



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-31.3.2016



Skopje, 2016

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, 112/14, 153/15, 192/15 and 23/16).

The management is responsible for fair presentation and accurate data.

Exchange rate on 31.3.2016: 1 EUR = 61.6942 MKD

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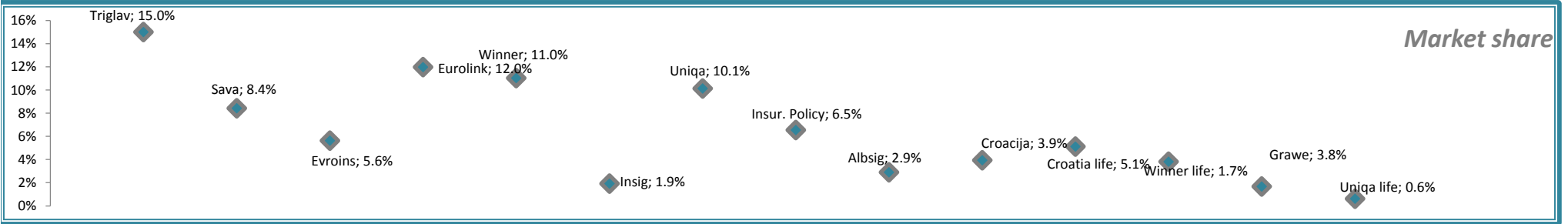
Table 1. Gross Written Premium

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No.	Class of Insurnace	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniqa	Insur. Policy	Albsig	Croacija	Total
1	01. Accident	43,285	43,731	16,343	12,671	35,124	12,973	3,238	9,513	20,213	4,204	9,719	211,014
2	02. Health	0	22195	263	0	3807	3789	0	99	7	0	0	30,160
3	03. Motor vehicles (casco)	30,591	53,255	25,397	10,546	25,603	15,871	849	8,905	14,825	2,460	8,389	196,691
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	698	29,680	0	0	0	0	0	30,378
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	7,943	2,758	1078	2,444	777	1,971	0	2507	209	0	292	19,979
8	08. Property, fire and nat.forces	35,747	16,868	27,716	4,965	43,799	4,171	1138	7,279	8,869	1,497	5,369	157,418
9	09. Property, other	56,898	42,082	19,222	6,319	36,689	84,732	478	82,088	9,507	1508	4,863	344,386
10	10. MTPL (total)	54,137	117,531	80,317	75,055	83,244	75,491	34,102	93,457	81,721	50,749	52,666	798,470
11	11.Aircraft's liability	0	0	0	0	443	1,997	0	0	31	0	0	2,471
12	12. Vessel's liability	1	0	21	5	17	6	0	15	6	0	16	87
13	13. General liability	11,862	13,450	2,954	5,827	21,352	3,320	178	8,134	2,110	481	1,369	71,037
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	15	15	4	52	0	4	0	0	109	0	0	199
16	16. Financial losses	411	4,289	1316	375	93	0	0	755	0	0	0	7,239
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	2,882	5,330	5,676	2,139	4,981	2,322	992	4,249	2,621	1,245	1,447	33,884
19	Total	243,772	321,504	180,307	120,398	256,627	236,327	40,975	217,001	140,228	62,144	84,130	1,903,413

	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life assurance	109,626	81,705	28,197	13,190	232,718
21	21. Unit- linked	0	0	7,689	0	7,689
22	Total	109,626	81,705	35,886	13,190	240,407

Total:	2,143,820
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Graph 1. Structure of Gross Written Premium

