


# Impact of remote inspections in Cargo Insurance Underwriting

Pretoria 6/7 May 2022



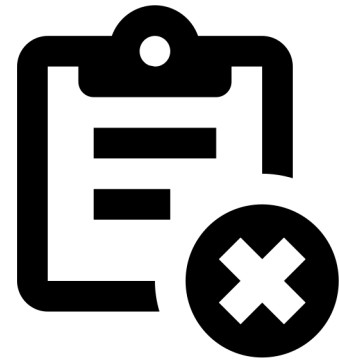


**Why must 40% of all fruits  
go to waste**

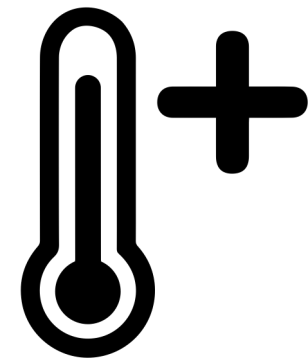
# \$128B damaged in transit



# This happens largely due to human acts or omissions



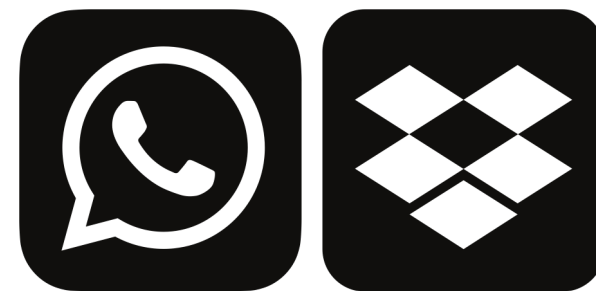
**Poor or no data capture**



**Wrong temperature setting**



**Poor Handling**



**Poor communication**

# Resulting in significant financial consequences



Surveys and claims

**How can you stop losing money, wasting time and be friendly to the environment?**

# Clear Cargo Perishable Solution with integrated Pre-shipment survey and automated FNOL management

USE CASE: End to End INTEGRATED CARGO RISK MANAGEMENT

## OPTIMIZ / NACORA

PROPERLY MANAGED INTERESTS & TECHNOLOGY UNDER AN INTEGRATED PERISHABLE CARGO RISK POLICY INCLUDING LOW COST & FAST CLAIMS PROCESSING

→ Efficient Process →

**INSURANCE**

Digital declaration

**Pre-Shipment**

Digital Survey

**CLAIMS**

DIGITAL Reporting

**RECOVERY**

Integrated SERVICE

**COST & CO<sub>2</sub>**

Controlled

# NACORA Insurance Brokers

Specialized and personalized **CLEAR CARGO** insurance solutions for all industries

*Relabeling  
Monthly Storage*

## Drinks Logistics



Specialized  
Marine Cargo Insurance  
Solutions for  
**Perishable Cargo**

### NOW INCLUDING

- Pre-shipment survey
- Pre-arrival claims pre-processing
- Automated FNOL/Claims solution

*Temperature variation cover  
African Inland Transit + Storage  
Coverage*

## Emergency & Relief

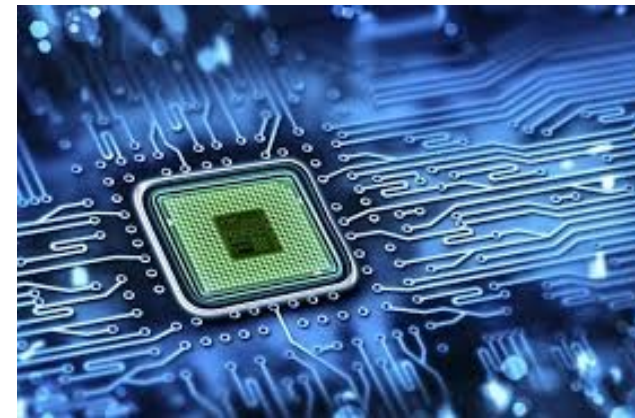


## Hotel Logistics

*Citing  
Installation  
Hot Box deliveries*

*Hybrid Coverage  
Claims Handling & Contract  
Services*

## High Tech



## Marine Logistics

*On board deliveries  
Expediting costs*

*Temperature variation cover  
Machinery breakdown waiver  
Fear of loss*

## Pharma



## Perishables

*Delay  
Temperature variation*



# NACORA Insurance Brokers

Specialized *CLEAR CARGO* insurance solutions for Perishable Cargo

## Special cover elements

- All risk ICCA coverage for physical loss or damage to your goods
- Broader risk coverage, i.e. extension for storage, delay, decay and diversion risks
- Including door-door coverage irrespectively of shipment terms for seamless coverage
- Any time declaration and certificate print for annual policy clients



