



INSURANCE  
SUPERVISION  
AGENCY

Republic of Macedonia

**REPORT**  
**on business performance of the insurance undertakings**  
**for the period 1.1-30.9.2016**



Skopje, 2017

**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, 192/15 and 23/16).

The management is responsible for fair presentation and accurate data.

*Exchange rate on 30.9.2016:* 1 EUR = 61.4940 MKD

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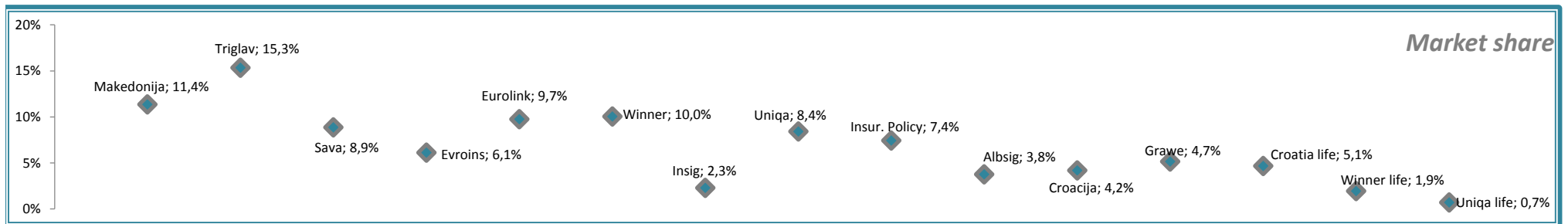
**Table 1. Gross Written Premium**

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	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croacija	Total
1	01. Accident	88.821	87.161	50.375	31.250	83.209	59.805	8.204	23.609	43.407	10.811	25.391	512.043
2	02. Health	0	24.121	1009	0	10.664	3.919	0	1222	208	0	0	41.143
3	03. Motor vehicles (casco)	69.669	153.775	81.824	35.387	61.322	51.823	3.234	30.669	51.814	8.324	27.460	575.301
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	5.699	38.180	0	0	0	0	0	43.879
6	06. Vessels (casco)	0	366	140	18	202	34	0	33	4	0	0	797
7	07. Cargo	19.894	15.665	2.417	6.288	1.918	4.529	0	6.945	303	0	966	58.925
8	08. Property, fire and nat.forces	92.382	53.076	51.587	17.285	67.937	12.603	4.088	16.905	27.999	5.376	12.852	362.090
9	09. Property, other	240.948	182.448	69.724	19.735	58.954	173.590	1444	101.830	33.045	10.371	12.650	904.739
10	10. MTPL (total)	193.458	420.881	292.782	273.534	285.094	294.728	130.746	347.305	311.136	206.879	186.820	2.943.363
11	11. Aircraft's liability	0	0	0	0	1.764	4.548	0	0	160	0	0	6.472
12	12. Vessel's liability	129	291	748	59	262	148	0	67	368	0	81	2.153
13	13. General liability	32.647	32.562	8.114	9.997	45.208	9.833	346	14.751	9.969	2.086	2.445	167.958
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	56	87	20	104	0	12	0	0	253	0	0	532
16	16. Financial losses	2051	21.370	2.431	799	234	0	0	1560	0	0	0	28.445
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	12.376	24.291	25.587	11.119	22.963	11.076	3.436	13.132	13.588	4.634	8.420	150.622
19	<b>Total</b>	<b>752.431</b>	<b>1.016.094</b>	<b>586.758</b>	<b>405.575</b>	<b>645.430</b>	<b>664.828</b>	<b>151.498</b>	<b>558.028</b>	<b>492.254</b>	<b>248.481</b>	<b>277.085</b>	<b>5.798.462</b>

	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life assurance	340.807	309.263	92.169	46.829	789.068
21	21. Unit- linked	0	0	36.099	0	36.099
22	<b>Total</b>	<b>340.807</b>	<b>309.263</b>	<b>128.268</b>	<b>46.829</b>	<b>825.167</b>

**Total: 6.623.629**





**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	<b>Total(nonlife)</b>	<b>5.798.462</b>	<b>1.180.971</b>	<b>4.238.901</b>	<b>1.559.561</b>
2	Makedonija	752.431	241.518	516.438	235.993
3	Triglav	1.016.094	176.095	733.291	282.803
4	Sava	586.758	64.555	459.915	126.843
5	Evroins	405.575	40.923	295.481	110.094
6	Eurolink	645.430	122.221	514.184	131.246
7	Winner	664.828	329.089	483.885	180.943
8	Insig	151.498	12.241	107.608	43.890
9	Uniqa	558.028	89.028	408.784	149.244
10	Insurance Policy	492.254	66.720	355.820	136.434
11	Albsig	248.481	11.008	186.364	62.117
12	Croatia	277.085	27.573	177.131	99.954
13	<b>Total(life)</b>	<b>825.167</b>	<b>42.948</b>	<b>662.718</b>	<b>162.449</b>
14	Croatia	340.807	129	279.673	61.134
15	Grawe	309.263	27.752	237.243	72.020
16	Winner	128.268	15.067	106.075	22.193
17	Uniqa	46.829	0	39.727	7.102
18	<b>Total</b>	<b>6.623.629</b>	<b>1.223.919</b>	<b>4.901.619</b>	<b>1.722.010</b>



