



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance Brokerage Companies
for the period 01.01-31.03.2017**



Skopje, 2017

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 31.03.2017: 1 EUR = 61.6939 MKD

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

Table 1. Number of contracts (by insurance undertakings)

Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatia nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	160	0	20	154	15	0	0	34	18	5	0	0	0	0	0	406
A-tim	0	0	0	26	0	21	0	0	0	0	0	0	0	0	0	47
VFP	149	0	580	0	0	0	0	32	0	0	1.381	240	146	413	25	2.966
Delta- ins	0	0	16	22	13	18	0	0	0	46	0	0	0	0	0	115
Euro eksperts	6	0	86	17	0	21	0	0	0	61	8	0	0	0	0	199
Euromak	0	0	4	12	2	5	0	14	0	0	0	0	0	0	0	37
In- broker	548	0	54	8	1	126	0	151	0	6	13	0	0	0	0	907
JDB Broker	0	0	11	0	17	1	0	0	1	44	15	0	0	0	0	89
KMK Broker	9	0	52	14	7	1	0	0	0	0	9	0	0	0	0	92
Legra	0	0	0	0	0	6	0	39	0	0	0	0	0	0	0	45
Mobiliti	853	0	377	1.311	794	873	0	186	169	299	234	1	0	0	0	5.097
Nashe osiguruvanje	52	0	141	27	8	135	0	229	9	135	67	0	0	0	0	803
Polisa plus	11	0	125	294	673	21	0	43	78	13	267	0	0	0	0	1.525
Seda broker	111	0	318	856	99	1.895	0	1.312	642	1.899	1.125	0	0	0	0	8.257
Super broker	0	0	18	2	26	607	0	477	2.278	12	8	0	0	0	0	3.428
Korab ins	31	0	217	409	142	43	0	24	8	185	97	0	0	0	0	1.156
Wiass	15	0	0	8	48	0	0	0	46	11	23	0	0	0	0	151
Certus	47	0	346	129	0	70	0	25	5	1.179	98	0	0	0	0	1.899
Nov osiguritelen broker	589	0	97	21	106	400	0	33	72	9	65	0	0	0	0	1.392
Safe Invest	3	0	83	0	311	2	0	5	2	391	4	0	0	45	0	846
CVO Broker	0	0	0	88	34	53	0	13	21	29	214	0	0	0	0	452
ASUC Broker	33	0	208	357	77	94	0	45	11	77	51	0	0	0	0	953
Mega Broker	2	0	0	0	440	3	0	3	1	3	69	0	0	0	0	521
S.T.M Broker Plus	1	0	1	195	16	25	0	1	2	2	1	0	0	0	0	244
AM Broker	207	0	245	62	532	217	0	74	14	194	68	1	0	0	0	1.614
VIA Broker	0	0	51	0	36	44	0	655	826	0	15	0	0	0	0	1.627
Veber GMA	14	0	3	3	25	7	0	24		1	1	0	0	0	0	78
SN Osiguritelen Broker	70	0	144	457	175	129	0	138	246	0	632	0	0	0	0	1.991
Mak trend Broker	113	0	75	0	1	0	0	0	6	0	115	0	0	0	0	310
Porsche Broker	0	0	323	0	0	118	0	157	0	0	211	0	0	0	0	809
Joker Ins Broker	2	0		108	10	18	0	0	0	627	0	0	0	0	0	765
EOS Broker	1	0	92	0	20	234	0	0	0	53	3	3	0	0	0	406
Petrol - Oil Broker	0	0	0	51	455	0	0	0	10	1	51	0	0	0	0	568
Total	3.027	0	3.687	4.631	4.083	5.187	0	3.714	4.465	5.282	4.845	245	146	458	25	39.795

