

***Report on the scope and content  
of the insurance operations  
for the period 01.01-30.09.2014***

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 30.09.2014: 1eur = 61.6534 mkd*

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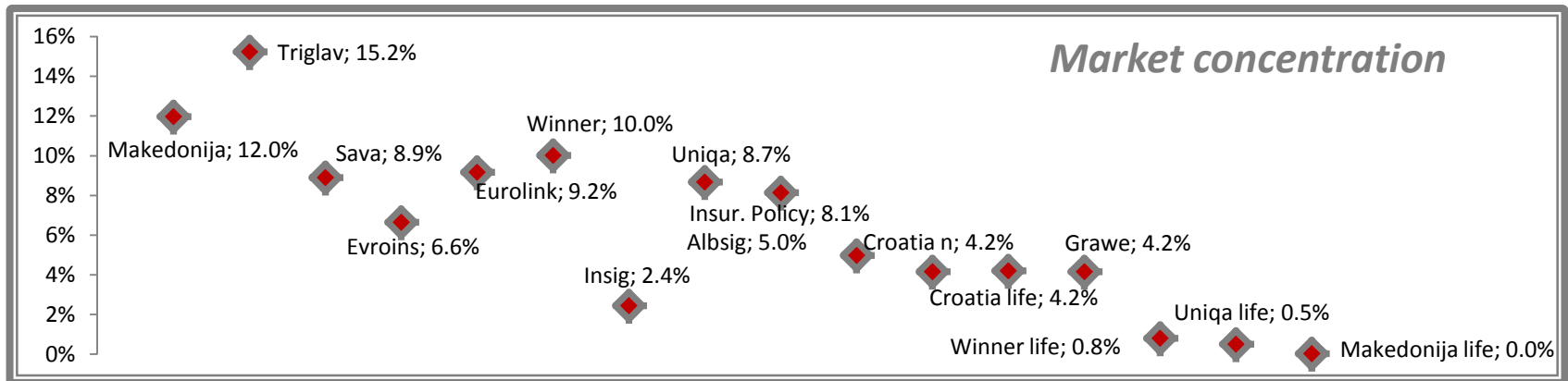
**Table 1. Gross Written Premium 01.01.2014 - 30.09.2014**

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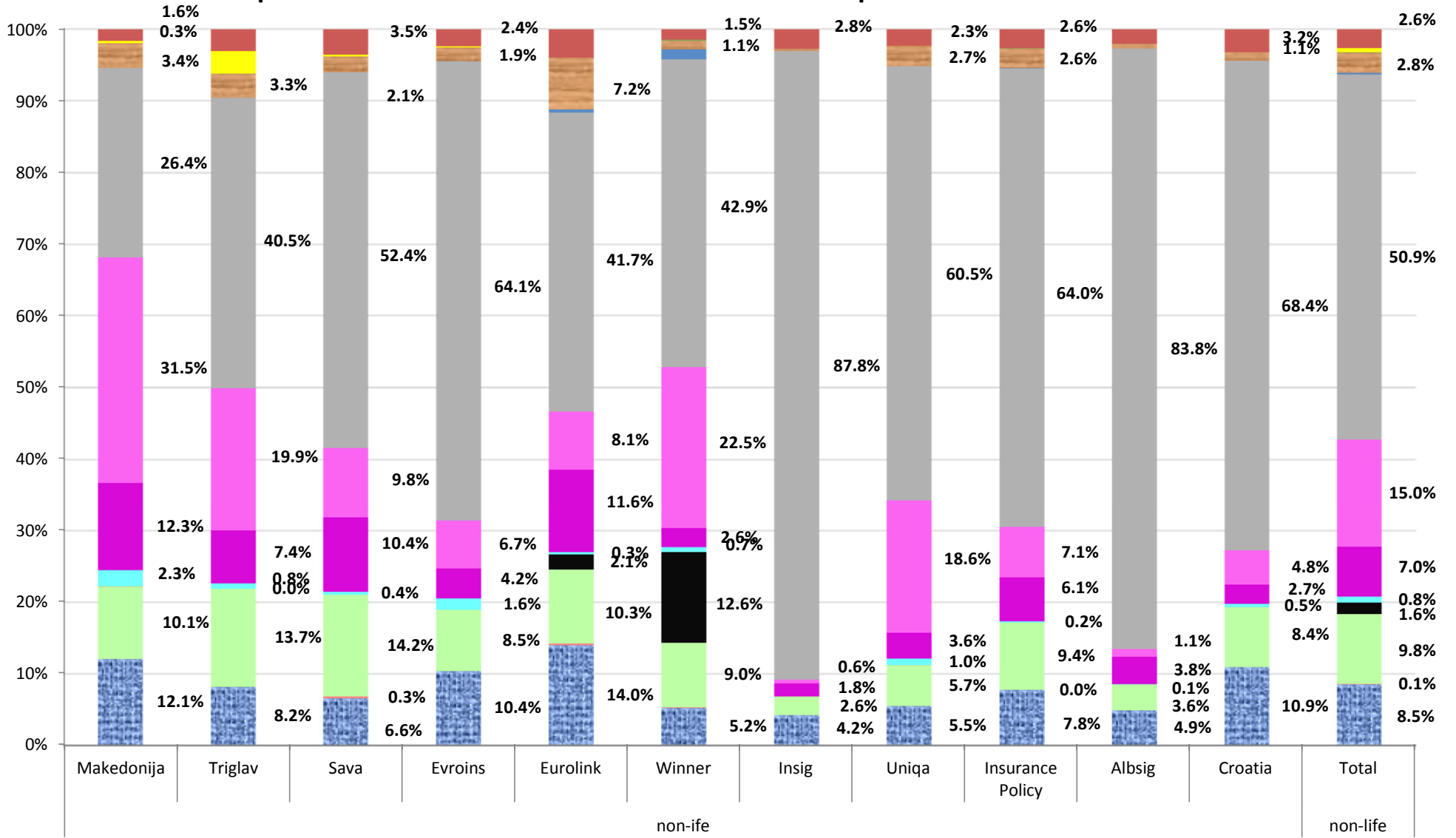
No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	84,616	72,808	34,256	40,401	75,206	30,745	6,028	27,996	36,942	14,159	26,539	449,696
2	02. Health	0	0	1425	0	1048	348	0	0	80	0	0	2,901
3	03. Motor vehicles (casco)	70,843	122,474	73,850	33,249	55,566	53,013	3,760	28,712	44,656	10,564	20,382	517,069
4	05. Aircrafts (casco)	0	0	0	0	11288	74,105	0	0	0	0	0	85,393
5	06. Vessels (casco)	78	143	243	0	217	84	0	26	5	0	24	820
6	07. Cargo	15,981	6,711	2227	6,098	1758	4,197	11	4938	875	167	1111	44,074
7	08. Property, fire and nat.forces	86,004	65,888	54,025	16,333	62,212	15,416	2572	18,338	29,269	11,153	6,626	367,836
8	09. Property, other	220,517	177,670	50,887	26,149	43,393	131,998	797	94,389	33,658	3250	11,623	794,331
9	10. MTPL (total)	185,091	361,625	273,090	249,241	223,875	251,814	125,722	307,414	305,178	244,115	166,230	2,693,395
10	11. Aircraft's liability	0	0	0	0	2409	8,338	0	0	160	0	0	10,907
11	12. Vessel's liability	219	182	606	26	209	169	0	23	384	0	70	1,888
12	13. General liability	24,074	29,573	10,725	7,493	38,439	6,543	403	13,893	12,479	1867	2,719	148,208
13	15. Suretyship	52	108	93	18	0	943	0	0	361	0	0	1,575
14	16. Financial losses	2170	27,936	1450	724	0	0	0	222	0	0	0	32,502
16	18. Tourists assistance	11,496	27,377	18,439	9,261	21,469	8,628	3949	11,927	12,602	6,019	7,843	139,010
17	<b>Total</b>	<b>701,141</b>	<b>892,495</b>	<b>521,316</b>	<b>388,993</b>	<b>537,089</b>	<b>586,341</b>	<b>143,242</b>	<b>507,878</b>	<b>476,649</b>	<b>291,294</b>	<b>243,167</b>	<b>5,289,605</b>

