



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings for the
period 1.1-30.6.2015



Skopje, 2015

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, 44/11, 188/13, 43/14 and 112/14).

The management is responsible for fair presentation and accurate data.

Exchange rate on 30.06.2015: 1eur = 61.6958 mkd

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Table 1. Gross Written Premium

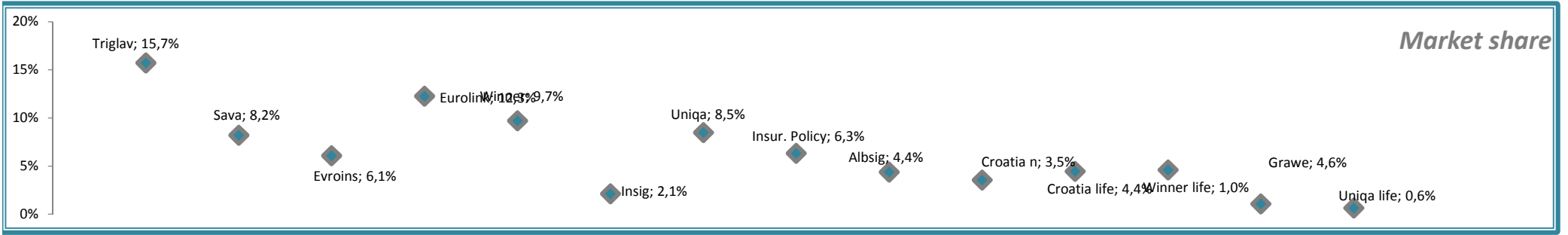
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No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	62.853	72.459	26.517	34.061	57.617	24.913	4.983	21.813	23.070	8.965	13.022	350.273
2	02. Health	0	55	848	0	401	582	0	330	181	0	0	2.397
3	03. Motor vehicles (casco)	44.562	84.392	48.666	22.030	38.071	39.328	2.377	18.546	28.783	7.149	14.681	348.585
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	6476	41.080	0	0	0	0	0	47.556
6	06. Vessels (casco)	30	46	20	0	27	18	0	23	4	0	0	168
7	07. Cargo	11.006	11.950	1322	4.356	1724	3.362	62	3177	162	-24	1204	38.301
8	08. Property, fire and nat.forces	71.625	37.215	48.252	11.271	51.036	11.169	1732	12.080	15.443	4.259	6.150	270.232
9	09. Property, other	201.631	163.991	45.667	12.110	175.074	143.157	431	94.715	14.980	13381	6.916	872.053
10	10. MTPL (total)	117.022	245.759	165.687	165.524	155.852	138.407	78.926	196.857	177.140	149.919	102.501	1.693.594
11	11.Aircraft's liability	0	0	0	0	1989	5.007	0	0	142	0	0	7.138
12	12. Vessel's liability	64	87	349	21	85	52	0	59	183	0	61	961
13	13. General liability	24.042	19.540	4.027	5.384	28.075	5.392	37	10.730	6.185	1312	2.229	106.953
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	80	43	45	58	0	275	0	0	188	0	0	689
16	16. Financial losses	631	17.845	2058	395	11	0	0	0	0	0	1673	22.613
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	7.318	24.190	9.763	6.297	11.842	5.050	2557	6.820	6.191	3.206	3.578	86.812
19	Total	540.864	677.572	353.221	261.507	528.280	417.792	91.105	365.150	272.652	188.167	152.015	3.848.325

	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life assurance	191.085	198.093	45.159	27.325	461.662
21	Total	191.085	198.093	45.159	27.325	461.662

Total:	4.309.987
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Graph 1. Structure of Gross Written Premium

