# AFIA SAYED ALI

Medical Insurance Underwriter / Medical Insurance Coordinator

Accomplished insurance and administration professional with 15+ years of expertise in medical insurance underwriting, policy administration, claims coordination, and client relationship management across corporate and individual portfolios. Proven ability to assess risk, calculate premiums, issue coverage certificates, and manage end-to-end insurance operations while ensuring strict regulatory compliance. Adept at liaising between insurers, TPAs, HR, and clients to facilitate seamless policy issuance, renewals, and claims resolution. Strong background in HR operations, team supervision, and process optimization, delivering operational excellence in fast-paced environments. Committed to maintaining data integrity, enhancing customer satisfaction, and driving organizational efficiency through meticulous documentation and proactive problem-solving.

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## CORE COMPETENCIES

Medical Insurance Underwriting | Policy Administration
Claims Coordination | Group Medical & Life Insurance
Workmen's Compensation
Motor Insurance | Risk Assessment
Premium Calculation | TPA Liaison
Regulatory Compliance | Client Relationship Management
Policy Renewals & Endorsements | Coverage Certificates
Data Management & MIS Reporting | Employee Benefits Administration
Vendor Coordination | Quality Assurance | Process Improvement
Report Generation | Documentation & Record Keeping
Team Supervision | Training & Development | Conflict Resolution
Time Management | Task Prioritization

## PROFESSIONAL EXPERIENCE

### Group Insurance Coordinator

Derby Group of Companies

*May 2026 - Present*

*Duties & Responsibilities*

*Dubai, UAE*

- Manage comprehensive insurance operations including quotations, policy issuance, renewals, endorsements, cancellations, and policy administration for both internal corporate insurance and diverse client portfolios.
- Coordinate with insurance companies, clients, internal coordinators, HR, and other stakeholders to obtain quotations, process policy requests, resolve queries, and ensure seamless service delivery.
- Administer and maintain all internal insurance programs including Group Medical, Group Life, Workmen's Compensation, Motor, and other corporate insurance policies, ensuring timely updates and strict compliance.
- Monitor policy expiry dates, maintain renewal trackers, proactively follow up on renewals, and ensure continuous insurance coverage without lapses.
- Review insurance documents, policy schedules, endorsements, and related records for accuracy, completeness, and compliance with client and insurer requirements.
- Maintain accurate insurance databases, policy records, and documentation while preparing periodic MIS reports, portfolio summaries, renewal reports, and management reports.
- Act as primary liaison between employees, HR, Finance, and insurance providers, coordinating with TPAs for claim approvals, escalations, and policy updates to ensure timely resolution and reduced turnaround time.

### Senior Administrator

Valpeters Corporate

*July 2025 - January 2026*

*Duties & Responsibilities*

*Dubai, UAE*

- Managed day-to-day office administration, scheduling, travel arrangements, and meeting coordination for management, ensuring smooth operational functionality.
- Ensured seamless office operations by managing supplies, vendors, and service providers while acting as point of contact between internal teams and external parties.
- Coordinated onboarding processes for new clients for company formation, ensuring accurate documentation and compliance with regulatory requirements.
- Supported finance functions including invoice processing, expense reports, quotations, and vendor coordination while maintaining accurate filing systems.
- Prepared official correspondence, reports, and documentation, ensuring all records were systematically maintained and easily accessible.

## Medical Insurance Coordinator

Orient Insurance

*August 2021- November 2024*

*Duties & Responsibilities*

*Dubai, UAE*

- Served as primary liaison between the organization, third-party administrators, agents, and policyholders, facilitating seamless communication regarding policy eligibility, claims processing, and coverage verification.
- Oversaw the complete insurance claims lifecycle, ensuring timely and equitable settlements by adhering to regulatory compliance, company policies, and industry best practices.
- Ensured accurate processing of policy applications, amendments, and client requests by conducting thorough verifications and maintaining data integrity.
- Managed comprehensive portfolio of corporate, enterprise, SME, and individual insurance policies, addressing underwriting complexities and claims-related inquiries.
- Developed customized insurance protection plans by analyzing client needs, determining appropriate coverage solutions, calculating premium rates, and issuing critical documents including Coverage Certificates, Worldwide Certificates, and Certificates of Continuity.

## Customer Service Agent

YAP - The Digital Banking App

*September 2020 - March 2021*

*Duties & Responsibilities*

*Dubai, UAE*

- Delivered exceptional customer service by efficiently processing transactions, addressing inquiries, and coordinating with cross-functional teams to ensure prompt issue resolution.
- Maintained optimal productivity and performance by adhering to key performance indicators including quality scores, resolution rates, customer satisfaction, attendance, punctuality, and average handling times.
- Conducted thorough investigations into customer concerns, accurately documenting relevant details, identifying root causes, and escalating complex issues when necessary.
- Fostered positive customer experiences by engaging with clients through multiple communication channels including inbound calls, live chat, email, and emerging platforms.
- Managed customer inquiries and dispute resolutions with professional and empathetic approach, de-escalating challenging situations and providing clear solutions.

