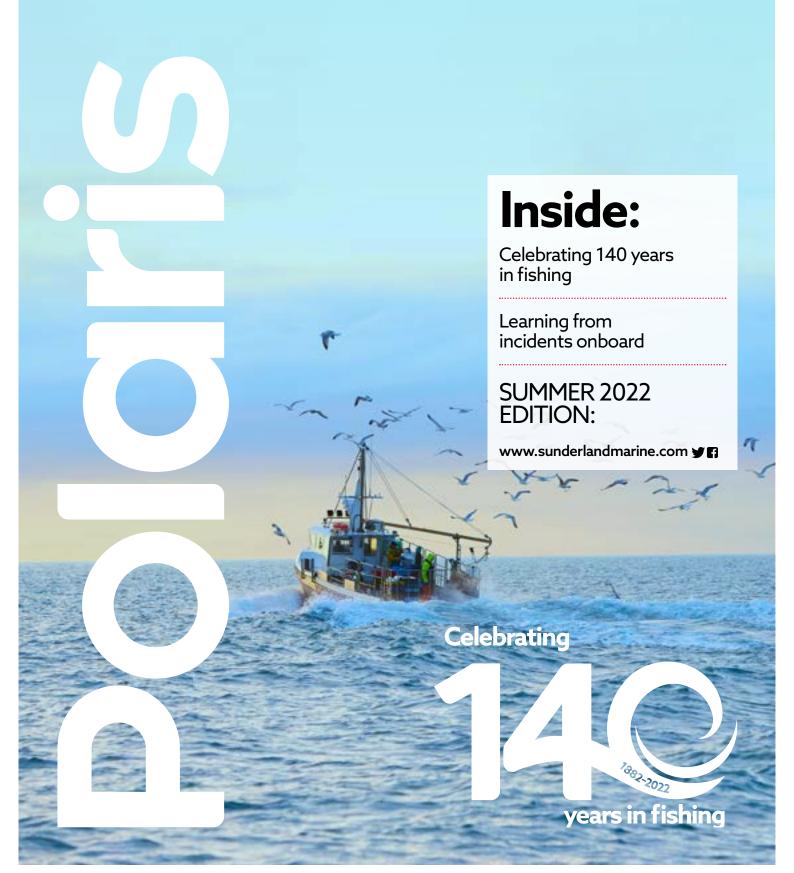
Fixed Premium Insurance from N⊜rth

## Sunderlight Marine



### Welcome to Polaris

In this edition, we celebrate 140 years in fishing



#### We are celebrating a milestone this year - 140 years in fishing!

Throughout our history, we have experienced many changes in the fishing industry, from new technology to the introduction of new practices and regulation. We are proud to have been your insurer of choice over the years.

The COVID-19 pandemic has definitely been one of those world-changing challenges faced in more recent years but as always, the fishing industry has displayed resilience throughout. In 2022 we look forward to the return of more in-person events and the ability to meet more Clients face to face.

We are committed to investing in training and education in the industry and to mark our 140th year, we are working with 'Fishing into The Future'. It is a charity is run by fishermen, for fishermen and it's mission is to bring together fishermen, scientists and fisheries managers to share knowledge and

build relationships through mutual understanding. Our donation will help to support young trainees and help them develop their confidence, skills and knowledge of all aspects of the fishing industry.

#### In This Edition

This edition of Polaris brings you our usual updates, including an account of a Client who is one of our longest-serving policyholders ever, retiring after 61 years in commercial fishing – and with plenty of stories to tell!

We also had a dig through the archives to create a timeline of our story and see the world-changing events that Sunderland Marine has survived.

Of course, we also have some useful safety advice from our in-house experts. This time, Alvin Forster explores the unavoidable fact that things can go wrong onboard and what we can learn in the aftermath of an incident.

#### Find out more

Visit **www.fishingintothefuture.co.uk** to find out more about the work they do. Fishing into the Future is a UK Charity led by Fishermen. They work to promote learning, sharing knowledge, building connections and collaboration between people in industry, science and government whilst promoting sustainability and a prosperous industry.

