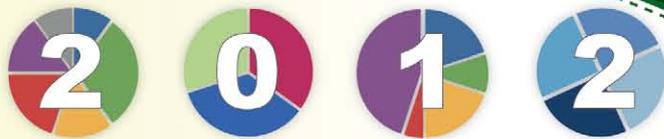




# Annual Report Insurance Business in Jordan 2012

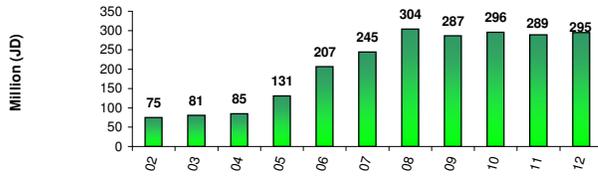




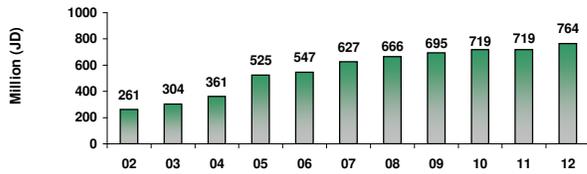
Annual Report 2012

<b>Table No.</b>	<b>Description</b>	<b>Page No.</b>
<b>Charts</b>	Growth in Insurance Business 2012	<b>1-2</b>
<b>Table (1)</b>	Insurance Business for the Year 2011-2012	<b>3</b>
<b>Table (2)</b>	Insurance Operations For The Year 2012- (Total Premiums & Paid Claims)	<b>4</b>
<b>Table (3)</b>	Insurance Branches Results As in 31/12/2012 Premiums, Abroad Reinsures Premiums Share, Paid Claims, Abroad Reinsurers Claims Share, Net Technical Profit (Loss), Loss Ratio	<b>5</b>
<b>Table (4)</b>	Balance Sheet for The Jordanian Insurance Companies for The Year 2011-2012	<b>6</b>
<b>Table (5)</b>	Income Statement for The Jordanian Insurance Companies for The Year 2011-2012	<b>7</b>
<b>Table (6)</b>	Growth of Premiums for all Classes 2002-2012	<b>8</b>
<b>Table (7)</b>	Growth of Paid Claims for all Classes 2002-2012	<b>9</b>
<b>Table (8)</b>	Written Premiums of Jordan Insurance Market 2011-2012	<b>10</b>
<b>Table (9)</b>	Paid Claims of Jordan Insurance Market 2011-2012	<b>11</b>
<b>Chart</b>	Companies Shares % in Gross Premiums for the year of 2012	<b>12</b>
<b>Table (10)</b>	Underwritten Premiums 2012-Companies Share of all Classes	<b>13-14</b>
<b>Table (11)</b>	Motor Underwritten Premiums 2012	<b>15</b>
<b>Table (12)</b>	Companies Classification & Share of Gross Written Premiums for The Year 2012	<b>16-18</b>
<b>Chart</b>	Companies Share of Paid Claims for The Year 2012	<b>19</b>
<b>Table (13)</b>	Paid Claims 2012-Companies Share of all Classes	<b>20-21</b>
<b>Table (14)</b>	Motor Paid Claims 2012	<b>22</b>
<b>Table (15)</b>	Companies Classification & Share of Paid Claims for The Year 2012	<b>23-25</b>
<b>Table (16)</b>	Net Profit (Loss) for Jordan Insurance Companies as Per Class for The Year 2012	<b>26-27</b>
<b>Table (17)</b>	Motor Net Profit (Loss) as in 31/12/2012	<b>28</b>
<b>Table (18)</b>	Insurance Companies According to Profit (Loss) as Per Class for The Year 2012	<b>29-30</b>
<b>Table (19)</b>	Total Assets/Investments/Paid-up Capital/ Shareholders' Equity/ Retained Earnings (Accumulated Profit & (Loss))2012	<b>31</b>
<b>Table (20)</b>	Insurance Companies According to Total Assets, Investments, Paid Up Capital for The Year 2012	<b>32</b>
<b>Table (21)</b>	Classification of The Insurance Companies According to Shareholders' Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve of 2012	<b>33</b>
<b>Table (22)</b>	Insurance Companies According to Fixed Assets and Other Assets 2012	<b>34</b>
<b>Table (23)</b>	Insurance Companies According to Statutory & Voluntary Reserves 2012	<b>35</b>
<b>Table (24)</b>	Insurance Companies Balance Sheet Indicators as in 2012	<b>36</b>
<b>Table (25)</b>	Insurance Companies Balance Sheet Indicators as in 2011	<b>37</b>
<b>Table (26)</b>	Gross Administrative Expenses for Insurance Companies Distributed on Insurance Underwriting Branches for The Year 2012	<b>38-39</b>
<b>Table (27)</b>	Gross Administrative & General Expenses for Jordan Insurance Companies for The Year 2012	<b>40</b>
<b>Table (28)</b>	% of Takaful Insurance From Gross Insurance Premiums (Allocated to Insurance Branches) 2008-2012	<b>41</b>
<b>Table (29)</b>	% of Takaful Insurance From Gross Insurance Paid Claims (Allocated to Insurance Branches) 2008-2012	<b>42</b>
<b>Table (30)</b>	Takaful Insurance Business (Premiums, Paid Claims) Allocated to Insurance Branches 2012 & 2011.	<b>43</b>
<b>Table (31)</b>	Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches 2012 & 2011.	<b>44</b>

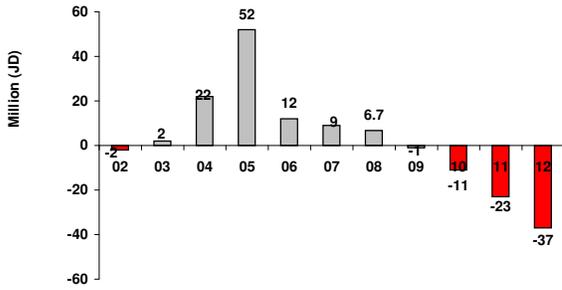
## Growth in Insurance Business 2012



**Paid Up Capital 2002–2012**  
(27 Companies)

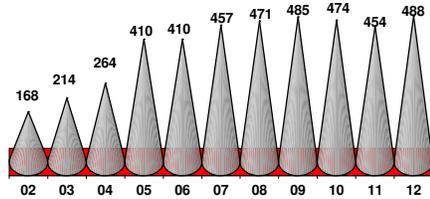


**Total Assets 2002–2012**  
(27 Companies)

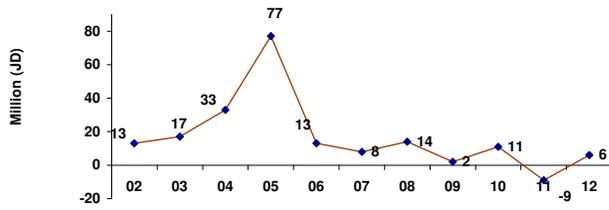


**Total Retained Earnings (Accumulated Losses) 2002–2012**  
(27 Companies)

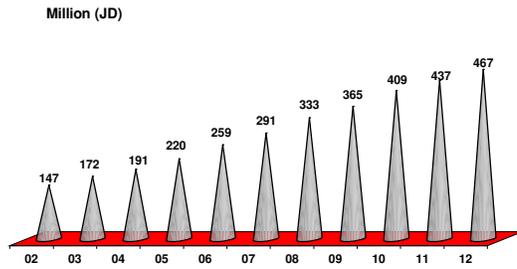
Million (JD)



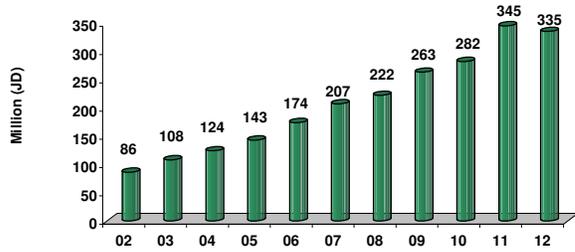
**Investments 2002–2012**  
(27 Companies)



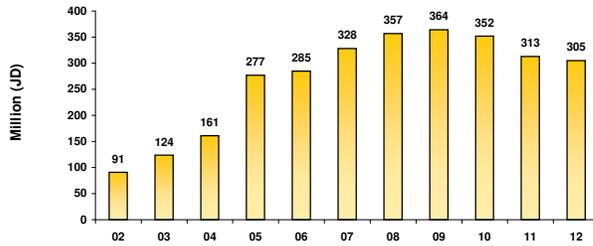
**Net Profit before Tax (Loss) 2002-2012  
(27 Companies)**



**Total Underwritten Premiums 2002-2012**



**Total Paid Claims 2002-2012**



**Total Shareholders Equity 2002-2012  
(27 Companies)**

**Table (1)**  
**Insurance Business for the Year 2012**

	2012	2011	Change%
	(JD)		
<b>Total Underwritten Premiums</b>	466.606.995	437.430.747	6.70%
Non–Life Premiums (General Insurances)	304.565.623	290.682.244	4.80%
Life Premiums	44.373.498	40.800.332	8.80%
Medical Premiums	117.667.874	105.948.171	11.10%
<b>Total Paid Claims</b>	335.421.333	344.934.714	-2.80%
Non–Life Paid Claims(General Insurances)	205.698.921	225.205.472	-8.70%
Life Paid Claims	24.746.559	21.368.204	15.80%
Medical Paid Claims	104.975.853	98.361.038	6.70%
	Million JD		
<b>Shareholders' Equity*</b>	305.5	313	-2.40%
<b>Total Technical Provisions*</b>	293	254.3	15.20%
<b>Paid Up Capital*</b>	294.4	289.2	1.80%
<b>Total Shareholders' Equity&amp;Technical Provisions*</b>	598.5	567.3	5.50%
<b>Total Assets*</b>	764	719	6.30%
<b>Investments*</b>	488.6	453.8	7.70%
<b>Retained Earnings (Accumulated Losses)*</b>	-36.9	-23.1	59.50%
<b>Net Technical Profit (Loss) Before Tax*</b>	5.6	-8.6	165.30%
<b>Net Technical Profit (Loss) Inside Jordan</b>	3.6	-4.7	177.80%
<b>Net Technical Profit (Loss) of Branches Outside Jordan</b>	0.9	1.5	-39.40%
<b>Net Technical (Loss) Profit (Inside &amp; Outside Jordan)</b>	4.6	-3.2	247.80%
<b>Net Profit (Loss) (After Tax and Fees)*</b>	1.6	-9.9	115.80%

\*The source of written premiums & paid claims in the table above for various insurance branches is the annual reports of 2012 for 26 insurance companies in addition to the monthly production & paid claims tables for Arab German Insurance Co. as its 2012 report was not published.

\*\* As both Arab German & Al Barakah Takaful 2012 reports were not available, the indicators in the table above are according to Insurance Commission report of 2012 noting that the indicators represent 27 companies for the years 2012-2011 taking in consideration that Arab German statements are as in 30/9/2012 while Al Barakah Takaful report was not available.

**Table (2)**  
**Insurance Operations For the Year 2012**  
**Total Premiums & Paid Claims (JD) \***

Underwritten Premiums					Paid Claims*				
Branch/Year	2012	Change%2011	2011	Change%2010	Branch/Year	2012	Change%2011	2011	Change%2010
Marine Insurance**	30,257,498	-1.6%	30,738,029	24.9%	Marine Insurance**	11,994,915	139.8%	5,003,089	6.8%
Fire Insurance***	61,193,147	6.7%	57,369,057	1.8%	Fire Insurance***	13,156,001	-48.5%	25,569,297	127.6%
Motor Insurance	196,220,640	6.2%	184,688,009	4	Motor Insurance	177,509,435	-7.0%	190,783,410	19.0%
Compulsory (Third Party Liability Ins.)	135,492,791	5.9%	127,943,934	5.0%	Compulsory (Third Party Liability Ins.)	115,269,168	-7.7%	124,930,590	19.9%
Comprehensive (Own Damage)Ins.	60,727,849	7.0%	56,744,075	2.0%	Comprehensive (Own Damage)	62,240,267	-5.5%	65,852,820	17.4%
Credit Insurance	307,160	-32.5%	455,009	-1.9%	Credit Insurance	838,458	-8.0%	911,112	-56.5%
General Accident Insurance****	16,587,178	-4.8%	17,432,140	-4.4%	General Accident Insurance****	2,200,112	-25.1%	2,938,564	20.9%
<b>Total General Insurances</b>	<b>304,565,623</b>	<b>4.8%</b>	<b>290,682,244</b>	<b>4.9%</b>	<b>Total General Insurances</b>	<b>205,698,921</b>	<b>-8.7%</b>	<b>225,205,472</b>	<b>24.6%</b>
Life Assurance	44,373,498	8.8%	40,800,332	7.3%	Life Assurance*****	24,746,559	15.8%	21,368,204	5.1%
Medical Insurance	117,667,874	11.1%	105,948,171	12.6%	Medical Insurance	104,975,853	6.7%	98,361,038	21.8%
<b>Total Life &amp; Medical Insurances</b>	<b>162,041,372</b>	<b>10.4%</b>	<b>146,748,503</b>	<b>11.1%</b>	<b>Total Life &amp; Medical Insurances</b>	<b>129,722,412</b>	<b>8.3%</b>	<b>119,729,242</b>	<b>18.5%</b>
<b>Total Premiums</b>	<b>466,606,995</b>	<b>6.7%</b>	<b>437,430,747</b>	<b>6.9%</b>	<b>Total Paid Claims</b>	<b>335,421,333</b>	<b>-2.8%</b>	<b>344,934,714</b>	<b>22.4%</b>

\*The Source of premiums & paid claims figures in the table above are annual reports of 26 insurance companies in addition to the monthly production & claims tables for Arab German Insurance Company as at the end of 2012 because its annual report was not published, noting that the figures of underwritten premiums and paid claims different from the figures of premiums & paid claims included in tables 6,7,8,9 which were prepared according to Insurance Commission annual report of 2012 as they reverted to AGI report as in 30/9/2012.

\*\*Marine Insurance premiums in 2012 include Aviation insurance with an amount of J.D (5,356,908) & (8) insurance companies practice it.

\*\*\*Fire Insurance Account for 2012 includes Engineering Ins. with an amount of J.D (15) Million in addition to number of general accident insurances such as (Cash Ins, Fidelity Ins, Workmen compensation Ins.)

\*\*\*\* General Accident Insurance for 2012 includes Liability insurance in an amount of J.D (5,907,420) in addition to other insurances

\* Recoveries after paying claims in 2012 amounted JD (31,227,338) comparing with JD (32,586,823) in 2011.

\*\* Marine Insurance claims in 2012 include aviation Paid Claims with an amount of J.D (2,357) comparing with JD (37,342) in 2011.

\*\*\*Fire Insurance claims for 2012 includes Engineering Ins. with an amount of J.D (5) Millions ,in addition to some general accident insurances.

\*\*\*\* General Accident claims for 2012 include Liability insurance paid claims in an amount of J.D (478,914) in addition to other Insurances.

\*\*\*\*\*Life Assurance claims in 2012 include the amounts paid for surrender and maturity policies in an amount of J.D (6,565,791) comparing with JD(5,716,871) in 2011.

**Table (3)**

**Insurance Branches Results (JD)**

**Premiums, Abroad Reinsurer's Premiums Share, Paid Claims, Abroad Reinsurer's Paid Claims Share, Net Technical Profits (Loss) & Loss Ratio (Inside Jordan) for 2012-2011**

Branch	Underwritten Premiums		Abroad Reinsurer's Premiums Share*		Paid Claims		Abroad Reinsurer's Claims Share*		% Loss Ratio **		Net Technical Profit (Loss) ***	
	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
Marine & Aviation Insurance	30,252,767	30,621,731	24,452,262	25,450,380	11,977,675	4,919,424	11,055,678	3,869,346	23.7	19	4,906,780	4,518,681
Motor Insurance	195,872,018	179,496,861	4,842,315	3,790,029	177,141,511	185,370,554	4,472,390	4,120,128	92.3	100.3	-8,943,603	-23,009,391
Compulsory (Third Party Liability Ins.)	132,994,134	123,755,953	3,369,157	2,285,343	111,608,473	120,748,221	3636135	3047376	96.3	104.8	-11,959,349	-20,809,333
Comprehensive (Own Damage)	62,877,884	55,740,908	1,473,158	1,504,686	65,533,038	64,622,333	836255	1072752	84.1	90.2	3,015,746	-2,200,058
Fire Insurance	61,180,926	57,322,679	46,611,030	42,824,296	13,130,668	25,557,556	10,663,581	18,182,188	54.6	30.4	3,443,916	3,974,647
General Accident Insurance	16,832,972	17,603,150	10,243,171	10,375,332	2,285,406	3,212,231	509,445	1,223,799	29.1	35	3,109,184	2,737,804
Credit Insurance	307,160	455,009	92,398	115,840	838,458	911,112	62,292	133,745	-40.5	-64.5	470,211	653,493
<b>Total General Insurances</b>	<b>304,445,843</b>	<b>285,499,430</b>	<b>86,241,176</b>	<b>82,555,877</b>	<b>205,373,718</b>	<b>219,970,877</b>	<b>26,763,386</b>	<b>27,529,206</b>	<b>88.2</b>	<b>95.2</b>	<b>2,986,488</b>	<b>-11,124,766</b>
Medical Insurance	117,660,106	105,821,081	53,156,833	49,832,896	104,945,284	98,129,629	47,393,989	26,344,895	99.1	91.5	-3,639,294	1,381,819
Life Assurance	44,359,041	40,799,504	13,526,283	12,241,010	24,728,333	21,404,586	11,787,442	9,930,147	55.5	49.6	4,296,966	5,066,561
<b>Total Life &amp; Medical Insurances</b>	<b>162,019,147</b>	<b>146,620,585</b>	<b>66,683,116</b>	<b>62,073,906</b>	<b>129,673,617</b>	<b>119,534,215</b>	<b>59,181,431</b>	<b>36,275,042</b>	<b>86.5</b>	<b>78.9</b>	<b>657,672</b>	<b>6,448,380</b>
<b>Total</b>	<b>466,464,990</b>	<b>432,120,015</b>	<b>152,924,292</b>	<b>144,629,783</b>	<b>335,047,335</b>	<b>339,505,092</b>	<b>85,944,817</b>	<b>63,804,248</b>	<b>87.6</b>	<b>90.9</b>	<b>3,644,160</b>	<b>-4,676,386</b>

\* Reinsurance share of written premiums & paid claims represents the business of 27 companies out of 28 insurance companies as Al Barakah takaful report of 2012 was not available noting that Arab German Insurance statements are as in 30/9/2012 because the two companies didnt publish their reports at the time of this report preparation.

\*\* Loss Ratio of the market was calculated for 27 companies by dividing net claims cost on net premiums revenue % as Al Barakah Takaful report was not published .

\*\*\* Net technical profit (loss) for the years 2012-2011 represents 27 companies operations inside Jordan according to Insurance Commission report of 2012 as Al Barakah Takaful report was not published.

**Table (4)**  
**Balance Sheet for the Jordanian Insurance Sector\***  
**for The Year ending in 31/12/2012 (JD)**

Details	2012	2011	Percentage Change %
<b>Deposits at Bank</b>	195,395,909	177,754,986	10
Financial Assets at Fair Value Through Profit or Loss	45,081,881	43,957,171	3
Financial Assets at Fair Value Through Other Comprehensive Income	80,387,747	75,183,585	7
Financial Assets at Amortized Cost	65,687,620	61,785,014	6
Investments in Subsidiaries & Associates	663,278	746,043	-11
Property Investments	94,754,560	87,306,827	8.5
Loans to life policies holders	6,655,984	7,034,431	-5
Other Investments	11,186	26,186	-57
<b>Total Investments</b>	488,638,165	453,794,243	8
Cash on Hand & at Banks	20,034,089	19,943,025	0
Receivable Notes & Post-Dated Cheques	21,060,019	21,060,732	0
Accounts Receivable - Net	111,200,511	105,503,372	5
Due from Reinsurers	30,597,707	32,210,224	-5
Deferred Tax Assets	12,005,801	9,628,891	25
Property & Equipment - Net	63,089,961	61,268,485	3
Intangible Assets	1,385,039	1,188,498	17
Other Assets	16,037,863	14,438,896	11
<b>Total Assets</b>	764,049,155	719,036,366	6.3
<b>Net Unearned Premiums Provision</b>	111,472,936	98,052,735	14
<b>Net Outstanding Claims Provision</b>	110,038,296	89,296,938	23
<b>Net Mathematical Provision</b>	70,654,495	65,638,166	8
<b>Other Technical Provisions</b>	813,552	1,309,676	-38
<b>Total Technical Provisions</b>	292,979,279	254,297,515	15
<b>Bank Loans</b>	10,305,605	8,294,936	24
<b>Accounts Payable</b>	35,580,242	38,290,433	-7
<b>Accrued Expenses</b>	1,138,813	818,286	39
<b>Due to other Reinsurers</b>	58,622,337	51,276,828	14
<b>Other Provisions</b>	4,719,707	3,812,309	24
<b>Income Tax Provision</b>	5,509,384	5,169,530	7
<b>Loans</b>	17,344,387	15,480,304	12
<b>Deferred Tax Liability</b>	1,682,958	752,272	124
<b>Other Liabilities</b>	29,771,590	26,083,874	14
<b>Total Liabilities</b>	457,654,302	404,276,287	13
<b>Paid Up Capital</b>	294,375,680	289,150,680	2
<b>Treasury Stocks</b>	1,238,133	1,238,133	0
<b>Net Premiums on Paid Up Capital</b>	1,554,728	4,554,728	-66
<b>Statutory Reserve</b>	36,666,760	34,948,999	5
<b>Voluntary Reserve</b>	4,839,717	5,244,636	-8
<b>Other Reserves</b>	109,983	109,983	0
<b>Accumulated Change in Fair Value</b>	-1,996,739	-3,901,071	-49
<b>Retained Earnings (Accumulated Losses)</b>	-36,871,229	-23,111,216	60
<b>Others</b>	8,025,970	7,295,605	10
<b>Total Shareholder's Equity</b>	305,466,737	313,054,211	-2
<b>Minority Interest</b>	928,115	1,705,868	-46
<b>Total Owner's Equity</b>	306,394,852	314,760,079	-3
<b>Total Liabilities &amp; Owner's Equity</b>	764,049,154	719,036,366	6

\* Source: Insurance Commission annual report of 2012.

\*\* The figures in the table above represent the operation of 27 insurance companies for the years 2012-2011 as Al Barakah Takaful report was not published noting that Arab German Insurance statements are as in 30/9/2012.

\*\*\*The figures shown as totals in the above table don't match with market indicators per company shown in table No. 19 page 31 regarding total assets, investments, paid up capital as they were prepared according to companies annual reports while the table was taken from Insurance Commission report of 2012 which refers to 27 companies including AGI as in 30/9/2012.

**Table (5)**  
**Income Statement for (27) Insurance Companies \***  
**for the Year ending in 31/12/2012 (JD)**

Details	2012	2011	Percentage Change %
Total Written Premiums	473,559,792	439,510,414	8
Reinsurer's Share	179,266,137	173,840,715	3
<b>Net Written Premiums</b>	<b>294,293,655</b>	<b>265,669,699</b>	<b>11</b>
Net change in Unearned Premiums Provision	13,420,145	5,008,444	168
Net Change in Mathematical Provision	5,016,328	2,970,020	69
Net Change in Premiums Shortage Provision	<b>-496,124</b>		
<b>Net Earned Premiums Income</b>	<b>276,353,306</b>	<b>257,691,235</b>	<b>7</b>
Commissions Received	24,190,544	23,190,703	4
Issuing Fees	17,088,138	16,256,762	5
Interests Revenues	11,718,839	10,427,833	12
Gain (Losses) from Financial Assets & Investments	10,058,936	3,436,349	193
Other Revenues	10,103,078	8,586,345	18
<b>Total Revenues</b>	<b>349,512,841</b>	<b>319,589,227</b>	<b>9</b>
Paid Claims	332,331,447	337,779,331	-2
Maturity & Surrender of Policies	6,565,791	5,757,008	14
Subrogation (Recoveries)	33,088,661	33,253,823	0
Reinsurer's Share	91,777,281	95,107,845	-4
<b>Net Paid Claims</b>	<b>214,031,296</b>	<b>215,174,671</b>	<b>-1</b>
Net Change in Outstanding Claims Provision	20,741,363	13,156,030	58
Allocated Administrative Expenses	50,076,660	47,086,015	6
Excess of Loss	6,229,721	5,364,550	16
Acquisition Policies Fees	19,165,158	18,546,709	3
Underwriting Administrative Expenses	7,690,650	4,825,420	59
<b>Net Cost of Claims</b>	<b>317,934,848</b>	<b>304,153,395</b>	<b>5</b>
Other Expenses	2,330,101	3,420,506	-32
Employees Expenses (Unallocated)	9,742,855	9,225,222	6
Depreciation	3,730,333	3,225,508	16
Unallocated Administrative Expenses	4,837,339	4,468,581	8
Doubtful Debts Expense	3,498,441	3,527,903	-1
Low Losses in Fixed Assets	888,041	155,717	470
Doubtful Debts Expense (Amortized Cost))	375,000	419,580	-11
Other Provisions	538,939		
<b>Total Expenses</b>	<b>25,941,049</b>	<b>24,443,017</b>	<b>6</b>
Allocated Profit from Subsidiaries & Associates		378,969	
<b>Net Profit (Loss) Before Tax</b>	<b>5,636,944</b>	<b>-8,628,216</b>	<b>-165</b>
Income Tax	4,077,293	1,253,391	225
<b>Net Profit (loss) After Tax</b>	<b>1,559,651</b>	<b>-9,881,607</b>	<b>-116</b>

\* Source: Insurance Commission annual report of 2012.

\*\* The figures in the table above represent the operation of 27 insurance companies for the years 2012-2011 as Al Barakah Takaful report was not published noting that Arab German Insurance statements are as in 30/9/2012.

\*\*\* Profit (Loss) in income statement doesn't match with the detailed profit (loss) tables as both AGI & Al Barakah reports are not available.

