



Steamship
Mutual

Loss Prevention

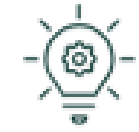


John Taylor

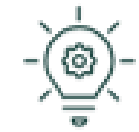
Mutual Vision



Loss Prevention – Our Goal



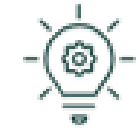
Why is Loss Prevention Important?



Condition Surveys



Management Assessments



Loss Prevention Initiatives – Where do they come from?



Loss Prevention Videos and Films



Loss Prevention Posters



Risk Alerts – Articles - Circulars



Crew Health & Wellbeing



Why is Loss Prevention Important

The background of the slide features a close-up, artistic photograph of blue anemone tentacles. The tentacles are numerous, thin, and have small, rounded tips. They are set against a dark blue background, with a bright, hazy light source on the left side that creates a soft glow and highlights the texture of the tentacles. On the right side of the image, there are faint, thin white concentric circles.

Why is Loss Prevention Important?



What are the risks I face?



Why is Loss Prevention Important?



What are the risks I face?



Why is Loss Prevention Important?



Why is Loss Prevention Important?



Condition Surveys



Condition Surveys



Why?



When?

- Pre-Entry
- Casualty / Claim
- Programmed
- PSC record /LLI



Scope



- Recommendations / Cover restrictions (Rules 26 ii and iii)



Management Assessments

Management Assessments



Why?



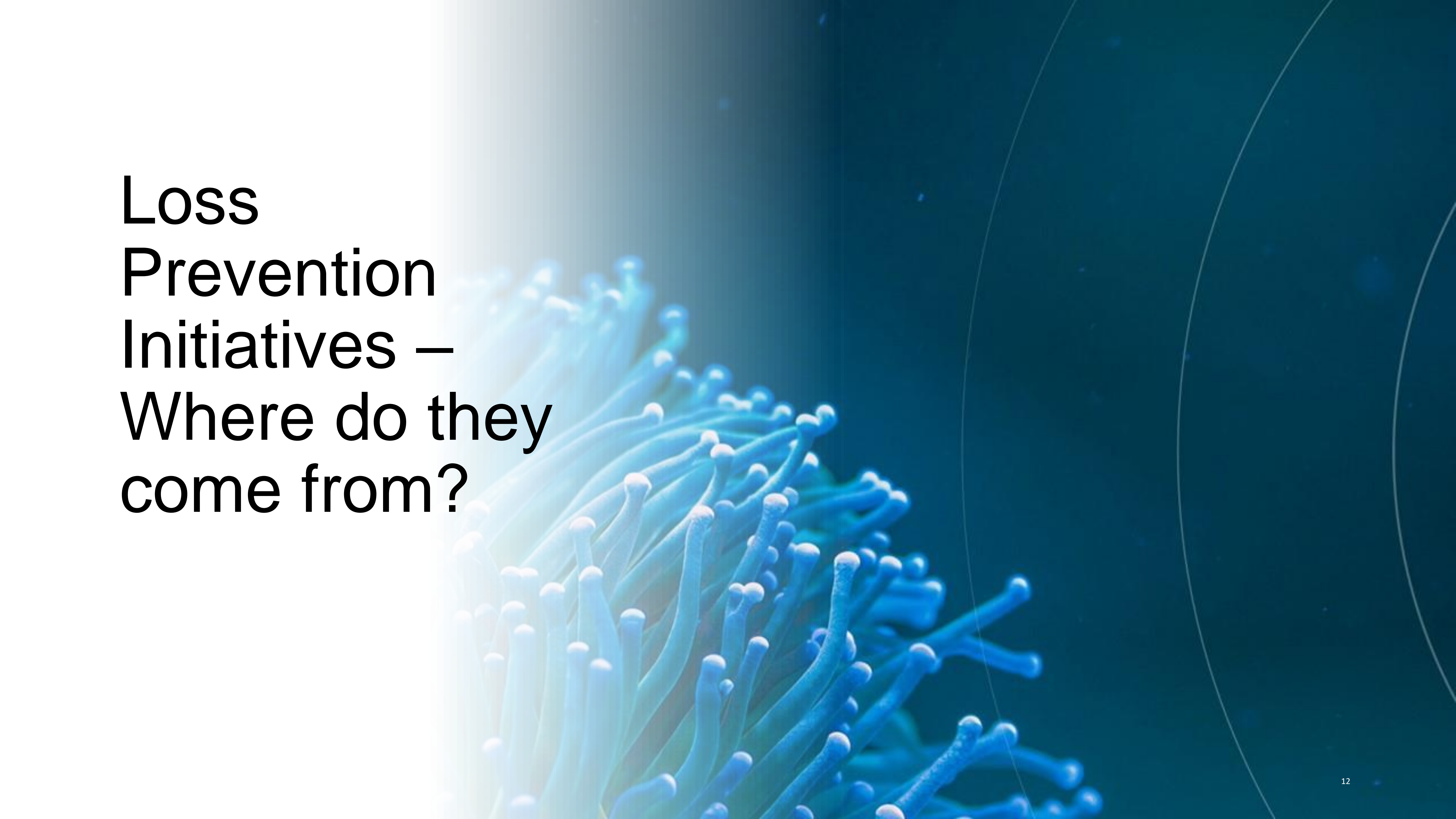
Scope of Assessment

- Full Organisation
- Navigation Specific



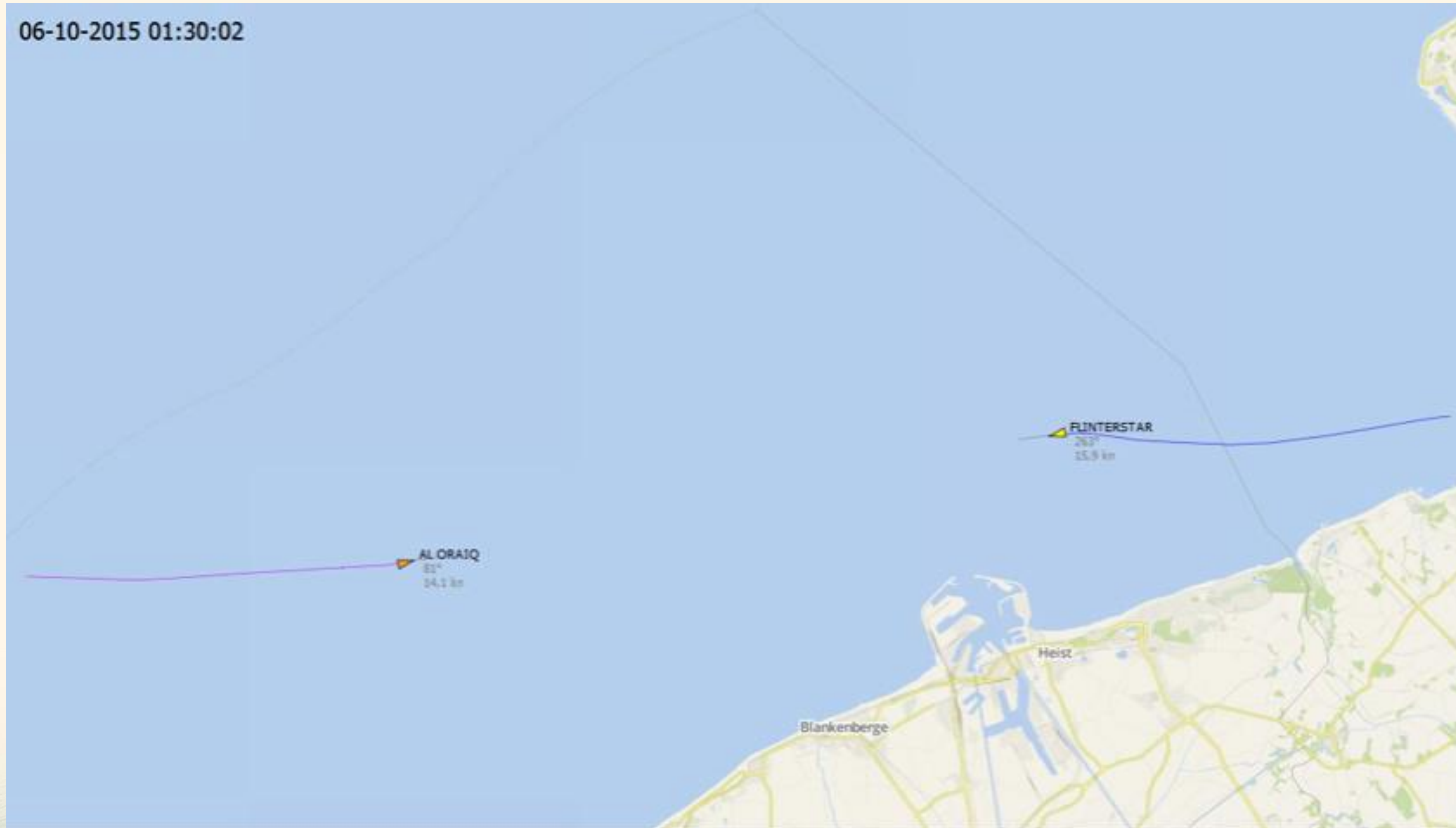
Recommendations and Implications
(Rules 26 ii and iii)





Loss Prevention Initiatives – Where do they come from?

When things Go Wrong!



When Things go Wrong!



Flinterstar



Al Oraiq



When things go wrong!



The Impact of Navigation Incidents



Contact – Fixed and Floating Objects



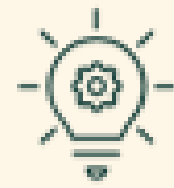
Collisions



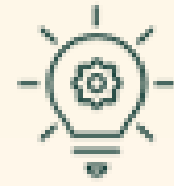
Groundings and Wreck Removal



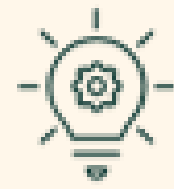
The Impact of Navigational Claims



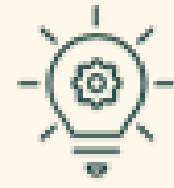
Groundings



Collisions



Contact with Fixed and Floating Objects



IG Pool and Excess Loss Claims Experience

Year	All Claims	Nav. Claims	Nav. Claims Value	Total
2018	24	15	US\$ 378m	US\$ 806m
2019	23	12	US\$ 1,187m	US\$ 1,567m
2020	27	13	US\$ 743m	US\$1,029m
2021	20	12	US\$ 395m	US\$ 991m
2022	4	2	US\$ 39m	US\$ 115m
Total			US\$ 2,742m	US\$ 4,508m



Contact – Fixed and Floating Objects

Contact – Fixed and Floating Objects



Contact – Fixed and Floating Objects



Collisions





Groundings

Anchor dragging – Damage to shore cables and pipelines



“Brake” Out - Loading Arm damage



Impact of Navigation Incidents



Potential liabilities across full P&I spectrum:

- Damage to vessels
- Damage to cargo
- Damage to fixed property
- Loss of life
- Personal injury
- Oil pollution
- Removal of Wreck
 - Major engineering challenge
 - Sensitive location and environment

Generally, no entitlement to limitation of liability in contrast to other potential areas of exposure