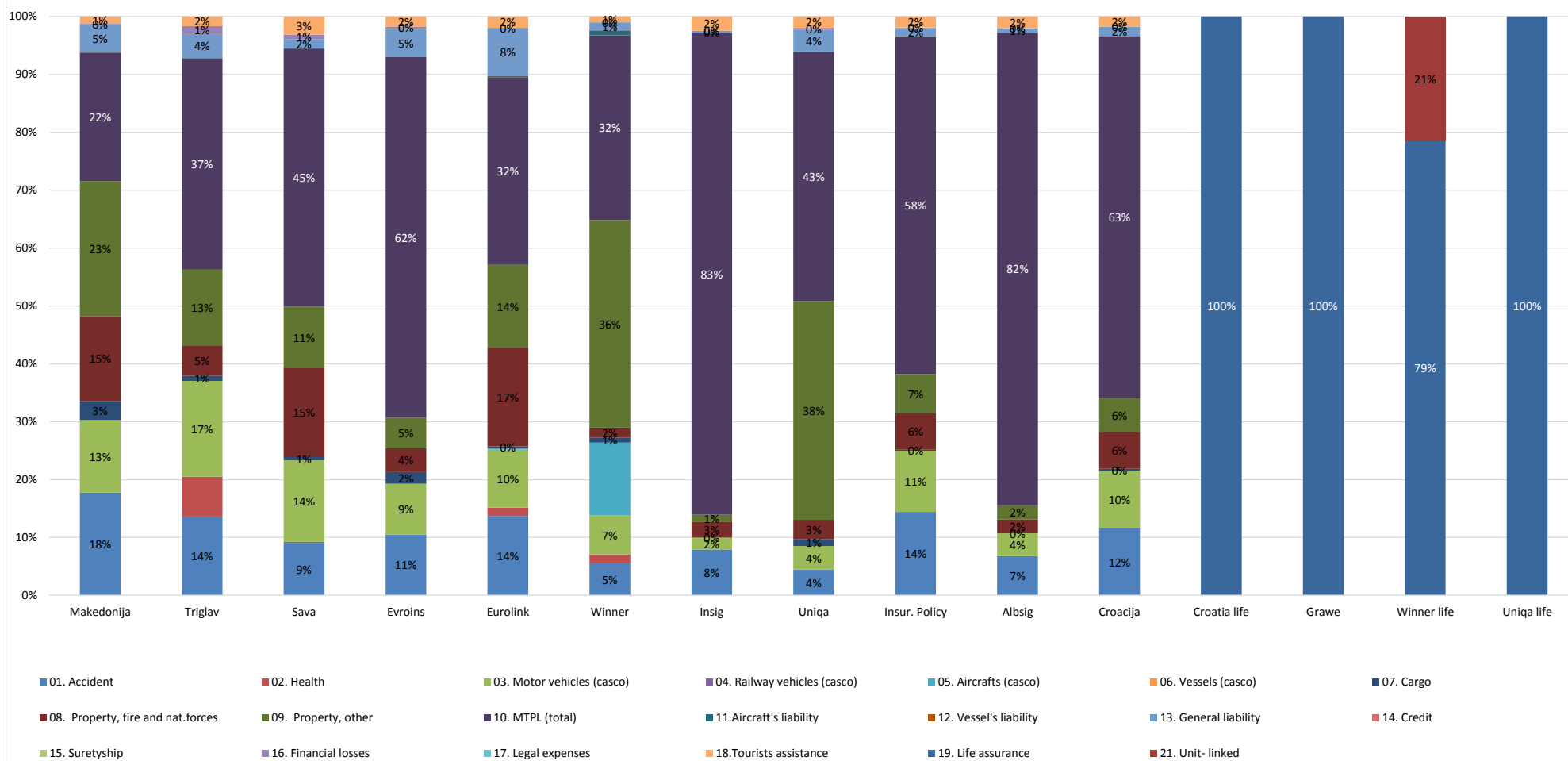


Table 2. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
1	Total(nonlife)	1,903,413	566,881	1,393,974	509,439
2	Makedonija	243,772	91,655	167,064	76,708
3	Triglav	321,504	70,919	231,713	89,791
4	Sava	180,307	36,947	141,798	38,509
5	Evroins	120,398	12,109	87,087	33,311
6	Eurolink	256,627	78,422	205,931	50,696
7	Winner	236,327	140,144	173,471	62,856
8	Insig	40,975	5,628	29,220	11,755
9	Uniqa	217,001	75,633	157,032	59,969
10	Insurance Policy	140,228	28,957	101,673	38,555
11	Albsig	62,144	12,469	46,609	15,535
12	Croatia	84,130	13,998	52,376	31,754
13	Total(life)	240,407	12,585	194,734	45,673
14	Croatia	109,626	0	89,674	19,952
15	Grawe	81,705	8,232	64,381	17,324
16	Winner	35,886	4,353	29,496	6,390
17	Uniqa	13,190	0	11,183	2,007
18	Total	2,143,820	579,466	1,588,708	555,112

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	211,014	33,641	149,743	61,271
2	02. Health	30,160	8,158	22,211	7,949
3	03. Motor vehicles (casco)	196,691	16,534	141,006	55,685
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	30,378	31,602	22,784	7,594
6	06. Vessels (casco)	0	690	0	0
7	07. Cargo	19,979	5,309	13,727	6,252
8	08. Property, fire and nat.forces	157,418	96,581	113,791	43,627
9	09. Property, other	344,386	178,485	247,469	96,917
10	10. MTPL (total)	798,470	146,745	601,587	196,883
11	11.Aircraft's liability	2,471	2,346	1,853	618
12	12. Vessel's liability	87	0	68	19
13	13. General liability	71,037	41,264	53,215	17,822
14	14. Credit	0	0	0	0
15	15. Suretyship	199	0	141	58
16	16. Financial losses	7,239	4,924	5,618	1,621
17	17. Legal expenses	0	0	0	0
18	18.Tourists assistance	33,884	602	20,761	13,123
19	19. Life assurance	232,718	12,585	188,045	44,673
20	21. Unit- linked	7,689	0	6,689	1,000
21	TOTAL	2,143,820	579,466	1,588,708	555,112