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

1. Intermediation insurance activities	01. Accident	02. Health	03. Motor vehicles (casco)	04. Railway vehicles (casco)	05. Aircrafts (casco)	06. Vessels (casco)	07. Cargo	08. Property, fire and nat.forces	09. Property, other	10. MTPL (total)	11.Aircraft's liability	12. Vessel's liability	13. General liability	14. Credit	15. Suretyship	16. Financial losses	17. Legal expenses	18.Tourists assistance	19. Life insurance	21. Unit-linked	Total
AMG Premium	2	0	9	0	0	0	0	0	55	380	0	0	0	0	0	0	0	0	0	0	406
A-tim	14	0	4	0	0	0	0	0	4	28	0	0	2	0	0	0	0	14	0	0	47
VFP	646	3	130	0	0	0	2	307	420	935	0	0	237	0	0	6	0	958	438	386	2.966
Delta- ins	15	0	23	0	0	0	0	38	16	74	0	0	8	0	0	0	0	26	0	0	115
Euro eksperts	20	2	24	0	0	0	0	21	54	155	0	0	20	0	0	0	0	95	0	0	199
Euromak	16	0	8	0	0	0	1	13	7	16	0	0	8	0	0	2	0	0	0	0	37
In- broker	196	0	168	0	0	0	44	47	60	448	0	0	15	0	0	0	0	195	0	0	907
JDB Broker	37	0	10	0	0	0	0	5	9	65	0	0	3	0	0	0	0	48	0	0	89
KMK Broker	19	0	1	0	0	0	0	5	30	37	0	0	0	0	0	0	0	0	0	0	92
Legra	2	1	3	0	0	0	0	6	6	15	0	0	12	0	0	2	0	4	0	0	45
Mobiliti	2.688	0	144	0	0	0	0	7	20	6.238	0	0	3	0	0	0	0	731	1	0	5.097
Nashe osiguruvanje	294	0	51	0	0	0	5	43	56	504	0	0	17	0	0	0	0	161	0	0	803
Polisa plus	1.404	0	22	0	0	0	0	1	6	2.317	0	0	3	0	0	0	0	87	0	0	1.525
Seda broker	5.499	1	251	0	0	0	2	14	25	9.723	0	0	14	0	0	0	0	221	0	0	8.257
Super broker	896	0	50	0	0	0	5	2	3	2.505	0	0	2	0	0	0	0	97	0	0	3.428
Korab ins	606	0	40	0	0	0	0	3	15	1.381	0	0	2	0	0	0	0	176	0	0	1.156
Wiass	104	0	0	0	0	0	0	0	0	136	0	0	0	0	0	0	0	15	0	0	151
Certus	666	0	60	0	0	0	5	30	45	1.783	0	0	15	0	1	0	0	311	0	0	1.899
Nov osiguritelen broker	0	0	3	0	0	0	0	4	0	1.772	0	0	3	0	0	0	0	113	0	0	1.392
Safe Invest	381	0	15	0	0	0	2	6	11	572	0	0	4	0	0	0	0	197	45	0	846
CVO Broker	27	0	0	0	0	0	0	0	0	833	0	0	0	0	0	0	0	0	0	0	452
ASUC Broker	580	0	34	0	0	0	0	13	8	1.072	0	0	1	0	0	0	0	76	0	0	953
Mega Broker	310	0	27	0	0	0	0	15	16	469	0	0	3	0	0	0	0	4	0	0	521
S.T.M Broker Plus	144	0	5	0	0	0	0	1	14	198	0	0	1	0	0	0	0	24	0	0	244
AM Broker	1.032	0	99	0	0	0	6	44	76	1.994	0	0	24	0	0	0	0	278	1	0	1.614
VIA Broker	645	0	10	0	0	0	0	0	2	1.891	0	0	2	0	0	0	0	235	0	0	1.627
Veber GMA	44	0	10	0	0	0	0	4	6	72	0	0	2	0	0	0	0	10	0	0	78
SN Osiguritelen Broker	840	0	215	0	0	0	3	172	328	1.434	2	0	19	0	0	0	0	465	0	0	1.991
Mak trend Broker	158	0	39	0	0	0	17	13	13	202	0	0	15	0	0	0	0	12	0	0	310
Porshe Broker	274	0	349	0	0	0	0	2	3	446	0	0	3	0	0	0	0	8	0	0	809
Joker Ins Broker	516	0	26	0	0	0	11	19	2	708	0	0	3	0	2	0	0	38	0	0	765
EOS Broker	113	0	25	0	0	0	0	7	12	171	0	0	4	0	0	0	0	82	3	0	406
Petrol - Oil Broker	0	0	2	0	0	0	0	0	0	557	0	0	0	0	0	0	0	21	0	0	568
Total	18.188	7	1.857	0	0	0	103	842	1.322	39.131	2	0	445	0	3	10	0	4.702	488	386	39.795

Table 3. Gross Written Premium (by insurance undertaking)

