

***Report on the scope and content  
of the insurance operations  
for the period 01.01-31.12.2012***

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 31.12.2012: 1eur = 61.5000 mkd*

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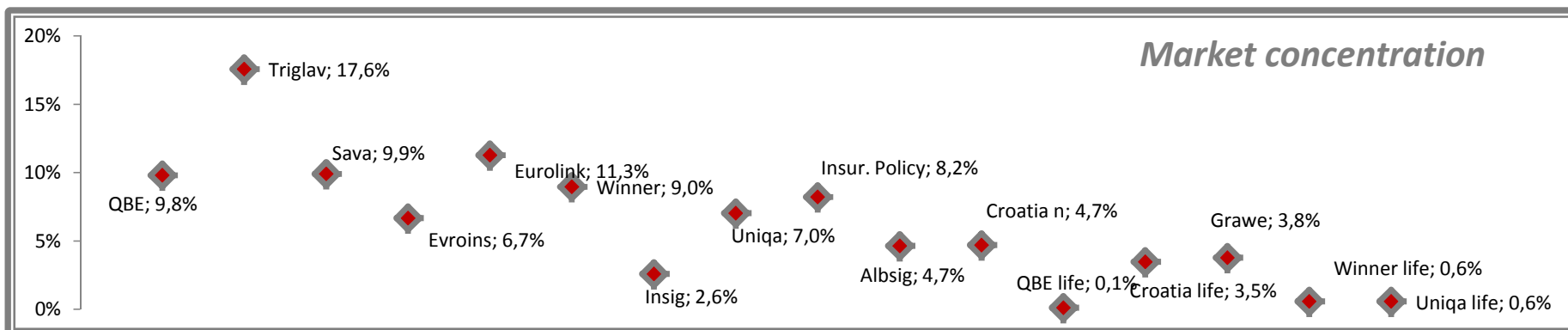
**Table 1. Gross Written Premium 01.01.2012 - 31.12.2012**

