

***Report on the scope and content
of the insurance operations
for the period 01.01-31.12.2013***

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 31.12.2013: 1eur = 61.5113 mkd

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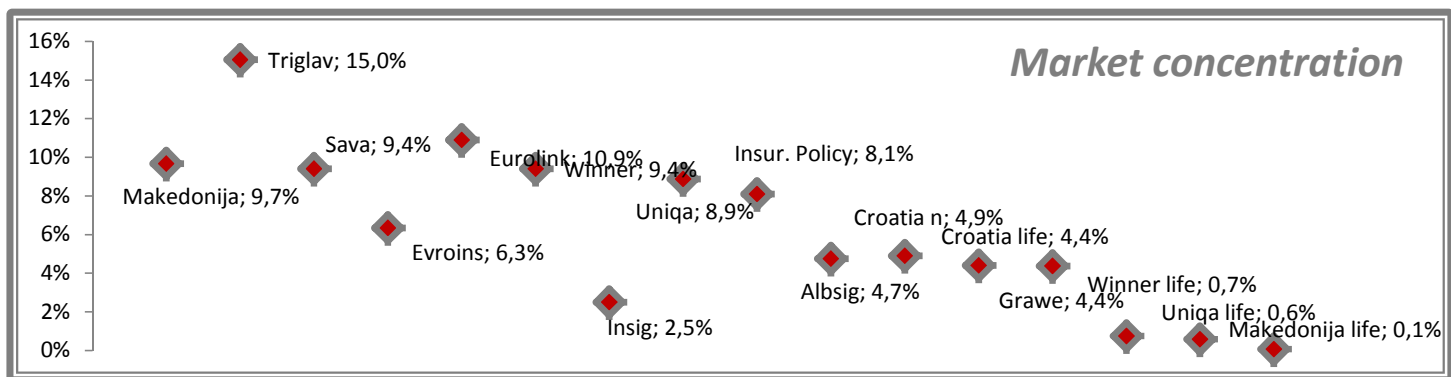
Table 1. Gross Written Premium 01.01.2013 - 31.12.2013

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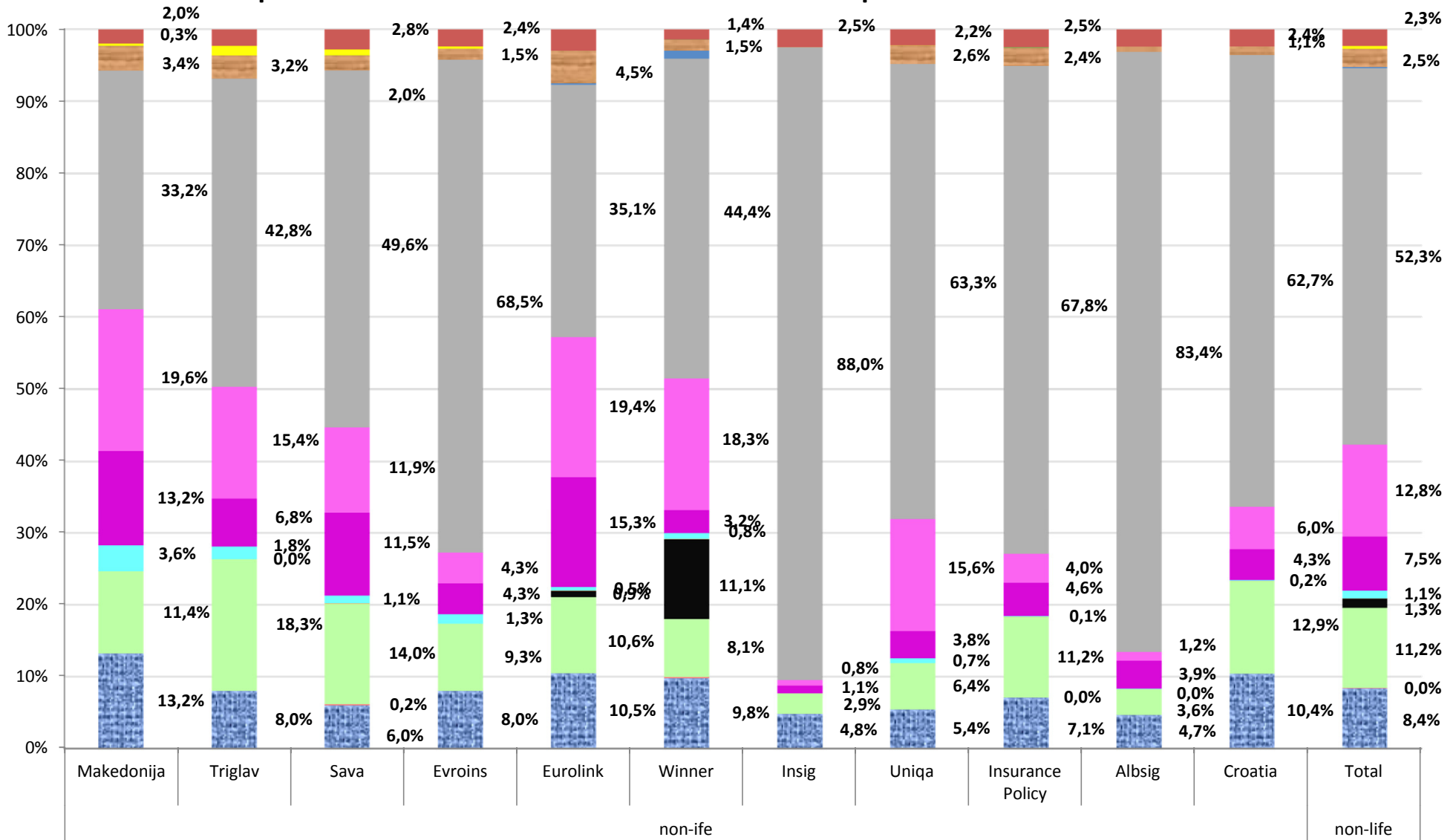
No.	Class of Insurance	non-life											non-life Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	
1	01. Accident	91.749	86.858	40.566	36.619	82.043	66.065	8.599	34.635	41.181	15.924	36.638	540.877
2	02. Health	0	0	1.135	0	0	928	0	0	50	0	0	2.113
3	03. Motor vehicles (casco)	79.589	198.107	94.594	42.684	83.024	54.781	5.124	40.928	65.356	12.243	45.378	721.808
4	05. Aircrafts (casco)	0	0	0	0	6.665	75.255	0	0	0	0	0	81.920
5	06. Vessels (casco)	71	131	365	0	205	85	0	56	82	0	25	1.020
6	07. Cargo	24.918	19.069	7.167	5.943	4.049	5.625	0	4.327	732	159	547	72.536
7	08. Property, fire and nat.forces	91.704	73.168	77.972	19.674	120.239	21.629	1919	24.176	27.041	13.271	15.117	485.910
8	09. Property, other	136.521	167.190	80.857	19.484	152.129	123.712	1389	99.623	23.416	4210	21.186	829.717
9	10. MTPL (total)	230.569	463.435	335.434	312.907	274.764	300.476	157.786	403.681	395.236	284.661	221.067	3.380.016
10	11. Aircraft's liability	0	15	0	0	1.606	7.629	0	0	129	0	33	9.412
11	12. Vessel's liability	208	149	504	23	241	200	0	0	505	0	107	1.937
12	13. General liability	23.597	34.811	13.524	6.992	35.216	9.934	80	16.366	13.761	2429	4.048	160.758
13	15. Suretyship	66	46	116	12	0	281	0	0	822	0	0	1.343
14	16. Financial losses	2.254	14.576	5.444	1256	0	0	0	308	0	0	0	23.838
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
16	18. Tourists assistance	13.919	24.663	18.976	11.000	23.365	9.627	4.417	14.038	14.274	8.239	8.318	150.836
17	Total	695.165	1.082.218	676.654	456.594	783.546	676.227	179.314	638.138	582.585	341.136	352.465	6.464.042

Class of Insurance	life					life Total	
	Croatia	Grawe	Winner	Uniqa	Makedonija		
18	19. Life assurance	316.445	313.843	53.130	41.233	4.808	729.459
19	Total	316.445	313.843	53.130	41.233	4.808	729.459

Total: 7.193.501



Graph 1. Structure of Gross Written Premium for the period 01.01.2013 - 31.12.2013



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



Table 2. Gross Written Premium and Distribution 01.01-31.12.2013

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or	Technical premium	Share for insurance
1	Total(nonlife)	6.464.043	1.075.751	4.762.591	1.701.452
2	Makedonija	695.165	66.265	488.480	206.685
3	Triglav	1.082.218	137.489	779.298	302.920
4	Sava	676.655	99.637	533.608	143.047
5	Evroins	456.594	43.699	333.657	122.937
6	Eurolink	783.546	194.318	659.489	124.057
7	Winner	676.227	344.548	492.146	184.081
8	Insig	179.314	11.830	127.010	52.304
9	Uniqa	638.138	77.951	468.775	169.363
10	Insurance Policy	582.585	68.779	405.346	177.239
11	Albsig	341.136	9.696	255.853	85.283
12	Croatia	352.465	21.539	218.929	133.536
13	Total(life)	729.459	22.332	587.205	142.254
14	Croatia	316.445	1107	252.919	63.526
15	Grawe	313.843	19.784	250.624	63.219
16	Winner	53.130	1441	44.759	8.371
17	Uniqa	41.233	0	35.079	6.154
18	Makedonija	4.808	0	3.824	984
19	Total	7.193.502	1.098.083	5.349.796	1.843.706

