

***Report on the scope and content
of the insurance operations
for the period 01.01-30.06.2012***

INSURANCE SUPERVISION AGENCY



Republic of Macedonia

Remark: The data is obtained from the insurance undertakings through regularly reporting according to the article 104 from the Insurance Supervision Law ("Official Gazette" no. 27/02, 84/02, 98/02, 33/04, 88/05, 79/07, 8/08, 88/08, 56/09, 67/10 and 44/11) and the Insurance Supervision Agency doesn't have responsibility for their correctness.

Exchange rate on 30.06.2012: 1eur = 61,6321 mkd

Contents:

1. **Gross written premium** (insurance undertakings; classes of insurance)
2. **Structure of the gross written premium** (insurance undertakings; classes of insurance)
3. **Gross written premium and distribution** (insurance undertakings)
4. **Gross written premium and distribution** (classes of insurance)
5. **Number of contracts** (insurance undertakings; classes of insurance)
6. **Gross claims settled** (insurance undertakings; classes of insurance)
7. **Number of claims settled** (insurance undertakings; classes of insurance)
8. **Claims structure** (insurance undertakings)
9. **Expenses** (insurance undertakings)
10. **Structure of the shareholder's capital** (insurance undertakings)
11. **Technical provisions** (insurance undertakings)
12. **Capital and Solvency Margin** (insurance undertakings)

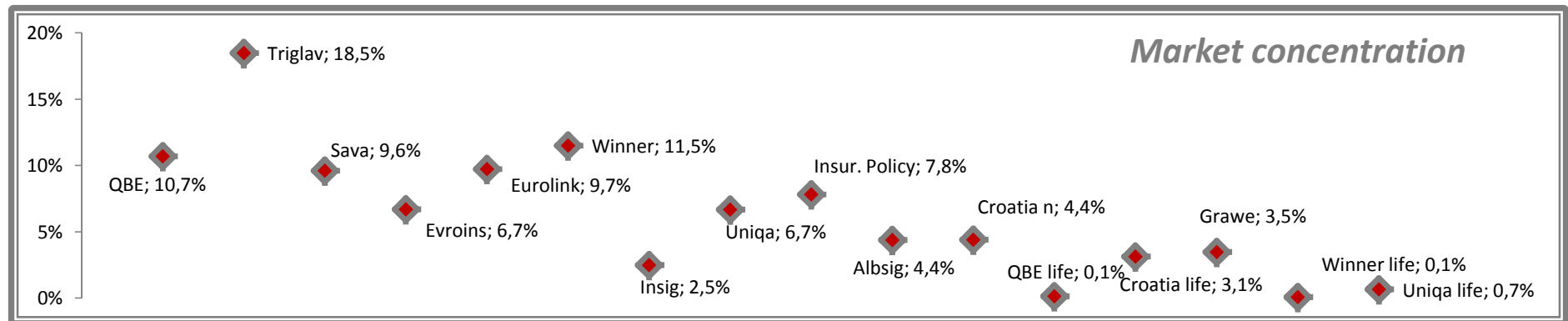
Table 1. Gross Written Premium 01.01.2012 - 30.06.2012