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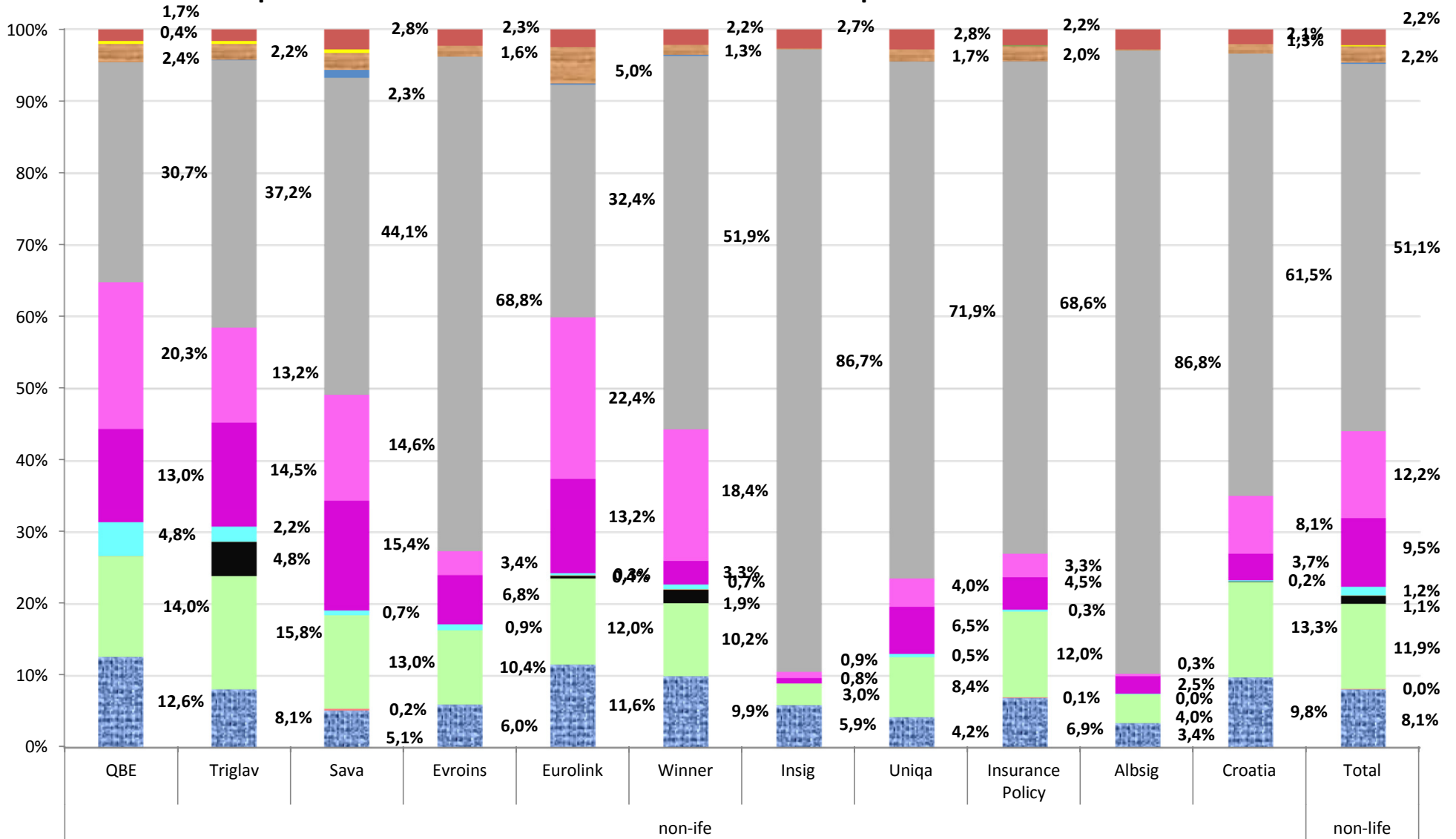
No.	Class of Insurnace	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	86.993	100.082	35.796	27.882	91.561	62.352	10.703	20.887	39.724	11.124	32.314	519.418
2	02. Health			1.644			199			560			2.403
3	03. Motor vehicles (casco)	96.416	194.229	90.728	48.508	94.924	64.042	5.521	41.246	69.046	13.137	43.915	761.712
4	05. Aircrafts (casco)		58.767			2.979	11.822					110	73.678
5	06. Vessels (casco)	128	130			176	136			49		53	672
6	07. Cargo	32.786	26.516	4.824	4.056	2.624	4.474		2.408	1.490	124	531	79.833
7	08. Property, fire and nat.forces	89.557	178.604	107.002	31.958	104.461	20.455	1.442	32.301	25.835	8.057	12.249	611.921
8	09. Property, other	139.807	162.391	101.917	15.711	177.522	115.883	1.560	19.604	18.922	992	26.857	781.166
9	10. MTPL (total)	211.686	458.665	307.027	322.004	256.543	326.574	157.858	355.182	395.462	282.937	202.936	3.276.874
10	11. Aircraft's liability		771	7.474		1.308	1.093			99		17	10.762
11	12. Vessel's liability	254	145	321	8	263	180		9	422		74	1.676
12	13. General liability	16.719	26.861	16.041	7.269	39.929	8.441	192	8.369	11.651	644	4.200	140.316
13	15. Suretyship	105		12						791			908
14	16. Financial losses	2.734	5.523	3.652									11.909
15	17. Legal expenses											3	3
16	18. Tourists assistance	11.418	19.981	19.499	10.636	19.513	13.700	4.871	13.817	12.796	9.136	6.870	142.237
17	<b>Total</b>	<b>688.603</b>	<b>1.232.665</b>	<b>695.937</b>	<b>468.032</b>	<b>791.803</b>	<b>629.351</b>	<b>182.147</b>	<b>493.823</b>	<b>576.847</b>	<b>326.151</b>	<b>330.129</b>	<b>6.415.488</b>

Class of Insurance	life					life
	QBE	Croatia	Grawe	Winner	Uniqa	Total
18 19. Life assurance	8.016	243.800	265.377	40.249	40.692	598.134
19 <b>Total</b>	<b>8.016</b>	<b>243.800</b>	<b>265.377</b>	<b>40.249</b>	<b>40.692</b>	<b>598.134</b>

