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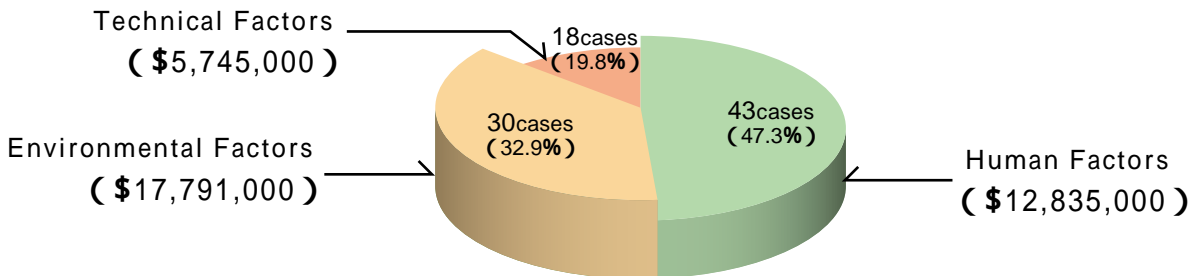
The Japan P&I PEME Package may assist Members to reduce Filipino crew claims

Crew Injuries and Death.....P13

Crew injuries and accidental deaths while on board

Careless judgment and poor maintenance were direct cause of losses

During '96,'97 and '98 policy years, 185 cases were distinguished as “big claims” in which the Association paid over \$100,000 per incident. There were 94 crew cases and the causes of other 91 cases are analysed in the following chart.



[Note] The above figures do not include the “KUROSHIMA” case because it is still active although the accident took place in 1997 on the US west coast. The ship’s anchor dragged in rough seas causing serious oil pollution and over US\$17 million has already been spent.

Human Factors

Excluding crew claims, you will appreciate from the above that 47.3% of big claims have been caused by “Human Factors” and these can be further broken down into the following.

- 1) Improper maneuvering(23 cases)
 - Excessive approaching speed
 - Unexpected wind and/or tide effect
 - Unexpected bow swinging when the engine is put astern
 - Ship’s flare touching shore facilities



2) Crew's handling failure.....(9 cases)

- Paint spray damage over cars stored ashore awaiting export
- Sea water ingress into reefer chamber due to the misuse of a valve
- Contamination caused by insufficient tank cleaning
- Failure to set-up reefer temperatures

3) Asleep on watch, careless maneuver of ships in the dense fog, collision owing insufficient watch-keeping and similar.....(11 cases)



Environmental Factors

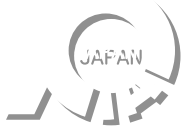
Almost all the cases involving “Environmental Factors” happened in rough seas. 12 cases occurred as the result of cargo shifting or water ingress into the ship’s hold. Other notable causes resulted from dragging anchors owing to strong winds causing damages to fixed fishing nets, to breakwaters damages and, in the worst case, resulting in the vessel being wrecked. To our regret, in one case, members of a ship’s crew were snatched from the vessel’s bow by a big wave and they were drowned. In another case longshoremen, having slipped or fallen as a result of ice accumulating on deck, file suit seeking compensation for their injuries. Another was a consignee brought a claim for recovery of losses caused by fumes coming from another container cargo stowed in the same hold.

Technical Factors

Reviewing the claims caused by “Technical Factors”, other than for a few exceptional cases, wear and tear is easily the main cause of accidents. Hardened hatch covers’ gaskets allowed seawater ingress into the cargo hatches and, in case of reefer carrier, allowed in warm air. While a vessel was passing through channel to enter harbor, her starboard anchor suddenly became free, dropped to the bottom, snagged on a power cable and disrupted an island’s power supply. This happened because the brake lining of the windlass was worn and could not hold the weight of the anchor.

Summary

By prudent judgment and by proper maintenance, accidents can be reduced and insurance money saved.



