

# LOSS ADJUSTING

COMPANY PROFILE

2025



HAMID MUKHTAR & COMPANY (PVT) LTD.

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### **INTRODUCTION**



Hamid Mukhtar & Company (HMCL) was formed in 1964 by Engr. Hamid Mukhtar Ahmed as a firm of Consulting Engineers providing a variety of services to the Financial and Insurance Sector of Pakistan. 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. He was given an award by Insurance Association of Pakistan in recognition of his services to Insurance Industry in 2013.

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 till 1990 when it was converted to a partnership and then incorporated as a Private Limited Company on the 1st of July, 2003.

Over the last 57 years we have amassed a vast experience in a diverse set of industries including Oil & Gas, Thermal & Hydro Power, Real Estate, Telecommunication, Cement, Fertilizer, Sugar, Paper & Board, Textile, Various Assembly Plants, and Infrastructure Projects & Civil Structures. Today we are regarded as the leading service providers in our field.

Its Main office is in Lahore, Pakistan with branch offices in Lahore, Karachi and Rawalpindi. Pakistan's geographical location holds a special strategic value due to its close proximity with Central Asia, Far East, Middle East and the Sub Continent. Through our office in Saudi Arabia we can cater to Bahrain, Qatar and Northern Africa as well.

Contact details for our offices are given in the following page.





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### **OFFICES & LOCATIONS**

**Head Office:** 

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

 $T: +92\ 42\ 35764301-2,\ 35759933$ 

F:+92 42 35711770.

@:adjusters@hamidmukhtar.com

Main Contact: Mr. Mahmood Ahmed - CEO

Mobile phone: +92 300 8455943.

Email: mahmood@hamidmukhtar.com

Coordinator: Mr. M. Jibran Qureshi

Mobile phone: +92 300 8412077

Email: jibran.q@hamidmukhtar.com

**Karachi Office:** 

Room # 407, 4th Floor, Beaumont Plaza,

Beaumont Road, Karachi-75530

T: +92 21 35644396-7 F: +92 21 35644399

@: hmcl.khi@hamidmukhtar.com

Main Contact: Mr. Muhammad Zahir Rana

Mobile phone: +92 300 8416244.

Email: zahir.rana@hamidmukhtar.com

Associate Office in Dammam, KSA:

**Risk Solutions Corporation Assessing & Loss** Adjusting Company,

4567 9th Street, As-Suq Dist.,

Dammam 32242-8389,

KSA.

T: +966 13 832 2555

@: info@risksolutions.sa

Main Contact: Mr. Hamad Alsanie Mobile phone: +966 55 1665502

Email: h.alsanie@risksolutions.sa

Valuation Office in Lahore:

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

T: +92 42 35764181-82 F: +92 42 35764183

@: valuations@hamidmukhtar.com

Main Contacts: Mr. Cedric Wasim Shah

Mobile phone: +92 345 4172933

Email: cedric.shah@hamidmukhtar.com

Mr. M. Usman Khurshid

Mobile phone: +92 333 4417859

Email: usman.khurshid@hamidmukhtar.com

**Rawalpindi Office:** 

House # 2, Street # 15, Munawar Colony,

Defence Road, Rawalpindi.

C: +92 300 8447658

@:hmcl.isb@hamidmukhtar.com

**Main Contact:** 

Mr. Muhammad Abu ul Hassan Khan (HO)

Mobile phone: +92 332 4151987

Email: a.hassan@hamidmukhtar.com



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### **BRIEF PROFILE OF CEO**

# ENGR. MAHMOOD AHMED Chief Executive Officer

An engineer by profession and affiliated with various local and international professional bodies, Mr. Mahmood the CEO of HMCL has over 41 years of experience in the field with over 35 years at HMCL. He is the former president of Institute of Surveyors & Loss Adjusters of Pakistan and an Associate member of the International Association of Engineering Insurers. Today he is regarded as one of the leading experts in the loss adjusting, Industrial and Property Valuations and Risk Engineering industry of Pakistan and the region.

**Education:** B.Sc. Engg. (Mechanical) Lahore, Pakistan (1980)

M.Sc. Engg. (Industrial) University of Toronto, Canada (1982).

**Experience:** Engr. Mahmood Ahmed has a practical experience of about 6 years in

Engineering Manufacturing & Process Engg. Industries, before joining Hamid Mukhtar & Co. in 1988 as a partner and taking charge as CEO in

2007.

Extensive experience in Engineering and Energy losses including complex

Business Interruption claims.

Carried out Risk Surveys in Power and Energy Sector, Chemicals, Textiles, Paper & Board in personally and/or in supervisory capacity.

Has recognized expertise in Valuation of assets for insurance and financial sectors.

A total experience of over 40 years including 34 years in Hamid Mukhtar & Co. (Pvt) Ltd.

# **Professional Affiliations:**

- Registered Professional Engineer by Pakistan Engineering Council (PE)
- Licenced by SECP, Pakistan, for all fields of loss adjusting (ASO).
- Executive Council Member of Surveyors and Adjusters Association of Pakistan.
- Member, Institute of Engineers, Pakistan (MIE).
- Member, Institute of Industrial Engineers, Pakistan (MIIE).
- Associate Member, The International Association of Engineering Insurers (AM.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.