**Total: 7.013.622**



**Graph 1. Structure of Gross Written Premium for the period 01.01.2012 - 31.12.2012**



- 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 01.01-31.12.2012**

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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>6.415.488</b>	<b>1.134.001</b>	<b>4.728.681</b>	<b>1.686.807</b>
2	QBE	688.603	71.334	489.408	199.195
3	Triglav	1.232.665	284.003	878.537	354.128
4	Sava	695.937	131.840	551.393	144.544
5	Evroins	468.032	48.708	353.288	114.744
6	Eurolink	791.803	142.245	674.045	117.758
7	Winner	629.351	287.529	455.686	173.665
8	Insig	182.147	15.209	129.201	52.946
9	Uniqa	493.823	30.116	345.677	148.146
10	Insurance Policy	576.847	77.612	402.031	174.816
11	Albsig	326.151	8.426	244.613	81.538
12	Croatia	330.129	36.979	204.802	125.327
<b>13</b>	<b>Total(life)</b>	<b>598.134</b>	<b>17.203</b>	<b>473.450</b>	<b>124.684</b>
14	QBE	8.016	0	6.378	1.638
15	Croatia	243.800	363	194.613	49.187
16	Grawe	265.377	15.867	212.302	53.075
17	Winner	40.249	973	34.197	6.052
18	Uniqa	40.692	0	25.960	14.732
<b>19</b>	<b>Total</b>	<b>7.013.622</b>	<b>1.151.204</b>	<b>5.202.131</b>	<b>1.811.491</b>

**Table 3. Gross Written Premium and Distribution for the period 01.01-31.12.2012**

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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	519.418	32.799	373.236	146.182
2	02. Health	2.403	0	1.967	436
3	03. Motor vehicles (casco)	761.712	36.977	544.036	217.676
4	05. Aircrafts (casco)	73.678	62.997	60.119	13.559
5	06. Vessels (casco)	672	0	494	178
6	07. Cargo	79.833	10.704	58.691	21.142
7	08. Property, fire and nat.forces	611.921	330.422	429.314	182.607
8	09. Property, other	781.166	262.489	597.707	183.459
9	10. MTPL (total)	3.276.874	306.731	2.438.653	838.221
10	11. Aircraft's liability	10.762	5.483	8.749	2.013
11	12. Vessel's liability	1.676	0	1.233	443
12	13. General liability	140.316	82.797	113.046	27,27
13	15. Suretyship	908	0	593	315
14	16. Financial losses	11.909	2.183	9.232	2.677
15	17. Legal expenses	3	0	0	3
16	18. Tourists assistance	142.237	419	91.612	50.625
17	19. Life assurance	598.134	17.203	473,45	124.684
18	<b>TOTAL</b>	<b>7.013.622</b>	<b>1.151.204</b>	<b>5.202.131</b>	<b>1.811.491</b>

**Table 4. Number of contracts concluded for the period 01.01.2012 - 31.12.2012**

No.	Class of insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Euolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	23.093	36.832	26.641	26.335	20.620	28.454	14.905	25.768	38.799	21.477	16.694	<b>279.618</b>
2	02. Health	0	0	55	0	0	3	0	0	129	0	0	<b>187</b>
3	03. Motor vehicles (casco)	6.336	11.569	5.908	4.919	6.504	3.358	788	3.051	5.743	1.278	2.664	<b>52.118</b>
4	05. Aircrafts (casco)	0	9	0	0	2	7	0	0	0	0	2	<b>20</b>
5	06. Vessels (casco)	4	4	0	0	5	8	0	0	1	0	1	<b>23</b>
6	07. Cargo	730	292	203	456	253	318	0	87	106	4	84	<b>2.533</b>
7	08. Property, fire and nat.forces	16.859	12.125	7.349	3.114	5.129	2.084	453	2.899	4.270	1.008	1.043	<b>56.333</b>
8	09. Property, other	18.086	12.850	3.254	1.666	2.632	2.424	190	529	2.164	312	1.360	<b>45.467</b>
9	10. MTPL (total)	37.461	79.307	56.674	61.083	45.236	59.451	28.868	64.848	71.152	49.989	36.019	<b>590.088</b>
10	11. Aircraft's liability	0	6	2	0	3	7	0	0	13	0	2	<b>33</b>
11	12. Vessel's liability	47	20	65	1	61	37	0	1	126	0	12	<b>370</b>
12	13. General liability	3.576	2.024	2.517	1.165	1.796	839	39	309	1.591	44	323	<b>14.223</b>
13	15. Suretyship	32	0	3	0	0	0	0	0	252	0	0	<b>287</b>
14	16. Financial losses	36	9	16	0	0	0	0	0	0	0	0	<b>61</b>
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	7	<b>7</b>
16	18. Tourists assistance	12.745	44.872	55.858	19.504	42.714	25.582	10.901	27.383	25.890	23.455	17.454	<b>306.358</b>
<b>17</b>	<b>Total</b>	<b>75.887</b>	<b>147.251</b>	<b>128.318</b>	<b>88.161</b>	<b>102.052</b>	<b>93.436</b>	<b>40.915</b>	<b>98.290</b>	<b>109.425</b>	<b>75.374</b>	<b>57.903</b>	<b>1.017.012</b>

