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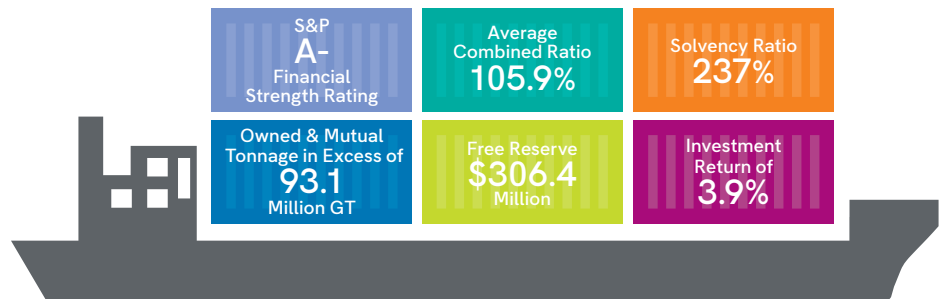
Key Facts

Our Philosophy

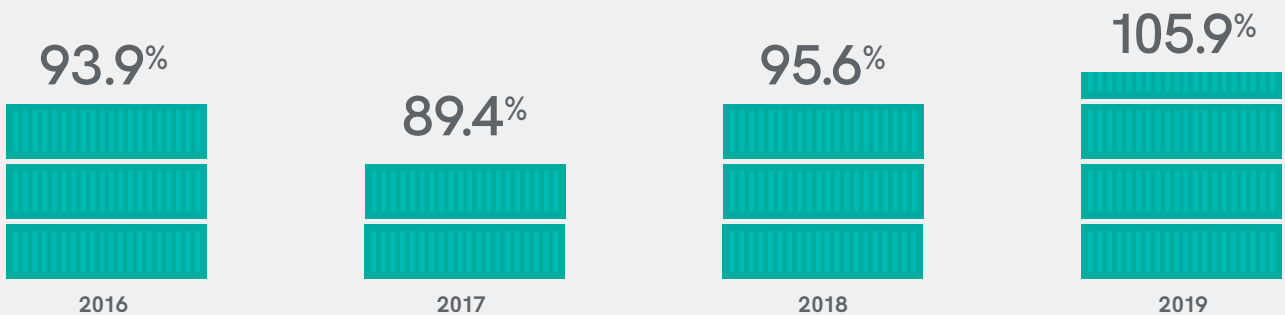
- Fair underwriting for all Members
- First class service
- Value added benefit from high quality advice
- Proactive loss prevention
- Financial stability with strong reserves
- Continued support from new and existing Members
- Controlled growth without diluting existing capital and reserves

Financial Strength

- Total Assets > USD \$912.4m
- Capital in excess of 'AAA' on S&P model
- Solvency II ratio in excess of 235%
- Free Reserve 169.2% of net premium income
- Free Reserve USD \$306.4m about \$3.3/GT



