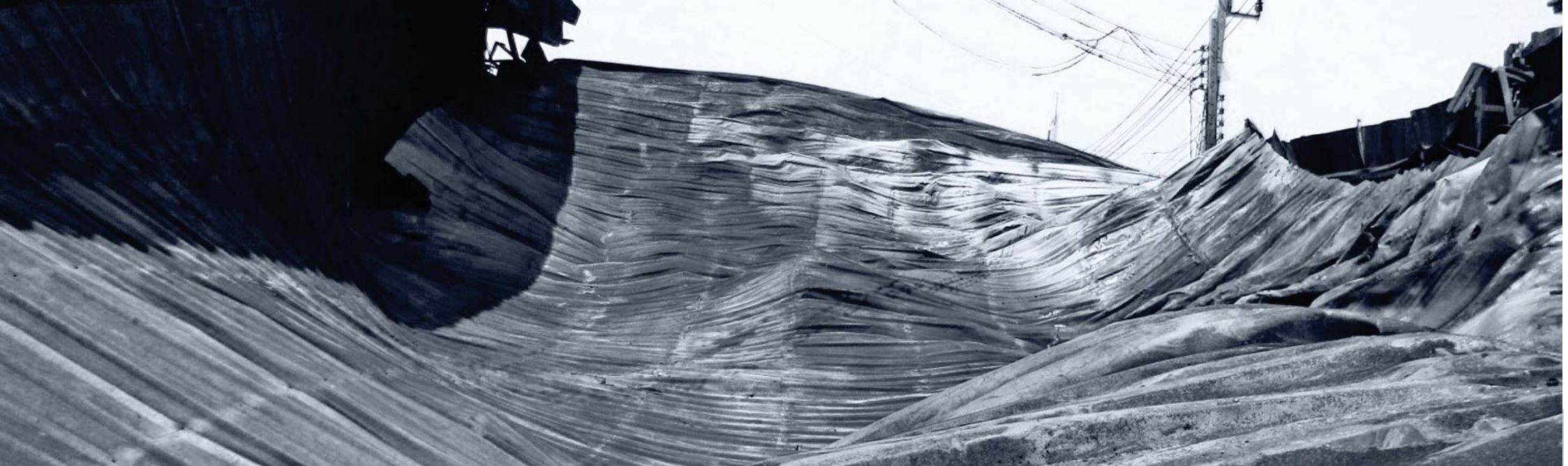




EXZON PLUS
(THAILAND)

BETTER CLAIM SOLUTIONS™

YOUR PARTNERS FOR



WELCOME

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EXZON PLUS (THAILAND) is a company dedicated to the investigation and resolution of engineering and technical insurance claims on an international basis.

Our team of experienced and dedicated field engineers strives to provide our instructing Principals with loss adjusting services and claims management. Our expertise covers a wide scope of property claims, including Contractors' All Risks, Erection All Risks, Machinery Breakdown, Engineering, Energy and Power Plants, and other special and technical issues involving risks and risk surveys.

Approaching insurance claims professionally and adhering to a policy of transparency, we see our role as being proactive in the resolution of all claims made and keeping our instructing Principals fully informed as to claim progress. Our aim is the completion of all claims within relevant policy terms and conditions in a non-confrontational manner and to the satisfaction of all interested parties.

We apply the same principles throughout the range of claims, from small to large, conducting thorough investigations, evaluating the scope of the damage, employing loss minimisation techniques wherever possible, and preparing as accurate a claim estimate as possible, so that, in conjunction with our Principals' approval, we can approach the Insured for claim settlement or, if need be, denial. This unique and streamlined approach enables us to progress the claim process smoothly and efficiently. We feel that it is of particular benefit to our instructing Insurers, as claims can be settled quickly without having to wait for the full claim and full supporting documents.

Exzon Plus is wholly owned by the senior team members, who are all working loss adjusters. Our commitment to service is therefore a personal commitment backed by unrivalled experience in the field. We believe that we are perfectly poised to respond to the trust placed in us by our instructing Principals when dealing with their valued Insureds.



STAFFING

Our Loss Adjusters are all experienced engineers from various disciplines, including those of the civil engineering, mechanical engineering and electrical engineering fields.

If necessary, to assist our investigations and with our instructing Principals' consent, we can recommend and call upon external expertise from firms of forensic scientists, accountants, lawyers and engineers.

Upon request, we can also provide group training for any interested Insurers on the topics of engineering losses and technical claims issues and practice.



SERVICE

Exzon Plus provides a full claims investigation, risk management and claims adjustment and settlement service. The scope of each assignment is discussed prior to acceptance.