Class of Insurance	life					life
	Croatia	Grawe	Winner	Uniqa	Makedonija	Total
19. Life assurance	246,023	243,773	47,308	29,797	1767	568,668
<b>Total</b>	<b>246,023</b>	<b>243,773</b>	<b>47,308</b>	<b>29,797</b>	<b>1,767</b>	<b>568,668</b>

**Total: 5,858,273**



**Graph 1. Structure of Gross Written Premium for the period 01.01.2014 - 30.09.2014**



- 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 01.01-30.09.2014**

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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>5,289,604</b>	<b>1,054,289</b>	<b>3,888,162</b>	<b>1,401,442</b>
2	Makedonija	701,141	190,225	482,379	218,762
3	Triglav	892,495	177,230	639,601	252,894
4	Sava	521,315	66,850	408,318	112,997
5	Evroins	388,993	46,179	282,140	106,853
6	Eurolink	537,089	115,882	431,532	105,557
7	Winner	586,341	288,007	427,165	159,176
8	Insig	143,242	9,262	101,420	41,822
9	Uniqa	507,878	60,714	376,980	130,898
10	Insurance Policy	476,649	68,325	364,207	112,442
11	Albsig	291,294	9,200	218,469	72,825
12	Croatia	243,167	22,415	155,951	87,216
<b>13</b>	<b>Total(life)</b>	<b>568,668</b>	<b>20,141</b>	<b>316,461</b>	<b>252,207</b>
14	Croatia	246,023	1,804	196,852	49,171
15	Grawe	243,773	18,337	53,957	189,816
16	Winner	47,308	0	39,735	7,573
17	Uniqa	29,797	0	24,513	5,284
18	Makedonija	1,767	0	1,404	363
<b>19</b>	<b>Total</b>	<b>5,858,272</b>	<b>1,074,430</b>	<b>4,204,623</b>	<b>1,653,649</b>

