



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

REPORT
on business performance of the insurance undertakings
for the period 1.1-31.3.2018



Skopje, 2018

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 31.03.2018: 1 EUR = 61.4950 MKD

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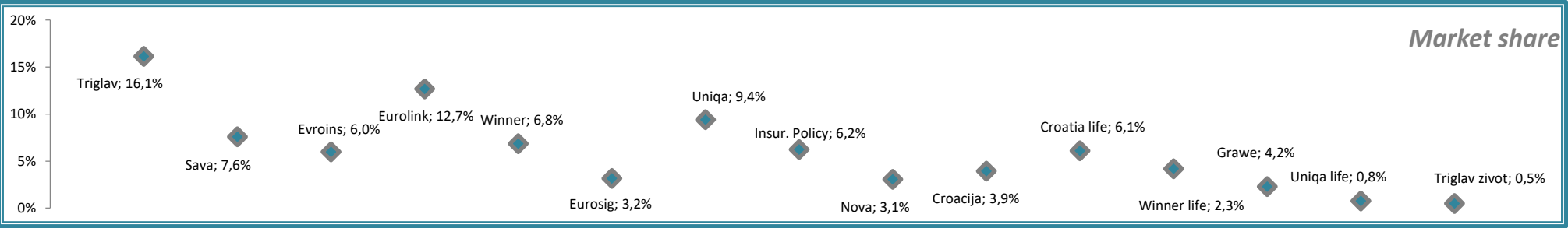
Table 1. Gross Written Premium

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No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Nova	Croacija	Total
1	01. Accident	28.562	31.399	19.476	12.541	46.967	11.592	4.894	26.532	16.460	2.458	10.005	210.886
2	02. Health	246	30.354	914	0	37.558	222	0	489	132	0	0	69.915
3	03. Motor vehicles (casco)	20.613	44.990	28.934	14.517	24.027	10.644	2.441	13.903	19.505	2.535	10.668	192.777
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	18.068	0	0	0	0	0	0	0	0	0	18.068
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	8.193	3.540	996	2.474	1.020	3.531	25	1.530	127	0	50	21.486
8	08. Property, fire and nat.forces	47.602	38.880	14.255	5.861	48.594	3.812	1.157	9.644	8.818	2.449	6.555	187.627
9	09. Property, other	80.247	50.306	20.860	11.200	15.540	30.256	575	63.192	4.696	13.634	5.978	296.484
10	10. MTPL (total)	59.906	125.303	83.109	86.402	93.217	93.209	63.641	93.481	91.118	49.601	56.571	895.558
11	11.Aircraft's liability	0	2.581	0	0	0	0	0	0	42	0	0	2.623
12	12. Vessel's liability	0	31	31	0	18	1	0	0	5	0	1	87
13	13. General liability	15.198	11.206	2.955	5.846	25.517	4.893	351	8.673	2.956	674	443	78.712
14	14. Credit	0	870	0	0	0	0	0	0	0	0	0	870
15	15. Suretyship	3	14	1.712	6	0	0	0	0	96	0	0	1.831
16	16. Financial losses	1.642	16.197	712	167	120	0	0	927	0	0	292	20.057
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	3	3
18	18.Tourists assistance	2.753	7.094	4.895	2.056	6.418	3.403	1.454	3.399	2.970	1.048	2.047	37.537
Total		264.965	380.833	178.849	141.070	298.996	161.563	74.538	221.770	146.925	72.399	92.613	2.034.521

	Line of business	life					Total
		Croatia	Grawe	Winner	Uniqa	Triglav	
19	19. Life assurance	140.734	98.560	26.064	16.849	11.388	293.595
20	21. Unit- linked	3.035	0	28.032	876	0	31.943
Total		143.769	98.560	54.096	17.725	11.388	325.538

Total:	2.360.059
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Graph 1. Structure of Gross Written Premium