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### **MAIN STAFF**

We have a highly qualified and well experienced staff with 12 graduate Engineers / 1 B.Tech (Hons) and 3 Diploma Engineers in various disciplines including Civil, Mechanical and Electrical. 16 Staff members from other disciplines are also available including MBAs, Commerce, Law and Computer Science etc. In addition, supporting staff is of 15 persons in Lahore, Karachi and Rawalpindi 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 30 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:

<b>S.</b> #	Name of the Employee		Qualification	Experience
1.	Engr. Mahmood Ahmed CEO	a) b)	B.Sc. Engg. (Mech.) Lhr., M.Sc. Engg. (Industrial) Canada, M.I.E., M.I.I.E, AM.IMIA, PE. ASO holding Insurance Surveyor Licences in all 4 categories i.e. Fire,	After having a practical experience of about 6 years in Engineering Manufacturing & Process Engg. Industries, joined Hamid Mukhtar & Co. in 1988.
		c)	Marine, Motor & Misc. Registered Professional Engineer by Pakistan Engineering Council (PE), PEC Reg. # MECH/02944	Extensive experience in Engineering and Energy losses including complex Business Interruption claims.
		<ul><li>d)</li><li>e)</li><li>f)</li></ul>	Executive Council Member of Surveyors and Adjusters Association of Pakistan. Member, Institute of Engineers (MIE). Member, Institute of Industrial	Carried out Risk Surveys in Power and Energy Sector, Chemicals, Textiles, Paper & Board in personally and/or in supervisory
		g)	Engineers, Pakistan (MIIE) Associate Member, The International Association of Engineering Insurers (AM.IMIA), which is a group of	capacity.  Has recognized expertise in  Valuation of assets for insurance and financial sectors.
			Engineers formed by major international Re-Insurance companies for the purpose of continuous discussions, interpretations and	A total experience of over 41 years including 35 years in Hamid Mukhtar & Co. (Pvt) Ltd.
2.	Engr. Muhammad Shayan Ahmed	a)	improvement in Engineering Insurance. M.Sc. Engineering Management, Aston University, UK.	Joined as trainee Engineer in 2007. Now acting as Director and Chief
	COO	b)	B.Eng. (Manufacturing Engineering and Management), University of Nottingham, U.K.	Operating Officer. Has attained considerable experience in Loss Adjusting. He spear heads the
		c)	Cert. CII, CMgr MCMI	Valuation Division for Insurance and
		d) e)	Registered Engineer (RE) PEC Reg. # INDUS/006450	Financial Sector and also looks after continuous team building and Business Development.



<b>S.</b> #	Name of the Employee		Qualification	Experience
		f)	ASO holding Insurance Surveyor Licences in all 4 categories i.e. Fire, Marine, Motor & Misc.	
3.	Amal Ahmed Corporate Advisor / Business Development Manager	a)	MA Honors (Economic), U.K.	Worked in Deloitte UK previously, joined in 2018 as Corporate Advisor to improve efficiency across the organization.
4.	Engr. Mohsin Ali Quality Control Manager	a) b) c) d)	B.Sc. Engg. (Mech.), UET, Lhr. B.Sc. (GCU), Lhr. MIE, PE PEC Reg. # MECH/18164 ASO holding the Insurance survey licences in 4 categories: Marine : 0000120 Misc. : 0000121 Fire : 0000122 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.
5.	Engr. Cedric Wasim Shan General Manager Valuations	a) b) c)	B.Sc. (Pb) B.Sc. Engg. (Elec.) RE (PEC Reg. # ELEC-6054)	Joined our company in Nov. 2023 as GM in the Valuations Department. He has diversified experience of over 35 years in the Banking sector in Technical Support and Management roles including Manager CAD and Manager Industrial Valuations.
6.	Engr. Awais Mushtaq Butt Team Leader		MS Engg. (Elec.) B.Sc. Engg. (Elec.) Professional Engineer (PE) PEC Reg. # ELECT/56387 ASO holding the Insurance survey licences in 4 categories: Marine : 0001472 Motor : 0001473 Fire : 0001474 Misc. : 0001475	Joined our company in 2019 and working with us in Survey Division as Loss Adjuster after having 3 years' experience in the Govt. and Private sector.
7.	Engr. Mahad Bin Tariq Loss Adjuster	<ul><li>a)</li><li>b)</li><li>c)</li></ul>	M.Sc. (Construction Engg & Management) B.Sc. (Civil) RE (PEC Reg. # CIVIL/37290)	Joined our company in Sept. 2022 as an Engineering Loss Adjuster after having 8 years' experience in the profession in Pakistan and abroad.
8.	Engr. Rizwan Ijaz Loss Adjuster	a)	B.Sc. Engg. (Telecom)	Joined our company in Jan. 2023 as an Engineering Loss Adjuster after having 10 years experience in the field.
9.	Engr. Taimor Ali Loss Adjuster	a) b)	B.Sc. Engg. (Mechanical) RE (PEC Reg. # MECH/42575)	Joined our company in Feb. 2023 as an Engineering Loss Adjuster after having vast experience in the field.





