

***Report on the scope and content  
of the insurance operations  
for the period 01.01-30.06.2014***

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, 44/11, 188/13 and 43/14). The management is responsible for fair presentation and accurate data.

*Exchange rate on 30.06.2014: 1eur = 61.6850 mkd*

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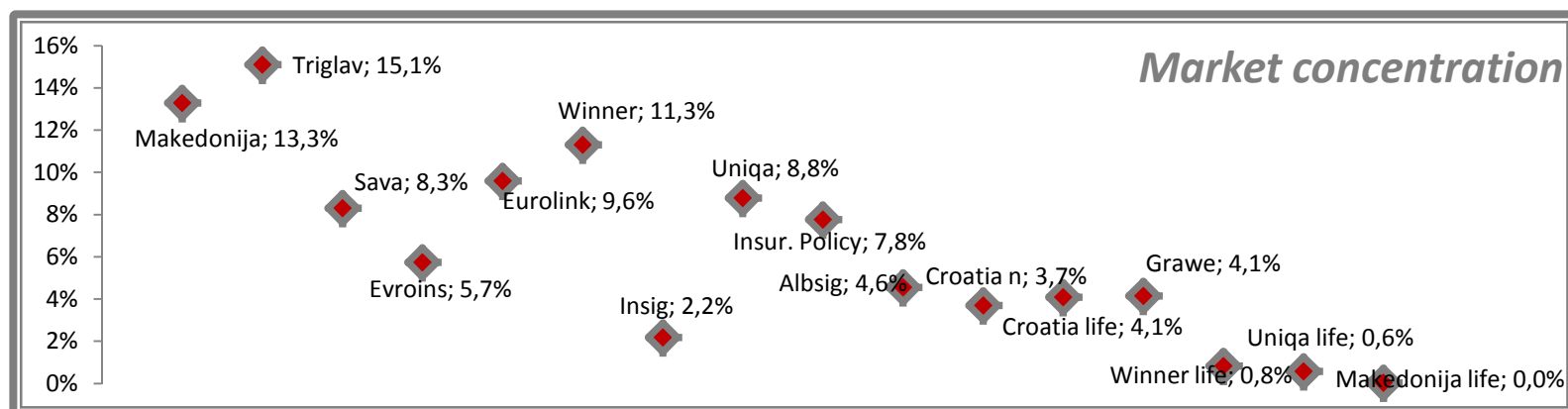
**Table 1. Gross Written Premium 01.01.2014 - 30.06.2014**

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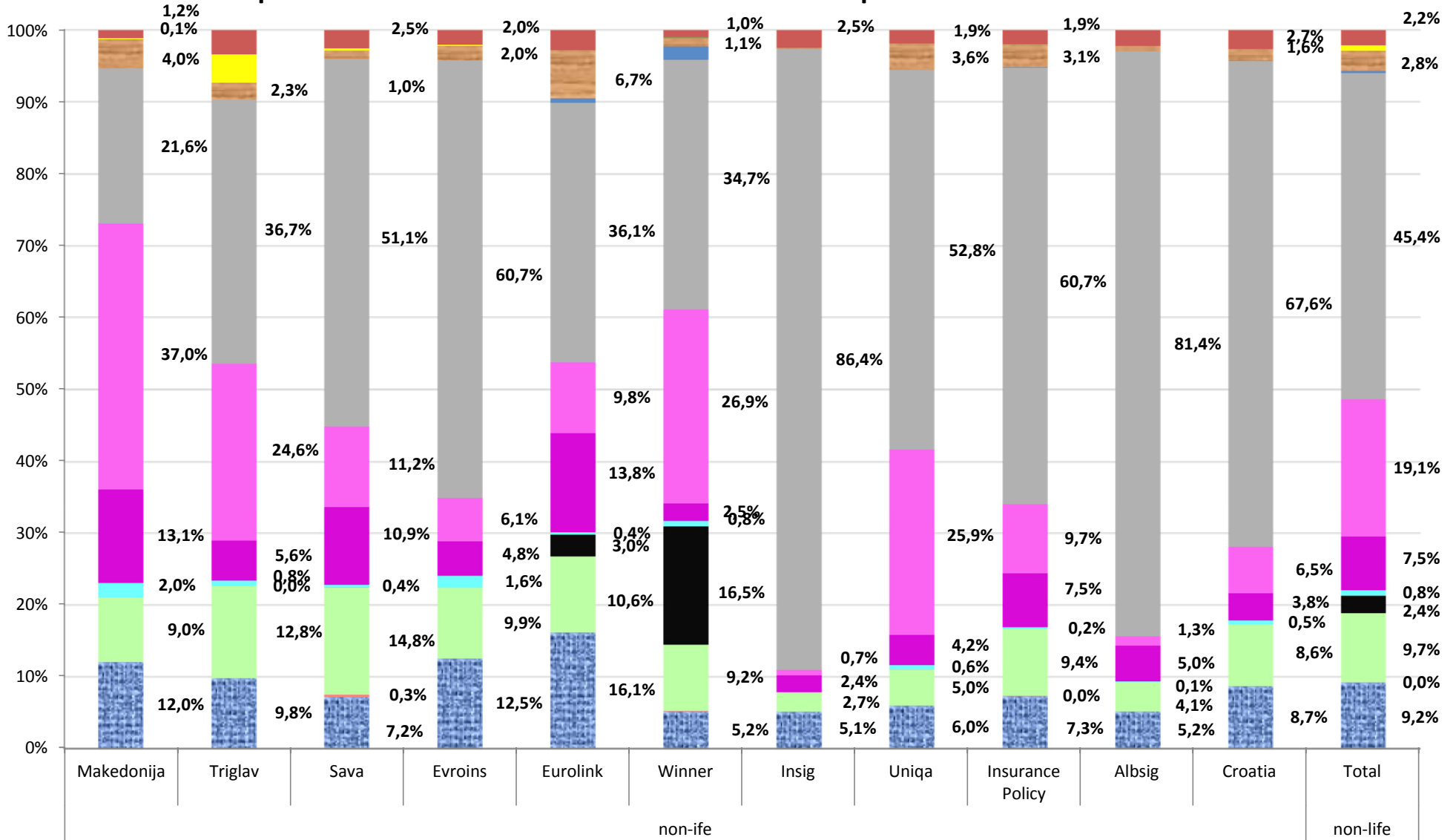
No.	Class of Insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	63.571	58.864	23.735	28.553	61.608	23.182	4.420	20.790	22.509	9.360	12.751	329.343
2	02. Health	0	0	1130	0	0	338	0	0	76	0	0	1.544
3	03. Motor vehicles (casco)	47.550	76.982	49.053	22.573	40.554	41.425	2.342	17.561	28.896	7.447	12.678	347.061
4	05. Aircrafts (casco)	0	0	0	0	11446	74.105	0	0	0	0	0	85.551
5	06. Vessels (casco)	103	0	178	0	147	0	0	27	0	0	0	455
6	07. Cargo	10.634	4.726	1330	3.767	1349	3.427	0	2158	672	108	801	28.972
7	08. Property, fire and nat.forces	69.179	33.421	35.963	11.047	52.750	11.462	2060	14.696	23.209	9.067	5.563	268.417
8	09. Property, other	195.584	147.677	36.982	14.019	37.512	120.829	642	90.445	30.064	2314	9.576	685.644
9	10. MTPL (total)	113.960	220.669	168.990	138.685	137.759	156.255	74.822	184.411	187.414	147.453	99.465	1.629.883
10	11. Aircraft's liability	0	0	0	0	2426	8.338	0	0	137	0	0	10.901
11	12. Vessel's liability	83	41	187	8	70	81	0	13	115	0	20	618
12	13. General liability	21.082	14.032	3.389	4.661	25.496	4.977	147	12.638	9.710	1385	2.351	99.868
13	15. Suretyship	46	94	80	15	0	754	0	0	185	0	0	1.174
14	16. Financial losses	753	23.714	1089	353	0	0	0	0	0	0	0	25.909
16	18. Tourists assistance	6.087	20.298	8.355	4.661	10.705	4.520	2124	6.656	6.015	4.035	3.932	77.388
17	<b>Total</b>	<b>528.632</b>	<b>600.518</b>	<b>330.461</b>	<b>228.342</b>	<b>381.822</b>	<b>449.693</b>	<b>86.557</b>	<b>349.395</b>	<b>309.002</b>	<b>181.169</b>	<b>147.137</b>	<b>3.592.728</b>

