



# TRŽIŠTE OSIGURANJA U CRNOJ GORI

-Glavni pokazatelji za 2023. godinu-

**Marko Ivanović**, predsjednik Savjeta Agencije za  
nadzor osiguranja

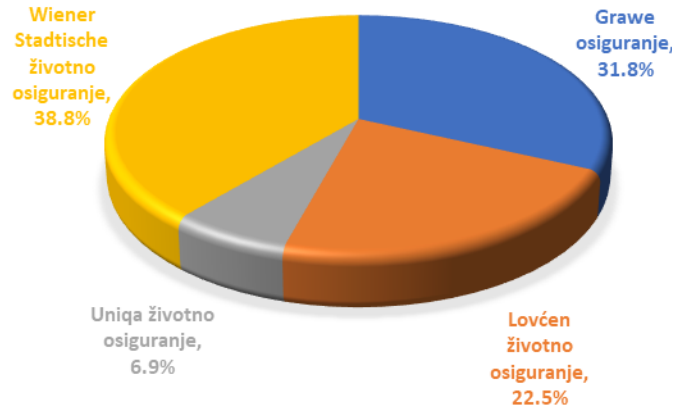
Budva, 23. april 2024. godine

## BRUTO FAKTURISANA PREMIJA

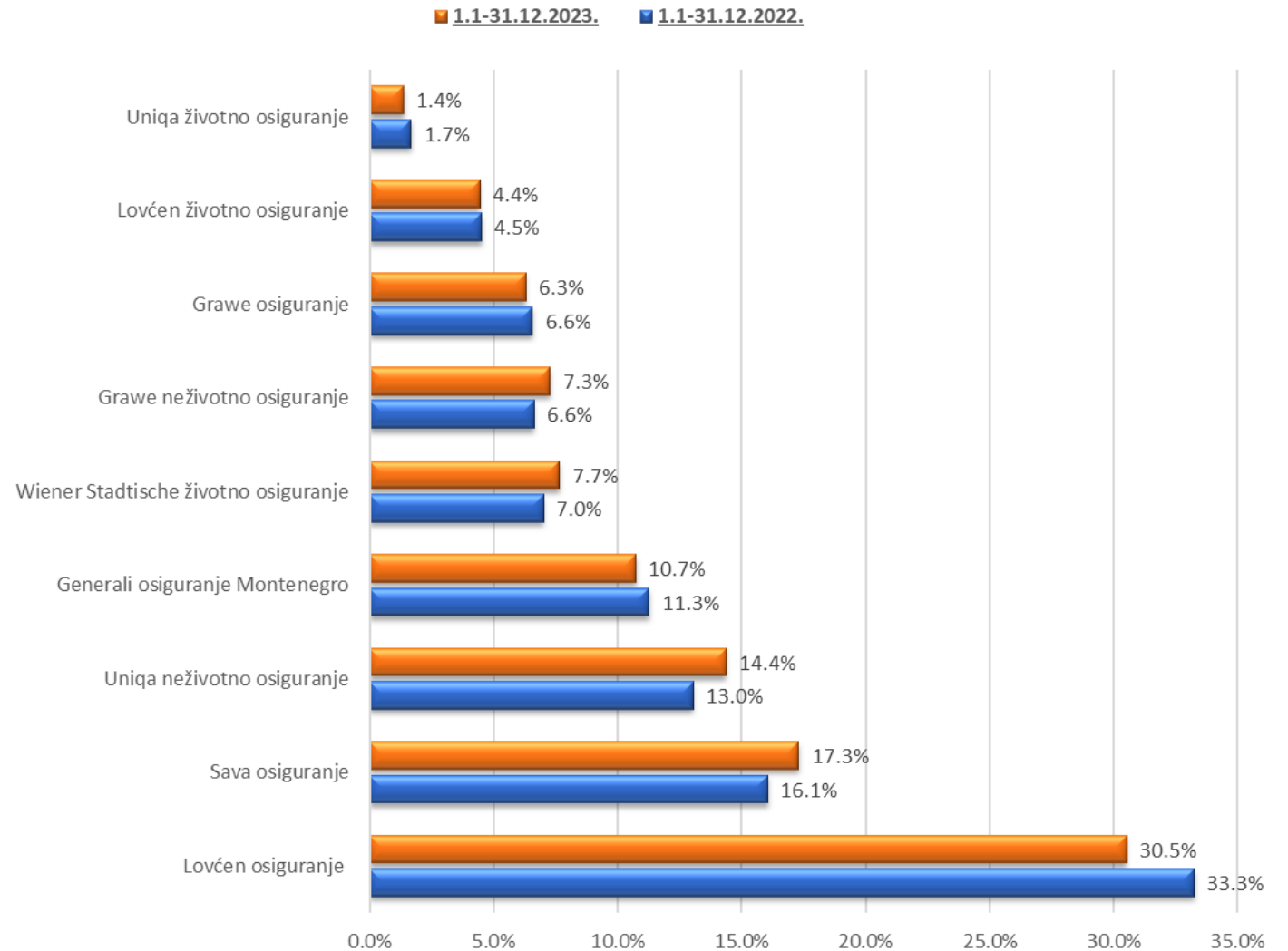
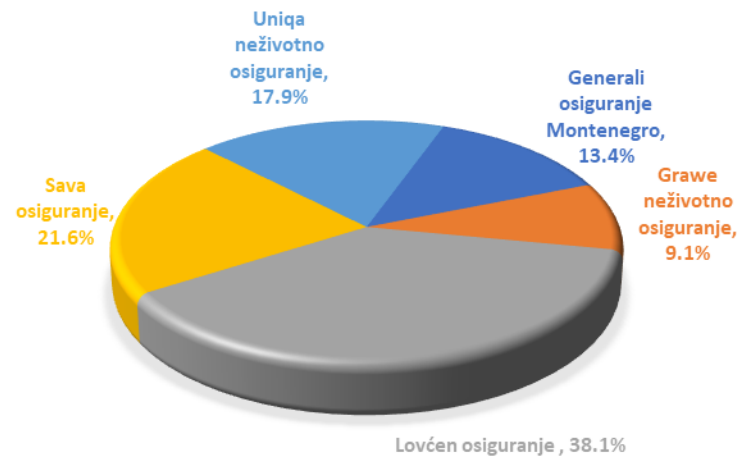
Grupa osiguranja	1.1-31.12.2022.		1.1-31.12.2023.		Index 2023/2022	Δ u EUR
	Iznos (€)	Učešće (%)	Iznos (€)	Učešće (%)		
<b>Neživotna osiguranja</b>	86,909,262	80.3	95,830,890	80.2	<b>110.3</b>	<b>8,921,628</b>
<b>Životna osiguranja</b>	21,374,009	19.7	23,622,835	19.8	<b>110.5</b>	<b>2,248,826</b>
<b>UKUPNO</b>	<b>108,283,271</b>	<b>100.0</b>	<b>119,453,725</b>	<b>100.0</b>	<b>110.3</b>	<b>11,170,454</b>

