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It feels incredible to reflect that it is over two years, since we started enduring the pandemic conditions that have done so much to blight travel. One of the key roles of an IUMI president is to get out and meet members and industry affiliates, and this activity has inevitably ended up being shunted online for most of this period.

Nonetheless, the world is slowly coming out of its travel hibernation and I am finally able to get 'back on the road', and have the opportunity to engage with our key stakeholders in more sociable settings. I mentioned in the last newsletter that our Winter Meeting was held on a hybrid basis. More recently, I have had the pleasure of participating in the Marine Insurance London, the International Salvage Union and the Cefor conferences, followed by the Marine Forum in South Africa. These events had largely been delayed from 2020, so it feels really good to have been able to re-engage with these important industry activities.

As I write this article, full preparations are under way ahead of the IUMI Asia Forum, to be held this year in Mumbai in June – the first such event we have been able to hold since our last such Forum in Shanghai in 2019.

All of this will be followed by the IUMI annual conference in Chicago in September, the first such event to be held in a ‘physical setting' since Toronto, also in 2019. Registration is open so please get your reservation made as soon as possible.

Richard Turner, IUMI President
richard.turner@iumi.com
IUMI’s online cargo tutorial consists of eleven engaging and interactive modules specifically designed to widen your knowledge of cargo insurance. This flexible, self-paced learning programme works to your schedule and can be completed to each individual’s timeframe. Topics include international trade 101; coverage for particular average and sue and labour, general average and salvage, exclusions, and many more. The cargo tutorial is CPD certified with 23 hours.

IUMI’s hull insurance online tutorial is designed to widen the students’ knowledge and expertise in hull insurance. This extensive programme consists of a total of thirteen modules. Topics include Ships 101; Collision Liability; General Average and Salvage; Exclusions; Claims; and many more. The hull tutorial is CPD certified with 30 hours.

**Fees**
- EUR 550.00 — IUMI members
- EUR 880.00 — non-members

Candidates who successfully pass the IUMI cargo exam are invited to apply for an IUMI bursary to take the renowned WMU’s Marine Insurance Law & Practice Postgraduate Diploma programme. The bursary is worth US$ 8,750.

**Fees**
- EUR 650.00 — IUMI members
- EUR 1,040.00 — non-members

Candidates who successfully pass the IUMI hull exam are invited to apply for an IUMI bursary to take the renowned WMU’s Marine Insurance Law & Practice Postgraduate Diploma programme. The bursary is worth US$ 8,750.

[https://iumi.com/education/online-tutorials/iumi-cargo-tutorials](https://iumi.com/education/online-tutorials/iumi-cargo-tutorials)

War risk insurance update — Ukraine

Since the London Market’s Joint War Committee (JWC) listed the Black Sea a week before the conflict began, much has happened. Once the sanctions position on vessels was clarified by UK regulator the Office of Financial Sanctions Implementation (OFSI), the JWC took the decision to require notification of voyages to all Russian ports in order to be able to better understand their exposures in any location that might be subject to the Russian authorities. In addition, JWC liaised with NATO in order to establish and publicise the realities of the mine threat so as to reduce the concerns that had been raised by sensationalist and unsubstantiated social media reports.

Apart from the physical damage to ships and many vessels being trapped, underwriters have been faced with a variety of challenges from the ever expanding sanctions regimes which failed to deter the attack, have failed to stop the conflict and have not yet changed the political path adopted by Russia.

For insurers whose reason for existence is to support trade, it is difficult to thrive in an environment where they are being compelled to stop themselves and others from trading. Having put expensive compliance teams in place and embedded due diligence, they are under intense pressure. This is further evidenced in the advent of self-sanctioning where entities take a policy decision not to broke or write any new or renewal business in certain countries. The situation is legally constricted as running risks cannot simply be cancelled unless there is contractual reason to do so.

Problems have arisen from the speed and number of measures as well as the difference between sanctions and asset freezes, plus variations between different national measures. These can leave clients at least partially without cover and underwriters similarly without reinsurance. Additionally, the reinsurance market has felt the need to utilise territorial exclusions, so many underwriters are now significantly and unexpectedly exposed without the protection they had expected to have.

The situation remains very fluid, with new developments daily, so underwriters will proceed with great caution, if at all, as the penalties for errors are high.
Book your place now for the Annual IUMI Conference 2022 in Chicago

The Annual IUMI conference is getting closer – the website for the IUMI Chicago 2022 Conference is now live and registration is now open!

The much anticipated event which runs from 18–22 September will be the first in-person conference in three years, and what a wonderful location to celebrate being back together.

Hosted by the American Institute of Marine Underwriters (AIMU), the annual IUMI conference is the largest international marine insurance forum and the cornerstone of our activities, reflecting IUMI’s vision to ‘be the influential and trusted voice of global marine insurance’.

The theme for this year’s event is ‘Adapting to a world in transition’ – particularly appropriate as we face global uncertainty on an unprecedented scale while still finding our feet in the aftermath of the global pandemic.

AIMU has hosted six previous annual IUMI conferences and has chosen Chicago for its stunning architecture, world-class museums, famous food and Lake Michigan, as well as its accessible location and importance as a major marine market in the United States.

The registration fee for delegates includes entry to all conference sessions and the exhibits, breakfast, lunch and coffee breaks from 19–21 September, a Welcome Reception on 18 September, a special themed American evening on 21 September and a set of all the conference materials.

There are unrivalled opportunities for sponsors and exhibitors too, as the IUMI Chicago 2022 Conference will bring marine insurance professionals from all around the world – to Chicago.

Registration is now open and remains open until 9 September 2022, book now and reserve your place at the industry’s most hotly anticipated event.

For more information on the IUMI Chicago 2022 Conference just visit www.iumi2022.com
Considering the relation of Cyber and War risks

Merck v. Ace introduced in the previous issue of IUMI Eye, is substantially a case about a “war exclusion on a cyber coverage”.

As a marine insurer, the situation we might face would likely be the other way around which is a “cyber exclusion on a war coverage.”

There are things to think about when we look into the marine cyber exclusion clauses that are used today. Many of these clauses are structured by the following logic: “any loss directly or indirectly caused by or contributed to or arising from a cyber attack will be excluded, however in the case if the clause is endorsed on a war cover, this exclusion will not apply for cases when cyber is used to launch, guide or fire a weapon or missile”.