No.	Class of insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
18	19. Life Assurance	0	3.731	1.882	509	849	6.971
<b>19</b>	<b>Total</b>	<b>0</b>	<b>3.731</b>	<b>1.882</b>	<b>509</b>	<b>849</b>	<b>6.971</b>

<b>Total:</b>	<b>1.023.983</b>
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**Table 5. Gross claims settled for the period 01.01.2012 - 31.12.2012**

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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	45.201	77.187	24.109	20.117	77.742	53.934	4.076	12.892	39.460	2.502	8.859	366.079
2	02. Health	0	0	548	0	0	7	0	0	31	0	0	586
3	03. Motor vehicles (casco)	66.805	140.049	73.041	25.568	65.890	31.908	8.638	20.921	36.512	12.201	19.032	500.565
4	05. Aircrafts (casco)	0	0	0	0	0	14.246	0	0	0	0	0	14.246
5	07. Cargo	1.005	719	57	985	72	474	0	0	0	0	0	3.312
6	08. Property, fire and nat.forces	11.620	175.665	17.191	4.140	28.929	9.463	114	5.908	3.851	855	424	258.160
7	09. Property, other	54.041	96.262	91.040	7.571	25.861	33.760	387	10.282	7.033	1.624	1.334	329.195
8	10. MTPL (total)	134.981	296.480	180.088	111.930	92.343	145.103	57.845	124.704	125.085	99.038	37.709	1.405.306
9	12. Vessel's liability	0	1.735	0	0	0	0	0	0	0	0	0	1.735
10	13. General liability	499	1.025	7.365	171	168	1.853	0	78	577	0	991	12.727
11	16. Financial losses	445	556	12	0	0	0	0	0	0	0	0	1.013
12	18. Tourists assistance	2.849	4.088	5.243	1.210	4.436	3.505	657	2.270	1.978	237	2.216	28.689
13	<b>Total</b>	<b>317.446</b>	<b>793.766</b>	<b>398.694</b>	<b>171.692</b>	<b>295.441</b>	<b>294.253</b>	<b>71.717</b>	<b>177.055</b>	<b>214.527</b>	<b>116.457</b>	<b>70.565</b>	<b>2.921.613</b>

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
14	19. Life Assurance	37.450	23.312	22.768	8.420	110	92.060
15	<b>Total</b>	<b>37.450</b>	<b>23.312</b>	<b>22.768</b>	<b>8.420</b>	<b>110</b>	<b>92.060</b>

