

HARPER WIRA SURVEYORS SDN. BHD.
(Company no. 51382-H)



Malaysian Correspondents for:



American Institute of
Marine Underwriters
(America)



Verein Hanseatischer
Transportversicherer e.V.
(Germany)



Comité d'Etudes et de
Services des Assureurs
Maritimes et Transports
(France)

Main Office : Petaling Jaya

D-B1-10, Block Damai, D'Aman Crimson, No. 1, Jalan PJU 1A/41, Ara Jaya, 47301 Petaling Jaya,
Selangor, Malaysia
Tel : +603 7804 9884
Fax : +603 7804 2109
E-mail: general@hwisa.com.my

Main Branch : Port Klang

28-1, Jalan Permai 1B, Taman Pandamaran Permai, 42000 Port Klang, Selangor, Malaysia
Tel.: + 603 3167 6566
Fax.: + 603 3165 2829
E-mail: pklgbr@hwisa.com.my

Associate branches : Penang, Johor Baru, Kuantan
Sub Agents : Kota Kinabalu, Kuching

1) Our Strengths

- One of the longest serving marine surveying companies in the region with a history of more than 100 years with a reputable brand in Malaysia.
- Well known and well supported by more than 1/2 of the local insurance market.
- Our knowledge of the different types of marine policy types throughout the world, i.e. standard ICC clauses, French/USA/German/Chinese/UK policies
- Experience in all types of maritime related surveys, such as Marine Cargo Insurance Surveys, Marine Hull and Machinery Surveys, P&I Surveys, Load and Lash Surveys, etc.
- Experience in handling the entire process of a marine claim, i.e. from survey to claims to completion of recovery action against third parties (in-house & external)
- Experience in maritime risk assessment and consultancy
- Our international associations with different claims service providers and claims agencies and networks.

2) OUR COMMITMENT TO YOU

- Our staff are on standby at all times, 24 hours a day, 365 days a year.
- Contactable at general@hwisa.com.my at all times as all incoming mails are auto forwarded to essential staff and checked regularly.
- All after working hour calls to office are auto directed to branch director/manager.
- Teamwork : while each of our staff may specialize in different kinds of surveys, internally, we have a strong support team who will work together to create a seamless service to our clients.
- Notification of claim distress in the event of claim dispute, and suggestions on handling claim distress
- Instant notification to our claims settling partners in the event of a claim and realistic recovery prospects

3) CORPORATE DATA OF HARPER WIRA SURVEYORS SDN BHD

Origin	:	1908
Date of Incorporation	:	1985
Board of Directors	:	Rudi Kong Juan Sim Lim Sia Ho
Head Office Address	:	Harper Wira Surveyors Sdn. Bhd. D-B1-10, Block Damai, D'Aman Crimson, No. 1, Jalan PJU 1A/41, Ara Jaya 47301 Petaling Jaya, Selangor, Malaysia Tel : +603 7804 9884 Fax : +603 7804 2109
E-mail	:	general@hwisa.com.my
Banker	:	HSBC Bank Malaysia Berhad 2, Leboh Ampang, 50100 Kuala Lumpur Malaysia
Authorized Capital	:	RM 5,000,000.00
Paid Up Capital	:	RM 1,110,000.00



4) LANDMARK CASES

2013 : Risk Assessment of Kuala Lumpur LRT line

This is a three (3) year project where we were engaged by local insurers to assess transit related risks and provide risk improvement recommendations for the Kuala Lumpur LRT Extensions.

2012 : Explosion of the m.t. "Bunga Alpinia"

An international event, involving the loss of five (5) sailors onboard the m.t. "Bunga Alpinia, we were engaged by cargo insurers in Taiwan and Korea representing 2/3 of cargo interests to investigate the cause of explosion as well as extent of loss to cargo onboard.

Harper Wira Surveyors achieved the distinction of being one of only two local surveying companies requested to attend throughout the entire investigation.

2010 : Risk Consultancy of Power Plant in Henan, China

Harper Wira Surveyors was engaged by an Indian Insurance company to manage a transport risk of 50 MW power plant in Henan, China, which was insured for USD 100 million.

The cargo has since arrived in India in full and complete condition.

2010 : Cargo Claim of Power Plant Equipment in Dalian, China

Harper Wira Surveyors was engaged by an Indian Insurance company to investigate a cargo claim worth USD 20 million in Dalian, China.