Cargo Damage - Maintenance



Cargo Damage - Maintenance



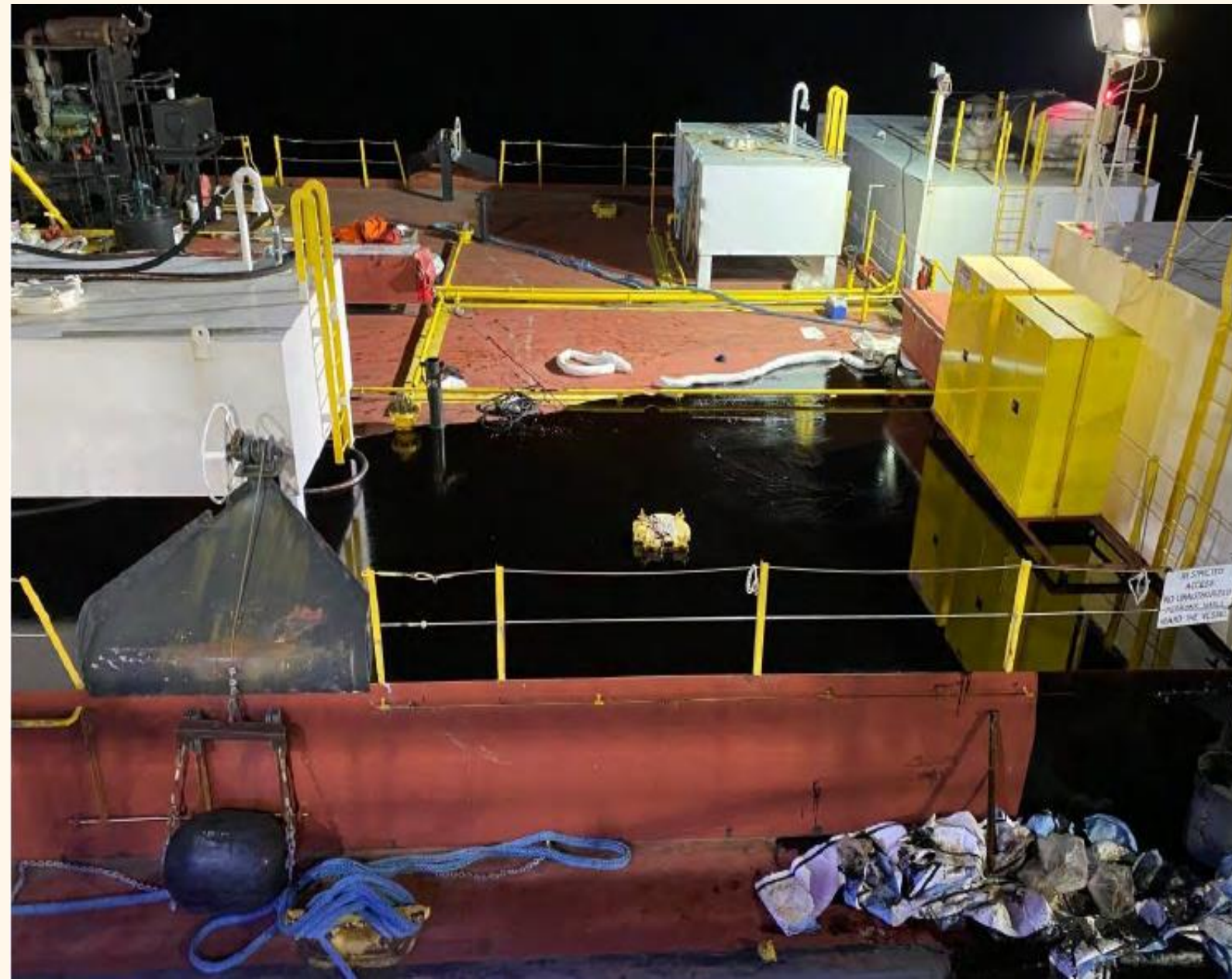
Cargo Damage – Manhole Covers



Container Stow Collapse



Tanker Operations - Overflow



Lithium Ion Batteries and EV's!





목포항 제주 무사증 및 밀입국 집중단속

Crew Injury and Claims

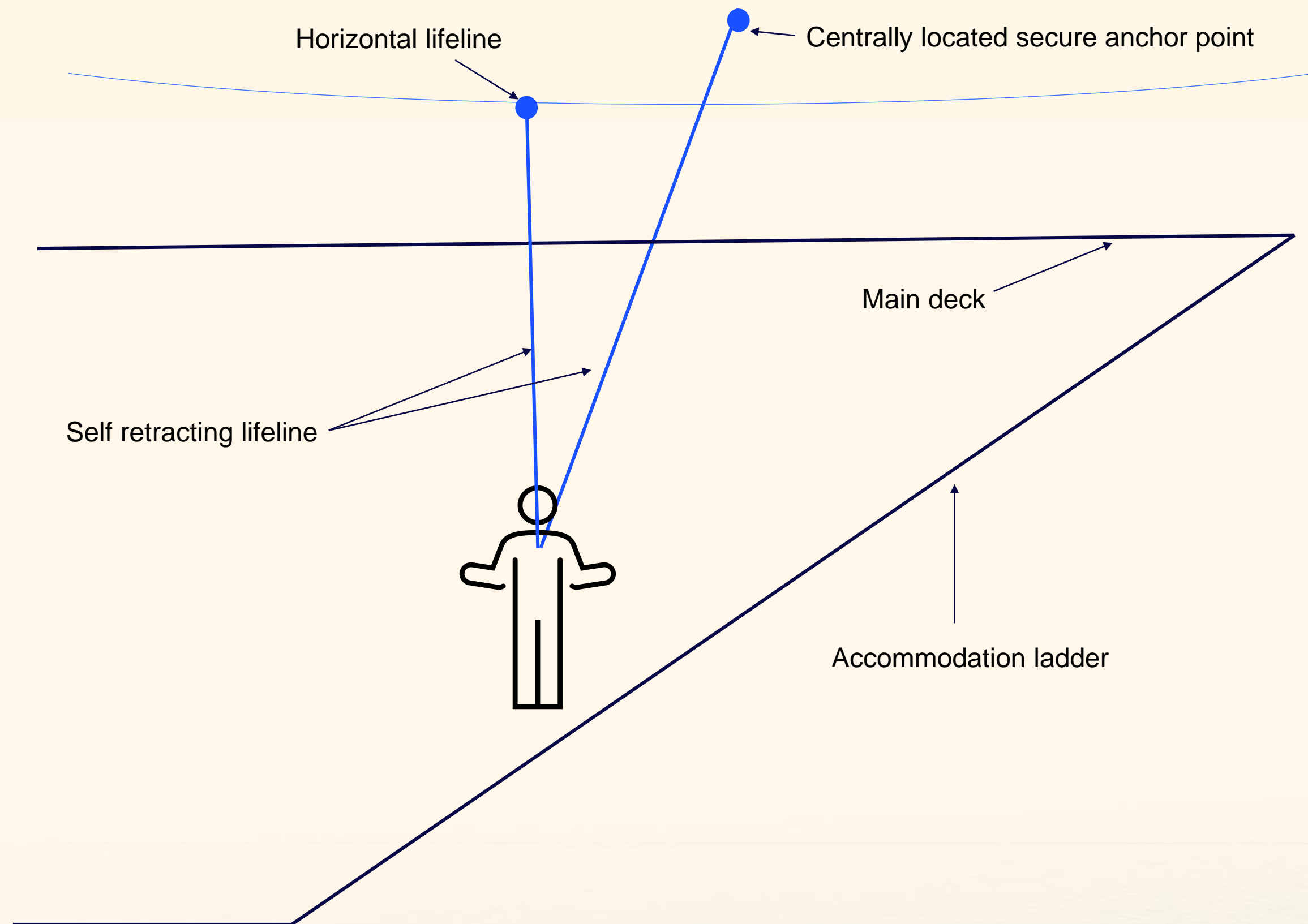
Personnel Injury!



Personnel Injury!



Personnel Injury!

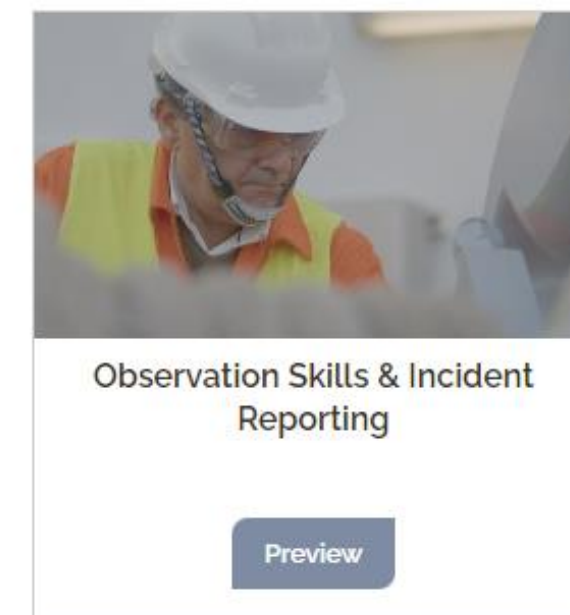


Self-retracting lifeline secured to horizontal lifeline or centrally located secure anchor point

Marine Media Enterprises (MME)

