



THE PORTAL

VOLUME XXXIII

CONTAINER 4

JULY/AUGUST 2001

**Risk Management:
What You Know May Be
Just the Tip of the Iceberg**

2000-2001
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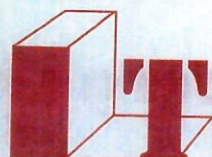
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About our cover: This spectacular photo reportedly was taken by a rig manager for Global Marine Drilling in St. Johns, Newfoundland. Engineers must divert the path of icebergs away from the rig by towing them with ships. This iceberg weighs 300 million tons.

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PRESIDENT'S MESSAGE



By Terry R. Head
HHGFAA President

Iceberg Dead Ahead

I was extremely excited when I came across the stunning photo of the iceberg that graces the cover of *The Portal* this month. If you refer to the "About our Cover" section on the Table of Contents page you will find a brief account of the photo's origin.

I believe the iceberg epitomizes the known and unknown risks and hazards that we face in our daily personal lives, as well as those we encounter in the business world.

Can we prevent or even attempt to manage all the risks we and those around us encounter? Not likely. The captain of the *Titanic* had slowed his speed and posted additional lookouts, yet this state-of-the-art, and supposedly unsinkable, vessel was still unable to avoid a collision with an iceberg that ultimately caused the greatest ship afloat to sink and sent hundreds of people to a watery grave.

The dictionary defines "*risk*" as "the chance of injury, damage or loss; dangerous chance; hazard." For the context of this message we will use the definition of "*prevention*" to mean "to anticipate; to take action to keep something from happening."

Risk prevention, more commonly referred to as *risk management*, is the focus of this issue. Within the pages of this magazine are a variety of articles that are aimed at educating and inspiring HHGFAA membership who are tasked with managing the risks they encounter. Some of the articles relate directly to the relocation and removals industry, but others provide useful information that will prove to be beneficial to just about anyone.

Claims by customers and compensation for loss, damage and inconvenience have been with us for some time. However, in the current era of improved customer service, performance-based pricing, and increased levels of valuation — not to mention our industry's need and commitment to provide a full spectrum of service — we see risks and claims on the upswing, with a concurrent negative impact this has on an entity's bottom line. It doesn't take a genius to figure out that a dollar invested in risk prevention and management is a sound investment for any firm, regardless of size, scope of work, or the nature of your risks.

Indeed, many relocation and moving firms now view risk management and claims prevention as one of their best sales and marketing tools. Virtually all accounts and most consumers know that there are risks for potential loss and damage in undertaking a move. They want to know right up front what your firm is doing to reduce those risks for you and them.

Often the claims adjustment process that takes place at the end of a relocation is the last opportunity you have to salvage a relationship with your customer. Firms that don't consider claims management and adjusting as an important part of their process and procedures are making a big mistake.

I invite you to review this issue and incorporate some of the suggested risk management techniques into your firm. Post your lookouts and take the necessary actions to avoid the icebergs. ■

CLAIMS / RISK MANAGEMENT

Why Use Your Claims Committee?

By Tom L. Olsen

The HHGFAA Claims Committee was originally established to benefit the industry and to assist individual carriers with claims issues that have an impact on our ability to make a reasonable profit. That sounds like a noble mission that would be embraced by HHGFAA members. Yet, in my 3 years as chairman of this committee, I have discovered that this resource is underutilized. I hope that we can change that in the future.

First of all, let me make it clear what the Claims Committee is not: We are not a claims adjuster for you to use in lieu of your own in-house claims staff or instead of using one of the many good independent claims-handling companies. The qualified experts in the field are best equipped to handle daily claims adjudication. Nor are we a venue for fighting individual cases of fraudulent claims. Such issues must be taken up directly with the local TO involved in the move.

The Claims Committee serves as a clearinghouse to take on challenges that

affect costs and the overall well-being of the industry. With the help of the HHGFAA office, we are able to bring the issues directly to the attention of the heads of the military claims services in order to secure their cooperation in changing what may be a

A Special

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Focus

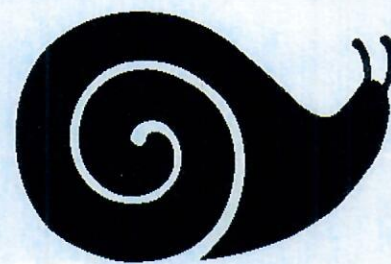
damaging common practice. If legal channels need to be utilized, we can direct those efforts also.

Be aware that this usually is a large and cumbersome task. Considering the bureaucracy inherent in the military structure and the nature of claims in general, getting

changes in the existing system is a bit like trying to dock an aircraft carrier: It's a slow process that takes time. However, it is usually well worth the wait and effort put into the task.

A case in point is the recent victory by the Association and HHGFAA General Counsel Alan Wohlstetter, who persuaded the Judge Advocate General of MTMC to overturn a decision previously made by the Defense Office of Hearing and Appeals (DOHA). The decision related to carrier liability for shipments that convert to permanent storage from SIT. This particular claim involved a shipment carried in 1995 and delivered into SIT. The actual claim was filed against the carrier in 1998, after the shipment had converted to permanent storage and sat in the warehouse for 2 years. In denying the appeal by the carrier in this case DOHA set the groundwork to have similar types of claims assessed against any carrier the industry under the same circumstances.

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This had long-term implications for HHGFAA members in that many carriers were subsequently hit with claims of the same type.

The Claims Committee was able to gather sample cases and select one that had a good chance of winning an appeal by Mr. Wohlstetter. It certainly took a while, but having stuck to our guns to get this egregious decision overturned, the industry will realize substantial savings in the long run. Here is a sampling of other issues that have taken time, but which we have pursued and won:

- We succeeded in getting Code J included with Code 5 and Code T in the MOU regarding a 50/50 split of claims liability with the government.
- We obtained salvage rights for all international inbound shipments.
- We ensured that MTMC follows the rules regarding claims offsets in lieu of arbitrary suspensions.
- We obtained a change in the Tender of Service regarding inconvenience claims to include the word "reasonable" to describe "expenses" reflecting payments to the member.
- Many items that were added to or amended within the current Depreciation Schedule.

If you check your past history of agenda items for the semi-annual Military/Industry Symposium, you will find the above issues were repeat items addressed in years of M/I meetings and a lot of long-term negotiations. Clearly, these are issues that affect all carriers. We are still going forward with other issues that will, or already do, impact our industry as a whole. Some of these include:

- Unearned freight setoffs even after the member is reimbursed for the loss.
- For particleboard furniture, getting the military to limit liability due to the inherent problems in disassembling or moving such items.
- Ongoing additions and changes to the Depreciation Schedule that all of us are required to use.

If you find yourself the victim of any claims decisions that appear arbitrary or capricious, or that adversely affect the entire industry over the long term, please bring it to the attention of the Claims Committee. We

have all volunteered to be on this committee as a resource for collectively fighting some of these decisions and injecting a bit more common sense into the whole process.

One more way to use your Claims Committee is for educational purposes. In the past we have held Claims Panels at the annual HHGFAA convention. We can use that venue to help educate all HHGFAA members on nuts-and-bolts issues that run the gamut, such as handling fraudulent claims, telling the difference between "valuation" and "insurance" or between depreciated value and full value, and how to calculate your liability for both. With FSMP now in place, there are many new issues that are coming to light. Resolve now to make the fullest possible use of this excellent resource that is truly one of the most important benefits of HHGFAA membership.

The Claims Committee is designed to assist you, and your feedback is important. If there is a subject that you would like to see addressed at a Claims Panel, please bring it to our attention and we can plan a program to include it.

I look forward to seeing you at HHGFAA's 39th Annual Meeting at the Paris Las Vegas in October. ■

Tom L. Olsen, president of American Vanpac Carriers, Inc. in Martinez, Calif., is a member of the HHGFAA Executive Committee and chairman of the Claims Committee.

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CLAIMS / RISK MANAGEMENT

ARGENMOVE Argentina

For several years we have succeeded in having practically no claims originating in U.S. Government official moves," says Argenmove's Daniel Oviedo. "We have been technically 'self-insured.' In those shipments for which we can manage to contract door-to-door coverage through an insurance company — TGI in our case — we have had a pretty good record throughout the years."

Oviedo attributes much of his company's stellar claims record to item 10 in the "Decalogue for Safe Moves" below. He also notes the public relations value of earning Certificates of Excellence, a recognition that serves as a useful sales tool which benefits both movers and their insurance companies.

Decalogue for Safe Moves

1. Packing inventories must show specific conditions of all items.
2. Inventories must be signed by the customer (at origin and at destination).
3. Loading and locking containers at origin residence adds utter security.
4. Use the safest (though not always the less expensive) maritime and air lines.
5. Get a detailed list for items individually valued at \$50 and over.
6. Additionally, securing a High Risk Items form filled in and signed by the customer is always useful.
7. Advise the customer that no insurance claim will be accepted for items not included in such a list.
8. Deductibles should be partially "under-signed" by the members of the packing crew.
9. If no claims are filed, deductibles should be partially distributed among the members of the packing crew.
10. Have the insurance company make thorough consultations with the moving company before paying any claims.

Argentina International Moving (ARGENMOVE)

e-mail: argenmove@argenmove.com.ar

GOSSELIN WORLD WIDE MOVING NV AND GmbH Belgium and Germany

The majority of the Gosselin group activities have been ISO and/or FIDI FAIM-ISO certified. In recognition that quality programs are helpful to focus on claims and risk prevention, an organization was put in place to cover the main issues related to quality management:

- A Quality Steering Committee has been formed, with all critical departments represented.
- A claims manager, Cecile Van Gimst, is responsible for ITGBL shipments.
- A claims manager, Tyler Smith, is responsible for negotiations with local transportation offices and coordination for repairs of damaged articles.
- A risk manager, Danny Rasschaert, is responsible for insurance claims, legal matters, and follow-up of claim tracers.
- A quality manager, Leo Lemmens, is responsible for the overall group's quality management and is also a member of the HHGFAA Claims Committee.

Systems have been installed to register complaints and claims both for direct customers and end users as well as to register service deviations from Gosselin's own suppliers:

- The introduction of a Quality and High Risk Incentive Program, and training of operators in both Belgium and Germany, have been a key factor in reducing the risk for claims on high-value items. The introduction of a special hardware box will have great potential in reducing the claims values in that area.
- A pro-active tracer system has helped make claims investigations more timely and efficient.
- Complaints and claims are analyzed on the basis of different parameters such as causes, place, cost, agent or carrier or supplier.
- These analyses are used in the Steering Committee Meetings to plan corrective and preventive actions; goals are set up for each year in every department in order to obtain better performance as per

customer expectations.

With shipments in 2000 having increased by about 45% over those handled in 1999, Gosselin has seen improvements in many sections of the organization:

- Commercial complaints decreased by 15% in number and 25% in cost.
- Military claims decreased by 6% in number and 12% in cost.
- Supplier errors decreased by 40%.

These figures show that being alert and knowledgeable about quality performance issues helps to reduce high risks and claims. It also decreases accidents and time-consuming investigations.

Constant training, awareness of problems, hands-on problem solving and implementation of new technologies are key factors for real improvement.

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Editor's Note: The Gosselin ad appears on page 56 of this issue.

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CLAIMS / RISK MANAGEMENT

Cargo Insurance Market Tightens

Cargo insurers are becoming more inquisitive about your business, and your coverage could get more expensive, according to an article in the *Journal of Commerce Weekly*. But it may pay to shop around before accepting a rate hike.

A CNA Maritime official pointed out that for many years maritime cargo declined, but so did the risks as containerization and other technological improvements reduced losses. But more recently, as trade has expanded and new markets in the Third World and former Eastern Bloc have opened up, theft, fraud, and criminal activity have exploded and ocean cargo underwriters have suffered greater losses.

In London, many insurers are now imposing double-digit rate increases on cargo policies; higher rates are beginning to be felt in the United States as well.

It's not just claims driving rates; last year, the stock prices of property and casualty companies increased an average of over 40%. Insurers say higher rates also result from an understanding of the exposures underwriters face, as well as normal inflationary pressures and the cost of reinsurance.

Nevertheless, an official with the underwriter ACE-USA noted that assessing the risk in ocean cargo insurance is often more difficult and complicated than in other lines of insurance. Some underwriters will, in a very soft market, undertake risks they don't understand. But when the market begins to firm, underwriters demand better exposure information from shippers on their ocean carriers; truckers; and about packing, security and the construction and occupancy of warehouses where cargo is temporarily stored.

One major concern these days is hijacking, which has reached epidemic proportions in some countries. Goods stolen range from high-value electronic devices to cigarettes. Cargo is safest, say experts, when it is afloat; an estimated 60-70 percent of ocean cargo losses occur when cargo is on shore.

Annual cargo theft in the United States has been estimated at \$10 billion to \$16 billion, or \$40 billion if one factors in the cost of claims, investigations, and paperwork. Worldwide it could total \$100 billion.

Some underwriters are insisting shippers move cargo in truck caravans or hire armed guards. Technology — such as global position satellite receivers — can help as well, but in the event of theft or

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diversion of cargo from its intended route police must be notified immediately as gangs of thieves can empty a container in minutes.

Another growing concern is containers lost at sea (see related article, Maritime Shipping section). It's difficult to say whether the percentage of losses at sea is growing, since although more containers are being washed overboard, trade volumes are also skyrocketing.

Insurance Could Be Barrier to Growth of NAFTA Trucking

If the North American Free Trade Agreement had created a true common market, like the one in Europe, problems about insuring Mexican and U.S. motor carriers to operate as foreigners in each other's market probably could be resolved fairly easily, says Dallas-based Texas underwriter James Dawson.

If a U.S.-licensed truck enters Mexico, its American insurance is no longer valid nor is it proof of financial responsibility within Mexico; the same holds true if a Mexican vehicle enters the United States. Both jurisdictions require every commercial vehicle to carry insurance from a company in the destination country.

The insurance requirement can pose real

Mexican carriers may have trouble getting coverage to operate in the U.S.

barriers to Mexican operators who consider applying for U.S. authority. Dawson predicts there will be many more northbound trucks than southbound when the U.S.-Mexico border opens, but he doesn't expect a tidal wave of additional traffic out of Mexico at any of the ports of entry. Until the opportunity exists to buy insurance that will be valid

in Mexico, the United States and Canada, there will be differences in the "insurance customs" of the respective countries.

A tri-national insurance group has been meeting several times a year on NAFTA-related issues and is mindful of the Jan. 1, 2002, deadline when qualified trucking companies from Mexico are to be permitted to begin hauling international cargo in and out of the United States, and presumably Mexico would be opened to U.S. trucking interests heading south for the same purposes.

It may be difficult for Mexican carriers to obtain coverage to operate in the United States. Not all U.S. insurers will write the risks for Mexican carriers, in part because Mexican carriers will not be able to provide the information U.S. insurers rely on to assess risks. In order to obtain U.S. insurance, carriers are required to provide information on their equipment — how old it is, what kind of maintenance programs are employed, and the safety record — as well information on drivers and their safety records.

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International Risk Management in Household Goods Shipments

By Bill Rose

The Willis Group arranged insurance protection on its first international transit shipment in 1828. Legend has it that there was, in fact, a claim. Undaunted by this rather inauspicious beginning, Willis has continued to provide insurance and risk management products and services to the international relocation/forwarding industry for nearly 175 years.

The Willis Relocation Risk Group (housed in the United States) and Willis Transportation Risks Ltd. (housed in the UK) carry on this tradition today. Over the past 4 years we have been responsible for arranging protection on more than 150,000 international shipments of household goods. We are pleased to serve the needs of more than 450 customers around the world.

