

UK P&I CLUB



CREW HEALTH PROGRAMME

A Guide to the Club's Pre-Employment Medical Examination Programme (PEME)

UK P&I CLUB
IS MANAGED
BY **THOMAS
MILLER**

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THE FACTS

24

Countries

67

Approved clinics

20

Years experience

360

Thousand exams

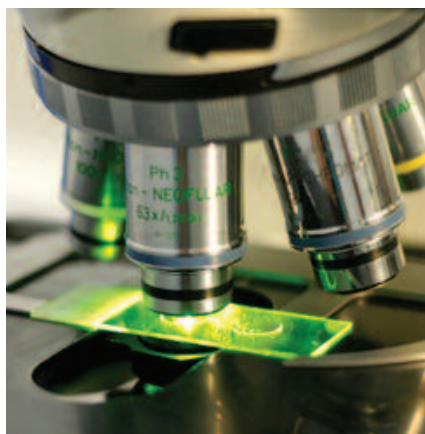
INTRODUCTION

The Crew Health programme is the leading loss prevention initiative within the UK P&I Club. Clinics, which are approved under the programme, are held accountable to both the Club and Members for their performance.

The scheme is designed to protect shipowners from claims arising from medical conditions existing prior to employment, and to provide crew with a first rate health check before going to sea. This programme is the most extensive and inclusive system available in the industry and has become a key element in the Club's loss prevention scheme.

Programme history

The Club set up the Pre-Employment Medical Examination Programme in August 1996. The programme stems from the Club's Analysis of Major Claims in 1995 which identified compensation claims that were due to pre-employment medical conditions.



The Club's investigations found huge inconsistencies in the standards used by clinics for pre-employment medical examinations. Many clinics adhered to the minimum standards required by their local authorities and there was no accountability to the shipowner. Examinations were not detailed enough to screen out pre-existing medical conditions that could impact on a shipowner's liability to compensation. The Club has designed a universally accepted standard medical examination form, compliant with MLC 2006, stringently accrediting and auditing clinics to exacting criteria, and implementing a system of quality control.

Since 1996, 67 clinics in 24 countries, including an extensive network of US and Canadian clinics, have been accredited. Expansion of the clinic network is currently being considered in Europe and the Far East. Those clinics approved by the Club are fully accountable for excluding any examinee if in any doubt about fitness. The clinics liaise directly with the Crew Health team on aspects of crew fitness rather than with the manning agencies.

Information and examination results are compiled into a five page medical report. Clinics verify individual crew details before each medical examination by cross-checking against Club crew health records via the Internet to avoid possible deception by examinees.

The Club manages an online database of all crew medical records. This allows the Crew Health team to review statistics on nationality, causes of unfitness etc. Pre-employment medicals are offered to the Club's PEME standard in 24 crew supply countries. The clinic network development is driven by the geographical requirements of Members.

The Crew Health team regularly discusses requirements with participating shipowners and clinics. If Members have suggestions for growth of the clinic network they are invited to contact the Crew Health team to discuss their requirements.

