

## APPENDIX A: RESOURCES

### GLOSSARY OF INSURANCE TERMS AND COVERAGES

Accounts Receivable. Protects sums due you that become uncollectable because of damage or loss of records or accounts as well as cost to reproduce information lost or damaged by an insured peril.

Additional Persons Insured. Automatic coverage for any spouse of a partner arising out of the activities of a partnership and for any employee while acting within the scope of his or her duties.

Advertising Injury Liability. Protects from liability arising out of advertising activities. (Not intended for a firm that is in the business of advertising, broadcasting, publishing or telecasting).

Aircraft Liability. Covers liability arising out of the ownership, operation or use of any owned or non-owned aircraft including aircraft loaned to, leased to, rented to or chartered by the named insured with crew.

Architects' Fees. The cost of architectural plans should be considered in determining the value of the building.

Auto Physical Damage. Covers Direct Physical Loss or Damage to owned or long-term leased auto units, including collision or upset. (Long-term leased vehicles are those leased for 12 months or longer).

Automobile Liability. Protects against loss arising from legal liability for bodily injury or property damage to others caused by an accident and arising out of the ownership, maintenance, use, loading or unloading of an automobile.

Blanket Crime Policy. This coverage packages five crime coverages (insuring agreements). They are Employee Dishonesty, Loss Inside the Premises, Loss Outside the Premises, Money Orders – Counterfeit Currency, and Depositors Forgery. A combined single limit of insurance applies and the coverages are non-elective. The employee dishonesty limits apply per

employee each loss, unlike standard employee dishonesty policy which applies “all employees” each loss.

Boiler & Machinery. Covers loss or damage to pressure vessels, machinery (including air conditioning equipment) and electrical apparatus arising out of rupture or explosion of pressure vessels or machinery breakdown.

Boiler and Machinery. Covers indirect loss resulting from an accident to an insured object. Indirect damage coverages available under a boiler and machinery policy include business interruption, extra expense, consequential damage and rental value covers.

Broad Form Commercial General Liability Policy Coverages. Provide coverage for Contractual Liability, Personal Injury and Advertising Liability, Host Liquor Liability, Fire Damage Liability, Broad Form Property Damage, Non-Owned Watercraft, World Wide Liability for suits brought in United States, Employees as insureds, extends the definition of “occurrence” for Bodily Injury to include an intentional act from the use of reasonable force for the purpose of protection of persons or property, and 90 days automatic coverage for newly acquired organizations.

Broad Form DIC Cover. Covers loss or damage to buildings and contents from the perils of subsidence, collapse, landslide, mudslide, or earth movement.

Broad Form Property Damage Including Completed Operations. This policy modification broadens the standard Property Damage Liability, by redefining the care, custody and control exclusion. With this extension included, the exclusion will only apply to that particular part of the property on which you are working and exercising direct control.

Builder's Risk. Covers loss of or damage to buildings, equipment, machinery while in transit, on-site and off-site storage and during the course of construction on a “named peril” or “all

risk” basis. Coverage for indirect losses (business income, extra expense, etc.) can be added by endorsement.

Business Income. Replaces the operation income of your business when damage to the premises or other property causes loss of earnings. (Gross earnings or loss of earnings forms available).

Captive Insurance Company. An insurance company set up to insure the risks of its owner or owners within the same industry, usually in a country or state with favorable regulation and tax laws, such as Bermuda, the Cayman Islands, or Colorado.

Comprehensive 3-D Policy. The basic 3-D Policy has the same five insuring agreements with additional agreements available by endorsement. Coverage may be written under one or more agreements, each independent of the other as to specific protection and amount of penalty.

Computer Fraud Coverage. Covers Loss resulting from the wrongful abstraction of Money, Securities, or other property which follows and is related to the use of any computer to fraudulently cause the transfer of such property.

Contingent Business Interruption. Replaces the operating income of your business when damage to an outside premises caused loss of earnings. You may be dependent upon one or a few manufacturers or outside locations or suppliers. One or a few companies may purchase all or most of your products or services or you may derive all or most of your business from a neighboring company.

Contingent Extra Expense. Reimburses you for the additional expense of continuing your operations caused by loss or damage at contributing properties.

Contractual Liability. Amends definition of “incidental contract” to include any contract or agreement relating to the conduct of your business. Coverage applies to both written and oral agreements.

Counterfeit Paper Currency. Covers losses arising from your acceptance of counterfeit U.S. or Canadian paper currency or of post office or express company money orders which are not honored.

Defense Base Act Endorsement. Extends the benefits of the USL&H Act to civilian employees at any military, air or naval bases acquired by the United States (after January 1, 1940) from foreign governments and to public works contracts outside the United States.

Demolition and Increased Cost of Construction. Covers demolition cost, loss of undamaged property and increased construction cost required under the prevailing building code.

Depositors Forgery. Covers loss sustained by reason of forgery or alteration of checks, drafts, promissory notes, bills or exchange, or similar written instruments drawn upon and accepted by your bank account. An important feature of this coverage is the inclusion of legal defense costs arising out of the bank’s allegation of insured’s negligence.

Earthquake. Covers loss or damage to buildings and contents from the peril of earthquake.

EDP. Covers indirect loss resulting from loss or damage to your EDP equipment, data or media. Indirect damage coverages available under an EDP policy include business interruption, extra expense, valuable papers and accounts receivable.

Employee Benefit Liability. This coverage would protect you from liability from a negligent act, error or omission in the administration of your employee benefit program. This liability could arise from the failure to enroll an eligible employee, or from failure to inform an employee of a reduction of benefits, or from any other negligent act, in administration of Employee Benefit Plans. (Note: Certain liability of the company for their responsibilities under the ERISA Act of 1974 is not included in this coverage extension. Remaining exposure, where insurable, may be covered under Fiduciary Liability {ERISA} policy).