Table 3. Gross Written Premium and Distribution for the period 01.01-31.12.2013

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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	540.877	34.891	384.386	156.491
2	02. Health	2113	0	1682	431
3	03. Motor vehicles (casco)	721.808	41.667	507.638	214.170
4	05. Aircrafts (casco)	81.920	22928	61.440	20.480
5	06. Vessels (casco)	1020	0	789	231
6	07. Cargo	72.536	17.862	51.850	20.686
7	08. Property, fire and nat.forces	485.910	233.207	353.235	132.675
8	09. Property, other	829.717	327.827	618.954	210.763
9	10. MTPL (total)	3.380.016	282.411	2.535.927	844.089
10	11. Aircraft's liability	9.412	4.803	7.046	2.366
11	12. Vessel's liability	1937	0	1409	528
12	13. General liability	160.758	87.459	126.715	34.043
13	15. Suretyship	1343	0	932	411
14	16. Financial losses	23.838	17.748	18.591	5247
15	17. Legal expenses	1	0	1	0
16	18. Tourists assistance	150.836	4.948	91.996	58.840
17	19. Life assurance	729.459	22.332	587.205	142.254
18	TOTAL	7.193.501	1.098.083	5.349.796	1.843.705

Table 4. Number of contracts concluded for the period 01.01.2013 - 31.12.2013

No.	Class of insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	25.278	39.858	30.730	25.151	23.017	29.491	14.959	33.114	40.905	23.044	19.722	305.269
2	02. Health	0	0	45	0	0	4	0	0	11	0	0	60
3	03. Motor vehicles (casco)	4.906	9.938	5.754	4.221	5.780	3.124	684	2.812	4.931	1175	2.321	45.646
4	05. Aircrafts (casco)	0	0	0	0	3	9	0	0	0	0	0	12
5	06. Vessels (casco)	2	4	9	0	5	8	0	3	4	0	1	36
6	07. Cargo	622	367	230	423	325	394	0	170	86	5	68	2.690
7	08. Property, fire and nat.forces	17.325	13.001	7.794	3.293	5.501	2.463	527	3.471	4.551	1248	897	60.071
8	09. Property, other	18.779	14.723	3.813	1631	2.840	2.935	309	845	2.322	435	622	49.254
9	10. MTPL (total)	40.714	80.756	63.240	60.902	50.301	58.911	29.352	74.149	74.950	51.113	39.858	624.246
10	11. Aircraft's liability	0	2	0	0	4	12	0	0	17	0	1	36
11	12. Vessel's liability	30	22	119	3	66	45	0	0	168	0	22	475
12	13. General liability	3.726	3.176	3.089	1191	2151	827	39	706	1878	190	58	17.031
13	15. Suretyship	21	13	11	4	0	23	0	0	230	0	0	302
14	16. Financial losses	22	30	20	12	0	0	0	2	0	0	0	86
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	3	3
16	18. Tourists assistance	18.566	29.888	43.491	23.301	57.088	18.034	10.510	32.551	32.068	21.404	24.376	311.277
17	Total	83.995	135.480	122.923	93.221	121.580	83.765	41.006	113.566	119.739	74.743	68.057	1.058.075

No.	Class of insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
18	19. Life Assurance	4.376	2.306	760	299	0	7.741
19	Total	4.376	2.306	760	299	0	7.741

Total: 1.065.816

Table 5. Gross claims settled for the period 01.01.2013 - 31.12.2013

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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	38.784	71.927	22.317	19.317	72.138	54.572	3.372	12.722	24.252	5.896	32.334	357.631
2	02. Health	0	0	370	0	0	29	0	0	31	0	0	430
3	03. Motor vehicles (casco)	49.198	109.338	57.281	36.230	53.730	42.657	3.661	20.860	37.706	8.398	15.846	434.905
4	06. Vessels (casco)	0	19	0	0	0	0	0	0	0	0	0	19
5	07. Cargo	165	4977	276	107	258	827	0	0	0	0	46	6.656
6	08. Property, fire and nat.forces	10.602	61024	11.474	5722	23971	5346	156	1046	4.963	4887	505	129.696
7	09. Property, other	48.205	107.816	40.289	8.210	46.062	42.338	352	5252	8.522	0	3003	310.049
8	10. MTPL (total)	121.933	286.628	156.328	105.194	116.221	162.453	74.876	144.018	136.262	159.229	87.353	1.550.495
9	11. Aircraft's liability	0	24	0	0	0	0	0	0	0	0	0	24
10	13. General liability	685	1207	8117	4554	1226	1606	0	296	1041	0	2445	21.177
11	16. Financial losses	176	63	1071	0	0	0	0	0	0	0	0	1.310
12	18. Tourists assistance	3350	5.007	6197	1207	6448	4.635	61	1790	958	304	2506	32.463
13	Total	273.098	648.030	303.720	180.541	320.054	314.463	82.478	185.984	213.735	178.714	144.038	2.844.855

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
14	19. Life Assurance	38.470	32.376	14.111	397	28.985	114.339
15	Total	38.470	32.376	14.111	397	28.985	114.339

Total: 2.959.194

Table 6. Number of claims liquidated for the period 01.01.2013 - 31.12.2013

No.	Class of Insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	1098	1634	640	304	1475	796	189	289	495	144	619	4.207
2	02. Health	0	0	21	0	0	3	0	0	1	0	0	25
3	03. Motor vehicles (casco)	948	2.286	1089	538	1287	778	114	467	686	285	287	8.765
4	07. Cargo	15	11	1	7	3	12	0	0	0	0	1	50
5	08. Property, fire and nat.forces	62	70	84	81	116	32	8	20	60	52	9	594
6	09. Property, other	1322	2678	560	278	503	473	13	81	293	0	217	6.418
7	10. MTPL (total)	1576	3.284	2.381	1695	1796	1897	1001	2.393	2.427	1.990	1291	21.731
8	13. General liability	31	17	32	16	61	12	0	4	64	0	118	355
9	16. Financial losses	86	6	1	0	0	0	0	0	0	0	0	93
10	18. Tourists assistance	158	298	420	96	398	58	13	77	101	31	176	1.826
11	Total	5.296	10.284	5.229	3.015	5.639	4.061	1.338	3.331	4.127	2.502	2.718	47.540

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
12	19. Life Assurance	507	300	14	13	139	973
13	Total	507	300	14	13	139	973

Total: 48.513

Table 7. Claims structure 01.01 - 31.12.2013

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	56.438	47.540	9.726	16.676	2.353
2	Makedonija	1.423	5.566	5.296	1020	1.148	213
3	Triglav	1.752	11.431	10.284	1714	1.375	226
4	Sava	1.999	6.071	5.229	1021	1.717	238
5	Evroins	1.496	4.066	3015	768	1.789	285
6	Eurolink	1.453	6.943	5.639	821	1.807	230
7	Winner	481	4.709	4.061	895	393	163
8	Insig	819	1562	1338	291	752	154
9	Uniqa	2.517	4.438	3331	978	2.646	241
10	Insurance Policy	1.424	5.168	4.127	1204	1.514	216
11	Albsig	1.684	2769	2502	354	1.642	244
12	Croatia	1.648	3715	2718	660	1.893	143
13	Total(life)	150	829	973	112	179	6
14	Croatia	36	309	507	79	44	2
15	Grawe	103	333	300	19	117	4
16	Winner	3	24	14	8	5	0
17	Uniqa	0	25	13	4	8	0
18	Makedonija	8	138	139	2	5	0
19	Total	16.846	57.267	48.513	9.838	16.855	2.359



Table 8. Expenses for the period 01.01-31.12.2013

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No.	<i>Insurance Undertaking</i>	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	1.259.533	434.868	1.159.850
2	Makedonija	182.825	69.853	87.933
3	Triglav	186.727	53.512	228.564
4	Sava	123.414	45.797	143.798
5	Evroins	101.126	24.889	119.707
6	Eurolink	134.403	17.904	131.713
7	Winner	89.598	53.102	88.775
8	Insig	42.903	26.910	32.002
9	Uniqa	120.819	69.280	57.561
10	Insurance Policy	120.177	24.378	104.734
11	Albsig	74.158	20.020	99.492
12	Croatia	83.383	29.223	65.571
13	Total(life)	107.158	164.918	32.709
14	Croatia	42938	72779	20518
15	Grawe	20.445	61.413	15.375
16	Winner	35.559	16.536	-6.105
17	Uniqa	7.167	14.190	2921
18	Makedonija	1.049	0	0
19	Total	1.366.691	599.786	1.192.559

Table 9. Structure of the paid in capital for the period 01.01-31.12.2013

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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