The following represents what we undertake to provide in respect of each and every claim assignment:

1. Site investigation and meeting

- To discuss with the insured or policyholder the circumstances, cause, nature and extent of the loss.
- To investigate the cause.
- To verify the scope and extent of the loss, and access any repair deemed necessary.
- To provide photographs of the damage.

2. Preliminary Advice and First Report (Report preparation)

We shall prepare our Preliminary Advice to be followed by a First Report, detailing the circumstances of the loss, possible cause, nature and extent of damage, recovery evaluation, salvage, reserves and policy liability. Additional services, including advice on risk improvement, can be provided upon request.

3. Claim management and proposed settlement

We shall assist the insured and/or policyholder with claim preparation, loss minimisation, and loss prevention, as appropriate. We shall then provide our proposal for settlement of the claim by the insured and/or policyholder for our instructing Principals' consideration and approval prior to undertaking settlement with the Insured/policyholder.

4. Claim settlement

Subject to our instructing Principals' approval, we shall liaise with the Insured and/or the policyholder to settle the claim in accordance with policy liability.

5. Conclusion and Final Report

Once the claim has been settled, we shall prepare a Final Report detailing the claim and the conclusion of the claim for consideration by our instructing Principals.

In addition to the above, we are able to undertake the following:

Risk Surveys and Pre-Condition Surveys

We are happy to quote for and provide this service upon request.

Special insurance related assignments

We provide a special service regarding loss investigation, advice on independent opinions, and technical assistance, and other services, subject to the requirements of our instructing Principals.

We are confident that our proven experience and interpersonal skills in the handling of complex claims in Thailand and elsewhere leave us ideally placed to handle assignments throughout the country and indeed the Region, and we look forward to working alongside our Principals and their valued Policyholders.

Should you require further information regarding our services, please do not hesitate to contact us. We would welcome the opportunity to discuss any service terms, and the scope of any special assignments and reporting standards that you might require. Please contact the undersigned should you wish to discuss any of our services.



Parinya Kaewduangtien

B.Eng.(Civil), ANZIIF (Snr. Assoc) CIP, FCLA FIFAA

Managing Director

Khun Parinya is a qualified civil engineer and is a Fellow of the Australasian Institute of Chartered Loss Adjusters. He is the first Thai national to hold the Fellowship title and is Australasian Institute of Chartered Loss Adjuster councilor, Thailand representative.

Khun Parinya has extensive experience in all types of civil engineering losses with special expertise in the investigation of construction techniques, structural design and causation. In 2006, he formed Exzon Plus (Thailand) Co., Ltd. as Managing Director.

Starting his career as a site engineer with a leading firm of contractors, he was responsible for day to day operations, and supervision and management of sub-contractors, enabling him to develop a sound knowledge of civil engineering work and practice. He was also exposed to complex system works.

Khun Parinya entered the loss adjusting profession in 1994 as an engineer/loss adjuster, and since then has been assigned the handling of various types of claims, not only those arising from construction and civil engineering losses, but also from property and casualty losses.

In addition, he has undertaken risk surveys and insurance related consulting work. He has built close personal relationships with Insured parties and Insurers, resulting in his personal appointment on a number of occasions to handle technically complex claims. He is regularly invited to be guest speaker on insurance related topics with leading Insurers, the General Insurance Association and more.

His main assignments have included:

In Thailand

- Construction of jetty in Rayong
- Pakpanang Diversion Dam, Suratthani
- Dry Dock, Royal Thai Navy, Chonburi
- Underground subway (MRTA), Bangkok
- Horizontal Directional Drilling, Chaopraya River, Bangkok
- Tank Farm at Map Ta Phut, Rayong
- Turbine Power Plant, Samutprakarn and Rayong
- Cement Manufacturers
- Mining Mill in Lampang
- Tsunami of 2004
- Riots in Bangkok 2010
- Thailand flooding 2011
- Products Liability claims
- Consultants for Insurers on various projects
- Professional Liability (faulty design)
- Products Liability claim
- Consultants for Insurers on various projects with the latest one, One Bangkok Project - project value of THB 120 Trillion.

Abroad

- Extensive flooding of main highway under construction, Cambodia
- Products liability, South Korea

Areas of Expertise

All classes of insurance, non marine.



Srawut Kanjanatientip

B.Eng.(Civil), LL.B.

General Manager

Khun Srawut Kanjanatientip is a qualified civil engineer and is an Associated Engineer (Civil) of the Council of the Kingdom of Thailand with special skills in both the ready mixed concrete field and in structural design. He also holds a Bachelor of Law qualification, to further his existing knowledge of the Civil and Commercial Code and its application, as required in issues concerning third party liability insurance.

