



# POPLAVE U ČEŠKOJ



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**HARRIS & DIXON INSURANCE BROKERS LIMITED**

# POPLAVE U ČEŠKOJ 1997

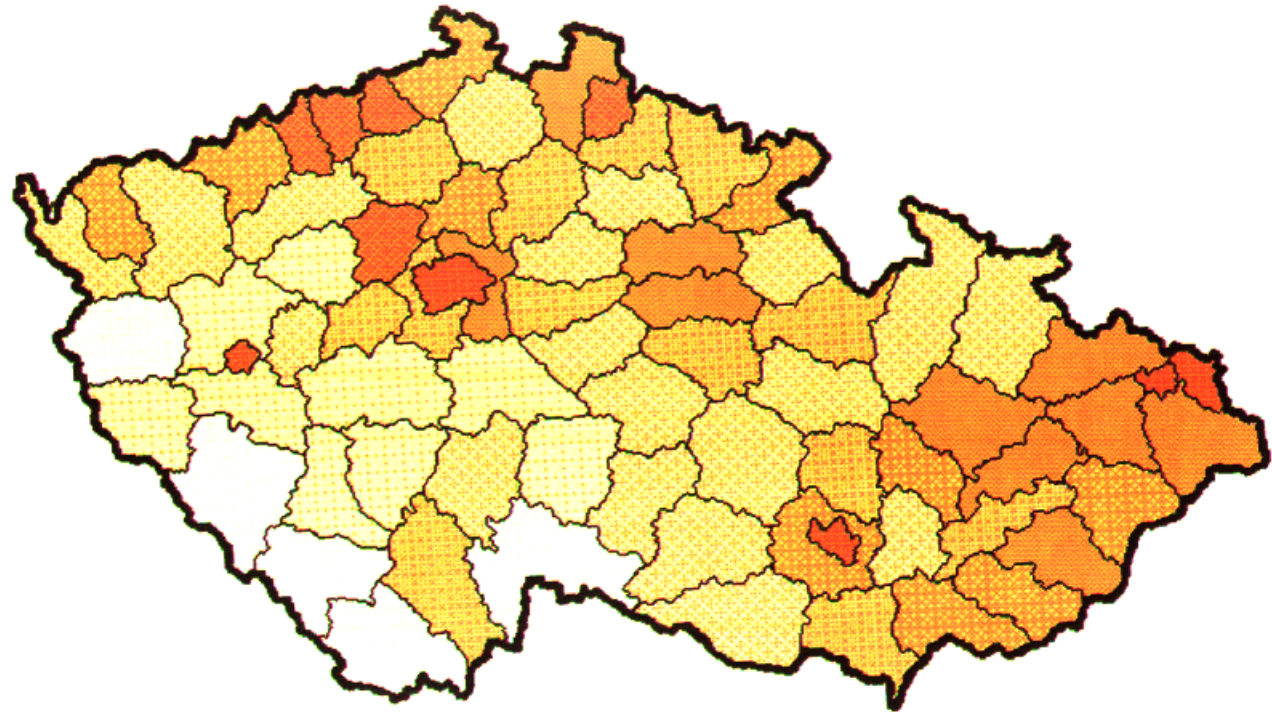
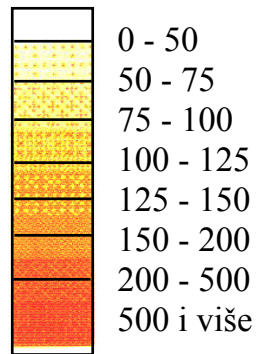
## Studija događaja

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## Gustina stanovništva ( stanovnici / km<sup>2</sup> )

