

## COMPANY PROFILE (Ver. July 2017)

VietAdjusters is one of the two largest independent loss adjusting firms in Vietnam. We have strong human resources of 34 well-qualified loss adjusters who come from a wide range of different backgrounds, including loss adjusting, insurance, auditing, electrical and electronic engineering, mechanical engineering, civil engineering, and road and bridge engineering, etc. These individuals and their skill sets are strategically chosen to offer a unique blend of experience and technical excellence for each loss.

With a wealth of experience of more than 100 years in the aggregate working at leading international loss adjusting firms, claims departments of general insurance companies in Vietnam as well as VietAdjusters, our senior loss adjusters have directly handled approximately 2,000 slight, medium, and substantial Property, Engineering and Casualty losses, of which the most substantial is up to USD 40 million. Throughout its dramatic development, VietAdjusters has sustained a reputation for providing high quality and professional services without compromise.

- ✓ Our *vision* is to become the leading Loss Adjuster and Surveyor in Vietnam
- ✓ Our *mission* is to provide clients with the highest possible standards in loss adjusting and surveying at competitive prices
- ✓ Our *core values* are integrity, honesty and professionalism

Our head office is located in District 1, the commercial pulse point of Ho Chi Minh City. Additionally, to fulfil the growing market demand, since October 2012, VietAdjusters has officially opened a new office in Dong Da District, Hanoi with 11 well-trained loss adjusters working on a full-time basis.

### WHAT WE DO

VietAdjusters provides a wide range of loss adjusting and surveying services with emphasis on the following categories of risk:

- ↳ Property
- ↳ Engineering
- ↳ Casualty/Liability

### OUR SERVICE STANDARDS

At VietAdjusters, we always aim to deliver the highest standard of services and to meet and

#### Head Office:

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328 Vo Van Kiet Blvd, Co Giang Ward, Dist.1, Ho Chi Minh City  
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#### Hanoi Office:

Unit 508, Thang Long Ford Building  
105 Lang Ha Str., Dong Da Dist., Ha Noi  
T: [024] 3 562 7667 F: [024] 3 562 7686

exceed our clients' expectations. But we don't just ask you to take our words for it, we set rigorous metrics for claim management from first contact to closure of a claim. Specifically, we serve our clients with 8 international service standards as follows:

1. Contact concerned parties IMMEDIATELY
2. Conduct the first site survey WITHIN 1 DAY
3. Issue Immediate Loss Advice (ILA) WITHIN 1 WORKING DAY
4. Issue Preliminary Report WITHIN 5 WORKING DAYS
5. Respond to clients' correspondence WITHIN 1 WORKING DAY
6. Follow up and update claims progress WITHIN 14 WORKING DAYS
7. Issue Interim Report WITHIN 5 WORKING DAYS (since we receive interim documents from the Insured)
8. Issue Final Report WITHIN 5 WORKING DAYS (since we receive full set of claim documents from the Insured)

## **WHY ARE WE DIFFERENT FROM THE REST?**

The strategic human resources are one of our main distinguishing features.

### **ACADEMIC AND PROFESSIONAL QUALIFICATIONS**

Our senior loss adjusters are well trained at and graduate from the leading membership, education, training and professional development organisations for the insurance industry such as The Chartered Institute of Loss Adjusters (CILA), The Australian and New Zealand Institute of Insurance and Finance (ANZIIF), The Australasian Institute of Chartered Loss Adjusters (AICLA) ....

### **EXPERIENCE**

We are a team of experienced and professional loss adjusters in the domain of Property – Engineering – Casualty/Liability claims.

With a wealth of experience in loss adjusting as well as in-depth academic knowledge, we can totally offer you loss adjusting services with international standards, and at Viet price.

### **INTERNATIONAL PARTNERS**

VietAdjusters is the provider of loss adjusting services in Vietnam for international partners, such as VRS ADJUSTERS, FM GLOBAL, HDI-Gerling Industrie Versicherung AG...

### **OUR HUMAN RESOURCES**

#### **1. Mr. Dominic Tran / Tran Huu Duc – Managing Director**

*Academic and Professional Qualifications:*

- ✓ Fellowship CIP from The Australian and New Zealand Institute of Insurance and Finance (ANZIIF) since 2009
- ✓ Diploma of Loss Adjusting from the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) – Dip Fin Serv (Loss Adj)
- ✓ Diploma of Financial Services (General Insurance) from the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) – Dip Fin Serv (General Insurance)
- ✓ Master of Business Administration from the University of Bolton (Valedictorian of Cohort 4)
- ✓ Bachelor of Economics from Hanoi University of Finance and Accounting

*Expertise:* Property, Liability and Business Interruption claims

*Experience:*

- ↳ Having embarked upon the career at one of the world's largest independent loss adjusting firms, Dominic was one of the first-generation loss adjusters at Crawford (Vietnam);
- ↳ Having gained considerable experience in the role as senior in-house loss adjuster at leading general insurance corporations in Vietnam;
- ↳ Having experience in the position as Director of in-house loss adjusters at one of the ten largest general insurance corporations in Vietnam;
- ↳ Having gained almost 15 years of experience in loss adjusting & surveying;
- ↳ Having handled more than 1,500 Property–Engineering–Casualty/Liability claims of all sizes, of which the largest one amounts to USD 40 million;

As a member of the International Division Council, he is the representative of AICLA (the Australasian Institute of Chartered Loss Adjusters) in Vietnam.

