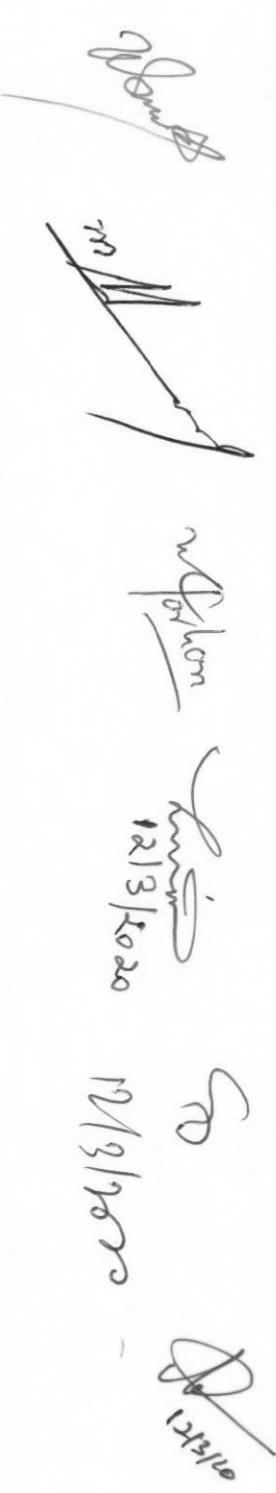


**COMPARISON OF QUOTED PREMIUM  
IN RESPECT OF NICL MARINE CARGO OIL & NON-OIL LAYERING XOL 2020**

Rs. in PKR

TECHNICAL EVALUATION		AON INSURANCE BROKER				ANZER INSURANCE BROKERS				FIDELITY INSURANCE BROKERS				
Lead Name		ODYSSEY RE. UK				CANOPIUS ASIA				QATAR GENERAL INS. & RE				
Leader rating condition Minimum A-		A-				A-				A-				
Validity of the Quota 45 days.		31st March, 2020				20%				45 Days. 30%				
Minimum Lead Share 15%		15%				-				90 days				
PPW 90 Days		90 days				-				85%				
Minimum & Deposit Premium 85% Required		85%				Non-Compliant.				85%				
Reinsurance Commission 5% to PRCL.		5.00%				5.00%				5.00%				
Covering Period.		From. 1st April, 2020 To 31st Marc, 2021				From. 1st April, 2020 To 31st Marc, 2021				From. 1st April, 2020 To 31st Marc, 2021				
FINANCIAL EVALUATION		AON INSURANCE BROKER				ANZER INSURANCE BROKERS				FIDELITY INSURANCE BROKERS				
G.N.P.I Rs.600,000,000														
Layer	Limit	Deductible	Adj. Rate	Reinst.	ROL	Premium 100%	Adj. Rate	Reinst.	ROL	Premium 100%	Adj. Rate	Reinst.	ROL	Premium 100%
1	250,000,000	250,000,000	3.229%	2@100%	7.75%	19,374,000	4.500%	2@100%	-	27,000,000	4.1000%	2@100%	-	24,600,000
2	500,000,000	500,000,000	2.333%	1@100%	2.80%	13,998,000	5.000%	1@100%	-	30,000,000	2.9500%	2@100%	-	17,700,000
3	500,000,000	1,000,000,000	1.417%	1@100%	1.70%	8,502,000	2.5000%	1@100%	-	15,000,000	1.6000%	1@100%	-	9,600,000
			6.9790%		13.13%	41,874,000	12.0000%			72,000,000	8.6500%			51,900,000
100% Premium						41,874,000				72,000,000				51,900,000
85% MDP Payable by Client/NICL.						35,592,900	90%			64,800,000				44,115,000
Less 5% Reinsurance Commission for PRCL						(1,779,645)				(3,240,000)				(2,205,750)
Client Discount will be of Premium. Only Fidelity 5%														(2,205,750)
Net Payable to Broker.						33,813,255				61,560,000				39,703,500
Result		Successful because of being compliant and Lowest on financial side.				Un-Successful because of 90% MDP against requirement of 85% MDP as well as non-compliant on layering structure offered and higher on financial side also.				Un-Successful because of not meeting requirement of quoting for reporter layer also and higher on financial side.				



  
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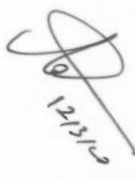
**RETROCESSION DEPARTMENT**  
**COMPARISON OF QUOTED PREMIUM**  
**IN RESPECT OF NICL MARINE CARGO REPORTING XOL 2020.**

TECHNICAL EVALUATION		AON BENFIELD.		ANZER INSURANCE BROKERS				
Lead Name		Hardy Syndicate, London.		CANOPIUS ASIA				
Leader rating condition	Minimum A-	A+		A-				
Validity of the Quota	45 days.	45 days.		-				
Minimum lead Share	15%	20%		20%				
PPW 90 Days		90%		-				
Minimum & Deposit Premium	85% Required	Not Applicable		Not Applicable.				
Reinsurance Commission	5% to PRCL.	Compliant		Compliant				
Covering Period.		1st April, 2020 to 31st March, 2021		1st April, 2020 to 31st March, 2021				
FINANCIAL EVALUATION		AON INSURANCE BROKER		ANZER INSURANCE BROKERS				
G.N.P.I Rs. 600,000,000								
Layer	Limit	Deductible	Adj. Rate	Reinst.	MDP	Adj. Rate	Reinst.	Premium
1ST	4,500,000,000	1,500,000,000	0.012%	Free & Unlimited	10,000,000	0.0085%	-	US\$ 80,000
Total								
100% Premium								Pak Rupees. 12,640,000
Less 5% Reinsurance Commission for PRCL.								-632,000
Net Payable TO Brokers.								12,008,000
CONCLUSION/RESULT		Successful being lower on financial side. & Reinstatements.		Unsuccessful being higher on financial side.				









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