

## **SAID TOHME**

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### **PROFESSIONAL SUMMARY**

Insurance and accounting professional with a strong background in medical insurance operations, underwriting support, and tax preparation. Experienced in managing regional medical departments, coordinating with TPAs and reinsurers, and ensuring profitable and compliant business acquisition.

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### **CORE COMPETENCIES**

- Medical insurance operations management
  - TPA (Third Party Administrator) relationships
  - Underwriting support & risk assessment
  - Policy issuance, renewals & claims audit
  - Proposals, quotations & business negotiations
  - Reinsurance negotiations (terms, conditions & rates)
  - Contract monitoring & remedial action
  - Accounting & tax preparation
  - Documentation, reporting & record-keeping
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### **PROFESSIONAL EXPERIENCE**

#### **Freelance Accountant (Tax Preparation) – Quebec, Canada**

*March 2021 – October 2025*

- Provide freelance accounting and tax preparation services to clients in Quebec.

#### **Accountant – Greenmont Development LTD – Nova Scotia, Canada**

*August 2020 – December 2020*

- Supported the company's accounting activities.

#### **Senior Regional Officer – Medical Department – Libano-Suisse Takaful Insurance Company – Cairo, Egypt**

*October 2015 – April 2020*

- Ensured proper placements with TPA companies.
- Managed the medical operations department, including offers, policy issuance, claims audit and renewals.
- Oversaw processes, procedures and operations in a competitive market environment.
- Prepared and reviewed proposals and quotations.
- Proposed policy enhancements to meet technical standards and business development requirements.

- Supervised issuance of quotations, negotiated and made decisions on business transactions in line with underwriting guidelines.
  - Monitored policy histories and contract expiries, implementing remedial measures when required.
  - Maintained detailed records of all policies underwritten and decisions made.
  - Negotiated with reinsurers for optimal policy terms, conditions and rates.
  - Ensured that new business was acquired within acceptable profit margins.
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## **EDUCATION**

**Edouard Monpetit College** – Montreal, Canada

*2013 – 2014*

- Damage Insurance

**Pigier College** – Beirut, Lebanon

*2000 – 2003*

- Business Computer

**C.I.T Institute** – Beirut, Lebanon

*1996 – 1999*

- Commercial Science