



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 01.01-30.06.2016**



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 30.6.2016: 1 EUR = 61.6949 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	Croatia nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	598	24	59	204	25	1	30	10	4	24	0	0	0	0	0	979
A-tim	0	5	0	71	0	45	0	0	0	0	0	0	0	0	0	121
VFP	0	299	1.406	0	0	0	0	69	0	0	2.655	558	340	800	68	6.195
Delta- ins	2	129	27	28	31	26	0	0	0	79	68	0	0	0	0	390
Euro eksperts	233	297	401	33	19	144	0	2	0	608	24	0	0	0	0	1.761
Euromak	8	58	19	13	5	83	0	8	0	0	0	0	0	0	0	194
In- broker	1.039	208	230	34	48	697	0	19	0	39	19	0	0	0	0	2.333
JDB Broker	17	90	27	6	144	0	0	1	5	124	41	0	0	0	0	455
KMK Broker	4	0	92	176	25	0	41	35	13	0	26	0	0	0	0	412
Legra	0	1	0	0	0	20	0	85	0	0	0	0	0	0	0	106
Mobiliti	1.779	5.435	957	3.520	1.879	2.331	236	590	592	438	869	1	0	0	0	18.627
Nashe osiguruvanje	387	224	359	11	29	681	21	607	36	197	404	1	0	0	1	2.958
Polisa plus	41	410	273	1.011	1.293	78	50	71	1.055	49	864	0	0	0	0	5.195
Seda broker	220	3.171	1.340	1.823	299	3.996	1.054	4.046	1.267	4.798	3.026	0	0	0	0	25.040
Super broker	0	81	41	0	29	1.575	24	1.030	3.158	16	19	0	0	0	0	5.973
Korab ins	103	984	493	1.027	338	109	71	84	32	792	101	0	0	0	0	4.134
Wias	181	82	329	72	85	0	416	203	102	17	3	0	0	0	0	1.490
Certus	176	648	967	1.843	1	172	6	87	27	2.384	250	0	0	0	0	6.561
Nov osiguritelen broker	313	211	40	1.874	374	245	198	24	15	10	36	0	0	0	0	3.340
Safe Invest	0	30	139	0	539	8	0	32	5	908	9	0	0	171	0	1.841
CVO Broker	0	578	0	292	115	172	71	22	42	139	645	0	0	0	0	2.076
ASUC Broker	76	620	567	784	336	71	12	115	23	265	225	0	1	0	0	3.095
Mega Broker	12	39	651	0	1.237	6	0	7	5	6	240	0	0	0	0	2.203
S.T.M Broker Plus	1	0	8	273	127	16	2	9	3	3	2	0	0	0	0	444
AM Broker	404	1.914	545	251	1.026	375	27	106	32	619	154	2	0	4	0	5.459
VIA Broker	0	298	136	0	68	120	62	4.398	1.489	0	24	0	0	0	0	6.595
Veber GMA	110	108	0	0	13	9	2	21	0	4	0	0	0	0	0	267
SN Osiguritelen Broker	80	2.186	80	832	1.010	376	12	540	334	0	734	0	0	0	0	6.184
Mak trend Broker	213	141	92	0	3	1	0	1	6	1	92	0	0	0	0	550
Porsche Broker	0	10	234	0	0	254	0	123	0	0	115	0	0	0	0	736
Joker Ins Broker	6	1	0	137	24	152	0	0	0	729	0	0	0	0	0	1.049
EOS Broker	0	1	23	0	0	0	0	0	0	0	0	0	0	0	0	24
Total	6.003	18.283	9.535	14.315	9.122	11.763	2.335	12.345	8.245	12.249	10.645	562	341	975	69	116.787

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	2	0	23	0	0	0	0	80	0	845	0	0	0	0	0	0	0	29	0	0	979
