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South China Insurance Review Scale of Premium Clause (Applicable to As Arranged)

103.04.07 (103) 華產企字第 088 號函備查

The under mentioned loss ratio shall be calculated upon the statistics as at expiring date of policy for the period from commencement to expiry of the policy thereof.

The final and annual premium/rates of the policy shall be adjusted according to the following Review Formula:-

Review Formula

<u>Loss Ratio if</u>	<u>Premium Adjusted as</u>
<u>(As arranged/Nil) % and less:</u>	<u>(As arranged/Nil) % decrease in rating</u>
<u>(As arranged/Nil) % ~ (As arranged/Nil) %:</u>	<u>(As arranged/Nil) % decrease in rating</u>
<u>(As arranged/Nil) % ~ (As arranged/Nil) %:</u>	<u>(As arranged/Nil) % decrease in rating</u>
<u>(As arranged/Nil) % ~ (As arranged/Nil) %:</u>	As agreed (and/or expiry)
<u>(As arranged/Nil) % ~ (As arranged/Nil) %:</u>	<u>(As arranged/Nil) % increase in rating</u>
<u>(As arranged/Nil) % ~ (As arranged/Nil) %:</u>	<u>(As arranged/Nil) % increase in rating</u>
<u>(As arranged/Nil) % and over:</u>	<u>(As arranged/Nil) % increase in rating</u>

The actual premium shall include additional premium and return premium of the policy.

The loss ratio shall include paid and outstanding claims, all costs and expenses associated therewith.