



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-31.3.2015



Skopje, 2015

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, 43/14 and 112/14).

The management is responsible for fair presentation and accurate data.

Exchange rate on 31.03.2015: 1eur = 61.6065 mkd

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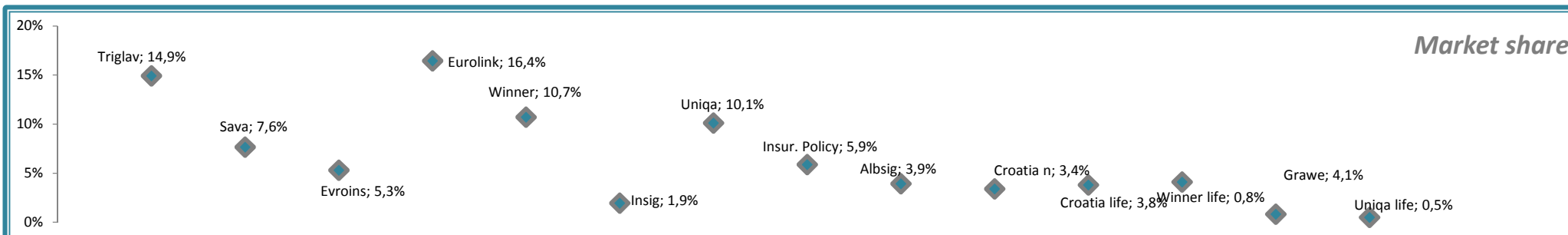
Table 1. Gross Written Premium

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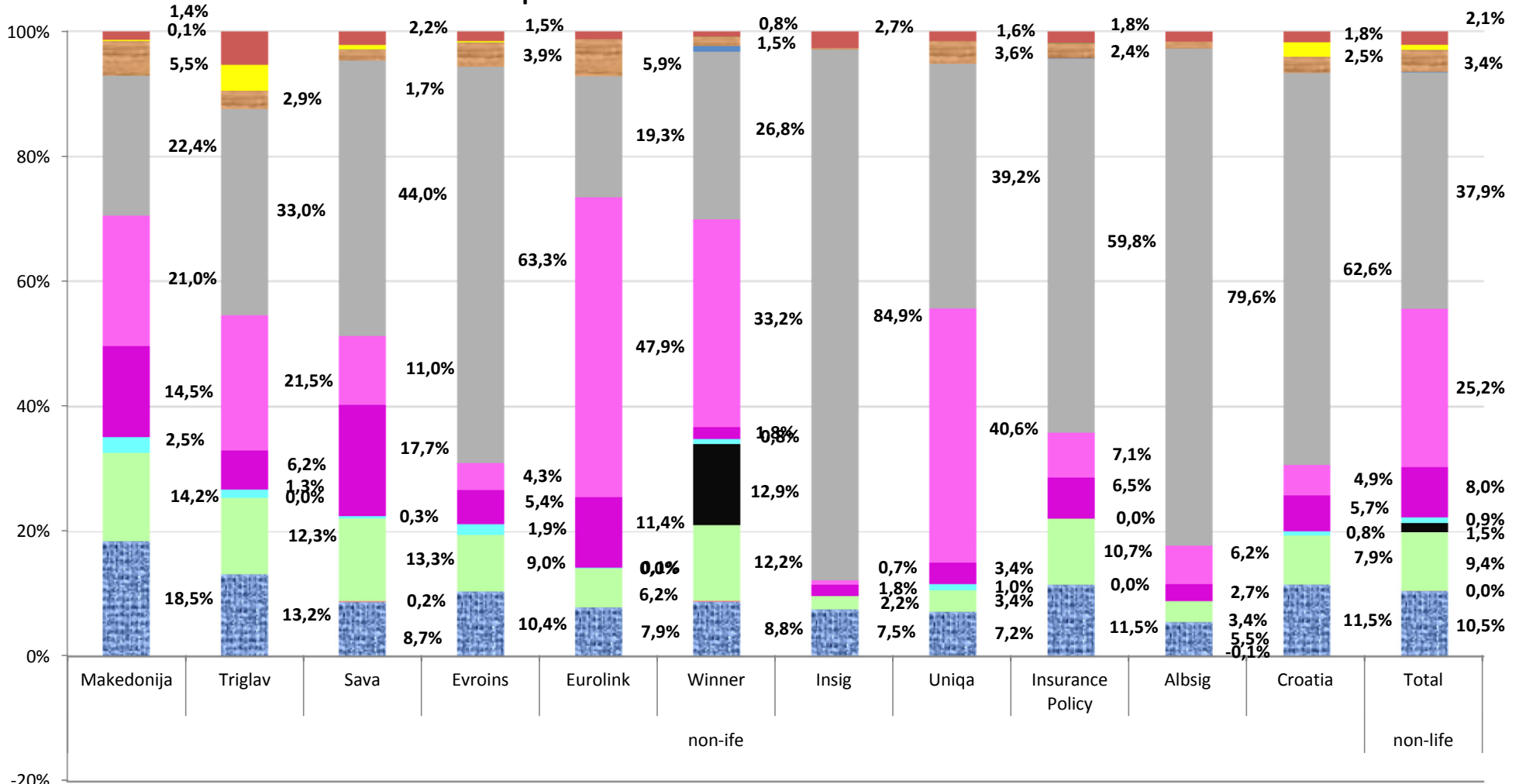
No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	42.193	42.154	14.324	11.844	27.749	20.169	3.109	15.591	14.480	4.622	8.375	204.610
2	02. Health	0	0	274	0	131	372	0	0	7	0	0	784
3	03. Motor vehicles (casco)	32.443	39.384	21.895	10.252	21.873	28.090	895	7.304	13.508	2.856	5.701	184.201
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	29.680	0	0	0	0	0	29.680
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	5.721	4.218	533	2.133	438	1.952	0	2233	24	-45	580	17.787
8	08. Property, fire and nat.forces	33.022	19.921	29.129	6.170	40.192	4.243	742	7.445	8.246	2.245	4.116	155.471
9	09. Property, other	47.874	68.946	18.009	4.885	169.047	76.437	287	88.003	8.982	5191	3.539	491.200
10	10. MTPL (total)	51.109	105.678	72.305	71.876	68.134	61.619	35.086	85.005	75.362	66.777	45.443	738.394
11	11.Aircraft's liability	0	0	0	0	0	1.997	0	0	71	0	0	2.068
12	12. Vessel's liability	4	2	28	1	2	0	0	8	15	0	32	92
13	13. General liability	12.619	9.435	2.856	4.404	20.815	3.417	101	7.744	2.997	919	1.814	67.121
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	49	31	33	6	0	155	0	0	97	0	0	371
16	16. Financial losses	317	13.277	1154	303	0	0	0	0	0	0	1673	16.724
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	3.154	17.098	3.615	1.740	4.472	1.925	1104	3.391	2.332	1.374	1.296	41.501
19	Total	228.505	320.144	164.155	113.614	352.863	230.056	41.324	216.724	126.121	83.939	72.569	1.950.014