# UČEŠĆA DRUŠTAVA U BRUTO FAKTURISANOJ PREMIJI OSIGURANJA

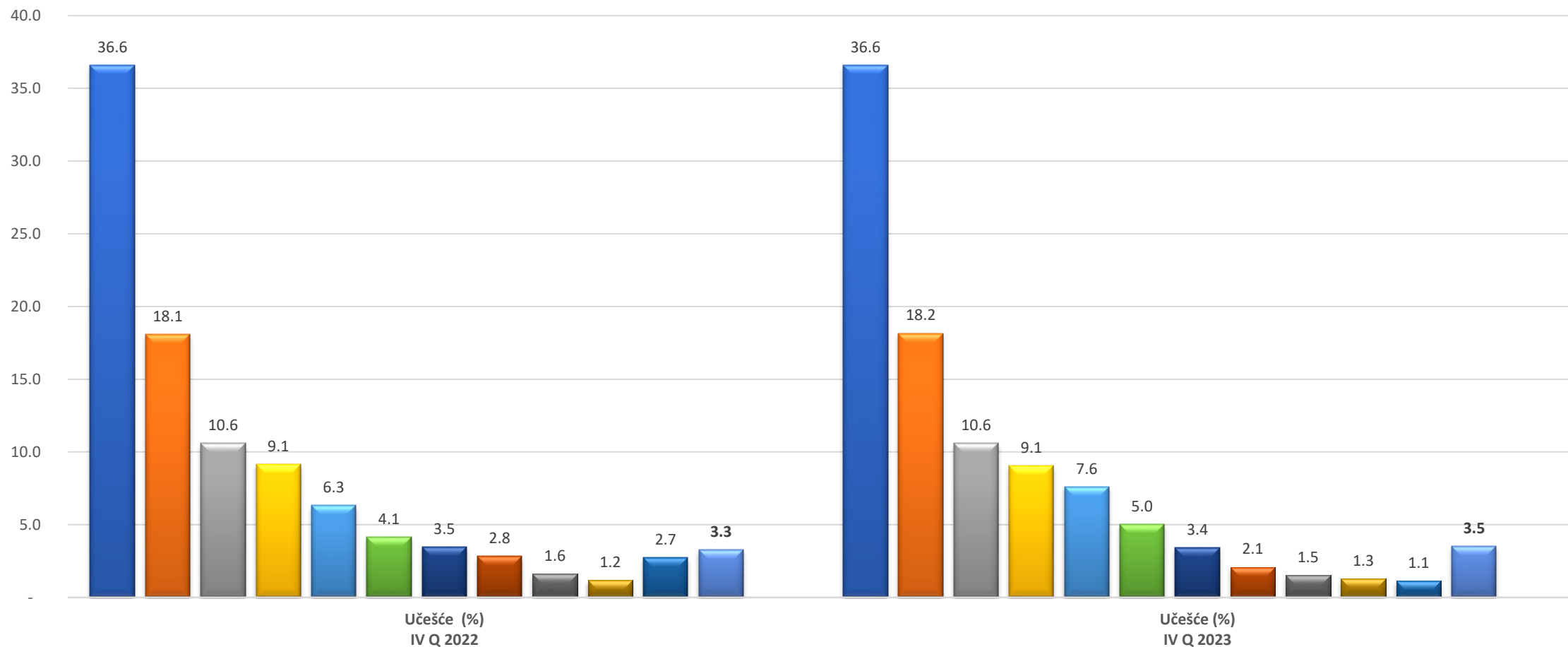
## ŽIVOT



## NEŽIVOT



## PROCENTUALNO UČEŠĆE U BRUTO FAKTURISANOJ PREMIJI OSIGURANJA – po vrstama



■ Osiguranje od odgovornosti zbog upotrebe motornih vozila

■ Ostala osiguranja imovine

■ Osiguranje imovine od požara i drugih opasnosti

■ Putno osiguranje

■ Osiguranje života

■ Osiguranje motornih vozila

