

# IZAZ AHMED

## MOTOR CLAIMS AUDITOR

### ICAR PLATINUM CERTIFICATE HOLDER

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#### Professional Summary:

Seasoned Motor Claims estimator with over 2 years of comprehensive experience in evaluating, processing, and settling motor insurance claims and 3 years of additional experience in working with dealership. Adept at assessing vehicle damage, determining liability, and negotiating settlements to ensure fair and efficient resolution. Proven track record of maintaining high levels of client satisfaction and adherence to industry regulations.

Recently promoted to Motor Claims Auditor, bringing advanced analytical skills and a keen eye for detail to oversee and enhance the claims process. In this new role, responsible for conducting thorough audits of claims to ensure compliance with company policies and industry standards. Skilled in identifying discrepancies, recommending procedural improvements, and implementing best practices to optimize operational efficiency and accuracy. Committed to leveraging extensive field experience and auditing expertise to contribute to the organization's success and uphold the highest standards of claims management.

### EXPERIENCE

#### July 24 - Present

##### Motor Claims Auditor | IAnet- Nationwide Claim Solutions | Delhi, India

Conducting comprehensive and follow up Focused Department Reviews of assigned insurance claims and report findings to the impacted Focused Department to ensure the accuracy of the following:

- File documentation.
- Verifying the pre-written estimates/supplements, photographs of vehicle taken by appraiser with mentioned cause of loss.
- Compliance with internal policies, statutory regulations, and industry best practices.
- Timely and consistent customer service levels & claims decisions provided.
- Risk mitigation
- Adherence to business units' guidelines and operating policies & procedures.
- Alignment with industry and company best practices
- Facilitate meetings with the senior management and Claims Training & Systems Development unit to present final report and impacted business unit's action plan.
- Provide proper follow-up and oversight of the execution and completion of the business unit's finalized action plan.
- Supports Claims Training & Systems Development unit and other business units training needs in conjunction with overall regulatory compliance as needed.
- Perform additional duties as assigned by the General Counsel or Director of Compliance.

#### Carriers worked with

- Elephant Auto Insurance
- NJM Insurance
- Rental Claims Service
- Towne Park Claims
- Cottingham & Butler Claim Services
- Liberty Mutual Group Inc.
- Verve Insurance

- North American Risk Services
- Erie Insurance Group
- American Fire and Casualty
- Penn Insurance
- Canal Insurance Company
- Selective Insurance Company of America
- Peak Property and Casualty Insurance Company
- Georgia Farm Bureau Insurance Companies
- Southern General Agency
- Philadelphia Indemnity Insurance Company and many more.

## **July 23 – July 24**

### **Motor Claims Estimator (Analyst) | Allstate Solutions Private Limited | Pune, India**

#### **Quick Photo Claim (QFC Process) Jun 23 – Oct 23**

- Examining the damages of the vehicle from photos and pre-existing claims (if present)
- Verifying the color of the vehicle from Paintscratch (if necessary).
- Writing complete estimates on CCCONE.
- Writing RPD's/URPD's/Supplementary estimates (If required)
- Using LKQ Online, Carpart.com for recycled parts.
- Using CARiD for aftermarket parts selection.
- Using RockAuto for Exhaust Parts.
- Using Safelite Auto for Aftermarket glasses.

#### **Estimate Share / Open Shop (ESOS Process) Nov 23 – July 24**

- Handling estimates received from Open Shops
- Reviewing the estimates or supplements of Estimate share.
- Investigating the prior losses and other information before reviewing.
- Communicating verbally or on email with workshops/Customers.
- Settling the maximum number of claims within 72 hours of TAT.
- Negotiating with workshops for labors and allowing the company's standard rates for labor.
- Making healthy relationship with customers & workshops.
- Participating in or assisting in training new or less experienced employees and demonstrating work processes.

## **Sept 21 – Oct 22**

### **In House Surveyor and Loss Assessor | Iffco Tokio General Insurance Company | Delhi, India**

- Examining each of the essential insurance claim documents.
- Physically assessing the car damage.
- Inquiring the circumstances pertaining to the claims of the insurance to verify the validity of claim
- Making liability enquiry by using appropriate method such as Phone call, visiting field for spot verification and gathering relevant evidence.
- Explaining the decisions on liability, negotiating settlement (If required).
- Documented findings and preparing detailed reports.
- Analysing survey and specifications to prepare survey proposals.
- Responding to all written and phone enquiries clearly.
- Calculating, assessing, examining as well as authorizing claims for insurance.
- Preparation of reports.
- Develop relationships with clients by providing a professional & efficient service.

## **Sept 18 – Sept 21**

### **Bodyshop Advisor | Sunrise Autoworld Private Limited | Delhi, India**

- Dealing with accidents involving automobiles daily and giving the customer an estimate of the loss with the timeframe of their repairs.
- Completing the necessary paperwork for the motor claim process
- Opening Repair Orders and preparing online estimates in Hyundai's Web Portal i.e., GDMS 2.0
- Registering claim in Hyundai Web Portal as well as various portal of Insurance company (If required)
- Conducting virtual surveys of damaged vehicles from workshop in Insurance

- Maintaining Track sheet of Daily Received VS Delivered Vehicles.
- Completing standard inspections to assess wear and damage to vehicles.
- Conducting test drives before and after repair services.
- Measuring tread depth and discussed safety levels with customers.
- Servicing vehicles to high standards, increasing performance and lifespan.
- Correcting steering issues for improved road safety.
- Developing excellent working knowledge of industry trends and improvements in processes.

## **EDUCATION**

**July 15 – August 18**

**Diploma in Automobile Engineering | Pusa Institute of Technology | New Delhi**

**Apr 14 – May 15**

**Senior Secondary Education | Mayo International School | New Delhi**

**Apr 12 – Mar 13**

**Secondary Education | Mayo International School | New Delhi**

## **Software/Portal Known**

CCCOne, Next Gen, LKQ Online, Carpart.com, Paintscratch, Copart, Safelite Auto, QMT, GDMS, NDMS

## **Technical Skills**

MS Office, MS Excel