

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	23.06.2025

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 шаҳри, Шайхонтохур тумани, Лабзак 10
	Postal address:	100128, Тошкент шаҳри, 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:	

Международные стандарты финансовой отчётности (МСФО)	Скачать отчет (https://openinfo.uz/media/int_report/76f7552c-0a41-46d9-b80f-a92dc264a6e0.pdf)
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5	Показатели финансово-экономического состояния эмитента	
	Profitability of the authorized capital, coefficient	0.25
	Coverage of total solvency, coefficient	56.09
	Ratio of absolute liquidity, coefficient	13.3
	Ratio of own and attracted funds, coefficient	1.88
	The ratio of the issuer's own and borrowed funds:	1.78

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
	On privileged shares (in soums per stock:)	0
	On privileged shares (in percentage to the face value of one stock)	0
	On other securities (in soums per share)	0
	On other securities (in percentage to the face value of one share)	0

7	Имеющаяся задолженность по выплате доходов по ценным бумагам	
	On ordinary stocks (according to the results of the reporting period (in soums))	0
	On ordinary stocks (according to the results of previous periods (in soums))	0
	On privileged shares (according to the results of the reporting period (in soums))	0
	On privileged shares (according to the results of previous periods (in soums))	0
	On other securities (according to the results of the reporting period (in soums))	0
	On other securities (according to the results of the reporting period (in soums))	0

8	Изменения в составе наблюдательного совета, ревизионной комиссии или исполнительного органа					
	дата принятия решения	дата вступления к обязанностям	Ф.И.О.	Должность	Орган эмитента, принявший решение	Избран (назначен) / выведен из состава (уволен, истечение срока полномочий)
	19.02.2024	19.02.2024	Сакенов Ролан	Кузатов кенгашининг мустақил аъзоси	Акциядорлар умумий йиғилиши	выведен из состава (уволен)

9	Основные сведения о дополнительно выпущенных ценных бумагах (заполняется, если в отчетном периоде осуществлялся выпуск ценных бумаг)	
	Орган, принявший решение о выпуске	Кузатов кенгаши
	Дата и номер государственной регистрации	P0944-2
	Количество ценных бумаг (шт.) и объем выпуска (сум)	1332815950
	Способ размещения ценных бумаг	хусусий жойлаштириш

Сроки размещения	30
Дата начала	25.09.2024
Дата окончания	16.10.2024

10	Information on the important facts for the year				
	Наименование существенного факта	№ существенного факта	Дата наступления существенного факта	Дата публикации существенного факта	
	1	Эмитентнинг юқори бошқарув органи томонидан қабул қилинган қарорлар	6	19.02.2024	21.02.2024
	2	Кузатув кенгашининг, тафтиш комиссиясининг ёки ижроия органининг таркибидаги ўзгаришлар	8	19.02.2024	21.02.2024
	3	Аффилланган шахслар рўйхатидаги ўзгаришлар	36	21.02.2024	21.02.2024
	4	Аффилланган шахс билан битим тузилиши	21	29.03.2024	01.04.2024
	5	Эмитентнинг юқори бошқарув органи томонидан қабул қилинган қарорлар	6	05.07.2024	10.07.2024
	6	Эмитентнинг юқори бошқарув органи томонидан қабул қилинган қарорлар	6	15.08.2024	26.08.2024
	7	Эмитент 10 ва ундан ортиқ фоиз акцияларга (улушларга, пайларга) эғалик қилаётган юридик шахслар рўйхатидаги ўзгаришлар	30	26.08.2024	28.08.2024
	8	Аффилланган шахслар рўйхатидаги ўзгаришлар	36	28.08.2024	28.08.2024

