

BOSNA I HERCEGOVINA

TRŽIŠTE OSIGURANJA 2004



BOSNA I HERCEGOVINA

Površina: 51.209,2 km²



- **Geopolitičko uređenje:**

- Federacija Bosne i Hercegovine, 51% teritorije BiH, podijeljena na 10 kantona. Kantoni podijeljeni na općine.
- Republika Srpska, 48.5% teritorije BiH. Podijeljena na općine.
- Grad Brčko, 0.5% teritorije, organizovan kao Distrikt.

BOSNA I HERCEGOVINA

FEDERACIJA BiH

REPUBLIKA SRPSKA



1	UNSKO-SANSKI KANTON
2	POSAVSKI KANTON
3	TUZLANSKO-PODRINJSKI KANTON
4	ZENIČKO - DOBOJSKI KANTON
5	BOSANSKO - PODRINJSKI KANTON GORAŽDE
6	SREDNJOBOSANSKI KANTON
7	HERCEGOVAČKO - NERETVANSKI KANTON
8	ZAPADNO - HERCEGOVAČKI KANTON
9	KANTON SARAJEVO
10	HERCEGOVAČKOBOSANSKI KANTON

PREDSJEDNIŠTVO BOSNE I HERCEGOVINE

- **PREDSJEDNIŠTVO SE SASTOJI OD TRI ČLANA KOJI SE IZMJENJUJU NA MJESTU PREDSJEDNIKA PREDSJEDNIŠTVA SVAKIH 8 MJESECI**

VLADA BiH:

Vijeće ministara. Predsjednik vijeća ministara izmjenjuje se svake godine

- **Ministarstvo vanjskih poslova**
- **Ministarstvo vanjske/spoljne trgovine i ekonomskih odnosa**
- **Ministarstvo civilnih poslova i komunikacija**
- **Ministarstvo financija/finansija i trezora**
- **Direkcija za europske integracije**
- **Ministarstvo za ljudska prava**

Federacija Bosne i Hercegovine:

Predsjednik i potpredsjednik

Vlada Federacije BiH:

Vlada Federacije ima 14 ministarstava

Parlament:

- Dom naroda – ravnopravna zastupljenost svih naroda
- Predstavnički dom – predstavnici političkih stranaka, nacionalno izbalansiranih



Republika Srpska:

Predsjednik i potpredsjednik

Vlada R Srpske:

Vlada se sastoji od 19 ministarstava

Parlament:

Predstavnički dom, 83 delegata



STANOVNIŠTVO BOSNE I HERCEGOVINE

Godina	BiH
1997	3,756,000
1998	3,654,000
1999	3,725,000
2000	3,781,000
2001	3,798,000
2002	3,828,000
2003	3,862,000
2004	3,832,000

BDP, BDP po stanovniku

	1997	1998	1999	2000	2001	2002	2003	2004*
Nominalni GDP (u milionima KM)	6,366	7,242	8,990	10,050	10,960	11,650	12,170	12,980
Nominalni GDP (u milionima USD)	3,673	4,114	4,901	4,743	5,015	5,610	7,020	8,239

	1997	1998	1999	2000	2001	2002	2003	2004*
GDP po stanovniku BiH (u KM)	1,695	1,982	2,413	2,658	2,886	3,043	3,151	3,387
GDP po stanovniku BiH (u USD)	978	1,126	1,316	1,254	1,320	1,466	1,818	2,150

	1997	1998	1999	2000	2001	2002	2003	2004*
Realni GDP (stopa rasta u %)			10.0	5.5	4.5	5.5	3.5	5.0
Broj stanovnika (u hiljadama)	3,756	3,654	3,725	3,781	3,798	3,828	3,862	3,832
Prosječni godišnji kurs KM/USD	1.7341	1.7614	1.8343	2.1189	2.1856	2.0768	1.7335	1.5755

Izvor: Centralna banka BiH

Napomena: Bruto društveni proizvod je procjena CBBH. Broj stanovnika je procjena Zavoda za statistiku BiH. Za 2004. godinu korišteni su posljednji dostupni podaci.

*CBBH procjena.

1)Revidirani podaci

BDP, BDP po stanovniku uključujući sivu ekonomiju

	1999	2000	2001	2002	2003	2004*
Nominalni GDP (u milionima KM)	16,954	17,886
Nominalni GDP (u milionima USD)	9,779	11,353
GDP po stanovniku BiH (u KM)	4,424	4,668
GDP po stanovniku BiH (u USD)	2,552	2,963

iZVOR: Centralna banka BiH

Note: Bruto društveni proizvod je procjena CBBH. Broj stanovnika je procjena Zavoda za statistiku BiH.
Za 2004. godinu korišteni su posljednji dostupni podaci.

*Procjena CBBH.
Revidirani podaci

Stanovništvo - zaposlenost

Year	Broj zaposlenih			Broj nezaposlenih			Stopa nezaposlenosti		
	F BiH	RS	BiH	F BiH	RS	BiH	F BiH	RS	BiH
1998	395,445	244,267	639,712	240,100	142,815	382,915	37.78	36.90	37.44
1999	407,754	236,440	644,194	262,971	146,496	409,467	39.21	38.26	38.86
2002	390,201	234,713	624,914	290,715	134,990	425,705	42.69	36.51	40.52
2003	387,542	243,685	631,227	302,269	138,186	440,455	43.82	36.19	41.10
2004	386,900	244,200	631,100	301,800	137,600	439,400	43.82	36.04	41.05

PROSJEČNE PLAĆE

Year	Prosječne plaće u KM				Prosječne neto plaće u KM			
	F BiH	RS	D. BRČKO	BiH	F BiH	RS	D. BRČKO	BiH
2000	626	387	0	541	414	277	0	374
2001	652	444	792	652	444	309	504	443
2002	712	527	1,031	661	484	347	676	446
2003	775	580	1,052	721	527	381	691	487
2004	785	643	1,062	n/a	534	423	704	n/a

