.
- o Accelerated quotation turnaround by 20% by restructuring the data-validation and market-comparison process.
- Supported over 70 brokers and agents with product material, benefit explanations, and competitive pitch support to help close group medical and life deals.
- o **Enhanced sales visibility** by consolidating weekly pipeline reports and competitor benchmarks for the senior management team.

- o Streamlined internal communication between sales, underwriting, policy issuance, and operations to reduce processing delays.
- Contributed to a 15% growth in EB new business by providing timely technical support and accurate market insights to sales managers.

## Junior Digital Marketing Officer | Curly Brackets - Beirut, Lebanon | December 2020 - September 2021

- Ran Meta and Google Ads campaigns for 10 major clients, improving CTR and ROI through data-driven targeting and A/B testing.
- o Boosted client engagement by 50% by analyzing performance dashboards and refining creative/content strategy.
- o Improved SEO/SEM performance by 40% through keyword optimization, website audits, and conversion-focused rewrites.
- o Reduced ad-spend waste by 25% by optimizing targeting segments and pausing underperforming assets.
- o Collaborated with design and content teams to launch multi-platform marketing campaigns aligned with brand goals.
- o Delivered detailed monthly reports outlining insights, performance trends, and actionable recommendations for clients.

## **Leadership & Extracurriculars**

#### Rotaract | District 2452 & Rotaract Lebanon

- District Rotaract Chairperson 2025-2026 (July 2025 June 2026)
  - Aiding the Rotary District Governor in promoting collaboration between Rotary and Rotaract clubs.
- o Interrota Lebanon Deputy Chairperson
  - Co-leading the organization of Interrota 2026, the biggest and only Rotaract Conference officially recognized by Rotary International, which happens every 3 years.
- o District Rotaract Representative 2024-2025 (July 2025 June 2025).
  - Led and managed Rotaract activities across 9 countries (Lebanon, UAE, Jordan, Armenia, Cyprus, Bahrain, Palestine, Georgia, Sudan), providing strategic direction, driving cross-border collaboration and aligning club performance with Rotary International's goals.
- o Deputy District Rotaract Representative for Lebanon | July 2023 June 2024
- Vice District Rotaract Representative for Lebanon | July 2022 June 2023
- o President, Rotaract Sahel Metn | July 2021 June 2022

## Model United Nations (Simulation Conference of United Nations Sessions) & Youth Engagement

Notre Dame University MUN (NDU MUN)

Director General | 2020

Under-Secretary General of Administration | 2019

Delegate Trainer and Secretariat Member | 2017–2018

o Future We Want MUN (FWW MUN) - UN HQ, NYC

Represented Lebanon as a delegate at the Italian Diplomatic Academy and participated in diplomatic simulations at the UN Headquarters in New York in 2018.

Participated in the organization of that same conference as chairperson in 2019 and 2020.

#### **Internship & Certificates**

- o LOMA 291 Improving the Bottom Line: Insurance Company Operations 2nd Edition
- o LOMA 281 Meeting Customer Needs with Insurance and Annuities 3rd Edition
- o Public Speaking Certification from LAU ACE
- o **HULT Prize**, Notre Dame University (2019)
- o **Leadership Trainings**: Executive Presence, Strategic Thinking, Public Speaking, Interview Prep
- o Workshops: CV/LinkedIn Optimization, Interview Guidelines, Team Communication, OHCHR Youth Seminar

## **Skills & Tools**

- o Computers Skills: Microsoft Office (Excel, Word, PowerPoint), Google Ads, Meta Business Suite, Google
- o Analytics, SEO & SEM Basics
- o Languages: Arabic (Native), English (Fluent)
- o Soft Skills: Strong leadership, public speaking, and team coordination