BILANCA STANJA - AKTIVA
na dan 31.03.2025. godine

KM

Red br.	*Društva za osiguranje*	*Nematerijalna imovina*	*Materijalna imovina*	*Ulaganja*	*Ulaganja na riozik vlasnika polica života*	*Udeio reosig. u teh. rezervama*	*Odgođena porezna imovina*	*Potraživajna*	*Ostala imovina*	*Plaćeni troškovi dubućeg r.*	***Ukupna aktiva***
1	ADRIATIC	2.495.230	22.054.382	68.105.018	0	2.771.737	0	13.051.040	2.770.576	10.244.606	121.492.589
2	ASA CENTRAL	2.301.065	4.048.786	72.529.956	0	19.595.470	0	21.306.224	5.101.563	25.078.620	149.961.684
3	CAMELIJA	102.283	7.242.748	21.414.732	0	1.294.790	0	1.085.188	708.707	2.466.709	34.315.157
4	CROATIA	290.735	14.399.405	48.417.227	0	6.526.850	0	16.040.537	2.800.682	8.389.934	96.865.370
5	EUROHERC	4.191	38.311.553	77.074.790	0	2.161.885	0	10.197.353	12.682.652	7.178.691	147.611.115
6	GRAWE	16.130	1.624.529	59.311.623	0	9.950.135	0	1.689.632	2.612.565	3.596.790	78.801.404
7	SARAJEVO	1.861.706	38.527.643	32.780.014	0	12.819.545	0	13.934.921	1.314.592	7.531.799	108.770.220
8	TRIGLAV	103.633	11.027.461	39.953.184	0	16.695.791	0	13.680.086	5.982.405	10.628.374	98.070.934
9	UNIQA	1.497.410	3.465.511	26.817.856	0	11.331.243	5.268	2.631.642	4.660.642	12.624.238	63.033.810
10	VIENNA	1.282.719	0	8.796.592	0	414.843	0	658.548	652.803	529.787	12.335.292
NEŽIVOTNA OSIGURANJA		**9.955.102**	**140.702.018**	**455.200.992**	**0**	**83.562.289**	**5.268**	**94.275.171**	**39.287.187**	**88.269.548**	**911.257.575**
1	ADRIATIC	0	5.729.312	28.439.608	0	0	0	61.388	1.366.953	235.658	35.832.919
2	CROATIA	0	4.657.002	30.044.402	0	0	0	6.590.132	2.788.359	455	44.080.350
3	GRAWE	52.796	6.709.207	190.815.972	0	1.389.210	0	2.714.376	6.531.045	4.032.376	212.244.982
4	SARAJEVO	361.222	3.709.044	20.811.490	0	0	0	43.230	1.122.969	0	26.047.955
5	TRIGLAV	0	258.774	95.900.786	0	1.122.475	48.716	552.782	14.246.574	2.710.536	114.840.643
6	UNIQA	1.351.493	6.712.965	181.991.891	0	342.746	309.773	1.177.570	6.559.381	195.346	198.641.165
7	VIENNA	3.849	2.116.629	217.215.762	0	634.257	75.406	1.373.996	2.731.707	4.200.936	228.352.542
ŽIVOTNA OSIGURANJA		**1.769.360**	**29.892.933**	**765.219.911**	**0**	**3.488.688**	**433.895**	**12.513.474**	**35.346.988**	**11.375.307**	**860.040.556**
1	BOSNA RE	8.633	3.138.713	69.416.830	0	124.973.609	2.523	17.727.038	11.669.944	5.624.100	232.561.390
REOSIGURANJA		**8.633**	**3.138.713**	**69.416.830**	**0**	**124.973.609**	**2.523**	**17.727.038**	**11.669.944**	**5.624.100**	**232.561.390**

