

Rashid Mujtaba

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OBJECTIVES

I am pursuing my Masters in Business Analytics and this rotation opportunity will allow me to gain experience in the decision science analytics and can learn advance SQL, SAS, Python and R Programming software. I aspire to transfer my P&C Claims experience into the analytics field.

EDUCATION

Bahauddin Zakariya University, Multan, Pakistan.

Bachelors in South Asian History
Graduated 2003

Excelsior College, Albany, NY

Concentration - Insurance & Risk Management
Bachelors of Science in Business.
Graduated July 2012.

Texas A&M University Corpus Cristi, TX

Master in Business Administration
Graduating in Dec 2018.

Texas A&M University Commerce, TX

Master in Business Analytics
Started fall 2018 with graduation in 2020.

- Taking Python & SQL class.
- Pending Courses SAS Programming, Database Management, Data Mining, Statistical Methods, Applied Decision Modeling, Data Visualizing, R programming and other.

EXPERIENCE

USAA Insurance Company

San Antonio, TX

05/27/2014 to Present

Auto Adjuster I

- Handling Bodily Injury claims, pedestrian injury claim, uninsured/underinsured claims, uninsured motorist property damage, motorcycle claims, moderate to severe injury claims.
- Handling claims for all NE States with home designated license in Texas. Handling Tort and Threshold states.
- Handling claims via internal channels to members and third party customers and support workload surges.
- Using Lexus Nexus, ISO, Street Delivery, CCOM.
- Participating in daily claim huddles to discuss claim results, uncover opportunities, addressing strengths and weaknesses. Plan to improve results as a team and assist team-members for improvement.

Nationwide Insurance Company

Harrisburg, PA

06/2010 to 05/23/2014

Attorney Represented Bodily Injury & UM Claim Adjuster

- Resolving attorney represented bodily Injury, uninsured & underinsured motorist claims.
- Handling serious injury and fatality, pedestrian claims with high reserves. Submitting Serious Injury Report for reinsurance purposes.

- Negotiating with attorney and attempt to avoiding lawsuits.
- Reviewing medical records to evaluate and put a value range.
- Handle motorbike, ATV, Recreational vehicle injuries claim with or without attorney representation.
- Handling specialty claims with high fraud potential, non-standard rated policies.
- Completing liability investigation, requesting scene photos, taking recorded statements, sending reservation or rights, getting suit extensions.
- Disputing medical bills with Medicare and partnering with COBC and MSPRC.
- Drafting legal letters for ROR, Denials, Rental Storage Letters, EUOs, Waiver letters, Medicare Addendums, Release of all claims forms, UM and PD releases, Consent to Settle Forms, Affidavit of no insurance, Medical Authorization and Social Security Forms.
- Reviewing policy contracts to clear coverage issues and red flags.
- Handling claims in E-sub Arbitration, responding to counter offers, defending and sending evidence for property damage disputes. Assist during legal hearing if requested by council on a case.
- Handling loss wages, down time, business income loss claims.
- Handing claims for PA, NJ, NY, CT, RI, VT, NH, OH, ME, MA.
- Worked on parent Titan Insurance team projects on improving demand evaluation completion time, customer service experience. Implemented time stamped demand scanning tool which allowed adjusters to receive pdf demand and eliminating paper demand package. Implemented same day contact to policyholders to increase customer satisfaction.

CNA Insurance

Reading, PA

04/2008-05/2009

Commercial Underwriting Policy Rater.

- Processing policy renewal premiums based on experience rating and loss ratios.
- Inputting loss data and calculating premiums manually.
- Communicating with the agencies and make rate changes based on new loss experience rating, complex risk rating, monitor KPI and KRI.
- Doing Value Stream Mapping on process to uncover waste and improve.
- Conferencing new underwriting guidelines with the agency.
- Working on risk control projects to recommend loss control measures to minimize hazard risk.

Hartford Financial Insurance

San Diego, CA

04/2006-05/2008

Property & Casualty Insurance Sales Agent

- Taking inbound calls as a property and casualty insurance broker and serving AARP members with their insurance needs. Issuance of auto, home, Umbrella, and recreational vehicle policies. Licensed in 35 states.
- Answering insurance related questions and assist in selecting the right coverage for protection.
- Imaging signed Tort forms, UM/UIM Rejection forms, policy forms in the file.

- Running driver license and credit reports to generate report.

COMPUTER SKILLS / OTHER / ACTIVITIES

- Microsoft Word, Excel, PowerPoint, Learning Access.
- Basic understanding of Statistics and Microsoft Excel Data Analysis ToolPak to calculate Regression, Exponential Smoothing and other data to create Excel charts and plotting. Studied Forecasting during operation management class.
- Entry level knowledge in Python / MySQL Database Software. Currently studying in analytics major.
- Participated in the Mentoring program and mentored Auto Adjuster II.
- Member of Toastmasters Club 181.

LICENSE / DESIGNATION / CERTIFICATIONS .

- IASSC Certified Six Sigma Green Belt (Cert. No: G-4922)
- Scheduled for USAA SAFe Agile Scum Master Class on Nov 28.
- Completing Contact hours for CAPM (Certified Associate in Project Management) and exam scheduled in Dec, 2018.
- AINS (Associates in General Insurance) designation by AICPCU.
- IO Eagle Claims Designation.
- *Property & Casualty Insurance Agent License and Claim Adjuster license.*
- *Certified Auto Theft Investigator by International Association of Auto Theft*

Investigators and Arbitration Forum Panelist.

- *Panelist for Arbitration Forum and make final binding liability decisions to solve disputes between insurance companies.*
- Working towards *Associate in Risk Management* designation and passed ARM 54 (Risk Mgmt Principles), ARM 55 (Risk Assessment) and pending ARM 56.
- Last exam left for AIC (Associates in Claim) Designation. Completed AIC 30, AIC 21, AIC 41, INS 21, INS 22, INS 23.