



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-30.6.2017



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 30.06.2017: 1 EUR = 61. 7033 MKD

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Table 1. Gross Written Premium

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No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croacija	Total
1	01. Accident	48.748	65.359	38.612	23.176	71.538	49.348	6.342	16.687	26.854	5.354	37.776	389.794
2	02. Health	0	26.182	808	0	12.389	279	0	1.370	156	0	0	41.184
3	03. Motor vehicles (casco)	35.777	88.139	63.687	25.962	48.639	22.111	3.851	24.386	36.663	14.156	24.611	387.982
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	18.235	0	0	5.307	6.600	0	0	0	0	0	30.142
6	06. Vessels (casco)	0	31	35	24	170	103	0	50	4	0	0	417
7	07. Cargo	11.448	14.595	1.479	4.905	1.572	2.677	25	3.056	194	0	394	40.345
8	08. Property, fire and nat.forces	84.668	41.975	26.229	10.594	58.271	4.534	2.862	13.788	20.813	2.783	11.350	277.867
9	09. Property, other	169.865	135.646	41.071	17.492	27.635	111.449	944	95.284	43.095	5.478	8.325	656.284
10	10. MTPL (total)	131.040	275.933	192.922	168.483	192.113	207.577	106.371	193.281	203.942	119.626	120.174	1.911.462
11	11.Aircraft's liability	0	2.581	0	0	1.714	1.973	0	0	153	0	0	6.421
12	12. Vessel's liability	81	205	361	34	102	95	0	28	120	0	2	1.028
13	13. General liability	26.107	22.443	9.837	4.677	29.158	8.651	432	15.222	6.685	1.119	1139	125.470
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	25	54	1.391	15	0	4	0	0	185	0	0	1.674
16	16. Financial losses	1.120	15.022	2.115	406	242	0	0	1.189	0	0	0	20.094
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	4	4
18	18.Tourists assistance	6.927	15.301	14.059	6.832	13.691	7.020	2.554	7.220	7.540	2.467	4.953	88.564
19	Total	515.806	721.701	392.606	262.600	462.541	422.421	123.381	371.561	346.404	150.983	208.728	3.978.732

Class of Insurance	life				Total
	Croatia	Grawe	Winner	Uniqa	
20 19. Life assurance	264.664	232.323	66.614	39.443	603.044
21 21. Unit- linked	3.693	0	39.481	0	43.174
22 Total	268.357	232.323	106.095	39.443	646.218

Total: 4.624.950

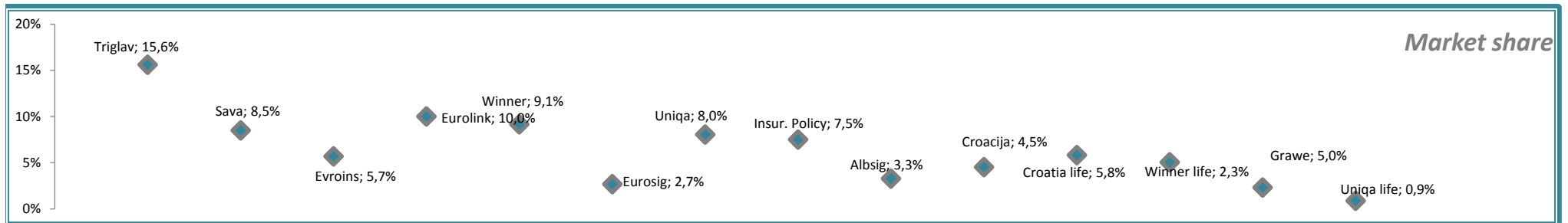


Table 2. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	3.978.732	905.096	2.890.012	1.088.720
2	Makedonija	515.806	160.201	352.735	163.071
3	Triglav	721.701	155.295	522.296	199.405
4	Sava	392.606	48.142	308.548	84.058
5	Evroins	262.600	27.838	190.358	72.242
6	Eurolink	462.541	96.848	365.353	97.188
7	Winner	422.421	226.940	306.437	115.984
8	Eurosig	123.381	15.653	87.665	35.716
9	Uniqa	371.561	83.725	270.424	101.137
10	Insurance Policy	346.404	62.721	249.091	97.313
11	Albsig	150.983	10.932	113.237	37.746
12	Croatia	208.728	16.801	123.868	84.860
13	Total(life)	646.218	35.083	501.375	144.843
14	Croatia	268.357	145	196.673	71.684
15	Grawe	232.323	21.447	183.010	49.313
16	Winner	106.095	13.491	88.296	17.799
17	Uniqa	39.443	0	33.396	6.047
18	Total	4.624.950	940.179	3.391.387	1.233.563

