MUA INSURANCE RWANDA PRICING STRATEGY AND PREMIUM RATES SCHEDULE VERSION 1 : DECEMBER 2022

Following the directive from BNR and as a matter of good practice MUA Insurance Rwanda engaged an actuarial company Actserv of Kenya to review our financial records for the years starting from 1 January 2017 to 30 June 2021 and come up with recommended premium rates for all classes of insurance that MUA Insurance Rwanda writes.

Actserv conducted this review and sent us their report which they signed off on 22 November 2021. A copy of this report together with a SCHEDULE ON THE NON MOTOR RISKS EXTENDED RATES to be used as rates for standard or average risks is attached for reference purposes. Based on this actuarial report MUA has come up with a range of premium rates per class to be applied depending on the risk level of the particular business being analyzed at a particular point in time.

In broad terms our business risks are classified as low risk, average risk or high risk.

An average risk is considered to be the one that has basic acceptable mitigation factors in place. This kind of risk will be rated at the average rate as recommended by the actuarial firm Actserv.

A low risk business per class is the one that is considered excellent because of having additional optional mitigation factors to reduce likelihood of losses. These business risks will be rated by discounting the average premium to arrive at the minimum price for the best risk per class. Maximum levels of discounts will vary from class to class as indicated in our schedule of premium rates.

A high risk business is the one which lacks even the basic mitigation factors that should always be available. These kinds of risks will have premium loadings on top of the average rate as recommended by the actuarial firm. Maximum loading will also vary from class to class to arrive at the maximum rate per class.

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1. ENGINEERING											
1.1 Contractors All Risks											
Description of Risk	Best Risk/Minimum	Average/Middle	High Risk/Maximum								
	Rate	Rate	Rate								
Residential buildings	0.108550%	0.167%	0.225450%								
Commercial & administrative buildings	0.118950%	0.183%	0.247050%								
Water tanks	0.135200%	0.208%	0.280800%								
Water pipelines	0.148850%	0.229%	0.309150%								
Power transmission lines & Public	0.189150%	0.291%	0.392850%								
Lighting											
Excavation Works	0.162500%	0.250%	0.337500%								
Stadium	0.148850%	0.229%	0.309150%								
Bridges	0.189150%	0.291%	0.392850%								
Dams	0.270400%	0.416%	0.561600%								
Petroleum Tank Farms	0.243750%	0.375%	0.506250%								
Roads in Urban Areas	0.162500%	0.250%	0.337500%								
Roads in Rural Areas	0.189150%	0.291%	0.392850%								
Roads-Open Area Paving	0.148850%	0.229%	0.309150%								
Airports	0.176150%	0.271%	0.365850%								
Ports	0.297700%	0.458%	0.618300%								
Power Plants/Electricity Generating	0.148850%	0.229%	0.309150%								
company - Genset Power Plant											
Power Plants/Electricity Generating	0.067600%	0.104%	0.140400%								
company - Hydroelectric Power Plant											
Power Plants/Electricity Generating	0.148850%	0.229%	0.309150%								
company-Gas turbines	0.1.1002070	0.22770	0.50715070								
Power Plants/Electricity Generating	0.162500%	0,250%	0.337500%								
company-Geothermal Plant	0.10250070	0.23070	0.55750070								
Power Plants/Electricity Generating	0.162500%	0.250%	0.337500%								
company-Coal Power Plant	0.10250070	0.23070	0.55750070								
Power Plants/Electricity Generating	0.094900%	0.146%	0.197100%								
company-Flywheel Energy Storage	0.05450070	0.14070	0.17/100/0								
Power Plants/Electricity Generating	0.162500%	0.250%	0.337500%								
company-Hybrid power plant	0.10230070	0.23070	0.55750070								1
company-rryond power plant							 		 	1	+
1.2 Erection All Risks											
Description of Risk	Best Risk/Minimum	Average/Middle	High Risk/Maximum								
Description of Kisk	Rate	Rate	Rate								1
	Kate	Kate	Kate								1
Residential buildings	0.115700%	0.178%	0.240300%				-		-		+
Residential buildings	[0.113/00%	0.1/8%	0.240300%			1	1	L	L		1

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Commercial & Administrative buildings	0.127400%	0.196%	0.264600%						
Water tanks	0.144300%	0.222%	0.299700%						
Water pipelines	0.158600%	0.244%	0.329400%						
Power transmission lines & Public	0.202150%	0.311%	0.419850%						
Lighting									
Excavation Works	0.173550%	0.267%	0.360450%						
Stadium	0.158600%	0.244%	0.329400%						
Bridges	0.202150%	0.311%	0.419850%						
Dams	0.289250%	0.445%	0.600750%						
Petroleum Tank Farms	0.260000%	0.400%	0.540000%						
Roads in Urban Areas	0.173550%	0.267%	0.360450%						
Roads in Rural Areas	0.202150%	0.311%	0.419850%						
Roads-Open Area Paving	0.158600%	0.244%	0.329400%						
Airports	0.187850%	0.289%	0.390150%						
Ports	0.317850%	0.489%	0.660150%						
Power Plants/Electricity Generating	0.158600%	0.244%	0.329400%						
company-Genset Power Plant									
Power Plants/Electricity Generating	0.072150%	0.111%	0.149850%						
company-Hydroelectric Power Plant									
Power Plants/Electricity Generating	0.158600%	0.244%	0.329400%						
company-Gas turbines									
Power Plants/Electricity Generating	0.173550%	0.267%	0.360450%						
company-Geothermal Plant									
Power Plants/Electricity Generating	0.173550%	0.267%	0.360450%						
company-Coal Power Plant	0.17555070	0.20770	0.500 15070						
Power Plants/Electricity Generating	0.101400%	0.156%	0.210600%						
company-Flywheel Energy Storage	0.101.0070	0.12070	0.21000070						
Power Plants/Electricity Generating	0.173550%	0.267%	0.360450%						
1 ower 1 failts/ Electricity deficiating	0.17333070	0.20770	0.300 1 3070			l			
