

# KYI: KNOW YOUR INCOTERMS

Prudential insights for **Trade . Banking . Insurance**

*Professional Certificate Program*



**PRUDENCE**  
BUSINESS SCHOOL  
*Transformative . Innovative . Disruptive*



*“Of primary importance is that each Incoterms rule clarifies the tasks, costs, and risks to be borne by buyers and sellers in these transactions. Familiarizing yourself with Incoterms will help improve smoother transactions by clearly defining who is responsible for what and each step of the transaction.”*

*International Trade Administration, U.S.A.*







# About the Course

## OVERVIEW

INCOTERMS continue to impact global trade for over 80 years. Global Merchandise Trade has topped US\$ 25 trillion with 90% of traded goods transported by sea, and developing economies contributing almost 70% of global trade volumes. Of +US\$ 33 Trillion of Global Trade (of Merchandise & Services), over 85% is transacted on 'Open Credit or 'Open Account' or 'Unsecured' Terms.

Supply-chains & trade have become increasingly global, competitive, complex and exposed to a spectrum of risks involving transportation, logistics, counter-party, legal, compliance, force majeure and political. A proper understanding of responsibilities to be shouldered, costs to be borne and risks to be managed in international trade is extremely important for Corporates undertaking the trades, the Banks financing the trade flows and the Insurers underwriting the supply chain risks.

INCOTERMS forms the edifice on which the very foundation of international trade is based. This vocational learning program provides essential practical insights into the understanding, working and best practices of apt usage of INCOTERMS in trade contracts and how they influence collateral supply chain elements including trade finance by banks and insurance protection to mitigate risks involved in global trade.

We are confident that you'll find this program to be immensely informative, practical oriented & of value add benefits equally to all working professionals across all business segments involved in international trade viz. Corporates, Traders, Shipping & Logistics Services, Banking & Financial Institutions providing trade finance and Insurance Companies and Brokers involved in managing & insuring risks involved in global trade. Students pursuing their education in the fields of Finance, Commerce, Supply Chain, International Trade, Shipping, Banking & Insurance would all benefit from this insightful vocational program.

## COURSE DETAILS

Course fee : USD 500

Course Format : Online ; In-Person (On Demand for Group Training)

Course Duration : 6 hours of self-paced insightful online learning

Modules : 13 main modules spanning +500 slides with case-studies

53 Educational Videos; 45 Test Your Knowledge Questions

15 Info-graphics Downloads for practical reference & use

Certificate awarded upon successful completion

12 months free accessibility to Course Modules







Of +US\$ 33 Trillion  
of Global Trade,  
**~85%** is transacted  
on 'Open Credit' or 'Open  
Account' or 'Unsecured'  
Terms - thus emphasizing  
importance of prudential  
Trade Risk Management  
including choice of  
INCOTERMS, Payment  
Terms & Insurance.





# You will learn to :

1. Understand the different types of Incoterms 2020 from the perspectives of Tasks or Responsibilities, Costs & Risk Factors involved in the proposed trade transaction(s).
2. Evaluate in a comprehensive fashion a host of factors involved in prudently choosing and framing the right Incoterms for your business.
3. Structure apt Incoterms in compatibility with your Contract of Trade, Contract of Carriage and Terms of Payment including, most importantly, Letter of Credit.
4. Structure apt insurance protection to best manage & comprehensively insure risks involved in supply chain transportation, shipping, logistics, and trade.
5. Introduce risk governance and management into an organization's trade practices and procedures.
6. Aptly frame the trade finance documentation and compliance requirements from banking perspective reflecting the nuances of the chosen Incoterms.
7. How to underwrite Marine Cargo Insurance and Trade Credit Insurance risk exposures, including claim triggers, based on the risk factors involved in the chosen Incoterms of trade & 'Insurable Interest' of your Insured business corporate.

