



# Annual Report Insurance Business in Jordan

2016

Issued by

Jordan Insurance Federation

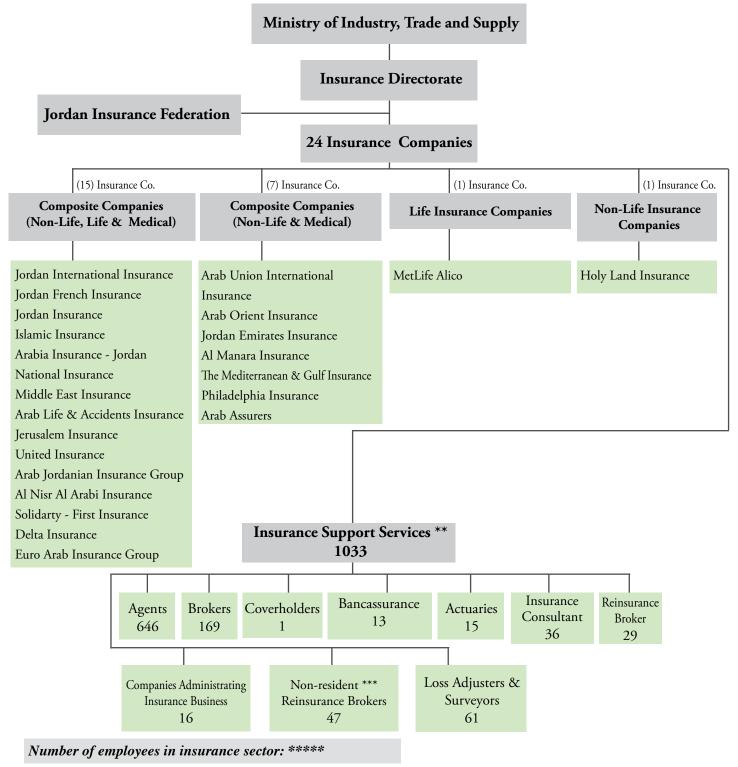
July 2017



#### Annual Report 2014

Table No.	Description	Page No.
Charts	Growth in Insurance Business 2016	1-6
Table (1)	Insurance Business for the Year 2015-2016	7
Table (2)	Insurance Operations For The Year 2016- (Total Premiums & Paid Claims)	8
Table (3)	Insurance Branches Results As in 31/12/2016 Premiums, Abroad Reinsures Premiums Share, Paid Claims, Abroad Reinsurers Claims Share, Net Technical Profit (Loss), Loss Ratio	9
Table (4)	Balance Sheet for The Jordanian Insurance Companies for The Year 2015-2016	10
Table (5)	Income Statement for The Jordanian Insurance Companies for The Year 2015-2016	11
Table (6)	Growth of Premiums for all Classes 2007-2016	12
Table (7)	Written Premiums of Jordan Insurance Market 2015-2016	13
Table (8)	Growth of Paid Claims for all Classes 2007-2016	14
Table (9)	Paid Claims of Jordan Insurance Market 2015-2016	15
Chart	Companies Shares % in Gross Premiums for the year of 2016	16
<b>Table (10)</b>	Underwritten Premiums 2016-Companies Share of all Classes	17-18
<b>Table</b> (11)	Motor Underwritten Premiums 2016	19
<b>Table (12)</b>	Companies Classification & Share of Gross Written Premiums for The Year 2016	21-23
Chart	Companies Share of Paid Claims for The Year 2016	24
<b>Table (13)</b>	Paid Claims 2016-Companies Share of all Classes	25-26
<b>Table (14)</b>	Motor Paid Claims 2016	27
<b>Table (15)</b>	Companies Classification & Share of Paid Claims for The Year 2016	28-31
<b>Table (16)</b>	Net Profit (Loss) for Jordan Insurance Companies as Per Class for The Year 2016	32-33
<b>Table (17)</b>	Motor Net Profit (Loss) as in 31/12/2016	34
<b>Table (18)</b>	Insurance Companies According to Profit (Loss) as Per Class for The Year 2016	35-39
<b>Table (19)</b>	Total Assets/Investments/Paid-up Capital/ Shareholders' Equity/ Retained Earnings (Accumulated Profit & (Loss)) 2016	40
<b>Table (20)</b>	Insurance Companies According to Total Assets, Investments, Paid Up Capital for The Year 2016	41
<b>Table (21)</b>	Classification of The Insurance Companies According to Shareholders' Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve of 2016	42
<b>Table (22)</b>	Insurance Companies According to Fixed Assets and Other Assets 2016	43
<b>Table (23)</b>	Insurance Companies According to Statutory & Voluntary Reserves 2016	44
<b>Table (24)</b>	Insurance Companies Balance Sheet Indicators as in 2015	45
<b>Table (25)</b>	Insurance Companies Balance Sheet Indicators as in 2016	42
<b>Table (26)</b>	Gross Administrative Expenses for Insurance Companies Distributed on Insurance Underwriting Branches for The Year 2016	47-48
<b>Table (27)</b>	Gross Administrative & General Expenses for Jordan Insurance Companies for The Year 2016	49
<b>Table (28)</b>	% of Takaful Insurance From Gross Insurance Premiums (Allocated to Insurance Branches) 2010-2016	50
<b>Table (29)</b>	% of Takaful Insurance From Gross Insurance Paid Claims (Allocated to Insurance Branches) 2010-2016	51
<b>Table (30)</b>	Takaful Insurance Business (Premiums, Paid Claims) Allocated to Insurance Branches 2016 & 2015.	52
Table (31)	Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches 2016 & 2015	53
<b>Table (32)</b>	Jordanian, Arab and Foreign Shares in Insurance Companies Paid up Capitals for the year 2016	54

#### Structure of the Jordanian Insurance Sector 2016 -2017 \*



The number of employees in Jordanian insurance sector in 2016 increased by 7,9% to reach 3073 employee compared to 2848 employee in 2015 (These numbers include the employees in Jordan Insurance Federation and in the 24 insurance companies members in the Federation excluding sales agents and insurance directorate).

There are (1033) 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.

<sup>\*</sup> 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.

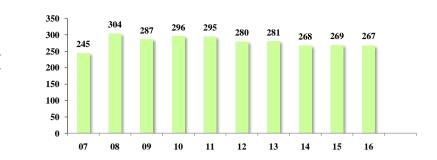
<sup>\*\*</sup> Source: the initial yearly report issued by former Insurance Commission.

<sup>\*\*\*</sup> 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.

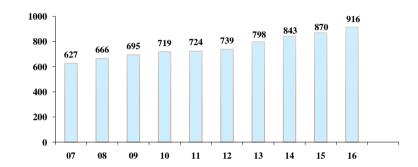
<sup>\*\*\*\*</sup> The number of employees in the Jordanian insurance sector excludes the number of employees in Insurance Directorate/ former Insurance Commission for the years 2013 & 2014 because the actual employees number is unavailable of Insurance Directorate after the cancellation of Insurance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

<sup>\*\*\*\*\*</sup> 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, and in 2015 Al Yarmouk Insurance Company was merged with First Insurance Company which decreased the number to be 24 Insurance Companies.

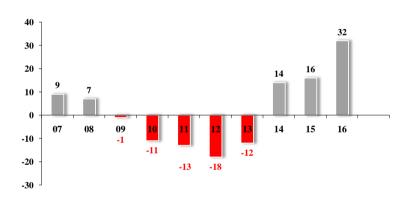
#### Growth in Insurance Business 2007- 2016 \*



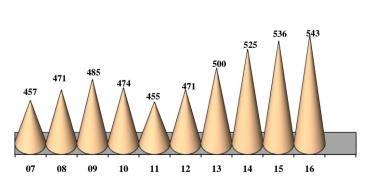
Paid Up Capital 2007-2016



**Total Assets 2007-2016** 



**Total Retained Earnings (Accumulated Losses)** 2007-2016



**Investments 2007-2016** 

Million (JD)

Million (JD)

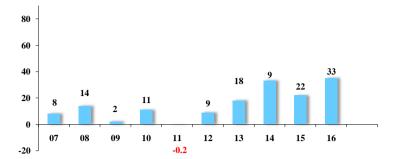
The number of insurance companies for the years 2015-2016 was 24 company( Al yarmouk insurance company was merged with First insurance company).

The number of Insurance Companies from (2005 - 2006) was 26 Companies.

 $<sup>\</sup>begin{tabular}{ll} \hline \textbf{The number of Insurance Companies for the year (2007) was 28 Companies (MEDGULF and Darkom Insurance Companies were established)} \\ \hline \end{tabular}$ 

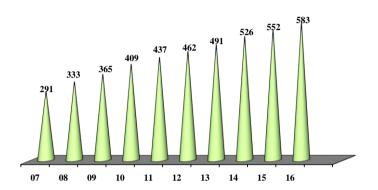
The number of Insurance Companies for the year (2008) was 29 Companies (First Insurance Company was established)
The number of Insurance Companies from (2009 - 2012) was 28 Companies (Darkom Insurance Company withdrew from the market)
The number of Insurance Companies for the years (2013 and 2014) was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





Net Profit (Loss) before Tax 2007-2016

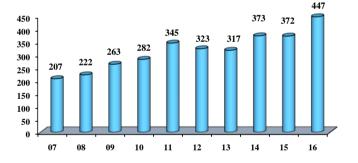
Million (JD)



**Total Underwritten Premiums 2007-2016** 

Million (JD)

Million (JD)



**Total Paid Claims 2007-2016** 

**Total Shareholders Equity 2007-2016** 

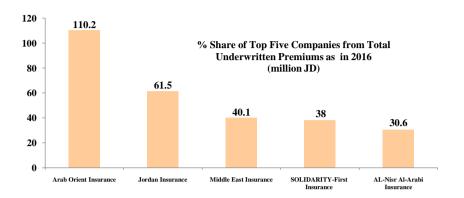
The number of Insurance Companies for the year (2007) was 28 Companies (MEDGULF and Darkom Insurance Companies were established)

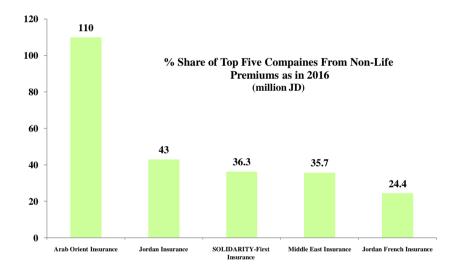
The number of Insurance Companies for the year (2008) was 29 Companies (First Insurance Company was established)

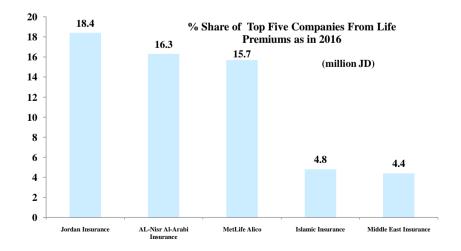
The number of Insurance Companies from (2009 - 2012) was 28 Companies (Darkom Insurance Company withdrew from the market)

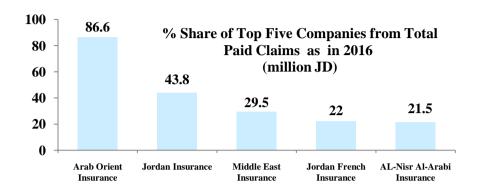
The number of Insurance Companies for the years (2013 and 2014) was 25 Companies (Gerasa, Al Baraka Takaful and Arab German Insurance Companies were liquidated and withdrew from the market)

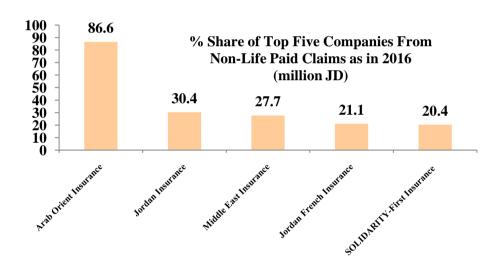
<sup>\*</sup> The number of Insurance Companies from (2005 - 2006) was 26 Companies.

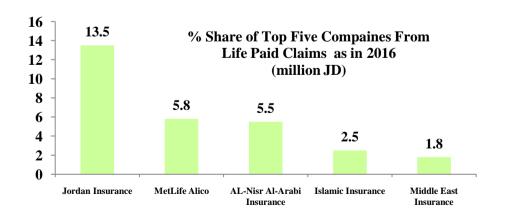


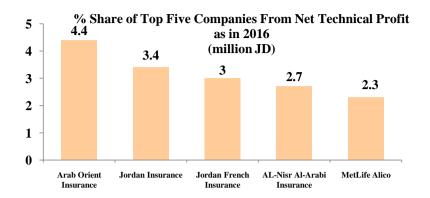


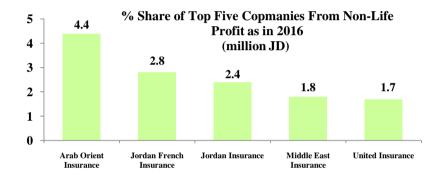


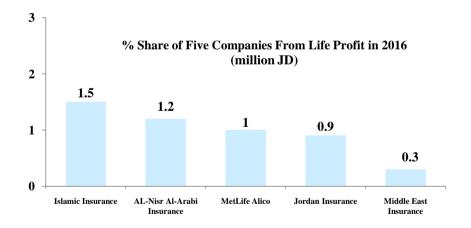


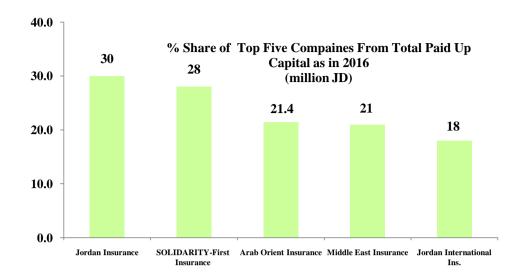


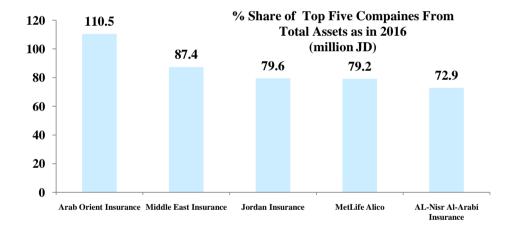












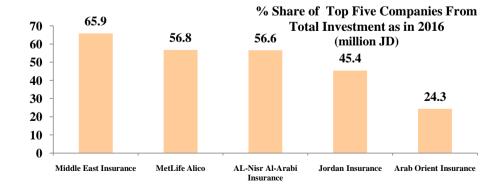


Table (1)

Insurance Business for the Year 2016

	2016	2015	%Change
	(J	ID)	
Total Underwritten Premiums	582,937,127	551,699,789	5,7%
Non-Life Premiums (General Insurances)	512,353,786	490,661,534	4,4%
Life Premiums	70,583,341	61,038,255	15,6%
Total Paid Claims	446,964,295	371,770,416	20,2%
Non-Life Paid Claims (General Insurances)	410,241,246	344,558,383	19,1%
Life Paid Claims	36,723,049	27,212,033	35%
Net Technical Profit (Loss) (Inside & Outside Jordan)	28,155,410	32,833,083	-14,2%
Net Technical Profit (Loss) Inside Jordan	30,568,909	34,011,510	-10,1%
Net Technical Profit (Loss) of Branches Outside Jordan	-2,413,499	-1,178,426	104,8%

Milloin JD

Paid Up Capital	267,4	269	-0,6%
Investments	543,5	535,7	1,4%
Total Assets	916	870,4	5,3%
Retained Earnings	32,2	16,3	97,1%
Shareholders' Equity	341,6	326,8	4,5%

Net Profit (Loss) Before Tax	35,2	30,3	16%
Net Profit (Loss) (After Tax and Fees)	27,2	22,2	22,5%
Total Technical Provisions	406,7	387,8	22,5%

<sup>\*</sup> Source: Financial Annual Reports for (24) Insurance Companies.

Table (2)
Insurance Operations For the Year 2016 \*
Total Premiums & Paid Claims
For (24) Insurance Companies (JD)

-	Cliderwi	i itteli i i ei	mums			
Branch / Year	2016 (24 Companies)	Change% 2015	Branch Share of Total Premiums 2016	2015 (24 Companies)	Change% 2014 (25 Companies)	Branch Share of
Marine Insurance**	22,119,318	-8%	3.8%	24,085,474	-16%	4.4%
Fire Insurance	74,745,017	7.5%	12.8%	69,510,772	0.6%	12.6%
Motor Insurance	225,180,385	1.5%	38.6%	221,882,433	4.4%	40.2%
Compulsory (Third Party Liability Ins.)	153,257,822	1.7%	26.3%	150,735,665	3.3%	27.3%
Comprehensive (Own Damage)Ins.	71,922,563	1.1%	12.3%	71,146,768	6.9%	12.9%
Credit Insurance	1,023,144	4.4%	0.2%	979,969	40.2%	0.2%
General Accident Insurance***	17,790,214	-4%	3.1%	18,474,171	-7%	3.3%
Medical Insurance	171,495,708	10%	29.4%	155,728,715	9%	28.2%
Total General Insurances	512,353,786	4.4%	87.9%	490,661,534	3.8%	88.9%
Life Assurance	70,583,341	15.6%	12.1%	61,038,255	15.0%	11.1%
Total Premiums	582,937,127	5.7%	100%	551,699,789	5.0%	100%

**Underwritten Premiums** 

Branch / Year	2016 (24 Companies)	Change%	Branch Share of Total Paid	2015 (24 Companies)	Change% 2014 (25	Branch Share of
	Companies)	2013	Claims 2016	Companies)	Companies)	Paid Claims
Marine Insurance**	4,028,223	-44.9%	0.9%	7,309,789	3.3%	2.0%
Fire Insurance	46,825,242	135.1%	10.5%	19,919,195	-52.7%	5.4%
Motor Insurance	207,324,187	10.0%	46.4%	188,462,268	7.3%	50.7%
Compulsory (Third Party Liability Ins.)	139,730,862	9.5%	31%	127,591,281	10.4%	34.3%
Comprehensive (Own Damage)Ins.	67,593,325	11.0%	15.1%	60,870,987	1.2%	16.4%
Credit Insurance	1,624,312	79.1%	0.4%	906,772	26.4%	0.2%
General Accident Insurance***	4,595,004	17.0%	1.0%	3,928,970	-27.3%	1.1%
Medical Insurance	145,844,278	17.6%	32.6%	124,031,389	9.4%	33.4%
<b>Total General Insurances</b>	410,241,246	19.1%	91.8%	344,558,383	0.05%	92.7%
Life Assurance****	36,723,049	35.0%	8.2%	27,212,033	-4.7%	7.3%
Total Paid Claims	446,964,295	20.2%	100%	371,770,416	-0.3%	100%

Paid Claims

<sup>\*</sup> Source: Annual reports as in 31/12/ 2016 for insurance companies.

<sup>\*\*</sup> Marine insurance premiums in 2016 include Aviation insurance with an amount of JD(1.561.189) and 7 insurance Companies . Practice this insurance

General Accident Insurance for 2016 include Liability insurance in an amount of JD (6.658.605) in addition to other insurances.

The insurance Companies didn't pay any Aviation claims in 2016.

General Accident Claims for 2016 include Liability insurance paid claims in an amount of JD (1.080.888) in addition to other insurances.

Life Assurance claims in 2016 include the amounts paid for surrender and maturity policies in an amount of JD (8.326.428).

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 2016-2015 (JD)

Branch	<b>Underwritten Premiums</b>		Abroad Reinsurers Premiums Share		Paid (	Paid Claims		Abroad Reinsurer's Claims Share		Ratio *	Net Technical Profit (Loss)	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
Marine & Aviation Insurance	22,119,319	24,085,474	17,293,977	18,959,059	4,028,223	7,309,789	2,892,172	5,819,014	16,1	26.8	4,553,448	4,968,659
Motor Insurance	225,180,384	221,882,433	5,934,505	5,891,829	207,324,187	188,462,268	2,178,749	2,569,615	80,4	82.3	11,454,063	7,464,349
Compulsory (Third Party Liability Ins.)	153,257,822	150,735,665	3,141,370	3,509,523	139,730,862	127,591,281	1,449,896	2,012,596	91.8	98.8	-9,380,333	-10,044,814
Comprehensive (Own Damage)	71,922,563	71,146,768	71,146,768	2,390,525	67,593,325	60,870,987	673,656	557,019	56.7	62.9	20,834,396	17,509,163
Fire Insurance	74,745,017	69,510,772	52,262,448	49,614,119	46,825,242	19,919,195	41,262,536	15,306,546	28.3	41	4,131,889	3,004,261
General Accident Insurance	17,790,214	18,474,171	11,063,856	12,107,288	4,595,004	3,928,970	3,323,498	2,665,162	27,9	14,2	3,468,030	3,771,841
Credit Insurance	1,023,144	979,969	737,741	728,364	1,624,312	906,772	896,354	192,400	167,3	35.5	233,115	554,519
Medical Insurance	171,495,708	155,728,715	86,762,472	66,018,227	145,844,278	124,031,389	69,860,544	54,262,673	90.8	80	798,052	7,976,623
<b>Total General Insurances</b>	512,353,786	490,661,534	174,054,999	153,318,886	410,241,246	344,558,383	120,413,853	80,815,410	80,9	79,2	24,638,597	27,740,252
Life Assurance	70,583,341	61,038,255	22,528,695	18,903,003	36,723,049	27,212,033	18,468,373	12,779,871	53,6	48.6	5,930,312	6,271,259
Total	582,937,127	551,699,789	196,583,694	172,221,889	446,964,295	371,770,416	138,882,226	93,595,281	78.2%	76,5	30,568,909	34,011,511

<sup>\*</sup> 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 31/12/2016 (JD)

Details	2016	2015	Percentage
			Change %
Deposits at Bank	238,025,886	235,818,755	1
Financial Assets at Fair Value Through Profit or Loss	28,571,300	32,622,976	-12
Financial Assets at Fair Value Through Other Comprehensive Income	83,673,236	87,780,944	-5
Financial Assets at Amortized Cost	98,101,214	83,036,104	18
Investments in Subsidaries & Associates	137,934	122,934	12
Property Investments	86,271,382	88,385,959	-2.4
Loans to life polices holders	8,660,819	7,959,941	9
Other Investments	11,186	11,186	0
Total Investments	543,452,957	535,738,799	1.4
Cash on Hand & at Banks	30,202,895	35,669,912	-15
Receivable Notes & Post-Dated Cheques	33,176,755	27,274,453	22
Accounts Receivable - Net	158,471,209	134,765,379	18
Due from Reinsurers	33,757,693	28,523,346	18
Deferred Tax Assets	17,006,987	17,130,104	-1
Property & Equipment - Net	64,966,169	63,348,852	3
Intangible Assets	1,284,380	1,289,119	0
Other Assets	15,267,078	13,900,849	10
Others	18,529,474	12,770,725	45
Total Assets	916,115,597	870,411,538	5.3
Net Unearned Premiums Provision	139,295,475	133,138,418	5
Net Outstanding Claims Provision	160,629,713	160,729,978	0
Net Mathmatical Provision	105,681,221	93,598,982	13
Other Technical Provisions	250,000	250,000	0
<b>Deficit in Premiums Provision</b>	810,310	50,000	1521
<b>Total Technical Provisions</b>	406,666,719	387,767,378	5
Bank Loans	3,553,222	4,192,937	-15
Accounts Payable	45,327,688	37,184,322	22
Accrued Expenses	1,056,083	1,426,167	-26
Due to other Reinsurers	74,027,758	64,253,221	15
Other Provisions	5,820,487	5,751,821	1
Income Tax Provision	5,637,622	6,140,590	-8
Loans	-,,	4,000,000	-100
Deferred Tax Liability	1,404,196	2,250,413	-38
Other Liabilities	28,940,267	26,377,902	10
Others	-, -, -	325,322	-100
<b>Total Liabilities</b>	572,434,042	539,670,073	6
Paid Up Capital	267,404,161	269,011,890	-0.6
Treasury Stocks	-1,172,559	-267,583	338
Net Premiums on Paid Up Capital	-5,361,672	-4,174,378	28
Statutory Reserve	45,528,144	43,122,789	6
Voluntary Reserve	6,361,344	5,295,276	20
Other Reserves	2,225	2,225	0
Accumulated Change in Fair Value	-11,037,807	-7,974,067	38
Retained Earnings (Accumulated) Profit & Losses	32,157,455	16,318,752	97.1
Period's Profit (Loss)	-82,466	10,010,104	71.1
Others	7,759,357	5,439,564	43
Total Shareholder's Equity			
Minority Interest	341,558,182	326,774,468	4.5
·	2,123,373	1,974,629	8
Total Owner's Equity	343,681,555	328,749,097	4.5
Others		1,992,368	-100
Total Liabilities & Owner's Equity	916,115,597	870,411,538	5

Table (5)
Income Statement for Insurance Companies
for the Year ending in 31/12/2016 (JD)