Class of Insurance	life				Total	
	Croatia	Grawe	Winner	Uniqa		
20	19. Life assurance	81.479	87.949	17.480	10.488	197.396
21	Total	81.479	87.949	17.480	10.488	197.396

Total: 2.147.410



Graph 1. Structure of Gross Written Premium



- 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. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	1.950.012	686.945	1.448.892	501.120
2	Makedonija	228.505	105.439	157.186	71.319
3	Triglav	320.144	84.039	228.115	92.029
4	Sava	164.153	38.343	129.290	34.863
5	Evroins	113.614	8.891	82.329	31.285
6	Eurolink	352.863	204.861	296.123	56.740
7	Winner	230.056	112.593	169.461	60.595
8	Insig	41.324	409	29.384	11.940
9	Uniqa	216.724	76.408	156.453	60.271
10	Insurance Policy	126.121	30.173	91.713	34.408
11	Albsig	83.939	10.812	62.988	20.951
12	Croatia	72.569	14.977	45.850	26.719
13	Total(life)	197.396	7.883	142.140	55.256
14	Croatia	81.479	105	64.450	17.029
15	Grawe	87.949	5.941	69.770	18.179
16	Winner	17.480	1.837	0	17.480
17	Uniqa	10.488	0	7.920	2.568
18	Total	2.147.408	694.828	1.591.032	556.376

