

# COASTAL NOMIS PORTFOLIO – CLAIM COST INFLATION

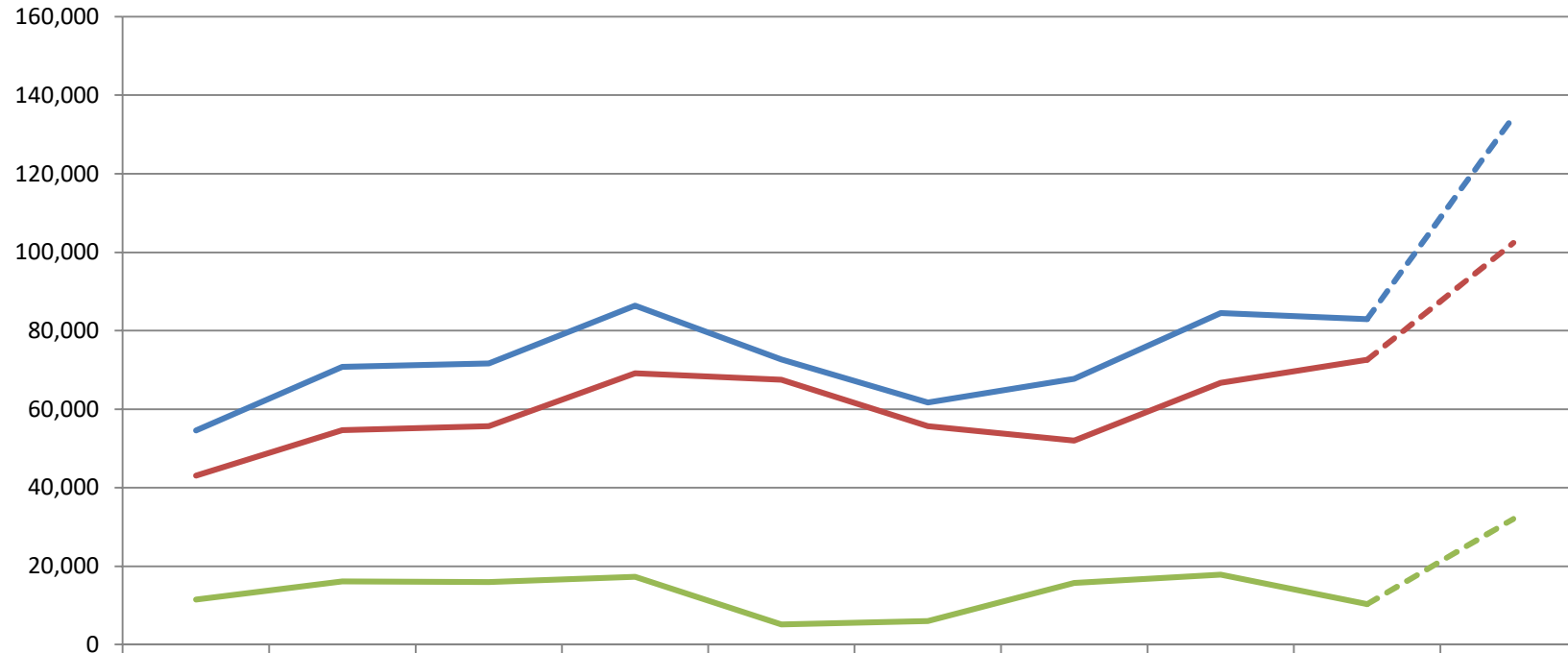
as of 31 December 2024

‘Coastal’ business includes: all fishing vessels and all vessels else up to 15m or 5,000gt (except supply/offshore vessels which are included in the ‘ocean hull’ statistics)

# CLAIM PER VESSEL

= CLAIM COST PER YEAR (PARTIAL CLAIM EXCL. TOTAL LOSSES), DIVIDED BY NUMBER OF INSURED VESSELS  
BY ACCIDENT YEAR, INCL. IBNR RESERVE FOR PARTIAL CLAIMS

NOK



	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
all claims	54,575	70,739	71,651	86,430	72,655	61,725	67,696	84,526	82,921	134,462
partial claims	43,088	54,650	55,704	69,134	67,468	55,704	51,969	66,706	72,581	102,381
TLO claims	11,488	16,089	15,946	17,296	5,186	6,021	15,727	17,820	10,340	32,082

