

***Report on the scope and content
of the insurance operations
for the period 01.01-30.06.2013***

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 30.06.2013: 1eur = 61.6821 mkd

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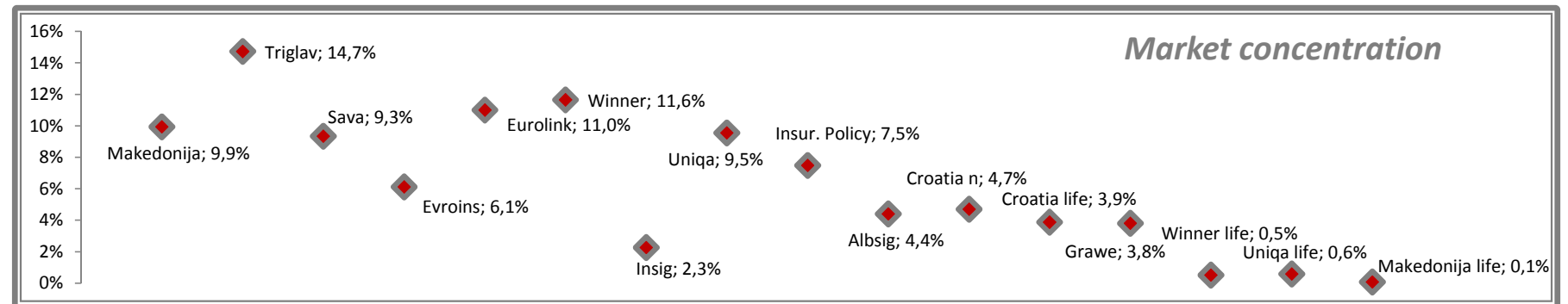
Table 1. Gross Written Premium 01.01.2013 - 30.06.2013

