

A True Story of Hijacking, Murder,
and a Global Maritime Conspiracy



DEAD IN THE WATER

Matthew Campbell
& Kit Chellel

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A TRUE STORY OF
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AND KIT CHELLEL

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INTRODUCTION

The oceans make the modern economy possible, providing the most convenient and affordable means to move the things we buy, sell, build, burn, eat, wear, and throw away. On any given day, sneakers stitched together in Cambodian sweatshops are packed into forty-foot containers, then winched by dockside cranes into ships bound for Europe, where they will line the shelves of big-box stores. Oil sucked from a 150-million-year-old deposit beneath the Saudi desert travels the aquatic highway of the Suez Canal, ultimately filling the tanks of Ford sedans in New Jersey. Iron ore gouged from the red earth of Western Australia is loaded into cavernous bulk carriers and shipped to China, where it's forged into the steel that frames Shanghai skyscrapers.

Without seaborne trade, there would be no smartphones, and no glass of red wine with dinner. Without tankers to distribute it cheaply and efficiently, there would be no economic way to extract much of the natural gas that heats our homes, nor the fuel that allows us to fly off on vacations and business trips. The evolution of the shipping business to enable this commerce is one of the most remarkable achievements of capitalism, a symphony of technical and financial innovations that have drastically reduced the cost, and increased the reliability, of long-distance trade.

Yet the industry's success has also, curiously, led it to become largely invisible. The world's greatest cities—London, New York, Tokyo—were once dominated by their ports, their streets crowded with the sailors and dockworkers who made them run. But as ever-larger vessels required ever-larger quays, and robotic cranes replaced longshoremen's brawn, the ports moved away, to obscure locales like Felixstowe and Port Elizabeth.

Eventually the sailors also receded from view—some made obsolete by automation, the rest pushed out by cheaper, less demanding workers from developing countries. Even more than power lines or sewer pipes, ships slipped into the background of modern life, not so much taken for granted as barely noticed at all. As consumers, we've never before had access to such a bounty of goods, and we've never had to think so little about how they come into our possession.

The story told here centers on just one vessel, a rusting hulk of an oil tanker called the *Brillante Virtuoso*. It is the product of more than four years of reporting, drawing on tens of thousands of pages of court filings, witness testimonies, police records, military documents, emails, memos, and audio transcripts, as well as interviews with more than seventy-five people involved in the events concerned. No scenes or dialogue have been invented or embellished; all are based on the recollections or contemporaneous notes of direct participants, or drawn from the materials described above. Where the accuracy of an account is substantively disputed, the objections are described in the text or notes.

On its own, the *Brillante* was nothing special, just another useful cog in the machine of maritime trade. Yet for a decade, this unremarkable vessel has been fought over, picked apart in court, and investigated by police, naval forces, private detectives, and experts who make their living boarding ships to look for nearly invisible clues. And it still hasn't given up all its secrets. Mention its name in one of the world's maritime hubs, and as often as not you'll get a certain kind of reaction—an arched eyebrow, perhaps, or a glance over a shoulder to see who might be listening. More than once during our research, we were warned of risks to our safety if we continued to investigate, and many of the sources we consulted asked not to be identified, fearing for their own well-being. Their anxiety was understandable. For years, the *Brillante* has been leaving a churn of ruined lives in its wake. At least one person involved has been murdered. Others have been threatened, kidnapped, or forced to flee their homes in terror.

This book is about the hidden system that powers international commerce, and, more particularly, about what can happen on its chaotic

fringes. The shipping industry has the unique attribute of being utterly integrated with the world economy while existing apart from it, benefiting from its infrastructure while ignoring many of its rules. It's sometimes said that the seas are lawless, and that's true: far from shore, on a decrepit trawler or a juddering ore carrier, there are certainly no police, and often no consequences. But the most audacious crimes can occur where the maritime world intersects with the more orderly terrestrial one—enabled by the complexities of twenty-first-century finance and, perhaps most of all, the collective indifference of a global populace that wants what it wants, wants it now, and doesn't want to know the human cost.

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CHAPTER 1

A LUCKY LAND

In the middle of a spring night in 2011, Cynthia Mockett woke to the sound of gunshots. The rattle of automatic rifle fire was something she'd learned to tolerate over the years. But this sounded close, just outside her bedroom. Cynthia was sixty-four years old, a small, forceful woman with silvery hair and intense eyes. Her husband, David, was still asleep as she slid out of bed and crept over to the window. She could see the outlines of the old city of Aden laid out before her, its neat white buildings clinging to the rocky slopes of an extinct volcano, illuminated by the lights of the harbor beyond.

The villa that she and David had rented for several years in Yemen was situated a few blocks back from the ocean in Mualla, a district built by the British for colonial officials and soldiers, half a century before. As she knelt at the window, Cynthia breathed in the acrid smell of burning tires. Below her, crowds of young men were running through the darkness, yelling and shooting out streetlights, the muzzles of their rifles flashing with each report. It wasn't clear if they were pursuing or being pursued. Suddenly, she heard David's voice, bellowing at her from across the room. "What the bloody hell are you doing, Cynth? Get away from there!" She climbed back in bed and lay awake until the sky began to lighten, listening to the gunfire and, farther away, the claps of artillery echoing off the hillsides.

A little before eight o'clock, Cynthia opened the villa's cast-iron gates and David eased his Lexus sport-utility vehicle into the pitted street, giving her a wave as he set out for his office near the Aden port. She looked around as he drove off. Children were playing amid the broken glass and vendors were hawking fruit, like nothing had happened the night before. At first Cynthia felt foolish, as if she'd imagined it all. But she couldn't escape a feeling of unease. David had lived and worked in Yemen for more than a decade, a period in which Cynthia had shuttled regularly between the Arabian Peninsula and their home in England. Never an easy place, Aden had been noticeably disintegrating for months. They'd begun to talk about David's plans for retirement, and spending more time with their grandchildren. Maybe now was the moment, Cynthia thought, for him to move back permanently.

The Mocketts had spent most of their forty-three years together in hot, dangerous places. They met when Cynthia was fifteen, living in a small town in Devon, a pastoral county in southwest England that's also home to Europe's largest naval base. He was a year younger, the friend of a cousin, and introduced himself by wolf-whistling in her direction. "Cheeky devil," she said to herself. Later, he turned up at her bedroom window, refusing to leave until she agreed to go to the movies with him. Just before Christmas 1968, David put on a tie and Cynthia her best dress, and they hitched a ride to the registry office in a relative's delivery van, sitting atop a pile of cabbages on their way to be married. David was a strapping six feet four, with a thunderous laugh and a way of dominating any room he walked into. In black-and-white photographs from the time, he looks like a young Sean Connery, broad-shouldered with a thick brow. His father worked for the Admiralty, the government department responsible for the Royal Navy, and he'd lived as a child in Sri Lanka and Gibraltar, gaining a taste for adventure that never left him. Cynthia thought he was the most exciting man she'd ever met. She still thought so four decades later, after he'd lost most of his hair and thickened around the middle.

As a sailor in the merchant navy, David went to sea for months at a time, which was hard on Cynthia, even if she knew the life she'd married

into. It was unusual, especially in the 1970s, but David would invite her to join him on voyages whenever he could. She sailed with him once on a cargo ship carrying iron ore from India to Japan, spending much of the trip cleaning rust-colored dust out of their cabin. Some of the crew objected to the presence of a woman on board, but Cynthia didn't much care. She had a quiet manner that masked a steely streak. She laughed easily, even at the bawdy humor of the young sailors, who treated her as a kind of surrogate mother. When the captain wasn't on the bridge, David liked to let her steer the ship.

Money got tight when the Mocketts' two daughters, Sarah and Rachael, were born, and in 1977 David took the offer of a well-paid job on land, as a port superintendent in Jeddah, Saudi Arabia, in the midst of the oil boom. By then he'd earned a master mariner's certificate, qualifying him to skipper a vessel. Though he went ashore before being given his own command, he was still known thereafter as Captain Mockett.

Initially, Cynthia and the girls lived with him in a secure development for Westerners, insulated from the conservative strictures being enforced by Saudi religious police. But after a few years, Cynthia suspected she'd go mad with boredom if she had to spend many more days drinking gin and tonics with the other wives inside the walls of the compound. And she wanted their daughters to have a proper British education. She and the girls moved back to Devon, into a rambling stone cottage that everyone called the Vicarage. David stayed in the Middle East. He loved the people, and the rugged beauty of the coasts. Besides, the pay was good, and maintaining the Vicarage wasn't cheap. When he was back in England, he would relax with a jigsaw puzzle and tell Cynthia about his adventures, like the time the Saudi king's camels escaped and rampaged through the port. Some of them had to be retrieved thirty miles away.

In 1998, David took a position as a marine surveyor in Yemen. Surveyors play a vital, unsung role in seaborne trade, providing independent analyses of marine mishaps, helping to pinpoint their cause and informing decisions on compensation. It would be Mockett's job to inspect vessels and cargo passing through Yemeni waters, on behalf of the various

merchants, traders, bankers, shipowners, and insurance companies who required his services. One day he might cast his expert eye over a tanker with engine trouble carrying oil from Kuwait to Texas; the next a damaged consignment of steel rebar bound for Rotterdam. Even in an age of largely automated container vessels and real-time satellite navigation, such incidents occurred at sea constantly, and with a shortage of skilled surveyors in the region there was good money to be made.

Yet moving to the poorest nation in the Middle East was a daunting proposition. Then as now, Yemen could make a strong claim to being the least governable place on earth. And many have tried to govern it, since the country sits on an important geopolitical choke point between Saudi Arabia and the Horn of Africa, abutting the main shipping route from Asia to Europe. The Ottoman Turks came in the sixteenth century, trying to bribe the local sheikhs into loyalty, only to be beaten back again and again by fierce highland tribes. One Turkish official described mountains that “pierce the clouds, a place where there was only pain.” Legend has it that Ottoman troops had to be chained to their ships to force them into service in Yemen’s battlegrounds.

Next came the British, who set their sights on Aden as a way station for ships sailing to and from the Indian colonies. In 1837, an attack on a British-flagged vessel provided a pretext for the East India Company to seize what was then a fishing village. British investment helped bring a degree of prosperity to southern Yemen, especially after the Suez Canal opened up the trade route through Egypt, and Aden became one of the most important ports in the Empire, a gateway between East and West. Colonial administrators installed a clocktower known as “Little Ben,” a statue of Queen Victoria, and a Western-style bureaucracy. Once again, though, the region’s inhabitants vigorously asserted their independence. Aden was so rough that it became a punishment posting for army regiments that had fallen into disgrace. A Scottish officer stationed there in the 1850s complained about the prickly heat, the howling of wild dogs, and an “aspect of desolation which pervades the place.”

In the 1960s, as the British were being driven out by militants armed with grenades and machine guns, Egyptian troops were embroiled in a bloody campaign in the north of Yemen, in what Egypt's president Gamal Abdel Nasser called "my Vietnam." After the British left, a Kremlin-backed socialist regime took control of the south, which nearly came apart in a bloody civil conflict in the 1980s. Russians stationed in Aden were forced to flee the slaughter, ignominiously, on the royal yacht *Britannia*, which had been sailing nearby. Even fellow Marxists found the violence excessive. "When are you people going to stop killing each other?" Cuban leader Fidel Castro grumbled to a local counterpart.

By the time David Mockett settled there in the late 1990s, Yemen's southern and northern halves were united under a lavishly corrupt military ruler called Ali Abdullah Saleh. The country was still roiling and chaotic, overflowing with Russian firearms, aggressive tribal militias, and, increasingly, Islamic extremists. The president's security forces offered a haven to jihadis returning from Afghanistan, including associates of Osama Bin Laden and his growing Al Qaeda network, even as Saleh tried to persuade the outside world that he was a willing partner, deserving of foreign aid. Traveling outside the major cities often required an armed escort from police who, along with roughly three-quarters of the male population, spent every late afternoon chewing qat, a mildly narcotic leaf that produces a high said to be somewhere between a strong cup of coffee and a line of cocaine.

Despite it all, Mockett was intoxicated by Yemen. He'd tried a spell in Dubai and hated it. It was like living in Disneyland, he told friends. In Yemen, he found the Arabia of *One Thousand and One Nights*, untainted by money and modernity, home to some of the oldest continuously inhabited cities on earth. In the northern capital, Sana'a, thousands of stained-glass windows twinkled like jewels above qat sellers working by lamplight. In Hadhramaut, mud palaces painted in pastel shades were carved out of desert cliffs, unchanged since the time of the Romans, who called Yemen "Arabia Felix," the lucky land, a fertile territory where camel caravans stopped to rest and relax.

Mockett thought Yemen's dangers were mostly hype. As long as you're respectful, he told Cynthia, it's perfectly safe. He was quite happy eating breakfast on the street with regular Yemenis, using his hands as they did and making small talk in his limited Arabic. On long drives through sun-blasted mountain ranges, he and Cynthia could hear the echoing shouts of herdsmen communicating across valleys. Cynthia thought they sounded angry. "They're just talking to each other," David said. "That's the way they do it." Those peaks had a harsh beauty that appealed to him, just as they had to the interwar explorer Freya Stark, who wondered at "the high-shouldered mountains of Yemen . . . smoldering and dusky, as if the black volcanic points were coated with desert sand, and the red sandstones subdued by ashes of volcanoes."

Not even a brush with death could change his mind about his adopted home. It happened in March 2002. At the time Mockett was living in Hodeida, a port town up the coast from Aden. Returning from work one evening, he was locking his car when he noticed two men on a motorbike, stopped outside the front of his house. One of them had turned to face Mockett, raising an object to his shoulder that looked very much like a rifle. Before he could fully comprehend what was happening, Mockett heard a crack, and then felt a searing pain in his neck. "Naturally, I clapped my hand to the area and then, to developing horror, saw blood!" he wrote in a report for the police. "I dropped my keys and the phone and clipboard and RAN."

It turned out the bullet had ricocheted off Mockett's car and passed through his neck, just missing an artery. Like a good surveyor, he made sure he collected the round, as evidence, before calling a friend to drive him to the hospital. He told Cynthia about the shooting over the phone, a few days after it happened. They were in the middle of doing a crossword together—David in his Yemeni villa, Cynthia at the Vicarage, when he interrupted. "Cynth, I've been shot," he said curtly. She was shocked, although she tried not to show it; her immediate response was "How did you manage that?" Mockett never found out who targeted him or why. The local cops told him, improbably, that he'd been hit by a stray bullet fired in celebration from a

nearby wedding. Later, Cynthia would come to suspect that a local businessman was behind the attempt on her husband's life, perhaps someone who'd lost money because David refused to participate in a cargo scam.

Dozens of visitors came to see the injured surveyor in hospital, including the regional governor, which Mockett took as evidence that most Yemenis wanted him around. He took the bloodstained bullet home as a souvenir and added the incident to his repertoire of stories. Whenever he told it, he mock-lamented that the doctors had done such a good job that he didn't even have a proper scar to show off, just a tiny pale dash. "No badge of honor!" he complained.

Mockett decided to stay in Yemen, later relocating to Aden, the country's primary port. As a former outpost of the Empire, it could offer comforts that were hard to find elsewhere. There was a decent hotel, the Sheraton, which had a metal detector in the lobby and a sign saying "NO GUNS OR DAGGERS." There was an Anglican church, a smattering of eccentric British expats to hang out with, and even places where they could order beer. It was Yemen's most outward-looking city, a place where people from all over the country could let their hair down, relatively speaking. Once their daughters were grown, Cynthia never turned down a chance to visit and spend some time with her husband. She'd envisaged her 2011 trip as a vacation, though the nocturnal gunfire punctured any notion that it would be a carefree break. Not much of a holiday, she thought the next morning, as she surveyed the damage outside their villa.

In the days that followed, street protests broke out all over Aden. It was the dawn of the Arab Spring, a wave of demonstrations against oppressive regimes that had spread from Tunisia across the region. President Saleh's government was as corrupt and unscrupulous as its neighbors, and money from the country's few oil fields, which he'd previously used to placate would-be opponents, was running out. Yemeni security forces responded to calls for change by attacking unarmed protesters with tear gas, rubber bullets, and live ammunition, killing hundreds, while Saleh's image—slick

hair and a prototypical despot's mustache—looked on reproachfully from billboards and murals.

One morning, the Yemeni woman the Mocketts employed as a housekeeper and cook approached Cynthia. “You need to go home, madam,” she said. Cynthia nodded. “No, not on your own. You need to go home with Mr. David.” Cynthia went to a meeting of expats at the Anglican church, where many of those present suggested the same thing. “I think I’ll wait,” she told them. Shortly afterward, the vicar fled.

But when Cynthia tried to talk to David about the situation, he told her that people were being hysterical. He refused to hire a driver or bodyguard and continued driving himself to work as usual. If there was a protest blocking the road, he simply took another route. Following his instructions, Cynthia stayed inside during the day, keeping toward the center of the house, where she passed the time reading and knitting. Otherwise, she would join him as he pored over maritime reports in his office by the port. The Yemeni employees there called her “Mrs. David.”

There were things about her husband's professional life that had always been mysterious to Cynthia. She suspected he was holding information back, to stop her worrying about his safety. Every week, he would take her down to watch ships come and go at Steamer Point, where Queen Elizabeth had once disembarked. Aden's port had faded considerably since its British days—the paint on the oil pipes fueling the ships was peeling, and rubbish was strewn around in shoulder-high piles—but there was always something to see. There were hulking tankers and container ships the size of floating towns, jostling with motorboats and slender-sailed Arab dhows. There was sometimes a half-submerged wreck in the harbor, the ragged carcass of an earlier “casualty,” as people in the maritime trade called broken vessels. David always watched the tugboats off-loading passengers. Cynthia often felt he was looking for something or someone, but if he was, he kept it to himself.

Anxiety was growing in Aden's tiny expatriate community. The Mocketts had hosted a security meeting with staff from the British embassy at the villa, and the UK government had advised citizens to leave Yemen as

soon as possible. David and Cynthia bought a rolling airline ticket in case they needed to get out in a hurry; at the end of each day, it automatically renewed for the next available flight. One of their friends had mentioned a slightly outlandish fallback: if shelling closed the airport, they might be able to load the remaining foreigners into a dhow and sail across the Gulf of Aden to East Africa.

By April, Al Qaeda militants were fighting government troops for control of a town called Zinjibar, just sixty kilometers to Aden's east. Daily life in the port continued, punctuated by the occasional burst of gunfire. The area's warring factions were using the collapse of law and order to settle old scores. Cynthia's trip was scheduled to end that month, and she and David made use of their rolling ticket to return to Devon. "I won't be back until this is sorted," she explained to their housekeeper.

David, however, seemed more concerned about the tax man than the civil unrest. He'd once been hit with a hefty bill for spending too many days in England, missing out on the lower rate for those who met the criteria for residing abroad. The mistake had wiped out their savings. "I will never be caught out like that again," he told friends, even when they pleaded with him not to return to Yemen. He wasn't going to let a bit of local trouble stop him from working, and his wife knew better than to try to change his mind.

Mockett flew back to Aden in May, promising Cynthia he would be home in August, in time for a niece's wedding. He found the city even more unstable. The police had melted away, and outlying districts were being patrolled by masked men with guns riding pickup trucks. A July 2011 report in *The Economist* summed up the deteriorating security situation, describing a collision of Islamists, armed southern separatists, and government-backed assassins: "The south is a dangerous mess where the writ of the government in Sana'a now barely runs."

By then, Mockett's next big job had sailed through the Suez Canal and was cruising through the Red Sea toward Aden at a steady twelve knots. Painted in white letters on a blunt, flat bow was the vessel's name:

Brillante Virtuoso.

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CHAPTER 2

THE GATE OF TEARS

In more than a decade at sea, Allan Marquez had seen the world—and it looked, for the most part, like the inside of a ship. The forty-year-old Filipino sailor had been born in a small town in Batangas, a coastal province south of Manila, on a plain of modest farms worked by sprawling, hard-to-feed families. But for the luckier and more adventurous among the men of Batangas, there was another option, more lucrative if hardly less difficult. Becoming a seafarer, as they're known in the Philippines, meant first attending a training college and then finding an assignment from one of Manila's manning agencies, lightly regulated companies that source crews for shipowners they're unlikely ever to meet. Marquez went through the training program as a young man. He knew that what came next wouldn't be easy. A seafarer was expected to live away from his family for as long as ten months every year, time spent isolated on vessels with cramped quarters, bad food, and, sometimes, abusive, dictatorial superiors. But he would also earn money—not much by the standards of developed countries, but multiples of what would be feasible at home. After building up some experience and rising in rank, the sailor would be able to afford to put his parents into a concrete house, instead of one made from wood and thatch, and send his children to a competently run private school instead of relying on the Philippines' underfunded public system.

Marquez, who had a square jaw, powerful hands, and wispy, slightly thinning hair, had been part of the invisible army of seafarers that powers the global economy for most of his adult life. Seafarers are responsible for the movement of virtually every product the modern world desires: shoes, cars, oil, food, and everything in between, accounting for over 80 percent of all worldwide trade in physical merchandise. The scale of the industry is astonishing, a direct result of the drastic expansion of international trade that began after the Second World War and has continued, with scant interruptions, ever since.

The merciless economic realities of the shipping industry largely explain why, by the beginning of this century, the bulk of its laborers came from just a few low-income countries: India and Indonesia and, especially, the Philippines. Filipinos tend to be favored above all others by shipowners because of their good English, as well as their willingness to work long hours, ask few impertinent questions, and accept low wages. At least 200,000 people working at sea hail from the Southeast Asian archipelago—often serving as primary breadwinners for large extended families.

Marquez came aboard the *Brillante Virtuoso* in January 2011, with a contracted salary of just \$465 for a forty-eight-hour week, plus another \$139.50 for “fixed overtime” of one hundred hours a month. Everyone else on board the tanker was Filipino, too. The master, or captain, was Noe Gonzaga, a fifty-seven-year-old with a dignified air and a grandfatherly smile. The task of keeping it running efficiently, and therefore profitably, fell to Nestor Tabares, fifty-four, who as chief engineer had dominion over the engine room and other mechanical systems. He had been serving on the *Brillante* since early the previous year and knew the ship intimately. All told, there were twenty-six men on board, and apart from brief shore leaves, they would work, eat, and sleep together for months, forming a sealed mini-society that’s been compared to living in a monastery, or even a prison—an example of what the sociologist Erving Goffman called a “total institution,” but one in near-constant motion.

More than 11,000 oil tankers ply the sea-lanes, ranging from modest barges to so-called VLCCs, or very large crude carriers, as long as the

Chrysler Building is tall. The tankers share the ocean with another 5,300 container ships, the greatest of which are even larger than the biggest tankers, with capacity for tens of thousands of standardized steel boxes. The large-scale adoption of the shipping container in the 1960s revolutionized the industry, drastically reducing the time and money required to move products across vast distances. Along with larger tankers, such ships catalyzed explosive growth: in 2019, the total volume of goods loaded onto ships worldwide, oil included, exceeded 11 billion metric tons, more than four times the figure in 1970.

The *Brillante Virtuoso* was owned by a company called Suez Fortune Investments, which was domiciled in the Pacific tax haven of the Marshall Islands. In June 2011, about five months after Marquez joined the crew, the *Brillante* was hired by a Cypriot logistics firm to pick up just over 141,000 metric tons of fuel oil from Kerch, a faded industrial port on Ukraine's Crimean peninsula. Worth nearly \$100 million, the cargo needed to be delivered to consumers in eastern China, two oceans away. The *Brillante* was nearly twenty years old, built in South Korea in 1992, a veteran compared with many ships at sea and near the end of its working life. But the job it was hired to perform was one of the oldest in the business. Tankers began carrying oil from the Black Sea to Asia more than a hundred years ago, when the British entrepreneur Marcus Samuel sent a vessel called the *Murex* from present-day Georgia through the Suez Canal and on to Singapore. A decade and a half after the *Murex's* 1892 sailing proved it was feasible to carry oil halfway around the world in the hull of a ship, Samuel's London-based trading company, which had grown dramatically through its mastery of the tanker trade, merged with a competitor from the Netherlands to create an entity that would long outlive him: Royal Dutch Shell.

The *Brillante* set out for China on June 23, easing gently away from the splintered wharves and rusting, Soviet-era trawlers of Kerch's harbor. The helmsman set a course that would take the vessel toward the Mediterranean and beyond. Soon Marquez and the twenty-five other men on board settled into a dull regularity, with long shifts on the bridge, in the engine room, or

attending to odd jobs like painting or scrubbing, punctuated by breaks watching action movies on laptops or sneaking cigarettes on the rear deck. Marquez was expected to pitch in with whichever tasks needed doing: maintaining a lookout on the bridge, chipping rust off the superstructure, ensuring that the lifeboats and other safety equipment were in usable condition, or anything else his superiors told him to do. It was hard, tedious work, and Marquez was sometimes so tired by the end of his shift that he could barely stand. The ragged condition of the *Brillante* didn't help. The ship threw off thick, noxious exhaust fumes, and the air-conditioning sometimes broke down, forcing the crew to sleep on deck rather than in their sweltering cabins. Whenever it got especially difficult, Marquez reminded himself of the sole reason he was at sea. His family was counting on the money he sent home, income that gave them a far more comfortable life than many of their compatriots. Thanks to his earnings, they had a foothold in the Philippines' middle class, and his duty now was to make sure they didn't slip off it.

In any case, such hardships weren't a surprise. As Marquez and the others had learned through bitter experience, few shipowners cared much for their comfort, or even their safety. Indeed, the entire modern shipping industry had been structured to interpose layer upon corporate layer between the men who profited from owning ships and those who labored on them. When something went wrong, if there was a fatal accident or the crew ran out of food, it was easy for shipowners to claim ignorance and diffuse responsibility. What mattered was getting the cargo, whatever it might be, to its destination quickly, cheaply, and in reasonable condition. Everything else was secondary at best.

A couple of days out from Kerch, an amateur photographer captured the *Brillante* as it passed through the Bosphorus, the narrow waterway that cleaves the metropolis of Istanbul into its European and Asian halves. Although it was considerably smaller than the largest supertankers, the vessel was nonetheless impressive. Nearly as long as three football fields and with a deadweight, or carrying capacity, of 150,000 tons, it was shaped like a giant letter L that had been knocked over onto its side. The upright

part of the L was the accommodation block, housing the bridge and crew cabins, all stacked atop an engine room the size of a large house. Every other inch of its hull was devoted to the *Brillante's* sole economic function: carrying oil, and lots of it, separated into twelve tanks to stop it from sloshing around and destabilizing the ship, connected by a thick band of pipework that ran the length of the forest-green deck. As the tanker steamed through Istanbul, it sat heavily in the water, with its lower hull completely submerged—an obvious indication, to even a casual observer, that it was fully loaded.

Once the crew passed through the Bosphorus, there would be several days in the Mediterranean, including a stop on the Greek island of Chios to take on fuel and supplies, then a journey through the Suez Canal into the Red Sea, skirting around the Arabian Peninsula at the Gulf of Aden before hitting the open ocean and powering toward India, Singapore, and finally China. But in the stretch of water beyond the Suez, the men on the *Brillante* knew that their cargo's obvious value would be a liability. Where they were headed, there would be more than just photographers watching.



The Gulf of Aden is near the top of any list of the world's most important waterways. Bound by Yemen in the north and the Horn of Africa in the south, it's shaped like a jagged rectangle, opening on its eastern side into the Indian Ocean. As the sole route between that body of water and the Red Sea—and thus the Suez—transiting the Gulf is the only way for ships to travel from Europe to Asia, or vice versa, without making a detour of several thousand nautical miles around South Africa. Apart from the Strait of Malacca, the slender passage between Malaysia and Indonesia, no single shipping lane is more crucial to global commerce.

Something happened to sailors as they approached the Gulf of Aden, a phenomenon that Marquez had seen, and felt himself, again and again. Tempers got shorter. Captains became more demanding. The amount of work to be done, rarely less than exhausting, grew even more intense. The reason was simple: At the time of the *Brillante's* voyage, the Gulf was an

intensely dangerous place. Somalia had been essentially a failed state since the collapse of its central government in the early 1990s, creating a uniquely hospitable environment for warlords, Islamic extremists, and pirates. There were more than 170 attacks on ships in the waters surrounding the country in 2010, despite deployments of naval vessels by the United States, European Union, and other world powers to deal with the ongoing crisis. In the six months before the *Brillante* chugged into the Gulf, pirate incidents were being reported every couple of days. Often occurring hundreds of miles from shore, the raids were becoming increasingly audacious, with large motherships serving as command-and-control centers and supply depots for high-speed skiffs.

