

# Единый портал корпоративной информации

## Отчеты

"IShONCh sug'urta kompaniyasi" AJ QK

Годовые отчеты Страховых компаний

The body of the issuer who took the decision	Умумий акциядорлар йиғилиши
Дата утверждения отчета	25.03.2022

1	<b>NAME OF THE ISSUER:</b>	
	Full	"IShONCh sug'urta kompaniyasi" Aksiyadorlik jamiyati qo'shma korxonasi
	Short:	"IShONCh sug'urta kompaniyasi" AJ QK
	Name of stock exchange ticker:	нет
2	<b>CORPORATE NEWS</b>	
	Location:	100027, Toshkent shahri, Qoratosh ko'chasi, 1
	Postal address:	100027, Toshkent shahri, Qoratosh ko'chasi, 1
	E-mail address:	info@ishonch-bsk.uz (mailto:info@ishonch-bsk.uz)
	Official Website:	<a href="https://www.ishonch-msk.uz">https://www.ishonch-msk.uz</a> ( <a href="https://https://www.ishonch-msk.uz">https://https://www.ishonch-msk.uz</a> )
3	<b>БАНКОВСКИЕ РЕКВИЗИТЫ</b>	
	Наименование обслуживающего банка:	
	Current account:	
	MFI:	
4	<b>РЕГИСТРАЦИОННЫЕ И ИДЕНТИФИКАЦИОННЫЕ НОМЕРА</b>	
	присвоенные регистрирующим органом:	
	присвоенные органом государственной налоговой службы (ИНН):	201929119

<b>присвоенные органами государственной статистики</b>	
КФС:	
ОКПО:	
ОКОНХ:	
СОАТО:	

Международные стандарты финансовой отчетности (МСФО)	Скачать отчет ( <a href="https://openinfo.uz/media/int_report/Отчет_по_МСФО_на_31.12.2021.pdf">https://openinfo.uz/media/int_report/Отчет_по_МСФО_на_31.12.2021.pdf</a> )
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<b>5</b>	<b>Показатели финансово-экономического состояния эмитента</b>	
	Profitability of the authorized capital, coefficient	0,06
	Coverage of total solvency, coefficient	2,7
	Ratio of absolute liquidity, coefficient	0,07
	Ratio of own and attracted funds, coefficient	1,05
	The ratio of the issuer's own and borrowed funds:	0,95

<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	5332283.70	5514622.60
	Depreciation (0200)	011	2922248.20	3288454.40
	Residual (book) value (lines 010-011)	012	2410035.50	2226168.20
	<b>Intangible assets:</b>	000		

Initial value (0400)	020		374100.00
Depreciation amount (0500)	021		11470.00
Residual value (carrying amount) (lines 020-021)	022		362630.00
Long-term investments, Total (lines: 040+050+060+070+080), including:	030	41910976.90	37310664.70
Securities (0610)	040	7177356.30	4358233.10
Investments in subsidiary companies (0620)	050		
Investment in associates (0630)	060	1292237.80	1292237.80
Investments in enterprises with foreign capital (0640)	070		
Other long-term investments (0690)	080	33441382.80	31660193.80
Equipment for installation (0700)	090		701910.30
Capital investments (0800)	100		158367.00
Long-term receivables (0910, 0920, 0930, 0940)	110		10060000.00
Long-term deferred expenses (0950, 0960, 0990)	120		
<b>Total on section I (lines 012+022 +030+090+100+110+120)</b>	130	44321012.40	50819740.20
<b>II. Current assets</b>			
Inventories in stock Total (lines 150 +160), including:	140	119884.20	214783.20
Inventory (1000, 1500, 1600)	150	119884.20	214783.20
Work in progress (2000, 2300, 2700)	160		
Future expenses (3100)	170	134313.60	21834.30
Deferred expenses (3200)	180		

