

2005

GODIŠNJE IZVJEŠĆE
ANNUAL REPORT



croatia lloyd

RAČUN DOBITI I GUBITKA TEHNIČKI RAČUN

na dan 31. prosinca 2005. godine

kn	2004.	2005.
Zarađene premije	134.276.892	138.875.205
Promjena pričuva prijenosnih premija	(1.030.708)	(5.274.720)
Raspoređeni rezultat ulaganja iz netehničkog računa	8.839.908	12.197.875
Ostali tehnički prihod	3.269.512	3.195.648
Izdaci za osigurane slučajeve	(103.387.495)	(105.627.452)
Promjena ostalih tehničkih pričuva	2.241.086	-
Izdaci za povrate premija	147.195	(9.421)
Poslovni rashodi	(12.200.371)	(5.375.068)
REZULTAT TEHNIČKOG RAČUNA	<u>32.156.019</u>	<u>37.982.067</u>

PROFIT AND LOSS ACCOUNT TECHNICAL ACCOUNT

as at 31st December 2005

HRK	2004	2005
Earned premiums	134,276,892	138,875,205
Unearned premium reserves changes	(1,030,708)	(5,274,720)
Allocated investments	8,839,908	12,197,875
Other technical income	3,269,512	3,195,648
Claims incurred	(103,387,495)	(105,627,452)
Other technical charges	2,241,086	-
Premium return expenses	147,195	(9,421)
Net operating expenses	(12,200,371)	(5,375,068)
BALANCE OF THE TECHNICAL ACCOUNT	<u>32,156,019</u>	<u>37,982,067</u>

RAČUN DOBITI I GUBITKA NETEHNIČKI RAČUN - ukupni obračun

na dan 31. prosinca 2005. godine

kn	2004.	2005.
Rezultat tehničkog računa	32.156.019	37.982.067
Prihodi od ulaganja	63.883.264	33.938.217
Troškovi ulaganja	(48.707.457)	(13.144.022)
Raspoređeni rezultat ulaganja na tehnički račun	(8.839.908)	(12.197.875)
Porez na dobit	(7.800.820)	(9.458.011)
DOBIT OD REDOVNIH AKTIVNOSTI POSLIJE POREZA	<u>30.691.098</u>	<u>37.120.376</u>

PROFIT AND LOSS ACCOUNT NON-TECHNICAL ACCOUNT

as at 31st December 2005

HRK	2004	2005
Balance of the technical account	32,156,019	37,982,067
Income from investments	63,883,264	33,938,217
Investment charges	(48,707,457)	(13,144,022)
Return to the technical account	(8,839,908)	(12,197,875)
Tax on profit	(7,800,820)	(9,458,011)
PROFIT AFTER TAXATION	<u>30,691,098</u>	<u>37,120,376</u>

BILANCA STANJA - AKTIVA

na dan 31. prosinca 2005. godine

kn	2004.	2005.
Nematerijalna imovina	299.568	335.882
Zemljišta i građevinski objekti	45.291.394	39.990.629
Ulaganja u povezana poduzeća i sudjelujući interesi	22.892.968	12.728.484
Ostala financijska ulaganja	358.698.902	431.542.226
Potraživanja	83.374.070	107.418.824
Materijalna imovina i zalihe	4.759.560	3.497.388
Novac u banci i blagajni	77.148.281	51.087.003
Plaćeni troškovi budućeg razdoblja	199.604	120.162
UKUPNO	<u>592.664.347</u>	<u>646.720.598</u>

BALANCE SHEET - ASSETS

as at 31st December 2005

HRK	2004	2005
Intangible assets	299,568	335,882
Land and buildings	45,291,394	39,990,629
Shares in affiliated undertakings	22,892,968	12,728,484
Financial investments	358,698,902	431,542,226
Debtors	83,374,070	107,418,824
Stocks	4,759,560	3,497,388
Cash at bank and in hand	77,148,281	51,087,003
Prepayments	199,604	120,162
TOTAL	<u>592,664,347</u>	<u>646,720,598</u>

BILANCA STANJA - PASIVA

na dan 31. prosinca 2005. godine

kn	2004.	2005.
Upisani kapital	116.060.800	116.060.800
Pričuve	62.402.294	63.227.240
Zadržana dobit	15.129.300	15.129.300
Dobit tekućeg razdoblja	30.691.098	37.120.376
Prijenosne premije	31.041.061	36.315.781
Pričuve šteta	263.557.809	272.928.391
Pričuva za povrate premija	179.238	188.660
Ostale osigurateljno-tehničke pričuve	21.285.647	21.285.647
Neosigurateljno-tehničke pričuve	1.233.636	761.630
Obveze proizašle iz osiguranja i reosiguranja	47.658.178	79.721.402
Ostale obveze	2.914.440	3.537.317
Prihod budućeg razdoblja	510.846	444.054
UKUPNO	<u>592.664.347</u>	<u>646.720.598</u>

BALANCE SHEET - LIABILITIES

as at 31st December 2005

HRK	2004	2005
Paid-up capital	116,060,800	116,060,800
Free reserves	62,402,294	63,227,240
Profit brought forward	15,129,300	15,129,300
Profit for the financial year	30,691,098	37,120,376
Unearned premium	31,041,061	36,315,781
Outstanding loss reserves	263,557,809	272,928,391
Return of premiums	179,238	188,660
Catastrophic loss reserves	21,285,647	21,285,647
Other provisions	1,233,636	761,630
Creditors - reinsurance operation	47,658,178	79,721,402
Other creditors	2,914,440	3,537,317
Deferred income	510,846	444,054
TOTAL	<u>592,664,347</u>	<u>646,720,598</u>



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