A key component in our customer service model is the ability to settle claims for shippers whose shipments unfortunately experience loss or damage during the course of transit or while in storage. Our experience in settling over 7,500 claims per year has provided some insight as to the risks inherent in the process of international forwarding of household goods. We have also enjoyed the good fortune of working with and learning from many of the world's top international forwarding/moving companies. While we are not able to share specific strategies we are pleased to be able to offer our views on general best practices employed by global leaders in the area of loss control and risk management.

The Facts:

Our clientele includes direct forwarders, indirect forwarders, van lines and agents who do their own forwarding. Our client mix includes companies located in more than 25 countries around the world. The figures displayed here represent **total/averages of all customers over a 4-year period where Willis was involved in arranging insurance/protection on the shipment.** They are not meant to reflect the performance of any one company, nor should they be seen as "industry averages."

Our research indicates that between one

in three and one in four international shipments will suffer some level of loss or damage. The majority of these claims arise from marring, scratching, breakage, denting, etc., of the items. Another major contributor to claims is lost or missing items.

While it is clear that the negative impact of many claims can be dramatically reduced through a dedicated commitment to quality/risk management it is equally evident that much of the risk inherent in international shipping falls outside the control or influence of the forwarding/moving industry. Shipping HHG on an international basis is a "risk-rich" enterprise, as a study of our larger claims

**Each of these "partners"
must share your
commitment to quality
risk management.**

reveals. It is still good practice to arrange for adequate protection through a professional insurance/risk management firm for your customers' goods while they are in your care and control.

Our loss data also indicates that there are clearly some parts of the world where the potential for loss is a much more serious consideration than in other areas. Infrastructure, social, economic and political factors all serve to influence risk factors applied to regions of the globe.

Most claims for loss or damage to HHG are fairly straightforward and can be handled quickly and effectively by a professional claims staff with international experience, multiple language skills, and claims settling authority on behalf of the underwriters they represent. A review of our claims data indicates that in nearly all cases, claims can become much more complex and expensive

than they need to be for the following reasons:

- Improper documentation at origin (insurance application/packing inventory etc.).
- Incomplete explanation of the level of protection offered to the customer.
- Failure of the responsible party (booking agent/destination agent/insurance representative) to promptly respond to the customer's concerns relating to loss or damage to their shipment.
- Failure to quickly and properly counsel customer/shipper on the steps and duties necessary to properly adjust the claim.

Pro-Active Risk Management: Best Practices/Enduring Principles

- **You're not in Kansas anymore.** The organizational skill sets necessary to forward HHG on an international basis are not to be compared to those found in a high-level domestic mover. It is truly a different ballgame. Attempting to apply domestic capabilities to an international move is roughly akin to navigating your way through the UK with a roadmap of Texas. Learn the business, commit to it, and focus on training, training, and more training. International forwarding is truly a knowledge-based business.
- **A commitment to quality/risk management comes from the top.** In the international arena, quality and risk management are actually interchangeable terms. We have yet to work with a true quality international moving/forwarding company where the ownership/top management was not genuinely interested in and committed to both growing the business and increasing quality. That commitment is always manifested through the allocation of resources and talent to do the job properly.
- **You are only as good as your weakest link.** Nowhere is this more true than in the world of international HHG shipping. Your shipment may pass through the control of nearly a dozen other entities



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before reaching its final destination. Each of these "partners" must share your commitment to quality risk management and possess skills equal to your own in their respective areas. Leading international companies understand the words of the now infamous Ann Robinson of UK and U.S. television fame: "You are the weakest link — goodbye!" Quality systems are the way of the future in the international HHG business.

- **Pack the shipment as if it were your own.** Improper packing techniques and materials account for a greater number of international HHG claims than all other causes combined. Root cause analysis of targeted claims confirms that improper packing techniques and materials essentially guarantee that a claim of some magnitude will occur at some point during transit. As often as not it is simply a matter of luck and circumstance that dictate the size and severity of the claim. World-class international moving companies understand this principle and commit resources to hiring and training specialized international packing crews. If this is not possible, they are certain the agents they utilize for origin/packing services are highly skilled and qualified in the art of international export packing.
- **In God we trust — everybody else bring data.** All world-class international forwarding/moving companies understand the need to collect, analyze and act upon the right combinations of claims data. While it is important to understand the basics of loss information that might include losses paid and reserved and loss ratios, they also draw heavily from professional risk management and insurance partners to understand other key areas of risk measurement. These might include loss frequency, average shipment valuation, segregated origin and destination agent performance, stratification of losses by category and size, and root cause analysis for targeted claims. Once this information is gathered and reviewed, it is then used as a training aid to help drive the continual improvement that world-class companies intrinsically strive for.
- **As long as the imperfect (human beings) continue to attempt the impossible (moving furniture and belongings around the world loss-free), claims will inevitably occur, so**

choose your risk management partner wisely. The four fundamental skills any insurance/risk management partner must offer are the following:

1. A comprehensive protection program to protect your shipments from loss or damage.
2. A claims settlement service model that allows them to directly settle claims effectively, fairly, and efficiently.
3. A deep understanding of your industry and the forces that drive risk.
4. An ability to produce and present meaningful loss data and a corresponding risk management strategy.

Managing risk is not an initiative accomplished in splendid isolation. It requires a partnering relationship between the forwarder/moving company and its risk management partner. The transfer of risk to an insurance company is merely one strategy for consideration.

- **There are two fundamental human responses to radical change: To embrace it or to be swept away by it.** Market leaders understand that they are currently facing unprecedented pressures and changes in the marketplace. Developing global systems, third-party relocation companies and the introduction of new competitors from outside the historical relocation marketplace have continued to eat away at the margins once thought of as "protected territory." In order to combat this accelerating trend it will become mandatory for all forwarding/removal companies to focus even more intensely on quality and risk management. To the degree they are able to accomplish this, they will earn the right to remain competitive in the new marketplace — a right no longer pre-ordained by past dominance or reputation, but earned day to day through performance.

Managing risk effectively is not a cost item — it is truly a profit center. ■

Bill Rose is president of Willis Relocation Risk Group.



CLAIMS / RISK MANAGEMENT

The Cost of Good Health

By Ken Lock and Paul D. Meyer, CAE

This year, health insurance premiums for large employers will increase by as much as 13 percent, up from the 12 percent increase last year, according to a recent survey. The increase could be even greater for small employers. However, while medical inflation cannot be stopped, costs can be better managed.

Prescription drugs are driving many of the increases in health plan rates — more than 20 percent a year, compared with 10 percent per year for other health care services. In some cases the cost of prescription drug benefits outweighs the cost of in-patient hospital stays.

These increases are driven by two primary factors: the rise in direct-to-consumer (DTC) advertising (spurring consumer demand for pharmaceuticals) and the vast number of new drugs that have been introduced into the market.

Ironically, the success of managed care plans in reining in costs in the 1990s may now be a driver of increased costs in 2001. A decade ago, the plans effectively reduced unnecessary procedures and put a lid on premium costs, with annual increases in the low single digits. Gradually, overutilization has been curbed, and now even traditional

indemnity plans (also known as fee-for-service) incorporate basic managed care concepts to control costs. However, many of these efficiencies from managed care were one-time changes, and underlying cost trends have again begun to rise for all products.

Moreover, a significant backlash against managed care plans has emerged because patients and physicians think the plans have gone too far in cutting utilization and thus have become too intrusive on physician practices. As a result, many managed care companies have said they will stop requiring pre-authorizations for many procedures.

Another cause of rate increases for employers is the tight labor market. With unemployment under 5 percent, employers have given in to workers' demands for freedom in choosing doctors and medical services. This has had two effects on employers. First, many employers have demanded less restrictive managed care plans, which are more expensive. Second, when premium costs go up, employers have borne the burden of these increases.

The situation is not hopeless. You can take a number of steps to mitigate rising health insurance costs. Perhaps the most obvious is to be a smart shopper, and check

out competing health plans as well as their respective plan options. However, the solution is not always the cheapest plan; this may leave you with a plan that doesn't offer sufficient coverage for your employees and may only add to your headaches. Understanding the benefits, and even the level of customer service, offered by different health care companies should be a factor in your decision-making process.

You'll also want to review prescription drug coverage, which varies widely among health plans. Many promote the use of generic drugs (which, though chemically identical to brand name products, are significantly less expensive) and drugs that are most cost-effective, which can lower overall drug costs. Other plans are increasing copayments for prescription drug coverage. While this will increase out-of-pocket costs for employees, it can dramatically reduce premium costs and still provide needed protection for high-cost drugs.

Also, be careful not to choose a health plan with extremely generous benefits that are not valued by your employees. Talk with your staff about their specific needs and their satisfaction with the current plan. Some benefits under high-end health plans may be unnecessary even though they add significantly to your benefits costs.

You can consider sharing the burden

A Prescription for Action

To keep insurance costs in check:

- Talk with your employees — understand what they value most about your current plan and what other benefit needs are important to them.
- Work with a specialist, usually a licensed broker, to help you sort through your plan options.
- Evaluate your plan periodically to make sure your needs are still being met. If you are hit with a large rate increase, other options may help you lower the costs to you and your employees.

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with your employees. With costs expected to rise significantly, it is not uncommon or wrong to ask employees to pitch in. In addition, if you set up a special account (e.g., a Section 125 plan), employees can pay their share of the premiums with pre-tax dollars.

There are a number of Internet resources available to help you sort through your health insurance options, including information about premiums, managed care terminology, tax issues, and employee benefits structures. In addition, high-quality (although dense) information is available on many government Websites, including www.hcfa.gov and www.hhs.gov.

At the same time, most employers still need a knowledgeable, experience health insurance broker to help them make these tough and complicated decisions. Using a broker does not cost your company anything, and the cost of your health plan will be unaffected.

Many brokers are now leveraging the power of the Internet to improve their level of customer service. Through the Web, a broker can offer immediate, real-time quotes from top carriers, educational tools to help you understand the basics of health insurance, and live support from licensed agents to guide you through the process.

The 'Net also has improved the services available to small businesses, which historically have had trouble getting attention from some brokers. In fact, some brokers now offer services online that specifically target the needs of even the smallest businesses.

With information and choice at your side, you will be able to make an informed decision about health insurance plans without worrying yourself sick.

— Excerpted from an article in Executive Update magazine

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- Completing the JHA forms.
- Performing a job observation.
- Identifying the hazards associated with the job.
- Using job hazard analysis to identify and avoid ergonomic risks.

The cost of *Job Hazard Analysis* (PC#818) is \$69 each plus local and state sales tax and shipping & handling of \$6 per book for 1-4 copies or \$4 per book for 5+ copies). To order your copies call ABS Consulting at (301) 921-2323 and mention Priority Code FX 30.



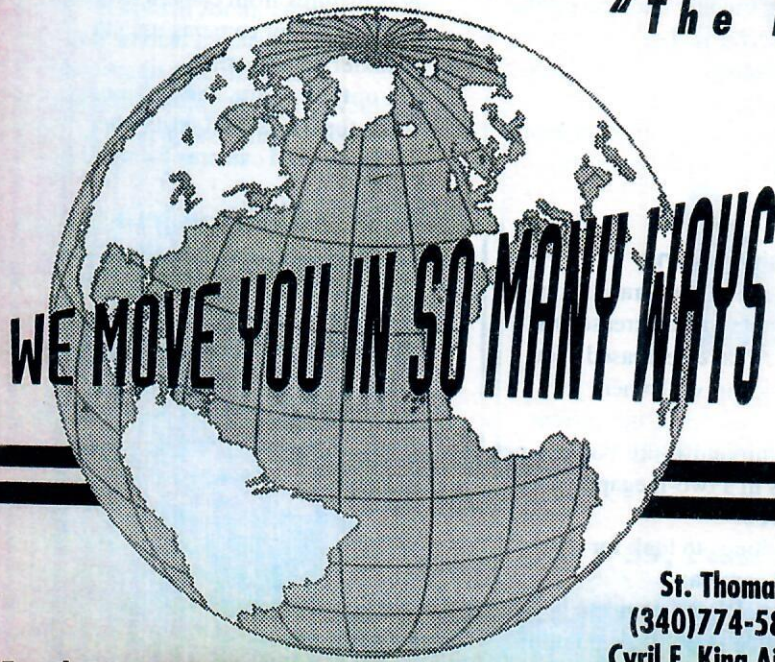
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CLAIMS / RISK MANAGEMENT

The Digital Camera: A Great Claims-Fighting Tool, A Wise Investment

By Terry R. Head, HHGFAA President

Everywhere you go nowadays you see people taking photographs with digital cameras. They're taking snapshots of their kids, pictures of scenery and family events, and even using them to make a record of valuable possessions. Digital cameras are becoming as ubiquitous as VCRs and CD players.

Digital cameras have made their way into the business world as well. Real estate brokers and mortgage bankers use them to record and then send pictures of homes and commercial properties to prospective clients and lenders. Construction companies use them to prepare presentations, proposals, and bids, as well as to take progress pictures of buildings under construction for e-mailing to the owners, architects, and even the local inspection authorities. Manufacturers take pictures of prototype products and e-mail them to customers for approval, shaving weeks off the production process.

Will digital cameras ever be as important as trucks, forklifts, and dollies to a mover? Maybe not; however, this great tool could prove to be one of the wisest investment a removals company can make, especially when it comes to fighting the economic impact of claims.

Credit for inspiring this article is due **Henk Geenen of Caribbean Moving Services N.V.**, who first mentioned the value of the digital camera to me in a conversation we had at the HHGFAA Annual Meeting back in 1998. I recently e-mailed Henk and asked him to provide some comments. Here's what he has to say about the usefulness of digital cameras:

"We at Caribbean Cargo Services and Caribbean Moving Services began working with digital cameras years ago — of course, not only to take pictures of all the beautiful women in Curacao but to protect ourselves against claims and chargebacks, as well as

further enhancing our learning process inter-company.

"Nowadays we are taking pictures of all northbound shipments of general cargo and household goods/personal effects to the United States. You know as well as we do that all shipments from Curacao, being a drug-related area, will be sent to Customs for inspection. What you also know is that after inspection we do not even recognize the shipments that were sent. Then of course a claim will be presented with pictures of the damage. Using the digital pictures we take, we are able to show and prove to our customer that a professional job was done at origin. These cameras have made long-distance communicating not only a lot easier but certainly a lot faster. With the assistance of digital highways we are able to utilize modern techniques which in turn help us to inform our customers quickly and accurately, which aids both ourselves and our customers.

"If modern technology is available at a reasonable price I think that everybody should be instructed to use it to protect their customer, themselves and their overseas partners."

Purchasing Considerations

Like all things digital, cameras are changing rapidly. Quality has increased as dramatically as prices have decreased. You can now get a one-megapixel camera for \$200. Two-megapixel cameras, the current state of the art, start around \$300. You can get a rich set of features in a two-megapixel camera for under \$700.

Here are some things to look for when purchasing a digital camera:

- **High resolution.** Digital cameras measure resolution in pixels, a point of colored light. The more pixels, the better the quality of the image. Better cameras shoot in resolutions of 1,600 by 1,200

(around 2 million pixels, hence the name 2-megapixel) or more. Their images look the best, especially when printed. But if you just want to take snapshots for e-mailing or posting on the Web, you can get by with 640 by 480 resolution (about 300,000 pixels). Consider that the higher the resolution, the bigger the image file. E-mailing a 2-mb. picture is not good Internet etiquette, unless you know the intended recipient has a high-speed connection.

- **Expandable memory.** Most of the newer cameras come with small removable memory cards, like Compact Flash or SmartMedia cards. These allow you to keep taking pictures without having to offload pictures to a computer.
- **Universal Serial Bus connection.** A USB cable is the fastest, simplest way to port pictures from camera to computer. Older, cheaper cameras use slower, clunkier serial ports.
- **An optical zoom.** Optical zooms are more functional and take better images. Most low-end cameras have fuzziy digital zooms.
- **An AC adapter.** Usually offered as an accessory, AC adapters save money. With color liquid crystal display screens for reviewing images, digital cameras drain batteries like jets drain fuel. You want to be able to plug your camera into an outlet while reviewing photos on the LCD, transferring images to your computer or shooting indoors, if possible.

