

A large passenger ship, the Titanic, is shown at sea, moving from left to right. The ship is dark-colored with white upper decks and four prominent funnels. The funnels are emitting thick black smoke. The ship is leaving a white wake in the dark blue water. The sky is a pale, hazy blue.

  
**NAVIGATE**  
RESPONSE  
A WITT O'BRIEN'S COMPANY

**Titanic: What if she  
sank today?**

[navigateresponse.com](http://navigateresponse.com)

The International Maritime Rescue Federation

# *The SOLAS Convention & maritime mass rescue operations*

David Jardine-Smith

former MRO Project Manager, IMRF

Navigate Response webinar: *Titanic - what if she sank today?*

15 April 2021

## *Titanic*

15 April 1912

c. 2,224 people aboard

> 1500 died





## The International Convention for the Safety of Life at Sea: the SOLAS Convention



IMO: comprehensive review of passenger ship safety 2000-2006

IMRF: maritime mass rescue operations project initiated 2010

*Costa Concordia*

13 January 2012

4,252 aboard

32 died





*Rescue* is the ‘operation to retrieve persons in distress, provide for their initial medical or other needs and deliver them to a place of safety’

*A mass rescue operation* is ‘characterised by the need for immediate response to large numbers of persons in distress such that the capabilities normally available to the SAR authorities are inadequate’



IMRF mass rescue operations  
guidance - hard copy, pdf, online

Planning

Resources

Command, control, coordination

Communications

Training, testing, learning



‘What if she sank today...?’

Low likelihood, high consequence

Be prepared to fill the ‘capability gap’

Planning is more important than the plan

Communications - before, during, after



Thank you for your attention

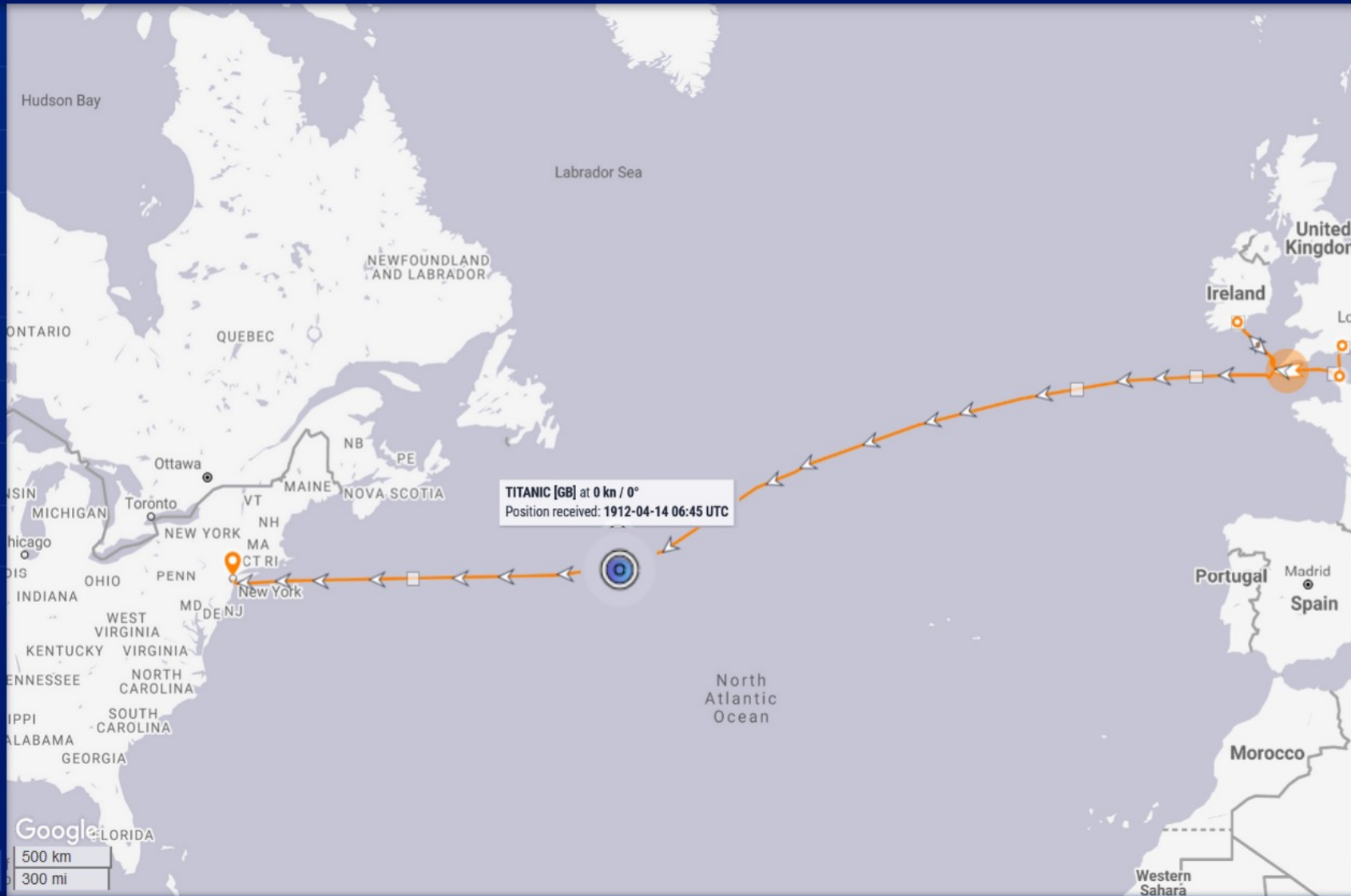
<https://www.international-maritime-rescue.org/mro-home>

A large passenger ship, the Titanic, is shown at sea, moving from left to right. The ship is dark-colored with white upper decks and four prominent funnels. The ocean is dark blue, and the sky is a pale, hazy blue. The ship's name 'TITANIC' is visible on the side of the hull.

