

## RITAM HALDAR

Contact: +973 66390752 (Bahrain)

E-Mail: hiritam14@yahoo.co.in

Risk Engineer with Trust Re in MENA (Middle East & North Africa) region managing property and energy accounts. An experienced Chemical Engineer, I have worked in risk management in the insurance and re-insurance industry for over 16 years. My main involvement has been with property as well as energy risk engineering. I have in depth experience of hydrocarbon processing and chemical industries including oil refining, petrochemical plants, LNG and a wide variety of types of chemical, fertilizer and plastics plants.

Currently I am working as a Loss Control Engineer in Trust Re, Bahrain providing technical support - risk quality evaluation and probable loss estimates - to the onshore and offshore team of facultative Property and Energy Underwriters. Area of activities and notable clients:-

- Europe: Seyitomar Coal based power plant, Orhanelli Coal based power plant, ICDAS power plants, Marmara Ereglisi (Trakya) Combined Cycle Gas Turbine power plant etc.
- Russia: Lukoil, Gazprom Neftekhim Salavat, Bashneft, Rosneft, Antipinsky Oil Refinery, Sredneuralskaya Power, TMK Metal etc.
- Greece: Corinth refinery, Thisvi Power Generation Plant (TPP) etc.
- Middle East: Saudi Arabia (YASREF, SATORP, SAHARA Petrochemicals, TASNEE, Saudi Aramco, PetroRabigh, Luberef etc.), UAE (ADNOC), Oman (Oman Aluminum), Jordan (JIFCO), Algeria (SOFERT, Hadjret En Nouss Power Plant) etc.
- North Africa: Chevron, Nigerian Oil, Total, Sasol, TEMA refinery, Independent Power Tanzania Limited, Jerada coal based power plant etc.
- Asia & South East Asia: Malaysia (Petronas), Singapore (Singapore Petrochemical Corporation), China (LG), Bangladesh (Ahsuganj Power, Shahjalal Fertilizer), Taiwan (China Steel Corporation), India (Adani Power, Essar, IOCL, Reliance Industries Jamnagar refinery).

### PROFILE SUMMARY

- Presently associated with Trust International Insurance & Reinsurance Company, Head Office Bahrain as a risk Engineer.
- Worked for SBI General Insurance as a risk Engineer.
- Worked for Iffco Tokio General Insurance as a risk Engineer.
- Worked for Lummus licensed 700 KTA Naptha cracker based Haldia Petrochemicals Ltd. as a Senior Process Engineer.

### CORE COMPETENCIES

- Clear understanding of Refinery & Petrochemical plant technology & manufacturing processes Coal based power plant, Gas based power plant, Steel industry, heavy metal industries.
- Expertise in Continuous Manufacturing, Process de-bottlenecking, HAZOP, P&ID, Commissioning and operation of a large petrochemical plant.
- Trained Process Engineer with knowledge of technical details required for various safety reviews (example risk assessment, MOC, procedure reviews).
- Extensive risk engineering and operations experience with ability to work closely with clients to analyse risk exposures and develop sensible and pragmatic risk mitigation solutions.
- Good knowledge of Process Safety Management (PSM), including Process Hazard Analysis (PHA), Management of Change (MOC), Incident Investigations, etc. of refinery and petrochemical plants required for averting losses.
- Team work and leadership skills - able to drive improvements through effective staff engagement.
- Robust knowledge in process safety skills, led several Process Hazard Analyses (e.g. scenario-based risk assessment, safety relief reviews, pre-start-up safety reviews, transient operating procedure reviews and availability target reviews) for various chemicals like Naphtha, Ethylene, Propylene and Utilities in Petrochemical industry. The objective of these Process Hazard

Analyses is to identify and assess the risk exposures at the petrochemical sites and to suggest risk improvement measures as appropriate.

- Knowledge of Various API, NFPA and ASME standards and Recommended Practices related to Oil/Gas as well as power Industries.
- Equip property and energy underwriters with technical knowledge for assessing risk quality of offers received. through training and education.
- Highly energetic and self motivated professional with ability to adhere to strict deadlines.
- Proven strong communication and listening skills in order to develop and maintain relationships with Underwriters, Claims teams and Clients. Clearly communicate important technically related information within the Risk Engineering, Underwriting and Claims groups.

