

# BOSNA I HERCEGOVINA

## TRŽIŠTE OSIGURANJA 2009

# OSTVARENA PREMIJA OSIGURANJA ZA 2009. GODINU U BOSNI I HERCEGOVINI

u EUR										
	Društvo za osiguranje	31.12.2009			Premija na dan 31.12.2008			Indeks rasta		
		Ukupno neživot	Ukupno Život	Ukupno	Neživot	Život	Ukupno	Neživot	Život	Ukupno
1	Sarajevo osiguranje	26,345,865	1,273,389	27,619,254	26,132,387	1,317,945	27,450,332	100.82	96.62	100.62
2	Bosna sunce osiguranje	23,509,252	783,894	24,293,146	22,821,316	959,830	23,781,146	103.01	81.67	102.15
3	Euroherc osiguranje	18,813,640	0	18,813,640	16,250,675	0	16,250,675	115.77	0.00	115.77
4	Croatia osiguranje	14,706,823	3,237,911	17,944,734	15,750,340	3,095,374	18,845,714	93.37	104.60	95.22
5	Uniqa osiguranje	9,839,874	6,471,773	16,311,647	10,971,506	6,024,845	16,996,351	89.69	107.42	95.97
6	Triglav BH osiguranje	14,997,996	1,094,361	16,092,358	15,120,356	1,526,923	16,647,279	99.19	71.67	96.67
7	VGT osiguranje	11,858,118	0	11,858,118	12,256,422	0	12,256,422	96.75	0.00	96.75
8	Jahorina osiguranje	11,210,004	0	11,210,004	9,095,241	0	9,095,241	123.25	0.00	123.25
9	Dunav osiguranje BL	9,810,161	0	9,810,161	10,734,040	0	10,734,040	91.39	0.00	91.39
10	Bobar osiguranje	9,541,748	0	9,541,748	9,322,108	0	9,322,108	102.36	0.00	102.36
11	Grawe osiguranje SA	548,006	8,767,673	9,315,679	246,359	8,615,073	8,861,432	222.44	101.77	105.13
12	Merkur BH osiguranje	147,019	9,051,459	9,198,478	170,740	7,688,597	7,859,337	86.11	117.73	117.04
13	Nešković osiguranje	6,273,779	0	6,273,779	6,604,221	0	6,604,221	95.00	0.00	95.00
14	Drina osiguranje	6,114,386	0	6,114,386	6,365,149	0	6,365,149	96.06	0.00	96.06
15	Lido osiguranje	5,198,119	0	5,198,119	6,852,831	0	6,852,831	75.85	0.00	75.85
16	Camelija osiguranje	4,910,097	0	4,910,097	5,266,428	0	5,266,428	93.23	0.00	93.23
17	Brčko gas osiguranje	4,552,219	0	4,552,219	4,085,288	0	4,085,288	111.43	0.00	111.43
18	Triglav osiguranje BL	4,295,784	0	4,295,784	4,931,208	0	4,931,208	87.11	0.00	87.11
19	ASA osiguranje	4,280,291	0	4,280,291	2,353,097	0	2,353,097	181.90	0.00	181.90
20	Grawe osiguranje BL	9,258	4,054,413	4,063,672	2,820	3,575,619	3,578,440	328.26	113.39	113.56
21	Hercegovina osiguranje	3,132,245	658,195	3,790,440	3,618,197	628,238	4,246,435	86.57	104.77	89.26
22	Krajina osiguranje	3,747,582	0	3,747,582	4,038,316	0	4,038,316	92.80	0.00	92.80
23	Zovko osiguranje	3,477,687	0	3,477,687	3,460,169	0	3,460,169	100.51	0.00	100.51
24	Aura osiguranje	889,360	0	889,360	834,265	0	834,265	106.60	0.00	106.60
25	Mikrofin osiguranje	781,578	0	781,578	417,713	0	417,713	187.11	0.00	187.11
26	Helios osiguranje	0	199,368	199,368	0	327,229	327,229	0.00	60.93	60.93
	<b>Total</b>	<b>198,990,891</b>	<b>35,592,438</b>	<b>234,583,330</b>	<b>197,701,193</b>	<b>33,759,672</b>	<b>231,460,866</b>	<b>100.65</b>	<b>105.43</b>	<b>101.35</b>