Besides the camera, you'll also need a decent color printer to show off your shots. You don't need to spend \$2,000 on a color laser printer, unless quality is job one. You can get reasonable results on an ink-based color printer. But don't buy a cheap ink-jet printer. They're slow, unreliable, and produce

poor images. You'll need to spend \$350 or more to get something with reasonable speed and quality. Some high-end printers and cameras allow you to print wirelessly from camera to printer, an added convenience.

Of course, you need a digital camera at home. The question is, does your business need one, too? ■

Editor's Note: HHGFAA would like to thank *Bottom Line Magazine* and the *Washington Business Journal* for information contained in this article.

Cameras to Consider

Less than \$400 USD

Olympus D-460 Zoom: Best for e-mailing photos or posting them on Web pages. Solid and easy to use, yet compact and light weight. 1.3 megapixel images, zoom lens and 36mm lens. Uses SmartMedia 5"x6"x1.9". Weighs 8.3 oz. Cost: approximately \$350 USD.

\$400 to \$1,000 USD

Cameras in this price range can create quality prints as well as images for on-line use. **Nikon Coolpix 995:** It has 3.34 megapixel resolution, an ultra sharp 4X optical zoom, 8mm to 24mm lens and manual modes to allow greater image control. Uses SmartMedia 5.4"x3.2"x1.6". Weighs 13.8 oz. Cost approximately \$899 USD.

Money Not a Concern

If you have single-lens reflex (SLR) camera and a number of lenses you want to use for digital photography, a digital SLR is best. It allows you to look through the lens and see what the camera sees. The choice of many pros is the **Nikon D1H**. Cost about \$4,500.

More economical is the **Fuji FinePix S1 Pro** which costs about \$2,800. 6.1 megapixels per image. Can also take most Nikon lenses. Takes both SmartMedia and CompactFlash II cards.

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Claims Prevention and Procedure Council

By Chuck Naylor, Executive Director, CPPC

When it comes to household goods claims, there is only one non-profit association that is dedicated solely to the prevention and handling of those claims: the Claims Prevention and Procedure Council (CPPC). The CPPC has been in existence for over 30 years and is comprised of over 1,400 members, including movers, repair firms, appraisers, adjusters, attorneys, insurance companies, and other vendors. The CPPC is committed to education and networking for the purpose of preventing claims and handling them professionally and efficiently when they do occur.

The CPPC publishes a monthly newsletter containing articles written by our members that relate to all areas of claims prevention and handling as well as general member news, government news, legal and appraisal updates, technical repair and refinishing tips, industry reports, and more. On a yearly basis the CPPC publishes a printed version of its Roster of Members, which is a valuable tool for movers who need the services of repair firms and other vendors in various parts of the country.

With the advancements of technology, the CPPC is also making advancements. The association's website, www.claimsnet.org, is updated continually with valuable information for CPPC members. The highlight of the website is the searchable Roster of Members, which is updated every single business day. This is the same as the printed Roster, but with all the latest updates to member information.

Movers across the country looking for repair firms can simply go to the Roster Search page and enter the first three digits of the ZIP code where their claimant lives. The results will show all CPPC member repair firms and vendors who provide service in that area.

Each year, the CPPC holds a Spring Workshop and a Fall Convention. The goal of

Association Profile

both gatherings is to provide a forum where claims professionals can learn new methods for preventing and handling claims, share ideas, and meet other claims professionals who can provide needed services.

The bottom line for the CPPC is to help educate professionals in the moving and storage industry on how to prevent and handle claims, and to provide a marketing connection between movers and the vendors who supply needed repair services.

For more information, contact:

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UniGroup Worldwide, Inc. Risk Management/ Claims Strategy

By Dick Sullivan, Lisa Grimm, and Bill Rose

Proactive risk management and claims prevention are components critical to the success of UniGroup Worldwide, Inc., our family of domestic (U.S.) agents and our international partners. We accept responsibility for the care and control of thousands of shipments annually, each containing items of both economic and sentimental value to our customers. We understand the importance of our role in minimizing the possibility of loss or damage to them; shipments that arrive on time and damage-free create satisfied customers, and satisfied customers create the opportunity for UniGroup Worldwide to occupy a dominant position in the international household goods marketplace. As a result, risk management and claims prevention is good business. It is viewed as a profit center rather than an expense item throughout the UniGroup Worldwide system and is supported by all levels of the company.

As part of our ongoing efforts to enhance our service, we have recently undertaken an extensive claims study with our insurance partners, Willis Relocation Risk Group and Vanliner Insurance Company. The results of our analysis reveal the following:

- Not surprisingly, the majority of household goods cargo claims result from the marring, scratching, denting, or breakage of items. Lost or missing items also contribute heavily to the cost of claims. It is our belief that these types of losses can be positively influenced by proactive risk management strategies.
- Packing techniques and crew capabilities clearly contribute to a successful risk management initiative.
- Proper packing materials can dramatically reduce the exposure to loss.
- Shipment routing can either increase or decrease the potential for loss.
- Training at the agency level is critical to controlling loss or damage to shipments placed in our care, custody, and control.
- Developing relationships with key international partners who share a commitment to quality and risk management has a very positive influence on loss statistics.
- Properly completing the necessary paperwork (shipping and insurance documents) helps reduce the magnitude of the potential claim in the event of loss or damage to a shipment.
- Utilizing the services of a professional claims-settling firm with global capabilities further serves to reduce the potential loss, should a claim occur.
- Ongoing review and evaluation of loss information serves to educate both UniGroup Worldwide, Inc., and our agency family regarding areas for potential improvement; as well as possible industry trends.

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- An effective risk management/loss control initiative must be supported by management.
- UniGroup Worldwide has partnered with Willis Relocation Risk Group and Vanliner Insurance Company in developing a number of creative, effective approaches to enhancing international transportation services:

— An insurance program has been created specifically to provide protection for international shipments of household goods.

— Quarterly loss reviews identify loss frequency, loss ratios, and related key measures for our domestic agency family and our international partners. These reports identify performance indicators for the agent while acting as either the booking agent, the packing agent, or the destination agent. From these reports, we are able to deliver important service-related data to the agent in a timely manner. We can also spot trends within

our system or outside influences on risk levels.

— Seminars are conducted throughout the country for our agency family, featuring agenda items focusing on ways to minimize risk to shipments and improve customer satisfaction.

— Willis claims offices in both the United States and United Kingdom provide fast, efficient claims settlement service.

— UniGroup Worldwide, Inc., works with Willis and our international partners in maintaining a comprehensive listing of repair firms throughout the world.

In addition to the risk management strategies undertaken with our partners, UniGroup Worldwide also engages in the following activities designed to reduce the possibility of loss or damage to our customers' goods:

- **Quality certification process.** The UniGroup Worldwide Agency Certification Program and Move Manager Certification Programs include the

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Registered International Mover (RIM) certification from the American Moving & Storage Association. The program assures that our agents and partners have the skills, tools and understanding necessary to meet and exceed customer expectations and ensure consistently superior service.

- Customer satisfaction surveys. UniGroup Worldwide works with a third party research firm to conduct transferee post-move evaluations. The survey provides a means for identifying improvement opportunities, as well as for recognizing outstanding efforts.

UniGroup Worldwide, Inc., understands that waging a successful battle against loss or damage claims is an ongoing process. It requires a constant commitment to review

the key data provided by our partners, use the data to develop improvement strategies and stay focused on the goal of always seeking to enhance the processes used in shipping our customers' valuable belongings. ■

Dick Sullivan is director of insurance marketing and Lisa Grimm is WorldWide marketing representative at UniGroup. Bill Rose is president of Willis Relocation Risk Group.

- ISO 9001. The quality management system of UniGroup Worldwide, Inc., has been assessed and approved by National Quality Assurance, U.S.A., against the ISO 9001: 2000 quality assurance management system standard. The approval is subject to UniGroup Worldwide, Inc., maintaining its system to the required standards that are continuously monitored by NQA, U.S.A.
- Vanliner loss control services. UniGroup Worldwide fully embraces the loss control input from its insurer. Vanliner's comprehensive Loss Control process creates a partnership that assures risk management and claim prevention techniques are fully implemented.

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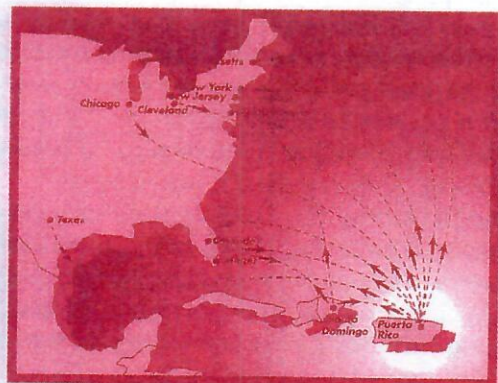
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CLAIMS / RISK MANAGEMENT

Risky Business

By Alix Nyberg

Tales of the kidnapping of executives and political insurgence make compelling headlines, but how likely are they to affect the bottom line of overseas business ventures?

The question is rhetorical for most companies, because computing the likelihood and severity of soft variables, like bribery or xenophobia, is no easy task. Yet quantifying the risks of doing business in Pakistan instead of Peoria is an increasingly hot topic, says Adam Davids, CEO of the New York-based Global Association of Risk Professionals. "It's exploding," he says, noting that several consortia and companies are creating operational risk models.

PricewaterhouseCoopers, for example, recently partnered with Greenwich, Conn., software firm NetRisk Inc. to develop in-house tools for a wider corporate audience. The software analyzes internal loss data from a company and allows relevant external exposure data to be incorporated. Another model, developed by the London-based Economist Intelligence Unit, ranks countries on the prevalence of shady business practices and cultural constraints.

Similarly, Merchant International Group (MIG), also based in London, is rolling out a \$25,000-plus software suite that incorporates the proprietary Gray Area Dynamics (GAD) index into traditional risk measures.

"GAD looks at the perception, as opposed to facts, because facts often have little bearing on actual transactions at a country level," says Trevor Gunn, a deputy director at the Department of Commerce.

Other risk experts debate the value of crunching soft numbers, and note that they should not be used to make final decisions. MIG officials tend to agree. But Paul Brown, MIG's managing director, points out that "once you start quantifying this stuff, you can approach insurance companies to cover it."

— SOURCE: CFO Magazine

Tips for Female Travelers

No matter where they may be, travelers often pose very tempting targets for criminals. But the dangers are often more numerous — and potentially more serious — for the growing numbers of women who travel on business. The threat of crime can have a big effect on how women conduct business abroad, and the degree of caution with which they interact with strangers and move about their destination cities, according to the National Business Travel Association in Alexandria, Va.

Global Business magazine offers the following safety tips for female travelers:

- Know what you're getting into. Before the trip, ask your hotel to send you maps on the area and point out danger zones. You can also buy a book on the area or check the Web.
- Be wary of chatty strangers. They could be fishing for details about your travel plans and assessing your vulnerability.
- Don't wear clothes that make you stand out. For business meetings and sightseeing, dress conservatively.
- Sit on the aisle seat when on a plane or train, placing your handbag, coat and jacket on the window seat if it is empty. This discourages unwanted attention. In a restaurant, place your coat on the seat opposite.
- If single, consider wearing a cheap gold band while on the road. When approached by men, say you're waiting for your husband or on your way to meet him.
- When using a rental car, keep the doors locked and hide any maps or rental stickers that might tip off a carjacker that you aren't a local.
- Always take a mobile phone and keep it charged. If you suspect you're being followed by a stranger, call someone, or even pretend to call someone.
- Lose the purse. If you must carry a handbag, make it an inexpensive or old one, and put the strap diagonally across your chest so that it's not easily snatched from you.
- Choose hotels with interior room entrances and that are located where transportation and security are good. At the hotel, never accept a room for which the desk clerk has mentioned your room number out loud. Never leave your key where someone can see your room number.
- Check your windows, sliding doors and locks. The door should have double locks, one of which should be a deadbolt. Always use the elevator instead of the stairs, and have your key out when you leave the elevator.
- Find out whether the hotel gym has an attendant.
- When dining out alone, have the concierge pre-arrange your cab ride back to the hotel.
- Consider staying in a reputable B&B instead of a chain hotel. The proprietors typically keep closer tabs on who their guests are, what is going on in the building, and when to expect you back at night.

Surviving as a Hostage

Crime and political violence sometimes distinguish themselves from other forms of violence by the fact that the intended target is not actually the victim seized. The real target is that group of people beyond the extremist's reach whom he or she wants to intimidate through acts of violence.

But what of the victim? Every hostage or kidnap situation is different. There are no strict rules of behavior. However, discussions with hostage victims suggest that there are steps that can be taken to minimize the effects of detention.

Any international traveler is a potential hostage on a hijacked aircraft, in a hostage-barricade situation (e.g., bank robbery), or in an abduction. Being a member of a wealthy or politically influential family could also make you a target.

If you are taken hostage or kidnapped, there are several steps you can take to enhance your ability to cope and see the incident through to your successful release:

- Be certain that you can explain everything you have on your person.
- At the time of your seizure, don't fight back or attempt to irritate the hostage taker. You may be injured if you resist armed people. Expect to be drugged or blindfolded.
- Fear can sometimes be overwhelming and paralyzing, but recognizing your reactions may help you to adapt more effectively.
- Immediately after detention has begun, pause, take a deep breath, and attempt to organize your thoughts. Try to determine where you are being taken and what the situation is.
- Make mental notes of your abductors, their mannerisms, conversation, and their apparent rank structure. This may help police after your release.
- Be prepared to be accused of being a spy.
- Anticipate isolation and possible efforts by the hostage takers to disorient you.
- Exercise daily. Develop a physical fitness program and stick with it.
- Be prepared for a loss of appetite and weight.

- Remain as mentally active as possible. Write, read books, study languages, and even consider solutions to problems at your work.
- Ask for anything you need or want (e.g., medicine, books, etc.). All they can say is no.
- If you speak the hostage takers' language, use it. It will enhance communication.
- Build rapport with your captors. If they need a fourth for bridge, be that fourth. Find mutual areas of interest that emphasize personal rather than political interests.
- Eat what they give you. It may not look great, but it isn't poison.
- At all times maintain your dignity and self-respect.
- Former hostages and kidnap victims report that three types of faith contributed to their survival: faith in self, faith in those who are attempting to secure their release, and faith in a supreme being. Although faith in self is essential, faith in all three is optimal.
- When all else fails, remain calm, cooperate, and take one day at a time.

— From *A Personal Safety Guide for International Travelers* (1998)
by Edward Lee II, CPP
(e-mail: edwardlee@aol.com)

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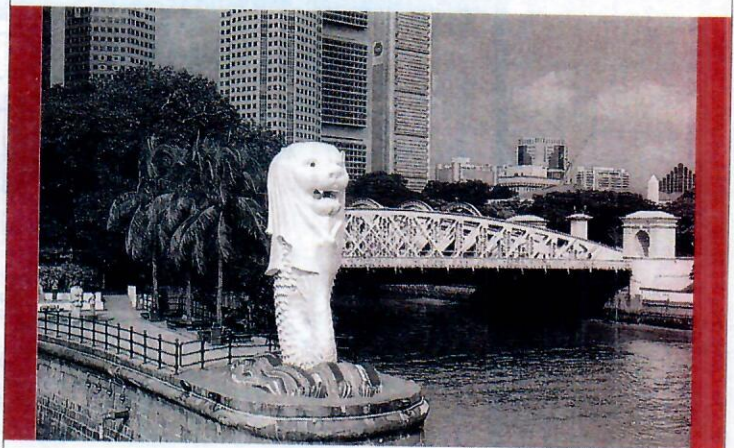
High-risk countries, according to the Gray Area Dynamics index

Country Score (out of 100)

Pakistan.....	90
Indonesia.....	88.5
Russia.....	88.5
Zimbabwe.....	87.5
Colombia.....	87

—SOURCE: Merchant International Group

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DOT/TRUCKING NEWS

Cross-Agency Ties with Mexico Developing

(Adapted from an article by Margaret Gordetsky in *Transport Topics*)

The Department of Transportation is beginning to develop a good working relationship with the government officials of Mexico to facilitate opening the border to international trucking, according to a DOT official.

