INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

Report on the scope and content of the work of Insurance agencies for the period 01.01-31.12.2016

Skopje, 2017

Remark: The data is obtained from the companies through regularly reporting according to the article 151 from the Insurance Supervision Law ("Official Gazette" no. 27/02, 84/02, 98/02, 33/04, 88/05, 79/07, 8/08, 88/08, 56/09, 67/10, 44/11, 188/13, 43/14, 112/14, 153/15, 192/15 and 23/16).

The management is responsible for fair presentation and accurate data.

Exchange rate on 31.12.2016: 1 EUR = 61.4812 MKD

Content:

1. **Number of contracts** (by insurance undertakings)
2. **Number of contracts (**by classes of insurance)
3. **Gross written premium** (by insurance undertakings)
4. **Gross written premium** (by classes of insurance)

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Table 1. Number of contracts (by insurance undertakings)

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	IBO Insurance	LIFE Makedonija	Total
non-life	23.216	158	21.438	11.669	0	994	15.859	0	3.507	309	512	33.728	4.144	0	0	2.424	0	117.958
Macedonia	23.058	0	21.438	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**44.496**
Triglav	0	0	0	0	0	0	0	0	0	309	0	0	0	0	0	0	0	**309**
Sava	0	0	0	0	0	994	0	0	3.507	0	0	33.728	0	0	0	0	0	**38.229**
Evroins	0	158	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**158**
Winner	158	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**158**
Uniqa	0	0	0	11.669	0	0	15.859	0	0	0	512	0	0	0	0	2.424	0	**28.040**
Ins. Policy	0	0	0	0	0	0	0	0	0	0	0	0	4.144	0	0	0	0	**4.144**
life	9	0	18	117	660	0	0	2	0	0	335	3.075	2	550	732	0	30	5.500
Croatia life	0	0	0	0	0	0	0	0	0	0	0	3.075	0	0	0	0	30	**3.075**
Grawe	0	0	0	0	660	0	0	2	0	0	0	0	0	0	732	0	0	**662**
Winner life	9	0	18	0	0	0	0	0	0	0	0	0	2	550	0	0	0	**579**
Uniqa life	0	0	0	117	0	0	0	0	0	0	335	0	0	0	0	0	0	**452**
Total	**23.225**	**158**	**21.456**	**11.786**	**660**	**994**	**15.859**	**2**	**3.507**	**309**	**847**	**36.803**	**4.146**	**550**	**732**	**2.424**	**30**	**123.488**

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

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	IBO Insurance	LIFE Makedonija	Total
01. Accident	9.634	61	9.188	4.714	0	146	4.441	0	1385	146	95	21.842	927	0	0	721	0	53.300
02. Health	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
03. Motor vehicles (casco)	1072	13	876	284	0	93	211	0	61	14	9	165	83	0	0	12	0	2.893
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
07. Cargo	5	0	146	2	0	0	5	0	0	0	1	0	4	0	0	6	0	169
08. Property, fire and nat.forces	2.406	10	3.110	293	0	104	99	0	143	10	16	4.396	117	0	0	1	0	10.705
09. Property, other	833	12	546	190	0	136	66	0	153	15	9	387	106	0	0	0	0	2.453
10. MTPL (total)	14.846	94	12.691	7.910	0	419	8.449	0	2239	216	150	426	1904	0	0	1542	0	50.886
11.Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	8	0	20	0	0	0	0	0	1	0	0	2	0	0	0	0	0	31
13. General liability	1018	1	1169	140	0	60	8	0	32	10	6	2	35	0	0	0	0	2.481
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	7	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	9
16. Financial losses	6	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	8
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18.Tourists assistance	3.889	39	3.944	3.054	0	353	2580	0	1068	40	226	6.508	968	0	0	142	0	22.811
19. Life insurance	9	0	18	117	660	0	0	2	0	0	335	3075	2	550	732	0	30	5.500
21. Unit- linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**23.225**	**158**	**21.456**	**11.786**	**660**	**994**	**15.859**	**2**	**3.507**	**309**	**847**	**36.803**	**4.146**	**550**	**732**	**2.424**	**30**	**123.488**

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Table 3. Gross Written Premium (by insurance undertaking)

