Единый портал корпоративной информации

Отчеты

Alfa invest sug'urta kompaniyasi
Годовые отчеты Страховых компаний

The body of the issuer who took the decision	Общее собрание акционеров
Дата утверждения отчета	10.06.2023

1	**NAME OF THE ISSUER:**	
	Full	Alfa invest sug'ura kompaniyasi aksiyadorlik jamiyati
	Short:	Alfa invest sug'urta kompaniyasi
	Name of stock exchange ticker:	No
2	**CORPORATE NEWS**	
	Location:	100128, Тошкент шахри, Шайхонтохур тумани, Лабзак 10
	Postal address:	100128, Тошкент шахри, Шайхонтохур тумани, Лабзак 10
	E-mail address:	alfainvest@alfainvest.uz (mailto:alfainvest@alfainvest.uz)
	Official Website:	https://alfainvest.uz (https://https://alfainvest.uz)
3	**БАНКОВСКИЕ РЕКВИЗИТЫ**	
	Наименование обслуживающего банка:	
	Current account:	
	MFI:	
4	**РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА**	
	присвоенные регистрирующим органом:	

	присвоенные органом государственной налоговой службы (ИНН):	204628206
	присвоенные органами государственной статистики	
	КФС:	
	ОКПО:	
	ОКОНХ:	
	СОАТО:	

5	**Показатели финансово-экономического состояния эмитента**	
	Profitability of the authorized capital, coefficient	0,18
	Coverage of total solvency, coefficient	11,12
	Ratio of absolute liquidity, coefficient	1,7
	Ratio of own and attracted funds, coefficient	0,26
	Коэффициент обновления основных фондов	
	The ratio of the issuer's own and borrowed funds:	0,03

10	**Information on the important facts for the year**			
	Наименование существенного факта	№ существенного факта	Дата наступления существенного факта	Дата публикации существенного факта
	Выпуск ценных бумаг	25	16.02.2022	17.02.2022
	Решения, принятые высшим органом управления эмитента	6	07.05.2022	.10.05.202
	Изменения в перечне юридических лиц, в которых эмитент владеет 10 и более процентами акций (долей, паев)	30	12.05.2022	16.05.2022
	Изменения в списке аффилированных лиц	36	12.05.2022	16.05.2022

	Решения, принятые высшим органом управления эмитента	6	08.07.2022	14.07.2022
	Решения, принятые высшим органом управления эмитента	6	08.09.2022	08.09.2022

11	**Balance sheet**			
	Наименование показателя	Код стр.	На начало отчетного периода	На конец отчетного периода
	Assets			
	I. Long-term Assets			
	Non-Current Assets:	000		
	Initial (replacement) value (0100,0300)	010	12842952.05	15233614.76
	Depreciation (0200)	011	6878955.49	8252830.86
	Residual (book) value (lines 010-011)	012	5963996.56	6980783.90
	Intangible assets:	000		
	Initial value (0400)	020	43.47	43.47
	Depreciation amount (0500)	021	43.47	43.47
	Residual value (carrying amount) (lines 020-021)	022		
	Long-term investments, Total (lines: 040+050+060+070+080), including:	030	97709990.56	102408290.56
	Securities (0610)	040	66170290.56	101170290.56
	Investments in subsidiary companies (0620)	050	30420000.00	
	Investment in associates (0630)	060		
	Investments in enterprises with foreign capital (0640)	070		
	Other long-term investments (0690)	080	1119700.00	1238000.00

Equipment for installation (0700)	090		
Capital investments (0800)	100		
Long-term receivables (0910, 0920, 0930, 0940)	110		
Long-term deferred expenses (0950, 0960, 0990)	120		
Total on section I (lines 012+022 +030+090+100+110+120)	130	103673987.12	109389074.46
II. Current assets			
Inventories in stock Total (lines 150 +160), including:	140	501645.12	476687.53
Inventory (1000, 1500, 1600)	150	501645.12	476687.53
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170	6657783.45	30511658.88
Deferred expenses (3200)	180		
Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)	190	8234917.91	16952066.92
Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200	3277635.09	11696477.09
Accounts receivable from buyers and customers (4010, 4020)	210		
Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220	3277635.09	11696477.09
Receivables due from insurance agents (4030)	230	191918.45	177110.21
Receivables due from insurance agents and brokers (4040)	240	2082912.73	3716683.51
Receivables due to reinsurance agents (4050)	250	1002803.91	7802683.37

