



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 1.1-31.03.2018**



Skopje, 2018

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 31.03.2018: 1 EUR = 61.4950 MKD

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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	Nova	Croatia nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Triglav life	Total	
AMG Premium	270	0	20	9	0	0	0	0	1	13	0	0	0	0	0	0	0	313
A-tim	0	3	0	33	0	7	0	0	0	0	0	0	0	0	0	0	0	43
VFP	212	401	614	0	0	141	0	17	0	0	1.386	167	83	432	21	0	0	3.474
Delta- ins	1	75	23	29	1	20	0	0	0	87	0	0	0	0	0	0	0	236
Euro eksperts	26	176	82	6	2	12	0	0	0	65	16	0	0	0	0	0	0	385
Euromak	0	33	0	13	10	7	0	5	0	0	0	0	0	0	0	0	0	68
In- broker	640	101	91	29	0	135	0	307	11	25	10	0	0	0	0	0	9	1.358
JDB Broker	0	39	5	0	120	2	0	0	17	31	8	0	0	0	0	0	0	222
KMK Broker	5	0	21	0	14	0	0	0	3	0	0	0	0	0	0	0	0	43
Legra	0	0	0	0	0	4	0	47	0	0	0	0	0	0	0	0	0	51
Mobiliti	808	1.506	356	1.029	777	1.632	185	189	97	134	237	1	0	0	0	0	0	6.951
Nashe osiguruvanje	66	83	98	16	23	179	0	298	30	175	20	0	0	0	0	0	0	988
Polisa plus	11	463	176	607	484		421	34	52	10	573	0	0	1	0	0	0	2.832
Seda broker	90	1.444	261	729	98	2.045	1.041	1.223	934	1.641	1.011	0	0	0	0	0	0	10.517
Super broker	0	32	15	2	12	59	2.125	61	47	7	7	0	0	0	0	0	0	2.367
Korab ins	19	520	168	435	129	112	36	41	10	153	69	0	0	0	0	0	0	1.692
Wiass	21	0	0	0	85	0	0	0	0	0	0	0	0	0	0	0	0	106
Certus	53	344	433	1.038	1	83	16	106	5	680	40	0	0	0	0	0	0	2.799
Nov osiguritelen broker	886	603	40	13	65	431	429	29	59	16	45	0	0	0	0	0	0	2.616
Safe Invest	0	18	144	0	170	2	1	6	1	316	4	0	0	5	0	0	0	667
CVO Broker	0	456	0	67	34	22	30	11	13	24	138	0	0	0	0	0	0	795
ASUC Broker	13	213	121	297	55	121	13	43	7	50	37	0	0	0	0	0	0	970
Mega Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S.T.M Broker Plus	0	2	0	270	8	3	0	0	1	1	0	0	0	0	0	0	0	285
AM Broker	161	1.063	234	68	630	234	11	40	3	215	107	1	0	0	0	0	0	2.767
VIA Broker	0	115	36	0	34	30	1.178	348	528	0	9	0	0	0	0	0	0	2.278
Veber GMA	14	34	6	1	19	1	18	2	2	0	3	0	0	0	0	0	0	100
SN Osiguritelen Broker	72	1.859	147	926	297	428	265	426	1.090	0	1.024	1	0	7	1	0	0	6.543
Mak trend Broker	48	43	70	0	0	0	0	0	2	14	13	0	0	0	0	0	0	190
Porsche Broker	0	65	220	0	0	225	0	194	0	0	211	0	0	0	0	0	0	915
Joker Ins Broker	4	31	0	226	6	4	0	0	0	721	20	0	0	0	0	0	0	1.012
EOS Broker	0	24	94	0	12	258	0	0	1	56	73	0	1	0	0	0	0	519
Petrol - Oil Broker	0	4	4	5	382	395	0	0	14	1	5	0	0	0	0	0	0	810
RIZIKO Osiguruvanje	5	0	79	13	1	114	18	71	14	54	1	0	0	0	0	0	0	370
AURON Broker	157	8	11	0	17	0	2	0	0	304	0	0	0	0	0	0	0	499
VIN Broker	1	8	29	0	7	59	78	2	0	0	155	0	0	0	0	0	0	339
Total	3.583	9.766	3.598	5.861	3.493	6.765	5.867	3.500	2.942	4.793	5.222	170	84	445	22	9	56.120	