**Total: 3.013.673**

**Table 6. Number of claims liquidated for the period 01.01.2012- 31.12.2012**

No.	Class of Insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	963	1.929	629	394	1.642	731	142	231	547	89	263	7.560
2	02. Health	0	0	29	0	0	1	0	0	1	0	0	31
3	03. Motor vehicles (casco)	1.116	2.736	1.156	599	1.450	939	145	625	896	336	228	10.226
4	05. Aircrafts (casco)	0	0	0	0	0	2	0	0	0	0	0	2
5	07. Cargo	26	6	1	12	3	3	0	0	0	0	0	51
6	08. Property, fire and nat.forces	117	119	73	90	120	23	7	17	62	36	10	674
7	09. Property, other	1.396	2.486	492	342	352	387	10	41	362	34	101	6.003
8	10. MTPL (total)	1.432	3.944	2.525	1.963	1.620	2.041	1.012	2.124	2.261	1.476	816	21.214
9	11. Aircraft's liability	0	3	0	0	0	0	0	0	0	0	0	3
10	13. General liability	24	61	34	21	17	3	0	2	45	0	52	259
11	16. Financial losses	175	1	4	0	0	0	0	0	0	0	0	180
12	18. Tourists assistance	115	386	322	101	277	53	19	66	192	23	60	1.614
13	<b>Total</b>	<b>5.364</b>	<b>11.602</b>	<b>5.265</b>	<b>3.522</b>	<b>5.481</b>	<b>4.183</b>	<b>1.333</b>	<b>3.106</b>	<b>4.366</b>	<b>1.994</b>	<b>1.530</b>	<b>47.746</b>

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
14	19. Life Assurance	204	381	255	2	2	844
15	<b>Total</b>	<b>204</b>	<b>381</b>	<b>255</b>	<b>2</b>	<b>2</b>	<b>844</b>

**Total: 48.590**

**Table 7. Claims structure 01.01 - 31.12.2012**

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>58.107</b>	<b>47.746</b>	<b>11.375</b>	<b>16.696</b>	<b>2.492</b>
2	QBE	1.720	5.989	5.364	1.172	1.423	228
3	Triglav	1.968	12.693	11.602	1.538	1.752	284
4	Sava	2.197	6.327	5.265	1.127	1.999	239
5	Evroins	1.379	4.394	3.522	664	1.496	251
6	Eurolink	1.188	7.012	5.481	1.214	1.453	216
7	Winner	835	4.925	4.183	1.281	481	180
8	Insig	972	1.525	1.333	358	819	171
9	Uniqa	2.632	4.289	3.106	1.298	2.517	353
10	Insurance Policy	1.525	5.142	4.366	1.158	1.424	210
11	Albsig	1.459	2.463	1.994	485	1.684	250
12	Croatia	788	3.348	1.530	1.080	1.648	110
<b>13</b>	<b>Total(life)</b>	<b>119</b>	<b>699</b>	<b>844</b>	<b>88</b>	<b>150</b>	<b>1</b>
14	QBE	13	176	204	3	8	0
15	Croatia	31	219	381	71	36	0
16	Grawe	75	291	255	8	103	1
17	Winner		9	2	4	3	0
18	Uniqa		4	2	2	0	0
<b>19</b>	<b>Total</b>	<b>16.782</b>	<b>58.806</b>	<b>48.590</b>	<b>11.463</b>	<b>16.846</b>	<b>2.493</b>



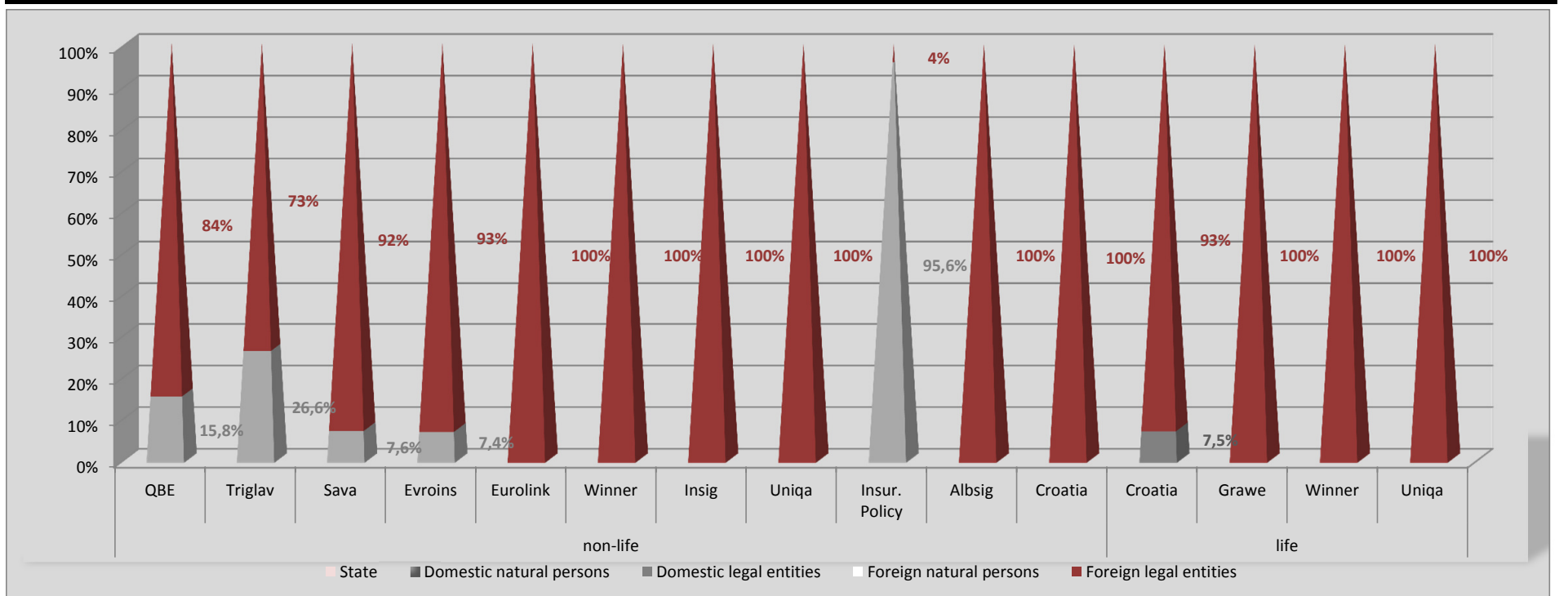
**Table 8. Expenses for the period 01.01-31.12.2012**

