



Number of insurances, policyholders and premiums by type of insurance and tariff for Serbia in 2025

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 | |
| | | | | | 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 | 87017 | 2695189 | 2958042 | 1226098 | 1389066 | 2039620 | 817260 | 941582 |
| 01.02. | Insurance of persons against consequences of accidents in motor vehicles and in the course of performing special activities | 154632 | 681423 | 165267 | 76771 | 70229 | 113252 | 53112 | 48427 |
| 01.03. | Accident insurance of students and pupils | 3043 | 1258898 | 445859 | 284859 | 305586 | 310616 | 197904 | 212404 |
| 01.04. | Special accident insurance of youth | 33 | 5220 | 1191 | 322 | 481 | 781 | 204 | 306 |
| 01.05. | Accident insurance of guests, visitors to performances, excursionists and tourists | 3125 | 7148415 | 85926 | 12400 | 14008 | 57547 | 8051 | 8986 |
| 01.06. | Accident insurance of consumers, subscribers etc. | 8 | 30426 | 75293 | 232 | 0 | 39905 | 121 | 0 |
| 01.07. | Other special accident insurances | 217549 | 579475 | 1070929 | 674779 | 1016550 | 575528 | 354294 | 539264 |
| 01.08. | Compulsory accident insurance of passengers in public transport | 57790 | | 188685 | 83045 | 85741 | 128278 | 56139 | 57948 |
| 01.09. | Ensuring service users from teaching skiing accident | 35 | 4654 | 487 | 191 | 236 | 356 | 142 | 175 |
| 01.99. | All other accident insurances | 2925 | 125334 | 18757 | 4201 | 4269 | 10878 | 1971 | 1968 |
| | TOTAL: 01 | 526157 | 12529034 | 5010436 | 2362898 | 2886166 | 3276761 | 1489198 | 1811060 |
| 02 | VOLUNTARY HEALTH INSURANCE | | | | | | | | |
| 02.01. | Additional health insurancn accordance with article 174. provision under 1) of the Health Insurance Law | 0 | 0 | 0 | 3881 | 0 | 0 | 2910 | 0 |
| 02.02. | Supplementary health insurance accordance with article 174. provision under 2) of the Health Insurance Law | 11418 | 702651 | 2120292 | 693787 | 802773 | 1457414 | 475660 | 552966 |
| 02.03. | Private health insurance | 6228 | 13444 | 433080 | 188699 | 153376 | 290076 | 126913 | 105943 |
| 02.04. | Combination of types of voluntary health insurance | 52385 | 338479 | 16027980 | 5541296 | 6460068 | 10720676 | 3674982 | 4281900 |
| 02.05. | Health insurance while travelling abroad in accordance with article 174. paragraph 4. of the Health Insurance Law | 13387 | 24337 | 36963 | 672 | 818 | 21254 | 386 | 470 |
| 02.99. | All other voluntary health insurances | 6350 | 122088 | 1847493 | 925280 | 888239 | 1027978 | 608880 | 482828 |
| | TOTAL: 02 | 89768 | 1200999 | 20465808 | 7353615 | 8305274 | 13517398 | 4889731 | 5424107 |



