



**MERIT INSURANCE SURVEYORS  
& LOSS ASSESSORS PVT. LTD.**

**Marine, Fire, Motor, Misc, Engineering, Chartered Engineers & Valuers**

**CIN : U66000DL-2016PT302238/PAN No. AAKCM4696H/GSTIN: 07AAKCM4696H1ZY**

**E-mail : [survey@meritsurveyors.co.in](mailto:survey@meritsurveyors.co.in) & [survey.motor@meritsurveyors.co.in](mailto:survey.motor@meritsurveyors.co.in)**

**Web: [www.meritsurveyors.com](http://www.meritsurveyors.com)**

SLA No. : 200030  
Validity : 19-06-2023  
IISLA Mbr. : Fellow

## OUR INTRODUCTION

“Merit Insurance Surveyors & Loss Assessors Pvt. Ltd.” is Corporate Surveyor& Firm working with various Insurers and other Companies on Pan India Basis. The company was promoted by Mr. K. C. Sharma, who started his carrier with various with General Insurance Companies as Investigator in the year of 1985 (being a Veterinary Doctor mainly in Cattle Claim Investigations), During this period, he acquired various qualification in Insurance as well as Technical Qualification in Automobile Engineering and obtained Surveyor License to act as Surveyor, he started his practice in Bhiwani and adjoining areas in 2001: After that Mr. K C Sharma, shifted to Gandhidham, Kandla, Gujarat, where he started Ship Draft Survey, Cargo Discharge Survey, Loading/Unloading Cargo Supervision on Pan India Basis, as on today M/s. K. C. Sharma and Co. has its offices almost on all the major and minor ports of India.

In the year 2010, necessity of expansion was felt to cater the Insurers in other department of Insurance like Fire, Motor, Engineering and Miscellaneous for which a new company in the name of Merit Insurance Surveyors and Loss Assessors Pvt. Ltd. was formed having its Head Office at Netaji Subhash Palace, New Delhi.

Merit Insurance Surveyors and Loss Assessors Pvt. Ltd. provides services to all the Departments of General Insurance except LOP, we are also conducting Investigations of Motor OD and Theft Claims.

The motive of the company is to promote new entrants to the area of Surveying and Investigation, providing them good platform for Learning and mastering skills of Loss Assessment through providing quality services to Insurers.

**MERIT INSURANCE SURVEYORS & LA**

KCS CORPORATE HOUSE

# 1010 , Tower- B/4 ,

Spaze I-Tech Park , Sec 49 ,

Gurugram , Haryana - India ( 122018 )

Tel +91 124 4245 931

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## OUR VISION

Our primary goal is to provide all our valued clients with highest standard and comprehensive quality surveying services to establish ever lasting relationship.

In today's scenario providing rapid but cost-effective services using all the modern tools of Loss Assessment and Loss Control Measures effectively working as bridge between Insurer and Insured.

TAT is very important factor in Today's scenario of General Insurance Industry which is followed very strictly at Merit Surveyors.

## OUR SERVICES

We provide Services in following Deptt.

1. Motor Deptt Surveys :-
2. Engineering Deptt.
3. Marine Deptt.
4. Miscellaneous Claims including Telecom.
5. Fire Deptt.
6. Crop Deptt.
7. Supervision, Discharge and Delivery of Inland, Import or Export Consignment.

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**OTHER AREAS OF SERVICES**

- Project monitoring.
- Fixed Assets Valuation.
- Container Inspection.
- Third Party Inspection of Machinery and Equipment.

Recently we were allotted different jobs in “**Tauktae Cyclone**” by The Oriental Insurance Co. Ltd., The New India Assurance Co. Ltd. & IFFCO Tokio General Insurance Co. Ltd. in Fire, Engineering & Miscellaneous Department. The quantum of losses attended up to 4 Crore. Total numbers of cases attended around 125.

Recently to improve our reach to Insurer/Insured as well we, have opened our branch office at Sohna Road, Gurgaon. We have offices at Ahmadabad, Baroda, Surat, Mumbai, Bhopal, Raipur, Kolkata, Visakhapatnam and more cities.

**DIRECTORS**

S. NO	Name	Experience
1.	Mr. Kailash Chand Sharma BVSC, FIII, Diploma in Automobile Engg.	35 Years
2.	Mr. Vikas Bhargava Diploma in Automobile Engg.	28 Years
3.	Mr. Manoj Punia B. Tech (Mechanical) Chartered Engineer	5 Years

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## EXECUTIVE DIRECTORS

S. NO	Name	Experience
1.	Mr. Ankit Sharma B Tech. – Electrical Engg., HND Nautical Science	3 Years
2.	Mr. Aman Sharma B Mech Engg. – Auburn University US	4 Years
3.	Ms. Anikta Prabhakar B. Com (H), Chartered Accountant - ACA	5 Years

## CONSULTANT

S. NO	Name	Experience
1.	Mr. Jatin Madan B.Tech , MDU , Rothak	07 Years
2.	Mr. Manjeet Singh Ex. Dy. Manager – New India Assurance BA, AIII (General Branch)	37 Years
3.	Mr. Rajesh Rohilla B. A., AIII	25 Years

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**EMPLOYEE SURVEYORS**

S. NO	Name	Experience
1.	Mr. Arjun Shinde (Mumbai)	25 Years
2.	Mr. Mandeep Yadav B. Tech (Mechanical)	6 Years
3.	Mr. Mr. Piyush Rana BE – Mechanical Trainee Surveyor	3 Years
4.	Mr. Saful Gani Diploma in Automobiles Engg. Trainee Surveyor	2 Years

