

***Report on the scope and content
of the insurance operations
for the period 1.1.2013-31.3.2013***

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 31.3.2013: 1eur = 61.6153 mkd

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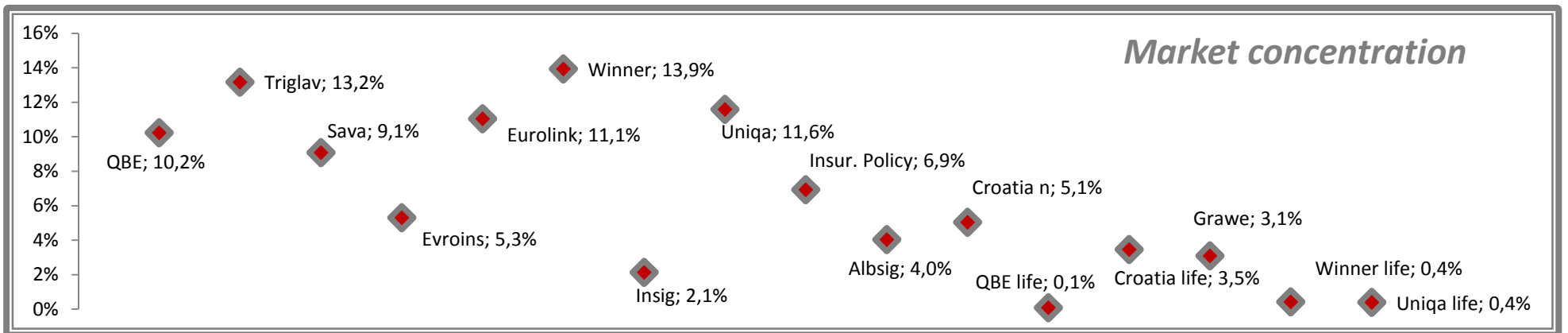
Table 1. Gross Written Premium 1.1.2013 - 31.3.2013