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| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium reserves 31st Dec | | Technical insurance premium | Technical unearned premium reserves 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 03 | MOTOR INSURANCE | | | | | | | | |
| 03.01. | Full-coverage insurance of motor vehicles driven by their own engine power, except rail vehicles | 316774 | | 22308510 | 9915751 | 11431873 | 15734304 | 7029620 | 8067349 |
| 03.02. | Full-coverage insurance of motor vehicles not driven by their own engine power | 10018 | | 382899 | 177475 | 193772 | 275156 | 127645 | 139129 |
| 03.99. | All other motor vehicle insurances | 7444 | | 200577 | 103334 | 106767 | 145522 | 75163 | 77889 |
| | TOTAL: 03 | 334236 | | 22891986 | 10196560 | 11732412 | 16154982 | 7232428 | 8284367 |
| 04 | RAIL VEHICLE INSURANCE | | | | | | | | |
| 04.01. | Full-coverage rail vehicles insurance | 318 | | 292084 | 89272 | 135027 | 210247 | 64800 | 96786 |
| 04.99. | All other rail vehicles insurances | 6 | | 44241 | 5024 | 5921 | 29029 | 3330 | 3954 |
| | TOTAL: 04 | 324 | | 336325 | 94296 | 140948 | 239276 | 68130 | 100740 |
| 05 | AIRCRAFT INSURANCE | | | | | | | | |
| 05.01. | Full-coverage aircraft insurance | 78 | | 631238 | 387019 | 427512 | 448891 | 275134 | 304146 |
| | TOTAL: 05 | 78 | | 631238 | 387019 | 427512 | 448891 | 275134 | 304146 |
| 06 | VESSELS INSURANCE | | | | | | | | |
| 06.01. | Full-coverage vessels insurance of marine vessels | 12 | | 906 | 75 | 75 | 641 | 48 | 48 |
| 06.02. | Full-coverage vessels insurance of river and lake vessels | 626 | | 290406 | 113097 | 135626 | 189020 | 74057 | 89105 |
| 06.99. | All other vessels insurances | 56 | | 4165 | 1248 | 1958 | 2499 | 749 | 1175 |
| | TOTAL: 06 | 694 | | 295477 | 114420 | 137659 | 192160 | 74854 | 90328 |
| 07 | GOODS-IN-TRANSIT INSURANCE | | | | | | | | |
| 07.01. | Insurance of goods in international transit | 32341 | | 967831 | 123303 | 97363 | 640801 | 77964 | 60486 |
| 07.02. | Insurance of goods in domestic transit | 1946 | | 301109 | 33963 | 52263 | 202534 | 22145 | 34157 |
| 07.03. | Insurance of goods during storage | 24 | | 219 | 103 | 100 | 131 | 61 | 59 |
| 07.99. | All other goods-in-transit insurances | 105 | | 76854 | 23997 | 11935 | 56553 | 17695 | 8737 |
| | TOTAL: 07 | 34416 | | 1346013 | 181366 | 161661 | 900019 | 117865 | 103439 |



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| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium reserves 31st Dec | | Technical insurance premium | Technical unearned premium reserves 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 08 | PROPERTY INSURANCE AGAINST FIRE AND OTHER PERILS | | | | | | | | |
| 08.01. | Insurance against fire and other perils outside industry and crafts | 268830 | | 4945502 | 2018923 | 2204913 | 3448071 | 1401109 | 1533362 |
| 08.02. | Insurance against fire and other perils in industry and crafts | 19559 | | 4117577 | 1577831 | 1619020 | 2856240 | 1090845 | 1124533 |
| 08.03. | Insurance of electric supply companys property against fire | 104 | | 1416808 | 805662 | 1026056 | 954252 | 547043 | 690639 |
| 08.99. | All other property insurances against fire and other perils | 919 | | 1056148 | 219756 | 235444 | 714580 | 147445 | 156293 |
| | TOTAL: 08 | 289412 | | 11536035 | 4622172 | 5085433 | 7973143 | 3186442 | 3504827 |
| 09 | OTHER PROPERTY INSURANCES | | | | | | | | |
| 09.01. | Insurance against burglary and vandalism | 147218 | | 998290 | 391476 | 409874 | 669207 | 262449 | 278191 |
| 09.02. | Insurance against glass breaking | 156469 | | 475764 | 186763 | 198834 | 316526 | 124166 | 132639 |
| 09.03. | Combined insurance of household items | 324502 | | 1609097 | 620269 | 717709 | 960116 | 355658 | 409209 |
| 09.04. | Insurance of machines against breakdown | 186346 | | 4382402 | 1556031 | 1737476 | 2961591 | 1037993 | 1153813 |
| 09.05. | Insurance of electric supply plants equipment against breakdown | 72 | | 1893924 | 1346742 | 1375772 | 1284939 | 904930 | 932494 |
| 09.06. | Insurance of buildings under construction | 2942 | | 3283468 | 2692636 | 3203567 | 2255939 | 1907132 | 2234087 |
| 09.07. | Insurance of buildings under installation | 455 | | 187243 | 120721 | 97529 | 127551 | 84929 | 68735 |
| 09.09. | Crop and yield insurance | 34213 | | 3811598 | 17840 | 22557 | 2654100 | 12419 | 16163 |
| 09.10. | Animal insurance | 3598 | | 1956650 | 635102 | 644658 | 1293444 | 429108 | 434041 |
| 09.11. | Combined computer insurance | 8168 | | 266282 | 88129 | 95221 | 178792 | 58904 | 63789 |
| 09.12. | Insurance of underground mines | 3 | | 7360 | 0 | 1654 | 5262 | 0 | 1183 |
| 09.13. | Combined mobile equipment insurance | 120748 | | 2876143 | 334514 | 327219 | 1780112 | 208703 | 204186 |
| 09.14. | Insurance of stocks in cold-storage plants | 217 | | 42727 | 9476 | 15507 | 29406 | 6754 | 10961 |
| 09.99. | All other insurances | 31828 | | 1927119 | 851372 | 817574 | 1267115 | 567998 | 539955 |
| | TOTAL: 09 | 1016779 | | 23718067 | 8851071 | 9665151 | 15784100 | 5961143 | 6479446 |
| 10 | MOTOR VEHICLE LIABILITY INSURANCE | | | | | | | | |
| 10.01. | Compulsory third party liability motor insurance | 3173430 | | 53965024 | 26543611 | 28265177 | 41013891 | 20329320 | 21481519 |
| 10.02. | Insurance of transporters against liability for goods during transport | 20120 | | 750915 | 289627 | 320658 | 527241 | 204720 | 227178 |
| 10.99. | All other motor vehicle liability insurances | 206 | | 4164 | 3849 | 3823 | 3332 | 3077 | 3059 |
| | TOTAL: 10 | 3193756 | | 54720103 | 26837087 | 28589658 | 41544464 | 20537117 | 21711756 |