**Table 3. Gross Written Premium and Distribution for the period 01.01-30.09.2014**

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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	449,696	68,128	324,882	124,815
2	02. Health	2,901	1,048	2,389	512
3	03. Motor vehicles (casco)	517,069	38,360	374,482	142,587
4	05. Aircrafts (casco)	85,393	17,792	64,045	21,348
5	06. Vessels (casco)	820	0	642	178
6	07. Cargo	44,074	11,711	30,434	13,640
7	08. Property, fire and nat.forces	367,836	175,725	261,836	106,000
8	09. Property, other	794,331	303,007	560,491	233,840
9	10. MTPL (total)	2,693,395	307,068	2,032,838	660,557
10	11. Aircraft's liability	10,907	2,423	8,180	2,727
11	12. Vessel's liability	1,888	0	1,404	484
12	13. General liability	148,208	98,195	116,463	31,745
13	15. Suretyship	1,575	0	1,171	404
14	16. Financial losses	32,502	24,592	25,315	7,187
15	17. Legal expenses	0	0	0	0
16	18. Tourists assistance	139,010	6,240	83,592	55,419
17	19. Life assurance	568,668	20,141	316,461	252,207
18	<b>TOTAL</b>	<b>5,858,273</b>	<b>1,074,430</b>	<b>4,204,625</b>	<b>1,653,650</b>

**Table 4. Number of contracts concluded for the period 01.01.2014 - 30.09.2014**

No.	Class of insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	20,889	32,387	24,720	20,613	19,678	24,322	12,188	25,942	33,357	19,099	16,278	249,473
2	02. Health	0	0	190	0	5	38	0	0	18	0	0	251
3	03. Motor vehicles (casco)	3093	6,148	4,191	3428	3,646	2659	497	1976	3,229	810	1308	30,985
4	05. Aircrafts (casco)	0	0	0	0	2	4	0	0	0	0	0	6
5	06. Vessels (casco)	2	4	8	0	7	4	0	1	1	0	1	28
6	07. Cargo	395	221	186	349	241	212	3	99	59	5	76	1,846
7	08. Property, fire and nat.forces	11,787	10,632	6,575	3,042	5,143	2425	612	3,083	3,574	1125	734	48,732
8	09. Property, other	12,785	11,945	3,182	1407	2938	2820	289	574	1802	314	513	38,569
9	10. MTPL (total)	33,477	65,730	51,508	48,804	41,723	46,208	25,607	57,808	57,922	42,506	30,811	502,104
10	11. Aircraft's liability	0	0	0	0	3	7	0	0	17	0	0	27
11	12. Vessel's liability	43	30	152	6	50	40	0	5	124	0	18	468
12	13. General liability	2,810	2,771	2560	995	2693	948	115	459	1320	150	42	14,863
13	15. Suretyship	17	31	12	6	0	36	0	0	106	0	0	208
14	16. Financial losses	16	23	14	11	0	0	0	1	0	0	0	65
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
16	18. Tourists assistance	17,168	24,802	40,047	18,301	53,458	20,429	10,704	30,107	29,564	15,203	23,041	282,824
17	<b>Total</b>	<b>67,343</b>	<b>107,358</b>	<b>103,811</b>	<b>75,047</b>	<b>105,888</b>	<b>75,694</b>	<b>37,481</b>	<b>93,826</b>	<b>96,487</b>	<b>59,807</b>	<b>56,995</b>	<b>879,737</b>

No.	Class of insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
18	19. Life Assurance	2508	1850	765	224	0	5,347
19	<b>Total</b>	<b>2,508</b>	<b>1,850</b>	<b>765</b>	<b>224</b>	<b>0</b>	<b>5,347</b>

<b>Total:</b>	<b>885,084</b>
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**Table 5. Gross claims settled for the period 01.01.2014 - 30.09.2014**

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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	38,986	39,697	14,587	14,592	46,081	32,119	2,603	21,828	16,900	3755	27,104	258,252
2	02. Health	0	0	273	0	0	115	0	0	0	0	0	388
3	03. Motor vehicles (casco)	35,696	66,889	35,613	25,566	27,479	29,530	2686	13,253	26,098	4,240	17,841	284,891
4	07. Cargo	146	0	0	53	5	409	0	5	0	0	0	618
5	08. Property, fire and nat.forces	13,776	2,983	9,936	15206	18,760	5,732	6	17313	4132	641	486	88,971
6	09. Property, other	31,435	84,185	13,358	7,365	15,207	89,186	12	12,702	5,610	936	4,286	264,282
7	10. MTPL (total)	84,955	173,795	110,703	95,858	63,817	94,401	51,294	118,958	108,466	79,445	86,532	1,068,224
8	11. Aircraft's liability	0	96	0	0	0	0	0	0	0	0	0	96
9	13. General liability	651	133	7,627	348	872	305	0	108	537	0	706	11,287
10	16. Financial losses	83	1	0	0	0	0	0	0	0	0	0	84
11	18. Tourists assistance	2475	2407	5,008	1,810	5767	1792	2292	3,333	1,654	557	2,386	29,481
12	<b>Total</b>	<b>208,203</b>	<b>370,186</b>	<b>197,105</b>	<b>160,798</b>	<b>177,988</b>	<b>253,589</b>	<b>58,893</b>	<b>187,500</b>	<b>163,397</b>	<b>89,574</b>	<b>139,341</b>	<b>2,006,574</b>

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
13	19. Life Assurance	32,039	22,607	2,091	551	19,388	76,676
14	<b>Total</b>	<b>32,039</b>	<b>22,607</b>	<b>2,091</b>	<b>551</b>	<b>19,388</b>	<b>76,676</b>

