



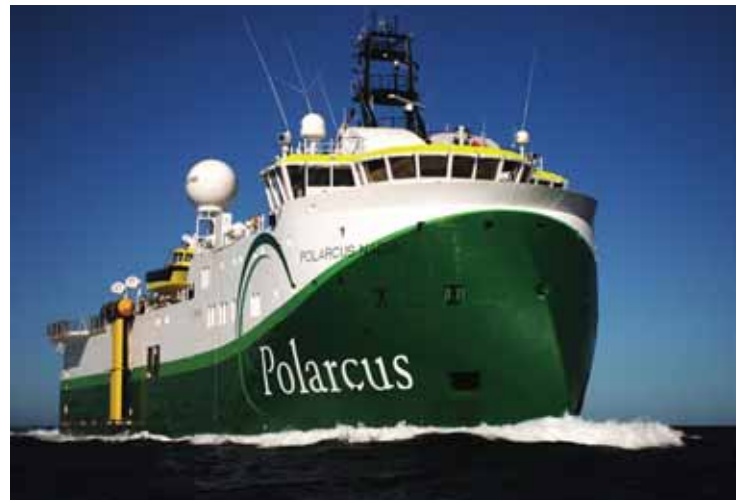
# The Bahamas FLAG

THE NEWSLETTER OF THE BAHAMAS MARITIME AUTHORITY

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## Polarcus fleet flies Bahamas Flag

The world's most cutting-edge environmental research vessels are registered with The Bahamas. The *Polarcus Naila*, *Polarcus Nadia* and *Polarcus Asima* currently fly the Bahamas Flag with the remaining vessels in the modern Polarcus fleet – *Polarcus Alima*, *Polarcus Samur* and *Polarcus Selma* – scheduled to join the register in the near future. The vessels were built at Drydocks World, Dubai in the United Arab Emirates.



Dubai-based owner Polarcus Group took delivery of *Polarcus Naila*, an ultra-modern 12 streamer 3D/4D seismic vessel built to the ULSTEIN SX124 design and incorporating the innovative ULSTEIN X-BOW® hull in February 2010. Classed by DNV, the vessel combines the latest developments in maritime systems with the most advanced seismic technology

commercially available. It is also among the most environmentally sound seismic vessels in the market with diesel-electric propulsion, high specification catalytic convertors, a double hull, and an advanced bilge water cleaning system – state-of-the-art maritime technologies to improve operational efficiency with a reduced environmental footprint. Sister ships *Polarcus*

*Nadia* and *Polarcus Asima* were delivered in December 2009 and August 2010, respectively.

Launched in 2008 and led by a team of highly experienced maritime and seismic industry professionals, Polarcus operates worldwide, providing towed marine seismic acquisition services and multi-client projects to the oil & gas industry.

## BMA's big guns at Posidonia



From left to right: Peter John Goulandris, Ian Fair and Commodore Davy Rolle

This year's Posidonia 2010 found The Bahamas in a central location in the main exhibition area and manned by the Bahamas Maritime Authority's most senior figures, Chairman, Ian Fair, Deputy Chairman, Peter John Goulandris, and CEO and Managing Director, Commodore Davy Rolle. Such a high-powered delegation sent a loud and clear message to all visitors – "The Bahamas means business." Attendance by the Bahamas' Attorney General, John Delaney, reinforced this message and Mrs Louka Katselli, Greek Minister of Finance, Competitiveness and Shipping was one of the most important visitors to the Bahamas' stand. Further reports on pages 2, 4 and 5.

## Bahamas waives registration fee

With effect from 1 August 2010, the Bahamas Maritime Authority has waived the registration fee on all vessels coming onto the Register for a period of one year. The pro-rated annual fee and ancillary fees remain.

Whilst quality is at the heart of its service to the maritime community the BMA is acutely aware that in these difficult economic times, the entire shipping industry has had to take a cold hard look at its costs. An attractive fee basis, as well as quality, is therefore something the BMA in turn is taking very seriously.