# NACORA Insurance Brokers

Specialized *CLEAR CARGO* insurance solutions for Perishable Cargo

## What can I insure?

- All perishable cargoes such as fruits, vegetables, flowers, frozen food
- All modes of transport and combined transports
- FCL shipments as well as LCL shipments
- Storage at destination in audited warehouses
- Single shipment (ad hoc) cover or annual policies



# NACORA Insurance Brokers

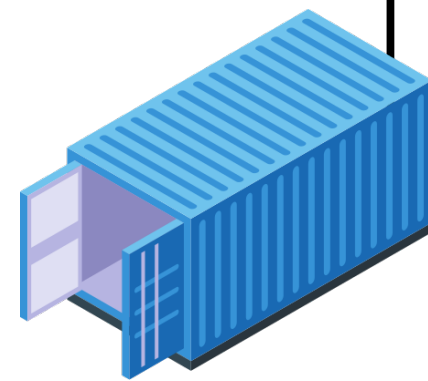
Specialized and personalized *CLEAR CARGO* insurance solutions for all industries

## Benefits in an integrated solution

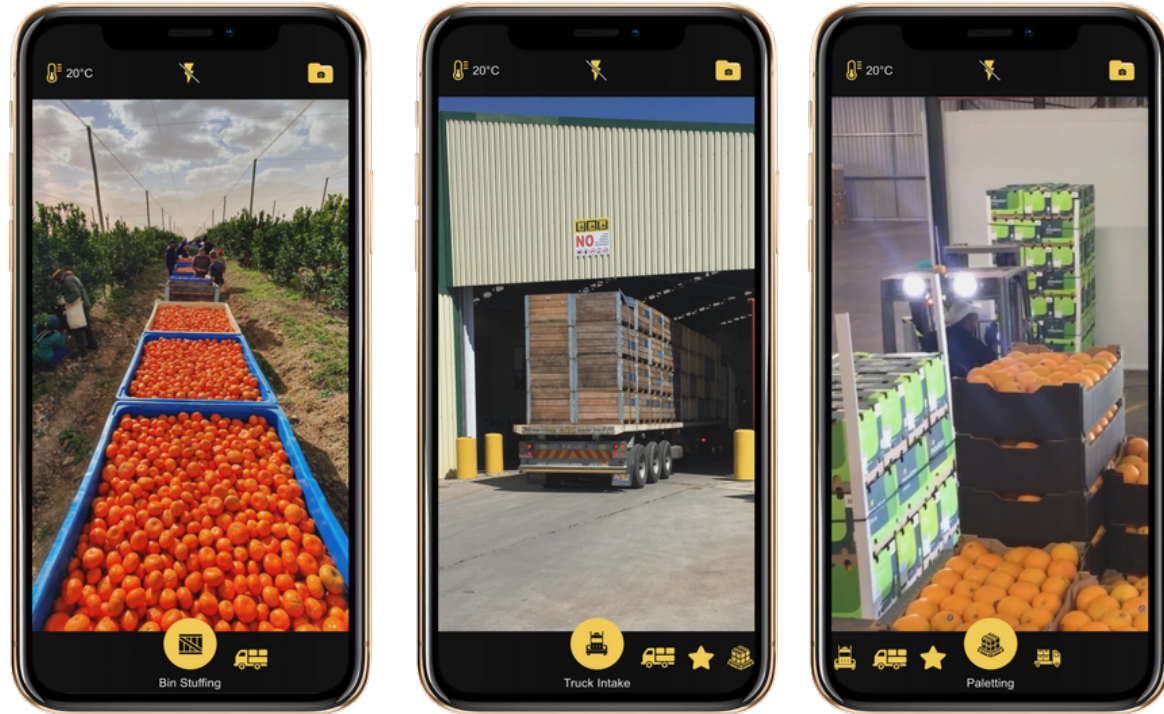
- Expert risk analysis for your individual business
- Simple Policy Wording
- Annual policies can be managed via our digital nacora-e-insurance portal
- FNOL and automated claims handling via an integrated digital handling of claims system powered by OPTIMIZ
- Pre-shipment survey and instant claims process start with the integrated remote survey tool
- Fast payment of valid claims & recoveries
- Peace of mind no matter where your cargo is



