AIMU Marine Insurance Issues Seminar

Pre & Post Claims Surveys: A Day in the Life

Presenters:

- Chris Law, Senior Vice President – Loss Control Specialist, Aon
- Sean Murphy, Senior Surveyor and Naval Architect, ABL

Moderators:

- Adrienne L. Sozansky, Executive Underwriter, Hartford
- Shane Tutass, Vice President, Aon

CL0

Survey Types – Vessel Operations

Claims Surveys –

Incident Initiated

Non-claims Surveys –

Risk Mitigation Initiated

Slide 2

CL0 [@Shane Tutass] we should limit these to vessel operations survey types given the discussion and PPT content
Christopher Law, 2023-05-03T20:09:10.589

Proactive Risk Mitigation Surveys – Vessel Operations

Ongoing Risk Due Diligence – Principally for H&M and P&I

- Condition & Valuation
- P&I Entry

Proactive Risk Mitigation Surveys – Vessel Operations

Project / Cargo Specific

- On & Off Hire - Charters
- Trip in Tow:
  - Deadship tows
  - Floating Dry Docks
  - Marine Project Cargo
- Layup / Reactivation
- Pre-purchase

On Hires: Beyond Condition Documentation?

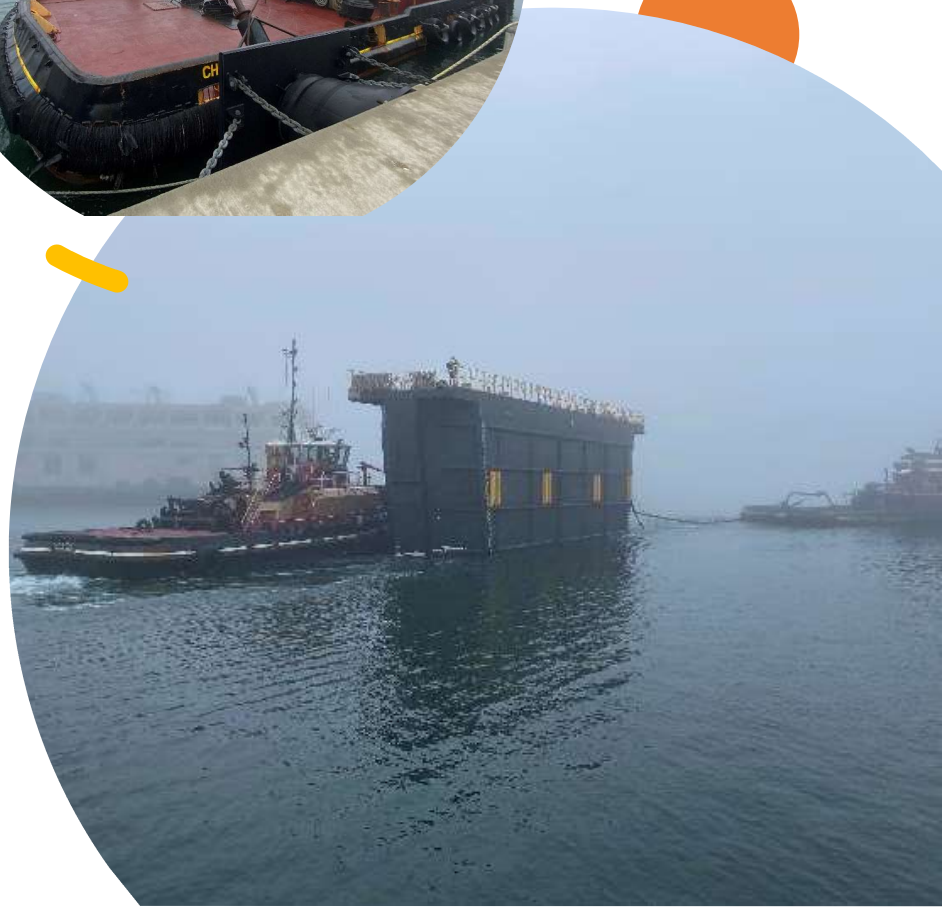
On vs. Off-Hires: All in the Details

Case Example: Suitability Survey

- Project requirements (voyage details, cargo, etc.)
- Vessel capability and suitability / condition

Case Example: Trip in Tow

- Tow Plan
- Suitability survey of tug
- Towage arrangements
- Any recommendations made and complied with, COA



