

BOSNA I HERCEGOVINA

TRŽIŠTE OSIGURANJA 2005

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 Republike 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
2005	3,843,000

BDP, BDP po stanovniku

	1997	1998	1999	2000	2001	2002	2003	2004	2005*
Nominalni GDP (u milionima KM)	6,366	7,242	8,990	10,050	10,960	11,650	12,303	13,497	14,750
Nominalni GDP (u milionima USD)	3,673	4,114	4,901	4,743	5,015	5,610	7,097	8,567	9,378

	1997	1998	1999	2000	2001	2002	2003	2004	2005*
GDP po stanovniku BiH (u KM)	1,695	1,982	2,413	2,658	2,886	3,043	3,211	3,512	3,838
GDP po stanovniku BiH (u USD)	978	1,126	1,316	1,254	1,320	1,466	1,852	2,229	2,440

	1997	1998	1999	2000	2001	2002	2003	2004	2005*
Realni GDP (stopa rasta u %)			10.0	5.5	4.5	5.5	3.0	6.0	5.5
Broj stanovnika (u hiljadama)	3,756	3,654	3,725	3,781	3,798	3,828	3,832	3,843	3,843
Prosječni godišnji kurs KM/USD	1.7341	1.7614	1.8343	2.1189	2.1856	2.0768	1.7335	1.5755	1.5728

Izvor: Centralna banka BiH

Napomena: Bruto društveni proizvod je procjena CBBH. Broj stanovnika je procjena Zavoda za statistiku BiH.

*CBBH procjena.

1)Revidirani podaci

Stanovništvo - zaposlenost

<i>Godina</i>	<i>Broj zaposlenih</i>			<i>Broj nezaposlenih</i>			<i>Stopa nezaposlenosti</i>		
	<i>F BiH</i>	<i>RS</i>	<i>BiH</i>	<i>F BiH</i>	<i>RS</i>	<i>BiH</i>	<i>F BiH</i>	<i>RS</i>	<i>BiH</i>
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:

Godina	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
2005	821	707	960	797	558	465	676	538

Izvoz - uvoz

Izvoz (KM mio)	1998	1,168
	1999	1,527
	2000	2,491
	2001	4,480
	2002	2,296
	2003	2,548
	2004	3,280
	2005	3,783

Uvoz (KM mio)	1998	6,651
	1999	7,579
	2000	8,058
	2001	8,950
	2002	9,319
	2003	9,782
	2004	10,472
	2005	11,178

POKRIVENOST UVOZA IZVOZOM



17,56%
20,15%
30,91%
27,71%
24,64%
26,05%
31,32%
33,84%

Valuta:

- 1 KM (Konvertibilna marka, ISO kōd BAM)
- 1 USD = 1,5728 KM
- 1 EUR = 1,95583 KM

TRŽIŠTE OSIGURANJA BOSNE I HERCEGOVINE

OSTVARENA PREMIJA OSIGURANJA ZA PERIOD 1996 – 2005 U BOSNI I HERCEGOVINI

	1996 Premija
Ukupna premija F BiH	62,306,476
Ukupna premija RS	27,368,421
Ukupna premija BiH u KM	89,674,897
Ukupno Federacija BiH US\$	32,792,882
Ukupno Federacija BiH EUR	31,856,795
Ukupno R Srpska US\$	14,404,432
Ukupno R Srpska EUR	13,993,251
Ukupno BiH US\$	47,197,314
Ukupno BiH EUR	45,850,047
Indeks rasta BiH	100
Indeks rasta Federacija BiH	100
Indeks rasta R Srpska	100

