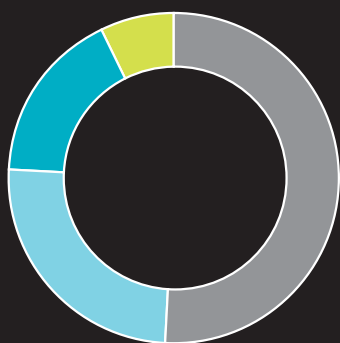


MACEDONIA



2006 PORTFOLIO MIX (GROSS EARNED PREMIUM)

- Motor 51%
- Property 25%
- Accident and health 17%
- Other 7%

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PROFILE

QBE entered the Macedonian market in 2000, when it became a major shareholder in the Stock company for Insurance and Reinsurance Makedonija.

QBE Makedonija is the country's leading general insurer, operating through its head office in Skopje and numerous representative offices all over the country.

We are an efficient, focused and financially stable operation with extensive local market knowledge, and are committed to product development and service innovation.

We provide a full range of leading-edge insurance and reinsurance solutions, focusing on the requirements of large corporate and business clients, small-to-medium sized companies as well as personal lines and products for household insurance.

Our team is engaged in developing property insurance, personal accident insurance, travel insurance and the more traditional motor products. Our business packages and family package are particularly attractive to the local market.

We are committed to efficiently and proactively dealing with our agents, brokers and other partners in the insurance process, in order to support extensive and more accessible distribution of our products to end customers.

Our consistently innovative product development, coupled with our delivery of a financially superior and quality claims service, means we are the first-choice insurer in Macedonia.

QBE Makedonija is a member of the Insurance Companies Association, part of the Economic Chamber of Macedonia.