company-Hybrid power plant	1								
company-Hybrid power plant		0.244%	0.329400%						
Power Plants/Electricity Generating	0.158600%	0.244%	0.329400%						
Power Plants/Electricity Generating company-Combined cycle gas turbine		0.244%	0.329400%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant	0.158600%								
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating		0.244%	0.329400%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm	0.158600%	0.111%	0.149850%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating	0.158600%								
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant	0.158600% 0.072150% 0.072150%	0.111%	0.149850% 0.149850%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating	0.158600% 0.072150% 0.072150% 0.158600%	0.111%	0.149850% 0.149850% 0.329400%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers	0.158600% 0.072150% 0.072150%	0.111%	0.149850% 0.149850%						
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Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers	0.158600% 0.072150% 0.072150% 0.158600% 0.000000% Best Risk/Minimum	0.111% 0.111% 0.244% Average/Middle	0.149850% 0.149850% 0.329400% 0.000000% High Risk/Maximum						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers 1.3 Electronic Equipment	0.158600% 0.072150% 0.072150% 0.158600% 0.000000%	0.111% 0.111% 0.244%	0.149850% 0.149850% 0.329400% 0.000000%						
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Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers 1.3 Electronic Equipment Description of Risk Equipment at insured's premises	0.158600% 0.072150% 0.072150% 0.158600% 0.000000% Best Risk/Minimum Rate 0.148850%	0.111% 0.111% 0.244% Average/Middle Rate 0.229%	0.149850% 0.149850% 0.329400% 0.000000% High Risk/Maximum Rate 0.309150%						
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Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers 1.3 Electronic Equipment Description of Risk Equipment at insured's premises	0.158600% 0.072150% 0.072150% 0.158600% 0.000000% Best Risk/Minimum Rate 0.148850%	0.111% 0.111% 0.244% Average/Middle Rate 0.229%	0.149850% 0.149850% 0.329400% 0.000000% High Risk/Maximum Rate 0.309150%						
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Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers 1.3 Electronic Equipment Description of Risk Equipment at insured's premises Portable items away from the insured's premises 1.4 Machinery Breakdown Description of Risk Agricultural Industry Combine harvester Crawler type / vehicle with caterpillar truck Fodder Drying / straw bailing Leather industry Paper / cardboard industry	0.158600% 0.072150% 0.072150% 0.158600% 0.00000% Best Risk/Minimum Rate 0.148850% 0.397150% Best Risk/Minimum Rate 0.00000% 0.1493350% 0.740350% 0.197600% 0.197600% 0.197600%	0.111% 0.111% 0.244% Average/Middle Rate 0.229% 0.611% Average/Middle Rate 0.759% 1.% 0.304% 0.304% 0.304%	0.149850% 0.149850% 0.329400% 0.000000% High Risk/Maximum Rate 0.309150% 0.824850% High Risk/Maximum Rate 0.000000% 1.024650% 1.537650% 0.410400% 0.410400% 0.410400%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers 1.3 Electronic Equipment Description of Risk Equipment at insured's premises Portable items away from the insured's premises 1.4 Machinery Breakdown Description of Risk Agricultural Industry Combine harvester Crawler type / vehicle with caterpillar truck Fodder Drying / straw bailing Leather industry Storage facility (cold storage, chillers,	0.158600% 0.072150% 0.072150% 0.158600% 0.00000% Best Risk/Minimum Rate 0.148850% 0.397150% Best Risk/Minimum Rate 0.000000% 0.493350% 0.740350% 0.197600% 0.197600%	0.111% 0.111% 0.244% Average/Middle Rate 0.229% 0.611% Average/Middle Rate 0.759% 1.% 0.304% 0.304%	0.149850% 0.149850% 0.329400% 0.000000% High Risk/Maximum Rate 0.309150% 0.824850% High Risk/Maximum Rate 0.000000% 1.024650% 1.537650% 0.410400% 0.410400%						
Power Plants/Electricity Generating company-Combined cycle gas turbine plant Power Plants/Electricity Generating company-Wind farm Power Plants/Electricity Generating company-Solar power plant Communication towers 1.3 Electronic Equipment Description of Risk Equipment at insured's premises Portable items away from the insured's premises 1.4 Machinery Breakdown Description of Risk Agricultural Industry Combine harvester Crawler type / vehicle with caterpillar truck Fodder Drying / straw bailing Leather industry Paper / cardboard industry Storage facility (cold storage, chillers, deep freezer)	0.158600% 0.072150% 0.072150% 0.158600% 0.000000% Best Risk/Minimum Rate 0.148850% 0.397150% Best Risk/Minimum Rate 0.000000% 0.493350% 0.740350% 0.197600% 0.197600% 0.172900%	0.111% 0.111% 0.244% Average/Middle Rate 0.229% 0.611% Average/Middle Rate 0.759% 1.% 0.304% 0.304% 0.304% 0.266%	0.149850% 0.149850% 0.329400% 0.000000% High Risk/Maximum Rate 0.309150% 0.824850% High Risk/Maximum Rate 0.000000% 1.024650% 1.537650% 0.410400% 0.410400% 0.410400% 0.359100%						
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Food & fodder industry	0.148200%	0.228%	0.307800%								
Metal producing industry	0.247000%	0.380%	0.513000%								
Electrical heated, smelting, furnace and	0.247000%	0.380%	0.513000%								
others											
Scrap shearer(hammer, shredder,	0.493350%	0.759%	1.024650%								
crusher plant / steel furnace)											
Metal working industry	0.000000%		0.000000%								
Riveting and welding machine	0.247000%	0.380%	0.513000%								
cutting and facing machine tools	0.123500%	0.190%	0.256500%								
forging equipment (hot work)	0.493350%	0.759%	1.024650%								
forging equipment (cold work)	0.247000%	0.380%	0.513000%								
rolling mill (hot & cold)	0.197600%	0.304%	0.410400%								
heat treatment / wire drawing /	0.247000%	0.380%	0.513000%								