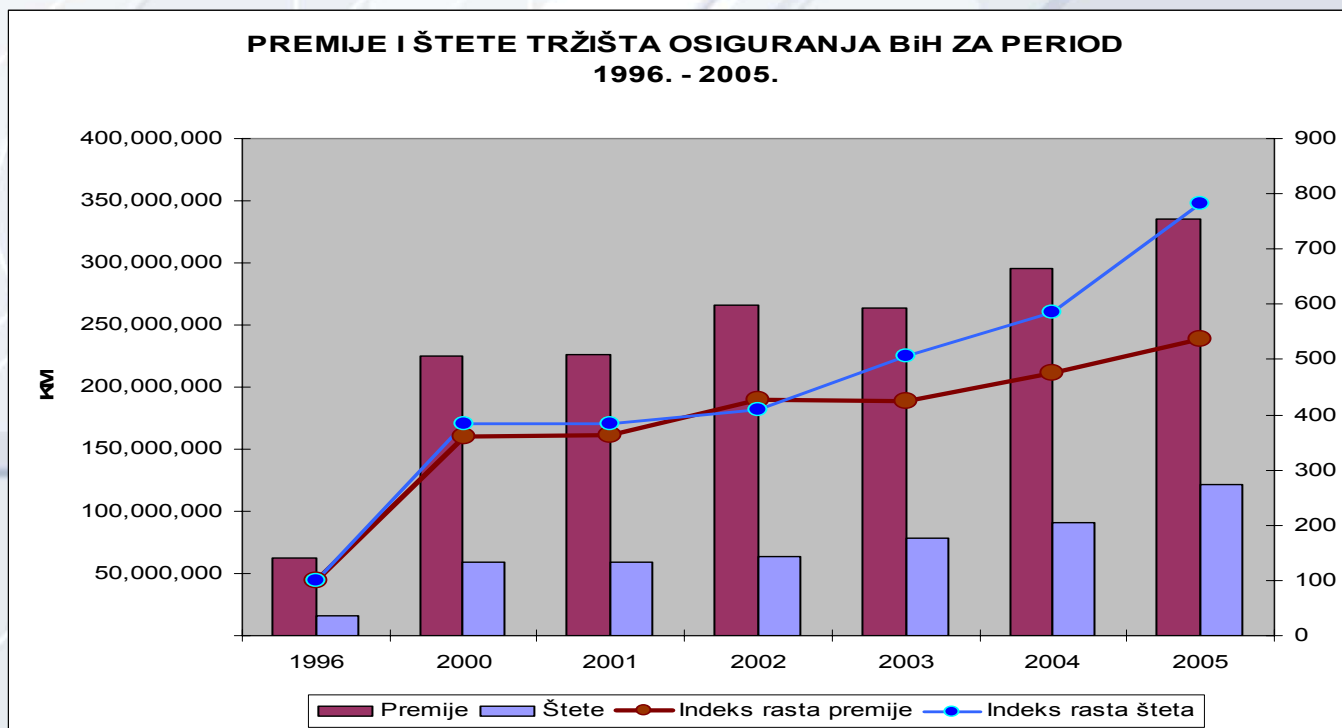
2000 Premija	2001 Premija	2002 Premija	2003 Premija	2004 Premija	2005 Premija
178,106,080	178,346,793	193,207,832	194,481,149	222,219,406	243,451,197
48,623,064	49,049,709	73,259,832	69,385,748	73,584,883	91,431,164
226,729,144	227,396,502	266,467,664	263,866,897	295,804,289	334,882,361
84,055,916	81,600,839	93,031,506	112,189,875	141,046,910	154,788,401
91,064,193	91,187,267	98,785,596	99,436,633	113,618,978	124,474,620
22,947,314	22,442,217	35,275,343	40,026,391	46,705,733	58,132,734
24,860,578	25,078,718	37,457,157	35,476,370	37,623,353	46,748,012
107,003,230	104,043,055	128,306,849	152,216,266	187,752,643	212,921,135
115,924,771	116,265,985	136,242,753	134,913,002	151,242,331	171,222,632
352.83	353.58	397.15	394.25	429.86	473.44
385.85	386.24	410.09	412.14	456.66	490.73
277.66	279.22	367.68	353.52	368.87	434.08

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

2.11890 2.18560 2.07680 1.73350 1.57550 1.57280
1.95583 1.95583 1.95583 1.95583 1.95583 1.95583

PREGLED PREMIJA I ŠTETA NA TRŽIŠTU OSIGURANJA BH ZA PERIOD 1996 - 2005

GODINA	1996		2000		2001		2002		2003		2004		2005	
	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete
UKUPNA PREMIJA TRŽIŠTA OSIGURANJA BIH U KM	62,306,476	15,498,982	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	334,882,361	121,279,376
UKUPNA PREMIJA OSIGURANJA TRŽIŠTA U BIH U EUR 1EUR=0.51129KM	31,856,795	7,924,504	115,131,375	30,394,520	115,357,610	30,340,681	136,242,753	32,478,811	134,913,002	40,022,156	151,242,331	46,370,057	171,222,632	62,009,160



PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA BH OSIGURAVAJUĆIH DRUŠTAVA ZA PERIOD 1996 - 2005

u KM

Naziv društva za osiguranje	1996		Tržišni udio	2000		2001		2002		2003		2004		2005		Tržišni udio
	Premije	Stete		Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	
1 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	48,821,250	22,689,832	14.58%
2 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	33,816,102	16,688,180	10.10%
3 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	22,370,768	9,024,678	6.68%
4 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	21,178,914	9,761,059	6.32%
5 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	17,228,785	5,053,157	5.14%
6 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	17,057,033	7,080,853	5.09%
7 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	16,785,035	4,122,107	5.01%
8 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	16,155,141	5,045,925	4.82%
9 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	14,494,902	4,903,470	4.33%
10 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	13,490,617	5,832,228	4.03%
11 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	13,182,353	3,910,897	3.94%
12 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	11,018,336	3,736,753	3.29%
13 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	10,993,399	1,145,509	3.28%
14 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	10,545,536	1,427,530	3.15%
15 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	10,131,368	3,046,498	3.03%
16 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	9,411,327	2,708,159	2.81%
17 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	8,547,104	5,284,076	2.55%
18 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	7,744,169	2,420,045	2.31%
19 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	7,113,353	1,935,510	2.12%
20 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	5,782,131	1,815,220	1.73%
21 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	5,485,342	1,517,999	1.64%
22 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	4,411,789	1,321,760	1.32%
23 Merkur osiguranje d.d. Sarajevo	0	0	0.00%	0	0	0	0	0	0	97,933	0	2,111,393	38,313	3,191,749	377,944	0.95%
24 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	2,036,029	307,809	0.61%
25 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	2,021,072	122,178	0.60%
26 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	1,868,757	0	0.56%
27 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	0.00%
28 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	0.00%
29 Kamel osiguranje d.d.	630,000	122,000	1.01%	4,120,290	0	0	0	0	0	0	0	-	0	-	0	0.00%
30 Grand osiguranje a.d.	0	0	0.00%	1,350,853	0	1,686,726	0	3,349,761	0	0	0	-	0	-	0	0.00%
31 Ekvator osiguranje a.d.	0	0	0.00%	200,894	0	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	334,882,361	121,279,376	100.00%

Društva nisu postojala ili nisu bila posebna pravna lica ili više ne rade

TRŽIŠNI UDJELI 1996. – 2005.

PRVIH 10 DRUŠTAVA

PRVIH 10 DRUŠTAVA

	Naziv društva za osiguranje	1996	2000	2001	2002	2003	2004		2005	
		Premija	Premija	Premija	Premija	Premija	Premija	↓	Premija	↓
1	Sarajevo osiguranje d.d.	39.60%	21.34%	21.35%	18.19%	17.13%	15.79%	15.79%	14.58%	14.58%
2	Croatia osiguranje d.d.	19.21%	9.32%	9.39%	8.64%	9.84%	9.88%	25.63%	10.10%	24.68%
3	Triglav BH osiguranje d.d.	8.52%	6.24%	6.01%	5.21%	5.84%	6.25%	31.48%	6.68%	31.36%
4	Euroherc osiguranje d.d.	15.14%	6.05%	6.25%	5.93%	6.26%	6.37%	37.73%	6.32%	37.68%
5	Bobar osiguranje a.d.	0.00%	6.38%	5.55%	5.39%	5.07%	4.78%	42.80%	5.14%	42.83%
6	Raiffeisen osiguranje d.d.	0.00%	1.63%	2.51%	4.65%	4.95%	4.99%	47.76%	5.09%	47.92%
7	Kosig Dunav osiguranje a.d.	0.00%	3.07%	3.40%	5.00%	4.70%	3.99%	52.46%	5.01%	52.93%
8	Jahorina osiguranje a.d.	0.00%	3.92%	3.90%	5.63%	5.79%	4.97%	58.25%	4.82%	57.76%
9	VGT osiguranje d.d.	0.00%	2.37%	3.04%	3.07%	3.34%	4.19%	61.59%	4.33%	62.08%
10	Bosna osiguranje d.d.	10.38%	6.28%	6.44%	5.50%	5.40%	4.71%	66.99%	4.03%	66.11%
11	Sunce osiguranje d.d.	0.00%	1.80%	1.71%	2.57%	3.57%	4.04%		3.94%	
12	Lido osiguranje d.d.	3.38%	3.44%	3.85%	3.76%	3.53%	3.16%		3.29%	
13	Grawe osiguranje d.d.	0.00%	1.17%	1.70%	1.26%	1.62%	3.42%		3.28%	
14	Nešković osiguranje a.d.	0.00%	0.09%	0.96%	1.45%	1.65%	1.82%		3.15%	
15	Bosansko Njemačko osig.d.d.	0.00%	0.79%	1.96%	2.42%	2.64%	3.12%		3.03%	
16	Drina osiguranje a.d.	0.00%	1.86%	1.96%	1.95%	2.14%	2.46%		2.81%	
17	Hercegovina osiguranje d.d.	0.00%	11.41%	8.65%	6.29%	3.97%	3.20%		2.55%	
18	Krajina osiguranje a.d.	0.00%	2.18%	2.15%	2.92%	3.00%	2.72%		2.31%	
19	Krajina Kopaonik osiguranje a	0.00%	3.13%	2.69%	2.78%	2.60%	2.37%		2.12%	
20	Camelija osiguranje d.d.	2.63%	1.64%	1.37%	1.29%	1.92%	1.79%		1.73%	
21	Zovko osiguranje d.d.	0.00%	0.00%	0.36%	0.75%	1.39%	2.06%		1.64%	
22	Brčko Gas osiguranje a.d.	0.00%	0.14%	0.19%	0.47%	0.73%	1.14%		1.32%	
23	Merkur osiguranje d.d. Saraje	0.00%	0.00%	0.00%	0.00%	0.04%	0.71%		0.95%	
24	Grawe osiguranje a.d. B Luka	0.00%	0.00%	0.00%	0.65%	0.61%	0.63%		0.61%	
25	Helios osiguranje d.d.	0.00%	0.35%	0.67%	0.45%	0.71%	0.66%		0.60%	
26	Una-Sana osiguranje d.d.	0.00%	2.30%	2.18%	1.46%	1.29%	0.76%		0.56%	
27	Napredak osiguranje d.d.	0.13%	0.56%	0.65%	0.57%	0.13%	0.00%		0.00%	
28	Medium osiguranje d.d.	0.00%	0.04%	0.36%	0.49%	0.12%	0.00%		0.00%	
29	Kamel osiguranje d.d.	1.01%	1.82%	0.00%	0.00%	0.00%	0.00%		0.00%	
30	Grand osiguranje a.d.	0.00%	0.60%	0.74%	1.26%	0.00%	0.00%		0.00%	
31	Ekvator osiguranje a.d.	0.00%	0.09%	0.00%	0.00%	0.00%	0.00%		0.00%	
	U k u p n o	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%		100.00%	



