

***Report on the scope and content
of the insurance operations
for the period 01.01-30.09.2013***

INSURANCE SUPERVISION AGENCY



Republic of Macedonia

Remark: The data is obtained from the insurance undertakings through regularly reporting according to the article 104 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 and 44/11) and the Insurance Supervision Agency doesn't have responsibility for their correctness.

Exchange rate on 30.09.2013: 1eur = 61.5004 mkd

Contents:

1. **Gross written premium** (insurance undertakings; classes of insurance)
2. **Structure of the gross written premium** (insurance undertakings; classes of insurance)
3. **Gross written premium and distribution** (insurance undertakings)
4. **Gross written premium and distribution** (classes of insurance)
5. **Number of contracts** (insurance undertakings; classes of insurance)
6. **Gross claims settled** (insurance undertakings; classes of insurance)
7. **Number of claims settled** (insurance undertakings; classes of insurance)
8. **Claims structure** (insurance undertakings)
9. **Expenses** (insurance undertakings)
10. **Structure of the shareholder's capital** (insurance undertakings)
11. **Technical provisions** (insurance undertakings)
12. **Capital and Solvency Margin** (insurance undertakings)

Table 1. Gross Written Premium 01.01.2013 - 30.09.2013

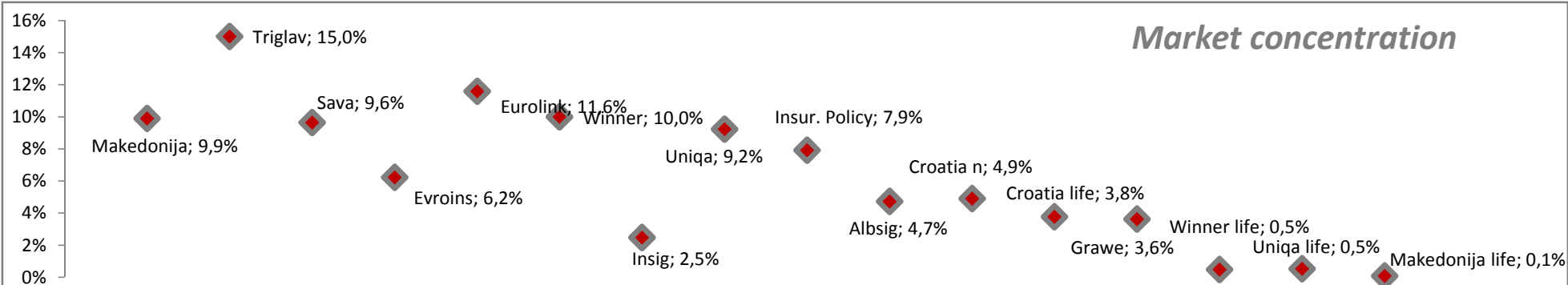
content

000 mkd

No.	Class of Insurance	non-life											non-life Total
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniq	Insur. Policy	Albsig	Croatia	
1	01. Accident	76.228	70.036	29.879	30.169	62.709	53.619	5.595	26.337	31.874	12.207	30.021	428.674
2	02. Health	0	0	764	0	0	928	0	0	46	0	0	1.738
3	03. Motor vehicles (casco)	62.655	149.448	72.144	30.715	60.179	41.407	3.835	31.002	47.283	9.792	31.879	540.339
4	05. Aircrafts (casco)	0	0	0	0	6.665	75.015	0	0	0	0	0	81.680
5	06. Vessels (casco)	71	131	365	0	205	85	0	27	82	0	25	991
6	07. Cargo	18.935	16.382	6.156	4.274	3.357	2.683	0	2.938	592	159	472	55.948
7	08. Property, fire and nat.forces	73.449	56.070	63.347	15.498	101.987	16.659	1476	18.412	19.575	10.414	12.074	388.961
8	09. Property, other	108.482	129.710	72.148	15.848	145.017	110.113	944	95.098	16.515	3776	15.669	713.320
9	10. MTPL (total)	174.018	350.931	256.077	232.054	208.257	228.117	120.519	309.782	298.729	216.852	169.820	2.565.156
10	11. Aircraft's liability	0	15	0	0	1.606	7.420	0	0	120	0	33	9.194
11	12. Vessel's liability	168	149	493	23	241	188	0	0	497	0	99	1.858
12	13. General liability	19.326	26.811	10.460	4.557	30.979	7.396	84	13.669	9.141	1221	3.603	127.247
13	15. Suretyship	53	24	108	9	0	77	0	0	588	0	0	859
14	16. Financial losses	1.922	7.128	4.337	1067	0	0	0	246	0	0	0	14.700
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
16	18. Tourists assistance	11.103	22.043	15.916	9.224	18.746	8.182	3.614	12.091	12.123	6.135	7.028	126.205
17	Total	546.410	828.878	532.194	343.438	639.948	551.889	136.067	509.602	437.165	260.556	270.724	5.056.871

