



Muhammed Refaat

Technical Motor Claim Specialist

ABOUT ME

As a Technical Motor Claims Specialist at AXA, I manage complex motor claims with a focus on accuracy and efficiency. Leveraging my expertise in insurance and deep knowledge of motor claim processes, I handle coverage evaluations, liability assessments, and damage appraisals. I am committed to clear communication and providing exceptional client support, ensuring a smooth and transparent claims experience. My goal is to deliver informed solutions by staying current with industry trends and maintaining the highest standards of service.

EDUCATION

Modern Academy for Engineering and Technology (MIS)

Bachelor's Degree in Faculty of business administration commerce accounting bachelor
2011 - 2015 *Overall Grade: Very Good*

HIGH SCHOOL DIPLOMA

FUTURE LANGUAGE EXPERIMENTAL SCHOOL, EGYPT
2007 - 2010

SKILLS

Excel ★★★★★ Oracle ★★★★★
Microsoft Word ★★★★★ Microsoft Powerpoint ★★★★★

CONTACT ME

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JOB EXPERIENCE

TECHNICAL MOTOR CLAIM SPECIALIST & MOTOR FLEET MANAGEMENT SPECIALIST

Axa / Egypt Jan - 2024 / Present

TECHNICAL MOTOR CLAIM SPECIALIST
My job role is to review claim survey reports that we received from external vendors and internal surveyor include the approved spare parts and labor also the rejection claims and compared with claim consequences as per the received documents with the regulations of the federation insurance institute also detecting the fraud and maintain the outstanding claims to meet the company yearly reseve targets to decrease the loss ratio

MOTOR FLEET MANAGEMENT SPECIALIST
oversees the efficient operation of a company's vehicle fleet, ensuring optimal usage, maintenance, and regulatory compliance. Key responsibilities include managing fleet budgets, coordinating vehicle maintenance, analyzing performance data, and ensuring safety standards are met. The role also involves negotiating with vendors, managing driver performance, and implementing cost-saving strategies.

RETAIL CLAIM ASSESSOR

Axa / Egypt Aug -2023 / Jan - 2024

My role is to review all technical reports recived through claims department to calculate the total claim costs and detecting fraud in order to meet my saving target also to make sure that the survey service meets the company criteria to reach customer satisfaction level as per Axa policy , make file assessment after receiving invoices and review the outstanding reserve and make sure that its applicable to the final assessment and near to the final claim assessment to make sure that the reserve is approximately near to the final refundable amount

CLAIM ASSESSOR

Allianz / Egypt Dec - 2021 / Aug 2023

My main role at allianz is to reviewing outstanding claims also handling repair centers transactions as Im responsible of many services centers as (roma service centers, mantra , elmasria fiat) beside handling brokers as (smart insurance, HIB insurance) in their releasing letters and refunds in addition of updating reserve on daily basis also follow up with clients on daily basis to send the missing documents to complete the procedure of claims payment beside handling the original invoices of the department for almost five months and handling the internal top producers agent at allianz and review there motor portfolio and respond on them with all data they need to allow them to reach the customer satisfaction and achieve there targets

ASSESSOR CLAIM COORDINATOR

Motor Care / Egypt May - 2018 / Dec 2021

Audit of the transaction analysis of the financial statements and assure its comply with the accounting standards at insurance industry
. Auditing notifications forms and the client reports of the accident with the police reports
. Auditing labours and spare parts that approved by company at receipts I have received
. Auditing the follow up departments to assure that the surveys on the car informing the depreciated spare parts
. Auditing the calls that client made to customer service and calls that he received to assure that we have reach the client need



JOB EXPERIENCE

CUSTOMER CLAIM SERVICE SUPPORT

Feb - 2018 / May - 2018

Motor Care / Egypt

Verify process of a claim at the beginning from the client then deliver it to other department as first survey department that clarify the damage what the client have inform us with then follow the file in estimation and repair department that assist the risk of the damage and see if the claim is accepted or it refused and if it accepted i will keep in touch with every single client by his until the repair is finished then the file transmitted to claim department that measures the claim financially and try to reduce the cost and reach the client satisfaction in parallel way

DIRECT SALES

Feb - 2016 / Oct - 2017

Allianz / Egypt

Controller of direct sales to collect data from the commercial market and also individual then try to make a lot of appointments to increase my policies closing ratio wither it (life or non- life policies beside medical and property and casualty policies) to achieve the target that company have settled

DENTAL SUPPLIER

Jan - 2013 / Jan - 2015

Own Business

the idea of this project is targeting all clinics to increase the publicity of my name as a dental supplier with represent a kind of service which confined to saving doctor time and save his money with a good market interest



CERTIFICATES AND TRAININGS

EXCEL MASTER - ADVANCED & PROFESSIONAL LEVEL

24 Training Hours - Online Mohamed Elrifly

BROKERAGE CERTIFICATE

insurance federation institute

ACCOUNTING AT ASTRAZENECA

training is about receiving invoices of doctors and manager allowance to be repaid by the company with cheque to all mentioned then check if the employee exceeding his budget limit and if the budget limit matching in his account the invoice will be settled on (SAP) system if the budget mismatching with the account the case will be reviewed by department supervisor

COMMUNICATION SKILLS

Modern academy



GENERAL INFO

DATE OF BIRTH: 7th of December 1992

NATIONALITY: Egypt

MARITAL STATUS: Married