



**NORTH MACEDONIA**

## About **UNIQA** Life ad Skopje

UNIQA a.d. Skopje is present in the market since 2004 and became part of the SIGAL UNIQA Insurance Group in 2009.

According to its growth plan, since 2011 a separate Life Insurance company was formed under the name UNIQA Life a.d. Skopje offering innovative life insurance products.

- SIGAL UNIQA AL Non Life owns 9.8% of the MK Insurance Market
- SIGAL UNIQA AL Life owns 6% of the MK Insurance Market (ranked as third)
- 11,041,014 Million Euro premiums
- 26 Branches

## Local strengths **USPs**

The client is in the center of our interest with his specific and individual requirements and expectations. By accepting the client's need gives us the possibility to provide the best custom fitted products for small businesses as well as for industrial entities.

The company have a wide product portfolio providing a large customer base and offers: Life Insurance, Health Insurance and Property and Casualty Insurance

We are a rapidly developing company determined to provide the best quality of products and services by means of professional, motivated and stabilized staff.

In the field of health insurance for the moment we are the only company offering private health insurance.

### Facts & figures

- Insurope member since: 2013
- Financial Rating: A- by Standard's & Poors

### Average Turnaround Times

- General Questions: 5 Days
- Local Quote: 2 Working Days
- Annual Renewal: 30 Days in advance
- Rate Review: 8 Working Days
- Death Claims: 14 Working Days
- Disability Claims: 14 Working Days
- Medical Claims: 14 Working Days

### Benefits

- Insurable Benefits: ADLM
- Poolable Benefits: ADL

### Minimum lives criteria

- For a group quote: 10 employees
- For pooling contract: 10 employees

### Local contact information

UNIQA Life ad Skopje | **Milena Merjemaj**  
Blv. Zog I, Nr. 1 | Tirana, Albania  
MilenaMerjemaj@sigal.com.al  
Tel. +355 422 33 308