

MUA INSURANCE RWANDA PRICING STRATEGY AND PREMIUM RATES SCHEDULE

VERSION 1 : DECEMBER 2022

Following the directive from BNR and as a matter of good practice MUA Insurance Rwanda engaged an actuarial company Actserv of Kenya to review our financial records for the years starting from 1 January 2017 to 30 June 2021 and come up with recommended premium rates for all classes of insurance that MUA Insurance Rwanda writes.

Actsर्व conducted this review and sent us their report which they signed off on 22 November 2021. A copy of this report together with a SCHEDULE ON THE NON MOTOR RISKS EXTENDED RATES to be used as rates for standard or average risks is attached for reference purposes.

Based on this actuarial report MUA has come up with a range of premium rates per class to be applied depending on the risk level of the particular business being analyzed at a particular point in time.

In broad terms our business risks are classified as low risk, average risk or high risk.

An average risk is considered to be the one that has basic acceptable mitigation factors in place. This kind of risk will be rated at the average rate as recommended by the actuarial firm Actsर्व.

A low risk business per class is the one that is considered excellent because of having additional optional mitigation factors to reduce likelihood of losses. These business risks will be rated by discounting the average premium to arrive at the minimum price for the best risk per class.

Maximum levels of discounts will vary from class to class as indicated in our schedule of premium rates.

A high risk business is the one which lacks even the basic mitigation factors that should always be available. These kinds of risks will have premium loadings on top of the average rate as recommended by the actuarial firm. Maximum loading will also vary from class to class to arrive at the maximum rate per class.

MUA Rwanda Non-Motor Premium Rates Version 1 December 2022											
1. ENGINEERING											
1.1 Contractors All Risks											
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate								
Residential buildings	0.108550%	0.167%	0.225450%								
Commercial & administrative buildings	0.118950%	0.183%	0.247050%								
Water tanks	0.135200%	0.208%	0.280800%								
Water pipelines	0.148850%	0.229%	0.309150%								
Power transmission lines & Public Lighting	0.189150%	0.291%	0.392850%								
Excavation Works	0.162500%	0.250%	0.337500%								
Stadium	0.148850%	0.229%	0.309150%								
Bridges	0.189150%	0.291%	0.392850%								
Dams	0.270400%	0.416%	0.561600%								
Petroleum Tank Farms	0.243750%	0.375%	0.506250%								
Roads in Urban Areas	0.162500%	0.250%	0.337500%								
Roads in Rural Areas	0.189150%	0.291%	0.392850%								
Roads-Open Area Paving	0.148850%	0.229%	0.309150%								
Airports	0.176150%	0.271%	0.365850%								
Ports	0.297700%	0.458%	0.618300%								
Power Plants/Electricity Generating company - Genset Power Plant	0.148850%	0.229%	0.309150%								
Power Plants/Electricity Generating company - Hydroelectric Power Plant	0.067600%	0.104%	0.140400%								
Power Plants/Electricity Generating company-Gas turbines	0.148850%	0.229%	0.309150%								
Power Plants/Electricity Generating company-Geothermal Plant	0.162500%	0.250%	0.337500%								
Power Plants/Electricity Generating company-Coal Power Plant	0.162500%	0.250%	0.337500%								
Power Plants/Electricity Generating company-Flywheel Energy Storage	0.094900%	0.146%	0.197100%								
Power Plants/Electricity Generating company-Hybrid power plant	0.162500%	0.250%	0.337500%								
1.2 Erection All Risks											
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate								
Residential buildings	0.115700%	0.178%	0.240300%								

