

0,75%, a prosečno se na osiguranje života trošilo 95 dolara *per capita*, dok je u zapadnoj Evropi to bilo značajno više (4,57%), a trošilo se 1.612,3 dolara *per capita*, odnosno 0,57% u zemljama centralne i istočne Evrope, dok se u proseku za osiguranje života izdvajalo 63,6 dolara (Ćurak, Džaja, Pepur, 2013, 66).

Sektor osiguranja u Srbiji nije razvijen i to potvrđuju osnovni indikatori, kao što je procenat premije osiguranja života u BDP i premija *per capita*. U 2010. godini je procenat premije u BDP iznosio svega 2% (NBS, 2012, 4). Prema ovom indikatoru, Srbija je zauzela 64. mesto. Premija *per capita* u istoj godini iznosi 98 dolara ili 73 evra (NBS, 2012, 4). Zabrinjava podatak da je u zemljama centralne i istočne Evrope ovaj indikator 274 dolara. U ukupnoj premiji, premija osiguranja života zauzima 21,5% u trećem tromesečju 2015. (NBS, 2015, 6). U ukupnoj svetskoj premiji osiguranja, Srbija učestvuje sa 0,02% (Insurance Information Institute, 2015, 5). Ispred nje je Mađarska (0,08%), Rumunija (0,05%), Hrvatska (0,03%), dok Bugarska ima isti procenat učesća u svetskoj premiji. Osnovni razlozi nedovoljne razvijenosti osiguranja života u Srbiji su pre svega nizak životni standard, visoka nezaposlenost i nizak BDP *per capita*. To govori u prilog stava da su opredeljujući faktori tražnje za osiguranjem života prvenstveno ekonomske prirode.

## 5. ZAKLJUČAK

Brojni su faktori koji utiču na tražnju za osiguranjem života. Oni su ekonomske, demografske, socijalne i institucionalne prirode. Mnogi radovi napisani na temu

tražnje za osiguranjem života su komparativnog karaktera (obuhvataju veliki broj država) i nezavisno što su takvog tipa, teško je naći jedinstvene odgovore na sva pitanja koja se odnose na to koji faktori utiču na tražnju za osiguranjem života. Čak se može postaviti pitanje: Da li je tražnja za ovim osiguranjem toliko individualna da se ne mogu izvoditi nikakvi apstraktni zaključci? Takođe, nejedinstveni stavovi u radovima ukazuju i na to da treba sagledati specifičnosti i karakteristike svake zemlje, kulturu osiguranja („ugledanje na druge”).

Stabilni uslovi privređivanja, poverenje u finansijski sistem preduslovi su za razvoj osiguranja života. Tražnja raste sa nivoom prihoda, nivoom obrazovanja, a opada sa očekivanom dužinom života i izdvajanjima za socijalno osiguranje. Prodaju osiguranja podstiče veća konkurencija na tržištu osiguranja, kao i stepen finansijskog razvoja. S druge strane, visoka inflacija smanjuje tražnju za osiguranjem života. Nesporno je da najviše uticaja na kupovinu osiguranja ima stepen ekonomske razvijenosti zemlje, kao i visina primanja potencijalnog osiguranika. Pritom, treba imati u vidu da je važno i kako se neko odnosi prema riziku, koliko je indiferentan (averzija prema riziku) i koliko je svestan rizika.

Zbog finansijske krize 2007/2008 smanjena je kupovina polisa osiguranja života, a naročito onih koje su vezane za investicione jedinice. To pokazuje i praksa u zemljama centralne i jugoistočne Evrope. Iako u ovom regionu postoje i neke razvijene zemlje, dominantno ga čine zemlje u razvoju u kojima je i osiguranje života skromno razvijeno. Tražnja za osiguranjem života u ovim zemljama je određena, pre svega, stepenom ekonomske razvijenosti, stabilnim uslovima privređivanja, visinom dohotka i poverenjem u finansijski sistem.

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## Life insurance demand with special emphasis on central and southeast European countries

UDC: 368.91(4)

Systematic scientific work

### SUMMARY

In this paper, the emphasis is on examining the factors that affect the life insurance demand. The influence of certain factors, particularly economic is very important, while other less significant. It is noticed that in some parts of the world, the impact of some

determinants is of greater importance, and in other parts of the world, is smaller. Factors that determine the life insurance demand is demonstrated through the analysis of a number of papers. In those papers there is no consensus regarding the importance of individual determinants that determine the purchase of life insurance policy. In the context of this topic, the

author presents examples of some countries of Central and Southeast Europe, precisely the author presents determinants of life insurance demand in these countries.

In this paper, the author used the comparative method because she analysed different countries in order to make conclusions about the factors of life insurance demand.

*Key words:* life insurance, demand, determinants of life insurance demand

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