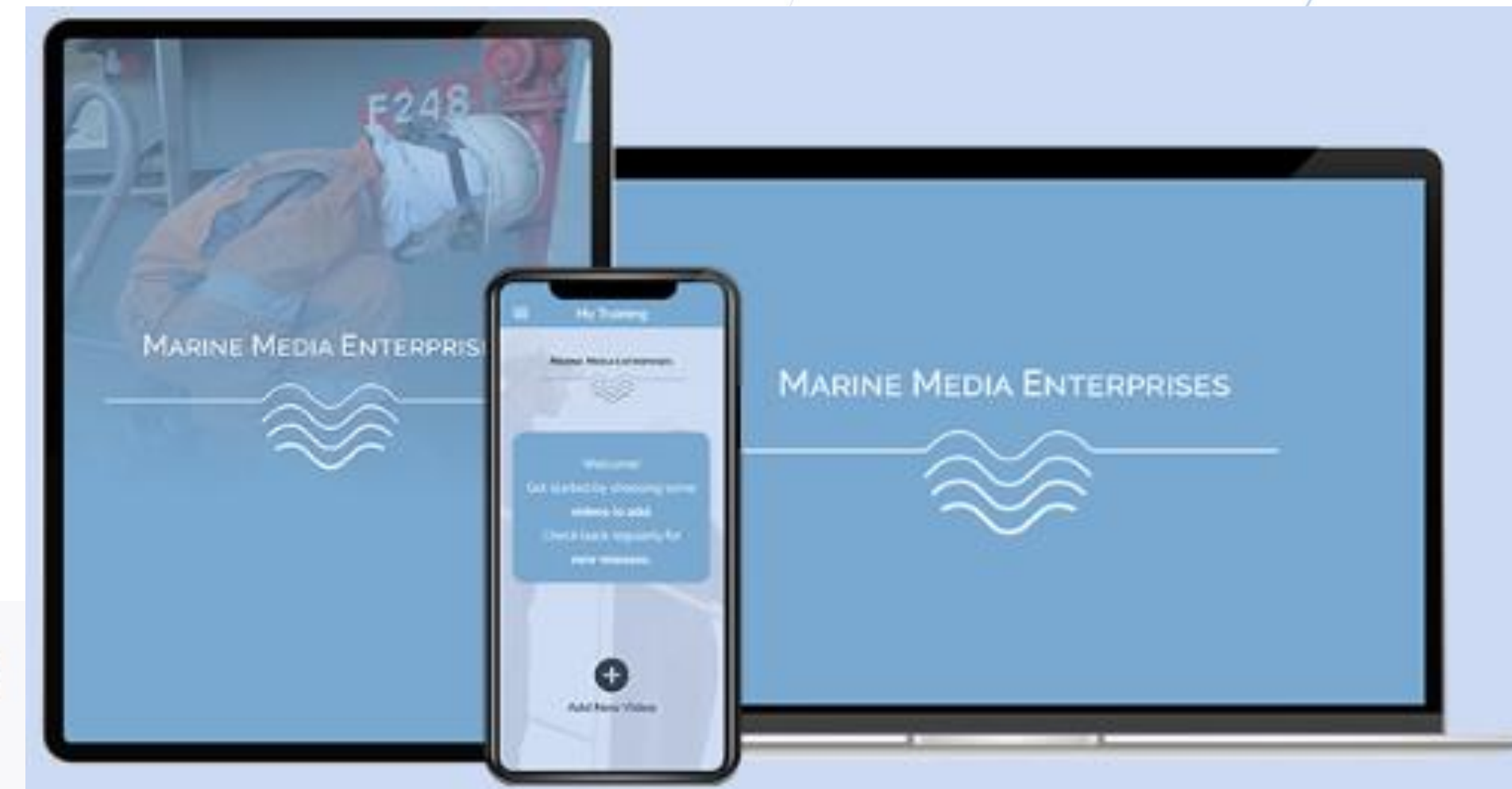
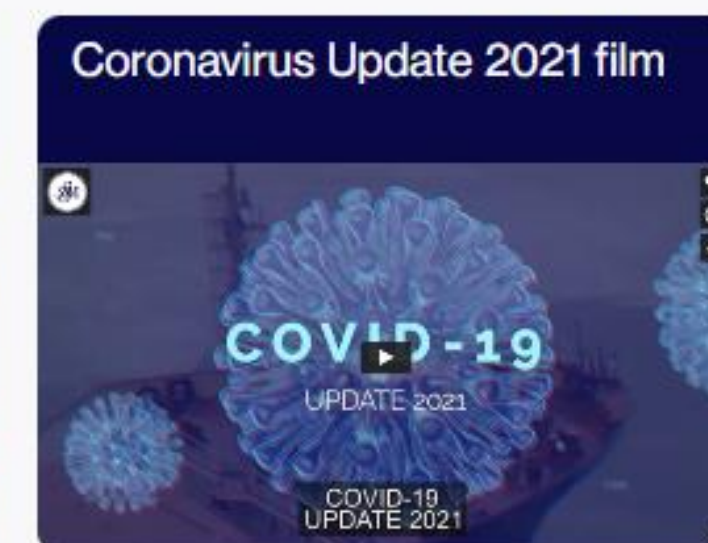


Shipboard Operations Videos



Series of Coronavirus films available

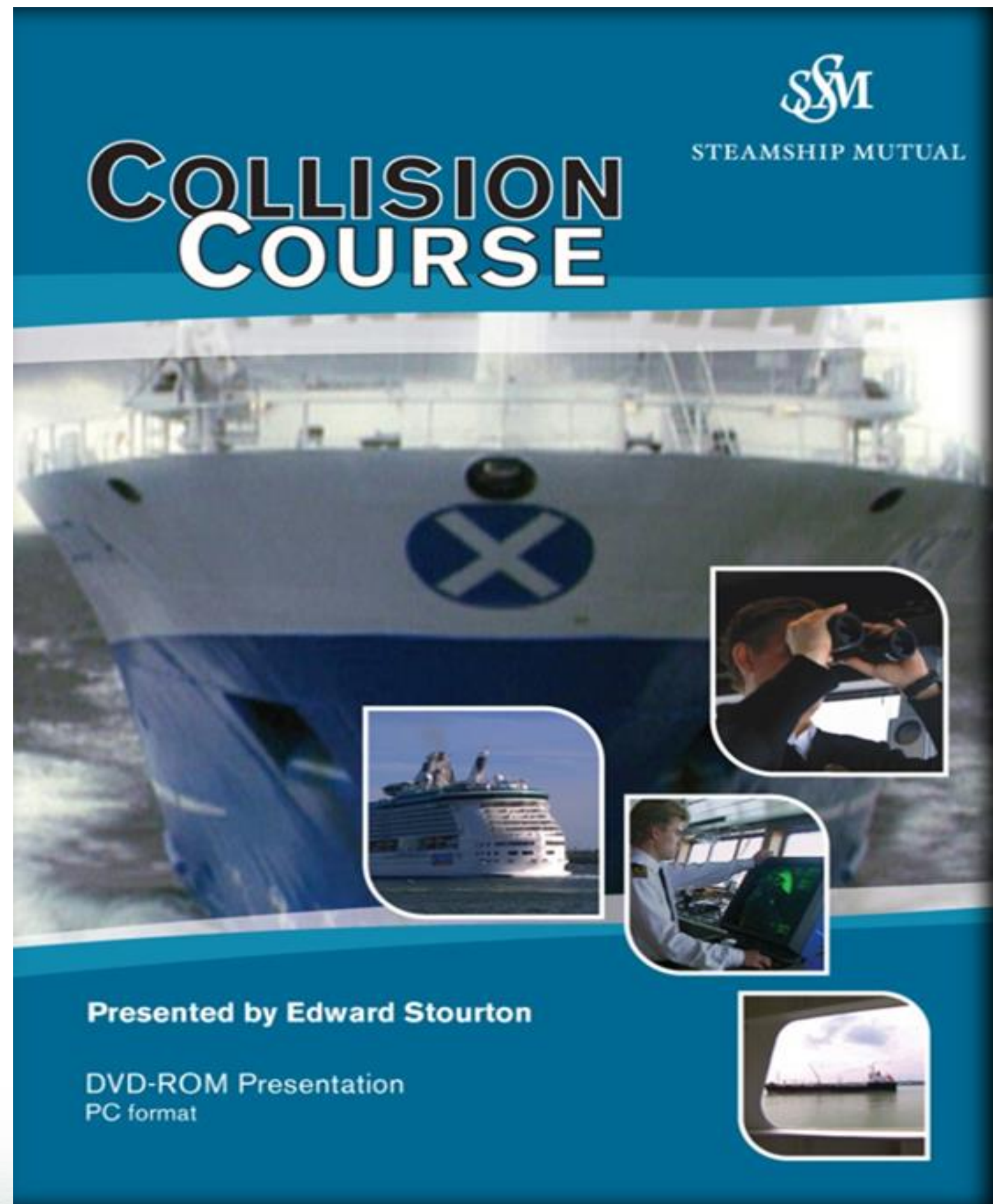
Produced by Marine Media Enterprises for Steamship Mutual



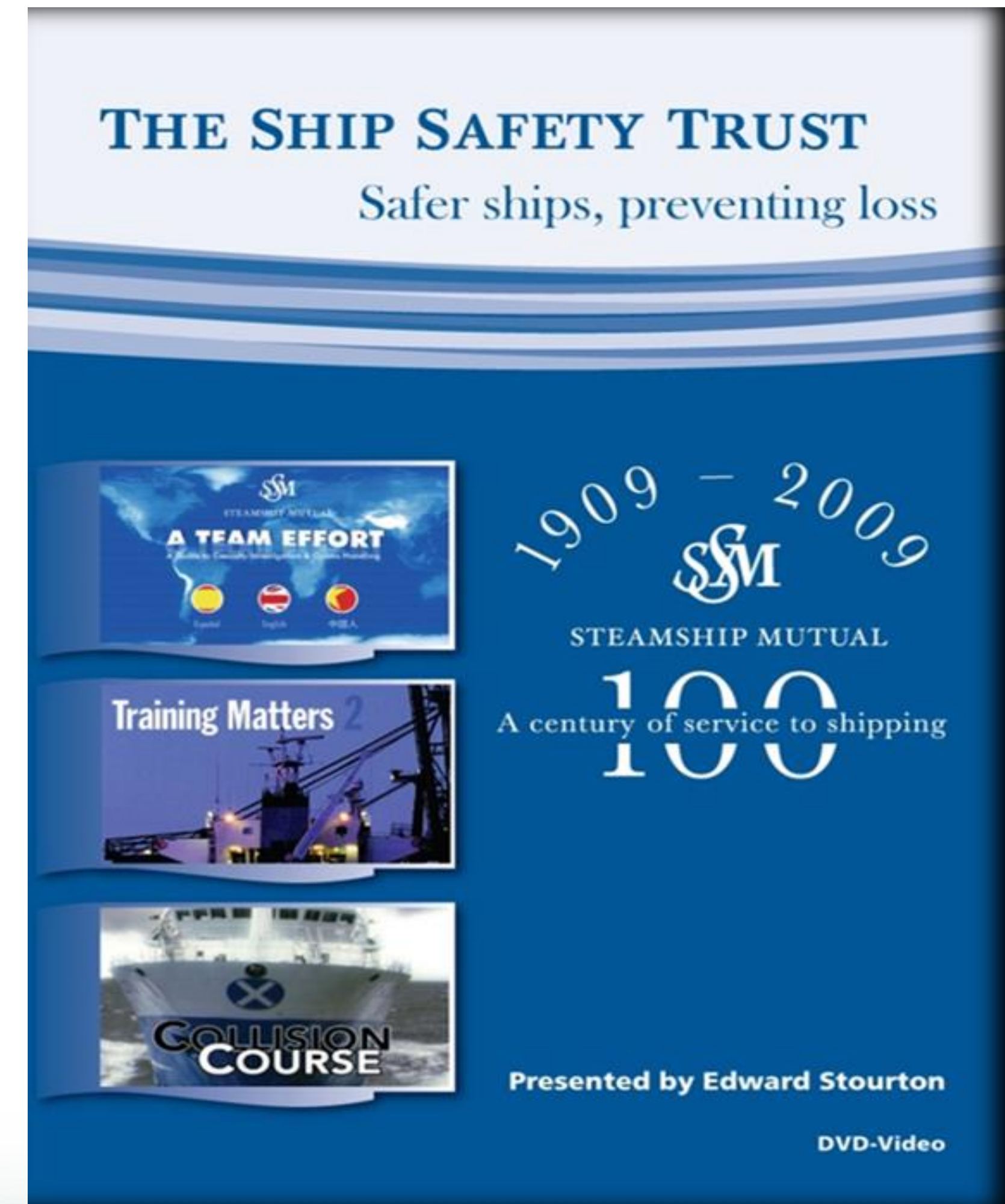
Other Titles

- Master Pilot Relationship
- Observational Skills & Incident reporting
- Safe Use of Mobile devices onboard
- Prevention and Handling of Cyber Attacks

