



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings for the
period 1.1-30.9.2015



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, 112/14, 153/15 and 192/15).

The management is responsible for fair presentation and accurate data.

Exchange rate on 30.09.2015: 1eur = 61.6947 mkd

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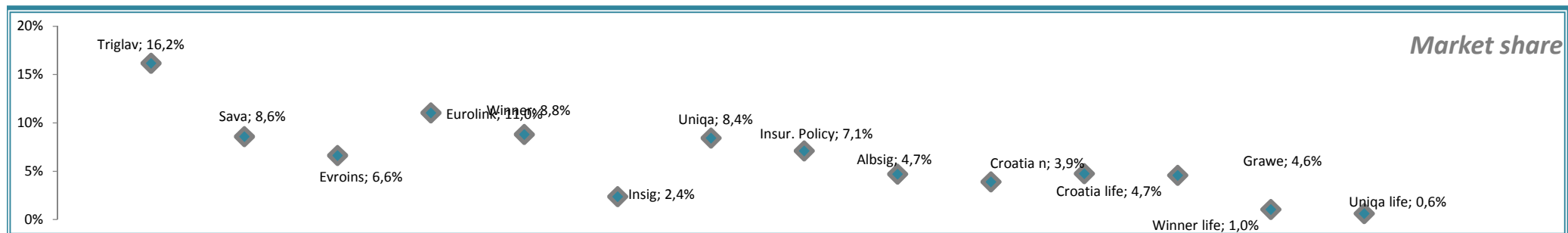
Table 1. Gross Written Premium

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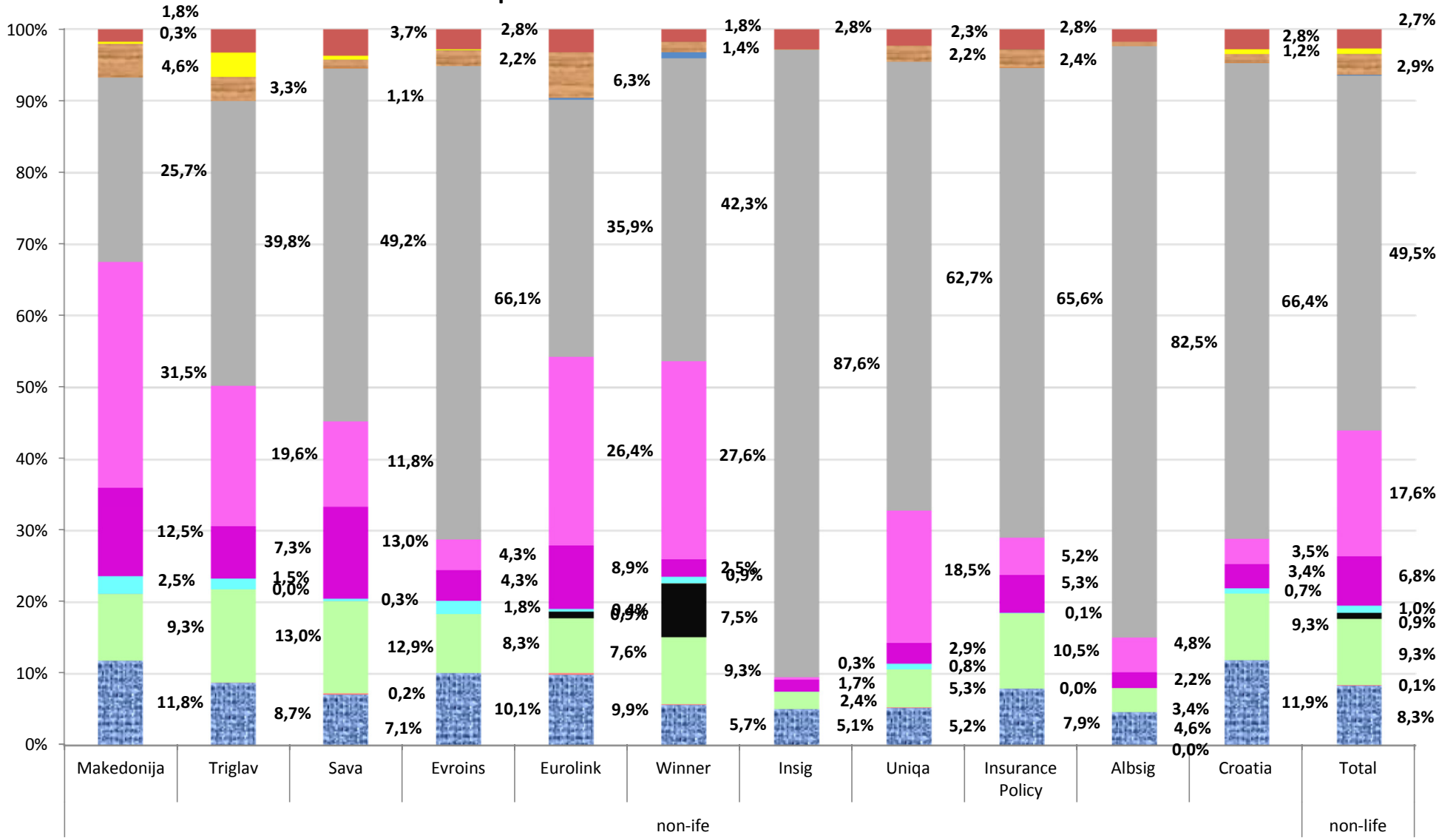
No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	85.367	89.074	38.330	42.128	68.602	31.406	7.578	27.683	35.398	13.693	29.166	468.425
2	02. Health	0	151	1101	0	1737	648	0	478	181	0	0	4.296
3	03. Motor vehicles (casco)	67.238	133.158	69.646	34.572	53.087	51.908	3.546	28.341	46.911	9.990	22.825	521.222
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	6476	41.647	0	0	0	0	0	48.123
6	06. Vessels (casco)	47	322	113	16	133	77	0	23	25	0	0	756
7	07. Cargo	17.772	15.233	1835	7.722	2591	5.129	63	4207	496	-20	1736	56.764
8	08. Property, fire and nat.forces	90.000	75.030	70.188	17.857	61.758	13.783	2498	15.517	23.752	6.539	8.288	385.210
9	09. Property, other	227.113	200.144	64.183	17.877	183.391	153.615	514	98.405	23.246	14306	8.677	991.471
10	10. MTPL (total)	185.573	405.997	266.677	276.230	249.474	235.154	130.503	333.512	294.077	244.005	162.807	2.784.009
11	11.Aircraft's liability	0	0	0	0	1989	4.461	0	0	173	0	0	6.623
12	12. Vessel's liability	155	294	902	39	270	168	0	79	452	0	120	2.479
13	13. General liability	33.474	33.795	5.836	9.103	43.809	7.730	163	11.842	10.663	1929	2.889	161.233
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	80	55	60	104	0	276	0	0	254	0	0	829
16	16. Financial losses	2161	34.763	3102	532	18	0	0	0	0	0	1673	42.249
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
18	18.Tourists assistance	12.685	33.348	19.990	11.715	22.442	9.809	4140	12.216	12.757	5.160	6.864	151.126
19	Total	721.665	1.021.364	541.963	417.895	695.777	555.811	149.005	532.303	448.385	295.602	245.046	5.624.816

