
Methodology series

Claims

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Standard Club provides protection and indemnity cover and associated insurances for shipowners and charterers, including those operating in the offshore oil and gas and renewables sectors.



Claims principles

The Standard Club provides a proactive and professional claims handling service throughout the life of a claim and across all classes of business.

As a mutual we aim to be as flexible as possible to achieve the most fair and cost-effective result for every member involved in a claim, as well as for the membership as a whole.

The quality and flexibility of our claims service is what differentiates us from our competitors. We continue to enhance it through a wide-ranging programme of training and technology initiatives.

Professional claims handling

Our team

The club's professional claims team aims to deliver a proactive, supportive and effective claims handling service that is tailored to the particular needs of each member's business.

Our diverse team of experienced and highly qualified claims handlers is based in London, Singapore, New York, Piraeus and Hong Kong and can respond to claims whenever and wherever they arise. The team includes lawyers qualified in the main maritime jurisdictions and all claims handlers have a detailed knowledge of the maritime industry.

The claims team is kept fully up to speed with industry developments through our international network of contacts, our global maritime data monitoring system and a comprehensive continuing professional development programme.

Everyone in the team understands the core principles of effective claims handling, supported by an open and inclusive culture where sharing of best practice and learning from collective experience is actively encouraged. Our claims handlers also have a clear understanding of what each member needs in the event of a claim, gained through regular member contact and attendance at casualties worldwide.

Senior claims staff have considerable expertise in key areas such as sanctions, pollution, major casualties, defence, offshore issues and personal injury. They regularly contribute articles to industry publications, speak at seminars and represent members' interests through participation in the International Group of P&I Clubs, BIMCO and many other international maritime organisations.

Responding to a claim

Each member of the Standard Club is assigned a division based on their location or insurance class, within which they have a dedicated experienced claims handler and underwriter as their first points of contact. In the event of a claim, the team will work with the member and colleagues with specific expertise to develop and implement a strategy for response.

We aim to resolve all claims quickly, efficiently and flexibly. Where necessary, we complement our own expertise with a wide range of external service providers such as lawyers, technical consultants and contractors, to provide expert input under our close supervision.

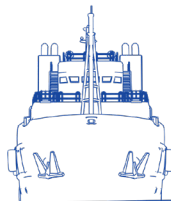
The club also has a comprehensive network of correspondents in all major ports around the world with whom we have longstanding relationships based on professionalism and mutual trust. The correspondents are on hand to respond immediately to all problems that an entered ship may encounter. They also have considerable local knowledge and excellent contacts with key personnel in ports.

In addition, the claims team can rapidly respond to emerging industry issues and incidents to provide clarity to our members on cover implications and claims risks.

Controlling costs

We know our members operate in a commercially challenging environment, so our claims team does everything it can to reduce the costs of each member's claim, including underlying liabilities and the fees of external service providers. This in turn helps the club to keep premiums as low as possible.

The claims team generally only works with external service providers that we have strong relationships with, who really understand our industry and our members, and who know how to manage a claim successfully and cost-effectively.



We negotiate preferential rates with these providers through service level agreements in each of the main maritime jurisdictions. We work closely with them to achieve members' needs and control costs through appropriate staffing, phased budgeting and a clear case strategy based on a detailed evaluation of each claim.

Our approved external service providers, and their billing rates, are kept under constant review to ensure our members continue to receive maximum value for money.

Data technology

The claims team also makes use of the latest information and data technology to process claims efficiently and cost-effectively. Our state-of-the-art cloud-based claims management system is complemented by bespoke legal costs and claims tracking software.

We continue to upgrade our systems for collecting, storing and analysing our critically important claims data, which is made available to members and their brokers through our My Standard Club portal as well as to the club's underwriting and loss prevention teams.

