

Seeking a position as a ...

* SENIOR MANAGER*

Marketing • Sales • Business Development • International and Domestic Operations • CRM

Top-performing, solutions-driven Executive with 16+ years of experience as a senior level manager in international and domestic sales, marketing, operations, business development and customer relations management (CRM). Personally credited with driving significant gains in revenues and bottom-line profits through strategic marketing and sales initiatives and operational proficiencies. **Decisive** and **results-oriented** with **outstanding negotiation** and **management** skills. An engaging, **professional communicator** with the ability to put others at ease, quickly building relationships based on mutual trust and benefit. Dedicated professional committed to meeting and exceeding goals and objectives.

Professional strengths include:

- Multiple Product Line Experience
- Value and Strategic Product Positioning
- Team Building, Coaching, Inspiration & Leadership
- Six Sigma and Quality Assurance Background
- Regional and Global View
- Revenue Generation and Growth
- Corporate Cultures and Change Management
- Closing High Profile Business Deals
- Customer Relationship Ownership
- Building and Maintaining Brand Equity and Market Share
- Sales and Market Forecasting
- Process and Procedure Development
- Building Account Base
- Business Development and New Market Penetration Strategies
- Improving Operational Efficiency
- International and Domestic Experience
- Strategic Planning and Implementation
- Comprehensive Marketing Plan Development
- Market Research Utilization
- Identifying and Pursuing New Business Opportunities
- Channel Marketing Development and Management
- Building and Maintaining Professional Relationships
- Reducing Operational Costs

PROFESSIONAL EXPERIENCE

BOB'S CONSULTING

2004 – Present

International and Domestic Business Consultant, San Juan, PR

- Provide local and international marketing, business development, operations, sales and client relationship management consulting services to local and multinational financial services, banks, insurance companies and insurance and reinsurance brokers.
- Successfully utilized Quality Circles and Six Sigma practices on a variety of projects focused on improving processes, multi distribution channels and multi country sales and marketing methods and systems that directly impact operations, sales and profits.
- Performed multi-country market research with different financial institutions and insurance companies in Latin America and the Caribbean to identify the viability and expectations of launching insurance and financial products through strategic alliances, joint ventures and various distribution channels such as brokers, direct marketing, telemarketing, independent sales forces, agents and point of sale.
- Developed and implemented a complete client relationship management structure that is successfully being utilized as a model for local, Latin American and Caribbean operations of multinational financial and insurance institutions.
- Designed, developed and implemented cross-selling strategies utilizing current services, synergies and multiple new distribution channels for insurance and financial service multinational organizations.

ASSISTANCE GROUP

2002 – 2003

Life Insurance Co./Property Insurance Co.

Director, Client Relationship Management, San Juan, PR

- Responsible for planning, directing and implementing sales and marketing functions with full P & L responsibility for an \$81 million (US) portfolio that developed through local, US and Multinational Institutions.
- Successfully increased premiums over the previous year by 15% and increased profitability by 18%.

PROFESSIONAL EXPERIENCE (continued)

ASSISTANCE GROUP

- Developed and implemented successful market penetration plans that increased banks' market products penetration by 10% and the consumer loans' market products by 12%.
- Increased productivity, efficiency and overall operational performance by fostering employee empowerment practices to change corporate culture and improve employee ownership.
- Developed and implemented a complete penetration tracking and segmentation analysis system that allowed the company to retain over \$3 million (US) in new premiums.

DEBBIE INTERNATIONAL

1996 – 2002

Business Development Manager, Latin America Region, Miami, FL

- Identified products and market segment niches in multiple countries through proven market research techniques that led to the development of strategic long and short term action plans and budgets for 5 and 10 years out for each country. Utilized senior members within each country to establish the proper guidance and measurement tools needed to achieve objectives stated within each plan.
- Successfully delivered marketing presentations, negotiated with top decision makers and secured 3 to 5 year distribution contracts.
- Responsible for developing a substantial pipeline of twelve prospects that generated a revenue stream in excess of \$15 million.

Operations and Business Development Manager, Latin American Region, Mexico Office

- Planned, developed, implemented and created a new operational center in Mexico. Coordinated government negotiations, policy contract preparations, procured consultants to develop technical notes to be submitted to the insurance regulators and interviewed and hired all staff members from CS and CFO to office staff.
- Responsible for coordinating with senior managers in Philadelphia over different disciplines (Finance, Legal Counsel, Underwriting, Operations and IT) to establish the company's standards for Mexico.
- Generated first year revenues of \$3.4 million (US) and profits of 34%.

Underwriting & Product Development Manager, Latin American Region, Miami, FL

- Developed long and short term strategic plans to implement a conversion system to centralize processes and reduce administration, contract issuing and collection costs for the entire region. Worked directly with in-country managers, regional managers and company senior management to establish and put in place procedures for six country operations, which involved the migration of over 500,000 clients, to be consolidated into one within a year and a half. This plan also included establishing a paid benefits short and long-term reduction strategy for the region, which consisted of 17 countries. The success of this plan exceeded expectations by meeting the 45% cost reduction, but also reduced the paid benefits by 12% the first year and 22% the second year.
- Responsible for visualizing, developing, adapting and implementing programs for multiple distribution channels that included: direct marketing, telemarketing, direct to consumer marketing, point of sale, sales forces and brokers.
- Personally supervised and supported 24 direct reports in different countries and managed each country's planned and budgeted performance. Worked directly with senior management within each country to provide results, guidance, and market trends that might effect their operations, identifying niches and proper marketing strategies based on in-country standards and cultural differences.

Business Development Manager, Central America & Caribbean Region, Miami, FL

- Established strategic alliances and operational strategies with top institutions that successfully generated new sales in excess of \$8 million (US) within a 3-year period. Successfully increased premium revenues by 123%
- Responsible for negotiating and presenting products and services to top decision-makers and securing five year marketing contractual agreements.

INTERNATIONAL GROUP

1990 – 1996

Regional Manager, Central America & Caribbean Region, San Juan, PR

- Assigned to restructure the Puerto Rican operation and focused the effort on profitable products and mass volume distribution in a highly regulated market.

PROFESSIONAL EXPERIENCE (continued)

INTERNATIONAL GROUP

- Developed and implemented new and unique distribution channels by developing new departmental practices and combining them with other department's practices to provide additional alternatives for product distribution. After testing these practices led to the development of new five year marketing plans that were used both locally and internationally.
- Developed a new distribution channel that consisted of setting up the first travel insurance booth in the San Juan International Airport. This combined with developing and implementing an effective Public Relations strategy provided local recognition in local business papers and publications.
- Successfully grew revenues from \$32,000 (US) to \$750,000 (US) in just 24 months. Revamped operations, reduced costs and turned around a 26% loss into a 22% profit.

Life, Accident and Health Manager, Panama Office

- Responsible for developing a Personal Accident book of business utilizing four life agencies and over 90 agents. Managed marketing and the activities of brokers and a sales force of 27 agents.
- Managed all aspects of the Panamanian and International Life, Accident & Health book of business and production operations in over 15 countries across Latin America.
- Successfully developed market penetration strategies, marketing plans and sales activities to increase marketing share by 50% to 36% of the total market and a profit increases from 22% to 44%.
- Responsible for developing and implementing the largest and most effective direct marketing strategy targeted at banks and financial institutions.

EDUCATION

Interamerican University Cupey Campus
Master of Business Administration (MBA), Major in Marketing, Pending

Universidad Santa Maria ia Antigua, Panama
Bachelor of Business Administration and Accounting