IZVOZ - UVOZ

POKRIVENOST UVOZA IZVOZOM

Izvoz (u milionima KM)	2001	2,480
	2002	2,296
	2003	2,548
	2004	2,944
Uvoz (u milionima KM)	2001	8,950
	2002	9,319
	2003	9,782
	2004	9,371



27.71%
24.64%
26.05%
31.42%

Valuta:

❖ 1KM (Konvertibilna marka,
ISO kōd BAM)

❖ 1 USD = 1,70 KM

❖ 1 EUR = 1,95583 KM



TRŽIŠTE OSIGURANJA BOSNE I HERCEGOVINE



Bosna RE

www.bosnare.com

OSTVARENA PREMIJA OSIGURANJA ZA PERIOD 1996 – 2004 U BOSNI I HERCEGOVINI

	1996 Premija	1997 Premija	1998 Premija	1999 Premija	2000 Premija	2001 Premija	2002 Premija	2003 Premija	2004 Premija
Ukupno F BiH	62,306,476	110,191,579	131,619,747	160,935,760	178,106,080	178,346,793	193,207,832	194,481,149	222,219,406
Ukupno RS*	0	27,368,421	34,444,444	41,411,765	48,623,064	49,049,709	73,259,832	69,385,748	73,584,883
Ukupno BiH u KM	62,306,476	137,560,000	166,064,191	202,347,525	226,729,144	227,396,502	266,467,664	263,866,897	295,804,289
US\$	32,792,882	79,326,452	95,763,907	116,687,345	130,747,445	131,132,289	153,663,378	152,163,599	187,752,643
EUR	31,856,795	70,333,311	84,907,273	103,458,647	115,924,771	116,265,985	136,242,753	134,913,002	151,242,331
Indeks rasta	100	220.78	120.72	121.85	112.05	100.29	117.18	99.02	112.10

1 US\$ = KM	1.90000	1.73410	1.73410	1.73410	1.73410	1.73410	1.73410	1.73410	1.57550
1 EUR = KM	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583

PREGLED PREMIJA I ŠTETA NA TRŽIŠTU OSIGURANJA BH ZA PERIOD 1996 - 2004

GODINA	1996	
	Premije	Štete

UKUPNA PREMIJA TRŽIŠTA OSIGURANJA BiH U KM	62,306,476	15,498,982
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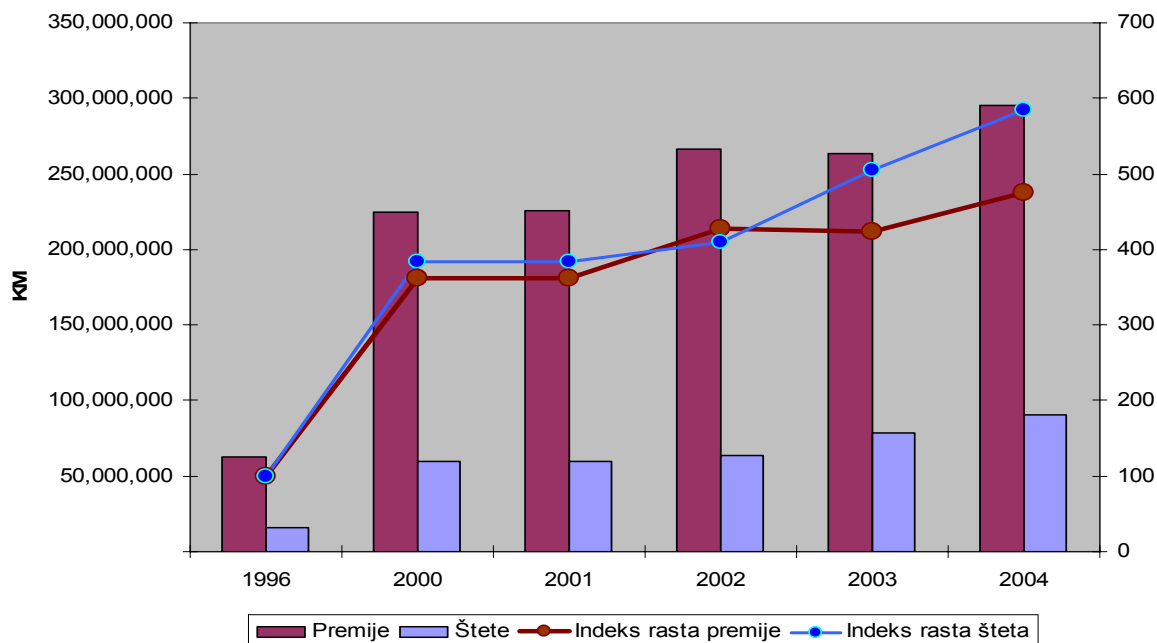
UKUPNA PREMIJA OSIGURANJA TRŽIŠTA U BiH U EUR 1EUR=0.51129KM	31,856,795	7,924,504
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2000		2001		2002		2003		2004	
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete

221,352,463	58,236,100	219,591,862	57,956,619	266,467,664	61,288,185	263,866,897	74,831,021	295,804,289	90,691,949
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113,175,717	29,775,645	112,275,536	29,632,749	136,242,753	31,336,151	134,913,002	38,260,493	151,242,331	46,370,057
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PREMIJE I ŠTETE TRŽIŠTA OSIGURANJA BiH ZA PERIOD 1996. - 2004.



PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA BH OSIGURAVAJUĆIH DRUŠTAVA ZA PERIOD 1996 - 2004

Naziv društva za osiguranje	1996		Tržišni udio	2000		2001		2002		2003		2004		Tržišni udio
	Premije	Stete		Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	
Sarajevo osiguranje d.d.	24.671,000	3.252,908	39.60%	48,392,889	21,551,310	48,533,386	18,189,635	48,464,168	19,141,883	45,204,109	23,862,044	46,703,881	23,984,288	15.79%
Croatia osiguranje d.d.	11,970,000	6,895,000	19.21%	21,133,526	12,571,165	21,344,627	12,349,594	23,030,876	11,829,527	25,972,380	12,506,845	29,231,558	16,812,055	9.88%
Euroherc osiguranje d.d.	9,432,865	3,584,624	15.14%	13,709,905	6,003,908	14,206,679	5,600,506	15,804,929	6,534,221	16,508,477	7,164,016	18,840,174	8,432,183	6.37%
Triglav BH osiguranje d.d.	5,311,300	513,676	8.52%	14,158,084	3,797,113	13,668,032	3,880,095	13,870,157	4,654,402	15,419,531	5,848,901	18,497,791	6,864,377	6.25%
Raiffeisen osiguranje d.d.	0	0	0.00%	3,700,644	386,754	5,702,598	564,993	12,403,014	1,805,280	13,067,361	4,265,972	14,748,744	4,053,401	4.99%
Jahorina osiguranje a.d.	0	0	0.00%	8,898,187	0	8,861,949	0	14,989,526	0	15,285,400	0	14,707,550	0	4.97%
Bobar osiguranje a.d.	0	0	0.00%	14,456,951	0	12,613,882	0	14,360,645	0	13,380,944	0	14,126,504	0	4.78%
Bosna osiguranje d.d.	6,464,670	791,630	10.38%	14,236,915	5,930,644	14,645,406	6,342,227	14,644,102	5,706,917	14,259,058	6,456,509	13,931,364	7,150,182	4.71%
VGT osiguranje d.d.	0	0	0.00%	5,376,681	1,210,414	6,904,334	1,369,289	8,184,300	2,234,848	8,809,377	3,105,930	12,391,513	3,559,003	4.19%
Sunce osiguranje d.d.	0	0	0.00%	4,072,152	483,042	3,895,519	916,983	6,854,294	1,347,376	9,422,824	2,328,305	11,946,967	3,367,822	4.04%
Kosig Dunav osiguranje a.d.	0	0	0.00%	6,951,004	0	7,718,035	0	13,328,390	0	12,410,762	0	11,790,095	0	3.99%
Grawe osiguranje d.d.	0	0	0.00%	2,647,389	35,067	3,871,079	180,654	3,358,600	375,940	4,266,078	717,996	10,124,662	1,151,423	3.42%
Hercegovina osiguranje d.d.	0	0	0.00%	25,880,203	2,232,733	19,653,761	3,475,641	16,765,599	4,157,623	10,487,475	4,465,188	9,468,703	4,845,039	3.20%
Lido osiguranje d.d.	2,106,104	234,424	3.38%	7,799,426	2,246,826	8,762,408	2,415,239	10,007,984	2,358,680	9,315,075	2,929,206	9,340,757	3,725,783	3.16%
Bosansko Njemačko osig.d.d.	0	0	0.00%	1,785,952	22,457	4,454,338	346,258	6,457,752	648,706	6,964,537	1,551,255	9,238,500	2,059,212	3.12%
Krajina osiguranje a.d.	0	0	0.00%	4,946,522	0	4,894,614	0	7,785,271	0	7,916,124	0	8,042,246	0	2.72%
Drina osiguranje a.d.	0	0	0.00%	4,214,447	0	4,451,968	0	5,205,043	0	5,638,768	0	7,288,851	0	2.46%
Krajina Kopaonik osiguranje a.d.	0	0	0.00%	7,098,454	0	6,122,251	0	7,396,181	0	6,867,786	0	6,996,744	0	2.37%
Zovko osiguranje d.d.	0	0	0.00%	0	0	810,404	15,307	1,995,862	0	3,662,045	339,583	6,106,942	1,743,919	2.06%
Nešković osiguranje a.d.	0	0	0.00%	196,564	0	2,172,682	0	3,851,050	0	4,360,667	0	5,389,885	0	1.82%
Camelija osiguranje d.d.	1,637,077	90,400	2.63%	3,711,222	1,258,889	3,117,754	1,252,048	3,437,996	943,704	5,070,174	1,228,095	5,309,084	1,840,583	1.79%
Brčko Gas osiguranje a.d.	0	0	0.00%	309,188	0	437,700	0	1,251,965	0	1,919,895	0	3,386,198	0	1.14%
Una-Sana osiguranje d.d.	0	0	0.00%	5,217,936	1,334,374	4,950,750	1,836,279	3,900,462	1,336,775	3,413,907	1,391,693	2,260,363	897,924	0.76%
Merkur osiguranje d.d. Sarajevo	0	0	0.00%	0	0	0	0	0	0	97,933	0	2,111,393	38,313	0.71%
Helios osiguranje d.d.	0	0	0.00%	790,462	3,837	1,524,685	77,361	1,210,292	62,219	1,878,220	114,996	1,967,010	166,442	0.66%
Grawe osiguranje a.d. B Luka	0	0	0.00%	0	0	0	0	1,742,000	0	1,605,402	0	1,856,810	0	0.63%
Napredak osiguranje d.d.	83,460	14,320	0.13%	1,276,696	375,981	1,487,850	483,715	1,510,019	305,916	346,980	0	-	0	0.00%
Medium osiguranje d.d.	0	0	0.00%	95,708	2,000	813,183	45,391	1,307,426	79,016	315,608	0	-	0	0.00%
Kamel osiguranje d.d.	630,000	122,000	1.01%	4,120,290	0	0	0	0	0	0	0	-	0	0.00%
Grand osiguranje a.d.	0	0	0.00%	1,350,853	0	1,686,726	0	3,349,761	0	0	0	-	0	0.00%
Ekvator osiguranje a.d.	0	0	0.00%	200,894	0	0	0	0	0	0	0	-	0	0.00%
Ukupno	62,306,476	15,498,982	100.00%	225,177,397	59,446,514	225,619,874	59,341,215	266,467,664	63,523,033	263,866,897	78,276,534	295,804,289	90,691,949	100.00%

