



COMPANY PROFILE

**HANOI NORTHERN INSPECTION
JOINT STOCK COMPANY**

norihn.com.vn

A low-angle, upward-looking photograph of modern architecture. On the left is a tall, curved glass skyscraper. In the center is a building with a prominent, industrial-style facade featuring vertical stacks of large, cylindrical, metallic ducts or pipes. To the right, a large construction crane with a lattice boom extends diagonally across the sky. The sky is a clear, bright blue with a few wispy clouds. A semi-transparent blue banner is overlaid on the lower-left portion of the image.

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ABOUT NORI HANOI

Hanoi Northern Inspection JSC (NORI HN) extends its sincere greetings and heartfelt thanks for the cooperation and support of our valued clients.

Established in 2015, **NORI HN** has since become a recognized joint stock company delivering high-quality, high-performing loss adjusting and non-marine inspection services in Vietnam.

Guided by the operational strategy “**Service quality is our foremost development criterion**” **NORI HN** has built and continues to refine a standardized inspecting and adjusting process, upholding the principles of “**Speed, Accuracy, Integrity and Independence**”.

We are committed to providing clients with the highest-quality inspecting and loss adjusting services through the dedication and professionalism of our staff, to meet the ever-going requirements of our domestic and international clients.



ABOUT NORI HANOI

Working in cooperation with leading experts across the fields of construction, marine and hydraulic works, electronics and telecommunications, mechanical engineering, petrochemicals, agriculture and aquaculture together with a team of experienced loss adjusters holding broad professional expertise and domestic & international qualifications, including ANZIIF certificates and ancillary insurance certifications - NORI HN is well-positioned to provide comprehensive inspecting and loss adjusting services across the non-marine insurance sector.

For complex losses or cases involving legal disputes, NORI HN is supported by a team of experienced lawyers from Hanoi and Ho Chi Minh Bar Associations. We provide services nationwide and stand ready to respond to inspecting and loss adjusting needs throughout Southeast Asia.



Scope of operations



PROPERTY, CONSTRUCTION AND ENGINEERING LOSS ADJUSTING SERVICES

Our Property, Construction & Engineering Loss Adjusting division focus on the following areas of work:

- Technical Damage Survey
- Property Damage Survey
- Liability – Combined / Miscellaneous Claims

We maintain our quality management standards throughout the entire claims-handling and loss-adjusting process – from first contact through to claim closure. Specifically, we commit to the following service standards:

1. Contact all relevant parties immediately upon receipt of instructions from the client
2. Attend the site and commence the survey within 24 hours of receiving instructions
3. Issue a Brief Report within 24 hours of attending the loss site
4. Issue a Preliminary Report within 24 hours of completing the initial site survey
5. Respond to client correspondence within no more than 6 hours of receipt
6. Track and update claim status for all relevant parties every Friday, and provide status updates to the client within no more than 3 days of NORI HN's receipt of the file
7. Issue the next Progress Report within 3 working days of receiving new documents or information from the insured
8. Issue the Final Report within 5 working days of receiving the complete claim documentation from the insured

RECENT PROPERTY, CONSTRUCTION & ENGINEERING LOSS ADJUSTING ASSIGNMENTS



Wastewater treatment plan - flood damage



Third party liability loss - new Supreme Court building construction project



Standby generator - drop damage



Water-damaged electronic goods



Factory building & machinery/equipment loss



560kVA substation damage



Warehouse - fire damage



Road pavement - landslide damage



Factory building, machinery, equipment and goods - fire damage

RECENT PROPERTY, CONSTRUCTION & ENGINEERING LOSS ADJUSTING ASSIGNMENTS



Upstream slope of national highway - landslide damage



Slope and drainage culvert - landslide damage



Hydropower plant - storm damage to hydro-mechanical equipment, plant electrical equipment and trash rack