	Class of Insurance	life					life Total
		Croatia	Grawe	Winner	Uniq	Makedonija	
18	19. Life assurance	207.537	200.313	26.401	28.491	3.900	466.642
19	Total	207.537	200.313	26.401	28.491	3.900	466.642

Total: 5.523.513



Graph 1. Structure of Gross Written Premium for the period 01.01.2013 - 30.09.2013

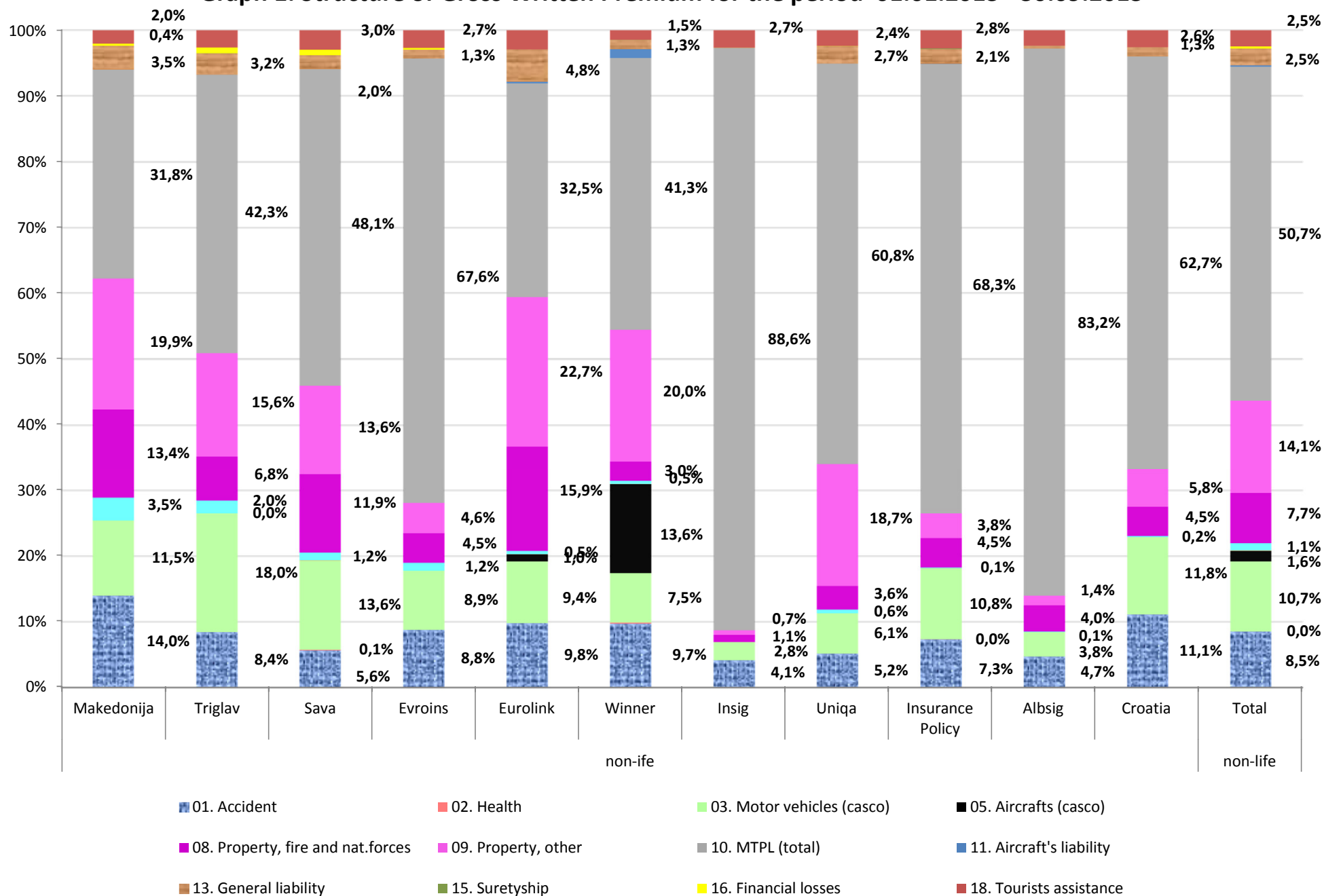


Table 2. Gross Written Premium and Distribution 01.01-30.09.2013

000mkd

No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance
1	Total(nonlife)	5.056.871	885.217	3.716.710	1.340.161
2	Makedonija	546.410	47.874	384.324	162.086
3	Triglav	828.878	105.104	596.224	232.654
4	Sava	532.194	91.049	420.355	111.839
5	Evroins	343.438	38.425	250.605	92.833
6	Eurolink	639.948	181.788	542.244	97.704
7	Winner	551.889	268.080	402.511	149.378
8	Insig	136.067	9.669	96.260	39.807
9	Uniqa	509.602	68.546	356.742	152.860
10	Insurance Policy	437.165	45.922	303.845	133.320
11	Albsig	260.556	9.696	195.418	65.138
12	Croatia	270.724	19.064	168.182	102.542
13	Total(life)	466.642	12.360	374.270	92.372
14	Croatia	207.537	642	166.214	41.323
15	Grawe	200.313	11.718	160.173	40.140
16	Winner	26.401	0	22.443	3.958