■ Osiguranje od opšte odgovornosti za štetu

■ Osiguranje kredita

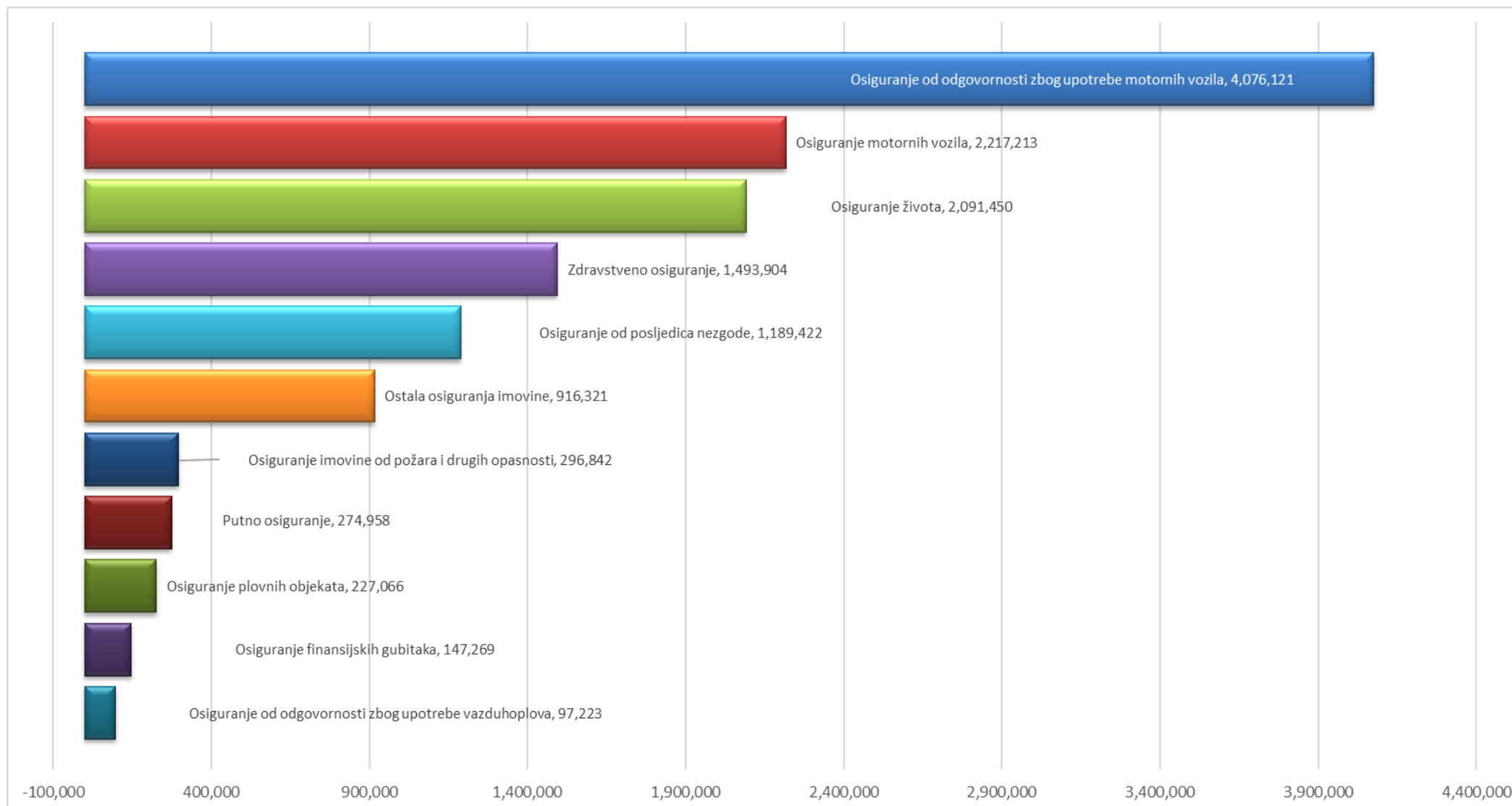
■ Osiguranje od posljedica nezgode

■ Zdravstveno osiguranje

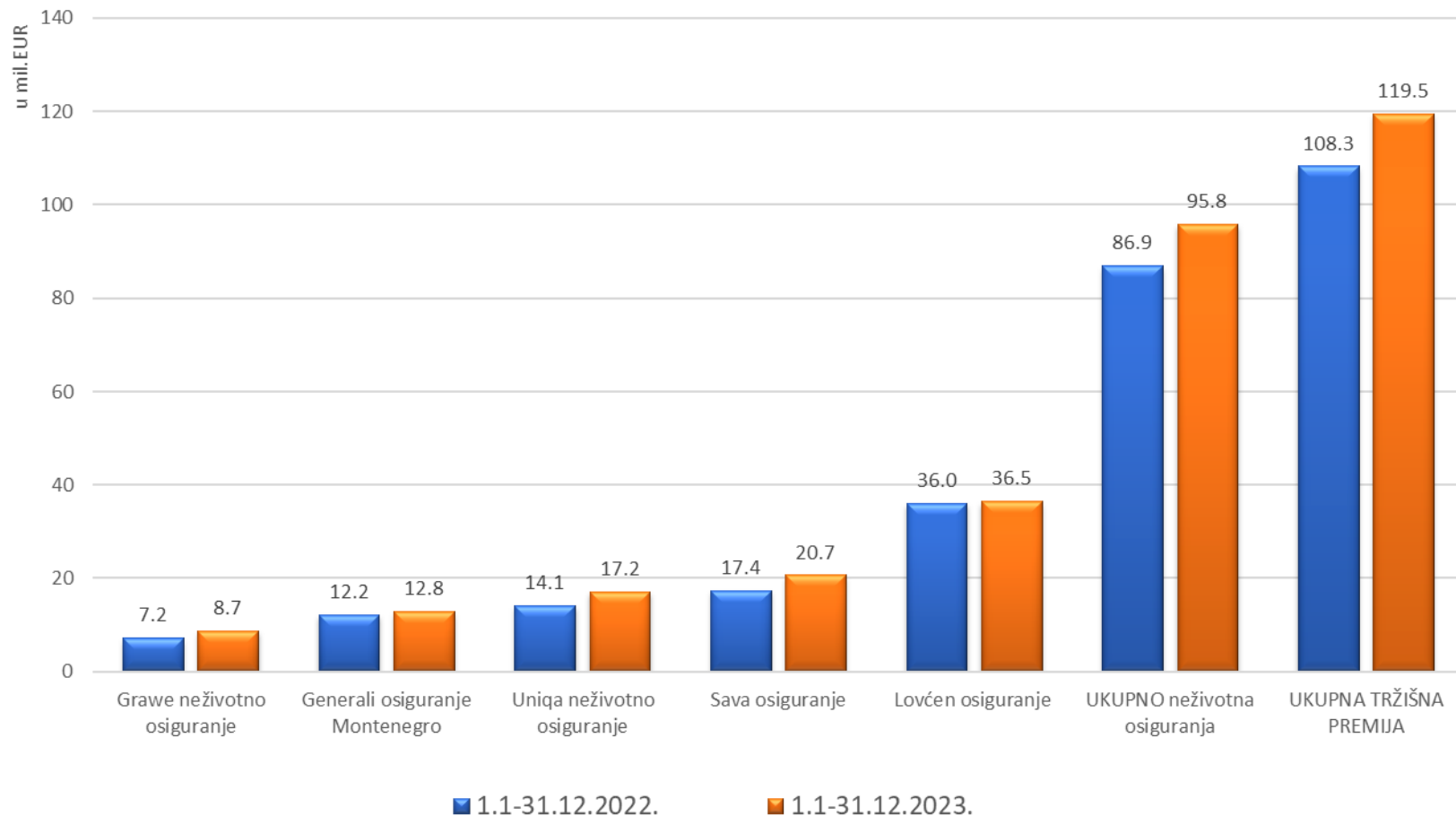
■ Dopunsko osiguranje lica uz osiguranje života

■ Ostale vrste sa učešćem majim od 1%

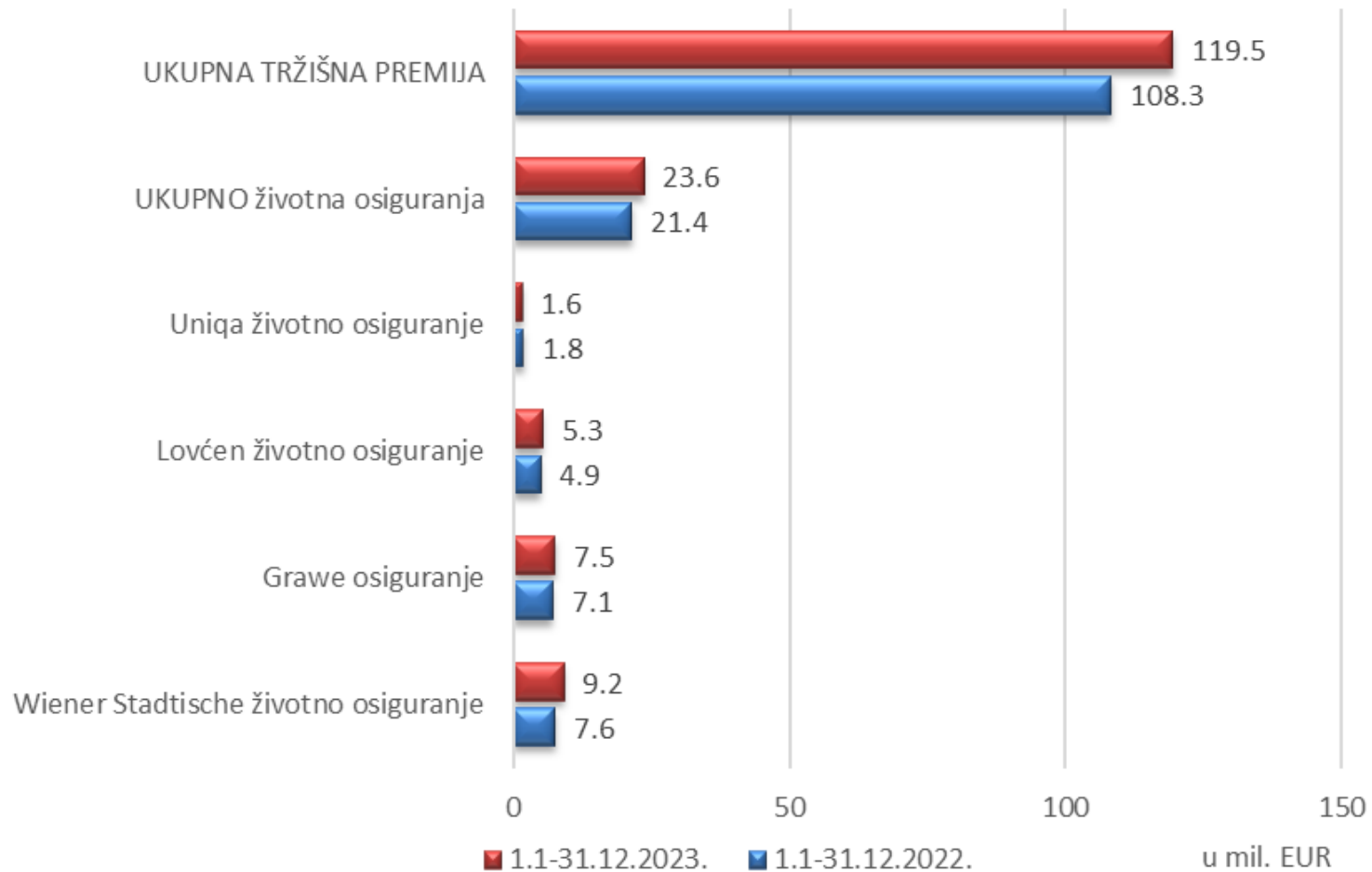
## NEŽIVOTNA OSIGURANJA –promjene u premiji po značajnijim vrstama