**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	512.043	71.101	367.084	144.959
2	02. Health	41.143	12.669	30.984	10.159
3	03. Motor vehicles (casco)	575.301	45.336	410.425	164.876
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	43.879	42.007	32.909	10.970
6	06. Vessels (casco)	797	0	653	144
7	07. Cargo	58.925	21.337	41.621	17.304
8	08. Property, fire and nat.forces	362.090	182.259	252.979	109.111
9	09. Property, other	904.739	344.702	638.161	266.578
10	10. MTPL (total)	2.943.363	335.680	2.216.016	727.347
11	11. Aircraft's liability	6.472	3.691	4.854	1.618
12	12. Vessel's liability	2.153	0	1.654	499
13	13. General liability	167.958	99.120	128.168	39.790
14	14. Credit	0	0	0	0
15	15. Suretyship	532	24	379	153
16	16. Financial losses	28.445	22.319	22.064	6.381
17	17. Legal expenses	0	0	0	0
18	18. Tourists assistance	150.622	726	90.950	59.672
19	19. Life assurance	789.068	42.948	631.037	158.031
20	21. Unit- linked	36.099	0	31.681	4.418
21	<b>TOTAL</b>	<b>6.623.629</b>	<b>1.223.919</b>	<b>4.901.619</b>	<b>1.722.010</b>

**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	23.716	39.613	44.981	22.937	29.322	34.314	14.019	31.707	35.079	17.943	19.870	313.501
2	02. Health	0	690	165	0	156	52	0	21	31	0	0	1.115
3	03. Motor vehicles (casco)	2.629	5.488	4.458	5.983	3.308	2.573	362	1.936	3.296	569	1.633	32.235
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	2	0	0	0	0	0	4
6	06. Vessels (casco)	0	7	7	2	9	3	0	2	1	0	0	31
7	07. Cargo	449	287	160	344	369	197	0	138	17	0	54	2.015
8	08. Property, fire and nat.forces	11.202	12.039	10.146	3.431	8.845	4.920	663	3.769	4.213	1.161	2.002	62.391
9	09. Property, other	11.976	13.144	11.785	1.474	6.414	4.962	165	899	2.015	555	1.262	54.651
10	10. MTPL (total)	36.366	74.372	53.128	55.413	55.141	56.004	25.487	65.969	59.143	39.827	35.867	556.717
11	11. Aircraft's liability	0	0	0	0	2	5	0	0	17	0	0	24
12	12. Vessel's liability	31	55	205	19	57	38	0	16	137	0	18	576
13	13. General liability	2.907	3.413	3.904	1.242	6.732	2.270	100	565	1.614	196	663	23.606
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	16	12	4	7	0	8	0	0	137	0	0	184
16	16. Financial losses	18	23	36	31	932	0	0	6	0	0	0	1.046
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
18	18. Tourists assistance	18.402	36.058	51.334	20.415	61.854	22.527	10.948	32.075	31.577	14.353	24.992	324.535
19	<b>Total</b>	<b>70.715</b>	<b>131.925</b>	<b>137.153</b>	<b>86.894</b>	<b>130.628</b>	<b>88.643</b>	<b>37.539</b>	<b>103.785</b>	<b>100.434</b>	<b>56.129</b>	<b>65.614</b>	<b>1.009.459</b>

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	4.065	1.594	969	582	7.210
21	21. Unit- linked	0	0	1.046	0	1.046
22	<b>Total</b>	<b>4.065</b>	<b>1.594</b>	<b>2.015</b>	<b>582</b>	<b>8.256</b>

