



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-31.12.2017



Skopje, 2018

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 31.12.2017: 1 EUR = 61.4907 MKD

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Table 1. Gross Written Premium

000 mkd

| No. | Class of Insurnace | non-life | | | | | | | | | | | non-life |
|-----|-----------------------------------|----------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|----------------|------------------|
| | | Makedonija | Triglav | Sava | Evroins | Eurolink | Winner | Eurosig | Uniqa | Insur. Policy | Albsig | Croacija | Total |
| 1 | 01. Accident | 82.950 | 120.211 | 74.563 | 40.201 | 123.295 | 67.276 | 12.848 | 36.735 | 46.506 | 10.499 | 53.964 | 669.048 |
| 2 | 02. Health | 83 | 28.522 | 1.363 | 0 | 24.358 | 590 | 0 | 3.010 | 173 | 0 | 0 | 58.099 |
| 3 | 03. Motor vehicles (casco) | 71.892 | 169.109 | 120.786 | 55.682 | 90.576 | 43.188 | 9.338 | 46.762 | 81.965 | 20.431 | 46.612 | 756.341 |
| 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 | 186 | 29 | 225 | 138 | 0 | 64 | 49 | 0 | 0 | 1.090 |
| 7 | 07. Cargo | 22.065 | 18.236 | 2.790 | 10.913 | 3.263 | 4.778 | 25 | 4.680 | 278 | 9 | 1.245 | 68.282 |
| 8 | 08. Property, fire and nat.forces | 121.100 | 76.453 | 52.964 | 27.464 | 95.480 | 8.941 | 5.421 | 25.822 | 40.708 | 5.677 | 19.513 | 479.543 |
| 9 | 09. Property, other | 234.665 | 196.187 | 87.129 | 45.643 | 69.956 | 131.428 | 1.532 | 115.478 | 51.393 | 7.198 | 16.019 | 956.628 |
| 10 | 10. MTPL (total) | 259.560 | 578.441 | 390.948 | 367.296 | 410.335 | 440.763 | 237.724 | 423.747 | 444.771 | 261.966 | 252.503 | 4.068.054 |
| 11 | 11. Aircraft's liability | 0 | 2.581 | 0 | 0 | 2.197 | 1.991 | 0 | 0 | 249 | 0 | 0 | 7.018 |
| 12 | 12. Vessel's liability | 170 | 465 | 832 | 67 | 237 | 189 | 0 | 74 | 441 | 0 | 6 | 2.481 |
| 13 | 13. General liability | 38.133 | 38.863 | 14.927 | 11.084 | 46.802 | 13.202 | 1.294 | 22.394 | 12.505 | 1.864 | 2.307 | 203.375 |
| 14 | 14. Credit | 0 | 338 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 338 |
| 15 | 15. Suretyship | 25 | 114 | 3.514 | 87 | 0 | 4 | 0 | 0 | 345 | 0 | 0 | 4.089 |
| 16 | 16. Financial losses | 8.064 | 27.315 | 3.314 | 913 | 393 | 0 | 0 | 2.772 | 0 | 0 | 0 | 42.771 |
| 17 | 17. Legal expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 13 | 13 |
| 18 | 18. Tourists assistance | 15.076 | 37.214 | 29.997 | 13.768 | 32.054 | 14.257 | 5.990 | 16.180 | 17.681 | 5.543 | 11.162 | 198.922 |
| | Total | 853.818 | 1.312.648 | 783.313 | 573.147 | 904.478 | 733.345 | 274.172 | 697.718 | 697.064 | 313.187 | 403.344 | 7.546.234 |

| Class of Insurance | life | | | | Total |
|------------------------|----------------|----------------|----------------|---------------|------------------|
| | Croatia | Grawe | Winner | Uniqa | |
| 20. 19. Life assurance | 615.024 | 507.197 | 139.409 | 83.864 | 1.345.494 |
| 21. 21. Unit- linked | 7.230 | 0 | 90.682 | 2.582 | 100.494 |
| Total | 622.254 | 507.197 | 230.091 | 86.446 | 1.445.988 |

Total: 8.992.222

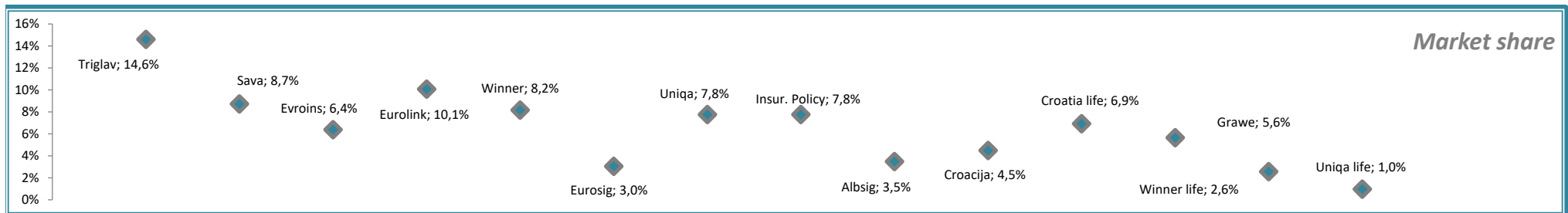


Table 2. Premium structure, by insurance undertakings

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| No. | Insurance Undertaking | Gross written premium | Reinsurance and/or coinsurance share | Technical premium | Share for insurance operations |
|-----|-----------------------|-----------------------|--------------------------------------|-------------------|--------------------------------|
| 1 | Total(nonlife) | 7.546.234 | 1.453.377 | 5.502.601 | 2.043.633 |
| 2 | Makedonija | 853.818 | 308.613 | 589.392 | 264.426 |
| 3 | Triglav | 1.312.648 | 224.451 | 951.646 | 361.002 |
| 4 | Sava | 783.313 | 80.245 | 614.785 | 168.528 |
| 5 | Evroins | 573.147 | 50.549 | 414.347 | 158.800 |
| 6 | Eurolink | 904.478 | 136.908 | 713.188 | 191.290 |
| 7 | Winner | 733.345 | 401.108 | 527.973 | 205.372 |
| 8 | Eurosig | 274.172 | 17.988 | 194.667 | 79.505 |
| 9 | Uniqa | 697.718 | 97.146 | 510.767 | 186.951 |
| 10 | Insurance Policy | 697.064 | 97.621 | 502.138 | 194.926 |
| 11 | Albsig | 313.187 | 10.932 | 234.890 | 78.297 |
| 12 | Croatia | 403.344 | 27.816 | 248.808 | 154.536 |
| 13 | Total(life) | 1.445.988 | 73.205 | 1.149.613 | 296.375 |
| 14 | Croatia | 622.254 | 748 | 486.830 | 135.424 |
| 15 | Grawe | 507.197 | 46.285 | 399.661 | 107.536 |
| 16 | Winner | 230.091 | 26.172 | 191.762 | 38.329 |
| 17 | Uniqa | 86.446 | 0 | 71.360 | 15.086 |
| | Total | 8.992.222 | 1.526.582 | 6.652.214 | 2.340.008 |



