

BILANCA STANJA - AKTIVA
na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Nematerijalna imovina	Materijalna imovina	Ulaganja	Ulaganja na rizik vlasnika polica života	Udeo reosig. u teh. rezervama	Odgođena porezna imovina	Potraživajna	Ostala imovina	Plaćeni troškovi dubuće r.	Ukupna aktiva
1	ADRIATIC	2.537.736	20.841.985	64.402.132	0	2.348.783	0	13.830.114	6.715.334	9.475.173	120.151.257
2	ASA CENTRAL	2.321.770	3.815.810	71.414.322	0	19.979.907	0	22.214.869	10.158.832	23.524.573	153.430.083
3	CAMELIJA	98.444	5.325.530	19.419.606	0	1.508.728	0	1.164.573	2.428.115	2.219.665	32.164.661
4	CROATIA	207.532	13.445.736	51.378.174	0	6.118.709	0	10.032.647	1.944.552	8.527.161	91.654.511
5	EUROHERC	5.125	38.803.487	73.918.298	0	2.355.275	0	9.462.756	13.515.693	6.536.972	144.597.606
6	GRAWE	18.330	1.727.819	54.732.977	0	10.157.268	0	1.798.000	8.518.020	3.710.499	80.662.913
7	SARAJEVO	1.819.781	38.578.157	32.769.614	0	12.487.831	0	12.539.387	1.674.061	8.335.748	108.204.579
8	TRIGLAV	151.859	11.125.219	41.332.862	0	14.566.459	0	12.991.683	5.224.292	7.675.583	93.067.957
9	UNIQA	1.455.708	3.460.294	25.514.364	0	10.565.356	29.998	3.056.207	2.453.836	9.802.527	56.338.290
10	VIENNA	0	0	8.795.770	0	385.002	0	495.933	1.029.546	432.606	11.138.857
NEŽIVOTNA OSIGURANJA		8.616.285	137.124.037	443.678.119	0	80.473.318	29.998	87.586.169	53.662.281	80.240.507	891.410.714
1	ADRIATIC	0	4.760.280	26.294.821	0	0	0	619.924	2.925.015	246.334	34.846.374
2	CROATIA	0	3.421.381	30.362.222	0	0	0	2.969.646	1.659.157	64	38.412.470
3	GRAWE	48.131	6.772.706	189.923.061	0	1.247.687	0	1.118.221	8.274.446	2.617.441	210.001.693
4	SARAJEVO	332.565	3.726.564	20.111.091	0	0	0	163.886	1.394.259	0	25.728.365
5	TRIGLAV	0	336.407	92.186.331	0	1.229.718	57.783	491.021	13.731.624	2.757.373	110.790.257
6	UNIQA	1.315.252	6.682.130	183.334.709	0	309.064	319.772	1.528.240	4.163.066	298.658	197.950.891
7	VIENNA	990.774	2.060.952	209.359.960	0	559.371	56.436	936.592	7.867.041	3.129.084	224.960.210
ŽIVOTNA OSIGURANJA		2.686.722	27.760.420	751.572.195	0	3.345.840	433.991	7.827.530	40.014.608	9.048.954	842.690.260
1	BOSNA RE	11.179	3.106.819	63.755.674	0	122.812.338	0	12.031.679	9.674.245	5.090.842	216.482.776
REOSIGURANJA		11.179	3.106.819	63.755.674	0	122.812.338	0	12.031.679	9.674.245	5.090.842	216.482.776