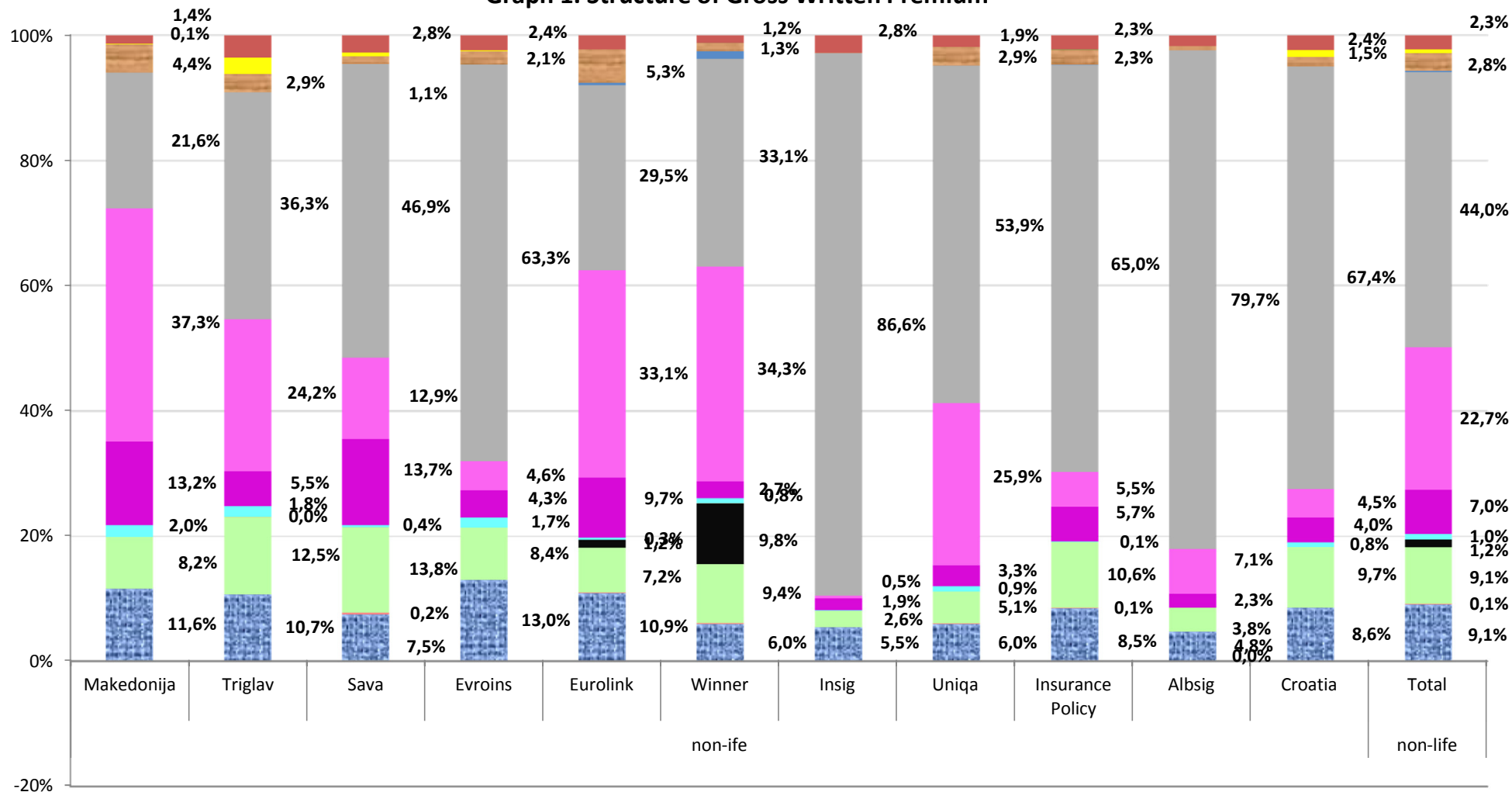




Table 2. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	3.848.326	975.410	2.824.558	1.023.768
2	Makedonija	540.864	157.990	369.262	171.602
3	Triglav	677.572	145.872	484.936	192.636
4	Sava	353.222	58.367	277.698	75.524
5	Evroins	261.507	27.995	190.042	71.465
6	Eurolink	528.280	224.939	438.760	89.520
7	Winner	417.792	199.309	306.423	111.369
8	Insig	91.105	8.192	64.560	26.545
9	Uniqa	365.150	79.488	255.605	109.545
10	Insurance Policy	272.652	41.443	198.265	74.387
11	Albsig	188.167	10.812	141.146	47.021
12	Croatia	152.015	21.003	97.861	54.154
13	Total(life)	461.662	21.346	371.213	90.449
14	Croatia	191.085	121	154.658	36.427
15	Grawe	198.093	14.616	157.230	40.863
16	Winner	45.159	6.609	38.800	6.359
17	Uniqa	27.325	0	20.525	6.800
18	Total	4.309.988	996.756	3.195.771	1.114.217

Table 3. Premium structure, by lines of business

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No.	Line of business	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	01. Accident	350.273	59.128	255.382	94.891
2	02. Health	2.397	401	1.869	528
3	03. Motor vehicles (casco)	348.585	26.543	249.962	98.623
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	47.556	11.905	35.667	11.889
6	06. Vessels (casco)	168	0	130	38
7	07. Cargo	38.301	17.587	27.348	10.953
8	08. Property, fire and nat.forces	270.232	140.247	192.319	77.913
9	09. Property, other	872.053	411.886	635.080	236.973
10	10. MTPL (total)	1.693.594	225.291	1.266.509	427.085
11	11.Aircraft's liability	7.138	1.992	5.354	1.784
12	12. Vessel's liability	961	0	732	229
13	13. General liability	106.953	56.173	83.691	23.262
14	14. Credit	0	0	0	0
15	15. Suretyship	689	0	497	192
16	16. Financial losses	22.613	17.264	17.572	5.041
17	17. Legal expenses	0	0	0	0
18	18.Tourists assistance	86.812	6.993	52.446	34.366
19	19. Life assurance	461.662	21.346	371.213	90.449
20	TOTAL	4.309.987	996.756	3.195.771	1.114.216

Table 4. Number of contracts concluded (policies)