Our investigations resulted in recovery actions being taken against the carriers and claim being reduced to USD 10 million.

2009 : Risk Consultancy

HWISA was engaged by a Malaysian Government Agency to look into the risk elements of controlled item imports which had been suffering massive losses.

HWISA reviewed and proposed a course of action involving active surveying and passive control methods to reduce import losses by 80%.

2009 : Risk Consultancy of CVTs

HWISA was engaged by an international MNC based in Europe to advise and assist in implementation of packing improvements for Ceramic Vertical Transformers being transported from Bintulu to Bakun, Sarawak, by road. As a result, an expected 5% cargo mortality rate was reduced to 0%.

2009 : m.v. Brave Pescadores Cargo Casualty Claim

The m.v. Brave Pescadores alleged suffered bad seas during transit from China to Malaysia, causing damages to cargo. Surveyors managed to prove that cargo loaded into the vessel was not lashed in accordance with IMO LashCon.

2008 : Cocoa Bean Transit Damages

Harper Wira Surveyors in conjunction with African surveyors were requested by French underwriters to intervene in persistent wet transit damages to cocoa beans to the Asia region from the African region.

Upon completion of our investigations, we discovered packaging and transport issues and recommended accordingly to the underwriters and assured parties.

2008 : Appointment as AIMU Correspondents

Harper Wira Surveyors appointed as Malaysian correspondent for the American Institute of Marine Underwriting in Port Klang in June 2008, increasing HWISA's networking capability.

2008 : Involvement in Casualty of m.v. "Golden Wealth"

Appointed by cargo owners to assist in establishing the cause and extent of damage to cargo of Anthracite Coal at destination port of Kuantan after the carrying vessel had been involved in a collision in Chinese waters.

Subsequent investigations assisted in obtaining evidence leading to our partners Dolphin Claims Services (S) Pte. Ltd. pursuing successful recovery action against the carriers on behalf of the cargo owners who were uninsured.

2007 : Cargo Claim for Wan Hai 307 Collision

Cargo claim of RM 23 million occurred during collision of m.v. "Wan Hai 307" and m.t. "Alpha Action" in July 2007.

Surveyors were dispatched to **Japan** at the request of **Malaysian** underwriters to investigate the extent of loss.

Claim of roughly RM 3,000,000.00 subsequently recommended by surveyors.

5) INTRODUCTION

Our maritime surveying experience dates back to 1908 when A C Harper & Co (the predecessor to Harper Gilfillan (1980) Sdn Bhd and ultimately Harper Wira Surveyors Sdn Bhd) was formed in Malaysia. On 1st July 2010, the company's name was changed to its present name, **Harper Wira Surveyors Sdn Bhd (HWISA) to reflect the company's core business of maritime surveying.**

We currently have offices located in Petaling Jaya, and Port Klang (both in Selangor), with associate offices in Kuantan Port, Pasir Gudang Port and Penang Port.

Over the years, HWISA's main core competency has of course been in the Cargo Insurance Claims market but we do also handle P&I Surveys, Hull surveys, both insurance and non-insurance, and liability claims among other marine insurance classes.

Our clients include both local and overseas insurers.

We have a team of experienced marine surveyors of multiple disciplines to service all our principals.

We value our employees and all our surveyors are constantly developed and trained in the various aspects of surveying work in order to provide a consistent high professional standard of quality work and ensure customer satisfaction.

We are appointed as claims Survey Agent and Average Agent for many overseas principals, chiefly among which are the following:

1. Comite d'Etudes et de Services des Assureurs Maritimes et Transports de France (CESAM)



2. Verein Hanseatischer Transportversicherer e.V.



3. American Institute of Marine Underwriting (USA)



4. Dolphin Maritime & Aviation Services Limited (England)



5. CL Claim Consultants (S) Pte. Ltd.

6) SURVEY SERVICES

Our survey services include, and are not limited to the following:

1) Marine Cargo Insurance/Goods In Transit Claims

Referring to the normal claims that occur during the course of transit, including survey of the cargo in question, inspection and investigation in the cause and extent of loss as well as our recommendations on the loss and risk improvements, if any are applicable.

