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<附錄> 美國 Financial Q/S Agreement Wording<sup>35)</sup>

1. (Business Covered)

- .
- (net retained liability)
- ( : 50%) .

2. (Territory)

- .

3. (Term and Cancellation)

- 
- (short notice of cancellation)
- 90 가 가
- ).
- ( IBNR )
- (
- ( )
- ).

4. (Limit and Retention)

- 
- 

5. (Premium and Commission)

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35) R.George Monti, Andrew Barilel, *ibid*, pp.85-94 .

- 50% (provisional ceding commission)
- sliding scale
- 5%
- “loss ratio corridor”( : 74% 84% ) loss ratio corridor

6. (Accounts and Remittance)

- (monthly accounts) ( 가 15 가

7. (Exclusions)

-

8. (Definitions)

- (original gross net written premium) (earned premium)

9. (Original Conditions)

- ( )  
.

10. (Loss Notices and Settlements)

- 가  
(unconditionally) .  
.

11. (Premium and Loss Reserves)

-  
.  
.

12. (Offset)

- , ,  
.  
.  
( ).

13. (Access to Records)

- 가  
가 .

14. (Insolvency)

- 가

(liability)

(statutory successor)

- .
- .
- .
- .
- 가 .

15. (Service of Suit) :

- 가
- 가 .
- .
- .

16. 가 (Unauthorized Reinsurance)

- ( ) 가
- 가
- 가

- 가

17. (Tax)

-

( )

18. (Federal Excise Tax)

( Lloyd's

)

-

1%

가

1%

19. (Errors and Omissions)

-

, ,

20. (Arbitration)

-

1

(arbitration)

,

2

1

(umpire)

-

(arbitration panel)