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Intermediation insurance activities	Makedonija	Triglav	Sava	Evroins	Winner	Eurolink	Eurosig	Uniqa	Albsig	Croatoa nonlife	Insurance policy	Croatia life	Grawe	Winner life	Uniqa life	Total
AMG Premium	1.181	124	246	715	91	0	42	165	11	73	0	0	0	0	0	2.648
A-tim	0	63	0	168	0	29	0	0	0	0	0	0	0	0	0	260
VFP	1018	2.114	5.200	0	0	0	0	1.258	0	0	6.034	55.597	42.094	27.658	7.308	148.281
Delta- ins	0	1.359	149	103	68	313	0	0	0	228	0	0	0	0	0	2.220
Euro eksperts	59	1.181	483	73	0	198	0	0	0	458	6.299	0	0	0	0	8.751
Euromak	0	246	230	1.031	392	440	0	1.856	0	0	0	0	0	0	0	4.195
In- broker	41.497	4.246	276	32	3.993	1.312	0	77.628	0	76	142	0	0	0	0	129.202
JDB Broker	0	230	83	0	927	5	0	0	7	2.267	74	0	0	0	0	3.593
KMK Broker	33	0	630	56	48	6	0	0	0	0	38	0	0	0	0	811
Legra	0	0	0	0	0	101	0	10.560	0	0	0	0	0	0	0	10.661
Mobiliti	4.183	8.974	1.882	2.777	3.513	4.343	722	891	778	1.395	1.002	129	0	0	0	30.589
Nashe osiguruvanje	2.171	740	1.021	318	49	2.037	4	1.004	290	1.226	1.214	0	0	0	0	10.074
Polisa plus	64	2.916	319	1.374	3.296	68	1522	161	311	44	1.295	16	0	0	0	11.386
Seda broker	556	9.081	3.268	4.314	848	9.739	3.040	6.041	2.396	10.450	5.464	0	0	18	0	55.215
Super broker	0	102	41	5	130	2.721	427	2.647	9.573	21	20	0	0	0	0	15.687
Korab ins	120	1.918	547	1.930	705	195	77	90	31	758	507	0	0	0	0	6.878
Wiass	18	0	0	20	305	0	0	0	284	53	119	0	0	0	0	799
Certus	195	1.403	778	576	0	1.001	996	86	9	6.595	303	0	0	0	0	11.942
Nov osiguritelen broker	2.807	1.597	205	74	341	1.717	648	160	2821	33	244	0	0	0	0	10.647
Safe Invest	39	18	556	0	1.276	3	0	24	6	2.062	17	44	0	3.333	0	7.378
CVO Broker	0	1.729	0	383	151	234	123	76	92	122	908	0	0	0	0	3.818
ASUC Broker	123	1.081	921	1.810	342	342	8	220	35	130	167	0	0	0	0	5.179
Mega Broker	13	85	0	0	2.429	14	0	17	4	5	758	0	0	0	0	3.325
S.T.M Broker Plus	8	4	8	1.212	49	26	0	8	37	6	4	0	0	0	0	1.362
AM Broker	3.026	5.387	822	263	3.328	907	37	470	127	647	414	270	0	64	0	15.762
VIA Broker	0	366	186	0	118	139	4468	2.722	2.687	0	48	0	0	0	0	10.734
Veber GMA	61	44	30	28	241	9	0	125	0	0	3	0	0	0	0	541
SN Osiguritelen Broker	360	12.806	409	3.278	565	1.335	30	695	899	0	24.793	0	0	0	0	45.170
Mak trend Broker	5.066	1.692	1.058	0	66	0	0	0	29	0	1.722	0	0	0	0	9.633
Porsche Broker	0	325	3.681	0	0	1.347	0	2.024	0	0	2.039	0	0	0	0	9.416
Joker Ins Broker	15	210	0	1.337	46	72	0	0	0	3.739	0	9	0	0	0	5.428
EOS Broker	2	80	224	0	95	1.252	0	0	0	127	8	104	0	0	0	1.892
Petrol - Oil Broker	0	44	0	243	2160	0	0	0	64	6	262	0	0	0	0	2.779
Total	62.615	60.165	23.253	22.120	25.572	29.905	12.144	108.928	20.491	30.521	53.898	56.169	42.094	31.073	7.308	586.256

Table 4. Gross Written Premium (by classes of insurance)