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croatia	Total
1	01. Accident	14.491	23.251	15.464	15.271	15.285	14.960	8.025	18.080	20.392	11.849	10.409	167.477
2	02. Health	0	33	164	0	9	11	0	1	26	0	0	244
3	03. Motor vehicles (casco)	1826	3.753	2.903	3990	2.299	1706	284	1309	2.052	458	895	21.475
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	2	2	0	0	0	0	0	4
6	06. Vessels (casco)	1	1	2	0	2	1	0	1	1	0	0	9
7	07. Cargo	205	201	95	251	165	142	8	73	14	4	49	1.207
8	08. Property, fire and nat.forces	7.806	8.317	5.247	2.233	4.196	3459	499	2.238	2.548	595	613	37.751
9	09. Property, other	8.501	9.256	2.675	1046	2562	4084	157	609	1230	457	412	30.989
10	10. MTPL (total)	21.244	42.270	29.513	32.287	28.710	25.674	15.790	36.223	33.339	26.305	18.890	310.245
11	11.Aircraft's liability	0	0	0	0	2	4	0	0	14	0	0	20
12	12. Vessel's liability	15	25	138	14	24	14	0	16	63	0	15	324
13	13. General liability	1.915	2.041	2055	725	2724	1232	93	357	1015	112	32	12.301
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	19	11	6	5	0	12	0	0	64	0	0	117
16	16. Financial losses	11	19	28	7	41	0	0	0	0	0	1	107
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
18	18.Tourists assistance	9.041	13.564	20.040	10.972	28.601	9.752	6.694	15.998	12.788	10.382	8.517	146.349
19	Total	41.360	70.129	58.947	50.625	64.759	41.729	23.456	56.548	52.158	38.196	29.469	527.376

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	1.831	1179	466	291	3.767
21	Total	1.831	1.179	466	291	3.767

Total:	531.143
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Table 5.Gross claims paid (liquidated)

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No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	31.846	31.892	7.957	19.880	38.037	17.105	1.584	9.029	10.878	2334	18.163	188.705
2	02. Health	0	0	232	0	0	165	0	74	0	0	0	471
3	03. Motor vehicles (casco)	20.287	43.164	30.400	10.083	20.993	19.769	1216	9.639	16.344	1.906	7.240	181.041
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Vessels (casco)	119	0	0	0	0	0	0	0	0	0	0	119
7	07. Cargo	44	0	59	11	30	862	0	171	0	0	0	1.177
8	08. Property, fire and nat.forces	34.363	21.525	3.511	13255	5.712	4.336	1262	27998	672	2259	482	115.375
9	09. Property, other	85.737	22.074	8.947	3.708	4.873	12.933	41	1.636	11.855	4707	840	157.351
10	10. MTPL (total)	49.504	129.401	74.078	69.220	53.264	73.112	46.780	105.618	68.398	67.664	45.699	782.738
11	11.Aircraft's liability	0	97	0	0	0	0	0	0	0	0	0	97
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	677	149	8.273	69	65077	168	0	0	618	0	0	75.031
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Financial losses	52	1	0	0	0	0	0	0	0	0	0	53
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	3544	1101	4.406	951	2995	2111	188	907	3.162	98	343	19.806
19	Total	226.173	249.404	137.863	117.177	190.981	130.561	51.071	155.072	111.927	78.968	72.767	1.521.964

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	32.911	19.232	3.987	1014	57.144
21	Total	32.911	19.232	3.987	1.014	57.144

Total:	1.579.108
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Table 6. Number of claims liquidated

No.	Line of business	non-life										non-life	
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insurance Policy	Albsig	Croatia	Total
1	01. Accident	555	767	250	318	550	198	49	190	231	87	284	3.479
2	02. Health	0	0	12	0	0	9	0	4	0	0	0	25
3	03. Motor vehicles (casco)	340	762	449	248	492	411	34	234	293	85	123	3.471
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0
6	06. Vessels (casco)	1	0	0	0	0	0	0	0	0	0	0	1
7	07. Cargo	1	0	1	5	3	3	0	2	0	0	0	15
8	08. Property, fire and nat.forces	57	26	79	54	70	17	6	13	41	12	6	381
9	09. Property, other	626	1098	257	138	109	157	4	34	252	75	46	2.796
10	10. MTPL (total)	740	1.713	1.145	1086	914	1038	501	1.611	1.079	999	768	11.594
11	11.Aircraft's liability	0	1	0	0	0	0	0	0	0	0	0	1
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	22	3	9	8	13	2	0	0	31	0	0	88
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	0	0	0	0	0	0	0	0	0	0	0	0
16	16. Financial losses	21	2	0	0	0	0	0	0	0	0	0	23
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	98	89	165	85	175	46	1	28	218	11	50	966
19	Total	2.461	4.461	2.367	1.942	2.326	1.881	595	2.116	2.145	1.269	1.277	22.840

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	614	174	31	19	838
21	Total	614	174	31	19	838

Total:	23.678
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Table 7. Claims structure