The goal of such attacks was to make money by holding ships and crews for ransom, not to kill or maim the people on board—unless they got in the way, of course. But Marquez had heard the stories, traded on ships' decks and in Manila bars, about what a successful raid could mean for sailors like those on the *Brillante*. The case of the *Maersk Alabama*, the cargo vessel whose captain was rescued by US Navy SEALs in 2009—later immortalized, with the help of Tom Hanks, in the film *Captain Phillips*—was far from typical. More often the crews of captured ships could expect to be held hostage for weeks or months as ransoms were negotiated. In the meantime, they might be confined to a remote Somali anchorage, vulnerable to disease, malnutrition, and abuse or even torture by their captors. Short of sinking, it was one of the worst fates that could befall a sailor.

One of the goals of naval operations in the High Risk Area, as the region where Somali pirates operated was called, was to establish a kind of safety net over the worst-affected zone, to ensure that no vessel in distress was ever too far from assistance. Even so, the distances involved meant that during the decisive phase of an attack—the attempted boarding, with pirates attempting to scale the sides of a tanker or freighter using boarding ladders and grappling hooks—crews were likely to be on their own, with backup potentially hours away. As a result, the shipping industry had developed a set of tactics that commercial vessels could use to render themselves less

appealing targets, and to give them some ability, if necessary, to fight off attackers.

The passage that marks the boundary between the placid Red Sea and the Gulf of Aden is known as the Bab el-Mandeb—the Gate of Tears—named by long-ago mariners for the dangers of navigating it. As the *Brillante* steamed toward its entrance, Marquez got to work putting the usual measures into place. With several other crewmen, he attached coils of razor wire to the white railings that marked the perimeter of the tanker's deck, using steel ties to secure them in place every few feet. He helped test the fire hoses that had been distributed up and down the ship, ready to knock a boarding party out of their skiffs, or off the hull if it came to that. The crew prepared a “citadel,” stocking a room with food, water, and medicine, a place to barricade themselves and await rescue if pirates did somehow make it aboard. They had also placed a dummy in coveralls on the stern, a sort of nautical scarecrow intended to give the appearance of a man perpetually on watch.

There was one final safeguard, which made Marquez feel a bit better about the *Brillante's* chances of making it through the Gulf of Aden unmolested. As the piracy situation worsened, some vessels had begun carrying teams of guards on board, usually ex-soldiers looking for a way to cash in on their skills. They had a reputation for being the gold standard of shipborne security measures: even in the most frenetic periods of pirate activity, virtually no vessels carrying armed guards had been successfully captured. But they were also expensive, in an industry that prioritized cutting costs wherever possible, and Suez Fortune, the *Brillante's* owner, had never hired a security team for the tanker's previous journeys through the Gulf. This time, however, the company had decided to spring for one. The plan was to rendezvous with them near Aden, on the morning of July 6, after the *Brillante* had already been in the area for the better part of a day. Until then, Marquez and the rest of the crew would have to hope the precautions they'd taken would be enough.

Everyone on the *Brillante* knew the risks they were running as they neared the rendezvous point on the afternoon of July 5. One of the officers had scrawled an all-caps reminder on the navigation chart: BE VIGILANT PIRATED AREAS. During the afternoon watch, the bridge crew nervously debated just how aggressive, and well armed, any pirates might be, their conversations picked up by the *Brillante*'s voyage data recorder, the nautical equivalent of an airliner's black box. "I heard from the other vessels that fifty-caliber guns were used," one sailor said. Another chimed in, accurately, that they could have rocket-propelled grenades. On the other hand, they might be easy to scare off once the security team was on board, the first crewman speculated. "I heard from other vessels that once the pirates get shot at, they retreat." He added a nervous joke. Maybe, he said, the *Brillante* crew should show them they were unafraid and announce: "Hello pirates, we are here, waiting for you!"

Marquez was assigned to the evening watch, from 8:00 p.m. to midnight. He arrived at about 7:45 to begin his shift. His superior, Second Officer Roberto Artezuela, came onto the bridge a few minutes later. Not long afterward Noe Gonzaga, the ship's captain, gave the order to "finish with engines." The rumble of the *Brillante*'s powerful motors soon came to a stop, and the vessel quieted, the men suddenly able to hear the sound of breakers sloshing against the hull. For the rest of the night the ship would drift, pitching gently up and down with the waves. Gonzaga had ordered Tabares, the chief engineer, to keep the engines "on short notice," meaning they would require as long as twenty minutes to restart.

Marquez had a commanding view from his perch on the bridge, high above the deck. He could see a couple of other ships in the distance, strings of lights out toward the horizon. His job was to keep a careful lookout for danger, shuttling with a pair of binoculars between the bridge itself and the bridge wings—narrow outdoor decks that extended on either side—stopping occasionally to look at what was being picked up on the *Brillante*'s radar. To pass the time, the men on watch chatted about the usual distractions, sports and movies. Like millions of their countrymen, they were fans of the champion Filipino fighter Manny Pacquiao. They were

also partial to action flicks in the Jean-Claude Van Damme mold. At one point, Gonzaga and the helmsman compared which cinemas they liked to visit back home. Occasionally the radio crackled to life, often with naval ships liaising with commercial vessels in the area to check their positions and plans for the rest of their passage—nothing that the crew of the *Brillante* needed to worry about. A bit before 11:00 p.m., Gonzaga decided to call it a night, leaving orders that he be contacted immediately if a suspicious vessel appeared.

Just under an hour later, Marquez was nearing the end of his watch and looking forward to returning to his cabin to get some sleep when he noticed a blip on the radar. “I have a target on the port side,” he called out. Something was headed for the *Brillante*, and it was moving fast.

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CHAPTER 3

INTRUDERS

Allan Marquez raised his binoculars to get a better look at whatever was coming toward the *Brillante*. He spotted it off the port bow, a streamlined silhouette emerging from the darkness ahead of the ship. It was a small wooden boat with an outboard engine and red, white, and blue stripes painted on the side. The boat slowed down noticeably as it came closer, illuminated by the *Brillante*'s deck lights. The men inside, Marquez thought, seemed to be looking at the forward section of the hull, as if to read the name that was painted in white capital letters just behind the anchor.

A couple of minutes later the boat was moving again, powering toward the *Brillante*'s stern. Roberto Artezuela, the second officer, told Marquez to go down and investigate. He took a walkie-talkie and walked down the stairs of the accommodation block, emerging on the deck just a stone's throw from where the visitors to the ship were floating. There were seven men in all, Marquez saw, armed with assault rifles with long, curved magazines. All but one, the man driving the boat, were wearing camouflage uniforms. Their faces were covered by what looked like medical masks. Marquez's mind raced through the possibilities of who they might be. It was certainly possible they were pirates; on the other hand, they might be some sort of naval patrol, conducting a mission. He had no way to be sure.

Seeing he was in earshot, one of the men shouted at Marquez in English, asking to be let on board. That was not a decision for a low-ranking seaman to make, and Marquez, who'd been relaying what he was seeing by radio to the bridge, needed to ask for instructions.

"Bridge, bridge," he called up in Tagalog, the primary language of the Philippines.

"Go ahead."

"The persons on the boat are requesting to lower the pilot ladder," Marquez said, referring to a piece of equipment, made of thick rope and wooden slats, carried by every commercial ship to allow someone to climb from a smaller boat onto the deck.

"No, no, don't lower, I'll call the captain," his crewmate replied.

A moment passed. "Allan, ask them if they are the security."

Marquez called down to the boat and radioed the answer up to the bridge. There, one of the crew had contacted Captain Gonzaga, who was still in his cabin. "Allan asked, sir, and they said they are security," the crewman said. The captain's order quickly came back. "Okay, Allan, lower the pilot ladder."

Looking down at the masked men bobbing around in the darkness, Marquez wasn't sure he'd heard correctly. He asked the bridge twice to repeat the instructions. Letting them on board so quickly didn't make any sense to him. The *Brillante* crew had just spent hours hardening their vessel against intruders, and every antipiracy handbook emphasized the importance of not letting unexpected visitors onto a ship without careful verification of who they were—by hauling up their passports in a bag to be inspected, for example, and checking their identities with someone trusted onshore. Those were basic procedures, expected to be observed even in far less dangerous times and places than the dead of night in the Gulf of Aden. Nor did the men in the boat match the description of the security team that Marquez knew the *Brillante* was expecting. It was supposed to have three members, not seven, and they weren't scheduled to arrive until the next morning. The last time Marquez had been on a ship that carried guards, they'd arrived with their weapons in a sealed box, which was then stowed

securely on the bridge—not with Kalashnikovs slung around their shoulders.

But an order was an order, especially when it came from the captain. The pilot ladder was heavy. Marquez managed with some difficulty to maneuver it over the coils of lacerating razor wire that he'd strung around the deck himself, just a few days earlier. He dropped the ladder down, and moments later, six of the men climbed up from their boat and onto the *Brillante*.

It took just a few moments for Marquez to realize that his captain had made a terrible mistake. Seconds after coming on deck, the apparent leader of the group demanded Marquez's radio, leveling his gun to leave no doubt as to who was now in charge. The sailor handed it over. A strange, numb sensation spread through his body as it reacted to what his mind was still struggling to process. The thing that all seafarers dread, that they'd read and joked nervously about and seen in movies, was happening. To him.

Overhead, the bridge crew were trying to raise Marquez for an update. "Deck, bridge. Deck, bridge. Deck, bridge," his radio squawked. "Allan, come in." But Marquez couldn't respond. He knew he had no choice but to accede to the man's next order: to take him and the others to see the captain. With a gun pressed into his back, Marquez led the group onto a staircase leading up the accommodation block to the bridge. He kept his eyes forward, afraid to turn around. When they reached Gonzaga's cabin, Marquez got his first good look at the men he'd let on board. The leader was wearing a red-and-white keffiyeh scarf and, in addition to his rifle, carried a pistol in a holster. The camouflage he wore was desert brown; oddly, he wasn't wearing shoes. The others were dressed similarly.

Marquez knocked on Gonzaga's door, and the captain promptly opened it. "They have a gun in my back and took my walkie-talkie," he said to Gonzaga in Tagalog. If Gonzaga was afraid, he didn't show it. He told Marquez to stay calm and to gather the rest of the crew in the TV room, two decks away—one of the few spaces on the *Brillante* set aside for recreation.

Following his instructions, Marquez went door-to-door, rousing his sleeping crewmates and telling them where to go.

A little after midnight, everyone was gathered in the TV room along with the six intruders who'd boarded the *Brillante*. The gunmen hadn't identified themselves or explained what they wanted, and Marquez could only guess at their intentions as he watched them counting off the crew, making sure all twenty-six were accounted for. They soon split up. Two left with Captain Gonzaga, and two with the chief engineer, Nestor Tabares. The remaining pair stayed with the rest of the ship's personnel, standing guard just outside the TV room. They closed the door, leaving the group sealed inside. Marquez put his ear to its surface, trying to hear what was being said in the hallway, but couldn't make anything out.

What seemed like hours went by. No one dared leave, not even to use the bathroom. Marquez sat silently wondering what was happening elsewhere on the ship. Just after 1:00 a.m. the main engine rumbled to life, which wasn't a good sign. Sailors in the Gulf of Aden knew that pirate attacks often ended with the ship and crew being taken to Somalia—about ten hours' sailing from the *Brillante's* position. In Somalia, captured crews waited, sometimes for a very long time, while a shipowner or, more likely, the owner's insurance company, negotiated a ransom. One particularly unfortunate group of sailors was held for more than four years in a remote town, four hundred kilometers from Mogadishu, before a bounty was paid. Three of them died during the hijack or in captivity; the rest survived by eating rats. As Marquez and the others locked in the TV room worried about their fates, a more immediate terror took hold. At 1:30 a.m. there was a clatter of gunshots. Some of them assumed the worst: that Gonzaga and Tabares had been murdered. But they remained where they were, fearful that if they tried to leave, the next fusillade could be aimed at them.

At about 2:30 a.m., the throbbing hum of the engine stopped. The *Brillante* was no longer moving, though no one knew why. Then came the sound of an explosion, a boom resonating from deep in the bowels of the ship. Minutes later, smoke began billowing into the TV room through an air-conditioning unit. Somewhere, a fire had begun—an alarming

development on any vessel, but terrifying on one carrying more than 100,000 tons of oil.

Soon the lights went out. Up to that point the sailors had tried to stay quiet, keeping their fears mostly to themselves. Suddenly the room was alive with the sound of panicked voices. Though they were still frightened of the intruders who'd taken control of their ship, the men decided that if they didn't do something, they would likely die in there. One of them slowly opened the door, only to discover that the hallway was empty. At some point, their guards had taken off.

The sailors formed themselves into a line to make their way to the bridge, where they might be able to determine what was happening. Marquez took a position in the middle, keeping his hands on his head in case the gunmen reappeared. The electricity had gone out throughout the ship, forcing the crew to navigate by the faint glow of emergency lights. As Marquez and the others were climbing through a stairwell, those went out, too. A few of the men had flashlights, which illuminated the reflective arrows showing the way to the bridge. Later, Marquez would recall the eerie silence, all of the ship's machinery suddenly stilled, and how exposed and vulnerable he felt as they drifted in the sea.

The bridge was pitch-dark as they entered. Marquez stayed low to the floor, scared that the *Brillante's* attackers, if they were still around, might open fire if they saw or heard the sailors moving. Like the pirates who were guarding the TV room, however, the ones on the bridge seemed to be gone. The only person there was Gonzaga, his hands bound in front of his body with a cable tie. One of the crew cut it open. "Water, water," someone called out, and a sailor passed the captain a bottle. Collecting himself, a visibly shaken Gonzaga tried to explain to the crew what had happened. One of them "kept aiming his gun at me and kept asking for money," he said. "I kept telling them we do not have anything valuable."

The men still didn't know where their attackers had gone, or what exactly had happened. "Everybody just sit down," one of the sailors urged. "They might spray us with bullets." But the *Brillante* was still on fire, and even if the pirates had fled the ship, the lives of the crew were very much at

risk. Standing on the darkened bridge they counted off, to make sure everyone was safe, and immediately realized that Tabares was absent. No one had seen the chief engineer since the attackers had escorted him away from the TV room, hours before. Gonzaga sent two men down through the accommodation block to look for him. He wasn't in his cabin. In the engine room, the next likeliest place for Tabares to be, the smoke was too thick for them to enter, and they soon turned back. Meanwhile, the fire was clearly intensifying. From the windows of the bridge, Marquez could see smoke pouring from the hull into the night sky. An acrid, chemical stench was rising from deep within the ship, the smell of flames consuming the contents of what was, in effect, a floating industrial facility.

The tanker had a carbon dioxide system that could suppress even an out-of-control blaze by depriving it of the oxygen it needed to sustain itself. But if Tabares was indeed in the engine room, and had managed to stay alive amid the smoke, turning on the system would likely suffocate him. And even if they somehow contained the fire, the crew had no way of knowing if gunmen were still hiding somewhere on board.

As he stared up at the black plume pulsing into the night sky, Marquez made some mental calculations about what might happen in the next few hours. He could feel his temples pulsing from the adrenaline. If the twenty-six men on the *Brillante* were going to make it through the night alive, they would need help.



At that moment, about thirty-five miles to the south, the USS *Philippine Sea* was patrolling its sector of the Gulf of Aden, on the lookout for pirates. The cruiser was an imposing sight. With a top speed of more than thirty knots, it had a full suite of advanced sensors and weaponry: high-powered search and targeting radars, antiaircraft and antiship missiles, ultra-accurate Phalanx cannons capable of directing a lethal hail of metal at incoming threats, and a pair of Seahawk helicopters that could operate well ahead of the ship itself.

Early on the morning of July 6, it also had a crew that was hungry for action. For several weeks the *Philippine Sea* had been assigned to the Combined Maritime Forces, a twenty-five-country coalition patrolling the dangerous waters off East Africa. Its job was to disrupt pirate attacks and, if possible, to detain the men who perpetrated them, perhaps even transferring them for prosecution on land. The roughly three hundred men and women on board had trained again and again for different scenarios, from intercepting a pirate skiff with a helicopter to boarding suspicious vessels with a tactical team, searching for weapons or other hints of criminal activity. But the pirates had proven frustratingly elusive. The sheer size of the Gulf of Aden, and the vast number of vessels that traversed it, meant the odds were usually in their favor. By the time the *Philippine Sea* received word of an attack, it was often too late.

This time, however, seemed like it might be different. Just after 3:00 a.m., the first transmission came into the *Philippine Sea*'s Combat Information Center, a darkened room located deep inside the heavily armored heart of the ship. There, a team of a dozen or so sailors and officers had access to all the information being collected by the radar and communication systems, which was displayed overhead on huge, glowing screens.

The message arrived over the very high frequency radio, as an open distress call to anyone in the area. "Coalition warship, coalition warship, this is *Brillante Virtuoso*. We are under attack," a Filipino-accented voice said.

An operator on the *Philippine Sea* responded twelve seconds later. "This is Coalition Five-Eight," she said—a reference to the cruiser's hull number, CG-58. "What is your position? Over."

The *Brillante* sailor relayed it. "We have pirate on board, pirate on board," the crewman went on. "And please we need immediate assistance . . . please hurry. We are in distress . . . we are on fire also, ma'am. We are already blackout." The bridge was in chaos. Its audio recorder picked up several voices yelling in Tagalog, along with the sounds of men rushing around and several of the ship's alarms going off at once. A

few of the crew huddled around the radio so they could hear the Navy's reply: "*Brillante Virtuoso*, this is warship five-eight. We are en route to your position and at our best speed, over."

On the flight deck at the *Philippine Sea*'s stern, two pilots climbed into a gray Seahawk, crammed with sensors and armed with a door-mounted machine gun, and began to spin its rotors. A moment later they lifted the helicopter sharply and, once clear of the cruiser, pointed its nose downward as it roared toward the *Brillante*. A commander sent a message to other military ships in the area to instruct them on what would happen next. "PRIORITY FIRST OF ALL IS TO ENSURE THE SAFETY OF THE CREW," it read. "AND THEN TO ESTABLISH, USING OTHER CLOSE BY UNITS AND INDEPENDENT DEPLOYERS AS REQUIRED, WHETHER THE SPS"—suspected pirates—"HAVE DEFINITELY LEFT THE SHIP, IF THEY ARE STILL IN THE AREA AND WHETHER THERE IS A POSSIBLE MOTHERSHIP IN THE AREA."

Wherever the pirates were, they were no longer on the *Brillante Virtuoso*. Marquez could be reasonably sure of that. In their desperation to be rescued, the crew fired flare after flare from the bridge, illuminating the length of the tanker and the surrounding ocean for a few seconds in incandescent red. There was no sign of the masked men or their skiff. Even if pirates were lurking out of sight, the crew had no option but to focus on their own survival. The situation on the *Brillante* was worsening by the minute. Toward the stern they could see flames licking the side of the funnel, alarmingly close to the bridge. Around 3:30 a.m., with the *Philippine Sea* still miles away, Gonzaga decided it was time to abandon ship. The crew's passports and other important documents were kept in the captain's cabin, and Marquez was sent there to retrieve them. It was inky black inside the accommodation block, and Marquez could find his way forward only with a flashlight. He made his way gingerly to Gonzaga's quarters, returning to the bridge clutching the passports. A short time later

he emerged onto the main deck with a life jacket he'd picked up from his own cabin.

There were two large lifeboats on the *Brillante*, bright orange dinghies with hard roofs and small engines that were designed to survive on the open ocean, at least for a time. The crew gathered near the starboard one, counting off again to make sure everyone had made it. All were present, with the exception of Tabares. The chief engineer was still missing. He could have been shot or gone overboard; they had no idea. He's probably in the engine room, hiding, someone suggested. But there was no more time to wait. The fire was moving too quickly. Gonzaga would later remember the heat on his skin as the crew prepared the lifeboat, and hearing ominous cracking noises as the blaze began to consume the interior structure of the tanker.

Marquez helped lower the lifeboat slowly into the water alongside the *Brillante*. He climbed down the pilot ladder to get in, cutting his hands as he moved past the razor wire that still ringed the perimeter of the deck. Then, he released the lines that still connected the lifeboat to the ship. Once everyone was aboard, a helmsman took control of the engine, maneuvering to get as far away as possible.

As the crew evacuated they heard the distinct sound of a helicopter's rotors, growing louder. They looked up to see the Seahawk overhead, hovering above their burning vessel. An airman on board reported seeing a large explosion, which he guessed came from somewhere above the engine room. It wasn't clear how much longer the tanker would survive, and naval commanders were beginning to worry about the possibility of an oil spill.

The hulking outline of the *Philippine Sea* appeared on the horizon just as the first crack of morning light split the sea and the sky. But the *Brillante*'s crew wasn't permitted to approach the warship that had come to rescue them. For understandable reasons, the Navy preferred not to allow unfamiliar craft to come anywhere near its vessels. Instead, it deployed a pair of inflatable boats, one carrying a heavily armed tactical team, in case the pirates were found, and the other to ferry the sailors in small groups from their lifeboat.

While that operation was under way, the helicopter crew spotted something through their infrared camera: one man standing on the *Brillante's* deck, waving a flashlight to try to get their attention. It was Tabares, the chief engineer, apparently unharmed. The flames were too intense for the Seahawk to attempt a rescue, but an inflatable boat could get close enough. Just after dawn, Tabares, wearing an orange life jacket, leaped off the *Brillante* and into the water, where two US sailors grabbed him and hauled him up.

The rescued crewmen were taken to the *Philippine Sea's* gym, where they were given fresh clothes and food and checked out by naval medics. No pirates had been spotted by the cruiser or any other military vessels in the area. Once the *Brillante's* crew had been attended to, Tagalog speakers on board the *Philippine Sea* began conducting interviews with the Filipino sailors, asking them to recount precisely what had happened. Captain Gonzaga told naval personnel that the pirates insisted there was \$100,000 in cash on board the *Brillante* and demanded he hand the money over. They told him they would take the tanker to Somalia, Gonzaga said.

Tabares then explained what he'd done after being separated from the rest of the crew. Two of the pirates had marched him down to the engine room and ordered him to get it running. While their attention was elsewhere, Tabares recounted, he decided to frustrate their plans to reach Somalia by sabotaging the engine, starting and stopping a key component several times until a release of steam stopped it from functioning. After this daring act, the chief engineer said he ran to the citadel, the secure room the crew had stocked with supplies for waiting out an attack, and kept the door locked until he was sure he was safe. He recalled hearing two explosions as he fled, but couldn't say what had caused them.

Soon, Marquez and the other sailors shifted from shocked exhaustion to giddy relief, laughing as they went over the details of their escape again and again. Beyond mere survival, there was another reason to rejoice: the men figured their ordeal might mean a free trip home. Hours earlier, they feared they were about to die; now they might get precious, unexpected time with their families. Soon they were posing for a picture with some of

the Navy sailors, burly midwestern types with blond hair and thick, muscular necks. The slight Filipinos, some wearing the paper-thin white jumpsuits they'd been given to replace their wet clothes, smiled from ear to ear.

Morning had broken over the Gulf of Aden. The *Brillante* drifted nearby, still on fire with not a soul on board, a naval helicopter flying loops overhead. From a distance the ship looked almost peaceful, the only sign of distress the thick plumes of smoke that continued to pour into a sky that turned from slate gray to powdery blue as the sun rose higher.

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CHAPTER 4

DISTRESS SIGNALS

A supertanker in trouble is a singular event. It requires the attention of naval fleets, coast guards, international marine agencies, and governments across the immediate region, as well as in the homelands of its crew. That's not to mention those with a financial interest: the shipowners, cargo owners, bankers, and insurers backing the voyage, and a diffuse crowd of brokers, lawyers, traders, agents, and investors from London to New York, Dubai, and Singapore.

If the *Brillante Virtuoso* sank to the sandy bottom of the Gulf of Aden, the financial blow would be substantial. Most obviously, a vessel with a nominal value of \$55 million would be lost. The \$100 million of oil stored in its hull would also have to be recovered in an expensive underwater operation, or else secured to stop it from spilling out and fouling the coastlines of the Gulf with a million barrels of black sludge, the cleanup of which might run into the billions. Equally worrying, if the events on the *Brillante* signaled a new tactic—if Somali pirates were willing to blow up ships traveling along one of the world's busiest maritime highways—that was the kind of problem global leaders would need to address.

At 3:06 a.m., three minutes after the *Brillante* crew made radio contact with the USS *Philippine Sea*, someone on the tanker's bridge pressed a concealed button, triggering a distress signal. Vessels over a certain size are required by antipiracy regulations to have security systems capable of

sending real-time data to shore, enabling a rapid response to an incident. The moment the *Brillante's* Ship Security Reporting System (SSRS) was activated, it automatically generated messages that were delivered to various government and private-sector organizations. The alerts included the vessel's name, position, speed, and status: "MV *Brillante Virtuoso*, IMO 9014822, Liberian flag at posn 1229N 04445E crse 140, 0.5 kts."

Within seconds, one such message arrived at the office of United Kingdom Maritime Trade Operations, or UKMTO, in Dubai. To this day, the UK retains an outsized role in marine affairs, a legacy of when the Royal Navy patrolled an empire on which the sun never set. Even as Britain's influence waned after the Second World War, much of the legal and administrative machinery of modern shipping remained in British hands. In the 2000s, with piracy escalating into a severe problem, the UKMTO was made responsible for connecting military forces with the merchant ships they were supposed to protect, keeping everyone communicating during a crisis.

Petty Officer Bob Boosey got a call summoning him to the UKMTO operations room just after 3:00 a.m. "We've got an incident," the official on watch told him. Boosey, a Royal Navy lifer, lived in an outbuilding within the pale walls of the British Embassy compound in Dubai's diplomatic district. It was a short walk, and he hustled over without stopping to change into his white uniform. Boosey was surprised to be called in the dead of night. In his years tracking piracy, he'd never known Somali raiders to attack after dark, when boarding a ship was far more challenging. But he had little time to dwell on the thought.

Inside the dimly lit operations room, about a dozen computer screens relayed nautical data, including three large wall monitors showing UKMTO's zone of responsibility: roughly four million square miles of ocean, stretching from the mouth of the Suez Canal down to Kenya and eastward to the Indian coast. The pirate-infested High Risk Area was outlined in red, with the *Brillante Virtuoso* displayed as a dot squarely inside the danger zone. Pinned against another wall were printed images of

other ships that had fallen victim to piracy that week, a reminder of the importance of Boosey's mission.

Boosey had dealt with numerous hijackings in his career, including the 2009 *Maersk Alabama* incident that inspired *Captain Phillips*. UKMTO personnel were amused to see their portrayal in the film, which depicted a smartly dressed young cadet communicating with the eponymous captain from what looked like a space-age communications hub. "Chances are it's just fishermen," the UKMTO cadet said in the scene. "They're not here to fish," replied Phillips.

In fact, back in 2009 the agency had operated from less impressive premises: a converted apartment in a Dubai tower block. Staff would come to work in shorts and T-shirts, so as not to alert the other residents to what was happening inside. They moved to the safety of the British Embassy after being warned that the criminal gangs behind Somali piracy were operating in Dubai and might consider the UKMTO enough of a nuisance to pay a visit.

After sitting down at his workstation, Boosey began to coordinate with all the naval forces in the region, including US and British installations in Bahrain and allied vessels deployed around the Middle East. Officers were firing questions at him through Mercury Chat, a shared military messaging system. Boosey zoomed in on the *Brillante's* icon on his wall monitor to bring up its profile. "TO ALL: BRILLIANTE VIRTUOSO, flag Liberian, owner Marshall Islands, crew 26 all Filipino," he wrote in a Mercury message at 3:55 a.m. That one transmission encapsulated a set of challenges typical of the fragmented nature of modern shipping. The tanker was owned by a corporate entity in a Pacific tax haven—the Marshall Islands—which was in turn owned by a Greek family based in Piraeus, just outside Athens. It sailed under the flag of tiny Liberia, which augments its finances by selling cheap, hassle-free registrations to about one in ten of the world's commercial vessels. Not that its regulators actually resided in that impoverished West African nation; by historical quirk, the Liberian registry was run by Israeli-American entrepreneurs operating out of a headquarters

in Dulles, Virginia. Meanwhile, the oil the tanker was carrying was owned by a trading firm based in Switzerland and Monaco.

