



INSURANCE  
SUPERVISION  
AGENCY

Republic of Macedonia

**Report on the scope and content of the work  
of Insurance agencies  
for the period 01.01-31.12.2015**



Skopje, 2016

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 31.3.2016: 1 EUR = 61.5947 MKD

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4. **Gross written premium (by classes of insurance)**

**Table 1. Number of contracts (by insurance undertakings)**

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Total
non-life	21,584	654	20,459	10,477	0	1,057	3,412	0	2,441	1,828	246	5,064	446	0	67,668
Macedonia	21,393		20,459	0	0	0	0	0	0	0	0	0	0	0	41,852
Triglav	0		0	0	0	0	0	0	0	1,828	0	0	0	0	1,828
Sava	0		0	0	0	1,057	0	0	2,441	0	0	5,064	0	0	8,562
Winner	191		0	0	0	0	0	0	0	0	0	0	0	0	191
Uniqa	0		0	10,477	0	0	3,412	0	0	0	246	0	0	0	14,135
Ins.policy	0		0	0	0	0	0	0	0	0	0	0	446	0	446
Evroins	0	654	0	0	0	0	0	0	0	0	0	0	0	0	654
life	24	8	34	58	1,286	0	0	2	0	0	306	18	0	294	2,030
Croatia life	0	8	0	0	0	0	0	0	0	0	0	18	0	0	26
Grawe	0		0	0	1,286	0	0	2	0	0	0	0	0	0	1,288
Winner life	24		34	0	0	0	0	0	0	0	0	0	0	294	352
Uniqa life	0		0	58	0	0	0	0	0	0	306	0	0	0	364
<b>Total</b>	<b>21,608</b>	<b>662</b>	<b>20,493</b>	<b>10,535</b>	<b>1,286</b>	<b>1,057</b>	<b>3,412</b>	<b>2</b>	<b>2,441</b>	<b>1,828</b>	<b>552</b>	<b>5,082</b>	<b>446</b>	<b>294</b>	<b>69,698</b>

**Table 2. Number of contracts (by classes of insurance)**

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Total
01. Accident	9,072	212	8,691	3,591	0	160	1,024	0	797	840	87	2,033	22	0	26,529
02. Health	0	0	0	0	0	0	0	0	1	1	0	0	0	0	2
03. Motor vehicles (casco)	999	54	862	294	0	110	60	0	51	87	6	134	12	0	2,669
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
07. Cargo	11	1	133	2	0	0	0	0	0	1	0	0	1	0	149
08. Property, fire and nat.forces	2,220	26	2,960	293	0	132	36	0	88	49	14	2,197	19	0	8,034
09. Property, other	837	42	541	169	0	111	16	0	27	87	8	94	6	0	1,938
10. MTPL (total)	13,461	336	12,156	6,753	0	466	1,785	0	1,467	1,129	128	66	326	0	38,073
11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	5	0	24	0	0	0	0	0	2	0	0	0	0	0	31
13. General liability	939	6	1,019	147	0	68	0	0	25	51	7	0	3	0	2,265
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	8	0	0	0	0	0	0	0	0	0	0	0	1	0	9
16. Financial losses	5	0	2	0	0	1	0	0	0	0	0	0	0	0	8
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Tourists assistance	3,792	222	3,768	3,061	0	311	491	0	833	397	0	540	56	0	13,471
19. Life insurance	24	0	34	58	1,286	0	0	2	0	0	306	18	0	294	2,022
21. Unit- linked	0	8	0	0	0	0	0	0	0	0	0	0	0	0	8
<b>Total</b>	<b>21,608</b>	<b>662</b>	<b>20,493</b>	<b>10,535</b>	<b>1,286</b>	<b>1,057</b>	<b>3,412</b>	<b>2</b>	<b>2,441</b>	<b>1,828</b>	<b>552</b>	<b>5,082</b>	<b>446</b>	<b>294</b>	<b>69,698</b>

