

Captain William Harry Coombs 1893 – 1969

A biography prepared to commemorate the 90th Anniversary of the founder of 'The Navigators' on 1st March 2011.

".... A man of energy and determination he stood a fraction over 4ft 10in. His genial personality made him many friends in the trade union movement and in the shipping industry."

The Times, Obituary, 25th June 1969

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Please imagine that you are in Captain William Coombs' flat in Shanghai. It is December 1920...Two friends are dining, Master Mariner William Coombs and Capt Mummery.

Conversation turned to Mummery's hobby – the amateur study of life expectancy and risk. Today this occupies the minds of highly skilled actuaries as they attempt to forecast against a background of rapidly rising life expectancy. ('The demographic time bomb').

The conversation turned, as one would expect, to 'gossip' – “whatever happened to young so and so ... and did you hear?”. One particular mutual acquaintance became the topic of conversation. He had been a fine officer and was second officer when his steamer was sunk in a collision with a sailing ship in the English Channel in 1912. He was now trying to make a living as an Able Seaman. His Certificate had been cancelled by the Marine Board of Trade and his promising Officer's career ended without right of appeal.

At this point Capt. Coombs had a flash of inspiration that would change his own life and those of thousands of others – He linked the earlier conversation and asked why there was no protection for such calamity? The answer he received was that no underwriter or insurance company would be interested.

That was in 1920 and was the pivotal point in Capt. Coombs' life. We know little of his life before that dinner but let me describe some key events.

Captain William Harry Coombs was born on 15 July 1893 in Edmonton North London. At 14 he joined the training ship HMS Conway in 1907. Since the 1850s, in order to qualify as a merchant navy officer a four-year apprenticeship had to be served at sea. In 1861 the Board Of Trade decided formally that two years spent training at Conway would count as one year served as a cadet at sea. Thus Conway cadets only had to complete three years training at sea instead of the four required for anyone going straight to sea.



A Conway Passina Out Certificate

Cadets received a Conway Passing Out Certificate of Exemption when they left Conway. Capt Coombs passed out as a Gold Medallist in 1909 “For proficiency in all branches of training and education”. This was the first year the award was made, ironically as you will read later, by the **MMSA**! In those Edwardian days his talent and leadership must have been truly outstanding to achieve such high honour. He was destined to have a promising future!

Capt. Coombs was of small stature. It was said he had to stand on a box when navigating as he was unable to see over the dodgers (windscreen and cover device) on the front of the Bridge of the vessel. When one of my colleagues met him in 1961, “he was behind a table and until he walked away I did not realise he was in fact standing up”.

For the early part of his career Capt. Coombs served as a junior officer charting the Hooghly River that runs through the Indian State of West Bengal. (The phrase "It's blowing a *HOOLEY*" comes from the time when steamships were unable to sail up the river). Trading links had existed since the formation of the East India Company in 1600 and this was the perfect place for Capt. Coombs to develop his skills. For four years he surveyed rivers, measuring depths, and made coastal charts for the Chinese Maritime Customs as trade continued to flourish.

At the outbreak of the First War he was a young fourth officer serving on a merchant ship between Calcutta and Sydney. Taking a ship to Melbourne passing Krakatoa as it had a minor eruption, Capt. Coombs signed off and joined the *Hymettus* returning to England, again as fourth officer. The captain was another ‘Old Conway’. Their cargo – 750 heavy draught horses for the war effort! Some Troopers joined the ship, one of whom was Jack Mountain, possibly Capt Coombs later introduction into the Mountain family’s Eagle Star Insurance Company. At Port Adelaide they took aboard a kangaroo – as a mascot!

Capt. Coombs’ quickly realised that his ambition was to become a pilot in the new Royal Navy Flying Service. He applied in 1915 but was rejected on grounds of his height. Returning to the Merchant Navy he was invited to serve as a Lieutenant, Royal Naval Reserve (RNR). This involved undertaking Surveys under the command of Vice Admiral Sir John Franklyn Parry, a Navy Hydrographer. Capt. Coombs gained his Master’s Certificate on returning to the Merchant Service in 1919. This was an enormous achievement for a young man of twenty-five! In 1920 he went to Shanghai as assistant cartographer with the Chinese Maritime Customs.

