



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

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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	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

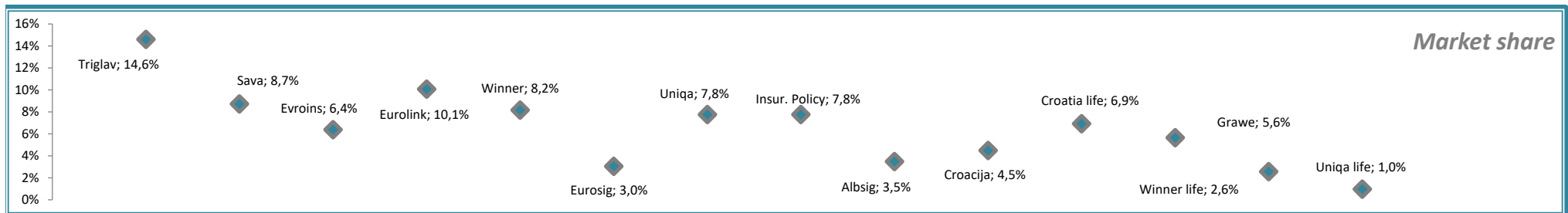


Table 2. Premium structure, by insurance undertakings

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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
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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	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
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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	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
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Table 7. Claims structure

No.	Insurance undertaking	Number of unsettled claims at the beginning of the period	Number of reported and reopened claims	Number of liquidated claims	Number of rejected claims	Number of unsettled claims at the end of the period	Number of claims in litigation (part of the previous column)
1	Total(nonlife)	17.345	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

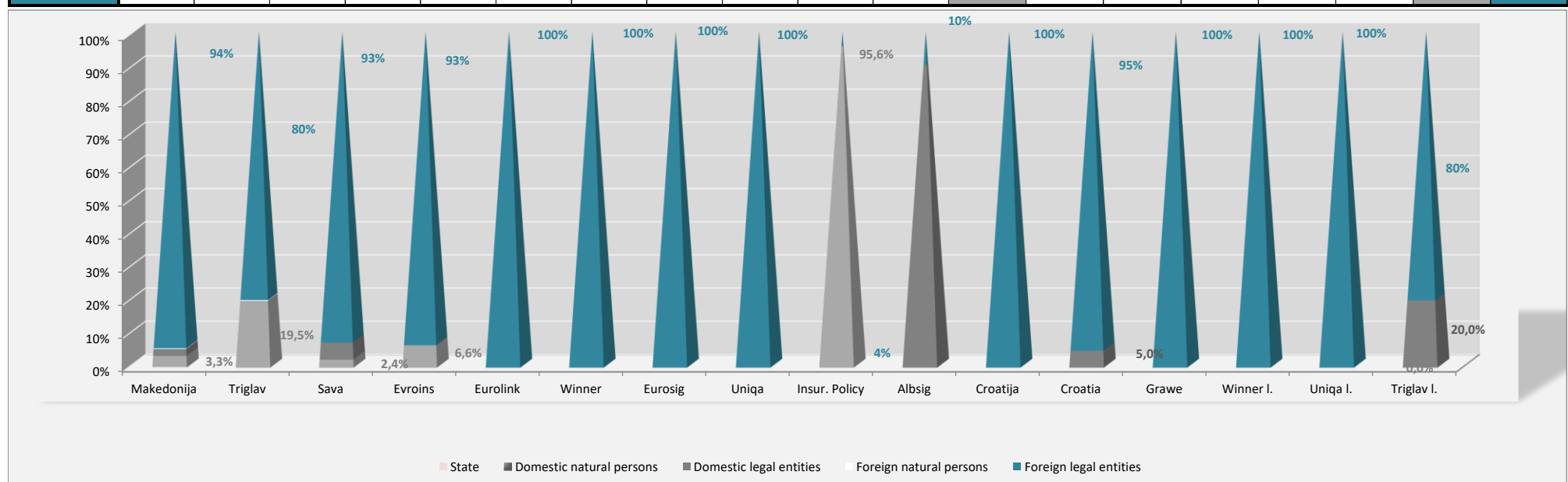


Table 10. Gross technical provisions

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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

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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)	2.990.288	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	Nova	Croatija		Croatia	Grawe	Winner	Uniqa	Triglav.z		
Total capital	1.412.447	667.159	305.800	209.799	425.112	316.810	160.007	360.308	432.286	196.701	235.700	4.722.129	308.648	320.367	227.339	185.381	233.818	1.275.553	5.997.682
Solvency margin	100.877	215.696	90.953	98.785	145.322	64.817	49.351	119.007	107.811	56.374	72.040	1.121.033	111.707	115.068	29.266	14.620	0	270.661	1.391.694

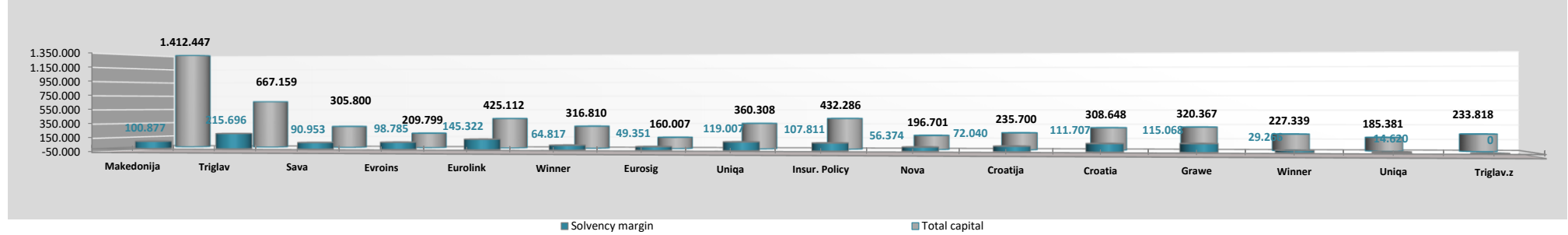


Table 13. Statistical data for non- life insurance undertakings

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