



Gard  
| Crew Claims Report

2024



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# Gard Crew Claims Report 2024

The health, safety and wellbeing of seafarers is the single most important factor for safe operations on board ships. This report highlights the significance of seafarers' health and safety, detailing the common and most frequent crew-related claims we have seen over the last five years, including illnesses, injuries, and fatalities.

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## 1. Introduction

The maritime industry is a people-based industry. When something goes wrong, it often has consequences for the people involved – crew, passengers, and the people around them. For Gard as a marine insurer, the safety of seafarers is a top priority. Not only because we deal with a lot of crew-related cases – people claims form close to half of all the P&I claims we deal with, and around 43 per cent of the total claim amounts paid out – but more importantly, because seafarers are the backbone of the maritime industry.

In this report, we take a closer look at the 5-year period from 2019-2023, where Gard has dealt with more than 20,000 people related claims. Most of them involve crew but our data also includes incidents involving others onboard like stevedores and passengers. The key trends we identify in this report are based on the crew-related claims.

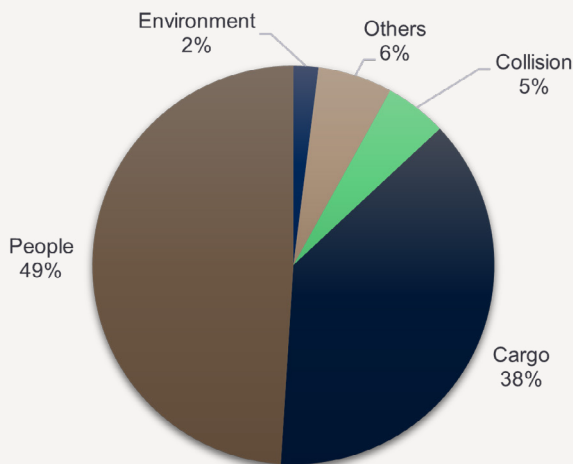


Figure 1: Number of claims by type in P&I (2019-2023)

On average, Gard registers over 3,000 people related claims in a year, and since 2019 we have seen an increase in people claims frequency.

Looking at **figure 2**, we can see that the crew claims frequency – excluding all COVID-19-related claims – has been trending upwards since 2021. For this analysis, we have excluded COVID 19-related claims given that the number of such claims were particularly high in 2021 and would be “off the charts”, skewing the overall analysis. If we include the Incurred But Not Reported (IBNR) claims (dotted line), the increase appears to have been even steeper since 2021.

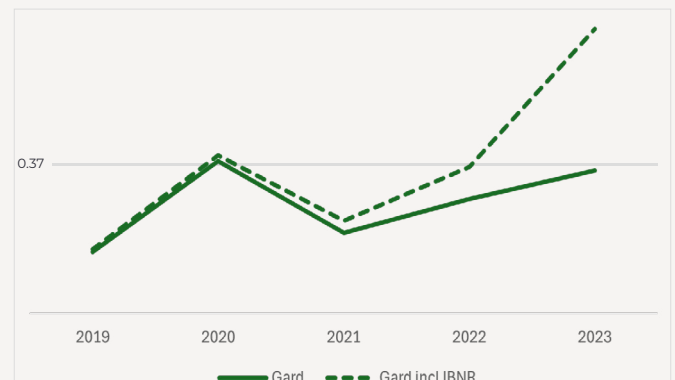


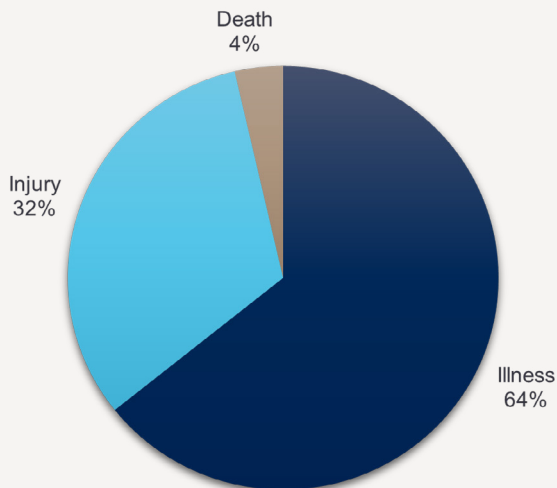
Figure 2: Frequency of Gard crew claims (injury, illness, death), excluding COVID 19-cases (2019-2023)

In **figure 3**, we look at some of the key claim types and overall trends related to crew illnesses, injuries and fatalities over the past five years. As mentioned in the introduction, these trends relate to crew only, not to passengers, stevedores or other people-related claims.

We determine the main trends based on how often the incidents occur and this is denoted by frequency. We measure frequency by dividing the number of claims reported by the number of vessels insured in the same year. For example, if we report 100 crew claims in a year when we have 1000 vessels on risk for that year, the resulting frequency would be 0.1 claims per vessel year.