2) Hull & Machinery Claims

Referring to claims arising from damages to ships and other vessels. Includes inspection and investigation into the cause and extent of loss, valuations, and recommendations on loss and risk improvements, if applicable.

3) Cargo Risk Assessment Surveys

Useful for underwriters who are insuring unfamiliar cargo, valuable cargo, or cargo which require special loading/packing arrangements. Often cheaper than a cargo claim survey, and helps assess and minimize potential risks to a shipment.

4) Preshipment/Loading/Discharging Surveys

Same as above, but normally done under special arrangement with the insured for observation and comments purposes. We have experience whereby insured requests us to perform survey on selected or all of their shipments to reduce risk of theft or damages to their shipments and to provide suggestions on risk improvement if applicable.



5) Tow & Lash Surveys

Attending for towing and lashing of ships and other vessels to ensure operational safety during towage of subject matters. We are also able to calculate minimum lashing requirements in accordance with IMO.

6) CPC Certifications

HWISA is one of several surveying companies authorized by the LPK (Lembaga Port Kelang/Kelang Port Authorities) to issue Container Packing Certificates (CPC's) for the transport of dangerous goods (DG cargo) in accordance to the IMDG code issued by IMO.

7) Transporter Liability Claims

We act for several international and local NVOCCs, forwarding and transport companies on their behalf in the event of potential liabilities.

8) P&I Surveys

We have acted for Brittania and Japan P&I Club to intervene on their behalf.



7) KEY PERSONNEL

RUDI K. J. SIM

MIIMS B. Tech Mgmt, Dip. Civil Eng.

DIRECTOR

Rudi Sim joined Harper Wira Surveyors in year 2000 and originally joined as a Cargo Surveyor. His last major posting prior to his current position in the company was as the Marine Surveying Manager in Petaling Jaya office.

He is known for his experience in Engineering claims, not limited to, but including, assessment of raw materials, assessment of impact damages, electrical and electronic claims, having vast practical (hands on) engineering experience, and has been involved with design of electronic circuits, refurbishment (mechanical and electrical) of damaged machinery, and moving of engineering equipment.

He has also had practical knowledge in handling collision claims, in the capacity as surveyor representing cargo interests and in tandem with recovery agents have managed to obtain good results against carriers.

In the past few years, he has been used by many insurance companies, both local and international, to investigate cargo claims around the Asian Region, including countries such as Japan, Indonesia, Singapore, Thailand, Brunei, India and China, among others. Among his claim experience include a USD 20 million claim in China in 2010 involving power plant stator unit which has been since negotiated to USD 10 million.

He has also assisted local insurance companies such as RHB Insurance Bhd, MCIS Zurich Insurance Bhd, Hong Leong Assurance Bhd. and MUI Continental Insurance Bhd to participate in seminars on the many different and diverse aspect of Marine Cargo and Hull Claims. He has also given seminars with the Malaysian Institute of Purchasing and Material Management (MIPMM).

In 2013, he assisted in setting up the local Pandisea correspondent office, including setting up of response procedures, training of staff as well as setting up of panel of surveyors.

He was admitted as a Full Member of the International Institute of Marine Surveyors in 2015, having been recognized for his experience in various Cargo, Hull and Machinery surveys by a group of his peers.

LIM SIA HO

Dip. Commercial Shipping Practice

DIRECTOR

SH Lim started his working career in 1974 and has since been through the following industries.

- 5 years in shipping agency
- 3 years in shipping/export in a heavy equipment manufacturing plant in Shah Alam
- 3 years in an international marine survey firm in Port Klang conducting surveys onboard ship involving bulk/non-bulk cargoes, petroleum products, palm oil, containers and general/conventional merchandise, on behalf of insurers, cargo owners, ship owners/charterers and P & I Club.
- 9 years in the claims department of an American insurance company in Kuala Lumpur handling all classes of claims, majoring in marine
- 3 years in an international loss adjusting company in Kuala Lumpur, investigating & adjusting mostly marine claims
- 16 years in an international marine surveying company in Port Klang handling all types of marine claims and also risk management surveys involving shippers/terminal operators
- SH Lim joined Harper Wira Surveyors Sdn. Bhd. in July 2011, bringing with him more than 30 years of knowledge, experience and expertise, in the marine industry. As a company Director, SH will be involved in all aspects of the company's operations.