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)	15.819	27.500	22.840	3.773	16.664	2.409
2	Makedonija	1.196	2.809	2.461	396	1.148	203
3	Triglav	1.498	5.555	4.461	591	2.170	215
4	Sava	1.613	2.915	2.367	333	1.794	158
5	Evroins	1.215	2.569	1.942	394	1.512	279
6	Eurolink	1.394	2.700	2.326	284	1.480	190
7	Winner	441	2.315	1881	447	471	229
8	Insig	881	692	595	69	909	163
9	Uniqa	2.605	2.238	2116	326	2.401	282
10	Insurance Policy	1.814	2.482	2.145	453	1.448	202
11	Albsig	2.028	1586	1269	179	2.188	312
12	Croatia	1.134	1639	1277	301	1.143	176
13	Total(life)	242	289	838	33	197	7
14	Croatia	56	21	614	2	5	1
15	Grawe	166	202	174	21	173	5
16	Winner	20	40	31	10	19	1
17	Uniqa	0	26	19	0	0	0
18	Total	16.061	27.789	23.678	3.806	16.861	2.416



Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	648.252	256.571	345.530
2	Makedonija	96.340	56.350	30.545
3	Triglav	97.608	31.249	70.118
4	Sava	59.158	20.983	31.279
5	Evroins	52.941	23.540	42.615
6	Eurolink	83.109	10.230	45.173
7	Winner	43.200	22.015	23.152
8	Insig	24.721	8.572	5.696
9	Uniqa	48.835	39.796	27.201
10	Insurance Policy	69.866	12.647	22.292
11	Albsig	37.685	16.189	32.040
12	Croatia	34.789	15.000	15.419
13	Total(life)	60.874	102.104	13.895
14	Croatia	20.968	38.008	5.883
15	Grawe	12.190	44.424	4.520
16	Winner	22.931	13.191	1.103
17	Uniqa	4.785	6.481	2389
18	Total	709.126	358.675	359.425

Table 9. Structure of the paid in capital

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	non-life											nonlife Total	life				life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniq	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniq		
Foreign legal entities	838.348	142.186	216.370	222.300	195.326	247.037	183.716	184.003	8.202	184.034	322.963	2.744.486	174.925	183.999	356.934	215.706	931.564	3.676.050
Foreign natural persons	2.049	1.228	0	0	0	0	0	0	0	0	0	3.277	0	0	0	0	0	3.277
Domestic legal entities	18.868	3.976	12.172	0	0	0	0	0	0	0	0	35.016	9.207	0	0	0	9.207	44.223
Domestic natural persons	27.384	37.833	5.531	15.823	0	0	0	0	176.494	0	0	263.064	0	0	0	0	0	263.064
State	1.659	0	0	0	0	0	0	0	0	0	0	1.659	0	0	0	0	0	1.659
Total	888.308	185.223	234.073	238.123	195.326	247.037	183.716	184.003	184.696	184.034	322.963	3.047.502	184.132	183.999	356.934	215.706	940.771	3.988.273