Here we can see that there is an intention to cover the losses caused by artilleries and missiles even though it is cyber related, and it makes sense considering the reason why war clauses exist.

Now when we think about the situation we have today, is it only artilleries and missiles that are related to cyber (computer, system, software, programme or any other electronic system)? For instance, what about mines? Are they not related to electronic systems or programmes? We are not talking about mines in the 19th century but the ones used today.

The causation wording is also an important factor. If the wordings such as “directly or indirectly caused by” are used, it extends far beyond the proximate/dominant cause of the loss. As long as there is a connection between the risk and the loss, even a remote risk could trigger the exclusion. This means the cyber factor does not have to be a proximate/dominant cause but a slight risk that contributed to the loss. If a mine is using some electronic system in some way, the loss caused by the mine may not be covered.

Another instance; assuming a vessel/cargo has been captured and such operation was executed with a computer used within the naval force. This may trigger “directly or indirectly caused by use of computer” and therefore not be covered.

To sum up the point, in modern day warfare, any measure or operation would be based on at least some contribution of computer, system, software, programme or any other electronic system... which is cyber.

In other words, is there anything that does not relate to cyber in today’s warfare, which could be something for us to think about.
A view of the impact of the conflict in Ukraine is slowly beginning to form. A bit more than three months into the event, and the implications for transport are increasingly clear, exacerbating an already difficult situation caused by the pandemic. According to recent freight publications, freight rates have reached levels, up by a factor of five compared to before the pandemic. PCS research suggests that multi-billion-dollar industry-wide marine insured losses could result from several factors, including blocking and trapping and ports and terminals, with cargo also a contributing factor.

Of course, much remains unknown and undetermined, and the losses that do emerge could wind up classified differently. However, the underlying cargo business shows indicators of a potential insurance impact. The amount of grain moving through the historically active ports on the Black Sea and Sea of Azov, for example, has either been halted or redirected to surrounding areas. Neighbouring countries have ramped up their operations to help keep the supply chain working. Romania and Bulgaria have issued public commitments about delivering Ukrainian product to countries that heavily rely on it.

Blocking and trapping is a longer-term issue, and initial PCS client conversations suggest it could reach as much as $1 billion. The inability of vessels to move freely and safely in the region makes trapping and blocking a real concern. These losses could take time to materialize – potentially six months to a year – not to mention further claim handling considerations after that. Ceased operations in the ports could generate physical damage exposures along with business interruptions which tend to have considerable amounts of uncertainty, while stranded ships could take twelve months to be addressed.

Many in the industry are facing a cross-class loss which would have multiple lines affected, and currently marine seems to be the second largest affected after aviation. The renewable energy sector is one that will also suffer an impact as a result of the entire situation. The flow of losses will likely continue to only trickle as long as hostilities continue. Once the kinetic phase of the conflict ends and adjusters have boots on the ground that is when the real picture will likely unfold.
This article highlights the spill risk of plastic resin pellets, so called “nurdles”, and work at the IMO to mitigate this risk.

Plastic resin pellets are small granules generally in the shape of a cylinder or a disk with a diameter of a few millimeters. These plastic particles are industrial raw material transported to manufacturing sites where “user plastics” are made by re-melting and molding them into the final products. These pellets – commonly referred to as nurdles – can be unintentionally released into the open environment, both during manufacturing and transport, creating pollution in the oceans and on beaches. The released resin pellets are carried by surface run-off, stream, and river waters eventually to the ocean. Resin pellets can also be directly introduced to the ocean through accidental spills during shipping.

Because of their environmental persistence, a growing production of plastic leads to a measurable increase in plastic pollution in the ocean. Due to the longevity and very slow decomposition rate of plastics, it can take centuries for the material to be broken down by physical, chemical and biological processes in the oceans. How long plastic pellets really linger in the environment is not known. However, due to physical conditions such as wind, waves and currents, plastic pellets can be transported and dispersed over long distances from the point of entry.

In recent years, there has been an increase in shipping accidents involving the release of plastic resin pellets into the marine environment. This has been caused by containers that went overboard during bad weather (e.g. MSC ZOE), losses due to leaking containers (e.g. TRANS CARRIER) as well as ship accidents (e.g. RENA). As a result of these events, the affected states have campaigned in vain to create binding rules for the carriage of nurdles because of their negative effect on the environment. The issue was also raised in the IUMI Political Forum, with the discussion supporting regulatory action.

Marine plastic pollution – will nurdles be classified under the IMDG code?

By Jens Jaeger
Head of Marine & Aviation, German Insurance Association (GDV) and member of the IUMI Policy Forum and Loss Prevention Committee
Marine plastic pollution – will nurdles be classified under the IMDG code?

Continued

However, it was the *X-Press Pearl* accident that provided a new impetus for regulatory action on pellets. On May 20, 2021, the *X-Press Pearl* caught fire and after 12 days sank off the coast of Sri Lanka. All of the containers were lost or damaged, several of them containing low-density polyethylene (LDPE) pellets which ruptured and coated nearby beaches.

Following the accident, Sri Lanka submitted a paper to the Marine Environment Protection Committee (MEPC 77/8/3) recommending that MEPC consider “the need to amend classification of all pellets, flakes and powders under MARPOL Annexes III and V and the International Maritime Dangerous Goods (IMDG) Code to improve labeling, loading, stowage and handling practices of all ship-bound pellets.” The submission was referred by MEPC to the sub-committee on Pollution Prevention and Response (PPR).

Norway also submitted a proposal to the same sub-committee which enhanced the Sri Lanka submission. That proposal was to amend the criteria for the identification of harmful substances in MARPOL Annex III and to ensure that nurdles are identified as a harmful substance and classified as a Marine pollutant according to the IMDG Code. Norway proposed to transport nurdles under the entry code UN 3077 – environmentally hazardous substance, solid, not otherwise specified (n.o.s.). Such a designation would impact how nurdles are packed within a container by the shipper and where the container is placed within the stow to minimize the risk that if the container is lost or damaged in rough seas and if, damaged, the packaging in the container is robust enough to resist wide disbursement so common in these spills. Critics of the Norwegian proposal argued that classification under the IMDG code would not have prevented the *X-Press Pearl* spill. Furthermore, the proposal to include nurdles within UN 3077 upsets the harmonized classification scheme for identifying and categorizing dangerous goods.

