

Annual Report



Insurance Business in Jordan 2004

Issued by
Jordan Insurance Federation





Annual Report 2004
Insurance Business in Jordan

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Table (1)

Insurance Business for the Year 2004

	2004	2003	Change %
	(J.D)		
<i>Total Underwritten Premiums</i>	191.423.990	171.528.692	11.6
Non-Life Premiums	138.047.690	120.736.066	14.3
Life Premiums	21.720.072	19.634.856	10.6
Medical Premiums	31.656.228	31.157.770	1.6
<i>Total Paid Claims</i>	123.576.292	108.109.230	14.3
Non-Life Claims	84.031.589	71.544.321	17.5
Life Claims	11.449.250	10.144.003	12.9
Medical Claims	28.095.453	26.420.906	6.3
	(million J.D)		
<i>Shareholders' Equity</i>	161.2	124.3	29.7
Total Technical Reserves	140.7	127.8	10
Paid Up Capital	84.7	81.3	4.2
Total Shareholders' Equity&Technical Reserves	301.9	252.1	19.8
Total of Statutory, Voluntary & Other Reserves	19.4	16.9	14.8
Net Outstanding Claims Reserve	42.3	37	14.3
<i>Total Assets</i>	361.8	303.8	19.1
Fixed Assets	12.5	12.6	0.8- ←
Other Assets	6.3	7	10- ←
<i>Investments</i>	265	214	23.8
Retained Earnings (Accumulated Losses)	22.8	2.3	891.3
Net Technical Profit	14.5	11	31.8
Net Profit (Before Tax)	40	22.1	81
<i>Net Profit (After Tax and Fees)</i>	33.5	17.1	95.9

Table (2)

Insurance Operations For the Year 2004 Total Premiums & Claims

JD.

Underwritten Premiums					Paid Claims *				
Branch/Year	2004	Change% 2003	2003	Change%2002	Branch/Year	2004	Change% 2003	2003	Change%2002
Marine Insurance*	17,494,940	42.9%	12,241,626	%16.9	Marine Insurance**	2,720,875	%11.3	2,445,701	%0.3
Fire Insurance**	23,654,444	%4.3	22,668,736	%64.7	Fire Insurance***	7,839,772	%14.9- ←	9,215,695	%118.7
Motor Insurance	88,028,467	%14.1	77,134,629	%19.5	Motor Insurance	70,144,220	%20.5	58,224,901	%37.6
Compulsory (Third Party Liability Ins.)	61,768,692	%12.8	54,749,386	%34.9	Compulsory (Third Party Liability Ins.)	46,933,511	%23.7	37,951,811	%57.6
Comprehensive (Own Damage)	26,259,775	%17.3	22,385,243	%0.7- ←	Comprehensive (Own Damage)	23,210,709	%14.5	20,273,090	%10.5
Credit Insurance	396,802	%9.9- ←	440,472	%184.3	Credit Insurance	261,285	%28.5- ←	365,582	%58-
General Accident Insurance***	8,473,037	%2.7	8,250,603	%50.3- ←	General Accident Insurance****	3,065,437	%137.2	1,292,442	%82.7 -
Total General Insurances	138,047,690	%14.3	120,736,066	%16.1	Total General Insurances	84,031,589	%17.5	71,544,321	%31.8
Life Assurance	21,720,072	%10.6	19,634,856	%15.3	Life Assurance*****	11,449,250	%12.9	10,144,003	%11.8
Medical Insurance	31,656,228	%1.6	31,157,770	%20.7	Medical Insurance	28,095,453	%6.3	26,420,906	%15.6
Total Life & Medical Insurance	53,376,300	%5.1	50,792,626	%18.4	Total Life & Medical Insurance	39,544,703	%8.1	36,564,909	%14.5
Total Premiums	191,423,990	%11.6	171,528,692	%16.8	Total Paid Claims	123,576,292	%14.3	108,109,230	%25.3

Notes

* Marine Insurance premiums include aviation insurance with an amount of J.D (1.406.661) (5) insurance companies practice this kind of insurance.

** Fire Insurance Account for 2004 includes engineering with an amount of J.D (5.627.400), in addition to number of general accident insurances such as (Cash Ins, Fidelity Ins, Workmen compensation Ins.)

*** General Accident Insurance includes liability Insurance in an amount of J.D (2.496.931). in addition to other insurances.

* Recoveries after paying claims in 2004 amounted JD (8.431.675) & J.D (6.932.867) in 2003

** Marine Insurance claims include aviation insurance with an amount of J.D (2.720.875) , (5) insurance companies practice this kind of insurance.

*** Fire Insurance claims for 2004 includes Engineering Ins.(CAR policies)with an amount of (3.006.902) J.D,in addition to some general accident insurances.

**** General Accident claims include liability insurance in an amount of J.D (510.831). in addition to other Insurances.

***** Life Assurance claims include the amounts paid for surrender and maturity Policies in an amount of J.D (5.513.869).

Table (3)

Balance Sheet for the Jordanian Insurance Companies for The Year 2003/2004

JD.

Details	2004	2003	Change %
Cash And Accounts Receivable			
Cash On Hand and at Banks	11,886,247	10,484,867	13
Accounts Receivable	43,907,866	40,351,849	9
Due from Other Insurers	14,478,816	12,556,010	15
Post-Dated Cheques	6,484,547	5,901,780	10
Other Items	1,169,460	1,001,818	17
Total	77,926,936	70,296,324	11
Investments			
Deposits at Banks	90,024,980	86,502,326	4
Property Investments	21,411,050	21,365,736	0
Held to Maturity Investments	47,917,705	35,190,602	36
Investments in Affiliates	3,133,020	3,782,006	17-
Other Investments	13,541	14,681	8-
Financial Assets Held For Trading	30,146,419	14,566,365	107
Financial Assets available for Sale	66,106,171	45,894,578	44
Loans	6,334,888	6,640,495	5-
Total Investments	265,087,774	213,956,789	24
Other Assets	6,260,455	6,965,229	10-
Fixed Assets	12,530,725	12,585,822	0
Total Assets	361,805,890	303,804,164	19
Accounts Payable and Other Liabilities			
Accounts Payable	10,878,397	9,885,703	10
Due to Other Insurers	18,591,878	16,828,358	10
Different Provisions	9,217,482	6,650,746	39
Other Liabilities	16,697,632	14,816,180	13
Accounts Payable to Banks	4,255,935	3,322,502	28
Total of Accounts Payable and Other Liabilities	59,641,324	51,503,489	16
Technical Provisions			
Net Unearned Premium Provision	46,344,520	41,237,268	12
Unexpired Risks Provision	290,377	196,133	48
Net Outstanding Claims Provision	42,274,966	37,073,015	14
Net Mathematical Provision	49,068,349	46,978,648	4
Catastrophic Risk Provision	275,277	169,965	62
Other Technical Provisions	2,469,018	2,162,655	14
Total Technical Provisions	140722507	127817684	10
Total Liabilities	200363831	179321173	12
Minority Equity (Interest)	271461	209918	29
Paid Up Capital	84,696,000	81,314,000	4
Premiums (Discount) on Paid Up Capital	75,853	75,853	0
Statutory Reserve	14,493,140	12,256,982	18
Voluntary Reserve	4,159,376	3,885,475	7
Other Reserves	718,400	718,398	0
Change in Fair Value	17,359,565	10,467,265	66
Proposed Profits for Distribution	4,918,000	5,276,000	7-
Retained Earnings (Accumulated Losses)	22,768,166	2,295,659	892
Others	11,982,098	7,983,441	50
Total Shareholders' Equity	161,170,598	124,273,073	30
Total Liabilities and Shareholders' Equity	361,805,890	303,804,164	19

Table (4)

Income Statement for the Jordanian Insurance Companies for the Year 2003/2004

Details	2004	2003	Percentage Change %
Underwriting Profit Transferred from Marine & Transport Account	3,233,697	2,516,594	29
Underwriting Profit Transferred from Aviation Account	-25,285	63,212	140-
Underwriting Profit Transferred from Fire Account	1,958,272	3,368,944	42-
Underwriting Profit Transferred from Motor Account	5,117,929	1,239,381	313
Underwriting Profit Transferred from General Accident Account	1,162,768	1,475,530	21-
Underwriting Profit Transferred from Credit Account	102,724	36,489	182
Underwriting Profit Transferred from Medical Account	-548,625	-331,359	66-
Underwriting Profit Transferred from Life Account	3,456,304	2,652,533	30
Underwriting Profit Transferred from Insurance Branches Account (Inside Jordan)	14,457,784	11,021,324	31
Underwriting Profit Transferred from Companies' Branches Account (Outside Jordan)	2,120,964	632,576	34
Underwriting Profit Transferred from Insurance (Branches Account (Inside & Outside Jordan)	16,578,748	11,653,898	42
Received Interests	4,678,315	4,414,916	6
Interests of Financial Assets Available for Sale	29,726	0	
Profit from Financial Assets and Investments	20,877,905	7,881,323	165
Profit (Loss) of Selling Financial Assets Available for Sale	1,159,655	408,914	184
Profit (Loss) of Selling Fixed Assets	69	641	89-
Accumulated Change in Accounting Policies	141,252	0	
Net Profit of Abroad Agencies	0	29,430	100-
Other Revenues	1,456,082	3,035,677	53-
Previous Years' Adjustments	0	2,101	100-
Total Revenues	44,921,752	27,426,900	64
Expenses			
Unallocated Administrative & General Expenses	1,901,323	1,732,571	9.7
Doubtful Debts' Expense	837,218	1,194,605	30-
Depreciation	1,378,688	1,413,787	2.5-
Bad Debts' Expense	90,974	105,588	13.8-
Other Expenses	375,957	273,866	37.4
Special Provision	379,871	577,133	34.2-
Total Expenses	4,964,031	5,297,550	6.3-
Total Profit Before Tax and Fees	39,957,721	22,129,350	80.6
Income Tax Provision	4,421,550	3,276,179	35
Income Tax Provision for Previous Years	208,320	186,604	11.6
Jordan Universities' Additional Fees	395,537	214,069	84.8
Scientific Research & Vocational Training Fees	359,230	160,502	123.8
Technical and Vocational Training and Education Support Fees	318,630	154,984	105.6
Proposed Profits for Distribution	0	350,000	100-
Board of Directors' Remuneration	706,919	585,100	20.8
Net Profit After Tax and Fees	33,547,535	17,201,912	95
Minority Equity	61,469	115,758	47-
Net Profit	33,486,066	17,086,154	96

Table (5)
Growth of Premiums for all Classes
1999-2004

(JD)

	1999	2000	2001	2002	2003	2004
MARINE INSURANCE*	7,125,459	7,917,721	9,099,875	10,475,721	12,241,626	17,494,940
* Less (Local) reinsurers premiums	254,829	311,370	524,903	530,480	1,010,655	929,086
* Less (Abroad) reinsurers premiums	5,349,851	5,876,784	6,801,227	7,995,497	9,122,398	13,839,022
* Net retained premiums	1,520,779	1,729,567	1,773,745	1,949,744	2,108,573	2,726,832
FIRE INSURANCE	10,252,351	10,680,610	10,550,244	13,601,397	22,668,736	23,654,444
* Less (Local) reinsurers premiums	2,172,184	2,210,563	1,897,383	2,907,560	3,698,816	3,672,918
* Less (Abroad) reinsurers premiums	7,342,755	7,842,026	8,027,611	10,119,285	17,908,944	18,780,065
* Net retained premiums	737,412	628,021	625,250	574,552	1,060,976	2,726,832
MOTOR INSURANCE	45,153,344	44,478,352	49,242,198	64,555,051	77,134,629	88,028,466
* Less (Local) reinsurers premiums	1,828,310	3,099,239	3,800,334	2,931,430	2,686,606	3,798,322
* Less (Abroad) reinsurers premiums	2,051,662	2,667,711	1,504,277	2,207,251	4,006,017	4,221,617
* Net retained premiums	41,273,372	38,711,402	43,937,587	59,416,370	70,442,006	80,008,527
GENERAL ACCIDENT INSURANCE**	7,570,461	8,064,155	10,324,476	13,791,805	8,250,603	8,473,037
* Less (Local) reinsurers premiums	668,095	872,625	1,314,257	2,658,260	1,036,203	738,995
* Less (Abroad) reinsurers premiums	5,295,585	5,643,723	7,045,511	9,359,623	5,865,758	6,064,136
* Net retained premiums	1,606,781	1,547,807	1,964,708	1,773,922	1,348,642	1,669,879
CREDIT INSURANCE***		295,991	196,770	154,928	440,472	396,802
* Less (Local) reinsurers premiums			-	-	-	-
* Less (Abroad) reinsurers premiums		220,966	140,341	74,795	239,769	202,848
* Net retained premiums		75,025	56,429	80,133	200,703	193,954
TOTAL NON-LIFE INSURANCES	70,101,615	71,436,829	79,413,563	102,578,902	120,736,066	138,047,689
* Less (Local) reinsurers premiums	4,923,418	6,493,797	7,536,877	9,027,730	8,432,280	9,139,321
* Less (Abroad) reinsurers premiums	20,039,853	22,251,210	23,518,967	29,756,451	37,142,886	43,107,715
* Net retained premiums	45,138,344	42,691,822	48,357,719	63,794,721	75,160,900	85,800,653
LIFE ASSURANCE	15,202,770	16,283,831	17,399,796	18,471,105	19,634,856	21,720,072
* Less (Local) reinsurers premiums					306,859	391,305
* Less (Abroad) reinsurers premiums	3,338,299	3,414,971	4,180,552	4,360,641	4,401,960	4,690,505
* Net retained premiums	11,864,471	12,868,860	13,219,244	14,110,464	14,926,037	16,638,262
MEDICAL INSURANCE	14,521,076	16,458,231	23,623,328	25,824,599	31,157,770	31,656,228
* Less (Local) reinsurers premiums	7,046	1,770	20,612	17,954	494,903	273,429
* Less (Abroad) reinsurers premiums	7,146,844	7,712,573	8,720,760	9,692,651	6,760,507	6,916,392
* Net retained premiums	7,367,186	8,743,888	14,881,956	16,113,994	23,902,360	24,466,407
TOTAL PREMIUMS UNDERWRITTEN	99,825,461	104,178,891	120,436,687	146,874,606	171,528,692	191,423,989
* Less (Local) reinsurers premiums	4,930,464	6,495,567	7,557,489	9,045,684	9,234,042	9,804,055
* Less (Abroad) reinsurers premiums	30,524,996	33,378,754	36,420,279	43,809,743	48,305,353	54,714,612
* Net Retained Premiums	64,370,001	64,304,570	76,458,919	94,019,179	113,989,297	126,905,322

* Marine Insurance premiums in 2004 include aviation insurance premiums with an amount of J.D (1.406.661) .

