

# BOSNA I HERCEGOVINA

## TRŽIŠTE OSIGURANJA 2007



# **BOSNA I HERCEGOVINA**

**Površina: 51.209,2 km<sup>2</sup>**

- **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 pravde
- Ministarstvo civilnih poslova
- Ministarstvo komunikacija i prometa
- Ministarstvo financija/financija i trezora
- Ministarstvo za ljudska prava i izbjeglice
- Ministarstvo sigurnosti
- Ministarstvo odbrane
- Direkcija za europske integracije

# Federacija Bosne i Hercegovine:

**Predsjednik i potpredsjednik**

**Vlada Federacije BiH:**

**Vlada Federacije ima 16 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 16 ministarstava**

**Parlament:**

**Predstavnički dom, 83 delegata**



# STANOVNIŠTVO BOSNE I HERCEGOVINE

Godina	Broj stanovnika (u hiljadama)
1997	3,756
1998	3,654
1999	3,725
2000	3,781
2001	3,798
2002	3,828
2003	3,862
2004	3,843
2005	3,844
2006	3,843
2007	3,842

# BDP, BDP po stanovniku:

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Nominalni GDP (u milionima KM)	6,366	7,242	9,752	10,908	11,909	12,829	14,505	15,786	16,928	19,106	21,641
Nominalni GDP (u milionima EUR)	3,255	3,703	4,986	5,577	6,089	6,559	7,416	8,071	8,655	9,769	11,065
Nominalni GDP (u milionima USD)	3,671	4,166	5,405	5,431	5,549	6,264	8,457	10,572	10,943	12,312	15,401

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
GDP po stanovniku BiH (u KM)	1,695	1,982	2,618	2,885	3,136	3,351	3,756	4,108	4,404	4,972	5,633
GDP po stanovniku BiH (u EUR)	867	1,013	1,339	1,475	1,603	1,714	1,920	2,100	2,252	2,542	2,880
GDP po stanovniku BiH (u USD)	978	1,126	1,316	1,254	1,320	1,466	1,818	2,150	2,847	3,204	4,008

	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
Realni GDP (stopa rasta u %)			10.0	5.5	4.5	5.50	3.00	6.30	4.30	6.20	5.50
Broj stanovnika (u hiljadama)	3,756	3,654	3,725	3,781	3,798	3,828	3,862	3,843	3,844	3,843	3,842
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	1.95583
Prosječni godišnji kurs KM/USD	1.7341	1.73835	1.80415	2.008434	2.146166	2.047946	1.7150845	1.493123	1.546899	1.551864	1.405214

**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

GODINA	Br. zaposlenih			Br. Neuposlenih			Stopa neuposlenosti		
	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
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	304,850	138,186	443,036	44.03	36.19	41.24
2004	388,310	244,200	632,510	325,738	137,600	463,338	45.62	36.04	42.28
2005	388,416	255,899	644,315	347,478	173,393	520,871	47.22	40.39	44.70
2006	389,301	264,951	654,252	362,368	156,856	519,224	48.21	37.19	44.25
2007	408,766	278,679	687,445	378,675	137,064	515,739	48.09	32.97	42.86

# Prosječne plaće:

GODINA	Prosječna bruto plata u KM				Prosječna neto plata 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	1,039	798	558	465	671	538
2006	880	786	1,047	862	603	517	673	581
2007	945	868		978	639	580		681

# 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	
	2007	5,936	
Uvoz (KM mio)			
	1998	6,651	17.56%
	1999	7,579	20.15%
	2000	8,058	30.91%
	2001	8,950	27.71%
	2002	9,319	24.64%
	2003	9,782	26.05%
	2004	10,472	31.32%
	2005	11,916	34.26%
	2006	11,389	35.84%
	2007	13,899	37.15%

**POKRIVENOST  
UVOZA  
IZVOZOM**

# 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 – 2007 U BOSNI I HERCEGOVINI

## PREMIJA ZA PERIOD

	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\$	35,930,152
Ukupno Federacija BiH EUR	31,856,795
Ukupno R Srpska US\$	0
Ukupno R Srpska EUR	0
Ukupno BiH US\$	35,930,152
Ukupno BiH EUR	31,856,795
Indeks rasta BiH	100
Indeks rasta Federacija BiH	100
Indeks rasta R Srpska	100

## 2007

2003 Premija	2004 Premija	2005 Premija	2006 Premija	2007 Premija
194,481,149	222,219,406	243,451,197	265,603,761	296,914,582
69,385,748	73,584,883	91,431,164	94,985,403	105,265,967
263,866,897	295,804,289	334,882,361	360,589,164	402,180,549
113,394,500	148,828,600	157,380,150	171,151,442	211,294,922
99,436,633	113,618,978	124,474,620	135,801,047	151,810,015
40,456,169	49,282,533	59,106,098	61,207,298	74,910,986
35,476,370	37,623,353	46,748,012	48,565,265	53,821,634
153,850,669	198,111,133	216,486,248	232,358,740	286,205,908
134,913,002	151,242,331	171,222,632	184,366,312	205,631,649
523.50	574.76	637.48	678.73	745.49
412.14	456.66	490.73	526.29	576.54
100.00	206.05	231.77	236.89	251.71