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	389.794	47.647	271.775	118.019
2	02. Health	41.184	9.817	31.081	10.103
3	03. Motor vehicles (casco)	387.982	30.555	276.598	111.384
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	30.142	21.560	24.140	6.002
6	06. Vessels (casco)	417	25	330	87
7	07. Cargo	40.345	19.687	29.259	11.086
8	08. Property, fire and nat.forces	277.867	146.811	191.225	86.642
9	09. Property, other	656.284	277.916	458.816	197.468
10	10. MTPL (total)	1.911.462	261.881	1.436.784	474.678
11	11. Aircraft's liability	6.421	2.694	5.034	1.387
12	12. Vessel's liability	1.028	108	800	228
13	13. General liability	125.470	70.233	93.760	31.710
14	14. Credit	0	0	0	0
15	15. Suretyship	1.674	1.101	1.354	320
16	16. Financial losses	20.094	14.148	15.660	4.434
17	17. Legal expenses	4	0	3	1
18	18. Tourists assistance	88.564	913	53.393	35.171
19	19. Life assurance	603.044	35.083	463.265	139.779
20	21. Unit- linked	43.174	0	38.110	5.064
21	TOTAL	4.624.950	940.179	3.391.387	1.233.563

Table 4. Number of contracts concluded (policies)

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	16.155	26.720	39.601	15.107	20.865	23.482	11.326	18.564	23.024	10.292	14.062	219.198
2	02. Health	0	913	168	0	169	8	0	15	35	0	0	1.308
3	03. Motor vehicles (casco)	1.678	3.663	3.585	4.139	2.452	1.195	319	1.337	2.471	289	1.261	22.389
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	7	0	0	2	1	0	0	0	0	0	10
6	06. Vessels (casco)	0	1	3	2	7	5	0	3	2	0	0	23
7	07. Cargo	283	309	109	236	300	156	1	79	16	0	49	1.538
8	08. Property, fire and nat.forces	6.528	7.314	7.129	2.269	6.993	2.545	532	2.393	3.345	515	1.659	41.222
9	09. Property, other	7.096	8.542	9.477	1.038	5.283	2.873	119	921	1.596	262	978	38.185
10	10. MTPL (total)	23.868	47.335	34.118	31.559	35.711	38.321	19.670	35.861	36.822	22.637	23.199	349.101
11	11. Aircraft's liability	0	6	0	0	7	2	0	0	20	0	0	35
12	12. Vessel's liability	16	36	103	5	23	20	0	5	48	0	2	258
13	13. General liability	1.829	2.409	2.659	1.348	5.711	2.373	87	460	1.366	116	534	18.892
14	14. Credit	0	2	0	0	0	0	0	0	0	0	0	2
15	15. Suretyship	8	15	5	5	0	2	0	0	100	0	0	135
16	16. Financial losses	12	19	43	24	973	0	0	7	0	0	0	1.078
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	5	5
18	18. Tourists assistance	8.043	19.881	25.972	10.629	33.796	12.063	9.000	15.692	14.461	7.179	10.866	167.582
19	Total	41.763	82.265	90.680	49.884	80.413	56.473	29.674	57.694	58.439	30.784	37.917	615.986

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	5.739	1.038	539	343	7.659
21	21. Unit- linked	5	0	731	0	736
22	Total	5.744	1.038	1.270	343	8.395

Total:	624.381
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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	Eurosig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	27.096	38.207	10.458	13.739	44.127	19.707	1.832	9.012	13.457	3.426	12.271	193.332
2	02. Health	0	1.741	220	0	1.392	60	0	739	42	0	0	4.194
3	03. Motor vehicles (casco)	23.909	59.758	32.056	9.442	27.785	17.748	1.709	18.155	26.963	6.169	10.602	234.296
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	0	0	0	0	0	0	0
6	06. Vessels (casco)	0	0	817	0	0	0	0	0	0	0	0	817
7	07. Cargo	421	123	292	138	7	23	0	116	83	0	0	1.203
8	08. Property, fire and nat.forces	6.261	1.180	4.298	4.679	14.135	3.758	118	1.418	1.303	402	638	38.190
9	09. Property, other	25.795	16.033	10.859	2.569	3.706	14.864	636	4.083	7.491	571	2.904	89.511
10	10. MTPL (total)	53.725	123.937	94.610	93.807	73.878	88.866	51.847	108.414	72.617	63.213	55.828	880.742
11	11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	580	464	32.711	116	747	0	0	946	465	52	0	36.081
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	16	0	0	0	29	0	0	0	0	0	0	45
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	6.529	1.553	4.169	1.497	2.528	991	402	601	3.005	303	821	22.399
19	Total	144.332	242.996	190.490	125.987	168.334	146.017	56.544	143.484	125.426	74.136	83.064	1.500.810