The *Brillante's* patchwork of relationships wasn't unusually complicated by industry standards. It was the by-product of a system that had evolved over the previous six decades to eliminate financial and regulatory friction at every opportunity, driving the price of transporting goods as low as possible. Operating with minimally paid crews and subject to almost no meaningful taxation, by the early years of the twenty-first century giant cargo ships had become so efficient that it cost only about \$2,000 to get a container of gadgets from Shenzhen to one of the dozen or so major US ports. For better and worse, this remarkable fact had transformed the lives of hundreds of millions of people—from European and American consumers, who gained access to unimagined bounties of cheap stuff, to workers in countries like China and Vietnam, given a ticket into the middle class by newly profitable export industries.

Yet the intricacies of this process are hidden from the people who benefit from it, and sometimes even from those charged with policing the oceans. It's standard practice for vessels to be legally owned by brass-plate companies set up in far-flung tax shelters, of which the Marshall Islands is one of many. Even maritime insiders often find it difficult to determine who a ship actually belongs to, behind whatever entity, usually with a meaninglessly generic name, is listed on an official document. This lack of transparency allows for substantial cost cutting, for example by placing vessels' earnings far beyond the reach of major tax authorities—as well as regulatory evasion. In the offshore legal netherworld that tankers and container ships inhabit, responsibility for things like safety and crew welfare can be passed around in an endless shell game.

For one thing, the location where a vessel is owned often bears no relation to the country where it's officially registered, or "flagged." Technically, the applicable law on any ship is determined by the ensign flying on its deck. In the early twentieth century, most shipowners paid to register under the jurisdiction of major marine powers like Britain and the United States, benefiting from their legal regimes and military protection.

But eventually, entrepreneurial officials in countries like Panama realized they could raise revenue by offering what's now called a flag of convenience. By registering their vessels in these places, owners could avoid developed-world rules on wages, working hours, and union membership, while also being subject to fewer inspections and a more relaxed attitude to regulation.

The practice got a running start during Prohibition, when American cruise liners were able to serve booze to passengers by flagging themselves as Panamanian, and became increasingly common after the Second World War. Today, Panama, the Marshall Islands, and Liberia serve as the ostensible homes of more than a third of the global merchant fleet, and there are even flags of convenience available from places like Mongolia and Bolivia, landlocked countries with no actual maritime industries to speak of. As one chronicler put it, flags of convenience represent “free enterprise at its freest,” with governments competing to provide shipowners with the most laissez-faire environments in which to domicile their assets.

In the UKMTO office in Dubai, it fell to Bob Boosey to untangle this knot of ownership and responsibility in order to get the approvals required to rescue the *Brillante's* crew and secure the vessel, hopefully before it ended up on the seafloor. Boosey contacted people in London, the Marshall Islands, Liberia—via its registry headquarters in Virginia—and the Philippines. He was also communicating with a Greek firm called Central Mare, which the *Brillante's* owners had hired to operate the tanker day-to-day, making sure it was fully crewed, supplied, and documented.

At approximately 6:00 a.m. Dubai time, a Central Mare employee whom Boosey had tracked down hurried to the firm's office in Athens and emailed over a crew list, allowing Boosey to check that all personnel were accounted for. Boosey replied with a situation update, passing on that the *Brillante* had lost engine power and was “DIW”: dead in the water.

Thanks to the rescue operation by the USS *Philippine Sea*, the crew were safe, and the pirates had apparently vanished. UKMTO and other agencies now needed to do something about the ship full of toxic, flammable liquid that was drifting, abandoned and ablaze, a dozen or so

miles off the coast of Yemen. Boosey had been trying for several hours to raise the Yemeni Coast Guard, without success. Then, as the dawn broke, he received a message that help had arrived.

“Two Panamanian flagged tugs are alongside the stricken vessel,” the battle watch officer on the *Philippine Sea* reported, carrying a salvage team sent by the *Brillante*’s owners. In every major port and waterway, there are salvage companies waiting to respond to distress calls, serving as something like a private emergency service for the open ocean. In return for the difficult and dangerous work of putting out a fire, plugging a leak, or towing an immobilized ship to safety, salvors have the right to claim a portion of the value of what they save—often around 10 percent, though the most challenging jobs can earn them far more. With so much oil on board, the *Brillante* would be a major prize for this team, who’d come with impressive speed from nearby Aden.

As Boosey continued working the phones, news of the tanker’s situation was rippling outward, reaching everyone who had money riding on its voyage. In Limassol, Cyprus, at an office wedged between a fruit market and a Mercedes-Benz showroom, Evgeny Sokolov arrived to an email explaining that the *Brillante* was on fire. Essentially a middleman, Sokolov worked for a company called Solal Shipping, whose business was to find seaborne transport and manage logistics for clients looking to move their goods from shore to shore. In this case, the client was Holt Global, an international oil trading firm, which had engaged Solal to arrange the shipment of a cargo from Ukraine to eastern China. In mid-June Solal had made a deal to charter the *Brillante*, agreeing to a fee of about \$3.2 million for the safe delivery of the oil. Almost from the start, the relationship had been a frustrating one. Sokolov had repeatedly emailed the *Brillante*’s managers and agents to protest over unscheduled stops and delays and to express concern about the cargo’s temperature. If it wasn’t kept warm enough, there was a risk it could congeal inside the hull.

Solal’s employees had been especially dismayed to learn that the *Brillante* was going to stop near Aden to rendezvous with its security team, “totally ignoring safety procedures” that emphasized moving as quickly as

possible through dangerous waters. One of Sokolov's colleagues had even threatened legal action, writing that "needless to say, our patience in this matter is now more than exhausted." Now, Solal and Holt had a much bigger problem.

Around midday on July 6, 2011, a London-based crisis communications agency engaged by Central Mare issued a statement revealing what had happened to the *Brillante*. "It is understood that the pirates fired RPG"—a rocket-propelled grenade—"into the accommodation area which started a fire. As a result the pirates abandoned their efforts to take control of the ship and left the scene and the Master ordered evacuation of all crew members," the statement announced. "All 26 crew members are now safely on board a U.S. Naval forces vessel that has arrived at the scene. The *Brillante Virtuoso* is presently safely adrift and two (2) tugs have arrived from Aden and having secured the vessel, are proceeding with fire fighting measures."

The story was picked up by the news agency Bloomberg, and published with the headline: "MILLION-BARREL TANKER ON FIRE OFF YEMEN AFTER GRENADE ATTACK." The article quoted maritime-security expert Jakob Larsen, who explained that "pirates go for targets of opportunity, and if they see a ship and it's clear they have a chance, they will go for it regardless of size." Reuters and the Associated Press also covered the incident, which warranted a mention the next day in a subcommittee hearing at the US House of Representatives, cited as an example of the continuing threat posed by pirates.

The voyage of the *Brillante Virtuoso* had reached a stage all too familiar to those who do business at sea. In maritime trade, events can quickly spiral from unfortunate, to dire, to worse. The owners of the oil in the *Brillante's* hull were staring at a potentially ruinous loss, as were the proprietors of the ship itself, which was about to be transformed from a tanker worth tens of millions of dollars into a pile of charred scrap metal. The tugs sent from Aden were cooling the hull with firehoses and might be capable of preventing disaster, but their crews wouldn't be willing to risk

their necks to save the *Brillante*, and the valuable cargo on board, unless they were confident they were going to get paid.

Fortunately for all parties involved, the shipping industry has long been able to call on an organization created specifically to deal with this type of crisis. It is one of the world's largest and oldest financial markets, and it can be found among cobbled alleyways and bustling pubs deep within the most ancient quarter of London. The market's entire purpose is to absorb the kind of catastrophic loss that the rest of us learn about on the news. Faced with disaster daily, the men and women—though for more than three hundred years, it's mostly been men—who run this market have developed a nonchalant, almost scornful attitude to danger.

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CHAPTER 5

A BRAVER WORLD

Phil Norwood hadn't been in the office long when an insurance broker strolled into his cubicle. "We've had a tanker attacked," the man announced. Norwood sighed—another one—then grabbed a pen and scrawled out the vessel's name on the front of an empty file: "Brillante Virtuoso."

Norwood was a tall Englishman with the ruffled demeanor of a not-so-serious schoolboy. He worked as a claims manager for the marine arm of Zurich Insurance Group, which was housed in a building with a gloomy, faux-gothic façade, one among several towers clustered around Lloyd's of London, the world's leading insurance market. Months earlier, another broker from the same firm as the one now standing beside Norwood's desk had brought the *Brillante* business to Lloyd's, where a group of insurers, including Zurich, had agreed to cover the \$100 million of oil it would soon be carrying. Now, as the broker shared what he knew about the attack, Norwood listened intently, scribbling notes on a pad. It was far too soon for any claim to be made on the policy, but Norwood had much to do. There were attorneys to be informed and funds to be made available. He picked up the phone to call some colleagues. "This is going to be a biggie," he warned them.

The first thing to know about Lloyd's is that it doesn't, in fact, sell insurance, and it never has. The name instead refers to an umbrella

organization for hundreds of “members”—a mix of corporations and wealthy individuals—who actually provide policies, which are then said to have been sold at Lloyd’s. The next thing to know about Lloyd’s is that it is everywhere. If you take a train to work, there is a good chance that train was insured at Lloyd’s. The *Titanic* was insured at Lloyd’s. When Black residents of Montgomery, Alabama, boycotted segregated buses in the 1950s, Lloyd’s was the only place they could find to insure their substitute carpool system. After 9/11, Lloyd’s members paid out billions of dollars to airlines, businesses in crisis, and the relatives of those killed in the attacks. If you were to compile a list of the worst catastrophes of the last century, virtually all of them would, at some point, have ended up as claims at Lloyd’s, to be assessed and valued by Englishmen in bespoke suits who represent billions upon billions of dollars in capital.

Lloyd’s does have a physical home, a spectacular high-rise on London’s Lime Street. Designed to display its pipes, ducts, and other internal systems on the outside, the building resembles nothing so much as a towering oil rig, beached in one of the most historic parts of the British capital. (As an aside, anyone planning to build an actual oil rig would likely insure it at Lloyd’s.) Broadly speaking, Lloyd’s is a marketplace. It’s a forum where those seeking protection for life’s riskiest endeavors can meet those willing to take on the risk, in return for a fee, or premium. Lloyd’s members aren’t generally interested in anything so prosaic as insuring the family car. Instead, they specialize in what no one else will insure: the biggest, the most unusual, the hardest to analyze. Without Lloyd’s to cover them, many of the assets the global economy depends on couldn’t exist.

Imagine, for example, a new communications satellite intended to give internet access to parts of the world not yet reached by fiber optic cable. No bank would be willing to lend the sums required to build and launch this satellite into space, where a single misfire could incinerate the entire investment, unless it had some certainty of being repaid. That’s where Lloyd’s comes in. There, a broker is appointed for the project, and then shops it around to Lloyd’s members, who come together in one or more “syndicates” to insure it. Each member of a syndicate takes on a piece of

the liability, as much as the individual insurer can afford to lose. After all the financial exposure has been divvied up, the satellite qualifies for a bank loan, the bank knows that it will still be paid back if the satellite goes down in flames, and the insurers at Lloyd's get a few million dollars in premiums. Those premiums, combined with the income from tens of thousands of other policies, give Lloyd's members the financial clout to pay up if the worst occurs. And the rest of the world keeps on turning, oblivious to the deals being made in the curious-looking tower at One Lime Street.

Lloyd's is the place where "storms and fires and floods and earthquakes, and every possible man-made calamity are systematically reduced to manageable routine," Godfrey Hodgson, the author of one of the few histories of the insular market, wrote in 1984. "These perils are chopped up and spread around and shared out so that instead of being an unbearable risk for a few, they are a small risk for many, and thus lose their terror." Or, as the organization's chief executive officer put it in a recent brochure: "Lloyd's helps to create a braver world." There are other insurance markets, but none that are so important, and none that accept so diverse a range of risks. Lloyd's members are willing to apply its basic model to pretty much anything with economic value that could be diminished by an unexpected event. Dolly Parton's breasts were insured at Lloyd's, as were Bruce Springsteen's voice, David Beckham's legs, and a distinctive mustache belonging to a famous Australian cricketer. But the market's bread and butter has always been ships.

Lloyd's began life as a coffeehouse run by Edward Lloyd, the son of a stocking knitter, in the late seventeenth century, only a few hundred yards from its modern home. At the time, coffeehouses were fashionable, sometimes raucous places for London merchants to conduct business. Over the subsequent decades, Lloyd's attracted a varied crowd of traders, speculators, gamblers, and con artists, as well as businessmen who funded lucrative sea voyages—and those willing to insure them. (As Lloyd's acknowledged in a 2020 apology for its role in the trade, many of those journeys were to transport African slaves.) Edward Lloyd recognized the importance of reliable information and realized that if he provided his

customers with the latest maritime news, they would have more reason to stay on the premises. That insight led him to create a journal called *Lloyd's List* to record the comings and goings of ships. It's still published today, making it one of the world's oldest continuously running periodicals.

The earliest surviving marine insurance policy, predating even Lloyd's, gives an insight into the hazards sailors faced in the early modern era. The insurers of the *Tiger*, a vessel undertaking a journey to Greece to purchase currants and wine in 1613, pledged to bear the financial impacts of "men of warr, fyer, enemyes, piratts, rovers, theeves, Jettezons, letters of marte & countermarte, arests, restreynts & deteynments of Kings and princes and all other persons, barratry of the Master & mariners, and of all other perills, losses and misfortunes whatsoever they may be." The same language remained in use in contracts, only modestly updated, well into the twentieth century. In that time, Lloyd's evolved from a sandy-floored coffeehouse into a financial institution of global significance, still hewing to its maritime heritage. When the first automobile policy was sold at Lloyd's, in 1904, the documentation described the unfamiliar conveyance as a "ship navigating on land." The market still boasts an impressive collection of nautical artifacts, on display at the Lime Street building, that includes a combined fork-knife given to Admiral Horatio Nelson after he lost his arm fighting the Spanish in 1797.

During the long history of Lloyd's the shipping business has changed drastically, of course. The vessels insured have grown steadily larger and more technologically advanced, evolving from treasure-laden galleons to huge, satellite-guided container ships. Letters of marte (or marque)—official documents authorizing attacks on merchants, given to state-sanctioned pirates, or "privateers," like Sir Francis Drake—have ceased to be much of a problem. But the sea remains as dangerous as ever.



Most Lloyd's member firms have offices a short walk from Lime Street, so that the insurance industry dominates the area between the Tower of London and the Bank of England. One of them, Talbot Underwriting, is

located about a half mile away, and around the same time that Phil Norwood was learning of the attack on the *Brillante Virtuoso*, a Talbot employee named Paul Cunningham was taking in the same news. Talbot Underwriting was part of a syndicate of “hull” insurers—Lloyd’s members who were covering the ship itself, separately from the oil on board. Cargo ships often require several types of insurance at once, to protect against any foreseeable problem. Syndicate 1183, the typically cheerless name given to Talbot’s group, were the “war risks insurers,” meaning they were responsible for compensating the shipowner in the event of a mishap of the man-made variety. War risks policies pay out more often than the name might suggest. They certainly cover infrequent situations like the Tanker War, the 1980s conflict in which Iran and Iraq attacked commercial vessels in the Persian Gulf. But they also apply to piracy, as well as more routine “vandalism, sabotage and malicious mischief,” in the words of the *Brillante*’s policy.

Years later, Cunningham couldn’t recall precisely when he first heard about the *Brillante* incident, but there’s a good chance he saw one of the early transmissions from the Lloyd’s Marine Intelligence Unit. The Lloyd’s market has long benefited from an extensive network of overseas agents, shipping specialists who keep an eye on happenings in faraway ports, on the principle that a well-informed insurer has an edge over competitors. On the morning of July 6, several hours after salvage tugs had arrived beside the vessel, the MIU sent a bulletin that read: “Crude oil tanker *Brillante Virtuoso* (80569 gt, built 1992), 26 crew members, was attacked by pirates and on fire in lat 12 29N, long 44 45E at 0300, local time, today. Understand the fire has been extinguished. All the crew are accounted for and in the vicinity of the vessel in a liferaft.”

If the *Brillante* sank, or was damaged beyond repair, Syndicate 1183 and its partners were liable to pay its owner roughly \$80 million, which covered the value of the ship and associated loans, as well as lost earnings. Still, since Talbot’s parent company, Validus Holdings, had assets worth several billion dollars, the matter wasn’t yet serious enough to worry Cunningham. Like Norwood at Zurich Insurance Group, who was pushing

through paperwork on the *Brillante* in his cubicle a dozen blocks away, Cunningham began the process of checking in with Talbot's attorneys and the other members of the syndicate to prepare for what might happen next.

An amiable character with a toothy grin and gelled hair, Cunningham was in some ways a typical Lloyd's man. Until the COVID-19 pandemic disrupted habits that had endured for centuries, business in London's insurance district was done face-to-face, preferably over a lunch meeting that might stretch long into a well-refreshed afternoon. A clubbable personality was essential, and the uniform stubbornly formal. Before 2007, anyone seen on the floor of Lloyd's without a jacket and tie risked being thrown out. When the dress code was finally relaxed, there was grumbling among the more traditionally minded members. "It's the beginning of the end," one told *The Sunday Telegraph*. "It's nearly as bad as when they let women in." (Women were fully admitted to Lloyd's only in the 1970s, over bitter opposition from some.)

For decades, Lloyd's had a reputation for being a bastion of the upper and upper middle classes. It didn't quite attract the best and brightest, who were more likely to end up as lawyers or politicians, but served as a refuge for those who came from the right sort of background and attended the right schools, though they might not have dazzled the world academically. It provided "an interesting life with congenial society, a good income and financial security, and departure at a gentlemanly hour," Godfrey Hodgson wrote. Packed into pubs at 2:00 p.m. on a weekday, silk handkerchiefs folded neatly into their suit pockets, the old boys of Lloyd's could seem like something from another era. Long after the rest of London's financial industry had converged toward international standards of workplace conduct, the market remained a deeply retrograde environment for women. Member firms competed to hire the most attractive assistants, who were rated for "shagability." As late as the 1990s, male workers on the Lloyd's floor put up a cash prize to be claimed by anyone who managed to have sex there during working hours.

Unsurprisingly, working practices at Lloyd's could also seem almost willfully old-fashioned. In the 1980s and 1990s, deregulation and

computerization transformed banking and trading in London, vaulting the city into direct competition with New York for the title of the world's premier financial hub. The Lloyd's crowd liked the lack of rules, but wasn't quite as ready to embrace technology. The *Brillante's* hull insurance contract, for instance, was placed at the market in late 2010 in a style that Edward Lloyd himself would have recognized.

The central feature of the Lloyd's building is the Underwriting Room, a vast trading floor at the base of an atrium that rises fourteen stories. The Room, as everyone calls it, takes up most of the ground level, and during the trading day is full of insurers sitting in little wooden booths, waiting for business to find them. The broker working for the owner of the *Brillante* would have sat down next to the Talbot syndicate representative and provided a piece of paper, or "slip," detailing the coverage he wanted, along with a file, perhaps sixty pages deep, that contained information about the vessel and its planned voyages. After some discussion of the merits of the contract and its likely risks—an exchange taking normally around twenty minutes and certainly no more than thirty—the satisfied Talbot man would have stamped the slip, initialed it with a fountain pen, and written out the percentage of the liability that his employer was willing to take. The broker would have continued in this manner until he'd filled the slip with "underwriters," so called because they write their names one under the other. And thus, on the floor of Lloyd's of London, an insurance contract is born.

It might seem surprising that any financial institution would commit itself to a multimillion-dollar liability after so little deliberation, but that's how business is done at Lloyd's, and always has been. The entire market is built on trust. Its Latin motto, "*Uberrima Fides*," means "utmost good faith," an implicit promise not to mislead, reinforced by familiarity. The Talbot underwriter would have dealt with the broker many times before, probably shared a beer or three with him, and would certainly do business with him again.

That trust extends to the ultimate users of the market, the customers, who can be confident that Lloyd's members will pay claims quickly and

efficiently, no matter how large they might be. After an earthquake leveled most of San Francisco in 1906, a prominent Lloyd's underwriter, Cuthbert Heath, told agents to "pay all of our policyholders in full, irrespective of the terms of their policies," an injunction that became something of a guiding principle. Because risks are spread among so many members, and because most policies never need to pay out, the system works, sufficiently well to have kept Lloyd's as the world's preeminent insurance market for more than two hundred years.

The amount of money that now passes through Lloyd's is difficult to fathom. Every year its members collect 35 billion pounds, or roughly \$49 billion, in premiums. That's just what customers pay to be insured. The value of the reserves held against those contracts is many times greater. On average, about 30,000 pounds (\$41,800) is paid out in claims every minute. Lloyd's underwriters also buy their own insurance, called reinsurance, through Lloyd's, so they can claim unexpected losses back from even bigger syndicates. If the reinsurers need insurance, guess where they go?

For all its stuffiness, Lloyd's has remained dynamic enough to survive scandals, brushes with bankruptcy, and vigorous global competition. The market rewards those brave enough to take a risk. With enough canny decisions, the men sitting in the underwriting booths can earn great fortunes for themselves, as well as the syndicates they represent. Ian Posgate, the top underwriter of the 1970s, earned the nickname "Goldfinger" for the scale of his profits. During the Vietnam War, when ships traveling through the Mekong Delta had to navigate Viet Cong rockets, Posgate hiked his prices and signed his name next to any slip put in front of him. Wars could be lucrative for Lloyd's, he recognized, as long as customers absorbed the cost of the extra risk. Provided the premiums kept flowing, Lloyd's would keep on doing business the way it had always been done.

No wonder, then, that the hijacking of the *Brillante Virtuoso* barely registered. It meant a busy day for a handful of individual managers, nothing out of the ordinary. The whole purpose of the market was to absorb bad news and soften the blow with a big check. Shipping disasters, while

regrettable for those involved, are “just marvelous free advertising” for Lloyd’s, as former chairman Sir Peter Green once observed.

Back at Zurich’s offices, Phil Norwood spent the afternoon filling in forms. His most pressing task was to deal with the salvage crew floating alongside the *Brillante*, off the Yemeni coast. The cargo insurers, including Zurich, would foot the bill for the salvage effort, since they had the most to gain if the tanker’s oil was recovered and sold. Norwood prepared a document on Lloyd’s-headed paper authorizing the salvors to proceed and promising that the syndicate would compensate them if, and only if, they were successful. Then he put his *Brillante* folder on top of a pile of a dozen or so other piracy cases he was dealing with that day, locked the stack of papers inside a filing cabinet, and moved on to the next order of business.



The entire ground floor of Lloyd’s is arranged around a mahogany frame that rises, like a pulpit, toward the sunlight streaming down through the barrel-vaulted glass roof. Hanging inside the wooden frame is the Lutine Bell. In 1799 the HMS *Lutine*, a thirty-two-gun Royal Navy frigate, sank off the coast of the Netherlands while carrying a million pounds’ worth of silver and gold. The treasure was never found. But almost sixty years later, the ship’s bell was salvaged from the ocean floor and put on display in the Lloyd’s Underwriting Room, where for the next century it was rung to announce the fate of overdue vessels: once for a loss, twice for safe.

Nowadays, because of its age, the Lutine Bell only sounds on ceremonial occasions. But its companion at the center of the Room, a huge leatherbound ledger known as the Loss Book, is still in routine use. Since 1774, Loss Books have recorded every sinking of a ship insured by the Lloyd’s market, a comprehensive record of nearly 250 years of maritime calamity in every corner of the world. On July 5, 2011, the Head Waiter—a functionary dressed in a midnight-blue tailcoat and trained in comportment and calligraphy—used a quill pen and inkpot to write out the most recent entry in looping cursive. The *Aries*, an American boat with a displacement

of ninety-eight tons, had sunk at latitude 56 46.36N, longitude 167 20.45W, off the coast of Alaska.

But the page for Wednesday, July 6, was left blank. The *Brillante Virtuoso* wasn't lost yet, and until its fate was clear, nothing would be noted in the Loss Book and no money would be disbursed. There were still any number of circumstances that would affect the final tally of who would be paid and how much. Phil Norwood, Paul Cunningham, and the rest of the human apparatus of the Lloyd's market were poised to put its risk-absorbing machine into action. But first, they needed to get someone onto the tanker to see what they were dealing with.

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CHAPTER 6

THE TALLEST MAN IN YEMEN

On the afternoon of July 9, 2011, David Mockett was at his office, in a utilitarian Aden commercial block called Ma'alla Plaza, when an email from a sender he didn't know pinged into his inbox. Mockett kept an eccentric schedule by Western standards, starting work early and then heading home for lunch and a nap before returning around 4:30 p.m. for a few more hours at his desk. By then the worst of the searing heat had drained away, and Yemenis had settled into their afternoon ritual of chewing qat, the mildly narcotic leaf most local men consumed daily. He used the lull to go through his correspondence: reports on maritime trends, rumors of the latest political intrigues in Sana'a, the Yemeni capital, and updates from his wife Cynthia on life in England with their daughters and grandchildren.

This message, under the subject line "Brillante Virtuoso," was from a fellow Brit named Stuart Wallace. Wallace explained that he worked for a well-known marine services firm in London, Noble Denton, that had been hired by the insurers of the *Brillante Virtuoso*. He'd been given Mockett's contact by a mutual acquaintance. "David," Wallace wrote, "we . . . have been instructed to act in the case of above vessel, currently at anchor off Aden following an act of piracy. At this time intentions for the vessel and the exact scope of our requirements are being defined, however we may

have a requirement for a damage survey to be undertaken.” He wanted to know if Mockett might be available.

Mockett received requests like this frequently. Over his years in Yemen, he had earned a reputation as one of the top maritime experts in the country, relied upon by a long list of clients in London and other financial hubs. As a surveyor, an important part of his job was to evaluate the damage from wrecks or other marine incidents, providing information that would help reconstruct how they’d occurred—and therefore what, or who, might have caused them. It was an essential role for keeping the wheels of one of the world’s most important industries turning. Although the insurers at Lloyd’s generally paid claims in full, reports from surveyors like Mockett were a crucial part of the process, allowing everyone involved to declare they’d done their due diligence. Without them, the money machine didn’t work.

Mockett sent back his reply to Wallace’s email: he was “available and able to attend should you so require.” He was pleased to get the request. Mockett made a reasonable living, and his expenses in Aden were modest; even a comparatively luxurious life in Yemen was cheap. But between maintaining the seven-bedroom home he and Cynthia kept in Devon and saving for the retirement he hoped to begin soon, every job mattered. Working on a case as complex as the *Brillante* would be a good way to make some extra cash before he went back to England for his usual summer holiday—“a very good earner,” as he put it in a message to Cynthia.

Mockett checked with some local contacts and reported to Wallace that the tanker was about twenty-five miles offshore, advising him to make sure it stayed there. Bringing the ship into Yemeni waters would mean submitting to the jurisdiction of the country’s unpredictable, corrupt authorities, a situation that was best avoided. Mockett’s next task would be to figure out how to get on board. The ship’s owner would probably soon file a claim on his insurance, exposing the companies that had underwritten the vessel and its petroleum cargo to a combined loss of well over \$100 million. That process couldn’t really advance until survey reports were complete. Nor, if they were so inclined, could the insurers deny the claim

without solid evidence of what had happened. Wallace—and the Lloyd’s market—needed Mockett to get started straight away.

For most Westerners, finding a way onto an abandoned oil tanker off the coast of Yemen, especially with the country on the brink of political collapse, would have been a daunting task. Not for David Mockett. Everyone in the Yemeni shipping industry seemed to know “Mr. David,” both because of his physical presence—some of his local friends, whom he generally towered over, called him “the tallest man in Yemen”—and because his job brought him into contact with so many people and companies. The sea lanes off the Yemeni coast are some of the most important in the world, and its harbors remained busy despite deepening political turmoil. An able surveyor like Mockett was seldom short of work, compiling evidence to adjudicate the disputes that popped up every day as goods were shipped from port to port. He might be called to evaluate whether a shipment of oil had been contaminated by seawater, or to inspect the damage caused by a freighter that had crashed into its dock, determining if the port operator was demanding fair compensation or trying to use the accident to cover the upgrade of a whole pier. Offshore, there were shipboard fires and groundings on sandbars, as well as the occasional collision.