9	Тобе хўжалик жамиятлари рўйхатидаги ўзгаришлар	12	26.08.2024	28.08.2024
10	Қимматли қўғозларни чиқариш	25	17.09.2024	19.09.2024
11	Тобе хўжалик жамиятлари рўйхатидаги ўзгаришлар	12	27.09.2024	31.10.2024
12	Аффилланган шахслар рўйхатидаги ўзгаришлар	36	30.09.2024	31.10.2024
13	Эмитент 10 ва ундан ортиқ фоиз акцияларга (улушларга, пайларга) эгалик қилаётган юридик шахслар рўйхатидаги ўзгаришлар	30	30.09.2024	31.10.2024

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	15825813.92	44788650.15
	Depreciation (0200)	011	8998888.70	10229332.34
	Residual (book) value (lines 010-011)	012	6826925.22	34559317.81
	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	102408290.56	104008290.56
Securities (0610)	040	101170290.56	102770290.56
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	1238000.00	1238000.00
Equipment for installation (0700)	090		
Capital investments (0800)	100		4964700.00
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	109235215.78	143532308.37
II. Current assets			
Inventories in stock Total (lines 150 +160), including:	140	482776.65	609987.52
Inventory (1000, 1500, 1600)	150	482776.65	609987.52
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170	31722686.01	23120978.36
Deferred expenses (3200)	180		
Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)	190	20794614.27	225650178.74
Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200	13950217.22	18810034.59

Accounts receivable from buyers and customers (4010, 4020)	210	13675.18	51360.47
Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220	13936542.04	18758674.12
Receivables due from insurance agents (4030)	230	2358289.76	522227.45
Receivables due from insurance agents and brokers (4040)	240	3473246.14	3438364.04
Receivables due to reinsurance agents (4050)	250	8105006.14	14798082.63
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	31733.84	92223.28
Advances to suppliers and contractors (4300)	340	700823.78	197543026.57
Advances for budget (4400)	350	1467780.71	1271788.20
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	107758.24	66886.44

Other receivables (4800)	390	4536300.48	7866219.66
Reserves for distressed debts (4900)	400		
Cash, total (lines 420 + 430 + 440 + 450), including:	410	5611382.45	6681216.09
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	4911638.17	4124329.86
Cash in foreign currency (5200)	440	265804.24	2138551.33
Other cash and cash equivalents (5500, 5600, 5700)	450	433940.04	418334.90
Short-term investments (5800)	460	44165042.98	114913073.38
Other current assets (5900)	470		
Total on section II (lines 140+170 +180+190+410+460+470)	480	102776502.36	370975434.09
Total on assets (lines 130 + 480)	490	212011718.14	514507742.46
Liabilities			
I. Sources of own funds			
Authorized capital (8300)	500	53312638.00	66640797.50
Additional paid-in capital (8400)	510	2562441.46	2562441.46
Reserve capital (8500)	520	1884619.72	1811568.46
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	16068088.30	19162659.76
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	73827787.48	90177467.18
II. INSURANCE RESERVES			

Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)	580	130368425.79	324991945.61
Unearned premium reserve (8010)	590	90709017.35	256015818.31
Reserves for occurred, but not declared damages (8020)	600	21021320.87	51117073.69
Reserves for claimed but unsettled losses (8030)	610	1380073.85	2300614.63
Preventive measure reserves (8040)	620	2311586.78	30130.61
Assets discrepancy reserve (8050)	630		
Accident reserve (8060)	640		
Reserve for losses fluctuation (8070)	650	14946426.94	15528308.37
Reserves for life insurance (8090)	660		
Share of reinsurers in insurance reserves, total (lines 680 + 690 + 700 + 710)	670	5366754.82	70458641.64
Share of reinsurers in the unearned premium reserve (8110)	680	3322827.76	57512935.39
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	2043927.06	12945706.25
Share of reinsurers in the life insurance reserves (8140)	710		
Total on section II (lines 580 - 670)	720	125001670.97	254533303.97
III. LIABILITIES			
Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920)	730	2493739.81	160624268.19