The PPR Sub-Committee discussed the submitted proposals in the 9th session (4–8 April 2022) and instructed the Correspondence Group on Marine Plastic Litter from Ships to further consider the options for reducing the environmental risk associated with the maritime transport of plastic pellets and to advise the Sub-Committee on the best way forward. The group comprises more than 100 participants from all interested sectors. According to the draft time table the results of the Correspondence Group will be submitted to the sub-committee PPR in January 2023 for its 10th session in April 2023.

The author of this article will participate for IUMI in the Correspondence Group representing the interests of marine insurers.

Our most recent podcasts have been extremely topical. In March, IUMI Secretary General Lars Lange discussed the impact of the war in Ukraine and International sanctions on global shipping and marine insurance, examining the situation for war risk insurers, the challenges faced by underwriters of Russian related risks and how IUMI is supporting its members through the crisis. In April, Dave Matcham, Chief Executive of the International Underwriting Association and Secretary of the IUMI Facts & Figures Committee, discussed the latest progress on IUMI’s Major Claims Database. Originally established as a pilot project four years ago to create a large and consistent loss database for hull and cargo with standardised data from member companies, he discussed the type of data being published now and IUMI’s ambitions for the database in the future.

Last but not least, earlier this month, Lars Lange IUMI Secretary General explained the work being undertaken by the International Quality Assessment Review Body (IQUARB). As Chair of IQUARB, Lars was able to explain the background, the role of IMO and flag states in relation to the organisation, its benefits to IUMI, and what the future of the programme holds.

If you missed any of these podcasts, they are available here.
The growing use and reliance on information technology, of data networks, transmissions and connectivity in the daily work within the marine and energy sectors increases exposure to cyber related risks. Ransomware attacks may result in economic loss or costs of rebuilding lost data. The consequential damages to hull, cargo and third-party liabilities from a cyber-attack on board a vessel or mobile offshore unit poses a different and more costly risk. The limited data on the frequency, severity of loss or probability of physical damage, is a challenge to underwriters.

In view of this growing risk, IACS has amplified its work on the reliability and functional effectiveness of onboard, safety-critical, computer-based systems. The need to take a holistic approach which includes the perspectives of various maritime stakeholders was a priority, hence IACS set up a Joint Working Group (JWG) on Cyber Systems. The objective was to help identify best practices, appropriate existing standards in risk and cyber security, and a practical risk-based approach.

Previous work included the development of Recommendations as well as efforts at the IMO such as IMO Resolution 428(98), applicable to in-service vessels since 1 January 2021. On this basis and in cooperation with the JWG on Cyber Systems, IACS adopted two new IACS Unified Requirements (URs) on the cyber resilience of ships in April 2022:

**UR E26** aims to ensure the secure integration of both Operational Technology (OT) and Information Technology (IT) equipment into the vessel’s network during the design, construction, commissioning, and operational life of the ship. This UR targets the ship as a collective entity for cyber resilience and covers five key aspects: equipment identification, protection, attack detection, response, and recovery.

**UR E27** aims to ensure system integrity is secured and hardened by third-party equipment suppliers. This UR provides requirements for the cyber resilience of onboard systems and equipment and provides additional requirements relating to the interface between users and computer-based systems onboard, as well as product design and development requirements for new devices before their implementation onboard ships.

These URs are to be uniformly implemented by IACS Societies on ships contracted for construction on or after 1 January 2024 and may be used for other ships as non-mandatory guidance. They help to establish a common set of minimum functional and performance criteria to deliver ships which can be described as cyber resilient.

IUMI has participated in the JWG on Cyber Systems to provide input from the insurance perspective. In light of the growing reliance on digital solutions in the maritime industry, the publication of the URs is a welcome step toward the development of a proper cyber risk management strategy on board today’s vessels.

**By Lars Lange**

**IUMI Secretary General**
With this short article I would like to highlight some of the challenges with Ro-Ro/-Pax and Pure Car and Truck Carrier (PCTC) fires and projects and initiatives where these challenges are currently worked on.

First, it is important to distinguish between the cargo types, typically carried on these vessel segments. On Ro-Ro vessels vehicles (cars, trucks, buses) are carried as cargo and consist of new and used units. On a Ro-Pax there is a mix of cargo units and units belonging to the travelling customers and lastly on a PCTC it is only cargo which can be solely factory new, second hand or a mix of the two.

Most fires have their origin in second hand units and typically an electronic malfunction (short circuit), although batteries are disconnected on second hand units. It is very seldom that factory new cars have been identified as the origin for onboard fires, including Electric Vehicles (EV).

Two other unique features on these vessel segments are the accessibility on single units, due to tight stowage, meaning that if a unit in the middle of the stow is the source of fire it is difficult, if not impossible to get access to it. This is a major challenge when it comes to EVs. The other one is the fire suppression media; currently the low-pressure CO₂ is the most used system/media (free-flowing system), which is effective for units with Internal Combustion Engine (ICE), the second is low pressure expansion foam, which has had technical issues (the system depends on pumps/fans). Currently there is no fire suppression system for EVs!

The last three Constructive Total Loss (CTL) cases due to fire within the PCTC segment in chronological order: Grande America (2019), Hoegh Xiamen (2020) and the Felicity Ace (2022).

The Felicity Ace was loaded with 4,000 cars with a collective value estimated at US$400. The cargo was factory new cars (both ICE and EV), High and Heavy (HH) units and 2nd hand cars and HH. So far, the cause and the source of fire is unknown.

There are several projects and initiatives working on the fire issue and finding permanent solutions to extinguish EVs (including thermal runaway) onboard. CFIS LASH FIRE is the first project where both IUMI and Cefor are represented to provide marine insurance inputs to the project and outcomes. DNV has had an AFV (Alternative Fuelled Vehicles) workshop together with the major Nordic operators and Cefor representatives. EMSA initiated the “FIRESAFE” I and II projects, which lead to IMO level. Finally, the IMO’s Ship Systems and Equipment (SSE) sub-committee is tasked to work on AFV/EV fire extinguishing solution.