# PARTIAL CLAIM PER VESSEL

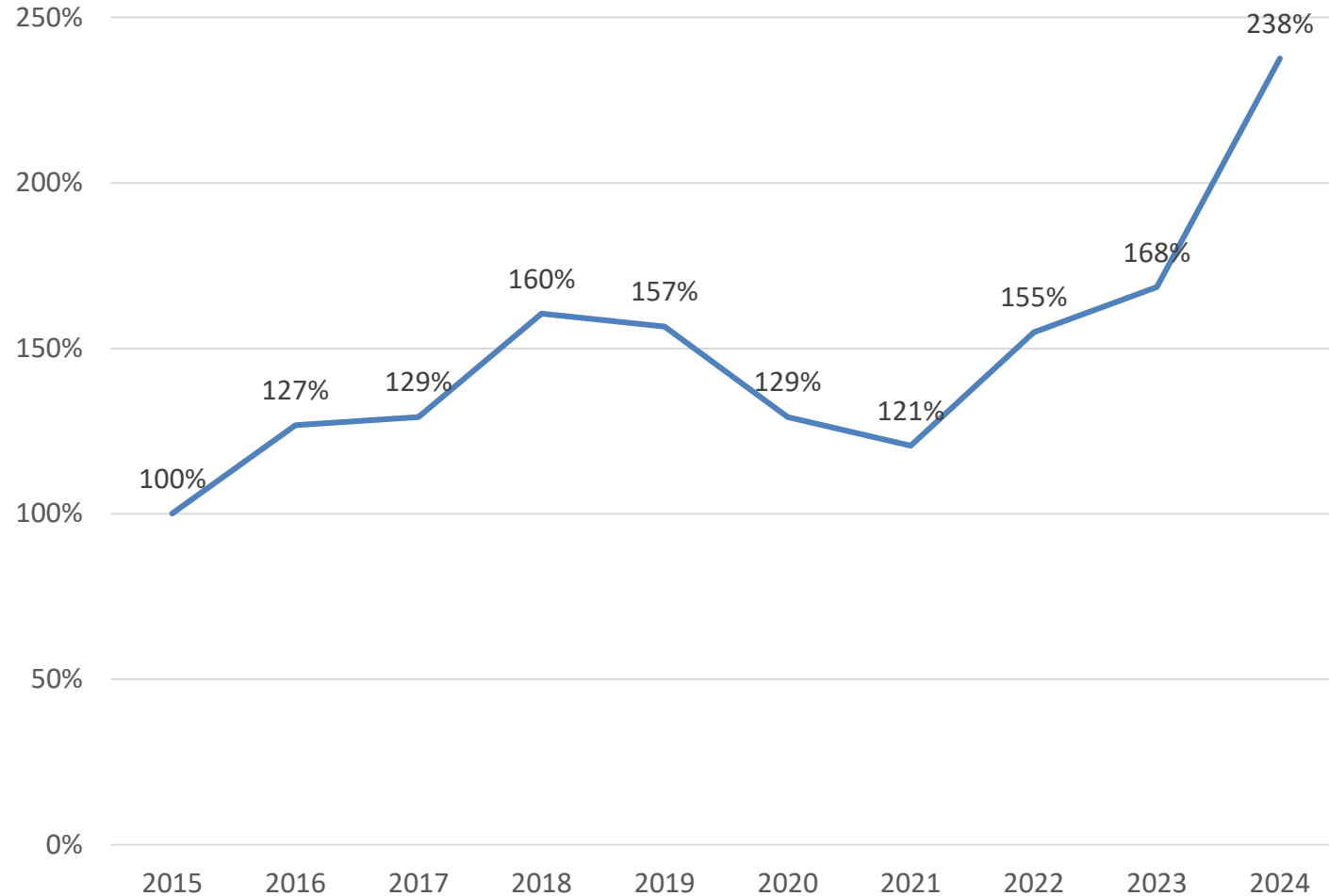
= CLAIM COST PER YEAR EXCL. TOTAL LOSSES, DIVIDED BY NUMBER OF INSURED VESSELS

NoMIS

Nordic Marine  
Insurance Statistics

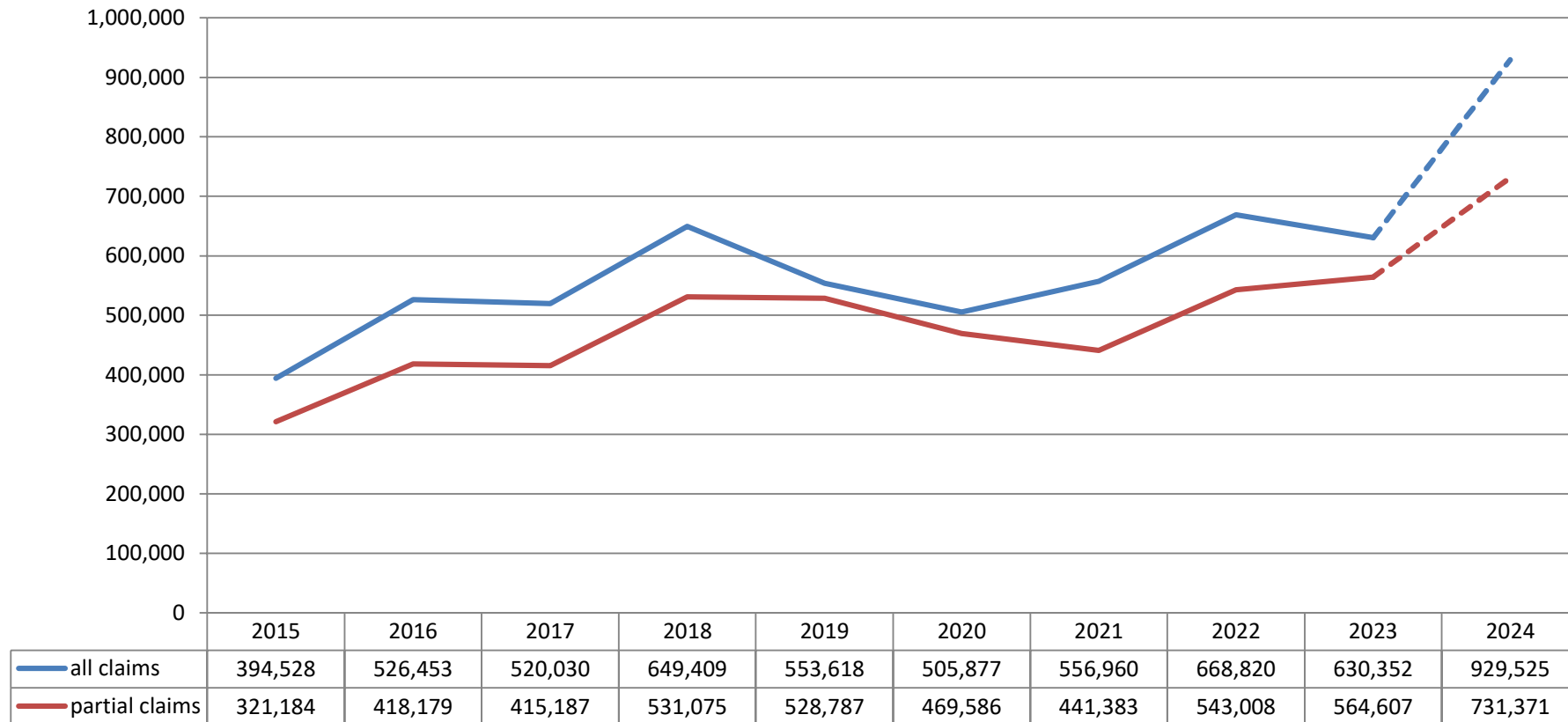
COASTAL HULL

INDEX 2015= 100%



# AVERAGE CLAIM COST

= CLAIM COST PER YEAR (EXCL. TOTAL LOSSES), DIVIDED BY NUMBER OF CLAIMS PER YEAR  
BY ACCIDENT YEAR, INCL. IBNR



# AVERAGE PARTIAL CLAIM COST

= CLAIM COST PER YEAR (EXCL. TOTAL LOSSES), DIVIDED BY NUMBER OF CLAIMS PER YEAR

NoMIS

Nordic Marine  
Insurance Statistics

COASTAL HULL

INDEX 2015= 100%