Table 3. Premium structure, by lines of business

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No.	Line of business	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	01. Accident	204.610	30.043	147.080	57.530
2	02. Health	784	131	623	161
3	03. Motor vehicles (casco)	184.201	14.945	133.097	51.104
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	29.680	2.714	22.260	7.420
6	06. Vessels (casco)	10	0	8	2
7	07. Cargo	17.787	7.659	12.482	5.305
8	08. Property, fire and nat.forces	155.471	106.649	112.809	42.662
9	09. Property, other	491.200	329.021	371.934	119.266
10	10. MTPL (total)	738.394	134.652	556.637	181.757
11	11. Aircraft's liability	2.068	0	1.551	517
12	12. Vessel's liability	92	0	69	23
13	13. General liability	67.121	41.695	51.991	15.130
14	14. Credit	0	0	0	0
15	15. Suretyship	371	0	268	103
16	16. Financial losses	16.724	12.645	12.939	3.785
17	17. Legal expenses	0	0	0	0
18	18. Tourists assistance	41.501	6.791	25.146	16.355
19	19. Life assurance	197.396	7.883	142.140	55.256
20	TOTAL	2.147.410	694.828	1.591.034	556.376

Table 4. Number of contracts concluded (policies)

No.	Line of business	non-life											Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	
1	01. Accident	6.238	10.004	6.696	6.856	6.899	6.880	3.578	7.789	8.604	5.450	4.583	73.577
2	02. Health	0	0	1	0	2	10	0	0	1	0	0	14
3	03. Motor vehicles (casco)	888	1.771	1.276	1883	1.133	815	130	605	957	206	368	10.032
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	1	0	0	0	0	0	1
6	06. Vessels (casco)	0	0	0	0	1	0	0	0	0	0	0	1
7	07. Cargo	105	79	59	120	67	64	0	36	4	1	32	567
8	08. Property, fire and nat.forces	4.071	3.561	2.702	1.282	2.335	1153	224	1.134	1.370	298	329	18.459
9	09. Property, other	4.396	4.084	1.420	588	1551	1128	79	372	681	104	202	14.605
10	10. MTPL (total)	8.715	17.661	12.234	13.647	12.138	11.062	6.663	15.437	13.762	11.579	8.024	130.922
11	11.Aircraft's liability	0	0	0	0	0	1	0	0	6	0	0	7
12	12. Vessel's liability	1	1	5	1	2	0	0	1	6	0	6	23
13	13. General liability	1.097	1.184	1123	459	1597	714	53	224	603	68	17	7.139
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	11	8	3	2	0	7	0	0	31	0	0	62
16	16. Financial losses	6	10	12	5	1	0	0	0	0	0	1	35
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	3.051	4.650	6.959	3.550	10.330	3.435	2.831	7.652	4.533	4.454	2.767	54.212
19	Total	17.486	28.954	23.767	27.735	26.484	16.994	9.919	25.270	21.297	16.643	11.808	226.357

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	751	479	185	82	1.497
21	Total	751	479	185	82	1.497

Total:	227.854
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Table 5. Gross claims paid (liquidated)

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No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	14.719	20.130	3.704	12.831	16.429	10.839	890	5.415	6.829	1779	8.340	101.905
2	02. Health	0	0	138	0	0	44	0	0	0	0	0	182
3	03. Motor vehicles (casco)	12.848	24.197	15.881	4.570	9.455	8.468	865	3.904	8.265	1.352	2.618	92.423
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Vessels (casco)	119	0	0	0	0	0	0	0	0	0	0	119
7	07. Cargo	0	0	59	4	4	248	0	171	0	0	0	486
8	08. Property, fire and nat.forces	4.790	3.153	1.346	5316	1.625	572	952	1481	445	446	55	20.181
9	09. Property, other	61.356	12.026	5.172	2.466	1.979	6.786	34	1.206	6.508	2624	436	100.593
10	10. MTPL (total)	23.382	70.578	39.403	27.790	22.410	31.456	33.373	61.221	27.935	34.236	24.521	396.305
11	11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	129	96	8.256	36	61632	0	0	0	491	0	0	70.640
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Financial losses	5	0	0	0	0	0	0	0	0	0	0	5
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	1366	560	2.070	738	1921	910	158	352	1.861	86	238	10.260
19	Total	118.714	130.740	76.029	53.751	115.455	59.323	36.272	73.750	52.334	40.523	36.208	793.099

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	10.819	11.257	1.960	151	24.187
21	Total	10.819	11.257	1.960	151	24.187

Total:	817.286
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Table 6. Number of claims liquidated