Sources for further information:
Lashfire: Legislative Assessment for Safety Hazards of Fire and Innovations in Ro-Ro Ship Environment
EMSA: Firesafe
Incident Information Centre
Maritime Safety Committee (MSC 105), 20–29 April 2022

Typical stowing distance. (Source: Author)
The Russian invasion of the Ukraine has led to an unprecedented level of sanctions against Russia not only by the EU and US but by countries further afield. There has been a remarkable escalation and hardening of sanctions with new sanctions being introduced virtually daily. The EU recently announced a sixth round of sanctions; the US has steadily ramped up its sanctions if in a more staccato fashion.

There will be insurers outside the EU and US, who may have few if any sanctions restrictions on the marine business they can write. There may be few if any restrictions on what business their insureds can transact into or out of Russia or with Russian entities. A number of jurisdictions have not introduced any sanctions against Russia following the invasion.

Whilst such insurers may not be directly subject to any relevant sanctions, their outwards reinsurances may be with EU or US carriers, who are restricted by sanctions. Those carriers may have a reduced appetite generally to be involved in any Russian business at all (e.g. the use of excluded country language). It is important in any event to avoid a situation where, for example, insurers write an inwards risk or pay an inwards claim but are unable to reinsure with or collect from their reinsurers.

In this context, key provisions to be aware of include (a) the asset freeze prohibition and prohibition on making funds or economic resources, which includes insurance, available directly or indirectly to or for the benefit of listed entities (see Article 2, EU Regulation 269/2014 – under which various oligarchs such as Roman Abramovich are listed, the listing extending to entities they control – and EU Guidance dated 3 May 2022) (b) EU trade prohibitions on the provision of financial assistance (which expressly includes reinsurance) in respect of many categories of goods (cf. EU Regulation 833/2014) and (c) US prohibitions on dealing with what is an ever expanding number of blacklisted entities (SDNs).

In summary, whether as an insurer you are directly subject to sanctions restrictions imposed by your home jurisdiction or not, you ignore the sanctions landscape at your peril.
IUMI Asia Forum
Mumbai, India 1–2 June 2022

By Sibesh Sen
EVP Marine Underwriting & Broking Relations, HDFC ERGO General Insurance Company Ltd. and member of the IUMI Cargo Committee

While the origin of the word Mumbai may be shrouded in multiple theories ranging from the name of the local deity Mumbadevi to the Portuguese calling the conglomerate of seven islands as Bom Bahia or Good Harbour, one thing that is never questioned is the numero-uno position held by the city in the economic and maritime map of India. So what better place could we have chosen to host the IUMI Asia Forum other than Mumbai?

It is the heart of the country’s financial markets as well the epicenter of the Indian insurance market with a majority of insurance companies and broking fraternity having their headquarters here. This beautiful city has much to offer to visitors from historical sites to mouth-watering eateries, from cultural hubs to scenic waterfronts. This is also the City of Dreams where success stories of human endeavour as well as dreams in celluloid or digital get created every day.

After two difficult years of pandemic, we will be welcoming participants in person to fill up the Hotel Trident at Nariman Point, Mumbai, on June 1 and 2 where we will have some of the finest international and local speakers discussing Marine Insurance - Today and Tomorrow. Some of the key topics and panel discussions will include the Impact of the Ukraine War, Supply Chain Vulnerability, Cyber Risks, Sustainability and ESG and Developing the Next Gen Marine Insurers.

While the IUMI delegation will be led by its President, Richard Turner, Secretary General, Lars Lange and Executive Committee Vice Chair Jan-Hugo Marthinsen, we shall have important dignitaries gracing the conference including the Director General of Shipping in India and the Chairman of the Indian Regulatory and Development Authority of India. Key international speakers include Mike Roderick of Clyde & Co, Howard Potter of Astaara Insurance, Frédéric Dénéfle, of GAREX.

Due to travel restrictions in many Asian countries, the majority of participants attending in person will be from the Indian market. There is a huge amount of enthusiasm here as India is hosting its first IUMI Meet and the response from sponsors is very reassuring. The organizing committee under the leadership of Sanjiv Singh is working overtime to ensure a smooth and memorable conference for all and hoping that in the near future the Annual IUMI Conference might come to this wonderful country called India.

For more information visit the IUMI Asia Forum website.
The International Maritime Organization's (IMO) Maritime Safety Committee held its 105th Session (MSC 105) from 20 to 29 April 2022. The majority of the delegates participated remotely with some attending in person at the IMO building in London. The meeting was chaired by Ms Mayte Medinah (United States). IUMI’s representatives Lars Lange and Hendrike Kühl attended virtually. This summary highlights selected key issues discussed at the session. The meeting’s agenda was dominated by the ongoing war between the Russian Federation and Ukraine and its effect on international shipping and seafarers. Due to time pressure in light of the limited meeting hours available during the virtual meetings, several agenda items were postponed to MSC 106.

Safety and security in the Black Sea and the Sea of Azov

In March, an Extraordinary Session of the IMO Council requested that all IMO committees consider ways to support seafarers and commercial ships affected by the conflict. The committees should also consider the implications of the ongoing conflict for the implementation of the IMO’s instruments. The establishment of safe maritime corridors and the safe evacuation of seafarers from the affected area are a matter of priority.

A draft resolution on “Actions to facilitate the urgent evacuation of seafarers from the war zone area in and around the Black Sea and the Sea of Azov as a result of the Russian Federation aggression against Ukraine” was debated at length by the Committee. Given that the overwhelming majority of members supported the draft resolution, the Committee approved and adopted resolution MSC.495(105).

Maritime autonomous surface ships (MASS)

The MSC commenced work to develop a goal-based instrument regulating the operation of MASS. The MSC further approved a road map containing a work plan for the development of IMO instruments for MASS. The road map envisages the development of a goal-based instrument in the form of a non-mandatory Code, with a view to adoption in the second half of 2024 as the first stage. Based on the experience gained in the application of the non-mandatory MASS Code, a mandatory MASS Code will be developed which is expected to enter into force on 1 January 2028.