Class of Insurance	life					life	
	Croatia	Grawe	Winner	Uniqa	Makedonija	Total	
18	19. Life assurance	162.286	165.056	33.138	23.029	1334	384.843
19	<b>Total</b>	<b>162.286</b>	<b>165.056</b>	<b>33.138</b>	<b>23.029</b>	<b>1.334</b>	<b>384.843</b>

**Total: 3.977.571**



**Graph 1. Structure of Gross Written Premium for the period 01.01.2014 - 30.06.2014**



- 01. Accident
- 02. Health
- 03. Motor vehicles (casco)
- 04. Marine
- 05. Aircrafts (casco)
- 06. Aviation
- 07. Life
- 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 01.01-30.06.2014**

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
<b>1</b>	<b>Total(nonlife)</b>	<b>3.592.727</b>	<b>767.362</b>	<b>2.637.667</b>	<b>955.060</b>
2	Makedonija	528.632	116.751	360.774	167.858
3	Triglav	600.518	125.734	429.494	171.024
4	Sava	330.460	47.651	259.150	71.310
5	Evroins	228.342	30.178	164.974	63.368
6	Eurolink	381.822	101.743	308.861	72.961
7	Winner	449.693	197.104	329.457	120.236
8	Insig	86.557	7.176	61.446	25.111
9	Uniqa	349.395	57.122	254.820	94.575
10	Insurance Policy	309.002	57.371	238.519	70.483
11	Albsig	181.169	9.200	135.877	45.292
12	Croatia	147.137	17.332	94.295	52.842
<b>13</b>	<b>Total(life)</b>	<b>384.843</b>	<b>13.833</b>	<b>216.193</b>	<b>168.650</b>
14	Croatia	162.286	1.758	129.745	32.541
15	Grawe	165.056	12.075	37.999	127.057
16	Winner	33.138	0	28.174	4.964
17	Uniqa	23.029	0	19.216	3.813
18	Makedonija	1.334	0	1.059	275
<b>19</b>	<b>Total</b>	<b>3.977.570</b>	<b>781.195</b>	<b>2.853.860</b>	<b>1.123.710</b>

**Table 3. Gross Written Premium and Distribution for the period 01.01-30.06.2014**

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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	329.343	49.846	240.149	89.194
2	02. Health	1.544	0	1.253	291
3	03. Motor vehicles (casco)	347.061	23.575	252.227	94.835
4	05. Aircrafts (casco)	85.551	15.807	64.163	21.388
5	06. Vessels (casco)	455	0	353	102
6	07. Cargo	28.972	8.261	20.058	8.914
7	08. Property, fire and nat.forces	268.417	137.146	193.719	74.698
8	09. Property, other	685.644	227.124	484.165	201.479
9	10. MTPL (total)	1.629.883	220.178	1.227.726	402.157
10	11. Aircraft's liability	10.901	2.439	8.177	2.724
11	12. Vessel's liability	618	0	443	175
12	13. General liability	99.868	56.158	77.286	22.582
13	15. Suretyship	1.174	0	877	297
14	16. Financial losses	25.909	20.588	20.346	5.563
15	17. Legal expenses	0	0	0	0
16	18. Tourists assistance	77.388	6.240	46.724	30.664
17	19. Life assurance	384.843	13.833	216.193	168.650
18	<b>TOTAL</b>	<b>3.977.571</b>	<b>781.195</b>	<b>2.853.859</b>	<b>1.123.713</b>

