



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 1.1-30.6.2017**



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 30.06.2017: 1 EUR = 61.7033 MKD

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

Table 1. Number of contracts (by insurance undertakings)

	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	286	80	35	311	22	172	0	55	0	21	0	0	0	0	0	982
A-tim	0	16	0	56	0	54	0	0	0	0	0	0	0	0	0	126
VFP	373	891	1.413	0	0	0	0	57	0	0	3.334	490	261	774	46	7.639
Delta- ins	0	119	40	72	34	37	0	0	0	128	1	0	0	0	0	431
Euro eksperts	52	379	171	32	0	34	0	2	0	202	28	0	0	0	0	900
Euromak	0	49	7	18	4	16	0	21	0	0	0	0	0	0	0	115
In- broker	1.153	193	175	27	5	294	0	451	13	32	35	0	0	0	0	2.378
JDB Broker	12	128	18	2	1.030	1	0	0	1	95	23	0	0	0	0	1.310
KMK Broker	28	0	22	0	51	0	0	0	0	0	59	0	0	0	0	160
Legra	0	2	0	0	0	17	0	87	0	0	0	0	0	0	0	106
Mobiliti	1.901	4.144	946	3.506	1.900	2.415	406	473	460	751	610	1	0	0	0	17.513
Nashe osiguruvanje	117	155	313	71	32	331	1	582	12	273	106	0	0	0	0	1.993
Polisa plus	40	1.332	341	1.082	1.574	70	744	106	143	64	910	5	0	0	0	6.411
Seda broker	253	3.022	759	1.858	254	4.103	1.562	3.314	1.415	4.657	3.079	0	0	0	0	24.276
Super broker	0	97	43	17	45	814	212	731	3.891	33	35	0	0	0	0	5.918
Korab ins	78	974	573	1.022	370	127	97	73	30	557	301	0	0	0	0	4.202
Wiass	69	0	0	47	135	0	0	0	91	27	38	0	0	0	0	407
Certus	158	595	977	1.005	0	184	124	93	18	2.719	163	3	0	0	0	6.039
Nov osiguritelen broker	1.519	863	183	91	166	1.128	695	81	108	32	152	0	0	0	0	5.018
Safe Invest	9	35	218	0	718	5	3	19	6	900	13	0	0	69	0	1.995
CVO Broker	0	818	0	361	219	124	66	28	45	92	486	0	0	0	0	2.239
ASUC Broker	67	528	502	868	226	220	6	93	31	309	124	0	0	0	0	2.974
Mega Broker	9	62	594	5	1.070	8	0	8	1	21	175	0	0	0	0	1.953
S.T.M Broker Plus	2	5	5	483	37	44	0	5	3	3	2	0	0	0	0	589
AM Broker	401	2.081	602	164	1.120	665	48	143	43	832	215	9	0	0	0	6.323
VIA Broker	0	240	115	0	71	70	2.159	1.076	2.197	0	19	0	0	0	0	5.947
Veber GMA	52	184	5	7	72	30	1	124	1	7	4	0	0	0	0	487
SN Osiguritelen Broker	136	3.889	321	1.176	481	516	6	372	501	0	1.357	0	0	0	0	8.755
Mak trend Broker	0	107	158	0	0	0	0	0	0	0	118	0	0	0	0	383
Porsche Broker	0	42	579	0	0	590	0	473	0	0	285	0	0	0	0	1.969
Joker Ins Broker	4	79	0	264	23	29	0	0	0	1.465	1	0	0	0	0	1.865
EOS Broker	3	51	179	0	37	478	0	0	0	261	56	3	0	0	0	1.068
Petrol - Oil Broker	0	20	2	128	1.093	0	0	0	46	4	176	0	0	0	0	1.469
RIZIKO Osiguruvanje	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AURON Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	6.722	21.180	9.296	12.673	10.789	12.576	6.130	8.467	9.056	13.485	11.905	511	261	843	46	123.940

