



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 1.1-30.9.2017**



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 30.09.2017: 1 EUR = 61.4680 MKD

Content:

1. **Number of contracts (by insurance undertakings)**
2. **Number of contracts (by classes of insurance)**
3. **Gross written premium (by insurance undertakings)**
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	Croatia nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	502	100	55	516	38	309	0	99	0	29	0	0	0	0	0	1,648
A-tim	0	25	0	69	0	77	0		0	0	0	0	0	0	0	171
VFP	625	1,851	2,181	0	0	0	0	92	0	0	6,689	782	366	1,092	78	13,756
Delta- ins	11	181	66	104	40	46	0	2	0	253	4	0	0	0	0	707
Euro eksperts	60	630	604	48	1	73	0	2	1	813	93	0	0	0	0	2,325
Euromak	0	76	7	27	4	39	1	21	0		0	0	0	0	0	175
In- broker	1,924	318	309	36	6	415	0	846	14	50	54	0	0	0	0	3,972
JDB Broker	12	176	35	2	1,115	3	0	0	1	158	24	0	0	0	0	1,526
KMK Broker	35	0	106	0	83	6	0	1	4	0	100	0	0	0	0	335
Legra	0	3	0	0	2	34	0	115	0	0	0	0	0	0	0	154
Mobiliti	3,196	6,809	1,596	6,898	3,077	5,187	740	981	868	1,201	1,105	1	0	1	0	31,660
Nashe osiguruvanje	188	189	429	145	65	715	1	700	24	416	123	0	0	0	0	2,995
Polisa plus	75	1,956	610	2,195	3,042	140	1,196	184	446	138	1,498	5	0	0	0	11,485
Seda broker	411	5,498	1,244	3,249	514	6,952	2,774	5,276	2,546	7,125	4,389	0	0	0	0	39,978
Super broker	0	153	70	30	69	1,032	273	1,425	6,306	89	64	0	0	0	0	9,511
Korab ins	129	1,536	913	1,963	587	247	233	168	56	929	477	0	0	0	0	7,238
Wiass	124	0	0	76	263	0	0		174	47	38	0	0	0	0	722
Certus	261	955	1,597	2,010	1	336	153	164	47	4,947	221	3	0	0	0	10,695
Nov osiguritelen broker	3,649	1,632	260	145	276	2,268	1,466	167	190	66	191	0	0	0	0	10,310
Safe Invest	16	61	403	0	1,352	16	10	43	15	1,757	23	0	0	83	0	3,779
CVO Broker	0	1,501	0	531	297	218	127	57	82	166	833	0	0	0	0	3,812
ASUC Broker	97	793	783	1,343	378	311	18	139	64	830	174	0	0	0	0	4,930
Mega Broker	10	168	888	12	1,805	15	0	9	4	66	261	0	0	0	0	3,238
S.T.M Broker Plus	3	8	10	865	40	66	0	12	5	6	4	0	0	0	0	1,019
AM Broker	602	3,436	1,100	271	1,694	1,112	72	238	91	1,997	330	9	0	0	0	10,952
VIA Broker	0	465	168	0	111	122	3,023	1,927	4,150	0	31	0	0	0	0	9,997
Veber GMA	95	325	36	12	125	56	4	193	5	16	17	0	0	0	0	884
SN Osiguritelen Broker	247	7,441	455	2,603	754	1,011	6	880	1,385	0	2,078	1	0	0	1	16,862
Mak trend Broker	295	166	228	1	2	1	0		7	10	127	0	0	0	0	837
Porsche Broker	0	104	833	0	0	703	0	639	0	0	425	0	0	0	0	2,704
Joker Ins Broker	5	131	0	629	42	51	0		0	2,488	4	0	0	0	0	3,350
EOS Broker	4	73	208	0	43	476	0	2	2	534	122	7	0	0	0	1,471
Petrol - Oil Broker	0	39	15	253	1,730	0	0		174	21	288	0	0	0	0	2,520
RIZIKO Osiguruvanje	0	0	27	29	0	2	0		1	3	0	0	0	0	0	62
AURON Broker	0	0	0	0	0	0	0		0	289	0	0	0	0	0	289
Total	12,576	36,799	15,236	24,062	17,556	22,039	10,097	14,382	16,662	24,444	19,787	808	366	1,176	79	216,069