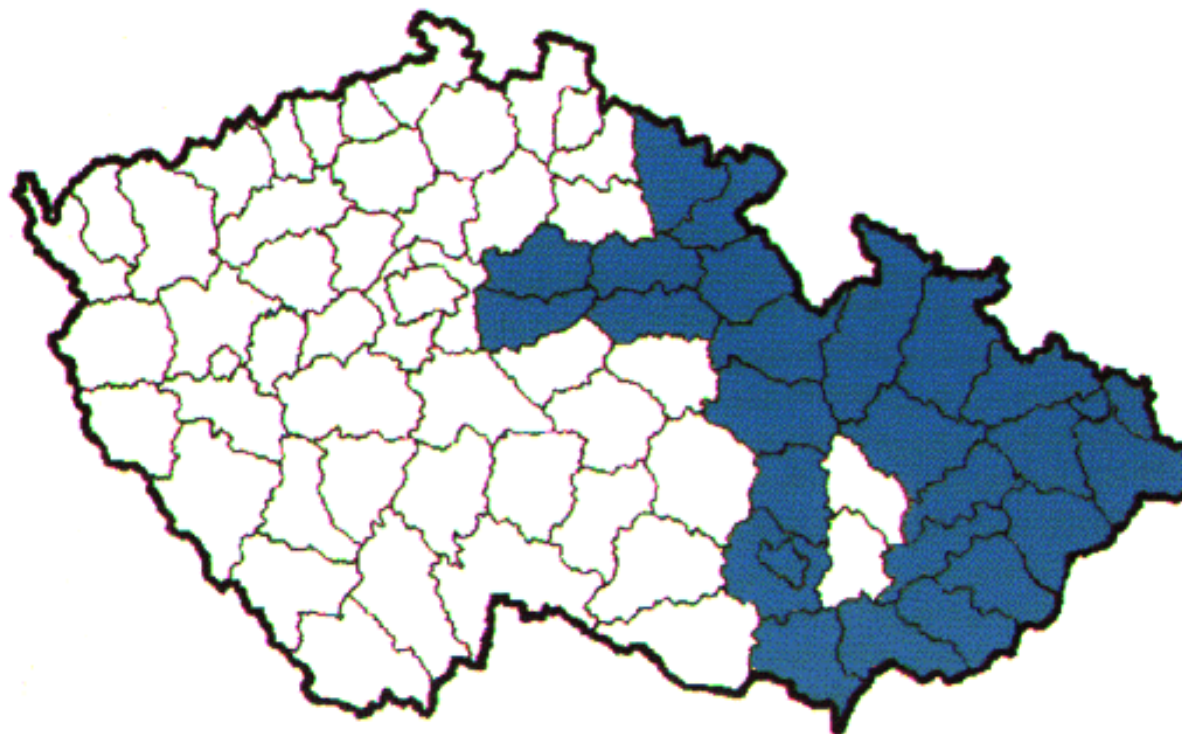




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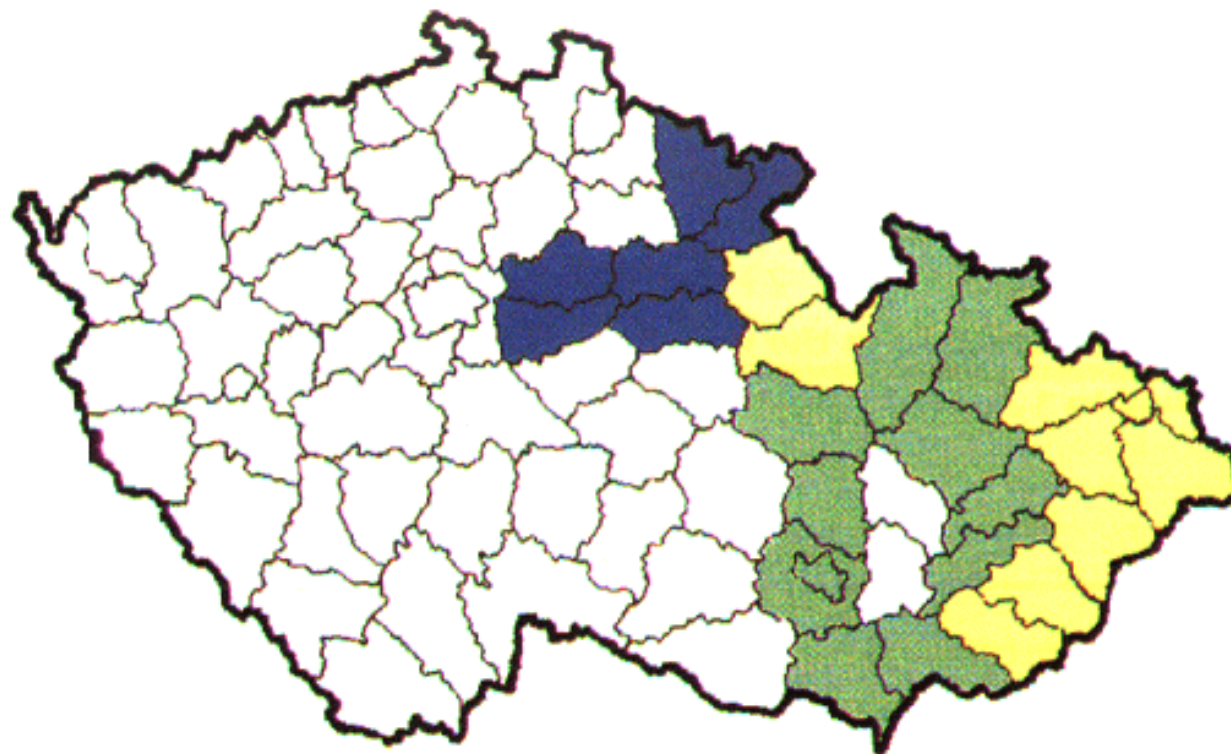
## Pogođene oblasti u Češkoj