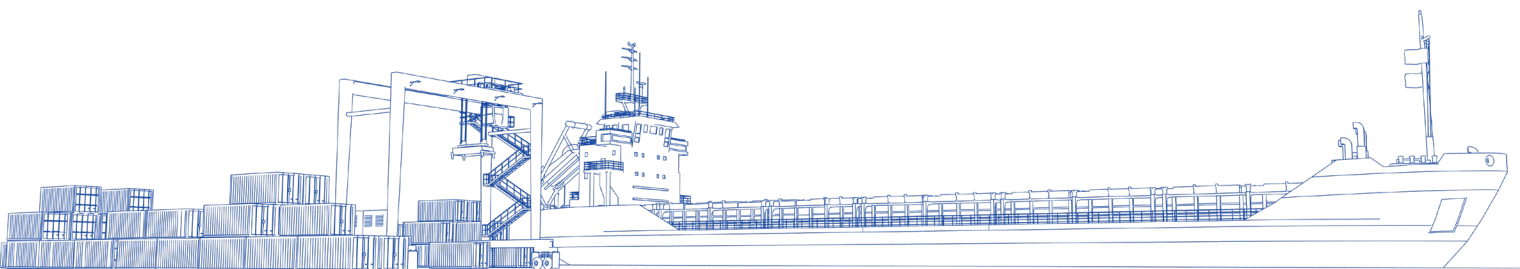
Through ever-improving data technology and greater sharing of claims and risk information, the club can continue to improve its underwriting accuracy and the advice given to members to help them operate more safely.

Routine and discretionary claims

Routine P&I and other claims are dealt with directly by the claims team in accordance with our rules. These are continually reviewed to be as flexible and responsive as possible, though our P&I rules need to remain within the bounds of the International Group Pooling Agreement. We also aim to apply the rules fairly in the best interests of members involved in claims as well of the whole membership.

Reimbursement of discretionary claims over a certain threshold requires approval by the club's board of experienced shipowner directors. There are two main types of discretionary claims arising under the club's rules: provisos to cover under specific rules and claims under specific rules. They can also arise if a rule on notification, settlement or reimbursement of a claim has been broken, though this is very rare.

The board meets three times a year and at each meeting receives a report on claims trends based on a detailed analysis of recent claims data. Through these meetings and regular contact with the club, the directors have a full understanding of the overall claims profile and are fully informed when they need to exercise discretion on a claim in accordance with the club's rules.



Major casualty management

The claims team has significant experience of major casualties, having successfully handled some of the largest, most complex, high-profile shipping cases of recent years. We are always ready to support members in a time of crisis, wherever and whenever it occurs.

In the immediate aftermath of a major casualty, a senior-level multi-disciplinary casualty management team will co-ordinate and control the club's response on the member's behalf. The team will, as appropriate, deploy experienced claims personnel to the site, establish a local coordination office, liaise with the relevant authorities and appoint external service providers.

The claims team has a wealth of experience dealing with major salvage companies, some of which are members of the club themselves, and is able to bring the club's in-house legal expertise to bear in leading complex contractual negotiations to facilitate salvage operations. In addition to pollution response and wreck removal, our claims team also has extensive experience dealing with other important issues associated with major casualties, including handling passenger, crew, cargo and various types of third-party claims.

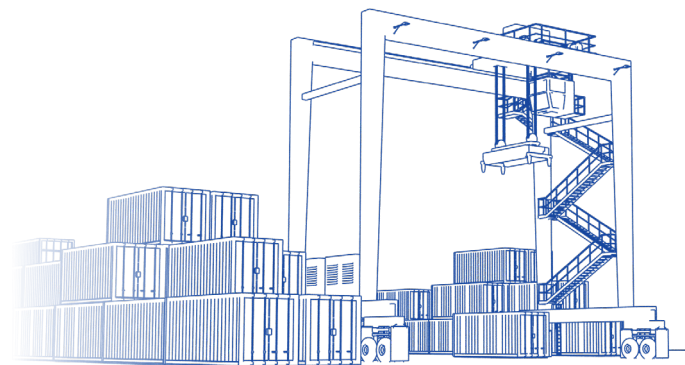
In summary

Members of the Standard Club are guaranteed that our supportive claims handlers will deliver immediate help, wherever and whenever they need it. We cover the globe through our offices in major hubs and our international network of correspondents, and we are available 24/7 to respond.

Our experienced, multicultural claims team will give immediate, practical advice and ongoing support to resolve matters as constructively as possible. As maritime people who understand members' issues and priorities, we will work with them to find ways of resolving situations and crises in the most positive, supportive and accommodating way.

Our claims handlers are quick thinking and resourceful, approaching every matter with an open mind and a creative approach. They strive to be helpful and flexible, knowing that lives, businesses and the environment are at risk.

As soon as you know about an incident that might result in a claim on the club, or if you otherwise need help, please get in touch with your usual club contact. In the event of an out-of-hours emergency, please call our emergency contact number +44 7932 113573 for immediate advice and support.



Keep up to date by visiting the Knowledge Centre section on our website [standard-club.com](https://www.standard-club.com)

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 **The Standard P&I Club**

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