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	44.629	43.970	15.965	2.560	107.124
21	21. Unit- linked	0	0	333	0	333
22	Total	44.629	43.970	16.298	2.560	107.457

Total:	1.608.267
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Table 6. Number of claims liquidated

		non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Незгода	638	864	327	231	533	330	81	199	176	53	242	3.674
2	02. Здравствено	0	327	3	0	55	3	0	107	2	0	0	497
3	03. Каско моторни возила	379	803	634	318	547	444	46	274	366	68	172	4.051
4	04. Каско шински возила	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Каско воздухоплови	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Каско пловни објекти	0	0	1	0	0	0	0	0	0	0	0	1
7	07. Карго	6	2	3	9	4	1	0	3	1	0	0	29
8	08. Имот од пожар и др.опасн.	34	18	88	70	194	22	8	21	36	12	15	518
9	09. Имот останато	855	624	332	145	115	162	20	298	190	15	95	2.851
10	10. АО (вкупно)	881	1.910	1.275	1.217	1.285	1.431	741	1.784	1.226	867	869	13.486
11	11. Одговорност воздухоплови	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Одговорност пловни објекти	0	0	0	0	0	0	0	0	0	0	0	0
13	13. Општа одговорност	30	16	16	1	27	0	0	4	22	4	0	120
14	14. Кредити	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Гаранции	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Финансиски загуби	21	0	0	0	1	0	0	0	0	0	0	22
17	17. Правна заштита	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Туристичка помош	140	141	163	66	212	30	16	19	172	9	44	1.012
19	Вкупно	2.984	4.705	2.842	2.057	2.973	2.423	912	2.709	2.191	1.028	1.437	26.261

		life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Живот	610	273	79	62	1.024
21	21. Осигурување на живот кога инвестициониот ризик е на товар на осигуреникот	0	0	12	0	12
22	Вкупно	610	273	91	62	1.036

Total:	27.297
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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	Total(nonlife)	17.345	34.007	26.261	4.806	20.217	2.256
2	Makedonija	1.225	3.493	2.984	508	1.226	204
3	Triglav	1.785	6.431	4.705	722	2.777	230
4	Sava	2.006	3.970	2.842	575	2.559	187
5	Evroins	1.428	2.501	2.057	381	1.491	258
6	Eurolink	2.179	3.563	2.973	448	2.321	200
7	Winner	498	3.102	2.423	448	729	192
8	Eurosig	938	902	912	117	811	89
9	Uniqa	2.762	3.188	2.709	453	2.788	260
10	Insurance Policy	1.893	3.180	2.191	546	2.290	244
11	Albsig	1.529	1.605	1.028	211	1.885	231
12	Croatia	1.102	2.072	1.437	397	1.340	161
13	Total(life)	364	1.183	1.036	128	383	9
14	Croatia	106	710	610	87	119	3
15	Grawe	243	298	273	21	247	4
16	Winner	8	109	91	10	16	2
17	Uniqa	7	66	62	10	1	0
18	Total	17.709	35.190	27.297	4.934	20.600	2.265

Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	687.556	305.176	682.533
2	Makedonija	93.914	55.556	74.790
3	Triglav	104.641	33.963	112.916
4	Sava	66.349	26.421	94.525
5	Evroins	45.313	24.397	57.873
6	Eurolink	101.440	20.295	76.553
7	Winner	40.006	27.553	46.076
8	Eurosig	35.282	16.529	31.159
9	Uniqa	51.510	43.843	64.423
10	Insurance Policy	73.460	19.539	50.167
11	Albsig	33.963	15.537	39.360
12	Croatia	41.678	21.543	34.691
13	Total(life)	66.090	122.668	32.309
14	Croatia	21.004	38.668	18.767
15	Grawe	15.342	45.741	7.789
16	Winner	22.897	29.112	2.194
17	Uniqa	6.847	9.147	3.559
18	Total	753.646	427.844	714.842

