



Beyond Specification: Bunker Claims Insights, Early 2026

Between January and May 2026, Gard handled over 70 bunker-related claims - a 50% increase on the same period last year. Almost all involved fuel quality, and the pattern has sharpened since the Middle East conflict escalated in late February.

Published 19 June 2026

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This report shares practical observations from these recent cases, highlighting recurring challenges and essential considerations for managing fuel quality issues effectively.

[Beyond Specification - Bunker Claims Insights in early 2026](#)

Key findings

- Sharp rise in bunker claims and geopolitics: Bunker-related claims increased significantly in early 2026, with over 70 cases recorded - a 50% rise compared to 2025. Most claims involved fuel quality, with a noticeable uptick following the escalation of the Middle East conflict.
- Global risk profile with concentration driven by supply volumes: Bunker quality incidents were recorded worldwide, reflecting a broadly dispersed and global risk environment rather than a localized issue. Higher numbers of claims at major hubs such as Singapore, Houston, and ARA mainly reflect their large bunkering volumes
- VLSFO remains the primary source of claims: Very Low Sulphur Fuel Oil (VLSFO) accounts for the vast majority of bunker quality claims. Its complex blended nature increases the likelihood of variability and contamination, making it more prone to quality issues. This reinforces that VLSFO continues to be the key technical risk area in marine fuel usage.
- ISO 8217 compliance does not guarantee fuel suitability: A significant proportion of cases involved fuels that met ISO 8217 Table 2 parameters but still caused operational issues and damage to machinery. This underscores the growing importance of Clause 5, which focuses on whether fuel is fit for use and free from harmful substances. Standard testing alone is often insufficient, requiring more advanced analysis to identify problematic contaminants.
- Claims are driven by both technical and contractual challenges: Bunker disputes are often complex due to misaligned contractual relationships between owners, charterers, and suppliers. Issues related to binding sample, parameter(s) to be tested, time bars and evidentiary requirements frequently complicate claims resolution.
- Operational impact is often underestimated compared to headline casualties: While no major casualties were directly linked to poor fuel in this dataset, several vessels were disabled or required towage. These incidents can create high exposure when occurring in congested or coastal waters. The absence of catastrophic outcomes should not obscure the underlying operational risk.

This report draws on Gard's claims data from the first five months of 2026, with additional data contributions from VPS.

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 784 employees.

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