



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

科法斯產物應收帳款信用保險集團紅利／附加保險費附加條款

111.01.07 科保字第1110002號函備查

Group Bonus/Malus

As member of the Subgroup GBM part of the CGS Program [and in lieu of provisions related to *bonus/malus* stipulated in your CGS Policy], your contract is eligible to the benefit of a group bonus / malus (the "**Group Bonus / Malus**"), as described hereafter.

At the end of the Insurance Period, the Program Leader shall calculate the loss ratio of the Subgroup GBM (the "**Group Loss Ratio**") as follows:

Aggregate amount of claims paid out attached to the concerned Insurance period (net of recoveries)	+	Reserves for claims attached to the concerned Insurance Period
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Aggregate amount of final premium paid by CGS Policyholders of the Subgroup GBM for the concerned Insurance Period (the "**Final Aggregate Group Premium**")

Depending on the balance of the Group Loss Ratio, the following adjustment will be applied:

GROUP LOSS RATIO	BONUS / MALUS APPLICABLE
Up to 20%	Premium refund of [●]% of the Final Aggregate Group Premium
Between 21% and 30%	Premium refund of [●]% of the Final Aggregate Group Premium
Between 31% and 50%	Premium refund of [●]% of the Final Aggregate Group Premium
Between 50% and 55%	No refund, no surcharge
Between 55% and 65%	Premium surcharge of [●]% of the Final Aggregate Group Premium
Between 65% and 70%	Premium surcharge of [●]% of the Final Aggregate Group Premium
Above 70%	Premium surcharge of [●]% of the Final Aggregate Group Premium



Group Bonus/Malus calculation shall be exclusively requested by the Head of the CGS Insured Group (not by a CGS Policyholder).

Should the Group Loss Ratio amount up to 50% (Group Bonus – Premium Refund):

The Premium Refund shall be shared between CGS Policyholders of the Subgroup GBM, on a prorata basis of your respective contribution to the Group Loss Ratio, subject to the condition that application of the Refund shall not lead to a situation where amount of the premium paid less amount of the premium refunded would be lower than the Minimum Premium applicable to your contract. In such a case, the premium will be refunded within the limit of your Minimum Premium.

Payment of the Group Bonus will be conditional upon:

- i) Renewal of the Subgroup GBM for a further Insurance Period

And

- ii) Your provision of a waiver of your rights to payment of any subsequent claims, not yet notified, attached to the concerned Insurance Period.

Should the Group Loss Ratio amount above 55% (Group Malus – Premium Surcharge):

A Premium Surcharge shall be applied as follows:

Choose one option:

[Option 1: If your CGS Policy has an individual loss ratio the “**Policy Loss Ratio**” exceeding [●]%, a Premium Surcharge shall be applied to your contract, on a prorata basis of its respective contribution to the malus]

[Option 2: Premium Surcharge shall be equally shared between all the CGS Policies.]

You hereby expressly acknowledge and agree that provisions related to the Group Bonus/Malus as detailed here above may affect the amount of premium payable by you under this contract.