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TITANIC Passenger



Public Domain MarineTraffic.com

OFF ON SAT **Vessel Details**

**ACTIONS ON MAP**

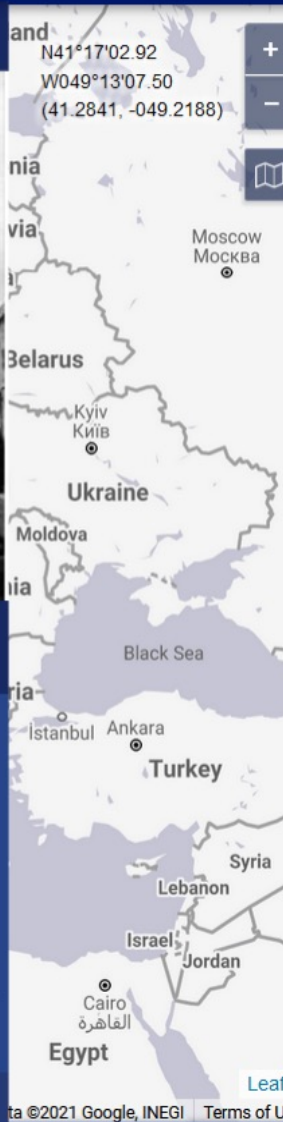
- Show Previous Track
- Show Route
- Forecast
- Distance from here

**MORE INFO**

- Voyage Timeline
- Position History
- Port Calls

**NEARBY VESSELS**

Create Notifications



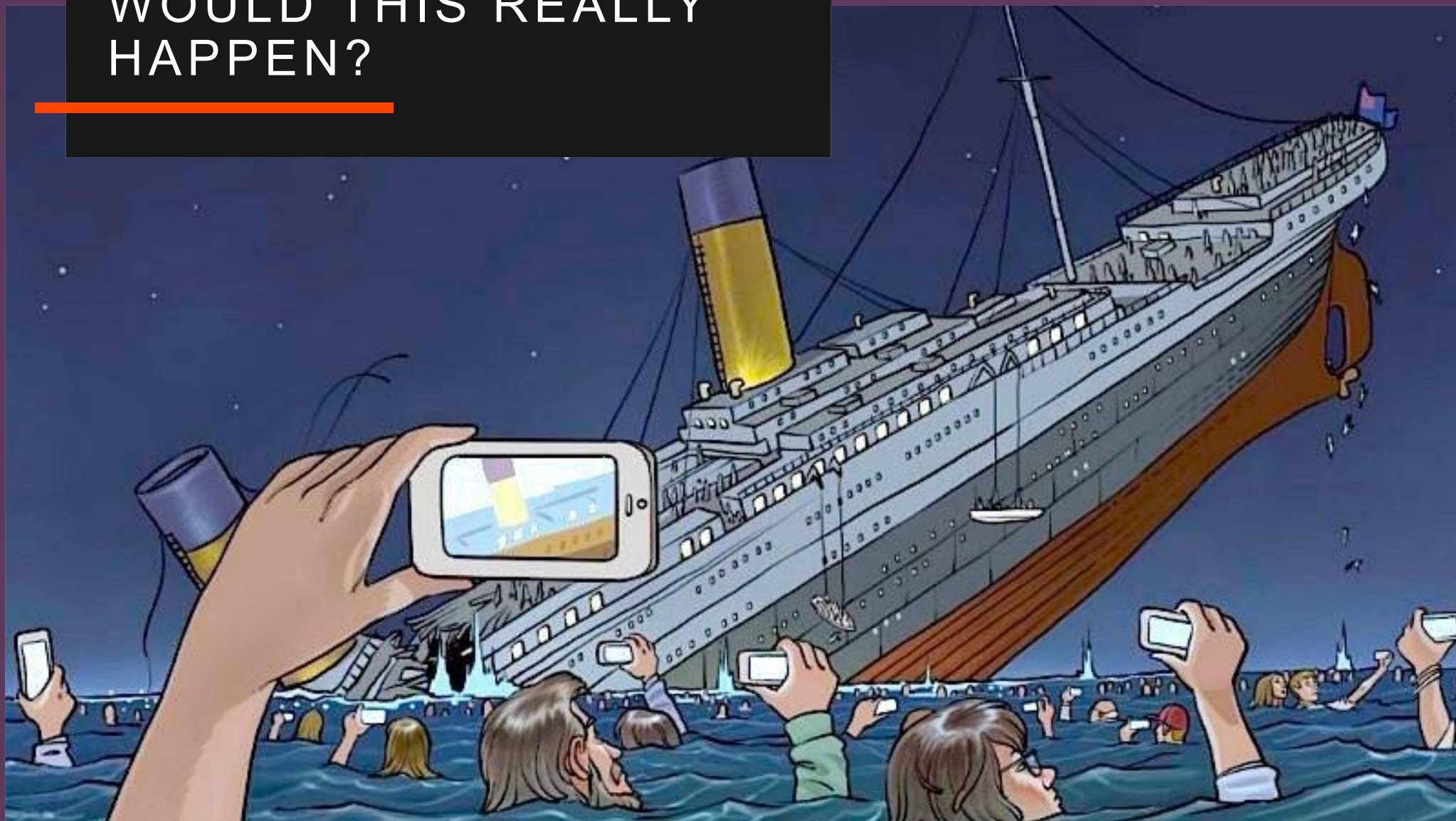
A large passenger ship, the Titanic, is shown at sea, moving from left to right. The ship is dark-colored with a white superstructure and four prominent funnels. The ocean is dark blue, and the sky is a pale, hazy blue. The ship's name "TITANIC" is visible on the side of the hull.

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# WOULD THIS REALLY HAPPEN?



YES!



