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COASTAL NOMIS PORTFOLIO – CLAIM COST INFLATION

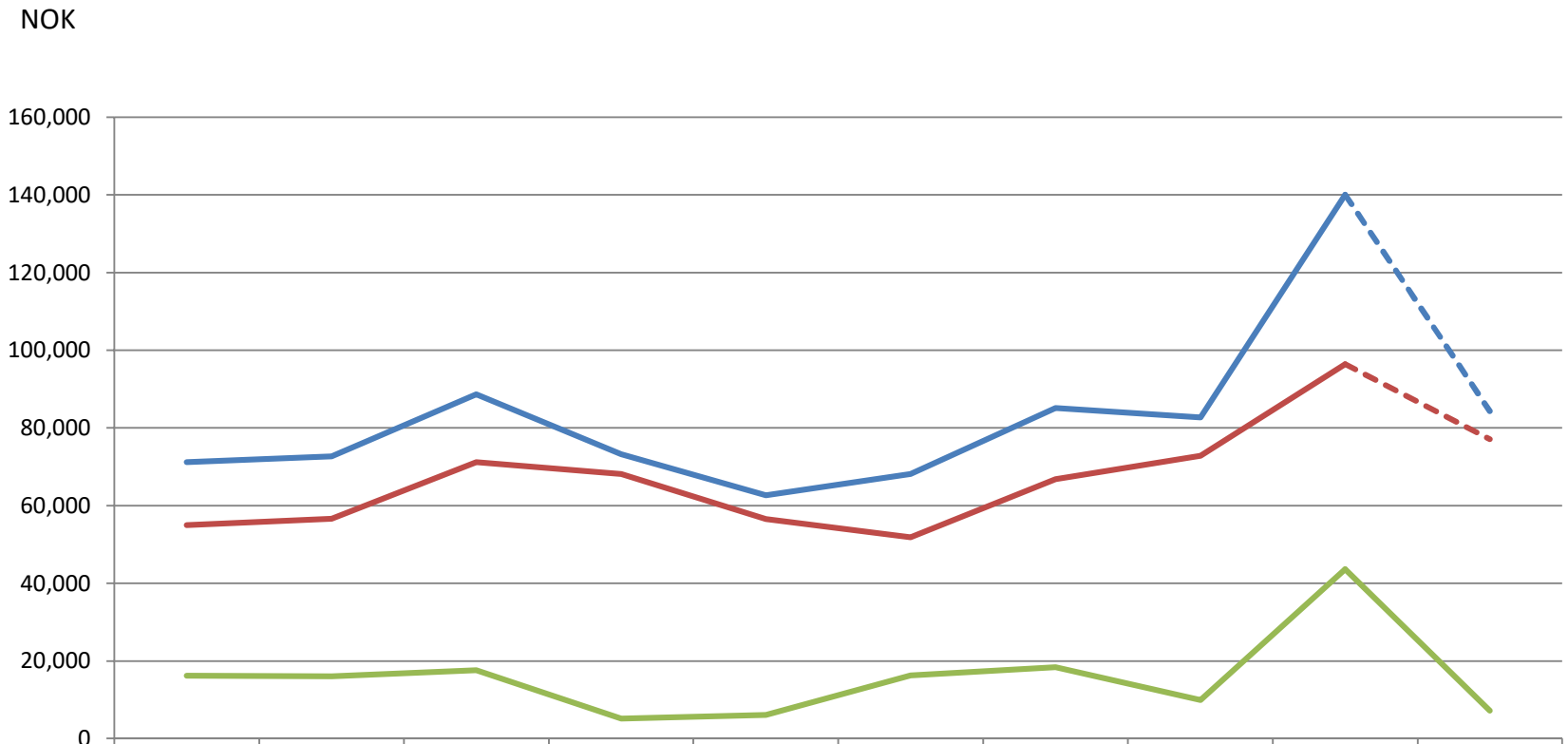
as of 31 December 2025

‘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

NoMIS
Nordic Marine Insurance Statistics
COASTAL HULL



	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
all claims	71,128	72,638	88,693	73,215	62,618	68,122	85,179	82,702	140,059	84,321
partial claims	54,946	56,590	71,143	68,090	56,562	51,838	66,773	72,784	96,430	77,121
TLO claims	16,182	16,048	17,550	5,125	6,056	16,284	18,407	9,917	43,629	7,200

