



**croatia lloyd**



**GODIŠNJE IZVJEŠĆE**  
REVIEW AND ACCOUNTS  
**2002**

# RAČUN DOBITI I GUBITKA

TEHNIČKI RAČUN  
PROFIT AND LOSS ACCOUNT - TECHNICAL ACCOUNT

NA DAN 31. PROSINCA 2002. GODINE  
AS AT 31<sup>ST</sup> DECEMBER 2002

kn HRK	2001	2002
Zarađene premije Earned premiums	106,623,875	106,779,855
Raspoređeni rezultat ulaganja iz netehničkog računa Allocated investments	16,832,147	8,779,496
Ostali tehnički prihod Other technical income	3,578,212	3,713,813
Izdaci za osigurane slučajeve Claims incurred	(82,504,134)	(109,835,077)
Promjena ostalih tehničkih pričuva Other technical charges	(261,250)	17,557
Izdaci za povrate premija Premium return expenses	26,762	(150,856)
Poslovni rashodi Net operating expenses	(3,554,047)	(5,648,563)
<b>REZULTAT TEHNIČKOG RAČUNA BALANCE OF THE TECHNICAL ACCOUNT</b>	<b><u>40,741,565</u></b>	<b><u>3,656,225</u></b>

NETEHNIČKI RAČUN - UKUPNI OBRAČUN  
**RAČUN DOBITI I GUBITKA**  
 PROFIT AND LOSS ACCOUNT - NON-TECHNICAL ACCOUNT - TOTAL

NA DAN 31. PROSINCA 2002. GODINE  
 AS AT 31<sup>ST</sup> DECEMBER 2002

kn HRK	2001	2002
Rezultat tehničkog računa Balance of the technical account	40,741,565	3,656,225
Prihodi od ulaganja Income from investments	65,992,824	47,511,830
Troškovi ulaganja Investment charges	(35,598,915)	(32,272,295)
Raspoređeni rezultat ulaganja na tehnički račun Return to the technical account	(16,832,147)	(8,779,496)
Porez na dobit Tax on profit	(12,684,213)	(1,956,045)
<b>DOBIT OD REDOVNIH AKTIVNOSTI POSLIJE POREZA PROFIT AFTER TAXATION</b>	<b><u>41,619,114</u></b>	<b><u>8,160,219</u></b>

# BILANCA STANJA - AKTIVA

BALANCE SHEET - ASSETS

NA DAN 31. PROSINCA 2002. GODINE  
AS AT 31<sup>ST</sup> DECEMBER 2002

kn HRK	2001	2002
Nematerijalna imovina Intangible assets	50,783	48,589
Zemljišta i građevinski objekti Land and buildings	49,038,115	72,141,583
Ulaganja u povezana poduzeća i sudjelujući interesi Shares in affiliated undertakings	65,267,040	61,812,136
Ostala financijska ulaganja Financial investments	362,446,508	314,464,279
Potraživanja Debtors	73,387,857	74,515,780
Materijalna imovina i zalihe Stocks	2,448,576	1,968,509
Novac u banci i blagajni Cash at bank and in hand	23,635,760	48,241,674
Vlastite dionice Own shares	19,200	19,200
Plaćeni troškovi budućeg razdoblja Prepayments	164,073	1,211,030
UKUPNO TOTAL	<u>576.457.912</u>	<u>574.422.780</u>

# BILANCA STANJA - PASIVA

BALANCE SHEET - LIABILITIES

NA DAN 31. PROSINCA 2002. GODINE  
AS AT 31<sup>ST</sup> DECEMBER 2002

kn HRK	2001	2002
Upisani kapital Paid-up capital	116,060,800	116,060,800
Pričuve Free reserves	62,421,494	62,421,494
Zadržana dobit Profit brought forward	12,688,201	16,420,154
Dobit tekućeg razdoblja Profit for the financial year	41,619,114	8,160,219
Prijenosne premije Unearned premiums	28,615,641	29,977,109
Pričuve šteta Outstanding loss reserves	240,996,724	249,518,534
Pričuva za povrate premija Return of premiums	304,373	455,229
Ostale osigurateljno-tehničke pričuve Catastrophic loss reserves	21,285,647	21,285,647
Neosigurateljno-tehničke pričuve Other provisions	3,766,956	3,596,758
Obveze proizašle iz osiguranja i reosiguranja Creditors - reinsurance operation	41,072,094	61,763,666
Ostale obveze Other creditors	6,638,894	4,023,498
Prihod budućeg razdoblja Deferred income	987,974	739,672
UKUPNO TOTAL	<u>576.457.912</u>	<u>574.422.780</u>

