

BILANCA STANJA - AKTIVA
na dan 31.12.2023. godine

KM

Red br.	Društva za osiguranje	Nematerijalna imovina	Materijalna imovina	Ulaganja	Ulaganja na rizik vlasnika polica života	Udeo reosig. u teh. rezervama	Odgodoena porezna imovina	Potraživajna	Ostala imovina	Plaćeni troškovi dubučeg r.	Ukupna aktiva
1	ADRIATIC	2.588.553	20.157.094	62.486.750	0	2.140.010	0	11.053.191	2.587.174	9.132.859	110.145.631
2	ASA CENTRAL	1.772.561	2.665.204	75.214.600	0	16.217.505	0	17.538.486	2.695.112	20.448.734	136.552.202
3	CAMELIJA	34.420	5.543.138	18.430.407	0	1.173.416	0	527.230	1.962.112	1.582.556	29.253.279
4	CROATIA	253.005	14.626.165	50.222.863	0	5.900.340	0	6.453.442	1.066.049	7.917.190	86.439.054
5	EUROHERC	6.525	38.905.490	65.755.302	0	2.121.479	0	8.121.190	9.282.318	6.135.879	130.328.183
6	GRAWE	21.629	1.599.876	54.920.912	0	9.074.310	0	1.317.709	3.735.019	4.614.824	75.284.279
7	SARAJEVO	1.753.725	38.908.827	32.774.811	0	13.730.198	0	9.630.507	1.229.011	6.908.041	104.935.120
8	TRIGLAV	224.559	9.925.470	37.552.558	0	12.362.456	0	13.396.321	6.551.273	5.365.571	85.378.208
9	UNIQA	1.476.802	3.459.947	24.382.959	0	9.506.750	39.824	3.101.269	1.659.282	10.634.778	54.261.611
10	VIENNA	0	0	8.304.773	0	209.457	0	389.044	910.408	317.920	10.131.602
	NEŽIVOTNA OSIGURANJA	8.131.779	135.791.211	430.045.935	0	72.435.921	39.824	71.528.389	31.677.758	73.058.352	822.709.169
1	ADRIATIC	0	4.821.854	23.085.989	0	0	0	56.786	4.862.996	234.932	33.062.557
2	CROATIA	0	3.459.908	28.445.690	0	0	0	95.087	876.300	256	32.877.241
3	GRAWE	59.993	6.903.663	186.609.881	0	1.255.229	0	1.506.164	3.712.710	3.231.793	203.279.433
4	SARAJEVO	312.471	3.742.095	20.161.369	0	0	0	32.821	1.082.951	0	25.331.707
5	TRIGLAV	0	17.958	86.214.589	0	1.240.330	56.450	384.505	8.316.028	2.179.433	98.409.293
6	UNIQA	1.409.583	6.571.573	177.951.074	0	314.535	422.809	1.535.654	5.948.238	98.183	194.251.649
7	VIENNA	957.722	2.401.481	207.105.508	0	726.099	104.575	809.920	1.247.469	3.486.779	216.839.553
	ŽIVOTNA OSIGURANJA	2.739.769	27.918.532	729.574.100	0	3.536.193	583.834	4.420.937	26.046.692	9.231.376	804.051.433
1	BOSNA RE	16.434	3.127.946	63.178.875	0	109.190.987	0	16.614.575	3.010.436	6.589.786	201.729.039
	REOSIGURANJA	16.434	3.127.946	63.178.875	0	109.190.987	0	16.614.575	3.010.436	6.589.786	201.729.039