Ukupno AKTIVA za Neživotno i Životno osiguranje
 na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Nematerijalna imovina	Materijalna imovina	Ulaganja	Ulaganja na rizik vlasnika polica života	Udeo reosig. u teh. rezervama	Odgođena porezna imovina	Potraživajna	Ostala imovina	Plaćeni troškovi dubučeg r.	Ukupna aktiva
1	ADRIATIC	2.537.736	25.602.265	90.696.953	0	2.348.783	0	14.450.038	9.640.349	9.721.507	154.997.631
2	ASA CENTRAL	2.321.770	3.815.810	71.414.322	0	19.979.907	0	22.214.869	10.158.832	23.524.573	153.430.083
3	CAMELIJA	98.444	5.325.530	19.419.606	0	1.508.728	0	1.164.573	2.428.115	2.219.665	32.164.661
4	CROATIA	207.532	16.867.117	81.740.396	0	6.118.709	0	13.002.293	3.603.709	8.527.225	130.066.981
5	EUROHERC	5.125	38.803.487	73.918.298	0	2.355.275	0	9.462.756	13.515.693	6.536.972	144.597.606
6	GRAWE	66.461	8.500.525	244.656.038	0	11.404.955	0	2.916.221	16.792.466	6.327.940	290.664.606
7	SARAJEVO	2.152.346	42.304.721	52.880.705	0	12.487.831	0	12.703.273	3.068.320	8.335.748	133.932.944
8	TRIGLAV	151.859	11.461.626	133.519.193	0	15.796.177	57.783	13.482.704	18.955.916	10.432.956	203.858.214
9	UNIQA	2.770.960	10.142.424	208.849.073	0	10.874.420	349.770	4.584.447	6.616.902	10.101.185	254.289.181
10	VIENNA	990.774	2.060.952	218.155.730	0	944.373	56.436	1.432.525	8.896.587	3.561.690	236.099.067
UKUPNO		11.303.007	164.884.457	1.195.250.314	0	83.819.158	463.989	95.413.699	93.676.889	89.289.461	1.734.100.974

BILANCA STANJA - PASIVA
na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Kapital i rezerve-vl.k.	Obaveze drugog reda - podređene obaveze	Tehničke rezerve	Teh. rez. ŽO kada ugovarač snosi rizik	Ostale rezerve	Odgođena porezna obaveza	Depoz. zadržani iz posla pred. u reosiguranje	Finansijske obaveze	Ostale obaveze	Odg. plać. troškova i prihod bud. razdoblja	Ukupna pasiva
1	ADRIATIC	42.172.197	0	73.417.001	0	0	0	0	0	3.716.869	845.190	120.151.257
2	ASA CENTRAL	31.657.073	0	93.924.431	0	171.569	0	0	2.015	13.550.715	14.124.277	153.430.080
3	CAMELIJA	9.694.104	0	22.072.921	0	0	0	0	0	397.636	0	32.164.661
4	CROATIA	17.937.811	0	54.538.132	0	0	0	0	10.045.975	5.892.649	3.239.944	91.654.511
5	EUROHERC	69.386.804	0	72.052.411	0	0	0	0	1.007.924	2.145.050	5.417	144.597.606
6	GRAWE	25.509.217	0	52.506.993	0	597.173	0	0	0	1.925.350	124.180	80.662.913
7	SARAJEVO	26.954.059	0	76.876.677	0	233.347	508.901	0	0	3.424.438	207.156	108.204.578
8	TRIGLAV	31.548.904	0	45.763.848	0	994.085	183.998	0	0	5.936.886	8.640.236	93.067.957
9	UNIQA	18.482.248	0	27.984.632	0	520.210	0	0	0	3.280.951	6.070.249	56.338.290
10	VIENNA	8.007.027	0	2.593.702	0	48.496	0	0	0	383.658	105.974	11.138.857
	NEŽIVOTNA OSIGURANJA	281.349.444	0	521.730.748	0	2.564.880	692.899	0	11.055.914	40.654.202	33.362.623	891.410.710
1	ADRIATIC	11.792.171	0	22.907.881	0	0	0	0	0	146.322	0	34.846.374
2	CROATIA	9.032.474	0	26.750.747	0	0	0	0	0	2.623.398	5.851	38.412.470
3	GRAWE	16.757.159	0	190.745.099	0	396.962	0	0	0	2.090.681	11.792	210.001.693
4	SARAJEVO	11.331.281	0	14.351.786	0	0	0	0	0	20.578	24.719	25.728.364
5	TRIGLAV	12.652.555	0	90.558.619	0	21.941	0	0	0	295.521	7.261.621	110.790.257
6	UNIQA	20.943.262	0	171.625.080	0	73.733	0	0	1.533.170	3.260.380	515.266	197.950.891
7	VIENNA	14.962.475	0	203.321.492	2.310.275	421.227	0	0	1.197.771	2.152.659	594.311	224.960.210
	ŽIVOTNA OSIGURANJA	97.471.377	0	720.260.704	2.310.275	913.863	0	0	2.730.941	10.589.539	8.413.560	842.690.259
1	BOSNA RE	35.061.110	0	164.919.889	0	206.463	0	0	0	13.204.281	3.091.033	216.482.776
	REOSIGURANJA	35.061.110	0	164.919.889	0	206.463	0	0	0	13.204.281	3.091.033	216.482.776