# SHOULD YOU LEAVE THE WIFI ON?

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## Pros:

- Passengers happy
- Allow “last” contact with family
- Creates public record of what people did

## Cons:

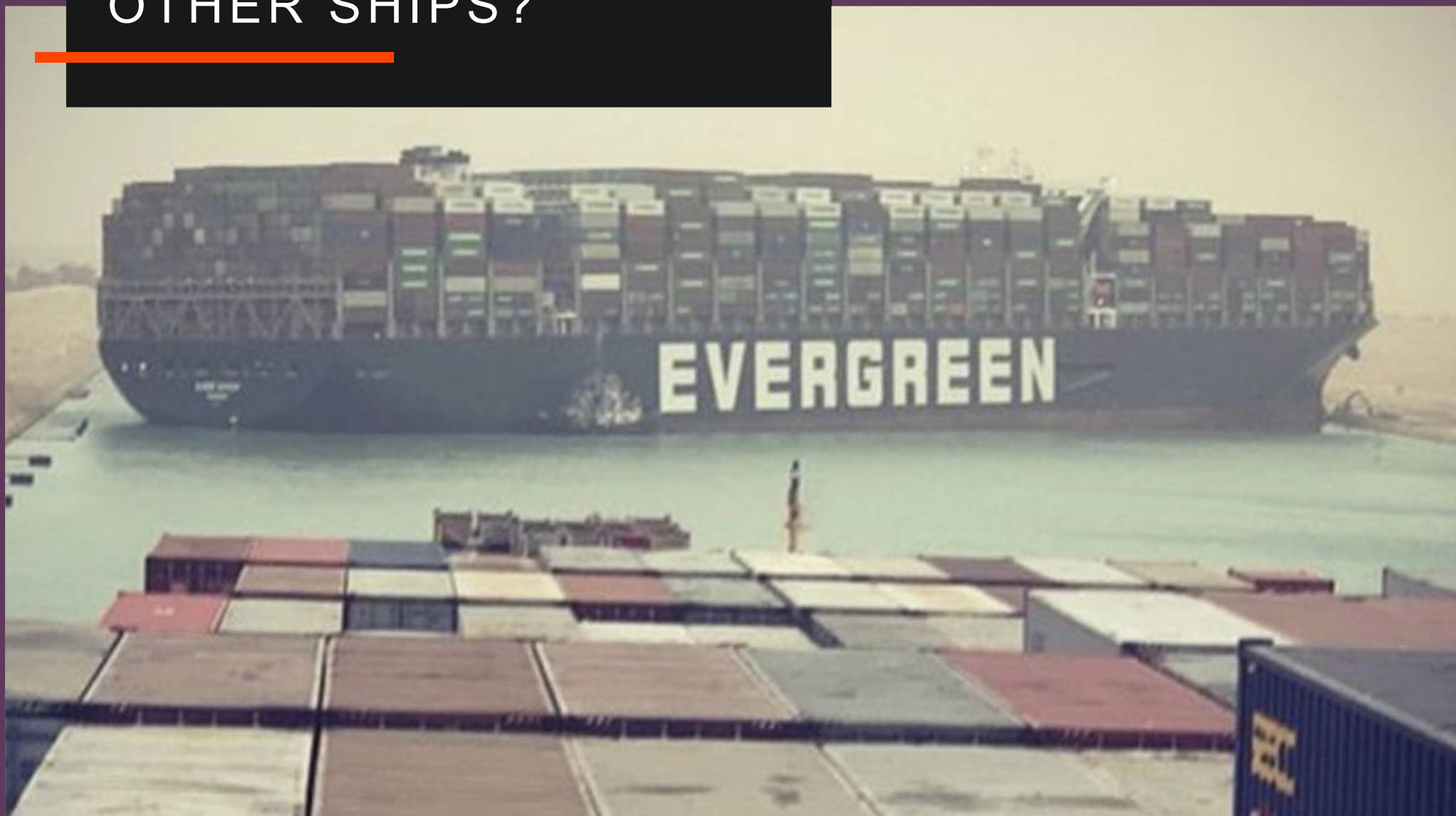
- Could lead to greater panic
- Bandwidth compromised for essential activities??
- Everything happening is public without context, explanation or filter



# CLOSE TO LAND? NO CHOICE



# OTHER SHIPS?



# TRUMP DIDN'T INVENT "FAKE NEWS"

## THE EVENING SUN

Last Edition Shows--Warmer

VOLUME IV--NO. 154. BALTIMORE, MONDAY, APRIL 15, 1912. 11 PAGES. PRICE ONE CENT

### ALL TITANIC PASSENGERS ARE SAFE; TRANSFERRED IN LIFEBOATS AT SEA

#### PARISIAN AND CARPATHIA TAKE HUMAN CARGO

Steamship Virginian Now Towing Great Disabled Liner Into Halifax

ALL DOUBT AS TO STEAMER REACHING PORT SET AT REST

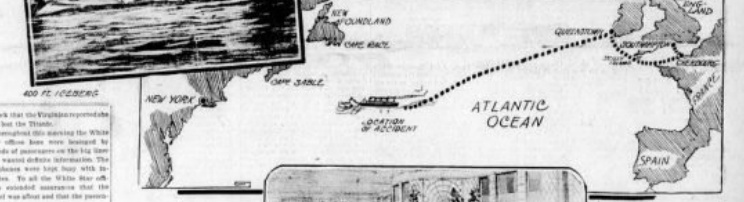
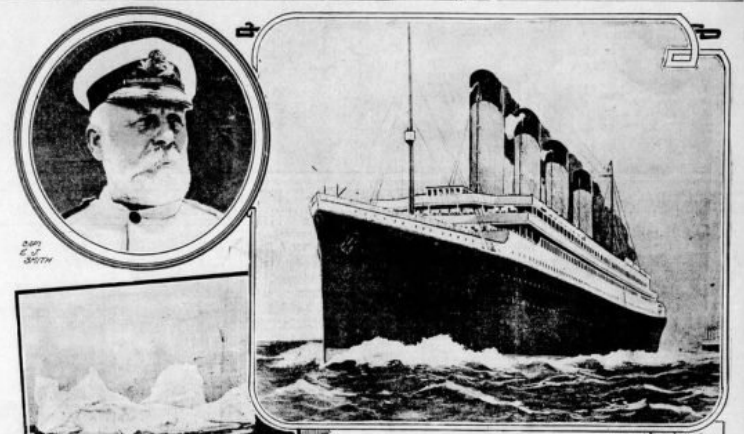
Wireless Messages State That No Lives Have Been Lost On The Damaged Vessel.