**Table 4. Number of contracts concluded for the period 01.01.2014 - 30.06.2014**

No.	Class of insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	13.370	20.214	15.372	12.627	12.149	15.545	7.487	15.906	20.878	11.639	10.059	155.246
2	02. Health	0	0	180	0	0	36	0	0	17	0	0	233
3	03. Motor vehicles (casco)	2061	4.013	2.890	2186	2.544	1785	329	1307	2.210	560	854	20.739
4	05. Aircrafts (casco)	0	0	0	0	2	4	0	0	0	0	0	6
5	06. Vessels (casco)	2	0	6	0	3	0	0	1	0	0	0	12
6	07. Cargo	259	144	107	228	162	156	0	65	41	3	46	1.211
7	08. Property, fire and nat.forces	7.829	7.176	4.302	1.849	3.334	1057	422	2.388	2.516	810	521	32.204
8	09. Property, other	8.583	8.137	2.114	969	1909	2068	224	391	1255	194	353	26.197
9	10. MTPL (total)	20.505	38.702	31.596	26.448	25.056	29.789	15.092	34.647	35.460	25.442	18.499	301.236
10	11. Aircraft's liability	0	0	0	0	3	7	0	0	14	0	0	24
11	12. Vessel's liability	15	6	51	3	17	19	0	2	44	0	5	162
12	13. General liability	1.862	1.811	1708	678	1778	293	82	306	877	116	33	9.544
13	15. Suretyship	15	27	10	5	0	34	0	0	51	0	0	142
14	16. Financial losses	9	18	10	8	0	0	0	0	0	0	0	45
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
16	18. Tourists assistance	7.422	10.807	16.395	8.406	23.671	9.059	5.657	15.118	11.053	10.717	8.772	127.077
17	<b>Total</b>	<b>39.224</b>	<b>62.276</b>	<b>55.990</b>	<b>39.954</b>	<b>55.802</b>	<b>44.963</b>	<b>20.403</b>	<b>53.999</b>	<b>52.510</b>	<b>37.682</b>	<b>29.386</b>	<b>492.189</b>

No.	Class of insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
18	19. Life Assurance	1748	1222	505	162	0	3.637
19	<b>Total</b>	<b>1.748</b>	<b>1.222</b>	<b>505</b>	<b>162</b>	<b>0</b>	<b>3.637</b>

<b>Total:</b>	<b>495.826</b>
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**Table 5. Gross claims settled for the period 01.01.2014 - 30.06.2014**

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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	28.594	28.991	9.364	9.328	34.286	23.297	2.256	15.640	8.206	1342	18.846	180.150
2	02. Health	0	0	175	0	0	115	0	0	0	0	0	290
3	03. Motor vehicles (casco)	22.354	50.764	26.170	16.008	19.917	20.831	2376	9.276	16.263	2.727	13.631	200.317
4	07. Cargo	31	0	0	49	5	124	0	5	0	0	0	214
5	08. Property, fire and nat.forces	11.966	1.299	2.391	12541	17.705	3.671	0	16128	3568	603	60	69.932
6	09. Property, other	17.513	22.760	9.180	5.265	13.324	21.275	24	10.646	3.050	940	1.420	105.397
7	10. MTPL (total)	62.059	131.480	76.786	69.722	44.409	65.480	37.467	83.682	82.321	50.651	57.288	761.345
8	11. Aircraft's liability	0	96	0	0	0	0	0	0	0	0	0	96
9	13. General liability	401	131	5.349	157	832	163	0	108	333	41	558	8.073
10	16. Financial losses	52	1	0	0	0	0	0	0	0	0	0	53
11	18. Tourists assistance	1231	1518	2.015	1.210	3343	1033	1970	3.115	1.444	502	1.784	19.165
12	<b>Total</b>	<b>144.201</b>	<b>237.040</b>	<b>131.430</b>	<b>114.280</b>	<b>133.821</b>	<b>135.989</b>	<b>44.093</b>	<b>138.600</b>	<b>115.185</b>	<b>56.806</b>	<b>93.587</b>	<b>1.345.032</b>

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
13	19. Life Assurance	22.994	16.876	1.283	308	13.541	55.002
13	<b>Total</b>	<b>22.994</b>	<b>16.876</b>	<b>1.283</b>	<b>308</b>	<b>13.541</b>	<b>55.002</b>

**Total: 1.400.034**

**Table 6. Number of claims liquidated for the period 01.01.2014 - 30.06.2014**

No.	Class of Insurance	non-life										non-life	
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	504	615	308	227	619	263	111	227	202	52	157	3.285
2	02. Health	0	0	10	0	0	1	0	0	0	0	0	11
3	03. Motor vehicles (casco)	410	997	498	304	595	339	59	202	301	64	216	3.985
4	07. Cargo	1	0	0	7	2	2	0	1	0	0	0	13
5	08. Property, fire and nat.forces	29	15	54	37	66	20	0	15	36	18	6	296
6	09. Property, other	523	968	233	191	214	222	2	19	159	32	57	2.620
7	10. MTPL (total)	713	1.609	1.233	1121	965	840	510	1.395	1.154	941	668	11.149
8	13. General liability	9	6	11	8	17	1	0	1	37	2	40	132
9	16. Financial losses	30	3	0	0	0	0	0	0	0	0	0	33
10	18. Tourists assistance	63	58	70	96	144	20	7	23	202	5	57	745
11	<b>Total</b>	<b>2.282</b>	<b>4.271</b>	<b>2.417</b>	<b>1.991</b>	<b>2.622</b>	<b>1.708</b>	<b>689</b>	<b>1.883</b>	<b>2.091</b>	<b>1.030</b>	<b>1.201</b>	<b>22.185</b>