Details	2016	2015	Percentag Change %
Total Written Premiums*	596,863,819	562,055,365	6
Reinsurer's Share	231,122,543	203,761,281	13
Net Written Premiums	365,741,276	358,294,084	2
Net change in Unearned Premiums Provision	6,403,283	9,385,519	-32
Net Change in Mathmatical Provision	12,082,239	10,142,717	19
Net Change in Premiums Shortage Provision	760,310	780	
<u> </u>			97,376
Net Earned Premiums Income	346,495,444	338,765,068	2
Commissions Received	25,969,645	24,911,815	4
Issuing Fees	19,222,038	19,748,643	-3
Interests Revenues	11,388,325	12,491,273	-9
Gain (Losses) from Financial Assets & Investments	11,177,759	5,465,904	104
Other Revenues related to underwriting accounts	2,645,930	2,525,698	5
Net-change in fair value for financial assests at fair value through income statements profit & Loss			
Profit of financial assests at fair value through comprehesive income	15,934	105,558	-85
Revenue of property investment	•	,	-05
	1 754 229	1 500 606	
Investments revenue related to underwriting accounts	1,754,238	1,509,606	16
Revenue of Selling Real estate Investment	502,068		
Other Revenues	4,526,574	4,022,367	13
Total Revenues	423,697,955	409,545,932	3
Paid Claims	446,344,957	371,458,314	20
Maturity & Surrender of Policies	8,326,428	6,647,210	25
Subrogation (Recoveries)	38,939,682	34,836,292	12
Reinsurer's Share	148,807,734	102,221,129	46
Net Paid Claims	266,923,969	241,048,103	11
Net Change in Outstanding Claims Provision	58,002	12,776,184	
Allocated Administrative Expenses	18,175,514	17,801,064	-100 2
Excess of Loss Premiums	6,436,453	7,138,276	-10
Acquisition Policies Fees	19,618,193	19,868,655	-1
Underwriting Administrative Expenses	8,918,286	8,013,036	11
Paid Commissions	4,010,240	3,594,256	12
Allocated Employees Expenses	36,828,301	38,278,736	-4
Others	323,523	189,541	71
Net Cost of Claims	361,292,481	348,707,851	4
Other Expenses	1,115,607	932,411	20
Employees Expenses (Unallocated)	12,731,535	11,270,981	13
Depreciation	4,243,097	4,223,937	0
Unallocated Administrative Expenses	6,281,297	5,940,994	6
Ooubtful Debts Expense	620,807	5,412,882	-89 111
ow Losses in Fixed Assets Oubtful Debts Expense (Amortized Cost))	-1,485	13,121 35,842	-111 -100
Joubtul Debts Expense (Amortized Cost)) Banks Interests & Expenses	50,000	260,000	-100 -81
Ooubtful Debts Provision	210,925	488,135	-57
Bad Debts	232,284	409,155	-43
Other Provisions	1,727,760	1,575,122	10
Total Expenses	27,211,827	30,562,580	-11
Net Profit(Loss) Before Tax	35,193,647	30,275,501	16
Income Tax Provision	7,897,716	8,007,047	-1
Expected operation's Profit	-106,734	-77,297	
Net Profit After Tax	27,189,197	22,191,157	22.5
	, ,=	,,	

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

 $\begin{array}{c} \text{Table (6)} \\ \text{Growth of Premiums for All Classes 2007- 2016 (JD)} \end{array}$ 

		2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
MA	ARINE & AVIATION INSURANCE*	23,659,208	29,305,374	25,570,630	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	24,085,474	22,119,319
*	Less (Local) reinsurers premiums	923,008	1,009,692	746,095	1,070,048	1,668,361	2,164,549	1,287,824	1,344,779	1,176,713	1,319,083
*	Less (Abroad) reinsurers premiums	18,732,262	23,992,651	21,466,432	20,167,078	25,545,676	24,363,515	22,879,389	22,863,728	18,959,059	17,293,977
*	Net retained premiums	4,003,938	4,303,031	3,358,103	3,376,784	3,523,992	3,622,073	3,919,418	4,449,872	3,949,702	3,506,259
FIR	E INSURANCE	42,107,238	47,261,451	54,354,414	56,342,885	57,369,056	60,651,004	68,339,553	69,119,571	69,510,772	74,745,017
*	Less (Local) reinsurers premiums	6,058,814	8,767,024	13,347,633	11,763,576	11,489,787	11,033,529	12,608,340	14,697,256	16,053,060	18,176,319
*	Less (Abroad) reinsurers premiums	33,859,232	36,255,601	38,431,711	41,841,091	42,858,018	46,200,213	51,766,876	50,835,885	49,614,117	52,262,448
*	Net retained premiums	2,189,192	2,238,826	2,575,070	2,738,218	3,021,251	3,417,262	3,964,337	3,586,430	3,843,595	4,306,250
MC	TOR INSURANCE	129,986,435	139,192,995	150,027,926	176,714,739	184,688,009	193,332,018	201,672,152	212,529,081	221,882,433	225,180,384
*	Less (Local) reinsurers premiums	9,687,405	8,140,450	9,941,442	11,667,555	12,610,958	12,498,604	12,717,518	13,241,096	12,376,940	11,341,387
*	Less (Abroad) reinsurers premiums	4,412,971	4,865,815	4,183,267	4,123,105	3,791,688	4,598,225	4,005,415	5,277,774	5,891,829	5,934,505
*	Net retained premiums	115,886,059	126,186,730	135,903,217	160,924,079	168,285,363	176,235,189	184,949,219	194,010,211	203,613,664	207,904,492
GE	NERAL ACCIDENT INSURANCE*	13,943,182	15,291,697	17,591,231	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,474,171	17,790,214
*	Less (Local) reinsurers premiums	2,046,979	2,209,901	1,671,930	2,302,668	1,955,271	1,708,898	2,170,938	2,394,059	2,029,828	1,375,523
*	Less (Abroad) reinsurers premiums	8,004,959	9,076,937	11,563,529	10,830,924	10,375,332	9,863,237	11,424,225	13,265,109	12,107,288	11,063,856
*	Net retained premiums	3,891,244	4,004,859	4,355,772	5,281,239	5,101,537	4,381,161	4,053,476	4,276,650	4,337,055	5,350,835
CR	EDIT INSURANCE	784,230	766,946	607,708	464,035	455,009	307,160	397,979	699,052	979,969	1,023,144
*	Less (Local) reinsurers premiums	0	0	0	0	0	0	0	0	0	
*	Less (Abroad) reinsurers premiums	9,555	55,735	85,310	116,733	115,839	92,398	192,592	450,320	728,365	737,741
*	Net retained premiums	774,675	711,211	522,398	347,302	339,170	214,762	205,387	248,732	251,604	285,403
ME	DICAL INSURANCE	51,817,044	65,336,479	82,123,550	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	155,728,715	171,495,708
*	Less (Local) reinsurers premiums	82,636	92,494	591,280	624,881	1,257,000	1,022,807	920,133	861,193	1,067,625	1,891,154
*	Less (Abroad) reinsurers premiums	20,116,682	23,724,403	32,839,280	36,954,421	51,168,383	53,212,350	49,796,469	60,006,254	66,018,226	86,762,472
*	Net retained premiums	31,617,726	41,519,582	48,692,990	56,447,612	53,522,788	63,271,003	76,633,207	80,802,314	88,642,864	82,842,082
<u>TO</u>	TAL NON-LIFE INSURANCES	262,297,337	297,154,942	330,275,459	370,577,314	396,630,414	417,899,775	443,494,763	472,611,662	490,661,534	512,353,786
*	Less (Local) reinsurers premiums	18,798,842	20,219,561	26,298,380	27,428,728	28,981,377	28,428,387	29,704,753	32,538,383	32,704,166	34,103,466
*	Less (Abroad) reinsurers premiums	85,135,661	97,971,142	108,569,529	114,033,352	133,854,936	138,329,938	140,064,966	152,699,070	153,318,884	174,054,999
*	Net retained premiums	158,362,834	178,964,239	195,407,550	229,115,234	233,794,101	251,141,450	273,725,044	287,374,209	304,638,484	304,195,321
LIF	E ASSURANCE	29,180,011	35,868,388	34,877,797	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	61,038,255	70,583,341
*	Less (Local) reinsurers premiums	1,404,152	2,238,557	3,120,519	1,962,591	2,336,883	1,936,133	1,964,965	2,589,109	2,893,390	3,017,299
*	Less (Abroad) reinsurers premiums	7,001,073	9,929,611	9,501,204	11,917,113	12,719,707	13,409,464	15,888,856	17,270,186	18,903,003	22,528,695
*	Net retained premiums	20,774,786	23,700,220	22,256,074	24,158,408	25,743,742	28,421,283	29,583,321	33,237,218	39,241,862	45,037,347
TO	TAL UNDERWRITTEN PREMIUM	291,477,348	333,023,330	365,153,256	408,615,426	437,430,746	461,666,655	490,931,905	525,708,175	551,699,789	582,937,127
*	Less (Local) reinsurers premiums	20,202,994	22,458,118	29,418,899	29,391,319	31,318,260	30,364,520	31,669,718	35,127,492	35,597,556	37,120,765
*	Less (Abroad) reinsurers premiums	92,136,734	107,900,753	118,070,733	125,950,465	146,574,643	151,739,402	155,953,822	169,969,256	172,221,887	196,583,694
*	Net retained premiums	179,137,620	202,664,459	217,663,624	253,273,642	259,537,843	279,562,733	303,308,365	320,611,427	343,880,346	349,232,668

<sup>\*</sup> Marine Insurance premiums in 2016 include Aviation insurance premiums with an amount of (1,561,189) JD.

<sup>\*\*</sup> General Accident Insurance premiums in 2016 include Liability Insurance premiums with an amount of J.D (6,658,605)in addition to other Insurances.

Table (7)
Written Premiums of Jordan Insurance Market 2016 (JD)

* Less (Abroad) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	2015 24,085,474 1,176,713 18,959,059 3,949,702	2016 22,119,319 1,319,083 17,293,977 3,506,259	Arrange of Branch 2016	Share of Gross Premiums% 2016	Growth%	Arrange according to Average Growth%
FIRE INSURANCE  * Less (Local) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	69,510,772 16,053,060 49,614,117 3,843,595	74,745,017 18,176,319 52,262,448 4,306,250	3	12,8%	7,5%	3
* Less (Abroad) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	221,882,433 12,376,940 5,891,829 203,613,664	225,180,384 11,341,387 5,934,505 207,904,492	1	38.6%	1,5%	5
* Less (Abroad) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	18,474,171 2,029,828 12,107,288 4,337,055	17,790,214 1,375,523 11,063,856 5,350,835	6	3,1%	-4%	6
* Less (Local) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	979,969 0 728,364 251,605	1,023,144 737,741 285,403	7	0.2%	4,4%	4
* Less (Local) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	155,728,715 1,067,625 66,018,227 88,642,863	171,495,708 1,891,154 86,762,472 82,842,082	2	29.4%	10%	2
* Less (Abroad) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	490,661,534 32,704,166 153,318,884 304,638,484	512,353,786 34,103,466 174,054,999 304,195,321		87.9%	4,4%	
* Less (Local) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	61,038,255 2,893,390 18,903,003 39,241,862	70,583,341 3,017,299 22,528,695 45,037,347	4	12.1%	15.6%	1
* Less (Abroad) reinsurers premiums  * Less (Abroad) reinsurers premiums  * Net retained premiums	551,699,789 35,597,556 172,221,887 343,880,346	582,937,127 37,120,765 196,583,694 349,232,668		100%	5.7%	

Note on premiums:

<sup>\*</sup> Marine Insurance premiums in 2016 include Aviation insurance premiums with an amount of J.D (1,561,189).

<sup>\*\*</sup> General Accident Insurance premiums in 2016 include Liability Insurance premiums with an amount of J.D (6,658,605) in addition to other Insurances.

Table (8) Growth of Paid Claims for All Classes 2007-2016 (JD)

		2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
MADIN	NE & AVIATION INSURANCE*	5,512,832	8,231,767	6,532,260	4,684,069	5,003,089	11,809,620	6,411,414	7,074,415	7,309,789	4,028,223
MAKIN *	Recoveries	214,657	385,722	307,968	230,675	160,349	329,530	977,209	697,825	280,420	448,657
*	Less Local Reinsurers Share	293,468	152,631	697,753	35,458	189,222	10,472	-242,757	80,417	8,413	101,210
*	Less (Abroad)Reinsurers Share	3,174,326	7,083,387	4,792,421	3,668,793	3,793,767	10,913,219	5,019,288	5,702,265	5,819,014	2,892,172
*	Retained Claims	1,830,381	610,027	734,118	749,143	859,751	556,399	657,674	593,908	1,201,942	586,184
FIRE II	NSURANCE	25,228,349	12,513,183	18,587,767	11,234,683	25,569,297	12,534,898	12,750,863	42,142,301	19,919,195	46,825,242
*	Recoveries	479,600	168,762	439,024	243,719	1,490,208	202,390	274,925	472,164	1,712,342	579,432
*	Less Local Reinsurers Share	2,252,578	1,656,567	1,768,822	1,937,764	5,957,984	1,110,769	742,356	5,336,149	1,593,704	2,960,602
*	Less (Abroad)Reinsurers Share	20,945,367	8,929,480	15,769,560	8,035,801	17,991,631	10,149,647	10,524,672	34,762,368	15,306,546	41,262,536
*	Retained Claims	1,550,804	1,758,374	610,361	1,017,399	129,474	1,072,092	1,208,910	1,571,620	1,306,603	2,022,672
мото	R INSURANCE	122,735,277	131,991,111	147,058,192	160,331,459	190,783,410	171,699,125	160,388,032	175,678,592	188,462,268	207,324,187
*	Recoveries	17,003,017	20,526,643	23,435,690	23,270,635	28,378,307	27,527,434	25,754,971	29,524,000	29,572,043	34,244,326
*	Less Local Reinsurers Share	4,348,802	3,335,187	3,084,306	4,637,059	4,426,198	3,690,362	3,170,399	4,152,851	3,825,837	3,430,500
*	Less (Abroad)Reinsurers Share	5,369,946	3,734,046	3,366,783	4,428,996	4,340,076	4,270,608	3,377,473	2,580,482	2,569,615	2,178,749
*	Retained Claims	96,013,512	104,395,235	117,171,413	127,994,769	153,638,829	136,210,721	128,085,189	139,421,259	152,494,773	167,470,612
GENE	RAL ACCIDENT INSURANCE**	1,638,804	1,701,571	3,566,097	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,928,970	4,595,004
*	Recoveries	25,008	49,492	45,998	23,282	31,368	50,612	60,211	79,055	122,816	82,450
*	Less Local Reinsurers Share	73,125	105,883	205,036	289,690	90,399	292,076	272,132	166,538	292,646	92,239
*	Less (Abroad)Reinsurers Share	972,770	575,526	1,996,892	1,058,153	1,223,799	489,411	751,358	4,396,294	2,665,162	3,323,498
*	Retained Claims	567,901	970,670	1,318,171	1,286,927	1,592,998	1,333,058	743,810	763,871	848,346	1,096,817
CREDI	T INSURANCE	247,061	505,017	926,168	2,093,502	911,112	838,458	803,072	717,124	906,772	1,624,312
*	Recoveries	98,082	115,234	198,168	449,632	830,749	763,524	863,548	681,098	695,041	651,160
*	Less Local Reinsurers Share	0	0	0	0	0	0	0	0		
*	Less (Abroad)Reinsurers Share	133,386	217,790	223,445	592,576	133,745	62,292	46,246	103,769	192,400	896354
*	Retained Claims	15,593	171,993	504,555	1,051,294	-53,382	12,642	-106,722	-67,743	19,331	76,798
MEDIC	CAL INSURANCE	38,126,942	49,823,108	67,268,027	80,731,098	98,361,038	99,730,269	110,340,729	113,356,525	124,031,389	145844278
*	Recoveries	674,792	2,330,150	1,402,368	2,426,309	3,686,169	1,542,319	1,437,029	1,344,406	1,825,889	1999372
*	Less Local Reinsurers Share	66,123	186,974	326,090	576,029	615,715	703,348	477,634	347,227	362,264	389681
*	Less (Abroad)Reinsurers Share	14,481,427	16,382,461	25,128,065	31,116,677	46,034,428	46,369,871	42,068,314	44,074,197	54,262,673	69860544
*	Retained Claims	22,904,600	30,923,523	40,411,504	46,612,083	48,024,726	51,114,731	66,357,752	67,590,695	67,580,563	73,594,681
TOTAL	NON-LIFE INSURANCES	193,489,265	204,765,757	243,938,511	261,732,863	323,566,510	298,777,527	292,521,621	344,374,715	344,558,383	410,241,246
*	Recoveries	18,495,156	23,576,003	25,829,216	26,644,252	34,577,150	30,415,809	29,367,893	32,798,548	34,208,551	38,005,397
*	Less Local Reinsurers Share	7,034,096	5,437,242	6,082,007	7,476,000	11,279,518	5,807,027	4,419,764	10,083,182	6,082,864	6,974,232
*	Less (Abroad) Reinsurers Share	45,077,222	36,922,690	51,277,166	48,900,996	73,517,446	72,255,048	61,787,351	91,619,375	80,815,410	120,413,853
*	Retained Claims	122,882,791	138,829,822	160,750,122	178,711,615	204,192,396	190,299,643	196,946,613	209,873,610	223,451,558	244,847,764
LIFE A	SSURANCE***	13,994,725	16,824,883	19,465,005	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	27,212,033	36,723,049
*	Recoveries	4,097	46,754	33,670	62,092	9,673	19,083	12,360	884	1,194	1,065
*	Less Local Reinsurers Share	211,264	1,744,123	215,491	1,092,171	1,354,388	1,727,302	1,055,039	2,002,486	1,042,314	1,314,969
*	Less (Abroad)Reinsurers Share	5,127,180	4,530,737	7,500,191	8,332,427	9,255,185	9,997,673	11,827,851	13,439,501	12,779,871	18,468,373
*	Retained Claims	8,652,184	10,503,269	11,715,653	10,884,480	10,748,958	12,520,616	11,612,121	13,099,968	13,388,654	16,938,642
Total Pa	aid Claims	207,483,990	221,590,640	263,403,516	282,104,033	344,934,714	323,042,201	317,028,992	372,917,554	371,770,416	446,964,295
*	Recoveries	18,499,253	23,622,757	25,862,886	26,706,344	34,586,823	30,434,892	29,380,253	32,799,432	34,209,745	38,006,462
*	Less Local Reinsurers Share	7,245,360	7,181,365	6,297,498	8,568,171	12,633,906	7,534,329	5,474,803	12,085,668	7,125,178	8,289,201
*	Less (Abroad)Reinsurers Share	50,204,402	41,453,427	58,777,357	57,233,423	82,772,631	82,252,721	73,615,202	105,058,876	93,595,281	138,882,226
*	Retained Claims	131,534,975	149,333,091	172,465,775	189,596,095	214,941,354	202,820,259	208,558,734	222,973,578	236,840,212	261,786,406

 <sup>\*</sup> The Insurance Companies didn't pay any Aviation Claims for 2016.
 \*\* General Accident Paid Claims in 2016 include Liability Paid Claims in an amount of J.D (1,080,888)in addition to other insurances.
 \*\*\* Life Assurance claims in 2016 include the amounts paid for surrender and maturity policies in an amount of J.D (8,326,428)

Table (9)
Paid Claims of Jordan Insurance Market 2016 (JD)

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

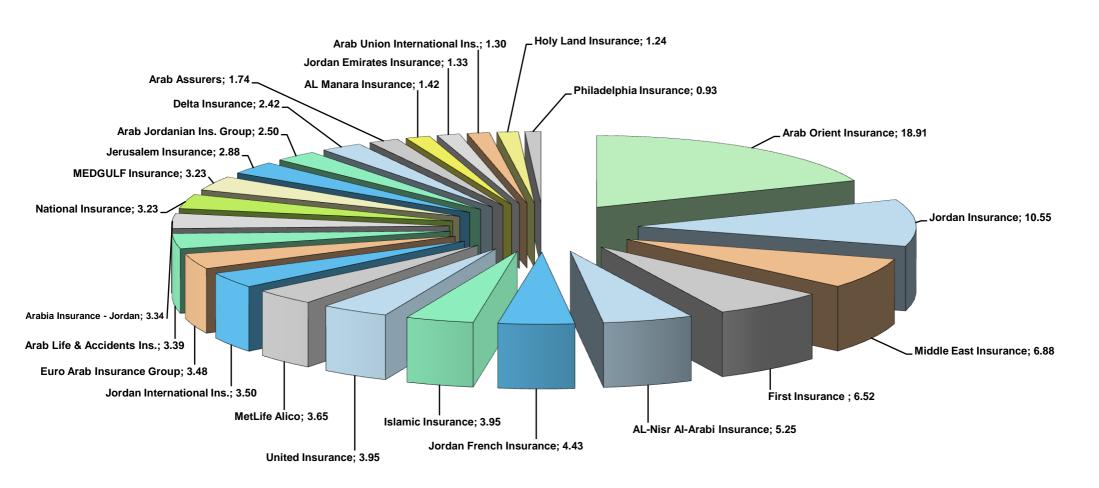
			Arrange of	Share of		Arrange According
			Branch	Gross Claims%		to Average
	2015	2016	2016	2016	Growth %	Growth%
MARINE & AVIATION INSURANCE*	7,309,789	4,028,223	2010	2010		Glowth /6
* Recoveries	280,420	448,657				
* Less Local Reinsurers Share	8,413	101,210	6	0.9%	-44,9%	7
* Less (Abroad)Reinsurers Share	5,819,014	2,892,172				
* Retained Claims	1,201,942	586,184				
FIRE INSURANCE	19,919,195	46,825,242				
* Recoveries	1,712,342	579,432	3	10,5%	135.1%	1
* Less Local Reinsurers Share	1,593,704	2,960,602	· ·	10,2 /0	100.170	-
* Less (Abroad)Reinsurers Share	15,306,546	41,262,536				
* Retained Claims	1,306,603	2,022,672				
MOTOR INSURANCE	188,462,268	207,324,187				
* Recoveries	29,572,043	34,244,326	1	46.4%	10%	6
* Less Local Reinsurers Share	3,825,837	3,430,500		40.4 /0	10 /0	U
* Less (Abroad)Reinsurers Share	2,569,615	2,178,749				
* Retained Claims	152,494,773	167,470,612				
GENERAL ACCIDENT INSURANCE**	3,928,970	4,595,004				
* Recoveries	122,816	82,450	5	1%	17.0%	5
* Less Local Reinsurers Share	292,646	92,239	5	1 /0	17.070	S
* Less (Abroad)Reinsurers Share	2,665,162	3,323,498				
* Retained Claims	848,346	1,096,817				
CREDIT INSURANCE	906,772	1,624,312				
* Recoveries	695,041	651,160	7	0.4%	79,1%	2
* Less Local Reinsurers Share	0				,	
* Less (Abroad)Reinsurers Share	192,400	896,354				
* Retained Claims	19,331	76,798				
MEDICAL INSURANCE	124,031,389	145,844,278				
* Recoveries	1,825,889	1,999,372	2	32.6%	17,6%	4
* Less Local Reinsurers Share	362,264	389,681	_	5_11,1	,	-
* Less (Abroad)Reinsurers Share	54,262,673	69,860,544				
* Retained Claims	67,580,563	73,594,681				
TOTAL NON-LIFE INSURANCES	344,558,383	410,241,246				
* Recoveries	34,208,551	38,005,397				
* Less Local Reinsurers Share	6,082,864	6,974,232		91.8%	19,1%	
* Less (Abroad)Reinsurers Share	80,815,410	120,413,853				
* Retained Claims	223,451,558	244,847,764				
LIFE ASSURANCE ***	27,212,033	36,723,049				
* Recoveries	1,194	1,065	4	8.2%	35.0%	3
* Less Local Reinsurers Share	1,042,314	1,314,969				
* Less (Abroad)Reinsurers Share	12,779,871	18,468,373				
* Retained Claims	13,388,654	16,938,642				
Total Paid Claims	371,770,416	446,964,295				
* Recoveries	34,209,745	38,006,462		100%	20.2%	
* Less Local Reinsurers Share	7,125,178	8,289,201		100 /0	20.270	
* Less (Abroad)Reinsurers Share  * Patained Claims	93,595,281	138,882,226				
* Retained Claims  * The Insurance Companie's didn't pay a	236,840,212	261,786,406				

st The Insurance Companie's didn't pay any Aviation claims for 2016

<sup>\*\*</sup> General Accident Paid Claims in 2016 include Liability Paid Claims in an amount of J.D (1,080,888) in addition to other.

<sup>\*\*\*</sup> Life assurance claims in 2016 include the amounts paid for surrender and maturity policies in an amount of JD (8,326,428).