Factory building, machinery and goods - storm damage



Pre-construction condition inspection prior to policy issuance



Third party liability during construction works



Factory building, machinery and goods - fire damage



Bonded warehouse - fire damage



Factory building, machinery and electroplating line - fire damage



Client Network

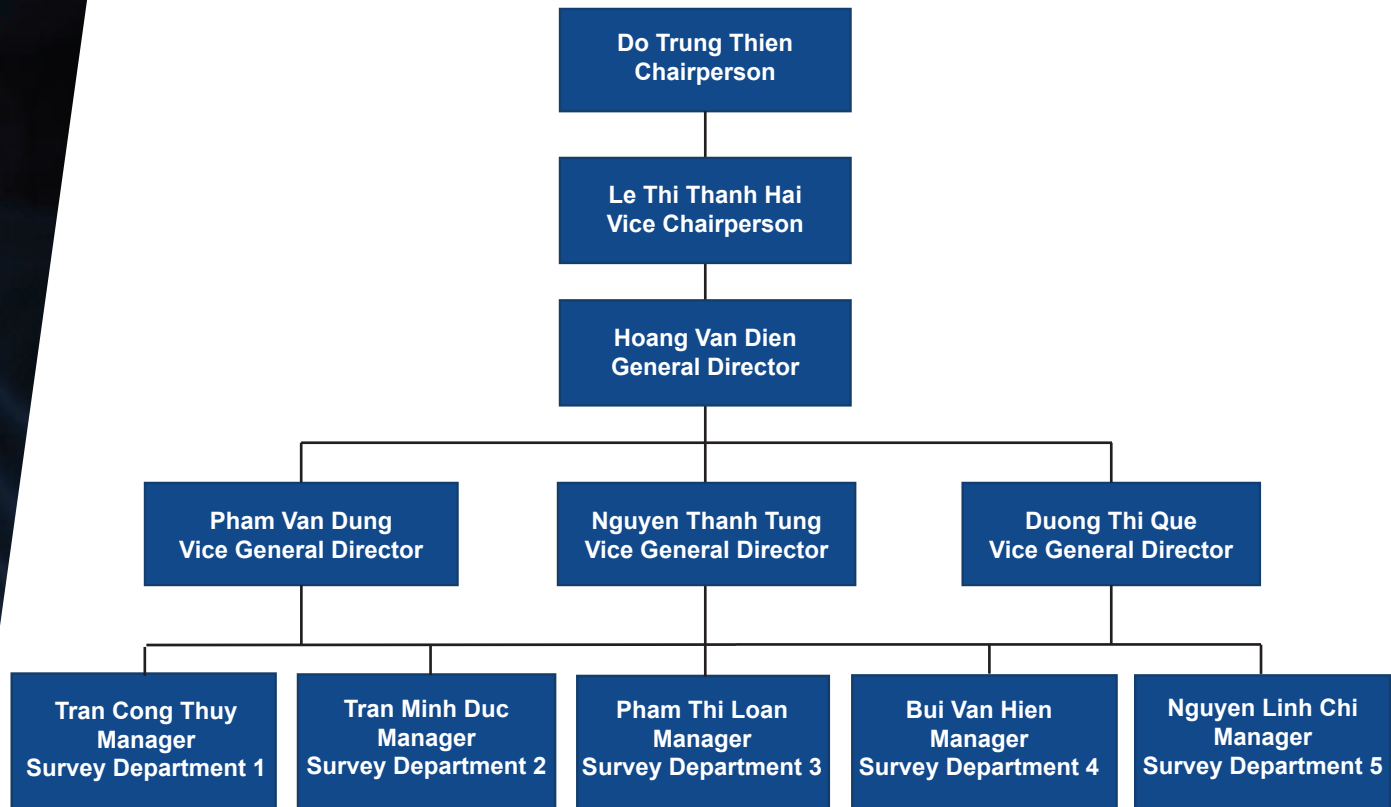
NORI HN's clients mainly comprise insurers, construction project owners, and major goods manufacturers, serving both domestic and international end users.

Regular clients with whom **NORI HN** has signed contracts and provides loss adjusting services include:





Organizational Chart





Personnel

ĐỖ TRUNG THIÊN (DO TRUNG THIEN)**B.Sc, MBA****Chairperson**

Qualifications: MBA, National Economics University; B.Sc., Vietnam National University, Hanoi.

Experience: 20 years of experience in insurance, financial investment, investment fund management.

Career history:

- 1999-2002: Hai Phong City People's Committee
- 2002-2007: Director – PVI Duyen Hai Insurance Company; Vice General Director – PVI Insurance Corporation
- 2007-present: Chairperson – Barotex Vietnam; General director – GPFund Investment Fund; Chairperson – Hanoi Academy Investment and Education JSC.

