



Claims Handling Co-operation between Nuclear Insurance Pools in a Case of Transboundary Damage – Multilateral and Bilateral Agreements in Progress

Petr Zaruba

Czech Nuclear Insurance Pool

Spalena 75/16, 113 04 Praha 1, Czech Republic

pzaruba@cpoj.cz

The paper is a short progress report on matters concerning the core reason for insurance of nuclear third party liability – registration, handling, organizing and settling of claims in case of a major nuclear incident, underlining claims handling co-operation between national nuclear insurance pools when damage to health or property becomes international. The contents of this paper is in close relation to information provided on this subject during the 6th International Conference in 2006.

Commercial insurance companies have gained extensive experience with handling large scale claims (e.g. after floods and other natural disasters) and are capable in gathering and organizing a high number of professional loss surveyors and adjusters in a very short period of time. In case of nuclear insurance pools co-operation between members (commercial insurance companies) is an added value and can be used practically all over the country bringing into action the network of branches and offices of all the pool members. This advantage is also used in case of cross border claims when it is necessary to gather information and claims advises from a large number of subjects and from many countries, sometimes very far apart. The international network of nuclear insurance pools is an ideal tool for this task and can be mobilized practically at once.

Operators of nuclear installations, especially nuclear power plants, do not have the possibility to put aside hundreds of workers to handle claims and are also usually not sufficiently equipped with the necessary know-how. The same goes for governments and government agencies which in many countries guarantee the payments of claims to victims. National nuclear insurance pools are on the other hand well equipped for this task which usually has to be in place for many years after a nuclear incident.

Multilateral and bilateral agreements between national nuclear insurance pools and other institutions should be prepared and signed before any nuclear incident as it will most probably be a problem to look for a solution when a major nuclear incident occurs. Such agreements are the basis of international co-operation between national insurance pools and the paper outlines some examples of areas of such co-operation.

Keywords: nuclear incident, cross border damages, claims co-operation, claims handling, nuclear insurance pools, nuclear installation, nuclear operators, multilateral agreement, bilateral agreement