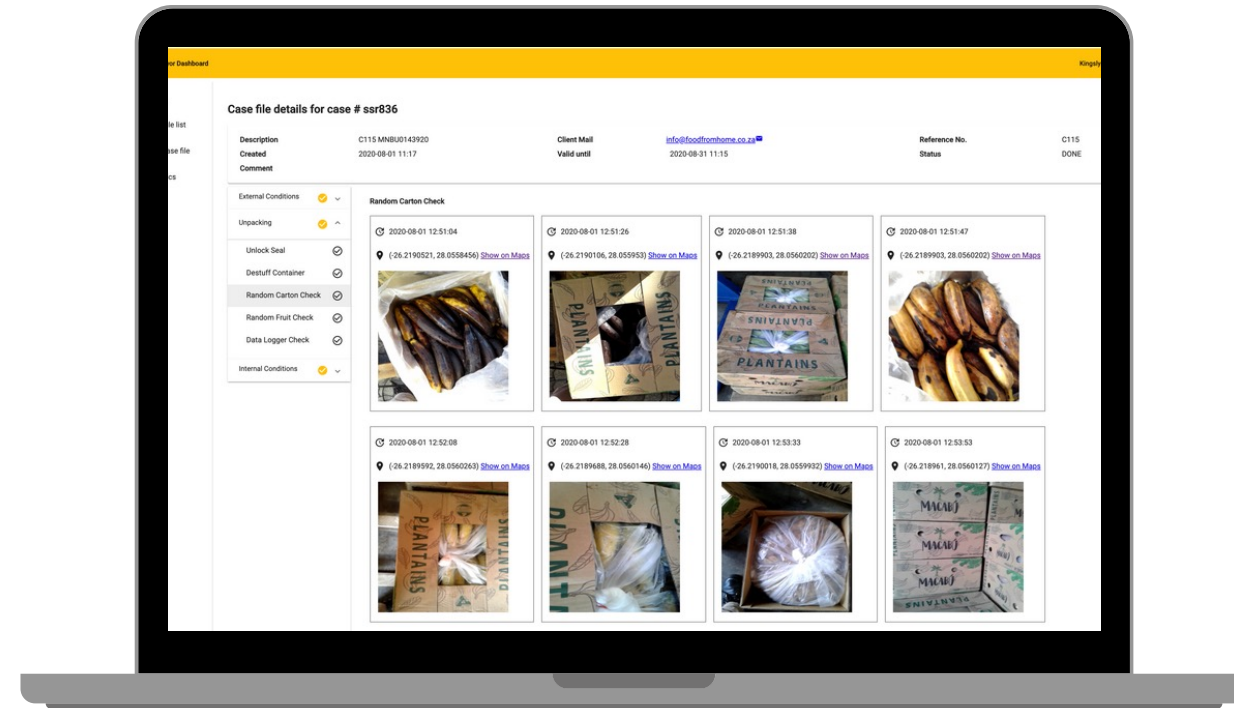
# Through digitisation and integrated processes!