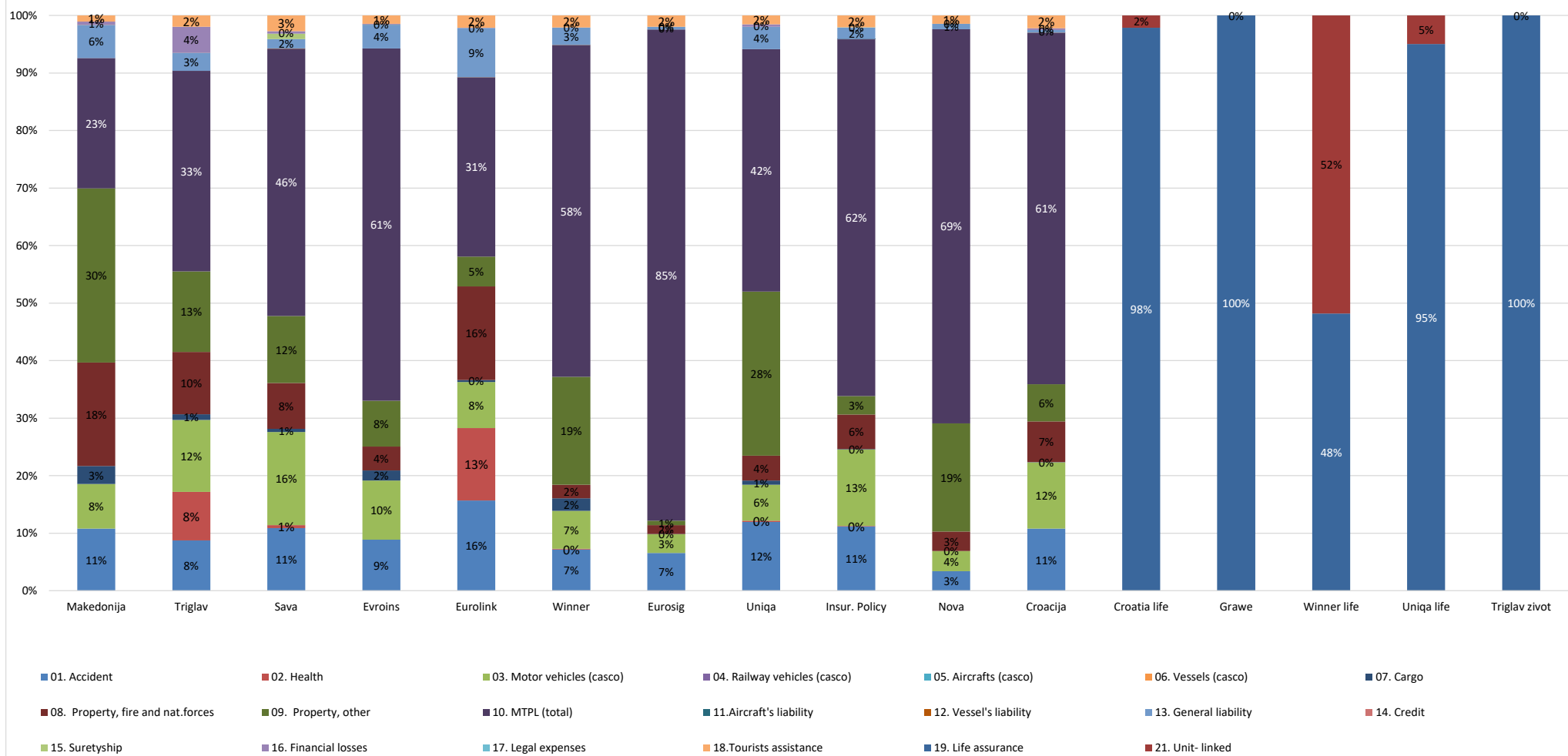


Table 2. Premium structure, by insurance undertakings

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No.	Insurance Undertaking	Gross written premium	Reinsurance and/or coinsurance share	Technical premium	Share for insurance operations
	Total(nonlife)	2.034.521	576.648	1.482.584	551.937
1	Makedonija	264.965	94.334	180.318	84.647
2	Triglav	380.833	131.275	274.143	106.690
3	Sava	178.849	35.770	140.860	37.989
4	Evroins	141.070	12.713	101.578	39.492
5	Eurolink	298.996	81.508	239.095	59.901
6	Winner	161.563	93.143	116.511	45.052
7	Eurosig	74.538	8.783	53.029	21.509
8	Uniqa	221.770	61.746	160.348	61.422
9	Insurance Policy	146.925	31.518	105.986	40.939
10	Nova	72.399	12.915	54.233	18.166
11	Croatia	92.613	12.943	56.483	36.130
	Total(life)	325.538	18.294	254.387	71.151
1	Croatia	143.769	783	106.921	36.848
2	Grawe	98.560	10.698	77.163	21.397
3	Winner	54.096	6.811	45.531	8.565
4	Uniqa	17.725	0	14.536	3.189
5	Triglav	11.388	2	10.236	1.152
	Total	2.360.059	594.942	1.736.971	623.088

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	210.886	11.525	150.080	60.806
2	02. Health	69.915	10.916	54.792	15.123
3	03. Motor vehicles (casco)	192.777	17.167	137.975	54.802
4	04. Railway vehicles (casco)	0	0	0	0
5	05. Aircrafts (casco)	18.068	10.312	15.071	2.997
6	06. Vessels (casco)	0	0	0	0
7	07. Cargo	21.486	7.192	14.977	6.509
8	08. Property, fire and nat.forces	187.627	125.269	129.948	57.679
9	09. Property, other	296.484	156.131	206.330	90.154
10	10. MTPL (total)	895.558	169.212	672.135	223.423
11	11. Aircraft's liability	2.623	2.141	2.184	439
12	12. Vessel's liability	87	0	72	15
13	13. General liability	78.712	45.702	58.803	19.909
14	14. Credit	870	870	522	348
15	15. Suretyship	1.831	466	1.507	324
16	16. Financial losses	20.057	18.303	15.493	4.564
17	17. Legal expenses	3	0	2	1
18	18. Tourists assistance	37.537	1.442	22.693	14.844
19	19. Life assurance	293.595	18.294	227.136	66.459
20	21. Unit- linked	31.943	0	27.251	4.692
	TOTAL	2.360.059	594.942	1.736.971	623.088