Armed with a notebook and digital camera, Mockett would set out to the site of whatever event he’d been hired to investigate, sometimes in the company of his deputy, a young Sri Lankan man he’d begun to think of as his protégé. After taking hundreds of photos and interviewing witnesses, he would retire to his office to write out a report and send it to his clients. That was usually the end of it, although the more contentious cases might end up in court, where Mockett could be called to give testimony. A surveyor’s firsthand account of conditions on a stricken vessel was invaluable evidence.

Over the years Mockett had grown alert to the possibilities for mischief in the maritime-accident business. After a fire on a ship loaded with grain,

the captain might wrongly accuse the shipowner of failing to maintain firefighting gear, while a negligent shipowner might try to pin the blaze on the crew. Meanwhile, the owners of both the vessel and the grain would have an incentive to exaggerate the damage on their insurance claims. It wasn't unheard of for the men with money at stake to bribe a surveyor to see things their way, or, if that didn't work, to attempt a more threatening approach. But they'd learned that with Mockett it wasn't even worth trying. Earlier in his career, when he served as a port superintendent in Saudi Arabia, Mockett would periodically get requests to let some ship jump the queue of vessels waiting outside Jeddah's congested harbor in exchange for a bit of under-the-table cash. He always refused, politely telling the shipping agent or importer that they would need to wait their turn.

He'd carried the same attitude into his work as a surveyor. In Yemen, Mockett was known for doing things fastidiously by the book, sometimes to the point of annoying local partners who wanted him more squarely on their side. They would plead with him to be more flexible, to no avail. As he would explain to anyone who challenged his approach, Mockett believed that the role of a surveyor was to determine the facts, avoiding assumptions and never making inferences beyond what those facts could support. He sometimes repeated a favorite mantra, a twist on a quote purportedly uttered by the British prime minister Harold Macmillan: "Evidence, dear boy, evidence."

The crisply precise report he sent to Yemeni police after he was shot in 2002 provided an example of how he saw the world. After a detailed description of everything he remembered about his assailants, who fled on a motorbike, Mockett wrote that he didn't "know what make of motorbike was used. I only saw them for two or three seconds—perhaps four at the outside. I did not recognize either of them and doubt if I would again. The driver, I simply did not see at all." Evidence, dear boy.

The *Brillante*, Mockett learned, was quickly becoming the focus of a complex multinational undertaking. Salvage tugs were shuttling back and

forth from Aden's harbor to the tanker, picking up men and supplies for a weeks-long operation. Some of the personnel had been urgently flown in from Greece, an indication of the importance of the job to the *Brillante's* owners. Most were there to perform tasks that fell into two main categories: to make sure the vessel could be towed without sinking to a safe location, either for repairs or scrapping; and to prepare for the off-loading of its oil, which still had a paper value in the millions. Others were needed to provide security, ensuring that there would be no repeat of the kind of attack that had brought them all to Aden in the first place.

On Monday, July 11, Mockett got in touch with a burly diver named Vassilios Vergos, whose permission he would need to get onto the *Brillante*. One of a tight-knit group of seafaring Greeks based in Yemen, Vergos had an unusual biography. As a young man he'd served in the Underwater Demolition Unit, an elite special-forces element of the Hellenic Navy. He was so fluent in the water that some of his colleagues thought he swam more like a fish than a human. After leaving the military Vergos had put his diving skills to work in the private sector, helping dislodge grounded ships and repair damaged hulls around the Aegean, before relocating part time to Aden to open a branch of his company, Poseidon Salvage. Equipped with rickety tugs and a floating crane, Poseidon's business was to respond to accidents in the vicinity of the Yemeni coast. Vergos had been speedily hired by the *Brillante's* owner to salvage the ship, and it was now his jurisdiction. Although they were both among the tiny number of Westerners in the city, Mockett didn't know Vergos, who tended to keep to himself. He didn't even have an apartment. Instead Vergos slept on one of Poseidon's boats, venturing onto land only when necessary.

In their initial conversation, Mockett told Vergos that he needed to inspect the *Brillante* right away. But the Greek wasn't very accommodating. He hadn't received "instructions" to allow a survey, he told Mockett, and would have to get back to him. Later that day, Mockett wrote to Wallace to inform him that he'd tried Vergos again and been unable to connect to his mobile phone. The salvor had apparently left port without him, which presented a significant problem. Monsoon winds were whipping the Gulf of

Aden into heavy swells, and Mockett couldn't just hire any boat to take him offshore. Heading out in one that was too small or poorly maintained was risky. All the tugs at the Aden port authority were spoken for. "Sense of humor is fading fast," Mockett told his client.

In the meantime, conditions in Aden were deteriorating by the day. Electricity, rarely a significant problem before, was becoming unreliable as the government unraveled, forcing Mockett to find ways to work around extended blackouts, and oil shortages meant that there were hours-long waits to fill up at gas stations. Using a mobile phone was getting trickier. Yemen's strongman president, Ali Abdullah Saleh, had imposed onerous restrictions on one of the main cellular networks after its owners began supporting the Arab Spring-inspired opposition. That left subscribers like Mockett unable to call internationally or dial local landlines. It was even difficult to mail packages overseas. In 2010 British and Emirati authorities had intercepted two sophisticated bombs, hidden inside printer cartridges, that had been sent from Yemen in parcels addressed to Jewish sites in Chicago. As a result, couriers in Aden would no longer accept anything but documents for delivery abroad.

As he waited to get onto the *Brillante*, Mockett commiserated about the assignment, and the rising challenges of operating in Aden, with some of the other expats who remained in the city—a motley, largely British group who still preferred its difficulties to a more conventional life elsewhere. There was Roy Facey, a port consultant and former sea captain from Cornwall, who'd lived in Aden with only brief interruptions since the late 1980s—when it was the capital of a Marxist state so repressive that speaking to a foreigner could attract the attention of the secret police. Roger Stokes was a quiet, workaholic lawyer from the north of England, whose only apparent hobby was producing detailed drawings of flashy sports cars, but who drove with the caution of a small-town grandmother. Another shipping expert, Nigel Chevriot, was a living link to Aden's colonial past: he'd actually been born in the city, before the end of British rule.

Together they'd found ways to sand off the harder edges of the place, ferrying back creature comforts like cheese and chocolate from trips to

Dubai or London and tapping each other's networks to sort out the bureaucratic complications they all confronted from time to time. They also took comfort in good food and particularly drink, which wasn't easy to find in a devoutly Islamic country. Improbably enough, Aden's dining options included a passable Chinese restaurant, Ching Sing, which somehow managed to serve cold Heineken and paint-stripping African gin along with spring rolls and fat steamed crabs. Mockett ate there frequently, gathering with whoever else was around at one of its wobbly tables, which were topped with sherbet-orange tablecloths a long way from their last laundering. Foreign shipping hands still came through the city periodically, and they could count on an invitation to join Mockett for dinner. After a drink or two he would get to telling self-deprecating war stories, bursting after the punch line into a booming laugh that filled the restaurant.

Some of the guests were mystified as to why Mockett had stayed in Yemen for so long, and what he found so magnetic about the hot, dusty, and increasingly dangerous country. But occasionally they got glimpses of the personal warmth that he always cited as one of the things that kept him there—how seemingly menacing interactions could, with the right amount of patience and an open mind, end with a kind of cross-cultural intimacy. On one occasion, Mockett and a marine expert visiting from Dubai were driving along the coast when the visitor suggested they stop to take some pictures. It was a spectacular, cloudless day, and they pulled over to capture the rocky shoreline. Soon a beat-up car pulled over and three Yemeni men stepped out. They were dressed in traditional fashion, with long skirts called *futa* topped with belts that also held imposing, curved daggers in wooden scabbards.

“Are you American?” one of them asked—not a question one wanted to hear in a minimally governed part of the Middle East. Mockett indicated that they were British. They all shook hands. Mockett's companion pointed at the handgun one of the Yemenis was carrying, and then to the small scar on the surveyor's neck, the only remnant of his shooting. That turned out to be hardly impressive by the standards of the Yemeni men. One of them lifted his *futa*: a substantial chunk of his leg was missing. Everyone

laughed, and soon the Britons and Yemenis were posing for pictures together, and joking around with the Kalashnikov rifle that the locals had in the trunk of their car.

No one seemed to want to help Mockett get onto the *Brillante*. While shipowners and salvors aren't always accommodating of surveyors hired by insurance companies, he found their reluctance to assist him a little bit unusual. He wasn't some high-seas rubbernecker trying to ogle the aftermath of a pirate attack. A surveyor's report was an essential step in handling a major marine casualty, and if the owner wanted to get his money, they needed to let Mockett do his work.

Wallace encouraged Mockett to keep trying to find a way on board, even if it resulted in a substantial bill for the insurers. "We believe that your attendance on the vessel is of great importance," he wrote in an email—particularly to compile a photographic record of the condition of the ship. Wallace had been told the blaze that consumed the *Brillante* was the result of the pirates' firing rocket-propelled grenades; he said it was critical for Mockett to examine the precise location where the RPG rounds entered. Wallace also needed to get a sense of how much damage the vessel had sustained to inform an assessment of whether there was any point in trying to repair it.

On July 12, Mockett's luck changed. He'd contacted a local shipping firm that was assisting the *Brillante's* owner, and they told him they would arrange a boat out. Mockett would be welcomed on board the vessel and would be free to inspect it as long as he stayed out of the way of Vergos and the other salvors. That afternoon, Mockett made the ten-minute drive from his office to Aden's waterfront. He wouldn't be traveling in luxury. His transportation was a rickety fishing trawler, with rivulets of rust running down its hull and heavily used nets piled on deck. But it looked sturdy enough, and when Mockett climbed aboard, he was glad to find that the *Brillante's* chief engineer, Nestor Tabares, would be sharing the ride.

Tabares had been helping with the salvage effort, and talking to him would be valuable.

Mockett was relieved to be finally setting out. He knew that Wallace and a long chain of others, sitting behind desks in London's financial district, needed a report from him as soon as possible. It was late in the day when the trawler finally churned away from Aden's harbor and into open water. The skipper knew the waters of the Gulf of Aden intimately, and he scanned the horizon as he steered, keeping a watchful eye on the monsoon winds.

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CHAPTER 7

EVIDENCE, DEAR BOY

Dusk was approaching as Mockett neared the *Brillante*, the trawler captain slowing his engines for a gentle landing from the tanker's stern. An uninterrupted dome of clouds had formed, and from the surveyor's vantage point the water of the Gulf of Aden was nearly the same steely shade as the sky above. In the flat, dull light, the *Brillante's* jet-black hull stood out sharply in the vastness. The sea undulated gently; the foul weather Mockett had feared was, for the moment, some way off.

It would hardly take an elite surveyor to understand that something calamitous had occurred on the *Brillante*, even from a distance. The ship's funnel had been scorched to its tip, evidence that flames had climbed from the lower levels to some of the highest points on board. The white paint on the exterior of the accommodation block was blistered from heat, and thick bands of soot streaked upward from the deck. A group of salvage vessels with canary-yellow deckhouses was tied up along the starboard side, a third of the way down the hull: a flotilla from Vassilios Vergos's Poseidon Salvage. The trawler captain brought his boat in next to one of them, and Vergos's men helped lash them together. Mockett stepped off, already evaluating the condition of the *Brillante* before he'd even stepped on board, noting which parts of the ship he wanted to give particular attention to in his inspection. He wouldn't be doing it alone. Another surveyor had been sent from Greece, hired by the *Brillante's* owner to produce a parallel

report. Such duplication was unusual, though not unheard of in a situation like this one. While the surveyors and other specialists hired to evaluate a maritime incident—fire experts, marine engineers, and so on—present themselves as impartial, in complex cases insurers and shipowners may prefer to have opinions from people they've directly paid, in the event that they end up on opposite sides of a legal dispute.

The real work would have to wait for morning. Mockett needed plenty of light to survey the ship, and there was little point getting started so close to sunset. He would spend the night on Poseidon's floating crane, a battered barge with a deck so rusty that it looked as if it had been painted an alarming shade of burnt red. One of Vergos's subordinates, a balding Greek who introduced himself as Dimitrios, laid out a bed for Mockett and invited him to join the boss for dinner. Though he had the paunchy belly of a man in late middle age, Vergos was powerfully built, with thickly muscular arms and a barreled chest. Yet Mockett noticed that he seemed to have trouble walking, particularly when going up or down. Years before, Vergos had gotten the bends, the debilitating illness that can occur when a diver ascends too quickly from deep water. He survived the decompression sickness but was left with a lifelong limp—and a short temper. He could be brusque, as he was when Mockett first asked to board the *Brillante*, and was quick to raise his voice at his employees when they displeased him.

Over dinner, Vergos and Mockett chatted about their families. Dimitrios, who spoke better English than the other Greeks, stepped in to translate when needed and tried to answer some of Mockett's initial questions. Slight and bespectacled, he stood out next to the other members of the Poseidon crew: brawny, weather-beaten men who, in another era, might have passed for pirates themselves. Mockett couldn't help but wonder how someone like Dimitrios had ended up in the Gulf of Aden.

Mockett rose early the next morning and clambered up a ladder from one of Poseidon's boats onto the tanker's deck. Hard-hatted salvage crewmen were milling around, mostly Bangladeshi workers employed by Vergos, and he tried to give them plenty of space. As Mockett walked, he could feel a faint crunch beneath his feet: the heat of the blaze had turned

the deck's surface into a rough canvas of ash and paint chips that splintered with each step. His clients in London wanted a detailed photographic record, and Mockett stopped every few moments to take pictures with his digital camera: of the razor wire looping along the exterior railings, of rusting barrels strewn about and flare cartridges left by the *Brillante's* fleeing crew. Looking up at the T-shaped accommodation block looming over the hull, he photographed walkways and ladders, as well as pipes, vents, winches, and cables, some discolored by flame, others by almost twenty years of exposure to salty air.

When he entered the accommodation block, Mockett realized the damage he'd seen so far was nothing compared with the state of the *Brillante's* interior. One of the main corridors resembled the bottom of a well-used barbecue, coated with char from floor to ceiling. The Greek surveyor had made the mistake of wearing chinos and a white shirt, and as he and Mockett moved through the ship, his clothes were gradually covered with bands of grease and soot. In one area they examined, the fire had thrown a steel doorframe entirely clear of the bulkhead where it had been embedded. Near the galley, Mockett found rows of blackened dishes still on their shelves and took a photo of a scorched cheese grater, so warped by the heat it had turned concave. Along another passageway, the wall panels had been deformed into funhouse shapes, and protruded inward in pregnant bulges. On the bridge, at the top of the accommodation block, there was a maze of tangled metal that was almost impossible for the surveyors to navigate. Most of the windows had been blown out, and as the *Brillante* bobbed up and down, shards of glass almost three-quarters of an inch thick crashed intermittently to the deck below.

Mockett was eager to identify the source of the fire, or at least to narrow down the possibilities. To do that, he would have to enter the lower levels of the *Brillante*, where the engine and other critical systems were housed. It was stiflingly hot as Mockett made his way down, as though the corridors were still warm from the touch of the flames. By the engine room, Mockett saw that the broad console that controlled the machinery had been burned completely, and all that remained of the chair where its operator

would have sat was a spindly metal frame. He could make it only partway into the engine room itself, a cavernous space threaded with catwalks and stepped ladders. He paused to take a photo at the top of one that, on a functioning ship, would have brought him down toward the base of the chamber. Instead, it descended into a consuming darkness: everything below it was flooded with oily water from firefighting. It was too dangerous to go farther.

Mockett had done what he needed to. He returned to the deck, then climbed back down the ladder onto Poseidon's floating crane, filthy and sweating in the summer heat. The fishing captain was standing by to take him and the shipowner's surveyor back to shore, and after a gruff goodbye from Vergos they boarded his trawler. Mockett kept taking photos as they made a slow, full loop around the *Brillante*, documenting the condition of its exterior. Soon they were on a course for Aden, and Mockett watched from the boat's stern as the tanker got smaller and smaller, until it was just a black smudge on the horizon. The trawler crew had prepared a lunch of sandwiches, salad, and small, flat fried fish, about the size of a palm, which Mockett didn't recognize. Eager for a decent meal, he tucked in with gusto.

During the trip back, Mockett contemplated what he'd seen. He'd concluded that the blaze probably began in the vicinity of the *Brillante's* engine control room; almost all the spaces above it had been destroyed, while the damage farther down was much less severe. Beyond that assessment, he couldn't quite make sense of it. The insurers had been told that the pirates had fired rocket-propelled grenades, and Stuart Wallace, Mockett's client in London, had instructed him to locate and assess the damage from the RPGs. But there was none. Among all the debris and destruction, Mockett could find no sign of even a single RPG strike. Nor had he discovered evidence of the pirates' having shot up the vessel with guns, which its captain, Noe Gonzaga, had described in his statement after the attack. Nor, as Mockett told Wallace in an email, were there indications that they had detonated hand-thrown grenades, which had also been posited as a cause of the fire. Mockett was a long way from being able to say what

exactly had happened to the *Brillante* the night it was boarded. He did know that if he was going to find out, he had a lot more work to do.

The return to Aden didn't go as expected. A small tender was supposed to meet the fishing boat outside the harbor and ferry the two surveyors to shore, but it didn't show up. From the trawler, Mockett played an extended game of phone tag with port officials and local shipping firms to get it sent out. At first, he was told port traffic was on hold because there was a warship in the harbor. Mockett noted wryly that it must have been a submarine, because he couldn't see any naval vessels nearby. It turned out, after a few calls, that the man who was supposed to be driving the boat was still at home. Unaccustomed to such mix-ups, the Greek surveyor was furious, but Mockett had enough local experience not to be surprised. Things rarely went to plan in Yemen, though they usually worked out in the end. Eventually the tender appeared, and Mockett scrambled over a series of winches and greasy cables to climb inside for the brief trip to shore. Shortly afterward he was in his car, heading back to his house for a shower—though not before pulling into a gas station that appeared, despite the fuel shortages that had been frustrating local drivers, to be in full operation. To Mockett's delight, an attendant filled his Lexus's tank to the brim.

Later that day, Mockett drove to the Mercure Hotel, one of Aden's few decent hostelries. The Greek surveyor was there with a British lawyer named Russell Rawlings, who'd flown in to conduct interviews with the *Brillante*'s crew. Mockett wanted to know what Rawlings had learned, and to discuss his own findings with fellow professionals. It was evening by the time their meeting wrapped up, and everyone was ready for dinner. Mockett still couldn't call landlines from his mobile phone, so he had a friend book them a table at Ching Sing, the Chinese restaurant beloved by Aden expats. Both of his companions seemed friendly. They paid for dinner, and Rawlings even offered to gift Mockett the remains of a bottle of Bell's whisky—not an easy commodity to come by on the Arabian Peninsula—which he accepted eagerly.

Later that week Mockett sent a note to his wife Cynthia in England, filling her in on the assignment. He'd made a habit of writing her long, detailed messages—letters, in his younger days, now replaced with emails—that contained exhaustive descriptions of what he was working on as well as everything else he'd been up to. Mockett knew how much Cynthia appreciated them. Between his years working at sea and assignments in Saudi Arabia and Yemen, the two had spent the bulk of their marriage living in different places, and the correspondence allowed them both to feel like they were fully present in each other's lives.

“My darling Cynth,” he began. “The trip out to the ship was very interesting, but very tiring, as you can well imagine.” He was eager to know what his clients would make of his report; he told Cynthia that he would blind-copy her on the memo. “I don't think that I will have to go out again,” he said, “but you never can tell.” Another trip would take a toll on his wardrobe. Mockett recounted how his Yemeni housekeeper, “God bless her, came yesterday and tried to clean up the clothes that I had had on.” They were so dirty from the vessel that “one set had to be thrown away and I think that one pair of the cargo pants will have to be downgraded to gardening or dirty jobs trousers.”

He moved on to other topics. The weather was poor—the hot summer winds had come through, blowing down trees and scattering dust all over Aden. A local kid had pilfered some fruit from a tree in the yard. “I had to laugh at the cheek of it,” Mockett wrote, then added that the housekeeper “said that she will sort the lad out.” He ran through a series of breezy replies to news Cynthia had related in earlier messages: the replacement of a local priest, a planned trip to Leeds, the disappointing state of the cucumbers she'd tried to grow—“what a pity,” Mockett remarked. They would see each other in just a few weeks. “I am looking forward to the gentle summer Sundays walking and watching cricket,” he wrote.

But before he could go on vacation, Mockett needed to complete the *Brillante* job, which was turning out to be more complex than expected. When he came into a tricky assignment, Mockett sometimes chatted about it with friends in the local shipping community, tapping their experience to

help him think through a particularly vexing investigation. One of them was Roy Facey, the Cornwall-born port consultant. Cheerful and energetic, with a snow-white beard, Facey had taken to Yemen just as enthusiastically as Mockett. In the afternoons, he could often be found pounding up the slopes of Shamsan Mountain, the five-hundred-meter peak that abuts Aden's city center, and he had a wide network of Yemeni friends, many of whom he'd met through his work as an infrastructure adviser for the city's port authority.

Mockett valued his opinion: like him, Facey had years of experience of all that could go wrong at sea. Not long after he returned from the *Brillante*, Mockett invited Facey to his office, where they talked about the case over tea. Mockett had taken almost 250 photographs on board, and he clicked through them on his laptop as Facey looked on, narrating what he'd seen. What he'd been able to learn so far about the attack, Mockett informed his friend, had left him with even more questions.

Even the most basic facts of the *Brillante's* voyage seemed odd. Every commercial captain knew that the best defense against pirates was speed; a ship moving slowly, or worse, not moving at all, presented much too easy a target. But Gonzaga, the *Brillante's* master, had left the vessel to drift in a dangerous area, with no ability to quickly flee if a threat appeared. Similarly, elementary antipiracy procedures—protocols with which a mariner of Gonzaga's experience would be intimately familiar—called for taking every precaution before letting unfamiliar visitors onto a vessel. Yet the pirates who attacked the *Brillante* had apparently been able to deceive the crew into letting them on board without firing a shot.

The source of the fire was another mystery. Mockett had spoken at length to the tanker's chief engineer, Nestor Tabares, during their trip out to the *Brillante* on the fishing trawler. Tabares told Mockett he was asleep when the pirates came aboard and was woken by shouting. He said the intruders had threatened him and forced him into the engine room, where they shot out the windows with a handgun, but Tabares hadn't seen any grenades and couldn't explain how the fire began. While Mockett didn't

have any firm theories of his own about what had happened, he told Facey that he couldn't take the existing story at face value.

Mockett wasn't the only person in Aden who was beginning to have doubts about the *Brillante* attack. Although much of the government no longer really functioned, Yemen's Maritime Affairs Authority was also conducting an inquiry into the *Brillante's* fate, eager to understand whether the incident signaled an increased threat of piracy in the area. Its investigators had interviewed the tanker's crew, and some of Mockett's local contacts passed a summary of their view on to him, which he then relayed to Wallace in London. "I am informed the MAA are very suspicious about the entire incident," he wrote in an email. Mockett then sent another message hours later, keeping his client apprised of what he was hearing: "The MAA interviewer has advised that he cannot come up with a satisfactory conclusion as to what transpired on the vessel with regards to the fire."

As the *Brillante* casualty made its way through the complex machinery of the Lloyd's market, more and more people—the ship's owner, of course, but also salvors, insurers, lawyers, and a host of further experts—had an interest in what Mockett was finding out. The progress of the insurance claim had financial implications for all of them. Wallace's company, Noble Denton, was compiling Mockett's reports into more official form for further circulation in London, relaying his difficulties proving out the initial accounts of the attack. "There are no hull punctures from rocket propelled grenades, evidence of a grenade explosion was not seen and there were no readily identifiable bullet holes," Wallace wrote in one memo. "No further reports as [to] the actions of the alleged boarders have been received. There is no detail as to how they were persuaded to leave the vessel." Several days later he sent another, including Mockett's report that Yemeni investigators were growing suspicious. "Captain David Mockett is continuing to monitor the situation from his base in Aden," Wallace concluded.

Mockett kept working the case, though it was growing even more difficult for him to operate. The gasoline shortages were getting worse, he wrote to one of Wallace's colleagues, and "we make the minimal number of

journeys to conserve fuel.” The situation in the streets was also becoming less predictable, and Mockett was trying to stay home in the evenings. “We don’t go in after dark,” he said, “as roads get blocked by youths on a haphazard basis.”

On Wednesday, July 20, 2011, the day after he sent that email, Mockett drove as usual to his office in Ma’alla Plaza after breakfast. The summer heat was beginning to crest as he arrived at his parking spot just outside, with a gusty wind providing scant relief from temperatures that topped 90 degrees Fahrenheit. He spent the morning working on his computer, pausing toward lunchtime for a call to catch up with one of his local friends. Not long after that conversation ended, he got up to leave. Mockett preferred to have lunch at home, where he would sit down to a substantial meal—often treats like sausages or pork chops, which were taboo in Yemen but he or Cynthia rarely had trouble smuggling through the airport. Even the customs agents knew “Mr. David,” and didn’t mind if he bent the rules now and then; the celebrity of being the tallest man in Yemen had its perks.

Mockett walked out of his office, down the hall, and past the reception booth in the lobby. The building’s long-forgotten architect had tried to combine crude modernism with Islamic motifs, and Mockett passed under an Ottoman-style arch, rendered in thick concrete, as he entered the bright light of the parking lot. He climbed behind the wheel of his Lexus and turned the key, easing the vehicle past a low metal fence and onto the street. He’d only been driving for a few moments when the bomb that had been carefully placed beneath his seat exploded.

CHAPTER 8

SHOCK WAVES

Roy Facey was in a board meeting at the Aden port authority, on the bank of the busy channel separating the city's harbor from the open sea, when the boom rumbled across the short distance from Mockett's office. Over Facey's decades in Yemen, where he'd remained through periods of political instability, terrorism, and civil conflict, he had heard a few explosions. This one was loud, and close by—certainly within a mile or two.

The group had been coming to the end of a discussion of staffing at the Aden container terminal, and stopped their conversation as they listened for further blasts. They decided to conclude the meeting a few minutes early, in case something serious was going on, and Facey rose for the short walk back to his desk. There he checked his text messages, and saw that one had come in from another of Aden's longtime British expats, a friend of both Facey's and Mockett's. The man was passing on information about the explosion he'd just heard: There had been a car bomb in the city center. The news wasn't good.

At the scene, the mutual friend had recognized the car, stopped in the middle of a street. A thick billow of smoke rose from the Lexus into the afternoon sky, as a crowd of Yemeni men jostled toward it, shouting and holding up their cellphones to take pictures. The street was thick with pedestrians at that time of day, but none of them appeared to have been

harméd despite the obvious power of the blast. The windows and windshield had been blown apart, and the car's interior had been reduced to a snarl of twisted steel. The subsequent fire had consumed everything that wasn't metal: the upholstery had disappeared, as had the vehicle's tires. It rested on the asphalt on its naked wheels. A tall figure lay on the ground by the driver's seat, blackened grotesquely. One arm was extended and bent at the wrist, as though reaching for a gear stick.

Word was soon spreading around Aden, passed from table to table in cafés and emailed between air-conditioned offices around the port—a Westerner had been killed. Al-Arabiya, a Dubai-based TV network, picked up the news, and it quickly reached foreign missions in Yemen's capital, Sana'a. A couple of hours after the bombing, a diplomat in the British Embassy sent a message to colleagues summarizing what they'd been able to learn. "We have just had news," the diplomat said, "that a British national, David Mockett . . . was killed by a car bomb at 1330 local time today." Few other details were available. "The body is currently at a local hospital. I'll send more info as I get it."

The email was circulated at the Foreign & Commonwealth Office, the UK equivalent of the US State Department. Senior officials were informed, and the FCO's Counter-Terrorism Department looped in. A teleconference was set up to discuss the bombing and potential plans to send British investigators to Yemen. With the culprits likely to be found among the myriad Islamic militant groups operating in the country, the detectives would be drawn from SO15, the terrorism unit within London's Metropolitan Police. But no one was sure such a deployment would be feasible. After all, the conditions apparently responsible for Mockett's murder also made Yemen extremely hazardous for visiting law enforcement.