*Our Vocational Programs are crafted to support your professional development goals.*

*We couple academic theory and business knowledge with practical, real-world applications.*



**are increasingly challenged**





# Program Highlights

## KYI: KNOW YOUR INCOTERMS


Prudential insights for Trade . Banking . Insurance

**This course covers the following important topics:**

1. Why understand Incoterms 2020 : for Corporates, Shipping & Logistics, Banks, Insurance ?
2. What are Incoterms ?
3. Summary of 11 Incoterms 2020 Rules: Tasks, Costs, & Risks
4. Legal standpoint on Incoterms
5. How to incorporate Incoterms 2020 in your terms of trade ?
6. Impact on other peripheral contracts - Carriage, Insurance, Letters of Credit
7. Incoterms 2020 vs 2010 - Key Changes
8. Incoterms - Sea & Inland Waterway : FAS, FOB, CFR, CIF
9. Incoterms variations - Oil, Gas & Petroleum Trade - FIP, ILX, Pipeline Delivered, ExTank, Into Tank, In Situ
10. Incoterms - All / Any modes of transit : EXW, FCA, CPT, CIP, DAP, DDP, DPU
11. Common Mistakes in using Incoterms
12. Common Confusions involving Incoterms
13. Conclusive review

*Our Vocational Programs are crafted to support your professional development goals.  
We couple academic theory and business knowledge with practical, real-world applications.*





March 26, 2024:  
Francis Scott Key  
Bridge (Baltimore  
Bridge) vessel collision  
resulted in one of  
world's largest maritime  
P&I claim spanning US\$  
1.9 Billion in rebuilding  
costs with total claim  
estimated to touch  
approximately USD 4  
Billion making it  
potentially the world's  
largest General Average  
Claim !

Global Trade, Supply  
Chain & Logistics is  
exposed to growing risks  
involving higher shipping  
accidents, geopolitical-  
conflicts, port disruptions,  
rising shipping costs, &  
greater volatility all of  
which impacts trade  
performance & payments.

**Supply Chain Resiliency**  
involves a thorough  
understanding &  
prudential structuring of  
INCOTERMS & Insurance  
protection.



MV Evergreen, stuck in Suez  
Canal for 6 days from 23 - 29  
March 2021 blocking 367  
vessels, halting US\$ 9.6 billion  
of trade daily, & US\$ 58 billion  
of trade disrupted in 6 days !

Vessel was arrested &  
released after 3 months once  
General Average & Salvage  
Charges were negotiated.

Initial claim of US\$  
916 Million for loss of  
revenues & salvage  
efforts by Suez Canal  
was finally  
negotiated for US\$  
150 Million making it  
the highest General  
Average Loss.



# Learning modules

1

## Why understand Incoterms 2020 ?

- Overview of global trade
- The world's manufacturing superpowers
- Understanding Incoterms for Corporates & Traders
- Understanding Incoterms for Shipping & Logistics Services
- Understanding Incoterms for Banks and Financial Institutions
- Understanding Incoterms for Insurance Companies & Brokers

2

## What are Incoterms ?

- Understanding basics of trade
- What the Seller - Buyer desires in a trade ?
- What are the apprehensions & risks faced by Seller-Exporter and Buyer-Importer?
- UCP 600: Article 36 - Force Majeure; eUCP Ver 2.0
- Terms of Trade: Tasks, Costs, Risks
- Incoterms history chart
- What is International Chamber of Commerce (ICC)
- 3 key factors influencing choice of Incoterms

3

## Summary of 11 Incoterms 2020 Rules & Variations

- Place of Delivery and Place of Destination
- Understanding Tasks, Costs & Risks allocation
- Sale on Departure v/s Sale on Arrival : A fundamental difference
- Incoterms variations for Oil & Petroleum Trade
- Pipeline Delivery : FIP, ILX, Pipeline Delivered ; &
- Tank Delivery : Delivery "Ex Tank", Delivery "Into Tank", Delivery "In Situ"
- When does Supply Chain end ?
- 3 key risks to be managed: Trade Transaction Risk, Supply Chain Transportation & Logistics Risk, & Trade Credit Risk

4

## Legal standpoint

- Are Incoterms legally mandatory to incorporate ?
- Why do we need Incoterms then ?
- Which law governs the trade contracts ?
- Do's and Don'ts of Incoterms rules

5

## How to incorporate Incoterms in Terms of Trade?

- 3 key points: Place of Delivery, Point of Risk Transfer, Place of Destination of goods
- How best to incorporate Incoterms
- Precisely detailing 'Point of Delivery'
- Examples of variations on 'Delivery of Goods' : FOB Stowed, Trimmed, With Services
- How to use Incoterms 2020 rules ?