A-tim	46	0	10	0	0	0	0	6	7	64	0	0	3	0	0	0	0	26	0	0	121
VFP	1.078	6	164	0	0	0	9	439	519	1.576	0	2	319	0	0	4	0	2.405	1.087	679	6.195
Delta- ins	43	0	37	0	0	0	2	65	22	176	0	0	10	0	0	0	0	71	0	0	390
Euro eksperts	99	44	50	0	0	0	0	298	254	522	0	0	44	0	0	0	0	511	0	0	1.761
Euromak	60	0	37	0	0	0	1	25	12	89	0	0	20	0	0	4	0	23	0	0	194
In- broker	289	0	257	0	0	1	79	123	115	1.193	0	0	18	0	0	0	0	527	0	0	2.333
JDB Broker	82	0	25	0	0	0	0	31	43	114	0	0	132	0	0	0	0	95	0	0	455
KMK Broker	128	0	4	0	0	0	0	12	56	242	0	0	2	0	0	0	0	63	0	0	412
Legra	3	2	4	0	0	0	1	12	10	51	0	0	13	0	0	2	0	16	0	0	106
Mobiliiti	6.392	0	371	0	0	0	2	20	58	16.229	0	0	4	0	0	0	0	2.214	1	0	18.627
Nashe osiguruvanje	1.226	0	125	0	0	0	2	86	105	2.051	0	0	24	0	0	0	0	535	2	0	2.958
Polisa plus	2.810	0	36	0	0	0	0	4	10	4.878	0	0	2	0	0	0	0	278	0	0	5.195
Seda broker	12.478	0	481	0	0	1	2	38	47	23.820	0	3	9	0	0	0	0	749	0	0	25.040
Super broker	1.986	1	72	0	0	0	9	2	2	5.692	0	0	2	0	0	0	0	214	0	0	5.973
Korab ins	1.450	0	60	0	0	1	0	10	23	3.569	0	0	6	0	0	0	0	486	0	0	4.134
Wiass	660	1	12	0	0	0	0	1	5	1.187	0	0	0	0	0	0	0	297	0	0	1.490
Certus	1.723	0	189	0	0	0	0	49	63	5.385	0	0	24	0	1	0	0	867	0	0	6.561
Nov osiguritelen broker	479	0	34	0	0	0	0	8	27	2.522	0	0	89	0	0	0	0	181	0	0	3.340
Safe Invest	791	0	26	0	0	0	0	67	19	1.176	0	0	1	0	3	0	0	379	171	0	1.841
CVO Broker	64	4	0	0	0	0	0	0	0	2.072	0	0	0	0	0	0	0	0	0	0	2.076
ASUC Broker	1.224	0	44	0	0	0	0	15	4	2.743	0	0	3	0	0	0	0	309	1	0	3.095
Mega Broker	794	2	70	0	0	6	0	28	61	1.268	0	1	8	0	2	0	0	744	0	0	2.203
S.T.M Broker Plus	205	0	4	0	0	0	0	1	7	345	0	1	0	0	0	0	0	86	0	0	444
AM Broker	1.946	0	186	0	0	1	8	68	124	4.281	0	0	33	0	0	0	0	792	6	0	5.459
VIA Broker	1.439	0	14	0	0	0	3	0	2	4.297	0	0	3	0	0	0	0	837	0	0	6.595
Veber GMA	87	0	5	0	0	0	0	9	6	156	0	0	2	0	0	0	0	94	0	0	267
SN Osiguritelen Broker	1.469	0	321	0	0	2	0	261	495	2.612	0	0	16	0	0	0	0	1.008	0	0	6.184
Mak trend Broker	262	0	48	0	0	0	10	24	32	319	0	0	13	0	0	0	0	63	0	0	550
Porshe Broker	207	0	275	0	0	0	0	2	3	400	0	0	2	0	0	0	0	6	0	0	736
Joker Ins Broker	610	0	25	0	0	0	9	20	12	856	0	0	2	0	1	0	0	117	0	0	1.049
EOS Broker	6	0	1	0	0	0	0	0	0	12	0	0	0	0	0	0	0	5	0	0	24
Total	40.138	60	3.009	1	0	12	137	1.804	2.142	90.742	0	7	804	1	7	10	0	14.027	1.268	679	116.787

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
AMG Premium	3.165	127	417	779	139	3	142	39	23	153	0	0	0	0	0	4.987
A-tim	0	24	0	595	0	915	0	0	0	0	0	42	0	0	0	1.576
VFP	0	19.391	9.038	0	0	0	0	1.139	0	0	10.155	122.823	101.494	43.597	17.602	325.239