Ukupno PASIVA za Neživotno i Životno osiguranje
 na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Kapital i rezerve-vl.k.	Obaveze drugog reda - podređene obaveze	Tehničke rezerve	Teh. rez. ŽO kada ugovarač snosi rizik	Ostale rezerve	Odgodena porezna obaveza	Depoz. zadržani iz posla pred. u reosiguranje	Finansijske obaveze	Ostale obaveze	Odg. plać. troškova i prihod bud. razdoblja	Ukupna pasiva
1	ADRIATIC	53.964.368	0	96.324.882	0	0	0	0	0	3.863.191	845.190	154.997.631
2	ASA CENTRAL	31.657.073	0	93.924.431	0	171.569	0	0	2.015	13.550.715	14.124.277	153.430.080
3	CAMELIJA	9.694.104	0	22.072.921	0	0	0	0	0	397.636	0	32.164.661
4	CROATIA	26.970.285	0	81.288.879	0	0	0	0	10.045.975	8.516.047	3.245.795	130.066.981
5	EUROHERC	69.386.804	0	72.052.411	0	0	0	0	1.007.924	2.145.050	5.417	144.597.606
6	GRAWE	42.266.376	0	243.252.092	0	994.135	0	0	0	4.016.031	135.972	290.664.606
7	SARAJEVO	38.285.340	0	91.228.463	0	233.347	508.901	0	0	3.445.016	231.875	133.932.942
8	TRIGLAV	44.201.459	0	136.322.467	0	1.016.026	183.998	0	0	6.232.407	15.901.857	203.858.214
9	UNIQA	39.425.510	0	199.609.712	0	593.943	0	0	1.533.170	6.541.331	6.585.515	254.289.181
10	VIENNA	22.969.502	0	205.915.194	2.310.275	469.723	0	0	1.197.771	2.536.317	700.285	236.099.067
	UKUPNO	378.820.821	0	1.241.991.452	2.310.275	3.478.743	692.899	0	13.786.855	51.243.741	41.776.183	1.734.100.969