Dominic is the Founder and Managing Director of VietAdjusters.

## **2. Dinh Hong Hai – Chief Operating Officer (COO)**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Insurance from Finance and Accounting University;
- ✓ Master of Science in Engineering on Safety and Fire Fighting Technique of Safety and Fire Fighting University, Moscow (Russia)

*Expertise:* Property, BI and Liability claims

*Experience:*

- ↳ Before joining VietAdjuster, Hai had gained 10 years of experience as a Fire Inspector for General Department of Fire Fighting of Vietnam.

Afterwards, he moved to insurance industry and has gained a total of 25 years' experience in this field. Details of his experience are as follows:

- ✓ From 1990 to 1997: Underwriter, Deputy Manager, Manager of Fire and Engineering Department of Bao Viet Ha Noi Company (BVHN);
- ✓ From 1997 to 2007: Deputy General Manager and General Manager of Fire and Engineering Department of Bao Viet Insurance Corporation (BVHO);
- ✓ From 2007 to 2008: Deputy Director of BVHN;
- ✓ From 2008 to 2015: Director of BVHN;
- ✓ From 2015 to 2016: Assistant to CEO, BVHO.

*Language level:* Intermediate English, Russian, and Chinese (mandarin)

Hai is the COO of VietAdjusters.

### **3. Mr. Le Nhan Ai – Deputy Director**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Road and Bridge from Ha Noi University of Civil Engineering
- ✓ Diploma of Loss Adjusting from the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) - ANZIIF (Snr Assoc) CIP, Dip Fin Serv (Loss Adj)
- ✓ Associate member of the Australasian Institute of Chartered Loss Adjusters - ACLA, Chartered Loss Adjuster
- ✓ Fellow of the International Federation of Adjusting Associations – FIFAA

*Expertise:* Civil engineering, Road & Bridge construction, Property, Advance Loss of Profit (ALOP) and Architectural Professional Indemnity claims

*Experience:*

- ↳ Having embarked upon the career at one of the world's largest independent loss adjusting firms, Cunningham Lindsey (Vietnam);  
  
Before that, Ai had gained years of experience in the role as road and infrastructure design engineer at Transport Engineering Design Incorporated (TEDI), the largest Construction Consulting and Design companies in Vietnam;
- ↳ Having gained considerable experience in the role as senior in-house loss adjuster at one of the leading general insurance corporations in Vietnam;
- ↳ Having experience in the position as Acting General Manager of in-house loss adjusters at one of the ten largest general insurance corporations in Vietnam;
- ↳ Having gained more than 10 years of experience in loss adjusting & surveying;
- ↳ Having handled approximately 1,000 Property–Engineering–Casualty/Liability claims of

all sizes, of which the largest one amounts to USD 40 million;

Ai is a Co-founder and Deputy Director of VietAdjusters.

#### **4. Mr. Pham Duc Nguyen – Deputy Director**

*Academic and Professional Qualifications:*

- ✓ Certified Public Accountant from the Ministry of Finance
- ✓ Master of Economics from University of Economics Ho Chi Minh City
- ✓ Bachelor of Economics from Hanoi University of Finance and Accounting
- ✓ Chief Accountant Certificate from National Economics University
- ✓ Diploma of Loss Adjusting (in progress) from the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) - Dip Fin Serv (Loss Adj)

*Expertise:* Property, Liability and Business Interruption claims

*Experience:*

- ↳ Having embarked upon the career of loss adjusting at VietAdjusters in 2010;  
Before joining VietAdjusters, Nguyen had gained 12-year working experience in the field of Auditing, Tax, Finance & Accounting;
- ↳ Being one of the senior loss adjusters with the most experience in the field of Accounting and Auditing in Vietnam;
- ↳ Having gained 7 years of experience in loss adjusting & surveying;
- ↳ Having handled approximately 700 Property–Engineering–Casualty/Liability claims of all sizes, of which the largest one amounts to USD 40 million;

Nguyen is a Deputy Director of VietAdjusters.

#### **5. Mr. Tran Tu Duy – Acting Manager, Hanoi Office**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Engineering (Material Science & Technology) from Hanoi University of Technology
- ✓ Bachelor of Economics from the Academy of Finance
- ✓ Diploma of Loss Adjusting (in progress) from The Chartered Institute of Loss Adjusters (CILA) - UK

*Expertise:* Engineering (MB, CPM, CAR, EAR and EEI), Property and Liability claims

*Experience:*

↳ Having started the career of loss adjusting at VietAdjusters in early 2012;

Before joining VietAdjusters, Duy had gained 10-year working experience in the field of Finance, Banking and Accounting;

↳ Having gained more than 5 years of experience in loss adjusting & surveying;

↳ Having handled approximately 300 Property–Engineering–Casualty/Liability claims of all sizes, of which the largest one amounts to USD 9 million;

Duy is the Acting Manager of Hanoi Office.

