

INSTITUTE OF LONDON UNDERWRITERS.

NEW WORK ON CLAUSES.

THE HARTLEY FINDINGS.

IT is announced that the Institute of

London Underwriters has appointed a Technical and Clauses Committee, under the chairmanship of Mr. E. F. Nicholls, joint underwriter of the London Assurance, to consider all questions relating to clauses, and also to deal with technical questions submitted by trade associations. The other members of the new committee are:—Messrs. G. A. Henderson (claims adjuster, Commercial Union), H. T. Hines (underwriter, Royal Exchange), E. L. Jacobs (underwriter, Alliance), H. M. Merriman (underwriter, Eagle, Star, and British Dominions), H. T. Russell Ross (underwriter, Ocean Marine), C. J. Sayer (claims adjuster, Indemnity), G. G. Sharman (underwriter, London and Provincial), A. J. Swindells (underwriter, Yorkshire), F. Templeman (claims adjuster, Alliance), and representatives of the Liverpool Underwriters' Association.

It is now just over forty years since the Institute of London Underwriters was formed, partly by reason of the example set by the Australian and New Zealand companies, which then had a flourishing association, and partly out of more or less casual meetings of underwriters, secretaries, and claims adjusters of London companies, which took place, it is said, at the Jamaica Tavern in St. Michael's-alley, quite close to where the Institute now occupies a suite of offices. Incidentally it may here be mentioned that the Australian and New Zealand Association still exists in the form of a sub-committee of the Institute.

THE HARTLEY INQUIRY.

WHERE UNDERWRITERS ARE CONCERNED.

Underwriters will study with interest the finding of the Court of Inquiry into the loss of the Hartley, which foundered in the English Channel on November 27th last. This vessel was one of the self-trimming type of collier, concerning which there has been a considerable amount of discussion recently, and although she was rather larger than the Rawlinson and the John Harrison (both of which are missing, and are believed to have foundered in heavy weather), it is possible that the facts which were ascertained during the inquiry throw considerable light upon the manner in which these two vessels were lost.

The court found that the vessel was lost through water being shipped into No. 3 hold, but that in the circumstances the loss could not have been prevented. Further, it was found that the construction and arrangement of the hatchways in themselves were good, but the means provided for covering and protecting them, and for securing the hatch covers were not sufficient to ensure safety at sea with heavy water washing over hatchways of such large area. The court also found that in the actual circumstances the loss apparently could not have been prevented, but it could have been prevented in the opinion of the court by:—(1) The substitution of watertight bulkheads for non-watertight wooden bulkheads dividing No. 1 from No. 2 hold, and No. 3 from No. 4 hold; and (2) a more efficient method of securing the hatchways against wind and sea to prevent water getting below.

With the first of these suggestions underwriters are not greatly concerned, for provided that a vessel is built in accordance with the rules of Lloyd's Register, and keeps her class, they cannot make difficulties, especially when the vessel is engaged in the trade for which she is intended.

With regard to suggestion No. 2, however, underwriters might, with advantage, take some thought. It is obvious that the weak spot in modern self-trimming colliers is their enormous hatches, coupled with the difficulty of finding adequate means of securing the hatch covers against the attacks of wind and sea. Admittedly underwriters cannot dictate to shipowners what methods shall be used in closing and securing hatchways, but they can, if they will, give advantageous terms to those shipowners who adopt and maintain a form of hatch covering which can withstand sea and wind even in abnormal circumstances, and were they to do this there is little doubt that shipowners would be strongly encouraged to devise some better means of securing the hatchways of these self-trimming colliers than at present appears to exist.



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