

*CANDOUR LOSS ADJUSTERS*



*Committed to excellence*

Candour Loss Adjusters, formed in 2004, developed from a number of key adjusters in the Chinese market recognizing the need for better service levels and greater professionalism in the rapidly developing Chinese insurance adjusting sector.

Their team of experienced loss adjusters, qualified in a wide range of disciplines, also saw the benefits of association with an international loss adjusting firm. Owing to the reputation of Miller International Loss Adjusters Ltd gained from work undertaken in China and North Asia, Candour selected Miller International to work with them in this venture.

Miller International's reputation is worldwide, providing Candour with access to considerable additional expertise.

The subsequent close relationship between the two companies has not only made available to Candour worldwide representation, but has also led to the appointment of Mr Joe Lee, a Director of Miller International Loss Adjusters (HK) Ltd as Consultant to Candour.

Together Candour and Miller International provide first class support to Companies operating in the Peoples Republic of China and for Chinese companies operating internationally.

Candour's loss adjusters have experience in dealing with the following insurance cases:

- Property Insurance
- Property All Risks
- Machinery Breakdown
- CAR
- EAR
- BI
- Public Liability Insurance
- Employer Liability Insurance
- Fidelity Guarantee
- Products Liability Insurance
- Hull Risk
- Marine Cargo Insurance

The Candour team has already been appointed for a variety of risk surveys, including pre-risk and progress reports, as well as loss adjusting work for fire, flood, theft and more specialized perils associated with the technical nature of many risks with which they are involved.

The following is a selection of Companies and Projects with which the Candour team have been associated:

### **LARGE SCALE THERMAL POWER PLANT AND DIESEL ENGINE POWER PLANT**

- Zhu Jiang Power Plant
- Sha Jiao C Power Station
- Zuo Jiang Hydroelectric Power Station
- Ming Zhu Power Plant
- Zhong Shan Zhong Yue Power Plant
- Lian Hua Shan Power Plant

### **MANUFACTURERS**

- Dongfeng Citron Auto. Co. Ltd
- Tsarad Automobile Factory
- Yuchai Machinery Company Limited
- Linde Forklift Trucks Plant
- Wan Bao Compressor and Air-Con. Plant
- Xiamen Matsushita Audio Product Company
- Guangxi Phoenix Paper Industries
- Nine Dragons Paper Industries
- Shanghai Belling Co. Ltd
- Guangdong Nortel Co. Ltd
- Nanning Cigarette Factory Guangxi
- Guangxi Eastern Asiua Sugar Group
- Zhujiang Beer Co. Ltd
- Guyangxi Jinguang Sugar Co. Ltd
- Guangxi Alnan Aluminium Co. Ltd
- Yunfu Qingshan Cement Factory

### **CONSTRUCTION AND ERECTION PROJECT**

- Qian Tang Jiang No. 3 Bridge
- Erection Project (First Phase) of Oriental Square
- Guangzhou No. 2 & 4 Metro Lines
- Shantou-Fen Shui Guan Express Highway
- Project Phase No. 2 of Beijing-Fouzhou Express Highway
- Bao'an Airport-He'ao Express Highway

- Villas in Henggang Reservoir, Houjie, Dongguan
- Guangzhou Park View Palace

### **TRAFFIC FACILITIES, HIGHWAYS AND PORTS ETC**

- Guangzhou Hua Nan Express Way
- Guangzhou-Shenzhen Express Highway
- Xiamen-Fuzhou Railway
- Yantian Harbour
- Nanhair International Harbour

### **HOTEL, SUPERMARKET AND RESTAURANT**

- China Hotel
- Guangzhou Park View Hotel
- Guangzhou International Hotel
- Carrefour Hypermarket

## **STAFF PROFILES**

### **Xian Wen Ji**

Xian Wen Ji, General Manager of Candour, is a senior Mechanical Engineer. In 2000, Mr Xian gained his Chinese qualification as a Loss Adjuster. After graduating from University in 1982 he was engaged in the design and manufacture of mechanical works. In 1999, Mr Xian moved to Loss Adjusting, and utilising his technical experience, has dealt with many cases, including property, machinery breakdown, liability, business interruption, as well as risk survey assessments.

### **Hu Hong Jian**

Hu Hong Jian is a Geotechnical Engineer, as well as a Cost Engineer and Supervising Engineer. After graduating from University in 1991, he was assigned to a series of projects of high-rise buildings, highway, railway and ports, undertaking the management of construction works. Later he became a deputy director of projects. In 1999 Mr Hu was nominated a member of the Provincial Government Bid Evaluation Group. From then on, he took part in bid evaluations for the project of Guangzhou Metro Line No. 2, the construction of the metro station in Yue Xiu Park and the construction of a new airport.

