



INSURANCE  
SUPERVISION  
AGENCY

Republic of Macedonia

**Report on the scope and content of the work  
of Insurance Brokerage Companies  
for the period 01.01-31.03.2016**



Skopje, 2016

**Remark:** The data is obtained from the companies through regularly reporting according to the article 151 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, 192/15 and 23/16).

The management is responsible for fair presentation and accurate data.

Exchange rate on 31.3.2016: 1 EUR = 61.6942 MKD

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

Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Insig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	290	11	34	51	13	1	0	5	3	18	0	0	0	0	0	426
A-tim	0	1	0	30	0	9	0	0	0	0	0	0	0	0	0	40
VFP	0	80	562	0	0	0	0	36	0	0	1,092	236	114	331	29	2,480
Delta- ins	0	58	20	5	15	17	0	0	0	17	29	0	0	0	0	161
Euro eksperts	23	51	226	11	0	39	0	0	0	87	15	0	0	0	0	452
Euromak	1	31	8	7	1	16	0	5	0	0	0	0	0	0	0	69
In- broker	499	105	62	15	46	312	0	12	0	2	17	0	0	0	0	1,070
JDB Broker	4	38	16	0	68	0	0	0	5	58	18	0	0	0	0	207
KMK Broker	1	0	28	120	7	0	26	4	4	0	6	0	0	0	0	196
Legra	0	0	0	0	0	10	0	48	0	0	0	0	0	0	0	58
Mobiliti	627	2,364	396	1,405	732	1,055	106	257	179	156	451	1	0	0	0	7,729
Nashe osiguruvanje	181	104	184	8	14	226	7	203	13	112	190	1	0	0	1	1,244
Polisa plus	12	182	124	346	503	32	23	29	486	17	336	0	0	0	0	2,090
Seda broker	96	1,567	436	632	123	1,912	284	1,816	469	2,156	825	0	0	0	0	10,316
Super broker		37	21		9	1,348	13	366	786	4	10	0	0	0	0	2,594
Korab ins	34	421	166	411	152	40	32	30	13	298	22	0	0	0	0	1,619
Wiass	76	82	102	0	24	0	128	83	65	9	3	0	0	0	0	572
Certus	60	289	365	866	1	72	1	26	11	802	58	0	0	0	0	2,551
Nov osiguritelen broker	0	89	5	633	48	117	5	7	0	6	0	0	0	0	0	910
Safe Invest	6	14	54	0	320	2	0	10	1	388	4	0	0	53	0	852
CVO Broker	0	243	0	113	47	67	12	9	11	49	288	0	0	0	0	839
ASUC Broker	39	244	232	420	97	37	1	49	9	69	78	0	1	0	0	1,276
Mega Broker	3	14	226	0	540	0	0	3	1	1	60	0	2	0	0	850
S.T.M Broker Plus	0	3	3	188	152	6	0	1	9	2	3	0	0	0	0	367
AM Broker	190	744	217	87	409	151	1	49	10	121	49	0	0	1	0	2,029
VIA Broker	0	152	64	0	37	37	21	2,226	546	0	11	0	0	0	0	3,094
Veber GMA	24	34	0	0	2	0	2	7	0	0	0	0	0	0	0	69
SN Osiguritelen Broker	44	694	24	314	348	228	2	207	203	0	176	0	0	0	0	2,240
Mak trend Broker	85	51	37	0	2	0	0	1	5	0	0	0	0	0	0	181
Porsche Broker	0	0	339	0	0	0	0	136	0	0	262	0	0	0	0	737
Joker Ins Broker	0	0	0	47	0	5	0	0	0	177	0	0	0	0	0	229
<b>Total</b>	<b>2,295</b>	<b>7,703</b>	<b>3,951</b>	<b>5,709</b>	<b>3,710</b>	<b>5,739</b>	<b>664</b>	<b>5,625</b>	<b>2,829</b>	<b>4,549</b>	<b>4,003</b>	<b>238</b>	<b>117</b>	<b>385</b>	<b>30</b>	<b>47,547</b>

