



Number of insurances, policyholders and premiums by type of insurance and tariff for Serbia in 2023

Amount in thousand of dinars

Code	Type of insurance and tariff	Number		Amount					
		Policies	Policyholders	Total insurance premium ¹⁾	Total unearned premium reserves 31st Dec		Technical insurance premium	Technical unearned premium reserves 31st Dec	
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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	64508	2134781	2267021	1009427	1126708	1560979	666201	748430
01.02.	Insurance of persons against consequences of accidents in motor vehicles and in the course of performing special activities	191409	599367	174808	71645	75974	120094	49946	52749
01.03.	Accident insurance of students and pupils	3107	1053042	391162	235014	259604	273379	164239	181616
01.04.	Special accident insurance of youth	23	3712	752	287	292	482	179	186
01.05.	Accident insurance of guests, visitors to performances, excursionists and tourists	3006	5488271	75719	5390	6557	51352	3631	4369
01.06.	Accident insurance of consumers, subscribers etc.	8363	42481	88836	10290	4286	47112	5299	2207
01.07.	Other special accident insurances	158693	3748308	590962	471178	526953	313170	242679	271218
01.08.	Compulsory accident insurance of passengers in public transport	58985		173553	76439	79040	118229	51741	53461
01.09.	Ensuring service users from teaching skiing accident	34	6005	476	182	181	347	135	134
01.99.	All other accident insurances	4309	216756	43496	8388	12281	26258	4666	6899
	TOTAL: 01	492437	13292723	3806785	1888240	2091876	2511402	1188716	1321269
02	VOLUNTARY HEALTH INSURANCE								
02.01.	Additional health insurancen accordance with article 174. provision under 1) of the Health Insurance Law	599	599	23138	7417	9908	17353	5561	7431
02.02.	Supplementary health insurance accordance with article 174. provision under 2) of the Health Insurance Law	10698	4062862	1855663	627599	718482	1235334	419585	476585
02.03.	Private health insurance	7423	13349	444660	135161	178064	284131	87766	116471
02.04.	Combination of types of voluntary health insurance	50557	283161	10734042	2985675	4621032	7258401	2072997	3121247
02.05.	Health insurance while travelling abroad in accordance with article 174. paragraph 4. of the Health Insurance Law	15045	24571	33048	688	650	19002	396	374
02.99.	All other voluntary health insurances	7921	173391	1496286	537518	726592	949264	345927	466711
	TOTAL: 02	92243	4557933	14586837	4294058	6254728	9763485	2932232	4188819



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03	MOTOR INSURANCE								
03.01.	Full-coverage insurance of motor vehicles driven by their own engine power, except rail vehicles	301055		16174312	7137560	8507204	11484668	5085236	6038451
03.02.	Full-coverage insurance of motor vehicles not driven by their own engine power	10494		330901	150617	166594	238041	108289	119766
03.99.	All other motor vehicle insurances	6100		177247	84311	88699	128592	61296	64530
TOTAL: 03		317649		16682460	7372488	8762497	11851301	5254821	6222747
04	RAIL VEHICLE INSURANCE								
04.01.	Full-coverage rail vehicles insurance	229		183813	68268	74694	133834	49616	54053
04.99.	All other rail vehicles insurances	4		26206	8148	8105	17088	5102	5086
TOTAL: 04		233		210019	76416	82799	150922	54718	59139
05	AIRCRAFT INSURANCE								
05.01.	Full-coverage aircraft insurance	79		581041	314675	368108	412725	288695	261291
TOTAL: 05		79		581041	314675	368108	412725	288695	261291
06	VESSELS INSURANCE								
06.01.	Full-coverage vessels insurance of marine vessels	22		1286	0	0	920	0	0
06.02.	Full-coverage vessels insurance of river and lake vessels	696		282629	133726	148012	182600	87018	95895
06.99.	All other vessels insurances	60		3368	1644	1510	2021	986	906
TOTAL: 06		778		287283	135370	149522	185541	88004	96801
07	GOODS-IN-TRANSIT INSURANCE								
07.01.	Insurance of goods in international transit	32093		822156	92978	114904	529069	60163	74703
07.02.	Insurance of goods in domestic transit	2288		246738	27168	21270	168012	17680	13656
07.03.	Insurance of goods during storage	36		222	91	105	132	55	63
07.99.	All other goods-in-transit insurances	99		84036	13027	11182	61873	9554	8195
TOTAL: 07		34516		1153152	133264	147461	759086	87452	96617