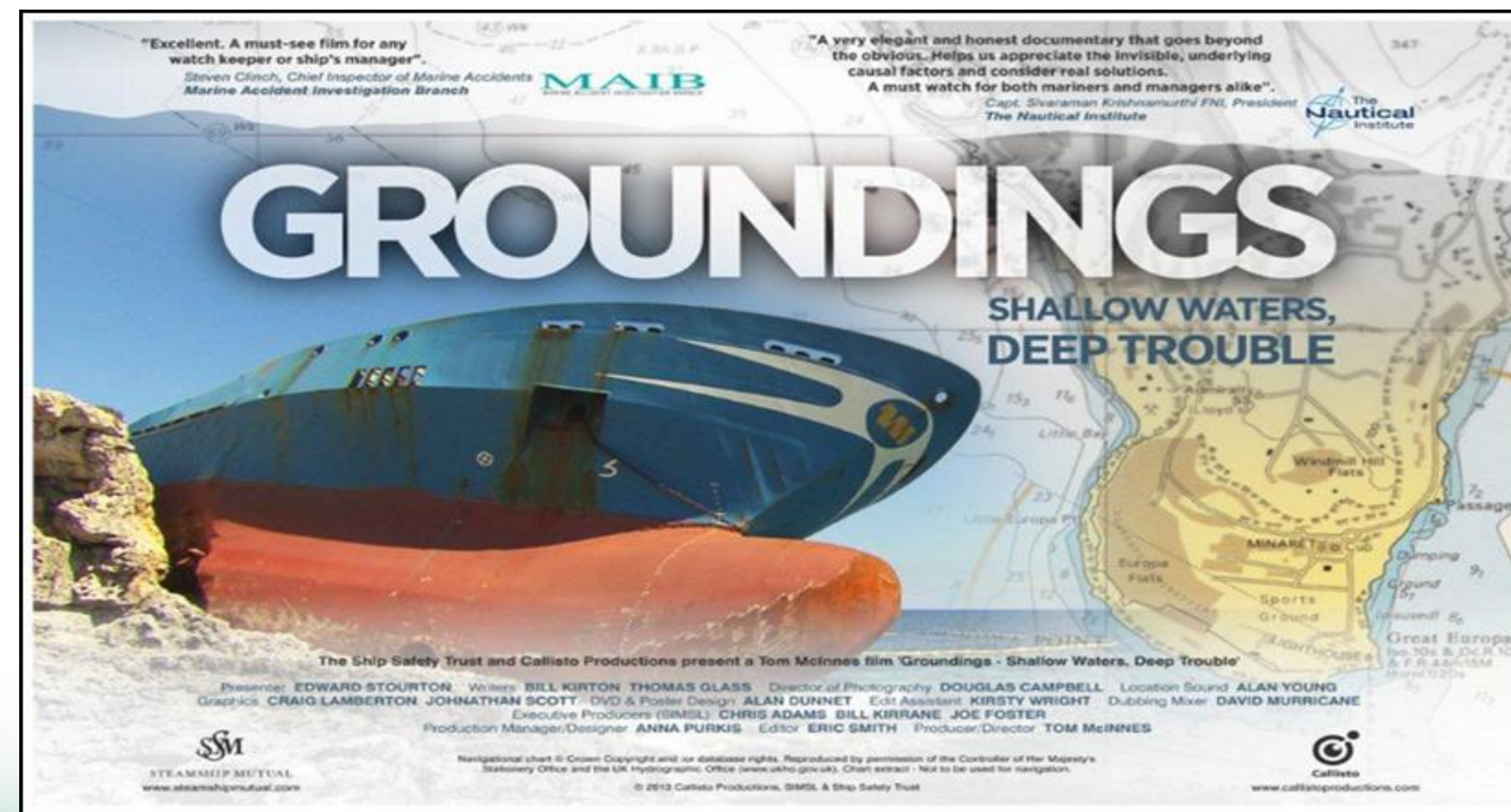
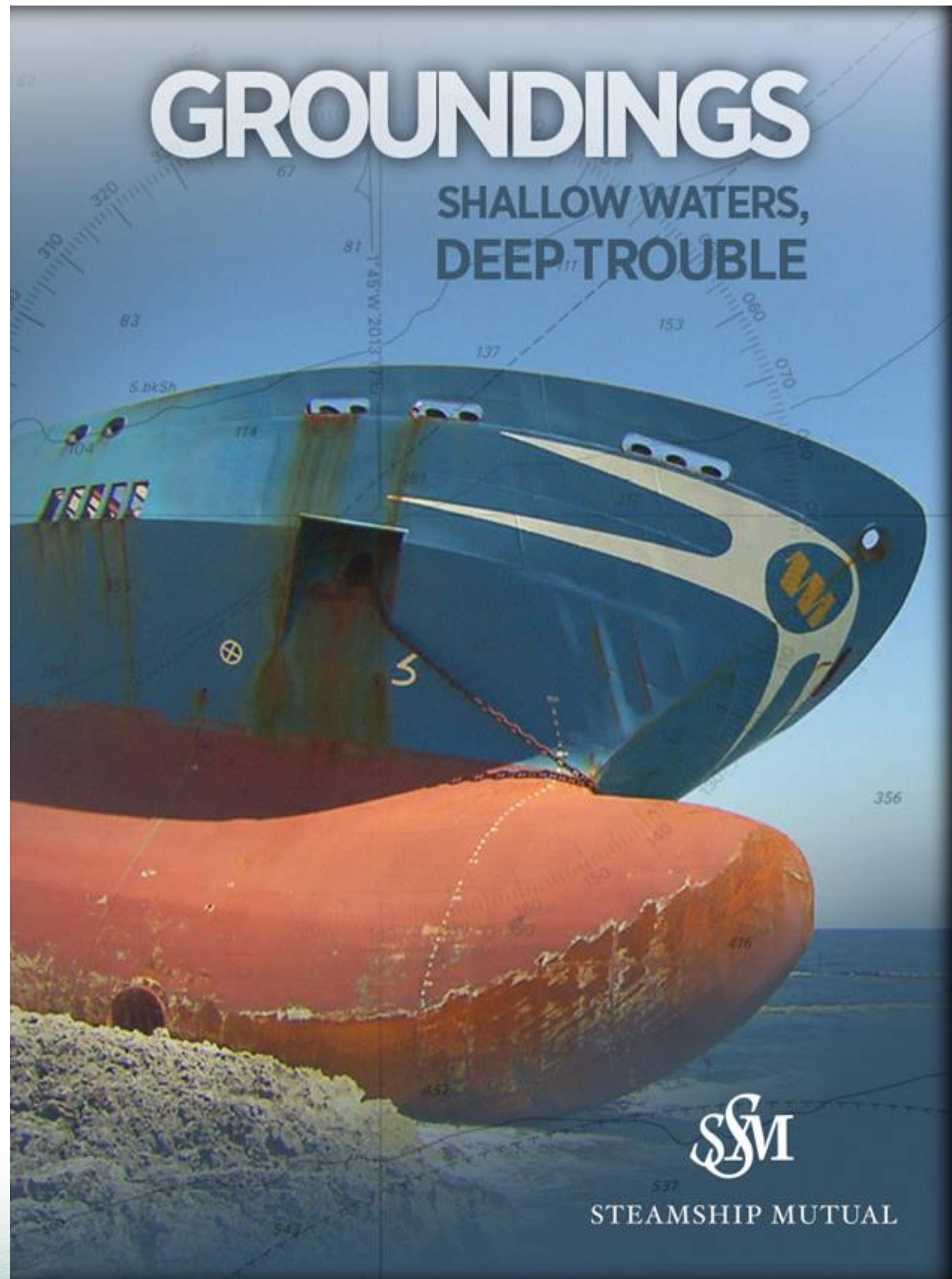
Loss Prevention DVDs



Winner 2009



Loss Prevention DVDs



Loss Prevention Posters



COLLISION AVOIDANCE

OVERTAKING

Own vessel to keep out of the way and make an early and substantial alteration of course and/or speed.



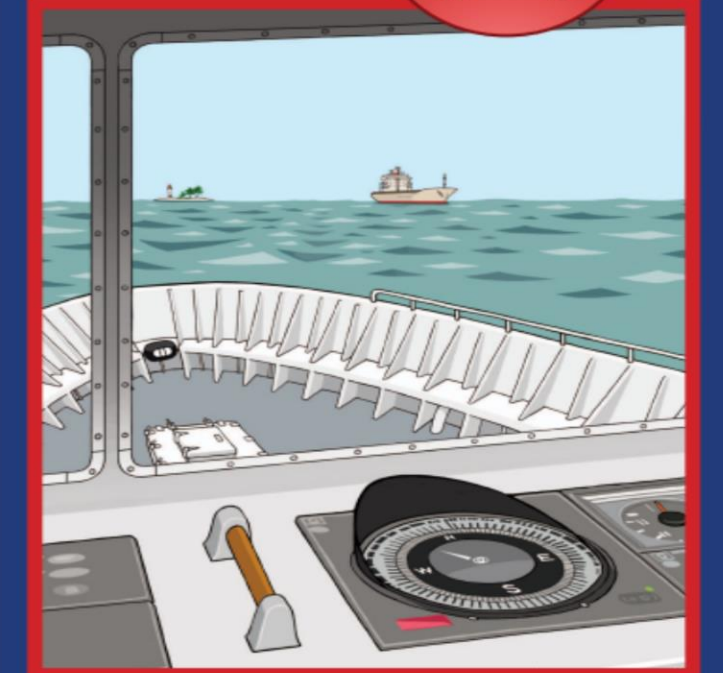
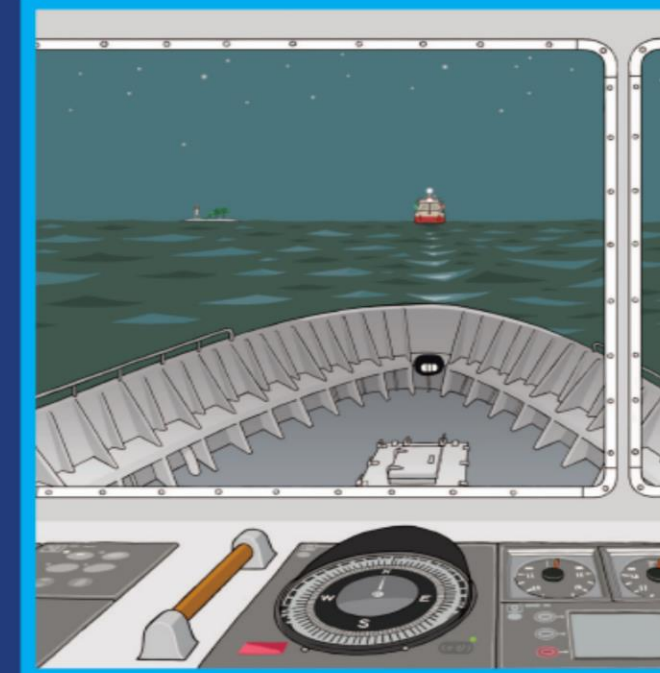
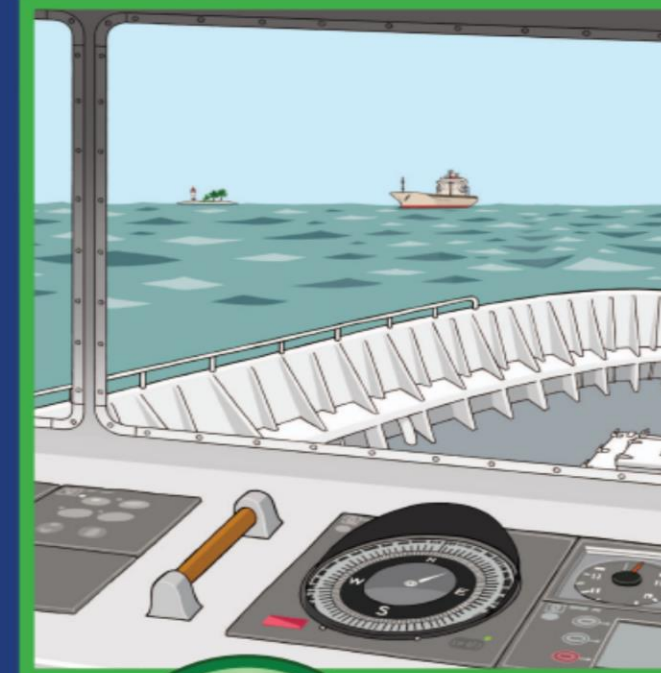
- (a) Notwithstanding anything contained in the Rules of part B, Sections I and II, any vessel overtaking any other shall keep out of the way of the vessel being overtaken.
- (b) A vessel shall be deemed to be overtaking when coming up with another vessel from a direction more than 22.5 degrees abaft her beam, that is, in such a position with reference to the vessel she is overtaking, that at night she would be able to see only the sternlight of that vessel but neither of her sidelights.

