

***Report on the scope and content  
of the insurance operations  
for the period 01.01-30.09.2012***

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 30.09.2012: 1eur = 61.5008 mkd*

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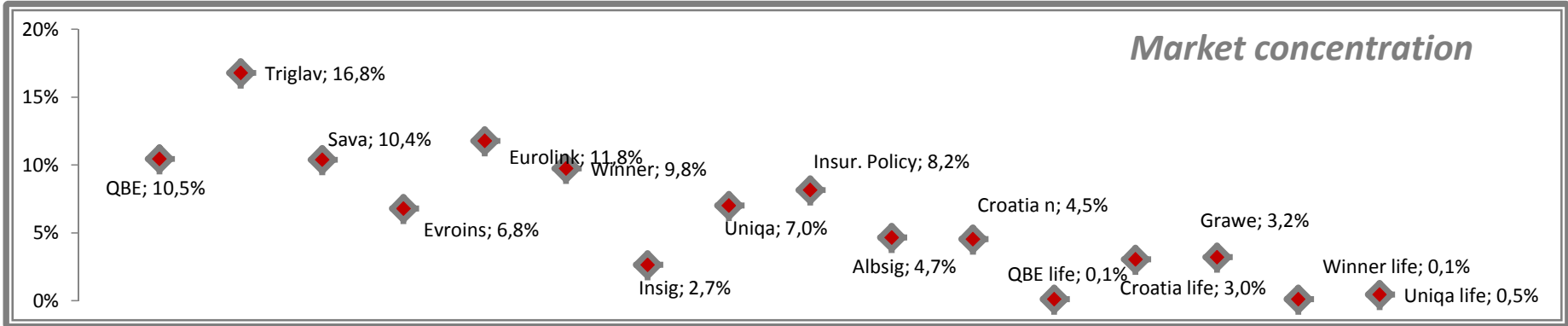
**Table 1. Gross Written Premium 01.01.2012 - 30.09.2012**