Ukupno AKTIVA za Neživotno i Životno osiguranje
na dan 31.03.2025. godine

KM

Red br.	*Društva za osiguranje*	*Nematerijalna imovina*	*Materijalna imovina*	*Ulaganja*	*Ulaganja na riozik vlasnika polica života*	*Udeio reosig. u teh. rezervama*	*Odgođena porezna imovina*	*Potraživajna*	*Ostala imovina*	*Plaćeni troškovi dubućeg r.*	***Ukupna aktiva***
1	ADRIATIC	2.495.230	27.783.694	96.544.626	0	2.771.737	0	13.112.428	4.137.529	10.480.264	157.325.508
2	ASA CENTRAL	2.301.065	4.048.786	72.529.956	0	19.595.470	0	21.306.224	5.101.563	25.078.620	149.961.684
3	CAMELIJA	102.283	7.242.748	21.414.732	0	1.294.790	0	1.085.188	708.707	2.466.709	34.315.157
4	CROATIA	290.735	19.056.407	78.461.629	0	6.526.850	0	22.630.669	5.589.041	8.390.389	140.945.720
5	EUROHERC	4.191	38.311.553	77.074.790	0	2.161.885	0	10.197.353	12.682.652	7.178.691	147.611.115
6	GRAWE	68.926	8.333.736	250.127.595	0	11.339.345	0	4.404.008	9.143.610	7.629.166	291.046.386
7	SARAJEVO	2.222.928	42.236.687	53.591.504	0	12.819.545	0	13.978.151	2.437.561	7.531.799	134.818.175
8	TRIGLAV	103.633	11.286.235	135.853.970	0	17.818.266	48.716	14.232.868	20.228.979	13.338.910	212.911.577
9	UNIQA	2.848.903	10.178.476	208.809.747	0	11.673.989	315.041	3.809.212	11.220.023	12.819.584	261.674.975
10	VIENNA	1.286.568	2.116.629	226.012.354	0	1.049.100	75.406	2.032.544	3.384.510	4.730.723	240.687.834
UKUPNO		**11.724.462**	**170.594.951**	**1.220.420.903**	**0**	**87.050.977**	**439.163**	**106.788.645**	**74.634.175**	**99.644.855**	**1.771.298.131**

BILANCA STANJA - PASIVA
na dan 31.03.2025. 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 p a s i v a***
1	ADRIATIC	47.210.424	0	69.871.843	0	0	0	0	0	3.564.314	846.008	121.492.589
2	ASA CENTRAL	34.411.121	0	91.103.859	0	189.506	0	0	0	9.361.825	14.895.373	149.961.684
3	CAMELIJA	9.765.344	0	23.990.779	0	0	0	0	0	402.933	156.101	34.315.157
4	CROATIA	18.991.276	0	54.048.219	0	0	0	0	10.901.507	9.195.591	3.728.777	96.865.370
5	EUROHERC	74.722.312	0	69.259.025	0	0	0	0	937.127	2.667.629	25.022	147.611.115
6	GRAWE	26.896.387	0	47.901.447	0	549.561	0	0	0	3.210.439	243.570	78.801.404
7	SARAJEVO	26.874.589	0	76.397.538	0	139.086	501.216	0	82.647	4.711.666	63.478	108.770.220
8	TRIGLAV	32.859.644	0	48.007.392	0	1.164.761	209.095	0	0	6.790.552	9.039.490	98.070.934
9	UNIQA	19.445.576	0	30.996.117	0	553.451	103.179	0	0	6.752.380	5.183.107	63.033.810
10	VIENNA	8.039.394	0	2.320.730	0	40.665	0	0	0	928.349	1.006.154	12.335.292
NEŽIVOTNA OSIGURANJA		**299.216.067**	**0**	**513.896.949**	**0**	**2.637.030**	**813.490**	**0**	**11.921.281**	**47.585.678**	**35.187.080**	**911.257.575**
1	ADRIATIC	14.978.805	0	20.600.196	0	0	0	0	0	253.918	0	35.832.919
2	CROATIA	10.535.067	0	27.203.717	0	0	0	0	0	6.321.140	20.426	44.080.350
3	GRAWE	12.895.734	0	196.685.417	0	570.105	0	0	0	1.937.386	156.340	212.244.982
4	SARAJEVO	11.469.352	0	14.572.219	0	0	0	0	0	4.725	1.659	26.047.955
5	TRIGLAV	13.611.905	0	92.499.110	0	26.167	0	0	0	420.929	8.282.532	114.840.643
6	UNIQA	21.281.925	0	173.173.579	0	81.612	0	0	2.501.934	635.560	966.555	198.641.165
7	VIENNA	14.673.823	0	206.029.411	3.359.477	423.829	0	0	1.006.729	2.600.264	259.009	228.352.542
ŽIVOTNA OSIGURANJA		**99.446.611**	**0**	**730.763.649**	**3.359.477**	**1.101.713**	**0**	**0**	**3.508.663**	**12.173.922**	**9.686.521**	**860.040.556**
1	BOSNA RE	38.419.286	0	169.624.651	0	205.288	581.706	0	0	21.105.119	2.625.340	232.561.390
REOSIGURANJA		**38.419.286**	**0**	**169.624.651**	**0**	**205.288**	**581.706**	**0**	**0**	**21.105.119**	**2.625.340**	**232.561.390**