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

Šifra	Skupina osiguranja	Učešće		Učešće		Učešće		Učešće		Učešće		Indeks 2005/2004
		1996	%	2002	%	2003	%	2004	%	2005	%	
01.	Osiguranje od nezgode	2,786,576	4.47%	21,386,813	8.03%	18,101,133	6.86%	24,765,820	8.37%	29,032,582	8.67%	117.23
02	Zdravstveno osiguranje		0.00%	4,308,922	1.62%	3,996,193	1.51%	5,544,569	1.87%	6,577,988	1.96%	118.64
03	Osiguranje cestovnih vozila - kasko	874,351	1.40%	23,546,465	8.84%	25,975,045	9.84%	27,061,936	9.15%	32,862,097	9.81%	121.43
04	Osiguranje tračnih vozila - kasko		0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00
05	Osiguranje zračnih letjelica - kasko		0.00%	302	0.00%	23	0.00%	1,816	0.00%	1,969	0.00%	108.43
06	Osiguranje pomorskog, riječnog i		0.00%	7,507	0.00%	4,486	0.00%	4,372	0.00%	1,021	0.00%	23.35
07	Osiguranje robe u prijevozu	683,871	1.10%	1,554,100	0.58%	1,208,176	0.46%	1,785,254	0.60%	2,866,356	0.86%	160.56
08	Osiguranje imovine od požara i prirodnih sila	3,688,914	5.92%	16,175,523	6.07%	16,321,720	6.19%	19,308,686	6.53%	22,166,676	6.62%	114.80
09	Ostale štete na imovini		0.00%	19,666,681	7.38%	19,520,484	7.40%	18,844,875	6.37%	20,863,110	6.23%	110.71
10	Osiguranje od automobilske odgovornosti	53,260,764	85.48%	161,351,390	60.55%	158,728,886	60.15%	166,296,637	56.22%	184,884,123	55.21%	111.18
11	Osiguranje od odgovornosti za zračne letjelice		0.00%	1,197,449	0.45%	223,469	0.08%	468,057	0.16%	620,398	0.19%	132.55
12	Osiguranje od odgovornosti za brodove		0.00%	2,535	0.00%	4,104	0.00%	3,883	0.00%	7,490	0.00%	192.89
13	Osiguranje od opće odgovornosti		0.00%	751,872	0.28%	896,855	0.34%	1,975,641	0.67%	1,785,467	0.53%	90.37
14	Osiguranje kredita		0.00%	221,136	0.08%	169,840	0.06%	307,053	0.10%	1,000,122	0.30%	325.72
15	Osiguranje jamstva		0.00%	42,270	0.02%	10,340	0.00%	53,657	0.02%	57,159	0.02%	106.53
16	Osiguranje od različitih finansijskih gubitaka	600,000	0.96%	367,236	0.14%	171,705	0.07%	32,958	0.01%	42,870	0.01%	130.07
17	Osiguranje pravne zaštite		0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00
18	Osiguranje pomoći-ost.osiguranja		0.00%	0	0.00%	42,342	0.02%	247	0.00%	789	0.00%	319.43
Ukupno neživotna osiguranja (skupine osiguranja 1 - 18)		61,894,476	99.34%	250,580,201	94.04%	245,374,801	92.99%	266,455,462	90.08%	302,770,218	90.41%	113.63
19	Životna osiguranja	412,000	0.66%	15,887,463	5.96%	18,492,096	7.01%	29,348,826	9.92%	32,112,143	9.59%	109.42
Sveukupno (skupine osiguranja 1 - 19)		62,306,476	100.00%	266,467,664	100.00%	263,866,897	100.00%	295,804,289	100.00%	334,882,361	100.00%	113.21