Claims Surveys: Attendance

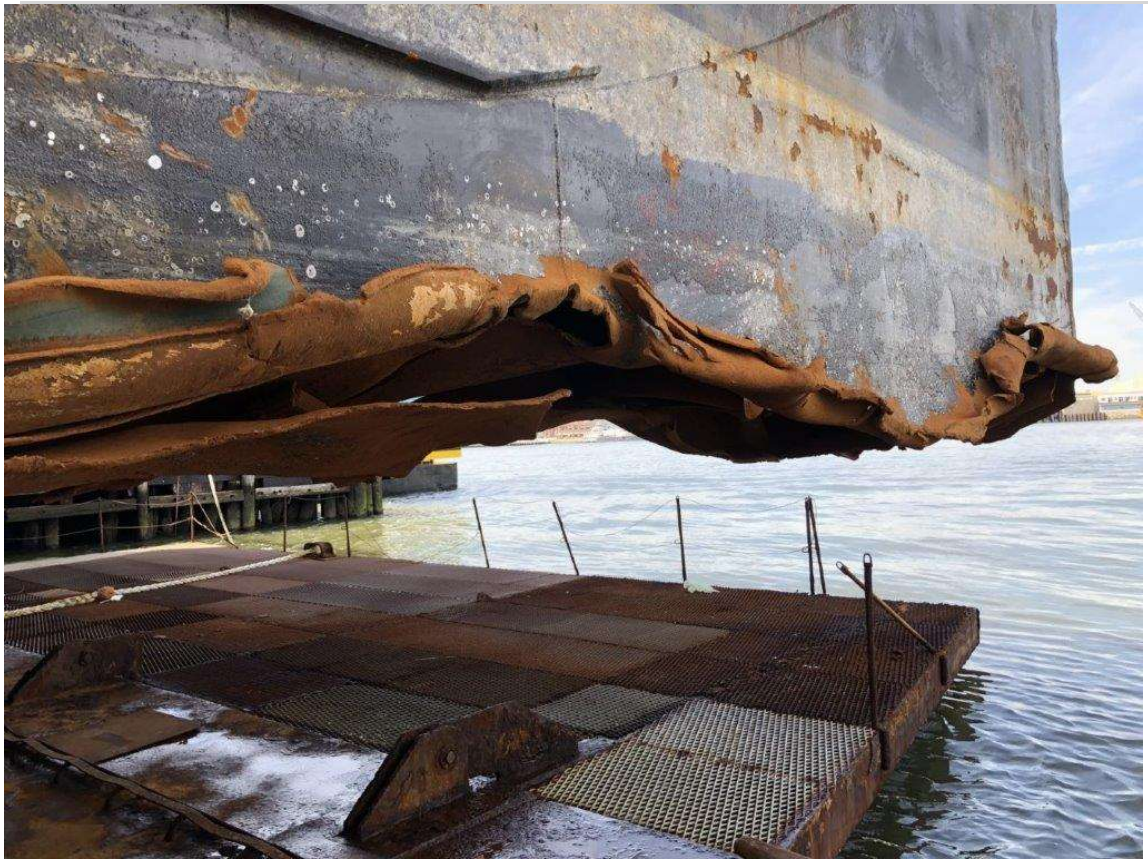
Multi-Party Interests?

- Owners H&M
- Owners P&I
- Charterers
- Cargo
- …for both vessels/ other interests...