**Total: 2,083,250**

**Table 6. Number of claims liquidated for the period 01.01.2014 - 30.09.2014**

No.	Class of Insurance	non-life										non-life	
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	727	919	431	339	883	364	132	317	317	106	250	4,785
2	02. Health	0	0	14	0	0	1	0	0	0	0	0	15
3	03. Motor vehicles (casco)	663	1,447	708	430	827	527	79	259	419	156	342	5,857
4	07. Cargo	9	0	0	11	2	4	0	1	0	0	0	27
5	08. Property, fire and nat.forces	92	49	108	88	118	32	1	22	63	18	10	601
6	09. Property, other	814	1863	424	244	253	568	2	26	235	33	71	4,533
7	10. MTPL (total)	1077	2,339	1,782	1556	1273	1254	702	1,937	1,593	1,500	1133	16,146
8	13. General liability	25	7	17	18	23	2	0	1	53	0	43	189
9	16. Financial losses	50	5	0	0	0	0	0	0	0	0	0	55
10	18. Tourists assistance	112	128	307	172	361	81	14	42	265	14	160	1,656
11	<b>Total</b>	<b>3,569</b>	<b>6,757</b>	<b>3,791</b>	<b>2,858</b>	<b>3,740</b>	<b>2,833</b>	<b>930</b>	<b>2,605</b>	<b>2,945</b>	<b>1,827</b>	<b>2,009</b>	<b>33,864</b>

No.	Class of Insurance	life				life	
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
12	19. Life Assurance	530	188	17	20	96	851
13	<b>Total</b>	<b>530</b>	<b>188</b>	<b>17</b>	<b>20</b>	<b>96</b>	<b>851</b>

**Total: 34,715**

**Table 7. Claims structure 01.01 - 30.09.2014**

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>43,095</b>	<b>33,864</b>	<b>7,269</b>	<b>18,241</b>	<b>2,219</b>
2	Makedonija	1,148	4,380	3,569	525	1,434	221
3	Triglav	1,375	8,764	6,757	1069	2,535	250
4	Sava	1,717	4,687	3,791	623	1,929	185
5	Evroins	1,789	3,966	2,858	988	1,308	55
6	Eurolink	1,807	4,316	3,740	581	1,785	196
7	Winner	393	3,854	2833	870	630	201
8	Insig	752	1091	930	65	848	160
9	Uniqa	2,646	3,309	2605	791	2,559	260
10	Insurance Policy	1,514	4,115	2,945	894	1,790	204
11	Albsig	1,642	2217	1827	237	1,854	334
12	Croatia	1,893	2396	2009	626	1,569	153
<b>13</b>	<b>Total(life)</b>	<b>179</b>	<b>643</b>	<b>851</b>	<b>86</b>	<b>209</b>	<b>10</b>
14	Croatia	44	245	530	71	55	3
15	Grawe	117	234	188	13	149	7
16	Winner	5	22	17	2	0	0
17	Uniqa	8	35	20	0	0	0
18	Makedonija	5	107	96	0	5	0
<b>19</b>	<b>Total</b>	<b>16,855</b>	<b>43,738</b>	<b>34,715</b>	<b>7,355</b>	<b>18,450</b>	<b>2,229</b>



**Table 8. Expenses for the period 01.01-30.09.2014**

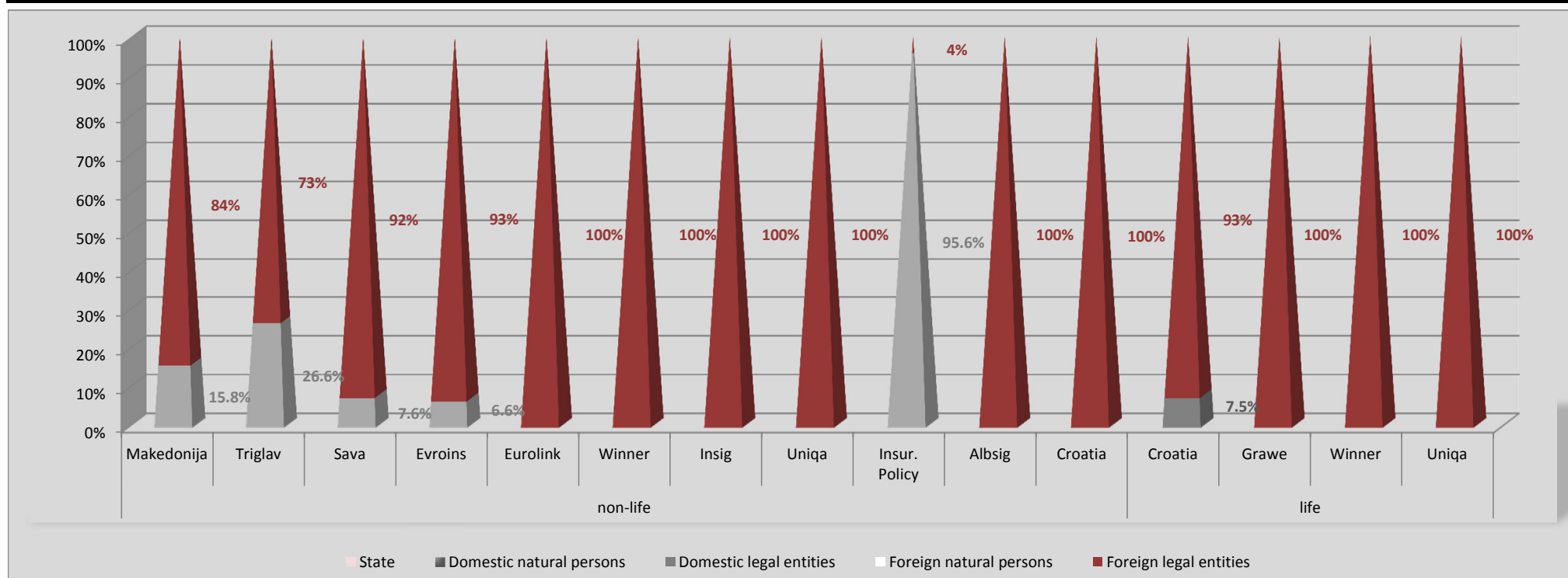
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No.	<i>Insurance Undertaking</i>	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
<b>1</b>	<b>Total(non-life)</b>	<b>934,888</b>	<b>378,347</b>	<b>542,174</b>
2	Makedonija	144,293	67,016	31,599
3	Triglav	150,520	35,953	105,058
4	Sava	91,414	41,703	51,219
5	Evroins	74,604	19,618	90,111
6	Eurolink	112,779	19,668	73,390
7	Winner	63,764	42,007	30,785
8	Insig	33,296	21,601	13,249
9	Uniqa	71,288	65,355	34,498
10	Insurance Policy	88,195	23,847	39,982
11	Albsig	49,667	19,881	52,924
12	Croatia	55,068	21,698	19,359
<b>13</b>	<b>Total(life)</b>	<b>75,203</b>	<b>129,705</b>	<b>35,968</b>
14	Croatia	29,844	49,280	9,020
15	Grawe	17,856	58,639	6,665
16	Winner	20,363	16,043	18,188
17	Uniqa	6,745	5,743	2095
18	Makedonija	395	0	0
<b>19</b>	<b>Total</b>	<b>1,010,091</b>	<b>508,052</b>	<b>578,142</b>

