



INSURANCE  
SUPERVISION  
AGENCY

Republic of Macedonia

**Report on the scope and content of the work  
of Insurance Brokerage Companies  
for the period 01.01-31.12.2016**



Skopje, 2017

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 31.12.2016: 1 EUR = 61.4812 MKD

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

Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatia nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	1.017	69	105	694	72	4	103	51	22	35	0	0	0	0	0	2.172
A-tim	0	36	0	111	0	84	0	0	0	0	0	0	0	0	0	231
VFP	0	1.248	2.923	0	0	0	0	149	0	0	6.561	1.590	691	1.662	209	15.033
Delta- ins	9	236	54	79	60	46	0	2	0	157	178	0	0	0		821
Euro eksperts	301	652	771	52	37	223	0	64	0	482	84	0	0	0	0	2.666
Euromak	10	101	20	27	5	129	0	12	0	0	0	0	0	0	0	304
In- broker	2.188	497	449	71	54	1.326	0	44	0	79	30	0	0	0	0	4.738
JDB Broker	17	166	55	6	149	0	0	1	18	303	50	0	0	0	0	765
KMK Broker	24	0	193	318	54		91	11	13	0	24	0	0	0	0	728
Legra	0	2	0	0	4	43	0	161	0	0	0	0	0	0	0	210
Mobiliti	4.079	10.480	2.070	9.007	4.155	5.574	533	1.459	1.366	1.013	1.648	1	0	0	0	41.385
Nashe osiguruvanje	489	378	682	56	132	1.689	34	1.143	49	395	627	1	0	0	1	5.676
Polisa plus	96	874	572	2.517	3.375	166	93	166	2.362	109	1.925	2	0	0	0	12.257
Seda broker	443	5.702	2.986	3.826	598	9.756	3.014	8.900	4.112	8.486	6.000	0	0	0	0	53.823
Super broker	0	179	72	3	83	2.453	52	2.114	7.804	98	45	0	0	0	0	12.903
Korab ins	218	2.304	1.001	2.340	862	232	166	220	72	1.486	263	0	0	0	0	9.164
Wiass	300	82	549	217	319	0	707	517	319	46	25	0	0	0	0	3.081
Certus	342	1.372	1.919	3.197	1	386	22	202	58	5.984	649	2	0	0	0	14.134
Nov osiguritelen broker	1.865	473	145	2.265	1.334	427	764	98	96	19	487	0	0	0	0	7.973
Safe Invest	30	80	394		1.326	19	9	79	14	2.266	26	0	0	349	0	4.592
CVO Broker	0	1.354	0	632	274	400	176	75	116	305	1.420	0	0	0	0	4.752
ASUC Broker	140	1.280	1.101	1.769	632	153	23	206	61	1.041	439	1	0	0	0	6.846
Mega Broker	26	92	1.423		2.384	17	0	22	5	33	473	0	8	1	0	4.484
S.T.M Broker Plus	3	15	24	1.210	352	50	6	24	25	13	12	0	0	0	0	1.734
AM Broker	757	4.029	1.225	491	2.232	814	101	254	82	1.777	374	13	0	2	0	12.151
VIA Broker	0	697	238	0	146	313	217	9.239	3.695	0	57	0	0	0	0	14.602
Veber GMA	243	242	0	0	32	45	2	41	0	8	0	0	0	0	0	613
SN Osiguritelen Broker	196	6.479	247	1.992	1.877	552	63	1.048	1.029	0	1.427	0	0	0	0	14.910
Mak trend Broker	395	255	264	0	4	1	0	1	18	3	588	0	0	0	0	1.529
Porsche Broker	0	63	941	0	0	443	0	464	0	0	508	0	0	0	0	2.419
Joker Ins Broker	15	85	0	306	81	663	3	0	0	1.736	0	7	0	0	0	2.896
EOS Broker	0	41	224	0	21	138	0	0	0	102	3	6	0	3	0	538
Petrol Oil Broker	0	58	0	0	17	0	0	0	0	0	8	0	0	0	0	83
