



UNIRISC

ASTRO INTERNATIONAL
CLAIM STATISTICS

FREQUENCY	3%
LOSS RATIO	Less than 60%

Claim frequency is defined as the percentage of shipments handled that have claims. The industry average is roughly 25%, meaning that 1 out of every 4 shipments handled will have a claim. The figure of 3% is extremely low and quite remarkable.

Loss ratio is defined as the percentage of dollars spent on claims as opposed to the premium dollars received. An Underwriter considers a net loss ratio of below 80% to be acceptable. A loss ratio figure of less than 60% is very good.

Astro International has consistently maintained these wonderful claim figures throughout the last 14 years under our program.

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KATHLEEN MEVLIN
VICE PRESIDENT
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