



The loss record format available to members via underwriting online is expressed on a scale of 100% instead of reference to an ALR (Acceptable Loss Ratio) percentage. The record states the overall financial position within the Club.

To register for Underwriting Online access via www.ukpandi.com to view your claims and underwriting information, contact your underwriter or nick.whitear@thomasmiller.com.

Your
LOSS
record explained

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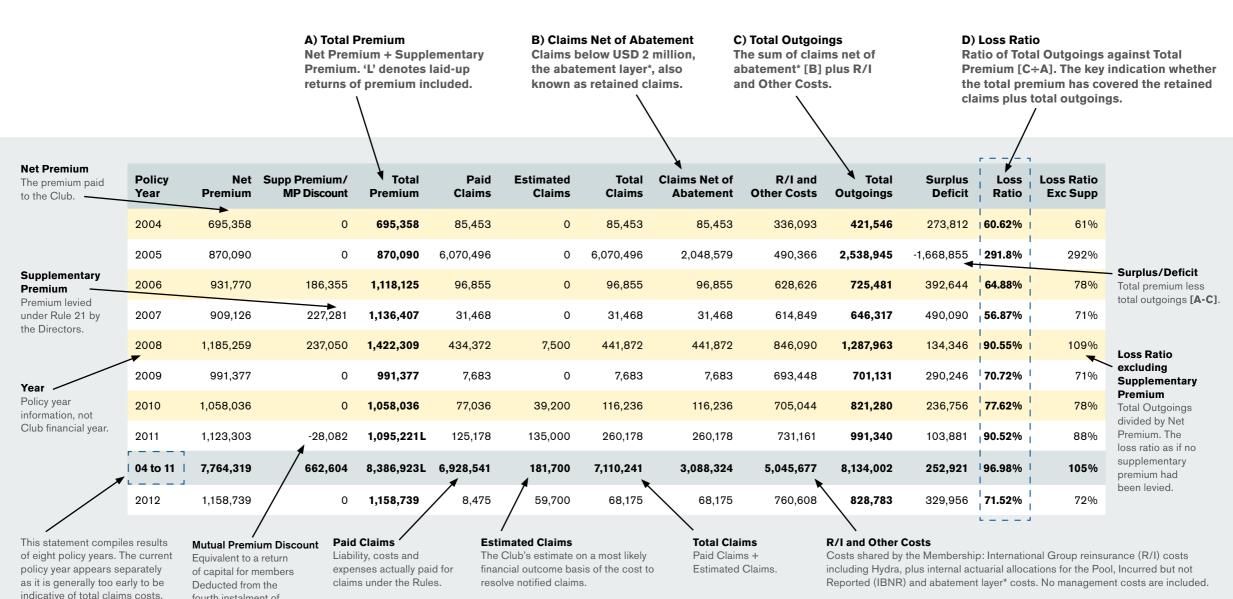
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Tel: + 852 2832 9301 Fax: + 852 2574 5025 UK P&I CLUB IS MANAGED BY **THOMAS MILLER**



fourth instalment of mutual premium

Loss Record Statement



^{*} Abatement Layer: Retained claims above USD 2 million to the Club's retention which are mutualised across the membership as an internal retention. Abatement limits the detrimental affect of single large claims on your record. A percentage of net premium is allocated to this internal retention.