** General Accident Insurance premiums in 2004 include liability Insurance premiums with an amount of J.D (2.496.931) .

Table (6)
Growth of Paid Claims for all Classes
1999-2004

JD

	1999	2000	2001	2002	2003	2004
<u>MARINE INSURANCE**</u>	2,267,747	2,917,398	2,312,285	2,417,211	2,445,701	2,720,875
* Recoveries					218910	185650
* Less Local Reinsurers Share				10,824	28,169	109,847
* Less (Abroad)Reinsurers Share	1,890,811	2,494,457	2,024,607	2,064,583	1,766,338	1,943,137
* Retained Claims	376,936	422,941	287,678	341,804	432,284	482,241
<u>FIRE INSURANCE</u>	3,226,705	4,092,676	8,019,652	4,146,282	9,215,695	7,839,772
* Recoveries					171634	165410
* Less Local Reinsurers Share				49,912	975,465	670,626
* Less (Abroad)Reinsurers Share	2,901,525	3,819,561	7,556,005	3,701,321	7,239,501	6,550,878
* Retained Claims	325,180	273,115	463,647	395,049	829,095	452,858
<u>MOTOR INSURANCE</u>	36,668,798	35,112,548	36,838,118	42,237,755	58,224,901	70,144,220
* Recoveries					6,154,886	7,424,731
* Less Local Reinsurers Share				328,671	1,932,893	1,995,532
* Less (Abroad)Reinsurers Share	4,708,824	4,967,947	5,844,692	5,427,652	4,534,170	5,686,585
* Retained Claims	31,959,974	30,144,601	30,993,426	36,481,432	45,602,952	55,037,372
<u>GENERAL ACCIDENT INSURANCE**</u>	3,400,292	3,598,098	2,699,106	3,789,634	1,292,442	3,065,437
* Recoveries					8,921	21,099
* Less Local Reinsurers Share				39,257	89,374	585,939
* Less (Abroad)Reinsurers Share	2,894,744	3,119,337	2,686,637	3,291,785	753,007	1,821,514
* Retained Claims	505,548	478,761	12,469	458,592	441,140	636,885
<u>CREDIT INSURANCE</u>		273,540	683,658	870,066	365,582	261,285
* Recoveries					-	
* Less Local Reinsurers Share						1,521
* Less (Abroad)Reinsurers Share		239,856	502,231	761,197	238,441	256,871
* Retained Claims		33,684	181,427	108,869	127,141	2893
<u>TOTAL NON-LIFE INSURANCE</u>	45,563,542	45,994,260	50,552,819	53,460,948	71,544,321	84,031,589
* Recoveries					6,554,351	7,796,890
* Less Local Reinsurers Share				428,664	3,025,901	3,363,465
* Less (Abroad)Reinsurers Share	12,395,904	14,641,158	18,614,172	15,246,538	14,531,457	16,258,985
* Retained Claims	33,167,638	31,353,102	31,938,647	37,785,746	47,432,612	56,612,249
<u>LIFE ASSURANCE***</u>	4,716,422	7,848,747	9,710,399	10,019,249	10,144,003	11,449,250
* Less Local Reinsurers Share					55,953	28,887
* Less (Abroad)Reinsurers Share	2,513,895	2,226,784	3,065,235	3,830,999	2,785,832	4,348,821
* Retained Claims	2,202,527	5,621,963	6,645,164	6,188,250	7,302,218	7,071,542
<u>MEDICAL INSURANCE</u>	13,713,038	13,906,941	19,547,982	22,707,312	26,420,906	28,095,453
* Recoveries					378,516	634,785
* Less Local Reinsurers Share				2,718	237,188	160,336
* Less (Abroad)Reinsurers Share	7,091,548	6,945,971	9,297,748	9,716,453	18,571,370	5,701,295
* Retained Claims	6,621,490	6,960,970	10,250,234	12,988,141	7,233,832	21,599,037
<u>Total Paid Claims</u>	63,993,002	67,749,948	79,811,200	86,187,509	108,109,230	123,576,292
* Recoveries					6,932,867	8,431,675
* Less Local Reinsurers Share				431,382	3,319,042	3,552,688
* Less (Abroad)Reinsurers Share	22,001,347	23,813,913	30,977,155	28,793,990	35,888,659	26,309,101
* Retained Claims	41,991,655	43,936,035	48,834,045	56,962,137	61,968,662	85,282,828

* Marine insurance Claims in 2004 include aviation Claims in an amount of J.D (2.720.875)

** General Accident Claims include liability paid claims in an amount of J.D (510.831)

*** Life Assurance claims include the amounts paid for surrender and maturity Policies in an amount of J.D (5.513.869)

Table (7)

Written Premiums of Jordan Insurance Market (2003- 2004)

	2003	2004	Arrange of Branch	Share of Gross Premiums %	Growth %	Arrange According to Average Growth
	JD		2004	2004		
<u>MARINE INSURANCE*</u>	12,241,626	17,494,940				
* Less (Local) reinsurers premiums	1,010,655	929,086				
* Less (Abroad) reinsurers premiums	9,122,398	13,839,022	5	9.1	42.9	1
* Net retained premiums	2,108,573	2,726,832				
<u>FIRE INSURANCE</u>	22,668,736	23,654,444				
* Less (Local) reinsurers premiums	3,698,816	3,672,918				
* Less (Abroad) reinsurers premiums	17,908,944	18,780,065	3	12.4	4.3	4
* Net retained premiums	1,060,976	2,726,832				
<u>MOTOR INSURANCE</u>	77,134,629	88,028,466				
* Less (Local) reinsurers premiums	2,686,606	3,798,322				
* Less (Abroad) reinsurers premiums	4,006,017	4,221,617	1	46	14.1	2
* Net retained premiums	70,442,006	80,008,527				
<u>GENERAL ACCIDENT INSURANCE**</u>	8,250,603	8,473,037				
* Less (Local) reinsurers premiums	1,036,203	738,995				
* Less (Abroad) reinsurers premiums	5,865,758	6,064,136	6	4.4	2.7	5
* Net retained premiums	1,348,642	1,669,879				
<u>Credit Insurance</u>	440,472	396,802				
* Less (Local) reinsurers premiums	-	-				
* Less (Abroad) reinsurers premiums	239,769	202,848	7	0.2	(9.9)	7
* Net retained premiums	200,703	193,954				
<u>TOTAL (NON-LIFE) INSURANCES</u>	120,736,066	138,047,689				
* Less (Local) reinsurers premiums	8,432,280	9,139,321				
* Less (Abroad) reinsurers premiums	37,142,886	43,107,715		72.1	14.3	
* Net retained premiums	75,160,900	85,800,653				
<u>LIFE ASSURANCE</u>	19,634,856	21,720,072				
* Less (Local) reinsurers premiums	306,859	391,305				
* Less (Abroad) reinsurers premiums	4,401,960	4,690,505	4	11.4	10.6	3
* Net retained premiums	14,926,037	16,638,262				
<u>MEDICAL INSURANCE</u>	31,157,770	31,656,228				
* Less (Local) reinsurers premiums	494,903	273,429				
* Less (Abroad) reinsurers premiums	6,760,507	6,916,392	2	16.5	1.6	6
* Net retained premiums	23,902,360	24,466,407				
<u>TOTAL PREMIUMS UNDERWRITTEN</u>	171,528,692	191,423,989				
* Less (Local) reinsurers premiums	9,234,042	9,804,055				
* Less (Abroad) reinsurers premiums	48,305,353	54,714,612			11.6	
* Net retained premiums	113,989,297	126,905,322				

* Marine Insurance premiums in 2004 include aviation insurance premiums with an amount of J.D (1.406.661) .

** General Accident Insurance premiums in 2003 include liability insurance premiums with an amount of J.D (2.496.931)

Table (8)
Paid Claims of Jordan Insurance Market (2003–2004)

	2003	2004	Arrange of Branch 2003	Share of Gross Claims % 2003	Growth %	Arrange According to Average Growth
	JD	JD				
<u>MARINE INSURANCE*</u>	2,445,701	2,720,875				
* Recoveries	218910	185650				
* Less Local Reinsurers Share	28,169	109,847	6	2.2	11.3	4
* Less (Abroad)Reinsurers Share	1,766,338	1,943,137				
* Retained Claims	432,284	485,241				
<u>FIRE INSURANCE</u>	9,215,695	7,839,772				
* Recoveries	171,634	165,410				
* Less Local Reinsurers Share	975,465	670,626	4	6.3	(14.9)	6
* Less (Abroad)Reinsurers Share	7,239,501	6,550,878				
* Retained Claims	829,095	452,858				
<u>MOTOR INSURANCE</u>	58,224,901	70,144,220				
* Recoveries	6,154,886	7,424,731				
* Less Local Reinsurers Share	1,932,893	1,995,532	1	56.8	20.5	2
* Less (Abroad)Reinsurers Share	4,534,170	5,686,585				
* Retained Claims	45,602,952	55,037,372				
<u>GENERAL ACCIDENT INSURANCE**</u>	1,292,442	3,065,437				
* Recoveries	8,921	21,099				
* Less Local Reinsurers Share	89,374	585,939	5	2.5	137.2	1
* Less (Abroad)Reinsurers Share	753,007	1,821,514				
* Retained Claims	441,140	636,885				
<u>CREDIT INSURANCE</u>	365,582	261,285				
* Recoveries	-					
* Less Local Reinsurers Share		1,521	7	0.2	(28.5)	7
* Less (Abroad)Reinsurers Share	238,441	256,871				
* Retained Claims	127,141	2893				
<u>TOTAL NON-LIFE INSURANCE</u>	71,544,321	84,031,589				
* Recoveries	6,554,351	7,796,890		68	17.5	
* Less Local Reinsurers Share	3,025,901	3,363,465				
* Less (Abroad)Reinsurers Share	14,531,457	16258985				
* Retained Claims	47,432,612	56,612,249				
<u>LIFE ASSURANCE***</u>	10,144,003	11,449,250	3	9.3	12.9	3
* Less Local Reinsurers share	55,953	28,887				
* Less (Abroad)Reinsurers share	2,785,832	4,348,821				
* Retained Claims	7,302,218	7,071,542				
<u>MEDICAL INSURANCE</u>	26,420,906	28,095,453	2	22.7	6.3	5
* Recoveries	378,516	634,785				
* Less Local Reinsurers Share	237,188	160,336				
* Less (Abroad)Reinsurers Share	18,571,370	5,701,295				
* Retained Claims	7,233,832	21,599,037				
<u>Total Paid Claims</u>	108,109,230	123,576,292		100	14	
* Recoveries	6,932,867	8,431,675				
* Less Local Reinsurers Share	3,319,042	3,552,688				
* Less (Abroad)Reinsurers Share	35,888,659	26309101				
* Retained Claims	61,968,662	85,282,828				

* Marine insurance Claims in 2004 include aviation Claims in an amount of J.D (2.720.875).

** General Accident Claims include liability paid claims in an amount of J.D (510.831).

*** Life Assurance claims include the amounts paid for surrender and maturity Policies in an amount of J.D (5.513.869).

(Table 9)

Underwritten Premiums 2004

Companies Share of all Classes 2004

No	Companies	Marine		Aviation		Total Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	1,160,815	842,488			1,160,815	842,488	3,645,421	3,737,706	130,474	90,763	170,118	149,025			2,009,343	2,389,894	3,233,641	2,850,964
2	Middle East Insurance	2,097,601	1,941,302	473,240	99,877	2,570,841	2,041,179	3,629,409	3,840,538	98,602	79,010					2,662,192	2,685,035	2,487,786	2,139,027
3	National Ahlia Insurance	979,833	678,908			979,833	678,908	2,146,445	2,638,711	43,833	37,252	32,738	17,144			2,695,059	2,477,579	1,610,332	1,402,599
4	United Insurance	1,048,614	651,794	389,833		1,438,447	651,794	2,015,322	1,633,683	334,699	255,706	65,205	11,865			2,794,582	2,511,914	1,677,341	1,226,610
5	Arabian Seas Insurance	90,466	134,530			90,466	134,530	126,667	302,400	2,183	5,648	5,713	3,949			1,354,476	1,902,970	154,723	239,022
6	General Arabia Insurance	955,620	458,710			955,620	458,710	885,723	827,665			852,878	866,378			1,882,017	1,948,181	951,958	997,384
7	Jerusalem Insurance	1,217,990	914,879			1,217,990	914,879	1,055,809	923,823	191,453	23,518					3,679,383	2,486,609	1,711,463	1,276,126
8	AL- Nisr Al - Arabi Ins.	352,483	243,699			352,483	243,699	313,925	262,396	97,008	16,318	347,386	209,378			1,860,868	2,002,279	745,665	666,747
9	Jordan French Insurance	1,029,066	1,077,324	135,802	49,134	1,164,868	1,126,458	695,862	689,553	37,881	19,558	5,948	9,699	57,278	38,135	4,350,771	2,731,280	993,184	907,204
10	Arab Union International Ins	112,068	47,976			112,068	47,976	126,943	120,062			28,084	16,340			2,576,224	1,970,676	525,398	314,987
11	Delta Insurance	448,368	242,263			448,368	242,263	933,150	768,692	21,394	27,116	60,722	18,849			1,260,039	1,601,710	229,678	145,902
12	Oasis Insurance	301,381	47,893			301,381	47,893	944,644	626,557			233,677	21,685			1,880,141	2,031,453	431,011	204,465
13	AL Yarmouk Insurance	384,972	235,811			384,972	235,811	278,860	248,654	13,994	11,279	1,456,719	1,568,672	1,076	1,534	1,352,565	1,632,740	213,884	191,901
14	Holy Land Insurance	38,140	39,999			38,140	39,999	276,969	233,665	25,258	33,123					2,235,842	2,034,594	333,769	306,824
15	Arab Life & Accident Ins.	1,097,112	1,001,167			1,097,112	1,001,167	907,280	604,578	656,147	748,812			338,448	400,803	3,855,472	3,601,328	2,489,587	2,889,130
16	Philadelphia Insurance	275,644	226,501			275,644	226,501	176,855	91,533			7,994	8,880			2,257,465	2,284,110	678,460	560,980
17	American Life Insurance (Alico)					0	0					1,570,845	1,417,029						
18	Jordan International Ins	1,066,433	574,088	232,148	127,692	1,298,581	701,780	1,516,556	1,942,435	472,407	430,299					3,656,632	2,522,512	2,189,481	1,065,127
19	Arab German Insurance	562,419	301,291			562,419	301,291	1,000,193	1,063,681	186,562	430,077	79,150	88,585			1,830,667	1,758,906	738,334	529,880
20	Euro Arab Insurance Group	164,698	144,779			164,698	144,779	121,063	115,525	119,439	258,765					1,979,485	1,892,213	256,672	276,362
21	Islamic Insurance	705,206	533,920			705,206	533,920	643,548	548,755			202,010	252,305			2,204,953	2,081,749	895,225	713,419
22	Arab Assurers	889,667	494,589			889,667	494,589	430,661	304,258	16,271	22,167	79,329	73,141			2,896,600	1,983,512	857,356	1,096,532
23	Arab American Insurance	85,973	45,910			85,973	45,910	2,013	5,367			1,492	1,905			2,393,290	2,157,583	100,450	167,891
24	Arab Jordanian Insurance Group	518,340	445,325			518,340	445,325	346,428	185,247			60,830	36,646			2,488,547	1,876,775	470,502	551,387
25	Arab Orient Insurance	436,167	451,743	175,638	92,548	611,805	544,291	1,299,568	805,797	44,648	22,783	710,721	950,920			2,786,300	2,208,119	1,580,541	984,534
26	Gerasa Insurance	69,203	95,486			69,203	95,486	135,130	147,455	4,678	5,757	4,547	10,257			2,825,779	1,975,666	703,334	680,239
	Total	16,088,279	11,872,375	1,406,661	369,251	17,494,940	12,241,626	23,654,444	22,668,736	2,496,931	2,517,951	5,976,106	5,732,652	396,802	440,472	61,768,692	54,749,387	26,259,775	22,385,243

Table (9)
Underwritten Premiums 2004
Companies Share of all Classes 2004

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No	Companies	Total Motor		Non life Insurances		Medical		Life		Medical+Life		Gross Underwritten Premiums		Market's Share %	
		Compulsory (Third Party Liability Insurance) & Comprehensive (Own Damages)													
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	5,242,984	5,240,858	10,349,812	10,060,840	1,663,047	1,367,871	1,265,787	1,000,741	2,928,834	2,368,612	13,278,646	12,429,452	6.94	7.25
2	Middle East Ins	5,149,978	4,824,062	11,448,830	10,784,789	1,644,972	1,692,932	1,716,327	1,380,745	3,361,299	3,073,677	14,810,129	13,858,466	7.74	8.08
3	National Ahlia Ins	4,305,391	3,880,177	7,508,240	7,252,192	238,812	272,383	132,662	117,118	371,474	389,501	7,879,714	7,641,693	4.12	4.46
4	United Insurance	4,471,923	3,738,524	8,325,596	6,291,572	704,287	695,101	128,396	76,411	832,683	771,512	9,158,279	7,063,084	4.78	4.12
5	Arabian Seas Ins.	1,509,199	2,141,992	1,734,228	2,588,519					0	0	1,734,228	2,588,519	0.91	1.51
6	General Arabia Insurance	2,833,975	2,945,565	5,528,196	5,098,318	1,740,894	1,897,453	487,908	402,443	2,228,802	2,299,896	7,756,998	7,398,214	4.05	4.31
7	Jerusalem Insurance	5,390,846	3,762,735	7,856,098	5,624,955	923,421	959,424	837,292	486,151	1,760,713	1,445,575	9,616,811	7,070,530	5.02	4.12
8	AL- Nisr Al- Arabi Ins.	2,606,533	2,669,026	3,717,335	3,400,817	2,076,896	1,559,119	1,836,607	1,547,249	3,913,503	3,106,368	7,630,838	6,507,185	3.99	3.79
9	Jordan French Insurance	5,343,955	3,638,484	7,305,792	5,521,887	1,433,406	1,416,604	244,894	277,998	1,678,300	1,694,602	8,984,092	7,216,489	4.69	4.21
10	Arab Union International Ins	3,101,622	2,285,663	3,368,717	2,470,041					0	0	3,368,717	2,470,041	1.76	1.44
11	Delta Insurance	1,489,717	1,747,612	2,953,351	2,804,532	427,446	501,257	6,325	12,282	433,771	513,539	3,387,122	3,318,071	1.77	1.93
12	Oasis Insurance	2,311,152	2,235,918	3,790,854	2,932,053	2,646,613	2,991,637			2,646,613	2,991,637	6,437,467	5,923,690	3.36	3.45
13	AL Yarmouk Insurance	1,566,449	1,824,641	3,702,070	3,890,591	654,570	928,883	4,603	9,733	659,173	938,616	4,361,243	4,829,207	2.28	2.82
14	Holy Land Insurance	2,569,611	2,341,418	2,909,978	2,648,205					0	0	2,909,978	2,648,205	1.52	1.54
15	Arab Life & Accident Ins	6,345,059	6,490,458	9,344,046	9,245,818	1,170,478	801,239	1,105,086	1,214,531	2,275,564	2,015,770	11,619,610	11,261,588	6.07	6.57
16	Philadelphia Insurance	2,935,925	2,845,090	3,396,418	3,172,004					0	0	3,396,418	3,172,004	1.77	1.85
17	American Life Insurance (Alico)	0	0	1,570,845	1,417,029	1,260,924	581,186	11,664,589	11,015,471	12,925,513	11,596,657	14,496,358	13,013,686	7.57	7.59
18	Jordan International Ins	5,846,113	3,587,639	9,133,657	6,662,153	2,739,983	2,471,079	498,746	401,273	3,238,729	2,872,352	12,372,386	9,534,505	6.46	5.56
19	Arab German Insurance	2,569,001	2,288,786	4,397,325	4,172,420	2,576,013	1,788,994	529,338	557,673	3,105,351	2,346,667	7,502,676	6,519,087	3.92	3.80
20	Euro Arab Insurance Group	2,236,157	2,168,575	2,641,357	2,687,644	1,327,959	3,162,487	87,002	23,269	1,414,961	3,185,756	4,056,318	5,873,400	2.12	3.42
21	Islamic Insurance	3,100,178	2,795,168	4,650,942	4,130,148	1,385,396	1,286,340	559,213	460,761	1,944,609	1,747,101	6,595,551	5,877,249	3.45	3.43
22	Arab Assurers	3,753,956	3,080,044	5,169,884	3,974,199	955,684	543,130	544,758	552,221	1,500,442	1,095,351	6,670,326	5,069,550	3.48	2.96
23	Arab American Insurance	2,493,740	2,325,474	2,583,218	2,378,656					0	0	2,583,218	2,378,656	1.35	1.39
24	Arab Jordanian Insurance Group	2,959,049	2,428,162	3,884,647	3,095,380	494,487	410,387	48,423	94,158	542,910	504,545	4,427,557	3,599,925	2.31	2.10
25	Arab Orient Insurance	4,366,841	3,192,653	7,033,583	5,516,444	5,413,934	5,711,693			5,413,934	5,711,693	12,447,517	11,228,137	6.50	6.55
26	Gerasa Insurance	3,529,113	2,655,905	3,742,671	2,914,860	177,006	118,571	22,116	4,628	199,122	123,199	3,941,793	3,038,059	2.06	1.77
	Total	88,028,467	77,134,629	138,047,690	120,736,066	31,656,228	31,157,770	21,720,072	19,634,856	53,376,300	50,792,626	191,423,990	171,528,692	100	100