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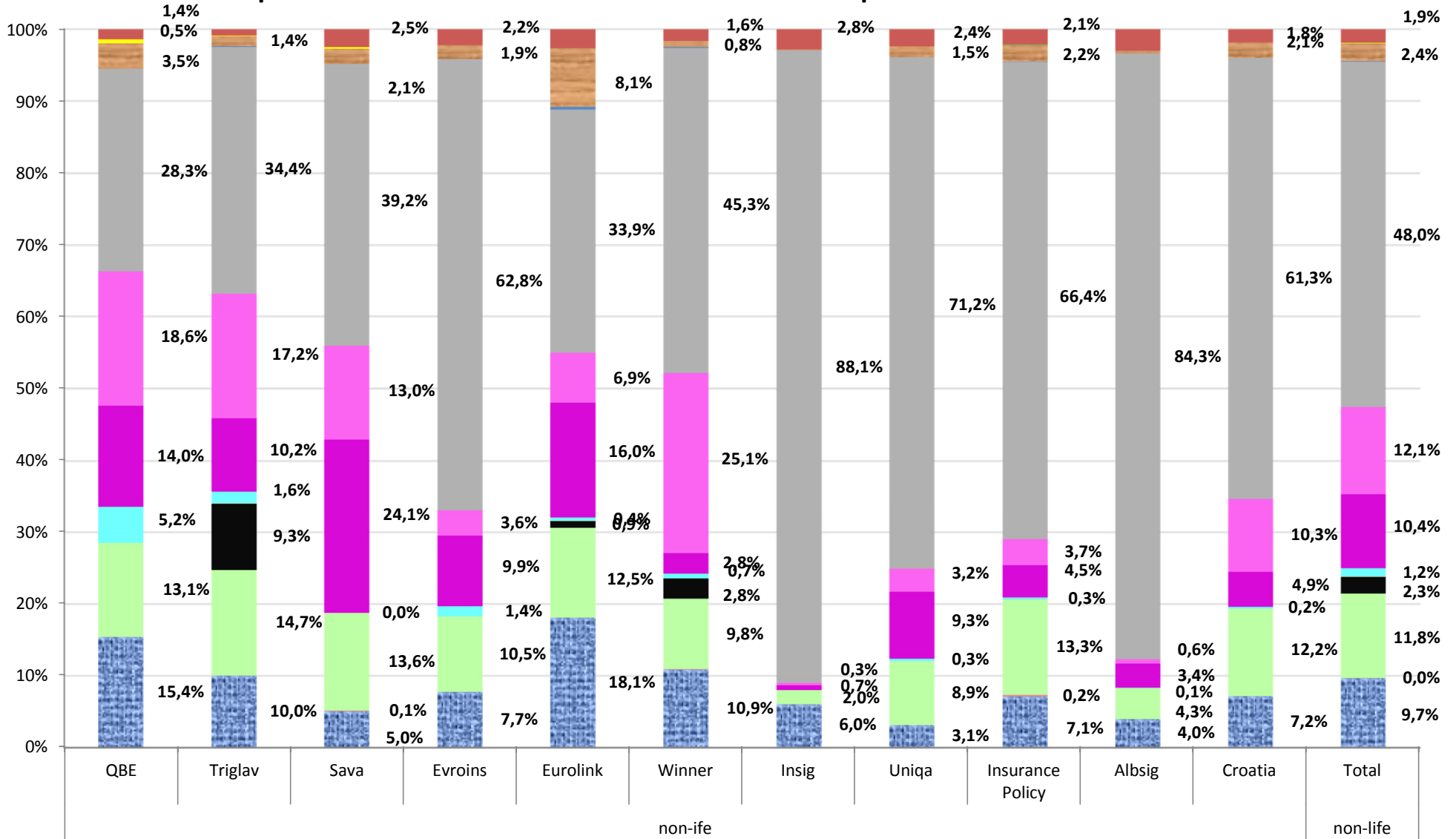
No.	Class of Insurnace	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	56.279	63.243	16.541	17.653	60.095	42.606	5.106	7.156	19.010	5.942	10.793	304.424
2	02. Health			307			198			530			1.035
3	03. Motor vehicles (casco)	47.710	92.692	44.578	24.049	41.562	38.581	1.657	20.288	35.548	6.451	18.282	371.398
4	05. Aircrafts (casco)		58.767			2.979	11.182						72.928
5	06. Vessels (casco)		130			154	1			49			334
6	07. Cargo	18.846	10.223	159	3.154	1.456	2.594		789	694	84	345	38.344
7	08. Property, fire and nat.forces	50.989	64.224	79.119	22.489	53.135	11.111	573	21.224	11.947	5.057	7.344	327.212
8	09. Property, other	67.924	108.583	42.733	8.149	23.032	98.427	294	7.365	9.812	896	15.410	382.625
9	10. MTPL (total)	103.098	216.506	128.546	143.194	112.353	177.634	74.713	162.172	177.337	126.047	92.087	1.513.687
10	11. Aircraft's liability		768	56		1.308	570			79			2.781
11	12. Vessel's liability	118	83	101	8	80	18		9	96		11	524
12	13. General liability	12.710	8.585	6.741	4.384	26.872	3.283	89	3.483	5.893	579	3.166	75.785
13	15. Suretyship	76								432			508
14	16. Financial losses	1.953	517	819									3.289
15	17. Legal expenses											1	1
16	18. Tourists assistance	5.153	5.654	8.047	5.104	8.758	6.309	2.395	5.381	5.584	4.495	2.772	59.652
17	Total	364.856	629.975	327.747	228.184	331.784	392.514	84.827	227.867	267.011	149.551	150.211	3.154.527

	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
18	19. Life assurance	4.624	106.950	118.357	2.922	22.277	255.130
19	Total	4.624	106.950	118.357	2.922	22.277	255.130

