

BILANCA STANJA - AKTIVA
na dan 31.03.2024. 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 dubućeg r.	Ukupna aktiva
1	ADRIATIC	2.570.579	20.141.724	62.452.558	0	2.056.599	0	11.620.691	3.295.388	9.486.725	111.624.264
2	ASA CENTRAL	1.861.491	3.720.997	70.939.899	0	16.902.501	0	18.607.161	4.379.487	21.408.725	137.820.261
3	CAMELIJA	67.857	5.390.999	18.828.678	0	1.356.757	0	678.730	1.174.222	2.135.700	29.632.943
4	CROATIA	229.651	14.088.386	50.690.849	0	6.983.346	0	9.052.483	1.646.847	8.264.726	90.956.288
5	EUROHERC	6.058	38.530.515	66.340.417	0	1.966.516	0	8.689.540	11.526.505	6.308.169	133.367.720
6	GRAWE	20.529	1.597.111	54.538.059	0	9.189.574	0	1.511.925	2.887.867	4.856.163	74.601.228
7	SARAJEVO	1.762.588	38.786.404	32.782.431	0	15.069.414	0	12.431.674	920.310	7.129.370	108.882.191
8	TRIGLAV	199.694	9.744.541	37.484.534	0	15.372.160	0	13.092.801	9.100.751	6.481.998	91.476.479
9	UNIQA	1.489.582	3.538.380	24.458.447	0	11.322.022	35.594	3.377.423	3.075.933	10.682.386	57.979.767
10	VIENNA	0	0	8.542.609	0	277.710	0	456.098	888.658	363.672	10.528.747
NEŽIVOTNA OSIGURANJA		8.208.029	135.539.057	427.058.481	0	80.496.599	35.594	79.518.526	38.895.968	77.117.634	846.869.888
1	ADRIATIC	0	4.806.792	24.018.230	0	0	0	599.777	3.945.093	131.753	33.501.645
2	CROATIA	0	3.447.065	28.455.701	0	0	0	1.585.209	1.381.821	193	34.869.989
3	GRAWE	56.279	6.854.063	181.973.345	0	1.210.768	0	2.095.739	9.010.268	3.742.011	204.942.473
4	SARAJEVO	308.734	3.733.355	20.139.417	0	0	0	37.660	1.146.490	0	25.365.656
5	TRIGLAV	0	16.419	89.982.276	0	1.155.748	87.650	481.500	7.603.020	2.301.320	101.627.933
6	UNIQA	1.372.411	6.520.367	179.136.579	0	333.032	401.201	1.318.777	6.832.610	178.782	196.093.759
7	VIENNA	956.751	2.211.256	210.287.720	0	614.445	102.022	800.229	1.678.264	3.598.131	220.248.818
ŽIVOTNA OSIGURANJA		2.694.175	27.589.317	733.993.268	0	3.313.993	590.873	6.918.891	31.597.566	9.952.190	816.650.273
1	BOSNA RE	14.684	3.075.086	64.148.304	0	120.078.383	0	19.573.187	6.112.529	4.777.671	217.779.844
REOSIGURANJA		14.684	3.075.086	64.148.304	0	120.078.383	0	19.573.187	6.112.529	4.777.671	217.779.844

Ukupno AKTIVA za Neživotno i Životno osiguranje
na dan 31.03.2024. 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	2.570.579	24.948.516	86.470.788	0	2.056.599	0	12.220.468	7.240.481	9.618.478	145.125.909
2	ASA CENTRAL	1.861.491	3.720.997	70.939.899	0	16.902.501	0	18.607.161	4.379.487	21.408.725	137.820.261
3	CAMELIJA	67.857	5.390.999	18.828.678	0	1.356.757	0	678.730	1.174.222	2.135.700	29.632.943
4	CROATIA	229.651	17.535.451	79.146.550	0	6.983.346	0	10.637.692	3.028.668	8.264.919	125.826.277
5	EUROHERC	6.058	38.530.515	66.340.417	0	1.966.516	0	8.689.540	11.526.505	6.308.169	133.367.720
6	GRAWE	76.808	8.451.174	236.511.404	0	10.400.342	0	3.607.664	11.898.135	8.598.174	279.543.701
7	SARAJEVO	2.071.322	42.519.759	52.921.848	0	15.069.414	0	12.469.334	2.066.800	7.129.370	134.247.847
8	TRIGLAV	199.694	9.760.960	127.466.810	0	16.527.908	87.650	13.574.301	16.703.771	8.783.318	193.104.412
9	UNIQA	2.861.993	10.058.747	203.595.026	0	11.655.054	436.795	4.696.200	9.908.543	10.861.168	254.073.526
10	VIENNA	956.751	2.211.256	218.830.329	0	892.155	102.022	1.256.327	2.566.922	3.961.803	230.777.565
UKUPNO		10.902.204	163.128.374	1.161.051.749	0	83.810.592	626.467	86.437.417	70.493.534	87.069.824	1.663.520.161