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	Eurosig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa		
Foreign legal entities	1.669.367	272.506	570.709	401.483	394.901	497.822	370.220	370.244	16.491	370.220	401.071	5.335.034	342.453	370.220	407.242	431.923	1.551.838	6.886.872
Foreign natural persons	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic legal entities	0	0	0	0	0	0	0	0	0	0	0	0	27.766	0	0	0	27.766	27.766
Domestic natural persons	108.507	98.849	46.694	31.864	0	0	0	0	354.841	0	0	640.755	0	0	0	0	0	640.755
State	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1.777.874	371.355	617.403	433.347	394.901	497.822	370.220	370.244	371.332	370.220	401.071	5.975.789	370.219	370.220	407.242	431.923	1.579.604	7.555.393

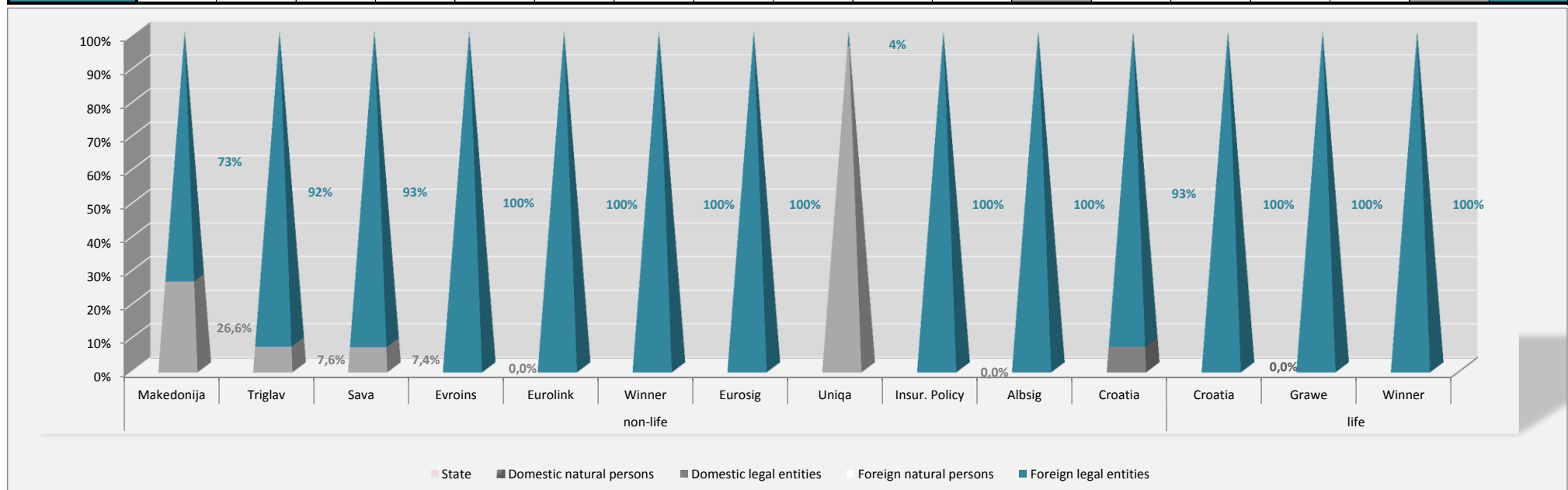


Table 10. Gross technical provisions

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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)	3.608.551	58.925	2.514.874	1.454.048	4.075.764	0	0	24.554	7.767.794
2	Makedonija	421.491	7.544	196.972	142.734	345.970	0		0	775.005
3	Triglav	629.417	15.728	432.189	256.978	755.604	0		7.362	1.408.111
4	Sava	364.221	2.773	535.973	150.173	694.244	0		0	1.061.238
5	Evroins	246.921	4.407	121.855	128.051	251.530	0		6.943	509.801
6	Eurolink	433.150	21.465	244.882	107.851	355.117	0		0	809.732
7	Winner	387.674	931	188.664	164.052	360.155	0		3.154	751.914
8	Eurosig	117.956	0	66.301	58.625	126.417	0		0	244.373
9	Uniga	338.758	0	231.155	137.531	373.857	0		0	712.615
10	Insurance Policy	314.736	5.807	271.548	184.099	460.704	0		7.095	788.342
11	Albsig	153.103	0	122.563	42.598	166.779	0		0	319.882
12	Croatia	201.124	270	102.772	81.356	185.387	0		0	386.781
13	Total (life)	30.373	114.288	28.405	24.683	55.083	0	3.683.526	0	3.883.270
14	Croatia	7.903	0	2.272	2.480	4.814		1.612.151		1.624.868
15	Grawe	17.057	114.288	21.334	16.716	39.192		1.543.533		1.714.070
16	Winner	3.619	0	4.798	5.487	11.075		326.222		340.916
17	Uniga	1.794	0	1	0	2		201.620		203.416
18	Total	3.638.924	173.213	2.543.279	1.478.731	4.130.847	0	3.683.526	24.554	11.651.064