By waiving its registration fee for one year, the Authority aims to attract new owners to the Registry and reward its many faithful owners who continue to grow with The Bahamas.

**For further information please contact any of the Authority's Registrars at any BMA office.**



## Director's message

I attended this year's Posidonia event in Greece with a great sense of expectancy and optimism. It was my first time at Posidonia.

It was The Bahamas' first exhibition stand at Posidonia in six years. It was the first time that the BMA's Chairman and Deputy Chairman manned the stand and it was also the first time that the Bahamas' Attorney General attended the exhibition. A lot of firsts then!

So, what a wonderful opportunity to announce that, again for the first time, the BMA would be opening a permanent office in Greece, a move that our Greek shipowners supported wholeheartedly and which I'm delighted to say attracted many positive comments. Work is in progress, and I am confident that the new office, which will open soon in Piraeus, will make a huge contribution to the work of the BMA, and to the quality of the service that we can offer to our clients in Greece. It was especially gratifying that there was a notable increase of interest from owners considering registration with the Bahamas Flag.

And on October 25 we will be opening a new BMA office in Hong Kong, headed up by Assistant Director, Malcolm Keast. Contact details can be found on the Contact Information insert.

Looking ahead, our decision to waive registration fees is a significant change in the way the Authority does business. We are not standing still! We are working hard towards introducing the Bahamas Yacht Code (BYC) as well as a Maritime Marriage Act, which will allow weddings at sea on Bahamian-registered ships, something our cruise ship owners have long been asking for. I hope to announce their enactment very soon.

Finally, the BMA is already gearing itself for next year's Bahamas International Conference and Trade Show (BIMCATs), for the CMOU Port State Control Seminar and for the Marine Accident Incident Investigation Forum in Freeport in February 2011. I very much hope that I will be able to renew my acquaintance with everyone I met at Posidonia 2010, at Seatrade Cruise Shipping and CMA Shipping earlier this year and I look forward to forging many new and mutually beneficial relationships in the future.

# Posidonia 2010 – a resounding success

Would Posidonia 2010 be a success given the economic problems besetting Greece?



*The Bahamas Maritime Authority stand at Posidonia 2010*

There was much speculation in the run-up to the event but in the end 2010 proved to be one of the best Posidonias ever, especially from The Bahamas viewpoint. Dale Ploughman, Chairman of the Bahamas Shipowners Association said that the organisers must have been very proud that the event had attracted so many visitors. "I was very pleased to see that The Bahamas was so well represented at Posidonia and that the Bahamas Maritime Authority's Luncheon was so very well attended by shipowners and the maritime community at large. Even the competition turned up and was accepted with good grace and friendliness in typical Bahamian style."

This year, the BMA stand was co-sponsored by the Bahamas Financial Services Board (BFSB) and the Ministry of Tourism. Representatives from the Grand Bahama Shipyard Ltd and a prominent Bahamian law

firm were also there to present a complete all-round Bahamas package. According to BMA's Chairman, Ian Fair, "The success of this joint approach at Posidonia, by the tourism, financial services and maritime sectors bodes well for the creation of **The Bahamas' Cluster**. The ambition is to bring together the many and various elements of the maritime sector with the country's other key services and then build on each others' strengths, for the good of all stakeholders." The BMA looks forward to welcoming many of them to the 2012 event.

The event attracted 17,385 visitors from 76 countries as well as a record 1858 exhibitors from 87 countries and territories. A new record is expected for the next event in 2012 based on demand for floor space already requested. The Bahamas will be there to meet its Greek and other owners and to encourage new customers to join the BMA's Register and do business with The Bahamas.

