

*BIROUL NAȚIONAL AL ASIGURĂTORILOR DE AUTOVEHICULE*

Analiza comparativă a rezultatelor înregistrate de companiile de asigurări pe segmentul de piață "CARTE VERDE"

Ianuarie -Decembrie 2025 / 2024



CHIȘINAU-2025

**NUMĂRUL DE CERTIFICATE CARTE VERDE ELIBERATE**

ASIGURĂTOR	ZONA 1			ZONA 2			ZONA 3			TOTAL		
	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-
Acord Grup S.A.	11,385	12,104	-719	0	0	0	21,612	54,426	-32,814	32,997	66,530	-33,533
Asterra Grup S.A.	8,405	13,192	-4,787	0	0	0	22,274	58,907	-36,633	30,679	72,099	-41,420
Donaris VIG S.A.	4,479	6,596	-2,117	0	0	0	28,075	39,014	-10,939	32,554	45,610	-13,056
General Asigurări S.A.	17,694	22,604	-4,910	0	0	0	32,768	52,187	-19,419	50,462	74,791	-24,329
Grawe Carat Asigurări S.A.	20,702	10,769	9,933	0	0	0	107,340	26,438	80,902	128,042	37,207	90,835
Intact Asigurări Generale S.A.	12,603	3,376	9,227	0	0	0	98,797	19,720	79,077	111,400	23,096	88,304
Moldasig S.A.	18,663	18,656	7	0	0	0	36,641	53,081	-16,440	55,304	71,737	-16,433
Moldcargo S.A.	2,982	4,325	-1,343	0	0	0	21,235	35,314	-14,079	24,217	39,639	-15,422
<b>TOTAL</b>	<b>96,913</b>	<b>91,622</b>	<b>5,291</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>368,742</b>	<b>339,087</b>	<b>29,655</b>	<b>465,655</b>	<b>430,709</b>	<b>34,946</b>

**PRIME DE ASIGURARE SUBSCRISE**

ASIGURĂTOR	ZONA 1			ZONA 2			ZONA 3			TOTAL			Cota de piață	
	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024
Acord Grup S.A.	1,145,538	1,297,657	-11.72	0	0	-	31,183,622	63,947,590	-51.24	32,329,160	65,245,247	-50.45	7.19%	13.98%
Asterra Grup S.A.	1,178,107	1,499,916	-21.46	0	0	-	35,911,586	87,265,771	-58.85	37,089,693	88,765,687	-58.22	8.25%	19.02%
Donaris VIG S.A.	832,011	722,644	15.13	0	0	-	32,731,113	44,208,860	-25.96	33,563,124	44,931,504	-25.30	7.46%	9.63%
General Asigurări S.A.	2,394,840	2,653,831	-9.76	0	0	-	43,197,291	69,913,064	-38.21	45,592,131	72,566,895	-37.17	10.14%	15.55%
Grawe Carat Asigurări S.A.	1,587,757	1,123,457	41.33	0	0	-	101,533,053	41,734,007	143.29	103,120,810	42,857,464	140.61	22.94%	9.18%
Intact Asigurări Generale S.A.	836,109	338,540	146.97	0	0	-	66,921,571	29,070,165	130.21	67,757,680	29,408,705	130.40	15.07%	6.30%
Moldasig S.A.	1,887,914	2,108,806	-10.47	0	0	-	41,841,285	67,737,462	-38.23	43,729,199	69,846,268	-37.39	9.73%	14.97%
Moldcargo S.A.	566,094	573,569	-1.30	0	0	-	85,866,148	52,437,878	63.75	86,432,243	53,011,446	63.04	19.22%	11.36%
<b>TOTAL</b>	<b>10,428,371</b>	<b>10,318,419</b>	<b>1.07</b>	<b>0</b>	<b>0</b>	<b>-</b>	<b>439,185,669</b>	<b>456,314,797</b>	<b>-3.75</b>	<b>449,614,040</b>	<b>466,633,217</b>	<b>-3.65</b>	<b>100.00%</b>	<b>100.00%</b>

**NUMĂR DAUNE ACHITATE**

ASIGURĂTOR	ZONA 1			ZONA 2			ZONA 3			TOTAL		
	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-
Acord Grup S.A.	5	1	4	1	0	1	202	193	9	208	194	14
Asterra Grup S.A.	10	5	5	0	3	-3	359	404	-45	369	412	-43
Donaris VIG S.A.	2	3	-1	1	2	-1	129	147	-18	132	152	-20
General Asigurări S.A.	5	11	-6	0	1	-1	221	274	-53	226	286	-60
Grawe Carat Asigurări S.A.	6	5	1	0	1	-1	315	163	152	321	169	152
Intact Asigurări Generale S.A.	0	0	0	0	0	0	129	90	39	129	90	39
Moldasig S.A.	5	5	0	0	2	-2	271	225	46	276	232	44
Moldcargo S.A.	2	4	-2	0	0	0	254	167	87	256	171	85
<b>T O T A L</b>	<b>35</b>	<b>34</b>	<b>1</b>	<b>2</b>	<b>9</b>	<b>-7</b>	<b>1,880</b>	<b>1,663</b>	<b>217</b>	<b>1,917</b>	<b>1,706</b>	<b>211</b>