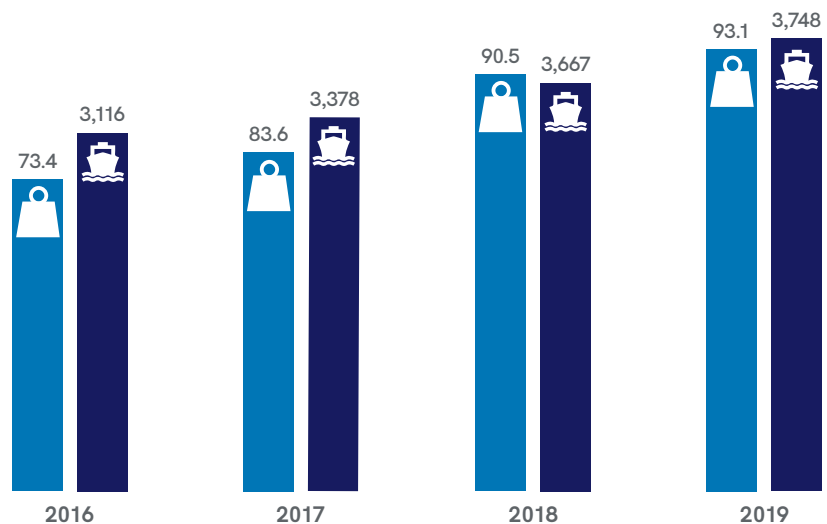
3 Year Rolling Average Combined Ratio



Controlled Growth

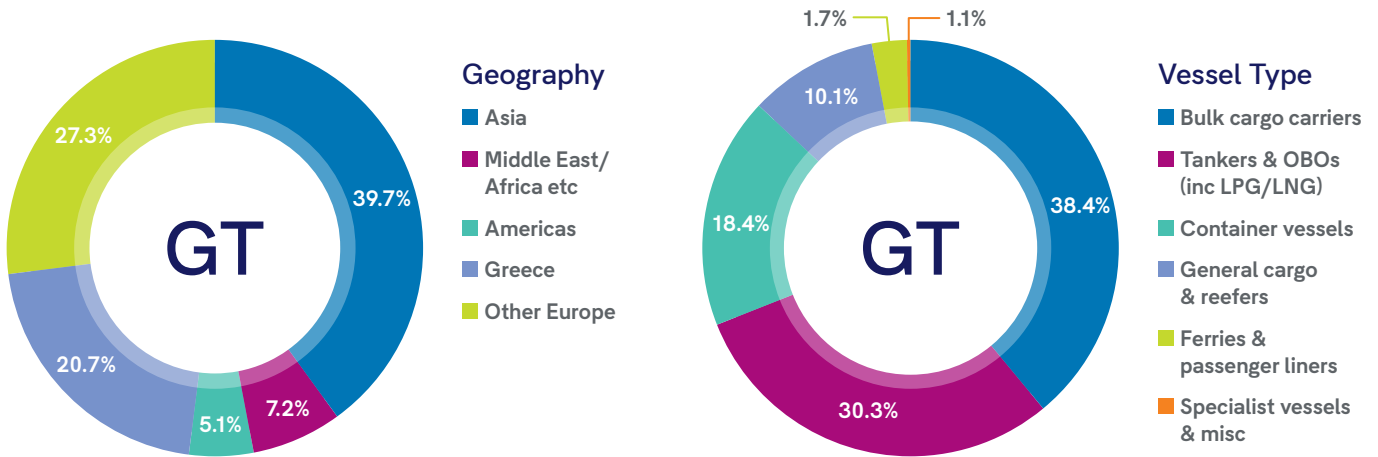
- Owned P&I Tonnage at 93.1m GT
- Chartered Entry > 40m GT

■ Tonnage (GT m)
■ Vessels



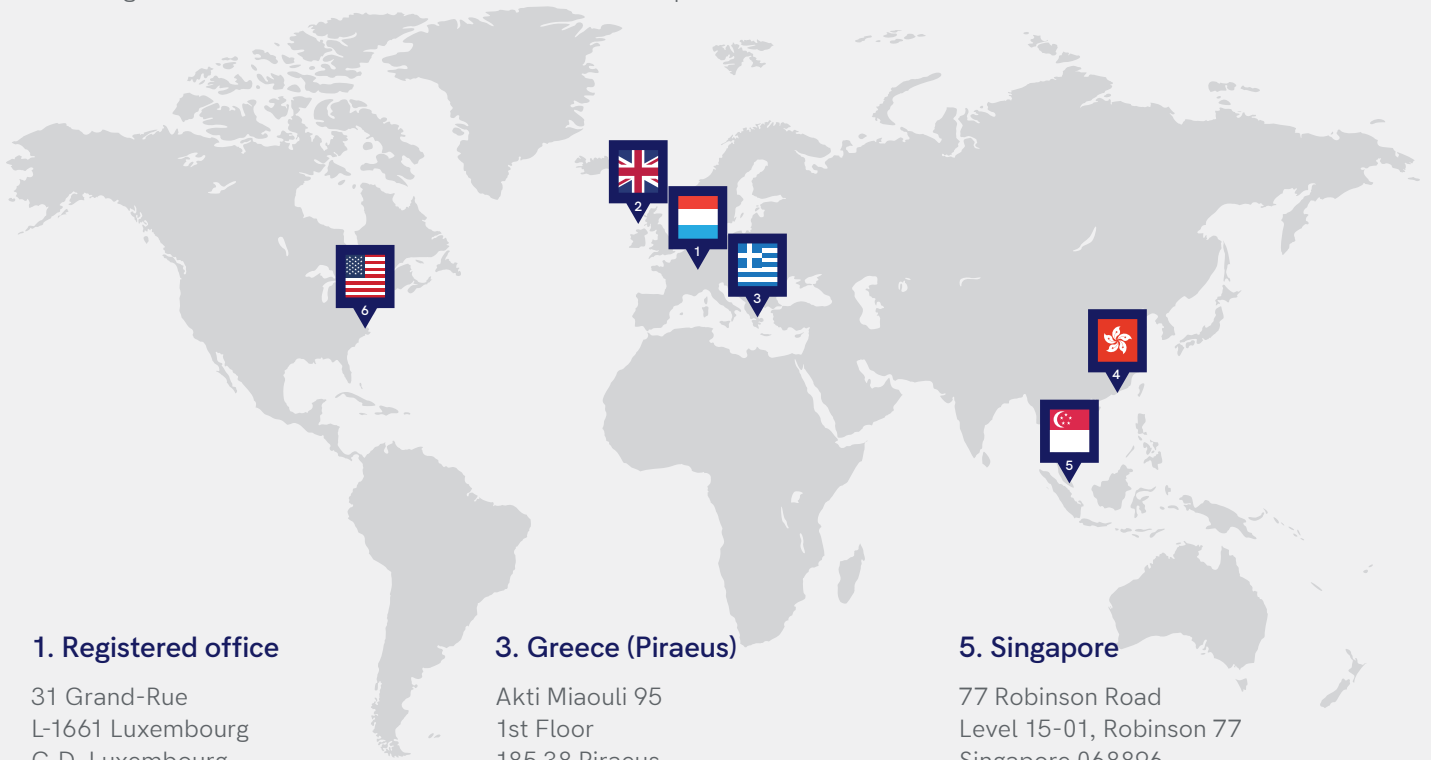
Key Facts

A Club for all types of vessels with a balanced and diversified membership



Global Coverage

Providing localised services to the world-wide membership.



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