Employee Dishonesty. Covers loss of money, securities and other property resulting from dishonest acts committed by employees acting alone or in collision with others. This is a “discovery” form of insurance in as much as the loss is calculated from the date of discovery for a historical continuing series of events.

Employers’ Liability. Coverage for common law liability arising from work-related accidents that are not compensable under Workers’ Compensation coverage.

Employment Practice Liability. Coverage for your legal liability for discrimination arising out of your employment practices including, but not limited to, salary and/or compensation, sex, religion, race, disability, training and/or promotion policies.

Environmental Impairment Liability (Pollution). Covers liability for both "sudden and accidental" as well as "gradual" pollution of land, air or water – including settlement costs, litigation expense and clean up costs. (Claims arising from hostile fire are normally included in the basic CGL policy).

Executive Officers Endorsement. Required in some states to designate the executive officers who should be covered under your Workers' Compensation and Employers' Liability policy. If none are designated, executive officers are not covered for benefits in that state. Depending upon the statute of individual states, may be required to extend coverage to executive officers or delete coverage for Executive Officers.

Extended Bodily Injury. Amends the definition of occurrence to include any intentional act by or at the direction of the insured provided such bodily injury results from the use of reasonable force for purposes of protecting persons or property.

Extra Expense. Reimburses you for the additional expense of continuing your operations caused by damage to your property.

Facultative Reinsurance. Reinsurance of individual risks as contrasted to treaty reinsurance where the reinsurer accepts blocks of risks.

Federal Employers' Liability Act Endorsement. Covers liability to employees of an interstate or otherwise eligible railroad. (A liability coverage).

Fiduciary Liability (ERISA). Covers liability of a plan(s) or trust(s) and its/their trustees or administrators imposed by the Employee Retirement Security Act of 1974 for claims from a "wrongful act" in the handling of pension plans, employee benefit plans and other subject plans. "Wrongful Act" is defined as any actual or alleged error or omission or breach of duty committed or alleged in the discharged of their fiduciary duties, obligations or responsibilities, including the violation of any standards imposed by ERISA.

Fire Legal Liability – Real Property. Covers your legal liability for loss or damage of leased premises caused by fire, when such damage is alleged to have been the result of your negligence.

Flood. Covers loss or damage to buildings and contents from the peril of flood.

Foreign Voluntary Compensation Coverage. Offers Workers' Compensation benefits to U.S. Nationals who temporarily work outside the U.S. Coverage is also provided for employees and executive officers whose principal duties are confined to the U.S., but who travel outside the country. Most state laws provide automatic coverage for up to 90 days. Coverage includes wage benefits, medical expenses and repatriation expenses.

Hired Automobiles. A hired automobile is an automobile that is loaned to you or used under contract on your behalf.

Host Liquor Liability. Coverage is provided for the liability of the insured for giving or serving, but not selling, alcoholic beverages at functions incidental to your business.

Incidental Medical Malpractice Liability. This coverage provides protection for your liability arising from malpractice of a healthcare provider for the rendering of, or failure to render medical, surgical, dental, x-ray or nursing service, treatment or for the furnishing of food or beverages in connection therewith, or for the furnishing or dispensing of drugs or medical, dental, surgical supplies or appliances. (Not available to anyone in the business or occupation of providing medical or related services).

Independent Contractors Coverage. Provides protection against claims resulting from operations of independent contractors.

Jones Act Endorsement. Covers liability for transportation, wages, maintenance and cure for the master and members of the crew of any United States vessel. (A liability coverage).

Kidnap & Ransom. Most commonly known as "Executive Risk" insurance because of a policy condition which requires that the evidence of this insurance not be disclosed. Cost of ransom payments to release officials (and their families) who are abducted or kidnapped while traveling on company business domestically or overseas.

Lease Hold Interest. Covers tenant's financial loss if an advantageous lease is cancelled because of substantial damage or destruction of most or all of the building. Bonus payments, advanced rents and improvements and betterments may be covered under a special lease hold interest form.

Limited Worldwide Liability. Covers bodily injury, property damage, personal injury or advertising injury which occurs outside of the United States of America, its territories or possessions, or Canada provided the original suit is brought within the U.S. Coverage does not apply to premises medical payments claims arising from your products or completed operations. (Specific coverage is available for any organization having operations outside the covered areas).

Medical Payments. Provides voluntary coverage for all reasonable and necessary medical, surgical and dental expenses resulting from an accident involving non-employee occupants of an owned automobile.

Money and Securities. Covers loss of money, securities and other property due to dishonesty, destruction or disappearance while on the premises and outside the premises (while conveyed by a messenger or armored car or while at the home of a messenger).

Monopolistic State Funds. The states of Nevada, North Dakota, Ohio, Washington, West Virginia and Wyoming require purchase of Workers' Compensation from the state fund. Private insurance is not permitted. Applies also in provinces of Canada.

Newly Acquired Organizations - Automatic Coverage. Automatically protects any newly acquired or formed organization for 90 days in which you either own or have a majority interest (provided it is not part of a joint venture).

Newly Acquired Property. Most property forms provide automatic coverage for a specific number of days in limited amounts on buildings and personal property at newly acquired premises. Increased limits are available by endorsement.

Non-Owned Automobiles. A non-owned automobile is one that is neither "owned" or "hired."

Non-Owned Property. Covers loss or damage to tenant's interest in improvements and betterments and personal property of others in your care, custody or control. Non-owned may involve bailee operations, leased property, property on consignment or employees' property.