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 | 669.048 | 87.700 | 470.910 | 198.138 |
| 2 | 02. Health | 58.099 | 14.616 | 44.721 | 13.378 |
| 3 | 03. Motor vehicles (casco) | 756.341 | 59.657 | 538.394 | 217.947 |
| 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) | 1.090 | 105 | 868 | 222 |
| 7 | 07. Cargo | 68.282 | 27.106 | 48.319 | 19.963 |
| 8 | 08. Property, fire and nat.forces | 479.543 | 221.266 | 329.785 | 149.758 |
| 9 | 09. Property, other | 956.628 | 408.889 | 672.419 | 284.209 |
| 10 | 10. MTPL (total) | 4.068.054 | 472.613 | 3.058.228 | 1.009.826 |
| 11 | 11. Aircraft's liability | 7.018 | 2.694 | 5.481 | 1.537 |
| 12 | 12. Vessel's liability | 2.481 | 108 | 1.910 | 571 |
| 13 | 13. General liability | 203.375 | 105.987 | 151.911 | 51.464 |
| 14 | 14. Credit | 338 | 321 | 203 | 135 |
| 15 | 15. Suretyship | 4.089 | 2.641 | 3.332 | 757 |
| 16 | 16. Financial losses | 42.771 | 26.420 | 32.459 | 10.312 |
| 17 | 17. Legal expenses | 13 | 0 | 0 | 13 |
| 18 | 18. Tourists assistance | 198.922 | 918 | 119.521 | 79.401 |
| 19 | 19. Life assurance | 1.345.494 | 72.807 | 1.063.283 | 282.211 |
| 20 | 21. Unit- linked | 100.494 | 398 | 86.330 | 14.164 |
| | TOTAL | 8.992.222 | 1.526.582 | 6.652.214 | 2.340.008 |

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 | 32.115 | 55.542 | 89.696 | 32.163 | 44.651 | 50.858 | 25.153 | 39.946 | 49.181 | 23.678 | 29.554 | 472.537 |
| 2 | 02. Health | 1 | 1.228 | 171 | 0 | 269 | 16 | 0 | 28 | 39 | 0 | 0 | 1.752 |
| 3 | 03. Motor vehicles (casco) | 3.255 | 7.361 | 6.493 | 8.647 | 4.842 | 2.364 | 667 | 2.591 | 5.160 | 626 | 2.510 | 44.516 |
| 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 | 8 | 4 | 11 | 8 | 0 | 4 | 3 | 0 | 0 | 45 |
| 7 | 07. Cargo | 626 | 500 | 224 | 514 | 533 | 320 | 1 | 150 | 26 | 1 | 89 | 2.984 |
| 8 | 08. Property, fire and nat.forces | 14.053 | 18.862 | 15.765 | 5.096 | 15.248 | 5.586 | 960 | 5.523 | 6.845 | 1.038 | 3.629 | 92.605 |
| 9 | 09. Property, other | 14.990 | 20.549 | 20.567 | 2.283 | 11.137 | 6.190 | 292 | 1.657 | 3.118 | 422 | 1.986 | 83.191 |
| 10 | 10. MTPL (total) | 49.050 | 100.366 | 69.779 | 71.446 | 77.672 | 82.366 | 44.297 | 76.274 | 80.050 | 49.663 | 48.595 | 749.558 |
| 11 | 11. Aircraft's liability | 0 | 6 | 0 | 0 | 13 | 4 | 0 | 0 | 30 | 0 | 0 | 53 |
| 12 | 12. Vessel's liability | 39 | 81 | 230 | 19 | 52 | 42 | 0 | 13 | 154 | 0 | 5 | 635 |
| 13 | 13. General liability | 3.716 | 4.853 | 5.670 | 1.606 | 12.130 | 3.921 | 191 | 968 | 3.046 | 217 | 1.166 | 37.484 |
| 14 | 14. Credit | 0 | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 15 | 15. Suretyship | 8 | 19 | 260 | 9 | 0 | 2 | 0 | 0 | 187 | 0 | 0 | 485 |
| 16 | 16. Financial losses | 26 | 110 | 63 | 40 | 1.590 | 0 | 0 | 15 | 0 | 0 | 0 | 1.844 |
| 17 | 17. Legal expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 15 | 15 |
| 18 | 18. Tourists assistance | 19.118 | 51.212 | 57.576 | 24.727 | 84.124 | 29.049 | 20.855 | 40.717 | 38.733 | 15.563 | 29.741 | 411.415 |
| | Total | 88.324 | 184.503 | 187.013 | 112.369 | 185.155 | 123.528 | 67.141 | 132.981 | 133.788 | 67.201 | 86.490 | 1.368.493 |

| No. | Class of insurance | life | | | | Total |
|-----|--------------------|---------------|--------------|--------------|------------|---------------|
| | | Croatia | Grawe | Winner | Uniqa | |
| 20 | 19. Life Assurance | 11.693 | 2.299 | 920 | 672 | 15.584 |
| 21 | 21. Unit- linked | 18 | 0 | 1.450 | 131 | 1.599 |
| | Total | 11.711 | 2.299 | 2.370 | 803 | 17.183 |

| | |
|---------------|------------------|
| Total: | 1.385.676 |
|---------------|------------------|