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	13	0	0	0	0	62	229	0	0	1	0	0	0	0	0	8	0	0	313
A-tim	22	0	4	0	0	0	0	1	2	30	0	0	2	0	0	0	0	3	0	0	43
VFP	844	25	151	0	0	0	1	357	471	994	0	0	270	0	0	2	0	1.107	247	456	3.474
Delta- ins	10	0	31	0	0	0	1	45	22	84	0	0	9	0	0	0	0	41	0	0	236
Euro eksperts	33	0	29	0	0	0	0	29	58	159	0	0	25	0	0	0	0	98	0	25	385
Euromak	18	2	7	0	0	0	2	4	7	29	0	0	4	0	0	1	0	7	0	0	68
In- broker	229	1	196	0	0	0	50	274	121	418	0	0	13	0	0	0	0	255	9	0	1.358
JDB Broker	34	0	14	0	0	0	0	4	18	52	0	0	97	0	0	0	0	33	0	0	222
KMK Broker	12	0	4	0	0	0	0	5	18	15	0	0	0	0	0	0	0	0	0	0	43
Legra	2	0	3	0	0	0	0	7	10	15	0	0	15	0	0	2	0	3	0	0	51
Mobiliti	2.738	0	138	0	0	0	0	6	24	5.952	0	0	4	0	0	0	0	899	1	0	6.951
Nashe osiguruvanje	273	0	76	0	0	0	2	59	63	580	0	0	21	0	0	0	0	166	0	0	988
Polisa plus	1.620	0	70	0	0	0	0	1	6	2.586	0	0	3	0	0	0	0	159	1	0	2.832
Seda broker	5.747	1	207	0	0	0	3	13	34	10.050	0	0	11	0	0	0	0	243	0	0	10.517
Super broker	746	0	34	0	0	0	7	0	0	2.226	0	0	2	0	15	0	0	90	0	0	2.367
Korab ins	693	0	33	0	0	0	0	8	22	1.482	0	0	4	0	0	0	0	155	0	0	1.692
Wiass	81	0	0	0	0	0	0	0	0	85	0	0	0	0	0	0	0	21	0	0	106
Certus	1.126	0	67	0	0	0	6	29	50	2.264	0	0	16	0	0	0	0	373	0	0	2.799
Nov osiguritelten broker	0	0	31	0	0	0	0	0	33	2.205	0	0	7	0	0	0	0	354	0	0	2.616
Safe Invest	404	0	9	0	0	0	0	12	11	454	0	0	4	0	0	0	0	165	6	0	667
CVO Broker	22	0	0	0	0	0	0	0	0	795	0	0	0	0	0	0	0	0	0	0	795
ASUC Broker	483	0	32	0	0	0	0	12	4	861	0	0	1	0	0	0	0	79	0	0	970
Mega Broker																					0
S.T.M Broker Plus	95	0	16	0	0	0	0	9	3	143	0	0	1	0	0	0	0	18	0	0	285
AM Broker	1.120	0	139	0	0	0	10	43	71	2.006	0	0	136	0	0	0	0	351	1	0	2.767
VIA Broker	519	0	3	0	0	0	1	0	5	1.585	0	0	2	0	0	0	0	163	0	0	2.278
Veber GMA	28	0	4	0	0	0	1	7	3	58	0	0	0	0	0	0	0	28	0	0	100
SN Osiguritelten Broker	1.679	0	316	0	0	0	8	238	294	3.280	0	0	24	0	0	0	0	695	9	0	6.543
Mak trend Broker	92	0	33	0	0	0	2	8	6	115	0	0	2	0	0	0	0	14	0	0	190
Porsche Broker	274	0	372	0	0	0	0	4	6	515	0	0	3	0	0	0	0	4	0	0	915
Joker ins Broker	690	0	24	0	0	0	7	22	3	909	0	0	1	0	2	0	0	52	0	0	1.012
EOS Broker	177	0	80	0	0	0	0	15	12	282	0	0	3	0	0	0	0	114	1	0	519
Petrol - Oil Broker	1	0	2	0	0	0	0	0	0	776	0	0	0	0	0	0	0	34	0	0	810
RIZIKO Osiguruvanje	161	0	15	0	0	0	1	6	15	253	0	0	5	0	0	0	0	76	0	0	370
AURON Broker	358	0	4	0	0	0	0	0	3	475	0	0	0	0	0	0	0	0	0	0	499
VIN Broker	63	4	31	0	0	0	2	20	8	214	0	0	2	0	0	0	0	58	0	0	339
Total	20.394	33	2.188	0	0	0	104	1.238	1.465	42.176	0	0	688	0	17	5	0	5.866	275	456	56.120

The number of concluded contracts is not a sum of the number of contracts concluded separately by classes of insurance, since an insurance contract may cover insured events in relation to different classes of insurance and in that case the contract is entered into each class of insurance, according to the classification of the classes of insurance, but counts only once. The aggregate amount of this parameter for all classes of insurance is the number of concluded contracts, regardless of whether the policy covers the risks of one or more classes of insurance.