<b>Total</b>	<b>13.203</b>	<b>39.621</b>	<b>20.647</b>	<b>31.186</b>	<b>20.672</b>	<b>26.146</b>	<b>6.179</b>	<b>26.767</b>	<b>21.336</b>	<b>25.976</b>	<b>23.931</b>	<b>1.623</b>	<b>699</b>	<b>2.017</b>	<b>210</b>	<b>260.213</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	2	0	38	0	0	0	0	159	0	1.891	0	0	1	0	0	0	0	81	0	0	2.172
A-tim	63	0	31	0	0	0	1	8	20	105	0	0	3	0	0	0	0	54	0	0	231
VFP	2.271	13	309	0	0	0	17	983	1.307	3.365	1	3	737	0	0	4	0	5.751	2.697	1.455	15.033
Delta- ins	67	0	69	0	0	0	2	128	36	348	0	0	12	0	0	0	0	212	0	0	821
Euro eksperts	117	0	225	0	0	0	1	341	404	1.174	0	0	91	0	0	0	0	886	0	0	2.666
Euromak	93	0	72	0	0	0	1	32	16	141	0	0	27	0	1	5	0	38	0	0	304
In- broker	623	0	510	0	0	0	171	162	201	2.309	0	0	33	0	0	0	0	1.296	0	0	4.738
JDB Broker	162	0	42	0	0	0	0	47	75	250	0	0	137	0	0	0	0	189	0	0	765
KMK Broker	193	0	9	0	0	0	0	48	81	323	0	1	1	0	0	0	0	85	0	0	728
Legra	7	2	7	0	0	0	1	18	17	114	0	0	20	0	0	2	0	35	0	0	210
Mobiliti	13.450	0	720	0	0	0	3	38	95	35.758	0	0	15	0	0	0	0	5.290	1	0	41.385
Nashe osiguruvanje	1.760	0	259	0	0	0	2	138	181	3.273	0	0	125	1	0	0	0	1.651	2	0	5.676
Polisa plus	6.430	0	128	0	0	0	0	9	16	11.200	0	0	3	0	0	0	0	912	2	0	12.257
Seda broker	26.583	0	982	0	0	3	2	77	85	50.795	0	7	23	0	0	1	0	2.060	0	0	53.823
Super broker	4.337	9	144	0	0	0	10	11	8	12.129	0	0	4	0	0	0	0	617	0	0	12.903
Korab ins	2.919	0	117	0	0	1	0	15	39	7.766	0	0	18	0	0	0	0	1.256	0	0	9.164
Wiass	1.482	0	22	0	0	0	0	0	1	2.636	0	0	0	0	0	0	0	435	0	0	3.081
Certus	3.554	0	284	0	0	0	1	87	118	11.273	0	10	29	0	2	0	0	2.349	2	0	14.134
Nov osiguritelni broker	2	0	19	0	0	0	0	0	49	7.468	0	0	4	0	0	0	0	431	0	0	7.973
Safe Invest	1.704	0	58	0	0	0	6	63	38	2.704	0	1	9	0	3	0	0	1.368	349	0	4.592
CVO Broker	112	11	0	0	0	0	0	0	0	4.741	0	0	0	0	0	0	0	0	0	0	4.752
ASUC Broker	2.411	0	72	0	0	0	0	35	25	5.671	0	0	5	0	0	0	0	1.074	1	0	6.846
Mega Broker	1.500	6	129	0	0	0	0	76	124	2.415	0	2	22	0	2	0	0	1.675	9	0	4.484
S.T.M Broker Plus	752	0	24	0	0	0	0	13	31	1.250	0	1	3	0	0	0	0	408	0	0	1.734
AM Broker	4.098	0	396	0	0	1	25	128	234	9.225	0	1	68	0	0	0	0	2.162	15	0	12.151
VIA Broker	3.320	0	35	0	0	0	4	0	7	9.544	0	0	3	0	0	0	0	1.689	0	0	14.602
Veber GMA	183	0	7	0	0	0	0	10	8	337	0	0	5	0	0	0	0	253	0	0	613
SN Osiguritelni Broker	3.303	0	697	0	0	1	33	497	733	6.237	0	0	29	0	0	1	0	3.379	0	0	14.910
Mak trend Broker	733	0	126	0	0	0	28	56	50	867	0	0	28	0	0	0	0	91	0	0	1.529
Porsche Broker	690	0	960	0	0	0	0	2	10	1.312	0	0	3	0	0	0	0	31	0	0	2.419
Joker Ins Broker	1.681	0	67	0	0	0	23	67	22	2.345	0	0	5	0	1	0	0	347	7	0	2.896
EOS Broker	148	0	27	0	0	0	0	21	16	222	0	0	0	0	0	0	0	172	9	0	538
Petrol Oil Broker	0	0	0	0	0	0	0	0	0	82	0	0	0	0	0	0	0	1	0	0	83
<b>Total</b>	<b>84.750</b>	<b>41</b>	<b>6.585</b>	<b>0</b>	<b>0</b>	<b>6</b>	<b>331</b>	<b>3.269</b>	<b>4.047</b>	<b>199.270</b>	<b>1</b>	<b>26</b>	<b>1.463</b>	<b>1</b>	<b>9</b>	<b>13</b>	<b>0</b>	<b>36.278</b>	<b>3.094</b>	<b>1.455</b>	<b>260.213</b>