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 | 53.074 | 76.308 | 26.661 | 25.315 | 72.471 | 39.683 | 3.300 | 17.021 | 21.230 | 6.429 | 24.349 | 365.841 |
| 2 | 02. Health | 0 | 4.692 | 451 | 0 | 3.644 | 177 | 0 | 1.382 | 42 | 0 | 0 | 10.388 |
| 3 | 03. Motor vehicles (casco) | 49.562 | 136.202 | 94.434 | 24.017 | 52.992 | 35.886 | 4.173 | 34.148 | 51.354 | 15.477 | 23.502 | 521.747 |
| 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 | 1.040 | 703 | 1.436 | 244 | 11 | 69 | 0 | 140 | 83 | 0 | 0 | 3.726 |
| 8 | 08. Property, fire and nat.forces | 7.324 | 12.026 | 10.982 | 10.778 | 18.535 | 8.787 | 350 | 12.482 | 6.012 | 994 | 2.408 | 90.678 |
| 9 | 09. Property, other | 69.799 | 98.920 | 180.753 | 6.225 | 6.315 | 48.354 | 959 | 8.991 | 33.211 | 1.944 | 6.975 | 462.446 |
| 10 | 10. MTPL (total) | 106.803 | 262.573 | 175.086 | 171.843 | 162.254 | 175.770 | 86.613 | 192.184 | 159.630 | 137.801 | 108.724 | 1.739.281 |
| 11 | 11. Aircraft's liability | 0 | 82 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 82 |
| 12 | 12. Vessel's liability | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 13 | 13. General liability | 3.173 | 2.207 | 54.459 | 2.078 | 943 | 247 | 0 | 12.164 | 909 | 89 | 0 | 76.269 |
| 14 | 14. Credit | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 15. Suretyship | 1.823 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.823 |
| 16 | 16. Financial losses | 60 | 0 | 0 | 62 | 29 | 0 | 0 | 0 | 0 | 0 | 0 | 151 |
| 17 | 17. Legal expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 18. Tourists assistance | 9.729 | 4.782 | 10.895 | 4.864 | 7.403 | 3.022 | 1.397 | 1.814 | 4.411 | 585 | 2.675 | 51.577 |
| | Total | 302.387 | 598.495 | 555.974 | 245.426 | 324.597 | 311.995 | 96.792 | 280.326 | 276.882 | 163.319 | 168.633 | 3.324.826 |

| No. | Class of Insurance | life | | | | Total |
|-----|--------------------|----------------|----------------|---------------|--------------|----------------|
| | | Croatia | Grawe | Winner | Uniqa | |
| 20 | 19. Life Assurance | 106.223 | 116.239 | 23.754 | 6.047 | 252.263 |
| 21 | 21. Unit- linked | 0 | 0 | 552 | 0 | 552 |
| | Total | 106.223 | 116.239 | 24.306 | 6.047 | 252.815 |

| | |
|---------------|------------------|
| Total: | 3.577.641 |
|---------------|------------------|

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 | 1.134 | 1.769 | 830 | 445 | 1.145 | 723 | 132 | 474 | 424 | 144 | 533 | 7.753 |
| 2 | 02. Health | 0 | 710 | 7 | 0 | 234 | 11 | 0 | 194 | 2 | 0 | 0 | 1.158 |
| 3 | 03. Motor vehicles (casco) | 793 | 1.773 | 1.527 | 710 | 1.093 | 737 | 98 | 561 | 781 | 216 | 354 | 8.643 |
| 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 | 17 | 3 | 5 | 14 | 6 | 4 | 0 | 4 | 1 | 0 | 0 | 54 |
| 8 | 08. Property, fire and nat.forces | 58 | 54 | 143 | 128 | 317 | 67 | 13 | 32 | 68 | 24 | 30 | 934 |
| 9 | 09. Property, other | 1.503 | 2.012 | 837 | 307 | 194 | 382 | 27 | 684 | 539 | 38 | 233 | 6.756 |
| 10 | 10. MTPL (total) | 1.792 | 3.996 | 2.566 | 2.365 | 2.553 | 2.997 | 1.346 | 3.377 | 2.534 | 1.971 | 1.626 | 27.123 |
| 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 | 136 | 29 | 31 | 16 | 43 | 8 | 0 | 7 | 56 | 10 | 0 | 336 |
| 14 | 14. Credit | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 15 | 15. Suretyship | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3 |
| 16 | 16. Financial losses | 61 | 0 | 0 | 1 | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 63 |
| 17 | 17. Legal expenses | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 18 | 18.Tourists assistance | 279 | 510 | 618 | 177 | 677 | 147 | 71 | 140 | 312 | 42 | 249 | 3.222 |
| | Total | 5.776 | 10.856 | 6.565 | 4.163 | 6.263 | 5.076 | 1.687 | 5.473 | 4.717 | 2.445 | 3.025 | 56.046 |

| No. | Class of Insurance | life | | | | Total |
|-----|--------------------|--------------|------------|------------|------------|--------------|
| | | Croatia | Grawe | Winner | Uniqa | |
| 20 | 19. Life Assurance | 1.285 | 667 | 167 | 109 | 2.228 |
| 21 | 21. Unit- linked | 0 | 0 | 20 | 0 | 20 |
| | Total | 1.285 | 667 | 187 | 109 | 2.248 |

| | |
|---------------|---------------|
| Total: | 58.294 |
|---------------|---------------|



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 | 68.014 | 56.046 | 10.513 | 18.728 | 2.245 |
| 2 | Makedonija | 1.225 | 6.499 | 5.776 | 849 | 1.099 | 196 |
| 3 | Triglav | 1.785 | 12.796 | 10.856 | 1.664 | 2.035 | 227 |
| 4 | Sava | 2.006 | 8.103 | 6.565 | 1.565 | 1.979 | 189 |
| 5 | Evroins | 1.428 | 5.095 | 4.163 | 631 | 1.729 | 263 |
| 6 | Eurolink | 2.179 | 7.319 | 6.263 | 873 | 2.362 | 213 |
| 7 | Winner | 498 | 6.078 | 5.076 | 903 | 597 | 209 |
| 8 | Eurosig | 938 | 2.045 | 1.687 | 251 | 1.045 | 100 |
| 9 | Uniqa | 2.762 | 6.469 | 5.473 | 1.171 | 2.587 | 252 |
| 10 | Insurance Policy | 1.893 | 6.261 | 4.717 | 1.103 | 2.288 | 229 |
| 11 | Albsig | 1.529 | 3.163 | 2.445 | 638 | 1.609 | 228 |
| 12 | Croatia | 1.102 | 4.186 | 3.025 | 865 | 1.398 | 139 |
| 13 | Total(life) | 364 | 2.532 | 2.248 | 281 | 367 | 9 |
| 14 | Croatia | 106 | 1.461 | 1.285 | 152 | 130 | 3 |
| 15 | Grawe | 243 | 729 | 667 | 90 | 215 | 4 |
| 16 | Winner | 8 | 223 | 187 | 27 | 17 | 2 |
| 17 | Uniqa | 7 | 119 | 109 | 12 | 5 | 0 |
| | Total | 17.709 | 70.546 | 58.294 | 10.794 | 19.095 | 2.254 |