Off-Premises Coverage. Covers loss or damage to your business personal property at non-owned premises. Most property forms provide limited coverage. Increased coverage is available by endorsement.

Outer Continental Shelf Lands Act Endorsement. Extends the benefits of the USL&H Act to employees on offshore drilling platforms or engaged in exploratory operations. Limited case law exists which establishes off shore drilling platforms to be "vessels," thus invoking the Jones Act.

Owned Automobiles. An owned automobile is any automobile that you legally own, including automobiles leased for periods of 12 months or more.

Owned Personal Property. Covers loss or damage to business personal property including furniture, fixtures, equipment and supplies.

Owned Real Property. Covers loss or damage to owned buildings and attachments, stationary building service equipment (including fixtures, machinery and equipment) and personal property used to service a building.

Pension and ERISA Bonding Requirements. Under the Employee Retirement Income Security Act of 1974, all Employee Benefits Plans are required to maintain Dishonesty Insurance in the amount of 10% of the funds handled in each plan, but not less than \$1,000 or more than \$500,000 each. This Act requires bonding of fiduciaries (as defined by the Act) and every person who handles funds or other property of a plan. The Act specifies that the

bond is to protect the plan against loss by reason or acts of fraud or dishonesty by plan officials. Banks and insurance companies that are acting on behalf of fiduciaries normally need not be bonded. Coverage may be added by endorsement to the crime policy. However, because ERISA requires that the affected plan be reimbursed first, a substantial loss involving combined funds could leave little or no limits available for the organization. Separate coverage with separate limits can be obtained through an inexpensive ERISA Compliance Bond.

Personal Effects. Covers loss or damage to personal effects of officers, partners or employees on your premises. Most property forms provide limited coverage, subject to a maximum per person. Increased coverage is available by endorsement.

Personal Injury Liability. Basic coverage protects from liability arising out of the following offenses: false arrest, detention or imprisonment, malicious prosecution, libel, slander, defamation, or violation of right of privacy, wrongful entry or eviction or other invasion of right of private occupancy; this coverage may be extended to apply to these offenses when they involve an employee, or to liability assumed by contract.

Personal Injury Protection (PIP). Statutory "no fault" coverage required in many jurisdictions providing for the payment of medical expenses, death benefits, income continuation and essential service benefits to an insured person, subject to an aggregate amount for any one person.

Physical Damage Coverage for Non-Owned Automobiles. The standard auto physical damage coverage part provides insurance only on those non-owned, autos that are leased by a firm for periods of 12 months or more. Two physical damage forms for non-owned autos are available, one provides coverage on a primary basis and the other provides coverage on an excess basis.

Premises Medical Payments. Pays for reasonable medical expenses caused by accident, and arising out of ownership, maintenance, or use of the insured premises and operations. Coverage applies to each person, other than the insured or his employees, who sustain injury, sickness, or disease.

Negligence need not be established as a condition precedent to payment by insured.

Premises-Operations Liability. This protects against claims of bodily injury to others or damage to property of others, arising out of premises owned or leased and occupied by your company, as well as business operations away from such premises.

Product Guarantee Insurance. Covers the costs involved in fulfilling your legal liability to repair or replace defective products.

Products Recall Expense. Covers expenses incurred by you in the event of a total or partial withdrawal of a product because of accidental or malicious contamination or threat thereof.

Products – Completed Operations Liability. Protects against claims for injuries or property damage from occurrences involving products after they are sold or operations after the job has been completed.

Professional Liability. Coverage for legal liability claims arising out of the rendering or failure to render professional services.

Public Officials Liability. Covers the personal liability of public officials and commissioners from claims alleging a wrongful act while acting in their individual or collective capacities, and covers the organization's obligation to indemnify the public officials or commissioners as required by the organization's by laws, charter, or statute or common law. Coverage can be extended to include outside, non-profit directorships if held at the direction of the organization.

Rent or Rental Value Insurance. Protects building owner for loss of rent when payments are discontinued because the premises are made untenable by a fire or other insured peril. Protects owner-occupant for loss or rental value when the premises are rendered untenable and it is necessary to rent other premises. Protects tenants for loss of rental value if the lease provides that rent payments will be continued even if the premises are rendered untenable.

Rental Income. Covers loss of rental income suffered by you if a building you own and lease to others is damaged or destroyed.

Replacement Cost Insurance. Indemnifies you for property damage losses on the basis of the

full replacement cost at the time of loss (with no deduction for physical depreciation).

Signs. Provides coverage for loss or damage to detached neon, mechanical or electrical signs.

Stop Gap Liability. Coverage for Employers' Liability in monopolistic states and provinces of Canada, coverage includes judgments and defense costs where permitted.

Surplus Lines. Insurance that is not usually available from admitted carriers and is written with non-admitted companies.

Time Element Exposures – Inland Marine. Covers loss of earnings and/or extra expenses for inland marine classes (builders risk, installation floater, contractors equipment, terminal covers).

Towing Coverage. Pays for towing and labor costs because of a disablement, subject to specified limit.

Transit Insurance. Covers loss that may occur while property is being transported.

Trees, Shrubs and Plants. Most property forms provide limited coverage, subject to a maximum limit per tree, shrub or plant. Increased coverage is available by endorsement.

U.S. Longshore and Harbor Workers' Compensation Act Endorsement (USL&H). Covers liability for statutory benefits for maritime employment - excluding the master and members of the crew of any vessel in navigable waters. The Act is also applicable to employees (other than government employees) in the District of Columbia.