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## Grafički prikaz razvoja poplava u pogođenim oblastima





# POPLAVE U ČEŠKOJ



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**Ekonomske štete u Češkoj = DEM 3,250 M**

**Osigurane štete = DEM 940 M**

**Reosiguranje = DEM 550 M**

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# POPLAVE U ČEŠKOJ



## Rezultati KOOPERATIVA grupe

KOMPANIJA	CESKA	KOOPERATIVA MORAVSKOSLEZSK	KOOPERATIVA SLOVAKIA	KOOPERATIVA GROUP
VALUTA	Czk	Czk	Skk	US\$
PREMIJA	5,115,030,00	2,027,930,00	1,679,857,40	284,761,372
PREMIJSKI PRIHOD ŽIVOT	245,814,000	288,681,000	345,865,454	27,423,874
PREMIJSKI PRIHOD NEŽIVOT (BEZ WCA)	3,928,998,00	1,180,925,00	1,333,991,95	207,386,099
DRŽAVNA RADNIČKA KOMPENZ.	940,218,000	558,332,000	0	49,951,667
ZADRŽANI PREM. PRIHOD NEŽIV.	1,707,213,00	553,946,000	479,999,434	88,705,284
PROFIT PRIJE OPOREZIVANJA	97,927,000	315,787,000	35,876,660	14,787,041
DIONIČARSKI FONDOVI	675,022,000	502,503,000	429,815,352	51,190,149
UKUPNE TEH. REZERVE	1,749,346,00	1,400,818,00	1,475,546,94	145,992,882
NETO NEŽIVOT TEH. REZERVE	1,587,351,00	1,273,300,00	647,029,152	113,328,065
BROJ ZAPOSLENIH	1,772	486	477	2,735

