

BILANCA STANJA - AKTIVA
na dan 31.12.2024. 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 dubućeg r.	Ukupna aktiva
1	ADRIATIC	2.506.895	21.964.860	69.076.391	0	2.853.621	0	12.599.145	2.480.636	9.749.329	121.230.877
2	ASA CENTRAL	2.347.105	4.155.644	71.692.092	0	17.213.433	0	24.467.176	5.516.586	23.454.602	148.846.638
3	CAMELIJA	109.547	7.221.636	21.127.460	0	1.234.611	0	969.344	1.640.926	1.967.799	34.271.323
4	CROATIA	315.307	12.383.202	50.540.961	0	5.597.644	0	6.896.270	355.777	8.606.578	84.695.739
5	EUROHERC	4.658	38.474.726	75.075.288	0	2.633.720	0	8.371.238	12.669.691	6.465.438	143.694.759
6	GRAWE	17.230	1.686.721	56.397.667	0	10.023.636	0	1.554.836	7.180.613	3.839.707	80.700.410
7	SARAJEVO	1.872.303	38.680.497	32.783.914	0	12.439.520	0	10.324.600	1.500.283	7.866.818	105.467.935
8	TRIGLAV	127.355	11.220.594	41.088.070	0	14.879.371	0	11.874.903	3.888.354	9.151.342	92.229.989
9	UNIQA	1.497.507	3.480.706	25.482.969	0	9.775.602	30.827	2.069.413	3.165.180	11.296.479	56.798.683
10	VIENNA	0	0	8.796.131	0	389.227	0	1.234.701	413.508	500.520	11.334.087
NEŽIVOTNA OSIGURANJA		8.797.907	139.268.586	452.060.943	0	77.040.385	30.827	80.361.626	38.811.554	82.898.612	879.270.440
1	ADRIATIC	0	5.753.952	28.710.170	0	0	0	87.702	1.874.655	244.393	36.670.872
2	CROATIA	0	4.674.292	31.593.178	0	0	0	1.115.826	488.199	489	37.871.984
3	GRAWE	53.859	6.772.279	189.385.001	0	1.276.218	0	1.892.552	8.275.723	3.459.823	211.115.455
4	SARAJEVO	365.531	3.717.804	20.380.017	0	0	0	38.864	1.449.144	0	25.951.360
5	TRIGLAV	0	297.590	94.338.888	0	1.203.581	52.278	636.228	13.600.231	3.235.604	113.364.400
6	UNIQA	1.292.327	6.755.907	183.459.272	0	376.665	315.127	1.739.638	4.692.333	249.428	198.880.697
7	VIENNA	1.327.882	2.254.127	215.040.558	0	589.052	56.682	685.325	2.683.535	4.022.648	226.659.809
ŽIVOTNA OSIGURANJA		3.039.599	30.225.951	762.907.084	0	3.445.516	424.087	6.196.135	33.063.820	11.212.385	850.514.577
1	BOSNA RE	9.807	3.057.180	69.115.252	0	115.462.969	723	13.848.396	5.138.757	7.740.762	214.373.846
REOSIGURANJA		9.807	3.057.180	69.115.252	0	115.462.969	723	13.848.396	5.138.757	7.740.762	214.373.846

Ukupno AKTIVA za Neživotno i Životno osiguranje
na dan 31.12.2024. 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 dubućeg r.	Ukupna aktiva
1	ADRIATIC	2.506.895	27.718.812	97.786.561	0	2.853.621	0	12.686.847	4.355.291	9.993.722	157.901.749
2	ASA CENTRAL	2.347.105	4.155.644	71.692.092	0	17.213.433	0	24.467.176	5.516.586	23.454.602	148.846.638
3	CAMELIJA	109.547	7.221.636	21.127.460	0	1.234.611	0	969.344	1.640.926	1.967.799	34.271.323
4	CROATIA	315.307	17.057.494	82.134.139	0	5.597.644	0	8.012.096	843.976	8.607.067	122.567.723
5	EUROHERC	4.658	38.474.726	75.075.288	0	2.633.720	0	8.371.238	12.669.691	6.465.438	143.694.759
6	GRAWE	71.089	8.459.000	245.782.668	0	11.299.854	0	3.447.388	15.456.336	7.299.530	291.815.865
7	SARAJEVO	2.237.834	42.398.301	53.163.931	0	12.439.520	0	10.363.464	2.949.427	7.866.818	131.419.295
8	TRIGLAV	127.355	11.518.184	135.426.958	0	16.082.952	52.278	12.511.131	17.488.585	12.386.946	205.594.389
9	UNIQA	2.789.834	10.236.613	208.942.241	0	10.152.267	345.954	3.809.051	7.857.513	11.545.907	255.679.380
10	VIENNA	1.327.882	2.254.127	223.836.689	0	978.279	56.682	1.920.026	3.097.043	4.523.168	237.993.896
UKUPNO		11.837.506	169.494.537	1.214.968.027	0	80.485.901	454.914	86.557.761	71.875.374	94.110.997	1.729.785.017

