

**PRCL (WRT0) Renewal 2025-26**  
**Period: From 17-12-2025 to 16-12-2026**  
**Financial Quotations Summary**

| Property (Fire & Engineering) Risk & CAT XOL - Option 1 |                    |                   |                    |                |                       |                    |                |                |
|---------------------------------------------------------|--------------------|-------------------|--------------------|----------------|-----------------------|--------------------|----------------|----------------|
| Participating Broker                                    | Limit              | Excess            | GNCI               | Adj. Rate      | 100% XOL Contribution | 85% MNDP           | Reinstatements | ROL            |
| Lockton/FIB                                             | 175,000,000        | 75,000,000        | 240,000,000        | 40.217%        | 96,520,689            | 82,042,586         | 4 @ 100%       | 55.155%        |
|                                                         | 350,000,000        | 250,000,000       | 240,000,000        | 29.130%        | 69,913,101            | 59,426,136         | 3 @ 100%       | 19.975%        |
|                                                         | 400,000,000        | 600,000,000       | 240,000,000        | 14.491%        | 34,778,980            | 29,562,133         | 1 @ 100%       | 8.695%         |
| <b>Total</b>                                            | <b>925,000,000</b> | <b>75,000,000</b> | <b>240,000,000</b> | <b>83.839%</b> | <b>201,212,771</b>    | <b>171,030,855</b> |                | <b>21.753%</b> |

| Property (Fire & Engineering) Risk & CAT XOL - Option 2 |                    |                   |                    |                |                       |                    |                |                |
|---------------------------------------------------------|--------------------|-------------------|--------------------|----------------|-----------------------|--------------------|----------------|----------------|
| Participating Broker                                    | Limit              | Excess            | GNCI               | Adj. Rate      | 100% XOL Contribution | 85% MNDP           | Reinstatements | ROL            |
| Lockton/FIB                                             | 175,000,000        | 75,000,000        | 300,000,000        | 34.407%        | 103,221,299           | 87,738,104         | 4 @ 100%       | 58.984%        |
|                                                         | 350,000,000        | 250,000,000       | 300,000,000        | 23.995%        | 71,984,601            | 61,186,911         | 3 @ 100%       | 20.567%        |
|                                                         | 400,000,000        | 600,000,000       | 300,000,000        | 12.267%        | 36,800,322            | 31,280,274         | 1 @ 100%       | 9.200%         |
| <b>Total</b>                                            | <b>925,000,000</b> | <b>75,000,000</b> | <b>300,000,000</b> | <b>70.669%</b> | <b>212,006,222</b>    | <b>180,205,289</b> |                | <b>22.920%</b> |

Remarks: Lockton/FIB is the most advantageous bidder.

  
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 Varisha Asghar  
 Management Executive

  
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 Taha Noor Khan  
 In-charge Retro

  
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 ED (Underwriting)/Member IPC

  
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 Acting CFO/Member IPC

  
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 Acting CIA/Member IPC