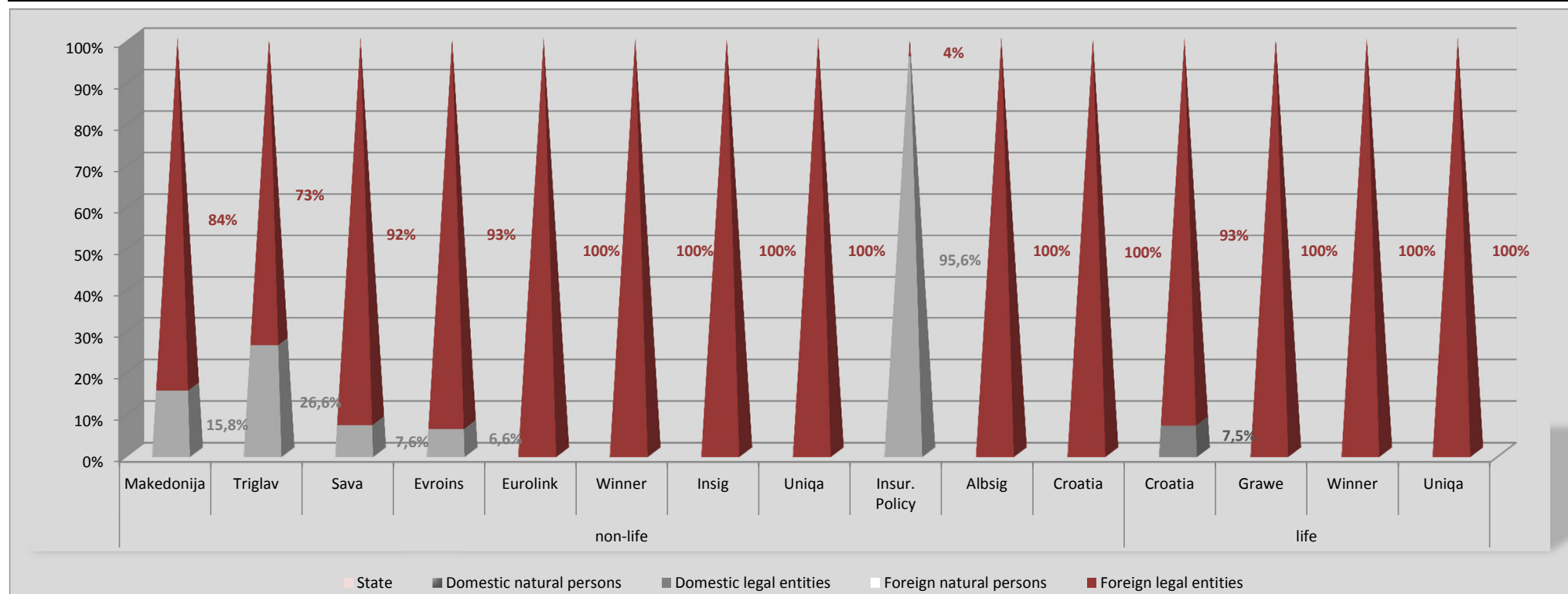


Table 10. Gross technical provisions for the period 01.01-31.12.2013

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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	IBNR	Total claims				
1	Total (non-life)	2.755.986	39.359	1.840.875	1.141.569	3.066.598	0	0	0	5.861.943
2	Makedonija	297.292	4.597	131.418	101.372	236.274	0		0	538.163
3	Triglav	469.477	1.875	263.471	312.631	636.593	0		0	1.107.945
4	Sava	296.469	1.879	377.313	141.764	524.266	0		0	822.614
5	Evroins	198.523	8.826	104.502	53.963	159.258	0		0	366.607
6	Eurolink	293.099	13.734	191.948	106.760	300.530	0		0	607.363
7	Winner	242.500	345	106.766	133.932	241.901	0		0	484.746
8	Insig	88.801	0	70.823	41.719	113.868	0		0	202.669
9	Uniqa	266.597	805	157.611	80.279	243.362	0		0	510.764
10	Insurance Policy	269.923	6.588	227.850	88.132	318.736	0		0	595.247
11	Albsig	165.915	0	86.556	44.336	131.546	0		0	297.461
12	Croatia	167.390	710	122.617	36.681	160.264	0		0	328.364
13	Total (life)	23.045	37.432	22.091	6.421	29.275	0	1.493.054	0	1.582.806
14	Croatia	6.665	0	1020	690	1.728		632.156		640.549
15	Grawe	13.911	37.432	18.170	5468	24.347		684.710		760.400
16	Winner	1714	0	369	111	482		61.207		63.403
17	Uniqa	755	0	265	152	417		71.080		72.252
18	Makedonija	0	0	2267	0	2301		43.901		46.202
19	Total	2.779.031	76.791	1.862.966	1.147.990	3.095.873	0	1.493.054	0	7.444.749

Table 11. Net technical provisions for the period 01.01-31.12.2013

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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)	2.489.128	39.359	1.538.492	1.069.332	2.691.978	0	0	0	5.220.465
2	Makedonija	287.942	4.597	130.509	101.372	235.365	0		0	527.904
3	Triglav	428.633	1.875	248.619	312.631	621.741	0		0	1.052.249
4	Sava	271.174	1.879	232.226	127.566	364.981	0		0	638.034
5	Evroins	184.017	8.826	99.284	53.057	153.134	0		0	345.977
6	Eurolink	254.574	13.734	141.855	104.726	248.403	0		0	516.711
7	Winner	148.419	345	54.758	79.664	135.625	0		0	284.389
8	Insig	85.652	0	70.823	41.719	113.868	0		0	199.520
9	Uniqa	259.038	805	156.726	80.279	242.477	0		0	502.320
10	Insurance Policy	247.128	6.588	195.341	87.301	285.396	0		0	539.112
11	Albsig	165.915	0	86.556	44.336	131.546	0		0	297.461
12	Croatia	156.636	710	121.795	36.681	159.442	0		0	316.788
13	Total (life)	18.329	37.432	16.748	3.815	21.326	0	1.488.241	0	1.565.328
14	Croatia	6.537	0	1.020	690	1.728		632.156		640.421
15	Grawe	9.698	37.432	12.955	2.862	16.526		680.550		744.206
16	Winner	1.339	0	241	111	354		60.554		62.247
17	Uniqa	755	0	265	152	417		71.080		72.252
18	Makedonija	0	0	2.267	0	2.301		43.901		46.202
19	Total	2.507.457	76.791	1.555.240	1.073.147	2.713.304	0	1.488.241	0	6.785.793

Table 12. Capital and Solvency Margin for the period 01.01-31.12.2013

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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	1.221.490	525.688	218.222	211.686	353.442	232.323	233.092	282.878	283.527	131.323	65.227	3.758.898	241.416	251.631	199.779	185.302	24.015	902.143	4.661.041
Solvency margin	122.796	172.107	107.307	77.425	129.567	65.981	32.276	114.404	94.384	61.405	63.411	1.041.063	44.646	52.551	4.763	5.634	1.843	109.437	1.150.500

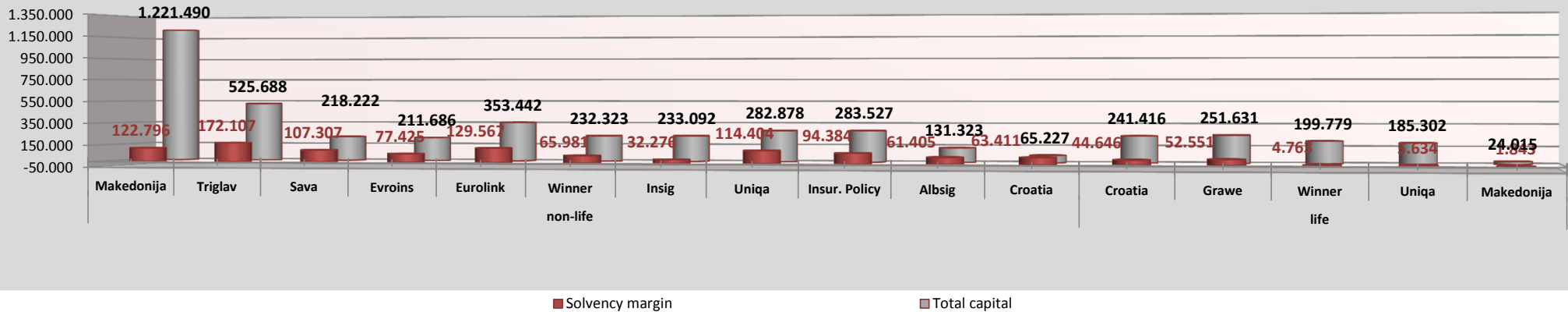


Table 13. Statistical data for non- life insurance undertakings for the period 01.01-31.12.2013

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		Premium			Claims			
		Number of contracts concluded	Gross written premium	Gross unearned premium provisions	Number of claims liquidated	Gross claims paid (liquidated)	Number of claims reserved	Gross RBNS provisions
		100	101	102	200	201	202	203
CLASS 01 - Accident insurance	01	305.269	540.877	203.817	7.683	357.631	1.743	81.005
Accident insurance in and outside of regular business	0101	9.109	366.718	141.210	5.518	293.642	1.308	72.875
Accident insurance in motor vehicles and while performing specific activities	0102	286.905	74.367	38.469	136	3.088	66	2.441
Accident insurance of pupils, students and young peoples	0103	3.509	14.362	9.274	1.679	19.365	349	5.048
Accident insurance of guests, visitors to events, travelers and tourists	0104	269	5.540	1.058	7	61	1	26
Accident insurance of customers, subscribers and other users of public services	0105	1	882	2	93	530	13	194
Other special accident insurance	0106	184	1.063	377	12	129	1	12
Compulsory accident insurance of passengers in public traffic	0107	4.974	17.102	7.758	12	316	5	409
Accident insurance of managers	0108	277	60.815	5.658	225	40.491	0	0
Other accident insurance	0199	41	28	10	1	10	0	0
Class 02 - Health insurance	02	60	2.113	491	25	430	2	28
Supplementary health insurance according to the Law on voluntary health insurance	0201	56	1.185	119	22	401	2	28
Private health insurance according to the Law on voluntary health insurance	0202							
Other voluntary health insurance	0299	4	928	372	3	29	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	45.646	721.808	351.659	8.765	434.905	2.395	137.618
Casco insurance of motor vehicles on their own power	0301	40.634	698.176	339.845	8.030	416.537	2.112	132.766
Other insurance of motor vehicles (casco)	0399	5.012	23.632	11.814	735	18.369	283	4.852
CLASS 04 - Insurance of railway rolling stock vehicles (casco)	04	0	0	0	0	0	0	0
Insurance of railway rolling stock vehicles (casco)	0401	0	0	0	0	0	0	0
Other insurance of railway rolling stock vehicles (casco)	0499	0	0	0	0	0	0	0
CLASS 05 - Insurance of aircrafts (casco)	05	12	81.920	5.339	0	0	0	0
Insurance of aircrafts (casco)	0501	12	81.920	5.339	0	0	0	0
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	36	1.020	424	0	19	1	4.700
Insurance of vessels (casco)	0601	36	1.020	424	0	19	1	4.700
Other insurance of vessels (casco)	0699	0	0	0	0	0	0	0
CLASS 07 - Insurance of goods in transportation (cargo)	07	2.690	72.536	8.347	50	6.656	11	440
Insurance of goods in international transportation (cargo)	0701	2.009	40.921	5.228	21	5.260	9	320