Total: 3.409.657



Graph 1. Structure of Gross Written Premium for the period 01.01.2012 - 30.06.2012



- 01. Accident
- 02. Health
- 03. Motor vehicles (casco)
- 04. Property, fire and nat.forces
- 05. Aircrafts (casco)
- 06. Property, other
- 07. MTPL (total)
- 08. Aircraft's liability
- 09. General liability
- 10. Suretyship
- 11. Financial losses
- 12. Tourists assistance

Table 2. Gross Written Premium and Distribution 01.01-30.06.2012

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
2	QBE	364.856	42.700	262.902	101.954
3	Triglav	629.975	164.526	454.239	175.736
4	Sava	327.747	86.065	258.065	69.682
5	Evroins	228.184	38.926	171.623	56.561
6	Eurolink	331.784	94.024	274.300	57.484
7	Winner	392.514	168.855	285.508	107.006
8	Insig	84.827	15.209	60.031	24.796
9	Uniqa	227.867	14.656	159.510	68.357
10	Insurance Policy	267.011	38.015	185.728	81.283
11	Albsig	149.551	8.426	112.160	37.391
12	Croatia	150.211	12.561	95.135	55.076
13	Total(life)	255.130	6.894	182.840	72.290
14	QBE	4.624		3.683	941
15	Croatia	106.950	363	85.565	21.385
16	Grawe	118.357	6.531	75.842	42.515
17	Winner	2.922		2.459	463
18	Uniqa	22.277		15.291	6.986
19	Total	3.409.657	690.857	2.502.041	907.616

Table 3. Gross Written Premium and Distribution for the period 01.01-30.06.2012

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No.	<i>Class of Insurance</i>	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	01. Accident	304.424	14.400	222.844	81.580
2	02. Health	1.035		838	197
3	03. Motor vehicles (casco)	371.398	18.907	266.833	104.565
4	05. Aircrafts (casco)	72.928	68.229	59.639	13.289
5	06. Vessels (casco)	334		272	62
6	07. Cargo	38.344	6.922	28.282	10.062
7	08. Property, fire and nat.forces	327.212	173.125	236.068	91.144
8	09. Property, other	382.625	188.719	275.667	106.958
9	10. MTPL (total)	1.513.687	168.939	1.124.554	389.133
10	11. Aircraft's liability	2.781	2.542	2.147	634
11	12. Vessel's liability	524		373	151
12	13. General liability	75.785	41.718	61.884	13.901
13	15. Suretyship	508		328	180
14	16. Financial losses	3.289	43	2.417	872
15	17. Legal expenses	1			1
16	18. Tourists assistance	59.652	419	37.055	22.597
		255.130	6.894	182.840	72.290
17	TOTAL	3.409.657	690.857	2.502.041	907.616

Table 4. Number of contracts concluded for the period 01.01.2012 - 30.06.2012

No.	Class of insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	11.680	17.276	10.329	12.175	8.195	15.129	6.804	12.938	17.070	8.997	7.089	127.682
2	02. Health			9			3			122			134
3	03. Motor vehicles (casco)	3.275	5.507	2.891	2.714	3.231	1.968	375	1.610	3.108	625	1.301	26.605
4	05. Aircrafts (casco)		9			2	5						16
5	06. Vessels (casco)		4			3	1			1			9
6	07. Cargo	377	146	2	225	150	140		36	44	2	40	1.162
7	08. Property, fire and nat.forces	9.280	4.900	3.523	1.356	2.437	1.334	222	1.361	1.940	638	541	27.532
8	09. Property, other	10.034	5.956	1.546	807	1.331	1.395	99	245	1.082	125	748	23.368
9	10. MTPL (total)	18.472	38.245	23.228	26.669	19.707	31.935	13.202	29.695	31.267	22.103	16.589	271.112
10	11. Aircraft's liability		5	1		2	2			11			21
11	12. Vessel's liability	17	11	21	1	22	3		1	35		2	113
12	13. General liability	1.810	988	1.136	483	724	388	18	130	677	31	167	6.552
13	15. Suretyship	22								138			160
14	16. Financial losses	20	3	8									31
15	17. Legal expenses											2	2
16	18. Tourists assistance	5.463	9.429	21.883	8.305	17.864	10.021	5.005	11.559	10.077	11.306	6.419	117.331
17	Total	38.110	58.103	51.669	39.550	43.910	46.160	18.763	44.028	46.754	34.493	24.831	446.371

