

董事長報告 REPORT OF THE CHAIRMAN



彭偉 Peng Wei
董事長 Chairman

二〇〇八年度業務發展簡報

2008年全球性金融海嘯的漫延，引起澳門實體經濟下滑，博彩旅遊業增長開始放緩，整體投資持續下跌，致使經濟增長的勢頭放緩，但在博彩業的支持下，2008年澳門本地生產總值為1,719億澳門元，實質增長率仍達到了13.2%。

受金融海嘯影響，2008年澳門非人壽保險業務保費收入接近9億澳門幣，同比下降7.6%；中國保險(澳門)股份有限公司繼續秉承「紮根澳門，服務澳門」的宗旨，堅持「用心經營，誠信服務」的理念，走品質效益優先、風險管理先行的可持續發展的道路，在2008年公司完成毛保費2.55億澳門幣，同比上升6.94%，佔市場總收入28.36%，增長率大幅度超越同業水平，在澳門非人壽保險市場中取得領先地位。

SUMMARY OF 2008 BUSINESS DEVELOPMENT

Despite the economic downturn in Macau, slowing down in growth of the junket and travel-related industries and continual decrease in total investment caused by the ongoing global financial tsunami commencing from 2008 have resulted in lowered economic growth momentum, the Macau SAR was, with the support of the gaming industry, managed to achieve GDP of MOP171.9 billion in 2008, representing a real growth rate of 13.2%.

As a result of the financial tsunami, the premium income from non-life insurance business of Macau in 2008 was around MOP900 million, representing a decrease of 7.6% over the previous year. By adhering to its commitments of “rooted in Macau, to serve in Macau” and “dedicated operation and sincere services”, China Insurance (Macau) Company Limited maintained its sustainable development plans by targeting quality and efficiency as priorities while emphasizing risk management. In 2008, the Company achieved gross premiums of MOP255 million, representing a growth of 6.94% over the previous year and accounting for 28.36% of the total income in the market that well exceeded the benchmark in the industry and has taken a leading position in the non-life insurance market in Macau.

董事長報告

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另外公司繼續獲得A.M.Best評定的財務優勢評級為A- (優秀) 及發行人的信貸評級為A- (穩定)。評級報告中重點強調是公司連續五年的穩定承保盈利及良好的業務結構，所以公司整體經營情況優秀，展望穩定。

二〇〇九年，中國保險(澳門)股份有限公司將繼續秉持「誠信、奉獻、和諧、分享」的核心價值觀，在母公司中國保險(控股)有限公司的全力支持下，扎實進取，繼續為澳門市民和澳門經濟社會提供優質的金融保險產品、優質的專業服務，為構建澳門和諧社會、為澳門經濟的繁榮發展做出新的貢獻！

承董事會命
董事長
彭偉
澳門

二零零九年三月三十日

In addition, the Company was once again assigned an “A-” (Excellent) rating to its finance strengthens and A- (Stable) rating to the issuer credit rating by A.M.Best which emphasized in its rating report that the overall operation of the Company is excellent and its outlook is stable given its steady underwriting profit for five consecutive years and sound business structure.

Looking forward to 2009, fully backed up by its parent company China Insurance (Holdings) Company Limited, China Insurance (Macau) Company Limited will continue to adhere to its core values of “Honesty, Dedication, Harmony and Share”, and continue to provide the citizens in Macau and the society with quality financial insurance products and professional services by capturing development opportunities, in order to make further contributions to the harmony and prosperity of Macau.

By Order of the Board
Chairman
Peng Wei
Macau

30 March 2009