



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-30.9.2017



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 30.09.2017: 1 EUR = 61.4680 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	68,572	95,684	57,356	33,394	91,928	58,064	9,372	22,904	36,218	8,094	44,001	525,587
2	02. Health	83	27,402	1084	0	23,162	551	0	1,726	160	0	0	54,168
3	03. Motor vehicles (casco)	60,348	128,332	93,127	39,627	66,898	33,028	6,952	35,479	59,568	16,754	35,224	575,337
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)	35	364	144	24	225	113	0	64	49	0	0	1,018
7	07. Cargo	17,668	17,535	1,999	7,412	2,126	3,928	25	4,117	245	9	808	55,872
8	08. Property, fire and nat.forces	106,547	53,900	39,271	16,245	73,230	6,978	4,169	17,942	29,161	3,876	14,548	365,867
9	09. Property, other	196,843	156,536	59,978	24,028	45,131	124,248	1243	104,345	44,276	5,743	11,752	774,123
10	10. MTPL (total)	200,668	443,765	301,887	285,173	307,648	337,920	175,677	321,488	327,809	203,567	191,974	3,097,576
11	11.Aircraft's liability	0	2,581	0	0	1,732	1,973	0	0	185	0	0	6,471
12	12. Vessel's liability	178	448	822	66	234	184	0	74	423	0	6	2,435
13	13. General liability	35,059	28,954	11,621	8,640	36,566	10,778	1142	19,831	9,359	1,380	2001	165,331
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	25	106	3,302	18	0	4	0	0	255	0	0	3,710
16	16. Financial losses	2,532	22,619	2,386	651	304	0	0	1,986	0	0	0	30,478
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	11	11
18	18.Tourists assistance	12,038	30,240	25,583	11,882	26,056	12,086	4,624	12,483	14,849	4,305	9,589	163,735
19	Total	700,596	1,026,701	598,560	427,160	680,547	596,455	203,204	542,439	522,557	243,728	309,914	5,851,861

Class of Insurance	life				Total	
	Croatia	Grawe	Winner	Uniqa		
20	19. Life assurance	399,229	338,243	90,505	54,406	882,383
21	21. Unit- linked	5,077	0	60,453	0	65,530
22	Total	404,306	338,243	150,958	54,406	947,913

Total:	6,799,774
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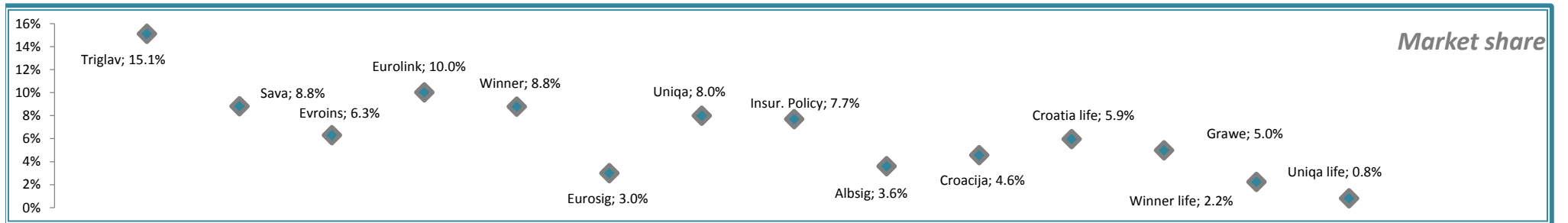




Table 2. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	5,851,861	1,157,811	4,263,196	1,588,665
2	Makedonija	700,596	222,226	482,272	218,324
3	Triglav	1,026,701	186,874	745,568	281,133
4	Sava	598,560	61,465	469,505	129,055
5	Evroins	427,160	39,916	310,918	116,242
6	Eurolink	680,547	114,085	536,131	144,416
7	Winner	596,455	317,382	430,445	166,010
8	Eurosig	203,204	15,992	144,282	58,922
9	Uniqa	542,439	91,566	396,472	145,967
10	Insurance Policy	522,557	75,608	375,416	147,141
11	Albsig	243,728	10,932	182,798	60,930
12	Croatia	309,914	21,765	189,389	120,525
13	Total(life)	947,913	49,754	683,590	264,323
14	Croatia	404,306	194	303,634	100,672
15	Grawe	338,243	31,290	266,155	72,088
16	Winner	150,958	18,270	67,121	83,837
17	Uniqa	54,406	0	46,680	7,726
18	Total	6,799,774	1,207,565	4,946,786	1,852,988