# TRŽIŠNI UDJELI DRUŠTAVA ZA OSIGURANJE U 2009. GODINI

	Društvo za osiguranje	31.12.2009			Tržišni udjeli 2009			Tržišni udjeli 2008			Prvih 5, odnosno 10	
		Ukupno neživot	Ukupno Život	Ukupno	Neživot	Život	Ukupno	Neživot	Život	Ukupno	2009	2008
1	Sarajevo osiguranje	26.345.865	1.273.389	27.619.254	13,24%	3,58%	11,77%	13,22%	3,90%	11,86%		
2	Bosna sunce osiguranje	23.509.252	783.894	24.293.146	11,81%	2,20%	10,36%	11,54%	2,84%	10,27%		
3	Euroherc osiguranje	18.813.640	0	18.813.640	9,45%	0,00%	8,02%	8,22%	0,00%	7,02%		
4	Croatia osiguranje	14.706.823	3.237.911	17.944.734	7,39%	9,10%	7,65%	7,97%	9,17%	8,14%		
5	Uniqa osiguranje	9.839.874	6.471.773	16.311.647	4,94%	18,18%	6,95%	5,55%	17,85%	7,34%	44,75%	44,64%
6	Triglav BH osiguranje	14.997.996	1.094.361	16.092.358	7,54%	3,07%	6,86%	7,65%	4,52%	7,19%		
7	VGT osiguranje	11.858.118	0	11.858.118	5,96%	0,00%	5,05%	6,20%	0,00%	5,30%		
8	Jahorina osiguranje	11.210.004	0	11.210.004	5,63%	0,00%	4,78%	4,60%	0,00%	3,93%		
9	Dunav osiguranje BL	9.810.161	0	9.810.161	4,93%	0,00%	4,18%	5,43%	0,00%	4,64%		
10	Bobar osiguranje	9.541.748	0	9.541.748	4,80%	0,00%	4,07%	4,72%	0,00%	4,03%	69,70%	69,72%
11	Grawe osiguranje SA	548.006	8.767.673	9.315.679	0,28%	24,63%	3,97%	0,12%	25,52%	3,83%		
12	Merkur BH osiguranje	147.019	9.051.459	9.198.478	0,07%	25,43%	3,92%	0,09%	22,77%	3,40%		
13	Nešković osiguranje	6.273.779	0	6.273.779	3,15%	0,00%	2,67%	3,34%	0,00%	2,85%		
14	Drina osiguranje	6.114.386	0	6.114.386	3,07%	0,00%	2,61%	3,22%	0,00%	2,75%		
15	Lido osiguranje	5.198.119	0	5.198.119	2,61%	0,00%	2,22%	3,47%	0,00%	2,96%		
16	Camelija osiguranje	4.910.097	0	4.910.097	2,47%	0,00%	2,09%	2,66%	0,00%	2,28%		
17	Brčko gas osiguranje	4.552.219	0	4.552.219	2,29%	0,00%	1,94%	2,07%	0,00%	1,77%		
18	Triglav osiguranje BL	4.295.784	0	4.295.784	2,16%	0,00%	1,83%	2,49%	0,00%	2,13%		
19	ASA osiguranje	4.280.291	0	4.280.291	2,15%	0,00%	1,82%	1,19%	0,00%	1,02%		
20	Grawe osiguranje BL	9.258	4.054.413	4.063.672	0,00%	11,39%	1,73%	0,00%	10,59%	1,55%		
21	Hercegovina osiguranje	3.132.245	658.195	3.790.440	1,57%	1,85%	1,62%	1,83%	1,86%	1,83%		
22	Krajina osiguranje	3.747.582	0	3.747.582	1,88%	0,00%	1,60%	2,04%	0,00%	1,74%		
23	Zovko osiguranje	3.477.687	0	3.477.687	1,75%	0,00%	1,48%	1,75%	0,00%	1,49%		
24	Aura osiguranje	889.360	0	889.360	0,45%	0,00%	0,38%	0,42%	0,00%	0,36%		
25	Mikrofin osiguranje	781.578	0	781.578	0,39%	0,00%	0,33%	0,21%	0,00%	0,18%		
26	Helios osiguranje	0	199.368	199.368	0,00%	0,56%	0,08%	0,00%	0,97%	0,14%		
	<b>Total</b>	<b>198.990.891</b>	<b>35.592.438</b>	<b>234.583.330</b>	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>	<b>100,00%</b>		