No.	Class of insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
18	19. Life Assurance	0	1.849	675	88	659	3.271
19	Total	0	1.849	675	88	659	3.271

Total: 449.642

Table 5. Gross claims settled for the period 01.01.2012 - 30.06.2012

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No.	Class of Insurance	non-life										non-life	
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	21.488	32.687	11.801	11.199	35.005	28.660	1.846	8.208	11.520	1.036	3.093	166.543
2	02. Health			233									233
3	03. Motor vehicles (casco)	38.787	70.098	37.982	11.782	30.960	14.364	1.226	11.437	19.263	5.335	9.691	250.925
4	06. Vessels (casco)						2.433						2.433
5	07. Cargo	891	132		60	72							1.155
6	08. Property, fire and nat.forces	3.151	22.876	10.776	2.338	4.323	1.987	23	2.380	2.723	404	59	51.040
7	09. Property, other	20.991	24.637	82.140	4.200	9.164	14.783	385	3.672	5.179	934	664	166.749
8	10. MTPL (total)	66.468	147.460	81.997	61.912	51.101	68.893	24.241	53.703	71.513	40.377	18.368	686.033
9	12. Vessel's liability		1.711										1.711
9	13. General liability	364	922	1.776	11	48	4.032			403		23	7.579
10	16. Financial losses	267	556										823
11	18. Tourists assistance	1.414	1.257	1.745	546	1.770	973	527	962	669	109	1.768	11.740
12	Total	153.821	302.336	228.450	92.048	132.443	136.125	28.248	80.362	111.270	48.195	33.666	1.346.964

No.	Class of Insurance	life				life	
		QBE	Croatia	Grawe	Winner	Uniqa	Total
13	19. Life Assurance	22.112	12.520	8.892			43.524
14	Total	22.112	12.520	8.892	0	0	43.524

Total: 1.390.488

Table 6. Number of claims liquidated for the period 01.01.2012 - 30.06.2012

No.	Class of Insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	509	768	316	208	797	406	70	110	236	31	142	3.593
2	02. Health			13									13
3	03. Motor vehicles (casco)	586	1.297	596	332	698	490	85	309	478	154	114	5.139
5	07. Cargo	18	2		3	3							26
6	08. Property, fire and nat.forces	52	80	30	56	62	9	3	21	34	21	6	374
7	09. Property, other	761	838	271	212	118	173	4	7	262	21	42	2.709
8	10. MTPL (total)	758	2.012	1.308	1.067	814	1.076	526	1.048	1.198	492	462	10.761
9	11. Aircraft's liability		3										3
9	13. General liability	12	55	19	3	6				26		1	122
10	16. Financial losses	125	1										126
11	18. Tourists assistance	51	99	67	35	63	18	10	22	38	8	20	431
12	Total	2.872	5.086	2.620	1.916	2.561	2.172	698	1.517	2.272	727	787	23.228

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
13	19. Life Assurance	130	141	117			388
14	Total	130	141	117	0	0	388

Total: 23.616

Table 7. Claims structure 01.01 - 30.06.2012

No.	Insurance undertaking	Number of unsettled claims at the beginning of the period	Number of reported and reopened claims	Number of liquidated claims	Number of rejected claims	Number of unsettled claims at the end of the period	Number of claims in litigation (part of the previous column)
1	Total(nonlife)	18.017	28.178	23.228	5.282	16.695	2.531
2	QBE	1.960	3.168	2.872	681	1.468	251
3	Triglav	2.785	6.112	5.086	723	2.238	312
4	Sava	2.927	3.078	2.620	590	2.030	270
5	Evroins	1.647	2.057	1.916	332	1.159	285
6	Eurolink	1.195	3.413	2.561	552	1.490	174
7	Winner	1.237	2.485	2.172	680	607	214
8	Insig	1.163	772	698	67	979	166
9	Uniqa	2.302	1.946	1.517	431	2.630	353
10	Insurance Policy	1.501	2.560	2.272	529	1.403	183
11	Albsig	947	1.128	727	344	1.449	241
12	Croatia	353	1.459	787	353	1.242	82
13	Total(life)	102	332	388	34	128	2
14	QBE	16	107	130	1	14	1
15	Croatia	26	97	141	29	33	
16	Grawe	60	125	117	1	81	1
17	Winner		3		3		
18	Uniqa						
19	Total	18.119	28.510	23.616	5.316	16.823	2.533



