

Global Adjusting
and Claims Management



COMPANY PROFILE
Version Apr. 2024

Partner in vrsadjusters

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VietAdjusters is one of the largest independent loss adjusting firms in Vietnam. Since July 2019, we are the official Vietnamese representative of "[vrs Adjusters](#)" - one of the three largest loss adjusting Corporations in the world with a network of 350 loss adjusting companies, 2,500 staff represented in over 140 countries and handling all lines of claims. In October 2019, VietAdjusters was formally renamed vrs VietAdjusters.

We have strong human resources of 25 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 vrs VietAdjusters, our senior loss adjusters have directly handled approximately 2,500 slight, medium, and substantial Property, Engineering and Casualty losses, of which the most substantial is up to USD 60 million. Throughout its dramatic development, vrs 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

WHAT WE DO

vrs 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 vrs VietAdjusters, we always aim to deliver the highest standard of services and to meet and 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 outstanding human resources, the top 3 global loss adjusting network, professional/ international service standards and competitive price are some of our main distinguishing features.

ACADEMIC AND PROFESSIONAL QUALIFICATIONS

Our senior loss adjusters are well trained at and graduated 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), including but not limited to:

- 6 chartered loss adjusters of AICLA;
- 1 Fellow CIP of ANZIIF; 4 Fellow of AICLA; and 1 Fellow of FIFAA
- 5 Senior Associates CIP of ANZIIF;
- 1 CPA;
- 2 cert CILA; and
- 19 licensed loss adjusters

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.

NETWORK

Aside from our existing resources in Vietnam, the relationship with vrs provides us with unparalleled technical support and assistance from a vast international resource base.

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 (Fellow) CIP - since 2009
- Fellow member of the Australasian Institute of Chartered Loss Adjusters - FCLA, Chartered Loss Adjuster
- 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
- Licensed loss adjuster

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 top 10 largest general insurance corporations in Vietnam;
- Having gained more than 22 years of experience in loss adjusting & surveying;
- Having handled more than 2,000 Property–Engineering–Casualty/Liability claims of all sizes, of which the largest one amounts to USD 60 million;

He had been a member of the International Division Council, the representative of AICLA in Vietnam from 2014 to 2022.

Dominic is the Founder and Managing Director of vrs VietAdjusters.

2. Mr. Le Nhan Ai – Senior 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)
- Fellow of the Australasian Institute of Chartered Loss Adjusters – FCLA, Chartered Loss Adjuster
- Fellow of the International Federation of Adjusting Associations – FIFAA
- Licensed loss adjuster

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 17 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 60 million;

Ai is a Co-founder and Senior Director of vrs VietAdjusters.

3. Mr. Pham Duc Nguyen – Senior 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 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
- Licensed loss adjuster

Expertise: Property, Liability and Business Interruption claims

Experience:

- Having embarked upon the career of loss adjusting at vrs VietAdjusters in 2010;
Before joining vrs 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 almost 13 years of experience in loss adjusting & surveying;
- Having handled more than 1,000 Property–Engineering–Casualty/Liability claims of all sizes, of which the largest one amounts to USD 60 million;

Nguyen is a Senior Director of vrs VietAdjusters.

4. Mr. Nguyen Xuan Son – Engineer, Manager

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)
- Fellow of the Australasian Institute of Chartered Loss Adjusters – FCLA, Chartered Loss Adjuster
- Licensed loss adjuster

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

Experience:

- Before joining vrs 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 vrs VietAdjusters for more than 12 years.

As a member of the International Division Council, he is the representative of AICLA in Vietnam.

Language: Upper-intermediate English (TOEIC 860, IELTS 7.0)

Son is a Manager of vrs VietAdjusters.

5. Mr. Nguyen Ngoc Thanh – Engineer, Manager, Hanoi Office

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
- 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
- Licensed loss adjuster

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

Experience:

- Before joining vrs 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 vrs VietAdjusters for more than 11 years.

Language: Intermediate English (TOEFL iBT 75)

Thanh is a Manager of vrs VietAdjusters.

6. Mr. Tran Thanh Tung – Engineer, BEcon, Survey Manager

Academic and Professional Qualifications:

- Bachelor of Civil Engineering from Ton Duc Thang University
- Bachelor of Corporate Finance of the University of Economics Ho Chi Minh City
- Licensed loss adjuster

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

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 12 years.

Language: Intermediate English

Tung is a Survey Manager of vrs VietAdjusters.

7. Mr. Nguyen Hoang Thuong – Engineer, Manager

Academic and Professional Qualifications:

- Bachelor of Civil Engineering from Sai Gon Technology University
- 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

- Licensed loss adjuster

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

Experience:

- Before joining vrs 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 vrs VietAdjusters for more than 10 years.

