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North

Correspondents

Security good practice hints and tips for correspondents

We have provided some guidance on information security which you may find useful when considering and maintaining your own IT security.

North and Standard Merger

Update on the NorthStandard merger.

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Correspondents

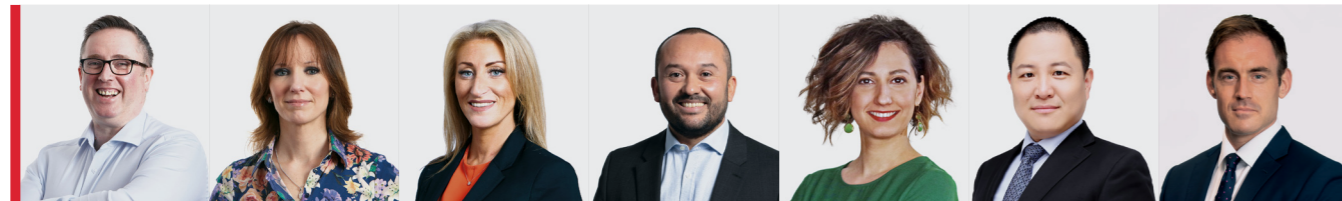
Welcome to our eighth Correspondents Newsletter.

All change

It's been an interesting few months to say the least with the announcement of the merger between North and Standard and with the relaxation of the Covid restrictions we are seeing an increase of visitors to the office.

We are all very excited about the upcoming IG Correspondent's Conference in London between the 25th and 27th September 2022. Further details will be forthcoming shortly to allow you to book your place at the conference.

We also welcome Sheridan Steiger to the Correspondents' Team to act as a liaison for our Singapore office.



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HOW HAVE WE DONE?

Let us know what you think of the latest edition. Contact: neil.watson@nepia.com

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Thanks to: Nils Heijboer of Dutch P&I Rotterdam

INSIGHT ARTICLES AND BACK ISSUES

Current articles from the Correspondents Newsletter and back issues are available online at: www.nepia.com/latest/publications/newsletters

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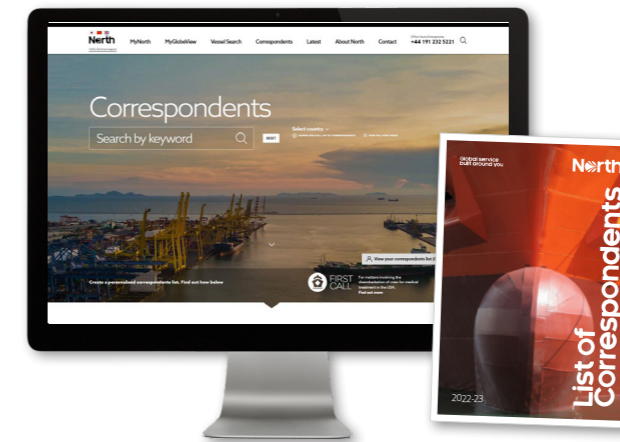
NorthPandIClub

The North of England P&I Association Limited

North P&I Club

Keeping us updated to keep you in the loop

Historically all of the Clubs used to send out an annual message towards the end of the year asking you to check your contact details and to let us know if any amendments needed to be made.



This was to ensure that all information was as up to date as possible prior to the new List of Correspondents going to the printers.

Although I understand some Clubs still do this, North took the decision to stop doing this once we no longer issued a hard copy of our LOC. We would prefer our correspondents to keep us updated on any changes to contact information immediately so that we can amend this on our website and app straight away, rather than waiting until the end of the year. This also cut down on a lot of administration prior to renewals.

With over 500 listed correspondents we simply do not have the time or resources to periodically check our correspondents' websites and ensure that their contact details are up to date. We therefore have to rely on you to keep us updated of any changes. A short email to us of any changes is all we ask and may make the difference between everything running smoothly or unnecessary problems arising. This could mean that you miss out on an appointment or worse that the claims handler or Member looking to a competitor in your area for assistance.

Ironically although we no longer sent out an annual message just on this point, our bi-annual Newsletters all contain a request for correspondents to check their details.

It is clear that for a lot of correspondents, they are simply not doing this.

With the increase of instances of hackers and criminals trying to impersonate correspondents to divert funds, as we use the information on our website as one source "trusted information" to verify any bank account changes, keeping your contact details updated takes on a new sense of importance in the modern era.

I would say that on the whole North's Correspondents are very good at keeping us updated of any changes, but may I ask that you take a moment now to look at North's Website (www.nepia.com) and verify that your information is correct. If no changes need to be made, there is no need to contact us, but please tell us immediately if anything is incorrect.