No.	Class of Insurance	life				life	
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
12	19. Life Assurance	238	131	8	11	60	448
13	<b>Total</b>	<b>238</b>	<b>131</b>	<b>8</b>	<b>11</b>	<b>60</b>	<b>448</b>

**Total: 22.633**

**Table 7. Claims structure 01.01 - 30.06.2014**

No.	Insurance undertaking	Number of unsettled claims at the beginning of the period	Number of reported and reopened claims	Number of liquidated claims	Number of rejected claims	Number of unsettled claims at the end of the period	Number of claims in litigation (part of the previous column)
<b>1</b>	<b>Total(nonlife)</b>	<b>16.676</b>	<b>27.770</b>	<b>22.185</b>	<b>4.808</b>	<b>17.597</b>	<b>2.226</b>
2	Makedonija	1.148	2.832	2.282	355	1.343	22
3	Triglav	1.375	5.554	4.271	625	2.235	236
4	Sava	1.717	2.960	2.417	371	1.835	197
5	Evroins	1.789	2.770	1.991	756	1.188	310
6	Eurolink	1.807	2.820	2.622	321	2.191	204
7	Winner	393	2.286	1708	611	443	182
8	Insig	752	713	689	23	753	168
9	Uniqa	2.646	2.281	1883	667	2.374	240
10	Insurance Policy	1.514	2.644	2.091	538	1.446	210
11	Albsig	1.642	1397	1030	153	2.010	321
12	Croatia	1.893	1513	1201	388	1.779	136
<b>13</b>	<b>Total(life)</b>	<b>179</b>	<b>292</b>	<b>448</b>	<b>9</b>	<b>168</b>	<b>5</b>
14	Croatia	44	31	238	4	2	1
15	Grawe	117	167	131	4	149	4
16	Winner	5	12	8	1	7	0
17	Uniqa	8	16	11	0	0	0
18	Makedonija	5	66	60	0	10	0
<b>19</b>	<b>Total</b>	<b>16.855</b>	<b>28.062</b>	<b>22.633</b>	<b>4.817</b>	<b>17.765</b>	<b>2.231</b>



Table 8. Expenses for the period 01.01-30.06.2014

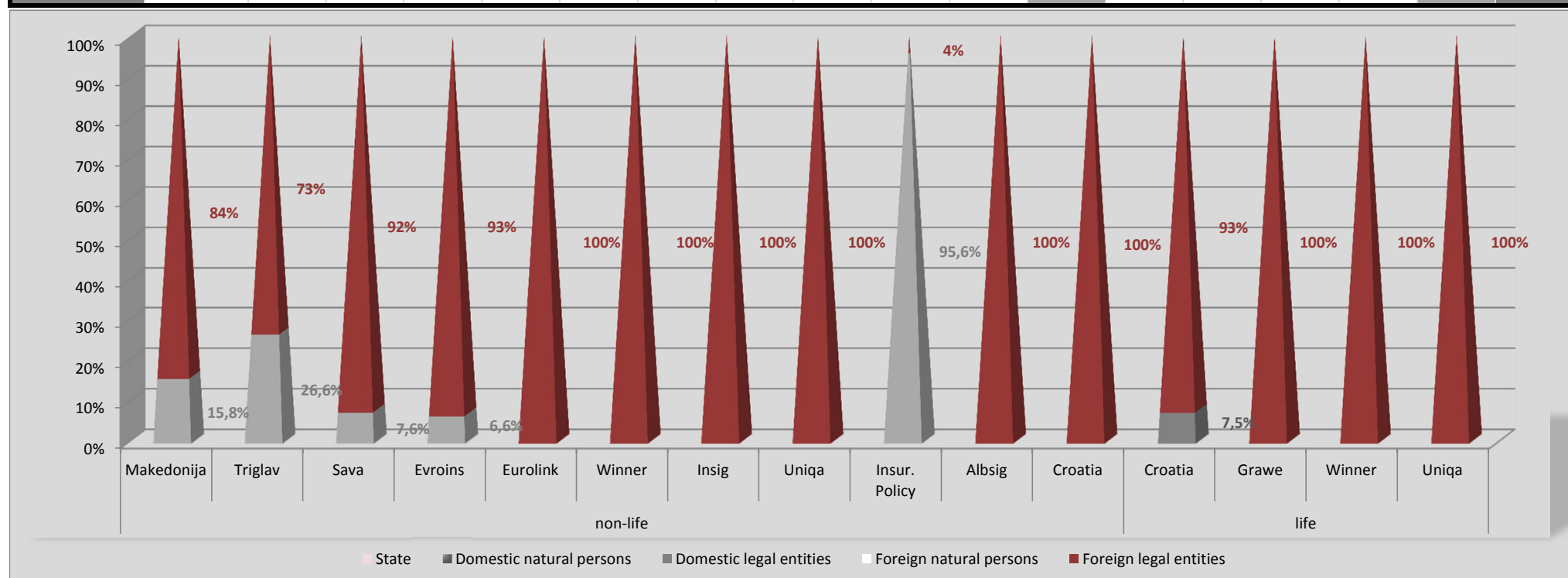
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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
<b>1</b>	<b>Total(non-life)</b>	<b>639.736</b>	<b>225.607</b>	<b>363.269</b>
2	Makedonija	98.143	36.432	18.597
3	Triglav	107.144	25.639	63.542
4	Sava	65.174	26.086	37.485
5	Evroins	50.243	11.982	58.698
6	Eurolink	74.962	10.278	55.329
7	Winner	46.541	25.149	23.894
8	Insig	20.950	14.597	9.017
9	Uniqa	46.936	37.721	21.426
10	Insurance Policy	59.590	15.113	26.788
11	Albsig	31.916	9.759	36.473
12	Croatia	38.137	12.851	12.020
<b>13</b>	<b>Total(life)</b>	<b>57.419</b>	<b>91.169</b>	<b>16.685</b>
14	Croatia	19.454	33.483	4.859
15	Grawe	11.557	41.543	4.234
16	Winner	21.648	12.026	5.627
17	Uniqa	4.464	4.117	1965
18	Makedonija	296	0	0
<b>19</b>	<b>Total</b>	<b>697.155</b>	<b>316.776</b>	<b>379.954</b>