Table 9. Structure of the paid in capital for the period 01.01-30.09.2014

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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	357,024	215,250	927,436	4,731,832
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>357,024</b>	<b>215,250</b>	<b>941,273</b>	<b>5,361,830</b>



**Table 10. Gross technical provisions for the period 01.01-30.09.2014**

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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>3,114,230</b>	<b>49,340</b>	<b>2,740,960</b>	<b>1,254,552</b>	<b>4,096,434</b>	0	0	0	<b>7,260,004</b>
2	Makedonija	357,361	3,381	182,143	115,775	302,387	0	0	0	663,129
3	Triglav	513,388	10,460	388,852	224,419	677,665	0	0	0	1,201,513
4	Sava	330,147	2,504	392,419	153,811	551,693	0	0	0	884,344
5	Evroins	237,833	889	97,291	71,329	169,632	0	0	0	408,354
6	Eurolink	327,908	21,058	187,983	135,172	324,977	0	0	0	673,943
7	Winner	315,112	1849	693,989	160,170	862,687	0	0	0	1,179,648
8	Insig	94,075	0	66,850	47,250	115,444	0	0	0	209,519
9	Uniqa	297,259	0	174,616	120,233	301,630	0	0	0	598,889
10	Insurance Policy	289,418	7,907	353,829	116,899	473,707	0	0	0	771,032
11	Albsig	190,461	0	102,178	66,801	170,686	0	0	0	361,147
12	Croatia	161,268	1,292	100,810	42,693	145,926	0	0	0	308,486
13	<b>Total (life)</b>	<b>20,187</b>	<b>70,173</b>	<b>25,387</b>	<b>8,641</b>	<b>35,012</b>	0	<b>1,788,800</b>	0	<b>1,914,172</b>
14	Croatia	5,634	0	2,433	2225	4,724	0	767,188	0	777,546
15	Grawe	12,435	70,173	20,208	6,116	27,113	0	817,172	0	926,893
16	Winner	1,530	0	470	141	625	0	87,140	0	89,295
17	Uniqa	588	0	309	159	561	0	90,219	0	91,368
18	Makedonija	0	0	1,967	0	1,989	0	27,081	0	29,070
19	<b>Total</b>	<b>3,134,417</b>	<b>119,513</b>	<b>2,766,347</b>	<b>1,263,193</b>	<b>4,131,446</b>	0	<b>1,788,800</b>	0	<b>9,174,176</b>