Podaci nedostupni

Ova društva nisu postojala ili nisu bila posebna pravna lica

Premije društava iz R Srpske sadrže samo premiju AO. Podaci za 2002. i 2003. godinu su dani na osnovu stvarnih pokazatelja

TRŽIŠNI UDJELI

Naziv društva za osiguranje	1996 Premija
Sarajevo osiguranje d.d.	39.60%
Croatia osiguranje d.d.	19.21%
Euroherc osiguranje d.d.	15.14%
Triglav BH osiguranje d.d.	8.52%
Raiffeisen osiguranje d.d.	0.00%
Jahorina osiguranje a.d.	0.00%
Bobar osiguranje a.d.	0.00%
Bosna osiguranje d.d.	10.38%
VGT osiguranje d.d.	0.00%
Sunce osiguranje d.d.	0.00%
Kosig Dunav osiguranje a.d.	0.00%
Grawe osiguranje d.d.	0.00%
Hercegovina osiguranje d.d.	0.00%
Lido osiguranje d.d.	3.38%
Bosansko Njemačko osig.d.d.	0.00%
Krajina osiguranje a.d.	0.00%
Drina osiguranje a.d.	0.00%
Krajina Kopaonik osiguranje a	0.00%
Zovko osiguranje d.d.	0.00%
Nešković osiguranje a.d.	0.00%
Camelija osiguranje d.d.	2.63%
Brčko Gas osiguranje a.d.	0.00%
Una-Sana osiguranje d.d.	0.00%
Merkur osiguranje d.d. Sarajev	0.00%
Helios osiguranje d.d.	0.00%
Grawe osiguranje a.d. B Luka	0.00%
Napredak osiguranje d.d.	0.13%
Medium osiguranje d.d.	0.00%
Kamel osiguranje d.d.	1.01%
Grand osiguranje a.d.	0.00%
Ekvator osiguranje a.d.	0.00%
Ukupno	100.00%

2000 Premija	2001 Premija	2002 Premija	2003 Premija
21.34%	21.35%	18.19%	17.13%
9.32%	9.39%	8.64%	9.84%
6.05%	6.25%	5.93%	6.26%
6.24%	6.01%	5.21%	5.84%
1.63%	2.51%	4.65%	4.95%
3.92%	3.90%	5.63%	5.79%
6.38%	5.55%	5.39%	5.07%
6.28%	6.44%	5.50%	5.40%
2.37%	3.04%	3.07%	3.34%
1.80%	1.71%	2.57%	3.57%
3.07%	3.40%	5.00%	4.70%
1.17%	1.70%	1.26%	1.62%
11.41%	8.65%	6.29%	3.97%
3.44%	3.85%	3.76%	3.53%
0.79%	1.96%	2.42%	2.64%
2.18%	2.15%	2.92%	3.00%
1.86%	1.96%	1.95%	2.14%
3.13%	2.69%	2.78%	2.60%
0.00%	0.36%	0.75%	1.39%
0.09%	0.96%	1.45%	1.65%
1.64%	1.37%	1.29%	1.92%
0.14%	0.19%	0.47%	0.73%
2.30%	2.18%	1.46%	1.29%
0.00%	0.00%	0.00%	0.04%
0.35%	0.67%	0.45%	0.71%
0.00%	0.00%	0.65%	0.61%
0.56%	0.65%	0.57%	0.13%
0.04%	0.36%	0.49%	0.12%
1.82%	0.00%	0.00%	0.00%
0.60%	0.74%	1.26%	0.00%
0.09%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%

2004 Premija	
15.79%	15.79%
9.88%	25.67%
6.37%	32.04%
6.25%	38.29%
4.99%	43.28%
4.97%	48.25%
4.78%	53.03%
4.71%	57.74%
4.19%	61.93%
4.04%	65.96%
3.99%	
3.42%	
3.20%	
3.16%	
3.12%	
2.72%	
2.46%	
2.37%	
2.06%	
1.82%	
1.79%	
1.14%	
0.76%	
0.71%	
0.66%	
0.63%	
0.00%	
0.00%	
0.00%	
0.00%	
100.00%	

Učešće pojedinih grupa/vrsta osiguranja u u ukupnoj premiji osiguranja BH

Group/Insurance class	1996		2000		2001		2002		2003		2004	
	iznos	%	iznos	%	iznos	%	iznos	%	iznos	%	iznos	%
Autoodgovornost	53,260,764	85.48%	154,197,719	68.01%	155,144,799	68.23%	161,351,390	60.55%	158,728,886	60.15%	166,296,637	56.22%
Osiguranje imovine	3,688,914	5.92%	22,772,362	10.04%	22,572,826	9.93%	35,842,204	13.45%	34,337,706	13.01%	38,159,749	12.90%
Osiguranje osoba	2,786,576	4.47%	18,005,016	7.94%	17,292,135	7.60%	25,966,950	9.74%	22,434,396	8.50%	30,310,389	10.25%
Osiguranje života	412,000	0.66%	18,098,004	7.98%	16,624,324	7.31%	15,887,463	5.96%	18,492,096	7.01%	29,348,826	9.92%
Osiguranje auto-kaska	874,351	1.40%	12,352,813	5.45%	14,093,333	6.20%	23,546,465	8.84%	25,975,045	9.84%	27,061,936	9.15%
Financijska osiguranja	600,000	0.96%	345,697	0.15%	268,743	0.12%	367,236	0.14%	171,705	0.07%	393,668	0.13%
Osiguranje transporta	683,871	1.10%	957,533	0.42%	1,400,342	0.62%	1,554,100	0.58%	1,208,176	0.46%	1,785,254	0.60%
Odgovornost-ostalo		0.00%		0.00%		0.00%	1,951,856	0.73%	2,518,887	0.95%	2,447,828	0.83%
Total in KM	62,306,476	100.00%	226,729,144	100.00%	227,396,502	100.00%	266,467,664	100.00%	263,866,897	100.00%	295,804,289	100.00%