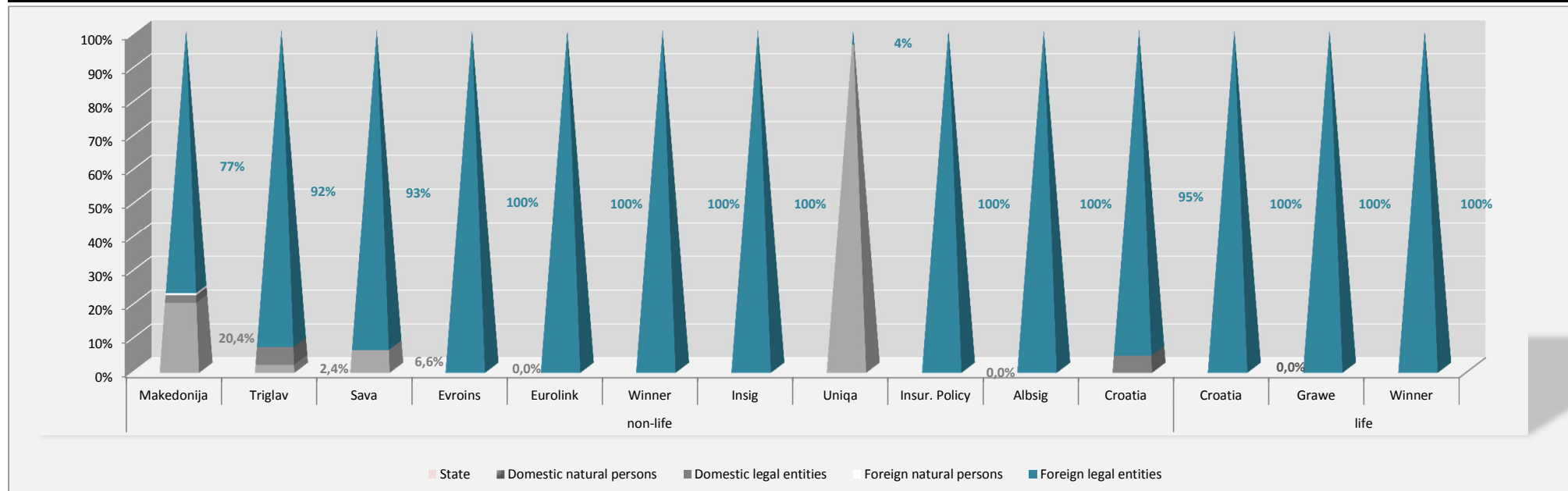


Table 10. Gross technical provisions

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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 provisions				
1	Total (non-life)	3.390.036	67.222	2.623.493	1.320.426	4.033.607	0	0	23.225	7.514.090
2	Makedonija	407.431	12.052	154.343	120.583	279.050	0	0	0	698.533
3	Triglav	597.154	11.609	375.408	240.085	672.366	0	0	0	1.281.129
4	Sava	329.849	2.867	392.453	159.232	557.202	0	0	0	889.918
5	Evroins	248.825	2.628	110.528	88.636	200.457	0	0	15.615	467.525
6	Eurolink	445.601	22.809	161.954	134.485	298.472	0	0	0	766.882
7	Winner	354.098	1.237	662.720	150.276	821.335	0	0	0	1.176.670
8	Insig	92.561	0	72.124	48.448	121.890	0	0	0	214.451
9	Uniqa	313.694	0	223.499	122.272	349.545	0	0	1.589	664.828
10	Insurance Policy	259.692	8.528	232.763	143.921	379.820	0	0	1.732	649.772
11	Albsig	187.090	0	135.903	61.852	199.900	0	0	0	386.990
12	Croatia	154.041	5.492	101.798	50.636	153.570	0	0	4.289	317.392
13	Total (life)	25.766	91.015	24.234	8.664	33.835	0	2.231.416	0	2.382.032
14	Croatia	6.343	0	2.032	1.861	3.943	0	944.324	0	954.610
15	Grawe	15.958	91.015	19.738	6.376	26.898	0	1.006.765	0	1.140.636
16	Winner	2.648	0	2.273	370	2.672	0	161.098	0	166.418
17	Uniqa	817	0	191	57	322	0	119.229	0	120.368
18	Total	3.415.802	158.237	2.647.727	1.329.090	4.067.442	0	2.231.416	23.225	9.896.122

Table 11. Net technical provisions

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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)	2.737.710	67.222	1.736.330	1.186.376	3.012.394	0	0	23.225	5.840.551
2	Makedonija	313.677	12.052	130.027	87.560	221.711	0	0	0	547.440
3	Triglav	494.848	11.609	326.723	240.085	623.681	0	0	0	1.130.138
4	Sava	288.024	2.867	233.638	146.905	386.060	0	0	0	676.951
5	Evroins	221.632	2.628	105.402	85.707	192.402	0	0	15.615	432.277
6	Eurolink	284.122	22.809	156.245	124.618	282.896	0	0	0	589.827
7	Winner	233.838	1237	97.562	78.891	184.792	0	0	0	419.867
8	Insig	88.035	0	72.124	48.448	121.890	0	0	0	209.925
9	Uniqa	261.655	0	183.916	122.272	309.962	0	0	1.589	573.206
10	Insurance Policy	229.833	8.528	193.094	139.402	335.632	0	0	1.732	575.725
11	Albsig	181.625	0	135.903	61.852	199.900	0	0	0	381.525
12	Croatia	140.421	5.492	101.696	50.636	153.468	0	0	4.289	303.670
13	Total (life)	21.096	91.015	18.009	6.828	25.774	0	2.223.987	0	2.361.872
14	Croatia	6.261	0	2.032	1861	3.943	0	944.324	0	954.528
15	Grawe	11.524	91.015	13.838	4.540	19.162	0	1.002.005	0	1.123.706
16	Winner	2.494	0	1948	370	2347	0	158.429	0	163.270
17	Uniqa	817	0	191	57	322	0	119.229	0	120.368
18	Total	2.758.806	158.237	1.754.339	1.193.204	3.038.168	0	2.223.987	23.225	8.202.423

Table 12. Capital and Solvency Margin

000 mkd

	Makedonija	Triglav	Sava	Evroins	Eurolink	non-life						non-life Total	life				life Total	Total
						Winner	Insig	Uniq	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniq		
Total capital	1.263.917	642.780	240.372	173.737	377.162	280.433	219.673	319.825	343.137	185.825	189.992	4.236.853	259.680	277.551	244.762	186.806	968.799	5.205.652
Solvency margin	104.581	184.987	116.371	88.618	104.524	50.173	35.283	105.519	69.924	70.062	61.771	991.813	62.417	76.775	12.420	8.413	160.025	1.151.838

