

Единый портал корпоративной информации

Отчеты

"Kafolat Hayot Insurance" AJ

Годовые отчеты Страховых компаний

The body of the issuer who took the decision	Решение единственного акционера
Дата утверждения отчета	29.06.2022

1	NAME OF THE ISSUER:	
	Full	"Kafolat Hayot Insurance" Aksiyadorlik jamiyati
	Short:	"Kafolat Hayot Insurance" AJ
	Name of stock exchange ticker:	No
2	CORPORATE NEWS	
	Location:	13,13A Amir Temur avenue, Tashkent, Republic of Uzbekistan
	Postal address:	13,13A Amir Temur avenue, Tashkent, Republic of Uzbekistan
	E-mail address:	info@kafolathayot.uz (mailto:info@kafolathayot.uz)
	Official Website:	kafolathayot.uz (https://kafolathayot.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	
	Current account:	
	MFI:	
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	
	присвоенные органом государственной налоговой службы (ИНН):	305655099

присвоенные органами государственной статистики	
КФС:	
ОКПО:	
ОКОНХ:	
СОАТО:	

Международные стандарты финансовой отчётности (МСФО)	Скачать отчет (https://openinfo.uz/media/int_report/Кафолат_Хает_МСФО_2021_1.pdf)
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5	Показатели финансово-экономического состояния эмитента	
	Profitability of the authorized capital, coefficient	2.2%
	Coverage of total solvency, coefficient	122%
	Ratio of absolute liquidity, coefficient	11.2
	Ratio of own and attracted funds, coefficient	1.1%
	The ratio of the issuer's own and borrowed funds:	91.6

6	Объем начисленных доходов по ценным бумагам в отчетном году	
	On ordinary stocks (in soums per stock)	0
	On ordinary stocks (in percentage to the face value of one stock)	0

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	28.12.2021	28.12.2021

11	Balance sheet
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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	156137833.00	250157233.00
Depreciation (0200)	011	26511084.00	59363991.00
Residual (book) value (lines 010-011)	012	129626749.00	190793242.00
Intangible assets:	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	760294021.00	906794021.00
Securities (0610)	040	610294021.00	810294021.00
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	150000000.00	96500000.00
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	889920770.00	1097587263.00
II. Current assets			
Inventories in stock Total (lines 150 +160), including:	140	12073602.00	16948882.00
Inventory (1000, 1500, 1600)	150	12073602.00	16948882.00
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170	1373944.00	1810333.00
Deferred expenses (3200)	180		
Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)	190	91283358.00	66998791.00
Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200		
Accounts receivable from buyers and customers (4010, 4020)	210		
Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220		
Receivables due from insurance agents (4030)	230		
Receivables due from insurance agents and brokers (4040)	240		
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	4510653.00	2910534.00
Advances for budget (4400)	350		
Advances to target funds and on insurance (4500)	360		248498.00
Receivables due from founders to the authorized capital (4600)	370		
Receivables due from staff on other operations (4700)	380	9283333.00	7896667.00
Other receivables (4800)	390	77489372.00	55943092.00
Reserves for distressed debts (4900)	400		
Cash, total (lines 420 + 430 + 440 + 450), including:	410	90214844.00	308957803.00
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	35330303.00	297864074.00
Cash in foreign currency (5200)	440	53181925.00	6978643.00
Other cash and cash equivalents (5500, 5600, 5700)	450	1702616.00	4115086.00
Short-term investments (5800)	460	2186757900.00	2991049783.00
Other current assets (5900)	470		
Total on section II (lines 140+170 +180+190+410+460+470)	480	2381703648.00	3385765592.00

Total on assets (lines 130 + 480)	490	3271624418.00	4483352855.00
Liabilities			
I. Sources of own funds			
Authorized capital (8300)	500	2500000000.00	2500000000.00
Additional paid-in capital (8400)	510		
Reserve capital (8500)	520	2914361.00	2914361.00
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	3721640.00	34065360.00
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	2506636001.00	2536979721.00
II. INSURANCE RESERVES			
Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)	580	744844826.00	1918671397.00
Unearned premium reserve (8010)	590	9437721.00	25482389.00
Reserves for occurred, but not declared damages (8020)	600	1878899.00	4692485.00
Reserves for claimed but unsettled losses (8030)	610	205272532.00	513810424.00
Preventive measure reserves (8040)	620		
Assets discrepancy reserve (8050)	630		
Accident reserve (8060)	640		
Reserve for losses fluctuation (8070)	650		
Reserves for life insurance (8090)	660	528255674.00	1374686099.00

Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710)	670		
Share of reinsurers in the unearned premium reserve (8110)	680		
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		
Share of reinsurers in the life insurance reserves (8140)	710		
Total on section II (lines 580 - 670)	720	744844826.00	1918671397.00
III. LIABILITIES			
Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920)	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		
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		
Current liabilities, total (lines. 940 +950+1050+1060+1070+1080+1090 +1100+1110+1120+1130+1140 +1150+ 1160+1170+1180)	930	20143591.00	27701737.00

including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	20143591.00	27701737.00
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940	584526.00	3420726.00
Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)	950	844462.00	564128.00
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970		
Due to insurance agents and brokers (6040)	980	844462.00	564128.00
Due to re-insurants (6050)	990		
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	243562.00	318510.00
Payable due to budget (6400)	1100	16139335.00	20437107.00
Payable due to insurance (6510)	1110		
Payable due to state target funds (6520)	1120	180745.00	52558.00
Payable due to founders (6600)	1130		
Salaries payable (6700)	1140	385376.00	14497.00
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	1765585.00	2894211.00
Total on section III (lines 730 + 930)	1190	20143591.00	27701737.00
Total on liabilities (lines 570 + 720 + 1190)	1200	3271624418.00	4483352855.00

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	21002038.00		53998657.00	

Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	22765780.00		65736923.00	
Insurance premiums under agreements transferred to reinsurance	012				
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		60041.00		160447.00
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		1578972.00		3085379.00
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		12440.00		28136.00

The result of the change in life insurance reserves, adjusted for the share of reinsurers in life insurance reserves	017		112289.00		8464304.00
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				
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				
Net revenue from the insurance services (lines 010 + 020 + 030 + 040 + 050)	060	21002038.00		53998657.00	
Cost of provided insurance services	070		18566314.00		47726149.00
Gross profit (loss) from the insurance services (lines 060 - 070)	080	2435724.00		6272508.00	

Period expenditures, total (lines 100 + 110 + 120 + 130), including:	090		5916024.00		10882936.00
Costs to Sell	100				
Administrative expenses	110		5772143.00		10750404.00
Other operating expenses	120		143881.00		132532.00
Expenses of the reporting period excluded from the tax base in the future	130				
Other operating income	140	71872.00		120551.00	
Profit (loss) from operating activities (lines 080 - 090 + 140)	150		3408429.00		4489878.00
Income from financial activities, total (lines 170 + 180 + 190 + 200 + 210), including:	160	3620354.00		5081542.00	
Income in the form of dividends	170				
Income in the form of interest	180	3572642.00		4882966.00	
Income from long-term lease (leasing)	190				
Income from foreign exchange rate differences	200	47711.00		198576.00	
Other income from financial activities	210				

Expenses related to financial activities, total (lines 230 + 240 + 250 + 260), including:	220		252.00		50959.00
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		27.00		50959.00
Other expenses related to financial activity	260		226.00		
Profit (loss) from general economic activities (lines 150 + 160 - 220)	270	211673.00		540705.00	
Extraordinary gains and losses	280				
Profit (loss) before income tax (lines 270 + /-280)	290	211673.00		540705.00	
Income Taxes	300		174456.00		237268.00
Other taxes and other obligatory payments from profit	310				
Net profit (loss) for the reporting period (lines 290 - 300 - 310)	320	37216.00		303437.00	

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
SFAI- Buxgalter-Audit Tashkent			Положительный	2022-06-14		Шайхиисламова Зульфия	Загры (https://openinfo.uz/media/audit/%D0%83%D0%82%D1%81%D0%B5_%D0%BA%D1%87%D0%B8%D0%B0_2B3_%D0%81%D1%B8_%D0%B8.p

Источник: <https://openinfo.uz/reports/insurance/annual/83>
Дата: 27.04.2024