Debts of reinsurers on commissions, bonuses and other rewards (4051)	260		
Debts of reinsurers (4060)	270		
Life insurance loans (4070)	280		
Depo for losses of the insurer at other insurers (4080)	290		
Depo for premiums of the insurer at other insurers (4090)	300		
Due from affiliates (4110)	310		
Receivables due from subsidiaries and associates (4120)	320		
Advances to employees (4200)	330	47917.64	42853.34
Advances to suppliers and contractors (4300)	340	266681.34	10073.00
Advances for budget (4400)	350	345504.48	1066803.26
Advances to target funds and on insurance (4500)	360		
Receivables due from founders to the authorized capital (4600)	370		
Receivables due from staff on other operations (4700)	380	416117.68	195229.83
Other receivables (4800)	390	3881061.68	3940630.40
Reserves for distressed debts (4900)	400		
Cash, total (lines 420 + 430 + 440 + 450), including:	410	3935700.50	3333148.06
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	3493800.46	2158121.61
Cash in foreign currency (5200)	440	352078.30	1111207.86
Other cash and cash equivalents (5500, 5600, 5700)	450	89821.74	63818.59

Short-term investments (5800)	460	24991660.36	25384382.53
Other current assets (5900)	470		
Total on section II (lines 140+170 +180+190+410+460+470)	480	44321707.34	76657943.92
Total on assets (lines 130 + 480)	490	147995694.46	186047018.38
Liabilities			
I. Sources of own funds			
Authorized capital (8300)	500	53305894.09	53312638.00
Additional paid-in capital (8400)	510	2562441.46	2562441.46
Reserve capital (8500)	520	1652943.89	1570173.28
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	5703874.64	15039318.08
Special-purpose receipts (8800)	550		
Provisions on liabilities and charges (8900)	560		
Total on section I (lines 500+510 +520-530+540+550+560)	570	63225154.08	72484570.82
II. INSURANCE RESERVES			
Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)	580	111888152.91	123406915.31
Unearned premium reserve (8010)	590	66120135.96	79166253.66
Reserves for occurred, but not declared damages (8020)	600	14094239.93	30158977.24
Reserves for claimed but unsettled losses (8030)	610	3232536.95	1452311.19
Preventive measure reserves (8040)	620	10102027.11	1610829.96
Assets discrepancy reserve (8050)	630		

Accident reserve (8060)	640		
Reserve for losses fluctuation (8070)	650	18339212.96	11018543.26
Reserves for life insurance (8090)	660		
Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710)	670	31033599.34	28743144.89
Share of reinsurers in the unearned premium reserve (8110)	680	29797026.24	26012317.20
The share of reinsurers in the declared, but unsettled losses reserve (8120)	690		
The share of reinsurers occurred, but not declared damages reserve (8130)	700	1236573.10	2730827.69
Share of reinsurers in the life insurance reserves (8140)	710		
Total on section II (lines 580 - 670)	720	80854553.57	94663770.42
III. LIABILITIES			
Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920)	730	1276384.01	2166536.95
including: long-term accounts payable (lines 740 + 760 + 770 + 780 + 790 + 800 + 820 + 830 + 850 + 870 + 890 + 920)	731	1276384.01	2166536.95
Long-term payable (accounts) due to suppliers and contractors (7010, 7020)	740		
Long-term liabilities for insurance transactions, total (lines 760 + 770 + 780 + 790 + 800 + 810 + 820 + 830)	750		
Long-term payable (accounts) due to contractors undertaking preventive measures (7011)	760		