including: long-term accounts payable (lines 740 + 760 + 770 + 780 + 790 + 800 + 820 + 830 + 850 + 870 + 890 + 920)	731	2493739.81	18498988.19
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		142125280.00
Long-term borrowings (7820, 7830, 7840)	910		
Other long-term accounts payable (7900)	920	2493739.81	18498988.19
Current liabilities, total (lines. 940 +950+1050+1060+1070+1080+1090 +1100+1110+1120+1130+1140 +1150+ 1160+1170+1180)	930	10688519.88	9172703.12
including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	10688519.88	9172703.12
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940	206008.18	270416.45
Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)	950	7728604.98	3758756.93
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970	217140.62	266944.27
Due to insurance agents and brokers (6040)	980	2405362.41	652463.64
Due to re-insurants (6050)	990	151712.96	
Due to reinsurers (6060)	1000	4952321.58	2839349.02

Depo for premium of reinsurers (6070)	1010		
Due to re-insurants on commissions, bonuses and other rewards (6080)	1020	2067.41	
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	779751.45	665713.44
Payable due to budget (6400)	1100	229040.67	349943.67
Payable due to insurance (6510)	1110	292391.20	1043285.96
Payable due to state target funds (6520)	1120	2239.04	5583.42
Payable due to founders (6600)	1130		
Salaries payable (6700)	1140	1263553.80	2690115.45
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	186930.56	388887.80
Total on section III (lines 730 + 930)	1190	13182259.69	169796971.31
Total on liabilities (lines 570 + 720 + 1190)	1200	212011718.14	514507742.46

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	89235582.11		125670725.29	
	Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	131832546.73		212542037.41	
	Insurance premiums under agreements transferred to reinsurance	012		116620869.77		10540035.14
	Insurance premiums under agreements accepted for reinsurance	013	103661048.88		55481812.19	
	The result of the change in the unearned premium reserve, adjusted for the share of reinsurers in the unearned premium reserve	014		34232253.12		111116693.32

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	72237.34			920540.79
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	8450755.73			19193973.63
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		3927883.68		581881.43
Other income from insurance services	019				
Income from the intermediary services	020				

Revenues from compensation of loss share on reinsurance	030			26679570.55	
Revenues from commission, bonuses and fees on reinsurance	040	60298.01		542595.39	
Income from the surveyor and adjuster services	050				
Net revenue from the insurance services(lines 010 + 020 + 030 + 040 + 050)	060	89295880.12		152892891.23	
Cost of provided insurance services	070		73756040.76		124948937.48
Gross profit (loss) from the insurance services(lines 060 - 070)	080	15539839.36		27943953.75	
Period expenditures, total (lines100 + 110 + 120 + 130), including:	090		33795078.02		37588763.91
Costs to Sell	100		2761611.67		1484449.47
Administrative expenses	110		16242243.26		24769532.23
Other operating expenses	120		14791223.09		11334782.21
Expenses of the reporting period excluded from the tax base in the future	130				

Other operating income	140	5092267.15		10690426.09	
Profit (loss) from operating activities(lines 080 - 090 + 140)	150		13162971.51	1045615.93	
Income from financial activities, total (lines170 + 180 + 190 + 200 + 210), including:	160	19342251.79		24369733.56	
Income in the form of dividends	170	4935390.46		9253444.20	
Income in the form of interest	180	2746943.42		11766536.04	
Income from long-term lease (leasing)	190				
Income from foreign exchange rate differences	200	9442080.36		3349753.32	
Other income from financial activities	210				
Expenses related to financial activities, total (lines230 + 240 + 250 + 260), including:	220		4599712.56		7491767.24
Expenses in the form of interest	230		647051.24		4027204.14
Expenses in the form of interest on long-term lease (leasing)	240				

