

**P&I and FD&D Renewal 2015/2016 – Overview by P&I Club**

Club	P&I	FD&D	Comments	Deferred Call
American Club	4.5%	4.5%	Deductibles for Rule 2, Section 14.4 (Pollution) to be US\$50,000 min	Nil
			Deductibles for Rule 2, Section 13 (General Average) to be US\$50,000 min for vessels over 15 years of age	
			Min crew deductible increased to US\$7,500	
			All deductibles below US\$10,000 increased by US\$1,000	
			All deductibles between US\$10,000 - US\$25,000 increased by 10%	
			Excluding Increase in Excess Loss Reinsurance	
Britannia	2.5%	0%	Excluding Increase in Excess Loss Reinsurance	45%
Gard	2.5%	10%	Deductibles increased by US\$1,000 or to Rules standard level Excluding Increase in Excess Loss Reinsurance	25%
Japan	3%	0%	Excluding Increase in Excess Loss Reinsurance	40%
London Club	6%	6%	Deductibles now apply to costs/fees/expenses	Nil
			All deductibles below US\$15,000 to be increased by US\$2,000	
			Excluding Increase in Excess Loss Reinsurance	
North of England	4.75%	2.5%	Deductibles below \$25,000 to be increased by \$2,000 Excluding Increase in Excess Loss Reinsurance	Nil
Shipowners	0%	0%	Inclusive of Increase in Excess Loss Reinsurance	Nil
SIMSL	0%	0%	Excluding Increase in Excess Loss Reinsurance	Nil
Skuld	-	-	All deductibles increased by US\$2,500 Premium increases applied on a case by case basis	Nil
Standard Club	5%	5%	Deductibles now apply to costs/fees/expenses	Nil
			Deductibles over US\$10,000 increased by 10%	
			Deductibles under \$10k increased by \$1k	
			Excluding Increase in Excess Loss Reinsurance	
Swedish Club	2.5%	5%	Crew deductibles increased by \$1,000 Excluding Increase in Excess Loss Reinsurance	Nil
UK Club	6.5%	0%	Minimum deductibles increased to \$10,000	Nil
			Deductibles now apply to costs/fees/expenses	
			Excluding Increase in Excess Loss Reinsurance	
West of England	2.5% (net of Excess Loss RI)	0%	Deductibles increased by 10% or US\$1,000, whichever is higher	35%
			Deductible increase capped at US\$2,000	
			Minimum deductibles increased from US\$8,000 to US\$10,000	
			Excluding Increase in Excess Loss Reinsurance	