KAPITAL I REZERVE
 na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Upisani kapital	Dionička premija	Revalorizacij. rezerve	Rezerve	Akumulirana (zadržana) dobit ili gubitak	Dobit ili gubitak tekućeg obrač. razdoblja	Vlastite dionice koje drži pravna osoba	Ukupno
1	ADRIATIC	10.289.095	0	5.176.500	2.658.231	19.625.142	4.423.229	0	42.172.197
2	ASA CENTRAL	18.447.472	0	0	4.611.868	4.142.918	4.454.816	0	31.657.074
3	CAMELIJA	8.000.000	0	0	1.611.179	0	82.925	0	9.694.104
4	CROATIA	10.018.520	0	755.681	4.728.431	2.362.097	73.082	0	17.937.811
5	EUROHERC	10.032.000	0	9.342.773	2.508.000	40.066.907	7.437.124	0	69.386.804
6	GRAWE	10.000.000	0	-22.603	2.500.000	8.652.780	4.379.040	0	25.509.217
7	SARAJEVO	40.346.330	0	6.633.632	4.894.784	-26.312.745	1.392.058	0	26.954.059
8	TRIGLAV	13.776.840	0	1.655.980	4.003.602	10.303.290	1.809.192	0	31.548.904
9	UNIQA	10.000.000	0	-269.982	2.642.101	4.227.502	1.882.627	0	18.482.248
10	VIENNA	6.000.000	0	0	1.635.992	69.799	301.236	0	8.007.027
NEŽIVOTNA OSIGURANJA		136.910.257	0	23.271.981	31.794.188	63.137.690	26.235.329	0	281.349.445
1	ADRIATIC	6.000.000	0	1.456.781	1.534.087	2.160.218	641.085	0	11.792.171
2	CROATIA	6.000.000	0	0	1.197.278	1.240.338	594.858	0	9.032.474
3	GRAWE	6.000.000	0	2.679.307	1.500.000	3.877.072	2.700.780	0	16.757.159
4	SARAJEVO	6.000.000	0	0	3.935.343	843.751	552.187	0	11.331.281
5	TRIGLAV	7.469.200	0	-520.045	1.960.706	3.209.567	533.127	0	12.652.555
6	UNIQA	6.002.940	0	-2.878.174	9.843.199	6.919.595	1.055.702	0	20.943.262
7	VIENNA	6.000.000	0	-507.928	1.907.976	5.230.123	2.332.304	0	14.962.475
ŽIVOTNA OSIGURANJA		43.472.140	0	229.941	21.878.589	23.480.664	8.410.043	0	97.471.377
1	BOSNA RE	6.339.300	0	3.867.116	20.098.815	2.741.131	2.014.748	0	35.061.110
REOSIGURANJA		6.339.300	0	3.867.116	20.098.815	2.741.131	2.014.748	0	35.061.110

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Upisani kapital	Dionička premija	Revalorizacij. rezerve	Rezerve	Akumulirana (zadržana) dobit ili gubitak	Dobit ili gubitak tekućeg obrač. razdoblja	Vlastite dionice koje drži pravna osoba	Ukupno
1	ADRIATIC	16.289.095	0	6.633.281	4.192.318	21.785.360	5.064.314	0	53.964.368
2	ASA CENTRAL	18.447.472	0	0	4.611.868	4.142.918	4.454.816	0	31.657.074
3	CAMELIJA	8.000.000	0	0	1.611.179	0	82.925	0	9.694.104
4	CROATIA	16.018.520	0	755.681	5.925.709	3.602.435	667.940	0	26.970.285
5	EUROHERC	10.032.000	0	9.342.773	2.508.000	40.066.907	7.437.124	0	69.386.804
6	GRAWE	16.000.000	0	2.656.704	4.000.000	12.529.852	7.079.820	0	42.266.376
7	SARAJEVO	46.346.330	0	6.633.632	8.830.127	-25.468.994	1.944.245	0	38.285.340
8	TRIGLAV	21.246.040	0	1.135.935	5.964.308	13.512.857	2.342.319	0	44.201.459
9	UNIQA	16.002.940	0	-3.148.156	12.485.300	11.147.097	2.938.329	0	39.425.510
10	VIENNA	12.000.000	0	-507.928	3.543.968	5.299.922	2.633.540	0	22.969.502
UKUPNO		180.382.397	0	23.501.922	53.672.777	86.618.354	34.645.372	0	378.820.822