#### Sunderlighd Marine

Fixed Premium Insurance from Nerth Copyright © 2022 The North of England P&I Association Limited, also trading as Sunderland Marine. All articles or extracts may be quoted provided that North is credited as the source.

#### Polaris is a Loss Prevention publication by Sunderland Marine

100 The Quayside, Newcastle Upon Tyne NE1 3DU UK Telephone: +44 191 232 5221 Email: info@sunderlandmarine.com www.sunderlandmarine.com

#### HOW HAVE WE DONE?

Let us know what you think of the latest edition. Contact us at: sally.bettinson@nepia.com

### New vessels in 2022



Sparkling Star UL290
Built by Parkol Marine, this 27.8m trawler will fish the West Coast of Scotland landing mainly into Kinlochbervie and Scrabster. Skipper. Owner James Corbett will work with nine crew.



Loch Inchard III

Built at C.Toms & Son Yard, Cornwall for lan Mackay, the 16.5Loch Inchard III will work from Kinlochbervie for prime species such as monkfish and megrim sole. This replaces the owner's older wooden boat I och Inchard II



#### Lynsey B LH411

Owner Barry Brunton purchased a 21-foot hull from Cygnus Marine Boats in 2019 and has documented the impressive build process and recent launch of the creel boat on his YouTube channel 'One Man And His Boat'. The vessel was launched from Dunbar in April 2022.

# Learning from incidents onboard



Alvin Forster, Loss Prevention Executive at Sunderland Marine, explores what can be learned in the aftermath of an incident when the time is taken to look beyond the initial causes.

Things can and do go wrong. Regardless of best intentions to achieve a zero-target when it comes to accidents, equipment fails, people make mistakes and the unforeseen happens.

But throughout our lives, when things go wrong we learn from the experiences so that they don't happen again. The same should apply to our work - in this case, fishing safety. When incidents occur, we should grasp the opportunity to learn, and this means investigating how they happened.

#### The purpose of investigating incidents

Why do we carry out an investigation? Well, it depends on its purpose and who it is for.

If it concerns a potential prosecution, then establishing responsibilities and dispensing justice could be the priority. Similarly, when a high profile or tragic accident occurs and public interest is aroused – there is often an insatiable demand from mainstream and social media to find someone to blame.

An insurer or a legal claimant may take another view on the purpose of an investigation. Their priorities are likely to be around liability which, while related to blame, is not interchangeable with it.

Finding someone to blame might seem a neat and tidy solution. But focussing on this aspect can rob us of the opportunity to learn and to improve. Instead of focussing on the "who", we should be looking more at the "how"

#### Finding the cause

At Sunderland Marine, we get to see a lot of

both the fishing and merchant shipping sectors. In most cases, an attempt is made to establish the 'root cause'. Invariably, this is concluded to be'

- The person made a mistake human
- The person failed to follow procedures

The owner's investigation then stops at this point, and corrective actions are issued based on these 'findings'. These typically include: the requirement for those involved to receive more training (or get sacked); the addition of more procedures; or adding another layer of oversight.

Will these corrective actions achieve anything and prevent the same thing from happening again? There is a strong likelihood that they won't because the real reasons why the incident occurred have not been uncovered. 'Human error' and 'failed to follow procedures' are not root causes. They only scratch the surface and should be the starting point for further investigation.

Otherwise, we cannot properly learn from the incident.

Let's look at these two factors in turn

#### **Human error**

When an outsider comes along and looks at (or is told about) the apparent circumstances of an incident, their initial response is to question the competence of those involved or conclude that they "lacked common sense!".

#### Failure to follow procedures

Safety management systems – when implemented correctly – are massively beneficial. But it's important to remembe that policies, procedures and checklists won't stop things going wrong. Humans are not robots and won't follow procedures blindly.

So, what are the possible reasons that someone might not follow the procedures? There are many, and it's rarely because of a reckless disregard of system. More likely, it is down to the fact that the set procedures are difficult (or in some cases impossible) to comply with, or that they are badly written and easily misunderstood. Maybe the individuals involved didn't know where to find the right information?

There are other reasons why people 'break the rules', such as to save time or to maximise profits, sometimes under the misguided impression that they are helping the owner - rather than for their own benefit

#### Digging deeper

Once a better understanding of what influenced the decisions of those involved is established - and why they deviated from the set procedures - there is an opportunity to learn much more about how the incident really happened and to identify effective measures to prevent similar incidents from happening in the future.