Class of Insurance	life				Total	
	Croatia	Grawe	Winner	Uniqa		
20	19. Life assurance	299.796	288.129	65.708	38.484	692.117
21	Total	299.796	288.129	65.708	38.484	692.117

Total: 6.316.933



Graph 1. Structure of Gross Written Premium



- 01. Accident
- 02. Health
- 03. Motor vehicles (casco)
- 04. Marine
- 05. Aircrafts (casco)
- 06. Life
- 07. Life
- 08. Property, fire and nat.forces
- 09. Property, other
- 10. MTPL (total)
- 11. Aircraft's liability
- 12. Life
- 13. General liability
- 14. Life
- 15. Suretyship
- 16. Financial losses
- 17. Life
- 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)	5.624.816	1.319.237	4.134.454	1.490.362
2	Makedonija	721.665	267.713	496.036	225.629
3	Triglav	1.021.364	225.380	732.797	288.567
4	Sava	541.963	72.350	425.132	116.831
5	Evroins	417.895	37.959	304.481	113.414
6	Eurolink	695.777	244.068	572.292	123.485
7	Winner	555.811	284.084	405.101	150.710
8	Insig	149.005	8.191	105.482	43.523
9	Uniqa	532.303	83.078	390.430	141.873
10	Insurance Policy	448.385	58.288	325.092	123.293
11	Albsig	295.602	10.812	221.717	73.885
12	Croatia	245.046	27.314	155.894	89.152
13	Total(life)	692.117	31.210	550.659	141.458
14	Croatia	299.796	121	234.596	65.200
15	Grawe	288.129	21.626	228.477	59.652
16	Winner	65.708	9.463	55.118	10.590
17	Uniqa	38.484	0	32.468	6.016
18	Total	6.316.933	1.350.447	4.685.113	1.631.820