#### Companies Share % in Gross Written Premiums 2016



# Table (10) Underwritten Premiums for 24 Insurance Companies Companies Share of All Classes 2016 (JD)

Tbl. 1-2

		.,				36.1		Fire& Othe	er Property		•••	O.I. B		G 11: I			Motor		
.No	Companies	Ma	rine	AVI	ation	Marine +	- Aviation	Dan	nages	Liab	ility	Other B	ranches	Credit I	nsurance	Compulsory (Third Party	Liability Insurance )	Compre (Own D	hensive amages)
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 .	Jordan Insurance	1,405,803	2,192,611			1,405,803	2,192,611	15,517,307	14,606,234	946,580	1,239,117	180,328	139,026			8,452,115	8,087,628	9,232,534	9,017,527
2	Middle East Insurance	5,490,114	5,477,558	241,827	181,537	5,731,941	5,659,095	9,874,616	9,778,346	954,961	1,481,090	200,811	224,161			7,861,399	7,480,654	5,476,732	4,625,489
3	National Insurance	852,764	1,220,045			852,764	1,220,045	2,778,685	2,945,664	224,067	591,893					7,454,476	7,227,353	2,630,119	2,885,397
4	United Insurance	377,818	365,566	118,151	126,520	495,969	492,086	2,007,733	2,248,798	158,846	141,459	101,379	212,055			8,433,946	8,396,319	3,607,107	4,083,859
5	AL Manara Insurance	123,144	126,793	7,100	1,514	130,244	128,307	1,019,002	1,018,371	418,177	376,239	104,365	107,832			5,001,066	5,027,728	1,073,012	1,065,693
6	Arabia Insurance - Jordan	849,592	597,163			849,592	597,163	1,814,609	1,517,227			455,316	373,333	277,928	124,841	8,264,530	7,883,826	2,792,629	2,177,025
7 .	Jerusalem Insurance	1,125,203	1,270,333			1,125,203	1,270,333	1,404,102	1,166,951	158,062	55,313	76,593	45,774			8,090,244	7,527,363	4,236,435	4,398,391
8 .	AL-Nisr Al-Arabi Insurance	414,349	700,408			414,349	700,408	2,522,132	1,863,214	655,525	536,409	250,745	252,350						
9 .	Jordan French Insurance	1,013,594	1,323,237	805,134	795,670	1,818,728	2,118,907	2,133,260	1,421,440	82,835	136,178	226,689	262,156	604,254	641,791	8,002,244	7,540,332	3,822,856	3,820,098
10	Arab Union International Ins.	83,862	119,191			83,862	119,191	142,557	152,130			10,265	61,548			4,090,022	5,125,693	2,269,749	2,672,463
11	Delta Insurance	452,538	664,749			452,538	664,749	2,186,805	2,036,729	264,579	297,591	105,058	74,515	104,558	213,337	7,726,863	7,934,765	1,478,766	1,270,084
12	Jordan Emirates Insurance	34,228	225,845			34,228	225,845	204,908	349,855			74,509	114,193			4,180,210	4,999,726	2,831,332	2,788,538
13	Holy Land Insurance	7,371	12,611			7,371	12,611	322,220	338,671	46,703	36,584					6,046,640	4,784,283	800,559	1,193,690
14	Arab Life & Accidents Ins.	378,894	386,775			378,894	386,775	1,453,266	929,989	62,079	69,163	101,085	107,497			8,929,291	8,546,808	3,936,040	3,525,432
15	Philadelphia Insurance	17,474	20,323			17,474	20,323	70,688	91,844	2,423	801	4,286	3,360			4,109,432	4,372,116	588,686	845,869
16	MetLife Alico											1,865,565	1,319,753						
17	Jordan International Ins.	1,328,135	1,089,429	84,078	93,521	1,412,213	1,182,950	3,327,945	3,408,692	456,397	272,167	78,558	1,243						
18	Euro Arab Insurance Group	515,644	501,797			515,644	501,797	1,021,047	961,116	281,852	263,906	138,683	246,025			8,537,205	8,702,409	3,698,186	3,980,462
19	Islamic Insurance	752,375	850,869			752,375	850,869	1,661,955	1,671,214			592,781	505,926			7,538,505	7,224,444	2,134,766	2,295,299
20	Arab Assurers	195,846	276,239			195,846	276,239	507,425	588,764	44,713	62,977	123,313	108,144	36,404		6,210,973	6,017,316	1,706,882	1,866,245
21	Arab Jordanian Ins. Group	329,864	245,937			329,864	245,937	1,301,787	1,099,852			228,301	200,070			6,936,107	6,105,080	1,511,167	1,335,013
22	Arab Orient Insurance	2,769,790	2,739,031	54,817	59,181	2,824,607	2,798,212	10,584,528	8,931,794	1,040,457	1,249,370	4,447,473	5,734,667			11,938,773	12,506,416	12,474,135	12,288,668
23	MEDGULF Insurance	732,940	688,598			732,940	688,598	2,364,258	1,887,843	132,028	168,276	25,135	33,101			6,527,797	5,902,053	3,745,547	3,362,095
24	SOLIDARITY-First Insurance	1,306,787	1,418,878	250,082	313,545	1,556,869	1,732,423	10,524,182	10,496,034	728,321	450,068	1,740,371	918,841			8,925,984	9,343,353	1,875,324	1,649,431
	Total	20,558,129	22,513,986	1,561,189	1,571,488	22,119,318	24,085,474	74,745,017	69,510,772	6,658,605	7,428,601	11,131,609	11,045,570	1,023,144	979,969	153,257,822	150,735,665	71,922,563	71,146,768

# Table (10) Underwritten Premiums for 24 Insurance Companies Companies Share of All Classes 2016 (JD)

Tbl. 2-2

No.	Companies	Total Mo Compulsory (Third Pa & Comprehensive (	rty Liability Ins.)	Me	dical	Non Life	Insurances	L	iife	Gross Underw	ritten Premiums	Markets	Share %	Gross Und Premiums fo Outside	or Branches
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 Jordan I	nsurance	17,684,649	17,105,155	7,391,338	7,648,370	43,126,005	42,930,513	18,367,301	13,930,322	61,493,306	56,860,835	10.55	10.31	13,926,694	10,355,580
2 Middle F	East Insurance	13,338,131	12,106,143	5,574,134	4,206,995	35,674,594	33,455,830	4,414,488	4,113,789	40,089,082	37,569,619	6.88	6.81		
3 National	Insurance	10,084,595	10,112,750	4,523,637	4,287,893	18,463,748	19,158,245	358,713	396,274	18,822,461	19,554,519	3.23	3.54		
4 United I	nsurance	12,041,053	12,480,178	7,166,521	5,666,199	21,971,501	21,240,775	1,063,031	1,420,429	23,034,532	22,661,204	3.95	4.11		
5 AL Man	ara Insurance	6,074,078	6,093,421	545,199	614,254	8,291,065	8,338,424			8,291,065	8,338,424	1.42	1.51		
6 Arabia II	nsurance - Jordan	11,057,159	10,060,851	2,932,005	2,940,617	17,386,609	15,614,032	2,099,434	2,157,034	19,486,043	17,771,066	3.34	3.22		
7 Jerusaler	m Insurance	12,326,679	11,925,754	1,619,532	1,528,337	16,710,171	15,992,462	73,766	100,828	16,783,937	16,093,290	2.88	2.92		
8 AL-Nisr	Al-Arabi Insurance			10,508,729	11,588,387	14,351,480	14,940,768	16,261,849	14,952,023	30,613,329	29,892,791	5.25	5.42		
9 Jordan F	Prench Insurance	11,825,100	11,360,430	7,721,790	7,711,618	24,412,656	23,652,520	1,402,604	1,346,956	25,815,260	24,999,476	4.43	4.53		
10 Arab Un	ion International Ins.	6,359,771	7,798,156	963,818	610,937	7,560,273	8,741,962			7,560,273	8,741,962	1.30	1.58		
11 Delta Ins	surance	9,205,629	9,204,849	1,740,645	1,984,145	14,059,812	14,475,915	70,740	127,204	14,130,552	14,603,119	2.42	2.65		
12 Jordan E	Emirates Insurance	7,011,542	7,788,264	401,587	637,230	7,726,774	9,115,387			7,726,774	9,115,387	1.33	1.65		
13 Holy Lar	nd Insurance	6,847,199	5,977,973			7,223,493	6,365,839			7,223,493	6,365,839	1.24	1.15		
14 Arab Life	è & Accidents Ins.	12,865,331	12,072,240	3,601,359	3,479,702	18,462,014	17,045,366	1,306,927	772,192	19,768,941	17,817,558	3.39	3.23	750	-274,359
15 Philadelp	ohia Insurance	4,698,118	5,217,985	623,764	1,179,854	5,416,753	6,514,167			5,416,753	6,514,167	0.93	1.18		
16 MetLife	Alico			3,719,497	4,118,580	5,585,062	5,438,333	15,701,940	13,419,481	21,287,002	18,857,814	3.65	3.42		
17 Jordan I	nternational Ins.		0	14,131,143	7,124,027	19,406,256	11,989,079	1,005,928	844,449	20,412,184	12,833,528	3.50	2.33		
18 Euro Ara	ab Insurance Group	12,235,391	12,682,871	4,744,509	5,902,520	18,937,126	20,558,235	1,358,303	1,170,938	20,295,429	21,729,173	3.48	3.94		
19 Islamic I	nsurance	9,673,271	9,519,743	5,483,381	5,041,424	18,163,763	17,589,176	4,839,062	5,312,615	23,002,825	22,901,791	3.95	4.15		
20 Arab Ass	surers	7,917,855	7,883,561	1,292,286	1,850,339	10,117,842	10,770,024			10,117,842	10,770,024	1.74	1.95		
21 Arab Jor	danian Ins. Group	8,447,274	7,440,093	3,701,899	3,895,821	14,009,125	12,881,773	544,728	490,353	14,553,853	13,372,126	2.50	2.42		
22 Arab Ori	ient Insurance	24,412,908	24,795,084	66,895,086	59,162,063	110,205,059	102,671,190			110,205,059	102,671,190	18.91	18.61		
23 MEDGU	JLF Insurance	10,273,344	9,264,148	5,273,065	4,896,186	18,800,770	16,938,152			18,800,770	16,938,152	3.23	3.07		
24 SOLIDA	ARITY-First Insurance	10,801,308	10,992,784	10,940,784	9,653,217	36,291,835	34,243,367	1,714,527	483,368	38,006,362	34,726,735	6.52	6.29		
	Total	225,180,385	221,882,433	171,495,708	155,728,715	512,353,786	490,661,534	70,583,341	61,038,255	582,937,127	551,699,789	100	100	13,927,444	10,081,221

Table (11)

Motor Underwritten Premiums for 21 Insurance Companies\*
As in 31/12/2016 Compared with 31/12/2015(JD)

NO.	Company		sory T.P.L an Vehicles/	Compulsory Compre	T.P.L from chensive	Total Jordan	nian Vehicles	Compulsory 7	U	Total Comp	ulsory/T.P.L		ehensive n Damages)	Total N	Motors
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1	Jordan Insurance	5,687,247	5,343,338	2,070,712	1,963,724	7,757,959	7,307,062	694,156	780,566	8,452,115	8,087,628	9,232,534	9,017,527	17,684,649	17,105,155
2	Middle East Insurance	5,750,279	5,522,452	1,433,888	1,138,132	7,184,167	6,660,584	677,232	820,070	7,861,399	7,480,654	5,476,732	4,625,489	13,338,131	12,106,143
3	National Insurance	5,817,190	5,589,552	985,310	926,870	6,802,500	6,516,422	651,976	710,931	7,454,476	7,227,353	2,630,119	2,885,397	10,084,595	10,112,750
4	United Insurance	5,902,632	5,664,482	1,227,943	1,289,839	7,130,575	6,954,321	1,303,371	1,441,998	8,433,946	8,396,319	3,607,107	4,083,859	12,041,053	12,480,178
5	AL Manara Insurance	4,031,867	3,999,282	473,765	442,698	4,505,632	4,441,980	495,434	585,748	5,001,066	5,027,728	1,073,012	1,065,693	6,074,078	6,093,421
6	Arabia Insurance-Jordan	6,072,492	5,778,485	878,794	624,811	6,951,286	6,403,296	1,313,244	1,480,530	8,264,530	7,883,826	2,792,629	2,177,025	11,057,159	10,060,851
7	Jerusalem Insurance	6,071,985	5,458,139	1,339,190	1,316,654	7,411,175	6,774,793	679,069	752,570	8,090,244	7,527,363	4,236,435	4,398,391	12,326,679	11,925,754
8	AL-Nisr Al-Arabi Insurance ***														
9	Jordan French Insurance	5,671,346	5,399,218	1,685,600	1,444,901	7,356,946	6,844,119	645,298	696,213	8,002,244	7,540,332	3,822,856	3,820,098	11,825,100	11,360,430
10	Arab Union International Ins.	2,551,096	3,320,778	1,278,832	1,298,722	3,829,928	4,619,500	260,094	506,193	4,090,022	5,125,693	2,269,749	2,672,463	6,359,771	7,798,156
11	Delta Insurance	6,002,145	5,917,671	408,989	503,549	6,411,134	6,421,220	1,315,729	1,513,545	7,726,863	7,934,765	1,478,766	1,270,084	9,205,629	9,204,849
12	Jordan Emirates Insurance	2,315,344	2,555,034	1,475,935	1,748,608	3,791,279	4,303,642	388,931	696,084	4,180,210	4,999,726	2,831,332	2,788,538	7,011,542	7,788,264
13	Holy Land Insurance	178,570	362,202	5,862,582	4,378,940	6,041,152	4,741,142	5,488	43,141	6,046,640	4,784,283	800,559	1,193,690	6,847,199	5,977,973
14	Arab Life & Accidents Ins.	6,028,668	5,766,020	1,509,289	1,267,594	7,537,957	7,033,614	1,391,334	1,513,194	8,929,291	8,546,808	3,936,040	3,525,432	12,865,331	12,072,240
15	Philadelphia Insurance	2,986,582	2,906,897	376,991	520,177	3,363,573	3,427,074	745,859	945,042	4,109,432	4,372,116	588,686	845,869	4,698,118	5,217,985
16	Jordan International Ins. ***														
17	Euro Arab Insurance Group	5760445	5,757,404	1436014	1488119	7,196,459	7245523	1340746	1,456,886	8537205	8702409	3,698,186	3980462	12235391	12,682,871
18	Islamic Insurance	5,685,915	5,339,165	1,171,975	1,117,635	6,857,890	6,456,800	680,615	767,644	7,538,505	7,224,444	2,134,766	2,295,299	9,673,271	9,519,743
19	Arab Assurers	3,329,914	3,000,513	2,498,591	2,568,465	5,828,505	5,568,978	382,468	448,338	6,210,973	6,017,316	1,706,882	1,866,245	7,917,855	7,883,561
20	Arab Jordanian Ins. Group	5,150,736	4,201,678	1,171,738	1,273,953	6,322,474	5,475,631	613,633	629,449	6,936,107	6,105,080	1,511,167	1,335,013	8,447,274	7,440,093
21	Arab Orient Insurance	6,282,235	8,344,854	4,338,475	2,649,216	10,620,710	10,994,070	1,318,063	1,512,346	11,938,773	12,506,416	12,474,135	12,288,668	24,412,908	24,795,084
22	MEDGULF Insurance	4,856,191	4,438,925	937,931	818,024	5,794,122	5,256,949	733,675	645,104	6,527,797	5,902,053	3,745,547	3,362,095	10,273,344	9,264,148
23	SOLIDARITY-First Insurance	5,917,268	5,721,735	1,651,208	2,004,201	7,568,476	7,725,936	1,357,508	1,617,417	8,925,984	9,343,353	1,875,324	1,649,431	10,801,308	10,992,784
	Total	102,050,147	100,387,824	34,213,752	30,784,832	136,263,899	131,172,656	16,993,923	19,563,009	153,257,822	150,735,665	71,922,563	71,146,768	225,180,385	221,882,433

<sup>\*</sup> Source :Financial Reports of (23) insurance companies including (Al Yarmouk insurance company which was merged with Frst insurance company) in 18/11/2015 as its figures were included in the new company after merger.

<sup>\*\*</sup> The T.P.L Jordanian Vehicles Inculde T.P.L Policies issued by the unified Bureau and T.P.L Tenders Premiums and orange card policies.

<sup>\*\*\*</sup> Insurance companies revoked voluntary their Motor Insurance license:

<sup>1-</sup> AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.

<sup>2-</sup> Jordan International Insurance Co. since 14/3/2012.

# Table (12) Companies Classification & Share of Gross Written Premiums (Jordan) As in 31/12/2016 (JD) (Allocated according to non life insurance, life & total written premiums)

Classification of companies according to(Non Life Insurances Premiums)

Tbl. 1-4

Classification of companies according to (Life Premiums)

Classification of companies according to (Gross Premiums)

		2016		201	5		201	6	201:	5		201	6	201	15
16	Companies	Non Life Insurance	Companies Share%	Companies Share%	Ranking	Companies	Life & Medical Insurance	Companies Share%	Companies Share%	Ranking	Companies 10	Gross Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance	110,205,059	21.51	20.93	1	1 Jordan Insurance	18,367,301	26.02	22.82	2	1 Arab Orient Insurance	110,205,059	18.91	18.66	1
2	Jordan Insurance	43,126,005	8.42	8.75	2	2 AL-Nisr Al-Arabi Insurance	16,261,849	23.04	24.50	1	2 Jordan Insurance	61,493,306	10.55	10.09	2
3	SOLIDARITY-First Insurance	36,291,747	7.08	6.98	3	3 Metlife Alico	15,701,940	22.25	21.99	3	3 Middle East Insurance	40,089,082	6.88	6.83	3
4	Middle East Insurance	35,674,594	6.96	6.82	4	4 Islamic Insurance	4,839,062	6.86	8.70	4	4 SOLIDARITY-First Insurance	38,006,362	6.52	6.31	4
5	Jordan French Insurance	24,412,656	4.76	4.82	5	5 Middle East Insurance	4,414,488	6.25	6.74	5	5 AL-Nisr Al-Arabi Insurance	30,613,329	5.25	5.43	5
6	United Insurance	21,971,501	4.29	4.33	6	6 Arabia Insurance-Jordan	2,099,434	2.97	3.53	6	6 Jordan French Insurance	25,815,260	4.43	4.54	6
7	Jordan International Ins.	19,406,256	3.79	2.44	17	7 SOLIDARITY-First Insurance	1,714,527	2.43	0.79	13	7 United Insurance	23,034,532	3.95	4.12	8
8	Euro Arab Insurance Group	18,937,126	3.67	4.19	7	8 Jordan French Insurance	1,402,604	1.99	2.21	8	8 Islamic Insurance	23,002,825	3.95	4.16	7
9	MEDGULF Insurance	18,800,770	3.60	3.45	11	9 Euro Arab Insurance Group	1,358,303	1.92	1.92	9	9 Metlife Alico	21,287,002	3.65	3.43	11
10	National Insurance	18,463,748	3.60	3.58	8	10 Arab Life & Accidents Ins.	1,306,927	1.85	1.27	11	10 Jordan International Ins.	20,412,184	3.50	2.33	18
11	Arab Life & Accidents Ins.	18,462,014	3.60	3.47	10	11 United Insurance	1,063,031	1.51	2.33	7	11 Euro Arab Insurance Group	20,295,429	3.48	3.95	9
12	Islamic Insurance	18,163,763	3.55	3.46	9	12 Jordan International Ins.	1,005,928	1.43	1.38	10	12 Arab Life & Accidents Ins.	19,768,941	3.39	3.24	12
13	Arabia Insurance-Jordan	17,386,609	3.39	3.18	13	13 Arab Jordanian Ins. Group	544,728	0.77	0.80	12	13 Arabia Insurance-Jordan	19,486,043	3.34	3.23	13
14	Jerusalem Insurance	16,710,171	3.26	3.26	12	14 National Insurance	358,713	0.51	0.65	14	14 National Insurance	18,822,461	3.23	3.55	10
15	AL-Nisr Al-Arabi Insurance	14,351,480	2.80	3.05	14	15 Jerusalem Insurance	73,766	0.10	0.17	16	15 MEDGULF Insurance	18,800,770	3.23	3.08	14
16	Delta Insurance	14,059,812	2.74	2.95	15	16 Delta Insurance	70,740	0.10	0.21	15	16 Jerusalem Insurance	16,783,937	2.88	2.92	15
17	Arab Jordanian Ins. Group	14,009,125	2.73	2.63	16	17 Arab Orient Insurance		0.00			17 Arab Jordanian Ins. Group	14,553,853	2.50	2.43	17
18	Arab Assurers	10,117,842	1.97	2.20	18	18 Arab Assurers		0.00			18 Delta Insurance	14,130,552	2.42	2.65	16
19	AL Manara Insurance	8,291,065	1.51	1.70	21	19 MEDGULF Insurance		0.00			19 Arab Assurers	10,117,842	1.74	1.96	19
20	Jordan Emirates Insurance	7,726,774	1.48	1.78	19	20 Philadelphia Insurance		0.00			20 AL Manara Insurance	8,291,065	1.42	1.52	22
21	Arab Union International Ins.	7,560,273	1.48	1.70	20	21 Jordan Emirates Insurance		0.00			21 Jordan Emirates Insurance	7,726,774	1.33	1.66	20
22	Holy Land Insurance	7,223,493	1.41	1.30	23	22 AL Manara Insurance		0.00			22 Arab Union International Ins.	7,560,273	1.30	1.59	21
23	Metlife Alico	5,585,062	1.09	1.11	24	23 Arab Union International Ins.		0.00			23 Holy Land Insurance	7,223,493	1.24	1.16	24
24	Philadelphia Insurance	5,416,753	1.06	1.33	22	24 Holy Land Insurance		0.00			24 Philadelphia Insurance	5,416,753	0.93	1.18	23
	Total	512,353,698	100	100		Total	70,583,341	100	100		Total	582,937,127	100	100	

The Companies under No.17-24 don't practice life insurance

Table (12)
Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2016 (JD)

Tbl. 2-4

Marine & Transport & Aviation Fire & Other Property Damages 2015 2015 2016 2016 **Companies** Written Companies Companies Companies Companies Ranking NO. Written Premiums Ranking NO. Companies Share% Share% Share% Share% **Premiums** Middle East Insurance 5,731,941 25.91 23.50 1 1 Jordan Insurance 15,517,307 20.76 21.01 1 2 Arab Orient Insurance 2,824,607 12.77 11.62 2 2 Arab Orient Insurance 10,584,528 14.16 12.85 4 2 Jordan French Insurance 1,818,728 8.22 8.80 SOLIDARITY-First Insurance 10,524,182 14.08 15.10 3 1,556,869 7.04 7.19 5 13.21 14.07 3 SOLIDARITY-First Insurance Middle East Insurance 9,874,616 6.38 8 5 Jordan International Ins. 4.45 4.90 5 5 Jordan International Ins 1,412,213 4.91 3,327,945 6 Jordan Insurance 1,405,803 6.36 9.10 3 6 National Insurance 2,778,685 3.72 4.24 6 Jerusalem Insurance 1,125,203 5.09 5.27 6 7 AL-Nisr Al-Arabi Insurance 2,522,132 3.37 2.68 10 National Insurance 852,764 3.86 5.07 7 8 MEDGULF Insurance 2,364,258 3.16 2.72 849,592 3.84 13 2.93 8 9 Arabia Insurance-Jordan 2.48 9 Delta Insurance 2,186,805 2.93 Islamic Insurance 752,375 3.40 3.53 9 2,133,260 2.85 2.04 13 Jordan French Insurance 7 MEDGULF Insurance 732,940 3.31 2.86 11 11 United Insurance 2,007,733 2.69 3.24 2.33 14 2.43 2.18 12 12 Euro Arab Insurance Group 515,644 2.08 12 Arabia Insurance-Jordan 1,814,609 13 United Insurance 495,969 2.24 2.04 15 13 Islamic Insurance 1,661,955 2.22 2.40 11 14 Delta Insurance 452,538 2.05 2.76 12 14 Arab Life & Accidents Ins. 1,453,266 1.94 1.34 18 10 15 AL-Nisr Al-Arabi Insurance 414,349 1.87 2.91 15 Jerusalem Insurance 1.88 1.68 14 1,404,102 16 Arab Life & Accidents Ins. 378,894 1.71 1.61 16 16 Arab Jordanian Ins. Group 1,301,787 1.74 1.58 15 17 Arab Jordanian Ins. Group 17 Euro Arab Insurance Group 329,864 1.49 1.02 18 1,021,047 1.37 1.38 17 Arab Assurers 195,846 0.89 1.15 17 AL Manara Insurance 1.019.002 1.36 1.47 16 19 AL Manara Insurance 130,244 0.59 0.53 20 19 Arab Assurers 507,425 0.68 0.85 19 0.38 0.49 21 0.43 0.49 21 Arab Union International Ins. 83,862 Holy Land Insurance 322,220 Jordan Emirates Insurance 19 20 34,228 0.15 0.94 Jordan Emirates Insurance 204,908 0.27 0.50 22 0.19 Philadelphia Insurance 17,474 0.08 0.08 22 Arab Union International Ins. 142,557 0.22 22 23 Holy Land Insurance 7,371 0.03 0.05 23 23 Philadelphia Insurance 70,688 0.09 0.13 23 24 Metlife Alico\* 24 Metlife Alico\* Total 22,119,318 **Total** 74,745,017 100 100 100 100

<sup>\*</sup> The Company doesn't Practice Marine Insurance and Fire Insurance.

## Table (12) Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2016 (JD)

Tbl. 3-4

		General Accide	ent		
	Companies	2016	į	20	15
NO	•	Written Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance	5,487,930	30.85	37.80	1
2	SOLIDARITY-First Insurance	2,468,692	13.88	7.41	3
3	Metlife Alico	1,865,565	10.49	7.14	5
4	Middle East Insurance	1,155,772	6.50	9.23	2
5	Jordan Insurance	1,126,908	6.33	7.46	4
6	AL-Nisr Al-Arabi Insurance	906,270	5.09	4.27	6
7	Islamic Insurance	592,781	3.33	2.74	9
8	Jordan International Ins.	534,955	3.01	1.48	15
9	AL Manara Insurance	522,542	2.94	2.62	10
10	Arabia Insurance-Jordan	455,316	2.56	2.02	12
11	Euro Arab Insurance Group	420,535	2.36	2.76	8
12	Delta Insurance	369,637	2.08	2.01	13
13	Jordan French Insurance	309,524	1.74	2.16	11
14	United Insurance	260,225	1.46	1.91	14
15	Jerusalem Insurance	234,655	1.32	0.55	21
16	Arab Jordanian Ins. Group	228,301	1.28	1.08	17
17	National Insurance	224,067	1.26	3.20	7
18	Arab Assurers	168,026	0.94	0.93	19
19	Arab Life & Accidents Ins.	163,164	0.92	0.96	18
20	MEDGULF Insurance	157,163	0.88	1.09	16
21	Jordan Emirates Insurance	74,509	0.42	0.62	20
22	Holy Land Insurance	46,703	0.26	0.20	23
23	Arab Union International Ins.	10,265	0.06	0.33	22
24	Philadelphia Insurance	6,709	0.04	0.02	24
	Total	17,790,214	100	100	

	Motor(Compulsory(Third Part	y Liability Insura	nce)&Comprehen	sive(Own Damage	es))
	Comments	201	16	20	15
NO.	Companies	Written Premiums	Companies Share%	Companies Share%	Ranking
1	Arab Orient Insurance	24,412,908	10.84	11.17	1
2	Jordan Insurance	17,684,649	7.85	7.71	2
3	Middle East Insurance	13,338,131	5.92	5.46	5
4	Arab Life & Accidents Ins.	12,865,331	5.71	5.44	6
5	Jerusalem Insurance	12,326,679	5.47	5.37	7
6	Euro Arab Insurance Group	12,235,391	5.43	5.72	3
7	United Insurance	12,041,053	5.35	5.62	4
8	Jordan French Insurance	11,825,100	5.25	5.12	8
9	Arabia Insurance-Jordan	11,057,159	4.91	4.53	11
10	SOLIDARITY-First Insurance	10,801,308	4.80	4.95	9
11	MEDGULF Insurance	10,273,344	4.56	4.18	13
12	National Insurance	10,084,595	4.48	4.56	10
13	Islamic Insurance	9,673,271	4.30	4.29	12
14	Delta Insurance	9,205,629	4.09	4.15	14
15	Arab Jordanian Ins. Group	8,447,274	3.75	3.35	18
16	Arab Assurers	7,917,855	3.52	3.55	15
17	Jordan Emirates Insurance	7,011,542	3.11	3.51	17
18	Holy Land Insurance	6,847,199	3.04	2.69	20
19	Arab Union International Ins.	6,359,771	2.82	3.51	16
20	AL Manara Insurance	6,074,078	2.70	2.75	19
21	Philadelphia Insurance	4,698,118	2.09	2.35	21
22	Jordan International Ins.*				
23	AL-Nisr Al-Arabi Insurance*				
24	Metlife Alico**				
	Total	225,180,385	100	100	

<sup>\*</sup> The companies under No. 22 and 23 revoked voluntary their Motor Insurance license.