## **6. Mai Anh Phuong – Deputy Manager, Survey**

*Academic and Professional Qualifications:*

✓ Bachelor of Engineering (Economics & Management) from Hanoi University of Technology.

*Expertise:* Engineering (MB, CPM, CAR, EAR and EEI), Property and Liability claims

*Experience:*

↳ Having started the career of loss adjusting at VIVACO from July 2004 to December 2012

↳ Having gained considerable experience in the role as senior in-house loss adjuster at one of the leading general insurance corporations in Vietnam

↳ Having gained more than 12 years of experience in loss adjusting & surveying

↳ Having handled approximately 1,000 Property–Engineering–Casualty/Liability claims of all sizes, of which the largest one amounts to USD 6 million

Phuong is a Deputy Manager, Survey.

## **7. Mr. Tran Quoc Nam – BA, Deputy Manager**

*Academic and Professional Qualifications:*

✓ Bachelor of English Linguistics & Literature from University of Social Sciences & Humanities – Vietnam National University Ho Chi Minh City

*Expertise:* Property and Liability claims

*Experience:*

↳ Before joining VietAdjusters, Nam had worked as an English translator cum interpreter for Saigon Marketing Newspaper, and a freelance interpreter.

↳ He has been working as a loss adjuster at VietAdjusters for 7 years.

*Language level:* Upper-intermediate English (TOEIC 850)

## **8. Mr. Vu Hong Hieu – Engineer/Executive Loss Adjuster**

### *Academic and Professional Qualifications:*

- ✓ Bachelor of Electrical and Electronics Engineering of Advanced Program from Ho Chi Minh City University of Technology;
- ✓ Diploma of Loss Adjusting (in progress) from The Chartered Institute of Loss Adjusters (CILA) – UK. He has achieved Cert CILA and passed 8/9 modules.

*Expertise:* MB, EEI and CPM claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for 5 years.

*Language level:* Advanced English (IELTS 7.0)

## **9. Mr. Nguyen Xuan Son – Engineer, Executive Loss Adjuster**

### *Academic and Professional Qualifications:*

- ✓ Bachelor of Road and Bridge Engineering from Ho Chi Minh City University of Transport (2009 salutatorian of Transport Engineering Department)
- ✓ Master of Bridge and Tunnel Engineering at Ho Chi Minh City University of Technology (in progress)
- ✓ Diploma of Loss Adjusting from the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) - ANZIIF (Snr Assoc) CIP, Dip Fin Serv (Loss Adj)
- ✓ Associate member of the Australasian Institute of Chartered Loss Adjusters - ACLA, Chartered Loss Adjuster

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:*

↳ Before joining VietAdjusters, Son had gained valuable experience in respect of designing and monitoring bridge and highway engineering projects such as: Trung Luong – My Thuan Expressway Construction, Tan Son Nhat – Binh Loi – Outer ring road, National Highway 51 Expansion, Long Binh – Chrey Thom Bridge, Dam Cung Bridge, Dong Nai Lon Bridge, Long Ho Bridge, etc. while working for Transport Engineering Design Incorporated South (TEDI South) and Kumwha Vietnam Construction Co., Ltd.

↳ He has been working as a loss adjuster at VietAdjusters for 5 years.

*Language level:* Upper-intermediate English (TOEIC 860)

## **10. Mr. Nguyen Ngoc Thanh – Engineer, Executive Loss Adjuster**

### *Academic and Professional Qualifications:*

- ✓ Bachelor of Road & Bridge from Hanoi University of Civil Engineering (HUCE), (2008 salutatorian)

- ✓ Diploma of Loss Adjusting (in progress) from The Chartered Institute of Loss Adjusters (CILA) – UK. He has achieved Cert CILA and passed 8/9 modules.

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:*

- ↳ Before joining VietAdjusters, he had worked as an inspection engineer for Consultancy Company of Hanoi University of Civil Engineering (CCU) for 5 years, where he had participated in a wide range of large-scale projects such as My Thuan Bridge, Thanh Tri Bridge, Rach Soi Bridge, as well as many other projects in Vietnam. After three years working for CCU, he was promoted to the Deputy Manager of the Bridge and Road Design Workshop where he was responsible for inspection and evaluation of Bridge & Road.

Thanh also involved himself in many projects at HUCE's Geotechnical and Construction Engineering Institute such as Hoang Thach Port, Can Dang Bridge, where he was working as a supervision consultancy engineer.

- ↳ He has been working as a loss adjuster at VietAdjusters for more than 4 years.