Canis, N. S., April 15.—The White Star liner Titanic, having transferred her passengers to the Parisian and Carpathia, was at 2 o'clock this afternoon being towed to Halifax by the Virginian, of the Allan Line. The Virginian passed a line to the Titanic as soon as the passengers had been transferred, and the latest word received by wireless was that there was no doubt that the new White Star liner would reach port. Agents of the White Star Line at Halifax have been ordered to have wrecking tugs sent out to aid the Virginian with her tow into port.

Montreal, April 15.—A message to the Montreal Star, from its correspondent at St. John, N. B., at 1:15, says that the Titanic is being towed toward port by the Allan liner Virginian. This followed a report that the Titanic had sunk, and it was explained that the wireless operator misread a message saying the Titanic was being towed, interpreting it to mean that she had sunk.

New York, April 15.—Wireless dispatches from Capt. H. J. Haddock, of the White Star liner Olympic, say that 20 hundreds of passengers have been taken from the sinking Titanic by the Carpathia, of the Cunard line, and that others have been taken off by the Allan liner Parisian.

The Parisian and Carpathia are standing by the Titanic, and the Baltic was reported as approaching by the Olympic's captain. A second dispatch said the Virginian had passed a line to the Titanic and will tow her to Halifax. This information came direct to the local office of the White Star Line, and Vice-President Franklia is making it public declared that he personally had no doubts that the Titanic would be safely towed to port. He declared that she has plenty of watertight compartments and that, while she may sink several feet, her



**WRECK OF TITANIC IS UNPARALLELED**

Halifax, N. S., April 15.—Held up by her watertight compartments, the great White Star liner Titanic slowly creaked toward the harbor. Her passengers had been taken to other vessels. They are to be transferred to the Baltic, of the White Star Line this afternoon.

**FORMER MISS POLK IS A PASSENGER**

Mrs. W. E. Carter, of Philadelphia, Was a Baltimore Belle.



PARISIAN CAFE ON TITANIC

**Bulletins**

Washington, April 15.—(Special to the Evening Sun.)—The Titanic was reported to have been rescued and towed to port.

## THE SYRACUSE HERALD.

5 CENTS

PRICE THREE CENTS. PUBLISHED EVERY MORNING EXCEPT SUNDAY. REGISTERED MAIL PERMIT NO. 100. SYRACUSE, N. Y.

### TITANIC'S PASSENGERS ALL RESCUED

Great New Liner Limping in Toward Halifax, Badly Damaged

REPARATION OF NEW BEARER SHIP EXCEEDS \$300,000

Evacuation of Boat Stern by Women in Small Boats

UNION IS STRONG

Shanghai, April 15.—(Special to the Herald.)—The Titanic was reported to have been rescued and towed to port.

REPAIRS TO BE MADE

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REPAIRS TO BE MADE

HOW TITANIC'S 1,000 PASSENGERS WERE RESCUED AFTER LINER SMASHED INTO OF ICEBERG



ALL 3 WARRING TO NEGOTIATE THAT INVASION IS NEAR

State Department's Plans New Steps Relative to

REPAIRS TO BE MADE

REPAIRS TO BE MADE

REPAIRS TO BE MADE

WORLD'S BIGGEST SHIP CRASHES INTO ICEBERG AT NIGHT

S. U. S. Wireless Signal of Disaster Through Many Other Lines to Coast. Rumor to Sense of Disaster

WITNESS CARPATHIA AND VIRGINIA FIRST THERE—TALK OF PASSENGERS

New York Office of White Star Line Reports Wireless Signal of Successful Transfer at Sea—Steamer Limping Toward Halifax, Expected to Reach Port

REPAIRS TO BE MADE

REPAIRS TO BE MADE

REPAIRS TO BE MADE

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REPAIRS TO BE MADE

REPAIRS TO BE MADE



# BREAKING NEWS... A DAY LATER

"All the News That's Fit to Print."

# The New York Times.

THE WEATHER.

NEW YORK, TUESDAY, APRIL 12, 1912. TWENTY-FIVE PAGES. ONE COPY

## TITANIC SINKS FOUR HOURS AFTER HITTING ICEBERG; 866 RESCUED BY CARPATHIA, PROBABLY 1250 PERISH; ISMAY SAFE, MRS. ASTOR MAYBE, NOTED NAMES MISSING

Col. Astor and Bride, Isidor Straus and Wife, and Maj. Butt Aboard.

"RULE OF SEA" FOLLOWED

Women and Children Put Over in Lifeboats and Are Supposed to be Safe on Carpathia.

PICKED UP AFTER 9 HOURS

Vessel Sailed Calls of White Star Office for News of His Father and Leaves Wrecking.

FRANKLIN ROOSEVELT, ALL OK

Manager of the Life Insurance Finance Was Undisturbed Even After the Had Gone Down.

HEAD OF THE LINE ABOARD

A British Consul, Finding That This is a Suggested Ship That Was in Wrecked at 11:40

The statement that the Titanic, the largest passenger liner ever built, had been sunk by an iceberg and that about 1,500 of her passengers and crew were lost, has reached New York today from London. It is believed that the Titanic, which was built at Belfast, was on her last voyage from Southampton to New York and Boston, when she was wrecked on the night of the 14th.



The Lost Titanic Being Towed Out of Belfast Harbor.

Biggest Liner Plunges to the Bottom at 2:20 A. M.

RESCUERS THERE TOO LATE

Effort to Pick Up the Few Hundreds Who Took to the Lifeboats.

WOMEN AND CHILDREN FIRST

Commander Carpathia Racing to New York with the Survivors.

SEA SEARCH FOR OTHERS

The Carpathia Starts by an Chance of Picking Up Other Boats or Rafts.

OLYMPIC SENDS THE NEWS

Only Ship to Reach Wrecked Area before the Storm After the Disaster.