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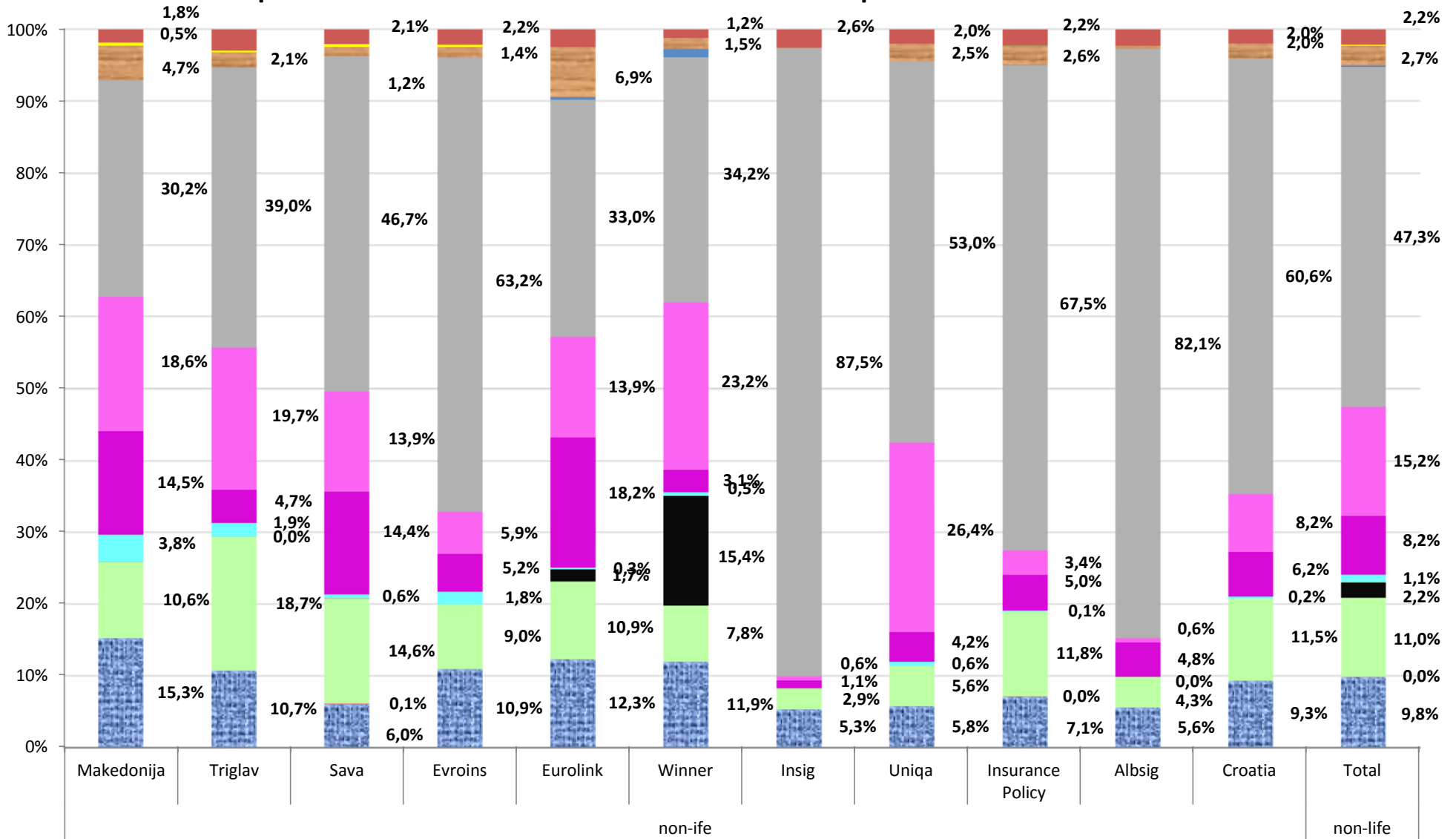
No.	Class of Insurnace	non-life											non-life Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	
1	01. Accident	54.941	57.287	20.397	24.156	48.944	50.380	4.380	19.942	19.267	8.884	15.876	324.454
2	02. Health			444			162			42			648
3	03. Motor vehicles (casco)	38.140	99.599	49.271	19.996	43.265	33.001	2.409	19.359	31.990	6.802	19.609	363.441
4	05. Aircrafts (casco)					6.665	64.885						71.550
5	06. Vessels (casco)	55	81	176		31	8			5			356
6	07. Cargo	13.624	10.237	1.915	3.937	1.122	2.020		1.958	340	61	395	35.609
7	08. Property, fire and nat.forces	52.083	25.027	48.723	11.616	72.393	13.159	896	14.484	13.519	7.665	10.571	270.136
8	09. Property, other	67.085	105.320	47.044	13.011	55.480	97.854	475	91.375	9.237	883	13.928	501.692
9	10. MTPL (total)	108.700	208.188	158.022	139.945	131.723	144.259	71.744	183.325	182.910	131.092	103.319	1.563.227
10	11. Aircraft's liability		12			1.606	4.670			98			6.386
11	12. Vessel's liability	65	41	131	7	71	109			101		18	543
12	13. General liability	16.906	10.983	3.982	3.197	27.643	6.453	11	8.593	7.029	628	3.455	88.880
13	15. Suretyship	47		100	9		22			379			557
14	16. Financial losses	1.705	1.263	1.290	684								4.942
15	17. Legal expenses											1	1
16	18. Tourists assistance	6.640	15.952	7.055	4.799	9.766	5.083	2.122	6.958	5.986	3.689	3.416	71.466
17	Total	359.991	533.990	338.550	221.357	398.709	422.065	82.037	345.994	270.903	159.704	170.588	3.303.888

Class of Insurance	life					life Total	
	Croatia	Grawe	Winner	Uniqa	Makedonija		
18	19. Life assurance	140.359	137.975	18.652	21.407	2.764	321.157
19	Total	140.359	137.975	18.652	21.407	2.764	321.157

Total: 3.625.045



Graph 1. Structure of Gross Written Premium for the period 01.01.2013 - 30.06.2013