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	15	0	0	0	0	0	90	1,490	0	0	0	0	0	0	0	53	0	0	1,648
A-tim	50	0	15	0	0	0	0	6	19	77	0	0	4	0	0	0	0	44	0	0	171
VFP	2,286	211	455	0	0	0	3	946	1,287	3,385	2	1	774	0	1	6	0	6,046	1,288	1,030	13,756
Delta- ins	51	0	48	0	0	0	0	126	49	261	0	0	16	0	0	0	0	201	0	0	707
Euro eksperts	109	0	174	0	0	0	0	100	365	783	0	0	66	0	0	0	0	856	0	0	2,325
Euromak	46	4	23	0	0	0	1	29	15	69	0	0	17	0	0	5	0	4	0	0	175
In- broker	496	0	491	0	0	0	124	474	261	1,549	0	0	31	474	0	0	0	998	0	0	3,972
JDB Broker	112	0	30	0	0	0	0	29	39	165	0	0	1,081	0	0	0	0	171	0	0	1,526
KMK Broker	108	0	15	0	0	0	0	30	2	195	0	0	1	0	0	0	0	89	0	0	335
Legra	5	1	9	0	0	0	0	16	15	77	0	0	19	0	0	2	0	27	0	0	154
Mobiliiti	9,885	0	497	0	0	0	2	27	55	26,149	0	0	7	0	0	0	0	5,264	2	0	31,660
Nashe osiguruvanje	832	0	175	0	0	0	6	120	144	1,618	0	0	63	0	0	0	0	838	0	0	2,995
Polisa plus	5,813	0	66	0	0	0	0	10	12	10,240	0	0	4	0	0	0	0	1,130	5	0	11,485
Seda broker	19,880	3	640	0	0	2	3	62	72	37,272	0	8	26	0	0	0	0	1,997	0	0	39,978
Super broker	3,011	0	123	0	0	0	10	4	6	8,979	0	0	3	0	0	0	0	390	0	0	9,511
Korab ins	2,346	1	93	0	0	2	0	8	25	5,839	0	0	8	0	0	0	0	1,303	0	0	7,238
Wiass	452	0	0	0	0	0	0	0	0	598	0	0	0	0	0	0	0	124	0	0	722
Certus	3,060	0	211	0	0	0	5	63	111	7,748	0	3	30	0	1	0	0	2,553	3	0	10,695
Nov osiguritelen broker	0	0	60	0	0	0	0	0	25	8,835	0	0	3	0	0	0	0	1,429	0	0	10,310
Safe invest	1,320	0	41	0	0	0	5	41	25	2,154	0	0	15	0	0	0	0	1,421	83	0	3,779
CVO Broker	98	0	0	0	0	0	0	0	0	3,812	0	0	0	0	0	0	0	0	0	0	3,812
ASUC Broker	1,914	0	79	0	0	0	0	26	18	3,855	0	0	1	0	0	0	0	821	0	0	4,930
Mega Broker	1,013	6	76	0	0	0	2	47	90	1,693	0	1	18	0	0	0	0	1,295	0	0	3,238
S.T.M Broker Plus	454	0	10	0	0	0	0	10	23	756	0	1	4	0	0	0	0	214	0	0	1,019
AM Broker	3,414	0	324	0	0	0	16	123	192	7,717	3	1	93	0	0	0	0	2,563	9	0	10,952
VIA Broker	2,428	0	26	0	0	0	1	0	3	6,947	0	0	2	0	0	0	0	590	0	0	9,997
Veber GMA	306	0	34	0	0	0	0	14	17	563	0	0	2	0	0	0	0	272	0	0	884
SN Osiguritelen Broker	3,579	0	720	0	0	0	31	459	654	6,685	2	2	55	0	0	1	0	4,672	2	0	16,862
Mak trend Broker	400	0	84	0	0	0	21	46	23	530	0	1	17	0	0	0	0	55	0	0	837
Porsche Broker	749	0	1,067	0	0	0	0	2	5	1,458	0	0	3	0	0	0	0	40	0	0	2,704
Joker ins Broker	1,967	0	77	0	0	0	32	45	16	2,752	0	0	6	0	2	0	1	424	0	0	3,350
EOS Broker	433	0	108	0	0	0	0	18	24	643	0	1	7	0	0	0	0	630	7	0	1,471
Petrol - Oil Broker	2	0	6	0	0	0	0	0	0	2,248	0	0	0	0	0	0	0	272	0	0	2,520
RIZIKO Osiguruvanje	7	0	8	0	0	0	0	3	2	30	0	0	2	0	0	0	0	23	0	0	62
AURON Broker	207	0	5	0	0	0	0	0	2	278	0	0	0	0	0	0	0	4	0	0	289
Total	66,833	226	5,805	0	0	4	262	2,884	3,686	157,450	7	19	2,378	0	4	14	1	36,813	1,399	1,030	216,069

Table 3. Gross Written Premium (by insurance undertaking)

