



MY WAY ENGINEERING SURVEY & LOSS ADJUSTING L.L.C
مساري للمعاينات الهندسية وتقدير الخسائر ذ.م.م



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ABOUT MWE

MY WAY Engineering Survey and Loss Adjusting LLC is established in 2023, licensed by The Central Bank of the United Arab Emirates, independent loss adjusting firm provides reliable engineering and technical claims support services acquired over many years of extensive experience by a team of engineers with exceptional technical skills and proven track records in the UAE on behalf of their insurance partners compiled with high quality standards, specializes in the areas of risks and practices of fraud investigation and comprehensive assessment of complex and controversial claims in property, liability, and engineering while ensuring strict compliance to government and law regulations and guidelines.

Our expertise work on achieving optimum indemnity outcomes and valued service on all aspects of claims, includes and not limited to risk management, assessment, estimation, valuation, and investigation of large and complex claims and losses primarily related to vehicles, crushers, machinery and equipment, marine, engineering property, liabilities, and to other risks that falls under miscellaneous risks.

VISION

Cultivating a reliable integrated technical footprint and being a contributing pillar to the success of our valued partners by providing comprehensive innovative solutions and exceptional experience through technical capabilities, extensive experience and gained knowledge on every appointment and simply claim lifecycle.

MISSION

Beat the time throughout the provision of exceptional services, developing technical capabilities, credibility and equity in results, and value work in today's changing fast paced and competitive environment.

VALUES

- ❖ Credibility and Integrity First
- ❖ Effective Leadership and Time Management
- ❖ Deliver High Standards of Services
- ❖ Cultivate Long term Mutually Reliable Partnerships
- ❖ Professionalism & Commitment

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Registered Under CBUAE - Reg. No. 311

Qurtuba Palace Bldg – Block B - Office 203 - Al Zahiya – Sharjah UAE

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MEET THE FOUNDER

ENG. MOHAMMAD YASEEN

Managing Director

Mechanical Engineer with over 15 years of experience in the field of heavy and light engineering machinery, and Certified Loss Adjuster from the Central Bank of UAE with more than 10 years of extensive experience in the United Arab Emirates in Survey and Loss Adjusting.

A claims expert in his field managed and own a portfolio of claims, having a technical experience, deep market knowledge, and proven track record not limited to root cause investigations and analysis, and specialized in handling Fraud Investigation, Resolve Large and Complex Claims, Technical Assessment of Engineering and Liabilities and Property Damages, and Loss Control at the highest standards.

PROFESSIONAL CREDENTIALS

- ❖ Registered Loss Adjuster at the Central Bank of the UAE Registration No. 262
- ❖ Registration Certificate in Register of Surveyors and Loss Adjusters at CBUAE Registration No. 311
- ❖ BSc. In Mechanical Engineering
- ❖ Higher Diploma in Computer Engineering
- ❖ Certificates in Liability Insurance
- ❖ Registered Member at Emirates Insurance Association in UAE
- ❖ Member at the Society of Engineers in UAE

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MOTOR CLAIMS DEPARTMENT

Team of Loss Adjusters and Motors Surveyors with Mechanical Engineering background, Deep Technical Knowledge, and Extensive Experience in UAE, selectively assigned to serve and manage our valued partners in all their business claims needs all over UAE with high efforts and commitment, beating the time throughout provision of reliable service complied with standards, and treated in priority.

Key Expert Name	Key Role & Qualifications	Professional Experience
MOTOR CLAIMS		
Eng. Mohammad Yaseen	Managing Director & Company Founder Principal Loss Adjuster - Motor Claims Certified Loss Adjuster by CBUAE Registered No. (262) Member in Society of Engineers in UAE BSc in Mechanical Engineering Cert CII, Cert CILA	+15 Years extensive claims experience in Loss Adjusting (Fraud Investigations), Technical Claims, and Automotive Engineering in UAE
Eng. Bilal Ali	Manager - Motor Claims Bachelor Degree in Mechanical Engineering	+10 Years experience in Technical Claims, Automotive Engineering in UAE
Rima Awad	Manager - Operations BBA Business Administration – Marketing	+17 Years diverse and extensive experience in UAE & Insurance Sector
Eng. Khalid Zare	Supervisor - Motor Claims Bachelor Degree in Mechanical Engineering	+10 Years experience in Loss Adjusting (Technical Claims)
Eng. Sharaf Ali	Team Leader - Motor Survey Bachelor Degree in Business Administration Diploma in Automobile Engineering	+7 Years experience in Technical Claims & Automotive
Eng. Ismail Fouda	Loss Adjuster Bachelor of Mechanical Engineering for Automotive	+5 Years in Automotive Engineering
Eng. Muhammad Afzaal	Motor Surveyor BSc Mechanical Engineering Technology Diploma of Associate Engineer (Auto & Diesel)	+2 Years Automotive Engineering
Eng. Dilshook Ameen	Motor Surveyor Diploma in Mechanical Engineering	+2 Years Automotive Engineering
Eng. Amal Dev R.	Motor Surveyor Bachelor Degree in Mechanical Engineering	+5 Years Automotive Engineering
Eng. Udayakumar M.	Motor Surveyor Diploma in Mechanical Engineering	+7 Years Automotive Engineering
Eng. Naveen Kumar	Motor Surveyor Diploma in Mechanical Engineering	+2 Years in Automotive Engineering
Eng. Eslam Moussa	Motor Surveyor Bachelor Degree in Mechanical Engineering	+2 Years in Automotive Engineering
Eng. Maha Sulaiman	Claims Operations Assistant Bachelor Degree in Mechanical Engineering (Power)	+5 Years Automotive and Technical Engineering
Yasmeen Al Hashimi	Representative - Legal Dept. Bachelor's Degree in Law	+3 Years in Insurance and Law Firm
Raed Mohammad	Accounting Manager Bachelor's Degree in Accounting	+15 Years in Finance and Accounting