The government in Sana'a certainly seemed to think that a jihadist group was to blame, even if none had yet claimed responsibility. After a meeting with Yemeni bureaucrats, an FCO official reported to London that the country's interior minister believed the bombing would prove to be a terrorist attack, like others in the past. That was a reasonable inference, but

the British government had few avenues for verifying it. It had no consulate in Aden, leaving it reliant on Facey and others in the dwindling band of foreign residents to relay what was happening there. In Sana'a, its diplomats and spies were limited in their ability to operate beyond the walls of their embassy. In 2010 the UK ambassador, Tim Torlot, had been targeted by a suicide bomber while driving through the capital. Though he escaped unharmed, British officials were permitted to visit only certain parts of the city. Much of the rest of Yemen was essentially off-limits.

With so little information to go on, the FCO decided to put out only a brief statement about the explosion, confirming the identity of the victim and expressing the government's condolences. An FCO staffer suggested including a reference to the British government's official warning to its citizens against remaining in Yemen, but a more senior official overruled the idea; he thought it would imply that the government was blaming Mockett for his own death. The announcement would go out later in the day. First, someone would have to tell his family.



Cynthia Mockett was at the kitchen sink, washing the dishes from lunch, when she saw a police car roll up the driveway of the Vicarage. As it approached the house the driver stopped, pulling into a three-point turn to go back the way he'd come. He must have been looking for a different address, Cynthia thought. But then he parked, and a moment later there was a knock on the door. "Mrs. Mockett, may I come in please?" the policeman asked. She invited him into the living room at the front of the house, a space ringed with photos of David, Cynthia, and their children and grandchildren. The officer opened by asking Cynthia to sit down. As he began to speak, she felt a shard of dread rise through her body, sharpening with each word. "I have to tell you that your husband's car has been blown up," the man said. "Is he all right?" Cynthia asked. The look on the officer's face had already provided the answer.

Cynthia would remember what happened next as a period of almost dissociated shock. Some part of her refused to integrate the information.

She'd spoken to her husband on the phone just a few days before, and he'd signed off as he always did, garrulous and confident: "Love you, sweetheart. Look after yourself." Soon he was coming home for the rest of the summer, an extended vacation of afternoons in the garden and family dinners. That the same man—the constant pole of Cynthia's life since she was a teenager, with whom she'd gone to sea, raised a family, planned a retirement—could be gone made no sense to her. It was beyond her ability to process.

Gradually, Cynthia emerged into what she realized was her new reality. Her first impulse was to call her daughters, both of whom lived nearby. They came to her immediately, and collapsed into tears as they entered the home where they were raised, triggering in Cynthia an instinct more powerful than her own grief. All she could think to do was to hold them in her arms, cradling and gently rocking them as she had when they were children. The news was filtering out into the neighborhood, and people streamed toward the Mocketts' house, offering to help however they could. "What are we going to do without this big man?" one of their longtime friends asked Cynthia, his voice breaking. She had no idea how to answer.



In Aden, Roy Facey was attempting to make sense of what had just happened. After the bombing he spent much of the day in his office, fielding calls and emails from both Yemenis and foreigners who were horrified by the news of Mockett's death and anxious to learn more. As one of only a handful of Westerners still in Aden, Facey had become a crucial source of information for anyone with an interest in the place, and he tried to respond to all of them, thanking them for their condolences and passing on what little he knew about the attack. With dusk approaching, he decided to take a break; some of the other expats were meeting for drinks, hoping to soothe their raw nerves with a gin and tonic or two. Facey drove over and parked his car, asking a neighborhood man to keep a close eye on the vehicle in exchange for some cash. There was almost certainly nothing to worry about, Facey thought, but it couldn't hurt to be careful.

Before he went to bed, Facey opened his laptop to compose an email to his regular distribution list, a diverse group of shipping hands, diplomats, academics, and others who followed developments in Yemen. “Dear All . . . the report today will be short,” he wrote, leading with the event that many of them already knew about. “Besides this, other news on the city seems irrelevant,” he continued. “The shipping and port agency community is deeply upset, as many of them relied on David for his professional expertise and the honesty of his reporting.” Over the previous hours, Facey had “been inundated with phone calls from Yemeni friends expressing their shock and concern and sorrow that such a thing should happen in Aden. Both from those who knew David, of whom there are many, and those who did not know him.”

Facey had found the local reaction genuinely moving. As public order weakened, life for many of Aden’s citizens had become increasingly precarious. Those who’d been fortunate enough to keep their loved ones safe were still affected by Yemen’s economic collapse, which put even middle-class residents at risk of sliding into poverty. Even with their city falling apart around them, many of the Adenis whom Facey spoke with seemed devastated by Mockett’s murder, deeply upset that someone they’d welcomed into their community could meet such an end. Who could possibly have wished harm to Mr. David?

Mockett’s local friends wanted to demonstrate their dismay, and a couple of days later there was a sort of memorial vigil for him in the center of the city. Cynthia had emailed some photographs of her husband, and someone printed his blown-up portrait to carry on a sign as the group marched. The mood was angry, but it struck Facey more as a general venting of emotion than a protest against a particular culprit. Whoever was responsible for Mockett’s death, he thought, was a long way from public view.

Conscious of the popular mood, the Aden police force had opened what it said would be a thorough investigation. It was hard for Facey to know how seriously to take that pledge. Law enforcement in Yemen was riddled with corruption, and even honest cops might not have access to modern

investigative practices. After Al Qaeda's 2000 suicide attack on the USS *Cole*, an American destroyer on a refueling stop in Aden, FBI agents had descended on the city, finding that their local counterparts were unfamiliar with routine techniques, like how to gather DNA samples. Even fingerprinting wasn't uniformly practiced. After a bombing, there was typically little effort to secure the scene to collect evidence; instead, the authorities seemed to pride themselves on how quickly they could clean up the wreckage and get traffic moving again. But in this case the police appeared at least to be going through the motions, taking possession of Mockett's burned-out car for forensic analysis and reviewing surveillance footage for clues about who might have planted the explosives.

They also spoke to Facey and asked him to prepare a report on Mockett's background to help guide their investigation. He agreed, although some Yemeni friends told him to be cautious about what he included. Following their advice, Facey tried to stick to basic biography, avoiding anything that could be interpreted as an accusation. In the memo he produced, he ran through Mockett's daily routines and explained that he "surveyed ships and their cargoes," work for which he'd been hired by "many of the large traders." The job entailed some risks, Facey said: "making damage assessments can lead to disputes," and "threats [had] been made" against other surveyors in the past. On the subject of the *Brillante Virtuoso*, he kept his comments spare. "I discussed this case with him the morning before he was attacked," Facey wrote, noting that "the reason for the piracy attack is not known." He did, however, mention one line of inquiry that Mockett was pursuing before his death: "David did not think that they"—the pirates—"were Somali." Facey had a friend translate his report into Arabic and passed it to the police on July 23. Afterward he went back to his normal routine, commuting from his apartment to his office at the port authority. He was being more cautious than usual, varying his routes to and from work in line with advice from the FCO. But things didn't seem so bad that he needed to get on a plane.

At about 1:30 a.m. on July 25, Facey's phone rang, waking him. Groggy with sleep, he picked up. He recognized the Scottish accent of the

woman on the line: a senior diplomat at the British Embassy in Sana'a whom he knew from his dealings with the mission. She had an urgent message to deliver. Facey, she said tersely, had come up as a "potential target," and he needed to leave Yemen as soon as possible. She refused to discuss the specifics of the threat or how the British government had come to know about it. All she would say was that, for the moment, Facey shouldn't leave home. Someone would be in touch soon to discuss arrangements for getting him out of the country. Facey was surprised. In all his time in Yemen he'd never felt unsafe; he'd always hoped that if a threat to him did emerge, one of his local contacts would warn him well before it became a problem. But he certainly wasn't going to argue with the diplomat, and he followed her advice, remaining in his apartment throughout the next day and night. Embassy officials called again and again to check in, making sure nothing had happened to him.

Facey had stayed home for more than thirty-six hours when a pair of SUVs roared to a stop outside his building. The neighborhood kids playing outside stopped to stare as a group of thickly built American men stepped out. They were wearing civilian clothes, but their military bearing would have been obvious even without the pistols they carried on their belts. The men fanned out from their vehicles and toward Facey's door, looking carefully up and down the street. None of them identified themselves to him, though it wasn't difficult to guess who they were. The US had been stepping up a campaign of drone strikes against Al Qaeda-linked militant groups in Yemen, and small groups of American special forces personnel and military contractors were on the ground. Facey's embassy handlers had told him to expect the team, and he took a seat in the back of one of the SUVs, taking a long final look at his apartment building as he climbed in. The driver pulled away, and soon the vehicle was speeding through the city to a hotel where Facey had been instructed to remain until his flight out.

The security team took him to the airport early the next morning. It was still half dark when his plane took off, the twinkling lights of the country Facey had called home for more than twenty years falling away below the fuselage. He would never return.

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CHAPTER 9

AN UPSTANDING CONSTABLE

Richard Veale had been in enough conference rooms in the City, London's ancient financial district, to know they all looked the same: polished-wood table, swivel chairs, passable coffee in brushed metal pitchers. The middle-aged white men who stared back at him in those rooms tended to look the same, too, all starched collars and expertly knotted ties. But at this meeting, in the summer of 2009, the crowd was a little different. The thirty or so attorneys, insurance executives, and other professionals who'd come to hear Veale speak were all involved in shipping in one way or another, and they were there to talk about pirates.

A private investigator specializing in financial fraud, Veale had been invited to a London law office to give a presentation about an expensive problem for the maritime world. Freeing the increasing numbers of vessels being hijacked by Somali pirates was costing shipowners and insurers a great deal of money. One group of researchers estimated that, during the most intense periods of piracy, outlays for ransoms accrued at a rate of more than \$400 million a year—a huge sum even for a market as well capitalized as Lloyd's. This included the payments themselves, plus the expense of negotiating them and delivering the cash, often in private jets or helicopters.

And while the insurers were able to pass a large chunk of their losses to clients in the form of higher premiums, the attacks presented a more fundamental threat to the business models of everyone involved. The

modern evolution of shipping had been, in large part, about predictability: ironing out the uncertainties of the sea in order to all but guarantee that products would arrive where and when they were supposed to, and for an affordable price. The Gulf of Aden was vital to many of those journeys, and pirates operating there had severely undermined the confidence that the industry depended upon. The men gathered in the conference room waiting for Richard Veale to start talking were looking for novel solutions. And Veale believed he had some.

Veale's ideas had nothing to do with protecting vessels. That wasn't his area of expertise. Although he'd spent much of his career in the Metropolitan Police, Veale had never carried a gun, and with a stout frame and a round, gentle face, it would have been hard to mistake him for one of the ex-soldiers who'd reinvented themselves as marine mercenaries, employed to scare off would-be hijackers. What Veale understood was money, and the creative means that criminals used to move it around the world. He'd learned over the years that no matter where they were from or what line of business they were in, lawbreakers tended to share one overriding desire: to get their funds into safe, legitimate assets, preferably in Western countries with strong protections for private property. The Somalis who ransomed ships for a living were no different, he told the men gathered in the conference room. They might wear mesh shorts and dirty tank tops and be armed with rusty Russian assault rifles, but they represented the sharp end of a sophisticated criminal enterprise, funded by a network of internationally connected financiers.

"In all probability," Veale said, "ransom payments are finding their way into financial systems outside Somalia." Specifically, the money that insurers and shipowners paid, in cash, was being magicked into bank accounts in Dubai, moving from there into the global financial system and investments like real estate and restaurants, some of them a long way from the Horn of Africa.

That flow of funds represented a vulnerability that Veale was proposing to exploit. "We're not talking about trying to seize money from guys with guns," he said. "We're talking about frustrating their financial ambitions."

There was an obvious place to start. Pirates tended to be sloppy when it came to information security. Often they used the phones or computers on board captured ships. In one project he worked on, Veale traced their calls and emails to addresses in Minnesota and the English Midlands, nodes in an international money-laundering network. “We can lawfully intercept those communications,” he explained. After all, a shipowner hardly needed a warrant to monitor his own computers. With better surveillance, investigators could map connections between pirates at sea and their backers and enablers onshore, building a picture of where the cash might be going.

That information could be handed over to the police and used in civil claims against anyone identified as an accessory to the process—people with businesses and reputations to lose. Even if a London lawsuit didn’t present much of a deterrent to an actual Somali pirate, Veale argued, for a banker in the United Arab Emirates or an accounting firm in the US, it certainly could. “What you really want to do is terrify this middle strata of corrupt professionals,” he said. “If you remove them you’ve got no one to help the pirates move money.” And without confidence that they could enjoy their gains, the people who organized maritime attacks might shift their investments to activities that didn’t disrupt international commerce.

The group listened attentively as Veale gave his presentation. But to his surprise, their reaction was mixed. Everyone seemed to agree that the shipping industry needed to come up with a more effective response to piracy. But some of the attendees were reluctant to consider such an aggressive approach. If insurers went after the criminals’ money, one of them asked Veale, wouldn’t there be a risk that the criminals could come after the insurers? Veale found the question strange. Wasn’t the whole point to stop the bad guys?



As a child in the 1960s, Veale never wanted to be anything other than a cop. When he was a toddler, a great-aunt bought him a miniature police uniform, and it quickly became his favorite outfit. One night soon after, he noticed a

policeman walking by his family's flat in the Docklands, a working-class stretch of East London that received substantial Luftwaffe attention during the war. "Go on, salute him," his mother urged. Veale did, and the officer promptly saluted back. He never forgot the moment, an idealized image of an upstanding constable protecting his neighborhood. East London had its share of villains—the Kray twins, arguably Britain's most notorious gangsters, operated a criminal empire there until their arrest in 1968—and to Veale it was clear that the police were what stood between families like his own and the crooks, keeping ordinary people from harm. He wanted to enlist as a cadet in the Metropolitan Police when he was just fifteen, and was rejected because of poor eyesight. (At the time the Met, as the London force is known, didn't want new cadets who needed glasses.) But three years later, Veale received a letter asking if he was still interested in becoming an officer. He sent his response immediately—an enthusiastic yes.

His first posting, in 1978, was to Canon Row, an ornate brick police station with jurisdiction over many of London's best-known landmarks, including the Houses of Parliament and Downing Street. Veale would be a probationary constable, a bobby on the beat, walking the streets in the Met's distinctive domed helmet, a dark blue uniform with silver buttons, and black boots that he polished to a high sheen. His only weapon in case of trouble would be a wooden truncheon; then, as now, British police were only rarely armed.

Much of the work in Canon Row's precinct was routine—helping tourists who'd been pickpocketed, responding to car break-ins, and the like. Yet for a working-class kid, the access that being an officer there afforded was mind-blowing, like having a backstage pass to some of the most famous places in the world. They included Buckingham Palace—or Buck House, as the cops called it—where Veale helped investigate the 1982 break-in by Michael Fagan, the mentally ill intruder who made it as far as the Queen's bedroom before being apprehended.

Veale's ambitions went well beyond chasing burglars and pickpockets, and a few years after he joined the force he put in for the sergeant's exam—

and then forgot he'd registered. When a superior reminded him that the test was coming up, he had only a couple of months to study material that usually took officers a year to master. If Veale was going to pass, he knew he was going to have to be systematic. He booked two weeks of holiday to do nothing but study. First, he went over exams for the previous five years, comparing them with recent legislation and discarding any questions based on laws that had changed. The more he scrutinized, the more he could see patterns. The questions that came up again and again were drawn from a few sections of the General Orders, the procedural bible that governed the operations of the Met. Veale figured that if he studied those passages intensely, he would be fine. After several all-nighters, he could recite them word for word. He passed easily.

It turned out that being a uniformed sergeant wasn't much of an upgrade. At his new post, a station responsible for the boutiques and nightclubs of Mayfair and Soho, Veale spent most of his time behind a desk, dealing with the paperwork created by cops who were closer to the action. He wanted desperately to be back on the front line cracking cases—the more complicated the better. Fortunately, his superiors seemed to like him, and bit by bit Veale convinced them to let him take on more demanding investigative work. After a couple of years, he shifted to doing it full-time. He proved to be an able detective. Veale and his team worked to bust up a major car-theft ring, eventually tracing the vehicles to the docks in Bristol, where they were sealed in crates awaiting export. And he interviewed suspects for Operation Circus, a delicate inquiry into sex trafficking of minors. Veale's studious manner sometimes threw people off. Once, when he was going door-to-door looking for witnesses, someone called the police to report that there was a man who looked like an accountant bothering people in the neighborhood, pretending to be a detective.

But after a decade with the Met, Veale wasn't sure it was where he wanted to spend the rest of his career. Some of his hesitation stemmed from a sense that the force was becoming much more political than when he'd joined. Margaret Thatcher, who led Britain throughout the 1980s, had gone out of her way to appeal to officers, raising their pay and favoring a gloves-

off approach to policing. In turn many cops became bombastic supporters of the Conservative prime minister, a development that Veale, who'd always considered himself left of center, found uncomfortable. He was even more disturbed by her government's use of the police against striking coal miners, escalating one of the most convulsive social conflicts of the era. Veale had been raised among factory workers and longshoremen, union men all, and deploying officers against picket lines felt to him like a perversion of the powers of law enforcement.

His restlessness was also motivated by a more pragmatic consideration. Like everyone who lived in London, he could see that the place was changing. The sooty, decrepit city of Veale's childhood was disappearing, morphing into a cosmopolitan hub for international business. When he'd gone to school near Canary Wharf, the district's main quays—the West and East India docks, once thronged with vessels bound for the Caribbean and the British-ruled subcontinent—were all but abandoned, ghostly monuments to a country's fading grandeur. Now a gleaming new financial district was under construction there, to be populated with banks attracted by Thatcher's laissez-faire approach to financial regulation. It was obvious that this new city offered plenty of opportunities for those with the right skills, and Veale, whatever his political sympathies, was pretty sure he had at least some of them. By joining the Met he'd fulfilled his childhood dream. Now it was time to make some money.



After he left the police, Veale took a series of private-sector jobs, work that took him as far afield as Russia—ground zero, in the 1990s, for Western companies getting mixed up in situations that might require delicate investigation to resolve. He'd never traveled much, and Veale was energized by the openness he experienced wherever he went. Barriers to people, ideas, and money were collapsing everywhere, creating a truly global economy. Yet this unprecedented internationalization seemed, if anything, to be making London even more central, the only place where nearly everyone felt comfortable parking themselves or their assets. The

city—and, more specifically, the City—had become an essential nexus, connecting Western institutions to the fortunes being made in what the bankers had started to call emerging markets. Soon, ex-Soviet oligarchs would be suing each other over soured mergers in the English courts, while Central Asian mining companies tried to raise money on London's capital markets and African politicians shifted their assets into British-domiciled banks.

Eventually, Veale decided to start a company to take advantage of the trends he was observing. European Business Information Services, or EBIS, which he founded in 1997, would undertake deep-dive investigations on behalf of lawyers or other clients, focusing on inquiries that required substantial amounts of technological know-how. London's rise had radically expanded the demand for such services, yet many of the ex-cops who populated the investigative business had little knowledge of international finance, or even of the internet. Veale, who'd found he was a natural at online research, pitched himself as a high-tech alternative, able to reliably determine the financial connections between parties to a lawsuit or trace the location of assets someone wanted frozen. He slowly built a stable of clients, one profitable enough to allow him to move into and then expand a spacious home in a prosperous village—a long way, physically and financially, from the serried lanes of the Docklands.

Police work had a way of drawing Veale back, though. One day he caught up over coffee with an old boss from the Met, who mentioned that he and his team were struggling with a knotty asset-tracing problem. An ex-employee had stolen a substantial amount of money from the force, and the police had been unable to recover the cash. Such a case wouldn't normally tie up a senior commander and a squad of elite detectives, but this was far from a typical workplace matter. The former staffer was an accountant assigned to undercover operations, including programs for surveilling the Irish Republican Army and other radical groups. In particular, he'd been in charge of a secret fund used to pay for reconnaissance aircraft the Met used to snoop on suspected IRA hideouts.

Veale thought he could help the team working the case, and his ex-superior invited him to an unmarked Met office to talk to them. As an example of the power of the new investigative tools available online, Veale offered to perform a demonstration. The aerial surveillance program was so off-books that the model type and registration numbers of the police aircraft, and the names of the corporate entities that owned them, were known to only a few investigators. Veale bet the team he could find the planes, and after his initial briefing, he asked to use one of their computers.

He consulted Jane's, the private-sector database for aerospace information, and identified a twin-engine turboprop that he thought was likeliest to be the one employed by the police. Then he pulled up the UK's civil-aviation registry, which had a list of all aircraft of that type operating in the country. The records indicated that most belonged to conventional government agencies. But a small number of the planes, Veale told the detectives, "stood out like bulldogs' bollocks." Their ostensibly private owner was a partnership, rather than a limited company, which could leave the people behind it personally liable in the event of an accident. "No businessman in their right mind would own an aircraft in a nonlimited structure," Veale said. "They are your aircraft." The cops bought him a drink—and then asked what else he could do.

Veale began taking contract work for the Met and other British law-enforcement agencies, training officers on cybersecurity and recovering stolen funds. The real money was in private-sector assignments, though, and they occupied most of Veale's attention. Over time, more of those jobs came from the shipping industry. It was growing rapidly in the 2000s as the volume of international trade swelled, and in some ways the business was ideally suited to Veale's skills. Shipowners and a fleet of enablers, most of them in London, had spent half a century making their world harder to understand, hiding maritime tycoons' true identities—and their tax and regulatory obligations—within nesting dolls of shell companies. Compared with other sectors, it was remarkably accommodating to such obfuscations. A bank that wanted to finance the construction of an office tower, for example, would do extensive due diligence on the borrower, compiling

detailed “know your customer” documentation to comply with mandates from financial regulators. But the insurers who covered ships and voyages at Lloyd’s might have little idea who was ultimately behind the corporate entities they protected. The result was that when something went wrong—a major collision, for example, or a suspected fraud—they were often operating in the dark. All of that meant opportunity for an investigator like Veale.

Yet his proposals to deter Somali pirates by going after their financiers’ money met with only limited success. The shipping industry seemed to be more interested in talking about piracy than confronting it. But the presentation Veale gave on the subject in 2009 did make him better known within Lloyd’s, and the constellation of insurers and law firms that orbited around it. One of the people he pitched was Paul Cunningham, the personable claims manager from Talbot Underwriting. Cunningham was responsible for guiding insurance cases through the Lloyd’s system, verifying whether a shipowner’s loss was covered, ensuring that they followed the procedures correctly, and, all being in order, paying out their money. Serious complications were rare; like other Lloyd’s underwriters, Talbot usually erred on the side of cutting checks. But once in a while, a case crossed Cunningham’s desk that gave him pause.

He and Veale kept in touch, and in the late summer of 2011 he gave the investigator a call. Talbot was the lead underwriter for an oil tanker that had been hijacked in the Gulf of Aden, Cunningham explained. The circumstances were not typical. The crew’s accounts of the incident didn’t match the physical condition of the vessel, and the pirates had behaved in a way completely contrary to their financial interests, all but destroying the ship instead of holding it for ransom. Even more unusual, the surveyor hired by the insurers to investigate had been murdered not long after getting started, for reasons no one could be sure of. Before paying out on the claim, Cunningham said, Talbot wanted to know more—about the ship, its owner, and what happened on its final voyage. Would Veale be willing to take it on?

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CHAPTER 10

FOR THOSE IN PERIL ON THE SEA

About a week after her husband's death, Cynthia Mockett heard someone knock on the door of the Vicarage, their home in Devon. It was a police sergeant in uniform, there to take a statement. She invited him into the living room, where David's image remained constant in her life, thanks to the framed photographs of him all around: some as a handsome young sailor, others smiling with a glass of wine in the garden, or posing with an arm around their daughters. The officer seemed apologetic that he couldn't do more for Cynthia. The Devon and Cornwall Police obviously had no jurisdiction in Yemen, and the British government had decided it was too dangerous to send detectives there to conduct a proper investigation. The police were doing their best in difficult circumstances, he explained, and they needed her help.

Cynthia was exhausted. She'd spent the week acting as a focal point for her entire family's grief, receiving condolences from all over the world. The bureaucracy of loss also fell to her. Retrieving David's body had proved difficult. Officials in Aden had been reluctant to facilitate the repatriation until a friend of the Mocketts' persuaded the boss of a local shipping company to foot the bill. And there were so many financial matters to settle,

including his life insurance policy. She wasn't entirely confident that it covered death overseas by car bomb.

To add to the pressure on Cynthia, the British media had taken an interest in what happened to David, and reporters had been showing up at the house. A Briton apparently blown up by terrorists made for a compelling tabloid story. One newspaper published a quote in Cynthia's name, saying she feared the blast was so powerful that there would be no body to bury. Either the statement was fabricated, or the reporter had spoken to someone else: she never gave the interview and never said anything remotely to that effect.

But despite Cynthia's weariness, she was keen to help the police if she could, so she gathered herself and offered the sergeant a cup of tea. She was under no illusions about how difficult it would be for the British police to tease the truth out of Yemen. As she'd learned in her years visiting Aden, it could be a confounding place. "Yemen is a world of relationships, not institutions," wrote Ginny Hill, an analyst and journalist who covered the country for more than a decade. Partly for reasons of self-preservation, "each version of events that is revealed to you depends on the speaker's assessment of your connections and suspected affiliations."

When it came to investigating Mockett's death, the identity of the person making the inquiries would be critically important. Were they a Saleh loyalist, linked by shadowy financial ties to the president's family? Or were they connected to another of the dynastic clans jostling for position in the aftermath of the Arab Spring? Perhaps the questioner was an honest local detective, or a jihadist double agent who'd fought allied forces in Iraq. The answer could be different each time. A Westerner ignorant of Yemen's power structures might not get a meaningful response at all. "There are many versions of the same moment, and each of them is somehow valid," Hill wrote.

After taking notes of Cynthia's account of her last conversations with David, the sergeant asked about the details of his final job: the *Brillante Virtuoso*. The police wanted to explore any avenue that might have led him unwittingly into conflict. Cynthia explained that most of Mockett's

professional materials were held at his office in Aden, and agreed to call the young Sri Lankan surveyor that David had taken under his wing there.

When he answered the phone, Mockett's protégé sounded terrified. "Madam, the file has been stolen," he said. In the days since Mockett's murder, he told Cynthia, someone had slipped into the office and rifled through his things. Whoever it was had taken Mockett's diary, as well as his entire dossier on the *Brillante*. The surveyor seemed worried about his phone being bugged. "I have got to be very, very careful what I say," he said. "What do I do, madam?" Cynthia had met the man several times, and always thought he was an excellent choice as David's understudy. She could think of only one thing to say. "Do what he's taught you to do," she said. "You have to do what you think is right."



In the City of London, the insurance market was also absorbing the news of Mockett's death. While there was no direct evidence that the crime was connected to the *Brillante*, the murder of a key participant in the claims process added to a sense that it might not be an ordinary piracy case. Greater than usual scrutiny seemed to be justified. To better understand the incident, a law firm working for the insurers that covered the *Brillante's* hull commissioned a report from a piracy expert, a former soldier who'd helped negotiate ransoms for kidnapped sailors. The expert concluded, based on the limited information available, that it was unlikely to have been Somali pirates who boarded the tanker. Like Bob Boosey, the Royal Navy officer who was roused from his Dubai bedroom on the night of the attack, he pointed out that Somali gangs didn't generally strike after dark, and that they usually attempted to ransom crews. Why walk away from a multimillion-dollar bounty without taking a single hostage? There were other baffling inconsistencies. According to the crew's statements, the pirates seemed to be wearing uniforms, and their rifles were clean. Somali teams, by contrast, tended to appear in ragged clothes and carry poorly maintained AK-47s.

What this meant for the Lloyd's market wasn't exactly clear. For the purposes of the insurance policy, it didn't really matter what type of bandits had burned the *Brillante*. Whether they were Somali pirates or opportunistic Yemeni militiamen, the hull insurers, led by Talbot Underwriting, were still facing a loss of \$80 million or more. But the companies weren't ready to part with the money just yet—not until they cleared up some of their questions. In internal communications, Lloyd's players started referring to an “alleged pirate attack.”

