

C O M P A N Y  
P R O F I L E



Chartered Global Surveyors & Loss Adjusters L.L.C.  
شارترد جلوبال للكشف وتقدير الأضرار ذ.م.م

P.O.Box 184271, Dubai, United Arab Emirates  
Tel: +9714 2973422  
Fax: +9714 2973411  
Email: [office@cgisla.com](mailto:office@cgisla.com)

A b o u t U s

# Chartered Global Surveyors



Chartered Global Surveyors & Loss Adjusters LLC (Chartered Global) with its corporate office in Dubai, UAE, was established as a Limited Liability Company in 2015. Over the time, the company has carved its niche among the insurance industry.

With a Vision to expand its presence in the UAE market, Chartered Global started to expand in 2022. Currently, our team of loss adjusters comprises of senior and seasoned professionals from insurance and other industries with expertise in Accounting, Engineering, Finance offering one of the best loss adjusting, risk inspection and valuation service in UAE.

# Leading Loss Adjusting & Risk Inspection Services in UAE



## **O u r M i s s i o n**

Our mission is to provide top-tier loss adjusting, risk inspection, and valuation services in the UAE insurance industry. We achieve this through a team of experienced professionals from various fields, making sure outstanding service and client satisfaction.

## **O u r V i s i o n**

Our vision is to become the most trusted name in loss adjusting, risk inspection, and valuation services across the UAE. We aim to lead by delivering creative solutions and exceptional service, always prioritizing client satisfaction and uprightness in everything we do.

# Why Should you Hire CGLA?

Why shouldn't you choose us? At Chartered Global Surveyors & Loss Adjusters LLC, we have a professional team of experts in insurance, accounting, engineering, and finance who provide high-quality services in loss adjusting, risk inspection, and valuation. We adjust our solutions to meet your exclusive needs and get you excellent results. Our approaches set industry standards, and we always prioritize honesty and transparency in everything we do, earning your trust through ethical practices and best service.



# O u r A p p r o a c h

## THE GUIDING PRINCIPLE

The central purpose for existence of Chartered Global Surveyors & Loss Adjusters is Contribution and Service to every one of our clients through first class loss adjusting, claims management, surveying and inspection services. Training, Information Technology and Turn around Time have been the areas of our constant attention in the past decade or so apart from building a solid team of professionals.

A goal without action is daydreaming. So, we have pledged ourselves to be an action oriented company striving towards achieving our goals by continuously focusing on development of new and improved services and revolutionizing the existing market trends. Our people are our assets and we cherish their association and so do our clients. Matching the right people to the right jobs makes it possible for us to achieve our service-oriented goals.

## APPROCH TO CUSTOMERS

Chartered Global team is highly motivated towards setting new industry standards through collaboration and teamwork. We ensure transparent working and thorough communication both with our clients and within organization. Our team is highly responsive to needs of our clients and take stress in its stride. Our client-oriented approach and transparent work culture provide us an edge over our contemporaries.

Use of technology in salvage disposal, reporting, communication with local & outstation offices and record maintenance along with international presence have given us leverage to deal with our clients' professional needs.

**Our Guiding Principles  
& Customer-Centric  
Approach**



# Exceptional Service, Every Time



# O u r S e r v i c e s

- 01** **PROPERTY CLAIMS**

Our team with the help of in-house or outsourced experts is capable of carrying out detailed qualitative inventories, salvage management, advanced accounting verifications, root cause analysis, reinstatement scheduling, vendor suggestion in case of BI claims, lab testing, forensic analysis. We are also capable of ALOP monitoring.
- 02** **CATASTROPHE RESPONSE**

Dedicated team for Catastrophe claims Management comprising of CA's and Engineer Loss Adjusters and other professionals reaches the loss site anywhere in UAE with in first 3/4 hours.
- 03** **MARINE CARGO CLAIMS**

We have separate team for Marine cargo claims & we are serving many corporate clients belonging to varied Industries like Cement, Oil & Gas, Agriculture, Pharmaceuticals, Construction, IT, Telecom etc.
- 04** **ASSET VALUATION AND RISK INSPECTION**

Our Asset Valuation and Risk inspection team comprise senior people from the Insurance and other industry experts providing quality services to our customers.
- 05** **DESKTOP & SELF SURVEY LIMIT CLAIMS**

We have separate team for Marine cargo claims & we are serving many corporate clients belonging to varied Industries like Cement, Oil & Gas, Agriculture, Pharmaceuticals, Construction, IT, Telecom etc. We undertake Desktop & Self Survey Limit Claims outsourced by the Insurers offering cost effective prices saving their valuable time and energy. We also serve ATM claims, Debit & Credit card fraud claims, WC claims and other miscellaneous claims.