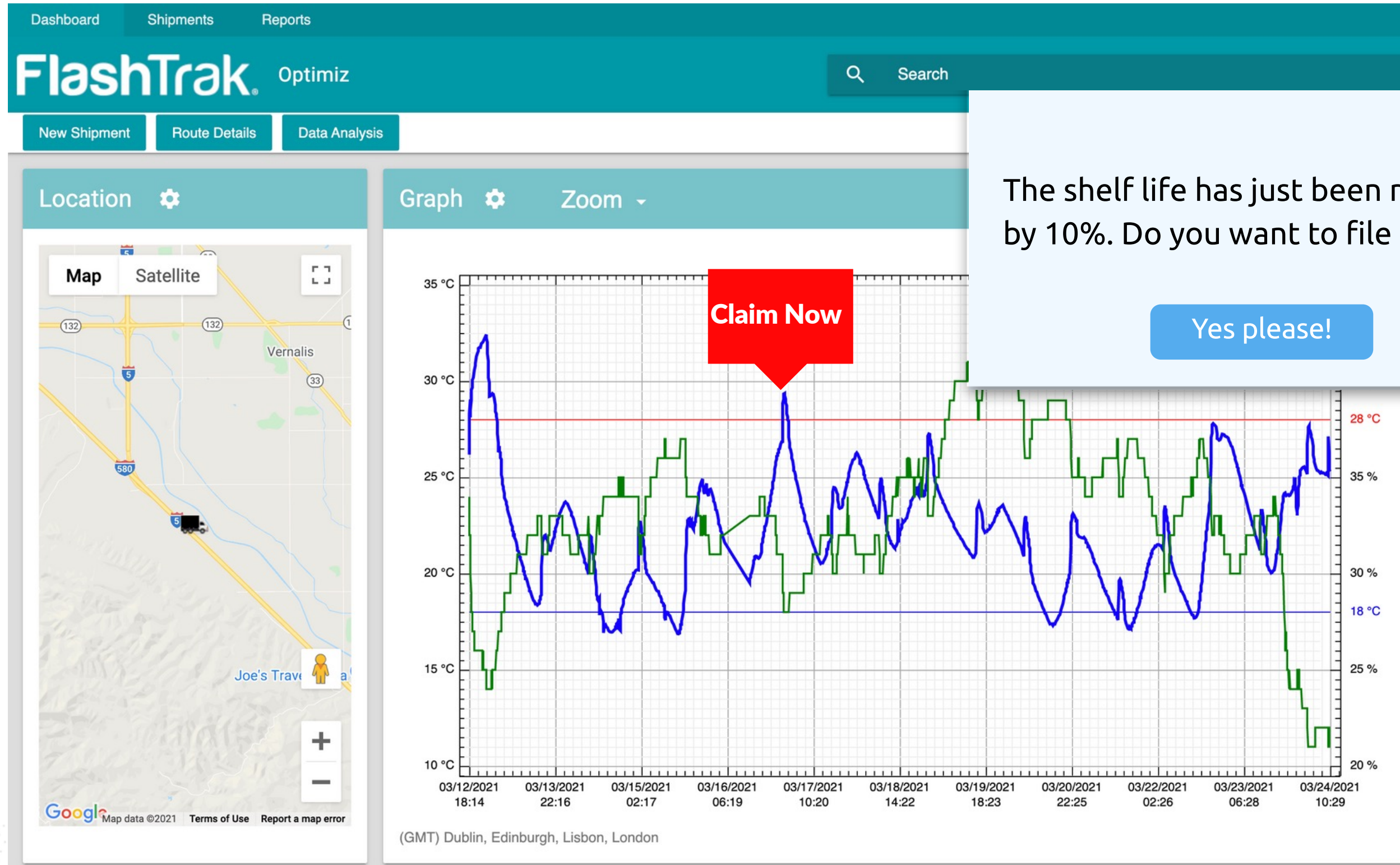
# Embedded disruptive Innovation by OPTIMIZ



Web Application



Analysis and Claims Dashboard



# Pre-Arrival Claims Processing

# Use Case: Ghanaian Banana Exporter



Asurveyor Dashboard **Demo** Kingsly Kwalar

Home  
Case file list  
New case file  
Remote Assist  
Analytics  
Administration  
Templates  
Components Lab

### Case file details for case # 4a13pj

[Remote Assist](#) [Share Link](#)

<b>Description</b>	QC "Segnorita" origine Ghana ex MAERSK Jette	<b>Client Mail</b>	<a href="#">.it</a>	<b>Reference No.</b>	MNBU0614039
<b>Created</b>	2021-03-09 10:58	<b>Valid until</b>	2021-04-08 10:55	<b>Status</b>	TIME_BARED
<b>Comment</b>	<a href="#">Generate Report</a>				

- Outer Container Inspection
- Opening the Container
- Unload Palette
- Unload Palette**
- Loading Pattern
- Top Box
- Photo of the Box (Outside)
- Photo of the Box (Inside)