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

1.71508 1.49312 1.54690 1.55186 1.40521  
1.95583 1.95583 1.95583 1.95583 1.95583

## PREGLED PREMIJA I ŠTETA NA TRŽIŠTU OSIGURANJA BH ZA PERIOD 1996 - 2007

GODINA	1996	
	Premije	Štete

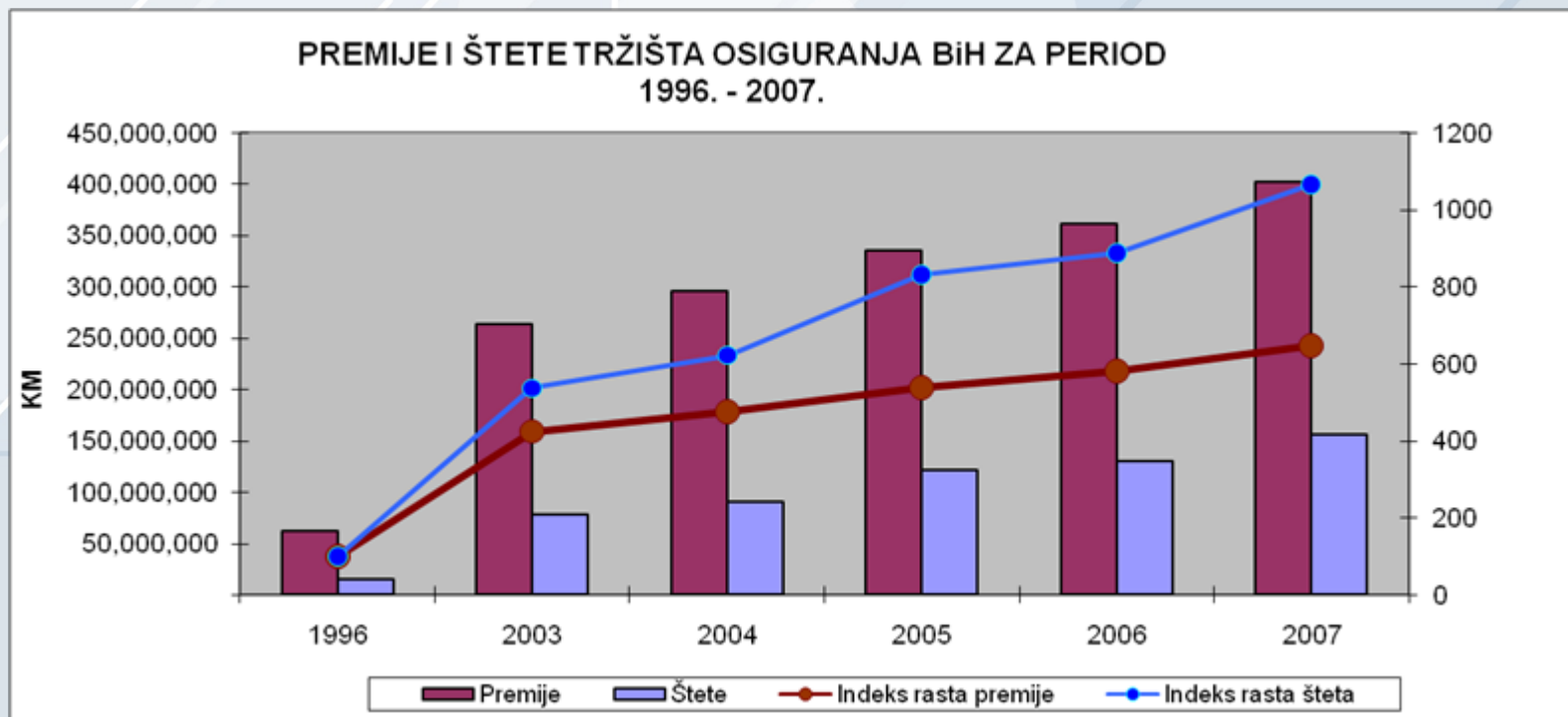
2003		2004		2005		2006		2007	
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete

UKUPNA PREMIJA TRŽIŠTA OSIGURANJA BiH U KM	62,306,476	15,498,982
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263,866,897	78,276,534	295,804,289	90,691,949	334,882,361	121,279,376	360,589,164	129,242,030	402,180,549	155,360,457
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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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134,913,002	40,022,156	151,242,331	46,370,057	171,222,632	62,009,160	184,366,312	66,080,401	205,631,649	79,434,540
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# PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA DRUŠTAVA ZA OSIGURANJE U BIH ZA PERIOD 1996 - 2007

u EUR

1 EUR = 1.95583 KM

Name of Insurance Co.	1996		Market Share
	Premium	Losses	
1 Sarajevo osiguranje d.d.	12,614,082	1,663,185	39.60%
2 Bosna - Sunce osiguranje d.d.	0	0	0.00%
3 Croatia osiguranje d.d.	6,120,164	3,525,358	19.21%
4 Triglav BH osiguranje d.d.	2,715,625	262,638	8.52%
5 Euroherc osiguranje d.d.	4,822,947	1,832,789	15.14%
6 Uniqa osiguranje d.d.	0	0	0.00%
7 Bobar osiguranje a.d.	0	0	0.00%
8 VGT osiguranje d.d.	0	0	0.00%
9 Kosig Dunav osiguranje a.d.	0	0	0.00%
10 Jahorina osiguranje a.d.	0	0	0.00%
11 Grawe osiguranje d.d.	0	0	0.00%
12 Lido osiguranje d.d.	1,076,834	119,859	3.38%
13 Nešković osiguranje a.d.	0	0	0.00%
14 Drina osiguranje a.d.	0	0	0.00%
15 Merkur osiguranje d.d. Sarajevo	0	0	0.00%
16 Cameliya osiguranje d.d.	837,024	46,221	2.63%
17 Hercegovina osiguranje d.d.	0	0	0.00%
18 Krajina Kopaonik osiguranje a.d.	0	0	0.00%
19 Krajina osiguranje a.d.	0	0	0.00%
20 Zovko osiguranje d.d.	0	0	0.00%
21 Brčko Gas osiguranje a.d.	0	0	0.00%
22 Grawe osiguranje a.d. B Luka	0	0	0.00%
23 Helios osiguranje d.d.	0	0	0.00%
24 ASA osiguranje d.d.	0	0	0.00%
25 Aura osiguranje a.d.	0	0	0.00%
26 Mikrofin osiguranje a.d.	0	0	0.00%
<b>T o t a l</b>	<b>31,856,795</b>	<b>7,519,750</b>	<b>100.00%</b>

2003		2004		2005		2006		2007		Market Share
Premium	Losses	Premium	Losses	Premium	Losses	Premium	Losses	Premium	Losses	
23,112,494	12,200,469	23,879,315	12,262,972	24,961,909	11,601,127	25,298,896	11,720,270	26,904,711	12,940,025	13.08%
0	0	0	0	0	0	-	0	20,239,468	7,671,135	9.84%
13,279,467	6,394,648	14,945,858	8,595,867	17,289,898	8,532,531	16,698,909	8,267,823	17,808,329	12,112,805	8.66%
7,883,881	2,990,496	9,457,770	3,509,700	11,437,992	4,614,245	12,200,407	4,614,472	15,186,601	5,339,652	7.39%
8,440,650	3,662,903	9,632,828	4,311,307	10,828,607	4,990,750	12,317,831	5,453,691	14,413,981	6,803,107	7.01%
6,681,236	2,181,157	7,540,913	2,072,471	8,721,122	3,620,383	10,791,764	3,229,208	13,621,526	4,702,688	6.62%
6,841,568	0	7,222,767	0	8,808,938	2,583,638	9,109,958	3,859,918	10,593,477	3,628,930	5.15%
4,504,163	1,588,037	6,335,680	1,819,689	7,411,126	2,507,104	9,007,282	3,358,230	10,538,305	4,520,115	5.12%
6,345,522	0	6,028,180	0	8,582,052	2,107,600	9,028,902	2,806,684	9,858,708	2,978,166	4.79%
7,815,301	0	7,519,851	0	8,259,992	2,579,940	7,826,899	2,803,431	8,362,307	3,158,539	4.07%
2,181,211	367,106	5,176,657	588,713	5,620,836	585,689	6,448,324	733,700	7,840,031	1,102,022	3.81%
4,762,722	1,497,679	4,775,853	1,904,963	5,633,586	1,910,571	6,502,168	2,281,833	7,003,052	2,355,734	3.41%
2,229,574	0	2,755,804	0	5,391,847	729,884	5,348,067	973,113	6,117,233	1,699,479	2.97%
2,883,056	0	3,726,730	0	4,811,935	1,384,660	5,513,741	1,220,293	6,059,196	1,603,512	2.95%
50,072	0	1,079,538	19,589	1,631,915	193,240	3,293,937	254,403	5,310,739	325,856	2.58%
2,592,339	627,915	2,714,492	941,075	2,956,357	928,107	4,591,708	1,111,975	4,851,682	1,964,225	2.36%
5,362,161	2,283,014	4,841,271	2,477,229	4,370,065	2,701,705	4,240,483	2,208,888	4,289,949	2,323,614	2.09%
3,511,443	0	3,577,378	0	3,637,000	989,611	3,435,572	1,469,049	3,738,566	450,101	1.82%
4,047,450	0	4,111,935	0	3,959,531	1,237,349	3,827,935	1,613,376	3,501,387	804,403	1.70%
1,872,374	173,626	3,122,430	891,652	2,804,611	776,141	3,227,639	1,129,758	3,251,232	1,487,482	1.58%
981,627	0	1,731,336	0	2,255,712	675,805	2,782,284	784,671	3,031,841	1,210,779	1.47%
820,829	0	949,372	0	1,041,005	157,380	1,691,906	136,192	2,524,426	252,171	1.23%
960,319	58,797	1,005,716	85,100	1,033,358	62,469	739,130	20,260	466,980	0	0.23%
0	0	0	0	0	0	-	0	83,429	0	0.04%
0	0	0	0	0	0	-	0	34,494	0	0.02%
0	0	0	0	0	0	-	0	-	0	0.00%
<b>134,913,002</b>	<b>40,022,156</b>	<b>151,242,331</b>	<b>46,370,057</b>	<b>171,222,632</b>	<b>62,009,160</b>	<b>184,366,312</b>	<b>66,080,401</b>	<b>205,631,649</b>	<b>79,434,540</b>	<b>100.00%</b>

# PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA DRUŠTAVA ZA OSIGURANJE REGISTRIRANIH U FEDERACIJI BIH ZA PERIOD 1996 - 2007

u EUR

1 EUR = 1.95583 KM

Naziv društva za osiguranje	1996		Tržišni udio
	Premije	Štete	
1 Sarajevo osiguranje d.d.	12,614,082	1,663,185	44.75%
2 Bosna - Sunce osiguranje d.d.	0	0	0.00%
3 Croatia osiguranje d.d.	6,120,164	3,525,358	21.71%
4 Triglav BH osiguranje d.d.	2,715,625	262,638	9.63%
5 Euroherc osiguranje d.d.	4,822,947	1,832,789	17.11%
6 Uniqa osiguranje d.d.	0	0	0.00%
7 VGT osiguranje d.d.	0	0	0.00%
8 Grawe osiguranje d.d.	0	0	0.00%
9 Lido osiguranje d.d.	1,076,834	119,859	3.82%
10 Merkur osiguranje d.d. Sarajevo	0	0	0.00%
11 Camellija osiguranje d.d.	837,024	46,221	2.97%
12 Hercegovina osiguranje d.d.	0	0	0.00%
13 Zovko osiguranje d.d.	0	0	0.00%
14 Helios osiguranje d.d.	0	0	0.00%
15 ASA osiguranje d.d.	0	0	0.00%
<b>U K U P N O</b>	<b>28,186,676</b>	<b>7,450,050</b>	<b>100.00%</b>

2003		2004		2005		2006		2007		Tržišni udio
Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	
23,112,494	12,200,469	23,879,315	12,262,972	24,961,909	11,601,127	25,298,896	11,720,270	26,904,711	12,940,025	17.72%
0	0	0	0	0	0	-	0	20,239,468	7,671,135	13.33%
13,279,467	6,394,648	14,945,858	8,595,867	17,289,898	8,532,531	16,698,909	8,267,823	17,808,329	12,112,805	11.73%
7,883,881	2,990,496	9,457,770	3,509,700	11,437,992	4,614,245	12,200,407	4,614,472	15,186,601	5,339,652	10.00%
8,440,650	3,662,903	9,632,828	4,311,307	10,828,607	4,990,750	12,317,831	5,453,691	14,413,981	6,803,107	9.49%
6,681,236	2,181,157	7,540,913	2,072,471	8,721,122	3,620,383	10,791,764	3,229,208	13,621,526	4,702,688	8.97%
4,504,163	1,588,037	6,335,680	1,819,689	7,411,126	2,507,104	9,007,282	3,358,230	10,538,305	4,520,115	6.94%
2,181,211	367,106	5,176,657	588,713	5,620,836	585,689	6,448,324	733,700	7,840,031	1,102,022	5.16%
4,762,722	1,497,679	4,775,853	1,904,963	5,633,586	1,910,571	6,502,168	2,281,833	7,003,052	2,355,734	4.61%
50,072	0	1,079,538	19,589	1,631,915	193,240	3,293,937	254,403	5,310,739	325,856	3.50%
2,592,339	627,915	2,714,492	941,075	2,956,357	928,107	4,591,708	1,111,975	4,851,682	1,964,225	3.20%
5,362,161	2,283,014	4,841,271	2,477,229	4,370,065	2,701,705	4,240,483	2,208,888	4,289,949	2,323,614	2.83%
1,872,374	173,626	3,122,430	891,652	2,804,611	776,141	3,227,639	1,129,758	3,251,232	1,487,482	2.14%
960,319	58,797	1,005,716	85,100	1,033,358	62,469	739,130	20,260	466,980	0	0.31%
0	0	0	0	0	0	-	0	83,429	0	0.05%
<b>81,683,089</b>	<b>34,025,847</b>	<b>94,508,322</b>	<b>39,480,328</b>	<b>104,701,381</b>	<b>43,024,062</b>	<b>115,358,480</b>	<b>44,384,511</b>	<b>151,810,015</b>	<b>63,648,460</b>	<b>100.00%</b>