Food & fodder industry	0.148200%	0.228%	0.307800%									
Metal producing industry	0.247000%	0.380%	0.513000%									
Electrical heated, smelting, furnace and others	0.247000%	0.380%	0.513000%									
Scrap shearer(hammer, shredder, crusher plant / steel furnace)	0.493350%	0.759%	1.024650%									
Metal working industry	0.000000%		0.000000%									
Riveting and welding machine	0.247000%	0.380%	0.513000%									
cutting and facing machine tools	0.123500%	0.190%	0.256500%									
forging equipment (hot work)	0.493350%	0.759%	1.024650%									
forging equipment (cold work)	0.247000%	0.380%	0.513000%									
rolling mill (hot & cold)	0.197600%	0.304%	0.410400%									
heat treatment / wire drawing / equipment / sheet and metal working equipment	0.247000%	0.380%	0.513000%									
Chemical industry	0.000000%		0.000000%									
Injection / blow molding extruder, platter presses, vulcanizing presses, mixture rolling mills, pelletizing machines, cocking plant	0.197600%	0.304%	0.410400%									
other machines and equipment	0.098800%	0.152%	0.205200%									
Graphic industry	0.123500%	0.190%	0.256500%									
Mining industry	0.000000%		0.000000%									
Surface	0.493350%	0.759%	1.024650%									
Transport and traffic system	0.197600%	0.304%	0.410400%									
Conveyors, Cranes, Winches, Hoist, Filling Equipment, etc (For CPM)	0.247000%	0.380%	0.513000%									
Transformers	0.740350%	1.1%	1.537650%									
Others	0.123500%	0.190%	0.256500%									
1.5 Plant and Machinery												
Description of Risk	Best Risk/Minimum Rate			Average/Middle Rate			High Risk/Maximum Rate					
	Plant Group			Plant Group			Plant Group					
Hazard Class	1	2	3	1	2	3	1	2	3			
A	0.698%	0.466%	0.232%	0.712%	0.475%	0.237%	1.246%	0.831%	0.415%			
B	0.872%	0.640%	0.349%	0.890%	0.653%	0.356%	1.558%	1.143%	0.623%			
C	1.047%	0.872%	0.523%	1.1%	0.890%	0.534%	1.869%	1.558%	0.935%			
2. FIRE AND ALLIED												
2.1 Private Dwellings												
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate									
Buildings inclusive of boundary walls and out buildings	0.069%	0.070%	0.154%									
Contents	0.069%	0.070%	0.154%									
2.2 Industrial All Risks (Material Damage)												
Description of Risk	Best Risk/Minimum Rate		Average/Middle Rate		High Risk/Maximum Rate							
	Standard Fire (Fire, Lightning & Explosion)	Fire ans All Special Perils	Standard Fire (Fire, Lightning & Explosion)	Fire ans All Special Perils	Standard Fire (Fire, Lightning & Explosion)	Fire ans All Special Perils						
1-Aerated Water Factories, Mineral Water & Water Treatment Plant	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
2-Agricultural Show Grounds	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
3-Airports, Airfields &Hangers	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
4-Aluminum Pressing Works	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
5-Auction Sale Rooms	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
6-Automobile Show Rooms	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
7-Bacon Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
8-Bakeries & Biscuits Manufacture	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
9-Banks	0.059%	0.173%	0.120%	0.192%	0.138%	0.207%						
10-Bars and Gaming Rooms	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
11-Blacksmiths	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%						

12-Boarding Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
13-Boat Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
14-Boot & Shoe Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
15-Brick & Tile Works	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
16-Broadcasting Stations & Telecommunication Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
17-Buildings in course of construction	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
18-Butter and Cheese factories, Creameries and Diaries	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
19-Cafes & Restaurants	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
20-Candle Manufacturing	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%						
21-Car bonds/ Warehouses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
22-Ceramic & Pottery Works	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
23-Chemical Insecticides and Sprays	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
24-Chemical manufacturing & Storage	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
25-Churches, Chapels, Mosques & Temples	0.059%	0.173%	0.120%	0.192%	0.138%	0.207%						
26-Cigarette Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%						
27-Cinemas and Theatres	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
28-Clothing Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
29-Clubs (Discotheques)	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
30-Coal and/ or Compost and Manure in the Open	0.141%	0.401%	0.288%	0.445%	0.331%	0.481%						
31-Coffee Mills or Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
32-Cold Storage & Ice Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
33-Collieries	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%						
34-Concrete Block Works (Wet Process), Cement Plant	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
35-Confectioneries (Manufacturing)	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
36-Cosmetic Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
37-Cotton Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
38-Distilleries (Chemical)	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
39-Dry Cleaners	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
40-Dwellings & Domestic Outbuildings (i.e Apartment)	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
41-Electric Light & Power Stations	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
42-Engineering Workshops	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
43-Fish & Meat Processing	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
44-Flax Factories	0.141%	0.401%	0.288%	0.445%	0.331%	0.481%						
45-Flour & Mealie Mills	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
46-Fruit Juice Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
47-Garages	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
48-Ghee Refineries	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
49-Glass Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
50-Gold Smiths	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
51-Goods in Government Bonded Warehouses & Other Warehouses	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
52-Goods in the Open, Not otherwise Provided For	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
53-Grass/ papyrus/ makuti / banana fibre thatched buildings	0.169%	0.453%	0.345%	0.503%	0.397%	0.543%						
54-Green houses	0.000%	0.000%			0.000%	0.000%						
55-Hospitals	0.059%	0.173%	Refer to reinsurer's rate	Refer to reinsurer's rate	0.138%	0.207%						
56-Hotels	0.059%	0.190%	0.120%	0.211%	0.138%	0.228%						
57-Jaggery Industries	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
58-Jam & Canning Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
59-Knitting Works	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
60-Joinery	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%						
61-Laundries	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%						
62-Masonic and/ or Other Fraternal Meeting Halls	0.059%	0.173%	0.120%	0.192%	0.138%	0.207%						