**SUMA TOTALĂ A DESPĂGUBIRILOR ACHITATE**

ASIGURĂTOR	ZONA 1			ZONA 2			ZONA 3			TOTAL			Cota de piață	
	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024
Acord Grup S.A.	205,233	9,738	2,007.65	3,879	0	-	23,793,140	20,925,544	13.70	24,002,253	20,935,282	14.65	15.7%	14.8%
Asterra Grup S.A.	591,700	544,814	8.61	0	40,156	-100.00	30,887,650	32,352,867	-4.53	31,479,351	32,937,836	-4.43	20.5%	23.3%
Donaris VIG S.A.	43,332	95,091	-54.43	26,371	98,127	-73.13	14,801,095	18,292,084	-19.08	14,870,797	18,485,302	-19.55	9.7%	13.1%
General Asigurări S.A.	177,050	285,271	-37.94	0	4,457	-100.00	20,178,433	26,260,367	-23.16	20,355,483	26,550,095	-23.33	13.3%	18.8%
Grawe Carat Asigurări S.A.	287,121	431,024	-33.39	0	17,672	-100.00	16,168,114	7,422,893	117.81	16,455,235	7,871,589	109.05	10.7%	5.6%
Intact Asigurări Generale S.A.	0	0	-	0	0	-	11,131,348	6,709,026	65.92	11,131,348	6,709,026	65.92	7.3%	4.7%
Moldasig S.A.	172,289	163,233	5.55	0	42,374	-100.00	18,341,681	13,991,269	31.09	18,513,970	14,196,876	30.41	12.1%	10.0%
Moldcargo S.A.	103,998	107,778	-3.51	0	0	-	16,294,327	13,569,270	20.08	16,398,324	13,677,047	19.90	10.7%	9.7%
<b>T O T A L</b>	<b>1,580,722</b>	<b>1,636,949</b>	<b>-3.43</b>	<b>30,250</b>	<b>202,786</b>	<b>-85.08</b>	<b>151,595,788</b>	<b>139,523,319</b>	<b>8.65</b>	<b>153,206,760</b>	<b>141,363,054</b>	<b>8.38</b>	<b>100.0%</b>	<b>100.0%</b>

**NUMĂRUL DAUNELOR DECLARATE DAR NESOLUȚIONATE**

ASIGURĂTOR	ZONA 1			ZONA 2			ZONA 3			TOTAL		
	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-	12 luni 2025	12 luni 2024	+/-
Acord Grup S.A.	0	0	0	0	1	-1	118	173	-55	118	174	-56
Asterra Grup S.A.	2	4	-2	1	1	0	187	225	-38	190	230	-40
Donaris VIG S.A.	1	0	1	3	3	0	92	99	-7	96	102	-6
General Asigurări S.A.	2	1	1	1	2	-1	90	107	-17	93	110	-17
Grawe Carat Asigurări S.A.	3	1	2	1	2	-1	214	127	87	218	130	88
Intact Asigurări Generale S.A.	1	0	1	0	0	0	96	48	48	89	48	41
Moldasig S.A.	7	9	-2	4	6	-2	165	206	-41	176	221	-45
Moldcargo S.A.	4	0	4	0	0	0	204	91	113	208	91	117
<b>TOTAL</b>	<b>20.00</b>	<b>15.00</b>	<b>5.00</b>	<b>10.00</b>	<b>15.00</b>	<b>-5.00</b>	<b>1,166.00</b>	<b>1,076.00</b>	<b>90.00</b>	<b>1,188</b>	<b>1,106</b>	<b>82.00</b>

**REZERVA DE DAUNE DECLARATE DAR NESOLUȚIONATE**

ASIGURĂTOR	ZONA 1			ZONA 2			ZONA 3			TOTAL		
	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%	12 luni 2025	12 luni 2024	%
Acord Grup S.A.	0	0	#DIV/0!	0	19,890	-100.00	41,764,752	26,705,159	56.39	41,764,752	26,725,049	56.28
Asterra Grup S.A.	89,498	86,401	3.58	12,168	11,891	2.33	16,318,363	26,291,989	-37.93	16,420,029	26,390,281	-37.78
Donaris VIG S.A.	14,430	0	#DIV/0!	177,067	173,042	2.33	22,394,727	30,521,594	-26.63	22,586,223	30,694,636	-26.42
General Asigurări S.A.	80,618	59,670	35.11	7,284	27,008	-73.03	8,774,097	6,918,715	26.82	8,861,999	7,005,393	26.50
Grawe Carat Asigurări S.A.	189,970	115,864	63.96	988	32,094	-96.92	19,706,424	10,583,640	86.20	19,897,382	10,731,598	85.41
Intact Asigurări Generale S.A.	103,798	0	#DIV/0!	0	0	#DIV/0!	31,730,653	3,642,008	771.24	31,834,451	3,642,008	774.09
Moldasig S.A.	378,354	336,073	12.58	98,813	186,072	-46.90	37,493,323	17,193,260	118.07	37,970,490	17,715,405	114.34
Moldcargo S.A.	897,958	0	#DIV/0!	0	0	#DIV/0!	26,398,597	13,218,939	99.70	27,296,555	13,218,939	106.50
<b>TOTAL</b>	<b>1,754,625</b>	<b>598,007</b>	<b>193.41</b>	<b>296,320</b>	<b>449,998</b>	<b>-34.15</b>	<b>204,580,936</b>	<b>135,075,304</b>	<b>51.46</b>	<b>206,631,882</b>	<b>136,123,309</b>	<b>51.80</b>