

損益表 INCOME STATEMENT

截至二零零六年十二月三十一日止年度
For the year ended 31 December 2006

			二零零六年 2006 澳門幣 MOP	二零零五年 2005 澳門幣 MOP
營業額 — 保費毛額	Turnover — gross premiums	7	203,319,821	150,838,717
分予分保公司的承保保費	Written premiums ceded to reinsurers		(103,699,842)	(78,568,443)
承保保費淨額	Net premiums written		99,619,979	72,270,274
未滿期保費毛額增加(減少)	Increase (decrease) in gross unearned premiums		473,397	(24,049,776)
分保公司應佔未滿期保費變動	Reinsurers' share of change in unearned premiums		(10,462,831)	15,500,617
			(9,989,434)	(8,549,159)
已賺取保費淨額	Net premiums earned		89,630,545	63,721,115
已發生的賠償	Claims incurred		(66,741,884)	(34,530,422)
分保公司應佔已發生的賠償	Reinsurers' share of claims incurred		16,635,033	2,216,476
已發生的賠償淨額	Net claims incurred		(50,106,851)	(32,313,946)
佣金費用	Commissions expense		(25,466,879)	(21,221,808)
收取分保公司佣金	Commissions recoverable from reinsurers		18,489,524	19,662,336
已付佣金淨額	Net commissions paid		(6,977,355)	(1,559,472)
其他收入	Other income	8	6,507,790	5,617,221
其他收益或虧損	Other gains or losses	8	16,108,333	1,729,399
管理費用	Management expenses		(28,735,274)	(23,930,431)
除稅前溢利	Profit before taxation	9	26,427,188	13,263,886
稅項	Taxation	10	(2,953,296)	(1,600,000)
除稅後溢利	Profit after taxation		23,473,892	11,663,886