## 2. Crew illnesses

Breaking our crew claims data down into the categories illnesses, injuries and fatalities, we see that almost 64 per cent of the crew claims registered in Gard over the past five years were related to illness. Interestingly, we also see that the average cost of crew illness claims has increased since 2020. Looking at Gard’s crew claims data from 2019-2023, the average cost of an illness claim is now much higher compared to the years preceding 2020. We see an increase also when excluding COVID 19-related cases.



**Figure 3:** Types of Gard Crew Claims in numbers, excluding Covid 19 (2019-2023)

### Top ten illnesses

When looking at the ten most frequent crew illnesses over the past five years, COVID-19 features on top when we include those cases in the dataset. This is perhaps not surprising, given the high number of COVID-related cases we saw during the pandemic. In 2023, however, the picture started to normalise and COVID-19 is no longer on our top ten list of most frequent illnesses. Instead, abdominal pain was the most common cause of illness followed by back pain and heart-related issues.

As we can see from **figure 4**, the illness categories vary between relatively wide symptoms and some clear-cut diagnoses. The reason for this is twofold: variation in data granularity and the fact that a firm diagnosis will often not be given until later in the process, perhaps even after the insurer’s involvement.

### Early action is key

Both stomach pain and back pain – two of the most frequently experienced symptoms – can be due to different underlying conditions, ranging from relatively harmless to more severe. As an example, a condition that starts out as the symptom ‘abdominal pain’ could in fact be an indication that the seafarer is suffering

from appendicitis. Appendicitis is dangerous if not treated promptly, so immediate medical attention to clarify the diagnosis is important. Sometimes these cases require urgent medevac to avoid rupture and severe illness or death. Given the relatively high frequency of these cases, it is important to understand the symptoms and take immediate action. Gard recommends the use of the [Mariners Medico Guide](#) – free and available to download for everyone – to make an early assessment as the guide is based on observable symptoms.

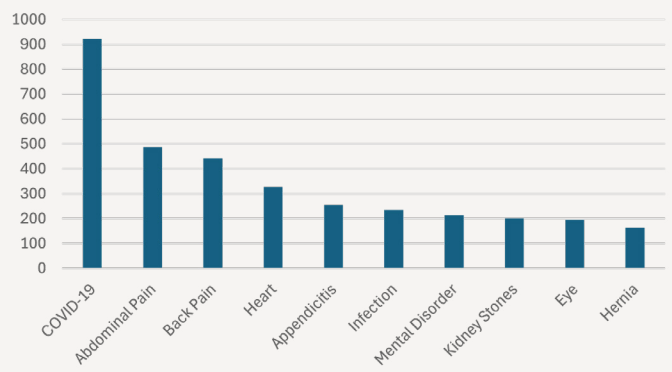
### Mental health

As we can see, mental disorders are also in the ‘top ten list’ of most frequent medical issues. In Gard, we have registered an annual average of 47 cases of mental health disorders, 18 cases of suicides and 16 cases of missing persons since 2020. The number of mental health-related cases unfortunately grew significantly during the pandemic, probably as a direct consequence of the mental strain and prolonged isolation many seafarers experienced at the time.

### Prevention of illness

We know from research that there is a close correlation between physical and mental health, also when it comes to seafarers as a group. In a [meta study](#) from 2022 in BMC Psychology the authors reviewed 63 scientific articles to identify factors influencing seafarers’ mental health and psychological well-being. Among the key risks identified were poor physical health, exposure to noise/vibrations, feeling unsafe, high job demands, long working hours, night/irregular shifts, and long periods at sea.

The same study gives multiple recommendations for preventing mental health issues at sea. Some of the recommendations focus on a healthy lifestyle and getting proper rest, other focus on the physical environment of seafarers like reduced noise and safety on board. The study also emphasises the importance of increased knowledge on mental health, training both seafarers and managers on how to identify

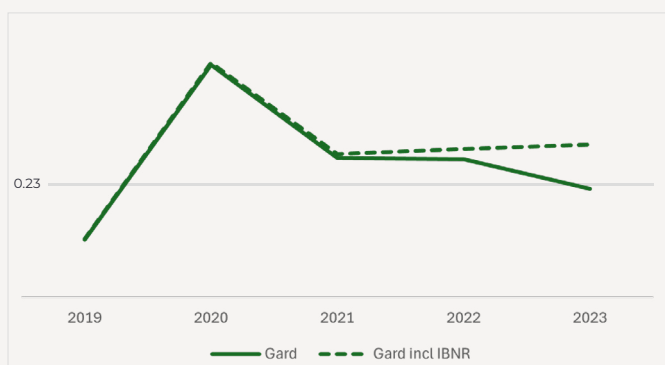


**Figure 4:** Top ten crew illness by type (2019-2023)

and help colleagues that are struggling. It also highlights the importance of the managers' role in encouraging strong relationships on board with social events and ensuring an inclusive culture on board. Involving employees in decision-making and giving them control of their tasks are also suggested preventive measures.

