



Doc Ref	KRC/REIN/M3/01		Issue Date		08/12/2016
Issue No	07	Revision No.	10	Revision Date	07/09/2022

3.3.14 Underwriting Authority based on Treaty Limits

Underwriting Authority is based on Treaty Limits. Approval limits/ authority limits and the officer for which exercise is vested upon is listed in the table below;

1	Activity	Underwriting Authority based on Treaty Limits	Authority to be exercised by
a.	Fire and Engineering Property class Gross Acceptance Limit Kes 2B Net Acceptance Limit Kes 50M Event Limit Kes 8B	➤ Kes 1 Billion ➤ Kes 500M and upto Kes 1B ➤ Kes 250M and upto Kes 500M ➤ Upto Kes 250M	General Manager Reinsurance Manager Assistant Manager Senior Underwriter
b.	Miscellaneous Accident Gross Acceptance limit Kes 250M Net Acceptance Limit Kes 10M	➤ Kes 150M ➤ Kes 100M and upto Kes 150M ➤ Kes 50M and upto Kes 100M ➤ Upto Kes 50M	General Manager Reinsurance Manager Assistant Manager Senior Underwriter
c.	Motor and Liability Class	➤ From Kes 125M to above 250M ➤ Kes 50M to Kes 125M ➤ Kes 25M to Kes 50M ➤ 0 to Kes 25M	General Manager Reinsurance Manager Assistant Manager Senior Underwriter
d.	Aviation	➤ Kes 300M	General Manager Reinsurance



Doc Ref	KRC/REIN/M3/01		Issue Date		08/12/2016
Issue No	07	Revision No.	10	Revision Date	07/09/2022

	<p>Maximum line structure</p> <p>Hull Kes 500M</p> <p>Liability Kes 1B</p>	<ul style="list-style-type: none"> ➤ Kes 200M upto Kes 300M ➤ Kes 100M upto Kes 200M ➤ Upto Kes 100M 	<p>Manager</p> <p>Assistant Manager</p> <p>Senior Underwriter</p>
e.	<p>Marine Insurance</p> <p>Gross Acceptance Limit Cargo Kes 700M</p> <p>Gross Acceptance Limit Energy Kes 500M</p> <p>Gross Acceptance Limit Hull Kes 300M</p> <p>Net Acceptance Limit Kes 37.5M Each</p>	<ul style="list-style-type: none"> ➤ Kes 500M ➤ Kes 250M upto Kes 500M ➤ Kes 150M upto Kes 250M ➤ Upto Kes 100M 	<p>General Manager Reinsurance</p> <p>Manager</p> <p>Assistant Manager</p> <p>Senior Underwriter</p>
f.	<p>Political Violence and Terrorism</p> <p>Gross Acceptance Limit Kes 1B</p>	<ul style="list-style-type: none"> ➤ Kes 750M ➤ Kes 500M upto Kes 750M ➤ Kes 250M upto Kes 500M ➤ Upto Kes 250M 	<p>General Manager Reinsurance</p> <p>Manager</p> <p>Assistant Manager</p> <p>Senior Underwriter</p>