63-Match Manufacturing	0.113%	0.349%	0.230%	0.388%		0.265%	0.419%						
64-Mining Risks	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
65-Nail, Screw, Needle, Pin, Barbed Wire & Wire Mesh Makers	0.071%	0.272%	0.144%	0.302%									
66-Offices	0.059%	0.173%	0.120%	0.192%		0.138%	0.207%						
67-Depots for Oil Storage, petrol, gas, essence and like	0.113%	0.349%	0.230%	0.388%									
68-Factories for Oil, petrol, gas, essence & Fat and like	0.071%	0.272%	0.144%	0.302%		0.265%	0.419%						
69-Power Houses, Power Plant (i.e: Hydro Power Plant, Peat Power Plat and like)	0.071%	0.272%	0.144%	0.302%									
70-Paint & Vanish Factories	0.113%	0.349%	0.230%	0.388%		0.166%	0.326%						
71-Paper Industries	0.085%	0.297%	0.173%	0.330%		0.199%	0.356%						
72-Petrol & Gas Filling Stations	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
73-Pharmaceutical : Tablet, Pill, Capsule Making and Bottle Filling	0.071%	0.272%	0.144%	0.302%									
74-Plastic Industries	0.113%	0.349%	0.230%	0.388%		0.166%	0.326%						
75-Poultry Houses	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
76-Printing Works/ Carton Factories	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
77-Pyre-thrum Drying Sheds	0.141%	0.401%	0.288%	0.445%		0.331%	0.481%						
78-Quarries	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
79-Razor Blade Makers	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
80-Rice Mills	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
81-Rubber Goods Factories, Tyre Factories & Tyre Re-	0.085%	0.297%	0.173%	0.330%									
82- Schools (Day)	0.059%	0.190%	0.120%	0.211%		0.138%	0.228%						
83-Schools & Colleges (Boarding) & Hostels	0.071%	0.272%	0.144%	0.302%									
84-Shops, Super Markets, Markets & Malls	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
85-Silent/ Dormant Risks	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
86-Sisal Factories	0.113%	0.349%	0.230%	0.388%		0.265%	0.419%						
87-Soap Factories	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
88-Spray Painting	0.085%	0.297%	0.173%	0.330%		0.199%	0.356%						
89-Stables	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
90-Steel Tubes, Steel Bed & Steel Furniture Makers	0.071%	0.272%	0.144%	0.302%									
91-Steel Rolling Mills, Steel Bar, Strip & Girder Makers	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
92-Sugar Mills & Refinery	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
93-Tanneries	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
94-Tea Factories & Withering Houses	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
95-Timber Stores & Sheds Strong	0.085%	0.297%	0.173%	0.330%		0.199%	0.356%						
96-Tobacco Factories	0.113%	0.349%	0.230%	0.388%		0.265%	0.419%						
97-Unoccupied Buildings	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
98-Vinegar Factories	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
99-Wattle Extract Factories	0.113%	0.349%	0.230%	0.388%		0.265%	0.419%						
100-Wattle (Dry) Back Factories	0.113%	0.349%	0.230%	0.388%		0.265%	0.419%						
101-Wine Bottling Premises	0.071%	0.272%	0.144%	0.302%		0.166%	0.326%						
102-Woodworkers, Carpenters, Saw Mills, Joiners, Cabinet Makers & Upholsterers	0.085%	0.297%	0.173%	0.330%									
103-Thatched roof buildings	0.212%	0.530%	0.432%	0.589%		0.497%	0.636%						
104-Other Occupancy/Risks not specified	0.212%	0.530%	0.432%	0.589%									
						0.497%	0.636%						
B.1 Directors and Officers Liability													
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate										
Financial Services (Banks, Forex Bureau, Microfinance Institutions. Sacco		Refer to Reinsurer											