Mr Hu moved to loss adjusting in 2000 and is a PRC Certified Loss Adjuster (a qualification held by only a few loss adjusters in PRC). Supported by his wealth of experience in architecture, he specializes in loss adjusting on CAR, property and risk survey for highways, ports and bridges.

### **Chen Liang Chun**

Chen Liang Chun is a Senior Engineer in Building and Cost Estimating, who also has experience in insurance and information technology. He has also qualified as a Chinese loss adjuster. Since graduating from University in 1991 he has worked as a construction engineer, project manager and managed a construction project budget department. He has been involved with project management on industrial premises, high-rise commercial and residential buildings, highway and bridges. Chen Liang Chun specialized in loss adjusting in CAR and property claims and risk surveys.

### **Jimmy Zhang**

Since graduating from university in 1977 Jimmy Zhang has served as a Mechanical Engineer in several factories and has been responsible for supervising machinery installation and maintenance. In 1998, Mr Zhang joined a foreign funded loss adjuster company as a loss adjuster, handling property and liability losses as well as risk surveys for industry and tertiary industry. In 2004 he joined Candour.

### **Pommy Mi**

After graduating from University in 1984, Pommy Mi has been engaged in foreign trade and the IT field as an Engineer. He joined a foreign funded loss adjusting company as a loss adjuster in 2002 and based on his knowledge and experience of Technology, he specializes in loss adjusting in property, machinery breakdown and liability losses, as well as risk surveys for industry and tertiary industry. In 2004 he joined Candour.

### **Yin Quan Ming**

Yin Quan Ming, BEng, is a qualified Chinese Loss Adjuster. After graduating from University in 1994 he was assigned to several dyeing and printing plants and was responsible for technical work. Later he was promoted to the manager of a production workshop. With his professional experience, he started his insurance career and has participated in loss adjusting cases relating to textile products and equipment disposal.

## **EXPERTS PROFILES**

Apart from the professional loss adjusters mentioned above Candour may call upon a team of expert Consultants. This is composed of veteran engineers from many disciplines, their specialties including high voltage, electronics, high polymer, hull, etc. Most of the experts have worked as consultants for loss adjusting cases and risk surveys. Full details can be supplied on request.

## **CANDOUR'S SERVICE CRITERIA**

**Candour is committed to the provision of a superior service, both in terms of efficiency, cost effectiveness and most importantly technical excellence.**

Our minimum service standards are:

- 1] Immediate contact and site visit arranged for all incidents on the same day of notification or within 24 hours at the latest.
- 2] Immediate Advice. Within 3 working days after site visit.
- 3] Preliminary Report. Within 2 weeks where necessary.
- 4] Intermediate Report. Issue Intermediate Report accordingly. Progress reports on all outstanding claims at monthly intervals or higher frequency if necessary.
- 5] Final Reports issued within 22 working days of receipt of full documentation and confirmation of information.

Both Candour and Miller International recognize the need to tailor claims services to meet the individual needs of an insurance programme and would welcome the opportunity of discussing with you any particular variation to the above. We are also able to offer regular risk reviews, secure management of claims funds for overseas clients, web based claims management for Chinese clients operating internationally, through the Miller International system, all of which represent just part of the wide variety of additional services we provide.

For more information on the services we can offer within the Peoples Republic of China please contact us at the following address:

**CONTACT:**

**ADDRESS:** Room 805 & 808 8/F  
Gitic Commercial Centre  
No. 1 Huang Tian Zhi Jie  
Lu Jing Road  
Guangzhou  
China

**POST CODE:** 510091

**TELEPHONE:** 020 83496479; 83496457; 83577439

**FAX:** 020 83496405

**Email** [candourinfo@126.com](mailto:candourinfo@126.com).

**PERSONAL CALL:** Joe Lee: 13113808384/(852)91031263  
Xian Wen Ji 13600087664  
Jimmy Zhang 13802940070  
Pommy Mi 13590484399

For further details on the range of support services provided by Miller International, or more information on any aspect of the Candour / Miller International arrangements please visit [www.millerint.com](http://www.millerint.com) or contact the following:

Joe Lee [joe@miller.com.hk](mailto:joe@miller.com.hk)  
Russell Henderson [russellh@miller.com.hk](mailto:russellh@miller.com.hk)  
Ian Porton [ian.porton@millerint.com](mailto:ian.porton@millerint.com)



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