

Loss prevention and the WWW - a fashion opportunity to bring underwriting to perfection

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Loss prevention activities have a future, especially if media such as the WWW are available. But before I deal with the opportunities of the future in a more detailed way, I would like to take a look back at the past, at the roots of loss prevention activities in marine insurance.

As early as towards the end of the 19th century, loss prevention efforts in Germany were put into concrete terms in two different sectors:

The first sector is hull insurance, where risks were by nature highly exposed. For this reason alone, hull insurers took a particular interest in checking the quality of risks. In Germany, this interest of transport insurers in the quality of their risks led to the creation of Germanischer Lloyd, the qualified opinion of which is relied on worldwide.

A second focus of loss prevention activities was collecting risk-related information on the transport of individual commodities. This information was exchanged in transport insurance markets and combined in handbooks as early as towards the end of the 19th century. Any institutionalization of these activities - as with hull insurers, without which any development of modern fleets would not be thinkable - has not occurred in the commodities sector.

Knowledge about handling and servicing the goods during transport and about storing them before and after that has been developed from two points of view. First, as far as crews were concerned, with respect to servicing the cargo and, secondly, on the part of transport insurers, for the purpose of risk-adjusted premium calculation. Both areas were strongly promoted during the 20th century.



The division of Germany following World War II and the incorporation of both parts into different political blocs as well as the establishment of different economic systems are historical facts which came as a disaster for the country and its people during the years of separation. It was all the more encouraging that especially loss prevention activities benefited from reunification.

During the years of separation, in West Germany, the Handbook of Commodities was developed further by the Loss Prevention Committee (picture of the DTV Handbook of Commodities). In East Germany, a coded Handbook of Commodities was prepared for officers directly responsible for the cargo aboard seagoing vessels (picture of the Coded Handbook of Commodities). This Handbook was created to protect the national economy against any financial loss, which had to be settled in foreign currency. This concern was of such importance that the East German Handbook of Commodities was prepared at a scientific level in a nautical college. Even then, a numerical code has been developed there, which should enable users to use computer-based information in the future.

Following reunification, the Loss Prevention Committee was not only concerned with combining, revising and developing the know-how and the information on commodities of the two German states, rather it was also anxious to publicize our work in order to make it accessible to the user.

In the mid-nineties we began to concentrate on intensifying loss prevention activities, as the transport sector was not only changing, but was going through an actual revolution. This took place at a speed and on a scale which clearly dwarfs even the introduction of the steamers during the times of the sailing ships. Technical facilities and infrastructure on land, in ports and on water created the prerequisites for not only multiplying capacities and speed of transport, but, in particular, making them calculable. The introduction of the container and its predominance in transport of general cargo has significantly contributed to this.

The process of optimization triggered by the requirements of modern logistics has resulted in the elimination of storage capacities, "just in time" production and immediate transport at the end of a production chain. While production is increasingly spreading over the whole world, groups of companies undergo a process of massive concentration. New production management techniques incorporate the logistics of supply, production, distribution and waste disposal into their system and adopt them as a corporate philosophy. The flow of goods, materials and information is - as far as possible - to operate like the blood circulation of a biological organism which always ensures the best possible supply and waste disposal in perfect interdependence.

At the same time, the size of consignments is being reduced while values are sometimes increasing considerably. Giant storehouses, container mega carriers and ever-increasing project shipments as well as offshore projects are creating new accumulations that can hardly any longer be controlled. The speed of transshipment is increasing and the price war causes service providers in the transport sector, such as carriers and logistics companies, to employ more and more unskilled staff. Like the reduction of packing - which initially had to be welcomed for reasons of environmental protection, but subsequently was characterized by grossly exaggerated cost awareness -, this has a negative effect on the quality of transport.



Transport risks, thus changing extremely rapidly, require underwriters to adapt to these changes by using new tools every time.

Simultaneously, it is not only the transport sector which is changing, but its external conditions, such as meteorological effects as well. The El Niño effect is blamed for strong rain and the floods resulting from it. Hurricanes and typhoons are becoming more frequent, causing loss of cargo on ships from feeder to super carriers. Hail storms striking car storage areas, but even “ordinary” extreme weather conditions in latitudes with so-called moderate climate are becoming more frequent and take a toll which is becoming higher and higher.

Both the transport sector and risk factors are changing and require permanent “job fitness” to be able - not only today, but even tomorrow - to assess, analyze and evaluate our risks in a qualified way and, not least, to design for our clients the best possible service scheme and made-to-measure risk protection. Given bad results in transport insurance, the Loss Prevention Committee felt compelled to do its homework. We have developed a comprehensive Transport Information Service. We provide this service not only to insurers, but to anyone involved in transport - from case manufacturers to packers, from carriers to shipping companies and from exporters to importers - as a tool. This is the reason why the Transport Information Service (TIS) has been made available not only to members of the association, but to everyone on the Internet.

To make this service available worldwide, we have translated it into English and have been on-line with this service for a considerable length of time. For TIS, we have gathered and processed basic information, partly on the basis of international standards. This information supports risk management and underwriters may rely on it in their risk policy, build further risk management activities on it or simply require compliance with these standards. Thus, progressively, the implemented standards could be required as a basis for any transport and claim settlement could be based on compliance with them. The decreasing quality in the fields of packing, product processing, means of transport and transport as such can be counteracted by the insurer in collaboration with the policyholder by providing this information. Uniform standards, accessible to the consignor, the recipient, the customer and the transport agent will raise the quality of the commodity, of the packing and of transport to a certain status quo, so that our risk will once again be confined to actual transport and will no longer include inadequate package or insufficient processing of the product itself.