Long-term debt to policyholders (7030)	770		
Long-term debt to insurance agents and brokers (7040)	780		
Long-term debt to re-insurant (7050)	790		
Long-term debt to re-insurers (7060)	800		
Depo for reinsurers premium (7070)	810		
Long-term debt to reinsurers on commission fees, bonuses and other rewards (7080)	820		
Long-term debt to actuaries, associates, surveyors and assistants (7090)	830		
Long-term debt to separate divisions (7110)	840		
Long-term accounts due to subsidiaries and associates (7120)	850		
Long-term deferred income (7210, 7220, 7230)	860		
Long-term deferred tax liabilities and other mandatory payments (7240)	870		
Other long-term deferred liabilities (7250, 7290)	880		
Received advances from customers and buyers (7300)	890		
Long-term bank loans (7810)	900		
Long-term borrowings (7820, 7830, 7840)	910		
Other long-term accounts payable (7900)	920	1276384.01	2166536.95
Current liabilities, total (lines. 940 +950+1050+1060+1070+1080+1090 +1100+1110+1120+1130+1140 +1150+ 1160+1170+1180)	930	2639602.80	16732140.19

including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	2639602.80	16732140.19
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940		
Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)	950	1379673.98	13074624.67
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970	799194.38	7513461.03
Due to insurance agents and brokers (6040)	980	409532.42	409857.23
Due to re-insurants (6050)	990	170947.18	5151306.41
Due to reinsurers (6060)	1000		
Depo for premium of reinsurers (6070)	1010		
Due to re-insurants on commissions, bonuses and other rewards (6080)	1020		
Due to actuaries, adjusters, surveyors and assistants (6090)	1030		
Due to separate divisions (6110)	1040		
Due to subsidiaries and dependent companies (6120)	1050		
Deferred income (6210, 6220, 6230)	1060		
Deferred obligations on taxes and other mandatory payments (6240)	1070		
Other deferred liabilities (6250, 6290)	1080		

	Advances received (6300)	1090	3978.00	239520.00
	Payable due to budget (6400)	1100	308930.17	312255.78
	Payable due to insurance (6510)	1110	143321.77	326449.21
	Payable due to state target funds (6520)	1120		
	Payable due to founders (6600)	1130		
	Salaries payable (6700)	1140	418661.54	1789628.29
	Short-term bank loans (6810)	1150		
	Short-term obligations (6820, 6830, 6840)	1160		
	Current portion of long-term liabilities (6950)	1170		
	Other accounts payable (6900 except 6950)	1180	385037.34	989662.24
	Total on section III (lines 730 + 930)	1190	3915986.81	18898677.14
	Total on liabilities (lines 570 + 720 + 1190)	1200	147995694.46	186047018.38

12	**Report on financial results**					
	Наименование показателя	Код стр.	За соответствующий период прошлого года		За отчетный период	
			доходы (прибыль)	расходы (убытки)	доходы (прибыль)	расходы (убытки)
	Income from insurance services (lines 011 - 012 + 013 + /-014 +/-015 + /-016 + /-017 + /-018 + 019)including:	010	62228639.82		69382737.10	

Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	148384617.83		241899446.51	
Insurance premiums under agreements transferred to reinsurance	012		82150577.87		209039224.42
Insurance premiums under agreements accepted for reinsurance	013	5651955.54		58822929.00	
The result of the change in the unearned premium reserve, adjusted for the share of reinsurers in the unearned premium reserve	014	4517694.27	12348475.08	19291755.66	36122582.40
The result of a change in the claimed but not settled losses reserve, adjusted for the share of reinsurers in the claimed but not settled losses reserve	015	1860144.18	2298843.79	3880277.75	2100051.99

The result of the change in the occurred but not declared losses reserve, adjusted for the share of reinsurers in the occurred but not declared losses reserve	016	646795.91	4139295.34		14570482.71
The result of the change in life insurance reserves, adjusted for the share of reinsurers in life insurance reserves	017				
The result of changes in other technical reserves, adjusted for the share of reinsurers in the relevant reserves	018	4399245.83	2294621.66	10258123.22	2937453.52
Other income from insurance services	019				
Income from the intermediary services	020				
Revenues from compensation of loss share on reinsurance	030				
Revenues from commission, bonuses and fees on reinsurance	040	5100554.26		5480862.47	
Income from the surveyor and adjuster services	050				

