

Table 1

Annual premium	Insured value	Insurance rate	Region	Insurer	Broker
\$500	\$150,000	0.3333%	Great Lakes	Frankenmuth	Vantol
\$150	\$40,000	0.3750%	Caribb, Gulf of Mexico, Venezuela (who'd go there?) and East Coast USA	Pantaenius	None - insured direct
\$2,500	\$600,000	0.4167%	MD	Markel	Markel
\$1,557	\$337,428	0.4614%	From Bergen in Germany all whole Med although new areas can be added with a phone call or via e-mail	Lloyd's of London	Pantaenius UK
\$2,300	\$473,000	0.4863%	Gulf coast Florida to maine	Great American	Brewer
\$2,350	\$475,000	0.4947%	Eastern us and Caribbean	Imis	Beth hanaman
\$423	\$85,000	0.4976%	US east coast, coastal waters and Bahamas	BoatUS	none
\$180	\$35,000	0.5143%	Us gulf coast	Progressive	
\$465	\$85,000	0.5471%	Chesapeake Bay	Erie Insurance Group	Bill Sparks
\$350	\$59,000	0.5932%	Eastern USA	Geico	Boat US
\$915	\$150,000	0.6100%	Chesapeake Bay	Markel	Jack Martin
\$780	\$125,000	0.6240%	chesapeake	BoatUS	BoatUS
\$2,000	\$300,000	0.6667%	us and bahamas	geico	
\$278	\$40,000	0.6950%	All US coastal	Geico	
\$70,000	\$9,999,999	0.7000%	World except specified war and piracy zones	Lloyd's	Hullco
\$1,350	\$165,000	0.8182%	So. California	Boat US	
\$630	\$75,000	0.8400%	US Inland & Coastal	Geico/BoatUS	BoatUS

Annual premium	Insured value	Insurance rate	Region	Insurer	Broker
\$1,044	\$120,000	0.8700%	Coastal waters out to 200nm anywhere in the world, pay an extra component when travelling between countries.	Northernreef/ Edward William	N/A
\$4,333	\$489,000	0.8861%	coastal and inland waters	Chubb	William Means insurance
\$670	\$74,000	0.9054%	Florida	Progressive	NA
\$500	\$55,000	0.9091%	Chesapeake Bay, and add Bahamas winter	Boat US	
\$630	\$65,000	0.9692%	USA West coast (Columbia River home port)	BoatUS	BoatUS
\$1,200	\$122,000	0.9836%	great loop, e usa, caribbean, golf of mexico		
\$895	\$90,000	0.9944%	Australia	Pantaenius	Pantaenius
\$1,200	\$120,000	1.0000%	Eastern Canada, South to New York	Lloyd's	Fairway
\$500	\$50,000	1.0000%	Australia	Lloyds	Trident
\$800	\$80,000	1.0000%	Eastern NY	Allstate	
\$1,500	\$150,000	1.0000%	World	Panthenius	
\$3,100	\$310,000	1.0000%	S Pacific islands including NZ and Australia.	National Speciality Insurance	Novamar
\$400	\$40,000	1.0000%	Great Lakes	Aviva	Skippers' Plan
\$500	\$50,000	1.0000%	Great Lakes	Aviva	Skipper Plan
\$1,060	\$100,000	1.0600%	Eastern USA	AGCS Marine (60%) - Torus National(Starstone)(40%)	Pantaenius America
\$3,590	\$320,000	1.1219%	world	Markel Jackline	IMIS
\$3,200	\$285,000	1.1228%	world	Navigate	Quattro
\$900	\$80,000	1.1250%	UK Europe	Aviva	
\$600	\$53,000	1.1321%	Western USA, San Diego	Geico	Direct