17	Uniqa	28.491	0	22.339	6.152
18	Makedonija	3.900	0	3.101	799
19	Total	5.523.513	897.577	4.090.980	1.432.533

Table 3. Gross Written Premium and Distribution for the period 01.01-30.09.2013

000 mkd

No.	<i>Class of Insurance</i>	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	01. Accident	428.674	26.030	303.454	125.220
2	02. Health	1738	0	1370	368
3	03. Motor vehicles (casco)	540.339	33.430	380.814	159.525
4	05. Aircrafts (casco)	81.680	8298	61.260	20.420
5	06. Vessels (casco)	991	0	768	223
6	07. Cargo	55.948	15.634	40.221	15.727
7	08. Property, fire and nat.forces	388.961	189.774	284.557	104.404
8	09. Property, other	713.320	296.116	538.176	175.144
9	10. MTPL (total)	2.565.156	220.147	1.907.190	657.966
10	11. Aircraft's liability	9.194	4.803	6.885	2.309
11	12. Vessel's liability	1858	0	1383	475
12	13. General liability	127.247	77.336	101.722	25.525
13	15. Suretyship	859	0	589	270
14	16. Financial losses	14.700	9.669	11.403	3297
15	17. Legal expenses	1	0	1	0
16	18. Tourists assistance	126.205	3.980	76.916	49.289
17	19. Life assurance	466.642	12.360	374.270	92.372
18	TOTAL	5.523.513	897.577	4.090.979	1.432.534

