

# Clarity on the competition

Competitor Analysis Renewal 2024

## Competitor Comparison

Club	General increase			
	2024/2025	2023/2024	2022/2023	2021/2022
<b>UKDC</b>	<b>5%</b> + continuity credits	<b>5%</b> + 2.5% credit for full fleet entries	<b>7.5%</b>	<b>5%</b> + continuity credits
<b>American Club</b>	Overall target of 7.5%	Overall target of 10%	Minimum 12.5%	5%
<b>Britannia</b>	Premium adjusted according to individual record, but overall target 15%.	Premium adjusted according to individual record, but overall target 15%.	Premium adjusted according to individual record, but overall target 15%.	Premium adjusted according to individual record.
<b>Gard</b>	Nothing announced	Target of 5-7%	Individually rated	Individually rated
<b>Japan Club</b>	Individually rated	10%	10%	0%
<b>London Club</b>	Target of 7.5%	Nothing specific announced	Target 12.5%	10%
<b>Nordisk</b>	Nothing announced	Tariff based	0%	5%
<b>North Standard</b>	5%	15% (North) 10% (Standard)	7.5% (North) 12.5% (Standard)	5% (North) Individually rated (Standard)
<b>Skuld</b>	Overall target 5%	Overall target 10%	Market adjustment minimum 10%	Premium adjusted according to individual record.
<b>Steamship Mutual</b>	5%	7.5%	12.5%	5%
<b>Swedish Club</b>	7.5%	15%	15%	10%
<b>West of England</b>	5%	15%	15%	7.5%

Club	Limit on cover (per claim)	Standard deductible (per claim)	Release Calls (most recent year)
<b>UKDC</b>	<b>\$15 million</b>	<b>None</b>	<b>None</b>
<b>American Club</b>	\$2 million	25% with a minimum of \$5,000 and maximum of \$50,000.	20%
<b>Britannia</b>	\$10 million with \$1 million limit for newbuilding and conversion disputes.	No deductible applicable to the first \$7,500 but thereafter one third of the total claim, subject to a maximum of \$150,000.	20%
<b>Gard</b>	\$15 million with \$1 million limit for newbuilding and conversion disputes.	25% of all costs subject to a minimum of \$5,000.	None
<b>Japan Club</b>	JPY 1,500,000,000	No deductible applicable to the first \$1,000 but thereafter one third of the total claim.	3.5%
<b>London Club</b>	\$7.5 million	25% of all costs	15%
<b>Nordisk</b>	NOK 100m with sub-limit of NOK 10m for newbuilding and conversion disputes.	NOK 25,000 plus 25% of all costs above NOK 400,000.	None
<b>North Standard</b>	\$250,000 sub-limit for newbuilding and sale and purchase disputes.	25% of all costs subject to a minimum deductible of \$10,000 and no maximum.	12.5%
<b>Skuld</b>	\$5 million with \$300,000 limit for alteration, conversion, shipbuilding, mortgage or sale and purchase disputes.	25% of all costs subject to a minimum of \$12,500.	15%
<b>Steamship Mutual</b>	\$10 million with \$2 million for newbuilding and conversion disputes.	One third of all costs subject to a minimum of \$7,500 and maximum of \$50,000.	10%
<b>Swedish Club</b>	\$5 million or \$10 million as agreed. New building disputes \$1 million.	\$12,000 then 25% of costs in excess of \$250,000.	5%
<b>West of England</b>	\$10 million	\$5,000 minimum then 25% capped at \$50,000 (\$100,000 for shipbuilding).	15%

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