## OSTVARENA PREMIJA OSIGURANJA ZA 2009. GODINU U REPUBLICI SRPSKOJ

u EUR										
	Društvo za osiguranje	31.12.2009			Premija na dan 31.12.2008			Indeks rasta		
		Ukupno neživot	Ukupno Život	Ukupno	Neživot	Život	Ukupno	Neživot	Život	Ukupno
1	Jahorina osiguranje	11,210,004	0	11,210,004	9,095,241	0	9,095,241	123.25	0.00	123.25
2	Dunav osiguranje BL	9,810,161	0	9,810,161	10,734,040	0	10,734,040	91.39	0.00	91.39
3	Bobar osiguranje	9,541,748	0	9,541,748	9,322,108	0	9,322,108	102.36	0.00	102.36
4	Nešković osiguranje	6,273,779	0	6,273,779	6,604,221	0	6,604,221	95.00	0.00	95.00
5	Drina osiguranje	6,114,386	0	6,114,386	6,365,149	0	6,365,149	96.06	0.00	96.06
6	Brčko gas osiguranje	4,552,219	0	4,552,219	4,085,288	0	4,085,288	111.43	0.00	111.43
7	Triglav osiguranje BL	4,295,784	0	4,295,784	4,931,208	0	4,931,208	87.11	0.00	87.11
8	Grawe osiguranje BL	9,258	4,054,413	4,063,672	2,820	3,575,619	3,578,440	328.26	113.39	113.56
9	Krajina osiguranje	3,747,582	0	3,747,582	4,038,316	0	4,038,316	92.80	0.00	92.80
10	Aura osiguranje	889,360	0	889,360	834,265	0	834,265	106.60	0.00	106.60
11	Mikrofin osiguranje	781,578	0	781,578	417,713	0	417,713	187.11	0.00	187.11
	<b>Total</b>	<b>57,225,859</b>	<b>4,054,413</b>	<b>61,280,273</b>	<b>56,430,369</b>	<b>3,575,619</b>	<b>60,005,988</b>	<b>101.41</b>	<b>113.39</b>	<b>102.12</b>

## OSTVARENA PREMIJA OSIGURANJA ZA 2009. GODINU U FEDERACIJI BOSNE I HERCEGOVINE

u EUR

	Društvo za osiguranje	31.12.2009			Premija na dan 31.12.2008			Indeks rasta		
		Ukupno neživot	Ukupno Život	Ukupno	Neživot	Život	Ukupno	Neživot	Život	Ukupno
1	Sarajevo osiguranje	26,345,865	1,273,389	27,619,254	26,132,387	1,317,945	27,450,332	100.82	96.62	100.62
2	Bosna sunce osiguranje	23,509,252	783,894	24,293,146	22,821,316	959,830	23,781,146	103.01	81.67	102.15
3	Euroherc osiguranje	18,813,640	0	18,813,640	16,250,675	0	16,250,675	115.77	0.00	115.77
4	Croatia osiguranje	14,706,823	3,237,911	17,944,734	15,750,340	3,095,374	18,845,714	93.37	104.60	95.22
5	Uniqa osiguranje	9,839,874	6,471,773	16,311,647	10,971,506	6,024,845	16,996,351	89.69	107.42	95.97
6	Triglav BH osiguranje	14,997,996	1,094,361	16,092,358	15,120,356	1,526,923	16,647,279	99.19	71.67	96.67
7	VGT osiguranje	11,858,118	0	11,858,118	12,256,422	0	12,256,422	96.75	0.00	96.75
8	Grawe osiguranje SA	548,006	8,767,673	9,315,679	246,359	8,615,073	8,861,432	222.44	101.77	105.13
9	Merkur BH osiguranje	147,019	9,051,459	9,198,478	170,740	7,688,597	7,859,337	86.11	117.73	117.04
10	Lido osiguranje	5,198,119	0	5,198,119	6,852,831	0	6,852,831	75.85	0.00	75.85
11	Camelija osiguranje	4,910,097	0	4,910,097	5,266,428	0	5,266,428	93.23	0.00	93.23
12	ASA osiguranje	4,280,291	0	4,280,291	2,353,097	0	2,353,097	181.90	0.00	181.90
13	Hercegovina osiguranje	3,132,245	658,195	3,790,440	3,618,197	628,238	4,246,435	86.57	104.77	89.26
14	Zovko osiguranje	3,477,687	0	3,477,687	3,460,169	0	3,460,169	100.51	0.00	100.51
15	Helios osiguranje	0	199,368	199,368	0	327,229	327,229	0.00	60.93	60.93
	<b>Total</b>	<b>141,765,032</b>	<b>31,538,025</b>	<b>173,303,057</b>	<b>141,270,824</b>	<b>30,184,053</b>	<b>171,454,877</b>	<b>100.35</b>	<b>104.49</b>	<b>101.08</b>