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	6,691	11,372	14,338	6,963	8,746	8,938	3,714	8,676	9,620	4,488	5,722	89,268
2	02. Health	0	457	2	0	68	9	0	3	1	0	0	540
3	03. Motor vehicles (casco)	870	1,781	1,401	1905	1,026	969	108	625	999	160	504	10,348
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	1	1	0	0	0	0	0	2
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	142	72	50	111	126	64	0	54	8	0	8	635
8	08. Property, fire and nat.forces	3,896	3,589	3,329	1,177	3,107	1275	234	1,182	1,482	331	681	20,283
9	09. Property, other	4,168	4,037	1,576	554	2290	1462	60	430	726	107	412	15,822
10	10. MTPL (total)	9,120	19,728	13,825	14,064	15,279	13,609	6,405	17,456	15,121	9,237	9,695	143,539
11	11.Aircraft's liability	0	0	0	0	1	1	0	0	3	0	0	5
12	12. Vessel's liability	1	0	8	1	4	1	0	3	3	0	3	24
13	13. General liability	1,135	1,264	1311	1128	2445	732	40	218	589	62	200	9,124
14	14. Credit	0	0	0	0	0	0	0	0	0	0	0	0
15	15. Suretyship	5	4	1	3	0	2	0	0	59	0	0	74
16	16. Financial losses	6	5	16	19	368	0	0	3	0	0	0	417
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	1	1
18	18.Tourists assistance	3,294	6,016	9,860	3,827	12,125	3,761	2,568	9,117	4,880	4,089	3,031	62,568
19	Total	18,032	32,884	35,501	21,581	31,839	20,433	9,330	28,987	23,325	13,884	14,280	250,076

No.	Class of insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	670	369	299	134	1,472
21	21. Unit- linked	0	0	273	0	273
22	Total	670	369	572	134	1,745

Total: 251,821

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	14,837	17,602	7,406	9,380	20,781	8,032	385	5,783	7,637	1245	13,659	106,747
2	02. Health	0	0	34	0	0	35	0	14	0	0	0	83
3	03. Motor vehicles (casco)	7,333	24,339	11,696	9,904	8,939	13,881	174	5,050	12,674	2,628	3,779	100,397
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)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	73	868	0	177	4	524	0	0	0	0	0	1,646
8	08. Property, fire and nat. forces	2,170	1,613	7,699	1577	4,470	180	155	149	2868	226	2534	23,641
9	09. Property, other	9,934	10,290	9,667	2,202	3,703	5,687	108	8,395	1,834	2111	386	54,317
10	10. MTPL (total)	37,869	54,675	28,518	31,317	27,608	30,285	17,130	64,170	39,684	47,256	30,893	409,405
11	11. Aircraft's liability	0	7	0	0	0	0	0	0	0	0	0	7
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	194	357	61	255	46	0	0	1056	198	0	0	2,167
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	22	0	0	0	0	0	0	0	0	0	0	22
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18. Tourists assistance	2262	1689	3,048	1,124	1353	252	57	77	2,112	133	420	12,527
19	Total	74,694	111,440	68,129	55,936	66,904	58,876	18,009	84,694	67,007	53,599	51,671	710,959

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	28,032	9,880	2,879	574	41,365
21	21. Unit- linked	0	0	0	0	0
22	Total	28,032	9,880	2,879	574	41,365

Total: 752,324

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	326	586	225	197	286	106	23	107	138	55	167	2,216
2	02. Health	0	0	2	0	0	2	0	2	0	0	0	6
3	03. Motor vehicles (casco)	187	430	230	185	232	256	13	105	159	41	66	1,904
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)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	4	3	0	15	2	1	0	0	0	0	0	25
8	08. Property, fire and nat.forces	50	30	27	35	33	6	3	4	25	3	3	219
9	09. Property, other	342	432	212	90	75	71	2	122	107	39	14	1,506
10	10. MTPL (total)	445	985	572	639	540	547	281	927	627	714	457	6,734
11	11.Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0
12	12. Vessel's liability	0	0	0	0	0	0	0	0	0	0	0	0
13	13. General liability	9	14	7	6	9	0	0	4	11	0	0	60
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	9	0	0	0	0	0	0	0	0	0	0	9
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	108	100	73	80	136	12	0	6	88	6	47	656
19	Total	1,480	2,580	1,348	1,247	1,313	1,001	322	1,277	1,155	858	754	13,335