Language: Advanced English (IELTS 7.5)

Thuong is a Manager of vrs VietAdjusters.

8. Mr. Lam Du Tai – BEcon, Auditor, Survey Manager

Academic and Professional Qualifications:

- Bachelor of Accounting and Auditing from Banking University of Ho Chi Minh City
- Licensed loss adjuster

Expertise: Property, BI and Liability claims

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 10 years.

Language: Upper-intermediate English (TOEIC 860)

Tai is a Deputy Manager of vrs VietAdjusters.

9. Mr. Vu Duc Doanh – MSc, Engineer, Survey Manager

Academic and Professional Qualifications:

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

UK. He has achieved Cert CILA

- Licensed loss adjuster

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

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 10 years.

Language:

- Intermediate English (TOEIC 600)
- Intermediate French (DEL F B1)

Doanh is a Survey Manager of vrs VietAdjusters.

10. Mr. Tran Thanh Phuong – MBA, Auditor, Survey Manager

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
- Licensed loss adjuster

Expertise: Property, Liability and BI claims

Experience:

- After working as an accountant for Medipharco – Tenamyd Central Pharmaceutical JSC, he joined vrs VietAdjusters.
- He has been working as a loss adjuster at vrs VietAdjusters for more than 13 years.

Language: Intermediate English

Phuong is a Survey Manager of vrs VietAdjusters.

11. Mr. Le Thanh Khoa – BEcon, Auditor, Deputy Manager

Academic and Professional Qualifications:

- Bachelor of Accounting and Auditing from Banking University of Ho Chi Minh City
- Licensed loss adjuster

Expertise: Property, BI and Liability claims

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 10 years.

Language: Intermediate English (TOEIC 680)

Khoa is a Deputy Manager of vrs VietAdjusters.

12. Ms. Bui Thi Nhu Quynh – BEcon, Auditor, Deputy Manager

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
- Licensed loss adjuster

Expertise: Property, BI and Liability claims

Experience: She has been working as a loss adjuster at vrs VietAdjusters for more than 7 years

Language: Upper-intermediate English (TOEIC 880)

Quynh is a Deputy Manager of vrs VietAdjusters.

13. Mr. Phung Anh Tung – BEcon, Auditor, Deputy Manager

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 vrs VietAdjusters.
- He has been working as a loss adjuster at vrs VietAdjusters for more than 9 years.

Language: Upper-intermediate English (TOEIC 835)

Tung is a Deputy Manager of vrs VietAdjusters.

14. 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 vrs 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 vrs VietAdjusters for 8 years.

Language: Intermediate English

15. 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 vrs VietAdjusters for almost 13 years.

Language: Upper-intermediate English (IELTS 6.5)

16. 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 vrs VietAdjusters for almost 13 years.

Language: Intermediate English (TOEIC 500)

17. Mr. Nguyen Hong Phuc – Engineer, Executive Loss Adjuster

Academic and Professional Qualifications:

- Bachelor of Transport Construction Engineering from University of Transport and Communications
- Licensed loss adjuster

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

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 8 years.

Language: Intermediate English

18. Mr. Nguyen Hoang Huy – Engineer, Executive Loss Adjuster

Academic and Professional Qualifications:

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

- Licensed loss adjuster

Expertise: MB, EEI and CPM claims

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 7 years.

Language: Intermediate English (TOEIC 720)

19. Mr. Vu Van Phat – Engineer, Executive Loss Adjuster

Academic and Professional Qualifications:

- Bachelor of Economic Engineering from University of Communication and Transport
- Licensed loss adjuster

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

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 7 years.

Language: Intermediate English

20. Ms. Tran Thi My Huyen – BA, Executive Loss Surveyor

Academic and Professional Qualifications:

- Bachelor of English from University of Dalat

Expertise: Property and Liability claims

Experience:

- Before joining vrs VietAdjusters, Huyen was an English Translator for Acteam International Co., Ltd, and a freelance translator
- She has been working as a loss adjuster at vrs VietAdjusters for more than 7 years

Language: Upper-intermediate English

21. Mr. Nguyen Trong Tri - Engineer, Senior Loss Adjuster

Academic and Professional Qualifications:

- Bachelor of Automation and Control Engineering of Professional Program from Ton Duc Thang University
- Licensed loss adjuster

Expertise: MB, EEI and CPM claims

Experience: He has been working as a loss adjuster at vrs VietAdjusters for more than 4 year.

Language: Intermediate English (TOEIC 660)

22. Ms. Tran Thi Truc Ly – BEcon, Senior Auditor, Senior 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 vrs VietAdjusters, Ly had worked as an Accountant for Southern Airports Services Company Ltd (SASCO);
- She has been working as a loss adjuster at vrs VietAdjusters for more than 9 years.