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

1. Intermediation insurance activities	01. Accident	02. Health	03. Motor vehicles (casco)	04. Railway vehicles (casco)	05. Aircrafts (casco)	06. Vessels (casco)	07. Cargo	08. Property, fire and nat.forces	09. Property, other	10. MTPL (total)	11. Aircraft's liability	12. Vessel's liability	13. General liability	14. Credit	15. Suretyship	16. Financial losses	17. Legal expenses	18. Tourists assistance	19. Life insurance	21. Unit-linked	Total
AMG Premium	1	0	12	0	0	0	0	49	0	343	0	0	0	0	0	0	0	21	0	0	426
A-tim	22	0	2	0	0	0	0	0	3	29	0	0	2	0	0	0	0	4	0	0	40
VFP	480	1	79	0	0	0	6	229	248	676	0	1	171	0	0	4	0	862	437	273	2,480
Delta- ins	14	0	19	0	0	0	7	29	7	70	0	0	6	0	0	1	0	25	0	0	161
Euro eksperts	12	0	41	0	0	0	0	52	133	97	0	0	8	0	0	0	0	109	0	0	452
Euromak	19	0	11	0	0	0	1	8	7	31	0	0	5	0	0	2	0	1	0	0	69
In- broker	197	0	196	0	0	0	39	51	63	541	0	0	11	0	0	0	0	153	0	0	1,070
JDB Broker	42	0	13	0	0	0	0	10	18	60	0	0	54	0	0	0	0	41	0	0	207
KMK Broker	63	0	1	0	0	0	0	5	12	97	0	0	0	0	0	0	0	24	0	0	196
Legra	2	1	3	0	0	0	1	6	7	23	0	0	9	0	0	2	0	8	0	0	58
Mobiliti	2,849	0	168	0	0	0	1	10	29	6,820	0	0	3	0	0	0	0	811	1	0	7,729
Nashe osiguruvanje	599	0	65	0	0	0	2	52	56	884	0	0	16	1	0	0	0	148	2	0	1,244
Polisa plus	1,209	0	13	0	0	0	0	1	6	1,991	0	0	2	0	0	0	0	83	0	0	2,090
Seda broker	5,281	0	233	0	0	0	1	13	24	9,908	0	0	5	0	0	0	0	206	0	0	10,316
Super broker	870	100	40	0	0	0	8	1	0	2,446	0	0	14	0	0	0	0	0	0	0	2,594
Korab ins	633	0	23	0	0	0	0	3	14	1,466	0	0	4	0	0	0	0	114	0	0	1,619
Wiass	265	0	11	0	0	0	0	1	5	440	0	0	1	0	0	0	0	117	0	0	572
Certus	691	0	106	0	0	0	0	27	35	2,169	0	0	15	0	1	0	0	211	0	0	2,551
Nov osiguritelem broker	478	0	21	0	0	0	0	8	6	652	0	0	167	0	0	0	0	56	0	0	910
Safe Invest	393	0	19	0	0	0	0	17	14	622	0	0	0	0	3	0	0	123	53	0	852
CVO Broker	29	3	0	0	0	0	0	0	0	836	0	0	0	0	0	0	0	0	0	0	839
ASUC Broker	566	0	21	0	0	0	0	8	3	1,179	0	0	2	0	0	0	0	73	1	0	1,276
Mega Broker	335	1	45	0	0	0	0	16	22	527	0	0	3	0	2	0	0	225	2	0	850
S.T.M Broker Plus	171	0	10	0	0	0	0	2	13	276	0	0	1	0	0	0	0	63	0	0	367
AM Broker	782	0	56	0	0	0	7	33	72	1,647	0	0	22	0	0	0	0	210	1	0	2,029
VIA Broker	695	0	6	0	0	0	2	0	1	1,947	0	0	3	0	0	0	0	440	0	0	3,094
Veber GMA	18	0	1	0	0	0	0	9	5	34	0	0	2	0	0	0	0	19	0	0	69
SN Osiguritelem Broker	566	0	137	0	0	0	0	147	198	936	0	0	10	0	0	0	0	246	0	0	2,240
Mak trend Broker	74	0	25	0	0	0	4	15	17	95	0	0	8	0	0	0	0	16	0	0	181
Porsche Broker	172	0	247	0	0	0	0	0	0	313	0	0	0	0	0	0	0	5	0	0	737
Joker Ins Broker	132	0	8	0	0	0	4	10	1	190	0	0	2	0	0	0	0	10	0	0	229
<b>Total</b>	<b>17,660</b>	<b>106</b>	<b>1,632</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>83</b>	<b>812</b>	<b>1,019</b>	<b>37,345</b>	<b>0</b>	<b>1</b>	<b>546</b>	<b>1</b>	<b>6</b>	<b>9</b>	<b>0</b>	<b>4,424</b>	<b>497</b>	<b>273</b>	<b>47,547</b>