Filipino Crew Claims and PEME(Pre-Employment Medical Examination)

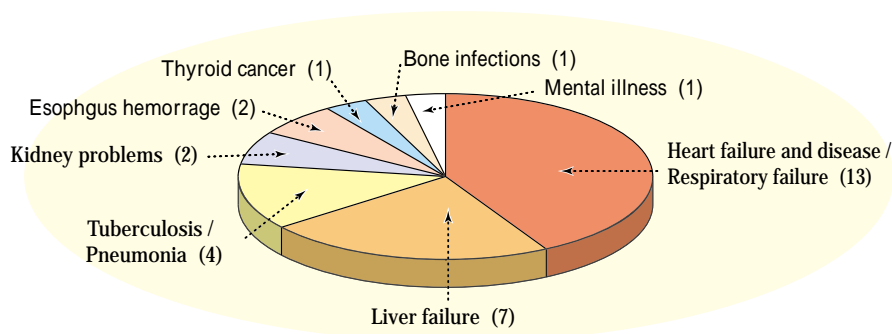
The Association would like to encourage our Members to make use of the PEME Package for the pre-employment health screening of Filipino crew prior to sea-service.

The following figures show the numbers of crew claims in recent policy years.

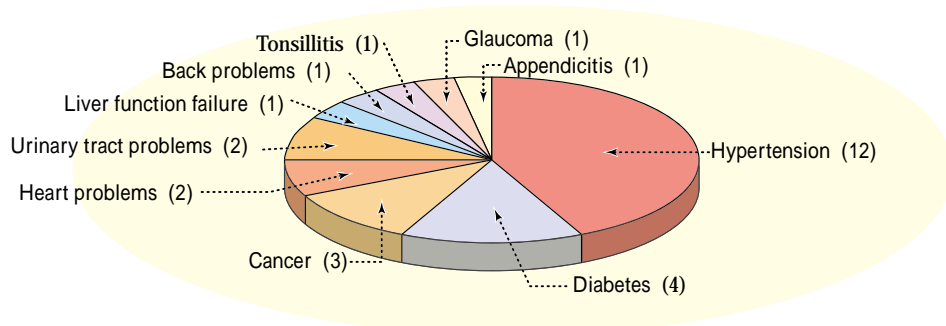
Crew claim rates		(As of Feb.20, 2003)	
	Crew claims	Total claims	Crew claims percent
1997	1,798	4,201	42.8 %
1998	1,633	3,950	41.3 %
1999	1,600	4,060	39.4 %
2000	1,507	3,695	40.7 %
2001	1,229	3,317	37.0 %
2002	1,071	3,103	34.5 %

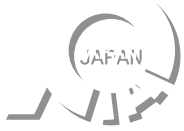
In the 1997 policy year, of 1,798 crew claims, 1,067 involved Filipino crew. This proportion remained constant over the following policy years. Further, out of the 1,067, 31 died as the result of disease as set out in the following chart.

(Death caused by accident or missing cases excluded)



Of those who survived, 12 cases involved high medical charges (in excess of \$40,000 per case). After high-level medical treatment but without cure, 16 were settled by the payment of permanent disability allowances.





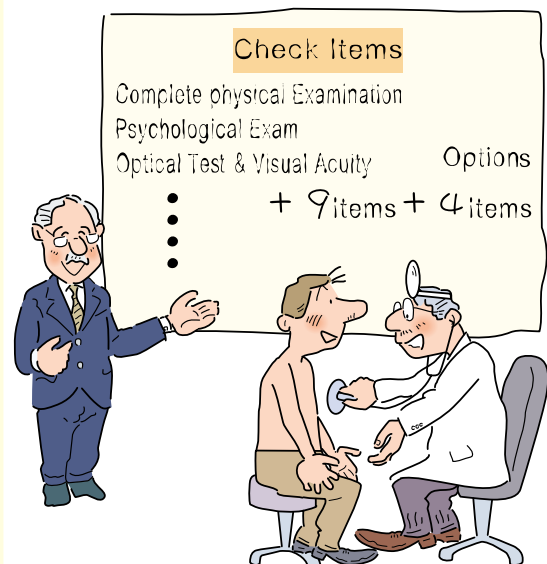
From time to time, Members tell us that they would like to refuse paying medical charges and permanent disability allowances for crew members whose kidney problems start shortly after joining their ships. But inevitably, the shipowners have to pay a first grade disability allowance to cover dialysis treatment throughout the remainder of crew member's life.

