

## 2021 RESULTS

**HULL & MACHINERY AND \$5 MIL P&I (LIABILITY)** - all inclusive + free vessel survey:

GROSS RATE	CATEGORY	PATONAGE REFUND	NET RATE FOR 2021	EXAMPLE COST (\$250,000 value)
1.5%	"A-1" Class Risk	43%	0.855%	\$2,138
2.8%	Regular Risk	69%	0.868%	\$2,170
1.75%	"A-1" Class Risk - Trawler	48%	0.910%	\$2,275
3.15%	Regular Risk - Trawler	70%	0.945%	\$2,363

*NOTE: All categories are subject to a minimum "net" annual premium of \$650. "Refunds" and "Net rates" will fluctuate from year to year based upon the company's performance. Non-refundable rate categories receive no refund.*

### OPTIONAL COVERAGES:

GROSS RATE	CATEGORY	REFUND	NET RATE	NET PREMIUM
2%	Ancillary Vessel (Eg.- \$50,000 value)	25%	1.50%	\$750
2%	Power Skiff (Eg.- \$50,000 value)	75%	0.50%	\$250
0.3%	Cargo (Eg.- \$100,000 value)	n/a	0.30%*	\$300

*\*NOTE: Cargo policies are subject to a minimum premium of \$250 and no refunds are paid.*

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