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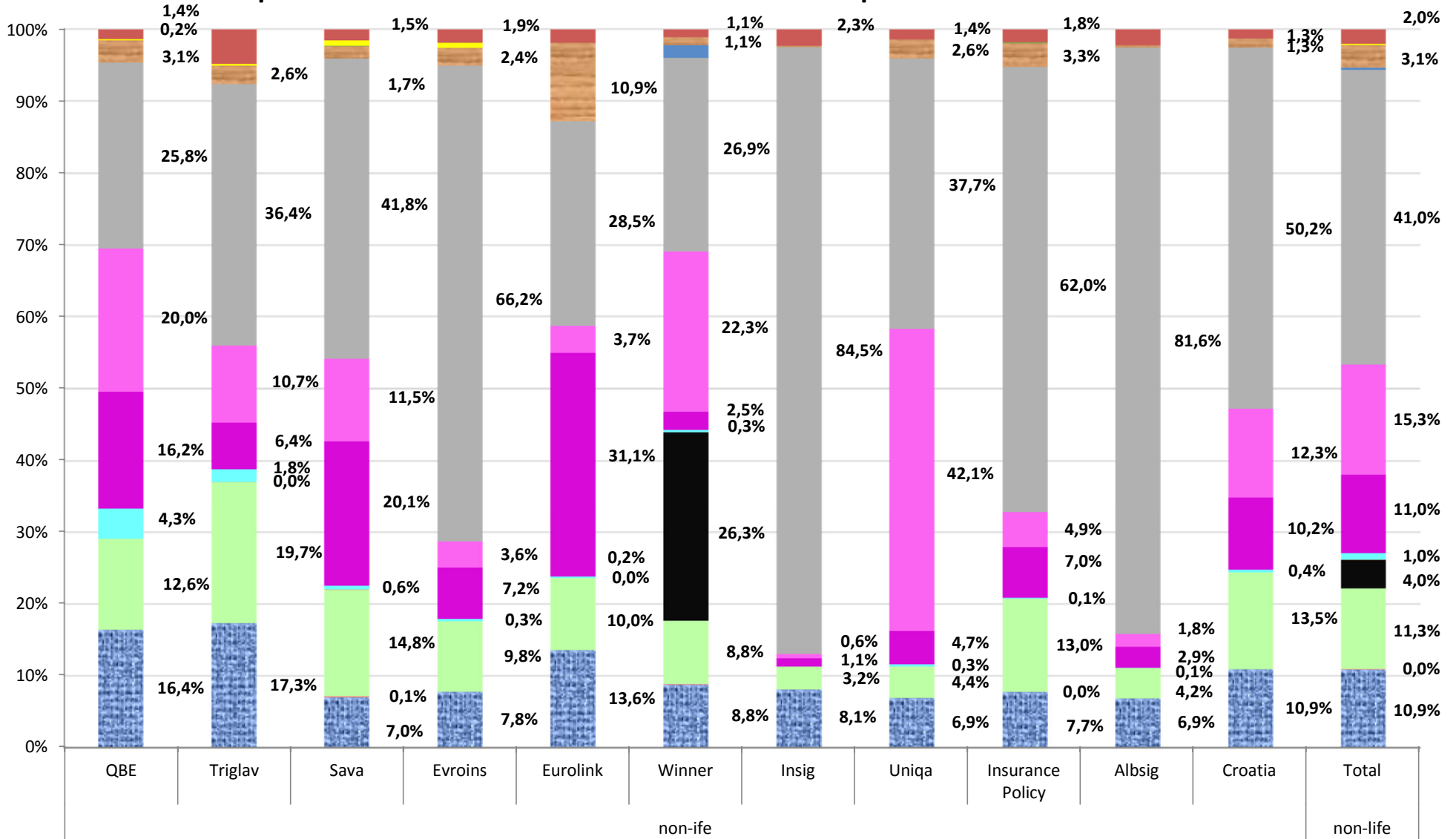
No.	Class of Insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	29.563	40.087	11.169	7.266	26.393	21.516	3.028	14.076	9.411	4.871	9.680	177.060
2	02. Health			222			161			29			412
3	03. Motor vehicles (casco)	22.732	45.659	23.639	9.166	19.491	21.615	1.204	8.889	15.844	2.995	12.000	183.234
4	05. Aircrafts (casco)						64.445						64.445
5	06. Vessels (casco)		19	132									151
6	07. Cargo	7.798	4.211	886	305	459	705		644	148	46	319	15.521
7	08. Property, fire and nat.forces	29.073	14.818	32.168	6.684	60.494	6.170	427	9.487	8.588	2.052	9.027	178.988
8	09. Property, other	35.956	24.797	18.297	3.406	7.276	54.622	221	85.726	5.945	1.295	10.901	248.442
9	10. MTPL (total)	46.417	84.232	66.754	61.879	55.357	65.969	31.692	76.775	75.528	57.996	44.588	667.187
10	11. Aircraft's liability		12				4.390			40			4.442
11	12. Vessel's liability			11			43			1		7	62
12	13. General liability	5.547	5.921	2.734	2.284	21.170	2.646	74	5.355	4.006	223	1.138	51.098
13	15. Suretyship	18		67						187			272
14	16. Financial losses	350	630	1.280	685								2.945
15	17. Legal expenses											1	1
16	18. Tourists assistance	2.440	11.089	2.427	1.738	3.692	2.674	865	2.898	2.174	1.597	1.140	32.734
17	Total	179.894	231.475	159.786	93.413	194.332	244.956	37.511	203.850	121.901	71.075	88.801	1.626.994

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
18	19. Life assurance	1.526	60.937	54.432	7.469	6.990	131.354
19	Total	1.526	60.937	54.432	7.469	6.990	131.354