## Administration Team Leader - Operations (Due Diligence Department)

ValuStrat Consultancy

*March 2015 - February 2020*

*Duties & Responsibilities*

*Dubai, UAE*

- Led and supervised a team of 15-17 surveyors, overseeing daily operational tasks, delegating responsibilities, and ensuring work was organized and prioritized within set turnaround times.
- Fostered a high-performance work environment by implementing motivational strategies, providing ongoing support, and encouraging teamwork to enhance employee engagement and productivity.
- Managed and streamlined office administrative procedures by evaluating existing workflows, implementing process improvements, and ensuring seamless coordination between departments.
- Strategically planned and coordinated office services including procurement and maintenance of equipment, disposal of obsolete assets, and management of essential documentation.
- Managed and systematically processed incoming service requests via email, ensuring accurate assignment to appropriate surveyors based on location for key clients including ADIB Mandoob Services, DIB Auto & Credit Card, Auto Dunia, and RAKBANK.
- Oversaw and coordinated facility operations in strict compliance with regulatory guidelines and accreditation standards, ensuring smooth execution of due diligence processes.
- Maintained real-time awareness of organizational commitments, emerging priorities, and staff availability, ensuring seamless allocation of resources to meet project deadlines.
- Spearheaded development and implementation of structured budgeting and accounting system, optimizing financial efficiency and reducing costs.
- Continuously updated and refined the ticketing system to ensure accurate tracking of service requests, efficiently monitoring progress and ensuring timely submission of completed inspection certificates, valuation reports, and LPOs to banking institutions.

## Islamic Auto Finance Sales Coordinator

RAKBANK

*April 2013 - November 2013*

*Duties & Responsibilities*

*Dubai, UAE*

- Managed coordination and administrative responsibilities by effectively liaising between Auto Loan Officers, the Auto Loan Team, and key departments including Credit, CROPS, and Auto.
- Revamped sales processes and optimized financial procedures, implementing strategic improvements that led to substantial revenue increase and enhanced customer acquisition.
- Collaborated with Dealers, Bancassurance, HR, and Administration teams to organize essential documentation, facilitate loan approvals, and ensure accurate processing of Islamic Auto Loan disbursals in compliance with Shariah regulations.
- Executed high-volume automotive sales transactions while strategically negotiating deals with banks and financial institutions, ensuring optimal loan structuring and successful deal closures.

- Consistently achieved and exceeded monthly sales targets by effectively promoting banking products and leveraging strong communication and negotiation skills.
- Maintained comprehensive quality control and customer satisfaction records, proactively identifying areas for service enhancement.

### Phone Banking Representative

RAKBANK

*2008 - 2013*

*Duties & Responsibilities*

*Dubai, UAE*

- Provided exceptional customer support by handling inbound calls, verifying account information, resolving inquiries, and ensuring all banking service requirements were met professionally.
- Managed Internet Banking registrations by enabling or disabling user accounts as requested while facilitating new customer referrals.
- Delivered first-call resolution by addressing customer inquiries efficiently while strictly adhering to compliance regulations and operational procedures.
- Maintained high standard of professionalism and empathy while troubleshooting complex customer issues, effectively resolving concerns and enhancing overall satisfaction.
- Consistently met and exceeded departmental performance metrics by achieving key objectives, maintaining high accuracy in data entry, and diligently updating tracking systems with call notes, customer queries, and service recommendations.

### Customer Service Representative

Road and Transport Authority - SALIK

*2007 - 2008*

*Duties & Responsibilities*

*Dubai, UAE*

- Delivered first-call resolution by addressing customer inquiries efficiently while strictly adhering to compliance regulations and operational procedures.
- Maintained high standard of professionalism and empathy while troubleshooting complex customer issues, effectively resolving concerns and enhancing overall satisfaction.
- Consistently met and exceeded departmental performance metrics by achieving key objectives, maintaining high accuracy in data entry, and diligently updating tracking systems with call notes, customer queries, and service recommendations.

## EDUCATION AND CREDENTIALS

**MBA in Human Resource Management** | Jaipur University, India (Dubai)

**BBA in International Business** | Albedo School of Business Management

**Higher Secondary Certificate (HSC)** | New Indian Model School, Sharjah

**Secondary School Certificate (SSC)** | New Indian Model School, Sharjah

## PROFESSIONAL SKILLS

- **Insurance Operations:** Medical insurance underwriting, group medical policies, life insurance, workmen's compensation, motor insurance, policy issuance, renewals, endorsements, cancellations, and claims management.
- **Risk Assessment & Analysis:** Evaluating client needs, determining appropriate coverage, calculating premium rates, and issuing critical documents including Coverage Certificates, Worldwide Certificates, and Certificates of Continuity.
- **Claims Coordination**: Overseeing the complete claims lifecycle, liaising with TPAs and insurance providers for claim approvals, escalations, and policy updates to ensure timely resolution and reduced turnaround time.
- **Client & Stakeholder Management:** Primary liaison between employees, HR, Finance, insurance providers, and policyholders, ensuring seamless communication regarding policy eligibility and coverage verification.
- **HR & Administrative Support:** Recruitment coordination, employee relations, payroll processing, performance management, onboarding, office administration, vendor management, and facility operations.
- **Data Management & Reporting:** Maintaining accurate insurance databases, policy records, documentation, and preparing periodic MIS reports, portfolio summaries, renewal trackers, and management reports.
- **Compliance & Quality Assurance**: Ensuring adherence to company policies, underwriting standards, and regulatory requirements while maintaining data integrity and preventing discrepancies.
- **Process Improvement:** Streamlining workflows, implementing strategic improvements, and optimizing operational procedures to enhance efficiency and service delivery.
- **Customer Service Excellence**: Delivering exceptional service through inbound calls, live chat, email, and multiple communication channels while maintaining high satisfaction scores.
- **Team Leadership:** Supervising teams, delegating responsibilities, implementing motivational strategies, and fostering high-performance work environments.

## REFERENCES

Will be available on demand.