In 1995, the United States, citing safety concerns, refused to open its four border states to Mexican trucks carrying international cargo, as specified by the North American Free Trade Agreement. Now, reports David DeCarme, chief of the maritime, surface, and facilitation division at DOT, "they are doing impressive things"

aimed at relieving those concerns.

Mexico has been working to get online databases to link with U.S. agencies and safety officials; adopt inspection standards; and develop more government oversight of the trucking industry.

DeCarme, addressing the ATA Agricultural Transporters Conference on June 4, said DOT has had good communication for several years with Canadian government agencies involved in trade and transportation, but contact with Mexican official had been limited until recently. The opening of the entire U.S. to Mexican truckers, scheduled for Jan. 1, 2001, is what spurred the communications with Mexico, the United States's second largest trading partner after Canada.

In addition to implementing the provisions of the agreement, the two countries are engaged in corridor planning for the border crossing areas, infrastructure improvements in the border states, standardization of regulations among the three NAFTA partners, and application of more technology to the Mexican border to deal with increased traffic volumes.

Increased volume of trade with Mexico presents what DeCarme called a "problematic situation." While NAFTA is "unique" and provides an opportunity to "integrate" land transport into a North American system, "we cannot continue to use the systems in place now," he said. "So we are looking for technology to help us."

Also, because the regulatory systems for the United States, Canada, and Mexico are different, "it behooves everybody to see if we

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can do things with standards to make them effective," he said.

With new U.S. systems such as the International Trade Data System — an overall data collection point for the Customs Service, INS, Department of Agriculture and other agencies involved in border traffic — along with transponder technology to preclear some traffic, "we should be able to address serious congestion problems at some crossing points," DeCarme said. "We are actively engaged in pilot projects at the northern border.

A \$140 million authorization running two years is earmarked for development of

border infrastructure. DOT has received \$2 billion worth of applications for infrastructure development from border states. In reauthorizing DOT money dedicated to the border, the agency "will look at border programs and reauthorize more money," DeCarme said.

Safety Experts Dubious About Road-Fatality Goal

The federal government's goal of cutting truck-related highway fatalities by 50 percent was all but dismissed by researchers at a

meeting in Pittsburgh that addressed truck and driver safety issues.

Experts speaking at Carnegie Mellon University June 18-19 said that only a drastic change in American lifestyles would have any radical effect on the number of people killed in truck accidents each year.

An ATA official said the potential beneficial changes that could be made would include trucks-only highways; significant investments in transit programs to get automobile drivers off the streets; shippers and receivers staying open 24 hours a day to handle trucks; and tax reductions for truckers who devote more money to safety activities.

While Transportation Secretary Norman

Claims and the Internet

Here are some handy Website references to help you deal with claims issues. The list was produced by CPPC. All site addresses begin with www. unless otherwise shown.

hhgfaa.org	Household Goods Forwarders Association	tucows.com	Computers & accessories
ncdc.noaa.gov	National Climactic Data Center	cabinetparts.com	Cabinet hinges & handles
remotes.com/index.html	1-800-Remotes	horton.com	Hardware
topgifts.com	A Touch of Class (Llardo/crystal replacement)	bestbuy.com	Best Buy
aafes.com	AAFES online catalog	cpssc.com	Consumer Product Safety Commission
publited.jag.af.mil/JACC.txt	Air Force Claims Clips	cdw.com	Computers
promover.org	American Moving & Storage Association	mihummel.com	Hummels
analogique.com	Analogique Systems Labs (electronics repair)	michaelround.com	Fine china & crystal
assoc-restorers.com	Association of Restorers	larkininthemorning.com	Musical instruments, books, recordings
buy.com	Computers, books, videos, music	law.cornell.edu/cfr/49p1005.htm	Code of Fed. Regs. (Title 49)
claimsnet.org	CPPC	collectorsgallery.com	Collectors Gallery
compare.net	CompareNet (compare brands)	furnituredirect.com/index.html	Furniture Direct (ready-to-assemble)
computershopper.com	Computer Shopper	http://r10.furniturefind.com	Furniture Find (name brand furniture)
compusa.com	CompUSA	game-masters.com	Game-masters (Sega & Nintendo games)
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allabouthome.com	All About Home	paularpin.com	Paul Arpin Van Lines
		unirisc.com	Unirisc
		icusoftware.com	ICU software solutions for claims management
		egghead.com	Computers

Y. Mineta says he is committed to cutting the number of truck-related deaths in half by 2008, Federal Motor Carrier Safety Administration staff suggested that goal is realistic. Nonetheless, FMCSA says the agency will work toward the goal by stepping up enforcement, relying more heavily on technology, and issuing new truck safety regulations.

However, previous efforts — such as creation of the Motor Carrier Safety Assistance Program in 1982 to fund states' truck safety efforts, the commercial driver license program in 1986, and mandatory drug testing — had only minor effects on truck safety.

Some attribute the lack of progress in truck safety partly to the idea that drivers prefer a fixed level of risk and will maintain risk levels regardless of safety improvements. Thus, managers must present truck drivers with incentives for exhibiting less risky behavior, said one expert.

Studies show that car drivers are at fault for two-thirds or more of all accidents involving trucks. Thus, car drivers must be trained in how to operate safely near a truck in order to any sizable reduction to occur.

One participant pointed out that trucking companies have been able to make substan-

tial improvements in safety performance by changing their economic structure. "Carriers should not fall into the trap of dropping their rates and forcing their drivers to work longer hours in order to compete," he said. "What you get when you do that is some type of disaster. The harsh reality is that some people just have to get out of the business because they aren't good at running a trucking company."

Movers Lose Complaint Re Customer Loading

The federal government has ruled that trucking companies hauling household goods loaded and unloaded by the customer do not have to meet the same standards as full-time movers.

The American Moving and Storage Association had petitioned the Federal Motor Carrier Safety Administration last August asking the agency to hold freight carriers to the stiffer consumer protection requirements regardless of who loads the goods. However,

FMCSA denied the petition on the ground that the rules focus on the nature of the service, not the nature of the freight.

With professional household movers, "everything is in the hands of the movers," said Mark J. Andrews, the attorney for trucking companies offering the service. "Movers have a lot more control of the service and there should be separate rules to address that."

AMSA said a similar petition is still pending before the Surface Transportation Board. Failing a favorable outcome, AMSA may try to get clarification legislation.

In 1999, freight haulers began dropping off trailers for people who wanted to save money by loading their own possessions, but who did not want to rent and drive a truck. Once the trailer is loaded, the trucking company hauls it to the destination, where the shipper unloads the goods.

AMSA said that customers using the services are being unfairly denied the regulatory protections established for users of traditional household goods carriers. Movers are held to stricter requirements regarding pricing estimates, service and liability than are freight carriers.



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HHGFAA Annual Meetings: A Year-By-Year Comparison

Year	Location	No. of Attendees
1962	Redondo Beach, CA	33
1963	Washington, DC	33
1964	Washington, DC	43
1965	Washington, DC	52
1966	Washington, DC	56
1967	Frankfurt, Germany	159
1968	Honolulu, HI	164
1969	Washington, DC	111
1970	Palm Springs, CA	223
1971	San Juan, PR	194
1972	New Orleans, LA	301
1973	Seattle, WA	307
1974	Washington, DC	335
1975	Las Vegas, NV	546
1976	Atlanta, GA	428
1977	San Francisco, CA	519
1978	Orlando, FL	318
1979	Phoenix, AZ	438
1980	Houston, TX	557
1981	Reno, NV	645
1982	New Orleans, LA	784
1983	Coronado, CA	871
1984	Maui, HI	644
1985	Nassau, Bahamas	652
1986	Seattle, WA	706
1987	Orlando, FL	829
1988	San Antonio, TX	972
1989	Colorado Springs, CO	971
1990	Dorado Beach, PR	921
1991	Coronado, CA	1,078
1992	New Orleans, LA	1,321
1993	Nashville, TN	1,335
1994	San Francisco, CA	1,461
1995	Honolulu, HI	1,255
1996	Orlando, FL	1,560
1997	Reno, NV	1,635
1998	Miami Beach, FL	1,670
1999	Washington, DC	1,679
2000	Anchorage, AK	1,429

Las Vegas Awaits You!

Join your friends and colleagues for HHGFAA's 39th Annual Meeting at the spectacular Paris Las Vegas Hotel, October 8-10, 2001! Turn to page 40 of this issue for all the exciting details!



MARITIME/OCEAN SHIPPING

Maritime Bureau Targets Scams

By John Parker

The International Chamber of Commerce is warning freight forwarders, ship agents and carriers that they could face tougher regulatory controls by governments if they fail to report suspicious international trading deals.

According to a recent investigation by the ICC's International Maritime Bureau, legitimate companies are increasingly being used by criminals to transport goods and provide documentation for international trading scams. "They are often aware they are working with criminals but choose to keep quiet and take part in the scam rather than report the activity to the authorities and lose business," noted the IMB.

The fraudulent deals typically involve international shipments and theft of the cargo in the country of destination. According to the IMB, after the shipment arrives in the country, a carrier is directed to

take it to a warehouse where someone using fake identity and customs stamps receives the cargo. The consignee then reports the goods stolen and makes an insurance claim.

According to the ICC, forwarders may find that if they do not start making their own due diligence checks and avoid suspicious cargoes, national authorities will step in and enforce sanctions on traders, freight forwarders, and agents.

The IMB says fraudulent cargo owners are behind most of the scams. They take out insurance and employ an honest transporter to handle the goods. They are notified when the shipment clears a customs entry point into the country of final destination and then arrange for the goods to be "stolen." Current laws do not oblige transport firms to check the legitimacy of people whose goods they deliver but, with increasingly high losses in some countries, authorities are "waking up to the exploitation of weaknesses" in the current trading system.

According to IMB investigators, freight forwarders and ship agents produce documents such as bills of lading that are used to give credibility to fraudulent shipments to places like India, the Middle East, and Russia. The IMB believes it is probably being used as part of money-laundering schemes.



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In such cases, says the IMB, even if what the transporters did was not illegal, the documents were used to perpetrate fraud and many innocent third parties lost money as a result.

— *SOURCE: TrafficWorld*

APL Launches New East Africa Service

APL has created a new service designed to give global shippers easier and faster access to the east African market via Aden, Yemen, with weekly port calls at Mombasa and Dar Es Salaam.

The new service, launched July 1, connects with APL's global line-haul network at the port of Aden. It also provides access to several land-locked countries in the region, including the Democratic Republic of Congo, Rwanda, and Uganda.

In Brief ...

Grimaldi Group Naples, the Italian transportation and logistics company, has acquired a majority stake in Atlantic Container Line, the trans-Atlantic operator of combination ro/ro and container ships. Grimaldi acquired 44.95 percent of ACL last year and recently increased its stake to 50.09 percent. ACL's second-largest shareholder is CMA CGM, the French shipping line, with 10.5 percent.

All 10 members of the House Merchant Marine Subcommittee have signed a letter supporting reauthorization of the Maritime Security Program and continuation of the U.S.-citizenship requirement for MSP subsidies. **Maersk Sealand**, which operates 19 of the 47 MSP ships, has been lobbying for a change in the requirement. Maersk operates four MSP ships directly under a special provision in the subsidy law, and has 15 other vessels that are managed by a U.S.-based operator that runs the ships, collects the subsidy, and charters the vessels back to Maersk Sealand.

The **Maritime Law Association of the United States** is looking for a congressional champion for cargo-liability reform, but it

wants to keep it a package deal. Reports said MLA was going to carve out a measure to reverse the Supreme Court's 1995 "Sky Reefer" decision that allowed carriers to name a foreign court as the venue for liability claims. Not true, said MLA President William Dorsey. He said the group hopes to revive a COGSA-reform bill that died when the 106th Congress adjourned at the end of 2000, but the measure needs a champion. Sen. Kay Bailey Hutchison (R-TX) sponsored the bill when she chaired the maritime subcommittee of the Senate Commerce Committee; she now chairs the committee's aviation committee.

The European Shippers Council has endorsed a proposal by the European Commission to increase competition between and within European ports. The ESC said on

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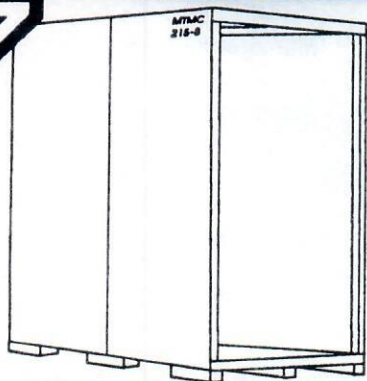
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June 19 that it supports the main objectives of the reforms, which are awaiting passage by the European Parliament.

"The attractiveness of a port to a shipper is judged by the quality of the services provided within the port," said Chris Welsh, secretary general of the ESC. "The ability of ports in Europe to be able to attract a wide range of services is important to enhance the performance of industry's supply chains."

The commission's package of reforms would make ports eligible for EU funding under the Trans-European Network program for transport projects, and would gradually open up ports to greater competition in services, such as cargo handling.

The ESC called for a more "open and competitive" ports industry as well as an end to "outmoded labor practices and port monopolies."

— SOURCE: Traffic World

Containers Overboard!

Many containers get washed overboard each year. As the ships get bigger, the opportunity for spectacular accidents grows. While the aggregate number of containers lost or damaged at sea represents a very small percentage of the 95 million containers moved annually, that's cold comfort to the owners of goods that are destroyed.

Edward F. Travers & Associates, a marine surveying firm in Seattle, reports that

in the Pacific Northwest losses of 10 to 40 containers are practically inevitable every January or February.

In 1998, when the APL China docked in Seattle after riding out a typhoon, it had lost

or suffered damage to several hundred containers because of the storm. Estimated cargo losses from that incident range from \$50 million to \$100 million.

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seriously. Shippers like Nike aren't interested in claims — they want to ensure the cargo gets onto store shelves. It's uncertain whether the problem of overboard containers is worsening; some insurers report stable or even downward trends. Still, containers are washed overboard regularly.

Recently James McNamara, president of the National Cargo Bureau, said he has recorded 53 such incidents since 1989, a list that may be incomplete. Exacerbating the problem is the fact that ship captains are under pressure to meet intermodal connections and sometimes even partially compensated with bonuses based on adherence to schedules. This can be strong motivation for them to shortcut appropriate stowage safety considerations.

Also, whereas early container ships were built for two high on deck, it's now common to see ships with containers stacked six high — even those designed for two-high stacks. Some large ships have as many as half their containers stowed on deck.

Container lashing is sometimes a problem as well. The strength or durability of

the lashings themselves (and properly maintained and configured lashing equipment) must be considered in the context of the overall stowage plan. Stowage must be carefully planned so that heavier boxes don't rest on lighter boxes. Computer programs can help port personnel and ship crews with that task, but good planning can go by the wayside if the ship is pressed for time.

— Adapted from an article by Chris Dupin in Journal of Commerce Week

Troy Container Line Launches LCL Service into Germany

Troy Container Line is now offering a new LCL freight service direct into Germany via Hamburg, according to Senior Vice President Patricia Fitzgerald. She said the service offers exporters a faster, more convenient way to reach markets in Germany. It augments Troy's current service via



Fitzgerald

Antwerp and will cut days off previous door-to-door shipping times into Germany.

