

Ali M Tarbhai



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SUMMARY OF SKILLS

Well-rounded **Insurance** and **Risk Management** professional with experience in several industries including Communications, Finance, Insurance, IT, Sales, and Service. Likewise, a passionate **Entrepreneur** and **Developer** who continues to work in assisting organizations in value creation with an ultimate mission statement to create solutions that ultimately assist in making the world more resilient.

As a highly adaptable and versatile partner, I enable low onboarding time and costs and immerse myself into new challenging environments with ease and comfort. With a strong ability to work independently, in a group, and/or in hybrid teams, my skills, experience, and tenacity ensure adherence to deadlines with high degrees of precision and accuracy. A continued passion to evolve and learn combined with strong ambition, I support organizations in achieving higher returns on their investment (ROI) and quickly identify and provide strategies which prove profitable or alternatively lead to cost reductions.

Proven communication skills, written and verbal facilitate communication of simple and complex ideas with a wide range of stakeholders, and serves to assist organizations in strengthening its business relations as well as assists in resolving critical issues when it comes to conflicts and disputes. Benefits include stronger relationships developed amongst clients, executives and various other stakeholders. Effective time management, organizational, and interpersonal skills also allow me to lead and manage projects while supporting the coordination, delegation, and completion of tasks resulting in successful outcomes.

With strong experience in research and through use of information technology in conjunction with primary and secondary datasets - my skills as a highly analytical, data enthusiast with strong precision to detail provide valuable resources for an organization in helping identify, evaluate and analyze trends and risks resulting in actionable feedback leading to positive outcomes and wins.

Successful outcomes on projects and tasks a result of astute decision making through logic and rationality as well as with a keen ability to think outside the box. Excellent computer competencies, quantitative and qualitative analysis, as well as presentation delivery yields high quality outcomes in presenting problems and/or data, while being clear and succinct and while providing alternative solutions. Most importantly, an outstanding work ethic, willingness to constantly learn, team management and leadership skills are evident through past successes and can be noted from current and future ambitions.

AREAS OF EXPERTISE

Active Listener
Agility & Adaptability
Analytics
Coding
Collaborator
Communication
Creative Problem Solving
Data Mining/Database
Design
Decision Making
Design
Empathetic
Energetic

Entrepreneurship
Flexible
Global mindset
Insurance
Intelligence
Intuitive
Languages
Leadership
Motivator
Negotiation
Objective
Organized
Passionate

Perseverance
Persuasion
Problem-Solver
Results-Driven
Risk Management
Sales
Self-Awareness
Self-Starter
Servicing
Social Media
Strategic Planning
Technical Writing
Trustworthy

EXPERIENCE

R8RISK, Toronto, ON, Canada

Founder & CEO — November 2018 – Present

- Risk Management and Insurance development firm creating a holistic platform that will help provide Risk Management and Risk Transfer solutions for individuals and organizations.
- Self-taught developer in Python - through use of Django framework have begun work on web app and API's by organizations and individuals. Objective is bringing together tools developed and build comprehensive risk management marketplace/platform to facilitate risk transfer – by creating risk capital pools that will enable customers and organizations to be part of the capital return process while enabling groups to collectively finance risk pools.
- Provide financial modeling, business process/operations improvements, and assisting in seeking financing support for high-growth start-ups and small businesses through independently sourced clients and freelancing platforms.
- Providing firms assistance in risk identification, analysis, and providing solutions to build resiliency and lower costs leading to increased ROI.
- Building relationships with prospective customers and partners for engagement opportunities through effective networking - identifying and evaluating projects and following up with discussion and presentations on where ROI can be increased.
- Thought-leader in invoking discussion and working with clients on ideation and discussion of current problems and seeking solutions that can remedy any shortfalls in the business.

