

BOSNA I HERCEGOVINA

TRŽIŠTE OSIGURANJA 2006

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
2006	3,850,000

BDP, BDP po stanovniku:

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
Nominalni GDP (u milionima KM)	6,366	7,242	9,752	10,908	11,909	12,650	13,324	14,658	15,749	16,599
Nominalni GDP (u milionima EUR)	3,255	3,703	4,986	5,577	6,089	6,468	6,812	7,495	8,052	8,487
Nominalni GDP (u milionima USD)	3,671	4,112	5,316	5,148	5,449	6,091	7,686	9,304	10,042	10,676

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
GDP po stanovniku BiH (u KM)	1,695	1,982	2,618	2,885	3,136	3,305	3,450	3,814	4,097	4,312
GDP po stanovniku BiH (u EUR)	867	1,013	1,339	1,475	1,603	1,690	1,764	1,950	2,095	2,204
GDP po stanovniku BiH (u USD)	978	1,126	1,316	1,254	1,320	1,466	1,818	2,150	2,612	2,773

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006*
Realni GDP (stopa rasta u %)			10.0	5.5	4.5	5.5	3.0	6.0	5.5	5.5
Broj stanovnika (u hiljadama)	3,756	3,654	3,725	3,781	3,798	3,828	3,862	3,843	3,844	3,850
Prosječni godišnji kurs EUR/KM	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583	1.95583
Prosječni godišnji kurs KM/USD	1.7341	1.7614	1.8343	2.1189	2.1856	2.0768	1.7335	1.5755	1.568374	1.5549

Izvor: Centralna banka Bosne i Hercegovine

Bilješka: Bruto domaći proizvod je podatak Agencije za statistiku BiH i CBBiH. Broj stanovnika BiH je procjena Agencije za statistiku BiH za sve godine, osim za 2003. godinu, za koju je procjena preuzeta od MMF-a.

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
2000	410,808	227,131	637,939	265,542	154,880	420,422	39.26	40.54	39.72
2001	407,199	222,090	629,289	267,783	153,044	420,827	39.67	40.80	40.07
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
2005	389,400			338,270	151,000	489,270	46.49		
2006	392,000			354,442	143,138	497,580	47.48		

Prosječne plaće:

Godina	Prosječne plaće u KM				Prosječne neto plaće u KM			
	F BiH	RS	D.Brčko	BiH	F BiH	RS	D.Brčko	BiH
1998	507	256	0	454	329	170	0	296
1999	551	314	0	503	374	216	0	343
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	788	660	n/a	755	536	423	n/a	509
2005	790	665	1039	798	558	465	671	538
2006	880	786	1,047	862	599	517	673	581

Izvoz - uvoz

Izvoz (KM mio)	
1998	1,168
1999	1,527
2000	2,491
2001	2,480
2002	2,296
2003	2,548
2004	3,280
2005	4,082
2006	5,164

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	11,916
2006	11,389

POKRIVENOST
UVOZA
IZVOZOM

17.56%
20.15%
30.91%
27.71%
24.64%
26.05%
31.32%
34.26%
45.34%

Valuta:

- 1 KM (Konvertibilna marka, ISO kōd BAM)
- 1 USD = 1,5549 KM
- 1 EUR = 1,95583 KM

TRŽIŠTE OSIGURANJA BOSNE I HERCEGOVINE

OSTVARENA PREMIJA OSIGURANJA ZA PERIOD 1996 – 2006 U BOSNI I HERCEGOVINI

PREMIJA ZA PERIOD

1996- 2006

	1996 Premija
Ukupna premija F BiH	62,306,476
Ukupna premija RS	0
Ukupna premija BiH u KM	62,306,476
Ukupno Federacija BiH US\$	32,792,882
Ukupno Federacija BiH EUR	31,856,795
Ukupno R Srpska US\$	0
Ukupno R Srpska EUR	0
Ukupno BiH US\$	32,792,882
Ukupno BiH EUR	31,856,795
Indeks rasta BiH	100
Indeks rasta Federacija BiH	100
Indeks rasta R Srpska	100