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	525,587	66,460	369,266	156,321
2	02. Health	54,168	14,082	41,746	12,422
3	03. Motor vehicles (casco)	575,337	45,820	409,652	165,685
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	30,142	22,336	24,140	6,002
6	06. Vessels (casco)	1018	57	812	206
7	07. Cargo	55,872	25,527	39,916	15,956
8	08. Property, fire and nat.forces	365,867	177,759	252,100	113,767
9	09. Property, other	774,123	321,846	543,566	230,557
10	10. MTPL (total)	3,097,576	368,928	2,327,327	770,249
11	11. Aircraft's liability	6,471	2,694	5,070	1,401
12	12. Vessel's liability	2,435	108	1873	562
13	13. General liability	165,331	87,131	122,849	42,482
14	14. Credit	0	0	0	0
15	15. Suretyship	3,710	2,642	3,034	676
16	16. Financial losses	30,478	21,508	23,578	6,900
17	17. Legal expenses	11	0	7	4
18	18. Tourists assistance	163,735	913	98,258	65,477
19	19. Life assurance	882,383	49,754	625,791	256,592
20	21. Unit- linked	65,530	0	57,799	7,731
21	TOTAL	6,799,774	1,207,565	4,946,784	1,852,990

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	Croatija	Total
1	01. Accident	24,416	42,406	68,052	24,021	32,812	38,056	18,560	30,155	36,048	17,673	22,129	354,328
2	02. Health	1	1068	168	0	225	13	0	22	36	0	0	1,533
3	03. Motor vehicles (casco)	2,511	5,451	5,064	6,227	3,563	1,808	511	1,918	3,782	446	1,841	33,122
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)	2	5	7	2	11	7	0	4	3	0	0	41
7	07. Cargo	448	398	162	364	397	232	1	111	24	1	61	2,199
8	08. Property, fire and nat.forces	10,579	12,798	10,833	3,684	11,475	3,968	763	3,599	4,894	788	2,525	65,906
9	09. Property, other	11,324	13,793	14,320	1,548	8,396	4,426	185	1,299	2,299	335	1,430	59,355
10	10. MTPL (total)	38,212	77,500	54,432	56,355	58,749	63,612	33,071	59,976	60,008	38,872	37,370	578,157
11	11. Aircraft's liability	0	6	0	0	9	2	0	0	24	0	0	41
12	12. Vessel's liability	40	77	226	17	51	41	0	13	149	0	5	619
13	13. General liability	2,807	3,622	4,082	1,521	9,079	3,202	140	733	2,213	165	832	28,396
14	14. Credit	0	2	0	0	0	0	0	0	0	0	0	2
15	15. Suretyship	8	17	7	6	0	2	0	0	138	0	0	178
16	16. Financial losses	18	29	47	31	1,231	0	0	9	0	0	0	1,365
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	13	13
18	18. Tourists assistance	16,446	43,681	49,782	21,513	70,478	24,814	16,657	32,753	33,894	11,858	26,533	348,409
19	Total	69,942	144,244	148,130	89,625	146,502	97,608	51,205	105,772	104,802	52,143	69,711	1,079,684

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	8,230	1,768	687	454	11,139
21	21. Unit- linked	9	0	1,032	0	1,041
22	Total	8,239	1,768	1,719	454	12,180

Total:	1,091,864
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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	Croatija	Total
1	01. Accident	42,374	48,827	18,967	18,182	57,547	27,946	2,406	12,894	18,282	4,478	17,105	269,008
2	02. Health	0	2,824	443	0	2,309	60	0	1046	42	0	0	6,724
3	03. Motor vehicles (casco)	32,549	94,224	58,321	15,046	40,263	29,180	3,012	26,311	40,601	8,867	15,646	364,020
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	540	703	1138	160	10	27	0	116	83	0	0	2,777
8	08. Property, fire and nat.forces	7,065	2,995	7,541	6,848	14,732	8,503	331	12,676	4,143	948	1838	67,620
9	09. Property, other	41,898	76,822	21,529	4,082	5,453	32,756	743	5,370	12,521	613	4,066	205,853
10	10. MTPL (total)	80,304	192,135	122,822	132,275	121,813	123,193	65,824	148,730	107,008	101,634	83,777	1,279,515
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	937	1585	33,167	1804	834	50	0	945	693	82	0	40,097
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	31	0	0	58	29	0	0	0	0	0	0	118
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	7,794	2,810	9,145	3,258	4,734	2591	631	1505	3,638	428	1317	37,851
19	Total	213,492	422,925	273,890	181,713	247,724	224,306	72,947	209,593	187,011	117,050	123,749	2,274,400