COLREGS 13 - One of a series of Steamship Mutual Loss Prevention Posters produced by The Ship Safety Trust.
For further information please contact the Loss Prevention Department, Steamship Insurance Management Services Ltd.
+44 20 7247 5490 Email: loss.prevention@smi.com

COLLISION AVOIDANCE

HEAD-ON SITUATION

Each vessel to make an early and substantial alteration of course to starboard.



COLLISION AVOIDANCE

CROSSING SITUATION

Own vessel to keep out of the way and, if possible, avoid crossing ahead of the other vessel.

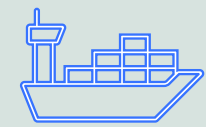


When two power-driven vessels are crossing so as to involve risk of collision, the vessel which has the other on her own starboard side shall keep out of the way and shall, if the circumstances of the case admit, avoid crossing ahead of the other vessel.

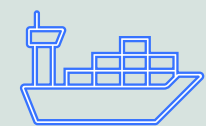
COLREGS 15 - One of a series of Steamship Mutual Loss Prevention Posters produced by The Ship Safety Trust.
For further information please contact the Loss Prevention Department, Steamship Insurance Management Services Ltd.
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STEAMSHIP MUTUAL

Loss Prevention Posters – Crew Safety Issues

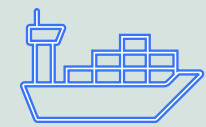


Shipboard use

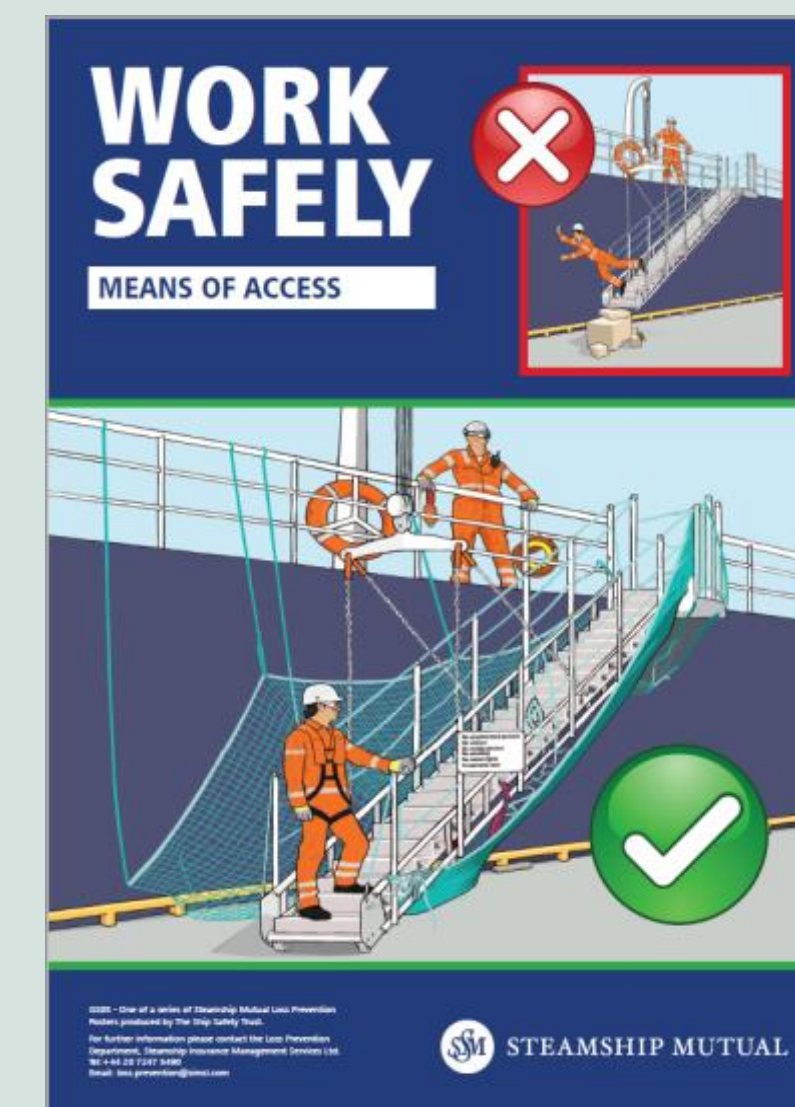
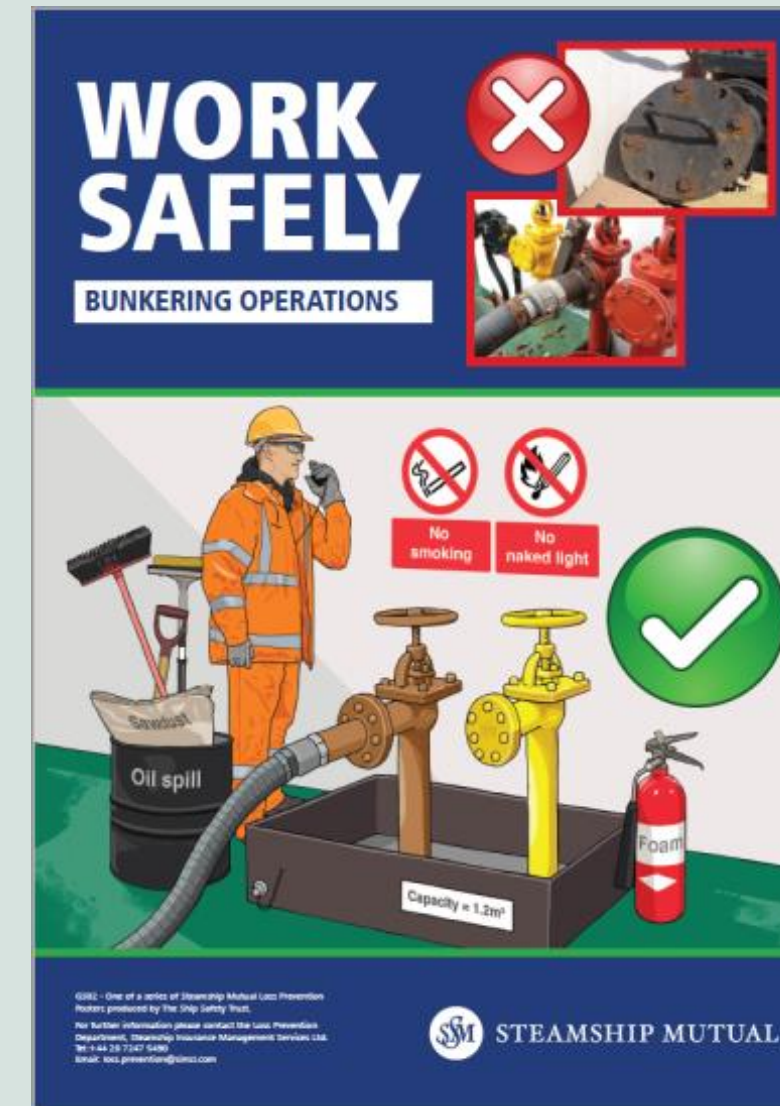


Poster themes:

- Work Safely
- Stay Shipshape
- Safety in the Engine Room
- Safety in the Galley



Postcard size versions available



Loss Prevention Posters – RO-RO & PCTC Issues



 Shipboard use

 Poster themes:

- Correct Cargo Securing
- IMO Intact Stability
- Prohibited Areas & Safe Access
- Safe Embarking & Disembarking

STAY SECURED

RO-RO & PCTC - CORRECT CARGO SECURING



Follow Company lashing standards ✓

Cargo secured in accordance with Cargo Securing Manual ✓

No slack lashings ✓

Only approved lashing material for securing cargo ✓

Only approved securing points for lashing equipment ✓

Regulations VI/5 and VII/6 of the 1974 SOLAS Convention as amended require cargo units and cargo transport units to be loaded, stowed and secured throughout the voyage in accordance with an Approved Cargo Securing Manual (CSM) approved by the Flag State Administration and drawn up to a standard at least equivalent to the guidelines developed by the International Maritime Organisation. (Conditions and requirements as described in IMO MSC Circ.745).