The MASS Correspondence Group was re-established and instructed to:

- consider key principles and a common understanding of the purpose and objectives for the new instrument;
- commence the development of a non-mandatory goal-based MASS Code;
- consider the common potential gaps and/or themes identified during the Regulatory Scoping Exercise (RSE), focusing on the high priority items;
- if time permits, develop MSC MASS positions on a number of points, for submission to future meetings of the Joint MSC/LEG/FAL Working Group, including whether to amend the definition for MASS and degrees of autonomy (including the respective definition); meaning of the terms master, crew or responsible person; remote control station/centre; and determination of the remote operator as a seafarer, and advise on a way forward in addressing them;
- limit the development of the non-mandatory MASS Code to cargo ships with a view to considering the feasibility for application to passenger ships at a future stage; and
- submit a written report to MSC 107 (spring 2023), with a verbal status report at MSC 106.

The MSC concurred with the Legal Committee on the establishment of a Joint MSC/LEG/FAL Working Group as a cross-cutting mechanism to address common issues for the use of MASS, as identified by the regulatory scoping exercises conducted by each of the three Committees. If approved the first meeting will be held from 6–8 September 2022.
The Committee considered further measures to enhance the safety of ships relating to the use of oil fuel, following work by a correspondence group and a working group in which IUMI participated. The MSC approved draft amendments to SOLAS chapter II-2 in relation to flashpoint. The Committee further agreed a revised action plan and re-established the Correspondence Group to (among other things) consider possible measures related to oil fuel parameters other than flashpoint. In the WG discussions the recent contamination cases from Singapore and the 2018 Houston case were referred to. The necessity to ensure that only safe fuel oil gets delivered to ships and that the fuel safety must be ensured before delivery was reiterated by IUMI and several other delegations.

**Safety of ships using alternative fuels**

The MSC reiterated the Committee’s commitment to ensuring the safety of shipping in the wake of new technical solutions and new fuels investigated in pursuance of GHG reduction targets set by IMO. IUMI fully supports the focus on the safety of low/zero carbon emission fuels which is equally important as the “green credentials” of any new propulsion methods.

The Committee discussed submissions by IACS related to the development of safety requirements to support the achievement of a decarbonization goal with regard to new fuels. The CCC Sub-Committee was instructed to consider matters related to the development of safety requirements to support the achievement of a decarbonization goal when updating its work plan for the development of the IGF Code and safety provisions for alternative fuels. The CCC Sub-Committee was also instructed to commence the development of guidelines for safety of ships using ammonia as fuel and to revise the interim recommendations for the carriage of liquefied hydrogen in bulk.

The use of alternative fuels plays an important role in ensuring the IMO successfully implements the initial GHG strategy. The revision of the GHG Strategy is currently under consideration in the Marine Environment Protection Committee (MEPC).

**Lithium battery fires**

In response to the increasing number of incidents involving fires due to the carriage of alternative fuel vehicles (AFV), including cars with lithium-ion batteries, the MSC considered a proposal to evaluate the adequacy of fire protection, detection and extinction arrangements in vehicle, special category and ro-ro spaces in order to reduce the fire risk of ships carrying new energy vehicles.

The Committee agreed to include an output on “Evaluation of adequacy of fire protection, detection and extinction arrangements in vehicle, special category and ro-ro spaces in order to reduce the fire risk of ships carrying new energy vehicles”. It instructed the Sub-Committee on Ship Systems and Equipment (SSE) to evaluate the applicability of the new measures to be developed to existing ships and to address the charging of electric vehicles on board ships.
In the first four months of 2022, several ships faced serious operational issues caused by contaminated HSFO bunkers stemmed in Singapore. The question we need to ask ourselves is, are we better positioned to respond to such issues today than in the past?

The news of contaminated bunkers in Singapore started spreading in mid-March and shortly thereafter many owners and charterers took preventive actions to ensure these bunkers did not get onboard their vessels or if already onboard, they were not consumed. The swift action taken by the Maritime and Port Authority of Singapore in this case was commendable, leading to the industry’s response being much better than during the Houston bunkers saga in 2018/19.

Alerting the industry

The swift response was in part attributable to the issue being raised industrywide in late March. Insurers, such as Gard, played an important role in keeping the industry informed through alerts and communication with stakeholders showing that the role of insurers has evolved from only managing and paying claims to also pro-actively mitigating losses.

Establishing impact and scale

When faced with such industry events, we need to establish three main parameters before considering alerting the wider industry.

— First, we need to understand the nature of the problem. The case of contaminated bunkers from Singapore was unique not only because the off-spec parameters were outside the scope of traditional ISO 8217, table 2 standards, but also because chlorinated hydrocarbon compounds such as 1,2-Dichloroethane and Tetrachloroethylene had not previously been detected in bunkers in such quantities.

— Second is to assess the severity potential. Initial information from some owner and charterer clients suggested that these contaminants could severely impact a vessel’s engines and machinery almost immediately after starting to consume the fuel.

— Third is to anticipate the scale of the issue. We use the principles of ‘prudent overreaction’ to be able to see any industry event from best to worst case scenarios. Bunker claims registered during the Houston bunkers saga, where vessels faced challenges of somewhat similar severity, provided a good reference point along with views from experts, testing laboratories and a few industry organizations whom we had contacted.

The assessment of these parameters can sometimes be time critical. If an industry issue fits all three then the sooner this information reaches the vessel, owners and charterers, the better the industry can mitigate the adverse impacts.
Summary of 109th session of the IMO Legal Committee (LEG 109)

By Hendrike Kühl
IUMI Policy Director

The Legal Committee met virtually for its 109th session from 21–25 March 2022. Gillian Grant from Canada chaired the meeting assisted by her Vice-Chair, Ivane Abashidze from Georgia. IUMI was in attendance with Secretary General Lars Lange; Keeley Wylie, IUMI Legal & Liability Committee; and Policy Director Hendrike Kühl. Key issues of interest included:

Black Sea and the Sea of Azov — Guidance on insurance or other financial security certificates

The Legal Committee approved a circular on “Guidance on the impact of the situation in the Black Sea and the Sea of Azov on insurance or other financial security certificates”. This followed the decision of the IMO Council at its Extraordinary Session earlier in March to request IMO Committees to consider ways to support affected seafarers and commercial vessels, and to consider the implications of this situation for the implementation of the IMO’s instruments.

The circular notes that a number of relevant IMO liability and compensation treaties require that State Parties issue certificates attesting that insurance or other financial security which meets the requirements of the conventions is in force. The introduction of economic sanctions may in some cases restrict the insurers or other financial security providers from processing claims or prohibit the payment of claims arising under these conventions.