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|-----------|--|-------------|---------------|---------------------------------------|--|---------------|-----------------------------|--|---------------|
| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium reserves 31st Dec | | Technical insurance premium | Technical unearned premium reserves 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
| a | b | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| 11 | AIRCRAFT LIABILITY INSURANCE | | | | | | | | |
| 11.01. | Compulsory third party liability aircraft insurance | 427 | | 264317 | 138478 | 146681 | 188047 | 98795 | 104414 |
| | TOTAL: 11 | 427 | | 264317 | 138478 | 146681 | 188047 | 98795 | 104414 |
| 12 | VESSELS LIABILITY INSURANCE | | | | | | | | |
| 12.01. | Compulsory third party liability marine insurance | 0 | | 0 | 7 | 1 | 0 | 5 | 1 |
| 12.02. | Compulsory third party liability insurance of owners of river and lake vessels | 2610 | | 45565 | 54155 | 57211 | 32651 | 38755 | 40786 |
| 12.04. | Liability insurance of marina owners and operators | 1 | | 72 | 69 | 69 | 51 | 49 | 50 |
| 12.05. | Insurance of transporters against liability for goods during transport | 3 | | 5219 | 1096 | 2611 | 3914 | 822 | 1958 |
| 12.99. | All other vessel liability insurances | 228 | | 62439 | 31511 | 27097 | 43956 | 22392 | 19220 |
| | TOTAL: 12 | 2842 | | 113295 | 86838 | 86989 | 80572 | 62023 | 62015 |