With TIS we have made an attempt to gather and process standard information and make it available on the WWW. We are fully aware of the fact that we are still at the very beginning of a very large project, but would still like to present these first steps to you. Captain Edwin Mast has prepared for you a presentation on the most important contents:



www.tis-gdv.de

Edwin Mast, Member of the German Cargo Loss Prevention Committee

Mr. President, Ms. Chairman, Ladies and Gentlemen!

After Mr. Goebbels has introduced you to the TIS - the Transport Information Service of the German Marine Insurers Association - and has given you an idea of what our aims and thoughts were when we started to develop the service, I now have the honour and pleasure of presenting the website itself.

I will try to give you an idea of how to navigate in the system and of the kind of content you can expect to find there. This is the web address www.tis-gdv.de that takes you directly to the home page where you can choose between the English and the German versions.



When we enter the English version



TIS
Transport Information Service
Professional information from German marine insurers

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Cargo information

Marine insurance

Packaging

Containers

Highlights

- Cargo information from the following sectors:
 - Machinery / ...
 - Metal / Steel products
 - Motor vehicles
 - Semiluxury items
 - Spices

TIS home page

Content

Relevant transport information about 187 types of cargo:

- Table of contents
- Agricultural / technical and industrial products
- Site map
- Alphabetical index of products
- Various references and information from the cargo information pages

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Email: webmaster - © GDV Berlin, 2002

Search

you can see at a glance the subjects covered by moving the mouse-pointer over one of the main subjects, like "Cargo Information". The subjects covered in this section are immediately shown on the right hand side of the screen under the heading "Content". This works in the same way for the other main subjects "Marine Insurance", "Packaging" and "Containers".


A different way to see an overview of the content is to press the "TIS-Contents" button in the top left hand corner.

A third possibility to access the "TIS Contents" page is to click the big TIS-logo at the top of the screen.


On the left hand side toolbar under "Highlights" you will find the direct links to the latest additions to the system.

If you click the button "Cargo Information"





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Cargo information

The cornerstone of TIS is the comprehensive cargo information pages which provide details about a total of 187 kinds of cargoes ranging from agricultural to industrial products.

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- [Alphabetical index of products](#)
- [SITE MAP](#)
- [Classification by agricultural and industrial goods](#)
- [Various references and information from the cargo information pages](#)




you will find general remarks and information regarding the number of cargoes covered, the systematic structure of the cargo information pages and the descriptions of the various risk factors.

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As the Cargo Information is the core section of the TIS, I would like to present the structure and contents of this section in greater detail first by going through it using a practical example. Let us say an underwriter needs specific information as to the transport of steel sheet in coils. Now how does he find this? The obvious way of course is to click the Cargo information button.

Now on this page you have basically four options to search in different ways using either the alphabetical index,





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Cargo information

Alphabetical index of products

A - B - C - D - E - F - G - H - I - J - K - L - M - N - O - P - Q - R - S - T - U - V - W - X - Y - Z

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the site map,



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<p>Machinery/equipment/appliances:</p> <ul style="list-style-type: none"> ▪ Home entertainment equipment/brown goods ▪ Household appliances/white goods ▪ Machinery, machine parts 	<p>Motor vehicles:</p> <ul style="list-style-type: none"> ▪ Automobiles ▪ Trucks <hr/> <p>Lumber/Lumber products:</p>
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or using the classification of the goods which leads you again to a specific alphabetical index, either of agricultural products





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Agricultural products


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- [Dairy products](#)
- [Dried fruit](#)
- [Feedstuffs](#)
- [Fibers](#)
- [Fish](#)
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- [Fruit](#)
- [Lumber](#)

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or technical and industrial products, which is broken down again in 5 sub-sections.



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- [Metal / Steel products](#)
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- [Paper products](#)
- [Textile products](#)

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The fourth option is not really a search function,





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Various references and information from the cargo information pages:

- [Allelopathy](#)
- [Biotic activity](#)
- [Chilling damage](#)
- [Climate/humidity table](#)
- [Course of self-heating processes in feedstuffs of vegetable and animal origin containing residual oil](#)
- [Drying capacity of oils](#)
- [Dunnage](#)
- [Electrochemical decomposition](#)
- [Equilibrium moisture content](#)
- [Hygroscopicity/Sorption behavior](#)
- [Mechanical stresses](#)
- [Mohs' hardness scale](#)
- [Pressing residues](#)
- [Silver nitrate method](#)

but gives you an alphabetical list of documents linked to the cargo information section. They refer to definitions and explanations of terms and references used there.

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For this demonstration I shall use the first option - the alphabetical index.



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Cargo information

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Go to for the letter "S" for "Steel" or "Sheet",






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- [Spices, seasonings](#) -Overview
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- [Steel products](#) -Overview
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- [Steel sheet in sheets](#)
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- [Sultanas](#)
- [Sunflower expeller](#)

and you will find "Steel Sheet in Coils"



Transport Information Service



Steel sheet in coils

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General:	Risk factors and loss prevention:	
Product name	Temperature	Odor*
Product information	Humidity/Moisture	Contamination
Packaging	Ventilation	Mechanical influences
Transport	Biotic activity*	Toxicity/Hazards to health*
Cargo securing	Gases	Shrinkage/Shortage/Theft
	Self-heating/Spontaneous combustion*	Insect infestation*


* The risk factors indicated with an asterisk have no significant influence on the transport of coils and are thus disregarded in this explanation.