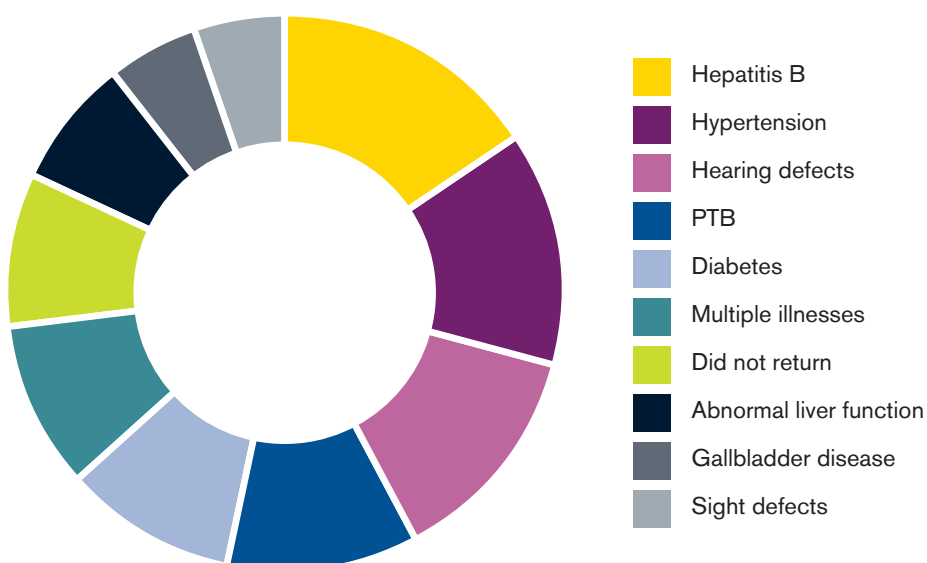
SAVE MONEY AND REDUCE CREW ILLNESS

The Programme provides extensive money-saving opportunities and reduces the volume and frequency of crew illness claims. These claims may be above or below the Member's deductibles thus providing a saving for both the Member and Club.

Other features include:

- More clinics in more countries than any other scheme
- 67 clinics in 24 different countries
- 20 successful years and 360,000 examinations
- Club Crew Health Team handle all administrative duties including accreditation of new clinics, audit of existing facilities, review of clinic performance
- Independent medical audits of participating clinics
- Efficient, top-quality medical examinations (physical and mental)
- Clinics fully accountable to the Club, and must uphold high standards
- Screening of crew before employment insuring best/healthiest crewmen onboard
- Medical examination online authentication process
- Reduced risk to other crew members and passengers onboard a vessel
- Reduction in claims above and below the deductible
- Most extensive and sophisticated programme in the industry (medically related scheme)

Worldwide crew unfitness statistics



In the course of its extensive experience, the UK Club has identified more than a thousand seafarer recruits with Hepatitis B, over a thousand cases of critically high blood pressure and in excess of 700 cases of pulmonary tuberculosis. Each of these cases would have generated a liability claim significantly higher than the cost of the medical examination that prevented their recruitment on board Members' ships.

HOW DOES OUR EXAMINATION COMPARE?

| MEDICAL EXAMINATION CONTENT COMPARISON | | | |
|--|---|------------------------|-------------------------------|
| | Philippines DOH AO 2013-0006 | UK P&I Club | Notes/Illness screened |
| Complete physical examination and medical history | Yes | Yes | Physical appearance |
| Visual acuity (far and near vision) | Yes | Yes | Eyesight |
| Ishihara | Yes | Yes | Colour blindness |
| Audiometry | Yes | Yes | Physical Exam only |
| ECG* | Yes | Yes | Heart function |
| Dental examination* | Yes | Yes | Physical Exam only |
| Urinalysis (10 parameters)** | Yes | Yes | Protein/sugars |
| Complete blood count and blood typing | Yes | Yes | Blood count/type |
| Chest X-ray (digital)* | Yes | Yes | Chest X-ray/TB |
| TPHA | Yes | Yes | Sexual health |
| Fecalysis for food handlers | Yes | Yes | Stool analysis parasites |
| Serum pregnancy test for female applicants | Yes | No | |
| Hepatitis A/B/C | No | Yes | Hepatitis A B or C |
| HIV | No | Yes [#] | AIDS/HIV |
| Psychological examination | No | Yes | |
| DAAT – 5 | No | Yes | Drug and alcohol presence |
| PFT | No | Yes | Lung function |
| Blood chemistry | No | Yes | Major organ function |
| FBS | No | Yes | Diabetes |
| Cholesterol/triglycerides | No | Yes | High cholesterol |
| SGPT | No | Yes | Liver/kidney function |
| SGOT | No | Yes | Liver/kidney function |
| Bilirubin | No | Yes | Kidney disease |
| Alkaline phosphatase | No | Yes | Liver disease |
| BUN | No | Yes | Liver/kidney function |
| Creatinine | No | Yes | Kidney disease |

* Additional item for testing or further referral, if clinically indicated

** Urine test for albumin, glucose and blood only performed

Where permitted by law

The comparison table overleaf illustrates the differences between the Filipino Department of Health (DOH) basic examination and the UK P&I Club PEME enhanced medical content.