6

## Impact of Incoterms on other contracts around the Sales Contract

- Contract of Carriage / Transportation
- Contract of Insurance issued by Insurance Company
- Letter of Credit issued by Bank
- Most common discrepancies in LC documents

7

## Incoterms 2020 vs 2010 - Key changes

- Costs allocation
- Containerized Cargo: FCA vs FOB
- Insurance under CIF v/s CIP rules
- DPU replaces DAT
- Own transport arrangement by Seller / Buyer
- Security related obligations
- Architecture of Incoterms 2020 Rules

8

## Incoterms Rules applicable to Sea & Inland Waterway : A Deep-Dive Analysis - FAS , FOB , CFR , CIF

### 8.1 FAS : Free Alongside Ship (Named Port of Shipment)

- What does FAS mean & when is this rule used?
- Identifying the 'Loading Point' precisely
- 'Delivery' and 'Transfer of Risk' as per FAS rule
- Who is responsible for Insurance - A prudential approach

### 8.2 FOB : Free On Board (Named Port of Shipment)

- FOB: Container v/s Breakbulk Cargo - Spot the Differences
- What does FOB mean & when is this rule used?
- Examples of cargoes & use of FOB Incoterms
- FOB: Allocation of Tasks, Costs & Risks
- Some variants of FOB Incoterms:
  - FOB Stowed
  - FOB Stowed & Lashed / Secured
  - FOB Stowed & Trimmed
  - FOB with Services
  - Modified 'Delivery Point' under FOB
- What is the proof that cargo is loaded FOB?
  - Mate's Receipt
  - Bill of Lading
- Insurance under FOB Incoterms - A prudential approach
- Case Study 1: FOB export of Medical Devices - FCL cargo
- Case Study 2: Breakbulk Barley Cargo shipment
- Case Study 3: Containerized shipments:
  - Japan Tsunami,
  - Turkey Earthquake affecting containers at Port,
  - Tianjin Port Explosion,
  - Beirut Port Explosion





MV Rubymar was hit by Houthis in Red Sea & sank with cargo of 21,000 MT of ammonium phosphate sulfate fertilizer polluting 21 kms by oil slick. The vessel was not insured ! Vessel was managed by a Lebanese company transporting cargo shipped by MAADEN, Saudi Arabia.

**+100**

**Vessels Attacked  
since Nov.2023**

The Iran-backed Houthis have carried out more than 100 attacks on ships since November 2023 and sunk two vessels, seized another and killed at least four seafarers.

They have targeted the southern Red Sea and the Gulf of Aden, which are joined by the narrow Bab al-Mandab strait, a chokepoint between the Horn of Africa and the Middle East.



Vessel carrying CHEVRON cargo of US\$ 57,000,000 seized by Iran. And Chevron did not have insurance cover !

marinetraffic  
© Cavit Ege Tulca



MSC Aries hijacked by Iran in Strait of Hormuz on 13 April 2024



Houthi militants attack Greek-flagged oil tanker in Red Sea on August 2024



Houthi militants hijacked this Ro-Ro vessel, GALAXY LEADER, in Red Sea on November 2023

الإعلام  
الجبري  
اليمني



# Learning modules

## 8.3 CFR : Cost & Freight (Named Port of Destination)

- What does CFR mean & when is this rule used?
- Examples of cargoes & use of CFR Incoterms
- Importance of 'Delivery Port' & 'Destination Port'
- CFR: Allocation of Tasks, Costs & Risks
- Multiple Carriers: Where does 'Delivery' (& 'Risk Transfer') takes place?
- Unloading Costs, Export & Import Clearance
- Additional Tasks after loading FOB: Stowing, Lashing, Dunning, Trimming, Independent Inspection Services.
- What is the proof cargo is loaded FOB under CFR?
  - Mate's Receipt
  - Bill of Lading
- Insurance under CFR Incoterms - A prudential approach