No.	Class of Insurance	life				Total
		Croatia	Grawe	Winner	Uniqa	
20	19. Life Assurance	275	86	22	16	399
21	21. Unit- linked	0	0	0	0	0
22	Total	275	86	22	16	399

Total: 13,734



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)	16,920	14,818	13,335	2,236	16,124	2,447
2	Makedonija	1,238	1,637	1,480	207	1,188	201
3	Triglav	1,560	2,929	2,580	363	1,546	207
4	Sava	1,738	1,603	1,348	183	1,810	183
5	Evroins	1,618	1,304	1,247	217	1,458	295
6	Eurolink	1,725	1,351	1,313	171	1,592	176
7	Winner	471	1,262	1001	196	536	219
8	Insig	867	370	322	57	858	145
9	Uniqa	2,637	1,439	1277	177	2,622	335
10	Insurance Policy	1,606	1,369	1,155	274	1,503	211
11	Albsig	2,173	774	858	200	1,889	283
12	Croatia	1,287	780	754	191	1,122	192
13	Total(life)	324	470	399	52	343	7
14	Croatia	106	318	275	38	111	2
15	Grawe	194	105	86	4	209	4
16	Winner	7	32	22	5	12	1
17	Uniqa	17	15	16	5	11	0
18	Total	17,244	15,288	13,734	2,288	16,467	2,454



Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
1	Total(non-life)	319,081	130,806	376,040
2	Makedonija	46,234	27,489	56,598
3	Triglav	47,642	15,610	69,138
4	Sava	28,673	12,873	41,463
5	Evroins	24,733	12,792	28,066
6	Eurolink	44,295	9,731	37,586
7	Winner	24,765	8,336	29,779
8	Insig	11,113	2,266	14,310
9	Uniqa	25,140	23,139	30,976
10	Insurance Policy	29,398	6,433	23,261
11	Albsig	18,172	2,640	28,482
12	Croatia	18,916	9,497	16,381
13	Total(life)	29,037	47,639	14,441
14	Croatia	9,670	15,188	8,286
15	Grawe	6,597	19,241	3,197
16	Winner	9,501	10,197	1,408
17	Uniqa	3,269	3,013	1550
18	Total	348,118	178,445	390,481

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	214,881	322,963	2,775,333	174,925	183,999	356,934	215,706	931,564	3,706,897
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	214,881	322,963	3,078,350	184,132	183,999	356,934	215,706	940,771	4,019,120

