With you at all times

The Swedish Club is a pioneer in providing comprehensive ‘All-in-One’ insurance solutions and in loss prevention. Our most important mission, in a world of increasing complexity in global trade, is to assist our members and clients in managing current and future risks.

We are a leading marine insurer providing cover to some of the largest ship owning companies in the world. Through the Club’s comprehensive approach and diversified offering we have developed the highest levels of competence in risk management, claims handling, underwriting, technical services and loss prevention.

Our expertise is reflected not only in the way The Swedish Club handles and resolves existing claims, but also in how the Club monitors industry developments in order to prevent future claims and provide insurance solutions for new risks.

www.swedishclub.com
Loss prevention

Loss prevention is at the heart of everything we do

- It saves lives
- It protects the environment
- It delivers onboard efficiencies

Our goal is to contribute to an enhanced marine safety culture and we know that being a step ahead is paramount when it comes to preventing accidents. The Swedish Club puts a great deal of effort into loss prevention analyses and knowledge-sharing with its members and the shipping community.

We learn from incidents that have taken place, and endeavour to prevent them reoccurring by working with our members to offer them guidance and education initiatives:

Training
- Emergency Response Training
- Stress Test Drill
- Monthly Safety Scenario
- Maritime Resource Management (MRM)

Initiatives
- The Swedish Club Philippine Pre Engagement Medical Examination (PEME)
- Swedish Club Operations Review (SCORE)
- Benchmarking
- Awareness campaigns

Information
- Member Alerts
- Loss prevention publications
- Loss prevention guidance

Our complete portfolio of loss prevention solutions can be found at: www.swedishclub.com/loss-prevention
Emergency Response Training

A potentially catastrophic incident can happen at any time to any operator. This is the point in time when your emergency response plan needs to be activated. But when you turn to that plan, can you be certain that it works? Has it been tested? On paper it may look fine, but reality is often a different matter.

Emergency Response Training is the answer. While you can test the individual elements of a plan, the plan itself stands or falls on the way those elements interact and support one another should a real life crisis occur. The Swedish Club’s Emergency Response Training simulates reality, helping you become better at emergencies before they happen. And what’s more, we offer this training to our members free of charge, working with you for better safety at sea.

The Swedish Club’s Emergency Response Training focuses on creating a realistic scenario in which a vessel suffers a serious accident, allowing the Club to closely monitor how the emergency is dealt with by both the vessel operator and the underwriter.

Our loss prevention team will visit your office and present a prepared incident scenario testing how your operations are affected, who is responsible for which action during an emergency, and showing just how the Club can help you as you act on the emergency plan and the ISM requirements.

The Club will also involve key interested third parties such as salvors, media representatives, lawyers, the port state authority, the flag state, the local coastguard etc. in the exercise, challenging your existing processes and providing a realistic picture of your readiness in case of an incident. You will then have the tools to adjust areas that didn’t work as well as planned, before an accident happens.

The Club can create a variety of scenarios:

- Grounding and wreck removal
- Cargo damage
- Salvage and pollution
- Collision
- Tendering and repair
- Forum shopping
- Legal and medical scenarios

We offer Emergency Response Training to our Club members free of charge.
Stress Test Drill

With ISM requirements in mind, The Swedish Club has developed the Stress Test Drill, designed to simply and effectively check that your company complies with the Emergency Preparedness requirements of the code.

We will create an artificial incident in real time on board your vessel which calls for an emergency drill to be performed. The effectiveness of both the drill and the reporting to the Designated Person Ashore (DPA) is monitored.

During the drill the different procedures within the company will be tested, as will the chain of authority and its ability to make decisions.
Monthly Safety Scenario

Under ISM requirements, owners are obliged to carry out monthly safety meetings, or meetings of the safety committee, on board ship. Whilst it is, of course, essential to comply with these regulations, it is also important to make the training meaningful and effective. This is where The Swedish Club can help.

Each month the Club publishes a realistic Monthly Safety Scenario (MSS), created as a direct result of recent experience, which can be used at the meeting to stimulate discussion and establish best practice.

We publish a new MSS on our website monthly in a format that can be downloaded easily and used to enter the written conclusions from the meeting, allowing feedback to be sent to shore. All cases produced by our loss prevention team are published on Swedish Club OnLine (SCOL), your personalised 24 hour information service.

This engagement is an important element in Chapter 5 of the ISM Code: ‘Master’s responsibility and authority’ which highlights the importance of ‘motivating the crew in the observation of that policy’.
Maritime Resource Management

Analysis has shown that many dangerous shipboard situations arise due to simple human error, rather than technical failures or lack of skill.

Maritime Resource Management (MRM) offers a solution, being proven to prevent accidents at sea caused by human and organisational errors, the most common contributing factors in maritime accidents.

It aims to motivate a team to make fundamental changes in behaviour during everyday operations; establishing safe attitudes and positive organisational cultures. This includes understanding the importance of good management and teamwork and the willingness to accept individual responsibility for change.

This leads to positive attitudes, good personal communication, excellence in leadership skills and compliance with operating procedures. The knowledge gained from MRM helps us determine the root cause of many incidents and to identify ways that we can prevent these incidents happening in the future.

MRM training is structured around a series of workshops run by trained leaders. Errors and hazardous behaviour are analysed in groups and actual incidents and accidents are explored from a MRM perspective.

The workshops are supported by computer-based training modules that examine human interaction and management situations influencing different accidents.

The Swedish Club has found MRM to be invaluable in driving an improvement in safety attitudes on board ship, as well as at our members’ offices ashore.

