



الاتحاد الأردني لشركات التأمين
Jordan Insurance Federation

Directory of Insurance Companies Operating in the Jordanian Insurance Market

- General information about companies
 - Corporate financial indicators
- (2019 & 2018) Two years Directory





Jordan Insurance Federation

Jordan Insurance Federation - as it is known today - was officially established following a Royal Decree issued in 1989, with its regulation having been set out to function as a professional entity for the insurance sector as per specified objectives defined by this regulation, to be achieved in cooperation with the Insurance Commission. Later in 2008, a new regulation was issued with the express purpose of restructuring the Federation and redefining its goals and objectives, which in turn enabled the Chairman, Vice Chairman and Managing Directors to be candidates for the Board of Directors elections, in addition to increasing the number of Board Members from five to seven.

Prior to the Royal Decree, the Foundation was initially founded in 1956 as the Jordan Association for Insurance Companies, serving as the first entity for representing the insurance sector and aims to develop insurance in Jordan. In 1987, the Unified Insurance Office was created for automobile insurance, commencing operations under the Association.

Since its humble beginnings, the Federation has been presided over by several Authorities with pioneers of the insurance sector serving as members.

Our Vision

To pioneer in providing high-quality insurance services in order to develop the insurance sector and strengthen its role locally and regionally.

Our Mission

To improve the insurance profession and cooperate with the concerned parties to develop the local insurance industry.

Our Corporate Values

**Performance Efficiency
Neutrality
Transparency
Accountability
Teamwork**



Chairman

Eng. Majed Smairat

Vice Chairman

Mr. Imad Al-Hajeh

Board Members

Dr. Manal H. Jarrar

Dr. Waleed Zurub

Mr. Rashid Habbab

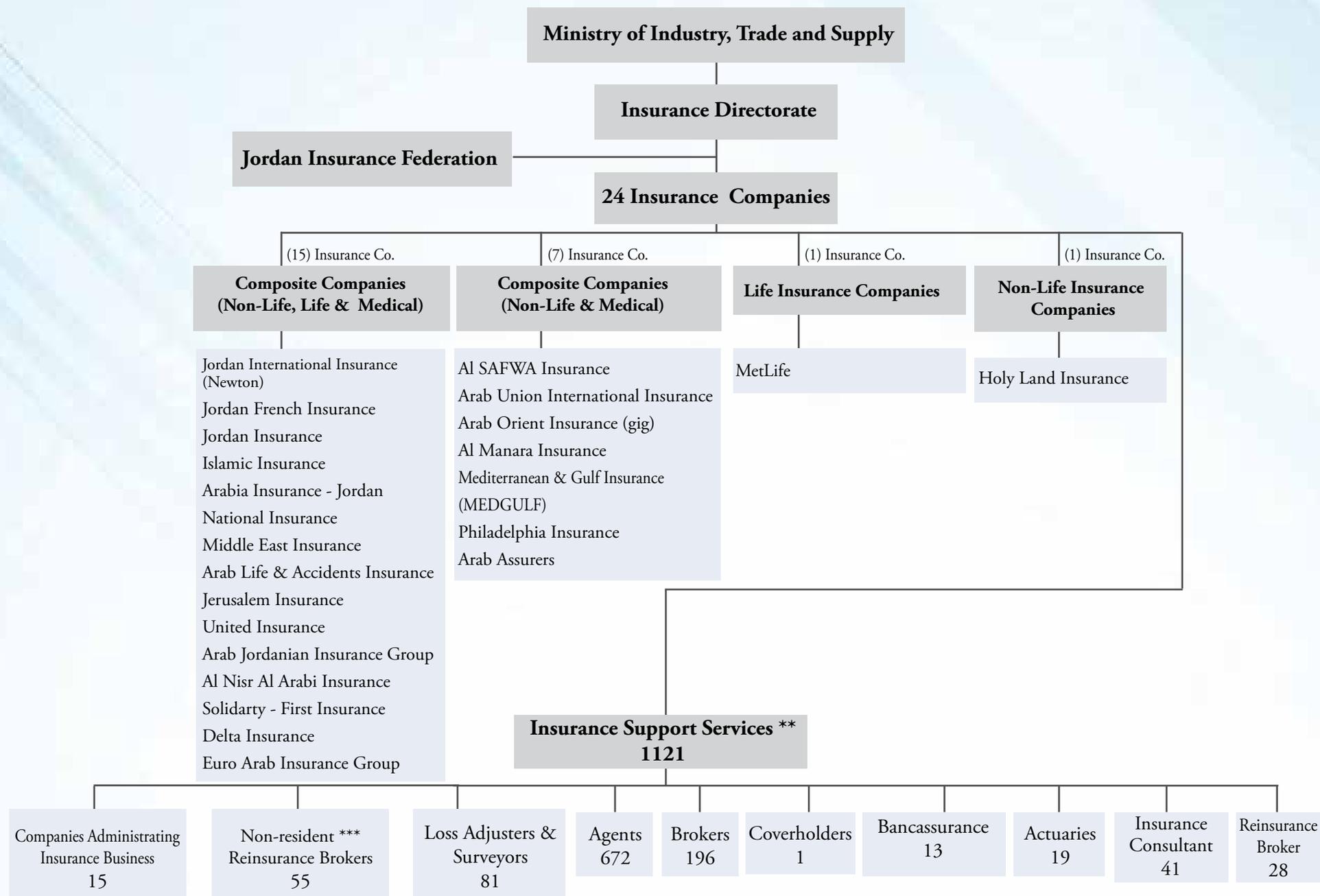
Mr. Diaan AL-Dessouki

Dr. Lana Sami Bader

Federation Director

Mr. Maher Al Hussein

Structure of the Jordanian Insurance Sector 2020 *



* Source: The initial yearly reports December 2019 issued by Insurance Directorate / Ministry of Industry, Trade and Supply.



**Insurance Directorate
Ministry of Industry, Trade and Supply**

**Insurance Directorate
Ministry of Industry, Trade and Supply**

The Insurance Directorate was established in 2014 under the Ministry of Industry, Trade and Supply, thereby replacing the Insurance Commission of Jordan, which was scrapped by virtue of the restructuring of Institutions and Government Departments law, No. 17 of 2014, Article D. The Article shifted the responsibilities of the Insurance Commission to the Ministry, which is legally and effectively in charge of its commitments. The Insurance Directorate is now responsible for supervising and controlling the insurance sector. The Secretary-General of the Ministry serves as the Director General (previously the Director General of Insurance Commission).

The Insurance Directorate operates in accordance with the Insurance Supervision Act No. 33 of 1999 and its amendments. The Directorate has continued to perform its functions in the same framework that was previously implemented by the Insurance Commission to achieve its goals of regulating and supervising the insurance sector to ensure the cultivation of an appropriate environment for the development and strengthening of the role of the insurance industry in protecting individuals and properties against risks, and safeguarding the national economy, in addition to accumulating, developing and investing the national savings to support the economic development in the Kingdom.

The Insurance Directorate carries out its duties through:

- Protecting the rights of policyholders and beneficiaries of the insurance business, in addition to monitoring the solvency of insurers to ensure providing adequate insurance coverage to protect these rights.
- Working on leveraging the performance and efficiency of insurance companies, besides obliging them to embrace the rules of practice and ethics of the profession while ensuring a healthy competitive environment.
- Developing the insurance awareness besides preparing and issuing studies and research related to the insurance business.
- Building bridges of cooperation and integration with the relevant entities and institutions.

As part of its tasks, the Insurance Directorate carries on with the functions of the former Insurance Commission by issuing a group of regulations, instructions and resolutions along with introducing amendments in line with the Insurance Regulation Law no.1999/33 and its amendments by the Interim Law No. 67 of 2002 'Amendments to Insurance Supervision Law'.

Road Accidents Victims Compensation Fund

شركة التأمين الأردنية
Jordan Insurance Company 
 يُعتمد عليها

| | | | |
|--|---|--|--|
| Address | Jordan- Amman - Jabal Amman - 3rd Circle | Does the Company have a Rating? | Yes |
| Telephone Num. | +96264634161 | The Company's Financial Classification | B |
| Fax Num. | +96264634162 | The Classifying Party | AM Best |
| Website Address | www.jicjo.com | Types of Insurance Policies the Company Provides according to the Insurance License | All Types of Insurance Policies |
| Email Address | allinsure@jicjo.com | Number of Agents accredited to the Company | 7 Agents |
| P.O.Box | 279 Amman, Jordan 11118 | Does the Company have Branches Outside Jordan? | Yes |
| Year of Establishment | 1951 | Number of the Company's Branches Inside Jordan | 2 Branches |
| Authorized Capital | JD 30,000,000 | Number of Company's Employees | 258 Employees |
| Paid In Capital (PIC) | JD 30,000,000 | | |
| Chairman | Mr. Othman Bdeir | | |
| CEO / General Manager | Mr. Imad Abdel Khaleq | | |
| Deputy General Manager, Technical Operations and Branches | Mr. Jawad Janb | | |
| Deputy General Manager, Life and Medical Department | Mr. Mazen Al-Nimri | | |
| Deputy General Manager, Finance and Administration Secretary of the board | Mr. Mustafa Dahbour | | |

Financial and Technical Data for Jordan Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|--------|--------|
| Gross Written Premiums | 72,900,398 | 68,684,904 | Solvency Margin | 186 % | 194 % |
| Gross Paid Claims | 53,738,958 | 43,917,131 | Return on Capital | 0,4 % | 4,9 % |
| Technical Profits (Losses) | 3,048,967 | 3,224,023 | Return on Shareholders' Equity (ROE) | 0,3 % | 4,2 % |
| Profits (Losses) before Tax | 59,679 | 1,587,732 | Retention / Written Premiums | 53 % | 52,5% |
| Net Operating Income (Loss) | 3,048,967 | 3,224,023 | Retention / Paid Claims | 55,3 % | 59 % |
| Profits (Losses) after Tax | 115,704 | 1,470,912 | Dividends Distributed to Shareholders | ----- | ----- |
| Total Comprehensive Income | (743,064) | 2,364,100 | Return on Investment (ROI) | 0,8 % | 2,9 % |
| Total Investments | 56,942,257 | 55,732,891 | Capital to Shareholders' Equity Ratio | 89,1 % | 83,2 % |
| Total Assets | 92,322,860 | 89,468,811 | Earnings per Share | 0,4 % | 4,9 % |
| Net Shareholders' Equity | 33,676,642 | 36,040,742 | Technical Profits / Gross Written Premiums | 4,18 % | 4,69 % |
| Retained Earnings (Losses) | 1,328,072 | 2,738,383 | Administrative Expenses / Written Premiums | 9,4 % | 10 % |
| Gross Technical Reservations | 29,961,364 | 28,503,334 | | | |
| Outstanding Claims | 29,719,164 | 27,697,451 | | | |
| IBNR | 3,982,471 | 4,217,516 | | | |
| Net Outstanding Claims | 10,029,772 | 9,380,660 | | | |



