

## 獨立核數師報告書 INDEPENDENT AUDITOR'S REPORT

### 保險活動管制法例有關事項的報告書

我們認為，貴公司於截至二零零六年十二月三十一日止年度的賬目已按照保險活動管制法例妥善保存。

我們概不知悉年內貴公司擔保技術準備金的任何資產部份的使用違反保險活動管制法例條文。

**德勤•關黃陳方會計師行**

執業會計師

澳門

二零零七年四月三十日

### REPORT ON MATTERS UNDER THE MACAU INSURANCE ORDINANCE

In our opinion, the Company's books of account have been properly maintained in accordance with the Macau Insurance Ordinance in respect of the year ended 31 December 2006.

We are not aware of any instances during the year where any part of the Company's assets guaranteeing the technical reserves were applied in contravention of the provisions of the Macau Insurance Ordinance.

**Deloitte Touche Tohmatsu**

*Certified Public Accountants*

Macau

30 April 2007

# 獨立核數師報告書 INDEPENDENT AUDITOR'S REPORT

## 致中國保險(澳門)股份有限公司各股東

(於澳門註冊成立的有限公司)

### 財務報告的報告書

本核數師(以下簡稱「我們」)已審核刊於第11至第60頁中國保險(澳門)股份有限公司(「貴公司」)的財務報告，此財務報告包括於二零零六年十二月三十一日的資產負債表及截至該日止年度的損益表、權益變動表及現金流量表，以及主要會計政策概要及其他附註解釋。

### 董事就財務報告須承擔的責任

貴公司的董事負責根據香港會計師公會頒佈的香港財務報告準則及保險活動管制法例的條文編製及真實公平地呈列該等財務報告。該等責任包括設計、實施及維護與編製及真實公平地呈列財務報告相關的內部監控，以使該等財務報告不存在由於欺詐或錯誤而導致的重大錯誤陳述；選擇和應用適當的會計政策；及按情況作出合理的會計估計。

此外，根據保險活動管制法例，董事有責任確保妥善地保存記錄。

### 核數師的責任

我們的責任是根據我們的審核對該等財務報告作出意見，並按照保險活動管制法例條文只向全體股東報告。除此之外，本報告書不可用作其他用途。我們概不就本報告書的內容，對任何其他人士負責或承擔責任。我們已根據澳門特別行政區行政長官核准的核數

## TO THE MEMBERS OF

## CHINA INSURANCE (MACAU) COMPANY LIMITED

(Incorporated in Macau with limited liability)

### REPORT ON THE FINANCIAL STATEMENTS

We have audited the financial statements of China Insurance (Macau) Company Limited (the "Company") set out on pages 11 to 60, which comprise the balance sheet as at 31 December 2006, and the income statement, the statement of changes in equity and the cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory notes.

### Directors' responsibility for the financial statements

The directors of the Company are responsible for the preparation and the true and fair presentation of these financial statements in accordance with Hong Kong Financial Reporting Standards issued by the Hong Kong Institute of Certified Public Accountants and the provisions of Macau Insurance Ordinance. This responsibility includes designing, implementing and maintaining internal control relevant to the preparation and the true and fair presentation of the financial statements that are free from material misstatement, whether due to fraud or error; selecting and applying appropriate accounting policies; and making accounting estimates that are reasonable in the circumstances.

In addition, the directors have responsibilities to ensure that proper records have been maintained in accordance with the Macau Insurance Ordinance.

### Auditor's responsibility

Our responsibility is to express an opinion on these financial statements based on our audit and to report our opinion solely to you, as a body, in accordance with the provisions of the Macau Insurance Ordinance and for no other purpose. We do not assume responsibility towards or accept liability to any other person for the contents of this report. We conducted our

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準則及經濟財政司司長核准的核數實務準則進行審核。該等準則要求我們遵守道德規範，規劃及執行審核，以合理確定該等財務報告是否不存有任何重大錯誤陳述。

審核涉及執行情序以獲取財務報告所載數額及披露事項有關的審核憑證。所選定的程序取決於核數師的判斷，包括評估由於欺詐或錯誤而導致該等財務報告存在重大錯誤陳述的風險。在作出該等風險評估時，核數師考慮與該公司編製及真實公平地呈列該等財務報告有關的內部監控，以為不同情況設計適當的審核程序，但並非為就該公司的內部監控的效能發表意見。審核亦包括評估董事所採用的會計政策的合適性及所作出的會計評估的合理性，以及評估該等財務報告的整體呈列方式。

我們相信，我們所獲得的審核憑證充足且適當地為我們的審核意見提供基礎。

### 意見

我們認為，該等財務報告已根據香港財務報告準則真實公平地反映 貴公司於二零零六年十二月三十一日的財政狀況及 貴公司截至該日止年度的溢利及現金流量，並根據保險活動管制法例條文妥為編製。

audit in accordance with the Auditing Standards approved by the Chief Executive of the Special Administrative Region of Macau and the Technical Auditing Standards approved by the Secretary for Economy and Finance. Those standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance as to whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the entity's preparation and true and fair presentation of the financial statements in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the entity's internal control. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the directors, as well as evaluating the overall presentation of the financial statements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

### Opinion

In our opinion the financial statements give a true and fair view of the financial position of the Company as of 31 December 2006, and of its profit and cash flows for the year then ended in accordance with Hong Kong Financial Reporting Standards and have been properly prepared in accordance with the provisions of the Macau Insurance Ordinance.