Language: English – Level C

Certifications:

- Advanced Property Insurance Training Certificate – IRT
- Investment Fund Management Certificate – Hanns Seidel Foundation, Germany
- Commercial Inspecting Training Course Certificate (Legal framework, scope of inspection, procedures and methods, QMS-ISO/IEC/TCVN 17020:2012)

LÊ THỊ THANH HẢI (LE THI THANH HAI)**MBA, ANZIIF (Fellow) CIP****Vice Chairperson**

Expertise: Finance & Accounting

Field of study: MBA

Experience: 20 years of experience in taxation, accounting and finance; extensive management experience in insurance and loss adjusting

Language: English – Level C

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 3.6.000.00080
- Advanced Property Insurance Training Certificate – IRT
- Valuation Practice Training Certificate – VVA

HOÀNG VĂN DIỆN (HOANG VAN DIEN)**B. Eng (Civil), MBA, ANZIIF (Fellow) CIP****General Director**

Expertise: Construction loss adjusting, risk assessment, loss calculation

Field of study: Bridge & Highway Engineer / BEng in Civil Engineering; MBA

Experience: Prior to joining NORI HN, Mr. Dien worked as a construction consultant on numerous projects for major construction firms, including CIENCO 8 (Ministry of Transport), Song Da Corporation, and Barotex Vietnam Trading and Investment JSC

Language: English – Level C

Certifications:

- Advanced Property Insurance Training Certificate – IRT
- Commercial Inspecting Training Course Certificate (Legal framework, scope of inspection, procedures and methods, QMS-ISO/IEC/TCVN 17020:2012)
- Valuation Practice Training Certificate – Vietnam Valuation Association (VVA)
- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT Institute | Certificate No. 3.6.000.00075

PHẠM VĂN DŨNG (PHAM VAN DZUNG)**ANZIIF (Snr Asoc) CIP****Vice General Director**

Expertise: Property & Engineering loss adjusting, loss calculation, business interruption, risk assessment

Field of study: Automation Engineer; BSc in Finance & Accounting

Experience: 15 years of experience in loss adjusting and the calculation of property and business interruption losses, and risk assessment

Language: English – Level C

Certifications:

- Advanced Property Insurance Training Certificate – IRT
- Valuation Practice Training Certificate – VVA
- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 3.6.000.00154
- Insurance Risk Assessment Certificate – Non-Life Insurance – IRT

NGUYỄN THANH TÙNG (NGUYEN THANH TUNG)
BBA, DipLA, ANZIIF (Fellow) CIP, ACLA, Chartered Loss Adjuster
Vice General Director

Expertise: Property & Engineering loss adjusting and loss calculation; Stock loss adjusting; P&I surveying

Field of study:

- BBA – Foreign Trade University, Hanoi
- Diploma of Loss Adjusting – Australian and New Zealand Institute of Insurance and Finance (ANZIIF)

Experience: 10 years of experience in loss adjusting and the calculation of losses and business interruption, and risk assessment; management experience with foreign-invested enterprises and in corporate financial management and reporting

Language: English – IELTS 7.5

Certifications:

- Advanced Property Insurance Training Certificate – IRT
- Commercial Inspecting Training Course Certificate (Legal framework, scope of inspection, procedures and methods, QMS-ISO/IEC/TCVN 17020:2012)
- Valuation Practice Training Certificate – VVA
- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 3.6.000.00094
- Insurance Risk Assessment Certificate – Non-Life Insurance – IRT | Certificate No. 2.3.000.00017

DƯƠNG THỊ QUẾ (DUONG THI QUE)
Vice General Director / Chief Accountant

Expertise: Accounting & auditing; business interruption loss calculation

Field of study: Finance & Accounting

Experience: Chief Accountant with 15 years of experience in the calculation of business interruption losses

Language: English – TOEIC 500

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00124

TRẦN CÔNG THỤY (TRAN CONG THUY)
Manager - Survey Department 1

Expertise: Machinery & equipment loss adjusting, loss calculation, business interruption, risk assessment

Field of study: Mechanical Engineer

Experience: 15 years of experience in loss adjusting and the calculation of losses and business interruption, and risk assessment

Language: English – Level B

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 3.6.000.00442

LÊ THỊ THÚY HỒNG (LE THI THUY HONG)

Loss Adjuster – Survey Department 1

Expertise: Business interruption loss calculation

Field of study: Corporate Accounting

Experience: 14 years of experience in loss adjusting and the calculation of business interruption losses

Language: English – Level B

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.000.00306

LÊ MẠNH HÙNG (LE MANH HUNG)

Loss Adjuster – Survey Department 1

Expertise: Property & Engineering loss adjusting, loss calculation

Field of study: Marine Engineering

Experience: 7 years of experience in marine hull surveying and maritime accident investigation

Language: English – Level B

TRẦN MINH ĐỨC (TRAN MINH DUC)**Manager - Survey Department 2**

Expertise: Property & Engineering loss adjusting, loss calculation
Field of study: Economics, Corporate Accounting
Experience: 6 years of experience in technical & property loss adjusting and loss calculation
Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 3.6.000.00448