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	266	440	130	190	258	107	32	113	108	53	157	1.854
2	02. Health	0	0	7	0	0	3	0	0	0	0	0	10
3	03. Motor vehicles (casco)	167	380	218	129	244	168	17	117	140	63	54	1.697
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Vessels (casco)	1	0	0	0	0	0	0	0	0	0	0	1
7	07. Cargo	0	0	1	1	1	1	0	2	0	0	0	6
8	08. Property, fire and nat.forces	29	16	41	37	36	6	3	6	28	9	5	216
9	09. Property, other	314	590	117	92	38	77	2	12	161	60	28	1.491
10	10. MTPL (total)	377	892	594	563	407	535	256	847	546	565	402	5.984
11	11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	13	1	7	4	6	0	0	0	19	0	0	50
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Financial losses	8	0	0	0	0	0	0	0	0	0	0	8
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	66	55	96	67	109	30	0	13	185	8	30	659
19	Total	1.241	2.374	1.211	1.081	1.099	927	310	1.110	1.187	758	676	11.974

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	211	90	15	5	321
21	Total	211	90	15	5	321

Total:	12.295
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Table 7. Claims structure

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)	15.819	13.635	11.974	2.065	15.415	2.445
2	Makedonija	1.196	1.493	1.241	211	1.237	211
3	Triglav	1.498	2.497	2.374	349	1.402	233
4	Sava	1.613	1.419	1.211	178	1.618	167
5	Evroins	1.215	1.343	1.081	197	1.279	274
6	Eurolink	1.394	1.314	1.099	158	1.458	207
7	Winner	441	1.186	927	286	447	218
8	Insig	881	341	310	56	856	154
9	Uniqa	2.605	1.105	1110	202	2.400	282
10	Insurance Policy	1.814	1.321	1.187	254	1.524	205
11	Albsig	2.028	778	758	80	2.032	332
12	Croatia	1.134	838	676	94	1.162	162
13	Total(life)	242	240	321	51	244	7
14	Croatia	56	98	211	30	46	1
15	Grawe	166	112	90	17	171	5
16	Winner	20	16	15	3	18	1
17	Uniqa	0	14	5	1	9	0
18	Total	16.061	13.875	12.295	2.116	15.659	2.452

Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	308.765	120.166	172.860
2	Makedonija	46.373	31.133	14.627
3	Triglav	46.429	12.980	34.037
4	Sava	28.024	10.368	13.941
5	Evroins	25.658	10.135	19.153
6	Eurolink	40.526	5.283	21.353
7	Winner	20.932	7.851	14.323
8	Insig	12.219	4.730	2.815
9	Uniqa	25.525	18.330	16.312
10	Insurance Policy	28.507	5.484	11.846
11	Albsig	17.958	6.921	18.486
12	Croatia	16.614	6.951	5.967
13	Total(life)	28.806	48.228	5.954
14	Croatia	8.973	16.932	2.254
15	Grawe	6.175	22.008	2.579
16	Winner	11.182	6.278	530
17	Uniqa	2.476	3.010	591
18	Total	337.571	168.394	178.814

Table 9. Structure of the paid in capital

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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
Total	2.256.056	185.066	234.065	239.038	196.800	248.091	184.500	184.512	185.054	184.500	322.875	4.420.557	184.500	184.500	357.024	215.250	941.273	5.361.830