**Table 3. Gross Written Premium (by insurance undertaking)**

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Total
non-life	348,189	6,189	143,488	46,595	0	10,831	12,682	0	11,245	15,271	946	6,980	2,713	0	605,129
Macedonia	343,853	0	143,488	0	0	0	0	0	0	0	0	0	0	0	487,341
Triglav	0	0	0	0	0	0	0	0	0	15,271	0	0	0	0	15,271
Sava	0	0	0	0	0	10,831	0	0	11,245	0	0	6,980	0	0	29,056
Winner	4,336	0	0	0	0	0	0	0	0	0	0	0	0	0	4,336
Uniqa	0	0	0	46,595	0	0	12,682	0	0	0	946	0	0	0	60,223
Ins.policy	0	0	0	0	0	0	0	0	0	0	0	0	2,713	0	2,713
Evroins	0	6,189	0	0	0	0	0	0	0	0	0	0	0	0	6,189
life	2,645	338	3,764	896	116,360	0	0	19,580	0	0	7,161	379	0	12,418	163,541
Croatia life	185	338	0	0	0	0	0	0	0	0	0	379	0	0	902
Grawe	0	0	0	0	116,360	0	0	19,580	0	0	0	0	0	0	135,940
Winner life	2,460	0	3,764	0	0	0	0	0	0	0	0	0	0	12,418	18,642
Uniqa life	0	0	0	896	0	0	0	0	0	0	7,161	0	0	0	8,057
<b>Total</b>	<b>350,834</b>	<b>6,527</b>	<b>147,252</b>	<b>47,491</b>	<b>116,360</b>	<b>10,831</b>	<b>12,682</b>	<b>19,580</b>	<b>11,245</b>	<b>15,271</b>	<b>8,107</b>	<b>7,359</b>	<b>2,713</b>	<b>12,418</b>	<b>768,670</b>

**Table 4. Gross written premium (by classes of insurance)**

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Total
01. Accident	31,146	214	21,837	3,394	0	259	353	0	353	2,362	131	810	206	0	61,065
02. Health	0	0	0	0	0	0	0	0	7	0	0	0	0	0	7
03. Motor vehicles (casco)	27,824	145	12,682	4,150	0	2,870	1,043	0	990	2,404	54	1,707	75	0	53,944
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	47	0	0	0	0	0	0	0	0	0	0	0	0	0	47
07. Cargo	602	123	2,378	6	0	0	0	0	0	12	0	0	18	0	3,139
08. Property, fire and nat.forc	11,029	90	17,205	901	0	2,019	266	0	517	511	123	3,749	187	0	36,597
09. Property, other	191,128	3,149	19,592	428	0	1,952	219	0	191	448	5	207	21	0	217,340
10. MTPL (total)	75,111	2,187	63,695	35,926	0	3,248	10,569	0	8,840	9,109	632	326	2,121	0	211,764
11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	39	0	90	0	0	0	0	0	2	0	0	0	0	0	131
13. General liability	7,446	132	2,505	377	0	188	0	0	66	122	1	0	45	0	10,882
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	40	0	0	0	0	0	0	0	0	0	0	0	2	0	42
16. Financial losses	463	0	15	0	0	165	0	0	0	0	0	0	0	0	643
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Tourists assistance	3,314	149	3,489	1,413	0	130	232	0	279	303	0	180	38	0	9,527
19. Life insurance	2,645	338	3,764	896	116,360	0	0	19,580	0	0	7,161	379	0	12,418	163,541
21. Unit-linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>350,834</b>	<b>6,527</b>	<b>147,252</b>	<b>47,491</b>	<b>116,360</b>	<b>10,831</b>	<b>12,682</b>	<b>19,580</b>	<b>11,245</b>	<b>15,271</b>	<b>8,107</b>	<b>7,358</b>	<b>2,713</b>	<b>12,418</b>	<b>768,669</b>

**Share by insurance classes  
(in the respective class of insurance at the industry level)**