The firms that covered the \$100 million of oil in the *Brillante*'s hull—led by RSA Group and Zurich, two of the world's biggest insurance providers—also had concerns. In addition to that potential loss, they were on the hook for the cost of the operation to salvage whatever was left of the ship and its cargo. That was already looking like it would run into the tens of millions. The sums at stake motivated them to begin their own probe into what happened on the night of the assault.

All these inquiries were taking place separately, without much communication between the different Lloyd's factions. Traditionally, all the executives, lawyers, and investigators involved in a casualty would get together in a “market meeting,” held at the Lloyd's building, to update the different syndicates about the progress of a claim. However, in recent years, lawyers had begun expressing concerns that these meetings could be viewed as anticompetitive, potentially breaching laws against cartel activity. So the *Brillante*'s hull and cargo insurers met separately and didn't share much with each other apart from cursory information. If they wanted to glean anything more, insurance executives would have to rely on the Lloyd's gossip mill: quiet conversations in the Underwriting Room, beside the Lutine Bell, or in the pubs around Lime Street.



Cynthia Mockett knew nothing about the deliberations in London. No one from any of the insurance interests her husband represented had even contacted her to offer condolences. All she had were her family and friends, who tried to form a protective shield for Cynthia and her daughters. There

was a small comfort, she thought, in how much the people around her wanted to help.

David Mockett's funeral was held on a cool, sunny August day at Our Lady of Lourdes in Plympton, a few miles from the Vicarage. A crowd of people packed into the little white church, under a low slate roof. Some had flown in from the Middle East to say goodbye. Cynthia walked down the aisle with two of her grandchildren at her side, one holding each of her hands, to take her seat in the front row.

The Bishop of Plymouth started the service with the words of an old seafarer's hymn. According to maritime lore, it had been written by a nineteenth-century clergyman after he survived a severe storm in the Mediterranean.

*Eternal Father, strong to save,
Whose arm doth bound the restless wave,
Who bidd'st the mighty ocean deep
Its own appointed limits keep;
Oh, hear us when we cry to Thee,
For those in peril on the sea!*

The grandchildren came to the front to read prayers, asking the Lord for peace in Yemen and for the fighting and killing to stop. They prayed for their granddad, and for those who had gone before him, to find peace and happiness in the beyond. The emotion was too much for one of them, and his father had to help him finish.

Charles Dawson, one of the Mockett family's closest friends, read the eulogy. Dawson spoke of Mockett's birth on the Isle of Sheppey, off England's southeast coast, "surrounded by the sea, as he was to be for much of his life." He talked about Mockett's time in the merchant navy, the ships he had served on—the *Cornish City*, the *Elena*, the *Victoria City*, and the *Welsh City*—and how Cynthia had been the first wife allowed to join her husband on some of those vessels.

Dawson described meeting Mockett in the 1980s, when the former sailor was a port official in Saudi Arabia. There, a stream of captains, agents, and officials came to him each day with their problems. “David,” he recalled, “listened carefully, promised little, and then, when a gap in visitors appeared, made all the phone calls and fixed everything in a quiet yet commanding way.” Dawson finished the eulogy with words from another close friend: “David Mockett was a very good friend, a thoughtful, kind, amusing, and wonderful family man, who gave freely of his time to others, particularly those in need, and to good causes. David was a magnificent man and we all miss him terribly.”

There was no burial. Mockett’s coffin had to be taken away immediately after the service and given to the local coroner, who would conduct an autopsy. Cynthia made a point, on the way out, of shaking hands with everyone in the church. Then they all drove to Boringdon Hall, a local manor house and hotel, for a buffet meal and a collection for the Royal National Lifeboat Institution, the UK’s coastal rescue service. David had been a paying member, with voting rights and a subscription to *Lifeboat* magazine.

Once that was over, Cynthia returned to the Vicarage with a handful of friends. She laid out all the wreaths she’d received in the garden, so many that the white flowers carpeted the lawn. Roger Stokes, the shy Aden lawyer who liked to sketch sports cars, was there. He asked for some of David’s employment paperwork to bring back with him to Yemen. Mockett was owed a significant amount of back pay, and Stokes thought he could help. Eventually the group got to discussing the small vigil that had been held in Aden after Mockett’s death, and how sad and angry people in the city had seemed. It didn’t make sense for anyone, even Al Qaeda, to assassinate her husband, Cynthia thought. Surely a terrorist group would have claimed responsibility, or broadcast some kind of grisly message.

After holding herself together through the memorial and buffet, Cynthia could feel her strength starting to ebb. One of David’s friends, who worked as a Lloyd’s representative in Yemen, noticed her flagging and offered to take her to the local pub for dinner. The George was a

seventeenth-century former coaching house selling pies, burgers, and battered fish with fat fries—just what Cynthia needed.

After they arrived, the conversation soon turned to the *Brillante Virtuoso*, a subject that her companion knew a little bit about. “I’m not sure I should be saying this,” he said as they sat down with their drinks. From what he’d heard, he continued, the *Brillante* was “not the first ship that’s gone down like this.”

Cynthia stared back at him. “What do you mean?” she asked.

“Same place, same owner, and same salvage crew,” the Lloyd’s man replied. “This has happened before.”

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CHAPTER 11

NO CURE, NO PAY

By late August, seven weeks after its fires were doused, salvors had towed the *Brillante* to a position off the coast of the United Arab Emirates, about twenty miles from Ajman, a sleepy city near Dubai. The tanker was still full of oil, and its owner had decided to unload it in the heavily policed waters of the Persian Gulf rather than risk the misfortunes—both piratical and bureaucratic—that could befall a vessel closer to Yemen. It had taken nearly a month to complete the roughly 1,800-mile journey, in part because Yemeni authorities had unexpectedly seized one of the salvage boats, holding it in Aden while they demanded various fees. Then, after getting under way, the weather was so bad that a team of Greek guards sent to protect the *Brillante* found it difficult to stand up on the listing deck. Two powerful tugs were needed to pull the tanker's dead weight through the choppy seas and keep it pointed in the right direction.

Compared with Yemen, the UAE would also be a much safer place for the substantial volume of investigation that needed to occur before any insurance claims could be resolved. Fire and explosives specialists were waiting to collect evidence on the still-unexplained inferno that had gutted the *Brillante*, while Noble Denton, the firm that hired Mockett, had assigned another surveyor to inspect the vessel. Mockett had been murdered before he was able to complete his work, and the Lloyd's market still needed a comprehensive accounting of the damage. The plan was to

complete all the surveys and then pump the million barrels of oil inside the *Brillante* to another tanker in a ship-to-ship transfer, or STS, a risky and complicated maneuver requiring specialized skills and equipment.

Nick Sloane had been preparing for weeks to get on board. A thickset South African salvor with thinning reddish hair and a ruddy face weathered by years at sea, Sloane had been hired to monitor and advise on the STS operation. Concluding it safely would require a keen understanding of petroleum chemistry, marine engineering, and, perhaps most important, everything that could go wrong when vessels the length of three football fields came so close together that their hulls nearly touched. At the beginning of the process, the ship with empty tanks would be sitting high in the water, well above the one being off-loaded; as the oil was pumped across their positions would reverse, requiring delicate calculations to ensure that neither was destabilized. Sloane knew that a mistake could result in a spill that could do serious environmental damage, and possibly land everyone involved in an Emirati jail.

If an STS was tricky even in the most benign circumstances, executing one on a tanker severely damaged by fire was substantially more so, and Sloane had been appointed in July to keep tabs on the preparations. He'd been on vacation with his family, beginning a week in a safari camp in Kruger National Park, when a lawyer working on the *Brillante* response called him on his mobile. How fast could he get to the Middle East? Sloane's wife knew the routine. He grabbed his things, leaving her and their children to continue their holiday, and drove straight to Johannesburg. He was on the next flight to Dubai.

In the salvage game, Sloane had grown accustomed to dropping whatever he was doing to react to a ship in distress. He'd been a young seafarer with Safmarine, a South African merchant line, when a tanker caught fire and split in two off Table Bay in 1983. Safmarine put out a call for volunteers to fight the spill, and Sloane stepped forward. The oil was contained—though not before the stern of the vessel capsized and sank—and Sloane was hooked. Over the next three decades he would take part in

operations in more than thirty countries, be involved in two helicopter crashes, and miss the births of all three of his children.

Sloane found everything about the job intoxicating: the urgency, the stakes, the intellectual challenge of finding a new solution for each vessel that needed rescue. On any given day, a salvor might be eating breakfast, or playing with his kids, or in the middle of a night's sleep when his phone rang, sending him sprinting out the door with a bag of clothes and equipment that he kept packed at all times. Within hours he could be leaping from a helicopter onto a foundering freighter, mustering every ounce of seamanship he possessed to save the vessel and its cargo. There was no rush like it.

Salvage, however, is critically different from other adrenaline-junkie pursuits. Unlike, say, BASE jumping or hang gliding, serious flows of capital are involved. When a vessel runs into trouble, its insurers have an interest in preserving as much of its value as possible in order to limit what they ultimately need to pay out. Not surprisingly, Lloyd's serves as a hub of the salvage world, setting its rules, such as they are, and ironing over the inevitable disputes. The industry's standard contract is called the Lloyd's Open Form, which can be agreed over the radio between the captain of a damaged ship and the master of a tug racing to the scene. Later, the compensation the salvor receives from the ship's insurers may be determined through a Lloyd's division called the Salvage Arbitration Branch. When it works correctly, the system functions as a virtuous circle. Lloyd's insurers pay salvors handsomely to save ships and cargoes; with those profits, salvors can buy faster, more powerful tugs and hire even more skilled personnel, allowing them to be more effective rescuers the next time.

The oversight of salvage from London, however, provides only a thin layer of formality to one of the world's most cutthroat businesses. Salvors have existed virtually as long as people have been going to sea, and before the development of modern marine insurance they could be more like scavengers, taking anything of value from a wrecked vessel whether its owner consented or not. Sometimes they caused the wrecks themselves,

perhaps by luring a ship onto rocks with deceptive coastal lights. While salvage is more regulated today, it's still a game played only by the toughest, most aggressive seafarers. For obvious reasons, speed is critical. Once they arrive, salvors can go to extreme lengths to secure their possession of a vessel, occasionally even ramming another company's tug to force it to back off. And while it is expressly forbidden under Lloyd's regulations, it's an open secret that some salvors, in exchange for receiving a contract or being tipped off about an accident before competitors hear of it, kick back part of their compensation to shipowners.

The monetary rewards can be enormous. The basic principle of salvage, rendered in bold capitals on every Lloyd's Open Form, is: "NO CURE—NO PAY." Under the industry's traditional rules, a salvor who fails to save a ship or cargo gets nothing—instead, as a scholar of the industry once described it, "the sea wins." (More recent changes provide for payment for preventing environmental consequences in some cases, even if a salvage fails in other respects.) A salvor who succeeds, by contrast, is entitled to a substantial proportion of the value he protects, to be shared out among his crew. In the case of a fully loaded tanker or similarly important asset, that may tally to tens of millions of dollars, and the best in the business can afford to live in rock-star luxury, at least for a time.

Sloane's successes had afforded him an enviable lifestyle, including a family home in the wine country outside of Cape Town. But it came at a cost. At any moment, the next ship in trouble was only a phone call away. And it was impossible to ever really know, as he flew toward it, what he would find on board.



The sun was still low in the sky as Sloane arrived on one of Ajman's beaches, on a broad inlet bordered by drab office blocks. A white launch had pulled up onto the sand, its pilot sheltered beneath a flimsy canopy fixed over the cockpit. This would be Sloane's ride to the *Brillante*. He threw his rucksack over one of the gunwales and hauled himself inside. The pilot pushed away from the beach and pressed on the throttle, sending the

skiff churning across the waves, the wind threatening to pick up anything on board that wasn't heavy or tied down. It took more than an hour to reach the tanker. As he climbed onto its broad deck, just as David Mockett had weeks before, Sloane could feel the heat radiating from the metal with almost tangible force: it was more than 100 degrees Fahrenheit. One of the salvage crew had set up a café umbrella to provide some relief, but compared with the scale of the *Brillante*, and the severity of the conditions, it looked absurdly inadequate.

Sloane pulled down his hat to shade his face a little, then began addressing the long checklist of tasks he had to get through. Before any cargo transfer could begin, he needed to carry out a detailed examination of the ship, assessing the prospects for pumping out its oil and keeping it stable in the process. Leaks in the pumping gear would be a problem, obviously, as would failures in the inert-gas supply, which was necessary to keep a protective, low-oxygen bubble over the payload. The oil in tankers produces flammable vapors, which can ignite into a catastrophic fire if they're not "inerted." Then there was the question of the strength of the hull. If another tanker was going to come alongside the *Brillante*, separated only by a set of rubber fenders, Sloane wanted to know that its side shell hadn't been so damaged that it might buckle under the pressure.

Sloane started working his way down the vessel from bow to stern, taking pictures and recording observations in his notebook. He'd been involved in dozens of STS operations and knew the procedures virtually by heart. But as he went about his assessment, something about this ship struck him as odd. In Sloane's experience, tankers working long transoceanic journeys tended to be kept in reasonable condition. It wasn't so much that shipowners felt a moral obligation to protect their crews—for many of them, sailors' lives were hardly a top priority. There just wasn't much margin in cutting corners. High-profile spills had provided vivid lessons in the financial and reputational consequences of mishaps: the most extreme example, BP's *Deepwater Horizon* disaster, would ultimately cost shareholders more than \$65 billion. The result was that any oil company

with a public profile typically wouldn't hire a tanker unless it could be assured the vessel was well maintained.

The *Brillante*, Sloane quickly realized, was different. There was rusty pipework all over the ship, and the equipment required to keep the cargo at the correct temperature—a basic stipulation of most charter contracts—didn't work. If it hadn't been attacked, and instead had reached its destination in China, Sloane wasn't sure if the *Brillante* would have been able to discharge its contents safely. He was surprised that a vessel in its condition was carrying oil at all.

After spending the night onshore, Sloane returned to the *Brillante* with a larger group, including the fire and explosives experts sent by the parties to the insurance claim. Sloane watched as they descended toward the engine room, where Mockett believed the fire on board had begun. Though the water from the salvors' hoses had been drained out, the belly of the ship was still a mess, stinking of oil and burned paint. It was hard to see much. But when they made their way to the purifier room, where in normal operation oil would be filtered for use in the main engine, one of the investigators spotted something that shouldn't have been there. There was a noticeable indentation in the steel floor of a raised walkway, about forty centimeters wide and four deep, as if a giant had punched into the plating with all his strength. On some machinery nearby, there was a series of small dents and perforations, more than twenty in total. Crouching over the crater, a British explosives specialist named Adrian Wilkinson reached into his forensic kit and pulled out a set of cotton swabs, which he soaked with acetone. Wilkinson touched each swab to the deformed metal and then bagged them separately for further analysis. He was pretty sure he knew what he was looking at.

Later, back at their hotel in Ajman, Wilkinson and another of the investigators met with a pair of agents from the US Naval Criminal Investigative Service to brief them on their findings. Traditionally, the NCIS focused on crimes committed by American sailors and ferreting out fraud in military contracts, but as hijackings multiplied, the agency had been taking a much greater interest in piracy. The near-wrecking of the

Brillante was unusual, and the agents were trying to understand what had occurred—and to rule out any connection to terrorism. Pirates, after all, didn't typically destroy the vessels they hijacked.

Meanwhile, word was getting around the salvage teams. Sloane and some of the others working on the tanker had gathered for drinks on an outdoor terrace, where they got to talking about what the investigators had learned on board. Sloane listened as someone relayed the news. What they'd found in the bowels of the ship confirmed what David Mockett had only suspected: the early accounts of how the *Brillante* had come to be in its present condition were wrong. The fire hadn't been started by an errant grenade, or gunfire igniting a fuel tank. Instead, someone had made their way deep below deck, to perhaps the best place on the whole vessel to start a devastating blaze, and planted a bomb.



The rest of the preparations for the oil transfer didn't quite go as planned. After dark one night, the salvors received an unexpected hail on the radio. "This is the Iranian Revolutionary Guard Navy," the stern voice declared. "You are in Iranian territorial waters. You must leave." While a couple of islands in the vicinity were indeed ruled by the Islamic Republic, that was, at most, debatable. Still, Sloane thought it would be distinctly unwise to get into an argument about maritime boundaries with the Revolutionary Guard. He was relieved to learn, shortly afterward, that the *Brillante* needed to move anyway. The Emirati authorities had denied the salvors permission to perform an STS off Ajman, and they had to tow the vessel a further two hundred miles to the port of Khor Fakkan, on the other side of a peninsula that extends like a raised thumb into the Strait of Hormuz.

Once the three-day tow was complete, surveyors came on board to verify the quality of the *Brillante*'s cargo, extending sampling containers downward through small ports on the main deck. They reported that a significant quantity of water seemed to have infiltrated the oil—a bizarre finding for which there was no obvious explanation. Sloane needed to remain with the vessel for weeks to observe further tests, as well as the

process of transferring the fuel. It took until October, nearly three months after Sloane had received his first call about the *Brillante*, to complete the pumping and formally return it to the custody of its Greek owners. Sloane was finally free to return to Cape Town, in time for summer in the Southern Hemisphere.

Burned out and drained of the commodity whose transport was the sole reason for its existence, the *Brillante* sat at anchor well into the new year. Before, it had been a workhorse of the global energy industry; now it was a floating heap of metal. In February 2012, a firm called Aryana Shipping bought it for scrap, paying \$700,000 for a vessel that previously had an insured value more than one hundred times that amount.

Not far from Karachi, on Pakistan's Arabian Sea coast, is a place where ships go to die. The Gadani breaking yard occupies some six miles of beach, segmented into plots by small recycling outfits that are servants to capitalism in its most elemental form. The bottom drops away quickly from the shore, which means that even very large tankers and freighters can be pushed right onto the mottled sand, their bows out of the water. More than twelve thousand people are directly employed at Gadani, many of them migrants from Pakistan's least developed regions. Far from their families and paid as little as a few dollars a day, the workers sleep in dense clots of settlement just inland. They take neither weekends nor holidays.

The *Brillante* arrived at Gadani in April 2012. After it came to a stop on the beach, teams of men armed with saws and blowtorches clambered onto its decks, beginning the laborious task of taking the vessel apart from stem to stern by hand. Nothing of value would be allowed to go to waste. Of the materials on board, steel was the most important. Loaded into trucks bound for mills in Karachi, it would be rerolled and combined with other scrap, perhaps destined for new buildings in the ever-sprawling megacity. Though there was far less of it, copper would be another source of revenue, sold into a supply chain essential to meeting the world's demand for new electronics. Any wood that had somehow survived the fire would also have

its use: building more of the shanties to which shipbreakers returned at the end of each day.

The Gadani yard is one of the most dangerous workplaces in the world. Despite efforts by activists to impose meaningful safety standards, fatal accidents are common, as is contamination by the many toxic chemicals that can be found in aging vessels. But the dismantling of the *Brillante* proceeded without incident. Soon, all that was left was an impression in the sand, marking where its keel had come to rest before it was cut into pieces. Any remaining evidence of what really happened on the night of July 5, 2011, vanished with it.

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CHAPTER 12

HOT FROGS

Nearly a year after David Mockett was murdered, his widow Cynthia made the short trip to central Plymouth for a coroner's inquest into his death. The hearing would be held in a room normally reserved for local government business, within the concrete complex that housed the city council. Inside, fluorescent bulbs threw a harsh light over tables laid out in a rectangle around the small space, with attendees free to find a spot anywhere they liked.

Cynthia took a seat near the front with a few members of her family. There were also a handful of police officials and local journalists present, along with Stuart Wallace, the manager from Noble Denton who'd hired Mockett to survey the *Brillante Virtuoso*. Partly, he'd come to answer any questions the coroner might have for him. His other motives were more personal. No one from Noble Denton had contacted Cynthia in the immediate aftermath of the bombing, an oversight that Wallace felt terrible about. When he found out about it a few months later, he had sent Cynthia an apologetic note, explaining that there'd been an internal mix-up over who was supposed to reach out to her. Attending the inquest to pay his respects had seemed to Wallace like the least he could do. He was struck, as he watched Cynthia settle in, by how composed she seemed, given the grim nature of what was about to be discussed.

On average, roughly half a million British citizens die each year. Of those fatalities, only a tiny fraction, around thirty thousand, are referred to a coroner for an inquest into the cause of death. The proceedings are reserved for sudden or “unnatural” ends, or for when a person dies in the custody of the state—in a prison cell, for example. Since the 1980s, they have also been legally required for all violent deaths abroad, after a campaign inspired by the fate of Helen Smith, a British nurse who fell from a balcony in mysterious circumstances in Saudi Arabia. Coroners occupy a unique position in the legal system: part medical professional, part judge, part undertaker. As they conduct their duties, many also act as unofficial social workers or clergy members, trying to bring some solace to bereaved families.

Since his death, Cynthia had spoken to most of Mockett’s friends in the shipping world. Many shared the misgivings of the Lloyd’s agent who’d taken her to a local pub for dinner after the funeral. There was something suspicious about the *Brillante*, they agreed. Cynthia had provided the local police with everything that she thought might aid an investigation, including emails Mockett sent expressing doubts about how the tanker came to grief. But eleven months after she’d lost him, the whole situation remained a confusing mess. Cynthia had no answers, or even solid leads, as to why her husband had been targeted. She hoped the inquest might yield some.

Once everyone was ready, the senior coroner, Ian Arrow, took his place in a tall chair. He began the proceedings with an explanation, directed at the Mocketts, of what they were there to do. “The purpose of an inquest is to find answers to four questions,” he said. “Those four questions are: who is the deceased? How, where, and when did he come by his death?” Arrow, who had auburn hair and wore a dark suit, continued in a calm, measured voice. “It’s not for the coroner to find any fault, liability, or blame. There is nobody on trial here today. However, we will hear facts which, I’m sure you will appreciate, give an indication that something very unusual has happened.”

First, Arrow quickly established Mockett's identity. His body had been so badly burned that it was unrecognizable. He had to be examined by a forensic dentist, who'd sent a report confirming that there were fifty-four "features of concordance" with earlier dental records, meaning there could be no reasonable doubt about who he was.

Then Arrow read out a statement about how Mockett came to be in Yemen, describing his work as a surveyor and laying out his daily routine. It had been written by Cynthia, who listened attentively as the coroner entered her words into the public record. Mockett was in good health, according to the document, though he was taking medication for high blood pressure. He normally parked his car directly in front of his office, not out of fear it could be tampered with but because he worried about theft. He never checked underneath the vehicle for explosives; at no point in Yemen had he felt he needed to, even after he was shot and wounded, in 2002, by an unidentified assailant.

Next, a forensic pathologist testified about the autopsy. The cause of Mockett's death, based on her examination, was the impact of the pressure wave from the bomb under his seat and resulting shrapnel—what she called "1a blast injuries." It was likely that Mockett died very quickly, she said, since there was no evidence in his lungs of smoke from the fire that engulfed his car after the explosion. When the pathologist concluded her testimony, Arrow turned to Cynthia. "I hope that gives you a degree of comfort," he said.

"Yes," she replied quietly.

A coroner for nearly twenty years, Arrow's style was that of a schoolteacher, encouraging his students to speak up. "Help me in this way," he often said to witnesses before asking a question. Once, in a newspaper interview, he compared his job to solving a puzzle, fitting the different pieces of a person's life together in order to learn about their death. His first case, he told the reporter, involved "a lady who was speaking with her neighbor over the garden gate. She suddenly dropped down dead."

Since the British police had been unable to send officers to Aden to conduct a full investigation, Arrow's task was significantly more

challenging than usual. It turned out, however, that the UK government did have one representative on the ground in July 2011: Jonathan Tottman, a slim, silver-haired detective superintendent from the antiterrorism unit of the Metropolitan Police. He'd been dispatched on a brief trip after the bombing, with orders to find out what he could. Arrow called him up to share what he'd learned.

From Cynthia's perspective, Tottman's testimony got off to a dispiriting start. Mockett, he said shortly after being sworn in, was a "hot frog," a term used by government personnel to describe expatriates who stick to their routines despite rising danger. "There are those frogs who sit in warm water as it simmers, then boils, and stay there," Tottman explained. "It's a term of endearment." It wasn't to Cynthia. The comment made her so angry that she had to stop herself from jumping out of her seat. David had always understood the environment around him, she thought. It left such an impression on Cynthia that, years later, a friend gave her a painting of a big red amphibian sitting on a lily pad as a bitter joke.

As Tottman continued, it quickly became clear to Cynthia that no one was seriously investigating who'd killed her husband. Based in the Omani capital, Muscat, Tottman had been seconded from the Met to the Foreign & Commonwealth Office, advising Oman and Yemen on enhancing the rule of law. But his role was as much about soft power, and keeping a British eye on the regional security situation, as it was about encouraging good policing. The government of Ali Abdullah Saleh, the despot who ruled Yemen until early 2012, had shown how much it respected legal norms by gunning down peaceful protesters during the Arab Spring, even pursuing the wounded into hospitals.

Neat and well-spoken, Tottman sounded more like a diplomat than a policeman, and during his time in Aden he'd had to act like one. He had no jurisdiction there; instead, he told the coroner, the primary purpose of his trip was to "give some advice and guidance" to the Yemeni authorities. He did have a couple of advantages. The relationships he'd built at the Foreign Office, as well as a residual respect for British police left over from Aden's colonial days, gave Tottman good access to the city's law enforcement

agencies. Although Yemeni cops were famously corrupt, and hadn't done any serious analysis of the bomb that killed Mockett, let alone given any indication that they had identified suspects, Tottman was careful to praise their efforts and the openness he said they'd shown him. His deployment, Tottman said, was a "very humbling experience, working with some very, very gifted Yemeni colleagues, or interlocutors as we call them, who had very few resources."

"Did the Yemenis carry out the investigation to what would be considered a normal standard out there?" Arrow asked.

"They do take a very significant interest in cases where critical allies of Yemeni nationals are murdered," Tottman replied, referring to Mockett's broad web of local friends. "This was about as good as it could have been."

In truth, Tottman's trip to Aden had been a deeply frustrating one. Although he didn't say so at the inquest, he'd been escorted from the airport by heavily armed American security personnel, who advised him that his suit and tie made him too conspicuous and were so worried about the risk of an ambush that they asked if he knew how to use an assault rifle. (Tottman declined their offer of a weapon; like many British police officers, he'd never carried a firearm in his life.) Obtaining more than cursory information was a struggle. For one thing, it wasn't clear that the Aden police knew how to conduct a forensic examination of Mockett's laptop. When Tottman asked them to allow the Met to take possession of the computer instead, his counterparts were initially open to the idea. But they were overruled by a senior police official, who sternly told Tottman that handing it over was "forbidden." There were also surreal moments. During a meeting with a general, Tottman was struck by a painting hanging behind his desk. It depicted President Saleh, proudly riding a winged horse.

But with Mockett's family and reporters watching, Tottman limited his testimony to what he thought would help them, and the coroner, understand the bombing. He explained that it was too dangerous for him to move around Aden without a full security escort, making discreet inquiries impossible. "At the time we thought any British or certainly European or white face in Aden would be a target," he said. He'd also been hindered by

the fact that his visit coincided with Ramadan, a month of fasting and prayer for Muslims. To accommodate his observant Yemeni partners, Tottman had invited them to his hotel for iftar, the sunset meal to break the daily fast. It was there, he said, that he'd gathered his most useful intelligence about Mockett's death.

By then he had already discounted the initial explanation from the Yemeni government and local media—that Mockett had probably been killed by Islamic militants. “I've been dealing with terrorism in the Middle East since 2004,” Tottman told Arrow, reeling off the names of some of the fundamentalist groups operating in Yemen at the time. “Had they caused the death of a British national or European, they would be on the front foot very quickly telling the world that they had killed a British person.” Instead, the Yemeni police officers told him over dinner that they believed Mockett's murder was a “criminal” act.

“David had obviously upset somebody,” Tottman continued. There was a “rich seam of criminal activity” in Yemen, encouraged by the absence of effective government. Some of it, Tottman said, was linked to the busy shipping lane passing through the Bab el-Mandeb strait, the maritime choke point west of Aden. The theory that Mockett had been assassinated by conventional criminals, not terrorists, was supported by the method of the attack on his car. He hadn't been caught in the wrong place at the wrong time, passing by a market or police station when a suicide bomber turned up. He'd been targeted personally.