## PREGLED PREMIJA, ŠTETA I TRŽIŠNOG UDJELA DRUŠTAVA ZA OSIGURANJE REGISTRIRANIH U R SPSKOJ ZA PERIOD 1996 - 2007

u EUR

1 EUR = 1.95583 KM

Naziv društva za osiguranje	1996		Tržišni udio	2003		2004		2005		2006		2007		Tržišni udio
	Premije	Štete		Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	Premije	Štete	
1 Bobar osiguranje a.d.	0	0	0.00%	6,841,568	0	7,222,767	0	8,808,938	2,583,638	9,109,958	3,859,918	10,593,477	3,628,930	19.68%
2 Kosig Dunav osiguranje a.d.	0	0	0.00%	6,345,522	0	6,028,180	0	8,582,052	2,107,600	9,028,902	2,806,684	9,858,708	2,978,166	18.32%
3 Jahorina osiguranje a.d.	0	0	0.00%	7,815,301	0	7,519,851	0	8,259,992	2,579,940	7,826,899	2,803,431	8,362,307	3,158,539	15.54%
4 Nešković osiguranje a.d.	0	0	0.00%	2,229,574	0	2,755,804	0	5,391,847	729,884	5,348,067	973,113	6,117,233	1,699,479	11.37%
5 Drina osiguranje a.d.	0	0	0.00%	2,883,056	0	3,726,730	0	4,811,935	1,384,660	5,513,741	1,220,293	6,059,196	1,603,512	11.26%
6 Krajina Kopaonik osiguranje a.d.	0	0	0.00%	3,511,443	0	3,577,378	0	3,637,000	989,611	3,435,572	1,469,049	3,738,566	450,101	6.95%
7 Krajina osiguranje a.d.	0	0	0.00%	4,047,450	0	4,111,935	0	3,959,531	1,237,349	3,827,935	1,613,376	3,501,387	804,403	6.51%
8 Brčko Gas osiguranje a.d.	0	0	0.00%	981,627	0	1,731,336	0	2,255,712	675,805	2,782,284	784,671	3,031,841	1,210,779	5.63%
9 Grawe osiguranje a.d. B Luka	0	0	0.00%	820,829	0	949,372	0	1,041,005	157,380	1,691,906	136,192	2,524,426	252,171	4.69%
10 Aura osiguranje a.d.	0	0	0.00%	0	0	0	0	0	0	-	0	34,494	0	0.06%
11 Mikrofin osiguranje a.d.	0	0	0.00%	0	0	0	0	0	0	-	0	-	0	0.00%
<b>UKUPNO</b>			<b>0.00%</b>	<b>35,476,370</b>		<b>37,623,353</b>		<b>46,748,012</b>	<b>12,445,868</b>	<b>48,565,265</b>	<b>15,666,726</b>	<b>53,821,634</b>	<b>15,786,080</b>	<b>100.00%</b>



# TRŽIŠNI UDJELI 1996. – 2007.

PRVIH 10 DRUŠTAVA PRVIH 10 DRUŠTAVA

	Naziv društva za osiguranje	1996 Premija
1	Sarajevo osiguranje d.d.	39.60%
2	Bosna - Sunce osiguranje d.d.	0.00%
3	Croatia osiguranje d.d.	19.21%
4	Triglav BH osiguranje d.d.	8.52%
5	Euroherc osiguranje d.d.	15.14%
6	Uniqa osiguranje d.d.	0.00%
7	Bobar osiguranje a.d.	0.00%
8	VGT osiguranje d.d.	0.00%
9	Kosig Dunav osiguranje a.d.	0.00%
10	Jahorina osiguranje a.d.	0.00%
11	Grawe osiguranje d.d.	0.00%
12	Lido osiguranje d.d.	3.38%
13	Nešković osiguranje a.d.	0.00%
14	Drina osiguranje a.d.	0.00%
15	Merkur osiguranje d.d. Sarajevo	0.00%
16	Camelija osiguranje d.d.	2.63%
17	Hercegovina osiguranje d.d.	0.00%
18	Krajina Kopaonik osiguranje a.d.	0.00%
19	Krajina osiguranje a.d.	0.00%
20	Zovko osiguranje d.d.	0.00%
21	Brčko Gas osiguranje a.d.	0.00%
22	Grawe osiguranje a.d. B Luka	0.00%
23	Helios osiguranje d.d.	0.00%
24	ASA osiguranje d.d.	0.00%
25	Aura osiguranje a.d.	0.00%
26	Mikrofin osiguranje a.d.	0.00%
	<b>UKUPNO</b>	<b>100.00%</b>