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)	2.938.672	56.032	1.853.793	1.314.387	3.275.022	0	0	30.702	6.300.428
2	Makedonija	289.778	7.544	118.923	96.316	221.503	0	0	0	518.825
3	Triglav	527.577	12.835	354.786	256.978	678.201	0	0	7.362	1.225.975
4	Sava	331.395	2.773	277.603	146.278	431.979	0	0	0	766.147
5	Evroins	217.332	4.407	115.555	124.493	241.672	0	0	6.943	470.354
6	Eurolink	352.299	21.465	214.963	93.806	311.153	0	0	0	684.917
7	Winner	231.051	931	70.511	104.760	182.710	0	0	3.154	417.846
8	Eurosig	108.426	0	66.301	58.625	126.417	0	0	0	234.843
9	Uniga	276.381	0	199.567	137.531	342.269	0	0	0	618.650
10	Insurance Policy	267.963	5.807	211.047	171.646	387.750	0	0	13.243	674.763
11	Albsig	147.577	0	122.563	42.598	166.779	0	0	0	314.356
12	Croatia	188.893	270	101.974	81.356	184.589	0	0	0	373.752
13	Total (life)	25.386	114.288	22.167	16.478	40.640	0	3.658.238	0	3.838.552
14	Croatia	7.833	0	2.272	2.480	4.814	0	1.612.151	0	1.624.798
15	Grawe	12.226	114.288	15.126	8.511	24.779	0	1.538.026	0	1.689.319
16	Winner	3.533	0	4.768	5.487	11.045	0	306.441	0	321.019
17	Uniga	1.794	0	1	0	2	0	201.620	0	203.416
18	Total	2.964.058	170.320	1.875.960	1.330.865	3.315.662	0	3.658.238	30.702	10.138.980

Table 12. Capital and Solvency Margin

000 mkd

	non-life											non-life Total	life				life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa		
Total capital	1.383.855	737.758	283.907	197.259	424.351	316.760	186.446	358.657	431.802	187.077	245.518	4.753.390	307.965	320.339	228.840	185.216	1.042.360	5.795.750
Solvency margin	107.437	205.825	123.538	92.868	130.674	70.086	41.689	121.938	108.516	57.690	72.560	1.132.821	98.616	108.760	25.949	13.358	246.683	1.379.504

