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## South China Insurance Profit Sharieng Agreement

100.11.07(100)華產企字第 836 號函備查

Subject to continuation of this policy the ensuring twelve( 12 ) months after each twelve( 12 ) months anniversary, the company agree to return to the Assured a profit commission of \_\_\_\_% of the net ascertained profit in respect of this policy year.

The net ascertained profit shall be calculated by deducting the “debit” from the “credit” as follows:

Credit \_\_\_\_% of gross marine premium less all return of premium.

Debit

1. All paid claims and related expenses less any salvage and recoveries occurring on shipments made during the policy year.
2. Underwriters’ reserves for all claim outstanding and relate expenses occurring on shipment made during the policy year.
3. Deficit, if any, brought forward from the previous year’s profit commission calculation provided that no such deficit shall be carried forward for more than \_\_\_\_\_ years.

An initial adjustment under this Profit Sharing Agreement shall be made on or about \_\_\_\_\_ months following the policy year concerned. Subsequent additional adjustments shall be made with respect to each policy year on or about the anniversary of each respective initial adjustment, which shall take into consideration claim payments or reserves and all recoveries received subsequent to the last adjustment.

Premiums losses reserves and recoveries as recorded in this Company’s records shall be accepted by the Assured for the purpose of Profit Sharing Calculations.

No Profit share shall be paid for the prior year following cancellation of this Policy.