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	468.425	72.951	336.245	132.180
2	02. Health	4.296	1.737	3.423	873
3	03. Motor vehicles (casco)	521.222	42.183	372.027	149.195
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	48.123	14.619	36.092	12.031
6	06. Vessels (casco)	756	0	594	162
7	07. Cargo	56.764	23.538	40.084	16.680
8	08. Property, fire and nat.forces	385.210	195.291	269.511	115.699
9	09. Property, other	991.471	516.650	719.990	271.481
10	10. MTPL (total)	2.784.009	309.220	2.098.576	685.433
11	11. Aircraft's liability	6.623	1.992	4.968	1.655
12	12. Vessel's liability	2.479	0	1.900	579
13	13. General liability	161.233	101.427	126.408	34.825
14	14. Credit	0	0	0	0
15	15. Suretyship	829	24	600	229
16	16. Financial losses	42.249	32.573	32.881	9.368
17	17. Legal expenses	1	0	0	1
18	18. Tourists assistance	151.126	7.032	91.153	59.973
19	19. Life assurance	692.117	31.210	550.659	141.458
20	TOTAL	6.316.933	1.350.447	4.685.111	1.631.822

Table 4. Number of contracts concluded (policies)

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	22.449	37.959	24.729	23.602	24.287	25.399	13.114	29.983	33.067	19.305	16.123	270.017
2	02. Health	0	63	163	0	20	13	0	3	26	0	0	288
3	03. Motor vehicles (casco)	2715	5.673	4.064	5840	3.319	2570	392	2027	3.041	687	1360	31.688
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	2	3	0	0	0	0	0	5
6	06. Vessels (casco)	1	6	6	2	6	4	0	1	2	0	0	28
7	07. Cargo	328	302	142	365	267	209	9	106	19	5	71	1.823
8	08. Property, fire and nat.forces	11.704	11.658	7.849	3.422	6.184	4358	616	3.334	3.697	922	930	54.674
9	09. Property, other	12.497	12.973	3.985	1470	3741	4565	153	887	1796	556	625	43.248
10	10. MTPL (total)	34.514	71.883	48.671	56.524	47.227	44.447	25.200	61.478	56.320	44.020	30.466	520.750
11	11. Aircraft's liability	0	0	0	0	2	5	0	0	18	0	0	25
12	12. Vessel's liability	33	62	306	17	64	40	0	23	169	0	31	745
13	13. General liability	2.811	3.080	3153	1277	3856	1826	114	521	1471	148	43	18.300
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	19	14	8	6	0	13	0	0	100	0	0	160
16	16. Financial losses	20	32	33	14	72	0	0	0	0	0	1	172
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
18	18. Tourists assistance	19.239	30.641	45.325	23.032	60.105	20.292	10.867	31.758	31.153	16.707	20.329	309.448
19	Total	70.107	122.719	107.912	90.398	118.271	73.766	37.157	99.613	96.641	62.820	53.953	933.357

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	2.709	1717	678	455	5.559
21	Total	2.709	1.717	678	455	5.559

Total:	938.916
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Table 5. Gross claims paid (liquidated)

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No.	Line of business	non-life											Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	
1	01. Accident	42.324	43.673	12.616	31.377	49.108	21.222	2.097	14.446	20.202	3624	26.369	267.058
2	02. Health	0	0	298	0	11	165	0	102	0	0	0	576
3	03. Motor vehicles (casco)	27.200	57.684	43.513	17.000	31.752	34.260	1558	12.573	22.839	4.892	9.228	262.499
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	44	68	59	21	30	939	0	171	75	0	0	1.407
8	08. Property, fire and nat.forces	35.862	21.831	22.318	14064	6.261	8.597	1274	28198	875	2321	520	142.121
9	09. Property, other	104.078	75.282	15.315	5.030	8.135	64.905	50	6.095	13.963	4744	883	298.480
10	10. MTPL (total)	72.192	180.187	99.157	97.804	86.386	99.241	59.299	136.952	111.499	111.281	70.533	1.124.531
11	11. Aircraft's liability	0	193	0	0	0	0	0	0	0	0	0	193
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	813	647	8.876	166	65208	168	0	10392	853	146	0	87.269
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	109	1	0	1	0	0	0	0	0	0	0	111
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	5200	1781	7.466	2.300	5300	2907	217	2.094	3.418	153	958	31.794
19	Total	287.941	381.347	209.618	167.763	252.191	232.404	64.495	211.023	173.724	127.161	108.491	2.216.158

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	48.389	28.175	5.578	1958	84.100
21	Total	48.389	28.175	5.578	1.958	84.100

Total:	2.300.258
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Table 6. Number of claims liquidated

