

Dataset 8

Field	Example
Insured	ABC Manufacturing Ltd.
Cedant	Britam
Broker	Marsh Kenya
Perils Covered	Machinery Breakdown
Geographical Limit	Kenya
Situation of Risk/Voyage	Route: Mombasa–Rotterdam
Occupation of Insured	Hospital
Main Activities	Aviation Services
Total Sum Insured (TSI) & Breakdown	KES 500,000,000 (Buildings, Machinery, Stock)
Excess/Deductible	KES 5,000,000
Retention of Cedant (%)	10%
Possible Maximum Loss (PML %)	30%
CAT Exposure	Medium (Flood)
Period of Insurance	6 months from 01/07/2025 to 31/12/2025
Reinsurance Deductions	Levies 1%
Claims Experience (Last 3 years)	No claims
Share Offered (%)	20%
Risk Surveyor's Report	Safety measures adequate
Premium Rates	2.5‰
Premium	KES 3,500,000
Climate Change Risk Factors	High exposure to drought
ESG Risk Assessment	Low
% Share (Proposed Acceptance)	40%
Liability (Original currency & KES)	USD 1M / KES 150M
Premium (Original currency & KES)	USD 20,000 / KES 3M
Remarks	Subject to improved fire safety
Technical Assessment	Old building, moderate risk
Market Considerations	High demand
Portfolio Impact	Increases exposure to marine risk
Proposed Terms & Conditions	Warranted sprinkler systems operational
Positive Assessment	Comprehensive fire systems
Final Share Proposal	Accept 25%
Signature/Date/Time	Underwriter B / 02-10-2025 / 11:00
Manager's Comments	Review needed