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To: Transport Industry Operators

**Why Chans Advice, What Chans Advice,
and the SMiC New Website**

More than 10 years ago, we broke new grounds unheard of before among insurance brokers by introducing genuine claim support (by truly employing a team of professional transport claim handlers) independent of that from the insurers. Since then, the knowledge advantage of the insurer over that of the transport operator insured has been evened. Those who buy transport liability insurance are truly better protected with professionals standing at their side who really know the freight industry and are conversant in transport insurance and claims handling.

Incubated in Sun Hing Insurance Brokers Ltd's transport liability team for 3 years since 1999, SMiC was incorporated in 2003.

We celebrated our 10th anniversary on 23 April 2013 quietly only by a lunch to thank our dedicated staff. Although this is an anniversary with no material frills, this is an important milestone for SMiC that packed every staff with a buoyant feel.

We like to thank first and foremost our plus 200 clients consisted primarily of freight forwarders, depots operators, feeder operators, land transport operators, and ship operators.

Not just that the 20 or so staff have been able to make a humble living, we all feel our job spiritually and intelligently rewarding. We truly feel we have contributed and helped taking away most part of the claim hassle from transport operators that we serve, and this is echoed among our clientele and from the freight industry.

Taking the 10th anniversary opportunity, we have revamped our website, making it more informative and useful to the browsers instead of SMiC.

The New SMiC Website capsules the 10 years growth and work of us and has the following highlights.

1. **The Chans Advice** - <http://www.sun-mobility.com/chansadvice.html>

The biggest risk for any operations is not knowing what are the risks. What can be more illustrative in telling the real life risks multimodal transport operators facing everyday than by real life representative court cases. The non-stop monthly publication of the Chans Advice can do just more than that. The Chans Advice makes easy the understanding of the Freight Forwarding and Transport Risks, not by paper talk but by rock solid cases.

Including the current one, 148 issues of the Chans Advice have been circulated to thousands of readers. Some readers even chase us for a copy if they do not find it landed timely in their mailbox.

The Chans Advice, with or without we knowing, has been included in many forwarders' intranets as internal training and loss prevention reference. The Chans Advice, strangely is also found downloadable from various foreign and Chinese e-book browsers.

How could this **knowledgebase** be better used as a transport loss prevention source?

To help SMIC clients and browsers to navigate to what they want to retrieve from the otherwise inaccessible vastness of our publications. We have taken the opportunity to compile them by topics to make more browsing sense. Freight forwarders and other transport operators would find accessing the right reference, either for rebutting or making a claim, much easier and handy than ever before.

2. **SMIC Seminars** - <http://www.sun-mobility.com/seminar.html>

Since 2001, SMIC has held 12 seminars. Each seminar topic was much talked about transport liability issue and each of which was able to attract 2 to 300 attendants. SMIC seminars held either in our name, jointly with the HK Shippers Council, or jointly with China lawyers were all very popular with high attendance and packed with eager questions from the floor for better transport liability knowledge.

3. **Client Corner** - <http://www.smicsl.com/clientcorner.html>

Is a developing idea for more cyber interaction with our transport clients.

In its present form, it recorded the encouragements from some of our clients. We are most thankful for their very kind words in recognition of our services. At SMIC, we do know the freight industry, we commit resources, and by doing so, we help keep transport operators to keep their customers.

4. **The SMIC Team** - <http://www.sun-mobility.com/ourstaff.html>

The quality of service of any firm depends upon the staff. SMIC staff are happy staff. They all feel they are part of the transport industry. Each of them have in-trade transport operation experience for years before they join SMIC. The transport backgrounds hammered by their years of real life transport claims combats in SMIC for transport operators have made them unique professionals in our trade. They all enjoy interacting with transport operators since they speak the industry language; they feel the pulse of the transport industry and more importantly such skills stand solely at the side of the transport insured. Such competence is rarely found either in insurers or among intermediaries.

5. **The SMIC services at a glance** - <http://www.sun-mobility.com/smicensuranceedge.html>

The ground breaking SMIC transport insurance services come with

- A. DocAssist – review your transport document to make sure you stay ahead of your peer in active loss prevention by incorporating the latest court tested limitation clauses.
- B. ICA - Insured Claims Assistance – your insurance is nothing more than a paper without professional help when you are in face of a claim. At SMIC our claim team of five avowed to manage any claim to the best of your advantage.
- C. PAOD – loss Prevention Advice on Demand – SMIC helps its client to stay ahead of the game by offering “minority report” type advice to reduce likelihood of a claim.

Apart from the above, SMIC insurance can tailor our service to your requirement.

Looking ahead, the transport industry will continue to go up and down just like any other industry. The Darwinian rule of survival of the fittest will still haunt upon each of us. Only those who could better command the keys of any industry will be better bestowed. SMIC will keep on its course in assisting the transport operators to fight against liability traps. The new website is our latest step. Happy browsing.

Simon Chan
Director
E-mail: simonchan@smicsl.com

Richard Chan
Director
E-mail: richardchan@smicsl.com