Umbrella Liability. A stand alone excess liability policy which includes commercial general liability, automobile liability and employer's liability plus other liability coverages that can be negotiated into the policy. The "umbrella" features are the "drop through" and "drop down" conditions of the policy. Where the umbrella terms are broader than those of the underlying insurance, the umbrella policy extends coverage excess of a minimal self insured retention - this is the "drop through" feature. Where primary aggregate limits are exhausted by payment of claims, the umbrella policy becomes primary insurance - this is the "drop down" feature.

Underground Property. Coverage on underground property (including excavations,

foundations, pilings and pipes) and the cost of excavations can be added by endorsement.

Underinsured Motorist Coverage. Coverage for legal liability of another whose limits of automobile liability insurance are less than the named insured's. In some jurisdictions that is required by statute.

Uninsured Motorist Coverage. A statutory coverage for legal liability of another arising from the operation of an automobile that is not insured or whose insurer is insolvent.

Use of Other Automobiles – Broad Form (DOC). Provides liability and medical payments coverage for a named individual and spouse while using a non-owned, hired or borrowed automobile for personal use. This coverage is important when the company car is the only car in the individual's household.

Valuable Paper and Records. Covers loss to Valuable Documents and Records such as historical documents, blueprints, architectural plans, manuscripts, deeds and maps including reproduction costs.

Vendors Liability. Extends Products Liability Coverage to protect Vendors of your products if they become involved in a products liability claim against you. Coverage applies only if Vendor has not changed, worked upon, altered, labeled, or made unauthorized modifications or warranties involving your product.

Voluntary Compensation. Offers Workers' Compensation benefits to employees who are eligible for statutory coverage under specific state law.

Watercraft Liability. Covers liability arising out of the ownership, operations or use of any owned or non-owned watercraft. The present basic CGL policy provides non-owned Watercraft Liability Coverage for any watercraft up to 26 feet in length provided such watercraft is neither owned by the named insured nor being used to carry persons or property for a charge.

Workers' Compensation. Covers liability for statutory benefits as provided by the applicable Workers' Compensation Law and any Occupational Disease Law of the state(s) designated in the policy declarations.

Worldwide Liability. Covers bodily injury, property damage, personal injury or advertising injury which occurs outside of the United States of America, its territories or possessions, or

Canada (whether or not the original suit is brought within the U.S.). Can include products and completed operations liability.

## RISK MANAGEMENT ORGANIZATIONS

1. Public Risk Management Association (PRIMA)

1815 N. Fort Myer Dr., Suite 1020

Arlington, VA 22209

o: 703/528-7701

fax: 703/528-7966

E-mail: [info@primacentral.org](mailto:info@primacentral.org)

Web site: [www.primacentral.org](http://www.primacentral.org)

Hours: 8:30 a.m. to 5:30 p.m. EST

*Mission: The Public Risk Management Association promotes effective risk management in the public interest as an essential component of public administration.*

Goals: Deliver Information  
Expand Customer Base  
Build Relationships  
Utilize Technology

Services: educational programs, publications, information services, and recognition programs.

2. Risk and Insurance Mangement Society, Inc. (RIMS)

655 Third Ave.

New York, NY 10017

o: 212/286-9292

Web site: [www.rims.org](http://www.rims.org)

*Mission: RIMS Mission is to advance the theory and practice of risk management by: promoting the awareness, understanding, and application of risk management; and developing the competency and influence of risk managers, thereby positioning risk management as a discipline vital to the protection and utilization of human and financial resources.*



# LIST OF PUBLIC PORT RISK MANAGERS (BY REGION)

## North Atlantic

Albany  
General Manager  
195 Broadway  
Albany, NY 10007  
USA  
Phone: (518)463-8763  
Fax: (518) 463-8767

Baltimore  
Director of Risk Management  
2700 Broening Highway  
Baltimore, MD 21224  
USA  
Phone: (410)385-4415  
Fax: (410) 333-3402

Boston  
Assistant Director, Risk Management  
10 Park Plaza  
Boston, MA 21224  
USA  
Phone: (617) 973-5500  
Fax: (617) 973-5357

Bridgeport  
Executive Director  
45 Lion Terrace  
Bridgeport, CT 6604  
USA  
Phone: (203) 384-9777  
Fax: (203) 385-9686

Camden  
Chief Executive Officer  
2500 Broadway  
Camden, NJ 8104  
USA  
Phone: (609) 541-8500  
Fax: (609) 757-4923

New Haven  
Harbor Master  
Bureau of Aviation & Ports  
New London, CT 6320  
USA  
Phone: (203) 443-3856  
Fax: (203) 437-7251

New London  
Harbor Master  
Bureau of Aviation  
New London, CT 6320  
USA  
Phone: (203) 443-3856  
Fax: (203) 437-7251

New York/New Jersey  
General Manager  
241 Erie St.  
Room 306  
New Jersey City, NJ 7310  
USA  
Phone: (212) 435-7000  
Fax: (212) 435-6032

Philadelphia  
Administrator, Safety & Health Programs  
800 Hudson Square  
8th & Cooper  
Philadelphia, PA 8102  
USA  
Phone: (609) 968-2000  
Fax: (609) 964-8106

Wilmington  
Director of Operations  
P. O. Box 1911  
Wilmington, DE 19899  
USA  
Phone: (302) 571-4643  
Fax: (302) 571-4646

Wilmington  
Director  
2202 Burnett Blvd.  
Wilmington, NC 28402  
USA  
Phone: (910) 763-1621  
Fax: (910) 763-6440

## South Atlantic



Canaveral Port Authority  
Assistant Risk Manager  
P.O. Box 267  
Cape Canaveral, FL 32920  
Phone: (407) 783-7831  
Fax: (407) 783-4317