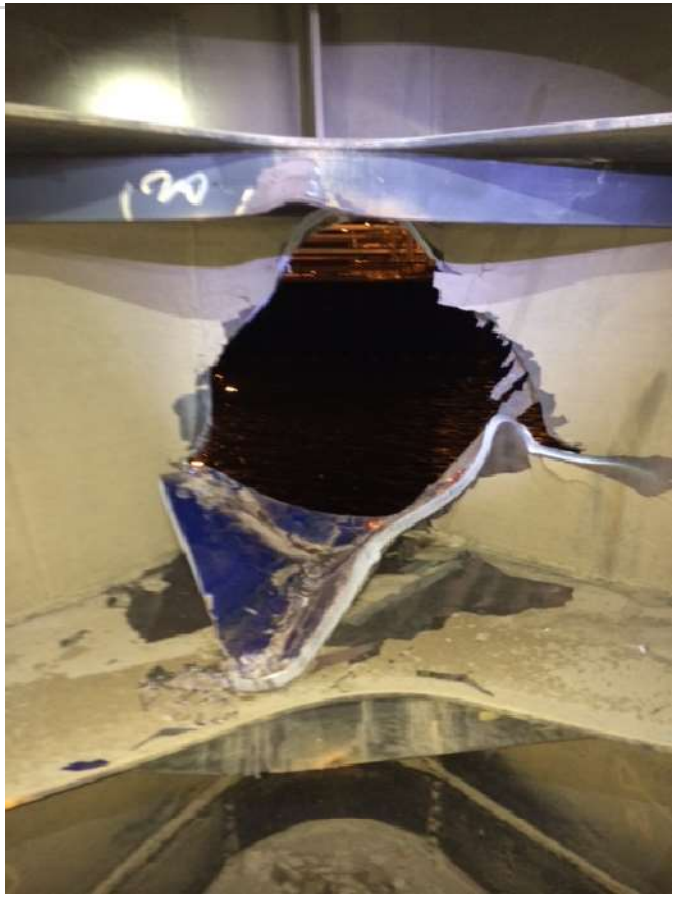
Claims Surveys: On-site “reality”

“The Master reports they touched bottom, but that the situation is stable now”…..

Claims Surveys: “Jointness” and the Field Survey Report



Claims Surveys: Agreeing Damages and Repairs



Claims Surveys: Reporting

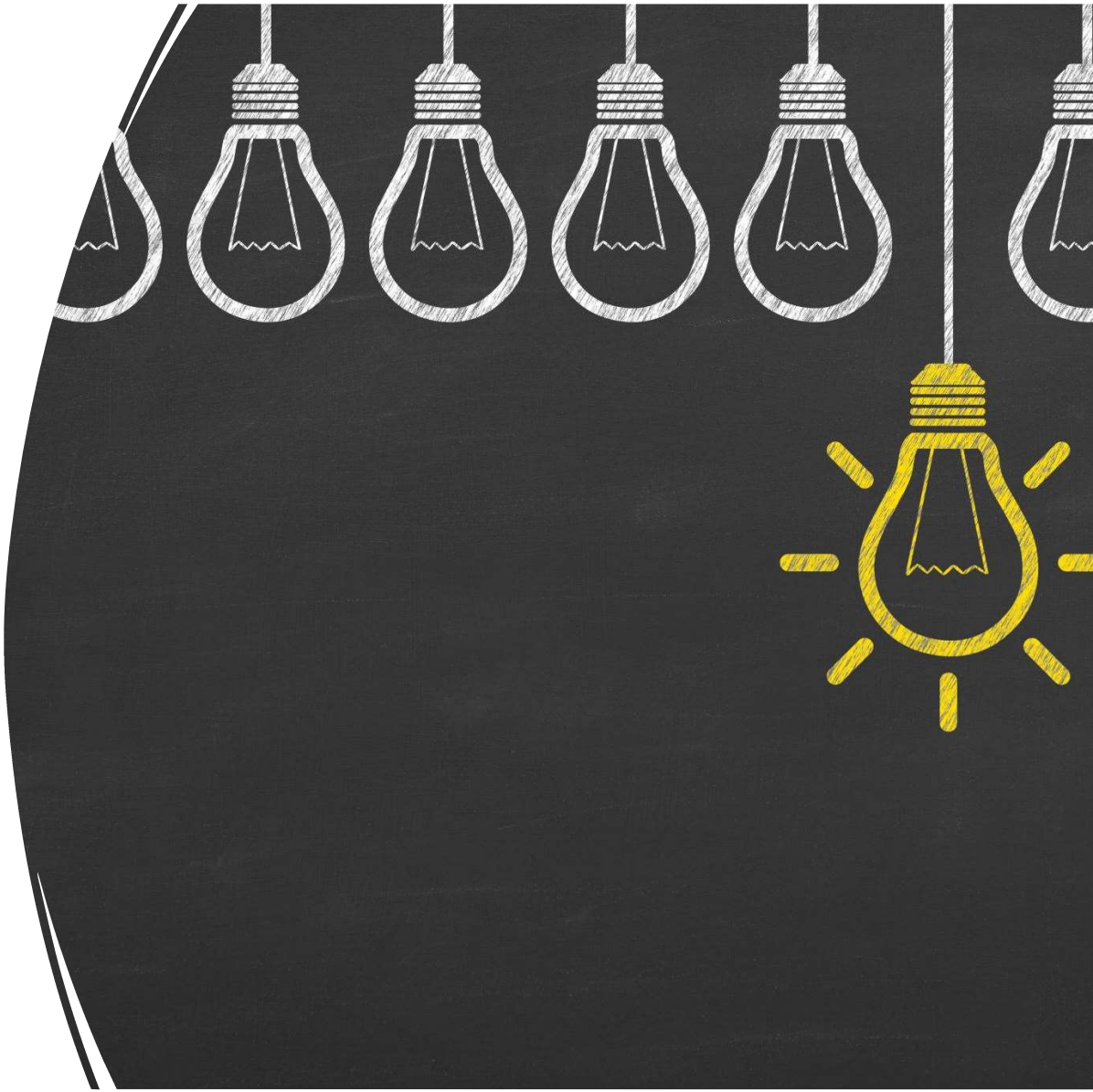
- Reporting – The Preliminary Advice / Formal Survey Report:
  - What, Where, When and With Who and On Behalf Of
  - Incident narrative: factual chronology of events preceding and following the “incident” – avoiding descriptive storytelling.
  - Damages: Essentially the field survey report/s and any additional damage potential as yet un-known e.g., if dry docking needed but initial survey afloat
  - Repairs: Estimation of Cost of and Timing/Duration – Temporary & Permanent – required intel, estimation techniques and caveats/unknowns