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

Table 2. Gross Written Premium and Distribution 01.01-30.06.2013

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	3.303.888	677.736	2.417.137	886.751
2	Makedonija	359.991	40.413	253.468	106.523
3	Triglav	533.990	61.270	382.879	151.111
4	Sava	338.550	63.428	268.994	69.556
5	Evroins	221.357	32.464	160.485	60.872
6	Eurolink	398.709	152.725	327.852	70.857
7	Winner	422.065	201.462	309.339	112.726
8	Insig	82.037	9.669	58.136	23.901
9	Uniq	345.994	61.576	242.196	103.798
10	Insurance Policy	270.903	30.658	188.755	82.148
11	Albsig	159.704	9.696	119.779	39.925
12	Croatia	170.588	14.375	105.254	65.334
13	Total(life)	321.157	8.899	257.309	63.848
14	Croatia	140.359	642	112.577	27.782
15	Grawe	137.975	8.257	110.344	27.631
16	Winner	18.652		15.880	2.772
17	Uniq	21.407		16.309	5.098
18	Makedonija life	2.764		2.199	565
19	Total	3.625.045	686.635	2.674.446	950.599

Table 3. Gross Written Premium and Distribution for the period 01.01-30.06.2013

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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	324.454	18.337	232.720	91.734
2	02. Health	648		525	123
3	03. Motor vehicles (casco)	363.441	27.650	257.573	105.868
4	05. Aircrafts (casco)	71.550	7663	53.663	17.887
5	06. Vessels (casco)	356		280	76
6	07. Cargo	35.609	9.550	25.154	10.455
7	08. Property, fire and nat.forces	270.136	146.860	197.711	72.425
8	09. Property, other	501.692	230.514	362.140	139.552
9	10. MTPL (total)	1.563.227	165.178	1.162.243	400.984
10	11. Aircraft's liability	6.386	4.804	4.782	1.604
11	12. Vessel's liability	543		403	140
12	13. General liability	88.880	58.006	72.096	16.784
13	15. Suretyship	557		383	174
14	16. Financial losses	4.942	1.574	3.657	1285
15	17. Legal expenses	1		1	
16	18. Tourists assistance	71.466	7.600	43.806	27.660
17	19. Life assurance	321.157	8.899	257.309	63.848
18	TOTAL	3.625.045	686.635	2.674.446	950.599

Table 4. Number of contracts concluded for the period 01.01.2013 - 30.06.2013

No.	Class of insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	12.062	17.917	13.581	11.435	10.461	14.137	6.866	14.724	18.739	10.230	8.905	139.057
2	02. Health			20			2			9			31
3	03. Motor vehicles (casco)	2.524	4.858	2.963	2.012	3.083	1.640	322	1.422	2.438	650	1.202	23.114
4	05. Aircrafts (casco)					3	5						8
5	06. Vessels (casco)	1	2	4		2	2			1			12
6	07. Cargo	280	199	115	207	129	204		56	42	2	36	1.270
7	08. Property, fire and nat.forces	8.726	6.485	3.751	1.415	2.750	1.245	225	1.476	2.234	669	481	29.457
8	09. Property, other	9.539	7.406	1.823	797	1.424	1.648	136	463	1.168	223	368	24.995
9	10. MTPL (total)	18.971	36.272	29.685	26.562	24.176	27.008	14.311	34.176	34.554	23.083	18.499	287.297
10	11. Aircraft's liability		1			4	6			13			24
11	12. Vessel's liability	9	5	31	1	21	31			53		3	154
12	13. General liability	1.822	1.446	1.444	568	985	427	27	296	819	84	34	7.952
13	15. Suretyship	15		7	3		7			105			137
14	16. Financial losses	11	9	7	9								36
15	17. Legal expenses											3	3
16	18. Tourists assistance	7.524	12.718	15.466	9.259	22.198	7.488	5.027	14.679	11.788	9.284	8.133	123.564
17	Total	39.110	61.382	52.439	39.375	53.281	43.432	19.961	52.741	52.363	33.530	28.466	476.080

No.	Class of insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija life	Total
18	19. Life Assurance	2.156	1.178	300	97		3.731
19	Total	2.156	1.178	300	97	0	3.731