Their PEME (Pre-Employment Medical Examination) showed no signs of any physical problem. Rather, dare we say, incomplete medical checks permitted them to go to sea.

The average insurance money paid for the above 59 cases (Death 31+High amount of medical charges 28) is \$76,500. This means that a single payment for one accident is well in excess of the annual insurance premium for a vessel.

Under our Japan P&I PEME Package, the following 18 items are included.

1. Complete physical Examination
2. Psychological Examination
3. Optical test and Visual acuity
4. Dental Examination
5. Urinalysis
6. Fecalysis
7. Chest X-ray
8. Complete Blood Count(CBC)
9. Blood typing
10. Color vision
11. Audiometry
12. Electrocardiogram(ECG)
13. Fasting blood sugar
14. Hepatitis B Antigen
15. VDRL
16. Pulmonary Function Test(PFT)
17. Erythrocyte Sedimentation Rate(ESR)
18. Blood Chemistry



(Note: From Nos.1 to 9 are the standard check items)

In addition to the above, the following 4 items can be optionally included.

- HIV test
- Malaria test
- Drug & Alcohol test
- Stool culture

We do not believe that even if the Japan P&I PEME Package is applied to all crew, this will eliminate all cases of illness but we are confident that the number who fall ill would be greatly reduced.

That is why the Association recommends that our Members should utilise the Japan P&I PEME Package.

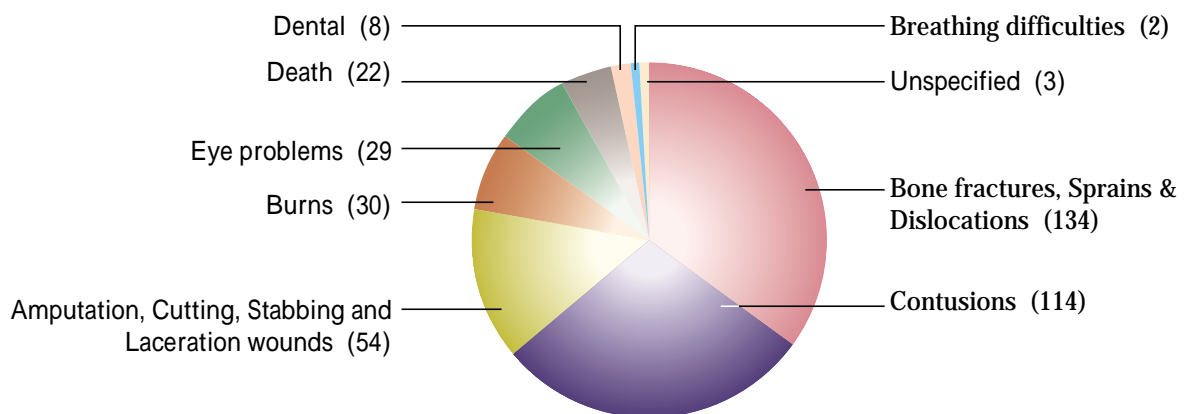
Crew Injuries and Death

We have analysed injury claims requiring treatment either on board or ashore into the following categories.

- 1) The kind of injuries ships' crews sustained,
- 2) The causes of their injuries,
- 3) The tasks being performed when they were injured,
- 4) The place where they were injured.

Analysed first are injuries and then deaths. For Ocean vessels 1,446 crew claims were brought to our attention for the 1997 policy year. Of these 387 were injury cases and 22 ending in deaths, persons missing or suicides.

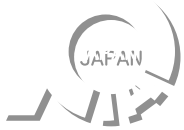
1 What kind of injuries were sustained?