**Table (6)**  
**Growth of Premiums for All Classes 2002-2012 \*(JD)**

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	*2012
<b><u>MARINE &amp; AVIATION INSURANCE**</u></b>	10,475,721	12,241,626	17,494,940	21,176,828	22,480,539	23,659,208	29,305,374	25,570,630	24,613,910	30,621,731	30,252,767
* Less (Local) reinsurers premiums	507,584	1,010,655	929,086	1,140,827	1,059,363	923,008	1,009,692	746,095	1,070,048	1,668,361	2,147,364
* Less (Abroad) reinsurers premiums	7,909,009	8,964,923	13,839,022	17,151,314	18,034,763	18,732,262	23,992,651	21,466,432	20,167,078	25,450,380	24,452,262
* Net retained premiums	2,059,128	2,266,048	2,726,832	2,884,687	3,386,413	4,003,938	4,303,031	3,358,103	3,376,784	3,502,990	3,653,141
<b><u>FIRE INSURANCE</u></b>	13,601,397	22,668,736	24,077,609	29,697,050	35,157,911	42,107,238	47,261,451	54,354,414	56,342,885	57,322,679	61,180,926
* Less (Local) reinsurers premiums	2,778,691	3,698,816	3,762,526	4,024,830	5,904,345	6,058,814	8,767,024	13,347,633	11,763,576	11,482,659	11,127,774
* Less (Abroad) reinsurers premiums	10,090,313	17,635,299	19,174,260	24,174,670	27,347,592	33,859,232	36,255,601	38,431,711	41,841,091	42,824,296	46,611,030
* Net retained premiums	732,393	1,334,621	1,140,823	1,497,550	1,905,974	2,189,192	2,238,826	2,575,070	2,738,218	3,015,724	3,442,122
<b><u>MOTOR INSURANCE</u></b>	64,555,052	77,134,629	88,028,467	100,961,858	121,046,810	129,986,435	139,192,995	150,027,926	176,714,739	179,496,861	195,872,018
* Less (Local) reinsurers premiums	2,696,057	2,686,606	3,798,322	5,688,014	13,182,704	9,687,405	8,140,450	9,941,442	11,667,555	12,429,483	12,505,720
* Less (Abroad) reinsurers premiums	533,330	133,049	4,221,617	4,330,062	4,374,560	4,412,971	4,865,815	4,183,267	4,123,105	3,790,029	4,842,315
* Net retained premiums	61,325,665	74,314,974	80,008,528	90,943,782	103,489,546	115,886,059	126,186,730	135,903,217	160,924,079	163,277,349	178,523,983
<b><u>GENERAL ACCIDENT INSURANCE</u></b>	13,736,547	8,250,603	8,247,122	8,680,770	11,234,062	13,943,182	15,291,697	17,591,231	18,414,831	17,603,150	16,832,972
* Less (Local) reinsurers premiums	2,584,186	1,036,203	650,466	769,322	1,442,109	2,046,979	2,209,901	1,671,930	2,302,668	1,955,271	1,732,694
* Less (Abroad) reinsurers premiums	9,330,736	5,843,224	5,806,392	5,762,573	5,400,258	8,004,959	9,076,937	11,563,529	10,830,924	10,375,332	10,243,171
* Net retained premiums	1,821,625	1,371,176	1,790,264	2,148,875	4,391,695	3,891,244	4,004,859	4,355,772	5,281,239	5,272,547	4,857,107
<b><u>CREDIT INSURANCE</u></b>	154,928	440,472	395,726	577,577	766,198	784,230	766,946	607,708	464,035	455,009	307,160
* Less (Local) reinsurers premiums	-	-	-	-	-	-	-	-	-	-	-
* Less (Abroad) reinsurers premiums	74,795	239,769	202,039	211,349	235,686	9,555	55,735	85,310	116,733	115,839	92,398
* Net retained premiums	80,133	200,703	193,687	366,228	530,512	774,675	711,211	522,398	347,302	339,170	214,762
<b><u>TOTAL NON-LIFE INSURANCES</u></b>	102,523,645	120,736,066	138,243,864	161,094,083	190,685,520	210,480,293	231,818,463	248,151,909	276,550,400	285,499,430	304,445,843
* Less (Local) reinsurers premiums	8,566,518	8,432,280	9,140,400	11,622,993	21,588,521	18,716,206	20,127,067	25,707,100	26,803,847	27,535,774	27,513,552
* Less (Abroad) reinsurers premiums	27,938,183	32,816,264	43,243,330	51,629,968	55,392,859	65,018,979	74,246,739	75,730,249	77,078,931	82,555,876	86,241,176
* Net retained premiums	66,018,944	79,487,522	85,860,134	97,841,122	113,704,140	126,745,108	137,444,657	146,714,560	172,667,622	175,407,780	190,691,115
<b><u>LIFE ASSURANCE</u></b>	18,526,363	19,634,856	21,523,897	22,905,628	25,153,740	29,180,011	35,868,388	34,877,797	38,038,112	40,799,504	44,359,041
* Less (Local) reinsurers premiums	7,240	306,859	390,226	473,319	763,408	1,404,152	2,238,557	3,120,519	1,962,591	2,815,580	2,302,849
* Less (Abroad) reinsurers premiums	4,423,166	4,396,925	4,554,890	5,039,707	6,132,999	7,001,073	9,929,611	9,501,204	11,917,113	12,241,010	13,526,283
* Net retained premiums	14,095,957	14,931,072	16,578,781	17,392,602	18,257,333	20,774,786	23,700,220	22,256,074	24,158,408	25,742,914	28,529,909
<b><u>MEDICAL INSURANCE</u></b>	25,824,599	31,157,770	31,656,229	35,848,123	42,897,537	51,817,044	65,336,479	82,123,550	94,026,914	105,821,081	117,660,106
* Less (Local) reinsurers premiums	17,954	494,903	273,429	149,913	82,289	82,636	92,494	591,280	624,881	2,592,487	1,022,807
* Less (Abroad) reinsurers premiums	9,692,651	6,743,757	6,916,392	11,981,385	16,791,379	20,116,682	23,724,403	32,839,280	36,954,421	49,832,896	53,156,833
* Net retained premiums	16,113,994	23,919,110	24,466,408	23,716,825	26,023,869	31,617,726	41,519,582	48,692,990	56,447,612	53,395,698	63,480,466
<b><u>TOTAL UNDERWRITTEN PREMIUMS</u></b>	146,874,607	171,528,692	191,423,990	219,847,834	258,736,797	291,477,348	333,023,330	365,153,256	408,615,426	432,120,015	466,464,990
* Less (Local) reinsurers premiums	8,591,712	9,234,042	9,804,055	12,246,225	22,434,218	20,202,994	22,458,118	29,418,899	29,391,319	32,943,841	30,839,208
* Less (Abroad) reinsurers premiums	42,054,000	43,956,946	54,714,612	68,651,060	78,317,237	92,136,734	107,900,753	118,070,733	125,950,465	144,629,782	152,924,292
* Net Retained Premiums	96,228,895	118,337,704	126,905,323	138,950,549	157,985,342	179,137,620	202,664,459	217,663,624	253,273,642	254,546,392	282,701,490

The source of written premiums, reinsurers share, local reinsurers share & retained premiums in the table above is insurance branches statements from Insurance Commission annual report in 2012 in which they calculated Arab German Insurance Company statements as in 30/9/2012 which is different from the premiums shown in table (1) prepared by JOIF depending on 26 insurance companies annual reports in addition to the monthly tables of Arab German Insurance Co.

\* Reinsurance share of premiums represents in various branches the business operations of 27 companies out of 28 companies as Al Barakah Takaful is not available.

\*\* Marine Insurance premiums in 2012 include Aviation insurance premiums with an amount of J.D (5,356,907)

\*\*\* General Accident Insurance premiums in 2012 include Liability Insurance premiums with an amount of J.D (5,907,420) in addition to other Insurances.

**Table (7)  
Growth of Paid Claims for All Classes (JD) (2002-2012) \***

	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	*2012
<b>MARINE &amp; AVIATION INSURANCE**</b>	2,417,211	2,445,701	2,720,875	3,535,048	3,560,454	5,512,832	8,231,767	6,532,260	4,684,069	4,919,424	11,977,675
* Recoveries		218,910	185,650	173,171	204,229	214,657	385,722	307,968	230,675	160,281	329,530
* Less Local Reinsurers Share	10,824	28,169	109,847	213,654	80,084	293,468	152,631	697,753	35,458	44,805	10,472
* Less (Abroad)Reinsurers Share	2,064,583	1,766,338	1,943,137	2,679,319	2,770,051	3,174,326	7,083,387	4,792,421	3,668,793	3,869,346	11,055,678
* Retained Claims	341,804	432,284	482,241	468,904	506,090	1,830,381	610,027	734,118	749,143	844,992	581,995
<b>FIRE INSURANCE</b>	4,146,282	9,215,695	8,084,922	11,607,891	21,218,351	25,228,349	12,513,183	18,587,767	11,234,683	25,557,556	13,130,668
* Recoveries		171,634	165,660	156,184	183,209	479,600	168,762	439,024	243,719	341,628	209,165
* Less Local Reinsurers Share	49,912	975,465	689,301	1,247,869	965,159	2,252,578	1,656,567	1,768,822	1,937,764	5,756,458	1,095,452
* Less (Abroad)Reinsurers Share	3,701,321	7,239,501	6,771,143	7,937,791	18,558,309	20,945,367	8,929,480	15,769,560	8,035,801	18,182,188	10,663,581
* Retained Claims	395,049	829,095	458,818	2,266,047	1,511,674	1,550,804	1,758,374	1,010,361	1,017,399	1,277,282	1,162,470
<b>MOTOR INSURANCE</b>	42,237,755	58,224,901	70,144,221	87,241,664	103,299,965	122,735,277	131,991,111	147,056,192	160,331,459	185,370,554	177,141,511
* Recoveries		6,154,886	8,121,316	10,861,117	14,687,134	17,003,017	20,526,643	23,435,690	23,270,635	27,133,773	28,995,103
* Less Local Reinsurers Share	328,671	1,932,893	1,995,532	3,980,656	5,163,848	4,348,802	3,335,187	3,084,306	4,637,059	4,340,588	2,997,996
* Less (Abroad)Reinsurers Share	5,427,652	4,534,170	4,990,001	6,464,452	4,744,769	5,369,946	3,734,046	3,366,783	4,428,996	4,120,128	4,472,390
* Retained Claims	36,481,432	45,602,952	55,037,372	65,935,439	78,704,214	96,013,512	104,395,235	117,171,413	127,994,769	149,776,065	140,676,022
<b>GENERAL ACCIDENT INSURANCE***</b>	3,789,634	1,292,442	2,826,105	2,118,734	1,729,187	1,638,804	1,701,571	3,566,097	2,658,052	3,212,231	2,285,406
* Recoveries		8,921	20,849	724,109	5,645	25,008	49,492	45,998	23,282	31,368	50,962
* Less Local Reinsurers Share	39,257	89,374	568,785	291,342	141,882	73,125	105,883	205,036	289,690	90,399	292,525
* Less (Abroad)Reinsurers Share	3,291,785	753,007	1,602,244	664,283	1,104,886	972,770	575,526	1,996,892	1,058,153	1,223,799	509,445
* Retained Claims	458,592	441,140	634,227	439,000	476,774	567,901	970,670	1,318,171	1,286,927	1,866,665	1,432,474
<b>CREDIT INSURANCE</b>	870,066	365,582	258,750	198,002	91,872	247,061	505,017	926,168	2,093,502	911,112	838,458
* Recoveries		-				98,082	115,234	198,168	449,632	830,749	763,524
* Less Local Reinsurers Share											
* Less (Abroad)Reinsurers Share	761,197	238,441	255,946	157,605	90,457	133,386	217,790	223,445	592,576	133,745	62,292
* Retained Claims	108,869	127,141	2,804	40,397	1,415	15,593	171,993	504,555	1,051,294	-53,382	12,642
<b>TOTAL NON-LIFE INSURANCES</b>	53,460,948	71,544,321	84,034,873	104,701,339	129,899,829	155,362,323	154,942,649	176,670,484	181,001,765	219,970,877	205,373,718
* Recoveries		6,554,351	8,493,475	11,914,581	15,080,217	17,820,364	21,245,853	24,426,848	24,217,943	28,497,799	30,348,284
* Less Local Reinsurers Share	428,664	3,025,901	3,363,465	5,733,521	6,350,973	6,967,973	5,250,268	5,755,917	6,899,971	10,232,250	4,396,445
* Less (Abroad)Reinsurers Share	15,246,538	14,531,457	15,562,471	17,903,450	27,268,472	30,595,795	20,540,229	26,149,101	17,784,319	27,529,206	26,763,386
* Retained Claims	37,785,746	47,432,612	56,615,462	69,149,787	81,200,167	99,978,191	107,906,299	120,338,618	132,099,532	153,711,622	143,865,603
<b>LIFE ASSURANCE****</b>	10,019,249	10,144,003	11,445,823	10,275,554	10,946,351	13,994,725	16,824,883	19,465,005	20,371,170	21,404,586	24,728,333
* Recoveries						4,097	46,754	33,670	62,092	3,662	17,417
* Less Local Reinsurers Share		55,953	28,887	51,983	85,894	211,264	1,744,123	215,491	1,092,171	685,437	301,148
* Less (Abroad)Reinsurers Share	3,830,999	2,785,832	4,348,751	2,815,678	3,915,100	5,127,180	4,530,737	7,500,191	8,332,427	9,930,147	11,787,442
* Retained Claims	6,188,250	7,302,218	7,068,185	7,407,893	6,945,357	8,656,281	10,503,269	11,715,653	10,884,480	10,785,340	12,622,326
<b>MEDICAL INSURANCE</b>	22,707,312	26,420,906	28,095,453	27,866,828	33,592,633	38,126,942	49,823,108	67,268,027	80,731,098	98,129,629	104,945,284
* Recoveries		378,516	634,785	725,585	695,980	674,792	2,330,150	1,402,368	2,426,309	3,842,598	2,049,491
* Less Local Reinsurers Share	2,718	237,188	160,336	168,335	45,402	66,123	186,974	326,090	576,029	20,145,854	703,348
* Less (Abroad)Reinsurers Share	9,716,453	18,571,370	5,701,295	7,618,322	11,980,181	14,481,427	16,382,461	25,128,065	31,116,677	26,344,895	47,393,989
* Retained Claims	12,988,141	7,233,832	21,599,037	19,354,586	20,871,070	22,904,600	30,923,523	40,411,504	46,612,083	47,796,282	54,798,456
<b>Total Paid Claims</b>	86,187,509	108,109,230	123,576,149	142,843,721	174,438,813	207,483,990	221,590,640	263,403,516	282,104,033	339,505,092	335,047,335
* Recoveries		6,932,867	9,128,260	12,640,166	15,776,197	18,499,253	23,622,757	25,862,886	26,706,344	32,344,059	32,415,192
* Less Local Reinsurers Share	431,382	3,319,042	3,552,688	5,953,839	6,482,269	7,245,360	7,181,365	6,297,498	8,568,171	31,063,541	5,400,941
* Less (Abroad)Reinsurers Share	28,793,990	35,888,659	25,612,517	28,337,450	43,163,753	50,204,402	41,453,427	58,777,357	57,233,423	63,804,248	85,944,817
* Retained Claims	56,962,137	61,968,662	85,282,684	95,912,266	109,016,594	131,534,975	149,333,091	172,465,775	189,596,095	212,293,244	211,286,385

The source of paid claims, reinsurers share, recoveries, local reinsurers share & retained claims figures for both 2012 & 2011 insurance branches is Insurance Commission annual report in 2012 which differs from paid claims shown in table (1) as it refers to AGI statements in 30/9/2012 while JOIF referred to 25 insurance companies annual reports in addition to the monthly tables of Arab German Insurance Co at the end of 2012.

\*\* Reinsurers share of paid claims represents in various branches the amount paid by of 27 companies out of 28 companies as Al Barakah Takaful report is not available.

\*\*\* Marine Insurance Paid Claims in 2012 include Aviation insurance Paid Claims with an amount of JD (2,357)

\*\*\*\* General Accident Paid Claims in 2012 include Liability Paid Claims in an amount of J.D (478,914) in addition to other insurances

\*\*\*\*\* Life Assurance claims in 2012 include the amounts paid for surrender and maturity policies in an amount of J.D (6,565,791)

**Table (8)**  
**Written Premiums of Jordan Insurance Market 2012 \* (JD)**

	*2012	2011	Arrange of Branch 2012	Share of Gross Premiums% 2012	Growth%	Arrange according to Average Growth%
<b><u>MARINE &amp; AVIATION INSURANCE**</u></b>	30,252,767	30,621,731				
* Less (Local) reinsurers premiums	2,147,364	1,668,361	5	6,5	(1,2)	5
* Less (Abroad) reinsurers premiums	24,452,262	25,450,380				
* Net retained premiums	3,653,141	3,502,990				
<b><u>FIRE INSURANCE</u></b>	61,180,926	57,322,679				
* Less (Local) reinsurers premiums	11,127,774	11,482,659	3	13,1	6,7	3
* Less (Abroad) reinsurers premiums	46,611,030	42,824,296				
* Net retained premiums	3,442,122	3,015,724				
<b><u>MOTOR INSURANCE</u></b>	195,872,018	179,496,861				
* Less (Local) reinsurers premiums	12,505,720	12,429,483	1	42	9,1	4
* Less (Abroad) reinsurers premiums	4,842,315	3,790,029				
* Net retained premiums	178,523,983	163,277,349				
<b><u>GENERAL ACCIDENT INSURANCE***</u></b>	16,832,972	17,603,150				
* Less (Local) reinsurers premiums	1,732,694	1,955,271	6	3,6	(4,4)	6
* Less (Abroad) reinsurers premiums	10,243,171	10,375,332				
* Net retained premiums	4,857,107	5,272,547				
<b><u>Credit Insurance</u></b>	307,160	455,009				
* Less (Local) reinsurers premiums			7	0,1	(32,5)	7
* Less (Abroad) reinsurers premiums	92,398	115,839				
* Net retained premiums	214,762	339,170				
<b><u>TOTAL (NON-LIFE) INSURANCES</u></b>	304,445,843	285,499,430				
* Less (Local) reinsurers premiums	27,513,552	27,535,774		65,3	6,6	
* Less (Abroad) reinsurers premiums	86,241,176	82,555,876				
* Net retained premiums	190,691,115	175,407,780				
<b><u>LIFE ASSURANCE</u></b>	44,359,041	40,799,504				
* Less (Local) reinsurers premiums	2,302,849	2,815,580	4	9,5	8,7	2
* Less (Abroad) reinsurers premiums	13,526,283	12,241,010				
* Net retained premiums	28,529,909	25,742,914				
<b><u>MEDICAL INSURANCE</u></b>	117,660,106	105,821,081				
* Less (Local) reinsurers premiums	1,022,807	2,592,487	2	25,2	11,2	1
* Less (Abroad) reinsurers premiums	53,156,833	49,832,896				
* Net retained premiums	63,480,466	53,395,698				
<b><u>TOTAL UNDERWRITTEN PREMIUMS *</u></b>	466,464,990	432,120,015				
* Less (Local) reinsurers premiums	30,839,208	32,943,841		100	7,9	
* Less (Abroad) reinsurers premiums	152,924,292	144,629,782				
* Net retained premiums	282,701,490	254,546,392				

The source of written premiums, reinsurers share, local reinsurers share & retained premiums in the table above is insurance branches statements from Insurance Commission annual report in 2012 in which they calculated Arab German Insurance Company statements as in 30/9/2012 which is different from the premiums shown in table (1) prepared by JOIF depending on 26 insurance companies annual reports in addition to the monthly tables of Arab German Insurance Co.

\* Reinsurance share of premiums represents in various branches the business operations of 27 companies out of 28 companies as Al Barakah Takaful is not available.

\*\* Marine Insurance premiums in 2012 include Aviation insurance premiums with an amount of JD (5,356,907)

\*\*\* General Accident Insurance premiums in 2012 include Liability insurance premiums with an amount of JD (5,907,420) in addition to other insurances.

**Table (9)**  
**Paid Claims of Jordan Insurance Market 2012 \* (JD)**

	*2012	2011	Arrange of Branch 2012	Share of Gross Claims% 2012	Growth %	Arrange According to Average Growth%
<b>MARINE &amp; AVIATION INSURANCE**</b>	11,977,675	4,919,424				
* Recoveries	329,530	160,281	5	3,6	143.5	1
* Less Local Reinsurers Share	10,472	44,805				
* Less (Abroad)Reinsurers Share	11,055,678	3,869,346				
* Retained Claims	581,995	844,992				
<b>FIRE INSURANCE</b>	13,130,668	25,557,556				
* Recoveries	209,165	341,628	4	3,9	(48,6)	7
* Less Local Reinsurers Share	1,095,452	5,756,458				
* Less (Abroad)Reinsurers Share	10,663,581	18,182,188				
* Retained Claims	1,162,470	1,277,282				
<b>MOTOR INSURANCE</b>	177,141,511	185,370,554				
* Recoveries	28,995,103	27,133,773	1	52,9	(4,4)	4
* Less Local Reinsurers Share	2,997,996	4,340,588				
* Less (Abroad)Reinsurers Share	4,472,390	4,120,128				
* Retained Claims	140,676,022	149,776,065				
<b>GENERAL ACCIDENT INSURANCE***</b>	2,285,406	3,212,231				
* Recoveries	50,962	31,368	6	0,7	(28,9)	6
* Less Local Reinsurers Share	292,525	90,399				
* Less (Abroad)Reinsurers Share	509,445	1,223,799				
* Retained Claims	1,432,474	1,866,665				
<b>CREDIT INSURANCE</b>	838,458	911,112				
* Recoveries	763,524	830,749	7	0,2	(8)	5
* Less Local Reinsurers Share						
* Less (Abroad)Reinsurers Share	62,292	133,745				
* Retained Claims	12,642	-53,382				
<b>TOTAL NON-LIFE INSURANCES</b>	205,373,718	219,970,877				
* Recoveries	30,348,284	28,497,799				
* Less Local Reinsurers Share	4,396,445	10,232,250		61,3	(8,7)	
* Less (Abroad)Reinsurers Share	26,763,386	27,529,206				
* Retained Claims	143,865,603	153,711,622				
<b>LIFE ASSURANCE ****</b>	24,728,333	21,404,586				
* Recoveries	17,417	3,662	3	7,4	15.5	2
* Less Local Reinsurers Share	301,148	685,437				
* Less (Abroad)Reinsurers Share	11,787,442	9,930,147				
* Retained Claims	12,622,326	10,785,340				
<b>MEDICAL INSURANCE</b>	104,945,284	98,129,629				
* Recoveries	2,049,491	3,842,598	2	31,3	7	3
* Less Local Reinsurers Share	703,348	20,145,854				
* Less (Abroad)Reinsurers Share	47,393,989	26,344,895				
* Retained Claims	54,798,456	47,796,282				
<b>Total Paid Claims</b>	335,047,335	339,505,092				
* Recoveries	32,415,192	32,344,059				
* Less Local Reinsurers Share	5,400,941	31,063,541		100	(2,8)	
* Less (Abroad)Reinsurers Share	85,944,817	63,804,248				
* Retained Claims	211,286,385	212,293,244				

The source of paid claims, reinsurers share, recoveries, local reinsurers share & retained claims figures for both 2012 & 2011 insurance branches is Insurance Commission annual report in 2012 which differs from paid claims shown in table (1) as it refers to AGI statements in 30/9/2012 while JOIF referred to 26 insurance companies annual reports in addition to the monthly tables of Arab German Insurance Co at the end of 2012.

- \* Reinsurers share of paid claims represents in various branches the amount paid by of 27 companies out of 28 companies as Al Barakah Takaful report is not available.
- \*\* Marine Insurance Paid Claims in 2012 include Aviation insurance Paid Claims with an amount of JD (2,357)
- \*\*\* General Accident Paid Claims in 2012 include Liability Paid Claims in an amount of J.D (478,914) in addition to other insurances
- \*\*\*\* Life Assurance claims in 2012 include the amounts paid for surrender and maturity policies in an amount of J.D (6,565,791)

## Companies Share % in Gross Written Premiums 2012

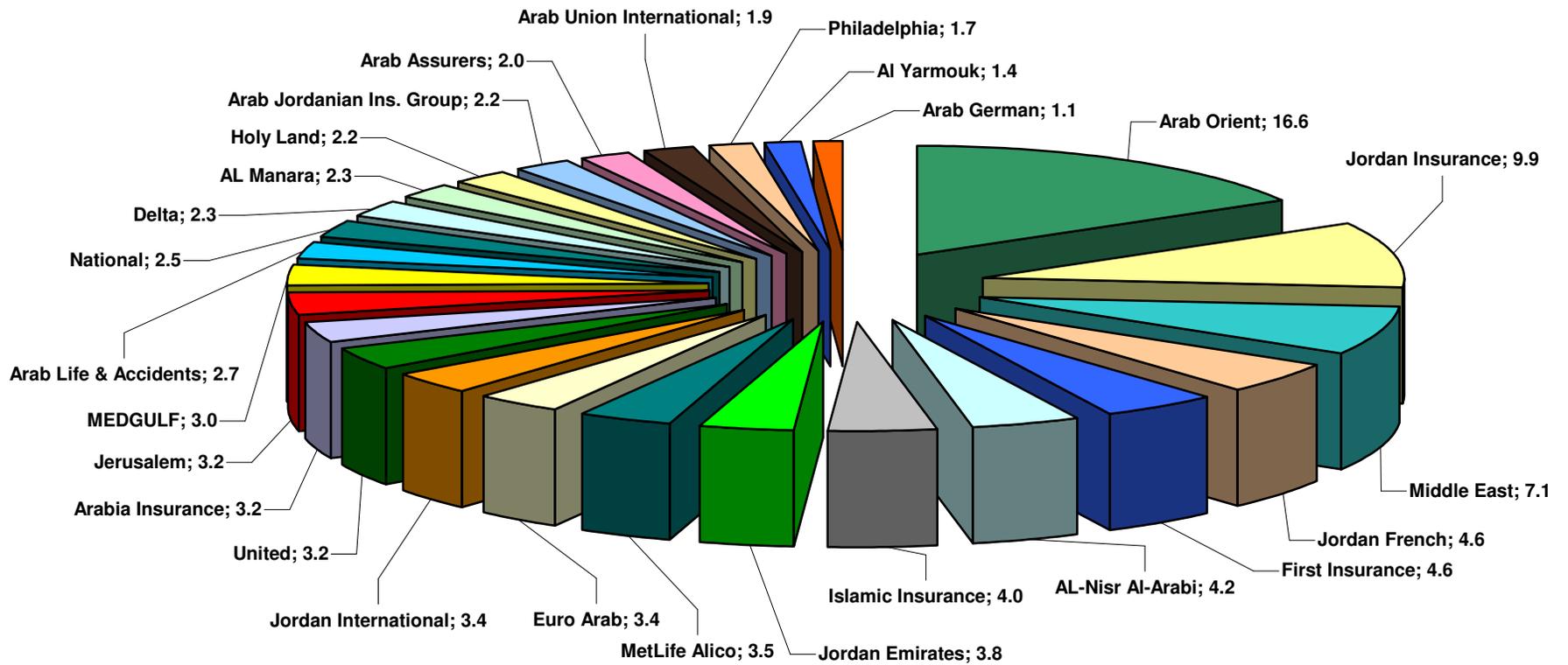


Table (10)  
Underwritten Premiums 2012 (JD)  
(Companies Share of All Classes)