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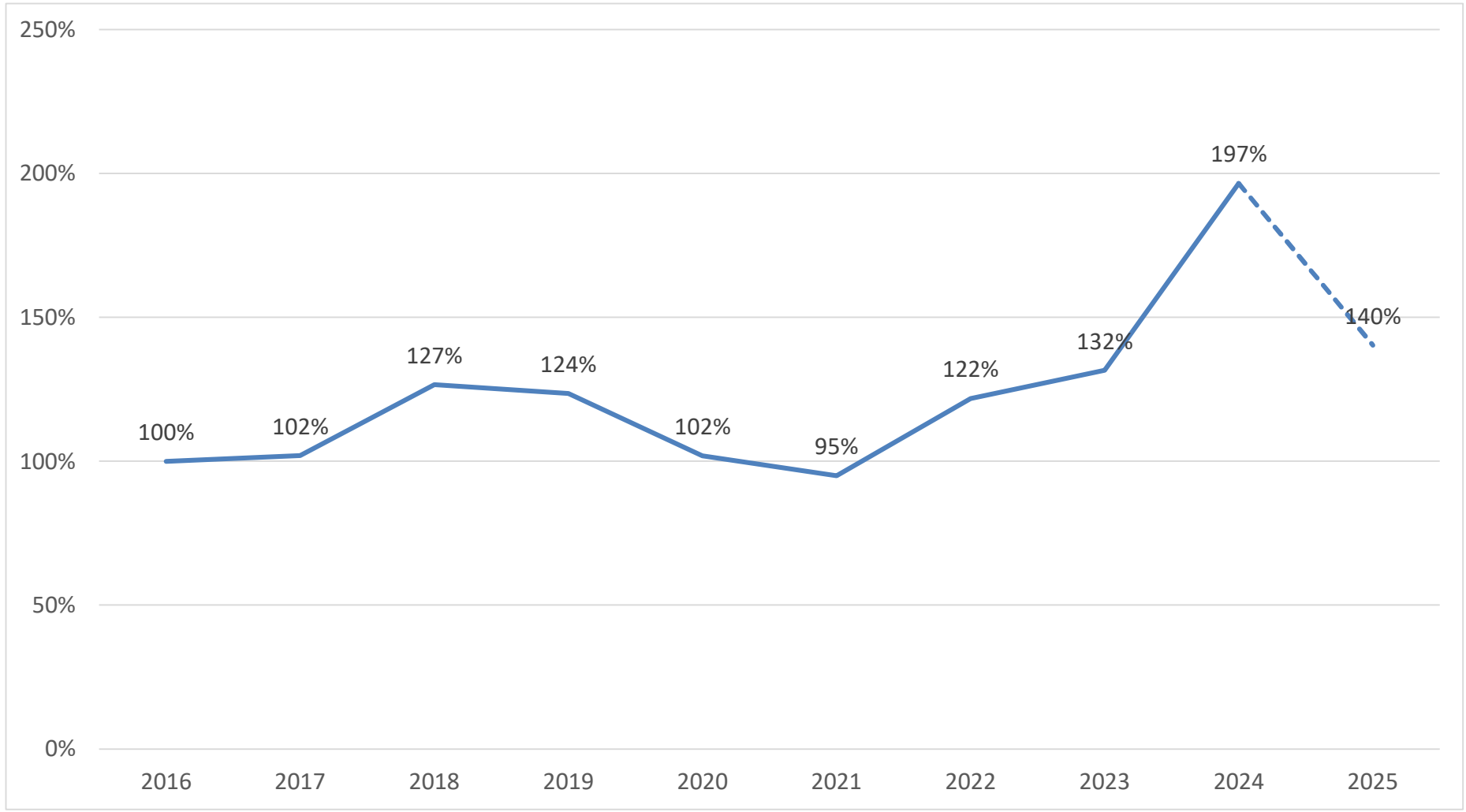
PARTIAL CLAIM PER VESSEL