Table 4. Number of contracts concluded (policies)

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Nova	Croatija	Total
1	01. Accident	7.264	12.467	20.260	8.019	10.468	10.966	5.869	8.676	10.003	5.012	6.643	105.647
2	02. Health	4	1.478	212	0	126	7	0	6	30	0	0	1.863
3	03. Motor vehicles (casco)	743	1.890	1.482	2.292	1.246	629	191	666	1.335	157	588	11.219
4	04. Railway vehicles (casco)	0	0	0	0	0	0	0	0	0	0	0	0
5	05. Aircrafts (casco)	0	6	0	0	0	0	0	0	0	0	0	6
6	06. Vessels (casco)	0	0	0	0	0	0	0	0	0	0	0	0
7	07. Cargo	143	151	82	123	126	65	2	42	9	0	13	756
8	08. Property, fire and nat.forces	3.484	3.972	3.875	1.475	3.901	1.529	249	1.554	1.726	399	1.076	23.240
9	09. Property, other	3.744	4.660	5.127	681	3.003	1.670	92	525	786	257	604	21.149
10	10. MTPL (total)	10.169	20.622	13.819	15.551	16.619	16.593	11.130	15.923	15.847	9.167	10.143	155.583
11	11. Aircraft's liability	0	6	0	0	0	0	0	0	4	0	0	10
12	12. Vessel's liability	0	5	7	0	0	3	0	0	3	0	1	20
13	13. General liability	1.068	1.432	1.442	1.420	3.221	1.644	61	306	767	78	401	11.840
14	14. Credit	0	2	0	0	0	0	0	0	0	0	0	2
15	15. Suretyship	1	4	1.727	2	0	0	0	0	52	0	0	1.786
16	16. Financial losses	8	14	21	11	458	0	0	6	0	0	1	519
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	4	4
18	18. Tourists assistance	2.958	8.440	9.119	3.916	15.449	4.665	4.789	7.525	5.243	3.067	3.921	69.092
	Total	18.243	38.007	37.922	23.832	38.166	24.983	16.472	27.050	24.743	12.928	16.179	278.525

No.	Line of business	life					Total
		Croatia	Grawe	Winner	Uniqa	Triglav	
19	19. Life Assurance	2.347	464	139	98	90	3.138
20	21. Unit- linked	42	0	422	31	0	495
	Total	2.389	464	561	129	90	3.633

Total:	278.615
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The number of concluded contracts is not a sum of the number of contracts concluded separately by classes of insurance, since an insurance contract may cover insured events in relation to different classes of insurance and in that case the contract is entered into each class of insurance, according to the classification of the classes of insurance, but counts only once. The aggregate amount of this parameter for all classes of insurance is the number of concluded contracts, regardless of whether the policy covers the risks of one or more classes of insurance.

Table 5.Gross claims paid (liquidated)

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No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insurance Policy	Nova	Croatija	Total
1	01. Accident	12.350	22.475	3.974	7.350	27.950	8.221	1.148	4.268	8.243	1.834	7.359	105.172
2	02. Health	0	3.050	0	0	2.631	64	0	542	0	0	0	6.287
3	03. Motor vehicles (casco)	6.823	33.938	20.877	6.550	17.265	8.436	1.403	16.229	11.458	3.919	10.618	137.516
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	42	0	0	8	11	173	0	1	0	0	0	235
8	08. Property, fire and nat.forces	2.691	6.565	849	7.000	4.327	2.329	66	220	569	56	23	24.695
9	09. Property, other	28.351	13.367	7.326	3.318	2.795	18.564	153	6.569	14.569	2.128	2.969	100.109
10	10. MTPL (total)	28.519	64.484	41.110	39.035	40.779	66.076	22.452	57.070	51.366	38.205	28.120	477.216
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	348	104	5.135	20	434	33	0	2	533	30	2	6.641
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	92	159	0	0	0	0	0	0	0	260
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	662	2.189	1.777	1.625	1.491	485	98	128	2.816	183	361	11.815
	Total	79.795	146.172	81.140	65.065	97.683	104.381	25.320	85.029	89.554	46.355	49.452	869.946

No.	Line of business	life					Total
		Croatia	Grawe	Winner	Uniqa	Triglav	
19	19. Life Assurance	26.658	26.003	4.602	658	0	57.921
20	21. Unit- linked	0	0	1.218	0	0	1.218
	Total	26.658	26.003	5.820	658	0	59.139

Total: 929.085

Table 6. Number of claims liquidated

No.	Line of business	non-life											non-life
		Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insurance Policy	Nova	Croatija	Total
1	01. Accident	249	434	170	137	406	160	35	125	151	37	152	2.056
2	02. Health	0	228	0	0	398	4	0	56	0	0	0	686
3	03. Motor vehicles (casco)	140	368	389	183	197	118	21	199	188	130	118	2.051
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	3	0	0	4	4	2	0	1	0	0	0	14
8	08. Property, fire and nat.forces	33	16	33	19	60	4	4	8	24	4	3	208
9	09. Property, other	459	321	130	80	76	62	1	141	284	30	51	1.635
10	10. MTPL (total)	433	1.044	664	662	669	848	354	933	730	615	494	7.446
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	17	3	10	1	13	2	0	1	23	1	1	72
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	12	0	2	1	0	0	0	0	0	0	0	15
17	17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0
18	18.Tourists assistance	52	146	130	118	131	22	3	10	164	7	64	847
	Total	1.398	2.560	1.528	1.205	1.954	1.222	418	1.474	1.564	824	883	15.030