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	64,654	75,985	19,230	4,052	163,921
21	21. Unit- linked	0	0	398	0	398
22	Total	64,654	75,985	19,628	4,052	164,319

Total:	2,438,719
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Table 6. Number of claims liquidated

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insurance Policy	Albsig	Croatija	Total
1	01. Accident	886	1161	603	311	806	482	107	322	288	105	359	5,430
2	02. Health	0	424	6	0	93	3	0	148	2	0	0	676
3	03. Motor vehicles (casco)	578	1314	1084	454	864	637	79	410	575	137	257	6,389
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	1	0	0	0	0	0	0	0	0	1
7	07. Cargo	11	3	4	11	5	2	0	3	1	0	0	40
8	08. Property, fire and nat.forces	51	26	117	95	248	64	11	29	53	20	20	734
9	09. Property, other	1147	1451	569	191	152	285	24	405	271	16	141	4,652
10	10. MTPL (total)	1321	2,803	1,789	1,665	1,911	2,102	995	2,518	1,821	1516	1190	19,631
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	36	24	23	8	35	3	0	4	40	9	0	182
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	37	0	0	1	1	0	0	0	0	0	0	39
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	185	254	444	110	415	126	36	122	245	23	169	2,129
19	Total	4,252	7,460	4,640	2,846	4,530	3,704	1,252	3,961	3,296	1,826	2,136	39,903

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	884	431	115	84	1,514
21	21. Unit- linked	0	0	16	0	16
22	Total	884	431	131	84	1,530

Total: 41,433



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	51,222	39,903	7,227	21,423	2,310
2	Makedonija	1,225	5,057	4,252	665	1,365	199
3	Triglav	1,785	9,554	7,460	1180	2,676	243
4	Sava	2,006	6,207	4,640	834	2,739	191
5	Evroins	1,428	3,808	2,846	513	1,877	263
6	Eurolink	2,179	5,406	4,530	700	2,355	201
7	Winner	498	4,535	3,704	655	674	217
8	Eurosig	938	1464	1252	155	1050	116
9	Uniqa	2,762	4,834	3,961	701	2,934	258
10	Insurance Policy	1,893	4,838	3,296	827	2,562	243
11	Albsig	1,529	2,369	1,826	362	1,710	226
12	Croatia	1,102	3,150	2,136	635	1,481	153
13	Total(life)	364	1,727	1,530	188	373	10
14	Croatia	106	1006	884	128	100	4
15	Grawe	243	472	431	33	251	4
16	Winner	8	157	131	17	17	2
17	Uniqa	7	92	84	10	5	0
18	Total	17,709	52,949	41,433	7,415	21,796	2,320

Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	1,059,445	505,018	1,033,154
2	Makedonija	137,347	87,714	108,673
3	Triglav	163,101	54,142	178,571
4	Sava	99,046	41,956	140,107
5	Evroins	65,424	45,575	89,002
6	Eurolink	156,230	35,402	119,818
7	Winner	84,882	49,779	75,960
8	Eurosig	55,688	27,179	42,228
9	Uniqa	78,409	71,239	88,686
10	Insurance Policy	107,391	33,069	75,814
11	Albsig	48,379	25,108	60,296
12	Croatia	63,548	33,855	53,999
13	Total(life)	98,748	174,282	47,133
14	Croatia	33,765	55,174	28,719
15	Grawe	22,445	61,636	10,970
16	Winner	31,985	45,224	3,666
17	Uniqa	10,553	12,248	3,778
18	Total	1,158,193	679,300	1,080,287

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	Croatija		Croatia	Grawe	Winner	Uniqa		
Foreign legal entities	1,663,001	271,467	568,532	399,952	393,395	495,924	368,808	368,832	16,428	368,808	399,542	5,314,689	341,147	368,808	405,689	430,276	1,545,920	6,860,609
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	27,661	0	0	0	27,661	27,661
Domestic natural persons	108,093	98,472	46,516	31,742	0	0	0	0	353,488	0	0	638,311	0	0	0	0	0	638,311
State	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1,771,094	369,939	615,048	431,694	393,395	495,924	368,808	368,832	369,916	368,808	399,542	5,953,000	368,808	368,808	405,689	430,276	1,573,581	7,526,581