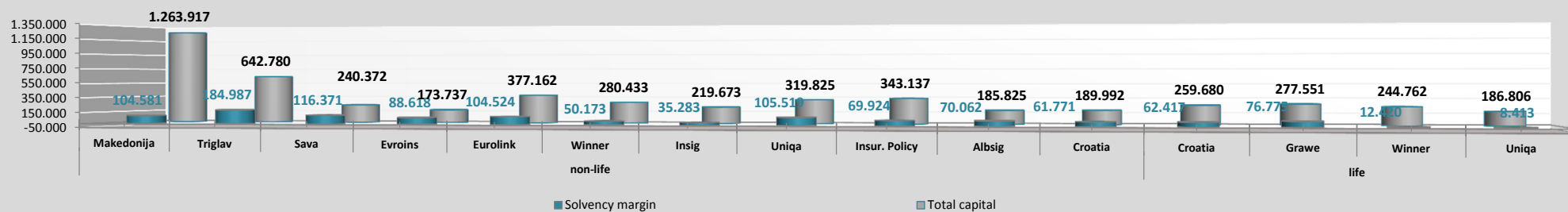


Table 13. Statistical data for non- life insurance undertakings

000 mkd

		Premium			Claims			
		Number of contracts concluded	Gross written premium	Gross unearned premium provisions	Number of claims liquidated	Gross claims paid (liquidated)	Number of claims reserved	Gross RBNS provisions
		100	101	102	200	201	202	203
CLASS 01 - Accident insurance	01	167.477	350.273	261.805	3.479	188.705	1.707	76.402
Accident insurance in and outside of regular business	0101	4.793	207.680	170.073	2.367	131.287	1.305	69.028
Accident insurance in motor vehicles and while performing specific activities	0102	157.754	41.308	42.349	65	2.388	49	1.954
Accident insurance of pupils, students and young peoples	0103	316	1.076	3.692	783	7.469	332	4.824
Accident insurance of guests, visitors to events, travelers and tourists	0104	87	2.069	1.559	3	63	0	0
Accident insurance of customers, subscribers and other users of public services	0105	10	38	29	0	0	2	42
Other special accident insurance	0106	244	1.759	998	7	36	8	107
Compulsory accident insurance of passengers in public traffic	0107	2.805	8.858	8.416	8	300	4	222
Accident insurance of managers	0108	232	61.485	13.530	184	44.134	1	154
Other accident insurance	0199	1.236	26.001	21.160	62	3.028	6	72
Class 02 - Health insurance	02	244	2.397	1.937	25	471	1	20
Supplementary health insurance according to the Law on voluntary health insurance	0201	39	1.376	662	18	351	0	0
Private health insurance according to the Law on voluntary health insurance	0202	205	1.021	1.275	7	120	1	20
Other voluntary health insurance	0299	0	0	0	0	0	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	21.475	348.585	347.264	3.471	181.041	2.072	121.454
Casco insurance of motor vehicles on their own power	0301	17.630	339.051	335.597	3.171	175.238	1.868	109.466
Other insurance of motor vehicles (casco)	0399	3.845	9.533	11.667	300	5.803	204	11.988
CLASS 04 - Insurance of railway rolling stock vehicles (casco)	04	0	0	0	0	0	0	0
Insurance of railway rolling stock vehicles (casco)	0401	0	0	0	0	0	0	0
Other insurance of railway rolling stock vehicles (casco)	0499	0	0	0	0	0	0	0
CLASS 05 - Insurance of aircrafts (casco)	05	4	47.556	32.019	0	0	1	488.218
Insurance of aircrafts (casco)	0501	4	47.556	32.019	0	0	1	488.218
Other insurance of aircrafts (casco)	0599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	06	9	168	197	1	119	2	5.310
Insurance of vessels (casco)	0601	9	168	197	1	119	2	5.310
Other insurance of vessels (casco)	0699	0	0	0	0	0	0	0