Table (10)

**Gross Premiums, Paid Claims & Outstanding Claims For Fire Insurance by all Companies
For The Period 2002-2004**

No.	Companies	Premiums			Paid Claims			Outstanding Claims		
		2002	2003	2004	2002	2003	2004	2002	2003	2004
1	Jordan Insurance	2,330,323	2,647,030	2,958,960	763,122	1,898,906	573,547	1,796,638	904,667	1,670,730
2	Middle East Insurance	767,004	963,380	1,262,563	275,810	262,027	258,323	848,584	566,239	457,040
3	National Ahlia Insurance	1,426,210	1,939,887	1,497,416	303,217	750,343	524,572	851,974	1,007,724	899,475
4	United Insurance	1,038,400	1,024,800	1,109,782	83,152	558,363	334,841	400,956	366,050	212,350
5	Arabian Seas Insurance	5,572	5,862	3,153	39,370	35,094	11,000	32,970	22,020	17,520
6	General Arabia Insurance	1,000,832	827,665	885,722	220,272	832,797	109,612	520,205	409,060	417,370
7	Jerusalem Insurance	715,520	700,777	809,481	103,631	147,235	162,951	6,151	23,868	75,777
8	AL- Nisr Al - Arabi Insurance	192,118	262,396	313,925	161,269	228,731	105,929	387,671	125,194	170,577
9	Jordan French Insurance	570,657	573,129	544,647	178,448	627,333	255,355	1,464,765	1,372,559	1,575,896
10	Arab Union International Insurance	146,138	120,062	126,943	43,454	84,356	21,775	370,411	50,926	78,857
11	Delta Insurance	498,573	658,724	726,387	147,902	106,050	420,964	1,085,619	1,217,918	339,045
12	Oasis Insurance	474,228	473,329	781,736	15,288	90,083	18,295	1,143,608	1,108,909	1,102,831
13	AL Yarmouk Insurance	284,915	248,654	278,860	125,385	497,642	197,442	10,172,740	685,089	201,851
14	Holy Land Insurance	121,478	151,369	185,405	67,541	165,023	39,780	461,999	112,272	182,506
15	Arab Life & Accident Insurance	577,658	604,578	907,280	222,091	191,708	393,501	904,800	1,170,765	1,380,325
16	Philadelphia Insurance	87,029	811,064	90,761	86,277	30,271	34,404	196,011	114,739	113,692
17	Jordan International Insurance	1,186,626	1,507,456	1,367,836	288,509	163,270	376,739	1,046,070	777,643	775,426
18	Arab German Insurance	581,092	613,082	516,624	244,811	200,312	397,052	1,421,145	1,648,698	2,254,902
19	Euro Arab Insurance Group	106,183	115,525	121,063	39,696	379,487	22,737	63,638	63,638	118,065
20	Islamic Insurance	358,484	460,224	500,738	62,040	93,484	106,689	78,749	565,277	808,380
21	Arab Assurers	264,777	221,730	281,771	70,040	221,160	20,584	63,617	24,900	18,755
22	Arab American Insurance	24,985	5,150	1,952	324,457	118,120	3,486	59,199	58,314	54,114
23	Arab Jordanian Insurance Group	158,342	185,247	346,428	119,264	161,498	52,733	457,453	211,276	218,686
24	Arab Orient Insurance	691,472	805,797	1,299,568	106,777	360,384	383,830	53,667	247,471	238,333
25	Gerasa Insurance	184,525	116,860	122,335	94,177	141,967	6,729	260,852	276,052	284,915
	Total	13793141	16,043,777	17,041,336	4,186,000	8,345,644	4,832,870	24,149,492	13,131,268	13,667,418

* The figures refer to fire insurance branch only and doesn't include any other branches classified under fire insurance branch.

Table (11)
Companies Classification & Share of Gross Written Premiums
For The Year 2004 in J.Ds

Classification of companies according to (**Non Life Insurances Premiums**)

%	Companies	NonLife Insurances	Company Share %
1	Middle East Insurance	11,448,830	8.29
2	Jordan Insurance	10,349,812	7.50
3	Arab Life & Accident Ins	9,344,046	6.77
4	Jordan International Insurance	9,133,657	6.62
5	United Insurance	8,325,596	6.03
6	Jerusalem Insurance	7,856,098	5.69
7	National Ahlia Insurance	7,508,240	5.44
8	Jordan French Insurance	7,305,792	5.29
9	Arab Orient Insurance	7,033,583	5.10
10	General Arabia Insurance	5,528,196	4.00
11	Arab Assurers	5,169,884	3.74
12	Islamic Insurance	4,650,942	3.37
13	Arab German Insurance	4,397,325	3.19
14	Arab Jordanian Insurance Group	3,884,647	2.81
15	Oasis Insurance	3,790,854	2.75
16	Gerasa Insurance	3,742,671	2.71
17	Al- Nisr AL- Arabi Insurance	3,717,335	2.69
18	Al Yarmouk Insurance	3,702,070	2.68
19	Philadelphia Insurance	3,396,418	2.46
20	.Arab Union International Ins	3,368,717	2.44
21	Delta Insurance	2,953,351	2.14
22	Holy Land Insurance	2,909,978	2.11
23	Euro Arab Insurance Group	2,641,357	1.91
24	Arab American Insurance	2,583,218	1.87
25	Arabian Seas Insurance	1,734,228	1.26
26	(American Life Insurance (Alico	1,570,845	1.14
Total		138,047,690	100.000

Classification of companies according to (**Life & Medical Premiums**)

%	Companies	Life&Health Insurance	% Company Share
1	(American Life Insurance (Alico	12,925,513	24.22
2	Arab Orient Insurance	5,413,934	10.14
3	Al- Nisr AL- Arabi Insurance	3,913,503	7.33
4	Middle East Insurance	3,361,299	6.30
5	Jordan International Insurance	3,238,729	6.07
6	Arab German Insurance	3,105,351	5.82
7	Jordan Insurance	2,928,834	5.49
8	Oasis Insurance	2,646,613	4.96
9	Arab Life & Accident Ins	2,275,564	4.26
10	General Arabia Insurance	2,228,802	4.18
11	Islamic Insurance	1,944,609	3.64
12	Jerusalem Insurance	1,760,713	3.30
13	Jordan French Insurance	1,678,300	3.14
14	Arab Assurers	1,500,442	2.81
15	Euro Arab Insurance Group	1,414,961	2.65
16	United Insurance	832,683	1.56
17	Al Yarmouk Insurance	659,173	1.23
18	Arab Jordanian Insurance Group	542,910	1.02
19	Delta Insurance	433,771	0.81
20	National Ahlia Insurance	371,474	0.70
21	Gerasa Insurance	199,122	0.37
22	Arabian Seas Insurance*		
23	Arab Union International Ins*		
24	Holy Land Insurance*		
25	Philadelphia Insurance*		
26	Arab American Insurance*		
Total		53,376,300	100.000

Classification of companies according to (**Gross Premiums**)

%	Companies	Gross Premiums	Company Share %
1	Middle East Insurance	14,810,129	7.74
2	(American Life Insurance (Alico	14,496,358	7.57
3	Jordan Insurance	13,278,646	6.94
4	Arab Orient Insurance	12,447,517	6.50
5	Jordan International Insurance	12,372,386	6.46
6	Arab Life & Accident Ins	11,619,610	6.07
7	Jerusalem Insurance	9,616,811	5.02
8	United Insurance	9,158,279	4.78
9	Jordan French Insurance	8,984,092	4.69
10	National Ahlia Insurance	7,879,714	4.12
11	General Arabia Insurance	7,756,998	4.05
12	Al- Nisr AL- Arabi Insurance	7,630,838	3.99
13	Arab German Insurance	7,502,676	3.92
14	Arab Assurers	6,670,326	3.48
15	Islamic Insurance	6,595,551	3.45
16	Oasis Insurance	6,437,467	3.36
17	Arab Jordanian Insurance Group	4,427,557	2.31
18	Al Yarmouk Insurance	4,361,243	2.28
19	Euro Arab Insurance Group	4,056,318	2.12
20	Gerasa Insurance	3,941,793	2.06
21	Philadelphia Insurance	3,396,418	1.77
22	Delta Insurance	3,387,122	1.77
23	Arab Union International Ins.	3,368,717	1.76
24	Holy Land Insurance	2,909,978	1.52
25	Arab American Insurance	2,583,218	1.35
26	Arabian Seas Insurance	1,734,228	0.91
Total		191,423,990	100.000

* Companies Classified From 22-26 Don't Practice Life & Medical Insurances.

Companies Classification & Share of Gross Written Premiums (According to Insurance Branches)

Marine & Transport

№	Companies	Written Premiums
1	Middle East Ins.	2,570,841
2	United Insurance	1,438,447
3	Jordan International Ins.	1,298,581
4	Jerusalem Insurance	1,217,990
5	Jordan French Insurance	1,164,868
6	Jordan Insurance	1,160,815
7	Arab Life & Accident Ins.	1,097,112
8	National Ahlia Insurance	979,833
9	General Arabia Insurance	955,620
10	Arab Assurers	889,667
11	Islamic Insurance	705,206
12	Arab Orient Ins.	611,805
13	Arab German Ins.	562,419
14	Arab Jordanian Insurance Group	518,340
15	Delta Insurance	448,368
16	Al Yarmouk Insurance	384,972
17	Al-Nisr Al-Arabi Insurance	352,483
18	Oasis Insurance	301,381
19	Philadelphia Insurance	275,644
20	Euro Arab Insurance Group	164,698
21	Arab Union International Ins.	112,068
22	Arabian Seas Insurance	90,466
23	Arab American Insurance	85,973
24	Gerasa Insurance	69,203
25	Holy Land Insurance	38,140
26	American Life Insurance (Alico)*	
Total		17,494,940

Fire&Other Property Damages

№	Companies	Written Premiums
1	Jordan Insurance	3,645,421
2	Middle East Ins.	3,629,409
3	National Ahlia Insurance	2,146,445
4	United Insurance	2,015,322
5	Jordan International Ins.	1,516,556
6	Arab Orient Ins.	1,299,568
7	Jerusalem Insurance	1,055,809
8	Arab German Ins.	1,000,193
9	Oasis Insurance	944,644
10	Delta Insurance	933,150
11	Arab Life & Accident Ins.	907,280
12	General Arabia Insurance	885,723
13	Jordan French Insurance	695,862
14	Islamic Insurance	643,548
15	Arab Assurers	430,661
16	Arab Jordanian Insurance Group	346,428
17	Al-Nisr Al-Arabi Insurance	313,925
18	Al Yarmouk Insurance	278,860
19	Holy Land Insurance	276,969
20	Philadelphia Insurance	176,855
21	Gerasa Insurance	135,130
22	Arab Union International Ins.	126,943
23	Arabian Seas Insurance	126,667
24	Euro Arab Insurance Group	121,063
25	Arab American Insurance	2,013
26	American Life Insurance (Alico)*	
Total		23,654,444

General Accidents

№	Companies	Written Premiums
1	American Life Insurance (Alico)*	1,570,845
2	Al Yarmouk Insurance	1,470,713
3	General Arabia Insurance	852,878
4	Arab Orient Ins.	755,369
5	Arab Life & Accident Ins.	656,147
6	Jordan International Ins.	472,407
7	Al-Nisr Al-Arabi Insurance	444,394
8	United Insurance	399,904
9	Jordan Insurance	300,592
10	Arab German Ins.	265,712
11	Oasis Insurance	233,677
12	Islamic Insurance	202,010
13	Jerusalem Insurance	191,453
14	Euro Arab Insurance Group	119,439
15	Middle East Ins.	98,602
16	Arab Assurers	95,600
17	Delta Insurance	82,116
18	National Ahlia Insurance	76,571
19	Arab Jordanian Insurance Group	60,830
20	Jordan French Insurance	43,829
21	Arab Union International Ins.	28,084
22	Holy Land Insurance	25,258
23	Gerasa Insurance	9,225
24	Philadelphia Insurance	7,994
25	Arabian Seas Insurance	7,896
26	American Life Insurance (Alico)*	1,492
Total		8,473,037

* (Alico) Practices Life Insurance Only.

* Alico's Share from Personal Accidents.

Table (11)

Companies Classification & Share of Gross Written Premiums
(According to Insurance Branches)

Life		
%	Companies	Gross Premiums
1	American Life Insurance (Alico)	11,664,589
2	Al- Nisr AL- Arabi Insurance	1,836,607
3	Middle East Insurance	1,716,327
4	Jordan Insurance	1,265,787
5	Arab Life & Accident Ins	1,105,086
6	Jerusalem Insurance	837,292
7	Euro Arab Insurance Group	559,213
8	Arab Assurers	544,758
9	Arab German Insurance	529,338
10	Jordan International Insurance	498,746
11	General Arabia Insurance	487,908
12	Jordan French Insurance	244,894
13	National Ahlia Insurance	132,662
14	United Insurance	128,396
15	Islamic Insurance	87,002
16	Arab Jordanian Insurance Group	48,423
17	Gerasa Insurance	22,116
18	Delta Insurance	6,325
19	AlYarmouk Insurance	4,603
20	*Arabian Seas Insurance	
21	*Arab Union International Ins.	
22	*Oasis Insurance	
23	*Holy Land Insurance	
24	*Philadelphia Insurance	
25	*Arab American Insurance	
26	*Arab Orient Insurance	
Total		21,720,072

*Companies classified from 20-26 don't practice Life Assurance.

Medical		
%	Companies	Gross Premiums
1	Arab Orient Insurance	5,413,934
2	Jordan International Insurance	2,739,983
3	Oasis Insurance	2,646,613
4	Arab German Insurance	2,576,013
5	Al- Nisr AL- Arabi Insurance	2,076,896
6	General Arabia Insurance	1,740,894
7	Jordan Insurance	1,663,047
8	Middle East Insurance	1,644,972
9	Jordan French Insurance	1,433,406
10	Islamic Insurance	1,385,396
11	Euro Arab Insurance Group	1,327,959
12	(American Life Insurance (Alico)	1,260,924
13	Arab Life & Accident Ins	1,170,478
14	Arab Assurers	955,684
15	Jerusalem Insurance	923,421
16	United Insurance	704,287
17	AlYarmouk Insurance	654,570
18	Arab Jordanian Insurance Group	494,487
19	Delta Insurance	427,446
20	National Ahlia Insurance	238,812
21	Gerasa Insurance	177,006
22	*Arabian Seas Insurance	
23	*Arab Union International Ins.	
24	*Holy Land Insurance	
25	*Philadelphia Insurance	
26	*Arab American Insurance	
Total		31,656,228

*Companies classified from 22-26 don't practice Medical Insurance.