Table 4. Number of contracts concluded for the period 01.01.2013 - 30.09.2013

No.	Class of insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	18.925	29.593	22.616	18.186	16.844	21.764	11.087	24.751	30.067	16.994	14.717	225.544
2	02. Health	0	0	35	0	0	4	0	0	10	0	0	49
3	03. Motor vehicles (casco)	3.730	7.424	4.339	3.089	4.447	2.301	518	2.151	3.586	933	1.810	34.328
4	05. Aircrafts (casco)	0	0	0	0	3	8	0	0	0	0	0	11
5	06. Vessels (casco)	2	4	9	0	5	8	0	2	4	0	1	35
6	07. Cargo	473	281	172	319	234	260	0	126	66	5	49	1.985
7	08. Property, fire and nat.forces	13.084	9.505	5.566	2.053	4.104	1.757	329	2.463	3.211	989	674	43.735
8	09. Property, other	14.234	10.763	2.679	1122	2.181	2.316	186	609	1.707	347	516	36.660
9	10. MTPL (total)	31.138	61.741	48.800	45.236	38.618	43.138	23.987	57.027	56.868	38.716	30.763	476.032
10	11. Aircraft's liability	0	2	0	0	4	9	0	0	16	0	1	32
11	12. Vessel's liability	23	22	114	3	66	41	0	0	164	0	20	453
12	13. General liability	2.753	2.308	2.106	833	1478	575	39	437	1188	129	45	11.891
13	15. Suretyship	16	7	9	3	0	8	0	0	165	0	0	208
14	16. Financial losses	16	18	10	12	0	0	0	1	0	0	0	57
15	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	3	3
16	18. Tourists assistance	16.151	26.127	37.813	19.848	46.442	14.824	9.143	27.814	28.368	15.978	21.605	264.113
17	Total	65.991	105.951	98.093	71.201	95.370	65.086	34.012	90.324	94.326	56.412	55.107	831.873

No.	Class of insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
18	19. Life Assurance	2.972	1.663	403	154	0	5.192
19	Total	2.972	1.663	403	154	0	5.192

Total: 837.065

Table 5. Gross claims settled for the period 01.01.2013 - 30.09.2013

000 mkd

No.	Class of Insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	26.696	52.125	16.069	14.568	55.176	36.502	2.211	8.818	17.615	4.896	19.226	253.902
2	02. Health	0	0	170	0	0	0	0	0	31	0	0	201
3	03. Motor vehicles (casco)	40.267	77.717	40.817	23.037	38.773	30.645	2.720	16.425	23.794	7.086	11.740	313.021
	06. Vessels (casco)	0	18	0	0	0	0	0	0	0	0	0	18
4	07. Cargo	151	3774	276	61	258	791	0	0	0	0	46	5.357
5	08. Property, fire and nat.forces	8.947	60055	8.896	1515	8669	4907	54	504	3.527	1250	470	98.794
6	09. Property, other	37.121	63.611	32.227	5.902	37.986	28.591	50	2146	4.407	0	1815	213.856
7	10. MTPL (total)	78.512	207.182	119.227	78.986	85.691	108.574	53.978	88.255	95.913	125.650	49.409	1.091.377
8	11. Aircraft's liability	0	24	0	0	0	0	0	0	0	0	0	24
9	13. General liability	655	1083	2505	4490	1148	1606	0	267	816	0	1681	14.251
10	16. Financial losses	95	31	1071	0	0	0	0	0	0	0	0	1.197
11	18. Tourists assistance	2259	3.273	3782	684	4999	2.566	52	1239	748	216	415	20.233
12	Total	194.703	468.893	225.040	129.243	232.700	214.182	59.065	117.654	146.851	139.098	84.802	2.012.231

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
13	19. Life Assurance	32.663	22.219	13.674	333	23.785	92.674
13	Total	32.663	22.219	13.674	333	23.785	92.674