The table of contents is divided in "General" and "Risk Factors and loss prevention sections". The sections marked with an asterisk are not relevant for steel and therefore have no content, but were retained for the sake of having a single uniform structure for all cargo information pages. These sections will obviously be filled with information if you look up an agricultural product, say bananas or coffee. Biotic activity for instance is one of the major problems when transporting bananas.

Now let me very briefly run through all the chapters to give you an idea of the kind of information the TIS is able to supply.

Under the chapter product name



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Product name

German	Bleche in Coils, Stahlbleche in Coils
English	Steel sheet in coils
French	Tôles
Spanish	Chapas
CN/HS number *	72 ff.

(* EU Combined Nomenclature/Harmonized System)


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you will find the name of the product in four languages as well as its statistical number in the European harmonized system.

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Product Information





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Product information

Product description

Metal sheets in coil form are flat products wound into rolls and having a rectangular cross-section, the width of which is much larger than the thickness. A distinction is drawn between hot- and cold-rolled sheet.

Hot-rolled sheet in coil form is produced from semifinished products (slabs or billets), which are reduced to certain thicknesses by rolling and annealing and wound into a roll.


Cold-rolled sheet in coil form is produced by removing rust from hot-rolled sheet by "pickling" it in a weak acid solution, then washing, brushing, drying, oiling and unrolling the sheet and finally performing cold-rolling by passing the sheet through a reducing mill under pressure and winding it into a roll. Cold-rolled steel is a more highly finished product and has a smoother surface, greater dimensional accuracy (thickness, width, length) and greater strength.

Depending upon the material from which it is made, metal sheet is divided into the following groups:

- Sheet made from carbon steels
- Sheet made from alloy steels

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gives you a detailed description of the product, technical information, a description of the qualities and storage conditions and photos of the product



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Figure 3: Coils packaged in scrap sheet metal. Outdoor storage in winter should be avoided. Moisture may penetrate the package, e.g. via the edge protector, and if the inner packaging (if there is any!) is in the least damaged may cause corrosion damage on the coil.

When the coil is moved from cold to warm conditions, cargo sweat (condensation) forms and may also cause corrosion. [Mund & Bruns]

[\[Figure 3 as an example\]](#)

The description of the photos usually also contain specific loss prevention advice.

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Furthermore you will find information about the use of the product


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and the main countries of origin.

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Packaging

Metal sheet is dispatched in coils weighing up to 50 metric tons.

Hot-rolled sheets of various thicknesses are packaged without packaging and strapped transversely with 5 - 8 steel straps and longitudinally with 1 - 5 steel straps. An oxidation layer (scale), which provides limited corrosion protection, is formed on the surface of steel during hot-rolling or annealing. This layer is, however, highly sensitive and may easily flake off.

Pickled and oiled hot-rolled sheet and cold-rolled sheet, together with hot-dip galvanized fine sheet, galvanized fine sheet (i.e. electrolytically coated sheet, for example plated with zinc etc.), **electric steel sheet** and **tinplate** are provided with multilayer packaging in accordance with their quality, the route and duration of transport and frequency of handling.

Information about various packaging options may be found inter alia in:

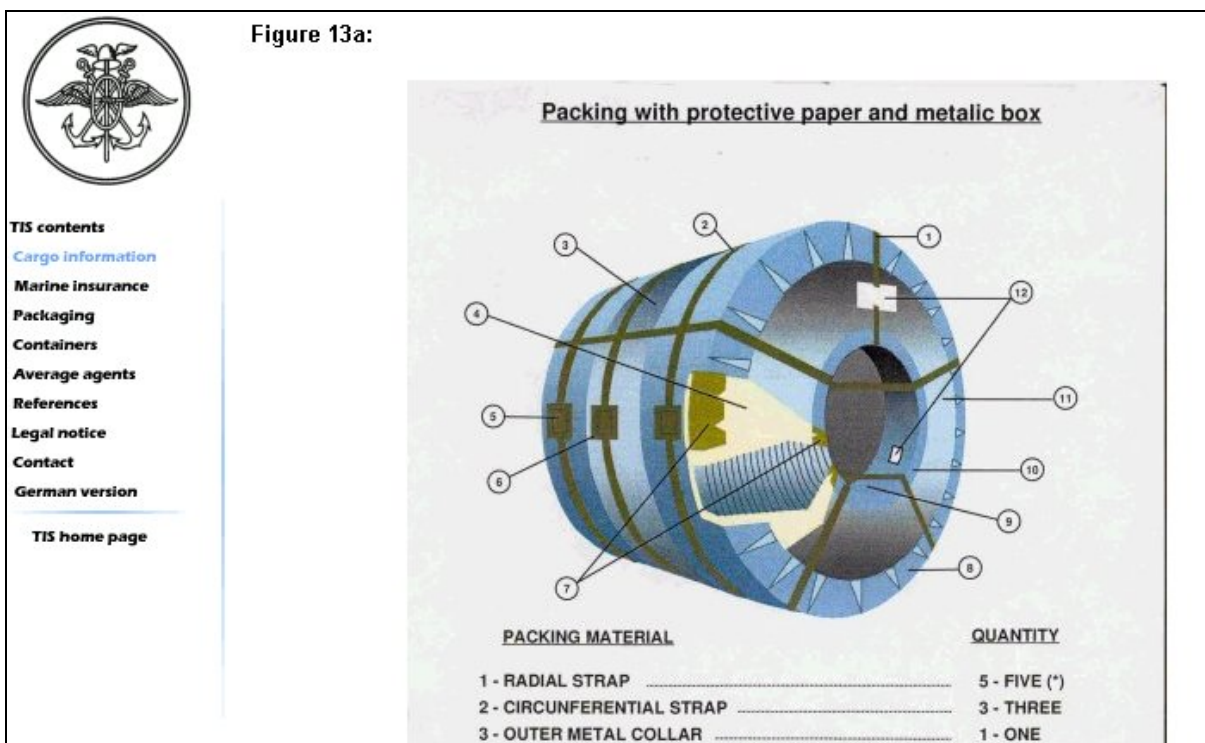
- StZ (German steel information center) instruction leaflet 474 "Packaging, storage and transport of fine sheet", 1st edition 1999, ISSN 0175-2006, publisher: StZ, Sohnstraße 65, 40237 Düsseldorf
- [VDI - The Association of Engineers](#)' guideline VDI 3319, part 1 "Packaging guideline for slit strip and coils of steel"