## ORGANISATIONAL EXPERIENCE

### Presently Associated (2017- Till date)

**Trust International Insurance and Reinsurance Company Head Office in Bahrain as a Risk Engineer (Oil & Gas/ Power industry)**

### Key Result Areas:

As a Loss Control Engineer, I provide technical support to the Head Office (Bahrain) and branch offices of Trust Re located in Cyprus, Morocco, Labuan (Malaysia). I conduct site surveys as well as desk top evaluation of survey reports received from brokers and cedants assisting the facultative underwriters in understanding the risk quality - mainly property and energy accounts. Also support in growing the risk engineering team capabilities to support a US\$ 110M+ book of business across Property, Energy, Construction and Machinery Breakdown lines. High quality work and reputation of the risk engineering team resulted in generation of over US\$ 285k as risk engineering fees billed for market reports during 2017-2018.

I am also involved in Risk Management & Underwriting:-

- Supporting Trust Re's expansion in the direct insurance business. Account Engineering for multinational clients.
- Developing maximum loss and probable maximum loss scenarios and estimates in line with insurance industry practices, including identifying, analyzing and estimating damage from vapor cloud explosions.
- Conducting site surveys (both lead and follow) for coal based and gas based power plants as well as oil and gas industry. Total experience of more than 50 site visits in the MENA region and Indian subcontinent and over 2000 desktops reviews of power and oil/gas industry sites worldwide including USA, Europe, Middle East and Africa. Provide reports in a timely manner in agreement with underwriters and in accordance with Trust Re risk engineering guidelines
- Providing desktop reviews of risk reports received by underwriters from producers.
- Conducting on-site risk engineering surveys for existing and prospective clients, as required by clients, brokers or underwriters following Trust Re guidelines and standards.
- Preparation of a plant/process/product description, assessment of plant/ hazards and adequacy of mitigation measures, assessment of management systems/procedures and plant protection facilities, and loss estimate calculations.
- Propose and discuss with clients on ways to mitigate / control hazards in order to reduce or prevent losses and look for technically sound opportunities for improvement in line with the clients objectives and clearly articulate these opportunities in a comprehensive report.
- Assume ownership for allocated surveys and assist in the follow-up of key improvement opportunities and recommendations ensuring that risk engineering information database is up to date.
- Writing Market Reports and generating revenue.
- Inspection assessment to support client to implement RBI (Risk Base Inspection) according to API 581.

- Maintain up-to-date knowledge of the assigned lines of business including process technology, loss prevention, construction and other related issues that may impact the risk decision making process for clients and underwriters.
- Develop presentations, proposals, work plans and deliver in an appropriate manner. Establish internal communication on loss control engineering in the form of newsletters, seminars, workshops, training events, internal and external customer consultation.
- Expeditiously and diplomatically resolve client concerns, if any.
- Assist with the implementation of sales plans, including consultative sales (capabilities presentation, discovery, and needs assessment), coordination of new business development opportunities, and participation in special projects related to risk engineering and underwriting as required.
- Assist underwriting functionaries across the property and engineering lines of businesses by reviewing risk survey reports of high value and technically challenging risks for assessing risk quality underwriting purposes.
- Provides technical input on claims including review of claims reports and site visits to identify areas for claims mitigation and recommendations for improvement.

**SBI General Insurance Company, India as a Risk Engineer (Oil/Gas & Power industries)  
(2011-2017)**

**Key Result Areas:**

Part of Insurance Australia Group (IAG), Australia, SBI General Insurance Company was formed in 2010. I joined SBI General Insurance as a Loss Control Engineer and was responsible for start-up of the risk engineering department. I was involved in recruiting a team of risk engineers and was actively engaged in developing the risk engineering team expertise. Further, I managed a team of experienced property risk engineers who conducted a wide variety of risk surveys providing solutions to avoid and mitigate risks as well as managing customer engagement with risk engineering. In addition to these managerial duties, I continued to work as a Senior Loss Control Engineer conducting large property and energy risk surveys.