PREMIJE OSIGURANJA U ODNOSU NA BDP I PREMIJA OSIGURANJA PO STANOVNIKU

Godina	2000	2001	2002	2003	2004	2005
GDP u KM mio	10,050.00	10,960.00	11,650.00	12,303.00	13,497.00	14,750.00
Premija osiguranja u KM	226,729,144	227,396,502	266,467,664	263,866,897	295,804,289	334,882,361
Premija u % od GDP	2.26%	2.07%	2.29%	2.14%	2.19%	2.27%
Premija per capita (u KM)	59.97	59.87	69.61	68.86	76.97	87.14
GDP u USD mio	4,743.00	5,015.00	5,610.00	7,097.00	8,567.00	9,378
Premija osiguranja u USD	107,003,230	104,043,055	128,306,849	152,216,266	187,752,643	212,921,135
Premija u % od GDP	2.26%	2.07%	2.29%	2.14%	2.19%	2.27%
Premija per capita (u USD)	28.30	27.39	33.52	39.72	48.86	55.40
Broj stanovnika u hiljadama	3,781	3,798	3,828	3,832	3,843	3,843
Prosječni kurs US\$	2.11890	2.18560	2.07680	1.73350	1.57550	1.57280

USPOREDBA UKUPNOG OBIMA PREMIJE EUROPSKIH DRŽAVA I BOSNE I HERCEGOVINE

Godina 2005

	Rang u okviru svjetskog osiguranj a 2005	Zemlja	Premija 2005 (USD m)	Udio u svjetskom tržištu osiguranja (u %) 2005	Premija u % od GDP 2005	Premija per capita (u USD) 2005
Europa	3	United Kingdom	300,241	8.76	12.45%	4,599.00
	4	France	222,220	6.49	10.21%	3,568.50
	5	Germany	197,251	5.76	6.79%	2,310.50
	6	Italy	139,194	4.06	7.59%	2,263.90
	9	Netherlands	61,073	1.78	9.79%	3,739.70
	10	Spain	60,275	1.76	5.36%	1,454.50
	14	Belgium	46,393	1.35	11.15%	3,985.60
	15	Switzerland	41,077	1.20	11.19%	5,558.40
	17	Ireland	29,811	0.87	8.56%	4,177.00
	18	Sweden	27,710	0.81	7.82%	3,092.10
	20	Denmark	20,935	0.61	8.07%	3,876.20
	22	Austria	18,897	0.56	6.47%	2,342.80
	23	Finland	17,695	0.52	9.18%	3,389.30
	24	Russia	17,521	0.51	2.27%	122.80
	26	Portugal	16,692	0.49	9.07%	1,628.00
	27	Norway	16,124	0.47	5.30%	3,302.30
	29	Luxembourg	13,527	0.39	3.76%	2,756.30
	31	Poland	9,443	0.28	3.16%	245.10
	36	Turkey	5,713	0.17	1.55%	78.60
	37	Czech Republic	4,869	0.14	3.98%	477.80
	38	Greece	4,827	0.14	2.17%	446.70
	41	Hungary	3,363	0.10	3.08%	334.10
	43	Ukraine	2,468	0.07	3.02%	53.10
	47	Slovenia	1,924	0.06	5.56%	978.10
	49	Slovakia	1,700	0.05	3.66%	314.70
	53	Romania	1,510	0.04	1.53%	69.50
	54	Croatia	1,250	0.03	3.25%	274.70
	64	Cyprus	702	0.04	4.23%	840.70
	67	Bulgaria	679	0.02	2.55%	87.90
	72	Serbia and Montenegro	521	0.02	2.23%	48.70
78	Iceland	424	0.02	2.84%	1,438.10	
84	Lithuania	376	0.01	1.47%	109.60	
88	Malta	327	0.01	5.89%	813.80	
85	Estonia	315	0.01	2.40%	236.70	
		Bosnia and Herzegovina	214	0.00	2.27%	55.40
	81	Latvia		0.01		
	58	Ostale zemlje*	873	0.02		
Total Europa			1,288,134		7.78%	1,513.80
Svijet			3,264,158			