-1

No.	Company	Marine		Aviation		Marine + Aviation		Fire & Other Property Damages		Liability		Other Branches		Credit Insurance		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	2,060,410	1,551,049			2,060,410	1,551,049	12,975,284	11,640,260	1,579,803	1,522,616	109,245	95,906			6,212,811	5,615,590	6,646,230	6,037,093
2	Middle East Insurance	6,620,177	6,479,624	688,920	737,422	7,309,097	7,217,046	8,568,761	7,067,721	586,149	630,660	297,334	340,257			5,987,431	4,268,496	3,772,487	3,304,697
3	National Insurance	747,929	324,573			747,929	324,573	1,567,475	2,486,169	224,946	169,828					5,763,670	4,272,478	1,811,171	1,871,145
4	United Insurance	439,317	448,126			439,317	448,126	1,840,736	1,989,706	156,550	133,563	19,227	17,511			6,775,354	5,779,500	3,038,144	2,068,405
5	AL Manara Insurance	189,330	267,155	205,817	-285,858	395,147	-18,703	937,023	518,389	322,633	153,037	-114,678	582,711			5,838,034	5,647,906	2,853,798	1,864,357
6	Arabia Insurance*	767,979	687,287			767,979	687,287	1,292,473	2,195,864			467,895	457,499			6,229,731	4,715,892	2,110,977	1,851,370
7	Jerusalem Insurance	2,557,544	2,244,628			2,557,544	2,244,628	1,183,843	1,188,639	59,374	65,554	64,964	54,617			5,959,150	4,190,093	3,498,423	3,067,204
8	AL-Nisr Al-Arabi Insurance	611,305	661,090	14,842	33,454	626,147	694,544	1,440,122	1,590,596	648,400	601,582	247,165	251,873			45,303	3,621,179	849-	1,304,643
9	Jordan French Insurance	1,101,099	983,890	1,467,315	2,518,665	2,568,414	3,502,555	907,892	883,933	74,442	82,840	661,176	1,341,194	227,544	356,291	6,795,118	5,201,615	4,102,717	3,177,130
10	Arab Union International Ins.	291,360	295,121			291,360	295,121	114,702	175,534			35,145	44,895			5,125,302	8,728,124	1,108,387	620,861
11	Delta Insurance	894,322	603,966			894,322	603,966	1,725,755	1,502,549	121,868	526,890	67,649	100,623	58,578	30,496	5,832,320	3,527,708	746,231	667,589
12	Jordan Emirates Insurance	866,901	1,292,696			866,901	1,292,696	389,705	797,798			163,457	179,339			5,809,878	6,914,679	4,507,646	4,270,109
13	Al Yarmouk Insurance	730,727	1,274,302			730,727	1,274,302	4,399,774	3,925,588	121,049	193,051	165,871	145,542			714	1,302,230	9,775	613,895
14	Holy Land Insurance	41,055	10,792			41,055	10,792	283,616	238,807	20,415	23,565					7,669,472	4,499,739	2,137,821	761,684
15	Arab Life & Accidents Ins.	488,434	642,715			488,434	642,715	660,253	781,995	45,156	62,098	130,795	108,782	-89		6,908,512	6,792,432	2,353,326	2,418,604
16	Philadelphia Insurance	45,069	41,752			45,069	41,752	96,590	84,737	2,077	4,923	9,882	4,574			5,937,350	5,601,979	1,358,018	856,013
17	MetLife Alico					0	0					1,631,907	1,637,577						
18	Jordan International Ins.	1,581,248	1,346,445	113,514		1,694,762	1,346,445	4,626,866	4,434,669	100,272	113,303	1,984	11,350			1,388,938	3,686,691	522,051	1,744,935
19	Arab German Insurance	107,361	498,455		1,280,340	107,361	1,778,795	542,140	1,445,661	633,883	1,018,071					2,498,659	6,093,284	389,959	2,509,424
20	Euro Arab Insurance Group	288,735	252,165	1,792,712	1,923,283	2,081,447	2,175,448	755,402	701,216	259,470	167,609	91,750	107,922			6,136,327	3,697,461	978,706	1,730,515
21	Islamic Insurance	1,014,235	918,201			1,014,235	918,201	1,576,835	2,148,706			334,644	310,005			5,727,677	4,743,406	2,309,732	1,790,571
22	Arab Assurers	407,466	351,053			407,466	351,053	534,481	689,433	45,636	36,804	151,314	183,539	21,127	68,222	5,730,313	4,028,691	1,475,721	1,357,913
23	Al Barakah Takaful		116,298			0	116,298		46,378		1,699		6,418				3,453,414		874,286
24	Arab Jordanian Ins. Group	176,881	173,415			176,881	173,415	408,655	277,079			61,899	60,155			5,042,958	5,091,398	4,030,008	2,206,571
25	Arab Orient Insurance	1,784,879	1,639,006	263,269	36,602	2,048,148	1,675,608	6,625,522	4,859,541	642,784	641,104	5,564,458	4,767,359			9,309,859	7,968,180	8,558,359	6,872,778
26	Gerasa Insurance		1,490			0	1,490	3	1,275			-2,927							
27	MEDGULF Insurance	410,527	282,570			410,527	282,570	1,890,025	1,069,005	79,320	125,669	24,876	56,976			6,139,409	3,498,759	1,025,787	1,778,416
28	First Insurance	676,301	463,018	810,518	643,239	1,486,819	1,106,257	5,849,214	4,627,809	183,193	69,997	491,800	223,980			6,628,501	5,003,010	1,383,221	1,123,867
	<b>Total</b>	<b>24,900,591</b>	<b>23,850,882</b>	<b>5,356,907</b>	<b>6,887,147</b>	<b>30,257,498</b>	<b>30,738,029</b>	<b>61,193,147</b>	<b>57,369,057</b>	<b>5,907,420</b>	<b>6,341,536</b>	<b>10,679,759</b>	<b>11,090,604</b>	<b>307,160</b>	<b>455,009</b>	<b>135,492,791</b>	<b>127,943,934</b>	<b>60,727,846</b>	<b>56,744,075</b>

The difference between the figures of underwritten premiums in an amount of JD 142,001 between the table above & the total premiums in income statement table 5 & growth of premiums & claims table 6 & 8 is due to source difference for the table noting that the tables 5, 6 & 8 were prepared depending on Insurance Commission report of 2012 in which they referred to AGI report on 30/9/2012 while JOIF referred to the monthly reports of this company at the end of 2012.

\* The Company's name was changed in 2012 to be Arabia Insurance - Jordan.

Table (10)  
Underwritten Premiums 2012 (JD)  
(Companies Share of All Classes)

Cont.2-

No.	Companies	Total Motor										Gross Underwritten Premiums		Market's Share %		Gross Underwritten Premiums for Branches Outside Jordan	
		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Medical+Life							
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	12,859,041	11,652,683	29,583,783	26,462,514	6,171,176	5,172,151	10,606,731	8,830,684	16,777,907	14,002,835	46,361,690	40,465,349	9.94	9.25	5,568,040	5,705,722
2	Middle East Insurance	9,759,918	7,573,193	26,521,259	22,828,877	3,679,486	3,604,468	3,112,521	2,831,643	6,792,007	6,436,111	33,313,266	29,264,988	7.14	6.69		
3	National Insurance	7,574,841	6,143,623	10,115,191	9,124,193	1,433,319	1,322,542	285,218	337,458	1,718,537	1,660,000	11,833,728	10,784,193	2.54	2.47		
4	United Insurance	9,813,498	7,847,905	12,269,328	10,436,811	1,924,495	2,532,419	855,844	328,617	2,780,339	2,861,036	15,049,667	13,297,847	3.23	3.04		
5	AL Manara Insurance	8,691,832	7,512,263	10,231,957	8,747,697	451,368	339,824			451,368	339,824	10,683,325	9,087,521	2.29	2.08		
6	Arabia Insurance*	8,340,708	6,567,262	10,869,055	9,907,912	2,355,573	2,366,449	1,700,400	1,425,591	4,055,973	3,792,040	14,925,028	13,699,952	3.20	3.13		
7	Jerusalem Insurance	9,457,573	7,257,297	13,323,298	10,810,735	1,160,935	997,927	209,555	135,831	1,370,490	1,133,758	14,693,788	11,944,493	3.15	2.73		
8	AL-Nisr Al-Arabi Insurance	44,454	4,925,822	3,006,288	8,064,417	7,555,314	5,484,693	9,016,312	7,259,966	16,571,626	12,744,659	19,577,914	20,809,076	4.20	4.76		
9	Jordan French Insurance	10,897,835	8,378,745	15,337,303	14,545,558	5,283,993	5,371,335	827,320	804,957	6,111,313	6,176,292	21,448,616	20,721,850	4.60	4.74		
10	Arab Union International Ins.	6,233,689	9,348,985	6,674,896	9,864,535	1,984,173	1,886,137			1,984,173	1,886,137	8,659,069	11,750,672	1.86	2.69		
11	Delta Insurance	6,578,551	4,195,297	9,446,723	6,959,821	1,196,607	1,124,216	107,268	36,295	1,303,875	1,160,511	10,750,598	8,120,332	2.30	1.86		
12	Jordan Emirates Insurance	10,317,524	11,184,788	11,737,587	13,454,621	6,383,423	2,558,994			6,383,423	2,558,994	18,121,010	16,013,615	3.88	3.66		
13	Al Yarmouk Insurance	10,489	1,916,125	5,427,910	7,454,608	1,102,887	952,006	59,460	56,361	1,162,347	1,008,367	6,590,257	8,462,975	1.41	1.93		
14	Holy Land Insurance	9,807,293	5,261,423	10,152,379	5,534,587					0	0	10,152,379	5,534,587	2.18	1.27		
15	Arab Life & Accidents Ins.	9,261,838	9,211,036	10,586,387	10,806,626	1,110,725	579,491	1,083,007	662,657	2,193,732	1,242,148	12,780,119	12,048,774	2.74	2.75	1,304,218	1,544,163
16	Philadelphia Insurance	7,295,368	6,457,992	7,448,986	6,593,978	394,836	346,913			394,836	346,913	7,843,822	6,940,891	1.68	1.59		
17	MetLife Alico**	0	0	1,631,907	1,637,577	2,777,311	2,633,383	11,882,808	11,956,964	14,660,119	14,590,347	16,292,026	16,227,924	3.49	3.71		
18	Jordan International Ins.	1,910,989	5,431,626	8,334,873	11,337,393	6,906,478	5,660,166	547,996	817,662	7,454,474	6,477,828	15,789,347	17,815,221	3.38	4.07		
19	Arab German Insurance	2,888,618	8,602,708	4,172,002	12,845,235	157,786	8,920,500	606,618	1,484,252	764,404	10,404,752	4,936,406	23,249,987	1.06	5.32		
20	Euro Arab Insurance Group	7,115,033	5,427,976	10,303,102	8,580,171	5,032,240	4,618,811	496,495	1,211,022	5,528,735	5,829,833	15,831,837	14,410,004	3.39	3.29		
21	Islamic Insurance	8,037,409	6,533,977	10,963,123	9,910,889	4,748,239	4,075,979	2,796,802	2,189,122	7,545,041	6,265,101	18,508,164	16,175,990	3.97	3.70		
22	Arab Assurers	7,206,034	5,386,604	8,366,058	6,715,655	1,324,310	1,164,961	-6,916	279,048	1,317,394	1,444,009	9,683,452	8,159,664	2.08	1.87		
23	Al Barakah Takaful	0	4,327,700	0	4,498,493		67,735			0	67,735	0	4,566,228	0.00	1.04		
24	Arab Jordanian Ins. Group	9,072,966	7,297,969	9,720,401	7,808,618	166,272	476,379	186,059	152,202	352,331	628,581	10,072,732	8,437,199	2.16	1.93		
25	Arab Orient Insurance	17,868,218	14,840,958	32,749,130	26,784,570	44,836,622	39,318,303			44,836,622	39,318,303	77,585,752	66,102,873	16.63	15.11		
26	Gerasa Insurance***	0	0	3	-162	3,928	78,880			3,928	78,880	3,931	78,718	0.00	0.02		
27	MEDGULF Insurance	7,165,196	5,277,175	9,569,944	6,811,395	4,253,110	2,430,734			4,253,110	2,430,734	13,823,054	9,242,129	2.96	2		
28	First Insurance	8,011,722	6,126,877	16,022,748	12,154,920	5,273,268	1,862,775			5,273,268	1,862,775	21,296,016	14,017,695	4.56	3.20		
	<b>Total</b>	<b>196,220,637</b>	<b>184,688,009</b>	<b>304,565,621</b>	<b>290,682,244</b>	<b>117,667,874</b>	<b>105,948,171</b>	<b>44,373,498</b>	<b>40,800,332</b>	<b>162,041,372</b>	<b>146,748,503</b>	<b>466,606,993</b>	<b>437,430,747</b>	<b>100</b>	<b>100</b>	<b>6,872,258</b>	<b>7,249,885</b>

The difference between the figures of underwritten premiums in an amount of JD 142,001 between the table above & the total premiums in income statement table 5 & growth of premiums table 6 & 8 is due to source difference for the table noting that the tables 5, 6 & 8 were prepared depending on Insurance Commission report of 2012 in which they referred to AGI report on 30/9/2012 while JOIF referred to the monthly reports of this company at the end of 2012.

\* The Company's name was changed in 2012 to be Arabia Insurance - Jordan.

\*\* Non life figures for MetLife Alico represents personal accidents premiums.

\*\*\* Gerasa Insurance license was annulled on 3/1/2012 & the general assembly of the company decided to liquidate the company voluntary in May 2013.

Table (11)  
**Motor Underwritten Premiums\***  
**As in 31/12/2012 Compared with 31/12/2011(JD)**

No.	Company	Compulsory T.P.L /Jordanian Vehicles**		Compulsory T.P.L from Comprehensive		Total Jordanian Vehicles		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	3,915,536	3,635,160	1,479,311	1,207,615	5,394,847	4,842,775	817,964	772,815	6,212,811	5,615,590	6,646,230	6,037,093	12,859,041	11,652,683
2	Middle East Insurance	3,949,232	2,536,693	1,215,026	1,046,566	5,164,258	3,583,259	823,173	685,237	5,987,431	4,268,496	3,772,487	3,304,697	9,759,918	7,573,193
3	National Insurance	4,072,544	2,827,939	885,290	758,704	4,957,834	3,586,643	805,836	685,835	5,763,670	4,272,478	1,811,171	1,871,145	7,574,841	6,143,623
4	United Insurance	4,043,194	3,295,333	1,193,477	982,802	5,236,671	4,278,135	1,538,683	1,501,365	6,775,354	5,779,500	3,038,144	2,068,405	9,813,498	7,847,905
5	AL Manara Insurance	4,149,538	4,194,652	887,779	708,695	5,037,317	4,903,347	800,717	744,559	5,838,034	5,647,906	2,853,798	1,864,357	8,691,832	7,512,263
6	Arabia Insurance	3,959,296	2,699,377	703,592	646,951	4,662,888	3,346,328	1,566,843	1,369,564	6,229,731	4,715,892	2,110,977	1,851,370	8,340,708	6,567,262
7	Jerusalem Insurance	4,000,148	2,316,253	1,177,406	1,150,122	5,177,554	3,466,375	781,596	723,718	5,959,150	4,190,093	3,498,423	3,067,204	9,457,573	7,257,297
8	AL-Nisr Al-Arabi Insurance****	-5,884	2,447,784	-1,619	459,718	-7,503	2,907,502	52,806	713,677	45,303	3,621,179	-849	1,304,643	44,454	4,925,822
9	Jordan French Insurance	4,733,312	3,328,231	1,264,380	1,134,858	5,997,692	4,463,089	797,426	738,526	6,795,118	5,201,615	4,102,717	3,177,130	10,897,835	8,378,745
10	Arab Union International Ins.	3,961,627	7,811,897	363,212	206,781	4,324,839	8,018,678	800,463	709,446	5,125,302	8,728,124	1,108,387	620,861	6,233,689	9,348,985
11	Delta Insurance	4,063,239	1,876,298	217,465	213,149	4,280,704	2,089,447	1,551,616	1,438,261	5,832,320	3,527,708	746,231	667,589	6,578,551	4,195,297
12	Jordan Emirates Insurance	3,313,281	3,238,856	1,138,117	2,218,009	4,451,398	5,456,865	1,358,480	1,457,814	5,809,878	6,914,679	4,507,646	4,270,109	10,317,524	11,184,788
13	Al Yarmouk Insurance****	-621	592,037	1,250	243,285	629	835,322	85	466,908	714	1,302,230	9,775	613,895	10,489	1,916,125
14	Holy Land Insurance	2,327,949	3,191,273	4,588,479	597,114	6,916,428	3,788,387	753,044	711,352	7,669,472	4,499,739	2,137,821	761,684	9,807,293	5,261,423
15	Arab Life & Accidents Ins.	4,137,842	4,030,734	1,171,307	1,291,078	5,309,149	5,321,812	1,599,363	1,470,620	6,908,512	6,792,432	2,353,326	2,418,604	9,261,838	9,211,036
16	Philadelphia Insurance	3,543,304	3,220,584	863,836	891,538	4,407,140	4,112,122	1,530,210	1,489,857	5,937,350	5,601,979	1,358,018	856,013	7,295,368	6,457,992
17	Jordan International Ins.	923,236	2,557,414	278,857	568,460	1,202,093	3,125,874	186,845	560,817	1,388,938	3,686,691	522,051	1,744,935	1,910,989	5,431,626
18	Arab German Insurance	1,909,177	4,587,359	160,804	971,054	2,069,981	5,558,413	428,678	534,871	2,498,659	6,093,284	389,959	2,509,424	2,888,618	8,602,708
19	Euro Arab Insurance Group	3,896,478	2,262,334	1,458,184	671,772	5,354,662	2,934,106	781,665	763,355	6,136,327	3,697,461	978,706	1,730,515	7,115,033	5,427,976
20	Islamic Insurance	3,828,484	3,208,413	1,077,280	821,023	4,905,764	4,029,436	821,913	713,970	5,727,677	4,743,406	2,309,732	1,790,571	8,037,409	6,533,977
21	Arab Assurers	2,258,253	998,954	2,670,763	2,404,344	4,929,016	3,403,298	801,297	625,393	5,730,313	4,028,691	1,475,721	1,357,913	7,206,034	5,386,604
22	Al Barakah Takaful		1,941,602		797,857	0	2,739,459		713,955	0	3,453,414		874,286	0	4,327,700
23	Arab Jordanian Ins. Group	2,737,327	3,565,289	907,297	840,861	3,644,624	4,406,150	1,398,334	685,248	5,042,958	5,091,398	4,030,008	2,206,571	9,072,966	7,297,969
24	Arab Orient Insurance	4,836,044	3,659,308	2,931,399	2,786,263	7,767,443	6,445,571	1,542,416	1,522,609	9,309,859	7,968,180	8,558,359	6,872,778	17,868,218	14,840,958
25	Gerasa Insurance					0	0			0	0			0	0
26	MEDGULF Insurance	3,865,541	2,337,331	1,440,391	445,229	5,305,932	2,782,560	833,477	716,199	6,139,409	3,498,759	1,025,787	1,778,416	7,165,196	5,277,175
27	First Insurance	4,062,795	2,690,381	857,020	884,560	4,919,815	3,574,941	1,708,686	1,428,069	6,628,501	5,003,010	1,383,221	1,123,867	8,011,722	6,126,877
	<b>Total</b>	<b>82,480,872</b>	<b>79,051,486</b>	<b>28,930,303</b>	<b>24,948,408</b>	<b>111,411,175</b>	<b>103,999,894</b>	<b>24,081,616</b>	<b>23,944,040</b>	<b>135,492,791</b>	<b>127,943,934</b>	<b>60,727,846</b>	<b>56,744,075</b>	<b>196,220,637</b>	<b>184,688,009</b>

The difference between the figures of underwritten premiums in an amount of JD 142,001 between the table above & the total premiums in income statement table 5 & growth of premiums & claims tables 6 & 8 is due to source difference for the table noting that the tables 5, 6 & 8 were prepared depending on Insurance Commission report of 2012 in which they referred to AGI report on 30/9/2012 while JOIF referred to the monthly reports of this company at the end of 2012.

\* The numbers are according to the tables issued by Insurance Companies

\*\* The T.P.L for Jordanian Vehicles Premiums include T.P.L Policies issued by the Unified Bureau & T.P.L tenders premiums & orange card policies.

\*\*\* Insurance companies asked voluntarily to revoke their Motor Insurance license:

- 1- Al Yarmouk Insurance Co. since 12/12/2011.
- 2- AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.
- 3- Jordan International Insurance Co. since 14/3/2012.

\*\*\*\* Insurance companies whose Motor Insurance license was annulled by the Insurance Commission:

- 1- Al Barakah Takaful since 12/12/2011.
- 2- Arab German Insurance Co. since 16/10/2012.
- 3- Gerasa Insurance Co. from 3/1/2012 & later the abnormal general assembly of the company decided to liquidate the company voluntarily in May 2013

\*\*\*\*\* Both minus figures of premiums for Al-Nisr Al-Arabi Insurance Co. & Al Yarmouk Insurance Co. refer to the amounts repaid to the insured after policy cancellation.

**Table (12)**  
**Companies Classification & Share of Gross Written Premiums 2012 (JD)**

Classification of companies according to(Non Life Insurances Premiums)				Classification of companies according to (Life & Medical Premiums)				Classification of companies according to (Gross Premiums)			
No	Companies	Non Life Insurance	Companies Share%	No	Companies	Life & Medical Insurance	Companies Share%	No	Companies	Gross Premiums	Companies Share%
1	Arab Orient Insurance	32,749,130	10.75	1	Arab Orient Insurance*	44,836,622	27.67	1	Arab Orient Insurance	77,585,752	16.63
2	Jordan Insurance	29,583,783	9.71	2	Jordan Insurance	16,777,907	10.35	2	Jordan Insurance	46,361,690	9.94
3	Middle East Insurance	26,521,259	8.71	3	AL-Nisr Al-Arabi Insurance	16,571,626	10.23	3	Middle East Insurance	33,313,266	7.14
4	First Insurance	16,022,748	5.26	4	Metlife Alico	14,660,119	9.05	4	Jordan French Insurance	21,448,616	4.60
5	Jordan French Insurance	15,337,303	5.04	5	Islamic Insurance	7,545,041	4.66	5	First Insurance	21,296,016	4.56
6	Jerusalem Insurance	13,323,298	4.37	6	Jordan International Ins.	7,454,474	4.60	6	AL-Nisr Al-Arabi Insurance	19,577,914	4.20
7	United Insurance	12,269,328	4.03	7	Middle East Insurance	6,792,007	4.19	7	Islamic Insurance	18,508,164	3.97
8	Jordan Emirates Insurance	11,737,587	3.60	8	Jordan Emirates Insurance	6,383,423	3.94	8	Jordan Emirates Insurance	18,121,010	3.88
9	Islamic Insurance	10,963,123	3.57	9	Jordan French Insurance	6,111,313	3.77	9	Metlife Alico	16,292,026	3.49
10	Arabia Insurance	10,869,055	3.57	10	Euro Arab Insurance Group	5,528,735	3.41	10	Euro Arab Insurance Group	15,831,837	3.39
11	Arab Life & Accidents Ins.	10,586,387	3.48	11	First Insurance	5,273,268	3.25	11	Jordan International Ins.	15,789,347	3.38
12	Euro Arab Insurance Group	10,303,102	3.38	12	MEDGULF Insurance	4,253,110	2.62	12	United Insurance	15,049,667	3.23
13	AL Manara Insurance	10,231,957	3.36	13	Arabia Insurance	4,055,973	2.50	13	Arabia Insurance	14,925,028	3.20
14	Holy Land Insurance	10,152,379	3.33	14	United Insurance	2,780,339	1.72	14	Jerusalem Insurance	14,693,788	3.15
15	National Insurance	10,115,191	3.32	15	Arab Life & Accidents Ins.	2,193,732	1.35	15	MEDGULF Insurance	13,823,054	2.96
16	Arab Jordanian Ins. Group	9,720,401	3.19	16	Arab Union International Ins.	1,984,173	1.22	16	Arab Life & Accidents Ins.	12,780,119	2.74
17	MEDGULF Insurance	9,569,944	3.14	17	National Insurance	1,718,537	1.06	17	National Insurance	11,833,728	2.54
18	Delta Insurance	9,446,723	3.10	18	Jerusalem Insurance	1,370,490	0.85	18	Delta Insurance	10,750,598	2.30
19	Arab Assurers	8,366,058	2.74	19	Arab Assurers	1,317,394	0.81	19	AL Manara Insurance	10,683,325	2.29
20	Jordan International Ins.	8,334,873	2.45	20	Delta Insurance	1,303,875	0.80	20	Holy Land Insurance	10,152,379	2.18
21	Philadelphia Insurance	7,448,986	2.45	21	Al Yarmouk Insurance	1,162,347	0.72	21	Arab Jordanian Ins. Group	10,072,732	2.16
22	Arab Union International Ins.	6,674,896	2.19	22	Arab German Insurance	764,404	0.47	22	Arab Assurers	9,683,452	2.08
23	Al Yarmouk Insurance	5,427,910	1.78	23	AL Manara Insurance	451,368	0.28	23	Arab Union International Ins.	8,659,069	1.86
24	Arab German Insurance	4,172,002	1.37	24	Philadelphia Insurance	394,836	0.24	24	Philadelphia Insurance	7,843,822	1.68
25	AL-Nisr Al-Arabi Insurance	3,006,288	0.99	25	Arab Jordanian Ins. Group	352,331	0.22	25	Al Yarmouk Insurance	6,590,257	1.41
26	Metlife Alico*	1,631,907	0.54	26	Gerasa Insurance	3,928	0.00	26	Arab German Insurance	4,936,406	1.06
27	Gerasa Insurance	3	0.00	27	Al Barakah Takaful**		0.00	27	Gerasa Insurance	3,931	0.00
28	Al Barakah Takaful**		0	28	Holy Land Insurance***			28	Al Barakah Takaful**		0.00
	<b>Total</b>	<b>304,565,621</b>	<b>100</b>		<b>Total</b>	<b>162,041,372</b>	<b>100</b>		<b>Total</b>	<b>466,606,993</b>	<b>100</b>

\* The figures shown for (Metlife Alico) represents General Accidents Insurance

\*\* Al Barakah Takaful license was annulled from 12/12/2011.

\* The company practices Medical Insurance only.

\*\*\* The company doesn't practice Life & Medical Insurance.