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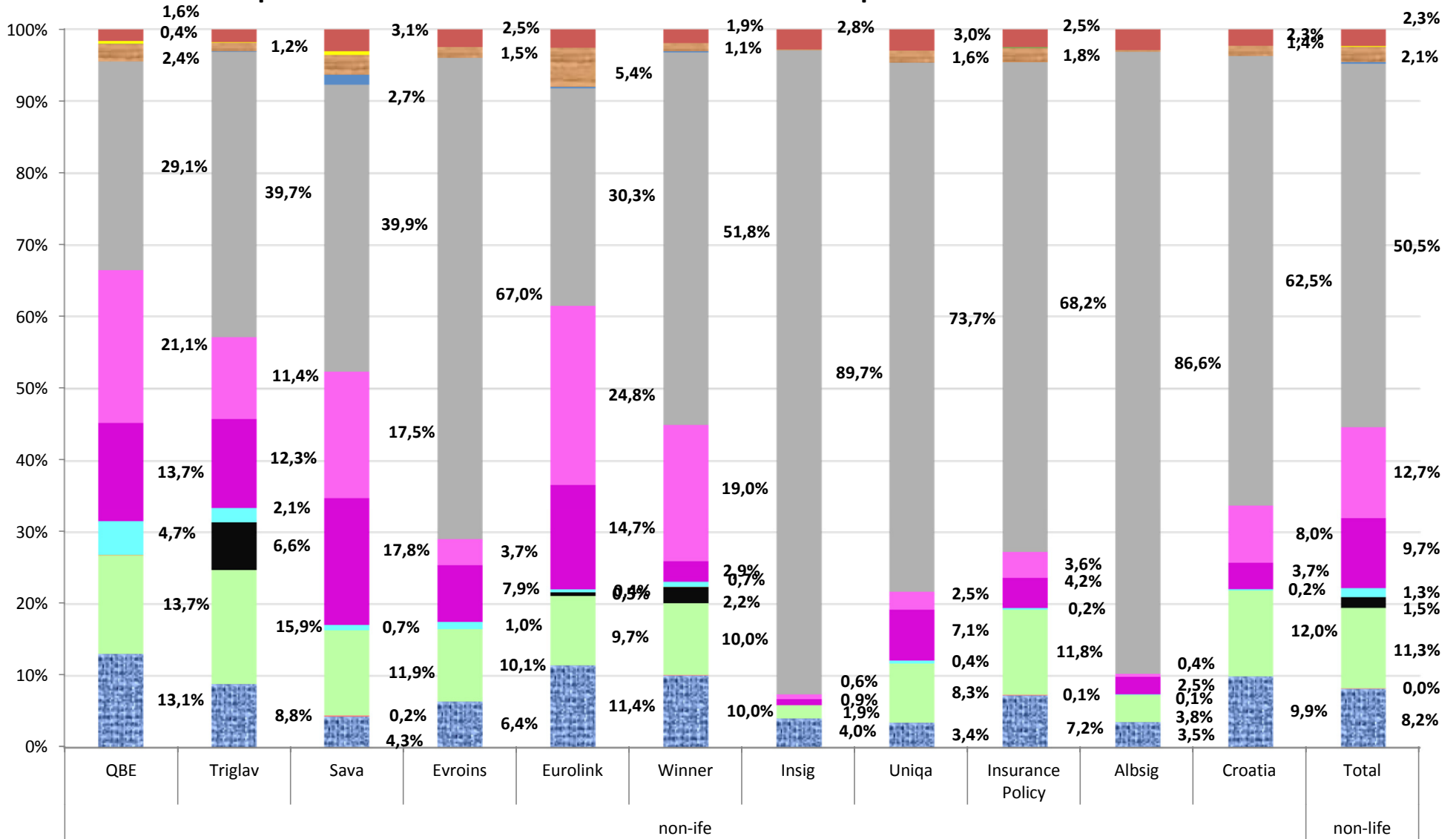
No.	Class of Insurnace	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	72.412	78.493	23.675	22.993	71.510	51.944	5.649	12.792	31.324	8.712	23.811	403.315
2	02. Health			895			199			530			1.624
3	03. Motor vehicles (casco)	76.163	141.647	65.404	36.293	60.630	51.920	2.624	30.799	51.036	9.417	28.808	554.741
4	05. Aircrafts (casco)		58.770			2.979	11.502						73.251
5	06. Vessels (casco)	128	130			176	97			49		53	633
6	07. Cargo	26.134	18.948	3.931	3.674	2.309	3.766		1.599	1.081	124	425	61.991
7	08. Property, fire and nat.forces	76.157	109.172	97.994	28.389	91.566	14.775	1.204	26.376	18.267	6.093	8.812	478.805
8	09. Property, other	117.257	101.199	96.469	13.155	154.993	98.498	909	9.161	15.601	992	19.352	627.586
9	10. MTPL (total)	161.398	353.040	219.786	240.776	189.411	267.715	126.041	274.334	294.914	213.792	150.188	2.491.395
10	11. Aircraft's liability		768	7.473		1.308	993			90			10.632
11	12. Vessel's liability	236	145	321	8	262	159		9	414		67	1.621
12	13. General liability	13.461	10.339	14.871	5.426	33.587	5.605	140	6.121	7.868	594	3.421	101.433
13	15. Suretyship	91								616			707
14	16. Financial losses	2.260	563	2.919									5.742
15	17. Legal expenses											1	1
16	18. Tourists assistance	8.883	16.194	16.859	8.905	16.170	9.968	3.977	11.145	10.736	7.154	5.540	115.531
17	<b>Total</b>	<b>554.580</b>	<b>889.408</b>	<b>550.597</b>	<b>359.619</b>	<b>624.901</b>	<b>517.141</b>	<b>140.544</b>	<b>372.336</b>	<b>432.526</b>	<b>246.878</b>	<b>240.478</b>	<b>4.929.008</b>

