

## Market portfolio as of December 31st, 2017

In local currency, MKD m

Business line	GROSS WRITTEN PREMIUMS			PAID CLAIMS			Weight in all GWP	
	4Q2017	4Q2016	Change	4Q2017	4Q2016	Change	4Q2017	4Q2016
<b>TOTAL MARKET</b>	<b>8.992.222</b>	<b>8.721.620</b>	<b>3,10%</b>	<b>3.577.641</b>	<b>3.605.913</b>	<b>-0,78%</b>	<b>100,00%</b>	<b>100,00%</b>
<b>TOTAL LIFE</b>	<b>1.445.988</b>	<b>1.291.670</b>	<b>11,95%</b>	<b>252.815</b>	<b>207.465</b>	<b>21,86%</b>	<b>16,08%</b>	<b>14,81%</b>
<b>TOTAL NON-LIFE, of which:</b>	<b>7.546.234</b>	<b>7.429.950</b>	<b>1,57%</b>	<b>3.324.826</b>	<b>3.398.448</b>	<b>-2,17%</b>	<b>83,92%</b>	<b>85,19%</b>
<b>Accident</b>	669.048	665.181	0,58%	365.841	389.498	-6,07%	7,44%	7,63%
<b>Overall property insurance</b>	<b>1.436.171</b>	<b>1.555.075</b>	<b>-7,65%</b>	<b>553.124</b>	<b>460.769</b>	<b>20,04%</b>	<b>15,97%</b>	<b>17,83%</b>
Fire and allied perils	479.543	486.475	-1,42%	90.678	104.876	-13,54%	5,33%	5,58%
Damages to property	956.628	1.068.600	-10,48%	462.446	355.893	29,94%	10,64%	12,25%
<b>Overall motor insurance</b>	<b>4.824.395</b>	<b>4.615.477</b>	<b>4,53%</b>	<b>2.261.028</b>	<b>2.034.828</b>	<b>11,12%</b>	<b>53,65%</b>	<b>52,92%</b>
Motor Hull	756.341	758.473	-0,28%	521.747	409.738	27,34%	8,41%	8,70%
MTPL	4.068.054	3.857.004	5,47%	1.739.281	1.625.090	7,03%	45,24%	44,22%
<b>GTPL</b>	<b>203.375</b>	<b>200.607</b>	<b>1,38%</b>	<b>76.269</b>	<b>23.345</b>	<b>226,70%</b>	<b>2,26%</b>	<b>2,30%</b>
<b>Other non-life insurance</b>	<b>413.245</b>	<b>393.610</b>	<b>4,99%</b>	<b>68.564</b>	<b>490.008</b>	<b>-86,01%</b>	<b>4,60%</b>	<b>4,51%</b>

**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 = 61.4812 Denars, MKD (December 31st, 2016)