The new Germany service includes fixed-day sailings, with a ten-day ocean transit time. In Hamburg, the freight will be deconsolidated by Confreight on the day of arrival, and will be immediately available for pickup. In addition to ocean shipping, door-to-door service can be provided, with pickup at the shipper's dock and on-carriage from Hamburg to any point in Germany.

Within the United States, LCL freight consigned for Germany can be received at Troy Container Line locations in Boston, Baltimore, Philadelphia, Cleveland, Chicago, Norfolk, New Jersey, and the two newest sites, Milwaukee, Wisc., and Detroit, Mich.

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HHGFAA 39TH ANNUAL MEETING

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Accommodations. The hotel tower, modeled after the famed Hotel de Ville, features 2,916 spacious guestrooms, including 295 opulent suites. In true French tradition, all guestrooms are appointed with rich fabrics, European furnishings, and luxurious marble bathrooms.

Food and Drink. Paris Las Vegas, in the renowned tradition of fine French food and memorable culinary experiences, offers 10 authentic French-inspired restaurants to tempt and delight you. The hotel's signature dining experience, and the premiere French restaurant in Las Vegas, is the Eiffel Tower restaurant, which soars 11 stories above the Strip in the resort's 50-story Eiffel Tower replica.

The two-story art deco dining room of Les Artistes Steakhouse features an open kitchen on the first level, inviting guests to watch as chefs prepare the tantalizing cuisine served in this rotisserie-style steakhouse.

A stylish Parisian-style café, Mon Ami Gabi, offers upscale European dining in a lively atmosphere. Other Paris Las Vegas restaurants include Le Provençal, serving French-Italian cuisine native to the Provence region of France; La Chine, specializing in authentic Hong Kong-style cuisine prepared with a French flair; and



The Paris Las Vegas at night.

Resources at a Glance

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- A **10% discount** off the unrestricted midweek coach fares is available when you buy your tickets 7 days in advance.
- An **additional 5% discount** will apply when your purchase your tickets at least 60 days in advance of your travel date. So book early!

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Entertainment and Recreation.

At Paris Las Vegas, there is something for everyone, whether they're looking to unwind or stay up all night. More than five lounges and bars, some with live nightly entertainment, ensure that you're never far from the action. Le Theatre des Arts hosts a variety of today's stars, including Vanessa Williams and Natalie Cole.

Surrounded by street scenes of Paris, the 85,000-sq.ft. casino features a 40-foot ceiling painted to mirror the Parisian sky, cobblestone pathways, ornate street signs and a replica of Le Pont Alexandre III. The casino features more than 2,200 of the newest and most popular slot machines, over 100 table games, and a race and sports book.

The beautiful two-acre outdoor rooftop swimming pool, surrounded by a stunning manicured French garden, is a fabulous scenic spot in Las Vegas to soak up the sun and enjoy views of the city below and the Eiffel Tower replica above. The Paris Spa by Mandara is a luxurious facility that includes separate men's and women's whirlpool baths, saunas, steam rooms and private showers, a coed state-of-the-art exercise room, and a staff of professional fitness experts. For those in the mood for tennis,

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Climate in Las Vegas during October:

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TECHNOTES

How Safe Is Your E-Business?

An article in *Strategic Directions* magazine warns that open accessibility — the hallmark of the Internet — is full of risks. Computer security breaches cost \$10 billion a year, according to the FBI. The Love Bug attack a year ago cost an estimated \$2 billion to \$10 billion.

The most recent annual survey on computer crime and security compiled by the Computer Security Institute and the FBI found that 85 percent of the 500-plus corporate respondents detected security breaches last year, and 65 admitted suffering financially as a result. Losses exploded by 42 percent among the third of respondents willing to quantify them for the record, and 70 percent point to their Internet links as the source of security problems.

By 2003, predicts one authority, half of small and midsize companies managing their own network security and using the Internet for more than e-mail will be victims of a successful Internet attack, but nearly two-thirds of those companies won't even know it's happened. And by 2004, predicts another security group, organizations and individuals

worldwide will spend almost \$7 billion on security software, and worldwide spending on security consulting, implementation, management and training services could top \$17 billion.

E-business requires that organizations connect with customers, suppliers, partners, distributors, franchisees. So when a hacker

If your e-business is not secure, it's only a matter of time before something bad happens ...

gets into one system, chances are he's going to gain access to others as well. It's important to remember that without security, there is no e-business. Lack of effective security is a barrier to the growth of e-business.

Is your business at risk? You might consider getting expert help to identify vulnerabilities, analyze networks and

systems, conduct penetration testing, benchmark strengths and weaknesses, develop security policy, design a comprehensive security infrastructure and establish maintenance processes to keep it effective.

Unisys Corp., which provides security services, suggests asking these questions:

- Does your organization have policies, standards, and procedures to manage the authorized use of computer systems and networks?
- Do you know what systems, application programs and information are critical to business operations?
- Have you identified all current security controls?
- Are you protected against all threats posed through the use of Internet tools such as e-mail, Web servers, file transfers and news services?
- When was the last time your organization's internal online security controls were assessed? How often do you reassess the IT environment?
- Are employees properly trained in Internet security precautions? Can they

continued on next page

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identify Internet security risks?

- Have you defined a security architecture and a roadmap for future expansion?

Existing security procedures should be evaluated and a risk assessment team should test physical perimeter controls, security architecture and processes, personnel and organization classification, asset classification, application security and business recovery and continuity. Good security is a blend of technology and processes. Processes are dependent on individuals. Without awareness programs and effective controls, intruders can gain access to anything and everything on your network.

The Unisys Website is www.unisys.com.

Breaking the Language Barrier

It's tough to do business if you don't speak the same language, and a Babel of Web acronyms doesn't bode well for online exchanges.

IBM and Microsoft, joined by Ariba, recently began operating the Universal Description, Discovery and Integration Business Registry at www.uddi.org. Although sometimes referred to as a "Yellow Pages" because it helps companies locate potential business partners, the UDDI registry goes much further.

Say you were buying groceries while vacationing for a week in an unfamiliar town. If there were an UDDI equivalent in the real world, you would be able to quickly assess the cleanliness of various stores and the freshness of their produce, and you could determine fairly easily their terms of payment and delivery services.

Granted, the process of feeling out online business partners is much lengthier and more abstract than buying groceries in a strange town. But the UDDI registry enables a company to get a sense of which potential suppliers and partners would be technologically compatible — and would not require an extensive reworking of business processes.

The UDDI initiative is open to all comers, but so far, high-tech firms are the early adopters.

—SOURCE: ECFO

In Brief ...

According to the International Telework Association and Council, approximately 24 million Americans regularly or occasionally telecommute, up from 8.5 million in 1995. However, the trend is hampered by concerns over resentment among office-bound colleagues, weakened corporate loyalty, and timely interaction with other workers.

International shippers in the GT Nexus network now can receive proactive notifications through their wireless devices about missed rail connections, weather delays, or other factors that cause changes to shipping plans.

The GT Nexus application alerts customers to problems that exceed specified time windows so they can take remedial action. The wireless alert capability is initially available in North America.

Making the World Legally Safe for E-Commerce

By Boris Grondahl

International law was murky even before the Internet made a mockery of national borders. So pity the brain trust of diplomats holed up in The Hague for two weeks in June. Their mission: Work on a new treaty to determine how private parties file civil lawsuits when the plaintiff and defendant are in different countries. An agreement, it is hoped, will begin to lay the legal ground rules for the next generation of e-commerce services.

Currently, companies and individuals can win a suit in one country but never be sure that the decision will be enforced in the jurisdiction of the defendant. The treaty aims to set guidelines as to which national court can rule on a specific case. It would then require other countries to enforce those rulings.

Under a draft of the treaty, when a U.S. company does a deal with a Swiss company, both sides can agree to be governed by either the U.S. or Swiss courts — or even a third country. Consumers and employees could file suit in their home countries.

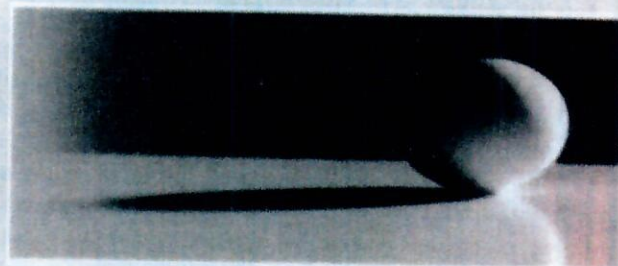
Critics of the draft argue that this leaves companies open to suits from all over the world and stifles their incentive to expand e-commerce. Consumer advocates counter that distrust of the 'Net will not diminish if consumers have only one option for airing their grievances: bringing a suit in a foreign country.

Even more complicated is the fight over intellectual property and free speech, with U.S. companies and civil rights activists terrified that foreign legal judgments will trample on the First Amendment.

Last November, a French court found U.S. Internet company Yahoo liable for selling Nazi memorabilia, outlawed in France, to French citizens through its U.S.-based Website. At the same time, the rest of the world recoils at what it sees as excessive U.S. litigation against trademark and patent infringement.

A follow-up conference is scheduled for late this year or early next.

—Adapted from an article in The Industry Standard Website: www.thestandard.com



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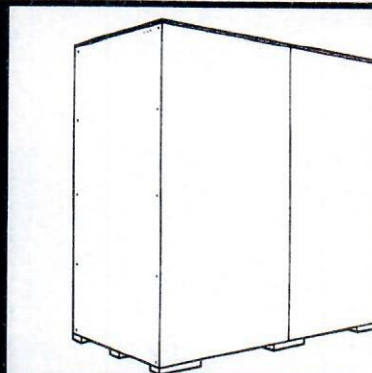
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MILITARY/GOVERNMENT UPDATE

MTMC Moves to Centralize Ocean Carrier Payments

In another sign of MTMC's ongoing reorganization, the payment of ocean carriers is now being centralized.

Worldwide payments to ocean carriers are now being made by the Intermodal Cargo Analysis Division, Deployment Support Command, Fort Eustis, VA. The phased transfer of responsibility for worldwide payments to the Deployment Support Command is now nearing completion. Previously, MTMC was paying ocean carriers from three different regional offices.

In all, the Intermodal Cargo Analysis Division workload is expected to increase by an average of 360 invoices monthly from Europe and 180 monthly from the Pacific. Division Chief Isaac McGlothen has set up a team specifically to handle the European-

Pacific payments. The European and Pacific offices will close by Sept. 30.

DoD Service Member Vehicles in Ship Fire

As many as 175 vehicles belonging to Department of Defense service members were destroyed or damaged in a mid-ocean ship fire, according to MTMC. The vehicles were aboard the *Tellus*, an American roll-on/roll-off carrier vessel, which docked June 14 in Bremerhaven, Germany.

The fire destroyed 51 cars, said Bill Antonelli, vice president, American Auto Logistics, Inc., MTMC's prime contractor for moving privately owned vehicles. Owners of the vehicles include 36 Army, 13 Air Force and two Navy service members; to date, financial settlements have been reached with



One of the vehicles destroyed in a fire on June 14 aboard the *Tellus*.

28 members. Another 124 vehicles have varying amounts of damage; some have light damage, typically caused by smoke or ash.

The cause of the fire has not been determined. Currently, investigators are working on the assumption the fire began in a vehicle's electrical system.

Unaffected were 168 other privately owned vehicles and other MTMC cargo such as M-1 tanks. The 168 vehicles have been inspected, found to be damage free, and have released to their owners.

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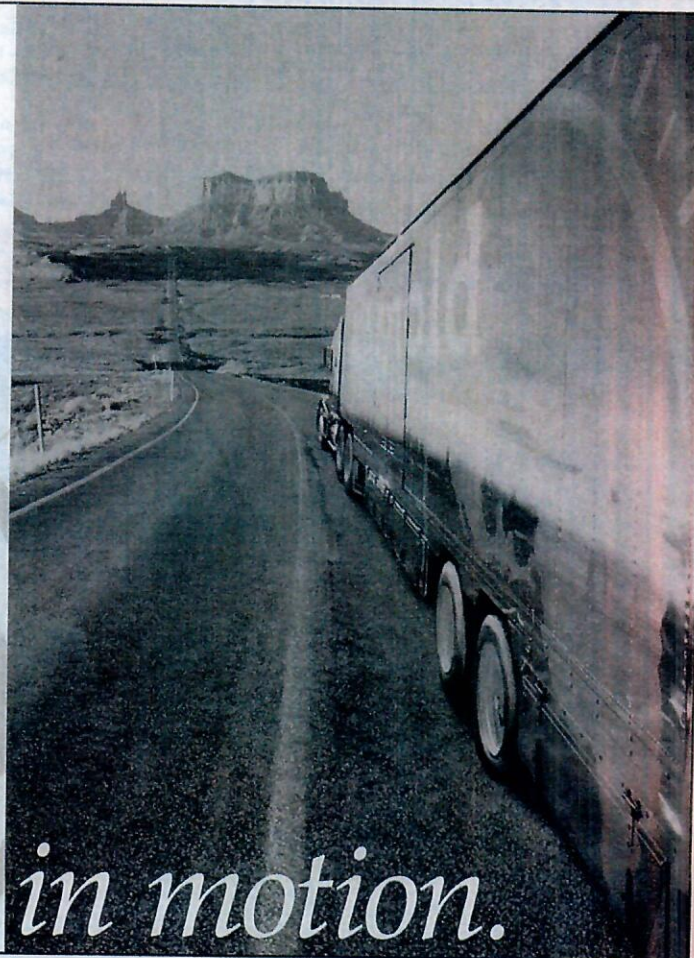
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"Prompt extinguishing of the fire is believed to have limited substantially the damage to cargo and vessel," said Antonelli, although the heat and intensity of the fire destroyed many Vehicle Identification Numbers.

The fire was first reported June 9, when the *Tellus* was 3 days' sailing distance from the United States. Automatic carbon dioxide fire extinguishers automatically doused the flames. The vessel was rerouted from its original destination of Radicate, France, to Bremerhaven.

An owner notification and compensation process was initiated, wherein each vehicle was inspected by Dekra, an approved agent of the German government, to determine damage. "For unaffected vehicles," said Antonelli, "Dekra will issue America Auto Logistics a certificate for each vehicle stating that it is safe for the road."

Five Missing BMWs Found, One Still Missing

Five of six missing late-model BMW motor cars that were part of a Military Traffic Management Command cargo have been recovered by local law enforcement agencies. The five luxury vehicles belonging to DoD service members were found in North Charleston, S.C.

Police arrested a suspect, who was found to have ignition keys for all six stolen cars. Antonelli reported that the remaining car was expected to be recovered shortly.

The vehicles, which suffered some minor damage, were origi-

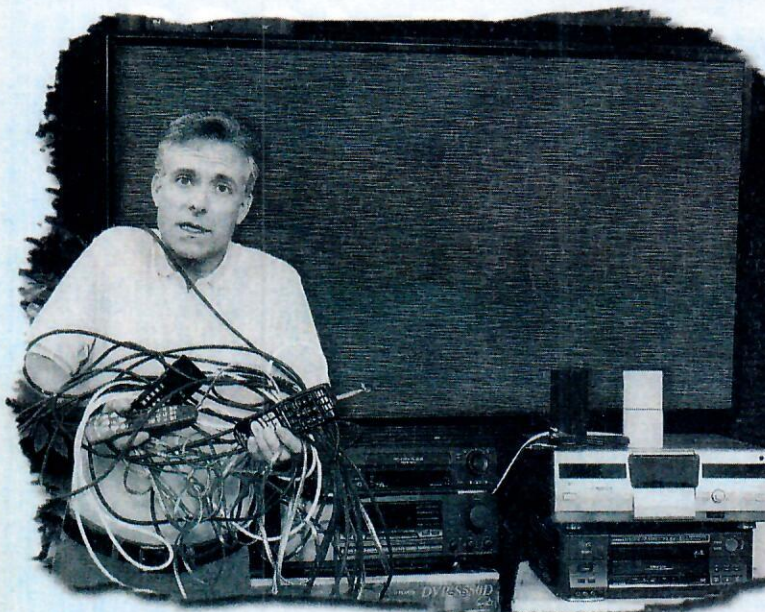
nally reported missing June 13, were delivered June 9 to the Port of Charleston from Europe by the *Tanabata*, operated by American Roll-on Roll-off Carriers, of Montvale, N.J. They were being moved from Europe on behalf of American Auto Logistics, Inc., of Monroe, N.Y., the prime contractor of MTMC's Global Privately Owned Contract.