In December 1920 Capt. Coombs found himself in Shanghai, once again working for the Chinese Maritime Customs. By the middle of January 1921 he would be back in London! He had served at sea for 13 years.

Capt. Coombs resigned from the Chinese Maritime Customs and made immediate arrangements to return to London. The voyage took around 6 weeks – long enough to have second thoughts. But he didn't. Instead he made plans and on arrival in London contacted a family friend, Mr. FH Church who was a Lloyds Broker. Together they discussed Capt. Coombs's proposition and agreed to form the **Navigators & General Insurance Company**. This was incorporated on 1st March 1921 and is strong today based in Brighton, West Sussex.

A third Director was appointed to the Board at the start, Vice Admiral Parry (from Captain Coombs' Great War days).

Initially **Navigators** would transact very limited business protecting against the loss of officers' professional certificates following an official enquiry into the loss of a ship, a collision or other accident. Agents were appointed to represent the Company at all the major ports. In the early years some 8,000 policies were sold raising a fund of £12,000. Staff costs were modest. The young ladies who worked as clerical staff had connections with seafaring fathers and brothers and believed in supporting the cause of seafarers. Similarly, the Directors took very small payments for their services. The **Navigators** office in London soon grew to become a lively meeting place where advice was given to visiting Officers and a register was maintained of job opportunities for those unable to find a ship during the Depression years. This had similarities with the formation of Lloyds where traders would meet and share risks in a Coffee House.

Rather appropriately the office was above a city tailors displaying a sign "Invisible Mending" – This was, after all the work that the Navigators were doing! Mending the frayed conditions under which so many Merchant Officers were working. The premiums charged were kept low. Capt. Coombs set the rates for the risk following several weeks researching records at the British Library. The majority of claims were fair and involved payment for legal defence and the suspension of Certificates. Margins were finely balanced and this presented the Directors with a challenge, namely, to raise income without increasing premiums.

The solution was the creation of the modern Navigators & General Yacht and Motor Boat Policy. Insurance in the 1920's had taken the giant leap to cover 'Motor Cars' and was evolving rapidly. Capt. Coombs stood back and mused about offering similar protection for Pleasurecraft. He had enjoyed sailing in the Far East and believed that providing this cover would be a lucrative business for Navigators. RWA Faulkner, a keen yachtsman and Yacht Broker, was recruited to develop a business that now collects premiums worth in excess of £15M each year. This was good business and the profits of the early Yacht and Motorboat policy were ploughed back into the company to support its welfare activities and the fight for better conditions in what we now know as the Merchant Navy.

The fight was 70 years old when Capt. Coombs joined the battle. By the mid-1800's, the overloading of cargo ships had become a major problem. By 1836 public concern about the loss of ships and crews reached the point where Parliament was forced to appoint a committee to investigate the growing number of shipwrecks. In 1850 legislation was passed to create the Marine Department of the Board of Trade: one of its duties was to enforce the laws governing the manning, crew competence and operation of merchant vessels.

With the discussion raging, the **Mercantile Marine Services Association (MMSA) was formed in 1857** and called for tighter regulation of the owners. Liverpool was one of the earliest Associations and in 1857 they decided to set up a school ship specifically to train young boys for a life at sea. This was the Conway on which Captain Coombs served.

This was not effective (partly because shipowners were also represented) and the government avoided direct interference with ship owners until 1870 when Samuel Plimsoll headed a campaign to require that vessels bear a load line indicating when they were overloaded, hence ensuring the safety of crew and cargo. Plimsoll exposed what he described as "coffin ships" created by overloading. He drafted a bill to improve conditions on merchant vessels.

Gladstone's government set up a Royal Commission to investigate merchant marine practices and conditions and this exposed many malpractices committed by unscrupulous owners.

Unbelievably a Bill was introduced in 1875 but was defeated. The Ship-owners had powerful influence!

Plimsoll fought until finally, in 1876, Parliament was forced to pass the Unseaworthy Ships Bill into law. The Act required a series of 'lines' to be painted on the ship to show the maximum loading point. Unfortunately, the Act allowed the owners to paint the line where they saw fit and some chose to paint it on the funnel of the ship. It was not until 1890 that Board of Trade officials applied the regulations that Plimsoll had intended.