**Tabel (12)**  
**Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2012 (JD)**

Cont.2-

Marine & Transport & Aviation			Fire & Other Property Damages			General Accident		
No	Companies	Written Premiums	No	Companies	Written Premiums	No	Companies	Written Premiums
1	Middle East Insurance	7,309,097	1	Jordan Insurance	12,975,284	1	Arab Orient Insurance	6,207,242
2	Jordan French Insurance	2,568,414	2	Middle East Insurance	8,568,761	2	Jordan Insurance	1,689,048
3	Jerusalem Insurance	2,557,544	3	Arab Orient Insurance	6,625,522	3	MetLife Alico	1,631,907
4	Euro Arab Insurance Group	2,081,447	4	First Insurance	5,849,214	4	AL-Nisr Al-Arabi Insurance	895,565
5	Jordan Insurance	2,060,410	5	Jordan International Ins.	4,626,866	5	Middle East Insurance	883,483
6	Arab Orient Insurance	2,048,148	6	Al Yarmouk Insurance	4,399,774	6	Jordan French Insurance	735,618
7	Jordan International Ins.	1,694,762	7	MEDGULF Insurance	1,890,025	7	First Insurance	674,993
8	First Insurance	1,486,819	8	United Insurance	1,840,736	8	Arab German Insurance	633,883
9	Islamic Insurance	1,014,235	9	Delta Insurance	1,725,755	9	Arabia Insurance	467,895
10	Delta Insurance	894,322	10	Islamic Insurance	1,576,835	10	Euro Arab Insurance Group	351,220
11	Jordan Emirates Insurance	866,901	11	National Insurance	1,567,475	11	Islamic Insurance	334,644
12	Arabia Insurance	767,979	12	AL-Nisr Al-Arabi Insurance	1,440,122	12	Al Yarmouk Insurance	286,920
13	National Insurance	747,929	13	Arabia Insurance	1,292,473	13	National Insurance	224,946
14	Al Yarmouk Insurance	730,727	14	Jerusalem Insurance	1,183,843	14	AL Manara Insurance	207,955
15	AL-Nisr Al-Arabi Insurance	626,147	15	AL Manara Insurance	937,023	15	Arab Assurers	196,950
16	Arab Life & Accidents Ins.	488,434	16	Jordan French Insurance	907,892	16	Delta Insurance	189,517
17	United Insurance	439,317	17	Euro Arab Insurance Group	755,402	17	Arab Life & Accidents Ins.	175,951
18	MEDGULF Insurance	410,527	18	Arab Life & Accidents Ins.	660,253	18	United Insurance	175,777
19	Arab Assurers	407,466	19	Arab German Insurance	542,140	19	Jordan Emirates Insurance	163,457
20	AL Manara Insurance	395,147	20	Arab Assurers	534,481	20	Jerusalem Insurance	124,338
21	Arab Union International Ins.	291,360	21	Arab Jordanian Ins. Group	408,655	21	MEDGULF Insurance	104,196
22	Arab Jordanian Ins. Group	176,881	22	Jordan Emirates Insurance	389,705	22	Jordan International Ins.	102,256
23	Arab German Insurance	107,361	23	Holy Land Insurance	283,616	23	Arab Jordanian Ins. Group	61,899
24	Philadelphia Insurance	45,069	24	Arab Union International Ins.	114,702	24	Arab Union International Ins.	35,145
25	Holy Land Insurance	41,055	25	Philadelphia Insurance	96,590	25	Holy Land Insurance	20,415
26	MetLife Alico*		26	Gerasa Insurance	3	26	Philadelphia Insurance	11,959
27	Al Barakah Takaful**		27	Al Barakah Takaful		27	Al Barakah Takaful	
28	Gerasa Insurance***		28	MetLife Alico*		28	Gerasa Insurance**	
<b>Total</b>		<b>30,257,498</b>	<b>Total</b>		<b>61,193,147</b>	<b>Total</b>		<b>16,587,179</b>

\* The Company doesn't practice Marine & Fire Insurances

\*\* Al Barakah Takaful license was annulled from 3/1/2012.

\*\*\* Gerasa Insurance license was annulled on 3/1/2012 & the general assembly of the company decided to liquidate the company voluntary in May 2013.

Table (12)

## Companies Classification &amp; Share of Gross Written Premiums Per Class As in 31/12/2012 (JD)

-Cont. 3

Life			Medical			Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))		
No	Companies	Written Premiums	No	Companies	Written Premiums	No	Companies	Written Premiums
1	MetLife Alico	11,882,808	1	Arab Orient Insurance	44,836,622	1	Arab Orient Insurance	17,868,218
2	Jordan Insurance	10,606,731	2	AL-Nisr Al-Arabi Insurance	7,555,314	2	Jordan Insurance	12,859,041
3	AL-Nisr Al-Arabi Insurance	9,016,312	3	Jordan International Ins.	6,906,478	3	Jordan French Insurance	10,897,835
4	Middle East Insurance	3,112,521	4	Jordan Emirates Insurance	6,383,423	4	Jordan Emirates Insurance	10,317,524
5	Islamic Insurance	2,796,802	5	Jordan Insurance	6,171,176	5	United Insurance	9,813,498
6	Arabia Insurance	1,700,400	6	Jordan French Insurance	5,283,993	6	Holy Land Insurance	9,807,293
7	Arab Life & Accidents Ins.	1,083,007	7	First Insurance	5,273,268	7	Middle East Insurance	9,759,918
8	United Insurance	855,844	8	Euro Arab Insurance Group	5,032,240	8	Jerusalem Insurance	9,457,573
9	Jordan French Insurance	827,320	9	Islamic Insurance	4,748,239	9	Arab Life & Accidents Ins.	9,261,838
10	Arab German Insurance	606,618	10	MEDGULF Insurance	4,253,110	10	Arab Jordanian Ins. Group	9,072,966
11	Jordan International Ins.	547,996	11	Middle East Insurance	3,679,486	11	AL Manara Insurance	8,691,832
12	Euro Arab Insurance Group	496,495	12	MetLife Alico	2,777,311	12	Arabia Insurance	8,340,708
13	National Insurance	285,218	13	Arabia Insurance	2,355,573	13	Islamic Insurance	8,037,409
14	Jerusalem Insurance	209,555	14	Arab Union International Ins.	1,984,173	14	First Insurance	8,011,722
15	Arab Jordanian Ins. Group	186,059	15	United Insurance	1,924,495	15	National Insurance	7,574,841
16	Delta Insurance	107,268	16	National Insurance	1,433,319	16	Philadelphia Insurance	7,295,368
17	Al Yarmouk Insurance	59,460	17	Arab Assurers	1,324,310	17	Arab Assurers	7,206,034
18	Arab Assurers	-6,916	18	Delta Insurance	1,196,607	18	MEDGULF Insurance	7,165,196
19	Gerasa Insurance		19	Jerusalem Insurance	1,160,935	19	Euro Arab Insurance Group	7,115,033
20	AL Manara Insurance		20	Arab Life & Accidents Ins.	1,110,725	20	Delta Insurance	6,578,551
21	Arab Union International Ins.		21	Al Yarmouk Insurance	1,102,887	21	Arab Union International Ins.	6,233,689
22	Jordan Emirates Insurance		22	AL Manara Insurance	451,368	22	Arab German Insurance	2,888,618
23	Holy Land Insurance		23	Philadelphia Insurance	394,836	23	Jordan International Ins.	1,910,989
24	Philadelphia Insurance		24	Arab Jordanian Ins. Group	166,272	24	AL-Nisr Al-Arabi Insurance	44,454
25	Al Barakah Takaful		25	Arab German Insurance	157,786	25	Al Yarmouk Insurance	10,489
26	Arab Orient Insurance		26	Gerasa Insurance	3,928	26	Al Barakah Takaful*	
27	MEDGULF Insurance		27	Al Barakah Takaful*		27	Gerasa Insurance**	
28	First Insurance		28	Holy Land Insurance**		28	MetLife Alico	
	<b>Total</b>	<b>44,373,498</b>		<b>Total</b>	<b>117,667,874</b>		<b>Total</b>	<b>196,220,637</b>

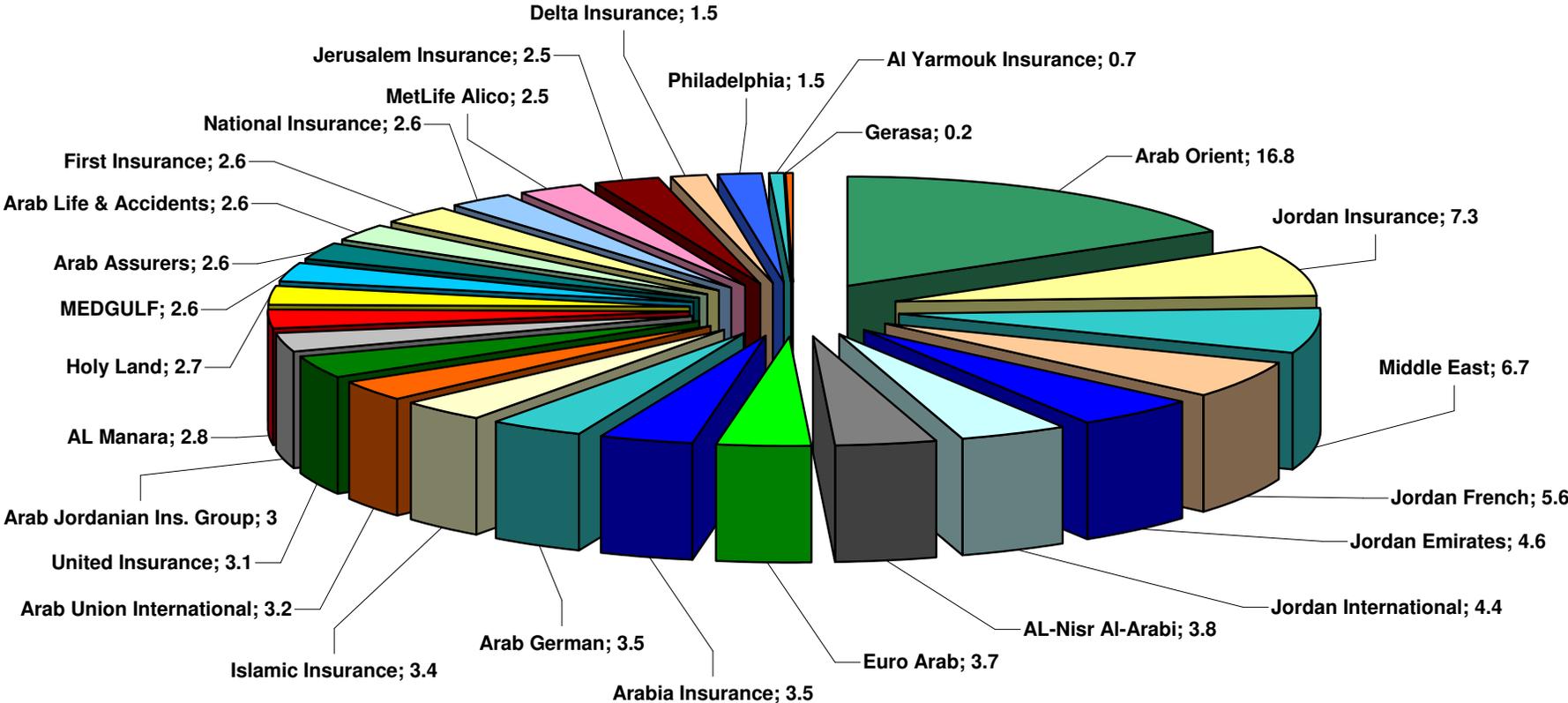
The companies classified from 19-28 don't practice Life Insurance

\* The company license was annulled from 12/12/2011.

\*\* The company classified under No. 28 doesn't practice Medical Insurance.

\*\* Gerasa Insurance license was annulled on 3/1/2012 & the general assembly of the company decided to liquidate the company voluntary in May 2013.  
The company under classification No. 28 doesn't practice Motor Insurance.

### Companies Share % in Paid Claims 2012



**Table (13)**  
**Paid Claims**  
**Companies Share of All Classes 2012 (JD)**

-1

No.	Companies	Marine		Aviation		Total Marine + Aviation		Fire & Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	381,307	918,736			381,307	918,736	1,642,324	6,744,679	90,528	18,229	3,157	144,115			5,028,971	4,032,567	5,512,152	5,195,131
2	Middle East Insurance	8,142,177	298,891		37,342	8,142,177	336,233	649,252	1,364,630	82,676	2,486	16,709	21,135			4,560,773	4,088,655	4,735,660	4,009,207
3	National Insurance	19,016	38,128			19,016	38,128	456,958	435,656	10,250	180					4,415,188	3,512,443	2,368,234	2,236,219
4	United Insurance	73,886	217,717			73,886	217,717	1,908,881	842,463	8,600	11,513	949	384			4,092,426	4,532,790	1,950,923	1,445,077
5	AL Manara Insurance	55,963	125,171			55,963	125,171	414,627	118,496	26,939	4,523	14,237	49,172			5,994,746	6,707,508	2,479,668	2,464,750
6	Arabia Insurance **	68,605	54,739			68,605	54,739	2,420,394	880,752			131,060	112,406			3,892,591	2,329,244	2,279,763	2,126,455
7	Jerusalem Insurance	444,250	511,255			444,250	511,255	101,279	640,457	16,206	12,482	1,481	10,268			3,759,330	2,994,061	3,109,582	2,850,650
8	AL-Nisr Al-Arabi Insurance	518,286	171,054			518,286	171,054	223,255	348,914	12,992	22,689	48,068	41,482			2,523,031	3,626,157	926,603	1,198,354
9	Jordan French Insurance	177,943	78,761	2,357		180,300	78,761	208,941	283,538	16,695	3,945	538,142	1,119,610	51,509		6,471,336	5,360,856	6,352,748	3,731,253
10	Arab Union International Ins.	63,010	62,338			63,010	62,338	23,758	20,872			4,074	2,355			6,763,575	10,716,474	638,018	480,419
11	Delta Insurance	136,005	354,180			136,005	354,180	240,743	229,502	21,409	65,946	7,656	6,476	3,633		2,608,044	1,941,653	1,181,469	872,687
12	Jordan Emirates Insurance	8,863	193,262			8,863	193,262	948,074	317,414			9,035	4,477			5,233,744	5,539,651	4,879,094	5,862,189
13	Al Yarmouk Insurance	34,893	114,438			34,893	114,438	130,655	2,238,300	8,947	7,513	5,982	8,310			992,577	1,878,880	358,594	734,090
14	Holy Land Insurance*		2,500			0	2,500	221,165	256,308	4,649	6,689					7,226,597	8,859,935	1,651,257	871,114
15	Arab Life & Accidents Ins.	122,514	193,343			122,514	193,343	141,898	493,542	15,667	3,885	34,136	32,303	439,396	734,301	4,555,315	4,629,404	1,649,540	1,959,833
16	Philadelphia Insurance		213			0	213	37,970	43,822	60	11,002	5,247	41			3,714,038	3,095,164	1,041,791	691,944
17	MetLife Alico					0	0					166,806	136,409						
18	Jordan International Ins.	917,663	701,611			917,663	701,611	327,926	299,115	22,833	14,579	2,782	1,052			4,033,796	4,619,818	808,916	1,246,055
19	Arab German Insurance	183,503	113,562			183,503	113,562	594,957	5,662,093	34,671	175,665					3,463,799	8,984,692	1,646,757	3,926,236
20	Euro Arab Insurance Group	25,647	115,041			25,647	115,041	406,420	558,565	12,689	2,069	16,629	83,287			3,937,850	4,820,242	1,469,829	3,407,100
21	Islamic Insurance	21,280	14,032			21,280	14,032	149,693	197,306			26,418	28,726			4,348,707	4,930,825	2,018,954	1,904,184
22	Arab Assurers	139,294	299,339			139,294	299,339	173,110	390,158	2,229	1,329	5,302	874	343,920	176,811	6,115,587	7,130,053	1,074,435	1,781,571
23	Al Barakah Takaful***		83,665			0	83,665		11,459		1,344		1,627				4,504,679		908,270
24	Arab Jordanian Ins. Group	43,727	22,958			43,727	22,958	255,024	294,704			17,247	42,962			8,036,647	4,043,407	1,362,940	2,695,604
25	Arab Orient Insurance	227,015	187,339			227,015	187,339	1,085,179	1,477,468	56,166	34,885	619,230	536,806			5,913,535	6,176,033	8,521,601	9,818,442
26	Gerasa Insurance	1,792	0			1,792	0	26,146	143,402	284	8					686,002	881,125	13,755	62,506
27	MEDGULF Insurance	129,841	32,624			129,841	32,624	202,111	336,895	9,014	8,361	106	12,000			2,751,338	2,466,758	2,303,473	2,014,183
28	First Insurance	56,078	60,850			56,078	60,850	165,261	938,787	25,410	80,214	46,745	52,751			4,149,625	2,527,516	1,904,511	1,359,297
	<b>Total</b>	<b>11,992,558</b>	<b>4,965,747</b>	<b>2,357</b>	<b>37,342</b>	<b>11,994,915</b>	<b>5,003,089</b>	<b>13,156,001</b>	<b>25,569,297</b>	<b>478,914</b>	<b>489,536</b>	<b>1,721,198</b>	<b>2,449,028</b>	<b>838,458</b>	<b>911,112</b>	<b>115,269,168</b>	<b>124,930,590</b>	<b>62,240,267</b>	<b>65,852,820</b>

The difference between the figures of paid claims in an amount of JD 373,999 between the table above & the total paid claims in income statement table 5 & growth of paid claims table 7 & 9 is due to source difference for the table noting that the tables 5, 7 & 9 were prepared depending on Insurance Commission report of 2012 in which they referred to AGI report on 30/9/2012 while JOIF referred to the monthly reports of this company at the end of 2012.

\* Both Philadelphia Insurance & holy land Insurance didn't pay any claims in marine & aviation branch in 2012.

\*\* The Company's name was changed in 2012 to be Arabia Insurance - Jordan.

\*\*\* Al Barakah Takaful figures for all branches are not available for the year 2012.

**Table (13)  
Paid Claims  
Companies Share of All Classes 2012 (JD)**

Cont.2-

No.	Companies	Total Motor										Gross Paid Claims		Market's Share %		Gross Paid Claims for Branches Outside Jordan	
		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Medical+Life							
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	10,541,123	9,227,698	12,658,439	17,053,457	3,587,127	3,386,995	8,220,267	8,083,198	11,807,394	11,470,193	24,465,833	28,523,650	7.29	8.27	2,997,225	3,137,874
2	Middle East Insurance	9,296,433	8,097,862	18,187,247	9,822,346	3,013,714	3,193,734	1,319,016	960,277	4,332,730	4,154,011	22,519,977	13,976,357	6.71	4.05		
3	National Insurance	6,783,422	5,748,662	7,269,646	6,222,626	979,825	1,044,563	290,240	120,508	1,270,065	1,165,071	8,539,711	7,387,697	2.55	2.14		
4	United Insurance	6,043,349	5,977,867	8,035,665	7,049,944	1,967,803	2,401,014	282,513	93,182	2,250,316	2,494,196	10,285,981	9,544,140	3.07	2.77		
5	AL Manara Insurance	8,474,414	9,172,258	8,986,180	9,469,620	294,788	270,596			294,788	270,596	9,280,968	9,740,216	2.77	2.82		
6	Arabia Insurance *	6,172,354	4,455,699	8,792,413	5,503,596	2,387,604	2,596,453	478,856	663,982	2,866,460	3,260,435	11,658,873	8,764,031	3.48	2.54		
7	Jerusalem Insurance	6,868,912	5,844,711	7,432,128	7,019,173	819,192	744,054	98,731	167,844	917,923	911,898	8,350,051	7,931,071	2.49	2.30		
8	AL-Nisr Al-Arabi Insurance	3,449,634	4,824,511	4,252,235	5,408,650	5,421,622	4,353,284	2,930,781	1,392,583	8,352,403	5,745,867	12,604,638	11,154,517	3.76	3.23		
9	Jordan French Insurance	12,824,084	9,092,109	13,819,671	10,577,963	4,819,642	5,351,060	216,856	467,186	5,036,498	5,818,246	18,856,169	16,396,209	5.62	4.75		
10	Arab Union International Ins.	7,401,593	11,196,893	7,492,435	11,282,458	3,100,836	2,042,010			3,100,836	2,042,010	10,593,271	13,324,468	3.16	3.86		
11	Delta Insurance	3,789,513	2,814,340	4,198,959	3,470,444	975,087	967,071		64,626	975,087	1,031,697	5,174,046	4,502,141	1.54	1.31		
12	Jordan Emirates Insurance	10,112,838	11,401,840	11,078,810	11,916,993	4,347,860	2,007,227			4,347,860	2,007,227	15,426,670	13,924,220	4.60	4.04		
13	Al Yarmouk Insurance	1,351,171	2,612,970	1,531,648	4,981,531	787,092	1,041,579	4,912	67,784	792,004	1,109,363	2,323,652	6,090,894	0.69	1.77		
14	Holy Land Insurance**	8,877,854	9,731,049	9,103,668	9,996,546					0	0	9,103,668	9,996,546	2.71	2.90		
15	Arab Life & Accidents Ins.	6,204,855	6,589,237	6,958,466	8,046,611	965,407	513,003	823,213	541,118	1,788,620	1,054,121	8,747,086	9,100,732	2.61	2.64	852,679	869,148
16	Philadelphia Insurance	4,755,829	3,787,108	4,799,106	3,842,186	350,622	435,811			350,622	435,811	5,149,728	4,277,997	1.54	1.24		
17	MetLife Alico***	0	0	166,806	136,409	2,023,782	1,982,295	6,174,047	5,572,528	8,197,829	7,554,823	8,364,635	7,691,232	2.49	2.23		
18	Jordan International Ins.	4,842,712	5,865,873	6,113,916	6,882,230	8,208,361	5,578,500	527,285	449,516	8,735,646	6,028,016	14,849,562	12,910,246	4.43	3.74		
19	Arab German Insurance	5,110,556	12,910,928	5,923,687	18,862,248	5,224,656	16,970,225	481,885	1,183,113	5,706,541	18,153,338	11,630,228	37,015,586	3.47	10.73		
20	Euro Arab Insurance Group	5,407,679	8,227,342	5,869,064	8,986,304	4,693,574	4,531,223	1,794,297	618,233	6,487,871	5,149,456	12,356,935	14,135,760	3.68	4.10		
21	Islamic Insurance	6,367,661	6,835,009	6,565,052	7,075,073	4,046,661	3,266,863	864,170	784,053	4,910,831	4,050,916	11,475,883	11,125,989	3.42	3.23		
22	Arab Assurers	7,190,022	8,911,624	7,853,877	9,780,135	894,728	975,073	32,535	106,562	927,263	1,081,635	8,781,140	10,861,770	2.62	3.15		
23	Al Barakah Takaful	0	5,412,949	0	5,511,044		231,410			0	231,410	0	5,742,454	0.00	1.66		
24	Arab Jordanian Ins. Group	9,399,587	6,739,011	9,715,585	7,099,635	142,383	527,949	206,955	31,911	349,338	559,860	10,064,923	7,659,495	3.00	2.22		
25	Arab Orient Insurance	14,435,136	15,994,475	16,422,726	18,230,973	40,039,206	28,805,750			40,039,206	28,805,750	56,461,932	47,036,723	16.83	13.64		
26	Gerasa Insurance	699,757	943,631	727,979	1,087,041	20,928	44,831			20,928	44,831	748,907	1,131,872	0.22	0.33		
27	MEDGULF Insurance	5,054,811	4,480,941	5,395,883	4,870,821	3,556,662	3,689,827			3,556,662	3,689,827	8,952,545	8,560,648	2.67	2.48		
28	First Insurance	6,054,136	3,886,813	6,347,630	5,019,415	2,306,691	1,408,638			2,306,691	1,408,638	8,654,321	6,428,053	2.58	1.86		
	<b>Total</b>	<b>177,509,435</b>	<b>190,783,410</b>	<b>205,698,921</b>	<b>225,205,472</b>	<b>104,975,853</b>	<b>98,361,038</b>	<b>24,746,559</b>	<b>21,368,204</b>	<b>129,722,412</b>	<b>119,729,242</b>	<b>335,421,333</b>	<b>344,934,714</b>	<b>100</b>	<b>100</b>	<b>3,849,904</b>	<b>4,007,022</b>

The difference between the figures of paid claims in an amount of JD 373,999 between the table above & the total paid claims in income statement table 5 & growth of paid claims table 7 & 9 is due to source difference for the table noting that the tables 5,7 & 9 were prepared depending on Insurance Commission report of 2012 in which they referred to AGI report on 30/9/2012 while JOIF referred to the monthly reports of this company at the end of 2012.

\* The Company's name was changed in 2012 to be Arabia Insurance - Jordan.

\*\* Holy Land Insurance Co. doesn't practice neither Life nor Medical Insurances.

\*\*\* Non Life Insurances for this company include the amounts of Paid Claims for personal accidents branch.

**Table (14)**  
**Motor Paid Claims**  
**As in 31/12/2012 Compared with 31/12/2011 (JD)**

NO.	Companies	Compulsory T.P.L Jordanian Vehicles/		Compulsory T.P.L from Comprehensive		Total Jordanian Vehicles		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	3,531,404	2,407,857	1,273,816	1,273,536	4,805,220	3,681,393	223,751	351,174	5,028,971	4,032,567	5,512,152	5,195,131	10,541,123	9,227,698
2	Middle East Insurance	3,019,936	2,153,822	1,154,757	1,608,696	4,174,693	3,762,518	386,080	326,137	4,560,773	4,088,655	4,735,660	4,009,207	9,296,433	8,097,862
3	National Insurance	3,553,086	2,937,288	511,561	283,010	4,064,647	3,220,298	350,541	292,145	4,415,188	3,512,443	2,368,234	2,236,219	6,783,422	5,748,662
4	United Insurance	2,994,087	3,341,596	813,078	845,397	3,807,165	4,186,993	285,261	345,797	4,092,426	4,532,790	1,950,923	1,445,077	6,043,349	5,977,867
5	AL Manara Insurance	4,736,888	5,244,514	964,920	1,192,394	5,701,808	6,436,908	292,938	270,600	5,994,746	6,707,508	2,479,668	2,464,750	8,474,414	9,172,258
6	Arabia Insurance	2,853,090	1,429,037	694,052	627,480	3,547,142	2,056,517	345,449	272,727	3,892,591	2,329,244	2,279,763	2,126,455	6,172,354	4,455,699
7	Jerusalem Insurance	2,504,755	1,696,537	1,091,271	1,141,447	3,596,026	2,837,984	163,304	156,077	3,759,330	2,994,061	3,109,582	2,850,650	6,868,912	5,844,711
8	AL-Nisr Al-Arabi Insurance	1,953,626	2,207,143	368,819	1,034,310	2,322,445	3,241,453	200,586	384,704	2,523,031	3,626,157	926,603	1,198,354	3,449,634	4,824,511
9	Jordan French Insurance	4,924,561	3,629,851	906,224	1,343,992	5,830,785	4,973,843	640,551	387,013	6,471,336	5,360,856	6,352,748	3,731,253	12,824,084	9,092,109
10	Arab Union International Ins.	6,410,968	10,484,842	220,214	107,246	6,631,182	10,592,088	132,393	124,386	6,763,575	10,716,474	638,018	480,419	7,401,593	11,196,893
11	Delta Insurance	2,014,175	1,370,221	236,214	251,469	2,250,389	1,621,690	357,655	319,963	2,608,044	1,941,653	1,181,469	872,687	3,789,513	2,814,340
12	Jordan Emirates Insurance	3,335,562	2,954,889	1,526,273	2,291,933	4,861,835	5,246,822	371,909	292,829	5,233,744	5,539,651	4,879,094	5,862,189	10,112,838	11,401,840
13	Al Yarmouk Insurance	647,611	1,103,268	120,554	431,527	768,165	1,534,795	224,412	344,085	992,577	1,878,880	358,594	734,090	1,351,171	2,612,970
14	Holy Land Insurance	6,058,842	8,321,823	883,983	421,681	6,942,825	8,743,504	283,772	116,431	7,226,597	8,859,935	1,651,257	871,114	8,877,854	9,731,049
15	Arab Life & Accidents Ins.	3,229,675	3,108,186	1,030,086	1,144,315	4,259,761	4,252,501	295,554	376,903	4,555,315	4,629,404	1,649,540	1,959,833	6,204,855	6,589,237
16	Philadelphia Insurance	2,987,937	2,417,065	485,806	419,804	3,473,743	2,836,869	240,295	258,295	3,714,038	3,095,164	1,041,791	691,944	4,755,829	3,787,108
17	Jordan International Ins.	2,780,611	3,939,499	756,749	408,150	3,537,360	4,347,649	496,436	272,169	4,033,796	4,619,818	808,916	1,246,055	4,842,712	5,865,873
18	Arab German Insurance	2,747,659	7,240,730	575,416	1,541,689	3,323,075	8,782,419	140,724	202,273	3,463,799	8,984,692	1,646,757	3,926,236	5,110,556	12,910,928
19	Euro Arab Insurance Group	2,628,125	3,295,704	930,042	1,115,167	3,558,167	4,410,871	379,683	409,371	3,937,850	4,820,242	1,469,829	3,407,100	5,407,679	8,227,342
20	Islamic Insurance	3,383,252	4,039,731	626,960	707,860	4,010,212	4,747,591	338,495	183,234	4,348,707	4,930,825	2,018,954	1,904,184	6,367,661	6,835,009
21	Arab Assurers	2,750,399	4,727,536	3,253,553	2,312,733	6,003,952	7,040,269	111,635	89,784	6,115,587	7,130,053	1,074,435	1,781,571	7,190,022	8,911,624
22	Al Barakah Takaful	3,660,520	3,660,520	549,924	0	4,210,444	0	294,235	0	4,504,679	4,504,679	908,270	0	5,412,949	5,412,949
23	Arab Jordanian Ins. Group	5,639,752	2,358,654	939,959	336,951	6,579,711	2,695,605	1,456,936	1,347,802	8,036,647	4,043,407	1,362,940	2,695,604	9,399,587	6,739,011
24	Arab Orient Insurance	2,854,306	2,743,709	2,784,950	3,136,506	5,639,256	5,880,215	274,279	295,818	5,913,535	6,176,033	8,521,601	9,818,442	14,435,136	15,994,475
25	Gerasa Insurance	580,524	666,009	78,066	160,274	658,590	826,283	27,412	54,842	686,002	881,125	13,755	62,506	699,757	943,631
26	MEDGULF Insurance	1,953,751	1,205,427	515,669	996,415	2,469,420	2,201,842	281,918	264,916	2,751,338	2,466,758	2,303,473	2,014,183	5,054,811	4,480,941
27	First Insurance	3,229,308	1,603,676	542,634	733,183	3,771,942	2,336,859	377,683	190,657	4,149,625	2,527,516	1,904,511	1,359,297	6,054,136	3,886,813
	<b>Total</b>	<b>83,303,890</b>	<b>90,289,134</b>	<b>23,285,626</b>	<b>26,417,089</b>	<b>106,589,516</b>	<b>116,706,223</b>	<b>8,679,652</b>	<b>8,224,367</b>	<b>115,269,168</b>	<b>124,930,590</b>	<b>62,240,267</b>	<b>65,852,820</b>	<b>177,509,435</b>	<b>190,783,410</b>

The difference between the figures of paid claims in an amount of JD 373,999 between the table above & the total paid claims in income statement table 5 & growth of paid claims table 7 & 9 is due to source difference for the table noting that the tables 5, 7 & 9 were prepared depending on Insurance Commission report of 2012 in which they referred to AGI report on 30/9/2012 while JOIF referred to the monthly reports of this company at the end of 2012.