) MotorCompulsory (Third Party Liability Insurance) &Comprehensive (Own Damages)(
%	Companies	Gross Premiums
1	Arab Life & Accident Ins	6,345,059
2	Jordan International Insurance	5,846,113
3	Jerusalem Insurance	5,390,846
4	Jordan French Insurance	5,343,955
5	Jordan Insurance	5,242,984
6	Middle East Insurance	5,149,978
7	United Insurance	4,471,923
8	Arab Orient Insurance	4,366,841
9	National Ahlia Insurance	4,305,391
10	Arab Assurers	3,753,956
11	Gerasa Insurance	3,529,113
12	Arab Union International Ins	3,101,622
13	Islamic Insurance	3,100,178
14	Arab Jordanian Insurance Group	2,959,049
15	Philadelphia Insurance	2,935,925
16	General Arabia Insurance	2,833,975
17	Al- Nisr AL- Arabi Insurance	2,606,533
18	Holy Land Insurance	2,569,611
19	Arab German Insurance	2,569,001
20	Arab American Insurance	2,493,740
21	Oasis Insurance	2,311,152
22	Euro Arab Insurance Group	2,236,157
23	AlYarmouk Insurance	1,566,449
24	Arabian Seas Insurance	1,509,199
25	Delta Insurance	1,489,717
26	*American Life Insurance (Alico)	
Total		88,028,467

* The Company Does't Practice Motor Insurance.

Companies Shares % in Gross Premiums For The Year 2004

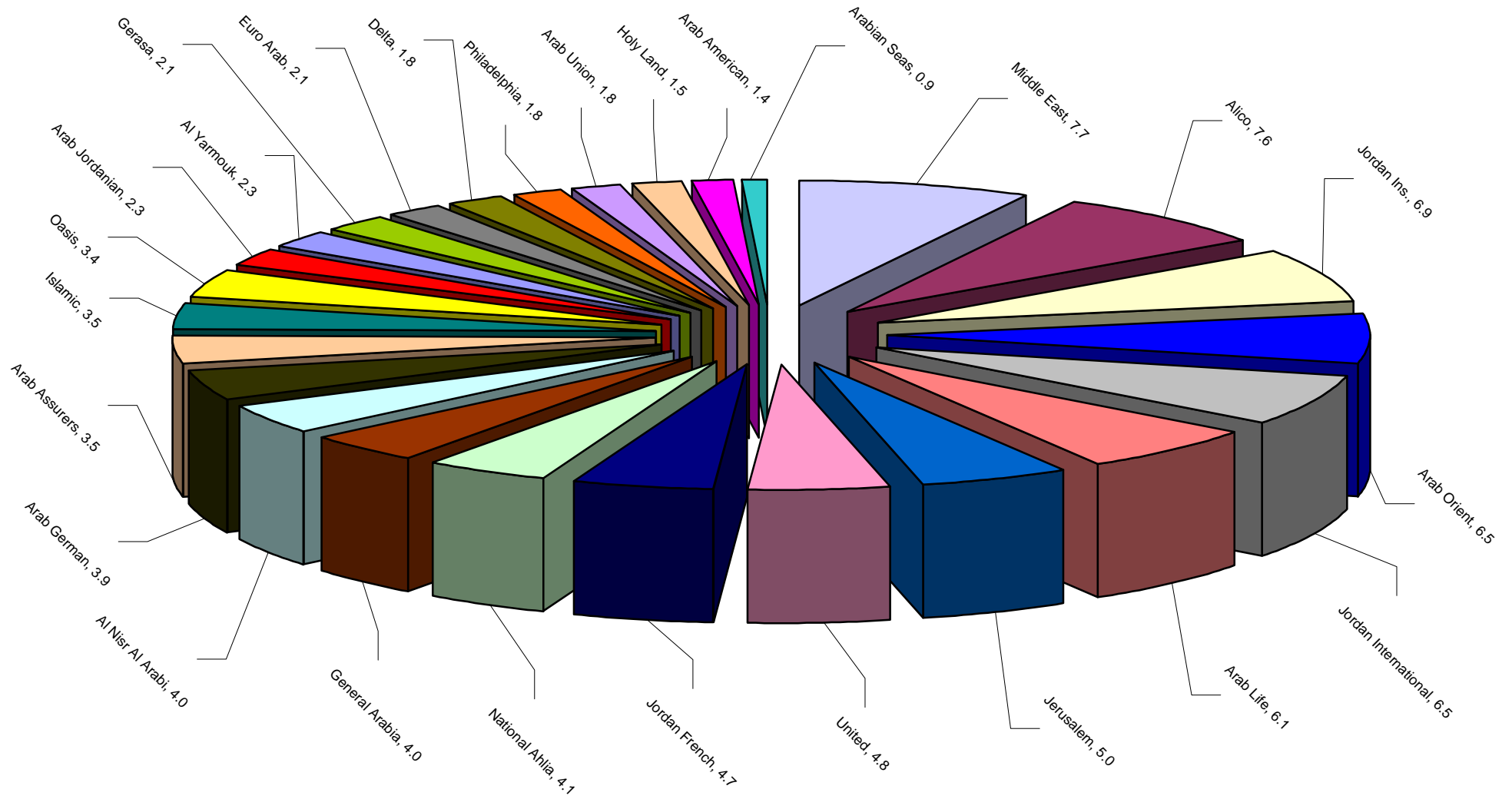


Table (12)
Paid Claims 2004
Companies Share of all Classes 2004

-1

No	Companies	Marine& Transport		Aviation		Total Marine+Aviation		Fire&OtherProperty Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	416,463	141,992			416,463	141,992	1,109,924	1,453,055	23,226	16,577	191,889	84,863			1,925,326	1,850,274	2,251,217	2,127,887
2	Middle East Insurance	71,821	90,931			71,821	90,931	633,974	454,748	2,922	4,311					2,810,395	2,292,919	3,361,669	2,988,155
3	National Ahlia Insurance	141,424	103,753			141,424	103,753	620,847	871,738	14,379	10,908	45,101	7,677			2,675,313	1,851,244	1,642,739	1,365,237
4	United Insurance	159,308	83,226			159,308	83,226	381,525	619,684	9,226	6,416	3,101	2,737			1,820,157	1,256,602	1,299,268	968,581
5	Arabian Seas Insurance	49,249	24,425			49,249	24,425	32,502	66,620			1,323	186			1,158,942	1,369,026	260,434	639,768
6	General Arabia Insurance	48,766	45,682			48,766	45,682	109,612	903,634			1,244,666	158,113			1,560,468	1,416,426	520,395	532,395
7	Jerusalem Insurance	187,558	150,853			187,558	150,853	244,557	378,908	28,414	6,916					1,887,226	1,476,818	979,078	746,591
8	AL- Nisr Al - Arabi Ins.	63,533	36,396			63,533	36,396	105,929	228,731	67,699	4,363	215,733	77,171			1,611,546	1,349,189	637,805	524,032
9	Jordan French Ins.	102,016	131,809			102,016	131,809	1,134,115	672,297	12,806	3,493	1,018				3,107,021	2,471,093	856,482	925,240
10	Arab Union International Ins.	4,731	6,179			4,731	6,179	21,775	84,356			3,396	4,549			1,445,701	1,223,662	387,882	207,861
11	Delta Insurance	338,780	36,597			338,780	36,597	430,213	115,645	2,144	937	4,866	3,405			1,269,336	1,367,662	211,106	149,946
12	Oasis Insurance	63,609	4,163			63,609	4,163	25,177	137,775			5,330	1,024			2,387,333	1,969,339	461,227	431,392
13	AL Yarmouk Insurance	41,235	463,126			41,235	463,126	197,442	497,642	3,669	599	141,721	27,610	2,535	608	1,492,266	1,365,249	90,231	115,842
14	Holy Land Insurance	4,740	8,176			4,740	8,176	109,593	244,946	17,773	15,234					1,990,826	1,417,990	397,343	255,145
15	Arab Life & Accident Ins.	383,435	188,130			383,435	188,130	393,501	191,708	108,127	45,260			258,750	364,974	3,061,456	2,379,923	2,058,725	1,939,085
16	Philadelphia Insurance	1,188	75,642			1,188	75,642	40,639	44,620				144			2,007,716	1,174,322	452,530	336,900
17	American Life Insurance (Alico)					0	0					406,558	436,658						
18	Jordan International Ins.	80,415	110,105	96,598	149,100	177,013	259,205	473,961	209,011	1,129	8,490					2,366,227	1,436,594	1,639,778	914,820
19	Arab German Insurance	43,866	114,362			43,866	114,362	1,031,959	476,499	164,038	111,454	60,231	124,750			1,599,417	1,219,591	702,443	494,540
20	Euro Arab Insurance Group	16,518	27,693			16,518	27,693	22,737	379,487	39,400	13,751					1,149,588	1,207,084	388,876	178,605
21	Islamic Insurance	233,614	235,123			233,614	235,123	112,195	120,863			19,460	23,430			1,544,476	1,256,618	519,747	439,096
22	Arab Assurers	84,308	87,993			84,308	87,993	159,124	252,083	1,505	570	26,262	8,229			1,692,622	1,395,816	984,733	1,007,272
23	Arab American Insurance	25,673	11,526			25,673	11,526	3,486	118,240				1,070			1,650,755	1,587,799	138,147	952,001
24	Arab Jordanian Insurance Group	28,468	83,902			28,468	83,902	52,733	161,508			57,759	29,716			1,438,620	1,031,208	612,594	404,846
25	Arab Orient Insurance	108,115	29,827	5,000		113,115	29,827	383,830	360,384	4,663	2,690	124,156	44,753			1,823,850	1,397,247	1,445,878	802,442
26	Gerasa Insurance	2,914	4,990			2,914	4,990	8,422	171,513	9,711	387	2,036	4,001			1,456,928	1,188,116	910,382	825,411
	Total	2,619,277	2,296,601	101,598	149,100	2,720,875	2,445,701	7,839,772	9,215,695	510,831	252,356	2,554,606	1,040,086	261,285	365,582	46,933,511	37,951,811	23,210,709	20,273,090

Table (12)
Paid Claims 2004
Companies Share of all Classes 2004

-2

No	Companies	Total Motor										Gross Paid Claims		Market's Share %	
		Compulsory (Third Party Liability Insurance) & Comprehensive (Own Damages)		Non life Insurances		Medical		Life		Medical+Life					
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	4,176,543	3,978,161	5,918,045	5,674,648	876,867	904,964	971,056	756,169	1,847,923	1,661,133	7,765,968	7,335,781	6.28	6.79
2	Middle East Ins	6,172,064	5,281,074	6,880,781	5,831,064	1,290,620	1,496,165	885,273	637,526	2,175,893	2,133,691	9,056,674	7,964,755	7.33	7.37
3	National Ahlia Ins	4,318,052	3,216,481	5,139,803	4,210,557	205,724	1,271,173	61,712	103,180	267,436	1,374,353	5,407,239	5,584,910	4.38	5.17
4	United Insurance	3,119,425	2,225,183	3,672,585	2,937,246	593,672	562,107		7,100	593,672	569,207	4,266,257	3,506,453	3.45	3.24
5	Arabian Seas Ins.	1,419,376	2,008,794	1,502,450	2,100,025					0	0	1,502,450	2,100,025	1.22	1.94
6	General Arabia Insurance	2,080,863	1,948,821	3,483,907	3,056,250	1,810,455	1,691,150	327,764	152,499	2,138,219	1,843,649	5,622,126	4,899,899	4.55	4.53
7	Jerusalem Insurance	2,866,304	2,223,409	3,326,833	2,760,086	512,430	675,202	242,289	108,655	754,719	783,857	4,081,552	3,543,943	3.30	3.28
8	AL- Nisr Al- Arabi Ins.	2,249,351	1,873,221	2,702,245	2,219,882	1,423,859	1,033,398	1,059,396	981,964	2,483,255	2,015,362	5,185,500	4,235,244	4.20	3.92
9	Jordan French Insurance	3,963,503	3,396,333	5,213,458	4,203,932	1,323,269	1,523,553	190,494	176,987	1,513,763	1,700,540	6,727,221	5,904,472	5.44	5.46
10	Arab Union International Ins	1,833,583	1,431,523	1,863,485	1,526,607					0	0	1,863,485	1,526,607	1.51	1.41
11	Delta Insurance	1,480,442	1,517,608	2,256,445	1,674,192	387,812	505,961	522,000		909,812	505,961	3,166,257	2,180,153	2.56	2.02
12	Oasis Insurance	2,848,560	2,400,731	2,942,676	2,543,693	2,771,323	2,676,996			2,771,323	2,676,996	5,713,999	5,220,689	4.62	4.83
13	AL Yamouk Insurance	1,582,497	1,481,091	1,886,629	2,470,676	432,177	512,427	6	12,007	432,183	524,434	2,318,812	2,995,110	1.88	2.77
14	Holy Land Insurance	2,388,169	1,673,135	2,520,275	1,941,491					0	0	2,520,275	1,941,491	2.04	1.80
15	Arab Life & Accident Ins	5,120,181	4,319,008	6,263,994	5,109,080	1,343,056	888,710	1,164,057	839,161	2,507,113	1,727,871	8,771,107	6,836,951	7.10	6.32
16	Philadelphia Insurance	2,460,246	1,511,222	2,502,073	1,631,628					0	0	2,502,073	1,631,628	2.02	1.51
17	American Life Insurance (Alico)	0	0	406,558	436,658	866,296	526,210	4,779,695	5,051,479	5,645,991	5,577,689	6,052,549	6,014,347	4.90	5.56
18	Jordan International Ins	4,006,005	2,351,414	4,658,108	2,828,120	2,401,468	2,143,268	482,050	179,083	2,883,518	2,322,351	7,541,626	5,150,471	6.10	4.76
19	Arab German Insurance	2,301,860	1,714,131	3,601,954	2,541,196	2,060,490	1,663,628	202,577	479,266	2,263,067	2,142,894	5,865,021	4,684,090	4.75	4.33
20	Euro Arab Insurance Group	1,538,464	1,385,689	1,617,119	1,806,620	2,160,747	2,610,151	2,000	2,000	2,162,747	2,612,151	3,779,866	4,418,771	3.06	4.09
21	Islamic Insurance	2,064,223	1,695,714	2,429,492	2,075,130	1,201,657	1,163,813	230,605	239,576	1,432,262	1,403,389	3,861,754	3,478,519	3.12	3.22
22	Arab Assurers	2,677,355	2,403,088	2,948,554	2,751,963	705,081	439,917	270,589	403,037	975,670	842,954	3,924,224	3,594,917	3.18	3.33
23	Arab American Insurance	1,788,902	2,539,800	1,818,061	2,670,636					0	0	1,818,061	2,670,636	1.47	2.47
24	Arab Jordanian Insurance Group	2,051,214	1,436,054	2,190,174	1,711,180	577,313	408,414	35,287	14,314	612,600	422,728	2,802,774	2,133,908	2.27	1.97
25	Arab Orient Insurance	3,269,728	2,199,689	3,895,492	2,637,343	5,058,782	3,652,075			5,058,782	3,652,075	8,954,274	6,289,418	7.25	5.82
26	Gerasa Insurance	2,367,310	2,013,527	2,390,393	2,194,418	92,355	71,624	22,400		114,755	71,624	2,505,148	2,266,042	2.03	2.10
	Total	70,144,220	58,224,901	84,031,589	71,544,321	28,095,453	26,420,906	11,449,250	10,144,003	39,544,703	36,564,909	123,576,292	108,109,230	100	100

Table (13)

Companies Classification & Share of Paid Claims for The Year 2004

Classification of Companies According to **Non Life Insurances' Claims**

%	Companies	Non Life Insurances	Company Share %
1	Middle East Insurance	6,880,781	8.19
2	Arab Life & Accident Ins	6,263,994	7.45
3	Jordan Insurance	5,918,045	7.04
4	Jordan French Insurance	5,213,458	6.20
5	National Ahlia Insurance	5,139,803	6.12
6	Jordan International Insurance	4,658,108	5.54
7	Arab Orient Insurance	3,895,492	4.64
8	United Insurance	3,672,585	4.37
9	Arab German Insurance	3,601,954	4.29
10	General Arabia Insurance	3,483,907	4.15
11	Jerusalem Insurance	3,326,833	3.96
12	Arab Assurers	2,948,554	3.51
13	Oasis Insurance	2,942,676	3.50
14	Al- Nisr AL- Arabi Insurance	2,702,245	3.22
15	Holy Land Insurance	2,520,275	3.00
16	Philadelphia Insurance	2,502,073	2.98
17	Islamic Insurance	2,429,492	2.89
18	Gerasa Insurance	2,390,393	2.84
19	Delta Insurance	2,256,445	2.69
20	Arab Jordanian Insurance Group	2,190,174	2.61
21	AlYarmouk Insurance	1,886,629	2.25
22	Arab Union International Ins	1,863,485	2.22
23	Arab American Insurance	1,818,061	2.16
24	Euro Arab Insurance Group	1,617,119	1.92
25	Arabian Seas Insurance	1,502,450	1.79
26	(American Life Insurance (Alico	406,558	0.48
Total		84,031,589	100

Classification of Companies According to **Life & Medical Insurances' Claims**

%	Companies	Life & Medical Insurances	% Company Share
1	(American Life Insurance (Alico	5,645,991	14.28
2	Arab Orient Insurance	5,058,782	12.79
3	Jordan International Insurance	2,883,518	7.29
4	Oasis Insurance	2,771,323	7.01
5	Arab Life & Accident Ins	2,507,113	6.34
6	Al- Nisr AL- Arabi Insurance	2,483,255	6.28
7	Arab German Insurance	2,263,067	5.72
8	Middle East Insurance	2,175,893	5.50
9	Euro Arab Insurance Group	2,162,747	5.47
10	General Arabia Insurance	2,138,219	5.41
11	Jordan Insurance	1,847,923	4.67
12	Jordan French Insurance	1,513,763	3.83
13	Islamic Insurance	1,432,262	3.62
14	Arab Assurers	975,670	2.47
15	Delta Insurance	909,812	2.30
16	Jerusalem Insurance	754,719	1.91
17	Arab Jordanian Insurance Group	612,600	1.55
18	United Insurance	593,672	1.50
19	AlYarmouk Insurance	432,183	1.09
20	National Ahlia Insurance	267,436	0.68
21	Gerasa Insurance	114,755	0.29
22	Arabian Seas Insurance	*	
23	Arab Union International Ins	*	
24	Holy Land Insurance	*	
25	Philadelphia Insurance	*	
26	Arab American Insurance	*	
Total		39,544,703	100

Classification of Companies According to **Total Claims**

%	Companies	Total Claims	% Company Share
1	Middle East Insurance	9,056,674	7.33
2	Arab Orient Insurance	8,954,274	7.25
3	Arab Life & Accident Ins	8,771,107	7.10
4	Jordan Insurance	7,765,968	6.28
5	Jordan International Insurance	7,541,626	6.10
6	Jordan French Insurance	6,727,221	5.44
7	(American Life Insurance (Alico	6,052,549	4.90
8	Arab German Insurance	5,865,021	4.75
9	Oasis Insurance	5,713,999	4.62
10	General Arabia Insurance	5,622,126	4.55
11	National Ahlia Insurance	5,407,239	4.38
12	Al- Nisr AL- Arabi Insurance	5,185,500	4.20
13	United Insurance	4,266,257	3.45
14	Jerusalem Insurance	4,081,552	3.30
15	Arab Assurers	3,924,224	3.18
16	Islamic Insurance	3,861,754	3.12
17	Euro Arab Insurance Group	3,779,866	3.06
18	Delta Insurance	3,166,257	2.56
19	Arab Jordanian Insurance Group	2,802,774	2.27
20	Holy Land Insurance	2,520,275	2.04
21	Gerasa Insurance	2,505,148	2.03
22	Philadelphia Insurance	2,502,073	2.02
23	AlYarmouk Insurance	2,318,812	1.88
24	Arab Union International Ins	1,863,485	1.51
25	Arab American Insurance	1,818,061	1.47
26	Arabian Seas Insurance	1,502,450	1.22
Total		123,576,292	100

*Companies Classified from 22-26 don't practice Life & Medical Insurances.