Insurance of goods in domestic transportation (cargo)	0702	361	9.283	1.820	17	569	1	20
Other insurance of goods in transportation (cargo)	0799	320	22.332	1.299	12	827	1	100
CLASS 08 - Property insurance against fire and natural forces	08	60.070	484.199	170.613	594	129.696	334	42.763
Property insurance of natural persons	0801	46.599	70.388	30.648	342	15.951	150	6.242
Insurance of crops and fruit	080101	1.914	4.105	53	27	1.261	26	1.190
Insurance of animals	080102	0	0	0	0	0	0	0
Construction and erection insurance	080103	10	372	16	0	0	0	0
Insurance of buildings and/or their contents (except 080105)	080104	17.452	30.756	13.559	84	3.576	31	1.116
Household insurance	080105	26.132	33.300	16.190	219	10.799	85	2.730
Other property insurance of natural persons	080199	1.091	1.856	830	12	315	8	1.206
Property insurance of legal entities	0802	13.471	413.811	139.965	252	113.745	184	36.521
Insurance of crops and fruit	080201	125	398	21	1	1.173	0	0
Insurance of animals	080202	4	27	4	0	0	0	0
Construction and erection insurance	080203	115	9.494	4.570	8	52.057	0	0
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	11.901	273.185	106.552	195	31.051	171	32.779
Property insurance of power companies	080205	133	24.470	1.229	4	10.318	5	1.151
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	1.193	106.238	27.589	44	19.147	8	2.591
CLASS 09 - Other property insurance	09	49.253	828.006	231.880	6.418	310.049	1.063	97.874
Property insurance of natural entities	0901	34.903	112.805	32.743	1.575	65.695	129	9.449
Insurance of crops and fruit	090101	2.123	46.033	55	807	42.082	19	2.398
Insurance of animals	090102	31	886	319	21	1.353	0	0
Construction and erection insurance	090103	14	409	31	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	5.733	9.974	4.872	83	4.110	10	773
Household insurance	090105	26.925	54.868	27.411	658	17.767	99	6.276
Other property insurance of natural persons	090199	77	635	55	6	383	1	2
Property insurance of legal entities	0902	14.350	715.201	199.137	4.843	244.354	934	88.425
Insurance of crops and fruit	090201	205	23.707	474	105	24.131	2	570
Insurance of animals	090202	75	13.458	6.714	232	15.940	0	0
Construction and erection insurance	090203	195	38.321	26.516	4	2.765	7	3.499
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	13.106	370.888	139.522	4.194	121.834	853	59.299
Property insurance of power companies	090205	109	187.545	12.361	31	30.961	33	16.591
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	660	81.282	13.551	277	48.722	39	8.466
CLASS 08+09 - Property insurance	89	69.727	1.312.206	402.493	7.012	439.746	1.397	140.637
Property insurance of natural persons	8901	48.803	183.194	63.391	1.917	81.647	279	15.691
Insurance of crops and fruit	890101	2.297	50.138	108	834	43.343	45	3.588
Insurance of animals	890102	31	886	319	21	1.353	0	0
Construction and erection insurance	890103	17	781	47	0	0	0	0

Insurance of buildings and/or their contents (except 890105)	890104	17.944	40.730	18.431	167	7.687	41	1.889
Household insurance	890105	27.383	88.168	43.601	877	28.566	184	9.007
Other property insurance of natural persons	890199	1.131	2.491	885	18	698	9	1.208
Property insurance of legal entities	8902	20.924	1.129.012	339.102	5.095	358.099	1.118	124.946
Insurance of crops and fruit	890201	210	24.105	495	106	25.304	2	570
Insurance of animals	890202	75	13.485	6.718	232	15.940	0	0
Construction and erection insurance	890203	206	47.815	31.086	12	54.822	7	3.499
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	18.378	644.073	246.074	4.389	152.885	1.024	92.078
Property insurance of power companies	890205	234	212.015	13.589	35	41.279	38	17.742
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	1.821	187.520	41.140	321	67.869	47	11.057
CLASS 10 - Motor third party liability insurance	10	624.246	3.380.016	1.658.660	21.731	1.550.495	10.134	1.230.532
Domestic compulsory motor third party liability insurance (CMTPL)	1001	473.483	2.596.117	1.337.983	20.250	1.289.423	9.152	940.709
Passenger vehicles	100101	389.695	1.999.194	1.037.257	17.192	1.074.734	8.041	829.336
Heavy vehicles	100102	39.290	484.209	246.683	2.312	155.171	811	75.470
Buses	100103	3.512	69.780	34.711	387	31.839	152	19.105
Towing vehicles	100104	12.730	11.116	5.340	39	5.933	18	2.189
Special vehicles	100105	651	1.974	1.042	26	1.674	8	336
Motorcycles and scooters	100106	16.121	21.191	8.558	142	11.637	71	6.266
Trailers	100107	9.916	3.676	1.795	30	2.571	19	3.415
Operating motor vehicles	100108	1.095	4.259	2.171	114	5.519	27	4.549
Vehicles during test drives and staying in stores	100109	0	0	0	0	0	0	0
Vehicle during upgrading of its own axis (peer ACS)	100110	0	0	0	0	0	0	0
Motor vehicles with test plates	100111	379	77	1	4	273	4	8
Vehicle during the repair in motor car repair stations and workshops for washing and lubrication	100112	0	0	0	0	0	0	0
Vehicles with special license plates that are in circulation on the territory of Macedonia	100113	94	642	426	4	73	1	36
Green card (GC)	1002	131.743	672.954	296.129	1.384	249.422	874	271.336
Passenger vehicles	100201	117.030	511.898	218.896	585	109.967	394	118.790
Heavy vehicles	100202	7.069	112.351	54.821	630	111.184	403	131.295
Buses	100203	979	15.417	6.491	126	21.070	29	11.155
Towing vehicles	100204	329	2.557	1.237	9	1.596	10	2.883
Special vehicles	100205	50	289	139	0	0	1	81
Motorcycles and scooters	100206	687	1.250	391	2	133	2	362
Trailers	100207	5.583	29.075	14.113	31	5.455	34	6.739
Operating motor vehicles	100208	16	115	40	1	16	1	31

Border insurance (BI)	1003	17.056	61.088	2.135	27	1.915	26	3.682
Passenger cars	100301	15.788	55.746	2.098	26	1.900	25	3.582
Heavy vehicles	100302	284	3.417	19	0	1	1	100
Buses	100303	58	992	5	1	14	0	0
Towing vehicles	100304	96	61	0	0	0	0	0
Special vehicles	100305	11	42	5	0	0	0	0
Motorcycles and scooters	100306	97	353	2	0	0	0	0
Trailers	100307	718	468	7	0	0	0	0
Operating motor vehicles	100308	4	9	0	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	1.964	49.857	22.413	70	9.735	82	14.805
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	36	9.412	1.289	0	24	8	10.544
Compulsory aircraft third party liability insurance	1101	36	9.412	1.289	0	24	8	10.544
Carrier's liability insurance	1102	0	0	0	0	0	0	0
Other aircraft third party liability insurance	1199	0	0	0	0	0	0	0
CLASS 12 - Vessel third party liability insurance	12	475	1.937	975	0	0	0	0
Compulsory vessel third party liability insurance	1201	475	1.937	975	0	0	0	0
Carrier's liability insurance	1202	0	0	0	0	0	0	0
Other vessel third party liability insurance	1299	0	0	0	0	0	0	0
CLASS 13 - General liability insurance	13	17.031	160.758	69.403	355	21.177	218	214.414
Liability insurance of contractors on construction and erection works	1301	135	14.330	8.866	4	798	0	0
Liability insurance of households	1302	12.772	4.532	1.987	81	1.214	9	102
Liability insurance in film industry	1303	2	32	16	0	0	0	0
Liability insurance in rail traffic	1304	1	17	6	0	0	0	0
Liability insurance of producers, vendors and suppliers	1305	8	262	154	0	0	0	0
Other general liability insurance	1306	884	79.529	28.777	80	9.599	105	207.248
Liability insurance of designers	1307	125	2.143	833	4	296	20	2.863
Liability insurance of lawyers	1308	471	3.143	1.336	0	0	0	0
Liability insurance of notaries	1309	232	4.331	1.701	1	4.075	0	0
Liability insurance of audit companies	1310	42	720	335	0	0	0	0