Total: 479.811

Table 5. Gross claims settled for the period 01.01.2013 - 30.06.2013

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No.	Class of Insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	19.811	36.437	11.478	10.126	38.581	25.928	1.757	5.597	9.397	3.729	13.156	175.997
2	02. Health			127						31			158
3	03. Motor vehicles (casco)	29.043	55.798	28.781	14.013	29.050	18.483	1.534	8.988	16.493	3.391	9.412	214.986
	06. Vessels (casco)		18										18
4	07. Cargo	146	768	276	58	183	530					46	2.007
5	08. Property, fire and nat.forces	3.924	3416	7.670	727	6823	453	51	435	3.126	1192	446	28.263
6	09. Property, other	22.482	20.690	25.109	3.396	27.803	16.879	50	2089	3.610		1489	123.597
7	10. MTPL (total)	59.601	156.547	85.514	53.338	54.492	64.564	41.921	62.340	71.816	94.544	28.334	773.011
8	13. General liability	569	970	1297	4136	868	1103		167	283		1676	11.069
9	16. Financial losses	51		1071									1.122
10	18. Tourists assistance	1364	2.671	1349	527	3248	2.130	13	623	583	146	377	13.031
11	Total	136.991	277.315	162.672	86.321	161.048	130.070	45.326	80.239	105.339	103.002	54.936	1.343.259

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija life	Total
12	19. Life Assurance	25.040	14.310	13.674	227	16.934	70.185
13	Total	25.040	14.310	13.674	227	16.934	70.185

Total: 1.413.444

Table 6. Number of claims liquidated for the period 01.01.2013 - 30.06.2013

No.	Class of Insurance	non-life											non-life Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	
1	01. Accident	519	757	308	161	718	415	87	146	217	71	273	3.672
2	02. Health			7			2			1			10
3	03. Motor vehicles (casco)	488	1.174	573	257	708	411	64	241	348	148	146	4.558
4	07. Cargo	6	5	1	6	1	9					1	29
5	08. Property, fire and nat.forces	31	28	42	31	53	14	4	9	22	37	6	277
6	09. Property, other	682	929	232	160	159	206	5	40	152		160	2.725
7	10. MTPL (total)	756	1.704	1.224	919	945	956	524	1.171	1.234	1.031	543	11.007
8	13. General liability	15	11	14	6	43	7	0	1	29		60	186
9	16. Financial losses	39		1									40
10	18. Tourists assistance	45	119	74	16	103	26	2	18	39	6	52	500
11	Total	2.581	4.727	2.476	1.556	2.730	2.046	686	1.626	2.042	1.293	1.241	23.004

No.	Class of Insurance	life					life Total
		Croatia	Grawe	Winner	Uniqa	Makedonija	
12	19. Life Assurance	259	143	7	5	89	503
13	Total	259	143	7	5	89	503

Total: 23.507

Table 7. Claims structure 01.01 - 30.06.2013

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	27.041	23.004	4.746	16.648	2.549
2	Makedonija	1.423	2.766	2.581	432	1.349	248
3	Triglav	1.752	5.372	4.727	905	1.632	263
4	Sava	1.999	2.836	2.476	438	1.868	228
5	Evroins	1.496	2.076	1556	334	1.682	270
6	Eurolink	1.453	3.375	2.730	449	1.620	243
7	Winner	481	2.384	2.046	541	465	198
8	Insig	819	774	686	96	811	175
9	Uniqa	2.517	2.069	1626	435	2.528	354
10	Insurance Policy	1.424	2.479	2.042	595	1.404	205
11	Albsig	1.684	1368	1293	198	1.707	240
12	Croatia	1.648	1542	1241	323	1.582	125
13	Total(life)	150	429	503	47	193	3
14	Croatia	36	148	259	35	49	0
15	Grawe	103	172	143	9	124	3
16	Winner	3	11	7	0	7	0
17	Uniqa	0	12	5	3	4	0
18	Makedonija	8	86	89	0	9	0
19	Total	16.846	27.470	23.507	4.793	16.841	2.552