No.	Line of business	non-life											Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	
1	01. Accident	752	1134	353	534	766	312	62	286	352	116	400	5.067
2	02. Health	0	0	16	0	1	9	0	7	0	0	0	33
3	03. Motor vehicles (casco)	523	1.093	686	425	700	654	58	311	406	149	168	5.173
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	1	2	1	13	3	5	0	2	1	0	0	28
8	08. Property, fire and nat.forces	71	32	179	80	104	31	8	18	49	13	7	592
9	09. Property, other	894	1713	414	217	160	568	5	88	324	80	52	4.515
10	10. MTPL (total)	1092	2.513	1.614	1653	1346	1486	721	2.032	1.561	1.698	1103	16.819
11	11. Aircraft's liability	0	1	0	0	0	0	0	0	0	0	0	1
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	26	15	16	15	17	2	0	1	45	1	0	138
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	42	3	0	0	0	0	0	0	0	0	0	45
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	146	207	437	201	396	112	1	89	262	21	121	1.993
19	Total	3.548	6.713	3.716	3.138	3.493	3.179	855	2.834	3.000	2.078	1.851	34.405

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	681	254	44	32	1.011
21	Total	681	254	44	32	1.011

Total:	35.416
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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)
2	Makedonija	1.196	4.256	3.548	528	1.376	205
3	Triglav	1.498	8.747	6.713	821	2.901	227
4	Sava	1.613	4.785	3.716	540	2.100	161
5	Evroins	1.215	3.563	3.138	576	1.361	277
6	Eurolink	1.394	4.399	3.493	417	1.876	179
7	Winner	441	3.927	3179	680	549	232
8	Insig	881	1032	855	123	935	146
9	Uniqa	2.605	3.471	2834	445	2.797	336
10	Insurance Policy	1.814	3.853	3.000	699	1.705	195
11	Albsig	2.028	2444	2078	242	2.180	297
12	Croatia	1.134	2544	1851	398	1.406	191
13	Total(life)	242	427	1.011	44	207	6
14	Croatia	56	32	681	1	6	1
15	Grawe	166	302	254	29	185	4
16	Winner	20	55	44	14	16	1
17	Uniqa	0	38	32	0	0	0
18	Total	16.061	43.448	35.416	5.513	19.393	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)	968.326	425.060	529.599
2	Makedonija	141.822	98.723	42.920
3	Triglav	152.854	49.546	121.677
4	Sava	86.327	34.193	46.247
5	Evroins	79.253	42.341	67.431
6	Eurolink	128.909	20.036	60.479
7	Winner	61.426	34.323	44.647
8	Insig	37.565	12.602	7.071
9	Uniqa	71.740	62.052	34.724
10	Insurance Policy	98.630	20.271	33.542
11	Albsig	55.790	28.130	48.602
12	Croatia	54.010	22.843	22.259
13	Total(life)	89.407	150.352	18.241
14	Croatia	31.464	57.670	8.448
15	Grawe	17.809	63.683	5.878
16	Winner	32.817	18.829	1.357
17	Uniqa	7.317	10.170	2558
18	Total	1.057.733	575.412	547.840

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	838.348	142.186	216.370	222.300	195.326	247.037	183.716	184.003	8.202	184.034	322.963	2.744.486	174.925	183.999	356.934	215.706	931.564	3.676.050
Foreign natural persons	2.049	1.228	0	0	0	0	0	0	0	0	0	3.277	0	0	0	0	0	3.277
Domestic legal entities	18.868	3.976	12.172	0	0	0	0	0	0	0	0	35.016	9.207	0	0	0	9.207	44.223
Domestic natural persons	27.384	37.833	5.531	15.823	0	0	0	0	176.494	0	0	263.064	0	0	0	0	0	263.064
State	1.659	0	0	0	0	0	0	0	0	0	0	1.659	0	0	0	0	0	1.659
Total	888.308	185.223	234.073	238.123	195.326	247.037	183.716	184.003	184.696	184.034	322.963	3.047.502	184.132	183.999	356.934	215.706	940.771	3.988.273