Table 8. Expenses

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| No. | Insurance Undertaking | Administrative expenses | Comissions to intermediaries | Other expenses related to insurance |
|-----|-----------------------|-------------------------|------------------------------|-------------------------------------|
| 1 | Total(non-life) | 1.442.183 | 703.934 | 1.404.601 |
| 2 | Makedonija | 192.276 | 120.399 | 146.071 |
| 3 | Triglav | 227.821 | 76.249 | 240.604 |
| 4 | Sava | 134.929 | 57.125 | 187.233 |
| 5 | Evroins | 85.937 | 59.357 | 120.518 |
| 6 | Eurolink | 211.657 | 50.770 | 167.488 |
| 7 | Winner | 117.942 | 65.961 | 111.526 |
| 8 | Eurosig | 80.136 | 37.167 | 60.248 |
| 9 | Uniqa | 105.996 | 106.719 | 115.212 |
| 10 | Insurance Policy | 132.276 | 50.703 | 97.358 |
| 11 | Albsig | 65.463 | 35.324 | 85.479 |
| 12 | Croatia | 87.750 | 44.160 | 72.864 |
| 13 | Total(life) | 136.502 | 243.332 | 67.513 |
| 14 | Croatia | 49.340 | 75.912 | 40.780 |
| 15 | Grawe | 28.997 | 81.860 | 17.293 |
| 16 | Winner | 41.816 | 66.103 | 5.277 |
| 17 | Uniqa | 16.349 | 19.457 | 4.163 |
| | Total | 1.578.685 | 947.266 | 1.472.114 |

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 I. | Uniqa I. | Triglav I. | | |
| Foreign legal entities | 837.307 | 148.064 | 216.676 | 222.300 | 195.326 | 247.037 | 183.716 | 184.003 | 8.202 | 21.488 | 322.963 | 2.587.083 | 174.925 | 183.999 | 356.934 | 215.706 | 246.058 | 1.177.622 | 3.764.706 |
| Foreign natural persons | 1.767 | 600 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 2.367 | 0 | 0 | 0 | 0 | 0 | 0 | 2.367 |
| Domestic legal entities | 18.484 | 357 | 11.866 | 0 | 0 | 0 | 0 | 0 | 0 | 193.393 | 0 | 224.100 | 9.207 | 0 | 0 | 0 | 61.515 | 70.721 | 294.821 |
| Domestic natural persons | 29.066 | 36.202 | 5.531 | 15.823 | 0 | 0 | 0 | 0 | 176.494 | 0 | 0 | 263.115 | 0 | 0 | 0 | 0 | 0 | 0 | 263.115 |
| State | 1.684 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1.684 | 0 | 0 | 0 | 0 | 0 | 0 | 1.684 |
| Total | 888.308 | 185.223 | 234.073 | 238.123 | 195.326 | 247.037 | 183.716 | 184.003 | 184.696 | 214.881 | 322.963 | 3.078.350 | 184.132 | 183.999 | 356.934 | 215.706 | 307.573 | 1.248.343 | 4.326.693 |