Table 9. Structure of the paid in capital for the period 01.01-30.06.2014

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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	322.875	3.804.396	170.663	184.500	264.494	215.250	834.907	4.639.303
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
<b>TOTAL</b>	<b>2.256.056</b>	<b>185.066</b>	<b>234.065</b>	<b>239.038</b>	<b>196.800</b>	<b>248.091</b>	<b>184.500</b>	<b>184.512</b>	<b>185.054</b>	<b>184.500</b>	<b>322.875</b>	<b>4.420.557</b>	<b>184.500</b>	<b>184.500</b>	<b>264.494</b>	<b>215.250</b>	<b>848.744</b>	<b>5.269.301</b>



**Table 10. Gross technical provisions for the period 01.01-30.06.2014**

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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	<b>Total (non-life)</b>	<b>3.163.086</b>	<b>47.877</b>	<b>2.027.077</b>	<b>1.233.148</b>	<b>3.357.553</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6.568.516</b>
2	Makedonija	404.517	1.830	178.401	110.319	293.050	0	0	0	699.397
3	Triglav	534.219	9.841	348.716	267.097	680.474	0	0	0	1.224.534
4	Sava	312.221	1.999	385.090	151.379	541.834	0	0	0	856.054
5	Evroins	211.621	802	83.002	66.055	150.056	0	0	0	362.479
6	Eurolink	342.538	21.933	192.292	128.908	323.022	0	0	0	687.493
7	Winner	358.446	1026	161.462	130.789	298.758	0	0	0	658.230
8	Insig	86.426	0	64.608	48.604	114.546	0	0	0	200.972
9	Uniqa	301.573	805	168.266	127.994	303.074	0	0	0	605.452
10	Insurance Policy	284.235	8.002	225.015	112.876	340.870	0	0	0	633.107
11	Albsig	176.420	0	102.507	48.988	152.252	0	0	0	328.672
12	Croatia	150.870	1.639	117.718	40.139	159.617	0	0	0	312.126
13	<b>Total (life)</b>	<b>22.274</b>	<b>65.999</b>	<b>23.535</b>	<b>8.558</b>	<b>33.044</b>	<b>0</b>	<b>1.699.804</b>	<b>0</b>	<b>1.821.121</b>
14	Croatia	6.086	0	2.157	1335	3.541	0	722.056	0	731.683
15	Grawe	13.693	65.999	18.589	6.968	26.324	0	777.336	0	883.352
16	Winner	1.742	0	378	113	505	0	81.112	0	83.359
17	Uniqa	753	0	312	142	544	0	87.141	0	88.438
18	Makedonija	0	0	2.099	0	2.130	0	32.159	0	34.289
19	<b>Total</b>	<b>3.185.360</b>	<b>113.876</b>	<b>2.050.612</b>	<b>1.241.706</b>	<b>3.390.597</b>	<b>0</b>	<b>1.699.804</b>	<b>0</b>	<b>8.389.637</b>

**Table 11. Net technical provisions for the period 01.01-30.06.2014**

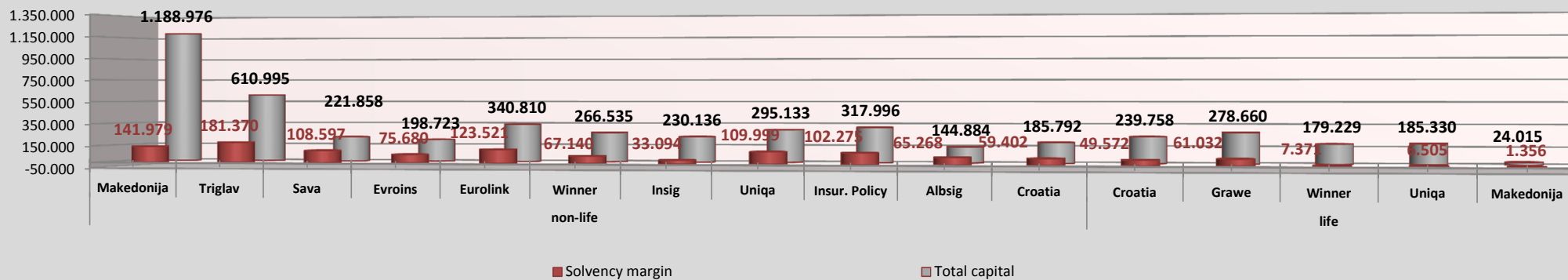
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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims	IBNR	Total claims				
1	<b>Total (non-life)</b>	<b>2.630.856</b>	<b>47.877</b>	<b>1.619.646</b>	<b>1.124.619</b>	<b>2.841.593</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5.520.326</b>
2	Makedonija	312.862	1.830	165.006	91.085	260.421	0	0	0	575.113
3	Triglav	456.211	9.841	305.142	267.097	636.900	0	0	0	1.102.952
4	Sava	277.569	1.999	232.654	136.347	374.366	0	0	0	653.934
5	Evroins	190.316	802	74.698	62.483	138.180	0	0	0	329.298
6	Eurolink	263.991	21.933	143.078	122.106	267.006	0	0	0	552.930
7	Winner	232.158	1026	64.513	69.068	140.088	0	0	0	373.272
8	Insig	81.073	0	64.608	48.604	114.546	0	0	0	195.619
9	Uniqa	265.562	805	165.408	127.994	300.216	0	0	0	566.583
10	Insurance Policy	241.369	8.002	188.592	110.708	302.279	0	0	0	551.650
11	Albsig	171.769	0	102.507	48.988	152.252	0	0	0	324.021
12	Croatia	137.976	1.639	113.440	40.139	155.339	0	0	0	294.954
13	<b>Total (life)</b>	<b>16.998</b>	<b>65.651</b>	<b>18.410</b>	<b>5.944</b>	<b>25.305</b>	<b>0</b>	<b>1.695.472</b>	<b>0</b>	<b>1.803.426</b>
14	Croatia	5.191	0	2.157	1335	3.541	0	722.056	0	730.788
15	Grawe	9.405	65.651	13.630	4.354	18.751	0	773.231	0	867.038
16	Winner	1.649	0	212	113	339	0	80.885	0	82.873
17	Uniqa	753	0	312	142	544	0	87.141	0	88.438
18	Makedonija	0	0	2.099	0	2.130	0	32.159	0	34.289
19	<b>Total</b>	<b>2.647.854</b>	<b>113.528</b>	<b>1.638.056</b>	<b>1.130.563</b>	<b>2.866.898</b>	<b>0</b>	<b>1.695.472</b>	<b>0</b>	<b>7.323.752</b>