<b>Total:</b>	<b>1.017.715</b>
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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	46.502	43.760	18.824	28.087	55.505	20.138	2.018	17.564	14.934	5.051	32.870	285.253
2	02. Health	0	756	48	0	330	600	0	117	0	0	0	1.851
3	03. Motor vehicles (casco)	29.908	65.741	39.965	21.838	25.626	37.753	972	16.750	33.267	6.048	9.980	287.848
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	410.837	0	0	0	0	0	410.837
6	06. Vessels (casco)	0	0	0	0	1.354	0	0	0	0	0	0	1.354
7	07. Cargo	331	1.002	361	250	42	2.207	0	0	0	0	0	4.193
8	08. Property, fire and nat.forces	17.014	9.293	18.036	6.530	12.053	1.650	369	941	4.213	473	7.700	78.272
9	09. Property, other	32.810	58.404	22.151	7.718	28.943	41.403	119	11.460	5.935	7.639	1.181	217.763
10	10. MTPL (total)	93.718	157.309	93.073	87.720	82.582	96.988	46.925	170.892	106.253	114.442	74.620	1.124.522
11	11. Aircraft's liability	0	19.596	0	0	0	0	0	0	651	0	0	20.247
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	630	2.500	11.286	1.080	323	67	0	1.277	1.801	0	0	18.964
14	14. Credit	40	0	0	0	0	0	0	0	0	0	0	40
15	15. Suretyship	12	0	0	0	0	0	0	0	0	0	0	12
16	16. Financial losses	54	6	0	0	0	0	0	0	0	0	0	60
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	5.805	3.391	6.913	2.631	4.287	1.423	397	928	2.936	357	2.236	31.304
19	<b>Total</b>	<b>226.824</b>	<b>361.758</b>	<b>210.657</b>	<b>155.854</b>	<b>211.045</b>	<b>613.066</b>	<b>50.800</b>	<b>219.929</b>	<b>169.990</b>	<b>134.010</b>	<b>128.587</b>	<b>2.482.520</b>

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	79.022	37.862	23.806	1.722	142.412
21	21. Unit- linked	0	0	0	0	0
22	<b>Total</b>	<b>79.022</b>	<b>37.862</b>	<b>23.806</b>	<b>1.722</b>	<b>142.412</b>

<b>Total:</b>	<b>2.624.932</b>
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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	823	1.334	509	495	735	314	72	364	317	144	477	5.584
2	02. Health	0	16	3	0	2	18	0	11	0	0	0	50
3	03. Motor vehicles (casco)	542	1.165	697	449	616	815	58	317	445	150	208	5.462
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	10	4	2	30	9	4	0	0	0	0	0	59
8	08. Property, fire and nat.forces	166	129	184	121	167	18	8	20	62	18	14	907
9	09. Property, other	937	1.571	555	263	148	369	4	412	254	66	57	4.636
10	10. MTPL (total)	1.259	2.723	1.746	1.750	1.644	1.703	803	2.575	1.775	1.885	1.252	19.115
11	11.Aircraft's liability	0	0	0	0	0	0	0	0	1	0	0	1
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	25	36	20	12	18	3	0	5	31	0	0	150
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	34	1	0	0	0	0	0	0	0	0	0	35
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	209	259	439	154	380	108	8	67	160	19	167	1.970
19	<b>Total</b>	<b>4.005</b>	<b>7.238</b>	<b>4.155</b>	<b>3.274</b>	<b>3.720</b>	<b>3.353</b>	<b>953</b>	<b>3.771</b>	<b>3.045</b>	<b>2.282</b>	<b>2.175</b>	<b>37.971</b>

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	888	302	90	41	1.321
21	21. Unit- linked	0	0	0	0	0
22	<b>Total</b>	<b>888</b>	<b>302</b>	<b>90</b>	<b>41</b>	<b>1.321</b>

<b>Total:</b>	<b>39.292</b>
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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	<b>Total(nonlife)</b>	<b>16.920</b>	<b>47.805</b>	<b>37.971</b>	<b>6.627</b>	<b>20.127</b>	<b>2.526</b>
2	Makedonija	1.238	4.752	4.005	540	1.445	208
3	Triglav	1.560	9.140	7.238	956	2.506	228
4	Sava	1.738	5.590	4.155	703	2.470	187
5	Evroins	1.618	3.898	3.274	613	1.629	316
6	Eurolink	1.725	4.765	3.720	622	2.148	183
7	Winner	471	4.525	3.353	678	965	225
8	Insig	867	1.205	953	121	998	157
9	Uniqa	2.637	4.680	3.771	767	2.779	314
10	Insurance Policy	1.606	4.355	3.045	737	2.179	227
11	Albsig	2.173	2.293	2.282	402	1.782	289
12	Croatia	1.287	2.602	2.175	488	1.226	192
13	<b>Total(life)</b>	<b>338</b>	<b>1.517</b>	<b>1.321</b>	<b>162</b>	<b>354</b>	<b>8</b>
14	Croatia	120	1.013	888	113	114	2
15	Grawe	194	350	302	19	223	4
16	Winner	7	109	90	18	8	2
17	Uniqa	17	45	41	12	9	0
18	<b>Total</b>	<b>17.258</b>	<b>49.322</b>	<b>39.292</b>	<b>6.789</b>	<b>20.481</b>	<b>2.534</b>