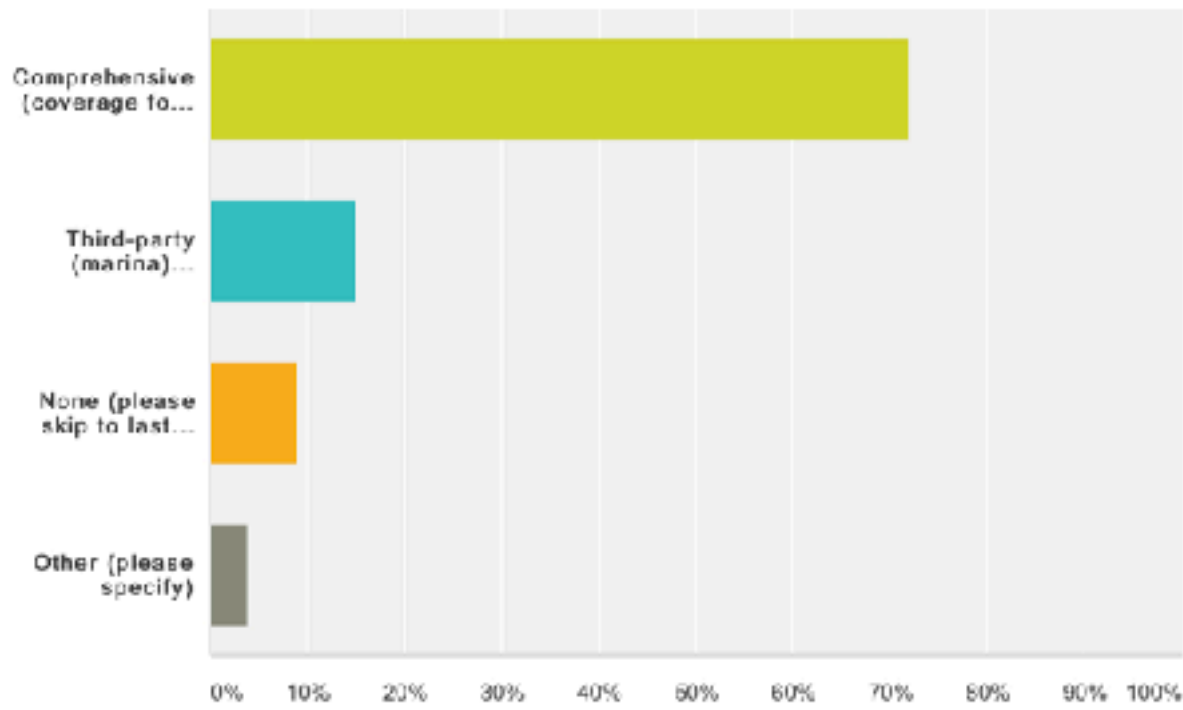
Annual premium	Insured value	Insurance rate	Region	Insurer	Broker
\$3,200	\$275,000	1.1636%	Caribbean	Lloyds of London	Off Shore Risk Management
\$500	\$40,000	1.2500%	East coast australia	QBE	Anchorage marine
\$380	\$30,000	1.2667%	SouthEast	Allstate	Allstate
\$450	\$35,000	1.2857%	Western Europe, Baltic to La Rochelle	Pantaenius	
\$450	\$35,000	1.2857%	Great Lakes	Northbridge	McMichael Davis
\$800	\$60,000	1.3333%	Baltic		
\$672	\$50,000	1.3440%	Chesapeake Bay	Boat US	None
\$1,781	\$125,000	1.4248%	Puget sound thru the inside passage	Maritime program group	
\$500	\$35,000	1.4286%	Chesapeake	Boat US	
\$1,700	\$118,000	1.4407%	gulf, excluding cuba and the box	lloyds	bluewater ins
\$300	\$20,000	1.5000%	Great Lakes	Guarantee Company of Canada	Cowan
\$503	\$33,300	1.5105%	BC Coast	Intact Insurance Company	Dolphin Insurance
\$4,000	\$250,000	1.6000%	Florida, Bahamas, N. Atlantic (crossing), Med	Markel	IMIS (Rachel Sloan)
\$1,800	\$110,000	1.6364%	Caribbean (western)	Lloyds	Canadian
\$500	\$30,000	1.6667%	PNW	Premier	
\$180	\$10,500	1.7143%	BC Coastal Waters & southward to 48 degrees north	Westland Insurance	Westland Insurance
\$632	\$34,200	1.8480%	Atlantic coastal & inland from Canada to Jacksonville Florida	NATIONAL LIABILITY & FIRE INSURANCE COMPANY (Geico)	Boat US