In 1893 a group of dissatisfied officers broke away from the **Association** and formed the **Imperial Merchant Service Guild (IMSG)**.

And if two bodies were not enough, Deck and Engineering Officers and Pursars who had served in the First War formed the **British Merchant Services League (MSL)** in 1919. This was registered as a Trade Union (but was short lived).

Returning to Capt. Coombs's story ... By the time he reached London there were three main bodies competing to represent Merchant seafarers. They fought each other aggressively to the satisfaction of the owners who adopted 'Divide and conquer' tactics. Someone had to act to represent the officers and sailors. And Capt. Coombs did!

Navigators & General (Navigators) formed a fourth campaigning and welfare body. Its aim was to provide an alternative and effective voice. Any underwriting surplus was channelled into supporting its policyholders (members) and campaigning on their behalf. The company did not pay a dividend until 1936 and acted as a 'Union' providing free advice to policyholders.

Navigators engaged the services of an Accountant to give free advice on Income Tax and help those held in captivity in the recent war to make Reparation Claims against Germany. House Purchase, Mortgage, Life Assurance and other legal advice was all made available financed by the profits of Navigators.

This was a huge threat to the existing bodies that saw their memberships moving to **Navigators**. The **Guild** was openly hostile from the start, The **Association** was tolerant for a year and the **League** wound up in 1921, probably as a result of **Navigators'** success. The **League** was also, by some accounts, poorly organised and managed.

This period was disastrous for the seafarers that all four organisations sought to protect. Capt. Coombs was an honourable man who advocated that Merchant Officers should join one, any one, body to ensure their voice was heard. Initially he restricted cover to Loss of Certificate but in 1922 the

Association raised a question in Parliament implicitly criticising the Navigators Protection of Masters Certificate, suggesting potential abuse. The reply was a ringing endorsement for the cover and shortly afterwards both the **Association** and **Guild** began to offer 'Insurance of Certificates'! In response, **Navigators** issued Legal Protection that had previously been a benefit offered by the other two! They then introduced Emergency Travel Indemnity Insurance to cover costs of emergency travel for husbands, wives and children.

In 1925 the Ship-owners were strong and the seamen's voice diluted. A strike by seamen in 1925 fell apart without TUC support.

Again Capt. Coombs appears! In 1925 he published a book at his own expense and distributed it widely to highlight the plight of '**The Nations Key Men**'. The book was a rallying call and written in 10 days at the end of 1925 and distributed at Christmas.

The book provides us with an interesting view of two political leaders

Clement Atlee, Prime Minister 1946-51

“ If all Socialists were as Major Atlee, I don't think England or the Empire would need to fear a Labour Government. Unfortunately, they are not. ”

(Later, Sir) Winston Churchill, Prime Minister 1940-45 and 1951-55

“ When saying good-bye to Major Atlee, I had a curious experience. It maybe imagination, but I felt as one feels when close to a powerful searchlight. I turned round and caught a glimpse of a figure who had just entered the building walking quietly and deliberately up a narrow stone stairway. It was Mr Winston Churchill going to the House *(of Commons)* - it was at the time of the Budget debates. One literally felt the magnetic power of the man's personality, and one devoutly wished that no matter what he may or may not be politically, that he would one day be a staunch friend of the Nation's Key Men *(Merchant Navy)* ”

This was a period of extreme frustration. Seafarers did not have a united voice and their representatives squabbled and attacked each other. A wasted

opportunity that played into the hands of the shipowners. There could only be one solution, namely to unite the opposition and once again Capt. Coombs was at the forefront. In 1928 he and his fellow Navigators' director Admiral Parry formed **The Officers (Merchant Navy) Federation** through which many British and Commonwealth officers' associations worked together on key issues. They met in the Dining Room at Lloyds using **Navigators'** influence at the heart of the Insurance market. Disappointingly the old **Association** refused to deal with the Navigators and this was a bitter disappointment to Capt. Coombs.

The 'voice' soon needed strong legal representation. Again, another typical Capt. Coombs act – Rather than divert seafarers' funds to engage lawyers, he personally studied and was called to the Bar by the Inner Temple in 1932 representing the Association personally.