Swiss Re, Toronto, ON, Canada

AVP, Claims Specialist — February 2014 – November 2018

- Claims management of Errors and Omissions (E&O) claims involving financial lines of business for complaints and actions in suit brought forth against financial advisors and/or insurance brokers. Claims included wide array of subject matter and were commercial in nature.
- Duties included full file management and analysis from inception to resolution of matter. Claims management included interpretation of coverage under insured and claimant insurance contracts, discussion and analysis, negotiation, and all correspondence including reservation of rights, and denial letters where needed.
- Maintained continuous communication throughout claims process with all stakeholders (insureds, claimants, counsel, carriers, brokers, third parties, etc.) Delegated work as and where needed to various experts such as special investigators, counsel, appraisers, and independent adjusters.
- Mediate and resolve large cases involving highly complex situations, often clouded by matters that were more complex in assigning value. Negotiated numerous wins while ensuring satisfaction of all stakeholders. Nature of organization and business type placed emphasis on continued positive relationships and successful outcomes amongst all stakeholders, a priority – the claims function being a key competitive advantage of the firm.
- Recognition of performance at global corporate level from specific 'wins' providing recognition and rewards, examples include creation of specific tool used by internal claims staff, broker partners, and external contractors in creating quick and easy custom scripts that would allow for automatic induction and assignment to the appropriate personnel or process based on workflows.
- As recognized insurance professional, invited to and participated in many industry and corporate events amongst clients, partners, and peers in the industry. Resulting from the extensive relationship based nature of the insurance business, this opportunity served to build and enhance relationships between clients and partners to ensure cooperation and partnership in current and/or future matters, as well as countless other benefits to the organization.
- Maintained role as relationship manager to panel counsel for two provinces to ensure consistent communication of guidelines, and resolution to any issues that might arise.
- Integral member of global claims systems development team working to ideate, facilitate, and continuously evolve proprietary claims system for organization at a global scope - where system would continue to be shared by all claims users (internal/external) across the global organization. From highly regulated nature of insurance business, various backend database systems - required constant discussion, planning, and further ideation, even moreso as the claims function was a key differentiator for the firm.

Citco Fund Services, Toronto, ON, Canada

Investor Relations Specialist — 2013 – 2014

- Assumed responsibility for administration of two large funds, and assisted a third that would soon move to a competing administrator.
- Performed subscriptions, transfers, switches, and redemptions as instructed by clients of funds. This also included requests for information, statements, and financial transfers, if and as needed. Due to nature of business and due to significant financial amounts involved, quick response time and communication was maintained to uphold customer satisfaction, imperative in this line of work.
- Worked on a brand new fund still accepting subscriptions, reviewed Offering Memorandum and created SOP's and workflows to aid in administration of fund, speed of accessing information, as well as for any redundancy to ensure consistent and speedy service.

Birkett-Hassard Insurance Brokers, Stouffville, ON, Canada

Personal & Commercial Manager — 2010 – 2013

- Responsible for managing and growing brokerage through sale of personal, commercial, and farm insurance products with written premiums in excess of \$785,000
- Ongoing servicing for VIP clientele to ensure premium service and products/coverage to meet diverse personal and business needs.
- Provided leadership, technical support and management to brokerage staff and advised management on ways to improve business processes to increase efficiencies, customer satisfaction and revenues. Led projects to improve efficacy for writing new business and servicing clients, including overall operations and management of brokerage.
- Created and worked on marketing campaigns to improve brand awareness and to increase consumer engagement in the town to create social awareness, and improve corporate social responsiveness.
- Performed major IT functions within brokerage including full revamp of office supporting new hardware and full conversion to new platform for full digitization of office. Major project involved virtualization of the brokerage by allowing remote access as well as digitization of hard files including future received files through updated SOP's and procedures. Virtualization project led to greater employee engagement, access, and ultimately customer satisfaction.
- Worked with carriers (insurance companies, MGA's, etc.) to resolve business concerns that would be beneficial to all stakeholders, with a primary focus on consumers.
- Created business development analysis tool allowing for granular looks at data, and derivation of business growth. Tool took in sales data and with high accuracy helped reflect forecast of growth, and areas where growth might ideally come from, including several other measurement criteria proving beneficial to the organization and relations with their partners.

Aviva Insurance Company of Canada, Toronto, ON, Canada

Personal Lines Advisor — 2009 – 2010

- Provided service for personal and group books of business for various brokers holding mutual service agreements with Aviva's in house servicing company; OIS (Ontario Insurance Service).
- Worked on efficiencies to allow change requests to be performed with greater ease and reduce chance of errors while ensuring and exceeding Service Level Agreements.
- Created workflows allowing for increased productivity and efficiencies within the department and organization

Intact Insurance, Canada

Canada Brokerlink Inc., Calgary, AB, Canada

Group Account Manager — 2008 – 2009

- Managed and grew \$1,100,000 book of business with more than 1,000 VIP clients in personal lines products (auto, property, travel, and umbrella).
- Part of a small dedicated team of three provincially licensed brokers managing group/VIP clients across Alberta. Role required providing service with attention to detail and ensure highest client satisfaction to ensure least degree of attrition and maintain brokerage reputation as leader amongst group programs.
- Assisted in development of marketing campaigns and directly engaged in social events across province to promote brokerage throughout Alberta.
- Due to the size of the brokerage and lacking in house IT personnel, compounded by a new virtualized infrastructure that many had difficulties in adapting to – my IT background enabled me to assist with the majority of IT issues, resulting in vastly increased productivity and less lost time from incidents.
- Client centric focus when dealing with irate customers with difficult and complex situations, common due to the needs of the clients in the group book of business. By taking ownership of these situations and with strong problem solving skills and an ability to think outside the box while exploring available options helped find and create solutions that would lead to positive relationships. Strong patience and sincere understanding of client concerns while seeking solutions that could provide for some relief, helped individuals keep calm in times of great stress while remaining confident and courteous throughout the resolution process.

