

- Macedonia – Insurance market in 2012



INSURANCE
SUPERVISION
AGENCY

Republic of Macedonia
Република Македонија

Number of insurance undertaking

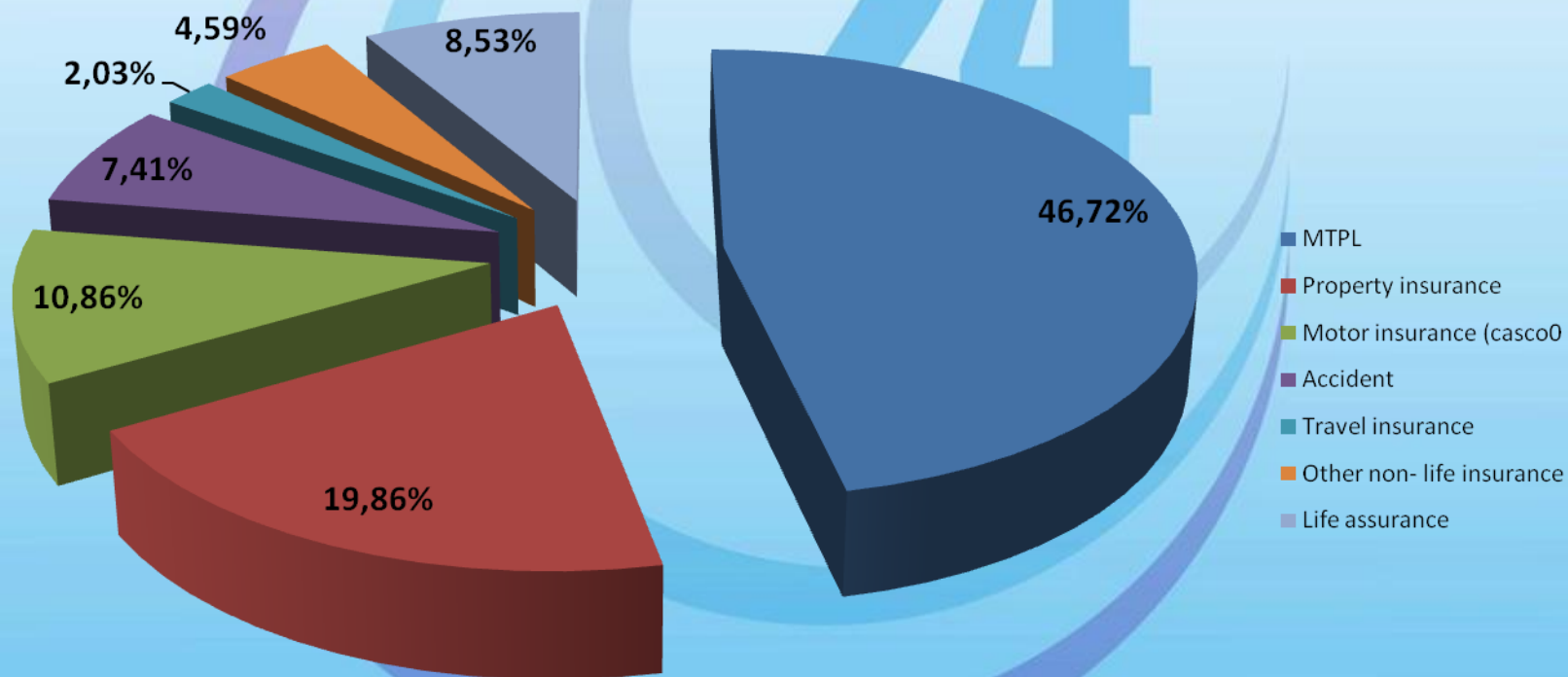
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Life	Non- life	Composite	Reinsurance	Total
4	11	0	1	15

Gross written premium in EUR 000

Year	Life	Non- life	Total
2010	5,764	99,619	105,383
2011	8,081	102,622	110,703
Change 2012 : 2011	20.35%	1.65%	3.02%
2012	9,726	104,317	114,043

GWP by lines of business



Top 10 insurance undertakings - Life

No.	Insurance undertaking	GWP in 000 EUR	Market share
1	Grawe	4,315	44.37%
2	Croatia life	3,964	40.76%
3	Uniqa life	662	6.80%
4	Winner life	654	6.73%
5	Qbe life	130	1.34%

Top 10 insurance undertakings- Non life

No.	Insurance undertaking	GWP in 000 EUR	Market share
1	Triglav	20,043	19.21%
2	Eurolink	12,875	12.34%
3	Sava	11,316	10.85%
4	Qbe	11,197	10.73%
5	Winner	10,233	9.81%
6	Insurance policy	9,380	8.99%
7	Uniqa	8,030	7.70%
8	Euroins	7,610	7.30%
9	Croatia nonlife	5,368	5.15%
10	Albsig	5,303	5.08%

Top10 insurance undertaking - Total

No.	Insurance undertaking	GWP in 000 EUR	Market share
1	Triglav	20,043	17.58%
2	Eurolink	12,875	11.29%
3	Sava	11,316	9.92%
4	Qbe	11,197	9.82%
5	Winner	10,233	8.97%
6	Insurance policy	9,380	8.22%
7	Uniqa	8,030	7.04%
8	Euroins	7,610	6.67%
9	Croatia nonlife	5,368	4.71%
10	Albsig	5,303	4.65%

Important happening on the market in 2012

1	Established three new insurance brokerage undertakings (Total: 20)
2	Established three new insurance agencies (Total: 9)
3	One commercial bank started to act as insurance agency
4	QBE was purchased by VIG(Vienna Insurance Group)
5	Voluntary health insurance law
6	Law on payment of pension and pension benefits from fully funded pension



Thank you!

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