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South China Insurance Continuity Performance Bonus Clause

100.03.21 (100)華產企字第139號函備查

As of renewal date of this policy (As Arranged) of the forthcoming annual premium, AP's and returns booked will be collected and paid to the underwriters hereon.

Continuity

The (As Arranged)% bonus granted will become due to Underwriters if this insurance is not renewed with South China Insurance Company, Ltd at South China's quoted terms and for at least the expiring line.

Performance

The (As Arranged) bonus granted may become due will not be collected and paid to the underwriters hereon at expiry:

If the overall gross loss ratio is below or equal to (As Arranged)%.

To calculate the above mentioned ratio at renewal, underwriters will take into account the (As Arranged) policy year result.

Gross premiums taken into account will be net of any returns and after CPB (As Arranged)%.

Claims will include all known paid and outstanding claims at the time the overall loss record is submitted to the underwriters hereon.

But, in the event of any further claims deterioration arising on this insurance after presentation of renewal statistics it is hereby agreed that the balance that may become due shall be adjusted accordingly at the following years renewal.

However, for the purpose of assessing renewal terms thereafter, the underwriters hereon will be using the expiring (As Arranged)% gross premium as a guidance.