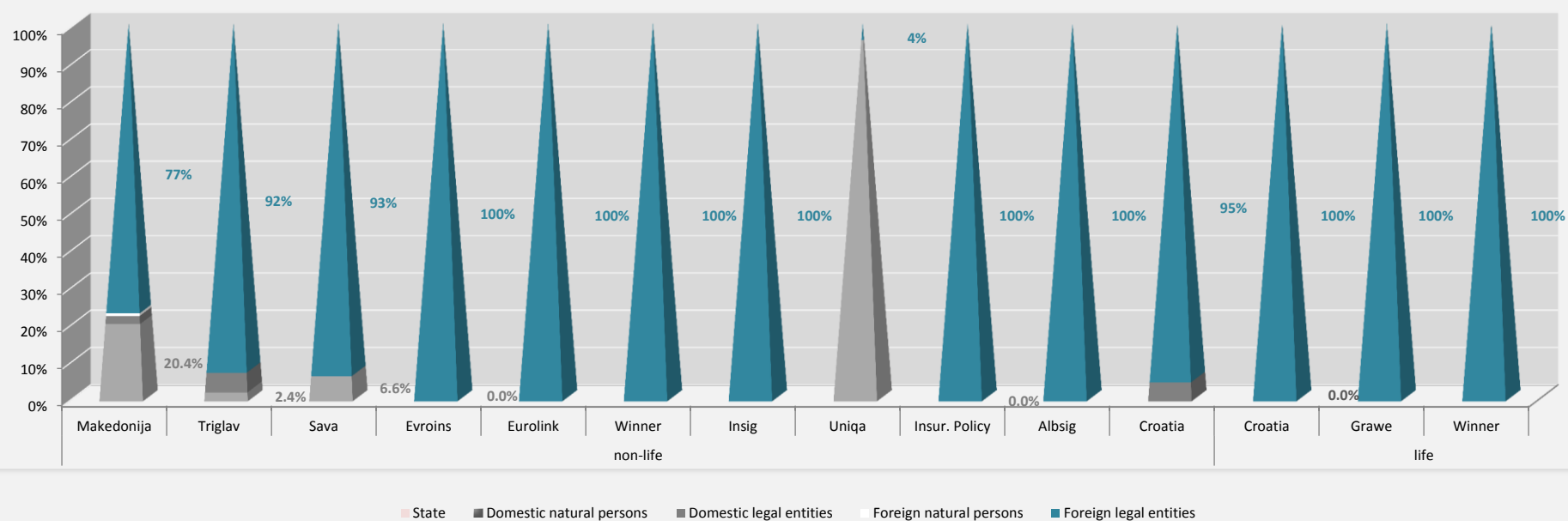


Table 10. Gross technical provisions

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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)	3,323,612	62,892	2,587,528	1,360,869	4,042,044	0	0	18,320	7,446,868
2	Makedonija	377,717	6,019	148,051	118,531	270,581	0	0	0	654,317
3	Triglav	568,945	12,747	340,411	257,707	655,895	0	0	0	1,237,587
4	Sava	329,528	3,167	410,201	151,111	566,924	0	0	0	899,619
5	Evroins	230,691	2,811	120,150	102,073	223,667	0	0	9,339	466,508
6	Eurolink	459,568	25,343	171,756	134,289	308,636	0	0	0	793,547
7	Winner	350,470	2,317	659,643	133,991	802,156	0	0	3,153	1,158,096
8	Insig	88,913	0	64,257	55,520	121,179	0	0	0	210,092
9	Uniga	350,381	0	245,181	118,948	369,489	0	0	0	719,870
10	Insurance Policy	263,581	8,972	189,876	176,908	370,903	0	0	1,636	645,092
11	Albsig	138,508	0	136,450	55,643	193,821	0	0	0	332,329
12	Croatia	165,310	1,516	101,552	56,148	158,793	0	0	4,192	329,811
13	Total (life)	26,298	99,504	28,605	14,340	44,240	0	2,736,249	0	2,906,291
14	Croatia	7,008	0	3,649	2,020	5,745	0	1,172,903	0	1,185,656
15	Grawe	15,272	99,504	20,694	10,008	31,623	0	1,187,894	0	1,334,293
16	Winner	2,745	0	3,982	2,228	6,399	0	226,074	0	235,218
17	Uniga	1,273	0	280	84	473	0	149,378	0	151,124
18	Total	3,349,910	162,396	2,616,133	1,375,209	4,086,284	0	2,736,249	18,320	10,353,159

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)	2,602,449	62,892	1,684,249	1,226,135	3,004,031	0	0	18,320	5,687,692
2	Makedonija	256,894	6,019	110,372	77,998	192,369	0	0	0	455,282
3	Triglav	470,038	12,747	268,752	257,707	584,236	0	0	0	1,067,021
4	Sava	287,722	3,167	264,317	142,338	412,267	0	0	0	703,156
5	Evroins	208,756	2,811	110,769	100,277	212,490	0	0	9,339	433,396
6	Eurolink	315,685	25,343	162,829	124,941	290,361	0	0	0	631,389
7	Winner	201,494	2317	84,304	65,832	158,658	0	0	3153	365,622
8	Insig	84,634	0	64,257	55,520	121,179	0	0	0	205,813
9	Uniga	271,231	0	218,225	118,948	342,533	0	0	0	613,764
10	Insurance Policy	227,181	8,972	162,658	170,783	337,560	0	0	1,636	575,349
11	Albsig	129,114	0	136,450	55,643	193,821	0	0	0	322,935
12	Croatia	149,700	1,516	101,316	56,148	158,557	0	0	4,192	313,965
13	Total (life)	21,011	99,504	21,746	9,107	32,148	0	2,728,136	0	2,880,799
14	Croatia	6,635	0	3,649	2,020	5,745	0	1,172,903	0	1,185,283
15	Grawe	10,705	99,504	14,259	4,775	19,955	0	1,182,711	0	1,312,875
16	Winner	2,398	0	3,558	2,228	5,975	0	223,144	0	231,517
17	Uniga	1,273	0	280	84	473	0	149,378	0	151,124
18	Total	2,623,460	162,396	1,705,995	1,235,242	3,036,179	0	2,728,136	18,320	8,568,491