## PREGLED OSTVARENE PREMIJE NA ENTITETSKIM TRŽIŠTIMA U ODNOSU NA UKUPNO TRŽIŠTE BiH

	Premija na dan 31.12.2009			Premija na dan 31.12.2008		
	Ukupno neživot	Ukupno Život	Ukupno	Neživot	Život	Ukupno
<b>Premija F BiH</b>	<b>141,765,032</b>	<b>31,538,025</b>	<b>173,303,057</b>	<b>141,270,824</b>	<b>30,184,053</b>	<b>171,454,877</b>
<b>Premija R Srpska</b>	<b>57,225,859</b>	<b>4,054,413</b>	<b>61,280,273</b>	<b>56,430,369</b>	<b>3,575,619</b>	<b>60,005,988</b>
<b>Ukupno BiH</b>	<b>198,990,891</b>	<b>35,592,438</b>	<b>234,583,330</b>	<b>197,701,193</b>	<b>33,759,672</b>	<b>231,460,866</b>
<b>Premija F BiH % od ukupne premije BiH</b>	<b>71.24%</b>	<b>88.61%</b>	<b>73.88%</b>	<b>71.46%</b>	<b>89.41%</b>	<b>74.08%</b>
<b>Premija R Srpska % od ukupne premije BiH</b>	<b>28.76%</b>	<b>11.39%</b>	<b>26.12%</b>	<b>28.54%</b>	<b>10.59%</b>	<b>25.92%</b>

## OSTVARENA PREMIJA OSIGURANJA ZA 2009. GODINU U ENTITETIMA

	Premija na dan 31.12.2009			Premija na dan 31.12.2008			Indeks rasta		
	Ukupno neživot	Ukupno Život	Ukupno	Neživot	Život	Ukupno	Neživot	Život	Ukupno
Premija F BiH	141.765.032	31.538.025	173.303.057	141.270.824	30.184.053	171.454.877	100,35	104,49	101,08
Ostvareno u R Srpskoj	3.835.279	1.198.740	5.034.019	0	0	0			
Premija ostvarena u F BiH	137.929.754	30.339.285	168.269.038	141.270.824	30.184.053	171.454.877	97,63	100,51	98,14
Premija R Srpska	57.225.859	4.054.413	61.280.273	56.430.369	3.575.619	60.005.988	101,41	113,39	102,12
Ostvareno u F BiH	936.713	0	936.713	0	0	0			
Premija ostvarena u R Srpskoj	56.289.146	4.054.413	60.343.560	56.430.369	3.575.619	60.005.988	99,75	113,39	100,56

## PREMIJA OSIGURANJA U ODNOSU NA BDP

						OČEKIVANJA
Godina	2005	2006	2007	2008	2009	2010P
BDP u KM mio	16.928,00	19.106,00	21.641,00	24.716,00	23.974,52	24.094,39
Premija osiguranja u KM	336.729.509	360.711.802	402.180.549	454.985.073	458.805.114	470.874.511
Premija u % od GDP	1,99%	1,89%	1,86%	1,84%	1,91%	1,95%
Premija per capita (u KM)	87,60	93,86	104,68	118,42	119,42	122,53
BDP u EUR mio	8.655,15	9.768,74	11.064,87	12.637,09	12.257,98	12.319
Premija osiguranja u EUR	172.167.064	184.429.016	205.631.649	232.630.174	234.583.330	240.754.314
Premija u % od GDP	1,99%	1,89%	1,86%	1,84%	1,91%	1,95%
Premija per capita (u EUR)	44,79	47,99	53,52	60,55	61,06	62,65
Broj stanovnika u hiljadama	3.844	3.843	3.842	3.842	3.842	3.843
Prosječni kurs EUR	1,95583	1,95583	1,95583	1,95583	1,95583	1,95583