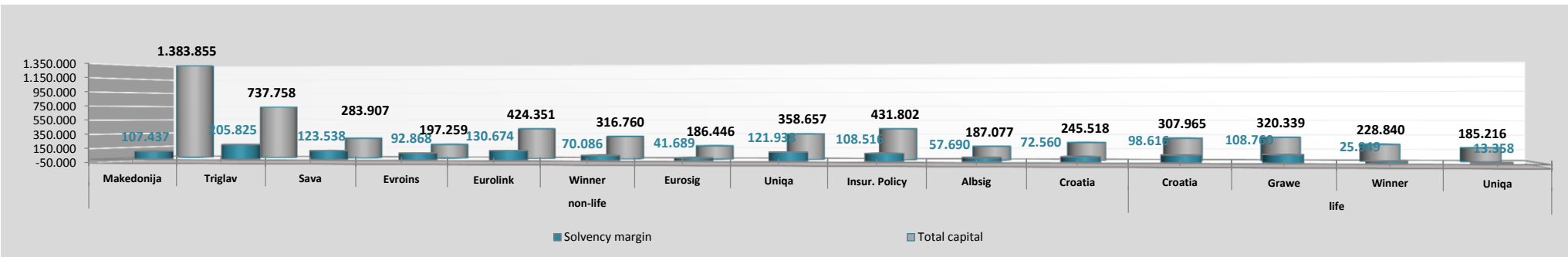


Table 13. Statistical data for non- life insurance undertakings

000 mkd

		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
CLASS 01 - Accident insurance	01	219.198	389.794	301.921	3.674	193.332	2.070	81.136
Accident insurance in and outside of regular business	0101	27.500	265.353,18	210.220,03	2.360	116.466,12	1.395	68.787,77
Accident insurance in motor vehicles and while performing specific activities	0102	186.320	49.598,52	49.960,79	77	2.063,00	71	1.875,61
Accident insurance of pupils, students and young peoples	0103	367	1.542,97	4.755,42	737	7.490,87	527	7.501,50
Accident insurance of guests, visitors to events, travelers and tourists	0104	91	1881,49	1.414,51	2	33	0	0
Accident insurance of customers, subscribers and other users of public services	0105	3	67	53	1	9	1	1
Other special accident insurance	0106	155	1739,84	985,71	10	81,07	11	71,12
Compulsory accident insurance of passengers in public traffic	0107	3.308	8.951,95	9.277,79	7	189	24	602,00
Accident insurance of managers	0108	207	59.390,09	24.383,28	175	52.422,00	0	0,00
Other accident insurance	0199	1247	1.269,00	870	305	14.578,00	41	2.297,00
CLASS 02 - Health insurance	02	1308	41.184	29.709	497	4.194	50	870
Supplementary health insurance according to the Law on voluntary health insurance	0201	36	689,59	119	5	77	1	7,5
Private health insurance according to the Law on voluntary health insurance	0202	1255	24.601,32	19.026,91	490	4.062,48	49	862
Other voluntary health insurance	0299	17	15893	10563	2	55	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	22.389	387.982	387.153	4.051	234.296	2.892	172.480
Casco insurance of motor vehicles on their own power	0301	18.252	376.367,82	373.896,67	3.706	222.344,78	2.709	167.693,63
Other insurance of motor vehicles (casco)	0399	4.137	11.614,15	13.256,69	345	11.951,52	183	4.786,00
CLASS 04 - Insurance of railway rolling stock vehicles (casco)	04	0	0	0	0	0	0	0
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
CLASS 05 - Insurance of aircrafts (casco)	05	10	30.142	21.200	0	0	0	0
Insurance of aircrafts (casco)	0501	10	30.142,00	21.200,00	0	0	0	0
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	23	417	460	1	817	1	4.700
Insurance of vessels (casco)	0601	21	413,95	456,99	1	817,28	1	4.700,00
Other insurance of vessels (casco)	0699	2	3	3	0	0	0	0
CLASS 07 - Insurance of goods in transportation (cargo)	07	1538	40.345	17.024	29	1203	7	1.368

Insurance of goods in international transportation (cargo)	0701	1330	27.897,43	14.075,40	19	711	6	1.365,00
Insurance of goods in domestic transportation (cargo)	0702	159	5.549,67	2.850,57	10	492,22	1	3
Other insurance of goods in transportation (cargo)	0799	49	6.898,00	98	0	0	0	0
CLASS 08 - Property insurance against fire and natural forces	08	41.222	277.867	237.721	518	38.190	604	93.443
Property insurance of natural persons	0801	31.262	44.010	43.134	307	13.121	185	8.306
Insurance of crops and fruit	08010 1	1775	3.526,21	2.661,74	1	1	1	5
Insurance of animals	08010 2	7	85,58	59,22	0	0	0	0
Construction and erection insurance	08010 3	6	94,6	108,09	2	31	1	14
Insurance of buildings and/or their contents (except 080105)	08010 4	11.223	18.577,75	18.482,20	77	4.416,21	58	4.172,11
Household insurance	08010 5	18.055	21.063,42	21.268,37	223	7.600,74	123	4.072,33
Other property insurance of natural persons	08019 9	196	662	554	4	1072	2	43
Property insurance of legal entities	0802	9.960	233.857	194.587	211	25.069	419	85.137
Insurance of crops and fruit	08020 1	152	688,63	446,03	0	0	0	0
Insurance of animals	08020 2	9	258,41	194,21	0	0	0	0
Construction and erection insurance	08020 3	96	5.089,58	8.007,35	1	713	0	0
Insurance of buildings and/or their contents (except 080205 and 080206)	08020 4	9.282	151.264,18	136.470,93	176	12.700,72	293	39.477,03
Property insurance of power companies	08020 5	186	39.631,28	23.762,42	2	466,47	12	32.603,60
Property insurance of telecommunication companies	08020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	08029 9	235	36.925,26	25.706,49	32	11.189,00	114	13.055,96
CLASS 09 - Other property insurance	09	38.185	656.284	526.964	2.851	89.511	2.656	491.019
Property insurance of natural entities	0901	27.383	132.973	103.319	933	23.067	1489	88.030
Insurance of crops and fruit	09010 1	1767	84.306,16	53.798,31	14	3.376,00	805	77600,42
Insurance of animals	09010 2	9	817,18	571	11	388,95	3	71,75
Construction and erection insurance	09010 3	9	112,28	275,89	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	09010 4	7.236	6.550,65	7.052,43	77	1930,54	34	683,5
Household insurance	09010 5	18.283	38.811,78	39.514,86	588	15.339,44	262	6.197,83
Other property insurance of natural persons	09019 9	79	2.375,00	2.107,00	243	2032	385	3.477,00
Property insurance of legal entities	0902	10.802	523.311	423.645	1.918	66.444	1.167	402.989
Insurance of crops and fruit	09020 1	153	26.567,92	18.436,06	0	0	69	24.198,19
Insurance of animals	09020 2	19	6.541,71	5.308,93	116	3.467,61	19	562,85
Construction and erection insurance	09020 3	134	12.891,35	39.820,89	1	994	10	25.381,00
Insurance of buildings and/or their contents (except 090205 and 090206)	09020 4	9.413	196.624,18	171.296,63	1622	48.686,15	860	57.153,62
Property insurance of power companies	09020 5	271	167.951,28	108.175,58	14	1.635,47	42	78.051,00
Property insurance of telecommunication companies	09020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	09029 9	812	112.734,69	80.607,27	165	11.661,25	167	217.642,00
CLASS 08+09 - Property insurance	89	48.279	934.151	764.686	3.369	127.702	3.260	584.462
Property insurance of natural persons	8901	34.426	176.983	146.453	1240	36.188	1674	96.337
Insurance of crops and fruit	89010 1	1775	87.832,37	56.460,05	15	3.377,00	806	77605,42
Insurance of animals	89010 2	9	902,76	630,22	11	388,95	3	71,75
Construction and erection insurance	89010 3	10	206,88	383,98	2	31	1	14