LATEST REPORT SAVES 866

NEW YORK, April 12.—A wireless message received at 10:30 tonight, relayed from the Titanic, says that 866 Carpathia is on her way to New York with 700 survivors from the wrecked Titanic vessel. There are doubtless women and children, the message says, and it says

## HOW MUCH “CONFIRMATION” IS NEEDED?

UPI - United Press International

**White Star denies withholding news of Titanic wreck**  
New York - April 16, 1912



*“They admitted they had known for some hours before they made public announcements that the Titanic had foundered, but they defended their action by saying that until Capt. Haddock of the Olympic confirmed the reports they had not felt justified in alarming the nation.”*

<https://www.upi.com/Archives/1912/04/16/White-Star-denies-withholding-news-of-Titanic-wreck/9714143591008/>

# SYDNEY MORNING HERALD - 17 APRIL

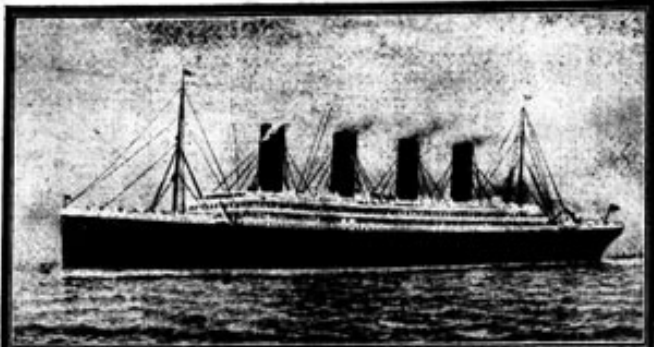
THE SYDNEY MORNING HERALD, WEDNESDAY, APRIL 17, 1912.

### TITANIC SINKS.

AT SEA.  
AN APPALLING DISASTER.  
1500 LIVES LOST.  
A HUNDREDED ICEBERG.  
PANIC IN NEW YORK.

LONDON, April 16, 6.30 a.m.—A message has been received from the Titanic, which is believed to have sunk in the North Atlantic, about 100 miles from the coast of Newfoundland. The ship was on her maiden voyage from Southampton to New York, and was carrying 2200 passengers and crew. The Titanic was built by Harland and Wolff, Belfast, and was the largest ship ever built. She was carrying 1500 passengers and crew. The Titanic was on her maiden voyage from Southampton to New York, and was carrying 2200 passengers and crew. The Titanic was built by Harland and Wolff, Belfast, and was the largest ship ever built. She was carrying 1500 passengers and crew.

## THE SUNKEN WHITE STAR LINER



### HOME R.C.L.

#### THE COMMONS DEBATE.

##### MR. BALFOUR'S ATTACK.

MR. BALFOUR'S ATTACK.

MR. BALFOUR'S ATTACK.

### GERMAN DEFENCE BILLS.

#### A GREAT TOTAL.

THE DEFENSE BILLS.

### NEWCASTLE IN THREE HOURS.

#### DOUBLE TRACK COMPLETE.

WORKS IN NORTH.

### MR. B. R. WISE.

#### SECRETARY NAME TO LABOUR LEAGUE.

TO ASK FOR SELECTION.

### BRITISH BILLS.

#### THE DEFENSE BILLS.

THE DEFENSE BILLS.

### MEXICAN OUTRAGE.

#### LAST BATTLE AND NEWS.

AMERICAN COUNCIL.

### IN THE ICE DRIFT.

#### NEWS OF THE WARREN STRATTON.

NEWS OF THE WARREN STRATTON.

### WORLD'S LARGEST STEAMERS.

THE LARGEST STEAMERS.

### THE LONELY SOUTH.

#### STORIES OF ANIMAL LIFE.

##### A PENGUIN PARLIAMENT.

##### VORACIOUS KILLERS.

### DREADFUL ATTACK.

#### DEMENTED MAN'S ACTION.

##### WIFE BEATEN WITH AN AXE.

# SOUTH ATLANTIC

2015

Greatest media interest from China



# TITANIC IS NOW PART OF THE CONTEXT

## After Titanic-like terror, Viking Sky cruise ship reaches port, everyone safe

Disasters · RMS Titanic · Incidents  
25 Mar 2019 +141 more John Bacon  
and Sara M. Moniuszko Contributing: The  
Associated Press

A cruise ship stranded off Norway's western coast reached port with its remaining passengers.

More than 1  
shin'

"All passengers and crew are safe, and passengers will be flying home starting tonight," the cruise line said in a statement on its website Sunday.  
"Throughout the first 24 hours of the crisis, the ship's crew and passengers remained calm and cooperative."

## The Viking Sky drama - didn't we learn anything from Titanic?



tobixen (62) · in #norway · 2 years ago (edited)



KDKA CBS Pittsburgh NEWS WEATHER SPORTS VIDEO CBS+ CONTESTS & MORE  
**Pittsburgh-Area Travelers Compare Viking Sky Cruise Experience To The Titanic**  
Categories: News, Local News, KDKATV

Carolyn Savikas described the terror in a VG newspaper, saying it was a "terrible crash, ..."

**'IT WAS LIKE THE TITANIC'** Viking Cruise survivors describe hell of ship flooding with water and passengers left bloodied after liner lost all power during rough seas  
Rescue helicopters removed people from the Viking Sky cruise ship after it suffered engine failure off the coast of Norway - and at least 20 people have been injured  
Thomas Burrows | Neal Baker | Corey Charlton  
25 Mar 2019, 9:00 | Updated: 25 Mar 2019, 10:18