2003 Premija	2004 Premija	2005 Premija	2006 Premija
17.13%	15.79%	14.58%	13.72%
0.00%	0.00%	0.00%	0.00%
9.84%	9.88%	10.10%	9.06%
5.84%	6.25%	6.68%	6.62%
6.26%	6.37%	6.32%	6.68%
4.95%	4.99%	5.09%	5.85%
5.07%	4.78%	5.14%	4.94%
3.34%	4.19%	4.33%	4.89%
4.70%	3.99%	5.01%	4.90%
5.79%	4.97%	4.82%	4.25%
1.62%	3.42%	3.28%	3.50%
3.53%	3.16%	3.29%	3.53%
1.65%	1.82%	3.15%	2.90%
2.14%	2.46%	2.81%	2.99%
0.04%	0.71%	0.95%	1.79%
1.92%	1.79%	1.73%	2.49%
3.97%	3.20%	2.55%	2.30%
2.60%	2.37%	2.12%	1.86%
3.00%	2.72%	2.31%	2.08%
1.39%	2.06%	1.64%	1.75%
0.73%	1.14%	1.32%	1.51%
0.61%	0.63%	0.61%	0.92%
0.71%	0.66%	0.60%	0.40%
0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%
<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>	<b>100.00%</b>

13.72%

13.72%

23.82%

30.50%

36.82%

41.92%

47.06%

51.39%

56.40%

61.23%

2007 Premija
13.08%
9.84%
8.66%
7.39%
7.01%
6.62%
5.15%
5.12%
4.79%
4.07%
3.81%
3.41%
2.97%
2.95%
2.58%
2.36%
2.09%
1.82%
1.70%
1.58%
1.47%
1.23%
0.23%
0.04%
0.02%
0.00%
<b>100.00%</b>