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SCOPE OF SERVICES

Our areas of automotive technical expertise and reliable services includes:

- ❖ Survey and Assessment of Engineering, Liabilities and Property Damages.
- ❖ Fraud Investigation & Complex Cases.
- ❖ Comprehensive assessment of complex and controversial claims.
- ❖ Own Damage Survey & Investigation.
- ❖ Risk Assessment, Loss Control, Adjustment, and Settlement of Losses.
- ❖ Pre-Risk Survey and Inspection.
- ❖ Post Repair Inspection.
- ❖ Survey and assessment of vehicles and non-vehicle risks and damages.
- ❖ Technical automotive engineering report.
- ❖ Market Valuation.
- ❖ Provide physical onsite and remotely loss adjusting services.
- ❖ Identifying potential risks in advance, analyzing them and taking precautions to reduce the risk.
- ❖ Handle claims involving damage to liability claims involving personal injuries or third-person property damage and to structures.
- ❖ Other technical assessments and loss adjusting services across numerous areas of catastrophe services.

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NON-MOTOR CLAIMS DEPARTMENT

MWE follows a structured approach to building solid customer relations using an integrated team concept and business processes that enhance client service. Our team is committed to consistent, superior quality & technical expertise. Delivering value-added services with all candor, integrity, and transparency for we believe in serving with all ethicalities and heartitude. The team consists of Engineers and Accountants from various branches and is well-equipped with good technical knowledge. We always use avant-garde strategies to ensure that we always do the best for our clients, and of course, in compliance with the ever-increasing demands of the market.

We adopt a more flexible and goal-oriented approach to risk management and claims management, as required to comply with the standards in the industry. Our forte lies in providing more reliable, fast-track, unequivocal, and innovative services, putting to use advanced technology and with more focus on client communication, responsiveness, and tangible outcomes. In addition to the below, we have a strong back office to manage the follow-up with the clients.

Expert Name	Key Role & Qualifications	Professional Experience
Naveen Pagolu	Principal Loss Adjuster Chartered Engineer (Mechatronics) B.Tech, FIII, FIFAA, Cert CII, Cert CILA, SDFI, Dip GI, ANZIIF Sr. Assoc, AICLA (AFF).	+ 16 Years
Sumesh Pallikuth	Sr. Loss Adjuster BBA, DAE, IPGDGI IIRM, FIII, SDFI-III	+22 Years
Sachin B	Loss Adjuster - Engineering Lines B.Tech Civil Engineer	+7 Years
Bijesh Vattomparambil	Sr. Loss Adjuster B.Tech, AIII	+20 Years
Kiruba Nandhini	Technical Manager B. Tech, AMIE, LIII.	+12 Year
Sikha Prem	Back Office Manager	+8 Years
Shanthi Raj YATA	Technical Head Onshore & Offshore Claims	+20 Years
Ahmed Kamel	Claims Assessor Bachelor of Marine Engineering & Naval Architecture	+5 Years
Ann Mangubat	Operations Manager BSC Finance & Accounting	+14 Years
Pooba Mahalingam	Training Consultant BE (Hons), AICLA (Aff), P.Eng, MIEM, MCIHT, A.S.II.	+20 Years

Overall Expertise in Market

- ❖ Expert Opinion for dispute claims (Investigations) for the Central Bank of the UAE Insurance Authority.
- ❖ We have handled more than 4500+ Claims
- ❖ More than 2500+ Risk Inspections
- ❖ More than 200+ Property Valuations
- ❖ The highest claim handled as a loss adjuster was \$ 30.9 Million
- ❖ The highest Risk Inspection carried out \$ 524 Million

OUR VALUED CLIENTS



OUR GLOBAL PARTNERS



NON-MOTOR COMMERCIAL SERVICES

Risk Engineering Services

We strive to provide our clients with practical, cost-effective risk engineering solutions to International Loss Prevention Standards such as the National Fire Protection Association (NFPA), FM Global, etc. to reduce risk levels within the legal framework and local regulation.