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

	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	0	0	12	0	0	0	0	0	64	907	0	0	0	0	0	0	0	0	0	0	0	982
A-tim	40	0	11	0	0	0	0	4	8	62	0	0	4	0	0	0	0	32	0	0	0	126
VFP	1.440	183	290	0	0	0	2	614	829	2.106	0	0	506	0	1	6	0	2.601	842	729	0	7.639
Delta- ins	43	0	32	0	0	0	0	77	30	174	0	0	16	0	0	0	0	89	0	0	0	431
Euro eksperts	54	0	49	0	0	0	0	49	120	342	0	0	46	0	0	0	0	325	0	0	0	900
Euromak	27	0	13	0	0	0	1	27	12	34	0	0	16	0	0	4	0	0	0	0	0	115
In- broker	303	0	244	0	0	0	89	183	137	1.071	0	0	25	0	0	0	0	601	0	0	0	2.378
JDB Broker	76	0	21	0	0	0	0	25	30	117	0	0	1.000	0	0	0	0	110	0	0	0	1.310
KMK Broker	45	0	4	0	0	0	0	2	1	73	0	0	0	0	0	0	0	35	0	0	0	160
Legra	3	1	8	0	0	0	0	13	11	54	0	0	18	0	0	2	0	11	0	0	0	106
Mobiliti	6.015	0	335	0	0	0	1	19	32	15.278	0	0	5	0	0	0	0	2.077	1	0	0	17.513
Nashe osiguruvanje	614	0	110	0	0	0	5	88	106	1.186	0	0	40	0	0	0	0	428	0	0	0	1.993
Polisa plus	3.437	0	42	0	0	0	0	3	7	5.946	0	0	3	0	0	0	0	385	5	0	0	6.411
Seda broker	12.740	1	479	0	0	0	3	36	42	23.006	0	8	18	0	0	0	0	775	0	0	0	24.276
Super broker	1.913	0	93	0	0	0	9	4	6	5.604	0	0	3	0	0	0	0	207	0	0	0	5.918
Korab ins	1.481	1	75	0	0	2	0	5	17	3.539	0	0	6	0	0	0	0	592	0	0	0	4.202
Wiass	250	0	2	0	0	0	0	0	0	338	0	0	0	0	0	0	0	69	0	0	0	407
Certus	1.862	0	155	0	0	0	5	55	82	4.698	0	2	29	0	1	0	0	1.026	3	0	0	6.039
Nov osiguritelen broker	0	442	5	0	0	0	0	0	8	4.559	0	0	4	0	0	0	0	0	0	0	0	5.018
Safe Invest	827	0	29	0	0	0	2	24	21	1.271	0	0	11	0	0	0	0	572	69	0	0	1.995
CVO Broker	66	1	0	0	0	0	0	0	0	2.239	0	0	0	0	0	0	0	0	0	0	0	2.239
ASUC Broker	1.247	0	55	0	0	0	0	21	16	2.619	0	0	1	0	0	0	0	301	0	0	0	2.974
Mega Broker	690	2	50	0	0	0	0	24	62	1.114	0	1	10	0	0	0	0	690	0	0	0	1.953
S.T.M Broker Plus	300	0	9	0	0	0	0	3	22	466	0	1	3	0	0	0	0	85	0	0	0	589
AM Broker	2.271	0	232	0	0	0	11	89	135	4.787	3	0	37	0	0	0	0	1.077	9	0	0	6.323
VIA Broker	1.383	0	17	0	0	0	1	0	2	4.153	0	0	2	0	0	0	0	389	0	0	0	5.947
Veber GMA	183	0	21	0	0	0	0	11	13	307	0	0	1	0	0	0	0	143	0	0	0	487
SN Osiguritelen Broker	2.052	0	423	0	0	0	25	301	493	3.632	2	1	38	0	0	0	0	1.788	0	0	0	8.755
Mak trend Broker	145	0	56	0	0	0	21	18	10	191	0	0	9	0	0	0	0	28	0	0	0	383
Porsche Broker	556	0	791	0	0	0	0	2	5	1.043	0	0	3	0	0	0	0	20	0	0	0	1.969
Joker Ins Broker	1.209	0	49	0	0	0	18	27	8	1.634	0	0	4	0	2	0	0	126	0	0	0	1.865
EOS Broker	271	0	54	0	0	0	0	13	19	407	0	0	5	0	0	0	0	336	3	0	0	1.068
Petrol - Oil Broker	0	0	2	0	0	0	0	0	0	1.373	0	0	0	0	0	0	0	96	0	0	0	1.469
RIZIKO Osiguruvanje	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AURON Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	41.543	631	3.768	0	0	2	193	1.737	2.348	94.330	5	13	1.863	0	4	12	0	15.014	932	729	0	123.940

Table 3. Gross Written Premium (by insurance undertaking)