Table (13)
Companies Claims Paid as per Class 2004

Marine		
No.	Companies	Paid Claims
1	Jordan Insurance	416,463
2	Arab Life & Accident Ins.	383,435
3	Delta Insurance	338,780
4	Islamic Insurance	233,614
5	Jerusalem Insurance	187,558
6	Jordan International Ins.	177,013
7	United Insurance	159,308
8	National Ahlia Insurance	141,424
9	Arab Orient Insurance	113,115
10	Jordan French Insurance	102,016
11	Arab Assurers	84,308
12	Middle East Insurance	71,821
13	Oasis Insurance	63,609
14	Al-Nisr Al-Arabi Insurance	63,533
15	Arabian Seas Insurance	49,249
16	General Arabia Insurance	48,766
17	Arab German Insurance	43,866
18	Arab Jordanian Insurance Group	28,468
19	Arab American Insurance	25,673
20	Euro Arab Insurance Group	16,518
21	Holy Land Insurance	4,740
22	Arab Union International Ins.	4,731
23	Gerasa Insurance	2,914
24	Philadelphia Insurance	1,188
25	Al Yarmouk Insurance	-41,235
26	* American Life Ins.(Allico)	
Total		2,720,875

Fire&Other Property Damages		
No.	Companies	Paid Claims
1	Jordan French Insurance	1,134,115
2	Jordan Insurance	1,109,924
3	Arab German Insurance	1,031,959
4	Middle East Insurance	633,974
5	National Ahlia Insurance	620,847
6	Jordan International Ins.	473,961
7	Delta Insurance	430,213
8	Arab Life & Accident Ins.	393,501
9	Arab Orient Insurance	383,830
10	United Insurance	381,525
11	Jerusalem Insurance	244,557
12	Al Yarmouk Insurance	197,442
13	Arab Assurers	159,124
14	Islamic Insurance	112,195
15	General Arabia Insurance	109,612
16	Holy Land Insurance	109,593
17	Al-Nisr Al-Arabi Insurance	105,929
18	Arab Jordanian Insurance Group	52,733
19	Philadelphia Insurance	40,639
20	Arabian Seas Insurance	32,502
21	Oasis Insurance	25,177
22	Euro Arab Insurance Group	22,737
23	Arab Union International Ins.	21,775
24	Gerasa Insurance	8,422
25	Arab American Insurance	3,486
26	* American Life Ins.(Allico)	
Total		7,839,772

MOTOR Compulsory (Third Party Liability Insurance) & Comprehensive (Own Damage)		
No.	Companies	Paid Claims
1	Middle East Insurance	6,172,064
2	Arab Life & Accident Ins.	5,120,181
3	National Ahlia Insurance	4,318,052
4	Jordan Insurance	4,176,543
5	Jordan International Ins.	4,006,005
6	Jordan French Insurance	3,963,503
7	Arab Orient Insurance	3,269,728
8	United Insurance	3,119,425
9	Jerusalem Insurance	2,866,304
10	Oasis Insurance	2,848,560
11	Arab Assurers	2,677,355
12	Philadelphia Insurance	2,460,246
13	Holy Land Insurance	2,388,169
14	Gerasa Insurance	2,367,310
15	Arab German Insurance	2,301,860
16	Al-Nisr Al-Arabi Insurance	2,249,351
17	General Arabia Insurance	2,080,863
18	Islamic Insurance	2,064,223
19	Arab Jordanian Insurance Group	2,051,214
20	Arab Union International Ins.	1,833,583
21	Arab American Insurance	1,788,902
22	Al Yarmouk Insurance	1,582,497
23	Euro Arab Insurance Group	1,538,464
24	Delta Insurance	1,480,442
25	Arabian Seas Insurance	1,419,376
26	* American Life Ins.(Allico)	
Total		70,144,220

* The Company Doesn't Practice Marine, Motor & Fire Insurances.

Table (13)

Companies Claims Paid as per Class 2004

Life		
%	Companies	Paid Claims
1	(American Life Insurance (Alico	4,779,695
2	Arab Life & Accident Ins	1,164,057
3	Al- Nisr AL- Arabi Insurance	1,059,396
4	Jordan Insurance	971,056
5	Middle East Insurance	885,273
6	Delta Insurance	522,000
7	Jordan International Ins	482,050
8	General Arabia Insurance	327,764
9	Arab Assurers	270,589
10	Jerusalem Insurance	242,289
11	Islamic Insurance	230,605
12	Arab German Insurance	202,577
13	Jordan French Insurance	190,494
14	National Ahlia Insurance	61,712
15	Arab Jordanian Insurance Group	35,287
16	Gerasa Insurance	22,400
17	Euro Arab Insurance Group	2,000
18	Al Yarmouk Insurance*	-
19	*United Insurance	
20	Arabian Seas Insurance	
21	Arab Union International Ins.	
22	Oasis Insurance	
23	Holy Land Insurance	
24	Philadelphia Insurance	
25	Arab American Insurance	
26	Arab Orient Insurance	
Total		11,449,250

Medical		
%	Companies	Paid Claims
1	Arab Orient Insurance	5,058,782
2	Oasis Insurance	2,771,323
3	Jordan International Ins	2,401,468
4	Euro Arab Insurance	2,160,747
5	Arab German Insurance	2,060,490
6	General Arabia Insurance	1,810,455
7	Al- Nisr AL- Arabi Insurance	1,423,859
8	Arab Life & Accident Ins	1,343,056
9	Jordan French Insurance	1,323,269
10	Middle East Insurance	1,290,620
11	Islamic Insurance	1,201,657
12	Jordan Insurance	876,867
13	(American Life Insurance (Alico	866,296
14	Arab Assurers	705,081
15	United Insurance	593,672
16	Arab Jordanian Insurance Group	577,313
17	Jerusalem Insurance	512,430
18	Al Yarmouk Insurance	432,177
19	Delta Insurance	387,812
20	National Ahlia Insurance	205,724
21	Gerasa Insurance	92,355
22	Arabian Seas Insurance	
23	Arab Union International	
24	Holy Land Insurance	
25	Philadelphia Insurance	
26	Arab American Insurance	
Total		28,095,453

General Accident		
%	Companies	Paid Claims
1	General Arabia Insurance	1,244,666
2	(American Life Insurance (Alico	406,558
3	Al- Nisr AL- Arabi Insurance	283,432
4	Arab German Insurance	224,269
5	Jordan Insurance	215,115
6	Al Yarmouk Insurance	145,390
7	Arab Orient Insurance	128,819
8	Arab Life & Accident Ins	108,127
9	National Ahlia Insurance	59,480
10	Arab Jordanian Insurance Group	57,759
11	Euro Arab Insurance Group	39,400
12	Jerusalem Insurance	28,414
13	Arab Assurers	27,767
14	Islamic Insurance	19,460
15	Holy Land Insurance	17,773
16	Jordan French Insurance	13,824
17	United Insurance	12,327
18	Gerasa Insurance	11,747
19	Delta Insurance	7,010
20	Oasis Insurance	5,330
21	.Arab Union International Ins	3,396
22	Middle East Insurance	2,922
23	Arabian Seas Insurance	1,323
24	Jordan International Ins	1,129
25	* Philadelphia Insurance	
26	*Arab American Insurance	
Total		3,065,437

* The company paid (6) J.D as a claim in life assurance and was calculated in the total claims.

**The Company didn't pay life assurance's claims.

***Companies Classified from 20-26 don't practice Life Assurance.

* Companies Classified from 22-26 don't practice Medical Insurance.

*The company didn't pay general accident insurance's claims in 2004.

Companies Shares % in Paid Claims For The Year 2004

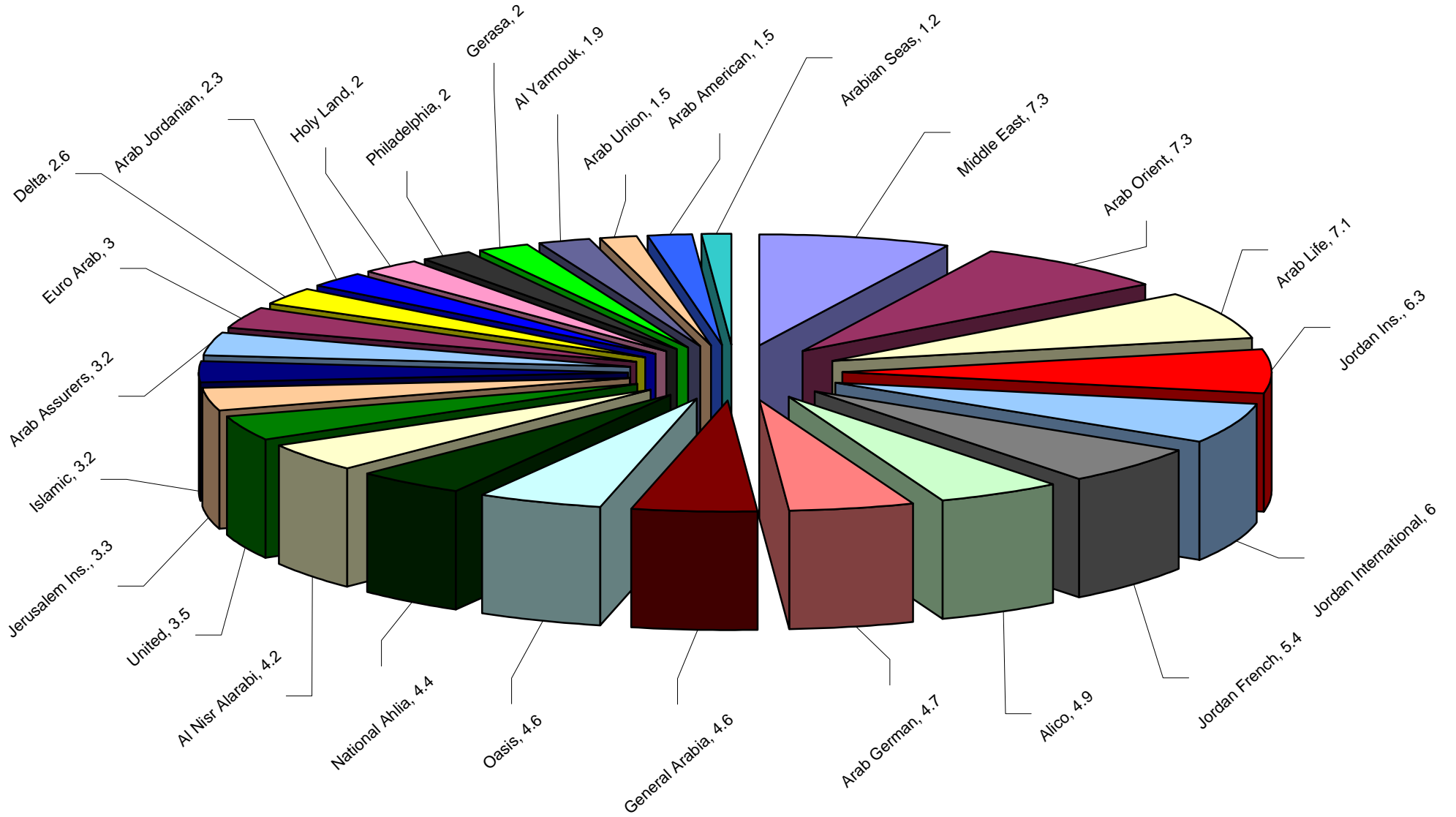


Table (14)

**Net Profit (Loss) For Jordan Insurance Companies as per Class For The Year 2004
(According To Insurance Branches)**

1

No	Companies	Marine & Transport		Aviation		Marine-Aviation		Fire & Other Property Damages		Liability		Other Branches		Credit		Compulsory (Third Party Liability Insurance)	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	334,262	361,105			334,262	361,105	341,890	803,991	22,379	208,385	3,836	63,014			77,584-	443,064-
2	Middle East Insurance	281,604	223,042	23,465-	46,289	258,139	269,331	319,546	935,653	12,653	34,209					301,709	328,454-
3	National Ahlia Insurance	214,941	280,414			214,941	280,414	201,551	187,556	12,643	24,787	215	4,681			655,267-	118,660
4	United Insurance	170,735	118,311	15,614		186,349	118,311	210,082	213,017	31,080	186,610	22,536	5,351			500,906	435,289
5	Arabian Seas Insurance	5,191	41,463			5,191	41,463	12,057	87,155	1,113	3,495	24,936	30,436-				
6	General Arabia Insurance	214,021	112,678			214,021	112,678	51,379	180,768			172,708	91,079-			491,132-	247,183-
7	Jerusalem Insurance	298,033	291,733			298,033	291,733	142,318	185,893	9,172-	9,937-					135,213-	104,659-
8	AL- Nisr Al - Arabi Ins.	75,921	59,155			75,921	59,155	54,068	21,784	7,108	3,678	14,114	49,735			261,752-	295,578-
9	Jordan French Insurance	29,586-	49,553-	13,829-	10,808-	43,415-	60,361-	32,113	44,706	11,261	20,559-	699-	15,649-	46,823	10,400	356,449	116,194
10	.Arab Union International Ins	5,798	11,743			5,798	11,743	6,652	471			1,634	2,643-			220,881	149,301
11	Delta Insurance	128,320	22,404			128,320	22,404	83,879	127,834	6,647	16,455	780-	4,018			325,782	68,442-
12	Oasis Insurance	40,375	2,946			40,375	2,946	69,473	4,984			29,581	9,925			58,390	113,955
13	AL Yarmouk Insurance	90,889	63,784			90,889	63,784	4,338	8,845	3,011	14,080-	152,317	251,928	509	494-	35,584-	64,511-
14	Holy Land Insurance	11,250	21,271			11,250	21,271	94,825	74,371	10,985	23,014					17,338	58,746-
15	Arab Life & Accident Ins.	207,253	219,001			207,253	219,001	100,717	44,000	24,957	32,311			55,392	26,583	137,124-	50,753-
16	Philadelphia Insurance	41,211	22,599			41,211	22,599	41,401	19,285			10,875	6,910			360,630	93,084
17	American Life Insurance (Alico)					0	0					265,929	406,855				
18	.Jordan International Ins	189,930	84,809	12,804	34,943	202,734	119,752	33,723	155,665	24,108	43,226					726,477	287,075
19	Arab German Insurance	139,037	103,134			139,037	103,134	5,570	93,605	15,111	36,858	12,214	7,786-			298,211	204,448
20	Islamic Insurance	167,179	132,802			167,179	132,802	20,454	13,990			46,848	58,873			186,784-	47,872
21	Euro Arab Insurance Group	23,253	15,402			23,253	15,402	12,400	2,039	29,257	13,896					150,986	425,963
22	Arab Assurers	395,883	177,110			395,883	177,110	45,912	109,219	11,023	10,198	4,832	8,821			197,534	291,734
23	Arab American Insurance	16,023	11,569			16,023	11,569	350	9,387-			497	3,023			165,076	142,271-
24	Arab Jordanian Insurance Group	64,401	60,816			64,401	60,816	4,770-	16,315-			5,762	16,461			180,715	59,340-
25	Arab Orient Insurance	142,888	113,554	16,409-	7,212-	126,479	106,342	85,286	69,276	6,319-	22,289	174,713	122,095			84,063	214,925-
26	Gerasa Insurance	4,885	15,302			4,885	15,302	6,942-	10,539	6,946	6,896-	5,909	3,494			26,046-	143,115
	Total	3,233,697	2,516,594	25,285-	63,212	3,208,412	2,579,806	1,958,272	3,368,944	214,791	607,939	947,977	867,591	102,724	36,489	1,938,661	348,764

