

2015 General Increase Summary

Club	P&I	Remarks	FDD	Remarks
American	4.5%	<ul style="list-style-type: none"> Adjustments in the Club's R/I costs (including but not limited to GXL) to be reflected in the member's premiums. Claims arising under provisions of Class 1, Rules 2, section 14.4 (liability to pay special compensation to a salvor) will be subject to a minimum deductible of \$50,000 any one incident. For vessels over 15 years of age, claims arising under the provisions of Class 1, rule 2, section 13 (unrecoverable G.A contributions) will be subject to a minimum deductible of \$50,000 any one incident. Expiring deductibles between \$10,000 and \$25,000 to be increased by 10%. Expiring deductibles below \$10,000 will be increased by \$1,000. However a minimum deductible of \$7,500 for all crew claims will be applied. 	4.5%	<ul style="list-style-type: none"> Adjustments in the Club's R/I costs to be reflected in the member's premiums.
Britannia	2.5%	<ul style="list-style-type: none"> G.I. applied to the Advance Call. 2015 Deferred Call budgeted at 45%. 2014 Deferred Call reduced to 40%. 	0%	<ul style="list-style-type: none"> 2015 Deferred Call reduced from 50% to 30%. 2014 Deferred Call reduced from 50% to 30%. 2013 Deferred Call reduced from 50% to 25%.
Gard	2.5%	<ul style="list-style-type: none"> G.I. applied to the Advance Call (mutual members only). 2015 Deferred Call budgeted at 25%. 2014 Deferred Call budgeted at 25%. 2013 Deferred Call budgeted at 15%. 2012 Deferred Call budgeted at 15%. Deductibles currently below Club rules to be increased by \$1,000 or to Club rules deductibles, (whichever is the lower). 	10%	<ul style="list-style-type: none"> 10% G.I. applied to the Advance Call.
Japan	3%	<ul style="list-style-type: none"> 5% G.I. applied to Chartered entries. 	0%	<ul style="list-style-type: none"> Nil G.I.
London	6%	<ul style="list-style-type: none"> Deductibles below \$15,000 to be increased to \$2,000. Deductibles to be applied to costs, fees & expenses. 	6%	
North	4.75%	<ul style="list-style-type: none"> 4.75% G.I. of which 2.5% will be a mandatory pool surcharge. Deductibles below \$25,000 for all crew and cargo claims will be increased by \$2,000. 5% G.I. applied to Fixed Premium Market 	2.5%	
SOP	0%	<ul style="list-style-type: none"> Nil G.I. Club will absorb any increase in GXL costs. 	0%	<ul style="list-style-type: none"> Nil G.I.
Skuld	Selective	<ul style="list-style-type: none"> Individual adjustments to Ship types according to Club's perception of risk exposure. Deductibles will be increased by US\$ 2,500. 	Selective	<ul style="list-style-type: none"> Deductibles will be increased by US\$ 2,500.

N.B. General Excess of Loss (GXL) market reinsurance requirements will also be applied to all individual member's premiums after adjustment for loss record performance, unless otherwise stated.