

# Единый портал корпоративной информации

## Отчеты

Xalq Sug'urta

Годовые отчеты Страховых компаний

The body of the issuer who took the decision	ГОСА
Дата утверждения отчета	27.05.2022

1	NAME OF THE ISSUER:	
	Full	Xalq Sug'urta aksiyadorlik jamiyati
	Short:	Xalq Sug'urta
	Name of stock exchange ticker:	No
2	CORPORATE NEWS	
	Location:	100000, Ўзбекистон Республикаси, Тошкент шаҳар, Мирзо Улуғбек тумани, Хамид Олимжон майдони, 13-А-уй.
	Postal address:	100000, Ўзбекистон Республикаси, Тошкент шаҳар, Мирзо Улуғбек тумани, Хамид Олимжон майдони, 13-А-уй.
	E-mail address:	info@xalqsugurta.uz (mailto:info@xalqsugurta.uz)
	Official Website:	http://www.xalqsugurta.uz (https://http://www.xalqsugurta.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	
	Current account:	
	MFI:	
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	

присвоенные регистрирующим органом:	
присвоенные органом государственной налоговой службы (ИНН):	207119228
<b>присвоенные органами государственной статистики</b>	
КФС:	
ОКПО:	
ОКОНХ:	
СОАТО:	

<b>5</b>	<b>Показатели финансово-экономического состояния эмитента</b>	
	Profitability of the authorized capital, coefficient	0,29
	Coverage of total solvency, coefficient	48,32
	Ratio of absolute liquidity, coefficient	0,80
	Ratio of own and attracted funds, coefficient	0,054
	The ratio of the issuer's own and borrowed funds:	18,45

<b>11</b>	<b>Balance sheet</b>		
	Наименование показателя	Код стр.	На начало отчетного периода
			На конец отчетного периода
	<b>Assets</b>		
	<b>I. Long-term Assets</b>		
	<b>Non-Current Assets:</b>	000	
	Initial (replacement) value (0100,0300)	010	4138611.97
			4271793.62
	Depreciation (0200)	011	2239935.11
			2414040.67

Residual (book) value (lines 010-011)	012	1898676.86	1857752.95
<b>Intangible assets:</b>	000		
Initial value (0400)	020		
Depreciation amount (0500)	021		
Residual value (carrying amount) (lines 020-021)	022		
Long-term investments, Total (lines: 040+050+060+070+080), including:	030	17104539.09	18904539.08
Securities (0610)	040	4204539.09	3404539.08
Investments in subsidiary companies (0620)	050		
Investment in associates (0630)	060		
Investments in enterprises with foreign capital (0640)	070		
Other long-term investments (0690)	080	12900000.00	15500000.00
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		
<b>Total on section I (lines 012+022 +030+090+100+110+120)</b>	130	19003215.95	20762292.03
<b>II. Current assets</b>			
Inventories in stock Total (lines 150 +160), including:	140	205307.44	317009.35
Inventory (1000, 1500, 1600)	150	205307.44	317009.35
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170	1389.66	7239.80

Deferred expenses (3200)	180		
<b>Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)</b>	190	6606831.56	2923660.47
Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200	804299.26	38811.26
Accounts receivable from buyers and customers (4010, 4020)	210	4451.35	
Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220	799847.91	38811.26
Receivables due from insurance agents (4030)	230	148430.52	18118.40
Receivables due from insurance agents and brokers (4040)	240	651417.39	18396.50
Receivables due to reinsurance agents (4050)	250		
Debts of reinsurers on commissions, bonuses and other rewards (4051)	260		
Debts of reinsurers (4060)	270		1004.10
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		1292.26
Due from affiliates (4110)	310		
Receivables due from subsidiaries and associates (4120)	320		
Advances to employees (4200)	330		10815.70
Advances to suppliers and contractors (4300)	340	121265.96	312918.41