Arrow wanted to know what else Tottman had learned about Mockett from the Aden police. “Was there anything he was doing that made him more vulnerable?” Arrow asked.

“We spoke about David's last investigation and I think, perhaps, this criminal enterprise,” Tottman replied. “It seems like this was a scam, if you like, where a lot of money was being made on what the police call insurance jobs. So I suspect that this was the motivation. That David, being a man of great integrity and professionalism, wasn't going to bow to some bully boy tactics.”

Tottman presented no evidence to support this theory, nor offered any details of the alleged scam. But his words carried weight. He was, as Arrow reminded those present, “our best witness” as to what happened. “Are we likely to get any more information out of Yemen?” Arrow asked.

“I don’t think we are,” Tottman said.

The final witness was Detective Inspector Ian Ringrose, from the major crimes unit of the Devon and Cornwall Police. His team had made a formal request to the Yemeni authorities for information about the case. They had responded in writing, and Ringrose read sections of their reply aloud. The explosive under Mockett’s car had likely been TNT, weighing no more than one kilogram, the Aden police found. Officers had interviewed workers in Mockett’s office building, examined surveillance camera footage, and questioned his secretary, but, Ringrose said, “nothing essential was found out.” They had no one in custody and reported that they couldn’t say whether “this act was a terrorist act, or criminal murder personal dispute.”

Arrow asked again if there was likely to be any more information that British police could gather from Yemen. “No, not likely,” Ringrose replied.

The coroner addressed Cynthia once more. “Members of the family, you will appreciate we’ve conducted this inquiry at a very great distance from where it happened, and I feel I have received all the information I am going to receive touching David’s death.” Returning to the four questions he posed at the start of the hearing, Arrow said he was satisfied that the deceased was David Mockett, and that he had died in Yemen from injuries caused by a “relatively sophisticated device” placed underneath his vehicle.

“I shall record that he was unlawfully killed,” Arrow concluded—meaning that Mockett’s death was found to be the result of an illegal act, by an unknown perpetrator. It had taken less than an hour to hear all the evidence and record a verdict. Cynthia had a conclusion, in legal terms at least. But she was left with as many unanswered questions as ever about her husband’s fate.

CHAPTER 13

BELOW THE SURFACE

There are many ways to sink a ship. The mightiest naval destroyer can be laid low by a single rogue wave. In a storm, if the swell is taller than a boat is long, it can flip a vessel like a tossed coin, tumbling it end over end into a vertical dive. Sailors call this pitch-poling. The long steel hull of a tanker might twist and flex as mountains of water pass underneath, causing enough stress to break it in two. A heavy cargo, such as coal, can sink a vessel and its crew simply by shifting position, unbalancing the precise naval engineering that keeps them afloat.

Then there are fires and icebergs and submerged rocks, as well as the oddities: stray missiles, hull-eating shipworms, an encounter with an inquisitive killer whale. But the simplest way to send a ship to the depths is to open the side hatches, or “scuttles,” and wait for it to fill with water. Consequently, deliberately sinking a ship has become known as “scuttling.” While it might seem strange that sailors would destroy their means of survival, the term exists for a reason. Sometimes wrecking a ship is the logical option.

On February 5, 1831, the Dutch naval lieutenant Jan Van Speijk was commanding a gunboat when he was blown off course. The Belgian Revolution was under way, and as the vessel veered into the hostile territory

of Antwerp harbor it was stormed by rebels. A proud Dutchman, Van Speijk had always sworn he would rather die than become a Belgian. True to his word, he either threw a lit cigar at, or fired his pistol into, a barrel of gunpowder, causing an explosion large enough to kill several of the intruders, most of his crew, and himself. His ship was blown to smithereens. Van Speijk remains a national hero in the Netherlands, where there is a lighthouse named after him.

Readers of military history may be familiar with a common use of scuttling: to stop valuable assets from falling into enemy hands. After the First World War, German commanders ordered their men to sink their captive fleet at Scapa Flow rather than surrender it to the British. In the icy waters off the north of Scotland, the Germans signaled to each other using flags and searchlights, then began releasing sea valves, smashing pipes, and opening watertight doors. Fifty-two craft sank so quickly that the Royal Navy could do nothing but watch them disappear. (When Denmark was occupied by the Nazis during the next global conflict, a Danish admiral gave a similar order to his men in the port of Copenhagen. More than thirty vessels went down, along with nine sailors.)

In wartime, scuttled boats can function as a barrier. During the American Civil War, Union forces decided to fill whaling ships with rocks and deposit them on the floor of Charleston harbor, an attempt to stop the import of military supplies, and export of cotton, by the Confederacy. Sailors drilled and plugged holes in the bottom of the whalers, sailed them into position, then pulled out the corks and rowed away. A *New York Times* correspondent wrote enthusiastically of the event: “The weather was delightful . . . the water, far and near, presented a busy scene.” Although this “stone fleet” blockade was partially successful in stopping Confederate trade, the northeastern whaling industry never fully recovered.

Scuttling is also a convenient way to get rid of ships that have outlived their usefulness. The seafloor is littered with the bones of old vessels sent by their owners to the great trash heap down below. Before modern environmental concerns, scuttling was a standard method of disposal, and it still happens occasionally. In 2009, for example, a decommissioned

American spy ship called the *Gen. Hoyt S. Vandenberg* was stripped, cleaned, and towed to the Florida Keys. Once there, it took some explosive charges and two minutes for the 523-foot-long craft to slip beneath the waves, where it lives on as a man-made reef.

But scuttling doesn't always have a military or pragmatic purpose. It can also be used to commit one of the oldest frauds in the history of crime.

For virtually as long as there's been a shipping business, Greeks have been among its most innovative players. It's not surprising, therefore, that some Greek entrepreneurs were among the first to realize that ships can be worth more below the surface of the water than above it. In the ancient world, merchants employed a primitive form of insurance called bottomry. (The Romans knew it as *foenus nauticum*, or maritime interest.) In simple terms, a captain borrowed money for a voyage, repaying it with interest only if the passage was successful. Otherwise, the lender wrote off the loan. The ship served as collateral.

We know about this, in part, because of the Greek orator Demosthenes, who described the first documented case of maritime insurance fraud, which occurred around 360 BC. It was a tale, Demosthenes said, of "daring and villainy" to "pass all records." The perpetrators were a captain, Hegestratos, and his friend Zenothemis, who had borrowed money to haul a cargo of grain from Syracuse, in Sicily, to Athens.

Knowing their loan would be forgiven in the event of an accident, the pair took the cash and set off planning to sink their ship midvoyage. One night, some passengers heard a strange noise belowdecks and found Hegestratos boring a hole in the hull. Enraged, they pursued the captain around the vessel; in his rush to get away, Hegestratos leapt into the sea and drowned. Thus, Demosthenes noted, "as was very proper, being a bad man, [he] had a bad death." The ship was saved. Zenothemis, thinking on his feet, said that Hegestratos owed him a large sum of money and then claimed the cargo as his property. In the ensuing legal dispute, the owner of the ship

hired Demosthenes to present his side in court. The result of the case, and the fate of the conniving Zenothemis, were lost to time.

Frauds like the one attempted by Hegestratos and Zenothemis may have occurred frequently. The moneylenders of antiquity seem to have been all too aware of the activities of ship-sinking conmen—“a gang of scoundrels,” as Demosthenes put it in his legal arguments—operating in Piraeus, the port city outside Athens that remains Greece’s maritime capital. But they didn’t let the problem stop them from doing business. Instead, the financiers simply raised their prices to cover the losses.

Faced with fraud centuries later, the insurers at Lloyd’s of London would do much the same thing.



Sinking a ship to claim the insurance money isn’t so different from a debt-ridden bar owner lighting a match to escape his failing business, or a driver engineering a fender bender to claim whiplash and collect a payout. The trick is to make it look like an accident. Maritime insurance fraud has certain advantages, however. The rewards can be enormous, since ships are expensive, and incriminating evidence usually goes down with them. The downside is that ships have crews, which means there are a lot of potential witnesses.

Henry Greathead was a ship’s carpenter whose captain steered their vessel into sandy banks between the English and French coasts in 1779. The captain blamed bad weather, but Greathead, who would go on to invent the first modern lifeboats, was no fool. He knew the ship was insured for a small fortune at Lloyd’s and was carrying an “insignificant cargo” that no one would miss. The crew didn’t much like the idea of being drowned for someone else’s benefit, so they sent up flares and were rescued by French sailors. In Calais, Greathead refused to sign a statement supporting the captain’s story. He and his crewmates got a message to the underwriters, who declined to pay.

The insurers who met at Lloyd’s—at the time, still essentially a café, and a disreputable one at that—would have been wise to the many

possibilities for mischief at sea. “Few industries offer such opportunities to scoundrels, and there has never been any real shortage of scoundrels to take advantage of them,” Godfrey Hodgson wrote in his history of the market. Right from the start, its members were entangled with the darker side of maritime trade. From the wanted criminal who took on a new identity and signed on with a tramp ship destined for the New World, to the gentleman merchant willing to sacrifice the lives of seamen in pursuit of profit, the ocean has always accommodated all manner of sins and sinners, and many of their actions have been parsed and paid for—or not—at Lloyd’s. But as the coffeehouse coalesced into something resembling the massive financial institution that it is today, insurers came to prioritize discretion when confronted with wrongdoing. Ideally, such problems could be dealt with quietly. Scandals were bad for business.

Amid the explosion of maritime trade in the Victorian era, and the lockstep growth of the Lloyd’s market, the life of the sailor remained absurdly dangerous. In a given year as many as one in five British mariners might die at sea, many on ancient and overloaded ships sent out by avaricious owners with little regard for the consequences. A substantial number of them were “overinsured,” with policies negotiated at Lloyd’s worth far more than their actual value. These vessels were known as “coffin ships” because of the high likelihood of disaster, and not always of the natural kind.

The idea of men drowning on doomed freighters to enrich the merchant class seized the popular imagination at a time when Charles Dickens and others had ignited campaigns to improve the plight of the poor. Eventually, a British politician called Samuel Plimsoll took up the sailors’ cause. A Liberal member of Parliament and philanthropist with a defiantly bushy beard, Plimsoll railed against the leaders of the British shipping industry, who responded with a high-profile campaign to discredit him, questioning his sanity and suing him for libel. Plimsoll refused to stay silent and, in July 1875, gave a speech accusing fellow MPs who were involved in marine trade of complicity in murder.

The official parliamentary reporter recorded that Plimsoll rose to his feet “with great excitement.” After begging the government not to consign thousands of seafarers to an “undeserved and miserable death” through inaction, he set out the scale of the problem: “The Secretary of Lloyd’s tells a friend of mine that he does not know a single ship which has been broken up voluntarily by the owners in the course of 30 years on account of its being worn out. Ships gradually pass from hand to hand, until bought by some needy and reckless speculators, who send them to sea with precious human lives.”

Plimsoll was forced to apologize for his comments, but his campaign led to the Merchant Shipping Act of 1876, which required every vessel to have a mark showing its maximum level of submergence to prevent overloading: the Plimsoll Line. (The term also gave rise to a popular style of rubber-lined gym shoe.) The legislation helped, as far as it went, although it didn’t take away the financial incentive for scuttling. And the Lloyd’s insurers whose cash kept the shipwreckers in business escaped Plimsoll’s ire—and any public reckoning.

Published in 1926, a novel called *The Death Ship*, by an author who wrote under the pseudonym B. Traven, vividly captured the continuing squalor and peril of life in the commercial fleet. In the story, an American sailor finds himself stranded without papers in Europe and is forced to take a position shoveling coal on a rust bucket called the *Yorikke*. All the members of the crew, whom Traven describes as something like indentured slaves, stateless and expendable, know the *Yorikke* will eventually be sunk so its owner can claim the insurance money. The American sailor’s only hope is that he will be fortunate enough to be rescued. While the book was a work of fiction, it may have been at least partly autobiographical. B. Traven’s real identity remains the subject of academic debate, but it seems likely that he served on commercial steamships under an assumed name before settling in Mexico, using the experience to inform his writing.

One reason the Lloyd’s market has historically been slow to tackle maritime fraud is that there is no real financial incentive to do so. Even though it costs money to compensate owners for scuttled ships, the market

has evolved to respond efficiently to marine accidents, even faked ones, by passing on the cost to someone else. When the number of casualties increases, through an outbreak of war or a spate of frauds, members raise premiums. Indeed, dangerous seas are more profitable, since they mean that customers are more likely to seek the protection of Lloyd's in the first place.

The other problem is one of enforcement. Most frauds occur in international waters, beyond the ability of terrestrial police to investigate, and the states whose flags are flown by the bulk of modern vessels—Liberia, Panama, and so on—have never looked too closely at what occurs on board. Generally, the only recourse for a party wronged by a maritime fraud is a lawsuit, often filed at London's admiralty courts, which have adjudicated nautical matters for more than five hundred years. But when scuttling cases do make it before a judge—which is rare—the results illustrate why Lloyd's insurers are so reluctant to accuse clients of sinking their own ships.

In 1973, a Greek-owned freighter called the *Michael* suffered an engine failure in rough seas off Venezuela. A salvage tug arrived, only to find that the freighter's crew had inexplicably thrown its towing cable overboard, even as the engine room began to flood. A young English lawyer named Michael Baker-Harber was dispatched by Lloyd's to nearby Curaçao to investigate. Baker-Harber, who kept a bag always packed in his office for just this sort of assignment, arrived the next morning, in time to see the sailors from the *Michael* disembark from a rescue boat.

He recognized one of them almost immediately, even though the man had recently shaved off his beard. The tall, gaunt figure walking down the gangplank was a ship's engineer named Stylianos Komiseris. Baker-Harber had sparred with him in a London courtroom months earlier over another suspected scuttling. In that case, Komiseris had spent four days in the witness box, explaining, among other things, why he had declined an offer of help from salvors. Baker-Harber could hardly forget Komiseris, who'd sworn he could only speak Greek but greeted his opponent outside court every day, in perfect English, with a cheery, "Good morning, Mr. Baker-

Harber.” Komiseris’s testimony had caused peals of laughter in court. He’d claimed the salvors had simply misunderstood him. He wasn’t saying “No, no!” when they came to his aid. What he’d actually been saying was “*Nai, nai!*”—Greek for “Yes, yes!” As the two met again, in a tropical harbor more than four thousand miles from London, the English attorney could hardly believe his eyes.

When Komiseris spotted Baker-Harber standing on the jetty, he threw up his hands and laughed nervously, exclaiming, “It’s you!” Baker-Harber took some photographs to capture the moment, then pursued Komiseris to a nearby shop, where he cornered the engineer and extracted a written confession that he’d been paid \$5,000 to scuttle the *Michael*. Case closed, or at least one might assume.

When the lawsuit over the *Michael*’s insurance policy came to trial, however, the shipowner’s legal team didn’t dispute that it had been scuttled. Instead, they argued, the cause of the sinking was “barratry,” an obscure term for an offense committed by a captain or crew without an owner’s knowledge. Komiseris, they said, had downed the ship to spite the owner, Nestor Pierrakos, over a long-standing personal grievance. Pierrakos was called to court to defend himself. Like many wealthy Greeks, he’d been educated at elite institutions in England, and wore a Cambridge University tie as he testified, indignantly, that he’d never do something so grubby as scuttling a ship.

The judge believed him. “No one decides to scuttle a ship lightly; there are too many risks of failure or blackmail or both,” he wrote in his decision. Since barratry was covered by the *Michael*’s policy, the Lloyd’s insurers were obligated to pay. By establishing a high legal bar for rejecting claims, the ruling made it even harder for the London market to fight suspected fraud. It wasn’t enough for insurers to prove that a vessel had been deliberately wrecked. They also had to prove the owner was directly responsible.

Baker-Harber never saw Komiseris again. Pierrakos lost a couple more ships in unfortunate circumstances, then became an insurance broker himself.

A glut of new tankers arrived on the world market in the 1970s, the result of shipping firms trying to take advantage of surging energy prices. But thanks to a series of political and economic shocks, many of the vessels turned out not to be needed. With so much excess capacity, charter rates plummeted and shipowners were put under severe financial strain. It was “the grimmest period in post-war history” for oceangoing trade, according to the 1978 Lloyd’s annual report. Not coincidentally, the same period saw an epidemic of maritime fraud.

Some have traced its origins to West Africa, where a building boom in Lagos left hundreds of ships queuing up offshore, waiting to dock. This chaotic situation, as Hodgson described it, “attracted criminals the world over and alerted them to the possibilities of marine fraud.” There was cargo theft, piracy, rampant official corruption, and suspicious fires on overinsured ships. The crew of one vessel were found to have booked local hotel rooms a month before a supposedly accidental explosion stranded them off the coast.

From the Gulf of Guinea, the outbreak spread to the Middle East before arriving in Asia. In the late 1970s, so many cargo ships were going down in the South China Sea that the Lloyd’s market took the unprecedented step of ordering an inquiry, to be led by the specially appointed Far Eastern Regional Investigation Team, or FERIT. In typical Lloyd’s style, FERIT’s report was kept confidential and was not to be shared with nonmembers, although several historians have written about its contents.

More than half of the forty-eight casualties it investigated were deemed “suspicious,” while sixteen were found to be probably the result of scuttling. In all cases, the ships were older and ostensibly loaded with valuable goods: Japanese stereos or, in one instance, about half of Singapore’s annual export volume of cloves. (A port official became suspicious when he noticed that the shipment lacked the distinctive odor that normally accompanied nine hundred tons of spice.) Sometimes the cargo had already been removed and sold in secret before an insurance

claim was made. In a few cases it had never existed at all. The cost to the London market of the South China Sea claims alone was estimated at \$100 million.

FERIT's most significant finding was that the scuttling craze was linked to organized crime groups operating out of Taiwan, Hong Kong, and Singapore. They seemed to have access to shipwrecking specialists. A welding contractor, for example, was hired to cut four half-meter holes in a vessel's hull and then seal them with metal panels that could be removed when the time came. A few of the culprits were jailed, but most disappeared before they could be captured.

The lesson, for those at Lloyd's willing to listen, was that maritime fraud was no longer the preserve of rogue merchants and desperate captains. Gangsters had already built international networks to profit from drug trafficking and human smuggling. Now they had their eyes on the vast pools of money in the global shipping industry.



The most audacious scuttling case of the twentieth century began simply enough. In January 1980, a British ship came across some lifeboats drifting off the coast of Senegal, next to an abandoned, sinking oil tanker called the *Salem*. Its Greek captain claimed there had been an explosion on board. The British rescuers fulfilled their obligation to aid fellow mariners, although they found it odd that there were no flames coming from the stricken tanker as it went down, only the faintest trail of smoke, and that the *Salem's* fleeing sailors had found time to load its lifeboats with packed suitcases, sandwiches, and cigarettes.

The *Salem* and its documented cargo, 190,000 tons of Kuwaiti light crude oil, were insured at Lloyd's by more than one hundred syndicates, individuals, and companies, who stood to lose \$80 million as a result of its sinking. The claims men in London, though, were immediately suspicious upon learning of the ship's demise. The *Salem's* captain had no master's certificate, the qualification required to command a ship, and was wanted by the Greek police in relation to other suspected frauds. Even more

curiously, the tanker didn't leave behind an oil slick as it was swallowed by the sea. There didn't seem to have been any crude in its cargo tanks.

What emerged after police investigations in several countries was an ingenious multinational fraud, the largest ever attempted at sea up to that point. One of its prime movers was a Lebanese-American businessman named Fred Soudan, who helped engineer a complex scheme to deliver oil to South Africa in defiance of the international embargo then in place against the apartheid regime. Working with a Piraeus shipping agent named Nikolaos Mitakis, Soudan secured financing help from the South African government to purchase a tanker called the *South Sun*. Renamed the *Salem*, in December 1979 it took on its cargo of oil in Kuwait, with paperwork claiming that it was bound for Italy.

The shipment was owned by Pontoil, a small Swiss company that wasn't in on the scam. Once the *Salem* was at sea, Pontoil—unaware that anything was amiss—sold the cargo to Royal Dutch Shell for \$56 million, with the energy giant planning to deliver it to France. But the tanker's crew, who had been selected by Mitakis, had no intention of taking the oil to Europe no matter who it belonged to. Shortly after leaving Kuwait, they painted over the first two letters of the name on the *Salem*'s bow, and added an *a* at the end. As far as anyone could see, the vessel's name was *Lema*—a ruse probably intended to allow it to be confused with another tanker, the *Lima*, that was sailing a similar route.

The *Salem* was traveling via the Cape of Good Hope, rather than the Suez Canal, and as it neared Africa's southern tip, the captain, Dimitrios Georgoulis, made an unscheduled detour. Stopping at the port of Durban, he unloaded nearly all of the *Salem*'s cargo—stealing oil owned by Shell, which disappeared into South African pipelines. He then ordered the crew to fill the *Salem*'s tanks with seawater to make it appear fully laden, before sailing up the west coast of Africa and scuttling the vessel to hide the theft. In return for slipping a supertanker's worth of oil past the embargo that was hobbling its economy, the South African government paid some \$32 million to Soudan and his associates.

The *Salem*'s crew—a mix of Greek officers and lower-ranking Tunisian sailors—were paid for their silence. But one of the latter objected to being bullied into compliance, and eventually walked into the British Embassy in Paris to reveal what he knew. He told investigators that the Tunisians on board had been so terrified of their Greek crewmates that they carried knives for self-defense, and feared being thrown from the *Salem*'s lifeboats if they didn't obey orders. The sailor's testimony allowed investigators to begin unraveling the entire scam, but his assistance came at a significant personal cost: he received death threats from Greece, and the Lloyd's market had to provide him with protection.

The consequences of the *Salem* fraud included a flurry of lawsuits and some minor diplomatic quarrels, as well as a few criminal cases. The underwriters who'd covered the oil denied Shell's claim for the loss, prompting the company to sue. The subsequent legal battle reached the House of Lords, at the time the UK's highest court. (Shell lost.) Mitakis and Georgoulis were jailed after a chaotic trial in Greece, along with several other *Salem* crew members. US federal prosecutors convicted Soudan on seventeen charges and secured a thirty-five-year sentence; astonishingly, he escaped from custody less than three years later, walking out of a minimum-security prison in Texas. He was never recaptured.

Many of those involved in the case were left with a lingering sense of injustice, and not only because Soudan walked free. They felt the men imprisoned in Greece and the US were fall guys, small fish, while the true architects and financiers of the conspiracy—Greek shipowners, perhaps, or Western European bankers, none of them conclusively identified—remained hidden. One investigator claimed that millions of dollars in profits from the Durban oil sale had been deposited into a Greek-owned bank account in Geneva, where he'd observed five Mercedes-Benz sedans being loaded with briefcases of cash before driving away, toward the Italian border. After that, the trail went cold.

Years later, a British lawyer involved in the *Salem* insurance dispute found himself in Piraeus. He'd heard that one of the tanker's scuttlers, a "knuckleman" who'd intimidated the crew into going along with the scam,

had retired with his share and opened a bar. The lawyer couldn't resist stopping by for a coffee. Sure enough, there was the Greek sailor. As he got up to leave, the attorney caught his eye and said: "Don't forget the *Salem*." He walked out before getting a response.

The relationship between London's insurance market and the Greek shipping community is complicated. On one hand, Greece is undeniably the most successful shipping nation on earth, and a vital source of business for the marine specialists at Lloyd's. Both sides share a fondness for lunches in London's fanciest restaurants and black-tie industry dinners to celebrate their mutual successes. On the other hand, most people at Lloyd's have heard of the *Salem*, the *Michael*, and the many other scams believed to have emerged from the backstreets of Piraeus.

There are those within the London-centric world of Lloyd's who will, in private, describe Greek shipowners as bandits. In Greece, conversely, there is a feeling that a majority of reputable entrepreneurs, who pride themselves on their sense of honor, are being unfairly tarnished by the behavior of an unscrupulous minority. The Greek commercial fleet is the world's largest, and mostly operated by small, family-owned firms. There are bound to be a few bad actors. With suspicions and secrecy on both sides, it's hard to know where the truth lies.

Even when the market has tried to seek answers, investigators working for Lloyd's have faced a hostile reception in Greece and indifference back in the UK. In the 1980s, insurers were alarmed enough by the casualty rate for Greek-owned ships, as well as other problems including disappearing cargo, to send a pair of London lawyers to Piraeus to see if they could learn more about the phenomenon—and perhaps put together a legal strategy to stop it. The preferred scuttling method at the time was arson, according to an individual familiar with the lawyers' work, who asked not to be identified because he feared that speaking openly could put him in danger. Among other things, the lawyers learned about a corrupt salvage crew that

had arrived with containers of gasoline to start a fire in a vessel's engine room. The salvors and owners shared the insurance money.

But little came of the lawyers' inquiries. While their findings made clear that a sophisticated criminal network was behind the rash of damaged and sunken ships, no formal action was ever taken at Lloyd's in response. After the investigation, one of the English attorneys went on to set up a lucrative practice in Piraeus representing Greek salvage firms. The Greeks referred to him as "Saul," the Hebrew name for Paul the Apostle, who persecuted Christians before converting and joining their cause.

Over the decades, it became something of a tradition at Lloyd's to discover alarming information about the scuttling business in Greece and then do little about it. In the autumn of 2012, a British private detective who'd gone to Piraeus to investigate fraud cases returned with a document, apparently drafted by an outraged member of the Greek shipping industry, entitled: "Sex, money laundering, extortion, murder." It described the existence of a "scum market," a community of experienced fraudsters who, for the right price, could cause a shipwreck or manufacture a fictitious insurance claim. Allegedly, the players in the scum market had underworld contacts powerful enough to have judges killed. According to the report's author, they gathered regularly at wild parties, stocked with beautiful young women, at a villa in central Athens.

The document pointed a finger at prominent bankers, shipowners, and organized crime figures, yet despite naming names and detailing wrongdoing, nothing came of it. Even if Lloyd's insurers had shown a desire to break up this alleged fraud ring, what could they have done? Fighting crime in Greece was the job of the Greek police, who had a patchy record when it came to prosecuting members of their country's most successful industry.

In any case, the modern structure of Lloyd's makes tackling fraud an even lower priority than it was in earlier years. For most of its history, the money behind the market came from "Names," the moniker given at Lloyd's to private individuals who pooled their wealth into underwriting syndicates. In theory, Names bore unlimited liability for losses: if claims

were large enough, they could be forced to give up everything they owned. But in practice, premiums usually exceeded claims by a comfortable margin, and Names received excellent returns. The group included British dukes, baronets, members of the landed gentry, banking scions such as the Rothschilds, and commercial dynasties including the Guinness family. The Lloyd's market was, in effect, an invitation-only investment club for preserving wealth and privilege.

From the 1960s, a series of scandals and expensive natural disasters led to a liquidity crisis among the syndicates. To raise more funds, Lloyd's eased its membership requirements, welcoming the not-so-blue-blooded as Names, including sports stars, musicians—notably, the members of Pink Floyd—and thousands of dentists, doctors, and small-town stockbrokers. But it still wasn't enough to feed the world's growing appetite for insurance, not just for ships, but for planes, nuclear power stations, and spacecraft.

So in 1994, the leadership of Lloyd's allowed companies to serve as Names for the first time. The arrival of American and Swiss conglomerates vastly increased the capital available for syndicates to write insurance policies. It also changed the fundamental nature of the place. Underwriters used to answer to a list of wealthy individuals, often from the same social circles, who'd bought into what were supposed to be safe investments. Now they dealt with giant corporate entities, which took out their own insurance policies from reinsurers. Losses were passed on, again and again, in a cycle of transactions so complex that it could be impossible to know who was left holding the bill.

Court defeats and risk-averse corporate legal departments made managers in the new Lloyd's so queasy about alleging fraud, and so terrified of the potential consequences, that they essentially stopped using the word. Instead, the market adopted lawyerly euphemisms: “material non-disclosure” or “misrepresentation.” Scuttling became “willful casting away.” Claims departments, responsible for investigating fraud, were underfunded and understaffed, because big corporations have a habit of neglecting teams that don't bring in any money.

Today, no one knows how many ships are scuttled. Vessels get in trouble all the time. Very few accidents are fully investigated. Even when a sinking looks deliberate, Lloyd's syndicates have understandable reasons not to challenge a claim, since the odds are stacked against them in court. It's also bad for business to sue your biggest customers. Shipowners could just as easily get their insurance someplace else, where they might find less combative partners. So rather than fighting fraud, the underwriters normally settle, offering 50 percent of a ship's value or less, citing "difficulties" in assessing the claim.

