



TAKING CARE OF BUSINESS, 37 CLAIMS AT A TIME.

Marine Claims Consultant Kevin Atherton

Kevin Atherton has been an NTI Marine Claims Consultant for less than a year, and from the mundane to the complex, he's taken everything in his stride. While he's relatively new to transport insurance, he's an industry veteran, landing in our Brisbane office with more than six years of experience working in residential, storm damage, theft and even landlord claims with some of Australia's biggest insurers.

His varied background helps him bring fresh perspectives to marine claims, but even more importantly, he says, "every day I'm learning something new". And he's not alone: "I hear that from other consultants who've been here for 20 years and more. They say they're always learning.

One incident, 37 claims

A big part of the learning for Kevin often comes when things are a little more complex. He recalls a recent claim that involved more than 30 claimants.

"This one was for a truck that caught fire, a B-double", he said. "The driver was on the road, and at one point, he checked his mirrors and saw the rear trailer was on fire.

"He jumped out and tried to put the fire out with his extinguisher. Then he moved it off the road. But he realised the extinguisher wasn't going to put it out - it was out of control.

"So, he disconnected the prime mover and moved it away. That kept it from catching fire, but the trailers were both burning."

It was a total loss, and there were 37 consignees with loads in the two trailers. It was a varied load, "from gardening tools to computer parts", Kevin said. For him, the work was just beginning.

"This would be one of the most complex claims I've done", he said. The insured sent the consignees its claim number and instructed them to contact NTI to lodge a claim. It also sent NTI a manifest listing all 37 consignees. Then Kevin got busy - very busy.

Each claim was relatively straightforward, but working through all 37 took time, effort, attention to detail and, in some cases, dogged persistence.

"When there's a third party involved, like the consignees, if we settle them directly, we draft up a settlement release and send it to the third party. Then, they send it back to us, and we pay out.

"Then, I'd have to go through the process again with the next consignee. Get their invoices, a letter of demand, and issue them a settlement release form. If that goes smoothly, I'll pay it, update the records and enter the settlement details in our system. Then mark it off and update the insured every 20 days to let them know how much we're paying out."

It's all in a day's work for Kevin and the NTI team. They pride themselves on working through claims quickly, so the insured can get back to their business.

Bring the experts onboard.

To find out more about how NTI's marine underwriting specialists can help you and your clients, contact your local NTI Representative.