



AAPA 2007 Port Administration and Legal Issues Seminar

Claims Handling

Damage to Cargo, Property, and
Equipment



Claims Handling

- Cargo
- Property
- Equipment
- What is the difference?



Claims Handling

CARGO –
Third Party Liability

PROPERTY AND EQUIPMENT –
First Party or Third Party
Can be Both!















Claims Handling

- Methodology
- Team Structure
- Team Strategy
- Knowledge of your Capabilities
- Use your Resources
- Plan of Action



Claims Handling

- PRACTICES
- POLICIES
- PROCEDURES



Practices



- PRACTICES –

Set up a series of guidelines that meet all “Risk Management” criteria both internal and external of your Port.

Implement a plan that works with the current Risk Management guidelines of your Port.

Practices



- PRACTICES –
Education of the key personnel.

Training/Claims handling preparedness.

Internal/External - Set up a procedural manual
for claims handling.

Policies



- POLICIES -

A set of rules and regulations that guide the responders in an event so that their actions will augment the Practices that have been established.

Procedures



- PROCEDURES –

The set of actions taken by the claims handler/ claims team at the moment of an event being triggered.



Identification – Reaction – Result

- The incident has occurred!
- Network of claims & investigative resources
- Surveyors, Investigators, Loss Prevention, First Responders
- Settlement Negotiation & Arbitration
- Professional Association Membership



Claims Handling



- Fundamentals:
 - Be proactive in the Claims Handling process.
 - Knowledgeable and active in the claims area.
 - Commitment to Claims Assessment evaluation.
 - Develop a relationship with your underwriters.

Claims Handling

- **BE PREPARED !**
- Preparation of what to do when an event occurs creates an organized and efficient effort to repair/replace/and or mitigate the loss.