## NEŽIVOTNA OSIGURANJA-po društvima za osiguranje

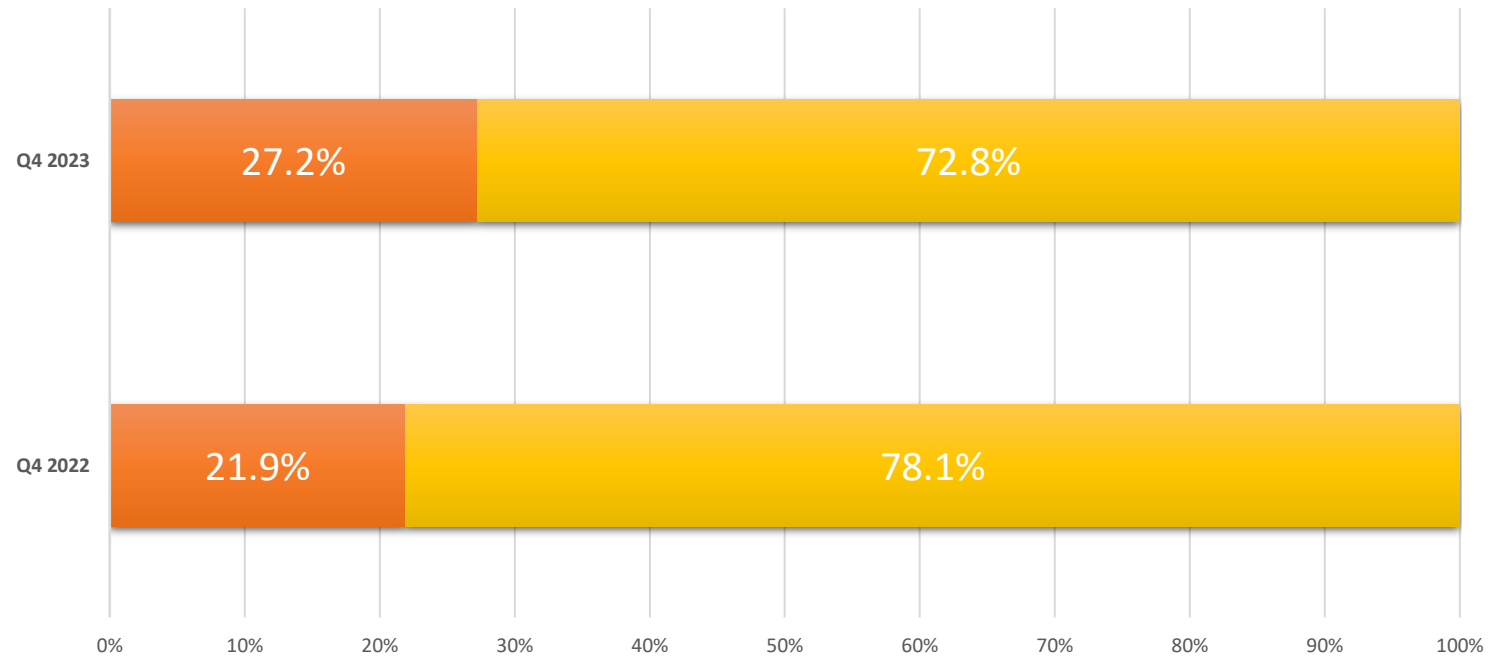


# ŽIVOTNA OSIGURANJA



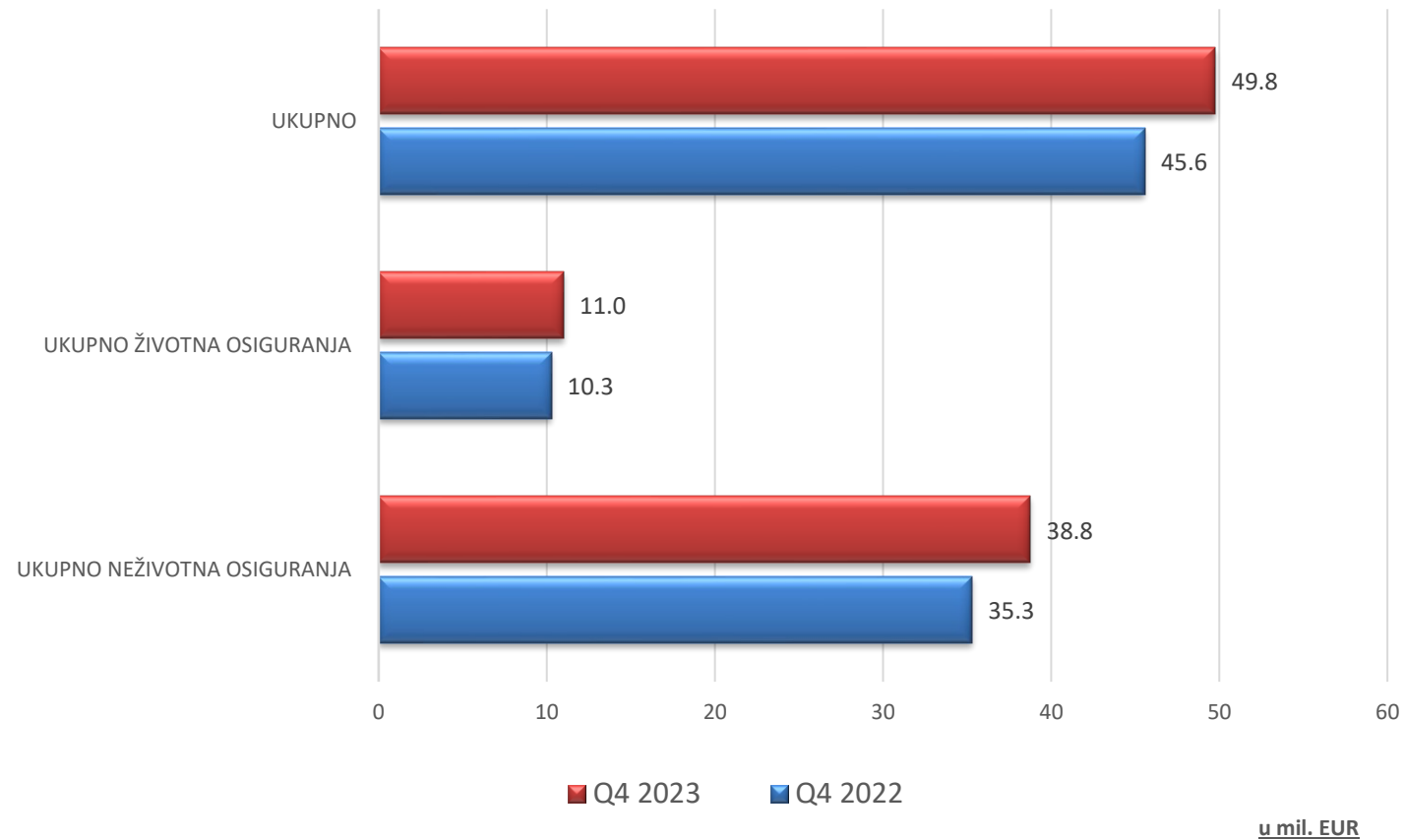
## ŽIVOTNA OSIGURANJA – premija po periodima zaključivanja ugovora

- Na osnovu ugovora zaključenih u izvještajnom periodu
- Na osnovu ugovora zaključenih u prethodnom periodu