The circular recommends, in particular, that flag or certifying States issuing certificates based on Russian insurers or Russian financial security providers should verify that the coverage meets the criteria outlined in Circular Letter No.3464 – which provides guidance for accepting “Blue Cards” or similar documentation from insurance companies for specified treaties.

Port States encountering certificates involving Russian insurers or financial security providers should consult with the issuing or certifying State whose responsibility it is to ensure that the insurance or financial security remains adequate, as called for in the relevant IMO liability and compensation treaties.

The circular also recommends that if a State Party to the following Conventions has issued certificates pursuant to Article VII of the 1969 Civil Liability Convention, Article 7 of the 1992 CLC Protocol, Article 7 of the 2001 Bunkers Convention, Article 12 of the 2007 Nairobi WRC and Article 4bis of the 2002 Athens Protocol, the issuing State or its designated authority should ensure that it cancels the certificate in accordance with the conventions if or when they receive notification of termination of the insurance or other financial security.

In the context, the Committee also agreed to include a new sub-item on the impact on shipping and seafarers of the situation in the Black Sea and Sea of Azov in the agenda of the Legal Committee.

Measures to assess the need to amend liability limits

The Committee discussed proposals to develop methodologies for assessing the need to amend liability limits in a number of liability and compensation treaties and established an intersessional correspondence group to develop a list of principles and policy considerations that will need to be decided by the Committee and begin developing elements that would need to be included in a draft methodology. The work will focus initially on the Convention on Limitation of Liability for Maritime Claims, 1976, as amended by the 1996 Protocol (LLMC). IUMI is represented in the Correspondence Group by Charles Fernandez, Legal & Liability Committee Chair.

Guidance for implementation and application of IMO liability and compensation conventions

In 2021 an informal correspondence group started work to develop guidance for the proper implementation and application of IMO liability and compensation conventions. The issue was raised in relation to problems which had occurred with non-IG insurers.

At LEG 109, the Committee agreed to include a new output on the development of this guidance in the 2022-2023 biennial agenda with a target completion year of 2024. It was further agreed that Canada would lead the informal intersessional work and that the group would report back to LEG 110. IUMI will continue to participate in the Correspondence Group.

Maritime Autonomous Surface Ships (MASS)

Following the completion of the Committee’s regulatory scoping exercise on Maritime Autonomous Surface Ships (MASS), the Committee agreed to include a new output under the work programme on “Measures to address Maritime Autonomous Surface Ships (MASS) in instruments under the purview of LEG”. The Committee invited proposals to LEG 110 (2023) on the scope of the work on the new output and a draft road map, in order to have a common understanding of the steps to be taken by the Committee. The human element should be an important aspect to consider and MASS should operate within the legal framework of the United Nations Convention on the Law of the Sea (UNCLOS).

The Committee approved the establishment of a joint Maritime Safety, Legal and Facilitation Committees (MSC-LEG-FAL) Working Group on MASS, as a cross-cutting mechanism to address common high-priority issues identified by the regulatory scoping exercises for the use of MASS. The Joint Working Group would be instructed to address the common issues identified by the three Committees; and provide advice to the Committees after every meeting. The establishment of the Joint Group is subject to approval by DAL and MSC.
The Commercial Court recently considered the application of s.13A of the Insurance Act 2015 for the first time.

Background
This claim was made by a policyholder (the Claimant) against its insurers (the Defendants) under a contract of marine cargo insurance. The Claimant sought an indemnity in respect of lost goods, and damages for failing to pay the claim within a reasonable time.

Legal framework
Section 13A applies to all policies of insurance entered into on or after 4 May 2017. It implies a term into all contracts of insurance that any sums due in respect of a claim will be paid within a ‘reasonable time’ (s.13A(1)).

The provision is caveated by s.13A(4) which provides that insurers will not be liable for a breach of s.13A(1) if they have ‘reasonable grounds for disputing the claim’. If this is the case, and payment is delayed, there will be no breach of s.13A(1), so long as the breach was not ‘deliberate or reckless’.

Decision
The Claimant succeeded in its claim for an indemnity, yet its claim for damages under s.13A was dismissed. Butcher J established that a reasonable time ‘... was not more than about a year from the Notice of Loss’. He distinguished between grounds which are reasonable and grounds which are ultimately wrong under s.13A(4) and concluded that pursuing unnecessary investigations was not, alone, enough to render the grounds for disputing the claim unreasonable.

The judge also considered s.13A(4)(b), which focuses on the conduct of the insurer. The Defendant’s unnecessary investigations were not considered a ‘relevant factor’, as they were already part of the ‘reasonable grounds for disputing the claim’. The slow conduct of the investigations also did not constitute a breach of s.13A(1), since they occurred within a reasonable time for payment of the claim.

Comment
This judgment shows that slow or delayed investigations do not necessarily constitute unreasonableness on the part of the insurer. Additionally, it seems likely insurers will be able to rely on the proviso in s.13A(4) providing they can show that they were investigating a claim on reasonable grounds.

To read a more detailed briefing on this case, please click here.
In a nutshell, what are the Poseidon Principles for Marine Insurance and what is their objective?

The Poseidon Principles for Marine Insurance are first and foremost about transparency and supporting insurers and the shipping industry in making evidence-based decisions for the green transition. By using the existing IMO regulation for the Data Collection System, the Principles use real emissions data to benchmark hull and machinery portfolios against the decarbonization trajectories without re-inventing the wheel or asking more from shipowners.

The initiative is extremely lucky to have the foundation of the IMO DCS and the work already done by the Poseidon Principles for Financial Institutions to bring together the stakeholders across the marine insurance ecosystem. With this climate alignment framework, Signatories and Affiliate members become active stewards in looking at where the industry stands today by opening the “black box” of real emissions data and can use that information to support and incentivize the transition to a low or no carbon economy.

What is the biggest challenge faced by the Poseidon Principles for Marine Insurance?

As a group, the biggest challenge and opportunity right now is settling ourselves as a newly established association – we have a lot of practical steps following our Founding Meeting that took place in Copenhagen at the end of April, and a lot of learning from each other on running through the data collection exercise for the first time this year.

