

Annual Report 2014



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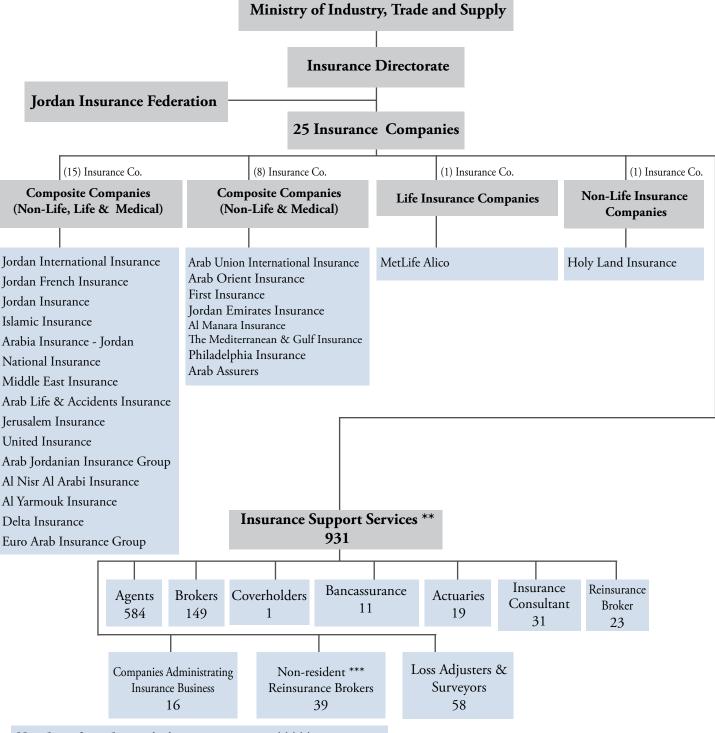
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Annual Report 2014

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Structure of the Jordanian Insurance Sector 2014 -2015 *



Number of employees in insurance sector: *****

The number of employees in Jordanian insurance sector in 2014 increased by 1,1% to reach 2831 employee compared to 2799 employee in 2013 (These numbers include the employees in Jordan Insurance Federation and in the 25 insurance companies members in the Federation excluding sales agents).

There are (931) corporation provides insurance support services including insurance agents, brokers, loss adjusters, actuaries, consultants, reinsurance brokers and companies administrating insurance business (TPA), bancassurance, coverholders and non-resident reinsurance brokers.

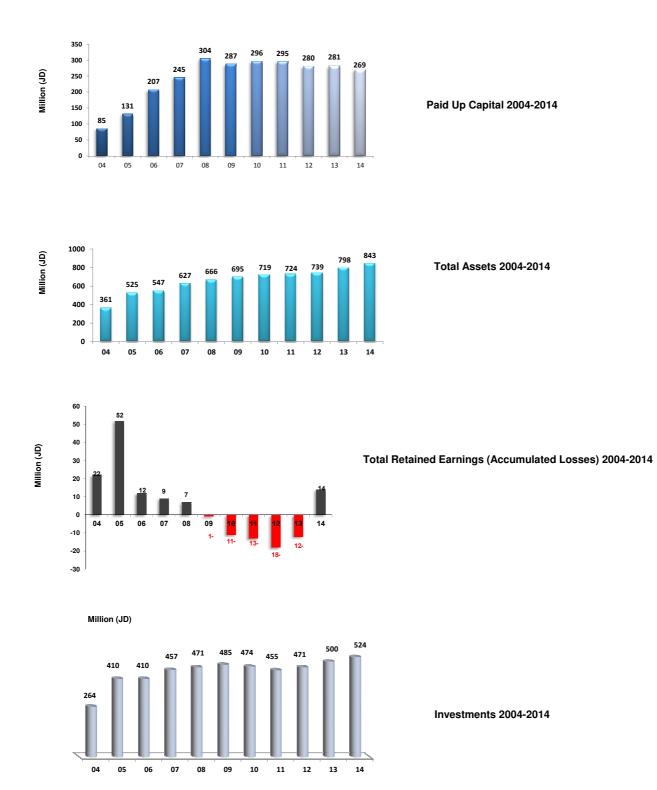
* Insurance Commission was cancelled according to act No. (17) of 2014 (Restructuring, Governmental Entities. All Insurance) Commission tasks and authorities were transfered to Insurance Directorate in Ministry of Industry and Trade.

** Source: the initial yearly report issued by former Insurance Commission.

^{***} Non-resident reinsurance broker is a reinsurance broker not resident in Jordan, also didn't take it as his bussiness headquarter and he's licensed or registered to practice reinsurance business outside Jordan and to provide his services to any insurance company inside Jordan according to decision No. (3) for the year 2008 issued by general manager of Insurance Commission.

^{****} The number of employees in the Jordanian insurance sector excludes the number of employees in Insurance Directorate/ former Insurance Commission for the years 2013 & 2014 because the actual employees number is unavailable of Insurance Directorate after the cancellation of Insurance Commission according to act No. (17) of 2014 & transfering it's duties & responsibilities to the Ministry of Industry & Trade.

^{*****} The number of insurance companies in Jordan in 2012 was 28 companies and in 2013 Gerasa General Assembly decided to liquidate voluntry the company on May/ 2013 and early 2014 Insurance Commission decided to annualled Arab German Insurance Co. & Al Barakah Takaful which decreased the number to be 25 insurance companies.

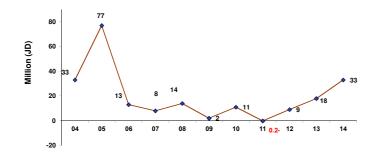


Growth in Insurance Business 2004- 2014 *

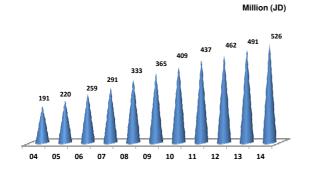
* The number of Insurance Companies from (2004 - 2006) is 26 Companies.

The number of Insurance Companies for the year (2007) is 28 Companies (MEDGULF and Darkom Insurance Companies were established)

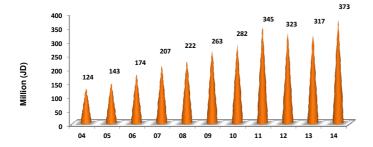
The number of Insurance Companies for the year (2008) is 29 Companies (First Insurance Company was established) The number of Insurance Companies from (2009 - 2012) is 28 Companies (Darkom Insurance Company was withdrew) The number of Insurance Companies for the year (2013 and 2014) is 25 Companies (Gerasa, Al Baraka Takaful and Arab German Insurance Companies were liquidated and withdrew from the market)



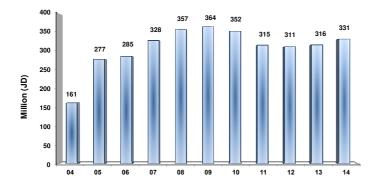
Net Profit before Tax (Loss) 2004-2014



Total Underwritten Premiums 2004-2014



Total Paid Claims 2004-2014



Total Shareholders Equity 2004-2014

* The number of Insurance Companies from (2004 - 2006) is 26 Companies.

The number of Insurance Companies for the year (2007) is 28 Companies (MEDGULF and Darkom Insurance Companies were established) The number of Insurance Companies for the year (2008) is 29 Companies (First Insurance Company was established)

The number of Insurance Companies from (2009 - 2012) is 28 Companies (Darkom Insurance Company was withdrew) The number of Insurance Companies for the year (2013 and 2014) is 25 Companies (Gerasa, Al Baraka Takaful and Arab German Insurance Companies were liquidated

and withdrew from the market)

Table (1)

Insurance Business for the Year 2014*

	2014	2013	%Change
	(J	D)	
Total Underwritten Premiums	525.708.172	490.931.905	7.1%
Non-Life Premiums (General Insurances)	330.941.898	316.144.954	4.7%
Life Premiums	53.096.513	47.437.142	11.9%
Medical Premiums	141.669.761	127.349.809	11.2%
Total Paid Claims	372.917.551	317.028.993	17.6%
Non-Life Paid Claims (General Insurances)	231.018.185	182.180.892	26.8%
Life Paid Claims	28.542.839	24.507.371	16.5%
Medical Paid Claims	113.356.527	110.340.729	2.7%
	Millo	bin JD	
Shareholders' Equity	331	316	4.6%
Total Technical Provisions	356.4	327.9	8.7%
Paid Up Capital	268.3	281.3	-4.6%
Total Shareholders' Equity&Technical Provisions	687	644	6%
Total Assets	842.5	797.7	5.6%
Investments	524.4	499.8	5%
Retained Earnings (Accumulated Losses)	14.2	-12.5	214%
Net Technical Profit (Loss) Before Tax	41.1	25.5	61.4%
Net Technical Profit (<mark>Loss</mark>) Inside Jordan	34.9	22	58.7%
Net Technical Profit (Loss) of Branches Outside Jordan	0.7	0.5	30.3%
Net Technical (Loss) Profit (Inside & Outside Jordan)	35.6	22.6	58%
Net Profit (Loss) (After Tax and Fees)	33.1	18.4	79.2%

* Source: Financial Annual Reports for (25) Insurance Companies.

Table (2) Insurance Operations For the Year 2014 * Total Premiums & Paid Claims For (25) Insurance Companies (JD)

101. 1-2	Underwr	niums			Paid Claims								
			JD							JD			
Branch / Year	2014 (25 Companies)	Change% 2013	Branch Share of Total Premiums 2014	2013 (25 Companies)	Change% 2012	Branch Share of Total Premiums 2013	Branch / Year	2014 (25 Companies)	Change% 2013	Branch Share of Total Paid Claims 2014	2013 (25 Companies)	Change% 2012	Branch Share of Total Paid Claims 2013
Marine Insurance**	28,658,379	2%	5.5%	28,086,631	-6.8%	5.7%	Marine Insurance*	7,074,414	10.3%	1.9%	6,411,414	-45.7%	2.0%
Fire Insurance	69,119,571	1.1%	13.1%	68,339,553	12.7%	13.9%	Fire Insurance	42,142,299	230.5%	11.3%	12,750,863	1.7%	4.0%
Motor Insurance	212,529,078	5.4%	40.4%	201,672,152	4.3%	41.1%	Motor Insurance	175,678,591	9.5%	47.1%	160,388,032	6.6%	50.6%
Compulsory (Third Party Liability Ins.)	145,626,143	6.8%	27.7%	136,353,271	1.6%	27.8%	Compulsory (Third Party Liability Ins.)	115,527,438	10.2%	31%	104,821,634	-3.7%	33.1%
Comprehensive (Own Damage)Ins.	66,902,935	2.4%	12.7%	65,318,881	10.5%	13.3%	Comprehensive (Own Damage)Ins.	60,151,153	8.3%	16.1%	55,566,398	-11.6%	17.5%
Credit Insurance	699,052	75.7%	0.1%	397,979	29.6%	0.1%	Credit Insurance	717,123	-10.7%	0.2%	803,072	-4.2%	0.3%
General Accident Insurance***	19,935,818	13%	3.9%	17,648,639	10.6%	3.6%	General Accident Insurance**	5,405,758	195.8%	1.4%	1,827,511	-15.6%	0.6%
Total General Insurances	330,941,898	4.7%	63%	316,144,954	5.2%	64.4%	Total General Insurances	231,018,185	26.8%	61.9%	182,180,892	-8.5%	57.5%
Life Assurance	53,096,513	11.9%	10.1%	47,437,142	8.4%	9.7%	Life Assurance***	28,542,839	16.5%	7.7%	24,507,371	1.0%	7.7%
Medical Insurance	141,669,761	11.2%	26.9%	127,349,809	8.4%	25.9%	Medical Insurance	113,356,527	2.7%	30.4%	110,340,729	10.6%	34.8%
Total Life & Medical Insurances	194,766,274	11.4%	37%	174,786,951	8.4%	35.6%	Total Life & Medical Insurances	141,899,366	5.2%	38.1%	134,848,100	8.8%	42.5%
Total Premiums	525,708,172	7.1%	100%	490,931,905	6.3%	100%	Total Paid Claims	372,917,551	17.6%	100%	317,028,992	-1.9%	100%

* Source: annual reports 2014 for insurance companies.

Tbl. 1-2

** Marine insurance premiums in 2014 include Aviation insurance with an amount of JD (3.172.700) and 7 insurance companies practice it.

*** General Accident Insurance for 2014 include Liability insurance in an amount of JD (6.667.689) in addition to other insurances.

* Marine insurance claims in 2014 include Aviation Paid Claims with an amount of JD (226.423).

** General Accident Claims for 2014 include Liability insurance paid claims in an amount of JD (300.835) in addition to other insurances.

*** Life Assurance claims in 2014 include the amounts paid for surrender and maturity policies in an amount of JD (6.786.466).

Table (2)

Gross Premiums & Paid Claims and percentages % Shares According to Branches for the year 2014 (JD)

Tbl. 2-2

Insurance branch	Premiums 2014	Change% 2013	Branch share from General Insurances	Branch share from total Premiums	Paid Claims 2014	Change% 2013	Branch share from General Insurances	Branch share from total Paid Claims
Marine Insurance	28,658,379	%2	%8.7	%5.5	7,074,414	%10.3	%3.1	%1.9
Fire Insurance	69,119,571	%1.1	%20.9	%13.1	42,142,299	%230.5	%18.2	%11.3
Motor Insurance	212,529,078	%5.4	%64.2	%40.4	175,678,591	%9.5	%76	%47.1
Compulsory (Third Party Liability Ins.)	145,626,143	%6.8	%44.0	%27.7	115,527,438	%10.2	%50	%31
Comprehensive (Own Damage)Ins.	66,902,935	%2.4	%20.2	%12.7	60,151,153	%8.3	%26	%16.1
Credit Insurance	699,052	%75.7	%0.2	%0.1	717,123	-10.7%	%0.3	%0.2
General Accident Insurance	19,935,818	%13	%6	%3.9	5,405,758	%195.8	%2.3	%1.4
Total General Insurances	330,941,898	%4.7	%100	%63	231,018,185	%26.8	%100	%61.9

Insurance branch	Premiums 2014	Change% 2013	Branch share from Life & Medical Insurances	Branch share from total Premiums	Paid Claims 2014	Change% 2013	Branch share from Life & Medical Insurances	Branch share from total Paid Claims
Life Assurance	53,096,513	%11.9	%27.3	%10.1	28,542,839	%16.5	%20.1	%7.7
Medical Insurance	141,669,761	%11.2	%72.7	%26.9	113,356,527	%2.7	%79.9	%30.4
Total Life & Medical Insurances	194,766,274	%11.4	%100	%37	141,899,366	%5.2	%100	%38.1
Total	525,708,172	%7.1		%100	372,917,551	%17.6		%100

Table (3)

Insurance Branches

Premiums, Abroad Reinsurer's Premiums Share, Paid Claims, Abroad Reinsurer's Paid Claims Share, Net Technical Profits (Loss) and Loss Ratio (Jordan) For 2014-2013 (JD)

Branch	Underwritte	en Premiums	Abroad Re Premium	einsurers Paid C ns Share Paid C		Claims Abroad Reinsure Claims Claims Share			s % Loss Ratio *		Net Technical Profit (Loss)	
	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
Marine & Aviation Insurance	28,658,379	28,086,631	22,863,728	22,879,389	7,074,414	6,411,414	5,702,265	5,019,288	14.9	22.3	5,613,229	5,262,850
Motor Insurance	212,529,078	201,672,152	5,277,774	4,005,415	175,678,591	160,388,032	2,627,733	3,377,473	82.7	86.3	8,240,161	479,755
Compulsory (Third Party Liability Ins.)	145,626,143	136,353,271	3,297,079	2,536,209	115,527,438	104,821,634	2,130,105	2,820,948	89.9	96.9	-5,684,301	-14,562,059
Comprehensive (Own Damage)	66,902,935	65,318,881	1,980,695	1,469,206	60,151,153	55,566,398	497,628	556,525	67.5	65.1	13,924,462	15,041,815
Fire Insurance	69,119,571	68,339,553	50,835,885	51,766,876	42,142,299	12,750,863	34,762,368	10,524,672	42.1	45.5	3,699,222	3,944,291
General Accident Insurance	19,935,818	17,648,639	13,265,109	11,424,225	5,405,758	1,827,511	4,396,294	751,358	30.6	22.3	2,729,708	3,408,077
Credit Insurance	699,052	397,979	450,320	192,593	717,123	803,072	103,769	46,246	-18.5	-158	357,356	525,257
Total General Insurances	330,941,898	316,144,954	92,692,816	90,268,498	231,018,185	182,180,892	47,592,429	19,719,037	79.4	82.4	20,639,676	13,620,230
Medical Insurance	141,669,761	127,349,809	60,006,254	49,796,469	113,356,527	110,340,729	44,074,197	42,068,314	82.9	91.2	7,974,383	2,409,768
Life Assurance	53,096,513	47,437,142	17,270,186	15,888,856	28,542,839	24,507,371	13,439,501	11,827,851	47.5	49.9	6,288,306	5,957,595
Total Life & Medical Insurances	194,766,274	174,786,951	77,276,440	65,685,325	141,899,366	134,848,100	57,513,698	53,896,165	74.4	81.2	14,262,689	8,367,363
Total	525,708,172	490,931,905	169,969,256	155,953,823	372,917,551	317,028,992	105,106,127	73,615,202	77.7	82	34,902,365	21,987,593

* Loss Ratio of the market = net claims cost / net premiums revenue %.

Table (4)

Balance Sheet for the Jordanian Insurance Sector for The Year ending in 31/12/2014 (JD)

Details	2014	2013	Percentage
			Change %
Deposits at Bank	232,051,244	205,815,656	13
Financial Assets at Fair Value Through Profit or Loss	40,548,875	35,300,665	15
Financial Assets at Fair Value Through Other Comprehensive Income	87,104,707	90,615,322	-4
Financial Assets at Amortized Cost	73,363,495	77,846,315	-6
Investments in Subsidaries & Associates	142,634	742,479	-81
Property Investments	84,071,663	82,635,021	1.7
Loans to life polices holders	7,145,060	6,783,868	5
Other Investments	11,186	11,186	0
Total Investments	524,438,864	499,750,512	5
Cash on Hand & at Banks	40,746,181	29,660,297	37
Receivable Notes & Post-Dated Cheques	26,961,702	23,299,446	16
Accounts Receivable - Net	120,780,463	121,188,535	0
Due from Reinsurers	22,283,473	21,711,390	3
Deferred Tax Assets	16,180,312	13,715,511	18
Property & Equipment - Net	57,753,891	59,613,273	-3
Intangible Assets	1,279,227	1,384,690	-8
Other Assets	13,058,999	11,763,322	11
Others	19,065,648	15,621,744	22
Total Assets	842,548,760	797,708,720	5.6
Net Unearned Premiums Provision	124,303,434	120,385,872	3
Net Outstanding Claims Provision	148,195,579	130,976,985	13
Net Mathmatical Provision	83,612,191	76,307,976	10
Other Technical Provisions	250,000	250,000	0
Deficit in Premiums Provision	49,220	68,672	-28
Total Technical Provisions	356,410,424	327,989,505	9
Bank Loans	5,184,269	5,510,174	-6
Accounts Payable	33,227,662	32,211,538	3
Accrued Expenses	1,437,508	1,521,925	-6
Due to other Reinsurers	60,578,354	57,633,001	5
Other Provisions	6,117,533	4,772,154	28
Income Tax Provision	7,982,057	7,479,890	7
Loans	4,000,000	6,000,000	-33
Deferred Tax Liability	2,369,655	2,806,131	-16
Other Liabilities	28,376,539	27,878,554	2
Others	114,187	235,267	-51
Total Liabilities	505,798,188	474,038,139	7
Paid Up Capital	268,252,408	281,285,750	-4.6
Treasury Stocks	-255,181	-1,223,486	-79
Net Premiums on Paid Up Capital	-1,733,492	-1,536,037	13
Statutory Reserve	40,762,851	37,882,151	8
Voluntary Reserve	4,984,109	5,036,616	-1
Other Reserves	2,225	2,225	0
Accumulated Change in Fair Value	-1,151,496	3,817,906	-130
Retained Earnings (Accumulated) Profit & Losses Period´s Profit (Loss)	14,244,395	-12,494,817	214
Others	5,593,636	3,407,607	64
Total Shareholder's Equity	330,699,455	316,177,915	5
Minority Interest	2,058,748	1,501,388	37
Total Owner's Equity			5
	332,758,203	317,679,303	
Others	3,992,369	5,991,278	-33
Total Liabilities & Owner's Equity	842,548,760	797,708,720	6

Table (5) Income Statement for Insurance Companies for the Year ending in 31/12/2014 (JD)

Details	2014	2013	Percentage Change %
Total Written Premiums*	535,262,071	500,654,193	7
Reinsurer's Share	200,706,843	184,841,102	9
Net Written Premiums	334,555,228	315,813,091	6
Net change in Unearned Premiums Provision	3,917,559	10,552,311	-63
Net Change in Mathmatical Provision	7,304,214	6,278,844	-03 16
Net Change in Premiums Shortage Provision	-19,452	-440,329	-
Net Earned Premiums Income	•		-96
	323,352,907	299,422,265	8
Commissions Received	25,989,702	24,559,340	6
Issuing Fees	20,652,777	17,527,113	18
Interests Revenues	14,758,648	15,424,949	-4
Gain (Losses) from Financial Assets & Investments	7,310,744	7,080,047	3
Other Revenues related to underwriting accounts	2,297,856	1,760,007	31
Net-change in fair value for financial assests at fair value through income statements profit & Loss	84,993	123,632	-31
Profit of financial assests at fair value through comprehesive income	102,229	111,744	-9
Revenue of property investment	54,163		
Investments revenue related to underwriting accounts	1,307,088	1,081,391	21
Other Revenues	2,931,765	2,986,486	-2
Total Revenues	398,842,872	370,076,974	8
Paid Claims	371,611,469	315,229,315	18
Maturity & Surrender of Policies	6,809,503	6,260,033	9
Subrogation (Recoveries)	33,453,150	30,076,073	-
Reinsurer's Share	117,929,529	79,787,711	11
Net Paid Claims	227,038,293	211,625,564	48 7
Net Change in Outstanding Claims Provision	17,171,056	26,991,244	-36
Allocated Administrative Expenses	18,633,542	16,645,535	-36 12
Excess of Loss Premiums	7,142,309	5,488,009	30
Acquisition Policies Fees	19,788,600	18,484,237	7
Underwriting Administrative Expenses	8,073,293	7,511,280	7
Paid Commissions	2,495,190	2,404,388	4
Allocated Employees Expenses	34,605,434	31,777,908	9
Others	129,933	19,971	551
Net Cost of Claims	335,077,650	320,948,136	4
Other Expenses	926,512 8,896,920	967,291 8 822 447	-4
Employees Expenses (Unallocated) Depreciation	3,858,754	8,833,447 3,471,999	1 11
Unallocated Administrative Expenses	5,014,171	4,759,897	5
Doubtful Debts Expense	1,980,391	2,895,881	-32
Low Losses in Fixed Assets	-904	294	-407
Doubtful Debts Expense (Amortized Cost))	68,500	799,000	-91
Banks Interests & Expenses	90,000	200,000	-55
Doubtful Debts Provision	160,000	180,824	-12
Bad Debts	39,650	354,251	-89
Other Provisions	1,641,429	1,207,406	36
Total Expenses	22,675,423	23,670,290	-4
Net Profit(Loss) Before Tax Income Tax Provision	41,089,799	25,458,548	61
	8,006,730	7,012,076	14
Net Profit After Tax	33,083,069	18,446,472	79.3

* The total written premiums include the branchs premiums of two insurance companies who have outside jordan branches.