Delta- ins	1	1.354	281	542	178	346	0	0	0	649	54	479	0	0	0	3.884
Euro eksperts	1.710	2.173	2.000	179	505	586	0	5	0	1.601	6465	0	0	0	0	15.224
Euromak	2	2.376	82	805	567	1.014	0	1048	0	0	0	0	0	0	0	5.894
In- broker	55.203	5.554	406	4794	5977	12.359	0	73.654	0	649	1.682	0	0	117	0	160.395
JDB Broker	1.817	363	125	164	874	0	0	0	70	2.556	6797	0	0	0	0	12.766
KMK Broker	17	0	887	1.031	910	0	232	269	87	0	171	0	0	0	0	3.604
Legra	0	4	0	0	0	157	0	10.896	0	0	0	0	0	0	0	11.057
Mobiliti	8.356	26.311	4.349	6.836	8.059	10.223	1.078	2.795	2.419	2.237	3.899	129	0	0	0	76.691
Nashe osiguruvanje	3.415	2.186	1.874	48	316	3.107	62	2051	153	1.617	4.527	194	0	0	23	19.573
Polisa plus	159	1.782	712	3.864	6.409	275	94	282	4.797	300	4.046	0	0	0	0	22.720
Seda broker	1.212	18.085	7.090	9.252	2.029	19.936	4.886	16.375	4.420	25.887	14.235	0	0	37	0	123.444
Super broker	0	338	214	0	99	8.372	39	6.265	16.002	48	64	0	0	0	0	31.441
Korab ins	550	4.185	1.385	4.527	1.677	476	335	345	123	2.630	461	0	0	0	0	16.694
Wiass	246	503	2.271	342	550	0	1.214	1.178	628	109	19	0	0	0	0	7.060
Certus	658	3.557	3.018	8.061	295	1.442	28	377	83	11.888	635	0	0	0	0	30.042
Nov osiguritelten broker	1354	394	163	6.110	1.581	875	851	83	61	31	117	0	0	0	0	11.620
Safe Invest	0	287	114	0	2.575	26	0	90	16	4.373	28	54	0	6.734	0	14.297
CVO Broker	0	2.822	0	1.229	548	813	318	89	167	657	2.871	0	0	0	0	9.514
ASUC Broker	308	2.590	1.314	2.667	1.287	300	43	555	112	368	541	0	2	0	0	10.087
Mega Broker	38	267	558	0	7.109	22	0	33	24	30	1.268	0	0	0	0	9.349
S.T.M Broker Plus	3	0	39	1.075	731	19	11	48	9	10	9	0	0	0	0	1.954
AM Broker	8.942	11.928	1.637	1.057	5.890	3.079	153	480	155	1.087	752	20	0	82	0	35.262
VIA Broker	0	1.065	483	0	231	382	203	19.524	2.531	0	77	0	0	0	0	24.496
Veber GMA	603	130	0	0	40	18	11	93	0	16	0	0	0	0	0	911
SN Osiguritelten Broker	242	16.254	635	3.388	8.988	2.311	43	2.974	1667	0	4.414	0	0	0	0	40.916
Mak trend Broker	5.110	2.495	1.184	0	3374	106	0	2	46	35	1404	0	0	0	0	13.756
Porsche Broker	0	148	2.663	0	0	2164	0	1684	0	0	1361	0	0	0	0	8.020
Joker Ins Broker	28	5	0	1.393	250	757	0	0	0	4.111	0	0	0	0	0	6.544
EOS Broker	0	5	134	0	0	0	0	0	0	0	0	0	0	0	0	139
Total	93.139	126.698	42.939	58.738	61.188	70.083	9.743	142.373	33.593	61.042	66.052	123.741	101.496	50.567	17.625	1.059.017

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	111	0	271	0	0	0	0	937	0	3.659	0	0	0	0	0	0	0	9	0	0	4.987
A-tim	406	0	327	0	0	0	0	169	271	306	0	0	33	0	0	0	0	22	42	0	1.576
VFP	4.560	16.370	3.165	0	0	0	69	1.816	2.601	8.902	0	10	874	0	0	136	0	1.220	265.318	20.198	325.239