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

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Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	6.003	298	752	2.801	390	11	438	237	108	188	0	0	0	0	0	11.226
A-tim	0	496	0	734	0	994	0	0	0	0	0	0	0	0	0	2.224
VFP	0	23.653	16.855	0	0	0	0	2.630	0	0	26.823	292.861	229.264	107.583	37.386	737.055
Delta- ins	62	2.442	426	895	563	520	0	9	0	1.123	130	653	233	0	0	7.056
Euro eksperts	1.668	5.146	3.716	247	677	1.267	0	30	0	2.907	6.758	0	0	0	0	22.416
Euromak	359	2.726	85	1.221	567	16.772	0	1.334	0	0	0	0	0	0	0	23.064
In- broker	104.667	8.648	805	4.712	7.622	17.072	0	74.240	0	1.304	1.818	0	0	292	0	221.180
JDB Broker	1.817	1.270	4.410	164	1.035	0	0	0	946	3.907	6.920	0	0	0	0	20.469
KMK Broker	61	0	2.565	1.333	1.098	0	388	196	87	0	200	0	0	0	0	5.928
Legra	0	65	0	0	1.628	178	0	11.543	0	0	0	0	0	0	0	13.414
Mobiliti	19.455	49.918	9.295	18.038	17.785	24.152	2.280	6.394	5.677	4.534	6.972	129	0	0	0	164.629
Nashe osiguruvanje	4.476	4.259	3.549	1.043	1.282	4.761	112	4.050	582	3.235	7.072	194	0	0	23	34.638
Polisa plus	355	3.965	1.581	8.274	16.715	586	206	620	10.726	525	9.119	171	0	0	0	52.843
Seda broker	2.236	31.500	13.560	18.701	3.245	48.495	14.633	37.843	17.280	45.063	30.139	0	0	74	0	262.769
Super broker	0	790	298	1	238	13.318	113	12.919	39.250	144	155	0	0	0	0	67.226
Korab ins	1.070	9.215	2.900	9.160	4.223	968	745	913	254	5.012	1.221	0	0	0	0	35.681
Wiass	124	503	2.950	878	1.887	0	2.577	1.821	1.908	2.728	162	0	0	0	0	15.538
Certus	1.309	6.960	6.012	13.829	296	2.332	73	802	179	28.609	1.497	185	0	0	0	62.083
Nov osiguritelen broker	8.114	2.452	606	9.339	5.208	1.684	3.072	428	467	46	1.764	0	0	0	0	33.180
Safe Invest	98	566	239	0	5.552	57	23	311	35	9.198	87	134	0	17.484	0	33.784
CVO Broker	0	6.664	0	2.595	1.234	1.801	786	285	456	1.427	6.057	0	0	0	0	21.305
ASUC Broker	556	5.419	4.792	7.474	2.425	633	78	895	248	1.022	1.491	17	0	0	0	25.050
Mega Broker	73	753	1.045	0	12.263	68	0	163	24	64	2.861	0	886	5	0	18.205