Total: 1.758.348



Graph 1. Structure of Gross Written Premium for the period 1.1.2013 - 31.3.2013



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

Table 2. Gross Written Premium and Distribution 1.1.2013-31.3.2013

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	1.626.994	426.065	1.177.829	449.165
2	QBE	179.894	39.922	114.545	65.349
3	Triglav	231.475	35.633	165.409	66.066
4	Sava	159.786	43.785	125.966	33.820
5	Evroins	93.413	9.116	67.823	25.590
6	Eurolink	194.332	111.934	164.524	29.808
7	Winner	244.956	92.865	180.422	64.534
8	Insig	37.511	1.856	26.709	10.802
9	Uniqa	203.850	54.182	142.696	61.154
10	Insurance Policy	121.901	16.355	84.468	37.433
11	Albsig	71.075	9.696	53.306	17.769
12	Croatia	88.801	10.721	51.961	36.840
13	Total(life)	131.354	4.005	106.999	24.355
14	QBE	1.526		1.214	312
15	Croatia	60.937	604	49.421	11.516
16	Grawe	54.432	3.401	43.547	10.885
17	Winner	7.469		6.372	1.097
18	Uniqa	6.990		6.445	545
19	Total	1.758.348	430.070	1.284.828	473.520

Table 3. Gross Written Premium and Distribution for the period 1.1.2013-31.3.2013

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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	177.060	7.016	126.067	50.993
2	02. Health	412		329	83
3	03. Motor vehicles (casco)	183.234	17.167	127.637	55.597
4	05. Aircrafts (casco)	64.445	635	48.334	16.111
5	06. Vessels (casco)	151		122	29
6	07. Cargo	15.521	5.428	9.375	6.146
7	08. Property, fire and nat.forces	178.988	129.176	130.828	48.160
8	09. Property, other	248.442	126.338	170.578	77.864
9	10. MTPL (total)	667.187	97.142	494.884	172.303
10	11. Aircraft's liability	4.442	1.636	3.329	1.113
11	12. Vessel's liability	62		47	15
12	13. General liability	51.098	36.581	43.317	7.781
13	15. Suretyship	272		189	83
14	16. Financial losses	2.945	1.332	2.163	782
15	17. Legal expenses	1		1	
16	18. Tourists assistance	32.734	3.614	20.629	12.105
17	19. Life assurance	131.354	4.005	106.999	24.355
18	TOTAL	1.758.348	430.070	1.284.828	473.520

Table 4. Number of contracts concluded for the period 1.1.2013 - 31.3.2013

No.	Class of insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	5.204	7.464	5.648	5.197	4.612	6.859	3.193	6.121	7.685	4.583	3.823	60.389
2	02. Health	0	0	14	0	0	2	0	0	6	0	0	22
3	03. Motor vehicles (casco)	1.264	2.327	1.369	798	1.416	890	153	695	1.201	315	637	11.065
4	05. Aircrafts (casco)	0	0	0	0	0	3	0	0	0	0	0	3
5	06. Vessels (casco)	0	1	3	0	0	0	0	0	0	0	0	4
6	07. Cargo	138	94	65	89	65	94	0	41	20	1	20	627
7	08. Property, fire and nat.forces	4.373	2.639	2.038	778	1.582	650	128	717	1.227	285	258	14.675
8	09. Property, other	4.809	3.142	1.014	472	893	502	95	220	717	111	227	12.202
9	10. MTPL (total)	7.762	14.322	11.965	11.444	9.875	12.542	6.400	14.071	13.610	10.206	7.764	119.961
10	11. Aircraft's liability	0	1	0	0	0	4	0	0	4	0	0	9
11	12. Vessel's liability	0	0	2	0	0	7	0	0	1	0	1	11
12	13. General liability	1.020	805	852	348	569	241	21	76	469	27	18	4.446
13	15. Suretyship	6	0	6	0	0	0	0	0	51	0	0	63
14	16. Financial losses	6	4	5	9	0	0	0	0	0	0	0	24
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	2	2
16	18. Tourists assistance	2.261	5.428	4.973	3.228	8.410	3.683	1.983	6.021	4.014	3.952	2.586	46.539
17	Total	16.367	25.348	20.698	16.462	22.053	24.401	8.246	21.705	20.769	14.690	11.425	202.164

No.	Class of insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
18	19. Life Assurance	0	761	579	143	31	1.514
19	Total	0	761	579	143	31	1.514

