



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance agencies
for the period 01.01-31.03.2016**



Skopje, 2016

Remark: The data is obtained from the companies through regularly reporting according to the article 151 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

Content:

1. **Number of contracts** (by insurance undertakings)
2. **Number of contracts** (by classes of insurance)
3. **Gross written premium** (by insurance undertakings)
4. **Gross written premium** (by classes of insurance)

Table 1. Number of contracts (by insurance undertakings)

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	IBO Insurance	Total
non-life	4,785	111	4,404	2,163	0	233	3,041	0	650	296	178	9,870	768	0	0	364	26,863
Macedonia	4,774	0	4,404	0	0	0	0	0	0	0	0	0	0	0	0	0	9,178
Triglav	0	0	0	0	0	0	0	0	0	296	0	0	0	0	0	0	296
Sava	0	0	0	0	0	233	0	0	650	0	0	9,870	0	0	0	0	10,753
Evroins	0	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111
Winner	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11
Unika	0	0	0	2,163	0	0	3,041	0	0	0	178	0	0	0	0	364	5,382
Ins. Policy	0	0	0	0	0	0	0	0	0	0	0	0	768	0	0	0	768
life	3	0	5	29	98	0	0	2	0	0	39	69	0	132	115	0	492
Croatia life	0	0	0	0	0	0	0	0	0	0	0	69	0	0	0	0	69
Grawe	0	0	0	0	98	0	0	2	0	0	0	0	0	0	115	0	100
Winner life	3	0	5	0	0	0	0	0	0	0	0	0	0	132	0	0	140
Unika life	0	0	0	29	0	0	0	0	0	0	39	0	0	0	0	0	68
Total	4,788	111	4,409	2,192	98	233	3,041	2	650	296	217	9,939	768	132	115	364	27,355

Table 2. Number of contracts (by classes of insurance)

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	IBO Insurance	Total
01. Accident	2,021	43	1,970	962	0	44	871	0	304	140	32	6,542	189	0	0	106	13,224
02. Health	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
03. Motor vehicles (casco)	248	10	214	77	0	27	40	0	19	12	4	36	9	0	0	2	698
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
07. Cargo	0	0	33	0	0	0	0	0	0	0	0	0	1	0	0	2	36
08. Property, fire and nat.forces	702	9	824	68	0	34	19	0	38	10	2	868	38	0	0	1	2,613
09. Property, other	151	11	150	49	0	24	12	0	12	15	1	72	30	0	0	0	527
10. MTPL (total)	2,848	64	2,460	1,555	0	95	1,726	0	479	204	42	78	391	0	0	233	10,175
11.Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
13. General liability	307	1	301	38	0	21	2	0	11	10	0	0	12	0	0	0	703
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
16. Financial losses	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18.Tourists assistance	821	25	637	433	0	71	371	0	111	40	97	2274	98	0	0	20	4,998
19. Life insurance	3	0	5	29	98	0	0	2	650	0	39	69	0	132	115	0	1,142
21. Unit- linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	4,788	111	4,409	2,192	98	233	3,041	2	650	296	217	9,939	768	132	115	364	27,355

Table 3. Gross Written Premium (by insurance undertaking)

	Aktiva	Magma	Trend Mr	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	IBO Insurance	Total
non-life	55,484	592	37,382	10,961	0	2,236	10,994	0	3,592	3,655	581	6,968	3,179	0	0	1,452	135,624
Macedonia	55,373	0	37,382	0	0	0	0	0	0	0	0	0	0	0	0	0	92,755
Triglav	0	0	0	0	0	0	0	0	0	3,655	0	0	0	0	0	0	3,655
Sava	0	0	0	0	0	2,236	0	0	3,592	0	0	6,968	0	0	0	0	12,796
Evroins	0	592	0	0	0	0	0	0	0	0	0	0	0	0	0	0	592
Winner	111	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	111
Uniqa	0	0	0	10,961	0	0	10,994	0	0	0	581	0	0	0	0	1,452	22,536
Ins. Policy	0	0	0	0	0	0	0	0	0	0	0	0	3,179	0	0	0	3,179
life	523	-72	717	322	11,073	0	0	6,557	0	0	1,448	896	0	4,236	10,288	0	25,700
Croatia life	124	-72	0	0	0	0	0	0	0	0	0	896	0	0	0	0	948
Grawe	0	0	0	0	11,073	0	0	6,557	0	0	0	0	0	0	10,288	0	17,630
Winner life	399	0	717	0	0	0	0	0	0	0	0	0	0	4,236	0	0	5,352
Uniqa life	0	0	0	322	0	0	0	0	0	0	1,448	0	0	0	0	0	1,770
Total	56,007	520	38,099	11,283	11,073	2,236	10,994	6,557	3,592	3,655	2,029	7,864	3,179	4,236	10,288	1,452	173,064

Table 4. Gross written premium (by classes of insurance)

	Aktiva	Magma	Trend Mir	Lajon ins	Safe life	Safe life	Rea insurance group	Ohridska banka	Mako AS Strumica	GLS Osiguruvanje	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	IBO Insurance	Total
01. Accident	19,093	11	8,548	820	0	71	324	0	190	1,692	247	2620	192	0	0	41	33,849
02. Health	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
03. Motor vehicles (casco)	4,461	8	3,919	756	0	1,109	704	0	324	352	60	520	43	0	0	11	12,267
04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
05. Aircrafts (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
07. Cargo	0	0	618	0	0	0	0	0	0	0	0	0	12	0	0	6	636
08. Property, fire and nat.forces	3,130	67	4,732	286	0	236	104	0	110	67	8	1,681	123	0	0	1	10,545
09. Property, other	5,873	110	3,853	185	0	87	280	0	39	50	1	121	63	0	0	0	10,662
10. MTPL (total)	16,134	373	13,518	8,531	0	584	9,331	0	2,861	1,466	226	405	2,668	0	0	1388	57,485
11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
13. General liability	5,799	3	1,519	99	0	41	89	0	12	9	0	0	2	0	0	0	7,573
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6
16. Financial losses	229	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	229
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Tourists assistance	759	20	674	284	0	108	162	0	56	19	39	1622	76	0	0	5	3,824
19. Life insurance	523	-72	717	322	11,073	0	0	6,557	0	0	1,448	896	0	4,236	10,288	0	35,988
21. Unit- linked	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	56,007	520	38,099	11,283	11,073	2,236	10,994	6,557	3,592	3,655	2,029	7,865	3,179	4,236	10,288	1,452	173,065

**Share by insurance classes
(in the respective class of insurance at the industry level)**