<b>S.</b> #	Name of the Employee	1	Qualification	Experience
3.#	Name of the Employee	1	Angumeanon	Experience
10.	Engr. Muhammad Zahir Rana GM Karachi Branch	a) b) c) d) e)	B.E Mechanical MBA (Marketing) RE (PEC Reg. # MECH/24715) CRMP, NEBOSH IGC. ASO holding the Insurance survey licences in 4 categories: Marine : 0001592 Motor : 0001593 Fire : 0001594 Misc. : 0001595	Joined our company in Nov. 2019 as an Engineering Loss Adjuster in our Karachi Branch after having 7 years of industrial experience including Oil & Gas production operations, refinery maintenance, plant, condition monitoring, industrial machinery breakdown analysis, loss adjusting, HSE and technical audits.
11.	Muhammad Jibran Qureshi Senior Manager Loss Adjusting	a) b)	B.A. ASO holding the Insurance survey licences in 4 categories: Fire : 0000781 Misc. : 0000780 Motor : 0000779 Marine : 0000778	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. Also working as Coordinator for improving the speed of service delivery for survey department.
12.	Muhammad Abu ul Hassan Team Leader	a) b) c) d)	BBA (Hons) ACII (Dip.) Dip. CILA ASO holding the Insurance survey licences in 4 categories: Fire : 0001063 Misc. : 0001062 Motor : 0001061 Marine : 0001060	Joined our company in 2016 as a loss adjuster and now well trained to undertake Marine, Fire and Engineering Surveys.
13.	Muhammad Abubakar Khan Team Leader	a) b) c)	MBA (Insurance & Risk Management) Cert. in Fire from LII ASO holding the Insurance survey licences in 4 categories: Fire : 0001666 Misc. : 0001667 Motor : 0001665 Marine : 0001664	Joined our company in 2017 as a loss adjuster and now heading our Financial Lines team.
14.	Hussain Nasir Ansari Team Leader	a) b) c)	MBA (London) MCS (IT), Karachi ASO holding the Insurance survey licences in 4 categories: Marine : 0001476 Motor : 0001477 Fire : 0001478 Misc. : 0001479	Joined our company in Oct. 2020 as a senior loss adjuster after having acquired vast experience in the profession. Fire & Property loss adjusting are his areas.
15.	Ghulam Hussain ASO/Senior Loss Adjuster	a) b)	F.A. ASO 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.





S.#	Name of the Employee		Qualification	Experience
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16.	Mudassar Hussain Loss Adjuster	a) b)	MBA (IRM) Dip. CII	Joined our company in June 2021 as a loss adjuster after having acquired 3 years' experience in the profession. Now well trained to undertake Marine, Fire and Engineering Surveys.
17.	Muzammil Iqbal Loss Adjuster	a) b)	M.Phil (IRM), B.Com (IT)	Joined our company in Oct. 2021 as a loss adjuster after having vast experience in profession and now well trained to undertake Marine, Fire and Engineering Surveys.
18.	Bilal Nazir Loss Adjuster	<ul><li>a)</li><li>b)</li><li>c)</li><li>d)</li></ul>	B.Com I.Com Cert. of Land Surveyor from PITAC Cert. in Fire from LII	Promoted from Accounts Deptt. to Financial Lines team and now well trained to undertake Financial Lines, Marine, Fire and Engineering claims.
19.	Muhammad Ahmad Bhatti Loss Adjuster	a) b)	B.A. IT Certificates	Promoted from IT Deptt. to Financial Lines team and now well trained to undertake Financial Lines, Marine, and Fire claims.
20.	Muhammad Usman Khurshid DGM Valuations – Business Development	a)	MBA (Project Management)	Joined our company in Jan. 2023 after having vast experience in profession and working with us in Valuation Division as DGM Valuations.
21.	Imran Aslam DGM Valuations – Industrial Valuations	<ul><li>a)</li><li>b)</li><li>c)</li><li>d)</li></ul>	MBA (Banking & Finance) Dip. Engr. (Electrical) Diploma in Computer Graphics 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.
22.	Engr. Ahmar Saeed Senior Manager - Industrial Valuations	a) b)	B.Tech (Hons.) – Civil D.A.E. (Civil)	Joined our company in May 2014 and working with us in Valuation Division as Industrial Valuator.
23.	Engr. Sohail Anwar Khan Manager Industrial Valuations	a) b)	B.E. (Polymer), RE, PEC Reg. # POLY/001226	Joined our company in May 2024 as a Manager Industrial Valuations after having 7 years of experience in banking sector technical evaluation department & 5 years experience in various industries.
24.	Engr. Mohammad Fouzan Industrial Valuator	a) b)	B.Sc. Engg. (Electrical) AutoCad	Joined our company in Jan. 2023 as an Engineering Loss Adjuster after having 10 years experience in the field. Presently working in Valuation Division as Industrial Valuator.