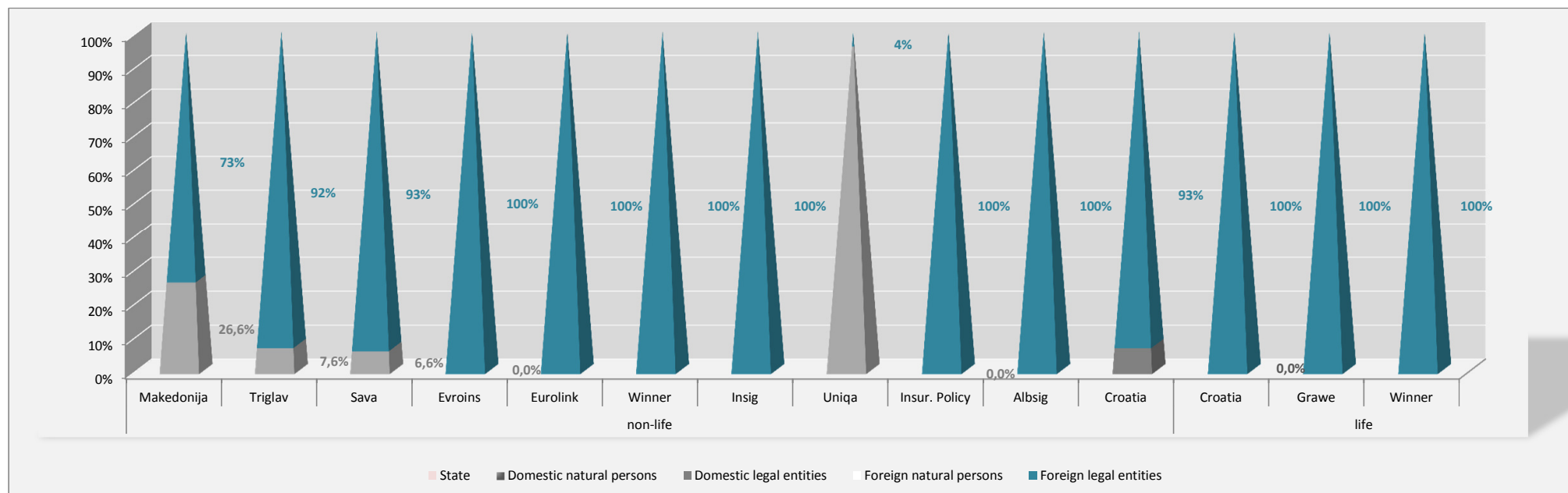


Table 10. Gross technical provisions

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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 provisions				
2	Makedonija	343.187	6.190	180.365	114.951	299.747	0	0	0	649.124
3	Triglav	535.336	11.055	343.292	255.501	654.120	0	0	0	1.200.511
4	Sava	308.974	2.867	385.891	156.916	548.236	0	0	0	860.077
5	Evroins	232.702	1.414	109.284	86.677	197.204	0	0	0	431.320
6	Eurolink	461.288	24.751	154.489	136.538	293.060	0	0	0	779.099
7	Winner	325.741	403	649.541	160.661	818.670	0	0	0	1.144.814
8	Insig	90.047	0	70.491	47.623	119.406	0	0	0	209.453
9	Uniqa	319.945	0	217.754	126.016	347.065	0	0	1.589	668.599
10	Insurance Policy	251.736	8.317	239.710	131.229	374.074	0	0	439	634.566
11	Albsig	178.417	0	127.341	74.694	204.585	0	0	0	383.002
12	Croatia	155.498	3.369	99.473	50.237	151.012	0	0	4.289	314.168
13	Total (life)	24.268	84.197	24.739	9.019	34.790	0	2.090.041	0	2.233.296
14	Croatia	6.859	0	1.712	1.887	3.645	0	897.369	0	907.873
15	Grawe	14.443	84.197	20.431	6.785	28.032	0	940.053	0	1.066.725
16	Winner	2.276	0	2.219	234	2.476	0	143.455	0	148.207
17	Uniqa	690	0	377	113	637	0	109.164	0	110.491
18	Total	3.227.139	142.563	2.602.370	1.350.062	4.041.969	0	2.090.041	6.317	9.508.029

Table 11. Net technical provisions

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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				
2	Makedonija	244.307	6.190	142.632	84.586	231.649	0	0	0	482.146
3	Triglav	437.998	11.055	273.898	255.501	584.726	0	0	0	1.033.779
4	Sava	270.775	2.867	227.615	144.667	377.711	0	0	0	651.353
5	Evroins	212.652	1.414	104.700	83.892	189.835	0	0	0	403.901
6	Eurolink	277.543	24.751	151.202	123.608	276.843	0	0	0	579.137
7	Winner	200.921	403	74.274	85.380	168.122	0	0	0	369.446
8	Insig	89.981	0	70.491	47.623	119.406	0	0	0	209.387
9	Uniqa	248.206	0	183.999	126.016	313.310	0	0	1589	563.105
10	Insurance Policy	217.770	8.317	199.286	128.075	330.496	0	0	439	557.022
11	Albsig	170.249	0	127.341	74.694	204.585	0	0	0	374.834
12	Croatia	141.077	3.369	99.371	50.237	150.910	0	0	4289	299.645
13	Total (life)	19.713	84.197	18.503	7.185	26.720	0	2.084.095	0	2.214.725
14	Croatia	6.748	0	1.712	1887	3.645	0	897.369	0	907.762
15	Grawe	10.280	84.197	14.579	4.951	20.346	0	935.438	0	1.050.261
16	Winner	1.995	0	1835	234	2092	0	142.124	0	146.211
17	Uniqa	690	0	377	113	637	0	109.164	0	110.491
18	Total	2.531.192	142.563	1.673.312	1.211.464	2.974.313	0	2.084.095	6.317	7.738.480