000 mkd

	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	3,744	412	349	2,255	185	1,378	0	458	0	201	0	0	0	0	0	8,982
A-tim	0	211	0	389	0	985	0	0	0	0	0	0	0	0	0	1,585
VFP	4,312	29,564	13,157	0	0	0	0	2,885	0	0	20,046	189,129	149,008	90,236	23,587	521,924
Delta- ins	61	2,291	357	1,041	567	540	0	4	0	814	33	0	0	0	0	5,708
Euro eksperts	1,685	3,956	2,930	170	1	1,448	0	15	3	3,042	6,851	0	0	0	0	20,101
Euromak	0	2,555	246	1,137	631	780	0	2,233	0	0	0	0	0	0	0	7,582
In- broker	114,913	6,553	540	382	4,002	7,458	0	82,514	367	790	581	0	0	128	0	218,228
JDB Broker	1,546	585	3,386	95	7,717	15	0	0	7	2,928	308	0	0	0	0	16,587
KMK Broker	200	0	1,171	0	1,171	37	0	6	19	0	293	0	0	0	0	2,897
Legra	0	66	0	0	9	197	0	11,247	0	0	0	0	0	0	0	11,519
Mobiliti	15,240	32,156	7,466	11,928	13,557	20,593	3,228	4,402	3,613	4,808	4,521	129	0	120	0	121,761
Nashe osiguruvanje	3,660	3,339	1,989	2,037	2,087	4,785	4	2,955	733	3,610	3,478	0	0	0	0	28,677
Polisa plus	302	9,655	1,262	7,538	14,352	430	5,081	659	1,831	599	7,061	246	0	0	0	49,016
Seda broker	1,986	25,585	10,012	15,469	2,723	34,610	12,944	24,990	11,365	38,668	21,980	0	0	55	0	200,387
Super broker	0	616	239	69	280	5,749	1,862	9,111	33,857	106	220	0	0	0	0	52,109
Korab ins	503	6,516	2,529	7,003	2,839	998	975	625	182	2,703	2,105	0	0	0	0	26,978
Wiass	110	0	0	379	1,516	0	0	0	969	280	192	0	0	0	0	3,446
Certus	1,058	4,916	3,966	8,421	190	2,035	1,456	584	138	19,852	551	1,540	0	0	0	44,707
Nov osiguritelten broker	14,431	7,702	746	586	1,316	6,281	3,756	751	802	214	692	0	0	0	0	37,277
Safe Invest	100	395	770	0	5,159	50	34	170	41	6,275	89	116	0	10,438	0	23,637
CVO Broker	0	7,098	0	1,538	832	919	541	266	321	734	3,488	0	0	0	0	15,737
ASUC Broker	370	3,570	3,204	6,433	1,646	1,142	63	578	223	684	624	0	0	0	0	18,537
Mega Broker	36	809	789	45	8,124	152	0	43	15	55	2,119	0	0	0	0	12,187
S.T.M Broker Plus	19	32	45	4,078	138	91	0	43	45	10	10	0	0	0	0	4,511
AM Broker	10,045	19,850	3,763	1,205	11,602	4,573	280	1,236	633	2,474	1,625	1,074	0	193	0	58,553
VIA Broker	0	1,688	599	0	367	431	13,077	7,465	16,517	0	93	0	0	0	0	40,237
Veber GMA	452	638	219	132	736	200	13	1,165	29	50	98	0	0	0	0	3,732
SN Osiguritelten Broker	1,074	31,423	4,183	17,405	2,121	5,060	30	2,352	4,944	0	39,398	4	0	0	301	108,295
Mak trend Broker	6,769	5,325	3,470	2	3,267	107	0	0	48	80	1,794	0	0	0	0	20,862
Porsche Broker	0	1,349	9,255	0	0	6,988	0	6,513	0	0	4,472	0	0	0	0	28,577
Joker Ins Broker	34	1,039	0	4,859	183	213	0	0	0	12,931	25	68	0	0	0	19,352
EOS Broker	11	621	821	0	316	4,315	0	26	3	577	865	264	0	77	0	7,896
Petrol - Oil Broker	0	131	53	1,173	6,984	0	0	0	845	74	1,343	0	0	0	0	10,603
RIZIKO Osiguruvanje	0	0	45	235	0	13	0	0	2	8	0	0	0	0	0	303
AURON Broker	0	0	0	0	0	0	0	0	0	1,569	0	0	0	0	0	1,569
Total	182,661	210,646	77,561	96,004	94,618	112,573	43,344	163,296	77,552	104,136	124,955	192,570	149,008	101,247	23,888	1,754,059