Language: Intermediate English (TOEIC 610)

23. Mr. Nguyen Chi Nghia – Engineer, Loss Adjuster

Academic and Professional Qualifications:

- Bachelor of University of Transport in Ho Chi Minh City
- Electrical Diploma of Ho Chi Minh City University of Food Industry
- Licensed loss adjuster

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

Experience:

- Before joining VietAdjusters, he worked as a Site Engineer for Hong Linh Transport Construction and Investment JSC.

Subsequently, he took another job at TEMCO Vietnam Co., Ltd (Japanese-owned enterprise) as Site Engineer.

2 years afterwards, he had held the position of Estimating Engineer at DONGA ENC Co., Ltd. (Korean-owned enterprise).

1 year afterwards, he had worked for Hitachi Co., Ltd as a Site Engineer/Assistant to Japanese expert at Ho Chi Minh City Metro Project (Metro Line 1).

- He has been working as a loss adjuster at vrs VietAdjusters for almost 6 years.

Language: Intermediate English (TOEFL iBT 70), (IELTS 6.0); Japanese (N3)

24. Mr. Tran Manh Duy - Engineer, Loss Adjuster

Academic and Professional Qualifications:

- Bachelor of Transport Construction Engineering from Transport and Communications University
- Licensed loss adjuster

Expertise: CAR and EAR claims

Experience: He has been working as a loss adjuster at vrs VietAdjusters for 3 year.

Language: Intermediate English

25. Ms. Dang Thi My Linh – BEcon, Senior Auditor, Loss Adjuster

Academic and Professional Qualifications:

- Bachelor of Accounting from University of Economics Ho Chi Minh City

Expertise: Property, BI and Liability claims

Experience:

- Before joining vrs VietAdjusters, Linh had gained 3 years of experience in the field of accounting at The Dariu Foundation - Switzerland.
- She has been working as a loss adjuster at vrs VietAdjusters for almost 4 year.

Language: Intermediate English (TOEIC 500)

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)
1	A 100% foreign-owned food production company	Fire	60,341,000
2	A 100% foreign-owned PCB processing company	Fire/Malicious damage	40,000,000
3	A 100% foreign-owned garments company	Fire/Malicious damage	25,000,000
4	A 100% foreign-owned garments company	Burnt Factory	15,300,000
5	A cashew nut processing and trading company	Fire	12,226,000
6	A grain trading company	Property Damage	8,800,000
7	An export seafood processing company	Property	7,000,000
8	A 100% foreign-owned adhesive tape production company	Property Damage	6,100,000
9	A 100% foreign-owned foam production company	Fire	5,840,000
	...		

2. ENGINEERING LOSSES

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

NO.	THE INSURED (PROJECT)	TYPE OF LOSS	LOSS AMOUNT (USD)
1	A 100% foreign-owned hi-tech factory	CAR/Material Damage	2,200,000
2	A 100% foreign-owned steel factory	CAR/Material Damage	2,100,000
3	A steel factory	Exploded Continuous Galvalume Linee	1,900,000
4	Can Tho bridge construction	CAR/Embankment settlement	1,760,000
5	A Tidal Flood-Control Project in Ho Chi Minh City	CAR/Material Damage	1,522,000
6	A hydropower plant	CAR/Damage to dam	1,200,000
7	A hydropower plant	EAR/Material Damage	1,110,000
8	A 100% foreign-owned rare earth magnet processing plant	CAR/Material Damage	1,040,000

NO.	THE INSURED (PROJECT)	TYPE OF LOSS	LOSS AMOUNT (USD)
9	A construction of protective embankment for riverbank	CAR/Material Damage	1,000,000
10	A hydropower plant	CAR/Material Damage	1,000,000
	...		

3. LIABILITY LOSSES

NO.	THE INSURED	TYPE OF LOSS	LOSS AMOUNT (USD)
1	One of the top 3 biggest commercial banks	Fidelity	1,760,000
2	One of the top 10 biggest commercial banks	Fidelity	1,270,000
3	A 100% foreign-owned adhesives trading company	Third party liability	1,029,000
4	A 100% foreign-owned logistics company	Third party liability	889,000
5	A 100% foreign-owned logistics company	Third party liability	844,000
...	...		

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)
1	A 100% foreign-owned garments company	BI following PD	5,107,000
2	A 100% foreign-owned sofa production company	BI following PD	3,582,000
3	A 100% foreign-owned coffee production company	BI following PD	3,076,000
4	A 100% foreign-owned foam production company	BI following PD	3,036,000
	...		