**Iffco Tokio General Insurance Co., India as a Risk Engineer (Oil/Gas & Power industries) (2007-2011)**

**Key Result Areas:**

Part of Tokio Marine and Nichido Fire Insurance, Japan Iffco Tokio General Insurance started operation from 2000 in India. I joined as a Loss Control Engineer in Iffco Tokio and was mainly responsible for property and energy risk inspection. During my tenure, I carried around 120 plus property as well as energy risk Inspections and presented on the subject to various industries in light of coal-based power plant, gas based power plant, hydro power plants, refinery, petrochemical & heavy metal oriented industries etc. Advising underwriters on risk quality and loss estimates in order to achieve a preferable risk selection. Interacting with clients and brokers as part of the production, underwriting and servicing team. Reviewing, interpreting and summarizing third party technical risk information.

**Haldia Petrochemicals Ltd in India as a Senior Process Engineer- Manufacturing. (2004-2007)**

**Key Result Areas:**

- I was part of the manufacturing team in process improvements by increasing product yield and optimum utilization of equipment at Naphtha Cracker based Petrochemical plant.
- Pre-engineering and controlling plant changes through MOC procedure.
- Expert in Process hazard analysis (HAZOP), Project scoping and feasibility studies.
- Perform pump hydraulic designs, heat & material balance, separation, control relief system design and rating.
- Expert in process flow diagram (PFD) & P&ID Development.
- Functioned as shift in charge in the rotating shifts to achieve planned shift production targets by trouble shooting operations.
- Providing effective support to the shift operation activities, such as monitoring and troubleshooting of facilities and equipment start-ups; so as to reduce downtime and unplanned

interruptions, in order to ensure production and monthly target requirements are made.

- Reviewed P & ID and data sheet of equipment for plant modifications.
- Successfully handled emergencies like power failure, steam failure, fire and equipment breakdown in ethylene plant.
- Managing, leading and developing engineers for troubleshooting technical problems and monitoring manufacturing processes and product quality. Monitor and guide in start-up activities like ramp-up or performance test.
- Implement systems & processes to minimize overall plant operating cost & ensure profitability and other Key Performance Indicators for the plant are met.
- Responsible for
  - Shutdown and Start up planning,
  - Preparation of SOP,
  - Rationalizing Interlocks,
  - Honeywell DCS screen design & verification.
  - HAZOP study,
  - Reviewing P&ID and Material Balance data sheet.
- Identification of losses and process inefficiency by systematic data collection and design solution for improvement
- Documentation & implementation of different procedures such as conforming to ISO 9001, ISO-14001 & ISO-18000 regulations.
- Equipment handled:
  - Naphtha Crackers.
  - Charge Gas Compressors.
  - Distillation & absorption columns.
  - Centrifugal & positive displacement Pumps.
- Chemical handle: Naphtha, Hexane, Ethylene, Hydrogen etc.

#### EDUCATION & MEMBERSHIP

- B. Tech. in Chemical Engineering with specialization in refining and petrochemical industries.
- Member of the National Fire Protection Association (NFPA,USA) I have privileged access to a host of members-only content at [nfpa.org](http://nfpa.org).
- Trained by renowned technology supplier, ABB Lummus (USA) in process safety for refinery & petrochemical industry.
- Property underwriting training from Tokio Marine & Nichido Fire Insurance, Japan.

#### RISK SURVEYED ARENA

- Semiconductor industry.
- Electronic industry.
- Underground Mines.
- Overground accessories of underground mines.
- Food processing industry.
- Machinery and equipment manufacturing industry.
- Automobile manufacturing industry.
- Pharmaceutical and Chemical industry.
- Mining risk.
- Warehouses.
- Machine Shops.
- Particle Board Manufacturing.
- Plastic industry.
- Saw Mills.
- Coal based Power plant.
- Combined Cycle Power plant.
- Integrated Steel Mills.
- Pulp and Paper.

- Cement industry.
- Hotels/Mall/Real Estate and shopping complex.
- Refinery and downstream Petrochemicals.

#### PERSONAL DETAILS

Permanent Address:	Ambika Residency, 99 Dum Dum Road, Block B, Flat-4A (Landmark: Opposite Hanuman Mandir), Kolkata 700074, INDIA
Present Address:	Mubarak Plaza, Flat 42, Road: 1908, Manama, BAHRAIN.
Date of Birth:	14 <sup>th</sup> February 1981
Marital Status:	Married.
Notice Period:	Negotiable
Travelling Appetite:	Ready to travel at short notice.