BILANCA STANJA - PASIVA
na dan 31.03.2024. 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	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	41.374.630	0	65.897.890	0	0	0	0	0	3.487.418	864.326	111.624.264
2	ASA CENTRAL	34.298.523	0	81.147.899	0	141.196	0	0	2.015	9.570.182	12.660.446	137.820.261
3	CAMELIJA	9.699.535	0	19.339.072	0	0	0	0	0	417.101	177.235	29.632.943
4	CROATIA	17.685.966	0	54.880.874	0	0	0	0	10.665.124	3.591.814	4.132.510	90.956.288
5	EUROHERC	64.712.776	0	65.993.363	0	0	0	0	540.314	2.113.598	7.669	133.367.720
6	GRAWE	22.574.015	0	49.299.654	0	563.682	0	0	0	2.037.357	126.520	74.601.228
7	SARAJEVO	26.084.988	0	75.621.590	0	458.450	508.901	0	858.905	5.260.438	88.920	108.882.192
8	TRIGLAV	30.011.936	0	43.756.125	0	960.817	168.986	0	0	5.035.577	11.543.038	91.476.479
9	UNIQA	17.168.594	0	29.576.567	0	472.805	0	0	437.717	3.771.934	6.552.150	57.979.767
10	VIENNA	8.044.384	0	2.094.882	0	41.972	0	0	0	288.963	58.546	10.528.747
NEŽIVOTNA OSIGURANJA		271.655.347	0	487.607.916	0	2.638.922	677.887	0	12.504.075	35.574.382	36.211.360	846.869.889
1	ADRIATIC	11.207.457	0	22.117.109	0	0	0	0	0	177.079	0	33.501.645
2	CROATIA	9.945.206	0	24.144.361	0	0	0	0	0	742.872	37.550	34.869.989
3	GRAWE	13.379.868	0	188.993.223	0	424.802	0	0	0	1.921.211	223.369	204.942.473
4	SARAJEVO	10.935.524	0	14.397.658	0	0	0	0	0	4.625	27.848	25.365.655
5	TRIGLAV	12.526.886	0	84.716.477	0	21.941	0	0	0	371.529	3.991.100	101.627.933
6	UNIQA	19.920.347	0	168.965.769	0	73.733	0	0	3.790.178	2.961.257	382.475	196.093.759
7	VIENNA	13.148.058	0	202.093.552	0	421.227	0	0	1.333.126	2.608.395	644.460	220.248.818
ŽIVOTNA OSIGURANJA		91.063.346	0	705.428.149	0	941.703	0	0	5.123.304	8.786.968	5.306.802	816.650.272
1	BOSNA RE	38.934.067	0	157.148.048	0	206.463	0	0	0	19.460.696	2.030.570	217.779.844
REOSIGURANJA		38.934.067	0	157.148.048	0	206.463	0	0	0	19.460.696	2.030.570	217.779.844

Ukupno PASIVA za Neživotno i Životno osiguranje
 na dan 31.03.2024. 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	52.582.087	0	88.014.999	0	0	0	0	0	3.664.497	864.326	145.125.909
2	ASA CENTRAL	34.298.523	0	81.147.899	0	141.196	0	0	2.015	9.570.182	12.660.446	137.820.261
3	CAMELIJA	9.699.535	0	19.339.072	0	0	0	0	0	417.101	177.235	29.632.943
4	CROATIA	27.631.172	0	79.025.235	0	0	0	0	10.665.124	4.334.686	4.170.060	125.826.277
5	EUROHERC	64.712.776	0	65.993.363	0	0	0	0	540.314	2.113.598	7.669	133.367.720
6	GRAWE	35.953.883	0	238.292.877	0	988.484	0	0	0	3.958.568	349.889	279.543.701
7	SARAJEVO	37.020.512	0	90.019.248	0	458.450	508.901	0	858.905	5.265.063	116.768	134.247.847
8	TRIGLAV	42.538.822	0	128.472.602	0	982.758	168.986	0	0	5.407.106	15.534.138	193.104.412
9	UNIQA	37.088.941	0	198.542.336	0	546.538	0	0	4.227.895	6.733.191	6.934.625	254.073.526
10	VIENNA	21.192.442	0	204.188.434	0	463.199	0	0	1.333.126	2.897.358	703.006	230.777.565
UKUPNO		362.718.693	0	1.193.036.065	0	3.580.625	677.887	0	17.627.379	44.361.350	41.518.162	1.663.520.161