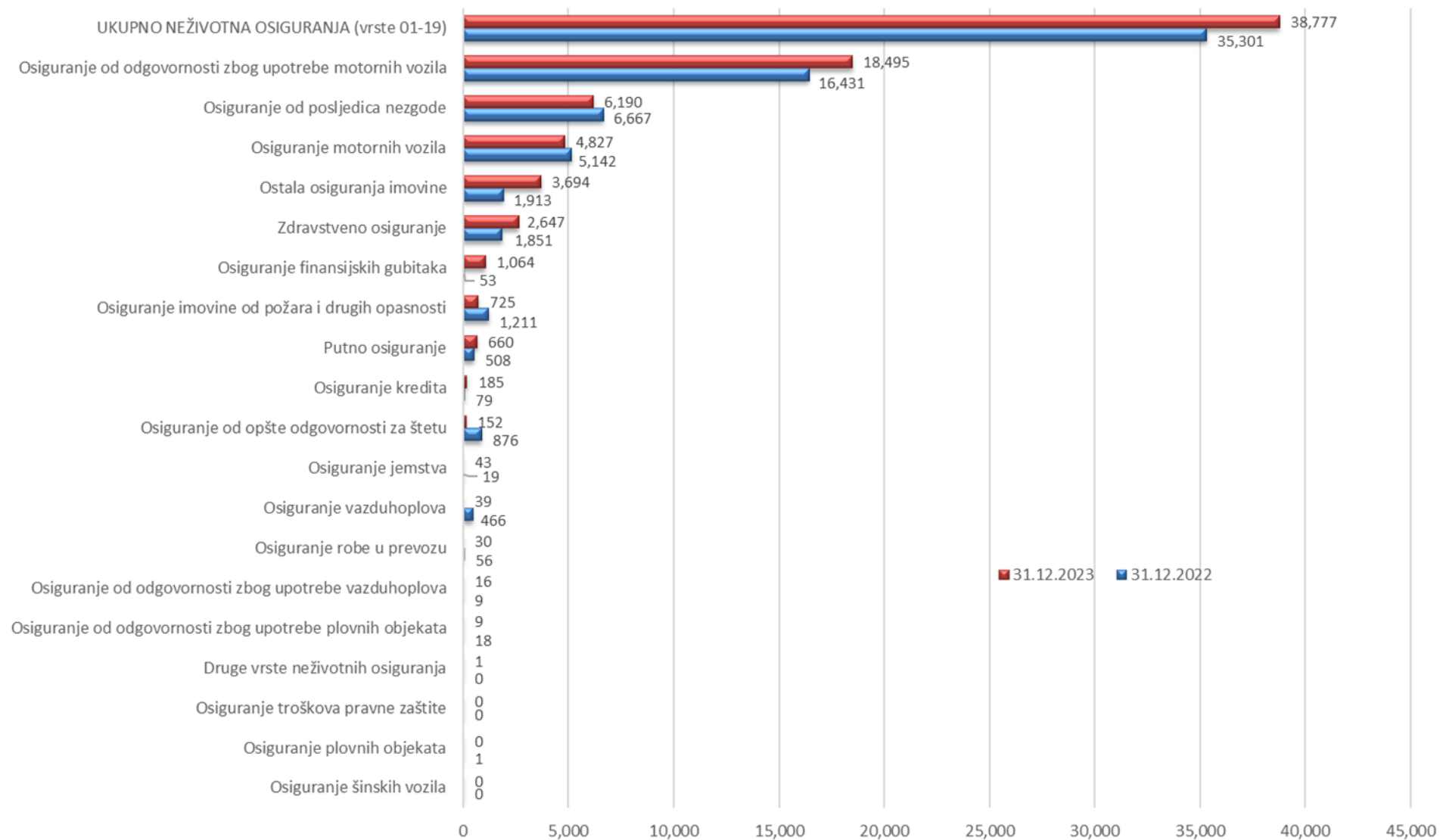




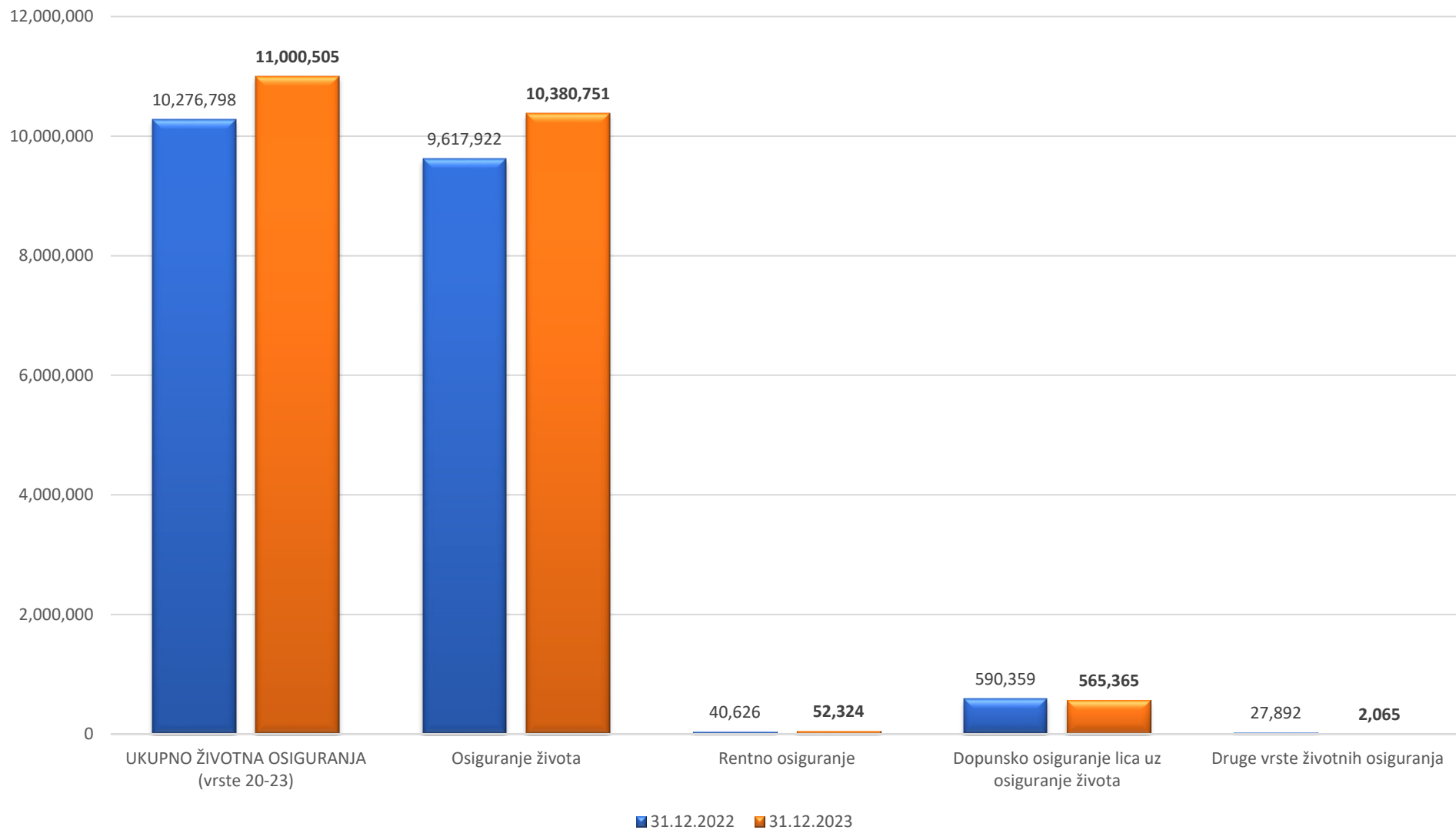
# RIJEŠENE ŠTETE



## RIJEŠENE ŠTETE – neživotna osiguranja (hilj EUR)



## RIJEŠENE ŠTETE – životna osiguranja



## AŽURNOST U RJEŠAVANJU I ISPLATI ŠTETA

Grupa osiguranja	Ažurnost u rješavanju šteta		Ažurnost u isplati šteta	
	31.12.2022.	31. 12. 2023.	31.12.2022.	31. 12. 2023.
Neživot	94.2%	93.1%	99.9%	99.8%
Život	91.6%	90.3%	99.8%	99.8%
<b>UKUPNO</b>	<b>94.1%</b>	<b>93.0%</b>	<b>99.9%</b>	<b>99.8%</b>

