Willard Says.....

FRONT WALL FAILURE

You might ask, “What the hell is ‘front wall failure’?”

First a little background. An insurance loss specialist called with some questions about two dredges owned by a producer who wanted quotes for interruption of business insurance. This particular specialist was called in because of his considerable claim experience with dredges. Even with his experience, he was not familiar with the dredges he was asked to evaluate. He was very complimentary of the design and arrangement. Of particular interest to him was their near-unsinkablility. He felt that features such as sealed chambers, numerous airtight bulkheads, limited floodable space and more-than-adequate flotation would have a substantial positive effect on lowering the premium.

He related that much of his dredge experience has been with dredges that use hydraulic cylinders to raise and lower the ladder. In his experience, many such dredges lack the structural integrity to successfully survive cave-ins. Seems that when the ladder of one of these dredges is caught under cave-in material, the front end of the dredge hull often rips away, water enters and you can picture the rest. Owners find it particularly galling when an onlooker observes that the sunken dredge model was that of an animal that spends its life underwater and that perhaps it just went home.

The insurance guy says these dredges slip below the waves so often that they have coined a phrase to describe this event—*Front Wall Failure.*

Given that the insurance industry has coined a phrase to describe a specific and frequent type of claim it is not hard to imagine that the owners of this style of dredge are paying a hefty “FWF” penalty on their insurance premiums.

Evidently it is beyond the capability of some manufacturers to provide sufficient structural integrity to prevent FWF on their cylinder-hoist ladder dredges. They have created a class of “sinkers.” It is likely that insurance rate setters routinely apply a “FWF” factor to their quotes for such dredges and owners are none the wiser.

My view is that ladders are best supported using a hydraulic winch and cable. Now I find that insurance people agree. Even a poorly designed dredge is unlikely to sink if the winch or hoist rigging fails. Keep that mind the next time you spec out a new dredge or consider buying a used machine. Keep your insurance guy happy. Lower your insurance premiums. Avoid Front Wall Failure!

Comment, question, criticism, information on products mentioned? Contact willard@willardsays.com