2001 Premija	2002 Premija	2003 Premija	2004 Premija	2005 Premija	2006 Premija
178,346,793	193,207,832	194,481,149	222,219,406	243,451,197	265,603,761
48,959,807	73,259,832	69,385,748	73,584,883	91,431,164	94,985,403
227,306,600	266,467,664	263,866,897	295,804,289	334,882,361	360,589,164
81,600,839	93,031,506	112,189,875	141,046,910	155,225,234	170,817,262
91,187,267	98,785,596	99,436,633	113,618,978	124,474,620	135,801,047
22,401,083	35,275,343	40,026,391	46,705,733	58,296,792	61,087,789
25,032,752	37,457,157	35,476,370	37,623,353	46,748,012	48,565,265
104,001,922	128,306,849	152,216,266	187,752,643	213,522,026	231,905,051
116,220,019	136,242,753	134,913,002	151,242,331	171,222,632	184,366,312
464.82	527.67	523.50	574.76	637.48	678.73
386.24	410.09	412.14	456.66	490.73	526.29
100.00	249.63	249.63	249.63	249.63	249.63

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

2.18560 2.07680 1.73350 1.57550 1.56837 1.55490
1.95583 1.95583 1.95583 1.95583 1.95583 1.95583

PREGLED PREMIJA I ŠTETA NA TRŽIŠTU OSIGURANJA BH ZA PERIOD 1996 - 2006

GODINA	1996	
	Premije	Štete

2002		2003		2004		2005		2006	
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete

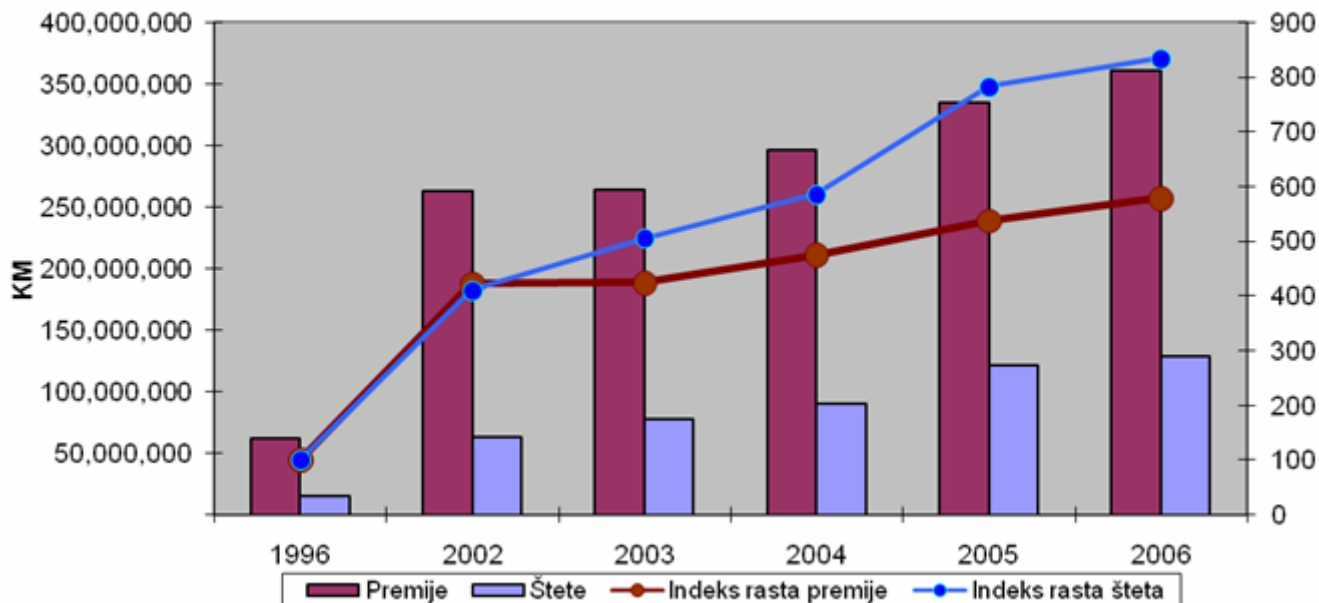
UKUPNA PREMIJA TRŽIŠTA OSIGURANJA BiH U KM	62,306,476	15,498,982
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263,117,903	63,523,033	263,866,897	78,276,534	295,804,289	90,691,949	334,882,361	121,279,376	360,589,164	129,242,030
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UKUPNA PREMIJA OSIGURANJA TRŽIŠTA U BiH U EUR 1EUR=0.51129KM	31,856,795	7,924,504
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134,530,048	32,478,811	134,913,002	40,022,156	151,242,331	46,370,057	171,222,632	62,009,160	184,366,312	66,080,401
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PREMIJE I ŠTETA TRŽIŠTA OSIGURANJA BiH ZA PERIOD 1996. - 2006.



PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA DRUŠTAVA ZA OSIGURANJE U BIH ZA PERIOD 1996 - 2006

u KM

	1996		Tržišni udio
	Premije	Stete	
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 Bobar osiguranje a.d.	0	0	0.00%
6 Uniqa osiguranje d.d.	0	0	0.00%
7 Kosig Dunav osiguranje a.d.	0	0	0.00%
8 Jahorina osiguranje a.d.	0	0	0.00%
9 VGT osiguranje d.d.	0	0	0.00%
10 Bosna osiguranje d.d.	6,464,670	791,630	10.38%
11 Sunce osiguranje d.d.	0	0	0.00%
12 Lido osiguranje d.d.	2,106,104	234,424	3.38%
13 Grawe osiguranje d.d.	0	0	0.00%
14 Nešković osiguranje a.d.	0	0	0.00%
15 Bosansko Njemačko osig.d.d.	0	0	0.00%
16 Drina osiguranje a.d.	0	0	0.00%
17 Hercegovina osiguranje d.d.	0	0	0.00%
18 Krajina osiguranje a.d.	0	0	0.00%
19 Krajina Kopaonik osiguranje a.d.	0	0	0.00%
20 Camelijia osiguranje d.d.	1,637,077	90,400	2.63%
21 Zovko osiguranje d.d.	0	0	0.00%
22 Brčko Gas osiguranje a.d.	0	0	0.00%
23 Merkur osiguranje d.d. Sarajevo	0	0	0.00%
24 Grawe osiguranje a.d. B Luka	0	0	0.00%
25 Helios osiguranje d.d.	0	0	0.00%
26 Una-Sana osiguranje d.d.	0	0	0.00%
27 Napredak osiguranje d.d.	83,460	14,320	0.13%
28 Medium osiguranje d.d.	0	0	0.00%
29 Kamel osiguranje d.d.	630,000	122,000	1.01%
30 Grand osiguranje a.d.	0	0	0.00%
31 Ekvator osiguranje a.d.	0	0	0.00%
Ukupno	62,306,476	15,498,982	100.00%