In 2004, Khun Srawut entered the loss adjusting profession and was assigned the handling of various types of claims, including those arising from civil engineering, property and casualty losses. He also undertakes risk surveys.

He has forged close personal relationships with Insured parties, brokers and Insurers resulting in his being personally appointed by Insurers and Brokers to handle and adjust claims in his areas of expertise.

In July 2006, Khun Srawut formed Exxon Plus (Thailand) Co., Ltd. with the Managing Director and was appointed to the position of Manager - Civil Engineering & Risk Survey Department, with responsibility for the handling of engineering, property, and liability claims and claims arising from the insurance of special projects

In 2014, he was appointed to the position of General Manager.

His main assignments have included:

In Thailand

- Skytrain (BTS), Bangkok
- Underground subway (MRTA), Bangkok
- The Industrial Ring Road Bridge, Bangkok and Samutprakan
- Power Plants, Rayong
- Catastrophic Flooding, Songkla
- Tsunami of 2004
- Riots, Bangkok 2010
- Thailand flooding 2011

- Earthquake in northern Thailand
- Professional Liability

Abroad

- Paklay-Poodoo Road Construction Project, Lao People's Democratic Republic

Areas of Expertise

Construction and civil engineering, electrical and mechanical installations, property and liability and plant all risks claims, risk surveys.



Kitti Maneechot

B.Ind.Tech. (Construction Management)

Engineering Loss Adjuster

In 2011, Khun Kitti entered the loss adjusting profession by joining Exxon Plus, bringing with him his construction engineering knowledge. Khun Kitti has been assigned to handle various types of claims, including industrial and civil engineering, and property claims.

Having graduated in 2000 from the King Mongkut Institute of Technology North Bangkok, Khun Kitti joined Kao Industrial (Thailand) Co., Ltd., a multinational consumer company. He assumed responsibility in the Chemical Division for the domestic and export markets of concrete admixtures for the construction industry, product technical support and the provision of assistance at customers' sites with experience abroad in Singapore, Malaysia, Myanmar, Vietnam, Cambodia and Sri Lanka. He was also part of the company's research and development team.

In 2004, Khun Kitti began 6 years of employment in the position of Plant Manager with Boral Concrete (Thailand) Co., Ltd., who are a multinational ready-mixed concrete company. He assumed responsibility for the management of their concrete production plant to deliver concrete products to customers and undertook to provide technical support in concrete technology and work methods. Areas were Rama 9 in Bangkok, Ladkrabang, Lamlukka and Bangpoo and was responsible for concrete supply for the Suwannabhumi Airport Project and BTS Project.

His main assignments have included:

In Thailand

- Thailand flooding 2011
- Underground subway (MRTA), Bangkok
- Condominiums
- Restaurant chains
- Retail outlet chains
- Factories

-Construction machinery

Areas of Expertise

Construction and civil engineering, electrical and mechanical installations, property and plant all risks claims, risk surveys.



Sirichart Charoenphol

B.Eng. (Power Electrical)

Engineering Loss Adjuster

Khun Sirichart is a qualified electrical engineer and is an Associated Engineer (Electrical) of the Council of the Kingdom of Thailand with special skills in design, testing and researching of transformers and high voltage systems.

He graduated in 2007 from Mahidol University, Thailand and joined Thai Maxwell Electric Co., Ltd., a leading manufacturer of distribution transformers and instrument transformers, and other synergistic industrial products in Thailand.

Khun Sirichart remained with Thai Maxwell Electric Co., Ltd. for some seven years and was responsible for transformer design and engineering and high voltage equipment testing in the company laboratory. He was also actively involved in the research and development of new products for Thai Maxwell.

In late 2014, Khun Sirichart entered the loss adjusting profession, bringing with him his knowledge of electrical engineering and of high voltage systems. Khun Sirichart has been assigned the handling of various types of claims, including those arising from electrical engineering losses, machinery and plant losses, and property losses. He has also undertaken risk surveys.

His main assignments have included:

In Thailand

- Machinery breakdown and transformer short circuit, EGAT
- Automobile factories: Mitsubishi and Isuzu
- Telecommunications: Dtac

Abroad

- Vientiane International Airport Terminal Expansion Project, Lao People's Democratic Republic

Areas of Expertise

Electrical engineering claims, high voltage systems, machinery and plant all risks and property.

Michael R. Chandler

A.C.I.I., Chartered Insurer, Cert TESOL

Technical & Quality Manager

Michael, a British national, is an insurance professional with more than thirty-five years of insurance experience, following an initial career in the intellectual property field of patents and trademarks. He was a senior underwriter in the London Market for many years and has been in the Thai market since 1996 working with key market figures in a number of insurance companies. He transferred to loss adjusting in 2000, assisting junior and experienced Loss Adjusters on technical and language issues and with report and correspondence preparation and writing.