The Federation grew in strength. And as it grew another front was opened ...

The Watch Ashore was formed on 20 February 1933 by the Hon. Mrs. Nelson-Ward and Miss. Irene Vidal, late Mrs. Coombs who was his secretary and first Company Secretary of the Navigators). Those who had suffered in silence now roared! The wives, mothers and girlfriends formed a society opening branches in all the major ports. They lobbied local MPs, owners and Newspapers. We would regard them today as a hugely successful, determined 'Campaigning Pressure Group'.

It was a combination of the **Federation and Watch Ashore** that finally turned the tide. Between them they gathered 12,000 signatures and petitioned Parliament to act. In typical Capt. Coombs style they chartered a tug, aptly named 'Britannia', and sailed up the Thames festooned in a huge banner to deliver the petition. An example of an early, carefully crafted, photo opportunity.

The tide was turning but the officer's patience was at breaking point. **Navigators and Engineer Officers Union** formed in 1935 and Capt. Coombs was its first General Secretary (serving until 1943). The **Association** finally joined the **Federation** in 1942 nearly a century after the Marine Board of Trade was introduced in the 1850 Bill.

During this time another milestone was reached. **The Merchant Navy Officers Pension Fund in 1937**. This was further evidence of the commitment to the men of our Merchant Navy. Once again we find Capt. Coombs – this time appearing as the first Chairman of the Trustees.

The Fund, recently valued in excess of £3bn, has more than 50,000 members and some 500 participating employers.

Postscript



Senior Rear Commodore Capt W H Coombs, CBE RNR, one of the Younger Brethren of Trinity House.

There are many in all walks of life who began their education at Conway and then went on to achieve great success in other fields. Among them are the former Poet Laureate John Masefield whose poem *Sea Fever* begins "I must go down to the sea again; to the lonely sea and the sky...."

One of the last services Capt Coombs made to seafarers was in 1965 when he supported Capt O M Watts (Vice Commodore), as Editor of 'Reed's Nautical Almanac' to lobby for the introduction of BBC weather forecasts for coastal waters.

Capt. Coombs was awarded the CBE in recognition of his services to the Merchant Navy.

Capt. Coombs died at sea on 23 June 1969. He lived in Diss, Norfolk.

The Union



After more than a decade of cooperation Capt Coombs' **Navigators and Engineer Officers Union** merged with the **Marine Engineers Union** in 1956 to become the **Merchant Navy & Air Line Officers Association (MNAOA)**.

In 1985 the **National Union of Marine, Aviation and Shipping Transport Officers (NUMAST)** was established through a merger between the **Mercantile Marine Service Association (MMSA)**, **Radio and Electronic Officer Union (REOU)** and **MNAOA**.

NUMAST then changed to **Nautilus UK** in 2006 to reflect the increasing globalisation of shipping in the new millennium. Long-standing cooperation with the Dutch maritime union resulted in the launch of the Nautilus Federation, through which **Nautilus NL** and **Nautilus UK** worked closely together on an industrial and political level.

In 2008, members of **Nautilus UK** and **Nautilus NL** voted overwhelmingly in favour of proposals to create a new single trans-boundary union for maritime professionals. **Nautilus International** was born on 15 May 2009.

Despite all the progress that has been made in the last century the need for a strong, united, voice remains. The former Lloyds List Editor, Michael Grey, told a conference in January 2011 that crew "were treated like lepers and that more must be done to give seafarers the respect they deserve"

Watch Ashore



Watch Ashore continues to have groups around the United Kingdom providing a range support to families connected with the merchant Navy.

Annual General Meetings are held at various locations and plans are afoot to celebrate their 80th Anniversary in 2013.

Navigators & General



Eagle Star had always guaranteed the **Navigators'** policies, probably a result of the friendship between the Mountain family and Capt. Coombs. **Navigators** took over **Theatres Mutual**, and **Removers and General**, both very good specialist insurance companies with similar aims to the **Navigators**. **Navigators** sold Removal company policies as well as Yacht policies for a while. Unfortunately **Navigators** also took over the **Army Navy and General**, who eventually were not able to meet its 'solvency requirements' and **Eagle Star** took **Navigators** over to cover this.