Table 8. Expenses for the period 01.01-30.06.2013

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No.	<i>Insurance Undertaking</i>	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	619.143	190.299	550.692
2	Makedonija	100.989	31.128	53.045
3	Triglav	96.182	14.543	113.679
4	Sava	62.045	18.549	72.307
5	Evroins	49.342	11.460	54.152
6	Eurolink	64.749	8.104	52.160
7	Winner	47.481	22.437	40.125
8	Insig	21.205	11.971	17.128
9	Uniqa	56.553	31.171	14.396
10	Insurance Policy	46.880	19.939	50.229
11	Albsig	39.381	7.590	52.200
12	Croatia	34.336	13.407	31.271
13	Total(life)	48.160	84.432	24.322
14	Croatia	18155	36166	10609
15	Grawe	11.083	34.733	9.121
16	Winner	14.719	5.830	1.491
17	Uniqa	3.610	7.703	3101
18	Makedonija	593		
19	Total	667.303	274.731	575.014

Table 9. Structure of the paid in capital for the period 01.01-30.06.2013

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	non-life											nonlife Total	life				life Total	Total
	Makedonija	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	223.159	196.800	248.091	184.500	184.512	8.218	184.500	199.875	3.681.396	170.663	184.500	264.494	215.250	834.907	4.516.302
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	239.038	196.800	248.091	184.500	184.512	185.054	184.500	199.875	4.297.556	184.500	184.500	264.494	215.250	848.744	5.146.300

