

NORTH ONLINE

A GUIDE FOR MEMBERS

North Online is part of North's website provided specifically to enable Members and brokers to access information relating to their entry with the Association.

UP-TO-DATE INFORMATION

Information is provided on North Online for all ships entered since 1997 and is updated at the close of business every day of the year.

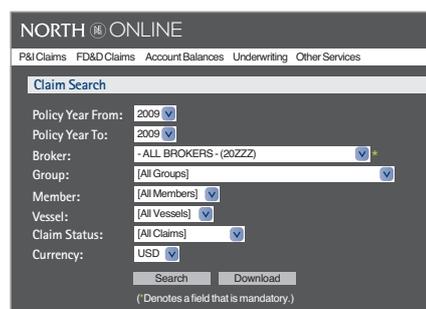
HOW TO GET ACCESS TO NORTH ONLINE

The North Online login screen can be accessed by either:

- Selecting the 'North Online' button on the home page of the Association's website: www.nepia.com
- Visiting the North Online website directly: <https://members.nepia.com>

On the North Online logon screen, Members can enter their UserID and password and click the 'login' button to enter North Online. Both the UserID and password are case sensitive.

Members and brokers who require a UserID and password should contact their usual underwriting contact at the Association.



The screenshot shows the 'Claim Search' interface on the North Online website. At the top, there are navigation tabs for 'P&I Claims', 'FD&D Claims', 'Account Balances', 'Underwriting', and 'Other Services'. The 'Claim Search' section includes the following fields and options:

- Policy Year From: 2009
- Policy Year To: 2009
- Broker: - ALL BROKERS - (20ZZZ)
- Group: [All Groups]
- Member: [All Members]
- Vessel: [All Vessels]
- Claim Status: [All Claims]
- Currency: USD

There are 'Search' and 'Download' buttons at the bottom of the search form. A note at the bottom states: '(* Denotes a field that is mandatory.)'

INFORMATION AVAILABLE ON NORTH ONLINE

The following provides a brief overview of the principal information available from North Online.

P&I AND FD&D CLAIMS

North Online provides the following ways of searching for details of claims within P&I and FD&D classes of cover:

Claims by Member (P&I and FD&D classes)

This option enables claims for appropriate vessels to be searched and viewed for a range of policy years. All claims, or outstanding claims only, can be displayed for the selected range of policy years.

The claims are first sorted by policy year, then by vessel name and finally by the number of the claim within the policy year.

Claims by Vessel (P&I and FD&D classes)

This option enables claims for appropriate vessels to be viewed for a range of policy years, even if the name of the vessel is not available or the vessel has changed its name (see Hints and Tips overleaf).

All the claims for the selected range of policy years are first sorted by policy year, then by vessel name and finally by the number of the claim within the policy year.

Claims by Voyage (P&I and FD&D classes)

This option enables claims for appropriate vessels to be viewed for a range of policy years, even if the claims description or voyage number is not available (see Hints and Tips overleaf).

All the claims for the selected voyage for the range of policy years are first sorted by policy year, then by vessel name and finally by the number of the claim within the policy year.

Claims Analysis (P&I class)

This option enables Members to view a summary of the different types of P&I claims for appropriate vessels for a range of policy years. Each P&I claim is categorised using the main cause of the claim. The summary information provided includes the value of claims, as well as the number of claims, in each category.

From the search results, more information about each claim can be viewed. This information includes the name of the adjuster dealing with the claim, information regarding any guarantee or counter-security that has been given, as well as all the claims payments and recoveries for any claim.

Comments regarding any of the claims can be made in a comment box, which will be sent directly to the appropriate claims adjuster.

Finally, to enable a review of selected claims offline, a 'download' option will produce a Microsoft® Excel compatible spreadsheet with full details of the selected claims. This can be used, for example, to produce an analysis of claims by claim category or ship type.

UNDERWRITING

North Online provides underwriting information for Members and brokers:

View Vessels

This option enables appropriate vessels to be viewed for a range of policy years.

The details of each vessel, its cover and, if required, an electronic copy of the relevant certificate of entry are available.

Information relating to Members' loss ratios and outstanding account balances can also be provided. Members should contact their usual underwriting contact at the Association.

NORTH ONLINE OPTIONS

MENU OPTIONS

| P&I Claims | FD&D Claims | Underwriting | Other Services |
|--|--|------------------------------|--|
| Introduction Claims by Member Claims by Vessel Claims by Voyage Claims by Analysis | Introduction Claims by Member Claims by Vessel Claims by Voyage | Introduction View Vessels | Introduction Global Legal Navigator Service Portal |

SEARCH OPTIONS

| Screen Option | Description |
|------------------|---|
| Policy Year From | Selecting this option allows you to start your search from a specific policy year. |
| Policy Year To | Selecting this option allows you to finish your search at a specific policy year. |
| Member | The default setting is for all Members. Members with different operating groups, can select a specific group from the list. |
| Vessel | The default setting is for all vessels. You can select a specific vessel from the list. |
| Claim Status | The default setting is for all claims. You can choose to show current claims only. |

RESULT OPTIONS

| Search | Download | Outstanding P&I Claims Report | All P&I Claims Report |
|--|---|--|--|
| This option will display all the search results on screen. | This option provides you with a file which can be downloaded and used in any spreadsheet. This allows you to analyse the information, for example, by type of claim or by voyage. | This option will provide you with a PDF report of current claims for the last five policy years. | This option will provide you with a PDF report of all claims for the last five policy years. |

GLOBAL LEGAL NAVIGATOR

This option enables access to the Association's unique and innovative service that provides answers to a wide range of commonly asked questions on a variety of topics. The responses have been drafted by leading law firms from a large number of countries and are regularly updated.

The system is accessed by clicking on the relevant area of the world and selecting the required country. Members can then

choose either an answer to a question from the available categories or use the search option.

The aim of the service is to provide a starting point or quick and easy reference for Members when considering a legal topic in a particular jurisdiction. It should not however be seen as a substitute for seeking direct legal advice from the Association when specific circumstances arise.

HINTS & TIPS

P&I AND FD&D CLAIMS

1. To look for claims for a specific vessel it may be easier to use the 'Claims by Vessel' menu option.

This should also be used when looking for claims belonging to a vessel that has changed its name.

2. To look for a specific claim, or claims for a specific voyage, it may be easier to use the 'Claims by Voyage' menu option.

P&I AND FD&D CLAIMS BY VESSEL SEARCH

1. To search for vessels beginning with a specific word, use the '*' wildcard character. For example, to search for vessels beginning with Spring, you could enter Spring* in the vessel name box.
2. To search for vessels ending with a specific word, use the '*' wildcard character. For example, to search for vessels ending with castle, you could enter *castle in the vessel name box.
3. To search for vessels containing a specific word, use the '*' wildcard character. For example, to search for vessels containing the word sea, you could enter *sea* in the vessel name box.

P&I AND FD&D CLAIMS BY VOYAGE SEARCH

The following tips apply to any search using the 'Voyage Reference', 'Claim Description' or 'Members Internal Reference'. For simplicity, examples are given using a search for a specific claim description:

1. To search for a claim description beginning with a specific word, use the '*' wildcard character. For example, to search for a crew claim, with a claim description beginning with crw, you could enter crw* in the claim description box.
2. To search for a claim description ending with a specific word, use the '*' wildcard character. For example, to search for a claim description ending with China, you could enter *china in the claim description box.