Any changes should be addressed to myself using my email address neil.watson@nepia.com. Even if I am away from the office, my emails are monitored and any changes can be actioned asap. I may also call you just to confirm any changes if they look suspect.

Your kind assistance is appreciated.

By Neil Watson
Deputy Director (Correspondents)

North and Standard Merger



I am pleased to advise that the planned merger between the North and Standard clubs has been overwhelmingly approved by the Members of both clubs at their board meetings on 27 May 2022. The merger remains subject to the approval of all the appropriate regulatory authorities and we will have more information on these developments later in the year.

The ambition behind the merger is to deliver tangible benefits to shipowners. The merger will provide greater financial resilience, efficiency and an even deeper pool of talent to maintain and strengthen the focus on service excellence and close member relationships for which both clubs are renowned.

This is a very exciting time and I will keep you updated on progress and the plans for the combined club correspondents' network going forward.

By Neil Watson
Deputy Director (Correspondents)

FIND OUT MORE

If you have any questions relating to the merger, or would like to keep up to date on developments, please visit our dedicated page: www.nepia.com/topics/north-and-the-standard-club

Security good practice hints and tips for correspondents

Our Information Security Office, Simon Wales, has provided some good guidance which you may find of assistance in maintaining good IT security.

Device Security

- Consider device encryption of laptops and mobile phones through use of something like bit locker or similar. Contact your local IT team for advice and assistance.
- Don't leave devices unattended or where travelling ensure they are locked away securely when away from your car etc.
- Always lock your PC when away from your desk, even if its just for a minute, press windows key and hold down the L key to lock or press 'ctrl' 'alt' and 'delete' and click lock computer.

- Ensure your mobile device has a password or PIN code enabled. Consider at least a 4 digit pin minimum and set to enable auto lock after a few minutes in case it is lost or stolen whilst unlocked.

- Ensure your devices remain patched with the latest firmware and software updates to help protect them.

Protect your Network

- Always use a multi factor authentication method wherever possible to protect access to your systems, networks and online platforms/ portals so should a password ever become compromised the attacker still requires one other form or authentication to access.
- Secure your WIFI network with a strong password and consider the use of a guest access network for visitors instead of via your main staff WIFI network.
- Whilst traveling be cautious of public WIFI in airports, bars, trains etc as you never know what you are connecting to or whom has access.
- Ensure your systems/ routers etc always remain patched with the latest firmware and software updates to help protect them.

- Log out of systems, portals and websites once finished to ensure your account is fully protected again.

Separate Work and Personal where possible

- Wherever possible try to separate work devices or accounts for personal reasons, this is even more important as we are work in a more hybrid way via a combination or work from home, office and travelling. If you have approval to work from a personal device, ensure it is suitably protected with antivirus software and ensure that it receives critical patches and updates to help to keep it secure.

Passwords

- Don't reuse the same password across multiple websites, systems or portals. Consider the use of a password manager application such as 'lastpass' to securely store your passwords and use the password generator to create secure passwords.
- Don't use the names or children, your DOB or car registration numbers as your passwords as these are easy for someone to guess. Make a password long enough to be harder to crack but easy for you to remember. Consider using passphrases if you are not using a password manager application.
- Use complexity where possible within passwords and use a combination of upper case and lower case letters, numerics and special characters.

Click with Caution

- When receiving emails be cautious of emails that you don't recognise or were not expecting as they may be a phishing email. Always 'assess the content and the context' of an email and 'think before you click'. Some hints and tips to watch for where suspicious of an email that may not be genuine include:

- Check the email address against the one shown in the properties by either hovering your mouse over the email address, does the one on screen match the one purported? You can also right mouse click on an email address and check the properties to see if they match.
- Check for any warning banners on the email where applicable to your organisation or warnings within the email subject such as 'grey' or 'external'. If an email is portraying to be from a colleague but if being flagged as external be cautious.
- Pick up the phone and verify an email or request is genuine. Don't do this via the contact details shown at the bottom of the email received, use independently verified details that you hold on file or within your contacts etc.
- Look at the use of language, grammar and spelling within the email, if something looks off be cautious. Again verify the request is genuine where you know the portrayed sender.
- If still in doubt ask for help via your local IT team or use a 'Phish report' button if your organisation use it within your email client.