<b>Receivables, total (lines 200 + 310 + 320 + 330 + 340 + 350 + 360 + 370 + 380 + 390)</b>	190	32400260.20	41097361.70
Out of which: Overdue	191		
Accounts payable total (lines 210 + 220 - 400)	200	611659.90	862223.90
Accounts receivable from buyers and customers (4010, 4020)	210		42110.60
Receivables on insurance transactions, total (lines 230 + 240 + 250 + 260 + 270 + 280 + 290 + 300)	220	611659.90	820113.30
Receivables due from insurance agents (4030)	230	591285.80	792705.50
Receivables due from insurance agents and brokers (4040)	240	20374.10	27407.80
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	38803.10	
Receivables due from subsidiaries and associates (4120)	320		
Advances to employees (4200)	330	290.00	2106.00
Advances to suppliers and contractors (4300)	340	13318637.50	13216578.60
Advances for budget (4400)	350	111869.80	5354.50

Advances to target funds and on insurance (4500)	360	6914.60	22943.00
Receivables due from founders to the authorized capital (4600)	370		
Receivables due from staff on other operations (4700)	380	872709.20	1153965.10
Other receivables (4800)	390	17439376.10	25834190.60
Reserves for distressed debts (4900)	400		
Cash, total (lines 420 + 430 + 440 + 450), including:	410	303949.90	288527.10
Cash on hand (5000)	420		
Cash on settlement account (5100)	430	246892.00	264078.50
Cash in foreign currency (5200)	440	55809.50	22774.60
Other cash and cash equivalents (5500, 5600, 5700)	450	1248.40	1674.00
Short-term investments (5800)	460	350000.00	200000.00
Other current assets (5900)	470		
<b>Total on section II (lines 140+170 +180+190+410+460+470)</b>	480	33308407.90	41822506.30
<b>Total on assets (lines 130 + 480)</b>	490	77629420.30	92642246.50
<b>Liabilities</b>			
<b>I. Sources of own funds</b>			
Authorized capital (8300)	500	27874093.00	27874093.00
Additional paid-in capital (8400)	510		
Reserve capital (8500)	520	1606416.30	4082888.80
Treasury stock (8600)	530		
Retained earnings (uncovered loss) (8700)	540	1264541.70	654012.70
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	30745051.00	32610994.50
<b>II. INSURANCE RESERVES</b>			
<b>Insurance reserves, total (lines 590 + 600 + 610 + 620 + 630 + 640 + 650 + 660)</b>	580	19298608.40	25882378.50
Unearned premium reserve (8010)	590	13756962.70	19582888.60
Reserves for occurred, but not declared damages (8020)	600	1029517.00	2336654.30
Reserves for claimed but unsettled losses (8030)	610	381195.80	690820.20
Preventive measure reserves (8040)	620	1175670.70	1253653.00
Assets discrepancy reserve (8050)	630		
Accident reserve (8060)	640	2955262.20	2018362.40
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	196127.70	110929.40
Share of reinsurers in the unearned premium reserve (8110)	680	189733.70	106431.10
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	6394.00	4498.30
Share of reinsurers in the life insurance reserves (8140)	710		
<b>Total on section II (lines 580 - 670)</b>	720	19102480.70	25771449.10
<b>III. LIABILITIES</b>			

<b>Long term liabilities, total (lines 740 + 750 + 850 + 860 + 870 + 880 + 890 + 900 + 910 + 920)</b>	730		30204832.50
including: long-term accounts payable (lines 740 + 760 + 770 + 780 + 790 + 800 + 820 + 830 + 850 + 870 + 890 + 920)	731		30204832.50
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		30204832.50
<b>Current liabilities, total (lines. 940 +950+1050+1060+1070+1080+1090 +1100+1110+1120+1130+1140+1150 + 1160+1170+1180)</b>	930	27781888.60	4054970.40
including: Current accounts payable (lines 940 + 960 + 970 + 980 + 990 + 1000 + 1020 + 1030+1050 + 1070 + 1090 + 1100 + 1110 + 1120 + 1130 + 1140 + 1180)	931	1781888.60	4054970.40
out of which: overdue current accounts payable	932		
Due to suppliers and contractors (6010, 6020)	940	65372.40	199178.70
<b>Liabilities for insurance operations, total (lines 960 + 970 + 980 + 990 + 1000 + 1010 + 1020 + 1030)</b>	950	335672.20	991240.00
Due to contractors, carrying out preventive measures (6011)	960		
Debts to insurants (6030)	970	130861.00	460522.70
Due to insurance agents and brokers (6040)	980	158336.40	508195.80
Due to re-insurants (6050)	990		
Due to reinsurers (6060)	1000	46474.80	22521.50