Property Risk Inspections

- Property Risk Inspections.
- Property loss and prevention exercise (PLPE).
- Marine Warranty Surveys
- Marine Pre-dispatch Inspections.
- Project Monitoring (Policy Extensions for CAR, EAR, and ALOP Products).

Property Risk Solutions

- Gap Analysis & Solution Discussion.
- Providing customized solutions
- Solution Implementations
- Revisits & review solution effectiveness

Property Valuations

- Intangible Assets Immovable Assets (Real Estate)
- Immovable Assets (Real Estate)
- Valuation Of Infrastructure Assets, Expressways / Toll Ways & Specialized Assets
- Valuation for Capital Gain Tax, Stamp Duty, Litigation & Dispute.
- Impairment Studies For Financial Reporting, PPA, Cash Generating Units
- Valuation Under the Insolvency & Bankruptcy Code.

Movable Assets (Plant & Machinery)

- Valuation Of Industrial Assets And Plant & Machinery
- Valuation Of Infrastructure Assets & Specialized Assets, Power Plants
- Fairness Opinion, Purchase Price Allocation For M&A
- Impairment Studies For Financial Reporting, Cash Generating Units
- Valuation Under Insolvency & Bankruptcy Code(IBC)

Claims Consultancy - Claim Preparation & Claim Negotiation

- Investigating the circumstances or foundation of a claim.
- Claims formulation and preparation.
- Advice in respect of claims for compensation, restitution, and recovery.
- Carry out a detailed survey of the cause and monetary value of the physical damage.
- Assess the monetary value of any business interruption (LOP).
- Examine the extent of indemnity provided by insurance and prepare the claim accordingly for submission to the insurance company.
- Present to Insurance Companies a factual and legally supported, accurately compiled statement claim on behalf of insured/ uninsured clients. We will organize the meetings and discussions with insurers and their appointed loss adjusters and tactfully handle policy liability-related and loss quantum-related issues.
- Thoroughly examine the presence of any contributing situations and mitigate their operation through discussions with Insurers and their appointed Loss Adjusters.
- Identify contentious issues and areas in which there is a difference of opinion between Insurers and their appointed Loss Adjusters and seek mutual agreement.
- Collect, preserve, and record evidence in a manner admissible in any future judicial proceedings, should such proceedings become necessary to enforce the claims.



CORE COMPETENCIES

❖ Claims Investigation & Assessment

Skilled in on-site inspections, documentation analysis, and damage quantification.

Proficient in analysing policy wordings to confirm coverage and evaluate the extent of liability.

❖ Regulatory Knowledge

Comprehensive understanding of UAE Insurance Authority regulations and compliance requirements, ensuring all claims processes align with local laws and standards.

❖ Sector Expertise

Extensive experience with claims in commercial lines specific to UAE's major industries:

- Construction & Real Estate: Expertise in builder's risk, property damage, and delay in start-up claims.
- Oil & Gas: Knowledgeable in claims relating to equipment, business interruption, and liability.
- Hospitality & Retail: Proficient in handling liability claims, property damage, and operational losses.

❖ Loss Mitigation & Negotiation

Effective in negotiating settlements and advising on risk mitigation strategies to minimize future losses.

WORK APPROACH

Responsive

Quickly respond to claims notifications and mobilize resources for rapid on-site assessments.

Detailed

Maintain a meticulous approach to all stages of the adjusting process, from inspection to final settlement.

Integrity-Driven

Uphold the highest standards of integrity, ensuring fair assessment and compliance with UAE laws.



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WHY APPOINT MWE?

- ❖ Industry expertise with extensive technical knowledge in the UAE market and the Insurance market.
- ❖ Extensive experience in handling and processing fraud and complex claims across all business lines.
- ❖ Communicate effectively with all relevant government entities and authorities to obtain the required information.
- ❖ Digital solutions based on the latest technologies that streamline and automate Motor and Non-Motor Insurance Operations.
- ❖ Preparing accurate and comprehensive technical reports and submitting it in official and professional manner through communicating the basic information and results to the concerned stakeholders.
- ❖ Study and prepare preliminary and status reports commenting in detail on all aspects of the claim including legal and policy liability considerations, potential quantum and future actions.
- ❖ Proactive Response, Prioritizing time-sensitive claims, Commitment to time, and beating the deadlines.
- ❖ Comprehensive Technical Services and Cost Effective.
- ❖ Accurate, Transparent, and direct to point technical reports.
- ❖ Credibility, Commitment, and Integrity.
- ❖ Equity in Practice and Results.

Though our focus is currently in the UAE, we intend to expand to serve GCC markets offering tech-enabled services delivered by qualified teams with international standards and local market experience.

CONTACT US

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