



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 1.1-31.12.2017**



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 31.12.2017: 1 EUR = 61.4907 MKD

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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	Total
AMG Premium	641	117	71	569	66	436	10	113	0	52	0	0	0	0	0	2.075
A-tim	0	32	0	111	1	96	0	0	0	0	0	0	0	0	0	240
VFP	808	2.479	2.809	0	0	77	0	114	0	0	8.358	1.113	531	1.546	107	17.942
Delta- ins	11	227	93	145	46	66	5	2	0	340	9	0	0	0	0	944
Euro eksperts	113	857	765	48	21	106	0	2	0	962	93	3	0	0	0	2.970
Euromak	0	94	7	48	15	48	1	28	0	0	0	0	0	0	0	241
In- broker	2.618	431	368	47	8	612	0	1.394	14	66	108	0	0	0	0	5.666
JDB Broker	12	228	41	2	1.119	3	0	0	0	198	32	0	0	0	0	1.635
KMK Broker	35	0	153	0	137	6	0	1	0	0	102	0	0	0	0	434
Legra	0	3	0	0	4	43	0	154	0	0	0	0	0	0	0	204
Mobiliti	4.040	8.388	1.945	7.848	4.072	7.138	924	1.171	0	1.373	1.339	1	0	1	0	38.240
Nashe osiguruvanje	239	264	557	201	105	880	1	1.060	0	523	139	0	0	0	0	3.969
Polisa plus	85	2.198	767	2.884	3.913	157	1.586	203	554	154	2.325	5	0	0	0	14.831
Seda broker	496	6.816	1.535	4.091	646	9.610	3.836	6.818	0	8.720	5.798	0	0	0	0	48.366
Super broker	0	189	78	36	79	1.097	1.899	1.976	0	8	76	0	0	0	0	5.438
Korab ins	159	2.092	1.095	2.370	714	323	266	204	0	1.178	648	0	0	0	0	9.049
Wiass	124	0	0	76	371	0	0	0	208	47	38	0	0	0	0	864
Certus	316	1.250	1.944	3.002	1	410	173	192	0	5.931	298	4	0	0	0	13.521
Nov osiguritelen broker	4.740	2.231	297	165	328	2.722	1.788	192	242	75	236	0	0	0	0	13.016
Safe Invest	19	77	485	0	1.637	19	17	53	0	2.103	27	0	0	94	0	4.531
CVO Broker	0	2.046	0	629	347	266	159	71	0	203	1.028	0	0	0	0	4.749
ASUC Broker	114	993	1.053	1.742	477	362	20	173	73	866	233	0	0	0	0	6.106
Mega Broker	16	218	1.018	14	2.279	18	0	20	0	69	338	0	10	2	0	4.002
S.T.M Broker Plus	3	12	13	1.132	48	72	0	16	0	7	4	0	0	0	0	1.307
AM Broker	746	4.668	1.384	412	2.192	1.396	83	276	0	2.161	437	11	0	0	0	13.766
VIA Broker	0	639	229	0	142	154	3.413	2.646	0	0	39	0	0	0	0	7.262
Veber GMA	135	380	61	20	146	65	12	229	0	17	23	0	0	0	0	1.088
SN Osiguritelen Broker	328	9.217	571	3.914	906	1.553	62	1.291	2.685	0	2.831	1	0	10	6	23.375
Mak trend Broker	334	199	333	1	5	1	8	0	0	35	136	0	0	29	0	1.081
Porsche Broker	0	299	990	0	0	884	0	866	0	0	560	0	0	0	0	3.599
Joker Ins Broker	9	152	0	935	52	56	0	0	0	3.064	15	0	0	0	0	4.283
EOS Broker	4	88	277	0	53	729	0	2	3	576	220	7	0	0	0	1.959
Petrol - Oil Broker	0	39	17	275	2.018	342	0	0	0	24	303	0	0	0	0	3.018
RIZIKO Osiguruvanje	1	0	65	87	0	13	5	6	0	58	0	2	0	0	0	237
AURON Broker	109	0	8	0	0	0	0	0	0	1.057	0	0	0	0	0	1.174
VIN Broker	0	0	29	1	0	28	24	0	0	0	156	0	0	0	0	238
Total	16.255	46.923	19.058	30.805	21.948	29.788	14.292	19.273	3.779	29.867	25.949	1.147	541	1.682	113	261.420

The number of contracts (by insurance companies) and the number of contracts (by classes of insurance) differs due to differences in filling the data by insurance companies and insurance brokerage companies in relation to the above parameters, which are expected to be align in the future.