Note the higher content of our PEME, which ensures a number of high risk medical conditions are screened out. Conditions such as Hepatitis B (prevalent in the Philippines, and if unchecked, can cause serious health implications) can be detected. We also screen for diseases and functions of the liver and kidneys, looking to avoid painful kidney stones or liver infections, which can render crew unfit, and regularly leads to a number of repatriation cases seen by the Club.

HOW WE CAN HELP



The introduction of the UK Club Crew Health programme to seafarer recruitment has had a considerably positive impact.

The more rigorous standards and maritime focus of the UK Club standard medical led to more than 12 per cent of initial candidates being rejected as unfit for sea duty. The quality control effect on crewing and recruitment agencies has reduced rejection rates to just 3 per cent.

The reported level of crew fitness experienced under the programme has improved over time. All Members who join the scheme initially experience high rates of unfitness, which changes once the unfit crew's long-term health improves.

For shipowners

- Improved crew risk management
- Fewer claims
- Safer ships
- Minimal disruption
- Fitter and healthier crew
- Control on costs
- Accountability of clinics
- Crew claims analysis

For seafarers

- Quality medical examination
- Free health check
- Lifestyle advice
- Improved awareness of health issues
- Increased personal safety onboard

The Crew Health team handles the administration of the examination scheme and provides useful reports and insight into the quality of seafarer recruitment. Members currently using the scheme range from tanker and dry bulk operators through to major cruise lines.