contains detailed information regarding the proper packing - in this case - of steel coils

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and quite a number of photos as well as drawings





[Figure 13a as an example]


describing the packaging in detail. This kind of information may also be very helpful in the event of a loss to enable the claims manager to draw the right conclusions from a surveyor's report.

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And finally you will find the symbol for the correct marking of the product. Should you wish to have more details on the marking of products, you can use the link "Marking of Packages"

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The symbols for package handling instructions are internationally standardized in ISO R/780 (International Organization for Standardization) and in DIN 55 402 (DIN, German institute for standardization). The symbols must never be omitted as they are self-explanatory and so overcome language problems in international transport operations.


Term	Symbol	Explanation
Fragile, Handle with care		The symbol should be applied to easily broken cargoes. Cargoes marked with this symbol should be handled carefully and should never be tipped over or slung.
Use no hooks		Any other kind of point load should also be avoided with cargoes marked with this symbol. The symbol does not automatically prohibit the use of the plate hooks used for handling bagged cargo.
		The package must always be

where you will find detailed information on the marking of packages and all relevant international marking symbols with their description.

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You will find this kind of link to specific subjects like "Marking" on all the cargo information pages. These links refer either to a separate document within the TIS or to external sources. This enables users of the TIS to go into greater detail where they need to do so and keeps the cargo information pages at an acceptable size.

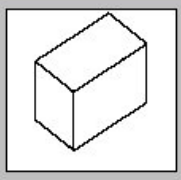
The next chapter is "Transport"



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Transport

Symbols	 General cargo
Means of transport	Truck, ship, railroad
Container transport	<p>Standard containers and "coiltainers" (special container flats for heavy cylindrical loads) are suitable for containerized transport of coils.</p> <p>The weight of the cargo should be uniformly distributed over the container floor area, while complying with the maximum weight in accordance with the CSC (Container Safety Convention) approval. The maximum line load must also be taken into account when loading containers (Container loading capacity).</p>



where you find all the relevant information on how coils must be handled, stowed and secured on the different types of conveyances.

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Also this section is illustrated with a number of photos. This is an example



[\[Figure 21a as an example\]](#)

of what can go drastically wrong if steel coils are not secured properly when travelling on the back of a truck at high speed over the motorway and a traffic jam forces the driver to brake very hard.


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In this chapter you will also find stowage requirements for coils to be loaded on Ocean-going ships.

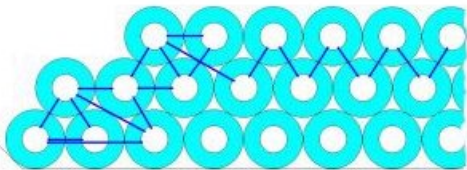
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If you want to know exactly how to make a really good job of it, you can use this embedded link "Instructions for stowing and securing coils on ocean-going ships"





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The coils are wedged on the inside (this detail was omitted from the previous drawings).

In this manner, a pyramid stow is obtained, which is actually intended more to prevent damage than to secure the cargo, as block stowage is recommended for ships with box-shaped holds.

IMO BC/Circ. 54 of 9.7.1991 proposes that systematic lashing systems be developed for a limited number of stowage patterns. In the light of the importance of lashing to a safe voyage, a quality assurance program is required for the steel strapping, the seals and the lashing gear.

Wooden dunnage should be used appropriately in line with the load-bearing capacity of the stowage place, the direction of load-bearing members in the ship, anticipated stack pressures, the sensitivity of the coils and the intended type of securing. Depending upon the design of the ship, gaps at the outer ends of the coil bay should be blocked with squared lumber. It is strongly advised to wedge all coils in the bottom layer. Small gaps should be filled with driving wedges so that each layer of cargo forms an independently stable and compact unit. Gaps relative to the subsequent block which be retained for cargo handling reasons are braced with squared lumber.