No.	Line of business	life					Total
		Croatia	Grawe	Winner	Uniqa	Triglav	
19	19. Life Assurance	330	171	28	25	0	554
20	21. Unit- linked	0	0	6	0	0	6
	Total	330	171	34	25	0	560

Total: 15.590



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)
	Total(nonlife)	18.728	16.526	15.030	2.686	17.228	2.312
1	Makedonija	1.099	1.659	1.398	206	1.154	200
2	Triglav	2.035	3.033	2.560	457	2.049	227
3	Sava	1.979	1.728	1.528	205	1.974	182
4	Evroins	1.729	1.190	1.205	169	1.545	262
5	Eurolink	2.362	2.092	1.954	263	2.237	212
6	Winner	597	1.444	1.222	221	598	211
7	Eurosig	1.045	685	418	169	1.143	108
8	Uniqa	2.587	1.478	1.474	281	2.310	254
9	Insurance Policy	2.288	1.459	1.564	333	1.542	223
10	Nova	1.609	825	824	173	1.437	270
11	Croatia	1.398	933	883	209	1.239	163
	Total(life)	367	657	560	60	404	6
1	Croatia	130	378	330	42	136	0
2	Grawe	215	210	171	10	244	4
3	Winner	17	35	34	3	15	2
4	Uniqa	5	34	25	5	9	0
5	Triglav	0	0	0	0	0	0
	Total	19.095	17.183	15.590	2.746	17.632	2.318



Table 8. Expenses

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No.	Insurance Undertaking	Administrative expenses	Comissions to intermediaries	Other expenses related to insurance
	Total(non-life)	354.695	164.229	391.075
1	Makedonija	48.006	32.520	58.998
2	Triglav	53.346	17.780	58.648
3	Sava	31.218	13.306	43.943
4	Evroins	22.134	9.244	29.491
5	Eurolink	52.521	12.804	40.378
6	Winner	25.380	12.708	25.023
7	Eurosig	14.260	16.014	21.739
8	Uniqa	23.883	23.263	38.903
9	Insurance Policy	45.617	11.598	26.864
10	Nova	14.829	4.830	25.244
11	Croatia	23.501	10.162	21.844
	Total(life)	36.393	57.037	18.587
1	Croatia	11.979	17.389	11.047
2	Grawe	7.249	19.351	4.307
3	Winner	10.218	16.104	668
4	Uniqa	4.013	3.514	1.698
5	Triglav	2.934	679	867
	Total	391.088	221.266	409.662

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	Eurosig	Uniqa	Insur. Policy	Nova	Croatija		Croatia	Grawe	Winner	Uniqa	Triglav		
Foreign legal entities	837.307	148.064	216.676	222.300	195.326	247.037	183.716	184.003	8.202	21.488	322.963	2.587.083	174.925	183.999	356.934	215.706	246.058	1.177.622	3.764.706
Foreign natural persons	1.767	600	0	0	0	0	0	0	0	0	0	2.367	0	0	0	0	0	0	2.367
Domestic legal entities	18.484	357	11.866	0	0	0	0	0	0	193.393	0	224.100	9.207	0	0	0	61.515	70.721	294.821
Domestic natural persons	29.066	36.202	5.531	15.823	0	0	0	0	176.494	0	0	263.115	0	0	0	0	0	0	263.115
State	1.684	0	0	0	0	0	0	0	0	0	0	1.684	0	0	0	0	0	0	1.684
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	307.573	1.248.343	4.326.693