Ukupno AKTIVA za Neživotno i Životno osiguranje
 na dan 31.12.2023. godine

KM

Red br.	Društva za osiguranje	Nematerijalna imovina	Materijalna imovina	Ulaganja	Ulaganja na rizik vlasnika polica života	Udeo reosig. u teh. rezervama	Odgodena porezna imovina	Potraživajna	Ostala imovina	Plaćeni troškovi dubučeg r.	Ukupna aktiva
1	ADRIATIC	2.588.553	24.978.948	85.572.739	0	2.140.010	0	11.109.977	7.450.170	9.367.791	143.208.188
2	ASA CENTRAL	1.772.561	2.665.204	75.214.600	0	16.217.505	0	17.538.486	2.695.112	20.448.734	136.552.202
3	CAMELIJA	34.420	5.543.138	18.430.407	0	1.173.416	0	527.230	1.962.112	1.582.556	29.253.279
4	CROATIA	253.005	18.086.073	78.668.553	0	5.900.340	0	6.548.529	1.942.349	7.917.446	119.316.295
5	EUROHERC	6.525	38.905.490	65.755.302	0	2.121.479	0	8.121.190	9.282.318	6.135.879	130.328.183
6	GRAWE	81.622	8.503.539	241.530.793	0	10.329.539	0	2.823.873	7.447.729	7.846.617	278.563.712
7	SARAJEVO	2.066.196	42.650.922	52.936.180	0	13.730.198	0	9.663.328	2.311.962	6.908.041	130.266.827
8	TRIGLAV	224.559	9.943.428	123.767.147	0	13.602.786	56.450	13.780.826	14.867.301	7.545.004	183.787.501
9	UNIQA	2.886.385	10.031.520	202.334.033	0	9.821.285	462.633	4.636.923	7.607.520	10.732.961	248.513.260
10	VIENNA	957.722	2.401.481	215.410.281	0	935.556	104.575	1.198.964	2.157.877	3.804.699	226.971.155
UKUPNO		10.871.548	163.709.743	1.159.620.035	0	75.972.114	623.658	75.949.326	57.724.450	82.289.728	1.626.760.602

BILANCA STANJA - PASIVA
na dan 31.12.2023. 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	40.764.563	0	64.839.013	0	0	0	0	0	3.691.182	850.873	110.145.631
2	ASA CENTRAL	33.348.085	0	80.903.213	0	141.878	0	0	2.802	8.860.222	13.296.002	136.552.202
3	CAMELIJA	9.611.179	0	18.706.996	0	0	0	0	0	935.104	0	29.253.279
4	CROATIA	17.868.156	0	53.249.737	0	0	0	0	11.147.604	1.966.048	2.207.509	86.439.054
5	EUROHERC	61.473.192	0	65.187.043	0	0	0	0	567.573	3.098.476	1.899	130.328.183
6	GRAWE	21.879.244	0	50.432.151	0	641.628	0	0	0	2.177.835	153.421	75.284.279
7	SARAJEVO	25.562.000	0	73.284.856	0	513.040	508.901	0	269.854	4.358.462	438.007	104.935.120
8	TRIGLAV	29.669.960	0	39.607.448	0	930.704	176.248	0	0	6.190.384	8.803.464	85.378.208
9	UNIQA	16.511.514	0	27.246.164	0	442.524	0	0	0	4.167.496	5.893.913	54.261.611
10	VIENNA	7.856.761	0	1.891.876	0	52.457	0	0	0	256.642	73.866	10.131.602
	NEŽIVOTNA OSIGURANJA	264.544.654	0	475.348.497	0	2.722.231	685.149	0	11.987.833	35.701.851	31.718.954	822.709.169
1	ADRIATIC	11.151.086	0	21.541.474	0	0	0	0	0	369.997	0	33.062.557
2	CROATIA	9.801.815	0	22.437.474	0	0	0	0	0	602.476	35.476	32.877.241
3	GRAWE	13.394.915	0	187.778.592	0	424.802	0	0	0	1.416.698	264.426	203.279.433
4	SARAJEVO	10.779.094	0	14.327.102	0	0	0	0	0	47.027	178.484	25.331.707
5	TRIGLAV	12.331.419	0	83.209.777	0	21.941	0	0	0	614.835	2.231.321	98.409.293
6	UNIQA	18.960.230	0	168.865.223	0	73.733	0	0	2.904.737	3.003.045	444.681	194.251.649
7	VIENNA	13.075.598	0	198.746.874	0	421.227	0	0	1.461.669	2.676.017	458.168	216.839.553
	ŽIVOTNA OSIGURANJA	89.494.157	0	696.906.516	0	941.703	0	0	4.366.406	8.730.095	3.612.556	804.051.433
1	BOSNA RE	38.687.122	0	146.253.366	0	206.463	0	0	0	13.152.376	3.429.712	201.729.039
	REOSIGURANJA	38.687.122	0	146.253.366	0	206.463	0	0	0	13.152.376	3.429.712	201.729.039