# O u r E x p e r t i s e

Loss Adjusters at Chartered Global are well versed in handling claims in various lines of Insurance Business such as:

## Various Lines of Insurance Business

# 01

01 

**PROPERTY CLAIMS**



02 

**ENERGY**



03 

**BUSINESS INTERRUPTION/  
LOSS OF PROFIT CLAIMS**



04 

**ELECTRONIC EQUIPMENT'S**



05 

**CONSTRUCTION PLANT AND MACHINERY**



06 

**BANKER INDEMNITY FIDELITY & FINANCIAL LINES**





# O u r E x p e r t i s e

07 

**LIABILITY  
CLAIMS**



08 

**SPORTS/EVENT  
CLAIMS**



09 

**CAR POLICY/  
ENGINEERING  
CLAIMS (MBD,  
CAR, EAR & CPM**



10 

**MACHINERY  
BREAKDOWN**



11 

**INDUSTRIAL  
MANUFACTURING**



12 

**MARINE CARGO  
CLAIMS**



13 

**DESKTOP &  
SELF SURVEY  
LIMIT CLAIMS**



14 

**ASSET  
VALUATION AND  
RISK INSPECTION**



**20**

We have separate team for marine cargo claims & we are serving many corporate clients belonging to varied industries like Cement, Oil & Gas, Agriculture, Pharmaceuticals, Construction, IT, Telecom etc.

## We undertake Desktop & Self Survey Limit Claims

by the insurers offering cost effective prices saving their valuable time and energy. We also serve ATM claims, Debit & Credit card fraud claims, WC claims and other miscellaneous claims.

## Our Asset Valuation & Risk Inspection Team

Comprise senior people from the insurance and other industry experts providing quality services to our customers.

We carry out both desktop and physical valuations based on the complexity and requirement of the assets on hand.

## Catastrophe Response

Dedicated team for Catastrophe claims Management comprising of CA's and Engineer Loss Adjusters and other professionals reaches the loss site anywhere in UAE with in first 3/4 hours.

Our well experienced team is mentored to provide special care to policyholders due their tough time and ensure a fair & speedy settlement of claims. In the last two years, the team has an experience of settling more than 7500 claims with an average settlement TAT of 21 days or less. Our team has been repeatedly appreciated by various leading Insurers for their consistent services.

Our team with the help of in-house or outsourced experts can carry out detailed qualitative inventories, Salvage management, advanced accounting verifications, root cause analysis, reinstatement scheduling, vendor suggestion in case of Business Interruption claims, lab testing, Forensic Analysis and Audit.

# M a n a g e m e n t



## Key Members of the Team

*The Chartered Global management comprises of young and seasoned people belonging to diverse fields of finance, accountancy, engineering and offers more than 50 years of combined experience in the general insurance industry.*

**Iyad Najjar**

**MANAGING DIRECTOR  
& SENIOR LOSS ADJUSTER**



**Hazem  
Mohammed**

**SENIOR LOSS ADJUSTER  
MBA, CERT.CII**



**Khalid  
Iqbal Khan**

**SENIOR LOSS ADJUSTER  
MBA(FINANCE)ASO**



**Mohammed  
Razal**

**LOSS ADJUSTER  
BME, CERT.NEBOSH**



# Adjuster's Profile

## Iyad Najjar

### MANAGING DIRECTOR & SENIOR LOSS ADJUSTER

BSC. ENGG (ELECTRICAL), AIC, AINS, CERT.CILA  
SPECIALIZATION - ALL TYPES OF ENGINEERING,  
PROPERTY, FIRE AND BI CLAIMS

TOTAL EXPERIENCE OF LOSS ADJUSTING IN THE UAE MARKET - 15 YEARS  
MOBILE: +971(0) 50 5950301  
EMAIL: IAD@CGISLA.COM

Iyad is an Electrical Engineer who has served the insurance industry in UAE for last 15 years working as a Senior Loss Adjuster with Arab Loss Adjusters. Being a seasoned Loss Adjuster, he has handled wide range of large and complex losses along with Business interruption losses across multiple lines of General Insurance.

### Highlights of Major Losses Handled:

Fire damage at Twin Tower at Ajman UAE - USD 11 Million.

---

Fire Damage at under construction building in Sharjah - USD 8 Million.

---

Fire Damage at Pharmaceutical Factory at Dubai UAE -  
MD & BI - USD 2.5 Million.

---

Fire Damage at Chemical factory at Jebel Ali Dubai, UAE - USD 1.2 Million.

---

Flood Damages at concrete block manufacturing factory at Fujairah  
UAE - USD 1.1 Million.