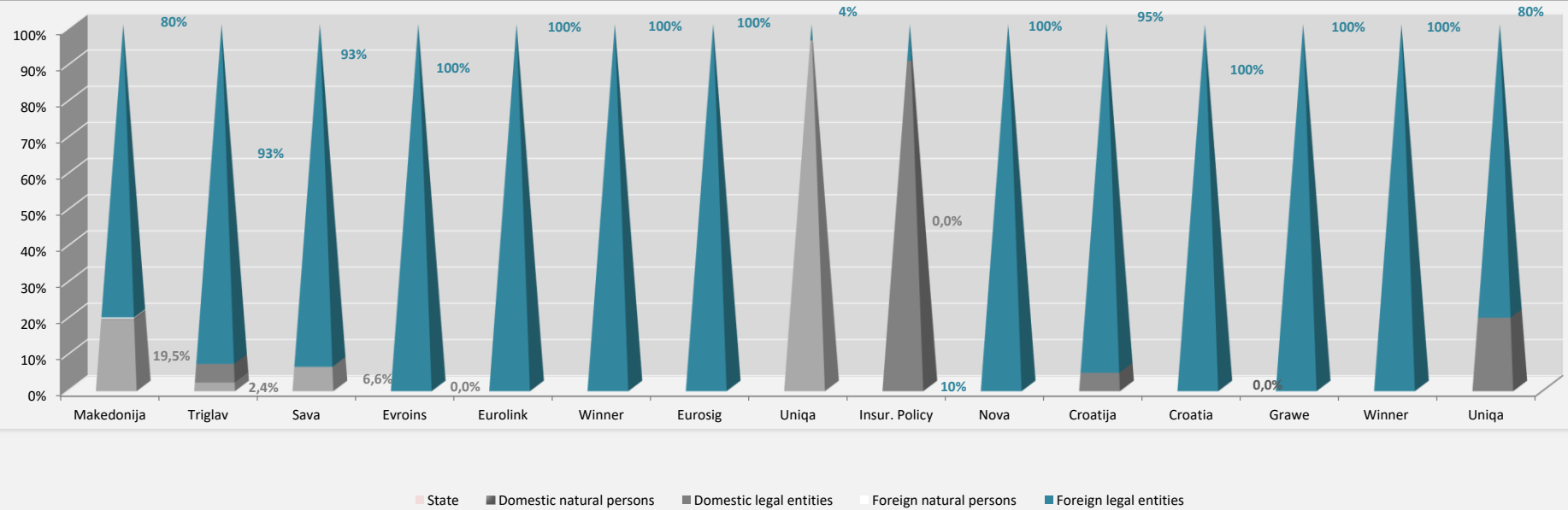


Table 10. Gross technical provisions

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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				
	Total (non-life)	3.531.552	47.636	2.288.961	1.391.513	3.779.815	0	0	57.402	7.416.405
1	Makedonija	363.702	3.741	193.906	135.432	334.340	0	0	553	702.336
2	Triglav	615.216	9.780	407.818	226.038	688.748	0	0	10.268	1.324.012
3	Sava	349.762	2.553	293.487	142.422	446.370	0	0	3.609	802.294
4	Evroins	270.641	2.270	155.092	111.650	268.476	0	0	4.669	546.056
5	Eurolink	473.559	20.031	246.735	113.525	362.472	0	0	0	856.062
6	Winner	317.797	1.961	181.141	153.749	344.616	0	0	1.251	665.625
7	Eurosig	144.036	0	83.539	61.407	146.618	0	0	16.666	307.320
8	Uniqa	360.949	0	254.564	98.893	357.733	0	0	2.320	721.002
9	Insurance Policy	301.344	7.030	239.483	180.091	424.892	0	0	18.066	751.332
10	Nova	149.395	0	137.174	84.519	223.681	0	0	0	373.076
11	Croatia	185.151	270	96.022	83.787	181.869	0	0	0	367.290
	Total (life)	30.451	115.230	42.995	28.776	74.720	0	4.280.612	0	4.501.013
1	Croatia	8.422	0	4.631	2.339	7.053	0	1.914.009	0	1.929.484
2	Grawe	16.016	115.230	33.033	20.407	55.043	0	1.702.348	0	1.888.637
3	Winner	4.356	0	4.370	5.985	11.519	0	417.806	0	433.681
4	Uniqa	1.628	0	961	45	1.105	0	235.982	0	238.715
5	Triglav	29	0	0	0	0	0	10.467	0	10.496
	Total	3.562.003	162.866	2.331.956	1.420.289	3.854.535	0	4.280.612	57.402	11.917.418

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				
	Total (non-life)	2.896.720	40.639	1.783.227	1.311.689	3.194.257	0	0	57.402	6.189.018
1	Makedonija	276.530	3.741	101.784	88.448	195.234	0	0	553	476.058
2	Triglav	484.573	2.783	329.228	226.038	610.158	0	0	10.268	1.107.782
3	Sava	307.276	2.553	234.753	140.164	385.378	0	0	3.609	698.816
4	Evroins	245.920	2.270	144.177	110.175	256.086	0	0	4.669	508.945
5	Eurolink	393.186	20.031	232.463	97.210	331.885	0	0	0	745.102
6	Winner	188.494	1.961	12.370	153.749	175.845	0	0	1.251	367.551
7	Insig	137.153	0	83.539	61.407	146.618	0	0	16.666	300.437
8	Uniqa	296.813	0	218.359	98.893	321.528	0	0	2.320	620.661
9	Insurance Policy	259.427	7.030	193.624	167.299	366.241	0	0	18.066	650.764
10	Nova	139.638	0	137.174	84.519	223.681	0	0	0	363.319
11	Croatia	167.710	270	95.756	83.787	181.603	0	0	0	349.583
	Total (life)	24.791	115.230	33.456	18.159	54.564	0	4.241.504	0	4.436.089
1	Croatia	8.179	0	4.631	2.339	7.053	0	1.914.009	0	1.929.241
2	Grawe	10.824	115.230	23.535	9.790	34.928	0	1.696.356	0	1.857.338
3	Winner	4.131	0	4.329	5.985	11.478	0	384.690	0	400.299
4	Uniqa	1.628	0	961	45	1.105	0	235.982	0	238.715
5	Triglav	29	0	0	0	0	0	10.467	0	10.496
	Total	2.921.511	155.869	1.816.683	1.329.848	3.248.821	0	4.241.504	57.402	10.625.107