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In this paper, published by Capt. Strauch, all methods of stowing coils on board ships are described and illustrated in detail.

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Now let me move on from the general sections to the sections describing the risk factors and dealing specifically with loss prevention.

Temperature as such is not that much of a problem when transporting steel coils but



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Risk factors and loss prevention

RF Temperature

Steel sheet in coils does not have any particular ambient temperature requirements for transportation and storage. It should however be noted that the temperature of the sheets determines whether the cargo sweats. Temperature variations may result in the formation of condensation within the packaging.


Packages should thus display the following instruction: "DO NOT UNWRAP UNTIL STEEL REACHES ROOM TEMPERATURE".

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as you can see from the sheer volume of information and illustrations given in this chapter, humidity and moisture is!





RF Humidity/Moisture

Steel sheet in coils requires particular humidity/moisture and possibly ventilation conditions (SC IV) [\(storage climate conditions\)](#).

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Term	Humidity/water content	Source
Relative humidity	< 40 - 50%	[1]


Steel is a cargo which is at risk of corrosion. Corrosion losses are in particular caused by

- Seawater and seasalt aerosols,
 - during maritime transport due to leaky containers or hatches
 - during storage at sea ports near water
- Rain water,
 - when containers are damaged
 - uncovered railroad freight cars and trucks

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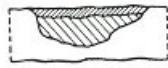






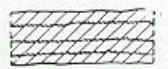
Both risk factors together can lead to corrosion, which in the case of steel transportation is the biggest single source of major claims. Therefore in this section you will find quite a few links to documents dealing in detail with corrosion.

[\[Link "Types of corrosion"\]](#)



Types of corrosion according to [58]


The various types of corrosion are listed in the following table:

Uniform corrosion	Localized corrosion (pitting corrosion)	Wide pitting corrosion	Intergranular corrosion
 <p>The reaction starts at the surface and proceeds uniformly.</p>	 <p>The basis metal is eaten away and perforated in places in the manner of holes, the rest of the surface being affected only slightly or not at all.</p>	 <p>The corrosion causes localized scarring.</p>	 <p>Imperceptible or barely perceptible from outside, since the corrosion proceeds at the grain boundaries.</p>
			

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Silver nitrate method

When goods are transported by sea, parts of the cargo frequently suffer wetting damage. This damage may be caused by the dampening effect of sweat (condensation) or by the penetration of seawater into the hold or container.

To distinguish between these causes or to rule out of the possibility of seawater damage, a seawater test is performed using the silver nitrate method, which detects the presence of chloride ions.

Figure 1 shows a test bag, which, given its discoloration, has obviously been damaged by water. It is not clear to the eye whether the damage is caused by sweat or seawater.




Figure 1

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The next three subjects are ventilation,

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gases,

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and contamination.

All these risk factors can aggravate the corrosion problem with steel, if not handled properly. The relevant information on how to do exactly this is given in these chapters.

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Mechanical influences.





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RF Mechanical influences

In order to avoid damage to packages or their packaging by mechanical stresses, it is essential that stowing, bracing, lashing and securing on the means of transport are performed carefully and in accordance with instructions. Suitable slinging and cargo handling equipment and lifting gear must be selected and used on the basis of the cargo's weight and slinging points.

If, for example, the strapping (metal bands) is damaged or broken, the coils loosen and the inner turns telescope, resulting in an increased risk of damage. Loosened coils result in problems during cargo handling using coil tongs and during subsequent unrolling prior to further processing. Impurities (e.g. stones) which make their way into loosened coils cause damage to the surface if the turns are retightened.

Using wire ropes or chains for handling purposes may result in distortion to the edges of the coils.








Figure 36

Figure 37

Figure 38

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This chapter deals with the precautionary measures to be taken when handling, lashing and transporting steel coils.

The last of our listed risk factors is

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shrinkage/shortage/theft.

As you can see, there are just two lines covering this and it seems that this is not the biggest problem of all when transporting steel coils. If steel coils could be carried away more easily and sold on any street corner this would probably be a different matter. I can assure you, there are other goods described in the cargo information section such as home entertainment equipment, household appliances and the like, where the chapter on theft is slightly longer.....

Now I want to move on to the next chapters covered in the TIS

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The next heading is marine insurance. At present we only have the German DTV Cargo Insurance Conditions 2000 in English in there. This is probably not all that exciting for you, so I will skip over that and move on to "*Packaging*". As you can already see on the right hand side under "*Contents*" there is quite a bit of information hidden underneath. So please allow me to pick just two subjects of the contents list

[\[click button "technical information for sensible packaging of goods:"\]](#)

to illustrate, what kind of information you can expect to find there.






Packaging



Correct selection, design and construction of the packaging is just as important for loss-free transport as are the requirements placed on the product itself. Savings are often made on packaging in order to reduce total costs. These packages often do not fulfill the requirements placed upon them, such that they cannot withstand the mechanical, climatic, biotic and chemical stresses to which they are exposed during transport, storage and cargo handling. Simply because packaging is incapable of withstanding such stresses does not, of course, mean that a loss will inevitably occur, but the risk will in some cases be greatly increased. The following sections contain helpful hints and information relating to packaging.

