



Mastering Rough seas

Underwriters' Perspective

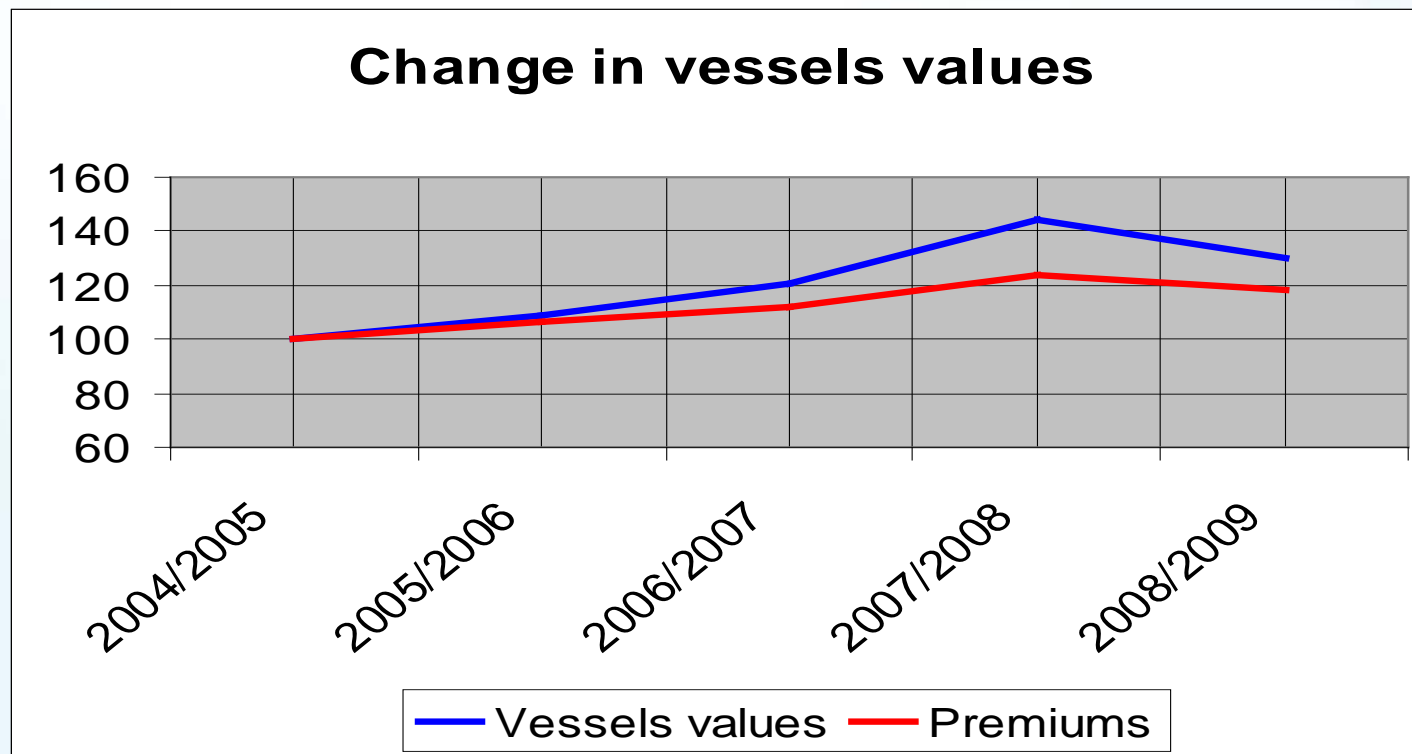
Andrea Cupido – Ocean Hull Committee

■ LAY UP

- Lay up plan
- Accumulation
- Trading resumption
- Return premium

■ SHIPPING CYCLE

■ Values/premium reduction

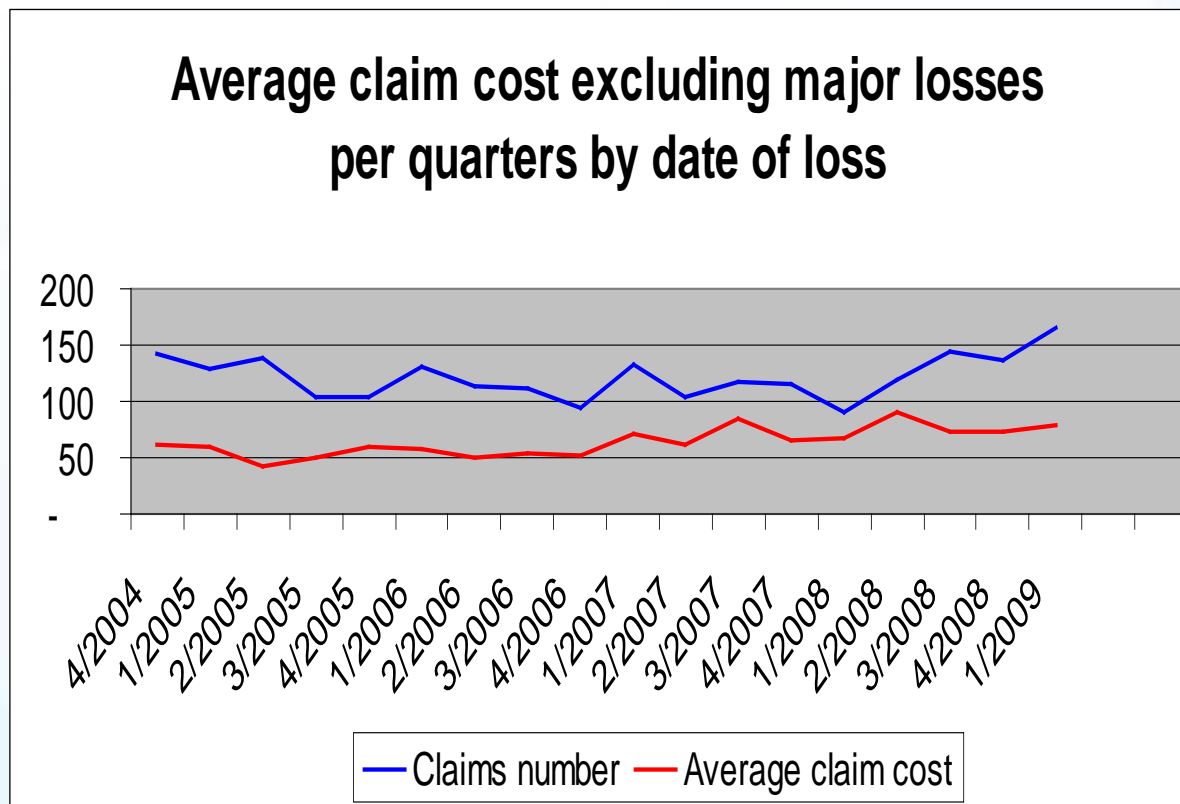


■ SHIPPING CYCLE

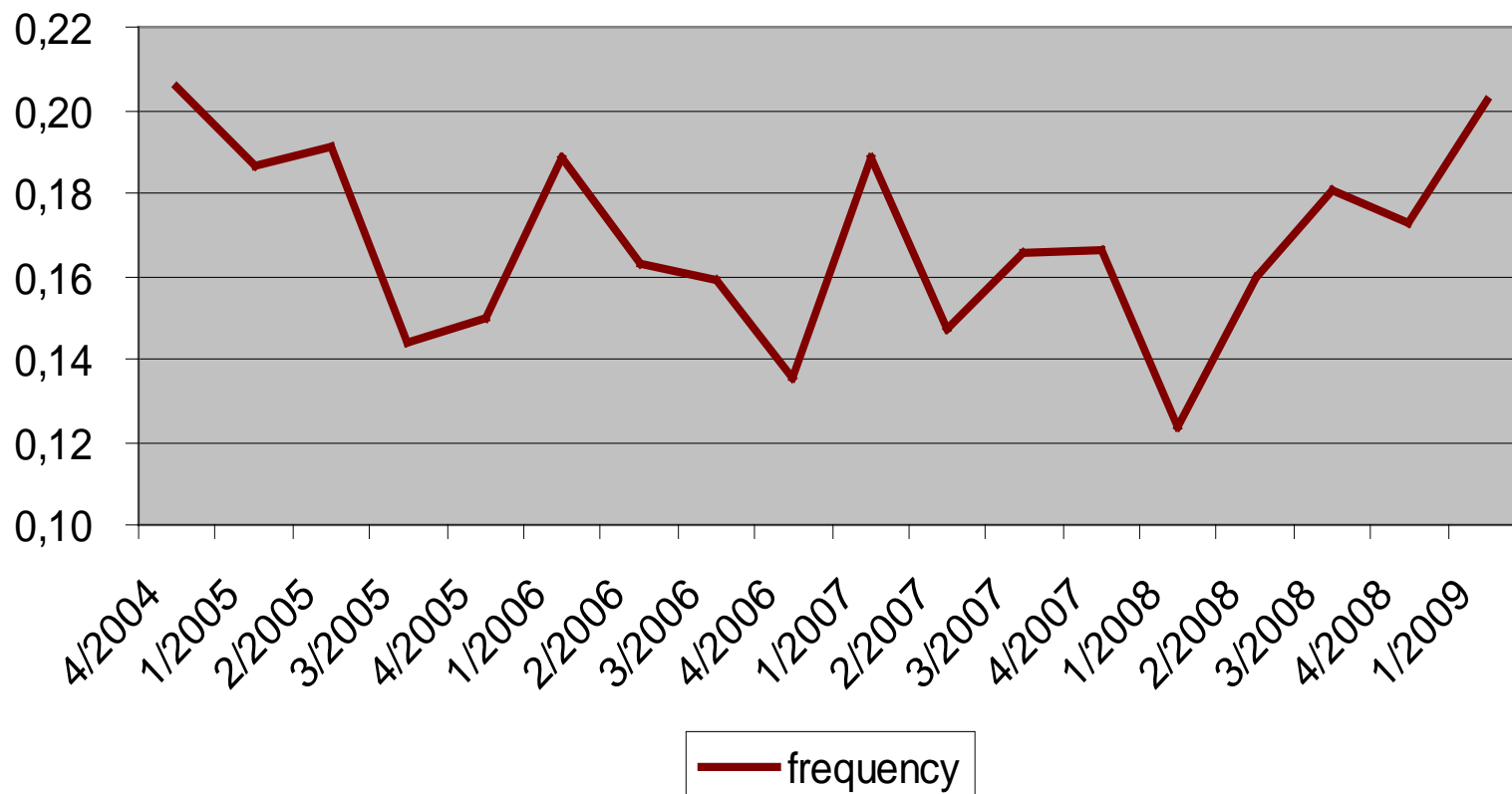
- Values/premium reduction
- Claims cost and frequency

■ SHIPPING CYCLE

Claims cost and frequency



Claims Frequency - per quarters



■ SHIPPING CYCLE

- Values/premium reduction
- Claims cost and frequency
- Moral Hazard

A stylized DNA double helix graphic consisting of two intertwined lines, one red and one blue, forming a wave-like pattern across the center of the slide.

ANOTHER OPPORTUNITY LOST

A graphic of a DNA double helix with red and blue strands, overlaid on the text.

ANOTHER OPPORTUNITY LOST

A graphic of a DNA double helix, with two intertwined strands, one red and one blue, crossing over each other.

ANOTHER OPPORTUNITY LOST