Delta- ins	419	0	578	0	0	0	408	239	595	1.007	0	0	116	0	0	0	0	43	479	0	3.884
Euro eksperts	411	957	784	0	0	0	0	2.058	6.890	2.497	0	0	1.215	0	0	0	0	412	0	0	15.224
Euromak	900	0	335	0	0	0	92	2.015	168	539	0	0	1.509	0	0	302	0	36	0	0	5.896
In- broker	9.398	0	10.961	0	0	7	2.617	77.508	32.400	7.801	0	0	19.132	0	0	0	0	454	117	0	160.395
JDB Broker	1.983	0	699	0	0	0	0	2.546	4.510	709	0	0	2.264	0	0	0	0	55	0	0	12.766
KMK Broker	757	0	120	0	0	0	0	151	942	1.533	0	0	44	0	0	0	0	57	0	0	3.604
Legra	60	140	532	0	0	0	2	704	8.633	275	0	0	550	0	0	150	0	11	0	0	11.057
Mobiliti	2.020	0	2.413	0	0	0	35	120	586	70.234	0	0	98	0	0	0	0	1.056	129	0	76.691
Nashe osiguruvanje	1.954	0	1.850	0	0	0	81	2.103	3.772	9.036	0	0	316	0	0	0	0	244	217	0	19.573
Polisa plus	682	0	164	0	0	0	0	95	82	21.505	0	0	54	0	0	0	0	137	0	0	22.719
Seda broker	5.352	0	6.479	0	0	50	112	921	1.843	107.344	0	18	842	0	0	0	0	446	37	0	123.444
Super broker	652	0	565	0	0	0	113	33	4	29.955	0	0	44	0	0	0	0	75	0	0	31.441
Korab ins	528	0	481	0	0	8	0	83	80	15.201	0	0	120	0	0	0	0	193	0	0	16.694
Wiass	149	4	237	0	0	0	0	2	49	6.328	0	0	0	0	0	0	0	292	0	0	7.061
Certus	1.044	0	2.578	0	0	0	0	667	794	23.741	0	0	904	0	3	0	0	311	0	0	30.402
Nov osiguritelten broker	128	0	403	0	0	0	0	9	82	10.742	0	0	194	0	0	0	0	62	0	0	11.620
Safe Invest	217	0	251	0	0	0	0	347	73	6.402	0	0	4	0	56	0	0	159	6.788	0	14.297
CVO Broker	19	1	0	0	0	0	0	0	0	9.494	0	0	0	0	0	0	0	0	0	0	9.514
ASUC Broker	224	0	286	0	0	0	0	35	10	9.406	0	0	35	0	0	0	0	89	2	0	10.087
Mega Broker	487	87	1.009	0	0	29	0	319	245	6.735	0	5	95	0	4	0	0	334	0	0	9.349
S.T.M Broker Plus	40	0	60	0	0	0	0	1	22	1.773	0	6	0	0	0	0	0	52	0	0	1.954
AM Broker	1.496	0	2.828	0	0	4	623	4.561	4.469	20.661	0	0	175	0	0	0	0	343	102	0	35.262
VIA Broker	420	0	179	0	0	0	61	0	4	23.504	0	0	68	0	0	0	0	260	0	0	24.496
Veber GMA	17	0	27	0	0	0	0	14	9	754	0	0	24	0	0	0	0	64	0	0	909
SN Osiguritelten Broker	1.634	0	7.466	0	0	11	0	1.850	12.629	16.506	0	0	286	0	0	0	0	534	0	0	40.916
Mak trend Broker	1.938	0	1.544	0	0	0	545	1.573	4.722	2.959	0	0	439	0	0	0	0	36	0	0	13.756
Porsche Broker	95	0	5.137	0	0	0	0	9	138	2.552	0	0	87	0	0	0	0	2	0	0	8.020
Joker Ins Broker	162	0	710	0	0	0	180	148	213	4.993	0	0	49	0	3	0	0	88	0	0	6.546
EOS Broker	2	0	65	0	0	0	0	0	0	71	0	0	0	0	0	0	0	1	0	0	71
Total	38.263	17.559	52.439	0	0	109	4.938	101.033	86.836	427.053	0	39	29.571	0	66	588	0	7.096	273.231	20.198	1.059.019

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