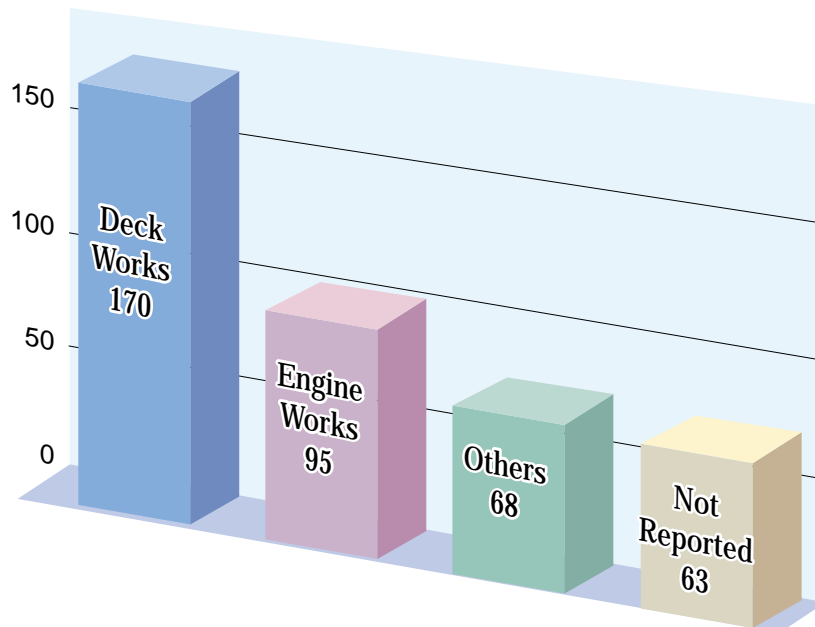
2 What were the causes of their injuries?

1. Slipping / losing balance and falling / sprains (117)
2. Bumping into, sticking to, hitting and being cut by objects (75)
3. Wire or rope involved (30)
4. Steam, fuel, fire, liquid cargo, electricity involved (30)
5. Debris in eyes, bones stuck in the throat (29)
6. Squashed by doors / pontoons / cargo / machinery (24)
7. Touched / pinched / wounded by moving machinery (22)
8. Falling overboard, missing (11)
9. Falling from ladders / lifeboats (10)
10. Quarrel, suicide, assaulted by a ruffian (9)
11. Lifting heavy materials (5)
12. Traffic accidents ashore (3)
13. Knocked down by waves (2)
14. Others (24)





3 What kind of work they were performing?



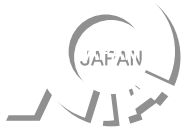
In total 170 cases happened during deck department work, details of which are:-

- ★ Cargo work, preparation/finalization of cargo work 60 (14: Hatch opening/closing)
- ★ Maintenance work or watch-keeping 42
- ★ At duty stations for arrival/departure/shifting berth 35 (30: Rope or wire involvement)
- ★ Hold/tank cleaning, cargo shifting 33

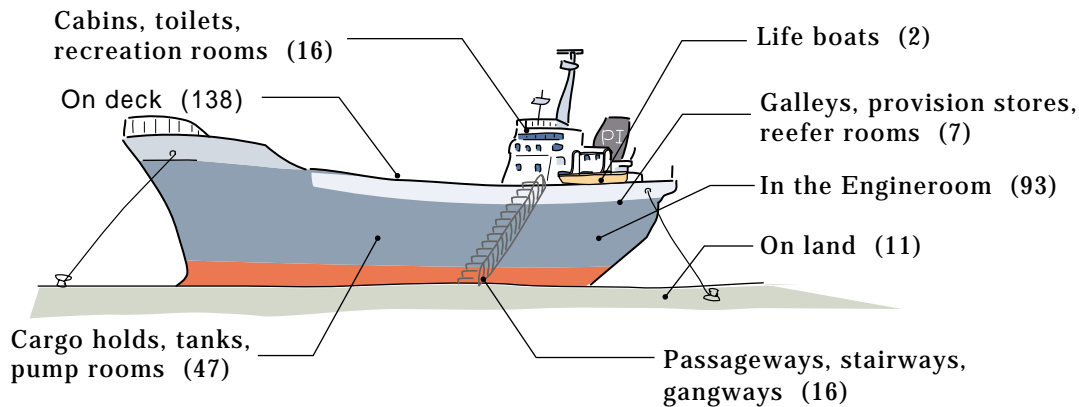
Special attention should be given while pontoon hatch covers are lifted and when MacGregor or Elman hatch covers are being moved. Further crew must not stand in the bight of ship's lines when they are being taut.

