

ABOVE & BEYOND
THE COMPETITION

Competitor analysis, January 2017

COMPETITOR COMPARISON

Club	General increase			
	2017/2018	2016/2017	2015/2016	2014/2015
UKDC	0% + Continuity Credits*	0% + Continuity Credits*	0% + Continuity Credits introduced*	5%
	*2.5% discount for 1 policy year of Membership 5% discount for 3 policy years of Membership 7.5% discount for 5 policy years of Membership + additional 1.5% for full fleet entry.			
American Club	0%	0%	4.5%	10%
Britannia	0% General Increase and 30% Deferred Call	0% General Increase and 30% Deferred Call	0% General Increase and 45% Deferred Call	0% General Increase and 50% Deferred Call
Gard	0%	2.5%	10%	10% with Deferred Call of 25%
Japan Club	0% General Increase and Supplementary Call of 20%	0%	0% General Increase and Supplementary Call of 20%	0% General Increase and Supplementary Call of 20%
London Club	0%	5%	6%	10%
North of England	0%	2.5%	2.5%	5%
Skuld	Premium adjusted according to individual record	Premium adjusted according to individual record		
Standard	0%	0%	5%	12.5%
Steamship Mutual	0%	0%	0%	10%
Swedish Club	0%	0%	5%	5%
West of England	0% General Increase and 35% Deferred Call	0% General Increase and 35% Deferred Call	0%	7.5%

(All figures correct at time of going to press)

Club	Limit on cover (per claim)	Mandatory deductible (per claim)	Release Calls
UKDC	\$15 million	None	None
American Club	\$2 million	25% with a minimum of \$5,000 and maximum of \$50,000.	20%
Britannia	\$10 million with \$2 million limit for new building and conversion disputes.	No deductible applicable to the first \$5,000 but thereafter one third of the total claim.	20%
Gard	\$10 million with \$2 million limit for newbuilding and conversion disputes.	25% of all costs subject to a minimum of \$5,000 with no upper limit.	50%
Japan Club	JPY 1,500,000,000	No deductible applicable to the first \$1,000 but thereafter one third of the total claim.	25%
London Club	\$7.5 million	25% of all costs	15%
North of England	\$250,000 for newbuilding, repair and conversion disputes.	25% of all costs subject to a minimum deductible of \$10,000 and a maximum of \$150,000.	20%
Skuld	\$5 million with \$300,000 limit for alteration, conversion, shipbuilding, mortgage or sale & purchase disputes.	25% of all costs subject to a minimum of \$10,000.	10%
Standard	\$5 million	25% subject to a minimum of \$10,000. No upper limit.	14%
Steamship Mutual	\$10 million	One third of all costs subject to a minimum of \$5,000 and maximum of \$30,000.	12.5%
Swedish Club	\$5 million or \$10 million as agreed	\$12,000 then 25% of costs in excess of \$250,000.	5%
West of England	\$10 million	25% of all costs subject to a minimum of \$5,000 and a maximum of \$100,000.	20%

The UK Defence Club

c/o Thomas Miller Defence Ltd,
90 Fenchurch Street, London EC3M 4ST
tel: +44 207 283 4646
email: tmdefence@thomasmiller.com web: www.ukdefence.com

Greece

Thomas Miller (Hellas) Limited
tel: +30 210 429 1200
email: hellas1.ukclub@thomasmiller.com

Hong Kong

Thomas Miller (Asia Pacific) Ltd
tel: +852 2832 9301
email: hongkong.ukclub@thomasmiller.com

Singapore

Thomas Miller (South East Asia) Pte Ltd
tel: +65 6323 6577
email: seasia.ukclub@thomasmiller.com

New Jersey

Thomas Miller (Americas) Inc
tel: +1 201 557 7300
email: newjersey.ukclub@thomasmiller.com

Registered Office
90 Fenchurch Street, London EC3M 4ST

Registered in England
No. 501877