شركة الشرق الأوسط للتأمين
Middle East Insurance Co.

| | | | |
|------------------------------|---|--|---|
| Address | Amman – Zahran Street – Building # (14) – Jabal Amman - Jordan | Does the Company have a Rating? | Yes |
| Telephone Num. | +96265004100 | The Company's Financial Classification | B+ (Good) |
| Fax Num. | +96265004101 | The Classifying Party | AM Best |
| Website Address | WWW.MEICO.COM.JO | Types of Insurance Policies the Company Provides according to the Insurance License | Insurance Business License for Life and General Insurances |
| Email Address | INFO@MEICO.COM.JO | Number of Agents accredited to the Company | 22 Agents |
| P.O.Box | P.O.BOX 1802, 11118 Amman - Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1962 | Number of the Company's Branches Inside Jordan | 6 Branches |
| Authorized Capital | JD 22,050,000 | Number of Company's Employees | 168 Employees |
| Paid In Capital (PIC) | JD 22,050,000 | | |
| Chairman | Mr. Zaid Kawar | | |
| Vice Chairman | H.E. Mr. Wasef Azar | | |
| CEO | Dr. Rajai Sweis | | |
| General Manager | Eng. Majed Smairat | | |
| Deputy G.M / Finance | Mr. Mo'nes Haddad | | |



شركة الشرق الأوسط للتأمين
Middle East Insurance Co.

Financial and Technical Data for Middle East Insurance Co.

| JD | | | % | | |
|------------------------------|------------|------------|--|--|-------------------------------|
| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
| Gross Written Premiums | 40,679,648 | 41,174,088 | Solvency Margin | 278% | 280% |
| Gross Paid Claims | 25,036,192 | 30,167,782 | Return on Capital | 6.78% | 4.88% |
| Technical Profits (Losses) | 1,803,092 | 1,828,209 | Return on Shareholders' Equity (ROE) | 3.80% | 2.79% |
| Profits (Losses) before Tax | 1,727,754 | 1,350,312 | Retention / Written Premiums | 18,803,225 | 18,871,203 |
| Net Operating Income (Loss) | 2,916,550 | 2,647,651 | Retention / Paid Claims | 13,655,980 | 14,240,472 |
| Profits (Losses) after Tax | 1,470,182 | 1,212,958 | Dividends Distributed to Shareholders | 5% profits and 5% free shares allocated for 2017 | 5% profits allocated for 2018 |
| Total Comprehensive Income | (808,524) | 355,212 | Return on Investment (ROI) | 1,494,311 2.34% | 1,076,592 1.77% |
| Total Investments | 63,794,393 | 60,764,300 | Capital to Shareholders' Equity Ratio | 56.09% | 57.08% |
| Total Assets | 86,428,279 | 86,928,627 | Earnings per Share | 67% | 55% |
| Net Shareholders' Equity | 39,308,678 | 38,561,390 | Technical Profits / Gross Written Premiums | 4.43% | 4.44% |
| Retained Earnings (Losses) | 9,647,213 | 9,667,947 | Administrative Expenses / Written Premiums | 12.91% | 13.21% |
| Gross Technical Reservations | 29,100,369 | 29,385,255 | | | |
| Outstanding Claims | 25,930,564 | 33,553,301 | | | |
| IBNR | 2,161,973 | 1,837,321 | | | |
| Net Outstanding Claims | 14,276,255 | 14,645,392 | | | |



الشركة الأمريكية للتأمين على الحياة

Metlife Alico Company

| | |
|--|---|
| Address | Jabal Amman – Fourth circle. -Building number 91 Zahran Street |
| Telephone Num. | +962(6)5930912 |
| Fax Num. | +962(6)5930049 |
| Website Address | www.metlife.jo |
| Email Address | ic.mail@metlife.com |
| P.O.Box | 1307 Amman 11118 Jordan |
| Year of Establishment | 17/3/1963 |
| Authorized Capital | JD 4,000,000 |
| Paid In Capital (PIC) | JD 4,000,000 |
| General Manager | Mr. Osama Hanosh |
| Deputy General Manager | ----- |
| Assistant General Manager for Financial Affairs / Financial Manager | Mr. Mohammed Hassan Ali ba'arah |

| | |
|--|--|
| Does the Company have a Rating? | yes |
| The Company's Financial Classification | AA- |
| The Classifying Party | Standard & Poor's |
| Types of Insurance Policies the Company Provides according to the Insurance License | Life Insurance, Savings & Investments, Accident Insurance, Health Insurance, Loans & Credit |
| Number of Agents accredited to the Company | 233 Agents |
| Does the Company have Branches Outside Jordan? | No |
| Number of the Company's Branches Inside Jordan | 7 Branches |
| Number of Company's Employees | 80 Employees |



الشركة الأمريكية للتأمين على الحياة

Metlife Alico Company

Financial and Technical Data for Metlife Alico Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|-----------|-----------|
| Gross Written Premiums | 30,736,707 | 26,305,140 | Solvency Margin | 230 % | 232 % |
| Gross Paid Claims | 12,596,658 | 14,960,798 | Return on Capital | 50 % | 53 % |
| Technical Profits (Losses) | 1,550,932 | 2,440,115 | Return on Shareholders' Equity (ROE) | 28 % | 41 % |
| Profits (Losses) before Tax | 2,347,089 | 2,987,499 | Retention / Written Premiums | 6% | 6% |
| Net Operating Income (Loss) | 24,246,497 | 15,763,806 | Retention / Paid Claims | 17% | 19% |
| Profits (Losses) after Tax | 1,999,567 | 2,156,981 | Dividends Distributed to Shareholders | No Shares | No Shares |
| Total Comprehensive Income | 1,999,567 | 2,156,981 | Return on Investment (ROI) | 5 % | 5 % |
| Total Investments | 43,668,169 | 40,755,541 | Capital to Shareholders' Equity Ratio | 178% | 131% |
| Total Assets | 88,133,812 | 97,483,711 | Earnings per Share | No Shares | No Shares |
| Net Shareholders' Equity | 7,114,260 | 5,248,610 | Technical Profits / Gross Written Premiums | 5 % | 9% |
| Retained Earnings (Losses) | 1,114,693 | (908,371) | Administrative Expenses / Written Premiums | 4% | 5 % |
| Gross Technical Reservations | 73,832,883 | 82,967,017 | | | |
| Outstanding Claims | 2,457,903 | 2,650,895 | | | |
| IBNR | 804,434 | 799,026 | | | |
| Net Outstanding Claims | 3,134,765 | 3,322,359 | | | |

| | | | |
|--|--|--|---|
| Address | Shameisani -Sayed Qutob Street-Beside Bahrain Embassy - Building No. (29) | Does the Company have a Rating? | yes |
| Telephone Num. | +96265681979 | The Company's Financial Classification | B- |
| Fax Num. | +96265684900 | The Classifying Party | AM Best |
| Website Address | www.natinsurance.jo | Types of Insurance Policies the Company Provides according to the Insurance License | All Types Excluding Debt Insurance |
| Email Address | info@natinsurance.jo | Number of Agents accredited to the Company | 8 Agents |
| P.O.Box | 6156 Amman 11118 Jordan | Does the Company have Branches Outside Jordan? | No. |
| Year of Establishment | 1965 | Number of the Company's Branches Inside Jordan | 1 Branch |
| Authorized Capital | JD 8,000,000 | Number of Company's Employees | 65 Employees |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Mr. Munjed Sukhtian | | |
| Vice Chairman | Mr. Muhammad Bahjat Amin Al-Balbisi | | |
| General Manager | Dr. Manal H. Jarrar | | |
| Deputy General Manager | Mr. Majed Wasef Shaaban / Mr. Omar Qassem Al-Nabhan | | |
| Assistant General Manager for Financial Affairs / Financial Manager | Mr. Iyad Rafeeq Muhammad Al-Tamimi | | |

Financial and Technical Data for National Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|-------------|------------|--|----------|----------|
| Gross Written Premiums | 21,244,563 | 18,426,817 | Solvency Margin | 166% | 166% |
| Gross Paid Claims | 19,950,698 | 17,754,997 | Return on Capital | (0/113) | (0/058) |
| Technical Profits (Losses) | (1,630,982) | (95,721) | Return on Shareholders' Equity (ROE) | (0/905) | 0/052 |
| Profits (Losses) before Tax | (966,106) | 510,925 | Retention / Written Premiums | 73% | 69% |
| Net Operating Income (Loss) | 17,591,070 | 16,004,949 | Retention / Paid Claims | 68% | 63% |
| Profits (Losses) after Tax | (902,050) | 461,171 | Dividends Distributed to Shareholders | ----- | ----- |
| Total Comprehensive Income | (1,085,968) | 418,295 | Return on Investment (ROI) | | |
| Total Investments | 16,774,872 | 16,608,392 | Capital to Shareholders' Equity Ratio | 92% | 88% |
| Total Assets | 26,513,545 | 26,821,125 | Earnings per Share | (0/113) | 0/058 |
| Net Shareholders' Equity | 8,668,180 | 9,086,475 | Technical Profits / Gross Written Premiums | (0/0767) | (0/0052) |
| Retained Earnings (Losses) | (28,547) | 381,114 | Administrative Expenses / Written Premiums | 0/078 | 0/093 |
| Gross Technical Reservations | 19,602,954 | 19,448,766 | | | |
| Outstanding Claims | 9,628,655 | 10,607,154 | | | |
| IBNR | 1,425,387 | 1,559,393 | | | |
| Net Outstanding Claims | 5,356,225 | 5,826,600 | | | |