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25. Fahad Amjad Industrial Valuator (Dip. Engr.)  26. Naeem Ahmed DGM Valuations - Real Estate  27. Mohsin Jahanzeb Real Estate Valuator  28. Waqas Zulfiqar Valuation Officer  29. Engr. Danish Junaid Loss Adjuster  20. Engr. Danish Junaid Loss Adjuster  20. Engr. Danish Junaid Loss Adjuster  21. Danied our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession. Marine and Fire loss adjusting are his areas.  29. Engr. Danish Junaid Loss Adjuster  20. Engr. Danish Junaid Loss Adjuster  20. Engr. Danish Junaid Loss Adjuster  21. Danied our company in Nov. 2013 as a loss adjuster after having acquired 6½ years' experience in the profession and now well trained to undertake Engineering, Marine and Fire Surveys.  20. Engr. Danish Junaid Ruster Engineering Surveys.  21. Salman Hashmi Loss Adjuster Engineering, Marine and Fire Surveys.	<b>C</b> #	Name of the Employee	Qualification	Evnorionas	
Industrial Valuator (Dip. Engr.)  26. Naeem Ahmed DGM Valuations - Real Estate  27. Mohsin Jahanzeb Real Estate Valuator  28. Waqas Zulfiqar Valuation Officer  29. Engr. Danish Junaid Loss Adjuster  29. Engr. Danish Junaid Loss Adjuster  29. Engr. Danish Junaid Loss Adjuster  20. B.Com Senior Loss Adjuster  21. B.Com Senior Loss Adjuster  22. B.Com Senior Loss Adjuster  23. B.Com Senior Loss Adjuster  24. B.Com Senior Loss Adjuster  25. B.Com Senior Loss Adjuster  26. Cattle Engineering Loss Adjuster after having acquired 6 ½ years' experience in the profession.  26. D.A.E. (Auto Engineering)  27. Mohsin Jahanzeb Senior Surveyor  28. Waqas Zulfiqar And Baulding.  29. Engr. Danish Junaid Loss Adjuster  29. Engr. Danish Junaid Loss Adjuster  30. Joined our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.  30. Joined our company in Nov. 2013 as a loss adjuster after having acquired 6 ½ years' experience in the profession and now we did trained to undertake Engineering, Marine and Fire Surveys.  31. Salman Hashmi Loss Adjuster  32. Khalid Iqbal Awan Senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession and now we described to the profession and now we described to the profession and now described to the profession and	<b>S.</b> #	Name of the Employee		Qualification	Experience
DGM Valuations - Real Estate  Mohsin Jahanzeb Real Estate Valuator  a) MBA (Banking & Finance) Real Estate Valuator  a) MBA (Banking & Finance) Real Estate Valuator  b) Joined our company in Aug. 2021. Handling surveys involving valuation of Land & Building.  28. Waqas Zulfiqar Valuation Officer Valuation Officer Valuation Officer Valuation Officer Valuation Division. Handling surveys involving valuation of Land & Building.  29. Engr. Danish Junaid Loss Adjuster  a) B.E (Telecom) Joined our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.  30. Imran Hussain Senior Loss Adjuster  a) B.Com. Joined our company in Nov. 2013 as a loss adjuster after having acquired 6½ years' experience in the profession. Marine and Fire loss adjusting are his areas.  31. Salman Hashmi Loss Adjuster (Dip. Engr.)  32. Khalid Iqbal Awan Senior Surveyor  Bank Albanki Building.  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.  32. Khalid Iqbal Awan Senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor senior Surveyor, Rawalpindi Branch after having 33 years' experience in the profession senior Surveyor senior Surveyor seperience in the profession senior Surveyor senior Surveyo	25.	Industrial Valuator	a)	D.A.E. (Civil)	profession and now working with us in Valuation Division as Industrial
Real Estate Valuator  Real Estate Valuator  B. Com Valuation Officer  Applications  B. Com Certificates in Computer Applications  Dinied our company in Nov. 2009. Promoted from IT Department to Valuation Division. Handling surveys involving valuation of Land & Building.  Joined our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.  Joined our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.  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.  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.  Loss Adjuster (Dip. Engr.)  B.A. Joined our company in Nov. 2018 as Senior Surveyor, Rawalpindi Branch after having 33 years' experience in	26.		a)	I.Com	Handling surveys involving valuation
Valuation Officer  b) Certificates in Computer Applications  Promoted from IT Department to Valuation Division. Handling surveys involving valuation of Land & Building.  29. Engr. Danish Junaid Loss Adjuster  a) B.E (Telecom)  Joined our company in Feb. 2024 as an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.  30. Imran Hussain Senior Loss Adjuster  a) B.Com.  Joined our company in Nov. 2013 as a loss adjuster after having acquired 6½ years' experience in the profession. Marine and Fire loss adjusting are his areas.  31. Salman Hashmi Loss Adjuster (Dip. Engr.)  A) D.A.E. (Auto Engineering)  D.A.E. (Auto Engineering)  a) B.A. 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.  32. Khalid Iqbal Awan Senior Surveyor  a) B.A. Joined our company in Nov. 2018 as Senior Surveyor, Rawalpindi Branch after having 33 years' experience in	27.		a)	MBA (Banking & Finance)	Handling surveys involving valuation
Loss Adjuster  an Engineering Loss Adjuster in our Karachi Branch after having 13 years' experience in the profession.  30. Imran Hussain Senior Loss Adjuster  a) 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.  31. Salman Hashmi Loss Adjuster (Dip. Engr.)  a) B.A.  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.  32. Khalid Iqbal Awan Senior Surveyor  a) B.A.  Joined our company in Nov. 2018 as Senior Surveyor, Rawalpindi Branch after having 33 years' experience in	28.		- 1		Promoted from IT Department to Valuation Division. Handling surveys involving valuation of Land
Senior Loss Adjuster  a loss adjuster after having acquired 6 ½ years' experience in the profession. Marine and Fire loss adjusting are his areas.  31. Salman Hashmi	29.		a)	B.E (Telecom)	an Engineering Loss Adjuster in our Karachi Branch after having 13
Loss Adjuster (Dip. Engr.)  b) D.A.E. (Auto Engineering)  a loss adjuster after having acquired 2 years' experience in the profession and now well trained to undertake Engineering, Marine and Fire Surveys.  32. Khalid Iqbal Awan Senior Surveyor  a) B.A.  Joined our company in Nov. 2018 as Senior Surveyor, Rawalpindi Branch after having 33 years' experience in	30.		a)	B.Com.	6 ½ years' experience in the profession. Marine and Fire loss
Senior Surveyor Senior Surveyor, Rawalpindi Branch after having 33 years' experience in	31.	Loss Adjuster			a loss adjuster after having acquired 2 years' experience in the profession and now well trained to undertake Engineering, Marine and Fire
**	32.		,		