Table (6)

Growth of Premiums for All Classes 2005- 2014 (JD)

	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
MARINE & AVIATION INSURANCE*	21,176,828	22,480,539	23,659,208	29,305,374	25,570,630	24,613,910	30.738.029	30,150,137	28,086,631	28,658,379
* Less (Local) reinsurers premiums	1,140,827	1,059,363	923,008	1,009,692	746,095	1,070,048	1,668,361	2,164,549	1,287,824	1,344,779
* Less (Abroad) reinsurers premiums	17,151,314	18,034,763	18,732,262	23,992,651	21,466,432	20,167,078	25,545,676	24,363,515	22,879,389	22,863,728
* Net retained premiums	2,884,687	3,386,413	4,003,938	4,303,031	3,358,103	3,376,784	3,523,992	3,622,073	3,919,418	4,449,872
FIRE INSURANCE	29,697,050	35,157,911	42,107,238	47,261,451	54,354,414	56,342,885	57,369,056	60,651,004	68,339,553	69,119,571
* Less (Local) reinsurers premiums	4,024,830	5,904,345	6,058,814	8,767,024	13,347,633	11,763,576	11,489,787	11,033,529	12,608,340	14,697,256
* Less (Abroad) reinsurers premiums	24,174,670	27,347,592	33,859,232	36,255,601	38,431,711	41,841,091	42,858,018	46,200,213	51,766,876	50,835,885
* Net retained premiums	1,497,550	1,905,974	2,189,192	2,238,826	2,575,070	2,738,218	3,021,251	3,417,262	3,964,337	3,586,430
MOTOR INSURANCE	100,961,858	121,046,810	129,986,435	139,192,995	150,027,926	176,714,739	184,688,009	193,332,018	201,672,152	212,529,078
* Less (Local) reinsurers premiums	5,688,014	13,182,704	9,687,405	8,140,450	9,941,442	11,667,555	12,610,958	12,498,604	12,717,518	13,241,096
* Less (Abroad) reinsurers premiums	4,330,062	4,374,560	4,412,971	4,865,815	4,183,267	4,123,105	3,791,688	4,598,225	4,005,415	5,277,774
* Net retained premiums	90,943,782	103,489,546	115,886,059	126,186,730	135,903,217	160,924,079	168,285,363	176,235,189	184,949,219	194,010,208
GENERAL ACCIDENT INSURANCE**	8,680,770	11,234,062	13,943,182	15,291,697	17,591,231	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818
* Less (Local) reinsurers premiums	769,322	1,442,109	2,046,979	2,209,901	1,671,930	2,302,668	1,955,271	1,708,898	2,170,938	2,394,059
* Less (Abroad) reinsurers premiums	5,762,573	5,400,258	8,004,959	9,076,937	11,563,529	10,830,924	10,375,332	9,863,237	11,424,225	13,265,109
* Net retained premiums	2,148,875	4,391,695	3,891,244	4,004,859	4,355,772	5,281,239	5,101,537	4,381,161	4,053,476	4,276,650
CREDIT INSURANCE	577,577	766,198	784,230	766,946	607,708	464,035	455,009	307,160	397,979	699,052
 Less (Local) reinsurers premiums 										
 Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums 	211,349	235,686	9,555	55,735	85,310	116,733	115,839	92,398	192,592	450,320
	211,349 366,228	235,686 530,512	9,555 774,675	55,735 711,211	85,310 522,398	116,733 347,302	115,839 339,170	92,398 214,762	192,592 205,387	450,320 248,732
* Less (Abroad) reinsurers premiums	-	-	-	-	-		,	-		
 Less (Abroad) reinsurers premiums Net retained premiums 	366,228	530,512	774,675	711,211	522,398	347,302	339,170	214,762	205,387	248,732
Less (Abroad) reinsurers premiums Net retained premiums <u>TOTAL NON-LIFE INSURANCES</u>	366,228 161,094,083	530,512 190,685,520	774,675	711,211 231,818,463	522,398 248,151,909	347,302 276,550,400	339,170 290,682,243	214,762 300,393,615	205,387 316,144,954	248,732 330,941,898
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums 	366,228 161,094,083 11,622,993	530,512 190,685,520 21,588,521	774,675 210,480,293 18,716,206	711,211 231,818,463 20,127,067	522,398 248,151,909 25,707,100	347,302 276,550,400 26,803,847	339,170 290,682,243 27,724,377	214,762 300,393,615 27,405,580	205,387 316,144,954 28,784,620	248,732 330,941,898 31,677,190
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968	530,512 190,685,520 21,588,521 55,392,859	774,675 210,480,293 18,716,206 65,018,979	711,211 231,818,463 20,127,067 74,246,739	522,398 248,151,909 25,707,100 75,730,249	347,302 276,550,400 26,803,847 77,078,931	339,170 290,682,243 27,724,377 82,686,553 180,271,313	214,762 300,393,615 27,405,580 85,117,588	205,387 316,144,954 28,784,620 90,268,497	248,732 330,941,898 31,677,190 92,692,816
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122	530,512 190,685,520 21,588,521 55,392,859 113,704,140	774,675 210,480,293 18,716,206 65,018,979 126,745,108	711,211 231,818,463 20,127,067 74,246,739 137,444,657	522,398 248,151,909 25,707,100 75,730,249 146,714,560	347,302 276,550,400 26,803,847 77,078,931 172,667,622	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332	214,762 300,393,615 27,405,580 85,117,588 187,870,447	205,387 316,144,954 28,784,620 90,268,497 197,091,837	248,732 330,941,898 31,677,190 92,692,816 206,571,892
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums LIFE ASSURANCE 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums LIFE ASSURANCE Less (Local) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319	530,512 190,685,520 21,588,521 55,392,859 1113,704,140 25,153,740 763,408	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums LIFE ASSURANCE Less (Local) reinsurers premiums Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums ILFE ASSURANCE Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Net retained premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856 29,583,321	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums LiFE ASSURANCE Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Met retained premiums Met retained premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602 35,848,123	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333 42,897,537	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786 51,817,044	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220 65,336,479	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074 82,123,550	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408 94,026,914	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171 1,257,000	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283 117,506,160	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856 29,583,321 127,349,809	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218 141,669,761
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Net retained premiums Met retained premiums Less (Abroad) reinsurers premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602 35,848,123 149,913	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333 42,897,537 82,289	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786 51,817,044 82,636	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220 65,336,479 92,494	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074 82,123,550 591,280	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408 94,026,914 624,881	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283 117,506,160 1,022,807	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856 29,583,321 127,349,809 920,133	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218 141,669,761 861,193
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Met DICAL INSURANCE Less (Abroad) reinsurers premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602 35,848,123 149,913 11,981,385	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333 42,897,537 82,289 16,791,379	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786 51,817,044 82,636 20,116,682	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220 65,336,479 92,494 23,724,403	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074 82,123,550 591,280 32,839,280	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408 94,026,914 624,881 36,954,421	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171 1,257,000 51,168,383	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283 117,506,160 1,022,807 53,212,350	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856 29,583,321 127,349,809 920,133 49,796,469	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218 141,669,761 861,193 60,006,254
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums LIFE ASSURANCE Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums MEDICAL INSURANCE Less (Local) reinsurers premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums Net retained premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602 35,848,123 149,913 11,981,385 23,716,825	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333 42,897,537 82,289 16,791,379 26,023,869	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786 51,817,044 82,636 20,116,682 31,617,726	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220 65,336,479 92,494 23,724,403 41,519,582	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074 82,123,550 591,280 32,839,280 48,692,990	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408 94,026,914 624,881 36,954,421 56,447,612	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171 1,257,000 51,168,383 53,522,788	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283 117,506,160 1,022,807 53,212,350 63,271,003	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856 29,583,321 127,349,809 920,133 49,796,469 76,633,207	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218 141,669,761 861,193 60,006,254 80,802,314
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums Net retained premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602 35,848,123 149,913 11,981,385 23,716,825 219,847,834	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333 42,897,537 82,289 16,791,379 26,023,869	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786 51,817,044 82,636 20,116,682 31,617,726	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220 65,336,479 92,494 23,724,403 41,519,582	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074 82,123,550 591,280 32,839,280 48,692,990	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408 94,026,914 624,881 36,954,421 56,447,612	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171 1,257,000 51,168,383 53,522,788	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283 117,506,160 1,022,807 53,212,350 63,271,003	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 29,583,321 127,349,809 920,133 49,796,469 76,633,207	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218 141,669,761 861,193 60,006,254 861,193 60,006,254 80,802,314
 Less (Abroad) reinsurers premiums Net retained premiums TOTAL NON-LIFE INSURANCES Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums Less (Local) reinsurers premiums Less (Abroad) reinsurers premiums Less (Abroad) reinsurers premiums Net retained premiums MEDICAL INSURANCE Less (Local) reinsurers premiums Less (Local) reinsurers premiums Net retained premiums MEDICAL INSURANCE Less (Abroad) reinsurers premiums Net retained premiums Less (Abroad) reinsurers premiums Less (Local) reinsurers premiums Less (Local) reinsurers premiums 	366,228 161,094,083 11,622,993 51,629,968 97,841,122 22,905,628 473,319 5,039,707 17,392,602 35,848,123 149,913 11,981,385 23,716,825 219,847,834 12,246,225	530,512 190,685,520 21,588,521 55,392,859 113,704,140 25,153,740 763,408 6,132,999 18,257,333 42,897,537 82,289 16,791,379 26,023,869 2558,736,797 22,434,218	774,675 210,480,293 18,716,206 65,018,979 126,745,108 29,180,011 1,404,152 7,001,073 20,774,786 51,817,044 82,636 20,116,682 31,617,726	711,211 231,818,463 20,127,067 74,246,739 137,444,657 35,868,388 2,238,557 9,929,611 23,700,220 65,336,479 92,494 23,724,403 41,519,582 333,023,330 22,458,118	522,398 248,151,909 25,707,100 75,730,249 146,714,560 34,877,797 3,120,519 9,501,204 22,256,074 82,123,550 591,280 32,839,280 48,692,990	347,302 276,550,400 26,803,847 77,078,931 172,667,622 38,038,112 1,962,591 11,917,113 24,158,408 94,026,914 624,881 36,954,421 56,447,612 408,615,426 29,391,319	339,170 290,682,243 27,724,377 82,686,553 180,271,313 40,800,332 2,336,883 12,719,707 25,743,742 105,948,171 1,257,000 51,168,383 53,522,788 437,430,746 31,318,260	214,762 300,393,615 27,405,580 85,117,588 187,870,447 43,766,880 1,936,133 13,409,464 28,421,283 117,506,160 1,022,807 53,212,350 63,271,003 461,666,655 30,364,520	205,387 316,144,954 28,784,620 90,268,497 197,091,837 47,437,142 1,964,965 15,888,856 29,583,321 127,349,809 920,133 49,796,469 76,633,207 490,931,905 31,669,718	248,732 330,941,898 31,677,190 92,692,816 206,571,892 53,096,513 2,589,109 17,270,186 33,237,218 141,669,761 861,193 60,006,254 80,802,314 525,708,172 35,127,492

* Marine Insurance premiums in 2014 include Aviation insurance premiums with an amount of (3.172.700)JD.

** General Accident Insurance premiums in 2014 include Liability Insurance premiums with an amount of J.D (6.667.689) in addition to other Insurances.

Table (7) Growth of Paid Claims for All Classes 2005-2014 (JD)

_	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
MARINE & AVIATION INSURANCE*	3,535,048	3,560,454	5,512,832	8,231,767	6,532,260	4,684,069	5,003,089	11,809,620	6,411,414	7,074,414
Recoveries	173,171	204,229	214,657	385,722	307,968	230,675	160,349	329,530	977,209	697,825
Less Local Reinsurers Share	213,654	80,084	293,468	152,631	697,753	35,458	189,222	10,472	-242,757	80,417
Less (Abroad)Reinsurers Share	2,679,319	2,770,051	3,174,326	7,083,387	4,792,421	3,668,793	3,793,767	10,913,219	5,019,288	5,702,265
Retained Claims	468,904	506,090	1,830,381	610,027	734,118	749,143	859,751	556,399	657,674	593,907
FIRE INSURANCE	11,607,891	21,218,351	25,228,349	12,513,183	18,587,767	11,234,683	25,569,297	12,534,898	12,750,863	42,142,299
Recoveries	156,184	183,209	479,600	168,762	439,024	243,719	1,490,208	202,390	274,925	472,164
Less Local Reinsurers Share	1,247,869	965,159	2,252,578	1,656,567	1,768,822	1,937,764	5,957,984	1,110,769	742,356	5,336,149
Less (Abroad)Reinsurers Share	7,937,791	18,558,309	20,945,367	8,929,480	15,769,560	8,035,801	17,991,631	10,149,647	10,524,672	34,762,368
Retained Claims	2,266,047	1,511,674	1,550,804	1,758,374	610,361	1,017,399	129,474	1,072,092	1,208,910	1,571,618
MOTOR INSURANCE	87,241,664	103,299,965	122,735,277	131,991,111	147,058,192	160,331,459	190,783,410	171,699,125	160,388,032	175,678,591
Recoveries	10,861,117	14,687,134	17,003,017	20,526,643	23,435,690	23,270,635	28,378,307	27,527,434	25,754,971	29,344,312
Less Local Reinsurers Share	3,980,656	5,163,848	4,348,802	3,335,187	3,084,306	4,637,059	4,426,198	3,690,362	3,170,399	4,105,600
Less (Abroad)Reinsurers Share	6,464,452	4,744,769	5,369,946	3,734,046	3,366,783	4,428,996	4,340,076	4,270,608	3,377,473	2,627,733
Retained Claims	65,935,439	78,704,214	96,013,512	104,395,235	117,171,413	127,994,769	153,638,829	136,210,721	128,085,189	139,600,946
	0 110 704	1 700 107	1 620 004	1 701 571	2 566 007	0.650.050	0.020 564	0 165 157	1 007 511	E 40E 7E9
GENERAL ACCIDENT INSURANCE**	2,118,734	1,729,187	1,638,804	1,701,571	3,566,097	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758
Recoveries Less Local Reinsurers Share	724,109 291,342	5,645 141,882	25,008 73,125	49,492 105,883	45,998 205,036	23,282 289,690	31,368 90,399	50,612 292,076	60,211 272,132	79,055 166,538
Less (Abroad)Reinsurers Share	664,283	1,104,886	972,770	575,526	1,996,892	1,058,153	1,223,799	489,411	751,358	4,396,294
Retained Claims	439,000	476,774	567,901	970,670	1,318,171	1,286,927	1,592,998	1,333,058	743,810	763,871
		- ,		,	,,	,,-	,,	,	-,	,-
CREDIT INSURANCE	198,002	91,872	247,061	505,017	926,168	2,093,502	911,112	838,458	803,072	717,123
Recoveries			98,082	115,234	198,168	449,632	830,749	763,524	863,548	681,098
Less Local Reinsurers Share										
Less (Abroad)Reinsurers Share	157,605	90,457	133,386	217,790	223,445	592,576	133,745	62,292	46,246	103,769
Retained Claims	40,397	1,415	15,593	171,993	504,555	1,051,294	-53,382	12,642	-106,722	-67,744
TOTAL NON-LIFE INSURANCES	104,701,339	129,899,829	155,362,323	154,942,649	176,670,484	181,001,765	225,205,472	199,047,258	182,180,892	231,018,185
Recoveries	11,914,581	15,080,217	17,820,364	21,245,853	24,426,848	24,217,943	30,890,981	28,873,490	27,930,864	31,274,454
Less Local Reinsurers Share	5,733,521	6,350,973	6,967,973	5,250,268	5,755,917	6,899,971	10,663,803	5,103,679	3,942,130	9,688,704
Less (Abroad) Reinsurers Share	17,903,450	27,268,472	30,595,795	20,540,229	26,149,101	17,784,319	27,483,018	25,885,177	19,719,037	47,592,429
Retained Claims	69,149,787	81,200,167	99,978,191	107,906,299	120,338,618	132,099,532	156,167,670	139,184,912	130,588,861	142,462,598
LIFE ASSURANCE***	10,275,554	10,946,351	13,994,725	16,824,883	19,465,005	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839
Recoveries			4,097	46,754	33,670	62,092	9,673	19,083	12,360	884
Less Local Reinsurers Share	51,983	85,894	211,264	1,744,123	215,491	1,092,171	1,354,388	1,727,302	1,055,039	2,002,486
Less (Abroad)Reinsurers Share	2,815,678	3,915,100	5,127,180	4,530,737	7,500,191	8,332,427	9,255,185	9,997,673	11,827,851	13,439,501
Retained Claims	7,407,893	6,945,357	8,656,281	10,503,269	11,715,653	10,884,480	10,748,958	12,520,616	11,612,121	13,099,968
MEDICAL INSURANCE	27,866,828	33,592,633	38,126,942	49,823,108	67,268,027	80,731,098	98,361,038	99,730,269	110,340,729	113,356,527
Recoveries	725,585	695,980	674,792	2,330,150	1,402,368	2,426,309	3,686,169	1,542,319	1,437,029	1,344,406
Less Local Reinsurers Share	168,335	45,402	66,123	186,974	326,090	576,029	615,715	703,348	477,634	347,227
Less (Abroad)Reinsurers Share	7,618,322	11,980,181	14,481,427	16,382,461	25,128,065	31,116,677	46,034,428	46,369,871	42,068,314	44,074,197
Retained Claims	19,354,586	20,871,070	22,904,600	30,923,523	40,411,504	46,612,083	48,024,726	51,114,731	66,357,752	67,590,697
					263,403,516	282,104,033				
Total Paid Claims	142,843,721	174,438,813	207,483,990 18,499,253	221,590,640 23 622 757		26,706,344	344,934,714 34,586,823	323,042,201 30,434,892	29,380,253	372,917,551 32,619,744
Recoveries	12,640,166	15,776,197 6,482,269	7,245,360	23,622,757 7,181,365	25,862,886 6,297,498	26,706,344 8,568,171	34,586,823 12,633,906	30,434,892 7,534,329	29,380,253 5,474,803	32,619,744 12,038,417
Less Local Reinsurers Share Less (Abroad)Reinsurers Share	5,953,839 28,337,450	43,163,753	50,204,402	41,453,427	58,777,357	57,233,423	82,772,631	82,252,721	73,615,202	105,106,127
Retained Claims	26,337,450 95,912,266	109,016,594	131,534,975	149,333,091	172,465,775	189,596,095	214,941,354			223,153,263
	00,012,200	, .,	, . ,	,,	,, -	, ,	, ,	, .,	, ,	, ., .,

*Marine Insurance Paid Claims in 2014 include Aviation insurance Paid Claims with an amount of JD (226.423)

General Accident Paid Claims in 2014 include Liability Paid Claims in an amount of J.D (300.835) in addition to other insurances *Life Assurance claims in 2014 include the amounts paid for surrender and maturity policies in an amount of J.D (6.786.466)

Table (8) Written Premiums of Jordan Insurance Market 2014 (JD)

· · · · · · · · · · · · · · · · · · ·			Arrange of Branch	Share of Gross Premiums%	Growth%	Arrange according to Average
	2013	2014	2014	2014		Growth%
MARINE & AVIATION INSURANCE*	28,086,631	28,658,379				
* Less (Local) reinsurers premiums	1,287,824	1,344,779	5	5.5	2	6
* Less (Abroad) reinsurers premiums	22,879,389	22,863,728	Ū	0.0	-	Ū
* Net retained premiums	3,919,418	4,449,872				
FIRE INSURANCE	68,339,553	69,119,571				
* Less (Local) reinsurers premiums	12,608,340	14,697,256	0	10.1		7
* Less (Abroad) reinsurers premiums	51,766,876	50,835,885	3	13.1	1.1	7
* Net retained premiums	3,964,337	3,586,430				
MOTOR INSURANCE	201,672,152	212,529,078				
* Less (Local) reinsurers premiums	12,717,518	13,241,096		40.4	E 4	F
* Less (Abroad) reinsurers premiums	4,005,415	5,277,774	1	40.4	5.4	5
* Net retained premiums	184,949,219	194,010,208				
GENERAL ACCIDENT INSURANCE**	17,648,639	19,935,818				
* Less (Local) reinsurers premiums	2,170,938	2,394,059	c	3.9	13	0
* Less (Abroad) reinsurers premiums	11,424,225	13,265,109	6	3.9	13	2
* Net retained premiums	4,053,476	4,276,650				
Credit Insurance	397,979	699,052				
* Less (Local) reinsurers premiums			7	0.1	75.7	1
* Less (Abroad) reinsurers premiums	192,592	450,320	,	0.1	15.1	
* Net retained premiums	205,387	248,732				
TOTAL (NON-LIFE) INSURANCES	316,144,954	330,941,898				
* Less (Local) reinsurers premiums	28,784,620	31,677,190		63	4.7	
* Less (Abroad) reinsurers premiums	90,268,497	92,692,816		03	4.7	
* Net retained premiums	197,091,837	206,571,892				
LIFE ASSURANCE	47,437,142	53,096,513				
* Less (Local) reinsurers premiums	1,964,965	2,589,109	4	10.1	11.0	0
* Less (Abroad) reinsurers premiums	15,888,856	17,270,186	4	10.1	11.9	3
* Net retained premiums	29,583,321	33,237,218				
MEDICAL INSURANCE	127,349,809	141,669,761				
* Less (Local) reinsurers premiums	920,133	861,193	•	00.0	11.0	
* Less (Abroad) reinsurers premiums	49,796,469	60,006,254	2	26.9	11.2	4
* Net retained premiums	76,633,207	80,802,314				
TOTAL UNDERWRITTEN PREMIUMS	490,931,905	525,708,172				
* Less (Local) reinsurers premiums	31,669,718	35,127,492		100	71	
* Less (Abroad) reinsurers premiums	155,953,822	169,969,256		100	7.1	
* Net retained premiums	303,308,365	320,611,424				

Marine Insurance premiums in 2014 include Aviation insurance premiums with an amount of J.D (3.172.700) General Accident Insurance premiums in 2014 include Liability Insurance premiums with an amount of J.D (6.667.689) in addition to other Insurances.

Table (9) Paid Claims of Jordan Insurance Market 2014 (JD)

(Arrange of branches- Share of gross claims%- Growth%- Arrange according to average growth%)

			Arrange of	Share of		Arrongo According
			Branch	Gross Claims%		Arrange According to Average
	2013	2014	2014	2014	Growth %	Growth%
MARINE & AVIATION INSURANCE*	6,411,414	7,074,414	2014	2014		GIOW(II78
* Recoveries	977,209	697,825	-	4.0	10.0	
* Less Local Reinsurers Share	-242,757	80,417	5	1.9	10.3	4
* Less (Abroad)Reinsurers Share	5,019,288	5,702,265				
* Retained Claims	657,674	593,907				
FIRE INSURANCE	12,750,863	42,142,299				
* Recoveries	274,925	472,164	3	11.3	230.5	1
* Less Local Reinsurers Share	742,356	5,336,149				
* Less (Abroad)Reinsurers Share	10,524,672	34,762,368				
* Retained Claims	1,208,910	1,571,618				
MOTOR INSURANCE	160,388,032	175,678,591				
* Recoveries * Less Local Reinsurers Share	25,754,971	29,344,312	1	47.1	9.5	5
	3,170,399 3,377,473	4,105,600 2,627,733				
* Less (Abroad)Reinsurers Share						
* Retained Claims	128,085,189	139,600,946				
GENERAL ACCIDENT INSURANCE**	1,827,511	5,405,758				
* Recoveries	60,211	79,055	6	1.5	195.8	2
* Less Local Reinsurers Share	272,132	166,538				
* Less (Abroad)Reinsurers Share	751,358	4,396,294				
* Retained Claims	743,810	763,871				
CREDIT INSURANCE	803,072	717,123				
* Recoveries	863,548	681,098	7	0.2	(10.7)	7
* Less Local Reinsurers Share	46.046	102 760	1	0.2	(10.7)	1
* Less (Abroad)Reinsurers Share	46,246	103,769				
* Retained Claims	-106,722	-67,744				
TOTAL NON-LIFE INSURANCES	182,180,892	231,018,185				
* Recoveries * Less Local Reinsurers Share	27,930,864	31,274,454				
* Less (Abroad)Reinsurers Share	3,942,130	9,688,704		61.9	26.8	
. ,	19,719,037	47,592,429				
* Retained Claims	130,588,861	142,462,598				
LIFE ASSURANCE ***	24,507,371	28,542,839				
* Recoveries	12,360	884	4	7.7	16.5	3
* Less Local Reinsurers Share	1,055,039	2,002,486				
 * Less (Abroad)Reinsurers Share * Retained Claims 	11,827,851 11,612,121	13,439,501 13,099,968				
	110,340,729	113,356,527	2	30.4	2.7	6
* Recoveries * Less Local Reinsurers Share	1,437,029 477,634	1,344,406 347,227				
* Less (Abroad)Reinsurers Share	42,068,314	44,074,197				
* Retained Claims	66,357,752	67,590,697				
Total Paid Claims	317,028,992	372,917,551				
* Recoveries		32,619,744				
* Less Local Reinsurers Share	29,380,253 5,474,803	12,038,417		100	17.6	
* Less (Abroad)Reinsurers Share	73,615,202	105,106,127				
* Retained Claims	208,558,734	223,153,263				

* Marine insurance paid claims in 2014 include aviation insurance paid claim with an amount of JD (226.423) and the amount of local reinsurance for 2013 represented the local reinsurance share from marine insurance branch recoveries.

** General Accident Paid Claims in 2014 include Liability Paid Claims in an amount of J.D (300.835) in addition to other

*** Life assurance claims in 2014 include the amounts paid for surrender and maturity policies in an amount of JD (6.786.466).

Companies Share % in Gross Written Premiums 2014

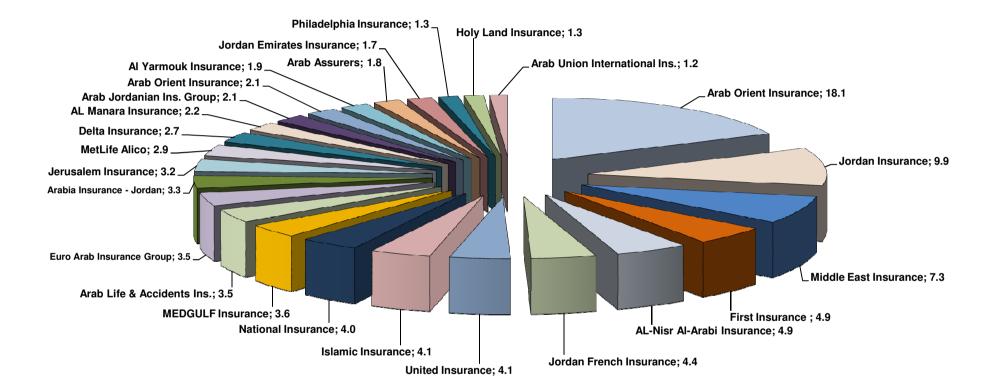


Table (10) Underwritten Premiums for 25 Insurance Companies Companies Share of All Classes 2014 (JD)

Tbl. 1-2

No. Companies							Eiro & Oth	er Property								Moto	or		
No.	Companies	Mar	ine	Avi	ation	Marine	+ Aviation		ages	Liab	ility	Other B	ranches	Credit I	nsurance	Compulsory (Liability I	· ·	Compre (Own Da	ehensive amages)
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	2,568,145	2,139,757			2,568,145	2,139,757	13,060,081	17,067,549	1,532,098	1,490,202	312,392	170,350			7,997,703	6,739,539	7,132,466	7,120,813
2	Middle East Insurance	6,809,103	7,006,588	177,036	306,840	6,986,139	7,313,428	9,711,846	9,335,429	1,218,054	938,409	227,341	276,350			7,362,077	6,505,902	4,516,605	4,232,231
3	National Insurance	1,561,660	993,845			1,561,660	993,845	5,193,357	2,304,908	385,370	644,420					6,995,709	6,540,210	2,697,294	2,639,547
4	United Insurance	510,844	474,944	104,370		615,214	474,944	2,236,382	2,138,974	147,557	184,558	158,419	88,940			8,681,685	7,436,154	4,039,522	3,462,569
5	AL Manara Insurance	238,677	142,116	2,698	2,698	241,375	144,814	1,541,162	1,100,127	205,589	267,432	77,750	53,274			6,613,443	5,149,716	2,186,145	2,511,989
6	Arabia Insurance - Jordan	689,760	833,354			689,760	833,354	1,259,406	1,118,923			630,831	637,635	67,608	6,000	8,023,623	6,929,143	2,029,739	1,944,084
7	Jerusalem Insurance	2,145,517	2,297,459			2,145,517	2,297,459	1,099,348	1,097,944	61,312	51,101	62,864	62,672			7,215,273	6,541,762	4,419,221	3,836,340
8	AL-Nisr Al-Arabi Insurance	696,710	586,605			696,710	586,605	2,101,012	1,459,212	521,812	540,422	212,241	186,914				-825		-2,454
9	Jordan French Insurance	952,278	1,142,669	852,753	1,684,948	1,805,031	2,827,617	1,158,265	924,913	15,482	96,795	1,079,054	605,614	387,758	206,373	5,653,062	5,710,524	3,071,812	3,040,976
10	Arab Union International Ins.	277,077	251,218			277,077	251,218	102,007	233,841			33,735	34,891			4,021,256	5,036,358	1,426,468	1,173,964
11	Delta Insurance	694,681	642,897			694,681	642,897	1,929,491	1,754,704	176,940	143,284	73,974	61,004	240,960	181,214	7,839,807	6,552,107	1,198,969	857,065
12	Jordan Emirates Insurance	206,141	307,596			206,141	307,596	410,644	409,104			105,669	96,510			4,087,208	6,159,547	3,040,420	5,400,619
13	Al Yarmouk Insurance	559,569	606,708			559,569	606,708	6,102,045	6,223,987	54,155	136,272	115,752	135,188						239
14	Holy Land Insurance	9,637	7,491			9,637	7,491	254,834	276,913	33,692	20,811					4,950,901	6,640,052	1,608,292	2,005,352
15	Arab Life & Accidents Ins.	388,204	592,672			388,204	592,672	1,662,413	626,542	62,410	60,029	157,208	161,679		-39	8,955,674	7,780,217	3,826,072	2,918,567
16	Philadelphia Insurance	45,864	45,533			45,864	45,533	106,522	99,187	3,925	3,942	10,294	9,979			4,465,547	4,739,557	1,035,410	1,081,212
17	MetLife Alico					0	0					1,258,861	1,326,970						
18	Jordan International Ins.	937,499	951,870	1,092,889	1,077,813	2,030,388	2,029,683	1,448,999	2,209,969	318,820	76,810		130			322	-21	1,662	92,783
19	Euro Arab Insurance Group	700,582	424,248		1,346	700,582	425,594	971,075	882,925	295,013	305,626	128,191	110,307			7,322,650	6,036,431	3,510,643	2,588,011
20	slamic Insurance	881,132	909,916			881,132	909,916	1,630,630	2,055,083			472,168	406,635			7,232,918	6,173,477	2,299,083	2,318,282
21	Arab Assurers	291,769	275,835			291,769	275,835	509,743	484,594	67,345	41,471	99,942	121,594	2,726	4,431	5,460,711	6,842,436	1,672,661	1,592,522
22	Arab Jordanian Ins. Group	311,474	337,316			311,474	337,316	989,001	726,421			180,530	200,866			5,327,580	5,234,097	1,395,658	1,803,188
23	Arab Orient Insurance	2,588,437	2,261,088	82,882	65,902	2,671,319	2,326,990	8,979,740	7,726,976	876,743	815,572	7,201,042	6,051,382			12,311,713	10,536,249	11,113,072	10,372,180
24	MEDGULF Insurance	610,846	603,825			610,846	603,825	1,935,830	2,263,771	127,418	136,702	48,620	15,870			6,779,678	6,215,340	3,015,820	2,714,257
25	First Insurance	810,073	740,349	860,072	371,185	1,670,145	1,111,534	4,725,738	5,817,557	563,954	225,069	621,251	654,958			8,327,603	6,855,299	1,665,901	1,614,545
т	otal	25,485,679	24,575,899	3,172,700	3,510,732	28,658,379	28,086,631	69,119,571	68,339,553	6,667,689	6,178,927	13,268,129	11,469,712	699,052	397,979	145,626,143	136,353,271	66,902,935	65,318,881