المتحدة | UNITED
التأمين | INSURANCE

| | | | |
|---|--|--|--|
| Address | Jordan - Amman - Zahran street- Building number 188 | Does the Company have a Rating? | No |
| Telephone Num. | +9626-2003333 | The Company's Financial Classification | ----- |
| Fax Num. | +9626-2003334 | The Classifying Party | ----- |
| Website Address | www.unitedjo.com | Types of Insurance Policies the Company Provides according to the Insurance License | All types of Insurance Policies / General Insurances and Life |
| Email Address | uic@unitedjo.com | Number of Agents accredited to the Company | 5 Agents |
| P.O.Box | 7521 Amman 11118 Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1972 | Number of the Company's Branches Inside Jordan | 2 Branches |
| Authorized Capital | JD 8,000,000 | Number of Company's Employees | 71 Employees |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Mr. Ziad Abujaber | | |
| Vice Chairman | Mr. Basel Al-Ayoubi | | |
| General Manager | Mr. Imad AL-Hajeh | | |
| Deputy G.M Life and Medical | Mr. Enad Dababneh | | |
| Finance and Administration Manager | Mr. Osama Taqali | | |



المتحدة | UNITED
التأمين | INSURANCE

Financial and Technical Data for United Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|---------|-------|
| Gross Written Premiums | 24,079,066 | 25,427,307 | Solvency Margin | 191% | 186% |
| Gross Paid Claims | 20,454,402 | 26,351,193 | Return on Capital | 14% | 14% |
| Technical Profits (Losses) | 1,270,608 | 1,025,894 | Return on Shareholders' Equity (ROE) | 10% | 10% |
| Profits (Losses) before Tax | 1,423,632 | 1,479,147 | Retention / Written Premiums | 70% | 70% |
| Net Operating Income (Loss) | 2,124,195 | 2,192,997 | Retention / Paid Claims | 79% | 66% |
| Profits (Losses) after Tax | 1,122,172 | 1,103,973 | Dividends Distributed to Shareholders | 400,000 | ----- |
| Total Comprehensive Income | 680,670 | 723,551 | Return on Investment (ROI) | 5% | 5% |
| Total Investments | 21,240,838 | 21,050,045 | Capital to Shareholders' Equity Ratio | 115% | 115% |
| Total Assets | 38,312,861 | 39,456,248 | Earnings per Share | -/138 | -/140 |
| Net Shareholders' Equity | 13,866,304 | 14,189,855 | Technical Profits / Gross Written Premiums | 5% | 6% |
| Retained Earnings (Losses) | 4,065,644 | 4,760,229 | Administrative Expenses / Written Premiums | 8% | 8% |
| Gross Technical Reservations | 18,595,236 | 18,268,987 | | | |
| Outstanding Claims | 13,360,090 | 34,441,255 | | | |
| IBNR | 2,045,642 | 2,161,846 | | | |
| Net Outstanding Claims | 9,786,501 | 9,614,424 | | | |

| | |
|--|--|
| Address | Amman-Shmeisani-Prince Shaker Bin Zaid Street |
| Telephone Num. | +96265656012 |
| Fax Num. | +96265658482 |
| Website Address | www.almanarainsurance.com |
| Email Address | info@almanarainsurance.com |
| P.O.Box | 1912 Amman 11118 Jordan |
| Year of Establishment | 3/2/1974 |
| Authorized Capital | JD 5,000,000 |
| Paid In Capital (PIC) | JD 5,000,000 |
| Chairman | H. E. Mr. Mazen Al-Qadi |
| Vice Chairman | Mr. Asim Al-Saghir |
| General Manager | Mr. Waleed Al-Qutati |
| Assistant General Manager for Financial Affairs / Financial Manager | Mr. Anas Musa Khair |

| | |
|--|--|
| Does the Company have a Rating? | No |
| The Company's Financial Classification | ----- |
| The Classifying Party | ----- |
| Types of Insurance Policies the Company Provides according to the Insurance License | General Insurances (Motor Medical, Marine, Aviation, Fire Engineering, Accidents, Travel) |
| Number of Agents accredited to the Company | 14 Agents |
| Does the Company have Branches Outside Jordan? | No |
| Number of the Company's Branches Inside Jordan | 2 Branches |
| Number of Company's Employees | 78 Employees |

Financial and Technical Data for Al- Manara Insurance Company
JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|-----------|---------|
| Gross Written Premiums | 8,332,999 | 8,822,367 | Solvency Margin | 96% | 112% |
| Gross Paid Claims | 9,877,377 | 10,208,811 | Return on Capital | (18,905%) | 8,112% |
| Technical Profits (Losses) | 1,138,548 | 629,963 | Return on Shareholders' Equity (ROE) | (30,294%) | 11,600% |
| Profits (Losses) before Tax | 1,093,222 | 515,174 | Retention / Written Premiums | 1,758% | 2,970% |
| Net Operating Income (Loss) | 1,093,222 | 515,174 | Retention / Paid Claims | 1,483% | 2,567% |
| Profits (Losses) after Tax | 945,265 | 405,638 | Dividends Distributed to Shareholders | ---- | ---- |
| Total Comprehensive Income | 944,767 | 376,584 | Return on Investment (ROI) | 7,931% | 8,546% |
| Total Investments | 6,824,823 | 6,955,469 | Capital to Shareholders' Equity Ratio | 62,406% | 69,937% |
| Total Assets | 13,762,757 | 15,104,428 | Earnings per Share | (0,189%) | 0,081% |
| Net Shareholders' Equity | 3,120,290 | 3,496,874 | Technical Profits / Gross Written Premiums | (13,663%) | 7,140% |
| Retained Earnings (Losses) | 1,944,982 | 1,042,303 | Administrative Expenses / Written Premiums | 18,982% | 16,651% |
| Gross Technical Reservations | 7,651,551 | 6,468,259 | | | |
| Outstanding Claims | 3,930,970 | 6,884,467 | | | |
| IBNR | 1,108,476 | 922,564 | | | |
| Net Outstanding Claims | 5,108,404 | 3,834,735 | | | |



شركة التأمين العربية - الأردن
ARABIA Insurance Company - JORDAN

| | | | |
|--|---|--|--|
| Address | Abd Al Hameed Sharaf St Building No. (3) | Does the Company have a Rating? | yes |
| Telephone Num. | +96265630530 | The Company`s Financial Classification | B |
| Fax Num. | +96265622303 | The Classifying Party | A.M. BEST |
| Website Address | www.aicj.jo | Types of Insurance Policies the Company Provides according to the Insurance License | Life Insurance General Insurances: Motor Insurance, Marine Aviation, Fire Engineering, General Accidents Liability Debt |
| Email Address | info@aicj.jo | Number of Agents accredited to the Company | 7 Agents |
| P.O.Box | 20031 Amman 11118 Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1975 | Number of the Company`s Branches Inside Jordan | 1 Branch |
| Authorized Capital | JD 8,000,000 | Number of Company`s Employees | 82 Employes |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Mr. Muneer Mouasher | | |
| Vice Chairman | Mr. Sofyan Ayed Duais | | |
| General Manager | Mr. Rashid Jawdat Habbab | | |
| Deputy General Manager | Mr. Sakhr Tawfiq Al Zawaideh | | |
| Assistant General Manager for Financial Affairs / Financial Manager | Mr. Mazen AbdulJalil | | |



شركة التأمين العربية - الأردن
ARABIA Insurance Company - JORDAN

Financial and Technical Data for Arabia Insurance Company - Jordan

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|-------|-------|
| Gross Written Premiums | 23,070,306 | 21,026,964 | Solvency Margin | 154% | 166% |
| Gross Paid Claims | 19,954,011 | 19,781,537 | Return on Capital | 4% | 5% |
| Technical Profits (Losses) | 423,777 | 871,569 | Return on Shareholders' Equity (ROE) | 3% | 4% |
| Profits (Losses) before Tax | 316,974 | 498,321 | Retention / Written Premiums | 64% | 62% |
| Net Operating Income (Loss) | 967,928 | 1,475,964 | Retention / Paid Claims | 73% | 71% |
| Profits (Losses) after Tax | 304,899 | 360,871 | Dividends Distributed to Shareholders | ----- | ----- |
| Total Comprehensive Income | 182,203 | 194,192 | Return on Investment (ROI) | 1% | 1% |
| Total Investments | 14,951,111 | 14,451,343 | Capital to Shareholders' Equity Ratio | 79% | 78% |
| Total Assets | 29,608,168 | 27,793,540 | Earnings per Share | 3,8% | 4,5% |
| Net Shareholders' Equity | 10,109,814 | 10,304,006 | Technical Profits / Gross Written Premiums | 2% | 4% |
| Retained Earnings (Losses) | 925,129 | 1,266,509 | Administrative Expenses / Written Premiums | 11% | 13% |
| Gross Technical Reservations | 22,720,015 | 20,285,895 | | | |
| Outstanding Claims | 11,526,358 | 10,001,013 | | | |
| IBNR | 1,167,807 | 1,342,699 | | | |
| Net Outstanding Claims | 5,658,903 | 5,046,207 | | | |



| | | | |
|--|--|--|----------------------|
| Address | Shmeissani Abed Al Hameed Sharaff St. Building No. (47) | Does the Company have a Rating? | No |
| Telephone Num. | +96265693161 | The Company's Financial Classification | ----- |
| Fax Num. | +96265692577 | The Classifying Party | ----- |
| Website Address | www.jerusaleminsurance.jo | Types of Insurance Policies the Company Provides according to the Insurance License | |
| Email Address | info@jico.jo | Number of Agents accredited to the Company | 11 Agents |
| P.O.Box | 20094-11118 | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1975 | Number of the Company's Branches Inside Jordan | 3 Branches |
| Authorized Capital | JD 8,000,000 | Number of Company's Employees | 116 Employees |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Khaled Alyan | | |
| Vice Chairman | Muhammad Khaled Muhammad Alyan | | |
| General Manager | Imad Morrar | | |
| Deputy General Manager | Nafez Saeed Badawi Alyan | | |
| Assistant General Manager for Financial Affairs / Financial Manager | Omar Abdul-Majeed Mahmoud Jaradat | | |