When a cause is listed as "failed to follow procedures", is the appropriate action to discipline the person involved and add more detailed procedures in the hope it will help future compliance? Or does it present an opportunity to find out if those procedures are really fit for purpose and reflect the realities of working on board?

#### Find out more

See our briefing on Incident Investigation at https://www.sunderlandmarine.com/publications/safe-home-incident-accident-investigations/

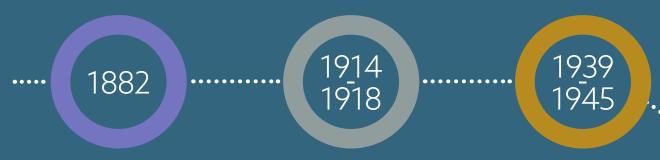




## Celebrating 140 years in fishing 1882 - 2022

This year, we celebrate our 140th anniversary. When Sunderland Marine was established in 1882, Queen Victoria was on the throne and fishing vessels were powered by steam.

Since then, we have experienced two world wars and tremendous change across the fishing industry as a whole. In these years, the company has grown from insuring just a few vessels in the North East of England to providing cover for over 8,000 vessels all over the globe.



#### SUNDERLAND MARINE ORIGINS

'Total Loss Mutual Steamship Insurance Company' was formed in Sunderland and by 1884 they insure 64 vessels. Queen Victoria is on the throne and Sunderland is one of the UK's major ports.

#### WORLD WAR I

All steam trawlers, drifters and their crews are instructed to return to their home ports. During the war they are used as mine-sweepers and patrol boats.

#### WORLD WAR II

Again, fishermen are called upon to play their part in the British Naval Forces but with the fleet now ageing and in poor shape.



#### 100 YEARS OF SUNDERLAND MARINE

It insures nearly 3,000 fishing vessels, representing over 50% of the entire inshore fishing fleets in the UK & Ireland.

#### A MERGER TAKES PLACE

Sunderland Marine merges with the marine underwriting firm Salvus, Bain & Arnott Ltd, also based in Sunderland.
They had a combined total of 1,600 insured vessels.

#### THE COMPANY IS RENAMED

'Sunderland Marine' was born. Queen Elizabeth has been on the throne for a decade and the era of steam-powered vessels is well and truly over, with steam replaced by diesel-power.



#### THE NORTH GROUP IS FOUNDED

Sunderland Marine merges with North P&I, giving increased financial security and global reach.

#### 140 YEARS OF SUNDERLAND MARINE

In our 140th year we are proud to insure over 8,000 vessels and have over 3,000 Clients globally.

#### THANK YOU

Sunderland Marine would not be here to celebrate this anniversary without the support of our Clients and we would like to say a huge thank you to you all.

## Sunderland Marine in Aberdeen: Scottish Skipper Expo & The Fishing News Awards

The Sunderland Marine team headed to Aberdeen recently to attend the Scottish Skipper Expo and The Fishing News Awards for the first time since 2019. Thank you to everyone who stopped by our stand to say hello! The Sunderland Marine team headed to Aberdeen recently to attend the Scottish Skipper Expo and The Fishing News Awards for the first time since 2019. Thank you to everyone who stopped by our stand to say hello!



From left to right: Graham Darke, Alan Ure, John Lamb, Holly Rowley, David Burke and Craig McBurnie on the Sunderland Marine stand at the Scottish Skipper Expo 2022, held at the P&J Live Arena in Aberdeen.

## Congratulations to Isla Gale, Trainee Fisherman of the Year 2022



From left to right: Awards host Des Clarke with Trainee Fisherman of the Year winner Isla Gale, Craig McBurnie of Sunderland Marine and Fishing News Editor Andy Read.

#### **Proud Sponsor of the Fishing News Awards**

We are also committed to supporting safety and training initiatives whenever possible and understand the importance of bringing new trainees into the fishing industry, as well as equipping them with the right skills to build successful and rewarding careers. Sunderland Marine is proud to sponsor the Trainee Fisherman of the Year category and support the future of the UK fishing industry. Find out more about the awards at **fishingnews.co.uk/awards** 





### Nicola Cook celebrates 20 Years at Sunderland Marine

Nicola Cook joined Sunderland Marine in 2002, and we would like to congratulate her on her career in Underwriting.

