

Fulfillment Policy

Lake Michigan PHRF Inc. DBA Midwest Performance Handicap Racing Fleet (MWPHRF)

MWPHRF produces handicap certificates that are issued to individual boats and are used to allow those boats to fairly race against one another. These certificates are issued each year and are valid for the remainder of the calendar year. Each certificate contains multiple handicaps.

The base handicap (BHCP) is calculated by MWPHRF and is associated with the make and model of the boat and is used for all boats of that specific design. The other handicaps are unique and are calculated based upon the specific configuration of each individual yacht.

When a request for a handicap certificate is submitted and all of the data supplied by the owner is verified, then the request is processed as follows:

Renewal - normally processed within two weeks

Auxiliary - normally processed within two weeks

New (where we already handicap a similar boat or sister ship) - normally processed within two weeks

New (of a boat design we have not handicapped before) - normally processed within 90 days.

Policy updated on 3/30/2025