Class of Insurance	life					life
	QBE	Croatia	Grawe	Winner	Uniqa	Total
18 19. Life assurance	6.370	161.524	170.645	6.173	24.853	369.565
19 <b>Total</b>	<b>6.370</b>	<b>161.524</b>	<b>170.645</b>	<b>6.173</b>	<b>24.853</b>	<b>369.565</b>

**Total: 5.298.573**



**Graph 1. Structure of Gross Written Premium for the period 01.01.2012 - 30.09.2012**



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

**Table 2. Gross Written Premium and Distribution 01.01-30.09.2012**

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
<b>1</b>	<b>Total(nonlife)</b>	<b>4.929.008</b>	<b>888.844</b>	<b>3.645.776</b>	<b>1.283.232</b>
2	QBE	554.580	52.447	394.821	159.759
3	Triglav	889.408	180.192	639.454	249.954
4	Sava	550.597	120.135	437.660	112.937
5	Evroins	359.619	46.641	269.447	90.172
6	Eurolink	624.901	128.904	532.197	92.704
7	Winner	517.141	223.014	374.471	142.670
8	Insig	140.544	15.209	99.235	41.309
9	Uniq	372.336	27.649	260.635	111.701
10	Insurance Policy	432.526	54.906	300.785	131.741
11	Albsig	246.878	8.426	185.152	61.726
12	Croatia	240.478	31.321	151.919	88.559
<b>13</b>	<b>Total(life)</b>	<b>369.565</b>	<b>10.271</b>	<b>292.944</b>	<b>76.621</b>
14	QBE	6.370		5.139	1.231
15	Croatia	161.524	363	129.028	32.496
16	Grawe	170.645	9.908	136.516	34.129
17	Winner	6.173		5.213	960
18	Uniq	24.853		17.048	7.805
<b>19</b>	<b>Total</b>	<b>5.298.573</b>	<b>899.115</b>	<b>3.938.720</b>	<b>1.359.853</b>

**Table 3. Gross Written Premium and Distribution for the period 01.01-30.09.2012**

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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	403.315	23.997	290.502	112.813
2	02. Health	1.624		1.328	296
3	03. Motor vehicles (casco)	554.741	28.243	396.657	158.084
4	05. Aircrafts (casco)	73.251	69.399	59.881	13.370
5	06. Vessels (casco)	633		465	168
6	07. Cargo	61.991	7.905	45.770	16.221
7	08. Property, fire and nat.forces	478.805	221.962	343.580	135.225
8	09. Property, other	627.586	247.619	488.482	139.104
9	10. MTPL (total)	2.491.395	224.103	1.850.340	641.055
10	11. Aircraft's liability	10.632	4.872	8.652	1.980
11	12. Vessel's liability	1.621		1.188	433
12	13. General liability	101.433	60.283	82.687	18.746
13	15. Suretyship	707		460	247
14	16. Financial losses	5.742	43	4.402	1.340
15	17. Legal expenses	1			1
16	18. Tourists assistance	115.531	418	71.382	44.149
17	19. Life assurance	369.565	10.271	292.944	76.621
18	<b>TOTAL</b>	<b>5.298.573</b>	<b>899.115</b>	<b>3.938.720</b>	<b>1.359.853</b>