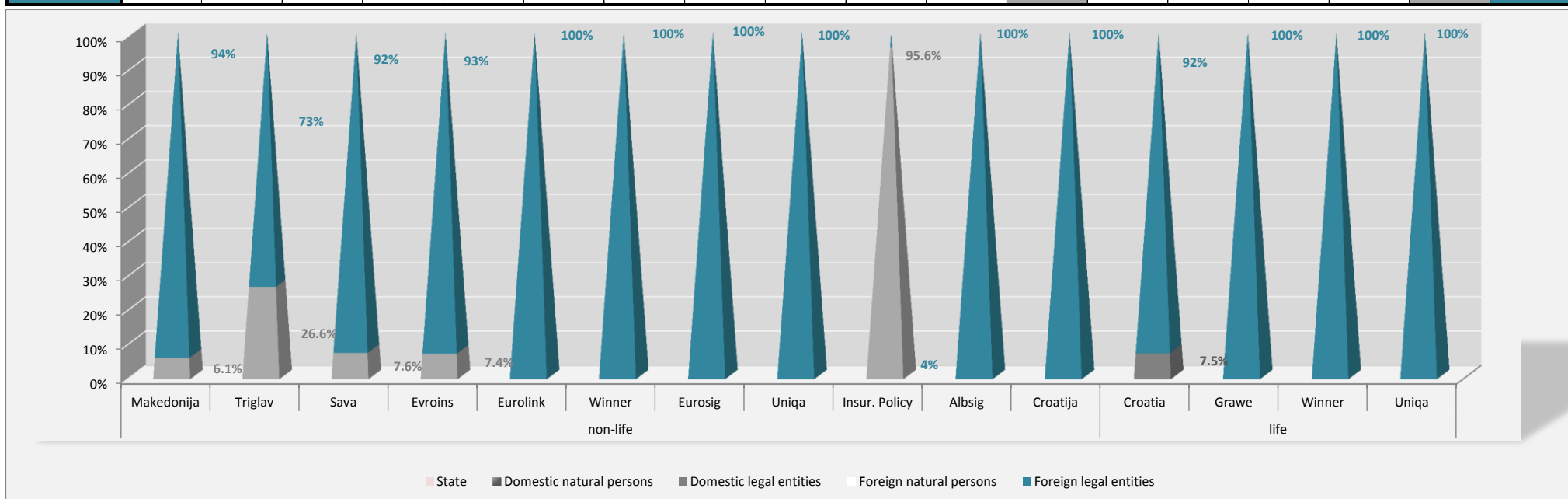


Table 10. Gross technical provisions

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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)	3,498,779	61,781	2,502,662	1,472,439	4,079,231	0	0	31,915	7,671,706
2	Makedonija	378,972	10,171	222,961	153,565	382,174	0	0	0	771,317
3	Triglav	583,044	16,423	395,901	271,536	731,778	0	0	7,362	1,338,607
4	Sava	362,809	2,766	538,668	150,055	697,365	0	0	0	1,062,940
5	Evroins	258,444	2,169	133,408	117,385	252,423	0	0	6,943	519,979
6	Eurolink	414,408	22,644	214,797	131,108	348,289	0	0	0	785,341
7	Winner	369,553	911	185,224	168,496	361,085	0	0	3,154	734,703
8	Eurosig	133,252	0	76,125	55,097	132,789	0	0	0	266,041
9	Uniqa	331,340	0	220,164	126,250	351,116	0	0	0	682,456
10	Insurance Policy	309,761	6,427	293,219	172,012	470,288	0	0	13,143	799,619
11	Albsig	162,292	0	119,476	43,665	164,675	0	0	0	326,967
12	Croatia	194,904	270	102,719	83,270	187,249	0	0	1,313	383,736
13	Total (life)	26,508	114,927	27,120	24,880	54,033	0	3,823,289	0	4,018,757
14	Croatia	7,115	0	1,741	2,460	4,256	0	1,691,569	0	1,702,940
15	Grawe	14,879	114,927	20,392	16,446	37,943	0	1,578,097	0	1,745,846
16	Winner	3,099	0	4,891	5,945	11,672	0	345,858	0	360,629
17	Uniqa	1,415	0	96	29	162	0	207,765	0	209,342
18	Total	3,525,287	176,708	2,529,782	1,497,319	4,133,264	0	3,823,289	31,915	11,690,463