Table 12. Capital and Solvency Margin

000 mkd

	non-life											non-life Total	life				life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Insig	Uniq	Insur. Policy	Albsig	Croatia		Croatia	Grawe	Winner	Uniq		
Total capital	1,506,576	670,637	263,315	192,308	425,135	322,201	229,026	353,429	349,949	185,771	190,131	4,688,478	287,974	290,233	234,776	185,116	998,099	5,686,577
Solvency margin	115,317	207,662	116,041	93,000	131,857	61,354	35,299	103,531	100,728	59,635	60,563	1,084,987	70,815	88,116	17,242	10,125	186,298	1,271,285

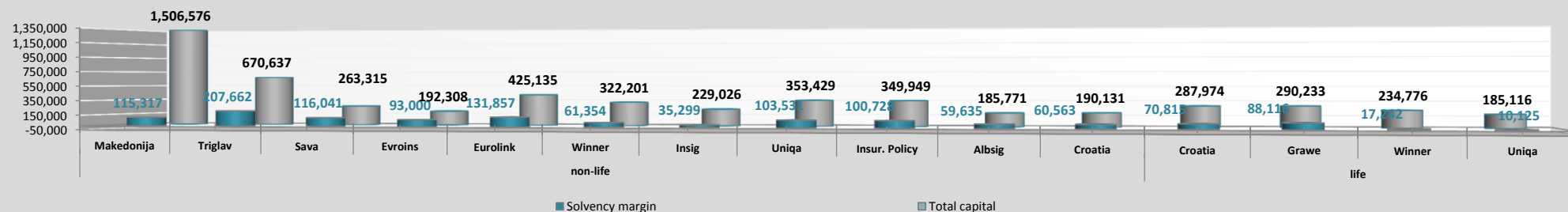


Table 13. Statistical data for non- life insurance undertakings

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	89,268	211,014	265,681	2,216	106,747	1,702	81,082
Accident insurance in and outside of regular business	0101	9,904	141,510	178,786	1,449	66,081	1,260	71,293
Accident insurance in motor vehicles and while performing specific activities	0102	76,937	20,987	43,528	49	1,282	60	2,120
Accident insurance of pupils, students and young peoples	0103	157	691	6,227	481	3,983	339	4,814
Accident insurance of guests, visitors to events, travelers and tourists	0104	19	932	1,350	0	0	0	0
Accident insurance of customers, subscribers and other users of public services	0105	0	0	2	1	3	1	1
Other special accident insurance	0106	88	640	510	8	167	15	164
Compulsory accident insurance of passengers in public traffic	0107	1,405	4,124	8,952	3	48	8	602
Accident insurance of managers	0108	160	41,688	8,477	135	29,665	6	1,431
Other accident insurance	0199	598	442	17,849	90	5,519	13	657
Class 02 - Health insurance	02	540	30,160	28,179	6	83	0	0
Supplementary health insurance according to the Law on voluntary health insurance	0201	3	3,602	487	3	62	0	0
Private health insurance according to the Law on voluntary health insurance	0202	528	10,046	10,490	2	14	0	0
Other voluntary health insurance	0299	9	16,512	17,202	1	7	0	0
CLASS 03 - Insurance of motor vehicles (casco)	03	10,348	196,691	362,498	1,904	100,397	1,862	136,515
Casco insurance of motor vehicles on their own power	0301	8,514	191,891	349,206	1,776	97,281	1,678	126,510
Other insurance of motor vehicles (casco)	0399	1,834	4,801	13,292	128	3,117	184	10,005
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	2	30,378	27,851	0	0	1	488,218
Insurance of aircrafts (casco)	0501	2	30,378	27,851	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	0	0	298	0	0	2	5,802
Insurance of vessels (casco)	0601	0	0	298	0	0	2	5,802
Other insurance of vessels (casco)	0699	0	0	0	0	0	0	0
CLASS 07 - Insurance of goods in transportation (cargo)	07	635	19,979	11,020	25	1,646	14	2,298