## LRIT and the Gulf of Aden

Since December 2008 the BMA has extracted position data from the Long-Range Identification and Tracking (LRIT) system for Bahamas ships in the area at risk from piracy off the coast of Somalia. This information is sent to European Union Naval Force Somalia (EUNAVFOR) Operation Atalanta for comparison with their information on ships which have registered with The Maritime Security Centre – Horn of Africa (MSCHOA) and are providing daily reports to The UK Maritime Trade Operations (UKMTO).

To improve this exchange of information the BMA has established an anti-piracy LRIT polygon covering the Gulf of Aden and the western Indian Ocean to enable identification, position, course and speed

data for Bahamas ships to be collated automatically and submitted to EUNAVFOR on a daily basis. The polygon set up in agreement with EUNAVFOR is a simple rectangle based on the UKMTO reporting area with the boundaries of latitude 23 N – latitude 10 S, longitude 38 E – longitude 78 E.

The information provided by the BMA is used for the sole purpose of verification and is not retained by EUNAVFOR nor passed on to any other party. Shipowners should be aware however that the UKMTO reporting regime requires more information about the ship and crew than can be provided by the LRIT system data. Ships should therefore continue to provide daily UKMTO reports as a critical part of the ship's anti-piracy strategy.



## Bahamas heads IMO Sub-committee

The Bahamas has been appointed to chair the IMO Flag State Implementation (FSI) Sub-Committee with Captain Dwain Hutchinson, BMA Deputy Director, unanimously elected as the Sub-Committee's Chair.

The IMO Sub-Committee on Flag State Implementation was established in 1992 to address the varying standards between flag states in the effective implementation of the international conventions, the aim being to improve the performance of Governments. Amongst the important issues on the Sub-Committee's agenda are the IMO Member State audit scheme, casualty analysis, harmonisation of port state control activities, the development of a mandatory Code for Recognised Organisations and the survey



*Julie Gascon of Canada (Vice Chair), Dwain Hutchinson and Koji Sekimizu (IMO Director of the Maritime Safety Division)*

guidelines under the Harmonized System of Ship Survey and Certification (HSSC).

Captain Hutchinson's election marks an important milestone not only for The Bahamas but also for the IMO which has, for the first time ever, entrusted the important work of this

body to a major flag state. Captain Hutchinson has been deeply involved in the development and oversight of Bahamas national maritime policies and regional activities in the Caribbean MOU and he brings a wealth of experience to his new role.

## Bahamas on-line system for seafarers' documentation

The Bahamas Maritime Authority has developed a new on-line system that allows Registered Owners and ISM Managers, or their duly authorised Managing Agents, to submit applications for seafarers' documentation electronically.

The new system means that companies who satisfy the Authority's eligibility criteria, including establishing an agreed financial arrangement for accessing the system, will be able to apply on-line for Bahamas Flag State Endorsements and Seaman's Record Books on behalf of seafarers who are employed or will be employed on Bahamian registered ships.

BMA's Captain Dwain Hutchinson, project manager for the new system, said that together with the introduction of a revised seafarers application form, see BMA Information Bulletin 124, the new on-line facility will provide enhanced customer service delivery and benefits including:

- 24/7 provision of the Confirmation Receipt of Application (CRA) for Flag State Endorsement
- increased accuracy and greater reliability of seafarers' data recognising that this data will be entered by the user
- active monitoring/tracking of the application by the user via the use of a web-based system
- improved financial control - one of the

conditions for access to the system is the establishment of a credit account or an agreed financial arrangement with the Authority

- facility for multi-users within a Company
- an environmentally friendly system.

"Recently, many BMA customers have asked for on-line access to the Authority's documentation and it was therefore a priority for the BMA to modify existing systems as part of its continuing drive to improve the quality of its service," said Capt Hutchinson.

As an integral aspect of its continuous improvement process, the BMA welcomes any input or comments that will enhance the new system.

Additional information, including the criteria for access, is outlined in BMA Information Bulletins 107 and 108 or interested parties can contact the Seafarers & Manning Department in the BMA's London Office.