Claims Surveys: Reporting

- Reporting – The Preliminary Advice / Formal Survey Report (cont.):
  - Next steps
  - Cause and allegation
  - Surveyor's Notes
  - Photographs and attachments

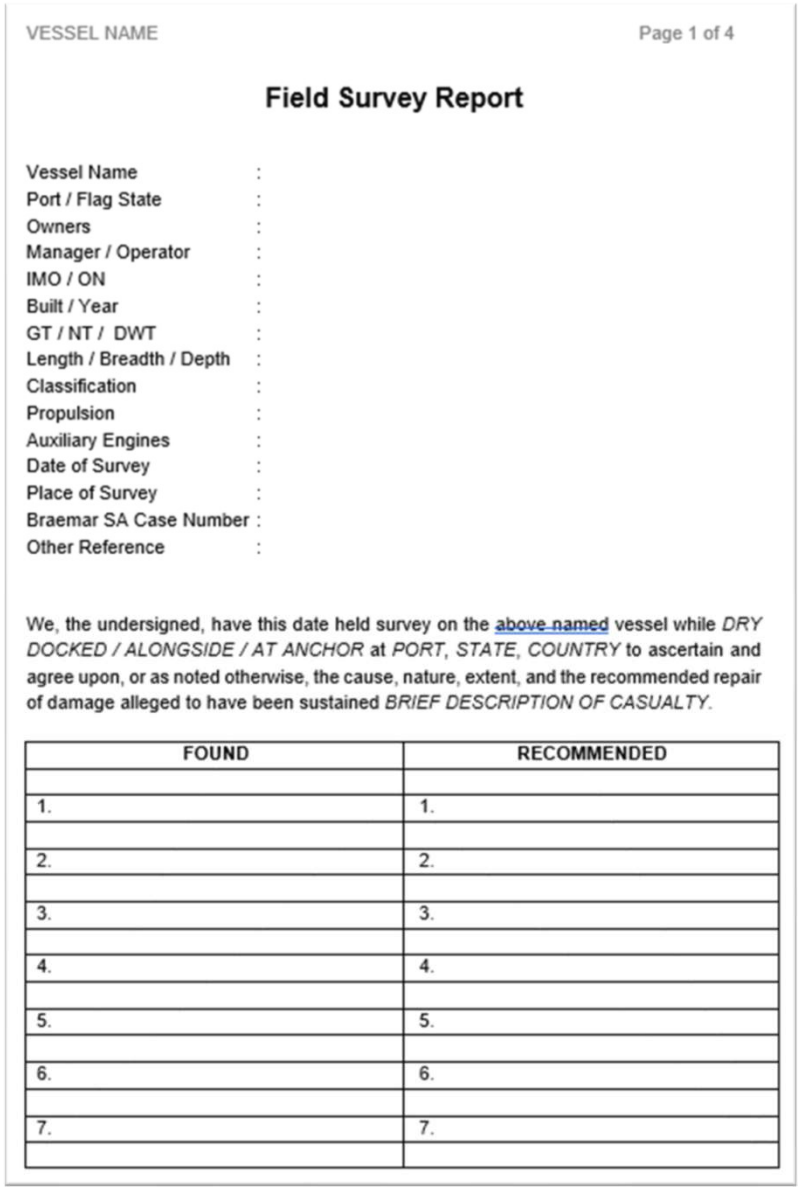
Claims Surveys: Surveyor Skills

- **Demeanor**
- **Technical Skills/Knowledge**
- **Estimating Skills**
- **Organizational Skills**
- **Leadership skills**
- **Negotiation Skills**