Insurance of goods in international transportation (cargo)	0701	529	10,839	6,535	19	1,087	12	2,235
Insurance of goods in domestic transportation (cargo)	0702	75	4,851	4,073	5	35	2	63
Other insurance of goods in transportation (cargo)	0799	31	4,289	412	1	524	0	0
CLASS 08 - Property insurance against fire and natural forces	08	20,283	157,418	253,655	219	23,641	406	74,875
Property insurance of natural persons	0801	15,666	21,308	39,492	127	2,523	159	9,623
Insurance of crops and fruit	080101	334	326	1,061	0	0	0	0
Insurance of animals	080102	1	5	11	0	0	0	0
Construction and erection insurance	080103	5	21	346	0	0	0	0
Insurance of buildings and/or their contents (except 080105)	080104	5,833	9,931	17,959	47	1,009	54	5,636
Household insurance	080105	9,404	10,752	19,603	80	1,514	104	3,972
Other property insurance of natural persons	080199	89	273	511	0	0	1	15
Property insurance of legal entities	0802	4,617	136,110	214,163	92	21,118	247	65,252
Insurance of crops and fruit	080201	14	18	208	0	0	0	0
Insurance of animals	080202	2	26	335	0	0	0	0
Construction and erection insurance	080203	31	4,484	9,899	0	0	2	1,280
Insurance of buildings and/or their contents (except 080205 and 080206)	080204	4,457	86,184	149,807	81	18,906	191	29,585
Property insurance of power companies	080205	20	7,992	7,048	3	215	4	4,350
Property insurance of telecommunication companies	080206	0	0	0	0	0	0	0
Other property insurance of legal entities	080299	93	37,406	46,866	8	1,997	50	30,038
CLASS 09 - Other property insurance	09	15,822	344,386	493,980	1,506	54,317	1,180	133,243
Property insurance of natural entities	0901	11,476	40,253	65,142	261	9,056	201	9,152
Insurance of crops and fruit	090101	331	17,244	21,312	41	2,005	27	4,502
Insurance of animals	090102	3	87	281	7	283	3	172
Construction and erection insurance	090103	5	19	1,150	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	090104	1,639	2,634	4,987	18	279	15	385
Household insurance	090105	9,452	19,684	36,896	194	6,485	156	4,093
Other property insurance of natural persons	090199	46	584	516	1	5	0	0
Property insurance of legal entities	0902	4,346	304,133	428,838	1,245	45,261	979	124,091
Insurance of crops and fruit	090201	14	1,248	2,593	1	9	5	1,571
Insurance of animals	090202	13	1,131	4,498	121	6,406	68	4,647
Construction and erection insurance	090203	54	11,397	87,685	1	505	17	11,601
Insurance of buildings and/or their contents (except 090205 and 090206)	090204	3,871	170,580	167,386	928	23,141	661	47,354
Property insurance of power companies	090205	31	84,105	83,835	15	1,582	35	30,475
Property insurance of telecommunication companies	090206	0	0	0	0	0	0	0
Other property insurance of legal entities	090299	363	35,672	82,841	179	13,618	193	28,443
CLASS 08+09 - Property insurance	89	22,749	501,804	747,636	1,725	77,958	1,586	208,119
Property insurance of natural persons	8901	16,083	61,561	104,634	388	11,579	360	18,776
Insurance of crops and fruit	890101	334	17,571	22,373	41	2,005	27	4,502
Insurance of animals	890102	3	92	293	7	283	3	172

Construction and erection insurance	890103	7	40	1,496	0	0	0	0
Insurance of buildings and/or their contents (except 890105)	890104	5,999	12,565	22,946	65	1,288	69	6,021
Household insurance	890105	9,608	30,437	56,499	274	7,999	260	8,066
Other property insurance of natural persons	890199	132	857	1,027	1	5	1	15
Property insurance of legal entities	8902	6,666	440,243	643,002	1,337	66,379	1,226	189,343
Insurance of crops and fruit	890201	14	1,266	2,801	1	9	5	1,571
Insurance of animals	890202	13	1,157	4,833	121	6,406	68	4,647
Construction and erection insurance	890203	56	15,881	97,584	1	505	19	12,881
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	6,146	256,763	317,193	1,009	42,047	852	76,939
Property insurance of power companies	890205	42	92,097	90,884	18	1,797	39	34,825
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	395	73,078	129,707	187	15,615	243	58,481
CLASS 10 - Motor third party liability insurance	10	143,539	798,470	1,717,326	6,734	409,405	10,314	1,444,654
Domestic compulsory motor third party liability insurance (CMTPL)	1001	108,210	603,479	1,363,184	6,357	331,815	9,051	1,034,727
Passenger vehicles	100101	91,775	476,399	1,015,398	5,428	279,941	7,648	885,999
Heavy vehicles	100102	9,794	105,014	228,363	746	36,402	1,039	93,658
Buses	100103	969	16,181	33,144	106	11,479	210	36,001
Towing vehicles	100104	1,031	774	75,234	20	764	18	3,161
Special vehicles	100105	174	436	899	5	357	28	5,746
Motorcycles and scooters	100106	1,564	2,721	6,439	23	1,921	54	4,762
Trailers	100107	2,287	714	1,514	6	205	25	4,200
Operating motor vehicles	100108	301	1,047	2,079	21	733	27	1,160
Vehicles during test drives and staying in stores	100109	0	0	0	0	0	0	0
Vehicle during upgrading of its own axis (peer ACS)	100110	0	0	0	0	0	0	0
Motor vehicles with test plates	100111	300	64	1	1	6	0	0
Vehicle during the repair in motor car repair stations and workshops for washing and lubrication	100112	0	0	0	0	0	0	0
Vehicles with special license plates that are in circulation on the territory of Macedonia	100113	15	129	112	1	8	2	40
Green card (GC)	1002	31,594	162,124	318,706	355	69,435	1,155	383,288
Passenger vehicles	100201	27,339	116,800	222,016	145	26,987	470	132,398
Heavy vehicles	100202	1,953	30,790	58,301	177	37,036	571	195,944
Buses	100203	378	4,869	6,673	19	2,912	50	31,793
Towing vehicles	100204	11	81	14,436	0	0	3	470
Special vehicles	100205	17	86	138	0	0	0	0
Motorcycles and scooters	100206	108	192	368	1	160	0	0