**Table 11. Net technical provisions for the period 01.01-30.09.2014**

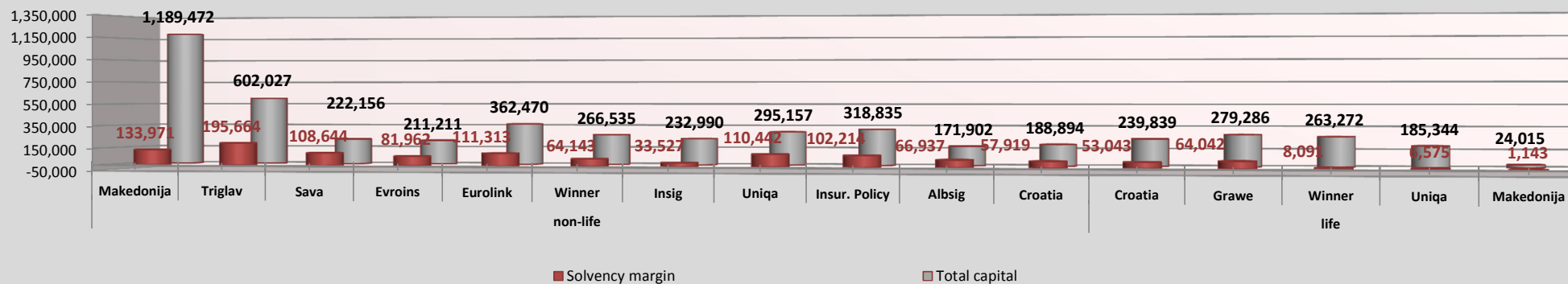
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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	<b>Total (non-life)</b>	<b>2,626,946</b>	<b>49,340</b>	<b>1,709,328</b>	<b>1,126,553</b>	<b>2,936,803</b>	0	0	0	<b>5,613,089</b>
2	Makedonija	264,127	3,381	158,319	90,671	253,459	0	0	0	520,967
3	Triglav	432,863	10,460	344,581	224,419	633,394	0	0	0	1,076,717
4	Sava	294,411	2,504	235,079	138,421	378,963	0	0	0	675,878
5	Evroins	209,205	889	87,996	67,541	156,549	0	0	0	366,643
6	Eurolink	265,142	21,058	137,620	127,099	266,541	0	0	0	552,741
7	Winner	196,411	1849	78,826	86,560	173,914	0	0	0	372,174
8	Insig	90,994	0	66,850	47,250	115,444	0	0	0	206,438
9	Uniqa	278,074	0	171,416	120,233	298,430	0	0	0	576,504
10	Insurance Policy	256,314	7,907	225,666	114,865	343,510	0	0	0	607,731
11	Albsig	188,136	0	102,178	66,801	170,686	0	0	0	358,822
12	Croatia	151,269	1,292	100,797	42,693	145,913	0	0	0	298,474
13	<b>Total (life)</b>	<b>15,460</b>	<b>69,810</b>	<b>19,610</b>	<b>6,029</b>	<b>26,623</b>	0	<b>1,784,538</b>	0	<b>1,896,431</b>
14	Croatia	5,172	0	2,433	2225	4,724	0	767,188	0	777,084
15	Grawe	8,238	69,810	14,608	3,504	18,901	0	812,955	0	909,904
16	Winner	1,462	0	293	141	448	0	87,095	0	89,005
17	Uniqa	588	0	309	159	561	0	90,219	0	91,368
18	Makedonija	0	0	1,967	0	1,989	0	27,081	0	29,070
19	<b>Total</b>	<b>2,642,406</b>	<b>119,150</b>	<b>1,728,938</b>	<b>1,132,582</b>	<b>2,963,426</b>	0	<b>1,784,538</b>	0	<b>7,509,520</b>

Table 12. Capital and Solvency Margin for the period 01.01-30.09.2014

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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	1,189,472	602,027	222,156	211,211	362,470	266,535	232,990	295,157	318,835	171,902	188,894	4,061,649	239,839	279,286	263,272	185,344	24,015	991,756	5,053,405	
Solvency margin	133,971	195,664	108,644	81,962	111,313	64,143	33,527	110,442	102,214	66,937	57,919	1,066,736	53,043	64,042	8,091	6,575	1,143	132,894	1,199,630	



**Table 13. Statistical data for non- life insurance undertakings for the period 01.01-30.09.2014**

		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>249,473</b>	<b>449,696</b>	<b>229,371</b>	<b>4,785</b>	<b>258,252</b>	<b>2,081</b>	<b>77,152</b>
Accident insurance in and outside of regular business	0101	7,086	303,746	162,290	3,280	202,571	1,481	66,626
Accident insurance in motor vehicles and while performing specific activities	0102	235,568	61,393	41,425	108	3,031	96	3,672
Accident insurance of pupils, students and young peoples	0103	1,495	4,000	2,986	1,134	16,029	481	6,269
Accident insurance of guests, visitors to events, travelers and tourists	0104	162	2,518	1,237	8	64	4	78
Accident insurance of customers, subscribers and other users of public services	0105	14	1,229	820	46	202	5	14
Other special accident insurance	0106	162	1,246	541	10	195	3	40
Compulsory accident insurance of passengers in public traffic	0107	3,800	11,281	7,569	11	777	11	453
Accident insurance of managers	0108	281	61,949	10,389	188	35,382	0	0
Other accident insurance	0199	905	2,334	2,115	0	0	0	0
<b>Class 02 - Health insurance</b>	<b>02</b>	<b>251</b>	<b>2,901</b>	<b>1,395</b>	<b>15</b>	<b>388</b>	<b>0</b>	<b>0</b>
Supplementary health insurance according to the Law on voluntary health insurance	0201	37	1,318	181	15	388	0	0
Private health insurance according to the Law on voluntary health insurance	0202	190	1,421	1,130	0	0	0	0
Other voluntary health insurance	0299	24	163	84	0	0	0	0
<b>CLASS 03 - Insurance of motor vehicles (casco)</b>	<b>03</b>	<b>30,985</b>	<b>517,069</b>	<b>339,638</b>	<b>5,857</b>	<b>284,891</b>	<b>2,154</b>	<b>133,578</b>
Casco insurance of motor vehicles on their own power	0301	27,254	499,479	319,759	5,435	276,142	1,957	129,037
Other insurance of motor vehicles (casco)	0399	3,731	17,591	19,879	422	8,749	197	4,541
<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>85,393</b>	<b>27,356</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>499,324</b>
Insurance of aircrafts (casco)	0501	6	85,393	27,356	0	0	5	499,324
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>28</b>	<b>820</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>3</b>	<b>4,860</b>
Insurance of vessels (casco)	0601	28	820	600	0	0	3	4,860
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>1,846</b>	<b>44,074</b>	<b>8,181</b>	<b>27</b>	<b>618</b>	<b>22</b>	<b>1,450</b>
Insurance of goods in international transportation (cargo)	0701	1,483	23,295	4,989	17	385	19	1,127