Ukupno PASIVA za Neživotno i Životno osiguranje
 na dan 31.12.2023. 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	51.915.649	0	86.380.487	0	0	0	0	0	4.061.179	850.873	143.208.188
2	ASA CENTRAL	33.348.085	0	80.903.213	0	141.878	0	0	2.802	8.860.222	13.296.002	136.552.202
3	CAMELIJA	9.611.179	0	18.706.996	0	0	0	0	0	935.104	0	29.253.279
4	CROATIA	27.669.971	0	75.687.211	0	0	0	0	11.147.604	2.568.524	2.242.985	119.316.295
5	EUROHERC	61.473.192	0	65.187.043	0	0	0	0	567.573	3.098.476	1.899	130.328.183
6	GRAWE	35.274.159	0	238.210.743	0	1.066.430	0	0	0	3.594.533	417.847	278.563.712
7	SARAJEVO	36.341.094	0	87.611.958	0	513.040	508.901	0	269.854	4.405.489	616.491	130.266.827
8	TRIGLAV	42.001.379	0	122.817.225	0	952.645	176.248	0	0	6.805.219	11.034.785	183.787.501
9	UNIQA	35.471.744	0	196.111.387	0	516.257	0	0	2.904.737	7.170.541	6.338.594	248.513.260
10	VIENNA	20.932.359	0	200.638.750	0	473.684	0	0	1.461.669	2.932.659	532.034	226.971.155
	UKUPNO	354.038.811	0	1.172.255.013	0	3.663.934	685.149	0	16.354.239	44.431.946	35.331.510	1.626.760.602

KAPITAL I REZERVE
 na dan 31.12.2023. 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	5.172.653	2.658.231	15.738.814	6.905.770	0	40.764.563
2	ASA CENTRAL	18.447.472	0	0	4.611.868	5.498.036	4.790.709	0	33.348.085
3	CAMELIJA	8.000.000	0	0	1.550.112	0	61.067	0	9.611.179
4	CROATIA	10.018.520	0	759.108	4.728.431	2.505.011	-142.914	0	17.868.156
5	EUROHERC	10.032.000	0	3.850.285	2.508.000	36.427.467	8.655.440	0	61.473.192
6	GRAWE	10.000.000	0	-649.243	2.500.000	6.666.273	3.362.214	0	21.879.244
7	SARAJEVO	40.346.330	0	6.633.632	3.098.124	-26.312.745	1.796.659	0	25.562.000
8	TRIGLAV	13.776.840	0	1.586.228	4.003.602	8.391.675	1.911.615	0	29.669.960
9	UNIQA	10.000.000	0	-358.415	2.642.101	1.888.392	2.339.436	0	16.511.514
10	VIENNA	6.000.000	0	0	1.635.992	43.157	177.612	0	7.856.761
NEŽIVOTNA OSIGURANJA		136.910.257	0	16.994.248	29.936.461	50.846.080	29.857.608	0	264.544.654
1	ADRIATIC	6.000.000	0	1.456.781	1.534.087	1.298.297	861.921	0	11.151.086
2	CROATIA	6.000.000	0	0	1.197.278	427.273	2.177.264	0	9.801.815
3	GRAWE	6.000.000	0	2.017.843	1.500.000	3.751.307	125.765	0	13.394.915
4	SARAJEVO	6.000.000	0	0	3.667.122	843.750	268.222	0	10.779.094
5	TRIGLAV	7.469.200	0	-508.054	1.960.706	2.497.525	912.042	0	12.331.419
6	UNIQA	6.002.940	0	-3.805.504	9.843.199	4.140.341	2.779.254	0	18.960.230
7	VIENNA	6.000.000	0	-941.173	1.907.976	5.051.535	1.057.260	0	13.075.598
ŽIVOTNA OSIGURANJA		43.472.140	0	-1.780.107	21.610.368	18.010.028	8.181.728	0	89.494.157
1	BOSNA RE	6.339.300	0	3.867.116	20.098.815	5.099.855	3.282.036	0	38.687.122
REOSIGURANJA		6.339.300	0	3.867.116	20.098.815	5.099.855	3.282.036	0	38.687.122

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
 na dan 31.12.2023. 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	6.629.434	4.192.318	17.037.111	7.767.691	0	51.915.649
2	ASA CENTRAL	18.447.472	0	0	4.611.868	5.498.036	4.790.709	0	33.348.085
3	CAMELIJA	8.000.000	0	0	1.550.112	0	61.067	0	9.611.179
4	CROATIA	16.018.520	0	759.108	5.925.709	2.932.284	2.034.350	0	27.669.971
5	EUROHERC	10.032.000	0	3.850.285	2.508.000	36.427.467	8.655.440	0	61.473.192
6	GRAWE	16.000.000	0	1.368.600	4.000.000	10.417.580	3.487.979	0	35.274.159
7	SARAJEVO	46.346.330	0	6.633.632	6.765.246	-25.468.995	2.064.881	0	36.341.094
8	TRIGLAV	21.246.040	0	1.078.174	5.964.308	10.889.200	2.823.657	0	42.001.379
9	UNIQA	16.002.940	0	-4.163.919	12.485.300	6.028.733	5.118.690	0	35.471.744
10	VIENNA	12.000.000	0	-941.173	3.543.968	5.094.692	1.234.872	0	20.932.359
UKUPNO		180.382.397	0	15.214.141	51.546.829	68.856.108	38.039.336	0	354.038.811