equipment / sheet and metal working											
equipment											
Chemical industry	0.000000%		0.000000%								
Injection / blow molding extruder,	0.197600%	0.304%	0.410400%								
platter presses, vulcanizing presses,	0.17700070	0.50470	0.41040070								
mixture rolling mills, pelletizing											
machines, cocking plant											
other machines and equipment	0.098800%	0.152%	0.205200%								
Graphic industry	0.123500%	0.190%	0.256500%								
Mining industry	0.000000%		0.000000%								
Surface	0.493350%	0.759%	1.024650%								
Transport and traffic system	0.197600%	0.304%	0.410400%		1					1	
Conveyors, Cranes, Winches, Hoist,	0.247000%	0.380%	0.513000%		+		+			1	
	0.247000%	0.380%	0.31300076								
Filling Equipment, etc (For CPM)											
Transformers	0.740350%	1.%	1.537650%								
Others	0.123500%	0.190%	0.256500%								
1.7 D1 . 134 11											
1.5 Plant and Machinery											
Description of Risk	В	est Risk/Minimum Ra	te		Average/Middle Rate		High Risl	k/Maximum	Rate		
	В	sest Risk/Minimum Ra Plant Group	te		Average/Middle Rate Plant Group			k/Maximum ant Group	Rate		
Description of Risk	B		te	1		3			Rate		
	1	Plant Group	3	1 0 712%	Plant Group	3 0 237%	1 PI	ant Group 2	3		
Description of Risk Hazard Class A	1 0.698%	Plant Group 2 0.466%	3 0.232%	1 0.712%	Plant Group 2 0.475%	3 0.237%	Pl 1 :	ant Group 2 0.831%	3 0.415%		
Description of Risk	1 0.698% 0.872%	Plant Group 2 0.466% 0.640%	3 0.232% 0.349%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A	1 0.698%	Plant Group 2 0.466%	3 0.232%		Plant Group 2 0.475%		Pl 1 :	ant Group 2 0.831%	3 0.415%		
Description of Risk Hazard Class A B C	1 0.698% 0.872%	Plant Group 2 0.466% 0.640%	3 0.232% 0.349%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED	1 0.698% 0.872%	Plant Group 2 0.466% 0.640%	3 0.232% 0.349%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings	0.698% 0.872% 1.047%	Plant Group 2 0.466% 0.640% 0.872%	0.232% 0.349% 0.523%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED	1 0.698% 0.872%	Plant Group 2 0.466% 0.640% 0.872%	3 0.232% 0.349%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings	0.698% 0.872% 1.047%	Plant Group 2 0.466% 0.640% 0.872%	0.232% 0.349% 0.523%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings	1 0.698% 0.872% 1.047%	Plant Group 2 0.466% 0.640% 0.872%	3 0.232% 0.349% 0.523%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate	0.232% 0.349% 0.523% High Risk/Maximum Rate	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070%	0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate	0.232% 0.349% 0.523% High Risk/Maximum Rate	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2. 1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070%	0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154%	0.890%	Plant Group 2 0.475% 0.653%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069% 0.069%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070%	0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154%	0.890% 1.%	Plant Group 2 0.475% 0.653% 0.890%	0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2. 1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069% 0.069%	Plant Group 2	0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% Average/M	0.890% 1.%	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma	0.356% 0.534%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069% 0.069%	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154%	0.890% 1.%	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma	0.356% 0.534%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069% 0.069% Best Risk/M Standard Fire (Fire, Lightning	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% Average/N Standard Fire (Fire, Lightning	0.890% 1.%	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning	0.356% 0.534%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk	Best Risk/Minimum Rate 0.069% 0.069% Best Risk/Minimum Rate 0.069% Best Risk/M Standard Fire (Fire, Lightning & Explosion)	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% Average/V Standard Fire (Fire, Lightning & Explosion)	0.890% 1.% liddle Rate Fire ans All Special Perils	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma	0.356% 0.534%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk	1 0.698% 0.872% 1.047% Best Risk/Minimum Rate 0.069% 0.069% Best Risk/M Standard Fire (Fire, Lightning	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% Average/N Standard Fire (Fire, Lightning	0.890% 1.%	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion)	0.356% 0.534% ximum Rate Fire ans All Special Perils	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk	Best Risk/Minimum Rate 0.069% 0.069% Best Risk/Minimum Rate 0.069% Best Risk/M Standard Fire (Fire, Lightning & Explosion)	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% Average/V Standard Fire (Fire, Lightning & Explosion)	0.890% 1.% liddle Rate Fire ans All Special Perils	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning	0.356% 0.534% ximum Rate Fire ans All Special Perils	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk	Best Risk/Minimum Rate 0.069% 0.069% Best Risk/Minimum Rate 0.069% Best Risk/M Standard Fire (Fire, Lightning & Explosion)	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% Average/V Standard Fire (Fire, Lightning & Explosion)	0.890% 1.% liddle Rate Fire ans All Special Perils	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion)	0.356% 0.534% ximum Rate Fire ans All Special Perils 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.045% 1.047% 1.047% 1.045% 1.069%	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Standard Fire (Fire, Lightning & Explosion) 0.144%	0.890% 1.