

# Единый портал корпоративной информации

## Отчеты

"INSON" ST AJ

Годовые отчеты Страховых компаний

The body of the issuer who took the decision	Общее собрание акционеров
Дата утверждения отчета	07.06.2022

1	NAME OF THE ISSUER:	
	Full	"INSON" Sug'urta tashkiloti aksiyadorlik jamiyati
	Short:	"INSON" ST AJ
	Name of stock exchange ticker:	мавжуд эмас
2	CORPORATE NEWS	
	Location:	г. Ташкент, Шайхантахурский район, ул. Навои, 31
	Postal address:	г. Ташкент, Шайхантахурский район, ул. Навои, 31
	E-mail address:	info@insuranceon.uz (mailto:info@insuranceon.uz)
	Official Website:	https://insuranceon.uz (https://https://insuranceon.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	
	Current account:	
	MFI:	
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	

присвоенные органом государственной налоговой службы (ИНН):	207078596
присвоенные органами государственной статистики	
КФС:	
ОКПО:	
ОКОНХ:	
СОАТО:	

5	<b>Показатели финансово-экономического состояния эмитента</b>	
	Profitability of the authorized capital, coefficient	0,021
	Coverage of total solvency, coefficient	27,53
	Ratio of absolute liquidity, coefficient	1,53
	Ratio of own and attracted funds, coefficient	13,82
	The ratio of the issuer's own and borrowed funds:	0,072

11	<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	6673240.71	9794798.76
	Depreciation (0200)	011	2164079.86	2428297.93
	Residual (book) value (lines 010-011)	012	4509160.84	7366500.82
	<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	20840239.67	32729619.84
Securities (0610)	040	2253704.67	1751824.00
Investments in subsidiary companies (0620)	050		
Investment in associates (0630)	060		10212500.00
Investments in enterprises with foreign capital (0640)	070		
Other long-term investments (0690)	080	18586535.00	20765295.84
Equipment for installation (0700)	090		
Capital investments (0800)	100		109060.00
Long-term receivables (0910, 0920, 0930, 0940)	110		1485441.32
Long-term deferred expenses (0950, 0960, 0990)	120		5952.54
<b>Total on section I (lines 012+022 +030+090+100+110+120)</b>	130	25349400.52	41696574.53
<b>II. Current assets</b>			
Inventories in stock Total (lines 150 +160), including:	140	54236.84	116851.07
Inventory (1000, 1500, 1600)	150	54236.84	116851.07
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170	4037.95	24787.96
Deferred expenses (3200)	180		
<b>Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)</b>	190	1808374.70	2891398.89

Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200	3390.71	106046.31
Accounts receivable from buyers and customers (4010, 4020)	210		
Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220	3390.71	106046.31
Receivables due from insurance agents (4030)	230		55714.00
Receivables due from insurance agents and brokers (4040)	240	3390.71	50332.31
Receivables due to reinsurance agents (4050)	250		
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		
Advances to suppliers and contractors (4300)	340	181820.27	218250.03
Advances for budget (4400)	350	431169.43	477985.83
Advances to target funds and on insurance (4500)	360	84.01	84.01

Receivables due from founders to the authorized capital (4600)	370		
Receivables due from staff on other operations (4700)	380	822062.79	1332840.41
Other receivables (4800)	390	369847.48	756192.30
Reserves for distressed debts (4900)	400		
Cash, total (lines 420 + 430 + 440 + 450), including:	410	3475494.79	1717783.45
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	245387.10	1586105.13
Cash in foreign currency (5200)	440	3196567.63	115257.81
Other cash and cash equivalents (5500, 5600, 5700)	450	33540.06	16420.51
Short-term investments (5800)	460	7800000.00	12522488.00
Other current assets (5900)	470		
<b>Total on section II (lines 140+170 +180+190+410+460+470)</b>	<b>480</b>	<b>13142144.28</b>	<b>17273309.37</b>
<b>Total on assets (lines 130 + 480)</b>	<b>490</b>	<b>38491544.79</b>	<b>58969883.90</b>
<b>Liabilities</b>			
<b>I. Sources of own funds</b>			
Authorized capital (8300)	500	15000000.00	25206597.60
Additional paid-in capital (8400)	510	199096.23	199096.23
Reserve capital (8500)	520	3139036.21	3110125.47
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	559290.44	1091161.74
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	18897422.88	29606981.04
<b>II. INSURANCE RESERVES</b>			
<b>Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)</b>	580	19295370.17	27402240.17
Unearned premium reserve (8010)	590	16265966.10	21599354.49
Reserves for occurred, but not declared damages (8020)	600	1639177.34	3246296.64
Reserves for claimed but unsettled losses (8030)	610	1333227.68	2497875.59
Preventive measure reserves (8040)	620	56999.06	58713.45
Assets discrepancy reserve (8050)	630		
Accident reserve (8060)	640		
Reserve for losses fluctuation (8070)	650		
Reserves for life insurance (8090)	660		
<b>Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710)</b>	670	258962.04	181330.66
Share of reinsurers in the unearned premium reserve (8110)	680	227848.31	150162.05
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	31113.73	31168.62
Share of reinsurers in the life insurance reserves (8140)	710		
<b>Total on section II (lines 580 - 670)</b>	720	19036408.13	27220909.51
<b>III. LIABILITIES</b>			