The firm moves an average of 75,000 privately owned vehicles a year. Vehicle owners were notified of the incident by the Charleston Vehicle Processing Center, which was awaiting their delivery.

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\$50 Billion Ripoff

Last year, cargo theft cost U.S. companies an estimated \$12 billion in losses, according to *TrafficWorld*. Only two states, New Jersey and Massachusetts, require stolen cargo to be reported to authorities. In some cases, says the U.S. National Cargo Security Council, even freight forwarders and port authority officials aren't sure which law enforcement agency has jurisdiction of a case. NSCS advocates legislation that would require state authorities to compile information on cargo thefts as part of a national database that would list perpetrators. It also wants more funding for cargo-theft task forces.

Worldwide, cargo theft is estimated to cost industry about \$50 billion a year. One reason it's going up is that a container of cargo today can be as valuable as a shipment of drugs and penalties for cargo theft are much lower than drug convictions. Piracy is a major element of cargo theft in some parts of the world, particularly in Southeast Asia. The ICC's Commercial Crime Services division in London sends out warnings about areas of the world where shipping lines should use extra caution or avoid altogether.

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HHGFAA Wins Important DOHA Appeal Case

At the Special Military Claims Meeting held in Anchorage during the 2000 Annual Meeting, it was determined that the Association, through its General Counsel, should pursue appealing decisions of the Defense Office of Hearing and Appeals (DOHA) that were ascertained to be damaging for the industry as a whole.

Working closely with the HHGFAA Claims Committee, General Counsel Alan F. Wohlstetter identified the following case as having the proper basis for appeal and a high probability for success in overturning previous DOHA decisions:

OK Transfer & Storage, Inc.
(Wichita, KS)

Army Claims Number 98-271-0410
GBL # VP-791347

On March 30, 2001, Wohlstetter filed a brief with DOHA. The focus of the appeal was to present a valid argument that a carrier is not liable for damage or loss to shipments that were converted from government-paid SIT to commercial storage.

On April 18 Wohlstetter was advised that the government had determined that the brief did provide sufficient evidence that would warrant a "de novo" (second look) at the matter.

On July 3 Wohlstetter received letters

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from both the Judge Advocate General of MTMC and the U.S. Army Claims Service concurring with the analysis set forth within his brief that the government "...erroneously offset the carrier for the loss and damage ...and the carrier should be refunded..."

Further, and most important, the MTMC Judge Advocate "...concurred with the carrier that the common law principal known variously as the 'last handler,' 'last custodian,' or 'last bailee' rule, ...applies to situations such as this, in which the lawful period of storage-in-transit expires and custody of goods pass permanently to the warehouseman by separate contract."

This should be considered as a major win for the Association's Members and the industry. It is believed that this successful appeal of harmful decisions by DOHA positions the industry to pursue other DOHA decisions, as well as sends a clear message that the industry will no longer tolerate decisions that are not firmly based on law and/or the MTMC Regulations.

The next step in this process is for DOHA to render a formal decision reversing its earlier decisions which consistently held that the carrier was liable for loss and damage unless the carrier could prove that the loss occurred during the non-temporary storage period. This will set the stage for carriers to pursue seeking similar refunds that fall within the statute of limitations, which is believed to be 3 years.

New Military Claims MOU Addenda

The Claims Committee and management of HHGFAA are pleased to advise that they have finalized amendments on two aspects of the Memorandum of Understanding on Military Claims.

The first Addendum deals with the liability for loss or damage on Code 5, Code T and Code J shipments. The previous MOU dating back to 1975 had referenced only Code 5 and Code T shipments. After prolonged efforts covering many years of M/I meetings and discussions, the MOU now includes Code J. The essence of this MOU is that, since the government is involved in the transportation of the goods, if there is a claim for which liability cannot be clearly established between the carrier and government, then the carrier will be assessed only 50 percent of the adjudication of the claim.

The second Addendum relates to the MOU on Salvage for Code 1 and Code 2 shipments. This MOU was amended to include salvage

for "all shipments released at a value of \$1.25 times the net or gross weight of the shipment or higher, delivered in the United States." This means that now we have salvage rights on any inbound international shipment coming from overseas, and not just Domestic Code 1 and Code 2.

The Association has arranged for these MOUs to be linked to the HHGFAA Website for your easy reference. The hyperlink reference is "New Claims MOUs." We strongly recommend that you read them and make sure that you are familiar with the entire wording, especially in the MOU for Code 5, T, and J shipments.

Both addenda became effective with all shipments with a pickup date after June 11, 2001. These Addenda should be beneficial to both the carriers and their agents, since in the long run they will result in reduced claims amounts and therefore reduced claims pass-through.

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YP-35

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39th Annual Meeting of the HHGFAA / 1st Annual Meeting of YP-35

Schedule of YP-35 Events

Monday October 8	Monday October 8	Tuesday October 9
1:00 P.M. – 2:00 P.M.	2:00 P.M. – 3:00 P.M.	9:00 P.M. – 11:30 P.M.
YP-35 Development Committee Meeting	YP-35 Members Meetings	YP-35 Mixer

YP-35 will have an area on the main registration table and a booth on the convention floor. We will need members to assist in providing information about YP-35 and the signing up of new members.

Please e-mail Heather Engel of Lincoln International with the time slots you are available.

Her e-mail address is <lincmove@Blarg.net>

YP-35 Timetable

Sunday October 7	Monday October 8	Tuesday October 9
Registration Table	Exhibit Booth	Exhibit Booth
9:00 A.M. – 11:00 A.M.	9:00 A.M. – 11:00 A.M.	9:00 A.M. – 11:00 A.M.
11:00 A.M. – 1:00 P.M.	11:00 A.M. – 12:30 P.M.	11:00 A.M. – 1:00 P.M.
1:00 P.M. – 3:00 P.M.	YP-35 Meeting	Luncheon w/ Speaker
3:00 P.M. – 5:00 P.M.	3:30 P.M. – 5:00 P.M.	4:00 P.M. – 5:00 P.M.

**SEE THE NEW YP-35 SECTION IN THE
HHGFAA 2001 MEMBERSHIP DIRECTORY**

HHGFAA: Working to Protect Industry and Small Business

INDUSTRY NEWS

APPOINTMENTS



Scheiwiller



Warren

Steve Scheiwiller has joined Harsch Zurich as branch manager. He will be responsible for the further development of company activities. With over 20 years' experience, he has a wide knowledge of the international removals industry. Before joining Harsch Transports, he worked for other well-known moving companies throughout Switzerland.

The fully-equipped Zurich branch serves the German-speaking part of Switzerland and is located near the Zurich Airport and the motorway between Zurich and Geneva. For more information, access www.harsch.ch or e-mail harsch.zh@harsch.ch.

Maryland-based Arven Freight Forwarding, Inc., has expanded its international services. Continued demands and growth of Arven's international business have required



A look at the people and events shaping HHGFAA member companies.

the company to organize an additional resource in order to meet its customers' needs. It has augmented Arven by forming Archer International Services, LLC to handle all of its origin and destination packing services in the United States. Archer, as an independent, stand-alone entity, also provides handling and drayage for international shipments.

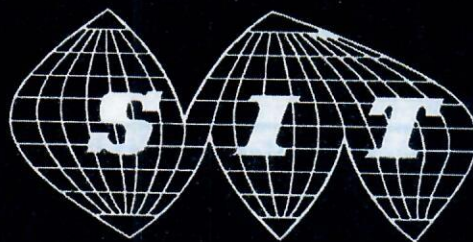
Robert J. Warren has been named vice president and chief operating officer of Archer International Services. In this capacity

he will develop Archer's international market and profile while providing exceptional customer service. A retired field grade officer with 29 years in the U.S. Army, Warren is well versed on the challenges of providing quality service to the military community.

Interstate Worldwide Relocation has appointed John D. (JD) Morrisette, CRP, as the new vice president of Interstate Relocation Service, Inc., Interstate's full-service relocation management subsidiary. Morrisette most recently held the position of vice president — domestic services for the Interstate Service Group and brings more than 17 years of industry experience to the organization. In his new capacity, Morrisette will oversee strategic implementation of business development initiatives, monitor the performance of the organization's alliance partner relationships and maintain oversight of organizational process management.

Morrisette replaces Eugene (Gene) S. Isaacs, who leaves Interstate to become president and CEO of RELO Direct, Inc. (RDI), of Columbia, S.C. Isaacs, who will continue to serve as a member of Interstate's Corporate Strategy board, had served as vice president of Interstate Relocation Service, Inc. since January 1997 and is credited with a number of major accomplishments, including

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the establishment of a "best in class" alliance partner network, a tenfold increase in business development, and the achievement of one of the highest-rated customer satisfaction programs in the relocation industry.

UniGroup Inc., St. Louis, Mo., has named **John M. Lograsso** executive vice president of business development. He succeeds James L. Wilson, who recently retired after a 23-year career with the company.

Lograsso will be responsible for helping agent affiliates of United Van Lines and Mayflower Transit, UniGroup subsidiaries,



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expand their business activities. He will also recruit new agencies for both van lines.

Lograsso joined UniGroup in 1981 as a district sales manager for United. He has held a number of positions within the organization, most recently vice president of sales for United.

Also at UniGroup, **Gerald P. Stadler** has been elected chairman of the board and chief executive officer of its principal operating companies, United Van Lines and Mayflower Transit.

Stadler is also the president of S&M Moving Systems, a United agency based in Santa Fe Springs, Calif. He succeeds Maurice Greenblatt, who was chairman of UniGroup for 17 years.

Other board members who won reelection

at the chairholders meeting were: Vice Chairman — **H. Daniel McCollister**, McCollister's Transportation Group Inc., Burlington, N.J.; Treasurer — **A. Quinn Bell**, Suddath Relocation Systems, Jacksonville, Fla.; and Secretary — **Raymond Mattes**, William B. Meyer Inc., Bridgeport, Conn.

Also reelected were **Richard J. Anderson**, Anderson Moving & Storage Inc., Round Rock, Tex.; **David P. Corrigan**, Corrigan Moving Systems, Farmington Hills, Mich.; **David R. Harrison**, Conlon Moving Systems Inc., Seekonk, Mass.; **Steven A. Herman**, Action Movers, Bismarck, N.D.; **C. Darrell Horne**, Horne Storage Co. Inc., Raleigh, N.C.; and **Michael Marchese**, Blackhawk Moving & Storage Inc., Sycamore, Ill.

Elected as first-time board members

were **Bruce L. Dusenberry**, Horizon Moving Systems of Arizona, Phoenix; **Larry A. Stanley**, Merit Moving Systems, Buena Park, Calif.; and **Barton B. Williams**, Parks Moving & Storage, Pittsburgh.

Suddath International recently named **Jesse Frandsen** as vice president of operations based out of corporate headquarters in Jacksonville, Fla. Frandsen will be responsible for the day-to-day operations of the company's service centers in New York, Houston, Los Angeles, and Jacksonville.

The native of Denmark has 15 years of international operating experience, most recently as regional director and general manager for Graebel International of Springfield, Va.

K.C. Dat (Singapore) opened a second location late last year. Asian Tigers K.C. Dat Taiwan is up and running, under the direction of **Peter Karlsson**.

Swedish-born Karlsson speaks English, Swedish, Mandarin, and German and has worked in Taiwan for the past decade. Before joining Asian Tigers K.C. Dat, he ran the Taipei office of another international moving company.

Opening an office in Taiwan has always been part of K.C. Dat's strategic plan, and it fills a need within the Asian Tigers network as well, providing the same quality and reliability of K.C. Dat Singapore in another location. In fact, staffers from the Taiwan location will come to Singapore for further training in packing and other areas.

The Taiwan branch currently has a small staff of about 10 people.

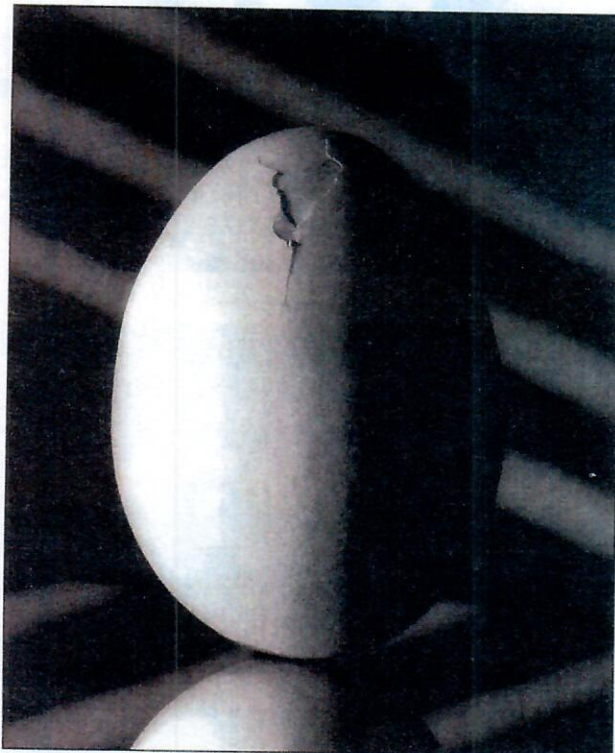
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The Crown Worldwide Group has appointed **Gary Maguire** to the newly created position of group quality manager.

Jim Thompson, chairman and founder of the Crown Group, said Maguire "will drive many of the quality management initiatives that are conceived and developed at our World Managers' Meetings, which take place several times a year. As our network continues to secure major corporate accounts, many of which are global, it is imperative that we consistently deliver the high level of service

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Maguire (with Crown Group founder and chairman Jim Thompson)

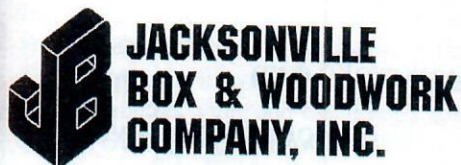
we are known for. Maintaining a high level of service is vital to retaining business."

Maguire has been employed with Crown for more than 10 years. He has significant experience in all of the Crown Group's major business areas, and has managed Crown San Francisco for the past 6 years. Under Maguire's direction, Crown San Francisco was named "Most Improved Branch of the Year, 2000."

UTS, UniGroup Worldwide Form Alliance

Two of the world's largest providers of international moving and relocation services, UniGroup Worldwide, Inc. and UTS International (Europe) BV, have announced formation of a strategic operating alliance that combines the capabilities of both organization under a single brand name, UniGroup Worldwide/UTS, which will be marketed globally.

Under the new arrangement, the two entities will share technology and other resources in developing product enhancements and expanding the network's geographic representation.



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EXPANSIONS

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Global relocation giant **Crown Relocations** has opened a new office in Santiago, Chile, the company's second in South America.

"As evidence of our company's commitment to South America, Crown has so far opened an office in Buenos Aires, Argentina, and now in Santiago, Chile, with plans to open more offices on the continent by the end of this year," said David Muir, Crown's executive vice president — the Americas.