Table of contents

- [Terminology](#)
- [Functions](#)
- [Paper/Cardboard/Paperboard](#)
- [Plastic](#)
- [Lumber and derived lumber products](#)
- [Corrosion protection](#)
- [Cushioning materials](#)
- [Marking](#)
- [Dimensional standards](#)



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The first one is "*Packaging Terminology*". Here you will find some important definitions, such as what is meant by package contents or packaging material etc.

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Packaging terminology

- [Package contents, packaging material, packaging container and packaging aid](#)
- [Ordinary commercial, seaworthy and fit for purpose packaging](#)
- [Disposable and returnable packaging](#)
- [Transport packaging, outer packaging and sales packaging](#)
- [Shrink and stretch packaging](#)

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Package contents, packaging material, packaging container and packaging aid

Package contents: The item which is packaged is known as the package contents.

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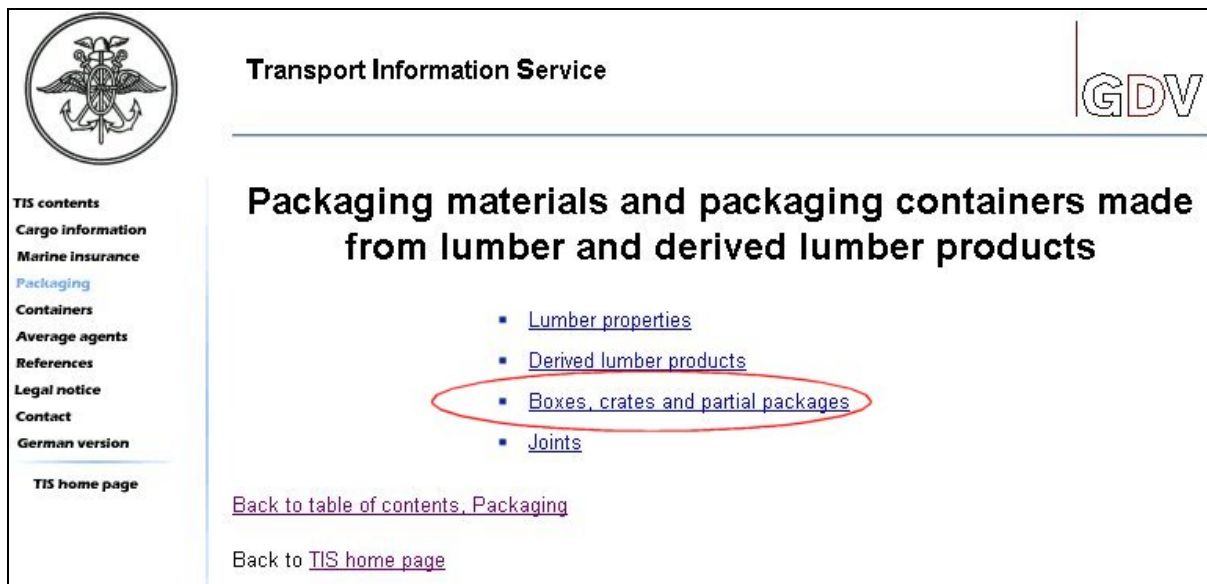
or the definition of "ordinary commercial" in contrast to "seaworthy packaging".

[\[Back Button, Back Button\]](#)

For the second example let us assume that an underwriter has now learned, that "commercial" packaging is not necessarily "seaworthy" packaging. If he now wants to know



what a decent and seaworthy wooden box has to look like, he will find this information here as well. If we enter via "Lumber and derived lumber products"



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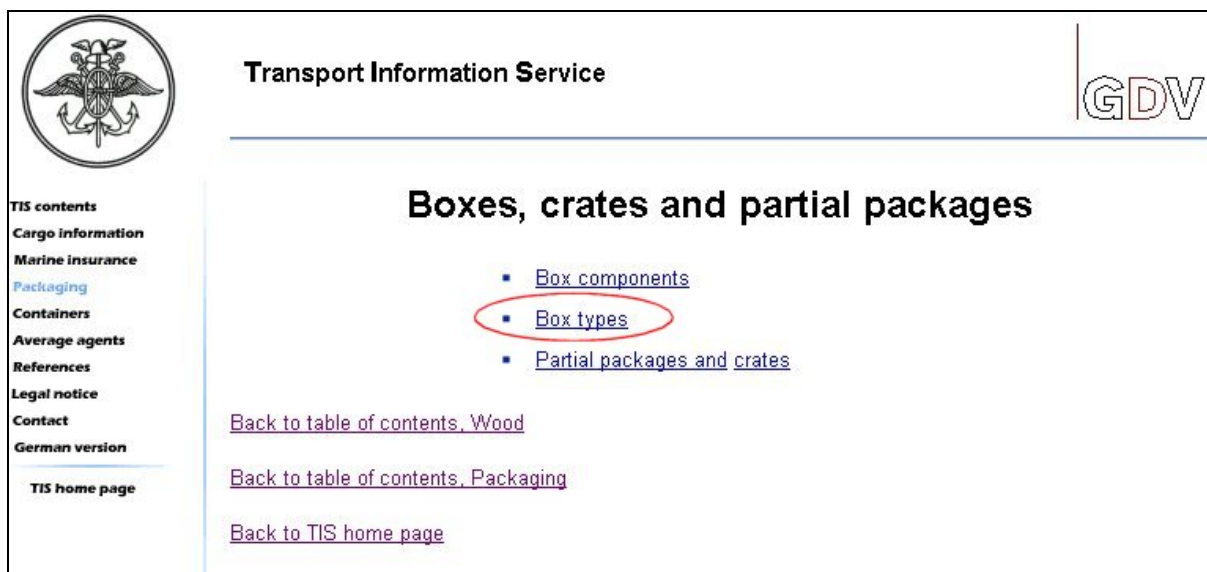
Packaging materials and packaging containers made from lumber and derived lumber products