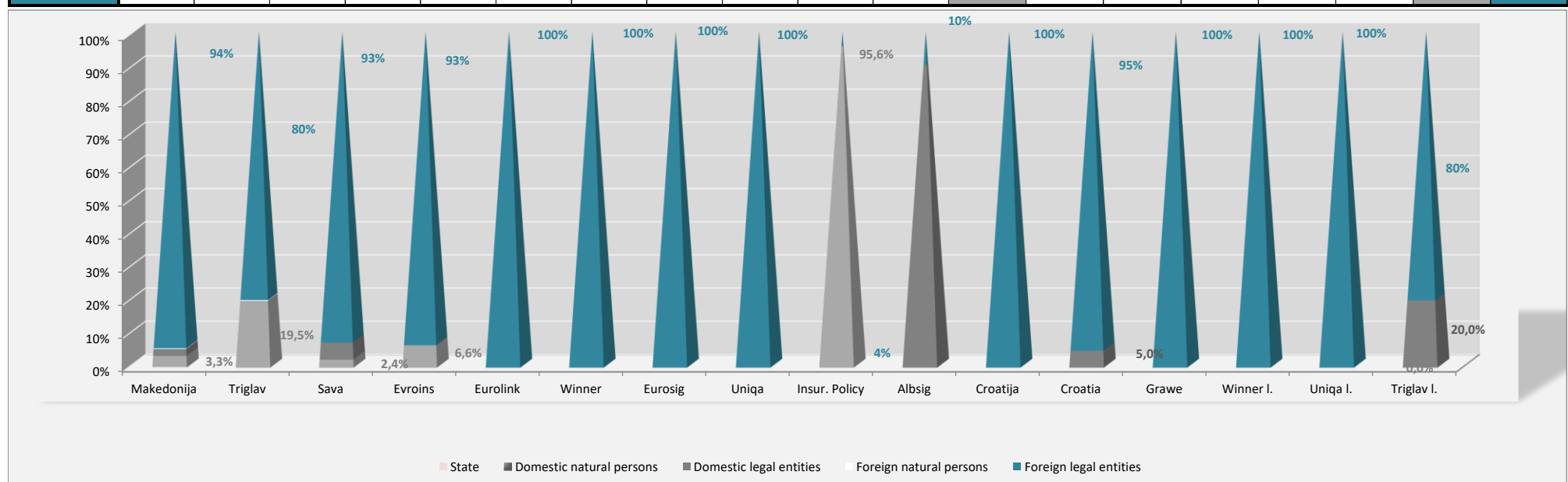


Table 10. Gross technical provisions

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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) | 3.324.575 | 74.638 | 2.231.790 | 1.444.517 | 3.774.992 | 0 | 0 | 49.194 | 7.223.399 |
| 2 | Makedonija | 312.557 | 22.278 | 208.184 | 139.542 | 353.116 | 0 | 0 | 553 | 688.504 |
| 3 | Triglav | 540.581 | 17.116 | 386.329 | 240.611 | 681.234 | 0 | 0 | 10.268 | 1.249.199 |
| 4 | Sava | 353.759 | 2.688 | 287.454 | 145.623 | 443.038 | 0 | 0 | 3.645 | 803.130 |
| 5 | Evroins | 268.451 | 2.220 | 140.281 | 118.430 | 260.393 | 0 | 0 | 4.669 | 535.733 |
| 6 | Eurolink | 407.317 | 21.726 | 223.771 | 128.722 | 354.705 | 0 | 0 | 0 | 783.748 |
| 7 | Winner | 330.197 | 1.449 | 191.958 | 153.326 | 355.578 | 0 | 0 | 1.251 | 688.475 |
| 8 | Eurosig | 139.269 | 0 | 81.559 | 60.082 | 143.275 | 0 | 0 | 9.572 | 292.116 |
| 9 | Uniqa | 314.028 | 0 | 231.336 | 103.740 | 339.553 | 0 | 0 | 2.320 | 655.901 |
| 10 | Insurance Policy | 318.032 | 6.891 | 259.123 | 174.840 | 439.281 | 0 | 0 | 16.916 | 781.120 |
| 11 | Albsig | 153.223 | 0 | 120.139 | 95.659 | 218.045 | 0 | 0 | 0 | 371.268 |
| 12 | Croatia | 187.161 | 270 | 101.656 | 83.942 | 186.774 | 0 | 0 | 0 | 374.205 |
| 13 | Total (life) | 34.735 | 113.876 | 29.033 | 26.344 | 57.781 | 0 | 4.122.496 | 0 | 4.328.888 |
| 14 | Croatia | 9.574 | 0 | 3.187 | 2.554 | 5.819 | 0 | 1.832.075 | 0 | 1.847.468 |
| 15 | Grawe | 18.639 | 113.876 | 21.311 | 17.825 | 40.310 | 0 | 1.668.308 | 0 | 1.841.133 |
| 16 | Winner | 4.562 | 0 | 4.495 | 5.953 | 11.584 | 0 | 393.951 | 0 | 410.097 |
| 17 | Uniqa | 1.960 | 0 | 40 | 12 | 68 | 0 | 228.162 | 0 | 230.190 |
| | Total | 3.359.310 | 188.514 | 2.260.823 | 1.470.861 | 3.832.773 | 0 | 4.122.496 | 49.194 | 11.552.287 |

Table 11. Net technical provisions

000 mkd

| 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) | 2.990.288 | 68.547 | 1.801.700 | 1.288.259 | 3.188.644 | 0 | 0 | 49.194 | 6.296.673 |
| 2 | Makedonija | 298.629 | 22.278 | 113.843 | 87.090 | 206.323 | 0 | 0 | 553 | 527.783 |
| 3 | Triglav | 485.366 | 11.025 | 308.395 | 240.611 | 603.300 | 0 | 0 | 10.268 | 1.109.959 |
| 4 | Sava | 330.716 | 2.688 | 229.171 | 143.798 | 382.930 | 0 | 0 | 3.645 | 719.979 |
| 5 | Evroins | 243.163 | 2.220 | 127.767 | 117.365 | 246.814 | 0 | 0 | 4.669 | 496.866 |
| 6 | Eurolink | 373.567 | 21.726 | 204.086 | 118.330 | 324.628 | 0 | 0 | 0 | 719.921 |
| 7 | Winner | 200.362 | 1.449 | 96.305 | 73.873 | 180.472 | 0 | 0 | 1.251 | 383.534 |
| 8 | Insig | 136.638 | 0 | 81.559 | 60.082 | 143.275 | 0 | 0 | 9.572 | 289.485 |
| 9 | Uniqa | 297.753 | 0 | 209.498 | 103.740 | 317.715 | 0 | 0 | 2.320 | 617.788 |
| 10 | Insurance Policy | 288.195 | 6.891 | 209.604 | 163.769 | 378.691 | 0 | 0 | 16.916 | 690.693 |
| 11 | Albsig | 153.223 | 0 | 120.139 | 95.659 | 218.045 | 0 | 0 | 0 | 371.268 |
| 12 | Croatia | 182.676 | 270 | 101.333 | 83.942 | 186.451 | 0 | 0 | 0 | 369.397 |
| 13 | Total (life) | 28.506 | 113.876 | 23.110 | 16.702 | 42.216 | 0 | 4.087.814 | 0 | 4.272.412 |
| 14 | Croatia | 9.300 | 0 | 3.187 | 2.554 | 5.819 | 0 | 1.832.075 | 0 | 1.847.194 |
| 15 | Grawe | 13.084 | 113.876 | 15.433 | 8.183 | 24.790 | 0 | 1.662.298 | 0 | 1.814.048 |
| 16 | Winner | 4.162 | 0 | 4.450 | 5.953 | 11.539 | 0 | 365.279 | 0 | 380.980 |
| 17 | Uniqa | 1.960 | 0 | 40 | 12 | 68 | 0 | 228.162 | 0 | 230.190 |
| | Total | 3.018.794 | 182.423 | 1.824.810 | 1.304.961 | 3.230.860 | 0 | 4.087.814 | 49.194 | 10.569.085 |

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 | Triglav.z | | |
| Total capital | 888.308 | 185.223 | 234.073 | 238.123 | 195.326 | 247.037 | 183.716 | 184.003 | 184.696 | 214.881 | 322.963 | 3.078.350 | 184.132 | 183.999 | 356.934 | 215.706 | 307.573 | 1.248.343 | 4.326.693 |
| Solvency margin | 100.878 | 215.696 | 90.953 | 98.785 | 145.324 | 64.817 | 49.351 | 119.007 | 107.811 | 56.374 | 72.040 | 1.121.036 | 111.707 | 115.068 | 29.266 | 14.620 | 0 | 270.661 | 1.391.697 |