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# **ASSOCIATES**

Sr. #	Name of the Associate	Qualification	Experience		
1.	Mr. Sadiq M. Naim Mian	Chartered Accountant	One of the most experienced		
1.	(Khalid Majeed Rehman, CA)	Chartered Accountain	Chartered Accountants in Pakistan. 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 50 years. Working as an associate and is always available on request for special technical assignments.		
5.	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.		
6.	Fayyaz Gul Awan	<ul><li>a) B.A.</li><li>b) L.L.B.</li><li>c) M.A.</li><li>d) Holder of all 4 survey licences</li></ul>	More than 10 years' experience in Insurance Loss Adjusting surveys.		
7.	Dr. Sohail Mahmood Qureshi	<ul> <li>a) Dr. Engineer in Structural Dynamics and Earthquake Engineering, KYUSHU University, Fukuoka, Japan (1992) 3.90/4.00.</li> <li>b) M.Sc. Structural Engineering and Structural Mechanics, Colorado State University, Ft. Collins, USA (1982) 3.50/4.00.</li> <li>c) B.Sc. Civil Engineering with three distinctions, University of Engineering &amp; Technology, Lahore, Pakistan (1978) First Div. Honors.</li> </ul>	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		



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Sr. #	Name of the Associate	Qualification	Experience
			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.
8.	Mr. Muhammad Yunus Sheikh	<ul><li>a) D.A.E. (Mech.)</li><li>b) B.A.</li></ul>	More than 30 years' experience in Mechanical Engineering and Cement Industry
9.	Mr. Yusuf Qureshi	<ul> <li>a) Master of Engineering, Industrial Engineering and Management, Oklahoma State University, USA</li> <li>b) Bachelor of Engineering (Mechanical), Engineering College, University of Peshawar.</li> </ul>	Has over decades of experience in Health Safety and Environment in Oil & Gas, Chemical, Construction and Textile Industry out of which 30 years at ICI Paints, Soda Ash and Polyester Plants.
10.	Mr. Muhammad Asim Bilal	<ul> <li>a) M.Sc. Engineering Management, UET, Lahore.</li> <li>b) B.Sc. Civil Engineering, UET, Lahore</li> <li>c) PEC Registered Professional Engineer</li> </ul>	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.

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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:**

Our competency 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.

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.

### **RISK INSPECTIONS:**

HMCL's services for risk inspections during construction and/or during operational phase are also well recognized.

We are on the panel of all the leading insurance companies in Pakistan and have also been working very closely with leading international Reinsurers and Brokers.

Reinsurance Companies to whom Risk Engineering Services have been provided include Allianz Global Corporate & Specialty, SART Hong Kong, AIG, Global Insurance Company Vietnam, Continental Insurance Sri Lanka, Swiss Re and ACE/Chubb etc.



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Risk inspection services provided for Local & International Insurance Brokers including AON, MARSH, UIB UK, JB Boda Singapore, Al Futtaim Willis UAE, FIB Pakistan/Lockton MENA, Al Wasl, Pakistan.

Our risk inspection services in Oil and Gas Exploration, Power sector, Cement Manufacturing, Paper and Board, Chemicals and Fertilizers, Textiles and other large industrial risks are well established.

We have carried out risk surveys in Pakistan, and the region including Bangladesh, Vietnam etc. Our expertise in large Property and Engineering risks is well recognized locally and internationally.

HMCL is trusted by Customers to deliver quality, accurate and on-time work, we work closely with them at every stage of the exercise to ensure transparency and present justifiable Technical assessments.

# 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.
- 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.
- 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

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.

### ASSOCIATION WITH CHARLES TAYLOR ADJUSTING (CTA):

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.** 

### **COLLABORATION WITH ICTCS:**

Hamid Mukhtar & Company (Pvt) Ltd has recently entered into a contract with International Corporation for Trade & Contract Services (ICTCS) of Saudi Arabia, whereby both parties agree to establish an organization in Saudi Arabia to provide valuation services in that market. This would make HMCL the first Pakistani organization to open an asset valuation branch in Saudi Arabia. Once established we aim to spread to other Middle Eastern Countries such as Bahrain, Qatar and UAE.

ICTCS is a part of the El Khereiji Group, a top financial business establishment in the Kingdom of Saudi Arabia. It started its business in the 1970s and has represented some of the most renowned Insurance Groups of the world. Today it is considered a financial service power house and has built a very strong and credible reputation in that market.

Together we will strive to provide the entire Middle East with cost effective valuation services of the highest international standards.



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### **OUR SPECIALTY**

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 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).

They have been appointed in the past or are the nominated Loss Adjusters/Risk Inspectors on about 51 Power Plants including wind power and solar (renewables) all over Pakistan and abroad which include IPPs/state owned power projects ranging from 10 to 1222 MW and also 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. Adamjee Insurance Company Limited
- 02. Alfalah Insurance Company Limited
- 03. Asia Insurance Company Ltd.
- 04. Askari General Insurance Company Limited
- 05. Atlas Insurance Limited
- 06. Century Insurance Company Limited
- 07. Chubb Insurance Pakistan Limited
- 08. E. F. U. General Insurance Limited
- 09. Habib Insurance Co. Ltd.
- 10. IGI General Insurance Limited
- 11. Jubilee General Insurance Company Limited
- 12. National Insurance Company Limited
- 13. New Hampshire Insurance Company (Pakistan Branch)
- 14. Pak Kuwait Takaful Company Limited
- 15. Premier Insurance Limited
- 16. Security General Insurance Company Limited
- 17. Takaful Pakistan Limited
- 18. UBL Insurers Limited
- 19. Universal Insurance Co. Ltd.
- 20. The United Insurance Company of Pakistan Ltd.