Table (10) Underwritten Premiums for 25 Insurance Companies Companies Share of All Classes 2014 (JD)

Tbl. 2-2

No Companies	Total Compulsory Liability Ins.) & (Own Da	(Third Party	Non Life I	nsurances	Med	lical	Li	ē	Medica	al+Life		derwritten niums	Markets	Share %	Premiums for	derwritten or Branches e Jordan
	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2014	2014	2013
1 Jordan Insurance	15,130,169	13,860,352	32,602,885	34,728,210	6,142,148	5,411,893	13,348,359	11,654,442	19,490,507	17,066,335	52,093,392	51,794,545	9.91	10.55	8,190,201	6,985,549
2 Middle East Insurance	11,878,682	10,738,133	30,022,062	28,601,749	4,157,264	3,983,051	4,137,386	3,538,154	8,294,650	7,521,205	38,316,712	36,122,954	7.29	7.36		
3 National Insurance	9,693,003	9,179,757	16,833,390	13,122,930	3,924,727	3,202,857	377,993	412,100	4,302,720	3,614,957	21,136,110	16,737,887	4.02	3.41		
4 United Insurance	12,721,207	10,898,723	15,878,779	13,786,139	4,458,157	3,154,606	1,296,305	1,331,657	5,754,462	4,486,263	21,633,241	18,272,402	4.12	3.72		
5 AL Manara Insurance	8,799,588	7,661,705	10,865,464	9,227,352	641,148	885,107			641,148	885,107	11,506,612	10,112,459	2.19	2.06		
6 Arabia Insurance - Jordan	10,053,362	8,873,227	12,700,967	11,469,139	2,952,882	2,524,815	1,456,533	1,886,944	4,409,415	4,411,759	17,110,382	15,880,898	3.25	3.23		
7 Jerusalem Insurance	11,634,494	10,378,102	15,003,535	13,887,278	1,401,114	1,369,148	195,081	191,148	1,596,195	1,560,296	16,599,730	15,447,574	3.16	3.15		
8 AL-Nisr Al-Arabi Insurance	0	-3,279	3,531,775	2,769,874	9,465,391	8,439,114	12,789,018	10,988,403	22,254,409	19,427,517	25,786,184	22,197,391	4.91	4.52		
9 Jordan French Insurance	8,724,874	8,751,500	13,170,464	13,412,812	8,768,767	5,879,814	1,394,343	1,281,158	10,163,110	7,160,972	23,333,574	20,573,784	4.44	4.19		
10 Arab Union International Ins.	5,447,724	6,210,322	5,860,543	6,730,272	672,585	1,323,915			672,585	1,323,915	6,533,128	8,054,187	1.24	1.64		
11 Delta Insurance	9,038,776	7,409,172	12,154,822	10,192,275	1,766,505	1,605,749	156,813	109,522	1,923,318	1,715,271	14,078,140	11,907,546	2.68	2.43		
12 Jordan Emirates Insurance	7,127,628	11,560,166	7,850,082	12,373,376	1,075,106	3,378,350			1,075,106	3,378,350	8,925,188	15,751,726	1.70	3.21		
13 Al Yarmouk Insurance	0	239	6,831,521	7,102,394	2,789,932	2,223,610	387,179	162,358	3,177,111	2,385,968	10,008,632	9,488,362	1.90	1.93		
14 Holy Land Insurance	6,559,193	8,645,404	6,857,356	8,950,619					0	0	6,857,356	8,950,619	1.30	1.82		
15 Arab Life & Accidents Ins.	12,781,746	10,698,784	15,051,981	12,139,667	2,869,093	2,283,301	640,136	647,497	3,509,229	2,930,798	18,561,210	15,070,465	3.53	3.07	1,490,909	1,438,704
16 Philadelphia Insurance	5,500,957	5,820,769	5,667,562	5,979,410	1,233,414	900,425			1,233,414	900,425	6,900,976	6,879,835	1.31	1.40		
17 MetLife Alico**	0	0	1,258,861	1,326,970	3,184,202	2,973,560	10,978,645	10,601,567	14,162,847	13,575,127	15,421,708	14,902,097	2.93	3.04		
18 Jordan International Ins.	1,984	92,762	3,800,191	4,409,354	6,717,475	5,525,174	508,866	476,114	7,226,341	6,001,288	11,026,532	10,410,642	2.10	2.12		
19 Euro Arab Insurance Group	10,833,293	8,624,442	12,928,154	10,348,894	4,682,945	2,714,201	808,095	558,623	5,491,040	3,272,824	18,419,194	13,621,718	3.50	2.77		
20 Islamic Insurance	9,532,001	8,491,759	12,515,931	11,863,393	4,748,649	4,636,386	4,186,986	3,260,010	8,935,635	7,896,396	21,451,566	19,759,789	4.08	4.02		
21 Arab Assurers	7,133,372	8,434,958	8,104,897	9,362,883	1,222,402	3,103,511	887	17,548	1,223,289	3,121,059	9,328,186	12,483,942	1.77	2.54		
22 Arab Jordanian Ins. Group	6,723,238	7,037,285	8,204,243	8,301,888	2,523,909	1,854,510	433,888	319,897	2,957,797	2,174,407	11,162,040	10,476,295	2.12	2.13		
23 Arab Orient Insurance	23,424,785	20,908,429	43,153,629	37,829,349	51,796,007	48,190,187			51,796,007	48,190,187	94,949,636	86,019,536	18.06	17.52		
24 MEDGULF Insurance	9,795,498	8,929,597	12,518,212	11,949,765	6,183,445	5,668,174			6,183,445	5,668,174	18,701,657	17,617,939	3.56	3.59		
25 First Insurance	9,993,504	8,469,844	17,574,592	16,278,962	8,292,494	6,118,351			8,292,494	6,118,351	25,867,086	22,397,313	4.92	4.56		
Total	212,529,078	201,672,152	330,941,898	316,144,954	141,669,761	127,349,809	53,096,513	47,437,142	194,766,274	174,786,951	525,708,172	490,931,905	100	100	9,681,110	8,424,253

Table (11)

Motor Underwritten Premiums for 24 Insurance Companies* As in 31/12/2014 Compared with 31/12/2013(JD)

NO.	Company	Compuls /Jordanian	ory T.P.L Vehicles**	Compulsor Compre	y T.P.L from hensive	Total Jordan	ian Vehicles	Compulsory Vehi		Total Comp	ulsory/T.P.L		prehensive Damages)	Total I	Motors
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	5,316,494	4,204,827	1,630,418	1,548,703	6,946,912	5,753,530	1,050,791	986,009	7,997,703	6,739,539	7,132,466	7,120,813	15,130,169	13,860,352
2	Middle East Insurance	5,171,383	4,416,460	1,152,554	1,151,585	6,323,937	5,568,045	1,038,140	937,857	7,362,077	6,505,902	4,516,605	4,232,231	11,878,682	10,738,133
3	National Insurance	5,057,437	4,568,797	906,099	1,103,557	5,963,536	5,672,354	1,032,173	867,856	6,995,709	6,540,210	2,697,294	2,639,547	9,693,003	9,179,757
4	United Insurance	5,331,855	4,527,464	1,289,530	1,162,542	6,621,385	5,690,006	2,060,300	1,746,148	8,681,685	7,436,154	4,039,522	3,462,569	12,721,207	10,898,723
5	AL Manara Insurance	5,131,746	3,634,103	524,192	722,022	5,655,938	4,356,125	957,505	793,591	6,613,443	5,149,716	2,186,145	2,511,989	8,799,588	7,661,705
6	Arabia Insurance-Jordan	5,380,094	4,411,791	611,992	630,712	5,992,086	5,042,503	2,031,537	1,886,640	8,023,623	6,929,143	2,029,739	1,944,084	10,053,362	8,873,227
7	Jerusalem Insurance	4,893,757	4,380,517	1,360,404	1,212,569	6,254,161	5,593,086	961,112	948,676	7,215,273	6,541,762	4,419,221	3,836,340	11,634,494	10,378,102
8	AL-Nisr Al-Arabi Insurance *****		-87		-738	0	-825			0	-825		-2,454	0	-3,279
9	Jordan French Insurance	3,948,859	3,979,665	968,754	948,307	4,917,613	4,927,972	735,449	782,552	5,653,062	5,710,524	3,071,812	3,040,976	8,724,874	8,751,500
10	Arab Union International Ins.	2,917,905	3,817,604	495,798	382,020	3,413,703	4,199,624	607,553	836,734	4,021,256	5,036,358	1,426,468	1,173,964	5,447,724	6,210,322
11	Delta Insurance	5,361,524	4,443,341	476,295	303,438	5,837,819	4,746,779	2,001,988	1,805,328	7,839,807	6,552,107	1,198,969	857,065	9,038,776	7,409,172
12	Jordan Emirates Insurance	1,653,788	2,503,651	1,860,372	2,424,909	3,514,160	4,928,560	573,048	1,230,987	4,087,208	6,159,547	3,040,420	5,400,619	7,127,628	11,560,166
13	Al Yarmouk Insurance ***					0	0			0	0		239	0	239
14	Holy Land Insurance	450,075	1,666,056	4,433,818	4,371,893	4,883,893	6,037,949	67,008	602,103	4,950,901	6,640,052	1,608,292	2,005,352	6,559,193	8,645,404
15	Arab Life & Accidents Ins.	5,394,387	4,659,492	1,507,533	1,188,932	6,901,920	5,848,424	2,053,754	1,931,793	8,955,674	7,780,217	3,826,072	2,918,567	12,781,746	10,698,784
16	Philadelphia Insurance	2,731,808	2,861,824	596,468	640,060	3,328,276	3,501,884	1,137,271	1,237,673	4,465,547	4,739,557	1,035,410	1,081,212	5,500,957	5,820,769
17	Jordan International Ins. *****		-21	322		322	-21			322	-21	1,662	92,783	1,984	92,762
18	Euro Arab Insurance Group	5,080,066	4,274,701	1,246,538	893,871	6,326,604	5,168,572	996,046	867,859	7,322,650	6,036,431	3,510,643	2,588,011	10,833,293	8,624,442
19	Islamic Insurance	5,069,738	4,178,431	1,094,830	1,082,067	6,164,568	5,260,498	1,068,350	912,979	7,232,918	6,173,477	2,299,083	2,318,282	9,532,001	8,491,759
20	Arab Assurers	2,371,702	2,816,641	2,661,900	3,363,968	5,033,602	6,180,609	427,109	661,827	5,460,711	6,842,436	1,672,661	1,592,522	7,133,372	8,434,958
21	Arab Jordanian Ins. Group	3,156,124	2,793,906	1,516,839	1,827,094	4,672,963	4,621,000	654,617	613,097	5,327,580	5,234,097	1,395,658	1,803,188	6,723,238	7,037,285
22	Arab Orient Insurance	7,308,799	5,853,221	2,973,051	2,813,781	10,281,850	8,667,002	2,029,863	1,869,247	12,311,713	10,536,249	11,113,072	10,372,180	23,424,785	20,908,429
23	MEDGULF Insurance	5,075,161	4,353,763	725,717	876,192	5,800,878	5,229,955	978,800	985,385	6,779,678	6,215,340	3,015,820	2,714,257	9,795,498	8,929,597
24	First Insurance	5,075,838	4,068,549	1,222,090	906,020	6,297,928	4,974,569	2,029,675	1,880,730	8,327,603	6,855,299	1,665,901	1,614,545	9,993,504	8,469,844
	Total	91,878,540	82,414,696	29,255,514	29,553,504	121,134,054	111,968,200	24,492,089	24,385,071	145,626,143	136,353,271	66,902,935	65,318,881	212,529,078	201,672,152

* Source: Financial Reports of 25 Insurance Companies.

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

*** Insurance companies revoked voluntary 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.

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

**** Insurance companies which 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

Table (12)

Companies Classification & Share of Gross Written Premiums (Jordan) As in 31/12/2014 (JD) (Allocated according to non life insurance, life & medical insurance & total written premiums)

Tbl. 1-4

Classification of companies according to(Non Life Insurances Premiums)

Classification of companies according to (Life & Medical Premiums)

Classification of companies according to (Gross Premiums)

_		20	14	201	3		2014	Ļ	20 ⁻	13		201	4	20 1	13
1 ₀	Companies	Non Life Insurance	Companies Share%	Companies Share%	Ranking	Companies	Life & Medical Insurance	Companies Share%	Companies Share%	Ranking	Companies Vo	Gross Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance*	43,153,629	13.04	11.97	1	1 Arab Orient Insurance*	51,796,007	26.59	27.57	1	1 Arab Orient Insurance	94,949,636	18.06	17.52	1
2	Jordan Insurance	32,602,885	9.85	10.98	2	2 AL-Nisr Al-Arabi Insurance	22,254,409	11.43	11.11	2	2 Jordan Insurance	52,093,392	9.91	10.55	2
3	Middle East Insurance	30,022,062	9.07	9.05	3	3 Jordan Insurance	19,490,507	10.01	9.76	3	3 Middle East Insurance	38,316,712	7.29	7.36	3
4	First Insurance	17,574,592	5.31	5.15	4	4 Metlife Alico	14,162,847	7.27	7.77	4	4 First Insurance	25,867,086	4.92	4.56	4
5	National Insurance	16,833,390	5.09	4.15	8	5 Jordan French Insurance	10,163,110	5.22	4.10	7	5 AL-Nisr Al-Arabi Insurance	25,786,184	4.91	4.52	5
6	United Insurance	15,878,779	4.80	4.36	6	6 Islamic Insurance	8,935,635	4.59	4.52	5	6 Jordan French Insurance	23,333,574	4.44	4.19	6
7	Arab Life & Accidents Ins.	15,051,981	4.55	3.84	10	7 Middle East Insurance	8,294,650	4.26	4.30	6	7 United Insurance	21,633,241	4.12	3.72	8
8	Jerusalem Insurance	15,003,535	3.98	4.39	5	8 First Insurance*	8,292,494	4.26	3.50	8	8 Islamic Insurance	21,451,566	4.08	4.02	7
9	Jordan French Insurance	13,170,464	3.91	4.24	7	9 Jordan International Ins.	7,226,341	3.71	3.43	9	9 National Insurance	21,136,110	4.02	3.41	10
10	Euro Arab Insurance Group	12,928,154	3.91	3.27	14	10 MEDGULF Insurance*	6,183,445	3.17	3.24	10	10 MEDGULF Insurance	18,701,657	3.56	3.59	9
11	Arabia Insurance-Jordan	12,700,967	3.84	3.63	13	11 United Insurance	5,754,462	2.95	2.57	11	11 Arab Life & Accidents Ins.	18,561,210	3.53	3.07	14
12	MEDGULF Insurance	12,518,212	3.78	3.78	11	12 Euro Arab Insurance Group	5,491,040	2.82	1.87	15	12 Euro Arab Insurance Group	18,419,194	3.50	2.77	16
13	Islamic Insurance	12,515,931	3.78	3.75	12	13 Arabia Insurance-Jordan	4,409,415	2.26	2.52	12	13 Arabia Insurance-Jordan	17,110,382	3.25	3.23	11
14	Delta Insurance	12,154,822	3.67	3.22	15	14 National Insurance	4,302,720	2.21	2.07	13	14 Jerusalem Insurance	16,599,730	3.16	3.15	13
15	AL Manara Insurance	10,865,464	3.28	2.92	17	15 Arab Life & Accidents Ins.	3,509,229	1.80	1.68	17	15 Metlife Alico	15,421,708	2.93	3.04	15
16	Arab Jordanian Ins. Group	8,204,243	2.48	2.63	19	16 Al Yarmouk Insurance	3,177,111	1.63	1.37	18	16 Delta Insurance	14,078,140	2.68	2.43	18
17	Arab Assurers	8,104,897	2.45	2.96	16	17 Arab Jordanian Ins. Group	2,957,797	1.52	1.24	19	17 AL Manara Insurance	11,506,612	2.19	2.06	21
18	Jordan Emirates Insurance	7,850,082	2.37	3.91	9	18 Delta Insurance	1,923,318	0.99	0.98	20	18 Arab Jordanian Ins. Group	11,162,040	2.12	2.13	19
19	Holy Land Insurance	6,857,356	2.06	2.83	18	19 Jerusalem Insurance	1,596,195	0.82	0.89	21	19 Jordan International Ins.	11,026,532	2.10	2.12	20
20	AI Yarmouk Insurance	6,831,521	1.77	2.25	20	20 Philadelphia Insurance*	1,233,414	0.63	0.52	23	20 Al Yarmouk Insurance	10,008,632	1.90	1.93	22
21	Arab Union International Ins.	5,860,543	1.77	2.13	21	21 Arab Assurers	1,223,289	0.63	1.79	16	21 Arab Assurers	9,328,186	1.77	2.54	17
22	Philadelphia Insurance	5,667,562	1.71	1.89	22	22 Jordan Emirates Insurance*	1,075,106	0.55	1.93	14	22 Jordan Emirates Insurance	8,925,188	1.70	3.21	12
23	Jordan International Ins.	3,800,191	1.15	1.39	23	23 Arab Union International Ins.*	672,585	0.35	0.76	22	23 Philadelphia Insurance	6,900,976	1.31	1.4	25
24	AL-Nisr Al-Arabi Insurance	3,531,775	1.07	0.88	24	24 AL Manara Insurance *	641,148	0.33	0.51	24	24 Holy Land Insurance	6,857,356	1.30	1.82	23
25	Metlife Alico*	1,258,861	0.38	0.42	25	25 Holy Land Insurance**					25 Arab Union International Ins.	6,533,128	1.24	1.64	24
	Total	330,941,898	100	100		Total	194,766,274	100	100		Total	525,708,172	100	100	

 The company figuers represented personal accidents branch bussiness.

* The company practices Medical Insurance only.

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

Table (12)

Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2014 (JD)

Tbl. 2-4

Marine & Transport & Aviation												
		20	14	20 1	13							
No.	- Companies	Written Premiums	Companies Share%	Companies Share%	Ranking							
1	Middle East Insurance	6,986,139	24.38	26.04	1							
2	Arab Orient Insurance	2,671,319	9.32	8.29	3							
3	Jordan Insurance	2,568,145	8.96	7.62	5							
4	Jerusalem Insurance	2,145,517	7.49	8.18	4							
5	Jordan International Ins.	2,030,388	7.08	7.23	6							
6	Jordan French Insurance	1,805,031	6.30	10.07	2							
7	First Insurance	1,670,145	5.83	3.96	7							
8	National Insurance	1,561,660	5.45	3.54	8							
9	Islamic Insurance	881,132	3.07	3.24	9							
10	Euro Arab Insurance Group	700,582	2.44	1.52	17							
11	AL-Nisr Al-Arabi Insurance	696,710	2.43	2.09	15							
12	Delta Insurance	694,681	2.42	2.29	11							
13	Arabia Insurance-Jordan	689,760	2.41	2.97	10							
14	United Insurance	615,214	2.15	1.69	16							
15	MEDGULF Insurance	610,846	2.13	2.15	13							
16	Al Yarmouk Insurance	559,569	1.95	2.16	12							
17	Arab Life & Accidents Ins.	388,204	1.35	2.11	14							
18	Arab Jordanian Ins. Group	311,474	1.09	1.20	18							
19	Arab Assurers	291,769	1.02	0.98	20							
20	Arab Union International Ins.	277,077	0.97	0.89	21							
21	AL Manara Insurance	241,375	0.84	0.52	22							
22	Jordan Emirates Insurance	206,141	0.72	1.10	19							
23	Philadelphia Insurance	45,864	0.16	0.16	23							
24	Holy Land Insurance	9,637	0.03	0.03	24							
25	MetLife Alico*											
	Total	28,658,379	100	100								

	Fire & Other Property Damages													
	- ·	20 1	14	201	3									
No.	– Companies	Written Premiums	Companies Share%	Companies Share%	Ranking									
1	Jordan Insurance	13,060,081	18.89	24.97	1									
2	Middle East Insurance	9,711,846	14.05	13.66	2									
3	Arab Orient Insurance	8,979,740	12.99	11.31	3									
4	Al Yarmouk Insurance	6,102,045	8.83	9.11	4									
5	National Insurance	5,193,357	7.51	3.37	6									
6	First Insurance	4,725,738	6.84	8.51	5									
7	United Insurance	2,236,382	3.24	3.13	9									
8	AL-Nisr Al-Arabi Insurance	2,101,012	3.04	2.14	12									
9	MEDGULF Insurance	1,935,830	2.80	3.31	7									
10	Delta Insurance	1,929,491	2.79	2.57	11									
11	Arab Life & Accidents Ins.	1,662,413	2.41	0.92	19									
12	Islamic Insurance	1,630,630	2.36	3.01	10									
13	AL Manara Insurance	1,541,162	2.23	1.61	14									
14	Jordan International Ins.	1,448,999	2.10	3.23	8									
15	Arabia Insurance-Jordan	1,259,406	1.82	1.64	13									
16	Jordan French Insurance	1,158,265	1.68	1.35	16									
17	Jerusalem Insurance	1,099,348	1.59	1.61	15									
18	Arab Jordanian Ins. Group	989,001	1.43	1.06	18									
19	Euro Arab Insurance Group	971,075	1.40	1.29	17									
20	Arab Assurers	509,743	0.74	0.71	20									
21	Jordan Emirates Insurance	410,644	0.59	0.60	21									
22	Holy Land Insurance	254,834	0.37	0.41	22									
23	Philadelphia Insurance	106,522	0.15	0.15	24									
24	Arab Union International Ins.	102,007	0.15	0.34	23									
25	MetLife Alico*													
	Total	69,119,571	100	100										

* The company licensed only Medical, Life Assurance and Personal Accidents.

Table (12) Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2014 (JD)

Tbl. 3-4

	Companies	201	4	20 ⁻	13
No.	Companies	Written Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance	8,077,786	40.52	38.91	1
2	Jordan Insurance	1,844,490	9.25	9.41	2
3	Middle East Insurance	1,445,395	7.25	6.88	4
4	MetLife Alico	1,258,861	6.31	7.52	3
5	First Insurance	1,185,205	5.95	4.99	5
6	Jordan French Insurance	1,094,536	5.49	3.98	7
7	AL-Nisr Al-Arabi Insurance	734,053	3.68	4.12	6
8	Arabia Insurance-Jordan	630,831	3.16	3.61	9
9	Islamic Insurance	472,168	2.37	2.30	11
10	Euro Arab Insurance Group	423,204	2.12	2.36	10
11	National Insurance	385,370	1.93	3.65	8
12	Jordan International Ins.	318,820	1.60	0.44	22
13	United Insurance	305,976	1.53	1.55	13
14	AL Manara Insurance	283,339	1.42	1.82	12
15	Delta Insurance	250,914	1.26	1.16	16
16	Arab Life & Accidents Ins.	219,618	1.10	1.26	15
17	Arab Jordanian Ins. Group	180,530	0.91	1.14	17
18	MEDGULF Insurance	176,038	0.88	0.86	19
19	Al Yarmouk Insurance	169,907	0.85	1.54	14
20	Arab Assurers	167,287	0.84	0.92	18
21	Jerusalem Insurance	124,176	0.62	0.64	20
22	Jordan Emirates Insurance	105,669	0.53	0.55	21
23	Arab Union International Ins.	33,735	0.17	0.20	23
24	Holy Land Insurance	33,692	0.17	0.12	24
25	Philadelphia Insurance	14,218	0.07	0.08	25
	Total	19,935,818	100	100	

		201			20 [.]	
No	Companies	Written Premiums	Companies Share%		Companies Share%	Ranking
1	Arab Orient Insurance	23,424,785	11.02		10.37	1
2	Jordan Insurance	15,130,169	7.12		6.87	2
3	Arab Life & Accidents Ins.	12,781,746	6.01		5.31	6
4	United Insurance	12,721,207	5.99		5.40	4
5	Middle East Insurance	11,878,682	5.59		5.32	5
6	Jerusalem Insurance	11,634,494	5.47		5.15	7
7	Euro Arab Insurance Group	10,833,293	5.10		4.28	13
8	Arabia Insurance-Jordan	10,053,362		4.40	10	
9	First Insurance	9,993,504 4.70			4.20	15
10	MEDGULF Insurance	9,795,498	9,795,498 4.61		4.43	9
11	National Insurance	9,693,003	4.56		4.55	8
12	Islamic Insurance	9,532,001	4.49		4.21	14
13	Delta Insurance	9,038,776	4.25		3.67	18
14	Jordan French Insurance	8,724,874	4.11		4.34	11
15	AL Manara Insurance	8,799,588	4.14		3.80	17
16	Arab Assurers	7,133,372	3.36		4.18	16
17	Jordan Emirates Insurance	7,127,628	3.35		5.73	3
18	Arab Jordanian Ins. Group	6,723,238	3.16		3.49	19
19	Holy Land Insurance	6,559,193	3.09		4.29	12
20	Philadelphia Insurance	5,500,957	2.59		2.89	21
21	Arab Union International Ins.	5,447,724	2.56		3.08	20
22	Jordan International Ins.	1,984	0.001		0.05	22
23	AI Yarmouk Insurance*					
24	AL-Nisr Al-Arabi Insurance*					
25	MetLife Alico**					
	Total	212,529,078	100		100	
*	The company annulled its mo	tor insurance lice	nse.			

Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))

** The company licensed only Medical, Life Assurance and Personal Accidents.

Table (12) Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2014 (JD)

Tbl. 4-4

		Life			
		20	14	201	3
No	Companies	Written Premiums	Companies Share%	Companies Share%	Ranking
1 Jor	dan Insurance	13,348,359	25.14	24.57	1
2 AL-	Nisr Al-Arabi Insurance	12,789,018	24.09	23.16	2
3 Met	Life Alico	10,978,645	20.68	22.35	3
4 Isla	mic Insurance	4,186,986	7.89	6.87	5
5 Mid	dle East Insurance	4,137,386	7.79	7.46	4
6 Ara	bia Insurance-Jordan	1,456,533	2.74	3.98	6
7 Jor	dan French Insurance	1,394,343	2.63	2.70	8
8 Uni	ted Insurance	1,296,305	2.44	2.81	7
9 Eur	o Arab Insurance Group	808,095	1.52	1.18	10
10 Ara	b Life & Accidents Ins.	640,136	1.21	1.36	9
11 Jor	dan International Ins.	508,866	0.96	1.00	11
12 Ara	b Jordanian Ins. Group	433,888	0.82	0.67	13
13 AI Y	armouk Insurance	387,179	0.73	0.34	15
14 Nati	ional Insurance	377,993	0.71	0.87	12
15 Jeru	usalem Insurance	195,081	0.37	0.40	14
16 Delt	a Insurance	156,813	0.30	0.23	16
17 Ara	b Assurers	887	0.002		
18 AL	Manara Insurance				
19 Ara	b Union International Ins.				
20 Jor	dan Emirates Insurance				
21 Hol	y Land Insurance				
22 Phil	adelphia Insurance				
23 Ara	b Orient Insurance				
24 MEI	DGULF Insurance				
25 First	st Insurance				
Тс	otal	53.096.513	100	100	

	Medica	I		
	201	4	201	13
کې Companies	Written Premiums	Companies Share%	Companies Share%	Ranking
1 Arab Orient Insurance	51,796,007	36.56	37.84	1
2 AL-Nisr Al-Arabi Insurance	9,465,391	6.68	6.63	2
3 Jordan French Insurance	8,768,767	6.19	4.62	4
4 First Insurance	8,292,494	5.85	4.80	3
5 Jordan International Ins.	6,717,475	4.74	4.34	6
6 MEDGULF Insurance	6,183,445	4.36	4.45	5
7 Jordan Insurance	6,142,148	4.34	4.25	7
8 Islamic Insurance	4,748,649	3.35	3.64	8
9 Euro Arab Insurance Group	4,682,945	3.31	2.13	15
10 United Insurance	4,458,157	3.15	2.48	12
11 Middle East Insurance	4,157,264	2.93	3.13	9
12 National Insurance	3,924,727	2.77	2.52	11
13 MetLife Alico	3,184,202	2.25	2.33	14
14 Arabia Insurance-Jordan	2,952,882	2.08	1.98	16
15 Arab Life & Accidents Ins.	2,869,093	2.03	1.79	17
16 Al Yarmouk Insurance	2,789,932	1.97	1.75	18
17 Arab Jordanian Ins. Group	2,523,909	1.78	1.46	19
18 Delta Insurance	1,766,505	1.25	1.26	20
19 Jerusalem Insurance	1,401,114	0.99	1.08	21
20 Philadelphia Insurance	1,233,414	0.87	0.71	23
21 Arab Assurers	1,222,402	0.86	2.44	13
22 Jordan Emirates Insurance	1,075,106	0.76	2.65	10
23 Arab Union International Ins.	672,585	0.47	1.04	22
24 AL Manara Insurance	641,148	0.45	0.70	24
25 Holy Land Insurance				
Total	141,669,761	100	100	l i i i i i i i i i i i i i i i i i i i

* The company under No. 25 dosen't practice medical insurance.

* The Companies under No.18-25 don't practice life insurance.

Companies Share % in Paid Claims 2014

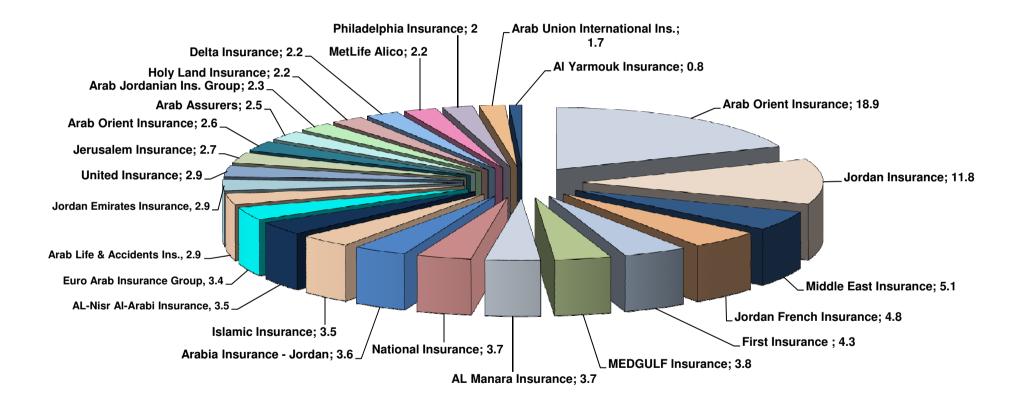


Table (13) Paid Claims for 25 Insurance Companies Companies Share of All Classes 2014 (JD)

Tbl. 1-2

		Fire& Other Property												Aotor					
NO.	Companies	Ма	rine	Avia	ation	Marine -	Aviation		er Property nages	Liat	bility	Other Br	anches	Credit Ir	surance	Party L	ory (Third iability ance)	•	ehensive amages)
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	258,791	246,792			258,791	246,792	16,421,902	1,716,696	47,810	141,838	19,885	22,830			7,133,383	5,753,372	5,886,792	5,687,655
2	Middle East Insurance	2,046,817	237,280	224,992		2,271,809	237,280	2,413,278	1,235,358	28,148	62,811	6,631	20,274			5,671,680	4,572,614	3,913,900	3,721,633
3	National Insurance	390,385	177,351			390,385	177,351	672,994	282,462	28,103	2,834					5,919,105	4,996,553	3,240,453	2,054,588
4	United Insurance	135,046	41,177			135,046	41,177	296,317	255,838	2,377	1,415	3,036	2,734			5,011,872	3,964,965	2,062,319	1,862,418
5	AL Manara Insurance	6,400	3,522			6,400	3,522	6,174,813	159,035	5,705	28,158	1,342	26,000			5,003,160	5,045,593	2,088,099	3,032,241
6	Arabia Insurance - Jordan	22,162	45,557			22,162	45,557	1,167,566	166,740			109,409	99,403			5,644,087	4,518,861	1,966,541	2,188,402
7	Jerusalem Insurance	547,728	2,315,619			547,728	2,315,619	294,671	409,670	57,136	6,259	10,544	2,373			4,850,767	4,003,276	3,215,833	2,429,981
8	AL-Nisr Al-Arabi Insurance	331,649	261,600			331,649	261,600	347,175	204,312	24,016	114,195	16,853	25,997			384,546	762,617	27,234	98,749
9	Jordan French Insurance	1,197,454	345,008			1,197,454	345,008	220,664	886,874	99	264	504,627	63,602	267,776	320,585	5,436,143	6,274,203	3,454,151	4,935,445
10	Arab Union International Ins.	27,719	2,965			27,719	2,965	27,731	35,598				7			4,399,061	4,593,342	877,728	717,542
11	Delta Insurance	192,605	563,203			192,605	563,203	269,386	156,687	14,233	25,049	10,284	6,264	154,238	28,215	4,805,367	3,642,615	1,121,652	737,254
12	Jordan Emirates Insurance	25,938	8,173			25,938	8,173	177,540	138,181			8,608	26,090			4,285,581	4,788,641	4,207,465	3,649,077
13	Al Yarmouk Insurance	33,994	530,595			33,994	530,595	298,764	80,452	47,979		34,478	5,400			141,315	297,286	13,119	38,373
14	Holy Land Insurance					0	0	147,923	271,107	3,526	3,285					6,323,103	7,288,120	1,792,590	1,868,424
15	Arab Life & Accidents Ins.	126,283	529,617			126,283	529,617	85,982	384,254	4,552	16,841	21,457	17,798	59,070	118,996	5,692,583	4,344,569	2,211,464	1,809,904
16	Philadelphia Insurance		10,668			0	10,668	585	9,069		361	540	324			4,952,566	4,516,778	1,236,483	1,238,159
17	MetLife Alico					0	0					32,795	85,033						
18	Jordan International Ins.	519,919	321,410	1,431	27,004	521,350	348,414	391,569	470,164	5,218	54,044	2,553	232			1,294,655	1,927,842	271,684	360,569
19	Islamic Insurance	66,738	89,976			66,738	89,976	340,552	915,914	330	342	42,507	194,428			5,649,528	4,265,698	3,047,785	1,949,830
20	Euro Arab Insurance Group	35,422	37,438			35,422	37,438	506,362	261,406			38,524	23,598			5,354,692	4,349,089	1,748,020	1,949,490
21	Arab Assurers	43,600	73,405			43,600	73,405	161,400	436,254	4,612	156,975	1,976	2,717	236,039	335,276	5,724,118	6,391,987	1,415,593	1,177,878
22	Arab Jordanian Ins. Group	515,843	62,842			515,843	62,842	214,416	106,503			1,695	11,829			4,575,360	4,434,848	1,666,997	2,643,723
23	Arab Orient Insurance	151,201	263,453			151,201	263,453	6,445,275	1,344,650	23,522	15,014	4,219,001	505,760			7,673,611	6,189,000	10,287,497	7,543,766
24	MEDGULF Insurance	116,772	126,916			116,772	126,916	615,145	173,090	3,093	5,822	2,091	2,178			4,844,949	3,314,790	2,658,045	2,281,704
25	First Insurance	55,525	89,843			55,525	89,843	4,450,289	2,650,549	376	4,579	16,087	42,554			4,756,206	4,584,975	1,739,709	1,589,593
	Total	6,847,991	6,384,410	226,423	27,004	7,074,414	6,411,414	42,142,299	12,750,863	300,835	640,086	5,104,923	1,187,425	717,123	803,072	115,527,438	104,821,634	60,151,153	55,566,398

Table (13) Paid Claims for 25 Insurance Companies Companies Share of All Classes 2014 (JD)

Tbl. 2-2

	Total	Motor													Gross Paic	I Claims for
NO. Companies	Ins.) & Compr	ird Party Liability rehensive (Own nages)	Non Life I	nsurances	Mec	lical	Li	fe	Medica	al+Life	Gross Pai	d Claims	Markets	Share %	Branches Jor	s Outside dan
	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2014	2014	2014
1 Jordan Insurance	13,020,175	11,441,027	29,768,563	13,569,183	4,426,143	4,494,451	9,756,999	9,273,397	14,183,142	13,767,848	43,951,705	27,337,031	11.79	8.62	4,727,064	3,450,470
2 Middle East Insurance	9,585,580	8,294,247	14,305,446	9,849,970	3,000,507	3,068,556	1,674,864	1,159,561	4,675,371	4,228,117	18,980,817	14,078,087	5.09	4.44		
3 National Insurance	9,159,558	7,051,141	10,251,040	7,513,788	3,136,353	2,127,343	366,922	176,205	3,503,275	2,303,548	13,754,315	9,817,336	3.69	3.10		
4 United Insurance	7,074,191	5,827,383	7,510,967	6,128,547	2,856,393	1,656,287	571,755	524,736	3,428,148	2,181,023	10,939,115	8,309,570	2.93	2.62		
5 AL Manara Insurance	7,091,259	8,077,834	13,279,519	8,294,549	770,406	683,034			770,406	683,034	14,049,925	8,977,583	3.77	2.83		
6 Arabia Insurance - Jordan	7,610,628	6,707,263	8,909,765	7,018,963	2,428,559	1,942,953	2,245,173	1,170,496	4,673,732	3,113,449	13,583,497	10,132,412	3.64	3.20		
7 Jerusalem Insurance	8,066,600	6,433,257	8,976,679	9,167,178	989,200	860,869	69,397	86,174	1,058,597	947,043	10,035,276	10,114,221	2.69	3.19		
8 AL-Nisr Al-Arabi Insurance	411,780	861,366	1,131,473	1,467,470	7,114,628	6,049,891	4,698,069	3,468,182	11,812,697	9,518,073	12,944,170	10,985,543	3.47	3.47		
9 Jordan French Insurance	8,890,294	11,209,648	11,080,914	12,825,981	6,375,006	5,181,464	311,809	439,728	6,686,815	5,621,192	17,767,729	18,447,173	4.76	5.82		
10 Arab Union International Ins.	5,276,789	5,310,884	5,332,239	5,349,454	965,688	2,602,054			965,688	2,602,054	6,297,927	7,951,508	1.69	2.51		
11 Delta Insurance	5,927,019	4,379,869	6,567,765	5,159,287	1,457,032	1,234,925	15,051	16,088	1,472,083	1,251,013	8,039,848	6,410,300	2.16	2.02		
12 Jordan Emirates Insurance	8,493,046	8,437,718	8,705,132	8,610,162	2,288,172	5,416,779			2,288,172	5,416,779	10,993,304	14,026,941	2.95	4.42		
13 Al Yarmouk Insurance	154,434	335,659	569,649	952,106	2,185,010	1,144,989	232,595	182,520	2,417,605	1,327,509	2,987,254	2,279,615	0.80	0.72		
14 Holy Land Insurance	8,115,693	9,156,544	8,267,142	9,430,936					0	0	8,267,142	9,430,936	2.22	2.97		
15 Arab Life & Accidents Ins.	7,904,047	6,154,473	8,201,391	7,221,979	2,688,551	1,955,571	172,657	334,966	2,861,208	2,290,537	11,062,599	9,512,516	2.97	3.00	776,356	1,009,889
16 Philadelphia Insurance	6,189,049	5,754,937	6,190,174	5,775,359	1,249,547	401,556			1,249,547	401,556	7,439,721	6,176,915	2.00	1.95		
17 MetLife Alico*	0	0	32,795	85,033	2,202,076	1,766,846	5,630,495	5,035,125	7,832,571	6,801,971	7,865,366	6,887,004	2.11	2.17		
18 Jordan International Ins.	1,566,339	2,288,411	2,487,029	3,161,265	6,573,666	5,220,919	518,261	519,146	7,091,927	5,740,065	9,578,956	8,901,330	2.57	2.81		
19 Islamic Insurance	8,697,313	6,215,528	9,147,440	7,416,188	3,031,015	2,525,590	511,903	803,114	3,542,918	3,328,704	12,690,358	10,744,892	3.40	3.39		
20 Euro Arab Insurance Group	7,102,712	6,298,579	7,683,020	6,621,021	4,052,716	4,465,034	1,435,716	1,067,578	5,488,432	5,532,612	13,171,452	12,153,633	3.53	3.83		
21 Arab Assurers	7,139,711	7,569,865	7,587,338	8,574,492	1,548,135	2,044,704	8,991	17,957	1,557,126	2,062,661	9,144,464	10,637,153	2.45	3.36		
22 Arab Jordanian Ins. Group	6,242,357	7,078,571	6,974,311	7,259,745	1,322,229	631,394	322,182	232,398	1,644,411	863,792	8,618,722	8,123,537	2.31	2.56		
23 Arab Orient Insurance	17,961,108	13,732,766	28,800,107	15,861,643	41,917,129	45,771,369			41,917,129	45,771,369	70,717,236	61,633,012	18.96	19.44		
24 MEDGULF Insurance	7,502,994	5,596,494	8,240,095	5,904,500	5,920,724	5,810,069			5,920,724	5,810,069	14,160,819	11,714,569	3.80	3.70		
25 First Insurance	6,495,915	6,174,568	11,018,192	8,962,093	4,857,642	3,284,082			4,857,642	3,284,082	15,875,834	12,246,175	4.26	3.86		
Total	175,678,591	160,388,032	231,018,185	182,180,892	113,356,527	110,340,729	28,542,839	24,507,371	141,899,366	134,848,100	372,917,551	317,028,992	100	100	5,503,420	4,460,359

Table (14) Motor Paid Claims for 24 Insurance Companies As in 31/12/2014 Compared with 31/12/2013 (JD)

NO.	Company	Compuls Jordaniar	oryT.P.L/ 1 Vehicles	Compulsory Compre		Total Jo Vehi	ordanian icles	Compuls Foreign	ory T.P.L Vehicles	Total Com	oulsory/T.P.L	Comprei (Own I	nensive Damages)	Total N	lotors
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	4,694,576	3,744,261	1,958,965	1,603,897	6,653,541	5,348,158	479,842	405,214	7,133,383	5,753,372	5,886,792	5,687,655	13,020,175	11,441,027
2	Middle East Insurance	4,126,245	3,149,299	1,136,579	970,050	5,262,824	4,119,349	408,856	453,265	5,671,680	4,572,614	3,913,900	3,721,633	9,585,580	8,294,247
3	National Insurance	4,372,316	3,983,346	1,099,079	706,729	5,471,395	4,690,075	447,710	306,478	5,919,105	4,996,553	3,240,453	2,054,588	9,159,558	7,051,141
4	United Insurance	3,672,358	2,815,916	849,500	829,498	4,521,858	3,645,414	490,014	319,551	5,011,872	3,964,965	2,062,319	1,862,418	7,074,191	5,827,383
5	AL Manara Insurance	4,105,803	3,619,827	682,409	1,115,188	4,788,212	4,735,015	214,948	310,578	5,003,160	5,045,593	2,088,099	3,032,241	7,091,259	8,077,834
6	Arabia Insurance-Jordan	4,416,006	3,496,500	608,399	670,936	5,024,405	4,167,436	619,682	351,425	5,644,087	4,518,861	1,966,541	2,188,402	7,610,628	6,707,263
7	Jerusalem Insurance	3,657,197	3,084,482	984,298	755,981	4,641,495	3,840,463	209,272	162,813	4,850,767	4,003,276	3,215,833	2,429,981	8,066,600	6,433,257
8	AL-Nisr Al-Arabi Insurance	334,530	608,135	17,348	87,475	351,878	695,610	32,668	67,007	384,546	762,617	27,234	98,749	411,780	861,366
9	Jordan French Insurance	3,956,949	4,485,738	1,059,203	1,369,525	5,016,152	5,855,263	419,991	418,940	5,436,143	6,274,203	3,454,151	4,935,445	8,890,294	11,209,648
10	Arab Union International Ins.	3,807,745	4,216,652	396,696	227,227	4,204,441	4,443,879	194,620	149,463	4,399,061	4,593,342	877,728	717,542	5,276,789	5,310,884
11	Delta Insurance	4,044,569	3,072,529	278,886	226,042	4,323,455	3,298,571	481,912	344,044	4,805,367	3,642,615	1,121,652	737,254	5,927,019	4,379,869
12	Jordan Emirates Insurance	1,664,677	1,988,425	1,929,057	2,475,854	3,593,734	4,464,279	691,847	324,362	4,285,581	4,788,641	4,207,465	3,649,077	8,493,046	8,437,718
13	AI Yarmouk Insurance	83,529	180,141	13,645	59,360	97,174	239,501	44,141	57,785	141,315	297,286	13,119	38,373	154,434	335,659
14	Holy Land Insurance	1,978,143	3,484,009	4,182,710	3,433,803	6,160,853	6,917,812	162,250	370,308	6,323,103	7,288,120	1,792,590	1,868,424	8,115,693	9,156,544
15	Arab Life & Accidents Ins.	4,247,223	3,022,495	946,305	1,026,380	5,193,528	4,048,875	499,055	295,694	5,692,583	4,344,569	2,211,464	1,809,904	7,904,047	6,154,473
16	Philadelphia Insurance	3,915,826	3,413,372	753,941	811,183	4,669,767	4,224,555	282,799	292,223	4,952,566	4,516,778	1,236,483	1,238,159	6,189,049	5,754,937
17	Jordan International Ins.	1,253,048	1,616,710		207,868	1,253,048	1,824,578	41,607	103,264	1,294,655	1,927,842	271,684	360,569	1,566,339	2,288,411
18	Euro Arab Insurance Group	4,211,039	3,325,257	1,031,802	521,276	5,242,841	3,846,533	406,687	419,165	5,649,528	4,265,698	3,047,785	1,949,830	8,697,313	6,215,528
19	Islamic Insurance	4,213,323	3,380,892	679,069	711,057	4,892,392	4,091,949	462,300	257,140	5,354,692	4,349,089	1,748,020	1,949,490	7,102,712	6,298,579
20	Arab Assurers	2,710,230	2,786,321	2,933,541	3,440,256	5,643,771	6,226,577	80,347	165,410	5,724,118	6,391,987	1,415,593	1,177,878	7,139,711	7,569,865
21	Arab Jordanian Ins. Group	2,629,009	2,097,738	1,698,589	2,043,962	4,327,598	4,141,700	247,762	293,148	4,575,360	4,434,848	1,666,997	2,643,723	6,242,357	7,078,571
22	Arab Orient Insurance	3,949,964	3,208,280	3,332,045	2,647,948	7,282,009	5,856,228	391,602	332,772	7,673,611	6,189,000	10,287,497	7,543,766	17,961,108	13,732,766
23	MEDGULF Insurance	3,593,947	2,279,503	898,703	784,995	4,492,650	3,064,498	352,299	250,292	4,844,949	3,314,790	2,658,045	2,281,704	7,502,994	5,596,494
24	First Insurance	3,812,585	3,666,980	604,422	617,531	4,417,007	4,284,511	339,199	300,464	4,756,206	4,584,975	1,739,709	1,589,593	6,495,915	6,174,568
	Total	79,450,837	70,726,808	28,075,191	27,344,021	107,526,028	98,070,829	8,001,410	6,750,805	115,527,438	104,821,634	60,151,153	55,566,398	175,678,591	160,388,032

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

1- AI 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 which 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

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Table (15)

Companies Classification & Share of Total Paid Claims (Jordan) 2014 (JD)

(Allocated according to non life insurance, life & medical insurance & total paid claims)

Tbl. 1-4

C	lassification of companies acco	ording to (Non	Life Insuranc	es Paid Clai	ms)		Classification of companies	according to (Life & Medica	l Paid Claims)			Classification of compani	es according t	o (Total Paid Cla	aims)	
		20 ⁻	14	20	013			20 ⁻	14	20	013			20 ⁻	4	20 1	13
No.	Companies	Non Life Paid Claims	Companies Share%	Share%	Ranking	No	Companies	Life & Medical Paid Claims	Companies Share%	Share%	Ranking	4	Companies	Total Paid Claims	Companies Share%	Share%	Ranking
1 Jo	rdan Insurance	29,768,563	12.89	7.45	2	1	Arab Orient Insurance	41,917,129	29.54	33.94	1		Arab Orient Insurance	70,717,236	18.96	19.44	1
2 A	ab Orient Insurance	28,800,107	12.47	8.71	1	2	Jordan Insurance	14,183,142	10.00	10.21	2		2 Jordan Insurance	43,951,705	11.79	8.62	2
3 M	ddle East Insurance	14,305,446	6.19	5.41	4	3	AL-Nisr Al-Arabi Insurance	11,812,697	8.32	7.06	3		3 Middle East Insurance	18,980,817	5.09	4.44	4
4 AI	. Manara Insurance	13,279,519	5.75	4.55	10	4	MetLife Alico	7,832,571	5.52	5.04	4		Jordan French Insurance	17,767,729	4.76	5.82	3
5 Jo	rdan French Insurance	11,080,914	4.80	7.04	3	5	Jordan International Insurance	7,091,927	5.00	4.26	6		5 First Insurance	15,875,834	4.26	3.86	6
6 Fi	rst Insurance	11,018,192	4.77	4.92	7	6	Jordan French Insurance	6,686,815	4.71	4.17	7		6 MEDGULF Insurance	14,160,819	3.80	3.70	8
7 Na	tional Insurance	10,251,040	4.44	4.12	11	7	MEDGULF Insurance	5,920,724	4.17	4.31	5		7 AL Manara Insurance	14,049,925	3.77	2.83	17
8 Ei	iro Arab Insurance Group	9,147,440	3.96	4.07	12	8	Islamic Insurance	5,488,432	3.87	4.10	8		8 National Insurance	13,754,315	3.69	3.10	14
9 Je	rusalem Insurance	8,976,679	3.89	5.03	6	9	First Insurance	4,857,642	3.42	2.44	12		Arabia Insurance-Jordan	13,583,497	3.64	3.20	12
10 Ai	abia Insurance-Jordan	8,909,765	3.86	3.85	15	10	Middle East Insurance	4,675,371	3.29	3.14	10	1	0 Islamic Insurance	13,171,452	3.53	3.83	7
11 Jo	rdan Emirates Insurance	8,705,132	3.77	4.73	8	11	Arabia Insurance-Jordan	4,673,731	3.29	2.31	13	1	1 AL-Nisr Al-Arabi Insurance	12,944,170	3.47	3.47	9
12 H	bly Land Insurance	8,267,142	3.58	5.18	5	12	Euro Arab Insurance Group	3,542,918	2.50	2.47	11	1	2 Euro Arab Insurance Group	12,690,358	3.40	3.39	10
13 M	EDGULF Insurance	8,240,095	3.57	3.24	18	13	National Insurance	3,503,275	2.47	1.71	15	1	3 Arab Life & Accidents Insurance	11,062,599	2.97	3.00	15
14 Ai	ab Life & Accidents Insurance	8,201,391	3.55	3.96	14	14	United Insurance	3,428,148	2.42	1.62	17	1	4 Jordan Emirates Insurance	10,993,304	2.95	4.42	5
15 ls	amic Insurance	7,683,020	3.33	3.63	16	15	Arab Life & Accidents Insurance	2,861,209	2.02	1.70	16	1	5 United Insurance	10,939,115	2.93	2.62	19
16 AI	ab Assurers	7,587,338	3.28	4.71	9	16	AI Yarmouk Insurance	2,417,605	1.70	0.98	19	1	6 Jerusalem Insurance	10,035,276	2.69	3.19	13
17 U	nited Insurance	7,510,967	3.25	3.36	17	17	Jordan Emirates Insurance	2,288,172	1.61	4.02	9	1	7 Jordan International Insurance	9,578,956	2.57	2.81	18
18 Aı	ab Jordanian Insurance Group	6,974,311	3.02	3.98	13	18	Arab Jordanian Insurance Group	1,644,411	1.16	0.64	22	1	8 Arab Assurers	9,144,464	2.45	3.36	11
19 De	elta Insurance	6,567,765	2.84	2.83	21	19	Arab Assurers	1,557,126	1.10	1.53	18	1	9 Arab Jordanian Insurance Group	8,618,722	2.31	2.56	20
20 PI	niladelphia Insurance	6,190,174	2.68	3.17	19	20	Delta Insurance	1,472,083	1.04	0.93	20	2	0 Holy Land Insurance	8,267,142	2.22	2.97	16
21 Ai	ab Union International Ins.	5,332,239	2.31	2.94	20	21	Philadelphia Insurance	1,249,547	0.88	0.30	24	2	1 Delta Insurance	8,039,848	2.16	2.02	23
22 Jo	rdan International Insurance	2,487,029	1.08	1.74	22	22	Jerusalem Insurance	1,058,597	0.75	0.70	21	2	2 MetLife Alico	7,865,366	2.11	2.17	22
23 AI	-Nisr Al-Arabi Insurance	1,131,473	0.49	0.81	23	23	Arab Union International Ins.	965,688	0.68	1.93	14	2	3 Philadelphia Insurance	7,439,721	2.00	1.95	24
24 AI	Yarmouk Insurance	569,649	0.25	0.52	24	24	AL Manara Insurance	770,406	0.54	0.51	23	2	4 Arab Union International Ins.	6,297,927	1.69	2.51	21
25 M	etLife Alico	32,795	0.01	0.05	25	25	Holy Land Insurance*					2	5 Al Yarmouk Insurance	2,987,254	0.80	0.72	25
То	otal	231,018,185	100	100			Total	141,899,366	100	100			Total	372,917,551	100	100	

The Company dosent's practice Life & Medical Insurances

Table (15) Companies Classification & Share of Paid Claims Per Class As in 2014 (JD)