% liddle Rate Fire ans All Special Perils 0.302% 0.330%	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.199%	ximum Rate Fire ans All Special Perils 0.326% 0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds 3-Airports, Airfields & Hangers	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.0469% 0.069% 1.069%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils 0.272% 0.297% 0.272%	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Average/N Standard Fire (Fire, Lightning & Explosion) 0.144% 0.173% 0.144%	0.890% 1.% 1.iddle Rate Fire ans All Special Perils 0.302% 0.302%	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.199% 0.166%	0.356% 0.534% ximum Rate Fire ans All Special Perils 0.326% 0.356% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1Aerated Water Factories, Mineral Water & Water Treatment Plant 2Agricultural Show Grounds 3Airports, Airfields &Hangers 4Aluminum Pressing Works	Best Risk/Minimum Rate 0.069% 0.069% Best Risk/Minimum Rate 0.069% Best Risk/M Griphthing Explosion) 0.071% 0.085% 0.071%	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Average/N Standard Fire (Fire, Lightning & Explosion) 0.144% 0.173% 0.144% 0.144%	0.890% 1.% 1.96 1.06 1.06 1.06 1.07 1.07 1.07 1.07 1.07 1.07 1.07 1.07	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166%	0.356% 0.534% 0.534% ximum Rate Fire ans All Special Perils 0.326% 0.326% 0.326% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds 3-Airports, Airfields & Hangers 4-Aluminum Pressing Works 5-Auction Sale Rooms	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.069%	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Standard Fire (Fire, Lightning & Explosion) 0.144% 0.173% 0.174% 0.144% 0.144%	0.890% 1.% 1.% 1.% 1.% 1.% 1.% 1.% 1.% 1.% 1.	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166%	0.356% 0.534% 0.534% ximum Rate Fire ans All Special Perils 0.326% 0.326% 0.326% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds 3-Airports, Airfields &Hangers 4-Aluminum Pressing Works 5-Auction Sale Rooms 6-Automobile Show Rooms	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.047% 1.047% 1.045% 1.045% 1.069%	Plant Group 2	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Average/N Standard Fire (Fire, Lightning & Explosion) 0.144% 0.144% 0.144% 0.144% 0.144% 0.144%	0.890% 1.% 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166% 0.166% 0.166%	ximum Rate Fire ans All Special Perils 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds 3-Airports, Airfields & Hangers 4-Aluminum Pressing Works 5-Auction Sale Rooms 6-Automobile Show Rooms 7-Bacon Factories	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.047% 1.047% 1.045%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.297%	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Average/N Standard Fire (Fire, Lightning & Explosion) 0.144% 0.144% 0.144% 0.144% 0.144% 0.144% 0.173%	0.890% 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166% 0.166% 0.199%	0.356% 0.534% 0.534% 0.534% Eric ans All Special Perils 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1Aerated Water Factories, Mineral Water & Water Treatment Plant 2Agricultural Show Grounds 3Airports, Airfields & Hangers 4Aluminum Pressing Works 5Auction Sale Rooms 6Automobile Show Rooms 7Bacon Factories 8Bakeries & Biscuits Manufacture	Best Risk/Minimum Rate 0.069% 0.069% 0.069% 0.069% Best Risk/Minimum Rate 0.069% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.085% 0.085% 0.085%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.297% 0.297%	3 0.232% 0.349% 0.523% 0.523% 0.523% 0.523% 0.523% 0.523% 0.154% 0.154% 0.154% 0.144% 0.144% 0.144% 0.144% 0.173% 0.173% 0.173% 0.173% 0.173%	0.890% 1.% 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166% 0.199% 0.199%	0.356% 0.534% 0.534% 0.534% 0.534% Eric ans All Special Perils 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds 3-Airports, Airfields &Hangers 4-Aluminum Pressing Works 5-Auction Sale Rooms 6-Automobile Show Rooms 7-Bacon Factories 8-Bakeries & Biscuits Manufacture 9-Banks	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.046%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.279% 0.173%	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Average/N Standard Fire (Fire, Lightning & Explosion) 0.144% 0.144% 0.144% 0.144% 0.144% 0.144% 0.143% 0.173% 0.173% 0.120%	0.890% 1.% 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166% 0.199% 0.199% 0.199% 0.199%	0.356% 0.534% 0.534% 0.534% ximum Rate Fire ans All Special Perils 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1Aerated Water Factories, Mineral Water & Water Treatment Plant 2Agricultural Show Grounds 3Airports, Airfields & Hangers 4Aluminum Pressing Works 5Auction Sale Rooms 6Automobile Show Rooms 7Bacon Factories 8Bakeries & Biscuits Manufacture	Best Risk/Minimum Rate 0.069% 0.069% 0.069% 0.069% Best Risk/Minimum Rate 0.069% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.071% 0.085% 0.085% 0.085%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.297% 0.297%	3 0.232% 0.349% 0.523% 0.523% 0.523% 0.523% 0.523% 0.523% 0.154% 0.154% 0.154% 0.144% 0.144% 0.144% 0.144% 0.173% 0.173% 0.173% 0.173% 0.173%	0.890% 1.% 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166% 0.199% 0.199%	0.356% 0.534% 0.534% 0.534% ximum Rate Fire ans All Special Perils 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.326%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		