Total: 203.678

Table 5. Gross claims settled for the period 1.1.2013 - 31.3.2013

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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	9.275	16.302	5.906	3.537	15.415	12.562	446	2.067	5.536	2.951	3.946	77.943
2	02. Health			93									93
3	03. Motor vehicles (casco)	14.848	22.598	14.473	4.901	14.153	13.117	1.059	4.457	10.247	2.190	2.518	104.561
4	07. Cargo	95	255	276	43		126						795
5	08. Property, fire and nat.forces	1.499	543	3.209	173	734	78	38	312	1.358	466	16	8.426
6	09. Property, other	13.506	11.575	8.182	1.564	3.826	9.550	14	903	1.002		294	50.416
7	10. MTPL (total)	36.404	76.152	41.572	31.232	27.037	38.014	19.279	27.207	32.597	54.744	11.129	395.367
8	13. General liability	543	560	464	18	404	363			164		807	3.323
9	16. Financial losses	30											30
10	18. Tourists assistance	753	1.575	484	476	566	1.192	6	179	305	63	210	5.809
11	Total	76.953	129.560	74.659	41.944	62.135	75.002	20.842	35.125	51.209	60.414	18.920	646.763

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
12	19. Life Assurance	8.943	14.300	5.617	13.081	45	41.986
13	Total	8.943	14.300	5.617	13.081	45	41.986

Total: 688.749

Table 6. Number of claims liquidated for the period 1.1.2013 - 31.3.2013

No.	Class of Insurance	non-life											non-life
		QBE	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	288	322	168	62	370	216	31	62	116	47	99	1.781
2	02. Health	0	0	4	0	0	0	0	0	0	0	0	4
3	03. Motor vehicles (casco)	284	517	293	120	365	225	35	122	188	112	62	2.323
4	07. Cargo	1	4	1	4	0	8	0	0	0	0	0	18
5	08. Property, fire and nat.forces	11	5	18	8	22	5	3	5	16	16	1	110
6	09. Property, other	391	491	142	69	92	93	2	17	72	0	14	1.383
7	10. MTPL (total)	397	829	638	522	471	490	277	611	649	584	219	5.687
8	13. General liability	8	8	6	2	21	4	0	0	15	0	33	97
9	16. Financial losses	22	0	0	0	0	0	0	0	0	0	0	22
10	18. Tourists assistance	26	70	28	11	39	9	1	9	26	4	28	251
11	Total	1.428	2.246	1.298	798	1.380	1.050	349	826	1.082	763	456	11.676

No.	Class of Insurance	life					life
		QBE	Croatia	Grawe	Winner	Uniqa	Total
12	19. Life Assurance	55	108	62	4	1	230
13	Total	55	108	62	4	1	230

Total: 11.906

Table 7. Claims structure 1.1.2013 - 31.3.2013

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)	16.696	13.989	11.676	2.481	17.025	2.493
2	QBE	1.423	1.483	1.428	249	1.309	236
3	Triglav	1.752	2.812	2.246	450	1.965	283
4	Sava	1.999	1.407	1.298	185	1.886	242
5	Evroins	1.496	1.117	798	226	1.589	247
6	Eurolink	1.453	1.678	1.380	286	1.465	224
7	Winner	481	1.298	1.050	335	563	200
8	Insig	819	418	349	53	835	169
9	Uniqa	2.517	1.058	826	125	2.516	339
10	Insurance Policy	1.424	1.234	1.082	289	1.365	208
11	Albsig	1.684	709	763	119	1.723	240
12	Croatia	1.648	775	456	164	1.809	105
13	Total(life)	150	209	230	19	178	1
14	QBE	8	54	55		11	
15	Croatia	36	67	108	14	45	
16	Grawe	103	76	62	3	114	1
17	Winner	3	6	4		5	
18	Uniqa		6	1	2	3	
19	Total	16.846	14.198	11.906	2.500	17.203	2.494