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Insurance of goods in domestic transportation (cargo)	0702	232	7,788	2,923	7	55	2	128
Other insurance of goods in transportation (cargo)	0799	131	12,992	269	3	178	1	195
<b>CLASS 08 - Property insurance against fire and natural forces</b>	<b>08</b>	<b>48,732</b>	<b>367,836</b>	<b>206,889</b>	<b>600</b>	<b>88,858</b>	<b>514</b>	<b>225,456</b>
Property insurance of natural persons	0801	38,300	57,334	35,313	365	25,431	181	5,599
Insurance of crops and fruit	080101	2,938	6,210	1,657	12	573	1	15
Insurance of animals	080102	2	24	24	0	0	0	0
Construction and erection insurance	080103	4	43	12	0	370	0	0
Insurance of buildings and/or their contents (except 080105)	080104	13,736	24,099	15,482	82	14,947	69	2,886
Household insurance	080105	20,366	25,586	16,944	262	7,055	111	2,698
Other property insurance of natural persons	080199	1,254	1,371	1,194	9	2,486	0	0
Property insurance of legal entities	0802	10,432	310,502	171,576	235	63,427	333	219,857
Insurance of crops and fruit	080201	244	1,331	317	1	418	0	0
Insurance of animals	080202	6	1,192	772	0	0	0	0
Construction and erection insurance	080203	101	6,943	5,555	1	0	0	0
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	8,970	209,575	124,648	179	33,398	288	200,628
Property insurance of power companies	080205	166	28,474	8,444	3	1,865	6	5,668
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	945	62,987	31,840	51	27,746	39	13,560
<b>CLASS 09 - Other property insurance</b>	<b>09</b>	<b>38,569</b>	<b>794,331</b>	<b>350,860</b>	<b>4,532</b>	<b>263,492</b>	<b>1,934</b>	<b>196,936</b>
Property insurance of natural entities	0901	28,056	123,250	54,038	1,185	70,542	961	65,653
Insurance of crops and fruit	090101	3,022	64,950	14,651	553	54,786	795	55,671
Insurance of animals	090102	41	1,608	1,034	7	597	1	120
Construction and erection insurance	090103	3	45	22	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	3,557	10,906	7,213	54	1,122	20	1,727
Household insurance	090105	20,892	44,669	29,753	562	13,889	143	8,077
Other property insurance of natural persons	090199	541	1,071	1,365	9	148	2	58
Property insurance of legal entities	0902	10,513	671,081	296,822	3,347	192,950	973	131,283
Insurance of crops and fruit	090201	269	29,414	10,156	129	44,094	29	14,169
Insurance of animals	090202	68	6,224	5,587	249	8,667	21	1,133
Construction and erection insurance	090203	153	21,388	30,477	6	7,054	10	9,238
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	8,858	294,527	140,026	2,748	83,382	819	56,335
Property insurance of power companies	090205	295	265,379	70,700	12	6,128	25	24,164
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	870	54,149	39,876	203	43,625	69	26,244
<b>CLASS 08+09 - Property insurance</b>	<b>89</b>	<b>57,586</b>	<b>1,162,166</b>	<b>557,748</b>	<b>5,132</b>	<b>352,351</b>	<b>2,448</b>	<b>422,390</b>
Property insurance of natural persons	8901	41,330	180,583	89,351	1,550	95,973	1,142	71,251
Insurance of crops and fruit	890101	3,270	71,160	16,308	565	55,359	796	55,686
Insurance of animals	890102	41	1,632	1,058	7	597	1	120
Construction and erection insurance	890103	5	88	34	0	370	0	0