Financial and Technical Data for Jerusalem Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|-------|-------|
| Gross Written Premiums | 19,098,682 | 20,865,646 | Solvency Margin | 243% | 263% |
| Gross Paid Claims | 17,786,218 | 19,130,481 | Return on Capital | 12,9% | 15,5% |
| Technical Profits (Losses) | 553,068 | 610,241 | Return on Shareholders' Equity (ROE) | 7,5% | 8,8% |
| Profits (Losses) before Tax | 1,362,090 | 1,527,647 | Retention / Written Premiums | 78,5% | 82,9% |
| Net Operating Income (Loss) | (23,061) | 32,250 | Retention / Paid Claims | 79,5% | 69,6% |
| Profits (Losses) after Tax | 1,031,054 | 1,243,501 | Dividends Distributed to Shareholders | 10% | 11% |
| Total Comprehensive Income | 1,031,054 | 1,243,501 | Return on Investment (ROI) | 5,7% | 6,1% |
| Total Investments | 24,734,011 | 25,846,235 | Capital to Shareholders' Equity Ratio | 58,2% | 56,8% |
| Total Assets | 35,188,488 | 35,999,059 | Earnings per Share | 0.129 | 0,155 |
| Net Shareholders' Equity | 13,755,850 | 14,087,190 | Technical Profits / Gross Written Premiums | 2,9% | 2,9% |
| Retained Earnings (Losses) | 1,997,661 | 2,329,001 | Administrative Expenses / Written Premiums | 5% | 5% |
| Gross Technical Reservations | 20,295,881 | 20,344,033 | | | |
| Outstanding Claims | 8,711,897 | 7,662,525 | | | |
| IBNR | 2,877,270 | 3,164,106 | | | |
| Net Outstanding Claims | 6,575,520 | 5,919,883 | | | |



النسر العربي للتأمين
عضو في مجموعة البنك العربي
AL-NISR AL-ARABI INSURANCE
PART OF ARAB BANK GROUP

| | | | |
|--|--|--|---|
| Address | Shmeisani - Esam Ajlouni St. - Building no. 21. | Does the Company have a Rating? | No |
| Telephone Num. | +96265685171 | The Company`s Financial Classification | No |
| Fax Num. | +96265685890 | The Classifying Party | No |
| Website Address | www.al-nisr.com | Types of Insurance Policies the Company Provides according to the Insurance License | Life, Medical, Marine, Fire, Liabilities and General Accidents |
| Email Address | al-nisr@al-nisr.com | Number of Agents accredited to the Company | No |
| P.O.Box | 9194 Amman 11191 Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1976 | Number of the Company`s Branches Inside Jordan | 3 Branches |
| Authorized Capital | JD 10,000,000 | Number of Company`s Employees | 271 Employees |
| Paid In Capital (PIC) | JD 10,000,000 | | |
| Chairman | Mr. Ziyad Akrouk | | |
| Vice Chairman/ CEO/ General Manager | Mr. Yacoub Sabella | | |
| Deputy GM- Life and Medical | Mr. Khaled Barakat | | |
| Deputy GM- Non Life Manager | Mr. Amjad Marrar | | |
| Finance Manager | Mrs. Ruba Alshahed | | |



النسر العربي للتأمين
 عضو في مجموعة البنك العربي
AL-NISR AL-ARABI INSURANCE
 PART OF ARAB BANK GROUP

Financial and Technical Data for AL-Nisr Al-Arabi Insurance Company JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|-------------|--|--------|--------|
| Gross Written Premiums | 43,013,186 | 44,792,215 | Solvency Margin | 255% | 289% |
| Gross Paid Claims | 18,919,126 | 25,127,159 | Return on Capital | 25,66% | 28,42% |
| Technical Profits (Losses) | 2,571,779 | 2,992,383 | Return on Shareholders' Equity (ROE) | 12,18% | 12,75% |
| Profits (Losses) before Tax | 3,288,204 | 3,589,611 | Retention / Written Premiums | 74,29% | 71,33% |
| Net Operating Income (Loss) | 3,888,996 | 4,152,460 | Retention / Paid Claims | 96,34% | 72,84% |
| Profits (Losses) after Tax | 2,566,125 | 2,841,688 | Dividends Distributed to Shareholders | 25% | 25% |
| Total Comprehensive Income | 2,125,585 | 3,729,292 | Return on Investment (ROI) | 4,34% | 4,24% |
| Total Investments | 75,783,491 | 84,563,592 | Capital to Shareholders' Equity Ratio | 47,48% | 44,86% |
| Total Assets | 93,934,564 | 104,903,510 | Earnings per Share | 25,7% | 28,4% |
| Net Shareholders' Equity | 21,058,370 | 22,287,662 | Technical Profits / Gross Written Premiums | 5,98% | 6,68% |
| Retained Earnings (Losses) | 3,346,892 | 3,746,595 | Administrative Expenses / Written Premiums | 3,50% | 3,31% |
| Gross Technical Reservations | 66,439,827 | 75,236,056 | | | |
| Outstanding Claims | 9,148,893 | 10,723,163 | | | |
| IBNR | 1,413,155 | 1,001,504 | | | |
| Net Outstanding Claims | 1,671,170 | 1,443,927 | | | |

| | | | |
|--|---|--|------------------------------------|
| Address | Amman-Shmeisani-Abdul Hamid Sharaf Street-Building No. (124) | Does the Company have a Rating? | Yes |
| Telephone Num. | +96265600200 | The Company's Financial Classification | B |
| Fax Num. | +96265600229 | The Classifying Party | AM BEST |
| Website Address | www.jofico.com | Types of Insurance Policies the Company Provides according to the Insurance License | Life and General Insurances |
| Email Address | info@jofico.com | Number of Agents accredited to the Company | 11 Agents |
| P.O.Box | 3272 Amman 11181 Jordan | Does the Company have Branches Outside Jordan? | Yes |
| Year of Establishment | 1976 | Number of the Company's Branches Inside Jordan | 5 Branches |
| Authorized Capital | JD 9,100,000 | Number of Company's Employees | 153 Employees |
| Paid In Capital (PIC) | JD 9,100,000 | | |
| Chairman | HE. Mr. Aqel Biltaji | | |
| General Manager | Dr. Waleed Wael Zurub | | |
| Assistant General Manager for Financial Affairs / Financial Manager | Mr. Bilal Tayseer AL-Shaikh | | |

Financial and Technical Data for JordanFrench Insurance Co. (P.L.C)
 JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|------|-------|
| Gross Written Premiums | 27,137,321 | 30,413,108 | Solvency Margin | 171% | 154% |
| Gross Paid Claims | 25,246,472 | 27,158,916 | Return on Capital | 12% | 16% |
| Technical Profits (Losses) | 1,914,895 | 3,270,691 | Return on Shareholders' Equity (ROE) | 10% | 12% |
| Profits (Losses) before Tax | 1,326,976 | 2,050,181 | Retention / Written Premiums | 77% | 77% |
| Net Operating Income (Loss) | 2,522,444 | 3,755,263 | Retention / Paid Claims | 65% | 68% |
| Profits (Losses) after Tax | 1,102,089 | 1,439,002 | Dividends Distributed to Shareholders | 5% | ----- |
| Total Comprehensive Income | 1,195,698 | 1,502,665 | Return on Investment (ROI) | 14% | 4% |
| Total Investments | 11,381,932 | 11,905,389 | Capital to Shareholders' Equity Ratio | 85% | 77% |
| Total Assets | 32,283,058 | 33,616,921 | Earnings per Share | 16% | 12% |
| Net Shareholders' Equity | 10,747,689 | 11,795,354 | Technical Profits / Gross Written Premiums | 7% | 11% |
| Retained Earnings (Losses) | (188,752) | 595,794 | Administrative Expenses / Written Premiums | 13% | 16% |
| Gross Technical Reservations | 12,731,028 | 13,171,902 | | | |
| Outstanding Claims | 10,384,433 | 9,230,419 | | | |
| IBNR | 2,957,000 | 3,199,213 | | | |
| Net Outstanding Claims | 6,459,203 | 6,444,433 | | | |



شركة دلتا للتأمين

Delta Insurance Company

| | | | |
|------------------------------|---|--|------------------------------------|
| Address | Jabal Amman - Third Circle - Opposite Hyatt Amman Hotel | Does the Company have a Rating? | No |
| Telephone Num. | +962-6-4640008 | The Company's Financial Classification | |
| Fax Num. | +962-6-4654631 | The Classifying Party | |
| Website Address | www.Delta-ins.com | Types of Insurance Policies the Company Provides according to the Insurance License | Life and General Insurances |
| Email Address | admin@delta-ins.com | Number of Agents accredited to the Company | 5 Agents |
| P.O.Box | Amman11118 Jordan 3055 | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1976 | Number of the Company's Branches Inside Jordan | No |
| Authorized Capital | JD 8,000,000 | Number of Company's Employees | 117 Employees |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Mr. Ghassan Elia Nuqul | | |
| Deputy Chairman | Mrs. Nadine Mecattaf | | |
| General Manager | Mr. Raja'ei Zaki Noursi | | |
| Finance Manager | Mr. Murad Haddad | | |



