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
Survey Types – Vessel Operations

**Claims Surveys – Incident Initiated**

**Non-claims Surveys – Risk Mitigation Initiated**
[@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
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
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