Total: 2.104.905

Table 6. Number of claims liquidated for the period 01.01.2013 - 30.09.2013

No.	Class of Insurance	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	752	1152	427	289	1059	600	111	207	341	102	389	5.429
2	02. Health	0	0	9	0	0	2	0	0	1	0	0	12
3	03. Motor vehicles (casco)	721	1.714	846	435	993	579	86	382	502	231	218	6.707
4	07. Cargo	8	7	1	6	3	11	0	0	0	0	1	37
5	08. Property, fire and nat.forces	46	56	62	54	77	25	5	14	38	43	7	427
6	09. Property, other	968	1643	319	220	218	368	5	47	211	0	178	4.177
7	10. MTPL (total)	1077	2.371	1.733	1518	1361	1385	711	1.749	1.733	1.603	844	16.085
8	13. General liability	23	14	17	14	50	12	0	3	51	0	61	245
9	16. Financial losses	61	1	1	0	0	0	0	0	0	0	0	63
10	18. Tourists assistance	98	171	310	60	254	52	9	60	73	17	58	1.162
11	Total	3.754	7.129	3.725	2.591	4.015	3.034	925	2.462	2.950	1.996	1.756	34.337

No.	Class of Insurance	life					life
		Croatia	Grawe	Winner	Uniqa	Makedonija	Total
12	19. Life Assurance	354	217	7	12	117	707
13	Total	354	217	7	12	117	707

Total: 35.044

Table 7. Claims structure 01.01 - 30.09.2013

No.	Insurance undertaking	Number of unsettled claims at the beginning of the period	Number of reported and reopened claims	Number of liquidated claims	Number of rejected claims	Number of unsettled claims at the end of the period	Number of claims in litigation (part of the previous column)
1	Total(nonlife)	16.696	42.293	34.337	6.728	18.560	2.393
2	Makedonija	1.423	4.177	3.754	687	1.417	231
3	Triglav	1.752	8.892	7.129	1328	2.359	257
4	Sava	1.999	4.493	3.725	590	2.085	228
5	Evroins	1.496	3.243	2591	486	1.655	274
6	Eurolink	1.453	5.039	4.015	603	1.822	238
7	Winner	481	3.545	3.034	691	456	185
8	Insig	819	1179	925	114	959	165
9	Uniqa	2.517	3.283	2462	577	2.761	234
10	Insurance Policy	1.424	3.890	2.950	876	1.659	209
11	Albsig	1.684	2050	1996	264	1.547	242
12	Croatia	1.648	2502	1756	512	1.840	130
13	Total(life)	150	641	707	79	205	5
14	Croatia	36	224	354	57	53	2
15	Grawe	103	260	217	14	130	3
16	Winner	3	18	7	3	11	0
17	Uniqa	0	20	12	4	4	0
18	Makedonija	8	119	117	1	7	0
19	Total	16.846	42.934	35.044	6.807	18.765	2.398



Table 8. Expenses for the period 01.01-30.09.2013

000mkd

No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
2	Makedonija	137.872	48.129	83.320
3	Triglav	134.216	28.383	178.880
4	Sava	91.074	32.282	102.654
5	Evroins	73.162	18.325	85.059
6	Eurolink	99.470	11.414	99.767
7	Winner	70.570	42.718	70.358
8	Insig	31.124	20.279	22.042
9	Uniqa	85.051	51.895	33.076
10	Insurance Policy	79.973	17.389	74.664
11	Albsig	53.715	13.154	72.857
12	Croatia	54.657	20.758	49.866
13	Total(life)	73.250	116.003	33.733
14	Croatia	28446	50406	15233
15	Grawe	15.144	45.897	12.371
16	Winner	23.848	9.145	1.860
17	Uniqa	4.959	10.555	4269
18	Makedonija	853	0	0
19	Total	984.134	420.729	906.276