S.T.M Broker Plus	7	75	98	4.813	2.022	95	23	103	132	33	30	0	0	0	0	7.431
AM Broker	11.740	25.683	3.747	2.041	12.962	5.791	583	1.179	803	3.541	2.359	242	0	199	0	70.870
VIA Broker	0	2.422	800	0	524	1.063	778	40.200	8.426	0	193	0	0	0	0	54.406
Veber GMA	1.241	207	0	0	143	88	10	172	0	28	0	0	0	0	0	1.889
SN Osiguritelen Broker	725	47.303	2.525	12.355	11.115	3.057	243	5.624	4.242	0	9.889	0	0	0	0	97.078
Mak trend Broker	13.822	5.310	3.882	0	3.391	106	0	2	205	74	8.848	0	0	4.014	0	39.654
Porsche Broker	0	906	11.476	0	0	4.116	0	5.917	0	0	6.142	0	0	0	0	28.557
Joker Ins Broker	59	579	0	2.686	530	3.360	14	0	0	9.715	0	92	0	0	0	17.035
EOS Broker	0	225	1.294	0	101	1.570	0	0	0	137	14	28	0	77	0	3.446
Petrol Oil Broker	0	276	0	0	93	0	0	0	0	0	40	0	0	0	0	409
<b>Total</b>	<b>180.097</b>	<b>250.694</b>	<b>100.263</b>	<b>123.334</b>	<b>116.814</b>	<b>154.915</b>	<b>27.175</b>	<b>210.860</b>	<b>92.035</b>	<b>124.564</b>	<b>138.761</b>	<b>294.706</b>	<b>230.383</b>	<b>129.728</b>	<b>37.409</b>	<b>2.211.738</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	111	0	481	0	0	0	0	2.431	0	8.076	0	0	31	0	0	0	0	96	0	0	11.226
A-tim	595	0	613	0	0	0	4	173	305	462	0	0	35	0	0	0	0	37	0	0	2.224
VFP	8.837	17.301	6.293	0	0	0	119	4.215	7.885	18.791	5	17	3.344	0	0	136	0	3.018	611.948	55.146	737.055
Delta- ins	656	0	1.098	0	0	0	408	876	964	1.928	0	0	131	0	0	0	0	109	886	0	7.056
Euro eksperts	590	0	4.771	0	0	0	9	2.470	7.516	5.486	0	0	960	0	0	0	0	614	0	0	22.416
Euromak	3.835	0	795	0	0	0	92	2.291	264	806	0	0	13.447	0	1.183	303	0	47	0	0	23.063
In- broker	16.989	0	24.146	0	0	0	3.193	84.239	49.858	14.525	0	0	27.160	0	0	0	0	778	292	0	221.180
JDB Broker	3.611	0	890	0	0	0	0	3.320	8.260	1.636	0	0	2.654	0	0	0	0	98	0	0	20.469
KMK Broker	516	0	260	0	0	0	0	839	2.041	2.149	0	36	4	0	0	0	0	83	0	0	5.928
Legra	69	140	583	0	0	0	2	726	10.080	660	0	0	982	0	0	150	0	22	0	0	13.414
Mobiliti	4.407	0	4.800	0	0	0	46	231	813	151.467	0	0	258	0	0	0	0	2.478	129	0	164.629
Nashe osiguruvanje	3.842	0	4.195	0	0	0	81	4.611	5.456	14.535	0	0	909	12	0	0	0	780	217	0	34.638