Other Risks such as offices not exposed to huge Sums of Money		Refer to Reinsurer											
3.2 Employer Liability													
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate										
Businessmen and the like	0.171%	0.21%	0.257%										
Engineers and the like	0.240%	0.30%	0.360%										
Office and administration	0.127%	0.16%	0.191%										
Manufacturing class 1 (person not involved in hazardous activities e.g office &administration)	0.171%	0.21%	0.257%										
Manufacturing class 1 (person involved in hazardous activities e.g person operating on industrial processing machines)	0.240%	0.30%	0.360%										
Construction Workers	0.240%	0.30%	0.360%										
Drivers; Security Guards, Turn Boys, and Mining workers	0.342%	0.43%	0.514%										
3.3 Product Liability													
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate										
Manufacturing of human food		0.53%											
Manufacturing of electronics and construction materials		0.40%											
Chemical industries		0.40%											
Others		0.27%											
3.4 Public Liability													
Description of Risk	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate										
Utilities	1.952%	2.60%	2.992%										
Manufacturing	0.781%	1.04%	1.197%										
Hotel/Restaurant/Tourism	0.390%	0.52%	0.598%										
Telecommunication/Financial Services	0.195%	0.26%	0.299%										
Chemical industries	1.171%	1.56%	1.795%										
Others	0.195%	0.26%	0.299%										
3.1 Marine Cargo													
Description of Risk	Best Risk/Minimum Rate		Average/Middle Rate		High Risk/Maximum Rate								
	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized							
Raw Agricultural Produce such as Cotton; Tea; Cocoa; Rice in Bags/Bales/Chests	0.310%	0.341%	0.34%	0.38%	0.378%	0.417%							
Grains in Bags such as Maize; Beans; Peas. Exclude damage caused by Rain Water other than from the sea, Inherent Vice	0.332%	0.365%	0.37%	0.41%	0.406%	0.447%							
Non Fragile General Merchandise/ Manufactured goods such as Machinery; Iron Products not susceptible to pilferage. Exclude Rust, Oxidation and discoloration	0.310%	0.341%	0.34%	0.38%	0.378%	0.417%							
Non Fragile General Merchandise/ Manufactured goods such as Machinery; Iron Products such as Spare Parts; Batteries; Tyres; Cigarettes; Paper all susceptible to Pilferage; Water damage	0.332%	0.365%	0.37%	0.41%	0.406%	0.447%							
Semi-Fragile Merchandise / Manufactured goods such as Electrical Appliances	0.487%	0.536%	0.54%	0.60%	0.595%	0.655%							