KAPITAL I REZERVE
na dan 31.03.2024. 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	5.170.426	2.658.231	22.644.584	612.294	0	41.374.630
2	ASA CENTRAL	18.447.472	0	0	4.611.868	5.498.036	5.741.147	0	34.298.523
3	CAMELIJA	8.000.000	0	0	1.611.179	0	88.356	0	9.699.535
4	CROATIA	10.018.520	0	748.750	4.728.431	2.362.097	-171.832	0	17.685.966
5	EUROHERC	10.032.000	0	4.726.485	2.508.000	45.082.907	2.363.384	0	64.712.776
6	GRAWE	10.000.000	0	-583.699	2.500.000	8.652.780	2.004.934	0	22.574.015
7	SARAJEVO	40.346.330	0	6.633.633	3.098.124	-24.516.086	522.987	0	26.084.988
8	TRIGLAV	13.776.840	0	1.520.878	4.003.602	10.303.290	407.326	0	30.011.936
9	UNIQA	10.000.000	0	-320.343	2.642.101	4.227.828	619.008	0	17.168.594
10	VIENNA	6.000.000	0	0	1.635.992	220.769	187.623	0	8.044.384
NEŽIVOTNA OSIGURANJA		136.910.257	0	17.896.130	29.997.528	74.476.205	12.375.227	0	271.655.347
1	ADRIATIC	6.000.000	0	1.456.781	1.534.087	2.160.218	56.371	0	11.207.457
2	CROATIA	6.000.000	0	0	1.197.278	2.604.537	143.391	0	9.945.206
3	GRAWE	6.000.000	0	1.691.994	1.500.000	3.877.072	310.802	0	13.379.868
4	SARAJEVO	6.000.000	0	0	3.667.122	1.111.972	156.430	0	10.935.524
5	TRIGLAV	7.469.200	0	-788.850	1.960.706	3.409.567	476.263	0	12.526.886
6	UNIQA	6.002.940	0	-3.611.034	9.843.199	6.919.595	765.647	0	19.920.347
7	VIENNA	6.000.000	0	-914.889	1.907.976	6.108.795	46.176	0	13.148.058
ŽIVOTNA OSIGURANJA		43.472.140	0	-2.165.998	21.610.368	26.191.756	1.955.080	0	91.063.346
1	BOSNA RE	6.339.300	0	3.867.116	20.098.815	8.381.891	246.945	0	38.934.067
REOSIGURANJA		6.339.300	0	3.867.116	20.098.815	8.381.891	246.945	0	38.934.067

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
na dan 31.03.2024. 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	6.627.207	4.192.318	24.804.802	668.665	0	52.582.087
2	ASA CENTRAL	18.447.472	0	0	4.611.868	5.498.036	5.741.147	0	34.298.523
3	CAMELIJA	8.000.000	0	0	1.611.179	0	88.356	0	9.699.535
4	CROATIA	16.018.520	0	748.750	5.925.709	4.966.634	-28.441	0	27.631.172
5	EUROHERC	10.032.000	0	4.726.485	2.508.000	45.082.907	2.363.384	0	64.712.776
6	GRAWE	16.000.000	0	1.108.295	4.000.000	12.529.852	2.315.736	0	35.953.883
7	SARAJEVO	46.346.330	0	6.633.633	6.765.246	-23.404.114	679.417	0	37.020.512
8	TRIGLAV	21.246.040	0	732.028	5.964.308	13.712.857	883.589	0	42.538.822
9	UNIQA	16.002.940	0	-3.931.377	12.485.300	11.147.423	1.384.655	0	37.088.941
10	VIENNA	12.000.000	0	-914.889	3.543.968	6.329.564	233.799	0	21.192.442
UKUPNO		180.382.397	0	15.730.132	51.607.896	100.667.961	14.330.307	0	362.718.693