Email: [stcw@bahamasmaritime.com](mailto:stcw@bahamasmaritime.com)  
Website: [www.bahamasmaritime.com](http://www.bahamasmaritime.com)

## BMA at Fort Lauderdale

The 51st Fort Lauderdale International Boat Show will, for the first time in its history, have the Bahamas Maritime Authority as an exhibitor. Now that the registration fee has been waived and once the Bahamas Yacht Code (BYC) has been gazetted, the Authority can offer yacht and super yacht owners all the benefits of a first class flag together with those of **The Bahamas cluster**. BMA's staff look forward to welcoming visitors at Stand Number 711, Las Olas Marina, Fort Lauderdale from 28 October - 1 November 2010.

## BMA requests IMO Voluntary Audit

The Bahamas has applied to participate in the Voluntary IMO Member State Audit Scheme. It is intended to provide an audited Member State with a comprehensive and objective assessment of how effectively it administers and implements those mandatory instruments which are covered by the Scheme.

# POSIDONIA 2010

The reception on 4 June was once again a great success and some 200 guests attended, in spite of the mid-day heat wave, on the veranda of the prestigious Yachting Club of Greece.

They enjoyed real Bahamian hospitality, were able to watch the start and finish of the sailing Regatta and had the opportunity to get to know key BMA staff.

Visitors to The Bahamas' stand, in particular owners, technical directors and operations managers were very pleased with the responses they receive from BMA staff as well as additional information which is supplied on a number of various issues.

Considering the response received during the entire week of the exhibition, The Bahamas' participation in this year's Posidonia was a great success, one which we look forward to repeating at Posidonia 2012.







## Golden Compass Award

The BMA and BSA were joint gold sponsors at the International Golden Compass Award Dinner honouring Adam M Goldstein, President and CEO, Royal Caribbean International. The event benefitted Seafarers' House in Port Everglades.

*Christine Scavella, BMA's Deputy Director, New York Office with top left, Carla Stuart, The Bahamas Ministry of Tourism and Matthew De-Tugny, Head, Bureau Veritas, North America, top right, The Hon Gladys Sands, Consul General, The Bahamas Consulate General, Miami, and bottom, Erma Rahming Mackey, BMA's Deputy Director, Nassau Office*



# Bahamas Oil Spill Response Assessment

The Deepwater Horizon oil platform explosion and subsequent oil spill in April this year in the northern Gulf of Mexico still poses a potential but unknown threat to the Bahamian coasts and their marine resources.

Oceanographic models of currents indicate that areas of the Western Bahamas, located approximately 60 nautical miles SE of the Florida Keys, could be at future risk. As a result the Bahamas Maritime Authority requested expert advice and technical assistance from the International Maritime Organisation (IMO). Ms Claudine Tiercelin from the Centre of Documentation Research and Experimentation on Accidental Water Pollution (CEDRE), accompanied by Commander Jeff Ramos from the Regional Marine Pollution Emergency Information and Training Centre for the Wider Caribbean (REMPEIT-Caribe) visited The Bahamas in July to conduct an assessment of The Bahamas' oil spill response capability and to develop an incident action plan in case of any future contamination. The mission involved liaising with national authorities, meeting Government officials, and consulting national and international experts to assess the current status and any actions already taken.

The mission had two key tasks. The first was to identify and quantify the potential risk of oil coming ashore in The Bahamas, based on the current trajectory of slicks and predictions of their future movement outside of the Gulf of Mexico.

The second was to assess The Bahamas' capacity and readiness to respond to a major oil pollution incident by;

- determining the resources needed to address the identified level of risk including resources already in place plus additional ones
- reviewing the National Contingency Plan with a view to addressing any gaps that may compromise the country's level of preparedness
- suggesting improvements as needed following international practices related to oil pollution preparedness and response
- reviewing The Bahamas' bilateral and regional arrangements.



Helix Energy Solutions Group

Helix Energy Solutions Group vessels and technologies played a key role in the BP Macondo oil spill response and well kill operation in the Gulf of Mexico.