Table (14)

**Net Profit (Loss) For Jordan Insurance Companies as per Class For The Year 2004
(According To Insurance Branches)**

2

No	Companies	Motor															
		Comprehensive (Own Damages)		Compulsory (Third Party Liability Insurance) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Total Medical+Life		Net Technical Profit (Loss)		Net Profit (Loss)	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	696,417	459,407	618,833	16,343	1,321,200	1,452,838	206,766	135,250	202,059	124,731	408,825	259,981	1,730,025	1,712,819	9,379,142	2,515,299
2	Middle East Insurance	31,803-	195,821	269,906	132,633-	860,244	1,106,560	32,540	77,267-	310,933	200,310	343,473	123,043	1,203,717	1,229,603	3,356,302	865,896
3	National Ahlia Insurance	289,190	184,826-	366,077-	66,166-	63,273	431,272	1,978	464,647-	19,684	71,653	21,662	392,994-	84,935	38,278	150,522	261,087
4	United Insurance	69,249-	323,957-	431,657	111,332	881,704	634,621	88,730	114,228	26,222	16,735	114,952	130,963	996,656	765,584	1,661,028	794,737
5	Arabian Seas Insurance	106,101-	297,392-	103,657	224,360	146,954	326,037					0	0	146,954	326,037	322,890	71,741
6	General Arabia Insurance	216,502	62,537-	274,630-	309,720-	163,478	107,353-	165,415-	55,576	231,012	250,196	65,597	305,772	229,075	198,419	298,478	277,447
7	Jerusalem Insurance	226,384	63,760	91,171	40,899-	522,350	426,790	260,808	145,147	52,074	46,211	312,882	191,358	835,232	618,148	891,826	618,457
8	AL- Nisr Al - Arabi Ins.	184,642	33,913-	77,110-	329,491-	74,101	195,139-	140,800	50,011-	577,237	600,449	718,037	550,438	792,138	355,299	640,551	457,316
9	Jordan French Insurance	348,002	175,419	704,451	291,613	750,534	250,150	142,586-	74,452-	88,653	92,681	53,933-	18,229	696,601	268,379	1,100,808	702,251
10	Arab Union International Ins	79,992-	78,351-	140,889	70,950	154,973	80,521					0	0	154,973	80,521	1,064,011	648,793
11	Delta Insurance	51,313-	2,931	274,469	65,511-	492,535	105,200	31,240	31,403-	2,834-	4,409	28,406	26,994-	520,941	78,206	628,390	507,786
12	Oasis Insurance	44,233	79,403-	102,623	34,552	242,052	52,407	47,855-	24,725-			47,855-	24,725-	194,197	27,682	352,300	82,383
13	AL Yarmouk Insurance	49,975	67,290	14,391	2,779	265,455	312,762	12,382	19,564-	6,637-	4,144	5,745	15,420-	271,200	297,342	1,324,929	541,906
14	Holy Land Insurance	31,320	99,418	48,658	40,672	165,718	159,328					0	0	165,718	159,328	424,176	271,652
15	Arab Life & Accident Ins.	166,664	1,562	29,540	49,191-	417,859	272,704	288,175-	19,316-	304,768	125,000	16,593	105,684	434,452	378,388	1,476,399	568,480
16	Philadelphia Insurance	58,376	103,603	419,006	196,687	512,493	245,481					0	0	512,493	245,481	571,090	266,648
17	American Life Insurance (Alico)			0	0	265,929	406,855	124,195-	162,942	1,304,775	1,055,324	1,180,580	1,218,266	1,446,509	1,625,121	2,814,047	4,507,645
18	Jordan International Ins	576,245	36,134	1,302,722	323,209	1,563,287	641,852	18,686-	39,414	33,281	15,964	14,595	55,378	1,577,882	697,230	2,351,227	700,844
19	Arab German Insurance	277,436	8,996	575,647	213,444	747,579	439,255	49,249	140,768-	67,030	2,651-	116,279	143,419-	863,858	295,836	1,256,605	339,941
20	Islamic Insurance	35,979	41,636-	150,805-	6,236	83,676	211,901	219,440-	112,614-	213,979	50,790	5,461-	61,824-	78,215	150,077	435,015	382,968
21	Euro Arab Insurance Group	122,050-	92,809-	28,936	333,154	93,846	364,491	502,662-	20,971-	26,057	2,779-	476,605-	23,750-	382,759-	340,741	13,015	73,717
22	Arab Assurers	106,986	88,309-	304,520	203,425	762,170	508,773	75,624-	6,697-	7,028	47,306-	68,596-	54,003-	693,574	454,770	531,683	542,932
23	Arab American Insurance	43,280	224,742	208,356	82,471	225,226	87,676					0	0	225,226	87,676	119,616	99,140
24	Arab Jordanian Insurance Group	21,131-	129,466	159,584	70,126	224,977	131,088	61,962-	35,657-	7,016-	44,967	68,978-	9,310	155,999	140,398	737,966	648,179
25	Arab Orient Insurance	148,455	183,773	232,518	31,152-	612,677	288,850	271,454	93,936			271,454	93,936	884,131	382,786	1,200,047	322,502
26	Gerasa Insurance	48,938-	61,205-	74,984-	81,910	64,186-	104,349	2,028	240	7,999	1,705	10,027	1,945	54,159-	106,294	320,305	213,220
	Total	2,969,509	407,984	5,117,928	1,278,500	11,550,104	8,739,269	548,625-	331,359-	3,456,304	2,652,533	2,907,679	2,321,174	14,457,783	11,060,443	33,422,368	17,282,967

Table (15)
Insurance Companies According to Profit (Loss) as per Class for The Year 2004

J.D

Marine & Transport		
No	Companies	Profit (Loss)
1	Arab Assurers	
2	Jordan Insurance	
3	Jerusalem Insurance	
4	Middle East Insurance	
5	National Ahlia Insurance	
6	General Arabia Insurance	
7	Arab Life & Accident Ins.	
8	Jordan International Insurance	
9	United Insurance	
10	Islamic Insurance	
11	Arab German Insurance	
12	Delta Insurance	
13	Arab Orient Insurance	
14	Al Yarmouk Insurance	
15	Al- Nisr AL- Arabi	
16	Arab Jordanian Insurance Group	
17	Philadelphia Insurance	
18	Oasis Insurance	
19	Euro Arab Insurance Group	
20	Arab American Insurance	
21	Holy Land Insurance	
22	.Arab Union International Ins	
23	Arabian Seas Insurance	
24	Gerasa Insurance	
25	Jordan French Insurance	-
26	(American Life Insurance (Alico*)	
Total		3,208,412

Fire&Other Property Damages		
No	Companies	Profit (Loss)
1	Jordan Insurance	٣٤١,٨٩٠
2	Middle East Insurance	٣١٩,٥٤٦
3	United Insurance	٢١٠,٠٨٢
4	National Ahlia Insurance	٢٠١,٥٥١
5	Jerusalem Insurance	١٤٢,٣١٨
6	.Arab Life & Accident Ins	١٠٠,٧١٧
7	Holy Land Insurance	٩٤,٨٢٥
8	Arab Orient Insurance	٨٥,٢٨٦
9	Delta Insurance	٨٣,٨٧٩
10	Oasis Insurance	٦٩,٤٧٣
11	Al- Nisr AL- Arabi	٥٤,٠٦٨
12	General Arabia Insurance	٥١,٣٧٩
13	Arab Assurers	٤٥,٩١٢
14	Philadelphia Insurance	٤١,٤٠١
15	Jordan International Insurance	٣٣,٧٢٣
16	Jordan French Insurance	٣٢,١١٣
17	Islamic Insurance	٢٠,٤٥٤
18	Euro Arab Insurance Group	١٢,٤٠٠
19	Arabian Seas Insurance	١٢,٠٥٧
20	.Arab Union International Ins	٦,٦٥٢
21	Arab German Insurance	٥,٥٧٠
22	Al Yarmouk Insurance	٤,٣٣٨
23	Arab American Insurance	٣٥٠
24	Arab Jordanian Insurance Group	٤,٧٧٠-
25	Gerasa Insurance	٦,٩٤٢-
26	(American Life Insurance (Alico*)	
Total		1,958,272

General Accident		
No	Companies	Profit (Loss)
1	*American Life Insurance (Alico)	265,929
2	General Arabia Insurance	172,708
3	Arab Orient Insurance	168,394
4	Al Yarmouk Insurance	155,328
5	United Insurance	53,616
6	Islamic Insurance	46,848
7	Oasis Insurance	29,581
8	Euro Arab Insurance Group	29,257
9	Arab German Insurance	27,325
10	Jordan Insurance	26,215
11	Arabian Seas Insurance	26,049
12	.Arab Life & Accident Ins	24,957
13	Jordan International Insurance	24,108
14	Al- Nisr AL- Arabi Insurance	21,222
15	Arab Assurers	15,855
16	National Ahlia Insurance	12,858
17	Gerasa Insurance	12,855
18	Middle East Insurance	12,653
19	Holy Land Insurance	10,985
20	Philadelphia Insurance	10,875
21	Jordan French Insurance	10,562
22	Delta Insurance	5,867
23	Arab Jordanian Insurance Group	5,762
24	.Arab Union International Ins	1,634
25	Arab American Insurance	497
26	Jerusalem Insurance	٩,١٧٢-
Total		1,162,768

Table (15)

Insurance Companies According to Profit (Loss) as per Class for The Year 2004

J.D

Life		
Rank	Companies	Profit (Loss)
1	(American Life Insurance (Alico	1,304,775
2	Al- Nisr AL- Arabi Insurance	577,237
3	Middle East Insurance	310,933
4	Arab Life & Accident Ins	304,768
5	General Arabia Insurance	231,012
6	Islamic Insurance	213,979
7	Jordan Insurance	202,059
8	Jordan French Insurance	88,653
9	Arab German Insurance	67,030
10	Jerusalem Insurance	52,074
11	Jordan International	33,281
12	United Insurance	26,222
13	Euro Arab Insurance Group	26,057
14	National Ahlia Insurance	19,684
15	Gerasa Insurance	7,999
16	Arab Assurers	7,028
17	Delta Insurance	2,834-
18	Al Yarmouk Insurance	6,637-
19	Arab Jordanian Insurance Group	7,016-
20	Arabian Seas Insurance	
21	.Arab Union International Ins	
22	Oasis Insurance	
23	Holy Land Insurance	
24	Philadelphia Insurance	
25	Arab American Insurance	
26	Arab Orient Insurance	
Total		3,456,304

*Companies classified from 20-26 don't practice Life Assurance.

Medical		
Rank	Companies	Profit (Loss)
1	Arab Orient Insurance	271,454
2	Jerusalem Insurance	260,808
3	Jordan Insurance	206,766
4	Al- Nisr AL- Arabi Insurance	140,800
5	United Insurance	88,730
6	Arab German Insurance	49,249
7	Middle East Insurance	32,540
8	Delta Insurance	31,240
9	Al Yarmouk Insurance	12,382
10	Gerasa Insurance	2,028
11	National Ahlia Insurance	1,978
12	Jordan International	18,686-
13	Oasis Insurance	47,855-
14	Arab Jordanian Insurance Group	61,962-
15	Arab Assurers	75,624-
16	(American Life Insurance (Alico	124,195-
17	Jordan French Insurance	142,586-
18	General Arabia Insurance	165,415-
19	Islamic Insurance	219,440-
20	Arab Life & Accident Ins	288,175-
21	Euro Arab Insurance Group	502,662-
22	Arabian Seas Insurance	
23	.Arab Union International Ins	
24	Holy Land Insurance	
25	Philadelphia Insurance	
26	Arab American Insurance	
Total		548,625-

*Companies classified from 22-26 don't practice Medical Insurance.

Motor (Compulsory (Third Party Liability Insurance) & Comprehensive (Own Damages)		
Rank	Companies	Profit (Loss)
1	Jordan International Insurance	1,302,722
2	Jordan French Insurance	704,451
3	Jordan Insurance	618,833
4	Arab German Insurance	575,647
5	United Insurance	431,657
6	Philadelphia Insurance	419,006
7	Arab Assurers	304,520
8	Delta Insurance	274,469
9	Middle East Insurance	269,906
10	Arab Orient Insurance	232,518
11	Arab American Insurance	208,356
12	Arab Jordanian Insurance Group	159,584
13	.Arab Union International Ins	140,889
14	Arabian Seas Insurance	103,657
15	Oasis Insurance	102,623
16	Jerusalem Insurance	91,171
17	Holy Land Insurance	48,658
18	Arab Life & Accident Ins	29,540
19	Euro Arab Insurance Group	28,936
20	Al Yarmouk Insurance	14,391
21	Gerasa Insurance	74,984-
22	Al- Nisr AL- Arabi Insurance	77,110-
23	Islamic Insurance	150,805-
24	General Arabia Insurance	274,630-
25	National Ahlia Insurance	366,077-
26	(American Life Insurance (Alico*	
Total		5,117,928

*The Company doesn't practice Motor Insurance

Table (16)
Insurance Companies Balance Sheet Indicators
as in 31/12/2004

J.D

No	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserve	Retained Earnings	Premiums (Discount) on Paid Up Capital	Accumulated Change in Evaluating Financial Assets Available for Sale	Change in Fair Value for Property Investments	Total	Total Shareholders
										Capital Base	**Equity
1	Jordan Insurance	10,000,000	3,022,390	1,140,529		8,868,492		801,772		23,833,183	24,433,183
2	Middle East Insurance	7,000,000	1,336,801	150,000		3,906,825		4,425,074		16,818,700	16,818,700
3	National Ahlia Insurance	2,000,000	500,000	11,000		51,392				2,562,392	2,562,392
4	United Insurance	3,000,000	911,801	358,305		1,196,272		1,216,716		6,683,094	6,683,094
5	Arabian Seas Insurance	2,000,000	465,813			30,052	249,603		20,233	2,765,701	2,765,701
6	General Arabia Insurance	2,000,000	500,000	216,226		47,887	800,000		1,934,187	5,498,300	5,698,300
7	Jerusalem Insurance	3,000,000	647,206	898,801		511,504				5,057,511	5,617,511
8	AL- Nisr Al - Arabi Insurance	2,000,000	500,000	183,995		576,766		359,914		3,620,675	3,620,675
9	Jordan French Insurance	4,000,000	805,264	2,233	358,400	1,749,124		4,217-		6,910,804	6,910,804
10	Arab Union International Ins.	2,000,000	500,000	172,254		1,002,715				3,674,969	3,874,969
11	Delta Insurance	3,360,000	512,381	15,948		544,087		1,398,446		5,830,862	5,830,862
12	Oasis Insurance	2,500,000	94,077			40,019-	500,000-		2,804	2,056,862	2,056,862
13	AL Yarmouk Insurance	2,000,000	515,000	216,933	100,000	1,054,727			1,947,418	5,834,078	6,134,078
14	Holy Land Insurance	2,000,000	466,102	69,057		396,297				2,931,456	2,931,456
15	Arab Life & Accident Ins.	4,000,000	1,000,000			1,512,554		61,853		6,574,407	6,574,407
16	Philadelphia Insurance	2,000,000	446,813			508,083			152,105	3,107,001	3,107,001
17	Jordan International Insurance	5,336,000	823,742	5,888		2,307		60-	869,891	7,037,768	8,835,877
18	Arab German Insurance	5,000,000	277,140			428,953		296,830-		5,409,263	5,409,263
19	Islamic Insurance	3,000,000	212,668	354,668		463,742		569,845		4,600,923	4,600,923
20	Arab Assurers	2,000,000	212,500	139,164		497,373				2,849,037	2,849,037
21	Arab American Insurance	3,000,000	46,297			1,057,854-	473,750-	11,258		1,525,951	1,525,951
22	Arab Jordanian Insurance Group	5,000,000	240,432	12,803		158,637				5,411,872	5,911,872
23	Arab Orient Insurance	2,500,000	314,557	173,636		1,312,310		341,008		4,641,511	4,642,303
24	Euro Arab Insurance Group	2,000,000	57,826	37,936		983,897-				1,111,865	1,111,865
25	American Life Insurance (Alico)	2,000,000						4,443,815		6,443,815	18,425,913
26	Gerasa Insurance	2,000,000	84,330			26,837		26,568-		2,084,599	2,234,599
	Total	84,696,000	14,493,140	4,159,376	458,400	22,765,166	75,853	13,302,026	4,926,638	144,876,599	161,167,598

Table (17)