There is also significant engagement and knowledge-sharing taking place to share the Poseidon Principles for Marine Insurance with clients and with other potential members to the Association.

How do the Poseidon Principles for Marine Insurance and IUMI cooperate?

The support the Principles have from IUMI is a critical part in our engaging the industry together and sharing the approach of the initiative in the relevant spaces. Not only was IUMI part of the drafting group that worked together for a year to establish the framework, as the Association’s Supporting Partner, they have also helped to arrange briefing sessions and webinars with member associations and companies on the Principles, to widen the reach of our efforts.

Our collaboration offers a space for participants in the maritime insurance ecosystem to become active contributors in the sector’s efforts to reduce global GHG emissions. I am very thankful for all of the support and look forward to the next round of activities that IUMI and the Poseidon Principles for Marine Insurance can do together!

What are the Principles’ ambitions and how are these aligned with other ESG initiatives in the maritime sector?

At present, the Principles offer two trajectories: one they share with the Financial Institutions, which is aligned with the minimum IMO ambition of 50% CO₂ reduction by 2050, and the second which is 100% CO₂ reduction by the same year.

Several of the founding members are also members of the Net Zero Insurance Alliance (NZIA) and have institutional net-zero commitments they need to meet. The Poseidon Principles for Marine Insurance offer the methodology to report against carbon intensity targets to meet those requirements – allowing shipping to be a leading sector on how different lines of business (even the hard to abate sectors) can report against these targets.

While the initiative does not yet provide a trajectory aligned with a well-below 1.5°C future (to use the wording of the Paris Agreement), the members have already agreed to provide such a trajectory when one in line with the latest climate science is available for use. As the Secretariat, we make sure that regular updates from the NZIA members, UN PSI (UN Principles for Sustainable Insurance), and our Advisory keep this discussion on track. We are also regularly connecting to the work done by the Poseidon Principles for Financial Institutions, as well as the Sea Cargo Charter, to make sure that all three are making progress for the industry together.
There is also such an open space for expanding the initiative, for additional collaboration, and for knowledge sharing when it comes to ESG initiatives. There are opportunities for growth and for learning from other activities – so we can make existing work more robust and ambitious, and ensure that efforts aren’t being duplicated.

**If you could wave a magic wand and change one thing in the shipping industry, what would it be?**

I would have the shipping industry be the model industry for inclusive green growth within our planetary boundaries – I am very glad to be able to work toward this goal every day!

**If you were not in your current role what would be your ideal job?**

I think I would really like to be an engineer to design sustainable cities and infrastructure – but because I won’t go back to school for another degree, maybe an urban gardener and professional dog walker would be more realistic!

**What do you like doing when not working?**

I really enjoy being outside and enjoying nature, taking care of my plants, and challenging myself with new types of exercise or hobbies. A perfect day off would have yoga, fresh fruit and homemade bread, and long walks in nature.
Did you intend to pursue a career in marine insurance, if not what led you into the profession?

No, it wasn’t my original plan, in fact I was looking for a job in the transportation/shipping industry and I met some marine insurers (it was a long time ago – more than 32 years now) during an exhibition and I found the industry description interesting enough to accept a professional job offer.

What has been the most interesting aspect of your career to date?

Meeting people without any doubt. I’ve met a huge variety of people from many different industries and countries.

How long have you been associated with IUMI? What is the most worthwhile aspect of membership from your perspective?

I attended my first IUMI conference in Paris in 1997… and I believe the most valuable reason to be a member of the Association is to be able to gain a worldwide perspective of the entire industry.

What do you see as the biggest issue emerging in loss prevention?

I think it’s the challenge of including sustainability measures in our work alongside the massive task of decarbonization of the industry.

If you were not in your current role what would be your ideal job?

I would be setting up my own company which would specialise in receiving guests, and helping them to discover the French art de vivre (rough translation: the French art of living).

What do you like to do away from the office?

When I am not working, I enjoy travelling; gastronomy and wines; discovering new cultures and new people; reading and sharing philosophical ideas about our societies and their potential future.

What’s the most interesting thing you’ve read or seen this week?

The most interesting thing I’ve read this week would be an article about the Poseidon Principles for the Marine Industry (PPMI) apart from that, the book I am currently reading is a beauty, it’s written by Spanish author, Carlos Ruiz Zafon – The Labyrinth of the Spirits, the fourth and final book in the Cemetery of Forgotten Books series.
The impacts of climate change on marine cargo insurance

By Francois du Plessis
Senior Underwriter Marine
Nordics, AIG Europe S.A.

As global trade increases, supply chains become more complex, and in turn, the exposure to supply chain disruptions and risks increases. This scenario is the case for all businesses trading goods worldwide (via land, air, or sea). As a result, companies need to critically evaluate any potential risk sources and plan suitable mitigation strategies to remain competitive and profitable. To this end, most organisations choose to transfer these risks to marine cargo insurance companies.

Now, consider the risk of climate change, one of the most critical issues facing humanity today, with new insights on the topic published on a near-daily basis. The Intergovernmental Panel on Climate Change (IPCC) estimates that global disruptions resulting from climate extremes will continue far into the future, impacting physical, biological, human, and managed systems. Globally, there is a growing concern about the potential impacts of climate change on supply chains. Therefore it is becoming imperative to evaluate these risks and provide the relevant stakeholders with solutions that can assist with forecasting future situations to enable better decision-making.

My research aims to understand whether climate change (which bridges as a natural and man-made macro risk) is a source of marine cargo insurance claims. To do this, I investigate and identify (1) trends, gaps, and limitations in published academic papers through a systematic literature review and bibliometric analysis; (2) possible cause-and-effect relationships between climate change and marine cargo insurance claims, (3) the current perceptions of relevant stakeholders on the impacts of climate change on port operations, cold chains, and marine cargo insurance. My research is supervised by Prof. Leila Goedhals-Gerber from the Department of Logistics and Dr. Joubert van Eeden, from the Department of Industrial Engineering, both from Stellenbosch University.

Finally, I aim to share the research results through papers published in academic journals and to share the findings within our IUMI community.