Of the 95 cases reported occurring in the engine department, 19 were caused by dropping or falling of heavy materials such as cylinder heads or pump casings. These resulted in bone fractures or crush injuries. The second notable class of injuries was burns. Ensuring there is no residual pressure before flange nuts and bolts are loosened is fundamental and essential. Back fire from boilers as well as carelessly touching high voltage terminals are also notable. Approaching running V-belts and pulleys with greater caution would also reduce injuries.

Among other causes, 16 injuries happened when crew were passing along passage ways, stairways or ship's gangways, 11 happened ashore, 9 occurred during meal preparation and 6 took place during the maintenance of ship's lifeboats and during lifeboat drills.



④ The place where they got injured



Although some danger is involved in almost all on-board tasks, risks can be reduced when appropriate precautionary measures are taken by crews. Deck department members are more exposed to injury and their safety might be improved if crewmembers gave warning in a “loud voice” or confirmed by “signing checkpoints”. When foreign railwaymen visited Japanese railroad companies, they were surprised to see the Japanese railroad workers gave confirmation by “signing checkpoints” on every occasion. On seeing this behaviour, the visitors were initially curious but later learned that these basic and repeated actions helped to maintain the safe operation and punctuality of the Japanese railroads.

When high staging is being used during painting, the crew must ensure that they hook up life lines properly to the safe points.

Care must be taken to see that crew do not ignore safety procedures when they become over familiar with work.

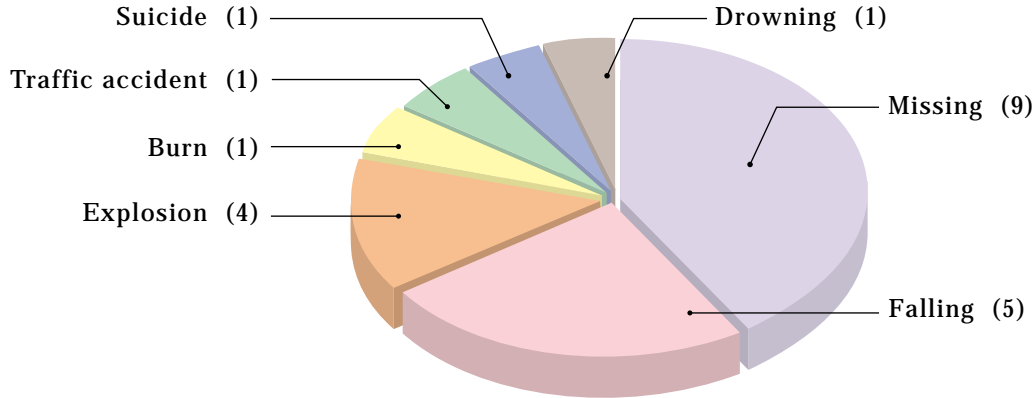
As an example, if goggles had always been worn when using grinding machines or chipping hammers, 28 injuries would not be listed in our records.

Under normal safety regulations, one crew member on his own is prohibited from preparing a pilot's Jacobs ladder or positioning the ship's gangway outboard of the vessel. If an accident results from disregarding this rule, the shipowner will have to pay compensation to the bereaved family because the shipowner failed to provide a safe place to work.





Death cases



Of the nine cases of missing crewmembers, eight happened when the ships were at sea, mainly at night. The remaining case occurred when a ship's tank exploded during repairs. In every case search and rescue attempts were carried out unsuccessfully. The next most frequent cause of accidents included falls from repair platforms and engine room stairways, working on life boats or carrying out life boat drills.

In one case death resulted from brain injuries sustained in a traffic accident.

Bon voyage!



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