PREMIJE OSIGURANJA U ODNOSU NA BDP I PREMIJA OSIGURANJA PO STANOVNIKU

Godina	1997	1998	1999	2000	2001	2002	2003	2004
GDP u KM mio	6,366.42	7,242.23	8,990.00	10,050.00	10,960.00	11,650.00	12,170.00	12,595.95
Premija osiguranja u KM	137,560,000	166,064,191	202,347,525	226,729,144	227,396,502	266,467,664	263,866,897	295,804,289
Premija u % od GDP	2.16%	2.29%	2.25%	2.26%	2.07%	2.29%	2.17%	2.35%
Premija per capita (u KM)	36.62	45.45	54.32	59.97	59.87	69.61	68.32	74.51
GDP u US\$ mio	3,673.37	4,114.40	4,901.00	4,743.00	5,015.00	5,610.00	7,020.00	7,265.70
Premija osiguranja u US\$	32,792,882	79,326,452	95,763,907	116,687,345	130,747,445	131,132,289	152,163,599	187,752,643
Premija u % od GDP	0.89%	1.93%	1.95%	2.46%	2.61%	2.34%	2.17%	2.58%
Premija per capita (u US\$)	8.73	21.71	25.71	30.86	34.43	34.26	39.40	47.29
Broj stanovnika u hiljadama	3,756	3,654	3,725	3,781	3,798	3,828	3,862	3,970
Prosječni kurs US\$	1.73410	1.76140	1.83430	2.11890	2.18560	2.07680	1.73350	1.57550

USPOREDBA UKUPNOG OBIMA PREMIJE NEKIH EUROPSKIH DRŽAVA I BOSNE I HERCEGOVINE

Godina 2004

Država	Obim premije (u milionima USD)			Premija po stanovniku (u USD)	Premija u % BDP-a	
	Nezivotno osiguranje	Zivotno osiguranje	UKUPNO			
CEE5	Poljska	4,604	2,828	7,432	192.7	3.07
	Češka Republika	2,673	1,720	4,393	430.5	4.15
	Mađarska	1,708	1,179	2,887	287.3	2.83
	Slovenija	1,278	531	1,809	919.6	5.61
	Slovačka	885	603	1,488	276	3.61
	Litvanija	245	85	330	95.7	1.48
	Estonija	188	64	252	188	2.29
SETE 7	Hrvatska	838	260	1,098	247.9	3.20
	Rumunija	818	251	1,069	48.2	1.51
	Srbija i Crna Gora	444	34	478	44.7	2.20
	Bugarska	401	64	465	59.4	1.92
	Bosna - Hercegovina	169	19	188	47.3	2.58
	Ostale drzave	511	38	549		

TRŽIŠTE OSIGURANJA FEDERACIJE BOSNE I HERCEGOVINE



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OSNOVNI PODACI O OSIGURAVAJUĆIM DRUŠTVIMA U FEDERACIJI BOSNE I HERCEGOVINE ZA 2004. GODINU U KM

	Naziv društva za osiguranje	Premija osiguranja	Plaćene štete	Rezervisane štete	Ukupno štete	Dionički kapital	Slobodne rezerve	Garantni fond	Tehničke rezerve	Bruto profit	Neto profit	Porez na profit
1	Bosansko-njemačko osig.	9,238,500	2,059,212	4,496,531	6,555,743	2,000,000	1,503,048	3,503,048	9,685,277	111,450	103,091	8,359
2	Bosna osiguranje d.d.	13,931,364	7,150,182	5,088,058	12,238,240	3,457,820	1,813,074	5,270,894	11,247,492	-889,869	-889,869	0
3	Camelia osiguranje d.d.	5,309,084	1,840,583	2,183,779	4,024,362	3,043,040	1,659,540	4,702,580	4,849,932	816,573	732,011	84,562
4	Croatia osiguranje d.d.	29,231,558	16,812,055	10,659,961	27,472,016	6,480,960	7,304,345	13,785,305	42,577,947	2,727,291	2,727,291	0
5	Euroherc osiguranje d.d.	18,840,174	8,432,183	8,380,881	16,813,064	3,232,000	3,750,237	6,982,237	16,982,741	1,180,268	1,067,357	112,911
6	Grawe osiguranje d.d.	10,124,662	1,151,423	528,822	1,680,245	3,000,000	4,675,472	7,675,472	18,679,018	1,921,441	1,431,474	489,967
7	Helios osiguranje d.d.	1,967,010	166,442	134,385	300,827	3,000,000	318,517	3,318,517	2,100,218	113,017	113,017	0
8	Hercegovina osiguranje d.d.	9,468,703	4,845,039	6,343,356	11,188,395	4,000,000	16,075,505	20,075,505	17,514,018	5,449,138	5,190,077	259,061
9	Lido osiguranje d.d.	9,340,757	3,725,783	3,060,852	6,786,635	2,818,900	2,214,131	5,033,031	8,384,039	11,182	11,182	0
10	Medium osiguranje d.d.	0	0	0	0	0	0	0	0	0	0	0
11	Merkur osiguranje d.d.	2,111,393	38,313	123,195	161,508	3,000,000	596,278	3,596,278	1,334,984	24,070	24,070	0
12	Napredak osiguranje d.d.	0	0	0	0	0	0	0	0	0	0	0
13	Raiffeisen osiguranje d.d.	14,748,744	4,053,401	5,462,980	9,516,381	3,107,070	546,342	3,653,412	11,601,147	535,886	535,886	0
14	Sarajevo osiguranje d.d.	46,703,881	23,984,288	21,658,511	45,642,799	45,932,919	8,639,829	54,572,748	35,641,904	2,353,659	2,158,830	194,829
15	Sunce osiguranje d.d.	11,946,967	3,367,822	2,338,129	5,705,951	3,007,000	1,417,038	4,424,038	8,510,303	792,133	741,635	50,498
16	Triglav BH osiguranje d.d.	18,497,791	6,864,377	11,744,693	18,609,070	8,312,200	11,636,784	19,948,984	15,830,988	2,679,606	2,679,606	0
17	Una –Sana osiguranje d.d.	2,260,363	897,924	1,628,723	2,526,647	5,171,678	152,074	5,323,752	2,721,864	190,092	152,074	38,018
18	VGT osiguranje d.d.	12,391,513	3,559,003	3,375,569	6,934,572	2,001,000	2,874,703	4,875,703	8,101,093	649,508	583,601	65,907
19	Zovko osiguranje d.d.	6,106,942	1,743,919	1,491,077	3,234,996	2,000,000	200,549	2,200,549	4,597,133	93,136	65,195	27,941
	U K U P N O	222,219,406	90,691,949	88,699,502	179,391,451	103,564,587	65,377,466	168,942,053	220,360,098	18,758,581	17,426,528	1,332,053
1	Bosna RE	30,986,250	0	0	0	5,029,700	5,471,457	10,501,157	8,172,951	1,450,997	1,128,437	322,560
	U K U P N O					108,594,287	70,848,923	179,443,210	228,533,049	20,209,578	18,554,965	1,654,613