Insurance Companies Balance Sheet Indicators as in 31/12/2003

J.D

No	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserve	Retained Earnings	Premiums (Discount) on Paid Up Capital	Accumulated Change in Evaluating Financial Assets Available for Sale	Change in Fair Value for Property Investments	Total Capital Base	Total Shareholders **Equity
1	Jordan Insurance	10,000,000	3,022,390	1,140,529		89,350		2,465,626	5,317,749	22,035,644	18,517,895
2	Middle East Insurance	7,000,000	948,783	75,000		1,013,541		1,680,334	0	10,717,658	10,717,658
3	National Ahlia Insurance	2,000,000	500,000	11,000		3,371			124,790	2,639,161	2,714,371
4	United Insurance	2,000,000	732,649	550,573		522,128		479,565	39,428	4,324,343	4,284,915
5	Arabian Seas Insurance	2,000,000	432,563			259,588-	249,603	131,866	81,136	2,635,580	2,554,444
6	General Arabia Insurance	2,000,000	500,000	130,003		35,632	800,000	1,189,406	27,517	4,682,558	4,895,041
7	Jerusalem Insurance	3,000,000	531,803	667,995	260,000	265,887				4,725,685	5,055,685
8	AL- Nisr Al - Arabi Insurance	2,000,000	423,719	118,572		80,919		202,186	389,049	3,214,445	2,945,396
9	Jordan French Insurance	3,850,000	682,490	152,233	358,398	771,090		14		5,814,225	5,814,225
10	Arab Union International Ins.	2,000,000	470,772	172,254		167,932				2,810,958	3,050,958
11	Delta Insurance	2,800,000	428,076	15,948				694,866		3,938,890	4,498,890
12	Oasis Insurance	2,500,000	57,802	24,256		380,300-	500,000-	93,209	99,022	1,893,989	1,794,967
13	AL Yarmouk Insurance	2,000,000	515,000	216,933	100,000	29,798		1,258,054	528,885	4,648,670	4,419,785
14	Holy Land Insurance	2,000,000	410,953	69,057		27,270			586,274	3,093,554	2,707,588
15	Arab Life & Accident Ins.	3,564,000	891,000			581,155		128,188	7,831	5,172,174	5,164,343
16	Philadelphia Insurance	2,000,000	376,783			7,023		132,130-		2,251,676	2,491,676
17	Jordan International Insurance	4,600,000	427,255	5,888		715,567		27,600-	741,250	6,462,360	6,457,110
18	Arab German Insurance	5,000,000	140,684			171,940-		392,105-	567,780	5,144,419	4,576,639
19	Islamic Insurance	3,000,000	158,668	246,668		190,727		375,943		3,972,006	4,182,006
20	Arab Assurers	2,000,000	137,527	64,191		115,636				2,317,354	2,417,354
21	Arab American Insurance	3,000,000	29,862			1,161,035-	473,750-		30,000	1,425,077	1,395,077
22	Arab Jordanian Insurance Group	5,000,000	159,860	12,803		1,243				5,173,906	5,173,906
23	Arab Orient Insurance	2,000,000	170,507	173,636		756,313		341,115		3,441,571	3,441,571
24	Euro Arab Insurance Group	2,000,000	56,486	37,936		995,572-				1,098,850	1,098,850
25	American Life Insurance (Allco)	2,000,000						1,896,310		3,896,310	11,879,751
26	Gerasa Insurance	2,000,000	51,350			110,488-		82,418		2,023,280	2,023,280
	Total	81,314,000	12,256,982	3,885,475	718,398	2,295,659	75,853	10,467,265	8,540,711	119,554,343	124,273,381

Table (18)

**Insurance Companies Total Assets / Investments / Paid-up Capital / Shareholders' Equity /Retained Earnings (Accumulated Profit & (Loss))
For The Year 2004**

№	Companies	Retained Earnings									
		Total Assets		Investments		Paid Up Capital		Shareholders' Equity		(Accumulated) Profit & (Loss)	
		2004/12/31	2003/12/31	2004/12/31	2003/12/31	2004/12/31	2003/12/31	2004/12/31	2003/12/31	2004/12/31	2003/12/31
-1	Jordan Insurance Company	40,902,091	33,468,113	30,740,525	24,740,573	10,000,000	10,000,000	24,433,183	18,517,895	8,868,492	89,350
-2	American Life Insurance (Alico)	61,578,046	52,845,245	58,322,596	49,708,960	2,000,000	2,000,000	18,425,913	11,879,751		
-3	Middle East Insurance	30,251,147	22,833,809	24,938,712	17,881,132	7,000,000	7,000,000	16,818,700	10,717,658	3,906,825	1,013,541
-4	National Ahlia Insurance	7,974,294	7,869,202	3,083,393	3,105,370	2,000,000	2,000,000	2,562,392	2,714,371	51,392	3,371
-5	United Insurance	12,559,960	9,304,881	9,057,537	6,426,402	3,000,000	2,000,000	6,683,094	4,284,915	1,196,272	522,128
-6	Arabian Seas Insurance	4,788,337	4,879,355	2,624,007	2,678,793	2,000,000	2,000,000	2,765,701	2,554,444	30,052	259,588-
-7	General Arabia Insurance	12,910,421	10,840,782	8,974,594	7,223,828	2,000,000	2,000,000	5,698,300	4,895,041	47,887	35,632
-8	Jerusalem Insurance	14,295,120	11,352,377	10,127,702	7,975,213	3,000,000	3,000,000	5,617,511	5,055,685	511,504	265,887
-9	Al-Nisr Al Arabi Insurance	12,002,212	10,252,574	8,597,336	7,449,706	2,000,000	2,000,000	3,623,675	2,945,396	579,766	80,919
-10	Jordan French Insurance	14,185,950	13,545,469	5,182,051	4,801,284	4,000,000	3,850,000	6,910,804	5,814,225	1,749,124	771,090
-11	Delta Insurance	9,405,365	8,056,420	7,689,267	6,687,710	3,360,000	2,800,000	5,830,862	4,498,890	544,087	
-12	Oasis Insurance	4,812,793	4,303,812	2,594,382	2,595,913	2,500,000	2,500,000	2,056,862	1,794,967	40,019-	380,300-
-13	Al Yarmouk Insurance	9,874,615	8,490,564	8,235,939	6,505,675	2,000,000	2,000,000	6,134,078	4,419,785	1,054,727	29,798
-14	Holy Land Insurance	6,502,947	6,238,276	4,307,384	4,307,893	2,000,000	2,000,000	2,931,456	2,707,280	396,297	27,270
-15	Philadelphia Insurance	7,105,268	6,595,697	5,444,118	5,207,343	2,000,000	2,000,000	3,107,001	2,491,676	508,083	7,023
-16	Arab Life & Accident Insurance	17,978,655	16,308,702	11,719,592	10,441,254	4,000,000	3,564,000	6,574,407	5,164,343	1,512,554	581,155
-17	Arab Union Insurance	7,336,374	5,796,321	6,015,114	4,435,590	2,000,000	2,000,000	3,874,969	3,050,958	1,002,715	167,932
-18	Arab Assurers	8,019,442	5,710,044	4,012,712	2,278,664	2,000,000	2,000,000	2,849,037	2,417,354	497,373	115,636
-19	Euro Arab Insurance Group	7,164,720	5,001,714	5,693,541	1,924,347	2,000,000	2,000,000	1,111,865	1,098,850	983,897-	995,572-
-20	Islamic Insurance	9,448,549	8,339,275	7,314,970	6,309,015	3,000,000	3,000,000	4,600,923	4,182,006	463,742	190,727
-21	Arab German Insurance	13,998,755	12,767,137	8,865,914	8,261,993	5,000,000	5,000,000	5,409,263	4,576,639	428,953	171,940-
-22	Jordan International Insurance	17,816,380	13,086,402	13,189,823	8,001,616	5,336,000	4,600,000	8,835,877	6,457,110	2,307	715,567
-23	Arab American Insurance	3,807,952	3,033,760	2,654,394	1,628,195	3,000,000	3,000,000	1,525,951	1,395,077	1,057,854-	1,161,035-
-24	Arab Jordanian Insurance Group	8,958,281	7,614,657	7,302,659	6,409,926	5,000,000	5,000,000	5,911,872	5,173,906	158,637	1,243
-25	Arab Orient Insurance	12,346,901	10,813,198	7,504,626	5,989,433	2,500,000	2,000,000	4,642,303	3,441,571	1,312,310	756,313
-26	Gerasa Insurance	5,781,315	4,456,378	894,886	980,961	2,000,000	2,000,000	2,234,599	2,023,280	26,837	110,488-
	Total	361,805,890	303,804,164	265,087,774	213,956,789	84,696,000	81,314,000	161,170,598	124,273,073	22,768,166	2,295,659

Table (19)

Insurance Companies According to Total Assets, Investments, Paid Up Capital for The Year 2004

Total Assets			Investments			Paid Up Capital		
NO.	Companies	Total Assets	NO.	Companies	Investments	NO.	Companies	Paid up Capital
1	(American Life Insurance (Alico	61,578,046	1	(American Life Insurance (Alico	58,322,596	1	Jordan Insurance	10,000,000
2	Jordan Insurance	40,902,091	2	Jordan Insurance	30,740,525	2	Middle East Insurance	7,000,000
3	Middle East Insurance	30,251,147	3	Middle East Insurance	24,938,712	3	Jordan International Ins	5,336,000
4	Arab Life & Accident Ins	17,978,655	4	Jordan International Ins	13,189,823	4	Arab German Insurance	5,000,000
5	Jordan International Ins	17,816,380	5	Arab Life & Accident Ins	11,719,592	5	Arab Jordanian Insurance Group	5,000,000
6	Jerusalem Insurance	14,295,120	6	Jerusalem Insurance	10,127,702	6	Jordan French Insurance	4,000,000
7	Jordan French Insurance	14,185,950	7	United Insurance	9,057,537	7	Arab Life & Accident Ins	4,000,000
8	Arab German Insurance	13,998,755	8	General Arabia Insurance	8,974,594	8	Delta Insurance	3,360,000
9	General Arabia Insurance	12,910,421	9	Arab German Insurance	8,865,914	9	United Insurance	3,000,000
10	United Insurance	12,559,960	10	Al- Nisr AL- Arabi Insurance	8,597,336	10	Jerusalem Insurance	3,000,000
11	Arab Orient Insurance	12,346,901	11	AlYarmouk Insurance	8,235,939	11	Islamic Insurance	3,000,000
12	Al- Nisr AL- Arabi Insurance	12,002,212	12	Delta Insurance	7,689,267	12	Arab American Insurance	3,000,000
13	AlYarmouk Insurance	9,874,615	13	Arab Orient Insurance	7,504,626	13	Oasis Insurance	2,500,000
14	Islamic Insurance	9,448,549	14	Islamic Insurance	7,314,970	14	Arab Orient Insurance	2,500,000
15	Delta Insurance	9,405,365	15	Arab Jordanian Insurance Group	7,302,659	15	(American Life Insurance (Alico	2,000,000
16	Arab Jordanian Insurance Group	8,958,281	16	.Arab Union International Ins	6,015,114	16	National Ahlia Insurance	2,000,000
17	Arab Assurers	8,019,442	17	Euro Arab Insurance Group	5,693,541	17	Arabian Seas Insurance	2,000,000
18	National Ahlia Insurance	7,974,294	18	Philadelphia Insurance	5,444,118	18	General Arabia Insurance	2,000,000
19	.Arab Union International Ins	7,336,374	19	Jordan French Insurance	5,182,051	19	Al- Nisr AL- Arabi Insurance	2,000,000
20	Euro Arab Insurance Group	7,164,720	20	Holy Land Insurance	4,307,384	20	AlYarmouk Insurance	2,000,000
21	Philadelphia Insurance	7,105,268	21	Arab Assurers	4,012,712	21	Holy Land Insurance	2,000,000
22	Holy Land Insurance	6,502,947	22	National Ahlia Insurance	3,083,393	22	Philadelphia Insurance	2,000,000
23	Gerasa Insurance	5,781,315	23	Arab American Insurance	2,654,394	23	.Arab Union International Ins	2,000,000
24	Oasis Insurance	4,812,793	24	Arabian Seas Insurance	2,624,007	24	Arab Assurers	2,000,000
25	Arabian Seas Insurance	4,788,337	25	Oasis Insurance	2,594,382	25	Euro Arab Insurance Group	2,000,000
26	Arab American Insurance	3,807,952	26	Gerasa Insurance	894,886	26	Gerasa Insurance	2,000,000
Total		361,805,890	Total		265,087,774	Total		84,696,000

Table (20)

Classification of the Insurance Companies According to Shareholders' Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve

No.	Companies	Shareholders' Equity
1	Jordan Insurance	24,433,183
2	(American Life Insurance (Alico	18,425,913
3	Middle East Insurance	16,818,700
4	Jordan International Ins	8,835,877
5	Jordan French Insurance	6,910,804
6	United Insurance	6,683,094
7	Arab Life & Accident Ins	6,574,407
8	Arab Jordanian Insurance Group	5,911,872
9	Delta Insurance	5,830,862
10	General Arabia Insurance	5,698,300
11	Jerusalem Insurance	5,617,511
12	Arab German Insurance	5,409,263
13	Arab Orient Insurance	4,642,303
14	Islamic Insurance	4,600,923
15	.Arab Union International Ins	3,874,969
16	Al- Nisr AL- Arabi Insurance	3,623,675
17	AlYarmouk Insurance	6,134,078
18	Philadelphia Insurance	3,107,001
19	Holy Land Insurance	2,931,456
20	Arab Assurers	2,849,037
21	Arabian Seas Insurance	2,765,701
22	National Ahlia Insurance	2,562,392
23	Gerasa Insurance	2,234,599
24	Oasis Insurance	2,056,862
25	Arab American Insurance	1,525,951
26	Euro Arab Insurance Group	1,111,865
Total		161,170,598

No.	Companies	Retained Earnings
1	Jordan Insurance	8,868,492
2	Middle East Insurance	3,906,825
3	Jordan French Insurance	1,749,124
4	Arab Life & Accident Ins	1,512,554
5	Arab Orient Insurance	1,312,310
6	United Insurance	1,196,272
7	AlYarmouk Insurance	1,054,727
8	.Arab Union International Ins	1,002,715
9	Al- Nisr AL- Arabi Insurance	579,766
10	Delta Insurance	544,087
11	Jerusalem Insurance	511,504
12	Philadelphia Insurance	508,083
13	Arab Assurers	497,373
14	Islamic Insurance	463,742
15	Arab German Insurance	428,953
16	Holy Land Insurance	396,297
17	Arab Jordanian Insurance Group	158,637
18	National Ahlia Insurance	51,392
19	General Arabia Insurance	47,887
20	Arabian Seas Insurance	30,052
21	Gerasa Insurance	26,837
22	Jordan International Ins	2,307
23	Oasis Insurance	40,019-
24	Euro Arab Insurance Group	983,897-
25	Arab American Insurance	1,057,854-
26	(American Life Insurance (Alico	
Total		22,768,166

No.	Companies	Statutory Reserve
1	Jordan Insurance	3,022,390
2	Middle East Insurance	1,336,801
3	Arab Life & Accident Ins	1,000,000
4	United Insurance	911,801
5	Jordan International Ins	823,742
6	Jordan French Insurance	805,264
7	Jerusalem Insurance	647,206
8	AlYarmouk Insurance	515,000
9	Delta Insurance	512,381
10	National Ahlia Insurance	500,000
11	General Arabia Insurance	500,000
12	Al- Nisr AL- Arabi Insurance	500,000
13	.Arab Union International Ins	500,000
14	Holy Land Insurance	466,102
15	Arabian Seas Insurance	465,813
16	Philadelphia Insurance	446,813
17	Arab Orient Insurance	314,557
18	Arab German Insurance	277,140
19	Arab Jordanian Insurance Group	240,432
20	Islamic Insurance	212,668
21	Arab Assurers	212,500
22	Oasis Insurance	94,077
23	Gerasa Insurance	84,330
24	Euro Arab Insurance Group	57,826
25	Arab American Insurance	46,297
26	(American Life Insurance (Alico	
Total		14,493,140

No.	Company Name	Voluntary Reserve
1	Jordan Insurance	1,140,529
2	Jerusalem Insurance	898,801
3	United Insurance	358,305
4	Islamic Insurance	354,668
5	AlYarmouk Insurance	216,933
6	General Arabia Insurance	216,226
7	Al- Nisr AL- Arabi Insurance	183,995
8	Arab Orient Insurance	173,636
9	.Arab Union International Ins	172,254
10	Middle East Insurance	150,000
11	Arab Assurers	139,164
12	Holy Land Insurance	69,057
13	Euro Arab Insurance Group	37,936
14	Delta Insurance	15,948
15	Arab Jordanian Insurance Group	12,803
16	National Ahlia Insurance	11,000
17	Jordan International Ins	5,888
18	Jordan French Insurance	2,233
19	Arabian Seas Insurance	
20	Oasis Insurance	
21	Philadelphia Insurance	
22	Arab Life & Accident Ins	
23	Arab German Insurance	
24	Arab American Insurance	
25	Gerasa Insurance	
26	(American Life Insurance (Alico	
Total		4,159,376

Table (21)