Bahamas-registered *Helix Producer I*, a floating production vessel, was hired by BP to connect directly to the Macondo well and produce oil and gas. The *HPI* was uniquely suited to this operation, as the vessel combined the handling capacity of a production barge with the maneuverability of a dynamically-positioned ship. This design was originally conceived as a hurricane-responsive solution - sailing out of the path of an approaching storm reduces downtime and eliminates the chance of weather-related damage.

The ability of the *Helix Producer I* to move swiftly from oil production to spill response operations and successfully produce hydrocarbons in this ad-hoc manner proves the Floating Production Unit concept and ensures operational demand for the vessel for years to come.

In general, it was determined that the most likely impact to the Bahamas' shores would be in the form of tar balls. A strategy of monitoring, booming of sensitive areas, and manual beach clean-up was therefore recommended. The Oil Spill Contingency Team is keeping watch on uninhabited islands and The Bahamas National Trust will continue its assessment of Cay Sal and Bimini so that the relevant authorities can be advised on what measures, if any, need to be taken. And despite the recent plugging of the well, there is still a risk. Hundreds of Bahamian volunteers are now being engaged so that the country is prepared and ready to remove any tar balls that may come ashore in the coming weeks and months.

*So far The Bahamas has been lucky and currently there is no evidence anywhere that the country's pristine shoreline has been affected by the Deepwater Horizon disaster.*

## Silver Bell Award

BMA and BSA were Benefactors at the 33rd Annual Silver Bell Awards Dinner benefitted the Seamen's Church Institute. Award recipients were C Berdon Lawrence, Board Chairman, Kirby Corporation (Silver Bell Award), The Rev Jean R Smith, former Executive Director, Seamen's Church Institute (Silver Bell Award), Vice Admiral Vivien S Crea (ret), former Vice Commandant, United States Coast Guard (Lifetime Achievement Award).

Commodore Davy Rolle with Cannon Peters of the Mission to Seafarers who visited the BMA in May



left to right: Tsutomu Shiotsuki, General Manager, Class NK, New York Office, Fernando Pinto, Head, DNV Passenger Centre for North and South America, Christine Scavella, BMA Deputy Director, New York Office, Danielle Giani, Head, BV Service Centre for North and South America, Brendan Corrigan, Senior Vice President, Marine Operations, Carnival Cruise Lines



# Norwegian Epic joins register

The latest in a long line of Norwegian ships to fly the Bahamas flag, *Norwegian Epic* joined the Register in June 2010.

Norwegian Cruise Lines' latest ship, its biggest ever at 155,873 GT boasted a number of innovative attractions and entertainers during her inaugural festivities in New York in July. Jeff Garlin, co-star and executive producer of the HBO series "Curb Your Enthusiasm" headlined the festivities and Reba McEntire, who recently hosted the 45th Annual Academy of Country Music Awards, performed the christening ceremony. Ms McEntire is an avid cruiser and has taken several family cruise vacations, most recently on *Norwegian Gem* in the Mediterranean.

One of the more unusual attractions available to cruisers on the *Norwegian Epic* is a unique frozen bar. Before sailing, NCL announced a partnership with SVEDKA Vodka and Inniskillin ice wine. The SVEDKA Ice Bar will feature specialty SVEDKA and Inniskillin ice wine drinks.

"Inspired by the original ice bars and ice hotels in Scandinavia, the cruise industry's first true ice bar is the ultimate chill," NCL said. Guests can reserve the venue for a \$20 cover charge and at a cool 17 degrees will no doubt be grateful for the hooded coats and gloves which are provided so that they can

enjoy two included cocktails during their stay.

