

A.M. Best	The A.M. Best Company, the oldest and largest U.S. rating agency that specialises in rating insurance companies
China Insurance Group	China Insurance (Holdings) Company, Limited and its subsidiaries
Company or PCIHL	Pacific Century Insurance Holdings Limited, an investment holding company and an exempted company incorporated in Bermuda with limited liability on 17 May 1999, the shares of which are listed on the Stock Exchange
Director(s)	the director(s) of the Company
Fitch	Fitch Ratings is a leading global rating agency committed to providing the world's credit markets with accurate, timely and prospective credit opinions.
Group	the Company together with its subsidiaries or, where the context so requires, in respect of the period before the Company became the holding company of its present subsidiaries, the Company's present subsidiaries
HK\$ and cents	Hong Kong dollars and cents, respectively, the lawful currency of Hong Kong
Ming An	The Ming An Insurance Company (Hong Kong), Limited, a company incorporated in Hong Kong with limited liability and a wholly-owned subsidiary of China Insurance H.K. (Holdings) Company Limited
Moody's	Moody's Investors Service is among the world's most respected, widely utilised sources for credit ratings, research and risk analysis.
PCI	Pacific Century Insurance Company Limited, formerly known as Top Glory Insurance Company (Bermuda) Limited, an exempted company incorporated in Bermuda with limited liability on 27 June 1985
PCIIM	PCI Investment Management Limited, a company incorporated in Hong Kong in January 2000 and a wholly-owned subsidiary of PCIHL engaged in asset management business
SFC	The Securities and Futures Commission of Hong Kong
Stock Exchange	The Stock Exchange of Hong Kong Limited
US	United States of America