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

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Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Insig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
<b>AMG Premium</b>	1,845	52	249	186	86	3	0	17	19	97	0	0	0	0	0	<b>2,554</b>
<b>A-tim</b>	0	5	0	194	0	89	0	0	0	0	0	0	0	0	0	<b>288</b>
<b>VFP</b>	0	16,907	4,727	0	0	0	0	706	0	0	4,728	54,349	38,952	17,191	6,152	<b>143,712</b>
<b>Delta- ins</b>	0	862	169	15	94	309	0	0	0	115	29	0	0	0	0	<b>1,593</b>
<b>Euro eksperts</b>	165	517	1,245	79	0	258	0	0	0	379	70	0	0	0	0	<b>2,713</b>
<b>Euromak</b>	1	769	21	800	92	147	0	574	0	0	0	0	0	0	0	<b>2,404</b>
<b>In- broker</b>	34,260	4,431	314	3964	5723	9,128		73,478		28	1,586	0	0	58	0	<b>132,970</b>
<b>JDB Broker</b>	270	132	48	0	521	0	0	0	70	2,156	411	0	0	0	0	<b>3,608</b>
<b>KMK Broker</b>	8	0	73	412	101	0	116	27	12	0	9	0	0	0	0	<b>758</b>
<b>Legra</b>	0	0	0	0	0	95	0	10,462	0	0	0	0	0	0	0	<b>10,557</b>
<b>Mobiliti</b>	3,005	11,660	1,997	2,928	3,158	4,713	494	1,254	807	800	2,166	129	0	0	0	<b>33,111</b>
<b>Nashe osiguruvanje</b>	2,071	789	1,076	35	117	1,670	20	792	65	1,050	3,361	194	0	0	23	<b>11,263</b>
<b>Polisa plus</b>	36	818	394	1,445	2,521	115	54	130	2,230	66	1,623	0	0	0	0	<b>9,432</b>
<b>Seda broker</b>	509	9,550	2,317	3,520	1,109	9,659	1,298	7,396	1,461	11,490	3,932	0	0	18	0	<b>52,259</b>
<b>Super broker</b>	0	138	134		44	7,173	14	2,374	3,885	4	25	0	0	0	0	<b>13,791</b>
<b>Korab ins</b>	164	1,972	455	1,991	736	199	163	137	51	1,124	108	0	0	0	0	<b>7,100</b>
<b>Wiass</b>	137	503	803	0	155	0	509	508	436	54	19	0	0	0	0	<b>3,124</b>
<b>Certus</b>	224	1,597	1,202	3,943	295	1,028	4	102	31	4,108	256	0	0	0	0	<b>12,790</b>
<b>Nov osiguritelen broker</b>	0	234	17	2,839	218	399	38	12	0	26	0	0	0	0	0	<b>3,783</b>
<b>Safe Invest</b>	15	35	59	0	1,580	1	0	29	0	2,045	6	19	0	2,724	0	<b>6,513</b>
<b>CVO Broker</b>	0	1,181	0	574	207	311	50	40	45	238	1,309	0	0	0	0	<b>3,955</b>
<b>ASUC Broker</b>	161	1,034	501	1,346	420	183	3	261	49	176	182	0	2	0	0	<b>4,318</b>
<b>Mega Broker</b>	14	158	232		3,503	0	0	18	3	3	430	0	19	0	0	<b>4,380</b>
<b>S.T.M Broker Plus</b>	0	10	14	737	882	10	0	2	74	8	6	0	0	0	0	<b>1,743</b>
<b>AM Broker</b>	2,884	4,604	665	345	2,377	577	6	233	53	405	194	12	0	37	0	<b>12,392</b>
<b>VIA Broker</b>		558	221		127	105	62	9,852	477	0	45	0	0	0	0	<b>11,447</b>
<b>Veber GMA</b>	144	52	0	0	2	0	10	34	0	0	0	0	0	0	0	<b>242</b>
<b>SN Osiguritelen Broker</b>	128	9,216	90	1,523	3,522	1,529	2	1,092	713		942	0	0	0	0	<b>18,757</b>
<b>Mak trend Broker</b>	2,998	1,356	778	0	175	0	0	2	40	0	0	0	0	0	0	<b>5,349</b>
<b>Porsche Broker</b>	0	0	3,465	0	0	0	0	1674	0	0	2186	0	0	0	0	<b>7,325</b>
<b>Joker Ins Broker</b>	0	0	0	614	0	38	0	0	0	1,149	0	0	0	0	0	<b>1,801</b>
<b>Total</b>	<b>49,039</b>	<b>69,140</b>	<b>21,266</b>	<b>27,490</b>	<b>27,765</b>	<b>37,739</b>	<b>2,843</b>	<b>111,206</b>	<b>10,521</b>	<b>25,521</b>	<b>23,623</b>	<b>54,703</b>	<b>38,973</b>	<b>20,028</b>	<b>6,175</b>	<b>526,032</b>

Table 4. Gross Written Premium (by classes of insurance)