STEAMSHIP MUTUAL

STAY STABLE

RO-RO & PCTC - IMO INTACT STABILITY



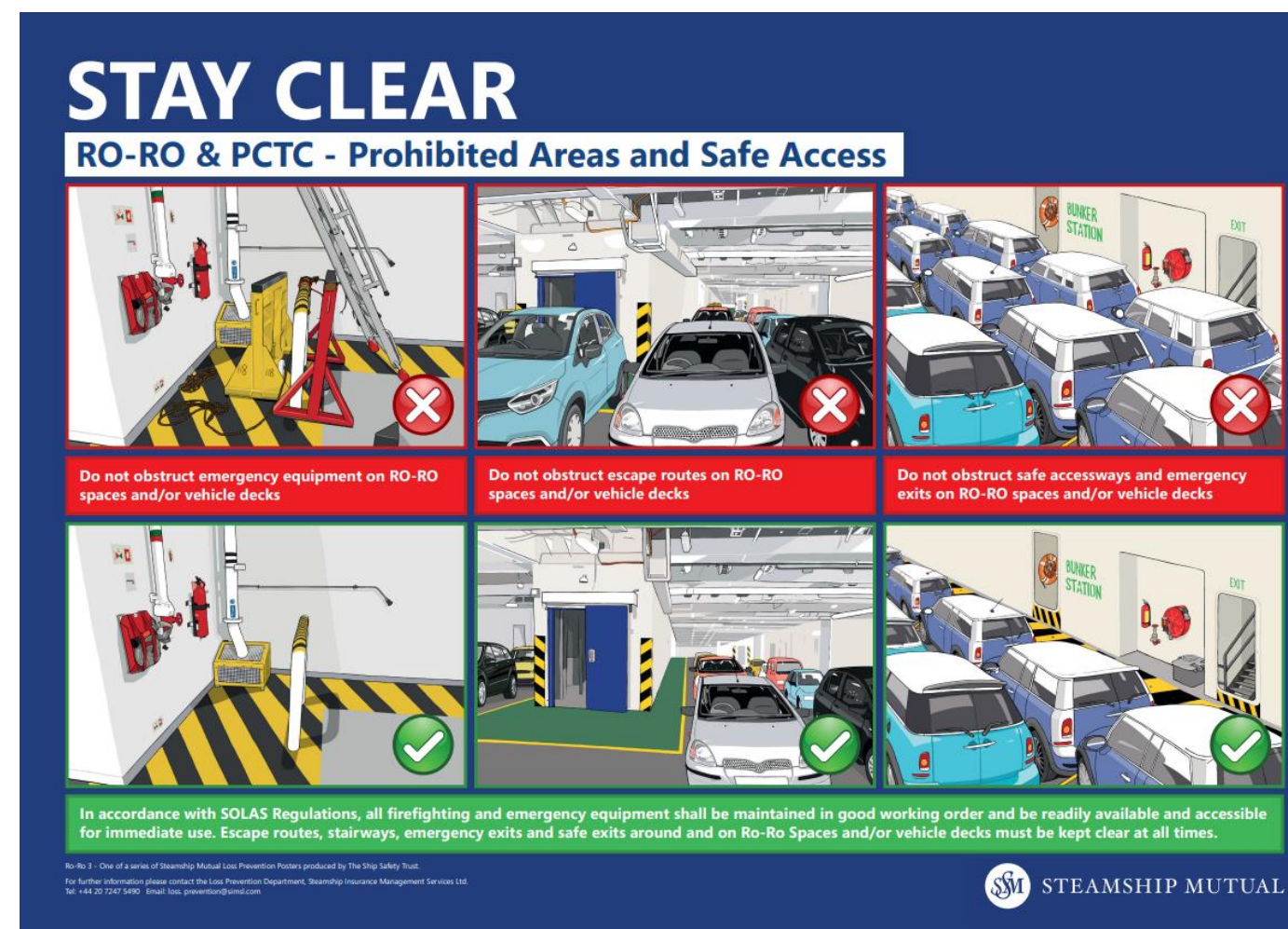
Continuously monitor ship draught and stability, particularly when loading large, high and heavy cargo. DO NOT Depart until intact stability has been checked and verified for entire voyage. ALL ballast operations to be in accordance with regulatory requirements. ✓

Failing to meet IMO statutory requirements for ships stability can have serious adverse consequences. ✗

STEAMSHIP MUTUAL

STAY CLEAR

RO-RO & PCTC - Prohibited Areas and Safe Access



Do not obstruct emergency equipment on RO-RO spaces and/or vehicle decks ✗

Do not obstruct escape routes on RO-RO spaces and/or vehicle decks ✗

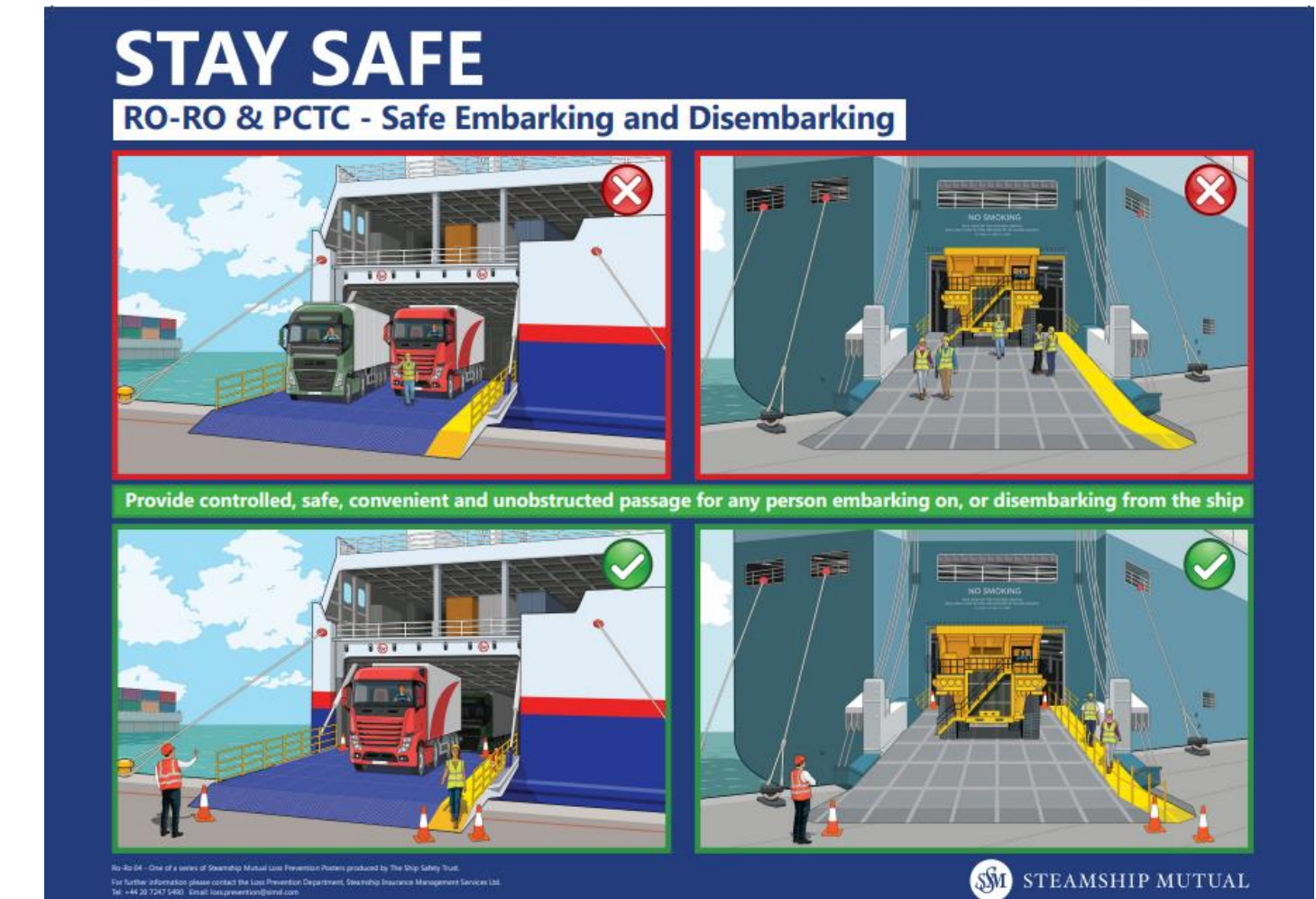
Do not obstruct safe accessways and emergency exits on RO-RO spaces and/or vehicle decks ✗

In accordance with SOLAS Regulations, all firefighting and emergency equipment shall be maintained in good working order and be readily available and accessible for immediate use. Escape routes, stairways, emergency exits and safe exits around and on Ro-Ro Spaces and/or vehicle decks must be kept clear at all times. ✓

STEAMSHIP MUTUAL

STAY SAFE

RO-RO & PCTC - Safe Embarking and Disembarking



Provide controlled, safe, convenient and unobstructed passage for any person embarking on, or disembarking from the ship. ✓