Liability insurance of insurance brokerage companies and insurance agencies	1311	13	732	291	0	0	0	0
Liability insurance of trustees	1312	87	1.829	809	0	0	0	0
Liability insurance of forwarding agents in domestic transport	1313	1	9	0	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	0	0	0	0	0	0	0
Liability insurance of issuers of certificates	1315	1	37	34	0	0	0	0
Liability insurance related to real estate management	1316	3	31	9	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	780	8.319	3.814	0	0	1	1.661
Liability insurance related to tourist activities	1318	81	2.236	1.082	0	0	3	69
Other professional liability insurance	1388	1.023	13.569	8.484	56	1.247	31	1.652
Other general insurance of liability	1399	370	24.958	10.869	129	3.949	49	819
CLASS 14 - Credit insurance	14	0	0	0	0	0	0	0
Insurance of credits and loans granted to natural persons	1401	0	0	0	0	0	0	0
Insurance of credits and loans granted to legal entities	1402	0	0	0	0	0	0	0
Insurance of receivables related to financial leasing	1403	0	0	0	0	0	0	0
Other credit insurance	1499	0	0	0	0	0	0	0
CLASS 15 - Suretyship insurance	15	302	1.343	702	0	0	6	1.076
Insurance of guarantees for TIR carnets	1501	292	1.101	496	0	0	6	1.076
Other shuretyship insurance	1599	10	242	206	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	86	23.838	11.034	93	1.310	5	107
Lost income insurance, caused by fire and other natural forces	1601	47	16.031	8.466	0	0	0	0
Lost income insurance caused by an inability to perform work activities	1602	0	0	0	0	0	0	0
Insurance against fraudulent purchase of foreign currencies	1603	27	820	25	92	239	5	107
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	12	6.987	2.542	1	1.071	0	0
CLASS 17 - Legal expenses insurance	17	3	1	0	0	0	0	0
Expenses for legal aid and litigation	1701	3	1	0	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
CLASS 18 - Tourist assistance insurance	18	311.277	150.836	38.614	1.826	32.463	755	19.234
Travel insurance	1801	308.246	149.012	38.018	1.814	31.914	754	19.200
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	319	392	115	1	4	0	0
Insurance against cancellation of travel tours	1803	2.081	1.028	321	11	545	1	34
Other tourist assistance insurance	1899	631	403	160	0	0	0	0
TOTAL	0000	1.058.074	6.460.621	2.753.247	47.540	2.844.856	16.675	1.840.335

**Table 14. Balance Sheet for the non-life insurance undertakings for the period
01.01-31.12.2013**

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		Amounts	
		Current financial year	Previous financial year
ASSETS			
A. INTANGIBLE ASSETS (002+003)	001	44.787.404	50.282.916
1. Goodwill	002	0	0
2. Other intangible assets	003	44.787.404	50.282.916
B. INVESTMENTS (005+013+021+041)	004	7.794.163.657	7.325.887.851
I. LAND, BUILDINGS AND OTHER TANGIBLE ASSETS (006+009)	005	1.492.712.353	1.408.169.097
1. Land and buildings occupied by an insurance undertaking for its own activities (007+008)	006	748.246.363	640.209.756
1.1 Land	007	29.449.388	27.637.941
1.2 Buildings	008	718.796.975	612.571.815
2. Land and buildings occupied by an insurance undertaking for other purposes than performance of its own activities (010+011+012)	009	744.465.990	767.959.341
2.1 Land	010	1.762.352	1.762.352
2.2 Buildings	011	742.703.638	765.513.539
2.3 Other material assets	012	0	683.450
II. FINANCIAL INVESTMENTS IN COMPANIES FORMING A GROUP - AFFILIATED UNDERTAKINGS, PARTICIPATING INTERESTS (014+015+016+017+018+019+020)	013	185.824.814	186.489.983
1. Shares in affiliated undertakings	014	0	0
2. Debt securities issued by, and loans to, affiliated undertakings	015	0	0
3. Participating interests	016	0	0
4. Debt securities issued by, and loans to, undertakings with which an insurance undertaking is linked by virtue of a participating interest	017	0	0
5. Other financial investments in affiliated undertakings	018	0	0

6. Other financial investments in participating interests	019	0	0
7. Investments in undertakings with which an insurance undertaking is linked by virtue of a participating interest	020	185.824.814	186.489.983
III. OTHER FINANCIAL INVESTMENTS (022+025+030+035+040)	021	6.115.626.490	5.731.228.772
1. Financial investments held to maturity (023+024)	022	1.289.734.325	1.213.552.188
1.1 Debt securities whose maturity is shorter than 1 year	023	729.907.998	761.308.429
1.2 Debt securities whose maturity is longer than 1 year	024	559.826.327	452.243.759
2. Financial investments available for sale (026+027+028+029)	025	1.717.340.399	1.552.144.845
2.1 Debt securities whose maturity is shorter than 1 year	026	310.616.677	473.525.924
2.2 Debt securities whose maturity is longer than 1 year	027	1.295.983.184	991.685.395
2.3 Shares and other variable-yield securities	028	63.177.202	77.579.745
2.4 Shares and units in unit trusts	029	47.563.337	9.353.782
3. Financial investments held for trading (031+032+033+034)	030	55.402.208	46.195.036
3.1 Debt securities whose maturity is shorter than 1 year	031	0	0
3.2 Debt securities whose maturity is longer than 1 year	032	0	0
3.3 Shares, units and other ownership instruments	033	1.693.422	13.103.985
3.4 Shares and units in unit trusts	034	53.708.786	33.091.051
4. Deposits, loans and other receivables (036+037+038+039)	035	3.053.149.558	2.919.336.703
4.1 Deposits	036	3.024.171.153	2.907.357.108
4.2 Loans collateralized with mortgage	037	7.608.918	8.956.061
4.3 Other loans	038	2.096.301	3.023.534
4.4 Other receivables	039	19.273.186	0
5. Financial derivatives	040	0	0
IV. DEPOSITS WITH CEDING UNDERTAKINGS	041	0	0
C. CO-INSURERS' AND REINSURERS' SHARE IN GROSS TECHNICAL PROVISIONS (043+044+045+046+047+048+049)	042	641.477.898	708.347.058

1. Co-insurers' and reinsurers' share in gross unearned premium provisions	043	266.857.959	271.636.682
2. Co-insurers' and reinsurers' share in gross mathematical provisions	044	0	0
3. Co-insurers' and reinsurers' share in gross claims provisions	045	374.619.939	436.710.376
4. Co-insurers' and reinsurers' share in gross provisions for bonuses and rebates	046	0	0
5. Co-insurers' and reinsurers' share in gross equilization provision	047	0	0
6. Co-insurers' and reinsurers' share in other gross technical provisions	048	0	0
7. Co-insurers' and reinsurers' share in gross technical provisions in life assurance contracts where the investment risk is born by the policyholders	049	0	0
D. FINANCIAL INVESTMENTS WHERE THE POLICYHOLDER UNDERTAKES THE INVESTMENT RISK (INSURANCE CONTRACTS)	050	0	0
E. PREPAYMENTS AND DEFERRED TAX (052+053)	051	21.069.155	10.826.606
1. Deferred tax	052	0	0
2. Prepaid tax	053	21.069.155	10.826.606
F. DEBTORS (055+059+063+067)	054	1.980.807.472	2.165.038.649
I. Debtors arising out of direct insurance operations (056+057+058)	055	1.579.745.060	1.758.887.785
1. Policyholders	056	1.496.946.711	1.638.011.903
2. Intermediaries	057	82.631.029	120.004.688
3. Other debtors arising out of direct insurance operations	058	167.320	871.194
II. Debtors arising out of co-insurance and reinsurance operations (060+061+062)	059	25.675.765	36.335.761
1. Debtors arising out of co-insurance and reinsurance premium	060	4.988.725	664.294
2. Debtors arising out of co-insurance and reinsurance share in incurred claims	061	20.169.901	35.520.392
3. Other debtors arising out of co-insurance and reinsurance operations	062	517.139	151.075
III. OTHER DEBTORS (064+065+066)	063	375.386.646	369.815.103
1. Other debtors arising out of direct insurance operations	064	228.698.856	229.061.040
2. Debtors arising out of financial investments	065	117.764.928	104.522.438
3. Other debtors	066	28.922.862	36.231.624

IV. SUBSCRIBED UNPAID CAPITAL	067	0	0
G. OTHER ASSETS (069+072+077)	068	381.328.186	326.084.128
I. TANGIBLE ASSETS FOR ITS OWN ACTIVITIES (OTHER THAN LAND AND BUILDINGS) (070+071)	069	127.660.805	128.776.959
1. Equipment	070	121.806.237	115.309.236
2. Other material assets	071	5.854.568	13.467.723
II. CASH AT BANK AND IN HAND AND OTHER CASH EQUIVALENTS (073+074+075+076)	072	252.055.402	193.779.668
1. Cash at bank	073	244.568.209	183.537.922
2. Cash in hand	074	1.398.033	727.534
3. Cash intended for coverage of the mathematical provision	075	0	0
4. Other cash and cash equivalents	076	6.089.160	9.514.212
III. STOCKS	077	1.611.980	3.527.501
H. PREPAYMENTS AND ACCRUED INCOME (079+080+081)	078	364.816.772	286.630.547
1. Accrued interest and rent	079	311.207	375.500
2. Deferred acquisition costs	080	316.825.684	252.900.619
3. Other prepayments and deferrals	081	47.679.881	33.354.428
I. NON-CURRENT ASSETS HELD FOR TRADING AND DISCONTINUED OPERATIONS	082	0	0
J. TOTAL ASSETS (A+B+C+D+E+F+G+H+I)	083	11.228.450.542	10.873.097.756
K. OFF BALANCE SHEET ASSETS	084	768.614.620	660.645.556
LIABILITIES			
A. CAPITAL AND RESERVES (086+090+091+095+101-102+103-104)	085	4.022.351.087	3.790.046.481
I. SUBSCRIBED CAPITAL (087+088+089)	086	2.896.620.353	4.232.275.184
1. Subscribed capital from common shares	087	2.896.620.353	3.990.622.719
2. Subscribed capital from preferred shares	088	0	241.652.465
3. Subscribed but unpaid capital	089	0	0
II. SHARE PREMIUM ACCOUNT	090	76.161.592	76.161.592
III. REVALUATION RESERVE (092+093+094)	091	284.020.803	184.384.874
1. Tangible assets	092	281.546.061	182.493.985
2. Financial investments	093	2.474.742	1.890.889
3. Other revaluation reserves	094	0	0
IV. RESERVES (096+097+098-099+100)	095	604.134.048	581.599.098
1. Legal reserves	096	541.334.751	541.144.451
2. Statutory reserve	097	61.168.106	38.823.456
3. Own shares reserve	098	0	0
4. Own shares	099	0	0
5. Other reserves	100	1.631.191	1.631.191
V. NET PROFIT BROUGHT FORWARD	101	135.447.174	111.292.728

