



HAMID MUKHTAR & CO. (PVT) LTD.

LOSS ADJUSTING

COMPANY PROFILE

2019



HAMID MUKHTAR & COMPANY (PVT) LTD.

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BACKGROUND OF HAMID MUKHTAR & CO. (PVT) LTD.



Hamid Mukhtar & Company (Pvt) Ltd. (HMCL) was formed in 1964 as a firm of Consulting Engineers, Insurance Surveyors and Loss Adjusters, Valuation Consultants, Industrial Pre-Delivery Inspectors and Industrial/Commercial Pre-Insurance Inspectors. Engr. Hamid Mukhtar Ahmed, an Electrical and Mechanical Engineer had an experience of about 15 years in UK and sales of British Plant and Equipment in Pakistan, before establishing this company. His son, Engr. Mahmood Ahmed, joined this company in 1988 after working in the process and manufacturing industries for about 6 years. He is the present CEO of the company. It operated as a proprietorship until it was registered as partnership in 1990 and then incorporated as Private Limited Company. Its Main office is in Lahore, Pakistan, with branch offices in Lahore, Karachi, Rawalpindi and Associate office in Peshawar.

Lahore is so strategically located that it can even cater to Sri Lanka, Bangladesh, Iran, Middle East, CIS countries etc, with flying time of only 2 to 4 hours to any of these countries.



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OFFICES IN PAKISTAN

Head Office:

14-Q, Gulberg-2,
Lahore, Pakistan.

T : +92 42 35764301-2, 35760571, 35759933

F : +92 42 35711770.

@ : adjusters@hamidmukhtar.com

W : www.hamidmukhtar.com

Main Contact: Mahmood Ahmed

Mobile phone: +92 300 8455943.

Email: mahmood@hamidmukhtar.com

Karachi Office:

Room # 407, 4th Floor, Beaumont Plaza,
Beaumont Road, Karachi-75530

T : +92 21 35644396-7

F : +92 21 35644399

@ : mansoor@hamidmukhtar.com

Main Contact: Mr. Mansoor Ali Khan

Mobile phone: +92 300 8222702.

Rawalpindi Office:

Office # S-82, 2nd Floor, City Centre, Bank
Road, Saddar, Rawalpindi Cantt.

C : +92 300 8447658

@ : hmcl.isb@hamidmukhtar.com

Main Contact: Mr. Kashif Ejaz Butt

Mobile phone: +92 300 8413224.

Email: kashif.butt@hamidmukhtar.com

Valuation Office in Lahore:

14-Q, Gulberg-2,
Lahore, Pakistan.

T : +92 42 35764181-82

F : +92 42 35764183

@ : valuations@hamidmukhtar.com

Main Contact: Sh. Abdullah Masood

Mobile phone: +92 321 4420940.

Email: a.masood@hamidmukhtar.com

Associate Office in Dammam, KSA:

El Khereiji Building, Cross # 8,
Prince Muhammed Street,
P.O. Box 25, Dammam 31411,
KSA.

T : +966 13 8324441 Ext 254

F : +966 13 8346206

Main Contact: Mr. Hassan Tariq

Mobile phone: +966 56 1207264.

Email: hassan.tariq@khareijigroup.com

Associate Office in Peshawar:

Office # 5, 4th Floor, Block-A,
Jawad Towers, University Road,
Peshawar.

T : +92 91 5710245-6.

F : +92 91 5710247.



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BRIEF PROFILE OF CEO

ENGR. MAHMOOD AHMED

Chief Executive Officer

Education: B.Sc. Engg. (Mechanical) Lahore, Pakistan (1980)
M.Sc. Engg. (Industrial) University of Toronto, Canada (1982).

Experience: Engineer Mahmood Ahmed, has an experience of over 6 years in Quality Control during Manufacturing, Fabrication & Project Management in two major Industries before joining this firm in 1988. He now has an overall experience of over 33 years.

**Professional
Affiliations:**

- Registered Professional Engineer by **Pakistan Engineering Council**.
- Licenced by **SECP**, Pakistan, for all fields of loss adjusting.
- President, **Institute of Surveyors and Loss Adjusters of Pakistan**.
- Executive Council Member of **Surveyors and Adjusters Association of Pakistan**.
- Member, **Institute of Engineers**, Pakistan.
- Associate Member, **The International Association of Engineering Insurers (IMIA)**, which is a group of Engineers formed by major international Re-Insurance companies for the purpose of continuous discussions, interpretations and improvement in Engineering Insurance.
- Member, **National Fire Protection Association (NFPA)**, USA.
- Special Invitee to the Standing Committee on "Banking, Economic Affairs, Leasing and Insurance" of Lahore Chambers of Commerce and Industries for the year 2003-04 and 2004-05.
- Convener – Surveyors Reform Committee, formulated by SECP 2012 for reforms in the profession.



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MAIN STAFF

We have a highly qualified and well experienced staff with 9 graduate Engineers / 1 B.Tech (Hons) and 5 Diploma Engineers in various disciplines including Civil, Mechanical and Electrical. 12 Staff members from other disciplines are also available including Commerce, Law and Computer Science etc. In addition, supporting staff is of 12 persons in Lahore and Karachi including IT, Accounts & Administration etc.

We have a very strong backup of Associates who are experts in their own fields including Engineering, Power plants, large reservoirs and dams, infrastructure, Oil & Gas exploration, Accountancy etc. They are available on a short notice and have been working closely with us on numerous assignments.

Even though some of our staff members have experience of over 20 years we are always endeavouring to introduce young qualified personnel into our system on a regular basis so that the system as a whole remains Energetic and Enthusiastic.

