



Number of insurances, policyholders and premiums by type of insurance and tariff in Serbia in
2013

in thousand of dinars

| Code | Type of insurance and tariff | Number | | Amount | | | | | |
|-----------|--|----------|---------------|---------------------------------------|---------------------------------|---------------|-----------------------------|-------------------------------------|---------------|
| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium 31st Dec | | Technical insurance premium | Technical unearned premium 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 01 | ACCIDENT INSURANCE | | | | | | | | |
| 01.01. | Insurance of persons against consequences of accidents occurring in the course of their regular professional activity or outside of it | 32.346 | 1.792.470 | 2.412.306 | 713.596 | 718.617 | 1.651.107 | 474.279 | 480.207 |
| 01.02. | Insurance of persons against consequences of accidents in motor vehicles and in the course of performing special activities | 111.260 | 658.047 | 125.670 | 61.640 | 57.559 | 87.611 | 42.845 | 40.040 |
| 01.03. | Accident insurance of students and pupils | 2.525 | 1.122.886 | 276.267 | 176.939 | 181.679 | 184.534 | 120.105 | 121.473 |
| 01.04. | Special accident insurance of youth | 45 | 12.573 | 1.647 | 516 | 497 | 1.142 | 350 | 345 |
| 01.05. | Accident insurance of guests, visitors to performances, excursionists and tourists | 1.859 | 3.642.501 | 62.982 | 8.161 | 7.988 | 42.213 | 5.402 | 5.208 |
| 01.06. | Accident insurance of consumers, subscribers etc. | 54.649 | 276.832 | 308.319 | 102 | 98.438 | 168.632 | 71 | 51.188 |
| 01.07. | Other special accident insurances | 140.973 | 702.829 | 692.814 | 376.288 | 436.209 | 435.930 | 189.081 | 218.361 |
| 01.08. | Compulsory accident insurance of passengers in public transport | 42.205 | | 130.347 | 56.625 | 57.582 | 86.279 | 37.682 | 37.465 |
| 01.99. | All other accident insurances | 16.053 | 381.272 | 38.701 | 7.184 | 6.404 | 24.826 | 4.391 | 3.863 |
| TOTAL: 01 | | 401.915 | 8.589.410 | 4.049.053 | 1.401.051 | 1.564.973 | 2.682.274 | 874.206 | 958.150 |
| 02 | VOLUNTARY HEALTH INSURANCE | | | | | | | | |
| 02.11. | Parallel health insurance | 1.773 | 3.736 | 15.346 | 5.306 | 7.701 | 10.792 | 3.542 | 5.242 |
| 02.12. | Supplementary health insurance | 4.597 | 699.094 | 673.453 | 165.008 | 186.464 | 466.083 | 113.742 | 127.199 |
| 02.13. | Private health insurance | 1.298 | 3.562 | 87.162 | 39.613 | 54.189 | 56.574 | 23.808 | 34.768 |
| 02.19. | All other voluntary health insurances (combination of types; health insurance while travelling abroad in accordance with article 30. paragraph 4. of the Decree on Voluntary Health Insurance) | 12.456 | 27.109 | 382.158 | 108.046 | 122.941 | 244.009 | 67.249 | 76.497 |
| TOTAL: 02 | | 20.124 | 733.501 | 1.158.119 | 317.973 | 371.295 | 777.458 | 208.341 | 243.706 |
| 03 | MOTOR INSURANCE | | | | | | | | |
| 03.01. | Full-coverage insurance of motor vehicles driven by their own engine power, except rail vehicles | 202.221 | | 6.113.612 | 3.365.447 | 3.092.738 | 4.322.653 | 2.388.110 | 2.180.497 |
| 03.02. | Full-coverage insurance of motor vehicles not driven by their own engine power | 3.872 | | 94.002 | 35.444 | 32.973 | 67.197 | 25.919 | 17.214 |
| 03.99. | All other motor vehicle insurances | 13.375 | | 222.273 | 61.206 | 60.150 | 158.279 | 44.148 | 43.335 |
| TOTAL: 03 | | 219.468 | | 6.429.887 | 3.462.097 | 3.185.861 | 4.548.129 | 2.458.177 | 2.241.046 |
| 04 | RAIL VEHICLE INSURANCE | | | | | | | | |
| 04.01. | Full-coverage rail vehicles insurance | 54 | | 93.764 | 37.140 | 27.265 | 65.817 | 25.505 | 19.193 |
| 04.99. | All other rail vehicles insurances | 1 | | 314 | 5.861 | 164 | 189 | 3.516 | 99 |
| TOTAL: 04 | | 55 | | 94.078 | 43.001 | 27.429 | 66.006 | 29.021 | 19.292 |