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	23	0	0	0	0	0	133	1.857	0	0	0	0	0	0	0	67	0	0	2.080
A-tim	10	0	35	0	0	0	0	10	22	105	0	0	4	0	0	0	0	58	0	0	244
VFP	3.202	212	626	0	0	0	3	1.373	1.861	4.529	2	1	1.096	0	1	10	0	7.254	1.849	1.448	17.942
Delta- ins	63	0	80	0	0	0	0	156	58	384	0	0	20	0	0	0	0	234	0	0	944
Euro eksperts	153	0	237	0	0	0	0	164	496	1.023	0	0	90	0	0	0	0	991	3	0	2.971
Euromak	71	4	37	0	0	0	2	32	17	105	0	0	21	0	0	5	0	7	0	0	241
In- broker	651	0	636	0	0	0	208	840	465	2.108	0	0	37	0	0	0	0	1.336	0	0	5.666
JDB Broker	149	0	35	0	0	0	0	34	60	216	0	0	1.081	0	0	0	0	197	0	0	1.640
KMK Broker	130	0	22	0	0	0	0	83	2	237	0	0	3	0	0	0	0	95	0	0	446
Legra	6	1	13	0	0	0	0	18	17	110	0	0	21	0	0	2	0	35	0	0	204
Mobiliti	13.205	0	656	0	0	0	2	38	74	33.062	0	0	15	0	0	0	0	5.888	2	0	39.287
Nashe osiguruvanje	1.132	0	233	0	0	0	7	189	177	2.259	0	0	80	0	0	0	0	997	0	0	4.014
Polisa plus	7.897	0	145	0	0	0	1	12	2.112	11.261	0	0	4	0	0	0	0	1.267	5	0	14.831
Seda broker	26.851	3	889	0	0	2	7	70	98	49.133	0	8	36	0	0	0	0	2.222	0	0	52.329
Super broker	3.922	2	146	0	0	6	12	4	6	11.314	0	0	3	0	0	0	0	420	0	0	11.916
Korab ins	3.187	1	137	0	0	2	0	8	34	7.545	0	0	10	0	0	0	0	1.431	0	0	9.113
Wias	550	0	0	0	0	0	0	0	0	740	0	0	0	0	0	0	0	124	0	0	864
Certus	4.320	0	277	0	0	0	6	100	167	10.226	0	3	39	0	1	0	0	2.793	4	0	13.575
Nov osiguritelen broker	0	0	34	0	0	0	1	0	46	11.306	0	0	7	0	0	0	0	1.624	0	0	13.016
Safe Invest	1.737	0	49	0	0	0	5	51	33	2.737	0	0	16	0	0	0	0	1.576	94	0	4.550
CVO Broker	118	0	0	0	0	0	0	0	0	4.847	0	0	0	0	0	0	0	0	0	0	4.847
ASUC Broker	3.303	0	111	0	0	0	0	36	39	5.136	0	0	6	0	0	0	0	853	0	0	6.106
Mega Broker	1.365	6	105	0	0	0	3	65	119	2.214	0	1	25	0	0	0	0	1.438	12	0	4.006
S.T.M Broker Plus	616	0	18	0	0	0	0	15	36	990	0	1	4	0	0	0	0	242	0	0	1.312
AM Broker	4.707	0	499	0	0	0	18	164	258	10.088	3	1	111	0	0	0	0	2.849	11	0	13.879
VIA Broker	3.141	0	36	0	0	0	1	0	3	8.774	0	0	2	0	0	0	0	747	0	0	12.704
Veber GMA	394	0	43	0	0	0	0	14	34	723	0	0	4	0	0	0	0	303	0	0	1.097
SN Osiguritelen Broker	5.222	0	1.086	0	0	0	33	610	995	9.834	3	2	88	0	0	1	0	5.485	17	0	23.375
Mak trend Broker	484	0	160	0	0	0	22	54	30	634	0	1	18	0	0	0	0	68	29	0	1.081
Porsche Broker	982	0	1.433	0	0	0	0	2	8	1.983	0	0	3	0	0	0	0	42	0	0	3.599
Joker Ins Broker	2.600	0	93	0	0	0	35	60	17	3.577	0	0	9	0	2	0	1	482	0	0	4.283
EOS Broker	611	0	182	0	0	0	0	55	38	921	0	1	8	0	0	0	0	720	0	0	1.959
Petrol - Oil Broker	4	0	8	0	0	0	0	0	0	2.944	0	0	0	0	0	0	0	287	0	0	3.231
RIZIKO Osiguruvanje	66	0	24	0	0	0	0	10	12	121	0	0	13	0	0	0	0	73	2	0	238
AURON Broker	489	0	6	0	0	0	0	0	2	736	0	0	0	0	0	0	0	20	0	0	1.174
VIN Broker	24	0	36	0	0	0	0	28	6	134	0	0	5	0	0	0	0	28	0	0	238
Total	91.362	229	8.150	0	0	10	366	4.295	7.475	203.913	8	19	2.879	0	4	18	1	42.253	2.028	1.448	279.002