Table 12. Capital and Solvency Margin for the period 01.01-30.06.2014

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	non-life											non-life Total	life					life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniq	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniq	Makedonija		
Total capital	1.188.976	610.995	221.858	198.723	340.810	266.535	230.136	295.133	317.996	144.884	185.792	4.001.838	239.758	278.660	179.229	185.330	24.015	906.992	4.908.830
Solvency margin	141.979	181.370	108.597	75.680	123.521	67.140	33.094	109.999	102.275	65.268	59.402	1.068.325	49.572	61.032	7.371	6.505	1.356	125.836	1.194.161



**Table 13. Statistical data for non- life insurance undertakings for the period 01.01-30.06.2014**

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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
<b>CLASS 01 - Accident insurance</b>	<b>01</b>	<b>155.246</b>	<b>329.343</b>	<b>247.477</b>	<b>3.285</b>	<b>180.150</b>	<b>2.439</b>	<b>82.269</b>
Accident insurance in and outside of regular business	0101	5.244	226.288,48	181.295,42	2.286	143.646,85	1.739	71.066,67
Accident insurance in motor vehicles and while performing specific activities	0102	146.255	38.458,07	38.739,12	75	2.139,27	94	3.104,50
Accident insurance of pupils, students and young peoples	0103	285	1.638,74	3.713,48	743	7.799,58	558	7.202,41
Accident insurance of guests, visitors to events, travelers and tourists	0104	133	1.965,03	1.451,21	8	58	1	5
Accident insurance of customers, subscribers and other users of public services	0105	14	1225	1125	38	167,5	34	599
Other special accident insurance	0106	131	1108,89	782,73	3	112	7	62,2
Compulsory accident insurance of passengers in public traffic	0107	2.565	7.905,77	7.896,70	10	432,1	6	230
Accident insurance of managers	0108	216	50.676,10	12.407,11	122	25.794,35	0	0
Other accident insurance	0199	403	77	66	0	0	0	0
<b>Class 02 - Health insurance</b>	<b>02</b>	<b>233</b>	<b>1544</b>	<b>749</b>	<b>11</b>	<b>290</b>	<b>3</b>	<b>70</b>
Supplementary health insurance according to the Law on voluntary health insurance	0201	36	1035,93	291,45	11	289,99	3	70
Private health insurance according to the Law on voluntary health insurance	0202	175	354,91	328,8	0	0	0	0
Other voluntary health insurance	0299	22	153	129	0	0	0	0
<b>CLASS 03 - Insurance of motor vehicles (casco)</b>	<b>03</b>	<b>20.739</b>	<b>347.061</b>	<b>345.975</b>	<b>3.985</b>	<b>200.317</b>	<b>2.209</b>	<b>135.164</b>
Casco insurance of motor vehicles on their own power	0301	18.456	337.611,96	334.377,31	3.772	195.787,40	2.009	130.457,11
Other insurance of motor vehicles (casco)	0399	2283	9.449,16	11.598,09	213	4.529,86	200	4.707,00
<b>CLASS 04 - Insurance of railway rolling stock vehicles (casco)</b>	<b>04</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>CLASS 05 - Insurance of aircrafts (casco)</b>	<b>05</b>	<b>6</b>	<b>85.551</b>	<b>47.974</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Insurance of aircrafts (casco)	0501	6	85.551,00	47.974,00	0	0	0	0
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
<b>CLASS 06 - Insurance of vessels (casco)</b>	<b>06</b>	<b>12</b>	<b>455</b>	<b>464</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>4.700</b>
Insurance of vessels (casco)	0601	12	455,01	463,71	0	0	1	4.700,00
Other insurance of vessels (casco)	0699	0	0	0	0	0	0	0
<b>CLASS 07 - Insurance of goods in transportation (cargo)</b>	<b>07</b>	<b>1211</b>	<b>28.972</b>	<b>8.537</b>	<b>13</b>	<b>214</b>	<b>11</b>	<b>812</b>
Insurance of goods in international transportation (cargo)	0701	970	15.737,74	5.147,67	11	90	11	812



