

International Group General Increase Comparison Summary – 2016

Club	P&I	Remarks	FDD	Remarks
American	2.5%	Expiring deductibles below \$10,000 to be increased by \$1,000 - A minimum deductible of \$7,500 for all crew claims to be applied.	Nil	No other publicised changes.
Britannia	2.5%	G.I. applied to the Advance Call. 2016 Deferred Call budgeted at 45%. 2015 Deferred Call budgeted at 45%. 2014 Deferred Call reduced to 37.5%.	Nil	2016 Deferred Call budgeted at 30%. 2015 Deferred Call budgeted at 30%. 2014 Deferred Call reduced to 30%.
Gard	2.5%	G.I. applied to the Advance Call. Deductibles currently below Club rules to be increased by \$1,000. 2016 Deferred Call budgeted at 25%. 2015 Deferred Call budgeted at 25%. 2014 Deferred Call budgeted at 15%. 2013 Deferred Call budgeted at 15%.	2.5%	G.I. applied to the Advance Call.
Japan	3%	5% G.I. applied to chartered entries.	Nil	No other publicised changes.
London	5%	\$2,000 increase applied to all deductibles.	5%	No other publicised changes.
North	2.5%	Crew and cargo deductibles below \$25,000 to be increased by \$2,500 per deductible. All other deductibles to be increased by \$1,000 per deductible.	2.5%	No other publicised changes.
SOP	Nil	Club will absorb any increase in GXL costs.	Nil	No other publicised changes.
Skuld	Selective	Individual adjustments to be applied to ship types according to Club's perception of risk exposure.	Selective	No other publicised changes.
Standard (Europe)	2.5%	All deductibles to be increased by 10%. Deductibles below \$20,000 to be increased by \$2,000.	Nil	No other publicised changes.
Standard (London)	Nil	No other publicised changes.	Nil	No other publicised changes.
Steamship	Nil	No other publicised changes.	Nil	No other publicised changes.
Swedish	Nil	Cargo and crew deductibles to be increased by \$1,000.	Nil	No other publicised changes.
UK	2.5%	4th instalment of the 2014 policy year reduced from 25% to 22.5%.	Nil	Continuity Credit allowances:- 2.5% for 1 full policy year of entry. 5% for 3 full policy year of entry. 7.5% for 5 full policy year of entry. 1.5% additional credit if member's entire fleet is entered.
West	Nil	Members' deductibles to be increased by 10% or \$1,000 whichever is the highest, subject to a maximum increase of \$2,500. Rules deductibles to be increase by \$1,000 to \$11,000.	Nil	No other publicised changes.

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