2002		2003		2004		2005		2006		Tržišni udio
Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	
48,464,168	19,141,883	45,204,109	23,862,044	46,703,881	23,984,288	48,821,250	22,689,832	49,480,340	22,922,856	13.72%
23,030,876	11,829,527	25,972,380	12,506,845	29,231,558	16,812,055	33,816,102	16,688,180	32,660,228	16,170,457	9.06%
13,870,157	4,654,402	15,419,531	5,848,901	18,497,791	6,864,377	22,370,768	9,024,678	23,861,923	9,025,122	6.62%
15,804,929	6,534,221	16,508,477	7,164,016	18,840,174	8,432,183	21,178,914	9,761,059	24,091,584	10,666,493	6.68%
14,360,645	0	13,380,944	0	14,126,504	0	17,228,785	5,053,157	17,817,530	7,549,343	4.94%
12,403,014	1,805,280	13,067,361	4,265,972	14,748,744	4,053,401	17,057,033	7,080,853	21,106,856	6,315,782	5.85%
13,328,390	0	12,410,762	0	11,790,095	0	16,785,035	4,122,107	17,658,997	5,489,396	4.90%
14,989,526	0	15,285,400	0	14,707,550	0	16,155,141	5,045,925	15,308,083	5,483,035	4.25%
8,184,300	2,234,848	8,809,377	3,105,930	12,391,513	3,559,003	14,494,902	4,903,470	17,616,712	6,568,127	4.89%
14,644,102	5,706,917	14,259,058	6,456,509	13,931,364	7,150,182	13,490,617	5,832,228	15,794,698	6,861,942	4.38%
6,854,294	1,347,376	9,422,824	2,328,305	11,946,967	3,367,822	13,182,353	3,910,897	17,444,484	4,930,076	4.84%
10,007,984	2,358,680	9,315,075	2,929,206	9,340,757	3,725,783	11,018,336	3,736,753	12,717,135	4,462,877	3.53%
3,358,600	375,940	4,266,078	717,996	10,124,662	1,151,423	10,993,399	1,145,509	12,611,826	1,434,992	3.50%
3,851,050	0	4,360,667	0	5,389,885	0	10,545,536	1,427,530	10,459,910	1,903,243	2.90%
6,457,752	648,706	6,964,537	1,551,255	9,238,500	2,059,212	10,131,368	3,046,498	6,376,358	0	1.77%
5,205,043	0	5,638,768	0	7,288,851	0	9,411,327	2,708,159	10,783,941	2,386,685	2.99%
16,765,599	4,157,623	10,487,475	4,465,188	9,468,703	4,845,039	8,547,104	5,284,076	8,293,664	4,320,209	2.30%
7,785,271	0	7,916,124	0	8,042,246	0	7,744,169	2,420,045	7,486,791	3,155,490	2.08%
7,396,181	0	6,867,786	0	6,996,744	0	7,113,353	1,935,510	6,719,395	2,873,210	1.86%
3,437,996	943,704	5,070,174	1,228,095	5,309,084	1,840,583	5,782,131	1,815,220	8,980,601	2,174,834	2.49%
1,995,862	0	3,662,045	339,583	6,106,942	1,743,919	5,485,342	1,517,999	6,312,714	2,209,615	1.75%
1,251,965	0	1,919,895	0	3,386,198	0	4,411,789	1,321,760	5,441,675	1,534,683	1.51%
0	0	97,933	0	2,111,393	38,313	3,191,749	377,944	6,442,380	497,569	1.79%
1,742,000	0	1,605,402	0	1,856,810	0	2,036,029	307,809	3,309,081	266,368	0.92%
1,210,292	62,219	1,878,220	114,996	1,967,010	166,442	2,021,072	122,178	1,445,612	39,626	0.40%
3,900,462	1,336,775	3,413,907	1,391,693	2,260,363	897,924	1,868,757	0	366,646	0	0.10%
1,510,019	305,916	346,980	0	0	0	-	0	-	0	0.00%
1,307,426	79,016	315,608	0	0	0	-	0	-	0	0.00%
0	0	0	0	0	0	-	0	-	0	0.00%
3,349,761	0	0	0	0	0	-	0	-	0	0.00%
0	0	0	0	0	0	-	0	-	0	0.00%
263,117,903	63,523,033	263,866,897	78,276,534	295,804,289	90,691,949	334,882,361	121,279,376	360,589,164	129,242,030	100.00%

Ova društva nisu postojala ili nisu bila posebna pravna lica ili su ostala bez licence za rad

*Bosansko Njemačkom osiguranju oduzeto odobrenje za rad 01.08.2006 godine

**Una Sana osiguranju oduzeto odobrenje za rad 10.02.2006 godine

PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA DRUŠTAVA ZA OSIGURANJE REGISTRIRANIH U FEDERACIJI BIH ZA PERIOD 1996 - 2006

u KM

Naziv društva za osiguranje	1996		Tržišni udio
	Premije	Stete	
Sarajevo osiguranje d.d.	24.671.000	3.252.908	39.60%
Croatia osiguranje d.d.	11.970.000	6.895.000	19.21%
Triglav BH osiguranje d.d.	5.311.300	513.676	8.52%
Euroherc osiguranje d.d.	9.432.865	3.584.624	15.14%
Uniga osiguranje d.d.	0	0	0.00%
VGT osiguranje d.d.	0	0	0.00%
Bosna osiguranje d.d.	6.464.670	791.630	10.38%
Sunce osiguranje d.d.	0	0	0.00%
Lido osiguranje d.d.	2.106.104	234.424	3.38%
Grawe osiguranje d.d.	0	0	0.00%
Bosansko Njemačko osig.d.d.	0	0	0.00%
Hercegovina osiguranje d.d.	0	0	0.00%
Camelija osiguranje d.d.	1.637.077	90.400	2.63%
Zovko osiguranje d.d.	0	0	0.00%
Merkur osiguranje d.d. Sarajevo	0	0	0.00%
Helios osiguranje d.d.	0	0	0.00%
Una-Sana osiguranje d.d.	0	0	0.00%
Napredak osiguranje d.d.	83.460	14.320	0.13%
Medium osiguranje d.d.	0	0	0.00%
Kamel osiguranje d.d.	630.000	122.000	1.01%
Ukupno	62,306,476	15,498,982	100.00%