STEPHEN LOH**INHOUSE CONSULTANT**

Stephen Loh started his career with S H Chong Adjusters & Surveyors Sdn Bhd back in 1978, which was the year the company was established. As one of the pioneers in the company, Stephen had the rare opportunity of being exposed to a wide spectrum of marine surveys and in the process, gained invaluable insight into this specialised field.

12 years later, and in 1990, Stephen decided to spread his wings. He was recruited by an international general adjusting firm to assist them in the setting up of their new marine claims adjusting division. Being the head of this new division, Stephen was inevitably involved in the set up, recruitment, training, operation and business development. Stephen was instrumental in the eventual success and recognition of this division in the Malaysian insurance market.

Being much after for his experience and expertise, Stephen continued in the marine cargo survey field with 2 other companies for another 15 years. He is, so to speak, 'been there, done that'.

We are pleased to announce that Stephen Loh has joined Harper Wira Surveyors in July 2011. Needless to say, he brings with him his wealth of knowledge, experience and expertise, having been involved in the marine surveying/adjusting industry for more than 27 years. Stephen will be responsible with various aspects of the company's operation.

ZENA CHARIS SIM
BRANCH MANAGER, PORT KLANG

With HWISA since 2004, she has been in charge of project cargo involving pipe shipments, including planning of packing, stowage and lashing of cargo onboard vessels.

Among her major accomplishments was the reduction of shipment damages for pipes for petroleum pipelines in Vietnam which had originally been suffering up to 30% damages, bringing the damages down to less than 3% after her intervention.

Is a steel specialist, and acts on behalf of several clients who import/export steel products and advises on their handling and other risk improvements.

Is also a qualified CPC surveyor and is registered with the PKA.

CHRIS ONG
ASSISTANT MANAGER, PORT KLANG

Chris Ong started his career with a Panasonic's office equipment dealer, as a technician and a year later, with much enthusiasm he decided to expand his knowledge into the warehouse and logistics industries hence he joined Antah Megah Bulks Services and Distripark Logistics in Port Klang as a warehouse supervisor, in charge of supervising the import and export of bulk and consolidated consignments.

In mid 1996, Chris Ong joined SGS (M) Sdn Bhd in Port Klang as a Inspector/Surveyor in the Economic Affair Division Department carrying out inspection mostly on export shipments. A year later he was transferred to the Consumer Product Department which specialize in certification of goods accordance to international safety rules and regulation, such as ASTM, EN, BSEN, FDA, for goods such as electrical appliances, gloves, stationeries, furniture and etc. He was also involved in inspecting timber for export as per rules set by Malaysian Timber Board and auditing jobs for customers such as Heineken and Caltex Star Mart.

Chris Ong left SGS in 2002 as Senior Inspector and joined Links Survey's Insurance Claims Department in Port Klang where he investigated a wide spectrum of cargo claims during his 9 years there.

On the lookout to improve himself, Chris Ong joined Harper Wira Surveyors in Port Klang in 2011 as Assistant Manager. Chris Ong will continue to handle the more complex and complicated cases involving hijacking, theft, contamination, loss/damage resulting from marine casualty, machine damage, etc.

DAVID TAN
INSURANCE SURVEYOR – PORT KLANG

David has previously performed cargo insurance surveys for the company since 2011 and subsequently joined the company as a full time employee in 2013.

ABDURRAHMAN SIREGAR
EXECUTIVE SURVEYOR – PORT KLANG

An experienced seaman, he started sailing in 2001 and was promoted to master of a coastal trading vessel in 2005 before hanging up his sea legs in 2009.

Having joined Harper Wira Surveyors Sdn. Bhd., he has had vast practical experience in the surveying of bulk cargo, as well as specializes in load and lash surveys.

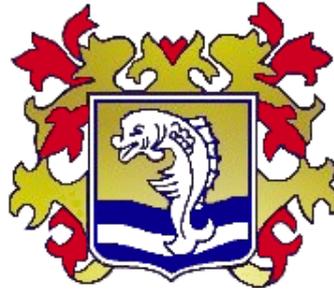
Is also in charge of handling our Cocoa Bean Survey Programme, liaising with French and African Surveyors as well as French Insurers in a continuous improvement program.