<sup>\*\*</sup> The company under No. 24 dosen't practice motor insurance.

### (12)Table (JD)Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2016

Tbl. 4-4

Life Medical 2016 2015 2016 2015 Companies Written Companies Companies Companies NO. Ranking Written Premiums Ranking Companies NO. Companies Premiums Share% Share% Share% Share% 22.82 2 1 Arab Orient Insurance 18,367,301 26.02 66,895,086 39.01 38.32 1 Jordan Insurance 1 8.24 2 AL-Nisr Al-Arabi Insurance 16,261,849 23.04 24.50 1 2 Jordan International Ins. 14,131,143 4.61 3 3 Metlife Alico 15,701,940 22,25 21.99 3 SOLIDARITY-First Insurance 10,940,784 6.38 6.25 3 4 Islamic Insurance 4.839,062 6.86 8.70 4 AL-Nisr Al-Arabi Insurance 10,508,729 6.13 7.51 5 5 Middle East Insurance 4,414,488 6.25 6.74 5 Jordan French Insurance 7,721,790 4.50 4.99 4 6 Arabia Insurance-Jordan 2,099,434 2.97 3.53 6 6 Jordan Insurance 7,391,338 4.31 4.09 7 SOLIDARITY-First Insurance 2.43 2.21 8 7 United Insurance 1,714,527 7,166,521 4.18 3.67 8 1.99 1.92 8 Middle East Insurance 1,402,604 5,574,134 3.25 8 Jordan French Insurance 2.72 12 1,358,303 1.92 1.27 11 9 Islamic Insurance 5,483,381 9 Euro Arab Insurance Group 3.20 3.27 9 10 Arab Life & Accidents Ins. 1,306,927 1.85 2.33 7 10 MEDGULF Insurance 5,273,065 3.07 3.17 10 11 United Insurance 1,063,031 1.38 10 11 Euro Arab Insurance Group 3.82 7 1.51 4,744,509 2.77 12 Jordan International Ins. 1,005,928 1.43 0.80 12 12 National Insurance 4,523,637 2.64 2.78 11 544,728 0.77 14 13 Metlife Alico 13 Arab Jordanian Ins. Group 0.65 3,719,497 2.17 2.67 13 14 National Insurance 358,713 0.79 13 14 Arab Jordanian Ins. Group 3,701,899 0.51 2.16 2.52 14 0.17 15 Jerusalem Insurance 73,766 0.10 16 15 Arab Life & Accidents Ins. 3,601,359 2.10 2.25 15 0.10 0.21 15 16 Arabia Insurance-Jordan 16 Delta Insurance 70,740 2,932,005 1.71 1.90 16 17 Arab Orient Insurance 17 Delta Insurance 1,740,645 1.01 1.29 17 18 Jerusalem Insurance 0.94 18 Arab Assurers 1,619,532 0.99 19 1.20 18 19 MEDGULF Insurance 19 Arab Assurers 1,292,286 0.75 20 Philadelphia Insurance 20 Arab Union International Ins. 963,818 0.56 0.40 23 20 21 Philadelphia Insurance 0.76 21 Jordan Emirates Insurance 623,764 0.36 0.32 22 AL Manara Insurance 22 AL Manara Insurance 545,199 22 0.40 23 Arab Union International Ins. 23 Jordan Emirates Insurance 401,587 0.23 0.41 21 24 Holy Land Insurance 24 Holy Land Insurance 100 **Total** 100 **Total** 70,583,341 100 171,495,708 100

The company under No. 24 dosen`t practice medical insurance.

<sup>\*</sup> The Companies under No.17-24 don't practice life insurance.

#### **Companies Share % in Paid Claims 2016**

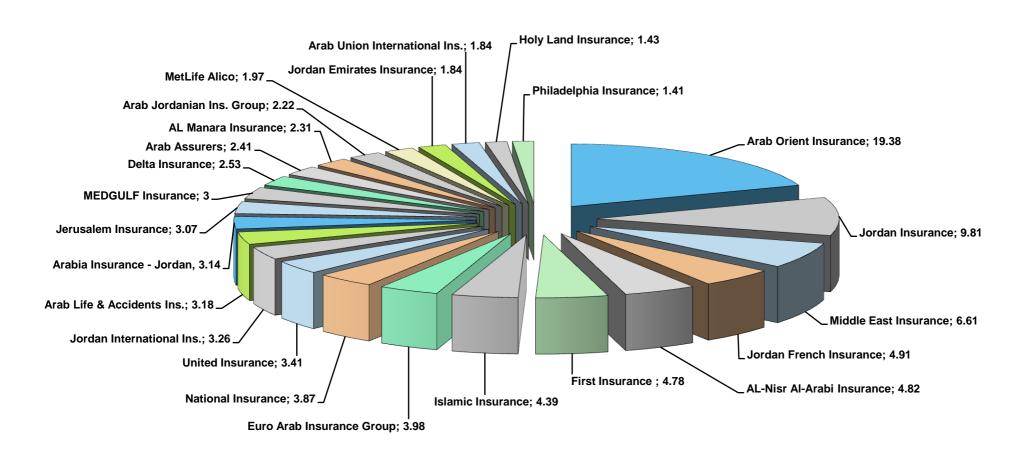


Table (13)
Paid Claims for 24 Insurance Companies \*
Companies Share of All Classes 2016 (JD)

Tbl. 1-2

		Me	arine	Avi	ation	Marina	+ Aviation	Fire& Othe	er Property	Liab	:1::+	Othor P	ranches	Credit Iı	asuronaa		Motor		
.No	Companies		ar me	Avi	auon	Warme	+ Aviation	Dam	ages	Liab	inty	Other D	ranches	Credit II	isurance .		(Third Party Insurance	Compre (Own D	
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 ,	Jordan Insurance	292,083	963,546			292,083	963,546	5,526,693	3,966,413	205,902	34,286	19,021	49,546			10,103,533	7,936,967	8,554,611	5,600,920
2 1	Middle East Insurance	812,857	546,711			812,857	546,711	11,608,171	2,904,725	77,541	18,767	78,119	30,429			7,711,491	6,686,269	4,341,094	3,893,710
3 ]	National Insurance	314,170	380,198			314,170	380,198	1,186,381	431,325	148,688	11,610					7,830,573	6,979,612	3,471,043	2,991,327
4 1	United Insurance	63,661	125,423			63,661	125,423	458,720	465,789	7,052	28,986	3,414	1,454			6,376,152	5,774,012	2,486,972	2,498,712
5 /	AL Manara Insurance	21,020	305,937			21,020	305,937	2,880,834	72,754	1,335	5,258	1,169	595			5,530,623	6,540,857	1,442,052	1,725,464
6 1	Arabia Insurance - Jordan	133,577	58,745			133,577	58,745	45,561	366,800			79,353	47,846	440,709	74,562	7,292,824	6,913,639	2,051,831	1,772,936
7	Ierusalem Insurance	167,443	545,368			167,443	545,368	1,910,909	153,422	55,156	4,112	4,488	4,267			7,324,765	6,068,323	3,010,552	3,117,133
8 /	AL-Nisr Al-Arabi Insurance	364,307	553,130			364,307	553,130	6,226,329	238,423	17,711	19,353	33,346	38,597			265,290	187,766	71,465	20,783
9 .	ordan French Insurance	41,983	425,156			41,983	425,156	1,267,535	506,480	140,388	3,093	93,974	1,219,148	311,505	386,940	8,321,892	6,634,380	3,473,673	3,242,868
10	Arab Union International Ins.	15,971	63,774			15,971	63,774	472,068	6,480			35,618	1,061			4,409,910	4,746,144	2,342,350	1,179,323
11 ]	Delta Insurance	381,847	183,948			381,847	183,948	501,662	504,679	86,642	17,852	12,309	9,477	773,816	294,625	6,358,327	4,866,692	1,349,309	1,695,128
12	Jordan Emirates Insurance	6,139	509,153			6,139	509,153	344,070	126,542			1,052	8,097			3,926,526	4,182,602	3,407,331	3,757,195
13 ]	Holy Land Insurance							71,524	60,330	32,159	75,748					4,056,750	4,746,082	2,223,155	2,200,147
14	Arab Life & Accidents Ins.	153,335	99,109			153,335	99,109	109,134	174,992	7,544	3,371	19,276	39,221	2,312	24,939	6,672,478	6,481,210	2,977,403	2,577,587
15 ]	Philadelphia Insurance							199,507	2,654		44	5,000	809			3,983,573	3,778,508	835,645	968,987
16	MetLife Alico											233,305	6,664						
17	ordan International Ins.	491,879	1,458,292			491,879	1,458,292	4,002,316	1,416,806	107,203	16,119	26,200				157,011	178,290	118,042	506,979
18 ]	Euro Arab Insurance Group	32,522	67,184			32,522	67,184	856,542	437,319	13,515	10,885	19,134	70,640			7,227,293	6,998,945	3,649,136	3,234,866
19	slamic Insurance	89,600	90,558			89,600	90,558	4,108,725	156,725			38,695	66,212			6,656,398	5,317,370	2,145,399	1,720,367
20	Arab Assurers	90,334	16,422			90,334	16,422	239,556	223,757	1,207	23,264	8,639	2,278	95,970	125,706	6,447,128	5,947,849	2,502,824	1,683,259
21	Arab Jordanian Ins. Group	90,231	42,380			90,231	42,380	223,926	679,916			46,600	4,903			5,908,860	5,382,860	1,239,142	1,395,744
22	Arab Orient Insurance	276,729	576,538			276,729	576,538	2,648,928	5,317,718	64,941	90,608	1,911,795	1,814,739			10,167,363	8,782,187	9,532,952	10,325,006
23 ]	MEDGULF Insurance	23,201	47,154			23,201	47,154	354,520	477,665	8,317	4,166	25,775	18,697			6,561,602	6,684,950	3,485,118	2,964,655
24 \$	SOLIDARITY-First Insurance	165,334	251,063			165,334	251,063	1,581,631	1,227,481	105,587	11,266	817,834	115,502			6,440,500	5,775,767	2,882,226	1,797,891
	Total	4,028,223	7,309,789	0	0	4,028,223	7,309,789	46,825,242	19,919,195	1,080,888	378,788	3,514,116	3,550,182	1,624,312	906,772	139,730,862	127,591,281	67,593,325	60,870,987

Table (13)
Paid Claims for 24 Insurance Companies \*
Companies Share of All Classes 2016 (JD)

Tbl. 2-2

	Total 1	Motor	. Med	lical	Non Life I	Insurances	Li	ife	Gross Pai	d Claims	Markets			l Claims for s Outside
No. Companies	Compulsory (Third I & Comprehensive				11011 2310 2		2.		G10551 a1		9/	Ď		dan
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 Jordan Insurance	18,658,144	13,537,887	5,650,926	5,830,814	30,352,769	24,382,492	13,478,651	9,867,313	43,831,420	34,249,805	9.81	9.21	7,722,573	6,335,103
2 Middle East Insurance	12,052,585	10,579,979	3,098,376	3,217,282	27,727,649	17,297,893	1,813,060	1,974,589	29,540,709	19,272,482	6.61	5.18		
3 National Insurance	11,301,616	9,970,939	4,118,077	3,822,653	17,068,932	14,616,725	246,745	173,169	17,315,677	14,789,894	3.87	3.98		
4 United Insurance	8,863,124	8,272,724	4,934,522	4,768,785	14,330,493	13,663,161	891,064	509,413	15,221,557	14,172,574	3.41	3.81		
5 AL Manara Insurance	6,972,675	8,266,321	462,574	563,449	10,339,607	9,214,314			10,339,607	9,214,314	2.31	2.48		
6 Arabia Insurance - Jordan	9,344,655	8,686,575	2,616,225	2,857,102	12,660,080	12,091,630	1,392,048	1,204,712	14,052,128	13,296,342	3.14	3.58		
7 Jerusalem Insurance	10,335,317	9,185,456	1,230,829	1,126,975	13,704,142	11,019,600	9,476	59,604	13,713,618	11,079,204	3.07	2.98		
8 AL-Nisr Al-Arabi Insurance	336,755	208,549	9,097,885	8,157,789	16,076,333	9,215,841	5,462,468	4,100,181	21,538,801	13,316,022	4.82	3.58		
9 Jordan French Insurance	11,795,565	9,877,248	7,421,232	7,126,182	21,072,182	19,544,247	889,249	644,568	21,961,431	20,188,815	4.91	5.43		
10 Arab Union International In	s. 6,752,260	5,925,467	943,732	566,142	8,219,649	6,562,924			8,219,649	6,562,924	1.84	1.77		
11 Delta Insurance	7,707,636	6,561,820	1,843,655	1,724,758	11,307,567	9,297,159	14,351	11,041	11,321,918	9,308,200	2.53	2.50		
12 Jordan Emirates Insurance	7,333,857	7,939,797	518,469	889,349	8,203,587	9,472,938			8,203,587	9,472,938	1.84	2.55		
13 Holy Land Insurance	6,279,905	6,946,229			6,383,588	7,082,307			6,383,588	7,082,307	1.43	1.91		
14 Arab Life & Accidents Ins.	9,649,881	9,058,797	3,216,715	3,041,047	13,158,197	12,441,476	1,054,131	567,800	14,212,328	13,009,276	3.18	3.50	519,013	787,107
15 Philadelphia Insurance	4,819,218	4,747,495	1,267,848	1,905,371	6,291,573	6,656,373			6,291,573	6,656,373	1.41	1.79		
16 MetLife Alico	0		2,760,591	3,045,347	2,993,896	3,052,011	5,803,602	4,447,534	8,797,498	7,499,545	1.97	2.02		
17 Jordan International Ins.	275,053	685,269	8,723,910	6,171,073	13,626,561	9,747,559	930,712	363,549	14,557,273	10,111,108	3.26	2.72		
18 Euro Arab Insurance Group	10,876,429	10,233,811	5,116,583	4,542,281	16,914,725	15,362,120	863,442	995,873	17,778,167	16,357,993	3.98	4.40		
19 Islamic Insurance	8,801,797	7,037,737	4,096,403	3,988,227	17,135,220	11,339,459	2,474,556	1,635,684	19,609,776	12,975,143	4.39	3.49		
20 Arab Assurers	8,949,952	7,631,108	1,309,114	845,262	10,694,772	8,867,797	91,062	17,585	10,785,834	8,885,382	2.41	2.39		
21 Arab Jordanian Ins. Group	7,148,002	6,778,604	2,057,855	1,729,645	9,566,614	9,235,448	364,593	332,586	9,931,207	9,568,034	2.22	2.57		
22 Arab Orient Insurance	19,700,315	19,107,193	62,022,072	44,852,202	86,624,780	71,758,998			86,624,780	71,758,998	19.38	19.30		
23 MEDGULF Insurance	10,046,720	9,649,605	4,894,827	5,571,551	15,353,360	15,768,838			15,353,360	15,768,838	3	4.24		
24 SOLIDARITY-First Insurar	nce 9,322,726	7,573,658	8,441,858	7,688,103	20,434,970	16,867,073	943,839	306,832	21,378,809	17,173,905	4.78	4.62		
Total	207,324,187	188,462,268	145,844,278	124,031,389	410,241,246	344,558,383	36,723,049	27,212,033	446,964,295	371,770,416	100	100	8,241,586	7,122,210

Table (14)
Motor Paid Claims for 23 Insurance Companies
As in 31/12/2016 Compared with 31/12/2015 (JD)

NO.	Company		P.P.L/ Jordanian hicles	Compulsory Compre		Total Jorda	nian Vehicles	Compulsory T Vehi	U	Total Comp	ulsory/T.P.L	Comprehe Dam	nsive (Own ages)	Total M	Aotors
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1	Jordan Insurance	6,572,966	5,459,002	3,082,297	2,167,711	9,655,263	7,626,713	448,270	310,254	10,103,533	7,936,967	8,554,611	5,600,920	18,658,144	13,537,887
2	Middle East Insurance	5,751,467	5,216,996	1,580,647	1,102,393	7,332,114	6,319,389	379,377	366,880	7,711,491	6,686,269	4,341,094	3,893,710	12,052,585	10,579,979
3	National Insurance	6,301,957	5,295,829	1,107,648	1,204,623	7,409,605	6,500,452	420,968	479,160	7,830,573	6,979,612	3,471,043	2,991,327	11,301,616	9,970,939
4	United Insurance	4,770,727	4,333,762	1,140,544	984,092	5,911,271	5,317,854	464,881	456,158	6,376,152	5,774,012	2,486,972	2,498,712	8,863,124	8,272,724
5	AL Manara Insurance	4,474,788	5,365,495	784,957	876,693	5,259,745	6,242,188	270,878	298,669	5,530,623	6,540,857	1,442,052	1,725,464	6,972,675	8,266,321
6	Arabia Insurance-Jordan	6,135,857	5,819,608	665,494	657,575	6,801,351	6,477,183	491,473	436,456	7,292,824	6,913,639	2,051,831	1,772,936	9,344,655	8,686,575
7	Jerusalem Insurance	5,838,526	4,544,869	1,289,910	1,287,174	7,128,436	5,832,043	196,329	236,280	7,324,765	6,068,323	3,010,552	3,117,133	10,335,317	9,185,456
8	AL-Nisr Al-Arabi Insurance	212,541	158,374	45,081	12,418	257,622	170,792	7,668	16,974	265,290	187,766	71,465	20,783	336,755	208,549
9	Jordan French Insurance	6,797,776	4,963,814	1,120,465	1,298,017	7,918,241	6,261,831	403,651	372,549	8,321,892	6,634,380	3,473,673	3,242,868	11,795,565	9,877,248
10	Arab Union International Ins.	3,288,325	4,144,591	978,471	423,453	4,266,796	4,568,044	143,114	178,100	4,409,910	4,746,144	2,342,350	1,179,323	6,752,260	5,925,467
11	Delta Insurance	5,392,437	3,969,985	526,516	464,652	5,918,953	4,434,637	439,374	432,055	6,358,327	4,866,692	1,349,309	1,695,128	7,707,636	6,561,820
12	Jordan Emirates Insurance	2,282,734	2,048,996	1,397,426	1,912,179	3,680,160	3,961,175	246,366	221,427	3,926,526	4,182,602	3,407,331	3,757,195	7,333,857	7,939,797
13	Holy Land Insurance	662,317	1,348,600	3,293,951	3,259,862	3,956,268	4,608,462	100,482	137,620	4,056,750	4,746,082	2,223,155	2,200,147	6,279,905	6,946,229
14	Arab Life & Accidents Ins.	5,117,193	4,928,834	1,221,683	1,115,352	6,338,876	6,044,186	333,602	437,024	6,672,478	6,481,210	2,977,403	2,577,587	9,649,881	9,058,797
15	Philadelphia Insurance	3,266,925	3,216,660	552,059	413,427	3,818,984	3,630,087	164,589	148,421	3,983,573	3,778,508	835,645	968,987	4,819,218	4,747,495
16	Jordan International Ins.	157,011	120,094			157,011	120,094		58,196	157,011	178,290	118,042	506,979	275,053	685,269
17	Euro Arab Insurance Group	5,377,850	5,221,174	1,490,151	1,300,320	6,868,001	6,521,494	359,292	477,451	7,227,293	6,998,945	3,649,136	3,234,866	10,876,429	10,233,811
18	Islamic Insurance	5,523,781	4,237,427	771,216	710,006	6,294,997	4,947,433	361,401	369,937	6,656,398	5,317,370	2,145,399	1,720,367	8,801,797	7,037,737
19	Arab Assurers	3,049,704	2,587,835	3,397,424	3,350,115	6,447,128	5,937,950		9,899	6,447,128	5,947,849	2,502,824	1,683,259	8,949,952	7,631,108
20	Arab Jordanian Ins. Group	4,012,207	3,132,947	1,581,546	1,984,772	5,593,753	5,117,719	315,107	265,141	5,908,860	5,382,860	1,239,142	1,395,744	7,148,002	6,778,604
21	Arab Orient Insurance	5,794,579	5,124,398	3,863,985	3,250,847	9,658,564	8,375,245	508,799	406,942	10,167,363	8,782,187	9,532,952	10,325,006	19,700,315	19,107,193
22	MEDGULF Insurance	4,904,151	4,973,233	1,287,204	1,332,843	6,191,355	6,306,076	370,247	378,874	6,561,602	6,684,950	3,485,118	2,964,655	10,046,720	9,649,605
23	SOLIDARITY-First Insurance*	5,364,220	4,717,003	761,712	654,810	6,125,932	5,371,813	314,568	403,954	6,440,500	5,775,767	2,882,226	1,797,892	9,322,726	7,573,659
	Total	101,050,039	90,929,526	31,940,387	29,763,334	132,990,426	120,692,860	6,740,436	6,898,421	139,730,862	127,591,281	67,593,325	60,870,988	207,324,187	188,462,269

<sup>\*</sup> Source :Financial Reports of (23) insurance companies including (Al Yarmouk insurance company which was merged with Frst insurance company) in 18/11/2015 as its figures were included in the new company after merger.

<sup>\*\*</sup> Insurance companies asked voluntary to revoke their Motor Insurance license:

<sup>1-</sup> AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.

<sup>2-</sup> Jordan International Insurance Co. since 14/3/2012.

Table (15)

Companies Classification & Share of Total Paid Claims (Jordan) 2016 (JD)

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

Tbl. 1-4

	Classification of companies acco	rding to (Non	Life Insuran	ces Paid Cla	aims)		Classification of compan	ies according to	Life Paid Cl	aims)			Classification of companies	s according to	(Total Paid Cl	aims)	
		201	16	20	015			2016	i	20	15			20	16	20	)15
√6.	Companies	Non Life Paid Claims	Companies Share%	Share%	Ranking	<b>√</b> 6.	Companies	Life Paid Claims	Companies Share%	Share%	Ranking	_\{\delta}.	Companies	Total Paid Claims	Companies Share%	Share%	Ranking
1	Arab Orient Insurance	86,624,780	21.12	20.83	1	1	Jordan Insurance	13,478,651	36.70	36.26	1	1	Arab Orient Insurance	86,624,780	19.38	19.30	1
2	Jordan Insurance	30,352,769	7.40	7.08	2	2	MetLife Alico	5,803,602	15.80	16.34	2	2	Jordan Insurance	43,831,420	9.81	9.21	2
3	Middle East Insurance	27,727,649	6.76	5.02	4	3	AL-Nisr Al-Arabi Insurance	5,462,468	14.87	15.07	3	3	Middle East Insurance	29,540,709	6.61	5.18	4
4	Jordan French Insurance	21,072,182	5.14	5.67	3	4	Islamic Insurance	2,474,556	6.74	6.01	5	4	Jordan French Insurance	21,961,431	4.91	5.43	3
5	SOLIDARITY-First Insurance	20,434,970	4.98	4.90	5	5	Middle East Insurance	1,813,060	4.94	7.26	4	5	AL-Nisr Al-Arabi Insurance	21,538,801	4.82	3.58	10
6	Islamic Insurance	17,135,220	4.18	3.29	12	6	Arabia Insurance-Jordan	1,392,048	3.79	4.43	6	6	SOLIDARITY-First Insurance	21,378,809	4.78	4.62	5
7	National Insurance	17,068,932	4.16	4.24	8	7	Arab Life & Accidents Insurance	1,054,131	2.87	2.09	9	7	Islamic Insurance	19,609,776	4.39	3.49	13
8	Euro Arab Insurance Group	16,914,725	4.12	4.46	7	8	SOLIDARITY-First Insurance	943,839	2.57	1.13	13	8	Euro Arab Insurance Group	17,778,167	3.98	4.40	6
9	AL-Nisr Al-Arabi Insurance	16,076,333	3.92	2.67	18	9	Jordan International Insurance	930,712	2.53	1.34	11	9	National Insurance	17,315,677	3.87	3.98	8
10	MEDGULF Insurance	15,353,360	3.74	4.58	6	10	United Insurance	891,064	2.43	1.87	10	10	MEDGULF Insurance	15,353,360	3.44	4.24	7
11	United Insurance	14,330,493	3.49	3.97	9	11	Jordan French Insurance	889,249	2.42	2.37	8	11	United Insurance	15,221,557	3.41	3.81	9
12	Jerusalem Insurance	13,704,142	3.34	3.20	13	12	Euro Arab Insurance Group	863,442	2.35	3.66	7	12	Jordan International Insurance	14,557,273	3.26	2.72	15
13	Jordan International Insurance	13,626,561	3.32	2.83	14	13	Arab Jordanian Insurance Group	364,593	0.99	1.22	12	13	Arab Life & Accidents Insurance	14,212,328	3.18	3.50	12
14	Arab Life & Accidents Insurance	13,158,197	3.21	3.61	10	14	National Insurance	246,745	0.67	0.64	14	14	Arabia Insurance-Jordan	14,052,128	3.14	3.58	11
15	Arabia Insurance-Jordan	12,660,080	3.09	3.51	11	15	Arab Assurers	91,062	0.25	0.06	16	15	Jerusalem Insurance	13,713,618	3.07	2.98	14
16	Delta Insurance	11,307,567	2.76	2.70	16	16	Delta Insurance	14,351	0.04	0.04	17	16	Delta Insurance	11,321,918	2.53	2.50	18
17	Arab Assurers	10,694,772	2.61	2.57	20	17	Jerusalem Insurance	9,476	0.03	0.22	15	17	Arab Assurers	10,785,834	2.41	2.39	20
18	AL Manara Insurance	10,339,607	2.52	2.67	19	18	AL Manara Insurance					18	AL Manara Insurance	10,339,607	2.31	2.48	19
19	Arab Jordanian Insurance Group	9,566,614	2.33	2.68	17	19	Arab Union International Ins.					19	Arab Jordanian Insurance Group	9,931,207	2.22	2.57	16
20	Arab Union International Ins.	8,219,649	2.00	1.90	23	20	Jordan Emirates Insurance					20	MetLife Alico	8,797,498	1.97	2.02	21
21	Jordan Emirates Insurance	8,203,587	2.00	2.75	15	21	Holy Land Insurance					21	Arab Union International Ins.	8,219,649	1.84	1.77	24
22	Holy Land Insurance	6,383,588	1.56	2.06	21	22	Philadelphia Insurance					22	Jordan Emirates Insurance	8,203,587	1.84	2.55	17
23	Philadelphia Insurance	6,291,573	1.53	1.93	22	23	Arab Orient Insurance					23	Holy Land Insurance	6,383,588	1.43	1.91	22
24	MetLife Alico	2,993,896	0.73	0.89	24	24	MEDGULF Insurance					24	Philadelphia Insurance	6,291,573	1.41	1.79	23
	Total	410,241,246	100	100			Total	36,723,049	100	100			Total	446,964,295	100	100	