\* Insurance companies asked voluntary to revoke their Motor Insurance license:

- 1- Al Yarmouk Insurance Co. since 12/12/2011.
- 2- AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.
- 3- Jordan International Insurance Co. since 14/3/2012.

\*\* Insurance companies whose Motor Insurance license was annulled by the Insurance Commission:

- 1- Al Barakah Takaful since 12/12/2011.
- 2- Arab German Insurance Co. since 16/10/2012.
- 3- Gerasa Insurance Co. from 3/1/2012 & later the abnormal general assembly of the company decided to liquidate the company voluntary in May 2013

**Tabel (15)**  
**Companies Classification & Share of Total Paid Claims 2012 (JD)**

1-

Classification of companies according to(Non Life Insurances Paid Claims)

No	Companies	Non Life Paid Claims	Companies Share%
1	Middle East Insurance	18,187,247	8.84
2	Arab Orient Insurance	16,422,726	7.98
3	Jordan French Insurance	13,819,671	6.72
4	Jordan Insurance	12,658,439	6.15
5	Jordan Emirates Insurance	11,078,810	5.39
6	Arab Jordanian Ins. Group	9,715,585	4.72
7	Holy Land Insurance	9,103,668	4.43
8	AL Manara Insurance	8,986,180	4.37
9	Arabia Insurance	8,792,413	4.27
10	United Insurance	8,035,665	3.91
11	Arab Assurers	7,853,877	3.82
12	Arab Union International Ins.	7,492,435	3.64
13	Jerusalem Insurance	7,432,128	3.61
14	National Insurance	7,269,646	3.53
15	Arab Life & Accidents Ins.	6,958,466	3.38
16	Islamic Insurance	6,565,052	3.19
17	First Insurance	6,347,630	3.09
18	Jordan International Ins.	6,113,916	2.97
19	Arab German Insurance	5,923,687	2.88
20	Euro Arab Insurance Group	5,869,064	2.85
21	MEDGULF Insurance	5,395,883	2.62
22	Philadelphia Insurance	4,799,106	2.33
23	AL-Nisr Al-Arabi Insurance	4,252,235	2.07
24	Delta Insurance	4,198,959	2.04
25	Al Yarmouk Insurance	1,531,648	0.74
26	Gerasa Insurance	727,979	0.35
27	MetLife Alico	166,806	0.08
28	Al Barakah Takaful*		0.00
	<b>Total</b>	<b>205,698,921</b>	<b>100</b>

\* Al Barakah Takaful license was annulled from 12/12/2011 by Insurance Commission & the company figures for 2011 are not available.

Classification of companies according to (Life & Medical Paid Claims)

No	Companies	Life & Medical Paid Claims	Companies Share%
1	Arab Orient Insurance	40,039,206	30.87
2	Jordan Insurance	11,807,394	9.10
3	Jordan International Ins.	8,735,646	6.73
4	AL-Nisr Al-Arabi Insurance	8,352,403	6.44
5	MetLife Alico	8,197,829	6.32
6	Euro Arab Insurance Group	6,487,871	5.00
7	Arab German Insurance	5,706,541	4.40
8	Jordan French Insurance	5,036,498	3.88
9	Islamic Insurance	4,910,831	3.79
10	Jordan Emirates Insurance	4,347,860	3.35
11	Middle East Insurance	4,332,730	3.34
12	MEDGULF Insurance	3,556,662	2.74
13	Arab Union International Ins.	3,100,836	2.39
14	Arabia Insurance	2,866,460	2.21
15	First Insurance	2,306,691	1.78
16	United Insurance	2,250,316	1.73
17	Arab Life & Accidents Ins.	1,788,620	1.38
18	National Insurance	1,270,065	0.98
19	Delta Insurance	975,087	0.75
20	Arab Assurers	927,263	0.71
21	Jerusalem Insurance	917,923	0.71
22	Al Yarmouk Insurance	792,004	0.61
23	Philadelphia Insurance	350,622	0.27
24	Arab Jordanian Ins. Group	349,338	0.27
25	AL Manara Insurance	294,788	0.23
26	Gerasa Insurance	20,928	0.02
27	Al Barakah Takaful*		0.00
28	Holy Land Insurance**		
	<b>Total</b>	<b>129,722,412</b>	<b>100</b>

\*\* The company doesn't practice Life & Medical Insurances

Classification of companies according to (Total Paid Claims)

No	Companies	Total Paid Claims	Companies Share%
1	Arab Orient Insurance	56,461,932	16.83
2	Jordan Insurance	24,465,833	7.29
3	Middle East Insurance	22,519,977	6.71
4	Jordan French Insurance	18,856,169	5.62
5	Jordan Emirates Insurance	15,426,670	4.60
6	Jordan International Ins.	14,849,562	4.43
7	AL-Nisr Al-Arabi Insurance	12,604,638	3.76
8	Euro Arab Insurance Group	12,356,935	3.68
9	Arabia Insurance	11,658,873	3.48
10	Arab German Insurance	11,630,228	3.47
11	Islamic Insurance	11,475,883	3.42
12	Arab Union International Ins.	10,593,271	3.16
13	United Insurance	10,285,981	3.07
14	Arab Jordanian Ins. Group	10,064,923	3.00
15	AL Manara Insurance	9,280,968	2.77
16	Holy Land Insurance	9,103,668	2.71
17	MEDGULF Insurance	8,952,545	2.67
18	Arab Assurers	8,781,140	2.62
19	Arab Life & Accidents Ins.	8,747,086	2.61
20	First Insurance	8,654,321	2.58
21	National Insurance	8,539,711	2.55
22	MetLife Alico	8,364,635	2.49
23	Jerusalem Insurance	8,350,051	2.49
24	Delta Insurance	5,174,046	1.54
25	Philadelphia Insurance	5,149,728	1.54
26	Al Yarmouk Insurance	2,323,652	0.69
27	Gerasa Insurance	748,907	0.22
28	Al Barakah Takaful*		0.00
	<b>Total</b>	<b>335,421,333</b>	<b>100</b>

Table (15)  
Companies Classification & Share of Paid Claims Per Class As in 31/12/2012 (JD)

Cont.2-

Marine & Transport & Aviation			Fire & Other Property Damages			General Accident		
№	Companies	Paid Claims	№	Companies	Paid Claims	№	Companies	Paid Claims
1	Middle East Insurance	8,142,177	1	Arabia Insurance	2,420,394	1	Arab Orient Insurance	675,396
2	Jordan International Insurance	917,663	2	Jordan Insurance	1,642,324	2	Jordan French Insurance	554,837
3	AL-Nisr Al-Arabi Insurance	518,286	3	United Insurance	1,908,881	3	MetLife Alico	166,806
4	Jerusalem Insurance	444,250	4	Arab Orient Insurance	1,085,179	4	Arabia Insurance	131,060
5	Jordan Insurance	381,307	5	Jordan Emirates Insurance	948,074	5	Middle East Insurance	99,385
6	Arab Orient Insurance	227,015	6	Middle East Insurance	649,252	6	Jordan Insurance	93,685
7	Arab German Insurance	183,503	7	Arab German Insurance	594,957	7	First Insurance	72,155
8	Jordan French Insurance	180,300	8	National Insurance	456,958	8	AL-Nisr Al-Arabi Insurance	61,060
9	Arab Assurers	139,294	9	AL Manara Insurance	414,627	9	Arab Life & Accidents Insurance	49,803
10	Delta Insurance	136,005	10	Euro Arab Insurance Group	406,420	10	AL Manara Insurance	41,176
11	MEDGULF Insurance	129,841	11	Jordan International Insurance	327,926	11	Arab German Insurance	34,671
12	Arab Life & Accidents Insurance	122,514	12	Arab Jordanian Insurance Group	255,024	12	Euro Arab Insurance Group	29,318
13	United Insurance	73,886	13	Delta Insurance	240,743	13	Delta Insurance	29,065
14	Arabia Insurance	68,605	14	AL-Nisr Al-Arabi Insurance	223,255	14	Islamic Insurance	26,418
15	Arab Union International Ins.	63,010	15	Holy Land Insurance	221,165	15	Jordan International Insurance	25,615
16	First Insurance	56,078	16	Jordan French Insurance	208,941	16	Jerusalem Insurance	17,687
17	AL Manara Insurance	55,963	17	MEDGULF Insurance	202,111	17	Arab Jordanian Insurance Group	17,247
18	Arab Jordanian Insurance Group	43,727	18	Arab Assurers	173,110	18	Al Yarmouk Insurance	14,929
19	Al Yarmouk Insurance	34,893	19	First Insurance	165,261	19	National Insurance	10,250
20	Euro Arab Insurance Group	25,647	20	Islamic Insurance	149,693	20	United Insurance	9,549
21	Islamic Insurance	21,280	21	Arab Life & Accidents Insurance	141,898	21	MEDGULF Insurance	9,120
22	National Insurance	19,016	22	Al Yarmouk Insurance	130,655	22	Jordan Emirates Insurance	9,035
23	Jordan Emirates Insurance	8,863	23	Jerusalem Insurance	101,279	23	Arab Assurers	7,531
24	Gerasa Insurance	1,792	24	Philadelphia Insurance	37,970	24	Philadelphia Insurance	5,307
25	Holy Land Insurance		25	Gerasa Insurance	26,146	25	Holy Land Insurance	4,649
26	Philadelphia Insurance*		26	Arab Union International Ins.	23,758	26	Arab Union International Ins.	4,074
27	Al Barakah Takaful**		27	Al Barakah Takaful**		27	Gerasa Insurance	284
28	MetLife Alico***		28	MetLife Alico***		28	Al Barakah Takaful	
	<b>Total</b>	<b>11,994,915</b>		<b>Total</b>	<b>13,156,001</b>		<b>Total</b>	<b>2,200,112</b>

\* Both Philadelphia Insurance & Holy Land Insurance didn't pay any claims in marine & aviation branch in 2012.

\*\* Gerasa Insurance license was annulled on 3/1/2012

\*\*\* The Company doesn't practice Marine & Fire Insurances

**Table (15)**  
**Companies Classification & Share of Paid Claims Per Class As in 31/12/2012 (JD)**

Cont. 3-

Life			Medical			Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))*		
No	Companies	Paid Claims	No	Companies	Paid Claims	No	Companies	Paid Claims
1	Jordan Insurance	8,220,267	1	Arab Orient Insurance	40,039,206	1	Arab Orient Insurance	14,435,136
2	MetLife Alico	6,174,047	2	Jordan International Ins.	8,208,361	2	Jordan French Insurance	12,824,084
3	AL-Nisr Al-Arabi Insurance	2,930,781	3	AL-Nisr Al-Arabi Insurance	5,421,622	3	Jordan Insurance	10,541,123
4	Euro Arab Insurance Group	1,794,297	4	Arab German Insurance	5,224,656	4	Jordan Emirates Insurance	10,112,838
5	Middle East Insurance	1,319,016	5	Jordan French Insurance	4,819,642	5	Arab Jordanian Ins. Group	9,399,587
6	Islamic Insurance	864,170	6	Euro Arab Insurance Group	4,693,574	6	Middle East Insurance	9,296,433
7	Arab Life & Accidents Ins.	823,213	7	Jordan Emirates Insurance	4,347,860	7	Holy Land Insurance	8,877,854
8	Jordan International Ins.	527,285	8	Islamic Insurance	4,046,661	8	AL Manara Insurance	8,474,414
9	Arab German Insurance	481,885	9	Jordan Insurance	3,587,127	9	Arab Union International Ins.	7,401,593
10	Arabia Insurance	478,856	10	MEDGULF Insurance	3,556,662	10	Arab Assurers	7,190,022
11	National Insurance	290,240	11	Arab Union International Ins.	3,100,836	11	Jerusalem Insurance	6,868,912
12	United Insurance	282,513	12	Middle East Insurance	3,013,714	12	National Insurance	6,783,422
13	Jordan French Insurance	216,856	13	Arabia Insurance	2,387,604	13	Islamic Insurance	6,367,661
14	Arab Jordanian Ins. Group	206,955	14	First Insurance	2,306,691	14	Arab Life & Accidents Ins.	6,204,855
15	Jerusalem Insurance	98,731	15	MetLife Alico	2,023,782	15	Arabia Insurance	6,172,354
16	Arab Assurers	32,535	16	United Insurance	1,967,803	16	First Insurance	6,054,136
17	Al Yarmouk Insurance	4,912	17	National Insurance	979,825	17	United Insurance	6,043,349
18	Delta Insurance*		18	Delta Insurance	975,087	18	Euro Arab Insurance Group	5,407,679
19	Gerasa Insurance **		19	Arab Life & Accidents Ins.	965,407	19	Arab German Insurance	5,110,556
20	AL Manara Insurance **		20	Arab Assurers	894,728	20	MEDGULF Insurance	5,054,811
21	Arab Union International Ins. **		21	Jerusalem Insurance	819,192	21	Jordan International Ins.	4,842,712
22	Jordan Emirates Insurance **		22	Al Yarmouk Insurance	787,092	22	Philadelphia Insurance	4,755,829
23	Holy Land Insurance **		23	Philadelphia Insurance	350,622	23	Delta Insurance	3,789,513
24	Philadelphia Insurance **		24	AL Manara Insurance	294,788	24	AL-Nisr Al-Arabi Insurance	3,449,634
25	Al Barakah Takaful **		25	Arab Jordanian Ins. Group	142,383	25	Al Yarmouk Insurance	1,351,171
26	Arab Orient Insurance **		26	Gerasa Insurance	20,928	26	Gerasa Insurance	699,757
27	MEDGULF Insurance **		27	Al Barakah Takaful*		27	Al Barakah Takaful*	
28	First Insurance**		28	Holy Land Insurance**		28	MetLife Alico**	
<b>Total</b>		<b>24,746,559</b>	<b>Total</b>		<b>104,975,853</b>	<b>Total</b>		<b>177,509,435</b>

\* The company didn't pay claims in Life Assurance branch.

\*\* Companies Classified from 19-28 don't practice Life Assurance

\* The company's license was annulled from 12/12/2011.

\*\* The company classified under No. 28 doesn't practice Medical Insurance.

\*\* The company doesn't practice Motor Insurance

Table (16)  
**Net Profit (Loss) For Jordan Insurance Companies as Per Class For The Year 2012 (JD)**  
**(According to Insurance Branches)**

No.	Companies	Marine		Aviation		Total Marine+Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit		Motor Compulsory (Third Party Liability Insurance)	
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	447,699	386,436			447,699	386,436	524,842	428,685	86,405	98,223	59,340	1,508			-438,921	-1,569,644
2	Middle East Insurance	447,573	449,848	10,946	7,701	458,519	457,549	353,893	368,767	82,164	19,354	103,880	107,940			-79,509	-13,511
3	National Insurance	120,182	74,688			120,182	74,688	77,153	233,979	36,598	10,244					64,297	-417,925
4	United Insurance	139,759	149,229			139,759	149,229	89,026	85,714	47,951	67,783	6,400	4,782			326,621	-135,551
5	AL Manara Insurance	33,792	71,458	-10,654	-26,360	23,138	45,098	178,500	87,534	22,270	23,107	111,334	184,308			-3,150,483	-2,838,959
6	Arabia Insurance*	181,373	171,546			181,373	171,546	373,761	50,270			86,924	80,278			-276,279	94,672
7	Jerusalem Insurance	967,797	802,610			967,797	802,610	66,291	95,818	11,319	17,633	16,769	25,981			-312,945	-188,007
8	AL-Nisr Al-Arabi Insurance	292,010	158,475	-4,439	-1,880	287,571	156,595	77,786	99,084	26,882	74,346	95,682	117,018			-166,961	-1,387,887
9	Jordan French Insurance	15,158	-700	-104,116	-129,691	-88,958	-130,391	162,626	150,229	4,662	39,126	98,055	-204,456	196,218	220,472	1,053,832	-2,472,112
10	Arab Union International Ins.	132,170	199,127			132,170	199,127	4,166	22,268			6,104	11,685			-867,231	-2,069,877
11	Delta Insurance	307,089	164,596			307,089	164,596	172,589	213,037	21,181	-1,861	22,974	25,129	8,683	3,033	254,942	-454,168
12	Jordan Emirates Insurance	76,886	204,062			76,886	204,062	116,694	29,877			73,110	50,466			-34,335	337,116
13	Al Yarmouk Insurance	45,164	105,578			45,164	105,578	128,241	364,071	15,294	19,185	7,412	23,715			-740,648	-137,013
14	Holy Land Insurance	44,999	-13,434			44,999	-13,434	88,905	-70,935	8,879	9,563						-184,690
15	Arab Life & Accidents Ins.	167,073	199,380			167,073	199,380	-43,460	67,539	18,776	14,342	-3,788	9,767	259,696	456,547	-457,110	-799,598
16	Philadelphia Insurance	26,116	31,902			26,116	31,902	20,739	31,885	899	-5,119	6,766	1,711			-492,961	502,836
17	Metlife Alico					0	0					530,845	587,737				
18	Jordan International Ins.	411,595	471,349	-554		411,041	471,349	369,502	398,129	20,637	36,486	820	7,808			-900,146	-1,984,078
19	Arab German Insurance**	N.A	8,022	N.A	9,365	N.A	17,387	N.A	1,253,706	N.A	122,581	N.A	49,220			609,230	609,230
20	Islamic Insurance	355,850	372,462			355,850	372,462	29,391	31,094			42,213	102,659			-1,289,359	-807,147
21	Euro Arab Insurance Group	62,480	73,584	2,501	-183,913	64,981	-110,329	-38,371	56,521	133,201	89,537	-7,029	81,926			1,143,111	-978,383
22	Arab Assurers	129,690	198,304			129,690	198,304	-45,519	66,605	12,033	33,722	40,071	23,323	5,615	-26,559	-1,143,885	-631,068
23	Al Barakah Takaful**	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a	N.a
24	Arab Jordanian Ins. Group	66,444	65,261			66,444	65,261	-24,890	-73,573			3,366	29,620			-3,139,759	-109,148
25	Arab Orient Insurance	421,516	450,814	-22,815	-63,208	398,701	387,606	765,659	701,279	179,233	75,118	991,663	528,104			-171,652	-828,444
26	Gerasa Insurance	278	17,261			278	17,261	11,311	-37,895	4,131	-10,363	500	233			115,319	-318,599
27	MEDGULF Insurance	58,320	48,390			58,320	48,390	145,573	173,101	32,372	52,423	16,945	56,781			1,662,325	-1,335,876
28	First Insurance	93,294	70,840	8,137	-15,965	101,431	54,875	-64,202	299,504	19,615	12,278	-8,724	16,736			-366,826	-135,951
	<b>Total</b>	<b>5,044,307</b>	<b>4,931,088</b>	<b>-120,994</b>	<b>-403,951</b>	<b>4,923,313</b>	<b>4,527,137</b>	<b>3,540,206</b>	<b>5,126,293</b>	<b>784,502</b>	<b>797,708</b>	<b>2,301,632</b>	<b>1,923,979</b>	<b>470,212</b>	<b>653,493</b>	<b>-8,799,333</b>	<b>-18,253,782</b>

Insurance Commission annual report for 2012 declared that net profit (loss) for Motor branch statement recorded losses in 2012 in an amount of JD 11,959,350 for 26 companies out of the 27 companies licensed to practice Motor Insurance including Arab German Insurance Co. statements as in 30/9/2012 for not publishing Al Barakah report of 2012 or 2011, while net profit (loss) of Motor branch in JOIF report. in the table above & table No. 17 declared losses in an amount of JD 10,483,676 noting that we have calculated both profit & loss of AGI & Al Barakah Takaful in 2012 the same figures of 2011 due to the unavailability of both companies reports of 2012 taking in consideration that the detailed losses of Al Barakah are not available for Motor Insurance.

\* The Company's name was changed in 2012 to be Arabia Insurance - Jordan.

\*\* Al Barakah Takaful & Arab German Insurance figures for all branches are not available for the year 2012.

**Table (16)**  
**Net Profit (Loss) For Jordan Insurance Companies as Per Class For The Year 2012 (JD)**  
**(According to Insurance Branches)**

No.	Companies	Motor		Non Life Insurances		Medical		Life		Medical+Life		Net Technical Profit (Loss)		Net Technical Profit (Loss) for branches Outside Jordan		Net Profit (Loss)			
		Comprehensive (Own Damages)		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)															
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011		
1	Jordan Insurance	622,891	1,457,921	183,970	-111,723	1,302,256	803,129	615,530	528,152	503,497	345,088	1,119,027	873,240	2,421,283	1,676,369	883,119	1,150,821	4,210,335	2,335,262
2	Middle East Insurance	262,298	116,559	182,789	103,048	1,181,245	1,056,658	42,697	-98,820	486,553	402,529	529,250	303,709	1,710,495	1,360,367			1,239,902	748,508
3	National Insurance	-264,071	-420,001	-199,774	-837,926	34,159	-519,015	8,910	-76,591	44,006	27,678	52,916	-48,913	87,075	-567,928			157,670	-624,953
4	United Insurance	229,179	234,662	555,800	99,111	838,936	406,619	-152,858	-293,586	50,863	43,059	-101,995	-250,527	736,941	156,092			507,172	273,517
5	AL Manara Insurance	-388,442	-431,144	-3,538,925	-3,270,103	-3,203,683	-2,930,056	-22,373	-52,620			-22,373	-52,620	-3,226,056	-2,982,676			-4,018,471	-2,752,840
6	Arabia Insurance*	157,355	-135,545	-118,924	-40,873	523,134	261,221	-97,281	-192,544	257,247	118,623	159,966	-73,921	683,100	187,300			464,577	55,309
7	Jerusalem Insurance	260,556	-3,071	-52,389	-191,078	1,009,787	750,964	136,425	87,491	39,811	16,716	176,236	104,207	1,186,023	855,171			1,239,254	839,080
8	AL-Nisir Al-Arabi Insurance	-103,650	662,656	-270,611	-725,231	217,310	-278,188	348,648	143,115	1,152,504	1,102,622	1,501,152	1,245,737	1,718,462	967,549			1,143,323	762,992
9	Jordan French Insurance	-1,466,301	1,666,633	-412,469	-805,479	-39,866	-730,499	18,456	136,869	229,609	120,845	248,065	257,714	208,199	-472,785			-264,154	-756,710
10	Arab Union International Ins.	-131,398	55,741	-998,629	-2,014,136	-856,189	-1,781,056	-835,721	-703,172			-835,721	-703,172	-1,691,910	-2,484,228			-1,470,071	-2,825,841
11	Delta Insurance	274,004	-76,231	528,946	-530,399	1,061,462	-126,465	128,317	55,405	52,700	-1,934	181,017	53,471	1,242,479	-72,994			969,169	38,978
12	Jordan Emirates Insurance	817,437	-2,748,986	783,102	-2,411,870	1,049,792	-2,127,465	-292,725	-285,208			-292,725	-285,208	757,067	-2,412,673			252,932	-3,132,323
13	Al Yarmouk Insurance	-47,233	-240,096	-787,881	-377,109	-591,770	135,440	-74,218	-39,235	1,576	-10,559	-72,642	-49,794	-664,412	85,646			1,057,050	155,589
14	Holy Land Insurance		-45,639	-4,365,128	-230,329	-4,222,345	-305,135					0	0	-4,222,345	-305,135			-4,024,109	-254,499
15	Arab Life & Accidents Ins.	444,332	-222,731	-12,778	-1,022,329	385,519	-274,754	-237,546	-43,664	207,136	389,410	-30,410	345,746	355,109	70,992	41,070	373,437	-199,357	-268,602
16	Philadelphia Insurance	-44,655	-512,942	-537,616	-10,106	-483,096	50,273	29,582	-10,318			29,582	-10,318	-453,514	39,955			-529,442	-148,890
17	Metlife Alico			0	0	530,845	587,737	129,143	233,354	546,087	2,137,720	675,230	2,371,074	1,206,075	2,958,811			2,959,776	4,432,210
18	Jordan International Ins.	349,715	284,507	-550,431	-1,699,571	251,569	-785,799	-984,880	263,791	153,071	67,643	-831,809	331,434	-580,240	-454,365			-291,860	-923,066
19	Arab German Insurance**	-552,618	-552,618	56,612	56,612	56,612	1,499,506	N.A	-1,986,740	N.A	-23,485	0	-2,010,225	56,612	-510,719			-7,189,242	-1,389,177
20	Islamic Insurance	544,333	402,558	-745,026	-404,589	-317,572	101,626	-408,396	-319,012	823,330	663,468	414,934	344,456	97,362	446,082			934,206	1,095,676
21	Euro Arab Insurance Group	-181,778	-592,685	961,333	-1,571,068	1,114,115	-1,453,413	11,057	-653,003	-158,473	-503,720	-147,416	-1,156,723	966,699	-2,610,136			604,599	-2,870,537
22	Arab Assurers	1,248,701	995,570	104,816	364,502	246,706	659,897	191,719	-37,279	33,165	136,654	224,884	99,375	471,590	759,272			7,422	707,379
23	Al Barakah Takaful**			-2,415,140	-2,415,140			-2,415,140	N.A	N.A	N.A	N.A	N.A		-2,415,140	N.A	N.A		-2,415,140
24	Arab Jordanian Ins. Group	2,182,372	-291,803	-957,387	-400,951	-912,467	-379,643	-7,521	-95,521	11,018	34,206	3,497	-61,315	-908,970	-440,958			-964,063	592,758
25	Arab Orient Insurance	2,088,476	404,973	1,916,824	-423,471	4,252,080	1,268,636	2,077,763	5,126,877			2,077,763	5,126,877	6,329,843	6,395,513			3,344,340	3,157,410
26	Gerasa Insurance	-3,595	4,506	111,724	-314,093	127,944	-344,857	-2,600	-573			-2,600	-573	125,344	-345,430			88,422	-290,850
27	MEDGULF Insurance	-1,357,140	575,323	305,185	-760,553	558,395	-429,858	-468,339	-935,576			-468,339	-935,576	90,056	-1,365,434			165,436	-1,806,073
28	First Insurance	155,157	106,335	-211,669	-29,616	-163,549	353,777	290,300	-51,111			290,300	-51,111	126,751	302,666			1,085,725	1,214,942
	<b>Total</b>	<b>5,095,925</b>	<b>694,452</b>	<b>-10,483,676</b>	<b>-19,974,470</b>	<b>3,951,329</b>	<b>-6,945,860</b>	<b>444,089</b>	<b>700,481</b>	<b>4,433,700</b>	<b>5,066,563</b>	<b>4,877,789</b>	<b>5,767,044</b>	<b>8,829,118</b>	<b>-1,178,816</b>	<b>924,189</b>	<b>1,524,258</b>	<b>1,480,541</b>	<b>-4,049,891</b>

Insurance Commission annual report for 2012 declared that net profit (loss) for Motor branch statement recorded losses in 2012 in an amount of JD 11,959,350 for 26 companies out of the 27 companies licensed to practice Motor Insurance including Arab German Insurance Co. statements as in 30/9/2012 for not publishing Al Barakah report of 2012 or 2011, while net profit (loss) of Motor branch in JOIF report. in the table above & table No. 17 declared losses in an amount of JD 10,483,676 noting that we have calculated both profit & loss of AGI & Al Barakah Takaful in 2012 the same figures of 2011 due to the unavailability of both companies reports of 2012 taking in consideration that the detailed losses of Al Barakah are not available for Motor Insurance.