*Language level:* Intermediate English (TOEFL iBT 75)

## **11. Mr. Nguyen Hoang Thuong – Engineer, Executive Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Civil Engineering from Sai Gon Technology University
- ✓ Diploma of Loss Adjusting (in progress) from the Australian and New Zealand Institute of Insurance and Finance (ANZIIF) - Dip Fin Serv (Loss Adj)
- ✓ Affiliate member of the Australasian Institute of Chartered Loss Adjusters – AICLA (Aff)

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:*

- ↳ Before joining VietAdjusters, Thuong has gained experience in respect of supervising building construction projects such as Viettel Trade Center, Phu My Hung Mansions, etc.

- ↳ He has been working as a loss adjuster at VietAdjusters for almost 4 years.

*Language level:* Upper-intermediate English (IELTS 6.0)

## **12. Mr. Nguyen Duc Quang – BEcon, Senior Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*



- ✓ Bachelor of Accounting and Auditing from National Economics University with a good ranking (one of the top ten graduates)
- ✓ Diploma of Loss Adjusting (in progress) from The Chartered Institute of Loss Adjusters (CILA) - UK

*Expertise:* Property and Liability claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for almost 4 years.

*Language level:* Upper-intermediate English (TOEIC 930)

### **13. Mr. Vu Duc Doanh – MSc, Engineer, Senior Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Road & Bridge Engineering from University of Communication and Transport (UCT) with a good ranking
- ✓ Master of Civil engineering (2012) at École Normale Supérieure de Cachan (France)
- ✓ Master of Civil engineering (2013) at University of Limoges (France)
- ✓ Diploma of Loss Adjusting (in progress) from The Chartered Institute of Loss Adjusters (CILA) - UK

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for almost 4 years.

*Language level:*

- ✓ Intermediate English (TOEIC 600)
- ✓ Intermediate French (DELF B1)

### **14. Mr. Tran Thanh Phuong – MBA, Auditor/Executive Loss Surveyor**

*Academic and Professional Qualifications:*

- ✓ Master of Business Administration in Finance from Columbia Southern University (USA)
- ✓ Bachelor of Accounting and Finance from Danang University of Economics

*Expertise:* Property, Liability and BI claims

*Experience:*

- ↳ After working as an accountant for Medipharco – Tenamyd Central Pharmaceutical JSC, he joined VietAdjusters.

↳ He has been working as a loss adjuster at VietAdjusters for 6 years.

*Language level: Intermediate English*

### **15. Du Khanh Thanh – Senior M&E Technical Advisor**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Engineering (Automotive Mechanical Engineering) from University of Transport and Communications

*Expertise: Engineering (MB, CPM, CAR, EAR and EEI)*

*Experience:*

↳ Before joining VietAdjusters, Thanh had gained 33 years of experience in the mechanical and automobile field. He started his career as an Engineer/a Technician at Hoa Binh Automobile Factory for 15 years.

Subsequently, he took another job at Vietnam-Daewoo Motor Company Limited (VIDAMCO) as Manager of Automobile Maintenance Department.

10 years afterwards, he moved to Minh Hoang Packing Co., Ltd. and held the position of Manager of Planning – Technical Department. He was responsible for managing and handling packaging machinery & equipment (M&E)...

5 years afterwards, he worked for Automobile Transportation Aviation Joint Stock Company as a Technician of Automobile and Construction Machines.

↳ He has been working as a loss adjuster at VietAdjusters for 2 years.

*Language level: Intermediate English*

### **16. Mr. Phung Hai Dang – Engineer/Executive Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Master of Project Management from University of Northumbria (Newcastle, England)
- ✓ Bachelor of Architecture

*Expertise: Construction losses as well as Professional indemnity (for architects and engineers) claims*

*Experience:*

↳ Dang started his career at Nam Long Investment Corporation in 2004. After nearly 4 years working there, he started his own business by establishing Vinaland Investment and Consultancy Company. The company specializes in project management in pre-construction period. It helps investors/principals to perform projects and prepare all documents needed to start construction works. Dang is also a lecturer of University of Social Science and Humanities HCMC, Urban Studies Department.

↳ He has been working as a loss adjuster at VietAdjusters for almost 7 years.

*Language level:* Upper-intermediate English (IELTS 6.5)

### **17. Mr. Hoang Dinh – Engineer/Executive Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Master of Road and Bridge Engineering from HCM University of Technology in 2008
- ✓ Bachelor of Road and Bridge from University of Civil Engineering in 2003
- ✓ Member of Vietnam Bridge and Road Association (VIBRA)

*Expertise:* Road & Bridge construction claims

*Experience:*

↳ Dinh has worked for Pacific Consultant International (PCI) as a consultant, Nipponkoe as a highway design engineer, Nortel Company as a civil project manager, and Transport Engineering Design Incorporated (TEDI) as a road and infrastructure design engineer.

He has participated in many big projects such as East-West Expressway, Long Thanh – Dau Giay Expressway, CDMA 2000 Business Cooperation Contract Project, Extended East West Highway Project, Phu Long Bridge Project, Ha Huy Giap Project, Thu Thiem Bridge Project – Approach Road Package, Ho Chi Minh City - Trung Luong Expressway Project – Package No. 19.

↳ He has been working as a loss adjuster at VietAdjusters for almost 7 years.