About the author:
Francois (Frans) du Plessis is a Senior Marine Underwriter for the Nordics at AIG in Stockholm. He is currently pursuing his PhD in Logistics Management at Stellenbosch University, South Africa. The IUMI Cargo Committee supports Francois’ research.
Summary of the 9th session of the IMO’s Sub-Committee on Pollution Prevention and Response (PPR 9)

The Sub-Committee on Pollution Prevention and Response (PPR 9) met virtually for its 9th session from 4-8 April 2022. The session was chaired by Dr Flavio da Costa Fernandes (Brazil). The PPR Sub-Committee deals with matters relating to pollution prevention and response within the IMO’s remit. This ranges from all annexes of the International Convention for the Prevention of Pollution from Ships (MARPOL) through to the control and management of harmful aquatic organisms in ships’ ballast water and sediments; biofouling; antifouling systems; pollution preparedness, response and cooperation for oil and hazardous and noxious substances; and the safe and environmentally sound recycling of ships. Key issues discussed at PPR 9 included:

Marine litter

**Maritime transport of plastic pellets**

The PPR Sub-Committee discussed a number of submissions related to the transport of plastic pellets by sea. This included a document submitted by Sri Lanka, reporting on the May 2021 MV X-Press Pearl incident, during which a vast amount of plastic pellets were spilled off the shore of Colombo. Following discussion in a working group, the Committee instructed the Correspondence Group on Marine Plastic Litter from Ships to further consider the options for reducing the environmental risk associated with the maritime transport of plastic pellets and advise the Sub-Committee on the way forward.

In light of the grave environmental implications a spill of plastic pellets will cause, this issue has been discussed within IUMI’s Policy Forum and ESG Working Group. While there is agreement that this is primarily an issue relevant to P&I insurers, it was agreed for IUMI to participate in the Correspondence Group going forward. More information about this topic is available [here](https://www.iumi.org).

**Fishing gear — marking and reporting**

Under the agenda item on marine plastic litter from ships, PPR 9 discussed the marking of fishing gear and mandatory reporting of lost fishing gear. Draft amendments to MARPOL Annex V to enhance and promote the mandatory reporting have been proposed.

With regard to the marking of fishing gear, the Sub-Committee agreed to recommend to the MEPC that, as a short-term measure to promote the marking of fishing gear, the Food and Agriculture Organization (FAO) Voluntary Guidelines for the Marking of Fishing Gear should be promoted by IMO, for example through an MEPC circular. The FAO advised the Sub-Committee that a mandatory obligation for the marking of fishing gear at this stage would be a challenge, noting the voluntary nature of the existing guidelines and that recent research conducted by FAO shows that the development of affordable and effective gear markings is at an early stage. For optimal results, the Voluntary Guidelines should ideally be linked to a global vessel registration system.

Emissions of Black Carbon from international shipping

A working group discussed various submissions relating to the reduction of the impact on the Arctic of Black Carbon emissions from international shipping. The MEPC at its 77th session in 2021 adopted a resolution which urges Member States and ship operators to voluntarily use distillate or other cleaner alternative fuels or methods of propulsion that are safe for ships and could contribute to the reduction of Black Carbon emissions from ships when operating in or near the Arctic. The resolution encourages Member States to commence addressing the threat to the Arctic from Black Carbon emissions, and report on measures and best practices to reduce Black Carbon emissions from shipping.

Following discussion, the Sub-Committee instructed the Correspondence Group on Prevention of Air Pollution from Ships to continue the work.

**Discharge water from exhaust gas cleaning systems (EGCS)**

In the context of prevention of air pollution from ships, PPR 9 continued its discussions on the evaluation and harmonization of rules and guidance on the discharge of discharge water from exhaust gas cleaning systems (EGCS) into the aquatic environment. The Sub-committee agreed several measures for approval by MEPC 78.

In 2021, the MEPC adopted the updated Guidelines for EGCS which specify the criteria for the testing, survey, certification and verification of EGCS, and cover continuous monitoring requirements and discharge water quality criteria, provisions to minimize suspended particulate matter, including heavy metals and ash, and to prevent discharge of nitrates beyond specified levels. The Guidelines note that discharge water quality criteria should be reviewed in the future as more data becomes available. Guidance for voluntary discharge water data collection, by means of a recommended procedure for sampling, is included.
Barriers to cargo insurance penetration in Latin America

In Latin America, trade flows have increased about 17% and the container movements in TEUs by 33% in the last decade. Despite this expansion of cargo movement, the penetration of cargo insurance as a percentage of GDP has fallen constantly in the biggest countries of the region.

The claims rate at the end of 2020 was still comparable to that in 2010. However, the commoditization of cargo insurance might be the reason why cargo insurance penetration is comparatively low. This is a phenomenon which has been diagnosed in several round table events ALSUM has hosted. It holds that pricing is the main factor of negotiation by the insureds, underestimating the brokers' and insurers' efforts to differentiate their services and add value.

As for the quantity or the number of companies that should get cargo insurance policies to grant resilience and continuity of their supply chains in an efficient way, it is necessary to acknowledge that a considerable portion of the economic activity and logistics networks still work with high levels of informality regardless of the important advances in human capital, infrastructure, and ports. Many small and medium-sized companies that contribute a big part of the wealth and economic growth in Latin American countries do not have the capacity to identify their logistics risks, let alone manage them adequately. In this context, it would be useful for governments, trade unions and insurance unions to invest in training strategies which would increase the logistics risks awareness and strengthen the insurance culture within our region.

It is also true that, in order to get more companies to decide to properly insure their cargo, it is necessary for the insurers – with the help of their suppliers – to better identify the current needs of their customers and react with audacity and efficiency to the levels of insurability that insureds need, without sacrificing solvency nor sustainability.

To contribute to the de-commoditization of cargo insurance, and also with a bigger awareness of risks and insurance culture, ALSUM will launch at the end of 2022 a virtual course on fundamentals in cargo and hull insurance for policyholders.

By Leonardo Umaña
Secretary-General
ALSUM
Cargo & Loss Prevention Committee
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Refrigerated containers: Potential problems and how to avoid them

Refrigerated container cargo claims are a recurring problem. A multitude of different cargoes are carried in refrigerated containers such as meat, vegetables, fruit, live plants, flowers and medicines. All of these goods require bespoke temperature and atmosphere management. Claims costs can be substantial, particularly if the contents of a complete container are impacted.

Please click here to access IUMI’s webinars