2002		2003		2004		2005		2006		Tržišni udio
Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	Premije	Stete	
48,464,168	19,141,883	45,204,109	23,862,044	46,703,881	23,984,288	48,821,250	22,689,832	49,480,340	22,922,856	18.63%
23,030,876	11,829,527	25,972,380	12,506,845	29,231,558	16,812,055	33,816,102	16,688,180	32,660,228	16,170,457	12.30%
13,870,157	4,654,402	15,419,531	5,848,901	18,497,791	6,864,377	22,370,768	9,024,678	23,861,923	9,025,122	8.98%
15,804,929	6,534,221	16,508,477	7,164,016	18,840,174	8,432,183	21,178,914	9,761,059	24,091,584	10,666,493	9.07%
12,403,014	1,805,280	13,067,361	4,265,972	14,748,744	4,053,401	17,057,033	7,080,853	21,106,856	6,315,782	7.95%
8,184,300	2,234,848	8,809,377	3,105,930	12,391,513	3,559,003	14,494,902	4,903,470	17,616,712	6,568,127	6.63%
14,644,102	5,706,917	14,259,058	6,456,509	13,931,364	7,150,182	13,490,617	5,832,228	15,794,698	6,861,942	5.95%
6,854,294	1,347,376	9,422,824	2,328,305	11,946,967	3,367,822	13,182,353	3,910,897	17,444,484	4,930,076	6.57%
10,007,984	2,358,680	9,315,075	2,929,206	9,340,757	3,725,783	11,018,336	3,736,753	12,717,135	4,462,877	4.79%
3,358,600	375,940	4,266,078	717,996	10,124,662	1,151,423	10,993,399	1,145,509	12,611,826	1,434,992	4.75%
6,457,752	648,706	6,964,537	1,551,255	9,238,500	2,059,212	10,131,368	3,046,498	6,376,358	0	2.40%
16,765,599	4,157,623	10,487,475	4,465,188	9,468,703	4,845,039	8,547,104	5,284,076	8,293,664	4,320,209	3.12%
3,437,996	943,704	5,070,174	1,228,095	5,309,084	1,840,583	5,782,131	1,815,220	8,980,601	2,174,834	3.38%
1,995,862	0	3,662,045	339,583	6,106,942	1,743,919	5,485,342	1,517,999	6,312,714	2,209,615	2.38%
0	0	97,933	0	2,111,393	38,313	3,191,749	377,944	6,442,380	497,569	2.43%
1,210,292	62,219	1,878,220	114,996	1,967,010	166,442	2,021,072	122,178	1,445,612	39,626	0.54%
3,900,462	1,336,775	3,413,907	1,391,693	2,260,363	897,924	1,868,757	0	366,646	0	0.14%
1,510,019	305,916	346,980	0	0	0	-	0	-	0	0.00%
1,307,426	79,016	315,608	0	0	0	-	0	-	0	0.00%
0	0	0	0	0	0	-	0	-	0	0.00%
193,207,832	63,523,033	194,481,149	78,276,534	222,219,406	90,691,949	243,451,197	96,937,374	265,603,761	98,600,577	100.00%

PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA DRUŠTAVA ZA OSIGURANJE REGISTRIRANIH U R SPSKOJ ZA PERIOD 1996 - 2006

u KM

Naziv društva za osiguranje	1996		Tržišni udio
	Premije	Štete	
Bobar osiguranje a.d.	0	0	0.00%
Kosig Dunav osiguranje a.d.	0	0	0.00%
Jahorina osiguranje a.d.	0	0	0.00%
Nešković osiguranje a.d.	0	0	0.00%
Drina osiguranje a.d.	0	0	0.00%
Krajina osiguranje a.d.	0	0	0.00%
Krajina Kopaonik osiguranje a.d.	0	0	0.00%
Brčko Gas osiguranje a.d.	0	0	0.00%
Grawe osiguranje a.d. B Luka	0	0	0.00%
Grand osiguranje a.d.	0	0	0.00%
Ekvator osiguranje a.d.	0	0	0.00%
Ukupno	62,306,476	15,498,982	100.00%