\* The Company's name was changed in 2012 to be Arabia Insurance - Jordan.

\*\* Al Barakah Takaful & Arab German Insurance figures for all branches are not available for the year 2012, Arab German net profit (Loss) figure is according to Insurance Commission report of 2012.

**Table (17)**  
**Motor Net Profit (Loss)\***  
**As in 31/12/2012 Compared with 31/12/2011(JD)**

NO.	Companies	Compulsory T.P.L Jordanian Vehicles/		Compulsory T.P.L from Comprehensive		Total Jordanian Vehicles		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Jordan Insurance	-1,712,874	-678,636	746,586	-1,360,159	-966,288	-2,038,795	527,367	469,151	-438,921	-1,569,644	622,891	1,457,921	183,970	-111,723
2	Middle East Insurance	-728,366	-439,700	58,219	-54,820	-670,147	-494,520	590,638	481,009	-79,509	-13,511	262,298	116,559	182,789	103,048
3	National Insurance	-617,208	-1,013,346	163,221	90,573	-453,987	-922,773	518,284	504,848	64,297	-417,925	-264,071	-420,001	-199,774	-837,926
4	United Insurance	-109,685	-146,623	-88,731	-412,041	-198,416	-558,664	525,037	423,113	326,621	-135,551	229,179	234,662	555,800	99,111
5	AL Manara Insurance	-2,857,987	-2,511,775	-702,195	-739,640	-3,560,182	-3,251,415	409,699	412,456	-3,150,483	-2,838,959	-388,442	-431,144	-3,538,925	-3,270,103
6	Arabia Insurance	-741,719	-387,748	-147,488	-183,089	-889,207	-570,837	612,928	665,509	-276,279	94,672	157,355	-135,545	-118,924	-40,873
7	Jerusalem Insurance	-516,324	-271,926	-295,313	-334,405	-811,637	-606,331	498,692	418,324	-312,945	-188,007	260,556	-3,071	-52,389	-191,078
8	AL-Nisr Al-Arabi Insurance**	-362,691	-909,068	282,697	-924,626	-79,994	-1,833,694	-86,967	445,807	-166,961	-1,387,887	-103,650	662,656	-270,611	-725,231
9	Jordan French Insurance	421,690	-1,484,995	385,124	-1,207,787	806,814	-2,692,782	247,018	220,670	1,053,832	-2,472,112	-1,466,301	1,666,633	-412,469	-805,479
10	Arab Union International Ins.	-1,268,246	-2,557,113	-99,250	1,747	-1,367,496	-2,555,366	500,265	485,489	-867,231	-2,069,877	-131,398	55,741	-998,629	-2,014,136
11	Delta Insurance	-169,123	-842,224	-56,164	-128,646	-225,287	-970,870	480,229	516,702	254,942	-454,168	274,004	-76,231	528,946	-530,399
12	Jordan Emirates Insurance	-596,856	-357,107	-255,712	56,243	-852,568	-300,864	818,233	637,980	-34,335	337,116	817,437	-2,748,986	783,102	-2,411,870
13	Al Yarmouk Insurance**	-631,570	-238,582	-76,370	-208,971	-707,940	-447,553	-32,708	310,540	-740,648	-137,013	-47,233	-240,096	-787,881	-377,109
14	Holy Land Insurance	-4,570,205	-1,281,505	659,318	407,193	-3,910,887	-874,312	397,201	689,621	-3,513,686	-184,691	-851,442	-45,638	-4,365,128	-230,329
15	Arab Life & Accidents Ins.	-490,212	-927,193	-144,142	-95,875	-634,354	-1,023,068	177,244	223,470	-457,110	-799,598	444,332	-222,731	-12,778	-1,022,329
16	Philadelphia Insurance	-293,523	-200,423	-700,934	251,470	-994,457	51,047	501,496	451,789	-492,961	502,836	-44,655	-512,942	-537,616	-10,106
17	Jordan International Ins.**	-700,378	-2,200,541	-118,345	-99,485	-818,723	-2,300,026	-81,423	315,948	-900,146	-1,984,078	349,715	284,507	-550,431	-1,699,571
18	Arab German Insurance***	-819,118	-819,118	970,589	970,589	151,471	151,471	457,759	457,759	609,230	609,230	-552,618	-552,618	56,612	56,612
19	Euro Arab Insurance Group	161,655	-798,152	252,003	-453,296	413,658	-1,251,448	729,453	273,065	1,143,111	-978,383	-181,778	-592,685	961,333	-1,571,068
20	Islamic Insurance	-1,410,966	-828,904	-230,345	-311,941	-1,641,311	-1,140,845	351,952	333,698	-1,289,359	-807,147	544,333	402,558	-745,026	-404,589
21	Arab Assurers	-923,349	-620,331	-923,004	-589,624	-1,846,353	-1,209,955	702,468	578,887	-1,143,885	-631,068	1,248,701	995,570	104,816	364,502
22	Al Barakah Takaful***					0	0			0	0			-2,415,140	-2,415,140
23	Arab Jordanian Ins. Group	-2,920,799	392,419	-82,739	261,127	-3,003,538	653,546	-136,221	-762,694	-3,139,759	-109,148	2,182,372	-291,803	-957,387	-400,951
24	Arab Orient Insurance	174,195	-211,987	-570,596	-844,939	-396,401	-1,056,926	224,749	228,482	-171,652	-828,444	2,088,476	404,973	1,916,824	-423,471
25	Gerasa Insurance***	81,185	-262,370	58,157	-19,481	139,342	-281,851	-24,023	-36,748	115,319	-318,599	-3,595	4,506	111,724	-314,093
26	MEDGULF Insurance	496,898	-785,843	697,151	-644,545	1,194,049	-1,430,388	468,276	94,512	1,662,325	-1,335,876	-1,357,140	575,323	305,185	-760,553
27	First Insurance	-933,495	-595,631	159,289	-12,866	-774,206	-608,497	407,380	472,546	-366,826	-135,951	155,157	106,335	-211,669	-29,616
	<b>Total</b>	<b>-22,039,071</b>	<b>-20,978,422</b>	<b>-58,974</b>	<b>-6,587,294</b>	<b>-22,098,045</b>	<b>-27,565,716</b>	<b>9,785,026</b>	<b>9,311,933</b>	<b>-12,313,019</b>	<b>-18,253,783</b>	<b>4,244,483</b>	<b>694,453</b>	<b>-10,483,676</b>	<b>-19,974,470</b>

\* Al Barakah Takaful & Arab German Insurance figures for all branches are not available for the year 2012.

\*\* Insurance companies asked voluntary to revoke their Motor Insurance license:

- 1- Al Yarmouk Insurance Co. since 12/12/2011.
- 2- AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.
- 3- Jordan International Insurance Co. since 14/3/2012.

\*\*\* Insurance companies whose Motor Insurance license was annulled by the Insurance Commission:

- 1- Al Barakah Takaful since 12/12/2011.
- 2- Arab German Insurance Co. since 16/10/2012.
- 3- Gerasa Insurance Co. from 3/1/2012 & later the abnormal general assembly of the company decided to liquidate the company voluntary in May 2013

\*\*\*\* The detailed figures of 2012 represent 26 companies as Al Barakah Takaful report was not available noting that we have calculated the same losses of AGI of 2012 the same as it was in 2011 for not publishing their report of 2012, please take in consideration that total net profit (loss) represents 27 insurance companies.

**Table (18)**  
**Insurance Companies According to Profit (Loss) Per Class as in 31/12/2012 (JD)**

1-

Marine & Transport & Aviation			Fire & Other Property Damages			General Accident		
No.	Companies	Profit (Loss)	No.	Companies	Profit (Loss)	No.	Companies	Profit (Loss)
1	Jerusalem Insurance	967,797	1	Arab Orient Insurance	765,659	1	Arab Orient Insurance	1,170,896
2	Middle East Insurance	458,519	2	Jordan Insurance	524,842	2	MetLife Alico	530,845
3	Jordan Insurance	447,699	3	Arabia Insurance	373,761	3	Middle East Insurance	186,044
4	Jordan International Insurance	411,041	4	Jordan International Insurance	369,502	4	Jordan Insurance	145,745
5	Arab Orient Insurance	398,701	5	Middle East Insurance	353,893	5	AL Manara Insurance	133,604
6	Islamic Insurance	355,850	6	AL Manara Insurance	178,500	6	Euro Arab Insurance Group	126,172
7	Delta Insurance	307,089	7	Delta Insurance	172,589	7	AL-Nisr Al-Arabi Insurance	122,564
8	AL-Nisr Al-Arabi Insurance	287,571	8	Jordan French Insurance	162,626	8	Jordan French Insurance	102,717
9	Arabia Insurance	181,373	9	MEDGULF Insurance	145,573	9	Arabia Insurance	86,924
10	Arab Life & Accidents Insurance	167,073	10	Al Yarmouk Insurance	128,241	10	Jordan Emirates Insurance	73,110
11	United Insurance	139,759	11	Jordan Emirates Insurance	116,694	11	United Insurance	54,351
12	Arab Union International Ins.	132,170	12	United Insurance	89,026	12	Arab Assurers	52,104
13	Arab Assurers	129,690	13	Holy Land Insurance	88,905	13	MEDGULF Insurance	49,317
14	National Insurance	120,182	14	AL-Nisr Al-Arabi Insurance	77,786	14	Delta Insurance	44,155
15	First Insurance	101,431	15	National Insurance	77,153	15	Islamic Insurance	42,213
16	Jordan Emirates Insurance	76,886	16	Jerusalem Insurance	66,291	16	National Insurance	36,598
17	Arab Jordanian Insurance Group	66,444	17	Islamic Insurance	29,391	17	Jerusalem Insurance	28,088
18	Euro Arab Insurance Group	64,981	18	Philadelphia Insurance	20,739	18	Al Yarmouk Insurance	22,706
19	MEDGULF Insurance	58,320	19	Gerasa Insurance	11,311	19	Jordan International Insurance	21,457
20	Al Yarmouk Insurance	45,164	20	Arab Union International Ins.	4,166	20	Arab Life & Accidents Insurance	14,988
21	Holy Land Insurance	44,999	21	Arab Jordanian Insurance Group	-24,890	21	First Insurance	10,891
22	Philadelphia Insurance	26,116	22	Euro Arab Insurance Group	-38,371	22	Holy Land Insurance	8,879
23	AL Manara Insurance	23,138	23	Arab Life & Accidents Insurance	-43,460	23	Philadelphia Insurance	7,665
24	Gerasa Insurance	278	24	Arab Assurers	-45,519	24	Arab Union International Ins.	6,104
25	Jordan French Insurance	-88,958	25	First Insurance	-64,202	25	Gerasa Insurance	4,631
26	Arab German Insurance*		26	Arab German Insurance*		26	Arab Jordanian Insurance Group	3,366
27	Al Barakah Takaful*		27	Al Barakah Takaful*		27	Arab German Insurance*	
28	MetLife Alico**		28	MetLife Alico**		28	Al Barakah Takaful*	
<b>Total</b>		<b>4,923,313</b>	<b>Total</b>		<b>3,540,206</b>	<b>Total</b>		<b>3,086,134</b>

\* Al Barakah Takaful & Arab German Insurance figures are not available for the year 2012.

\*\* The Company doesn't practice Marine & Fire Insurances

**Table (18)**  
**Insurance Companies According to Profit (Loss) Per Class as in 31/12/2012 (JD)**

Cont. 2-

Life		
No	Companies	Profit(Loss)
1	AL-Nisr Al-Arabi Insurance	1,152,504
2	Islamic Insurance	823,330
3	MetLife Alico	546,087
4	Jordan Insurance	503,497
5	Middle East Insurance	486,553
6	Arabia Insurance	257,247
7	Jordan French Insurance	229,609
8	Arab Life & Accidents Ins.	207,136
9	Jordan International Ins.	153,071
10	Delta Insurance	52,700
11	United Insurance	50,863
12	National Insurance	44,006
13	Jerusalem Insurance	39,811
14	Arab Assurers	33,165
15	Arab Jordanian Ins. Group	11,018
16	Al Yarmouk Insurance	1,576
17	Euro Arab Insurance Group	-158,473
18	Arab German Insurance*	
19	Gerasa Insurance	
20	AL Manara Insurance	
21	Arab Union International Insurance	
22	Jordan Emirates Insurance	
23	Holy Land Insurance	
24	Philadelphia Insurance	
25	Al Barakah Takaful*	
26	Arab Orient Insurance	
27	MEDGULF Insurance	
28	First Insurance	
	<b>Total</b>	<b>4,433,700</b>

Medical		
No	Companies	Profit(Loss)
1	Arab Orient Insurance	2,077,763
2	Jordan Insurance	615,530
3	AL-Nisr Al-Arabi Insurance	348,648
4	First Insurance	290,300
5	Arab Assurers	191,719
6	Jerusalem Insurance	136,425
7	MetLife Alico	129,143
8	Delta Insurance	128,317
9	Middle East Insurance	42,697
10	Philadelphia Insurance	29,582
11	Jordan French Insurance	18,456
12	Euro Arab Insurance Group	11,057
13	National Insurance	8,910
14	Gerasa Insurance	-2,600
15	Arab Jordanian Ins. Group	-7,521
16	AL Manara Insurance	-22,373
17	Al Yarmouk Insurance	-74,218
18	Arabia Insurance	-97,281
19	United Insurance	-152,858
20	Arab Life & Accidents Ins.	-237,546
21	Jordan Emirates Insurance	-292,725
22	Islamic Insurance	-408,396
23	MEDGULF Insurance	-468,339
24	Arab Union International Insurance	-835,721
25	Jordan International Ins.	-984,880
26	Arab German Insurance*	
27	Al Barakah Takaful*	
28	Holy Land Insurance	
	<b>Total</b>	<b>444,089</b>

Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))		
No	Companies	Profit(Loss)
1	Arab Orient Insurance	1,916,824
2	Euro Arab Insurance Group	961,333
3	Jordan Emirates Insurance	783,102
4	United Insurance	555,800
5	Delta Insurance	528,946
6	MEDGULF Insurance	305,185
7	Jordan Insurance	183,970
8	Middle East Insurance	182,789
9	Gerasa Insurance	111,724
10	Arab Assurers	104,816
11	Arab German Insurance*	56,612
12	Arab Life & Accidents Ins.	-12,778
13	Jerusalem Insurance	-52,389
14	Arabia Insurance	-118,924
15	National Insurance	-199,774
16	First Insurance	-211,669
17	AL-Nisr Al-Arabi Insurance	-270,611
18	Jordan French Insurance	-412,469
19	Philadelphia Insurance	-537,616
20	Jordan International Ins.	-550,431
21	Islamic Insurance	-745,026
22	Al Yarmouk Insurance	-787,881
23	Arab Jordanian Ins. Group	-957,385
24	Arab Union International Insurance	-998,629
25	Al Barakah Takaful*	-2,415,140
26	AL Manara Insurance	-3,538,925
27	Holy Land Insurance	-4,365,128
28	MetLife Alico**	
	<b>Total</b>	<b>-10,483,674</b>

\* The company's figures for 2012 are not available.

The companies classified from 19-28 don't practice Life Insurance

\* The company classified under No. 28 doesn't practice Medical Insurance \*

Both Arab German & Al Barakah takaful figures are from 2011 reports as their 2012 reports were not published

\*\* The company under classification No. 28 doesn't practice Motor Insurance

Table (19)

**Insurance Companies Total Assets / Investments / Paid-up Capital / Shareholders' Equity /Retained Earnings (Accumulated Profit & (Loss))  
For The Year 2012 (JD)**

NO.	Companies	Total Assets		Investments		Paid Up Capital		Shareholders' Equity		Retained Earnings (Accumulated) Profit & (Loss)	
		31/12/2012	31/12/2011	31/12/2012	31/12/2011	31/12/2012	31/12/2011	31/12/2012	31/12/2011	31/12/2012	31/12/2011
1	Jordan Insurance	82,875,006	76,845,633	58,294,291	50,475,712	30,000,000	30,000,000	47,056,795	44,286,066	5,998,366	4,488,031
2	Metlife Alico	70,903,762	71,646,590	62,605,406	63,940,314	4,000,000	4,000,000	14,975,588	16,857,348	2,959,776	4,432,210
3	Middle East Insurance	75,147,382	69,066,208	61,281,474	58,748,375	21,000,000	21,000,000	31,609,717	31,543,781	5,804,906	6,207,708
4	National Insurance	15,193,833	13,783,802	8,703,749	7,947,330	8,000,000	8,000,000	6,538,337	6,412,957	-1,821,504	-1,951,038
5	United Insurance	25,554,110	21,833,006	16,088,315	14,265,061	8,000,000	8,000,000	11,256,418	11,073,026	1,280,354	852,470
6	AL Manara Insurance	18,664,997	19,230,843	11,973,216	12,243,933	21,000,000	21,000,000	6,063,011	10,121,078	-13,362,463	-9,383,817
7	Arabia Insurance	21,176,806	19,847,264	10,807,566	10,440,616	8,000,000	8,000,000	10,294,042	9,959,018	1,099,632	691,375
8	Jerusalem Insurance	25,095,238	22,258,251	19,001,665	16,683,990	8,000,000	8,000,000	12,158,554	11,479,344	1,270,925	930,101
9	AL-Nisr Al-Arabi Insurance	44,669,576	40,791,867	32,854,053	33,008,059	10,000,000	10,000,000	19,916,969	18,384,755	1,811,212	1,512,344
10	Jordan French Insurance	19,086,860	18,902,843	3,632,526	3,900,032	9,100,000	9,100,000	4,986,864	5,361,646	-5,228,519	-4,964,365
11	Delta Insurance	18,494,048	15,351,624	12,836,991	9,651,533	8,000,000	8,000,000	10,212,096	9,249,132	1,176,364	329,434
12	Jordan Emirates Insurance	14,766,822	12,457,171	4,508,549	4,095,725	5,000,000	5,000,000	2,509,604	2,532,698	-2,457,091	-2,674,760
13	Al Yarmouk Insurance	14,643,077	13,147,611	11,057,758	9,232,540	8,000,000	8,000,000	10,239,406	9,182,356	1,039,984	88,639
14	Holy Land Insurance	8,029,198	6,708,318	3,770,672	3,344,248	4,000,000	4,000,000	-1,351,953	2,703,286	-5,881,837	-1,826,599
15	Philadelphia Insurance	11,693,760	10,207,289	9,631,068	8,058,377	4,000,000	4,000,000	3,706,985	4,222,470	-945,668	-415,314
16	Arab Life & Accidents Ins.	21,678,037	21,755,536	13,438,142	13,386,836	8,000,000	8,000,000	8,385,353	8,726,678	-488,155	-301,804
17	Arab Union International Ins.	18,391,991	19,915,707	10,368,191	12,664,027	8,000,000	8,000,000	5,250,611	6,715,506	-3,977,237	-2,507,166
18	Arab Assurers	12,353,310	12,194,577	5,508,874	4,847,971	6,500,000	4,000,000	2,620,222	1,682,574	-1,485,878	-1,516,313
19	Euro Arab Insurance Group	18,398,945	17,622,796	8,345,822	10,646,891	8,000,000	8,000,000	6,187,402	5,582,803	-2,496,779	-3,044,801
20	Islamic Insurance	26,829,296	23,396,678	22,053,037	18,510,879	12,000,000	12,000,000	15,946,866	15,359,919	2,917,850	2,610,779
21	Arab German Insurance*	23,213,939	31,737,742	13,615,944	9,415,189	10,400,680	10,400,680	-6,655,818	5,355,197	n.a	n.a
22	Jordan International Ins.	35,791,656	35,346,762	25,583,286	25,063,649	18,150,000	18,150,000	20,490,068	20,205,865	-1,102,401	-401,392
23	Al Barakah Takaful**	N.A	4,186,433	N.A	1,212,202	7,000,000	7,000,000	N.A	-2,865,094	n.a	n.a
24	Arab Jordanian Ins. Group	13,614,782	13,437,999	3,995,016	2,623,948	10,500,000	8,000,000	4,197,635	4,235,462	-6,476,660	-5,512,598
25	Arab Orient Insurance	70,992,812	60,125,256	26,016,058	20,721,729	18,725,000	17,500,000	25,584,447	23,115,107	4,069,125	3,272,023
26	Gerasa Insurance	1,720,351	2,501,148	1,604,649	2,171,807	4,000,000	4,000,000	1,444,458	1,429,109	-1,942,227	-1,656,728
27	MEDGULF Insurance	21,002,053	18,634,206	7,000,196	5,101,295	10,000,000	10,000,000	7,161,717	7,020,293	-2,461,135	-2,610,027
28	First Insurance	34,067,513	30,618,978	24,061,655	22,544,175	24,000,000	24,000,000	25,653,335	25,070,552	1,180,345	719,556
	<b>Total</b>	<b>764,049,160</b>	<b>723,552,138</b>	<b>488,638,169</b>	<b>454,946,443</b>	<b>301,375,680</b>	<b>295,150,680</b>	<b>306,438,729</b>	<b>315,002,932</b>	<b>-19,518,715</b>	<b>-12,632,052</b>

The source of total investments for United Insurance company is Insurance Commission annual report of 2012, for the rest of the companies is the companies annual reports.

\* The source of Arab German Insurance Co. figures is Insurance Commission annual report of 2012 taking in consideration that it was calculated according to the company's statements in 30/9/2012 for not publishing the company's report up to date.

\*\* Al Barakah Takaful Company figures are not available for the year 2012

**Table (20)**  
**Classification of the Insurance Companies According to**  
**Total Assets , Investments, Paid Up Capital for the year 2012 (JD)**

Total Assets			Investments			Paid Up Capital		
No.	Companies	Total Assets	No.	Companies	Investments	No.	Companies	Paid Up Capital
1	Jordan Insurance	82,875,006	1	Metlife Alico	62,605,406	1	Jordan Insurance	30,000,000
2	Middle East Insurance	75,147,382	2	Middle East Insurance	61,281,474	2	First Insurance	24,000,000
3	Arab Orient Insurance	70,992,812	3	Jordan Insurance	58,294,291	3	Middle East Insurance	21,000,000
4	Metlife Alico	70,903,762	4	AL-Nisr Al-Arabi Insurance	32,854,053	4	AL Manara Insurance	21,000,000
5	AL-Nisr Al-Arabi Insurance	44,669,576	5	Arab Orient Insurance	26,016,058	5	Arab Orient Insurance	18,725,000
6	Jordan International Ins.	35,791,656	6	Jordan International Ins.	25,583,286	6	Jordan International Ins.	18,150,000
7	First Insurance	34,067,513	7	First Insurance	24,061,655	7	Islamic Insurance	12,000,000
8	Islamic Insurance	26,829,296	8	Islamic Insurance	22,053,037	8	Arab Jordanian Ins. Group	10,500,000
9	United Insurance	25,554,110	9	Jerusalem Insurance	19,001,665	9	Arab German Insurance*	10,400,680
10	Jerusalem Insurance	25,095,238	10	United Insurance*	16,088,315	10	AL-Nisr Al-Arabi Insurance	10,000,000
11	Arab German Insurance	23,213,939	11	Arab Life & Accidents Ins.	13,438,141	11	MEDGULF Insurance	10,000,000
12	Arabia Insurance	21,176,806	12	Delta Insurance	12,836,991	12	Jordan French Insurance	9,100,000
13	Arab Life & Accidents Ins.	21,678,037	13	AL Manara Insurance	11,973,216	13	National Insurance	8,000,000
14	MEDGULF Insurance	21,002,053	14	Al Yarmouk Insurance	11,057,758	14	United Insurance	8,000,000
15	Jordan French Insurance	19,086,860	15	Arabia Insurance	10,807,566	15	Jerusalem Insurance	8,000,000
16	Delta Insurance	18,494,048	16	Arab Union International Ins.	10,368,191	16	Arabia Insurance	8,000,000
17	AL Manara Insurance	18,664,997	17	Philadelphia Insurance	9,631,067	17	Delta Insurance	8,000,000
18	Euro Arab Insurance Group	18,398,945	18	Arab German Insurance*	9,415,189	18	Al Yarmouk Insurance	8,000,000
19	Arab Union International Ins.	18,391,991	19	Euro Arab Insurance Group	8,345,821	19	Arab Union International Ins.	8,000,000
20	National Insurance	15,193,833	20	National Insurance	8,703,749	20	Euro Arab Insurance Group	8,000,000
21	Jordan Emirates Insurance	14,766,822	21	MEDGULF Insurance	7,000,196	21	Arab Life & Accidents Ins.	8,000,000
22	Al Yarmouk Insurance	14,643,077	22	Arab Assurers	5,508,873	22	Al Barakah Takaful*	7,000,000
23	Arab Jordanian Ins. Group	13,614,782	23	Jordan Emirates Insurance	4,508,549	23	Arab Assurers	6,500,000
24	Arab Assurers	12,353,310	24	Arab Jordanian Ins. Group	3,995,015	24	Jordan Emirates Insurance	5,000,000
25	Philadelphia Insurance	11,693,759	25	Holy Land Insurance	3,770,671	25	Philadelphia Insurance	4,000,000
26	Holy Land Insurance	8,029,197	26	Jordan French Insurance	3,632,526	26	Metlife Alico	4,000,000
27	Gerasa Insurance	1,720,351	27	Gerasa Insurance	1,604,649	27	Gerasa Insurance	4,000,000
28	Al Barakah Takaful		28	Al Barakah Takaful		28	Holy Land Insurance	4,000,000
	<b>Total</b>	<b>764,049,158</b>		<b>Total</b>	<b>484,437,408</b>		<b>Total</b>	<b>301,375,680</b>

\* The source of total investments for United Insurance company is Insurance Commission annual report of 2012, for the rest of the companies is the companies annual reports.