Advances for budget (4400)	350	119168.65	7.80
Advances to target funds and on insurance (4500)	360	10.30	
Receivables due from founders to the authorized capital (4600)	370		
Receivables due from staff on other operations (4700)	380	22183.12	162099.90
Other receivables (4800)	390	5539904.27	2399007.40
Reserves for distressed debts (4900)	400		
Cash, total (lines 420 + 430 + 440 + 450), including:	410	1738105.19	1778756.40
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	1587248.64	1613899.40
Cash in foreign currency (5200)	440	132265.46	134979.50
Other cash and cash equivalents (5500, 5600, 5700)	450	18591.09	29877.50
Short-term investments (5800)	460	61400000.00	81450000.00
Other current assets (5900)	470		
<b>Total on section II (lines 140+170 +180+190+410+460+470)</b>	480	69951633.85	86476666.02
<b>Total on assets (lines 130 + 480)</b>	490	88954849.80	107238958.05
<b>Liabilities</b>			
<b>I. Sources of own funds</b>			
Authorized capital (8300)	500	25000000.00	30000000.00
Additional paid-in capital (8400)	510		
Reserve capital (8500)	520	1934421.14	2169848.00
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	5817567.78	8781132.50

Special-purpose receipts (8800)	550		
Provisions on liabilities and charges (8900)	560		
<b>Total on section I (lines 500+510 +520-530+540+550+560)</b>	570	32751988.92	40950980.50
<b>II. INSURANCE RESERVES</b>			
<b>Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)</b>	580	55768112.92	67387879.63
Unearned premium reserve (8010)	590	45609423.36	54881511.20
Reserves for occurred, but not declared damages (8020)	600	5330560.65	5283437.83
Reserves for claimed but unsettled losses (8030)	610	3993239.73	5958872.55
Preventive measure reserves (8040)	620	238609.80	424567.10
Assets discrepancy reserve (8050)	630		
Accident reserve (8060)	640		
Reserve for losses fluctuation (8070)	650	596279.38	839490.95
Reserves for life insurance (8090)	660		
<b>Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710)</b>	670	1732703.01	3318823.07
Share of reinsurers in the unearned premium reserve (8110)	680	1312444.95	2767206.50
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	420258.06	551616.57
Share of reinsurers in the life insurance reserves (8140)	710		
<b>Total on section II (lines 580 - 670)</b>	720	54035409.91	64069056.56

III. LIABILITIES			
<b>Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920)</b>	730		
including: long-term accounts payable (lines 740 + 760 + 770 + 780 + 790 + 800 + 820 + 830 + 850 + 870 + 890 + 920)	731		
Long-term payable (accounts) due to suppliers and contractors (7010, 7020)	740		
<b>Long-term liabilities for insurance transactions, total (lines 760 + 770 + 780 + 790 + 800 + 810 + 820 + 830)</b>	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		
<b>Current liabilities, total (lines. 940 +950+1050+1060+1070+1080+1090 +1100+1110+1120+1130+1140+1150 + 1160+1170+1180)</b>	930	2167450.97	2218920.99
including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	2167450.97	2218920.99
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940	28454.36	34895.95
<b>Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)</b>	950	1217032.21	224210.19
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970	958668.53	22886.99
Due to insurance agents and brokers (6040)	980	56777.67	106631.60

Due to re-insurants (6050)	990		
Due to reinsurers (6060)	1000	197094.41	74213.90
Depo for premium of reinsurers (6070)	1010		
Due to re-insurants on commissions, bonuses and other rewards (6080)	1020	4491.60	20477.70
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	615799.06	486289.26
Payable due to budget (6400)	1100	4476.34	668835.27
Payable due to insurance (6510)	1110		
Payable due to state target funds (6520)	1120	160231.90	
Payable due to founders (6600)	1130		
Salaries payable (6700)	1140	64457.10	383882.70
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	77000.00	420807.62
<b>Total on section III (lines 730 + 930)</b>	<b>1190</b>	<b>2167450.97</b>	<b>2218920.99</b>