<sup>\*</sup> The Companies Under No. (18-24) don't Practice Life Insurance

# Table (15) Companies Classification & Share of Paid Claims Per Class As in 2016 (JD)

Tbl. 2-4

Marine & Transport & Aviation

Fire & Other Property Damages

1	Comment	201	6	20	)15	<u></u>	Common in	2016		20	15
·O.	Companies	Paid Claims	Share%	Share%	Ranking	16.	Companies	Paid Claims	Share%	Share%	Ranking
1	Middle East Insurance	812,857	20.18	7.48	5	1	Middle East Insurance	11,608,171	24.79	14.58	3
2	Jordan International Insurance	491,879	12.21	19.95	1	2	AL-Nisr Al-Arabi Insurance	6,226,329	13.30	1.20	14
3	Delta Insurance	381,847	9.48	2.52	12	3	Jordan Insurance	5,526,693	11.80	19.91	2
4	AL-Nisr Al-Arabi Insurance	364,307	9.04	7.57	4	4	Islamic Insurance	4,108,725	8.77	0.79	17
5	National Insurance	314,170	7.80	5.20	9	5	Jordan International Insurance	4,002,316	8.55	7.11	4
6	Jordan Insurance	292,083	7.25	13.18	2	6	AL Manara Insurance	2,880,834	6.15	0.37	20
7	Arab Orient Insurance	276,729	6.87	7.89	3	7	Arab Orient Insurance	2,648,928	5.66	26.70	1
8	Jerusalem Insurance	167,443	4.16	7.46	6	8	Jerusalem Insurance	1,910,909	4.08	0.77	18
9	SOLIDARITY-First Insurance	165,334	4.10	3.43	11	9	SOLIDARITY-First Insurance	1,581,631	3.38	6.16	5
10	Arab Life & Accidents Insurance	153,335	3.81	1.36	14	10	Jordan French Insurance	1,267,535	2.71	2.54	7
11	Arabia Insurance-Jordan	133,577	3.32	0.80	18	11	National Insurance	1,186,381	2.53	2.17	12
12	Arab Assurers	90,334	2.24	0.22	21	12	Euro Arab Insurance Group	856,542	1.83	2.20	11
13	Arab Jordanian Insurance Group	90,231	2.24	0.58	20	13	Delta Insurance	501,662	1.07	2.53	8
14	Islamic Insurance	89,600	2.22	1.24	15	14	Arab Union International Ins.	472,068	1.01	0.03	22
15	United Insurance	63,661	1.58	1.72	13	15	United Insurance	458,720	0.98	2.34	10
16	Jordan French Insurance	41,983	1.04	5.82	8	16	MEDGULF Insurance	354,520	0.76	2.40	9
17	Euro Arab Insurance Group	32,522	0.81	0.92	16	17	Jordan Emirates Insurance	344,070	0.73	0.64	19
18	MEDGULF Insurance	23,201	0.58	0.65	19	18	Arab Assurers	239,556	0.51	1.12	15
19	AL Manara Insurance	21,020	0.52	4.19	10	19	Arab Jordanian Insurance Group	223,926	0.48	3.41	6
20	Arab Union International Ins.	15,971	0.40	0.87	17	20	Philadelphia Insurance	199,507	0.43	0.01	23
21	Jordan Emirates Insurance	6,139	0.15	6.97	7	21	Arab Life & Accidents Insurance	109,134	0.23	0.88	16
22	Holy Land Insurance*					22	Holy Land Insurance	71,524	0.15	0.30	21
23	Philadelphia Insurance*					23	Arabia Insurance-Jordan	45,561	0.10	1.84	13
24	MetLife Alico**					24	MetLife Alico**		0.00		
	Total	4,028,223	100	100			Total	46,825,242	100	100	

<sup>\*</sup> The Company didnt pay claims for marine insurances in 2016.

<sup>\*\*</sup> The Company Under No. (24) dosen't practice Marine Insurance & Fire Insurance.

# $\label{thm:companies} Table~(15)$ Companies Classification & Share of Paid Claims Per Class As in 2016 (JD)

**Tbl. 3-4** 

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

No.	Companies	2016		20	2015		Companies	2016		2015	
110.	Companies	Paid Claims	%Share	%Share	Ranking	No.	Companies	<b>Paid Claims</b>	%Share	%Share	Ranking
1	Arab Orient Insurance	1,976,736	43.02	48.49	1	1	Arab Orient Insurance	19,700,315	9.50	10.14	1
2	SOLIDARITY-First Insurance	923,421	20.10	3.23	3	2	Jordan Insurance	18,658,144	9.00	7.18	2
3	Jordan French Insurance	234,362	5.10	31.11	2	3	Middle East Insurance	12,052,585	5.81	5.61	3
4	MetLife Alico	233,305	5.08	0.17	20	4	Jordan French Insurance	11,795,565	5.69	5.24	6
5	Jordan Insurance	224,923	4.89	2.13	4	5	National Insurance	11,301,616	5.45	5.29	5
6	Middle East Insurance	155,660	3.39	1.25	9	6	Euro Arab Insurance Group	10,876,429	5.25	5.43	4
7	National Insurance	148,688	3.24	0.30	17	7	Jerusalem Insurance	10,335,317	4.99	4.87	8
8	Jordan International Insurance	133,403	2.90	0.41	16	8	MEDGULF Insurance	10,046,720	4.85	5.12	7
9	Delta Insurance	98,951	2.15	0.70	13	9	Arab Life & Accidents Insurance	9,649,881	4.65	4.81	9
10	Arabia Insurance-Jordan	79,353	1.73	1.22	10	10	Arabia Insurance-Jordan	9,344,655	4.51	4.61	10
11	Jerusalem Insurance	59,644	1.30	0.21	18	11	SOLIDARITY-First Insurance	9,322,726	4.50	4.02	15
12	AL-Nisr Al-Arabi Insurance	51,057	1.11	1.47	8	12	Arab Assurers	8,949,952	4.32	4.05	14
13	Arab Jordanian Insurance Group	46,600	1.01	0.12	22	13	United Insurance	8,863,124	4.28	4.39	11
14	Islamic Insurance	38,695	0.84	1.69	7	14	Islamic Insurance	8,801,797	4.25	3.73	16
15	Arab Union International Ins.	35,618	0.78	0.03	23	15	Delta Insurance	7,707,636	3.72	3.48	19
16	MEDGULF Insurance	34,092	0.74	0.58	15	16	Jordan Emirates Insurance	7,333,857	3.54	4.21	13
17	Euro Arab Insurance Group	32,649	0.71	2.07	5	17	Arab Jordanian Insurance Group	7,148,002	3.45	3.60	18
18	Holy Land Insurance	32,159	0.70	1.93	6	18	AL Manara Insurance	6,972,675	3.36	4.39	12
19	Arab Life & Accidents Insurance	26,820	0.58	1.08	11	19	Arab Union International Ins.	6,752,260	3.26	3.14	20
20	United Insurance	10,466	0.23	0.77	12	20	Holy Land Insurance	6,279,905	3.03	3.69	17
21	Arab Assurers	9,846	0.21	0.65	14	21	Philadelphia Insurance	4,819,218	2.32	2.52	21
22	Philadelphia Insurance	5,000	0.11	0.02	24	22	AL-Nisr Al-Arabi Insurance	336,755	0.16	0.11	23
23	AL Manara Insurance	2,504	0.05	0.15	21	23	Jordan International Insurance	275,053	0.13	0.36	22
24	Jordan Emirates Insurance	1,052	0.02	0.21	19	24	MetLife Alico*				
	Total	4,595,004	100	100			Total	207,324,187	100	100	

<sup>\*</sup> The company don't practice motor insurance.

## Table (15) Companies Classification & Share of Paid Claims Per Class As in 2016 (JD)

Tbl. 4-4

		Life											
	Companies	201	6		2015					2010	6		2015
No.	Companies	Paid Claims	Share%	Sha	re% Rai	nking	No.		Companies	Paid Claims	Share%	Share	6 Ranking
1	Jordan Insurance	13,478,651	36.70	36.	26	1	_	1	Arab Orient Insurance	62,022,072	42.53	36.16	1
2	MetLife Alico	5,803,602	15.80	16.	34	2		2	AL-Nisr Al-Arabi Insurance	9,097,885	6.24	6.58	2
3	AL-Nisr Al-Arabi Insurance	5,462,468	14.87	15.	07	3		3	Jordan International Insurance	8,723,910	5.98	4.98	5
4	Islamic Insurance	2,474,556	6.74	6.0	1	5		4	SOLIDARITY-First Insurance	8,441,858	5.79	6.20	3
5	Middle East Insurance	1,813,060	4.94	7.2	26	4		5	Jordan French Insurance	7,421,232	5.09	5.75	4
6	Arabia Insurance-Jordan	1,392,048	3.79	4.4	3	6		6	Jordan Insurance	5,650,926	3.87	4.70	6
7	Arab Life & Accidents Insurance	1,054,131	2.87	2.0	19	9		7	Euro Arab Insurance Group	5,116,583	3.51	3.66	9
8	SOLIDARITY-First Insurance	943,839	2.57	1.1	3	13		8	United Insurance	4,934,522	3.38	3.84	8
9	Jordan International Insurance	930,712	2.53	1.3	34	11		9	MEDGULF Insurance	4,894,827	3.36	4.49	7
10	United Insurance	891,064	2.43	1.8	7	10		10	National Insurance	4,118,077	2.82	3.08	11
11	Jordan French Insurance	889,249	2.42	2.3	37	8		11	Islamic Insurance	4,096,403	2.81	3.22	10
12	Euro Arab Insurance Group	863,442	2.35	3.6	6	7		12	Arab Life & Accidents Insurance	3,216,715	2.21	2.45	14
13	Arab Jordanian Insurance Group	364,593	0.99	1.2	2	12		13	Middle East Insurance	3,098,376	2.12	2.59	12
14	National Insurance	246,745	0.67	0.0	4	14		14	MetLife Alico	2,760,591	1.89	2.46	13
15	Arab Assurers	91,062	0.25	0.0	16	16		15	Arabia Insurance-Jordan	2,616,225	1.79	2.30	15
16	Delta Insurance	14,351	0.04	0.0	4	17		16	Arab Jordanian Insurance Group	2,057,855	1.41	1.39	17
17	Jerusalem Insurance	9,476	0.03	0.2	2	15		17	Delta Insurance	1,843,655	1.26	1.39	18
18	AL Manara Insurance							18	Arab Assurers	1,309,114	0.90	0.68	21
19	Arab Union International Ins.							19	Philadelphia Insurance	1,267,848	0.87	1.54	16
20	Jordan Emirates Insurance							20	Jerusalem Insurance	1,230,829	0.84	0.91	19
21	Holy Land Insurance							21	Arab Union International Ins.	943,732	0.65	0.46	22
22	Philadelphia Insurance							22	Jordan Emirates Insurance	518,469	0.36	0.72	20
23	Arab Orient Insurance							23	AL Manara Insurance	462,574	0.32	0.45	23
24	MEDGULF Insurance							24	Holy Land Insurance				
	Total	36,723,049	100	10	0				Total	145,844,278	100	100	

<sup>\*</sup> The Companies Under No. (18-24) don't practice Life Insurance

<sup>\*</sup> The Company Under No. (24) dosen`t practice Medical Insurance

Table (16)
Net Profit (Loss) For 24 Insurance Companies as Per Class For The Year 2016 (JD) \*
(According to Insurance Branches)

Tbl. 1-2

															Motor	r
.No Companies	Ма	arine	Aviation		Marine + Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit		Compulsory (Third Party Liability Insurance)	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 Jordan Insurance	440,025	628,882			440,025	628,882	300,844	180,669	35,067	71,377	52,733	54,268			-2,434,250	-641,769
2 Middle East Insurance	670,410	709,314	41,678	22,453	712,088	731,767	332,906	572,235	92,004	197,929	123,695	99,773			-870,255	-507,137
3 National Insurance	487,440	407,810			487,440	407,810	255,335	322,203	39,496	76,321					145,831	464,757
4 United Insurance	111,790	152,379	7,188	24,128	118,978	176,507	157,916	160,613	71,541	64,051	65,052	36,425			756,015	-241,119
5 AL Manara Insurance	39,121	-33,541	2,544	2,375	41,665	-31,166	76,388	-90,815	-5,603	6,140	19,172	38,776			35,716	-295,185
6 Arabia Insurance - Jordan	143,133	70,105			143,133	70,105	182,478	112,666			155,085	55,779	23,465	-7,328	-245,814	-433,177
7 Jerusalem Insurance	495,382	590,992			495,382	590,992	33,892	123,045	30,173	-4,252	28,442	16,050			-2,021,862	-1,182,607
8 AL-Nisr Al-Arabi Insurance	94,364	46,428			94,364	46,428	149,182	226,012	92,851	118,831	159,668	136,269			-43,354	-7,138
9 Jordan French Insurance	-19,826	104,878	86,242	173,738	66,416	278,616	388,653	332,601	-8,752	51,046	167,321	302,109	573,453	567,898	-1,333,912	-1,777,593
10 Arab Union International Ins.	57,615	48,401			57,615	48,401	-36,601	-1,589			43,328	43,435			-693,988	-875,711
11 Delta Insurance	111,292	252,028			111,292	252,028	352,608	205,172	98,118	58,693	24,981	27,561	-136,489	-4,766	61,124	-474,940
12 Jordan Emirates Insurance	3,600	39,235			3,600	39,235	43,605	-15,365			32,315	52,608			-147,963	-855,062
13 Holy Land Insurance	7,905	-4,644			7,905	-4,644	81,827	51,860	-11,177	44,272					2,301,291	489,659
14 Arab Life & Accidents Ins.	26,367	24,833			26,367	24,833	76,576	30,032	37,603	39,553	9,231	9,752	-205,026	4,873	303,735	-78,156
15 Philadelphia Insurance	9,165	11,746			9,165	11,746	44,982	45,059	1,681	2,918	3,343	2,044			-475,830	-151,991
16 MetLife Alico											544,783	612,823				
17 Jordan International Ins.	212,011	258,009	2,260	405	214,271	258,414	115,024	191,037	25,884	24,347	5,482	204			32,856	1,173,835
18 Euro Arab Insurance Group	371,323	345,066			371,323	345,066	225,566	109,308			134,054	101,206			-1,676,888	-1,604,402
19 Islamic Insurance	80,712	72,497			80,712	72,497	-45,423	-68,923	93,097	75,600	61,863	71,381			-702,587	-945,808
20 Arab Assurers	105,923	239,609			105,923	239,609	128,600	56,310	128,411	47,960	41,293	29,128	-22,288	-6,158	-1,294,879	-754,799
21 Arab Jordanian Ins. Group	94,624	78,859			94,624	78,859	152,620	108,707			39,466	75,089			-93,741	-553,755
22 Arab Orient Insurance	371,937	356,361	-2,809	-4,652	369,128	351,709	680,640	27,955	102,978	85,928	793,319	863,374			-340,819	15,942
23 MEDGULF Insurance	294,105	242,717			294,105	242,717	478,535	279,658	44,590	61,662	2,415	-5,353			-881,103	-1,518,084
24 SOLIDARITY-First Insurance	204,451	103,620	3,475	4,628	207,926	108,248	-44,264	45,811	1,762	27,800	91,266	98,963			240,344	709,426
Total	4,412,869	4,745,584	140,578	223,075	4,553,447	4,968,659	4,131,889	3,004,261	869,724	1,050,176	2,598,307	2,721,664	233,115	554,519	-9,380,333	-10,044,814

Table (16)
Net Profit (Loss) For 24 Insurance Companies as Per Class For The Year 2016 (JD) \*
(According to Insurance Branches)

Tbl. 2-2

			otor Compulsory (	Third Party									Net Technical	Profit (Loss)			
No. Companies	Compre (Own I	hensive Damages)	Liability Comprehen	*	Me	dical	Non Life	Insurances	Life		Life Net Technical Profit (Lo		for branches Outside Jordan	Net Technical Profit (Loss)		ofit (Loss)	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	
1 Jordan Insurance	3,539,334	2,614,482	1,105,084	1,972,713	448,847	499,913	2,382,600	3,407,822	968,177	1,050,440	3,350,777	4,458,262	1,979,580-	756,613-	1,189,209	623,851	
2 Middle East Insurance	1,219,900	1,038,687	349,646	531,550	220,450	260,883	1,830,789	2,394,137	301,305	53,858	2,132,094	2,447,995			4,583,876	2,210,131	
3 National Insurance	296,683	96,602	442,514	561,359	-164,974	-57,530	1,059,811	1,310,163	58,531	56,887	1,118,342	1,367,050			1,363,603	1,282,201	
4 United Insurance	819,369	1,111,139	1,575,384	870,020	-257,638	91,821	1,731,233	1,399,437	178,180	367,454	1,909,413	1,766,891			1,565,313	1,281,283	
5 AL Manara Insurance	373,495	332,620	409,211	37,435	-90,799	-130,104	450,034	-169,734			450,034	169,734-			629	214,895-	
6 Arabia Insurance - Jordan	707,165	489,578	461,350	56,401	-84,396	-171,809	881,115	115,814	7,038	226,444	888,153	342,258			620,965	119,916	
7 Jerusalem Insurance	1,113,908	838,458	-907,954	-344,149	203,673	157,250	-116,392	538,936	73,341	13,731	-43,051	552,667			460,860	1,037,356	
8 AL-Nisr Al-Arabi Insurance	25,469	23,098	-17,885	15,960	1,086,842	1,570,507	1,565,022	2,114,007	1,157,886	754,851	2,722,908	2,868,858			2,528,659	2,438,130	
9 Jordan French Insurance	2,794,910	2,473,554	1,460,998	695,961	121,336	200,427	2,769,425	2,428,658	222,304	312,501	2,991,729	2,741,159			1,597,809	1,209,581	
10 Arab Union International Ins.	553,621	796,413	-140,367	-79,298	-237,904	20,652	-313,929	31,601			-313,929	31,601			394,976-	720,931-	
11 Delta Insurance	196,788	418,742	257,913	-56,198	107,268	147,441	815,691	629,931	70,309	77,935	886,000	707,866			696,660	549,980	
12 Jordan Emirates Insurance	-220,051	-140,155	-368,014	-995,217	-96,188	93,548	-384,682	-825,191			-384,682	825,191-			557,745-	1,570,711-	
13 Holy Land Insurance	-957,768	-862,447	1,343,523	-372,788			1,422,078	-281,300			1,422,078	281,300-			1,072,022	1,332,688-	
14 Arab Life & Accidents Ins.	1,165,535	1,221,558	1,469,270	1,143,402	-98,053	-192,415	1,315,968	1,060,030	89,000	104,000	1,404,968	1,164,030	433,919-	421,813-	490,496	445,561	
15 Philadelphia Insurance	883,092	397,548	407,262	245,557	-73,368	92,078	393,065	399,402			393,065	399,402			259,868	315,996	
16 MetLife Alico			0		804,404	229,423	1,349,187	842,246	995,419	1,841,326	2,344,606	2,683,572			2,540,713	3,127,639	
17 Jordan International Ins.	63,484	-1,103,451	96,340	70,384	475,628	188,115	932,629	732,501	-77,109	-39,267	855,520	693,234			1,012,926	1,603,020	
18 Euro Arab Insurance Group	478,125	518,734	-1,198,763	-1,085,668	-486,694	-308,634	-954,514	-838,722	1,485,355	1,196,499	530,841	357,777			2,314,303	2,289,727	
19 Islamic Insurance	850,875	1,685,138	148,288	739,330	29,283	-169,979	367,820	719,906	282,891	78,686	650,711	798,592			739,277	720,020	
20 Arab Assurers	1,394,007	530,698	99,128	-224,101	178,248	432,066	659,315	574,814	-24,560	-1,466	634,755	573,348			528,532	454,077	
21 Arab Jordanian Ins. Group	810,200	717,084	716,458	163,329	416,794	223,307	1,419,962	649,291	156,115	170,777	1,576,077	820,068			700,354	503,489	
22 Arab Orient Insurance	4,012,568	2,966,111	3,671,749	2,982,053	-1,228,706	5,427,879	4,389,108	9,738,898			4,389,108	9,738,898			1,204,560	4,375,945	
23 MEDGULF Insurance	1,001,835	1,605,605	120,732	87,521	-470,877	-329,201	469,500	337,004			469,500	337,004			495,391	94,165	
24 SOLIDARITY-First Insurance	-288,148	-260,633	-47,804	448,793	-5,124	-299,015	203,762	430,600	-13,870	6,603	189,892	437,203			2,175,894	1,348,313	
Total	20,834,396	17,509,163	11,454,063	7,464,349	798,052	7,976,623	24,638,597	27,740,251	5,930,312	6,271,259	30,568,909	34,011,510	2,413,499-	1,178,426-	27,189,198	22,191,156	

Table (17)

Motor Net Profit (Loss) for (23) Insurance Companies for the year 2016 (JD)\*

NO.	O. Company		.P.L /Jordanian nicles	Compulsory Comprel		Total Jorda	nian Vehicles	Compulsory T Veh		Total Comp	oulsory/T.P.L	•	hensive (Own nages)	Total M	Motors
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1	Jordan Insurance	-1,678,808	-632,444	-1,433,686	-596,000	-3,112,494	-1,228,444	678,244	586,675	-2,434,250	-641,769	3,539,334	2,614,482	1,105,084	1,972,713
2	Middle East Insurance	-1,098,470	-1,176,583	-101,732	94,752	-1,200,202	-1,081,831	329,948	574,694	-870,254	-507,137	1,219,900	1,038,687	349,646	531,550
3	National Insurance	-299,176	-262,594	52,909	248,126	-246,267	-14,468	392,098	479,225	145,831	464,757	296,683	96,602	442,514	561,359
4	United Insurance	348,182	-444,035	-2,238	-145,738	345,944	-589,773	410,071	348,654	756,015	-241,119	819,369	1,111,139	1,575,384	870,020
5	AL Manara Insurance	-129,315	-395,325	-72,678	-348,859	-201,993	-744,184	237,709	448,999	35,716	-295,185	373,495	332,620	409,211	37,435
6	Arabia Insurance-Jordan	-536,376	-768,757	-54,378	-172,614	-590,754	-941,371	344,939	508,194	-245,815	-433,177	707,165	489,578	461,350	56,401
7	Jerusalem Insurance	-1,781,220	-1,230,025	-830,689	-351,371	-2,611,909	-1,581,396	590,047	398,789	-2,021,862	-1,182,607	1,113,908	838,458	-907,954	-344,149
8	AL-Nisr Al-Arabi Insurance**	14,635	-59,110	-23,124	20,936	-8,489	-38,174	-34,865	31,036	-43,354	-7,138	25,469	23,098	-17,885	15,960
9	Jordan French Insurance	-1,171,617	-1,942,625	-319,898	-216,777	-1,491,515	-2,159,402	157,603	381,809	-1,333,912	-1,777,593	2,794,910	2,473,554	1,460,998	695,961
10	Arab Union International Ins.	-378,504	-1,293,388	-253,935	234,169	-632,439	-1,059,219	-61,549	183,508	-693,988	-875,711	553,621	796,413	-140,367	-79,298
11	Delta Insurance	-160,550	-551,953	-20,321	-252,988	-180,871	-804,941	241,996	330,001	61,125	-474,940	196,788	418,742	257,913	-56,198
12	Jordan Emirates Insurance	-11,392	-156,498	-256,229	-842,983	-267,621	-999,481	119,658	144,419	-147,963	-855,062	-220,051	-140,155	-368,014	-995,217
13	Holy Land Insurance	714,133	344,489	1,582,296	246,382	2,296,429	590,871	4,862	-101,212	2,301,291	489,659	-957,768	-862,447	1,343,523	-372,788
14	Arab Life & Accidents Ins.	151,802	-643,620	-147,430	40,402	4,372	-603,218	299,363	525,062	303,735	-78,156	1,165,535	1,221,558	1,469,270	1,143,402
15	Philadelphia Insurance	-172,106	-829,006	-590,493	349,848	-762,599	-479,158	286,769	327,167	-475,830	-151,991	883,092	397,548	407,262	245,557
16	Jordan International Ins.**	32,856	1,212,701			32,856	1,212,701		-38,866	32,856	1,173,835	63,484	-1,103,451	96,340	70,384
17	Euro Arab Insurance Group	-991,083	-868,327	-245,063	-466,003	-1,236,146	-1,334,330	533,559	388,522	-702,587	-945,808	850,875	1,685,138	148,288	739,330
18	Islamic Insurance	-1,585,853	-1,586,504	-335,372	-398,860	-1,921,225	-1,985,364	244,337	380,962	-1,676,888	-1,604,402	478,125	518,734	-1,198,763	-1,085,668
19	Arab Assurers	-1,243,427	-84,707	-521,284	-1,189,546	-1,764,711	-1,274,253	469,832	519,454	-1,294,879	-754,799	1,394,007	530,698	99,128	-224,101
20	Arab Jordanian Ins. Group	-227,131	-403,194	-242,157	-338,888	-469,288	-742,082	375,546	188,327	-93,742	-553,755	810,200	717,084	716,458	163,329
21	Arab Orient Insurance	888,466	609,183	-1,569,658	-970,792	-681,192	-361,609	340,373	377,551	-340,819	15,942	4,012,568	2,966,111	3,671,749	2,982,053
22	MEDGULF Insurance	-339,137	-1,378,738	-552,369	-324,424	-891,506	-1,703,162	10,403	185,078	-881,103	-1,518,084	1,001,835	1,605,605	120,732	87,521
23	SOLIDARITY-First Insurance*	-584,751	-391,972	534,590	771,790	-50,161	379,818	290,505	329,608	240,344	709,426	-288,148	-260,633	-47,804	448,793
	Total	-10,238,842	-12,933,032	-5,402,939	-4,609,438	-15,641,781	-17,542,470	6,261,448	7,497,656	-9,380,333	-10,044,814	20,834,396	17,509,163	11,454,063	7,464,349
												, ,			

<sup>\*</sup> The figures above represent the operations of (23) insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

The numbers shown under the two companies represents the revenue after settling the outstanding claims.