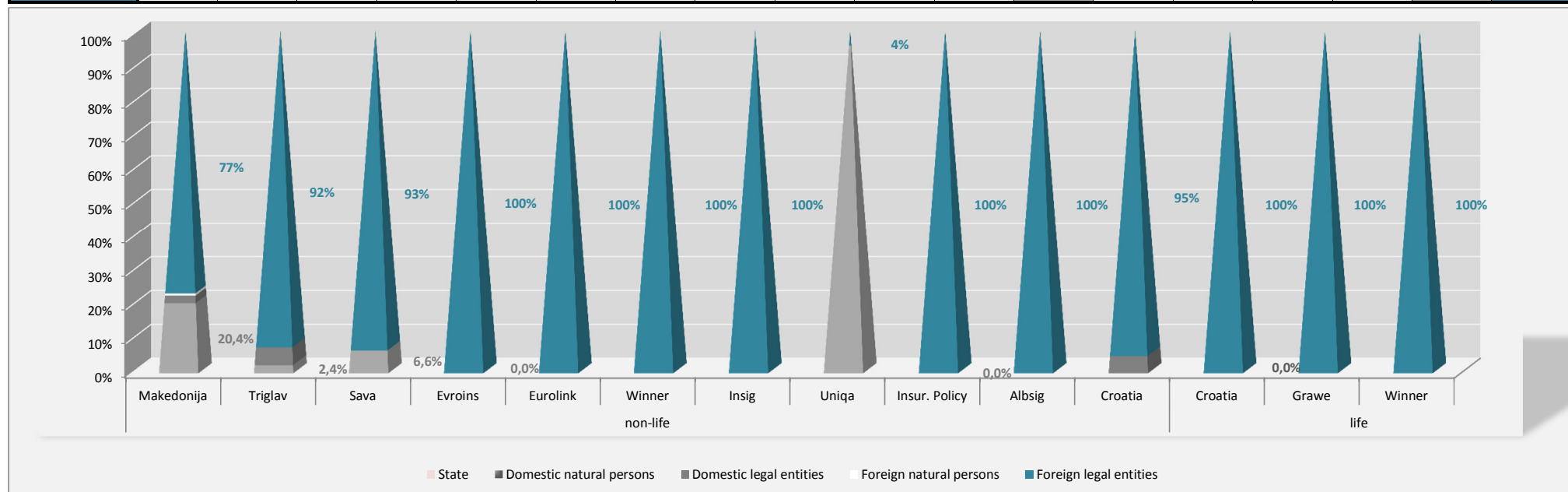


Table 10. Gross technical provisions

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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				
1	Total (non-life)	3.320.678	69.161	2.683.453	1.301.174	4.075.147	0	0	24.715	7.489.701
2	Makedonija	361.803	14.960	177.977	121.607	304.079	0	0	0	680.842
3	Triglav	588.164	11.087	391.366	219.276	667.066	0	0	0	1.266.317
4	Sava	334.866	2.874	402.389	163.885	571.937	0	0	0	909.677
5	Evroins	248.551	2.811	111.629	96.915	209.900	0	0	15.615	476.877
6	Eurolink	420.288	22.334	164.898	125.348	292.278	0	0	0	734.900
7	Winner	323.451	1.520	683.958	144.093	836.348	0	0	0	1.161.319
8	Insig	98.239	0	70.975	49.726	122.021	0	0	0	220.260
9	Uniqa	314.286	0	237.961	109.710	352.366	0	0	1.589	668.241
10	Insurance Policy	281.348	5.874	206.038	159.639	368.813	0	0	3.222	659.257
11	Albsig	191.329	0	134.106	59.225	195.308	0	0	0	386.637
12	Croatia	158.353	7.701	102.156	51.750	155.031	0	0	4.289	325.374
13	Total (life)	22.924	96.773	24.080	10.069	35.147	0	2.358.424	0	2.513.268
14	Croatia	5.779	0	2.291	2.025	4.372	0	1.004.836	0	1.014.987
15	Grawe	14.276	96.773	19.061	7.568	27.428	0	1.055.093	0	1.193.570
16	Winner	2.138	0	2.276	391	2.691	0	170.506	0	175.335
17	Uniqa	731	0	452	85	656	0	127.989	0	129.376
18	Total	3.343.602	165.934	2.707.533	1.311.243	4.110.294	0	2.358.424	24.715	10.002.969

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				
1	Total (non-life)	2.706.263	69.161	1.766.610	1.164.075	3.021.205	0	0	24.715	5.821.344
2	Makedonija	261.909	14.960	131.915	85.563	221.973	0	0	0	498.842
3	Triglav	467.800	11.087	346.185	219.276	621.885	0	0	0	1.100.772
4	Sava	298.922	2.874	242.407	152.224	400.294	0	0	0	702.090
5	Evroins	223.409	2.811	105.723	93.629	200.708	0	0	15.615	442.543
6	Eurolink	282.279	22.334	159.724	115.644	277.400	0	0	0	582.013
7	Winner	204.648	1520	93.566	73.499	175.362	0	0	0	381.530
8	Insig	95.674	0	70.975	49.726	122.021	0	0	0	217.695
9	Uniqa	282.457	0	203.838	109.710	318.243	0	0	1.589	602.289
10	Insurance Policy	250.988	5.874	176.077	153.829	333.042	0	0	3.222	593.126
11	Albsig	188.596	0	134.106	59.225	195.308	0	0	0	383.904
12	Croatia	149.581	7.701	102.094	51.750	154.969	0	0	4.289	316.540
13	Total (life)	18.509	96.773	16.415	8.233	25.646	0	2.352.186	0	2.493.114
14	Croatia	5.742	0	2.291	2025	4.372	0	1.004.836	0	1.014.950
15	Grawe	9.950	96.773	11.714	5.732	18.245	0	1.050.250	0	1.175.218
16	Winner	2.086	0	1958	391	2373	0	169.111	0	173.570
17	Uniqa	731	0	452	85	656	0	127.989	0	129.376
18	Total	2.724.772	165.934	1.783.025	1.172.308	3.046.851	0	2.352.186	24.715	8.314.458