Tbl. 2-4

	r	Marine & Transpor	rt & Aviation				Fire 8	& Other Property	/ Damages		
		201	14	20)13			201	4	20 1	13
N O.	Companies	Paid Claims	Share%	Share%	Ranking	No.	Companies	Paid Claims	Share%	Share%	Ranking
1	Middle East Insurance	2,271,809	32.10	3.70	10	1	Jordan Insurance	16,421,902	38.97	13.46	2
2	Jordan French Insurance	1,197,454	16.92	5.38	6	2	Arab Orient Insurance	6,445,275	15.29	10.55	3
3	Jerusalem Insurance	547,728	7.74	36.12	1	3	AL Manara Insurance	6,174,813	14.65	1.25	18
4	Jordan International Insurance	521,350	7.37	5.43	5	4	First Insurance	4,450,289	10.56	20.79	1
5	Arab Jordanian Insurance Group	515,843	7.29	0.98	16	5	Middle East Insurance	2,413,278	5.73	9.69	4
6	National Insurance	390,385	5.52	2.77	11	6	Arabia Insurance-Jordan	1,167,566	2.77	1.31	17
7	AL-Nisr Al-Arabi Insurance	331,649	4.69	4.08	8	7	National Insurance	672,994	1.60	2.22	11
8	Jordan Insurance	258,791	3.66	3.85	9	8	MEDGULF Insurance	615,145	1.46	1.36	16
9	Delta Insurance	192,605	2.72	8.78	2	9	Islamic Insurance	506,362	1.20	2.05	13
10	Arab Orient Insurance	151,201	2.14	4.11	7	10	Jordan International Insurance	391,569	0.93	3.69	7
11	United Insurance	135,046	1.91	0.64	18	11	AL-Nisr Al-Arabi Insurance	347,175	0.82	1.60	15
12	Arab Life & Accidents Insurance	126,283	1.78	8.26	4	12	Euro Arab Insurance Group	340,552	0.81	7.18	5
13	MEDGULF Insurance	116,772	1.65	1.98	12	13	AI Yarmouk Insurance	298,764	0.71	0.63	22
14	Euro Arab Insurance Group	66,738	0.94	1.40	13	14	United Insurance	296,317	0.70	2.01	14
15	First Insurance	55,525	0.78	1.40	14	15	Jerusalem Insurance	294,671	0.70	3.21	9
16	Arab Assurers	43,600	0.62	1.14	15	16	Delta Insurance	269,386	0.64	1.23	19
17	Islamic Insurance	35,422	0.50	0.58	19	17	Jordan French Insurance	220,664	0.52	6.96	6
18	Al Yarmouk Insurance	33,994	0.48	8.28	3	18	Arab Jordanian Insurance Group	214,416	0.51	0.84	21
19	Arab Union International Ins.	27,719	0.39	0.05	23	19	Jordan Emirates Insurance	177,540	0.42	1.08	20
20	Jordan Emirates Insurance	25,938	0.37	0.13	21	20	Arab Assurers	161,400	0.38	3.42	8
21	Arabia Insurance-Jordan	22,162	0.31	0.71	17	21	Holy Land Insurance	147,923	0.35	2.13	12
22	AL Manara Insurance	6,400	0.09	0.05	22	22	Arab Life & Accidents Insurance	85,982	0.20	3.01	10
23	Philadelphia Insurance*			0.17	20	23	Arab Union International Ins.	27,731	0.07	0.28	23
24	Holy Land Insurance**					24	Philadelphia Insurance	585	0.001	0.07	24
25	MetLife Alico***					25	MetLife Alico***				
	Total	7,076,428	100	100			Total	42,142,299	100	100	

* The Company didn't pay the marine insurance claims for 2014

** The Company didn't pay the marine insurance claims for 2013 & 2014

*** The company licensed only Medical, Life Assurance and Personal Accidents.

Table (15) Companies Classification & Share of Paid Claims Per Class As in 2014 (JD)

Tbl. 3-4

								Motor(Compulsory(Third Party Liabi	lity Insurance)&Con	prehensive(Ow	n Damages))	
		201	4		2013				2014	ļ.	20	013
No	Companies	Paid Claims	Share%	Share	% Rankii	g	No	Companies	Paid Claims	Share%	Share%	Rankin
1	Arab Orient Insurance	4,242,523	78.48	28.	5 1		1	Arab Orient Insurance	17,961,108	10.22	8.56	1
2	Jordan French Insurance	504,726	9.34	3.49	9 9		2	Jordan Insurance	13,020,175	7.41	7.13	2
3	Arabia Insurance-Jordan	109,409	2.02	5.44	6		3	Middle East Insurance	9,585,580	5.46	5.17	6
4	Al Yarmouk Insurance	82,457	1.53	0.30) 20		4	National Insurance	9,159,558	5.21	4.40	10
5	Jordan Insurance	67,695	1.25	9.0 ⁻	3		5	Jordan French Insurance	8,890,294	5.06	6.99	3
6	Jerusalem Insurance	67,680	1.25	0.4	7 18		6	Euro Arab Insurance Group	8,697,313	4.95	3.88	14
7	Euro Arab Insurance Group	42,837	0.79	10.6	62		7	Jordan Emirates Insurance	8,493,046	4.83	5.26	5
8	AL-Nisr Al-Arabi Insurance	40,869	0.76	7.6	7 5		8	Holy Land Insurance	8,115,693	4.62	5.71	4
9	Islamic Insurance	38,524	0.71	1.29) 16		9	Jerusalem Insurance	8,066,600	4.59	4.01	12
10	Middle East Insurance	34,779	0.64	4.5	5 8		10	Arab Life & Accidents Insurance	7,904,047	4.50	3.84	16
11	MetLife Alico	32,795	0.61	4.6	5 7		11	Arabia Insurance-Jordan	7,610,628	4.33	4.18	11
12	National Insurance	28,103	0.52	0.10	6 23		12	MEDGULF Insurance	7,502,994	4.27	3.49	19
13	Arab Life & Accidents Insurance	26,009	0.48	1.9	13		13	Arab Assurers	7,139,711	4.06	4.72	8
14	Delta Insurance	24,517	0.45	1.7	14		14	Islamic Insurance	7,102,712	4.04	3.93	13
15	First Insurance	16,465	0.30	2.5	3 12		15	AL Manara Insurance	7,091,259	4.04	5.04	7
16	Jordan Emirates Insurance	8,608	0.16	1.43	3 15		16	United Insurance	7,074,191	4.03	3.63	17
17	Jordan International Insurance	7,771	0.14	2.9	7 10		17	First Insurance	6,495,915	3.70	3.85	15
18	AL Manara Insurance	7,047	0.13	2.9	5 11		18	Arab Jordanian Insurance Group	6,242,357	3.55	4.41	9
19	Arab Assurers	6,588	0.12	8.74	4		19	Philadelphia Insurance	6,189,049	3.52	3.59	18
20	United Insurance	5,413	0.10	0.23	3 21		20	Delta Insurance	5,927,019	3.37	2.73	21
21	MEDGULF Insurance	5,184	0.10	0.44	l 19		21	Arab Union International Ins.	5,276,789	3.00	3.31	20
22	Holy Land Insurance	3,525	0.07	0.18	3 22		22	Jordan International Insurance	1,566,339	0.89	1.43	22
23	Arab Jordanian Insurance Group	1,694	0.03	0.6	5 17		23	AL-Nisr Al-Arabi Insurance	411,780	0.23	0.54	23
24	Philadelphia Insurance	540	0.01	0.04	24		24	AI Yarmouk Insurance	154,434	0.09	0.21	24
25	Arab Union International Ins.*						25	MetLife Alico**				
	Total	5,405,758	100	100	1		**	Total The company licensed only Medical, Life As	175,678,591	100	100	

The company didn't pay general insurance claims for 2014 and paid JD * (7) for 2013.

Table (15)

Companies Classification & Share of Paid Claims Per Class As in 2014 (JD)

Tbl. 4-4

		Life			
		2014		2	013
No.	Companies	Paid Claims	Share%	Share%	Ranking
1	Jordan Insurance	9,756,999	34.18	37.84	1
2	MetLife Alico	5,630,495	19.73	20.55	2
3	AL-Nisr Al-Arabi Insurance	4,698,069	16.46	14.15	3
4	Arabia Insurance-Jordan	2,245,173	7.87	4.78	4
5	Middle East Insurance	1,674,864	5.87	4.73	5
6	Islamic Insurance	1,435,716	5.03	4.36	6
7	United Insurance	571,755	2.00	2.14	8
8	Jordan International Insurance	518,261	1.82	2.12	9
9	Euro Arab Insurance Group	511,903	1.79	3.28	7
10	National Insurance	366,922	1.29	0.72	14
11	Arab Jordanian Insurance Group	322,182	1.13	0.95	12
12	Jordan French Insurance	311,809	1.09	1.79	10
13	Al Yarmouk Insurance	232,595	0.81	0.74	13
14	Arab Life & Accidents Insurance	172,657	0.60	1.37	11
15	Jerusalem Insurance	69,397	0.24	0.35	15
16	Delta Insurance	15,051	0.05	0.07	17
17	Arab Assurers	8,991	0.03	0.07	16
18	AL Manara Insurance*				
19	Arab Union International Ins.*				
20	Jordan Emirates Insurance*				
21	Holy Land Insurance*				
22	Philadelphia Insurance*				
23	Arab Orient Insurance*				
24	MEDGULF Insurance*				
25	First Insurance *				
	Total	28,542,839	100	100	

The Companies Under No.	(18-25) don't Practice Life Insurance
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		Medical			
		2014		20	13
No.	Companies	Paid Claims	Share%	Share%	Ranking
1	Arab Orient Insurance	41,917,129	36.98	41.48	1
2	AL-Nisr Al-Arabi Insurance	7,114,628	6.28	5.48	2
3	Jordan International Insurance	6,573,666	5.80	4.73	5
4	Jordan French Insurance	6,375,006	5.62	4.70	6
5	MEDGULF Insurance	5,920,724	5.22	5.27	3
6	First Insurance	4,857,642	4.29	2.98	9
7	Jordan Insurance	4,426,143	3.90	4.07	7
8	Islamic Insurance	4,052,716	3.58	4.05	8
9	National Insurance	3,136,353	2.77	1.93	13
10	Euro Arab Insurance Group	3,031,015	2.67	2.29	12
11	Middle East Insurance	3,000,507	2.65	2.78	10
12	United Insurance	2,856,393	2.52	1.50	18
13	Arab Life & Accidents Insurance	2,688,551	2.37	1.77	15
14	Arabia Insurance-Jordan	2,428,559	2.14	1.76	16
15	Jordan Emirates Insurance	2,288,172	2.02	4.91	4
16	MetLife Alico	2,202,076	1.94	1.60	17
17	AI Yarmouk Insurance	2,185,010	1.93	1.04	20
18	Arab Assurers	1,548,135	1.37	1.85	14
19	Delta Insurance	1,457,032	1.29	1.12	19
20	Arab Jordanian Insurance Group	1,322,229	1.17	0.57	23
21	Philadelphia Insurance	1,249,547	1.10	0.36	24
22	Jerusalem Insurance	989,200	0.87	0.78	21
23	Arab Union International Ins.	965,688	0.85	2.36	11
24	AL Manara Insurance	770,406	0.68	0.62	22
25	Holy Land Insurance*				
	Total	113,356,527	100	100	

* The Company Under No. (25) dosen't Practice Medical Insurance

Table (16) Net Profit (Loss) For 25 Insurance Companies as Per Class For The Year 2014 (JD) (According to Insurance Branches)

Tbl. 1-2

								Fire & Oth	an Duan antu							M	otor
No.	Companies	Ма	rine	Avia	ation	Marine -	Aviation		er Property nages	Lial	oility	Other B	ranches	Cr	edit		ird Party Liability rance)
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	597,672	451,481			597,672	451,481	575,899	426,844	28,991	53,540	42,297	43,598			-881,900	-1,283,025
2	Middle East Insurance	769,230	960,964	19,403	19,186	788,633	980,150	535,906	781,561	52,023	73,886	100,666	90,852			-146,414	183,405
3	National Insurance	466,444	209,303			466,444	209,303	347,331	247,439	17,325	36,820					304,249	-284,791
4	United Insurance	199,887	95,849	-3,035		196,852	95,849	195,714	110,997	65,716	33,128	58,284	-10,576			-1,153,968	-627,282
5	AL Manara Insurance	47,161	45,409	4,134	2,349	51,295	47,758	268,588	146,994	22,671	18,265	7,475	2,948			-1,752,384	-795,280
6	Arabia Insurance - Jordan	249,437	213,084			249,437	213,084	198,632	133,414			121,175	26,941	5,093	680	-578,636	-510,301
7	Jerusalem Insurance	828,825	815,542			828,825	815,542	130,475	26,082	-11,569	1,250	18,481	18,669			-1,098,366	-297,436
8	AL-Nisr Al-Arabi Insurance	158,460	25,965			158,460	25,965	155,414	177,322	46,532	55,980	120,317	111,400			-172,802	-147,543
9	Jordan French Insurance	-17,101	-4,275	27,718	-48,472	10,617	-52,747	333,729	165,026	16,012	25,444	274,423	386,640	363,443	263,491	678,157	-2,361,745
10	Arab Union International Ins.	93,111	138,375			93,111	138,375	7,546	-7,624			12,945	7,247			490,160	-496,850
11	Delta Insurance	228,206	173,627			228,206	173,627	274,471	268,949	51,481	14,480	23,973	21,728	-9,283	-3,919	-140,521	-338,772
12	Jordan Emirates Insurance	80,995	69,847			80,995	69,847	30,542	35,791			40,145	45,515			90,819	214,992
13	Al Yarmouk Insurance	110,686	219,930			110,686	219,930	57,735	228,832	1,271	22,325	13,542	25,837			50,273	54,228
14	Holy Land Insurance	4,656	4,428			4,656	4,428	60,634	104,741	31,086	10,963					210,311	-601,943
15	Arab Life & Accidents Ins.	-21,573	87,064			-21,573	87,064	-6,102	9,445	43,149	28,033	20,054	24,123	5,461	226,310	145,150	-353,906
16	Philadelphia Insurance	23,002	32,627			23,002	32,627	35,930	48,210	2,322	7,821	7,510	5,323			443,792	-1,185,801
17	MetLife Alico					0	0					414,480	657,165				
18	Jordan International Ins.	88,951	152,904	2,477	-55,378	91,428	97,526	4,891	155,107	21,531	-8,441	-2,418	-127			-118,947	-1,786,771
19	Islamic Insurance	316,757	352,763			316,757	352,763	87,974	-313,250			113,197	116,059			-1,710,608	-298,335
20	Euro Arab Insurance Group	126,494	90,859		-140	126,494	90,719	72,774	-27,270	87,238	103,265	23,801	66,967			912,225	-527,327
21	Arab Assurers	244,495	215,765			244,495	215,765	60,095	16,384	20,186	30,252	2,732	27,799	-7,358	38,695	-1,097,763	-37,532
22	Arab Jordanian Ins. Group	39,348	103,411			39,348	103,411	67,632	97,868			83,655	32,530			-59,885	308,192
23	Arab Orient Insurance	636,025	678,014	-4,830	1,039	631,195	679,053	-54,273	856,242	125,320	176,975	330,814	873,600			360,299	-75,630
24	MEDGULF Insurance	169,626	113,429			169,626	113,429	220,096	292,704	77,074	44,402	20,046	5,716			244,702	-2,209,221
25	First Insurance	105,329	92,374	21,239	5,527	126,568	97,901	37,589	-37,517	40,151	45,255	143,604	54,480			-702,244	-1,103,385
	Total	5,546,123	5,338,739	67,106	-75,889	5,613,229	5,262,850	3,699,222	3,944,291	738,510	773,643	1,991,198	2,634,434	357,356	525,257	-5,684,301	-14,562,059

Table (16) Net Profit (Loss) For 25 Insurance Companies as Per Class For The Year 2014 (JD) * (According to Insurance Branches)

Tbl. 2-2

NO.	Companies		ehensive	Compulsory (Third		Non Life I	nsurances	Мес	lical	Li	ife	Medica	al+Life	Net Techn (Lo	ical Profit	(Loss) for		Net Pro	fit(<mark>Loss)</mark>
		(Own D 2014	amages) 2013	& Comprehensive	(Own Damages)	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	Outside 2014	Jordan 2013	2014	2013
1 Jord	lan Insurance	2,164,161	1,724,770	1,282,261	441,745	2,527,120	1,417,208	1,084,783	641,325	1,123,458	527,360	2,208,241	1,168,685	4,735,361	2,585,893	471,931	418,729	3,509,798	270,428
2 Mido	dle East Insurance	621,978	237,293	475,564	420,698	1,952,792	2,347,147	276,784	71,178	107,384	250,490	384,168	321,668	2,336,960	2,668,815			2,209,397	2,632,432
3 Natio	onal Insurance	289,328	255,463	593,577	-29,328	1,424,677	464,234	-114,982	-142,922	59,086	38,760	-55,896	-104,162	1,368,781	360,072			1,208,459	467,807
4 Unite	ed Insurance	1,439,559	955,357	285,591	328,075	802,157	557,473	156,361	69,798	196,402	175,908	352,763	245,706	1,154,920	803,179			1,386,974	904,165
5 AL N	Manara Insurance	777,324	898,369	-975,060	103,089	-625,031	319,054	-9,415	-299,031			-9,415	-299,031	-634,446	20,023			-511,805	-314,553
6 Arab	bia Insurance - Jordan	692,194	477,529	113,558	-32,772	687,895	341,347	24,170	-49,465	67,913	116,326	92,083	66,861	779,978	408,208			736,822	460,830
7 Jeru	salem Insurance	1,302,495	247,987	204,129	-49,449	1,170,341	812,094	144,858	173,705	29,607	29,191	174,465	202,896	1,344,806	1,014,990			1,657,817	1,329,867
8 AL-N	Nisr Al-Arabi Insurance	69,346	20,993	-103,456	-126,550	377,267	244,117	1,145,787	1,023,210	820,411	818,256	1,966,198	1,841,466	2,343,465	2,085,583			1,978,906	1,433,699
9 Jord	an French Insurance	-405,132	992,567	273,025	-1,369,178	1,271,249	-581,324	391,945	115,628	200,668	216,375	592,613	332,003	1,863,862	-249,321			1,128,762	156,877
10 Arab	Union International Ins.	85,392	59,825	575,552	-437,025	689,154	-299,027	-60,481	-423,417			-60,481	-423,417	628,673	-722,444			814,592	-1,435,306
11 Delta	a Insurance	459,381	493,821	318,860	155,049	887,708	629,914	198,193	168,282	62,129	55,136	260,322	223,418	1,148,030	853,332			935,822	738,561
12 Jord	Ian Emirates Insurance	902,375	983,763	993,194	1,198,755	1,144,876	1,349,908	-55,851	-1,107,168			-55,851	-1,107,168	1,089,025	242,740			735,636	-285,796
13 Al Ya	armouk Insurance	48,489	71,302	98,762	125,530	281,996	622,454	93,582	6,166	34,704	-26,757	128,286	-20,591	410,282	601,863			214,519	632,333
14 Holy	Land Insurance	121,155	438,519	331,466	-163,424	427,842	-43,292					0	0	427,842	-43,292			119,175	569,445
15 Arab	Life & Accidents Ins.	1,079,221	210,056	1,224,371	-143,850	1,265,360	231,125	-109,076	-175,631	59,191	49,999	-49,885	-125,632	1,215,475	105,493	286,713	163,340	846,547	-488,247
16 Phila	adelphia Insurance	252,903	206,549	696,695	-979,253	765,459	-885,272	133,385	114,106			133,385	114,106	898,844	-771,166			811,264	-591,419
17 MetL	Life Alico			0	0	414,480	657,165	577,200	452,521	2,307,154	2,070,358	2,884,354	2,522,879	3,298,834	3,180,044			4,098,677	4,709,332
18 Jord	an International Ins.	55,279	1,205,336	-63,668	-581,435	51,764	-337,370	129,130	559,602	-32,527	-71,939	96,603	487,663	148,367	150,293			1,203,579	663,551
19 Islan	mic Insurance	946,544	252,993	-764,064	-45,342	-246,136	110,230	-351,601	-381,534	1,149,928	895,633	798,327	514,099	552,191	624,329			1,680,580	1,564,624
20 Euro	Arab Insurance Group	107,671	448,573	1,019,896	-78,754	1,330,203	154,927	76,357	-50,532	-34,974	736,549	41,383	686,017	1,371,586	840,944			1,634,949	617,842
21 Arab	Assurers	879,495	83,320	-218,268	45,788	101,882	374,683	96,678	-94,102	6,942	25,419	103,620	-68,683	205,502	306,000			-43,664	-71,519
22 Arab	o Jordanian Ins. Group	633,390	-49,182	573,505	259,010	764,140	492,819	235,974	37,602	130,830	50,531	366,804	88,133	1,130,944	580,952			741,487	-336,716
23 Arab	Orient Insurance	2,366,741	2,065,389	2,727,040	1,989,759	3,760,096	4,575,629	3,508,380	1,704,646			3,508,380	1,704,646	7,268,476	6,280,275			5,027,365	4,083,399
24 MED	GULF Insurance	-1,290,837	2,433,554	-1,046,135	224,333	-559,293	680,584	-95,193	-510,992			-95,193	-510,992	-654,486	169,592			-674,868	117,314
25 First	t Insurance	326,010	327,669	-376,234	-775,716	-28,322	-615,597	497,415	506,793			497,415	506,793	469,093	-108,804			1,632,279	617,522
Тс	otal	13,924,462	15,041,815	8,240,161	479,755	20,639,676	13,620,230	7,974,383	2,409,768	6,288,306	5,957,595	14,262,689	8,367,363	34,902,365	21,987,593	758,644	582,069	33,083,069	18,446,472

Table (17) Motor Net Profit (Loss) for the year 2014 (JD)

NO.	Company	Compuls Jordanian		Compulsor Compre	y T.P.L from hensive	Total Jordar	nian Vehicles	Compuls Foreign V		Total Comp	ulsory/T.P.L		rehensive amages)	Total M	Notors
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	-1,146,562	-947,842	-617,330	-869,413	-1,763,892	-1,817,255	881,992	534,230	-881,900	-1,283,025	2,164,161	1,724,770	1,282,261	441,745
2	Middle East Insurance	-874,029	-450,720	59,201	148,844	-814,828	-301,876	668,414	485,281	-146,414	183,405	621,978	237,293	475,564	420,698
3	National Insurance	-403,194	-1,113,893	-25,614	322,544	-428,808	-791,349	733,057	506,558	304,249	-284,791	289,328	255,463	593,577	-29,328
4	United Insurance	-1,386,438	-801,010	-307,171	-240,253	-1,693,609	-1,041,263	539,641	413,981	-1,153,968	-627,282	1,439,559	955,357	285,591	328,075
5	AL Manara Insurance	-1,680,333	-862,985	-666,341	-546,241	-2,346,674	-1,409,226	594,290	613,946	-1,752,384	-795,280	777,324	898,369	-975,060	103,089
6	Arabia Insurance-Jordan	-672,737	-898,192	-109,292	-150,493	-782,029	-1,048,685	203,393	538,384	-578,636	-510,301	692,194	477,529	113,558	-32,772
7	Jerusalem Insurance	-1,469,218	-649,163	11,196	-162,821	-1,458,022	-811,984	359,656	514,548	-1,098,366	-297,436	1,302,495	247,987	204,129	-49,449
8	AL-Nisr Al-Arabi Insurance *	-180,102	-125,995	-7,075	-20,718	-187,177	-146,713	14,375	-830	-172,802	-147,543	69,346	20,993	-103,456	-126,550
9	Jordan French Insurance	-96,524	-1,111,073	685,934	-1,529,516	589,410	-2,640,589	88,747	278,844	678,157	-2,361,745	-405,132	992,567	273,025	-1,369,178
10	Arab Union International Ins.	267,514	-889,319	-133,104	-165,297	134,410	-1,054,616	355,750	557,766	490,160	-496,850	85,392	59,825	575,552	-437,025
11	Delta Insurance	-593,157	-771,293	-40,441	-95,419	-633,598	-866,712	493,077	527,940	-140,521	-338,772	459,381	493,821	318,860	155,049
12	Jordan Emirates Insurance	-56,814	176,804	-650,445	-298,513	-707,259	-121,709	798,078	336,701	90,819	214,992	902,375	983,763	993,194	1,198,755
13	Al Yarmouk Insurance *	191	42,397	28,606	-2,893	28,797	39,504	21,476	14,724	50,273	54,228	48,489	71,302	98,762	125,530
14	Holy Land Insurance	338,496	-278,406	-232,894	-812,840	105,602	-1,091,246	104,709	489,303	210,311	-601,943	121,155	438,519	331,466	-163,424
15	Arab Life & Accidents Ins.	-211,336	-494,939	-30,414	-225,072	-241,750	-720,011	386,900	366,105	145,150	-353,906	1,079,221	210,056	1,224,371	-143,850
16	Philadelphia Insurance	85,029	-1,033,226	-5,119	-458,398	79,910	-1,491,624	363,882	305,823	443,792	-1,185,801	252,903	206,549	696,695	-979,252
17	Jordan International Ins.*	-33,518	-1,702,154	3,948	-131,881	-29,570	-1,834,035	-89,377	47,264	-118,947	-1,786,771	55,279	1,205,336	-63,668	-581,435
18	Euro Arab Insurance Group	-57,697	-1,054,889	347,700	-26,010	290,003	-1,080,899	622,222	553,572	912,225	-527,327	107,671	448,573	1,019,896	-78,754
19	Islamic Insurance	-1,895,051	-433,746	-118,333	-317,797	-2,013,384	-751,543	302,776	453,208	-1,710,608	-298,335	946,544	252,993	-764,064	-45,342
20	Arab Assurers	-297,833	43,486	-1,209,399	-657,955	-1,507,232	-614,469	409,469	576,936	-1,097,763	-37,533	879,495	83,320	-218,268	45,787
21	Arab Jordanian Ins. Group	68,006	-28,239	-528,800	-154,071	-460,794	-182,310	400,909	490,502	-59,885	308,192	633,390	-49,183	573,505	259,009
22	Arab Orient Insurance	671,938	345,608	-676,660	-667,381	-4,722	-321,773	365,021	246,143	360,299	-75,630	2,366,741	2,065,389	2,727,040	1,989,759
23	MEDGULF Insurance	-1,683,140	-886,043	1,298,498	-1,950,798	-384,642	-2,836,841	629,344	627,620	244,702	-2,209,221	-1,290,837	2,433,554	-1,046,135	224,333
24	First Insurance	-1,153,655	-1,817,153	-146,418	101,288	-1,300,073	-1,715,865	597,829	612,480	-702,244	-1,103,385	326,010	327,669	-376,234	-775,716
	Total	-12,460,164	-15,741,985	-3,069,767	-8,911,104	-15,529,931	-24,653,089	9,845,630	10,091,029	-5,684,301	-14,562,060	13,924,462	15,041,814	8,240,161	479,754

* Insurance companies revoked voluntary 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 which 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

Table (18)Insurance Companies According to Profit (Loss) Per Class as in 2014 (JD)

