

# Above and Beyond the competition

Competitor Analysis January 2018

## Competitor Comparison

Club	General increase			
	2018/2019	2017/2018	2016/2017	2015/2016
UKDC	0% + Continuity Credits*	0% + Continuity Credits*	0% + Continuity Credits*	0% + Continuity Credits introduced*
		*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%	0%	4.5%
Britannia	0%	0% General Increase and 30% Deferred Call	0% General Increase and 30% Deferred Call	0% General Increase and 45% Deferred Call
Gard	0%	0%	2.5%	10%
Japan Club	0%	0% General Increase and Supplementary Call of 20%	0%	0% General Increase and Supplementary Call of 20%
London Club	0%	0%	5%	6%
North of England	0%	0%	2.5%	2.5%
Skuld	Premium adjusted according to individual record	Premium adjusted according to individual record	Premium adjusted according to individual record	
Standard	0%	0%	0%	5%
Steamship Mutual	0%	0%	0%	0%
Swedish Club	0%	0%	0%	5%
West of England	0%	0% General Increase and 35% Deferred Call	0% General Increase and 35% Deferred Call	0%

(All figures correct at time of going to press)

Club	Limit on cover (per claim)	Mandatory deductible (per claim)	Release Calls
<b>UKDC</b>	<b>\$15 million</b>	<b>None</b>	<b>None</b>
American Club	\$2 million	25% with a minimum of \$5,000 and maximum of \$50,000.	0%
Britannia	\$10 million with \$2 million limit for new building and conversion disputes.	No deductible applicable to the first \$7,500 but thereafter one third of the total claim.	0%
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.	20%
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.	15%
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.	15%
Standard	\$5 million	25% subject to a minimum of \$10,000. No upper limit.	6%
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%

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