A former manager recalls "One of the shocks Eagle Star had when they took over, was that AN&G had an enormous portfolio of Guest Houses. Eagle Star would not insure such risks. Of course most Guest Houses were owned by ex service people who had retired with a grant and started to provide for the future. So AN&G and the old Navigators were an home for such insurance. (I recall that it actually made a profit.)"

Eagle Star became part of **Zurich** in 1999 and **Navigators'** separate legal entity was removed in 2009 during a restructure within **Zurich**.

At our heart is the Yacht and Motorboat policy underwritten in Brighton. This covers UK based small risks right up to the superyachts moored in exotic harbours.

We have a Commercial Department that covers property and liability risks around marinas and harbours. These include boat builders and repairers. Policies can also provide for Employers Liability cover for crew.

Claims are dealt with in the same office, something unusual these days when processes are split between different offices and even countries.

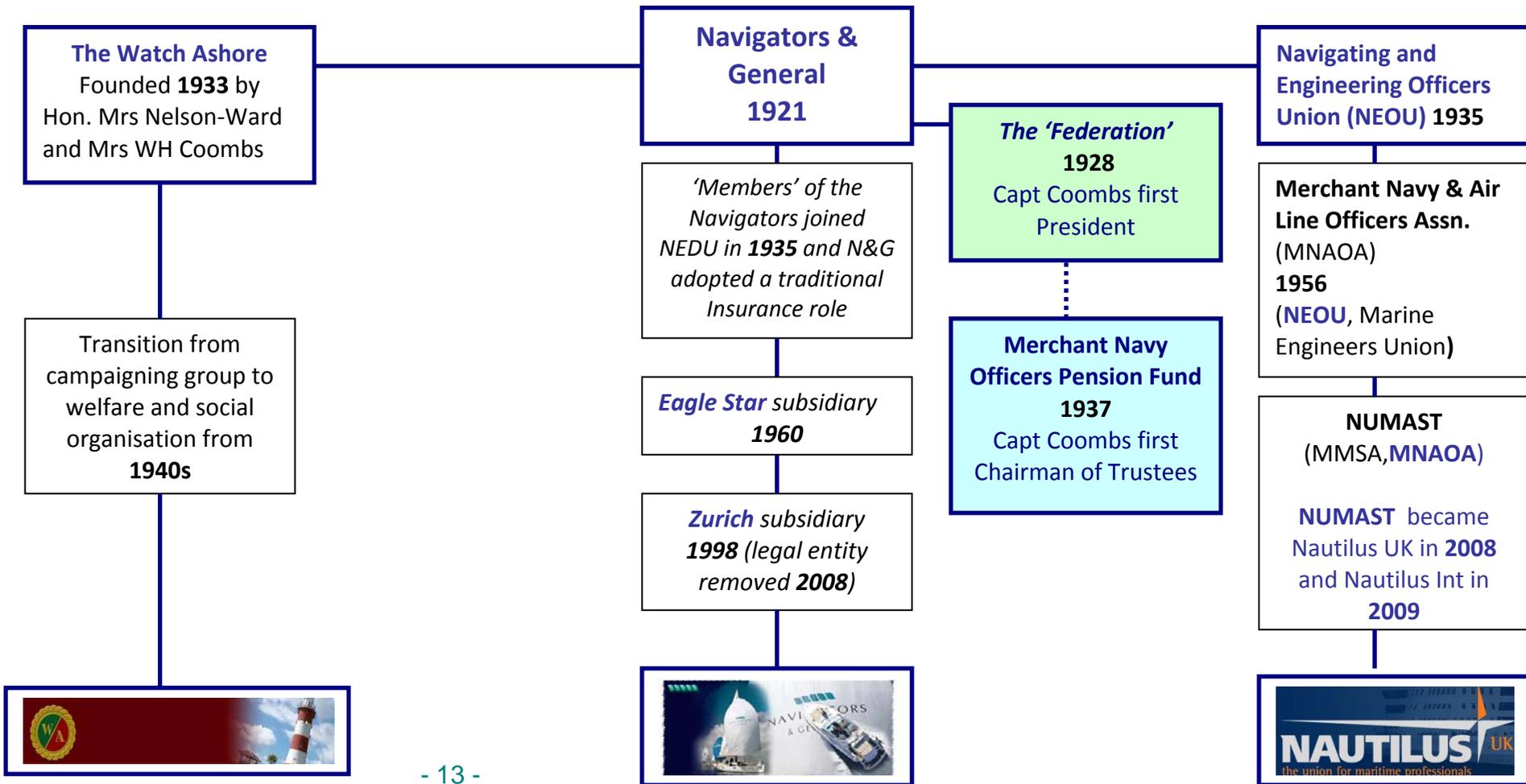
Our team is very knowledgeable and the average Underwriter has nearly 15 years experience with Navigators. Our Underwriting Manager has been weighing up specialist risks for over 30 years!

