

# Pacific Coast Fishermen's

## MUTUAL MARINE INSURANCE COMPANY

***Congratulations to Mutual Members for the incredible results of 2016!***

*If you are a safety conscious BC Fisherman seeking insurance with security, affordability, prompt claim payments, and payment flexibility, let the Mutual help improve your bottom line. Here are the excellent results of our 2016 operations:*

**Hull & Machinery and \$5 Mil P&I (Liability) - all inclusive + free vessel survey:**

| GROSS RATE | CATEGORY                   | REFUND | NET RATE | NET PREMIUM<br>Eg.- \$200,000 value |
|------------|----------------------------|--------|----------|-------------------------------------|
| 1.5%       | "A-1" Class Risk           | 52%    | 0.72%    | \$1,440                             |
| 3%         | Regular Risk               | 76%    | 0.72%    | \$1,440                             |
| 1.75%      | "A-1" Class Risk - Trawler | 57%    | 0.753%   | \$1,505                             |
| 3.5%       | Regular Risk - Trawler     | 77%    | 0.805%   | \$1,610                             |

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)<br><i>*Note: subject to a minimum "net" annual premium of \$650</i>                      | 25%*   | 1.50%    | \$750       |
| 2%         | Power Skiff (Eg.- \$50,000 value)<br><i>*Note: Premiums withheld 5 years in Power Skiff Category</i>                            | 75%*   | 0.50%    | \$250       |
| 0.3%       | Cargo (Eg.- \$100,000 value)<br><i>*Note: Cargo policies are subject to a minimum premium of \$250 and no refunds are paid.</i> | n/a    | 0.30%*   | \$300       |

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*B.C. fishermen owned and operated, and committed to providing its members with affordable insurance "at cost".*