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1. Intermediation insurance activities	01. Accident	02. Health	03. Motor vehicles (casco)	04. Railway vehicles (casco)	05. Aircrafts (casco)	06. Vessels (casco)	07. Cargo	08. Property, fire and nat. forces	09. Property, other	10. MTPL (total)	11. Aircraft's liability	12. Vessel's liability	13. General liability	14. Credit	15. Suretyship	16. Financial losses	17. Legal expenses	18. Tourists assistance	19. Life insurance	21. Unit-linked	Total
AMG Premium	50	0	179	0	0	0	0	0	740	1.679	0	0	0	0	0	0	0	0	0	0	2.648
A-tim	12	0	89	0	0	0	0	0	8	128	0	0	18	0	0	0	0	5	0	0	260
VFP	2.917	54	2.897	0	0	0	9	1.088	1.238	5.773	0	0	421	0	0	520	0	707	113.460	19.197	148.281
Delta- ins	256	0	374	0	0	0	0	593	516	391	0	0	76	0	0	0	0	14	0	0	2.220
Euro eksperts	334	97	659	0	0	0	0	532	5.453	791	0	0	794	0	0	0	0	91	0	0	8.751
Euromak	806	0	355	0	0	0	92	1.685	45	84	0	0	1.075	0	0	53	0	0	0	0	4.195
In- broker	2.168	0	7.279	0	0	0	3.037	18.817	29.378	3.461	0	0	64.969	0	0	0	0	93	0	0	129.202
JDB Broker	1.802	0	569	0	0	0	0	170	392	371	0	0	274	0	0	0	0	15	0	0	3.593
KMK Broker	8	0	11	0	0	0	0	64	562	166	0	0	0	0	0	0	0	0	0	0	811
Legra	61	97	599	0	0	0	0	599	8.381	66	0	0	705	0	0	150	0	3	0	0	10.661
Mobiliti	758	0	864	0	0	0	0	37	70	28.309	0	0	104	0	0	0	0	318	129	0	30.589
Nashe osiguruvanje	2.141	0	938	0	0	0	333	1.287	1.753	2.792	0	0	637	0	0	0	0	193	0	0	10.074
Polisa plus	330	0	63	0	0	0	0	9	31	10.822	0	0	74	0	0	0	0	41	16	0	11.386
Seda broker	3.367	46	3.346	0	0	0	105	313	882	45.990	0	0	1.031	0	0	0	0	117	18	0	55.215
Super broker	344	0	481	0	0	0	94	31	8	14.548	0	0	69	0	0	0	0	112	0	0	15.687
Korab ins	267	0	285	0	0	0	0	2	35	6.141	0	0	86	0	0	0	0	62	0	0	6.878
Wiass	15	0	0	0	0	0	0	0	0	766	0	0	0	0	0	0	0	18	0	0	799
Certus	372	0	819	0	0	0	125	366	532	8.872	0	0	709	0	3	0	0	144	0	0	11.942
Nov osiguritelen broker	0	0	80	0	0	0	0	15	0	10.465	0	0	49	0	0	0	0	38	0	0	10.647
Safe Invest	140	0	190	0	0	0	50	28	35	3.012	0	0	450	0	0	0	0	96	3.377	0	7.378
CVO Broker	8	0	0	0	0	0	0	0	0	3.810	0	0	0	0	0	0	0	0	0	0	3.818
ASUC Broker	275	0	97	0	0	0	0	23	16	4.707	0	0	35	0	0	0	0	26	0	0	5.179
Mega Broker	129	0	421	0	0	0	0	158	87	2.450	0	0	69	0	0	0	0	11	0	0	3.325
S.T.M Broker Plus	27	0	35	0	0	0	0	12	43	1.192	0	0	31	0	0	0	0	22	0	0	1.362
AM Broker	682	0	1.115	0	0	0	595	1.383	1.297	9.899	0	0	242	0	0	0	0	215	334	0	15.762
VIA Broker	187	0	171	0	0	0	0	0	8	10.242	0	0	56	0	0	0	0	70	0	0	10.734
Veber GMA	9	0	154	0	0	0	0	8	10	349	0	0	3	0	0	0	0	8	0	0	541
SN Osiguritelen Broker	1.211	0	5.928	0	0	0	50	979	25.941	10.411	11	0	260	0	0	0	0	379	0	0	45.170
Mak trend Broker	1.675	0	1.615	0	0	0	343	1.264	2.110	2.383	0	0	226	0	0	0	0	17	0	0	9.633
Porsche Broker	105	0	6.204	0	0	0	0	9	138	2.834	0	0	123	0	0	0	0	3	0	0	9.416
Joker Ins Broker	110	0	587	0	0	0	226	242	4	4.151	0	0	60	0	6	0	0	33	9	0	5.428
EOS Broker	137	0	480	0	0	0	0	31	83	1.000	0	0	28	0	0	0	0	29	104	0	1.892
Petrol - Oil Broker	0	0	10	0	0	0	0	0	0	2.766	0	0	0	0	0	0	0	3	0	0	2.779
Total	20.703	294	36.894	0	0	0	5.059	29.745	79.796	200.821	11	0	72.674	0	9	723	0	2.883	117.447	19.197	586.256

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