TEHNIČKE REZERVE
na dan 31.03.2024. 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	38.286.269	0	27.571.621	40.000	0	0	65.897.890	2.056.599	63.841.291
2	ASA CENTRAL	55.049.557	0	24.647.579	336.500	0	1.114.263	81.147.899	16.902.501	64.245.398
3	CAMELIJA	11.035.057	0	8.304.015	0	0	0	19.339.072	1.356.757	17.982.315
4	CROATIA	34.298.283	0	19.815.372	458.873	0	308.346	54.880.874	6.983.346	47.897.528
5	EUROHERC	37.560.075	0	28.383.288	50.000	0	0	65.993.363	1.966.516	64.026.847
6	GRAWE	12.884.300	0	36.375.354	40.000	0	0	49.299.654	9.189.574	40.110.080
7	SARAJEVO	31.256.108	0	44.340.482	25.000	0	0	75.621.590	15.069.414	60.552.176
8	TRIGLAV	27.088.638	0	15.237.208	582.612	0	847.667	43.756.125	15.372.160	28.383.965
9	UNIQA	15.977.671	0	13.598.896	0	0	0	29.576.567	11.322.022	18.254.545
10	VIENNA	1.871.296	0	223.586	0	0	0	2.094.882	277.710	1.817.172
NEŽIVOTNA OSIGURANJA		265.307.254	0	218.497.401	1.532.985	0	2.270.276	487.607.916	80.496.599	407.111.317
1	ADRIATIC	71.580	21.548.958	496.571	0	0	0	22.117.109	0	22.117.109
2	CROATIA	11.508	23.589.795	534.242	0	0	8.816	24.144.361	0	24.144.361
3	GRAWE	618.949	183.213.896	5.160.378	0	0	0	188.993.223	1.210.768	187.782.455
4	SARAJEVO	666.903	13.624.290	106.465	0	0	0	14.397.658	0	14.397.658
5	TRIGLAV	48.992	83.769.528	897.957	0	0	0	84.716.477	1.155.748	83.560.729
6	UNIQA	5.980.191	160.172.310	2.813.268	0	0	0	168.965.769	333.032	168.632.737
7	VIENNA	5.092.958	193.551.653	3.448.941	0	0	0	202.093.552	614.445	201.479.107
ŽIVOTNA OSIGURANJA		12.491.081	679.470.430	13.457.822	0	0	8.816	705.428.149	3.313.993	702.114.156
1	BOSNA RE	30.882.537	0	125.338.082	-1.601.906	0	2.529.335	157.148.048	120.078.383	37.069.665
REOSIGURANJA		30.882.537	0	125.338.082	-1.601.906	0	2.529.335	157.148.048	120.078.383	37.069.665

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 31.03.2024. 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	38.357.849	21.548.958	28.068.192	40.000	0	0	88.014.999	2.056.599	85.958.400
2	ASA CENTRAL	55.049.557	0	24.647.579	336.500	0	1.114.263	81.147.899	16.902.501	64.245.398
3	CAMELIJA	11.035.057	0	8.304.015	0	0	0	19.339.072	1.356.757	17.982.315
4	CROATIA	34.309.791	23.589.795	20.349.614	458.873	0	317.162	79.025.235	6.983.346	72.041.889
5	EUROHERC	37.560.075	0	28.383.288	50.000	0	0	65.993.363	1.966.516	64.026.847
6	GRAWE	13.503.249	183.213.896	41.535.732	40.000	0	0	238.292.877	10.400.342	227.892.535
7	SARAJEVO	31.923.011	13.624.290	44.446.947	25.000	0	0	90.019.248	15.069.414	74.949.834
8	TRIGLAV	27.137.630	83.769.528	16.135.165	582.612	0	847.667	128.472.602	16.527.908	111.944.694
9	UNIQA	21.957.862	160.172.310	16.412.164	0	0	0	198.542.336	11.655.054	186.887.282
10	VIENNA	6.964.254	193.551.653	3.672.527	0	0	0	204.188.434	892.155	203.296.279
UKUPNO		277.798.335	679.470.430	231.955.223	1.532.985	0	2.279.092	1.193.036.065	83.810.592	1.109.225.473