Brief experience of each of the professional staff members is given here under:

S.No	Name of the Employee	Qualification	Experience
1.	Engr. Mahmood Ahmed CEO	a) B.Sc. Engg. (Mech.) Lhr., M.Sc. Engg. (Industrial) Canada, M.I.I.L.A (USA), M.I.I.E. (USA), M.I.E., M.I.M.E, P.E. b) President Institute of Surveyors and Loss Adjusters of Pakistan c) Holding Insurance Surveyor Licences in all 4 categories i.e. Fire, Marine, Motor & Misc.	After having a practical experience of about 6 years in Engineering Manufacturing & Process Engg. Industries, joined Hamid Mukhtar & Co. in 1988. Has an additional part time experience in Hamid Mukhtar & Co. from 1973 to 1980 during studies.
2.	Engr. Muhammad Shayan Ahmed Director of Operations	a) M.Sc. Engineering Management, Aston University, UK. b) B.Eng. (Manufacturing Engineering and Management), University of Nottingham, U.K.	Joined as trainee Engineer in 2007. Now acting as Director of Operations.
3.	Mansoor Ali Khan General Manager & Branch Head, Karachi	a) MBA b) BS Engg. (Mech.), UET, Lhr. c) Member Pakistan Engineering Council. d) Member Institute of Engineers of Pakistan (MIE) e) Holding Insurance Surveyor Licences in 2 categories: Fire : 0000369. Misc. : 0000370.	38 years of diverse experience in Industry both in Pakistan and Overseas including Sugar, Heavy Engineering, Oil & Gas Exploration & Production, Cement manufacturing and Independent Power plants. Expertise is in Power Plants in both Diesel and Gas / Steam Turbine, Operations/ Maintenance, loss and risk management. Joined our company from January 2012.



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S.No	Name of the Employee	Qualification	Experience
4.	Sheikh Abdullah Masood Head of Valuations Deptt.	a) MBA (Banking & Finance) b) B.Sc. Engg. (Mech.), UET, Lhr. c) D.A.E. (Mech)	Over 28 years' experience in Banking Sector as the Vice President in Credit & Project Valuation Deptt. He has a thorough knowledge on his subject and has also been teaching in local universities. Joined our company from April 2011.
5.	Engr. Mohsin Ali Sr. Manager Coordination	a) B.Sc. Engg. (Mech.), UET, Lhr. b) B.Sc. (GCU), Lhr. c) Member Pakistan Engineering Council. d) Member Institute of Engineers of Pakistan (MIE) e) Holding the Insurance survey licences in 3 categories: Fire : 0000122. Marine : 0000120. Misc. : 0000121. Motor : 0000360	Over 40 years' experience in various fields including maintenance of Gas and Steam Turbines, Textile Machinery, Sugar Mills etc, before joining the Property Valuations and Insurance Loss Adjusting field in 2004. Joined our company from February 2011.
6.	Ghulam Hussain Senior Surveyor/Head-Fire, Motor and Marine Loss Adjusting Div.	a) F.A. b) Holding the Insurance survey licences in 3 categories: Fire : 51-F.S.99. Marine : 54-Marine-S-99. Motor : 51-Motor-S-99.	Employed with us since 1979. Carrying out surveys of all categories while holding Insurance Surveying Certificates in categories of Fire, Motor & Marine. Specializes in Surveys involving Textile Industries.
7.	Ahmad Fraz Senior Surveyor Engg. Div.	a) Diploma of Associate Engineer (Electrical Technology) b) B.A. c) Holding the Insurance survey licences in all 4 categories: Motor : 0000248. Marine : 0000249. Misc. : 0000250. Fire : 0000251	A Dip. Engr. in Elect. Technology having 3 years' experience in Electrical Distribution System, about 7 years in our company as a Loss Adjuster, then 7 years' experience in Telecommunication sector till June 2009. Re-joined us as a Senior Loss Adjuster in Engineering.
8.	Muhammad Abu Bakkar Senior Loss Adjuster	a) MBA (IRM) ongoing b) B.A. c) CII Certificate. d) Industrial Electronics 2 years certificate. e) Holding the Insurance survey licences in 3 categories: Fire : 0000055. Misc. : 0000054. Motor : 0000053.	Joined our team on June 2013. Completed ASO qualifications in 3 areas i.e. Motor, Fire & Misc/MBD. Experience includes 7 years as a loss adjuster having worked at another reputable loss adjusting firm before HMCL.
9.	Mujahid Qayyum Senior Surveyor	a) B.A. (Punjab) b) PGD in Human Resource Management (Punjab) c) Diploma of Associate Engineer (Mech.)	Joined us in June 2006 as Senior Engineer. Worked as Asstt. Director/Asstt. Manager Admn. Govt. of Punjab, Industries Deptt., Sub Engineer in