*Language level:* Intermediate English (TOEIC 500)

### **18. Mr. Tran Thanh Tung – Engineer, Executive Loss Surveyor**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Civil Engineering from Ton Duc Thang University

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for 5 years.

*Language level:* Intermediate English

### **19. Mr. Nguyen Minh Tuan – Engineer, Executive Loss Surveyor**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Civil Engineering from Ha Noi University of Civil Engineering

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:*

↳ Before joining VietAdjusters, Tuan had gained experience in respect of executing several civil engineering projects at Viet Dragon Construction JSC (a member of Hoa Phat Group) and Mechanized Construction JSC (a member of Ha Noi Construction Corporation);

↳ He has been working as a loss adjuster at VietAdjusters for more than 6 years.

*Language level:* Intermediate English

**20. Mr. Lam Du Tai – BEcon, Senior Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

✓ Bachelor of Accounting and Auditing from Banking University of Ho Chi Minh City

*Expertise:* Property, BI and Liability claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for almost 4 years.

*Language level:* Upper-intermediate English (TOEIC 860)

**21. Mr. Le Thanh Khoa – BEcon, Senior Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

✓ Bachelor of Accounting and Auditing from Banking University of Ho Chi Minh City

*Expertise:* Property, BI and Liability claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for almost 4 years.

*Language level:* Intermediate English (TOEIC 680)

**22. Mr. Phung Anh Tung – BEcon, Senior Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

✓ Bachelor of Accounting and Auditing from Banking University of Ho Chi Minh City

*Expertise:* Property, BI and Liability claims

*Experience:*

↳ After working as an Accountant for Nam Viet An Construction and Trade Co., Ltd., he joined VietAdjusters.

↳ He has been working as a loss adjuster at VietAdjusters for 3 years.

*Language level:* Upper-intermediate English (TOEIC 835)

**23. Ms. Tran Thi Truc Ly – BEcon, Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Accounting and Auditing from Ho Chi Minh City University of Technology - HUTECH (2013 Valedictorian of Accounting Department)
- ✓ Foundation in Accountancy (FIA) from the Association of Chartered Certified Accountants (ACCA)

*Expertise:* Property, BI and Liability claims

*Experience:*

- ↳ Before joining VietAdjusters, Ly had worked as an Accountant for Southern Airports Services Company Ltd (SASCO).
- ↳ She has been working as a loss adjuster at VietAdjusters for 3 years.

*Language level:* Intermediate English (TOEIC 610)

**24. Mr. Hoang Trong Hieu – Engineer/Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Automotive Engineering from Ho Chi Minh City University of Technology

*Expertise:* MB, CPM, and EEI claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for 2 years.

*Language level:* Upper-intermediate English (TOEIC 815 & IELTS 6.5)

**25. Mr. Nguyen Hoang Huy – Engineer, Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Electrical and Electronics Engineering from Ho Chi Minh City University of Technology.

*Expertise:* MB, EEI and CPM claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for more than 1 year.

*Language level:* Intermediate English (TOEIC 720)

**26. Mr. Nguyen Hong Phuc – Engineer, Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Transport Construction Engineering from University of Transport and Communications

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for more than 1 year.

*Language level:* Intermediate English

**27. Mr. Tran Quay Dong – BEcon, Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Banking and Finance from Banking University of Ho Chi Minh City

*Expertise:* Property, BI and Liability claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for 1 year

*Language level:* Intermediate English (TOEIC 700)

**28. Ms. Bui Thi Xuan Nhi – BEcon, Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Accounting from Ho Chi Minh City Open University

*Expertise:* Property, BI and Liability claims

*Experience:*

- ↳ Before joining VietAdjusters, she had worked as an accountant at JSC Investment and Technology Development TMT (TMT TECHNOLOGY CORP)
- ↳ She has been working as a loss adjuster at VietAdjusters for more than 1 year

*Language level:* Intermediate English

**29. Ms. Bui Thi Nhu Quynh – BEcon, Auditor/Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Insurance from Academy of Finance with a good ranking
- ✓ Bachelor of Accounting from Academy of Finance with a good ranking

*Expertise:* Property, BI and Liability claims

*Experience:* She has been working as a loss adjuster at VietAdjusters for almost 1 year

*Language level:* Upper-intermediate English (TOEIC 880)

**30. Mr. Ha Hai Thanh – Engineer, Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Road and Bridge Engineering from University of Transport and

## Communications

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:*

- ✓ Before joining VietAdjuster, Thanh had worked as a Road and Bridge Engineer for Viet Hoa Joint Stock Company
- ✓ He has been working as a loss adjuster at VietAdjusters for almost 1 year.

