Gard Crew Claims Report 2026: Most seafarer injuries happen during routine work

Gard has today released its third Crew Claims Report, revealing that many accidents at sea occur during everyday tasks and often involve experienced crew members.

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Drawing on around 3,000 P&I crew claims from 2025, including an in-depth review of around 400 injury cases, the report highlights persistent patterns in crew illness, injuries and fatalities. It also provides some new insights about safety and risk at sea.

Gard Crew Claims Report 2026

Gard Crew Claims Report 2026 Executive Summary (Chinese version)

Key findings

The report highlights both long-term trends and emerging patterns, and key findings include:

• The first months on board are the highest-risk period: The first three months, and particularly the first month, present an elevated risk of injury.
• Morning hours are critical: The highest concentration of injuries occurs between 08:00 and 10:00, which are among peak activity hours on board.
• Most injuries happen during routine work:The proportion of total injuries occurring on the main deck is about the same as in the engine room, and most incidents happen during planned, everyday operations.
• Experience does not eliminate risk: Experienced crew members are as frequently involved in accidents, including routine tasks such as maintenance, cargo work, and mooring operations, as less experienced crew members.

Fatigue, stress and workload

"Our review of crew injury claims data has provided some new insights about risks on board and safety at sea," said Christen Guddal, Chief Claims Officer at Gard. "Accidents causing injuries do not only happen to inexperienced crew or during unusual situations. They often occur during normal work when experienced crew carry out familiar tasks.”

“Factors such as stress, fatigue, and high workload, combined with isolation and alienation, all play an important role. Ultimately, the data reminds us that this is less about human failure and more about the realities of human limitations in demanding operational environments,” Guddal added.

Learning from everyday operations

Line Dahle, EVP Industry Impact at Gard, said the report highlights the need for a more human-centred approach to safety.

"Most voyages are completed safely and without incident, but recurring patterns in our claims data show that there is still more to learn from everyday operations on board. By sharing these insights, we hope to support practical improvements that strengthen the safety, health and wellbeing of the people who keep global trade moving."

About Gard

- Gard is a world-leading provider of P&I, Marine and Energy insurance, with gross written premium of USD 1.312 billion.
- Gard's direct insurance entities are rated 'A+' with a stable outlook by Standard & Poor's.
- Gard operates 15 offices worldwide with close to 800 employees.

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