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| Code | Type of insurance and tariff | Number | | Amount | | | | | |
|--------|---|----------|---------------|---------------------------------------|---------------------------------|---------------|-----------------------------|-------------------------------------|---------------|
| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium 31st Dec | | Technical insurance premium | Technical unearned premium 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 05 | AIRCRAFT INSURANCE | | | | | | | | |
| 05.01. | Full-coverage aircraft insurance | 55 | | 94.531 | 26.633 | 25.238 | 82.570 | 21.287 | 21.624 |
| 05.99. | All other aircraft insurances | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| | TOTAL: 05 | 55 | | 94.531 | 26.633 | 25.238 | 82.570 | 21.287 | 21.624 |
| 06 | VESSELS INSURANCE | | | | | | | | |
| 06.01. | Full-coverage vessels insurance of marine vessels | 25 | | 1.122 | 154 | 167 | 774 | 109 | 108 |
| 06.02. | Full-coverage vessels insurance of river and lake vessels | 276 | | 92.701 | 35.327 | 35.973 | 59.995 | 22.964 | 23.538 |
| 06.99. | All other vessels insurances | 54 | | 6.797 | 5.258 | 3.081 | 4.078 | 3.155 | 1.849 |
| | TOTAL: 06 | 355 | | 100.620 | 40.739 | 39.221 | 64.847 | 26.228 | 25.495 |
| 07 | GOODS-IN-TRANSIT INSURANCE | | | | | | | | |
| 07.01. | Insurance of goods in international transit | 15.346 | | 365.281 | 101.952 | 81.648 | 224.198 | 67.977 | 53.038 |
| 07.02. | Insurance of goods in domestic transit | 3.390 | | 347.568 | 18.936 | 36.542 | 239.610 | 12.641 | 24.638 |
| 07.03. | Insurance of goods during storage | 14 | | 1.810 | 33 | 261 | 905 | 17 | 131 |
| 07.99. | All other goods-in-transit insurances | 82 | | 23.994 | 13.862 | 4.271 | 15.815 | 8.331 | 2.588 |
| | TOTAL: 07 | 18.832 | | 738.653 | 134.783 | 122.722 | 480.528 | 88.966 | 80.395 |
| 08 | PROPERTY INSURANCE AGAINST FIRE AND OTHER PERILS | | | | | | | | |
| 08.01. | Insurance against fire and other perils outside industry and crafts | 136.494 | | 1.941.355 | 772.487 | 744.578 | 1.313.152 | 528.661 | 506.546 |
| 08.02. | Insurance against fire and other perils in industry and crafts | 12.285 | | 1.936.893 | 592.589 | 625.579 | 1.328.724 | 411.057 | 429.658 |
| 08.03. | Insurance of electric supply company's property against fire | 40 | | 359.410 | 52.559 | 48.401 | 245.847 | 34.842 | 31.916 |
| 08.99. | All other property insurances against fire and other perils | 838 | | 112.957 | 38.078 | 30.969 | 75.862 | 25.828 | 20.606 |
| | TOTAL: 08 | 149.657 | | 4.350.615 | 1.455.713 | 1.449.527 | 2.963.585 | 1.000.388 | 988.726 |



Number of insurances, policyholders and premiums by type of insurance and tariff in Serbia in
2013

