

Market portfolio as of December 31st 2018

in local currency, MKD

Business line	GROSS WRITTEN PREMIUMS			PAID CLAIMS			Weight in all GWP	
	4Q2018	4Q2017	Change	4Q2018	4Q2017	Change	4Q2018	4Q2017
	MKD m	MKD m	%	MKD m	MKD m	%	%	%
TOTAL MARKET	9.927,56	8.992,21	10,40%	3.918,51	3.577,64	9,53%	100,00%	100,00%
TOTAL LIFE	1.669,88	1.445,99	15,48%	330,30	252,82	30,65%	16,82%	16,08%
TOTAL NON-LIFE, of which:	8.257,69	7.546,22	9,43%	3.588,21	3.324,82	7,92%	83,18%	83,92%
Overall property insurance	1.718,81	1.436,17	19,68%	626,03	553,13	13,18%	20,81%	19,03%
Fire and allied perils	587,02	479,54	22,41%	140,14	90,68	54,55%	34,15%	33,39%
Damages to property	1.131,79	956,63	18,31%	485,89	462,45	5,07%	65,85%	66,61%
Overall motor insurance	5.111,21	4.824,40	5,95%	2.452,06	2.261,02	8,45%	61,90%	63,93%
Motor Hull	797,32	756,34	5,42%	520,69	521,75	-0,20%	15,60%	15,68%
MTPL	4.313,89	4.068,05	6,04%	1.931,37	1.739,27	11,04%	84,40%	84,32%
GTPL	212,18	203,38	4,33%	30,12	76,27	-60,51%	2,57%	2,70%
Other non-life insurance	1.215,49	1.082,28	12,31%	480,01	434,41	10,50%	14,72%	14,34%

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 = 61.4907 Denars, MKD (December 31st, 2017)

1 EUR = 61.4950 Denars, MKD (December 31st, 2018)