Table 12. Capital and Solvency Margin

000 mkd

	non-life											life					life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	non-life Total	Croatia	Grawe	Winner	Uniqa		
Total capital	1.264.345	651.085	246.964	186.111	375.715	280.433	230.007	319.981	345.183	179.280	190.122	4.269.226	259.885	277.581	242.742	185.097	965.305	5.234.531
Solvency margin	104.295	191.531	113.949	88.729	108.270	65.342	35.498	102.558	72.973	69.578	59.648	1.012.371	65.735	80.267	12.962	9.046	168.010	1.180.381

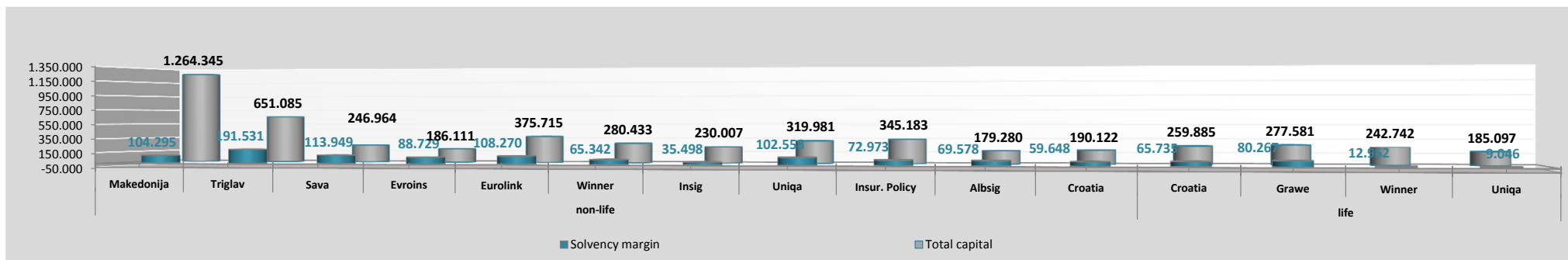


Table 13. Statistical data for non- life insurance undertakings

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	270.017	468.425	237.595	5.067	267.058	1.839	75.552
Accident insurance in and outside of regular business	0101	6.369	283.111	153.825	3.439	193.536	1.296	65.841
Accident insurance in motor vehicles and while performing specific activities	0102	255.275	65.772	44.286	88	2.981	76	2.311
Accident insurance of pupils, students and young peoples	0103	1.434	2.904	2.260	1.130	10.708	443	6.588
Accident insurance of guests, visitors to events, travelers and tourists	0104	145	2.471	1.240	3	63	0	0
Accident insurance of customers, subscribers and other users of public services	0105	10	38	20	1	3	4	13
Other special accident insurance	0106	286	2.071	731	11	133	9	144
Compulsory accident insurance of passengers in public traffic	0107	4.211	12.897	8.272	10	334	3	350
Accident insurance of managers	0108	295	68.482	9.696	246	54.191	0	0
Other accident insurance	0199	1.992	30.679	17.266	139	5.110	8	306
Class 02 - Health insurance	02	288	4.296	2.367	33	576	2	10
Supplementary health insurance according to the Law on voluntary health insurance	0201	41	1.694	462	20	415	0	0
Private health insurance according to the Law on voluntary health insurance	0202	247	2.602	1.905	10	116	2	10
Other voluntary health insurance	0299	0	0	0	3	46	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	31.688	521.222	345.688	5.173	262.499	2.277	139.205
Casco insurance of motor vehicles on their own power	0301	25.828	504.081	326.616	4.724	253.749	2.059	132.184
Other insurance of motor vehicles (casco)	0399	5.860	17.142	19.071	449	8.750	218	7.021
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	5	48.123	21.568	0	0	1	488.218
Insurance of aircrafts (casco)	0501	5	48.123	21.568	0	0	1	488.218
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	28	756	583	1	119	2	5.802
Insurance of vessels (casco)	0601	28	756	583	1	119	2	5.802
Other insurance of vessels (casco)	0699	0	0	0	0	0	0	0