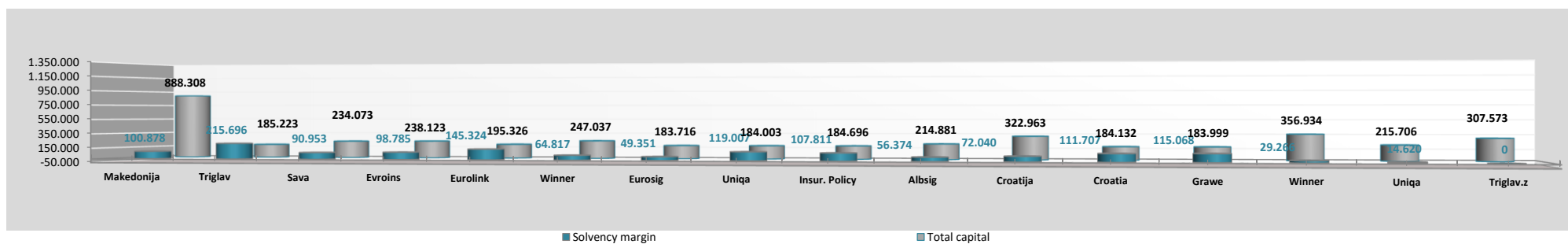


Table 13. Statistical data for non- life insurance undertakings

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 | 472.537 | 669.048 | 259.194 | 7.753 | 365.841 | 1.888 | 82.966 |
| Accident insurance in and outside of regular business | 0101 | 64.615 | 454.250 | 178.717 | 4.903 | 244.636 | 1.360 | 73.603 |
| Accident insurance in motor vehicles and while performing specific activities | 0102 | 396.258 | 101.391 | 51.444 | 147 | 3.916 | 66 | 1.943 |
| Accident insurance of pupils, students and young peoples | 0103 | 2.243 | 17.400 | 11.931 | 1.730 | 18.054 | 428 | 6.240 |
| Accident insurance of guests, visitors to events, travelers and tourists | 0104 | 165 | 3.062 | 941 | 4 | 34 | 3 | 65 |
| Accident insurance of customers, subscribers and other users of public services | 0105 | 3 | 67 | 19 | 2 | 44 | 1 | 1 |
| Other special accident insurance | 0106 | 268 | 3.026 | 795 | 17 | 155 | 4 | 12 |
| Compulsory accident insurance of passengers in public traffic | 0107 | 6.440 | 17.369 | 8.893 | 11 | 239 | 23 | 552 |
| Accident insurance of managers | 0108 | 290 | 70.666 | 5.873 | 255 | 66.114 | 1 | 540 |
| Other accident insurance | 0199 | 2.255 | 1.817 | 581 | 684 | 32.649 | 2 | 10 |
| Class 02 - Health insurance | 02 | 1.752 | 58.099 | 18.412 | 1.158 | 10.388 | 78 | 1.080 |
| Supplementary health insurance according to the Law on voluntary health insurance | 0201 | 40 | 1.237 | 50 | 7 | 117 | 0 | 0 |
| Private health insurance according to the Law on voluntary health insurance | 0202 | 1.683 | 40.408 | 15.433 | 1.140 | 10.094 | 78 | 1.080 |
| Other voluntary health insurance | 0299 | 29 | 16.455 | 2.929 | 11 | 177 | 0 | 0 |
| CLASS 03 - Insurance of motor vehicles (casco) | 03 | 44.516 | 756.341 | 372.641 | 8.643 | 521.747 | 2.284 | 160.333 |
| Casco insurance of motor vehicles on their own power | 0301 | 35.696 | 730.256 | 354.995 | 7.973 | 500.874 | 2.139 | 154.708 |
| Other insurance of motor vehicles (casco) | 0399 | 8.820 | 26.085 | 17.646 | 670 | 20.872 | 145 | 5.625 |
| 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 | 5.829 | 0 | 0 | 0 | 0 |
| Insurance of aircrafts (casco) | 0501 | 10 | 30.142 | 5.829 | 0 | 0 | 0 | 0 |
| Other insurance of aircrafts (casco) | 0599 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CLASS 06 - Insurance of vessels (casco) | 06 | 45 | 1.090 | 545 | 1 | 817 | 2 | 5.300 |
| Insurance of vessels (casco) | 0601 | 43 | 1.087 | 544 | 1 | 817 | 2 | 5.300 |
| Other insurance of vessels (casco) | 0699 | 2 | 3 | 1 | 0 | 0 | 0 | 0 |
| CLASS 07 - Insurance of goods in transportation (cargo) | 07 | 2.984 | 68.282 | 10.399 | 54 | 3.726 | 10 | 1.000 |
| Insurance of goods in international transportation (cargo) | 0701 | 2.592 | 42.933 | 7.472 | 36 | 3.092 | 6 | 141 |
| Insurance of goods in domestic transportation (cargo) | 0702 | 291 | 10.506 | 2.917 | 18 | 634 | 4 | 859 |
| Other insurance of goods in transportation (cargo) | 0799 | 101 | 14.843 | 10 | 0 | 0 | 0 | 0 |
| CLASS 08 - Property insurance against fire and natural forces | 08 | 92.605 | 479.543 | 187.125 | 934 | 90.678 | 427 | 108.169 |
| Property insurance of natural persons | 0801 | 72.609 | 97.491 | 47.860 | 545 | 23.188 | 128 | 11.487 |