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	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	1.937	298	261	1.433	118	738	0	265	0	149	0	0	0	0	0	5.199
A-tim	0	174	0	342	0	866	0	0	0	0	0	0	0	0	0	1.382
VFP	2778	24.905	9.718	0	0	0	0	2.247	0	0	12.841	125.039	103.439	61.030	18.054	360.051
Delta- ins	0	1.833	272	886	545	474	0	0	0	542	4	0	0	0	0	4.556
Euro eksperts	1.636	2.552	692	80	0	1.019	0	15	0	610	6.773	0	0	0	0	13.377
Euromak	0	218	246	1.036	631	617	0	2.228	0	0	0	0	0	0	0	4.976
In- broker	60.403	5.121	435	137	3.998	2.073	0	79.643	366	648	405	0	0	89	0	153.318
JDB Broker	1.546	499	138	95	7.357	6	0	0	7	2.628	304	0	0	0	0	12.580
KMK Broker	112		28		328		0	0	0	0	151	0	0	0	0	619
Legra	0	65	0	0	0	137	0	11.044	0	0	0	0	0	0	0	11.246
Mobiliti	9.444	19.888	4.514	7.399	8.326	10.985	1.850	2.139	1.980	3.212	2.506	129	0	0	0	72.372
Nashe osiguruvanje	2.949	2.417	1.553	448	1.673	3.308	4	2.309	318	2.285	3.353	0	0	0	0	20.617
Polisa plus	201	6.442	725	4.526	7.456	226	3224	392	518	274	4.282	230	0	0	0	28.496
Seda broker	1.292	16.940	7.813	9.078	1.558	20.973	7.352	15.512	6.026	26.602	14.545	0	0	37	0	127.728
Super broker		411	144	42	209	4.759	1360	5.033	21.218	70	101	0	0	0	0	33.347
Korab ins	279	4.248	1.561	4.404	1.788	553	368	278	106	1.789	1.377	0	0	0	0	16.751
Wiass	78			221	827	0			535	168	199	0	0	0	0	2.028
Certus	663	3.374	2.297	4.301		1.450	1339	396	62	13.177	435	1540	0	0	0	29.034
Nov osiguritelten broker	6.846	4.300	463	420	643	3.678	2.147	3754	467	142	603	0	0	0	0	23.463
Safe Invest	83	306	668		2.850	14	5	81	24	4.043	55	74	0	7.616	0	15.819
CVO Broker		3.934		908	480	542	315	138	191	388	2.118	0	0	0	0	9.014
ASUC Broker	259	2.486	2.137	4.225	973	830	23	429	123	383	422	0	0	0	0	12.290
Mega Broker	35	407	531	18	5.260	34		39	4	32	1.441	0	0	0	0	7.801
S.T.M Broker Plus	13	22	30	2.554	130	58	0	21	38	6	7	0	0	0	0	2.879
AM Broker	9.058	12.586	2.023	759	8.854	2.944	208	766	278	1.530	1.087	675	0	128	0	40.896
VIA Broker		959	390		236	229	9599	4.318	8.206		61	0	0	0	0	23.998
Veber GMA	216	441	37	75	462	106	1	746	5	31	12	0	0	0	0	2.132
SN Osiguritelten Broker	679	23.980	1.379	10.417	1.429	2.982	30	1.508	1.851	0	35.850	0	0	0	0	80.105
Mak trend Broker	0	2.607	2.243	0	0	0	0	0	0	0	1.739	0	0	0	0	6.589
Porsche Broker	0	475	6.424	0	0	5.663	0	4.493	0	0	2.864	0	0	0	0	19.919
Joker Ins Broker	31	464		2.613	90	120	0	0	0	8.175	8	38	0	0	0	11.539
EOS Broker	4	328	537		192	2.442	0	0	0	339	311	132	0	77	0	4.362
Petrol - Oil Broker	0	62	4	612	4869		0	0	235	18	848	0	0	0	0	6.648
RIZIKO Osiguruvanje	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AURON Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	100.542	142.742	47.263	57.029	61.282	67.826	27.825	137.794	42.558	67.241	94.702	127.857	103.439	68.977	18.054	1.165.131