Table 8. Expenses for the period 1.1.2013-31.3.2013

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No.	<i>Insurance Undertaking</i>	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	300.177	81.058	262.065
2	QBE	48.309	15.315	27.399
3	Triglav	47.316	7.465	54.487
4	Sava	29.833	7.117	28.985
5	Evroins	24.855	5.107	23.530
6	Eurolink	31.866	3.422	25.872
7	Winner	20.745	7.471	19.107
8	Insig	10.261	5.392	8.551
9	Uniqa	28.106	11.995	5.005
10	Insurance Policy	22.324	8.045	25.278
11	Albsig	19.222	3.920	29.019
12	Croatia	17.340	5.809	14.832
13	Total(life)	24.789	39.945	11.106
14	QBE	329		
15	Croatia	8.649	16.627	5.143
16	Grawe	6.179	16.564	5.262
17	Winner	6.640	2.612	601
18	Uniqa	2.992	4.142	100
19	Total	324.966	121.003	273.171

Table 9. Structure of the paid in capital for the period 1.1.2013-31.3.2013

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	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	216.362	200.081	196.800	248.091	184.500	184.512	8.218	184.500	199.875	3.658.317	170.663	184.500	264.494	215.250	834.907	4.493.224
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	17.702	15.880	0	0	0	0	176.836	0	0	616.161	0	0	0	0	0	616.161
State	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	2.256.056	185.066	234.065	215.960	196.800	248.091	184.500	184.512	185.054	184.500	199.875	4.274.478	184.500	184.500	264.494	215.250	848.744	5.123.222