Description of Risk Hazard Class A B C 2. FIRE AND ALLIED 2.1 Private Dwellings Description of Risk Buildings inclusive of boundary walls and out buildings Contents 2.2 Industrial All Risks (Material Damag Description of Risk 1-Aerated Water Factories, Mineral Water & Water Treatment Plant 2-Agricultural Show Grounds 3-Airports, Airfields &Hangers 4-Aluminum Pressing Works 5-Auction Sale Rooms 6-Automobile Show Rooms 7-Bacon Factories 8-Bakeries & Biscuits Manufacture 9-Banks	1 0.698% 0.872% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.047% 1.046%	Plant Group 2 0.466% 0.640% 0.872% Average/Middle Rate 0.070% 0.070% inimum Rate Fire ans All Special Perils 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.272% 0.279% 0.173%	3 0.232% 0.349% 0.523% High Risk/Maximum Rate 0.154% 0.154% Average/N Standard Fire (Fire, Lightning & Explosion) 0.144% 0.144% 0.144% 0.144% 0.144% 0.144% 0.143% 0.173% 0.173% 0.120%	0.890% 1.% 1.96 1.96 1.96 1.96 1.96 1.96 1.96 1.96	Plant Group 2 0.475% 0.653% 0.890% High Risk/Ma Standard Fire (Fire, Lightning & Explosion) 0.166% 0.166% 0.166% 0.166% 0.199% 0.199% 0.199% 0.199%	ximum Rate Fire ans All Special Perils 0.326% 0.326% 0.326% 0.326% 0.326% 0.326% 0.356% 0.356% 0.356% 0.356%	PI 1 1.246% 1.558%	2 0.831% 1.143%	3 0.415% 0.623%		

12-Boarding Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
13-Boat Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
14-Boot & Shoe Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				+
15-Brick & Tile Works	0.071%	0.272%	0.144%	0.302%	0.199%	0.326%	-			+
16-Broadcasting Stations &	0.071%	0.272%	0.144%	0.302%	0.100%	0.320%				+
	0.07176	0.27270	0.14470	0.30276	0.45500	0.2260/				
Telecommunication Houses	0.0710/	0.2720/	0.144%	0.2020/	0.166%	0.326%				
17-Buildings in course of construction	0.071%	0.272%		0.302%	0.166%	0.326%				
18-Butter and Cheese factories,	0.071%	0.272%	0.144%	0.302%	0.4550/	0.0050/				
Creameries and Diaries					0.166%	0.326%				
19-Cafes & Restaurants	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
20-Candle Manufacturing	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
21-Car bonds/ Warehouses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
22-Ceramic & Pottery Works	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
23-Chemical Insecticides and Sprays	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
24-Chemical manufacturing & Storage	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
25-Churches, Chapels, Mosques &	0.059%	0.173%	0.120%	0.192%						
Temples					0.138%	0.207%				
26-Cigarette Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
27-Cinemas and Theatres	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%			1	
28-Clothing Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%			1	1
29-Clubs (Discotheques)	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%			1	1
30-Coal and/ or Compost and Manure in	0.141%	0.401%	0.288%	0.445%						
the Open					0.331%	0.481%				
31-Coffee Mills or Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
32-Cold Storage & Ice Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
33-Collieries	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
34-Concrete Block Works (Wet	0.071%	0.272%	0.144%	0.302%						
Process), Cement Plant					0.166%	0.326%				
35-Confectioneries (Manufacturing)	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
36-Cosmetic Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
37-Cotton Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
38-Distilleries (Chemical)	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
39-Dry Cleaners	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
40-Dwellings & Domestic Outbuildings	0.071%	0.272%	0.144%	0.302%						
(i.e Apartment)					0.166%	0.326%				
41-Electric Light & Power Stations	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
42-Engineering Workshops	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
43-Fish & Meat Processing	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
44-Flax Factories	0.141%	0.401%	0.288%	0.445%	0.331%	0.481%				
45-Flour & Mealie Mills	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
46-Fruit Juice Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
47-Garages	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
48-Ghee Refineries	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
49-Glass Factories	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
50-Gold Smiths	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
51-Goods in Government Bonded	0.085%	0.297%	0.173%	0.330%						
Warehouses & Other Warehouses					0.199%	0.356%				
52-Goods in the Open, Not otherwise	0.085%	0.297%	0.173%	0.330%						
Provided For					0.199%	0.356%				
53-Grass/ papyrus/ makuti / banana fibre	0.169%	0.453%	0.345%	0.503%						
thatched					0.397%	0.543%				
buildings	0.000%	0.000%			0.000%	0.000%				
54-Green houses			Refer to	Refer to						
			reinsurer's rate	reinsurer's rate						
55-Hospitals	0.059%	0.173%	0.120%	0.192%	0.138%	0.207%				
56-Hotels	0.059%	0.190%	0.120%	0.211%	0.138%	0.228%				
57-Jaggery Industries	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
58-Jam & Canning Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
59-Knitting Works	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				1
60-Joinery	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
61-Laundries	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
62-Masonic and/ or Other Fraternal	0.059%	0.173%	0.120%	0.192%	5.250%	5.525/6				
Meeting Halls					0.138%	0.207%				
	1				0.130/0	0.20,70		 		

(2.25 + 1.25 - 6 + 1	0.1120/	0.2400/	0.2200/	0.2000/	0.0550/	0.4400/				
63-Match Manufacturing	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
64-Mining Risks	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
65-Nail, Screw, Needle, Pin, Barbed	0.071%	0.272%	0.144%	0.302%						
Wire & Wire Mesh Makers					0.166%	0.326%				
66-Offices	0.059%	0.173%	0.120%	0.192%	0.138%	0.207%				
67-Depots for Oil Storage, petrol, gas,	0.113%	0.349%	0.230%	0.388%						
essence and like					0.265%	0.419%				
68-Factories for Oil, petrol, gas, essence	0.071%	0.272%	0.144%	0.302%						