In the coming months *Norwegian Epic* will undertake year-round Caribbean sailings featuring ports of call alternating between an Eastern Caribbean itinerary and Nassau, Bahamas and Western Caribbean cruises. The 2011 cruise season from May-October will have *Norwegian Epic* sailing a series of 7-day Western Mediterranean cruises from Barcelona. Returning to Miami in November 2011, she will sail a series of 7-day Eastern Caribbean cruises in 2012.



The Norwegian Epic

## BIMCATS 2011

The world's major shipping routes, supplying everything from raw materials to essential food products, would grind to a halt without seafarers. With shipping forming 90% of world trade, it is particularly pertinent that The Bahamas' third international maritime conference and trade show convenes under the theme "The Mariner: Building on the Year of the Seafarer" during the period 2 - 4 February 2011. Preparations for BIMCATS 2011 in Freeport, Grand Bahama, are well underway.

Ms Cleopatra Doumbia-Henry, Director, International Standards Department of the International Labour Organisation, is the keynote speaker for the event which will address practical ways to attract and retain the industry's most vital resource - the mariner. Key topics will include:

- the impact of the industry's measures to address the current manning shortage
- the regulatory framework of the revised STCW Convention/Code and the International Maritime Labour Convention
- measures being undertaken for the training and continued professional development of mariners
- human element factors relating to maritime safety, security and marine environment protection and
- the maritime opportunities available within The Bahamas.

For further information, please contact Ms Anya Symonette, Ministry of The Environment, Nassau, The Bahamas. Tel: 242-397-5537, Fax 242-328-1324, Email: anyasymonette@bahamas.gov.bs.

## EVENTS CALENDAR 2010-11

### ILO MLC PREPARATORY MEETING

September 20-22 • Geneva, Switzerland

### THE MONACO YACHT SHOW

September 22-25 • Port Hercules, Principality of Monaco

### ILO MEETING ON SEAFARER'S DOCUMENTATION

September 23-24 • Geneva, Switzerland

### IMO MEPC (MARINE ENVIRONMENT PROTECTION COMMITTEE)

September 27 - October 9 • IMO, London

### IMSO ADVISORY COMMITTEE (International Maritime Satellite Organisation)

October 4-6 • Argentina

### SPEAKING ENGAGEMENT

October • Dalin University, China



### HONG KONG OFFICE OPENS

Official opening October 25, 2010

### SHIP MANAGERS CONFERENCE

October 20 • Cyprus • BMA speaking



### FORT LAUDERDALE BOAT SHOW

October 28-November 1 • Las Olas Marina, Fort Lauderdale

### BSA (BAHAMAS SHIPOWNERS ASSOCIATION) AGM

November 9-10 • IMO, London

### ILO MLC TRAINING FOR PSCO IN CARIBBEAN REGION

November 10-12 • Jamaica

### CLIA (CRUISE LINES INTERNATIONAL ASSOCIATION) LEADERSHIP FORUM

November 15-19 • Florida, USA

### IMO MSC (MARITIME SAFETY COMMITTEE)

November 24 - December 3 • IMO, London

### CARIBBEAN PORT STATE CONTROL TRAINING SEMINAR

January 31 - February 2, 2011 • Freeport, Grand Bahama

### MAIIF (MARINE ACCIDENT INVESTIGATORS' INTERNATIONAL FORUM)

January 31 - February 4, 2011 • Freeport, Grand Bahama

### BIMCATS (BAHAMAS INTERNATIONAL MARITIME CONFERENCE AND TRADE SHOW)

February 2-4, 2011 • Freeport, Grand Bahama

# Questions we're often asked...

Many people feel that they are in the dark about what goes on at IMO, in particular when those four letter acronym meetings such as the MEPC are bandied about. So the Flag had a chat with Dr Phillip Belcher, one of BMA's experts from the Maritime Affairs department, to try to get to the bottom of it.

## Q So what is the MEPC?

A It stands for the Marine Environment Protection Committee and it does what it says. As one of IMO's major committees, the MEPC looks after all aspects of pollution, in its broadest sense, within the maritime field. Pollution can be anything and everything from the obvious oil and chemical spills to things like noise. It is up to IMO members to submit issues which they think are important and then for the committee to decide what should be done.