Insurance of goods in domestic transportation (cargo)	0702	152	5.066,37	2.944,20	0	0	0	0
Other insurance of goods in transportation (cargo)	0799	89	8.167,81	445,2	2	124	0	0
<b>CLASS 08 - Property insurance against fire and natural forces</b>	<b>08</b>	<b>32.204</b>	<b>268.417</b>	<b>220.764</b>	<b>295</b>	<b>69.819</b>	<b>528</b>	<b>85.784</b>
Property insurance of natural persons	0801	24.781	38.998	36.738	165	20.165	218	6.266
Insurance of crops and fruit	080101	2193	5884	4670	12	552	1	9
Insurance of animals	080102	0	0	0	0	0	0	0
Construction and erection insurance	080103	2	26	2	0	371	0	0
Insurance of buildings and/or their contents (except 080105)	080104	8.922	15.854,95	14.574,69	48	12.847,08	73	3.711,53
Household insurance	080105	13.006	15.906,88	15.827,65	99	4.500,64	144	2.545,21
Other property insurance of natural persons	080199	658	1326	1.664,00	6	1.894,00	0	0
Property insurance of legal entities	0802	7.423	229.419	184.026	130	49.654	310	79.518
Insurance of crops and fruit	080201	143	965	679	0	0	0	0
Insurance of animals	080202	4	990,56	839,43	0	0	0	0
Construction and erection insurance	080203	63	4.326,75	5.220,50	1	0	2	0,22
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	6.365	140.707,66	120.562,90	91	26.189,64	272	64.555,32
Property insurance of power companies	080205	154	27.827,44	14.649,77	3	15926,63	6	6668,16
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	694	54.601,26	42.073,95	35	7.537,44	30	8.294,42
<b>CLASS 09 - Other property insurance</b>	<b>09</b>	<b>26.197</b>	<b>685.644</b>	<b>498.530</b>	<b>2.619</b>	<b>104.607</b>	<b>1.667</b>	<b>199.150</b>
Property insurance of natural entities	0901	18.493	99.324	83.584	454	13.560	640	38.633
Insurance of crops and fruit	090101	2565	62.591,00	47.185,00	58	4.111,00	447	26653
Insurance of animals	090102	29	1219	1001	4	332	2	230
Construction and erection insurance	090103	1	21	2	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	2.180	7.137,54	6.662,90	39	958	20	1.574,00
Household insurance	090105	13.707	28.338,45	28.733,54	351	8.156,93	166	9.486,94
Other property insurance of natural persons	090199	11	17	0	2	2	5	689
Property insurance of legal entities	0902	7.704	586.320	414.946	2.165	91.047	1027	160.517
Insurance of crops and fruit	090201	267	28582	22541	12	1207	70	27713
Insurance of animals	090202	54	4.831,56	6.894,43	162	4.299,00	33	542
Construction and erection insurance	090203	91	8.252,22	23.401,77	2	4.400,84	5	4.756,00
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	6.415	240.022,99	192.845,48	1.799	49.195,73	837	57.441,27
Property insurance of power companies	090205	281	260.834,42	136.586,43	9	3.573,33	25	28.067,50
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	596	43.796,50	32.676,40	181	28.371,00	57	41.997,00
<b>CLASS 08+09 - Property insurance</b>	<b>89</b>	<b>38.414</b>	<b>954.060</b>	<b>719.294</b>	<b>2.914</b>	<b>174.426</b>	<b>2.195</b>	<b>284.934</b>
Property insurance of natural persons	8901	26.611	138.322	120.323	619	33.725	858	44.899
Insurance of crops and fruit	890101	2797	68.475,00	51.855,00	70	4.663,00	448	26662
Insurance of animals	890102	29	1219	1001	4	332	2	230
Construction and erection insurance	890103	2	47	4	0	371	0	0

Insurance of buildings and/or their contents (except 890105)	890104	9.208	22.992,49	21.237,59	87	13.805,08	93	5.285,53
Household insurance	890105	13.906	44.245,33	44.561,19	450	12.657,57	310	12.032,15
Other property insurance of natural persons	890199	669	1343	1.664,00	8	1.896,00	5	689
Property insurance of legal entities	8902	11.803	815.738	598.971	2.295	140.701	1.337	240.035
Insurance of crops and fruit	890201	279	29547	23220	12	1207	70	27713
Insurance of animals	890202	55	5.822,12	7.733,86	162	4.299,00	33	542
Construction and erection insurance	890203	100	12.578,97	28.622,27	3	4.400,84	7	4.756,22
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	9.769	380.730,65	313.408,38	1.890	75.385,37	1109	121.996,59
Property insurance of power companies	890205	310	288.661,86	151.236,20	12	19.499,96	31	34.735,66
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	1290	98.397,76	74.750,35	216	35.908,44	87	50.291,42
<b>CLASS 10 - Motor third party liability insurance</b>	<b>10</b>	<b>301.236</b>	<b>1.629.883</b>	<b>1.632.234</b>	<b>11.149</b>	<b>761.345</b>	<b>9.919</b>	<b>1.270.095</b>
Domestic compulsory motor third party liability insurance (CMTPL)	1001	234.120	1.263.600	1.305.069	10.460	625.901	8.968	948.182
Passenger vehicles	100101	189.445	961.987,65	998.201,84	8.882	536.040,76	7.567	811.789,70
Heavy vehicles	100102	20.083	241.543,71	247.637,77	1237	67.880,82	1.042	93.318,53
Buses	100103	1877	35.572,49	36.160,96	190	12.028,95	196	29.146,00
Towing vehicles	100104	6.043	4.427,58	4.469,72	29	1288,39	16	799
Special vehicles	100105	322	925,66	953,42	16	473,58	16	989
Motorcycles and scooters	100106	10.280	14.936,74	13.456,49	50	4.746,64	87	6.643,94
Trailers	100107	5.192	1856,94	1.866,11	13	2.019,00	22	3.319,00
Operating motor vehicles	100108	595	2.215,44	2.269,37	42	1385,57	22	2.177,00
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	269	51	0	0	0	0	0
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	14	83	53	1	37	0	0
Green card (GC)	1002	60.409	315.256	297.057	658	131.431	852	303.446
Passenger vehicles	100201	52.465	230.828,64	216.659,14	279	53.459,43	324	111.007,84
Heavy vehicles	100202	3.594	56.137,49	55.394,77	307	66.853,24	442	172.629,75
Buses	100203	670	10.918,07	7.983,85	32	5.132,07	40	10.286,00
Towing vehicles	100204	14	124,64	153,21	22	3598	1	147
Special vehicles	100205	22	117,14	104,2	0	0	0	0
Motorcycles and scooters	100206	481	880,65	754,13	1	21,71	0	0
Trailers	100207	3.156	16.197,37	15.965,82	17	2366,49	44	9.344,84
Operating motor vehicles	100208	7	51,54	42,05	0	0	1	31