* Ostale zemlje su: Albania, Belarus, Latvia, Macedonia, Moldavia
Podaci: Swiss Re, Economic Research & Consulting

TRŽIŠTE OSIGURANJA FEDERACIJE BOSNE I HERCEGOVINE

OSNOVNI PODACI O DRUŠTVIMA ZA OSIGURANJE U FEDERACIJI BOSNE I HERCEGOVINE ZA 2005. 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	Sarajevo osiguranje d.d.	48,821,250	22,689,832	22,469,710	45,159,542	45,932,919						
2	Croatia osiguranje d.d.	33,816,102	16,688,180	11,625,791	28,313,971	6,480,960						
3	Triglav BH osiguranje d.d.	22,370,768	9,024,678	11,424,575	20,449,253	8,312,200						
4	Euroherc osiguranje d.d.	21,178,914	9,761,059	8,729,018	18,490,077	3,232,000						
5	Raiffeisen osiguranje d.d.	17,057,033	7,080,853	3,018,815	10,099,668	3,107,070						
6	VGT osiguranje d.d.	14,494,902	4,903,470	4,697,443	9,600,913	2,001,000						
7	Bosna osiguranjed.d.	13,490,617	5,832,228	5,626,776	11,459,004	3,457,820						
8	Sunce osiguranje d.d.	13,182,353	3,910,897	4,546,465	8,457,362	3,007,000						
9	Lido osiguranje d.d.	11,018,336	3,736,753	4,610,059	8,346,812	3,422,950						
10	Grawe osiguranje d.d.	10,993,399	1,145,509	667,350	1,812,859	3,000,000						
11	Bosansko-njemačko osig.	10,131,368	3,046,498	4,914,630	7,961,128	2,000,000						
12	Hercegovina osiguranje d.d.	8,547,104	5,284,076	5,489,040	10,773,116	4,000,000						
13	Camelia osiguranje d.d.	5,782,131	1,815,220	1,984,712	3,799,932	3,503,500						
14	Zovko osiguranje d.d.	5,485,342	1,517,999	1,850,985	3,368,984	2,000,000						
15	Merkur osiguranje d.d.	3,191,749	377,944	286,660	664,604	3,000,000						
16	Helios osiguranje d.d.	2,021,072	122,178	88,482	210,660	3,000,000						
17	Una –Sana osiguranje d.d.	1,868,757	0	0	0	0						
18	Medium osiguranje d.d.	0	0	0	0	0						
19	Napredak osiguranje d.d.	0	0	0	0	0						
	U K U P N O	243,451,197	96,937,374	92,030,511	188,967,885	99,457,419	0	0	0	0	0	0
1	Bosna RE	30,163,596	19,477,576	6,146,262	25,623,838	5,029,700	10,772,290	15,801,990	13,321,627	2,549,307	2,059,224	490,083
	U K U P N O					104,487,119	10,772,290	15,801,990	13,321,627	2,549,307	2,059,224	490,083

Društva kojima je oduzeta dozvola za rad

Napomena: Podaci o rezervama i profitu društava za osiguranje nisu objavljeni u redovnoj publikaciji Agencije za nadzor osiguranja F BiH za 2005. godinu