**Table 8. Expenses**

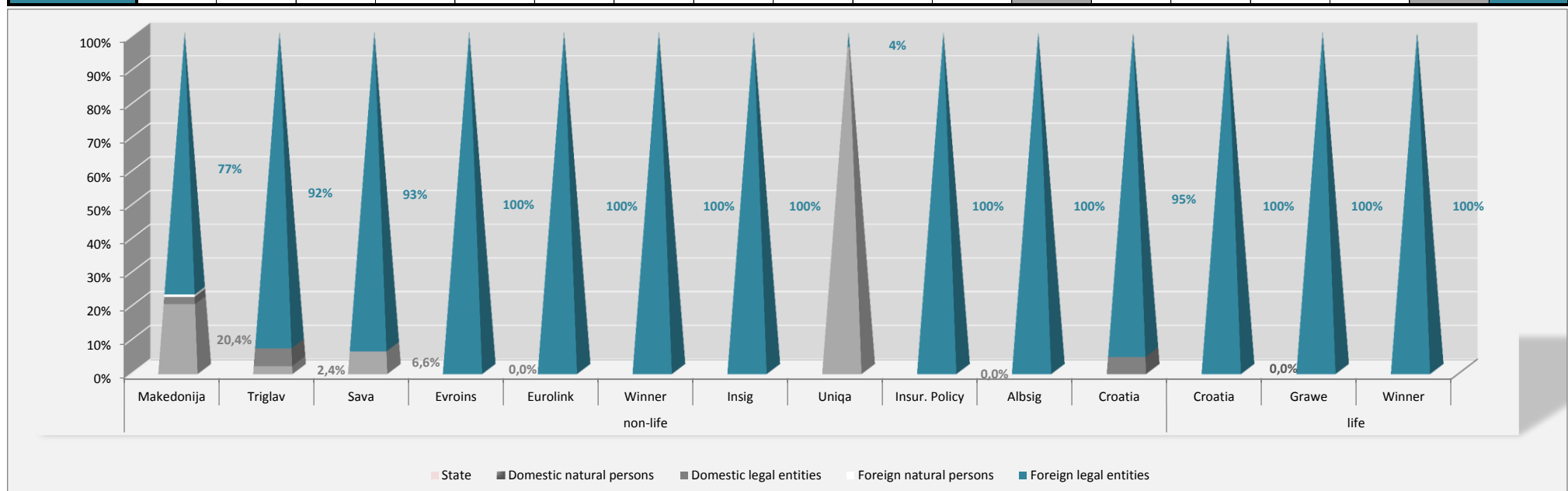
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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	997.052	466.038	1.022.392
2	Makedonija	138.794	91.322	112.841
3	Triglav	152.069	54.066	205.317
4	Sava	91.577	42.735	133.884
5	Evroins	70.427	42.977	86.772
6	Eurolink	150.063	31.004	119.521
7	Winner	72.645	39.502	68.881
8	Insig	41.370	11.919	35.977
9	Uniqa	72.793	76.474	86.505
10	Insurance Policy	95.911	26.623	72.936
11	Albsig	51.987	18.253	68.070
12	Croatia	59.416	31.163	31.688
13	Total(life)	89.128	162.020	45.119
14	Croatia	31.729	46.450	26.407
15	Grawe	18.605	59.367	10.912
16	Winner	29.850	42.106	4.309
17	Uniqa	8.944	14.097	3.491
18	Total	1.086.180	628.058	1.067.511

**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	214.881	322.963	2.775.333	174.925	183.999	356.934	215.706	931.564	3.706.897
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
<b>Total</b>	<b>888.308</b>	<b>185.223</b>	<b>234.073</b>	<b>238.123</b>	<b>195.326</b>	<b>247.037</b>	<b>183.716</b>	<b>184.003</b>	<b>184.696</b>	<b>214.881</b>	<b>322.963</b>	<b>3.078.350</b>	<b>184.132</b>	<b>183.999</b>	<b>356.934</b>	<b>215.706</b>	<b>940.771</b>	<b>4.019.120</b>