<sup>\*\*</sup> Insurance companies revoked voluntary their Motor Insurance license:

<sup>1-</sup> AL-Nisr Al-Arabi Insurance Co. since 1/1/2012.

<sup>2-</sup> Jordan International Insurance Co. since 14/3/2012.

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 2016 (JD)

Tbl. 1-5

Profit (L	oss) befor tax				Net Profit (Loss)							
	2016		20	15			201	2015				
NO. Companies	Profit (Loss) Sefor tax	hare%	Share% Ranking		No	). Companies	Net Profit (Loss)	Share%	Share%	Ranking		
1 Middle East Insurance	5,895,634	16.75	7.87	5	1	Middle East Insurance	4,583,876	16.86	9.98	5		
2 MetLife Alico	3,672,388	10.43	15.80	2	2	MetLife Alico	2,540,713	9.34	14.13	2		
3 AL-Nisr Al-Arabi Insurance	3,023,637	8.59	10.43	3	3	AL-Nisr Al-Arabi Insurance	2,528,659	9.30	11.01	3		
4 Islamic Insurance	3,006,552	8.54	9.59	4	4	Islamic Insurance	2,314,303	8.51	10.34	4		
5 Jordan Insurance	2,385,880	6.78	3.06	13	Ę	SOLIDARITY-First Insurance	2,175,894	8.00	6.09	7		
6 United Insurance	2,273,221	6.46	5.87	8	$\epsilon$	Jordan French Insurance	1,597,809	5.88	5.46	10		
7 SOLIDARITY-First Insurance	2,175,894	6.18	6.00	7	-	United Insurance	1,565,313	5.76	5.79	9		
8 Jordan French Insurance	2,011,597	5.72	6.25	6	8	National Insurance	1,363,603	5.02	5.79	8		
9 National Insurance	1,801,586	5.12	5.49	9	Ç	Arab Orient Insurance	1,204,560	4.43	19.76	1		
10 Arab Orient Insurance	1,446,279	4.11	18.73	1	1	) Jordan Insurance	1,189,209	4.37	2.82	13		
11 Holy Land Insurance	1,072,022	3.05	-4.40	23	1	1 Holy Land Insurance	1,072,022	3.94	-6.24	23		
12 Jordan International Insurance Co.	1,003,600	2.85	5.43	10	1	2 Jordan International Insurance	1,012,926	3.73	7.24	6		
13 Euro Arab Insurance Group	967,531	2.75	3.09	12	1	Buro Arab Insurance Group	739,277	2.72	3.25	12		
14 Arab Life & Accidents Insurance Co.	883,679	2.51	2.38	15	1	4 Arab Jordanian Insurance Group	700,354	2.58	2.27	15		
15 Delta Insurance	862,279	2.45	2.44	14	1	5 Delta Insurance	696,660	2.56	2.48	14		
16 Arab Jordanian Insurance Group	837,140	2.38	1.62	16	1	6 Arabia Insurance-Jordan	620,965	2.28	0.54	19		
17 Arabia Insurance-Jordan	781,764	2.22	0.33	20	1	7 Arab Assurers	528,532	1.94	2.05	16		
18 Jerusalem Insurance	603,998	1.72	4.50	11	1	3 MEDGULF Insurance	495,391	1.82	0.43	20		
19 MEDGULF Insurance	597,771	1.70	0.96	19	1	9 Arab Life & Accidents Insurance	490,496	1.80	2.01	17		
20 Arab Assurers	528,532	1.50	1.50	17	2	) Jerusalem Insurance	460,860	1.70	4.69	11		
21 Philadelphia Insurance	338,304	0.96	1.00	18	2	1 Philadelphia Insurance	259,868	0.96	1.43	18		
22 AL Manara Insurance	223,401	0.63	-0.71	21	2	2 AL Manara Insurance	629	0.002	-0.97	21		
23 Jordan Emirates Insurance	-557,745	-1.58	-5.19	24	2	3 Arab Union International Ins.	-394,976	-1.45	-3.26	22		
24 Arab Union International Ins.	-641,196	-1.82	-2.38	22	2	4 Jordan Emirates Insurance	-557,745	-2.05	-7.09	24		
Total	35,193,748	100	100			Total	27,189,198	100	100			

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 2016 (JD)

Tbl. 2-5

	Total Under		Total Underwriting Profit (Loss) for Non Life Insur			Insurance	es		Total Underwriting Prof	rofit (Loss) for Life assi		surances					
		2016	5	20	15			201	6	2	015			201	6	20	015
NO.	Companies	Total Underwriting Profit (Loss)	Share%	Share%	Ranking	NO	). Companies	Profit (Loss)	Share%	Share%	Ranking	NO.	Companies	Profit (Loss) Share%		Share%	Rank
1	Arab Orient Insurance	4,389,108	14.36	28.63	1	1	Arab Orient Insurance	4,389,108	17.81	35.11	1	1	Islamic Insurance	1,485,355	25.05	19.08	2
2	Jordan Insurance	3,350,777	10.96	13.11	2	2	Jordan French Insurance	2,769,425	11.24	8.75	3	2	AL-Nisr Al-Arabi Insurance	1,157,886	19.52	12.04	4
3	Jordan French Insurance	2,991,729	9.79	8.01	4	3	Jordan Insurance	2,382,600	9.67	12.28	2	3	MetLife Alico	995,419	16.79	29.36	1
4	AL-Nisr Al-Arabi Insurance	2,722,908	8.91	8.44	3	4	Middle East Insurance	1,830,789	7.43	8.63	4	4	Jordan Insurance	968,177	16.33	16.75	3
5	MetLife Alico	2,344,606	7.67	7.89	5	5	United Insurance	1,731,233	7.03	5.04	6	5	Middle East Insurance	301,305	5.08	0.86	13
6	Middle East Insurance	2,132,093	6.97	7.20	6	6	AL-Nisr Al-Arabi Insurance	1,565,022	6.35	7.62	5	6	Euro Arab Insurance Group	282,891	4.77	1.25	10
7	United Insurance	1,909,413	6.25	5.20	7	7	Holy Land Insurance	1,422,078	5.77	-1.01	22	7	Jordan French Insurance	222,304	3.75	4.98	6
8	Arab Jordanian Insurance Group	1,576,078	5.16	2.41	10	8	Arab Jordanian Insurance Group	1,419,962	5.76	2.34	12	8	United Insurance	178,180	3.00	5.86	5
9	Holy Land Insurance	1,422,078	4.65	-0.83	23	9	MetLife Alico	1,349,187	5.48	3.04	9	9	Arab Jordanian Insurance Group	156,115	2.63	2.72	8
10	Arab Life & Accidents Insurance	1,404,968	4.60	3.42	9	10	Arab Life & Accidents Insurance	1,315,968	5.34	3.82	8	10	Arab Life & Accidents Insurance	89,000	1.50	1.66	9
11	National Insurance	1,118,342	3.66	4.02	8	11	National Insurance	1,059,811	4.30	4.72	7	11	Jerusalem Insurance	73,341	1.24	0.22	14
12	Arabia Insurance-Jordan	888,154	2.91	1.01	18	12	2 Jordan International Insurance	932,629	3.79	2.64	10	12	Delta Insurance	70,309	1.19	1.24	11
13	Delta Insurance	885,999	2.90	2.08	12	13	3 Arabia Insurance-Jordan	881,115	3.58	0.42	19	13	National Insurance	58,531	0.99	0.91	12
14	Jordan International Insurance	855,520	2.80	2.04	13	14	Delta Insurance	815,691	3.31	2.27	13	14	Arabia Insurance-Jordan	7,038	0.12	3.61	7
15	Euro Arab Insurance Group	650,711	2.13	2.35	11	15	Arab Assurers	659,315	2.68	2.07	14	15	SOLIDARITY-First Insurance	-13,870	-0.23	-0.02	16
16	Arab Assurers	634,755	2.08	1.69	14	16	MEDGULF Insurance	469,500	1.91	1.21	18	16	Arab Assurers	-24,560	-0.41	-0.63	17
17	Islamic Insurance	530,841	1.74	1.05	17	17	AL Manara Insurance	450,034	1.83	-0.61	21	17	Jordan International Insurance	-77,109	-1.30	0.11	15
18	MEDGULF Insurance	469,499	1.54	0.99	20	18	Philadelphia Insurance	393,065	1.60	1.44	17	18	AL Manara Insurance				
19	AL Manara Insurance	450,034	1.47	-0.50	22	19	Euro Arab Insurance Group	367,820	1.49	2.60	11	19	Arab Union International Ins.				
20	Philadelphia Insurance	393,065	1.29	1.17	16	20	SOLIDARITY-First Insurance	203,762	0.83	1.55	16	20	Jordan Emirates Insurance				
21	SOLIDARITY-First Insurance	189,817	0.62	0.99	19	21	Jerusalem Insurance	-116,392	-0.47	1.94	15	21	Holy Land Insurance				
22	Jerusalem Insurance	-43,051	-0.14	1.63	15	22	2 Arab Union International Ins.	-313,929	-1.27	0.11	20	22	Philadelphia Insurance				
23	Arab Union International Ins.	-313,929	-1.03	0.09	21	23	Jordan Emirates Insurance	-384,682	-1.56	-2.97	23	23	Arab Orient Insurance				
24	Jordan Emirates Insurance	-384,682	-1.26	-2.12	24	24	Islamic Insurance	-954,514	-3.87	-3.02	24	24	MEDGULF Insurance				
	Total	30,568,833	100	100			Total	24,638,597	100	100			Total	5,930,312	100	100	

# Table (18) Insurance Companies According to Profit (Loss) Per Class as in 2016 (JD)

Tbl. 3-5

	Marine & Transport & Aviation											
		2010	6	201	15							
NO.	Companies	Profit(Loss)	Share%	Share%	Ranking							
1	Middle East Insurance	712,088	15.64	14.72	1							
2	Jerusalem Insurance	495,382	10.88	11.89	3							
3	National Insurance	487,440	10.70	8.20	4							
4	Jordan Insurance	440,025	9.66	12.65	2							
5	Islamic Insurance	371,323	8.15	6.94	6							
6	Arab Orient Insurance	369,128	8.11	7.07	5							
7	MEDGULF Insurance	294,105	6.46	4.88	10							
8	Jordan International Insurance	214,271	4.71	5.20	8							
9	SOLIDARITY-First Insurance	207,926	4.57	2.18	13							
10	Arabia Insurance-Jordan	143,133	3.14	1.41	16							
11	United Insurance	118,978	2.61	3.55	12							
12	Delta Insurance	111,292	2.44	5.07	9							
13	Arab Assurers	105,923	2.33	4.82	11							
14	Arab Jordanian Insurance Group	94,624	2.08	1.59	14							
15	AL-Nisr Al-Arabi Insurance	94,364	2.07	0.93	18							
16	Euro Arab Insurance Group	80,712	1.77	1.46	15							
17	Jordan French Insurance	66,416	1.46	5.60	7							
18	Arab Union International Ins.	57,615	1.27	0.97	17							
19	AL Manara Insurance	41,665	0.92	-0.63	23							
20	Arab Life & Accidents Insurance	26,367	0.58	0.50	20							
21	Philadelphia Insurance	9,165	0.20	0.24	21							
22	Holy Land Insurance	7,905	0.17	-0.09	22							
23	Jordan Emirates Insurance	3,600	0.08	0.84	19							
24	MetLife Alico*											
	Total	4,553,447	100	100								

Fire & Other Property Damages

		201	6	20	15
NO.	Companies	Profit(Loss)	Share%	Share%	Ranking
1	Arab Orient Insurance	680,640	16.47	0.93	19
2	MEDGULF Insurance	478,535	11.58	9.29	4
3	Jordan French Insurance	388,653	9.41	11.05	2
4	Delta Insurance	352,608	8.53	6.81	6
5	Middle East Insurance	332,906	8.06	19.01	1
6	Jordan Insurance	300,844	7.28	6.08	8
7	National Insurance	255,335	6.18	10.70	3
8	Islamic Insurance	225,566	5.46	3.63	12
9	Arabia Insurance-Jordan	182,478	4.42	3.74	11
10	United Insurance	157,916	3.82	5.33	9
11	Arab Jordanian Insurance Group	152,620	3.69	3.61	13
12	AL-Nisr Al-Arabi Insurance	149,182	3.61	7.51	5
13	Arab Assurers	128,600	3.11	1.87	14
14	Jordan International Insurance	115,024	2.78	6.35	7
15	Holy Land Insurance	81,827	1.98	1.72	15
16	Arab Life & Accidents Insurance	76,576	1.85	1.00	18
17	AL Manara Insurance	76,388	1.85	-3.02	23
18	Philadelphia Insurance	44,982	1.09	1.50	17
19	Jordan Emirates Insurance	43,605	1.06	-0.38	21
20	Jerusalem Insurance	33,892	0.82	4.09	10
21	Arab Union International Ins.	-36,601	-0.89	-0.05	20
22	SOLIDARITY-First Insurance	-44,264	-1.07	1.52	16
23	Euro Arab Insurance Group	-45,423	-1.10	-2.29	22
24	MetLife Alico*				
	Total	4,131,889	100	100	

<sup>\*</sup> The company licensed only medical ,life Assurance and Personal Accident.

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 2016 (JD) for (24) Insurance Companies

Tbl. 4-5

Motor(Compulsory(Third Party Liability Insurance) & Comprehensive(Own Damages)) **General Accident** 2016 2015 2016 2015 NO. **Companies** NO. **Companies** Profit(Loss) Share% Share% Ranking Profit(Loss) Share% Share% Ranking 1 Arab Orient Insurance 896,297 25.84 25.18 1 **Arab Orient Insurance** 3,671,749 32.06 40.01 1 16.25 2 4 2 MetLife Alico 544,783 15.71 United Insurance 1,575,384 13.75 11.67 5 12.83 15.34 3 AL-Nisr Al-Arabi Insurance 252,519 7.28 6.77 3 Arab Life & Accidents Insurance 1,469,270 3 6.22 7.90 4 12.76 9.34 6 Middle East Insurance 215,699 Jordan French Insurance 1,460,998 169,704 4.89 2.04 12 5 **Holy Land Insurance** -5.00 21 5 Arab Assurers 1,343,523 11.73 Jordan French Insurance 158,569 4.57 9.37 Jordan Insurance 9.65 26.47 1.105.084 4.47 16 6.26 11 Arabia Insurance-Jordan 155,085 1.48 Arab Jordanian Insurance Group 716,459 2.19 154,960 4.47 3.90 6 Arabia Insurance-Jordan 461,351 4.03 0.76 14 **Euro Arab Insurance Group** United Insurance 136,593 3.94 2.66 10 National Insurance 442,514 3.86 7.53 7 3.87 9 3.57 0.50 15 Islamic Insurance 134,054 2.68 **AL Manara Insurance** 409,211 11 Delta Insurance 123,099 3.55 2.29 11 11 Philadelphia Insurance 407.262 3.56 3.29 10 8 12 SOLIDARITY-First Insurance 93,028 2.68 3.36 Middle East Insurance 349,645 3.05 7.13 13 Jordan Insurance 87,800 2.53 3.27 8 Delta Insurance 257,912 2.25 -0.75 17 1.69 23 1.29 5 14 Jerusalem Insurance 58,615 0.31 Euro Arab Insurance Group 148,288 9.92 15 MEDGULF Insurance 47,005 1.36 1.49 15 MEDGULF Insurance 120,731 1.05 1.17 12 19 1.35 1.31 18 0.87 -3.01 16 Arab Life & Accidents Insurance 46,834 99,128 Arab Assurers 17 Arab Union International Ins. 43,328 1.25 1.15 21 17 Jordan International Insurance 96,340 0.84 0.94 13 1.14 2.02 13 16 18 National Insurance 39,496 AL-Nisr Al-Arabi Insurance -17,885 -0.16 0.21 39,466 1.14 1.99 14 19 SOLIDARITY-First Insurance -0.42 4.68 9 19 Arab Jordanian Insurance Group -47,879 0.93 17 -1.23 18 20 Jordan Emirates Insurance 32,315 1.43 Arab Union International Ins. -140,367 -1.06 21 Jordan International Insurance 31.366 0.90 0.65 22 Jordan Emirates Insurance -368,014 -3.21 -12.15 22 0.39 19 -7.93 20 22 AL Manara Insurance 13,569 1.19 Jerusalem Insurance -907,954 -4.62 Philadelphia Insurance 5,024 0.14 0.13 24 -10.47 -14.57 23 23 Islamic Insurance -1,198,763 -0.32 1.17 20 MetLife Alico\* 24 Holy Land Insurance -11,177 **Total** 3,468,031 100 Total 100 100 11,453,987 100

<sup>\*</sup> The Company Under No. (24) dosen't practice Motor Insurance

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 2016 (JD)

Tbl. 5-5

Life 2016 2015 NO. **Companies** Profit (Loss) Share% Share% Ranking 1 Islamic Insurance 1,485,355 25.05 19.08 2 2 AL-Nisr Al-Arabi Insurance 1,157,886 19.52 12.04 4 3 MetLife Alico 995,419 16.79 29.36 1 16.33 4 Jordan Insurance 968,177 16.75 3 5.08 5 Middle East Insurance 301,305 0.86 13 6 Euro Arab Insurance Group 282,891 4.77 10 1.25 7 Jordan French Insurance 222,304 3.75 4.98 6 8 United Insurance 178,180 3.00 5.86 5 9 Arab Jordanian Insurance Group 156,115 2.63 2.72 8 1.50 9 10 Arab Life & Accidents Insurance 89,000 1.66 11 Jerusalem Insurance 14 73,341 1.24 0.22 12 Delta Insurance 70,309 1.19 1.24 11 13 National Insurance 58,531 0.99 0.91 12 7 14 Arabia Insurance-Jordan 7,038 0.12 3.61 15 SOLIDARITY-First Insurance -0.23 -0.02 -13,870 16 -0.63 -24,560 -0.41 17 16 Arab Assurers 17 Jordan International Insurance -77,109 15 -1.30 0.11 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 **Total** 5,930,312 100 100

Medical

		201	6		20	15
NO.	Companies	Profit (Loss)	Share%		Share%	Ranking
1	AL-Nisr Al-Arabi Insurance	1,086,842	136.19	•	19.67	2
2	MetLife Alico	804,404	100.80		2.87	6
3	Jordan International Insurance	475,628	59.60		2.36	9
4	Jordan Insurance	448,847	56.24		6.26	3
5	Arab Jordanian Insurance Group	416,794	52.23		2.80	7
6	Middle East Insurance	220,450	27.62		3.27	5
7	Jerusalem Insurance	203,673	25.52		1.97	10
8	Arab Assurers	178,248	22.34		5.41	4
9	Jordan French Insurance	121,336	15.20		2.51	8
10	Delta Insurance	107,268	13.44		1.85	11
11	Euro Arab Insurance Group	29,283	3.67		-2.13	18
12	SOLIDARITY-First Insurance	-5,124	-0.64		-3.75	21
13	Philadelphia Insurance	-73,368	-9.19		1.15	13
14	Arabia Insurance-Jordan	-84,396	-10.58		-2.15	19
15	AL Manara Insurance	-90,799	-11.38		-1.63	17
16	Jordan Emirates Insurance	-96,188	-12.05		1.26	12
17	Arab Life & Accidents Insurance	-98,053	-12.29		-2.41	20
18	National Insurance	-164,974	20.67-		-0.72	16
19	Arab Union International Ins.	-237,904	-29.81		0.26	15
20	United Insurance	-257,638	-32.28		1.15	14
21	MEDGULF Insurance	-470,877	-59.00		-4.12	23
22	Islamic Insurance	-486,694	-60.99		-3.87	22
23	Arab Orient Insurance	-1,228,706	-153.96		67.99	1
24	Holy Land Insurance		0.00			
	Total	798,052	100		100	
				- '		

<sup>\*</sup> The companies classified from 18-24 don't practice Life Insurance

<sup>\*</sup> The company classified under No. 24 doesn't practice Medical Insurance.

Table (19)

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

NO.	Companies	Total	Assets	Investments		Paid Up Capital		Shareholders' Equity		Retained Earnings (Accumulated) Profit & (Loss)		Solvency	y Margin
	<u>F</u>	31/12/2016	31/12/2015	31/12/2016	31/12/2015	31/12/2016	31/12/2015	31/12/2016	31/12/2015	31/12/2016	31/12/2015	31/12/2016	31/12/2015
1	Jordan Insurance	79,624,629	74,973,219	45,365,743	42,458,568	30,000,000	30,000,000	34,635,275	33,909,589	4,843,727	3,654,513	216%	219%
2	Metlife Alico	79,193,251	74,765,238	56,793,926	58,575,113	4,000,000	4,000,000	13,961,457	13,734,037	2,540,713	4,620,277	181%	165%
3	Middle East Insurance	87,383,200	83,029,845	65,856,216	65,666,403	21,000,000	21,000,000	42,183,873	37,421,889	11,894,576	6,773,785	334%	305%
4	National Insurance	25,039,795	24,832,762	15,756,000	15,475,615	8,000,000	8,000,000	10,299,641	9,597,958	1,412,364	727,405	212%	201%
5	United Insurance	37,766,496	35,746,970	20,397,968	20,011,478	8,000,000	8,000,000	13,673,329	13,255,710	3,051,731	2,701,774	176%	172%
6	AL Manara Insurance	16,127,660	17,681,022	10,402,241	11,701,480	7,000,000	7,000,000	5,017,831	5,024,873	-827,441	-788,046	151%	112%
7	Arabia Insurance-Jordan	28,103,451	26,224,693	15,836,280	15,105,520	8,000,000	8,000,000	10,757,516	10,233,751	1,454,227	975,931	188%	175%
8	Jerusalem Insurance	34,675,010	32,860,641	26,918,285	26,366,208	8,000,000	8,000,000	13,444,304	13,783,473	1,686,115	2,025,284	238%	293%
9	AL-Nisr Al-Arabi Insurance	72,914,041	66,958,008	56,571,990	52,222,428	10,000,000	10,000,000	20,757,069	21,281,079	3,015,836	3,432,960	286%	302%
10	Jordan French Insurance	29,288,102	27,336,600	10,572,419	9,187,194	9,100,000	9,100,000	8,319,969	7,085,907	-1,090,502	-2,487,151	154%	150%
11	Delta Insurance	25,412,318	25,336,044	16,697,944	16,707,206	8,000,000	8,000,000	10,620,095	10,617,227	1,108,062	1,100,996	248%	245%
12	Jordan Emirates Insurance	9,670,782	10,813,928	4,091,217	4,638,541	4,000,000	5,000,000	1,830,801	1,388,546	-1,651,526	-3,651,526	44%	61%
13	Holy Land Insurance	8,665,513	7,261,023	2,857,962	2,351,421	10,000,000	6,607,729	2,378,080	7,174	-6,177,956	-7,141,573	74%	15%
14	Philadelphia Insurance	9,599,224	10,764,944	7,155,495	7,891,037	4,000,000	4,000,000	4,411,465	4,150,871	-329,072	-543,131	339%	265%
15	Arab Life & Accidents Ins.	22,242,292	22,752,888	9,903,026	12,250,256	8,000,000	8,000,000	9,165,754	8,751,541	202,053	-210,749	130.8%	131.3%
16	Arab Union International Ins.	16,866,256	17,356,429	8,362,125	8,984,320	4,000,000	8,000,000	3,529,430	3,924,406	-1,734,175	-5,339,199	78%	94%
17	Arab Assurers	14,337,367	14,601,399	7,348,332	7,600,610	9,215,909	9,215,909	4,462,625	3,938,633	-1,216,590	-1,216,590	144%	120%
18	Euro Arab Insurance Group	27,755,056	28,138,650	18,452,439	17,828,476	8,000,000	8,000,000	10,476,697	9,737,420	1,296,078	656,454	201%	182%
19	Islamic Insurance	37,817,839	37,212,247	30,517,149	31,312,352	12,000,000	12,000,000	18,478,993	17,560,417	4,590,539	4,255,461	292%	267%
20	Jordan International Ins.	39,518,086	35,169,163	23,071,649	24,449,760	18,150,000	18,150,000	24,751,820	25,085,773	2,065,256	2,241,752	344%	413%
21	Arab Jordanian Ins. Group	19,667,045	17,103,846	7,872,574	6,647,468	9,500,000	9,500,000	5,985,880	5,354,549	-694,873	-1,242,490	126%	106%
22	Arab Orient Insurance	110,513,441	103,157,538	42,342,151	41,860,634	21,438,252	21,438,252	33,810,770	34,214,079	7,689,467	8,237,404	151%	158%
23	MEDGULF Insurance	26,989,009	24,922,092	9,931,994	9,634,046	10,000,000	10,000,000	7,199,885	6,717,939	-2,539,202	-2,974,816	134%	134%
24	SOLIDARITY-First Insurance	56,945,734	51,412,349	30,377,832	26,812,665	28,000,000	28,000,000	31,405,621	29,997,627	1,568,048	510,027	311%	354%
	Total	916,115,597	870,411,538	543,452,957	535,738,799	267,404,161	269,011,890	341,558,180	326,774,468	32,157,455	16,318,752		