**Table 4. Number of contracts concluded for the period 01.01- 30.09.2012**

No.	Class of insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	17.533	27.718	18.632	19.456	14.589	22.273	10.917	23.245	28.156	15.650	11.783	209.952
2	02. Health			21			3			122			146
3	03. Motor vehicles (casco)	4.898	8.432	4.253	3.908	4.854	2.896	586	2.466	4.323	935	1.982	39.533
4	05. Aircrafts (casco)		10			2	6						18
5	06. Vessels (casco)	4	4			5	7			1		1	22
6	07. Cargo	555	208	34	347	205	253		63	67	4	57	1.793
7	08. Property, fire and nat.forces	13.043	7.289	5.181	2.462	3.786	1.544	334	1.969	2.955	847	775	40.185
8	09. Property, other	14.002	8.589	2.317	1.192	1.996	2.099	144	341	1.579	192	1.024	33.475
9	10. MTPL (total)	29.033	62.132	40.760	46.078	33.608	51.390	22.439	50.440	53.184	37.890	26.968	453.922
10	11. Aircraft's liability		5	2		3	6			12			28
11	12. Vessel's liability	39	20	65	1	60	34		1	119		11	350
12	13. General liability	2.696	1.379	1.721	734	1.155	605	28	256	984	34	241	9.833
13	15. Suretyship	28								200			228
14	16. Financial losses	27	4	10									41
15	17. Legal expenses											3	3
16	18. Tourists assistance	10.981	29.633	50.052	16.621	36.159	21.234	8.868	21.642	22.963	18.579	14.858	251.590
17	<b>Total</b>	<b>59.881</b>	<b>107.467</b>	<b>101.688</b>	<b>68.335</b>	<b>79.872</b>	<b>68.494</b>	<b>32.126</b>	<b>76.456</b>	<b>84.825</b>	<b>57.998</b>	<b>44.877</b>	<b>782.019</b>

No.	Class of insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
18	19. Life Assurance	0	2.578	1.059	141	746	4.524
19	<b>Total</b>	<b>0</b>	<b>2.578</b>	<b>1.059</b>	<b>141</b>	<b>746</b>	<b>4.524</b>

<b>Total:</b>	<b>786.543</b>
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**Table 5. Gross claims settled for the period 01.01- 30.09.2012**

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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	31.305	48.237	18.077	15.691	48.403	44.554	2.661	10.007	23.867	1.906	5.413	250.121
2	02. Health			360			7			31			398
3	03. Motor vehicles (casco)	52.734	107.794	52.137	18.070	44.108	24.148	2.254	16.117	28.515	8.124	14.563	368.564
4	05. Aircrafts (casco)						7.006						7.006
5	07. Cargo	902	262		775	72	474						2.485
6	08. Property, fire and nat.forces	7.629	173.220	15.649	3.742	26.773	8.860	97	4.656	3.274	550	131	244.581
7	09. Property, other	29.576	60.954	86.553	5.229	18.669	26.801	327	7.023	6.171	1.584	973	243.860
8	10. MTPL (total)	91.481	213.190	121.633	92.229	69.311	95.615	41.497	94.025	91.200	59.550	26.280	996.011
9	11. Aircraft's liability		1.711										1.711
10	13. General liability	396	1.009	4.746	31	78	1.703		12	478		23	8.476
11	16. Financial losses	293	556										849
12	18. Tourists assistance	1.799	2.998	3.688	887	2.838	2.730	576	1.967	956	140	1.884	20.463
13	<b>Total</b>	<b>216.115</b>	<b>609.931</b>	<b>302.843</b>	<b>136.654</b>	<b>210.252</b>	<b>211.898</b>	<b>47.412</b>	<b>133.807</b>	<b>154.492</b>	<b>71.854</b>	<b>49.267</b>	<b>2.144.525</b>

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
14	19. Life Assurance	30.693	16.304	14.575		110	61.682
15	<b>Total</b>	<b>30.693</b>	<b>16.304</b>	<b>14.575</b>	<b>0</b>	<b>110</b>	<b>61.682</b>

**Total: 2.206.207**

**Table 6. Number of claims liquidated for the period 01.01 - 30.09.2012**

No.	Class of Insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	719	1.266	440	292	1.141	559	103	160	388	56	211	5.335
2	02. Health			19			1			1			21
3	03. Motor vehicles (casco)	861	2.011	873	462	1.052	700	145	458	711	233	169	7.675
4	05. Aircrafts (casco)						1						1
5	07. Cargo	21	4		9	3	3						40
6	08. Property, fire and nat.forces	86	98	50	75	85	16	4	8	43	23	7	495
7	09. Property, other	1.008	1.662	352	243	249	294	5	32	311	23	93	4.272
8	10. MTPL (total)	1.081	2.915	1.815	1.584	1.176	1.546	747	1.568	1.667	1.088	633	15.820
9	11. Aircraft's liability		3										3
10	13. General liability	20	59	27	6	8			1	33		1	155
11	16. Financial losses	135	1										136
12	18. Tourists assistance	72	249	214	55	155	42	17	53	74	11	34	976
13	<b>Total</b>	<b>4.003</b>	<b>8.199</b>	<b>3.790</b>	<b>2.726</b>	<b>3.869</b>	<b>3.162</b>	<b>1.021</b>	<b>2.280</b>	<b>3.228</b>	<b>1.434</b>	<b>1.147</b>	<b>34.859</b>