**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)	3.460.581	70.366	2.406.419	1.387.560	3.894.314	0	0	18.753	7.444.014
2	Makedonija	383.863	14.351	185.194	131.328	321.272	0	0	0	719.486
3	Triglav	568.696	14.016	424.153	258.455	748.547	0	0	0	1.331.259
4	Sava	363.986	2.864	419.161	150.679	575.537	0	0	0	942.387
5	Evroins	237.826	3.072	136.540	112.169	250.325	0	0	9.339	500.562
6	Eurolink	424.165	22.079	222.843	115.412	340.845	0	0	0	787.089
7	Winner	397.837	1.385	242.155	133.638	382.751	0	0	3.153	785.126
8	Insig	100.485	0	69.582	53.696	124.721	0	0	0	225.206
9	Uniqa	340.265	0	257.220	118.200	379.940	0	0	0	720.205
10	Insurance Policy	301.354	10.878	218.871	182.703	405.693	0	0	2.069	719.994
11	Albsig	163.273	0	128.856	54.647	185.124	0	0	0	348.397
12	Croatia	178.831	1.721	101.844	76.633	179.559	0	0	4.192	364.303
13	Total (life)	24.778	107.926	28.261	18.394	48.170	0	3.025.250	0	3.206.124
14	Croatia	6.869	0	2.335	3.370	5.779	0	1.302.978	0	1.315.626
15	Grawe	14.666	107.926	22.433	11.067	34.505	0	1.312.981	0	1.470.078
16	Winner	1.950	0	3.133	3.872	7.320	0	245.935	0	255.205
17	Uniqa	1.293	0	360	85	566	0	163.356	0	165.215
18	Total	3.485.359	178.292	2.434.680	1.405.954	3.942.484	0	3.025.250	18.753	10.650.138

**Table 11. Net technical provisions**

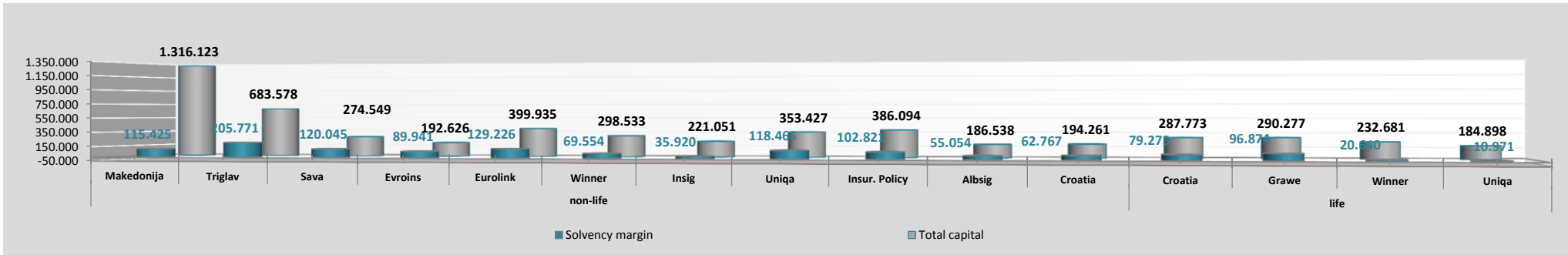
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No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	Total (non-life)	2.887.927	70.366	1.889.737	1.242.117	3.232.189	0	0	18.753	6.209.235
2	Makedonija	278.993	14.351	122.751	82.749	210.250	0	0	0	503.594
3	Triglav	481.764	14.016	331.374	258.455	655.768	0	0	0	1.151.548
4	Sava	331.670	2.864	286.605	145.260	437.562	0	0	0	772.096
5	Evroins	212.681	3.072	126.156	109.707	237.479	0	0	9.339	462.571
6	Eurolink	326.472	22.079	194.375	103.449	300.414	0	0	0	648.965
7	Winner	262.272	1.385	119.060	65.446	191.464	0	0	3.153	458.274
8	Insig	95.230	0	69.582	53.696	124.721	0	0	0	219.951
9	Uniqa	302.361	0	226.564	118.200	349.284	0	0	0	651.645
10	Insurance Policy	265.890	10.878	182.862	173.875	360.856	0	0	2.069	639.693
11	Albsig	160.498	0	128.856	54.647	185.124	0	0	0	345.622
12	Croatia	170.096	1.721	101.552	76.633	179.267	0	0	4.192	355.276
13	Total (life)	20.179	107.926	20.438	13.079	35.032	0	3.018.702	0	3.181.839
14	Croatia	6.178	0	2.335	3.370	5.779	0	1.302.978	0	1.314.935
15	Grawe	10.123	107.926	14.620	5.752	21.377	0	1.307.639	0	1.447.065
16	Winner	2.585	0	3.123	3.872	7.310	0	244.729	0	254.624
17	Uniqa	1.293	0	360	85	566	0	163.356	0	165.215
18	Total	2.908.106	178.292	1.910.175	1.255.196	3.267.221	0	3.018.702	18.753	9.391.074

Table 12. Capital and Solvency Margin

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	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	1.316.123	683.578	274.549	192.626	399.935	298.533	221.051	353.427	386.094	186.538	194.261	4.506.715	287.773	290.277	232.681	184.898	995.629	5.502.344
Solvency margin	115.425	205.771	120.045	89.941	129.226	69.554	35.920	118.465	102.821	55.054	62.767	1.104.989	79.275	96.874	20.640	10.971	207.760	1.312.749



