

# Contents 目錄

Corporate Information 公司資料	4
Simplified Ownership Structure 簡明公司架構	6
Chairman's Statement 董事長致辭	8
Management Review and Analysis 管理層回顧和分析	14
Independent Actuaries Report on Review of Embedded Value Information 關於內含價值信息的獨立精算師審閱報告	52
Embedded Value 內含價值	54
Biographical Details of Directors, Senior Management and Joint Company Secretary 董事、高級管理層及聯席公司秘書之履歷	64
Report of the Directors 董事會報告書	84
Corporate Governance Report 企業管治報告書	96
<b>Financial Statements 財務報告</b>	
Consolidated Statement of Profit or Loss 綜合損益表	117
Consolidated Statement of Profit or Loss and Other Comprehensive Income 綜合損益及其他全面收益表	118
Consolidated Statement of Financial Position 綜合財務狀況表	119
Statement of Financial Position 財務狀況表	121
Consolidated Statement of Changes in Equity 綜合權益變動表	122
Consolidated Statement of Cash Flows 綜合現金流量表	124
Notes to the Consolidated Financial Statements 綜合財務報表附註	128

# Contents 目錄

Notes to the Consolidated Financial Statements		綜合財務報表附註	
1	Significant Accounting Policies, Changes in Accounting Policies and Restatement	主要會計政策、會計政策改變及重列	128
2	Insurance, Financial and Capital Risk Management	保險、財務及資本風險管理	172
3	Segment Information	營運分部	207
4	Gross Premiums Written and Policy Fees	毛承保保費及保單費收入	222
5	Investment Income	投資收入	225
6	Other Income/Other Gains	其他收入／其他收益	231
7	Net Policyholders' Benefits and Net Commission Expenses	保單持有人利益淨額及佣金支出淨額	232
8	Profit before Taxation	除稅前溢利	235
9	Directors' and Chief Executive's Remuneration	董事及行政總裁酬金	236
10	Individuals with Highest Emoluments	最高酬金人士	238
11	Income Tax in the Consolidated Statement of Profit or Loss	綜合損益表內的稅項	240
12	Assets Classified as held-for-sale	分類為持有作出售之資產	241
13	Dividends	股息	241
14	Earnings per Share	每股盈利	242
15	Fixed Assets	固定資產	245
16	Goodwill and Intangible Assets	商譽及無形資產	252
17	Investments in Subsidiaries	於附屬公司的投資	255
17A	Acquisition of a Subsidiary	收購附屬公司	268
18	Investments in Associates and Joint Ventures	於聯營公司及合營公司的投資	270
19	Investments in Debt and Equity Securities	債務及股本證券投資	273
20	Amounts Due from/(to) Group Companies	應收／(應付)集團內公司款項	281
21	Insurance Debtors	保險客戶應收賬款	284
22	Reinsurers' Share of Insurance Contract Provisions	分保公司應佔保險合約準備	286
23	Other Debtors	其他應收賬款	286
24	Pledged Deposits at Banks	已抵押銀行存款	288
25	Statutory Deposits	法定存款	288
26	Cash and Cash Balances	銀行結存及現金	289
27	Life Insurance Contract Liabilities	壽險合約負債	289
28	Unearned Premium Provisions	未到期責任準備金	291

# Contents 目錄

Notes to the Consolidated Financial Statements 綜合財務報表附註		
29	Provision for Outstanding Claims	未決賠款準備 293
30	Investment Contract Liabilities	投資合約負債 295
31	Deferred Tax Assets and Liabilities	遞延稅項資產及負債 296
32	Interest-bearing Notes	需付息票據 298
33	Insurance Creditors	保險客戶應付賬款 300
34	Other Payables and Accruals	其他應付及應計款項 301
35	Insurance Protection Fund	保險保障基金 301
36	Securities Purchased under Resale Agreements/ Securities Sold under Repurchase Agreements	買入返售證券／賣出回購證券 302
37	Bank Borrowings	銀行貸款 304
38	Share Capital	股本 305
39	Reserves	儲備 306
40	Perpetual Subordinated Capital Securities	永續次級資本證券 311
41	Employee Retirement Benefits	僱員退休福利 312
42	Equity Compensation Benefits	股本補償福利 313
43	Maturity Profile	到期情況 318
44	Fair Values of Financial Instruments	金融工具的公允價值 322
45	Commitments	承擔 328
46	Policyholder Account Assets in respect of Unit-linked Products	有關投資連結產品之保單持有人賬戶資產 329
47	Contingent Liabilities	或然負債 330
48	Material Related Party Transactions	重大關連人士交易 330
49	Accounting Estimates and Judgements	會計估計及判斷 332
50	Parent and Ultimate Holding Companies	母公司及最終控股公司 335
51	Possible Impact of New HKFRSs Issued but not yet effective for the year ended 31 December 2014	已在截至二零一四年十二月三十一日 止年度前頒布但尚未生效的 新訂香港財務報告準則所可能產生的影響 335
Independent Auditor's Report 獨立核數師報告		343
Five Year Financial Summary 五年財務概要		346
Definitions 釋義		348