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| | | Policies | Policyholders | Total insurance premium ¹⁾ | Total unearned premium reserves 31st Dec | | Technical insurance premium | Technical unearned premium reserves 31st Dec | |
| | | | | | Previous years | Current years | | Previous years | Current years |
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| 13 | GENERAL LIABILITY INSURANCE | | | | | | | | |
| 13.01. | General liability insurance | 126454 | | 2542014 | 955470 | 1015782 | 1715001 | 641532 | 688161 |
| 13.02. | Insurance of producers against liability for defective products | 905 | | 249062 | 75143 | 74014 | 146492 | 47751 | 49947 |
| 13.03. | Contractual liability insurance of building contractors, acting professional supervision and technical inspection | 2123 | | 389099 | 161775 | 336611 | 271376 | 111772 | 234540 |
| 13.04. | Contractual liability insurance of installation contractors | 282 | | 12691 | 8158 | 3810 | 8785 | 5776 | 2611 |
| 13.05. | Liability insurance of hazardous material owner during transport | 531 | | 27512 | 11460 | 11758 | 18690 | 7767 | 8032 |
| 13.06. | Audit companies liability insurance | 388 | | 32766 | 16252 | 15773 | 21971 | 10969 | 10484 |
| 13.07. | Executors liability insurance | 89 | | 11169 | 9777 | 8016 | 7968 | 6990 | 5724 |
| 13.08. | Lawyers liability insurance | 130 | | 60555 | 20902 | 23214 | 37364 | 13038 | 14679 |
| 13.09. | Doctors liability insurance | 695 | | 62318 | 22772 | 24889 | 40301 | 14590 | 15886 |
| 13.10. | Design liability insurance | 1638 | | 662322 | 186626 | 472280 | 458467 | 131793 | 328555 |
| 13.11. | Liability insurance for public notaries | 33 | | 18897 | 2560 | 3157 | 12582 | 1716 | 2131 |
| 13.12. | Insurance brokerage firms liability insurance | 78 | | 4849 | 2634 | 2744 | 3424 | 1854 | 1952 |
| 13.13. | International carriers liability insurance | 20 | | 23963 | 3716 | 4707 | 15116 | 2360 | 2978 |
| 13.14. | Domestic carriers liability insurance | 6 | | 5286 | 13 | 32 | 2907 | 9 | 18 |
| 13.15. | Liability insurance in rail traffic | 4 | | 51084 | 42617 | 41935 | 33924 | 28551 | 27886 |
| 13.16. | Bankruptcy trustee liability insurance | 230 | | 3408 | 1668 | 1723 | 2097 | 1029 | 1065 |
| 13.17. | Real estate intermediaries liability insurance | 953 | | 13200 | 5569 | 6319 | 8130 | 3442 | 3880 |
| 13.18. | Liability insurance for clinical trials | 151 | | 94654 | 105395 | 114312 | 63518 | 68294 | 75197 |
| 13.20. | Tour operators liability insurance | 191 | | 23032 | 10118 | 7953 | 13483 | 5492 | 4348 |
| 13.21. | Liability insurance for damage caused by the issuance of electronic certification services | 11 | | 4306 | 2747 | 3002 | 3079 | 1964 | 2146 |
| 13.99. | All other general liability insurances | 5558 | | 685254 | 281743 | 299367 | 465501 | 190993 | 204453 |
| TOTAL: 13 | | 140470 | | 4977441 | 1927115 | 2471398 | 3350176 | 1297682 | 1684673 |



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| 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 | 41663 | | 1019498 | 230991 | 365937 | 760001 | 152084 | 226184 |
| 14.02. | Insurance of insurance holders money receivables from juridical and other persons | 15901 | | 525855 | 545795 | 763882 | 335382 | 348330 | 491846 |
| 14.03. | Insurance of insurance holders money receivables from juridical and other persons | 2 | | 770 | 1406 | 1752 | 546 | 1001 | 1250 |
| 14.05. | Export insurance against commercial risks | 109 | | 56735 | 7556 | 8427 | 34064 | 4533 | 5056 |
| 14.99. | All other credit insurances | 86932 | | 1551885 | 1445092 | 1897652 | 775754 | 722546 | 948826 |
| | TOTAL: 14 | 144607 | | 3154743 | 2230840 | 3037650 | 1905747 | 1228494 | 1673162 |
| 15 | WARRANTY INSURANCE | | | | | | | | |
| 15.01. | Warranty insurance | 505 | | 151852 | 186404 | 214243 | 91294 | 111034 | 127325 |
| 15.02. | Insolvency travel organizer insurance | 305 | | 170675 | 72435 | 80144 | 105084 | 44052 | 49465 |
| 15.99. | All other warranty insurances | 2355 | | 53088 | 157434 | 176084 | 36983 | 112247 | 123796 |
| | TOTAL: 15 | 3165 | | 375615 | 416273 | 470471 | 233361 | 267333 | 300586 |
| 16 | FINANCIAL LOSS INSURANCE | | | | | | | | |
| 16.01. | Insurance against stoppage of work due to fire perils | 3329 | | 972215 | 419663 | 343334 | 646936 | 286305 | 229674 |
| 16.02. | Insurance against stoppage of work due to breakage perils | 173 | | 183206 | 55025 | 67774 | 122455 | 36730 | 45360 |
| 16.04. | Insurance against damage arising from the purchase of currency counterfeits | 1 | | 27 | 22 | 22 | 16 | 13 | 13 |
| 16.05. | Insurance against damage related to funds on citizens current accounts and payment and credit cards | 24 | | 598 | 272 | 311 | 428 | 194 | 222 |
| 16.06. | Insurance against tourist travel cancellation risks | 2598 | | 14245 | 1397 | 1563 | 8825 | 945 | 1045 |
| 16.07. | Financial loss insurance against the risk of unemployment and sick leave | 53818 | | 1202129 | 1530934 | 2241108 | 720344 | 863175 | 1303611 |
| 16.99. | All other various financial loss insurances | 507321 | | 502500 | 390500 | 339848 | 277757 | 200553 | 184666 |
| | TOTAL: 16 | 567264 | | 2874920 | 2397813 | 2993960 | 1776761 | 1387915 | 1764591 |
| 17 | LEGAL EXPENSES INSURANCE | | | | | | | | |
| 17.01. | Lawyer expenses and other expenses for legal proceedings | 207 | | 248 | 136 | 137 | 137 | 75 | 76 |
| 17.99. | All other legal expenses insurances | 428 | | 6431 | 3256 | 3441 | 3546 | 1799 | 1897 |
| | TOTAL: 17 | 635 | | 6679 | 3392 | 3578 | 3683 | 1874 | 1973 |