in thousand of dinars

| Code | Type of insurance and tariff | Number | | Amount | | | | | |
|-----------|--|-----------|---------------|---------------------------------------|---------------------------------|---------------|-----------------------------|-------------------------------------|---------------|
| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium 31st Dec | | Technical insurance premium | Technical unearned premium 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 09 | OTHER PROPERTY INSURANCES | | | | | | | | |
| 09.01. | Insurance against burglary and vandalism | 39.844 | | 667.333 | 286.410 | 251.403 | 446.263 | 193.767 | 168.556 |
| 09.02. | Insurance against glass breaking | 37.269 | | 276.416 | 81.631 | 96.260 | 184.620 | 55.622 | 63.603 |
| 09.03. | Combined insurance of household items | 262.572 | | 828.487 | 149.080 | 155.522 | 530.323 | 88.053 | 90.722 |
| 09.04. | Insurance of machines against breakdown | 27.807 | | 2.751.655 | 644.199 | 679.944 | 1.875.173 | 433.919 | 457.903 |
| 09.05. | Insurance of electric supply plants□ equipment against breakdown | 29 | | 1.199.427 | 226.526 | 214.678 | 819.210 | 150.395 | 141.957 |
| 09.06. | Insurance of buildings under construction | 690 | | 494.533 | 268.879 | 364.755 | 334.377 | 188.691 | 252.812 |
| 09.07. | Insurance of buildings under installation | 182 | | 157.311 | 65.012 | 77.981 | 109.523 | 49.372 | 58.578 |
| 09.08. | Film companies insurance | 1 | | 126 | 0 | 0 | 94 | 0 | 0 |
| 09.09. | Crop and yield insurance | 18.658 | | 1.503.919 | 8.996 | 31.349 | 1.030.175 | 6.052 | 22.239 |
| 09.10. | Animal insurance | 4.167 | | 405.255 | 153.464 | 115.348 | 270.560 | 99.557 | 77.266 |
| 09.11. | Combined computer insurance | 6.081 | | 176.410 | 58.911 | 55.305 | 117.444 | 39.128 | 36.288 |
| 09.12. | Insurance of underground mines | 1 | | 23.394 | 5.937 | 5.833 | 16.376 | 4.154 | 4.083 |
| 09.13. | Combined mobile equipment insurance | 1.431 | | 155.987 | 44.105 | 71.969 | 102.196 | 29.023 | 46.271 |
| 09.14. | Insurance of stocks in cold-storage plants | 86 | | 22.626 | 5.730 | 6.056 | 14.359 | 3.990 | 4.189 |
| 09.99. | All other insurances | 6.978 | | 846.583 | 226.310 | 251.013 | 528.846 | 142.882 | 157.046 |
| TOTAL: 09 | | 405.796 | | 9.509.462 | 2.225.190 | 2.377.416 | 6.379.539 | 1.484.605 | 1.581.513 |
| 10 | MOTOR VEHICLE LIABILITY INSURANCE | | | | | | | | |
| 10.01. | Compulsory third party liability motor insurance | 2.211.379 | | 19.408.483 | 9.899.518 | 9.984.391 | 15.450.381 | 7.895.098 | 7.952.831 |
| 10.02. | Insurance of transporters against liability for goods during transport | 7.069 | | 160.750 | 27.264 | 43.566 | 109.740 | 20.907 | 32.270 |
| 10.99. | All other motor vehicle liability insurances | 270 | | 4.414 | 257 | 4.102 | 3.530 | 206 | 3.282 |
| TOTAL: 10 | | 2.218.718 | | 19.573.647 | 9.927.039 | 10.032.059 | 15.563.651 | 7.916.211 | 7.988.383 |
| 11 | AIRCRAFT LIABILITY INSURANCE | | | | | | | | |
| 11.01. | Compulsory third party liability aircraft insurance | 192 | | 232.266 | 148.351 | 58.628 | 193.933 | 108.939 | 55.545 |
| 11.02. | Insurance of transporters against liability for goods during transport | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 11.99. | All other aircraft liability insurances | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| TOTAL: 11 | | 192 | | 232.266 | 148.351 | 58.628 | 193.933 | 108.939 | 55.545 |