## 8.4 CIF : Cost, Insurance & Freight (Named Port of Destination)

- What does CIF mean & when is this rule used?
- Examples of cargoes & use of CIF Incoterms
- Importance of 'Delivery Port' & 'Destination Port' to be specified under CIF Incoterms
- Multiple Carriers: Where does 'Delivery' (& 'Risk Transfer') takes place as per CIF?
- Unloading Costs, Export & Import Clearance
- CIF: Allocation of Tasks, Costs & Risks
- Additional Tasks after loading FOB: Stowing, Lashing, Dunning, Trimming, Independent Inspection Services
- Proof of loading cargo FOB under CIF Incoterms:
  - Mate's Receipt
  - Bill of Lading
- Insurance under CIF Incoterms - A prudential approach
- Case Study: Prevalent Geopolitical Situations - Is your Cargo Insurance foolproof?

## 9. Incoterms Rules applicable to All / Any Modes of Transport: A Deep Dive Analysis EXW , FCA , CPT , CIP , DAP , DPU , DDP

### 9.1 EXW : Ex Works (Named Place of Delivery)

- What does EXW mean & when is this rule used?
- EXW: 'Delivery' & 'Risk'
- Cargo Loading Risk
- Export Clearance
- Seller's & Buyer's Obligations & Risks
- EXW: Allocation of Tasks, Costs & Risk
- Potential issues for Buyer & Seller under EXW
- Insurance under EXW Incoterms: A prudential view
- Case-Study

### 9.2. FCA: Free Carrier (Named Place of Delivery)

- What does FCA mean & when is this rule used?
- FCA : 'Delivery' & 'Risk'
- Seller's & Buyer's Obligations & Risk
- FCA: Allocation of Tasks, Costs & Risk
- FCA: Bill of Lading with 'Shipped on Board' notation
- Insurance under FCA Incoterms - A Prudential Approach
- Case-Study

### 9.3. CPT: Carriage Paid To (Named Place of Destination)

- What does CPT mean & when is this rule used?
- CPT : 'Delivery' & 'Risk'
- Export & Import Clearance
- Seller's & Buyer's Obligations & Risk
- CPT: Allocation of Tasks, Costs & Risk
- Insurance under CPT Incoterms - A Prudential Approach

### 9.4. CIP: Carriage & Insurance Paid To (Named Place of Destination)

- What does CIP mean & when is this rule used?
- CIP : 'Delivery' & 'Risk'
- Export & Import Clearance
- Seller's & Buyer's Obligations & Risk
- CIP: Allocation of Tasks, Costs & Risk
- Insurance under CIP Incoterms - A Prudential Approach, Extensions, Trade Credit & Political Risks

### 'D' RULES:

### 9.5. DAP: Delivered At Place (Named Place of Destination)

- 3 Key Elements of 'D' Rules
- What does DAP mean & when is this rule used?
- DAP: 'Delivery' & 'Risk'
- Identify 'Place' (or 'Point') of Delivery / Destination
- Export & Import Clearance
- Unloading Goods & Cost
- DAP: Allocation of Tasks, Costs & Risks
- Insurance under DAP Incoterms - A Prudential Approach

### 9.6. DPU: Delivered At Place Unloaded (Named Place of Destination)

- 3 Key Elements of 'D' Rules
- What does DPU mean & when is this rule used?
- DPU: 'Delivery' & 'Risk'
- Identify 'Place' (or 'Point') of Delivery / Destination
- Export & Import Clearance
- Unloading Goods & Cost
- DPU: Allocation of Tasks, Costs & Risks
- Insurance under DPU Incoterms - A Prudential Approach
-



The success of a business & sustainability of trade performance greatly depends upon prudent structuring of **'Terms of Trade'**, mainly, **INCOTERMS** and **Payment Terms**.

INCOTERMS form the edifice on which the very Contractual Performance, Costs & Risks involving all counterparties to trade rests. Thus, having a thorough practical insights into INCOTERMS is crucial.