Georgia Ports Authority  
P.O. Box 2406  
Savannah, GA 31402  
Phone: (912) 964-3811  
Fax: (912) 966-3609

Jacksonville Port Authority  
Risk Manager  
2831 Talleyrand Ave.  
Jacksonville, FL 32206-3496  
Phone: (904) 630-3067  
Fax: (904) 630-3076

North Carolina State Ports Authority  
2202 Burnett Blvd.  
Wilmington, NC 28402  
Phone: (910) 763-1621  
Fax: (910) 343-6210

Panama City Port Authority  
Port Director  
5321 W. Hwy 98  
Panama City, FL 32401  
Phone: (904) 763-8471  
Fax: (904) 769-5673

Port Everglades  
1850 Eller Dr.  
Ft. Lauderdale, FL 33316  
Phone: (954) 523-3404  
Fax: (954) 525-1910

Port Manatee/Tampa Bay  
13231 Eastern Ave.  
Palmetto, FL 34221  
Phone: (941) 722-6621  
Fax: (941) 729-1463

Port of Miami  
1015 North American Way  
Miami, FL 33132  
Phone: (305) 347-4823  
Fax: (305) 347-4825

Port of Palm Beach  
Deputy Director for Finance & Administration  
P.O. Box 9935  
Riviera Beach, FL 33419  
Phone: (561) 842-4201  
Fax: (561) 842-4240

South Carolina State Ports Authority  
Manager, Risk and Claims  
P.O. Box 817  
Charleston, SC 29402-0817  
Phone: (803) 577-8134  
Fax: (803) 577-8616

Virgin Islands Port Authority  
P.O. Box 1707  
VDS  
St. Thomas, VI 00803-1707  
Phone: (809) 774-1629  
Fax: (809) 774-8059

Virginia Port Authority  
Director of Finance  
600 World Trade Center  
Norfolk, VA 23510  
Phone: (757) 683-2170  
Fax: (757) 683-8211

## Gulf

Alabama State Docks Dept.  
Risk Manager  
P.O. Box 1588  
Mobile, AL 36633  
Phone: (334) 441-7118  
Fax: (334) 441-7073

Mississippi State Port Authority at Gulfport  
P.O.Box 40  
Gulfport, MS 39502  
Phone: (601) 865-4300  
Fax: (601) 865-4335

Port of Beaumont  
P.O. Drawer 2297  
Beaumont, TX 77704  
Phone: (409) 835-3995  
Fax: (409) 835-0512

Port of Brownsville  
P.O.Box 3070  
Brownsville, TX 78523-3070  
Phone: (210) 831-4592  
Fax: (210) 831-5006

Port of Corpus Christi  
Manager, Risk Management  
P.O. Box 1541  
Corpus Christi, TX 78403  
Phone: (512) 885-6185  
Fax: (512) 882-7110

Port of Freeport  
P.O. Box 615  
Freeport, TX 77541  
Phone: (409) 233-2667  
Fax: (409) 233-5625

Port of Galveston  
P.O. Box 328  
Galveston, TX 77553  
Phone: (409) 765-9321  
Fax: (409) 766-6107

Port of Greater Baton Rouge  
P.O. Box 380  
Port Allen, LA 70767  
Phone: (504) 342-1660  
Fax: (504) 342-1666

Port of Houston Authority  
P.O. Box 2562  
Houston, TX 77252-2562  
Phone: (713) 670-2400  
Fax: (713) 670-2429

Port of New Orleans  
P.O. Box 60046  
New Orleans, LA 70160-0046  
Phone: (504) 522-2551  
Fax: (504) 528-3209

Port of Pensacola  
700 Barracks St.  
Pensacola, FL 32501  
Phone: (904) 435-1870  
Fax: (904) 435-1879

Tampa Port Authority  
811 Wynkoop Rd.  
Tampa, FL 33601  
Phone: (813) 272-0555  
Fax: (813) 272-0570

## North Pacific

Fraser River Harbour Commission  
Ste. 500-713 Columbia St.  
New Westminster, BC V3M 1B2  
CANADA  
Phone: (604) 524-6655  
Fax: (604) 524-1127

Nanaimo Harbour Commission  
Box 131, 104 Front St.  
Nanaimo, BC V9R 5K4  
CANADA  
Phone: (250) 753-4146  
Fax: (250) 753-4899

North Fraser Harbour Commission  
2020 Airport Rd.  
Richmond, BC V7B 1C6  
CANADA  
Phone: (604) 273-1866  
Fax: (604) 273-3772

Port Alberni Port Commission  
P.O. Box 99  
Port Alberni, BC V9Y 7M6  
CANADA  
Phone: (250) 723-5312  
Fax: (250) 723-1114

Port of Prince Rupert  
110 Third Ave. West  
Prince Rupert, BC V8J 1K8  
CANADA  
Phone: (250) 627-7545  
Fax: (250) 627-7101

Port of Vancouver (BC)  
1900-200 Granville St.  
Vancouver, BC V6C 2P9  
CANADA  
Phone: (604) 666-9977  
Fax: (604) 666-3309

Port of Anacortes  
P.O. Box 297  
Anacortes, WA 98221  
Phone: (360) 293-3134  
Fax: (360) 293-9608

Port of Anchorage  
2000 Anchorage Port Rd.  
Anchorage, AK 99501  
Phone: (907) 343-6200  
Fax: (907) 277-5636

Port of Bellingham  
625 Cornwall Ave.  
Bellingham, WA 98225-5017  
Phone: (360) 676-2500  
Fax: (360) 671-6411