KURS VALUTA: \$1=Czk30 / Skk 36

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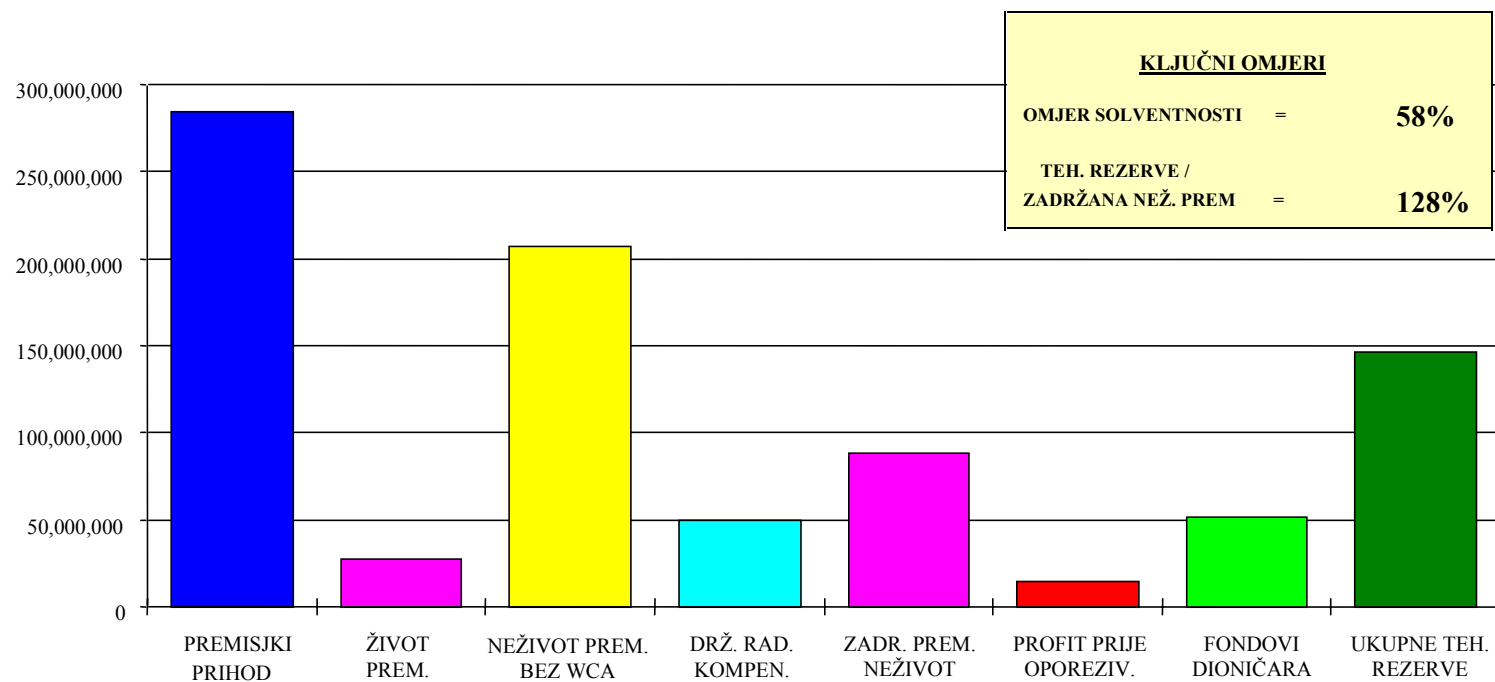
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## Rezultati KOOPERATIVA grupe