2002		2003		2004		2005		2006		Tržišni udio
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	
14,360,645	0	13,380,944	0	14,126,504	0	17,228,785	5,053,157	17,817,530	7,549,343	18.76%
13,328,390	0	12,410,762	0	11,790,095	0	16,785,035	4,122,107	17,658,997	5,489,396	18.59%
14,989,526	0	15,285,400	0	14,707,550	0	16,155,141	5,045,925	15,308,083	5,483,035	16.12%
3,851,050	0	4,360,667	0	5,389,885	0	10,545,536	1,427,530	10,459,910	1,903,243	11.01%
5,205,043	0	5,638,768	0	7,288,851	0	9,411,327	2,708,159	10,783,941	2,386,685	11.35%
7,785,271	0	7,916,124	0	8,042,246	0	7,744,169	2,420,045	7,486,791	3,155,490	7.88%
7,396,181	0	6,867,786	0	6,996,744	0	7,113,353	1,935,510	6,719,395	2,873,210	7.07%
1,251,965	0	1,919,895	0	3,386,198	0	4,411,789	1,321,760	5,441,675	1,534,683	5.73%
1,742,000	0	1,605,402	0	1,856,810	0	2,036,029	307,809	3,309,081	266,368	3.48%
3,349,761	0	0	0	0	0	-	0	-	0	0.00%
0	0	0	0	0	0	-	0	-	0	0.00%
73,259,832	0	69,385,748	0	73,584,883	0	91,431,164	24,342,002	94,985,403	30,641,453	100.00%

Ova društva nisu postojala ili nisu bila posebna pravna lica ili su ostala bez licence za rad

TRŽIŠNI UDJELI 1996. – 2006.

PRVIH 10 DRUŠTAVA PRVIH 10 DRUŠTAVA

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

2002 Premija	2003 Premija	2004 Premija	2005 Premija	2006 Premija
18.19%	17.13%	15.79%	14.58%	13.72%
8.64%	9.84%	9.88%	10.10%	9.06%
5.21%	5.84%	6.25%	6.68%	6.62%
5.93%	6.26%	6.37%	6.32%	6.68%
5.39%	5.07%	4.78%	5.14%	4.94%
4.65%	4.95%	4.99%	5.09%	5.85%
5.00%	4.70%	3.99%	5.01%	4.90%
5.63%	5.79%	4.97%	4.82%	4.25%
3.07%	3.34%	4.19%	4.33%	4.89%
5.50%	5.40%	4.71%	4.03%	4.38%
2.57%	3.57%	4.04%	3.94%	4.84%
3.76%	3.53%	3.16%	3.29%	3.53%
1.26%	1.62%	3.42%	3.28%	3.50%
1.45%	1.65%	1.82%	3.15%	2.90%
2.42%	2.64%	3.12%	3.03%	1.77%
1.95%	2.14%	2.46%	2.81%	2.99%
6.29%	3.97%	3.20%	2.55%	2.30%
2.92%	3.00%	2.72%	2.31%	2.08%
2.78%	2.60%	2.37%	2.12%	1.86%
1.29%	1.92%	1.79%	1.73%	2.49%
0.75%	1.39%	2.06%	1.64%	1.75%
0.47%	0.73%	1.14%	1.32%	1.51%
0.00%	0.04%	0.71%	0.95%	1.79%
0.65%	0.61%	0.63%	0.61%	0.92%
0.45%	0.71%	0.66%	0.60%	0.40%
1.46%	1.29%	0.76%	0.56%	0.10%
0.57%	0.13%	0.00%	0.00%	0.00%
0.49%	0.12%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
1.26%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
100.00%	100.00%	100.00%	100.00%	100.00%