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	IBO Insurance	LIFE Makedonija	Total
non-life	365.244	788	150.507	53.881	0	8.806	56.073	0	16.383	3.623	1.479	25.743	15.140	0	0	9.642	0	697.667
Macedonia	361.241	0	150.507	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**511.748**
Triglav	0	0	0	0	0	0	0	0	0	3.623	0	0	0	0	0	0	0	**3.623**
Sava	0	0	0	0	0	8.806	0	0	16.383	0	0	25.743	0	0	0	0	0	**50.932**
Evroins	0	788	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**788**
Winner	4.003	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	**4.003**
Uniqa	0	0	0	53.881	0	0	56.073	0	0	0	1.479	0	0	0	0	9.642	0	**111.433**
Ins. Policy	0	0	0	0	0	0	0	0	0	0	0	0	15.140	0	0	0	0	**15.140**
life	3.572	48	4.850	2.401	64.774	0	0	30.879	0	0	12.311	44.260	73	21.267	67.929	0	212	184.435
Croatia life	552	48	0	0	0	0	0	0	0	0	0	44.260	0	0	0	0	212	**44.860**
Grawe	0	0	0	0	64.774	0	0	30.879	0	0	0	0	0	0	67.929	0	0	**95.653**
Winner life	3.020	0	4.850	0	0	0	0	0	0	0	0	0	73	21.267	0	0	0	**29.210**
Uniqa life	0	0	0	2.401	0	0	0	0	0	0	12.311	0	0	0	0	0	0	**14.712**
Total	**368.816**	**836**	**155.357**	**56.282**	**64.774**	**8.806**	**56.073**	**30.879**	**16.383**	**3.623**	**13.790**	**70.003**	**15.213**	**21.267**	**67.929**	**9.642**	**212**	**959.885**

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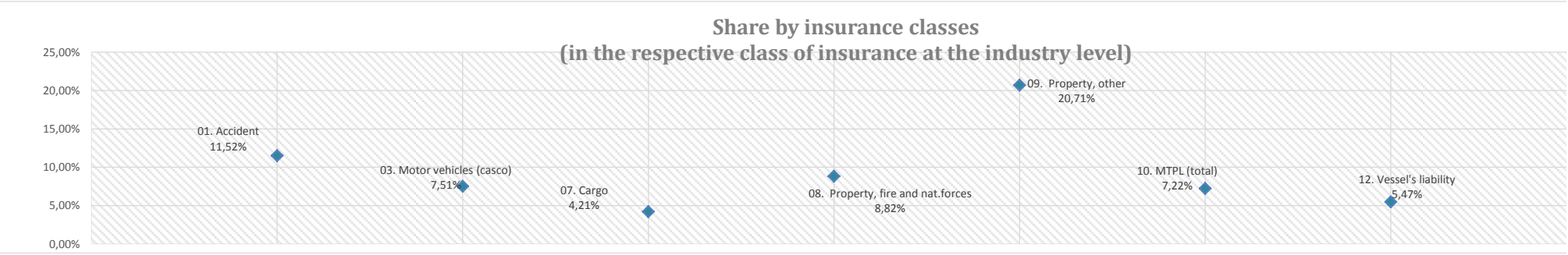
Table 4. Gross written premium (by classes of insurance)

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	IBO Insurance	LIFE Makedonija	Total
01. Accident	33.876	14	24.047	3.697	0	260	1.871	0	612	1.590	364	8.736	1.231	0	0	332	0	76.630
02. Health	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
03. Motor vehicles (casco)	28.347	32	13.294	3.814	0	2.675	4.266	0	1.068	371	125	2.311	569	0	0	84	0	56.956
04. Railway vehicles (casco)	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
07. Cargo	496		2.494	9	0	0	35	0	0	0	14	0	59	0	0	14	0	3.121
08. Property, fire and nat.force	12.630	68	17.826	1.100	0	1.069	762	0	642	67	158	8.118	462	0	0	0	0	42.902
09. Property, other	197.207	112	19.941	601	0	1.277	766	0	337	50	19	551	461	0	0	0	0	221.322
10. MTPL (total)	80.056	527	66.470	42.865	0	3.015	47.195	0	13.266	1.517	696	2.065	11.807	0	0	9.153	0	278.632
11.Aircraft's liability	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	41		65	0	0	0	0	0	6	0	0	9	0	0	0	0	0	121
13. General liability	8.158	3	2.920	301	0	132	165	0	32	9	6	16	37	0	0	0	0	11.779
14. Credit	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	22		9	0	0	0	0	0	4	0	0	0	0	0	0	0	0	35
16. Financial losses	614		7	0	0	156	0	0	0	0	0	0	0	0	0	0	0	777
17. Legal expenses	0		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18.Tourists assistance	3.797	32	3.434	1.494	0	222	1.013	0	416	19	97	3.936	514	0	0	59	0	15.033
19. Life insurance	3.572	48	4.850	2.401	64.774	0	0	30.879	0	0	12.311	44.260	73	21.267	67.929	0	212	252.364
21. Unit- linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	**368.816**	**836**	**155.357**	**56.282**	**64.774**	**8.806**	**56.073**	**30.879**	**16.383**	**3.623**	**13.790**	**70.002**	**15.213**	**21.267**	**67.929**	**9.642**	**212**	**959.884**