**Table 13. Statistical data for non- life insurance undertakings**

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		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
<b>CLASS 01 - Accident insurance</b>	<b>01</b>	<b>313.501</b>	<b>512.043</b>	<b>254.713</b>	<b>5.584</b>	<b>285.253</b>	<b>1.920</b>	<b>84.309</b>
Accident insurance in and outside of regular business	0101	26.050	339.448	151.935	3.656	198.702	1.300	73.258
Accident insurance in motor vehicles and while performing specific activities	0102	279.442	72.918	49.224	117	3.277	72	2.525
Accident insurance of pupils, students and young peoples	0103	1.448	4.382	3.575	1.288	12.172	477	5.515
Accident insurance of guests, visitors to events, travelers and tourists	0104	144	2.353	1.251	0	0	0	0
Accident insurance of customers, subscribers and other users of public services	0105	5	53	32	1	3	1	1
Other special accident insurance	0106	205	2.490	952	18	229	11	59
Compulsory accident insurance of passengers in public traffic	0107	4.592	12.990	8.680	8	442	13	687
Accident insurance of managers	0108	279	76.767	10.225	235	59.768	0	0
Other accident insurance	0199	1.336	643	28.839	261	10.661	46	2.264
<b>Class 02 - Health insurance</b>	<b>02</b>	<b>1.115</b>	<b>41.143</b>	<b>19.279</b>	<b>50</b>	<b>1.851</b>	<b>40</b>	<b>623</b>
Supplementary health insurance according to the Law on voluntary health insurance	0201	33	4.373	990	11	267	1	23
Private health insurance according to the Law on voluntary health insurance	0202	1.018	19.574	11.105	29	1.203	39	601
Other voluntary health insurance	0299	64	17.196	7.184	10	381	0	0
<b>CLASS 03 - Insurance of motor vehicles (casco)</b>	<b>03</b>	<b>32.235</b>	<b>575.301</b>	<b>375.142</b>	<b>5.462</b>	<b>287.848</b>	<b>2.264</b>	<b>160.585</b>
Casco insurance of motor vehicles on their own power	0301	26.002	556.343	355.213	5.039	278.309	2.086	154.329
Other insurance of motor vehicles (casco)	0399	6.233	18.958	19.928	423	9.539	178	6.256
<b>CLASS 04 - Insurance of railway rolling stock vehicles (casco)</b>	<b>04</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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
<b>CLASS 05 - Insurance of aircrafts (casco)</b>	<b>05</b>	<b>4</b>	<b>43.879</b>	<b>18.090</b>	<b>1</b>	<b>410.837</b>	<b>0</b>	<b>0</b>
Insurance of aircrafts (casco)	0501	4	43.879	18.090	1	410.837	0	0
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
<b>CLASS 06 - Insurance of vessels (casco)</b>	<b>06</b>	<b>31</b>	<b>797</b>	<b>609</b>	<b>1</b>	<b>1.354</b>	<b>1</b>	<b>4.700</b>
Insurance of vessels (casco)	0601	29	794	607	1	1.354	1	4.700
Other insurance of vessels (casco)	0699	2	3	2	0	0	0	0
<b>CLASS 07 - Insurance of goods in transportation (cargo)</b>	<b>07</b>	<b>2.015</b>	<b>58.925</b>	<b>14.324</b>	<b>59</b>	<b>4.193</b>	<b>11</b>	<b>345</b>



