

※要保人可透過本公司免費服務電話(0800-010850)、網站(<http://www.south-china.com.tw>)或總公司、分公司及通訊處查閱公開資訊文件。
※本商品經本公司合格簽署人員檢視其內容業已符合保險精算原則及保險法令，惟為確保權益，基於保險業與消費者衡平對等原則，消費者仍應詳加閱讀保險單條款與相關文件，審慎選擇保險商品。本商品如有虛偽不實或違法情事，應由本公司及負責人依法負責。
※詳細承保內容以保單條款為準。 ※本商品受保險安定基金之保障。

South China Insurance Profit Sharing Clause

103.01.22(103)華產企字第 021 號函備查

Subject to continuation of this policy for the ensuing _____ months after each _____ months anniversary, the company agrees to return to the Assured a profit commission as _____% 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 related expenses occurring on shipments made during the policy year.

Profit Commission will be paid at following calculations:

$(\text{Credit} - \text{Debit}) \times \text{_____ \%} = \text{Profit Commission}$

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.

Premium 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.