Border insurance (BI)	1003	5.448	20.714	2.819	8	1639	20	4.531
Passenger cars	100301	4.830	17.630,76	2.631,52	7	1615,13	19	4.063,52
Heavy vehicles	100302	162	2.135,97	95,18	0	18	1	467
Buses	100303	25	323,74	4	0	0	0	0
Towing vehicles	100304	55	190	5	1	6	0	0
Special vehicles	100305	5	23,47	0	0	0	0	0
Motorcycles and scooters	100306	39	176,28	46,45	0	0	0	0
Trailers	100307	332	233,94	36,5	0	0	0	0
Operating motor vehicles	100308	0	0	0	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	1259	30.312,82	27.288,76	23	2.373,86	79	13.935,55
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
<b>CLASS 11 - Aircraft third party liability insurance</b>	<b>11</b>	<b>24</b>	<b>10.901</b>	<b>7.721</b>	<b>0</b>	<b>96</b>	<b>8</b>	<b>13.544</b>
Compulsory aircraft third party liability insurance	1101	24	10.901,00	7.721,00	0	96	8	13.544,00
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
<b>CLASS 12 - Vessel third party liability insurance</b>	<b>12</b>	<b>162</b>	<b>618</b>	<b>670</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Compulsory vessel third party liability insurance	1201	162	617,99	669,66	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
<b>CLASS 13 - General liability insurance</b>	<b>13</b>	<b>9.544</b>	<b>99.868</b>	<b>88.471</b>	<b>132</b>	<b>8.073</b>	<b>162</b>	<b>220.307</b>
Liability insurance of contractors on construction and erection works	1301	85	2.607,45	4.925,48	0	0	0	0
Liability insurance of households	1302	7.339	2.251,19	2.163,63	18	167,56	11	229
Liability insurance in film industry	1303	0	0	0	0	0	0	0
Liability insurance in rail traffic	1304	0	0	0	0	0	0	0
Liability insurance of producers, vendors and suppliers	1305	7	1.148,00	704	0	0	0	0
Other general liability insurance	1306	467	58.301,17	46.802,72	49	6.276,24	103	214.166,72
Liability insurance of designers	1307	50	530,06	453,49	0	0	2	23
Liability insurance of lawyers	1308	200	1704,75	1.604,05	0	0	0	0
Liability insurance of notaries	1309	135	2.491,71	2.174,68	0	0	2	61
Liability insurance of audit companies	1310	24	401,23	379,8	0	0	0	0

Liability insurance of insurance brokerage companies and insurance agencies	1311	6	350	278	0	0	0	0
Liability insurance of trustees	1312	17	556	528,37	0	0	0	0
Liability insurance of forwarding agents in domestic transport	1313	1	33	27	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	2	181	108	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	16	0	0	0	0
Liability insurance related to real estate management	1316	2	9	6	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	371	6.522,27	5.989,84	0	0	1	1.661,00
Liability insurance related to tourist activities	1318	48	1163	1139	0	0	1	60
Other professional liability insurance	1388	651	7.250,00	8.866,00	20	757	19	1.524,00
Other general insurance of liability	1399	139	14.368,40	12.304,84	45	872	23	2.582,00
<b>CLASS 14 - Credit insurance</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>CLASS 15 - Suretyship insurance</b>	<b>15</b>	<b>142</b>	<b>1174</b>	<b>1.022</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>1.079</b>
Insurance of guarantees for TIR carnets	1501	121	447,48	525,18	0	0	6	1.079,00
Other shuretyship insurance	1599	21	727	497	0	0	0	0
<b>CLASS 16 - Miscellaneous financial loss insurance</b>	<b>16</b>	<b>45</b>	<b>25.909</b>	<b>14.951</b>	<b>33</b>	<b>53</b>	<b>4</b>	<b>106</b>
Lost income insurance, caused by fire and other natural forces	1601	29	24.851,12	14.269,17	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	12	298,33	22,06	33	53	4	106,2
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	4	759,43	659,91	0	0	0	0
<b>CLASS 17 - Legal expenses insurance</b>	<b>17</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Expenses for legal aid and litigation	1701	1	0	0	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
<b>CLASS 18 - Tourist assistance insurance</b>	<b>18</b>	<b>127.077</b>	<b>77.388</b>	<b>45.273</b>	<b>745</b>	<b>19.165</b>	<b>640</b>	<b>13.997</b>
Travel insurance	1801	126.069	76.577,61	44.722,55	743	19.128,29	630	13.665,39
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	152	266	160	0	0	0	0
Insurance against cancellation of travel tours	1803	850	392,11	238,4	2	37	10	332
Other tourist assistance insurance	1899	6	152,64	152,54	0	0	0	0
<b>TOTAL</b>	<b>0000</b>	<b>492.189</b>	<b>3.592.727</b>	<b>3.160.812</b>	<b>22.183</b>	<b>1.344.129</b>	<b>17.597</b>	<b>2.027.077</b>