



## Worldwide regime the answer to passenger liability

From Professor Erik Rosaeg

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SIR, In Lloyd's List, October 31, one or more anonymous industry persons were quoted as saying that the new IMO liability regime for passengers would not be ratified.

Perhaps it would have been an idea to contact governments on such questions as ratification? When governments decide on higher limits it is because this is what they want.

It is today not a crime to carry passengers without adequate liability insurance. And 72% of the passenger claims are flatly rejected. No wonder that the anonymous industry persons are worried by the new regime that will change this.

We are sure that insurance will be available for the new regime. After all, it is not unusual for an aircraft today to be insured for \$2bn, which is about the capacity of the insurance market just now. The new limits for compulsory insurance would not add up to such amounts, even for large vessels.

The insurance arrangements for passenger shipping may change. But these changes are inevitable.

Peter Spendlove, the West of England Club chief who heads the International Group's reinsurance subcommittee, was quoted this summer as saying that the prospective IMO Convention "is not a major factor behind the review" of the passenger insurance arrangements.

In March the European Commission announced that it would propose European rules on passenger liability if the outcome of the IMO work did not turn out satisfactorily.

We think the industry is better served by a worldwide than by a regional regime.

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