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

000 mkd

	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	251	0	0	0	0	0	2,034	6,621	0	0	0	0	0	0	0	76	0	0	8,982
A-tim	410	0	268	0	0	0	0	186	304	354	0	0	39	0	0	0	0	24	0	0	1,585
VFP	9,218	20,470	8,107	0	0	0	39	3,088	4,166	19,260	19	7	1,785	0	2	520	0	3,283	391,701	60,259	521,924
Delta- ins	614	0	713	0	0	0	0	922	1,639	1,445	0	0	290	0	0	0	0	85	0	0	5,708
Euro eksperts	1,632	0	3,664	0	0	0	0	1,673	7,495	3,947	0	0	1,233	0	0	0	0	457	0	0	20,101
Euromak	957	4	742	0	0	0	92	3,031	187	433	0	0	1,996	0	0	139	0	1	0	0	7,582
In- broker	9,260	0	20,786	0	0	0	3,432	54,120	34,887	11,317	0	0	80,458	0	0	0	0	3,840	128	0	218,228
JDB Broker	2,584	0	900	0	0	0	0	5,661	3,712	936	0	0	2,703	0	0	0	0	91	0	0	16,587
KMK Broker	659	0	415	0	0	0	0	204	457	1,099	0	0	6	0	0	0	0	57	0	0	2,897
Legra	108	97	698	0	0	0	0	759	8,436	434	0	0	812	0	0	150	0	25	0	0	11,519
Mobiliiti	3,391	0	3,470	0	0	0	115	105	283	111,612	0	0	233	0	0	0	0	2,303	249	0	121,761
Nashe osiguruvanje	5,097	0	3,114	0	0	0	342	4,436	5,029	8,443	0	0	1,652	0	0	0	0	564	0	0	28,677
Polisa plus	1,230	0	253	0	0	0	0	139	86	46,475	0	0	104	0	0	0	0	483	246	0	49,016
Seda broker	8,623	48	8,369	0	0	106	229	2,961	4,596	172,838	0	44	1,452	0	0	0	0	1,066	55	0	200,387
Super broker	1,081	0	1,163	0	0	0	137	45	14	49,339	0	0	77	0	0	0	0	253	0	0	52,109
Korab ins	941	57	586	0	0	8	0	21	77	24,630	0	0	158	0	0	0	0	500	0	0	26,978
Wiass	0	0	0	0	0	0	0	0	0	3,336	0	0	0	0	0	0	0	110	0	0	3,446
Certus	1,397	0	2,511	0	0	0	125	720	1,670	34,931	0	14	915	0	3	0	0	881	1,540	0	44,707
Nov osiguritelni broker	0	0	811	0	0	0	0	0	120	35,854	0	0	19	0	0	0	0	473	0	0	37,277
Safe Invest	831	0	396	0	0	0	139	263	87	10,808	0	0	89	0	0	0	0	470	10,554	0	23,637
CVO Broker	29	0	0	0	0	0	0	0	0	15,708	0	0	0	0	0	0	0	0	0	0	15,737
ASUC Broker	609	0	312	0	0	0	0	55	30	17,276	0	0	35	0	0	0	0	220	0	0	18,537
Mega Broker	445	11	1,342	0	0	0	104	348	399	8,659	0	5	200	0	0	0	0	674	0	0	12,187
S.T.M Broker Plus	80	0	96	0	0	0	0	57	64	4,035	0	6	40	0	0	0	0	133	0	0	4,511
AM Broker	3,164	0	4,363	0	0	0	845	5,580	5,571	36,089	27	4	612	0	0	0	0	1,031	1,267	0	58,553
VIA Broker	736	0	336	0	0	0	14	0	12	38,896	0	0	56	0	0	0	0	187	0	0	40,237
Veber GMA	83	0	463	0	0	0	0	36	58	2,922	0	0	13	0	0	0	0	157	0	0	3,732
SN Osiguritelni Broker	3,772	0	16,728	0	0	0	747	3,732	37,009	42,528	11	11	599	0	0	160	0	2,693	305	0	108,295
Mak trend Broker	4,442	0	2,762	0	0	0	360	2,227	5,645	5,122	0	3	252	0	0	0	0	49	0	0	20,862
Porsche Broker	287	0	18,327	0	0	0	0	9	141	9,677	0	0	123	0	0	0	0	13	0	0	28,577
Joker Ins Broker	415	0	1,958	0	0	0	661	351	42	15,520	0	0	169	0	6	0	0	162	68	0	19,352
EOS Broker	948	0	2,402	0	0	0	0	142	199	3,567	0	6	72	0	199	0	0	219	341	0	7,896
Petrol - Oil Broker	1	0	18	0	0	0	0	0	0	10,528	0	0	0	0	0	0	0	56	0	0	10,603
RIZIKO Osiguruvanje	11	0	108	0	0	0	0	6	4	148	0	0	8	0	0	0	0	18	0	0	303
AURON Broker	32	0	70	0	0	0	0	0	4	1,460	0	0	0	0	0	0	0	3	0	0	1,569
Total	63,087	20,687	106,502	0	0	114	7,381	90,877	124,457	756,247	57	100	96,200	0	11	969	0	20,657	406,454	60,259	1,754,059

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