Table 9. Structure of the paid in capital for the period 01.01-30.09.2013

000 mkd

	non-life											nonlife	life				life	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total	Croatia	Grawe	Winner	Uniqa	Total	Total
Foreign legal entities	1.899.574	135.805	216.362	223.159	196.800	248.091	184.500	184.512	8.218	184.500	199.875	3.681.396	170.663	184.500	264.494	215.250	834.907	4.516.302
Foreign natural persons	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Domestic legal entities	0	0	0	0	0	0	0	0	0	0	0	0	13.837	0	0	0	13.837	13.837
Domestic natural persons	356.481	49.262	17.702	15.880	0	0	0	0	176.836	0	0	616.161	0	0	0	0	0	616.161
State	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
TOTAL	2.256.056	185.066	234.065	239.038	196.800	248.091	184.500	184.512	185.054	184.500	199.875	4.297.556	184.500	184.500	264.494	215.250	848.744	5.146.300

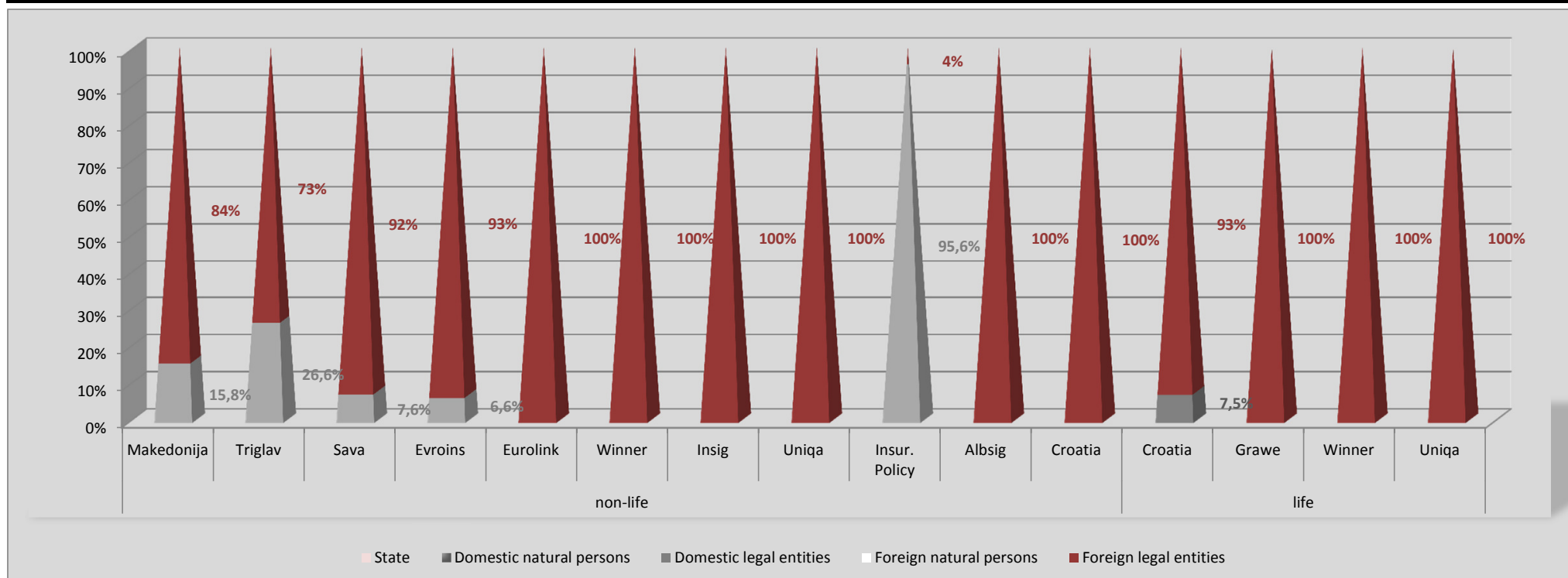


Table 10. Gross technical provisions for the period 01.01-30.09.2013

000 mkd

No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims	IBNR	Total claims				
2	Makedonija	328.616	3.428	144.624	103.611	249.475	0		0	581.519
3	Triglav	494.389	8.896	321.268	279.757	652.114	0		0	1.155.399
4	Sava	324.854	2.003	387.663	150.532	543.576	0		0	870.433
5	Evroins	201.617	9.238	106.055	52.606	159.454	0		0	370.309
6	Eurolink	359.663	12.951	194.356	89.481	285.637	0		0	658.251
7	Winner	280.841	135	135.556	124.663	261.520	0		0	542.496
8	Insig	90.194	0	78.878	37.324	116.783	0		0	206.977
9	Uniqa	302.452	923	155.152	58.797	216.303	0		0	519.678
10	Insurance Policy	270.726	7.762	230.680	84.507	316.763	0		0	595.251
11	Albsig	171.153	0	100.739	44.010	145.473	0		0	316.626
12	Croatia	176.276	1066	74.508	33.842	109.002	0		0	286.344
13	Total (life)	17.962	32.335	20.025	9.619	30.404	0	1.329.348	0	1.410.049
14	Croatia	5.847	0	2720	689	3.452		568.949		578.248
15	Grawe	10.606	32.335	14.800	8685	24.189		608.945		676.075
16	Winner	833	0	404	121	528		41.033		42.394
17	Uniqa	673	0	168	124	292		61.974		62.939
18	Makedonija	3	0	1933	0	1943		48.447		50.393