13.08%

22.93%

31.59%

38.97%

45.98%

52.61%

57.76%

62.88%

67.68%

71.74%



# OSTVARENA PREMIJA OSIGURANJA U BiH, PREMA VRSTAMA OSIGURANJA

u EUR

1 EUR = 1.95583 KM

Šifra	Skupina osiguranja	Učešće		Učešće		Učešće		Učešće		Učešće		Učešće		Indeks 2007/2006
		1996	%	2003	%	2004	%	2005	%	2006	%	2007	%	
01	Osiguranje od nezgode	1,424,754	4.47%	9,254,962	6.86%	12,662,563	8.37%	14,844,124	8.68%	14,941,433	8.10%	14,933,336	7.26%	99.95
02	Zdravstveno osiguranje	0	0.00%	2,043,221	1.51%	2,834,893	1.87%	3,363,272	1.97%	3,388,410	1.84%	3,873,496	1.88%	114.32
03	Osiguranje cestovnih vozila - kasko	447,049	1.40%	13,280,830	9.84%	13,836,548	9.15%	16,802,123	9.82%	19,970,291	10.83%	24,621,725	11.97%	123.29
04	Osiguranje tračnih vozila - kasko	0	0.00%	0	0.00%	0	0.00%	0	0.00%	2,952	0.00%	0	0.00%	0.00
05	Osiguranje zračnih letjelica - kasko	0	0.00%	12	0.00%	929	0.00%	1,007	0.00%	1,623	0.00%	12,793	0.01%	788.06
06	Osiguranje pomorskog, riječnog i jezerskog kaska	0	0.00%	2,294	0.00%	2,235	0.00%	522	0.00%	7,175	0.00%	10,634	0.01%	148.21
07	Osiguranje robe u prijevozu	349,658	1.10%	617,731	0.46%	912,786	0.60%	1,465,545	0.86%	1,381,426	0.75%	1,509,233	0.73%	109.25
08	Osiguranje imovine od požara i prirodnih sila	1,886,112	5.92%	8,345,163	6.19%	9,872,374	6.53%	11,333,642	6.63%	12,649,587	6.86%	11,504,062	5.59%	90.94
09	Ostale štete na imovini	0	0.00%	9,980,665	7.40%	9,635,232	6.37%	10,667,139	6.24%	7,975,593	4.33%	11,667,874	5.67%	146.29
10	Osiguranje od automobilske odgovornosti	27,231,796	85.48%	81,156,791	60.15%	85,026,120	56.22%	94,529,751	55.27%	101,093,920	54.83%	107,200,441	52.13%	106.04
11	Osiguranje od odgovornosti za zračne letjelice	0	0.00%	114,258	0.08%	239,314	0.16%	317,204	0.19%	365,894	0.20%	373,578	0.18%	102.10
12	Osiguranje od odgovornosti za brodove	0	0.00%	2,098	0.00%	1,985	0.00%	3,830	0.00%	26,413	0.01%	4,895	0.00%	18.53
13	Osiguranje od opće odgovornosti	0	0.00%	458,555	0.34%	1,010,129	0.67%	912,895	0.53%	1,202,133	0.65%	1,566,517	0.76%	130.31
14	Osiguranje kredita	0	0.00%	86,838	0.06%	156,994	0.10%	511,354	0.30%	387,222	0.21%	237,613	0.12%	61.36
15	Osiguranje jamstva	0	0.00%	5,287	0.00%	27,434	0.02%	29,225	0.02%	36,484	0.02%	11,857	0.01%	32.50
16	Osiguranje od različitih finansijskih gubitaka	306,775	0.96%	87,791	0.07%	16,851	0.01%	21,919	0.01%	356,137	0.19%	234,563	0.11%	65.86
17	Osiguranje pravne zaštite	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0	0.00%	0.00
18	Osiguranje pomoći-ost.osiguranja	0	0.00%	21,649	0.02%	126	0.00%	403	0.00%	255	0.00%	1,519	0.00%	596.39
<b>Ukupno neživotna osiguranja (skupine osiguranja 1 - 18)</b>		<b>31,646,143</b>	<b>99.34%</b>	<b>125,458,143</b>	<b>92.99%</b>	<b>136,236,515</b>	<b>90.08%</b>	<b>154,803,954</b>	<b>90.51%</b>	<b>163,786,947</b>	<b>88.84%</b>	<b>177,764,136</b>	<b>86.45%</b>	<b>108.53</b>
19	Životna osiguranja (osiguranje života i rentna)	210,652	0.66%	9,454,859	7.01%	15,005,817	9.92%	16,235,028	9.49%	20,579,365	11.16%	27,867,513	13.55%	135.41
<b>Sveukupno (skupine osiguranja 1 - 19)</b>		<b>31,856,795</b>	<b>100.00%</b>	<b>134,913,002</b>	<b>100.00%</b>	<b>151,242,331</b>	<b>100.00%</b>	<b>171,038,983</b>	<b>100.00%</b>	<b>184,366,312</b>	<b>100.00%</b>	<b>205,631,649</b>	<b>100.00%</b>	<b>111.53</b>



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## PREMIJE OSIGURANJA U ODNOSU NA BDP I PREMIJA OSIGURANJA PO STANOVNIKU

Godina	2003	2004	2005	2006	2007
BDP u KM mio	14,505.00	15,786.00	16,928.00	19,106.00	21,641.00
Premija osiguranja u KM	263,866,897	295,804,289	336,729,509	360,711,802	402,180,549
Premija u % od GDP	1.82%	1.87%	1.99%	1.89%	1.86%
Premija per capita (u KM)	68.32	76.97	87.60	93.86	104.68
BDP u EUR mio	7,416.29	8,071.25	8,655.15	9,768.74	11,064.87
Premija osiguranja u EUR	134,913,002	151,242,331	172,167,064	184,429,016	205,631,649
Premija u % od GDP	1.82%	1.87%	1.99%	1.89%	1.86%
Premija per capita (u EUR)	34.93	39.36	44.79	47.99	53.52
Broj stanovnika u hiljadama	3,862	3,843	3,844	3,843	3,842
Prosječni kurs EUR	1.95583	1.95583	1.95583	1.95583	1.95583