Table 12. Capital and Solvency Margin

000 mkd

	non-life											non-life Total	life					life Total	Total
	Makedonija	Triglav	Sava	Evroins	Eurolink	Winner	Eurosig	Uniqa	Insur. Policy	Nova	Croatija		Croatia	Grawe	Winner	Uniqa	Triglav		
Total capital	1.519.655	667.931	328.861	208.807	431.386	364.744	146.454	368.517	428.163	117.162	242.819	4.824.499	307.606	364.113	228.840	186.158	232.000	1.318.717	6.143.216
Solvency margin	102.001	217.602	91.845	100.427	153.643	60.201	51.390	118.251	104.111	58.672	69.008	1.127.151	116.321	116.953	30.018	14.818	496	278.606	1.405.757

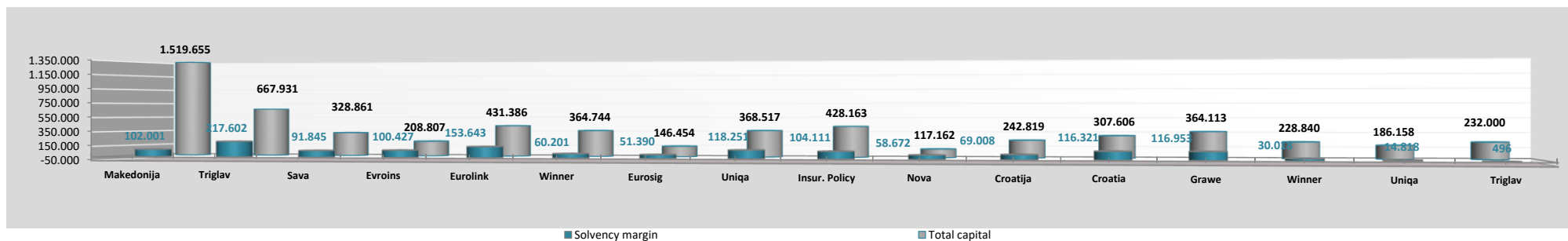


Table 13. Statistical data for non- life insurance undertakings

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	1	105.647	210.886	300.145	2.056	105.172	1.760	83.711
Accident insurance in and outside of regular business	101	15.889	154.131	224.309	1.420	70.660	1.354	76.622
Accident insurance in motor vehicles and while performing specific activities	102	87.077	24.046	48.363	34	762	54	1.570
Accident insurance of pupils, students and young peoples	103	237	994	7.683	477	4.415	334	4.981
Accident insurance of guests, visitors to events, travelers and tourists	104	22	771	925	2	44	3	7
Accident insurance of customers, subscribers and other users of public services	105	0	0	3	0	0	1	1
Other special accident insurance	106	64	471	561	3	102	4	109
Compulsory accident insurance of passengers in public traffic	107	1.596	5.344	9.597	2	86	6	303
Accident insurance of managers	108	107	23.744	7.186	114	29.091	0	0
Other accident insurance	199	655	1.385	1.519	4	12	4	118
Class 02 - Health insurance	2	1.863	69.915	68.687	686	6.287	81	1.539
Supplementary health insurance according to the Law on voluntary health insurance	201	31	392	140	0	0	0	0
Private health insurance according to the Law on voluntary health insurance	202	1.719	50.101	50.619	682	6.223	81	1.539
Other voluntary health insurance	299	113	19.422	17.927	4	64	0	0
CLASS 03 - Insurance of motor vehicles (casco)	3	11.219	192.777	378.895	2.051	137.516	2.232	152.802
Casco insurance of motor vehicles on their own power	301	9.033	187.102	362.921	1.904	131.724	2.089	148.027
Other insurance of motor vehicles (casco)	399	2.186	5.675	15.974	147	5.792	143	4.775
CLASS 04 - Insurance of railway rolling stock vehicles (casco)	4	0	0	0	0	0	0	0
Insurance of railway rolling stock vehicles (casco)	401	0	0	0	0	0	0	0
Other insurance of railway rolling stock vehicles (casco)	499	0	0	0	0	0	0	0
CLASS 05 - Insurance of aircrafts (casco)	5	6	18.068	16.464	0	0	0	0
Insurance of aircrafts (casco)	501	6	18.068	16.464	0	0	0	0
Other insurance of aircrafts (casco)	599	0	0	0	0	0	0	0
CLASS 06 - Insurance of vessels (casco)	6	0	0	299	0	0	2	5.300
Insurance of vessels (casco)	601	0	0	298	0	0	2	5.300
Other insurance of vessels (casco)	699	0	0	1	0	0	0	0
CLASS 07 - Insurance of goods in transportation (cargo)	7	756	21.486	12.503	14	235	6	1.535
Insurance of goods in international transportation (cargo)	701	666	11.842	7.986	7	182	3	311
Insurance of goods in domestic transportation (cargo)	702	66	6.025	4.516	7	53	3	1.224