Ukupno PASIVA za Neživotno i Životno osiguranje
na dan 31.03.2025. 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 p a s i v a***
1	ADRIATIC	62.189.229	0	90.472.039	0	0	0	0	0	3.818.232	846.008	157.325.508
2	ASA CENTRAL	34.411.121	0	91.103.859	0	189.506	0	0	0	9.361.825	14.895.373	149.961.684
3	CAMELIJA	9.765.344	0	23.990.779	0	0	0	0	0	402.933	156.101	34.315.157
4	CROATIA	29.526.343	0	81.251.936	0	0	0	0	10.901.507	15.516.731	3.749.203	140.945.720
5	EUROHERC	74.722.312	0	69.259.025	0	0	0	0	937.127	2.667.629	25.022	147.611.115
6	GRAWE	39.792.121	0	244.586.864	0	1.119.666	0	0	0	5.147.825	399.910	291.046.386
7	SARAJEVO	38.343.941	0	90.969.757	0	139.086	501.216	0	82.647	4.716.391	65.137	134.818.175
8	TRIGLAV	46.471.549	0	140.506.502	0	1.190.928	209.095	0	0	7.211.481	17.322.022	212.911.577
9	UNIQA	40.727.501	0	204.169.696	0	635.063	103.179	0	2.501.934	7.387.940	6.149.662	261.674.975
10	VIENNA	22.713.217	0	208.350.141	3.359.477	464.494	0	0	1.006.729	3.528.613	1.265.163	240.687.834
UKUPNO		**398.662.678**	**0**	**1.244.660.598**	**3.359.477**	**3.738.743**	**813.490**	**0**	**15.429.944**	**59.759.600**	**44.873.601**	**1.771.298.131**