| | | | | | | | | |
|---|------------|----------------|------------------|----------------|--------------|----------------|--------------|----------------|
| Insurance of crops and fruit | 08010 1 | 1.834 | 3.495 | 82 | 6 | 63 | 1 | 41 |
| Insurance of animals | 08010 2 | 69 | 3.823 | 3.102 | 0 | 0 | 0 | 0 |
| Construction and erection insurance | 08010 3 | 18 | 163 | 55 | 3 | 46 | 0 | 0 |
| Insurance of buildings and/or their contents (except 080105) | 08010 4 | 26.503 | 41.452 | 20.245 | 136 | 7.344 | 45 | 8.461 |
| Household insurance | 08010 5 | 43.762 | 47.269 | 23.912 | 398 | 15.686 | 82 | 2.985 |
| Other property insurance of natural persons | 08019 9 | 423 | 1.288 | 463 | 2 | 49 | 0 | 0 |
| Property insurance of legal entities | 0802 0 | 19.996 | 382.052 | 139.265 | 389 | 67.490 | 299 | 96.682 |
| Insurance of crops and fruit | 08020 1 | 157 | 573 | 28 | 0 | 0 | 0 | 0 |
| Insurance of animals | 08020 2 | 80 | 3.571 | 3.441 | 0 | 0 | 0 | 0 |
| Construction and erection insurance | 08020 3 | 192 | 23.668 | 12.451 | 1 | 713 | 3 | 361 |
| Insurance of buildings and/or their contents (except 080205 and 080206) | 08020 4 | 18.886 | 267.276 | 109.720 | 300 | 36.674 | 225 | 47.181 |
| Property insurance of power companies | 08020 5 | 216 | 40.616 | 4.378 | 8 | 11.949 | 8 | 26.546 |
| Property insurance of telecommunication companies | 08020 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other property insurance of legal entities | 08029 9 | 465 | 46.347 | 9.248 | 80 | 18.154 | 63 | 22.594 |
| CLASS 09 - Other property insurance | 09 | 83.191 | 956.628 | 328.332 | 6.756 | 462.446 | 1.737 | 198.707 |
| Property insurance of natural entities | 0901 0 | 61.963 | 199.840 | 62.898 | 2.645 | 115.400 | 712 | 27.227 |
| Insurance of crops and fruit | 09010 1 | 1.843 | 84.919 | 1.859 | 815 | 77.644 | 152 | 17.672 |
| Insurance of animals | 09010 2 | 83 | 10.781 | 8.477 | 25 | 821 | 1 | 21 |
| Construction and erection insurance | 09010 3 | 29 | 404 | 185 | 0 | 0 | 0 | 0 |
| Insurance of buildings and/or their contents (except 090105) | 09010 4 | 16.365 | 15.560 | 8.350 | 151 | 3.333 | 36 | 1.733 |
| Household insurance | 09010 5 | 43.518 | 85.652 | 43.339 | 1.130 | 28.808 | 147 | 4.493 |
| Other property insurance of natural persons | 09019 9 | 125 | 2.524 | 688 | 524 | 4.794 | 376 | 3.308 |
| Property insurance of legal entities | 0902 0 | 21.228 | 756.788 | 265.434 | 4.111 | 347.046 | 1.025 | 171.480 |
| Insurance of crops and fruit | 09020 1 | 179 | 26.613 | 1.434 | 68 | 17.374 | 11 | 6.837 |
| Insurance of animals | 09020 2 | 130 | 23.486 | 18.180 | 255 | 7.761 | 7 | 502 |
| Construction and erection insurance | 09020 3 | 259 | 32.814 | 25.747 | 6 | 1.896 | 6 | 11.798 |
| Insurance of buildings and/or their contents (except 090205 and 090206) | 09020 4 | 18.997 | 341.122 | 135.435 | 3.322 | 112.206 | 849 | 45.870 |
| Property insurance of power companies | 09020 5 | 304 | 171.814 | 30.741 | 71 | 22.579 | 33 | 86.466 |
| Property insurance of telecommunication companies | 09020 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other property insurance of legal entities | 09029 9 | 1.359 | 160.940 | 53.896 | 389 | 185.230 | 119 | 20.007 |
| CLASS 08+09 - Property insurance | 89 | 106.564 | 1.436.171 | 515.457 | 7.690 | 553.124 | 2.164 | 306.876 |
| Property insurance of natural persons | 8901 0 | 78.923 | 297.331 | 110.758 | 3.190 | 138.588 | 840 | 38.714 |
| Insurance of crops and fruit | 89010 1 | 1.851 | 88.414 | 1.941 | 821 | 77.707 | 153 | 17.713 |
| Insurance of animals | 89010 2 | 83 | 14.604 | 11.579 | 25 | 821 | 1 | 21 |
| Construction and erection insurance | 89010 3 | 37 | 567 | 240 | 3 | 46 | 0 | 0 |
| Insurance of buildings and/or their contents (except 890105) | 89010 4 | 31.689 | 57.012 | 28.595 | 287 | 10.676 | 81 | 10.194 |
| Household insurance | 89010 5 | 44.715 | 132.922 | 67.252 | 1.528 | 44.494 | 229 | 7.477 |
| Other property insurance of natural persons | 89019 9 | 548 | 3.812 | 1.151 | 526 | 4.843 | 376 | 3.308 |
| Property insurance of legal entities | 8902 0 | 27.641 | 1.138.840 | 404.699 | 4.500 | 414.536 | 1.324 | 268.162 |
| Insurance of crops and fruit | 89020 1 | 179 | 27.186 | 1.462 | 68 | 17.374 | 11 | 6.837 |
| Insurance of animals | 89020 2 | 130 | 27.057 | 21.621 | 255 | 7.761 | 7 | 502 |
| Construction and erection insurance | 89020 3 | 288 | 56.482 | 38.198 | 7 | 2.609 | 9 | 12.159 |
| Insurance of buildings and/or their contents (except 890205 and 890206) | 89020 4 | 24.865 | 608.398 | 245.155 | 3.622 | 148.880 | 1.074 | 93.051 |
| Property insurance of power companies | 89020 5 | 357 | 212.430 | 35.119 | 79 | 34.528 | 41 | 113.012 |

| | | | | | | | | |
|--|-----------|----------------|------------------|------------------|---------------|------------------|---------------|------------------|
| Property insurance of telecommunication companies | 890206 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other property insurance of legal entities | 890299 | 1.822 | 207.287 | 63.144 | 469 | 203.384 | 182 | 42.601 |
| CLASS 10 - Motor third party liability insurance | 10 | 749.558 | 4.068.054 | 1.994.221 | 27.123 | 1.739.281 | 10.926 | 1.566.415 |
| Domestic compulsory motor third party liability insurance (CMTPL) | 1001 | 535.711 | 3.004.681 | 1.555.043 | 25.547 | 1.414.017 | 9.559 | 1.152.718 |
| Passenger vehicles | 100101 | 448.581 | 2.377.158 | 1.237.307 | 21.896 | 1.227.918 | 8.173 | 979.284 |
| Heavy vehicles | 100102 | 45.053 | 499.288 | 256.925 | 2.922 | 140.318 | 976 | 106.888 |
| Buses | 100103 | 4.184 | 80.306 | 39.994 | 351 | 21.546 | 235 | 51.141 |
| Towing vehicles | 100104 | 4.170 | 3.673 | 1.891 | 59 | 4.482 | 10 | 332 |
| Special vehicles | 100105 | 664 | 2.024 | 1.009 | 51 | 2.539 | 25 | 1.375 |
| Motorcycles and scooters | 100106 | 20.582 | 32.456 | 12.888 | 154 | 11.550 | 76 | 8.511 |
| Trailers | 100107 | 10.069 | 3.194 | 1.600 | 12 | 1.813 | 24 | 1.843 |
| Operating motor vehicles | 100108 | 1.639 | 5.977 | 3.090 | 100 | 3.835 | 38 | 2.729 |
| 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 | 679 | 118 | 1 | 0 | 0 | 2 | 615 |
| 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 | 90 | 487 | 338 | 2 | 16 | 0 | 0 |
| Green card (GC) | 1002 | 192.124 | 925.254 | 404.285 | 1.422 | 298.187 | 1.213 | 381.755 |
| Passenger vehicles | 100201 | 173.517 | 734.469 | 314.764 | 592 | 107.719 | 533 | 161.988 |
| Heavy vehicles | 100202 | 8.324 | 129.659 | 62.933 | 706 | 159.383 | 581 | 186.500 |
| Buses | 100203 | 1.612 | 21.128 | 7.684 | 78 | 19.303 | 57 | 24.923 |
| Towing vehicles | 100204 | 149 | 1.019 | 506 | 6 | 1.771 | 9 | 1.081 |
| Special vehicles | 100205 | 78 | 416 | 166 | 0 | 0 | 0 | 0 |
| Motorcycles and scooters | 100206 | 1.466 | 2.570 | 851 | 0 | 0 | 0 | 0 |
| Trailers | 100207 | 6.961 | 35.897 | 17.347 | 40 | 10.011 | 33 | 7.263 |
| Operating motor vehicles | 100208 | 17 | 96 | 35 | 0 | 0 | 0 | 0 |
| Border insurance (BI) | 1003 | 18.780 | 67.167 | 2.650 | 26 | 9.218 | 25 | 4.607 |
| Passenger cars | 100301 | 17.555 | 62.069 | 2.434 | 26 | 9.218 | 25 | 4.607 |
| Heavy vehicles | 100302 | 170 | 2.388 | 21 | 0 | 0 | 0 | 0 |
| Buses | 100303 | 47 | 786 | 15 | 0 | 0 | 0 | 0 |
| Towing vehicles | 100304 | 71 | 194 | 0 | 0 | 0 | 0 | 0 |
| Special vehicles | 100305 | 47 | 357 | 55 | 0 | 0 | 0 | 0 |
| Motorcycles and scooters | 100306 | 169 | 529 | 0 | 0 | 0 | 0 | 0 |
| Trailers | 100307 | 717 | 766 | 102 | 0 | 0 | 0 | 0 |
| Operating motor vehicles | 100308 | 4 | 78 | 23 | 0 | 0 | 0 | 0 |
| Voluntary motor third party liability insurance | 1004 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Carrier's liability insurance | 1005 | 2.943 | 70.952 | 32.243 | 128 | 17.859 | 129 | 27.335 |