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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>1.230.432</b>	<b>407.397</b>	<b>1.111.578</b>
2	QBE	201.389	62.825	118.615
3	Triglav	199.543	38.035	241.538
4	Sava	123.578	64.376	126.835
5	Evroins	108.773	29.106	125.970
6	Eurolink	122.239	13.984	111.608
7	Winner	77.926	47.714	67.382
8	Insig	45.759	26.503	29.088
9	Uniqa	120.129	37.198	38.655
10	Insurance Policy	97.851	42.517	94.015
11	Albsig	72.912	17.328	96.149
12	Croatia	60.333	27.811	61.723
<b>13</b>	<b>Total(life)</b>	<b>91.363</b>	<b>143.777</b>	<b>46.896</b>
14	QBE	1.704		
15	Croatia	32.823	57.065	20.373
16	Grawe	20.991	53.287	23.267
17	Winner	28.123	8.941	3.132
18	Uniqa	7.722	24.484	124
<b>19</b>	<b>Total</b>	<b>1.321.795</b>	<b>551.174</b>	<b>1.158.474</b>

Table 9. Structure of the paid in capital for the period 01.01-31.12.2012

	non-life											nonlife Total	life				life Total	Total
	QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa		
Foreign legal entities	1.899.574	135.805	284.414	200.081	196.800	248.091	184.500	184.512	8.218	184.500	199.875	3.726.369	170.663	184.500	202.950	215.250	773.363	4.499.732
Foreign natural persons	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic legal entities	0	0	0	0	0	0	0	0	0	0	0	0	13.837	0	0	0	13.837	13.837
Domestic natural persons	356.481	49.262	23.270	15.880	0	0	0	0	176.836	0	0	621.728	0	0	0	0	0	621.728
State	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>TOTAL</b>	<b>2.256.056</b>	<b>185.066</b>	<b>307.684</b>	<b>215.960</b>	<b>196.800</b>	<b>248.091</b>	<b>184.500</b>	<b>184.512</b>	<b>185.054</b>	<b>184.500</b>	<b>199.875</b>	<b>4.348.098</b>	<b>184.500</b>	<b>184.500</b>	<b>202.950</b>	<b>215.250</b>	<b>787.200</b>	<b>5.135.297</b>



