

F79.01 Result sharing

At the end of each insurance period, you will have the right to a possible result-sharing for this period calculated as follows:

- a) Upon settlement of the last claim for the said period, we will open an account. We will enter on the credit side the premiums paid by you for this period, and enter on the debit side a percentage of those premiums - and the net claim payments for this same period.

The claim payment of collection expenses where the **debt** has been recovered before claim payment will not enter the calculation of the result sharing account.

- b) If this account shows a credit balance, we will refund to you a percentage of the credit balance, as specified in the schedule.
- c) If this account shows a debit balance, we will invoice you an additional premium backdated to the start of the *insurance period*, by applying a *percentage increase* to the *minimum premium* and to the *premium rate(s)*.
- d) Payment of the profit-share is subject to the renewal of the contract at the expiration date.