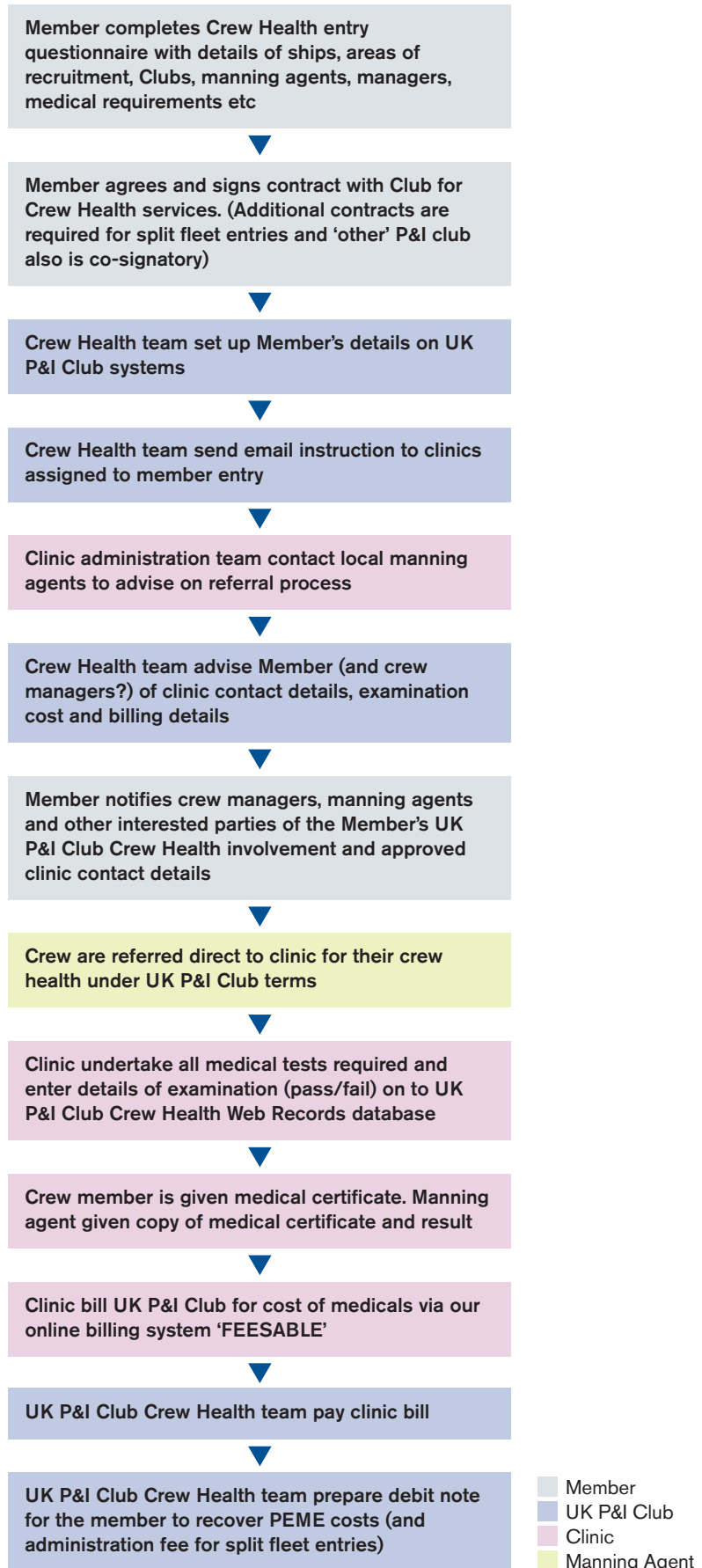
FOCUS ON MEMBERS

The Club continually reviews the performance of the Crew Health programme with its Members, identifying beneficial improvements and innovations in the medical examinations and the overall administration of Crew Health. For example, one Member participating in the Crew Health programme wanted to know when any of his crew failed a Club medical. The Crew Health team modified its web-based records system to alert the team via email each time a crewman was found unfit.

If a crew member fails their medical, the team are advised instantly and can forward that information directly to the participating Member.

As the programme develops and expands, the concerns and needs of new and existing Members continues to be of the utmost importance. Enhanced working relationships with clinics and Members, delivered through excellent communication, remains our highest priority.

THE CREW HEALTH PROCESS



CREW HEALTH ADVICE

The Crew Health team with their accredited clinics provide the latest advice and information on a range of illnesses affecting crew. Healthy crew are generally happier and better equipped to cope with their work onboard. A productive and efficient workforce means less likelihood of experiencing accidents, illness and injuries, which can prevent the smooth running of the ship, and often terminate in a claim.

The following publications are for information only, and must not be relied upon as an alternative to medical advice from your doctor or professional healthcare provider.



Dehydration

Over the last 12 months, several cases of illness on Members' ships indicate possible dehydration in the underlying health of the crew.



Dental hygiene

Dental problems are frequently a major cause for concern amongst seafarers. At the UK P&I Club, we often see claims arising from dental problems that require urgent medical treatment and even repatriation of crew.



Diabetes

Dr Marcus Brauer, a General Practitioner from one of the Club's approved clinics in South Africa, provides valuable insight into one of the industry's most concerning medical issues: diabetes.



Hearing loss

Over the last ten years, the incidence of hearing defects as the main reason for PEME failure has increased by 40%. Hearing defects are now the third main cause of failure. Previously, they did not even make the top ten.



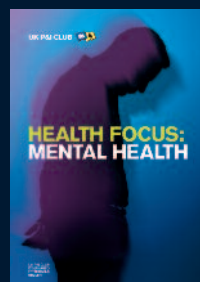
Hepatitis B

Dr Balaji of Balaji Medical Centre, Chennai, India, explains why hepatitis B, a little known infection, kills more people worldwide than HIV/AIDS.



Hypertension

Hypertension is the second most frequent reason for PEME failure, representing 8% of all unfit decisions. Hypertension can lead to heart disease, stroke, vascular dementia and chronic kidney disease. It is estimated that in 2014, hypertension cost the UK NHS over £2 billion.



