

損益表

INCOME STATEMENT

截至二零零九年十二月三十一日止年度 For the year ended 31 December 2009

			二零零九年 2009 澳門幣 MOP	二零零八年 2008 澳門幣 MOP
		附註 NOTES		
收益 — 保費毛額	Revenue — gross premiums	5	256,188,066	240,570,854
分予分保公司 的承保保費	Written premiums ceded to reinsurers		(105,437,600)	(109,910,391)
承保保費淨額	Net premiums written		150,750,466	130,660,463
未滿期保費儲備 毛額減少	Decrease in gross unearned premium reserve		2,242,223	8,873,262
分保公司應佔未滿期 保費儲備變動	Reinsurers' share of change in unearned premium reserve		(1,224,237)	(4,158,833)
			1,017,986	4,714,429
已賺取保費淨額	Net premiums earned		151,768,452	135,374,892
已發生的賠償	Claims incurred		(75,428,661)	(111,487,982)
分保公司應佔 已發生的賠償	Reinsurers' share of claims incurred		(852,080)	36,454,300
已發生的賠償淨額	Net claims incurred		(76,280,741)	(75,033,682)
佣金費用	Commission expense		(41,508,802)	(35,699,162)
收取分保公司佣金	Commission recoverable from reinsurers		20,716,216	20,435,163
已付佣金淨額	Net commission expense		(20,792,586)	(15,263,999)
承保溢利	Underwriting profit		54,695,125	45,077,211
其他收入	Other income	6	10,804,705	10,278,623
其他收益或虧損	Other gains or losses	6	28,289,360	(46,621,904)
管理費用	Management expenses		(32,667,858)	(31,316,864)
除稅前溢利(虧損)	Profit (loss) before tax		61,121,332	(22,582,934)
所得稅支出	Income tax expense	7	(4,450,000)	(5,674)
本年度溢利(虧損)	Profit (loss) for the year	8	56,671,332	(22,588,608)