VI. LOSS BROUGHT FORWARD	102	139.459.957	1.331.295.113
VII. PROFIT FOR THE ACCOUNTING PERIOD	103	318.613.236	179.188.558
VIII. LOSS FOR THE ACCOUNTING PERIOD	104	153.186.162	243.560.438
B. SUBORDINATED LIABILITIES	105	0	0
C. GROSS TECHNICAL PROVISIONS (107+108+109+110+111+112)	106	5.861.937.314	5.824.063.476
I. Gross unearned premium provisions	107	2.755.980.149	2.748.422.087
II. Gross mathematical provision	108	0	0
III. Gross claims provisions	109	3.066.599.328	3.043.476.757
IV. Gross provisions for bonuses and rebates	110	39.357.837	32.164.632
V. Gross equilization provision	111	0	0
VI. Other gross technical provisions	112	0	0
D. GROSS TECHNICAL PROVISIONS RELATED TO INSURANCE CONTRACTS WHERE THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDERS	113	0	0
E. OTHER PROVISIONS (115+116)	114	16.056.893	14.206.611
1. Provisions for pensions and similar obligations	115	15.083.145	14.206.611
2. Other provisions	116	973.748	0
F. DEFERRED AND CURRENT TAX LIABILITIES (118+119)	117	15.979.053	16.134.732
1. Deferred tax liabilities	118	0	783.296
2. Current tax liabilities	119	15.979.053	15.351.436
G. DEPOSITS RECEIVED FROM REINSURERS	120	0	0
H. CREDITORS (122+126+130)	121	1.191.929.077	1.118.536.558
I. CREDITORS ARISING OUT OF DIRECT INSURANCE OPERATIONS (123+124+125)	122	86.173.703	111.663.578
1. Policyholders	123	80.114.557	107.247.673
2. Intermediaries	124	2.741.286	2.857.756
3. Other creditors arising out of direct insurance operations	125	3.317.860	1.558.149
II. CREDITORS ARISING OUT OF CO-INSURANCE AND REINSURANCE OPERATIONS (127+128+129)	126	420.503.307	382.173.191
1. Creditors arising out of co-insurance and reinsurance premium	127	417.878.841	381.217.636
2. Creditors arising out of co-insurance and reinsurance share in incurred claims	128	0	0
3. Other creditors arising out of co-insurance and reinsurance operations	129	2.624.465	955.555
III. OTHER CREDITORS (131+132+133)	130	685.252.068	624.699.789
1. Other creditors arising out of direct insurance operations	131	395.607.854	401.558.329
2. Creditors arising out of financial investments	132	52.703.050	39.693.866
3. Other creditors	133	236.941.164	183.447.594

I. ACCRUALS AND DEFERRED INCOME	134	120.197.118	110.109.896
J. NON-CURRENT LIABILITIES HELD FOR TRADING AND DISCONTINUED OPERATIONS	135	0	0
K. TOTAL LIABILITIES A+B+C+D+E+F+G+H+I+J	136	11.228.450.542	10.873.097.754
L. OFF BALANCE SHEET LIABILITIES	137	768.614.620	660.645.556

Table 15. Balance Sheet for the life insurance undertakings for the period 01.01-31.12.2013

mkd

		Amounts	
		Current financial year	Previous financial year
ASSETS			
A. INTANGIBLE ASSETS (002+003)	001	15.968.063	14.591.381
1. Goodwill	002	0	0
2. Other intangible assets	003	15.968.063	14.591.381
B. INVESTMENTS (005+013+021+041)	004	2.438.891.335	2.037.321.971
I. LAND, BUILDINGS AND OTHER TANGIBLE ASSETS (006+009)	005	0	0
1. Land and buildings occupied by an insurance undertaking for its own activities (007+008)	006	0	0
1.1 Land	007	0	0
1.2 Buildings	008	0	0
2. Land and buildings occupied by an insurance undertaking for other purposes than performance of its own activities (010+011+012)	009	0	0
2.1 Land	010	0	0
2.2 Buildings	011	0	0
2.3 Other material assets	012	0	0
II. FINANCIAL INVESTMENTS IN COMPANIES FORMING A GROUP - AFFILIATED UNDERTAKINGS, PARTICIPATING INTERESTS (014+015+016+017+018+019+020)	013	0	0
1. Shares in affiliated undertakings	014	0	0
2. Debt securities issued by, and loans to, affiliated undertakings	015	0	0
3. Participating interests	016	0	0
4. Debt securities issued by, and loans to, undertakings with which an insurance undertaking is linked by virtue of a participating interest	017	0	0
5. Other financial investments in affiliated undertakings	018	0	0

6. Other financial investments in participating interests	019	0	0
7. Investments in undertakings with which an insurance undertaking is linked by virtue of a participating interest	020	0	0
III. OTHER FINANCIAL INVESTMENTS (022+025+030+035+040)	021	2.438.891.335	2.037.321.971
1. Financial investments held to maturity (023+024)	022	620.505.826	618.090.031
1.1 Debt securities whose maturity is shorter than 1 year	023	4.870.571	988.685
1.2 Debt securities whose maturity is longer than 1 year	024	615.635.255	617.101.346
2. Financial investments available for sale (026+027+028+029)	025	832.646.605	613.177.908
2.1 Debt securities whose maturity is shorter than 1 year	026	37.500.000	112.667.268
2.2 Debt securities whose maturity is longer than 1 year	027	771.733.866	500.510.640
2.3 Shares and other variable-yield securities	028	0	0
2.4 Shares and units in unit trusts	029	23.412.739	0
3. Financial investments held for trading (031+032+033+034)	030	0	0
3.1 Debt securities whose maturity is shorter than 1 year	031	0	0
3.2 Debt securities whose maturity is longer than 1 year	032	0	0
3.3 Shares, units and other ownership instruments	033	0	0
3.4 Shares and units in unit trusts	034	0	0
4. Deposits, loans and other receivables (036+037+038+039)	035	985.738.904	806.054.032
4.1 Deposits	036	980.558.915	802.168.050
4.2 Loans collateralized with mortgage	037	3.029.451	2.045.773
4.3 Other loans	038	2.150.538	1.840.209
4.4 Other receivables	039	0	0
5. Financial derivatives	040	0	0
IV. DEPOSITS WITH CEDING UNDERTAKINGS	041	0	0
C. CO-INSURERS' AND REINSURERS' SHARE IN GROSS TECHNICAL PROVISIONS (043+044+045+046+047+048+049)	042	17.478.324	13.462.620

1. Co-insurers' and reinsurers' share in gross unearned premium provisions	043	4.715.781	4.004.544
2. Co-insurers' and reinsurers' share in gross mathematical provisions	044	4.813.353	4.086.904
3. Co-insurers' and reinsurers' share in gross claims provisions	045	7.949.190	5.371.172
4. Co-insurers' and reinsurers' share in gross provisions for bonuses and rebates	046	0	0
5. Co-insurers' and reinsurers' share in gross equilization provision	047	0	0
6. Co-insurers' and reinsurers' share in other gross technical provisions	048	0	0
7. Co-insurers' and reinsurers' share in gross technical provisions in life assurance contracts where the investment risk is born by the policyholders	049	0	0
D. FINANCIAL INVESTMENTS WHERE THE POLICYHOLDER UNDERTAKES THE INVESTMENT RISK (INSURANCE CONTRACTS)	050	0	0
E. PREPAYMENTS AND DEFERRED TAX (052+053)	051	5.583.727	0
1. Deferred tax	052	0	0
2. Prepaid tax	053	5.583.727	0
F. DEBTORS (055+059+063+067)	054	68.131.529	58.310.829
I. Debtors arising out of direct insurance operations (056+057+058)	055	44.086.985	38.242.317
1. Policyholders	056	44.086.985	38.242.317
2. Intermediaries	057	0	0
3. Other debtors arising out of direct insurance operations	058	0	0
II. Debtors arising out of co-insurance and reinsurance operations (060+061+062)	059	390.802	0
1. Debtors arising out of co-insurance and reinsurance premium	060	0	0
2. Debtors arising out of co-insurance and reinsurance share in incurred claims	061	390.802	0
3. Other debtors arising out of co-insurance and reinsurance operations	062	0	0
III. OTHER DEBTORS (064+065+066)	063	23.653.742	20.068.512
1. Other debtors arising out of direct insurance operations	064	523.554	4.566.197
2. Debtors arising out of financial investments	065	21.389.755	14.332.583
3. Other debtors	066	1.740.433	1.169.732