BILANCA STANJA - PASIVA
na dan 31.12.2024. godine

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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	Odgodoena porezna obaveza	Depoz. zadržani iz posla pred. u reosiguranje	Finansijske obaveze	Ostale obaveze	Odg. plać. troškova i prihod bud. razdoblja	Ukupna pasiva
1	ADRIATIC	46.523.426	0	69.494.475	0	0	0	0	0	4.371.051	841.925	121.230.877
2	ASA CENTRAL	33.077.476	0	88.356.874	0	175.007	0	0	0	11.077.709	16.159.572	148.846.638
3	CAMELIJA	9.688.719	0	23.794.635	0	0	0	0	0	787.969	0	34.271.323
4	CROATIA	18.886.954	0	51.618.497	0	0	0	0	8.819.803	2.822.190	2.548.295	84.695.739
5	EUROHERC	70.845.729	0	68.781.215	0	0	0	0	972.022	3.095.793	0	143.694.759
6	GRAWE	26.868.663	0	49.832.561	0	611.386	0	0	0	3.116.714	271.086	80.700.410
7	SARAJEVO	25.612.365	0	74.652.890	0	99.817	501.216	0	82.647	3.912.463	606.537	105.467.935
8	TRIGLAV	31.953.115	0	44.969.785	0	1.173.369	207.316	0	0	6.938.910	6.987.494	92.229.989
9	UNIQA	18.184.800	0	29.629.606	0	558.981	0	0	0	3.988.171	4.437.125	56.798.683
10	VIENNA	7.847.569	0	2.202.635	0	53.861	0	0	0	409.145	820.877	11.334.087
NEŽIVOTNA OSIGURANJA		289.488.816	0	503.333.173	0	2.672.421	708.532	0	9.874.472	40.520.115	32.672.911	879.270.440
1	ADRIATIC	14.869.780	0	21.612.037	0	0	0	0	0	189.055	0	36.670.872
2	CROATIA	10.358.448	0	26.353.787	0	0	0	0	0	1.148.559	11.190	37.871.984
3	GRAWE	14.137.467	0	194.937.208	0	570.105	0	0	0	1.272.883	197.792	211.115.455
4	SARAJEVO	11.378.612	0	14.522.043	0	0	0	0	0	49.046	1.659	25.951.360
5	TRIGLAV	13.047.189	0	91.524.134	0	26.167	0	0	0	548.011	8.218.899	113.364.400
6	UNIQA	20.936.048	0	173.160.745	0	81.612	0	0	1.418.121	2.940.845	343.326	198.880.697
7	VIENNA	14.057.469	0	204.607.443	2.861.838	423.829	0	0	1.061.085	3.461.171	186.974	226.659.809
ŽIVOTNA OSIGURANJA		98.785.013	0	726.717.397	2.861.838	1.101.713	0	0	2.479.206	9.609.570	8.959.840	850.514.577
1	BOSNA RE	37.743.877	0	159.719.614	0	205.288	533.725	0	0	12.008.778	4.162.564	214.373.846
REOSIGURANJA		37.743.877	0	159.719.614	0	205.288	533.725	0	0	12.008.778	4.162.564	214.373.846