Michael joined Exxon Plus (Thailand) Co., Ltd. in late 2009, and reports directly to the Managing Director on quality control issues. He has been working closely with all of our Loss Adjusters, ensuring the timeliness and quality of our Reports and correspondence generally, and that our instructing Principals are regularly updated on the progress of claims. He acts as an in-house trainer and monitors the performance of all of our staff in addition to overseeing all claims handled, in conjunction with the Managing Director.



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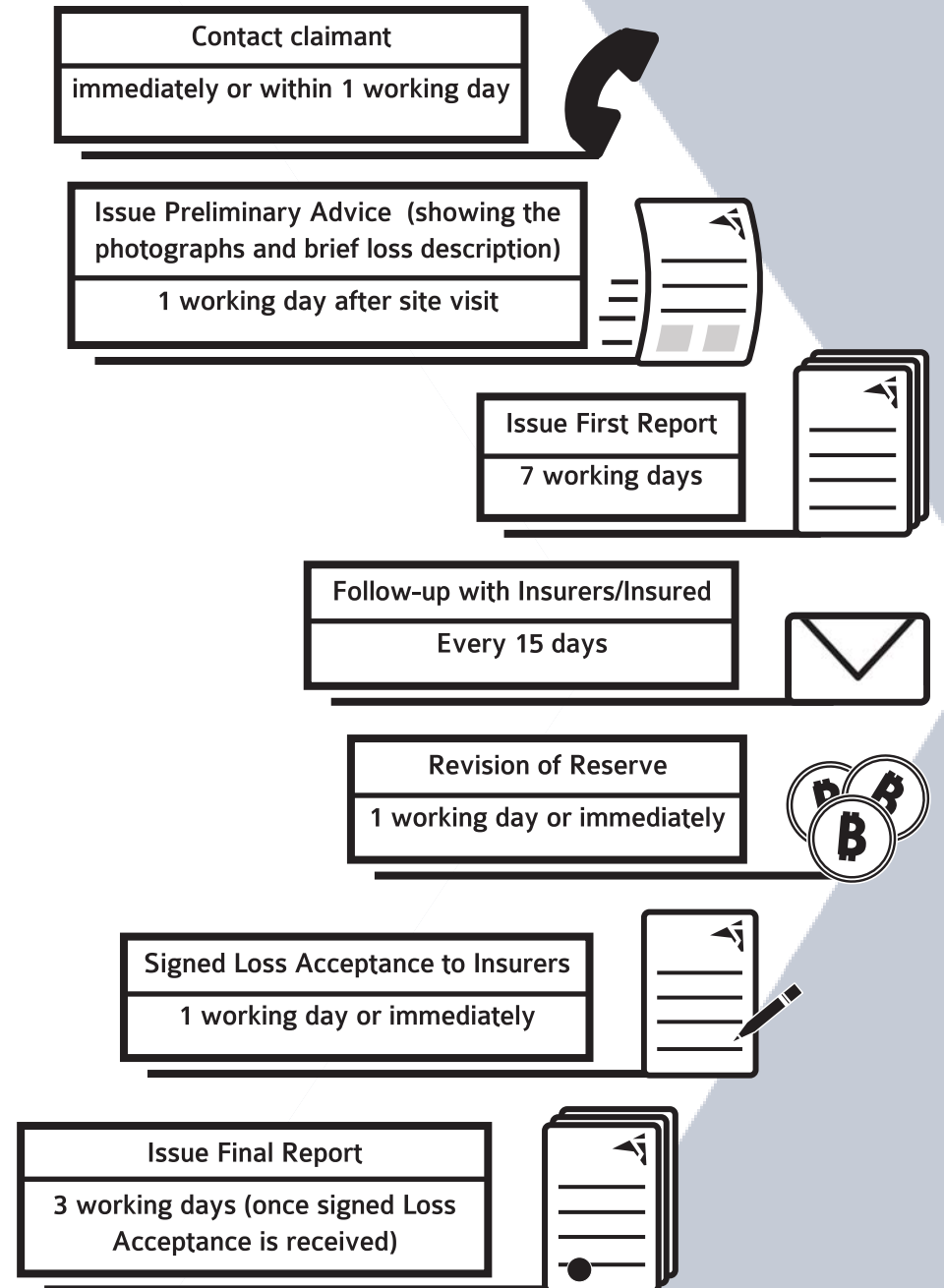
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OUR LOCATION



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