Clients are very loyal and 9 out of 10 renew their policy each year. Those who don't often apologise that they must retire from the water!

In 2009 Navigators were awarded the prestigious *Investors in People Gold Champion* providing external recognition of the high quality of our staff and managers.



Mercantile Marine Services Association (MMSA) 1857 – Now in Nautilus Int	
British Merchant Services League (MSL) 1919 - 1921	Imperial Merchant Service Guild (IMSG) 1893 -1936



Appendix 2

Obituary published in The LondonTimes on 25th June 1969.

“ Captain William Harry Coombs CBE who died at sea on Monday at the age of 75, retired in 1958 from his post as President of the Officers' (Merchant Navy) Federation on reaching the age limit.*

In 1920 he went to Shanghai as assistant cartographer with the Chinese Maritime Customs. During this period the misfortune of a fellow officer, and the discovery that there was no regular provision for such casualties, led him on his return to the United Kingdom to found the Navigators' and General Insurance Co Ltd.

The next step was the founding, in 1928, of the Officers' (Merchant Navy) Federation - an idea developed in association with Admiral Philip Nelson-Ward - which brought together a number of organizations of Merchant Navy officers.

In 1942 the Mercantile Marine Service Association came into the Federation, and Coombs relinquished his position as general secretary of the union to become federation president.

He was an honorary Captain in the Royal Naval Reserve.

A man of energy and determination he stood a fraction over 4ft 10in. His genial personality made him many friends in the trade union movement and in the shipping industry.

He married in 1936 Irene, daughter of Philip Vidal.”

**Correction 76 years*

Appendix 3

A brief description of the 'Younger Brethren of Trinity House'

The Corporation of Trinity House is governed by a pool of approximately 31 Elder Brethren (ten are 'active' salaried Master Mariners, overseeing a number of boards - the remainder are retired or 'eminent'). The Elder Brethren are selected from a pool of approximately 350 Younger Brethren by their peers.

The charters provide for a category of admission to Trinity House as a Younger Brother of which the maximum preferred number is 350. Younger Brethren are admitted after written application and upon the successful outcome of an interview. They perform no executive function for the Corporation although they may vote at annual election for offices of the Court.

Each Younger Brother (and the term extends also to females) is an officer of either the Royal Navy or the Merchant Service or is associated at a senior level with some other aspect of the maritime industry. By this rank or association, he or she would become part of a multi-disciplinary resource which the Corporation may draw upon for professional opinion in connection with its broad range of responsibilities not only as a General Lighthouse Authority but also in the welfare and educational roles of its charitable objectives.

In return for this valued consultative facility, the Corporate Charity regularly provides a forum at its London headquarters for informal discussion, addresses and seminars on maritime issues of the day.

Membership is available to those of British nationality who meet the qualifications and other conditions determined by the Court from time to time. Younger Brethren are normally admitted for life by a majority of the Court but they are removable also by a majority of the Court. Younger Brethren take the oath of allegiance or affirmation and make the declaration as prescribed in the charters. They have no executive or management role in the affairs of the Corporation but it is a pre-requisite for an Elder Brother to have first been admitted as a Younger Brother.

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And special thanks to

Dennis Mossman, former Director (Head) of Navigators & General

Richard Winter , former Manager and now Loss Adjuster

The Watch Ashore for sharing their archive and personal recollections

Andrew Linington, Director of Campaigns & Communications, Nautilus International

Alfie Windsor, Historian, Old Conway Society

National Museum of Australia

Library Valetta, Malta

The Manager and staff of Trinity House, London

The London Times newspaper