Insurance of goods in international transportation (cargo)	0701	1.693	33.998	10.412	45	3.981	6	279
Insurance of goods in domestic transportation (cargo)	0702	236	11.203	3.894	14	213	5	66
Other insurance of goods in transportation (cargo)	0799	86	13.724	17	0	0	0	0
<b>CLASS 08 - Property insurance against fire and natural forces</b>	<b>08</b>	<b>62.391</b>	<b>362.090</b>	<b>208.395</b>	<b>907</b>	<b>78.272</b>	<b>803</b>	<b>96.899</b>
Property insurance of natural persons	0801	48.813	64.973	42.043	632	20.846	348	14.342
Insurance of crops and fruit	080101	3.716	3.183	1.160	7	52	22	776
Insurance of animals	080102	4	12	8	0	0	0	0
Construction and erection insurance	080103	15	240	305	0	0	3	24
Insurance of buildings and/or their contents (except 080105)	080104	17.511	28.211	18.074	119	5.112	88	6.449
Household insurance	080105	27.266	32.455	21.860	502	15.518	232	7.026
Other property insurance of natural persons	080199	301	872	636	4	164	3	67
Property insurance of legal entities	0802	13.578	297.117	166.352	275	57.426	455	82.557
Insurance of crops and fruit	080201	266	1.013	405	1	41	0	0
Insurance of animals	080202	8	220	126	0	0	0	0
Construction and erection insurance	080203	114	9.295	9.415	2	442	2	155
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	12.729	213.673	121.987	228	47.827	381	40.084
Property insurance of power companies	080205	190	29.206	8.426	4	3.634	7	7.430
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	271	43.711	25.992	40	5.482	65	34.888
<b>CLASS 09 - Other property insurance</b>	<b>09</b>	<b>54.651</b>	<b>904.739</b>	<b>465.334</b>	<b>4.636</b>	<b>217.763</b>	<b>2.182</b>	<b>238.246</b>
Property insurance of natural entities	0901	40.738	202.457	93.274	1.278	61.815	719	49.431
Insurance of crops and fruit	090101	3.669	130.506	45.003	604	43.235	410	40.242
Insurance of animals	090102	10	198	140	33	526	1	95
Construction and erection insurance	090103	15	899	1.069	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	9.694	9.724	6.244	54	731	24	686
Household insurance	090105	27.215	59.510	40.335	517	13.534	250	7.289
Other property insurance of natural persons	090199	135	1.620	483	70	3.788	34	1.120
Property insurance of legal entities	0902	13.913	702.282	372.060	3.358	155.948	1.463	188.815
Insurance of crops and fruit	090201	265	35.156	11.788	67	16.623	9	4.965
Insurance of animals	090202	30	5.033	3.171	270	13.102	95	4.557
Construction and erection insurance	090203	181	28.918	70.050	3	1.320	24	32.036
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	12.483	340.814	145.904	2.422	83.446	847	55.201
Property insurance of power companies	090205	278	220.143	74.450	27	9.785	66	54.455
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	676	72.218	66.697	569	31.672	422	37.601
<b>CLASS 08+09 - Property insurance</b>	<b>89</b>	<b>74.048</b>	<b>1.266.829</b>	<b>673.728</b>	<b>5.543</b>	<b>296.035</b>	<b>2.985</b>	<b>335.145</b>
Property insurance of natural persons	8901	54.989	267.430	135.316	1.910	82.661	1.067	63.773
Insurance of crops and fruit	890101	5.061	133.689	46.162	611	43.287	432	41.018
Insurance of animals	890102	10	210	148	33	526	1	95

Construction and erection insurance	890103	23	1.139	1.374	0	0	3	24
Insurance of buildings and/or their contents (except 890105)	890104	19.963	37.935	24.318	173	5.843	112	7.135
Household insurance	890105	29.500	91.965	62.195	1.019	29.052	482	14.314
Other property insurance of natural persons	890199	432	2.492	1.119	74	3.952	37	1.187
Property insurance of legal entities	8902	19.059	999.399	538.412	3.633	213.374	1.918	271.372
Insurance of crops and fruit	890201	403	36.169	12.193	68	16.664	9	4.965
Insurance of animals	890202	30	5.252	3.298	270	13.102	95	4.557
Construction and erection insurance	890203	199	38.212	79.465	5	1.762	26	32.191
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	17.370	554.487	267.891	2.650	131.273	1.228	95.284
Property insurance of power companies	890205	314	249.350	82.877	31	13.419	73	61.885
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	743	115.929	92.689	609	37.154	487	72.489
<b>CLASS 10 - Motor third party liability insurance</b>	<b>10</b>	<b>556.717</b>	<b>2.943.363</b>	<b>1.927.213</b>	<b>19.115</b>	<b>1.124.522</b>	<b>11.011</b>	<b>1.603.067</b>
Domestic compulsory motor third party liability insurance (CMTPL)	1001	392.064	2.149.211	1.486.353	17.977	893.405	9.697	1.152.466
Passenger vehicles	100101	324.963	1.687.839	1.168.982	15.307	752.131	8.190	987.251
Heavy vehicles	100102	33.798	376.220	261.733	2.133	105.459	1.095	103.781
Buses	100103	2.930	50.808	33.328	290	22.982	213	39.709
Towing vehicles	100104	3.468	2.640	1.867	44	2.160	23	3.313
Special vehicles	100105	542	1.489	1.012	21	1.337	17	747
Motorcycles and scooters	100106	17.203	23.815	15.209	87	5.857	90	11.490
Trailers	100107	7.463	2.310	1.590	16	1.161	25	3.620
Operating motor vehicles	100108	1.029	3.741	2.531	75	2.267	44	2.556
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	637	134	2	1	6	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	31	216	98	3	46	0	0
Green card (GC)	1002	147.213	686.553	405.499	1.067	212.305	1.193	415.146
Passenger vehicles	100201	133.049	539.267	311.340	457	82.296	498	176.415
Heavy vehicles	100202	6.377	100.202	66.117	536	115.503	580	185.506
Buses	100203	1.240	16.689	8.230	46	9.487	50	30.477
Towing vehicles	100204	27	253	173	0	203	6	2.470
Special vehicles	100205	50	253	159	0	0	0	0
Motorcycles and scooters	100206	1.090	1.921	1.105	1	160	0	0