The Swedish Club has committed to contribute 50% of the MRM licence fee to all members until the end of 2017.
The Swedish Club recognises the vital importance of the Pre Engagement Medical Examination (PEME) in the protection of both seafarer and employer. The safety risks of having unfit seafarers on board cannot be emphasised enough. Apart from the seafarer’s own wellbeing and safety, the risk imposed on colleagues, the operation of the vessel and the environment should not be underestimated. The quality of pre engagement medical examinations, as well as the quality of the clinics and examining physicians involved, is crucial.
Unfortunately the number of claims caused by illnesses, which could and should have been detected in thoroughly conducted PEMEs, are far too many and the cost too high. The best hope of reversing the increase in illness is to develop much wider recognition of the problem by the company’s management, coupled with more emphasis on thorough PEMEs.

To prevent illness and ensure that the crew is fit and healthy, the Club therefore believes that the standard PEME is sometimes inadequate. Many illnesses occur as a result of unhealthy living, which is often not recognised and tested in a national compulsory PEME. If the warning signs can be identified and preventive measures taken at an early stage, this is good for both the employer and the individual.

Due to the importance of the Philippines to the seafaring community, the Club has chosen to work closely with two clinics in Manila to deliver The Swedish Club PEME for Philippine crew members. The unique feature of this examination is not only the tests required, which are carefully and selectively chosen to reflect the profile of Philippine seafarers, but the fact that strict criteria have been established reflecting not only the manner in which tests are carried out, but also how the results of those tests should be interpreted. A comprehensive reporting system is also in place so that the loss prevention team can monitor developments and progress in the quality of the seafarers employed by our members.

For the latest information, visit www.swedishclub.com/loss-prevention/PEME

An enhanced PEME examination will result in the following benefits:

- A more comprehensive evaluation of the health status of a seafarer.
- Longer careers at sea due to early identification of lifestyle health risks.
- Reduction in the number of unfit seafarers employed at sea.
- Overall healthier crew.
- Fewer deaths at sea due to unavailability of immediate medical assistance.
- Fewer disembarkations on medical grounds which can pose a risk.
- Fewer repatriations and less commercial disturbance.

It can prevent the following issues:

- Disembarkation and hospitalisation abroad.
- Loss of a qualified seafarer.
- Deviations, delays and commercial disruptions.
Swedish Club Operations Review

Prevention is always better than cure. While insurance can protect a shipowner or shipmanager against many financial losses, it cannot protect against one of the less tangible but equally destructive effects of an incident - loss of reputation.

The Swedish Club strongly believes that a ship operator with a dedicated commitment to safety can prevent most casualties. This can only happen however if an efficient safety culture is in place, both on board and ashore, and we use the Swedish Club Operations Review (SCORE) process to assist with this.

The Swedish Club’s loss prevention team will use established techniques such as interactive root cause analysis (IRCA) to review your processes, identify risks, and work with you to implement preventive measures tailored to your specific needs. This hands-on loss prevention has proven effective in identifying problems and recurring issues that can be addressed in a more proactive manner.

The review will include:

- Examination of claim statistics
- Benchmarking against similar fleets
- Visiting the office and vessels
- Verifying that the SMS has been implemented correctly both on board and in the office
- Reviewing the loss prevention programme
- Establishing the extent to which a safety culture and goals have been implemented within the organisation
- Checking that any remedial measures taken to address identified problems have been carried out
Benchmarking

Benchmarking has long been known as one the key tools for monitoring the performance of an organisation. But how do you know how other similar businesses are performing, in order to make the comparison? And even if you can find out, where do you obtain the expertise to help you take the right action to remedy the discrepancy?

The Swedish Club offers the answer to this with its own benchmarking programme. The value of being part of a member driven organisation is that our members can compare their own claims records and patterns with those of fellow members – on a strictly confidential basis of course.

The first step is to identify areas where costs and claims’ frequency are disproportionally high – as well, of course, as where they are low. This deeper insight into claims performance, compared with others, makes it easier to focus on areas for major improvements.

Benchmarking has proven to be very successful in reducing the frequency and costs of claims and ultimately sharpen the member’s competitive edge.
Whenever there is an opportunity The Swedish Club will partner with an expert third party to deliver innovative loss prevention initiatives.

We understand that a wealth of knowledge and expertise exists within our industry, and the strong relationships we have established with our business partners enable us to work closely with them to deliver these initiatives to our members as part of our ongoing commitment to them.

The most recent of these is the DNV GL Anchor Loss programme. The root cause of many groundings and collisions, lost anchors are among the top five reasons for claims costs, and the rising number of anchor losses reported over the last few years prompted DNV GL to work with The Swedish Club and other interested parties to investigate this issue and deliver a set of interactive crew training materials.

These have been well received by onboard personnel around the world, and have contributed to a better safety culture at sea.
Information

Member Alerts

We live and work in a fast moving world. Whatever the news - political, legal, economic or industry related – if it affects your voyage or your business then we want you to know about it. Our role is to alert you, advise you and assist you in dealing with challenges and opportunities that arise.

Loss prevention publications

The Swedish Club has access to a wealth of statistics, experience and expertise, which it shares in its loss prevention publications. Recent titles have covered key learnings from P&I claims experience; guidance on navigating the polar regions; and navigational claims. The library is constantly updated to reflect the current concerns of our members.

Loss prevention guidance

We provide a wealth of advice and information on a range of importance topics, such as:
• Claims relating to types of cargo carried.
• Human factors such as personal liability, injury and the law.
• Navigational claims including collisions, groundings and salvage operations.
• Vessel related issues such as fire and explosion, machinery, and the environment.
• Issues associated with trading areas such as piracy, refugees etc.

For the latest information, visit www.swedishclub.com/loss-prevention
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