## Q But what is the objective of the MEPC?

A To try to minimise shipping's impact on the marine environment. Every human activity leaves a footprint on our shared planet. Shipping is no different. It is of course by far and away the most environmentally friendly mode of transport but we do have a responsibility to reduce all impacts, no matter how small. So MEPC looks at these issues and we collectively sign up to the appropriate solutions. In this way everything applies equally to all – a level playing field.

## Q So what are some of the MEPC's major accomplishments?

A The MARPOL Convention and its six annexes. Pollution from oil, chemicals, packaged goods, sewage, garbage and air pollution are all heavily regulated. Ship construction, equipment, and disposal restrictions are all detailed, sometimes in excruciating detail.

## Q How has all of this been beneficial to shipowners?

A Many people can and do argue that we all work within an over regulated industry. There is a famous diagram showing all the pollution related regulated areas of a ship and you cannot see much of the ship in this diagram. But that is a good thing. It is in no one's interests for ships to pollute. Shipping has a massive responsibility and fulfils it very well.

## Q When is your next meeting and what issues will you be facing?

A September and it's going to be a tough one with a very heavy workload. The major issue is the regulation of greenhouse gas (GHG) from international shipping. Should IMO develop a market based measure as a solution? What form should that take? Is that not just a penalty on trade? Stated figures relate to shipping contributing billions of dollars annually. Do we have an industry robust enough to survive the removal of so much money? In addition, these items must be considered within the wider context of the climate change debate and the UNFCCC meetings. IMO is doing its best to deal with these complex and expensive issues and compared to other sectors, shipping is able to hold its head high and be proud of its achievements.

# News *in brief*...

## New appointments



### Stuart Willis

36-year old Stuart joined the BMA's Finance Department in April this year as an Accounts Assistant. Stuart left school at 17 and joined the British Army as a radio operator/repairer in the Army Air Corp (Helicopters). He served in Bosnia, Serbia, Croatia, N Ireland, Germany and France. Some ten years later, Stuart left

the Army and went on to hold a number of positions as a service engineer, most notably for Marconi.

Two years ago, after many years' interest in business management, Stuart began studying accountancy. He is in the final few months of a three-year AAT course and he intends to go on to study management accountancy (CIMA).

A keen sportsman, Stuart plays football but his true love is mountain biking. We wish him every success in his new career with the BMA

### Kendira Beneby

Kendira Beneby joined the BMA's London office in May this year as an Administrative Assistant in the Registration Department. This appointment will allow her to pursue her passion for working in the maritime sector.

Kendira achieved a Bachelor of Law (Honours) Degree at the University of Bristol in 2009 and prior to this, she attained an Associates Degree in Law and Criminal Justice at the College of The Bahamas. Miss Beneby intends to continue her studies in the maritime sector by completing her Masters within this area of law.



### Lester Pink

Lester Pink has joined the BMA's London office as a Technical and Compliance Officer with the Inspections Department. Lester went to sea with the Bank Line in 1972 as a 16-year old navigating cadet. In 1981 he joined Everards where he gained his Master (class1) Foreign Going Certificate in 1984. His first command in

1986 was a very small coaster working the North Sea. In subsequent years, he rejoined the Bank Line, operating large, multi-purpose vessels worldwide.

At the end of 2004, after 32 years at sea, Lester was finally persuaded to get what he calls "a proper job" working on shore as the sole Marine Superintendent in the London office of a large Singapore-based shipping company. The chance to join one of the world's leading Flag Authorities was a "not to be missed opportunity".



## Your comments

If you have any comments about the Flag or need to tell us of a change of address please contact us.

[edit@bahamasmaritime.com](mailto:edit@bahamasmaritime.com)  
120 Old Broad Street, London EC2N 1AR,  
United Kingdom