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S.No	Name of the Employee	Qualification	Experience
		d) Member Institute of Engineers of Pakistan (M.I.E) e) Registered Engineer by Pakistan Engineering Council	Pakistan Railways Technician at Riaz Oil Refinery, USA. Now well trained in Fire & Engg. Claims.
10.	Jaffer Javed Loss Adjuster	B.Sc. Engg. (Chem.)	Joined our company in May 2014 and now well trained to undertake Marine, Fire and Engineering Surveys.
11.	Awais Butt Loss Adjuster	MS Engg. (Elec.)	Recently joined our company and working with us in Survey Division as Loss Adjuster
12.	Muhammad Jibran Qureshi Loss Adjuster	B.A.	Joined our company in Oct. 2014 as a loss adjuster after having acquired 8 years' experience in the profession. Motor, Marine and Fire loss adjusting are his areas.
13.	Muhammad Abu ul Hassan Loss Adjuster	BBA	Joined our company in 2016 as a loss adjuster and now well trained to undertake Marine, Fire and Engineering Surveys.
14.	Muhammad Abubakar Khan Team Leader, Marine & Special Investigations	MBA (Insurance & Risk Management), Cert. in Fire from LII	Joined our company in 2017 as a loss adjuster and now heading our Financial Lines team.
15.	Bilal Nazir Financial Lines Adjuster	I.Com, B.Com (continue) Cert. of Land Surveyor from PITAC Cert. in Fire from LII	Recently promoted from Accounts Department to Financial Lines team as Trainee Surveyor
16.	Maria Iftikhar Company's Coordinator	MBA (Finance) B.Com	With over 5 years of experience in a variety of industries and an MBA qualification, she has joined HMCL in 2014 as a team coordinator. She will be working on drastically improving the speed of service delivery for survey department.
17.	Shaheera Javed Marketing Coordinator	MBA (Insurance & Risk Management)	Ms. Shaheera has been working with us since 2018 as the Marketing Coordinator. She has an MBA in Insurance and Risk Management and Bachelors in Economics.
18.	Imran Aslam Lead Industrial Valuator	a) Diploma in Engg. (Electrical) b) Diploma in Computer Graphics c) Diploma in Computer Applications	An Electrical Engineering Certificate holder, working with us since Jan 2000. Specializes in surveys involving Electrical Equipment, Valuation of Land, Building, Plant & Machinery.



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S.No	Name of the Employee	Qualification	Experience
19.	Ahmar Saeed Engg. Inspector	B.Tech (Hons.) – Civil, D.A.E. (Civil)	Joined our company in May 2014 and working with us in Valuation Division as valuation inspector.
20.	Umer Hanif Valuation Engineer	B.Sc. (Elect)	Recently joined our company and working with us in Valuation Division as Engg. Inspector
21.	Naeem Ahmed Lead Land/Building Valuator	I.Com	Working with us since 2003. Handling surveys involving valuation of Land & Building.
22.	Waqas Zulfiqar Valuation Officer	I.Com	Promoted from IT Department to Valuation Division. Handling surveys involving valuation of Land & Building.
23.	Engr. M. Shakil Khan DGM Karachi Branch	BE (Chem), MBA	After having vast experience of Property Underwriting and Risk Management in Insurance Industry, recently joined our company as Deputy General Manager, Karachi Branch.
24.	Imran Hussain Loss Adjuster	B.Com	Joined our company in Nov. 2013 as a loss adjuster after having acquired 6 ½ years' experience in the profession. Marine and Fire loss adjusting are his areas.
25.	Salman Hashmi Loss Adjuster	B.A., D.A.E. (Auto Engineering)	Joined our company in Feb. 2016 as a loss adjuster after having acquired 2 years' experience in the profession and now well trained to undertake Engineering, Marine and Fire Surveys.
26.	Kashif Ejaz Butt Senior Surveyor	MBA (Marketing/Management), B.Sc.	Recently joined our company as a Senior Surveyor, Rawalpindi after having 22 years' experience in the profession.
27.	Mr. Khalid Iqbal Awan Senior Surveyor	B.A.	Recently joined our company as Senior Surveyor, Rawalpindi Office after having 33 years' experience in the profession.



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ASSOCIATES

S. No	Name of the Associate	Qualification	Experience
1.	Mr. Sadiq M. Naim Mian (Khalid Majeed Rehman, CA)	Chartered Accountant	32 years professional experience. Partner of the firm, responsible for planning phase of the assignment, review evaluation designing and documentation of policies, procedures, accounting and internal control and management system.
2.	Mr. Imtiaz Majeed	Chartered Accountant	One of the most experienced Chartered Accountants in Pakistan on power plants, power purchase agreements, business interruption etc.
3.	Mr. Kamal Anwer	B.Sc. Engg. (Chem.), PE, MPICE, MIE, MPIP	Vast experience in Petroleum Refining and Chemical Engineering for over 35 years. Working as an associate and is available on request for special technical assignments.
4.	Mr. U. A. Zaidi	B.Sc. Engg. Mech.	Vast Experience in HVAC and Workshop Equipment for over 25 years. Working as an associate and is always available on request for special technical assignments.
5.	Syed Sibte Ahmed Jafri (Jafri and Associates)	a) B.E. (Elect. & Mech.) (PEC Registered) b) Post Graduate Training in English Electric Company, England.	Vast experience in Electrical Engineering, HVAC and Mechanical Engineering for over 30 years. Working as an associate and is available on request for special technical assignments.
6.	Engr. Syed Tanveer Ahmed Jafri	a) MSAE Masters in Architectural Engineering (Energy and Environment Systems), North Carolina A&T State University, Greensboro, NC, USA. b) BSME Bachelor of Science in Mechanical Engineering, North Carolina A&T State University, Greensboro, NC USA.	Has over 20 years' experience of working in Power sector in United States and Canada including Azure Dynamics, Tower automotive, General Motors, Cummins etc. The experience include working in Combined Cycle Power Plants; Diesel, Natural Gas and Gasoline engines; power design, testing and commissioning; procurement of power plant equipment, supervision of turnkey projects; gas turbines, HVAC equipment, Energy audit of Buildings. Worked with our company as a consultant on many projects in the past.