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)	2,959,385	58,000	1,787,115	1,395,578	3,286,823	0	0	31,915	6,336,123
2	Makedonija	269,618	10,171	122,178	103,278	231,104	0	0	0	510,893
3	Triglav	503,462	12,642	317,749	271,536	653,626	0	0	7,362	1,177,092
4	Sava	335,523	2,766	280,757	146,885	436,284	0	0	0	774,573
5	Evroins	230,816	2,169	122,883	116,244	240,757	0	0	6,943	480,685
6	Eurolink	360,097	22,644	201,333	119,416	323,133	0	0	0	705,874
7	Winner	221,682	911	9,476	168,496	185,337	0	0	3,154	411,084
8	Eurosig	126,987	0	76,125	55,097	132,789	0	0	0	259,776
9	Uniqa	288,828	0	202,115	126,250	333,067	0	0	0	621,895
10	Insurance Policy	275,939	6,427	232,818	161,441	399,316	0	0	13,143	694,825
11	Albsig	159,529	0	119,476	43,665	164,675	0	0	0	324,204
12	Croatia	186,904	270	102,205	83,270	186,735	0	0	1,313	375,222
13	Total (life)	21,891	114,927	20,783	16,196	39,012	0	3,795,182	0	3,971,012
14	Croatia	7,082	0	1,741	2,460	4,256	0	1,691,569	0	1,702,907
15	Grawe	10,330	114,927	14,104	7,762	22,971	0	1,572,566	0	1,720,794
16	Winner	3,064	0	4,842	5,945	11,623	0	323,282	0	337,969
17	Uniqa	1,415	0	96	29	162	0	207,765	0	209,342
18	Total	2,981,276	172,927	1,807,898	1,411,774	3,325,835	0	3,795,182	31,915	10,307,135

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	Croatija		Croatia	Grawe	Winner	Uniqa		
Total capital	1,385,851	731,509	299,720	197,983	425,931	316,810	184,480	360,133	434,229	187,205	245,596	4,769,447	308,331	320,353	227,516	185,449	1,041,649	5,811,096
Solvency margin	102,922	212,919	123,313	95,319	142,046	64,759	45,003	116,814	107,478	57,381	72,139	1,140,093	105,100	110,976	26,907	13,624	256,607	1,396,700