شركة دلتا للتأمين
Delta Insurance Company

Financial and Technical Data for Delta Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|---------|--------|
| Gross Written Premiums | 15,106,924 | 18,314,967 | Solvency Margin | 207% | 166% |
| Gross Paid Claims | 12,119,320 | 13,170,275 | Return on Capital | 2,7% | 3,2% |
| Technical Profits (Losses) | 19,631- | 49,374 | Return on Shareholders' Equity (ROE) | 2,2% | 2,6% |
| Profits (Losses) before Tax | 175,341 | 302,763 | Retention / Written Premiums | 68,1% | 67,4% |
| Net Operating Income (Loss) | 11,545,452 | 13,945,762 | Retention / Paid Claims | 80,86 % | 84,15% |
| Profits (Losses) after Tax | 213,890 | 261,064 | Dividends Distributed to Shareholders | --- | --- |
| Total Comprehensive Income | 376,845 | 309,275 | Return on Investment (ROI) | 0,82% | 0,91% |
| Total Investments | 17,484,787 | 17,818,858 | Capital to Shareholders' Equity Ratio | 82,25% | 79,71% |
| Total Assets | 26,175,530 | 28,589,410 | Earnings per Share | 0,027 | 0,033 |
| Net Shareholders' Equity | 9,726,627 | 10,035,902 | Technical Profits / Gross Written Premiums | 0,13%- | 0,27% |
| Retained Earnings (Losses) | 292,427 | 505,088 | Administrative Expenses / Written Premiums | 5,6% | 5,7% |
| Gross Technical Reservations | 11,413,087 | 12,410,403 | | | |
| Outstanding Claims | 8,036,613 | 7,410,970 | | | |
| IBNR | 1,114,486 | 1,246,777 | | | |
| Net Outstanding Claims | 6,329,666 | 6,241,713 | | | |



| | |
|-------------------------------|---|
| Address | Al Shmeisani - Prince Shaker Bin Zaid St. , Building No.57 |
| Telephone Num. | +962-6-5681444 |
| Fax Num. | +962-6-5680599 |
| Website Address | www.safwainsurance.com |
| Email Address | info@safwainsurance.com |
| P.O.Box | 925383 Amman 11190 Jordan |
| Year of Establishment | 1980 |
| Authorized Capital | JD 4,000,000 |
| Paid In Capital (PIC) | JD 4,000,000 |
| Chairman | Mr. Mohammed Al-Shawabkeh |
| Deputy Chairman | Mr . Diaa Al-Desouqi |
| General Manager | Mr . Diaa Al-Desouqi |
| Deputy General Manager | Mr. Ammar Faris Abdul Rahim Al Haj Saleh |
| CFO | Mr. Muhammad Mahmoud Bani Abdo |

| | |
|--|---------------------------|
| Does the Company have a Rating? | No |
| The Company`s Financial Classification | ----- |
| The Classifying Party | ----- |
| Types of Insurance Policies the Company Provides according to the Insurance License | General Insurances |
| Number of Agents accredited to the Company | 4 Agents |
| Does the Company have Branches Outside Jordan? | No |
| Number of the Company`s Branches Inside Jordan | Aqaba |
| Number of Company`s Employees | 56 Employees |



Financial and Technical Data for Al SAFWA Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|-------------|-------------|--|--------|---------|
| Gross Written Premiums | 5,591,686 | 4,670,044 | Solvency Margin | 37% | 30% |
| Gross Paid Claims | 6,003,011 | 5,061,189 | Return on Capital | (8.8)% | 14.2% |
| Technical Profits (Losses) | 1,009,565 | (69,548) | Return on Shareholders' Equity (ROE) | 38.1% | (29.5)% |
| Profits (Losses) before Tax | 608,240 | (541,017) | Retention / Written Premiums | 97.3% | 95.6% |
| Net Operating Income (Loss) | (401,325) | (610,565) | Retention / Paid Claims | 81.2% | 88.4% |
| Profits (Losses) after Tax | 567,298 | (350,073) | Dividends Distributed to Shareholders | ----- | ----- |
| Total Comprehensive Income | 550,508 | (300,678) | Return on Investment (ROI) | 21.9% | (10.2)% |
| Total Investments | ----- | ----- | Capital to Shareholders' Equity Ratio | 37.2% | 29.7% |
| Total Assets | 7,958,153 | 9,017,691 | Earnings per Share | (8.8)% | 14.2% |
| Net Shareholders' Equity | 1,488,877 | 1,188,199 | Technical Profits / Gross Written Premiums | 112.1% | 14.2% |
| Retained Earnings (Losses) | (2,241,192) | (2,864,484) | Administrative Expenses / Written Premiums | 22% | 20.7% |
| Gross Technical Reservations | 3,366,091 | 2,230,727 | | | |
| Outstanding Claims | 3,777,498 | 3,578,696 | | | |
| IBNR | 217,312 | 347,528 | | | |
| Net Outstanding Claims | 1,300,737 | 733,275 | | | |



شركة الأراضي المقدسة للتأمين
Holy Land Insurance Company

| | | | |
|--|---|--|---|
| Address | Amman - Jabal Al Hussein - Be'er el Sabe' Str. | Does the Company have a Rating? | No |
| Telephone Num. | +96265668598 - +96265668599 | The Company's Financial Classification | ----- |
| Fax Num. | +96265681973 | The Classifying Party | ----- |
| Website Address | www.holylandins.com | Types of Insurance Policies the Company Provides according to the Insurance License | General Insurances Except Medical Insurances |
| Email Address | info@holylandins.com | Number of Agents accredited to the Company | 2 Agents |
| P.O.Box | Amman 11191 Jordan 9130 | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1980 | Number of the Company's Branches Inside Jordan | ----- |
| Authorized Capital | JD 9,868,691 | Number of Company's Employees | 70 Employees |
| Paid In Capital (PIC) | JD 9,868,691 | | |
| Chairman | Mr. Baha Dean M. Al-Modaffar | | |
| Vice Chairman | Eng. Samer B.AL.Modaffar | | |
| General Manager | Mr. Mohannad.M.AL.Muthaffar | | |
| Deputy General Manager | Mr. Abdul Salam A. Al-Shrouf | | |
| Assistant General Manager for Financial Affairs / Financial Manager | Mr. Odeh Juma Qadour | | |



شركة الأراضي المقدسة للتأمين
Holy Land Insurance Company

Financial and Technical Data for Holy Land Insurance Company
JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|-----------|-------------|--|-----------|------------|
| Gross Written Premiums | 8,629,350 | 10,972,410 | Solvency Margin | 59% | 64% |
| Gross Paid Claims | 9,339,723 | 9,933,996 | Return on Capital | (3%) | (29%) |
| Technical Profits (Losses) | 52,991 | (2,364,262) | Return on Shareholders' Equity (ROE) | (9%) | (102%) |
| Profits (Losses) before Tax | (129,347) | (2,891,234) | Retention / Written Premiums | 8,419,830 | 10,779,216 |
| Net Operating Income (Loss) | (294287) | (2891234) | Retention / Paid Claims | 7,669,862 | 9,253,661 |
| Profits (Losses) after Tax | (129,347) | (2,891,234) | Dividends Distributed to Shareholders | ----- | ----- |
| Total Comprehensive Income | (179,347) | (2,891,234) | Return on Investment (ROI) | (4.5%) | 1.5% |
| Total Investments | 2,123,114 | 4,598,245 | Capital to Shareholders' Equity Ratio | 253% | 349% |
| Total Assets | 8,209,628 | 11,642,233 | Earnings per Share | (3%) | (29%) |
| Net Shareholders' Equity | 1,973,293 | 2,831,612 | Technical Profits / Gross Written Premiums | 0.6% | (21.5%) |
| Retained Earnings (Losses) | (764,928) | (3,314,693) | Administrative Expenses / Written Premiums | 16% | 14% |
| Gross Technical Reservations | 4,864,295 | 7,361,915 | | | |
| Outstanding Claims | 5,035,733 | 7,203,972 | | | |
| IBNR | 1,161,760 | 1,162,837 | | | |
| Net Outstanding Claims | 532,324 | 1,301,328 | | | |



شركة فيلادلفيا للتأمين
Philadelphia Insurance Company

| | | | |
|-------------------------------|--|--|---------------------|
| Address | Jabal Al Hussein - Opposite the Jeddah Palace Hotel | Does the Company have a Rating? | No |
| Telephone Num. | +96265668131 | The Company`s Financial Classification | ----- |
| Fax Num. | +96265693945 | The Classifying Party | ----- |
| Website Address | www.phicojo.com | Types of Insurance Policies the Company Provides according to the Insurance License | ----- |
| Email Address | phico@phicojo.com | Number of Agents accredited to the Company | ----- |
| P.O.Box | 8663Amman 11121 Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1980 | Number of the Company`s Branches Inside Jordan | 3 Branches |
| Authorized Capital | JD 4,000,000 | Number of Company`s Employees | 53 Employees |
| Paid In Capital (PIC) | JD 4,000,000 | | |
| Chairman | Mr. Adham Nabeh Al Idressi | | |
| Vice Chairman | Mr. Hatem Husien | | |
| General Manager | Mr. Hatem Husien | | |
| Deputy General Manager | Mr. Firas Hatem Mahmoud Husein | | |
| Finance Manager | Mr. Raed Ahmad Abdallah Msalam | | |



شركة فيلادلفيا للتأمين
hiladelphia Insurance Company

Financial and Technical Data for Philadelphia Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|-------------|--|--------|---------|
| Gross Written Premiums | 7,289,136 | 6,277,581 | Solvency Margin | 263% | 78% |
| Gross Paid Claims | 7,161,047 | 7,386,027 | Return on Capital | (8%) | (39%) |
| Technical Profits (Losses) | (153,919) | (1,885,398) | Return on Shareholders' Equity (ROE) | (7,7%) | (60%) |
| Profits (Losses) before Tax | (221,036) | (1,984,707) | Retention / Written Premiums | 88% | 88% |
| Net Operating Income (Loss) | 21,698 | (1,749,114) | Retention / Paid Claims | 88% | 89% |
| Profits (Losses) after Tax | (222,672) | (1567,707) | Dividends Distributed to Shareholders | 0% | 0% |
| Total Comprehensive Income | (320,049) | (1,565,139) | Return on Investment (ROI) | | |
| Total Investments | 6,922,801 | 4,140,291 | Capital to Shareholders' Equity Ratio | 201% | 64% |
| Total Assets | 10,266,144 | 8,899,329 | Earnings per Share | (8%) | (39%) |
| Net Shareholders' Equity | 4,112,187 | 2,547,048 | Technical Profits / Gross Written Premiums | (3,1%) | (31,5%) |
| Retained Earnings (Losses) | (574,190) | (2,142,562) | Administrative Expenses / Written Premiums | 15% | 17% |
| Gross Technical Reservations | 9,165,826 | 8,827,121 | | | |
| Outstanding Claims | 5,321,073 | 5,356,345 | | | |
| IBNR | 968,165 | 1,307,446 | | | |
| Net Outstanding Claims | 1,204,674 | 1,290,799 | | | |



| | | | |
|---|---|--|---|
| Address | Shmeisani, Abd Al-Hamid Sharaf St. | Does the Company have a Rating? | No |
| Telephone Num. | +96265693180 | The Company`s Financial Classification | |
| Fax Num. | +96265693188 | The Classifying Party | |
| Website Address | www.arabinsurance.com | Types of Insurance Policies the Company Provides according to the Insurance License | Insurance Business License for Life and General Insurances |
| Email Address | Info@arabinsurance.jo | Number of Agents accredited to the Company | 13 Agents |
| P.O.Box | Amman 11190, Jordan 925250 | Does the Company have Branches Outside Jordan? | yes |
| Year of Establishment | 1981 | Number of the Company`s Branches Inside Jordan | 2 Branches |
| Authorized Capital | JD 8,000,000 | Number of Company`s Employees | 115 Employees |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Mr. Diraar Y. Alghanim | | |
| Vice Chairman | Mr. Tawfiq Khoury | | |
| CEO | Mr. Hadi Al-Kurd | | |
| Manager Financial and Administrative Affairs | Mr. Khaled Saghah | | |