Table 3. Gross Written Premium (by insurance undertaking)

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	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Nova	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Triglav life	Total
AMG Premium	1.162	0	248	37	0	0	0	0	21	153	0	0	0	0	0	0	1.621
A-tim	0	14	0	287	0	13	0	0	0	0	0	0	0	0	0	0	314
VFP	1.250	21.644	4.596	0	0	2.433	0	612	0	0	6.475	57.024	40.492	35.915	7.080	0	177.521
Delta- ins	13	1.416	122	360	1	309	0	0	0	617	0	0	0	0	0	0	2.838
Euro eksperts	1.564	1.317	564	16	17	866	0	0	0	452	93	208	0	0	0	0	5.097
Euromak	0	478	0	1.399	887	4	0	623	0	0	0	0	0	0	0	0	3.391
In- broker	39.136	2.803	297	2.232	0	4.230	0	59.623	42	173	24	0	0	0	0	414	108.974
JDB Broker	0	166	23	0	677	9	0	0	192	2.204	29	0	0	0	0	0	3.300
KMK Broker	31	0	541	0	666	0	0	0	30	0	0	0	0	0	0	0	1.268
Legra	0	0	0	0	0	5	0	11.043	0	0	0	0	0	0	0	0	11.048
Mobiliti	4.045	7.908	1.903	2.403	3.820	6.789	839	1.021	427	695	1.059	129	0	0	0	0	31.038
Nashe osiguruvanje	2.505	1.358	1.218	92	130	3.122	0	985	198	1.449	1.125	0	0	0	0	0	12.182
Polisa plus	51	2.473	371	2.481	2.579	0	1.825	131	226	43	2.878	16	0	4	0	0	13.078
Seda broker	608	9.472	2.908	3.459	468	10.313	4.894	7.811	4.490	12.701	4.745	0	0	18	0	0	61.887
Super broker	0	133	43	9	32	345	12.294	294	136	8	19	0	0	0	0	0	13.313
Korab ins	72	2.398	438	2.116	731	593	150	158	30	681	331	0	0	0	0	0	7.698
Wiass	23	0	0	0	689	0	0	0	0	0	0	0	0	0	0	0	712
Certus	213	2.468	1.066	5.208	288	946	66	978	12	3.531	61	0	0	0	0	0	14.837
Nov osiguritelen broker	3.511	3.616	153	64	476	1.120	1.390	152	289	70	650	0	0	0	0	0	11.491
Safe Invest	0	68	98	0	848	6	6	27	6	1.545	6	42	0	2.988	0	0	5.640
CVO Broker	0	2.158	0	317	161	131	138	49	60	99	586	0	0	0	0	0	3.699
ASUC Broker	45	1.132	389	1.255	236	467	52	220	36	122	127	0	0	0	0	0	4.081
Mega Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S.T.M Broker Plus	0	31	0	1.144	28	1	0	0	31	4	0	0	0	0	0	0	1.239
AM Broker	2.904	7.111	725	409	7.380	1.128	43	189	11	618	544	388	0	64	0	0	21.514
VIA Broker	0	372	123	0	121	81	5.536	1.597	1.621	0	45	0	0	0	0	0	9.496
Veber GMA	103	43	30	9	85	4	86	13	16	0	15	0	0	0	0	0	404
SN Osiguritelen Broker	420	11.525	756	7.107	1.008	2.793	800	1.828	15.078	0	6.562	35	50	294	68	0	48.324
Mak trend Broker	830	952	1.687	0	0	0	0	0	30	110	172	0	0	0	0	0	3.781
Porsche Broker	0	1.072	2.742	0	0	2.720	0	2.573	0	0	1.942	0	0	0	0	0	11.049
Joker Ins Broker	24	201	0	1.758	15	27	0	0	0	3.905	121	18	0	0	0	0	6.069
EOS Broker	0	186	121	0	62	2.456	0	0	6	192	484	0	16	0	0	0	3.523
Petrol - Oil Broker	0	15	14	26	1.690	1.915	0	0	79	4	21	0	0	0	0	0	3.764
RIZIKO Osiguruvanje	220	0	526	95	46	470	152	587	168	791	4	13	0	0	0	0	3.072
AURON Broker	967	35	60	0	62	0	21	0	0	1.507	0	0	0	0	0	0	2.652
VIN Broker	6	66	232	0	67	388	550	11	0	0	2.092	0	0	0	0	0	3.412
Total	59.703	82.631	21.994	32.283	23.270	43.684	28.842	90.525	23.235	31.674	30.210	57.873	40.558	39.283	7.148	414	613.327