IV. SUBSCRIBED UNPAID CAPITAL	067	0	0
G. OTHER ASSETS (069+072+077)	068	68.932.070	54.528.923
I. TANGIBLE ASSETS FOR ITS OWN ACTIVITIES (OTHER THAN LAND AND BUILDINGS) (070+071)	069	11.213.614	11.249.606
1. Equipment	070	10.973.445	11.009.437
2. Other material assets	071	240.169	240.169
II. CASH AT BANK AND IN HAND AND OTHER CASH EQUIVALENTS (073+074+075+076)	072	57.718.456	43.279.317
1. Cash at bank	073	45.529.896	33.602.065
2. Cash in hand	074	48.324	33.708
3. Cash intended for coverage of the mathematical provision	075	12.110.389	9.623.771
4. Other cash and cash equivalents	076	29.847	19.773
III. STOCKS	077	0	0
H. PREPAYMENTS AND ACCRUED INCOME (079+080+081)	078	39.687.524	15.594.767
1. Accrued interest and rent	079	26.957.178	14.051.646
2. Deferred acquisition costs	080	9.683.040	1.494.367
3. Other prepayments and deferrals	081	3.047.306	48.754
I. NON-CURRENT ASSETS HELD FOR TRADING AND DISCONTINUED OPERATIONS	082	0	0
J. TOTAL ASSETS (A+B+C+D+E+F+G+H+I)	083	2.654.672.572	2.193.810.491
K. OFF BALANCE SHEET ASSETS	084	0	0
LIABILITIES		ПАСИВА	ПАСИВА
A. CAPITAL AND RESERVES (086+090+091+095+101-102+103-104)	085	966.586.071	873.470.211
I. SUBSCRIBED CAPITAL (087+088+089)	086	875.753.385	901.715.173
1. Subscribed capital from common shares	087	875.753.385	888.756.083
2. Subscribed capital from preferred shares	088	0	12.959.090
3. Subscribed but unpaid capital	089	0	0
II. SHARE PREMIUM ACCOUNT	090	0	0
III. REVALUATION RESERVE (092+093+094)	091	5.372.076	11.219.899
1. Tangible assets	092	0	0
2. Financial investments	093	5.372.076	11.219.899
3. Other revaluation reserves	094	0	0
IV. RESERVES (096+097+098-099+100)	095	41.403.549	67.576.283
1. Legal reserves	096	51.169.519	82.185.575
2. Statutory reserve	097	0	0
3. Own shares reserve	098	0	0
4. Own shares	099	9.765.970	14.609.292
5 Other reserves	100	0	0
V. NET PROFIT BROUGHT FORWARD	101	59.483.800	46.253.627

VI. LOSS BROUGHT FORWARD	102	61.532.801	84.014.025
VII. PROFIT FOR THE ACCOUNTING PERIOD	103	70.308.027	40.140.259
VIII. LOSS FOR THE ACCOUNTING PERIOD	104	24.201.965	109.421.005
B. SUBORDINATED LIABILITIES	105	0	0
C. GROSS TECHNICAL PROVISIONS (107+108+109+110+111+112)	106	1.582.826.958	1.208.477.224
I. Gross unearned premium provisions	107	23.044.627	19.939.786
II. Gross mathematical provision	108	1.530.486.176	1.165.655.660
III. Gross claims provisions	109	29.293.759	22.879.780
IV. Gross provisions for bonuses and rebates	110	0	0
V. Gross equilization provision	111	0	0
VI. Other gross technical provisions	112	2.396	1.998
D. GROSS TECHNICAL PROVISIONS RELATED TO INSURANCE CONTRACTS WHERE THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDERS	113	0	0
E. OTHER PROVISIONS (115+116)	114	1.398.676	2.152.500
1. Provisions for pensions and similar obligations	115	1.398.676	2.152.500
2. Other provisions	116	0	0
F. DEFERRED AND CURRENT TAX LIABILITIES (118+119)	117	1.975.243	7.347.780
1. Deferred tax liabilities	118	0	0
2. Current tax liabilities	119	1.975.243	7.347.780
G. DEPOSITS RECEIVED FROM REINSURERS	120	634.582	634.465
H. CREDITORS (122+126+130)	121	78.985.618	83.769.045
I. CREDITORS ARISING OUT OF DIRECT INSURANCE OPERATIONS (123+124+125)	122	0	-3.588
1. Policyholders	123	0	-3.588
2. Intermediaries	124	0	0
3. Other creditors arising out of direct insurance operations	125	0	0
II. CREDITORS ARISING OUT OF CO-INSURANCE AND REINSURANCE OPERATIONS (127+128+129)	126	5.547.456	4.304.550
1. Creditors arising out of co-insurance and reinsurance premium	127	5.547.456	4.304.550
2. Creditors arising out of co-insurance and reinsurance share in incurred claims	128	0	0
3. Other creditors arising out of co-insurance and reinsurance operations	129	0	0
III. OTHER CREDITORS (131+132+133)	130	73.438.162	79.468.083
1. Other creditors arising out of direct insurance operations	131	64.401.643	50.293.259
2. Creditors arising out of financial investments	132	2.201.635	0
3. Other creditors	133	6.834.884	29.174.824

I. ACCRUALS AND DEFERRED INCOME	134	22.265.424	17.959.266
J. NON-CURRENT LIABILITIES HELD FOR TRADING AND DISCONTINUED OPERATIONS	135	0	0
K. TOTAL LIABILITIES A+B+C+D+E+F+G+H+I+J	136	2.654.672.572	2.193.810.491
L. OFF BALANCE SHEET LIABILITIES	137	0	0

Table 16. Profit and loss account for the non- life insurance undertakings for the period 01.01-31.12.2013

mkd

Items		Amounts	
		Current financial year	Previous financial year
A. REVENUE (201+210+224+225)	200	6.061.115.876	6.000.021.613
I. EARNED PREMIUMS (NET EARNED PREMIUM) (202+203+204-205-206-207+208+209)	201	5.375.914.266	5.171.246.202
1. Gross written premiums from direct insurance operations	202	6.444.367.134	6.402.713.796
2. Gross written premiums from co-insurance operations	203	16.247.004	7.285.804
3. Gross written premiums from reinsurance/retrocession operations	204	3.421.320	5.489.248
4. Gross written premiums ceded to co-insurance	205	16.531.127	7.349.496
5. Gross written premiums ceded to reinsurance/retrocession	206	1.059.222.751	1.126.652.472
6. Changes in the gross unearned premium provisions	207	7.558.059	157.541.369
7. Changes in the gross unearned premium provisions - co-insurer's share	208	48.412	-55
8. Changes in the gross unearned premium provisions - reinsurer's share	209	-4.857.667	47.300.746
II. INVESTMENT INCOME (211+212+216+217+218+219+223)	210	357.564.225	432.369.638
1. Income from participating interests, with a separate indication of that derived from affiliated undertakings	211	0	9.859.798
2. Income from land and buildings (213+214+215)	212	36.405.692	40.131.130
2.1 Income from rent	213	34.869.550	40.131.130
2.2 Value re-adjustments on investments	214	0	0
2.3 Gains on the realization of investments	215	1.536.142	0
3. Interest income	216	265.899.997	259.399.644
4. Changes in the foreign exchange rates	217	26.217.023	5.752.024
5. Value adjustment (unrealized gains, arriving at fair value)	218	5.703.071	72.404.016

6. Realized gains from realization of financial assets - capital gain (220+221+222)	219	9.325.427	20.922.627
6.1 Financial investments available for sale	220	8.934.544	10.104.135
6.2 Financial investments held for trading (at fair value)	221	86.108	3.936.288
6.3 Other financial investments	222	304.775	6.882.204
7. Other investment income	223	14.013.015	23.900.399
III. OTHER INSURANCE RELATED REVENUE, NET OF REINSURANCE	224	226.491.589	225.565.559
IV. OTHER REVENUE	225	101.145.797	170.840.214
B. EXPENSES (227+235+245+248+251+261+271+274+275)	226	5.873.490.224	6.042.672.417
I. INCURRED CLAIMS (NET CLAIMS INCURRED COSTS) (228-229-230-231+232-233-234)	227	2.555.313.010	2.524.430.863
1. Gross claims paid	228	2.844.855.764	2.921.855.583
2. Deduction for the income from gross realized recourse receivables	229	113.174.380	108.475.840
3. Gross claims paid, co-insurer's share	230	1.386.451	1.639.447
4. Gross claims paid, reinsurer's/retrocessionaire's share	231	261.911.255	223.949.326
5. Changes in the gross claims provisions	232	25.957.771	72.022.976
6. Changes in the gross claims provisions - co-insurer's share	233	-2.132.000	-808.000
7. Changes in the gross claims provisions - re-insurer's share	234	-58.839.559	136.191.084
II. CHANGES IN THE OTHER TECHNICAL PROVISIONS, NET OF REINSURANCE (236+239+242)	235	4.358.004	-23.731.453
1. Changes in the mathematical provision, net of reinsurance (237-238)	236	0	0
1.1 Changes in the gross mathematical provision	237	0	0
1.2 Changes in the gross mathematical provision - co-insurer's/reinsurer's share	238	0	0
2. Changes in the equilization provision, net of reinsurance (240-241)	239	0	-3.820.210

2.1. Changes in the gross equilization provision	240	0	-3.820.210
2.2 Changes in the gross equilization provision -co-insurer's/reinsurer's share	241	0	0
3. Changes in the other technical provisions, net of reinsurance (243-244)	242	4.358.004	-19.911.243
3.1 Changes in the other gross technical provisions	243	4.358.004	-19.911.243
3.2 Changes in the other gross technical provisions – co-insurer's/reinsurer's share	244	0	0
III. CHANGES IN THE GROSS MATHEMATICAL PROVISION RELATED TO LIFE INSURANCE CONTRACTS WHERE THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDERS, NET OF REINSURANCE (246-247)	245	0	0
1. Changes in the gross mathematical provision related to life insurance contracts where the investment risk is borne by the policyholder	246	0	0
2. Changes in the gross mathematical provision related to life insurance contracts where the investment risk is borne by the policyholder – co-insurer's/reinsurer's share	247	0	0
IV. BONUSSES AND REBATES, NET OF REINSURANCE (249+250)	248	156.707.461	181.408.825
1. Bonuses (resulting from experience of the business as a whole)	249	38.349.870	25.655.991
2. Rebates (resulting from experience of the performance of the individual contracts)	250	118.357.591	155.752.834
V. NET COSTS RELATED TO DIRECT INSURANCE OPERATIONS (252+256)	251	2.327.873.034	2.223.846.966
1. Acquisition costs (253+254+255)	252	1.068.340.720	993.413.840
1.1 Commision	253	434.868.691	407.398.619
1.2 Other acquisition costs	254	695.329.533	600.411.576
1.3 Change in deferred acquisition costs (+/-)	255	-61.857.504	-14.396.355
2. Administrative expenses (257+258+259+260)	256	1.259.532.314	1.230.433.125