Tbl. 1-4

	Total Une	derwriting Profit (L	.oss)			_	Profit (Loss) befor ta	x				N	et Profit (Loss)		
	0	2014		20	13		O -market	2014		20	13	_	A	2014)		
NO.	Companies	Total Underwriting Profit (Loss)	Share%	Share%	Ranking	NO	Companies	Profit (Loss) befor tax	Share%	Share%	Ranking	_	Companies	Net Profit (Loss)	Share%	Sha	ire
1	Arab Orient Insurance	7,268,476	20.83	28.56	1	1	Arab Orient Insurance	6,369,301	15.50	21.10	2	_	1 Arab Orient Insurance	5,027,365	15.20	22	2.14
2	Jordan Insurance	4,735,361	13.57	11.76	4	2	MetLife Alico	5,747,828	13.99	24.80	1		2 MetLife Alico	4,098,677	12.39	2	5.53
3	MetLife Alico	3,298,834	9.45	14.46	2	3	Jordan Insurance	4,364,949	10.62	2.67	12		3 Jordan Insurance	3,509,798	10.61	1	.47
4	AL-Nisr Al-Arabi Insurance	2,343,465	6.71	9.49	5	4	AL-Nisr Al-Arabi Insurance	2,678,539	6.52	7.53	5		4 Middle East Insurance	2,209,397	6.68	14	1.27
5	Middle East Insurance	2,336,960	6.70	12.14	3	5	Middle East Insurance	2,511,152	6.11	13.41	3		5 AL-Nisr Al-Arabi Insurance	1,978,906	5.98	7	.77
6	Jordan French Insurance	1,863,862	5.34	-1.13	23	6	Islamic Insurance	2,367,395	5.76	8.11	4		6 Islamic Insurance	1,680,580	5.08	8	.48
7	Euro Arab Insurance Group	1,371,586	3.93	3.82	8	7	Jerusalem Insurance	2,195,056	5.34	6.78	6		7 Jerusalem Insurance	1,657,817	5.01	7	.21
8	National Insurance	1,368,781	3.92	1.64	14	8	Euro Arab Insurance Group	2,142,988	5.22	3.21	10		8 Euro Arab Insurance Group	1,634,949	4.94	3	.35
9	Jerusalem Insurance	1,344,806	3.85	4.62	6	9	First Insurance	2,058,823	5.01	3.22	9		9 First Insurance	1,632,279	4.93	3	.35
10	Arab Life & Accidents Insurance	1,215,475	3.48	0.48	19	10	United Insurance	1,804,578	4.39	5.17	7		10 United Insurance	1,386,974	4.19	4	.90
11	United Insurance	1,154,920	3.31	3.65	9	11	National Insurance	1,568,190	3.82	1.93	16		11 National Insurance	1,208,459	3.65	2	.54
12	Delta Insurance	1,148,030	3.29	3.88	7	12	Delta Insurance	1,286,770	3.13	4.13	8		12 Jordan International Insurance	1,203,579	3.64	3	.60
13	Arab Jordanian Insurance Group	1,130,944	3.24	2.64	12	13	Jordan International Insurance	1,216,258	2.96	2.66	13		13 Jordan French Insurance	1,128,762	3.41	0	.85
14	Jordan Emirates Insurance	1,089,025	3.12	1.10	16	14	Jordan French Insurance	1,156,932	2.82	-0.40	19		14 Delta Insurance	935,822	2.83	4	.00
15	Philadelphia Insurance	898,844	2.58	-3.51	25	15	Arab Life & Accidents Insurance	962,576	2.34	-1.40	23		15 Arab Life & Accidents Insurance	846,547	2.56	-2	.65
16	Arabia Insurance-Jordan	779,979	2.23	1.86	13	16	Arabia Insurance-Jordan	917,618	2.23	2.28	14		16 Arab Union International Ins.	814,592	2.46	-7	.78
17	Arab Union International Ins.	628,673	1.80	-3.29	24	17	Philadelphia Insurance	911,707	2.22	-2.05	24		17 Philadelphia Insurance	811,264	2.45	-3	.21
18	Islamic Insurance	552,191	1.58	2.84	10	18	Jordan Emirates Insurance	735,636	1.79	-1.12	21		18 Arab Jordanian Insurance Group	741,487	2.24	-1	.83
19	First Insurance	469,093	1.34	-0.49	22	19	Arab Jordanian Insurance Group	608,086	1.48	-0.68	20		19 Arabia Insurance-Jordan	736,822	2.23	2	.50
20	Holy Land Insurance	427,842	1.23	-0.20	21	20	AI Yarmouk Insurance	468,899	1.14	2.68	11		20 Jordan Emirates Insurance	735,636	2.22	-1	.55
21	Al Yarmouk Insurance	410,282	1.18	2.74	11	21	Arab Union International Ins.	124,814	0.30	-5.64	25		21 AI Yarmouk Insurance	214,519	0.65	3	.43
22	Arab Assurers	205,502	0.59	1.39	15	22	Holy Land Insurance	119,175	0.29	2.24	15		22 Holy Land Insurance	119,175	0.36	3	.09
23	Jordan International Insurance	148,367	0.43	0.68	18	23	Arab Assurers	-43,664	-0.11	-0.28	18		23 Arab Assurers	-43,664	-0.13	-0	.39
24	AL Manara Insurance	-634,446	-1.82	0.09	20	24	AL Manara Insurance	-508,939	-1.24	-1.18	22		24 AL Manara Insurance	-511,805	-1.55	-1	.71
25	MEDGULF Insurance	-654,487	-1.88	0.77	17	25	MEDGULF Insurance	-674,868	-1.64	0.83	17		25 MEDGULF Insurance	-674,868	-2.04	0	.64
	Total	34,902,365	100	100			Total	41,089,799	100	100			Total	33,083,069	100	1	00

Table (18) Insurance Companies According to Profit (Loss) Per Class as in 2014 (JD)

10

1 Jordan Insurance

2 Middle East Insurance

Companies

Tbl. 2-4

	Marin	ne & Transport &	Aviation		
A.		201	4	20	13
Ŋ	Companies	Profit(Loss)	Share%	Share%	Ranking
1	Jerusalem Insurance	828,825	14.77	15.50	2
2	Middle East Insurance	788,633	14.05	18.62	1
3	Arab Orient Insurance	631,195	11.24	12.90	3
4	Jordan Insurance	597,672	10.65	8.58	4
5	National Insurance	466,444	8.31	3.98	9
6	Islamic Insurance	316,757	5.64	6.70	5
7	Arabia Insurance-Jordan	249,437	4.44	4.05	8
8	Arab Assurers	244,495	4.36	4.10	7
9	Delta Insurance	228,206	4.07	3.30	10
10	United Insurance	196,852	3.51	1.82	16
11		169,626	3.02	2.16	12
12	AL-Nisr Al-Arabi Insurance	158,460	2.82	0.49	22
13	First Insurance	126,568	2.25	1.86	14
14	Euro Arab Insurance Group	126,494	2.25	1.72	17
15	Al Yarmouk Insurance	110,686	1.97	4.18	6
16	Arab Union International Ins.	93,111	1.66	2.63	11
17	Jordan International Insurance	91,428	1.63	1.85	15
18	Jordan Emirates Insurance	80,995	1.44	1.33	19
19	AL Manara Insurance	51,295	0.91	0.91	20
20	Arab Jordanian Insurance Group	39,348	0.70	1.96	13
21	Philadelphia Insurance	23,002	0.41	0.62	21
22	•	10,617	0.19	-1.00	24
23	Holy Land Insurance	4,656	0.08	0.08	23
24	Arab Life & Accidents Insurance	-21,573	-0.38	1.65	18
25	MetLife Alico*				
	Total	5,613,229	100	100	

3	National Insurance	347,331	9.39	6.27	6
4	Jordan French Insurance	333,729	9.02	4.18	9
5	Delta Insurance	274,471	7.42	6.82	5
6	AL Manara Insurance	268,588	7.26	3.73	11
7	MEDGULF Insurance	220,096	5.95	7.42	4
8	Arabia Insurance-Jordan	198,632	5.37	3.38	12
9	United Insurance	195,714	5.29	2.81	13
10	AL-Nisr Al-Arabi Insurance	155,414	4.20	4.50	8
11	Jerusalem Insurance	130,475	3.53	0.66	18
12	Islamic Insurance	87,974	2.38	-7.94	24
13	Euro Arab Insurance Group	72,774	1.97	-0.69	22
14	Arab Jordanian Insurance Group	67,632	1.83	2.48	15
15	Holy Land Insurance	60,634	1.64	2.66	14
16	Arab Assurers	60,095	1.62	0.42	19
17	AI Yarmouk Insurance	57,735	1.56	5.80	7
18	First Insurance	37,589	1.02	-0.95	23
19	Philadelphia Insurance	35,930	0.97	1.22	16
20	Jordan Emirates Insurance	30,542	0.83	0.91	17
21	Arab Union International Ins.	7,546	0.20	-0.19	21
22	Jordan International Insurance	4,891	0.13	3.93	10
23	Arab Life & Accidents Insurance	-6,102	-0.16	0.24	20
24	Arab Orient Insurance	-54,273	-1.47	21.71	1
25	MetLife Alico*				
	Total	3,699,222	100	100	

Fire & Other Property Damages

Profit(Loss)

575,899

535,906

2014

Share%

15.57

14.49

2013

10.82

19.81

Share% Ranking

3

2

* The company licensed only Medical, Life Assurance and Personal Accidents.

Table (18) Insurance Companies According to Profit (Loss) Per Class as in 2014 (JD) for (25) Insurance Companies

Tbl. 3-4

	General Accident												
		2014		2	013								
NO.	Companies	Profit (<mark>Loss</mark>)	Share%	Share%	Ranking								
1	Arab Orient Insurance	456,134	16.71	30.83	1								
2	MetLife Alico	414,480	15.18	19.28	2								
3	Jordan French Insurance	290,435	10.64	12.09	3								
4	First Insurance	183,755	6.73	2.93	8								
5	AL-Nisr Al-Arabi Insurance	166,849	6.11	4.91	5								
6	Middle East Insurance	152,689	5.59	4.83	6								
7	United Insurance	124,000	4.54	0.66	19								
8	Arabia Insurance-Jordan	121,175	4.44	0.79	18								
9	Islamic Insurance	113,197	8,197 4.15		7								
10	Euro Arab Insurance Group	111,039	4.07	4.99	4								
11	MEDGULF Insurance	97,120	3.56	1.47	12								
12	Arab Jordanian Insurance Group	83,655	3.06	0.95	17								
13	Delta Insurance	75,454	2.76	1.06	16								
14	Jordan Insurance	71,288	2.61	2.85	9								
15	Arab Life & Accidents Insurance	63,203	2.32	1.53	11								
16	Jordan Emirates Insurance	40,145	1.47	1.34	14								
17	Holy Land Insurance	31,086	1.14	0.32	23								
18	AL Manara Insurance	30,146	1.10	0.62	20								
19	Arab Assurers	22,918	0.84	1.70	10								
20	Jordan International Insurance	19,113	0.70	-0.25	25								
21	National Insurance	17,325	0.63	1.08	15								
22	Al Yarmouk Insurance	14,813	0.54	1.41	13								
23	Arab Union International Ins.	12,945	0.47	0.21	24								
24	Philadelphia Insurance	9,832	0.36	0.39	22								
25	Jerusalem Insurance	6,912	0.25	0.58	21								
	Total	2,729,708	100	100									

		2014		2013		
NO.	Companies	Profit (<mark>Loss</mark>)	Share%	Share	% Rankin	
1	Arab Orient Insurance	2,727,040	33.09	414.7	<i>'</i> 5 1	
2	Jordan Insurance	1,282,261	15.56	92.0	8 3	
3	Arab Life & Accidents Insurance	1,224,371	14.86	-29.9	8 18	
4	Euro Arab Insurance Group	1,019,896	12.38	-16.4	2 16	
5	Jordan Emirates Insurance	993,194	12.05	249.8	37 2	
6	Philadelphia Insurance	696,695	8.45	-204.1	2 23	
7	National Insurance	593,577	7.20	-6.1	12	
8	Arab Union International Ins.	575,552	6.98	-91.0	9 20	
9	Arab Jordanian Insurance Group	573,505	6.96	53.9	96	
10	Middle East Insurance	475,564	5.77	87.6	94	
11	Holy Land Insurance	331,466	4.02	-34.0	6 19	
12	Delta Insurance	318,860	3.87	32.3	2 8	
13	United Insurance	285,591	3.47	68.3	B 5	
14	Jordan French Insurance	273,025	3.31	-285.3	39 24	
15	Jerusalem Insurance	204,129	2.48	-10.3	1 15	
16	Arabia Insurance-Jordan	113,558	1.38	-6.83	3 13	
17	Al Yarmouk Insurance	98,762	1.20	26.1	79	
18	Jordan International Insurance	-63,668	-0.77	-121.1	9 21	
19	AL-Nisr Al-Arabi Insurance	-103,456	-1.26	-26.3	8 17	
20	Arab Assurers	-218,268	-2.65	9.54	11	
21	First Insurance	-376,234	-4.57	-161.6	<mark>59</mark> 22	
22	Islamic Insurance	-764,064	-9.27	-9.4	5 14	
23	AL Manara Insurance	-975,060	-11.83	21.4	9 10	
24	MEDGULF Insurance	-1,046,135	-12.70	46.7	67	
25	MetLife Alico*					
	Total	8,240,161	100	100		

Motor(Compulsory(Third Party Liability Insurance) & Comprehensive(Own Damages))

The company licensed only Medical, Life Assurance and Personal Accidents.

*

Table (18) Insurance Companies According to Profit (Loss) Per Class as in 2014 (JD)

Tbl. 4-4

		2014		2013		
<i>V</i> ọ	Companies	Profit(Loss)	Share%	Share%	Ranking	
1	MetLife Alico	2,307,154	36.69	34.75	1	
2	Islamic Insurance	1,149,928	18.29	15.03	2	
3	Jordan Insurance	1,123,458	17.87	8.85	5	
4	AL-Nisr Al-Arabi Insurance	820,411	13.05	13.73	3	
5	Jordan French Insurance	200,668	3.19	3.63	7	
6	United Insurance	196,402	3.12	2.95	8	
7	Arab Jordanian Insurance Group	130,830	2.08	0.85	11	
8	Middle East Insurance	107,384	1.71	4.20	6	
9	Arabia Insurance-Jordan	67,913	1.08	1.95	9	
10	Delta Insurance	62,129	0.99	0.93	10	
11	Arab Life & Accidents Insurance	59,191	0.94	0.84	12	
12	National Insurance	59,086	0.94	0.65	13	
13	Al Yarmouk Insurance	34,704	0.55	-0.45	16	
14	Jerusalem Insurance	29,607	0.47	0.49	14	
15	Arab Assurers	6,942	0.11	0.43	15	
16	Jordan International Insurance	-32,527	-0.52	-1.21	17	
17	Euro Arab Insurance Group	-34,974	-0.56	12.36	4	
18	AL Manara Insurance					
19	Arab Union International Ins.					
20	Jordan Emirates Insurance					
21	Holy Land Insurance					
22	Philadelphia Insurance					
23	Arab Orient Insurance					
24	MEDGULF Insurance					
25	First Insurance					
	Total	6,288,306	100	100		

		Medical			
		2014		20	013
No	Companies	Profit(<mark>Loss</mark>)	Share%	Share%	Ra
1	Arab Orient Insurance	3,508,380	44.00	70.74	4
2	AL-Nisr Al-Arabi Insurance	1,145,787	14.37	42.46	
3	Jordan Insurance	1,084,783	13.60	26.61	
4	MetLife Alico	577,200	7.24	18.78	
5	First Insurance	497,415	6.24	21.03	
6	Jordan French Insurance	391,945	4.92	4.80	
7	Middle East Insurance	276,784	3.47	2.95	
8	Arab Jordanian Insurance Group	235,974	2.96	1.56	
9	Delta Insurance	198,193	2.49	6.98	
10	United Insurance	156,361	1.96	2.90	
11	Jerusalem Insurance	144,858	1.82	7.21	
12	Philadelphia Insurance	133,385	1.67	4.74	
13	Jordan International Insurance	129,129	1.62	23.22	
14	Arab Assurers	96,678	1.21	-3.91	
15	Al Yarmouk Insurance	93,582	1.17	0.26	
16	Euro Arab Insurance Group	76,357	0.96	-2.10	
17	Arabia Insurance-Jordan	24,170	0.30	-2.05	
18	AL Manara Insurance	-9,415	-0.12	-12.41	:
19	Jordan Emirates Insurance	-55,851	-0.70	-45.95	:
20	Arab Union International Ins.	-60,481	-0.76	-17.57	:
21	MEDGULF Insurance	-95,193	-1.19	-21.21	:
22	Arab Life & Accidents Insurance	-109,076	-1.37	-7.29	
23	National Insurance	-114,982	-1.44	-5.93	
24	Islamic Insurance	-351,600	-4.41	-15.83	:
25	Holy Land Insurance*				
	Total	7,974,383	100	100	

The company classified under No. 25 doesn't practice Medical Insurance.

* The companies classified from 18-25 don't practice Life Insurance

Table (19)

Insurance Companies Total Assets / Investments / Paid-up Capital / Shareholder`s Equity / Reained Earnings (Accumulated Profit & (Loss)) and Solvency Margin

Total Assets		Accete	Investments Paid Up Capital		Shareholders' Equity		Retained Earnings Profit &	· /	Solvency Margin				
NO.	Companies	2014/12/31	2013/12/31	2014/12/31	2013/12/31	2014/12/31	2013/12/31	2014/12/31	2013/12/31	2014/12/31	2013/12/31	2014/12/31	2013/12/31
1.	Jordan Insurance	77,705,845	80,620,359	50.868.975	55,485,654	30,000,000	30,000,000	40,761,367	43,335,560	5,578,592	3,868,794	244%	2013/12/31
	Metlife Alico	71,876,147	70,536,524	56,453,767	60,074,940	4,000,000	4,000,000	14,305,520	13,199,433	4,098,677	4,709,332	174%	170%
	Middle East Insurance	81,379,033	84,132,562	65.089.076	68,146,731	21,000,000	21,000,000	34,811,998	35,403,386	6,276,787	6,423,505	314%	335%
4 1	National Insurance	24,567,218	20,284,580	14,104,871	11,499,521	8,000,000	8,000,000	8,378,024	7,053,653	-351,229	-1,402,869	186%	175%
5 1	United Insurance	34,673,680	29,531,086	15,464,764	13,713,314	8,000,000	8,000,000	12,153,274	11,467,118	1,602,990	1,200,258	174%	182%
6	AL Manara Insurance	20,115,135	18,109,566	12,744,114	11,104,797	7,000,000	21,000,000	5,260,697	5,672,855	-544,429	-14,142,846	106%	114%
7	Arabia Insurance-Jordan	25,637,132	24,099,771	14,374,744	13,638,277	8,000,000	8,000,000	10,766,484	10,381,657	1,425,889	1,101,446	187%	175%
8,	Jerusalem Insurance	31,472,910	28,116,222	24,618,876	20,812,467	8,000,000	8,000,000	13,626,165	12,768,348	1,938,071	1,527,747	302%	342%
9	AL-Nisr Al-Arabi Insurance	58,006,902	51,442,475	43,481,732	38,018,078	10,000,000	10,000,000	21,017,715	20,600,543	2,724,733	2,095,299	314%	378%
10 .	Jordan French Insurance	23,748,081	20,860,597	6,518,904	5,011,537	9,100,000	9,100,000	5,794,791	4,811,292	-3,507,503	-4,520,572	121%	88%
11 I	Delta Insurance	23,216,375	20,777,706	15,528,821	13,173,552	8,000,000	8,000,000	10,512,480	10,366,024	1,128,639	1,161,832	303%	348%
12 .	Jordan Emirates Insurance	12,571,519	14,181,609	5,681,371	4,883,285	5,000,000	5,000,000	2,959,257	2,223,808	-2,080,815	-2,742,887	100%	47%
13	Al Yarmouk Insurance	16,166,684	16,893,952	9,211,089	11,007,784	8,000,000	8,000,000	9,886,258	10,271,739	602,151	1,009,084	507%	519%
14 I	Holy Land Insurance	7,944,644	8,333,164	3,015,937	5,042,026	4,564,156	4,000,000	106,623	-1,072,049	-5,792,124	-5,658,878	26.34%	28.20%
15 I	Philadelphia Insurance	11,555,015	12,089,107	8,771,460	9,389,967	4,000,000	4,000,000	3,809,842	3,046,143	-817,925	-1,538,016	204%	135%
16	Arab Life & Accidents Ins.	24,895,263	22,949,297	13,964,126	13,050,378	8,000,000	8,000,000	8,797,533	8,032,003	-203,850	-955,429	130.56%	127.47%
17	Arab Union International Ins.	16,123,919	17,164,457	9,395,009	10,083,338	8,000,000	8,000,000	4,638,617	3,823,175	-4,618,268	-5,412,543	117%	104%
18	Arab Assurers	12,823,985	13,653,511	5,857,938	6,288,358	8,000,000	8,000,000	3,094,283	3,033,208	-1,625,260	-1,581,596	86%	46%
19 I	Euro Arab Insurance Group	24,876,362	20,428,893	15,473,555	11,071,098	8,000,000	8,000,000	9,017,400	7,382,451	33,137	-1,384,413	190%	207%
20 I	Islamic Insurance	33,635,713	30,336,874	27,689,036	25,031,429	12,000,000	12,000,000	17,572,227	16,861,820	3,849,977	3,140,982	304%	280%
21 .	Jordan International Ins.	33,430,039	34,085,048	24,773,068	25,648,573	18,150,000	18,150,000	23,479,415	22,266,145	805,137	-267,869	380%	364%
22	Arab Jordanian Ins. Group	15,536,731	13,730,083	6,028,140	4,440,494	8,000,000	9,000,000	5,010,943	3,730,703	-1,475,913	-3,156,592	104%	71%
23	Arab Orient Insurance	94,036,218	83,614,187	38,824,191	31,947,518	21,438,252	20,035,750	31,981,959	28,357,096	6,572,360	4,990,429	168%	165%
24 I	MEDGULF Insurance	25,596,649	24,215,952	9,360,806	7,774,027	10,000,000	10,000,000	6,617,103	7,302,243	-3,039,852	-2,364,984	182%	152%
25 I	First Insurance	40,957,561	37,521,138	27,144,494	23,413,369	24,000,000	24,000,000	26,339,480	25,859,561	1,664,423	1,405,969	459%	567%
-	Total	842,548,760	797,708,720	524,438,864	499,750,512	268,252,408	281,285,750	330,699,455	316,177,915	14,244,395	-12,494,817		

Table (20)

Classification of the Insurance Companies According to Total Assets, Investments, Paid Up Capital for the year 2014 (JD)

	Total Assets										
Nọ	Companies	Total									
.ó	Companies	Assets									
1	Arab Orient Insurance	94,036,218									
2	Middle East Insurance	81,379,033									
3	Jordan Insurance	77,705,845									
4	Metlife Alico	71,876,147									
5	AL-Nisr Al-Arabi Insurance	58,006,902									
6	First Insurance	40,957,561									
7	United Insurance	34,673,680									
8	Islamic Insurance	33,635,713									
9	Jordan International Ins.	33,430,039									
10	Jerusalem Insurance	31,472,910									
11	Arabia Insurance-Jordan	25,637,132									
12	MEDGULF Insurance	25,596,649									
13	Arab Life & Accidents Ins.	24,895,263									
14	Euro Arab Insurance Group	24,876,362									
15	National Insurance	24,567,218									
16	Jordan French Insurance	23,748,081									
17	Delta Insurance	23,216,375									
18	AL Manara Insurance	20,115,135									
19	Al Yarmouk Insurance	16,166,684									
20	Arab Union International Ins.	16,123,919									
21	Arab Jordanian Ins. Group	15,536,731									
22	Arab Assurers	12,823,985									
23	Jordan Emirates Insurance	12,571,519									
24	Philadelphia Insurance	11,555,015									
25	Holy Land Insurance	7,944,644									
	Total	842,548,760									

	Investments											
<i>v</i> o	Companies	Investments										
1	Middle East Insurance	65,089,076										
2	Metlife Alico	56,453,767										
3	Jordan Insurance	50,868,975										
4	AL-Nisr Al-Arabi Insurance	43,481,732										
5	Arab Orient Insurance	38,824,191										
6	Islamic Insurance	27,689,036										
7	First Insurance	27,144,494										
8	Jordan International Ins.	24,773,068										
9	Jerusalem Insurance	24,618,876										
10	Delta Insurance	15,528,821										
11	Euro Arab Insurance Group	15,473,555										
12	United Insurance	15,464,764										
13	Arabia Insurance-Jordan	14,374,744										
14	National Insurance	14,104,871										
15	Arab Life & Accidents Ins.	13,964,126										
16	AL Manara Insurance	12,744,114										
17	Arab Union International Ins.	9,395,009										
18	MEDGULF Insurance	9,360,806										
19	Al Yarmouk Insurance	9,211,089										
20	Philadelphia Insurance	8,771,460										
21	Jordan French Insurance	6,518,904										
22	Arab Jordanian Ins. Group	6,028,140										
23	Arab Assurers	5,857,938										
24	Jordan Emirates Insurance	5,681,371										
25	Holy Land Insurance	3,015,937										
	Total	524,438,864										

Paid Up Capital for (25) companies										
N	Companies	Paid Up								
No.	Companies	Capital								
1	Jordan Insurance	30,000,000								
2	First Insurance	24,000,000								
3	Arab Orient Insurance	21,438,252								
4	Middle East Insurance	21,000,000								
5	Jordan International Ins.	18,150,000								
6	Islamic Insurance	12,000,000								
7	AL-Nisr Al-Arabi Insurance	10,000,000								
8	MEDGULF Insurance	10,000,000								
9	Jordan French Insurance	9,100,000								
10	Arab Life & Accidents Ins.	8,000,000								
11	Arab Jordanian Ins. Group	8,000,000								
12	Arab Assurers	8,000,000								
13	National Insurance	8,000,000								
14	United Insurance	8,000,000								
15	Jerusalem Insurance	8,000,000								
16	Arabia Insurance-Jordan	8,000,000								
17	Delta Insurance	8,000,000								
18	AI Yarmouk Insurance	8,000,000								
19	Arab Union International Ins.	8,000,000								
20	Euro Arab Insurance Group	8,000,000								
21	AL Manara Insurance	7,000,000								
22	Jordan Emirates Insurance	5,000,000								
23	Holy Land Insurance	4,564,156								
24	Metlife Alico	4,000,000								
25	Philadelphia Insurance	4,000,000								
	Total	268,252,408								

Table (21)Classification of the Insurance Companies According to

Shareholders Equity, Retained Earnings (Accumulated Profit & Loss), Statutory Reserve, Voluntary Reserve for the year 2014 (JD)