Insurance of buildings and/or their contents (except 890105)	890104	13.778	25.128,40	25.534,63	154	6.346,75	92	4.855,61
Household insurance	890105	18.579	59.875,20	60.783,23	811	22.940,18	385	10.270,16
Other property insurance of natural persons	890199	275	3.037,00	2.661,00	247	3104	387	3.520,00
Property insurance of legal entities	8902	13.853	757.168	618.233	2.129	91.514	1.586	488.125
Insurance of crops and fruit	890201	153	27.256,55	18.882,09	0	0	69	24.198,19
Insurance of animals	890202	19	6.800,12	5.503,14	116	3.467,61	19	562,85
Construction and erection insurance	890203	147	17.980,93	47.828,24	2	1.707,00	10	25.381,00
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	12.367	347.888,36	307.767,56	1.798	61.386,87	1.153	96.630,65
Property insurance of power companies	890205	302	207.582,56	131.938,00	16	2.101,94	54	110.654,60
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	865	149.659,95	106.313,76	197	22.850,25	281	230.697,96
CLASS 10 - Motor third party liability insurance	10	349.101	1.911.462	1.907.189	13.486	880.742	10.771	1.530.571
Domestic compulsory motor third party liability insurance (CMTPL)	1001	255.814	1.421.731	1.466.919	12.680	733.840	9.512	1.124.540
Passenger vehicles	100101	210.072	1.107.520,56	1.149.832,13	10.926	644.314,62	8.015	947.362,91
Heavy vehicles	100102	22.153	245.325,47	251.929,20	1380	64.143,78	1.121	114.376,08
Buses	100103	2.147	39.579,79	37.732,17	186	10.694,87	212	43.523,27
Towing vehicles	100104	2053	1837,28	1.917,85	30	2200,64	19	2.940,86
Special vehicles	100105	335	1019,37	1015,97	29	1726,04	23	2.818,76
Motorcycles and scooters	100106	12.698	21.901,09	20.100,05	67	8.000,65	73	7.649,80
Trailers	100107	5.231	1652,41	1.643,99	7	1319	22	3.489,00
Operating motor vehicles	100108	764	2.681,58	2.683,12	53	1.424,25	26	2.364,00
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	333	60	1	0	0	1	15
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	28	153	64	2	16	0	0
Green card (GC)	1002	86.008	428.847	400.515	740	137.788	1.130	379.895
Passenger vehicles	100201	76.271	331.350,72	307.950,87	309	51.122,30	448	135.655,33
Heavy vehicles	100202	4.163	64.781,88	63.539,39	361	70.473,14	572	203.354,71
Buses	100203	880	11.571,73	8.694,44	48	12.820,73	55	26.644,00
Towing vehicles	100204	117	587,25	547,97	3	805	8	1.447,00
Special vehicles	100205	155	821,68	743,71	0	0	0	0
Motorcycles and scooters	100206	901	1612,1	1342,09	0	0	0	0
Trailers	100207	3.514	18.081,52	17.669,90	19	2.567,00	47	12.793,84