**USPOREDBA  
UKUPNOG OBIMA  
PREMIJE EUROPSKIH  
DRŽAVA I BOSNE I  
HERCEGOVINE**

**Godina 2007**

	Total 2004 (in € million)	Total 2005 (in € million)	Total 2006 (in € million)	Total 2007 (in € million)	Growth rate (Non inflation adjusted)	Growth rate (Inflation adjusted)
AT-Austria	13,975	15,322	15,582	15,878	1.90%	-0.30%
BE-Belgium	28,417	33,829	29,633	31,440	5.70%	3.80%
BG-Bulgaria	434	457	571	769	34.80%	25.30%
CH-Switzerland	32,816	31,590	32,059	30,437	1.40%	0.60%
CY-Cyprus	550	588	629	695	10.40%	8.00%
CZ-Czech Republic	3,499	3,887	4,229	4,786	8.80%	5.70%
DE-Germany	152,124	157,800	161,600	163,200	0.80%	-1.40%
DK-Denmark	15,756	16,774	18,658	20,110	7.40%	5.60%
EE-Estonia*	189	189	236	434	0.527	0.43
ES-Spain	45,224	48,687	52,584	56,257	6.50%	3.50%
FI-Finland	13,191	14,302	14,953	15,050	0.70%	-0.80%
FR-France	158,226	174,920	198,160	194,310	-1.40%	-0.30%
GB-United Kingdom	219,845	220,876	255,428	282,649	6.00%	3.60%
GR-Greece	3,624	3,904	4,334	4,686	8.10%	5.00%
HR-Croatia	885	1,023	1,118	1,235	10.70%	7.60%
HU-Hungary	2,380	2,767	3,142	3,701	12.00%	3.80%
IE-Ireland	11,998	12,970	14,904	17,672	9.40%	6.40%
IS-Iceland	281	317	346	398	14.90%	10.90%
IT-Italy	101,038	109,901	106,561	99,116	-6.90%	-8.80%
LI-Lichtenstein	1,490	2,713	4,311	4,311		
LT-Lithuania*	269	269	419	419		
LU-Luxembourg	8,972	11,464	12,350	12,243	-4.80%	-7.20%
LV-Latvia	197	229	293	293		
MT-Malta	248	247	289	349	20.80%	20.00%
NL-The Netherlands	48,695	49,690	64,691	74,549	2.20%	0.60%
NO-Norway	10,381	11,344	11,945	12,965	8.10%	7.40%
PL-Poland	6,091	7,764	9,629	11,580	16.80%	13.90%
PT-Portugal	10,465	13,431	13,122	13,749	4.80%	2.30%
RO-Romania	614	890	1,276	2,018	49.50%	42.50%
SE-Sweden	19,169	22,261	23,148	25,083	8.30%	6.50%
SL-Slovenia	1,457	1,640	1,727	1,893	9.70%	5.70%
SK-Slovakia	1,198	1,366	1,443	1,714	10.00%	7.90%
TR-Turkey	3,725	4,697	5,760	6,110	13.20%	4.00%
CEA	917,424	977,193	1,065,130	1,110,099	2.20%	0.10%
EU (25)	866,798	924,619	1,007,744			
EURO (12)	595,949	646,220	688,474			
<b>BiH Bosnia and Herzegovina</b>	<b>151</b>	<b>172</b>	<b>184</b>	<b>205</b>	<b>11.41%</b>	<b>2.41%</b>

## PREMIJA OSIGURANJA OSTVARENA ZA PRVIH 6 MJESECI 2008. GODINE U ODNOSU NA ISTI PERIOD 2007. GODINE

u EUR      1EUR =      1.95583      KM

	Društvo za osiguranje	Premija na dan      30.06.2008		
		Neživot	Život	Ukupno
1	Sarajevo	13,450,140	607,838	14,057,978
2	BSO	11,099,424	455,097	11,554,521
3	Triglav BH	8,365,414	1,051,601	9,417,015
4	Euroherc	7,884,000	0	7,884,000
5	Croatia	7,222,160	1,542,291	8,764,451
6	Uniq	6,329,123	2,511,868	8,840,990
7	VGT	6,003,365	0	6,003,365
8	Lido	3,539,637	0	3,539,637
9	Camelija	2,568,973	0	2,568,973
10	Hercegovina	1,755,889	318,379	2,074,268
11	Zovko	1,632,436	0	1,632,436
12	ASA	886,160	0	886,160
13	Grawe	71,520	4,211,013	4,282,533
14	Helios	29,223	181,706	210,929
15	Merkur BH	5,870	3,607,908	3,666,610
	<b>Ukupno</b>	<b>70,896,166</b>	<b>14,487,701</b>	<b>85,383,867</b>

Premija na dan      30.06.2007		
Neživot	Život	Ukupno
14,414,419	622,283	15,036,703
9,561,867	403,819	9,965,686
7,551,211	340,980	7,892,191
6,933,935	0	6,933,935
6,565,896	1,850,361	8,416,258
4,615,267	1,896,628	6,511,895
4,823,191	0	4,823,191
3,188,686	0	3,188,686
2,288,899	0	2,288,899
1,811,617	338,889	2,150,506
1,586,929	0	1,586,929
0	0	0
38,268	3,536,201	3,574,469
0	0	0
260,243	2,125,919	2,386,162
<b>63,640,429</b>	<b>11,115,081</b>	<b>74,755,509</b>

Indeks rasza      30.06.2008      30.06.2007		
Neživot	Život	Ukupno
93.31	97.68	93.49
116.08	112.70	115.94
110.78	308.41	119.32
113.70	0.00	113.70
110.00	83.35	104.14
137.13	132.44	135.77
124.47	0.00	124.47
111.01	0.00	111.01
112.24	0.00	112.24
96.92	93.95	96.45
102.87	0.00	102.87
0.00	0.00	0.00
186.89	119.08	119.81
0.00	0.00	0.00
2.26	169.71	153.66
<b>111.40</b>	<b>130.34</b>	<b>114.22</b>