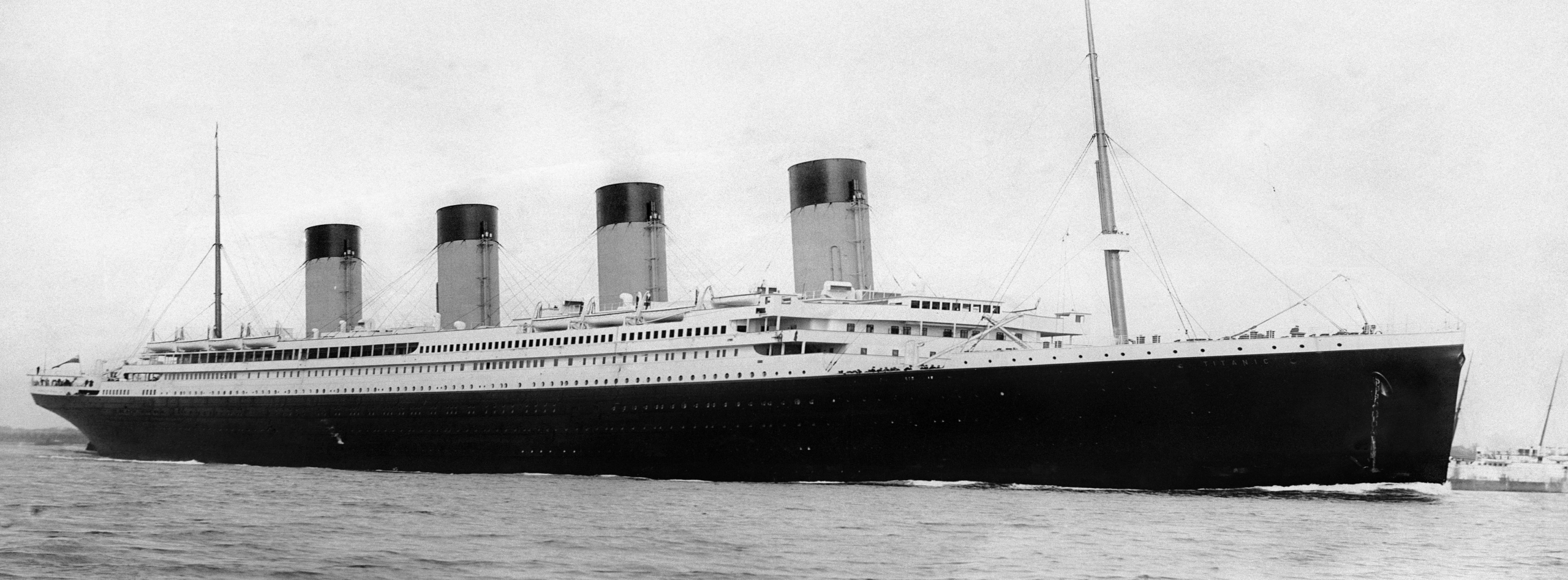


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## **The Titanic disaster – 14th April 1912**