<b><u>CORPORATE OFFICE</u></b> 16, Advance Apartments, Plot No. 134, Ward No.-12-C, Lilashah Circle, Ghandhidham, Gujarat - 370201	<b><u>HEAD OFFICE</u></b> 1276-77-78, 12 <sup>th</sup> Floor, Aggarwal Millennium Tower – II, Netaji Subhash Place, Pitampura, Delhi – 110034
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**Company Profile**

**Corporate office, Locations, Team,**

**Industries served**

**Clients**

**Main line of business**

**IRDAI licencenumber**

- **Merit Insurance Surveyors & Loss Assessors Pvt Ltd. is IRDAI Licensed Corporate Surveyor & Loss Assessor Firm working with various Insurers and other Companies on Pan India Basis.**
- **Promoted by Sh. K.C. Sharma, an experienced professional in the Insurance surveys and Loss assessment having experience of more than 37 years.**
- **Merit Insurance Surveyors and Loss Assessors Pvt. Ltd. has its Head Office at Netaji Subhash Place, New Delhi.**
- **Merit Insurance Surveyors and Loss Assessors Pvt. Ltd. provides services to all the Departments of General Insurance business.**
- **Merit Insurance Surveyors & Loss Assessors Pvt. Ltd. has offices in major shipping ports and major cities in India**

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# Crop Insurance

- PMFBY
- RWBCIS
- Coconut Palm Insurance Scheme
  - Grapes Insurance Policy
  - Other Crop Insurance Policies

MISLA

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Ltd.**

## Crop Insurance Survey and Loss Assessment

- Authorized from Insurance regulatory & Development Authority of India (IRDAI) for "Crop Insurance Survey and Loss Assessment".
- Capability of Crop Loss Assessment of Various crops for Localized Risks on Pan India Basis
- Capability of Co-Observing/Co-Witnessing Crop Cutting experiments on Pan India Basis
- Capability of conducting Drone Surveys and Remote Sensing
- Crop Health Monitoring using Drone and Satellite Remote Sensing

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Ltd.**

**Localised  
Risk/Calamity**

**Add on Cover for  
Crop loss by wild  
Animal attack**

**Individual Crop  
Surveys and Loss  
Assessment**

- Incidence/Operation of Insured peril reporting by the farmer to the state Agriculture dept or IC within 72 hours
- Intimation of Survey Job by the IC to Merit Surveyor within 48 hours of Loss reporting by farmer
- Scheduling of Joint Crop Loss survey with block level agriculture officer of state government/Forest Department
- Deployment of Surveyor & Loss Assessor to the farmer field for Joint Loss Assessment Loss Assessment
- Deployment of drone for aerial image acquisition and drone image analysis to calculate damaged crop area, if necessary.
- Calculation of proportionate sum insured of damaged cropped area and uploading on the National Crop Insurance Portal to arrive at the claim amount on the basis of stratified input cost

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**Co-  
Witnessing  
of Crop  
Cutting  
Experiments**

- Necessary for Error Free Crop cutting experiments
- CCE Co-Observation App based data Input
- Allocation and Deployment of Surveyors for Co-Observing/Witnessing CCE as per districts assigned by the Insurance company
- Mobile/Drone Image of the CCE Plot along with date, time and Latitude/longitude stamps

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Other Services to  
bridge the gap

**Farmers  
Data  
verification  
for De-  
Duplication**

- **De-duplication Exercise**
  - Aadhar based
  - Land Record based
  - Bank records based

- **Purpose - To eliminate  
duplicate and bogus  
Crop Insurance  
applications of farmers**

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## Acreage Discrepancy Removal

- Crop survey at the field level helps in verification of crop grown on the ground
- Survey using CCE app/Crop Survey app
- Removal of acreage discrepancy by timely Field Surveys and Reporting to the Insurance Companies
- Capability of Satellite remote sensing for removing acreage discrepancy of various crops

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**Farmers  
Awareness  
Campaign**

**Bankers'  
Training on  
Crop  
Insurance**

- Farmers Awareness Program at Gram Panchayat level for creating need and building confidence about Crop Insurance
- Bankers' Training and Workshop for creating Awareness in Bankers about Crop Insurance in their own and National interest

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**CIN : U66000DL-2016PT302238/PAN No. AAKCM4696H/GSTIN: 07AAKCM4696H1ZY**

**E-mail : [survey@meritsurveyors.co.in](mailto:survey@meritsurveyors.co.in) & [survey.motor@meritsurveyors.co.in](mailto:survey.motor@meritsurveyors.co.in)**

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SLA No.	:	200030
Validity	:	19-06-2023
IIISLA Mbr.	:	Fellow

**Merit Insurance  
Surveyor and Loss  
Assessors Pvt. Ltd.**

## Drone Survey and Satellite Remote Sensing

- Used for calculating damaged crop area
- Crop Health Monitoring for the districts/States assigned using NDVI, SAVI
- Great tool where manual surveys not possible to assess the extent of damaged area eg. Inaccessible field due to Inundation
- Drone Images useful for post loss analysis using Artificial Intelligence for pilot studies

Merit Insurance Surveyor and Loss Assessors Pvt. Ltd. (IRDAI license No. CORP/SLA/200030)

**MERIT INSURANCE SURVEYORS & LA**

KCS CORPORATE HOUSE

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## Advantages of Merit Insurance Surveyor

- Core competency in Insurance Loss Assessment
- Working knowledge, Competence and established liaisons with General Insurance companies on pan India basis for Insurance Surveys & Loss assessment
- Knowledge of modalities of General Insurance and crop Insurance business
- Application of Drone surveys along with field surveys resulting in more confidence in Insurance companies for quick claim settlements
- Less chances of disputes between Insurance companies and State agriculture departments due to professional loss assessment
- Strict In-house quality control for adherence to standard operating procedures for Crop Loss Assessment and Reporting
- Error free CCE and quick Loss assessment will result in speedy claim settlements

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# Thank You

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