



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance agencies
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)

	Aktiva	Trend Mr	Lajon ins	Safe life	Fortis pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
non-life	18,538	17,123	11,770	0	667	10,385	0	2,770	340	35,879	3,754	0	0	0	101,226
Macedonia	18,515	17,123	0	0	0	0	0	0	0	0	0	0	0	0	35,638
Triglav	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sava	0	0	0	0	667	0	0	2,770	0	35,879	0	0	0	0	39,316
Evroins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Winner	23	0	0	0	0	0	0	0	0	0	0	0	0	0	23
Uniqa	0	0	11,770	0	0	10,385	0	0	340	0	0	0	0	0	22,495
Ins. Policy	0	0	0	0	0	0	0	0	0	0	3,754	0	0	0	3,754
life	4	12	27	834	0	0	0	0	130	6,321	0	383	202	32	7,945
Croatia life	0	0	0	0	0	0	0	0	0	6,321	0	0	0	32	6,353
Grawe	0	0	0	834	0	0	0	0	0	0	0	0	202	0	1,036
Winner life	4	12	0	0	0	0	0	0	0	0	0	383	0	0	399
Uniqa life	0	0	27	0	0	0	0	0	130	0	0	0	0	0	157
Total	18,542	17,135	11,797	834	667	10,385	0	2,770	470	42,200	3,754	383	202	32	109,171

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

	Aktiva	Trend Mr	Lajon ins	Safe life	Fortis pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
01. Accident	7,318	7,581	4,281	0	163	3,357	0	1,204	64	27,790	836	0	0	0	52,594
02. Health	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
03. Motor vehicles (casco)	895	577	208	0	60	193	0	53	4	70	99	0	0	0	2,159
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
07. Cargo	6	100	10	0	0	0	0	0	0	0	4	0	0	0	120
08. Property, fire and nat.forces	2,005	2,129	357	0	80	80	0	96	15	2,953	167	0	0	0	7,882
09. Property, other	650	437	157	0	124	41	0	113	9	259	93	0	0	0	1,883
10. MTPL (total)	11,456	10,578	7,187	0	275	7,197	0	1,900	143	338	1,473	0	0	0	40,547
11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	8	26	1	0	0	1	0	1	0	1	0	0	0	0	38
13. General liability	908	742	123	0	41	9	0	36	16	2	29	0	0	0	1,906
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	0	2	0	0	0	0	0	0	0	0	1	0	0	0	3
16. Financial losses	6	0	0	0	1	0	0	0	0	0	0	0	0	0	7
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Tourists assistance	3,404	3,131	3,886	0	236	2,843	0	725	105	4,466	1,052	0	0	0	19,848
19. Life insurance	4	12	27	834	0	0	0	0	130	6,321	0	383	202	32	7,945
21. Unit- linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	18,542	17,135	11,797	834	667	10,385	0	2,770	470	42,200	3,754	383	202	32	109,171

Table 3. Gross Written Premium (by insurance undertaking)

	Aktiva	Trend Mr	Lajon ins	Safe life	Forti pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
non-life	251,927	127,745	49,012	0	7,017	47,928	0	14,381	1,195	22,114	12,091	0	0	0	533,410
Macedonia	251,164	127,745	0	0	0	0	0	0	0	0	0	0	0	0	378,909
Triglav	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sava	0	0	0	0	7,017	0	0	14,381	0	22,114	0	0	0	0	43,512
Evroins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Winner	763	0	0	0	0	0	0	0	0	0	0	0	0	0	763
Uniqa	0	0	49,012	0	0	47,928	0	0	1,195	0	0	0	0	0	98,135
Ins. Policy	0	0	0	0	0	0	0	0	0	0	12,091	0	0	0	12,091
life	2,052	2,484	2,217	57,612	0	0	29,591	0	9,038	69,226	0	15,788	40,005	308	228,321
Croatia life	455	0	0	0	0	0	0	0	0	69,226	0	0	0	308	69,989
Grawe	0	0	0	57,612	0	0	29,591	0	0	0	0	0	40,005	0	127,208
Winner life	1,597	2,484	0	0	0	0	0	0	0	0	0	15,788	0	0	19,869
Uniqa life	0	0	2,217	0	0	0	0	0	9,038	0	0	0	0	0	11,255
Total	253,979	130,229	51,229	57,612	7,017	47,928	29,591	14,381	10,233	91,340	12,091	15,788	40,005	308	761,731

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

	Aktiva	Trend Mr	Lajon ins	Safe life	Fortis pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
01. Accident	13,308	19,351	3,372	0	166	1,615	0	692	313	10,945	515	0	0	0	50,277
02. Health	0	83	0	0	0	0	0	0	0	0	0	0	0	0	83
03. Motor vehicles (casco)	18,343	9,424	3,474	0	1,807	4,321	0	963	54	1,023	1014	0	0	0	40,423
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	20	0	0	0	0	0	0	0	0	0	0	0	0	0	20
07. Cargo	210	2,303	47	0	0	0	0	0	0	0	88	0	0	0	2,648
08. Property, fire and nat.forces	11,013	14,231	912	0	1614	1,151	0	464	57	6,021	601	0	0	0	36,064
09. Property, other	135,811	19,368	762	0	1,584	498	0	267	15	321	327	0	0	0	158,953
10. MTPL (total)	59,337	56,437	38,556	0	1,434	39,263	0	11,578	616	1,543	9,012	0	0	0	217,776
11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	49	97	7	0	0	6	0	6	0	6	0	0	0	0	171
13. General liability	9,842	3,460	303	0	97	102	0	85	94	10	52	0	0	0	14,045
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	0	6	0	0	0	0	0	0	0	0	2	0	0	0	8
16. Financial losses	639	0	0	0	148	0	0	0	0	0	0	0	0	0	787
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Tourists assistance	3,355	2,985	1,579	0	167	972	0	326	46	2,245	480	0	0	0	12,155
19. Life insurance	2,052	2,484	2,217	57,612	0	0	29,591	0	9,038	69,226	0	15,788	40,005	308	228,321
21. Unit- linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	253,979	130,229	51,229	57,612	7,017	47,928	29,591	14,381	10,233	91,340	12,091	15,788	40,005	308	761,731

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