Financial and Technical Data for Arab Life & Accidents Insurance company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|--------|--------|
| Gross Written Premiums | 16,982,138 | 14,306,258 | Solvency Margin | 0.406 | 0.739 |
| Gross Paid Claims | 17,071,533 | 13,513,165 | Return on Capital | -0.381 | -0.044 |
| Technical Profits (Losses) | -3,226,563 | -448,130 | Return on Shareholders' Equity (ROE) | -0.520 | -0.090 |
| Profits (Losses) before Tax | -3,009,694 | -351,630 | Retention / Written Premiums | 0.820 | 0.820 |
| Net Operating Income (Loss) | -2,455,221 | 404,632 | Retention / Paid Claims | 0.820 | 0.860 |
| Profits (Losses) after Tax | -3,048,385 | -351,630 | Dividends Distributed to Shareholders | 0.000 | 0.000 |
| Total Comprehensive Income | -119,487 | 260,878 | Return on Investment (ROI) | 0.046 | 0.025 |
| Total Investments | 3,803,055 | 3,858,437 | Capital to Shareholders' Equity Ratio | 2.020 | 2.070 |
| Total Assets | 18,229,664 | 13,805,667 | Earnings per Share | -0.381 | -0.044 |
| Net Shareholders' Equity | 3,952,096 | 3,861,164 | Technical Profits / Gross Written Premiums | -0.189 | -0.034 |
| Retained Earnings (Losses) | -3,942,231 | -4,039,406 | Administrative Expenses / Written Premiums | 0.042 | 0.046 |
| Gross Technical Reservations | 10,052,621 | 6,898,685 | | | |
| Outstanding Claims | 6,431,335 | 8,803,763 | | | |
| IBNR | 3,106,159 | 934,384 | | | |
| Net Outstanding Claims | 3,136,251 | 1,850,099 | | | |



شركة الاتحاد العربي الدولي للتأمين
Arab Union International Insurance Company

| | | | |
|------------------------------|---|--|---|
| Address | Al Abdali – King Hussein St – Building No .264 | Does the Company have a Rating? | No |
| Telephone Num. | +96265684459 | The Company`s Financial Classification | ----- |
| Fax Num. | +96265684085 | The Classifying Party | ----- |
| Website Address | www.auii-jo.com | Types of Insurance Policies the Company Provides according to the Insurance License | General Insurances, Medical and Motors |
| Email Address | info@auii-jo.com | Number of Agents accredited to the Company | 8 Agents |
| P.O.Box | Amman – 11118 Jordan 7241 | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1976 | Number of the Company`s Branches Inside Jordan | 1 Branch |
| Authorized Capital | JD 6,000,000 | Number of Company`s Employees | 69 Employees |
| Paid In Capital (PIC) | JD 6,000,000 | | |
| Chairman | H.E. Mr. Salem AL Khaza`leh | | |
| Vice Chairman | Mr. Alaa Shaker Haddad | | |
| General Manager | Mr. Safwan Akram Abdel Aziz Tbaishat | | |
| Finance Manager | Mr. Harith Mohammad Khushman | | |



شركة الاتحاد العربي الدولي للتأمين
Arab Union International Insurance Company

Financial and Technical Data for Arab Union International Insurance Company
JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|----------|----------|--|---------|---------|
| Gross Written Premiums | 8477522 | 9301167 | Solvency Margin | 180 | 169 |
| Gross Paid Claims | 6461341 | 6913844 | Return on Capital | 0.116 | 0.016 |
| Technical Profits (Losses) | 618063 | 198184 | Return on Shareholders' Equity (ROE) | 10.379 | 1.5631 |
| Profits (Losses) before Tax | 822903 | 196363 | Retention / Written Premiums | 8265253 | 9119706 |
| Net Operating Income (Loss) | 618063 | 198184 | Retention / Paid Claims | 6913844 | 6461341 |
| Profits (Losses) after Tax | 693509 | 96552 | Dividends Distributed to Shareholders | 540000 | 105000 |
| Total Comprehensive Income | | | Return on Investment (ROI) | 0.005 | 0.043 |
| Total Investments | 9380657 | 8932127 | Capital to Shareholders' Equity Ratio | 0.9 | 0.97 |
| Total Assets | 15977207 | 16306687 | Earnings per Share | 0.116 | 0.016 |
| Net Shareholders' Equity | 6618236 | 6174788 | Technical Profits / Gross Written Premiums | 0.0729 | 0.0213 |
| Retained Earnings (Losses) | 560842 | 107739 | Administrative Expenses / Written Premiums | 0.0265 | 0.0295 |
| Gross Technical Reservations | 7516377 | 76868883 | | | |
| Outstanding Claims | 5407036 | 5086086 | | | |
| IBNR | 530048 | 828067 | | | |
| Net Outstanding Claims | 3854877 | 3450012 | | | |

شركة الضامنون العرب للتأمين. م.ع.م.
ARAB ASSURERS INSURANCE CO.



| | |
|--|--|
| Address | University Street Opposite to the Ministry of Agriculture Building No. 32 |
| Telephone Num. | +96265100081 |
| Fax Num. | +96265100081 |
| Website Address | www.arabassurers.jo |
| Email Address | info@arabassurers.jo |
| P.O.Box | 926269 Amman – 11190 Jordan |
| Year of Establishment | 1996 |
| Authorized Capital | JD 9,215,909 |
| Paid In Capital (PIC) | JD 9,215,909 |
| Chairman | H.E. Dr. Hamad A. AL-Kasasbeh |
| Vice Chairman | Mr. Awwad S. Masaid |
| General Manager | Mr. Haytham Y. AL-Khatatneh |
| Deputy General Manager | Mr. Farouk Y. Mallak |
| Assistant General Manager for Financial Affairs | Mr. Tareq Hussein |
| Financial Manager | Mr. Yousef AL-Tarawneh |

| | |
|--|---------------------------------------|
| Does the Company have a Rating? | No |
| The Company's Financial Classification | ---- |
| The Classifying Party | ---- |
| Types of Insurance Policies the Company Provides according to the Insurance License | General Insurances and Medical |
| Number of Agents accredited to the Company | ---- |
| Does the Company have Branches Outside Jordan? | No |
| Number of the Company's Branches Inside Jordan | 6 Branches |
| Number of Company's Employees | 84 Employees |



Financial and Technical Data for The Arab Assurers Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|-------------|-------------|--|--------|-------|
| Gross Written Premiums | 15,923,305 | 13,134,857 | Solvency Margin | 152% | 169% |
| Gross Paid Claims | -12,734,682 | -16,409,096 | Return on Capital | 11.43% | 1.32% |
| Technical Profits (Losses) | 1,227,621 | 182,747 | Return on Shareholders' Equity (ROE) | 17.7% | 2.0% |
| Profits (Losses) before Tax | 1,053,031 | 121,301 | Retention / Written Premiums | 91% | 94% |
| Net Operating Income (Loss) | | | Retention / Paid Claims | 88% | 80% |
| Profits (Losses) after Tax | 662,091 | 176,729 | Dividends Distributed to Shareholders | 0% | 0% |
| Total Comprehensive Income | 666,544 | 162,214 | Return on Investment (ROI) | 14% | 2% |
| Total Investments | 7,400,791 | 7,386,752 | Capital to Shareholders' Equity Ratio | 65% | 66% |
| Total Assets | 17,872,605 | 17,244,569 | Earnings per Share | 11.43% | 1.23% |
| Net Shareholders' Equity | 5,949,234 | 6,111,448 | Technical Profits / Gross Written Premiums | 8% | 1% |
| Retained Earnings (Losses) | 571,432 | 734,436 | Administrative Expenses / Written Premiums | 13% | 15% |
| Gross Technical Reservations | 15,067,470 | 12,334,756 | | | |
| Outstanding Claims | 7,192,931 | 5,897,576 | | | |
| IBNR | 1,138,943 | 970,809 | | | |
| Net Outstanding Claims | 1,216,456 | 734,183 | | | |



شركة التأمين الإسلامية
Islamic Insurance Company

| | | | |
|--------------------------------------|---|--|---|
| Address | Amman, Wasfi Al-Tal St. - Bldg. No. (94), Al-Tabba'a Commercial Complex. | Does the Company have a Rating? | Yes |
| Telephone Num. | +96265620151 | The Company's Financial Classification | A |
| Fax Num. | +96265621414 | The Classifying Party | Interanational Islamic Rating Agency |
| Website Address | www.islamicinsurance.jo | Types of Insurance Policies the Company Provides according to the Insurance License | Motor, Fire, Workmen Compensation, Credit, Marine, Takaful and Medical |
| Email Address | islamicinsurance@tiic.com.jo | Number of Agents accredited to the Company | 3 Agents |
| P.O.Box | 941000 Amman 11194 Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1996 | Number of the Company's Branches Inside Jordan | 3 Branches |
| Authorized Capital | JD 15,000,000 | Number of Company's Employees | 103 Employees |
| Paid In Capital (PIC) | JD 15,000,000 | | |
| Chairman | Mr. Musa Abdel Aziz Shehadeh | | |
| Vice Chairman | H.E.Mr Ayman Abdel Kareem Hatahet | | |
| General Manager | Mr. Reda Dahbour | | |
| First Deputy General Manager | Mr. Abdul Samie' AL-Natsheh | | |
| Second Deputy General Manager | Mr. Yaser AL-Tamimi | | |