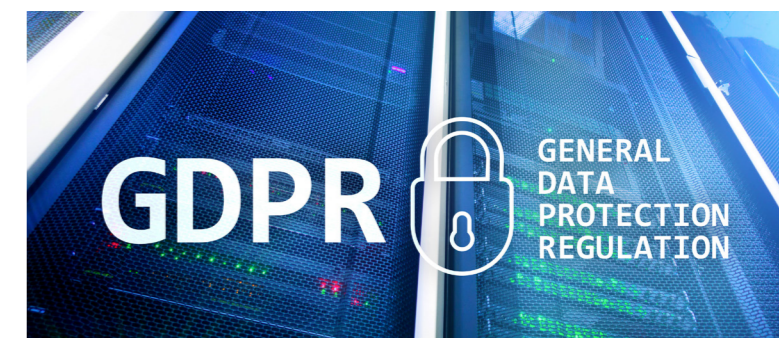
By Simon Wales
Information Security Officer

FIND OUT MORE

To find out more on cyber security please refer to: www.nepia.com/topics/cyber-security

General Data Protection Regulation (GDPR) and similar legislation

Best practice guide



Whilst all correspondents affected by the GDPR and/or other data regulations need to implement and follow an appropriate policy for the handling of people claims, we have put some Best Practice policies in place. We encourage all parties corresponding with the Club in relation to such claims to be aware of our policies and adopt these in all such exchanges.

- Respect** - Treat everyone's personal data with the same respect you would wish for your own.
- Minimise the generation of personal data by email and on paper** - The less personal data being created and circulated, the easier it is to protect. Only send information which is necessary for the handling of the claim.
- Cyber security** - Ensure computer systems are secure and make use of security measures such as password protection and secure servers when transferring attachments containing passports, medical reports, contracts of employment etc.
- Anonymisation** - Consider using different identifiers for individuals, like crewmember, broker, surveyor etc. instead of names and dates of birth. Other identifiers could be the vessel name, the nature of the incident, or the port of disembarkation, with a reference number. This applies not just to the subject heading of an email but also, where possible, to any documents which support the claim.
- Start afresh** - If you cannot avoid identifying an individual because of the nature of personal information required, do so once and then start a new email so that the same personal data is not repeated in the email chain.
- Reply all** - Before using "reply all", check that it is appropriate that everyone in the circulation list should actually receive the email you are about to send.
- Use Official email addresses** - Do not use unofficial, private, or any other non-secure email accounts.
- Clear and lock** - Keep your desk clear and your computer screen locked when you are away from your desk. Dispose of hard copy data in a secure manner.
- Familiarise yourself with GDPR and any similar legislation** - How it applies to your business and the penalties for non-compliance.
- Communicate these guidelines to everyone in your organisation.**

By Belinda Ward
Director (Claims)

The Correspondents' questionnaire

Dutch P&I have been correspondents in Rotterdam for North for many years and we caught up with Nils Heijboer who heads their P&I Department to carry on the series of interviews with correspondents around the world. Although disappointingly he does not mention anything about his experiences in the Paris-Dakar rally, it is still an interesting insight into the life of a correspondent.

Q How long have you been a P&I correspondent and how did you start in the industry?

A I have been working with Dutch P&I since 1993. My father was working at the time with Van Ommeren Shipping and together with two friends they carpooled to Rotterdam every day. When I was looking for a job after university my father found out that one his friends was looking a young enthusiastic person to learn the job of claims handler/P&I Correspondent. That is how I started working for Dutch P&I in the claims department.

Q What are your earliest or most memorable recollections of working with North?

A Most memorable moment must be when Mr Nick Tonge, who was the Correspondent Manager for the North, asked me to speak on the IG Conference for Correspondents in London in front of 600 fellow P&I Correspondents across the Globe on the "benefits of regional co-operation between P&I Correspondents." The earliest memorable moment must be my first visit to Newcastle. An amazing city with fantastic people in the Club, but I had great difficulties understanding the language, as I was used listening to BBC which was completely different from the Newcastle English.

Q What's the current state of the shipping industry in your country?

A It is a much better environment than 10 years ago. Dutch coastal Shipowners have been ruling the seas for many years and I am pleased to see that the different shipping markets have picked up again, some more than others (container trade), but overall it is good that the shipping industry is getting back on its feet.

Q What are the prevailing shipping/claims trends in your jurisdiction?

A Environmental issues like very low sulphur issues and emission issues, in the Netherlands and Rotterdam in particular. Of course there are so many shipping activities that there is always something going on with no particular trends.

Q In your time as a correspondent, what are the most interesting or challenging cases that you dealt with?