CLASS 07 - Insurance of goods in transportation (cargo)	07	1.207	38.301	14.119	15	1.177	15	1.225
Insurance of goods in international transportation (cargo)	0701	1.000	23.447	10.308	12	504	15	1.225
Insurance of goods in domestic transportation (cargo)	0702	139	6.294	3.379	2	258	0	0
Other insurance of goods in transportation (cargo)	0799	68	8.559	432	1	415	0	0
CLASS 08 - Property insurance against fire and natural forces	08	37.750	269.153	222.735	381	115.375	363	94.414
Property insurance of natural persons	0801	29.175	43.711	39.954	219	7.194	142	5.792
Insurance of crops and fruit	08010 1	3.681	8.148	6.154	0	0	0	0
Insurance of animals	08010 2	7	184	145	0	0	0	0
Construction and erection insurance	08010 3	9	105	79	0	0	0	0
Insurance of buildings and/or their contents (except 080105)	08010 4	9.403	16.695	15.419	61	3.037	49	3.209
Household insurance	08010 5	14.533	17.436	17.187	153	3.860	92	2.578
Other property insurance of natural persons	08019 9	1.542	1.143	971	5	297	1	5
Property insurance of legal entities	0802	8.575	225.442	182.781	162	108.181	221	88.622
Insurance of crops and fruit	08020 1	261	1.929	1.406	0	2.254	0	0
Insurance of animals	08020 2	9	5.037	4.320	0	0	0	0
Construction and erection insurance	08020 3	90	6.676	5.015	1	16.853	1	200
Insurance of buildings and/or their contents (except 080205 and 080206)	08020 4	7.426	136.583	120.118	134	54.976	188	42.232
Property insurance of power companies	08020 5	193	28.426	15.187	3	2.138	8	13.836
Property insurance of telecommunication companies	08020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	08029 9	596	46.791	36.735	24	31.960	24	32.354
CLASS 09 - Other property insurance	09	30.988	870.974	632.418	2.796	157.351	1.727	205.414
Property insurance of natural entities	0901	22.587	153.203	128.312	530	18.846	797	60.048
Insurance of crops and fruit	09010 1	3.911	116.119	91.253	78	5.654	628	53.918
Insurance of animals	09010 2	19	582	543	7	671	3	222
Construction and erection insurance	09010 3	6	78	61	0	20	0	0
Insurance of buildings and/or their contents (except 090105)	09010 4	2.511	4.230	4.651	40	1.007	19	1.610
Household insurance	09010 5	14.835	29.538	28.933	387	10.534	147	4.298
Other property insurance of natural persons	09019 9	1.305	2.656	2.872	18	960	0	0
Property insurance of legal entities	0902	8.401	717.771	504.106	2.266	138.505	930	145.366
Insurance of crops and fruit	09020 1	272	27.175	21.413	1	24	57	16.973
Insurance of animals	09020 2	35	9.839	9.181	251	8.180	49	3.717
Construction and erection insurance	09020 3	122	146.963	114.456	1	3.982	12	5.834
Insurance of buildings and/or their contents (except 090205 and 090206)	09020 4	6.811	241.570	160.542	1.850	54.794	699	50.032
Property insurance of power companies	09020 5	271	223.376	123.225	11	64.414	27	36.370
Property insurance of telecommunication companies	09020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	09029 9	890	68.849	75.290	152	7.112	86	32.439
CLASS 08+09 - Property insurance	89	46.100	1.140.128	855.153	3.177	272.725	2.090	299.828
Property insurance of natural persons	8901	33.062	196.915	168.266	749	26.040	939	65.840

Insurance of crops and fruit	89010 1	5.297	124.268	97.406	78	5.654	628	53.918
Insurance of animals	89010 2	19	767	687	7	671	3	222
Construction and erection insurance	89010 3	10	183	140	0	20	0	0
Insurance of buildings and/or their contents (except 890105)	89010 4	9.652	20.925	20.070	101	4.044	68	4.819
Household insurance	89010 5	15.811	46.974	46.120	540	14.394	239	6.876
Other property insurance of natural persons	89019 9	2.273	3.799	3.843	23	1.257	1	5
Property insurance of legal entities	8902	13.038	943.213	686.887	2.428	246.685	1.151	233.988
Insurance of crops and fruit	89020 1	409	29.104	22.819	1	2.278	57	16.973
Insurance of animals	89020 2	36	14.875	13.501	251	8.180	49	3.717
Construction and erection insurance	89020 3	130	153.639	119.470	2	20.835	13	6.034
Insurance of buildings and/or their contents (except 890205 and 890206)	89020 4	10.753	378.153	280.659	1.984	109.769	887	92.264
Property insurance of power companies	89020 5	320	251.802	138.412	14	66.552	35	50.206
Property insurance of telecommunication companies	89020 6	0	0	0	0	0	0	0
Other property insurance of legal entities	89029 9	1.390	115.640	112.025	176	39.072	110	64.793
CLASS 10 - Motor third party liability insurance	10	310.245	1.693.594	1.708.565	11.594	782.738	9.980	1.402.064
Domestic compulsory motor third party liability insurance (CMTPL)	1001	236.688	1.296.160	1.352.826	10.926	632.420	8.907	1.015.749
Passenger vehicles	10010 1	192.181	991.227	1.039.869	9.222	534.818	7.511	873.110
Heavy vehicles	10010 2	20.264	243.658	252.332	1.343	62.055	1.041	95.441
Buses	10010 3	1.889	36.513	37.118	213	28.146	194	32.136
Towing vehicles	10010 4	5.254	4.056	4.162	21	776	24	1.963
Special vehicles	10010 5	327	941	1.019	16	484	16	953
Motorcycles and scooters	10010 6	10.501	15.224	13.818	46	2.268	68	7.503
Trailers	10010 7	5.413	1.865	1.873	8	590	25	3.146
Operating motor vehicles	10010 8	617	2.465	2.530	47	2.542	28	1.497
Vehicles during test drives and staying in stores	10010 9	0	0	0	0	0	0	0
Vehicle during upgrading of its own axis (peer ACS)	10011 0	0	0	0	0	0	0	0
Motor vehicles with test plates	10011 1	215	49	1	4	3	0	0
Vehicle during the repair in motor car repair stations and workshops for washing and lubrication	10011 2	0	0	0	0	0	0	0
Vehicles with special license plates that are in circulation on the territory of Macedonia	10011 3	27	164	105	6	739	0	0
Green card (GC)	1002	66.686	345.316	324.727	624	146.597	1.002	364.986
Passenger vehicles	10020 1	58.395	256.612	240.882	257	55.278	425	126.688
Heavy vehicles	10020 2	3.675	58.702	57.950	328	78.454	490	209.194
Buses	10020 3	719	11.575	8.035	23	11.541	35	13.376
Towing vehicles	10020 4	21	205	201	2	291	0	0

