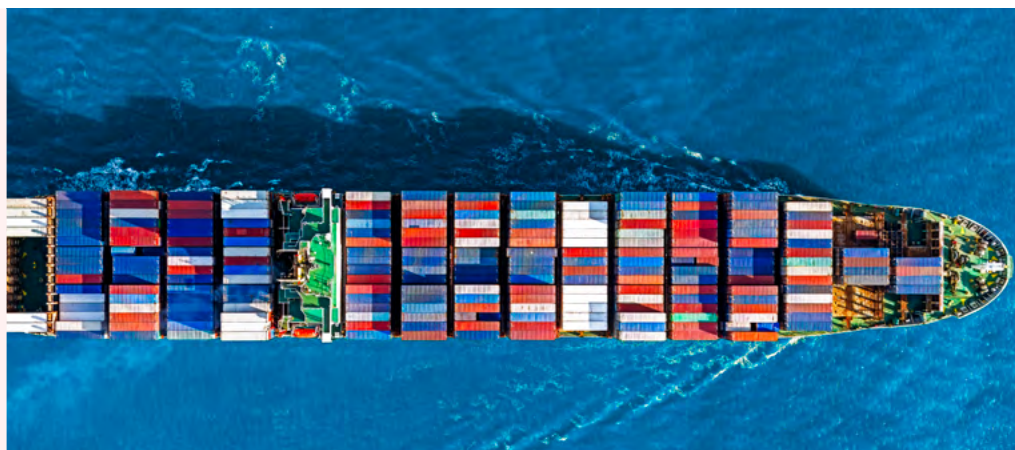


Risk A/T[®] Work



Risk A/T[®] Work is a forum dedicated to sharing safety and loss control tips with our brokers and insureds. **Risk A/T[®]** is our proprietary risk management approach promoting informed risk analysis based on two behavioral factors — **A**ptitude and **T**olerance.

Protecting cargo, reducing loss, and enhancing supply chain resilience

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Organizations that move goods operate in environments where even small missteps can create significant operational and financial impacts. This is especially true across oceans, inland waterways, and complex intermodal networks, where conditions shift quickly and shipments pass through regions with varying infrastructure, oversight and security. Unlike traditional fixed facility operations, cargo handling environments are fluid and unpredictable. Mobile equipment, frequent custody transfers, and regional factors such as natural catastrophes, political instability or elevated crime rates all contribute to a heightened risk profile. In this edition of Risk A/T Work[™], we discuss the cargo handling risks that arise in these dynamic settings and the practices that help organizations manage them effectively.

Building reliability through disciplined cargo handling practices

Protecting cargo requires disciplined, consistent, and repeatable processes. Clear load plans, documented cargo conditions, durable packaging, proper blocking and bracing, adherence to stowage guidelines, and the use of compliant cargo-securing devices form the foundation of effective cargo protection standards. Organizations that invest in cargo handling competency, standardized procedures, and routine inspections are better positioned to reduce avoidable losses and improve operational consistency.

Managing operational complexity

Cargo handling operations are inherently dynamic and can change hour by hour. Employees work around moving vessels, shifting loads, congested docks, cranes, forklifts, hoists, and specialized rigging equipment. High-exposure tasks such as loading, unloading, lashing, securing, and transferring cargo require precision to prevent loss, injury or service disruption.

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Training is essential in managing these risks. Employees must understand not only how to operate equipment, but how environmental conditions such as wind, tides, vessel movement, and uneven surfaces affect safety. Variations in experience levels, seasonal staffing, language barriers, and the use of contractors can further complicate risk control efforts. Organizations that prioritize structured onboarding, task-specific demonstrations, and real-time supervision are generally more successful in preventing losses in these demanding operational settings.





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Protecting cargo integrity

Cargo loss and damage represent significant operational exposures. Heavy loads, oversized materials, hazardous goods, and temperature-sensitive shipments each require specific handling. Improper lifting, transferring, or securing can lead to dropped loads, cargo shifts, container deformation, contamination, and ultimately costly claims and strained customer relationships.

Equipment reliability is a key factor in preserving cargo integrity. Cranes, spreader bars, slings, chains, forklifts, and container-handling systems must be properly maintained, inspected, and operated according to manufacturer and regulatory requirements. Wear, corrosion, overloading, or improper rigging can lead to sudden failures. Even with well-maintained equipment, human factors — incorrect load calculations, improper securing methods, or rushed decision — remain common contributors to cargo loss events.

Reducing cargo loss and theft

Cargo loss from theft, pilferage, or unauthorized diversion remains a significant exposure, particularly during staging, temporary storage, and custody transitions. These losses often occur outside active transport, when visibility and accountability are reduced, and can result in partial or total shipment claims.

Cargo awaiting onward movement may appear secure yet remain vulnerable if access controls, monitoring, or custody documentation are inconsistent. Losses discovered at the next handoff complicate recovery efforts and claim investigations.

Theft exposure increases with cargo type, shipment value, dwell time, and the level of control maintained during transitions. High-value or easily resalable goods, unsecured containers, and congested terminals present elevated loss potential when access controls and oversight are inconsistent. Even when cargo is properly handled and secured, gaps during handoffs between carriers, terminals, or storage locations can create opportunities for loss. Maintaining clear custody awareness throughout the cargo handling process strengthens loss prevention efforts and reduces preventable cargo theft claims. Technology for real-time, portal-to-portal tracking and monitoring of high value/sensitive shipments is available, and these solutions should be considered where practical.

Strengthening risk management across the supply chain

Organizations throughout the supply chain have both the opportunity and responsibility to improve safety, cargo security, and regulatory compliance through effective risk management programs. Tailored controls, supported by regular equipment inspections, focused training, and consistent cargo-handling routines, help reduce loss potential and improve operational reliability.

For operations in areas exposed to hurricanes, floods, wildfires, or other natural catastrophes, risk programs need to factor in how quickly these events can shut down port access, slow vessel movements, and cause cargo to stack up. Keeping an eye on where cargo is building up, how long it's sitting, and what backup storage is available helps prevent bottlenecks when weather throws normal operations off track.





Teams that plan ahead with alternate routing, temporary staging options, and clear recovery phase procedures are in a much better position to keep freight moving and limit losses when a major catastrophic event hits.

Strong risk management programs translate requirements into clear, usable guidance that crews can apply in real world conditions. Evaluating whether current procedures align with industry standards and compliance expectations is essential. Just as importantly, procedures must reinforce consistent, safe behaviors in day to day operations. By strengthening operational discipline, organizations build a more resilient supply chain and deliver greater value to their customers.

We're here to help

Managing cargo handling risks is essential to protecting people, equipment, and the integrity of your shipments. Support is available when you need it. Contact your Sompo Risk Control Specialist or reach out at +1 877 667 5733 or RiskControlQuestions@sompo-intl.com for guidance on strengthening your cargo handling practices and safeguarding your operations with confidence.

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