Claims Surveys: Best Practices

- **Jointness**
- **Preparedness**
- **Follow convention**



VESSEL NAME Page 1 of 4

Field Survey Report

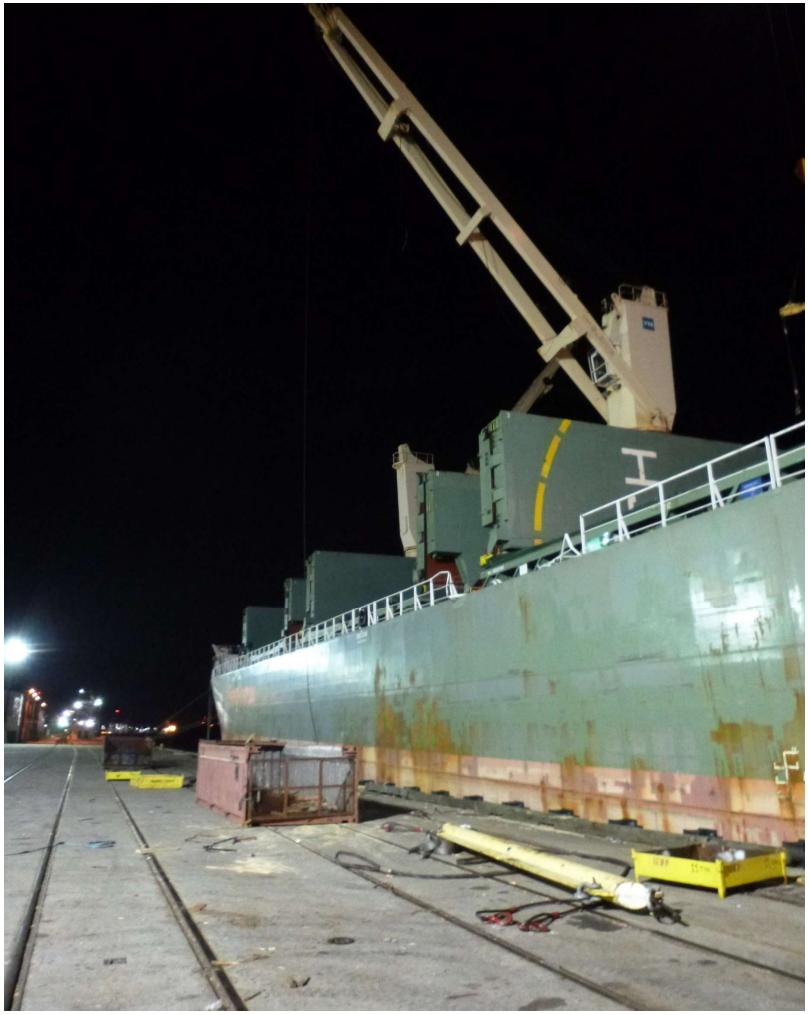
Vessel Name	:
Port / Flag State	:
Owners	:
Manager / Operator	:
IMO / ON	:
Built / Year	:
GT / NT / DWT	:
Length / Breadth / Depth	:
Classification	:
Propulsion	:
Auxiliary Engines	:
Date of Survey	:
Place of Survey	:
Braemar SA Case Number	:
Other Reference	:

We, the undersigned, have this date held survey on the above named vessel while *DRY DOCKED / ALONGSIDE / AT ANCHOR* at *PORT, STATE, COUNTRY* to ascertain and agree upon, or as noted otherwise, the cause, nature, extent, and the recommended repair of damage alleged to have been sustained *BRIEF DESCRIPTION OF CASUALTY*.

FOUND	RECOMMENDED
1.	1.
2.	2.
3.	3.
4.	4.
5.	5.
6.	6.
7.	7.