PREGLED PREMIJA, ŠTETA I UDJELA U TRŽIŠTU OSIGURANJA FEDERACIJE BiH ZA PERIOD 1996 - 2004

KM

Naziv društva za osiguranje	1996		Tržišni udjel
	Premije	Štete	
1 Bosansko Njemačko osig.d.d.	0	0	0.00%
2 Bosna osiguranje d.d.	6,464,670	791,630	10.38%
3 Camelija osiguranje d.d.	1,637,077	90,400	2.63%
4 Croatia osiguranje d.d.	11,970,000	6,895,000	19.21%
5 Euroherc osiguranje d.d.	9,432,865	3,584,624	15.14%
6 Grawe osiguranje d.d.	0	0	0.00%
7 Helios osiguranje d.d.	0	0	0.00%
8 Hercegovina osiguranje d.d.	0	0	0.00%
9 Kamel osiguranje d.d.	630,000	122,000	1.01%
10 Lido osiguranje d.d.	2,106,104	234,424	3.38%
11 Medium osiguranje d.d.	0	0	0.00%
12 Merkur osiguranje d.d. Sarajevo	0	0	0.00%
13 Napredak osiguranje d.d.	83,460	14,320	0.13%
14 Raiffeisen osiguranje d.d.	0	0	0.00%
15 Sarajevo osiguranje d.d.	24,671,000	3,252,908	39.60%
16 Sunce osiguranje d.d.	0	0	0.00%
17 Triglav BH osiguranje d.d.	5,311,300	513,676	8.52%
18 Una-Sana osiguranje d.d.	0	0	0.00%
19 VGT osiguranje d.d.	0	0	0.00%
20 Zovko osiguranje d.d.	0	0	0.00%
UKUPNO	62,306,476	15,498,982	100.00%

2000		2001		2002		2003		2004		Tržišni udjel
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	
1,785,952	22,457	4,454,338	346,258	6,457,752	648,706	6,964,537	1,551,255	9,238,500	2,059,212	4.16%
14,236,915	5,930,644	14,645,406	6,342,227	14,644,102	5,881,848	14,259,058	6,456,509	13,931,364	7,150,182	6.27%
3,711,222	1,258,889	3,117,754	1,252,048	3,437,996	943,704	5,070,174	1,228,095	5,309,084	1,840,583	2.39%
21,133,526	12,571,165	21,344,627	12,349,594	23,030,876	11,829,527	25,972,380	12,506,845	29,231,558	16,812,055	13.15%
13,709,905	6,003,908	14,206,679	5,600,506	15,804,929	6,525,183	16,508,477	7,164,016	18,840,174	8,432,183	8.48%
2,647,389	35,067	3,871,079	180,654	3,358,600	375,940	4,266,078	717,996	10,124,662	1,151,423	4.56%
790,462	3,837	1,524,685	77,361	1,210,292	105,102	1,878,220	114,996	1,967,010	166,442	0.89%
25,880,203	2,232,733	19,653,761	3,475,641	16,765,599	4,808,320	10,487,475	4,465,188	9,468,703	4,845,039	4.26%
4,120,290	0	0	0	0	0	0	0	0	0	0.00%
7,799,426	2,246,826	8,762,408	2,415,239	10,007,984	2,708,962	9,315,075	2,929,206	9,340,757	3,725,783	4.20%
95,708	2,000	813,183	45,391	1,307,426	80,516	315,608	0	0	0	0.00%
0	0	0	0	0	0	97,933	0	2,111,393	38,313	0.95%
1,276,696	375,981	1,487,850	483,715	1,510,019	421,990	346,980	0	0	0	0.00%
3,700,644	386,754	5,702,598	564,993	12,403,014	1,805,280	13,067,361	4,265,972	14,748,744	4,053,401	6.64%
48,392,889	21,551,310	48,533,386	18,189,635	48,464,168	22,940,650	45,204,109	23,862,044	46,703,881	23,984,288	21.02%
4,072,152	483,042	3,895,519	916,983	6,854,294	1,539,508	9,422,824	2,328,305	11,946,967	3,367,822	5.38%
14,158,084	3,797,113	13,668,032	3,880,095	13,870,157	4,654,402	15,419,531	5,848,901	18,497,791	6,864,377	8.32%
5,217,936	1,334,374	4,950,750	1,836,279	3,900,462	1,457,982	3,413,907	1,391,693	2,260,363	897,924	1.02%
5,376,681	1,210,414	6,904,334	1,369,289	8,184,300	2,234,848	8,809,377	3,105,930	12,391,513	3,559,003	5.58%
0	0	810,404	15,307	1,995,862	0	3,662,045	339,583	6,106,942	1,743,919	2.75%
178,106,080	59,446,514	178,346,793	59,341,215	193,207,832	68,962,468	194,481,149	78,276,534	222,219,406	90,691,949	100.00%