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08	PROPERTY INSURANCE AGAINST FIRE AND OTHER PERILS								
08.01.	Insurance against fire and other perils outside industry and crafts	232421		3980331	1597296	1770890	2761954	1110931	1221953
08.02.	Insurance against fire and other perils in industry and crafts	16424		3478470	1214962	1453323	2401861	841508	997040
08.03.	Insurance of electric supply companys property against fire	99		1002182	829720	737913	683223	555787	503232
08.99.	All other property insurances against fire and other perils	1006		860794	139438	164952	591259	94839	112824
TOTAL: 08		249950		9321777	3781416	4127078	6438297	2603065	2835049
09	OTHER PROPERTY INSURANCES								
09.01.	Insurance against burglary and vandalism	112714		879426	347305	359175	592181	235364	241916
09.02.	Insurance against glass breaking	116635		377121	134299	155532	253091	90166	104142
09.03.	Combined insurance of household items	322665		1307625	429972	519899	796239	246323	297721
09.04.	Insurance of machines against breakdown	108676		3649363	1312813	1392097	2465466	879578	923467
09.05.	Insurance of electric supply plants equipment against breakdown	72		1765006	1262010	1314277	1200754	859775	889431
09.06.	Insurance of buildings under construction	2704		1395021	1382986	1263091	975370	985323	896773
09.07.	Insurance of buildings under installation	436		443451	102281	188851	301187	69651	131781
09.08.	Film companies insurance	1		518	0	0	308	0	0
09.09.	Crop and yield insurance	44287		4440831	40378	30149	3076513	30643	22464
09.10.	Animal insurance	3289		1777454	605818	638029	1265943	416426	429346
09.11.	Combined computer insurance	7223		218346	78861	76926	147208	53146	51580
09.12.	Insurance of underground mines	2		6940	1714	1727	4962	1226	1235
09.13.	Combined mobile equipment insurance	93222		2050430	251653	317203	1272260	161182	199513
09.14.	Insurance of stocks in cold-storage plants	156		44401	8439	8715	28390	6005	6212
09.99.	All other insurances	29461		1733892	860503	686261	1146255	577899	459096
TOTAL: 09		841543		20089825	6819032	6951932	13526127	4612707	4654677



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10	MOTOR VEHICLE LIABILITY INSURANCE								
10.01.	Compulsory third party liability motor insurance	2920758		45585909	20276868	23991643	36464857	15879710	19185848
10.02.	Insurance of transporters against liability for goods during transport	18099		643414	248091	264857	449236	175343	187283
10.99.	All other motor vehicle liability insurances	361		4343	4304	4082	3475	3443	3266
TOTAL: 10		2939218		46233666	20529263	24260582	36917568	16058496	19376397
11	AIRCRAFT LIABILITY INSURANCE								
11.01.	Compulsory third party liability aircraft insurance	359		290661	137263	160287	205524	128849	113252
TOTAL: 11		359		290661	137263	160287	205524	128849	113252
12	VESSELS LIABILITY INSURANCE								
12.01.	Compulsory third party liability marine insurance	1		18	0	13	14	0	10
12.02.	Compulsory third party liability insurance of owners of river and lake vessels	2041		31912	47189	43595	22808	33690	31122
12.04.	Liability insurance of marina owners and operators	2		272	69	145	194	50	103
12.05.	Insurance of transporters against liability for goods during transport	3		2048	1293	1399	1536	970	1049
12.99.	All other vessel liability insurances	284		82334	31563	44341	57995	23841	31213
TOTAL: 12		2331		116584	80114	89493	82547	58551	63497



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13	GENERAL LIABILITY INSURANCE								
13.01.	General liability insurance	81850		1881789	721907	781837	1265664	487797	526924
13.02.	Insurance of producers against liability for defective products	775		231146	59110	63127	143495	39369	41902
13.03.	Contractual liability insurance of building contractors, acting professional supervision and technical inspection	1954		139332	77107	93916	95400	54558	65105
13.04.	Contractual liability insurance of installation contractors	235		17994	12246	13962	12396	8778	9839
13.05.	Liability insurance of hazardous material owner during transport	443		25052	10184	12822	17053	6909	8744
13.06.	Audit companies liability insurance	357		31773	12833	14963	21522	8602	10071
13.07.	Executors liability insurance	173		9590	4558	5636	6846	3258	4029
13.08.	Lawyers liability insurance	122		51722	18142	19223	31980	11475	12121
13.09.	Doctors liability insurance	637		51822	29125	22284	33440	18097	14099
13.10.	Design liability insurance	1475		238565	146292	167629	166623	102142	117574
13.11.	Liability insurance for public notaries	42		15682	2440	2740	10683	1651	1857
13.12.	Insurance brokerage firms liability insurance	67		3823	1948	2261	2693	1384	1606
13.13.	International carriers liability insurance	19		19646	3240	3222	13187	2058	2073
13.14.	Domestic carriers liability insurance	6		8688	2413	3790	5670	1665	2616
13.15.	Liability insurance in rail traffic	4		42013	35978	34460	28170	23196	23142
13.16.	Bankruptcy trustee liability insurance	257		3632	1836	1789	2246	1135	1108
13.17.	Real estate intermediaries liability insurance	841		11055	4216	4940	6817	2603	3034
13.18.	Liability insurance for clinical trials	137		82827	117043	118185	55512	77846	78477
13.20.	Tour operators liability insurance	197		21181	6642	8519	12221	3620	4621
13.99.	All other general liability insurances	4201		529200	187624	207638	356159	130508	142602
TOTAL: 13		93792		3416532	1454884	1582943	2287777	986651	1071544