CLASS 07 - Insurance of goods in transportation (cargo)	07	1.823	56.764	12.955	28	1.407	14	1.392
Insurance of goods in international transportation (cargo)	0701	1.506	32.000	8.054	25	734	14	1.392
Insurance of goods in domestic transportation (cargo)	0702	215	10.343	4.621	2	258	0	0
Other insurance of goods in transportation (cargo)	0799	102	14.420	280	1	415	0	0
CLASS 08 - Property insurance against fire and natural forces	08	54.673	384.207	217.245	592	142.121	424	98.713
Property insurance of natural persons	0801	42.579	62.307	37.800	367	19.836	157	9.641
Insurance of crops and fruit	08010 1	3.853	8.060	3.023	50	10.897	10	1.045
Insurance of animals	08010 2	11	239	142	0	0	0	0
Construction and erection insurance	08010 3	15	627	524	0	0	0	0
Insurance of buildings and/or their contents (except 080105)	08010 4	14.242	24.672	15.217	81	3.339	59	4.492
Household insurance	08010 5	22.102	27.200	18.049	227	5.196	87	4.090
Other property insurance of natural persons	08019 9	2.356	1.510	846	9	404	1	15
Property insurance of legal entities	0802	12.094	321.900	179.445	225	122.285	267	89.072
Insurance of crops and fruit	08020 1	276	2.011	827	6	1.591	1	195
Insurance of animals	08020 2	14	9.436	6.176	0	0	0	0
Construction and erection insurance	08020 3	128	9.229	4.964	1	16.853	1	200
Insurance of buildings and/or their contents (except 080205 and 080206)	08020 4	10.683	216.739	132.204	177	57.900	205	42.839
Property insurance of power companies	08020 5	213	29.169	8.466	9	5.982	8	12.542
Property insurance of telecommunication companies	08020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	08029 9	780	55.316	26.809	32	39.959	52	33.296
CLASS 09 - Other property insurance	09	43.247	990.468	468.123	4.515	298.480	2.147	220.872
Property insurance of natural entities	0901	32.287	179.506	79.240	1.319	97.392	1.084	64.634
Insurance of crops and fruit	09010 1	4.093	117.381	37.367	674	80.872	899	57.125
Insurance of animals	09010 2	27	704	410	23	880	5	342
Construction and erection insurance	09010 3	12	1.808	1.631	1	20	5	840
Insurance of buildings and/or their contents (except 090105)	09010 4	3.945	7.975	5.733	70	1.781	18	1.534
Household insurance	09010 5	22.167	47.065	31.228	523	13.222	156	4.788
Other property insurance of natural persons	09019 9	2.043	4.572	2.871	28	618	1	5
Property insurance of legal entities	0902	10.960	810.962	388.883	3.196	201.088	1.063	156.238
Insurance of crops and fruit	09020 1	287	28.168	9.843	55	22.095	43	6.985
Insurance of animals	09020 2	43	14.723	9.598	319	12.047	49	2.760
Construction and erection insurance	09020 3	175	153.662	100.673	1	3.573	10	3.443
Insurance of buildings and/or their contents (except 090205 and 090206)	09020 4	9.154	309.249	164.634	2.547	75.466	802	59.294
Property insurance of power companies	09020 5	293	226.849	71.148	18	77.473	33	37.543
Property insurance of telecommunication companies	09020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	09029 9	1.008	78.311	32.987	256	10.435	126	46.213
CLASS 08+09 - Property insurance	89	63.947	1.374.675	685.368	5.107	440.603	2.571	319.585

