

# Marine Hull and Cargo

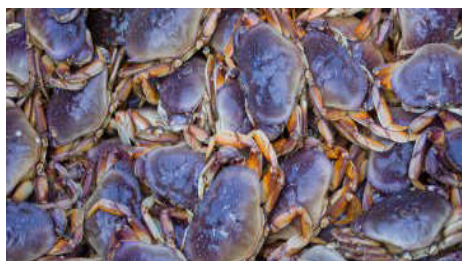
## Case study: **The most dangerous job in America**



**During a few short weeks each winter, 250 fishing vessels launch into the icy waters off Alaska to catch around 14 million pounds of King Crab. The men and women onboard have the riskiest jobs in the US: while commercial fishermen suffer mortality rates 30 times higher than the average worker, death rates among King Crab fishermen, mainly from drowning or hypothermia, are almost 90 times higher.**

Although King Crab fishing is an extreme example, as a major insurer of fishing vessels in London, Kiln believes that for any risk appropriate hull and machinery terms and conditions can be offered to match the exposure in question.

Underwriters will then use their experience and in-depth knowledge to price the level of risk, covering most physical damage exposures to the vessel, including total loss, fire, machinery, grounding, stranding and collision. Kiln may also provide Accident and Health insurance via a coverholder, if required.



In this case, business tends to come from a fishing vessel association whose members are carefully vetted to ensure they adhere to the strict local and international guidelines imposed by government and environmental agencies.

Kiln provides marine hull insurance for vessels across many high-risk environments, from the tropical climate of Peru to the icy waters of Norway – and a wide range of areas in between.

Kiln will either visit the business or engage specialist surveyors to do so on their behalf, to look at maintenance records, claims history, levels of crew experience and adherence to local and international regulations such as the limit of crab pots allowed per vessel.

### Please contact:

Des Keane [des.keane@kilngroup.com](mailto:des.keane@kilngroup.com)  
Daniel Boutcher [daniel.boutcher@kilngroup.com](mailto:daniel.boutcher@kilngroup.com)

Kiln Group  
T +44 (0) 20 7886 9000  
[www.kilngroup.com](http://www.kilngroup.com)