Annual premium	Insured value	Insurance rate	Region	Insurer	Broker
\$650	\$35,000	1.8571%	West Coast USA	Progressive	Anchor Marine
\$900	\$48,000	1.8750%	Florida	Markel American	Marvel American
\$769	\$40,000	1.9225%	Eastern US	Progressive	NA, through USAA
\$200	\$10,000	2.0000%	Eastern USA	Geico	BoatUS
\$545	\$24,000	2.2708%	Charleston, sc east coast	Progressive	The Internets
\$237	\$10,000	2.3700%	Maine, northeastern us	Progressive	None
\$6,100	\$250,000	2.4400%	Bahamas, Florida, eastern USA	Concepts Special Risks	IMIS/Gowrie
\$1,550	\$62,500	2.4800%	Us, Bahamas, Turks and caicos	Boat US	N/a
\$770	\$30,000	2.5667%	Eastern USA	Progressive	NA
\$1,500	\$58,000	2.5862%	NW USA	one beacon	cox insurance, casta mesa, ca
\$320	\$12,000	2.6667%	East Coast;	Geico	BoatUS
\$2,500	\$90,000	2.7778%	US, Mexico, Bahamas including hurricane season	Markel	IMIS
\$945	\$34,000	2.7794%	Eastern USA	Geico	
\$2,800	\$100,000	2.8000%	East Coast	Jackline by Markel	IMIS
\$350	\$12,500	2.8000%	Eastern US	Progressive	Online
\$1,250	\$40,000	3.1250%	California	Progressive	No broker
\$996	\$29,900	3.3311%	Mid-Atlantic	Prgressive through USAA	None
\$500	\$15,000	3.3333%	PNW to SE Alaska <200 miles offshore	Beacon	Amy
\$2,800	\$82,500	3.3939%	Florida, US Coastal Waters, and the Bahamas	Concept Special Risks	Atlass Insurance
\$700	\$20,000	3.5000%	Florida	Progressive	none

Annual premium	Insured value	Insurance rate	Region	Insurer	Broker
\$800	\$22,000	3.6364%	Northeast	Progressive	Progressive
\$1,300	\$35,000	3.7143%	Caribbean	YachtInsure	
\$303	\$8,000	3.7875%	NorthEastern USA	Geico	Geico
\$540	\$14,000	3.8571%	US gulf coast		
\$165	\$3,500	4.7143%	Southeastern USA	Progressive	USAA (Progressive via USAA)
\$300	\$5,000	6.0000%	east us		
\$220	\$3,600	6.1111%	Gulf Coast, USA	Boat US	Direct with Boat US, no broker
\$160	\$0		Great Lakes	Geico	Boat US
\$600					
\$700	\$0		Australia, South Pacific & NZ	Northern Reef	Edward William
\$156			Algarve	Canopus Managing Agents Limited	Bishop Skinner
\$164	\$0		East Coast	Boat US	
\$78	\$0		Eastern US, Gulf coast to Tx	Geico, thru Boat US	
\$239	\$0		Eastern US	Boat US- Geico	
\$75	\$0		Eastern USA	Geico	none
\$95			ensenada to capre spencer	State Farm	
\$250	\$0		NE Florida	Geico	Online
\$70	\$0		World	ACE European Group Ltd.	Pantaenius
\$250	\$0		great lakes and eastern seaboard		

Type of boat insurance you currently have:

Answered: 100 Skipped: 0



Answer Choices	Responses
Comprehensive (coverage for most perils)	72.00% 72
Third-party (marina) liability only	15.00% 15
None (please skip to last question)	9.00% 9
Other (please specify)	4.00% 4
Total	100

Other responses

Towing and Trailing

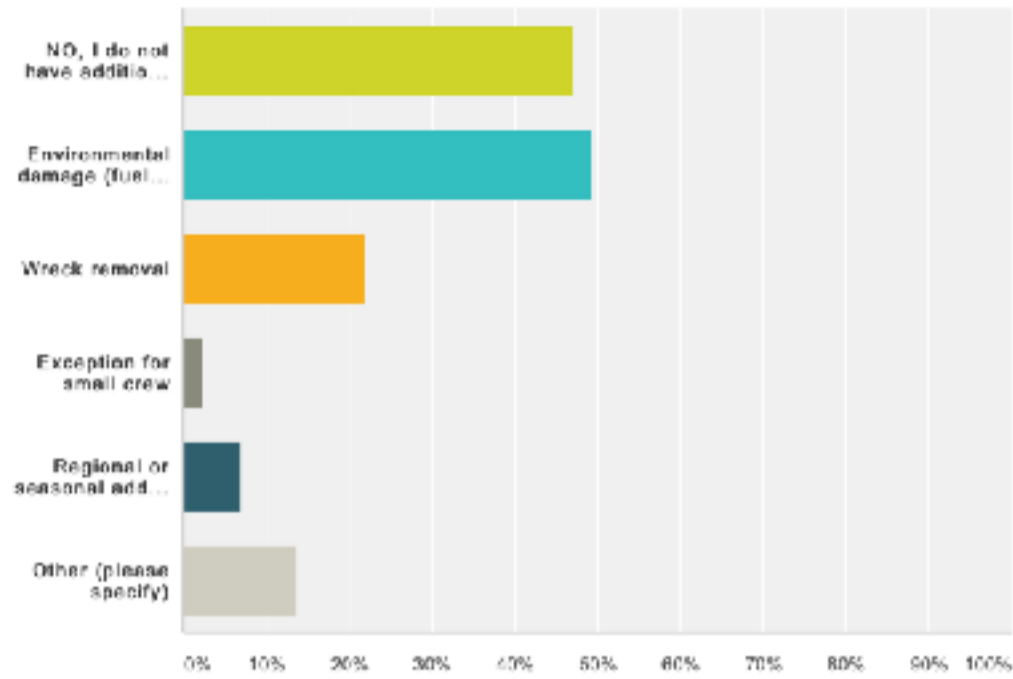
Liability plus stated value

Comprehensive with new for old on everything even though the boat is over 10 years old.