#### **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. FIB Pakistan / Lockton MENA



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### **INTERNATIONAL RE-INSURERS:**

- 01. Chubb
- 02. AIG
- 03. Allianz
- 04. Munich Re
- 05. Swiss Re
- 06. SCOR
- 07. Various Syndicates at Lloyd's of London.

### **FINANCIAL INSTITUTIONS/BANKS:**

Our company is on the panel of firms for the following Banks:

- 01. Allied Bank Limited.
- 02. United Bank Limited.
- 03. Habib Bank Limited.
- 04. Askari Bank Limited.
- 05. MCB Bank Limited.
- 06. The Bank of Punjab.
- 07. Standard Chartered Bank (Pakistan) Ltd.
- 08. Bank Alfalah Limited.
- 09. Meezan Bank Limited.
- 10. The Bank of Khyber.
- 11. First Women Bank Limited.
- 12. Bank Makramah Limited formerly Summit Bank Limited.
- 13. Soneri Bank Limited.
- 14. Samba Bank Limited.
- 15. NBFI & Modaraba Association of Pakistan.
- 16. National Bank of Pakistan.
- 17. Faysal Bank Limited.
- 18. Sindh Bank Limited.
- 19. Bank Al-Habib Limited.
- 20. Habib Metropolitan Bank Limited.
- 21. Dubai Islamic Bank Pakistan Ltd.



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### **CHARTERED ACCOUNTANTS:**

- 01. A.F. Ferguson & Company (PWC)
- 02. Ernst & Young Ford Rhodes Sidat Hyder (EY)
- 03. M. Yousaf Adil Saleem & Company
- 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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### **ENGINEERING RISK INSPECTION**

Hamid Mukhtar & Co. Ltd is one of the leading Risk Surveyors in Pakistan and has also carried out some major risk inspections in South Asia. We are on the panel of all leading Insurance companies in Pakistan and have also been working closely with leading Re-insurers and Brokers. The team at HMCL comprises qualified, trained and skilled Engineers. We represent Charles Taylor Adjusting in Pakistan.

Reinsurance Companies and Brokers to whom Risk Engineering Services have been provided:

### **INTERNATIONAL RE-INSURERS:**

- 01. Allianz Global Corporate & Specialty
- 02. SART Hong Kong
- 03. AIG
- 04. Global Insurance Company Vietnam
- 05. Continental Insurance Sri Lanka
- 06. Swiss RE

#### **INSURANCE BROKERS:**

Local & International assignments has been carried out by the following Insurance Brokers

- 01. AON
- 02. MARSH
- 03. UIB UK
- 04. JB Boda Singapore
- 05. Al-Futtaim Willis UAE
- 06. FIB Ltd Pakistan
- 07. Al-Wasl Pakistan





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# **SOME MAJOR RISK INSPECTIONS**

Our company has carried out numerous risk inspections in industrial and property Risks including **Textile Mills**, **Oil refineries**, **Sugar Mills**, **Power Plants**, **Chemical Plants**, **Cement Plants**, etc. Some of the notable work includes:

Sr. #	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)	Hydropower/IPP
12	China National Water Resurces & Hydro Power Engg. Co. (Khan Khwar HPP) (70 MW)	Hydropower/IPP
13	China National Water Resources & Hydro Power Engg. Corp (Duber Khwar HPP) (130 MW)	Hydropower/IPP
14	Fauji Kabirwala (157 MW Combined Cycle Gas Turbine Plant)	IPP
15	Vinh Tan (1222 MW Coal Fired Steam Power Plant – Vietnam)	Vietnam IPP



Sr. #	Name of Risk	Type of Risk
16	Acorn Infrastructure (100 MW RFO Plant - Bangladesh)	Bangladesh IPP
17	Summit Power (102 MW RFO Power Plant – Bangladesh)	Bangladesh IPP
18	Raj Lanka (60 MW RFO Power Plant)	Bangladesh IPP
19	Nishat Chunian 46 MW Coal Power Plant	IPP
20	Foundation Wind Energy Ltd. (2 x 50 MW)	IPP
21	Quaid-e-Azam Solar Power Limited (100 Mw PV Module Solar Power plant)	IPP
22	Frontier Works Organization (Indus highway additional	Risk Survey
23	carriage way project N-55)  Jamshoro Joint Venture Limited, Unit 1 and 2	LPG processing facility
24	Century Paper & Board Mills	Paper & Board
25	Packages Ltd.	Paper & Board
26	Byco Oil Pakistan Ltd	Oil Refinery
27	Pakistan Oilfields Ltd.	Oil & Gas exploration
28	Dewan Petroleum Ltd.	Gas Processing
29	MOL Makori	LPG Plant
30	Pak-American Fertilizers Ltd.	Fertilizer
31	Oil & Gas Development Corporation of Pakistan's Uch & Qadirpur Gas Processing Plant	Natural Gas Processing & Compression Plant
32	Pak-Arab Pipeline Co. Ltd. (PAPCO) jointly with CTA	White oil pipeline
33	SAF Textile Mills Ltd.	Textile Spinning
34	Hoosen Cotton Industries & Oil Mills	Textile Ginning
35	Craft International (Pvt) Ltd.	Textile
36	Pak Kuwait Textile Mills	Textile
37	Arzoo Textile Mills Ltd.	Textile
38	Ali Pur Jute Mills Ltd.	Jute Mills