& Fat and like					0.166%	0.326%				
69-Power Houses, Power Plant (i.e:	0.071%	0.272%	0.144%	0.302%						
Hydro Power Plant, Peat Power Plat and										
like)					0.166%	0.326%				
70-Paint & Vanish Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%		_		
71-Paper Industries	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%		_		
	0.085%		0.144%	0.302%						
72-Petrol & Gas Filling Stations		0.272%			0.166%	0.326%				
73-Pharmaceutical : Tablet, Pill, Capsule	0.071%	0.272%	0.144%	0.302%						
Making and Bottle Filling					0.166%	0.326%				
74-Plastic Industries	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
75-Poultry Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
76-Printing Works/ Carton Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
77-Pyre-thrum Drying Sheds	0.141%	0.401%	0.288%	0.445%	0.331%	0.481%				
78-Quarries	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
79-Razor Blade Makers	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
80-Rice Mills	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
81-Rubber Goods Factories, Tyre	0.085%	0.297%	0.173%	0.330%						
Factories & Tyre Re-					0.199%	0.356%				
82- Schools (Day)	0.059%	0.190%	0.120%	0.211%	0.138%	0.228%				
83-Schools & Colleges (Boarding) &	0.071%	0.272%	0.144%	0.302%	0.138%	0.220/0		_		
Hostels	0.07176	0.27270	0.14470	0.30276	0.166%	0.2260/				
	0.0710/	0.2720/	0.1440/	0.2020/	0.166%	0.326%				
84-Shops, Super Markets, Markets &	0.071%	0.272%	0.144%	0.302%						
Malls					0.166%	0.326%				
85-Silent/ Dormant Risks	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
86-Sisal Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
87-Soap Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
88-Spray Painting	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%				
89-Stables	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
90-Steel Tubes, Steel Bed & Steel	0.071%	0.272%	0.144%	0.302%						
Furniture Makers					0.166%	0.326%				
91-Steel Rolling Mills, Steel Bar, Strip &	0.071%	0.272%	0.144%	0.302%						
Girder Makers	1				0.166%	0.326%				
92-Sugar Mills & Refinery	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
93-Tanneries	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
94-Tea Factories & Withering Houses	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%	+			+
							 	-		+
95-Timber Stores & Sheds Strong	0.085%	0.297%	0.173%	0.330%	0.199%	0.356%			+	+
96-Tobacco Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%		-		+
97-Unoccupied Buildings	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				1
98-Vinegar Factories	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
99-Wattle Extract Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
100-Wattle (Dry) Back Factories	0.113%	0.349%	0.230%	0.388%	0.265%	0.419%				
101-Wine Bottling Premises	0.071%	0.272%	0.144%	0.302%	0.166%	0.326%				
102-Woodworkers, Carpenters, Saw	0.085%	0.297%	0.173%	0.330%						
Mills, Joiners, Cabinet Makers &										
Upholsterers					0.199%	0.356%				
103-Thatched roof buildings	0.212%	0.530%	0.432%	0.589%	0.497%	0.636%				1
104-Other Occupancy/Risks not	0.212%	0.530%	0.432%	0.589%	55770	3.33370				+
specified		1	0.10270		0.497%	0.636%				
эрестои		+			0.43/%	0.030%				+
3.1 Directors and Officers Liability										
on Directors and Officers Elabring	Doot Diely/Minimum	Aviene ge/M* 1.11.	High Diely/Mi							
Description of Riels	Best Risk/Minimum	Average/Middle	High Risk/Maximum							
Description of Risk	Rate	Rate	Rate							
Figure del Complete (B. 1 F. B.	-						 			+
Financial Services (Banks, Forex Bureau,		Refer to Reinsurer								
Microfinance Institutions, Sacco	1			I	1		1	1	1	1

Other Risks such as offices not exposed to									1	
huge Sums of Money		Refer to Reinsurer								
riage sains of workey										
3.2 Employer Liability										
312 Employal Emonty	Best Risk/Minimum	Average/Middle	High Risk/Maximum							
Description of Risk	Rate	Rate	Rate							
Businessmen and the like	0.171%	0.21%	0.257%							
Engineers and the like	0.240%		0.360%							
Office and administration	0.127%	0.16%	0.191%							
Manufacturing class 1 (person not involved										
in hazardous activities e.g office		0.21%								
&administration)	0.171%		0.257%							
Manufacturing class 1 (person involved in										
hazardous activities e.g person operating		0.30%								
on industrial processing machines)	0.240%		0.360%							
	0.240%		0.360%							
Construction Workers	0.240%	0.30%	0.300%							
Drivers; Security Guards, Turn Boys, and Mining workers	0.342%	0.43%	0.514%							
wining workers	0.342/0		0.514%							
3.3 Product Liability										
5.3 Product Littolity	Best Risk/Minimum	Average/Middle	High Risk/Maximum							
Description of Risk	Rate	Rate	Rate							
Description of Risk	Kate	Rate	Kate							
Manufacturing of human food		0.53%								
Manufacturing of electronics and										
construction materials		0.40%								
Chemical industries		0.40%								
Others		0.27%								
outers .		0.27 /0								
3.4 Public Liability										
	Best Risk/Minimum	Average/Middle	High Risk/Maximum							
Description of Risk	Rate	Rate	Rate							
1										
Utilities	1.952%	2.60%	2.992%							
Manufacturing	0.781%	1.04%	1.197%							
Hotel/Restaurant/Tourism	0.390%	0.52%	0.598%							
Telecommunication/Financial Services	0.195%	0.26%	0.299%							
Chemical industries	1.171%	1.56%	1.795%							
Others	0.195%	0.26%	0.299%							
4.1 Marine Cargo										
Description of Risk	Best Risk/Mi		Average/M		High Risk/Max					
	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized				
Raw Agricultural Produce such as Cotton;										
Tea; Cocoa; Rice in Bags/Bales/Chests			0.34%	0.38%						
,,	0.310%	0.341%			0.378%	0.417%				
Grains in Bags such as Maize; Beans; Peas.										
