

## 2022 RESULTS

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

GROSS RATE	CATEGORY	PATONAGE REFUND	NET RATE FOR 2022	EXAMPLE COST (\$250,000 value)
1.5%	"A-1" Class Risk	32%	1.020%	\$2,550
2.8%	Regular Risk	63%	1.036%	\$2,590
1.75%	"A-1" Class Risk - Trawler	39%	1.068%	\$2,670
3.15%	Regular Risk - Trawler	64%	1.134%	\$2,835

*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

*\*NOTE: subject to a minimum "net" annual premium of \$650.*

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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