<b>Total on liabilities (lines 570 + 720 + 1190)</b>	1200	88954849.80	107238958.05
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<b>12</b>	<b>Report on financial results</b>				
Наименование показателя	Код стр.	За соответствующий период прошлого года		За отчетный период	
		доходы (прибыль)	расходы (убытки)	доходы (прибыль)	расходы (убытки)
<b>Income from insurance services (lines 011 - 012 + 013 + /-014+/-015 + /-016 + /-017 + /-018 + 019)including:</b>	010	22013120.84		28420814.27	
Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	29066093.65		39986680.58	
Insurance premiums under agreements transferred to reinsurance	012		1021756.03		2003298.77
Insurance premiums under agreements accepted for reinsurance	013				
The result of the change in the unearned premium reserve, adjusted for the share of reinsurers in the unearned premium reserve	014		5351829.30		7817326.29

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		1541976.10		1965632.83
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	506415.13		178481.33	
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		596279.38		243211.57
Other income from insurance services	019	952452.87		285121.82	
Income from the intermediary services	020				
Revenues from compensation of loss share on reinsurance	030				
Revenues from commission, bonuses and fees on reinsurance	040	7554.20			

Income from the surveyor and adjuster services	050				
<b>Net revenue from the insurance services (lines 010 + 020 + 030 + 040 + 050)</b>	060	22020675.04		28420814.27	
Cost of provided insurance services	070		20169146.20		22058633.16
<b>Gross profit (loss) from the insurance services (lines 060 - 070)</b>	080	1851528.84		6362181.11	
<b>Period expenditures, total (lines 100 + 110 + 120 + 130), including:</b>	090		8004735.62		10901617.80
Costs to Sell	100		285983.85		210332.74
Administrative expenses	110		5530365.60		8976790.62
Other operating expenses	120		2188386.17		1714494.44
Expenses of the reporting period excluded from the tax base in the future	130				
Other operating income	140	287187.50		430860.40	
<b>Profit (loss) from operating activities (lines 080 - 090 + 140)</b>	150		5866019.28		4108576.29
<b>Income from financial activities, total (lines 170 + 180 + 190 + 200 + 210), including:</b>	160	12916549.17		14466727.07	

Income in the form of dividends	170	232108.72		389841.84	
Income in the form of interest	180	12671735.07		14073248.00	
Income from long-term lease (leasing)	190				
Income from foreign exchange rate differences	200	12705.38		3637.23	
Other income from financial activities	210				
<b>Expenses related to financial activities, total (lines 230 + 240 + 250 + 260), including:</b>	220		467.74		15852.40
Expenses in the form of interest	230				
Expenses in the form of interest on long-term lease (leasing)	240				
Loss from foreign exchange rate differences	250		467.74		923.10
Other expenses related to financial activity	260				14929.30
<b>Profit (loss) from general economic activities (lines 150 + 160 - 220)</b>	270	7050062.15		10342298.38	
Extraordinary gains and losses	280				
<b>Profit (loss) before income tax (lines 270 + /-280)</b>	290	7050062.15		10342298.38	

Income Taxes	300		1232494.37		1561165.85
Other taxes and other obligatory payments from profit	310				
<b>Net profit (loss) for the reporting period (lines 290 - 300 - 310)</b>	320	5817567.78		8781132.53	

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 аудиторского заключения
	"BALANS-INFORM-AUDITOR" МЧЖ	2015-01-20	725	положительный	2022-03-16		А.Салимов	Загъуз (https://openinfo.uz/reports/insurance/annual/69) media/audit_c%D0%B0%D0%BB8E%D1D0%B5BD%D0%B585%D0%BBBA_%D1%83B3%D1D1%8082%D0B0.PDF

Источник: <https://openinfo.uz/reports/insurance/annual/69>  
Дата: 07.05.2024