Trailers	100207	1,785	9,277	16,739	12	2,321	61	22,683
Operating motor vehicles	100208	3	29	35	1	20	0	0
Border insurance (BI)	1003	2,895	10,335	1,836	6	3,389	23	7,430
Passenger cars	100301	2,538	8,524	1,673	5	3,037	22	7,310
Heavy vehicles	100302	110	1,357	50	1	352	0	0
Buses	100303	13	215	26	0	0	0	0
Towing vehicles	100304	35	25	4	0	0	0	0
Special vehicles	100305	9	59	5	0	0	0	0
Motorcycles and scooters	100306	3	13	12	0	0	1	120
Trailers	100307	187	141	58	0	0	0	0
Operating motor vehicles	100308	0	0	7	0	0	0	0
Voluntary motor third party liability insurance	1004	0	0	0	0	0	0	0
Carrier's liability insurance	1005	840	22,532	33,600	16	4,766	85	19,209
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	5	2,471	3,086	0	7	8	14,283
Compulsory aircraft third party liability insurance	1101	5	2,471	3,086	0	7	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	24	87	757	0	0	0	0
Compulsory vessel third party liability insurance	1201	24	87	757	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	9,124	71,037	106,444	60	2,167	167	191,525
Liability insurance of contractors on construction and erection works	1301	51	3,676	8,121	0	0	4	626
Liability insurance of households	1302	6,951	2,433	3,641	21	243	13	436
Liability insurance in film industry	1303	0	0	0	0	0	0	0
Liability insurance in rail traffic	1304	0	0	0	0	0	0	0
Liability insurance of producers, vendors and suppliers	1305	25	1,407	1,151	0	0	0	0
Other general liability insurance	1306	598	39,655	54,267	21	696	94	178,628

Liability insurance of designers	1307	32	391	506	0	0	0	0
Liability insurance of lawyers	1308	175	924	1,631	0	0	1	30
Liability insurance of notaries	1309	79	1,516	2,364	1	16	2	3,000
Liability insurance of audit companies	1310	21	490	587	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	11	513	843	0	0	0	0
Liability insurance of trustees	1312	13	390	618	0	0	1	10
Liability insurance of forwarding agents in domestic transport	1313	1	10	10	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	3	153	135	0	0	0	0
Liability insurance of issuers of certificates	1315	0	0	0	0	0	0	0
Liability insurance related to real estate management	1316	0	0	0	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	693	5,286	8,415	0	1	3	853
Liability insurance related to tourist activities	1318	36	858	1,587	0	0	3	3
Other professional liability insurance	1388	195	5,496	12,582	7	46	15	575
Other general insurance of liability	1399	240	7,838	9,985	10	1,166	31	7,364
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	74	199	426	0	0	6	2,371
Insurance of guarantees for TIR carnets	1501	73	153	317	0	0	6	2,371
Other shuretyship insurance	1599	1	46	109	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	417	7,239	11,380	9	22	1	42
Lost income insurance, caused by fire and other natural forces	1601	404	6,200	8,268	0	0	1	42
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	5	87	20	9	22	0	0
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	8	953	3,092	0	0	0	0
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
CLASS 18 - Tourist assistance insurance	18	62,568	33,884	38,553	656	12,527	461	12,620
Travel insurance	1801	61,781	33,301	37,356	652	12,474	460	12,591
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	68	111	195	0	0	0	0

Insurance against cancellation of travel tours	1803	619	226	267	4	53	1	29
Other tourist assistance insurance	1899	100	247	735	0	0	0	0
TOTAL	0000	250,076	1,903,413	3,321,135	13,335	710,959	16,124	2,587,529