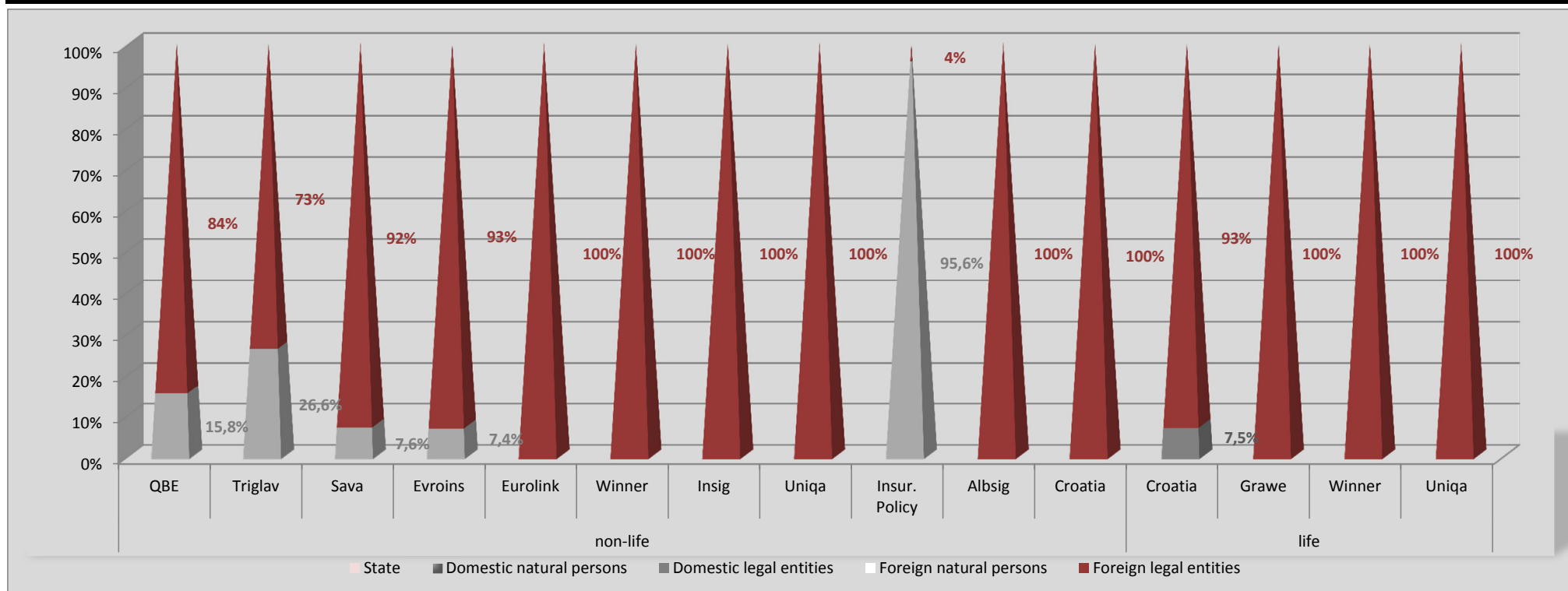


Table 10. Gross technical provisions for the period 1.1.2013-31.3.2013

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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)	2.839.319	43.732	1.969.160	1.044.273	3.090.382	0	0	0	5.973.433
2	QBE	297.084	3.093	143.899	103.466	248.602	0		0	548.779
3	Triglav	459.381	7.870	449.623	289.713	802.179	0		0	1.269.430
4	Sava	290.676	1.482	388.770	140.139	534.197	0		0	826.355
5	Evroins	189.937	1.122	110.620	46.869	158.271	0		0	349.330
6	Eurolink	335.796	21.590	182.755	77.474	261.530	0		0	618.916
7	Winner	299.877	588	128.856	118.600	248.693	0		0	549.158
8	Insig	82.759		79.833	36.540	116.955	0		0	199.714
9	Uniqa	305.248	923	124.888	80.302	206.216	0		0	512.387
10	Insurance Policy	253.102	6.504	201.689	73.525	276.591	0		0	536.197
11	Albsig	153.599		85.731	53.168	139.594	0		0	293.193
12	Croatia	171.860	560	72.496	24.477	97.554	0		0	269.974
13	Total (life)	17.818	26.346	18.641	5.254	24.510	0	1.176.453	0	1.245.127
14	QBE			2.488		2.500		60.441		62.941
15	Croatia	4.825		1.293	477	1.797		495.142		501.764
16	Grawe	11.075	26.346	14.541	4.626	19.742		539.977		597.140
17	Winner	855		177	53	231		32.866		33.952
18	Uniqa	1.063		142	98	240		48.027		49.330
19	Total	2.857.137	70.078	1.987.801	1.049.527	3.114.892	0	1.176.453	0	7.218.560

Table 11. Net technical provisions for the period 1.1.2013-31.3.2013

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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)	2.366.119	43.732	1.565.758	983.543	2.626.250	0	0	0	5.036.101
2	QBE	266.537	3.093	143.407	103.466	248.110	0		0	517.740
3	Triglav	396.014	7.870	348.118	289.713	700.674	0		0	1.104.558
4	Sava	250.248	1.482	232.111	119.021	356.420	0		0	608.150
5	Evroins	178.181	1.122	103.358	45.887	150.027	0		0	329.330
6	Eurolink	234.933	21.590	130.527	77.474	209.302	0		0	465.825
7	Winner	204.769	588	79.672	81.968	162.877	0		0	368.234
8	Insig	80.860		79.833	36.540	116.955	0		0	197.815
9	Uniqa	226.360	923	123.328	80.302	204.656	0		0	431.939
10	Insurance Policy	228.472	6.504	168.123	71.527	241.027	0		0	476.003
11	Albsig	146.268		85.731	53.168	139.594	0		0	285.862
12	Croatia	153.477	560	71.550	24.477	96.608	0		0	250.645
13	Total (life)	13.535	26.346	14.355	3.943	18.913	0	1.172.366	0	1.231.160
14	QBE			2.488		2.500		60.441		62.941
15	Croatia	4.372		1.293	477	1.797		495.142		501.311
16	Grawe	7.426	26.346	10.311	3.315	14.201		536.234		584.207
17	Winner	674		121	53	175		32.522		33.371
18	Uniqa	1.063		142	98	240		48.027		49.330
19	Total	2.379.654	70.078	1.580.113	987.486	2.645.163	0	1.172.366	0	6.267.261

Table 12. Capital and Solvency Margin for the period 1.1.2013-31.3.2013

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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	1.037.613	518.692	214.730	175.103	340.135	232.323	238.705	283.023	261.992	126.264	187.733	3.616.313	27.512	219.317	267.683	208.133	186.235	908.880	4.525.193
Solvency margin	122.553	193.093	107.121	77.925	134.804	62.834	33.185	102.794	92.716	59.576	62.402	1.049.003	2.524	34.060	41.582	2.537	4.541	85.244	1.134.247

