

Market portfolio as of September 30th 2018

in local currency, MKD

Business line	GROSS WRITTEN PREMIUMS			PAID CLAIMS			Weight in all GWP	
	3Q2018	3Q2017	Change	3Q2018	3Q2017	Change	3Q2018	3Q2017
	MKD m	MKD m	%	MKD m	MKD m	%	%	%
<b>TOTAL MARKET</b>	<b>7.402,27</b>	<b>6.799,77</b>	<b>8,86%</b>	<b>2.733,78</b>	<b>2.438,72</b>	<b>12,10%</b>	<b>100,00%</b>	<b>100,00%</b>
<b>TOTAL LIFE</b>	<b>1.095,70</b>	<b>947,91</b>	<b>15,59%</b>	<b>196,33</b>	<b>164,32</b>	<b>19,48%</b>	<b>14,80%</b>	<b>13,94%</b>
<b>TOTAL NON-LIFE, of which:</b>	<b>6.306,57</b>	<b>5.851,86</b>	<b>7,77%</b>	<b>2.537,45</b>	<b>2.274,40</b>	<b>11,57%</b>	<b>85,20%</b>	<b>86,06%</b>
<b>Overall property insurance</b>	<b>1.320,14</b>	<b>1.139,99</b>	<b>15,80%</b>	<b>383,28</b>	<b>273,47</b>	<b>40,15%</b>	<b>20,93%</b>	<b>19,48%</b>
Fire and allied perils	467,76	365,87	<b>27,85%</b>	92,29	67,62	36,49%	35,43%	32,09%
Damages to property	852,39	774,12	<b>10,11%</b>	290,99	205,85	41,36%	64,57%	67,91%
<b>Overall motor insurance</b>	<b>3.870,99</b>	<b>3.672,91</b>	<b>5,39%</b>	<b>1.781,99</b>	<b>1.643,54</b>	<b>8,42%</b>	<b>61,38%</b>	<b>62,76%</b>
Motor Hull	599,39	575,34	<b>4,18%</b>	393,37	364,02	8,06%	15,48%	15,66%
MTPL	3.271,61	3.097,58	<b>5,62%</b>	1.388,62	1.279,52	8,53%	84,52%	84,34%
GTPL	169,42	165,33	<b>2,47%</b>	24,86	40,10	-37,99%	2,69%	2,83%
Other non-life insurance	<b>946,02</b>	<b>873,63</b>	<b>8,29%</b>	<b>347,31</b>	<b>317,30</b>	<b>9,46%</b>	15,00%	14,93%

**Explanation**

1. The data are taken from the Supervisory Reports of the Insurance Supervision Agency and represent preliminary data. After the verification, the final data are published in the section Insurance Industry Reports on the website of the Insurance Supervision Agency.

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**Exchange rate for calculations:**

1 EUR = 61.4680 Denars, MKD (September 30th, 2017)

1 EUR = 61.4938 Denars, MKD (September 30th, 2018)