Special vehicles	10020 5	23	129	123	0	0	0	0
Motorcycles and scooters	10020 6	600	1.087	929	0	0	1	220
Trailers	10020 7	3.248	16.965	16.579	14	1.033	51	15.507
Operating motor vehicles	10020 8	5	39	29	0	0	0	0
Border insurance (BI)	1003	5.555	21.224	3.367	5	1.329	19	5.741
Passenger cars	10030 1	4.928	18.298	3.152	5	1.326	18	5.541
Heavy vehicles	10030 2	158	1.924	73	0	3	1	200
Buses	10030 3	24	421	13	0	0	0	0
Towing vehicles	10030 4	69	50	0	0	0	0	0
Special vehicles	10030 5	19	105	0	0	0	0	0
Motorcycles and scooters	10030 6	44	179	56	0	0	0	0
Trailers	10030 7	313	247	74	0	0	0	0
Operating motor vehicles	10030 8	0	0	0	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	1.316	30.894	27.645	39	2.392	52	15.588
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	20	7.138	5.848	1	97	8	14.283
Compulsory aircraft third party liability insurance	1101	20	7.138	5.848	1	97	8	14.283
Carrier's liability insurance	1102	0	0	0	0	0	0	0
Other aircraft third party liability insurance	1199	0	0	0	0	0	0	0
CLASS 12 - Vessel third party liability insurance	12	324	961	1.002	0	0	0	0
Compulsory vessel third party liability insurance	1201	324	961	1.002	0	0	0	0
Carrier's liability insurance	1202	0	0	0	0	0	0	0
Other vessel third party liability insurance	1299	0	0	0	0	0	0	0
CLASS 13 - General liability insurance	13	12.301	106.953	94.282	88	75.031	174	197.703
Liability insurance of contractors on construction and erection works	1301	100	1.876	3.916	2	135	3	516
Liability insurance of households	1302	8.772	3.121	2.794	35	344	11	48
Liability insurance in film industry	1303	0	0	0	0	0	0	0

Liability insurance in rail traffic	1304	2	2	9	0	0	0	0
Liability insurance of producers, vendors and suppliers	1305	21	1.513	878	0	0	0	0
Other general liability insurance	1306	494	62.636	52.444	42	74.035	105	180.016
Liability insurance of designers	1307	50	503	451	0	0	0	0
Liability insurance of lawyers	1308	267	2.152	2.024	0	0	0	0
Liability insurance of notaries	1309	119	2.202	1.991	0	0	3	660
Liability insurance of audit companies	1310	28	616	462	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	7	390	285	0	0	0	0
Liability insurance of trustees	1312	20	608	568	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	1	11	9	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	3	176	110	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	16	0	0	0	0
Liability insurance related to real estate management	1316	1	4	3	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	957	7.745	7.155	0	0	1	1.661
Liability insurance related to tourist activities	1318	78	1.739	1.656	0	0	1	101
Other professional liability insurance	1388	506	8.391	10.582	5	344	16	1.111
Other general insurance of liability	1399	875	13.269	8.929	4	173	33	13.580
CLASS 14 - Credit insurance	14	0	0	0	0	0	0	0
Insurance of credits and loans granted to natural persons	1401	0	0	0	0	0	0	0
Insurance of credits and loans granted to legal entities	1402	0	0	0	0	0	0	0
Insurance of receivables related to financial leasing	1403	0	0	0	0	0	0	0
Other credit insurance	1499	0	0	0	0	0	0	0
CLASS 15 - Suretyship insurance	15	117	689	707	0	0	6	1.079
Insurance of guarantees for TIR carnets	1501	110	387	391	0	0	6	1.079
Other shuretyship insurance	1599	7	302	316	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	107	22.613	13.210	23	53	3	1.502
Lost income insurance, caused by fire and other natural forces	1601	79	19.096	10.377	0	0	0	0
Lost income insurance caused by an inability to perform work activities	1602	0	0	0	0	0	0	0
Insurance against fraudulent purchase of foreign currencies	1603	13	393	22	23	53	2	2
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	15	3.124	2.811	0	0	1	1.500
CLASS 17 - Legal expenses insurance	17	1	0	0	0	0	0	0
Expenses for legal aid and litigation	1701	1	0	0	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0