PREGLED PREMIJA, ŠTETA I UDJELA U TRŽIŠTU OSIGURANJA FEDERACIJE BiH ZA PERIOD 1996 - 2005

KM

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

2000		2001		2002		2003		2004		2005		Tržišni udjel
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	
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	48,821,250	22,689,832	20.05%
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	33,816,102	16,688,180	13.89%
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	22,370,768	9,024,678	9.19%
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	21,178,914	9,761,059	8.70%
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	17,057,033	7,080,853	7.01%
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	14,494,902	4,903,470	5.95%
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	13,490,617	5,832,228	5.54%
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	13,182,353	3,910,897	5.41%
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	11,018,336	3,736,753	4.53%
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	10,993,399	1,145,509	4.52%
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	10,131,368	3,046,498	4.16%
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	8,547,104	5,284,076	3.51%
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	5,782,131	1,815,220	2.38%
0	0	810,404	15,307	1,995,862	0	3,662,045	339,583	6,106,942	1,743,919	5,485,342	1,517,999	2.25%
0	0	0	0	0	0	97,933	0	2,111,393	38,313	3,191,749	377,944	1.31%
790,462	3,837	1,524,685	77,361	1,210,292	105,102	1,878,220	114,996	1,967,010	166,442	2,021,072	122,178	0.83%
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	1,868,757	0	0.77%
4,120,290	0	0	0	0	0	0	0	0	0	0	0	0.00%
95,708	2,000	813,183	45,391	1,307,426	80,516	315,608	0	0	0	0	0	0.00%
1,276,696	375,981	1,487,850	483,715	1,510,019	421,990	346,980	0	0	0	0	0	0.00%
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	243,451,197	96,937,374	100.00%

Društva za osiguranje kojima je oduzeta dozvola za rad

UKUPNA PREMIJA TRŽIŠTA PREMA VRSTAMA OSIGURANJA

	1996	2003	2004	2005	1996	2003	2004	2005
1 Osiguranje od nezgode	2,786,576	18,101,133	18,179,750	20,547,012	4.47%	9.31%	8.18%	8.44%
2 Zdravstveno osiguranje		2,833,263	5,544,745	6,577,988	0.00%	1.46%	2.50%	2.70%
3 Osiguranje cestovnih vozila - kasko	874,351	20,975,045	24,033,807	29,097,540	1.40%	10.79%	10.82%	11.95%
4 Osiguranje tračnih vozila		0	0	0	0.00%	0.00%	0.00%	0.00%
5 Osiguranje zračnih letjelica - kasko		23	1,816	1,969	0.00%	0.00%	0.00%	0.00%
6 Osiguranje pomorskog, riječnog i jezerskog kaska		4,486	4,372	1,021	0.00%	0.00%	0.00%	0.00%
7 Osiguranje robe u prevozu	683,871	1,203,667	1,704,235	2,765,510	1.10%	0.62%	0.77%	1.14%
8 Osiguranje imovine od požara i nekih drugih opasnosti	3,688,914	10,172,081	14,669,322	16,399,920	5.92%	5.23%	6.60%	6.74%
9 Ostala osiguranja imovine		12,165,625	14,206,319	15,096,354	0.00%	6.26%	6.39%	6.20%
10 Osiguranje od automobilske odgovornosti	53,260,764	109,184,915	113,606,707	119,373,474	85.48%	56.14%	51.12%	49.03%
11 Osiguranje od odgovornosti u zračnom prometu		223,469	468,057	620,398	0.00%	0.11%	0.21%	0.25%
12 Osiguranje od odgovornosti brodara		4,104	3,883	7,490	0.00%	0.00%	0.00%	0.00%
13 Ostala osiguranja od odgovornosti		896,855	1,976,280	1,785,467	0.00%	0.46%	0.89%	0.73%
14 Osiguranje kredita		169,840	307,053	1,000,122	0.00%	0.09%	0.14%	0.41%
15 Osiguranje jemstva		10,340	53,657	57,159	0.00%	0.01%	0.02%	0.02%
16 Osiguranje različitih finansijskih gubitaka	600,000	1,865	32,958	42,870	0.96%	0.00%	0.01%	0.02%
17 Osiguranje pravne zaštite		0	0	0	0.00%	0.00%	0.00%	0.00%
18 Osiguranje pomoći		42,342	247	789	0.00%	0.02%	0.00%	0.00%
UKUPNO NEŽIVOTNA OSIGURANJA	61,894,476	175,989,053	194,793,208	213,375,083				
19 Životna osiguranja (osiguranja života i rentna osiguranja)	412,000	18,492,096	27,428,703	30,076,114	0.66%	9.51%	12.34%	12.35%
SVEUKUPNO	62,306,476	194,481,149	222,221,911	243,451,197	100.00%	100.00%	100.00%	100.00%

