

Our Philosophy

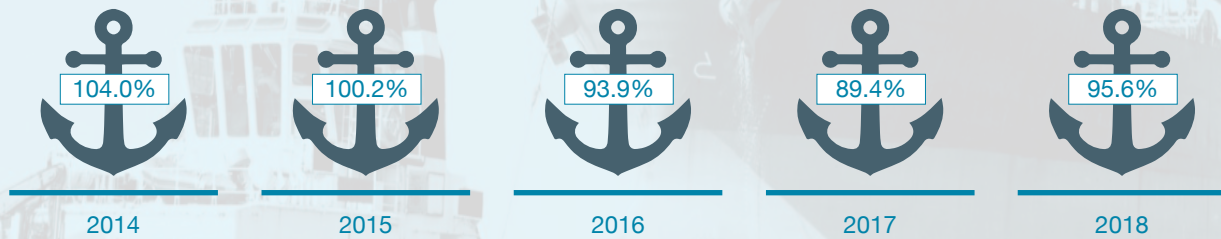
- Fair underwriting for all Members
- First class service
- Value added benefit from high quality advice
- Proactive loss prevention
- Financial stability with strong reserves
- Continued support from new and existing Members
- Controlled growth without diluting existing capital and reserves

Financial Strength

- Total Assets >US\$918.5m
- Capital in excess of 'AAA' on S&P model
- Solvency II ratio in excess of 200%
- Free Reserve 175.2% of net premium income
- Free Reserve UDS\$308.5m about \$3.4/g.t.



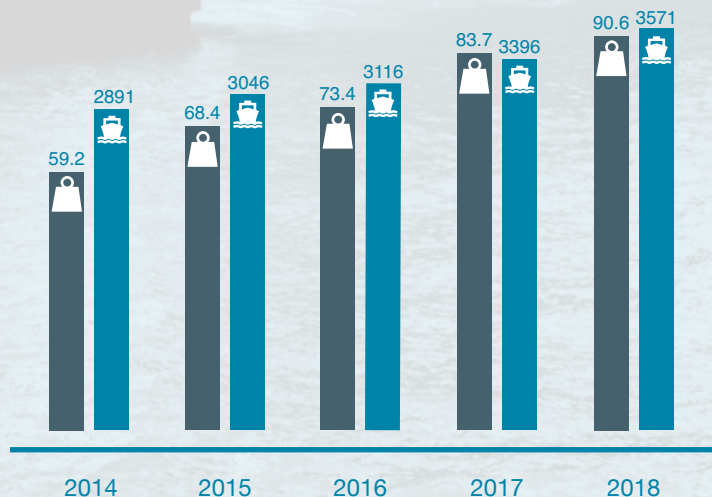
3 Year Rolling Average Combined Ratio



Controlled Growth

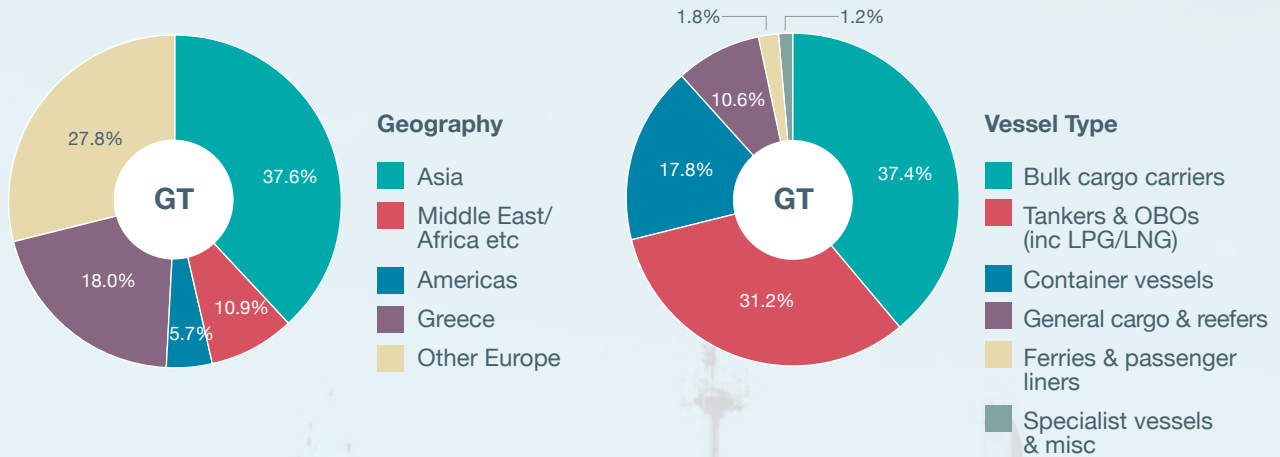
- Owned P&I Tonnage at 90.6m GT
- Chartered forecast 2018 30m GT

■ 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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