

# Serbia Insurance Report 2014

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## Abstracts

BMI View: Serbia's resilient insurance sector has key strengths. Most encouragingly, life density (premiums per capita) are developing steadily.

### Key Insights And Key Risks

Serbia is a small and slowly growing national insurance market where low incomes are clearly a constraint on the development of premiums and where the business environment can be quite challenging. Perhaps most worrying, the official data indicates that non-life penetration (i.e. premiums as a percentage of GDP) will decline further through 2013.

## Contents

BMI Industry View

Table: Total Premiums 2010-2017

SWOT

Insurance

Political

Economic

Business Environment

Industry Forecast

Life

Table: Life Premiums 2010-2017

Non Life

Table: Total Non-Life Premiums 2010-2017

Industry Risk Reward Ratings

Central and Eastern European Risk/Reward Ratings

Table: Europe Risk/Reward Ratings

Serbia Insurance Risk/Reward Ratings

Table: Serbia's Insurance Risk/Reward Ratings

Market Overview

Life

Non Life

Industry Trends And Developments

Life Growth Drivers and Risk Management Projections

Table: Insurance Key Drivers, Demographics 2010-2017

Non-Life Growth Drivers and Risk Management Projections

Macroeconomic Forecast

Table: Serbia - Economic Activity

Political Outlook

Table: Europe Regional Security Ratings (scores out of 100, with 100 the best)

Healthcare Sector

Healthcare Insurance

Epidemiology

Table: Insurance Key Drivers, Disease Adjusted Life Years 2010-2017

Motor

Table: Insurance Key Drivers, Autos 2010-2017

Competitive Landscape

Central And Eastern Europe Competitive Landscape

Company Profile

AXA Group

DDOR Novi Sad

Dunav Insurance Company

Grazer Wechselseitige Versicherung (GRAWE) Group

Triglav Group

UNIQA Group

Vienna Insurance Group (VIG)

Generali

Regional Overview

Central & Eastern Europe - Life

Table: Central And Eastern European Life Premiums, 2010-2017 (US\$mn)

Central & Eastern Europe - Non-Life

Table: Central And Eastern Europe - Non Life Premiums US\$mn, 2010-2017

Demographic Forecast

Demographic Outlook

Table: Serbia's Population By Age Group, 1990-2020 ('000)

Table: Serbia's Population By Age Group, 1990-2020 (% of total)

Table: Serbia's Key Population Ratios, 1990-2020

Table: Serbia's Rural And Urban Population, 1990-2020

Methodology

Industry Forecast Methodology

Risk/Reward Rating Methodology

Table: Insurance Risk/Reward Ratings Indicators

Table: Weighting Of Indicators

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