

IMUA

INLAND MARINE UNDERWRITERS ASSOCIATION

Long Weekend Security

Prepared by IMUA's

Loss Prevention and Claims Committee

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IMUA STATEMENT

The Inland Marine Underwriters Association [IMUA] is a not-for-profit national trade association primarily focused on the commercial inland marine line of business. IMUA was organized in 1930 as a national trade association and rating bureau for all inland marine classes. In 1948, the rating bureau activities of the IMUA were transferred to the Inland Marine Insurance Bureau (now defunct) due to the 1944 US Supreme Court decision in the South-Eastern Underwriters Association case.

Today, IMUA is comprised of –

- ◆ Members - insurance and reinsurance companies that underwrite a significant portion of the commercial inland marine insurance in the U.S.
- ◆ Associate Members – companies or organizations that provide products and/or services to the insurance industry.

IMUA is committed to advancing the educational, governmental, regulatory and technical interests of the commercial inland marine insurance industry.

One of the services IMUA provides its members is the publishing of information for use by underwriters, loss control and claims specialists, and other interested parties. The topics covered by IMUA Reports, Bulletins and News Articles are intended to provide an overall awareness of the issues, hazards and exposures associated with a specific industry or inland marine class of business.

Volunteer members of a technical committee of the IMUA or IMUA staff have produced this information. Committee members abide by antitrust restrictions while compiling information.

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IMUA does not prescribe to its members how to make underwriting or claims decisions, nor does it require that analysis follow any particular format.

IMUA offers thanks and appreciation to the following organizations:

CargoNet and those insurers supporting the CargoNet program,
<http://www.cargonet.com/insurance.html>

FreightWatch Intl., <http://www.freightwatchintl.com/>

LoJack SCI, <http://www.lojacksci.com/>

Pharmaceutical Cargo Security Coalition, <http://www.pcscpharma.com/>

IMUA's Loss Control & Claims Committee

for their contribution to this paper.

Long Weekend Security

Based on available data, cargo theft incidents over the long holiday weekends are higher than any other period during the year. This is hardly a coincidence as cargo criminals take advantage of the extended "shopping" time.

Here are some measures you should consider (actually these are prudent any time when you will have goods at rest and at risk).

1. Ask the local police department to make additional patrols in the area and check on your premises. You can also talk with owners of adjacent properties to see if you can establish an informal "Neighborhood Watch" program.
2. Avoid having loaded trailers sit unattended over the weekend. Either unload inbound shipments prior to work stoppage or schedule outbound shipments once you have returned to work.
3. If loaded trailers or ocean containers are a necessity, only park them in secure areas. There are a number of commercially available sites but you should look for facilities that offer at least the same level of physical and procedural security that you have. This should include adequate barriers to entry, access control, lighting, surveillance and monitoring. Have the drivers inform their home base/dispatcher as soon as they drop the load and when they come back to pick it up.
4. Ensure that you have accurate license plate numbers, VIN and descriptive data (color and markings) of tractors, trailers, ocean containers and chassis.
5. Consider deploying covert (embedded) tracking devices in the product packaging and/or in trailers or ocean containers and have them monitored. Geo-fencing the trailers and containers can quickly alert you to an attempted theft.

However, technology is only part of what should be a layered approach to cargo security. The best technology working in a system that includes inadequate procedures and flawed processes will not be effective.

6. Secure all tractors with high-security devices, such as air brake and/or transmission locks and other vehicle immobilizers. Do not leave the keys inside the tractor or in a location where someone would look for them.

See IMUA's paper on Cargo Theft Deterrent Technologies

7. Secure all trailers (loaded and unloaded) with high-security ISO 17712 compliant barrier seals in combination with hardened padlocks. Utilize king pin (5th wheel), “glad hand” and landing gear locks for unattached (dropped) trailers.

See IMUA’s paper on Security Seals

8. Check to make sure that your lighting, back-up generators, alarm system(s) and surveillance (CCTV) equipment are all in good working order.
9. Other tips:
 - a. Treat all alarms seriously no matter what time, and how often, they are triggered. Cargo thieves will often trip an alarm several times before actually breaking into a facility to give the impression that the system is malfunctioning.
 - b. Make sure you’re the phone numbers of your emergency response team are available 24 x 7 and accurate. Require your team members to treat all alarms seriously and respond immediately to all calls.
 - c. Ensure your backup cellular alarm system is fully functional
 - d. Check the status of all battery operated security devices and replace the batteries as needed.
 - e. Ensure your exterior lighting is working- check them one night during the week. Consider leaving on more lights than usual.
 - f. Secure perimeter fencing, windows, doors and other access points (including roof skylights, vents, etc.).
10. Remember many of the thefts that take place over long weekends are warehouse break-ins. Therefore,
 - a. Remove keys from all cargo handling equipment (forklifts) and place them in a secure area.
 - b. Instruct all employees to place all sensitive or confidential documents in a secure location prior to leaving work for the weekend.
 - c. Document and report all suspicious activity around your facility. This information can be critical to law enforcement in the event of a cargo theft incident.

If you are a victim of a theft, immediately notify law enforcement.