TRŽIŠTE OSIGURANJA REPUBLIKE SRPSKE

OSNOVNI PODACI O O DRUŠTVIMA ZA OSIGURANJE REPUBLIKE SRPSKE ZA 2005. GODINU U KM

	Naziv društva	Premija osiguranja	Plaćene štete	Kapital	Rezerve	Garantni fond	Tehničke rezerve	Profit
1	Bobar osiguranje a.d.	17,228,785	5,053,157	7,430,000				
2	Kosig Dunav osiguranje a.d.	16,785,035	4,122,107	4,753,300				
3	Jahorina osiguranje a.d.	16,155,141	5,045,925	5,006,000				
4	Nešković osiguranje a.d.	10,545,536	1,427,530	3,936,000				
5	Drina osiguranje a.d.	9,411,327	2,708,159	5,227,956				
6	Krajina osiguranje a.d.	7,744,169	2,420,045	5,000,000				
7	Krajina Kopaonik a.d.	7,113,353	1,935,510	2,000,000				
8	Brčko Gas osiguranje a.d.	4,411,789	1,321,760	5,038,000				
9	Grawe osiguranje a.d.	2,036,029	307,809	3,336,000				
10	Ekvador							
11	Grand osiguranje a.d.							
	UKUPNO	91,431,164	24,342,002	41,727,256	0	0	0	0

Društva kojima je oduzeta dozvola za rad

Napomena: Podaci o rezervama i profitu društava za osiguranje nisu objavljeni

PREGLED PREMIJE TRŽIŠTA OSIGURANJA R SRPSKE ZA PERIOD 2000 - 2005

KM

Naziv društva za osiguranje	2000		2001		2002		2003		2004		2005		Tržišni udjel
	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	
1 Bobar osiguranje a.d.	309,188	0	437,700	0	1,251,965	0	1,919,895	0	14,126,504	0	17,228,785	5,053,157	18.84%
2 Kosig Dunav osiguranje a.d.	4,214,447	0	4,451,968	0	5,205,043	0	5,638,768	0	11,790,095	0	16,785,035	4,122,107	18.36%
3 Jahorina osiguranje a.d.	14,456,951	0	12,613,882	0	14,360,645	0	13,380,944	0	14,707,550	0	16,155,141	5,045,925	17.67%
4 Nešković osiguranje a.d.	8,898,187	0	8,861,949	0	14,989,526	0	15,285,400	0	5,389,886	0	10,545,536	1,427,530	11.53%
5 Drina osiguranje a.d.	1,350,853	0	1,686,726	0	3,349,761	0	0	0	7,288,851	0	9,411,327	2,708,159	10.29%
6 Krajina osiguranje a.d.		0		0	1,742,000	0	1,605,402	0	6,996,744	0	7,744,169	2,420,045	8.47%
7 Krajina Kopaonik a.d.	200,894	0		0	0	0	0	0	8,042,246	0	7,113,353	1,935,510	7.78%
8 Brčko Gas osiguranje a.d.	6,951,004	0	7,718,035	0	13,328,390	0	12,410,762	0	3,386,198	0	4,411,789	1,321,760	4.83%
9 Grawe osiguranje a.d.	7,098,454	0	6,122,251	0	7,396,181	0	6,867,786	0	1,856,810	0	2,036,029	307,809	2.23%
10 Ekvador	4,946,522	0	4,894,614	0	7,785,271	0	7,916,124	0	0	0	0	0	0.00%
11 Grand osiguranje a.d.	196,564	0	2,172,682	0	3,851,050	0	4,360,667	0	0	0	0	0	0.00%
U K U P N O	48,623,064	0	48,959,807	0	73,259,832	0	69,385,748	0	73,584,884	0	91,431,164	24,342,002	100.00%

Društva za osiguranje kojima je oduzeta dozvola za rad

RAZLOZI SPOROG RAZVOJA TRŽIŠTA OSIGURANJA U BiH

- **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

POLITIČKA NESTABILNOST

INERTNOST DRŽAVNIH I ENTITETSKIH INSTITUCIJA PREMA DJELATNOSTI OSIGURANJA (1)

Neadekvatna angažiranost Ministarstva
financija koja se ogleda kroz:

- Nedovoljnu primjenu relativno dobrog Zakona o osiguranju.
- Kašnjenje od 1.5 godina u izradi podzakonskih akata.
- Nezadovoljavajući rad agencija za nadzor, što je rezultat malog broja kadrova sa relativno nedovoljnim poznavanjem djelatnosti osiguranja.
- Gubitak od 2.5 godine u osnivanju agencije za osiguranje u BiH.

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.

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 u gotovo svim društvima 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