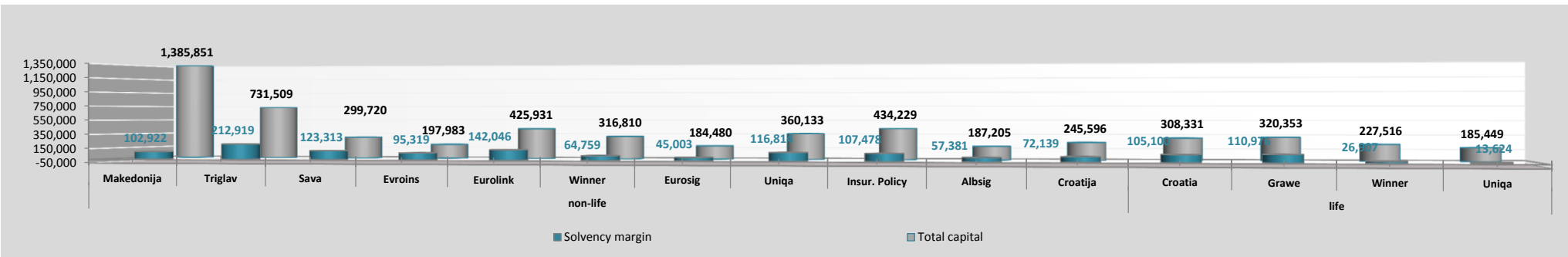


Table 13. Statistical data for non- life insurance undertakings

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	354,328	525,587	276,739	5,430	269,008	2,132	89,018
Accident insurance in and outside of regular business	0101	48,938	357,653.83	199,377.97	3,388	170,690.19	1,461	76,715.25
Accident insurance in motor vehicles and while performing specific activities	0102	297,077	76,809.95	51,528.22	146	4,112.50	64	1,633.00
Accident insurance of pupils, students and young peoples	0103	1230	5,429.60	4,669.21	1179	11,818.13	500	7,588.68
Accident insurance of guests, visitors to events, travelers and tourists	0104	121	2594.34	1,313.15	2	33	0	0
Accident insurance of customers, subscribers and other users of public services	0105	3	67	37	1	9	1	1
Other special accident insurance	0106	210	2598.92	1079.8	13	95.47	8	41.3
Compulsory accident insurance of passengers in public traffic	0107	4,727	12,914.63	8,792.21	29	684	25	616.00
Accident insurance of managers	0108	271	66,015.73	9,237.16	218	59,272.00	0	0.00
Other accident insurance	0199	1751	1,503.00	704	454	22,294.00	73	2,423.00
Class 02 - Health insurance	02	1533	54,168	29,207	676	6,724	80	1224
Supplementary health insurance according to the Law on voluntary health insurance	0201	37	961.37	80	7	114.5	0	0
Private health insurance according to the Law on voluntary health insurance	0202	1471	36,782.78	22,108.51	667	6,554.67	80	1224
Other voluntary health insurance	0299	25	16424	7018	2	55	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	33,122	575,337	383,361	6,389	364,020	2,646	180,570
Casco insurance of motor vehicles on their own power	0301	26,753	555,391.55	362,068.86	5,910	349,413.66	2,464	174,707.91
Other insurance of motor vehicles (casco)	0399	6,369	19,945.22	21,292.27	479	14,605.91	182	5,862.03
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	13,425	0	0	0	0
Insurance of aircrafts (casco)	0501	10	30,142.00	13,425.00	0	0	0	0
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	41	1018	743	1	817	2	5,300
Insurance of vessels (casco)	0601	39	1015.3	740.62	1	817.28	2	5,300.00
Other insurance of vessels (casco)	0699	2	3	2	0	0	0	0
CLASS 07 - Insurance of goods in transportation (cargo)	07	2199	55,872	15,541	40	2777	17	1,929
Insurance of goods in international transportation (cargo)	0701	1885	34,965.80	11,055.31	26	2203.09	13	1,078.54
Insurance of goods in domestic transportation (cargo)	0702	236	9,535.54	4,453.36	14	574.22	4	850.04

Other insurance of goods in transportation (cargo)	0799	78	11,371.00	32	0	0	0	0
CLASS 08 - Property insurance against fire and natural forces	08	65,906	365,867	205,302	734	67,620	498	105,450
Property insurance of natural persons	0801	51,829	67,932	43,457	417	17,718	166	12,853
Insurance of crops and fruit	08010 1	1833	3,490.07	694.38	3	42	5	217
Insurance of animals	08010 2	11	105.1	53.7	0	0	0	0
Construction and erection insurance	08010 3	10	110.6	52.61	3	45	0	0
Insurance of buildings and/or their contents (except 080105)	08010 4	18,133	28,349.90	18,640.54	100	5,893.58	61	9,510.00
Household insurance	08010 5	31,532	34,915.42	23,503.01	306	10,624.42	99	3,121.47
Other property insurance of natural persons	08019 9	310	961	513	5	1113	1	5
Property insurance of legal entities	0802	14,077	297,935	161,845	317	49,902	332	92,597
Insurance of crops and fruit	08020 1	157	572.31	126.26	0	0	0	0
Insurance of animals	08020 2	10	270.41	132.69	0	0	0	0
Construction and erection insurance	08020 3	144	10,049.20	9,578.22	1	713	0	0
Insurance of buildings and/or their contents (except 080205 and 080206)	08020 4	13,290	206,782.11	120,810.17	234	21,516.03	276	50,554.94
Property insurance of power companies	08020 5	197	40,157.87	14,069.37	5	11470.08	9	18,790.00
Property insurance of telecommunication companies	08020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	08029 9	279	40,103.26	17,128.25	77	16,203.00	47	23,252.00
CLASS 09 - Other property insurance	09	59,355	774,123	373,758	4,652	205,853	2,482	425,671
Property insurance of natural entities	0901	44,279	162,799	68,875	1853	77,128	1221	55,302
Insurance of crops and fruit	09010 1	1825	84,753.34	16,537.84	536	49,647.76	471	43514.54
Insurance of animals	09010 2	14	997.9	508.33	15	609.7	4	91.25
Construction and erection insurance	09010 3	19	327.28	241.56	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	09010 4	11,049	12,060.70	7,135.74	108	2258.21	42	2021.08
Household insurance	09010 5	31,269	62,180.46	43,085.54	851	22,025.15	218	5,342.62
Other property insurance of natural persons	09019 9	103	2,479.00	1,366.00	343	2587	486	4,333.00
Property insurance of legal entities	0902	15,076	611,324	304,883	2,799	128,725	1,261	370,369
Insurance of crops and fruit	09020 1	158	25,727.51	5,606.98	34	13036.94	52	10,722.55
Insurance of animals	09020 2	21	7,332.71	4,289.20	163	4,834.44	11	432
Construction and erection insurance	09020 3	196	27,184.21	36,317.86	6	1873	6	5,850.00
Insurance of buildings and/or their contents (except 090205 and 090206)	09020 4	13,295	249,428.42	132,605.47	2338	71,577.22	935	60,083.73
Property insurance of power companies	09020 5	286	170,554.18	67,496.00	39	10,454.32	66	96,457.09
Property insurance of telecommunication companies	09020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	09029 9	1120	131,097.10	58,567.63	219	26,949.25	191	196,824.00
CLASS 08+09 - Property insurance	89	75,382	1,139,990	579,060	5,386	273,473	2,980	531,122
Property insurance of natural persons	8901	55,923	230,731	112,332	2270	94,846	1387	68,156
Insurance of crops and fruit	89010 1	1833	88,243.41	17,232.22	539	49,689.76	476	43731.54
Insurance of animals	89010 2	14	1103	562.03	15	609.7	4	91.25
Construction and erection insurance	89010 3	23	437.88	294.17	3	45	0	0
Insurance of buildings and/or their contents (except 890105)	89010 4	21,867	40,410.60	25,776.28	208	8,151.79	103	11,531.08
Household insurance	89010 5	31,773	97,095.88	66,588.55	1157	32,649.57	317	8,464.09