Richard Turner, FCII – President IUMI



# The Titanic – The Insurance Placement

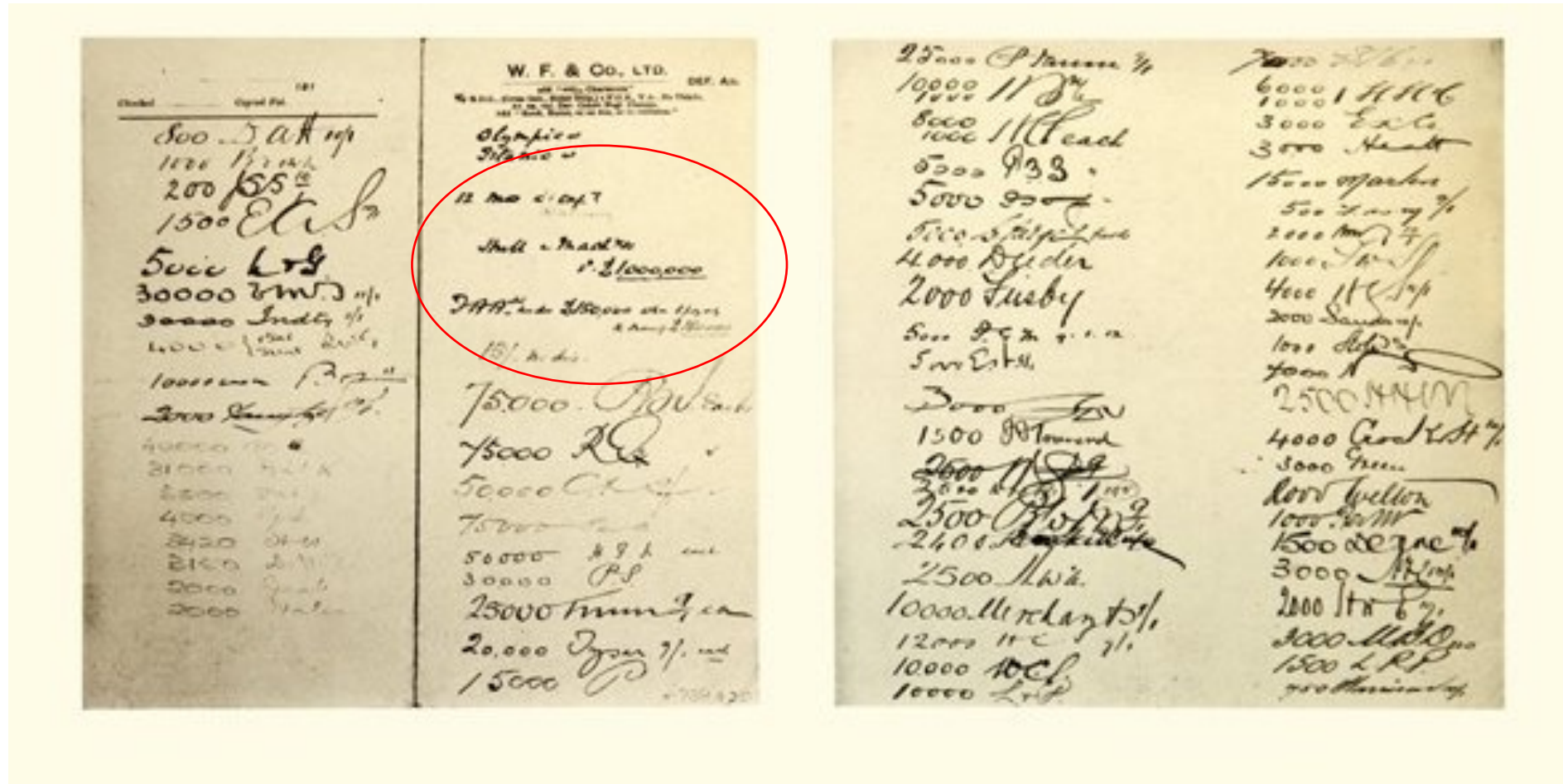


- Broker – Willis Faber & Dumas
- Cover placed on the “Titanic” and her sistership, the “Olympic”
- 12-month cover arranged
- ‘Free from all Average’ under £150,000
- Premium – 15 shillings (75p) – GBP 7,500 per ship
- Slip opened for placement on 9<sup>th</sup> January 1912 and completed within 3 days
- Underwritten by 50 Lloyds syndicates and 12 companies – lines varied between £200 and £75,000
- The largest ever risk placed at Lloyds at the time

Source Lloyd’s

- **Sum Insured £1,000,000**
- £115m in today’s money
- Some other sources suggest the Sum Insured was USD 5m
- FX Rate in 1912 - £1.00 = \$4.80
- Some historic but inconsistent rumours that the insurance placement was not fully completed when the Titanic sank. But evidence suggests otherwise

# The Titanic's Insurance Policy



# The Titanic – The Insurance Aftermath



## CONFUSING COMMUNICATIONS

- Conflicting reports emerged on the morning of 15<sup>th</sup> April
- Lloyd's signal station in Nova Scotia (Cape Race) heard news that the ship was sinking
- Other signal stations issued different reports
- Two days later some newspapers still reporting the Titanic was afloat and being towed to Halifax

## CLAIM SETTLEMENT

- White Star Line received full payment of their H&M claim within one month
- Many passengers had life insurance and specie cover in place
- Total Insurance Claims £6m
- Some insurers suffered severe financial impact

## OVERDUE (RE)INSURANCE

- A form of marine reinsurance commonly purchased after an incident
- Overdue insurance rates rose to 60% (ie £600,000) on the morning of 15<sup>th</sup> April
- Rates dropped to 25% following a conflicting report that the vessel was in tow
- Trading stopped (later on the 15<sup>th</sup>) when the Lutine Bell was rung in Lloyds to confirm the sinking

## LOSS OF LIFE

- “The loss of life is very serious” (Lloyd's casualty entry)
- Only 711 out of 2224 passengers and crew survived the incident

# The Titanic – Reporting the casualty



Songvaar } Norwegian barque  
 loaded with wheat at Port Victoria  
 has sunk in 30 feet of water, decks  
 awash. It is reported that struck  
 an unknown object. Agt. Adeland  
per tel.  
11.25

---

Tuesday 16<sup>th</sup> April NE

Titanic } British mail  
 Southampton for New York  
 foundered April 15 about 2.20am  
 in lat 41.16 North long 50.14 West  
 after collision with ice  
 (Reported by wireless from Olympic s<sub>1</sub> to the  
 Cape Race wireless station)  
 Further reports state that loss of life is very  
 serious

Cathcartpark } British  
 Runcorn for Wick  
 ashore Torran Rocks forehold  
 full of water. Captain and crew  
 ashore. Sub. tel. 11.25



THE AWFUL NEWS AT LLOYD'S.

Unprecedented scenes were witnessed at Lloyd's when the news of the total loss of the Titanic was made known. During the morning the "floor" was quite deserted and no business was done, as everybody was anxiously awaiting tidings of the great liner. Directly the telegram with the dreaded particulars was received three copies were posted instead of the usual one, and the boys, whose duty it was to post the notices, were so hampered by the anxious underwriters that they had much difficulty in reaching the boards. The total loss book, shown on the right of our sketch, had not long contained the particulars of the sinking of the Titanic before another total loss—one which is not exciting public interest—was recorded below it.

# Insurance & The Titanic – A 2021 Perspective

## What factors have remained consistent?



- **Human error remains a key risk factor, probably affecting in excess of 75% of casualties**
- **Costa Concordia incident bore echoes of the Titanic casualty**
- **Safety at sea – remains on a journey of gradual improvement**
- **Casualty events continue to act as catalysts and agitators for change**
- **The basic framework of Marine insurance is much the same:**
  - Hull & Machinery (incl. Increased Value)
  - P&I
  - Emphasis on coinsurance in Hull market