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
14	19. Life Assurance	171	199	174		2	546
15	<b>Total</b>	<b>171</b>	<b>199</b>	<b>174</b>	<b>0</b>	<b>2</b>	<b>546</b>

**Total: 35.405**

**Table 7. Claims structure 01.01 - 30.09.2012**

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)
<b>1</b>	<b>Total(nonlife)</b>	<b>16.663</b>	<b>43.171</b>	<b>34.859</b>	<b>8.085</b>	<b>17.885</b>	<b>2.447</b>
2	QBE	1.720	4.512	4.003	923	1.481	217
3	Triglav	1.968	9.650	8.199	1.233	2.429	294
4	Sava	2.197	4.660	3.790	811	2.169	270
5	Evroins	1.379	3.149	2.726	458	1.281	269
6	Eurolink	835	5.173	3.869	834	1.625	172
7	Winner	1.188	3.679	3.162	1.020	506	225
8	Insig	972	1.122	1.021	172	901	169
9	Uniqa	2.632	3.253	2.280	787	2.818	337
10	Insurance Policy	1.525	3.825	3.228	824	1.496	186
11	Albsig	1.459	1.770	1.434	446	1.606	222
12	Croatia	788	2.378	1.147	577	1.573	86
<b>13</b>	<b>Total(life)</b>	<b>119</b>	<b>492</b>	<b>546</b>	<b>54</b>	<b>156</b>	<b>1</b>
14	QBE	13	146	171	2	12	
15	Croatia	31	146	199	44	53	
16	Grawe	75	193	174	3	91	1
17	Winner		3		3		
18	Uniqa		4	2	2		
<b>19</b>	<b>Total</b>	<b>16.782</b>	<b>43.663</b>	<b>35.405</b>	<b>8.139</b>	<b>18.041</b>	<b>2.448</b>