Ukupno PASIVA za Neživotno i Životno osiguranje
 na dan 31.12.2024. godine

KM

Red br.	Društva za osiguranje	<i>Kapital i rezerve-vl.k.</i>	<i>Obaveze drugog reda - podređene obaveze</i>	<i>Tehničke rezerve</i>	<i>Teh. rez. ŽO kada ugovarač snosi rizik</i>	<i>Ostale rezerve</i>	<i>Odgođena porezna obaveza</i>	<i>Depoz. zadržani iz posla pred. u reosiguranje</i>	<i>Finansijske obaveze</i>	<i>Ostale obaveze</i>	<i>Odg. plać. troškova i prihod bud. razdoblja</i>	<i>Ukupna p a s i v a</i>
1	ADRIATIC	61.393.206	0	91.106.512	0	0	0	0	0	4.560.106	841.925	157.901.749
2	ASA CENTRAL	33.077.476	0	88.356.874	0	175.007	0	0	0	11.077.709	16.159.572	148.846.638
3	CAMELIJA	9.688.719	0	23.794.635	0	0	0	0	0	787.969	0	34.271.323
4	CROATIA	29.245.402	0	77.972.284	0	0	0	0	8.819.803	3.970.749	2.559.485	122.567.723
5	EUROHERC	70.845.729	0	68.781.215	0	0	0	0	972.022	3.095.793	0	143.694.759
6	GRAWE	41.006.130	0	244.769.769	0	1.181.491	0	0	0	4.389.597	468.878	291.815.865
7	SARAJEVO	36.990.977	0	89.174.933	0	99.817	501.216	0	82.647	3.961.509	608.196	131.419.295
8	TRIGLAV	45.000.304	0	136.493.919	0	1.199.536	207.316	0	0	7.486.921	15.206.393	205.594.389
9	UNIQA	39.120.848	0	202.790.351	0	640.593	0	0	1.418.121	6.929.016	4.780.451	255.679.380
10	VIENNA	21.905.038	0	206.810.078	2.861.838	477.690	0	0	1.061.085	3.870.316	1.007.851	237.993.896
UKUPNO		388.273.829	0	1.230.050.570	2.861.838	3.774.134	708.532	0	12.353.678	50.129.685	41.632.751	1.729.785.017

KAPITAL I REZERVE
na dan 31.12.2024. 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	8.176.506	2.658.231	19.625.142	5.774.452	0	46.523.426
2	ASA CENTRAL	18.447.472	0	0	4.611.868	4.142.918	5.875.218	0	33.077.476
3	CAMELIJA	8.000.000	0	0	1.611.179	0	77.540	0	9.688.719
4	CROATIA	10.018.520	0	946.525	4.728.431	2.370.988	822.490	0	18.886.954
5	EUROHERC	10.032.000	0	9.815.993	2.508.000	40.066.907	8.422.829	0	70.845.729
6	GRAWE	10.000.000	0	106.710	2.500.000	8.652.780	5.609.173	0	26.868.663
7	SARAJEVO	40.346.330	0	6.556.790	4.894.784	-26.235.903	50.364	0	25.612.365
8	TRIGLAV	13.776.840	0	1.865.841	3.828.841	10.303.290	2.178.303	0	31.953.115
9	UNIQA	10.000.000	0	-277.447	2.642.101	4.227.502	1.592.644	0	18.184.800
10	VIENNA	6.000.000	0	0	1.635.992	69.798	141.779	0	7.847.569
NEŽIVOTNA OSIGURANJA		136.910.257	0	27.190.918	31.619.427	63.223.422	30.544.792	0	289.488.816
1	ADRIATIC	6.000.000	0	3.936.394	1.534.087	2.160.218	1.239.081	0	14.869.780
2	CROATIA	6.000.000	0	19.613	1.197.278	1.240.359	1.901.198	0	10.358.448
3	GRAWE	6.000.000	0	2.293.396	1.500.000	3.877.072	466.999	0	14.137.467
4	SARAJEVO	6.000.000	0	0	3.935.344	843.750	599.518	0	11.378.612
5	TRIGLAV	7.469.200	0	-470.503	1.960.706	3.209.567	878.219	0	13.047.189
6	UNIQA	6.002.940	0	-2.836.367	9.843.199	6.919.595	1.006.681	0	20.936.048
7	VIENNA	6.000.000	0	-510.138	1.907.976	5.230.124	1.429.507	0	14.057.469
ŽIVOTNA OSIGURANJA		43.472.140	0	2.432.395	21.878.590	23.480.685	7.521.203	0	98.785.013
1	BOSNA RE	6.339.300	0	4.797.025	20.098.815	2.741.131	3.767.606	0	37.743.877
REOSIGURANJA		6.339.300	0	4.797.025	20.098.815	2.741.131	3.767.606	0	37.743.877

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
na dan 31.12.2024. 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	12.112.900	4.192.318	21.785.360	7.013.533	0	61.393.206
2	ASA CENTRAL	18.447.472	0	0	4.611.868	4.142.918	5.875.218	0	33.077.476
3	CAMELIJA	8.000.000	0	0	1.611.179	0	77.540	0	9.688.719
4	CROATIA	16.018.520	0	966.138	5.925.709	3.611.347	2.723.688	0	29.245.402
5	EUROHERC	10.032.000	0	9.815.993	2.508.000	40.066.907	8.422.829	0	70.845.729
6	GRAWE	16.000.000	0	2.400.106	4.000.000	12.529.852	6.076.172	0	41.006.130
7	SARAJEVO	46.346.330	0	6.556.790	8.830.128	-25.392.153	649.882	0	36.990.977
8	TRIGLAV	21.246.040	0	1.395.338	5.789.547	13.512.857	3.056.522	0	45.000.304
9	UNIQA	16.002.940	0	-3.113.814	12.485.300	11.147.097	2.599.325	0	39.120.848
10	VIENNA	12.000.000	0	-510.138	3.543.968	5.299.922	1.571.286	0	21.905.038
UKUPNO		180.382.397	0	29.623.313	53.498.017	86.704.107	38.065.995	0	388.273.829