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14	CREDIT INSURANCE								
14.01.	Insurance of insurance holders money receivables from juridical and other persons	383		737481	84698	101217	571452	69246	82375
14.02.	Insurance of insurance holders money receivables from juridical and other persons	6283		190759	629529	416705	114311	385597	258779
14.03.	Insurance of insurance holders money receivables from juridical and other persons	2		273	1420	1348	190	1009	959
14.05.	Export insurance against commercial risks	99		60567	5395	7301	36418	3237	4381
14.99.	All other credit insurances	54173		817448	857271	1065238	408358	428635	532619
TOTAL: 14		60940		1806528	1578313	1591809	1130729	887724	879113
15	WARRANTY INSURANCE								
15.01.	Warranty insurance	23096		108751	165695	197402	65675	98656	117462
15.02.	Insolvency travel organizer insurance	248		123638	69240	61785	75836	45913	33918
15.99.	All other warranty insurances	727		69456	19554	106316	49604	12185	75172
TOTAL: 15		24071		301845	254489	365503	191115	156754	226552
16	FINANCIAL LOSS INSURANCE								
16.01.	Insurance against stoppage of work due to fire perils	2470		804993	220371	271188	538483	148456	182317
16.02.	Insurance against stoppage of work due to breakage perils	93		146943	32535	37975	98743	22253	25178
16.04.	Insurance against damage arising from the purchase of currency counterfeits	1		27	11	22	16	7	13
16.05.	Insurance against damage related to funds on citizens current accounts and payment and credit cards	26		656	184	358	469	131	256
16.06.	Insurance against tourist travel cancellation risks	3115		14690	843	970	10514	603	689
16.07.	Financial loss insurance against the risk of unemployment and sick leave	14019		175499	808761	772760	103397	418144	411320
16.99.	All other various financial loss insurances	383794		617518	447143	541395	335259	225493	278032
TOTAL: 16		403518		1760326	1509848	1624668	1086881	815087	897805
17	LEGAL EXPENSES INSURANCE								
17.01.	Lawyer expenses and other expenses for legal proceedings	188		277	169	147	152	93	82
17.99.	All other legal expenses insurances	392		6102	3051	3200	3373	1688	1769
TOTAL: 17		580		6379	3220	3347	3525	1781	1851



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18	TRAVEL ASSISTANCE INSURANCE								
18.01.	Road vehicle travel assistance	54680		141606	58742	72287	92686	38450	46854
18.02.	Medical travel insurance including assistance while travelling outside the place of residence	1328538		3951110	283717	350296	2280453	166849	204466
18.99.	All other travel assistance insurances	20		242	29	48	133	16	27
	TOTAL: 18	1383238		4092958	342488	422631	2373272	205315	251347
20	LIFE INSURANCE								
20.01.	Life insurance payable in the event of death	378102	1797146	8502685	997042	1222603	6787649	810484	978826
20.02.	Endowment insurance	112648	114448	5994807	0	0	4944879	0	0
20.03.	Life insurance payable in the event of death and endowment insurance mixed insurance	234977	265829	11883877	0	0	10241787	0	0
20.04.	Term life insurance	11962	12080	563812	0	0	473537	0	0
20.05.	Return of premiums life insurance	153	153	1624	0	0	1084	0	0
20.99.	All other life insurances	8996	8996	276848	0	0	227592	0	0
	TOTAL: 20	746838	2198652	27223653	997042	1222603	22676528	810484	978826
21	ANNUITY INSURANCE								
21.01.	Annuity insurance	13350	13356	475057	0	0	392599	0	0
	TOTAL: 21	13350	13356	475057	0	0	392599	0	0
22	SUPPLEMENTARY INSURANCE ALONG WITH LIFE INSURANCE								
22.01.	Accident insurance	638420	1016256	1511169	303288	282263	1106146	204581	194255
22.02.	Health insurance	68581	68955	531237	74040	75437	395217	54588	55653
	TOTAL: 22	707001	1085211	2042406	377328	357700	1501363	259169	249908
24	MARRIAGE AND BIRTH INSURANCE								
24.01.	Marriage and birth insurance	955	972	1610	0	0	1316	0	0
	TOTAL: 24	955	972	1610	0	0	1316	0	0
25	LIFE INSURANCE LINKED WITH UNITS OF INVESTMENT FUNDS								
25.03.	Life insurance payable in the event of death and endowment insurance - mixed insurance linked with units of investment funds	11056	11056	767346	0	0	515713	0	0
	TOTAL: 25	11056	11056	767346	0	0	515713	0	0
	TOTAL LIFE INSURANCE (20 - 26)	1479200	3309247	30510072	1374370	1580303	25087519	1069653	1228734



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	TOTAL NON-LIFE INSURANCE (1 - 18)	6937475	17850656	124744658	50704841	59037264	89877824	36409618	42617767
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1) The amount defined by the insurance contract (written premium) for non-life insurance, or the amount of invoiced premiums for life insurance.