Other property insurance of natural persons	89019 9	413	3,440.00	1,879.00	348	3700	487	4,338.00
Property insurance of legal entities	8902	19,459	909,259	466,728	3,116	178,627	1,593	462,966
Insurance of crops and fruit	89020 1	158	26,299.82	5,733.24	34	13036.94	52	10,722.55
Insurance of animals	89020 2	21	7,603.12	4,421.89	163	4,834.44	11	432
Construction and erection insurance	89020 3	215	37,233.41	45,896.08	7	2,586.00	6	5,850.00
Insurance of buildings and/or their contents (except 890205 and 890206)	89020 4	17,547	456,210.53	253,415.64	2,572	93,093.25	1,211	110,638.67
Property insurance of power companies	89020 5	324	210,712.05	81,565.37	44	21,924.40	75	115,247.09
Property insurance of telecommunication companies	89020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	89029 9	1194	171,200.36	75,695.88	296	43,152.25	238	220,076.00
CLASS 10 - Motor third party liability insurance	10	578,157	3,097,576	2,028,036	19,631	1,279,515	11,158	1,546,517
Domestic compulsory motor third party liability insurance (CMTPL)	1001	403,334	2,247,147	1,549,575	18,448	1,030,111	9,835	1,134,774
Passenger vehicles	10010 1	334,025	1,768,297.58	1,223,664.04	15,860	901,657.60	8,282	952,144.23
Heavy vehicles	10010 2	33,851	381,894.92	264,535.84	2071	94,572.71	1,139	116,654.07
Buses	10010 3	3,020	55,418.88	35,070.61	252	14,402.43	215	47,204.27
Towing vehicles	10010 4	2959	2703.76	1,824.01	45	3861.42	14	710.86
Special vehicles	10010 5	493	1470.37	953.55	34	2041.04	28	2,444.76
Motorcycles and scooters	10010 6	19,436	30,505.15	19,042.93	104	9,425.06	98	8,293.80
Trailers	10010 7	7,825	2470.28	1,673.86	9	1433	26	3,590.00
Operating motor vehicles	10010 8	1152	4,101.98	2,704.58	71	2,701.25	31	3,117.00
Vehicles during test drives and staying in stores	10010 9	0	0	0	0	0	0	0
Vehicle during upgrading of its own axis (peer ACS)	10011 0	0	0	0	0	0	0	0
Motor vehicles with test plates	10011 1	533	94	2	0	0	2	615
Vehicle during the repair in motor car repair stations and workshops for washing and lubrication	10011 2	0	0	0	0	0	0	0
Vehicles with special license plates that are in circulation on the territory of Macedonia	10011 3	40	190	104	2	16	0	0
Green card (GC)	1002	156,785	737,932	439,607	1083	229,561	1,181	379,245
Passenger vehicles	10020 1	142,002	587,896.84	342,828.47	438	78,156.48	527	155,199.22
Heavy vehicles	10020 2	6,513	101,968.43	67,908.07	547	125,531.69	534	187,832.87
Buses	10020 3	1219	16,155.39	8,016.01	68	16,968.45	51	22,584.00
Towing vehicles	10020 4	120	839.7	582.27	3	1043	26	4,070.00
Special vehicles	10020 5	59	321.75	186.65	0	0	0	0
Motorcycles and scooters	10020 6	1403	2467.94	1374.45	0	0	0	0
Trailers	10020 7	5,456	28,209.02	18,675.56	27	7,861.00	43	9,558.84
Operating motor vehicles	10020 8	13	72.54	35.72	0	0	0	0
Border insurance (BI)	1003	15,703	55,904	2,708	19	8590	24	6,593
Passenger cars	10030 1	14,773	52,327.06	2,380.49	19	8590.3	24	6,593.00