TEHNIČKE REZERVE
na dan 31.12.2023. 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	37.668.338	0	27.130.675	40.000	0	0	64.839.013	2.140.010	62.699.003
2	ASA CENTRAL	54.347.968	0	24.851.394	667.588	0	1.036.263	80.903.213	16.217.505	64.685.708
3	CAMELIJA	10.934.886	0	7.772.110	0	0	0	18.706.996	1.173.416	17.533.580
4	CROATIA	32.779.807	0	19.702.710	458.874	0	308.346	53.249.737	5.900.340	47.349.397
5	EUROHERC	36.559.859	0	28.577.184	50.000	0	0	65.187.043	2.121.479	63.065.564
6	GRAWE	13.753.535	0	36.638.616	40.000	0	0	50.432.151	9.074.310	41.357.841
7	SARAJEVO	29.768.011	0	43.491.845	25.000	0	0	73.284.856	13.730.198	59.554.658
8	TRIGLAV	23.642.583	0	14.534.586	582.612	0	847.667	39.607.448	12.362.456	27.244.992
9	UNIQA	14.428.094	0	12.689.561	128.509	0	0	27.246.164	9.506.750	17.739.414
10	VIENNA	1.708.908	0	182.968	0	0	0	1.891.876	209.457	1.682.419
	NEŽIVOTNA OSIGURANJA	255.591.989	0	215.571.649	1.992.583	0	2.192.276	475.348.497	72.435.921	402.912.576
1	ADRIATIC	61.503	21.019.111	460.860	0	0	0	21.541.474	0	21.541.474
2	CROATIA	7.437	21.777.503	643.717	0	0	8.817	22.437.474	0	22.437.474
3	GRAWE	689.929	182.551.207	4.537.456	0	0	0	187.778.592	1.255.229	186.523.363
4	SARAJEVO	638.523	13.513.538	175.041	0	0	0	14.327.102	0	14.327.102
5	TRIGLAV	60.959	82.207.218	941.600	0	0	0	83.209.777	1.240.330	81.969.447
6	UNIQA	5.150.381	160.947.834	2.767.008	0	0	0	168.865.223	314.535	168.550.688
7	VIENNA	4.833.257	190.632.555	3.281.062	0	0	0	198.746.874	726.099	198.020.775
	ŽIVOTNA OSIGURANJA	11.441.989	672.648.966	12.806.744	0	0	8.817	696.906.516	3.536.193	693.370.323
1	BOSNA RE	32.255.296	0	113.070.641	-1.601.906	0	2.529.335	146.253.366	109.190.987	37.062.379
	REOSIGURANJA	32.255.296	0	113.070.641	-1.601.906	0	2.529.335	146.253.366	109.190.987	37.062.379

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 31.12.2023. 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	37.729.841	21.019.111	27.591.535	40.000	0	0	86.380.487	2.140.010	84.240.477
2	ASA CENTRAL	54.347.968	0	24.851.394	667.588	0	1.036.263	80.903.213	16.217.505	64.685.708
3	CAMELIJA	10.934.886	0	7.772.110	0	0	0	18.706.996	1.173.416	17.533.580
4	CROATIA	32.787.244	21.777.503	20.346.427	458.874	0	317.163	75.687.211	5.900.340	69.786.871
5	EUROHERC	36.559.859	0	28.577.184	50.000	0	0	65.187.043	2.121.479	63.065.564
6	GRAWE	14.443.464	182.551.207	41.176.072	40.000	0	0	238.210.743	10.329.539	227.881.204
7	SARAJEVO	30.406.534	13.513.538	43.666.886	25.000	0	0	87.611.958	13.730.198	73.881.760
8	TRIGLAV	23.703.542	82.207.218	15.476.186	582.612	0	847.667	122.817.225	13.602.786	109.214.439
9	UNIQA	19.578.475	160.947.834	15.456.569	128.509	0	0	196.111.387	9.821.285	186.290.102
10	VIENNA	6.542.165	190.632.555	3.464.030	0	0	0	200.638.750	935.556	199.703.194
UKUPNO		267.033.978	672.648.966	228.378.393	1.992.583	0	2.201.093	1.172.255.013	75.972.114	1.096.282.899