Port of Everett  
P.O. Box 538  
Everett, WA 98206  
Phone: (206) 259-3164  
Fax: (206) 252-7366

Port of Grays Harbor  
P.O. Box 660  
Aberdeen, WA 98520  
Phone: (360) 533-9528  
Fax: (360) 533-9505

Port of Kalama  
P.O. Box 70  
Kalama, WA 98625  
Phone: (360) 673-2325  
Fax: (360) 673-5017

Port of Longview  
P.O. Box 1258  
Longview, WA 98632  
Phone: (360) 425-3305  
Fax: (360) 425-8650

Port of Olympia  
915 Washington St., NE  
Olympia, WA 98501-6931  
Phone: (360) 586-6150  
Fax: (360) 586-4653

Port of Portland  
P.O. Box 3529  
Portland, OR 97208  
Phone: (503) 231-5000  
Fax: (503) 731-7465

Port of Seattle  
P.O. Box 1209  
Seattle, WA 98111  
Phone: (206) 728-3227  
Fax: (206) 728-3205

Port of Tacoma  
P.O. Box 1837  
Tacoma, WA 98401  
Phone: (206) 383-5841  
Fax: (206) 593-4534

Port of Vancouver (WA)  
P.O. Box 1180  
Vancouver, WA 98666  
Phone: (360) 693-3611  
Fax: (503) 285-6091

## South Pacific

Port Hueneme  
Dep. Executive Director & Treasurer  
P.O. Box 608  
Port Hueneme, CA 93041  
Phone: (805) 488-3677  
Fax: (805) 488-2620

Port of Humboldt Bay  
Chief Financial Officer  
P.O. Box 1030  
Eureka, CA 95502-1030  
Phone: (707) 443-0801  
Fax: (707) 443-0800

Port of Long Beach  
Port Risk Manager  
925 Harbor Plaza  
Long Beach, CA 90802  
Phone: (310) 590-4129  
Fax: (562) 437-3231

Port of Los Angeles  
Risk Manager  
P.O. Box 151  
San Pedro, CA 90733-0151  
Phone: (310) 732-3758  
Fax: (310) 831-0439

Port of Oakland  
Risk Manager  
530 Water St.  
Oakland, CA 94607  
Phone: (510) 272-1533  
Fax: (510) 272-1172

Port of Redwood City  
675 Seaport Blvd.  
Redwood, CA 94063  
Phone: (415) 306-4150  
Fax: (650) 369-7636

Port of Richmond  
Risk Manager  
c/o City of Richmond  
2600 Barrett Ave.  
Richmond, CA 94804  
Phone: (510) 620-6605  
Fax: (510) 233-3105

Port of Sacramento  
Director of Finance & Administration  
1251 Beacon Blvd.  
West Sacramento, CA 95691  
Phone: (916) 371-8000  
Fax: (916) 372-4802

Port of San Diego  
Audit & Risk Management Services  
P.O. Box 488  
San Diego, CA 92112  
Phone: (619) 686-6423  
Fax: (619) 686-6565

Port of San Francisco  
Director of Administration  
Ferry Bldg., Room 3100  
San Francisco, CA 94111  
Phone: (415) 274-0400  
Fax: (415) 274-0412

Port of Stockton  
Director of Finance  
P.O. Box 2089  
Stockton, CA 95201  
Phone: (209) 946-0246  
Fax: (209) 465-7244

## Great Lakes & Saint Lawrence Seaway

Canada Ports Corporate Site  
General Manager  
99 Metcalfe Street  
Ottawa, ON K1A 0N6  
CANADA  
Phone: (613) 957-6762  
Fax: (613) 996-9393

Montreal Port Corporation  
President & CEO  
Cite' du Harve  
Wing No. 1  
Montreal, QB H3C 3R5  
CANADA  
Phone: (415) 283-7042  
Fax: (514) 283-7019

Quebec Port Corporation  
President & CEO  
P. O. Box 2268  
Quebec City, QB G1K 7P7  
CANADA  
Phone: (418) 648-4956  
Fax: (418) 648-4160

Sept-Îles  
General Manager  
421 Arnaud Street  
Sept-Îles, QB G4R 3B3  
CANADA  
Phone: (418) 968-1231  
Fax: (418) 962-4445

Cleveland  
Director of Administration  
101 Frieside Ave  
Cleveland, OH 44114  
USA  
Phone: (216) 261-8004  
Fax: (216) 241-8016

Detroit  
Director of Finance & Administration  
8109 Jefferson  
Detroit, MI 48214  
USA  
Phone: (313) 331-3842  
Fax: (313) 259-8961

Duluth (MN and WI)  
Chief Financial Officer  
Seaway Port Authority  
P. O. Box 16877  
Duluth, MN 55816  
USA  
Phone: (218) 727-8525  
Fax: (218) 727-6888

Milwaukee  
Port Director  
2323 Lincoln Memorial Drive  
Milwaukee, WI 53207  
USA  
Phone: (414) 286-3511  
Fax: (414) 286-8506

Toledo  
Seaport Director  
N.E. Maritime Plaza  
7th Floor  
Toledo, OH 43604  
USA  
Phone: (419) 243-8251  
Fax: (419) 243-1835

## REFERENCE BOOKS AND PERIODICALS

For those readers interested in more in-depth discussions of a particular subject, the following reference books and periodicals can be consulted. Generally speaking, the textbooks listed below will contain more in-depth background and theory material. The magazines and other periodicals generally contain more current or up-to-date information. Most periodical publishers offer back issues of the periodicals plus an index of subjects printed in recent editions. Readers may wish to obtain an index from the publisher to determine if the subject of interest has been addressed in the periodical.