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OSTVARENA PREMIJA OSIGURANJA U BiH, PREMA VRSTAMA OSIGURANJA

Šifra	Skupina osiguranja	1996	%	2002	%	2003	%	2004	%	2005	%	2006	%	2006/2005
01.	Osiguranje od nezgode	2,786,576	4.47%	21,386,813	8.03%	18,101,133	6.86%	29,032,582	8.68%	29,032,582	8.68%	29,222,903	8.10%	100.66
02	Zdravstveno osiguranje		0.00%	4,308,922	1.62%	3,996,193	1.51%	6,577,988	1.97%	6,577,988	1.97%	6,627,154	1.84%	100.75
03	Osiguranje cestovnih vozila - kasko	874,351	1.40%	23,546,465	8.84%	25,975,045	9.84%	32,862,097	9.82%	32,862,097	9.82%	39,058,494	10.83%	118.86
04	Osiguranje tračnih vozila - kasko		0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%	5,773	0.00%	0.00
05	Osiguranje zračnih letjelica - kasko		0.00%	302	0.00%	23	0.00%	1,969	0.00%	1,969	0.00%	3,175	0.00%	161.25
06	Osiguranje pomorskog, riječnog i		0.00%	7,507	0.00%	4,486	0.00%	1,021	0.00%	1,021	0.00%	14,033	0.00%	1,374.44
07	Osiguranje robe u prijevozu	683,871	1.10%	1,554,100	0.58%	1,208,176	0.46%	2,866,356	0.86%	2,866,356	0.86%	2,701,834	0.75%	94.26
08	Osiguranje imovine od požara i prirodnih sila	3,688,914	5.92%	16,175,523	6.07%	16,321,720	6.19%	22,166,676	6.63%	22,166,676	6.63%	24,740,441	6.86%	111.61
09	Ostale štete na imovini		0.00%	19,666,681	7.38%	19,520,484	7.40%	20,863,110	6.24%	20,863,110	6.24%	15,598,904	4.33%	74.77
10	Osiguranje od automobilske odgovornosti	53,260,764	85.48%	161,351,390	60.55%	158,728,886	60.15%	184,884,123	55.27%	184,884,123	55.27%	197,722,522	54.83%	106.94
11	Osiguranje od odgovornosti za zračne		0.00%	1,197,449	0.45%	223,469	0.08%	620,398	0.19%	620,398	0.19%	715,627	0.20%	115.35
12	Osiguranje od odgovornosti za brodove		0.00%	2,535	0.00%	4,104	0.00%	7,490	0.00%	7,490	0.00%	51,660	0.01%	689.72
13	Osiguranje od opće odgovornosti		0.00%	751,872	0.28%	896,855	0.34%	1,785,467	0.53%	1,785,467	0.53%	2,351,168	0.65%	131.68
14	Osiguranje kredita		0.00%	221,136	0.08%	169,840	0.06%	1,000,122	0.30%	1,000,122	0.30%	757,340	0.21%	75.72
15	Osiguranje jamstva		0.00%	42,270	0.02%	10,340	0.00%	57,159	0.02%	57,159	0.02%	71,356	0.02%	124.84
16	Osiguranje od različitih finansijskih gubitaka	600,000	0.96%	367,236	0.14%	171,705	0.07%	42,870	0.01%	42,870	0.01%	696,543	0.19%	1,624.78
17	Osiguranje pravne zaštite		0.00%	0	0.00%	0	0.00%	0	0.00%	-	0.00%	-	0.00%	0.00
18	Osiguranje pomoći-ost.osiguranja		0.00%	0	0.00%	42,342	0.02%	789	0.00%	789	0.00%	498	0.00%	63.12
	Ukupno neživotna osiguranja	61,894,476	99.34%	250,580,201	94.04%	245,374,801	92.99%	302,770,218	90.51%	302,770,218	90.51%	320,339,425	88.84%	105.80
19	Životna osiguranja	412,000	0.66%	15,887,463	5.96%	18,492,096	7.01%	31,752,955	9.49%	31,752,955	9.49%	40,249,739	11.16%	126.76
	Sveukupno	62,306,476	100.00%	266,467,664	100.00%	263,866,897	100.00%	334,523,173	100.00%	334,523,173	100.00%	360,589,164	100.00%	107.79

PREMIJE OSIGURANJA U ODNOSU NA BDP I PREMIJA OSIGURANJA PO STANOVNIKU

OČEKIVANJA

Godina	2000	2001	2002	2003	2004	2005	2006
BNP u KM mio	10,908.00	11,909.00	12,650.00	13,324.00	14,658.00	15,749.00	16,599.45
Premija osiguranja u KM	226,729,144	227,396,502	266,467,664	263,866,897	295,804,289	336,729,509	360,589,164
Premija u % od GDP	2.08%	1.91%	2.11%	1.98%	2.02%	2.14%	2.17%
Premija per capita (u KM)	59.97	59.87	69.61	68.32	76.97	87.60	93.66
BNP u EUR mio	5,577.17	6,088.98	6,467.84	6,812.45	7,494.52	8,052.34	8,487
Premija osiguranja u EUR	115,924,771	116,265,985	136,242,753	134,913,002	151,242,331	172,167,064	184,366,312
Premija u % od GDP	2.08%	1.91%	2.11%	1.98%	2.02%	2.14%	2.17%
Premija per capita (u EUR)	30.66	30.61	35.59	34.93	39.36	44.79	47.89
Broj stanovnika u hiljadama	3,781	3,798	3,828	3,862	3,843	3,844	3,850
Prosječni kurs US\$	2.11890	2.18560	2.07680	1.73350	1.57550	1.56837	1.55490