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| 7. | Fayyaz Gul Awan | a) B.A.
b) L.L.B.
c) M.A.
d) Holder of all 4 survey licences | More than 10 years' experience in Insurance Loss Adjusting surveys. |
| 8. | Ch. Maqbool Ahmed | B.Sc. Engg. Elec.
(PEC Registered) | Vast experience in Electrical Engineering for over 15 years. Working as an associate and is available on request for special technical assignments. |
| 9. | Muhammad Mahmood Ahmed | a) B.Sc. Engg. Chem.
b) Ph.D. University of Wales
c) Head of Department, Chemical Engineering, UET, Lahore | Vast experience in Chemical Engineering for over 25 years. Working as an associate and is available on request for special technical assignments. |
| 10. | Engr. Noor Ahmed Chowdhry | B.Sc. Engg. (Civil) | Over 38 years' experience in structural designing supervision, contract management and administration. On our panel of associates in Civil Engg. and has provided assistance in many Civil Engg. related risk inspections and assessment of damages during construction of Buildings, Roads and other infrastructure projects. |
| 11. | Dr. Sohail Mahmood Qureshi | a) Dr. Engineer in Structural Dynamics and Earthquake Engineering, KYUSHU University, Fukuoka, Japan (1992) 3.90/4.00.
b) M.Sc. Structural Engineering and Structural Mechanics, Colorado State University, Ft. Collins, USA (1982) 3.50/4.00.
c) B.Sc. Civil Engineering with three distinctions, University of Engineering & Technology, Lahore, Pakistan (1978) First Div. Honors. | Over 33 years' experience in Project Management, Planning and Design of Dams, Hydropower and Communications Infrastructure Projects, Structural Design to Resist Seismic & Abnormal Loads, Concrete & Earth-fill Dams, Spillways, Hydraulic Structures, Design of Concrete, Masonry & Steel Structures, Steel Pipeline Crossings, Bridge Analysis & Design, Shell Structures & Chimneys, RC Detailing for Dynamic Loads, Simplified Procedures for Dynamic Load Analysis, Soil-Structure Interaction, Dynamic FEM Formulation, Highway Design and Computer Programming.
Working as an associate and is available on request for special technical assignments. |
| 12. | Mr. Muhammad Yunus Sheikh | a) D.A.E. (Mech.)
b) B.A. | More than 30 years' experience in Mechanical Engineering and Cement Industry |



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| 13. | Mr. Muhammad Asim Bilal | <ul style="list-style-type: none"> a) M.Sc. Engineering Management, UET, Lahore. b) B.Sc. Civil Engineering, UET, Lahore c) PEC Registered Professional Engineer | <p>A Civil Engineering professional with over 20 years of experience of working with one of the leading contractors and consultants of Pakistan & abroad. He has extensive experience of working on EPC and PC based projects while specializing in operations management, design and contract management along with project monitoring and problem solving. His major work scope involves hydropower/thermal/nuclear power plants, refineries/oil & gas sector etc. Working as our associate and is available on request for special civil engineering assignments.</p> |
| 14. | Mr. Yusuf Qureshi | <ul style="list-style-type: none"> a) Master of Engineering, Industrial Engineering and Management, Oklahoma State University, Okla. USA b) Bachelor of Engineering (Mechanical), Engineering College, University of Peshawar. | <p>Has over decades of experience in Health Safety and Environment in Oil and Gas, Chemical, Construction and Textile Industry out of which 30 years at ICI Paints, Soda Ash and Polyester Plants.</p> |



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MAIN SERVICES OFFERED

Hamid Mukhtar & Co. (Pvt) Limited offers services in the following fields: -

INSURANCE SURVEYING & LOSS ADJUSTING

We are one of the Leaders in Pakistan in this area and are on the panel of all Major Insurance Companies in Pakistan for carrying out Insurance Surveys and hold government Licenses in all the Loss Adjusting disciplines available in Pakistan namely:

- Engineering surveys including Project Construction, Erection and Machinery Breakdown.
- Property damage by Fire & allied perils.
- Motor Accident.
- Marine surveys including Loading & Unloading Supervision at Port.

VALUATION CONSULTANCY AND PRE-INSURANCE / RISK INSPECTIONS

Our competence in this field is well established in the country and our clients give valuation assignments to us with great confidence. We are on the panel of Pakistan Banks' Association as an approved Valuer with one of the highest ratings in Pakistan. The work includes evaluation of fixed assets of Industrial, Commercial & Private properties with respect to their present condition, value and expected remaining life. In case of industrial machinery, comparison is provided with new developed technologies & obsolescence.

Pre-insurance Inspection for Risk evaluation is also carried out, especially on request of International Re-Insurers.

Our clients include Banks and Financial Institutions, Insurance Companies, Re-Insurers, Industrial and Commercial concerns including Textile, Process and Chemical, Manufacturing and Engineering, Sugar, Oil and Pharmaceutical Industries, Electrical Installations, Power Plants, Grid Stations etc.



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ENGINEERING & QUALITY CONTROL INSPECTIONS DURING MANUFACTURE

We offer the following engineering services in this field: -

1. Inspections and control of quality of equipment during manufacture.
2. Follow up of schedules to ensure in-time delivery.
3. Pre-delivery inspections for checking conformance to specifications laid down in the contract. This also includes testing of pressure vessels, chillers, boilers, heat exchangers etc.
4. Inspections of HVAC systems with regard to condition of equipment, Building envelope, Insulation etc. and suggesting improvements with special emphasis on energy conservation.



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REGISTRATIONS OF HMCL WITH VARIOUS REGULATORS

Our Engineers:

- Are registered with Pakistan Engineering Council which is a regulatory body in Pakistan for Engineers.