Starting her career in the mail room at The Esplanade offices, Nicola has progressed to the role of Senior Underwriting Executive. All who have worked with Nicola will attest to her dedication and attention to detail in any situation. Thank you Nicola for all your hard work and commitment over the last 20 years.

### lan Balgowan retires after 58 Years as a Sunderland Marine Client

After an impressive 61 years in commercial fishing, and 58 of those years as a Client of Sunderland Marine, Stonehaven fisherman lan Balgowan, has retired. From all at Sunderland Marine, we wish lan the very best for his retirement!

John Lamb and Alan Ure of Sunderland Marine visited lan recently to present a retirement gift and hear more about lan's fascinating career and the ups and downs he's experienced over his decades in the industry. Doug Johnston, who was a surveyor for Sunderland Marine before retirement, also joined

Keep an eye out on our website and social media channels for more to come from our interview with lan.



Pictured L-R: Ian Balgowan, John Lamb, Alan Ure and Doug Johnston

### sunderlandmarine.com



We hope you find the news and resources on our website useful. Here is a reminder of what you can access.

- Industry News
- Sunderland Marine Updates and Publications
- Health & Safety Guides and Briefings
- Health & Safety Posters
- Team Information and Contact Details





What do you want to see more of on our site? Please get in touch to let us know via info@sunderlandmarine.com

### Your team

Our staff are available 24 hours a day, 7 days a week to assist you with your needs. Contact our underwriters and claims handlers on: +44 (0)191 232 5221 or at the email addresses below.



Craig McBurnie

Director (Sunderland Marine)
T: 07985 899 227
E: craig.mcburnie@sunderlandmarine.com



Alan Ure
Risk Management Surveyor
T: 07881 826 434
E: alan.ure@sunderlandmarine.com



David Burke
Senior Underwriter
T: 07985 899 207
E: david.burke@sunderlandmarine.com



Paul Sowerby
Claims Manager
T: 07985 899 215
E: paul.sowerby@sunderlandmarine.com



Steve Bryant
Senior Underwriter
T: 07985 899 204
E: stephen.bryant@sunderlandmarine.com



Graham Darke
Senior Claims Adjuster
T: 07985 899 213
E: graham.darke@sunderlandmarine.com



John Lamb Underwriter T: 07985 899 236 E: john.lamb@nepia.com



Graham Wilkie

Senior Claims Adjuster
T: 07985 899 241
E: graham.wilkie@sunderlandmarine.com



Holly Rowley
Senior Underwriting Executive
T: 07593 450 095
E: holly.rowley@sunderlandmarine.com



Andrew Carre
Senior Claims Adjuster
T: 07985 899 216
E: andrew.carre@sunderlandmarine.com



Nicola Cook
Senior Underwriting Executive
T: 07394 569 672
E: nicola.cook@sunderlandmarine.com



Lynne Wilson
Underwriting Executive
E: lynne.wilson@sunderlandmarine.com



Lisa Coultas
Underwriting Assistant
E: lisa.coultas@nepia.com

#### Follow Us on Social Media

We love to see pictures of you, your crew and your vessels so tag us in your posts and they might get featured on our main feed.

www.sunderlandmarine.com

#### Disclaime

The purpose of this publication is to provide information which is additional to that available to the maritime industry from regulatory, advisory, and consultative organisations. Whilst care is taken to ensure the accuracy of any information made available (whether orally or in writing and whether in the nature of guidance, advice, or direction) no warranty of accuracy is given and users of the information contained herein are expected to satisfy themselves that it is relevant and suitable for the purposes to which it is applied or intended to be applied. No responsibility is accepted by Sunderland Marine or by any person, firm, corporation or organisation who or which has been in any way concerned with the furnishing of data, the development, compilation or publication thereof, for the accuracy of any information or advice given herein or for any omission herefrom, or for any consequences whatsoever resulting directly or indirectly from, reliance upon or adoption of guidance contained herein.