



**KHURRAM AFTAB**  
**INSURANCE SALES**  
**PROFESSIONAL**

**INSURANCE SALES MANAGEMENT**

A competent sales professional with **13+years** of work experience in Insurance industry. An experienced and effective Sales Manager having a long track record of increasing profitability and consistently raising the effectiveness of sales representatives. As a hands on leader I always insert a great deal of personal attention and involvement in to the execution of company merchandising, operational programs and direction. I believe that the ability to apprehend market trends, sales integrity, sound follow-up and relationship building are the vital components to attain customer satisfaction. I am looking for a position in a small to mid-sized growing firm where I can use my skills to their full potential and make a measurable difference.



**Achievements / Certifications**

- Insurance Sales Certification – Institute of Financial Markets of Pakistan.
- Creating a winning strategy – Jack Welch Management Institute.
- Negotiation Skill – Pakistan Institute of Management.
- Discover Yourself – Lions Club International
- Takaful (Adv) & Company Orientation by Pak Qatar Family Takaful
- Sales & Strategies by Pak Qatar Family Takaful
- Relationship Building & Communications by Pak Qatar Family Takaful



**Expertise**

- Market Business Analysis
- Business Development
- Financial Budgeting
- Marketing Solution
- Team Leadership
- Customer Satisfaction
- Training Negotiation
- Maximizing Profits
- Team Building

**Professional Work Experience**



**Senior Manager Corporate Sales**  
**Pak Qatar Family Takaful Limited**

**Jan 2019-Dec 2021**

A dynamic opportunity to enhance my personal capabilities not restricted to only Life Insurance segment but also taking care of Health, Micro and Credit life Insurance. Successfully closed OPF,HITEC,PRAL.



**Contact**

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Visa validity 25th June 2022.



**Regional Manager Corporate Sales**  
**Adamjee Life Assurance Ltd**

**Oct 2014 - Nov 2018**

Build a corporate division from scratch and made it profitable by adhering all the SOP's defined by the company. Optimized business through strategic planning, market analysis, product diversifications, financial advisory, relationship building, strong follow ups and escalating team potential under healthy environment to achieve exceptional results. Set myself rigorous targeted goals for new product launches and topical initiatives. Some key achievements are.

- Best Regional Manager Corporate Sales 2017.
- Top Profitable Regional Manager 2017.
- Qualified consecutive Sales Conferences from 2014-2017
- Projected and successfully launched Tol 2 Tol project on M-2 which hit record profits.
- Besides low rating of the company, my team entered with a penetrating strategy and we grasped a renowned leading bank named as Askari Bank with 5 products on board.
- Initiated paperless environment by settling claims through electronic media and is merely a remarkable success.
- Based on after sales service my persistency remained >85%.
- Askari Bank, ZONG,MOBILINK, FAST University, FFBL, FWO, NDC were my valued and renowned clientage.

Effectively managed and supervised marketing staff, by planning and focusing sales targets. Maximized income and profits by implementing advertising and marketing campaigns whilst promoting a new and innovative range of products and services. Significantly increased revenue and profitability and met all agreed Key Performance Indicators (KPIs) and Service Level Agreements (SLAs) as part of a team. Conducted management and client based surveys which resulted in improved budgets, created profit margins, client satisfaction, one point solution and long-term relationships. Few achievements are:

- Best Persistency Collection Award 2009.
- Qualified Sales Conference 2009.
- Won Company Maintained Car against Sales Target.
- Qualified Sales Conference 2011, 2013 and 2014.
- 5- Years' Service Award.
- Fee Continuation Plan for students in schools, colleges and universities to meet their educational expenses emerged with exceptionally sizeable profits for the company.



**Team Leader - Conservation**  
**Medical Transcription and Billing Company**

**March 2006 - May 2008**

Deliberated a multinational offshore medical billing company to operate inventory software for their insurance claims. Prepared claims on the behalf of doctors to the insurance companies for the services rendered by the patients in 7 states of America. Negotiating with the insurance companies for collection of payments and delivering the utmost services for client retention. Arranging meetings, hiring the right staff and then train them through sessions to achieve the targets defined. Weekly and monthly targets evaluations. Some achievements are

- 2 Promotions in a single year.
- Awarded Performance satisfaction certificate.
- Youngest individual to get Team Lead Position in 12 months.
- 3 Times Best Team of the month recognition.



### *Competencies / Strengths*

- Leadership, team-building, motivational and presentation skills
- Adaptable, energetic, innovative and self-motivated.
- Highly reliable and self-starter, ambitious and enjoy challenges
- Practiced and capable of handling stress with flexibility and wiling to learn in odd situations as well.
- Ability to change in new working environment.
- Computer literate and well-versed with MS Office & other gadgets,
- Able to work with multiple tasks and prioritize.



### *Education*

Master's in Business Administration (Thesis pending) – NUML Islamabad	2006 – 2008 CGPA 2.09
Bachelors in Computing Systems Peshawar University	2002 – 2006 CGPA 3.67
Intermediate in Computer Sciences Fazaia Degree College Karachi.	1999 – 2001 69%

*References will be furnished upon request*