شركة التأمين الإسلامية
Islamic Insurance Company

Financial and Technical Data for Islamic Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|-------------|-------------|--|---------|--------|
| Gross Written Premiums | 24611242 | 24333936 | Solvency Margin | % 270 | % 294 |
| Gross Paid Claims | 18595111 | 19209504 | Return on Capital | % 7,5 | % 7,9 |
| Technical Profits (Losses) | 4148540 | 4961302 | Return on Shareholders' Equity (ROE) | % 5,6 | % 6 |
| Profits (Losses) before Tax | 1424508 | 1805010 | Retention / Written Premiums | % 67,8 | 70% |
| Net Operating Income (Loss) | (2724032) | (3156292) | Retention / Paid Claims | % 55,8 | % 61 |
| Profits (Losses) after Tax | 1129911 | 1266341 | Dividends Distributed to Shareholders | 1200000 | 900000 |
| Total Comprehensive Income | 476181 | 834621 | Return on Investment (ROI) | % 3,5 | % 4 |
| Total Investments | 32455835 | 31912120 | Capital to Shareholders' Equity Ratio | % 75 | % 75,7 |
| Total Assets | 40339317 | 39784384 | Earnings per Share | % 7,5 | % 7,9 |
| Net Shareholders' Equity | 19904418 | 19839039 | Technical Profits / Gross Written Premiums | % 16,9 | % 20,4 |
| Retained Earnings (Losses) | 2988101 | 3088771 | Administrative Expenses / Written Premiums | % 15,5 | % 17 |
| Gross Technical Reservations | 20704698 | 20929573 | | | |
| Outstanding Claims | 10905149 | 10844496 | | | |
| IBNR | 2637509 | 2618927 | | | |
| Net Outstanding Claims | 7254823 | 6520471 | | | |

newtonTM insurance

| | | | |
|--|---|--|--|
| Address | Amman - Zahran Street - Building No. 221 | Does the Company have a Rating? | Yes |
| Telephone Num. | + 962 6 5901150 | The Company's Financial Classification | B |
| Fax Num. | + 962 6 5928232 | The Classifying Party | AM Best |
| Website Address | https://newtoninsurance.com | Types of Insurance Policies the Company Provides according to the Insurance License | All Types of Insurance Policies |
| Email Address | info@newtoninsurance.com | Number of Agents accredited to the Company | 1 Agent |
| P.O.Box | P.O.BOX 3253 - 11181 Amman Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1996 | Number of the Company's Branches Inside Jordan | ----- |
| Authorized Capital | JD 18,150,000 | Number of Company's Employees | 92 Employees |
| Paid In Capital (PIC) | JD 18,150,000 | | |
| Chairman | H.E. Sami Ibrahim M. Gammoh | | |
| Vice Chairman | Mr. Mohammad Naif Saad Bataineh | | |
| CEO | Mr. Faris Sami Ibrahim Gammoh | | |
| General Manager | Mr. Mahmoud Kayed Mahmoud Matarneh | | |
| Deputy General Manager, Finance & Administration Secretary of The Board | Mr. Mohamed Ismail Hasan Alnashif | | |



Financial and Technical Data for Newton Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|-------|-------|
| Gross Written Premiums | 14,042,580 | 15,078,958 | Solvency Margin | 318% | 324% |
| Gross Paid Claims | 14,916,356 | 14,392,458 | Return on Capital | 0,5% | 2,4% |
| Technical Profits (Losses) | (378,853) | 512,426 | Return on Shareholders' Equity (ROE) | 0,4% | 1,9% |
| Profits (Losses) before Tax | 143,734 | 162,791 | Retention / Written Premiums | 49% | 30% |
| Net Operating Income (Loss) | 181,630 | 746,671 | Retention / Paid Claims | 44% | 37% |
| Profits (Losses) after Tax | 99,602 | 430,914 | Dividends Distributed to Shareholders | ----- | ----- |
| Total Comprehensive Income | (460,378) | (805,556) | Return on Investment (ROI) | 0,5% | 2,1% |
| Total Investments | 21,325,401 | 20,396,522 | Capital to Shareholders' Equity Ratio | 79% | 81% |
| Total Assets | 34,114,919 | 33,873,103 | Earnings per Share | 0,5% | 2,4% |
| Net Shareholders' Equity | 23,126,637 | 22,312,654 | Technical Profits / Gross Written Premiums | -2,6% | 3,3% |
| Retained Earnings (Losses) | 176,577 | 539,110 | Administrative Expenses / Written Premiums | 19% | 15% |
| Gross Technical Reservations | 5,881,325 | 5,711,137 | | | |
| Outstanding Claims | 8,444,657 | 10,622,723 | | | |
| IBNR | 712,052 | 610,639 | | | |
| Net Outstanding Claims | 1,240,893 | 1,020,980 | | | |



للتأمين
شركة المجموعة العربية الأوروبية للتأمين
Euro Arab Insurance Group

| | | | |
|-------------------------------|--|--|--|
| Address | Al Shareef Nasir Bin Jameel St 41, Amman | Does the Company have a Rating? | Yes |
| Telephone Num. | +96265518935 | The Company`s Financial Classification | BB - |
| Fax Num. | +96265518956 | The Classifying Party | S&P Global |
| Website Address | https://www.euroarabins.com | Types of Insurance Policies the Company Provides according to the Insurance License | Fire, General, Motor, Marine, Medical & Life. |
| Email Address | Info@euroarabins.com | Number of Agents accredited to the Company | 4 Agents |
| P.O.Box | P.O box 1435 Amman 11953 - Jordan | Does the Company have Branches Outside Jordan? | Yes |
| Year of Establishment | 1996 | Number of the Company`s Branches Inside Jordan | 4 Branches |
| Authorized Capital | JD 8,000,000 | Number of Company`s Employees | 105 Employees |
| Paid In Capital (PIC) | JD 8,000,000 | | |
| Chairman | Dr. Fouad Bajjali | | |
| Vice Chairman | Mr. Ramez Bajjali | | |
| General Manager | Dr. Lana Bader | | |
| Deputy General Manager | Mr. Costandi Bajjali | | |
| Finance Manager | Mr. Zaid Haddadeen | | |



للتأمين
شركة المجموعة العربية الأوروبية للتأمين
Euro Arab Insurance Group

Financial and Technical Data for Euro Arab Insurance Group

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|------|-------|
| Gross Written Premiums | 28,610,731 | 29,647,991 | Solvency Margin | 170% | 168% |
| Gross Paid Claims | 22,013,263 | 24,470,944 | Return on Capital | 8,7% | 12,5% |
| Technical Profits (Losses) | 551,533 | 494,461 | Return on Shareholders' Equity (ROE) | 7% | 9% |
| Profits (Losses) before Tax | 896,926 | 1,233,830 | Retention / Written Premiums | 78% | 81% |
| Net Operating Income (Loss) | 1,614,795 | 2,014,120 | Retention / Paid Claims | 83% | 80% |
| Profits (Losses) after Tax | 695,900 | 999,122 | Dividends Distributed to Shareholders | 4% | 7,5% |
| Total Comprehensive Income | 695,900 | 999,122 | Return on Investment (ROI) | 0,2% | 0,9% |
| Total Investments | 21,221,313 | 22,342,157 | Capital to Shareholders' Equity Ratio | 76% | 71% |
| Total Assets | 34,709 | 36,387,824 | Earnings per Share | 8,7% | 12,5% |
| Net Shareholders' Equity | 10,593,263 | 11,272,385 | Technical Profits / Gross Written Premiums | 2% | 2% |
| Retained Earnings (Losses) | 1,235,319 | 1,788,958 | Administrative Expenses / Written Premiums | 3% | 3% |
| Gross Technical Reservations | 16,404,119 | 7,693,132 | | | |
| Outstanding Claims | 902,723 | 8,824,090 | | | |
| IBNR | 1,460,534 | 2,128,462 | | | |
| Net Outstanding Claims | 7,273,820 | 6,066,707 | | | |



المجموعة العربية الأردنية للتأمين
Arab Jordanian Insurance Group

| | | | |
|-------------------------------|--|--|--------------------------------------|
| Address | Complex No 32, Al Shareef Nasir Bin Jameel St | Does the Company have a Rating? | No |
| Telephone Num. | +96265666219 | The Company's Financial Classification | ----- |
| Fax Num. | +96265669664 | The Classifying Party | ----- |
| Website Address | http://www.ajig.com/ | Types of Insurance Policies the Company Provides according to the Insurance License | Life & General Insurances |
| Email Address | insure@ajig.com | Number of Agents accredited to the Company | 8 Agents |
| P.O.Box | P.O.Box 840657 Amman 11184- Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 1996 | Number of the Company's Branches Inside Jordan | 1 Branches |
| Authorized Capital | JD 9,500,000 | Number of Company's Employees | 107 Employees |
| Paid In Capital (PIC) | JD 9,500,000 | | |
| Chairman | Mr. Ahmad Omar Al Rjoub | | |
| Vice Chairman | Mr Samir Tawfiq Hamad Rawashdeh | | |
| General Manager | Mr Naser Fayez Al Deek | | |
| Deputy General Manager | Mr Mustafa Tal | | |
| Finance Manager | Mr Asem Jamil Al Atari | | |



المجموعة العربية الأردنية للتأمين
Arab Jordanian Insurance Group

Financial and Technical Data for Arab Jordanian Insurance Group AJIG
JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|----------|----------|--|-------|-------|
| Gross Written Premiums | 13741499 | 16953944 | Solvency Margin | 150% | 153% |
| Gross Paid Claims | 13845291 | 16301045 | Return on Capital | 6% | 11% |
| Technical Profits (Losses) | 1253832 | 1990673 | Return on Shareholders' Equity (ROE) | 9% | 12,5% |
| Profits (Losses) before Tax | 738474 | 1145547 | Retention / Written Premiums | 88% | 91% |
| Net Operating Income (Loss) | | | Retention / Paid Claims | 75% | 71% |
| Profits (Losses) after Tax | 650465 | 1017401 | Dividends Distributed to Shareholders | ---- | ---- |
| Total Comprehensive Income | | | Return on Investment (ROI) | 7,5% | 10% |
| Total Investments | 8624208 | 9848242 | Capital to Shareholders' Equity Ratio | 1,33% | 1,17% |
| Total Assets | 22101879 | 26199095 | Earnings per Share | 6% | 11% |
| Net Shareholders' Equity | 7111342 | 8128742 | Technical Profits / Gross Written Premiums | 8% | 10% |
| Retained Earnings (Losses) | 294044 | 673736 | Administrative Expenses / Written Premiums | 13% | 11% |
| Gross Technical Reservations | 11100588 | 12962267 | | | |
| Outstanding Claims | 11095533 | 12582191 | | | |
| IBNR | 1723474 | 1302603 | | | |
| Net Outstanding Claims | 3379374 | 3741244 | | | |