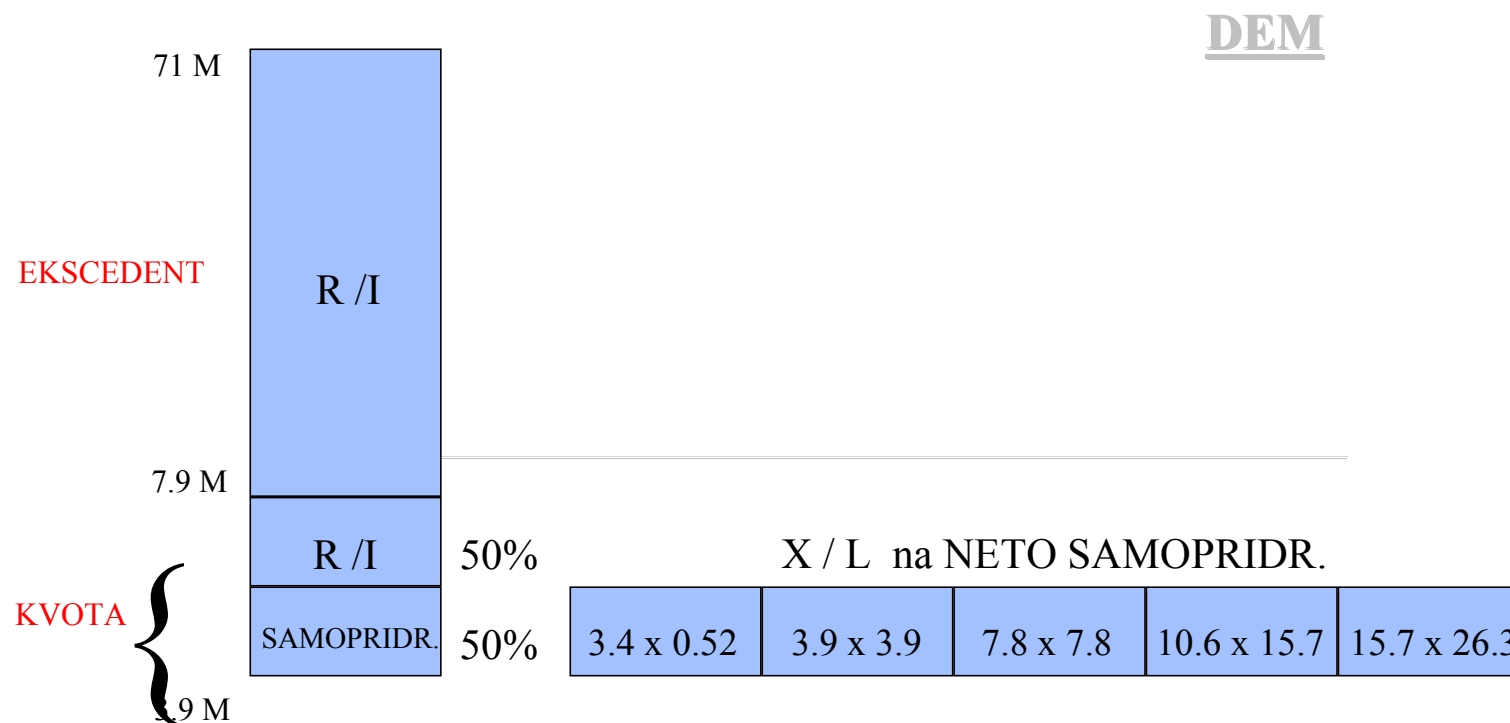




# POPLAVE U ČEŠKOJ



## Imovina prije 01/01/1997







## POPLAVE U ČEŠKOJ



### Poplave u Češkoj i Slovačkoj u julu 1997 u odnosu na proporcionalni ugovor

KOOPERATIVA PRAG	1996	DEM	8,251,204.74
	1997	DEM	17,900,240.58
KOOPERATIVA BRNO	1996	DEM	25,547,712.21
	1997	DEM	4,475,622.53
KOOPERATIVA BRATISLAVA	1996	DEM	NIL
	1997	DEM	1,371,386.53
TOTAL	1996	DEM	33,798,916.95
TOTAL	1997	DEM	93,747,249.63
TOTAL		DEM	127,546,166.58

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## POPLAVE U ČEŠKOJ



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# Poplave u Češkoj i Slovačkoj u julu 1997 u odnosu na X/L program

UKUPNA ŠTETA PO X/L UGOVORU           = CZK 800 M  
  = DEM 42.1 M



# POPLAVE U ČEŠKOJ



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## Ukupna refundacija od reosiguravača

