titude and put the carrier into an awkward position because of a comment or authorization that was made when he did not have the authority.

Many marine carriers have maritime attorneys on retainer. If the claim involves possible litigation, the carrier should be informed immediately so that they can contact their attorneys due to the fact that maritime law is different in the way it is litigated.

Thefts of vessels is a multi-billion dollar industry and are already on the rise this year. A good surveyor will have the wherewithal to contact the local police and USCG agencies as well as other marine surveyors that can keep an eye out for a stolen vessel. Some surveyors are certified marine investigators with the International Association of Marine Investigators (IAMI). This organization is international in nature and has a very good network of professional law enforcement and surveyors that will communicate back and forth. If a vessel is stolen, an e-mail can be sent to all of their members throughout the world immediately after the vessel is reported stolen.

## Fraud Detection

With the changes in the financial picture throughout the world, many boat owners owe more than what they are worth — often referred to as being "upside down" on their vessels. I would suspect that there would be an increase in marine claims that might appear to be questionable. A claim involving sinking, fire, theft, or anything else that might cause the loss payout to be very close to the insured value of the policy will most likely start to increase in the next several years. It has happened in the past, and history has a tendency of repeating itself. If there is a question about the value of the vessel, claims and underwriting should start

to work together to see if the condition and value report they have on file has been performed by a professional marine surveyor. They should also determine if the market value is within the average for the vessel. If it is not, is there a reason? Did the insured upgrade the engines or perform other work that would have increased the value of the vessel above what the reference material your using indicates? These are important questions for which to get answers.

Your professional marine surveyor is your eyes, ears, and advocate to assist you and should be considered your first responder.

Kenneth Weinbrecht is a certified marine investigator and charter member of the Society of Accredited Marine Surveyors. He also is a member of the Marine Surveyor National Association of Marine Surveyors, International Association of Marine Investigators, and is an accredited senior appraiser through the American Society of Appraisers.

ON COURSE

## Surveying Team Strengths and Weaknesses

very team has strengths and weaknesses. This course will teach you how to identify your own team's strengths and weaknesses and then build on the strengths and overcome the

weaknesses. By using simple skills and techniques, you will learn to inspire long-term positive change to facilitate more effective and efficient production.



- Recognize that identifying weaknesses is an important step toward accepting them and fostering change.
- Ensure that the whole team is involved in both identifying the strengths and weaknesses, as well as discussing the best ways to go about changing them.
- Assess all of the team's skills. Don't generalize; be specific.
- As a team, reach a consensus as to the next steps in building on the strengths and fixing the weaknesses.
- Employ key strategies such as communicating clearly; accepting opposing views and criticism; and sharing ideas openly and proudly. ■