### A positive trend?

As we can see from **figure 5**, there has been a positive development in the frequency of illness claims, with the frequency, after excluding all COVID-19 claims, dropping from an all-time high in 2020 to lower levels in 2023. This is an encouraging development, but it is still too early to tell whether this is the start of a longer trend.



**Figure 5:** Frequency of illness claims, excluding COVID-19. Gard Crew claims (2019-2023)

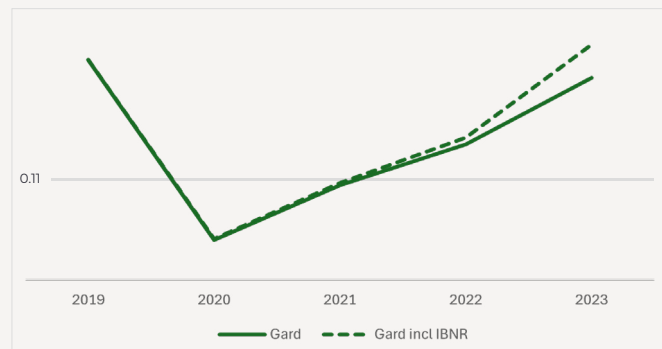
## 3. Crew injuries

While injuries formed only 32 per cent of our total crew claims during the past five years, the average claim amount for an injury is usually higher than for illness claims. This may be due to the urgency of the treatment required in connection with injuries, which could sometimes require significant diversion of the vessel or medical evacuation at sea.

The types of accidents and specific causes will of course vary from case to case, but we see a relatively high number of crush injuries (for instance fingers getting trapped in hatch covers), burns, incidents related to heavy lifting, and falling between levels or into cargo spaces.

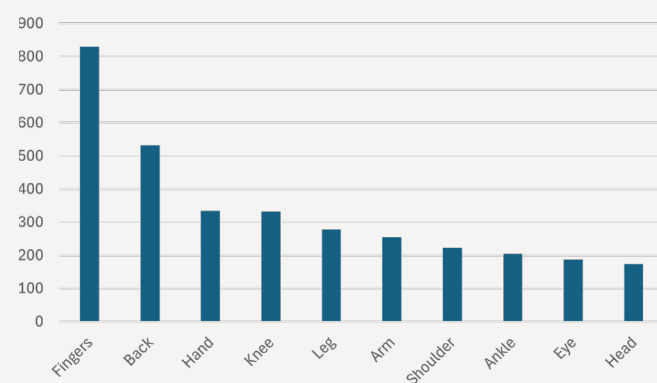
In 2023, we registered close to 1000 injury claims (both crew and non-crew) and the frequency in 2023 increased by 44 per cent compared to 2020. If we include the IBNR numbers, the frequency increases further. The increase in frequency of injury claims is a clear trend since 2020 and deserves the attention of both vessel operators and seafarers.

As we can see from **figure 6**, there has been an increase in the frequency of injury claims, which is a matter of concern.



**Figure 6:** Frequency of injury claims (2019-2023)

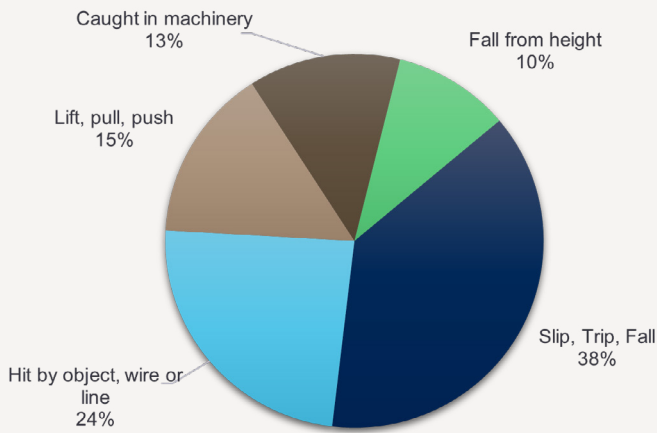
**Figure 7** shows the top ten body parts most frequently injured for all registered crew-related cases over the past five years. As we can see, finger injuries are the most common. We often see injuries related to fingers being trapped in machinery. Gard has published posters and alerts to [help seafarers to prevent such injuries](#) and it may be useful to revisit some of the recommendations.