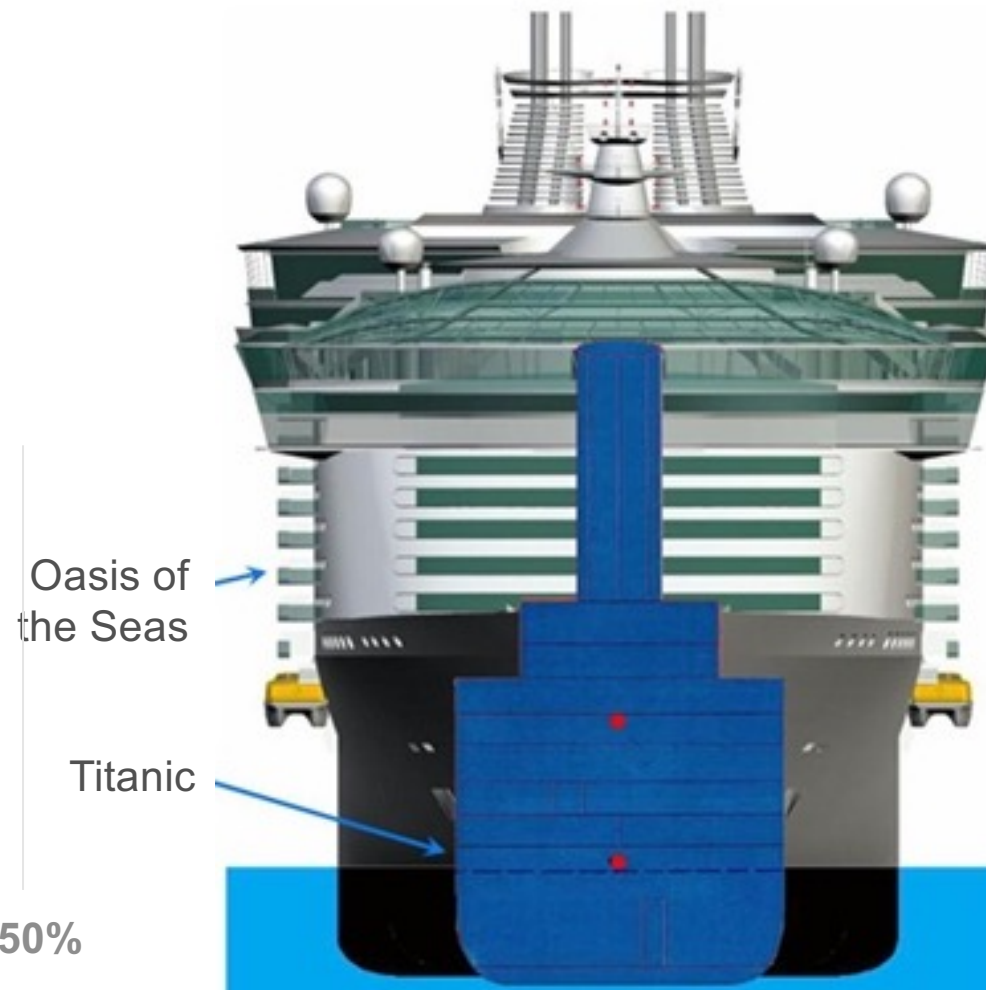
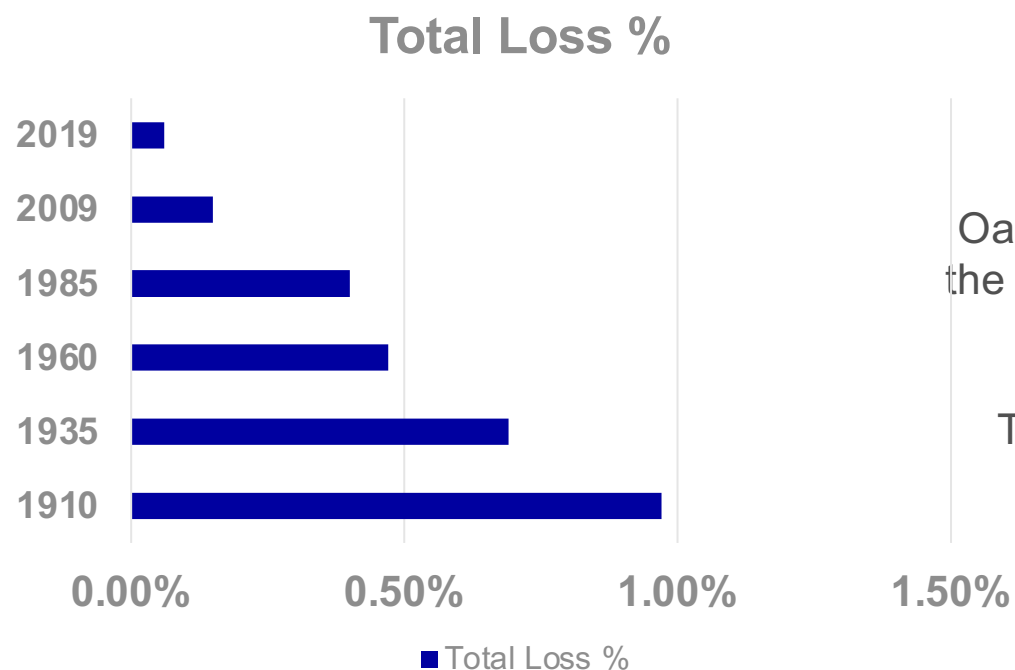


Many insurance entities can still trace their marine insurance history back to – and before - the Titanic sinking

# Insurance & The Titanic – A 2021 Perspective

What is different? A few highlights:

- Ship sizes have generally increased
- Technology and design developments
- Communication capability transformed
- Safety has improved





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# Passenger litigation following cruise ship casualties

Genevieve Holloway  
Senior Claims Executive  
Thomas Miller P&I Ltd

- Cruise ship passenger litigation is not a new thing, claims were filed after the Titanic sank
- Compensation paid = \$665,000, equivalent to \$17.2 million today shared amongst all claimants
- A lot more regulated today making process for claimants far easier to bring a claim for damages

- Cruise operators have very sophisticated terms and conditions incorporated into their passenger tickets
- Knowingly or not, passengers agree to these conditions and will be bound by them
- Particular clauses to note;
  - Time bars
  - Class-action waivers
  - Forum selection clauses

- EU Regulations incorporate the Athens Protocol 2002 into laws of all EU Member States
- Allows carriers to limit their liability in claims for death and personal injury;
  - Per passenger to 400,000 SDRs - £415,000 / \$570,000
  - Overall limitation of liability to 175,000 SDRs multiplied by the ship's passenger capacity

- Overall limit of liability available under the US Limitation of Liability Act
- No limits on liability for individual passenger claims which leads to very high compensation values
- Personal injury cases usually subject to a jury trial which are unpredictable and can lead to runaway verdicts
- Death on High Seas Act (DOHSA) may apply allowing the carrier to limit damages recoverable in certain circumstances
- Punitive damages / exemplary damages will likely be claimed in the law suits and may be awarded in exceptional circumstances

- An immediate response from the cruise line to volunteer compensation can be helpful depending upon the facts and how the compensation is offered
- When no liability on the cruise company, a gesture of goodwill may be paid, e.g. refund of cruise. In these cases, it should be made clear to the passengers this is a gratuitous payment
- Where there is known or suspected liability, for any payments made it should be stated this will be off set from any future damages
- Owners should consult their P&I Club when considering compensation payments following a casualty to avoid any disputes with P&I cover

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