8) **KEY PARTNERS**

As part of our commitment to our principals, we have tied up with several companies in order to better provide our principals with an extended range of services and specialties; which is unique to the insurance claims industry:

Our principal service partners are:

- **Dolphin Maritime & Aviations Services Ltd. (England and Singapore) – Marine Claims and Recoveries Specialists**



Dolphin is a Maritime claims and recoveries company based in England and has an office in Singapore. The company has been around for more than forty (40) years and has extensive expertise in claims settling and recoveries.

The company is led by Mr. David Landau, a second generation founder.

Through our partnership with Dolphin, Harper Wira is able to provide a comprehensive two (2) layer claims and recoveries solution for our partners, who work on a “No Cure, No Pay” basis.

They also have an extensive network of reputable survey agents worldwide that are also useful for our principals (for appointments of overseas survey agents).

- **CL Claims Consultants Pte. Ltd. (Singapore)**

CLCC is led by Christina Lau, who has more than 20 years experience in the marine insurance claims industry.

Formerly an associate director of a global claims settling company, she decided to branch out her wings in 2009 forming her own local claims consultancy and provides a valuable service to the regional claims industry.

- **MWI Enterprise – Engineering Expert**

While low key, MWI Enterprise has had an excellent track record in handling cargo machinery and ship machinery surveys, having represented insurers as far as the United States of America, and having performed surveys within the Pan-Asian region (even going as far into the sub zero temperature environs of Inner Mongolia and Tasmania) and has served as an effective expert witness in Malaysian and Singaporean courts.

- **Panel Laboratories**

Our panel of laboratories undertakes testing of many types of specimens, ranging from simple fresh/saline water tests, microbacterial tests to grading of oils and more.

We have been working with them for many years, and they handle our testing on an “as and when” basis, whether in the laboratory or on the field.

- **Panel Salvage Merchants**

As part of the process of surveying or adjusting a claim, efforts are constantly required in order to mitigate losses suffered by the assured/underwriter. One of the ways of reducing the extent of loss is to perform a salvage exercise of damaged goods to obtain a valuation of residual value, and/or to sell the damaged items to recover part of the value of the claim amount.

We conduct salvage exercise on a without prejudice basis towards policy liability basis in order to protect the interests of the insurer/claimant.

We have a panel of some eight (8) salvage merchants who are reputable in the market and are active with us to provide us with the best salvage values possible in order to mitigate losses.

We also deal with individual contractors on specialized items for salvage to ensure the best value possible for the salvage.



PROFESSIONAL SERVICE STANDARDS FOR MARINE INSURANCE CLAIMS

FIRST REPORT / IMMEDIATE ADVICE	Within 24 working hours.
LETTER TO INSURED OR BROKER REQUESTING FOR DOCUMENTS	Not more than 5 working days.
REMINDER TO INSURED OR BROKER	Every 14 days. Minimum 2 reminders given.
STATUS REPORT	Monthly.
FINAL REPORT	Not more than 14 working days after receiving full documents.

OFFICE DIRECTORY

HARPER WIRA SURVEYORS SDN BHD

<u>ADDRESS</u>	<u>TELEPHONE</u>	<u>FAX</u>	<u>E-MAIL</u>
HEAD OFFICE			
D-B1-10, Block Damai, D'aman Crimson, No. 1, Jalan PJU1A/41, Ara Jaya 47301 Petaling Jaya Selangor, Malaysia DIRECTOR MR RUDI K.J. SIM	Off : +60 3 7804 9884 Mob: +6012 372 3678	+60 3 7804 2109	general@hwisa.com.my rudisim@hwisa.com.my
BRANCH OFFICES			
<u>PORT KLANG</u>			
28-1, Jalan Permai 1B Taman Pendamaran Permai 42000 Port Klang Selangor Darul Ehsan, Malaysia. DIRECTOR MR. S H LIM INHOUSE CONSULTANT MR. STEPHEN LOH BRANCH MANAGER MS. ZENA CHARIS SIM ASSISTANT MANAGER MR. CHRIS ONG	Off: +60 3 3167 6566 Mob:+6011 12138878 Mob: +6013 349 5792 Mob: +6016 251 8237	+60 3 3165 2829	pklgbr@hwisa.com.my shlim@hwisa.com.my stephenloh@hwisa.com.my zenacharis@hwisa.com.my chrisong@hwisa.com.my

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*Sub agents in Kota Kinabalu and Kuching