Table 12. Capital and Solvency Margin

000 mkd

	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			
Total capital	1.302.163	624.277	245.881	194.322	399.085	288.904	225.730	319.674	403.870	158.426	189.007	4.351.339	259.471	277.521	250.138	186.789	973.919	5.325.258	
Solvency margin	109.546	182.974	114.340	85.222	102.331	58.291	34.721	107.768	71.493	70.078	60.774	997.538	60.028	72.099	11.444	7.657	151.228	1.148.766	

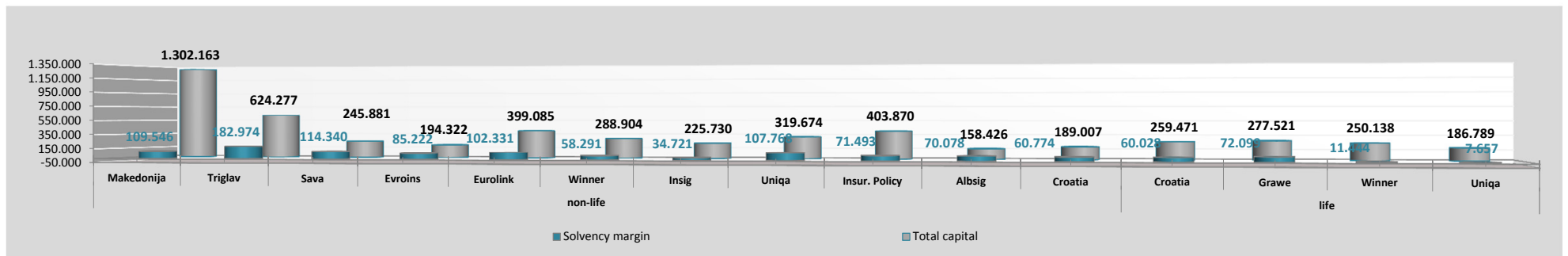


Table 13. Statistical data for non- life insurance undertakings

000 mkd

		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	73.577	204.610	262.782	1.854	101.905	1.720	73.232
Accident insurance in and outside of regular business	0101	2.743	130.144	181.940	1.214	68.243	1.289	65.347
Accident insurance in motor vehicles and while performing specific activities	0102	68.594	18.682	37.053	32	717	65	2.647
Accident insurance of pupils, students and young peoples	0103	209	894	6.810	441	5.519	346	4.321
Accident insurance of guests, visitors to events, travelers and tourists	0104	18	936	1.205	0	3	3	62
Accident insurance of customers, subscribers and other users of public services	0105	0	0	3	0	0	1	1
Other special accident insurance	0106	147	532	467	4	17	2	70
Compulsory accident insurance of passengers in public traffic	0107	1.225	4.010	7.513	5	202	6	208
Accident insurance of managers	0108	170	37.881	9.960	138	26.328	4	380
Other accident insurance	0199	471	11.531	17.831	20	876	4	197
Class 02 - Health insurance	02	14	784	1.662	10	182	4	142
Supplementary health insurance according to the Law on voluntary health insurance	0201	12	653	416	9	164	2	40
Private health insurance according to the Law on voluntary health insurance	0202	2	131	1.245	1	18	2	102
Other voluntary health insurance	0299	0	0	0	0	0	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	10.032	184.201	353.609	1.697	92.423	1.946	126.452
Casco insurance of motor vehicles on their own power	0301	8.177	179.946	339.785	1.547	90.003	1.746	120.907
Other insurance of motor vehicles (casco)	0399	1.855	4.255	13.824	150	2.420	200	5.545
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	1	29.680	25.179	0	0	2	488.418
Insurance of aircrafts (casco)	0501	1	29.680	25.179	0	0	2	488.418
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	1	10	229	1	119	2	5.310
Insurance of vessels (casco)	0601	1	10	229	1	119	2	5.310
Other insurance of vessels (casco)	0699	0	0	0	0	0	0	0