 ${\it Table~(20)}$  Classification of the Insurance Companies According to  ${\it Total~Assets~, Investments, Paid~Up~Capital~for~the~year~2016~(JD)~for~(24)~Insurance~Companies~in~J.D}$ 

	Total Assets			Investments			Paid Up Capital			
10.	Companies	Total Assets	16	Companies	Investments	~	<i>1</i> 0.	Companies	Paid Up Capital	
1	Arab Orient Insurance	110,513,441	1	Middle East Insurance	65,856,216		1	Jordan Insurance	30,000,000	
2	Middle East Insurance	87,383,200	2	Metlife Alico	56,793,926		2	SOLIDARITY-First Insurance	28,000,000	
3	Jordan Insurance	79,624,629	3	AL-Nisr Al-Arabi Insurance	56,571,990		3	Arab Orient Insurance	21,438,252	
4	Metlife Alico	79,193,251	4	Jordan Insurance	45,365,743		4	Middle East Insurance	21,000,000	
5	AL-Nisr Al-Arabi Insurance	72,914,041	5	<b>Arab Orient Insurance</b>	42,342,151		5	Jordan International Ins.	18,150,000	
6	SOLIDARITY-First Insurance	56,945,734	6	Islamic Insurance	30,517,149		6	Islamic Insurance	12,000,000	
7	Jordan International Ins.	39,518,086	7	SOLIDARITY-First Insurance	30,377,832		7	AL-Nisr Al-Arabi Insurance	10,000,000	
8	Islamic Insurance	37,817,839	8	Jerusalem Insurance	26,918,285		8	MEDGULF Insurance	10,000,000	
9	United Insurance	37,766,496	9	Jordan International Ins.	23,071,649		9	<b>Holy Land Insurance</b>	10,000,000	
10	Jerusalem Insurance	34,675,010	10	United Insurance	20,397,968		10	Arab Jordanian Ins. Group	9,500,000	
11	Jordan French Insurance	29,288,102	11	Euro Arab Insurance Group	18,452,439		11	Arab Assurers	9,215,909	
12	Arabia Insurance-Jordan	28,103,451	12	Delta Insurance	16,697,944		12	Jordan French Insurance	9,100,000	
13	Euro Arab Insurance Group	27,755,056	13	Arabia Insurance-Jordan	15,836,280		13	National Insurance	8,000,000	
14	MEDGULF Insurance	26,989,009	14	National Insurance	15,756,000		14	United Insurance	8,000,000	
15	Delta Insurance	25,412,318	15	Jordan French Insurance	10,572,419		15	Arabia Insurance-Jordan	8,000,000	
16	National Insurance	25,039,795	16	AL Manara Insurance	10,402,241		16	Jerusalem Insurance	8,000,000	
17	Arab Life & Accidents Ins.	22,242,292	17	MEDGULF Insurance	9,931,994		17	Arab Life & Accidents Ins.	8,000,000	
18	Arab Jordanian Ins. Group	19,667,045	18	Arab Life & Accidents Ins.	9,903,026		18	Euro Arab Insurance Group	8,000,000	
19	Arab Union International Ins	16,866,256	19	Arab Union International Ins	8,362,125		19	Delta Insurance	8,000,000	
20	AL Manara Insurance	16,127,660	20	Arab Jordanian Ins. Group	7,872,574		20	AL Manara Insurance	7,000,000	
21	Arab Assurers	14,337,367	21	Arab Assurers	7,348,332		21	Arab Union International Ins	4,000,000	
22	Jordan Emirates Insurance	9,670,782	22	Philadelphia Insurance	7,155,495		22	Jordan Emirates Insurance	4,000,000	
23	Philadelphia Insurance	9,599,224	23	Jordan Emirates Insurance	4,091,217		23	Philadelphia Insurance	4,000,000	
24	Holy Land Insurance	8,665,513	24	Holy Land Insurance	2,857,962		24	Metlife Alico	4,000,000	
,	Total	916,115,597		Total	543,452,957			Total	267,404,161	

Table (21)

Classification of the Insurance Companies According to

Shareholders Equity, Retained Earnings (Accumulated Profit & Loss), Statutory Reserve, Voluntary Reserve for the year 2016 (JD)

1/Q Companies	Shareholders Equity	% Companies	Retained Earnings Accumulated Profit & Loss	16.	Companies	Statutory Reserve	10	Companies	Voluntary Reserve
1 Middle East Insurance	42,183,873	1 Middle East Insurance	11,894,576	1	Jordan Insurance	7,500,000	1	Middle East Insurance	2,000,000
2 Jordan Insurance	34,635,275	2 Arab Orient Insurance	7,689,467	2	Middle East Insurance	5,250,000	2	Jerusalem Insurance	1,668,538
3 Arab Orient Insurance	33,810,770	3 Jordan Insurance	4,843,727	3	Arab Orient Insurance	4,683,051	3	AL-Nisr Al-Arabi Insurance	1,326,652
4 SOLIDARITY-First Insurance	e 31,405,621	4 Islamic Insurance	4,590,539	4	Jordan International Ins.	2,684,654	4	Islamic Insurance	736,674
5 Jordan International Ins.	24,751,820	5 United Insurance	3,051,731	5	AL-Nisr Al-Arabi Insurance	2,565,868	5	Arab Assurers	194,619
6 AL-Nisr Al-Arabi Insurance	20,757,069	6 AL-Nisr Al-Arabi Insurance	3,015,836	6	SOLIDARITY-First Insurance	2,501,096	6	Arabia Insurance-Jordan	174,717
7 Islamic Insurance	18,478,993	7 Metlife Alico	2,540,713	7	Islamic Insurance	2,361,308	7	United Insurance	164,472
8 Metlife Alico	13,961,457	8 Jordan International Ins.	2,065,256	8	Jerusalem Insurance	2,089,651	8	Holy Land Insurance	22,561
9 United Insurance	13,673,329	9 Jerusalem Insurance	1,686,115	9	United Insurance	2,000,000	9	AL Manara Insurance	17,684
10 Jerusalem Insurance	13,444,304	10 SOLIDARITY-First Insurance	1,568,048	10	Arab Life & Accidents Ins.	1,750,945	10	Delta Insurance	15,948
11 Arabia Insurance-Jordan	10,757,516	11 Arabia Insurance-Jordan	1,454,227	11	Jordan French Insurance	1,569,638	11	Euro Arab Insurance Group	15,676
12 Delta Insurance	10,620,095	12 National Insurance	1,412,364	12	Delta Insurance	1,569,090	12	Arab Jordanian Ins. Group	12,803
13 Euro Arab Insurance Group	10,476,697	13 Euro Arab Insurance Group	1,296,078	13	3 Arab Union International Ins	1,263,605	13	National Insurance	11,000
14 National Insurance	10,299,641	14 Delta Insurance	1,108,062	14	Euro Arab Insurance Group	1,164,943	14	Arab Union International Ins	
15 Arab Life & Accidents Ins.	9,165,754	15 Arab Life & Accidents Ins.	202,053	15	Arabia Insurance-Jordan	1,159,299	15	Jordan Emirates Insurance	
16 Jordan French Insurance	8,319,969	16 Philadelphia Insurance	-329,072	10	National Insurance	1,155,802	16	Jordan Insurance	
17 MEDGULF Insurance	7,199,885	17 Arab Jordanian Ins. Group	-694,873	17	7 Arab Jordanian Ins. Group	928,715	17	Philadelphia Insurance	
18 Arab Jordanian Ins. Group	5,985,880	18 AL Manara Insurance	-827,441	18	3 Arab Assurers	795,886	18	Jordan French Insurance	
19 AL Manara Insurance	5,017,831	19 Jordan French Insurance	-1,090,502	19	Philadelphia Insurance	768,215	19	Arab Orient Insurance	
20 Arab Assurers	4,462,625	20 Arab Assurers	-1,216,590	20	Holy Land Insurance	745,254	20	Arab Life & Accidents Ins.	
21 Philadelphia Insurance	4,411,465	21 Jordan Emirates Insurance	-1,651,526	21	AL Manara Insurance	530,874	21	Jordan International Ins.	
22 Arab Union International Ins	3,529,430	22 Arab Union International Ins	-1,734,175	22	Jordan Emirates Insurance	321,037	22	SOLIDARITY-First Insurance	
23 Holy Land Insurance	2,378,080	23 MEDGULF Insurance	-2,539,202	23	MEDGULF Insurance	169,213	23	MEDGULF Insurance	
24 Jordan Emirates Insurance	1,830,801	24 Holy Land Insurance	-6,177,956	24	Metlife Alico		24	Metlife Alico	
Total	341,558,180	Total	32,157,455		Total	45,528,144		Total	6,361,344

Fixed & Other Assets for Insurance Companies As in 31/12/2016 & 31/12/2015 (JD)

**Table (22)** 

NO.	Companies	Fixe	d Assets	Other Assets			
NO.	Companies	31/12/2016	31/12/2015	31/12/2016	31/12/2015		
1	Jordan Insurance	1,309,244	1,367,406	1,012,764	1,169,963		
2	Metlife Alico	1,065,936	1,188,071	1,222,542	1,279,495		
3	Middle East Insurance	5,821,239	6,032,756	692,323	461,545		
4	National Insurance	645,629	690,802	1,168,007	1,068,625		
5	<b>United Insurance</b>	5,823,388	5,873,490	619,791	418,599		
6	AL Manara Insurance	2,060,128	2,076,246	296,246	515,736		
7	Arabia Insurance-Jordan	2,736,419	2,833,383	677,690	734,608		
8	Jerusalem Insurance	1,132,812	829,460	381,722	403,187		
9	AL-Nisr Al-Arabi Insurance	3,563,569	3,797,341	1,273,226	1,243,428		
10	Jordan French Insurance	1,807,044	1,702,564	826,436	820,426		
11	Delta Insurance	3,122,416	3,108,874	359,740	472,500		
12	Jordan Emirates Insurance	139,207	186,678	1,054,444	545,251		
13	<b>Holy Land Insurance</b>	1,918,805	531,680	202,937	170,314		
14	Philadelphia Insurance	263,234	269,626	188,777	165,115		
15	Arab Life & Accidents Ins.	1,033,872	1,171,141	387,234	295,979		
16	Arab Union International Ins.	2,046,790	2,300,141	150,912	101,308		
17	Arab Assurers	1,612,450	1,647,895	277,706	270,819		
18	Islamic Insurance	827,666	806,701	561,489	355,444		
19	Euro Arab Insurance Group	3,341,410	3,395,198	570,761	510,958		
20	Jordan International Ins.	2,471,143	2,381,589	709,587	675,310		
21	Arab Jordanian Ins. Group	4,682,984	4,741,110	938,242	658,458		
22	Arab Orient Insurance	5,102,732	5,297,893	1,118,674	1,074,944		
23	MEDGULF Insurance	7,768,410	7,687,432	279,073	230,387		
24	SOLIDARITY-First Insurance	4,669,642	3,431,375	296,755	258,450		
	Total	64,966,169	63,348,852	15,267,078	13,900,849		

Table (23)

Reserves for (24) Insurance Companies As in 31/12/2016 & 31/12/2015 (JD)

NO	Companies	Statutor	y Reserves	Voluntary Reserves		
NO.	Companies	31/12/2016	31/12/2015	31/12/2016	31/12/2015	
1	Jordan Insurance	7,500,000	7,500,000			
2	Metlife Alico					
3	Middle East Insurance	5,250,000	4,674,757	2,000,000	1,200,000	
4	National Insurance	1,155,802	975,643	11,000	11,000	
5	United Insurance	2,000,000	1,984,644	164,472	164,472	
6	AL Manara Insurance	530,874	508,534	17,684		
7	Arabia Insurance-Jordan	1,159,299	1,081,123	174,717	174,717	
8	Jerusalem Insurance	2,089,651	2,089,651	1,668,538	1,668,538	
9	AL-Nisr Al-Arabi Insurance	2,565,868	2,546,138	1,326,652	1,326,652	
10	Jordan French Insurance	1,569,638	1,368,478			
11	Delta Insurance	1,569,090	1,478,362	15,948	15,948	
12	Jordan Emirates Insurance	321,037	321,037			
13	Holy Land Insurance	745,254	637,965	22,561	22,561	
14	Philadelphia Insurance	768,215	733,433			
15	Arab Life & Accidents Ins.	1,750,945	1,673,250			
16	Arab Union International Ins.	1,263,605	1,263,605			
17	Arab Assurers	795,886	742,633	194,619	194,619	
18	Islamic Insurance	2,361,308	2,112,924	736,674	488,290	
19	Euro Arab Insurance Group	1,164,943	1,065,290	15,676	15,676	
20	Jordan International Ins.	2,684,654	2,584,294			
21	Arab Jordanian Ins. Group	928,715	845,001	12,803	12,803	
22	Arab Orient Insurance	4,683,051	4,538,423			
23	MEDGULF Insurance	169,213	109,436			
24	SOLIDARITY-First Insurance	2,501,096	2,288,168			
	Total	45,528,144	43,122,789	6,361,344	5,295,276	

 $Table\ (24)$  Insurance Companies Balance Sheet Indicators For (24) Insurance Companies\* as in 31/12/2015 (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			3,654,513		-7,244,924		33,909,589	33,909,589
2	Middle East Insurance	21,000,000	4,674,757	1,200,000		6,773,785		3,773,347		37,421,889	37,421,889
3	National Insurance	8,000,000	975,643	11,000		727,405		-116,090		9,597,958	9,597,958
4	United Insurance	8,000,000	1,984,644	164,472		2,701,774	41,507	363,313		13,255,710	13,255,710
5	AL Manara Insurance	7,000,000	508,534			-788,046		-523,056		6,197,432	5,024,873
6	Arabia Insurance - Jordan	8,000,000	1,081,123	174,717		975,931		1,980		10,233,751	10,233,751
7	Jerusalem Insurance	8,000,000	2,089,651	1,668,538		2,025,284				13,783,473	13,783,473
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,546,138	1,326,652		3,432,960	3,750,000	225,329		21,281,079	21,281,079
9	Jordan French Insurance	9,100,000	1,368,478			-2,487,151		-895,420		7,085,907	7,085,907
10	Arab Union International Ins.	8,000,000	1,263,605			-5,339,199				3,924,406	3,924,406
11	Delta Insurance	8,000,000	1,478,362	15,948		1,100,996		21,921		10,617,227	10,617,227
12	Jordan Emirates Insurance	5,000,000	321,037			-3,651,526		-280,965		1,388,546	1,388,546
13	Holy Land Insurance	6,607,729	637,965	22,561		-7,141,573	-874,484	-150,000		-897,802	7,174
14	Arab Life & Accidents Ins.	8,000,000	1,673,250			-210,749		-710,960		8,751,541	8,751,541
15	Philadelphia Insurance	4,000,000	733,433			-543,131		-39,431		4,150,871	4,150,871
16	Jordan International Ins.	18,150,000	2,584,294		2,225	2,241,752		1,781,698		24,759,969	25,085,773
17	Islamic Insurance	12,000,000	2,112,924	488,290		4,255,461		-1,296,258		17,560,417	17,560,417
18	Arab Assurers	9,215,909	742,633	194,619		-1,216,590	-3,330,636	-1,667,302		3,938,633	3,938,633
19	Arab Jordanian Ins. Group	9,500,000	845,001	12,803		-1,242,490	-3,760,765			5,354,549	5,354,549
20	Arab Orient Insurance	21,438,252	4,538,423			8,237,404				34,214,079	34,214,079
21	Euro Arab Insurance Group	8,000,000	1,065,290	15,676		656,454				9,737,420	9,737,420
22	MetLife Alico	4,000,000				4,620,277				8,620,277	13,734,037
23	MEDGULF Insurance	10,000,000	109,436			-2,974,816		-416,681		6,717,939	6,717,939
24	<b>SOLIDARITY-First Insurance</b>	28,000,000	2,288,168			510,027		-800,568		29,997,627	29,997,627
	Total	269,011,890	43,122,789	5,295,276	2,225	16,318,752	-4,174,378	-7,974,067	0	321,602,487	326,774,468

<sup>\*</sup> The figures above represent the operations of 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger.

(25)Table
Insurance Companies Balance Sheet Indicators For (24) Insurance Companies as in 31/12/2016 (JD)

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated & ProfitLoss	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			4,843,727		-7,708,452		34,635,275	34,635,275
2	Middle East Insurance	21,000,000	5,250,000	2,000,000		11,894,576		2,039,297		42,183,873	42,183,873
3	National Insurance	8,000,000	1,155,802	11,000		1,412,364		-279,525		10,299,641	10,299,641
4	United Insurance	8,000,000	2,000,000	164,472		3,051,731	41,508	415,619		13,673,330	13,673,330
5	AL Manara Insurance	7,000,000	530,874	17,684		-827,441		-530,727		6,190,390	5,017,831
6	Arabia Insurance - Jordan	8,000,000	1,159,299	174,717		1,454,227		-30,727		10,757,516	10,757,516
7	Jerusalem Insurance	8,000,000	2,089,651	1,668,538		1,686,115		98,713		13,543,017	13,444,304
8	AL-Nisr Al-Arabi Insurance	10,000,000	2,565,868	1,326,652		3,015,836	3,750,000	-1,259,167		19,399,189	20,757,069
9	Jordan French Insurance	9,100,000	1,569,638			-1,090,502				9,579,136	8,319,969
10	Arab Union International Ins.	4,000,000	1,263,605			-1,734,175				3,529,430	3,529,430
11	Delta Insurance	8,000,000	1,569,090	15,948		1,108,062		-73,005		10,620,095	10,620,095
12	Jordan Emirates Insurance	4,000,000	321,037			-1,651,526		-280,965		2,388,546	1,830,801
13	<b>Holy Land Insurance</b>	10,000,000	745,254	22,561		-6,177,956	-2,061,779	-150,000		2,378,080	2,378,080
14	Arab Life & Accidents Ins.	8,000,000	1,750,945			202,053		-787,243		9,165,755	9,165,755
15	Philadelphia Insurance	4,000,000	768,215			-329,072		-27,678		4,411,465	4,411,465
16	Jordan International Ins.	18,150,000	2,684,654		2,225	2,065,256		1,511,072		24,413,207	24,751,820
17	Islamic Insurance	12,000,000	2,361,308	736,674		4,590,539		-1,209,528		18,478,993	18,478,993
18	Arab Assurers	9,215,909	795,886	194,619		-1,216,590	-3,330,636	-1,671,842		3,987,346	4,462,625
19	Arab Jordanian Ins. Group	9,500,000	928,715	12,803		-694,873	-3,760,765			5,985,880	5,985,880
20	Arab Orient Insurance	21,438,252	4,683,051			7,689,467				33,810,770	33,810,770
21	Euro Arab Insurance Group	8,000,000	1,164,943	15,676		1,296,078				10,476,697	10,476,697
22	MetLife Alico	4,000,000				2,540,713				6,540,713	13,961,457
23	MEDGULF Insurance	10,000,000	169,213			-2,539,202		-430,126		7,199,885	7,199,885
24	SOLIDARITY-First	28,000,000	2,501,096			1,568,048		-663,523		31,405,621	31,405,621
	Total	267,404,161	45,528,144	6,361,344	2,225	32,157,455	-5,361,672	-11,037,807	0	335,053,850	341,558,182
		, ,	, ,	* *		, ,		* * *		* *	

Table (26)
Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwritting Branches for the years 2016 & 2015 (JD)

Tbl. 1-2

																	Moto	or	
NO.	Companies	Marine &	Transport	Avia	tion	Marine+.	Aviation		er Property mages	Lial	oility	Other B	ranches	Cr	edit	Compulso Party L Insur	iability	Compre (Own Da	
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1	Jordan Insurance	124,215	152,030			124,215	152,030	932,627	1,152,725	76,720	106,684	14,254	12,075			728,839	678,442	1,005,370	967,945
2	Middle East Insurance	549,613	521,448	12,259	6,746	561,872	528,194	994,199	944,893	91,847	136,624	16,899	17,332			821,434	769,709	572,262	475,931
3	National Insurance	73,363	102,526			73,363	102,526	174,661	183,211	22,004	45,378					483,207	496,533	170,487	198,233
4	United Insurance	62,917	61,798	5,132	5,186	68,049	66,984	124,115	133,253	6,900	5,799	4,403	8,693			534,643	500,122	248,951	243,253
5	AL Manara Insurance	21,494	19,829	1,239	237	22,733	20,066	177,858	159,262	72,989	58,840	18,216	16,863			872,894	786,281	187,285	166,663
6	Arabia Insurance-Jordan	76,909	53,773			76,909	53,773	164,267	136,623			41,217	33,618	25,159	11,242	748,146	709,919	252,802	196,036
7	Jerusalem Insurance	194,963	301,274			194,963	301,274	200,447	274,766	31,998	38,257	13,350	10,438			1,007,268	1,011,758	507,999	544,615
8	AL-Nisr Al-Arabi Insurance	54,346	99,456			54,346	99,456	352,184	277,935	91,820	76,967	31,608	29,825			12,134	11,756		
9	Jordan French Insurance	135,091	160,895	107,307	96,747	242,398	257,642	284,318	177,738	11,040	11,556	30,213	32,101	80,534	78,037	1,142,719	978,236	527,386	478,312
10	Arab Union International Ins.	37,271	38,362			37,271	38,362	41,920	34,488			1,198	5,176			796,876	788,737	211,498	133,343
11	Delta Insurance	45,370	63,094			45,370	63,094	219,243	193,314	26,526	28,246	10,533	7,073	10,483	20,249	774,674	753,121	148,257	120,549
12	Jordan Emirates Insurance	5,146	33,071			5,146	33,071	30,810	51,229			11,203	16,721			628,540	732,105	425,721	408,321
13	Holy Land Insurance	1,419	3,094			1,419	3,094	62,019	83,077	8,988	8,973					1,163,816	1,173,602	154,086	292,816
14	Arab Life & Accidents Ins.	103,925	109,923			103,925	109,923	251,879	220,660	10,759	16,410	17,520	25,505			1,277,408	1,214,127	563,082	573,480
15	Philadelphia Insurance	2,426	2,084			2,426	2,084	9,813	9,416	336	91	595	345			570,480	448,260	81,722	86,725
16	Metlife Alico											138,052	144,806						
17	Jordan International Ins.	297,992	277,133	6,786	9,960	304,778	287,093	401,499	324,879	35,100	28,190	9,048					0		
18	Euro Arab Insurance Group	79,648	72,474			79,648	72,474	133,174	115,153	36,762	31,567	18,088	29,477			723,848	643,068	313,560	294,138
19	Islamic Insurance	165,522	170,174			165,522	170,174	365,630	334,243			130,412	101,185			1,658,471	1,444,889	469,649	459,060
20	Arab Assurers	23,304	30,795			23,304	30,795	60,381	65,633	5,320	7,020	14,674	12,055	4,332		736,844	638,560	205,362	240,272
21	Arab Jordanian Ins. Group	52,185	21,614			52,185	21,614	101,188	71,980			22,612	17,583			439,561	539,977	102,967	137,393
22	Arab Orient Insurance	230,200	276,158	4,556	5,967	234,756	282,125	879,689	900,532	86,473	125,966	369,634	578,187			992,242	341,569	1,036,736	1,238,983
23	MEDGULF Insurance	87,407	74,943			87,407	74,943	300,277	233,685	10,115	12,266	1,926	2,413			744,191	649,115	414,490	307,163
24	SOLIDARITY-First Insurance *	245,052	338,294	12,564	13,898	257,616	352,192	1,056,545	1,122,168	120,886	74,683	222,074	131,161			1,403,742	1,363,774	304,858	274,219
	Total	2,669,778	2,984,242	149,843	138,741	2,819,621	3,122,983	7,318,743	7,200,863	746,583	813,517	1,137,729	1,232,632	120,508	109,528	18,261,977	16,673,660	7,904,530	7,837,450

Table (26)
Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwritting Branches for the years 2016 & 2015 (JD)

Tbl. 2-2

		Motor									
NO.	. Companies	Motor (Compulsory (Third Party Lia Comprehensive (Own Dama	•	Med	lical	Non Life I	nsurances	Lit	fe	Gross E	xpenses
		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1	Jordan Insurance	1,734,209	1,646,387	601,171	505,339	3,483,196	3,575,240	1,410,805	1,193,389	4,894,001	4,768,629
2	Middle East Insurance	1,393,696	1,245,640	544,083	400,285	3,602,596	3,272,968	296,494	243,078	3,899,090	3,516,046
3	National Insurance	653,694	694,766	263,219	257,399	1,186,941	1,283,280	33,504	30,406	1,220,445	1,313,686
4	United Insurance	783,594	743,375	416,580	314,610	1,403,641	1,272,714	52,686	78,718	1,456,327	1,351,432
5	AL Manara Insurance	1,060,179	952,944	95,160	96,063	1,447,135	1,304,038			1,447,135	1,304,038
6	Arabia Insurance-Jordan	1,000,948	905,955	265,419	264,795	1,573,919	1,406,006	190,051	194,236	1,763,970	1,600,242
7	Jerusalem Insurance	1,515,267	1,556,373	282,579	349,031	2,238,604	2,530,139	12,815	22,942	2,251,419	2,553,081
8	AL-Nisr Al-Arabi Insurance	12,134	11,756	1,336,694	1,352,460	1,878,786	1,848,399	2,542,046	2,790,663	4,420,832	4,639,062
9	Jordan French Insurance	1,670,105	1,456,548	1,029,151	937,685	3,347,759	2,951,307	186,937	163,779	3,534,696	3,115,086
10	Arab Union International Ins.	1,008,374	922,080	138,158	96,823	1,226,921	1,096,929			1,226,921	1,096,929
11	Delta Insurance	922,931	873,670	174,512	188,323	1,409,598	1,373,969	7,092	12,073	1,416,690	1,386,042
12	Jordan Emirates Insurance	1,054,261	1,140,426	60,383	93,309	1,161,803	1,334,756			1,161,803	1,334,756
13	Holy Land Insurance	1,317,902	1,466,418			1,390,328	1,561,562			1,390,328	1,561,562
14	Arab Life & Accidents Ins.	1,840,490	1,787,607	634,807	695,537	2,859,380	2,855,642	203,710	166,055	3,063,090	3,021,697
15	Philadelphia Insurance	652,202	534,985	86,592	120,967	751,964	667,888			751,964	667,888
16	Metlife Alico			397,756	440,741	535,808	585,547	1,541,206	1,470,421	2,077,014	2,055,968
17	Jordan International Ins.			807,873	690,898	1,558,298	1,331,060	201,965	199,640	1,760,263	1,530,700
18	Euro Arab Insurance Group	1,037,408	937,206	608,346	614,670	1,913,426	1,800,547	111,507	103,457	2,024,933	1,904,004
19	Islamic Insurance	2,128,120	1,903,949	1,206,344	1,008,285	3,996,028	3,517,836	1,064,594	1,062,523	5,060,622	4,580,359
20	Arab Assurers	942,206	878,832	153,775	206,269	1,203,992	1,200,604			1,203,992	1,200,604
21	Arab Jordanian Ins. Group	542,528	677,370	231,771	342,381	950,284	1,130,928	66,974	43,094	1,017,258	1,174,022
22	Arab Orient Insurance	2,028,978	2,499,920	5,559,709	5,964,909	9,159,239	10,351,639			9,159,239	10,351,639
23	MEDGULF Insurance	1,158,681	956,278	603,806	535,833	2,162,212	1,815,418			2,162,212	1,815,418
24	SOLIDARITY-First Insurance	1,708,600	1,637,993	1,240,983	1,616,678	4,606,704	4,934,875	176,876	90,933	4,783,580	5,025,808
	Total	26,166,507	25,430,478	16,738,871	17,093,290	55,048,562	55,003,291	8,099,262	7,865,407	63,147,824	62,868,698

