Vessel Viewer: Helping Insurers Close the Net on Illegal Fishers
Overview
Illegal, unreported, and unregulated (IUU) fishing undercuts effective fisheries management, harms Ocean ecosystems, and undermines food security.

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It is estimated that IUU fishing costs the global economy over USD$20 billion per annum, leading some fish stocks to the brink of collapse. With some 12 per cent of the world’s population relying on fisheries for their livelihood, IUU fishing threatens the economic security of millions of fishers and their families. It is also closely associated with labour and human rights abuses including modern slavery. IUU fishing exploits the lack of transparency in the fishing industry, using gaps in regulation and monitoring of both the high seas and ports to operate undetected.

Vessels engaging in or supporting IUU fishing also present a risk to insurers’ balance sheets. Operators involved in IUU fishing expose their insurers to costly claims and potential legal and reputational liabilities. IUU vessels can slip through due diligence efforts by hiding their activity and identity, such as frequent changes in vessel name, lack of an International Maritime Organization (IMO) number, or inconsistent use of satellite tracking systems. At present, insurers lack consolidated risk management data on IUU fishing for the vessels they insure.

IUU fishing often takes place on international waters of the high seas or within the maritime zones of under-resourced countries, out of sight of authorities. It is an environmental and social problem that has proved very difficult to solve—despite government and enforcement actions.

Ultimately IUU fishing is about profit. Cutting off access to insurance makes it more costly for IUU vessels to operate—representing a key deterrence and disincentive for this illicit activity.

The Role of the Insurance Sector in IUU Fishing
The Ocean Risk and Resilience Action Alliance (ORRAA) is leading an initiative to connect insurers with data to better assess the risk of vessels engaging in or supporting IUU fishing. Vessel Viewer is a data and insights tool that provides current and historic information on a vessel’s identity and activity to help the insurance industry limit their exposure to unscrupulous behavior and protect their business. Originally developed by Global Fishing Watch and TM-Tracking to support government fisheries controls, the tool has been adapted to meet the needs of the insurance industry. This effort was made possible through engagement with a number of global insurers and in collaboration with environmental group, Oceana.

1. Miller, D, Marine Insurance and IUU Fishing: Questions and Answers, Oceana, June 2017
Vessel Viewer: A New Solution
Vessel Viewer provides a one-stop shop for underwriters to immediately access information and analysis on a vessel's identity and activity. Essential for the insurance sector, Vessel Viewer enables underwriters to view and cross-check information about a vessel and its fishing operations, identify information gaps and inform risk-based decision-making. Using data to compile and flag risk indicators, the tool highlights factors that may increase the likelihood that a vessel is engaging in risky activity, such as fishing in a marine protected area (MPA) or appearing on an IUU fishing vessel blacklist.

By arming underwriters with data and analytical tools, underwriters will be better able to assess which vessels present a risk of being involved in IUU fishing and what they should consider investigating before proceeding with insurance coverage.

Integration with existing systems
Vessel Viewer will help insurers identify and avoid providing coverage for high-risk vessels and will fill information gaps on the vessels they do insure. With a focus on accessibility and ease of use, the tool is designed to integrate seamlessly into existing underwriting procedures and support risk-based decision-making on whether to insure a vessel. The tool will also be available through an application programming interface (API), a mechanism to exchange data between systems, so that it can be integrated into existing tools that an insurer already uses.

Features and functionalities
— Provides current and historical information on a vessel's identity based on known identifiers including vessel name, IMO number and / or Maritime Mobile Service Identity number
— Displays a vessel activity summary, based on automatic identification system (AIS) transmissions from the previous year, including fishing events, port visits, likely disabling events, as well as loitering and encounter events, which indicate potential transshipments. Information is summarised by event type with the ability to access details of specific events as needed
— Synthesises new datasets to provide information on likely disabling events—where a vessel appears to have disabled or intentionally turned off its AIS tracking device
— Visualises vessel movements on a map, with boundary layers for exclusive economic zones), regional fishery management organizations (RFMOs), and marine protected areas
— Delivers an AIS coverage metric, such as the percentage of the vessel's voyages that Global Fishing Watch has AIS transmissions for and can therefore reasonably estimate the activities a vessel was engaged in, and where
— Exhibits a risk summary with a ‘red flag’ indicator if the vessel is listed on a RFMO blacklist as well as ‘yellow flag’ indicators if the vessel has characteristics or events that may indicate a higher likelihood of engaging in risky activity, such as flag changes or fishing in an unauthorised area.

Through the vessel history and risk indicator flagging system, the tool will highlight areas of concern and information gaps that underwriters should consider. This tool has been designed to aid decision-making of underwriters and works to complement existing schemes and work processes.
Pilot phase

Vessel Viewer launched in September 2022 under a pilot phase during which we are seeking insurers to join us in trialing the tool to provide feedback on its utility, including the relevance and accessibility of the data and information, ease of use and impact on their work. The pilot phase will help us co-develop the tool with industry insight and ensure it is fit for purpose. A set of software designs and instructions, known as a technology blueprint, of the tool, will be released in 2023.

For more information or to participate in the pilot, please contact us at secretariat@oceanriskalliance.org or by using the QR code.