

**US PHRF of Southeast Florida, Inc.  
2019 Rating Certificate # 14-2321118**

[www.phrfsef.com](http://www.phrfsef.com)

**Date Issued:** 1/1/2019  
**Valid until** 12/31/2019  
**US PHRF/SEF**  
**PO Box 820003 Pembroke Pines, FL 33082-0003**

**Rating:** 134  
**Spinnaker:** Asymmetric

**Boat Name:** Baia Azul  
**Owner:** Michael Mahan  
**USSA Member #:**

**Sail #:**  
**Club Affiliation:** Bayview Yacht Club

**Hull Information**

**Boat Type:** 2005 Beneteau 423  
**Keel Type:** Fin  
**Engine:** Inboard  
**Prop type:** Fixed 3 Blade  
**Displacement:** 19,800 lbs.

**Length Overall:** 43.25  
**Waterline Length:** 38.6  
**Beam:** 12.93  
**Draft Keel/CB:** 4.80/  
**Ballast:** 5,569 lbs.

**Rig Information**

**Type:** Masthead **Material:** Aluminum  
**Headsail %:** 140 **LP:** 23.10  
**I:** 48.6 **J:** 16.5 **P:** 43.4 **E:** 14.8  
**SPL:** 16.5 **ISP:** 52 **Jc:** 16.5  
**Total Upwind SA:** 987 **Total Downwind SA:** 1,593

**Spinnaker girth % of J:** 179

**Penalty/Credit Information**

LP mod	RFH	RFJ	CRFJ	M-HL	M-VB	SFlash	OS-SPL	OS-Spin	OS-Main
0	0	0	9	12	0	0	0	0	0
<b>Prop Mod:</b>		<b>Cruising</b>			<b>Modifications:</b>				
		<b>Accommodation Credit:</b>							
6		0			3				

*Remarks: Note: Excluding the declaration of Non Spinnaker the maximum adjustments is limited to 30*

**Base Rating:** 104 **Adjustments:** 30 **Final Rating:** 134 **Crew Limit:**  
**Disp-Ballast Ratio:** .28 **DLR:** 154  
**Upwind SA/D:** 21.6 **Downwind SA/D:** 34.8 **SA/D ratio UP/DW:** .62

**Endorsed by, US PHRF/SEF Chief Handicapper**

**Inspect this document carefully; you are obligated to immediately report in writing any errors to the US PHRF/SEF Chief Handicapper or your Regional Handicapper. Owner Certification, Waiver, Release and Covenant not to sue:** I agree to race the boat described in this document as specified under regulations and rules of UNITED STATES PERFORMANCE HANDICAP RACING FLEET / SOUTHEAST FLORIDA, INC. (herein and hereafter designated PHRF/SEF) and rules in the latest edition of the *Racing Rules of Sailing* as published by *US Sailing*. Furthermore, I will immediately inform the PHRF/SEF Chief Handicapper in writing of any changes to the boat's description and its specifications as they appear in this document. *Moreover, I understand that I may not sail competitively until a new certificate is issued by PHRF/SEF which reflects any change. I also acknowledge that all activities of PHRF/SEF are undertaken by volunteers using their own time and funds for their efforts in consideration and assignment of the handicap and waive, releases, and cancels any and all claims I may have against PHRF/SEF, its officers, directors, trustees, and committee members, measurers, agents, and representatives arising out of the functions and activities of PHRF/SEF and actions of persons fulfilling the offices named above, and I do further covenant and agree not to sue or bring claim of any nature whatsoever against PHRF/SEF and all other persons acting on behalf of PHRF/SEF relating to any performance of PHRF/SEF functions and activities. I further acknowledge that participation in the sport of sailing wind driven boats in competitive events is an inherently dangerous sport in which I have freely chosen to engage.*

(Signature of Owner) (Date)

**NOTE: Utilization of this certificate implies that you agree to the terms and conditions contained on this certificate regardless of acknowledge signature.**