# Learning modules

## 9.7. DDP: Delivered Duty Paid (Named Place of Destination)

- 3 Key Elements of 'D' Rules
- What does DDP mean & when is this rule used?
- DDP: 'Delivery' & 'Risk'
- Identify 'Place' (or 'Point') of Delivery / Destination
- Export & Import Clearance
- Unloading Goods & Cost
- DDP: Allocation of Tasks, Costs & Risks
- Insurance under DDP Incoterms - A Prudential Approach

## 10 Incoterms Variations for Oil, Gas & Petroleum

- **Pipeline Delivery:**
  - FIP
  - ILX
  - Pipeline Delivered
- **Tank Delivery:**
  - Delivery 'Ex-Tank'
  - Delivery 'Into-Tank'
  - Delivery 'In-Situ'

## 11 Common mistakes in using Incoterms

- Errors in specifying precise 'Destination'
- Using FOB for containerized cargo
- Using CIF for containerized cargo
- Confusion on 'Title' transfers
- Using wrong Incoterms for chosen mode of transport
- Unfamiliarity to import regulations
- Misunderstanding Insurance obligations

## 12 Clearing some common confusions

- CIF vs CIP
- FCA vs FOB
- CPT vs CFR

## 13 Conclusive Review

- Which one is right ?
- What is the Best Rule to use for your trade transaction ?
- 10 key considerations in choosing Incoterms
- Incoterms 2020 flowchart - from Seller's & Buyer's Point of View
- Key takeaways

Vocational  
Insights by  
Industry  
Experts

13  
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Modules

+500  
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Slides

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# Meet your Faculty



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## H.C. Barke

### Program Director & Chief Education Officer

*WHARTON, University of Pennsylvania-Advanced Management Program (AMP-87)*  
*CORNELL - CXO Leadership Program*  
*HARVARD Business School - Disruptive Strategy*  
*WHARTON - Entrepreneurship Acceleration Program - Scaling Your Business*  
*CPCU(USA), AMIM(USA), AIC(USA), ARe(USA),*  
*ACII(London), Chartered Insurer(London), AIRM(London),*  
*FIII, AIII(General), AIII(Marine), B.Com (Finance), LLB*  
*PGDM(Marketing), MIWWHS(USA), MCPCUS(USA),*  
*Dipl. Da Vinci's Vitruvian Man (IBC - Cambridge)*  
*Dipl. King's College (IBC - Cambridge), Dipl. Pi (IBC - Cambridge)*  
*Certificate of Distinction (Insurance & Risk Management), IBC - Cambridge*  
*'2000 Outstanding Intellectuals of 21st Century' - IBC, Cambridge*  
*Emerald Member - Madison International Who's Who, USA*  
*VIP Member - International Who's Who Historical Society, USA*  
*Diplomat Member - The Global Alliance for International Advancement*  
*US American Order of Merit - Insurance & Risk Management, USA*  
*ABI World Laureate - Insurance & Risk Management, USA*  
*HARVARD Business Review - Advisory Council Member*

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**H.C. Barke** is a seasoned industry expert with over 30 years of global experience across *Business Insurance & Reinsurance, Supply Chain and Logistics Risk Management (SCRM), Enterprise Risk Management (ERM), Business Strategy, and Global Trade Finance*. His work spans engagements with more than 500 multinational & regional corporations, banks and financial institutions worldwide over the last 30 years.

He continues to advise and support clients across the U.S., U.K., APAC, and MEA regions, helping organizations navigate complex risks while optimizing strategic opportunities for growth. Mr. Barke's expertise extends across a broad spectrum of industries, including Global Commodities, Technology and ICT, Industrial Manufacturing, Mining and Metals, FMCG, Banking and Trade Finance, Energy, Pharmaceuticals, Healthcare, Telecommunications, Construction, Real Estate, Aerospace, Automotive, Chemicals, Media, Hospitality, Business Services, Wealth Management, and Logistics.