LÊ CÔNG PHONG (LE CONG PHONG)**Loss Adjuster – Survey Department 2**

Expertise: Property & Engineering loss adjusting, loss calculation
Field of study: Refrigeration Engineering
Experience: 5 years of experience in technical & property loss adjusting and refrigeration-related loss calculation
Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.000.00308

ĐINH THỊ KIM CÚC (DINH THI KIM CUC)**Loss Adjuster – Survey Department 2**

Expertise: Production accounting; business interruption loss calculation
Field of study: Corporate Accounting
Experience: 5 years of experience in finance and production accounting; 4 years of experience in technical & property loss adjusting and business interruption loss calculation
Language: English – Level C

NGUYỄN NGỌC TRANG (NGUYEN NGOC TRANG)**Loss Adjuster – Survey Department 2**

Expertise: Property & Engineering loss adjusting, loss calculation
Field of study: Corporate Accounting
Experience: 3 years of experience in technical & property loss adjusting and loss calculation
Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00211

NGUYỄN THỊ TUYẾT NHUNG (NGUYEN THI TUYET NHUNG)**Loss Adjuster – Survey Department 2**

Expertise: Property & Engineering loss adjusting, loss calculation
Field of study: Corporate Accounting
Experience: 2 years of experience in technical & property loss adjusting and loss calculation
Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00209

PHẠM THỊ LOAN (PHAM THI LOAN)**Manager - Survey Department 3**

Expertise: Construction loss adjusting, loss calculation
Field of study: Construction Management
Experience: 4 years of experience in residential construction cost estimation; 3 years of experience in construction loss adjusting and loss calculation

Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00123

NGUYỄN HỮU TÙNG (NGUYEN HUU TUNG)**Loss Adjuster – Survey Department 3**

Expertise: Property & Engineering loss adjusting, loss calculation

Field of study: Automotive Engineering
Experience: 2 years of experience in technical & property loss adjusting and loss calculation

Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00212

ĐẶNG THU AN (DANG THU AN)**Loss Adjuster – Survey Department 3**

Expertise: Property & Engineering loss adjusting, loss calculation

Field of study: Bachelor of Laws
Experience: 1 year of experience in insurance litigation and dispute resolution

Language: English – Level B2

BÙI VĂN HIỂN (BUI VAN HIEN)**Manager - Survey Department 4**

Expertise: Construction loss adjusting, loss calculation
Field of study: Construction Engineering Technology
Experience: 5 years of experience in construction supervision; 4 years of experience in construction loss adjusting and loss calculation

Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00121

LÊ QUANG SƠN (LE QUANG SON)**Loss Adjuster – Survey Department 4**

Expertise: Construction loss adjusting, loss calculation
Field of study: Transport Construction Economics
Experience: 1 year of experience in transport works supervision; 2 years of experience in construction loss adjusting and loss calculation

Language: English – Level B
Certifications: ● Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.000.00240

NGUYỄN LINH CHI (NGUYEN LINH CHI)***Executive Assistant to the Board of Management / Manager – Survey Department 5***

Expertise: Accounting & auditing; Property & Engineering loss adjusting; loss calculation; insurance risk assessment

Field of study: Finance & Accounting

Experience: 6 years of internal audit and corporate accounting experience with multinational companies and companies listed in the US and Canada; 2 years of experience in technical & property loss adjusting, loss calculation, risk assessment and third-party liability insurance

Language: English – IELTS 7.5; French – TCF Level B1

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.000.00304
- Insurance Risk Assessment Certificate – Non-Life Insurance – IRT | Certificate No. 4.22.000.00169

BÙI NAM VIỆT ANH (BUI NAM VIET ANH)***Loss Adjuster – Survey Department 5***

Expertise: Property & Engineering loss adjusting, loss calculation

Field of study: Information Technology Engineer

Experience: 4 years of experience in casefile and document management; 3 years of experience in technical & property loss adjusting and loss calculation

Language: English – Level B

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00153

NGUYỄN HỒNG TRUNG (NGUYEN HONG TRUNG)***Loss Adjuster – Survey Department 5***

Expertise: Property & Engineering loss adjusting, loss calculation

Field of study: Mechanical Engineering

Experience: 2 years of experience in technical & property loss adjusting and loss calculation