Exclude damage caused by Rain Water			0.37%	0.41%						
other than from the sea, Inherent Vice	0.332%	0.365%			0.406%	0.4470/				
	0.332%	0.365%			0.406%	0.447%		 	 	
Non Fragile General Merchandise/								1	1	
Manufactured goods such as Machinery;			0.34%	0.38%						
Iron Products not susceptible to pilferage.			0.34 /0	0.5676				1	1	
Exclude Rust, Oxidation and discoloration	0.310%	0.341%			0.378%	0.417%		1	1	
Non Fragile General Merchandise/	0.510%	0.541/			0.57870	0.717/0				
Manufactured goods such as Machinery;								1	1	
Iron Products such as Spare Parts; Batteries,			0.37%	0.41%				1	1	
Tyres; Cigarettes; Paper all susceptible to			0.57 70	0.4170						
Pilferage; Water damage	0.332%	0.365%	3		0.406%	0.447%		1	1	
	3.55270	2,505%			2.100/0	2.11770				
Semi-Fragile Merchandise / Manufactured			0.54%	0.60%				1	1	
goods such as Electrical Appliances	0.487%	0.536%			0.595%	0.655%				

Fragile General Merchandise goods such as												
Glass; Glassware; Glass Louvers; Glass			1.48%	1.62%								
Sheets; Chinaware's; Wines, Liquor but			1.40 /0	1.02/6								
excluding Ornamented Glass	1.328%	1.461%			1.624%	1.785%						
Chemical Products in Drums. Exclude			0.440/	0.400/								
Explosives and inherent vice	0.399%	0.438%	0.44%	0.49%	0.487%	0.536%						
Chemicals / Cement / Fertilizer in Bags												
excluding spillage, rain water damage,			0.59%	0.65%								
inherent vice other than by Sea Water	0.531%	0.584%	0.3770	0.0570	0.649%	0.714%						
	0.575%	0.633%	0.64%	0.70%	0.703%	0.773%						
Pharmaceuticals	0.575%	0.033%	0.64%	0.70%	0.703%	0.773%						
Food and Foodstuffs and Confectionery in			0.34%	0.38%								
cans	0.310%	0.341%			0.378%	0.417%						
Food and Foodstuffs (sugar, salt and the			0.37%	0.41%								
like) and Confectionery in Bags / Cartons	0.332%	0.365%			0.406%	0.447%						
Bulk Cargo Petroleum Products	0.664%	0.000%	0.74%		0.812%	0.000%						
Bulk Cargo (Grains and Others) and Edible			0.34%									
Oils	0.310%	0.000%	0.34 /6		0.378%	0.000%						
Other Liquid and beers	1.328%	0.000%	1.48%		1.624%	0.000%						
4.2 Marine Goods in Transit		Best Risk/Mir	nimum Rate			Average/Middle F	Rate			High Risk/I	Maximum Rate	
	Road Accident		All		Road Accident		A		Road		A	I I
							11		Acciden		1	
	Only		Risks		Only		R		t Only		R	
D is the state of								Non		Non		Non
Description of Risk	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Non Containerized	Containerized	Containerize	Containerized	Containerized	Containerized	Containerized
1 - Dona A mi mitumi Dandara anak an								d				
1.a. Raw Agricultural Produce such as					0.010/	0.000/	0.000/	0.050/				
Cotton; Tea; Cocoa; Rice in					0.21%	0.23%	0.32%	0.35%				
Bags/Bales/Chests	0.165%	0.181%	0.253%	0.278%					0.247%	0.271%	0.379%	0.4189
1.b. Grains in Bags such as Maize; Beans;												
Peas. Exclude damage caused by Rain					0.22%	0.24%	0.34%	0.37%				
Water other than from the sea, Inherent					0.22/6	0.2476	0.5476	0.57 /6				
Vice	0.176%	0.194%	0.271%	0.298%					0.264%	0.290%	0.407%	0.4489
2 N F 3 C 1M 1 F /												
2.a. Non Fragile General Merchandise/												
Manufactured goods such as Machinery;					0.21%	0.23%	0.32%	0.35%				
Iron Products not susceptible to pilferage.												
Exclude Rust, Oxidation and discoloration	0.165%	0.181%	0.253%	0.278%					0.247%	0.271%	0.379%	0.4189
2.b. Non Fragile General Merchandise/	0.20570	0.10170	0.25070	0.27070					0.2 1770	0.27.270	0.3737	0.1107
Manufactured goods such as Machinery;												
					0.22%	0.24%	0.34%	0.37%				
Iron Products such as Spare Parts; Batteries;					0.22%	0.24%	0.34%	0.37%				
Tyres; Cigarettes; Paper all susceptible to												
Pilferage; Water damage	0.176%	0.194%	0.271%	0.298%					0.264%	0.290%	0.407%	0.4489
3. Semi-Fragile Merchandise /												
Manufactured goods such as Electrical					0.32%	0.36%	0.50%	0.55%				
Appliances	0.258%	0.284%	0.398%	0.438%					0.388%	0.426%	0.596%	0.6569
4. Fragile General Merchandise goods such												
as Glass; Glassware; Glass Louvers; Glass					0.88%	0.97%	1.36%	1.49%				
Sheets; Chinaware's; Wines, Liquor but					0.88%	0.97%	1.36%	1.49%				
excluding Ornamented Glass	0.705%	0.775%	1.084%	1.193%					1.057%	1.163%	1.626%	1.7899
5.a. Chemical Products in Drums. Exclude												
Explosives and inherent vice	0.211%	0.233%	0.326%	0.358%	0.26%	0.29%	0.41%	0.45%	0.317%	0.349%	0.488%	0.5369
		0.2007		0.000.1					0.02.77	0.0.071		
5.b. Chemicals / Cement / Fertilizer in Bags												1
excluding spillage, rain water damage,					0.35%	0.39%	0.54%	0.60%				
inherent vice other than by Sea Water	0.0004		0.4040/	0.4770/					0.4000/		0.5500	
·	0.282%	0.310%	0.434%	0.477%					0.422%	0.466%	0.650%	
5.c. Pharmaceuticals	0.306%	0.336%	0.470%	0.517%	0.38%	0.42%	0.59%	0.65%	0.458%	0.504%	0.704%	0.7759
6.a. Food and Foodstuffs and Confectionery					0.21%	0.23%	0.32%	0.35%				