19	Total	3.018.743	78.737	1.949.504	1.068.749	3.086.504	0	1.329.348	0	7.513.332

Table 11. Net technical provisions for the period 01.01-30.09.2013

000 mkd

No.	Insurance Undertaking	Unearned premium provisions	Bonuses and rebates provisions	Claims provisions			Equilization provision	Mathematical provision	Other technical provisions	Total
				Reported claims provisions	IBNR	Total claims provisions				
1	Total (non-life)	2.616.618	46.402	1.600.051	986.780	2.654.322	0	0	0	5.317.342
2	Makedonija	313.983	3.428	144.027	103.611	248.878	0		0	566.289
3	Triglav	443.178	8.896	306.416	279.757	637.262	0		0	1.089.336
4	Sava	279.935	2.003	236.640	128.434	370.455	0		0	652.393
5	Evroins	181.789	9.238	99.725	51.936	152.454	0		0	343.481
6	Eurolink	287.243	12.951	141.155	89.481	232.436	0		0	532.630
7	Winner	175.177	135	70.509	76.397	148.207	0		0	323.519
8	Insig	84.564	0	78.878	37.324	116.783	0		0	201.347
9	Uniqa	269.426	923	154.107	58.797	215.258	0		0	485.607
10	Insurance Policy	250.025	7.762	194.169	83.191	278.936	0		0	536.723
11	Albsig	168.683	0	100.739	44.010	145.473	0		0	314.156
12	Croatia	162.615	1066	73.686	33.842	108.180	0		0	271.861
13	Total (life)	14.008	32.335	15.568	8.310	24.638	0	1.325.342	0	1.396.323
14	Croatia	5.611	0	2.720	689	3.452		568.949		578.012
15	Grawe	6.925	32.335	10.576	7.376	18.656		604.993		662.909
16	Winner	796	0	171	121	295		40.979		42.070
17	Uniqa	673	0	168	124	292		61.974		62.939
18	Makedonija	3	0	1.933	0	1.943		48.447		50.393
19	Total	2.630.626	78.737	1.615.619	995.090	2.678.960	0	1.325.342	0	6.713.665

Table 12. Capital and Solvency Margin for the period 01.01-30.09.2013

000 mkd

	non-life											non-life Total	life					life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniqa	Makedonija		
Total capital	1.032.879	538.910	215.177	207.325	353.238	232.323	237.174	283.023	283.805	119.899	188.944	3.692.697	219.472	251.340	200.992	184.518	24.129	880.451	4.573.148
Solvency margin	120.642	184.657	110.262	77.628	135.263	65.373	31.951	113.261	95.557	61.169	64.387	1.060.150	41.305	45.399	3.474	5.260	2.036	97.474	1.157.624

