

**RETROCESSION DEPARTMENT**  
**COMPARISON OF QUOTED PREMIUM**  
**IN RESPECT OF NICL NON-MARINE (FIRE & ENGINEERING) CATASTROPHE XOL 2019**

Rs. in PKR

TECHNICAL EVALUATION		AON INSURANCE BROKER	GUY CARPENTER/UNIQUE INSURANCE BROKERS	MASCO/PRUDENTIAL INSURANCE BROKERS										
Lead Name		Lloyds Syndicate Beazley, Singapore	QATAR GENERAL INS. & REINS.CO.,	AM TRUST										
Leader rating condition		A+	A-	20%										
Minimum Leader Share		30%	40%	Compliant										
Law & Jurisdiction		Compliant	Compliant	Compliant										
PPW 90 Days		90 days	90 days	90 days										
Minimum & Deposit Premium	85% Required	85%	85%	80%										
Validity of the Quota	45 days.	Compliant	Compliant	Compliant										
Reinsurance Commission	5% to PRCL.	5.00%	5.00%	5.00%										
Policy Period		01-02-2019 TO 31-01-2020	01-02-2019 TO 31-01-2020	01-02-2019 TO 31-01-2020										
<b>FINANCIAL EVALUATION</b>		<b>AON INSURANCE BROKER</b>	<b>GUY CARPENTER/UNIQUE INSURANCE BROKERS</b>	<b>MASCO/PRUDENTIAL INSURANCE BROKERS</b>										
G.N.P.I Rs.587,000,000														
Layer	Limit	Deductible	Adj.Rate	Reinst.	ROL	Premium 100%	Adj.Rate	Reinst.	ROL	Premium 100%	Adj.Rate	Reinst.	ROL	Premium 100%
1	450,000,000	300,000,000	8.854%	1@100%	11.55%	51,975,000	8.50%	1@100%	11.09%	49,895,000	9.1990%	1@100%	12.00%	54,000,000
2	750,000,000	750,000,000	8.854%	1@100%	6.93%	51,975,000	6.8000%	1@100%	5.32%	39,916,000	8.9440%	1@100%	7.00%	52,500,000
			17.7090%		8.66%	103,950,000	15.3000%		7.48%	89,811,000	18.1430%		8.88%	106,500,000
	Special Discount 2.50%					Nil				Nil				12,662,500
	100% Premium					103,950,000				89,811,000				103,837,500
	85% MDP Payable by Client/NICL.					88,357,500				76,339,350				83,070,000
	Less 5% Reinsurance Commission for PRCL					(4,417,875)				-3,816,968				(4,153,500)
	Net Payable to Broker.					83,939,625				72,522,383				78,916,500
	Result	Un-Successful because of high Rates.		Successful because of Lowest Rates.			Un-Successful because of high Rates.				Un-Successful because of high Rates.			