Claims Surveys: Next Steps

- Mitigation
- Assess alleged causation
- Lessons learned



Claims Surveys: Surveyor Involvement During Repairs

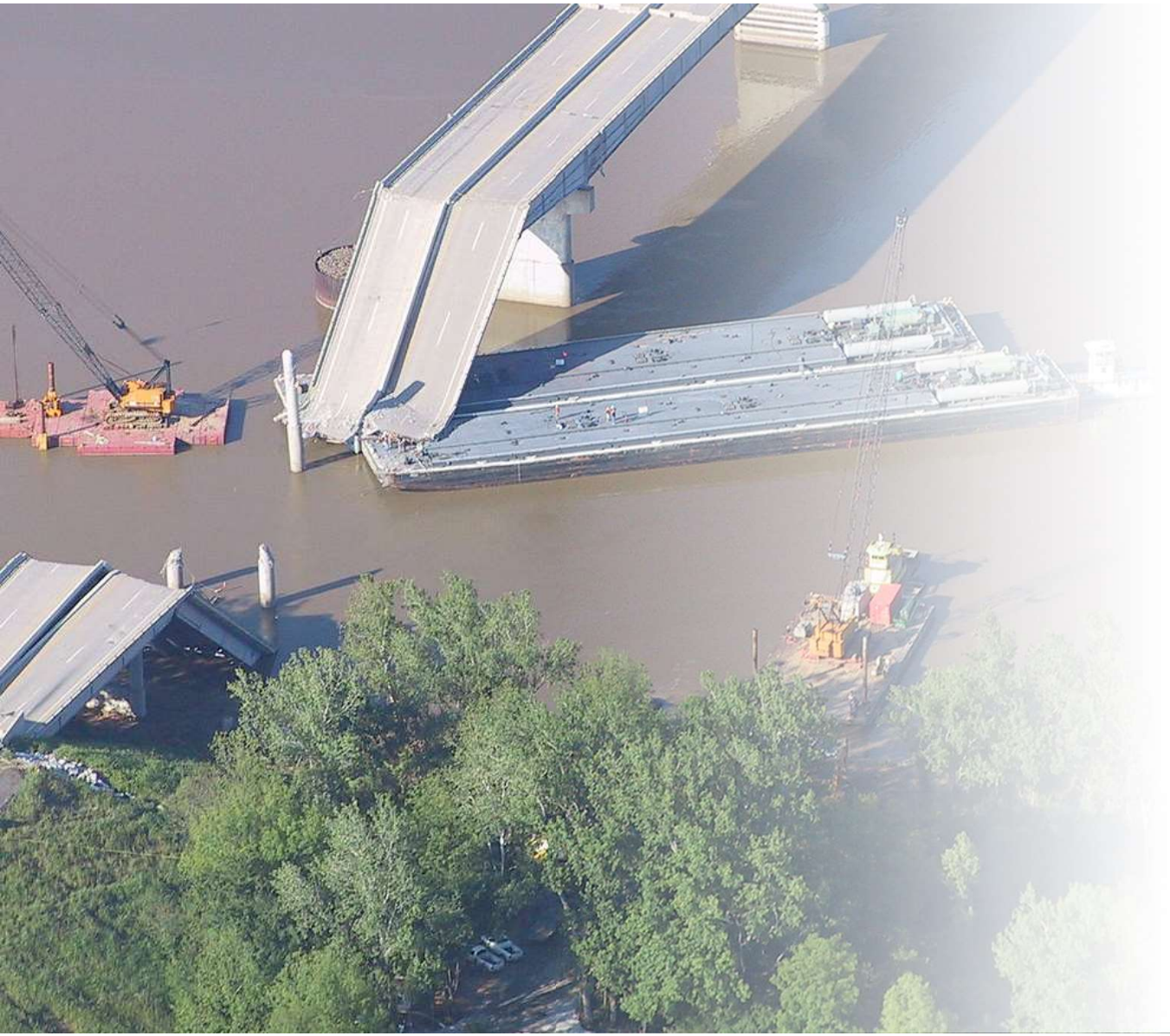
- **Project management**
- **Cost monitoring**
- **Progress Updates**
- **Separation of damage costs from Owner's work**

Wrap Up and Key Take Aways

- Importance of Loss Prevention Surveys – saving time and prevent claims
- Insight into the claims process
- Survey: Best practices – Technical & Relationship Management
- Mitigate risk, learn from incidents
- Surveyor Mentorship / Training

Acknowledgements

- Martin & Ottaway
- Dann Marine Towing



Q&A