KAPITAL I REZERVE
na dan 31.03.2025. godine

KM

Red br.	*Društva za osiguranje*	*Upisani kapital*	*Dionička premija*	*Reavalorizacij. 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	8.172.910	2.658.231	25.399.594	690.594	0	47.210.424
2	ASA CENTRAL	18.447.472	0	0	4.611.868	4.142.918	7.208.863	0	34.411.121
3	CAMELIJA	8.000.000	0	0	1.688.719	0	76.625	0	9.765.344
4	CROATIA	10.018.520	0	946.085	4.728.431	3.193.478	104.762	0	18.991.276
5	EUROHERC	10.032.000	0	11.413.054	2.508.000	48.489.736	2.279.522	0	74.722.312
6	GRAWE	10.000.000	0	-231.588	2.500.000	12.886.245	1.741.730	0	26.896.387
7	SARAJEVO	40.346.330	0	6.556.790	4.894.784	-26.185.538	1.262.223	0	26.874.589
8	TRIGLAV	13.776.840	0	1.881.855	3.828.841	12.481.593	890.515	0	32.859.644
9	UNIQA	10.000.000	0	881.202	2.642.101	5.820.146	102.127	0	19.445.576
10	VIENNA	6.000.000	0	0	1.635.992	211.579	191.823	0	8.039.394
NEŽIVOTNA OSIGURANJA		**136.910.257**	**0**	**29.620.308**	**31.696.967**	**86.439.751**	**14.548.784**	**0**	**299.216.067**
1	ADRIATIC	6.000.000	0	3.936.394	1.534.087	3.399.299	109.025	0	14.978.805
2	CROATIA	6.000.000	0	19.613	1.197.278	3.141.557	176.619	0	10.535.067
3	GRAWE	6.000.000	0	972.945	1.500.000	4.344.071	78.718	0	12.895.734
4	SARAJEVO	6.000.000	0	0	3.935.343	1.443.269	90.740	0	11.469.352
5	TRIGLAV	7.469.200	0	-438.446	1.960.706	4.087.786	532.659	0	13.611.905
6	UNIQA	6.002.940	0	-2.788.185	9.843.199	7.926.277	297.694	0	21.281.925
7	VIENNA	6.000.000	0	-735.334	1.907.976	6.659.630	841.551	0	14.673.823
ŽIVOTNA OSIGURANJA		**43.472.140**	**0**	**966.987**	**21.878.589**	**31.001.889**	**2.127.006**	**0**	**99.446.611**
1	BOSNA RE	6.339.300	0	5.212.647	20.098.815	6.508.737	259.787	0	38.419.286
REOSIGURANJA		**6.339.300**	**0**	**5.212.647**	**20.098.815**	**6.508.737**	**259.787**	**0**	**38.419.286**

Ukupno KAPITAL I REZERVE za Neživotno i Životno osiguranje
na dan 31.03.2025. godine

KM

Red br.	*Društva za osiguranje*	*Upisani kapital*	*Dionička premija*	*Reavalorizacij. 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	12.109.304	4.192.318	28.798.893	799.619	0	62.189.229
2	ASA CENTRAL	18.447.472	0	0	4.611.868	4.142.918	7.208.863	0	34.411.121
3	CAMELIJA	8.000.000	0	0	1.688.719	0	76.625	0	9.765.344
4	CROATIA	16.018.520	0	965.698	5.925.709	6.335.035	281.381	0	29.526.343
5	EUROHERC	10.032.000	0	11.413.054	2.508.000	48.489.736	2.279.522	0	74.722.312
6	GRAWE	16.000.000	0	741.357	4.000.000	17.230.316	1.820.448	0	39.792.121
7	SARAJEVO	46.346.330	0	6.556.790	8.830.127	-24.742.269	1.352.963	0	38.343.941
8	TRIGLAV	21.246.040	0	1.443.409	5.789.547	16.569.379	1.423.174	0	46.471.549
9	UNIQA	16.002.940	0	-1.906.983	12.485.300	13.746.423	399.821	0	40.727.501
10	VIENNA	12.000.000	0	-735.334	3.543.968	6.871.209	1.033.374	0	22.713.217
UKUPNO		**180.382.397**	**0**	**30.587.295**	**53.575.556**	**117.441.640**	**16.675.790**	**0**	**398.662.678**