**Table 8. Expenses for the period 01.01-30.09.2012**

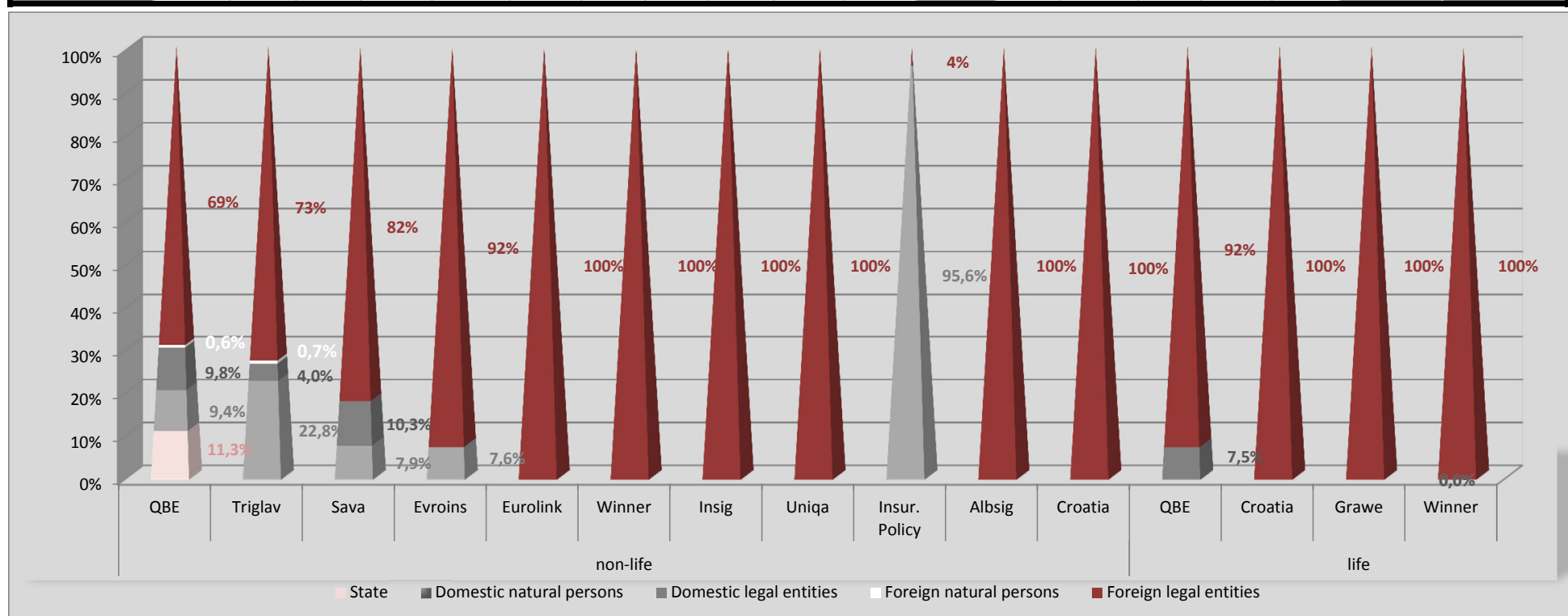
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No.	<i>Insurance Undertaking</i>	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
<b>1</b>	<b>Total(non-life)</b>	<b>926.619</b>	<b>261.931</b>	<b>793.003</b>
2	QBE	148.942	42.028	87.208
3	Triglav	147.775	26.994	185.632
4	Sava	87.690	27.305	94.975
5	Evroins	82.110	20.053	95.120
6	Eurolink	93.163	8.178	84.981
7	Winner	58.928	31.873	46.675
8	Insig	32.433	20.307	21.742
9	Uniqa	85.733	23.346	22.556
10	Insurance Policy	75.001	29.996	68.397
11	Albsig	77.134	11.906	43.823
12	Croatia	37.710	19.945	41.894
<b>13</b>	<b>Total(life)</b>	<b>64.336</b>	<b>96.499</b>	<b>29.543</b>
14	QBE	1.353		
15	Croatia	23.312	38.373	14.019
16	Grawe	15.417	37.097	13.780
17	Winner	18.730	2.844	1.694
18	Uniqa	5.524	18.185	50
<b>19</b>	<b>Total</b>	<b>990.955</b>	<b>358.430</b>	<b>822.546</b>

Table 9. Structure of the paid in capital for the period 01.01-30.09.2012

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	non-life											nonlife Total	life					life Total	Total
	QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia		QBE	Croatia	Grawe	Winner	Uniqa		
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
<b>TOTAL</b>	<b>1.031.840</b>	<b>227.195</b>	<b>337.700</b>	<b>249.174</b>	<b>195.326</b>	<b>247.037</b>	<b>183.716</b>	<b>184.003</b>	<b>184.019</b>	<b>184.034</b>	<b>199.593</b>	<b>3.223.637</b>	<b>55.306</b>	<b>184.132</b>	<b>183.999</b>	<b>202.860</b>	<b>214.900</b>	<b>841.197</b>	<b>4.064.833</b>