---

Storm damages to under construction slab and Crane under CAR and  
CPM policy - USD 1.2 Million.



# Adjuster's Profile

## Hazem Mohammed

**SENIOR LOSS ADJUSTER**  
**MBA, CERT.CII**

**TOTAL EXPERIENCE OF LOSS ADJUSTING IN THE UAE MARKET -05 YEARS**  
**MOBILE: +971(0) 58 2900850**  
**EMAIL: HAZEM@CGISLA.COM**

Hazem has a bachelor's in business administration as well as CII certificate and is currently in process of the to reinforce his skills and experience as a Loss Adjuster.

Hazem worked as a loss adjuster for last 6 years  
He has handled severel claims of small and mid-size nature under differ-ent lines of insurance and particular PAR, Fire & Hotel.

And he also handled a lot of complex fire claims either independently or with the assistance of seniors in case the claim exceeds 5M.

He Used to handle claims for governmental departments such as Dubai Municipality, Dubai police.

Has experience in claims negotiation and application of policy terms, conditions, and warranties.

Good skills in investigating theft claims.

Used to be part of the catastrophic response team during the rainstorm and flood claims.

can handle any type of claim under PAR, CAR, CPM, STRATA, Uability and Hotel Comprehensive policy.

Good experience in auditing and reviewing contracts, BOQ, Subcontracts along with its application on the CAR claim.

Can assess and adjust stock damage claims by auditing source documents with cross reference to site findings and policy limitations.





# Adjuster's Profile

## Khalid Iqbal Khan

**SENIOR LOSS ADJUSTER  
MBA (FINANCE) ASO**

**TOTAL EXPERIENCE OF LOSS ADJUSTING IN THE UAE MARKET -10 YEARS**  
**MOBILE: +971(0) 52 8814479**  
**EMAIL: KHALID@CGISLA.COM**

He completed his Master of Business Administration (Major in Finance) Degree in 2005 followed by ACCA Certificate Level in 2006. He started his Loss Adjusting career in 2006.

In his tenure of 7years as a Senior Loss Adjuster in Pakistan, he handled and settled large and complex losses of Machinery Breakdown, Fire in Cotton Factories. Chemical Industries and Textile Units.

Based on his professional expertise and solid integrity, Security and Exchange Commission of Pakistan awarded to work as "Authorized Surveying Officer" for Motor, Fire, Marine, Machinery Breakdown & Misc Claim in 2011.

He moved to Dubai in 2013 and joined "Corniche Loss Adjusters LLC" as Property Surveyor handling all types of Commercial Lines Claims and Risk Inspections. He is having an extensive Ten Years Experience in UAE market.

## Highlights of Major Losses Settled

Fire Damage to Stocks of Al Nabba Auto Spare Parts LLC, Sharjah, UAE in 2013 worth AED 4.50 Million.

---

Impact Damage to Pedestrian Bridge of Dubai Municipality, Dubai, UAE in 2022 worth AED 3.70 Million.

---

Flooring Damage to Stocks in trade and Business Interruption of Starwood Industries, Dubai in 2016 worth approximately 2.1 Million.

---

Flooding Damage to Raw Material, Finished Stocks, Building and Machinery of European Perfume Works Company LLC, Sharjah, UAE in 2020 worth AED 1.04 Million.

---

Impact Damage to Stocks in Trade caused by a hired forklift operator of Mitsumi Distribution, Dubai, UAE in 2022 worth AED 1.2 Million.

---



# Adjuster's Profile

## Mohammed Razal

**LOSS ADJUSTER**  
**BME, CERT. NEBOSH**

TOTAL EXPERIENCE OF OPTIMIZING FACILITY OPERATIONS,  
ENHANCING SAFETY STANDARDS, AND DRIVING EFFICIENCY - 7 YEARS  
MOBILE : +971(0)56 1521922  
EMAIL: RAZAL@CGISLA.COM

Mohammed Razal is a Mechanical Engineering with extensive expertise in construction and facility management. He holds a bachelor's degree in mechanical engineering and a NEBOSH Certification, bringing over 7 years of hands-on experience in optimizing facility operations, enhancing safety standards, and driving efficiency.

After joining Chartered Global, he is engaged in handling a numerous number of Property, Engineering and machinery claims.



T H A N K Y O U



**CHARTERED  
GLOBAL**

Chartered Global Surveyors & Loss Adjusters L.L.C.  
شارترد جلوبال للكشف وتقدير الأضرار ذ.م.م

Contact Us

P.O.Box 184271, Dubai, United Arab Emirates  
Tel: +9714 2973422  
Fax: +9714 2973411  
Email: [office@cgisla.com](mailto:office@cgisla.com)