# AKTIVA DRUŠTAVA ZA OSIGURANJE

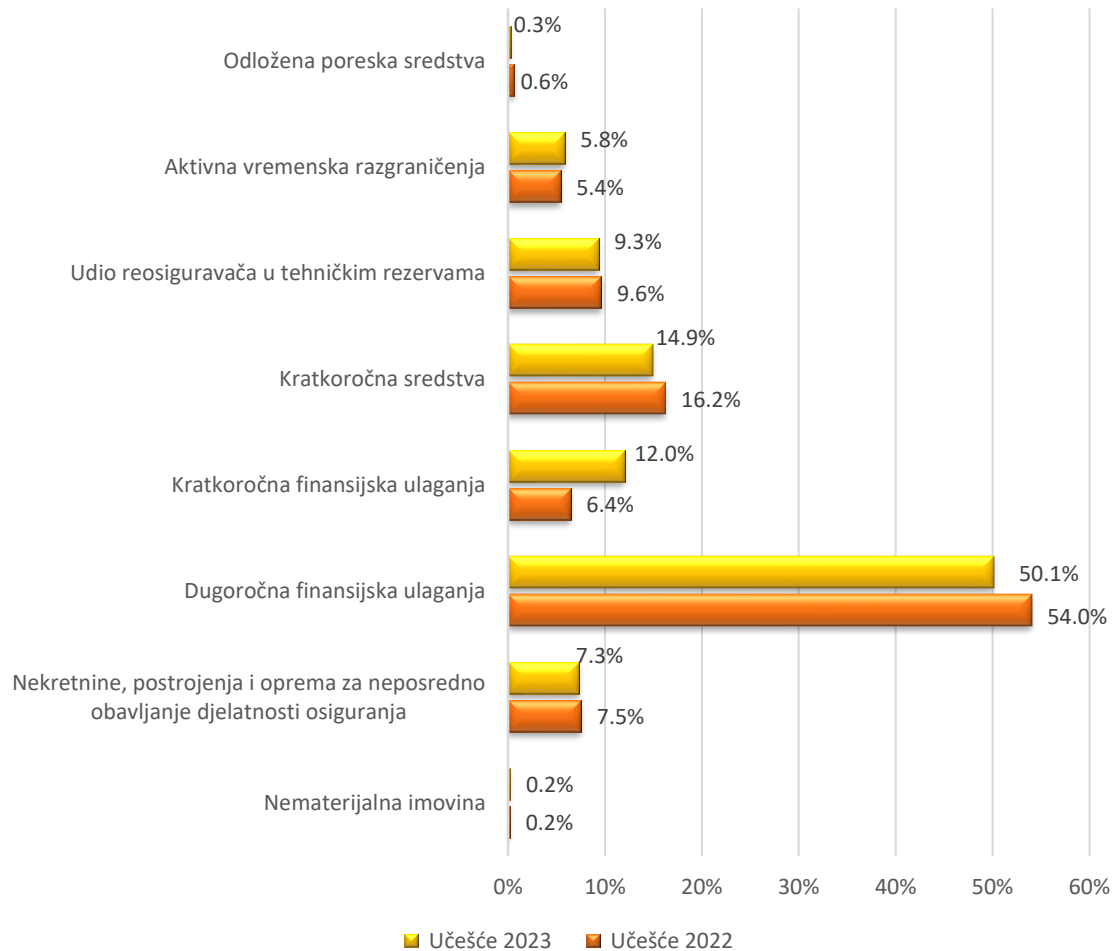
Aktiva	31.12.2022.		31.12.2023.		Δ u EUR	Promjena u %
	Iznos (€)	Učešće (%)	Iznos (€)	Učešće (%)		
Generali osiguranje Montenegro	27,241,300	10.1%	30,169,557	9.8%	2,928,257	10.7%
Grawe neživotno osiguranje	13,340,061	5.0%	16,375,570	5.3%	3,035,510	22.8%
Lovćen osiguranje	56,531,839	21.0%	60,441,782	19.7%	3,909,943	6.9%
Sava osiguranje	31,503,113	11.7%	35,381,703	11.5%	3,878,590	12.3%
Uniqa neživotno osiguranje	22,766,537	8.5%	29,062,789	9.5%	6,296,252	27.7%
Grawe osiguranje	68,120,856	25.3%	75,077,648	24.4%	6,956,792	10.2%
Lovćen životno osiguranje	8,207,691	3.1%	9,800,095	3.2%	1,592,404	19.4%
Uniqa životno osiguranje	14,004,960	5.2%	14,203,940	4.6%	198,979	1.4%
Wiener Stadtische životno osiguranje	27,294,529	10.1%	36,774,189	12.0%	9,479,660	34.7%
<b>UKUPNO</b>	<b>269,010,886</b>	<b>100%</b>	<b>307,287,273</b>	<b>100%</b>	<b>38,276,387</b>	<b>14.2%</b>

## STRUKTURA AKTIVE

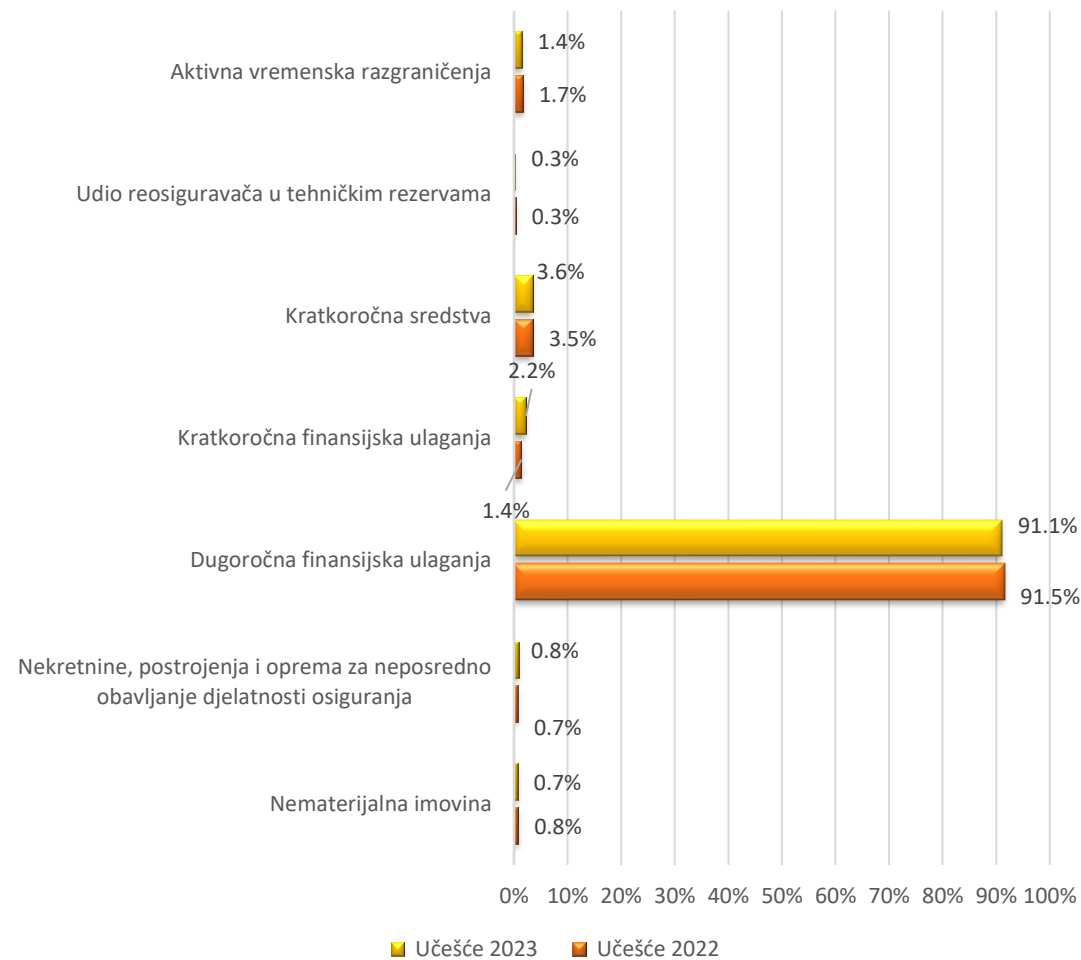
Aktiva	31.12.2022.		31.12.2023.		Index	Δ u EUR
	Iznos (€)	Učešće (%)	Iznos (€)	Učešće (%)		
Nematerijalna imovina	1,181,151	0.4%	1,277,660	0.4%	108.2	96,509
Nekretnine, postrojenja i oprema za neposredno obavljanje djelatnosti osiguranja	12,233,946	4.5%	13,618,584	4.4%	111.3	1,384,637
Dugoročna finansijska ulaganja	189,436,089	70.4%	209,624,161	68.2%	110.7	20,188,072
Kratkoročna finansijska ulaganja	11,372,020	4.2%	23,645,788	7.7%	207.9	12,273,768
Kratkoročna sredstva	28,697,506	10.7%	30,372,675	9.9%	105.8	1,675,169
Udio reosiguravača u tehničkim rezervama	14,887,602	5.5%	16,316,475	5.3%	109.6	1,428,873
Aktivna vremenska razgraničenja	10,131,155	3.8%	11,914,901	3.9%	117.6	1,783,746
Odložena poreska sredstva	1,071,418	0.4%	517,031	0.2%	48.3	-554,387
<b>UKUPNO</b>	<b>269,010,886</b>	<b>100%</b>	<b>307,287,273</b>	<b>100%</b>	<b>114.2</b>	<b>38,276,387</b>