Mental health

Positive mental health provides a sense of wellness, contentment, and happiness. When we view our lives in a positive way, this allows us to enjoy life, make choices, be flexible and adapt, feel safe and secure, and deal with the stresses in our everyday lives.



Sleep deprivation

Are your crew members getting enough sleep? A recent US study into sleep found that sleep deprivation is one of the main contributory causes of accidents. George Radu from our San Francisco office explains.

TESTIMONIALS

“Our experience goes back in excess of 13 years. The programme's value for the company and the crew is undeniable. Crew illnesses have dropped radically since the implementation of the programme.”

Carras (Hellas) SA



“We have seen many improvements to the PEME Programme since the beginning and particularly the last 10 years when Mrs Bullard assumed Directorship with a dedicated PEME team.

As members, we are reassured by a quality system delivered through the approved clinics. The Club's consistent auditing of the clinics, excellent communication and streamlined administration processes serve the membership very well. Recent initiatives in preventative health advice are also appreciated. We have always received a quick, efficient and helpful, response from the team to all our enquiries.

Furthermore, as employers we have appreciated the effectiveness of enhanced screening through a decrease in serious crew illness incidents on board and an increase to the longevity of crew careers, better crew health and retention of our experienced crew.

We, at Olympia Ocean Carriers, remain proud to be members of the PEME Programme. We look forward to continued crew health management for the next 20 years and beyond.”

Olympia Ocean Carriers Ltd

“The Pre-Employment Medical Examination (PEME), which was introduced to us by the UK P&I Club many years ago, has supported our needs as Crew Managers both operationally and commercially, not only by implementing a system with clear guidelines for our manning agencies in the Philippines but allowing us a level of transparency in recruiting our seafarers, which we do not have in any other country.”

Doehle (IOM) Ltd

THE NEXT STEPS FOR ENTRY

The UK P&I Club's Crew Health scheme is a voluntary service for UK P&I Club Members. Membership to the scheme clearly offers considerable savings in potential costs and administrative burden.

Individual crew illness liability claims are costing approximately 12 per cent more year on year, and the more stringent imposition of responsibility and liability on shipowners arising from the Maritime Labour Convention and national legislation makes this a trend likely to continue.

The Crew Health team tailors its solutions to individual Member's needs dependent on the type of seafarers and the location of their recruitment.

Medical examination costs vary between countries and the Crew Health team works together with the Member to obtain the most cost-effective and workable solution.

Information required from Members on enquiry

- Main areas of crew recruitment (e.g. countries and cities)
- Details of current crew health arrangements, e.g. in-house/out-sourced by manning agent; crew paying for PEME; fleet of doctors or any doctor
- P&I Entry – is the whole fleet in the UK P&I Club or split?
- Number and names of ships in the fleet
- The flag(s) of the ship, ship type and trade routes
- Any other details or relevant information from within your terms of entry or within your previous crew claims history you would like us to note

Member actions after entry into the Crew Health programme

- Advise all parties involved in crew recruitment you have joined the Crew Health programme
- Instruct crew managers and manning agents to implement Crew Health programme referral process
- Ensure all crew are sent to the UK Club approved clinics for medical examination

For more information

Shipowners and operators are invited to contact the Crew Health team to discuss their individual requirements and for information on how to join the scheme.