HMCL as an Organization is registered with:

- Securities and Exchange Commission of Pakistan (SECP) to carry out Insurance Loss Adjusting Surveys.
- Pakistan Banks' Association (PBA) as Professional Valuers and our valuations are recommended for acceptance by Banks and Financial Institutions against credit facilities for unlimited amount.



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INTERNATIONAL EXPOSURE

Since 2010, we exclusively represent **Charles Taylor adjusting**, one of the leading loss adjusting companies in the world and have handled some of the largest recorded losses in Pakistan jointly with them. We have also been able to earn many nominations for Charles Taylor adjusting on various projects in Pakistan.

We have been exclusively representing **GAB Robins** Group in Pakistan from 2002 till 2010 and have worked on many assignments originating from their global business during that period.

Prior to 2002, we worked closely with some other international loss-adjusting firms including **Crawford** and **Resolve International**.

We have carried out Risk inspections on the request of some international **Re-Insurers & Brokers**.

Our CEO is an Associate Member of **The International Association of Engineering Insurers (IMIA)** (formerly International Machinery Insurers' Association), which is a select group of Engineers from all over the world, representing major Re-Insurers, Brokers and some loss adjusters for the purpose of continuous improvement and discussions on various Engineering Insurance practices and covers. Due to this membership, Hamid Mukhtar & Co. would always have available this international forum for direct interaction with experts in Insurance industry and a wealth of literature for any technical interpretation or resolution of any Engineering Insurance Matter in the future.



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OUR SPECIALITY

Hamid Mukhtar & Co. (Pvt) Ltd. (HMCL) has a very high rating with Pakistan and Multinational Insurers operating in Pakistan, covering following areas: -

ENGINEERING: Losses due to Machinery Breakdown and Procurement to Construction/Erection phases including loading and unloading supervision.

ENERGY SECTOR: Risk Inspections, Property Loss Adjusting in the field of Power Plants, on-shore oil/gas fields, chemical and fertilizer plants etc.

BUSINESS INTERRUPTION: We are one of the leading Loss Adjusters in this field also.



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BRIEF ON EXPERIENCE REGARDING IPPs AND OTHER POWER PLANTS

Hamid Mukhtar & Co. (Pvt) Ltd. (HMCL) has a very high rating as Engineering Loss Adjusters in Pakistan. The experience includes large Machinery Breakdown losses and losses during Erection and Construction phases etc. We have also recently provided services for complete power plant projects from loading supervision abroad to unloading in Pakistan and then through construction and commissioning stages. Experience in Energy Sector includes Risk Inspection & Loss Adjusting carried out for Power Generation Plants & other Energy sector facilities including on-shore oil/gas fields. We have also been involved in Business Interruption losses and are recognized as one of the leading Adjusters in this field.

Our company has the unique experience of carrying out Risk Inspection of all the Power Plants & Grid Stations located in Pakistan in late 1960's / early 1970's jointly with Munich Re for National Insurance Corporation & Water & Power Development Authority of Pakistan.

The present CEO, Mr. Mahmood Ahmed has personally attended to many losses reported in the Power sector all over Pakistan independently and/or in collaboration with some Int'l Loss Adjusters. He has also carried out some risk inspections at these Power Plants to the satisfaction of International Re-Insurers/Brokers through local fronting Insurers. HMCL is presently involved in some of the largest reported losses in Power Plant sector (Combined Cycle Gas Turbines and Steam Turbines).

We have been appointed in the past or are the nominated Loss Adjusters/Risk Inspectors on about 44 Power Plants all over Pakistan and abroad out of which 33 are IPPs/state owned power projects ranging from 17 to 1222 MW and the remaining are captive Power Units. List is given below later in this profile.



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DIVERSITY IN LOSS ADJUSTING EXPERIENCE

PROPERTY DAMAGE CLAIMS

Our company has handled numerous fire, atmospheric disturbance, earthquake, explosion etc. losses over the last 45 years of experience. Some of the notable work includes: -

Exhaustive work all over Pakistan during the floods of 1973 and 1988. While carrying out the loss adjusting work, were especially commended and appointed in a **USAID** Rehabilitation Project consequent to 1973 floods as Technical Director Incharge of Inspection Teams to supervise the works by M/s Zaheerudin Consultants Ltd. The works included School Buildings, Hospitals & Roads from Sialkot to Thatta (near Karachi). During the 1988 floods carried out loss adjusting work of all kinds of industrial and property Risks including **Textile Mills, Sugar Mills, Automobile Plants, Chemical Plants, Cement Plants, Grid Stations Etc.** The Losses ranged from 0.5 M to 3.0 M Dollars in those times.

Handling some of the largest reported losses in the history of the country during the floods of 2010. Claims range from USD 5 million (Sugar Mill) to USD 50 million (Hydropower project).

Other losses handled over the years include a claim at a **Polypropylene** manufacturing plant near Lahore, Pakistan which included damage to the entire factory claimed as a total loss (USD 1.0 M)

Handled an explosion loss at a multinational **Chemical Plant** involving damage of a Heavy Transformer and Business Interruption. The loss amounted in the range of USD 3.0 M and the BI loss turned to be USD 5.0 M.

Carried out many fire surveys at Textile Spinning Mills and **Polyester manufacturing** plants and Cement Mills ranging from USD 0.5 M to 3.0 M.

Exclusive surveyor for National Insurance Co. on various losses of a **Natural Gas Exploration** and Pipelines organization for many years in the 60's and 70's and handled most of their major fire claims.

Fire claim in a Storage Yard of Cotton Bales at **Karachi Port**, Pakistan, USD 2.5 M.

Fire loss in a **garment manufacturing industry**, causing damage to Building, Machinery and entire stock of ready-made garments in process – USD 4.0 M.