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|--------------------------------|--|--|---|
| Address | Abd Al Monem Riyad St 49, Amman | Does the Company have a Rating? | Yes |
| Telephone Num. | +96265654550 | The Company's Financial Classification | B++ |
| Fax Num. | +96265654551 | The Classifying Party | AM Best |
| Website Address | www.gig.com.jo | Types of Insurance Policies the Company Provides according to the Insurance License | Medical Insurance, Motor Insurance and Krocka, Travel Insurance, Marine, Aviation, Energy, General Insurance |
| Email Address | Call_center@gig.com.jo | Number of Agents accredited to the Company | 10 Agents |
| P.O.Box | 11121 | Does the Company have Branches Outside Jordan? | ----- |
| Year of Establishment | 1996 | Number of the Company's Branches Inside Jordan | 6 Branches |
| Authorized Capital | JD 21,438,252 | Number of Company's Employees | 353 Employees |
| Paid In Capital (PIC) | JD 21,438,252 | | |
| Chairman | H.E Naser Louzi | | |
| Vice Chairman | Mr. Khaled AlHasan | | |
| CEO | Dr. Ali Adel Al Wazani | | |
| Chief Financial Officer | Mr. Sa'ad Farah | | |

Financial and Technical Data for Arab Orient Insurance

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|---|-------------|-------------|--|--------|--------|
| Gross Written Premiums | 85,232,935 | 85,695,019 | Solvency Margin | 176,2% | 190,9% |
| Gross Paid Claims | 69,155,671 | 58,655,880 | Return on Capital | 0,150 | 0,241 |
| Technical Profits (Losses) | 6,179,481 | 7,594,565 | Return on Shareholders' Equity (ROE) | 13,6% | 18,6% |
| Profits (Losses) before Tax | 4,245,952 | 7,180,047 | Retention / Written Premiums | 45,5% | 47,4% |
| Net Operating Income (Loss) | 8,888,711 | 10,711,850 | Retention / Paid Claims | 54,0% | 53,0% |
| ⁰ Profits (Losses) after Tax | 3,212,900 | 5,160,552 | Dividends Distributed to Shareholders | 0 | 0 |
| Total Comprehensive Income | 876,406 | 4,206,508 | Return on Investment (ROI) | 0,68% | 3,43% |
| Total Investments | 54,592,943 | 62,982,199 | Capital to Shareholders' Equity Ratio | 0,91 | 0,77 |
| Total Assets | 100,146,509 | 109,037,871 | Earnings per Share | 0,150 | 0,241 |
| Net Shareholders' Equity | 23,604,192 | 27,810,700 | Technical Profits / Gross Written Premiums | 7,25% | 8,86% |
| Retained Earnings (Losses) | (542,475) | 3,137,543 | Administrative Expenses / Written Premiums | 13,6% | 13,7% |
| Gross Technical Reservations | 34,499,916 | 39,463,999 | | | |
| Outstanding Claims | 24,054,828 | 30,701,263 | | | |
| IBNR | 5,491,065 | 6,051,802 | | | |
| Net Outstanding Claims | 16,840,771 | 18,919,856 | | | |

| | |
|--|---|
| Address | Wadi Saqra, Arar Street, Building No. 242 |
| Telephone Num. | +96265633000 |
| Fax Num. | +96265633011 |
| Website Address | www.medgulf.com.jo |
| Email Address | Jordan@medgulf.com.jo |
| P.O.Box | P.O Box 17717 Amman 11195 |
| Year of Establishment | 2006 |
| Authorized Capital | JD 10,000,000 |
| Paid In Capital (PIC) | JD 10,000,000 |
| Chairman | Mr Lutfi Fadel El-Zein |
| Vice Chairman | Mr Samir Murad |
| General Manager | Mr Mohammed Abuquora |
| Deputy General Manager, Technical | Mr Murad Abuassal |
| Chief Financial Officer | Mr Amin Sabri |

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|--|---|
| Does the Company have a Rating? | ----- |
| The Company's Financial Classification | ----- |
| The Classifying Party | ----- |
| Types of Insurance Policies the Company Provides according to the Insurance License | Medical Insurance, Motor Insurance and Krooka, Travel Insurance, Marine, Aviation, Energy, General Insurance |
| Number of Agents accredited to the Company | 3 Agents |
| Does the Company have Branches Outside Jordan? | No |
| Number of the Company's Branches Inside Jordan | 1 Branch |
| Number of Company's Employees | 58 Employees |

Financial and Technical Data for MEDGULF Insurance

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|-------------|-------------|--|-----------|-----------|
| Gross Written Premiums | 18,760,114 | 19,241,095 | Solvency Margin | 47,9% | 101,6% |
| Gross Paid Claims | 17,143,371 | 15,763,055 | Return on Capital | 1,3% | 0,35% |
| Technical Profits (Losses) | (89,877) | 340,152 | Return on Shareholders' Equity (ROE) | 2,2% | 0,6% |
| Profits (Losses) before Tax | 35,729 | 131,134 | Retention / Written Premiums | 85% | 84% |
| Net Operating Income (Loss) | 16,018,079 | 16,876,141 | Retention / Paid Claims | 104,5% | 92% |
| Profits (Losses) after Tax | 35,729 | 131,134 | Dividends Distributed to Shareholders | No Shares | No Shares |
| Total Comprehensive Income | 65,023 | 109,044 | Return on Investment (ROI) | 6% | 3,2% |
| Total Investments | 9,064,598 | 12,952,287 | Capital to Shareholders' Equity Ratio | 173% | 170% |
| Total Assets | 26,472,804 | 27,074,985 | Earnings per Share | 0,0036 | 0,013 |
| Net Shareholders' Equity | 5,757,409 | 5,866,453 | Technical Profits / Gross Written Premiums | (0,5)% | 1,7% |
| Retained Earnings (Losses) | (3,987,171) | (3,869,150) | Administrative Expenses / Written Premiums | 12% | 9,5% |
| Gross Technical Reservations | 15,066,343 | 15,859,127 | | | |
| Outstanding Claims | 7,806,417 | 8,636,047 | | | |
| IBNR | 2,152,796 | 2,208,539 | | | |
| Net Outstanding Claims | 5,451,019 | 6,591,914 | | | |

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|--------------------------------|--|--|--|
| Address | King Abdullah II Street- Khalda - building Number 95 | Does the Company have a Rating? | Yes |
| Telephone Num. | +96265777555 | The Company`s Financial Classification | B++ |
| Fax Num. | +96265777550 | The Classifying Party | AM Best |
| Website Address | https://www.solidarity.com.jo/ | Types of Insurance Policies the Company Provides according to the Insurance License | All types of Insurance policies |
| Email Address | info@solidarity.com.jo | Number of Agents accredited to the Company | 13 Agents |
| P.O.Box | 189-Amman-11822-Jordan | Does the Company have Branches Outside Jordan? | No |
| Year of Establishment | 2007 | Number of the Company`s Branches Inside Jordan | 18 Branches |
| Authorized Capital | JD 28,000,000 | Number of Company`s Employees | 182 Employees |
| Paid In Capital (PIC) | JD 28,000,000 | | |
| Chairman | Mr. Ashraf Bseisu | | |
| Vice Chairman | H.E. Mr. Ayman Al Majali | | |
| CEO | Mr. Ala`a Abdel-Jawad | | |
| Deputy CEO | Mr. Khaldoun Al Daboubi | | |
| Chief Financial Officer | Mr. Ahmed Adi | | |

Financial and Technical Data for Solidarity First-Insurance Company

JD

%

| Statement | 2018 | 2019 | Statement | 2018 | 2019 |
|------------------------------|------------|------------|--|---------|---------|
| Gross Written Premiums | 42,115,802 | 46,365,755 | Solvency Margin | 345% | 254% |
| Gross Paid Claims | 27,043,406 | 30,765,292 | Return on Capital | 9,7% | 8,2% |
| Technical Profits (Losses) | 206,205 | 76,376 | Return on Shareholders' Equity (ROE) | 11,4% | 7% |
| Profits (Losses) before Tax | 2,773,566 | 2,724,689 | Retention / Written Premiums | 38,978% | 45,189% |
| Net Operating Income (Loss) | 21,787,663 | 25,789,388 | Retention / Paid Claims | 51,141% | 55,267% |
| Profits (Losses) after Tax | 2,705,204 | 2,283,271 | Dividends Distributed to Shareholders | 5,5% | 4,5% |
| Total Comprehensive Income | 2,043,988 | 1,802,721 | Return on Investment (ROI) | 4,67% | 2,4% |
| Total Investments | 30,238,246 | 27,703,559 | Capital to Shareholders' Equity Ratio | 117% | 118% |
| Total Assets | 60,053,311 | 60,736,133 | Earnings per Share | 9,7% | 8,2% |
| Net Shareholders' Equity | 32,685,487 | 32,948,208 | Technical Profits / Gross Written Premiums | 0,4% | 0,1% |
| Retained Earnings (Losses) | 3,549,146 | 3,387,709 | Administrative Expenses / Written Premiums | 0,110% | 0,108% |
| Gross Technical Reservations | 28,131,255 | 29,622,989 | | | |
| Outstanding Claims | 7,692,417 | 9,103,443 | | | |
| IBNR | 2,306,910 | 2,353,804 | | | |
| Net Outstanding Claims | 5,946,577 | 6,093,149 | | | |

 JIF - Jordan Insurance Federation الاتحاد الأردني لشركات التأمين

 Jordan Insurance Federation - JIF

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 JIF_Jordan

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