CLASS 07 - Insurance of goods in transportation (cargo)	07	567	17.787	9.676	6	486	8	529
Insurance of goods in international transportation (cargo)	0701	456	9.156	5.916	5	427	8	529
Insurance of goods in domestic transportation (cargo)	0702	69	4.273	3.426	1	59	0	0
Other insurance of goods in transportation (cargo)	0799	42	4.357	335	0	0	0	0
CLASS 08 - Property insurance against fire and natural forces	08	18.459	155.471	225.799	216	20.181	374	134.749
Property insurance of natural persons	0801	13.987	20.640	37.359	125	2.865	143	7.152
Insurance of crops and fruit	080101	278	2.053	2.011	0	0	0	0
Insurance of animals	080102	3	115	118	0	0	0	0
Construction and erection insurance	080103	5	33	37	0	0	0	0
Insurance of buildings and/or their contents (except 080105)	080104	4.835	8.190	15.917	44	1.258	56	4.511
Household insurance	080105	8.071	9.728	18.382	77	1.321	87	2.641
Other property insurance of natural persons	080199	795	521	894	4	286	0	0
Property insurance of legal entities	0802	4.472	134.831	188.440	91	17.316	231	127.597
Insurance of crops and fruit	080201	18	871	852	0	0	0	0
Insurance of animals	080202	4	2.261	2.561	0	0	0	0
Construction and erection insurance	080203	43	3.909	5.218	0	0	1	9.533
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	4.042	81.976	127.670	81	16.332	200	69.398
Property insurance of power companies	080205	32	8.774	7.476	0	0	6	1.886
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	333	37.040	44.662	10	984	24	46.780
CLASS 09 - Other property insurance	09	14.605	491.200	526.657	1.491	100.593	1.022	134.353
Property insurance of natural entities	0901	10.273	42.567	61.708	284	10.781	189	10.535
Insurance of crops and fruit	090101	283	22.311	21.085	48	2.128	29	3.923
Insurance of animals	090102	10	411	671	2	213	1	8
Construction and erection insurance	090103	3	13	20	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	1.377	2.274	5.241	27	824	15	1.533
Household insurance	090105	8.435	15.987	30.541	198	7.316	140	4.483
Other property insurance of natural persons	090199	165	1.570	4.151	9	301	4	588
Property insurance of legal entities	0902	4.332	448.633	464.949	1.207	89.812	833	123.818
Insurance of crops and fruit	090201	22	1.987	1.949	0	0	5	3.231
Insurance of animals	090202	14	3.268	5.797	179	5.734	10	416
Construction and erection insurance	090203	61	143.394	128.334	0	0	10	11.029
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	3.733	163.223	203.743	943	25.969	725	55.541
Property insurance of power companies	090205	38	94.920	81.161	5	51.055	15	23.797
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	464	41.841	43.965	80	7.054	68	29.804
CLASS 08+09 - Property insurance	89	21.647	646.669	752.455	1.705	120.774	1.396	269.102
Property insurance of natural persons	8901	14.823	63.206	99.067	408	13.646	332	17.687

Insurance of crops and fruit	890101	284	24.364	23.096	48	2.128	29	3.923
Insurance of animals	890102	10	526	789	2	213	1	8
Construction and erection insurance	890103	6	46	57	0	0	0	0
Insurance of buildings and/or their contents (except 890105)	890104	4.974	10.464	21.157	70	2.082	71	6.044
Household insurance	890105	8.613	25.715	48.923	275	8.637	227	7.124
Other property insurance of natural persons	890199	936	2.091	5.045	13	587	4	588
Property insurance of legal entities	8902	6.824	583.463	653.388	1.297	107.128	1.064	251.415
Insurance of crops and fruit	890201	22	2.858	2.801	0	0	5	3.231
Insurance of animals	890202	15	5.528	8.357	179	5.734	10	416
Construction and erection insurance	890203	64	147.303	133.553	0	0	11	20.562
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	5.942	245.200	331.413	1.023	42.302	925	124.939
Property insurance of power companies	890205	62	103.694	88.637	5	51.055	21	25.683
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	719	78.881	88.627	90	8.038	92	76.584
CLASS 10 - Motor third party liability insurance	10	130.922	738.394	1.627.974	5.984	396.305	9.664	1.386.317
Domestic compulsory motor third party liability insurance (CMTPL)	1001	101.902	572.199	1.306.686	5.624	317.371	8.623	1.002.251
Passenger vehicles	100101	85.696	443.691	1.018.553	4.758	271.703	7.277	858.667
Heavy vehicles	100102	8.994	106.529	238.181	668	29.281	1.023	93.616
Buses	100103	835	15.840	34.790	117	12.722	190	37.072
Towing vehicles	100104	2.130	1.538	3.504	10	464	16	987
Special vehicles	100105	150	408	984	9	200	12	646
Motorcycles and scooters	100106	1.221	1.978	6.372	25	1.122	56	6.615
Trailers	100107	2.459	855	1.748	3	507	21	3.002
Operating motor vehicles	100108	308	1.206	2.439	29	1.332	27	1.509
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	89	20	1	4	3	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	20	133	114	1	37	1	138
Green card (GC)	1002	26.093	140.398	291.183	334	76.638	971	363.434
Passenger vehicles	100201	22.287	98.550	209.698	144	27.062	389	121.322
Heavy vehicles	100202	1.780	28.158	57.499	169	45.410	495	203.690
Buses	100203	306	4.922	7.065	8	3.078	37	20.140
Towing vehicles	100204	8	103	175	2	290	0	0