**Table 10. Gross technical provisions for the period 01.01-30.09.2012**

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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	<b>Total (non-life)</b>	<b>2.884.937</b>	<b>45.240</b>	<b>1.949.007</b>	<b>923.376</b>	<b>2.944.415</b>	<b>3.820</b>	<b>0</b>	<b>0</b>	<b>5.878.412</b>
2	QBE	330.153	1.388	149.739	98.409	249.389				580.930
3	Triglav	474.385	8.839	489.084	254.808	802.735				1.285.959
4	Sava	318.999	2.650	390.483	116.628	512.182				833.831
5	Evroins	219.271	910	93.363	55.299	149.406				369.587
6	Eurolink	378.781	15.375	142.739	66.123	209.906				604.062
7	Winner	234.119	293	136.541	124.075	261.899				496.311
8	insig	93.658		87.780	32.533	120.915	3.820			218.393
9	Uniqa	243.813	923	141.088	49.745	191.808				436.544
10	Insurance Policy	268.562	14.825	180.608	69.236	251.093				534.480
11	Albsig	164.195		77.365	38.289	116.229				280.424
12	Croatia	159.001	37	60.217	18.231	78.853				237.891
13	<b>Total (life)</b>	<b>14.977</b>	<b>19.467</b>	<b>16.936</b>	<b>5.006</b>	<b>22.484</b>	<b>0</b>	<b>998.233</b>	<b>0</b>	<b>1.055.161</b>
14	QBE	37		2.306		2.317		70.147		72.501
15	Croatia	4.001		2.608	645	3.292		425.350		432.643
16	Grawe	9.570	19.467	12.022	4.361	16.875		451.018		496.930
17	Winner	322						21.668		21.990
18	Uniqa	1.047						30.050		31.097
19	<b>Total</b>	<b>2.899.914</b>	<b>64.707</b>	<b>1.965.943</b>	<b>928.382</b>	<b>2.966.899</b>	<b>3.820</b>	<b>998.233</b>	<b>0</b>	<b>6.933.573</b>

**Table 11. Net technical provisions for the period 01.01-30.09.2012**

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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	<b>Total (non-life)</b>	<b>2.546.170</b>	<b>45.240</b>	<b>1.572.427</b>	<b>876.033</b>	<b>2.520.492</b>	<b>3.820</b>	<b>0</b>	<b>0</b>	<b>5.115.722</b>
2	QBE	319.375	1.388	149.552	98.409	249.202				569.965
3	Triglav	434.539	8.839	388.519	254.808	702.170				1.145.548
4	Sava	271.661	2.650	247.139	103.878	356.088				630.399
5	Evroins	191.811	910	86.287	53.564	140.595				333.316
6	Eurolink	313.561	15.375	96.205	66.123	163.372				492.308
7	Winner	158.479	293	86.837	95.787	183.907				342.679
8	insig	86.232	0	87.780	32.533	120.915	3.820			210.967
9	Uniqa	225.505	923	141.088	49.745	191.808				418.236
10	Insurance Policy	243.512	14.825	153.539	65.693	220.481				478.818
11	Albsig	162.054	0	77.365	38.289	116.229				278.283
12	Croatia	139.441	37	58.116	17.204	75.725				215.203
13	<b>Total (life)</b>	<b>11.604</b>	<b>19.467</b>	<b>13.419</b>	<b>5.006</b>	<b>18.967</b>	<b>0</b>	<b>994.852</b>	<b>0</b>	<b>1.044.890</b>
14	QBE	37	0	2.306	0	2.317		70.147		72.501
15	Croatia	3.910	0	2.608	645	3.292		425.350		432.552
16	Grawe	6.306	19.467	8.505	4.361	13.358		447.677		486.808
17	Winner	304	0	0	0	0		21.628		21.932
18	Uniqa	1.047	0	0	0	0		30.050		31.097
19	<b>Total</b>	<b>2.557.774</b>	<b>64.707</b>	<b>1.585.846</b>	<b>881.039</b>	<b>2.539.459</b>	<b>3.820</b>	<b>994.852</b>	<b>0</b>	<b>6.160.612</b>

Table 12. Capital and Solvency Margin for the period 01.01-30.09.2012

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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	1.189.342	497.334	64.825	171.645	327.432	200.449	221.893	270.460	261.029	185.104	185.750	3.575.263	36.240	193.446	243.366	175.542	194.643	843.237	4.418.500
Solvency margin	126.720	189.261	119.163	82.345	131.074	65.045	32.813	89.550	92.517	58.042	57.335	1.043.865	2.951	28.989	35.622	1.502	4.060	73.124	1.116.989