2.1 Depreciation of the tangible assets for its own activities	257	84.158.410	83.536.411
2.2 Staff costs	258	457.344.433	442.999.876
2.3 Costs for services performed by individuals on occasional basis (on contractual basis) including all the taxes related to those contracts	259	63.852.430	38.623.338
2.4 Other administrative expenses	260	654.177.042	665.273.500
VI. INVESTMENT CHARGES (262+263+264+265+266+270)	261	99.927.675	82.263.019
1. Depreciation and value adjustment of tangible assets not used for its own activities	262	27.862.173	26.649.489
2. Interest charges	263	4.192.183	6.497.774
3. Changes in foreign exchange rates	264	23.960.905	10.067.017
4. Value adjustment (unrealized gains, arriving at fair value)	265	26.729.554	25.648.247
5. Realized losses from realization of financial assets - capital loss (267+268+269)	266	7.415.378	8.719.248
5.1 Financial investments available for sale	267	4.291.297	7.156.638
5.2 Financial investments held for trading (at fair value)	268	0	297.936
5.3 Other financial investments	269	3.124.081	1.264.674
6. Other investment charges	270	9.767.482	4.681.244
VII. OTHER INSURANCE RELATED COSTS, NET OF REINSURANCE (272+273)	271	369.670.279	344.154.335
1. Prevention funds	272	0	0
2. Other insurance related costs, net of reinsurance	273	369.670.279	344.154.335
VIII. VALUE ADJUSTMENT OF THE DEBTS OWED BY POLICYHOLDERS	274	212.717.869	461.391.785
IX. OTHER EXPENDITURES, INCLUDING VALUE ADJUSTMENTS	275	146.922.892	248.908.078
X. PROFIT FOR THE FINANCIAL YEAR BEFORE TAX (200-226)	276	338.104.226	186.571.705
XI. LOSS FOR THE FINANCIAL YEAR BEFORE TAX (226-200)	277	150.478.573	229.222.510

XII. INCOME TAX I.E. TAX ON LOSSES	278	22.198.578	21.721.080
XIII. DEFERRED TAX	279	0	0
XIV. PROFIT FOR THE FINANCIAL YEAR AFTER TAX (276-278-279)	280	318.613.237	179.188.553
XV. LOSS FOR THE FINANCIAL YEAR AFTER TAX (277-278-279)	281	153.186.162	243.560.438

Table 17. Profit and loss account for the life insurance undertakings for the period 01.01-31.12.2013

mkd

Items		Amounts	
		Current financial year	Previous financial year
A. REVENUE (201+210+224+225)	200	848.150.670	700.933.646
I. EARNED PREMIUMS (NET EARNED PREMIUM) (202+203+204-205-206-207+208+209)	201	704.735.369	578.902.630
1. Gross written premiums from direct insurance operations	202	729.458.749	598.135.351
2. Gross written premiums from co-insurance operations	203	0	0
3. Gross written premiums from reinsurance/retrocession operations	204	0	0
4. Gross written premiums ceded to co-insurance	205	0	0
5. Gross written premiums ceded to reinsurance/retrocession	206	22.331.089	17.203.354
6. Changes in the gross unearned premium provisions	207	3.103.298	2.424.345
7. Changes in the gross unearned premium provisions - co-insurer's share	208	0	0
8. Changes in the gross unearned premium provisions - reinsurer's share	209	711.007	394.978
II. INVESTMENT INCOME (211+212+216+217+218+219+223)	210	131.418.692	113.508.380
1. Income from participating interests, with a separate indication of that derived from affiliated undertakings	211	0	0
2. Income from land and buildings (213+214+215)	212	0	0
2.1 Income from rent	213	0	0
2.2 Value re-adjustments on investments	214	0	0
2.3 Gains on the realization of investments	215	0	0
3. Interest income	216	86.372.881	82.002.202
4. Changes in the foreign exchange rates	217	6.770.553	4.587.805
5. Value adjustment (unrealized gains, arriving at fair value)	218	0	0

6. Realized gains from realization of financial assets - capital gain (220+221+222)	219	22.197.995	2.891.503
6.1 Financial investments available for sale	220	22.113.465	189.432
6.2 Financial investments held for trading (at fair value)	221	84.530	131.389
6.3 Other financial investments	222	0	2.570.682
7. Other investment income	223	16.077.263	24.026.870
III. OTHER INSURANCE RELATED REVENUE, NET OF REINSURANCE	224	8.966.985	7.717.892
IV. OTHER REVENUE	225	3.029.624	804.744
B. EXPENSES (227+235+245+248+251+261+271+274+275)	226	800.011.966	762.634.515
I. INCURRED CLAIMS (NET CLAIMS INCURRED COSTS) (228-229-230-231+232-233-234)	227	114.039.232	92.668.626
1. Gross claims paid	228	114.339.701	92.058.733
2. Deduction for the income from gross realized recourse receivables	229	0	0
3. Gross claims paid, co-insurer's share	230	0	0
4. Gross claims paid, reinsurer's/retrocessionaire's share	231	4.135.694	3.464.930
5. Changes in the gross claims provisions	232	6.414.377	5.621.152
6. Changes in the gross claims provisions - co-insurer's share	233	0	0
7. Changes in the gross claims provisions - re-insurer's share	234	2.579.152	1.546.329
II. CHANGES IN THE OTHER TECHNICAL PROVISIONS, NET OF REINSURANCE (236+239+242)	235	366.284.271	305.419.576
1. Changes in the mathematical provision, net of reinsurance (237-238)	236	364.179.277	300.740.117
1.1 Changes in the gross mathematical provision	237	364.905.833	301.266.204
1.2 Changes in the gross mathematical provision - co-insurer's/reinsurer's share	238	726.556	526.087
2. Changes in the equilization provision, net of reinsurance (240-241)	239	0	0

2.1. Changes in the gross equilization provision	240	0	0
2.2 Changes in the gross equilization provision -co-insurer's/reinsurer's share	241	0	0
3. Changes in the other technical provisions, net of reinsurance (243-244)	242	2.104.994	4.679.459
3.1 Changes in the other gross technical provisions	243	2.104.994	4.679.459
3.2 Changes in the other gross technical provisions – co-insurer's/reinsurer's share	244	0	0
III. CHANGES IN THE GROSS MATHEMATICAL PROVISION RELATED TO LIFE INSURANCE CONTRACTS WHERE THE INVESTMENT RISK IS BORNE BY THE POLICYHOLDERS, NET OF REINSURANCE (246-247)	245	0	0
1. Changes in the gross mathematical provision related to life insurance contracts where the investment risk is borne by the policyholder	246	0	0
2. Changes in the gross mathematical provision related to life insurance contracts where the investment risk is borne by the policyholder – co-insurer's/reinsurer's share	247	0	0
IV. BONUSSES AND REBATES, NET OF REINSURANCE (249+250)	248	328.947	657.567
1. Bonuses (resulting from experience of the business as a whole)	249	0	0
2. Rebates (resulting from experience of the performance of the individual contracts)	250	328.947	657.567
V. NET COSTS RELATED TO DIRECT INSURANCE OPERATIONS (252+256)	251	297.796.548	278.399.065
1. Acquisition costs (253+254+255)	252	190.638.843	187.036.460
1.1 Commision	253	164.917.952	143.777.789
1.2 Other acquisition costs	254	34.593.287	43.258.671
1.3 Change in deferred acquisition costs (+/-)	255	-8.872.396	0
2. Administrative expenses (257+258+259+260)	256	107.157.705	91.362.605

2.1 Depreciation of the tangible assets for its own activities	257	9.686.661	8.148.317
2.2 Staff costs	258	42.523.749	33.492.068
2.3 Costs for services performed by individuals on occasional basis (on contractual basis) including all the taxes related to those contracts	259	2.219.202	1.263.871
2.4 Other administrative expenses	260	52.728.093	48.458.349
VI. INVESTMENT CHARGES (262+263+264+265+266+270)	261	9.003.504	14.321.236
1. Depreciation and value adjustment of tangible assets not used for its own activities	262	0	0
2. Interest charges	263	356.655	9.442.158
3. Changes in foreign exchange rates	264	8.646.849	4.879.078
4. Value adjustment (unrealized gains, arriving at fair value)	265	0	0
5. Realized losses from realization of financial assets - capital loss (267+268+269)	266	0	0
5.1 Financial investments available for sale	267	0	0
5.2 Financial investments held for trading (at fair value)	268	0	0
5.3 Other financial investments	269	0	0
6. Other investment charges	270	0	0
VII. OTHER INSURANCE RELATED COSTS, NET OF REINSURANCE (272+273)	271	6.658.619	2.979.848
1. Prevention funds	272	0	0
2. Other insurance related costs, net of reinsurance	273	6.658.619	2.979.848
VIII. VALUE ADJUSTMENT OF THE DEBTS OWED BY POLICYHOLDERS	274	741.701	2.420.005
IX. OTHER EXPENDITURES, INCLUDING VALUE ADJUSTMENTS	275	5.159.144	65.768.592
X. PROFIT FOR THE FINANCIAL YEAR BEFORE TAX (200-226)	276	71.174.195	40.986.493
XI. LOSS FOR THE FINANCIAL YEAR BEFORE TAX (226-200)	277	23.035.491	102.687.362

XII. INCOME TAX I.E. TAX ON LOSSES	278	2.032.642	7.463.333
XIII. DEFERRED TAX	279	0	116.544
XIV. PROFIT FOR THE FINANCIAL YEAR AFTER TAX (276-278-279)	280	70.308.027	40.140.259
XV. LOSS FOR THE FINANCIAL YEAR AFTER TAX (277-278-279)	281	24.201.965	109.421.005