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| | | | | | Previous years | Current years | | Previous years | Current years |
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| 18 | TRAVEL ASSISTANCE INSURANCE | | | | | | | | |
| 18.01. | Road vehicle travel assistance | 80891 | | 200148 | 81686 | 87617 | 128125 | 52434 | 56062 |
| 18.02. | Medical travel insurance including assistance while travelling outside the place of residence | 1502194 | | 4530166 | 371957 | 379416 | 2645051 | 221530 | 225958 |
| 18.99. | All other travel assistance insurances | 9166 | | 3452 | 59 | 310 | 1881 | 33 | 166 |
| | TOTAL: 18 | 1592251 | | 4733766 | 453702 | 467343 | 2775057 | 273997 | 282186 |
| 20 | LIFE INSURANCE | | | | | | | | |
| 20.01. | Life insurance payable in the event of death | 425592 | 1727983 | 12495663 | 1443452 | 1922432 | 9855661 | 1145864 | 1514050 |
| 20.02. | Endowment insurance | 115787 | 115787 | 5766815 | 0 | 0 | 4737754 | 0 | 0 |
| 20.03. | Life insurance payable in the event of death and endowment insurance mixed insurance | 213748 | 215837 | 10835353 | 0 | 0 | 9226700 | 0 | 0 |
| 20.04. | Term life insurance | 8446 | 8548 | 386213 | 0 | 0 | 327925 | 0 | 0 |
| 20.05. | Return of premiums life insurance | 174 | 174 | 2166 | 0 | 0 | 1490 | 0 | 0 |
| 20.99. | All other life insurances | 8563 | 8563 | 242284 | 0 | 0 | 199137 | 0 | 0 |
| | TOTAL: 20 | 772310 | 2076892 | 29728494 | 1443452 | 1922432 | 24348667 | 1145864 | 1514050 |
| 21 | ANNUITY INSURANCE | | | | | | | | |
| 21.01. | Annuity insurance | 12910 | 12916 | 486244 | 0 | 0 | 402304 | 0 | 0 |
| | TOTAL: 21 | 12910 | 12916 | 486244 | 0 | 0 | 402304 | 0 | 0 |
| 22 | SUPPLEMENTARY INSURANCE ALONG WITH LIFE INSURANCE | | | | | | | | |
| 22.01. | Accident insurance | 670568 | 1009980 | 1790415 | 265967 | 250888 | 1275305 | 185685 | 176364 |
| 22.02. | Health insurance | 77382 | 77779 | 615004 | 78395 | 89626 | 458293 | 57794 | 66420 |
| | TOTAL: 22 | 747950 | 1087759 | 2405419 | 344362 | 340514 | 1733598 | 243479 | 242784 |
| 24 | MARRIAGE AND BIRTH INSURANCE | | | | | | | | |
| 24.01. | Marriage and birth insurance | 765 | 778 | 289 | 0 | 0 | 224 | 0 | 0 |
| | TOTAL: 24 | 765 | 778 | 289 | 0 | 0 | 224 | 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 | 19765 | 19765 | 1448570 | 0 | 0 | 851402 | 0 | 0 |
| | TOTAL: 25 | 19765 | 19765 | 1448570 | 0 | 0 | 851402 | 0 | 0 |
| | TOTAL LIFE INSURANCE (20 - 26) | 1553700 | 3198110 | 34069016 | 1787814 | 2262946 | 27336195 | 1389343 | 1756834 |



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| TOTAL NON-LIFE INSURANCE (1 - 18) | 7937281 | 13730033 | 157452264 | 68654955 | 76809944 | 110344598 | 48450155 | 53687816 |
|-----------------------------------|---------|----------|-----------|----------|----------|-----------|----------|----------|

1) The amount defined by the insurance contract (written premium) for non-life insurance, or the amount of invoiced premiums for life insurance.