Over the past 25 years, Mr. Barke has delivered executive training and advisory services to senior leaders, professionals, and decision-makers across these sectors. He is also actively engaged with several leading industry associations, where he contributes his insights and promotes best practices in corporate risk management, insurance, supply chain logistics, and innovative trade finance. His continued commitment to knowledge-sharing and industry development underscores his role as a key figure in advancing global trade and enterprise resilience.

### Executive Positions currently held:

- President & CEO, Prudence Business School LLC, U.S.A.
- President & CEO, Prudence Insurance Brokers LLC, U.S.
- President & CEO, Prudence Brokers (UK) Ltd.- Lloyd's of London Broker
- President & CEO, Prudence Insurance Brokers LLC, U.A.E.
- President & CEO, Barke Capital LLC, U.S.
- President & Roundtable Lead - Supply Chain Finance at Supply Chain Logistics Group (SCLG)



# Who should attend ?



This course provides an in-depth practical insights into the fundamental understanding, interpretation, application, challenges and best practices of aptly using INCOTERMS 2020 rules in international trade from the perspective of Corporates, Traders, Shipping & Logistics, Banking and Insurance.

This course is thus important to following wide spectrum of working professionals as well as students pursuing education in Supply Chain, Trade, Finance, Banking & Insurance.

## **CORPORATES:** Employees working in:

- Finance & Accounts
- Audit & Compliance
- Trading Divisions
- Vessel Chartering
- Business Development & Marketing
- Export / Import Department
- Procurement
- Corporate Risk & Insurance

## **SHIPPING, TRADE & LOGISTICS INDUSTRY** service providers:

- Shipping Companies
- Logistics Services Providers
- Freight Forwarders
- General Transportation Carriers
- Customs Brokers
- Commercial lawyers & arbitrators
- Trade consultants

## **BANKS & FINANCIAL INSTITUTIONS** financing trade - team members involved in:

- Trade Finance
- Factoring, Discounting & Securitization
- Supply Chain Finance
- Structured Trade Finance
- Client Relationships management
- Compliance, Risk & Legal
- Back office operations of trade finance and trade operations

## **INSURANCE COMPANIES & BROKERS** - team members involved in:

- Marine Cargo Underwriting, Claims & Documentation (Open Cover, Policy, Certificates) processing & authorization
- Trade Credit Insurance Underwriting & Claims
- Marketing & advisory
- Account & Policy Management
- Client relationship management
- Legal, Recoveries & Debt Collection

## **ACADEMIC STUDENTS** pursuing High-School, Under-graduate and Post-graduate programs in the fields of :

- Business
- Commerce
- Finance
- Supply Chain, Logistics, & Global Trade
- Banking
- Risk Management
- Insurance
- Law





"Of primary importance is that each Incoterms rule clarifies the tasks, costs, and risks to be borne by buyers and sellers in these transactions.

Familiarizing yourself with Incoterms will help improve smoother transactions by clearly defining who is responsible for what and each step of the transaction."

Department of Commerce - International Trade Administration, U.S.A.

"In the realm of international trade, individuals and businesses need to protect themselves when conducting a transaction with another party. Incoterms help in this regard because it allows two parties conducting business together to define what each of their responsibilities are."

"It is important to know the various Incoterms when you negotiate your cross-border contracts, sales and purchases to manage risks appropriately and avoid cost surprises."

"Without Incoterms, having a contract is simply not enough, especially given the potential language barriers and different meanings around a particular term or phrase."

"The buyer who applies for the issue of a letter of credit will want its letter of credit to reflect what the buyer expects from its seller, particular in terms of the documents to be tendered; and hence the point of contact between issuing banks, their customers and Incoterms."

"For an Insurer, having an in-depth understanding of their client's Incoterms of trade & corresponding risks involved in supply chain transportation and trade, forms the edifice on which the very foundation of structuring an apt Cargo Insurance and Trade Credit Insurance policy is based."



# Explore More

## Shipping Documentation & Trade Frauds

Managing Risks involved in  
Global Trade & Finance

12

Core Topics

Practical Industry  
Insights & Dialogue  
Exchange

22

Case-studies

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Prudence Business School LLC

Silicon Valley, CA, U.S.A.



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