Polisa plus	1.489	0	484	0	0	0	0	143	95	49.936	0	0	84	0	0	0	0	442	171	0	52.844
Seda broker	11.168	0	11.981	0	0	162	112	2.742	2.923	230.982	0	41	1.201	0	0	159	0	1.224	74	0	262.769
Super broker	1.548	2	1.090	0	0	0	126	322	13	63.810	0	0	60	0	0	0	0	255	0	0	67.226
Korab ins	1.270	0	943	0	0	8	0	92	145	32.571	0	0	144	0	0	0	0	508	0	0	35.681
Wiass	442	0	285	0	0	0	0	0	18	14.611	0	0	0	0	0	0	0	179	0	0	15.535
Certus	2.713	0	4.178	0	0	0	25	1.314	2.855	49.081	0	12	974	0	6	0	0	740	185	0	62.083
Nov osiguritelten broker	16	0	311	0	0	0	0	0	124	32.504	0	0	37	0	0	0	0	188	0	0	33.180
Safe Invest	490	0	689	0	0	0	118	306	120	13.873	0	1	76	0	56	0	0	437	17.618	0	33.784
CVO Broker	34	2	0	0	0	0	0	0	0	21.269	0	0	0	0	0	0	0	0	0	0	21.305
ASUC Broker	802	0	435	0	0	0	0	104	196	23.148	0	0	86	0	0	0	0	262	17	0	25.050
Mega Broker	791	103	2.031	0	0	0	0	540	512	12.400	0	6	211	0	4	0	0	716	891	0	18.205
S.T.M Broker Plus	164	0	210	0	0	0	0	29	122	6.656	0	6	42	0	0	0	0	202	0	0	7.431
AM Broker	4.009	0	5.748	0	0	4	2.157	5.835	6.455	44.475	0	5	922	0	0	0	0	819	441	0	70.870
VIA Broker	993	0	528	0	0	0	82	0	61	52.138	0	0	68	0	0	0	0	536	0	0	54.406
Veber GMA	34	0	35	0	0	0	0	15	15	1.568	0	0	62	0	0	0	0	160	0	0	1.889
SN Osiguritelten Broker	4.666	0	16.246	0	0	7	927	3.671	29.772	39.320	0	0	496	0	0	160	0	1.813	0	0	97.078
Mak trend Broker	7.985	0	2.830	0	0	0	671	2.886	6.976	12.418	0	0	1.815	0	0	0	0	59	4.014	0	39.654
Porsche Broker	256	0	19.877	0	0	0	0	9	156	8.126	0	0	123	0	0	0	0	9	0	0	28.556
Joker Ins Broker	655	0	1.554	0	0	0	468	295	257	13.395	0	0	146	0	3	0	0	169	92	0	17.034
EOS Broker	471	0	556	0	0	0	0	369	550	1.323	0	0	0	0	0	0	0	72	105	0	3.446
Petrol Oil Broker	0	0	0	0	0	0	0	0	0	408	0	0	0	0	0	0	0	1	0	0	409
<b>Total</b>	<b>84.054</b>	<b>17.548</b>	<b>118.936</b>	<b>0</b>	<b>0</b>	<b>181</b>	<b>8.640</b>	<b>125.094</b>	<b>144.807</b>	<b>944.533</b>	<b>5</b>	<b>124</b>	<b>56.462</b>	<b>12</b>	<b>1.252</b>	<b>908</b>	<b>0</b>	<b>16.951</b>	<b>637.080</b>	<b>55.146</b>	<b>2.211.733</b>

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

