

Dataset 1

Field	Example
Insured	Mombasa Shipping Co.
Cedant	APA Insurance
Broker	Minet
Perils Covered	Fire and Explosion
Geographical Limit	Worldwide
Situation of Risk/Voyage	Route: Mombasa–Rotterdam
Occupation of Insured	Power Plant
Main Activities	Aviation Services
Total Sum Insured (TSI) & Breakdown	KES 500,000,000 (Buildings, Machinery, Stock)
Excess/Deductible	KES 2,000,000
Retention of Cedant (%)	15%
Possible Maximum Loss (PML %)	50%
CAT Exposure	Low (Cyclone)
Period of Insurance	6 months from 01/07/2025 to 31/12/2025
Reinsurance Deductions	Taxes 3%
Claims Experience (Last 3 years)	No claims
Share Offered (%)	30%
Risk Surveyor's Report	Fire protection excellent
Premium Rates	0.25%
Premium	KES 3,500,000
Climate Change Risk Factors	Moderate exposure to flooding
ESG Risk Assessment	Low
% Share (Proposed Acceptance)	25%
Liability (Original currency & KES)	KES 250M
Premium (Original currency & KES)	EUR 50,000 / KES 8M
Remarks	Include terrorism exclusion
Technical Assessment	Good management, high risk exposure
Market Considerations	Limited market appetite
Portfolio Impact	Minimal impact
Proposed Terms & Conditions	Excluding theft losses
Positive Assessment	Excellent loss history
Final Share Proposal	Decline risk
Signature/Date/Time	Underwriter A / 01-10-2025 / 10:30
Manager's Comments	Approved