USPOREDBA UKUPNOG OBIMA PREMIJE EUROPSKIH DRŽAVA I BOSNE I HERCEGOVINE

Godina 2006

	Total 2004 (in € million)	Total 2005 (in € million)	Growth rate (inflation adjusted)	Total 2006 (in € million)	Growth rate (inflation adjusted)
AT-Austria	13,975	15,322	7.40%	15,582	0.20%
BE-Belgium	28,417	33,829	16.10%	29,633	-14.40%
BG-Bulgaria	434	457	0.40%	571	-4.10%
CH-Switzerland	32,816	31,590	-4.60%	32,059	-1.30%
CY-Cyprus	550	588	3.80%	629	4.10%
CZ-Czech Republic	3,499	3,887	2.10%	4,229	1.00%
DE-Germany	152,124	157,800	1.80%	161,600	0.50%
DK-Denmark	15,756	16,774	4.80%	18,658	7.70%
EE-Estonia*	189	189	-	236	-11.10%
ES-Spain	45,224	48,687	4.10%	52,584	4.10%
FI-Finland	13,191	14,302	7.60%	14,953	3.30%
FR-France	158,226	174,920	8.50%	198,160	10.60%
GB-United Kingdom	219,845	220,876	-0.80%	255,428	5.10%
GR-Greece	3,624	3,904	4.10%	4,334	6.90%
HR-Croatia	885	1,023	10.20%	1,118	7.90%
HU-Hungary	2,380	2,767	10.70%	3,142	16.30%
IE-Ireland	11,998	12,970	5.80%	14,904	6.90%
IS-Iceland	281	317	0.10%	346	8.40%
IT-Italy	101,038	109,901	6.40%	106,561	-5.00%
LI-Lichtenstein	1,490	2,713	80.50%	4,311	59.70%
LT-Lithuania*	269	269	-	419	33.60%
LU-Luxembourg	8,972	11,464	23.10%	12,350	7.30%
LV-Latvia	197	229	13.50%	293	21.70%
MT-Malta	248	247	-2.60%	289	10.70%
NL-The Netherlands	48,695	49,690	0.50%	64,691	34.00%
NO-Norway	10,381	11,344	3.00%	11,945	6.00%
PL-Poland	6,091	7,764	10.90%	9,629	-2.20%
PT-Portugal	10,465	13,431	25.70%	13,122	19.30%
RO-Romania	614	890	18.80%	1,276	-5.30%
SE-Sweden	19,169	22,261	17.20%	23,148	31.00%
SL-Slovenia	1,457	1,640	10.10%	1,727	0.90%
SK-Slovakia	1,198	1,366	7.00%	1,443	8.90%
TR-Turkey	3,725	4,697	10.00%	5,760	2.00%
CEA	917,424	977,193	4.50%	1,065,130	4.80%
EU (25)	866,798	924,619	4.60%	1,007,744	4.90%
EURO (12)	595,949	646,220	6.20%	688,474	4.50%
BiH Bosnia and Herzegovina	151	172	13.91%	184	6.98%



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.**
- ❖ **Nezadovoljavajući rad agencija za nadzor, što je rezultat malog broja kadrova sa relativno nedovoljnim poznavanjem djelatnosti osiguranja.**
- ❖ **Spora implementacija Agencije za osiguranje u BiH, čije je samo osnivanje kasnilo 2,5 godine.**

INERTNOST DRŽAVNIH I ENTITETSKIH INSTITUCIJA PREMA DJELATNOSTI OSIGURANJA (2)

- ❖ Nedovoljna podrška primjeni novog Zakona o osiguranju.
- ❖ Slaba usklađenost ostalih zakona sa Zakonima 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)

- ❖ **Relativno slab rad udruženja društava za osiguranje i njihova podjeljenost po entitetskim linijama.**
- ❖ **Nedostatak kadrova u svim dijelovima industrije osiguranja te nedostatak edukacije na gotovo svim nivoima.**
- ❖ **Slabo zastupljen ili gotovo potpuno nezastupljen marketinški pristup tržištu osiguranja.**

NELOJALNA INOZEMNA KONKURENCIJA POSEBNO U:

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