Intact Insurance, Canada

Grey Power Insurance Brokers Inc., Toronto, ON, Canada

Sales Broker — 2008 – 2008

- Quote and bound personal lines insurance products (auto, property, umbrella and travel insurance) while building customer loyalty and providing customer service to clients through assessment of their insurance needs, subsequently advising on coverage most suitable for their needs.
- Actively looked for gaps in client coverage and where found helped cross sell to client. This was also beneficial to avoid errors & omissions claims while adding value to policies in force and overall premium generation for the brokerage.
- Created proprietary spreadsheets to track performance and seek efficiencies for improvement in sales results. This performance tracking exercise was supplemental to in house sales reports which were also reviewed and analyzed to seek areas for greater sales generation and process efficiency.

TD Canada Trust, Markham, ON, Canada

Agency Representative for Account Recovery & Fraud Management — 2007 – 2008

- Management of debts through lifecycle of debt collection for clients of bank products including loans, line of credits, credit, etc. where debts are written off banks books (automatic after 180 days). Coordinated and acted as representative for the bank with debts through various phases (1-3) and DRS (Debt Recovery Sale), while manually re-assigning and/or abandoning debts either partially or completely in the review and analysis of debtors situations where and as warranted.
- Responsible in ensuring satisfaction amongst all stakeholders, primary objective to uphold organizations reputation and image.
- Developed business cases for abandonment of significantly higher debt loads for abandonment, which required extensive case analysis to ensure sound business decisions.
- Responsible to act as last line of resort for permanent abandonment and/or negotiation and settlement of debts. Acted as liaison between individuals (customers & branches) and collection agencies for breaches in law or harassment complaints and worked on finding satisfactory solutions to maintain relations amongst all parties.
- Worked and led project to transfer voluminous data from legacy system through the consolidation of old information into new system with the use of macros and implementation of a solution in Visual Basics Advanced (VBA), and across various databases. This project led to a successful outcome resulting in substantial cost and time savings.

EDUCATION

LOMA Institute, Toronto, ON, Canada

ACS, Associate, Customer Service, 2017

Insurance Institute of Canada (IIC), Toronto, ON, Canada

CIP, Chartered Insurance Professional, 2017

University of Toronto, Toronto, ON, Canada

CRM, Risk Management Certificate, 2014

York University, Toronto, ON, Canada

BCom (Spec. Hons.), Bachelor of Commerce, 2012

Registered Insurance Brokers of Ontario, Toronto, ON, Canada

RIBO, Registered Insurance Brokers of Ontario, 2008

Alberta Insurance Council, Calgary, AB, Canada

AIC, Alberta Insurance Council, 2008

TECHNICAL PROFICIENCIES

Adobe

Photoshop, Illustrator

Insurance

The Agency Manager (TAM), Compuquote, The Brokers Workstation, CIM, Broker Portals, Various other Rating Engines and Company Portals.

Certifications & Licences

RIBO, AIC, Drivers Licence (G & M)

Google

AdSense, Apps, Analytics, Docs, Sheets, Earth, Mail, AdWords

Languages

English (Fluent), French (Fluent), Spanish (Intermediate), Hindi (Basic), Gujarati (Basic), Creole (Basic)

Microsoft

Office Suite (Access, Excel, Outlook, PowerPoint, Project, Publisher, Word)

Platforms

Apple OSX, Windows (DOS, NT, Win Server 2003 & 2008 RS2, XP, Win7, Win8, Win 10, VM), VM Ware, ESXi, Database (DB/IBM/AS400), HOST, Cloud environments

Programming & Development

HTML, HTML5, CSS, JavaScript, jQuery, Python 3, Django, VBA, SQL

Social Media

Facebook, Google, Instagram, LinkedIn, Twitter, WordPress, etc.

Typing Proficiency

Transposition >85wpm with 99% accuracy

Other

Automobile Mechanics, Construction, Appraisal (Real Property and Chattels)