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1. Intermediation insurance activities	01. Accident	02. Health	03. Motor vehicles (casco)	04. Railway vehicles (casco)	05. Aircrafts (casco)	06. Vessels (casco)	07. Cargo	08. Property, fire and nat.forces	09. Property, other	10. MTPL (total)	11. Aircraft's liability	12. Vessel's liability	13. General liability	14. Credit	15. Suretyship	16. Financial losses	17. Legal expenses	18. Tourists assistance	19. Life insurance	21. Unit-linked	Total
AMG Premium	40	0	145	0	0	0	0	781	0	1,581	0	0	0	0	0	0	0	7	0	0	2,554
A-tim	19	0	108	0	0	0	0	0	7	133	0	0	18	0	0	0	0	3	0	0	288
VFP	1,822	16,054	1,590	0	0	0	28	1,030	1,393	3,957	0	3	602	0	0	136	0	453	108,955	7,689	143,712
Delta- ins	228	0	314	0	0	0	383	134	126	368	0	0	29	0	0	1	0	10	0	0	1,593
Euro eksperts	130	0	844	0	0	0	0	245	667	609	0	0	82	0	0	0	0	136	0	0	2,713
Euromak	834	0	243	0	0	0	92	244	44	174	0	0	658	0	0	115	0	1	0	0	2,405
In- broker	9,262	0	8,443	0	0	0	2,424	71,550	27,797	3,593	0	0	9,570	0	0	0	0	273	58	0	132,970
JDB Broker	1,789	0	525	0	0	0	0	195	275	359	0	0	440	0	0	0	0	25	0	0	3,608
KMK Broker	12	0	8	0	0	0	0	65	89	569	0	0	0	0	0	0	0	15	0	0	758
Legra	55	92	511	0	0	0	2	581	8,596	110	0	0	458	0	0	150	0	2	0	0	10,557
Mobiliti	796	0	1,188	0	0	0	11	69	360	30,150	0	0	62	0	0	0	0	346	129	0	33,111
Nashe osiguruvanje	1,516	0	861	0	0	0	81	1,126	3,002	4,142	0	0	222	12	0	0	0	84	217	0	11,263
Polisa plus	349	0	80	0	0	0	0	11	32	8,867	0	0	54	0	0	0	0	40	0	0	9,433
Seda broker	2,045	0	3,659	0	0	0	93	50	670	45,272	0	0	329	0	0	0	0	123	18	0	52,259
Super broker	272	31	286	0	0	0	93	30	0	13,029	0	0	50	0	0	0	0	0	0	0	13,791
Korab ins	196	0	221	0	0	0	0	7	28	6,481	0	0	113	0	0	0	0	54	0	0	7,100
Wiass	60	0	211	0	0	0	0	2	49	2,615	0	0	34	0	0	0	0	155	0	0	3,126
Certus	597	0	1,464	0	0	0	0	116	121	9,627	0	0	773	0	3	0	0	89	0	0	12,790
Nov osiguritelen broker	81	0	152	0	0	0	0	9	20	3,073	0	0	431	0	0	0	0	16	0	0	3,782
Safe Invest	125	0	208	0	0	0	0	37	48	3,240	0	0	0	0	56	0	0	56	2,743	0	6,513
CVO Broker	9	1	0	0	0	0	0	0	0	3,945	0	0	0	0	0	0	0	0	0	0	3,955
ASUC Broker	107	0	109	0	0	0	0	18	7	4,014	0	0	35	0	0	0	0	26	2	0	4,318
Mega Broker	262	17	721	0	0	0	0	238	85	2,883	0	0	54	0	4	0	0	97	19	0	4,380
S.T.M Broker Plus	32	0	68	0	0	0	0	13	35	1,534	0	0	36	0	0	0	0	25	0	0	1,743
AM Broker	436	0	901	0	0	0	600	1,072	942	8,188	0	0	88	0	0	0	0	116	49	0	12,392
VIA Broker	206	0	53	0	0	0	36	0	3	10,943	0	0	68	0	0	0	0	138	0	0	11,447
Veber GMA	3	0	6	0	0	0	0	14	7	181	0	0	24	0	0	0	0	9	0	0	244
SN Osiguritelen Broker	801	0	3,759	0	0	0	0	994	6,904	5,972	0	0	198	0	0	0	0	129	0	0	18,757
Mak trend Broker	1,244	0	515	0	0	0	511	381	1,646	688	0	0	356	0	0	0	0	8	0	0	5,349
Porsche Broker	56	0	5,384	0	0	0	0	0	0	1,885	0	0	0	0	0	0	0	1	0	0	7,326
Joker ins Broker	37	0	231	0	0	0	70	111	8	1,290	0	0	49	0	0	0	0	5	0	0	1,802
<b>Total</b>	<b>23,421</b>	<b>16,195</b>	<b>32,808</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,424</b>	<b>79,123</b>	<b>52,961</b>	<b>179,472</b>	<b>0</b>	<b>3</b>	<b>14,833</b>	<b>12</b>	<b>63</b>	<b>402</b>	<b>0</b>	<b>2,442</b>	<b>112,190</b>	<b>7,689</b>	<b>526,039</b>

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