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)

000 mkd

	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Nova	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	4.406	505	463	2.509	346	1.992	105	529	0	314	0	0	0	0	0	11.169
A-tim	0	505	0	959	66	1.110	0	0	0	0	0	42	0	0	0	2.682
VFP	5.830	34.701	17.547	0	0	1.005	0	4.117	0	0	26.884	295.674	231.883	141.035	37.427	796.103
Delta- ins	61	2.801	423	1.286	604	674	14	4	0	1.636	277	592	0	0	0	8.372
Euro eksperts	2.168	5.734	3.897	170	154	1.677	0	15	0	3.707	6.851	835	0	0	0	25.208
Euromak	0	2.770	246	1.356	1.279	2.734	0	6.110	0	0	0	0	0	0	0	14.495
In- broker	125.194	8.039	796	465	4.045	8.222	0	85.708	367	917	1.382	0	0	228	0	235.363
JDB Broker	1.546	1.283	3.420	95	7.971	15	0	0	0	3.628	459	0	0	0	0	18.417
KMK Broker	200	0	2.209	0	1.758	37	0	6	0	0	296	0	0	0	0	4.506
Legra	0	66	0	0	1.616	200	0	11.606	0	0	0	0	0	0	0	13.488
Mobiliti	19.205	40.283	9.421	14.746	18.278	29.216	4.132	5.310	0	5.565	5.567	129	0	120	0	151.972
Nashe osiguruvanje	3.825	4.050	2.851	2.423	3.149	5.444	4	4.316	0	5.074	4.706	0	0	0	23	35.865
Polisa plus	338	10.891	1.615	10.575	18.877	479	6.752	722	2.358	705	11.167	291	0	0	0	64.770
Seda broker	2.450	32.702	12.112	19.541	3.837	48.391	18.157	33.132	0	48.041	29.215	0	0	74	0	247.652
Super broker	0	792	275	87	308	6.104	11.456	12.658	0	17	263	0	0	0	0	31.960
Korab ins	630	9.303	3.082	9.132	3.500	1.356	1.104	771	0	3.944	2.938	0	0	0	0	35.760
Wiass	110	0	0	379	2.095	0	0	0	1.095	280	192	0	0	0	0	4.151
Certus	1.312	6.717	5.182	12.731	190	2.415	1.600	729	0	26.016	1.136	1.725	0	0	0	59.753
Nov osiguritelten broker	19.299	10.945	923	672	1.760	7.858	4.802	885	1.086	239	846	0	0	0	0	49.315
Safe Invest	121	456	818	0	6.530	56	40	203	0	7.854	104	140	0	17.789	0	34.111
CVO Broker	0	9.722	0	1.975	1.076	1.138	668	334	0	890	4.231	0	0	0	0	20.034
ASUC Broker	426	4.467	4.399	8.280	2.130	1.365	67	743	270	848	1.332	0	0	0	0	24.327
Mega Broker	53	1.277	917	50	10.716	159	0	140	0	67	2.805	0	1.265	108	0	17.557
S.T.M Broker Plus	19	43	59	5.595	167	128	0	60	0	14	10	0	0	0	0	6.095
AM Broker	12.274	27.729	4.785	2.078	15.754	6.159	336	1.385	0	3.374	2.996	1.520	0	257	0	78.647
VIA Broker	0	2.202	814	0	477	538	14.431	10.586	0	0	122	0	0	0	0	29.170
Veber GMA	678	835	339	197	879	280	55	1.344	0	56	138	0	0	0	0	4.801
SN Osiguritelten Broker	1.538	54.632	4.541	52.363	2.693	7.315	157	4.148	10.766	0	44.167	45	140	171	443	183.119
Mak trend Broker	7.984	7.338	5.171	2	3.481	107	88	0	0	727	1.942	0	0	40.256	0	67.096
Porsche Broker	0	4.657	11.583	0	0	9.348	0	9.236	0	0	6.428	0	0	0	0	41.252
Joker Ins Broker	59	1.150	0	6.684	242	233	0	0	0	16.174	88	105	0	0	0	24.735
EOS Broker	11	737	1.128	0	356	6.523	0	26	26	734	1.705	286	0	154	0	11.686
Petrol - Oil Broker	0	131	59	1.272	8.297	1.594	0	0	0	86	1.415	0	0	0	0	12.854
RIZIKO Osiguruvanje	0	0	163	824	0	45	30	83	0	326	0	9	0	0	0	1.480
AURON Broker	581	0	49	0	0	0	0	0	0	3.032	0	0	0	0	0	3.662
VIN Broker	0	0	248	4	0	158	129	0	0	0	1.427	0	0	0	0	1.966
Total	210.318	287.463	99.535	156.450	122.631	154.075	64.127	194.906	15.968	134.265	161.089	301.393	233.288	200.192	37.893	2.373.593

Gross written premium (by insurance companies) and gross written premium (by classes of insurance) differs due to differences in filling the data by Insurance companies and Insurance brokerage companies in relation to the above parameters, which are expected to be align in the future.