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

INDEX 2016= 100%



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COASTAL HULL

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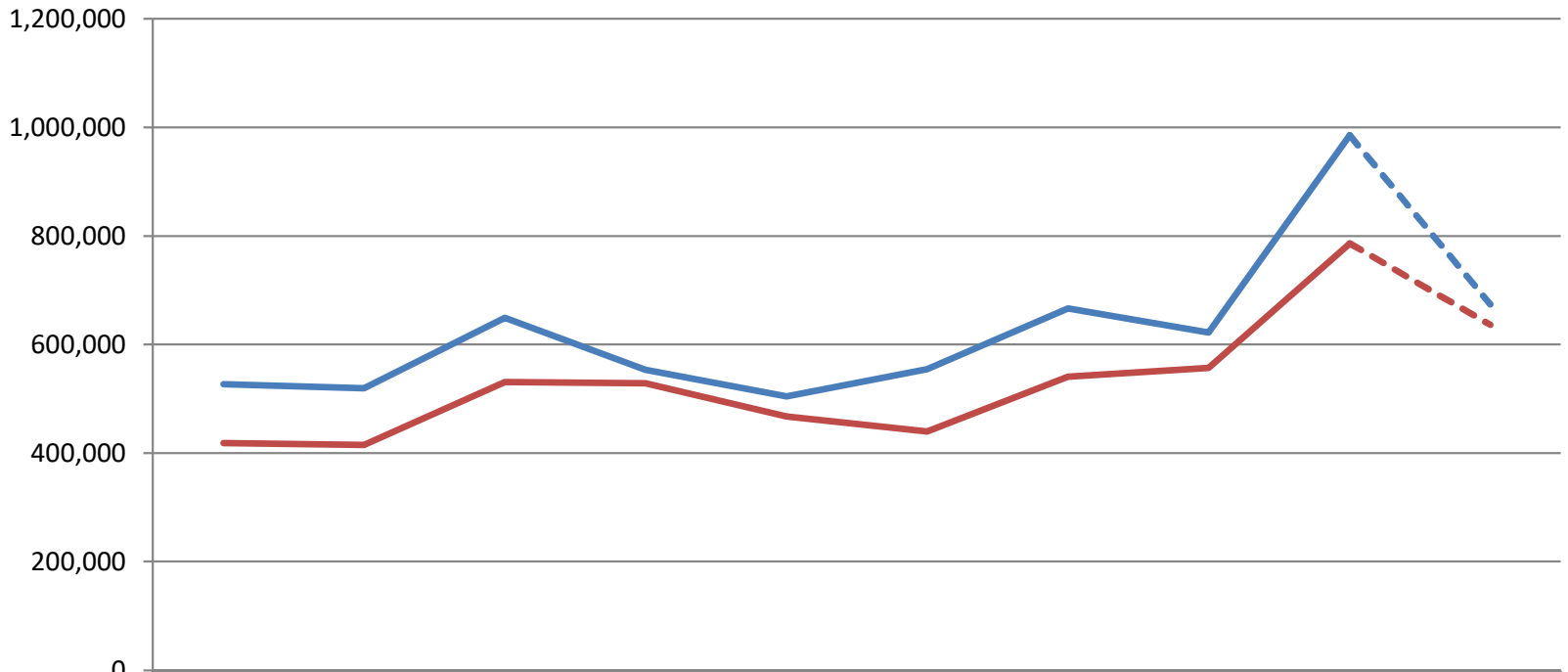
AVERAGE CLAIM COST