- [Lumber properties](#)
- [Derived lumber products](#)
- [Boxes, crates and partial packages](#)
- [Joints](#)

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we get a chapter called "Boxes, crates and partial packages" and if we click on this,



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Boxes, crates and partial packages

- [Box components](#)
- [Box types](#)
- [Partial packages and crates](#)


[Back to table of contents, Wood](#)

[Back to table of contents, Packaging](#)

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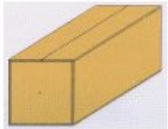
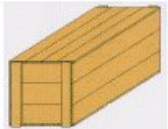
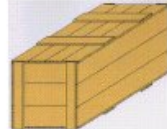

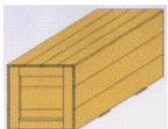

we can select "Box types" and here we have six basic types of boxes.





Box types

DIN 55 499, Pt. 1 defines the various basic types of solid wooden boxes. The maximum gross weight of these boxes is 500 kg. The standard defines a total of six different types:

		
Figure 1: A1 - Box without battens	Figure 2: A2 - Box with end battens	Figure 3: A3 - Box with end, bottom and lid battens
		
Figure 4: A4 - Box with	Figure 5: A5 - Box with	Figure 6: A6 - Box with

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If the underwriter now needs to know in detail how these boxes have to be constructed,

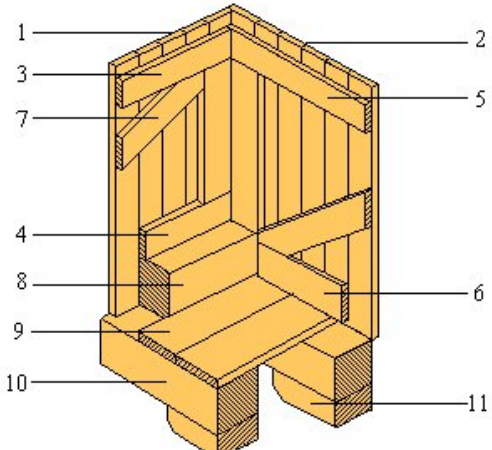
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he can have a closer look at the individual components a wooden box consists of by selecting the sub-chapter "Box components".



Box components

Boxes consist principally of bottom, side and end walls, lid and various inserts inside the box. Figure 1 shows the individual components.



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Now let us have a look at the last of the four main subjects: "Containers".




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Containers



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Containers are increasingly set to replace traditional stowage in holds. Containerization of cargoes is becoming ever more widespread worldwide and almost all products are now transported by container. However, this does not mean that the risks which arise during transport are consequently a thing of the past. The cargoes in containers are still exposed to climatic, biological and chemical stresses, such that the causes of losses which previously occurred in the hold still come about with container transport. If transport is to pass off without loss, selection of a suitable container type is fundamental. However, disparities in the flow of goods mean that suitable containers are not always available, so increasing the significance of cargo care during transport. The following headings contain detailed information about containers.

Table of contents

- Container types
- Container climate
- Cargo securing

- Permissible loading capacity
- Inspection (CSC)
- Stowage and securing

Considering that containerised trade is still increasing faster than world trade as a whole, detailed knowledge of the container trade, and of container equipment in particular, is essential for the purpose of loss prevention. Therefore the chapter on containers provides quite a lot of relevant information. As an example: After the u/w has collected the information he needs on steel coils from the respective "cargo information" page, he will now probably want to know how many of the steel coils he is supposed to insure - weighing say 23 tons each - can be stowed in a container. To get the information we can proceed as follows: We could look straight at "Container types"



Container types

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Standard container




High-cube containers




Hard-top containers




Open-top containers




Flatracks



Platforms (plats)




Ventilated containers




Insulated & refrigerated containers

IUMI Conference New York 2002

But as the insured probably told him that he wants to use 20' containers, so we will have to look at those



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Standard container

Table of contents

- [Description](#)
- [Figures](#)
- [Dimensions/weights](#)
- [Use](#)

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What he is interested in is dimensions and weights.



Dimensions/weights

The following are some of the most important details relating to certain types of standard container (source: Hapag-Lloyd, Hamburg [47]).


Standard container of steel: 20' long and 8'6" high with corrugated walls and wooden floor								
Internal dimensions			Door openings		Weights			Volume [m³]
Length [mm]	Width [mm]	Height [mm]	Width [mm]	Height [mm]	Max. gross wt. [kg]	Tare weight [kg]	Max. payload [kg]	
5895	2350	2392	2340	2292	30480	2250	28230	33.2
5895	2350	2385	2338	2292	24000	2250	21750	33.2
5879	2330	2370	2330	2290	24000	2250	21750	33.0
5889	2346	2372	2330	2272	24000	2360	21640	32.8

What he can see here at a glance is that only the first container type is capable of carrying a maximum payload of 28.2 tons and that there are other container types with a maximum payload of only 21.7 tons. This - of course - is not sufficient for his 23 t coils. With this information, he can now go back to his insured and make sure that the right equipment for this coil shipment is used.