By some estimates, maritime crime costs the global economy several billion dollars a year, although the real figure is likely much higher, since so many cases are never reported. Once you know what scuttling looks like, and that it pays well with little chance of consequences, you start seeing it everywhere. Every tanker that runs aground; every freighter that goes down in a storm. Was it really an accident? Who can ever know for sure?

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CHAPTER 14

WAR RISKS

Richard Veale decided to call his investigation into the hijacking of the *Brillante Virtuoso* “Project Tundra,” a code name chosen at random to obscure any connection to shipping or insurance. After getting the initial assignment from Paul Cunningham, the claims manager at Talbot Underwriting, in September 2011, Veale put together a plan to help the hull insurers at Lloyd’s get a clearer sense of what they were looking at.

It was, in some ways, like any other marine case that Veale might take on. There was a corporate paper trail to follow and an evidentiary picture full of holes and inconsistencies. Veale couldn’t talk to the crew, nor could he examine the ship. There was nothing especially unusual about any of that, and so, for now, he would have to do the best he could from his office in London. Incredibly, the underwriters weren’t sure who was on the other side of the multimillion-dollar insurance contract protecting the *Brillante*. Veale’s first goal was to untangle the web of offshore structures around the ship and find out who actually owned it. This sort of task was precisely why Veale had created EBIS, his private detective agency. EBIS was building a reputation within the Lloyd’s market as one of the top investigative firms for thorny insurance disputes, and Veale knew that the more he demonstrated his expertise, the more challenging—and lucrative—mandates would come his way.

Still, Veale had a sense, almost from the start, that this job would be different from most. The inescapable fact of David Mockett's death cast a grim shadow over the case, putting everybody involved on edge. No one at Lloyd's wanted to believe that one of its representatives had been killed because of work they'd hired him to do. It was too awful to contemplate.

Veale got to work at EBIS's small office in Canary Wharf, the cluster of polished skyscrapers that had sprung up not far from his East London birthplace. It was the right postcode, at least, for someone as impatiently ambitious as he was. Admittedly, Veale's desk was only a few feet off the ground, and didn't share the view enjoyed by the investment bankers in the neighboring towers, who could gaze out their windows at the glittering Thames snaking off to the horizon. Still, EBIS's base was discreet, had a secure private entrance, and was an easy commute from Veale's home.

Talbot executives had told Veale that they believed the *Brillante Virtuoso* belonged ultimately to Top Ships Inc., a Greek-run shipping company with twelve tankers and shares trading on NASDAQ. He quickly discovered that was wrong. An entity listed on the insurance documents called Central Mare, part of the Top Ships group, was only the ship's manager, an external service provider hired to keep the *Brillante* fueled and crewed. Veale pulled several hundred pages of documents from Liberia, where the tanker was flagged, as well as the Marshall Islands, where the shell company that officially owned it, Suez Fortune, was registered. Both countries' corporate registries had offices in the US, and it was, in theory, a simple matter of requesting the right files and paying a fee. In practice, you had to know exactly what type of document to ask for—whether you needed the RLM-101A, for example, or the RLM-101BCR. Veale often found it helpful to reach an official on the phone and lay on some Cockney charm.

As he reviewed the files at his desk, Veale noticed that some of them had been signed by an individual whose name he hadn't seen before: a man called Marios Iliopoulos. Iliopoulos had also offered personal loan guarantees. Based on that fact, Veale told Cunningham, he had a "high level of confidence" that Iliopoulos was the *Brillante's* ultimate owner. When

Cunningham heard the name, the Talbot executive nearly fell off his chair. “That’s the bloke from the *Elli*!” he exclaimed.

The *Elli* was a tanker that had run aground off the coast of Yemen in 2009, after a fire broke out in its radio room. Talbot was part of the syndicate insuring its hull. A salvage team eventually towed the *Elli* away for repairs, but while they were in the process of pumping water into its ballast tanks for stability, the tanker suffered what lawyers called a “catastrophic hogging” near the Suez Canal. In layman’s terms, the ship’s bow and stern halves had sheared apart midway down the hull, splitting in two like a watermelon. It was such a strange accident that, although Cunningham wasn’t personally involved in the case, he knew all about the vessel’s demise.

In a seemingly improbable coincidence, the same two salvage firms that attended to the *Brillante Virtuoso* had also tried to save the *Elli*. Poseidon Salvage, run by the gnarled diver Vassilios Vergos, was first on the scene from nearby Aden after its grounding. Poseidon later was replaced by another Greek outfit, Five Oceans Salvage, just as it had been when the *Brillante* was hauled out of Yemeni waters. There were two other parallels. The *Elli*’s chief engineer was Nestor Tabares, the same Filipino sailor who’d bravely stayed aboard the *Brillante* after the other crewmen fled. And its owner was none other than Marios Iliopoulos.

Veale hardly needed decades of investigative experience to know a good lead when he saw one. He started compiling what he could from public records, news outlets, and other sources within the universe of data that feeds the Lloyd’s market. A couple months later he presented his initial findings in person, at Talbot’s offices in the City of London. Veale had discovered that Iliopoulos, who was best known in Greece as the owner of Seajets, a popular ferry service connecting Athens with the beaches of the Cyclades, was also behind several other high-value insurance claims, including one for a damaged catamaran that carried tourists between the islands.

But other than his position at Seajets, there wasn’t much other information about Iliopoulos to be found. According to Veale’s research,

whenever there was a dispute over insurance, Iliopoulos kept a low profile, presenting himself as a manager, rather than the owner of a fleet. Financial records showed that the companies he was involved with were interlinked with loans and cross-guarantees, making them “highly interdependent,” Veale explained. Some of them were showing signs of stress: large debts and missed loan repayments. Iliopoulos had borrowed heavily to acquire his fleet and, in 2011, he appeared to be struggling under the burden.

Although it was still preliminary, Veale felt his report contained enough evidence for the *Brillante*'s insurers to depart from the normal Lloyd's practice of paying claims promptly and in full. The underwriters already knew that its hijacking didn't fit the typical profile of a Somali pirate attack. Veale's research indicated that the ship's owner had a history of dubious casualties and an apparent financial motive to get rid of his asset. Much more investigation would be needed, but it seemed that something questionable could be going on. Veale would need to act quickly, though, to stop the process that was in motion. Suez Fortune had just presented the hull insurers with a “notice of abandonment,” officially informing them that the *Brillante* was damaged beyond repair—a key step toward making a claim. In January 2012, the same month Veale gave his presentation at Talbot's office, Suez Fortune formally claimed on the tanker's “war risks” insurance policy, which covered against acts of piracy.

The underwriters now had two options: write a substantial check, or prepare to invalidate the claim in court. Veale hoped it would be the latter, and not just because of the fees that EBIS might earn. He still felt like a cop at heart, and was more than a little intrigued by the possibility of unraveling such an unusual case. But Veale knew that it wasn't up to him to decide whether it went ahead. Answerable to corporate boards and compliance departments, the claims managers at Lloyd's wouldn't so much as write a letter without consulting attorneys from one of the august law firms serving the London market. Paul Cunningham, who would later testify in court that he was “reliant on legal experts” to guide him, soon introduced Veale to the man who would be leading the *Brillante* matter for the hull insurers. “This guy has a brain the size of a planet,” Cunningham said approvingly.

The lawyer's name was Chris Zavos. He had a fastidious demeanor, thick-rimmed glasses, and the immaculate hair and refined diction of a BBC anchor—in sharp contrast to Veale's expletive-dense East London slang. Zavos's firm, Norton Rose, boasted a prestigious list of City clients and offices opposite the Tower of London, where partners racked up average salaries of nearly half a million pounds a year. In their first encounter, Zavos's commanding manner left Veale with little doubt about who would be calling the shots. At one point, he tossed a folder across a table in Veale's direction as though dispensing a royal decree.

In the first months of 2012, there was every chance the hull insurers would ignore the warning signs and pay the *Brillante* claim, just as the Lloyd's market had done with countless other suspicious casualties over the years. In that scenario, Iliopoulos would have taken the money, satisfied his creditors, and carried on squeezing profit out of his aging fleet. Veale would have gone back to tracing pirates' bank accounts, or whatever else came across his desk at EBIS. Talbot would have split the cost with the other nine insurers named on the war risks policy and barely noticed the loss. The real story of what happened to the *Brillante Virtuoso* might never have emerged.

But the hull syndicate, led by Talbot, decided not to pay, at least not yet. Veale wasn't part of the discussion and couldn't be sure of exactly what swayed their deliberations. Perhaps it was the sheer size of the potential loss: more than \$70 million, and set to grow larger with additional costs and lost income. Perhaps it was the existence of the *Elli* dispute, which was still being litigated and might yield proof that a fraud had been committed. Or perhaps, as Veale later came to believe, David Mockett's death had shocked the Lloyd's market into a rare moment of conscience.

In response to the underwriters' decision, Suez Fortune filed a lawsuit in London, claiming they were legally obligated to pay out. Veale was in business; a messy legal battle seemed likely. We're off, he thought. As a first step, he asked to see the statements taken from the *Brillante's* crew in the aftermath of the attack. As he read through the transcripts, they struck him as strangely formulaic, with multiple Filipino sailors using the same English words and phrases. To Veale, they seemed scripted. The crew might

have been under duress. “They’ve got to be redone,” Veale told Cunningham. But he was informed that reinterviewing the crew was impossible. The sailors were back in the Philippines or spread on ships around the globe, and the other side’s lawyers might object.

Veale knew there was at least one other ongoing investigation into the *Brillante* hijacking. In parallel to the hull insurers, the syndicate insuring the cargo had begun its own, separate probe. It had recouped some of its money by siphoning off and selling the *Brillante*’s oil. But the syndicate was still obliged to compensate the salvors, Poseidon and Five Oceans, for their work recovering it—a sum likely to be in the tens of millions of dollars. Veale tried, without much success, to get the two inquiries working together. Yet he wasn’t permitted formal access to the two private-detective firms the cargo syndicate had hired.

The same went for the Lloyd’s arbitration, already under way, to determine the size of the salvage award. In that process, an independent expert would weigh the nature of the job, and the value of the salvaged cargo, before arriving at a figure. Veale had plenty of questions about the salvage, not least about how Poseidon’s crew had arrived so quickly in the middle of the night. But he wasn’t allowed to see any material from the arbitration. Nor would the legal team working on the *Elli* case provide any substantive information. The tanker’s insurers had, in fact, rejected Iliopoulos’s claim for the ship on the seemingly reasonable grounds that tankers don’t just break in half in calm seas. The shipowner had responded by suing in London to force the issue. Whatever its underwriters knew about the *Elli* was hidden behind legal privilege.

As Veale saw it, the problem was that the different components of the Lloyd’s market were terrified of opening themselves to accusations that they were colluding against customers, which might lead to an antitrust complaint. For a Lloyd’s outsider like him, the atmosphere of secrecy was maddening. At the same time, the police investigation into the murder of David Mockett seemed to be reaching a dead end. Prior to the inquest into his death, an officer from Plymouth, representing the local coroner, informed Chris Zavos that he thought it was unlikely anyone would ever

establish who was behind the bomb that killed Mockett, or whether it was related to the burning of the *Brillante*.

To Veale, the situation was crying out for real investigation—finding witnesses, persuading them to talk, and cross-checking the information they provided. Zavos made clear he saw it differently. To defeat Suez Fortune’s lawsuit, he and Paul Cunningham settled on a more technical, legalistic strategy. They filed their defense against the *Brillante* claim at London’s Admiralty and Commercial Court late in 2012. The document made no mention of scuttling or fraud. Instead, it was a narrowly targeted argument that Iliopoulos’s company had breached the terms of its insurance policy and therefore had no right to be compensated. Specifically, the insurers argued that the *Brillante* had not been fully destroyed and could have been repaired, and that the tanker had failed to observe basic maritime security practices by lingering in a high-risk area without a naval escort, thus invalidating its coverage. The insurers reserved the right to make more specific allegations after the two sides exchanged evidence, prior to trial.

To Veale, the approach was nonsensical. The Lloyd’s market was fully aware of what had happened at Mockett’s inquest. Everyone had seen news reports describing how Jonathan Tottman, the Metropolitan Police detective dispatched to Yemen, had claimed that the surveyor might have been killed because of an insurance scam. Veale couldn’t understand why the underwriters were still treating the *Brillante* like any other contract dispute. From the lawyers’ point of view, however, alleging fraud was a major escalation, not something to be done lightly—and certainly not if a case could be won by less aggressive means. Despite all the suspicion and rumor, they had no hard evidence, at that point, that contradicted the reported version of events. And even if they discovered that evidence, the history of scuttling cases in London made clear just how difficult it was to pin criminal activity on a shipowner.

But as the legal team moved ahead with its contractual arguments, Veale received just enough encouragement from Cunningham and the other insurance executives to keep Project Tundra going. If the destruction of the *Brillante* was a fraud, and all of Veale’s instincts were screaming that it

was, it would be the largest in maritime history, bigger even than the notorious case of the *Salem*, which was worth about \$50 million. A lifetime of experience told Veale that he could be heading toward a confrontation with serious criminals, and he was going to need help, from someone he knew he could depend on. Which was why he decided to call an old friend.

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CHAPTER 15

METAL MICKEY

Veale had known Michael Conner for thirty years, since they'd begun working together in London's Metropolitan Police. When Veale called him in late 2012, Conner was at the end of a distinguished career, serving most recently as a detective chief inspector in the small agency responsible for law enforcement in the British military. Veale asked his friend how he was. "I'm retired now, Dick," Conner said, in a tone that suggested he was reluctant to get pulled into whatever Veale might be getting in touch about. He was sixty and recovering from an eight-hour heart operation, no doubt related to the toll of four decades pursuing gangsters, fraudsters, drug traffickers, and pedophiles. His first marriage had also fallen apart, but Conner wasn't bitter. He considered himself fortunate to have been given the opportunity to pit himself against "arseholes," as he described the criminals he faced. It was his life's work, and he was exceptionally good at it.

Though he stood just over five feet tall and had the deeply lined face of a man nearing pension age, Conner could still end an argument with little more than a hard stare from his glacier-blue eyes. At the Met, his colleagues called him Metal Mickey—both for the toughness of his leathery, muscular frame and his unyielding personality—and his misshapen knuckles suggested that he wasn't someone you wanted to offend. But Conner had a soft side, too. He loved gags, which made his craggy features soften and

melt into laughter. And he liked to say that police work offered the chance to see the best, as well as the worst, of human nature.

“What do you fancy doing now?” Veale asked him.

“Getting on my bike and going around the world,” Conner joked. Veale, who employed a handful of former police officers as consultants at EBIS, told him not to do that. “I’ve got this job I’d like you to take a look at,” he said. He’d pay Conner for his time, of course.

Conner was interested enough to read the file Veale had prepared on the *Brillante Virtuoso*. It took him a few days to come back with an initial assessment. “This is major organized crime,” he said. Of all the cops Veale had worked with over the years, Conner was the best qualified to make that claim.



Like Veale, Conner had grown up in London—in his case, in a spacious Victorian house in a middle-class neighborhood, with a view of Big Ben in the distance from his bedroom window. His father died when he was fifteen, leaving Conner in the care of his Irish mother. He didn’t encounter much crime as a youngster in the city’s southern suburbs, but between Conner’s willingness to confront those who crossed him and his total lack of deference to authority, it’s not so hard to imagine that he might have ended up on the wrong side of the law. After his father’s death, the headteacher at his school, who was also a priest, refused to let Conner’s friends come to the funeral. They weren’t well dressed enough, the clergyman said, and despite Conner’s pleas, he wouldn’t discuss it any further. So Conner punched him. He was promptly expelled; his only regret about the incident was that it upset his mother.

After leaving school, Conner got a job at an ad agency close to the Old Bailey, Britain’s most important criminal court. From his office one day, he saw a heavily guarded convoy flash past, escorting the Kray twins, the infamous East End gangsters, to trial. The Krays were lowlifes, he thought, but he liked the look of the detectives escorting them. Conner signed up with the Met in 1971, as a nineteen-year-old. He was assigned to Islington

in North London, largely because he was a capable boxer and the local precinct had a good club. Despite his small stature, Conner quickly earned a reputation for making arrests. The natural next step was the Criminal Investigation Department, to train as a detective, where he did stints in the drug hotspot of King's Cross and in Brixton, on the robbery squad.

In the early 1980s, a smartly uniformed young constable walked up to Conner's desk at Canon Row police station, in Westminster. He introduced himself as Richard Veale, and asked for help processing an arrest. Conner, by then a credentialed detective, sent him away with a long list of instructions, thinking he wouldn't see him again for days. Veale was back within a couple of hours, the job done. Conner was impressed enough to take the younger officer under his wing. They came to know each other as Mick and Dick. Together they targeted pickpocket gangs, which they were convinced were linked to more serious crime. One of the suspects they pursued turned out to also be an armed robber. When they broke down his door to arrest him, he blurted out: "What am I nicked for? We haven't done it yet!" Veale and Conner found duct tape and a mask nearby. They laughed long and hard as they dragged the man away.

While Veale, with his studious manner, was sometimes mistaken for an accountant, Conner had a gift for speaking to criminals in terms they could understand. His specialty was recruiting and handling informants. He'd pull up alongside a suspect in a van with blacked-out windows and say, "Jump in. I need to talk to you." Mostly, they did. He worked out that crooked lawyers and bookkeepers were the easiest to flip. "There are two chairs in the courtroom," he would tell them. "Witness, or defendant. Which one would you like to sit in?" He went on to work in an antiracketeering unit in Northern Ireland during the Troubles, investigating drug smuggling and contract killings by militants, and then spent a few years going after Turkish heroin traffickers in London.

Conner's refusal to bow to pressure made him an effective investigator, a respected "thief-taker" in the language of the Met. One former colleague described him as "one of the hardest blokes you will ever meet." But the same qualities that made him Metal Mickey also made Conner difficult to

manage. He saw many of his superiors as overconfident careerists, eager for Conner's help with difficult investigations but quick to blame him if anything went wrong. He regularly ignored senior officers who disagreed with him, a habit that prevented him from rising to the level that others felt he deserved. As often as he made a breakthrough in an important case, Conner would find himself butting heads with someone of higher rank, and then being shunted sideways to another unit.

After Veale departed the force to build a career as a private investigator, Conner stayed in touch. Sometimes he'd quietly ask for help on a case; Veale was often better at getting information than Conner's contacts in Britain's intelligence services, and working with him left no electronic footprints for well-sourced criminals to pick up on. Once, Conner was trying to break up a ring of suspected pedophiles who met at a pub they called the Elephant's Graveyard. He couldn't find any reference to a venue with that name in London, nor could any of his fellow detectives. After Conner asked him to see what he could find out, Veale started trawling the internet and concluded that the Elephant's Graveyard was a nickname for a real pub by Marble Arch. It had taken him less than five minutes.

When Conner was fifty-one, he left Scotland Yard to join the CID of the Ministry of Defence Police, which was charged with keeping members of the military in line and protecting Britain's nuclear arsenal, among other tasks. By the time he retired in 2012, his work had included hunting pedophiles across the armed services and leading an inquiry into a mysterious explosion on a nuclear submarine, HMS *Tireless*, that killed two sailors.

While Conner had seen more varieties of criminality over the course of his career than anyone Veale knew, he was amazed by the *Brillante Virtuoso*. The more he learned about the case, the more he wanted to help crack it. He was in. Yet Conner was surprised, in his first few weeks working with Veale, that some of the Lloyd's executives and lawyers he met seemed more interested in avoiding conflict and finding a commercial solution than in determining conclusively whether a fraud had taken place. Incredibly, they were contemplating writing a check to the man Veale and

Conner believed had orchestrated the plot, so long as the number on the end didn't have too many zeroes. "What's wrong with these guys?" Conner asked his old colleague. Veale didn't have a good answer.

Even more frustrating was the fact that, as far as the pair could tell, no meaningful criminal investigation was going on—an oversight they hoped to correct. Early in their work, Veale introduced himself to a former Met detective at a boozy social event for ex-cops. The man was a specialist in financial fraud and was working at the time for the National Crime Agency, the nominal British equivalent of the FBI. Sensing an opportunity, Veale steered the conversation to the *Brillante* and David Mockett, sketching out the basics of the story. "What are the cops doing about it?" his new acquaintance asked.

"Nothing," Veale answered.

The official was astonished. "You are fucking joking," he said. He promised to do what he could to get someone interested.



As they looked for evidence, Veale and Conner decided to visit Cynthia Mockett in Plymouth to see what they could learn about her husband's murder and his connection to the ship. Veale went first, on his own, in early 2013. It was more than five hours' drive from London, much of it through idyllic English countryside, along narrow roads fringed with hedgerows.

Cynthia was surprised by Veale's engagement in the case, which was then nearly two years old. He was the first person to come to talk about David's work since the inquest into his death, more than six months earlier. She'd heard nothing more from the police, the coroner's office, or Noble Denton, the firm that hired Mockett for his last job. Veale explained that he was investigating on behalf of the *Brillante's* insurers at Lloyd's. He'd seen Mockett's reports, he said, and something didn't look right. He left promising to return soon.

A few weeks later, Conner joined Veale for the trip back to England's southwest. After Cynthia invited them inside, Conner got straight to business, opening with a question that had been bothering him ever since he

learned about Mockett's work in Yemen. "Was David working for the CIA?" Conner asked. Cynthia shrugged and held up her hands. If he was, she didn't know anything about it. The notion wasn't as far-fetched as it sounded. Mockett had a range of allies among the small network of European and American officials and businesspeople in the country. It was possible that some of them might have been connected to intelligence agencies. While Cynthia knew he'd helped the British Embassy from time to time, there were still things about her husband's life that she didn't fully understand.

Still, Conner figured it was unlikely that Mockett was killed because he'd been discovered to be an intelligence operative. Even if he was working with the Americans, or for some other nation, government agents aren't routinely assassinated, even in turbulent corners of the Middle East. Such actions bring unwelcome consequences. Then there was the timing of his murder, only a week after his survey of the *Brillante*, and at a crucial moment in the operation to salvage the tanker.

Cynthia invited her visitors to Mockett's office upstairs to look through his correspondence. There, Veale picked up a letter from Roger Stokes, the lawyer who was one of Mockett's regular dining partners in Aden. "Roger's a friend of mine," Cynthia told them. Indeed, Stokes had attended Mockett's funeral in August 2011 and returned to Yemen after promising to help Cynthia collect his final paycheck. But she'd heard nothing since. "I haven't been able to reach him for a while," she said. Veale and Conner glanced at each other. Then Conner told her something they'd learned in their investigation. "I'm so sorry," Conner said. "He's dead." Cynthia's legs gave way in shock. She stumbled to the floor murmuring, "Poor Roger, poor Roger."

Conner and Veale told Cynthia what little they knew. In October 2012, some fifteen months after the attack on the *Brillante*, Stokes's regular driver had apparently arrived at his apartment overlooking Aden harbor to find him bleeding from a head wound. Stokes was still conscious when the driver discovered him, but died on the way to the hospital. News reports at the time cast the death as "mysterious." At first, Stokes's family worried

that he'd been attacked, until they learned that the apartment was securely locked from the inside. "It was just a silly, awful accident," his sister told a newspaper in his native Tyneside, in northeast England. She believed Stokes had fallen and hit his head. But his body wasn't returned to the UK for an autopsy, and there was never an official explanation for his death. According to an aunt, "His employer said there was no indication of foul play, but it is still unclear. It is so horrible to think of." British police considered the possibility that it wasn't an accident. At one point, National Crime Agency officers investigating the *Brillante* attack contacted the US Navy to ask for any available information on Mockett and Stokes. Both, the NCA said, had died "under suspicious circumstances."

Veale had been curious enough to contact the Stokes family to get permission to review the lawyer's records. From those files, he learned that Stokes was also connected to the *Brillante*, tracking the vessel's movements off Yemen on behalf of one of its owner's many creditors. Meanwhile, his employer was involved in the salvage operation. Shortly after the hijacking, port officials in Aden had inexplicably seized one of the tugboats sent to help. Stokes's firm was hired to help get it released, just before Mockett was killed. Veale wasn't sure why the tug had been held. There seemed to have been a dispute over money owed to some branch of the Yemeni government, perhaps port charges or the payment for a license to run a salvage operation. Given the rampant corruption at the Aden port, it might have been a ruse known as a "squeeze and release," in which officials "arrest" a vessel on a pretense and extort bogus fees for themselves.

Whatever the cause, the tug's seizure had caused a serious problem for anyone with a financial stake in the *Brillante*. Without its pulling power, the tanker couldn't leave Yemeni waters, which meant the \$100 million of oil below its deck couldn't be recovered. There would also be no chance to properly assess or repair damage, which meant it couldn't be sold, nor declared a loss so that a claim could be made on its insurance. In short, there was a fortune riding on the *Brillante* being towed away from Aden. With no other options, after several days the salvors made the required

payments, and the tug was permitted to take the *Brillante* up to the United Arab Emirates.

After the shock of learning about Stokes, Cynthia promised to help Veale and Conner as best she could. Conner, in particular, took to her immediately. She was tougher than he'd expected. She stubbornly refused to accept the idea that because it was hard to discover the truth, they should stop trying. Cynthia felt a strong connection to Conner, too. Here was someone, she thought, who appeared to have the resolve to truly take the *Brillante* investigation forward—perhaps even far enough to get some answers about her husband's murder.

Around the time that Conner first met Cynthia, Veale made a minor breakthrough against the resistance he was encountering at Lloyd's. After asking for months, he received permission to team up with the private detective working on the same casualty from another corner of the market. Malcolm Jull, a veteran investigator who'd been hired by the firms that insured the *Brillante's* cargo, had narrow, wary eyes half hidden under an unruly gray brow. He'd worked for the insurance industry since the 1960s, discovering early in his career that he had a knack for sniffing out scams. He'd investigated everything from stolen copper barges to phantom beef shipments, and in the process developed a finely tuned bullshit detector. The *Brillante* story set it off, he told Veale.

The two investigators began sharing files and contacts. Jull proved to have sources all over the world, including some in Greek law enforcement. He took Veale with him to Cyprus to visit Solal, the chartering firm that had hired the *Brillante* to transport oil from Ukraine to China. There, a helpful Russian manager turned over all of Solal's communications about the passage. Jull and Veale walked out with cardboard boxes containing hundreds of pages of email printouts.

But Jull had his own problems. The firms employing him had recovered most of the oil protected by their policy. The \$100 million they originally stood to lose was off the table. The cargo insurers' remaining

liability—paying the Greek salvage crews for their work saving the payload—was considerably smaller: an arbitrator had decided that the salvors were due about \$30 million. That was still one of the most generous salvage awards anyone at Lloyd’s had ever seen, but a lengthy legal dispute might not cost much less. As a result, the insurers were considering paying the salvors’ fee, despite their suspicions about the *Brillante*, which would make the problem disappear immediately.

Jull, who had little patience for niceties, made clear what he thought about the possibility of millions of dollars ending up in the hands of people he considered criminals. But he’d been around Lloyd’s long enough to know how things worked. As the market debated how to proceed, he wasn’t actively prevented from doing his job; instead, there was a lack of engagement. Any mention of the case would result in silence and awkward glances, he found. Requests for materials were delayed. Meetings were put off. When one insurance executive announced that he was bored with hearing about the *Brillante*, Jull struggled to keep his temper in check.

Matters came to a head in the spring of 2013. Jull was visiting sources in Jordan when he learned about a “market meeting” to be held at Lloyd’s the next day. The purpose of the gathering was to decide what to do about the *Brillante*. Both the tanker’s cargo and hull insurers would be represented, but the most pressing matter was whether to honor the salvage claim, which fell on Jull’s clients. He flew back to London and went straight from the airport to Lloyd’s headquarters in the City. There he took the elevator to the eleventh floor, where the most important business of the market was conducted, high above the bustle of the Underwriting Room. About thirty attendees were seated around a long conference table. Behind them, a window displayed a sweeping view of the London skyline, its historic spires competing for attention with modern monuments to international finance.

The most important members of the cargo syndicate were RSA Insurance Group (formerly Royal and Sun Alliance), Zurich Insurance Group, and Allianz, three industry behemoths with combined assets of more than \$1 trillion. All had sent senior executives. Also present were Talbot’s