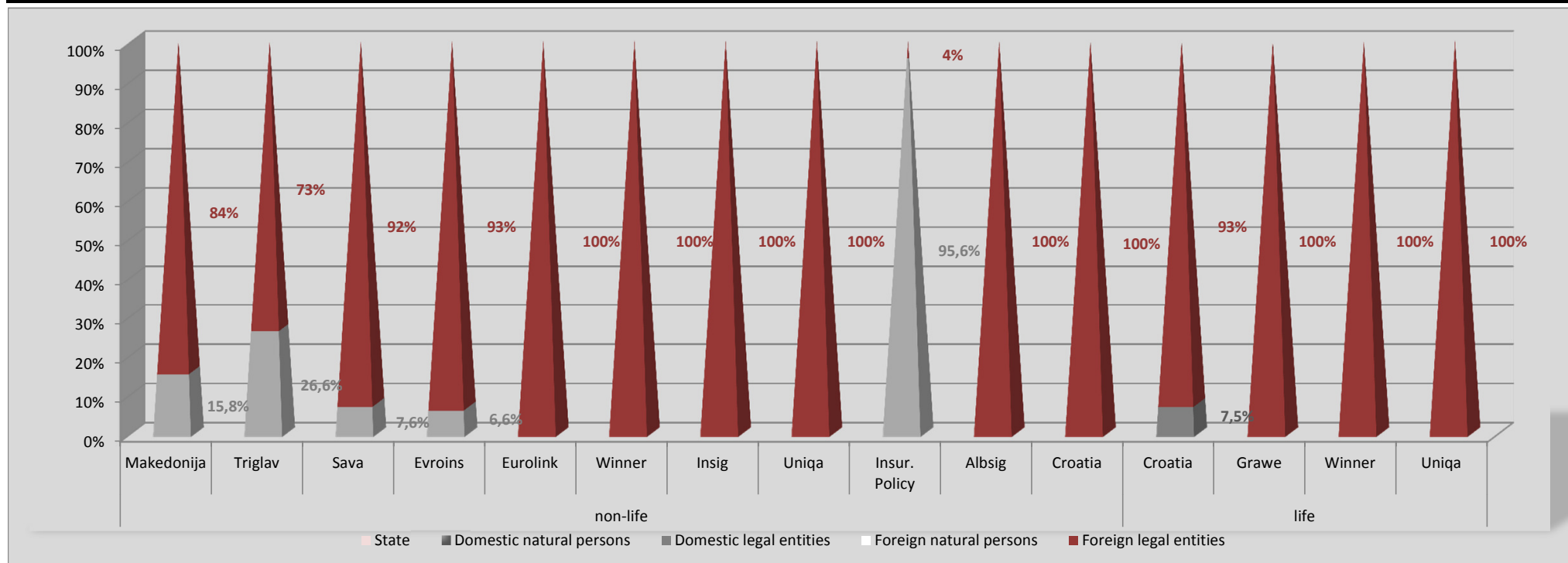


Table 10. Gross technical provisions for the period 01.01-30.06.2013

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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)	2.949.727	44.487	1.902.765	1.068.862	3.043.805	0	0	0	6.038.019
2	Makedonija	312.772	1.727	147.485	102.933	251.670	0		0	566.169
3	Triglav	490.286	9.381	373.282	304.965	735.897	0		0	1.235.564
4	Sava	309.192	1.856	377.336	138.496	520.990	0		0	832.038
5	Evroins	200.007	8.496	110.671	41.821	153.249	0		0	361.752
6	Eurolink	352.010	13.322	194.788	80.701	277.236	0		0	642.568
7	Winner	318.007	236	136.190	123.634	261.123	0		0	579.366
8	Insig	82.091		73.465	37.669	111.689	0		0	193.780
9	Uniqa	297.676	923	126.190	87.607	214.866	0		0	513.465
10	Insurance Policy	260.161	7.622	201.657	79.606	282.669	0		0	550.452
11	Albsig	159.105		92.984	43.180	136.845	0		0	295.950
12	Croatia	168.420	924	68.717	28.250	97.571	0		0	266.915
13	Total (life)	17.838	29.803	19.446	5.671	25.789	0	1.270.543	0	1.343.973
14	Croatia	4.006		839	441	1.297		533.164		538.467
15	Grawe	12.068	29.803	16.388	5071	22.103		585.291		649.265
16	Winner	932		262	78	342		38.381		39.655
17	Uniqa	820		139	81	220		59.325		60.365
18	Makedonija	12		1818		1827		54.382		56.221
19	Total	2.967.565	74.290	1.922.211	1.074.533	3.069.594	0	1.270.543	0	7.381.992

Table 11. Net technical provisions for the period 01.01-30.06.2013

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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)	2.508.705	44.487	1.509.663	1.002.990	2.584.831	0	0	0	5.138.023
2	Makedonija	291.335	1.727	147.057	102.933	251.242	0		0	544.304
3	Triglav	450.290	9.381	284.600	304.965	647.215	0		0	1.106.886
4	Sava	271.399	1.856	224.243	116.272	345.673	0		0	618.928
5	Evroins	176.257	8.496	105.012	40.926	146.695	0		0	331.448
6	Eurolink	255.237	13.322	140.269	80.701	222.717	0		0	491.276
7	Winner	202.161	236	79.170	82.198	162.667	0		0	365.064
8	Insig	73.981		73.465	37.669	111.689	0		0	185.670
9	Uniqa	242.787	923	125.660	87.607	214.336	0		0	458.046
10	Insurance Policy	238.282	7.622	169.308	78.289	249.003	0		0	494.907
11	Albsig	154.191		92.984	43.180	136.845	0		0	291.036
12	Croatia	152.785	924	67.895	28.250	96.749	0		0	250.458
13	Total (life)	13.541	29.803	14.571	4.359	19.602	0	1.266.405	0	1.329.351
14	Croatia	3672		839	441	1.297		533.164		538.133
15	Grawe	8.203	29803	11.659	3759	16.062		581.353		635.421
16	Winner	834		116	78	196		38.181		39.211
17	Uniqa	820		139	81	220		59.325		60.365
18	Makedonija	12		1818		1827		54.382		56.221
19	Total	2.522.246	74.290	1.524.234	1.007.349	2.604.433	0	1.266.405	0	6.467.374

Table 12. Capital and Solvency Margin for the period 01.01-30.06.2013

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	non-life											non-life Total	life					life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa	Makedonija		
Total capital	1.034.191	535.854	214.758	201.252	320.614	232.323	244.335	283.023	282.641	120.053	187.498	3.656.542	219.396	249.428	205.209	185.309	27.512	886.854	4.543.396
Solvency margin	121.398	193.234	113.964	79.875	141.689	60.234	32.263	109.365	94.958	60.535	61.921	1.069.436	39.320	44.531	3.244	5.179	2.286	94.560	1.163.996