"In the long term, at Crown we believe South America is an extremely high-potential market, which will draw more and more multinational companies and accompanying expatriates," he added. "Transferee movement to, from and within South America has been increasing for some time and will only increase in the future, as more and more companies — specifically U.S.- and Spain-based — look south of the border for investment opportunities and expansion."

Crown's first South American office, in Buenos Aires, Argentina,



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was opened in 1999. The Santiago office follows Crown's acquisition of the moving division of Progrex, a major logistics company in Chile.

Nick Cheesman, a bilingual American based in Argentina, manages Crown South America. International Manager **Karina Mihailovschi** will run Crown Santiago. Originally from Argentina, Mihailovschi is a 1998 graduate of Crown University, Crown's annual management training program.

Chile, a member of the MERCUSOR (South America's Common Market) trading bloc, has also begun negotiations to join the North American Free Trade Association (NAFTA). According to the Economist Intelligence Unit (EIU), Chile's economy is expected to grow a robust 4.5 percent in 2001 and 5 percent in 2002. The country's major trading partners are the United States, Argentina, Brazil, and Japan.

Contact:

Karina Mihailovschi
International Manager
Crown Santiago
E-mail: kmihailovschi@crownrelo.com
Website: www.crownrelo.com

Crown Opens Bali Branch

Jim Thompson, chairman and founder of the Crown Worldwide Group, attended the opening of the relocation specialist's new office in Bali, Indonesia.

The company's third office in the

Southeast Asian island nation, Crown Bali joins existing offices in Jakarta, Indonesia's capital, and Balikpapan. Bali is Crown's sixth new office this year.

"The new operation means we have full-service capability for trade in the region. The Bali office will serve Indonesia's second biggest city, Surabaya, and the surrounding areas," said **Rick McCarthy**, Senior Technical Advisor, Crown Indonesia.

"It also expands our reach in East Java and Bali, allowing us to take advantage of

important opportunities in these areas.

"The Bali branch is a full relocation provider, offering our clients a wide range of services — from home and school search, to tenancy management, visa procurement, household goods forwarding and much, much more."

With a population of over 200 million, Indonesia is the world's fourth most populous nation, after China, India, and the United States, respectively. Indonesia's Gross Domestic Product tops US\$140 billion.

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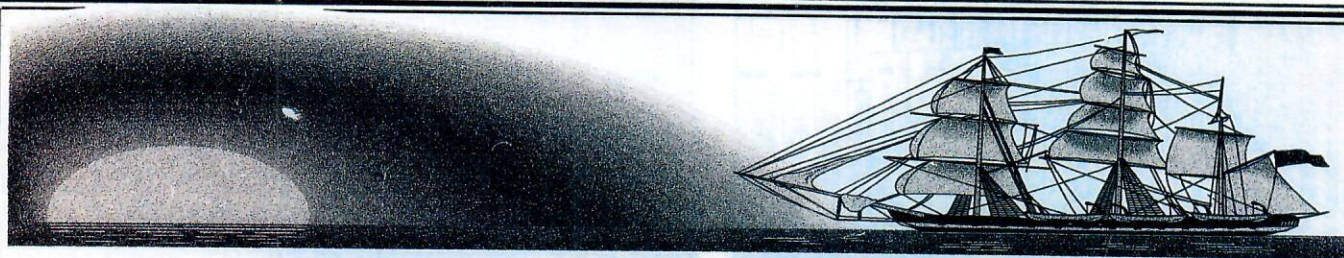
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Crown Bali's address is Jl. Bypass Ngurah Rai, No. 120E, Denpasar, Bali, Indonesia. Crown has been in Indonesia since 1973, when the company opened an office in Jakarta. The Balikpapan branch was opened in 1976.

Welti-Furrer Brings New Touch of Art into Zurich

"BankArt" is now on everybody's mind — and it was made possible thanks to the efforts of Welti-Furrer.

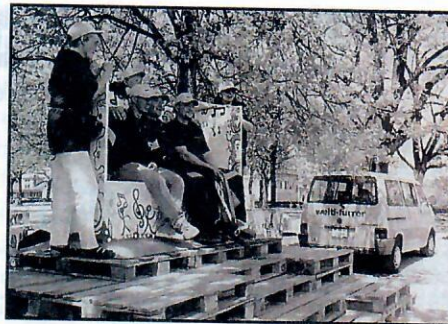
"Our idea was to offer something new to the public," explained Robert Ober, the president of the city association. "We wanted an attraction which has never existed before. These benches not only bring a fresh idea into the city but also give visitors the feeling of a warm welcome. Every single piece of art has been made out of local wood which has fallen due to the disastrous storm named 'Lothar'; 1,075 benches have been created individually by more than 600 independent designers and craftsmen. The decision to work with Welti-Furrer as our logistics partner was made upon a careful evaluation of all offers we had received. In Welti-Furrer we found a company which was able to provide experience in handling such an extensive project successfully."

Welti-Furrer knows how to deal with new projects, noted Managing Director Urs Geissmann. "After the event with the cows in 1998, we put our experience into developing new tools for this year's 'BankArt.' This included a special computer-based management and engineering system. Together with our highly motivated staff we are able to carry out transport, storage, and relocation projects efficiently within tight time schedules."

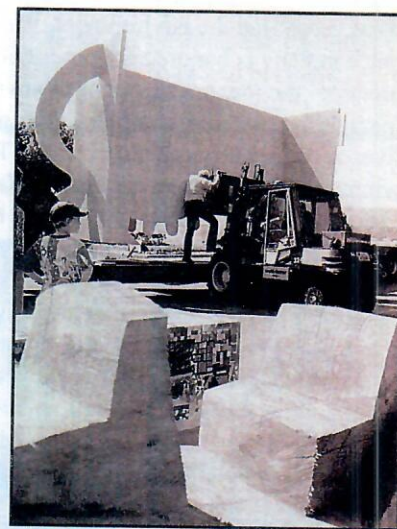
When the installation along the lake promenade was at full speed, the scope of the project and the hard work entailed became evident. Take, for example, the heaviest item, a yellow plywood bench 4.6 meters high, 7 meters wide, and weighing 1.5 tons. To put the bench in place, said Geissmann, "We used one of our low loader semi-trailers. When this huge vehicle reversed slowly from the heavy traffic lanes into the pedestrian area, the public was impressed" and responded with delight. Likewise, in quieter, more peaceful areas of the city, the Welti-Furrer worked with care and precision.



One of Zurich's top attractions this season is over 1,000 art benches that invite both visitors and residents to sit down and relax. Welti-Furrer was the general contractor who handled the whole logistics package, with a record time of just 26 hours needed to install all the benches. Here, a Welti-Furrer team work in the famous Bahnhofstrasse.



The job is done: A Welti-Furrer team with the 'Vivaldi' bench at Lindenhof.



Unloading the biggest bench at the Bellvue lake promenade. It has an impressive height of 4.6 meters.

Southern Winds International Unveils New Internet Service

Southern Winds International, a leader in port to door consolidations and FCL service has begun a new era with *Internetshipping.com*.

Simply go to www.internetshipping.com and select worldwide consolidation rates, FCL rates, or trucking rates. Click to receive a quote with SWI's instant quote calculator, and make online bookings. Ship with real-time tracking and live e-mail updates.

"Our main focus is on customer satisfaction and this new tool for our clients will help in this effort," says Southern Winds International's Michael Gilbert. "For example, the real-time tracking has been set up for our clients to see all booked shipments in a easy-to-read one-page format with further ability to pull all details on individual shipments. This ensures a complete accounting on each shipment for our clients."

Furthermore, adds SWI's George Cooper, "In the Internet age we must think of every possible advantage we can provide to our clients. This Website allows our office to be open 24 hours a day as our database-driven quote calculator guarantees the most current and accurate shipping rates."

Have YOU registered for HHGFAA's 39th Annual Meeting in Las Vegas? Don't miss out! Turn to page 40 for information about this popular U.S. destination.

Deadline Looms for PAIMA's Juan Peralta Ecology Award

Once again the Pan American International Movers Association (PAIMA) will honor a company that has made the most outstanding contributions toward environmental preservation over the past year.

The award, named for the late Juan Peralta, seeks to recognize the industry's contributions and efforts toward sustaining the ecology and the environment. Each year, one company is honored for putting into practice "the ideals and values of environmental responsibility in remarkable, innovative, or particularly effective ways." The winners of the last two years were Ward Van Lines of Santiago, Chile (1999), and the German branch office of Gosselin Movers (2000).

The deadline to submit nominations for the award is August 31, 2001. A company may nominate another company or itself. Among the stated objectives of the award is, according to the PAIMA Board: "Advise, encourage and heighten the awareness of our members regarding the importance of enhancing and adopting new disposal methods of our industry's byproducts, such as cartons, paper, plastic, and wood in order to upgrade the environmental performance of our activities."

A candidate (and, if applicable, the company that nominates it) must offer and advertise international moving as part of their scope of services. Membership in any association by the nominee is not a requirement, but written statements of supports by

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Price List for Selected HHGFAA Publications and Miscellaneous Items

TITLE	CONUS MEMBERS	OVERSEAS MEMBERS
Commercial Shipping Guide	\$ 10.00	\$ 20.00
Laminated Damage & Repair Guides	12.00	12.00
Defense Transportation Regulations Part IV (replaces the PPTMR)	40.00	55.00
HHGFAA Freight Forwarders Tariff #4	15.00	
HHGFAA Membership Directory	45.00	55.00
MTMC Pamphlet 55-4:		
How to Do Business in the DOD PPP	10.00	15.00
Rate Solicitation I-13	45.00	55.00
How Congress Works: A Layman's Guide to Understanding Congress	10.00	
Active Members Mailing Labels	15.00	20.00
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ITGBL Carrier Approval Pamphlet (effective 4/25/01)	10.00	15.00

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members of PAIMA, LACMA, FIDI, OMNI, HHGFAA, or AMSA will add weight to the application. Photographs providing evidence to support claims or statements are helpful but not required.

A special committee will be chosen to select the winner. For additional information, requirements, and consideration, e-mail Cliff Williamson at Transpack Argentina at info@transpack.com.ar.

Teaming Up to Deliver Power-Pak®

Georgia-Pacific Corp., David S. Smith, and The Servants, Inc., have agreed to jointly offer the patented Power-Pak® container system (described in May/June issue of *The Portal*). Engineered for large-scale moving and storage applications, the system is manufactured and distributed worldwide by the three companies.

The Servants holds the patents for Power-Pak® and has been marketing it for 5 years. The new relationship will allow the company to offer the system worldwide to customers who require a more cost-effective solution to large-scale moving and storage needs.

Power-Pak® is a heavy-duty, reusable, recyclable and cost-effective container suitable for all types of large-scale shipping and storage needs, including household goods and Type II moves.

For more information call 1-800-880-SKID (7543) in North America, 011 44 1600 77 57 00 in the United Kingdom, or 011 33 3 44 77 59 05 in Continental Europe. E-mail: hwgarton@gapac.com.

7M Transport Forms Strategic Alliance with Computrex Logistics

Houston-based 7M Transport, Inc. has formed a strategic alliance with Computrex Logistics. Under the alliance, Computrex will assume the day-to-day operational responsibilities of providing air, ocean, domestic, and international transportation services to all 7M clients. 7M will continue to exist primarily as a support and sales group, but with limited operational capabilities.

"Computrex Logistics allows us to be instantly worldwide and to provide our clients with a broad range of services with

emphasis on EDI solutions," said Howard Leff, president of 7M.

The alliance also calls for Leff to join the Computrex Logistics management team as senior vice president, household goods division. Leff has over 40 years of diversified experience in international supply, transportation, warehousing, and distribution and previously served 13 years as vice president, international, for a publicly traded transportation company.

"With our recent acquisitions in Europe and imminent expansion into the Far East, Computrex Logistics now has true non-asset-based global transportation capabilities and is poised for continued growth," noted Cleve Collins, president of Computrex Logistics.

HONORS, AWARDS AND MILESTONES

Atlas Van Lines corporate officials recently organized the company's first national sales symposium, and presented awards to its sales team, after the company completed what it termed one of its most successful financial years.

Over 150 of the company's sales professionals gathered at the Evansville, Ind., headquarters to recognize its top sellers. Each of those selected generated revenues of \$1 million or more in 2000.

Those with sales between \$2 million and \$5 million, 31 of them, were rewarded with a cruise vacation.

The top salespeople recognized were **Denise Della Dora**, Alexander's Moving & Storage; **Steve Youell**, Dedicated Transport Service; **Brian Robinson**, DMS Moving Systems; **Dave Aronowitz**, Southwest Transfer & Storage; and **Dennis Sorhagan**, Crofutt & Smith Storage Warehouse Inc.

Crown Relocations Balikpapan [Indonesia] celebrated its 25-year anniversary on July 12. The office was established to cater to the many expatriates working in the oil industry, according to **Rick McCarthy**, senior technical advisor, Crown Indonesia (based in Jakarta).

Crown has been in Indonesia since 1973, when the company opened an office in Jakarta.

"We recently moved into a new facility in Balikpapan and will soon open a new office in Bali, our third in Indonesia," said McCarthy.

IN MEMORIAM

Alberto Rojano S.

Sancalsa International Services of Mexico City has informed HHGFAA that Alberto Rojano S. passed away recently following a heart attack. Alicia S.MN. Flores and the company noted, "We will miss him. However, we will always follow his pushing and dynamic personality in our lives and business."



Augusto Alegre, president of **Peruana de Opinión Pública**, presents award to **World Shipping & Storage General Manager Juan Galvez** and **Commercial manager Julio Soriano**.

Peru-based **World Shipping & Storage S.A.** has been honored for the second consecutive year by **Peruana de Opinión Pública**, an organization that measures consumer preferences, as the best international moving company in Peru.

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continued on next page

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Per Article IV, Section 1 of the By-Laws, which states, "Notice of every application for Associate Membership shall be given to each Active and Associate Member, who shall have thirty (30) days from date of such notice to submit evidence that the applicant is not creditworthy," the following companies have submitted their applications for membership:

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Fax: (32) 84 31 65 69
E-mail: guy.magermans@skynet.be
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P.O.C: Guy J. Magermans
Sponsors: Baltrans Int'l Moving Ltd, Hong Kong
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P.O.C: Mr. Robert C. Atkinson

Rinkens International

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from previous page

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WASHINGTON UPDATE

OSHA Postpones Implementation of Some Recordkeeping Provisions

On July 3, the Department of Labor proposed to delay two important job safety provisions guiding the recording of hearing loss and musculoskeletal disorders (MSDs) because it feared employer "uncertainty" over when to log such injuries. DOL delayed the hearing loss and ergonomics provisions until Jan. 1, 2003. It also is seeking comments on the proposed delay, and plans to make a final decision on the future of the two provisions following a 60-day comment period; the remainder of the recordkeeping rule adopted in January by the Department's Occupational Safety and Health Administration (OSHA) will go into effect as planned on Jan. 1, 2002.

According to this notice, transportation firms would ignore the definition in the final rule as to what constitutes a work-related MSD, and would revert to the requirements in effect in 2001 for deciding whether to record a case until January 2003. The delay also would mean employers could ignore the new MSD column on the OSHA recordkeeping forms, which were updated along with the rule in January. The rule directs employers both to check the MSD column and provide details on the injury on the OSHA log.

DOL postponed implementation of these provisions because the agency is now reviewing the issue of what defines a work-related ergonomic injury as a part of DOL's comprehensive plan to address the controversial issue of ergonomics. In fact, Secretary of Labor Elaine Chao just held the first of three public forums during July with a call for answers on the issue of ergonomic injuries and a warning to all sides to set aside politics and concentrate on worker protection.