*Language level:* Intermediate English (TOEIC 600)

### **31. Mr. Vu Van Phat – Engineer, Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Economic Engineering from University of Communication and Transport

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for more than 1 year

*Language level:* Intermediate English

### **32. Mr. Dinh Van Hau – Engineer, Loss Adjuster**

*Academic and Professional Qualifications:*

- ✓ Bachelor of Hydraulic Engineering, Engineering Education Program of Excellence in Vietnam from National University of Civil Engineering

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims

*Experience:* He has been working as a loss adjuster at VietAdjusters for 1 year

*Language level:* Intermediate English (TOEIC 700)

### **33. Mr. Duong Van Binh – Civil Engineer/ Loss Adjuster**

*Academic and Professional Qualifications:*

- ↳ Bachelor of Transport Construction Engineering, Advanced Training Program of University of Transport and Communications in cooperation with University of Leeds, the United Kingdom

*Expertise:* Construction losses as well as Professional indemnity (for architects and engineers) claims.

*Experience:*

- ↪ Before joining VietAdjusters, Binh had worked for Investment and Construction JSC No.4 (ICON 4) for 4 months as a civil engineer
- ↪ He has been working as a loss adjuster at VietAdjusters for almost 1 year

*Language level:* Intermediate English

**34. Ms. Tran Thi My Huyen – BA, Loss Adjuster***Academic and Professional Qualifications:*

- ✓ Bachelor of English from University of Dalat

*Expertise:* Property and Liability claims

*Experience:*

- ↪ Before joining VietAdjusters, Huyen was an English Translator for Acteam International Co., Ltd, and a freelance translator
- ↪ She has been working as a loss adjuster at VietAdjusters for 1 year

*Language level:* Upper-intermediate English

**OUR EXISTING CUSTOMERS**

With considerable trust and support given by the insurance market, we are truly honoured to have provided services to the following insurance and broker companies so far:

↪ Bao Viet Insurance	↪ AAA Assurance
↪ PVI Insurance Corporation	↪ Fubon Insurance
↪ Bao Minh Insurance Corporation	↪ BIC
↪ Petrolimex Joint-Stock Insurance Co. (PJICO)	↪ Gras Savoye
↪ Global Insurance Company (GIC)	↪ AON
↪ Agriculture Bank Insurance JSC (ABIC)	↪ Jardine Lloyd Thompson Limited
↪ Military Insurance Corporation (MIC)	↪ Aegis
↪ PTI	↪ Viet Quoc
↪ Vietinbank Insurance Company (Vietinsco)	↪ Marsh
↪ Bao Long Insurance	↪ Hung Vuong Assurance Corp.
↪ AIG	↪ ACE
↪ QBE	↪ Phu Hung Assurance
↪ Vietnam National Aviation Insurance (VNI)	↪ UIC
↪ Vien Dong Assurance Corporation (VASS)	↪ Cathay Insurance
↪ Bao Viet Tokio Marine	↪ Liberty



## OUR CLAIMS HANDLING EXPERIENCE

### 1. PROPERTY LOSSES

This is one of our core services. We would highlight some big losses we have handled as follows:

NO.	THE INSURED	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
1	Mega Step Electronics (Vietnam) Co., Ltd	Fire/ Malicious damage	40,000,000	Outstanding
2	Chutex International Co., Ltd	Fire/ Malicious damage	25,000,000	Outstanding
3	Song Thuy Investment Co., Ltd.	Property Damage	8,941,000	Closed
4	Van Y Corporation	Property Damage	7,000,000	Closed
5	Van Thanh Mattress	Fire	4,847,564	Closed
6	HJC VINA Co, Ltd.	Fire	4,500,000	Closed
7	Song Tain Industrial Co., Ltd.	Fire/ Malicious damage	3,400,000	Closed
8	Pao Yeng Technical Plastic Co., Ltd.	Fire	3,129,000	Closed
9	Hiep Phat Paint Co., Ltd.	Fire	3,062,000	Closed
10	Huada Furniture VN	Fire	2,500,000	Closed
11	G.Home Mattress and Furniture Co., Ltd.	Fire	2,400,000	Outstanding
12	Nam Phuong EPS Plastic Co., Ltd.	Fire	2,400,000	Closed
13	Duc Anh Co., Ltd.	Fire	2,235,000	Closed
14	Top Field Vietnam Ltd.	Fire	1,922,000	Closed
15	Wang Feng 1 Co., Ltd.	Fire	1,878,000	Closed
16	Vu Hang Trading Service Co., Ltd.	Fire	1,833,000	Closed
17	Sacombank – SBA	Fire	1,788,000	Closed
18	Tien Dat EPS Foam Commerce Investment & Production Trading Co., Ltd.	Fire	1,670,000	Closed
19	Mediphar USA Co., Ltd.	Fire	1,634,404	Outstanding
20	Shengli Vietnam Special Steel Co., Ltd.	Fire	1,500,000	Closed
21	Tuan Loc Co., Ltd.	Fire	1,455,000	Closed
22	Hai Van Pass Tunnel Management & Operation Single-member Co., Ltd.	Property Damage	1,380,000	Closed