#### Photo of the Box (Inside)

2021-03-09 11:17:12 Europe/Rome

2021-03-09 11:17:18 Europe/Rome

# Use Case: Ghanaian Banana Exporter

## Automated Survey Report

asurveyor.com  
Ukweli Ref: w23ee Date: 10 March 2020

### Inspection Report

Bill of Lading	MNSU0143920
Shipper	Banana Exporter
Vessel Name	LAUST MAERSK v. 022E
Consignee	Banana Buyer
Container Number	1234567890
Cargo	Cavendish Banana
Cargo Quantity	12345 Cartons
Port of Loading	Tema, Ghana
Port of Discharge	Milan, Italy
No. of Inspected Pallets	5
Inspection Location	Milan, Italy

Content

1. Factual Information
2. Transit History
3. Temperature Graph
4. Attachments
5. Security Information

www.asurveyor.com Page 1

asurveyor.com  
Ukweli Ref: w23ee Date: 10 March 2020

Container Inspection Damage found: softness, 53%

Pallet 1 One carton inspected. No damage seen.

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asurveyor.com  
Ukweli Ref: w23ee Date: 10 March 2022

Transit History

Container Number	From	To
SUDU8030660	Hex river	Rotterdam

SUDU8030660

Estimated arrival date: 15 Mar 2022  
Last location: Gate out - Rotterdam, Netherlands - 17 Mar 2022

Cape Town Sati Container Services - CPT	Gate out empty	13 Feb 2022 14:31
Cape Town Cape Town Container Terminal	Gate in	14 Feb 2022 13:35
Rotterdam Hutchison Ports Delta II	Load on MAIRA XL/220N	20 Feb 2022 16:14
Rotterdam Hutchison Ports Delta II	Discharge	15 Mar 2022 16:54
Rotterdam Hutchison Ports Delta II	Gate out	17 Mar 2022 00:24

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asurveyor.com  
Ukweli Ref: w23ee Date: 10 March 2022

Temperature Graph

### DeltaTrak FlashLink PDF Report

Order	Shipper/Carrier	Receiver	Product	Signature
75279534				

Maximum	Minimum	Average	Degree Minutes	Mean ± Standard Deviation	Mean Kinetic Temperature
27.4°C / 81.3°F	13.0°C / 55.4°F	13.9°C / 57.0°F	---	13.9°C ± 1.2°C	14.0°C / 57.2°F

Alarm Summary	Limits	Cumulative Limit	First Event	Events	Total Time	Alarm Status
Ideal Range						
Extreme High Alarm						
High Alarm						
Low Alarm						
Extreme Low Alarm						

www.asurveyor.com Page 5

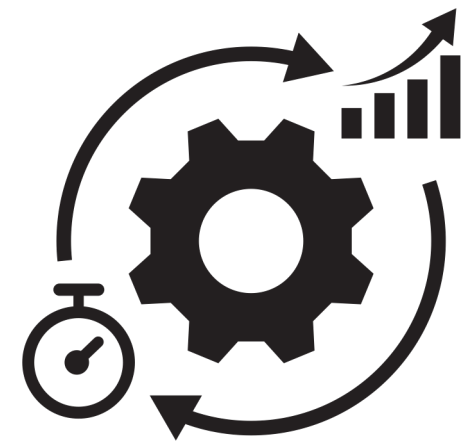


# Use Case: Ghanaian **Banana Exporter** - **Benefits**



## Significant monetary Benefits

- Reduced survey costs
- Increased claims payments
- Increase recovery flow



## Increase process efficiencies

- Immediate claims processing
- Faster claims settlement
- Immediate survey results
- Faster claims recoveries
- Protected legal position



## Reduce food waste and carbon footprint

- Less replacement costs
- Less shipment of damaged cargo
- Less logistics costs for surveyors



## Increase trust

- With insurer
- With traders
- With farmers
- With customers

# Integrated Business Model

**Insurance Premium – individually agreed**

-

**Broad Coverage Terms - individually agreed**

-

**Remote Survey Access included @ €500 per month = 50 container inspections**

-

**Claims portal access included @ at a transactional fee per claim, min € 5'000 p.a.**

-

**Integrated fast track recovery process included, 15% no win no fee**

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