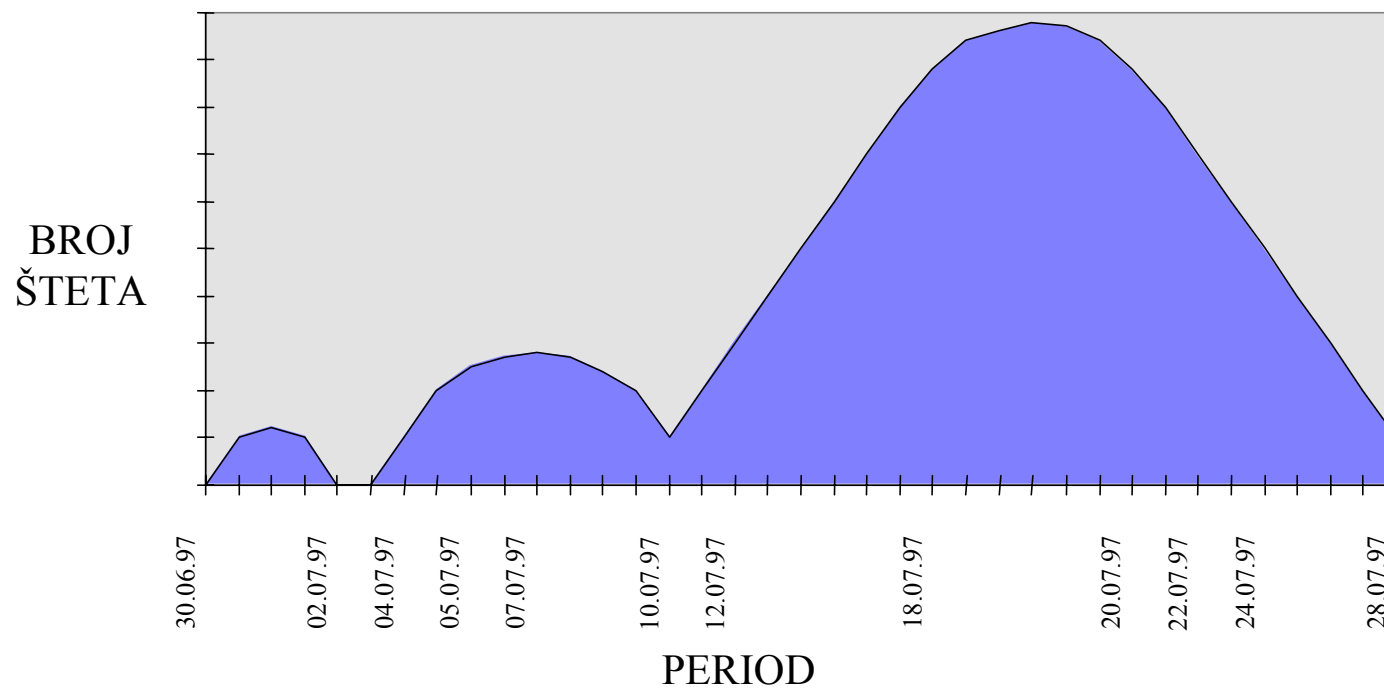
PROPORCIONALNI UGOVOR	=	DEM	127,546,166
X/L UGOVOR	=	DEM	42,100,000
TOTAL		<u>DEM</u>	<u>169,646,166</u>

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## Struktura prijavljenih šteta





# POPLAVE U ČEŠKOJ



## KOOPERATIVA

DEM

<b>GOD.</b>	<b>BRUTO PREMIJA</b>	<b>PLAĆENE ŠTETE</b>		<b>SALDO</b>	<b>%</b>
1993	79,715,021.11	44,977,437.79	+	7,245,667.26	+ 9
1994	87,043,003.05	37,293,337.42	+	22,133,252.79	+ 25
1995	102,452,375.58	45,758,092.53	+	25,727,062.05	+ 25
1996	125,935,956.00	79,654,856.68	+	7,234,024.89	+ 6
1997	136,124,493.42	151,121,549.79	-	59,313,146.26	- 44
1998	114,047,791.63	59,964,701.84	+	16,847,286.26	+ 15
<b>TOTAL</b>	<b>645,318,640.79</b>	<b>418,769,976.05</b>	<b>+</b>	<b>19,874,620.63</b>	<b>+ 3</b>

PROSJEČNA PROVIZIJA 32%

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## KOOPERATIVA Brno

DEM

<b>GOD.</b>	<b>BRUTO PREMIJA</b>	<b>PLÁCEN ŠTETE</b>		<b>SALDO</b>	<b>%</b>
1993	16,914,588.26	9,641,684.89	+	1,432,852.79	+ 8
1994	21,664,376.47	7,440,668.58	+	7,373,900.00	+ 34
1995	21,781,050.32	7,947,325.00	+	7,255,711.95	+ 33
1996	25,337,753.68	26,833,297.79	-	9,618,613.21	- 38
1997	23,599,773.89	51,664,254.11	-	35,930,627.95	- 152
1998	21,098,269.05	8,531,817.47	+	5,670,354.37	+ 27
<b>TOTAL</b>	<b>130,395,811.68</b>	<b>112,059,047.84</b>	<b>-</b>	<b>23,816,422.05</b>	<b>- 18</b>

PROSJEČNA PROVIZIJA 32.3%

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## Imovina poslije 31/07/1997