NO.	THE INSURED	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
23	Glory Oceanic Vietnam Co., Ltd.	Fire	1,372,000	Closed
24	Asia Shoes PTE	Fire	1,341,082	Closed
25	Investment Organization Corporation – IOC	Property Damage (Storm)	1,200,000	Closed
26	Phuong Nam Textile JSC	Fire	1,200,000	Closed
27	Japan Vietnam Fertilizer	Storm	1,117,568	Outstanding
28	Dong Nai Hwa Ching Foam Co., Ltd	Fire	1,108,628	Outstanding
29	Rang Dong Plastic JSC	Water damage	1,050,000	Closed
30	Phuc Hao Co. Ltd.	Fire	1,018,766	Closed
31	Well-Known HomeArt Enterprise Co., Ltd.	Fire	1,046,044	Closed
32	Binh Dien – Ninh Binh JSC	Storm	1,043,004	Outstanding
33	Kim Ngan Vinh Thai JSC	Fire	1,011,879	Outstanding
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## 2. ENGINEERING LOSSES

This is also our core business. We are immensely pleased to have handled the large-scale national projects, of which the most substantial loss is up to USD 2.1 million, such as:

- ▶ Can Tho Bridge Construction Project
- ▶ Saigon East-West Highway Construction Project
- ▶ Song Bung 4 Hydroelectric Power Construction Project
- ▶ Dong Nai 4 Hydroelectric Power Construction Project
- ▶ Ho Chi Minh City – Long Thanh – Dau Giay Expressway
- ▶ Ho Chi Minh City – Trung Luong Expressway
- ▶ Nam Quang Nam Road Project
- ▶ North-South Railway Improvement Project

We would highlight some big losses we have handled as follows:

NO.	THE INSURED (PROJECT)	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
1	Chia Cheng Construction Co., Ltd.; and Formosa Ha Tinh Steel Co., Ltd.	CAR/Material Damage	2,100,000	Closed

NO.	THE INSURED (PROJECT)	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
	(Formosa Port)			
2	My Thuan Management Unit (Can Tho Bridge Construction Project)	Embankment settlement (CAR policy)	1,760,000	Closed
3	Bao Long – Gia Lai Industrial & Hydropower JSC	Damage to dam	1,200,000	Closed
4	The East-West Highway and Water Environment PMU of HCMC (East-West Highway Construction Project)	Embankment settlement (CAR policy)	1,000,000	Closed
5	Ha Tien 1 Cement JSC	Damage to transformer	952,000	Outstanding
6	Nam Quang Nam Road Project Management (Nam Quang Nam Street Project, R5-5 Package)	Landslide (CAR policy)	523,800	Closed
7	Dong Nai Hydro Power Project Management Unit 6 (Dong Nai 4 Hydro Power Plant)	Machinery Breakdown during testing procedure	569,100	Closed
8	Hydraulic Investment & Construction PMU 10	Damage to embankment	465,000	Closed
9	KCP Vietnam Industries Ltd.	Damage to Steam turbine	405,891	Closed
10	Nam Na 2 Hydro Power Plant	Damage to cofferdam	390,000	Closed
11	FLC Quang Ninh	CAR/Material Damage	402,325	Outstanding
12	Truong Thanh Development & Construction Investment JSC	CAR/Material Damage and RoD	375,503	Outstanding
13	Vietnam Expressway Corporation (VEC)	Damage to asphalt concrete surface	360,000	Closed
14	Ninh Thuan Construction Development & Investment JSC	Damage to asphalt concrete surface	357,000	Closed
15	Noong Phai JSC	CAR/Material Damage and RoD	335,270	Outstanding
16	Deo Ca Investment JSC	Damage to Tunnel	331,000	Closed
17	ITC Corporation	Damage to Pre-stressed High strength Concrete pile	329,000	Closed
18	Su Pan 1 Hydroelectric JSC	Damage to cofferdam	295,000	Closed
19	Nam Quang Nam Road Project Management (Nam Quang Nam Street Project, R5-4 Package)	Landslide (CAR policy)	285,700	Closed
20	High Command of Vietnam's People Navy	Damage to dock	268,000	Closed
21	Chieng Cong Hydro Power Plant	Damage to generator	276,000	Closed
22	Tra Vinh Transportation Project Management (Lang Chim Bridge)	Damage to bored pile	266,700	Closed
23	Khe Sanh/Military Zone 4 PMU	Damage to cofferdam	262,000	Closed
24	PVGAS	EAR/Material Damage	232,454	Outstanding
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### 3. LIABILITY LOSSES

NO.	THE INSURED	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
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NO.	THE INSURED	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
1	Agribank	Fidelity liability	436,685	Outstanding
2	Trustbank	Public liability	254,806	Closed
3	Greenspeed Co., Ltd.	Public liability	223,514	Closed
4	Henkel Vietnam Co., Ltd (loss 1)	Products liability	210,103	Closed
5	Nam Loi Hung	Public liability	207,581	Closed
6	Tay Ninh Tapioca Co., Ltd.	Public liability	166,085	Closed
7	Hiep Phat Paint Co., Ltd.	Public liability	122,932	Outstanding
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#### 4. BUSINESS INTERRUPTION

This is also our core business. We would highlight some losses we have handled as follows:

NO.	THE INSURED	TYPE OF LOSS	LOSS AMOUNT (USD)	REMARKS
1	Chutex International Co., Ltd	BI following PD	4,000,000	Outstanding
2	Ngon Coffee Co., Ltd	BI following PD	3,000,000	Outstanding
3	Vinpearl Luxury Resort (Da Nang)	BI following PD	900,000	Closed
4	Pomina Steel JSC	BI following PD	693,000	Closed
5	Huada Furniture VN	BI following PD	350,000	Closed
6	Chieng Cong Hydro Power Plant	BI following PD	250,000	Closed
7	Vinawood Co., Ltd.	BI following PD	213,104	Closed
8	PICA Vietnam	BI following MB	160,000	Closed
9	Interflour Vietnam Co., Ltd.	BI following PD	150,000	Closed
10	Anh Khoa Furniture	BI following PD	150,000	Closed
11	MDF Vietnam CORP.	BI following PD	130,000	Closed
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#### OUR SERVICES IN SAFETY

Despite the fact that our loss adjusters have been receiving intensive training in loss adjusting, insurance, engineering, and accounting at the leading universities, and with a wealth of claims handling experience including about 2,000 losses, we, to set Insurers at ease, entered into a Professional Liability Policy with Bao Minh Insurance Corporation, one of the most prestigious Insurers in Vietnam.

For further details, please refer to the next page.

Ho Chi Minh City, 26<sup>th</sup> July 2017



**DOMINIC TRAN / TRAN HUU DUC**  
*MBA, BEcon, ANZIIF (Fellow) CIP*  
**MANAGING DIRECTOR**





TỔNG CÔNG TY CỔ PHẦN BẢO MINH

**BẢO MINH**

Call Center: 1800 - 58 88 12

:30 9001:2000

HAO MINH

26 Tôn Thất Bạt, Quận 1, Tp.HCM - ĐT: (84-8) 38294180 - Fax: (84-8) 38294185 - Email: baominh@baominh.com.vn - Website: www.baominh.com.vn

**PROFESSIONAL INDEMNITY INSURANCE**  
**(INDEPENDENT LOSS ADJUSTERS)**  
**CERTIFICATE**

Attached to policy No: LMX/1204573

<b>The Insured</b>	: VIETADJUSTERS JSC
<b>Address</b>	: Ho Chi Minh City Office: 10 <sup>th</sup> Floor, Office Zone, Central Garden Building, 328 Vo Van Kiet Blvd, Co Giang Ward, District 1, Ho Chi Minh City  Hanoi Office: Unit 508, Thang Long Ford Building, 105 Lang Ha Street, Dong Da District, Hanoi
<b>Professional Business Practice</b>	: Provision of loss adjusting and surveying for property and projects insured by domestic and foreign insurers
<b>Policy Period</b>	: 12 months, from <b>November 29<sup>th</sup> 2016</b> to <b>November 28<sup>th</sup> 2017</b> (Both days inclusive)
<b>Retroactive date</b>	: November 29 <sup>th</sup> 2016
<b>Scope of cover</b>	: We will pay You or on Your behalf for any legal liability to pay <b>Compensation</b> and any costs and expenses awarded against You arising from any civil liability resulting from any <b>Claim</b> for breach of professional duty in the conduct of <b>Your Business</b> provided that the <b>Claim</b> is first made during the <b>Period of Insurance</b> and reported to Us during the <b>Period of Insurance</b> or, where applicable, during the extended reporting period.
<b>Term &amp; Conditions</b>	: As per QBE's Professional Indemnity Wording
<b>Limit of indemnity</b>	: <b>VND 45,360,000,000</b> (Forty five billion, three hundred and sixty million Vietnam dong)/any one occurrence and in aggregate)
<b>Geographical Limit</b>	: Southeast Asia / Asia
<b>Country of Jurisdiction</b>	: Vietnam
<b>Deductible</b>	: VND 110,000,000 each and every claim including defence costs and expenses
<b>Premium</b>	: VND 72,576,000



<b>VAT</b>	VND 7,257,600
<b>Total premium</b>	VND 79,833,600
<b>Endorsements</b>	: <ol style="list-style-type: none"> <li>1. Electronic Data and Internet Endorsement/ Clarification agreement (IT clause) / IT1</li> <li>2. Terrorism Exclusion Clause</li> <li>3. Loss of documents endorsement</li> <li>4. Premium warranty 30 days</li> <li>5. Sanction limitation &amp; exclusion clause</li> <li>6. Approved adjusters</li> <li>7. 30 days extension at pro rata premium</li> <li>8. No claim bonus (5% of premium)</li> </ol>
<b>Conditions</b>	: <ul style="list-style-type: none"> <li>- No loss reported or situation which might lead to complaints have been known before the confirmation of insurance</li> <li>- Proposal with full-coverage: information, signature, stamp (and stamp on adjoining edges of pages) and date of signing the Proposal</li> <li>- Certificate of no loss.</li> </ul>

November 29<sup>th</sup> 2016



The insurer

*[Handwritten signature]*

**DIRECTOR  
TRINH MINH DUC**