Property insurance of natural persons	8901	46.193	241.813	117.039	1.686	117.229	1.241	74.275
Insurance of crops and fruit	89010 1	4.608	125.441	40.389	724	91.769	909	58.170
Insurance of animals	89010 2	27	943	551	23	880	5	342
Construction and erection insurance	89010 3	16	2.435	2.155	1	20	5	840
Insurance of buildings and/or their contents (except 890105)	89010 4	14.638	32.647	20.950	151	5.120	77	6.026
Household insurance	89010 5	22.694	74.265	49.277	750	18.417	243	8.878
Other property insurance of natural persons	89019 9	4.210	6.082	3.717	37	1.022	2	20
Property insurance of legal entities	8902	17.754	1.132.862	568.329	3.421	323.374	1.330	245.310
Insurance of crops and fruit	89020 1	327	30.179	10.669	61	23.686	44	7.180
Insurance of animals	89020 2	44	24.160	15.774	319	12.047	49	2.760
Construction and erection insurance	89020 3	189	162.891	105.637	2	20.426	11	3.643
Insurance of buildings and/or their contents (except 890205 and 890206)	89020 4	15.171	525.987	296.838	2.724	133.365	1.007	102.133
Property insurance of power companies	89020 5	358	256.018	79.614	27	83.455	41	50.085
Property insurance of telecommunication companies	89020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	89029 9	1.665	133.626	59.797	288	50.394	178	79.509
CLASS 10 - Motor third party liability insurance	10	520.750	2.784.009	1.829.109	16.819	1.124.531	10.655	1.424.308
Domestic compulsory motor third party liability insurance (CMTPL)	1001	375.741	2.074.284	1.438.637	15.885	891.445	9.409	1.054.974
Passenger vehicles	10010 1	307.813	1.600.501	1.112.109	13.376	755.995	7.917	902.610
Heavy vehicles	10010 2	31.324	383.472	266.642	1.975	89.394	1.121	103.405
Buses	10010 3	2.787	53.947	36.383	306	35.443	183	33.271
Towing vehicles	10010 4	7.057	5.376	3.618	41	1.698	31	2.095
Special vehicles	10010 5	498	1.460	1.008	22	687	17	835
Motorcycles and scooters	10010 6	17.017	22.730	14.449	78	3.474	85	7.697
Trailers	10010 7	7.913	2.744	1.855	13	788	31	3.558
Operating motor vehicles	10010 8	906	3.788	2.492	64	3.224	24	1.503
Vehicles during test drives and staying in stores	10010 9	0	0	0	0	0	0	0
Vehicle during upgrading of its own axis (peer ACS)	10011 0	0	0	0	0	0	0	0
Motor vehicles with test plates	10011 1	393	87	2	4	3	0	0
Vehicle during the repair in motor car repair stations and workshops for washing and lubrication	10011 2	0	0	0	0	0	0	0
Vehicles with special license plates that are in circulation on the territory of Macedonia	10011 3	33	180	80	6	740	0	0
Green card (GC)	1002	128.060	611.658	360.589	881	222.880	1.139	341.877
Passenger vehicles	10020 1	115.318	475.000	272.748	372	81.367	484	139.618
Heavy vehicles	10020 2	5.828	93.176	62.041	456	127.070	548	167.996
Buses	10020 3	992	15.496	7.475	31	12.754	48	15.749

Towing vehicles	10020 4	32	298	199	2	290	0	0
Special vehicles	10020 5	46	251	152	0	0	0	0
Motorcycles and scooters	10020 6	906	1.625	924	0	0	1	220
Trailers	10020 7	4.929	25.751	17.020	20	1.399	58	18.294
Operating motor vehicles	10020 8	9	61	30	0	0	0	0
Border insurance (BI)	1003	15.093	54.266	2.651	5	1.378	24	8.161
Passenger cars	10030 1	13.927	48.966	2.504	5	1.375	22	7.921
Heavy vehicles	10030 2	270	3.198	19	0	3	1	200
Buses	10030 3	55	959	0	0	0	0	0
Towing vehicles	10030 4	124	89	4	0	0	0	0
Special vehicles	10030 5	30	167	7	0	0	0	0
Motorcycles and scooters	10030 6	106	396	29	0	0	1	40
Trailers	10030 7	571	446	70	0	0	0	0
Operating motor vehicles	10030 8	10	46	17	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	1.856	43.801	27.232	48	8.828	83	19.296
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	25	6.623	3.870	1	193	8	14.283
Compulsory aircraft third party liability insurance	1101	25	6.623	3.870	1	193	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	745	2.479	1.880	0	0	0	0
Compulsory vessel third party liability insurance	1201	745	2.479	1.880	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	18.300	161.233	100.971	138	87.269	223	187.982
Liability insurance of contractors on construction and erection works	1301	135	11.892	10.361	2	135	3	516
Liability insurance of households	1302	14.268	5.013	2.979	47	401	22	747

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	25	3.227	1.284	0	0	0	0
Other general liability insurance	1306	735	92.592	57.830	71	75.384	131	179.549
Liability insurance of designers	1307	82	827	513	0	0	0	0
Liability insurance of lawyers	1308	332	2.556	1.547	0	0	0	0
Liability insurance of notaries	1309	132	2.449	1.330	0	0	3	660
Liability insurance of audit companies	1310	30	704	308	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	12	632	381	0	0	0	0
Liability insurance of trustees	1312	39	1.012	639	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	1	12	6	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	3	176	66	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	1	4	2	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	1.460	11.456	7.513	0	0	1	1.661
Liability insurance related to tourist activities	1318	109	2.486	1.694	2	166	4	102
Other professional liability insurance	1388	666	12.604	8.810	8	425	23	1.241
Other general insurance of liability	1399	270	13.592	5.702	8	10.758	35	3.496
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	160	829	551	0	0	6	1.079
Insurance of guarantees for TIR carnets	1501	152	481	292	0	0	6	1.079
Other shuretyship insurance	1599	8	348	259	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	172	42.249	20.627	45	111	7	106
Lost income insurance, caused by fire and other natural forces	1601	132	30.990	13.293	0	1	2	102
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	22	522	26	45	110	5	4
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	18	10.738	7.308	0	0	0	0
CLASS 17 - Legal expenses insurance	17	1	1	0	0	0	0	0
Expenses for legal aid and litigation	1701	1	1	0	0	0	0	0