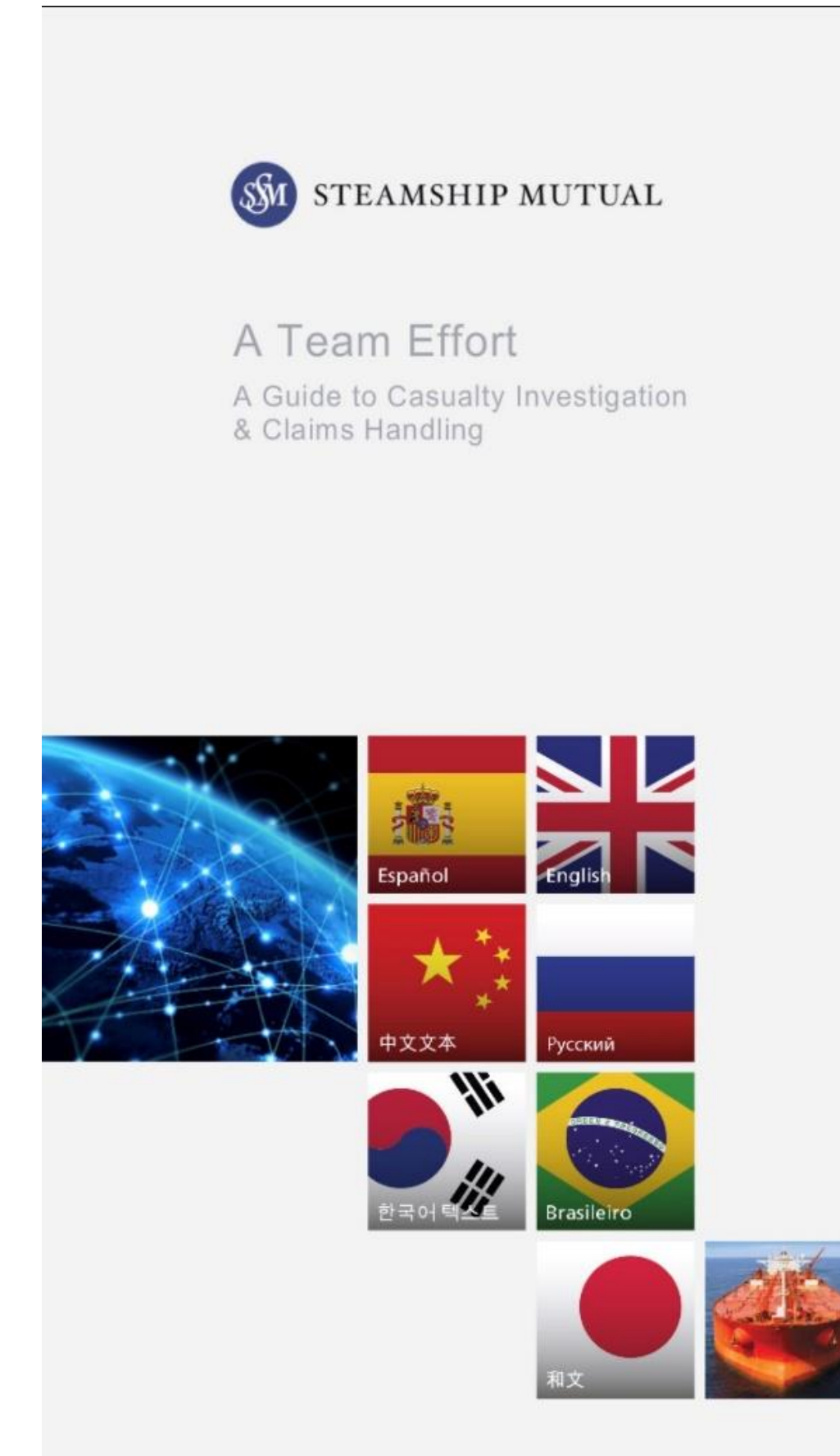
STEAMSHIP MUTUAL

A Team Effort

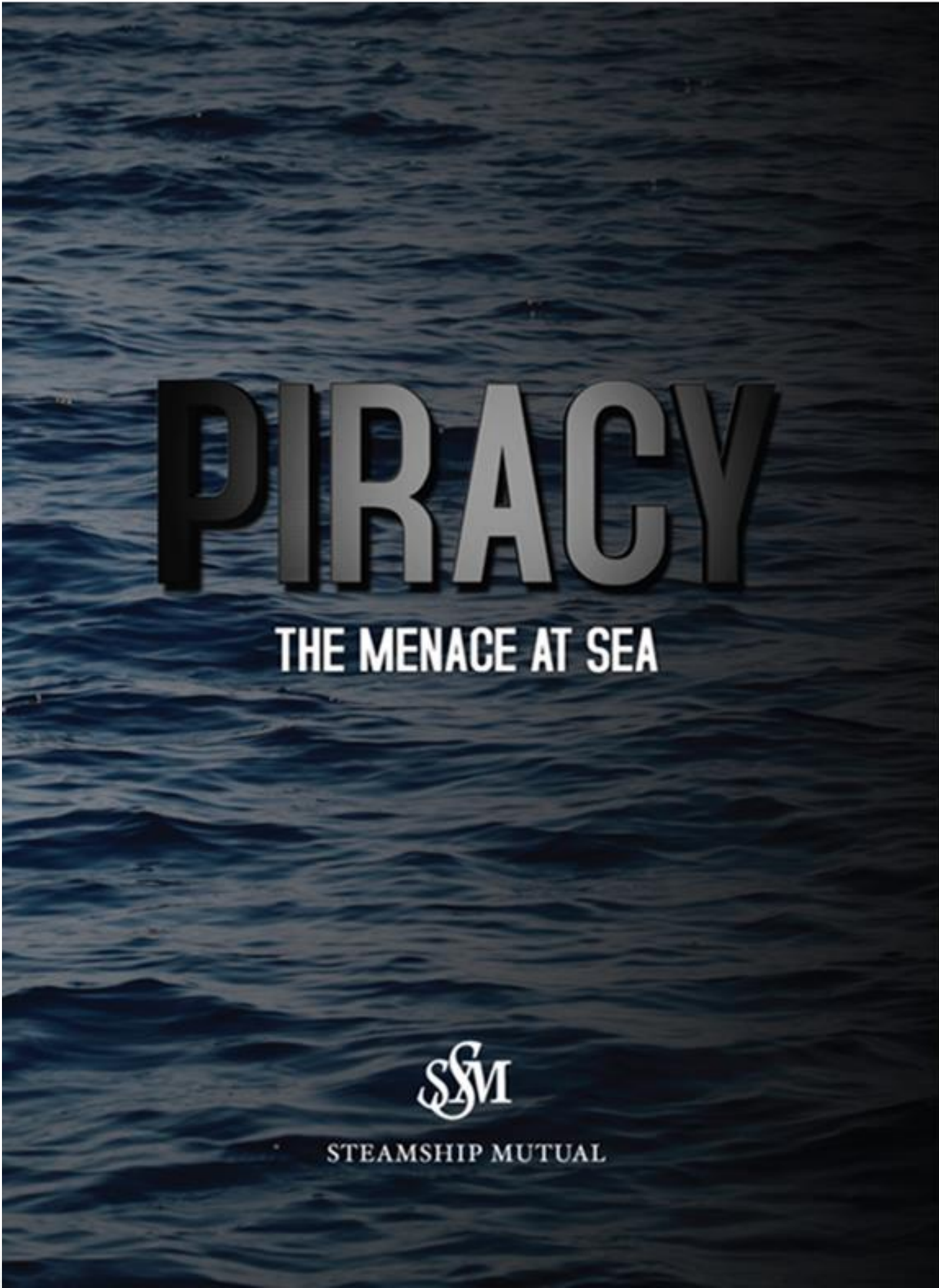
Guide to Casualty Investigation and Claims Handling

- First edition 2004, progressively revised and improved.
- The objective of loss prevention can be perceived as *avoiding incidents that generate claims*. However, even when incidents occur and give rise to P&I claims, the manner in which claims are handled can significantly impact the ultimate cost and limit unnecessary losses.
- Effective claims handling is crucial to minimising the Member's financial exposure, requiring a co-ordinated effort from all concerned – the Club, the Member, Ships staff, the correspondents, experts, and lawyers.

It truly is “A Team Effort”



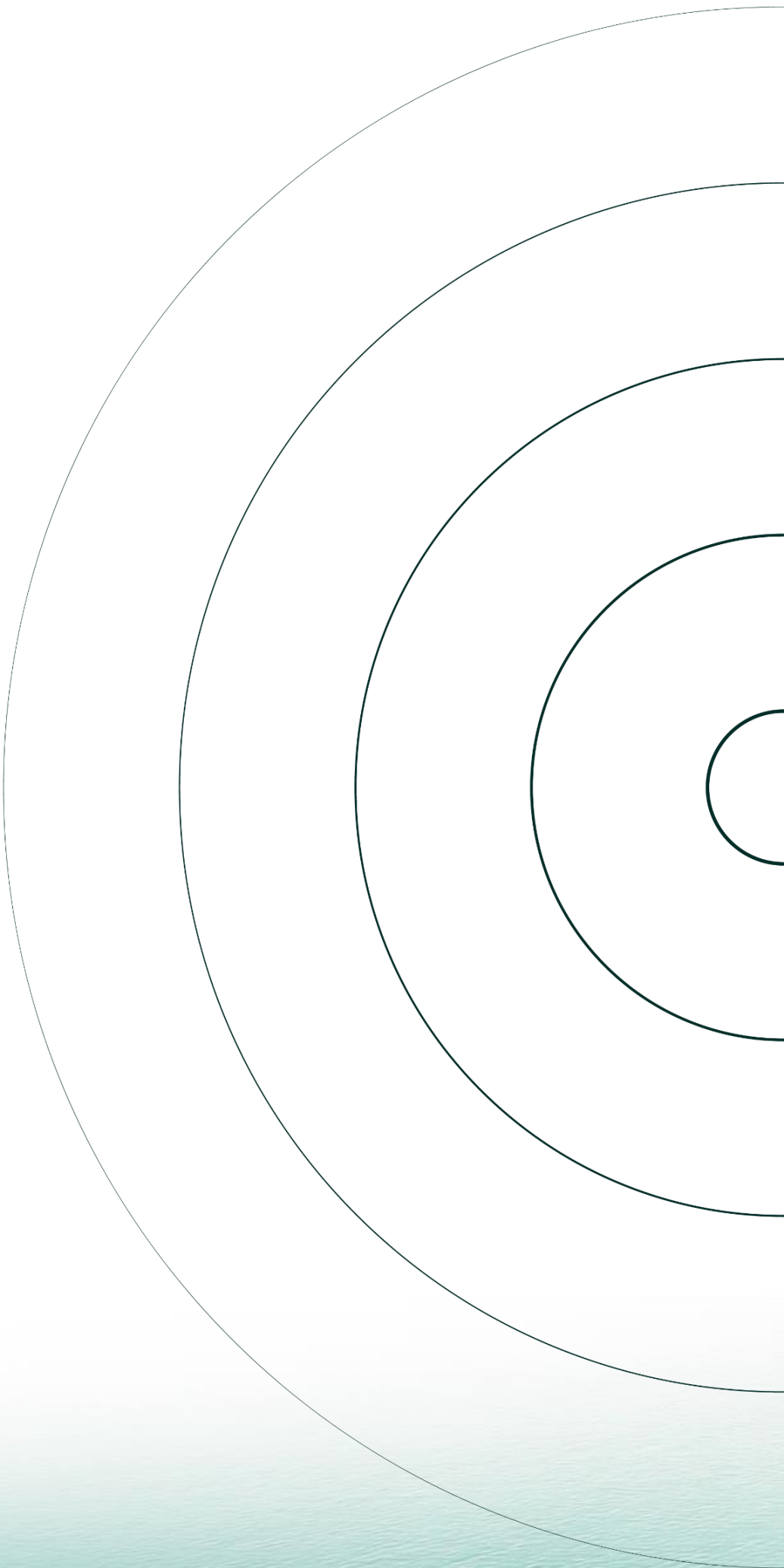
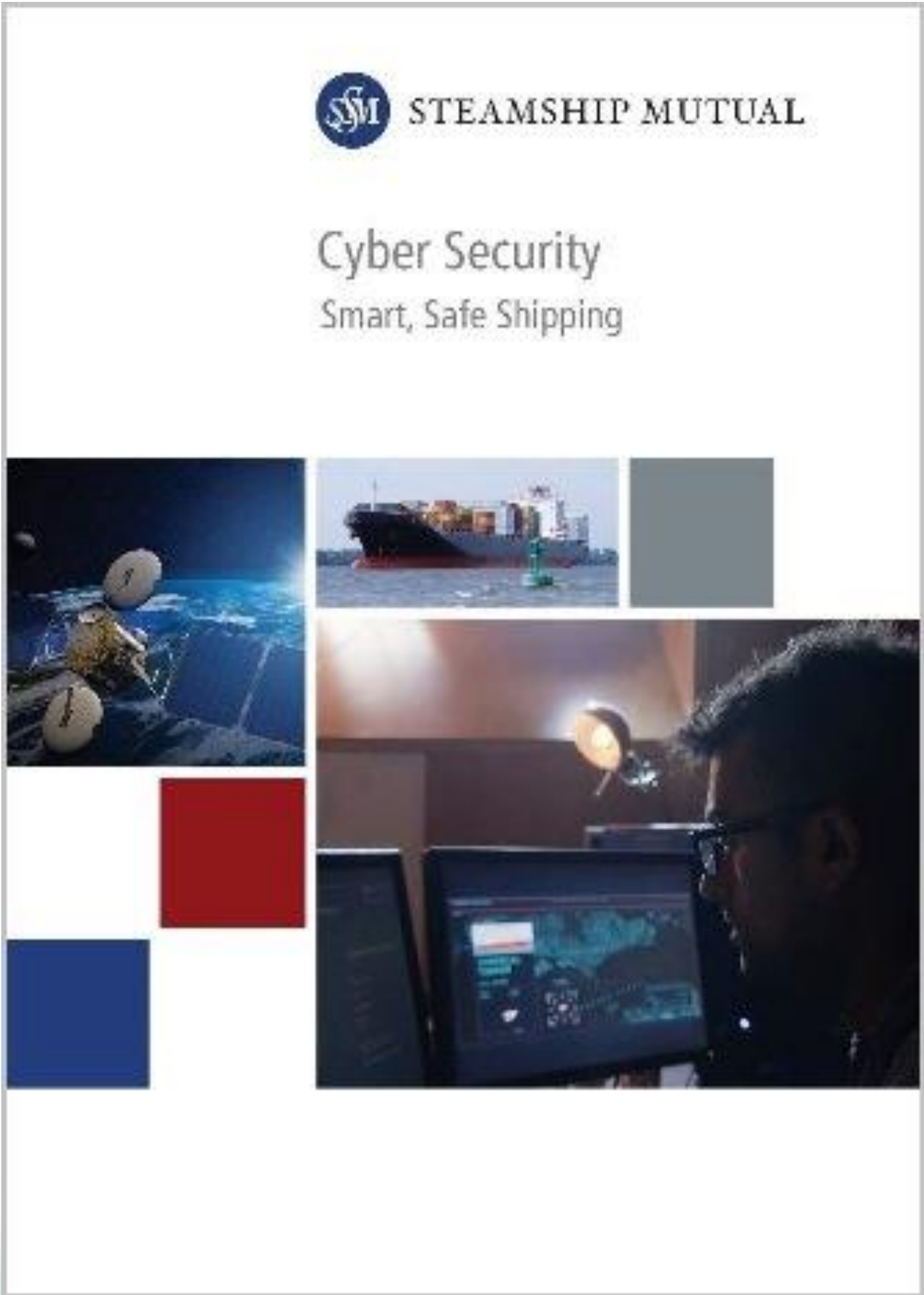
Other Risk Specific Loss Prevention DVDs



Other Risk Specific Loss Prevention DVDs



Winner – Smart4Sea
Cyber Security Award 2018



Loss Prevention Risk Alerts, Articles and Bulletins



Potential Contamination - High Sulphur Fuel Oil - Singapore



Written by
Vijay Rao
Loss Prevention

The Club has become aware of a number of cases of contaminated high sulphur fuel oils being stemmed in Singapore. There have been instances of engine failure, potentially due to high levels of organic chlorides. These chlorides do not originate from normal refinery processes and are considered a possible cause of contamination. These fuel oils were bunkered in March 2022.