Trailers	100207	5.366	27.876	18.321	26	4.636	59	20.278
Operating motor vehicles	100208	14	92	56	1	20	0	0
Border insurance (BI)	1003	15.309	54.493	2.632	13	5.390	24	8.756
Passenger cars	100301	14.047	48.659	2.400	12	4.977	23	8.755
Heavy vehicles	100302	339	3.722	24	1	352	0	0
Buses	100303	56	955	13	0	0	0	0
Towing vehicles	100304	58	43	2	0	0	0	0
Special vehicles	100305	39	209	7	0	0	0	0
Motorcycles and scooters	100306	88	332	34	0	61	1	1
Trailers	100307	676	533	129	0	0	0	0
Operating motor vehicles	100308	6	41	23	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	2.131	53.106	32.729	58	13.422	97	26.699
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
<b>CLASS 11 - Aircraft third party liability insurance</b>	<b>11</b>	<b>24</b>	<b>6.472</b>	<b>3.795</b>	<b>1</b>	<b>20.247</b>	<b>4</b>	<b>13.732</b>
Compulsory aircraft third party liability insurance	1101	24	6.472	3.795	1	20.247	4	13.732
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
<b>CLASS 12 - Vessel third party liability insurance</b>	<b>12</b>	<b>576</b>	<b>2.153</b>	<b>1.607</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Compulsory vessel third party liability insurance	1201	576	2.153	1.607	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
<b>CLASS 13 - General liability insurance</b>	<b>13</b>	<b>23.606</b>	<b>167.958</b>	<b>101.994</b>	<b>150</b>	<b>18.964</b>	<b>251</b>	<b>171.300</b>
Liability insurance of contractors on construction and erection works	1301	115	9.137	5.405	1	73	3	563
Liability insurance of households	1302	18.072	5.787	3.719	46	590	24	573
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	71	7.401	3.972	0	0	0	0
Other general liability insurance	1306	1.558	88.912	56.606	71	15.259	162	157.951

Liability insurance of designers	1307	83	1.244	730	0	0	0	0
Liability insurance of lawyers	1308	379	2.432	1.518	2	185	1	30
Liability insurance of notaries	1309	120	2.160	1.324	1	16	1	2.950
Liability insurance of audit companies	1310	34	687	346	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	21	999	628	0	0	0	0
Liability insurance of trustees	1312	44	1.058	646	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	1	10	5	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	4	178	75	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	0	0	0	0	0
Liability insurance related to real estate management	1316	2	22	15	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	1.769	14.678	9.984	1	1.232	1	200
Liability insurance related to tourist activities	1318	104	2.313	1.509	0	0	3	3
Other professional liability insurance	1388	662	16.573	10.097	11	122	15	384
Other general insurance of liability	1399	567	14.367	5.416	17	1.487	40	8.636
<b>CLASS 14 - Credit insurance</b>	<b>14</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>40</b>	<b>0</b>	<b>0</b>
Insurance of credits and loans granted to natural persons	1401	0	0	0	0	40	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
<b>CLASS 15 - Suretyship insurance</b>	<b>15</b>	<b>184</b>	<b>532</b>	<b>323</b>	<b>0</b>	<b>12</b>	<b>6</b>	<b>2.371</b>
Insurance of guarantees for TIR carnets	1501	182	440	284	0	12	6	2.371
Other shuretyship insurance	1599	2	92	39	0	0	0	0
<b>CLASS 16 - Miscellaneous financial loss insurance</b>	<b>16</b>	<b>1.046</b>	<b>28.445</b>	<b>14.365</b>	<b>35</b>	<b>60</b>	<b>1</b>	<b>600</b>
Lost income insurance, caused by fire and other natural forces	1601	1.015	20.030	8.589	0	0	1	600
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	13	241	11	35	60	0	0
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	18	8.174	5.765	0	0	0	0
<b>CLASS 17 - Legal expenses insurance</b>	<b>17</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Expenses for legal aid and litigation	1701	1	0	0	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
<b>CLASS 18 - Tourist assistance insurance</b>	<b>18</b>	<b>324.535</b>	<b>150.622</b>	<b>53.628</b>	<b>1.970</b>	<b>31.304</b>	<b>1.633</b>	<b>29.642</b>
Travel insurance	1801	320.462	147.436	51.624	1.951	31.167	1.604	29.272
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	169	285	145	0	0	1	10

Insurance against cancellation of travel tours	1803	2.012	809	399	7	74	10	126
Other tourist assistance insurance	1899	1.892	2.092	1.460	12	63	18	234
<b>TOTAL</b>	<b>0000</b>	<b>1.009.459</b>	<b>5.798.462</b>	<b>3.458.810</b>	<b>37.971</b>	<b>2.482.520</b>	<b>20.127</b>	<b>2.406.419</b>