

損益表

INCOME STATEMENT

截至二零零七年十二月三十一日止年度
For the year ended 31 December 2007

			二零零七年 2007 澳門幣 MOP	二零零六年 2006 澳門幣 MOP
		附註 Notes		
營業額 - 保費毛額	Turnover — gross premiums	5	225,741,572	203,319,821
分予分保公司的承保保費	Written premiums ceded to reinsurers		(99,882,289)	(103,699,842)
承保保費淨額	Net premiums written		125,859,283	99,619,979
未滿期保費毛額減少	Decrease in gross unearned premiums	15	401,481	473,397
分保公司應佔未滿期保費變動	Reinsurers' share of change in unearned premiums	15	(4,944,282)	(10,462,831)
			(4,542,801)	(9,989,434)
已賺取保費淨額	Net premiums earned		121,316,482	89,630,545
已發生的賠償	Claims incurred		(130,372,999)	(66,741,884)
分保公司應佔已發生的賠償	Reinsurers' share of claims incurred		62,635,804	16,635,033
已發生的賠償淨額	Net claims incurred		(67,737,195)	(50,106,851)
佣金費用	Commissions expense		(31,377,459)	(25,466,879)
收取分保公司佣金	Commissions recoverable from reinsurers		18,720,116	18,489,524
已付佣金淨額	Net commissions paid		(12,657,343)	(6,977,355)
承保溢利	Underwriting profit		40,921,944	32,546,339
其他收入	Other income	6	8,315,014	6,555,248
其他收益或虧損	Other gains or losses	6	30,276,222	16,060,875
管理費用	Management expenses		(31,711,255)	(28,735,274)
除稅前溢利	Profit before taxation		47,801,925	26,427,188
稅項	Taxation	7	(5,649,182)	(2,953,296)
本年度溢利	Profit for the year	8	42,152,743	23,473,892