in Cans	0.165%	0.181%	0.253%	0.278%	0.2170	0.2070	0.0270	-0.0073	0.247%	0.271%	0.379%	0.4189
6.b. Food and Foodstuffs (sugar, salt and												
the like) and Confectionery in Bags /					0.22%	0.24%	0.34%	0.37%				1
Cartons	0.172%	0.194%	0.271%	0.298%					0.258%	0.290%	0.407%	0.4489
7.a. Bulk Cargo Petroleum Products	0.353%	0.388%	0.542%	0.000%	0.44%	0.49%	0.68%		0.529%	0.582%	0.814%	0.0009
7.b. Bulk Cargo (Grains and Others) and												
Edible Oils	0.165%	0.181%	0.253%	0.000%	0.21%	0.23%	0.32%		0.247%	0.271%	0.379%	0.0009
7.c. Other Liquid and beers	0.705%	0.775%	1.084%	0.000%	0.88%	0.97%	1.36%		1.057%	1.163%	1.626%	
7.c. Onier Liquiu anu beers	0.705%	0.775%	1.084%	0.000%	0.08%	0.5776	1.30%		1.05/%	1.103%	1.020%	0.0007

	0.5070/	0.5450/		0.0044/	0.800/	0.040/	1.100/	1 240/	0.0040/	0.0700/	4.0550/	4 4000/
8.Matches, Fireworks, Explosives,	0.587%	0.646%	0.904%	0.994%	0.73%	0.81%	1.13%	1.24%	0.881%	0.970%	1.356%	1.492%
Gunpowder, Flammables, Acids	0.587%	0.646%	0.0040/	0.994%	0.73%	Refer to Rating Comr	1.13%	1.24%	0.881%	0.970%	1.356%	1.492%
9.Copper and other precious metals	0.587%	0.646%	0.904%	0.994%	0.73%	0.81%	1.13%	1.24%	0.881%	0.970%	1.356%	1.492%
10. Household Goods and Personal Effects:	0.2250/	0.3500/	0.2620/	0.2000/	0.29%	0.32%	0.45%	0.50%	0.2520/	0.2000/	0.5420/	0.5050/
a. Professionally packed	0.235%	0.258%	0.362%	0.398%					0.353%	0.388%	0.542%	0.596%
10. Household Goods and Personal Effects:	0.0500/	0.0000		0.5070/	0.44%	0.49%	0.68%	0.75%	0.5000/	0.5000/	0.0440/	2 2250/
b. Not professionally packed	0.353%	0.388%	0.542%	0.597%					0.529%	0.582%	0.814%	0.895%
5.1 Burglary												
	Best Risk/Minimum	Average/Middle	High Risk/Maximum									
Description of Risk	Rate	Rate	Rate									
	0.000/	0.000/	0.0400/									
Ordinary goods	0.209%	0.22%	0.242%									
High Valued Goods(such as precious	0.0400/	0.36%	0.0050/									
metals)	0.342%		0.396%									
5.2 Fidelity Guarantee												
	Best Risk/Minimum	Average/Middle	High Risk/Maximum									
Description of Risk	Rate	Rate	Rate									
Financial services (banks, forex bureau,	4.050/	4.50%	5.0500/									
microfinance institutions, sacco)	4.05%		5.850%									
Distribution channels & sales/ purchasing	2.500/	4.00%	5 0000/									
staff	3.60%		5.200%									
Other risks such as offices not exposed to	2.250	2.50%	2.2500/									
huge sums of money	2.25%		3.250%									
Security firms	4.50%	5.00%	6.500%									
5.3 Group Personal Accident												
	Best Risk/Minimum	Average/Middle	High Risk/Maximum									
Description of Risk	Rate	Rate	Rate									
Businessmen and the like	0.228%	0.25%	0.380%									
Engineers and the like	0.319%	0.35%	0.531%									
Office and administration	0.168%	0.19%	0.281%									
Manufacturing class 1 (person not involved												
in hazardous activities e.g office		0.25%	0.000/									
&administration)	0.228%		0.380%									
Manufacturing class 1 (person involved in												
hazardous activities e.g person operating		0.35%										
on industrial processing machines)			0.5040/									
	0.319%	0.000/	0.531%									
Construction Workers	0.319%	0.35%	0.531%			-	1	-				
Drivers; Security Guards, Turn Boys, and	0.4550	0.51%	0.7500/			1			[
Mining workers	0.455%	0.25%	0.758% 0.380%			1	1	-				
Student at internship		0.25%	0.380%									
5.1 Political Violence and Terrorisi												
9.1 Political violence and Terrorisi	Best Risk/Minimum	A vione go / 1 4 3 3 1 -	High Risk/Maximum									
Description of Risk	Rate	Average/Middle Rate	Rate			1			[
Description of Kisk	Kate	Nate	Kate									
Private Stand-alone Residence	0.038%	0.04%	0.052%			 	+	 				
Apartments	0.038%	0.04%	0.056%				+					
Administrative offices	0.050%	0.05%	0.056%			 	+	 				
Commercial building in own compound	0.050%		0.087%			 	+					
Commercial building not protected by	0.004/6		0.007/6			 	+	<u> </u>				
boundary wall	0.069%	0.07%	0.095%									l
Hotel / Banks	0.005%	0.10%	0.130%			+	+	<u> </u>				
Industrial Risks in own compound with	0.03370		0.130%				1					
electric fence	0.064%	0.07%	0.087%									
Industrial Risks without boundary wall	0.069%	0.07%	0.095%			+	+					
Roadside Shops	0.038%	0.04%	0.052%				1	-				
	0.038/0		0.032/6			 	+					
Supermarkets protected by access control	0.114%	0.12%	0.156%									
Churches, Mosques, Temples	0.064%		0.130%			 	+					
Citarenes, Mosques, Temples	0.064%	0.07 /6	0.087%			1	<u> </u>	L				

5.2 Professional Indemnity								
	Best Risk/Minimum Rate	Average/Middle Rate	High Risk/Maximum Rate					
Medical malpractice (Doctors, Hospitals, clinics)	2.85%	3.00%	3.300%					
Engineers, Architects, Builders	2.38%	2.50%	2.750%					
Lawyers, Accountants, Auditors, Surveyors, Property valuers	1.90%	2.00%	2.200%					
Insurance Agents	1.43%	1.50%	1.650%					
Others (e.g Pharmacy)	1.43%	1.50%	1.650%	·				