"The issue isn't about whether we should deal with ergonomic injuries," Chao said. "It's about how we deal with them. That is why I've spent more time than any previous labor secretary meeting with injured workers and other stakeholders to hear what they think about ergonomic injuries and the best way to prevent them." Chao also cautioned against repeating the mistakes that led to

congressional invalidation of the previous ergonomics regulation after numerous complaints that it was too far-reaching and unworkable.

"My responsibility as Secretary of Labor is to safeguard workers' health and safety. We will not fulfill that responsibility if we pursue an approach that raises the same objections and meets the same end as the previous ergonomics standard," Chao stated.

Chao encouraged forum participants to

By Jim Wise
PACE-CAPSTONE



work on solutions to the problem of ergonomic injuries and to set aside politics. "We can choose to do one of two things: we can play politics, or we can protect workers," she said. "The only way we will succeed in protecting workers from ergonomics hazards is if we begin with an open mind."

Held at George Mason University, the first forum featured panels representing labor and industry as well as an additional 28 speakers over a two-day period. Participants were asked to address three issues: how to define an ergonomics injury; how to determine whether an ergonomics injury stems from work, from other activities or some combination; and the most useful and cost-effective types of government involvement to address these injuries.

The meetings were open to the public, and agendas are posted on the ergonomics page on OSHA's Website at <http://www.osha.gov/>. OSHA is accepting public comments on ergonomics through Aug. 3 via the website or sent to OSHA Docket Office, Docket No. S-777A, U.S. Department of Labor, 200 Constitution Avenue, NW., Room N-2625, Washington, DC 20210.

House Panel Reviews GAO Report on HHG

On July 12, Chairman Tom Petri (R-WI) convened a hearing of his House Transportation Subcommittee on Highways and Transit to review the status of the household goods moving industry. Specifically the hearing was to review the GAO report issued in March about the background of approximately 4,900 complaints from consumers filed with the Council of Better Businesses in 2000.

Testifying at the hearing were representatives from the Department of Transportation, the GAO and representatives of the domestic carrier industry. Most sought to reinforce the GAO recommendations that stressed that federal legislative changes would perhaps be premature to address most of the consumer complaints. Instead, GAO indicated that the states retained the primary responsibility to oversee household goods industry operations in each state.

The GAO suggested that if the government wants to explore a national statutory change, it should be done in conjunction with actions at the state levels. In fact, the GAO in its testimony recognized that "expanding the states' role in the regulation of interstate household goods carriers has the potential to improve consumer protection. However, the extent to which allowing the states to enforce federal regulations improves consumer protection depends on individual states' willingness and resources to assume this responsibility."

Petri said that he would review this issue carefully, and future hearings may be warranted. However, at this time there are no indications that federal legislation addressing the household goods moving industry will be forthcoming.

Only Small Tax Items Likely To Be Pushed During 2001

White House budget chief Mitch Daniels told lawmakers that only small tax items are likely to be advanced by the Bush Administration during the remainder of 2001. With the \$1.35 trillion tax relief package now law,

HHGFAA: Working to Protect Industry and Small Business

Daniels said the Administration does not plan to push for other tax cuts desired by business, including a capital gains tax cut, until later.

Daniels, Director of the Office of Management and Budget, said the only tax measures on which the Administration will pursue in the near future are tax breaks to encourage charitable contributions, energy conservation, and relief from a possible minimum wage hike. The Administration does not see a risk in enacting some small tax cuts before the mid-session review — now expected in early August — provides new numbers on the budgetary outlook.

Meanwhile the Ranking Minority Member of the Senate Finance Committee, Senator Charles Grassley (R-IA), said he would not support Senate Majority Leader Thomas Daschle (D-SD) if Daschle requires all future tax bills that come to the Senate floor to include revenue offsets. Offsets would eliminate the possible budget point of order against any additional tax relief for violating the fiscal year 2002 budget resolution's limit of \$1.35 trillion in tax relief.

Getting 60 votes would be enough to waive the point of order that Democrats might be expected to raise on the Senate floor against any additional tax cuts. Daschle's position is that there is now a very precarious situation regarding the budget and the diminishing amount of non-Social Security and non-Medicare surpluses that are available to be spent. Daschle requires that further tax issues be offset.

The potentially conflicting positions of Daschle and Grassley over the need for future tax legislation to be offset came as the House Ways and Means Committee marked up the tax portions of a bill (H.R. 7) designed to spur charitable giving.

bring up their bill to raise the federal minimum wage. He indicated that if the Republicans are unable to pull together sufficient votes for their substitute, they will try to attach tax amendments. The tax provisions offered by Republicans are likely to be similar to those included in a House bill passed at the end of the 106th Congress — i.e., a repeal of the SOT, 100 percent tax deduction for health care expenses for self-employed individuals and an increase in tax deductions for business meals. The bill, sponsored by Sen. Edward Kennedy (D-MA), would raise the federal minimum wage from \$5.15 to \$6.65 per hour in three increments. A 60-cent increase would go into effect 30 days after enactment, followed by a 50-cent increase Jan. 1, 2002, and a 40-cent increase Jan. 1, 2003.

Patients' Rights Legislation

With the prospect of patients' rights legislation reaching the House floor in the next couple of weeks, Small Business Committee Chairman Don Manzullo (R-IL) has begun articulating many concerns of small business people across the country. Manzullo said any final product must help small employers deal with escalating health

Minimum Wage Hike Vote Delayed

The Senate will wait until after the August recess to take up a bill (S. 277) that would raise the federal minimum wage by \$1.50 an hour. The bill currently contains no tax provisions, but Republicans plan to amend the measure to include several tax cuts for small businesses. Sen. Grassley is working with Finance Committee Chairman Max Baucus (D-MT) to craft the small business tax provisions. Meanwhile, Assistant Senate Minority Leader Don Nickels (R-OK) said Republicans probably would offer a substitute proposal when the Democrats

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care costs, limit liability, and increase access to affordable care.

As a prelude to the upcoming debate, Chairman Manzullo held a hearing addressing the concerns of small business employers. The business owners affirmed that skyrocketing increases in health care premiums are threatening their businesses and forcing them to pass more health care costs onto their employees. However, they also expressed fear that provisions within proposed legislation would boost costs further, forcing them to cancel health insurance coverage for their employees altogether, and make them liable for medical coverage lawsuits by their employees.

Chairman Manzullo emphasized that Congress must address the high costs of health care or risk increasing the number of uninsured Americans, but must go about it in a way that enables small employers to be able to offer coverage to their workers. When the House does take up patients' rights legislation, it expects to consider two bills, each with significant ramifications for small business.

H.R. 526, sponsored by Rep. Greg Ganske (R-IA) and John Dingell (D-MI), includes many of the provisions that the Senate passed in its version, S. 1052, on June 29. The Ganske-Dingell bill would expand the ability to sue health plans in federal courts. Civil damages would be capped at \$5 million but no limit would be set on economic and non-economic damages. Patients could also sue insurers in state courts, with damage caps established by states individually. Unfortunately for small businesses, the enhanced liability provisions could drive up costs to the point where employ-

ers would have to cancel coverage for their employees and perhaps threaten the viability of the business itself.

An alternative measure being offered by Reps. Ernie Fletcher (R-KY) and Collin Peterson (D-MN), H.R. 2315 would permit only limited state-court lawsuits with damages restricted by state caps. A ceiling of \$500,000 on non-economic damages would be in place while economic damages would be unlimited. Punitive damages would be prohibited. Manzullo believes small businesses fare better under the Fletcher bill. It is important to expand coverage and limit liability. He fears Ganske will spike the cost of insurance, which will ultimately lead to a greater number of uninsured.

More than 43 million Americans are uninsured, and 60 percent of them are self-employed or work for small businesses that can't afford to offer health insurance. In addition to protecting patients, Manzullo favors legislation that offers self-employed workers and small business owners more opportunities to provide affordable health care coverage for themselves and their employees. He backs changes to the tax code that would let self-employed workers deduct 100 percent of their health care premiums (corporations can already do this); the creation of association health plans (AHPs) to let small business owners band together to purchase more affordable health insurance for their employees; and the expansion of medical savings accounts (MSAs) to let small business owners choose quality insurance for their employees without being burdened with costly deductibles. ■

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WEBSITES TO SEE

Here are a few Websites of interest to HHGFAA members. NOTE: All are preceded by www, and many are linked to the HHGFAA Website.

IMPORTANT NOTE: Websites and e-mail addresses shown on this list include ONLY those for certain government agencies, and companies whose ads appear in *The Portal* or the HHGFAA Annual Directory, who sign up as sponsors for HHGFAA's Annual Meeting, or who are featured in a story in this issue of *The Portal*.

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 Claims Prevention and Procedure Council: claimsnet.org
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 Direct Moving: directmoving.com
 Excargo Services: excargo.com
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 Universal Description, Discovery and Integration Business Registry: uddi.org
 Voerman Int'l: voerman.com
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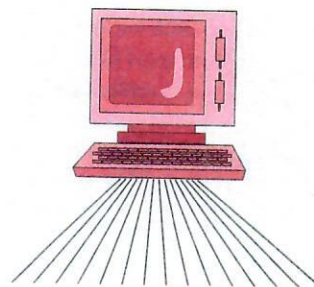
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You can now link your home page with the HHGFAA Website (www.hhgfaa.org), enabling you to list your company by region and services provided and to contact other members who have e-mail and Websites. The cost: a nominal fee of \$100 per year.

To link your company with HHGFAA, complete the form below and send to:

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ATTN: Belvian W. Carrington

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At press time, the following HHGFAA member companies are linked to HHGFAA's Website.

- 21st Century Relocations (Mumbai, India)
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- AGS Brussels (Brussels, Belgium)
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- AGS Marseille (Marseille, France)
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- AGS Ivory Coast (Abidjan, Ivory Coast)
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- AGS Lisbon (Lisbon, Portugal)
- AGS Bucharest (Bucharest, Romania)
- AGS Madrid (Guadalajara, Spain)
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- Ahjin Transportation Co. (Seoul, Korea)
- Ambassador International (Dulles, VA)
- American Movers Inc. (Waipahu, HI)
- American President Lines (Washington, DC)
- American Red Ball Int'l (Seattle, WA)
- American Vanpac Carriers Inc. (Martinez, CA)
- Arpin International Group (East Greenwich, RI)
- Arrowdene Moving and Storage (Norfolk, England)
- Arven Freight Forwarding Inc. (Woodbridge, VA)
- Ashoka Int'l (New Delhi, India)
- Asian Tigers K.C. Dat (S) Pte (Singapore)
- Asian Tigers Trans China Int'l (Wanchai, Hong Kong)
- Asian Tigers Trans China Int'l (Beijing, China)
- Asian Tigers Trans China Int'l (Guangzhou, China)
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- Atlas Van Lines Int'l (Seattle, WA)
- Australian Vanlines (Pendle Hill, Australia)
- B.M. Int'l Pvt. Ltd. (New Delhi, India)
- Birkart Globalistics AG (Raunheim, Germany)
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- Chess Moving Australia (Regency Park, S.A., Australia)
- Circle Freight Int'l (Muscat, Oman)
- Columbia World Wide Movers (Limassol, Cyprus)
- Cosmopolitan/M.L. Transportes (Brasilia, Brazil)
- CSX Lines (Washington, DC)
- Crystal Forwarding (Carlsbad, CA)
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- Delahaye Blue Ribbon Movers (New York, NY)
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- Dijkshoorn Int'l Movers (Vlaardingen, The Netherlands)
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- F & N Worldwide Moving (Lincs., UK)
- Favia Int'l Transport (Cairo, Egypt)
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- Gateways Int'l Inc. (Settle, WA)
- Gezairi Group Cargo (Beirut, Lebanon)
- Global Packers & Movers (Islamabad, Pakistan)
- Global Silverhawk (Concord, CA)
- Global Worldwide (Naperville, IL)
- Globalink (Almaty, Rep. of Kazakhstan)
- Grace Int'l Removals (Seven Hills NSW, Australia)
- Green Van Int'l Co. (Taipei, Taiwan)
- Greenbriar Forwarding (Edison, NJ)
- Henri Harsch HH S.A. (Geneva, Switzerland)
- HL Van Transport (Bassum, Germany)
- Humboldt Int'l (Canton, MA)
- Inter-Jet Customhouse Brokers (Jamaica, NY)
- Inter Trans Insurance Services Inc. (Irvine, CA)
- Inter-Transport SA (Geneva, Switzerland)
- Intermove Limited (Newton, CT)
- International Wood Industries Inc. (Sherwood, OR)
- Interport Executive Movers (Singapore)
- Interstate Int'l Inc. (Springfield, VA)
- Intra-Mar Shipping S.A. (Santa Fe De Bogota, Colombia)
- ITO Mobeltransport GmbH (Bremen, Germany)
- J. Calenberg (Bonn, Germany)
- Japan Express Co. (Tokyo, Japan)
- Jordanian Coast Cargo & Tourism Services (Amman, Jordan)
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 Universal Cargo SRL (Buenos Aires, Argentina)
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Industry Calendar

Sept. 10-11, 2001	Military/Industry Symposium	Alexandria, VA
Sept. 13-16, 2001	Massachusetts Movers Assn. Meeting	Lake George, NY
Sept. 21-23, 2001	Texas Movers Association	Austin, TX
Sept. 23-27, 2001	Maryland T&M Association	Bermuda
Sept. 29-Oct. 3, 2001	56th Annual NDTA Transportation and Logistics Forum & Exposition	Milwaukee, WI
Oct. 4-6, 2001	34th Annual CPPC Convention	Orlando, FL
Oct. 6-7, 2001	PAIMA Annual Meeting	Las Vegas, NV
Oct. 8-10, 2001	HHGFAA 39th Annual Meeting	Las Vegas, NV
Oct. 11-13, 2001	Missouri Movers Association Meeting	Osage Beach, MO
Oct. 12-14, 2001	Covan Conference	Panama City Beach, FL
Oct. 15-18, 2001	Paul Arpin Van Lines	Tucson, AZ
Oct. 28-31, 2001	United Van Lines Annual Convention	Phoenix, AZ
Oct. 29-Nov. 1, 2001	MTPC Training Workshop	Turtle Bay, HI
Oct. 31-Nov. 3, 2001	Wheaton World Wide Moving 48th Annual Partnership Conference	Indianapolis, IN
Nov. 7-10, 2001	Atlas Van Lines Annual Convention	Phoenix, AZ
Nov. 11-14, 2001	North Carolina Movers Association	High Point, NC
Nov. 11-16, 2001	EUCOM/MTMC Training Workshop	Sonthofen, Germany
March 3-6, 2001	LACMA Conference	Lima, Peru
April 21-25, 2002	FIDI Congress	Cairo, Egypt
Sept. 29-Oct. 1, 2002	HHGFAA 40th Annual Meeting	Orlando, FL
Oct. 5-9, 2002	57th Annual NDTA Transportation and Logistics Forum & Exposition	Greensboro, NC

Send calendar items to HHGFAA • 2320 Mill Road • Alexandria, VA 22314 • Or fax to (703) 684-3784 • E-mail: hhgfaa@aol.com

HHGFAA: Working to Protect Industry and Small Business

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The ideal candidate should have several years of experience in the household moving industry and be a competent estimator with knowledge of international shipping and corresponding agents worldwide.

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Candidates must have at least three years of moving industry experience in sales or operations and should be looking for the challenge of great responsibility while living and working in Asia.

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See you in Las Vegas!
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THE PORTAL

PORTAL Advertising Rates and Dimensions

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Jan./Feb. 2001 Issue	Jan. 2, 2002
March/April Issue	March 10, 2002
May/June Issue	May 5, 2002
July/Aug. Issue	July 15, 2001

For further information about *Portal* display advertising or classified ads, contact Belvian Carrington at HHGFAA:

Phone: (703) 684-3780
 Fax: (703) 684-3784
 E-mail: bcarri7850@aol.com

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