TEHNIČKE REZERVE
na dan 31.12.2024. godine

KM

Red br.	Društva za osiguranje	Prijenosne p r e m i j e	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	40.654.300	0	28.800.175	40.000	0	0	69.494.475	2.853.621	66.640.854
2	ASA CENTRAL	61.197.308	0	24.922.716	945.214	0	1.291.636	88.356.874	17.213.433	71.143.441
3	CAMELIJA	13.489.250	0	10.305.385	0	0	0	23.794.635	1.234.611	22.560.024
4	CROATIA	31.813.448	0	19.316.395	443.405	0	45.249	51.618.497	5.597.644	46.020.853
5	EUROHERC	38.693.033	0	30.038.182	50.000	0	0	68.781.215	2.633.720	66.147.495
6	GRAWE	13.013.303	0	36.779.258	40.000	0	0	49.832.561	10.023.636	39.808.925
7	SARAJEVO	31.973.942	0	42.653.948	25.000	0	0	74.652.890	12.439.520	62.213.370
8	TRIGLAV	26.688.311	0	16.889.945	631.331	0	760.198	44.969.785	14.879.371	30.090.414
9	UNIQA	17.982.306	0	11.647.300	0	0	0	29.629.606	9.775.602	19.854.004
10	VIENNA	1.855.679	0	346.956	0	0	0	2.202.635	389.227	1.813.408
NEŽIVOTNA OSIGURANJA		277.360.880	0	221.700.260	2.174.950	0	2.097.083	503.333.173	77.040.385	426.292.788
1	ADRIATIC	43.020	21.029.478	539.539	0	0	0	21.612.037	0	21.612.037
2	CROATIA	8.885	25.826.989	509.097	0	0	8.816	26.353.787	0	26.353.787
3	GRAWE	744.501	188.483.292	5.709.415	0	0	0	194.937.208	1.276.218	193.660.990
4	SARAJEVO	921.404	13.528.744	71.895	0	0	0	14.522.043	0	14.522.043
5	TRIGLAV	63.780	90.373.922	1.086.432	0	0	0	91.524.134	1.203.581	90.320.553
6	UNIQA	8.492.645	161.775.251	2.347.505	545.344	0	0	173.160.745	376.665	172.784.080
7	VIENNA	5.885.426	195.161.586	3.560.431	0	0	0	204.607.443	589.052	204.018.391
ŽIVOTNA OSIGURANJA		16.159.661	696.179.262	13.824.314	545.344	0	8.816	726.717.397	3.445.516	723.271.881
1	BOSNA RE	37.120.197	0	121.305.330	-1.506.873	0	2.800.960	159.719.614	115.462.969	44.256.645
REOSIGURANJA		37.120.197	0	121.305.330	-1.506.873	0	2.800.960	159.719.614	115.462.969	44.256.645

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 31.12.2024. godine

KM

Red br.	Društva za osiguranje	Prijenosne p r e m i j e	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	40.697.320	21.029.478	29.339.714	40.000	0	0	91.106.512	2.853.621	88.252.891
2	ASA CENTRAL	61.197.308	0	24.922.716	945.214	0	1.291.636	88.356.874	17.213.433	71.143.441
3	CAMELIJA	13.489.250	0	10.305.385	0	0	0	23.794.635	1.234.611	22.560.024
4	CROATIA	31.822.333	25.826.989	19.825.492	443.405	0	54.065	77.972.284	5.597.644	72.374.640
5	EUROHERC	38.693.033	0	30.038.182	50.000	0	0	68.781.215	2.633.720	66.147.495
6	GRAWE	13.757.804	188.483.292	42.488.673	40.000	0	0	244.769.769	11.299.854	233.469.915
7	SARAJEVO	32.895.346	13.528.744	42.725.843	25.000	0	0	89.174.933	12.439.520	76.735.413
8	TRIGLAV	26.752.091	90.373.922	17.976.377	631.331	0	760.198	136.493.919	16.082.952	120.410.967
9	UNIQA	26.474.951	161.775.251	13.994.805	545.344	0	0	202.790.351	10.152.267	192.638.084
10	VIENNA	7.741.105	195.161.586	3.907.387	0	0	0	206.810.078	978.279	205.831.799
UKUPNO		293.520.541	696.179.262	235.524.574	2.720.294	0	2.105.899	1.230.050.570	80.485.901	1.149.564.669