



SADHARAN BIMA CORPORATION

SADHARAN BIMA BHABAN
33, DILKUSHA COMMERCIAL AREA, DHAKA – 1000
BANGLADESH
REINSURANCE DIVISION

Ref: 53.07.00.00.218.32.06.2026

Dated: 29.07.2026

TO WHOM IT MAY CONCERN

This is to certify that Sadharan Bima Corporation has provided Treaty Re-insurance protection to **M/s. Islami Insurance Bangladesh Ltd.** for 12 months effective from 1st April 2026 to 31st March 2027 covering the following classes of business :

A. Fire Business

Maximum amount protected by SBC under Treaty

Fire Surplus

(All Figs. are in Taka)

1. Retention: 2,50,00,000
2. Line Limit: 18 Lines
3. Treaty Limit: Tk. 45,00,00,000
4. **Fire Catastrophe X/L Cover Treaty** TK. 70,00,000 Excess of 30,00,000

Order Hereon: 100%

B. Marine Cargo Business

Maximum amount protected by SBC under Treaty per bottom/location.

Marine Cargo (L.C.) Surplus Treaty:

1. Retention: 15,00,000
2. Line Limit: 40 Lines
3. Treaty Limit: Tk. 6,00,00,000

Order Hereon: 100%

C. Marine Hull Business

Maximum amount protected by SBC under Treaty per vessel.

Marine Hull (Inland) Surplus Treaty:

1. Retention: 50,00,000
2. Line Limit: 4 Lines
3. Treaty Limit: Tk. 2,00,00,000

Order Hereon: 100%



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D. Engineering Business

Maximum amount protected by SBC under Treaty any one risk.

Engineering Surplus Treaty:

1. **Retentions:**
 - a) MBD & BPV 10,00,000
 - b) CAR & EAR 10,00,000
 - c) DOS & EEI 10,00,000
2. **Line Limits:**
 - a) MBD & BPV 10 Lines
 - b) CAR & EAR 15 Lines
 - c) DOS & EEI 5 Lines
3. **Treaty limits:**
 - a) MBD & BPV Tk. 1,00,00,000
 - b) CAR & EAR Tk. 1,50,00,000
 - c) DOS & EEI Tk. 50,00,000

Order Hereon: 100%

E. Miscellaneous Accident Business

Maximum amount protected by SBC under Treaty any one risk/person.

Miscellaneous Accident Surplus Treaty:

1. **Retentions:**
 - a) All Business 10,00,000
 - b) Personal Accident 2,00,000
 - c) Personal Accident (accumulation) 5,00,000
2. **Line Limits:**
 - a) All Business 10 Lines
 - b) Personal Accident 5 Lines
 - c) Personal Accident (accumulation) 20 Lines
3. **Treaty limits:**
 - a) All Business Tk. 1,00,00,000
 - b) Personal Accident Tk. 10,00,000
 - c) Personal Accident (accumulation) Tk. 1,00,00,000

Order Hereon: 100%



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F. Motor Business

Motor Vehicle excess of loss treaty :

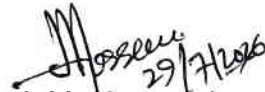
Maximum amount protected by SBC under Treaty any one loss or series of losses arising out of one event.

a) First Layer : TK. 10,00,000 Excess of 5,00,000

Order Hereon: 100%

Payment of quarterly premium and M&DP to be paid as per treaty condition.

If the company requires protection in excess of the amounts mentioned above, we shall consider such additional protection on facultative reinsurance basis on specific approach by the company at terms to be mutually agreed upon.


(Md. Jakir Hossain)

**General Manager
Sadharan Bima Corporation**