Sr. #	Name of Risk	Type of Risk
39	Pakistan Cement Co. Ltd. (Now Lafarge Cement)	Cement Plant
40	D.G. Khan Cement Co. Ltd.	Cement Plant
41	Fauji Cement, Fatehjang – 10200 Tpd	Cement Plant
42	Pioneer Cement Ltd.	Cement Plant
43	Gharibwal Cement Ltd.	Cement Plant
44	Bestway Cement Ltd.	Cement Plant
45	Kohat Cement Co. Ltd.	Cement Plant
46	Riaz Bottlers (Pvt) Ltd. (Pepsi's plant in Lahore, Pakistan)	Bottling Plant
47	Berger Paints Pakistan Ltd.	Paint Manufacturing
48	Olympia Chemicals Ltd.	Chemical Industry
49	Nimir Chemicals Pakistan Ltd.	Chemical Industry
50	Sitara Chemical Industries Ltd.	Chemical Industry
51	Sitara Peroxide Ltd.	Chemical Industry
52	Descon Engineering Ltd.	Canal Construction
53	Pakistan Accumulators (Pvt) Ltd.	project Lead Batteries
54	Aisha Steel Mills Ltd	manufacturing Steel making
55	Warid Telecom Spencer	Telecommunications
56	Warid Telecom KLP Lahore	Telecommunications
57	Warid Telecom Faisalabad	Telecommunications
58	Warid Telecom Islamabad	Telecommunications
59	Symbol Industries	Foam manufacturing
60	Majestic Industries	Foam manufacturing
61	Diamond Tires Ltd	Tires and tubes
62	Diamond Products Ltd	Foam and furniture





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Sr. #	Name of Risk	Type of Risk
63	Capital Industries Ltd Mirpur	Foam manufacturing
64	Diamond Industries Gadoon	Foam manufacturing
65	ICI Pakistan Ltd., Polyester Business, Sheikhupura	Polyester manufacturing
66	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)

Sr. #	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
	<u>HydroPower</u>			
1	Allai Khwar Hydropower Project	120	Hydropower	2 Hydro Turbines
2	Duber Khwar Hydropower Project	130	-do-	2 Hydro Turbines
3	Jinnah Hydropower Project	96	-do-	8 x 12 MW, pit type shaft units
4	Khan Khwar Hydropower Project	70	-do-	2 Hydro Turbines
5	Neelum Jhelum Hydropower Project	969	-do-	4 x 242 MW Francis-type hydro turbines
6	Ranolia Khwar Hydropower Project	17	-do-	Hydro turbine(s)
7	Sambu-Sarco JV, Golen Gol Hydropower Project	106	-do-	Under construction
8	Jabori Hydropower Project	10.2	-do-	Hydro turbine(s)
9	Karora Hydropower Project	11.8	-do-	Hydro turbine(s)
10	Tarbela 5th Ext.	1,530	-do-	3 x 470 MW turbine- generator.
11	Marala Hydro Power Plant	2.82	-do-	2 x horizontal shaft double regulated Kaplan turbines
12	Pakpattan Hydro Power Plant	7.64	-do-	4 x horizontal shaft double regulated Kaplan turbines
13	SK Hydro Power Plant	887	-do-	Commissioning under progress
14	Star Hydro Power Project	150	-do-	-
	Thermal Power			
1	Vinh Tan (Vietnam)	1222	Thermal (Coal)	Shanghai Electric Turbines
2	Nishat Chunian Coal Power Plant	46	Thermal (Coal)	Chinese Steam Turbines
3	Ibrahim Fibre Power Plant (Coal)	20.4	Thermal (Coal)	1 GT + 80 TPD boiler



Sr. #	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
4	Sahiwal Coal Power Project	1320	Thermal (Coal)	2 x 660 MW power plants
5	Nandipur Power Project	425	Thermal (Gas)	GE 3 GT + 1 ST
6	Gulf Rental Power (Pvt) Ltd.	62	Thermal (HFO)	7 HFO Gensets
7	Altern Energy Ltd.	29	Thermal (Gas)	8 x 3.5 MW Gas Engines
8	Atlas Power Ltd.	225	Thermal (HFO)	1 ST + 11 Engines (MAN Diesel)
9	Attock Gen Ltd.	156	Thermal (HFO)	9 DG sets Wartsila + 1 ST
10	DHA Cogen Ltd., Karachi	94	Thermal (Gas, CCGT)	Siemens GT + ST
11	Foundation Power Co. (Daharki) Ltd.	175	Thermal (Gas, CCGT)	1 GT (GE) + 1 ST (FUJI)
12	Halmore Power Generation Co. Ltd.	225	Thermal (Gas, CCGT)	GE 6FA 2 GT + 1 ST
13	Japan Power Generation Ltd.	120	Thermal (Diesel/HFO)	Mitsubishi 24-Dual Fuel DG Sets
14	Kohinoor Energy Ltd.	131.4	Thermal (HFO)	8x15.68 MW DG sets + 6 MW ST
15	Lalpir Power Ltd.	362	Thermal (HFO)	1 Mitsubishi ST
16	Nishat Chunian Power Ltd.	200	Thermal (HFO)	11 HFO Wartsila + 1 ST
17	Nishat Power Ltd.	200	Thermal (HFO)	11 HFO Wartsila + 1 ST
18	Orient Power Co. Ltd.	225	Thermal (Gas, CCGT)	GE 6FA 2 GT + 1 ST
19	Pakgen Power Ltd.	362	Thermal (HFO)	1 Mitsubishi ST
20	Pakistan Power Resources	136	Thermal (Gas, Open Cycle)	GE LM6000 3 GT
21	Rousch (Pakistan) Power Ltd	450	Thermal (Gas, CCGT)	GE 6FA 2 GT + 1 ST
22	Saif Power Ltd.	225	Thermal (Gas, CCGT)	2 GT (GE) 69.6 MW each + 1 ST
23	Sapphire Electric Co. Ltd.	234	Thermal (Gas, CCGT)	GE 2 GT + 1 ST
24	Southern Electric Power Co. Ltd.	115.2	Thermal (Diesel)	MAN DG Sets
25	Summit Power Bangladesh	102	Thermal (RFO)	Wartsila DG sets
26	Acorn Infrastructure Bangladesh	100	Thermal (RFO)	CAT DG sets