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

BY ACCIDENT YEAR, INCL. IBNR RESERVE FOR PARTIAL CLAIMS

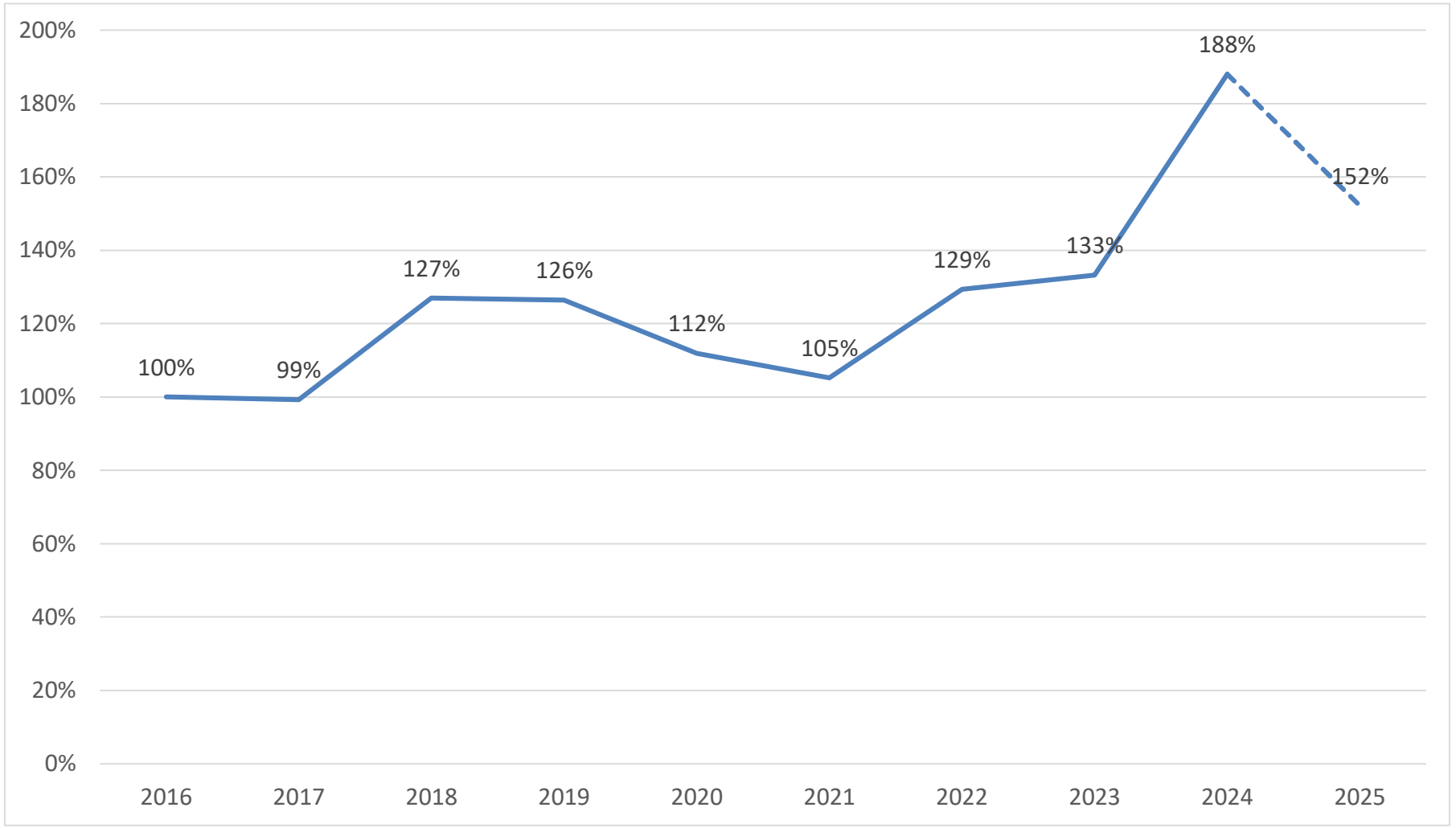


	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
all claims	526,453	520,030	649,409	553,618	504,353	555,124	666,231	622,546	985,374	673,846
partial claims	418,179	415,187	531,075	528,787	468,131	439,881	540,846	557,085	786,001	636,379

AVERAGE PARTIAL CLAIM COST

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

INDEX 2015= 100%



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COASTAL HULL

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