

Единый портал корпоративной информации

Отчеты

"Mosaic insurance group" AJ ST

Годовые отчеты Страховых компаний

The body of the issuer who took the decision	Единственный акционер
Дата утверждения отчета	27.06.2025

1	NAME OF THE ISSUER:	
	Full	"Mosaic insurance group" aksiyadorlik jamiyati sug'urta tashkiloti
	Short:	"Mosaic insurance group" AJ ST
	Name of stock exchange ticker:	No
2	CORPORATE NEWS	
	Location:	Бизнес центр AVIAPARK, ул. Элбек, Ташкент, Узбекистан, 100060
	Postal address:	Бизнес центр AVIAPARK, ул. Элбек, Ташкент, Узбекистан, 100060
	E-mail address:	info@mosaic-insurance.com (mailto:info@mosaic-insurance.com)
	Official Website:	https://mosaicinsurance.uz (https://https://mosaicinsurance.uz)
3	БАНКОВСКИЕ РЕКВИЗИТЫ	
	Наименование обслуживающего банка:	АО «КДБ Банк Узбекистан»
	Current account:	20214000105338303001
	MFI:	00842
4	РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА	
	присвоенные регистрирующим органом:	2025544

присвоенные органом государственной налоговой службы (ИНН):	308143734
присвоенные органами государственной статистики	
КФС:	144
ОКПО:	30459397
ОКОНХ:	65120
СОАТО:	1726290

Международные стандарты финансовой отчётности (МСФО)	Скачать отчет (https://openinfo.uz/media/int_report/5d18174f-84f2-44fd-9b5c-bd0f36a2db1e.pdf)
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5	Показатели финансово-экономического состояния эмитента	
	Profitability of the authorized capital, coefficient	0,14
	Coverage of total solvency, coefficient	1,12
	Ratio of absolute liquidity, coefficient	1,47
	Ratio of own and attracted funds, coefficient	
	Коэффициент обновления основных фондов	
	The ratio of the issuer's own and borrowed funds:	

6	Объем начисленных доходов по ценным бумагам в отчетном году	
	On ordinary stocks (in soums per stock)	
	On ordinary stocks (in percentage to the face value of one stock)	
	On privileged shares (in soums per stock:)	
	On privileged shares (in percentage to the face value of one stock)	
	On other securities (in soums per share)	
	On other securities (in percentage to the face value of one share)	

7	Имеющаяся задолженность по выплате доходов по ценным бумагам	
	On ordinary stocks (according to the results of the reporting period (in soums))	Не имеются
	On ordinary stocks (according to the results of previous periods (in soums))	Не имеются
	On privileged shares (according to the results of the reporting period (in soums))	Не имеются
	On privileged shares (according to the results of previous periods (in soums))	Не имеются
	On other securities (according to the results of the reporting period (in soums))	Не имеются
	On other securities (according to the results of the reporting period (in soums))	Не имеются

9	Основные сведения о дополнительно выпущенных ценных бумагах (заполняется, если в отчетном периоде осуществлялся выпуск ценных бумаг)	
	Орган, принявший решение о выпуске	Единственный акционер
	Дата и номер государственной регистрации	18 ноября 2024, РО942-4
	Количество ценных бумаг (шт.) и объем выпуска (сум)	32 000 000 штук, 32 000 000 000 сум
	Способ размещения ценных бумаг	Частное
	Сроки размещения	
	Дата начала	19 ноября 2024
	Дата окончания	19 декабря 2024

10	Information on the important facts for the year			
	Наименование существенного факта	№ существенного факта	Дата наступления существенного факта	Дата публикации существенного факта

1	Решения, принятые высшим органом управления эмитента, в том числе решения наблюдательного совета хозяйственных обществ о выпуске акций, корпоративных облигаций и иных ценных бумаг	6	01.02.2024	02.02.2024
2	Изменение местонахождения (почтового адреса), адреса электронной почты или веб-сайта	2	14.02.2024	15.02.2024
3	Изменение в составе исполнительного органа	8	28.06.2024	02.07.2024
4	Изменения в списке аффилированных лиц	36	01.07.2024	03.07.2024
5	Решения, принятые высшим органом управления эмитента, в том числе решения наблюдательного совета хозяйственных обществ о выпуске акций, корпоративных облигаций и иных ценных бумаг	6	28.06.2024	02.07.2024
6	Изменение в составе наблюдательного совета	8	28.06.2024	02.07.2024
7	Решения, принятые высшим органом управления эмитента, в том числе решения наблюдательного совета хозяйственных обществ о выпуске акций, корпоративных облигаций и иных ценных бумаг	6	29.10.2024	30.10.2024
8	Выпуск ценных бумаг	25	18.11.2024	20.11.2024