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	198330.20	1088790.70
Payable due to budget (6400)	1100	23151.20	349971.60
Payable due to insurance (6510)	1110	61576.20	283388.40
Payable due to state target funds (6520)	1120		
Payable due to founders (6600)	1130	453043.40	
Salaries payable (6700)	1140	124973.00	272647.30
Short-term bank loans (6810)	1150		
Short-term obligations (6820, 6830, 6840)	1160	26000000.00	
Current portion of long-term liabilities (6950)	1170		
Other accounts payable (6900 except 6950)	1180	519770.00	869753.70
<b>Total on section III (lines 730 + 930)</b>	<b>1190</b>	<b>27781888.60</b>	<b>34259802.90</b>
<b>Total on liabilities (lines 570 + 720 + 1190)</b>	<b>1200</b>	<b>77629420.30</b>	<b>92642246.50</b>

## Report on financial results

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	15040612.50		23712427.00	
Insurance premiums on direct insurance and co-insurance (in the portion of the insurer's share established in the co-insurance agreement)	011	16434783.00		30585938.00	
Insurance premiums under agreements transferred to reinsurance	012		79233.00		293489.90
Insurance premiums under agreements accepted for reinsurance	013			10965.00	
The result of the change in the unearned premium reserve, adjusted for the share of reinsurers in the unearned premium reserve	014		666982.90		5909228.50
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		268380.00		309624.40

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		127240.60		1309033.00
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		252334.00	936899.80	
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				
<b>Net revenue from the insurance services (lines 010 + 020 + 030 + 040 + 050)</b>	060	15040612.50		23712427.00	
Cost of provided insurance services	070		7829801.40		16228395.90

<b>Gross profit (loss) from the insurance services(lines 060 - 070)</b>	080	7210811.10		7484031.10	
<b>Period expenditures, total (lines100 + 110 + 120 + 130), including:</b>	090		10215803.90		7497677.00
Costs to Sell	100		62657.80		175164.30
Administrative expenses	110		2705387.90		6269279.50
Other operating expenses	120		7447758.20		1053233.20
Expenses of the reporting period excluded from the tax base in the future	130				
Other operating income	140	119170.90		918838.20	
<b>Profit (loss) from operating activities (lines 080 - 090 + 140)</b>	150		2885821.90	905192.30	
<b>Income from financial activities, total (lines170 + 180 + 190 + 200 + 210), including:</b>	160	5862124.20		4801385.40	
Income in the form of dividends	170	528245.10		13356.70	
Income in the form of interest	180	5152176.50		4415049.60	
Income from long-term lease (leasing)	190			372979.10	
Income from foreign exchange rate differences	200	160339.60			

Other income from financial activities	210	21363.00			
<b>Expenses related to financial activities, total (lines 230 + 240 + 250 + 260), including:</b>	220		1317667.60		3438795.50
Expenses in the form of interest	230		1316602.70		3175890.40
Expenses in the form of interest on long-term lease (leasing)	240				50005.30
Loss from foreign exchange rate differences	250		1064.90		212899.80
Other expenses related to financial activity	260				
<b>Profit (loss) from general economic activities (lines 150 + 160 - 220)</b>	270	1658634.70		2267782.20	
Extraordinary gains and losses	280				
<b>Profit (loss) before income tax (lines 270 + /-280)</b>	290	1658634.70		2267782.20	
Income Taxes	300		212271.10		369797.40
Other taxes and other obligatory payments from profit	310				
<b>Net profit (loss) for the reporting period (lines 290 - 300 - 310)</b>	320	1446363.60		1897984.80	

Наименование аудиторской организации	Дата выдачи лицензии	Номер лицензии	Вид заключения	Дата выдачи аудиторского заключения	Номер аудиторского заключения	Ф.И.О. аудитора, проводившего проверку	Копия аудиторского заключения
"Audit Income" МЧЖ	2019-03-29	743	Положительный	2022-06-08	399	Чурсина Т.А.	Загрузить media/audit_con%D0%9083%D0%D0%B8%82%D0%D1%80%81%D0%D0%BE%B5_%D0%D0%B0%BA%D0%D1%8E%87%D0%D0%BD%B8%D0%D0%BF%BE_%D0%A1%A4%D0%9E.PDF)

Источник: <https://openinfo.uz/en/reports/17827/>

Дата: 07.04.2026