Loss from foreign exchange rate differences	250		3933045.30		3464563.10
Other expenses related to financial activity	260		19616.02		
Profit (loss) from general economic activities (lines 150 + 160 - 220)	270	1579567.72		17923582.25	
Extraordinary gains and losses	280				
Profit (loss) before income tax (lines 270 + /-280)	290	1579567.72		17923582.25	
Income Taxes	300		84025.32		1251060.34
Other taxes and other obligatory payments from profit	310				
Net profit (loss) for the reporting period (lines 290 - 300 - 310)	320	1495542.40		16672521.91	

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
	ООО "FTF-LEA-AUDIT"	2021-06-04		обязательное	2025-05-28	25,079	Файзиева М.Т.	Загрузить файл audit_concl fb8e-4b96 b7d3-06ab

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Список заключенных сделок с аффилированными лицами отчетном году					
Дата заключения сделки	Ф.И.О. или полное наименование контрагента	Предмет сделки	Сумма	Орган эмитента, принявший решение по сделкам	Полные формулировки решений, принятых по сделкам
2024-03-29	“ALFA LIFE INSURANCE” АЖ	Иш берувчининг мажбурий фуқаролик жавобгарлиги сугурталаш	6411621575.46	Кузатув кенгаши	Одобрить сделки с аффилированными лицами, которые могут быть совершены в будущем в процессе осуществления обществом его текущей хозяйственной деятельности на период до следующего годового общего собрания акционеров

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))
	GUARDIAN CAPITAL" МЧЖ	Тошкент ш., Юнусобод тумани, С-4, 11Б-уй, 17-хонадон	Эмитент жамиятнинг устав капиталида 20 фоиздан ортиқ улушига эга	2021-03-09
	"ALFA LIFE INSURANCE"АЖ	Тошкент ш., Яшнабод тумани, С.Азимов к., рақамсиз уй	Эмитентнинг шўба корхонаси	2009-05-25

UBAYDULLAYEV ULUG'BEK UTKUROVICH	Тошкент шаҳри Шайхонтоҳур тумани С-26 2/5	Ижро органи аъзоси	2023-10-31
ABDUJABBOR ABDUQAHHOR O'G'LI	Андижон вилояти Шаҳрихон тумани Сарой 324-уй	Ижро органи аъзоси	2023-10-31
XUSANOV ABDULLATIF ABDUGAPUROVICH	Тошкент шаҳри Олмазор тумани Нозимахоним кўчаси 17-уй	Ижро органи аъзоси	2023-10-31
GAREYEVA RENATA FARIDOVNA	Тошкент шаҳри Миробод тумани Нукус кўчаси 100- уй 57-хонадон	Ижро органи аъзоси	2023-10-31
AXMETOVA INESSA YURYEVNA	Тошкент ш., Яшнабод тумани, Тузел, 2 мас, 17/61	Ижро органи аъзоси	2023-10-31
XASANOV A'ZAM IBRAHIMOVICH	Тошкент ш., Олмазор тумани, Нозимахоним 5- тор к., 4-уй	Эмитентнинг 20 фоиздан ортиқ акицияларига эга	2022-01-31
MAHKAMOV AKMAL XAMDAMOVICH	Тошкент ш., Олмазор тумани, Тошмухамедов к., 42а-уй	Эмитентнинг 20 фоиздан ортиқ акицияларига эга	2022-01-31
SAKENOV ROLAN	Тошкент ш., Мирзо- Улугбек тумани С-1 Буюк Ипак йўли кўчаси 39-уй 9- хонадон 35-х.	Кузатув кенгашининг мустақил аъзоси	2024-02-19
NURMUHAMEDOV ZOKIR G'AYRATOVICH	Тошкент ш., Олмазор тумани, Нозимахоним 4- тор к., 11-уй	Кузатув кенгашининг аъзоси	2022-01-31
ABDURAHIMOVA SHOIRA RAHMONBEKOVNA	Тошкент ш., Учтепа тумани, 3- пр. Зарафшон, 34-уй	Кузатув кенгашининг аъзоси	2022-01-31

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