Table (27)
Gross Administrative & General Expenses For Jordan Insurance Companies
As in 31/12/2016 & 31/12/2015 (JD)

	Administrati	ive Expenses		Salaries, & Remur		Insurance Co Fe			Gross Adm Expe	
No. Companies	31/12/2016	31/12/2015	31/	12/2016	31/12/2015	 31/12/2016	31/12/2015	-	31/12/2016	31/12/2015
1- Jordan Insurance	6,593,190	6,501,546		84,044	4,116,594	 366,362	327,185		7,816,690	7,693,703
2- Metlife Alico	2,077,014	2,055,968		48,274	1,470,989	133,044	113,480		2,596,267	2,569,960
3- Middle East Insurance	3,900,090	3,516,045		44,582	2,380,322	205,062	201,067		4,572,847	4,153,714
4- National Insurance	1,220,445	1,313,686		5,374	733,664	113,606	118,616		1,427,783	1,532,218
5- United Insurance				,	•	,	,		, ,	
	1,456,327	1,351,432		07, 201	837,196	137,144	125,323		1,706,452	1,583,661
6- AL Manara Insurance	1,447,135	1,304,038		07,291	955,551	48,435	47,883		1,808,919	1,630,047
7- Arabia Insurance-Jordan	1,763,970	1,600,242		85,936	1,113,311	115,395	103,430		2,204,963	• 0=1 0==
8- Jerusalem Insurance	2,251,419	2,553,081	,	40,752	1,827,578	142,816	179,295		2,559,484	2,871,057
9- AL-Nisr Al-Arabi Insurance	4,420,833	4,639,061	2,7	83,640	2,991,042	202,015	200,064		4,563,227	4,809,423
10- Jordan French Insurance	3,534,696	3,115,085	2,3	91,041	2,104,046	179,279	177,833		4,418,371	3,893,856
11- Delta Insurance	1,416,690	1,386,043	1,1	11,182	1,068,652	83,023	87,849		1,676,808	1,732,553
12- Jordan Emirates Insurance	1,161,803	1,251,084	71	0,644	832,931	52,397	59,421		1,452,255	1,563,858
13- Holy Land Insurance	1,390,328	1,561,563	92	0,043	1,080,269	106,742	87,088		1,737,909	1,918,008
14- Philadelphia Insurance	751,964	667,888	51	4,800	466,631	35,374	35,208		939,955	834,860
15- Arab Life & Accidents Ins.	3,063,093	3,021,697	2,0	84,267	2,113,649	113,357	111,190		3,606,429	3,561,058
16- Arab Union International Ins.	1,226,921	1,096,929	69	7,442	610,151	59,933	104,146		1,396,721	1,256,647
17- Arab Assurers	1,203,992	1,200,604	77	8,954	783,281	67,398	74,139		1,508,990	1,508,213
18- Islamic Insurance	5,060,622	4,580,359	2,0	42,389	1,768,953	149,373	147,955		8,147,240	7,289,333
19- Euro Arab Insurance Group	2,024,933	1,904,003	1,3	74,677	1,313,091	126,260	135,252		2,356,231	2,221,875
20- Jordan International Ins.	1,760,263	1,530,700	1,5	25,250	1,168,119	132,316	82,269		2,778,479	2,400,319
21- Arab Jordanian Ins. Group	1,017,258	1,174,022			975,152	97,686	89,787		1,745,017	1,510,937
22- Arab Orient Insurance	9,159,239	10,351,639	5,7	23,149	6,953,047	775,988	775,988		11,449,049	12,939,549
23- MEDGULF Insurance	2,162,212	1,815,418	1,2	20,919	1,061,883	154,201	185,807		2,522,309	2,124,095
24- SOLIDARITY-First Insurance		5,025,808	2,2	52,021	2,184,412	21,109	225,724		4,016,630	3,070,921
Total	60,064,437	64,517,941	39,	561,058	40,910,514	3,618,315	3,795,999		79,009,025	74,669,865

Table (28)

Takaful Insurance Premiums Share from Gross Jordanian Insurance Market Premiums \*
For the years 2010-2016 (JD)

			Gross Ins	surance Marke	Premiums				Traditional I	surance Share	% from Gross I	nsurance Mark	et Premiums		Takaful Insu	rance Share %	% from Gross	Insurance M	arket Premiu	ms	
Branch / Year	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016
Marine Insurance	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	24,085,474	22,119,318	23,015,463	28,713,571	27,649,083	26,065,181	26,107,102	21,502,182	19,810,074	1,598,447	2,024,458	2,501,054	2,021,450	2,551,277	2,583,292	2,309,244
Fire Insurance	56,342,885	57,369,057	60,651,004	68,339,553	69,119,571	69,510,772	74,745,017	50,102,385	50,592,542	53,224,955	60,466,913	62,763,203	57,343,524	62,558,880	6,240,500	6,776,515	7,426,049	7,872,640	6,356,368	12,167,248	12,186,137
Motor Insurance	176,714,739	184,688,009	193,332,018	201,672,152	212,529,081	221,882,433	225,180,385	160,206,678	172,027,155	177,282,887	184,710,549	193,003,576	201,369,906	204,705,806	16,508,061	12,660,854	16,049,131	16,961,603	19,525,505	20,512,527	20,474,579
Compulsory (Third Party Liability Ins.)	121,905,641	127,943,934	134,236,208	136,353,271	145,973,389	150,735,665	153,257,822	109,180,067	118,197,518	121,880,030		130,065,507	134,167,868	136,793,333	12,725,574	9,746,416	12,356,178	13,028,776	15,907,882	16,567,797	16,464,489
Comprehensive (Own Damage)Ins.	54,809,098	56,744,075	59,095,810	65,318,881	66,555,692	71,146,768	71,922,563	51,026,611	53,829,637	55,402,857	61,386,054	62,938,069	67,202,038	67,912,473	3,782,487	2,914,438	3,692,953	3,932,827	3,617,623	3,944,730	4,010,090
Credit Insurance	464,035	455,009	307,160	397,979	699,052	979,969	1,023,144	464,035	455,009	307,160	397,979	699,052	979,969	1,023,144	0	0	0	0	0	0	0
General Accident Insurance	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,474,171	17,790,214	17,770,984	16,828,158	14,943,659	16,361,977	18,278,445	16,599,336	14,728,741	643,847	603,982	1,009,637	1,286,662	1,657,373	1,874,835	3,061,473
Medical Insurance	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	155,728,715	171,495,708	88,473,426	100,009,417	107,484,653	116,595,072	128,628,618	141,034,074	155,071,543	5,553,488	5,938,754	10,021,507	10,754,737	13,041,143	14,694,641	16,424,165
Total General Insurances	370,577,314	396,630,415	417,899,775	443,494,763	472,611,662	490,661,534	512,353,786	340,032,971	368,625,852	380,892,397	404,597,671	429,479,996	438,828,991	457,898,188	30,544,343	28,004,563	37,007,378	38,897,092	43,131,666	51,832,543	54,455,598
Life Assurance	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	61,038,255	70,583,341	36,056,531	38,611,210	40,970,078	44,177,132	48,909,527	55,242,272	64,029,752	1,981,581	2,189,122	2,796,802	3,260,010	4,186,986	5,795,983	6,553,589
Total	408,615,426	437,430,747	461,666,655	490,931,905	525,708,175	551,699,789	582,937,127	376,089,502	407,237,062	421,862,475	448,774,803	478,389,523	494,071,263	521,927,940	32,525,924	30,193,685	39,804,180	42,157,102	47,318,652	57,628,526	61,009,187

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

			Gross Ins	surance Market	Premiums				Traditional I	nsurance Share %	6 from Gross Ins	surance Branche	s Premiums			Takaful Insu	rance Share %	from Gross I	nsurance Bran	nches Premiums	ı
Branch / Year	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016
Marine Insurance	24,613,910	30,738,029	30,150,137	28,086,631	28,658,379	24,085,474	22,119,318	94	93	92	93	91	89	90	6	7	8	7	9	11	10
Fire Insurance	56,342,885	57,369,057	60,651,004	68,339,553	69,119,571	69,510,772	74,745,017	89	88	88	88	91	82	84	11	12	12	12	9	18	16
Motor Insurance	176,714,739	184,688,009	193,332,018	201,672,152	212,529,081	221,882,435	225,180,385	91	93	92	92	91	91	91	9	7	8	8	9	9	9
Compulsory (Third Party Liability Ins.)	121,905,641	127,943,934	134,236,208	136,353,271	145,973,389	150,735,667	153,257,822	90	92	91	90	89	89	89	10	8	9	10	11	11	11
Comprehensive (Own Damage)Ins.	54,809,098	56,744,075	59,095,810	65,318,881	66,555,692	71,146,768	71,922,563	93	95	94	94	95	94	94	7	5	6	6	5	6	6
Credit Insurance	464,035	455,009	307,160	397,979	699,052	979,969	1,023,144	100	100	100	100	100	100	100	0	0	0	0	0	0	0
General Accident Insurance	18,414,831	17,432,140	15,953,296	17,648,639	19,935,818	18,474,171	17,790,214	97	97	94	93	92	90	83	3	3	6	7	8	9	17
Medical Insurance	94,026,914	105,948,171	117,506,160	127,349,809	141,669,761	155,728,715	171,495,708	94	94	91	92	91	91	90	6	6	9	8	9	9	10
Total General Insurances	370,577,314	396,630,415	417,899,775	443,494,763	472,611,662	490,661,536	512,353,786	92	93	91	91	91	89	89	8	7	9	9	9	11	11
Life Assurance	38,038,112	40,800,332	43,766,880	47,437,142	53,096,513	61,038,255	70,583,341	95	95	94	93	92	91	91	5	5	6	7	8	9	9
Total	408,615,426	437,430,747	461,666,655	490,931,905	525,708,175	551,699,791	582,937,127	92	93	91	91	91	90	90	8	7	9	9	9	10	10

<sup>\*</sup> Two insurance companies practice Takaful Insurance out of 24 insurace companies operating in Jordan after Al-Barakah Takaful was liquidated in 2012:

<sup>1-</sup> Islamic Insurance Company

<sup>2-</sup> SOLIDARITY-First Insurance Company

<sup>\*\*</sup> The figures above represent the operations of 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger and was called SOLIDARITY-First Insurance.

Table (29)
Takaful Insurance Paid Claims Share from Gross Jordanian Insurance Market Paid Claims
For the years 2010-2016 (JD)

Branch / Year			Gross Insu	rance Market I	aid Claims				Traditional I	nsurance Share	% from Gross I	nsurance Marke	t Paid Claims			Takaful	Insurance Share	e % from Gross	Insurance Market	Paid Claims	
branch/ fear	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016
Marine Insurance	4,684,069	5,003,089	11,809,620	6,411,414	7,074,415	7,309,789	4,028,223	4,455,768	4,928,207	11,732,262	6,284,133	6,983,468	6,968,168	3,773,289	228,301	74,882	77,358	127,281	90,947	341,621	254,934
Fire Insurance	11,234,683	25,569,297	12,534,898	12,750,863	42,142,301	19,919,195	46,825,242	10,024,099	24,433,204	12,219,944	9,838,908	37,185,650	18,534,989	41,134,886	1,210,584	1,136,093	314,954	2,911,955	4,956,651	1,384,206	5,690,356
Motor Insurance	160,331,459	190,783,410	171,699,125	160,388,032	175,678,592	188,462,268	207,324,187	144,048,805	180,061,588	159,277,328	147,914,885	162,079,965	173,850,873	189,199,664	16,282,654	10,721,822	12,421,797	12,473,147	13,598,627	14,611,395	18,124,523
Compulsory (Third Party Liability Ins.)	103,611,554	124,930,590	108,829,217	104,821,634	115,527,438	127,591,281	139,730,862	91,845,039	117,472,249	100,330,885	95,887,570	105,416,540	116,498,144	126,633,964	11,766,515	7,458,341	8,498,332	8,934,064	10,110,898	11,093,137	13,096,898
Comprehensive (Own Damage)Ins.	56,719,905	65,852,820	62,869,908	55,566,398	60,151,154	60,870,987	67,593,325	52,203,766	62,589,339	58,946,443	52,027,315	56,663,425	57,352,729	62,565,700	4,516,139	3,263,481	3,923,465	3,539,083	3,487,729	3,518,258	5,027,625
Credit Insurance	2,093,502	911,112	838,458	803,072	717,124	906,772	1,624,312	2,093,502	911,112	838,458	803,072	717,124	906,772	1,624,312	0	0	0	0	0	0	0
General Accident Insurance	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,928,970	4,595,004	2,529,200	2,776,873	2,066,584	1,756,780	5,350,771	3,735,990	3,632,888	128,852	161,691	98,573	70,731	54,987	192,980	962,116
Medical Insurance	80,731,097	98,361,038	99,730,269	110,340,729	113,356,525	124,031,389	145,844,278	75,559,901	93,685,537	93,376,917	102,591,613	104,446,167	112,355,059	133,306,017	5,171,197	4,675,501	6,353,352	7,749,116	8,910,358	11,676,330	12,538,261
Total General Insurances	261,732,862	323,566,510	298,777,527	292,521,621	344,374,715	344,558,383	410,241,246	238,711,275	311,472,022	285,864,845	276,938,507	325,673,503	316,351,851	372,671,056	17,850,391	12,094,488	12,912,682	15,583,114	18,701,212	28,206,532	37,570,190
Life Assurance	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	27,212,033	36,723,049	19,750,013	20,584,151	23,400,504	23,439,793	27,107,123	25,269,517	33,304,654	621,157	784,053	864,170	1,067,578	1,435,716	1,942,516	3,418,395
Total	282,104,032	344,934,714	323,042,201	317,028,992	372,917,554	371,770,416	446,964,295	258,461,288	332,056,173	309,265,349	300,378,300	352,780,626	341,621,368	405,975,710	18,471,548	12,878,541	13,776,852	16,650,692	20,136,928	30,149,048	40,988,585

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

Branch / Year		Gross I	surance Mark	et Paid Claims	according to the	branch			Traditional Ir	surance Share %	% from Gross I	surance Branch	es Paid Claims			Takaful	Insurance Share	% from Gross I	nsurance Branch	es Paid Claims	
Bianch/ Tear	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016	2010	2011	2012	2013	2014	2015	2016
Marine Insurance	4,684,069	5,003,089	11,809,620	6,411,414	7,074,415	7,309,789	4,028,223	95	99	99	98	99	95	94	5	1	1	2	1	5	6
Fire Insurance	11,234,683	25,569,297	12,534,898	12,750,863	42,142,301	19,919,195	46,825,242	89	96	97	77	88	93	88	11	4	3	23	12	7	12
Motor Insurance	160,331,459	190,783,410	171,699,125	160,388,032	175,678,592	188,462,268	207,324,187	90	94	93	92	92	92	91	10	6	7	8	8	8	9
Compulsory (Third Party Liability Ins.)	103,611,554	124,930,590	108,829,217	104,821,634	115,527,438	127,591,281	139,730,862	89	94	92	91	91	91	91	11	6	8	9	9	9	9
Comprehensive (Own Damage)Ins.	56,719,905	65,852,820	62,869,908	55,566,398	60,151,154	60,870,987	67,593,325	92	95	94	94	94	94	93	8	5	6	6	6	6	7
Credit Insurance	2,093,502	911,112	838,458	803,072	717,124	906,772	1,624,312	100	100	100	100	100	100	100	0	0	0	0	0	0	0
General Accident Insurance	2,658,052	2,938,564	2,165,157	1,827,511	5,405,758	3,928,970	4,595,004	95	94	95	96	99	95	79	5	6	5	4	1	5	21
Medical Insurance	80,731,097	98,361,038	99,730,269	110,340,729	113,356,525	124,031,389	145,844,278	94	95	94	93	92	91	91	6	5	6	7	8	9	9
<b>Total General Insurances</b>	261,732,862	323,566,510	298,777,527	292,521,621	344,374,715	344,558,383	410,241,246	91	96	96	95	95	92	91	9	4	4	5	5	8	9
Life Assurance	20,371,170	21,368,204	24,264,674	24,507,371	28,542,839	27,212,033	36,723,049	97	96	96	96	95	93	91	3	4	4	4	5	7	9
Total	282,104,032	344,934,714	323,042,201	317,028,992	372,917,554	371,770,416	446,964,295	92	96	96	95	95	92	91	8	4	4	5	5	8	9

<sup>\*</sup> Two insurance companies practice Takaful Insurance out of 24 insurace companies operating in Jordan after Al-Barakah Takaful was liquidated in 2012:

<sup>1-</sup> Islamic Insurance Company

<sup>2-</sup> SOLIDARITY-First Insurance Company

<sup>\*\*</sup> The figures above represent the operations of 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger and was called SOLIDARITY-First Insurance.

Table (30)

Takaful Insurance Business (Premiums, Paid Claims) Allocated to Insurance Branches & Takaful Share of Total Business for the years 2016 & 2015 (JD)

#### **Underwritten Premiums**

								Premiums / l	Insurance l	Branch									% Con	nnaniec	% Comp	nanies
NO. Company	Marine & Insu	Aviation rance	Fire In	surance	Liability I	nsurance	Other B	ranches	Credit In	nsurance	Motor I	nsurance	Medical	Insurance	Life As	surance	Total Compa	an'y Business			Takaful	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 Islamic Insurance	752,375	850,869	1,661,955	1,671,214			592,781	505,926			9,673,271	9,519,743	5,483,381	5,041,424	4,839,062	5,312,615	23,002,825	22,901,791	3.95	4.15	37.70	39.74
2 SOLIDARITY-First Insurance	1,556,869	1,732,423	10,524,182	10,496,034	728,321	450,068	1,740,371	918,841			10,801,308	10,992,784	10,940,784	9,653,217	1,714,527	483,368	38,006,362	34,726,735	6.52	6.29	62.30	60.26
Total Takaful Insurance	2,309,244	2,583,292	12,186,137	12,167,248	728,321	450,068	2,333,152	1,424,767			20,474,579	20,512,527	16,424,165	14,694,641	6,553,589	5,795,983	61,009,187	57,628,526	10.47	10.45	100	100
Total Market	22,119,318	24,085,474	74,745,017	69,510,772	6,658,605	7,428,601	11,131,609	11,045,570	1,023,144	979,969	225,180,385	221,882,435	171,495,708	155,728,715	70,583,341	61,038,255	582,937,127	551,699,791				

### **Paid Claims**

								Paid Claim	s / Insurance	Branch									% Con	nnanies	% Com	naniec
NO. Company		& Aviation rance	Fire In	surance	Liability l	Insurance	Other I	Branches	Credit I	nsurance	Motor I	nsurance	Medical	Insurance	Life As	surance	Total Compa	nn'y Business			Takaful	
	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
1 Islamic Insurance	89,600	90,558	4,108,725	156,725			38,695	66,212			8,801,797	7,037,737	4,096,403	3,988,227	2,474,556	1,635,684	19,609,776	12,975,143	4.39	3.49	47.84	43.04
2 SOLIDARITY-First Insurance *	165,334	251,063	1,581,631	1,227,481	105,587	11,266	817,834	115,502			9,322,726	7,573,658	8,441,858	7,688,103	943,839	306,832	21,378,809	17,173,905	4.78	4.62	52.16	56.96
Total Takaful Paid Claims	254,934	341,621	5,690,356	1,384,206	105,587	11,266	856,529	181,714			18,124,523	14,611,395	12,538,261	11,676,330	3,418,395	1,942,516	40,988,585	30,149,048	9.17	8.11	100	100
Total Market Paid	4,028,223	7,309,789	46,825,242	19,919,195	1,080,888	378,788	3,514,116	3,550,182	1,624,312	906,772	207,324,187	188,462,268	145,844,278	124,031,389	36,723,049	27,212,033	446,964,295	371,770,416				

<sup>\*</sup> First Insurance Company was established in 2008.

<sup>\*\*</sup> The figures above represent the operations of 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in 18/11/2015 as its figures were included in the new company after merger and was called SOLIDARITY-First Insurance.

**Table (31)** 

# Takaful Insurance Business (Profit (Loss)) Allocated to Insurance Branches & Takaful Share of Total Business for the years 2016 & 2015 (JD)

profit (Loss)

								pro	fit ( <mark>Loss</mark> ) / Iı	nsurance E	Branch									9/	<b>6</b>	% Com	nonice
1	No. Company		& Aviation rance	Fire In	surance		bility rance	Other E	ranches	Credit I	nsurance	Motor I	nsurance	Medical	Insurance	Life In	surance	Company's	Profit (Loss)	Shar Total N		Share o Takaful (Lo	f Total Profit
_		2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015
	1 Islamic Insurance	371,323	345,066	225,566	109,308			134,054	101,206			-1,198,763	-1,085,668	-486,694	-308,634	1,485,355	1,196,499	530,841	357,777	1.74	1.05	73.65	45.00
	2 SOLIDARITY-First Insurance*	207,926	108,248	-44,264	45,811	1,762	27,800	91,266	98,963			-47,804	448,793	-5,124	-299,015	-13,870	6,603	189,892	437,203	0.62	1.29	26.35	55.00
	Total Takaful Profit (Loss)	579,249	453,314	181,302	155,119	1,762	27,800	225,320	200,169	0	0	-1,246,567	-636,875	-491,818	-607,649	1,471,485	1,203,102	720,733	794,980	2.36	2.34	100	100
	Total Market Profit (Loss)/Branch***	4,553,447	4,968,659	4,131,889	3,004,261	869,724	1,050,176	2,598,307	2,721,664	233,115	554,519	11,454,063	7,464,349	798,052	7,976,623	5,930,312	6,271,259	30,568,909	34,011,510				

<sup>\*</sup> First Insurance Company was established in 2008.

The figures above represent the operations of 24 insurance companies including (Alyarmouk insurance company which was merged with First insurance company) in

<sup>\*\* 18/11/2015</sup> as its figures were included in the new company after merger and was called SOLIDARITY-First Insurance.

Table (32)

Jordanian, Arab and foreign shares in Insurance Companies Paid Up capitals for the year 2016

No.	Companies	Jordanian share%	Arab share %	Foreign share%	Total
1	Jordan Insurance	82.922%	6.190%	10.887%	100%
2	Middle East Insurance	77.367%	1.092%	21.541%	100%
3	National Insurance	99.734%	0.266%	0%	100%
4	United Insurance	89.405%	6.762%	3.833%	100%
5	AL Manara Insurance	16.933%	81.938%	1.128%	100%
6	Arabia Insurance - Jordan	46.479%	53.521%	0%	100%
7	Jerusalem Insurance	99.458%	0.487%	0.055%	100%
8	AL-Nisr Al-Arabi Insurance	81.765%	0.217%	18.018%	100%
9	Jordan French Insurance	90.690%	9.022%	0.288%	100%
10	Arab Union International Ins.	86.000%	14.000%	0%	100%
11	Delta Insurance	62.661%	37.196%	0.142%	100%
12	Jordan Emirates Insurance	5.692%	94.080%	0.229%	100%
13	Holy Land Insurance	97.377%	2.505%	0.118%	100%
14	Arab Life & Accidents Ins.	29.847%	55.466%	14.687%	100%
15	Philadelphia Insurance	99.791%	0.209%	0%	100%
16	Jordan International Ins.	92.406%	6.545%	1.050%	100%
17	Islamic Insurance	95.502%	3.979%	0.519%	100%
18	Euro Arab Insurance Group	14.523%	0.140%	85.337%	100%
19	Arab Assurers	99.769%	0.231%	0%	100%
20	Arab Jordanian Ins. Group	98.599%	1.058%	0.343%	100%
21	Arab Orient Insurance	9.526%	90.474%	0%	100%
22	MEDGULF Insurance	39.543%	57.707%	2.750%	100%
23	SOLIDARITY-First Insurance	69.925%	30.013%	0.062%	100%
24	MetLife Alico*				
		68.95%	24.05%	7.00%	100%

 $<sup>^{*}</sup>$  Metlife Alico is a branch for foreign company and is not Listed on Amman Stock Market.

# **Jordan Insurance Federation**

Tel.: (06) 5689266 Fax: (06) 5689510

Mobile: (07) 96706633 P.O. Box 1990 Amman 11118 Jordan

Website: www.JIF.jo E-mail: info@JIF.jo