# STRUKTURA AKTIVE

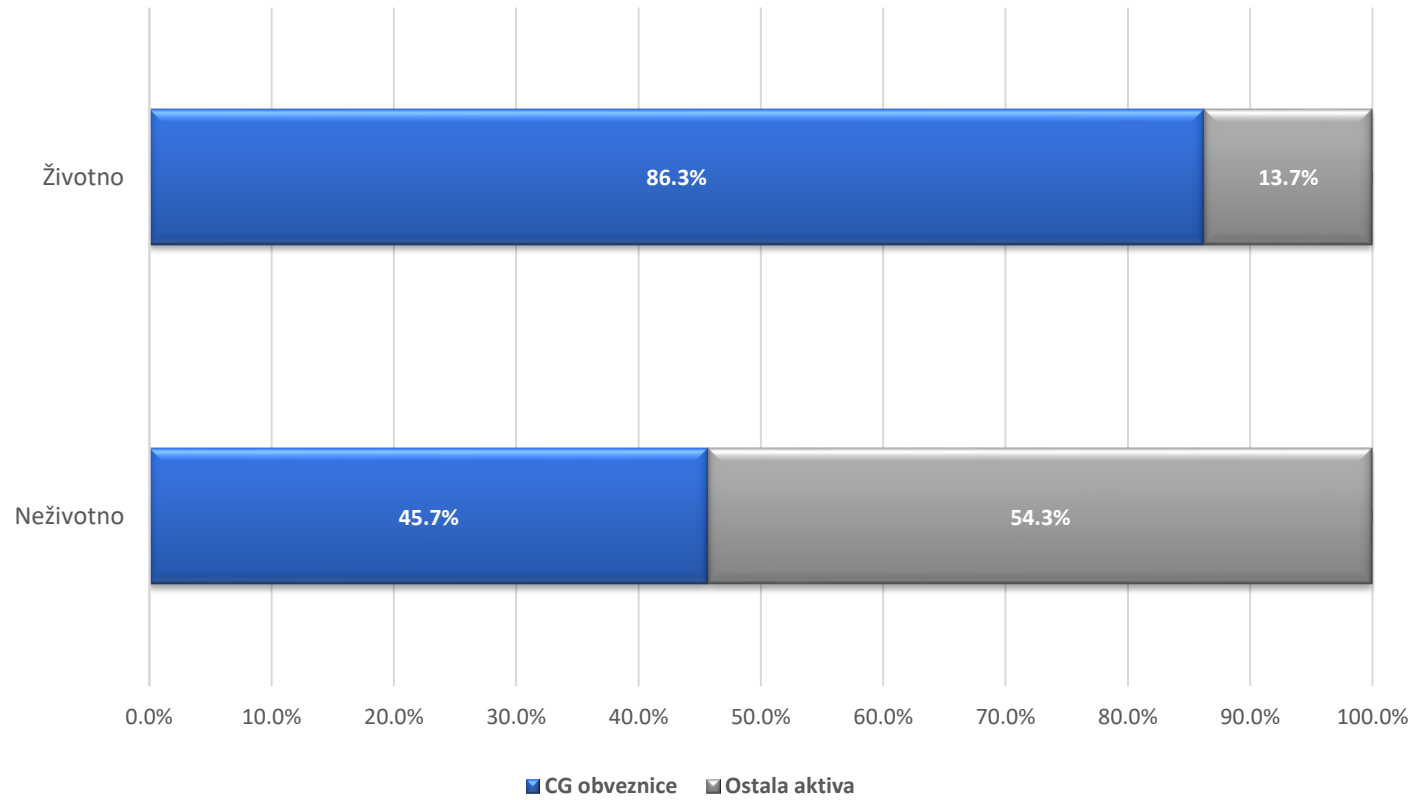
## Struktura aktive društava za neživotna osiguranja