Nọ	Companies	Shareholders Equity	№ .	Companies	Retained Earnings Accumulated Profit & Loss	Nọ	Companies	Statutory Reserve	No.	Companies	Voluntary Reserve
1	Jordan Insurance	40,761,367	1 Ara	ab Orient Insurance	6,572,360	1	Jordan Insurance	7,500,000	1	Jerusalem Insurance	1,598,443
2	Middle East Insurance	34,811,998	2 Mi	ddle East Insurance	6,276,787	2	Middle East Insurance	4,431,624	2	AL-Nisr Al-Arabi Insurance	1,326,652
3	Arab Orient Insurance	31,981,959	3 Jo	rdan Insurance	5,578,592	3	Arab Orient Insurance	3,971,347	3	Middle East Insurance	1,200,000
4	First Insurance	26,339,480	4 Me	etlife Alico	4,098,677	4	AL-Nisr Al-Arabi Insurance	2,511,180	4	Islamic Insurance	247,218
5	Jordan International Ins.	23,479,415	5 Isla	amic Insurance	3,849,977	5	Jordan International Ins.	2,419,770	5	Arab Assurers	194,619
6	AL-Nisr Al-Arabi Insurance	21,017,715	6 AL	-Nisr Al-Arabi Insurance	2,724,733	6	Jerusalem Insurance	2,089,651	6	Arabia Insurance-Jordan	174,717
7	Islamic Insurance	17,572,227	7 Je	rusalem Insurance	1,938,071	7	Islamic Insurance	1,871,852	7	United Insurance	164,472
8	Metlife Alico	14,305,520	8 Fir	st Insurance	1,664,423	8	United Insurance	1,802,739	8	Holy Land Insurance	22,561
9	Jerusalem Insurance	13,626,165	9 Un	ited Insurance	1,602,990	9	Arab Life & Accidents Ins.	1,609,070	9	Delta Insurance	15,948
10	United Insurance	12,153,274	10 Ara	abia Insurance-Jordan	1,425,889	10	Delta Insurance	1,399,929	10	Euro Arab Insurance Group	15,676
11	Arabia Insurance-Jordan	10,766,484	11 De	Ita Insurance	1,128,639	11	AI Yarmouk Insurance	1,284,107	11	Arab Jordanian Ins. Group	12,803
12	Delta Insurance	10,512,480	12 Jo	rdan International Ins.	805,137	12	Arab Union International Ins.	1,263,605	12	National Insurance	11,000
13	Al Yarmouk Insurance	9,886,258	13 AI	Yarmouk Insurance	602,151	13	Jordan French Insurance	1,179,249	13	Jordan French Insurance	
14	Euro Arab Insurance Group	9,017,400	14 Eu	ro Arab Insurance Group	33,137	14	Arabia Insurance-Jordan	1,071,249	14	Arab Union International Ins.	
15	Arab Life & Accidents Ins.	8,797,533	15 Ara	ab Life & Accidents Ins.	-203,850	15	Euro Arab Insurance Group	968,587	15	Jordan Emirates Insurance	
16	National Insurance	8,378,024	16 Na	tional Insurance	-351,229	16	First Insurance	845,986	16	Al Yarmouk Insurance	
17	MEDGULF Insurance	6,617,103	17 AI	Manara Insurance	-544,429	17	National Insurance	809,542	17	Jordan Insurance	
18	Jordan French Insurance	5,794,791	18 Ph	iladelphia Insurance	-817,925	18	Arab Jordanian Ins. Group	796,065	18	Philadelphia Insurance	
19	AL Manara Insurance	5,260,697	19 Ara	ab Jordanian Ins. Group	-1,475,913	19	Arab Assurers	697,225	19	AL Manara Insurance	
20	Arab Jordanian Ins. Group	5,010,943	20 Ara	ab Assurers	-1,625,260	20	Philadelphia Insurance	692,231	20	Arab Orient Insurance	
21	Arab Union International Ins.	4,638,617	21 Jo	rdan Emirates Insurance	-2,080,815	21	Holy Land Insurance	637,965	21	Arab Life & Accidents Ins.	
22	Philadelphia Insurance	3,809,842	22 ME	EDGULF Insurance	-3,039,852	22	AL Manara Insurance	508,534	22	Jordan International Ins.	
23	Arab Assurers	3,094,283	23 Jo	rdan French Insurance	-3,507,503	23	Jordan Emirates Insurance	321,037	23	First Insurance	
24	Jordan Emirates Insurance	2,959,257	24 Ara	ab Union International Ins.	-4,618,268	24	MEDGULF Insurance	80,307	24	MEDGULF Insurance	
25	Holy Land Insurance	106,623	25 Ho	ly Land Insurance	-5,792,124	25	Metlife Alico		25	Metlife Alico	
	Total	330,699,455	Т	otal	14,244,395		Total	40,762,851		Total	4,984,109

Table (22)

Fixed & Other Assets for Insurance Companies As in 31/12/2014 & 31/12/2013 (JD)

31/12/2014 31/12/2	NO.	Companies	Fixe	ed Assets	Other	Assets
Metlife Alico 1,096,347 1,221,977 1,180,060 1,312,84 8 Middle East Insurance 6,242,243 7,316,595 390,991 541,505 4 National Insurance 726,376 790,570 923,407 860,461 5 United Insurance 2,65,144 253,016 495,214 371,222 5 AL Manara Insurance 2,120,664 2,204,952 544,850 460,963 7 Arabia Insurance 3,907,795 3,007,881 529,682 518,481 8 Jerusalem Insurance 3,966,077 3,789,072 1,006,846 1,010,472 0 Jordan French Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Yarmouk Insurance 2443,981 335,931 150,382 180,185 5 Philadelphia Insurance 244,390 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309	NO.	Companies	31/12/2014	31/12/2013	31/12/2014	31/12/201
Middle East Insurance 6,242,243 7,318,595 390,991 541,505 4 National Insurance 726,376 790,570 923,407 860,461 5 United Insurance 265,144 253,016 495,214 371,222 5 AL Manara Insurance 2,120,664 2,204,952 544,850 460,963 7 Arabia Insurance 2,907,795 3,007,881 529,682 518,481 8 Jerusalem Insurance 3,966,077 3,789,072 1,006,846 1,010,477 0 Jordan French Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Varmouk Insurance 244,386 349,249 447,436 246,312 3 Al Varmouk Insurance 284,890 299,849 166,579 153,057 5 Philadelphia Insurance 2,350,601 2,519,246 97,742 88,341 8 Arab Union International Ins. 2,324,025	1	Jordan Insurance	1,394,332	1,276,903	625,452	771,823
A National Insurance 726,376 790,570 923,407 860,461 5 United Insurance 265,144 253,016 495,214 371,222 5 AL Manara Insurance 2,120,664 2,204,952 544,850 460,963 7 Arabia Insurance 2,907,795 3,007,881 529,682 518,481 3 Jerusalem Insurance 877,165 794,404 695,554 690,851 9 AL-Nisr Al-Arabi Insurance 3,966,077 3,789,072 1,006,846 1,010,47 0 Jordan French Insurance 1,697,800 1,691,998 678,755 749,936 1 Delta Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 2350,601 2,519,246 97,742 88,341 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 376,033 9 Islamic Insurance 748,936	2	Metlife Alico	1,096,347	1,221,977	1,180,060	1,312,84
5 United Insurance 265,144 253,016 495,214 371,222 5 AL Manara Insurance 2,120,664 2,204,952 544,850 460,963 7 Arabia Insurance-Jordan 2,907,795 3,007,881 529,682 518,481 8 Jerusalem Insurance 3,966,077 3,789,072 1,006,846 1,010,47 0 Jordan French Insurance 3,996,077 3,789,072 1,006,846 1,010,47 0 Jordan French Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Yarmouk Insurance 540,559 544,446 107,210 119,44 4 Holy Land Insurance 284,890 299,849 166,579 153,057 5 Philadelphia Insurance 2,350,601 2,519,246 97,742 88,341 8 Arab Life & Accidents Ins. 1,695,339 1,754,997 359,212 378,033 9 Islamic Insurance	3	Middle East Insurance	6,242,243	7,318,595	390,991	541,505
AL Manara Insurance 2,120,664 2,204,952 544,850 460,963 Arabia Insurance-Jordan 2,907,795 3,007,881 529,682 518,481 Jerusalem Insurance 877,165 794,404 695,554 690,851 Jack-Nisr Al-Arabi Insurance 3,966,077 3,789,072 1,006,846 1,010,477 Jordan French Insurance 3,199,625 3,214,955 456,392 198,703 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 Jordan Emirates Insurance 540,559 544,446 107,210 119,944 Holy Land Insurance 284,890 299,849 166,579 153,057 F hiladelphia Insurance 2,350,601 2,519,246 97,742 88,341 Arab Life & Accidents Ins. 1,695,339 1,754,997 359,212 378,033 J slamic Insurance 748,936 790,331 332,193 352,645 O Euro Arab Insurance Group 3,527,705 3,624,936 367,724 425,724 J Jordan International Ins. 2,324,025 2,	4	National Insurance	726,376	790,570	923,407	860,461
Arabia Insurance-Jordan2,907,7953,007,881529,682518,4813 Jerusalem Insurance877,165794,404695,554690,8514 AL-Nisr Al-Arabi Insurance3,966,0773,789,0721,006,8461,010,470 Jordan French Insurance1,697,8001,691,998678,755749,9361 Delta Insurance3,199,6253,214,955456,392198,7032 Jordan Emirates Insurance242,386349,249447,436246,3123 Al Yarmouk Insurance540,559544,446107,210119,9444 Holy Land Insurance284,890299,849166,579153,0576 Arab Life & Accidents Ins.1,149,3091,014,583698,258534,6917 Arab Union International Ins.2,350,6012,519,24697,74288,3418 Arab Assurers1,695,3391,754,997359,212378,0939 Islamic Insurance748,936790,331332,193352,6450 Euro Arab Insurance Group3,527,7053,624,936505,372283,2281 Jordan International Ins.2,324,0252,409,598599,640318,2622 Arab Jordanian Ins. Group4,850,0835,153,436367,724425,7243 Arab Orient Insurance5,384,8745,534,5661,039,467648,1914 MEDGULF Insurance7,690,2937,628,246246,077231,6005 First Insurance2,039,4102,089,516412,504315,282	5	United Insurance	265,144	253,016	495,214	371,222
B Jerusalem Insurance 877,165 794,404 695,554 690,851 0 AL-Nisr Al-Arabi Insurance 3,966,077 3,789,072 1,006,846 1,010,47 0 Jordan French Insurance 1,697,800 1,691,998 678,755 749,936 1 Delta Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 431,913 335,931 150,382 180,185 5 Philadelphia Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance	6	AL Manara Insurance	2,120,664	2,204,952	544,850	460,963
AL-Nisr Al-Arabi Insurance 3,966,077 3,789,072 1,006,846 1,010,472 0 Jordan French Insurance 1,697,800 1,691,998 678,755 749,936 1 Delta Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 AI Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Insurance 5,384,874 5,534,586 1,039,467 648,191 4 <td< td=""><td>7</td><td>Arabia Insurance-Jordan</td><td>2,907,795</td><td>3,007,881</td><td>529,682</td><td>518,481</td></td<>	7	Arabia Insurance-Jordan	2,907,795	3,007,881	529,682	518,481
0 Jordan French Insurance 1,697,800 1,691,998 678,755 749,936 1 Delta Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,033 9 Islamic Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,4366 1,039,467 648,191 4 MEDGULF Insu	8	Jerusalem Insurance	877,165	794,404	695,554	690,851
1 Delta Insurance 3,199,625 3,214,955 456,392 198,703 2 Jordan Emirates Insurance 242,366 349,249 447,436 246,312 3 Al Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 431,913 335,931 150,382 180,185 5 Philadelphia Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group	9	AL-Nisr Al-Arabi Insurance	3,966,077	3,789,072	1,006,846	1,010,47
2 Jordan Emirates Insurance 242,386 349,249 447,436 246,312 3 Al Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 431,913 335,931 150,382 180,185 5 Philadelphia Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191	10	Jordan French Insurance	1,697,800	1,691,998	678,755	749,936
3 Al Yarmouk Insurance 540,559 544,446 107,210 119,944 4 Holy Land Insurance 431,913 335,931 150,382 180,185 5 Philadelphia Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	11	Delta Insurance	3,199,625	3,214,955	456,392	198,703
4 Holy Land Insurance 431,913 335,931 150,382 180,185 5 Philadelphia Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928 <td>12</td> <td>Jordan Emirates Insurance</td> <td>242,386</td> <td>349,249</td> <td>447,436</td> <td>246,312</td>	12	Jordan Emirates Insurance	242,386	349,249	447,436	246,312
5 Philadelphia Insurance 284,890 299,849 166,579 153,057 6 Arab Life & Accidents Ins. 1,149,309 1,014,583 698,258 534,691 7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,4366 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	13	Al Yarmouk Insurance	540,559	544,446	107,210	119,944
6Arab Life & Accidents Ins.1,149,3091,014,583698,258534,6917Arab Union International Ins.2,350,6012,519,24697,74288,3418Arab Assurers1,695,3391,754,997359,212378,0939Islamic Insurance748,936790,331332,193352,6450Euro Arab Insurance Group3,527,7053,624,936505,372283,2281Jordan International Ins.2,324,0252,409,598599,640318,2622Arab Jordanian Ins. Group4,850,0835,153,436367,724425,7243Arab Orient Insurance5,384,8745,534,5861,039,467648,1914MEDGULF Insurance7,690,2937,628,246248,077231,4605First Insurance2,039,4102,089,516412,504315,928	14	Holy Land Insurance	431,913	335,931	150,382	180,185
7 Arab Union International Ins. 2,350,601 2,519,246 97,742 88,341 8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	15	Philadelphia Insurance	284,890	299,849	166,579	153,057
8 Arab Assurers 1,695,339 1,754,997 359,212 378,093 9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	16	Arab Life & Accidents Ins.	1,149,309	1,014,583	698,258	534,691
9 Islamic Insurance 748,936 790,331 332,193 352,645 0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	17	Arab Union International Ins.	2,350,601	2,519,246	97,742	88,341
0 Euro Arab Insurance Group 3,527,705 3,624,936 505,372 283,228 1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	18	Arab Assurers	1,695,339	1,754,997	359,212	378,093
1 Jordan International Ins. 2,324,025 2,409,598 599,640 318,262 2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	19	Islamic Insurance	748,936	790,331	332,193	352,645
2 Arab Jordanian Ins. Group 4,850,083 5,153,436 367,724 425,724 3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	20	Euro Arab Insurance Group	3,527,705	3,624,936	505,372	283,228
3 Arab Orient Insurance 5,384,874 5,534,586 1,039,467 648,191 4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	21	Jordan International Ins.	2,324,025	2,409,598	599,640	318,262
4 MEDGULF Insurance 7,690,293 7,628,246 248,077 231,460 5 First Insurance 2,039,410 2,089,516 412,504 315,928	22	Arab Jordanian Ins. Group	4,850,083	5,153,436	367,724	425,724
5 First Insurance 2,039,410 2,089,516 412,504 315,928	23	Arab Orient Insurance	5,384,874	5,534,586	1,039,467	648,191
	24	MEDGULF Insurance	7,690,293	7,628,246	248,077	231,460
Total 57,753,891 59,613,273 13,058,999 11,763,32	25	First Insurance	2,039,410	2,089,516	412,504	315,928
		Total	57,753,891	59,613,273	13,058,999	11,763,32

Table (23)

Reserves for Insurance Companies As in 31/12/2014 & 31/12/2013 (JD)*

	Componios	Statutory	Reserves	Voluntary Reserves		
NO.	Companies	31/12/2014	31/12/2013	31/12/2014	31/12/2013	
1	Jordan Insurance	7,500,000	7,500,000			
2	Metlife Alico					
3	Middle East Insurance	4,431,624	4,175,509	1,200,000	1,200,000	
4	National Insurance	809,542	652,723	11,000	11,000	
5	United Insurance	1,802,739	1,618,497	164,472	164,472	
6	AL Manara Insurance	508,534	508,534			
7	Arabia Insurance-Jordan	1,071,249	978,870	174,717	174,717	
8	Jerusalem Insurance	2,089,651	2,089,651	1,598,443	1,150,950	
9	AL-Nisr Al-Arabi Insurance	2,511,180	2,239,827	1,326,652	1,826,652	
10	Jordan French Insurance	1,179,249	1,063,556			
11	Delta Insurance	1,399,929	1,266,752	15,948	15,948	
12	Jordan Emirates Insurance	321,037	247,473			
13	AI Yarmouk Insurance	1,284,107	1,262,655			
14	Holy Land Insurance	637,965	626,047	22,561	22,561	
15	Philadelphia Insurance	692,231	601,060			
16	Arab Life & Accidents Ins.	1,609,070	1,512,812			
17	Arab Union International Ins.	1,263,605	1,243,288			
18	Arab Assurers	697,225	697,225	194,619	194,619	
19	Islamic Insurance	1,871,852	1,701,100	247,218	247,218	
20	Euro Arab Insurance Group	968,587	751,188	15,676	15,676	
21	Jordan International Ins.	2,419,770	2,290,148			
22	Arab Jordanian Ins. Group	796,065	735,257	12,803	12,803	
23	Arab Orient Insurance	3,971,347	3,330,917			
24	MEDGULF Insurance	80,307	80,307			
25	First Insurance	845,986	708,755			
	Total	40,762,851	37,882,151	4,984,109	5,036,616	

Table (24)Insurance Companies Balance Sheet Indicators For (25) Insurance Companiesas in 31/12/2014 (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 Availabel for Sale	Total Capital Base	Total Shareholders Equity
1	Jordan Insurance	30,000,000	7,500,000			5,578,592		-2,317,225		40,761,367	40,761,367
2	Middle East Insurance	21,000,000	4,431,624	1,200,000		6,276,787		1,903,587		34,811,998	34,811,998
3	National Insurance	8,000,000	809,542	11,000		-351,229		-91,289		8,378,024	8,378,024
4	United Insurance	8,000,000	1,802,739	164,472		1,602,990	41,507	541,566		12,153,274	12,153,274
5	AL Manara Insurance	7,000,000	508,534			-544,429		-514,928		6,449,177	5,260,697
6	Arabia Insurance - Jordan	8,000,000	1,071,249	174,717		1,425,889		94,629		10,766,484	10,766,484
7	Jerusalem Insurance	8,000,000	2,089,651	1,598,443		1,938,071				13,626,165	13,626,165
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,511,180	1,326,652		2,724,733	3,750,000	705,150		21,017,715	21,017,715
9	Jordan French Insurance	9,100,000	1,179,249			-3,507,503		-976,955		5,794,791	5,794,791
10	Arab Union International Ins.	8,000,000	1,263,605			-4,618,268		-6,720		4,638,617	4,638,617
11	Delta Insurance	8,000,000	1,399,929	15,948		1,128,639		-32,036		10,512,480	10,512,480
12	Jordan Emirates Insurance	5,000,000	321,037			-2,080,815		-280,965		2,959,257	2,959,257
13	Al Yarmouk Insurance	8,000,000	1,284,107			602,151				9,886,258	9,886,258
14	Holy Land Insurance	4,564,156	637,965	22,561		-5,792,124	-159,234	-100,000		-826,676	106,623
15	Arab Life & Accidents Ins.	8,000,000	1,609,070			-203,850		-607,687		8,797,533	8,797,533
16	Philadelphia Insurance	4,000,000	692,231			-817,925		-64,464		3,809,842	3,809,842
17	Jordan International Ins.	18,150,000	2,419,770		2,225	805,137		1,781,929		23,159,061	23,479,415
18	Islamic Insurance	12,000,000	1,871,852	247,218		3,849,977		-396,820		17,572,227	17,572,227
19	Arab Assurers	8,000,000	697,225	194,619		-1,625,260	-2,505,000	-1,667,301		3,094,283	3,094,283
20	Arab Jordanian Ins. Group	8,000,000	796,065	12,803		-1,475,913	-2,860,765			4,472,190	5,010,943
21	Arab Orient Insurance	21,438,252	3,971,347			6,572,360				31,981,959	31,981,959
22	Euro Arab Insurance Group	8,000,000	968,587	15,676		33,137				9,017,400	9,017,400
23	MetLife Alico	4,000,000				4,098,677		1,472,314		9,570,991	14,305,520
24	MEDGULF Insurance	10,000,000	80,307			-3,039,852		-423,352		6,617,103	6,617,103
25	First Insurance	24,000,000	845,986			1,664,423		-170,929		26,339,480	26,339,480
	Total	268,252,408	40,762,851	4,984,109	2,225	14,244,395	-1,733,492	-1,151,496	0	325,361,000	330,699,455

Table (25)

Insurance Companies Balance Sheet Indicators For (25) Insurance Companies as in 31/12/2013 (JD)

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated Profit &	Premiums (Discount) on Paid Up	Change in Fair Value for Property	Accumulated Change in Evaluating Financial Assets Availabel for	Total	Total Shareholders
						Loss	Capital	Investments	Sale	Capital Base	Equity
1	Jordan Insurance	30,000,000	7,500,000			3,868,794		1,966,766		43,335,560	43,335,560
2	Middle East Insurance	21,000,000	4,175,509	1,200,000		6,423,505		2,604,372		35,403,386	35,403,386
3	National Insurance	8,000,000	652,723	11,000		-1,402,869		-207,201		7,053,653	7,053,653
4	United Insurance	8,000,000	1,618,497	164,472		1,200,258	41,507	442,384		11,467,118	11,467,118
5	AL Manara Insurance	21,000,000	508,534			-14,142,846		-469,347		6,896,341	5,672,855
6	Arabia Insurance - Jordan	8,000,000	978,870	174,717		1,101,446		126,624		10,381,657	10,381,657
7	Jerusalem Insurance	8,000,000	2,089,651	1,150,950		1,527,747				12,768,348	12,768,348
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,239,827	1,826,652		2,095,299	3,750,000	688,765		20,600,543	20,600,543
9	Jordan French Insurance	9,100,000	1,063,556			-4,520,572		-831,692		4,811,292	4,811,292
10	Arab Union International Ins.	8,000,000	1,243,288			-5,412,543		-7,570		3,823,175	3,823,175
11	Delta Insurance	8,000,000	1,266,752	15,948		1,161,832		-78,508		10,366,024	10,366,024
12	Jordan Emirates Insurance	5,000,000	247,473			-2,742,887		-280,778		2,223,808	2,223,808
13	AI Yarmouk Insurance	8,000,000	1,262,655			1,009,084				10,271,739	10,271,739
14	Holy Land Insurance	4,000,000	626,047	22,561		-5,658,878	38,221	-100,000		-1,072,049	-1,072,049
15	Arab Life & Accidents Ins.	8,000,000	1,512,812			-955,429		-525,380		8,032,003	8,032,003
16	Philadelphia Insurance	4,000,000	601,060			-1,538,016		-16,901		3,046,143	3,046,143
17	Jordan International Ins.	18,150,000	2,290,148		2,225	-267,869		1,781,929		21,956,433	22,266,145
18	Islamic Insurance	12,000,000	1,701,100	247,218		3,140,982		-227,480		16,861,820	16,861,820
19	Arab Assurers	8,000,000	697,225	194,619		-1,581,596	-2,505,000	-1,772,040		3,033,208	3,033,208
20	Arab Jordanian Ins. Group	9,000,000	735,257	12,803		-3,156,592	-2,860,765			3,730,703	3,730,703
21	Arab Orient Insurance	20,035,750	3,330,917			4,990,429				28,357,096	28,357,096
22	Euro Arab Insurance Group	8,000,000	751,188	15,676		-1,384,413				7,382,451	7,382,451
23	MetLife Alico	4,000,000				4,709,332		1,392,206		10,101,538	13,199,433
24	MEDGULF Insurance	10,000,000	80,307			-2,364,984		-413,080		7,302,243	7,302,243
25	First Insurance	24,000,000	708,755			1,405,969		-255,163		25,859,561	25,859,561
	Total	281,285,750	37,882,151	5,036,616	2,225	-12,494,817	-1,536,037	3,817,906	0	313,993,794	316,177,915

Table (26)

Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwritting Branches for the years 2014 & 2013 (JD)

Tbl. 1-2

																	Мо	tor	
NO.	Companies		ne & sport	Avia	ition	Marine+	Aviation		er Property nages	Liał	oility	Other B	ranches	Cre	dit	Compulsory (Liability In		•	ensive (Own nages)
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1 Jo	rdan Insurance	233,886	164,889			233,886	164,889	692,604	1,086,297	133,897	115,787	27,298	13,300			885,249	631,531	978,659	667,258
2 Mi	ddle East Insurance	640,741	728,476	6,137	8,295	646,878	736,771	925,948	855,406	111,030	84,411	14,080	19,083			722,055	673,240	442,978	437,957
3 Na	tional Insurance	111,390	91,778			111,390	91,778	263,658	155,500	36,585	49,551					453,689	466,314	174,926	188,199
4 Ur	ited Insurance	19,418	19,257	3,967		23,385	19,257	85,008	86,727	5,609	7,483	6,022	3,606			329,926	301,504	153,627	140,395
5 AL	. Manara Insurance	20,120	14,605	227	277	20,347	14,882	129,924	113,056	17,331	27,483	6,554	5,474			557,527	529,214	184,298	258,148
6 Ar	abia Insurance-Jordan	61,874	77,675			61,874	77,675	112,974	104,292			56,588	59,433	6,065	559	719,754	645,850	182,077	181,204
7 Je	rusalem Insurance	310,056	344,867			310,056	344,867	200,267	218,740	32,648	17,730	12,343	11,512			883,255	786,566	493,776	413,706
8 AL	-Nisr Al-Arabi Insurance	120,696	61,363			120,696	61,363	288,404	152,643	85,720	56,532	29,398	19,552			23,956	-121		-222
9 Jo	rdan French Insurance	109,396	141,233	97,963	208,259	207,359	349,492	133,059	113,961	1,779	12,378	242,329	74,797	44,545	25,508	723,161	730,031	361,623	383,824
10 Ar	ab Union International Ins.	51,979	45,432			51,979	45,432	27,919	30,951			5,383	5,504			554,346	570,686	183,920	121,535
11 De	Ita Insurance	65,030	62,527			65,030	62,527	180,623	170,659	16,564	13,935	6,925	5,933	22,557	17,624	733,898	637,243	112,238	83,356
12 Jo	rdan Emirates Insurance	32,771	30,652			32,771	30,652	65,281	40,768			16,799	9,620			624,450	613,813	508,646	538,183
13 AI	Yarmouk Insurance	121,202	109,126			121,202	109,126	675,851	619,814	5,998	13,571	13,304	14,271			0	3,243		8,184
14 Hc	ly Land Insurance	1,784	1,005			1,784	1,005	47,186	37,163	6,239	2,793					1,214,523	891,112		269,124
15 Ar	ab Life & Accidents Ins.	90,973	114,182			90,973	114,182	281,897	147,157	10,583	14,099	26,659	37,974	25,404	31,327	1,113,209	993,313	475,588	436,676
16 Ph	iladelphia Insurance	4,624	4,483			4,624	4,483	10,740	9,764	396	388	1,038	982			554,625	466,587		106,440
17 Me	etlife Alico					0	0					182,658	152,938						
¹⁸ Jo	rdan International Ins.	153,454	187,876	22,802	76,020	176,256	263,896	204,111	149,729	53,226	4,607		10			85,695	270,913	85,696	
19 Eu	ro Arab Insurance Group	81,021	48,979			81,021	48,979	121,320	101,934	36,824	35,285	16,015	12,735			548,119	696,903	262,780	298,785
20 ISI	amic Insurance	167,415	150,136			167,415	150,136	309,820	339,089			89,712	67,095			1,374,254	1,018,623	436,826	382,517
21 Ar	ab Assurers	40,772	24,614			40,772	24,614	71,231	43,243	9,411	3,701	13,966	10,850	381	394	996,818	603,760		148,934
22 Ar	ab Jordanian Ins. Group	32,764	33,609			32,764	33,609	104,032	72,378			18,990	20,014			550,073	483,568	157,138	217,604
23 Ar	ab Orient Insurance	220,326	188,101	7,055	5,482	227,381	193,583	764,351	642,812	74,628	67,848	612,948	503,417			1,047,966	341,569	945,939	862,868
24 M	EDGULF Insurance	63,697	58,997			63,697	58,997	214,162	225,729	8,227	8,227	3,143	955			896,189	674,158		73,347
25 Fi	st Insurance	168,395	161,566	43,004	22,103	211,399	183,669	377,343	431,809	30,804	35,500	68,576	93,457			1,204,472	994,547	209,309	232,757
т	otal	2,923,784	2,865,428	181,155	320,436	3,104,939	3,185,864	6,287,713	5,949,621	677,499	571,309	1,470,728	1,142,512	98,952	75,412	16,797,209	14,024,167	6,350,044	6,450,779

Table (26) Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwritting Branches for the years 2014 & 2013 (JD)