**Table 10. Gross technical provisions for the period 01.01-31.12.2012**

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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>2.748.422</b>	<b>32.164</b>	<b>1.948.088</b>	<b>1.016.728</b>	<b>3.043.486</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5.824.072</b>
2	QBE	289.001	1.762	159.204	101.058	261.563	0		0	552.326
3	Triglav	485.779	2.310	451.220	314.580	830.892	0		0	1.318.981
4	Sava	285.856	2.653	366.014	141.129	512.215	0		0	800.724
5	Evroins	206.523	980	109.194	34.793	144.708	0		0	352.211
6	Eurolink	344.396	16.191	156.343	62.238	219.674	0		0	580.261
7	Winner	204.954	427	128.366	117.156	246.750	0		0	452.131
8	Insig	89.758	0	83.897	35.713	120.208	0		0	209.966
9	Uniq	242.362	923	153.279	74.197	228.614	0		0	471.899
10	Insurance Policy	270.309	6.641	190.661	67.661	259.613	0		0	536.563
11	Albsig	163.037	0	89.163	47.282	137.127	0		0	300.164
12	Croatia	166.447	277	60.747	20.921	82.122	0		0	248.846
13	<b>Total (life)</b>	<b>19.940</b>	<b>23.044</b>	<b>16.766</b>	<b>5.527</b>	<b>22.883</b>	<b>0</b>	<b>1.142.611</b>	<b>0</b>	<b>1.208.478</b>
14	QBE	11	0	1.690	0	1.699		68.376		70.086
15	Croatia	5.339	0	1.317	500	1.844		474.714		481.897
16	Grawe	12.379	23.044	13.359	5.027	18.938		515.127		569.488
17	Winner	940	0	400	0	402		41.690		43.032
18	Uniq	1.271	0	0	0	0		42.704		43.975
19	<b>Total</b>	<b>2.768.362</b>	<b>55.208</b>	<b>1.964.854</b>	<b>1.022.255</b>	<b>3.066.369</b>	<b>0</b>	<b>1.142.611</b>	<b>0</b>	<b>7.032.550</b>

**Table 11. Net technical provisions for the period 01.01-31.12.2012**

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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>2.476.783</b>	<b>32.164</b>	<b>1.564.626</b>	<b>963.477</b>	<b>2.606.773</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5.115.720</b>
2	QBE	279.643	1.762	158.925	101.058	261.284	0		0	542.689
3	Triglav	419.752	2.310	351.637	314.580	731.309	0		0	1.153.371
4	Sava	265.366	2.653	218.180	121.947	345.199	0		0	613.218
5	Evroins	186.578	980	104.479	33.740	138.940	0		0	326.498
6	Eurolink	307.511	16.191	103.861	62.238	167.192	0		0	490.894
7	Winner	143.101	427	82.962	85.213	169.403	0		0	312.931
8	Insig	86.166	0	83.897	35.713	120.208	0		0	206.374
9	Uniq	231.009	923	150.219	74.197	225.554	0		0	457.486
10	Insurance Policy	244.564	6.641	162.594	67.511	231.396	0		0	482.601
11	Albsig	163.014	0	89.163	47.282	137.127	0		0	300.141
12	Croatia	150.079	277	58.709	19.998	79.161	0		0	229.517
13	<b>Total (life)</b>	<b>15.935</b>	<b>23.044</b>	<b>12.703</b>	<b>4.219</b>	<b>17.512</b>	<b>0</b>	<b>1.138.524</b>	<b>0</b>	<b>1.195.015</b>
14	QBE	11	0	1.690	0	1.699		68.376		70.086
15	Croatia	5.339	0	1.317	500	1.844		474.714		481.897
16	Grawe	8.643	23.044	9.508	3.719	13.779		511.535		557.001
17	Winner	671	0	188	0	190		41.195		42.056
18	Uniq	1.271	0	0	0	0		42.704		43.975
19	<b>Total</b>	<b>2.492.718</b>	<b>55.208</b>	<b>1.577.329</b>	<b>967.696</b>	<b>2.624.285</b>	<b>0</b>	<b>1.138.524</b>	<b>0</b>	<b>6.310.735</b>

Table 12. Capital and Solvency Margin for the period 01.01-31.12.2012

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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	1.037.961	494.329	211.348	183.792	330.896	200.449	221.934	270.460	259.766	164.456	187.584	3.562.975	27.512	193.442	252.761	154.574	190.450	818.739	4.381.714
Solvency margin	122.312	203.779	112.897	80.448	132.440	64.511	32.787	88.888	93.070	58.707	57.934	1.047.773	2.859	32.615	39.511	2.705	4.635	82.325	1.130.098