9	Решения, принятые высшим органом управления эмитента, в том числе решения наблюдательного совета хозяйственных обществ о выпуске акций, корпоративных облигаций и иных ценных бумаг	6	23.12.2024	25.12.2024
10	Решения, принятые высшим органом управления эмитента, в том числе решения наблюдательного совета хозяйственных обществ о выпуске акций, корпоративных облигаций и иных ценных бумаг	6	24.12.2024	26.12.2024

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	206066.25	291176.97
	Depreciation (0200)	011	47500.08	101814.64
	Residual (book) value (lines 010-011)	012	158566.17	189362.33
	Intangible assets:	000		
	Initial value (0400)	020		382000.00
	Depreciation amount (0500)	021		
	Residual value (carrying amount) (lines 020-021)	022		382000.00
	Long-term investments, Total (lines: 040+050+060+070+080), including:	030		

Securities (0610)	040		
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		
Equipment for installation (0700)	090		
Capital investments (0800)	100	226000.00	
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	384566.17	571362.33
II. Current assets			
Inventories in stock Total (lines 150 +160), including:	140	977.92	432.70
Inventory (1000, 1500, 1600)	150	977.92	432.70
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170		
Deferred expenses (3200)	180		
Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)	190	40320199.42	134161703.28
Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200	39185671.71	132814334.31
Accounts receivable from buyers and customers (4010, 4020)	210		

Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220	39185671.71	132814334.31
Receivables due from insurance agents (4030)	230	34463636.99	32801091.63
Receivables due from insurance agents and brokers (4040)	240	57611.03	
Receivables due to reinsurance agents (4050)	250	4600912.84	84218777.49
Debts of reinsurers on commissions, bonuses and other rewards (4051)	260		
Debts of reinsurers (4060)	270	63510.85	15794465.19
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		12466.26
Advances to suppliers and contractors (4300)	340	333337.33	321468.44
Advances for budget (4400)	350	650174.33	19982.70
Advances to target funds and on insurance (4500)	360	143.00	920.42
Receivables due from founders to the authorized capital (4600)	370		
Receivables due from staff on other operations (4700)	380		
Other receivables (4800)	390	150873.05	992531.15
Reserves for distressed debts (4900)	400		

Cash, total (lines 420 + 430 + 440 + 450), including:	410	36222297.22	56203769.57
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	4112274.41	6988735.52
Cash in foreign currency (5200)	440	32029656.30	49074045.13
Other cash and cash equivalents (5500, 5600, 5700)	450	80366.51	140988.92
Short-term investments (5800)	460	54653449.00	81646736.00
Other current assets (5900)	470		
Total on section II (lines 140+170 +180+190+410+460+470)	480	131196923.56	272012641.55
Total on assets (lines 130 + 480)	490	131581489.73	272584003.88
Liabilities			
I. Sources of own funds			
Authorized capital (8300)	500	72106531.00	104106531.00
Additional paid-in capital (8400)	510	72328.70	72328.70
Reserve capital (8500)	520		110542.96
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	856563.32	17663218.30
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	73035423.02	121952620.96
II. INSURANCE RESERVES			
Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)	580	73662957.38	188665703.28