TEHNIČKE REZERVE
na dan 31.03.2025. 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	40.796.601	0	29.035.242	40.000	0	0	69.871.843	2.771.737	67.100.106
2	ASA CENTRAL	62.337.469	0	26.739.498	675.256	0	1.351.636	91.103.859	19.595.470	71.508.389
3	CAMELIJA	13.809.085	0	10.181.694	0	0	0	23.990.779	1.294.790	22.695.989
4	CROATIA	33.479.784	0	20.026.095	497.091	0	45.249	54.048.219	6.526.850	47.521.369
5	EUROHERC	39.944.957	0	29.264.068	50.000	0	0	69.259.025	2.161.885	67.097.140
6	GRAWE	12.277.466	0	35.583.981	40.000	0	0	47.901.447	9.950.135	37.951.312
7	SARAJEVO	33.183.859	0	43.188.679	25.000	0	0	76.397.538	12.819.545	63.577.993
8	TRIGLAV	29.181.526	0	17.434.337	631.331	0	760.198	48.007.392	16.695.791	31.311.601
9	UNIQA	19.287.263	0	11.708.854	0	0	0	30.996.117	11.331.243	19.664.874
10	VIENNA	1.960.415	0	360.315	0	0	0	2.320.730	414.843	1.905.887
NEŽIVOTNA OSIGURANJA		**286.258.425**	**0**	**223.522.763**	**1.958.678**	**0**	**2.157.083**	**513.896.949**	**83.562.289**	**430.334.660**
1	ADRIATIC	41.315	19.903.161	655.720	0	0	0	20.600.196	0	20.600.196
2	CROATIA	10.469	26.616.534	567.898	0	0	8.816	27.203.717	0	27.203.717
3	GRAWE	657.295	190.103.000	5.925.122	0	0	0	196.685.417	1.389.210	195.296.207
4	SARAJEVO	1.012.347	13.470.771	89.101	0	0	0	14.572.219	0	14.572.219
5	TRIGLAV	59.241	91.476.594	963.275	0	0	0	92.499.110	1.122.475	91.376.635
6	UNIQA	9.319.952	161.237.490	2.196.788	419.349	0	0	173.173.579	342.746	172.830.833
7	VIENNA	6.024.544	195.906.599	4.098.268	0	0	0	206.029.411	634.257	205.395.154
ŽIVOTNA OSIGURANJA		**17.125.163**	**698.714.149**	**14.496.172**	**419.349**	**0**	**8.816**	**730.763.649**	**3.488.688**	**727.274.961**
1	BOSNA RE	35.224.024	0	133.106.540	-1.506.873	0	2.800.960	169.624.651	124.973.609	44.651.042
REOSIGURANJA		**35.224.024**	**0**	**133.106.540**	**-1.506.873**	**0**	**2.800.960**	**169.624.651**	**124.973.609**	**44.651.042**

Ukupno TEHNIČKE REZERVE za Neživotno i Životno osiguranje
na dan 31.03.2025. 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	40.837.916	19.903.161	29.690.962	40.000	0	0	90.472.039	2.771.737	87.700.302
2	ASA CENTRAL	62.337.469	0	26.739.498	675.256	0	1.351.636	91.103.859	19.595.470	71.508.389
3	CAMELIJA	13.809.085	0	10.181.694	0	0	0	23.990.779	1.294.790	22.695.989
4	CROATIA	33.490.253	26.616.534	20.593.993	497.091	0	54.065	81.251.936	6.526.850	74.725.086
5	EUROHERC	39.944.957	0	29.264.068	50.000	0	0	69.259.025	2.161.885	67.097.140
6	GRAWE	12.934.761	190.103.000	41.509.103	40.000	0	0	244.586.864	11.339.345	233.247.519
7	SARAJEVO	34.196.206	13.470.771	43.277.780	25.000	0	0	90.969.757	12.819.545	78.150.212
8	TRIGLAV	29.240.767	91.476.594	18.397.612	631.331	0	760.198	140.506.502	17.818.266	122.688.236
9	UNIQA	28.607.215	161.237.490	13.905.642	419.349	0	0	204.169.696	11.673.989	192.495.707
10	VIENNA	7.984.959	195.906.599	4.458.583	0	0	0	208.350.141	1.049.100	207.301.041
UKUPNO		**303.383.588**	**698.714.149**	**238.018.935**	**2.378.027**	**0**	**2.165.899**	**1.244.660.598**	**87.050.977**	**1.157.609.621**