Flood loss in a **hospital** in Islamabad, Pakistan, USD 1.5 M.

Earthquake loss causing damage to a Cement Silo in a **cement plant** located near Islamabad, Pakistan, USD 1.0 M.



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Fire loss in the Packaging Machinery of a **Paper and Board Mills** causing damage to Machinery and stocks, USD 1.5 M.

Fire loss in a **Fertilizer Plant** causing damage to Primary Reformer, USD 2 M.

Numerous claims in **Textile Ginning, Spinning, Weaving, Dyeing and Processing** handled over the years of up to USD 10 M.

Explosion loss in a large multinational **Oxygen manufacturing plant** causing damage to machinery, building and surrounding properties, USD 2.0 and for Material damage and extensive working on Business Interruption loss amounting to USD 1.0 M.

ENGINEERING CLAIMS

Grid Station & Power Station Pre-Insurance Inspections -- **On the explicit stipulation of London Re-Insurers and German Re-Insurers, appointed by Pakistan Insurance Corporation to survey and evaluate the Risks in the late 60's. This has been a unique exercise ever under taken by a Pakistan Engineer – Loss Adjuster.**

Our company handled numerous Engineering losses because of our founder being the first Engineer Surveyor in Pakistan. The claims handled include **Power Plant equipment including Generators, Turbines, Transformers, Boilers** etc. Many construction work projects including two of the largest earth filled dams in the world namely the **Tarbela Dam** and the **Mangla Dam** in Pakistan. This included interaction with almost all the renowned Electrical and Mechanical manufacturers in the world.

Any specific claim handling experience can be provided on request. Some examples of our diverse experience are given as follows: -

Handled several large losses at **Polyester manufacturing plant** ranging from USD 0.5 M to USD 2.0 M along with Business Interruption losses. The type of losses includes damage to process machinery and stocks in process.

An EAR loss at **Ghazi Barotha Hydro Power Project** near Rawalpindi, Pakistan, CAR losses of several **run of River hydro power projects** in the North of Pakistan, Barrages - ranging from USD 5 M to 50 M.

An EAR loss to **Tunnel Boring Machine** in Azad Kashmir, Pakistan, in the range of USD 7 M.

Handled several large losses at **Road Projects, Airport Runways, Drainage lines** during construction etc. insured under CAR Policy. The claims ranged between USD 0.5 M to 10 M.



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Involved in more than **44 Power plants (IPPs and Captive)** in Pakistan for Risk Surveys and loss adjustments in the last 5 to 10 years. Losses handled include damage to a heat recovery system USD 0.75 M, Turbo chargers of Diesel Engines damaged at various Power Plants ranging from USD 0.5 to 1.0 M, damage to Diesel Engines ranging from USD 1.0 M to 1.5 M and Gas Turbines in the range of USD 5 M to USD 15 M, flood losses in 2010 in the range of USD 5 to 50 million including Hydel and thermal power plants.

Electrical Transformers of various Power Plants/Grid Stations losses adjusted in the range of USD 1 M to 25 M.

Cement Plant design fault resulting in a claim of over USD 10 M.



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OUR CLIENTS

A list of our main clients is given hereunder:

INSURANCE COMPANIES:

01. Chubb Insurance Pakistan Limited
02. AIG Pakistan (New Hampshire Insurance Company)
03. Adamjee Insurance Company Limited
04. Alfalah Insurance Company Limited
05. Askari General Insurance Company Limited
06. Asia Insurance Co. Ltd.
07. Atlas Insurance Limited
08. Century Insurance Company Limited
09. EFU General Insurance Limited
10. IGI Insurance Limited
11. Jubilee General Insurance Company Limited
12. National Insurance Company Limited
13. Pak Kuwait Takaful Company Limited
14. Pak Qatar General Takaful Ltd.
15. PICIC Insurance Limited
16. Premier Insurance Limited
17. Security General Insurance Co. Ltd.
18. Takaful Pakistan Limited
19. The Universal Insurance Company Limited
20. UBL Insurers Limited

INTERNATIONAL BROKERS:

01. Al-Futtaim Willis Co. LLC, Dubai
02. Marsh Ltd., London & Pakistan
03. AON Insurance Brokers (Pvt) Ltd.
04. AL WASL Insurance Brokers Limited, Malaysia.
05. Lockton Pakistan



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INTERNATIONAL RE-INSURERS:

01. Chubb
02. AIG
03. Allianz
04. Munich Re
05. Swiss Re
06. SCOR
07. SART Underwriting Ltd. (Lloyd's Cover holder)

FINANCIAL INSTITUTIONS/BANKS:

01. United Bank Limited
02. Habib Bank Limited
03. Allied Bank Limited
04. MCB Bank Limited
05. KASB Bank Limited
06. The Bank of Punjab
07. Standard Chartered Bank (Pakistan) Ltd.
08. Bank Alfalah Limited
09. Meezan Bank Limited
10. Barclays Bank
11. The Bank of Khyber
12. First Women Bank Limited
13. NBFI & Modaraba Association of Pakistan
14. Privatization Commission of Pakistan
15. National Bank of Pakistan
16. Faysal Bank Limited
17. Bank Al-Habib Limited
18. Saudi Pak Leasing Company Limited

CHARTERED ACCOUNTANTS:

01. A.F. Ferguson & Company. (PWC)
02. Ernst & Young Ford Rhodes Sidat Hyder (EY)
03. M. Yousaf Adil Saleem & Company



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04. Hameed Choudhary & Company
05. Hameed Majeed Associates (Pvt) Limited
06. Khalid Majid Hussain Rehman & Company
07. Qamar-ul-Islam & Company
08. Sidat Hyder Morshed Associates (Pvt) Limited
09. Aslam Malik & Company
10. Horwath Hussain Chaudhry & Company
11. Rahman Sarfaraz Rahim Iqbal Rafiq. (RSRIR)