Other insurance of goods in transportation (cargo)	799	24	3.619	2	0	0	0	0
CLASS 08 - Property insurance against fire and natural forces	8	23.239	187.572	249.825	208	24.695	424	120.974
Property insurance of natural persons	801	17.646	25.295	49.352	123	10.059	187	12.490
Insurance of crops and fruit	80101	229	642	653	1	40	0	0
Insurance of animals	80102	21	415	2.604	0	0	0	0
Construction and erection insurance	80103	4	18	44	0	0	0	0
Insurance of buildings and/or their contents (except 080105)	80104	6.867	11.230	20.954	31	7.269	96	7.905
Household insurance	80105	10.405	12.533	24.513	91	2.750	89	4.556
Other property insurance of natural persons	80199	120	457	585	0	0	2	29
Property insurance of legal entities	802	5.593	162.277	200.473	85	14.636	237	108.484
Insurance of crops and fruit	80201	11	107	111	0	0	0	0
Insurance of animals	80202	9	440	2.812	0	0	0	0
Construction and erection insurance	80203	46	10.257	15.595	0	0	2	596
Insurance of buildings and/or their contents (except 080205 and 080206)	80204	5.392	100.839	136.012	76	10.749	175	44.027
Property insurance of power companies	80205	22	13.692	11.944	0	0	13	47.263
Property insurance of telecommunication companies	80206	0	0	0	0	0	0	0
Other property insurance of legal entities	80299	113	36.941	34.000	9	3.887	47	16.598
CLASS 09 - Other property insurance	9	21.148	296.429	419.877	1.635	100.109	1.568	157.559
Property insurance of natural entities	901	15.007	43.755	76.067	479	20.938	561	12.664
Insurance of crops and fruit	90101	234	16.905	16.889	122	12.146	27	4.330
Insurance of animals	90102	23	2.018	7.802	15	346	5	222
Construction and erection insurance	90103	5	10	49	0	0	0	0
Insurance of buildings and/or their contents (except 090105)	90104	4.371	4.041	8.850	30	2.633	34	613
Household insurance	90105	10.365	20.770	42.413	195	4.894	148	4.611
Other property insurance of natural persons	90199	9	11	65	117	920	347	2.888
Property insurance of legal entities	902	6.141	252.674	343.810	1.156	79.171	1.007	144.895
Insurance of crops and fruit	90201	15	3.561	3.982	6	169	8	6.756
Insurance of animals	90202	13	1.461	13.585	43	1.761	13	460
Construction and erection insurance	90203	64	9.595	23.463	1	1.892	6	10.872
Insurance of buildings and/or their contents (except 090205 and 090206)	90204	5.731	153.003	204.299	1.063	44.957	794	45.586
Property insurance of power companies	90205	26	57.568	58.602	11	18.450	45	72.415
Property insurance of telecommunication companies	90206	0	0	0	0	0	0	0
Other property insurance of legal entities	90299	292	27.486	39.879	32	11.941	141	8.806
CLASS 08+09 - Property insurance	89	27.173	484.001	669.702	1.843	124.804	1.992	278.533
Property insurance of natural persons	8901	19.484	69.050	125.419	602	30.997	748	25.154
Insurance of crops and fruit	890101	235	17.547	17.542	123	12.186	27	4.330
Insurance of animals	890102	23	2.433	10.405	15	346	5	222
Construction and erection insurance	890103	6	28	93	0	0	0	0
Insurance of buildings and/or their contents (except 890105)	890104	8.233	15.271	29.803	61	9.902	130	8.518
Household insurance	890105	10.859	33.304	66.925	286	7.644	237	9.167
Other property insurance of natural persons	890199	128	468	650	117	920	349	2.917
Property insurance of legal entities	8902	7.689	414.951	544.283	1.241	93.807	1.244	253.379
Insurance of crops and fruit	890201	15	3.668	4.093	6	169	8	6.756
Insurance of animals	890202	13	1.901	16.396	43	1.761	13	460
Construction and erection insurance	890203	68	19.852	39.058	1	1.892	8	11.468
Insurance of buildings and/or their contents (except 890205 and 890206)	890204	7.154	253.842	340.310	1.139	55.706	969	89.613
Property insurance of power companies	890205	34	71.260	70.546	11	18.450	58	119.678
Property insurance of telecommunication companies	890206	0	0	0	0	0	0	0
Other property insurance of legal entities	890299	405	64.427	73.880	41	15.828	188	25.404