**Table (21)**  
**Classification of the Insurance Companies According to**  
**Shareholders Equity, Retained Earnings (Accumulated Profit & Loss), Statutory Reserve, Voluntary Reserve for the year 2012 (JD)**

NO.	Companies	Shareholders Equity	NO.	Companies	Retained Earnings Accumulated Profit & Loss	NO.	Companies	Statutory Reserve	NO.	Companies	Voluntary Reserve
1	Jordan Insurance	47,056,795	1	Jordan Insurance	5,998,366	1	Jordan Insurance	7,500,000	1	AL-Nisr Al-Arabi Insurance	1,796,652
2	Middle East Insurance	31,609,717	2	Middle East Insurance	5,804,906	2	Middle East Insurance	3,829,211	2	Middle East Insurance	1,200,000
3	First Insurance	25,653,335	3	Arab Orient Insurance	4,069,125	3	Arab Orient Insurance	2,790,322	3	Jerusalem Insurance	974,464
4	Arab Orient Insurance	25,584,447	4	Metlife Alico	2,959,776	4	Jordan International Ins.	2,219,336	4	Islamic Insurance	247,218
5	Jordan International Ins.	20,490,068	5	Islamic Insurance	2,917,850	5	AL-Nisr Al-Arabi Insurance	2,041,280	5	Arab Assurers	194,619
6	AL-Nisr Al-Arabi Insurance	19,916,969	6	AL-Nisr Al-Arabi Insurance	1,811,212	6	Jerusalem Insurance	1,913,165	6	Arabia Insurance	174,717
7	Islamic Insurance	15,946,866	7	United Insurance	1,280,354	7	Islamic Insurance	1,567,076	7	United Insurance	164,472
8	Metlife Alico	14,975,588	8	Jerusalem Insurance	1,270,925	8	Arab Life & Accidents Ins.	1,512,812	8	Holy Land Insurance	22,561
9	Jerusalem Insurance	12,158,554	9	First Insurance	1,180,345	9	United Insurance	1,482,302	9	Delta Insurance	15,948
10	United Insurance	11,256,418	10	Delta Insurance	1,176,364	10	Arab Union International Ins.	1,243,288	10	Euro Arab Insurance Group	15,676
11	Arabia Insurance	10,294,042	11	Arabia Insurance	1,099,632	11	Al Yarmouk Insurance	1,199,422	11	Arab Jordanian Ins. Group	12,803
12	Al Yarmouk Insurance	10,239,406	12	Al Yarmouk Insurance	1,039,984	12	Delta Insurance	1,157,094	12	National Insurance	11,000
13	Delta Insurance	10,212,096	13	Arab Life & Accidents Ins.	-488,155	13	Jordan French Insurance	1,063,556	13	Jordan French Insurance	2,000
14	Arab Life & Accidents Ins.	8,385,353	14	Philadelphia Insurance	-945,668	14	Arabia Insurance	919,854	14	Arab Union International Ins.	
15	MEDGULF Insurance	7,161,717	15	Jordan International Ins.	-1,102,401	15	Arab Jordanian Ins. Group	735,257	15	Jordan Emirates Insurance	
16	National Insurance	6,538,337	16	Arab Assurers	-1,485,878	16	Arab Assurers	697,225	16	Al Yarmouk Insurance	
17	Euro Arab Insurance Group	6,187,402	17	National Insurance	-1,821,504	17	Euro Arab Insurance Group	668,505	17	Jordan Insurance	
18	AL Manara Insurance	6,063,011	18	Gerasa Insurance	-1,942,227	18	First Insurance	631,525	18	Philadelphia Insurance	
19	Arab Union International Ins.	5,250,611	19	Jordan Emirates Insurance	-2,457,091	19	National Insurance	603,551	19	AL Manara Insurance	
20	Jordan French Insurance	4,986,864	20	MEDGULF Insurance	-2,461,135	20	Philadelphia Insurance	600,132	20	Arab German Insurance	
21	Arab Jordanian Ins. Group	4,197,635	21	Euro Arab Insurance Group	-2,496,779	21	Holy Land Insurance	569,103	21	Arab Orient Insurance	
22	Philadelphia Insurance	3,706,985	22	Arab Union International Ins.	-3,977,237	22	AL Manara Insurance	505,331	22	Arab Life & Accidents Ins.	
23	Arab Assurers	2,620,222	23	Jordan French Insurance	-5,228,519	23	Jordan Emirates Insurance	247,473	23	Jordan International Ins.	
24	Jordan Emirates Insurance	2,509,604	24	Holy Land Insurance	-5,881,837	24	Gerasa Insurance	204,189	24	Al Barakah Takaful	
25	Gerasa Insurance	1,444,458	25	Arab Jordanian Ins. Group	-6,476,660	25	MEDGULF Insurance	59,144	25	Gerasa Insurance	
26	Holy Land Insurance	-1,351,953	26	AL Manara Insurance	-13,362,463	26	Metlife Alico		26	MEDGULF Insurance	
27	Arab German Insurance*	-6,655,818	27	Arab German Insurance	N.A	27	Al Barakah Takaful	N.A	27	First Insurance	
28	Al Barakah Takaful		28	Al Barakah Takaful	N.A	28	Arab German Insurance	N.A	28	Metlife Alico	
	<b>Total</b>	<b>306,438,729</b>		<b>Total</b>	<b>-19,518,715</b>		<b>Total</b>	<b>35,960,153</b>		<b>Total</b>	<b>4,832,130</b>

\* Shareholder's Equity indicator for Arab German Insurance Company is according to Insurance Commission annual report 2012.

Table (22)

**Fixed & Other Assets for 26 Insurance Companies As in 31/12/2012 Compared  
with 26 Companies as in 31/12/2011 (JD)\***

NO.	Companies	Fixed Assets		Other Assets	
		31/12/2012	31/12/2011	31/12/2012	31/12/2011
1	Jordan Insurance	1,123,816	1,166,283	746,566	1,808,727
2	Metlife Alico	1,271,375	1,248,387	1,317,113	1,532,580
3	Middle East Insurance	6,101,772	954,885	707,445	1,057,735
4	National Insurance	868,692	991,284	668,540	514,997
5	United Insurance	176,023	202,171	609,939	628,323
6	AL Manara Insurance	2,280,936	3,235,858	473,436	346,118
7	Arabia Insurance	4,102,764	2,861,381	110,435	133,687
8	Jerusalem Insurance	775,911	791,623	436,684	393,257
9	AL-Nisr Al-Arabi Insurance	375,343	428,413	914,482	552,015
10	Jordan French Insurance	2,950,780	3,014,500	459,485	584,347
11	Delta Insurance	1,911,166	1,973,503	109,717	58,281
12	Jordan Emirates Insurance	433,664	492,437	200,188	67,184
13	Al Yarmouk Insurance	577,575	618,068	94,858	98,840
14	Holy Land Insurance	326,176	339,300	178,204	42,803
15	Philadelphia Insurance	305,953	275,136	154,077	146,038
16	Arab Life & Accidents Ins.	1,092,357	1,093,772	396,404	294,478
17	Arab Union International Ins.	2,674,473	2,790,462	103,608	127,369
18	Arab Assurers	1,835,628	1,933,182	331,857	311,016
19	Islamic Insurance	813,459	852,150	367,405	326,991
20	Euro Arab Insurance Group	3,599,108	3,004,405	315,099	361,897
21	Arab German Insurance*	n.a	n.a	n.a	n.a
22	Jordan International Ins.	2,493,248	2,584,520	365,859	226,485
23	Al Barakah Takaful *	n.a	n.a	n.a	n.a
24	Arab Jordanian Ins. Group	5,246,776	5,142,370	409,896	308,398
25	Arab Orient Insurance	5,750,326	5,772,329	542,741	497,974
26	Gerasa Insurance	16,364	25,075	41,153	74,743
27	MEDGULF Insurance	7,653,625	7,656,396	196,416	190,634
28	First Insurance	2,133,847	1,571,338	247,226	179,235
	<b>Total</b>	<b>56,891,157</b>	<b>51,019,228</b>	<b>10,498,833</b>	<b>10,864,152</b>

\* Both Arab German Insurance & Al Barakah Takaful figures are not available for 2012 & 2011. The total amounts represent statements of 26 insurance companies out of 28 insurance companies

Table (23)

**Reserves for 26 Insurance Companies As in 31/12/2012 Compared  
with 26 Companies as in 31/12/2011 (JD)\***

NO.	Companies	Statutory Reserves		Voluntary Reserves	
		31/12/2012	31/12/2011	31/12/2012	31/12/2011
1	Jordan Insurance	7,500,000	7,500,000		
2	Metlife Alico				
3	Middle East Insurance	3,829,211	3,667,587	1,200,000	1,200,000
4	National Insurance	603,551	584,663	11,000	11,000
5	United Insurance	1,482,302	1,403,014	164,472	164,472
6	AL Manara Insurance	505,331	505,331		
7	Arabia Insurance	919,854	863,534	174,717	174,717
8	Jerusalem Insurance	1,913,165	1,743,972	974,464	805,271
9	AL-Nisr Al-Arabi Insurance	2,041,280	1,865,591	1,796,652	1,771,652
10	Jordan French Insurance	1,063,556	1,063,556	2,000	2,000
11	Delta Insurance	1,157,094	1,034,855	15,948	15,948
12	Jordan Emirates Insurance	247,473	212,210		
13	Al Yarmouk Insurance	1,199,422	1,093,717		
14	Holy Land Insurance	569,103	569,103	22,561	22,561
15	Philadelphia Insurance	600,132	599,220		
16	Arab Life & Accidents Ins.	1,512,812	1,512,812		
17	Arab Union International Ins.	1,243,288	1,243,288		
18	Arab Assurers	697,225	696,079	194,619	194,619
19	Islamic Insurance	1,567,076	1,445,276	247,218	847,218
20	Euro Arab Insurance Group	668,505	611,928	15,676	15,676
21	Arab German Insurance*	n.a	n.a	n.a	n.a
22	Jordan International Ins.	2,219,336	2,219,336		
23	Al Barakah Takaful *	n.a	n.a	n.a	n.a
24	Arab Jordanian Ins. Group	735,257	735,257	12,803	12,803
25	Arab Orient Insurance	2,790,322	2,343,084		
26	Gerasa Insurance	204,189	195,347		
27	MEDGULF Insurance	59,144	42,600		
28	First Insurance	631,525	491,031		
	<b>Total</b>	<b>35,960,153</b>	<b>34,242,391</b>	<b>4,832,130</b>	<b>5,237,937</b>

\* Both Arab German Insurance & Al Barakah Takaful figures are not available for 2012 & 2011. The total amounts represent statements of 26 insurance companies out of 28 insurance companies

**Table (24)**  
**Insurance Companies Balance Sheet Indicators**  
**as in 31/12/2012 (JD)**

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated Profit & Loss	Premiums (Discount) on Paid Up Capital	Change in Fair Value for Property Investments	Accumulated Change in Evaluating Financial Assets Available for Sale	Total Capital Base	Total Shareholders Equity
1	Jordan Insurance	30,000,000	7,500,000			5,998,366				43,498,366	47,056,795
2	Middle East Insurance	21,000,000	3,829,211	1,200,000		5,804,906		-224,400		31,609,717	31,609,717
3	National Insurance	8,000,000	603,551	11,000		-1,821,504		-254,710		6,538,337	6,538,337
4	United Insurance	8,000,000	1,482,302	164,472		1,280,354	41,507	287,783		11,256,418	11,256,418
5	AL Manara Insurance	21,000,000	505,331		-841,724	-13,362,463				7,301,144	6,063,011
6	Arabia Insurance	8,000,000	919,854	174,717		1,099,632		99,839		10,294,042	10,294,042
7	Jerusalem Insurance	8,000,000	1,913,165	974,464		1,270,925				12,158,554	12,158,554
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,041,280	1,796,652		1,811,212	3,750,000	517,825		19,916,969	19,916,969
9	Jordan French Insurance	9,100,000	1,063,556	2,000	107,758	-5,228,519	725,000	-782,931		4,986,864	4,986,864
10	Arab Union International Ins.	8,000,000	1,243,288			-3,977,237		-15,440		5,250,611	5,250,611
11	Delta Insurance	8,000,000	1,157,094	15,948		1,176,364		-137,310		10,212,096	10,212,096
12	Jordan Emirates Insurance	5,000,000	247,473		-280,778	-2,457,091				2,509,604	2,509,604
13	Al Yarmouk Insurance	8,000,000	1,199,422			1,039,984				10,239,406	10,239,406
14	Holy Land Insurance	4,000,000	569,103	22,561	-100,000	-5,881,837	38,221			-1,351,952	-1,351,952
15	Arab Life & Accidents Ins.	8,000,000	1,512,812			-488,155		-639,304		8,385,353	8,385,353
16	Philadelphia Insurance	4,000,000	600,132			-945,668		52,521		3,706,985	3,706,985
17	Jordan International Ins.	18,150,000	2,219,336		2,225	-1,102,401		-59,800		19,209,360	20,190,068
18	Arab German Insurance*	10,400,680	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	6,655,818
19	Islamic Insurance	12,000,000	1,567,076	247,218		2,917,850		-785,278		15,946,866	15,946,866
20	Arab Assurers	6,500,000	697,225	194,619		-1,485,878	-1,500,000	-1,785,744		2,620,222	2,620,222
21	Al Barakah Takaful*	7,000,000	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
22	Arab Jordanian Ins. Group	10,500,000	735,257	12,803		-6,476,660	-1,500,000			3,271,400	4,197,634
23	Arab Orient Insurance	18,725,000	2,790,322			4,069,125				25,584,447	25,584,447
24	Euro Arab Insurance Group	8,000,000	668,505	15,676		-2,496,779				6,187,402	6,187,402
25	Metlife Alico	4,000,000			1,225,777	2,959,776				8,185,553	14,975,588
26	Gerasa Insurance	4,000,000	204,189			-1,942,227		-817,504		1,444,458	1,444,458
27	MEDGULF Insurance	10,000,000	59,144			-2,461,135		-436,292		7,161,717	7,161,717
28	First Insurance	24,000,000	631,525			1,180,345		-169,676		25,642,194	25,653,335
	<b>Total</b>	<b>301,375,680</b>	<b>35,960,153</b>	<b>4,832,130</b>	<b>113,258</b>	<b>-19,518,715</b>	<b>1,554,728</b>	<b>-5,150,421</b>	<b>0</b>	<b>301,766,133</b>	<b>319,450,365</b>

\* The indicators for both Arab German Insurance Co. & Al Barakah Takaful are not available except for the paid up capital as both companies didn't publish their annual reports for 2012 which means that the indicators represents 26 insurance companies out of 28 insurance companies.

**Table (25)**  
**Insurance Companies Balance Sheet Indicators**  
**as in 31/12/2011 (JD)**

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated Profit & Loss	Premiums (Discount) on Paid Up Capital	Change in Fair Value for Property Investments	Accumulated Change in Evaluating Financial Assets Available for Sale	Total Capital Base	Total Shareholders Equity
1	Jordan Insurance	30,000,000	7,500,000			4,488,031				41,988,031	44,286,066
2	Middle East Insurance	21,000,000	3,667,587	1,200,000		6,207,708		-531,514		31,543,781	31,543,781
3	National Insurance	8,000,000	584,663	11,000		-1,951,038		-231,668		6,412,957	6,412,957
4	United Insurance	8,000,000	1,403,014	164,472		852,470	41,507	611,563		11,073,026	11,073,026
5	AL Manara Insurance	21,000,000	505,331			-9,383,817				12,121,514	10,121,078
6	Arabia Insurance	8,000,000	863,534	174,717		691,375		229,392		9,959,018	9,959,018
7	Jerusalem Insurance	8,000,000	1,743,972	805,271		930,101				11,479,344	11,479,344
8	AL-Nisr Al-Arabi Insurance	10,000,000	1,865,591	1,771,652		1,512,344	3,750,000	-514,832		18,384,755	18,384,755
9	Jordan French Insurance	9,100,000	1,063,556	2,000	107,758	-4,964,365	725,000	-672,303		5,361,646	5,361,646
10	Arab Union International Ins.	8,000,000	1,243,288			-2,507,166		-20,616		6,715,506	6,715,506
11	Delta Insurance	8,000,000	1,034,855	15,948		329,434		-131,105		9,249,132	9,249,132
12	Jordan Emirates Insurance	5,000,000	212,210			-2,674,760		-4,752		2,532,698	2,532,698
13	Al Yarmouk Insurance	8,000,000	1,093,717			88,639				9,182,356	9,182,356
14	Holy Land Insurance	4,000,000	569,103	22,561		-1,826,599	38,221	-100,000		2,703,286	2,703,286
15	Arab Life & Accidents Ins.	8,000,000	1,512,812			-301,804		-484,330		8,726,678	8,726,678
16	Philadelphia Insurance	4,000,000	599,220			-415,314		38,564		4,222,470	4,222,470
17	Jordan International Ins.	18,150,000	2,219,336		2,225	-401,392		-33,930		19,936,239	20,205,865
18	Arab German Insurance*	10,400,680	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	5,355,197
19	Islamic Insurance	12,000,000	1,445,276	847,218		2,610,779		-1,543,354		15,359,919	15,359,919
20	Arab Assurers	4,000,000	696,079	194,619		-1,516,313		-1,691,811		1,682,574	1,682,574
21	Al Barakah Takaful*	7,000,000	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	-2,864,052
22	Arab Jordanian Ins. Group	8,000,000	735,257	12,803		-5,512,599				3,235,461	4,235,461
23	Arab Orient Insurance	17,500,000	2,343,084			3,272,023				23,115,107	23,115,107
24	Euro Arab Insurance Group	8,000,000	611,928	15,676		-3,044,801				5,582,803	5,582,803
25	Metlife Alico	4,000,000			1,399,159	4,432,210				9,831,369	16,857,348
26	Gerasa Insurance	4,000,000	195,347			-1,656,728		-1,109,510		1,429,109	1,429,109
27	MEDGULF Insurance	10,000,000	42,600			-2,610,027		-412,280		7,020,293	7,020,293
28	First Insurance	24,000,000	491,031			719,556		-146,734		25,063,853	25,070,552
	<b>Total</b>	<b>295,150,680</b>	<b>34,242,391</b>	<b>5,237,937</b>	<b>1,509,142</b>	<b>-12,632,053</b>	<b>4,554,728</b>	<b>-6,749,220</b>	<b>0</b>	<b>303,912,925</b>	<b>315,003,973</b>

\* Shareholders Equity indicators for both Arab German Insurance Co. & Al Barakah Takaful were taken from Insurance Commission report 2011 as both companies didn't publish their annual reports & other indicators are not available for the two companies.

**Table (26)**  
**Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwriting Branches for the years 2012 & 2011 (JD)**

NO.	Companies	Marine & Transport		Aviation		Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor					
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	Compulsory (Third Party Liability Insurance)	Comprehensive (Own Damages)		
1	Jordan Insurance	178,557	152,931			178,557	152,931	937,041	1,065,376	128,036	139,623	8,787	8,733					501,141	489,629	536,102	526,381
2	Middle East Insurance	673,161	695,501	18,774	28,377	691,935	723,878	810,947	705,928	52,559	62,754	20,827	42,786					571,850	454,632	360,304	351,979
3	National Insurance	78,161	58,259			78,161	58,259	140,375	227,489	37,395	22,876							478,303	402,491	150,301	176,273
4	United Insurance	20,094	20,033			20,094	20,033	84,196	88,946	7,161	5,971	879	783					309,913	258,362	138,968	92,465
5	AL Manara Insurance	18,952	32,130	20,602		39,554	32,130	93,793	62,345	32,294	18,405		70,081					584,367	679,252	285,655	224,220
6	Arabia Insurance	72,408	71,217			72,408	71,217	121,860	227,535			44,115	47,406					587,361	488,661	199,031	191,839
7	Jerusalem Insurance	356,801	346,300			356,801	346,300	203,074	215,342	14,925	17,959	12,802	11,930					679,530	551,157	362,755	374,629
8	AL-Nisr Al-Arabi Insurance	93,670	82,439	2,274	4,172	95,944	86,611	220,669	198,351	99,354	75,019	37,873	31,409					6,942	451,568	130-	162,692
9	Jordan French Insurance	125,035	113,922	166,621	291,629	291,656	405,551	103,096	103,310	8,453	9,140	75,080	163,782	25,839	41,254			771,620	765,507	465,884	195,908
10	Arab Union International Ins.	53,140	43,641			53,140	43,641	29,576	35,086			8,913	1,521					627,509	747,825	122,536	46,455
11	Delta Insurance	86,626	67,348			86,626	67,348	167,161	167,549	11,804	58,753	6,553	11,220	5,674	3,401			564,931	393,374	72,282	74,443
12	Jordan Emirates Insurance	69,877	120,967			69,877	120,967	25,709	74,656			12,176	16,783					461,498	683,894	341,776	281,947
13	Al Yarmouk Insurance	132,215	164,631			132,215	164,631	561,274	371,340	15,442	18,261	22,266	14,659					17,031	172,816	42,975	81,469
14	Holy Land Insurance	4,401	2,130			4,401	2,130	30,404	39,476	2,188	4,651							822,166	882,701	229,174	155,771
15	Arab Life & Accidents Ins.	103,301	117,651			103,301	117,651	168,937	167,659	15,840	14,419	29,188	25,140	8,313	25,360			1,117,644	1,028,297	246,652	364,575
16	Philadelphia Insurance	3,779	3,420			3,779	3,420	8,099	6,942	174	403	829	374					497,846	458,958	113,869	70,128
17	Metlife Alico					0	0					191,853	176,873								
18	Jordan International Ins.	145,017	105,321	10,410		155,427	105,321	424,331	346,887	9,196	8,863	182	888					127,937	289,205	47,320	135,666
19	Arab German Insurance*	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
20	Euro Arab Insurance Group	30,293	26,839	18,431	204,699	48,724	231,538	79,254	74,632	27,223	17,839	9,626	11,487					643,796	388,800	102,682	188,911
21	Islamic Insurance	167,349	156,094			167,349	156,094	260,178	365,280			55,216	52,701					945,066	806,379	381,106	304,397
22	Arab Assurers	50,043	46,444			50,043	46,444	65,642	91,211	5,605	4,869	18,585	24,282	2,595	9,026			713,495	540,222	171,513	172,415
23	Al Barakah Takaful*	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
24	Arab Jordanian Ins. Group	17,059	16,987			17,059	16,987	39,380	27,142			5,965	5,893					732,242	465,758	124,181	250,793
25	Arab Orient Insurance	148,374	137,293	21,885	3,060	170,259	140,353	550,768	407,066	53,434	53,703	462,563	399,344					773,912	341,569	711,442	575,707
26	Gerasa Insurance**		170			0	170		16,481		611							0	107,550		
27	MEDGULF Insurance	48,058	37,842			48,058	37,842	212,442	135,422	5,331	16,540	1,672	4,778					556,293	339,191	92,947	243,263
28	First Insurance	140,086	91,733	17,813	46,897	157,899	138,630	358,001	247,259	25,544	5,156	97,441	41,005					1,014,960	728,507	229,233	191,058
	<b>Total</b>	<b>2,816,457</b>	<b>2,711,243</b>	<b>276,810</b>	<b>578,834</b>	<b>3,093,267</b>	<b>3,290,077</b>	<b>5,696,207</b>	<b>5,468,710</b>	<b>551,958</b>	<b>555,815</b>	<b>1,123,391</b>	<b>1,163,858</b>	<b>42,421</b>	<b>79,041</b>			<b>14,107,353</b>	<b>12,916,305</b>	<b>5,528,558</b>	<b>5,433,384</b>

\* Both Arab German Insurance & Al Barakah Takaful figures are not available for 2012 & 2011. The total represent statements of 26 insurance companies out of 28 insurance companies

\*\* Gerasa Insurance license was annulled on 3/1/2012 & the general assembly of the company decided to liquidate the company voluntary in May 2013.

