

# Reinstating Lives.

We understand people, and insurance.

Gupta & Co. ISLA Pvt. Ltd.

### **About Us**

J.C. Gupta & Co. ISLA Pvt. Ltd. (JCG Surveyors) having corporate office in Mumbai are one of the leading loss adjuster companies in India having presence at all major locations in the country. The company was first established as a sole proprietorship of Mr. J.C. Gupta in 1984 who is presently our Managing Director.

While Mr. Gupta is still the guiding light of the organisation and actively involved in claims relating all the major and complex losses, valuations and risk inspections, his second generation alongwith an overall team of 175 people has taken the company to a new level bringing it to the forefront of the Adjusters fraternity.



The PAN India team comprise of senior and seasoned people from insurance and other industries with background in Accounting, Engineering, Finance offering one of the best loss adjusting, risk inspection and valuation team in India.

## **The Guiding Principle**



The central purpose for existence of JCG Surveyors 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.

With our combined industry experience of more than ten decades, our clients are sure to benefit from the professional acuity of our technical work force.

## **Approach to Customers**

JCG Surveyors are highly motivated towards setting new industry standards through collaboration and team work. We believe

in transparent working and thorough communication both with our clients and within organization. Our efficient reporting makes it possible for the client to fully appreciate and understand all aspects of case in hand. We provide service with smile and that shows. Our people are highly responsive to needs of our clients and take stress in its stride.

We achieve this by keeping in place good employee reward systems and personal assistance service especially in times of overwork or extensive travel. Use of technology in salvage disposal, reporting, communication with local & outstation offices and record maintenance alongwith international presence have given us leverage to deal with our clients' professional needs.



### **Our Services**

#### **Property Claims**



We regularly undertake property claims such as Stock Claims, BI Claims, Liability claims, Sports event related claims, Project Claims, Bankers Indemnity, Jeweler's block, Burglary, IAR, Mega Policy claims relating Infrastructure, Construction, Engineering projects, Major and Complex losses from leading public and private insurance companies in India.

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.

We have recently introduced a separate department for settling small and medium sized property claims within 10-15 days of claim intimation. We also try our best to settle these claims with the Policyholder onsite at the time of survey in consultation with the Insurers.

#### **Catastrophe Response**

We have onboard a specialist team of CA's and Engineer Loss Adjusters and other professionals dedicated to CAT claims anywhere in India who are able to reach anywhere in the country within a period of 3-4 hours.

This team is specially trained to demonstrate special care for policyholders and ensure a fair and speedy settlement of claims. In the last two years ending December 2019 the team handled more than 5000 claims with an average settlement TAT of 21 days or less. The team has been appreciated by various leading Insurers for their consistent services spread over more than 7 CAT events across the country.



#### **Marine Cargo Claims**



We have separate PAN India team of seasoned people for Marine cargo claims covering all major and minor locations in India. We are serving many corporate clients belonging to Industries like Cement, Oil&Gas, Agriculture, Pharmaceuticals, Construction, IT, Telecom etc.

We have recently introduced a special department for settling recurring Marine Cargo claims on the same day of survey.

### **Desktop & Self Survey Limit Claims**

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.



#### **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. We carry out both desktop and physical valuations based on the complexity and requirement of the assets on hand. We are Government registered valuers.

## **Management**

The JCG management comprise of young and seasoned people belonging to diverse fields of finance, accountancy, engineering and offers more than 150 years of combined experience in the general insurance industry.

The corporate claims team comprise of separate departments each headed by a member of management for property, liability & marine claims, valuations and risk inspections. For our corporate clients we have a separate claims handling team to ensure that their concerns are dealt with in utmost professional and timely manner.

At present there are 6 chartered accountants and 10 senior engineers in the corporate team from varied fields of civil, electronics, telecommunications, electrical and mechanical dedicated to servicing our major corporate customers including Private, Public Insurance cos. and other Industrial entities.

Brief profile of the management is as under:



MR. J.C. GUPTA

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# **Our Locations**

Our locations and network has kept on growing over the last decade. We provide our clients with single point of contact for all their needs so that their concerns are addressed on top priority.

| State                    | City           |                    |                   |                     |             |          |            |
|--------------------------|----------------|--------------------|-------------------|---------------------|-------------|----------|------------|
| Himanchal Pradesh        | Baddi          |                    |                   | 14                  |             |          | 1          |
| Punjab                   | Mohali         | Ludhiana           | Chandigarh        | 100                 |             |          |            |
| Delhi & NCR plus Haryana | Haryana        | Delhi              | Noida             |                     |             |          |            |
| Rajasthan                | Jaipur         |                    |                   |                     |             |          |            |
| Gujarat                  | Ahmeda bad     | Kandla             | Jamnagar          | Surat               | Valsad-Vapi | Vadodara | Gandhidham |
| UP                       | Moradabad      | Allahabad          | Kanpur            | Lucknow             | ,           |          |            |
| MP                       | Indore         | Itarsi             | Bhopal            |                     |             |          |            |
| Maharashtra              | Pune<br>Nashik | Bhiwandi<br>Nagpur | Vasai<br>Kolhapur | Ghatkopa<br>Auranga |             | Dombi    | vali       |
| Telangana                | Hyderabad      |                    |                   |                     |             |          |            |
| Andhra pradesh           | Vijayawada     |                    |                   |                     |             |          |            |
| Bihar                    | Patna          |                    |                   |                     |             |          |            |
| Assam                    | Guwahati       |                    |                   |                     |             |          |            |
| West Bengal              | Kolkata        | Siliguri           |                   |                     |             |          |            |
| Jharkhand                | Jamshedpur     |                    |                   |                     |             |          |            |
| Orissa                   | Cuttack        | Bhuwneshwar        |                   |                     |             |          |            |
| Chhattisgarh             | Raipur         |                    |                   |                     |             |          |            |
| Tamil Nadu               | Chennai        | Madurai            | Coimbatore        |                     |             |          |            |
| Kerala                   | Kochi          |                    |                   |                     |             |          |            |
| Karnataka                | Bangalore      | Belgaum            | Bellary           |                     |             |          |            |
| Goa                      | Panaji         |                    |                   |                     |             |          |            |
| Puducherry               | Puducherry     |                    |                   |                     |             |          |            |

#### **Mumbai Corporate Office**

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