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|-----------|--|----------|---------------|---------------------------------------|---------------------------------|---------------|-----------------------------|-------------------------------------|---------------|
| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium 31st Dec | | Technical insurance premium | Technical unearned premium 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 12 | VESSELS LIABILITY INSURANCE | | | | | | | | |
| 12.01. | Compulsory third party liability marine insurance | 1 | | 150 | 0 | 0 | 111 | 0 | 0 |
| 12.02. | Compulsory third party liability insurance of owners of river and lake vessels | 1.126 | | 8.738 | 3.539 | 3.767 | 5.976 | 2.404 | 2.569 |
| 12.03. | Liability insurance of repairers of vessels | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 12.04. | Liability insurance of marina owners and operators | 224 | | 1.804 | 1.176 | 948 | 1.341 | 924 | 701 |
| 12.05. | Insurance of transporters against liability for goods during transport | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 12.99. | All other vessel liability insurances | 108 | | 3.116 | 1.362 | 1.545 | 2.162 | 944 | 1.072 |
| TOTAL: 12 | | 1.459 | | 13.808 | 6.077 | 6.260 | 9.590 | 4.272 | 4.342 |
| 13 | GENERAL LIABILITY INSURANCE | | | | | | | | |
| 13.01. | General liability insurance | 16.763 | | 805.915 | 237.967 | 269.010 | 527.384 | 160.700 | 177.041 |
| 13.02. | Insurance of producers against liability for defective products | 667 | | 63.893 | 18.086 | 19.178 | 42.052 | 12.178 | 12.705 |
| 13.03. | Contractual liability insurance of building contractors | 355 | | 22.533 | 17.257 | 21.091 | 16.422 | 13.145 | 15.452 |
| 13.04. | Contractual liability insurance of installation contractors | 89 | | 6.114 | 251 | 1.723 | 4.170 | 183 | 951 |
| 13.05. | Liability insurance of hazardous material owner during transport | 1.201 | | 9.490 | 2.648 | 2.409 | 5.528 | 1.537 | 1.375 |
| 13.06. | Audit companies□ liability insurance | 41 | | 3.448 | 1.839 | 1.869 | 2.131 | 1.121 | 1.137 |
| 13.07. | Actuaries□ liability insurance | 28 | | 407 | 195 | 210 | 244 | 117 | 126 |
| 13.08. | Lawyers□ liability insurance | 165 | | 25.457 | 11.182 | 10.044 | 15.577 | 6.808 | 6.174 |
| 13.09. | Doctors□ liability insurance | 742 | | 28.376 | 13.223 | 12.477 | 18.464 | 8.564 | 8.047 |
| 13.10. | Design liability insurance | 14 | | 8.557 | 234 | 6.772 | 4.926 | 140 | 3.903 |
| 13.11. | Liability insurance for public notaries | 3 | | 427 | 0 | 37 | 320 | 0 | 28 |
| 13.12. | Insurance brokerage firms□ liability insurance | 1 | | 98 | 0 | 64 | 52 | 0 | 34 |
| 13.13. | International carriers□ liability insurance | 2.077 | | 59.165 | 27.660 | 30.372 | 41.305 | 19.310 | 21.211 |
| 13.14. | Domestic carriers□ liability insurance | 137 | | 2.362 | 691 | 226 | 1.625 | 482 | 152 |
| 13.15. | Liability insurance in rail traffic | 1 | | 4.586 | 3.831 | 1.008 | 3.211 | 2.554 | 706 |
| 13.99. | All other general liability insurances | 1.804 | | 189.157 | 108.763 | 108.363 | 117.194 | 68.356 | 67.354 |
| TOTAL: 13 | | 24.088 | | 1.229.985 | 443.827 | 484.853 | 800.605 | 295.195 | 316.396 |



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| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium 31st Dec | | Technical insurance premium | Technical unearned premium 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 14 | CREDIT INSURANCE | | | | | | | | |
| 14.01. | Insurance of insurance holders□ money receivables from juridical and other persons | 53 | | 15.268 | 2.114 | 3.932 | 10.760 | 1.489 | 2.794 |
| 14.02. | Insurance of insurance holders□ receivables on the grounds of granted consumer loans | 88 | | 144.025 | 55.647 | 153.541 | 91.038 | 33.109 | 96.115 |
| 14.03. | Insurance of insurance holders□ receivables on the grounds of granted housing loans | 0 | | 37 | 857 | 725 | 14 | 596 | 504 |
| 14.04. | Insurance of receivables from financial leasing operations | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 14.05. | Export insurance against commercial risks | 1 | | 769 | 0 | 0 | 539 | 0 | 0 |
| 14.99. | All other credit insurances | 1.428 | | 34.424 | 56.388 | 46.039 | 23.214 | 39.006 | 31.707 |
| TOTAL: 14 | | 1.570 | | 194.523 | 115.006 | 204.237 | 125.565 | 74.200 | 131.120 |
| 15 | WARRANTY INSURANCE | | | | | | | | |
| 15.01. | Warranty insurance | 127 | | 74.239 | 55.791 | 65.903 | 53.364 | 34.568 | 40.536 |
| 15.99. | All other warranty insurances | 36 | | 6.497 | 3.532 | 2.743 | 4.454 | 2.420 | 1.882 |
| TOTAL: 15 | | 163 | | 80.736 | 59.323 | 68.646 | 57.818 | 36.988 | 42.418 |
| 16 | FINANCIAL LOSS INSURANCE | | | | | | | | |
| 16.01. | Insurance against stoppage of work due to fire perils | 951 | | 183.280 | 69.033 | 73.226 | 124.116 | 47.810 | 49.152 |
| 16.02. | Insurance against stoppage of work due to breakage perils | 41 | | 26.649 | 11.521 | 14.310 | 13.381 | 5.776 | 7.174 |
| 16.03. | Insurance of various events due to atmospheric precipitation | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 16.04. | Insurance against damage arising from the purchase of currency counterfeits | 33 | | 407 | 3 | 0 | 253 | 1 | 0 |
| 16.05. | Insurance against damage related to funds on citizens□ current accounts and payment and credit cards | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
| 16.06. | Insurance against tourist travel cancellation risks | 54 | | 320 | 12 | 13 | 195 | 8 | 9 |
| 16.99. | All other various financial loss insurances | 6.944 | | 490.349 | 235.462 | 493.764 | 245.370 | 117.756 | 246.920 |
| TOTAL: 16 | | 8.023 | | 701.005 | 316.031 | 581.313 | 383.315 | 171.351 | 303.255 |
| 17 | LEGAL EXPENSES INSURANCE | | | | | | | | |
| 17.01. | Lawyer expenses and other expenses for legal proceedings | 323 | | 7.362 | 3.653 | 3.513 | 4.049 | 2.009 | 1.932 |
| 17.99. | All other legal expenses insurances | 269 | | 392 | 145 | 151 | 251 | 93 | 96 |
| TOTAL: 17 | | 592 | | 7.754 | 3.798 | 3.664 | 4.300 | 2.102 | 2.028 |