Fragile General Merchandise goods such as Glass; Glassware; Glass Louvers; Glass Sheets; Chinaware's; Wines, Liquor but excluding Ornamented Glass	1.328%	1.461%	1.48%	1.62%	1.624%	1.785%						
Chemical Products in Drums. Exclude Explosives and inherent vice	0.399%	0.438%	0.44%	0.49%	0.487%	0.536%						
Chemicals / Cement / Fertilizer in Bags excluding spillage, rain water damage, inherent vice other than by Sea Water	0.531%	0.584%	0.59%	0.65%	0.649%	0.714%						
Pharmaceuticals	0.575%	0.633%	0.64%	0.70%	0.703%	0.773%						
Food and Foodstuffs and Confectionery in cans	0.310%	0.341%	0.34%	0.38%	0.378%	0.417%						
Food and Foodstuffs (sugar, salt and the like) and Confectionery in Bags / Cartons	0.332%	0.365%	0.37%	0.41%	0.406%	0.447%						
Bulk Cargo Petroleum Products	0.664%	0.000%	0.74%		0.812%	0.000%						
Bulk Cargo (Grains and Others) and Edible Oils	0.310%	0.000%	0.34%		0.378%	0.000%						
Other Liquid and beers	1.328%	0.000%	1.48%		1.624%	0.000%						
4.2 Marine Goods in Transit	Best Risk/Minimum Rate				Average/Middle Rate				High Risk/Maximum Rate			
	Road Accident Only		All Risks		Road Accident Only		All Risks		Road Accident Only		All Risks	
Description of Risk	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized
1.a. Raw Agricultural Produce such as Cotton; Tea; Cocoa; Rice in Bags/Bales/Chests	0.165%	0.181%	0.253%	0.278%	0.21%	0.23%	0.32%	0.35%	0.247%	0.271%	0.379%	0.418%
1.b. Grains in Bags such as Maize; Beans; Peas. Exclude damage caused by Rain Water other than from the sea, Inherent Vice	0.176%	0.194%	0.271%	0.298%	0.22%	0.24%	0.34%	0.37%	0.264%	0.290%	0.407%	0.448%
2.a. Non Fragile General Merchandise/ Manufactured goods such as Machinery; Iron Products not susceptible to pilferage. Exclude Rust, Oxidation and discoloration	0.165%	0.181%	0.253%	0.278%	0.21%	0.23%	0.32%	0.35%	0.247%	0.271%	0.379%	0.418%
2.b. Non Fragile General Merchandise/ Manufactured goods such as Machinery; Iron Products such as Spare Parts; Batteries; Tyres; Cigarettes; Paper all susceptible to Pilferage; Water damage	0.176%	0.194%	0.271%	0.298%	0.22%	0.24%	0.34%	0.37%	0.264%	0.290%	0.407%	0.448%
3. Semi-Fragile Merchandise / Manufactured goods such as Electrical Appliances	0.258%	0.284%	0.398%	0.438%	0.32%	0.36%	0.50%	0.55%	0.388%	0.426%	0.596%	0.656%
4. Fragile General Merchandise goods such as Glass; Glassware; Glass Louvers; Glass Sheets; Chinaware's; Wines, Liquor but excluding Ornamented Glass	0.705%	0.775%	1.084%	1.193%	0.88%	0.97%	1.36%	1.49%	1.057%	1.163%	1.626%	1.789%
5.a. Chemical Products in Drums. Exclude Explosives and inherent vice	0.211%	0.233%	0.326%	0.358%	0.26%	0.29%	0.41%	0.45%	0.317%	0.349%	0.488%	0.536%
5.b. Chemicals / Cement / Fertilizer in Bags excluding spillage, rain water damage, inherent vice other than by Sea Water	0.282%	0.310%	0.434%	0.477%	0.35%	0.39%	0.54%	0.60%	0.422%	0.466%	0.650%	0.715%
5.c. Pharmaceuticals	0.306%	0.336%	0.470%	0.517%	0.38%	0.42%	0.59%	0.65%	0.458%	0.504%	0.704%	0.775%
6.a. Food and Foodstuffs and Confectionery in Cans	0.165%	0.181%	0.253%	0.278%	0.21%	0.23%	0.32%	0.35%	0.247%	0.271%	0.379%	0.418%
6.b. Food and Foodstuffs (sugar, salt and the like) and Confectionery in Bags / Cartons	0.172%	0.194%	0.271%	0.298%	0.22%	0.24%	0.34%	0.37%	0.258%	0.290%	0.407%	0.448%
7.a. Bulk Cargo Petroleum Products	0.353%	0.388%	0.542%	0.000%	0.44%	0.49%	0.68%		0.529%	0.582%	0.814%	0.000%
7.b. Bulk Cargo (Grains and Others) and Edible Oils	0.165%	0.181%	0.253%	0.000%	0.21%	0.23%	0.32%		0.247%	0.271%	0.379%	0.000%
7.c. Other Liquid and beers	0.705%	0.775%	1.084%	0.000%	0.88%	0.97%	1.36%		1.057%	1.163%	1.626%	0.000%

[illegible]