Podaci nedostupni.

Ova društva za osiguranje nisu postojala ili su bila posebno pravno lice

UČEŠĆE VRSTA OSIGURANJA U UKUPNOJ PREMIJI TRŽIŠTA

	1996	2000	2001	2002	2003	2004	1996	2000	2001	2002	2003	2004
1 Osiguranje od nezgode	2,786,576	18,005,016	17,292,135	17,031,757	18,101,133	17,940,161	4.47%	10.11%	9.70%	8.82%	9.31%	8.07%
2 Zdravstveno osiguranje				2,607,868	2,833,263	5,544,569	0.00%	0.00%	0.00%	1.35%	1.46%	2.50%
3 Osiguranje cestovnih vozila - kasko	874,351	12,352,813	14,093,333	18,538,656	20,975,045	24,033,786	1.40%	6.94%	7.90%	9.60%	10.79%	10.82%
4 Osiguranje tračnih vozila				0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5 Osiguranje zračnih letjelica - kasko				302	23	1,816	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
6 Osiguranje pomorskog, riječnog i jezerskog kaska				7,507	4,486	4,372	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
7 Osiguranje robe u prevozu	683,871	957,533	1,400,342	1,554,100	1,203,667	1,704,135	1.10%	0.54%	0.79%	0.80%	0.62%	0.77%
8 Osiguranje imovine od požara i nekih drugih opasnosti	3,688,914	22,772,362	22,572,826	11,662,541	10,172,081	14,669,998	5.92%	12.79%	12.66%	6.04%	5.23%	6.60%
9 Ostala osiguranja imovine				14,179,663	12,165,625	14,206,187	0.00%	0.00%	0.00%	7.34%	6.26%	6.39%
10 Osiguranje od automobilske odgovornosti	53,260,764	105,574,655	106,095,090	109,418,883	109,184,915	113,600,901	85.48%	59.28%	59.49%	56.63%	56.14%	51.12%
11 Osiguranje od odgovornosti u zračnom prometu				1,197,449	223,469	468,057	0.00%	0.00%	0.00%	0.62%	0.11%	0.21%
12 Osiguranje od odgovornosti broдача				2,535	4,104	3,883	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
13 Ostala osiguranja od odgovornosti				751,872	896,855	1,975,641	0.00%	0.00%	0.00%	0.39%	0.46%	0.89%
14 Osiguranje kredita				221,136	169,840	307,053	0.00%	0.00%	0.00%	0.11%	0.09%	0.14%
15 Osiguranje jemstva				42,270	10,340	53,657	0.00%	0.00%	0.00%	0.02%	0.01%	0.02%
16 Osiguranje različitih finansijskih gubitaka	600,000	345,697	268,743	103,830	1,865	32,958	0.96%	0.19%	0.15%	0.05%	0.00%	0.01%
17 Osiguranje pravne zaštite				0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
18 Osiguranje pomoći				0	42,342	247	0.00%	0.00%	0.00%	0.00%	0.02%	0.00%
UKUPNO NEŽIVOTNA OSIGURANJA	61,894,476	160,008,076	161,722,469	177,320,369	175,989,053	194,547,421						
19 Životna osiguranja (osiguranja života i rentna osiguranja)	412,000	18,098,004	16,624,324	15,887,463	18,492,096	27,671,985	0.66%	10.16%	9.32%	8.22%	9.51%	12.45%
SVEUKUPNO	62,306,476	178,106,080	178,346,793	193,207,832	194,481,149	222,219,406	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

TRŽIŠTE OSIGURANJA REPUBLIKE SRPSKE



OSNOVNI PODACI O O DRUŠTVIMA ZA OSIGURANJE REPUBLIKE SRPSKE ZA 2004. GODINU U KM

	Name of Insurance Co.	Insurance Premium	Losses Paid	Capital	Free Reserves	Guarantee Fund	Technical Reserves	Profit
1	Jahorina osiguranje a.d.	14,707,550	0	8,914,338		8,914,338	10,106,397	296,718
2	Bobar osiguranje a.d.	14,126,504	0	15,976,745		15,976,745	11,826,785	200,650
3	Kosig Dunav osiguranje a.d.	11,790,095	0	9,695,069		9,695,069	6,893,076	644,393
4	Krajina osiguranje a.d.	8,042,246	0	3,868,898		3,868,898	7,400,651	31,736
5	Krajina Kopaonik a.d.	7,288,851	0	328,894		328,894	3,085,869	-2,487,117
6	Drina osiguranje a.d.	6,996,744	0	4,713,002		4,713,002	5,463,636	767,562
7	Nešković osiguranje a.d.	5,389,886	0	5,123,943		5,123,943	3,600,815	1,317,709
8	Brčko Gas osiguranje a.d.	3,386,198	0	3,340,129		3,340,129	1,600,960	641,040
9	Grawe osiguranje a.d.	1,856,810	0	3,455,000		3,455,000	2,463,000	66,000
10	Grand osiguranje a.d.	0	0			0	0	0
11	Ekvador	0						
UKUPNO		73,584,884	0	55,416,018	0	55,416,018	52,441,189	1,478,691