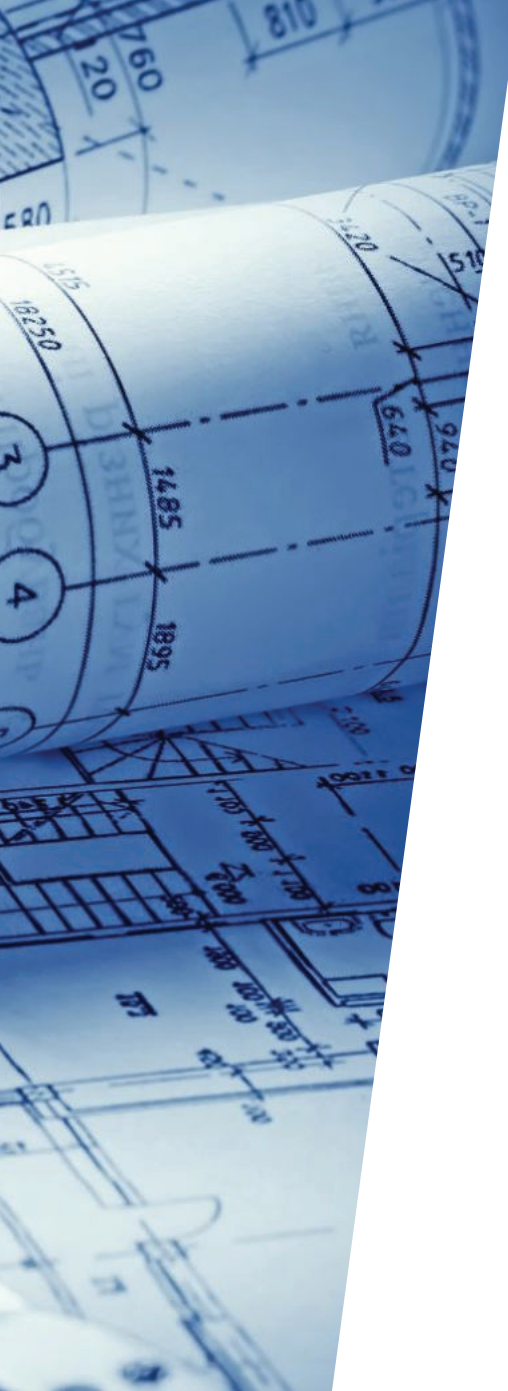
Language: English – Level B

Certifications:

- Insurance Loss Adjusting Certificate – Non-Life Insurance – IRT | Certificate No. 4.36.001.00156



Technical Cooperation



Our company maintains technical cooperation with leading organizations and experts in various specialized fields, including transportation, hydraulic engineering, civil engineering and architecture, and forensic examination, including:

- **University of Transport and Communications** - Hanoi
- **University of Transport Technology** - Hanoi
- **Thuyloi University** - Hanoi
- **Hanoi University of Science and Technology** - Hanoi:
 - + *Research Center for Technology and Industrial Equipment*
 - + *Research Center for Waste Treatment*
 - + *School of Heat Engineering and Refrigeration (SHEER)*
- **Hanoi University of Civil Engineering** - Hanoi:
 - + *Institute of Water Resources Science and Technology*
- **Institute of Criminal Science** - Ministry of Public Security (C09)
- **National Research Institute of Mechanical Engineering** - Ministry of Industry and Trade
- **Institute of Physics** - Vietnam Academy of Science and Technology.

With the support and collaboration of these leading organizations and experts across relevant disciplines, we have been consistently delivering high-quality loss adjusting services to our clients.



Professional Indemnity Insurance



To enhance our accountability to clients and safeguard the interests of both our clients and **NORI HN**, we maintain Professional Indemnity Insurance with Military Insurance Corporation (MIC)

Limit of Indemnity: VND 10,500,000,000

Deductible: 5% of the loss amount

Insurer: MIC Long Bien Insurance Company – No. 558 Nguyen Van Cu Street, Bo De Ward, Hanoi, Vietnam.



CONTACT US

HEAD OFFICE

HANOI NORTHERN INSPECTION JSC (NORI HN)

- Address: No. 38-BT3, Nguyen Huu Tho street, Linh Dam peninsula, Hoang Liet ward, Hanoi city.
- Rep. Office: No. 100 Thai Thinh street, Dong Da ward, Hanoi city.

AFFILIATED UNITS

1. HANOI NORTHERN INSPECTION JSC - HAI PHONG BRANCH:

- Address: Room 1808, No. 1 Le Hong Phong street, Ngo Quyen ward, Hai Phong city.

2. REP. OFFICE OF HANOI NORTHERN INSPECTION JSC AT HO CHI MINH CITY:

- Address: No. 415B Truong Chinh street, Tan Binh wd, Ho Chi Minh city.

SUBSIDIARIES

HAI PHONG NORTHERN INSPECTION JSC

- Address: No. 5/143 Du Hang street, Le Chan ward, Hai Phong city.

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