Sophia Bullard

Email: peme.ukclub@thomasmiller.com

Tel: +44 20 7204 2417





Sophia Bullard

Crew Health Programme Director

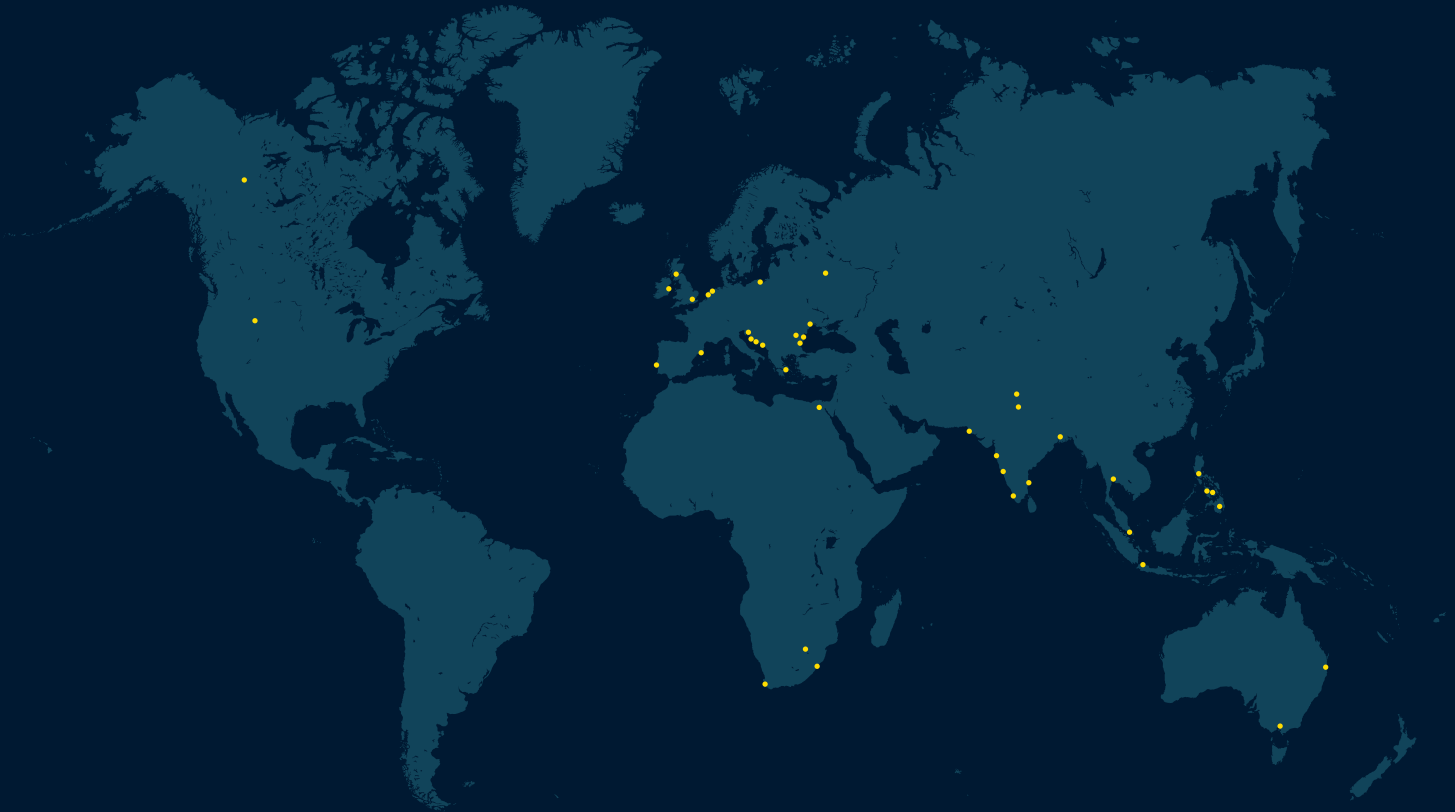
Direct: +44 20 7204 2417

Email: sophia.bullard@thomasmiller.com

Sophia joined Thomas Miller in 1992 and from 1994 worked as a claims handler, dealing mainly with French and Spanish Members. In 2004 Sophia became the Crew Health Programme Director.

As part of her work in the Crew Health Programme, Sophia has undertaken a large number of clinic audits, implemented the standard medical form and clinic guidelines. She has also lead the scheme through the largest period of growth and development with a doubling of approved clinic facilities and a four fold member increase. Sophia is a Director of Thomas Miller & Co. Ltd.

CLINICS WORLDWIDE



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AND CANADA**
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Chennai
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Goa
Karachi
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Cebu
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Jakarta
Iloilo City
Manila
Melbourne
Singapore