

ABC Insurance Limited																		
Business Plan - period 1 January to 31 December 2022																		
Class	Fronted	Gross Premium £	Fronting Fee	Specific R/I £	Net Premium £	Max Gross Exposure £	Specific R/I Prop £	Non- Prop £	Maximum net exposure £	Expected net losses £	Expected loss ratio	Typical loss profile	Max exposure to AOE £	Max aggregate exposure £	Variability of reserves	Origin	Claims made/ occurrence	Ground up deductible £
Material Damage and Loss of Rent	Yes	4,122,975	(164,919)	-	3,958,056	4,947,570	-	-	4,947,570	1,187,417	30%	LV/LF	500,000	4,947,570	High	UK	O	-
		-		-	-	-	-	-	-	-	0%	-	-	-	-	-	O	-
		-		-	-	-	-	-	-	-	0%	-	-	-	-	-	O	-
		-		-	-	-	-	-	-	-	0%	-	-	-	-	-	O	-
		4,122,975		-	3,958,056	4,947,570	-	-	4,947,570	1,187,417	30%			4,947,570				
Maximum/Expected exposure: Net Premium Income		4,947,570 3,958,056		1,187,417 3,958,056														
Residual Exposure /(surplus)		989,514	(2,770,639)															
Capital Base	Share Capital	500,000		500,000														
	P&L Reserves	7,640,500		7,640,500														
		8,140,500		8,140,500														
Adjustments	Uncalled Share Capital	-		-														
		8,140,500		8,140,500														
	Risk Gap	(989,514)		2,770,639														

KEY
 HV = High Value
 LF = Low Frequency
 LV= Low Value
 HF = High Frequency
 CM = Claims Made
 O = Occurrence

Other Information and comments relevant to the company's operations:

a) Policy period - 25 December to 24 December
 b) - MD & Loss of Rent:
 95% each and every occurrence capped at £500,000 reducing thereafter to £250,000 after two claims exceed £500,000