**Figure 7:** Top ten crew injuries per body parts (2019-2023)

### Most frequent causes

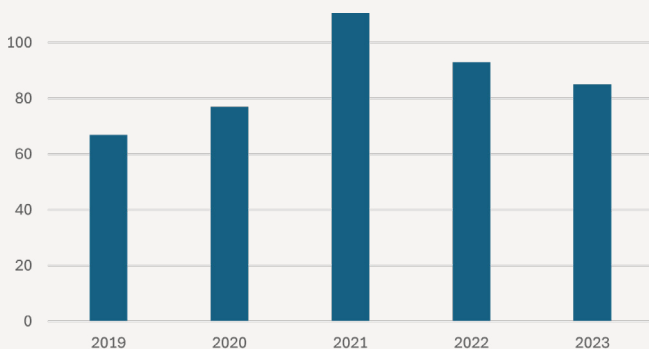
As insurers, we may not always have the full picture or all the details of the actual cause of an injury. Looking at our claims data, however, the most frequently registered causes for injuries are slips, trips and falls, as we can see from **figure 8** (on next page). The second most common cause is being hit by an object or a line, mostly during mooring operations.



**Figure 8:** Most frequently reported causes of crew injuries (2019-2023)

## 4. Crew fatalities

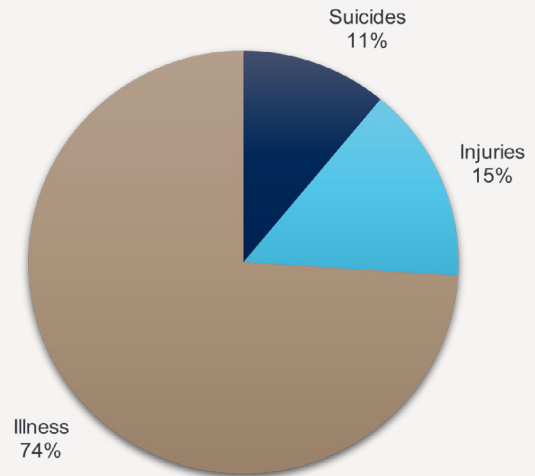
Of course, this category of claims should ideally be zero. However, as an industry we are unfortunately far from where we would like to be, and over the past 5 years, Gard has recorded over 400 crew fatalities. The frequency of death claims is fortunately low at 0.01 deaths per vessel year with the worst recorded year being 2021 in the last five years.



**Figure 9:** Number of registered crew fatalities in Gard (2019-2023)

When it comes to the cause of death, 74 per cent of the fatalities registered with Gard are due to illness. This correlates well with other data sources, as according to the [World Health Organisation](#) (WHO), 74 per cent of all deaths globally are due to non-communicable diseases. The most common causes of death are cardiovascular disease, cancers, chronic respiratory disease, and Type 2 Diabetes, according to WHO. Our registration of the increase in illnesses in the Gard fleet correlates with these statistics.

A concerning trend we can see from **figure 10**, is that some 11 per cent of our registered crew fatalities are due to suicide. This is a worryingly high number and we believe that the actual number could in fact be much higher due to underreporting. We also believe that many cases of crew deaths are preventable.



**Figure 10:** Causes of crew deaths (2019-2023)

## 5. Closing remarks

This report has been prepared to cover the key statistics and trends based on the crew claims that we have seen over the past 5 years. Some trends are positive and some are not. Gard is committed to playing its part in improving the wellbeing of seafarers and we believe that we need to share our experience with the industry to help focus on issues that can help seafarers' wellbeing.

The maritime industry still faces significant challenges in ensuring the safety and protection of seafarers from the operational hazards inherent in life at sea. As an industry, there is considerable work to be done to achieve the ideal state where seafarers are safe and shielded from these risks. At Gard, we emphasise that the health, safety, and wellbeing of seafarers should be a top priority, and we strive to contribute positively towards this goal through our insights and initiatives.

We hope that this report serves to illuminate some of the pressing issues affecting seafarers and encourage collective action to address these challenges. By putting a spotlight on key issues, we aim to support a culture of safety and wellbeing within the maritime community. Gard remains committed to collaborating with industry stakeholders to implement effective solutions that will ultimately ensure a safer and more secure environment for seafarers worldwide.

## Related loss prevention material

Gard has a library of insights, case-studies, posters, podcasts and other loss prevention material available on our website.

- Our crew health and wellbeing material is available [here](#).
- Our safety culture material is available [here](#).
- You can download the Mariners Medico Guide [here](#).
- For more information, visit [www.gard.no](http://www.gard.no).

### High-touch surfaces are hotspots for germs

Increase hygiene by regularly disinfecting surfaces and washing hands.

### Walk the talk

Seafarers interpret safety based on what they see their leaders do and say.

### Silence may not be golden

Engage your crew and potentially save lives.

### Happiness comes from many things

Healthy Body

Physical comfort

Social Engagement

Care for others

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