



本商品經本公司合格簽署人員檢視其內容業以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。
保戶查詢其投保及最近一期繳費狀況專線:(02) 2577-5797

科法斯產物貿易信用保險集團附加保險費附加條款(A)

111.04.18 科保字第1110034號函備查

M_PRE_GRPMA_03_ST

GROUP MALUS

In relation to an *insurance period*, we will calculate the loss ratio of the participating **CGS Contracts** (the 'Group Loss Ratio'). You benefit from this *Group Malus* and it applies under your **Contract** as follows:

- The numerator is the aggregate amount of indemnities paid out attached to the concerned *insurance period* (net of **Recoveries** received up to the calculation date) plus the reserves for claims attached to the concerned *insurance period*
- The denominator is the aggregate amount of net premium paid by the participating **CGS Insureds** for the concerned *insurance period*

Depending on the balance of the Group Loss Ratio, the related adjustment will apply as detailed in the profitability table below.

Group Loss Ratio	Group Malus applicable
From 0% - up to and including [X%]	[A%]
Greater than [X%] - up to and including [Y%]	[B%]
Greater than [Y%] - up to and including [Z%]	[C%]

The Triggering of the Group Malus shall be decided by the **Programme Leader** at any time as soon as there is no more risk of **Non-Payment** of **Debts** relating to **Deliveries** made during the *insurance period*.

In application of the Group Malus, we will invoice you a premium surcharge equal to the percentage of malus defined in the table above times your premium payments.