CLASS 10 - Motor third party liability insurance	10	155.583	895.558	1.904.040	7.446	477.216	10.255	1.643.532
Domestic compulsory motor third party liability insurance (CMTPL)	1001	116.395	675.484	1.484.497	7.052	411.614	8.840	1.174.658
Passenger vehicles	100101	98.169	523.851	1.164.960	6.128	358.562	7.557	1.001.917
Heavy vehicles	100102	11.011	123.892	259.380	727	40.702	902	105.017
Buses	100103	992	19.815	43.088	101	6.807	235	52.297
Towing vehicles	100104	1.040	789	1.760	18	557	10	870
Special vehicles	100105	189	498	1.016	8	555	21	1.364
Motorcycles and scooters	100106	1.728	3.463	8.849	29	2.420	59	8.003
Trailers	100107	2.600	881	1.711	6	160	21	2.075
Operating motor vehicles	100108	466	1.665	3.297	35	1.851	32	1.927
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	191	572	409	0	0	1	875
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	9	58	28	0	0	2	314
Green card (GC)	1002	35.844	186.096	377.939	338	58.673	1.274	439.598
Passenger vehicles	100201	31.228	137.670	284.774	140	22.486	547	172.531
Heavy vehicles	100202	2.154	33.298	65.699	176	31.490	606	226.388
Buses	100203	368	4.722	7.607	13	2.694	68	28.803
Towing vehicles	100204	6	75	158	1	144	9	1.445
Special vehicles	100205	17	91	157	0	0	1	98
Motorcycles and scooters	100206	121	207	516	0	0	1	683
Trailers	100207	1.947	10.016	19.006	8	1.859	42	9.650
Operating motor vehicles	100208	3	17	23	0	0	0	0
Border insurance (BI)	1003	2.389	8.952	2.337	4	190	24	4.742
Passenger cars	100301	2.207	8.054	2.110	4	191	24	4.742
Heavy vehicles	100302	43	513	15	0	0	0	0
Buses	100303	13	213	50	0	0	0	0
Towing vehicles	100304	14	9	2	0	0	0	0
Special vehicles	100305	3	11	36	0	0	0	0
Motorcycles and scooters	100306	3	10	3	0	0	0	0
Trailers	100307	106	141	121	0	0	0	0
Operating motor vehicles	100308	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	955	25.026	39.267	52	6.739	117	24.534
Other motor third party liability insurance	1099	0	0	0	0	0	0	0
CLASS 11 - Aircraft third party liability insurance	11	10	2.623	3.202	0	0	4	13.708
Compulsory aircraft third party liability insurance	1101	10	2.623	3.202	0	0	4	13.708
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	20	87	752	0	0	0	0
Compulsory vessel third party liability insurance	1201	20	87	752	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	11.840	78.712	107.561	72	6.641	151	85.873
Liability insurance of contractors on construction and erection works	1301	49	5.565	6.336	0	0	2	639
Liability insurance of households	1302	8.552	2.359	4.398	35	346	13	213
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	26	542	1.547	0	0	0	0
Other general liability insurance	1306	712	47.901	56.489	29	6.098	71	57.978
Liability insurance of designers	1307	58	659	1.245	1	139	0	0
Liability insurance of lawyers	1308	235	1.202	2.272	0	0	4	81
Liability insurance of notaries	1309	95	1.346	1.951	0	0	1	20
Liability insurance of audit companies	1310	29	559	906	0	0	0	0
Liability insurance of insurance brokerage companies and insurance agencies	1311	14	562	860	0	0	0	0
Liability insurance of trustees	1312	12	301	520	0	9	1	950
Liability insurance of forwarding agents in domestic transport	1313	0	0	5	0	0	0	0
Liability insurance of forwarding agents in international transport	1314	2	262	235	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	2	0	0	0	0
Liability insurance related to medical, dental and pharmaceutical activity	1317	1.511	4.679	8.042	0	0	7	3.964
Liability insurance related to tourist activities	1318	52	1.128	1.940	0	0	7	472
Other professional liability insurance	1388	335	5.869	12.875	2	7	9	660
Other general insurance of liability	1399	158	5.777	7.939	5	42	36	20.896
CLASS 14 - Credit insurance	14	2	870	862	0	0	1	2.613
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	2	870	862	0	0	1	2.613
CLASS 15 - Suretyship insurance	15	1.786	1.831	2.199	0	0	3	706
Insurance of guarantees for TIR carnets	1501	62	131	248	0	0	3	706
Other shuretyship insurance	1599	1.724	1.700	1.951	0	0	0	0
CLASS 16 - Miscellaneous financial loss insurance	16	519	20.057	23.763	15	260	2	22
Lost income insurance, caused by fire and other natural forces	1601	500	19.174	19.108	1	159	2	22
Lost income insurance caused by an inability to perform work activities	1602	0	0	47	0	0	0	0

Insurance against fraudulent purchase of foreign currencies	1603	7	81	117	13	12	0	0
Insurance against cancellation of events and performances	1604	0	0	0	0	0	0	0
Other miscellaneous financial loss insurance	1699	12	802	4.491	1	89	0	0
CLASS 17 - Legal expenses insurance	17	4	3	7	0	0	0	0
Expenses for legal aid and litigation	1701	4	3	7	0	0	0	0
Other legal expenses insurance	1799	0	0	0	0	0	0	0
CLASS 18 - Tourist assistance insurance	18	69.092	37.537	42.471	847	11.815	791	19.087
Travel insurance	1801	68.072	36.538	40.421	806	11.552	774	18.951
Travel insurance for foreigners, while traveling or temporary residence in R. Macedonia	1802	105	138	161	1	5	0	0
Insurance against cancellation of travel tours	1803	256	120	285	0	0	0	0
Other tourist assistance insurance	1899	659	741	1.604	40	258	17	136
TOTAL	0000	278.524	2.034.411	3.531.552	15.030	869.946	17.228	2.288.961