Table (26)

## Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwriting Branches for the years 2012 &amp; 2011 (JD)

NO.	Companies	Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Expenses			
		Motor (Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages))		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
		2012	2011												
1	Jordan Insurance	1,037,243	1,016,010	2,289,664	2,382,673	608,195	533,149	862,549	805,733	1,470,744	1,338,882	3,760,408	3,721,555		
2	Middle East Insurance	932,154	806,611	2,508,422	2,341,957	192,734	239,344	233,020	261,234	425,754	500,578	2,934,176	2,842,535		
3	National Insurance	628,604	578,764	884,535	887,388	130,705	128,357	60,575	58,070	191,280	186,427	1,075,815	1,073,815		
4	United Insurance	448,881	350,827	561,211	466,560	88,028	113,207	39,149	14,690	127,177	127,897	688,388	594,457		
5	AL Manara Insurance	870,022	903,472	1,035,663	1,086,433	45,180	40,869			45,180	40,869	1,080,843	1,127,302		
6	Arabia Insurance	786,392	680,500	1,024,775	1,026,658	222,092	245,211	160,321	147,720	382,413	392,931	1,407,188	1,419,589		
7	Jerusalem Insurance	1,042,285	925,786	1,629,887	1,517,317	229,011	218,299	41,084	29,576	270,095	247,875	1,899,982	1,765,192		
8	AL-Nisr Al-Arabi Insurance	6,812	614,260	460,652	1,005,650	1,157,697	683,953	1,381,564	905,332	2,539,261	1,589,285	2,999,913	2,594,935		
9	Jordan French Insurance	1,237,504	961,415	1,741,628	1,684,452	600,024	621,932	91,826	93,204	691,850	715,136	2,433,478	2,399,588		
10	Arab Union International Ins.	750,045	794,280	841,674	874,528	288,915	230,882			288,915	230,882	1,130,589	1,105,410		
11	Delta Insurance	637,213	467,817	915,031	776,088	115,906	125,361	10,390	4,048	126,296	129,409	1,041,327	905,497		
12	Jordan Emirates Insurance	803,274	965,841	911,036	1,178,247	515,765	239,463			515,765	239,463	1,426,801	1,417,710		
13	Al Yarmouk Insurance	60,006	254,285	791,203	823,176	268,591	211,008	14,481	12,460	283,072	223,468	1,074,275	1,046,644		
14	Holy Land Insurance	1,051,340	1,038,472	1,088,333	1,084,729					0	0	1,088,333	1,084,729		
15	Arab Life & Accidents Ins.	1,364,296	1,392,872	1,689,875	1,743,101	255,732	182,078	226,428	261,241	482,160	443,319	2,172,035	2,186,420		
16	Philadelphia Insurance	611,715	529,086	624,596	540,225	33,107	28,420			33,107	28,420	657,703	568,645		
17	Metlife Alico*			191,853	176,873	345,974	266,233	1,429,487	1,298,594	1,775,461	1,564,827	1,967,314	1,741,700		
18	Jordan International Ins.	175,257	424,871	764,393	886,830	634,150	443,244	50,257	63,959	684,407	507,203	1,448,800	1,394,033		
19	Arab German Insurance**	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a		
20	Euro Arab Insurance Group	746,478	577,711	911,305	913,207	527,961	491,590	52,089	128,891	580,050	620,481	1,491,355	1,533,688		
21	Islamic Insurance	1,326,172	1,110,776	1,808,915	1,684,851	783,460	692,916	461,472	372,150	1,244,932	1,065,066	3,053,847	2,749,917		
22	Arab Assurers	885,008	712,637	1,027,478	888,469	162,246	154,122	849	36,917	163,095	191,039	1,190,573	1,079,508		
23	Al Barakah Takaful*	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a		
24	Arab Jordanian Ins. Group	856,423	716,551	918,827	766,573	16,023	46,656	17,900	14,908	33,923	61,564	952,750	828,137		
25	Arab Orient Insurance	1,485,354	1,243,172	2,722,378	2,243,638	3,727,191	3,293,549			3,727,191	3,293,549	6,449,569	5,537,187		
26	Gerasa Insurance***		107,550	0	124,812		14,100			0	14,100	0	138,912		
27	MEDGULF Insurance	649,240	582,454	916,743	777,036	383,974	267,478			383,974	267,478	1,300,717	1,044,514		
29	First Insurance	1,244,193	919,565	1,883,078	1,351,615	551,869	316,672			551,869	316,672	2,434,947	1,668,287		
	<b>Total</b>	<b>19,635,911</b>	<b>18,675,585</b>	<b>30,143,155</b>	<b>29,233,086</b>	<b>11,884,530</b>	<b>9,828,093</b>	<b>5,133,441</b>	<b>4,508,727</b>	<b>17,017,971</b>	<b>14,336,820</b>	<b>47,161,126</b>	<b>43,569,906</b>		

\* The company's figures refers to the business of General Accident Insurance branch.

\*\* Both Arab German Insurance & Al Barakah Takaful figures are not available for 2012 & 2011. The total represent statements of 26 insurance companies out of 28 insurance companies

\*\*\* Gerasa Insurance license was annulled on 3/1/2012

Table (27)  
**Jordan Insurance Companies**  
**Gross Administrative & General Expenses For Jordan Insurance Companies**  
**As in 31/12/2012 Compared with 31/12/2011 (JD)**

No.	Companies	Administrative Expenses		Salaries, Wages		Insurance Commission's		Gross Administrative	
		Allocated on Underwriting Accounts		& Remunerations		Fees		Expenses	
		31/12/2012	31/12/2011	31/12/2012	31/12/2011	31/12/2012	31/12/2011	31/12/2012	31/12/2011
1	Jordan Insurance	3,760,408	3,721,555	3,373,157	3,221,556	266,890	242,765	5,960,432	5,926,938
2	Metlife Alico	1,967,313	1,741,700	1,369,101	1,240,754	107,023	104,572	2,459,141	2,177,125
3	Middle East Insurance	2,934,176	2,842,535	1,951,469	1,992,598	177,194	147,748	3,481,924	3,374,493
4	National Insurance	1,075,815	1,073,815	731,094	667,809	66,911	57,797	1,250,802	1,258,164
5	United Insurance	688,388	594,457	454,394	358,076	77,843	68,406	860,485	743,071
6	AL Manara Insurance	1,080,843	1,127,302	807,799	791,077	67,767	55,648	1,351,053	1,409,129
7	Arabia Insurance	1,407,188	1,419,589	920,441	940,076	86,407	77,513	1,758,986	1,774,786
8	Jerusalem Insurance	1,899,982	1,765,192	1,206,042	1,142,359	148,462	98,302	2,131,414	1,990,230
9	AL-Nisr Al-Arabi Insurance	2,999,913	2,594,935	2,252,071	1,972,440	133,275	118,953	3,795,113	3,243,669
10	Jordan French Insurance	2,433,478	2,399,588	1,596,865	1,546,359	138,991	135,186	3,041,847	2,999,485
11	Delta Insurance	1,041,327	905,497	831,112	737,586	61,397	46,415	1,301,658	1,131,871
12	Jordan Emirates Insurance	1,426,801	1,417,710	887,614	834,375	161,391	160,845	1,783,501	1,772,137
13	Al Yarmouk Insurance	1,074,275	1,046,644	622,203	669,675	39,182	54,755	1,259,044	1,213,774
14	Holy Land Insurance	1,088,334	1,084,729	728,242	745,721	132,099	68,939	1,360,418	1,355,911
15	Philadelphia Insurance	657,703	568,645	458,501	416,712	56,938	13,651	822,129	710,807
16	Arab Life & Accidents Ins.	2,172,035	2,186,420	1,910,892	2,026,130	75,007	78,312	2,563,238	2,541,440
17	Arab Union International Ins.	1,130,589	1,105,410	698,259	551,713	102,157	119,855	1,290,586	1,270,734
18	Arab Assurers	1,190,972	1,079,508	696,027	666,567	72,440	53,038	1,488,715	1,349,384
19	Islamic Insurance	3,053,847	2,749,917	1,477,433	1,449,104	119,301	104,496	2,311,654	2,230,187
20	Euro Arab Insurance Group	1,491,355	1,533,688	988,477	983,614	105,545	94,294	1,864,194	1,917,110
21	Arab German Insurance*	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
22	Jordan International Ins.	1,448,800	1,394,033	1,095,644	1,102,109	88,583	114,167	2,067,301	2,107,384
23	Al Barakah Takaful *	n.a	n.a	n.a	n.a	n.a	n.a	n.a	n.a
24	Arab Jordanian Ins. Group	952,750	828,137	679,769	582,879	67,949	55,829	1,190,921	1,035,171
25	Arab Orient Insurance	6,449,569	5,537,187	4,189,728	3,640,296	586,461	473,256	8,061,961	6,921,491
26	Gerasa Insurance	0	138,912	38,785	58,825	0	536	124,808	173,641
27	MEDGULF Insurance	1,300,717	1,044,514	688,187	549,537	137,939	82,812	1,522,701	1,248,086
28	First Insurance	2,434,947	1,668,287	1,112,230	858,416	128,349	83,523	1,990,737	1,647,218
	<b>Total</b>	<b>47,161,525</b>	<b>43,569,906</b>	<b>31,765,536</b>	<b>29,746,363</b>	<b>3,205,501</b>	<b>2,711,613</b>	<b>55,104,026</b>	<b>53,523,436</b>

\* Gerasa Insurance Co. which annulled its license was annualled on 3/1/2012 & decided to liquidate the company voluntary in May 2013 didn't allocate any expenses to insurance underwriting branches, also the company didn't pay any fees for Insurance Commission in 2012.

\*\* Both Arab German Insurance & Al Barakah Takaful figures are not available for 2012 & 2011. The total represents statements of 26 insurance companies out of 28 insurance companies

**Table (28)**

**% of Takaful Insurance (Three Companies) From Gross Insurance Premiums (Allocated to Insurance Branches) J.D \*  
2008-2012**

Branch/Year	Gross Insurance Market Premiums					Traditional Insurance Share					% of Traditional Insurance Share from Total Branch Premiums					Takaful Insurance Share					% of Takaful Insurance Share from Total Branch Premiums				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Marine Insurance	29,305,374	24,945,796	24,613,910	30,738,029	30,257,498	28,094,791	23,695,360	23,015,463	28,713,571	27,756,444	96	95	94	93	92	1,210,583	1,250,436	1,598,447	2,024,458	2,501,054	4	5	6	7	8
Fire Insurance	47,261,451	53,490,355	56,342,885	57,369,057	61,193,147	45,269,312	48,264,252	50,102,385	50,592,542	53,767,098	96	90	89	88	88	1,992,139	5,226,103	6,240,500	6,776,515	7,426,049	4	10	11	12	
Motor Insurance	139,192,988	150,027,925	176,714,739	184,688,009	196,220,640	127,629,274	135,463,227	160,206,678	172,027,155	180,171,509	92	90	91	93	92	11,563,714	14,564,698	16,508,061	12,660,854	16,049,131	8	10	9	7	8
Compulsory (Third Party Liability Ins.)	85,436,296	94,006,060	121,905,641	127,943,934	135,492,791	77,278,521	83,282,939	109,180,067	118,197,518	123,136,613	90	89	90	92	91	8,157,775	10,723,121	12,725,574	9,746,416	12,356,178	10	11	10	8	
Comprehensive (Own Damage)Ins.	53,756,692	56,021,865	54,809,098	56,744,075	60,727,849	50,350,753	52,180,288	51,026,611	53,829,637	57,034,896	94	93	93	95	94	3,405,939	3,841,577	3,782,487	2,914,438	3,692,953	6	7	7	5	6
Credit Insurance	766,946	607,708	464,035	455,009	307,160	766,946	607,708	464,035	455,009	307,160	100	100	100	100	100	0	0	0	0	0	0	0	0	0	0
General Accident Insurance	15,291,697	19,080,124	18,414,831	17,432,140	16,587,178	14,851,922	18,444,630	17,770,984	16,828,158	15,577,541	97	97	97	97	94	439,775	635,494	643,847	603,982	1,009,637	3	3	3	3	6
Total General Insurances	231,818,456	248,151,908	276,550,400	290,682,244	304,565,623	216,612,245	226,475,177	251,559,545	268,616,435	277,579,752	93	91	91	92	91	15,206,211	21,676,731	24,990,855	22,065,809	26,985,871	7	9	9	8	9
Life Assurance	35,868,388	34,877,796	38,038,112	40,800,332	44,373,498	34,548,025	33,239,656	36,056,531	38,611,210	41,576,696	96	95	95	95	94	1,320,363	1,638,140	1,981,581	2,189,122	2,796,802	4	5	5	5	6
Medical Insurance	65,336,479	82,123,550	94,026,914	105,948,171	117,667,874	60,951,012	76,991,419	88,473,426	100,009,417	107,646,367	93	94	94	94	91	4,385,467	5,132,131	5,553,488	5,938,754	10,021,507	7	6	6	6	9
Total Life & Medical Insurances	101,204,867	117,001,346	132,065,026	146,748,503	162,041,372	95,499,037	110,231,075	124,529,957	138,620,627	149,223,063	94	94	94	94	92	5,705,830	6,770,271	7,535,069	8,127,876	12,818,309	6	6	6	6	8
Total Premiums	333,023,323	365,153,254	408,615,426	437,430,747	466,606,995	312,111,282	336,706,252	376,089,502	407,237,062	426,802,815	94	92	92	93	91	20,912,041	28,447,002	32,525,924	30,193,685	39,804,180	6	8	8	7	9

\* Three insurance companies practice Takaful Insurance out of 28 insurance companies operating in Jordan according to establishment date:

1- Islamic Insurance Company was established in 1996.

2- Al Barakah Takaful was established in 2007.

3- First Insurance Company was established in 2008.

\*\* Al Barakah Takaful was established in 1996 to practice traditional insurance in 2007, the company's name was changed to be al Barakah Takaful instead of Arab American Insurance Co. Insurance Commission annulled the company's license on 12/12/2011 and late named a neutral committee from three members to rehabilitate the company.

**Table (29)**

**% of Takaful Insurance (Three Companies) From Gross Insurance Paid Claims (Allocated to Insurance Branches) J.D  
2008–2012**

Branch/Year	Gross Insurance Market Paid Claims					Traditional Insurance Share					% of Traditional Insurance Share from Total Branch Paid Claims					Takaful Insurance Share					% of Takaful Insurance Share from Total Branch Paid Claims				
	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012	2008	2009	2010	2011	2012
Marine Insurance	8,231,767	6,532,261	4,684,069	5,003,089	11,994,915	8,029,288	6,233,615	4,455,768	4,928,207	11,917,557	98	95	95	99	99	202,479	298,646	228,301	74,882	77,358	2	5	5	1	1
Fire Insurance	12,513,184	18,501,336	11,234,683	25,569,297	13,156,001	12,297,424	16,295,986	10,024,099	24,433,204	12,841,047	98	88	89	96	98	215,760	2,205,350	1,210,584	1,136,093	314,954	2	12	11	4	2
Motor Insurance	131,991,110	146,951,062	160,331,459	190,783,410	177,509,435	121,177,988	133,856,720	144,048,805	180,061,588	165,087,638	92	91	90	94	93	10,813,122	13,094,342	16,282,654	10,721,822	12,421,797	8	9	10	6	7
Compulsory (Third Party Liability Ins.)	80,697,824	89,887,715	103,611,554	124,930,590	115,269,168	72,833,442	80,973,386	91,845,039	117,472,249	106,770,836	90	90	89	94	93	7,864,382	8,914,329	11,766,515	7,458,341	8,498,332	10	10	11	9	7
Comprehensive (Own Damage) Ins.	51,293,286	57,063,347	56,719,905	65,852,820	62,240,267	48,344,546	52,883,334	52,203,766	62,589,339	58,316,802	94	93	92	95	94	2,948,740	4,180,013	4,516,139	3,263,481	3,923,465	6	7	8	7	6
Credit Insurance	505,017	926,168	2,093,502	911,112	838,458	505,017	926,168	2,093,502	911,112	838,458	100	100	100	100	100	0	0	0	0	0	0	0	0	0	0
General Accident Insurance	1,701,570	3,652,529	2,658,052	2,938,564	2,200,112	1,658,033	3,578,302	2,529,200	2,776,873	2,101,539	97	98	95	94	96	43,537	74,227	128,852	161,691	98,573	3	2	5	6	4
Total General Insurances	154,942,648	176,563,356	181,001,765	225,205,472	205,698,921	143,667,750	160,890,791	163,151,374	213,110,984	192,786,239	93	91	90	95	94	11,274,898	15,672,565	17,850,391	12,094,488	12,912,682	7	9	10	5	6
Life Assurance	16,824,883	19,465,005	20,371,170	21,368,204	24,746,559	16,418,350	19,008,660	19,750,013	20,584,151	23,882,389	98	98	97	96	97	406,533	456,345	621,157	784,053	864,170	2	2	3	4	3
Medical Insurance	49,823,108	67,268,027	80,731,097	98,361,038	104,975,853	47,181,443	63,015,999	75,559,901	93,685,537	98,622,501	95	94	94	95	94	2,641,665	4,252,028	5,171,197	4,675,501	6,353,352	5	6	6	5	6
Total Life & Medical Insurances	66,647,991	86,733,032	101,102,267	119,729,242	129,722,412	63,599,793	82,024,659	95,309,914	114,269,688	122,504,890	95	95	94	95	94	3,048,198	4,708,373	5,792,354	5,459,554	7,217,522	5	5	6	5	6
Total Premiums	221,590,639	263,296,388	282,104,032	344,934,714	335,421,333	207,267,543	242,915,450	258,461,288	327,380,672	315,291,129	94	92	92	95	94	14,323,096	20,380,938	23,642,745	17,554,042	20,130,204	6	8	8	5	6

\* Three insurance companies practice Takaful Insurance out of 28 insurance companies operating in Jordan according to establishment date:

1- Islamic Insurance Company was established in 1996.

2- Al Barakah Takaful was established in 2007.

3- First Insurance Company was established in 2008.

\*\* Al Barakah Takaful was established in 1996 to practice traditional insurance in 2007, the company's name was changed to be al Barakah Takaful instead of Arab American Insurance Co. Insurance Commission annulled the company's license on 12/12/2011 and late named a nutral committee from three members to rehabilitate the company.

Table (30)

**Takaful Insurance Business (Premiums , Paid Claims) Allocated to Insurance Branches  
& Takaful Share of Total Business for the years 2012 & 2011 (J.D)**

**Underwritten Premiums**

No.	Company	Premiums / Insurance Branch																Total Company Business	% Companies				
		Marine & Aviation Insurance		Fire Insurance		Liability Insurance		Other Branches		Credit Insurance		Motor Insurance		Medical Insurance		Life Assurance			Market Share	Takaful Share			
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011		2012	2011			
1	Islamic Insurance	1,014,235	918,201	1,576,835	2,148,706	0	0	334,644	310,005	0	0	8,037,409	6,533,977	4,748,239	4,075,979	2,796,802	2,189,122	18,508,164	16,175,990	3.97	3.70	46.50	46.54
2	First Insurance *	1,486,819	1,106,257	5,849,214	4,627,809	183,193	69,997	491,800	223,980	0	0	8,011,722	6,126,877	5,273,268	1,862,775	0	0	21,296,016	14,017,695	4.56	3.20	53.50	40.33
3	Al Barakah Takaful**	0	116,298	0	46,378	0	1,699	0	6,418	0	0	0	4,327,700	0	67,735	0	0	0	4,566,228	0.00	1.04	0.00	13.14
<b>Total Takaful Insurance</b>		<b>2,501,054</b>	<b>2,140,756</b>	<b>7,426,049</b>	<b>6,822,893</b>	<b>183,193</b>	<b>71,696</b>	<b>826,444</b>	<b>540,403</b>	<b>0</b>	<b>0</b>	<b>16,049,131</b>	<b>16,988,554</b>	<b>10,021,507</b>	<b>6,006,489</b>	<b>2,796,802</b>	<b>2,189,122</b>	<b>39,804,180</b>	<b>34,759,913</b>	<b>8.53</b>	<b>7.95</b>	<b>100.00</b>	<b>100.00</b>
<b>Total Market Business/Branch</b>		<b>30,257,498</b>	<b>30,738,029</b>	<b>61,193,147</b>	<b>57,369,057</b>	<b>5,907,420</b>	<b>6,341,536</b>	<b>10,679,759</b>	<b>11,090,604</b>	<b>307,160</b>	<b>455,009</b>	<b>196,220,637</b>	<b>184,688,009</b>	<b>117,667,874</b>	<b>105,948,171</b>	<b>44,373,498</b>	<b>40,800,332</b>	<b>466,606,993</b>	<b>437,430,747</b>				

**Paid Claims**

No.	Company	Paid Claims / Insurance Branch																Total Company Business	% Companies				
		Marine & Aviation Insurance		Fire Insurance		Liability Insurance		Other Branches		Credit Insurance		Motor Insurance		Medical Insurance		Life Insurance			Market Share	Takaful Share			
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011		2012	2011			
1	Islamic Insurance	21,280	14,032	149,693	197,306	0	0	26,418	28,726	0	0	6,367,661	6,835,009	4,046,661	3,266,863	864,170	784,053	11,475,883	11,125,989	3.42	3.23	57.01	47.76
2	First Insurance *	56,078	60,850	165,261	938,787	25,410	80,214	46,745	52,751	0	0	6,054,136	3,886,813	2,306,691	1,408,638	0	0	8,654,321	6,428,053	2.58	1.86	42.99	27.59
3	Al Barakah Takaful**	0	83,665	0	11,459	0	1,344	0	1,627	0	0	0	5,412,949	0	231,410	0	0	0	5,742,454	0.00	1.66	0.00	24.65
<b>Total Takaful Paid Claims</b>		<b>77,358</b>	<b>158,547</b>	<b>314,954</b>	<b>1,147,552</b>	<b>25,410</b>	<b>81,558</b>	<b>73,163</b>	<b>83,104</b>	<b>0</b>	<b>0</b>	<b>12,421,797</b>	<b>16,134,771</b>	<b>6,353,352</b>	<b>4,906,911</b>	<b>864,170</b>	<b>784,053</b>	<b>20,130,204</b>	<b>23,296,496</b>	<b>6.00</b>	<b>6.75</b>	<b>100.00</b>	<b>100.00</b>
<b>Total Market Paid Claims/Branch</b>		<b>11,994,915</b>	<b>5,003,089</b>	<b>13,156,001</b>	<b>25,569,297</b>	<b>478,914</b>	<b>489,536</b>	<b>1,721,198</b>	<b>2,449,028</b>	<b>838,458</b>	<b>911,112</b>	<b>177,509,435</b>	<b>190,783,410</b>	<b>104,975,853</b>	<b>98,361,038</b>	<b>24,746,559</b>	<b>21,368,204</b>	<b>335,421,333</b>	<b>344,934,714</b>				

\* First Insurance Company was established in 2008.

\* First Insurance Company practice non life insurances including Medical Insurance & doesn't practice Life Assurance.

\*\* Insurance Commission annulled Al Barakah Takaful license from 12/12/2011.

Table (31)

**Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches  
& Takaful Share of Total Business for the years 2012 & 2011 (J.D)**

profit (Loss)

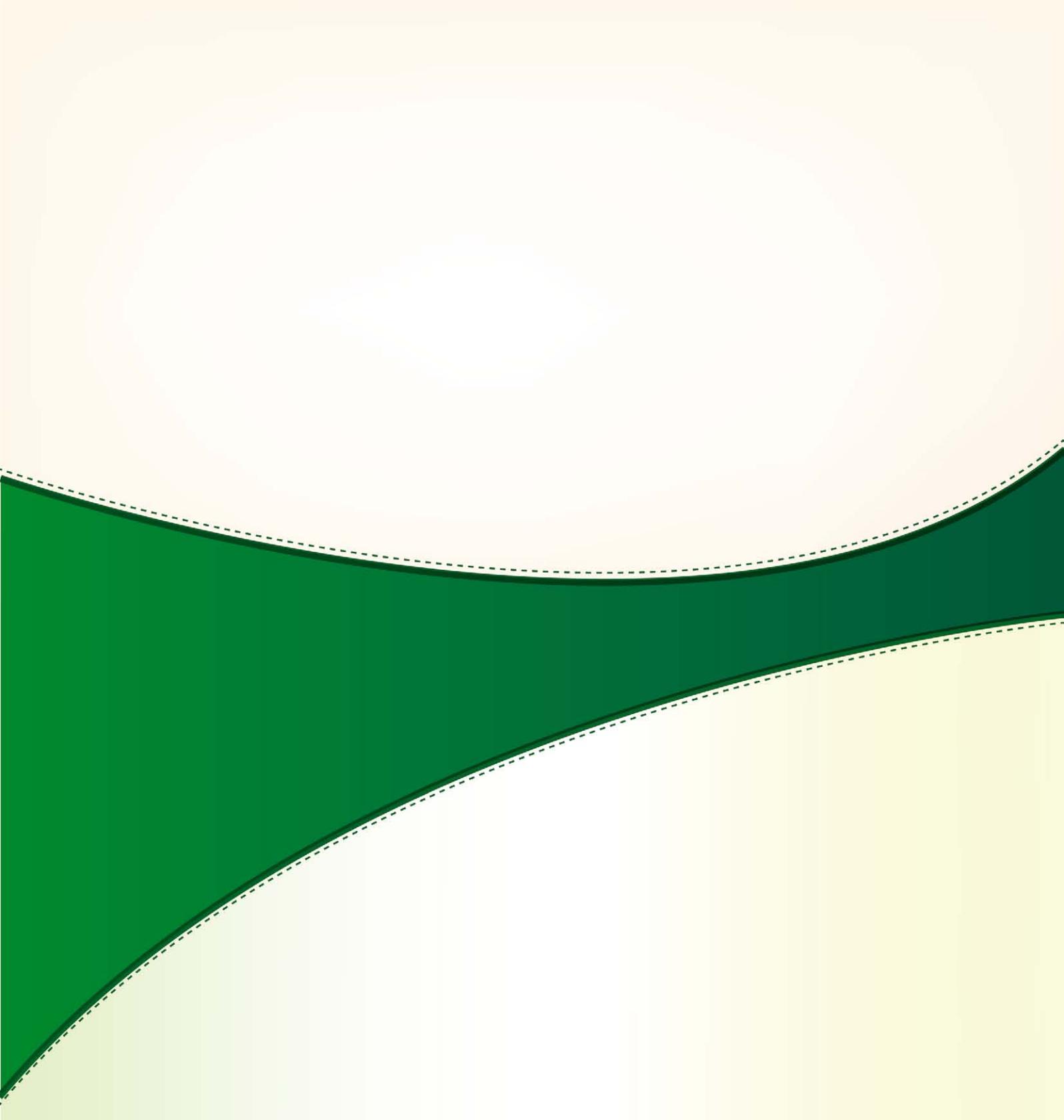
No.	Company	profit (Loss) / Insurance Branch																Company Profit (Loss)		% Companies Share of Total Market Profit (Loss)		% Companies Share of Total Takaful Profit (Loss)	
		Marine & Aviation Insurance		Fire Insurance		Liability Insurance		Other Branches		Credit Insurance		Motor Insurance		Medical Insurance		Life Insurance							
		2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011
1	Islamic Insurance	355,850	372,462	29,391	31,094	0	0	42,213	102,659	0	0	-745,026	-404,589	-406,396	-319,012	823,330	663,468	97,362	446,082	1.11	-38	43.44	-27
2	First Insurance *	101,431	54,875	-64,202	299,504	19,615	12,278	-8,724	16,736	0	0	-211,669	-29,616	290,300	-51,111	0	0	126,751	302,666	1.44	-26	56.56	-18
3	Al Barakah Takaful**	0	0	0	0	0	0	0	0	0	0	0	-2,415,140	0	0	0	0	0	-2,415,140	0.00	203.49	0.00	144.93
<b>Total Takaful Profit (Loss)</b>		<b>457,281</b>	<b>427,337</b>	<b>-34,811</b>	<b>330,598</b>	<b>19,615</b>	<b>12,278</b>	<b>33,489</b>	<b>119,395</b>	<b>0</b>	<b>0</b>	<b>-956,695</b>	<b>-2,849,345</b>	<b>-118,096</b>	<b>-370,123</b>	<b>823,330</b>	<b>663,468</b>	<b>224,113</b>	<b>-1,666,392</b>	<b>2.55</b>	<b>140.41</b>	<b>100.00</b>	<b>100.00</b>
<b>Total Market Profit (Loss)/Branch***</b>		<b>4,923,313</b>	<b>4,519,115</b>	<b>3,540,206</b>	<b>5,126,293</b>	<b>784,502</b>	<b>797,708</b>	<b>2,301,632</b>	<b>1,923,979</b>	<b>470,212</b>	<b>653,493</b>	<b>-8,125,148</b>	<b>-19,974,470</b>	<b>444,089</b>	<b>700,481</b>	<b>4,433,700</b>	<b>5,066,563</b>	<b>8,772,506</b>	<b>-1,186,838</b>				

\* First Insurance Company was established in 2008.

\* First Insurance Company practice non life insurances including Medical Insurance &amp; doesn't practice Life Assurance.

\*\* Insurance Commission annulled Al Barakah Takaful license from 12/12/2011, &amp; the company profit (Loss) for all branches is not available for 2012 &amp; 2011 except for Motor branch loss in 2011.

\*\*\* Al Barakah Takaful &amp; Arab German Insurance Co. Profit (Loss) is not available for 2012 &amp; the market profit (loss) represent business results for 26 companies in 2012.



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