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	410	0	0	0	0	0	2.216	8.477	0	0	0	0	0	0	0	96	0	0	11.199
A-tim	706	0	772	0	0	0	0	331	314	516	0	0	39	0	0	0	0	31	42	0	2.751
VFP	12.466	20.536	11.217	0	0	0	39	5.123	6.639	26.123	19	7	2.876	0	2	941	0	4.096	615.693	90.326	796.103
Delta- ins	630	0	1.276	0	0	0	0	1.210	2.051	2.193	0	0	325	0	0	0	0	95	592	0	8.372
Euro eksperts	1.935	0	4.943	0	0	0	0	2.164	8.032	5.516	0	0	1.250	0	0	0	0	536	835	0	25.211
Euromak	6.149	4	1.352	0	0	0	185	3.321	259	583	0	0	2.503	0	0	139	0	2	0	0	14.497
In- broker	11.726	0	23.382	0	0	0	4.564	58.236	36.523	15.292	0	0	81.402	0	0	0	0	4.010	228	0	235.363
IDB Broker	3.430	0	1.069	0	0	0	0	5.758	4.072	1.304	0	0	2.703	0	0	0	0	111	0	0	18.447
KMK Broker	776	0	809	0	0	0	0	1.111	457	1.359	0	0	50	0	0	0	0	62	0	0	4.624
Legra	114	97	842	0	0	0	0	761	9.859	642	0	0	997	0	0	150	0	26	0	0	13.488
Mobiliti	4.211	0	4.690	0	0	0	115	168	356	143.591	0	0	348	0	0	0	0	2.567	249	0	156.295
Nashe osiguranje	6.540	0	4.139	0	0	0	494	5.890	5.972	11.069	0	0	2.006	0	0	0	0	672	23	0	36.805
Polisa plus	1.699	0	379	0	0	0	12	142	10.087	51.519	0	0	103	0	0	0	0	538	291	0	64.770
Seda broker	11.342	48	12.896	0	0	106	389	3.077	5.061	231.362	0	44	1.776	0	0	0	0	1.164	74	0	267.339
Super broker	1.476	1	1.231	0	0	55	290	45	14	62.746	0	0	77	0	0	0	0	272	0	0	66.207
Korab ins	1.336	57	942	0	0	8	0	21	103	32.780	0	0	182	0	0	0	0	552	0	0	35.981
Wiass	0	0	0	0	0	0	0	0	0	4.041	0	0	0	0	0	0	0	110	0	0	4.151
Certus	2.198	0	3.336	0	0	0	149	1.314	2.596	46.548	0	14	1.039	0	3	0	0	989	1.725	0	59.911
Nov osiguriten broker	0	0	1.156	0	0	0	23	0	412	47.107	0	0	71	0	0	0	0	546	0	0	49.315