Unearned premium reserve (8010)	590	60820696.64	161130537.72
Reserves for occurred, but not declared damages (8020)	600	8286651.41	18986240.94
Reserves for claimed but unsettled losses (8030)	610	4555609.33	8548924.62
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		
Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710)	670	51224894.17	76156834.90
Share of reinsurers in the unearned premium reserve (8110)	680	43984829.86	66097042.06
The share of reinsurers in the declared, but unsettled losses reserve (8120)	690	1252850.82	1944869.72
The share of reinsurers occurred, but not declared damages reserve (8130)	700	5987213.49	8114923.12
Share of reinsurers in the life insurance reserves (8140)	710		
Total on section II (lines 580 - 670)	720	22438063.21	112508868.38
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	36108003.50	38122514.54
including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	36108003.50	38122514.54
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940	7242.56	7837.41
Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)	950	35771339.62	37159550.65
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970		
Due to insurance agents and brokers (6040)	980		
Due to re-insurants (6050)	990		
Due to reinsurers (6060)	1000	35363787.37	36976603.64
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	407552.25	182947.01
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	324742.52	83294.78
Payable due to budget (6400)	1100	4678.80	869110.83
Payable due to insurance (6510)	1110		
Payable due to state target funds (6520)	1120		
Payable due to founders (6600)	1130		
Salaries payable (6700)	1140		
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		2720.87
Total on section III (lines 730 + 930)	1190	36108003.50	38122514.54
Total on liabilities (lines 570 + 720 + 1190)	1200	131581489.73	272584003.88

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	9342203.73		95170838.44	
Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	73100812.42		95877842.75	
Insurance premiums under agreements transferred to reinsurance	012		56057952.05		79838645.37
Insurance premiums under agreements accepted for reinsurance	013	6712149.31		169202446.22	
The result of the change in the unearned premium reserve, adjusted for the share of reinsurers in the unearned premium reserve	014	2601871.44	13070527.77		78197628.88
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	1647092.82	4370605.88		6142337.22

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	795646.82	2016283.38		5730839.06
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				
Revenues from compensation of loss share on reinsurance	030	336619.72		384036.73	
Revenues from commission, bonuses and fees on reinsurance	040	1527215.06		1232564.11	
Income from the surveyor and adjuster services	050				

Net revenue from the insurance services(lines 010 + 020 + 030 + 040 + 050)	060	11206038.51		96787439.28	
Cost of provided insurance services	070		8750214.74		75935307.21
Gross profit (loss) from the insurance services(lines 060 - 070)	080	2455823.77		20852132.07	
Period expenditures, total (lines100 + 110 + 120 + 130), including:	090		7217407.63		10093885.22
Costs to Sell	100		215636.48		162627.28
Administrative expenses	110		5920536.96		8897915.60
Other operating expenses	120		1081234.19		1033342.34
Expenses of the reporting period excluded from the tax base in the future	130				
Other operating income	140	1.60			
Profit (loss) from operating activities (lines 080 - 090 + 140)	150		4761582.26	10758246.85	
Income from financial activities, total (lines170 + 180 + 190 + 200 + 210), including:	160	11537312.29		15064212.12	
Income in the form of dividends	170				

Income in the form of interest	180	2798159.10		4989271.39	
Income from long-term lease (leasing)	190				
Income from foreign exchange rate differences	200	8739153.19		10074940.73	
Other income from financial activities	210				
Expenses related to financial activities, total (lines 230 + 240 + 250 + 260), including:	220		4167545.44		5911137.64
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		4167545.44		5911137.64
Other expenses related to financial activity	260				
Profit (loss) from general economic activities (lines 150 + 160 - 220)	270	2608184.59		19911321.33	
Extraordinary gains and losses	280				
Profit (loss) before income tax (lines 270 + /-280)	290	2608184.59		19911321.33	
Income Taxes	300		397325.41		2994123.39

Other taxes and other obligatory payments from profit	310				
Net profit (loss) for the reporting period (lines 290 - 300 - 310)	320	2210859.18		16917197.94	

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	Код
	ООО «Audit Income»	2019-03-29	743	положительное	2025-04-03		Чурсина Татьяна Александровна	За аи f35

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))
	«Uzbek Opportunities Fund» Ltd	Nassau, New Providence, in the Commonwealth of The Bahamas	Юр. лицо, которое владеет 20 и более процентами акций АО	2022-11-17
	Xalilov Oybek Nosirovich	Республика Узбекистан, г. Ташкент, М.Улугбекский район	Лицо, осуществляющее полномочия директора (председателя правления)	2024-06-28

Источник: <https://openinfo.uz/reports/insurance/annual/253>
Дата: 21.01.2026