### Books

Publication	Publisher	Phone/Fax	Web
<i>Best's Insurance Reports</i>	A.M. Best Company, Inc. Ambest Road Oldwick, New Jersey 08858	(908) 439-2200	www.ambest.com
<i>Best's Key Rating Guide: Property/Casualty</i>	A.M. Best Company, Inc. Ambest Road Oldwick, New Jersey 08858	(908) 439-2200	www.ambest.com
<i>Commercial Auto Insurance</i>	International Risk Management Institute, Inc. 12222 Merit Drive #1450 Dallas, Texas 75251-2276	(800) 827-4242 [Toll-Free] (972) 960-7693 [In Dallas] (972) 960-6037 [Fax]	www.irmi.com
<i>Commercial Liability Insurance</i>	International Risk Management Institute, Inc. 12222 Merit Drive #1450 Dallas, Texas 75251-2276	(800) 827-4242 [Toll-Free] (972) 960-7693 [In Dallas] (972) 960-6037 [Fax]	www.irmi.com
<i>Commercial Liability Risk Management and Insurance; Volumes I and II, Malachi, Donaldson and Horm</i>	American Institute for Property and Liability Underwriters PO Box 3016, 720 Providence Road Malvern, PA 19355-0716	(610) 644-2100 (610) 640-9576 [Fax]	www.cpcusociety.org
<i>Commercial Property Insurance</i>	International Risk Management Institute, Inc. 12222 Merit Drive #1450 Dallas, Texas 75251-2276	(800) 827-4242 [Toll-Free] (972) 960-7693 [In Dallas] (972) 960-6037 [Fax]	www.irmi.com
<i>Commercial Property Risk Management and Insurance; Volumes I &amp; II, Rodda, Trieschmann, Wiening and Hedges</i>	American Institute for Property and Liability Underwriters PO Box 3016, 720 Providence Road Malvern, PA 19355-0716	(610) 644-2100 (610) 640-9576 [Fax]	www.cpcusociety.org
<i>Contractual Risk Transfer</i>	International Risk Management Institute, Inc. 12222 Merit Drive #1450 Dallas, Texas 75251-2276	(800) 827-4242 [Toll-Free] (972) 960-7693 [In Dallas] (972) 960-6037 [Fax]	www.irmi.com
<i>Loss Control Management; Bird and Loftus (OUT OF PRINT)</i>	Institute Press (A Division of International Loss Control Institute) Highway 78 Loganville, Georgia 30249		

Publication	Publisher	Phone/Fax	Web
<i>National Report on Public Officials Liability</i> (OUT OF PRINT)	The Wyatt Company 1990 K Street, NW Washington, D.C. 20006		
<i>Pollution Coverage Issues</i>	International Risk Management Institute, Inc. 12222 Merit Drive #1450 Dallas, Texas 75251-2276	(800) 827-4242 [Toll-Free] (972) 960-7693 [In Dallas] (972) 960-6037 [Fax]	<a href="http://www.irmi.com">www.irmi.com</a>
<i>Public Sector Risk Management Manual</i>	Public Risk Management Association 1815 North Ft. Myer Drive, Suite 1020 Arlington, VA 22209	703-528-7701 703-528-7966 [Fax]	<a href="http://www.primacentral.org">www.primacentral.org</a>
<i>Risk Financing</i> ®	International Risk Management Institute, Inc. 12222 Merit Drive #1450 Dallas, Texas 75251-2276	(800) 827-4242 [Toll-Free] (972) 960-7693 [In Dallas] (972) 960-6037 [Fax]	<a href="http://www.irmi.com">www.irmi.com</a>
<i>Risk Management and Insurance</i> ; Williams and Heims (OUT OF PRINT)	McGraw-Hill Book Company New York, New York		
<i>Risk Management: Concepts and Applications</i> ; Mehr and Hedges (OUT OF PRINT)	Richard D. Irwin, Inc. Homewood, Illinois		
<i>Techniques of Safety Management</i> ; Peterson	McGraw-Hill Book Company New York, New York		
<i>The Umbrella Book</i>	Griffin Communications, Inc. 1420 Bristol Street North, Suite 220 Newport Beach, CA 92660	(949) 752-1058 (949) 955-1929 [Fax]	<a href="http://www.griffincom.com">www.griffincom.com</a>
<i>Accident Prevention Manual for Business and Industry: Engineering and Technology Volume And Administration and Program Volume</i>	National Safety Council IFASCA, Ill.		