Net revenue from the insurance services(lines 010 + 020 + 030 + 040 + 050)	060	67329194.08		74863599.57	
Cost of provided insurance services	070		53937621.60		82550510.08
Gross profit (loss) from the insurance services(lines 060 - 070)	080	13391572.48			7686910.51
Period expenditures, total (lines100 + 110 + 120 + 130), including:	090		20311656.70		20265689.29
Costs to Sell	100		4175283.34		5285151.35
Administrative expenses	110		7629135.05		11059810.16
Other operating expenses	120		8507238.31		3920727.78
Expenses of the reporting period excluded from the tax base in the future	130				
Other operating income	140	8140972.32		21439196.93	
Profit (loss) from operating activities(lines 080 - 090 + 140)	150	1220888.10			6513402.87
Income from financial activities, total (lines170 + 180 + 190 + 200 + 210), including:	160	8204192.50		20072352.74	

Income in the form of dividends	170	4990142.72		8798672.19	
Income in the form of interest	180	2136321.46		2013554.96	
Income from long-term lease (leasing)	190				
Income from foreign exchange rate differences	200	1059989.19		9242560.37	
Other income from financial activities	210	17739.13		17565.22	
Expenses related to financial activities, total (lines230 + 240 + 250 + 260), including:	220		2939501.21		3773006.18
Expenses in the form of interest	230		275208.96		395481.06
Expenses in the form of interest on long-term lease (leasing)	240				
Loss from foreign exchange rate differences	250		2664292.25		3377525.12
Other expenses related to financial activity	260				
Profit (loss) from general economic activities(lines150 + 160 - 220)	270	6485579.39		9785943.69	
Extraordinary gains and losses	280				

	Profit (loss) before income tax (lines 270 + /-280)	290	6485579.39		9785943.69	
	Income Taxes	300		781704.75		450500.26
	Other taxes and other obligatory payments from profit	310				
	Net profit (loss) for the reporting period (lines 290 - 300 - 310)	320	5703874.64		9335443.43	

13	**Information on audit report**							
	Наименование аудиторской организации	Дата выдачи лицензии	Номер лицензии	Вид заключения	Дата выдачи аудиторского заключения	Номер аудиторского заключения	Ф.И.О. аудитора (аудиторов), проводившего проверку	Копия аудитор заключ
	"FTF-LEA-AUDIT" ООО	2019-04-01	747	Положительное	2023-05-24	23,124	Файзиева М.Т.	Загрузи (https:// openinf media/ audit_co Adobe_ %D0%E B0%D1 8F_202 B3._2.p

16	**Список аффилированных лиц (по состоянию на конец отчетного года)**			
	Ф.И.О. или полное наименование	Местонахождение (местожительство) (государство, область, город, район)	Основание, по которому они признаются аффилированными лицами	Дата (наступления основания (-ий)
	Абдурахимова Ш.Р.	г. Ташкент, Учтепинский район, ул.Зарафшан, 5 пр-д, д.34	Председатель Наблюдательного Совета	2022-01-31

	Нурмухамедов З.Г.	г.Ташкент, Нозима Хонум, 4 тупик, дом 11	Член Наблюдательного Совета	2022-01-31
	Ахметова Инесса Юрьевна	г.Ташкент, Яшнабадский район, Тузель-2, дом17, кв 61	Генеральный директор	2022-01-31
	Хасанов А.И.	г. Ташкент, Районы города Ташкента, ул.Нозима-Хонум, пр.5, д.4	Владеет 20 и более процентами акций АО	2022-01-31
	Махкамов А.Х.	г. Ташкент, Алмазарский район, ул. Ташмухамедова, 42а	Владеет 20 и более процентами акций АО, а так же член Наблюдательного Совета	2022-01-31
	"ALFA LIFE INSURANCE" AJ	г.Ташкент, Яшнабадский район, ул.С.Азимова, тойтепа МСГ, дом без номера	Дочернее хозяйствующее общество АО	2009-05-25
	"GUARDIAN CAPITAL"MChJ	г.Ташкент, Юнусабадский район, Ц-4, дом 11Б, кв17	АО владеет 20 и более процентами в уставном капитале организации	2021-03-09