Heavy vehicles	10030 2	94	1449.31	88	0	0	0	0
Buses	10030 3	32	536.64	12.94	0	0	0	0
Towing vehicles	10030 4	38	171	4	0	0	0	0
Special vehicles	10030 5	34	250	55	0	0	0	0
Motorcycles and scooters	10030 6	153	478.91	15.1	0	0	0	0
Trailers	10030 7	575	613.87	109.95	0	0	0	0
Operating motor vehicles	10030 8	4	77	43	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	2335	56,593.03	36,145.75	81	11,253.19	118	25,904.54
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	41	6,471	3,510	0	0	4	13,756
Compulsory aircraft third party liability insurance	1101	41	6,471.00	3,510.00	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	619	2435	1847	0	0	0	0
Compulsory vessel third party liability insurance	1201	619	2435.48	1847.37	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	28,396	165,331	94,770	182	40,097	285	102,755
Liability insurance of contractors on construction and erection works	1301	106	4,081.10	3,178.64	1	6	2	1,065.00
Liability insurance of households	1302	20,634	6,240.01	4,078.84	68	555.2	26	476
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	61	5,378.00	3,110.00	0	0	0	0
Other general liability insurance	1306	1859	81,342.04	44,588.45	76	37,139.01	189	89,382.20
Liability insurance of designers	1307	85	1910.44	1207.75	1	23	0	0
Liability insurance of lawyers	1308	527	3,185.58	2,028.63	0	0	2	234
Liability insurance of notaries	1309	162	2,557.59	1,346.60	1	9	1	20.00
Liability insurance of audit companies	1310	117	1431.92	870.63	0	0	0	0

Liability insurance of insurance brokerage companies and insurance agencies	1311	22	1092	683	0	0	0	0
Liability insurance of trustees	1312	45	976.77	635.72	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	2	55	32	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	4	347	128	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	1	4	4	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	2,481	11,553.83	6,999.87	0	0	5	2592
Liability insurance related to tourist activities	1318	131	2929.03	1,933.04	1	61	10	427
Other professional liability insurance	1388	1692	20,828.00	13,440.00	14	716	15	389
Other general insurance of liability	1399	467	21,418.70	10,505.08	20	1588	34	8,160.00
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	178	3710	1354	0	0	6	2,371
Insurance of guarantees for TIR carnets	1501	176	3705.78	1345.11	0	0	6	2,371.00
Other shuretyship insurance	1599	2	4	9	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	1365	30,478	15,511	39	118	6	505
Lost income insurance, caused by fire and other natural forces	1601	1330	21,895.33	9,765.51	2	87	5	55
Lost income insurance caused by an inability to perform work activities	1602	1	176	117	0	0	0	0
Insurance against fraudulent purchase of foreign currencies	1603	10	218.26	4.32	37	31	0	0
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	24	8188	5,623.83	0	0	1	450
CLASS 17 - Legal expenses insurance	17	13	11	9	0	0	0	0
Expenses for legal aid and litigation	1701	13	11	9	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
CLASS 18 - Tourist assistance insurance	18	348,409	163,735	55,310	2129	37,851	2107	27,596
Travel insurance	1801	344,016	160,014.80	53,018.90	1996	36,715.03	2077	27,237.76
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	161	237	125	1	61	0	0
Insurance against cancellation of travel tours	1803	1780	815	406	20	327	9	181
Other tourist assistance insurance	1899	2452	2668.53	1,760.35	112	747.84	21	177
TOTAL	0000	1,079,684	5,851,861	3,498,423	39,903	2,274,400	21,423	2,502,663