## Periodicals

Publication	Publisher	Phone	Web
<i>Best's Review-Property and Casualty Editions</i>	A.M. Best Company, Inc. Ambest Road Oldwick, New Jersey 08858	(908) 439-2200	www.ambest.com
<i>Business Insurance</i>	Crain Communications, Inc. 740 N. Rush Street Chicago, Illinois 60611	(888) 446-1422 (312) 280-3174 [Fax]	www.businessinsurance.com
<i>CPCU Journal</i>	Chartered Property Casualty Underwriters Society PO Box 3009, 720 Providence Road Malvern, PA 19355-0709	1-800-932-CPCU (2728) (610) 251-2775 [Fax]	www.cpcusociety.org
<i>Disaster Recovery Journal</i>	Disaster Recovery Journal P.O. Box 510110 St. Louis, MO 63151	(314) 894-0276 (314) 894-7474 [Fax]	www.drj.com
<i>FC&amp;S Bulletins</i>	The National Underwriter Company 505 Gest Street Cincinnati, OH 45203	(800) 544-0620 (800) 874-1916 [Fax]	www.nuco.com
<i>GRMR: Governmental Risk Management Reports</i>	Towers Perrin Risk Management Publications Towers Perrin Financial Centre, Suite 600 695 East Main Street Stamford, Connecticut 06901	(203) 326-5468 (203) 326-5498 [Fax]	www.tillinghast.com
<i>The John Liner Letter</i>	Standard Publishing Corporation 155 Federal Street Boston, MA 02110	(800) 682-5759 (617) 457-0600 (617) 457-0608 [Fax]	
<i>Practical Risk Management</i>	ARM Tech P.O. Box 1439 Alameda, CA 94501-0155	(510) 865-3628 (510) 253-9645 [Fax]	www.pracrisk.com
<i>Public Risk</i>	Public Risk Management Association 1815 North Ft. Myer Drive, Suite 1020 Arlington, VA 22209	703-528-7701 703-528-7966 [Fax]	www.primacentral.org
<i>Risk Management</i>	Risk Management Society Publishing, Inc. 655 Third Avenue New York, NY 10017	(212) 286-9364 (212) 922-0716 [Fax]	www.rims.org/rmma g/index.html

## Specialized Reference Materials

### Emergency Management

Publication	Publisher	Phone	Web
<i>The Emergency Program Manager HS-1</i> (home study course)	Federal Emergency Management Agency HQ FEMA Federal Center Plaza 500 C St., SW, Room 512 Washington, DC 20472	(202) 646-3692	
<i>NFPA 1600, Recommended Practice for Disaster Management</i>	National Fire Protection Association ((NFPA) Standard No. 1600 – Disaster Management 1 Batterymarch Park Quincy, MA 02269	(800) 344-3555	
<i>Emergency Management Guide for Business and Industry</i> (FEMA 141)	Federal Emergency Management Agency HQ FEMA Federal Center Plaza 500 C St., SW, Room 512 Washington, DC 20472	(202) 646-3692	

### Port Security

Publication	Publisher	Phone	Web
<i>Port Security: A National Planning Guide</i>	U.S. Department of Transportation (Maritime Administration) 400 Seventh St., SW MAR-830 Washington, DC 20590	(202) 366-4357 (202) 366-6988 [Fax]	
<i>Port Security: Security Survey &amp; Risk Assessment</i> [anticipated publication date: January 1999].	U.S. Department of Transportation (Maritime Administration) 400 Seventh St., SW MAR-830 Washington, DC 20590	(202) 366-4357 (202) 366-6988 [Fax]	
<i>Risk Management in the U.S. Coast Guard</i> , Proceedings of the Marine Safety Council, U.S. Coast Guard, Vol. 53, No. 2, April-June 1996.			

Publication	Publisher	Phone	Web
<i>Assessing Maritime Security Needs Through Systematic Risk Analysis</i> , McHenry, Deshayes, Heggers, & Grenier. <u>International Perspectives on Maritime Security</u> , 1996; T. Fitzhugh, Editor.			
<i>Code for Safety to Life from Fire on Merchant Vessels</i> (NFPA #301).			
<i>Fire Protection for Pleasure and Commercial Motor Craft</i> (NFPA # 302).			
<i>Fire Protection Standard for Marinas and Boatyards</i> (NFPA # 303).			
<i>Petroleum Wharves</i> (NFPA # 304L).			
<i>Standard for the Control of Gas Hazards on Vessels</i> (NFPA # 306).			
<i>Standard for the Construction and Fire Protection of Marine Terminals, Piers, and Wharves</i> (NFPA # 307).			
<i>Standard for Fire Protection of Vessels during Construction, Repair, and Lay-up</i> (NFPA # 312).			
<i>Standard Procedures for Clearing or Safeguarding Small Tanks and Containers Without Entry</i> (NFPA # 327).			
<i>Standard on Industrial Fire Brigades</i> (NFPA # 600).			
<i>Standard for Security Services in Fire Loss Prevention</i> (NFPA # 601).			
<i>Guide for Land-Based Firefighters who Respond to Marine Vessel Fires</i> (NFPA # 1405).			
<i>Recommended Practice for Disaster Management</i> (NFPA # 1600).			
<i>Marine Fire Fighting Vessels</i> (NFPA # 1925).			

Publication	Publisher	Phone	Web
<i>Standard for the Identification of the Hazards of Materials for Emergency Response</i> (NFPA # 704).			

### Miscellaneous

Publication	Publisher	Phone	Web
<i>The Special Event Risk Management Manual</i> , Vols. 1 & 2.	Alexander Berlonghi P.O. Box 3454 Dana Point, CA 9276		
<i>Business Resumption Planning</i> , Devlin, Emerson, & Wrobel.	Auerbach Ira Group 935 Hudson St. New York, NY 10014		

## MISCELLANEOUS

### Other Organizations

1. American Association of Port Authorities (AAPA)  
1010 Duke St.  
Alexandria, VA 22314-3512  
Phone: (703) 684-5700  
Fax: (703) 684-6321  
E-mail: [AAPA@ix.netcom.com](mailto:AAPA@ix.netcom.com)  
Web page: [www.AAPA-ports.org](http://www.AAPA-ports.org)

Hours:

*Mission: AAPA is the alliance of ports of the Western Hemisphere. The Association promotes the common interests of the port community, and provides leadership on trade, transportation, environmental, and other issues related to port development and operations. AAPA furthers public understanding of the essential role fulfilled by ports within the global transportation system. The Association serves as a resource to help members accomplish their professional responsibilities.*

Goals: Environmentally responsible port development and operations  
Research and analysis  
Professionalism  
Public awareness  
Representation and advocacy