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 more than 2,500 losses during the past 2 decades, we, to set Insurers at ease, entered into a Professional Liability Policy with QBE Insurance Group, one of the world's top 20 insurance and reinsurance companies

For further details, please refer to the next page.

vrs VietAdjusters



DOMINIC TRAN / TRAN HUU DUC
MBA, BEcon, ANZIIF (Fellow) CIP
FCLA, Chartered Loss Adjuster
MANAGING DIRECTOR



QBE INSURANCE (VIETNAM) COMPANY LIMITED
Head Office: Unit 1302A, 13/F, The Metropolitan,
235 Dong Khoi Street, District 1, Ho Chi Minh City, Vietnam
Tel: +84 28 6287 5544 Fax: +84 28 3824 5054
Hanoi Branch Office: Unit 416, 4/F, CornerStone Building,
16 Phan Chu Trinh Street, Hoan Kiem District, Hanoi, Vietnam
Tel: +84 24 6270 4222 Fax: +84 24 3942 8669
Website: www.qbe.com.vn

**Primary Professional Indemnity
INSURANCE CERTIFICATE**

Date of issue 29/12/2023

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Policy Number
85-P000780-PID

Period of Insurance
29/12/2023 to 28/12/2024
(Both Dates Inclusive)

Account Number
01000015

VRS VIETADJUSTERS JOINT STOCK COMPANY
10th Floor, Office Zone,
Central Garden Building,
328 Vo Van Kiet Blvd, Co
Giang Ward, District 1, HCMC

This Certificate is issued/renewed from information you have disclosed. If there are any material changes during the period of this cover, please inform us.

The Insured : VRS VIETADJUSTERS JOINT STOCK COMPANY

Risk Details

Professional Indemnity

Risk No 0001

Jurisdiction	VIETNAM
Territorial	SOUTHEAST ASIA/ ASIA
Limit of indemnity - Any one claim (VND)	73,500,000,000.00
Limit of indemnity - Aggregate (VND)	73,500,000,000.00
Deductible (VND)	110,000,000.00

Subject to the following terms, conditions, exclusions, clauses, endorsements and warranties printed hereon or attached hereto:

INSURED
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VRS VIETADJUSTERS JOINT STOCK COMPANY

ADDITIONAL INSURED/PRINCIPAL
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VRS ADJUSTERS L.L.C

BUSINESS
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Loss Adjusters (according to Law No. 42/2019 / QH14 amending and supplementing a number of articles of the Law on Insurance Business and the Law on Intellectual Property)
Insurance Loss Adjusting Services (Code: 6621) - according to current Business Registration Certificate

CORRESPONDING ADDRESS
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Ho Chi Minh City Office: 10th 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
Danang Office: 89 Anh Tho, Khue My Ward, Ngu Hanh Son District, Danang.

LIMIT OF INDEMNITY
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VND73,500,000,000 each and every claim, and in the aggregate inclusive of Costs and Expenses

RETROACTIVE DATE



Policy Number
85-P0000780-PID

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29.11.2016 excluding all known claims and/or claim circumstances

EXTENSIONS INCLUDED IN CIVIL LIABILITY
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1. Breach of Confidentiality
2. Contractual Liability (Tort Liability)
3. Defamation
4. Infringement of Intellectual Property Rights
5. Joint Venture Liability
6. Loss of Documents
7. Trade Practices and Related Legislation
8. Vicarious Liability

AUTOMATIC EXTENSIONS
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- 4.1. Compensation for Court Attendance - Included
- 4.2. Continuous Cover - Included
- 4.3. Contractors and Consultants - Included
- 4.4. Extended Reporting Period - Included
- 4.5. Intentional Acts - Included
- 4.6. Newly Created Subsidiaries - Included
- 4.7. Official Investigation and Enquiry Costs and Expenses - Included
- 4.8. Public Relations Expenses - Included
- 4.9. Replacement Documents Costs - Included
- 4.10. Take-overs - Included

OPTIONAL EXTENSIONS
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- 5.1. Automatic Reinstatement - Not included
- 5.2. Previous Business - Not included

DEDUCTIBLE
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VND110,000,000 each and every claim inclusive cost and expenses

PROPOSAL FORM SIGNED ON 26.12.2023
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ADDITIONAL MEMO
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Where there is sub limit applicable, the sub limit will be applied after deductible.

WORDINGS AND ADDITIONAL CLAUSES
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POLICY WORDING

This Policy shall be read in conjunction with the Policy terms, conditions, definitions and exclusions and endorsements as detailed in QBE Insurance (Vietnam) Civil Liability Professional Indemnity Policy Wording (Ref: PIDCVL000-Q-0919).



Signed for and on behalf of the Company

PHAM THUY LINH
Deputy General Director

Authorised Signature
QBE Insurance (Vietnam) Co., Ltd