Safe Invest	923	0	456	0	0	0	139	285	108	13.660	0	0	120	0	0	0	0	536	17.929	0	34.156
CVO Broker	37	0	0	0	0	0	0	0	0	20.377	0	0	0	0	0	0	0	0	0	0	20.414
ASUC Broker	969	0	436	0	0	0	0	158	224	22.190	0	0	106	0	0	0	0	246	0	0	24.329
Mega Broker	685	11	1.864	0	0	0	113	471	492	11.530	0	5	244	0	0	0	0	784	1.373	0	17.572
S.T.M Broker Plus	125	0	157	0	0	0	0	65	106	5.486	0	6	40	0	0	0	0	155	0	0	6.140
AM Broker	5.472	0	7.054	0	0	0	865	6.832	7.390	47.993	27	4	815	0	0	0	0	1.231	1.777	0	79.460
VIA Broker	948	0	416	0	0	0	14	0	12	49.284	0	0	56	0	0	0	0	236	0	0	50.966
Veber GMA	103	0	558	0	0	0	0	34	127	3.803	0	0	47	0	0	0	0	179	0	0	4.851
SN Osiguriten Broker	7.598	0	24.414	0	0	0	797	6.181	74.342	64.531	20	11	905	0	0	160	0	3.361	799	0	183.119
Mak trend Broker	7.039	0	4.000	0	0	0	452	2.316	6.545	6.130	0	3	292	0	0	0	0	63	40.256	0	67.096
Porsche Broker	367	0	27.384	0	0	0	0	9	150	13.207	0	0	123	0	0	0	0	14	0	0	41.254
Joker Ins Broker	709	0	2.267	0	0	0	723	387	45	20.073	0	0	204	0	6	0	0	216	105	0	24.735
EOS Broker	761	0	3.578	0	0	0	0	802	413	5.342	0	6	73	0	0	0	0	271	440	0	11.686
Petrol - Oil Broker	1	0	27	0	0	0	0	0	0	13.800	0	0	0	0	0	0	0	62	0	0	13.890
RIZIKO Osiguranje	27	0	492	0	0	0	0	31	27	797	0	0	61	0	0	0	0	38	9	0	1.482
AURON Broker	69	0	73	0	0	0	0	0	4	3.500	0	0	0	0	0	0	0	16	0	0	3.662
VIN Broker	22	0	553	0	0	0	0	443	72	748	0	0	102	0	0	0	0	26	0	0	1.966
Total	92.589	20.754	148.570	0	0	169	9.363	106.686	185.080	995.219	66	100	100.935	0	11	1.390	0	23.909	682.440	90.326	2.457.607

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