PREGLED PREMIJE TRŽIŠTA OSIGURANJA R SRPSKE ZA PERIOD 1999 - 2004

KM

Naziv društva za osiguranje	1996		2000		2001		2002		2003		2004		Tržišni udjel
	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	
1 Jahorina osiguranje a.d.	0	0	14,456,951	0	12,613,882	0	14,360,645	0	13,380,944	0	14,707,550	0	19.99%
2 Bobar osiguranje a.d.	0	0	309,188	0	437,700	0	1,251,965	0	1,919,895	0	14,126,504	0	19.20%
3 Kosig Dunav osiguranje a.d.	0	0	4,214,447	0	4,451,968	0	5,205,043	0	5,638,768	0	11,790,095	0	16.02%
4 Krajina osiguranje d.d.	0	0	200,894	0		0	0	0	0	0	8,042,246	0	10.93%
5 Drina osiguranje a.d.	0	0	1,350,853	0	1,686,726	0	3,349,761	0	0	0	7,288,851	0	9.91%
6 Krajina-Kopaonik osiguranje a.d.	0	0		0		0	1,742,000	0	1,605,402	0	6,996,744	0	9.51%
7 Nešković osiguranje a.d.	0	0	8,898,187	0	8,861,949	0	14,989,526	0	15,285,400	0	5,389,886	0	7.32%
8 Brčko Gas osiguranje a.d.	0	0	6,951,004	0	7,718,035	0	13,328,390	0	12,410,762	0	3,386,198	0	4.60%
9 Grave osiguranje a.d. B.Luka	0	0	7,098,454	0	6,122,251	0	7,396,181	0	6,867,786	0	1,856,810	0	2.52%
10 Ekvator osiguranje a.d.	0	0	4,946,522	0	4,894,614	0	7,785,271	0	7,916,124	0	0	0	0.00%
11 Grand osiguranje a.d.	0	0	196,564	0	2,172,682	0	3,851,050	0	4,360,667	0	0	0	0.00%
UKUPNO	0	0	48,623,064	0	48,959,807	0	73,259,832	0	69,385,748	0	73,584,884	0	100.00%

Podaci nedostupni. Podaci o visini premije za kompanije iz R Srpske su tačni u dijelu AO, a za ostale vrste je pretpostavka. Za 2002. i 2003.godinu podaci za društva iz R Srpske su potpuni.

Ova društva za osiguranje nisu postojala ili su bila posebno pravno lice

RAZLOZI SPOROG RAZVOJA TRŽIŠTA OSIGURANJA U BiH



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- **EKONOMSKA SITUACIJA U BOSNI I HERCEGOVINI**
- **POLITIČKA NESTABILNOST**
- **INERTNOST DRŽAVNIH I ENTITETSKIH INSTITUCIJA PREMA DJELATNOSTI OSIGURANJA**
- **RAZLOZI KOJI PROISTIČU IZ SAME DJELATNOSTI OSIGURANJA**
- **NELOJALNA INOZEMNA KONKURENCIJA**

EKONOMSKA SITUACIJA U BOSNI I HERCEGOVINI



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INERTNOST DRŽAVNIH I ENTITETSKIH INSTITUCIJA PREMA DJELATNOSTI OSIGURANJA (1)

- **Neadekvatna angažiranost Ministarstva financija koja se ogleda kroz:**
 - **Nedovoljnu primjenu relativno dobrog Zakona o osiguranju.**
 - **Nezadovoljavajući rad Ureda za nadzor, što je rezultat malog broja kadrova sa relativno nedovoljnim poznavanjem djelatnosti osiguranja**

INERTNOST DRŽAVNIH I ENTITETSKIH INSTITUCIJA PREMA DJELATNOSTI OSIGURANJA (2)

- **Nedovoljna podrška primjeni novog Zakona o osiguranju.**
- **Neusklađenost ostalih zakona sa Zakonom o osiguranju.**
- **Nezadovoljavajući odnos prema vrstama obaveznog osiguranja.**
- **Poreska politika koja gotovo da ne daje nikakav poticaj po osnovu plaćenih premija osiguranja.**
- **Neadekvatan sistem penzijskog i zdravstvenog osiguranja.**

RAZLOZI KOJI PROIZILAZE IZ SAME DJELATNOSTI OSIGURANJA (1)

Oštra nelojalna konkurencija između društava za osiguranje

Zbog nelojalne konkurencije tržište osiguranja gubi svake godine više od 30% dobiti, što samo za 2001. godinu iznosi oko 60 miliona KM.

RAZLOZI KOJI PROIZILAZE IZ SAME DJELATNOSTI OSIGURANJA (2)

- **Nepostojanje profesionalnog udruženja osiguravajućih društava.**
- **Nedostatak kadrova u svim dijelovima industrije osiguranja te nedostatak želje za edukacijom gotovo svih društava za osiguranje.**
- **Skoro potpuno nezastupljen marketinški pristup tržištu osiguranja.**

RAZLOZI KOJI PROIZILAZE IZ SAME DJELATNOSTI OSIGURANJA (3)

- **Potpuno zanemaren razvoj novih proizvoda i njihova ponuda.**



NELOJALNA INOZEMNA KONKURENCIJA POSEBNO U:

- ❖ ŽIVOTNOM OSIGURANJU,
- ❖ OSIGURANJU INOZEMNIH ULAGANJA
- ❖ OSIGURANJU DIJELOVA VELIKIH
MULTINACIONALNIH KOMPANIJA