## Struktura aktive društava za životna osiguranja



# ULAGANJA U OBVEZNICE

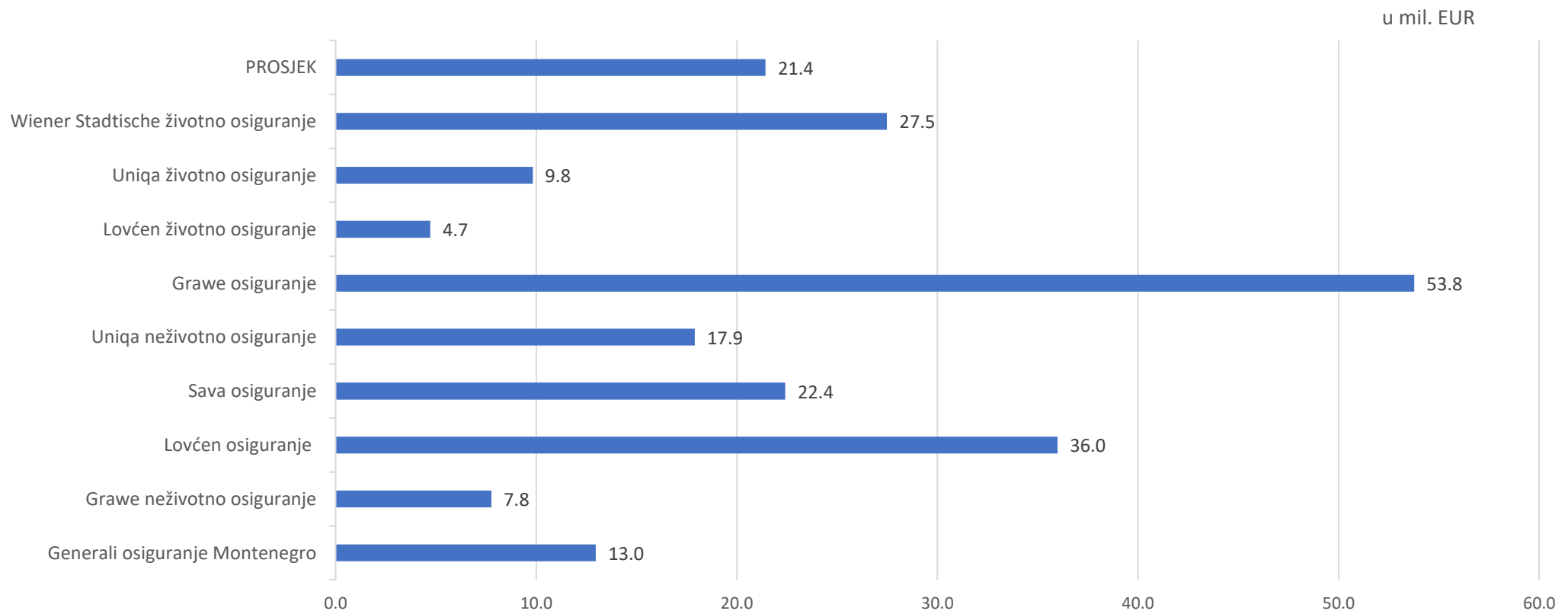




## STRUKTURA PASIVE

AGREGATNA PASIVA	31.12.2022.		31.12.2023.		Index	Δ u EUR
	Iznos (€)	Učešće	Iznos (€)	Učešće		
Osnovni kapital	46,913,079	17.4%	46,913,079	15.3%	100.0	0
Rezerve	23,408,082	8.7%	40,463,090	13.2%	172.9	17,055,008
Tehničke rezerve	175,190,768	65.1%	192,832,721	62.7%	110.1	17,641,953
Kratkoročne obaveze	17,077,781	6.3%	19,096,509	6.2%	111.8	2,018,727
Dugoročne obaveze iz finansiranja i poslovanja	1,646,000	0.6%	2,322,903	0.8%	141.1	676,903
Pasivna vremenska razgraničenja	3,431,326	1.3%	4,067,265	1.3%	118.5	635,939
Ostalo	1,343,850	0.5%	1,613,143	0.5%	120.0	269,294
<b>UKUPNO</b>	<b>269,010,886</b>	<b>100%</b>	<b>307,308,710</b>	<b>100%</b>	<b>114.2</b>	<b>38,297,824</b>

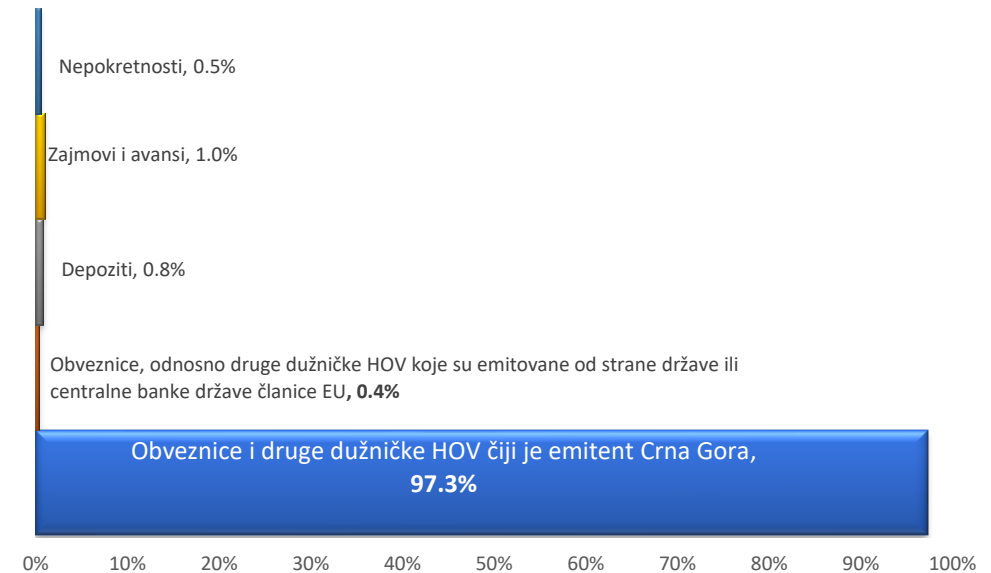
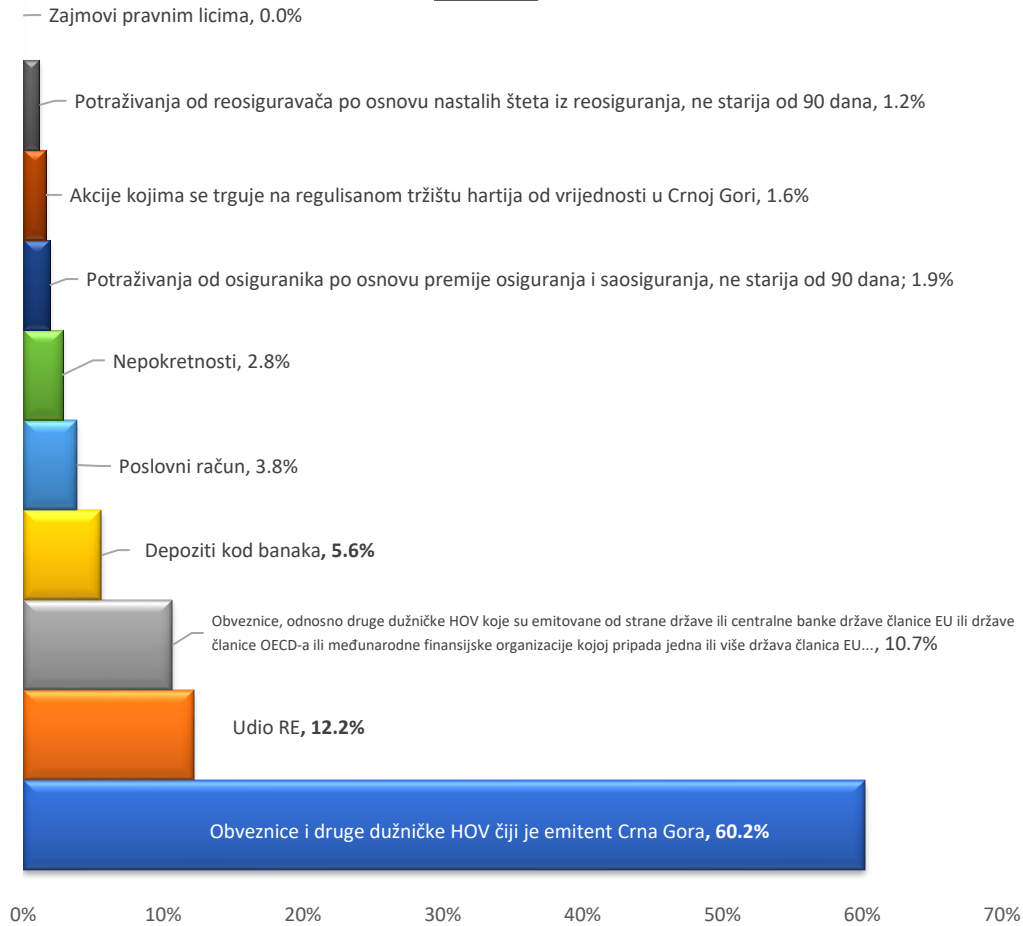
# BRUTO TEHNIČKE REZERVE



# ULAGANJE BRUTO TEHNIČKIH REZERVI

## NEŽIVOT

## ŽIVOT



## REZULTAT IZ REDOVNOG POSLOVANJA PRIJE OPOREZIVANJA

Društvo za osiguranje	1.1-31.12.2022.	1.1-31.12.2023.	Rast/pad u %	Rast/pad u EUR
Generali osiguranje Montenegro	2,058,853	1,866,461	-9.3%	-192,392
Grawe neživotno osiguranje	783,806	1,212,835	54.7%	429,030
Lovćen osiguranje	2,840,521	2,656,872	-6.5%	-183,650
Sava osiguranje	2,436,169	2,995,167	22.9%	558,997
Uniqa neživotno osiguranje	918,424	1,685,451	83.5%	767,027
Grawe osiguranje	1,528,644	1,759,129	15.1%	230,486
Lovćen životno osiguranje	443,069	721,224	62.8%	278,155
Uniqa životno osiguranje	57,955	320,274	452.6%	262,319
Wiener Stadtische životno osiguranje	546,136	805,734	47.5%	259,598
<b>UKUPNO</b>	<b>11,613,578</b>	<b>14,023,147</b>	<b>20.7%</b>	<b>2,409,570</b>

*Hvala na pažnji!*



Agencija za nadzor osiguranja - Crna Gora  
Insurance Supervision Agency - Montenegro