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

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	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	272	0	0	0	0	0	555	769	0	0	21	0	0	0	0	4	0	0	1.621
A-tim	10	0	123	0	0	0	0	1	5	155	0	0	18	0	0	0	0	2	0	0	314
VFP	2.466	20.606	3.183	0	0	0	42	1.289	1.331	6.396	0	0	831	0	0	99	0	767	111.599	28.912	177.521
Delta- ins	252	0	492	0	0	0	68	720	664	517	0	0	93	0	0	0	0	32	0	0	2.838
Euro eksperts	704	0	770	0	0	0	0	838	1.214	896	0	0	386	0	0	0	0	81	208	0	5.097
Euromak	1.342	0	248	0	0	0	186	523	336	154	0	0	563	0	0	34	0	4	0	0	3.390
In- broker	11.421	3.332	6.349	0	0	0	3.777	50.113	21.189	2.912	0	0	9.357	0	0	0	0	110	414	0	108.974
JDB Broker	1.776	0	454	0	0	0	0	27	426	323	0	0	282	0	0	0	0	12	0	0	3.300
KMK Broker	503	0	133	0	0	0	0	23	529	80	0	0	0	0	0	0	0	0	0	0	1.268
Legra	59	0	760	0	0	0	0	615	8.616	71	0	0	773	0	0	150	0	4	0	0	11.048
Mobiliiti	1.482	0	955	0	0	0	0	62	182	27.753	0	0	121	0	0	0	0	354	129	0	31.038
Nashe osiguranje	2.418	0	1.217	0	0	0	198	1.984	2.841	2.717	0	0	679	0	0	0	0	128	0	0	12.182
Polisa plus	369	0	90	0	0	0	0	8	30	12.425	0	0	69	0	0	0	0	67	20	0	13.078
Seda broker	3.411	2	3.193	0	0	0	106	99	5.870	47.327	0	0	1.737	0	0	0	0	124	18	0	61.887
Super broker	239	0	216	0	0	0	81	0	0	12.668	0	0	42	0	35	0	0	32	0	0	13.313
Korab ins	171	0	365	0	0	0	0	131	90	6.813	0	0	59	0	0	0	0	69	0	0	7.698
Wiass	11	0	0	0	0	0	0	0	0	678	0	0	0	0	0	0	0	23	0	0	712
Certus	778	0	935	0	0	0	153	288	566	11.246	0	0	691	0	0	0	0	180	0	0	14.837
Nov osiguriteln broker	0	0	528	0	0	0	0	0	640	10.041	0	0	133	0	0	0	0	149	0	0	11.491
Safe invest	137	0	97	0	0	0	0	23	29	2.254	0	0	15	0	0	0	0	55	3.030	0	5.640
CVO Broker	8	0	0	0	0	0	0	0	0	3.691	0	0	0	0	0	0	0	0	0	0	3.699
ASUC Broker	257	0	90	0	0	0	0	27	6	3.628	0	0	35	0	0	0	0	39	0	0	4.082
Mega Broker	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
S.T.M Broker Plus	44	0	247	0	0	0	0	34	8	852	0	0	31	0	0	0	0	23	0	0	1.239
AM Broker	837	0	1.937	0	0	0	987	1.650	3.967	10.987	0	0	452	0	0	0	0	245	452	0	21.514
VIA Broker	146	0	49	0	0	0	13	0	57	9.127	0	0	61	0	0	0	0	43	0	0	9.496
Veber GMA	8	0	36	0	0	0	6	36	8	292	0	0	0	0	0	0	0	18	0	0	404
SN Osiguriteln Broker	1.844	0	5.243	0	0	0	91	1.588	17.337	20.859	0	0	343	0	0	0	0	572	447	0	48.324
Mak trend Broker	521	0	1.015	0	0	0	534	291	530	832	0	0	47	0	0	0	0	11	0	0	3.781
Porsche Broker	120	0	7.635	0	0	0	0	11	120	3.063	0	0	99	0	120	0	0	1	0	0	11.049
Joker Ins Broker	131	0	370	0	0	0	136	230	8	5.112	0	0	33	0	5	0	0	26	18	0	6.069
EOS Broker	276	0	1.295	0	0	0	0	80	68	1.706	0	0	39	0	0	0	0	43	16	0	3.523
Petrol - Oil Broker	1	0	7	0	0	0	0	0	0	3.749	0	0	0	0	0	0	0	7	0	0	3.764
RIZIKO Osiguranje	511	0	576	0	0	0	2	16	187	1.730	0	0	1	0	0	0	0	36	13	0	3.072
AURON Broker	59	0	57	0	0	0	0	0	2	2.534	0	0	0	0	0	0	0	0	0	0	2.652
VIN Broker	1.000	45	537	0	0	0	26	114	136	1.472	0	0	36	0	0	0	0	46	0	0	3.412
Total	33.312	23.985	39.474	0	0	0	6.406	60.821	67.547	215.829	0	0	17.047	0	40	283	0	3.307	116.364	28.912	613.327

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