Third party, but it's everywhere, not just in/for marinas.

Do you have additional specific coverages:

Answered: 67 Skipped: 13



Answer Choices	Responses
NO, I do not have additional coverages outside of the standard policy	47.13% 41
Environmental damage (fuel spills, etc.)	49.43% 43
Wreck removal	21.84% 19
Exception for small crew	2.30% 2
Regional or seasonal add on endorsements	6.90% 6
Other (please specify)	13.79% 12
Total Respondents: 67	

Other responses

Live aboard with added personnel belonging coverage.

Towing, tender, uninsured boater

the standard policy covers environmental damage and wreck removal, and singlehanded crew

Liveaboard

dinghy and motor covered, no restrictions on single handing or night passages. 150 miles off shore limit

Boat & Equipment, Investigative Services(?), Commercial Towing, Fuel Spill, Workers Comp, Uninsured Boater

towing

Personal health insurance

Named storm cover

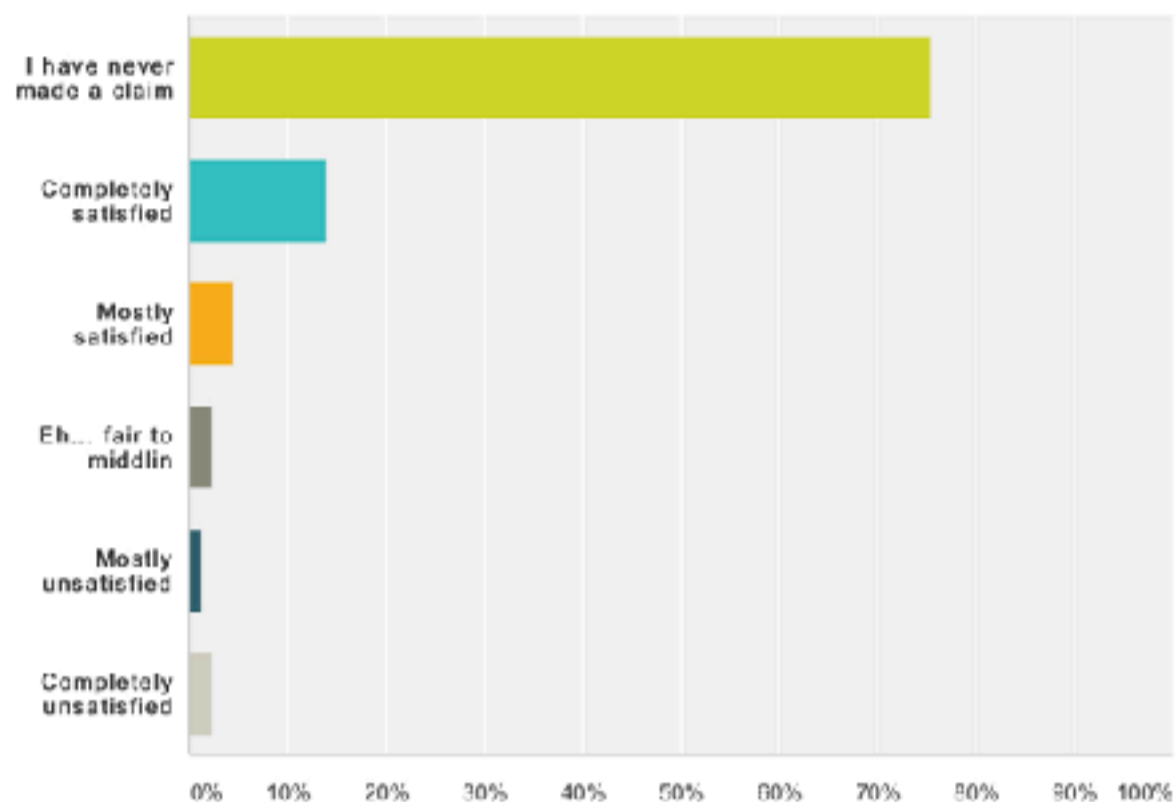
Towing included

Coverage for all the above

Enviro damage/wreck removal are covered as standard within the \$6.25million cover for any one incident

How satisfied were you with the outcome of any claims you've made with your insurance company?