<b>Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920)</b>	730		1024066.62
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		1024066.62
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	557713.78	1117926.74
including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	450753.75	1113556.54
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940	48738.87	29140.81
<b>Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)</b>	950	327437.65	344600.21
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970	35700.22	230168.31
Due to insurance agents and brokers (6040)	980	182749.57	107496.08
Due to re-insurants (6050)	990		
Due to reinsurers (6060)	1000		



Depo for premium of reinsurers (6070)	1010	106960.04	4370.20
Due to re-insurants on commissions, bonuses and other rewards (6080)	1020	2027.82	2565.62
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	152261.33	284786.43
Payable due to budget (6400)	1100		2239.12
Payable due to insurance (6510)	1110		
Payable due to state target funds (6520)	1120		9.25
Payable due to founders (6600)	1130		
Salaries payable (6700)	1140	24713.46	44746.37
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	4562.49	412404.56
<b>Total on section III (lines 730 + 930)</b>	1190	557713.78	2141993.35
<b>Total on liabilities (lines 570 + 720 + 1190)</b>	1200	38491544.79	58969883.90

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	9811692.30		23471589.17	
	Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	16796661.37		36297075.69	
	Insurance premiums under agreements transferred to reinsurance	012		350011.70		4642699.54
	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		5505670.31		5411074.67
	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		517127.68		1164647.90

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		612159.39		1607064.42
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				
Other income from insurance services	019				
Income from the intermediary services	020	504.00			
Revenues from compensation of loss share on reinsurance	030				
Revenues from commission, bonuses and fees on reinsurance	040				
Income from the surveyor and adjuster services	050				
<b>Net revenue from the insurance services (lines 010 + 020 + 030 + 040 + 050)</b>	060	9812196.30		23471589.17	
Cost of provided insurance services	070		11688812.08		22145938.42

<b>Gross profit (loss) from the insurance services(lines 060 - 070)</b>	080		-1876615.79	1325650.75	
<b>Period expenditures, total (lines100 + 110 + 120 + 130), including:</b>	090		3173881.96		4893215.18
Costs to Sell	100		68978.15		449726.10
Administrative expenses	110		2823641.33		3769714.27
Other operating expenses	120		281262.48		673774.80
Expenses of the reporting period excluded from the tax base in the future	130				
Other operating income	140	156596.69		298972.07	
<b>Profit (loss) from operating activities (lines 080 - 090 + 140)</b>	150		-4893901.05		-3268592.36
<b>Income from financial activities, total (lines170 + 180 + 190 + 200 + 210), including:</b>	160	4371153.89		4262140.52	
Income in the form of dividends	170	3815.79			
Income in the form of interest	180	2641175.56		3538548.71	
Income from long-term lease (leasing)	190				
Income from foreign exchange rate differences	200	1726162.54		723591.82	

Other income from financial activities	210				
<b>Expenses related to financial activities, total (lines 230 + 240 + 250 + 260), including:</b>	220		148399.49		428103.47
Expenses in the form of interest	230				39791.96
Expenses in the form of interest on long-term lease (leasing)	240				
Loss from foreign exchange rate differences	250		143078.40		386430.84
Other expenses related to financial activity	260		5321.10		1880.67
<b>Profit (loss) from general economic activities (lines 150 + 160 - 220)</b>	270		-671146.66	565444.70	
Extraordinary gains and losses	280				
<b>Profit (loss) before income tax (lines 270 + /-280)</b>	290		-671146.66	565444.70	
Income Taxes	300				33573.40
Other taxes and other obligatory payments from profit	310		190.79		
<b>Net profit (loss) for the reporting period (lines 290 - 300 - 310)</b>	320		-671337.45	531871.30	

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
ООО «AUDIT- KANON»	2019-04-02	756	Положительный	2022-04-28		Москаленко Алла	Загружено (https://openinfo.uz/reports/insurance/annual/70) openinfo.uz/reports/insurance/annual/70 media/audit/audit_2022_04_28_756.pdf D0%2022-04-28_756.pdf 83%2022-04-28_756.pdf D0%2022-04-28_756.pdf 82%2022-04-28_756.pdf D1%2022-04-28_756.pdf 81%2022-04-28_756.pdf D0%2022-04-28_756.pdf B9_2022-04-28_756.pdf D0%2022-04-28_756.pdf BA%2022-04-28_756.pdf D1%2022-04-28_756.pdf 87%2022-04-28_756.pdf D0%2022-04-28_756.pdf B8%2022-04-28_756.pdf B5_Invoice_2022-04-28_756.pdf D0%2022-04-28_756.pdf B0_2022-04-28_756.pdf B3_2022-04-28_756.pdf

Источник: <https://openinfo.uz/reports/insurance/annual/70>  
Дата: 29.03.2024