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SOME MAJOR RISK INSPECTIONS

S. No.	Name of Risk	Type of Risk
1	Southern Electric Power Company Ltd. (Diesel Generators) (115.2 MW)	IPP
2	Japan Power Generation Ltd. (Diesel Generators) (120 MW)	IPP
3	Kohinoor Energy Ltd. (Diesel Generators + ST) (131.4 MW)	IPP
4	Altern Energy Ltd. (Gas fired engines) (29 MW)	IPP
5	Sapphire Electric Co. Ltd. (Combined Cycle Gas Turbine Power Plant) (234 MW)	IPP
6	Rousch (Pakistan) Power Ltd (450 MW)	IPP
7	Nishat Chunian Power Ltd. (HFO Fired, Combined Cycle Power Plant) (200 MW)	IPP
8	Nishat Power Ltd. (HFO Fired, Combined Cycle Power Plant) (200 MW)	IPP
9	Crescent Powertec Ltd (10.6 MW)	Captive
10	Gulf Rental Power (Pvt) Ltd. (62 MW) (Rental Power Project)	IPP
11	Dong Fang Electric Corporation (Allai Khwar HPP) (120 MW)	IPP
12	China National Water Resources & Hydro Power Engg. Co. (Khan Khwar HPP) (70 MW)	IPP
13	China National Water Resources & Hydro Power Engg. Corp (Duber Khwar HPP) (130 MW)	IPP
14	Fauji Kabirwal (157 MW Combined Cycle Gas Turbine Plant)	IPP
15	Vinh Tan (1222 MW Coal Fired Steam Power Plant – Veitnam)	IPP
16	Acorn Infrastructure (100 MW RFO Plant - Bangladesh)	IPP
17	Summit Power (102 MW RFO Power Plant – Bangladesh)	IPP
18	Raj Lanka (60 MW RFO Power Plant)	IPP
19	Nishat Chunian 46 MW Coal Power Plant	IPP
20	Foundation Wind Energy Ltd. (2 x 50 MW)	IPP



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S. No.	Name of Risk	Type of Risk
21	Quaid-e-Azam Solar Power Limited (100 Mw PV Module Solar Power plant)	IPP
22	Century Paper & Board Mills	Paper & Board
23	Byco Oil Pakistan Ltd	Oil Refinery
24	Pakistan Oilfields Ltd.	Oil & Gas exploration
25	Dewan Petroleum Ltd.	Gas Processing
26	MOL Makori	LPG Plant
27	Pak-American Fertilizers Ltd.	Fertilizer
28	Oil & Gas Development Corporation of Pakistan's Uch & Qadirpur Gas Processing Plant	Natural Gas Processing & Compression Plant
29	SAF Textile Mills Ltd.	Textile Spinning
30	Hoosen Cotton Industries & Oil Mills	Textile Ginning
31	Craft International (Pvt) Ltd.	Textile
32	Pak Kuwait Textile Mills	Textile
33	Ali Pur Jute Mills Ltd.	Jute Mills
34	Pakistan Cement Co. Ltd. (Now Lafarge Cement)	Cement Plant
35	D.G. Khan Cement Co. Ltd.	Cement Plant
36	Fauji Cement, Fatehjang – 10200 Tpd	Cement Plant
37	Pioneer Cement Ltd.	Cement Plant
38	Gharibwal Cement Ltd.	Cement Plant
39	Riaz Bottlers (Pvt) Ltd. (Pepsi's plant in Lahore, Pakistan)	Bottling Plant
40	Berger Paints Pakistan Ltd.	Paint Manufacturing
41	Olympia Chemicals Ltd.	Chemical Industry
42	Nimir Chemicals Pakistan Ltd.	Chemical Industry
43	Sitara Chemical Industries Ltd.	Chemical Industry
44	Sitara Peroxide Ltd.	Chemical Industry



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S. No.	Name of Risk	Type of Risk
45	Descon Engineering Ltd.	Canal Construction project
46	Pakistan Accumulators (Pvt) Ltd.	Lead Batteries manufacturing
47	Aisha Steel Mills Ltd	Steel making
48	Warid Telecom Spencer	Telecommunications
49	Warid Telecom KLP Lahore	Telecommunications
50	Warid Telecom Faisalabad	Telecommunications
51	Warid Telecom Islamabad	Telecommunications
52	Symbol Industries	Foam manufacturing
53	Majestic Industries	Foam manufacturing
54	Diamond Tires Ltd	Tires and tubes
55	Diamond Products Ltd	Foam and furniture
56	Capital Industries Ltd Mirpur	Foam manufacturing
57	Diamond Industries Gadoon	Foam manufacturing
58	ICI Pakistan Ltd., Polyester Business, Sheikhpura	Polyester manufacturing
59	ICI Pakistan Ltd., Soda Ash Business, Khewra	Soda Ash manufacturing



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HMCL ATTENDED POWER PLANTS SPECIFIC LIST **(RISK SURVEYS AND/OR LOSS ADJUSTING)**

