



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia

**Report on the scope and content of the work
of Insurance agencies
for the period 1.1-31.12.2017**



Skopje, 2018

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 31.12.2017: 1 EUR = 61.4907 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	Trend Mr	Lajon ins	Safe life	Fortis pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatel	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
non-life	23.541	21.871	14.780	0	807	13.114	0	3.333	351	47.880	4.861	0	0	0	130.538
Macedonia	23.518	21.871	0	0	0	0	0	0	0	0	0	0	0	0	45.389
Triglav	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sava	0	0	0	0	807	0	0	3.333		47.880	0	0	0	0	52.020
Evroins	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Winner	23	0	0	0	0	0	0	0	0	0	0	0	0	0	23
Uniqa	0	0	14.780	0	0	13.114	0	0	351	0	0	0	0	0	28.245
Ins. Policy	0	0	0	0	0	0	0	0	0	0	4.861	0	0	0	4.861
life	6	25	48	979	0	0	0	0	289	8.781	10	492	250	36	10.916
Croatia life	0	0	0	0	0	0	0	0	0	8.781	0	0	0	36	8.817
Grawe	0	0	0	979	0	0	0	0	0	0	0	0	250	0	1.229
Winner life	6	25		0	0	0	0	0	0	0	10	492	0	0	533
Uniqa life	0	0	48	0	0	0	0	0	289	0	0	0	0	0	337
Total	23.547	21.896	14.828	979	807	13.114	0	3.333	640	56.661	4.871	492	250	36	141.454

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

	Aktiva	Trend Mr	Lajon ins	Safe life	Fortis pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
01. Accident	968	9.950	5.705	0	219	4.393	0	1.501	89	36.903	1.155	0	0	0	60.883
02. Health	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
03. Motor vehicles (casco)	1.149	771	257	0	67	258	0	67	5	107	123	0	0	0	2.804
04. Railway vehicles (casco)	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
06. Vessels (casco)	1	0	0	0	0	0	0	0	0	0	0	0	0	0	1
07. Cargo	9	136	20	0	0	3	0	0	0	0	6	0	0	0	174
08. Property, fire and nat.forces	2.678	2.822	507	0	104	102	0	125	22	4.843	218	0	0	0	11.421
09. Property, other	776	541	225	0	162	50	0	149	15	381	116	0	0	0	2.415
10. MTPL (total)	14.787	13.617	9.336	0	344	9.273	0	2.322	190	407	1.958	0	0	0	52.234
11. Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	8	25	1	0	0	1	0	1	0	1	0	0	0	0	37
13. General liability	1.193	972	164	0	57	9	0	46	20	2	44	0	0	0	2.507
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	0	2	0	0	0	0	0	0	0	0	2	0	0	0	4
16. Financial losses	7	0	0	0	1	0	0	0	0	0	0	0	0	0	8
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Tourists assistance	3.971	3.802	4.472	0	277	3.378	0	820	131	5.236	1.239	0	0	0	23.326
19. Life insurance	6	25	45	979	0	0	0	0	0	8.781	10	492	250	36	10.624
21. Unit- linked	0	0	3	0	0	0	0	0	101	0	0	0	0	0	104
Total	23.547	21.896	14.828	979	807	13.114	0	3.333	640	56.661	4.871	492	250	36	141.454

"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 3. Gross Written Premium (by insurance undertaking)

	Aktiva	Trend Mr	Lajon ins	Safe life	Forti pro	Rea insurance group	Ohridska banka	Mako AS Strumica	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
non-life	292.022	159.591	60.846	0	8.080	62.531	0	17.796	1.786	30.544	16.726	0	0	0	649.922
Macedonia	291.258	159.591	0	0	0	0	0	0	0	0	0	0	0	0	450.849
Triglav	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Sava	0	0	0	0	8.080	0	0	17.796		30.544	0	0	0	0	56.420
Evroins	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Winner	764	0	0	0	0	0	0	0	0	0	0	0	0	0	764
Unika	0	0	60.846	0	0	62.531	0	0	1.786	0	0	0	0	0	125.163
Ins. Policy	0	0	0	0	0	0	0	0	0	0	16.726	0	0	0	16.726
life	3.593	4.401	2.893	84.550	0	0	40.658	0	17.657	98.694	1.834	20.416	60.807	506	336.009
Croatia life	483	0	0	0	0	0	0	0	0	98.694	0	0	0	506	99.683
Grawe	0	0	0	84.550	0	0	40.658	0	0	0	0	0	60.807	0	186.015
Winner life	3.110	4.401	0	0	0	0	0	0	0	0	1.834	20.416	0	0	29.761
Unika life	0	0	2.893	0	0	0	0	0	17.657	0	0	0	0	0	20.550
Total	295.615	163.992	63.739	84.550	8.080	62.531	40.658	17.796	19.443	129.238	18.560	20.416	60.807	506	985.931

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

	Aktiva	Trend Mr	Lajon ins	Safe life	Fortis pro	Rea insurance group	Ohridska banka	Mako AS	Lajf Vizion	NLB Tutunska	Vash prijatelj	Sparkasse banka	Family Partner	L.I.F.E Makedonija	Total
01. Accident	20.243	23.106	4.529	0	230	2.071	0	874	687	14.636	1.000	0	0	0	67.376
02. Health	0	83	0	0	0	0	0	0	0	0	0	0	0	0	83
03. Motor vehicles (casco)	21.935	12.359	3.959	0	1.965	5.847	0	1.152	59	1.698	1.708	0	0	0	50.682
04. Railway vehicles (casco)	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
06. Vessels (casco)	20	0	0	0	0	0	0	0	0	0	0	0	0	0	20
07. Cargo	320	2.695	89	0	0	83	0	0	0	0	115	0	0	0	3.302
08. Property, fire and nat.forces	15.024	17.550	1.496	0	1.829	1.318	0	653	66	9.394	902	0	0	0	48.232
09. Property, other	140.848	22.849	1.005	0	1.724	545	0	382	20	479	424	0	0	0	168.276
10. MTPL (total)	77.917	73.154	47.411	0	1.873	51.374	0	14.227	801	1.900	11.886	0	0	0	280.543
11.Aircraft's liability	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Vessel's liability	49	89	7	0	0	6	0	6	0	6	0	0	0	0	163
13. General liability	10.807	3.766	368	0	111	102	0	112	100	10	90	0	0	0	15.466
14. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Suretyship	0	6	0	0	0	0	0	0	0	0	4	0	0	0	10
16. Financial losses	739	0	0	0	148	0	0	0	0	0	0	0	0	0	887
17. Legal expenses	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18.Tourists assistance	4.120	3.934	1.982	0	200	1.185	0	390	53	2.421	597	0	0	0	14.882
19. Life insurance	3.593	4.401	2.866	84.550	0	0	40.658	0	15.587	98.694	1.834	20.416	60.807	506	333.912
21. Unit- linked	0	0	27	0	0	0	0	0	2.070	0	0	0	0	0	2.097
Total	295.615	163.992	63.739	84.550	8.080	62.531	40.658	17.796	19.443	129.238	18.560	20.416	60.807	506	985.931

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