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As mentioned before the TIS contains various external links. One of them is hidden under "Average Agents". This link is provided free of charge by the VHT (Verein Hanseatischer Transportversicherer e.V.). Via their home page the worldwide network of average agents is accessible for users. If you click on "Average Agents"



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VHT directory of average agents


The directory of average agents is supplied by the
Association of Hanseatic Marine Underwriters (VHT e.V.)
and is made available at www.vht-online.de



and again on the web address of the VHT

you can easily navigate to the location where an average agent might be required to deal with a claim and access his address, communication lines and persons to contact.





VHT directory of average agents

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NEW YORK / United States of America (UTC-5)

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[\[close window, TIS-Homepage\]](#)

The last feature of the TIS I want to demonstrate quickly is the search function. If we type the words "steel coils" in the box



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Highlights

■ Cargo information from the following sectors:

- Machinery / ...
- Metal / Steel products
- Motor vehicles
- Semiluxury items
- Spices

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Cargo information

Marine insurance

Packaging

Containers

Content

Relevant transport information about 187 types of cargo:

- Table of contents
- Agricultural / technical and industrial products
- Site map
- Alphabetical index of products
- Various references and information from the cargo information pages

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steel coils


Search



and hit the search button





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Grouped by  **Confidence**  **Subject**


Highlights

- Cargo information from the following sectors:
 - Machinery / ...
 - Metal / Steel products
 - Motor vehicles
 - Semiluxury items
 - Spices

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found documents about: **steel coils** [New search](#)

 - higher confidence,  - lower confidence; click icons to find similar documents

 88% [Steel sheet in coils, product page](#)

Summary: Transport Information Service Steel sheet in coils Table of contents General: Product name Product information Packaging Transport Cargo securing Risk factors and loss prevention: Temperature Humidity/Moisture Ventilation Biotic activity* Gases Self-heating/Spontaneous

the system lists now all documents that contain the words "steel coils" and gives a brief description of the documents' content. As you might notice, it is a mix of documents from basically all the chapters we previously had a look at.

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I hope, that with these few examples I have been able to demonstrate that the TIS is a useful aid to all of those in the marine industry who consider loss prevention an integral part of the underwriting process and thus part of their daily work.

Before I come to the end and hand over to Mr Goebbels again, please allow me a general remark about the English version of the TIS: Without the work and effort of our Webmaster and Head of the Working Group TIS, Mr. Björn von Diepenbrock, we would not be able to present this website to you today. A lot of effort has gone into the creation of this unique loss prevention tool and we believe that with the TIS we can contribute to the loss prevention efforts of all marine insurers. At the same time we know, that loss prevention is not a static thing but a dynamic process. For this reason a tool like the TIS will never be finished and needs constant revision, updating, amendments and additions.

Furthermore, none of the people involved in creating this tool is a native English speaker and we know, that firstly: "Nobody is perfect" and secondly: "That there is always room for improvement". So if you find any errors when using the English Version of the TIS - be it in spelling or content - please let us know. Any contribution will be highly appreciated, so don't hesitate to use the contact page of the TIS Website.





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Gesamtverband der Deutschen Versicherungswirtschaft e.V.

German Insurance Association

Contact:

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Email: b.diepenbrock@gdv.org Email: u.schieder@gdv.org

Mr. President, Ms. Chairman, Ladies and Gentlemen, thank you for your attention!

TIS

Transport Information Service

**Cargo loss prevention information from
German marine insurers**



**The answer
to 70 % of all
cargo losses**



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Conclusion:

TIS is no universal solution for the specific problems of transport insurers, but a very specific medium that may help to improve the dramatically negative results. Three instruments are available to influence our results:

1. The premium, which is usually under strong competitive pressure from markets and - as statistics show - insufficient to make a profit.
2. Administrative costs, which have certainly been submitted to various optimization plans over the last few years and, therefore, can no longer contribute very much to any improvement of results.
3. Loss prevention measures to organize the risk in a "premium-adjusted" way. Suggestions for this are available on TIS in concentrated form and contribute to taking account of a risk situation in a qualified way and minimizing any risk by taking appropriate measures.

With TIS we have made an attempt to develop a medium which exclusively interferes with the loop of measures in the fields of loss prevention and risk management. We are convinced that special risk know-how must lead to better underwriting and, logically, to better results. The transport insurance class is one of the most complex sectors of the insurance industry. There is hardly any other class where qualified underwriting requires as wide-ranging and detailed knowledge of the risk as in transport insurance. Only those possessing the most detailed knowledge of the risk and of the environment of transport will in the long run do the best underwriting. Thus, it also becomes obvious that a special field such as transport insurance cannot be considered an appendix of any all-risks policies being operated - so to speak, on an ancillary basis - in the sector of fire, TPL or any other class.

TIS has only started to operate. It is an attempt to provide the transport sector with information which - in the long run - will contribute to improving results. However, it is also an attempt - in the sense of knowledge management - to collect know-how in order to preserve it and make it available, not least to the following generations. Only if we provide ourselves with well-trained transport underwriters and marine experts for the future, the class has an opportunity to settle its business and once again achieve the acceptance it deserves.

Transparency with **www.tis-gdv.de**