Reportedly, due to the number of cases of chloride contamination that have been identified a number of recognised fuel analysis laboratories have issued alerts suggesting that this is a widespread issue. The Singaporean authorities have investigated this matter and subsequently identified a bunker supplier as the source of the organic chlorides.

It is unlikely that the high levels of chlorides in the HSFO, if present, could be identified in a standard fuel analysis to verify fuel quality in accordance with the ISO8217 specification. Any deleterious inclusion that is not normally found in fuel oil blends is likely to manifest itself at the fuel treatment systems or at the engine fuel injection system, resulting in the failure of engines and significant damage and loss of propulsion. In one instance, catfines were also found to be at elevated values, although they were within the ISO8217 limits.

It is important to highlight that the chloride contamination that has been reported is in the high sulphur fuel oils used by vessels fitted with exhaust

gas scrubbers for MARPOL VI SOx compliance and not Very Low Sulphur Fuel Oils (VLSFO).

We should, however, not rule out other potential fuel oil issues that may be present in VLSFO such as high levels of sedimentation, catfines and low flash point. Continued vigilance and standard testing should therefore be undertaken as part of fuel management procedures.



The Club has also been notified of a case where VLSFO bunkered in Singapore had high values for Total Sediment Potential [TSP], above the ISO8217 specification limit of 0.1%. TSP is a measure of the thermal ageing of the fuel oil. Once high TSP was established, de-bunkering was considered the most prudent action.

There have been a number of alerts issued by laboratories such as VPS that have identified high levels of sedimentation in bunkers stemmed not only in Singapore but also in other ports.

A value over the limit in the specification, or elevated values of TSP suggests a potential for the fuel oil to sediment. This could further lead to deposits in storage and fuel systems, with sludge precipitation and

RA 88- One of a series of Steamship Mutual Loss Prevention Bulletins. Further information is available via the Loss Prevention Department: +44 20 7247 5490

1



Work Safety - Adverse Weather



Written by
Nahush Paranjpye
Loss Prevention

Introduction

The Club regularly experiences crew injury claims and one source of these claims involves activities being undertaken during heavy weather. This article will review some aspects of these risks.

Considerations

Masters and owners have an obligation to ensure ships' staff are provided with a safe workplace and that they are regularly trained in emergency procedures.

Just as masters and owners have a duty of care to provide a safe workplace, crew members have a duty of care to ensure that they themselves work safely and are conscious of the safety of others.

While there is a significantly higher exposure to the environment when working on an open deck during adverse weather, there can also be significant risks present in what could be considered sheltered workspaces.

Activities may be urgently required to secure the safety of the vessel and its crew. Risks must always be properly identified, evaluated, and mitigated as far as reasonably practicable, particularly when working on and below deck in adverse weather. Risk assessments, procedures, toolbox talks and the appropriate permit to work are particularly important before commencing any task.

Contributory factors to heavy weather injury could include:

- Vessel motions - rogue waves varying in direction and size could induce a sudden and severe roll. Similarly, parametric rolling could result in a dangerous situation on board.
- Housekeeping issues - leaks, spills, litter, loose / unsecured floorplates and other hazards such as unsecured doors, hatches or other accessways etc
- Tripping hazards (design / construction)

- Slippery decks (wet / icing / oily)
- Illumination, ventilation, and air quality
- Noise, vibrations, and other physical attributes
- Hot surfaces
- The need to lift/move heavy loads
- Condition of ladders, walkways, floorplates, railings, and their appendages such as safety riggings including lifelines, fall arrestors etc
- Fatigue and mental occupational health
- Emergency situations
- Need to access
 - o Unmanned Machinery Spaces
 - o Cargo spaces

Chapter 11 of the [Code of Safe Working Practices for Merchant Seamen \(COSWOP\)](#) addresses these risks. "SAFE MOVEMENT ON BOARD SHIP".

Section 11.12 of the code addresses adverse weather and states that:

- If adverse weather is expected, lifelines should be rigged in appropriate locations on deck
- No seafarers should be on deck in conditions that the master considers adverse weather unless it is considered necessary for the safety of the ship, passengers and crew, or the safety of life at sea.
- Where possible, work should be delayed until conditions have improved, e.g. until daylight, or until the next port of call.
- The lashings of all deck cargo should be inspected and tightened, as necessary, when rough weather is expected. Anchors should be secured, and hawse and spurling pipe covers fitted and sealed when rough weather is expected, regardless of the expected voyage duration.
- Work on deck during adverse weather should be authorised by the master and the bridge watch should be informed.
- A risk assessment should be undertaken, and a permit to work and a company checklist for work on deck in heavy weather completed.
- Any seafarers required to go on deck during adverse weather should wear a lifejacket suitable for working in, a safety harness (which can be attached to lifelines) and waterproof personal protective equipment including full head protection, and should be equipped with a water-resistant UHF radio.
- Head-mounted torches should be considered.
- Seafarers should work in pairs or in teams.

RA 84- One of a series of Steamship Mutual Loss Prevention Bulletins. Further information is available via the Loss Prevention Department: +44 20 7247 5490

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Damage Prevention Measures – Steel Cargoes



Written by
Muhammad
Khan &
Taslim Imad

Introduction:

In accordance with SOLAS Chapter VI Regulation 5-

"cargoes shall be loaded, stowed and secured as to prevent as far as is practicable, throughout the voyage, damage or hazard to the ship and the persons on board, and loss of cargo overboard. Appropriate precautions shall be taken during loading and transport of heavy cargoes or cargoes with abnormal physical dimensions to ensure that no structural damage to the ship occurs and to maintain adequate stability throughout the voyage".

The International Maritime Organisation (IMO) adopted IMO Assembly Resolution A.714(17) to provide an international standard to promote the safe stowage and securing of cargoes. As a result the [Code of Safe Practice for Cargo Stowage and Securing \(CSS Code\)](#) was introduced. The main principles of CSS Code are as follows –

- All cargoes should be stowed and secured in such a way that the ship and persons on board are not put at risk;
- The safe stowage and securing of cargoes depend on proper planning, execution and supervision;
- Personnel commissioned to tasks of cargo stowage and securing should be properly qualified and experienced;
- Personnel planning and supervising the stowage and securing of cargo should have a sound practical knowledge of the application and content of the Cargo Securing Manual (CSM);

RA 76- One of a series of Steamship Mutual Loss Prevention Bulletins. Further information is available via the Loss Prevention Department: +44 20 7247 5490

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- In all cases, improper stowage and securing of cargo will be potentially hazardous to the securing of other cargoes and to the ships itself;

- Decisions taken for measures of stowage and securing cargo should be based on the most severe weather conditions which may be expected by experience for the intended voyage; and


- Ship-handling decisions taken by the master, especially in bad weather conditions, should take into account the type and stowage position of the cargo and the securing arrangements.

Annex 6 and Annex 7 of the CSS Code are dedicated to coiled steel sheet and heavy metal products, however, it should be noted that these Annexes of the CSS Code, given their focus on cargo stowage and securing, do not fully consider all P&I related issues and the potential liabilities arising from the carriage of steel cargoes. For example, the CSS Code considers the structural aspect of the ship when carrying steel and heavy metal cargoes and the cargo securing arrangements, however it does not take into consideration P&I issues such as claims arising from ship sweat, cargo sweat, ingress of seawater or rain water, which can result in development of rust to the steel cargoes with consequential very large liability exposure. To examine the problems arising from the loading, carriage and discharging of steel cargoes a significant amount of research has been completed by industry experts and based on this research the Club would like to highlight some of the associated risks identified and provide guidance to its Members on damage prevention when loading, carrying and discharging steel cargoes.

Precautions:

Members should be aware that steel cargoes are very sensitive and expensive commodities, particularly finished steel products, and as such must be treated and carried with the utmost care and attention, if the risks of incurring large claims are to be minimised. Consequently, the Club generally recommends or may require steel

Crew Health and Well Being

The background of the slide features a close-up, artistic photograph of blue anemone tentacles. The tentacles are numerous, thin, and have small, rounded tips. They are set against a dark blue background, with a bright, hazy light source on the left side that creates a soft glow and highlights the texture of the tentacles. On the right side of the image, there are faint, thin white concentric circles.

Crew Health Loss Prevention DVD



- Why it is essential for seafarers to be fit
 - No knowing “when” a medical condition may become critical;
 - No knowing “where” the vessel may be at that time
- Examines frequent conditions resulting in unfitness
 - Obesity
 - High blood pressure or hypertension
 - Diabetes
 - Hepatitis
- Control of risk through lifestyle choices
- Encourage a positive view of PEME
 - Free annual check on health status
 - Early warning of risks to fitness
 - Lifestyle / medication can extend working life

[Fit for Life](#)



Crew Pre-Employment Medical Examinations (PEME)




- Recommended PEME clinics established in:
 - Philippines
 - Russia
 - Ukraine
 - India
 - Latvia
 - Indonesia
 - Ethiopia
 - Georgia
- Expansion to other areas as appropriate


Benefit:

Crew Health

Member claims experience

 STEAMSHIP MUTUAL

Pre-Employment Medical Examination (PEME) Scheme



Pre-Employment Medical Examination (PEME) Scheme
The Steamship Mutual offers a structured PEME scheme providing enhanced medical tests and screenings to Members' crewmembers.

Using only pre-approved, recommended clinics to conduct the PEMEs, the scheme is designed to ensure that crew are fit to serve at sea and to protect shipowners and the Club against the risk of unnecessary loss and liability arising from crew illness.

A list of the recommended clinics is confirmed in the Club's Rule Book.

Comprehensive cover.
Exceptional service.

Mental Health Support Solutions (MHSS)



- German
- English
- Ukrainian
- Russian
- Turkish
- Dutch
- Bahasa Malaysia
- Japanese
- Spanish
- Hindi
- Punjabi
- Urdu



- Mandarin-English combinations
- Filipino
- Chinese (Cantonese & Mandarin)
- Azerbaijan
- Tamil
- Indonesian
- Greek
- Georgian
- Portuguese
- Polish
- Romanian
- French



Seminars, Presentations and Technical Advice



- Members
- Industry Bodies
- Senior Officers
- Claims Handling Guidance





Any Questions?