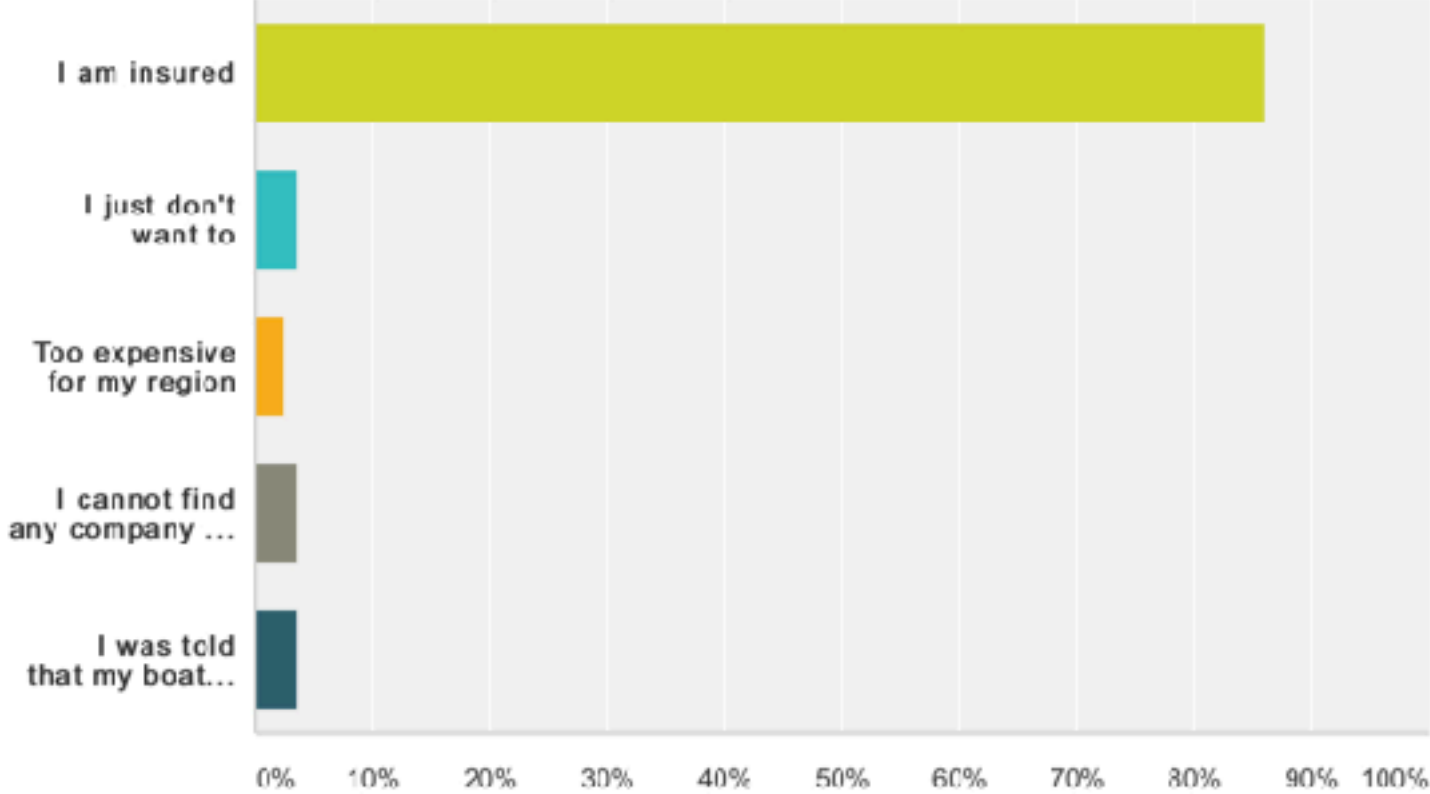
Answered: 86 Skipped: 14



Answer Choices	Responses
▼ I have never made a claim	75.58% 65
▼ Completely satisfied	13.95% 12
▼ Mostly satisfied	4.65% 4
▼ Eh... fair to middlin	2.33% 2
▼ Mostly unsatisfied	1.16% 1
▼ Completely unsatisfied	2.33% 2
Total	86

Why are you not insured?

Answered: 80 Skipped: 20



Answer Choices	Responses
I am insured	86.25% 69
I just don't want to	3.75% 3
Too expensive for my region	2.50% 2
I cannot find any company to insure me for liability-only	3.75% 3
I was told that my boat is considered too old to be insured	3.75% 3
Total	80