Table 8. Expenses for the period 01.01-30.06.2012

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No.	<i>Insurance Undertaking</i>	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	620.609	151.121	549.201
2	QBE	102.035	28.887	59.846
3	Triglav	107.769	9.361	141.471
4	Sava	60.256	14.928	63.072
5	Evroins	55.318	12.895	62.977
6	Eurolink	61.820	3.940	46.695
7	Winner	38.030	21.345	30.001
8	Insig	21.968	12.277	13.874
9	Uniqa	61.757	13.463	12.773
10	Insurance Policy	50.688	17.161	47.168
11	Albsig	37.296	6.501	46.068
12	Croatia	23.672	10.363	25.256
13	Total(life)	45.516	68.770	15.148
14	QBE	980		
15	Croatia	15.220	25.034	8.982
16	Grawe	10.532	28.058	5.134
17	Winner	15.016	1.498	1.020
18	Uniqa	3.768	14.180	12
19	Total	666.125	219.891	564.349

Table 9. Structure of the paid in capital for the period 01.01-30.06.2012

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	non-life											nonlife Total	life					life Total	Total
	QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniq	Insur. Policy	Albsig	Croatia		QBE	Croatia	Grawe	Winner	Uniq		
Foreign legal entities	711.123	164.716	276.361	230.341	195.326	247.037	183.716	184.003	8.171	184.034	199.593	2.584.421	38.116	170.322	183.999	202.860	214.900	810.196	3.394.617
Foreign natural persons	6.360	1.590										7.950	341					341	8.291
Domestic legal entities	100.737	9.088	34.752									144.578	5.399	13.810				19.209	163.787
Domestic natural persons	97.391	51.800	26.586	18.833					175.848			370.459	5.220					5.220	375.679
State	116.229											116.229	6.230					6.230	122.459
TOTAL	1.031.840	227.195	337.700	249.174	195.326	247.037	183.716	184.003	184.019	184.034	199.593	3.223.637	55.306	184.132	183.999	202.860	214.900	841.197	4.064.833