Sr. #	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
27	Raj Lanka Bangladesh	60	Thermal (RFO)	Wartsila DG sets
28	Fauji Kabirwala Power Plant	157	Thermal (Gas, CCGT)	Siemens-Westinghouse GT x 2 + ST x 1
29	Nishat Chunian Coal Power Plant	46	Thermal (Coal)	Chinese Steam Turbines
30	Century Power Generation Ltd.	12.3	Thermal (Diesel/Gas)	Niigata engines and GTs
31	Crescent Energy Ltd.	16.5	Thermal (Diesel)	Wartsila DG sets
32	Crescent Power Tech.	10.6	Thermal (Diesel)	Niigata DG sets
33	Din Power Limited.	5.2	Thermal (Diesel)	Caterpillar DG sets
34	Ellahi Electric Co. Ltd.	4.6	Thermal (Diesel)	Niigata DG sets
35	Genertech Pakistan (Pvt) Ltd.	27.5	Thermal (Diesel)	Niigata DG sets
36	Ideal Energy Ltd.	11.82	Thermal (Diesel)	Niigata DG sets
37	Prosperity Weaving Mills Ltd.	4.6	Thermal (Diesel)	Niigata DG sets
38	Rupali Polyester Power Plant	7.28	Thermal (Gas)	2 Rolls-Royce Gas Gensets
39	Sitara Energy Ltd.	80	Thermal (HFO/Gas)	8 x 5 MW HFO + 16 x 2.5 MW Gas
40	Zeeshan Energy Ltd.	8.625	Thermal (Diesel)	Niigata DG sets
41	Anoud Power Generation Ltd.	35	Thermal (Diesel/Gas)	Niigata, Caterpillar & Waukesha Engines
42	NPPMCL, Balloki Project	1233	Thermal (Gas, CCGT)	2 GE Frame 9HA.01 GTs + 1 Alstom ST
43	NPPMCL, Haveli Bahadur Shah Project	1230	Thermal (Gas, CCGT)	2 GE Frame 9HA.01 GTs + 1 Alstom ST
44	QATPL, Bhikki, Sheikhupura	1180	Thermal (Gas, CCGT)	2 GE Frame 9HA.01 GTs + 1 Alstom ST
45	Punjab Thermal Power Ltd.	1263	Thermal (Gas, CCGT)	2 SGT5-8000H GTs + 1 SST5-5000 Siemens ST
46	K-Electric Ltd. Bin Qasim Power Station	560	Thermal (Gas, CCGT)	3 GE Frame 9E GTs + 1 Harbin ST
47	K-Electric Ltd. Korangi Power Complex	248	Thermal (Gas, CCGT)	4 x GE LM 6000 GTs + 2 GE STs
48	RYKML Power Gen	40	Thermal (Steam)	1 back pressure turbine + 1 extraction steam turbine





Sr. #	Name of Project	Power capacity (MW)	Type of Power Projects	Type of Equipment
49	Liberty Power Tech.	202	Thermal (HFO)	11 x 18.9 MW Wärtsilä gensets
50	Narowal Energy Power Plant	225	Thermal (HFO)	1 ST + 11 Engines (MAN Diesel)
51	ICL Chemicals	30	Thermal (Gas)	5 x Wärtsilä Gas Engines
	Solar Power			
1	Quaid-e-Azam Solar Power (Pvt) Ltd., Bahawalpur	100	Solar	392,156 PV panels, 200 Inverters
2	Gharo Solar (Pvt) Ltd., Distt. Thatta	50	Solar	Solar PV power plant
3	Appolo Solar Development Pakistan Ltd., Bahawalpur	100	Solar	Solar PV power plant
4	Best Green Energy (Zonergy)	100	Solar	Solar PV power plant
	Wind Power			
1	Master Wind Energy Ltd.	52.8	Wind	33 x 1.5 MW GE Wind Turbines
2	Zorlu Enerji Pakistan Ltd.	56.4	Wind	Vensys V62 + Vestas V90 units
3	Foundation Wind Energy Ltd.	100	Wind	40 x 2.5 MW NORDEX Wind Turbines
4	Yunus Energy Ltd.	50	Wind	20 x 2.5 MW NORDEX Wind turbines
5	Gul Ahmed Wind Power Ltd., Jhimpir	50	Wind	20 x 2.5 MW Nordex Wind Turbines
6	Indus Wind Energy Ltd., Jhimpir	50	Wind	25 x 2.0 MW Wind Turbines
7	FFC Energy Ltd. (FFCEL)	50	Wind	33 x Nordex Wind Turbines