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

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	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	0	0	215	0	0	0	0	0	964	4.020	0	0	0	0	0	0	0	0	0	0	0	5.199
A-tim	376	0	199	0	0	0	0	182	271	298	0	0	39	0	0	0	0	17	0	0	0	1.382
VFP	7.098	19.818	5.581	0	0	0	9	2.121	2.312	12.299	0	0	1.063	0	2	520	0	1.666	266.752	40.810	0	360.051
Delta- ins	539	0	512	0	0	0	0	768	1.401	1.001	0	0	290	0	0	0	0	45	0	0	0	4.556
Euro eksperts	846	0	993	0	0	0	0	1.370	6.976	1.771	0	0	1.216	0	0	0	0	205	0	0	0	13.377
Euromak	904	0	297	0	0	0	92	1.849	102	50	0	0	1.622	0	0	61	0	0	0	0	0	4.977
in- broker	2.528	0	8.779	0	0	0	3.286	22.074	33.536	8.392	0	0	74.306	0	0	0	0	328	89	0	0	153.318
IDB Broker	2.026	0	822	0	0	0	0	5.194	1.334	679	0	0	2.459	0	0	0	0	66	0	0	0	12.580
KMK Broker	10	0	117	0	0	0	0	3	2	460	0	0	0	0	0	0	0	27	0	0	0	619
Legra	61	97	690	0	0	0	0	722	8.418	288	0	0	809	0	0	150	0	11	0	0	0	11.246
Mobiliti	2.380	0	2.124	0	0	0	31	73	137	66.369	0	0	139	0	0	0	0	990	129	0	0	72.372
Nashe osiguranje	3.877	0	2.044	0	0	0	333	2.816	4.114	5.970	0	0	1.094	0	0	0	0	369	0	0	0	20.617
Polisa plus	792	0	136	0	0	0	0	12	35	27.049	0	0	73	0	0	0	0	169	230	0	0	28.496
Seda broker	6.013	46	5.838	0	0	0	229	1.830	3.174	107.744	0	51	2.339	0	0	0	0	427	37	0	0	127.728
Super broker	696	0	893	0	0	0	122	44	14	31.334	0	0	77	0	0	0	0	167	0	0	0	33.347
Korab ins	517	57	501	0	0	8	0	3	40	15.254	0	0	147	0	0	0	0	224	0	0	0	16.751
Wiass	37	0	8	0	0	0	0	0	0	1.905	0	0	0	0	0	0	0	78	0	0	0	2.028
Certus	777	0	1.702	0	0	0	125	647	851	22.071	0	11	915	0	3	0	0	392	1.540	0	0	29.034
Nov osiguritelem broker	0	149	117	0	0	0	0	0	16	23.128	0	0	53	0	0	0	0	0	0	0	0	23.463
Safe Invest	685	0	298	0	0	0	50	240	60	6.483	0	0	59	0	0	0	0	254	7.690	0	0	15.819
CVO Broker	20	0	0	0	0	0	0	0	0	8.994	0	0	0	0	0	0	0	0	0	0	0	9.014
ASUC Broker	469	0	221	0	0	0	0	44	26	11.404	0	0	35	0	0	0	0	91	0	0	0	12.290
Mega Broker	314	3	844	0	0	0	0	228	257	5.674	0	4	130	0	0	0	0	347	0	0	0	7.801
S.T.M Broker Plus	53	0	87	0	0	0	0	14	58	2.557	0	6	38	0	0	0	0	66	0	0	0	2.879
AM Broker	2.102	0	2.998	0	0	0	795	5.368	5.037	22.823	27	0	395	0	0	0	0	548	803	0	0	40.896
VIA Broker	434	0	245	0	0	0	14	0	8	23.125	0	0	56	0	0	0	0	116	0	0	0	23.998
Veber GMA	43	0	336	0	0	0	0	25	41	1.577	0	0	3	0	0	0	0	107	0	0	0	2.132
SN Osiguritelem Broker	2.999	0	11.500	0	0	0	690	2.304	36.930	24.004	11	5	436	0	0	0	0	1.226	0	0	0	80.105
Mak trend Broker	608	0	2.179	0	0	0	360	390	364	2.509	0	0	148	0	0	0	0	31	0	0	0	6.589
Porsche Broker	223	0	12.384	0	0	0	0	9	141	7.032	0	0	123	0	0	0	0	8	0	0	0	19.920
Joker Ins Broker	249	0	1.102	0	0	0	360	295	16	9.332	0	0	67	0	6	0	0	72	38	0	0	11.537
EOS Broker	303	0	1.120	0	0	0	0	77	161	2.286	0	0	61	0	0	0	0	145	209	0	0	4.362
Petrol - Oil Broker	0	0	10	0	0	0	0	0	0	6.620	0	0	0	0	0	0	0	18	0	0	0	6.648
RIZIKO Osiguranje	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
AURON Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	37.979	20.170	64.892	0	0	8	6.496	48.702	106.796	464.502	38	77	88.192	0	11	731	0	8.210	277.517	40.810	0	1.165.131

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