Operating motor vehicles	10020 8	7	40	26,76	0	0	0	0
Border insurance (BI)	1003	5.716	21.818	3.772	14	3101	16	3.631
Passenger cars	10030 1	5.082	18.509,26	3.460,05	14	3101,43	15	3.616,00
Heavy vehicles	10030 2	141	1838,15	70	0	0	0	0
Buses	10030 3	29	492,84	14	0	0	0	0
Towing vehicles	10030 4	26	139	3	0	0	1	15
Special vehicles	10030 5	18	123	5	0	0	0	0
Motorcycles and scooters	10030 6	66	203,62	20,36	0	0	0	0
Trailers	10030 7	350	430,97	132,99	0	0	0	0
Operating motor vehicles	10030 8	4	81	67	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	1563	39.065,74	35.982,75	52	6.012,99	113	22.505,11
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	35	6.421	5.214	0	0	4	13.756
Compulsory aircraft third party liability insurance	1101	35	6.421,00	5.214,00	0	0	4	13.756,00
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
CLASS 12 - Vessel third party liability insurance	12	258	1028	1065	0	0	0	0
Compulsory vessel third party liability insurance	1201	258	1027,73	1065,04	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
CLASS 13 - General liability insurance	13	18.892	125.470	106.237	120	36.081	216	104.459
Liability insurance of contractors on construction and erection works	1301	86	3.681,05	3.976,16	0	0	3	1.077,00
Liability insurance of households	1302	13.283	4.003,12	3.846,16	45	409,48	36	645
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	42	4.789,00	3.849,00	0	0	0	0
Other general liability insurance	1306	1430	64.671,92	53.732,59	49	33.691,43	109	91.752,62
Liability insurance of designers	1307	61	1294,49	1044,52	1	23	0	0

Liability insurance of lawyers	1308	401	2.088,68	2.000,67	1	204	1	30
Liability insurance of notaries	1309	140	2.263,22	1.886,02	0	0	2	45,00
Liability insurance of audit companies	1310	70	1029,86	820,43	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	14	691	633	0	0	0	0
Liability insurance of trustees	1312	21	522,77	459,3	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	2	55	46	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	3	315	190	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	0	0	2	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	2.021	9.749,32	9.288,00	0	0	4	2032
Liability insurance related to tourist activities	1318	89	1910,01	1.772,59	1	59	5	93
Other professional liability insurance	1388	928	12.292,00	10.912,00	12	651	16	407
Other general insurance of liability	1399	301	16.113,68	11.778,92	11	1043	39	8.367,00
CLASS 14 - Credit insurance	14	2	0	0	0	0	0	0
Insurance of credits and loans granted to natural persons	1401	0	0	0	0	0	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	2	0	0	0	0	0	0
CLASS 15 - Suretyship insurance	15	135	1674	977	0	0	6	2.371
Insurance of guarantees for TIR carnets	1501	133	1670,41	951,35	0	0	6	2.371,00
Other shuretyship insurance	1599	2	4	26	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	1078	20.094	15.098	22	45	5	56
Lost income insurance, caused by fire and other natural forces	1601	1049	18.191,09	13.838,57	1	29	1	54
Lost income insurance caused by an inability to perform work activities	1602	1	176	153	0	0	0	0
Insurance against fraudulent purchase of foreign currencies	1603	7	143,26	11,2	21	16	4	2
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	21	1583,34	1.095,06	0	0	0	0
CLASS 17 - Legal expenses insurance	17	5	4	4	0	0	0	0
Expenses for legal aid and litigation	1701	5	4	4	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
CLASS 18 - Tourist assistance insurance	18	167.582	88.564	49.903	1012	22.399	935	18.645
Travel insurance	1801	165.045	86.258,40	47.800,17	923	21.721,54	908	18.318,71
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	97	147	113	1	61	0	0
Insurance against cancellation of travel tours	1803	1018	510	387	9	205	14	162
Other tourist assistance insurance	1899	1422	1648,71	1.603,08	79	411,74	13	164

TOTAL	0000	615.986	3.978.732	3.607.840	26.261	1.500.811	20.217	2.514.874
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