Special vehicles	100205	10	57	126	0	0	0	0
Motorcycles and scooters	100206	62	111	279	0	0	0	0
Trailers	100207	1.637	8.470	16.307	11	798	49	18.250
Operating motor vehicles	100208	3	28	33	0	0	1	31
Border insurance (BI)	1003	2.209	8.097	2.038	2	909	21	8.644
Passenger cars	100301	1.972	6.994	1.882	2	909	20	8.444
Heavy vehicles	100302	63	827	67	0	0	1	200
Buses	100303	4	71	0	0	0	0	0
Towing vehicles	100304	39	27	2	0	0	0	0
Special vehicles	100305	11	75	17	0	0	0	0
Motorcycles and scooters	100306	2	10	6	0	0	0	0
Trailers	100307	118	93	64	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	718	17.700	28.067	24	1.387	49	11.988
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	7	2.068	2.645	0	0	8	14.283
Compulsory aircraft third party liability insurance	1101	7	2.068	2.645	0	0	8	14.283
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	23	92	633	0	0	0	0
Compulsory vessel third party liability insurance	1201	23	92	633	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	7.139	67.121	100.933	50	70.640	154	183.175
Liability insurance of contractors on construction and erection works	1301	48	946	6.614	0	0	10	281
Liability insurance of households	1302	5.112	1.984	3.082	17	208	15	71
Liability insurance in film industry	1303	0	0	0	0	0	0	0

Liability insurance in rail traffic	1304	1	13	34	0	0	0	0
Liability insurance of producers, vendors and suppliers	1305	13	1.376	1.167	0	0	0	0
Other general liability insurance	1306	270	39.926	53.957	29	70.272	82	176.361
Liability insurance of designers	1307	26	294	449	0	0	0	0
Liability insurance of lawyers	1308	140	912	1.604	0	0	0	0
Liability insurance of notaries	1309	90	1.784	2.510	0	0	3	661
Liability insurance of audit companies	1310	24	580	709	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	7	390	556	0	0	0	0
Liability insurance of trustees	1312	8	298	598	0	0	0	0
Liability insurance of forwarding agents in domestic transport	1313	0	0	2	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	2	164	140	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	25	0	0	0	0
Liability insurance related to real estate management	1316	1	4	4	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	569	4.068	7.088	0	0	1	1.661
Liability insurance related to tourist activities	1318	31	693	1.260	0	0	0	0
Other professional liability insurance	1388	320	4.292	9.534	3	158	17	1.020
Other general insurance of liability	1399	477	9.397	11.600	1	2	26	3.120
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	62	371	740	0	0	6	1.079
Insurance of guarantees for TIR carnets	1501	59	229	447	0	0	6	1.079
Other shuretyship insurance	1599	3	142	293	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	35	16.724	15.842	8	5	6	13.638
Lost income insurance, caused by fire and other natural forces	1601	20	14.015	12.024	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	8	231	41	8	5	5	38
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	7	2.479	3.778	0	0	1	13.600
CLASS 17 - Legal expenses insurance	17	0	0	1	0	0	0	0
Expenses for legal aid and litigation	1701	0	0	1	0	0	0	0