Tbl. 2-2

		Мо	otor										
NO.	Companies	Liability Ins.) &	sory (Third Party Comprehensive amages))	Non Life Ir	isurances	Med	lical	Li	fe	Medic	al+Life	Gross E	xpenses
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Jordan Insurance	1,863,908	1,298,789	2,951,593	2,679,062	586,489	597,199	1,018,266	837,046	1,604,755	1,434,245	4,556,348	4,113,307
2	Middle East Insurance	1,165,033	1,111,197	2,862,969	2,806,868	302,480	210,044	211,249	259,322	513,729	469,366	3,376,698	3,276,234
3	National Insurance	628,615	654,513	1,040,248	951,342	229,647	217,545	36,885	48,327	266,532	265,872	1,306,780	1,217,214
4	United Insurance	483,553	441,899	603,577	558,972	169,461	127,907	49,275	53,993	218,736	181,900	822,313	740,872
5	AL Manara Insurance	741,825	787,362	915,981	948,257	54,050	90,959			54,050	90,959	970,031	1,039,216
6	Arabia Insurance-Jordan	901,831	827,054	1,139,332	1,069,013	264,887	235,332	130,658	175,878	395,545	411,210	1,534,877	1,480,223
7	Jerusalem Insurance	1,377,031	1,200,272	1,932,345	1,793,121	275,349	251,816	38,279	35,110	313,628	286,926	2,245,973	2,080,047
8	AL-Nisr Al-Arabi Insurance	23,956	-343	548,174	289,747	1,218,553	882,784	2,488,423	2,248,953	3,706,976	3,131,737	4,255,150	3,421,484
9	Jordan French Insurance	1,084,784	1,113,855	1,713,855	1,689,991	1,007,340	726,742	160,180	158,352	1,167,520	885,094	2,881,375	2,575,085
10	Arab Union International Ins.	738,266	692,221	823,547	774,108	114,163	190,044			114,163	190,044	937,710	964,152
11	Delta Insurance	846,136	720,599	1,137,835	991,277	165,366	156,172	14,680	10,652	180,046	166,824	1,317,881	1,158,101
12	Jordan Emirates Insurance	1,133,096	1,151,996	1,247,947	1,233,036	170,912	336,660			170,912	336,660	1,418,859	1,569,696
13	Al Yarmouk Insurance		11,427	816,355	768,209	395,671	384,514	54,909	28,074	450,580	412,588	1,266,935	1,180,797
14	Holy Land Insurance	1,214,523	1,160,236	1,269,732	1,201,197					0	0	1,269,732	1,201,197
15	Arab Life & Accidents Ins.	1,588,797	1,429,989	2,024,313	1,774,728	540,350	457,932	148,598	158,250	688,948	616,182	2,713,261	2,390,910
16	Philadelphia Insurance	554,625	573,027	571,423	588,644	124,357	88,643			124,357	88,643	695,780	677,287
17	Metlife Alico			182,658	152,938	466,046	348,393	1,609,760	1,243,022	2,075,806	1,591,415	2,258,464	1,744,353
18	Jordan International Ins.	171,391	270,913	604,984	689,155	483,160	487,582	137,837	169,020	620,997	656,602	1,225,981	1,345,757
19	Euro Arab Insurance Group	810,899	995,688	1,066,079	1,194,621	511,434	313,353	79,572	64,493	591,006	377,846	1,657,085	1,572,467
20	Islamic Insurance	1,811,080	1,401,140	2,378,027	1,957,460	902,243	765,004	795,527	537,901	1,697,770	1,302,905	4,075,797	3,260,365
21	Arab Assurers	996,818	752,694	1,132,579	835,496	170,818	276,942	124	1,566	170,942	278,508	1,303,521	1,114,004
22	Arab Jordanian Ins. Group	707,211	701,172	862,997	827,173	265,487	184,777	45,640	31,873	311,127	216,650	1,174,124	1,043,823
23	Arab Orient Insurance	1,993,905	1,739,385	3,673,213	3,147,045	4,408,848	4,008,969			4,408,848	4,008,969	8,082,061	7,156,014
24	MEDGULF Insurance	896,189	747,505	1,185,418	1,041,413	588,710	486,485			588,710	486,485	1,774,128	1,527,898
25	First Insurance	1,413,781	1,227,304	2,101,903	1,971,739	899,820	716,475			899,820	716,475	3,001,723	2,688,214
	Total	23,147,253	21,009,894	34,787,084	31,934,612	14,315,641	12,542,273	7,019,862	6,061,832	21,335,503	18,604,105	56,122,587	50,538,717

Table (27)Gross Administrative & General Expenses For Jordan Insurance CompaniesAs in 31/12/2014 & 31/12/2013 (JD)

		ve Expenses		s, Wages		ommission's		ninistrative
No. Companies	Allocated on Unde	erwriting Accounts	& Remu	nerations	Fe	es	Expe	enses
	2014/12/31	2013/12/31	2014/12/31	2013/12/31	2014/12/31	2013/12/31	2014/12/31	2013/12/31
1- Jordan Insurance	4,556,348	4,113,307	3,923,802	3,641,777	213,066	213,066	7,294,387	6,678,546
2- Metlife Alico	2,258,464	1,744,353	1,303,120	1,224,224	96,810	96,810	2,824,545	2,180,442
3- Middle East Insurance	3,376,698	3,276,234	2,287,581	2,227,198	194,018	182,712	4,011,214	3,874,446
4- National Insurance	1,306,780	1,217,214	856,397	804,986	150,694	101,908	1,525,071	1,419,297
5- United Insurance	822,313	740,872	541,717	505,844	116,441	93,760	1,027,891	926,090
6- AL Manara Insurance	970,031	1,039,216	649,150	748,473	78,093	78,093	1,212,541	1,299,021
7- Arabia Insurance-Jordan	1,534,877	1,480,223	965,127	967,807	98,224	91,304	1,924,763	1,859,279
8- Jerusalem Insurance	2,245,973	2,080,047	1,447,356	1,321,726	179,940	174,314	2,524,881	2,330,920
9- AL-Nisr Al-Arabi Insurance	4,255,150	3,421,484	2,720,308	2,584,522	146,268	146,268	4,420,287	4,001,981
10- Jordan French Insurance	2,881,375	2,575,085	1,888,773	1,673,462	167,792	138,916	3,601,718	3,218,854
11- Delta Insurance	1,317,881	1,158,101	937,115	923,685	83,376	71,078	1,692,350	1,492,626
12- Jordan Emirates Insurance	1,418,859	1,569,696	948,049	1,049,530	93,408	161,267	1,773,574	1,962,119
13- Al Yarmouk Insurance	1,266,935	1,180,797	755,239	718,734	61,567	60,181	1,503,979	1,386,513
14- Holy Land Insurance	1,269,732	1,201,197	780,560	767,014	95,998	126,619	1,587,167	1,501,497
15- Philadelphia Insurance	695,780	677,287	477,227	486,544	32,484	32,484	869,723	846,608
16- Arab Life & Accidents Ins.	2,713,261	2,390,910	2,341,879	2,014,911	91,242	91,242	4,306,542	3,231,316
17- Arab Union International Ins.	937,710	964,152	532,459	599,303	78,871	97,018	1,070,046	1,093,485
18- Arab Assurers	1,303,521	1,114,004	806,193	766,856			1,623,111	1,431,280
19- Islamic Insurance	4,075,797	3,260,365	1,624,871	1,554,292	127,729	127,729	2,546,356	2,412,971
20- Euro Arab Insurance Group	1,657,085	1,572,467	1,143,124	1,047,828	88,318	88,318	1,933,915	1,965,583
21- Jordan International Ins.	1,225,981	1,345,757	998,820	1,127,781	86,926	86,926	2,082,383	2,197,010
22- Arab Jordanian Ins. Group	1,174,124	1,043,823	921,125	799,355	86,926	86,926	1,467,655	1,304,779
23- Arab Orient Insurance	8,082,061	7,156,014	5,077,540	4,615,385	721,390	645,374	10,102,575	8,945,017
24- MEDGULF Insurance	1,774,128	1,527,898	1,025,921	860,559	194,190	180,768	2,076,386	1,792,788
25- First Insurance	3,001,723	2,688,214	1,342,796	1,346,956	137,042	137,042	2,408,117	2,316,658
Total	56,122,587	50,538,717	36,296,249	34,378,752	3,420,813	3,310,123	67,411,177	61,669,126

Table (28)

Takaful Insurance Premiums Share from Gross Jordanian Insurance Market Premiums * For the years 2009-2014 (JD)

		Gr	oss Insurance	Market Premiur	ns		Tradi	itional Insurance	Share % from	Gross Insurance	e Market Premi	ums	Takafu	I Insurance S	hare % from	Gross Insura	nce Market Pro	emiums
Branch / Year	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	2013	2014
Marine Insurance	24,945,796	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	23,695,360	23,015,463	28,713,571	27,649,083	26,065,181	26,107,102	1,250,436	1,598,447	2,024,458	2,501,054	2,021,450	2,551,277
Fire Insurance	53,490,355	56,342,885	57,369,057	60,651,004	68,339,553	69,119,571	48,264,252	50,102,385	50,592,542	53,224,955	60,466,913	62,763,203	5,226,103	6,240,500	6,776,515	7,426,049	7,872,640	6,356,368
Motor Insurance	150,027,925	176,714,739	184,688,009	193,332,018	201,672,152	212,529,078	135,463,227	160,206,678	172,027,155	177,282,887	184,710,549	193,003,573	14,564,698	16,508,061	12,660,854	16,049,131	16,961,603	19,525,505
Compulsory (Third Party Liability Ins	94,006,060	121,905,641	127,943,934	134,236,208	136,353,271	145,626,143	83,282,939	109,180,067	118,197,518	121,880,030			10,723,121	12,725,574	9,746,416	12,356,178	13,028,776	15,560,521
Comprehensive (Own Damage)Ins.	56,021,865	54,809,098	56,744,075	59,095,810	65,318,881	66,902,935	52,180,288	51,026,611	53,829,637	55,402,857	61,386,054	62,937,951	3,841,577	3,782,487	2,914,438	3,692,953	3,932,827	3,964,984
Credit Insurance	607,708	464,035	455,009	307,160	397,979	699,052	607,708	464,035	455,009	307,160	397,979	699,052	0	0	0	0	0	0
General Accident Insurance	19,080,124	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,444,630	17,770,984	16,828,158	14,943,659	16,361,977	18,278,445	635,494	643,847	603,982	1,009,637	1,286,662	1,657,373
Total General Insurances	248,151,908	276,550,400	290,682,244	300,393,615	316,144,954	330,941,898	226,475,177	251,559,545	268,616,435	273,407,744	288,002,599	300,851,375	21,676,731	24,990,855	22,065,809	26,985,871	28,142,355	30,090,523
Life Assurance	34,877,796	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	33,239,656	36,056,531	38,611,210	40,970,078	44,177,132	48,909,527	1,638,140	1,981,581	2,189,122	2,796,802	3,260,010	4,186,986
Medical Insurance	82,123,550	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	76,991,419	88,473,426	100,009,417	107,484,653	116,595,072	128,628,618	5,132,131	5,553,488	5,938,754	10,021,507	10,754,737	13,041,143
Total Life & Medical Insurances	117,001,346	132,065,026	146,748,503	161,273,040	174,786,951	194,766,274	110,231,075	124,529,957	138,620,627	148,454,731	160,772,204	177,538,145	6,770,271	7,535,069	8,127,876	12,818,309	14,014,747	17,228,129
Total	365,153,254	408,615,426	437,430,747	461,666,655	490,931,905	525,708,172	336,706,252	376,089,502	407,237,062	421,862,475	448,774,803	478,389,520	28,447,002	32,525,924	30,193,685	39,804,180	42,157,102	47,318,652

Takaful Insurance Premiums Share % from Gross Jordanian Insurance Market Premiums (According to Branches)*

5		Gr	oss Insurance	Market Premiur	ns		Trac	ditional Insurance	e Share % from (Gross Insurance	Branch Premiu	ms		Takafu	Insurance Sh	are % from	Gross Insurar	nce Branch Pr	emiums
Branch / Year	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	2014	2014	2	2009	2010	2011	2012	2013	2014
Marine Insurance	24,945,796	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	95	94	93	92	93	91		5	6	7	8	7	9
Fire Insurance	53,490,355	56,342,885	57,369,057	60,651,004	68,339,553	69,119,571	90	89	88	88	88	91		10	11	12	12	12	9
Motor Insurance	150,027,925	176,714,739	184,688,009	193,332,018	201,672,152	212,529,078	90	91	93	92	92	91		10	9	7	8	8	9
Compulsory (Third Party Liability Ins	94,006,060	121,905,641	127,943,934	134,236,208	136,353,271	145,626,143	89	90	92	91	0	0		11	10	8	9	10	11
Comprehensive (Own Damage)Ins.	56,021,865	54,809,098	56,744,075	59,095,810	65,318,881	66,902,935	93	93	95	94	94	94		7	7	5	6	6	6
Credit Insurance	607,708	464,035	455,009	307,160	397,979	699,052	100	100	100	100	100	100		0	0	0	0	0	0
General Accident Insurance	19,080,124	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	97	97	97	94	93	92		3	3	3	6	7	8
Total General Insurances	248,151,908	276,550,400	290,682,244	300,393,615	316,144,954	330,941,898	91	91	92	91	91	91		9	9	8	9	9	9
Life Assurance	34,877,796	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	95	95	95	94	93	92		5	5	5	6	7	8
Medical Insurance	82,123,550	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	94	94	94	91	92	91		6	6	6	9	8	9
Total Life & Medical Insurances	117,001,346	132,065,026	146,748,503	161,273,040	174,786,951	194,766,274	94	94	94	92	92	91		6	6	6	8	8	9
Total	365,153,254	408,615,426	437,430,747	461,666,655	490,931,905	525,708,172	92	92	93	91	91	91		8	8	7	9	9	9

* Two insurance companies practice Takaful Insurance out of 25 insurace companies operating in Jordan after liquidate Al-Barakah Takaful :

1- Islamic Insurance Company

2- First Insurance Company

** Insurance Commission annuled Al-Barakah Takaful insurance company from 12/12/2011 & later decided to liquidate the company from 8/1/2014

Table (29) Takaful Insurance Paid Claims Share from Gross Jordanian Insurance Market Paid Claims * For the years 2009-2014 (JD)

Branch / Year		Gro	ss Insurance M	larket Paid Cla	ims		Т	aditional Insurand	e Share % from	Gross Insuran	ice Market Paid	l Claims	т	kaful Insuran	e Share % fro	n Gross Insura	nce Market Pai	d Claims
Didit(i) / Tear	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	2013	2014	200	201	2011	2012	2013	2014
Marine Insurance	6,532,261	4,684,069	5,003,089	11,809,620	6,411,414	7,074,414	6,233,6	5 4,455,768	4,928,207	11,732,262	6,284,133	6,983,467	298,6	16 228,3	1 74,882	77,358	127,281	90,947
Fire Insurance	18,501,336	11,234,683	25,569,297	12,534,898	12,750,863	42,142,299	16,295,9	36 10,024,099	24,433,204	12,219,944	9,838,908	37,185,648	2,205,	50 1,210,	34 1,136,09	3 314,954	2,911,955	4,956,651
Motor Insurance	146,951,062	160,331,459	190,783,410	171,699,125	160,388,032	175,678,591	133,856,	20 144,048,805	180,061,588	159,277,328	147,914,885	162,079,964	13,094	342 16,282	54 10,721,8	2 12,421,797	12,473,147	13,598,627
Compulsory (Third Party Liability Ins.)	89,887,715	103,611,554	124,930,590	108,829,217	104,821,634	115,527,438	80,973,3	36 91,845,039	117,472,249	100,330,885	95,887,570	105,416,540	8,914,	29 11,766	15 7,458,34	1 8,498,332	8,934,064	10,110,898
Comprehensive (Own Damage)Ins.	57,063,347	56,719,905	65,852,820	62,869,908	55,566,398	60,151,153	52,883,3	52,203,766	62,589,339	58,946,443	52,027,315	56,663,424	4,180,	13 4,516,	39 3,263,48	1 3,923,465	3,539,083	3,487,729
Credit Insurance	926,168	2,093,502	911,112	838,458	803,072	717,123	926,16	2,093,502	911,112	838,458	803,072	717,123	0	0	0	0	0	0
General Accident Insurance	3,652,529	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,578,3	2 2,529,200	2,776,873	2,066,584	1,756,780	5,350,771	74,2	7 128,8	2 161,691	98,573	70,731	54,987
Total General Insurances	176,563,356	181,001,765	225,205,472	199,047,258	182,180,892	231,018,185	160,890,	91 163,151,374	213,110,984	186,134,576	166,597,778	212,316,973	15,672	565 17,850	91 12,094,4	8 12,912,682	15,583,114	18,701,212
Life Assurance	19,465,005	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	19,008,6	60 19,750,013	20,584,151	23,400,504	23,439,793	27,107,123	456,3	15 621,1	7 784,053	864,170	1,067,578	1,435,716
Medical Insurance	67,268,027	80,731,097	98,361,038	99,730,269	110,340,729	113,356,527	63,015,9	99 75,559,901	93,685,537	93,376,917	102,591,613	104,446,169	4,252,	28 5,171,	97 4,675,50	1 6,353,352	7,749,116	8,910,358
Total Life & Medical Insurances	86,733,032	101,102,267	119,729,242	123,994,943	134,848,100	141,899,366	82,024,6	59 95,309,914	114,269,688	116,777,421	126,031,406	131,553,292	4,708,	73 5,792,	54 5,459,55	4 7,217,522	8,816,694	10,346,074
Total	263,296,388	282,104,032	344,934,714	323,042,201	317,028,992	372,917,551	242,915,	50 258,461,288	327,380,672	302,911,997	292,629,184	343,870,265	20,380	938 23,642	45 17,554,0	2 20,130,204	24,399,808	29,047,286

Takaful Insurance Paid Claims Share % from Gross Jordanian Insurance Market Paid Claims (According to Branches)*

Branch / Year	(Gross Insurance	e Market Paid C	laims accordir	ng to the branc	h	Trac	itional Insurance	e Share % from	Gross Insuranc	e Branch Paid (Claims	Takaf	ul Insurance S	hare % from	Gross Insurar	nce Brai
Dianch / Tear	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	2013	2014	2009	2010	2011	2012	20
Marine Insurance	6,532,261	4,684,069	5,003,089	11,809,620	6,411,414	7,074,414	95	95	99	99	98	99	5	5	1	1	2
Fire Insurance	18,501,336	11,234,683	25,569,297	12,534,898	12,750,863	42,142,299	88	89	96	97	77	88	12	11	4	3	23
Motor Insurance	146,951,062	160,331,459	190,783,410	171,699,125	160,388,032	175,678,591	91	90	94	93	92	92	9	10	6	7	8
Compulsory (Third Party Liability Ins.)	89,887,715	103,611,554	124,930,590	108,829,217	104,821,634	115,527,438	90	89	94	92	91	91	10	11	6	8	9
Comprehensive (Own Damage)Ins.	57,063,347	56,719,905	65,852,820	62,869,908	55,566,398	60,151,153	93	92	95	94	94	94	7	8	5	6	6
Credit Insurance	926,168	2,093,502	911,112	838,458	803,072	717,123	100	100	100	100	100	100	0	0	0	0	0
General Accident Insurance	3,652,529	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	98	95	94	95	96	99	2	5	6	5	4
Total General Insurances	176,563,356	181,001,765	225,205,472	199,047,258	182,180,892	231,018,185	91	90	95	94	91	92	9	10	5	6	9
Life Assurance	19,465,005	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	98	97	96	96	96	95	2	3	4	4	4
Medical Insurance	67,268,027	80,731,097	98,361,038	99,730,269	110,340,729	113,356,527	94	94	95	94	93	92	6	6	5	6	7
otal Life & Medical Insurances	86,733,032	101,102,267	119,729,242	123,994,943	134,848,100	141,899,366	95	94	95	94	93	93	5	6	5	6	7
Total	263,296,388	282,104,032	344,934,714	323,042,201	317,028,992	372,917,551	92	92	95	94	92	92	8	8	5	6	8

* Two insurance companies practice Takaful Insurance out of 25 insurace companies operating in Jordan after liquidate Al-Barakah Takaful :

1- Islamic Insurance Company

2- First Insurance Company

** Insurance Commission annuled Al-Barakah Takaful insurance company from 12/12/2011 & later decided to liquidate the company from 8/1/2014

Table (30)

Takaful Insurance Business (Premiums, Paid Claims) Allocated to Insurance Branches & Takaful Share of Total Business for the years 2014 & 2013 (JD)

Underwritten Premiums

							F	Premiums / Ir	nsurance	Branch									% Com	panies	% Com	nanies
NO. Company	Marine 8 Insur	Aviation ance	Fire Ins	surance	Liability I	nsurance	Other Br	anches	Credit In	surance	Motor Ir	surance	Medical	Insurance	Life As	surance	Total Compa	n'y Business		t Share	Takafu	•
	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1 Islamic Insurance	881,132	909,916	1,630,630	2,055,083			472,168	406,635			9,532,001	8,491,759	4,748,649	4,636,386	4,186,986	3,260,010	21,451,566	19,759,789	4.08	4.02	45.33	46.87
2 First Insurance *	1,670,145	1,111,534	4,725,738	5,817,557	563,954	225,069	621,251	654,958			9,993,504	8,469,844	8,292,494	6,118,351		0	25,867,086	22,397,313	4.92	4.56	54.67	53.13
Total Takaful Insurance	2,551,277	2,021,450	6,356,368	7,872,640	563,954	225,069	1,093,419	1,061,593			19,525,505	16,961,603	13,041,143	10,754,737	4,186,986	3,260,010	47,318,652	42,157,102	9.00	8.59	100.00	100.00
Total Market Business/Branch	28,658,379	28,086,631	69,119,571	68,339,553	6,667,689	6,178,927	13,268,129	11,469,712	699,052	397,979	212,529,078	201,672,152	141,669,761	127,349,809	53,096,513	47,437,142	525,708,172	490,931,905				

Paid Claims

Paid Claims / Insurance Branch % Companies % Companies Total Compan'y Business Marine & Aviation Market Share Takaful Share NO. Company Medical Insurance Fire Insurance Liability Insurance Other Branches Credit Insurance Motor Insurance Life Assurance Insurance 2013 2014 2014 2013 2014 2013 2014 2013 2013 2014 2013 2014 2013 2014 2013 2014 2013 2014 2013 2013 2014 2014 1 Islamic Insurance 35,422 37,438 506,362 261,406 38,524 23,598 7,102,712 6,298,579 4,052,716 4,465,034 1,435,716 1,067,578 13,171,452 12,153,633 3.53 3.83 45.34 49.81 2 First Insurance * 55,525 89,843 4,450,289 2,650,549 376 4,579 16,087 42,554 6,495,915 6,174,568 4,857,642 3,284,082 15,875,834 12,246,175 4.26 3.86 54.66 50.19 **Total Takaful Paid Claims** 90.947 127.281 4,956,651 2.911.955 376 4.579 54.611 66,152 13,598,627 12.473.147 8,910,358 7,749,116 1.435.716 1.067.578 29.047.286 24.399.808 7.79 7.70 100.00 100.00 Total Market Paid Claims/Branch 160.388.032 113,356,527 7.074.414 6.411.414 42,142,299 12,750,863 300.835 640.086 5,104,923 1,187,425 717,123 803,072 175,678,591 110,340,729 28.542.839 24.507.371 372,917,551 317.028.992

* First Insurance Company was established in 2008.

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

** Insurance Commission annuled Al-Barakah Takaful insurance company From 12/12/2011 & later decided to liquidate the company from 8/1/2014

Table (31)

Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches & Takaful Share of Total Business for the years 2014 & 2013 (JD)

profit (Loss)

		_						pro	fit <mark>(Loss)</mark> /	Insuranc	ce Brancl	h						_		% Com		% Comp	
No.	Company		Aviation ance	Fire In:	surance		bility rance	Other B	ranches	Credit Ir	nsurance	Motor In	surance	Medical I	nsurance	Life Ins	surance	Compar (Lo	ny Profit <mark>ss)</mark>	Marke	of Total t Profit <mark>oss</mark>)	Shar Tot Taka Profit	tal aful
		2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013
1	Islamic Insurance	316,757	352,763	87,974	-313,250			113,197	116,059			-764,064	-45,342	-351,601	-381,534	1,149,928	895,633	552,191	624,329	1.58	2.84	51.88	121.11
2	First Insurance *	169,626	97,901	37,579	-37,517	40,151	45,255	143,604	54,480			-376,234	-775,716	497,415	506,793			512,141	-108,804	1.47	-0.49	48.12	-21.11
Т	otal Takaful Profit <mark>(Loss)</mark>	486,383	450,664	125,553	-350,767	40,151	45,255	256,801	170,539	0	0	-1,140,298	-821,058	145,814	125,259	1,149,928	895,633	1,064,332	515,525	3.05	2.34	100.00	100.00
	Total Market Profit (Loss)/Branch***	5,613,229	5,262,850	3,699,222	3,944,291	738,510	773,643	1,991,198	2,634,434	357,356	525,257	8,240,161	479,755	7,974,383	2,409,768	6,288,306	5,957,595	34,902,365	21,987,593				

* First Insurance Company was established in 2008.

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

** Insurance Commission annuled AI-Barakah Takaful insurance company & later decided to liquidate the company from 8/1/2014

Table (32)

%Jordanian, Arab and Foreign Shares in Insurance Companies Paid Up Capitals For the year 2014

No.	Companies	Paid Up Capital	Jordanian Share %	Arab Share %	Foreign Share %
1	Jordan Insurance	30,000,000	82.74	6.05%	11.21%
2	Middle East Insurance	21,000,000	77.32%	1.14%	21.54%
3	National Insurance	8,000,000	99.71%	0.29%	
4	United Insurance	8,000,000	89.41%	6.76%	3.83%
5	AL Manara Insurance	7,000,000	17%	81.88%	1.13%
6	Arabia Insurance-Jordan	8,000,000	46.80%	53.26%	0.04%
7	Jerusalem Insurance	8,000,000	99.43%	0.52%	0.05%
8	AL-Nisr Al-Arabi Insurance	10,000,000	81.77%	0.22%	18.02%
9	Jordan French Insurance	9,100,000	93.70%	5.99%	0.31%
10	Arab Union International Ins.	8,000,000	86.35%	12.73%	0.92%
11	Delta Insurance	8,000,000	62.66%	37.20%	0.14%
12	Jordan Emirates Insurance	5,000,000	6.83%	92.90%	0.27%
13	Al Yarmouk Insurance	8,000,000	99.89%	0.11%	
14	Holy Land Insurance	4,564,156	95.66%	4.14%	0.20%
15	Arab Life & Accidents Insurance	8,000,000	29.78%	55.52%	14.70%
16	Philadelphia Insurance	4,000,000	99.73%	0.27%	
17	Jordan International Insurance	18,150,000	92.37%	6.58%	1.05%
18	Islamic Insurance	12,000,000	78.09%	21.87%	0.04%
19	Arab Assurers	8,000,000	99.75%	0.25%	0.00%
20	Arab Jordanian Insurance Group	8,000,000	98.59%	1.06%	0.35%
21	Arab Orient Insurance	21,438,252	9.71%	90.29%	0.00%
22	Euro Arab Insurance Group	8,000,000	99.61%	0.14%	0.25%
23	MetLife Alico	4,000,000			100%
24	MEDGULF Insurance	10,000,000	39.86%	57.39%	2.75%
25	First Insurance	24,000,000	66.79%	33.21%	
	Total	268,252,408			

Jordan Insurance Federation

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