S.No.	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
1	Allai Khwar Hydropower Project	120	State owned	2 Hydro Turbines
2	Duber Khwar Hydropower Project	130	State owned	2 Hydro Turbines
3	Jinnah Hydropower Project	96	State owned	8 x 12 MW, pit type shaft units
4	Khan Khwar Hydropower Project	70	State owned	2 Hydro Turbines
5	Neelum Jhelum Hydropower Project	969	State owned	4 x 242 MW Francis-type hydro turbines
6	Ranolia Khwar Hydropower Project	17	State owned	Hydro turbine(s)
7	Sambu-Sarco JV, Golen Gol Hydropower Project	106	State owned	Under construction
8	Jabori Hydropower Project	10.2	State owned	Hydro turbine(s)
9	Karora Hydropower Project	11.8	State owned	Hydro turbine(s)
10	Nandipur Power Project	425	State owned	GE 3 GT + 1 ST
11	Gulf Rental Power (Pvt) Ltd.	62	Rental Power	7 HFO Gensets
12	Altern Energy Ltd. (Gas fired engines)	29	IPP	8 x 3.5 MW
13	Atlas Power Ltd. (CCPP)	225	IPP	1 GT + 11 Engines (MAN Diesel)
14	Attock Gen Ltd.	156	IPP	9 DG sets Wartsila + 1 ST(Converteam)
15	DHA Cogen Ltd., Karachi. (Combined Cycle Gas Turbine Power Plant)	94	IPP	Siemens GT + ST
16	Foundation Power Co. (Daharki) Ltd.	175	IPP	1 GT(GE) + 1 ST(FUJI)
17	Halmore Power Generation Co. Ltd.	225	IPP	GE 6FA 2 GT + 1 ST
18	Japan Power Generation Ltd. (Diesel Generators)	120	IPP	Mitsubishi 24-Dual Fuel DG Sets (Diesel + HFO)
19	Kohinoor Energy Ltd. (Diesel Generators + ST)	131.4	IPP	8x15.68 MW DG sets Wartsila + 6 MW ST
20	Lalpir Power Ltd.	362	IPP	1 Mitsubishi ST



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S.No.	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
21	Nishat Chunian Power Ltd. (HFO Fired, Combined Cycle Power Plant)	200	IPP	11 HFO Wartsila + 1 ST Dresser-Rand
22	Nishat Power Ltd. (HFO Fired, Combined Cycle Power Plant)	200	IPP	11 HFO Wartsila + 1 ST Dresser-Rand
23	Orient Power Co. (Pvt) Ltd. (Combined Cycle Gas Turbine Power Plant)	225	IPP	GE 6FA 2 GT + 1 ST
24	Pakgen Power Ltd.	362	IPP	1 Mitsubishi ST
25	Pakistan Power Resources (Open Cycle Gas Turbine Power Plant)	136	IPP	GE LM6000 3 GT
26	Rousch (Pakistan) Power Ltd	450	IPP	GE 6FA 2 GT + 1 ST
27	Saif Power Ltd.	225	IPP	2 GT (GE) 69.6 MW each and 1 ST of 76.6 MW
28	Sapphire Electric Co. Ltd. (Combined Cycle Gas Turbine Power Plant)	234	IPP	GE 2 GT + 1 ST
29	Southern Electric Power Company Ltd. (Diesel Generators)	115.2	IPP	MAN DG Sets
30	Vinh Tan (Coal Fired Steam Power Plant – Vietnam)	1222	IPP	Shanghai Electric Turbines 660 x 2 MW
31	Summit Power Bangladesh (RFO Power plant)	102	IPP	Wartsila DG sets
32	Acorn Infrastructure Bangladesh (RFO Power plant)	100	IPP	CAT DG sets
33	Raj Lanka Bangladesh (RFO Power plant)	60	IPP	Wartsila DG sets
34	Fauji Kabirwala Power Plant (CCGT)	157	IPP	Siemens-Westinghouse GT x 2 and ST x 1
35	Nishat Chunian Coal Power Plant	46	IPP	Chinese Steam Turbines
36	Century Power Generation Ltd. (Diesel Generators and Gas Turbines)	12.3	Captive	Niigata engines and GTs
37	Crescent Energy Ltd. (Diesel Generators)	16.5	Captive	Wartsila DG sets
38	Crescent Power Tech. (Diesel Generators)	10.6	Captive	Niigata DG sets
39	Din Power Limited. (CAT Diesel Generators)	5.2	Captive	Caterpillar DG sets
40	Ellahi Electric Co. Ltd. (Diesel Generators)	4.6	Captive	Niigata DG sets



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S.No.	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
41	Genertech Pakistan (Pvt) Ltd. (Diesel Gensets)	27.5	Captive	Niigata DG sets
42	Ideal Energy Ltd. (Diesel Generators)	11.82	Captive	Niigata DG sets
43	Prosperity Weaving Mills Ltd. (Power Division) (Diesel Generators)	4.6	Captive	Niigata DG sets
44	Rupali Polyester Power Plant	7.28	Captive	2 Rolls-Royce Gas Gensets type KUGS-18G4.2
45	Sitara Energy Ltd. (Diesel Generators)	80	Captive	8 x 5 MW - HFO (Niigata) 16 x 2.5 MW - GAS (CAT)
46	Zeeshan Energy Ltd. (Diesel Generators)	8.625	Captive	Niigata DG sets
47	Master Wind Energy Ltd.	52.8	IPP	33 x 1.5 MW GE Wind turbines
48	Zorlu Enerji Pakistan Limited	56.4	IPP	Phase 1: 5 nos. Vensys V62 1.2 MW units = 6 MW Phase 2: 28 nos. Vestas V 90 1.8 MW units = 50.4
49	Foundation Wind Energy Ltd. Ph. 1 & 2 (2 x 50 MW each)	100	IPP	40 x 2.5Mw NORDEX N100 Wind Turbine Generators
50	Yunus Energy Ltd.	50	IPP	20 x 2.5 MW NORDEX Wind turbines