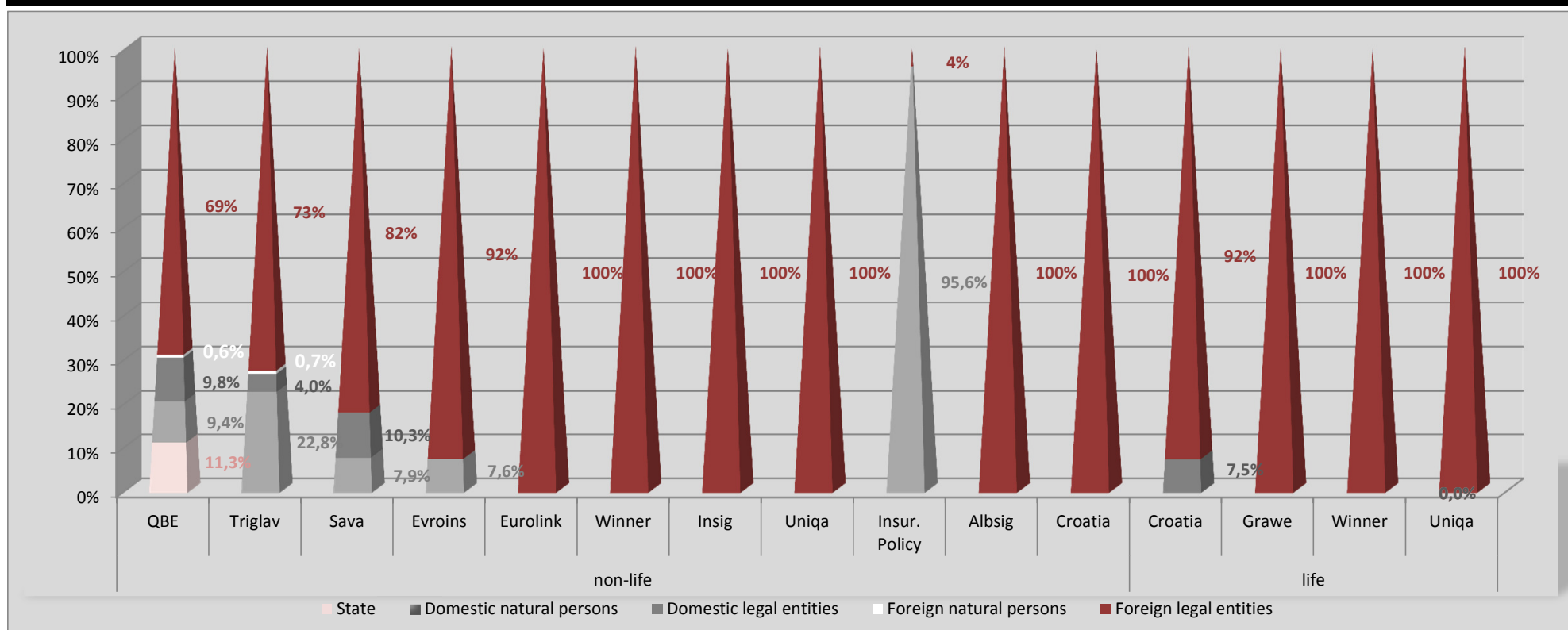


Table 10. Gross technical provisions for the period 01.01-30.06.2012

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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	Total (non-life)	2.734.903	46.607	1.932.260	919.255	2.928.776	3.820	0	0	5.714.106
2	QBE	319.320	520	143.966	100.087	245.272				565.112
3	Triglav	521.294	8.839	536.431	281.299	882.412				1.412.545
4	Sava	278.664	2.695	349.973	120.942	475.624				756.983
5	Evroins	209.262	1.635	71.476	61.533	133.675				344.572
6	Eurolink	291.867	16.955	140.801	66.953	208.793				517.615
7	Winner	253.410	234	129.037	110.948	241.185				494.829
8	Insig	84.737		91.797	34.174	126.601	3.820			215.158
9	Uniqa	226.400		183.326	59.945	244.511				470.911
10	Insurance Policy	254.034	15.313	166.638	62.388	230.172				499.519
11	Albsig	148.914		66.606	9.622	76.609				225.523
12	Croatia	147.001	416	52.209	11.364	63.922				211.339
13	Total (life)	16.485	17.605	10.970	7.761	19.209	0	955.420	0	1.008.719
14	QBE	72	6	2.801		2.815		77.025		79.918
15	Croatia	4.122		613	283	909		398.199		403.230
16	Grawe	10.672	17.599	7.556	7.478	15.485		430.234		473.990
17	Winner	285						20.311		20.596
18	Uniqa	1.334						29.651		30.985
19	Total	2.751.388	64.212	1.943.230	927.016	2.947.985	3.820	955.420	0	6.722.825

Table 11. Net technical provisions for the period 01.01-30.06.2012

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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	Total (non-life)	2.339.810	46.607	1.607.091	876.248	2.560.597	3.820	0	0	4.950.834
2	QBE	305.157	520	143.727	100.087	245.033				550.710
3	Triglav	443.990	8.839	445.790	281.299	791.768				1.244.597
4	Sava	231.993	2.695	235.135	111.212	351.056				585.744
5	Evroins	177.267	1.635	65.583	59.451	125.699				304.601
6	Eurolink	219.618	16.955	94.233	66.953	162.225				398.798
7	Winner	177.556	234	88.263	83.979	173.442				351.232
8	Insig	73.478	0	91.797	34.174	126.601	3.820			203.899
9	Uniqa	205.395	0	183.326	59.945	244.512				449.907
10	Insurance Policy	227.695	15.313	142.206	59.033	202.385				445.393
11	Albsig	144.655	0	66.606	9.622	76.609				221.264
12	Croatia	133.006	416	50.425	10.493	61.267				194.689
13	Total (life)	12.869	17.605	8.722	7.761	16.961	0	951.939	0	999.374
14	QBE	72	6	2.801	0	2.815		77.025		79.918
15	Croatia	3.940	0	613	283	909		398.199		403.048
16	Grawe	7.288	17.599	5.308	7.478	13.237		426.908		465.032
17	Winner	235	0	0	0	0		20.156		20.391
18	Uniqa	1.334	0	0	0	0		29.651		30.985
19	Total	2.352.679	64.212	1.615.813	884.009	2.577.558	3.820	951.939	0	5.950.208

Table 12. Capital and Solvency Margin for the period 01.01-30.06.2012

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	non-life											non-life Total	life					life Total	Total
	QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia		QBE	Croatia	Grawe	Winner	Uniqa		
Total capital	1.177.161	497.572	52.537	185.950	332.073	200.449	234.811	272.661	262.004	202.353	184.516	3.602.087	34.579	193.368	267.600	178.379	196.677	870.603	4.472.690
Solvency margin	129.894	190.732	112.228	79.952	133.586	75.523	33.027	85.946	89.831	58.155	54.399	1.043.273	3.240	28.467	34.694	1.388	3.536	71.325	1.114.598