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| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium 31st Dec | | Technical insurance premium | Technical unearned premium 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 18 | TRAVEL ASSISTANCE INSURANCE | | | | | | | | |
| 18.01. | Road vehicle travel assistance | 20.246 | | 43.546 | 23.207 | 26.343 | 28.608 | 14.692 | 16.378 |
| 18.02. | Medical travel insurance including assistance while travelling outside the place of residence | 571.041 | | 1.350.068 | 124.278 | 125.808 | 767.876 | 68.350 | 69.961 |
| 18.99. | All other travel assistance insurances | 17.640 | | 22.755 | 581 | 1.039 | 16.621 | 401 | 759 |
| | TOTAL: 18 | 608.927 | | 1.416.369 | 148.066 | 153.190 | 813.105 | 83.443 | 87.098 |
| 19 | OTHER TYPES OF NON-LIFE INSURANCE | | | | | | | | |
| | | 1 | | 940 | 0 | 0 | 621 | 0 | 0 |
| | TOTAL: 19 | 1 | | 940 | 0 | 0 | 621 | 0 | 0 |
| 20 | LIFE INSURANCE | | | | | | | | |
| 20.01. | Life insurance payable in the event of death | 181.523 | 198.253 | 718.223 | 14.093 | 24.828 | 499.515 | 9.620 | 18.121 |
| 20.02. | Endowment insurance | 29.997 | 29.997 | 1.176.042 | | | 966.012 | | |
| 20.03. | Life insurance payable in the event of death and endowment insurance □ mixed insurance | 251.866 | 261.309 | 9.047.513 | | | 7.571.667 | | |
| 20.04. | Term life insurance | 21.452 | 21.452 | 1.180.919 | | | 978.345 | | |
| 20.19. | All other life insurances | 7.918 | 7.944 | 302.539 | | | 254.217 | | |
| | TOTAL: 20 | 492.756 | 518.955 | 12.425.236 | 14.093 | 24.828 | 10.269.756 | 9.620 | 18.121 |
| 21 | ANNUITY INSURANCE | | | | | | | | |
| | | 13.324 | 13.324 | 527.315 | | | 439.420 | | |
| | TOTAL: 21 | 13.324 | 13.324 | 527.315 | | | 439.420 | | |
| 22 | SUPPLEMENTARY INSURANCE ALONG WITH LIFE INSURANCE | | | | | | | | |
| 22.01. | Accident insurance | 341.735 | 359.574 | 933.790 | 176.600 | 187.652 | 726.631 | 132.478 | 141.997 |
| 22.02. | Health insurance | 24.604 | 24.604 | 69.718 | 8.753 | 11.208 | 53.194 | 6.420 | 8.713 |
| | TOTAL: 22 | 366.339 | 384.178 | 1.003.508 | 185.353 | 198.860 | 779.825 | 138.898 | 150.710 |
| 23 | VOLUNTARY PENSION INSURANCE | | | | | | | | |
| | | 0 | 0 | 0 | | | 0 | | |
| | TOTAL: 23 | 0 | 0 | 0 | | | 0 | | |
| 24 | OTHER TYPES OF LIFE INSURANCE | | | | | | | | |
| | | 3 | 40.651 | 109.399 | | | 101.488 | | |
| | TOTAL: 24 | 3 | 40.651 | 109.399 | | | 101.488 | | |
| | TOTAL LIFE INSURANCE (20 - 24) | 872.422 | 957.108 | 14.065.458 | 199.446 | 223.688 | 11.590.489 | 148.518 | 168.831 |
| | TOTAL NON-LIFE INSURANCE (1 - 19) | 4.079.990 | 9.322.911 | 49.976.051 | 20.274.698 | 20.756.532 | 35.997.439 | 14.883.920 | 15.090.532 |

1) The amount defined by the insurance contract (written premium)