Insurance of buildings and/or their contents (except 890105)	890104	14,149	35,006	22,695	136	16,069	89	4,613
Household insurance	890105	22,114	70,256	46,697	824	20,944	254	10,775
Other property insurance of natural persons	890199	1,751	2,442	2,559	18	2,634	2	58
Property insurance of legal entities	8902	16,256	981,583	468,397	3,582	256,378	1,306	351,139
Insurance of crops and fruit	890201	281	30,745	10,473	130	44,512	29	14,169
Insurance of animals	890202	70	7,417	6,359	249	8,667	21	1,133
Construction and erection insurance	890203	162	28,331	36,031	7	7,054	10	9,238
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	13,618	504,101	264,674	2,927	116,780	1,107	256,964
Property insurance of power companies	890205	318	293,853	79,144	15	7,994	31	29,832
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	1,807	117,136	71,716	254	71,371	108	39,804
<b>CLASS 10 - Motor third party liability insurance</b>	<b>10</b>	<b>502,104</b>	<b>2,693,395</b>	<b>1,784,386</b>	<b>16,146</b>	<b>1,068,224</b>	<b>10,005</b>	<b>1,337,191</b>
Domestic compulsory motor third party liability insurance (CMTPL)	1001	371,400	2,015,793	1,389,086	15,152	880,471	8,987	987,982
Passenger vehicles	100101	303,480	1,546,777	1,067,661	12,825	747,962	7,552	827,294
Heavy vehicles	100102	30,674	378,101	260,898	1,802	94,683	1,074	92,965
Buses	100103	2,828	54,735	37,370	287	23,383	188	52,726
Towing vehicles	100104	8,340	6,091	3,966	48	1,817	17	653
Special vehicles	100105	497	1,523	1,038	27	1,347	10	416
Motorcycles and scooters	100106	16,604	22,123	13,914	87	7,138	86	7,763
Trailers	100107	7,648	2,780	1,878	15	2,112	30	3,943
Operating motor vehicles	100108	911	3,462	2,361	60	1,993	30	2,223
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	393	74	1	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	25	128	0	1	37	0	0
Green card (GC)	1002	114,134	581,458	366,634	943	181,665	920	328,486
Passenger vehicles	100201	102,024	449,793	281,667	390	71,860	392	120,854
Heavy vehicles	100202	5,657	89,766	59,943	483	98,584	438	183,965
Buses	100203	956	15,712	7,781	45	7,784	38	12,336
Towing vehicles	100204	22	211	157	4	573	2	72
Special vehicles	100205	37	200	120	0	0	0	0
Motorcycles and scooters	100206	717	1,310	740	1	22	2	431
Trailers	100207	4,706	24,361	16,160	20	2,842	47	10,797
Operating motor vehicles	100208	15	107	66	0	0	1	31

Border insurance (BI)	1003	14,742	53,329	2,319	13	2,563	20	4,545
Passenger cars	100301	13,592	47,472	2,213	12	2,528	19	4,090
Heavy vehicles	100302	289	3,685	26	0	29	1	455
Buses	100303	61	979	7	0	0	0	0
Towing vehicles	100304	95	257	1	1	6	0	0
Special vehicles	100305	19	104	0	0	0	0	0
Motorcycles and scooters	100306	96	366	18	0	0	0	0
Trailers	100307	590	465	54	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	1,828	42,815	26,347	38	3,525	78	16,178
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>27</b>	<b>10,907</b>	<b>5,082</b>	<b>0</b>	<b>96</b>	<b>9</b>	<b>14,044</b>
Compulsory aircraft third party liability insurance	1101	27	10,907	5,082	0	96	9	14,044
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>468</b>	<b>1,888</b>	<b>1,446</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Compulsory vessel third party liability insurance	1201	468	1,888	1,446	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>14,863</b>	<b>148,208</b>	<b>93,962</b>	<b>189</b>	<b>11,287</b>	<b>224</b>	<b>228,579</b>
Liability insurance of contractors on construction and erection works	1301	114	13,409	12,111	0	0	0	0
Liability insurance of households	1302	11,569	3,753	2,317	42	372	16	275
Liability insurance in film industry	1303	0	0	0	0	0	0	0
Liability insurance in rail traffic	1304	0	0	0	0	0	4	908
Liability insurance of producers, vendors and suppliers	1305	9	1,215	457	0	0	0	0
Other general liability insurance	1306	636	77,652	44,716	75	9,013	161	220,780
Liability insurance of designers	1307	80	828	432	0	0	0	0
Liability insurance of lawyers	1308	239	1,939	1,085	0	0	0	0
Liability insurance of notaries	1309	147	2,705	1,396	0	0	3	660
Liability insurance of audit companies	1310	35	629	578	0	0	0	0

Liability insurance of insurance brokerage companies and insurance agencies	1311	13	781	331	0	0	0	0
Liability insurance of trustees	1312	43	1,156	974	0	0	0	0
Liability insurance of forwarding agents in domestic transport	1313	1	33	92	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	2	181	62	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	6	0	0	0	0
Liability insurance related to real estate management	1316	2	9	3	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	524	9,289	5,921	0	0	1	1,661
Liability insurance related to tourist activities	1318	79	1,950	1,286	0	0	1	37
Other professional liability insurance	1388	875	11,563	9,197	23	771	18	1,327
Other general insurance of liability	1399	495	21,117	12,999	49	1,131	20	2,931
<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>208</b>	<b>1,575</b>	<b>916</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>1,079</b>
Insurance of guarantees for TIR carnets	1501	186	662	420	0	0	6	1,079
Other shuretyship insurance	1599	22	913	496	0	0	0	0
<b>CLASS 16 - Miscellaneous financial loss insurance</b>	<b>16</b>	<b>65</b>	<b>32,502</b>	<b>11,860</b>	<b>55</b>	<b>84</b>	<b>2</b>	<b>6</b>
Lost income insurance, caused by fire and other natural forces	1601	41	29,129	9,880	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	18	480	22	55	84	2	6
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	6	2,893	1,958	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>282,824</b>	<b>139,010</b>	<b>50,060</b>	<b>1,656</b>	<b>29,481</b>	<b>1,289</b>	<b>21,305</b>
Travel insurance	1801	280,735	137,558	49,404	1,649	29,396	1,277	20,908
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	292	406	166	0	0	0	0
Insurance against cancellation of travel tours	1803	1,788	803	334	7	85	12	397
Other tourist assistance insurance	1899	9	243	156	0	0	0	0
<b>TOTAL</b>	<b>0000</b>	<b>879,737</b>	<b>5,289,604</b>	<b>3,112,001</b>	<b>33,862</b>	<b>2,005,672</b>	<b>18,241</b>	<b>2,740,958</b>