



Insurance company name:
Registered office:
Insurance class:

Unique registration number:
Activity code:
TIN¹:

CASH FLOW STATEMENT
from _____ to _____

	ITEM	Note	Amount	
			Current year	Previous year
	1	2	3	4
A	Cash flow from operating activities			
1	Cash inflow from operating activities			
	Inflow from premiums (for insurance, co-insurance, and reinsurance)			
	Inflow from claims indemnity share (co-insurance and reinsurance)			
	Inflow from other operating income			
	Inflow from extraordinary expenses			
2	Cash outflow from operating activities			
	Outflow from claims indemnity (from insurance, co-insurance and reinsurance)			
	Outflow from premiums (co-insurance, reinsurance, as well as premiums for reinsurance and co-insurance)			
	Outflow for gross wages, wage compensation and other personal expenditures			
	Outflow from rents			
	Outflow from commissions (to agents and brokers)			
	Outflow from other operating costs			
	Outflow from extraordinary expenses			
3	Net changes in cash resulting from operating activities			
B	Cash flow from investing activities			
1	Cash inflow from investing activities			
	Inflow from sale of securities			
	Inflow from investments in securities			
	Inflow from sale of intangible investments and fixed assets			
	Inflow from rents			
	Other inflow from investing activities			
2	Cash outflow from investing activities			
	Outflow from investments in securities issued by Montenegro			
	Outflow from investments in securities issued by foreign central banks and foreign governments			
	Outflow from investments in bonds or other debt securities traded in an organised securities market			
	Outflow from investments in bonds or other debt securities not traded in an organised securities market			

	Outflow from investments in shares traded in an organised securities market			
	Outflow from deposits and investments with banks having registered office in Montenegro			
	Outflow from purchase of intangible investments and other assets			
	Other cash outflows from investing activities			
3	<i>Net changes in cash resulting from investing activities</i>			
C	Cash flow from financing activities			
1	<i>Cash inflow from financing activities</i>			
	Inflow from payments of capital			
	Inflow from long-term loans			
	Inflow from short-term loans			
	Other inflow from financing activities			
2	<i>Cash outflow from financing activities</i>			
	Outflow from own shares redemption			
	Outflow from long-term loans			
	Outflow from short-term loans			
	Other outflow from financing activities			
3	<i>Net changes in cash resulting from financing activities</i>			
D	Net changes in cash			
	CASH AT THE END OF THE ACCOUNTING PERIOD			
	CASH AT THE BEGINNING OF THE ACCOUNTING PERIOD			

In _____,

Person responsible for
compiling the Balance

Executive Director of the
company

Date:

L.S.

Seal of the CRPSⁱⁱ

Seal of the Tax Administration

ⁱ TIN – Tax identification number

ⁱⁱ CRPS – Central Registry of the Commercial Court