**BiH U ODNOSU  
NA OSTALE  
ZEMLJE  
EUROPE**

	Total 2004 (in € million)	Total 2005 (in € million)	Total 2006 (in € million)	Total 2007 (in € million)	Total 2008 (in € million)	Growth rate (Non inflation adjusted)	Growth rate (Inflation adjusted)
AT-Austria	13.975	15.322	15.582	15.874	16.214	2,14%	2,14%
BE-Belgium	28.417	33.829	29.633	31.193	29.031	-6,93%	-6,93%
BG-Bulgaria	434	457	571	769	926	20,39%	20,39%
CH-Switzerland	32.816	31.590	32.059	30.132	33.171	10,08%	6,38%
CY-Cyprus	550	588	629	695	742	6,80%	6,80%
CZ-Czech Republic	3.499	3.887	4.229	4.786	5.606	17,13%	5,23%
DE-Germany	152.124	157.800	161.600	162.856	164.500	1,01%	1,01%
DK-Denmark	15.756	16.774	18.658	19.570	21.200	8,33%	8,41%
EE-Estonia*	189	189	236	434	401	-7,64%	-7,64%
ES-Spain	45.224	48.687	52.584	54.397	58.603	7,73%	7,73%
FI-Finland	13.191	14.302	14.953	15.047	16.008	6,39%	6,39%
FR-France	158.226	174.920	198.160	195.723	183.498	-6,25%	-6,25%
GB-United Kingdom	219.845	220.876	255.428	366.572	249.233	-32,01%	-20,89%
GR-Greece	3.624	3.904	4.334	4.686	4.751	1,38%	1,38%
HR-Croatia	885	1.023	1.118	1.235	1.341	8,53%	6,85%
HU-Hungary	2.380	2.767	3.142	3.701	3.540	-4,36%	-4,29%
IE-Ireland	11.998	12.970	14.904	18.204	13.333	-26,76%	-26,76%
IS-Iceland	281	317	346	403	279	-30,72%	13,71%
IT-Italy	101.038	109.901	106.561	99.095	92.016	-7,14%	-7,14%
LI-Lichtenstein	1.490	2.713	4.311	4.200	3.773	-10,16%	-13,19%
LT-Lithuania*	269	269	419	606	560	-7,54%	-7,54%
LU-Luxembourg	8.972	11.464	12.350	1.222	1.927	57,69%	57,69%
LV-Latvia	197	229	293	438	480	9,57%	9,98%
MT-Malta	248	247	289	353	307	-13,04%	-13,04%
NL-The Netherlands	48.695	49.690	64.691	74.882	76.175	1,73%	1,73%
NO-Norway	10.381	11.344	11.945	12.965	12.764	-1,55%	1,00%
PL-Poland	6.091	7.764	9.629	11.580	16.897	45,91%	35,44%
PT-Portugal	10.465	13.431	13.122	13.751	15.332	11,50%	11,50%
RO-Romania	614	890	1.276	2.018	2.403	19,07%	31,39%
SE-Sweden	19.169	22.261	23.148	25.083	24.078	-4,01%	-0,22%
SL-Slovenia	1.457	1.640	1.727	1.894	2.019	6,60%	6,60%
SK-Slovakia	1.198	1.366	1.443	1.714	2.032	18,55%	9,72%
TR-Turkey	3.725	4.697	5.760	6.119	6.179	0,98%	7,76%
				1.182.198			
CEA	917.424	977.193	1.065.130	1.182.198	1.059.319	-10,39%	-6,37%
EU (27)	866.798	924.619	1.007.744	1.127.144	1.001.812	-11,12%	-6,90%
EURO (15)	595.949	646.220	688.474	689.872	674.456	-2,23%	-2,23%
<b>Bosnia and Herzegovina</b>	<b>151</b>	<b>172</b>	<b>184</b>	<b>205</b>	<b>232</b>	<b>13,13%</b>	<b>7,13%</b>

## ZAKONSKA REGULATIVA U F BiH

IZMJENA ČLAN ZAKONA O DRUŠTVIMA ZA OSIGURANJE U PRIVATNOM OSIGURANJU U DIJELU RADA INOZEMNIH DRUŠTAVA ZA OSIGURANJE PUTEM FILIJALA. OVA MOGUĆNOST ĆE SE OTVORITI SA PRIJEMOM BiH U EU

OMOGUĆENO JE DRUŠTVIMA ZA OSIGURANJE DA SE BAVE I POSLOVIMA AKTIVNOG REOSIGURANJA PREMA UVJETIMA KOJE UREĐUJE AGENCIJA ZA NADZOR OSIGURANJA F BiH

## ZAKONSKA REGULATIVA U R SRPSKOJ

PROMJENA JE BILO, ALI NE I SUŠTINSKIH

# TWINNING PROJECT FICHE

- RAZVOJ JEDINSTVENOG TRŽIŠTA U BIH KROZ:
- OBEZBJEĐENJE ODRŽIVIH KAPACITETA AGENCIJE ZA OSIGURANJE BIH I NJENIH ENTITETSKIH PARTNERA, AGENCIJE ZA NADZOR OSIGURANJA F BIH I AGENCIJE ZA OSIGURANJE R SRPSKE.
- UNAPRIJEDITI ODNOSNO RAZVITI PROCEDURE KONTROLE KOJE SU KOMPATIBILNE SA EU ZAKONIMA I STANDARDIMA.
- OSIGURATI EFIKASNU I TRANSPARENTNU REGULACIJU OSIGURANJA, MONITORING, KOORDINACIJU I ARBITRAŽU, KAO I TRANSPARENTNOST I DOSTUPNOST INFORMACIJA I

**HVALA NA PAŽNJI**



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