A As a youngster in my twenties, I was shocked about the number of stowaways which entered the port of Rotterdam. I remember it was quite common for me back in the 90's to be escorting 2 or 3 stowaways along with the Immigration Police to various West African Embassies in Brussels. Without wishing to tempt fate, these are a bit of a thing of the past as well, but it was common for the Friday afternoon ship arrest. These were often for what we considered to be ridiculous amounts of damage and (with suitable approval from the Club)

this resulted in us having to negotiate the security amount to a more reasonable level, then agreeing acceptable wordings and all going well, the ship being released late Friday evening.

Q Except for Covid - what are the challenges you face locally in attending vessel's interests?

A The world is smaller due to far better means of communication. Still culture, law and practice differ quite a bit from region to region and this results in more misunderstandings and less acceptance on what is considered to be normal in your country.

Q Do you have any "top tips" for being a successful correspondent you would like to share?

A Dedication is a must, this is a 24/7 business and as a correspondent you must be available at all times to provide a service to the Clubs and their Members.

Control your stress levels. Look after your health and be mindful of stress and the effects this can have on you. Remain calm and polite at all times. Remember it's not personal, the people you are dealing with may be under a lot of pressure to keep a vessel trading or may be frustrated with problems that are beyond anyone's control.

Q What are your passions outside of your life as a correspondent?

A I always try to enjoy life as much as I can and sharing this with my friends who I have known all my life! I have always been interested in sport and



Neil (and Sharon) catching up with Nils and Michelle on their journey up to Scotland.

whilst my days of playing football are somewhat in the past, I am a keen supporter of my local team.

Nowadays I am now trying to reduce my golf handicap, but being a P&I correspondent in Rotterdam does not usually provide enough free time to do this properly (well that's my excuse!).

Q How do you see the role of the correspondent evolving in the coming years?

A My understanding is that the average age of P&I correspondents has steadily increased and there will need to be room for investment in young people. The IG developed a great P&I specialism course which new people coming into the industry can use as step up and widen their knowledge on P&I insurance and shipping.

It is important to have close co-operation with skilled surveyors in the local areas to enable you to bring in specific shipping knowledge for any particular

incident and this is a perfect example of what a correspondent's day to day job is. It remains a service industry which needs to be supported by that the same industry who rely on it. At the same time it must remain a commercial enterprise which should develop and diversify where necessary/possible.

The consolidation in the insurance market may bring Clubs together, but in order to remain competitive P&I correspondents may have to look at consolidation/partnerships more and more to maintain the level of service and continue to improve the level of service offered.

By Nils Heijboer
Dutch P&I in Rotterdam

Virtually back to normal

Back in 2019 I wrote an article for our May Newsletter titled "Feels Like Coming Home" about visiting the Newcastle office. Who could have imagined that ten months later, almost the entire world would be in lock down due to the Covid-19 pandemic?

We strongly believe that keeping in touch with you and maintaining a healthy dialogue is a vital part of maintaining the market leading level of service to our Members and clients. Being in lock down however lead to a rapid change in how we kept in contact with you and in our May 2020 edition, Nick updated everyone on how we have adapted to remote meetings.

Thankfully at the time of writing, things are starting to get back to some degree of normality for most of the world and we are starting to see a lot more international visitors to our offices around the world and welcoming them to the office and seeing a lot of old friends and meeting new ones.

Given the success of seamlessly transitioning to a remote working environment during lockdown North's Newcastle office now has a hybrid system of working party in the office and also remotely from home. This has the benefit of allowing staff to have a better "work/life" balance but unfortunately this means that if you were to visit the office in Newcastle, it is very likely that there will not be many people in the office for you to see.

I would stress that we would always welcome visitors to any of our offices where possible, but we understand that Newcastle is a long way to come just to visit our office when you will be unable to see many staff and we are currently unable to take you on a tour of the office at the moment to meet those members of staff who are in.

You will always get a warm welcome when visiting our office, but I just want to ensure that you are aware of the changes to our working environment and from a sustainability point of view, you ask yourself, "Can our meeting be held virtually?"

By Neil Watson
Deputy Director (Correspondents)



GDPR (General Data Protection Regulation)

North Group is subject to the EU and UK General Data Protection Regulation. Details of the how we deal with personal data are available from www.nepia.com/privacy-policy

We are required to take appropriate measures to safeguard personal data, in particular personal data relating to crew injury or illness, so we may encrypt or secure information we send you. Correspondents are encouraged to ensure they are dealing with personal data in accordance with applicable legal obligations; in particular, emails or documents relating to crew injury or illness claims may require additional protection. Examples of good practice are password protecting or encrypting documents when practicable, and checking that email recipient lists are correct and limited to those who need to see any personal data being sent.

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