TEHNIČKE REZERVE
na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Prijenosne premije	Matemat. rezerva osigurnja	Rezerve za nastale prijav. i n.n štete	Rez. za pov. prem. ov. i neov. o rez. (bon. i pop.)	Rezerva za regresna potraživanja	Rezerve za neistekle rizike	Ukupno BRUTO iznos	Udio reosiguranja u tehničkim rezervama	Tehničke rezerve NETO iznos
1	ADRIATIC	42.763.937	0	30.613.064	40.000	0	0	73.417.001	2.348.783	71.068.218
2	ASA CENTRAL	63.101.341	0	28.855.766	736.061	0	1.231.263	93.924.431	19.979.907	73.944.524
3	CAMELIJA	12.795.166	0	9.277.755	0	0	0	22.072.921	1.508.728	20.564.193
4	CROATIA	34.166.082	0	19.604.831	458.873	0	308.346	54.538.132	6.118.709	48.419.423
5	EUROHERC	40.864.483	0	31.137.928	50.000	0	0	72.052.411	2.355.275	69.697.136
6	GRAWE	13.758.272	0	38.709.668	39.053	0	0	52.506.993	10.157.268	42.349.725
7	SARAJEVO	33.876.907	0	42.974.770	25.000	0	0	76.876.677	12.487.831	64.388.846
8	TRIGLAV	27.951.807	0	16.381.762	582.612	0	847.667	45.763.848	14.566.459	31.197.389
9	UNIQA	15.128.198	0	12.856.434	0	0	0	27.984.632	10.565.356	17.419.276
10	VIENNA	2.303.427	0	290.275	0	0	0	2.593.702	385.002	2.208.700
	NEŽIVOTNA OSIGURANJA	286.709.620	0	230.702.253	1.931.599	0	2.387.276	521.730.748	80.473.318	441.257.430
1	ADRIATIC	49.455	22.164.523	693.903	0	0	0	22.907.881	0	22.907.881
2	CROATIA	10.220	26.191.499	540.212	0	0	8.816	26.750.747	0	26.750.747
3	GRAWE	630.378	184.629.873	5.484.848	0	0	0	190.745.099	1.247.687	189.497.412
4	SARAJEVO	831.595	13.451.416	68.775	0	0	0	14.351.786	0	14.351.786
5	TRIGLAV	58.203	89.517.933	982.483	0	0	0	90.558.619	1.229.718	89.328.901
6	UNIQA	7.763.096	161.275.888	2.586.096	0	0	0	171.625.080	309.064	171.316.016
7	VIENNA	5.589.110	194.204.243	3.528.139	0	0	0	203.321.492	559.371	202.762.121
	ŽIVOTNA OSIGURANJA	14.932.057	691.435.375	13.884.456	0	0	8.816	720.260.704	3.345.840	716.914.864
1	BOSNA RE	29.799.539	0	134.192.921	-1.601.906	0	2.529.335	164.919.889	122.812.338	42.107.551
	REOSIGURANJA	29.799.539	0	134.192.921	-1.601.906	0	2.529.335	164.919.889	122.812.338	42.107.551

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 30.09.2024. godine

KM

Red br.	Društva za osiguranje	Prijenosne premije	Matemat. rezerva osigurnja	Rezerve za nastale prijav. i n.n štete	Rez. za pov. prem. ov. i neov. o rez. (bon. i pop.)	Rezerva za regresna potraživanja	Rezerve za neistekle rizike	Ukupno BRUTO iznos	Udio reosiguranja u tehničkim rezervama	Tehničke rezerve NETO iznos
1	ADRIATIC	42.813.392	22.164.523	31.306.967	40.000	0	0	96.324.882	2.348.783	93.976.099
2	ASA CENTRAL	63.101.341	0	28.855.766	736.061	0	1.231.263	93.924.431	19.979.907	73.944.524
3	CAMELIJA	12.795.166	0	9.277.755	0	0	0	22.072.921	1.508.728	20.564.193
4	CROATIA	34.176.302	26.191.499	20.145.043	458.873	0	317.162	81.288.879	6.118.709	75.170.170
5	EUROHERC	40.864.483	0	31.137.928	50.000	0	0	72.052.411	2.355.275	69.697.136
6	GRAWE	14.388.650	184.629.873	44.194.516	39.053	0	0	243.252.092	11.404.955	231.847.137
7	SARAJEVO	34.708.502	13.451.416	43.043.545	25.000	0	0	91.228.463	12.487.831	78.740.632
8	TRIGLAV	28.010.010	89.517.933	17.364.245	582.612	0	847.667	136.322.467	15.796.177	120.526.290
9	UNIQA	22.891.294	161.275.888	15.442.530	0	0	0	199.609.712	10.874.420	188.735.292
10	VIENNA	7.892.537	194.204.243	3.818.414	0	0	0	205.915.194	944.373	204.970.821
UKUPNO		301.641.677	691.435.375	244.586.709	1.931.599	0	2.396.092	1.241.991.452	83.819.158	1.158.172.294