| | | | | | | | | |
|---|-----------|---------------|----------------|---------------|------------|---------------|------------|---------------|
| Other motor third party liability insurance | 1099 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CLASS 11 - Aircraft third party liability insurance | 11 | 53 | 7.018 | 2.310 | 0 | 82 | 4 | 13.708 |
| Compulsory aircraft third party liability insurance | 1101 | 53 | 7.018 | 2.310 | 0 | 82 | 4 | 13.708 |
| 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 | 635 | 2.481 | 1.270 | 0 | 0 | 0 | 0 |
| Compulsory vessel third party liability insurance | 1201 | 635 | 2.481 | 1.270 | 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 | 37.484 | 203.375 | 79.681 | 336 | 76.269 | 177 | 73.627 |
| Liability insurance of contractors on construction and erection works | 1301 | 140 | 7.684 | 2.956 | 1 | 220 | 2 | 228 |
| Liability insurance of households | 1302 | 27.515 | 8.400 | 4.168 | 88 | 981 | 18 | 278 |
| 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 | 81 | 6.845 | 2.446 | 0 | 0 | 0 | 0 |
| Other general liability insurance | 1306 | 2.439 | 93.933 | 32.936 | 193 | 61.124 | 90 | 59.039 |
| Liability insurance of designers | 1307 | 108 | 2.182 | 945 | 1 | 23 | 0 | 0 |
| Liability insurance of lawyers | 1308 | 818 | 4.477 | 2.219 | 0 | 0 | 4 | 81 |
| Liability insurance of notaries | 1309 | 231 | 3.489 | 1.335 | 1 | 9 | 1 | 20 |
| Liability insurance of audit companies | 1310 | 151 | 1.817 | 789 | 0 | 0 | 0 | 0 |
| Liability insurance of insurance brokerage companies and insurance agencies | 1311 | 32 | 1.501 | 671 | 0 | 0 | 0 | 0 |
| Liability insurance of trustees | 1312 | 55 | 1.101 | 475 | 0 | 0 | 1 | 10 |
| Liability insurance of forwarding agents in domestic transport | 1313 | 2 | 55 | 18 | 0 | 0 | 0 | 0 |
| Liability insurance of forwarding agents in international transport | 1314 | 5 | 388 | 72 | 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 | 3 | 0 | 0 | 0 | 0 |
| Liability insurance related to medical, dental and pharmaceutical activity | 1317 | 3.010 | 15.519 | 7.169 | 0 | 0 | 6 | 3.927 |
| Liability insurance related to tourist activities | 1318 | 161 | 3.608 | 1.730 | 2 | 83 | 9 | 474 |
| Other professional liability insurance | 1388 | 2.079 | 23.518 | 12.629 | 17 | 788 | 11 | 820 |
| Other general insurance of liability | 1399 | 656 | 28.855 | 9.118 | 33 | 13.041 | 35 | 8.750 |
| CLASS 14 - Credit insurance | 14 | 3 | 338 | 276 | 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 | 3 | 338 | 276 | 0 | 0 | 0 | 0 |
| CLASS 15 - Suretyship insurance | 15 | 485 | 4.089 | 508 | 3 | 1.823 | 3 | 706 |
| Insurance of guarantees for TIR carnets | 1501 | 229 | 3.811 | 241 | 3 | 1.823 | 3 | 706 |
| Other shuretyship insurance | 1599 | 256 | 278 | 267 | 0 | 0 | 0 | 0 |
| CLASS 16 - Miscellaneous financial loss insurance | 16 | 1.844 | 42.771 | 15.090 | 63 | 151 | 3 | 619 |
| Lost income insurance, caused by fire and other natural forces | 1601 | 1.720 | 30.084 | 8.299 | 2 | 91 | 2 | 169 |
| Lost income insurance caused by an inability to perform work activities | 1602 | 1 | 176 | 82 | 0 | 0 | 0 | 0 |
| Insurance against fraudulent purchase of foreign currencies | 1603 | 91 | 473 | 156 | 61 | 60 | 0 | 0 |
| Insurance against cancellation of events and performances | 1604 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Other miscellaneous financial loss insurance | 1699 | 32 | 12.038 | 6.553 | 0 | 0 | 1 | 450 |
| CLASS 17 - Legal expenses insurance | 17 | 15 | 13 | 7 | 0 | 0 | 0 | 0 |
| Expenses for legal aid and litigation | 1701 | 15 | 13 | 7 | 0 | 0 | 0 | 0 |
| Other legal expenses insurance | 1799 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| CLASS 18 - Tourist assistance insurance | 18 | 411.415 | 198.922 | 48.735 | 3.222 | 51.577 | 1.189 | 19.160 |
| Travel insurance | 1801 | 405.822 | 194.099 | 46.538 | 3.043 | 50.037 | 1.176 | 18.964 |
| Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia | 1802 | 228 | 336 | 127 | 1 | 62 | 0 | 0 |
| Insurance against cancellation of travel tours | 1803 | 2.188 | 1.016 | 367 | 27 | 391 | 1 | 108 |
| Other tourist assistance insurance | 1899 | 3.177 | 3.472 | 1.703 | 151 | 1.087 | 12 | 88 |
| TOTAL | 0000 | 1.368.493 | 7.546.234 | 3.324.575 | 56.046 | 3.324.826 | 18.728 | 2.231.790 |