Gross Administrative Expenses For Insurance Companies Distributed On Insurance Underwriting Branches For The Year 2004

No.	Companies	Marine & Transport		Aviation		Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	192,071	121,323			192,071	121,323	598,472	490,129	23,068	13,064	30,077	21,450			323,978	392,701	521,379	420,398
2	Middle East Insurance	194,104	185,635	43,792	9,551	237,896	195,186	335,852	367,247	9,124	7,555					256,816	256,754	230,211	204,542
3	National Ahlia Insurance	44,777	32,676			44,777	32,676	98,090	127,001	2,003	1,793	1,496	827			126,291	119,743	70,459	67,789
4	United Insurance	33,535	20,284			33,535	20,284	64,450	50,840	10,704	7,958	2,085	369			89,371	79,614	53,641	36,728
5	Arabian Seas Insurance	15,299	18,106			15,299	18,106	21,421	40,692	370	765	966	534			224,771	249,627	30,458	67,789
6	General Arabia Insurance	101,262	52,245			101,262	52,245	93,855	94,268			90,380	98,677			199,428	221,861	100,874	113,627
7	Jerusalem Insurance	176,869	152,264			176,869	152,264	172,739	180,594	37,369	7,347					419,586	346,931	194,742	171,123
8	AL- Nisr Al - Arabi Insurance	45,671	30,766			45,671	30,766	40,675	33,127	12,569	2,060	45,011	26,433			249,944	261,051	87,785	75,905
9	Jordan French Insurance	140,138	192,143	18,494	8,763	158,632	200,906	94,763	122,983	5,159	3,488	810	1,730	7,800	6,801	598,458	487,129	136,453	161,801
10	Arab Union International Insurance	17,251	7,960			17,251	7,960	15,474	15,196			1,649	759			387,430	315,339	68,866	39,372
11	Delta Insurance	67,275	33,259			67,275	33,259	140,013	105,529	3,210	3,723	9,111	2,588			189,060	219,890	34,462	20,030
12	Oasis Insurance	26,295	4,243			26,295	4,243	82,418	55,509			20,388	1,920			165,981	171,573	35,662	26,513
13	AL Yarmouk Insurance	35,755	17,589			35,755	17,589	25,899	18,547	1,300	841	135,294	117,006	100	114	125,620	121,785	19,865	14,314
14	Holy Land Insurance	4,930	6,750			4,930	6,750	36,091	36,631	5,444	7,365					465,390	462,815	41,452	38,954
15	Arab Life & Accident Insurance	174,853	165,012			174,853	165,012	101,132	73,463	65,460	85,412			67,239	67,676	480,615	473,393	339,945	385,893
16	Philadelphia Insurance	39,938	31,313			39,938	31,313	25,625	12,654			1,158	1,228			401,099	323,076	24,289	69,444
17	American Life Insurance (Alico)					0	0					137,628	129,253						
18	Jordan International Insurance	183,214	156,678	42,608	13,718	225,822	170,396	261,503	232,410	42,608	48,012					277,758	240,018	166,299	109,380
19	Arab German Insurance	102,475	51,366			102,475	51,366	182,239	181,341	33,992	73,322	6,211	7,792			285,895	265,120	182,188	125,109
20	Euro Arab Insurance Group	20,701	13,475			20,701	13,475	15,217	10,752	15,013	24,085					281,067	201,841		
21	Islamic Insurance	119,885	93,436			119,885	93,436	109,404	96,032			34,342	44,154			374,842	364,306	152,188	124,848
22	Arab Assurers	96,135	61,072			96,135	61,072	58,848	37,570	2,034	2,737	12,339	9,032			349,645	244,926	103,491	135,400
23	Arab American Insurance	12,197	6,638			12,197	6,638	286	816			212	326			339,524	368,712	14,250	28,692
24	Arab Jordanian Insurance Group	89,389	71,238			89,389	71,238	59,742	29,634			10,490	5,862			429,154	388,427	81,139	
25	Arab Orient Insurance	49,574	43,744	19,963	8,962	69,537	52,706	147,707	78,030	5,075	2,206	80,778	92,083			316,687	234,291	179,642	74,870
26	Gerasa Insurance	8,340	13,785			8,340	13,785	16,285	21,295	564	828	548	1,476			340,535	285,221	84,759	98,204
	Total	1,991,933	1,583,000	124,857	40,994	2,116,790	1,623,994	2,798,200	2,512,290	275,066	292,561	620,973	563,499	75,139	74,591	7,698,945	7,096,144	2,954,499	2,610,725

Table (21)

Gross Administrative Expenses For Insurance Companies Distributed On Insurance Underwriting Branches For The Year 2004

Continued

No.	Companies	Motor		Non Life		Medical		Life		Medical+Life		Gross Expenses	
		Motor (Compulsory (Third Party Liability Insurance) & Comprehensive (Own Damages))		Insurances									
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	845,357	813,099	1,689,045	1,459,065	93,756	146,764	76,097	14,970	169,853	161,734	1,858,898	1,620,799
2	Middle East Insurance	487,027	461,296	1,069,899	1,031,284	159,962	170,912	166,900	139,395	326,862	310,307	1,396,761	1,341,591
3	National Ahlia Insurance	196,750	187,532	343,116	349,829	10,913	13,109	6,063	5,638	16,976	18,747	360,092	368,576
4	United Insurance	143,012	116,342	253,786	195,793	22,523	21,631			22,523	21,631	276,309	217,424
5	Arabian Seas Insurance	255,229	288,285	293,285	348,382					0	0	293,285	348,382
6	General Arabia Insurance	300,304	335,488	585,801	580,678	184,473	216,113	51,698	45,837	236,171	261,950	821,972	842,628
7	Jerusalem Insurance	614,328	518,054	1,001,305	858,259	132,477	153,946	119,973	77,941	252,450	231,887	1,253,755	1,090,146
8	AL- Nisr Al - Arabi Insurance	337,729	336,955	481,655	429,341	269,104	196,834	237,970	195,335	507,074	392,169	988,729	821,510
9	Jordan French Insurance	734,911	648,930	1,002,075	984,838	98,686	115,297	17,416	22,618	116,102	137,915	1,118,177	1,122,753
10	Arab Union International Insurance	456,296	354,711	490,670	378,626					0	0	490,670	378,626
11	Delta Insurance	223,522	239,920	443,131	385,019	64,136	68,815	2,028	2,033	66,164	70,848	509,295	455,867
12	Oasis Insurance	201,643	198,087	330,744	259,759	230,911	265,038			230,911	265,038	561,655	524,797
13	AL Yarmouk Insurance	145,485	136,099	343,833	290,196	60,794	69,285	428	724	61,222	70,009	405,055	360,205
14	Holy Land Insurance	506,842	501,769	553,307	552,515					0	0	553,307	552,515
15	Arab Life & Accident Insurance	820,559	859,286	1,229,243	1,250,849	115,805	88,453	193,965	208,070	309,770	296,523	1,539,013	1,547,372
16	Philadelphia Insurance	425,388	393,324	492,109	438,519					0	0	492,109	438,519
17	American Life Insurance (Alico)			137,628	129,253	101,469	58,414	1,010,630	1,013,568	1,112,099	1,071,982	1,249,727	1,201,235
18	Jordan International Insurance	444,057	349,398	973,990	800,216	297,434	353,101	63,471	70,067	360,905	423,168	1,334,895	1,223,384
19	Arab German Insurance	468,083	390,229	793,000	704,050	202,105	156,568	41,530	49,053	243,635	205,621	1,036,635	909,671
20	Euro Arab Insurance Group	281,067	201,841	331,998	250,153	166,914	294,350	10,935	2,165	177,849	296,515	509,847	546,668
21	Islamic Insurance	527,030	489,154	790,661	722,776	235,517	225,110	95,066	80,633	330,583	305,743	1,121,244	1,028,519
22	Arab Assurers	453,136	380,326	622,492	490,737	100,117	70,807	121,520	143,403	221,637	214,210	844,129	704,947
23	Arab American Insurance	353,774	397,404	366,469	405,184					0	0	366,469	405,184
24	Arab Jordanian Insurance Group	510,293	388,427	669,914	495,161	85,275	65,649	25,161	42,430	110,436	108,079	780,350	603,240
25	Arab Orient Insurance	496,329	309,161	799,426	534,186	615,339	553,093			615,339	553,093	1,414,765	1,087,279
26	Gerasa Insurance	425,294	383,424	451,031	420,808	23,673	21,002	2,958	820	26,631	21,822	477,662	442,630
	Total	10,653,445	9,678,541	16,539,613	14,745,476	3,271,383	3,324,291	2,243,809	2,114,700	5,515,192	5,438,991	22,054,805	20,184,467

Table (22)
Total Sum Insured for Insurance Companies for the year 2004
(Non Life)

J.D

No.	Companies	Motor		Total Marine+Aviation		Fire&Other Property Damages		General Accident		Engineering		Credit		Other Insurances (Fidelity,Cash,All Risks)		Total	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance	130,363,594	113,465,870	447,722,807	352,664,234	2,857,192,191	2,479,879,842							11,966,515	10,833,148	3,447,245,107	2,956,843,094
2	Middle East Insurance	366,798,380	296,804,888	801,607,044	841,094,423	1,652,304,910	963,426,855	477,886,970	43,620,623	259,128,942	571,113,115					3,557,726,246	2,716,059,904
3	National Ahlia Insurance	81,000,000	72,000,000	376,399,301	399,025,792	2,142,334,432	2,864,576,315									2,599,733,733	3,335,602,107
4	United Insurance	85,394,773	63,972,149	549,886,643	391,697,950	1,431,174,190	1,212,415,843									2,066,455,606	1,668,085,942
5	Arabian Seas Insurance	6,896,880	10,412,160	63,026,788	71,786,465	335,848,493	453,259,553	41,220,869	14,690,284							446,993,030	550,148,462
6	General Arabia Insurance *			512,811,683	352,381,044	955,758,512	1,277,716,794	182,822,499	177,621,871							1,651,392,694	1,807,719,709
7	Jerusalem Insurance	97,915,296	73,055,450	379,471,732	444,101,882	898,616,301	760,162,458	94,067,795	89,805,086							1,470,071,124	1,367,124,876
8	AL- NisrAl - Arabi Insurance			100,237,928		366,284,878		8,330,389		21,134,926						495,988,121	0
9	Jordan French Insurance	47,673,027	40,115,808	417,196,620	406,579,017	439,518,835	499,009,479					1,376,419	167,187			905,764,901	945,871,491
10	Arab Union International Ins	21,716,460	19,145,235	38,429,931	23,190,790	123,730,735	130,993,740	5,481,249	6,441,792	5,481,249	632,758					194,839,624	180,404,315
11	Delta Insurance	13,575,571	7,355,161	170,671,056	118,340,395	546,650,770	508,049,390	43,237,668	18,267,128	59,409,554	48,370,525					833,544,619	700,382,599
12	Oasis Insurance **															0	0
13	AL Yarmouk Insurance	10,686,855	9,390,000	234,235,699	162,595,450	194,075,238	184,563,163	1,063,425,314	590,372,124			814,300				1,503,237,406	946,920,737
14	Holy Land Insurance	15,434,076	13,482,844	20,848,400	25,657,545	200,264,056	179,348,332	9,407,480	21,176,977	41,743,690	60,985,053					287,697,702	300,650,751
15	Arab Life & Accident Ins.	161,761,013	202,038,923	319,625,238	401,341,918	925,138,389	700,843,395	143,413,570	237,836,896							1,549,938,210	1,542,061,132
16	Philadelphia Insurance	33,682,542	28,612,433	37,666,446	31,831,518	84,893,588	71,292,580	9,691,926	11,046,821	3,172,226	1,663,808					169,106,728	144,447,160
17	American Life Insurance (Alico) ***															0	0
18	Jordan International Insurance	96,704,000	66,593,000	304,366,000	277,969,000	1,303,093,000	1,413,909,000			56,630,000	67,615,000			4,108,000	5,909,000	1,764,901,000	1,831,995,000
19	Arab German Insurance	41,591,610	26,868,507	246,971,049	173,039,509	783,290,928	753,232,206	52,154,221	76,240,468	155,967,289	152,685,031					1,279,975,097	1,182,065,721
20	Euro Arab Insurance Group	13,538,262	17,543,157	13,913,887	90,774,348	125,969,764	136,717,112	12,875,842	12,234,270	38,082,720	68,968,476					204,380,475	326,237,363
21	Islamic Insurance	46,302,383	34,980,106	265,449,739	208,084,414	445,732,231	456,582,118	37,996,267	6,407,276	30,716,807	14,945,854					826,197,427	720,999,768
22	Arab Assurers	90,817,878	68,839,070	310,065,031	302,734,627	44,372,856	64,041,410	126,718,400	113,207,000							571,974,165	548,822,107
23	Arab American Insurance	10,321,510	20,935,038	37,096,503	40,675,801	897,094	5,454,780									48,315,107	67,065,619
24	Arab Jordanian Insurance Group	13,943,049	12,665,774	179,600,213	180,535,455	377,509,322	197,586,382	32,332,520	13,466,316							603,385,104	404,253,927
25	Arab Orient Insurance	95,035,160	57,588,199	223,303,236	215,821,691	1,522,606,361	899,010,222	170,391,808	231,962,446							2,011,336,565	1,404,382,558
26	Gerasa Insurance	32,061,895	30,817,547	43,099,815	43,033,850	105,275,222	108,130,306	4,685,872	4,618,396	6,070,389	4,656,257					191,193,193	191,256,356
	Total	1,513,214,214	1,286,681,319	6,093,702,789	5,554,957,118	17,862,532,296	16,320,201,275	2,516,140,659	1,669,015,774	677,537,792	991,635,877	2,190,719	167,187	16,074,515	16,742,148	28,681,392,984	25,839,400,698

* The sum insured for Motor insurance is not available for two companies for the years 2003 and 2004.

** The sum insured for one insurance company is not available, so the total sum insured is for 24 companies out of 25 insurance companies practice general insurances.

*** The company does not practice general insurances and is specialized in life assurance.

**** Marine sum insured includes aviation sum insured for the year 2004 in an amount of J.D 54.807.700 .

Table (22)
Total Sum Insured for Insurance Companies for the year 2004
(Life Assurance, Personal Accident, Workmen Compensation, Civil Liability) J.D

No.	Companies	Life Assurance		Personal Accident		Workmen Compensation		Civil Liability		Total	
		2004	2003	2004	2003	2004	2003	2004	2003	2004	2003
1	Jordan Insurance Co.					1,597,917	1,943,053	53,129,662	50,999,134	54,727,579	52,942,187
2	Middle East Insurance	396,964,771	328,070,350	4,370,000	4,520,000					401,334,771	332,590,350
3	National Ahlia Insurance	33,955,260	42,788,711	17,970,000	11,307			7,081,666	4,879,435	59,006,926	47,679,453
4	United Insurance Co.	28,648,657	18,378,345	21,253,550	3,556,050	3,376,232	1,329,250	33,036,512	30,070,678	86,314,951	53,334,323
5	Arabian Seas Insurance			386,000	2,133,000	371,161	131,760	440,530	775,880	1,197,691	3,040,640
6	General Arabia Insurance*									0	
7	Jerusalem Insurance Co.	94,718,368	94,081,706							94,718,368	94,081,706
8	AL- Nisr Al - Arabi Insurance			6,132,000						6,132,000	0
9	Jordan French Insurance	46,412,469	45,001,838	3,949,000	4,481,000			10,986,354	5,288,659	61,347,823	54,771,497
10	Arab Union International Ins									0	
11	Delta Insurance Co.									0	
12	Oasis Insurance Co.									0	
13	AL Yarmouk Insurance Co.	815,000	2,136,750					2,230,623		3,045,623	2,136,750
14	Holy Land Insurance									0	
15	Arab Life & Accident Ins.	837,448,433	8,118,765							837,448,433	8,118,765
16	Philadelphia Insurance									0	
17	American Life Insurance (Alico)	1,045,181,868	919,745,978	407,818,344	391,393,697					1,453,000,212	1,311,139,675
18	Jordan International Insurance	172,971,000	132,445,000	2,280,000	3,547,000	296,000	950,000	578,045,000	573,779,000	753,592,000	710,721,000
19	Arab German Insurance									0	
20	Euro Arab Insurance Group	24,258,679	5,466,850							24,258,679	5,466,850
21	Islamic Insurance Co.	168,191,430	137,858,087							168,191,430	137,858,087
22	Arab Assurers Co.	66,898,586	46,092,613					15,777,000	9,080,000	82,675,586	55,172,613
23	Arab American Insurance			228,568	369,750					228,568	369,750
24	Arab Jordanian Insurance Group	43,014,495	27,591,349							43,014,495	27,591,349
25	Arab Orient Insurance									0	
26	Gerasa Insurance Co.	8,176,000	1,211,150							8,176,000	1,211,150
	Total	2,967,655,016	1,808,987,492	464,387,462	410,011,804	5,641,310	4,354,063	700,727,347	674,872,786	4,138,411,135	2,898,226,145

* Figures of Total Sum Insured For Life Assurance are't Available For This Company.
** Figures of Total Sum Insured are't Available For This Company.

Table (23)

Gross Administrative & General Expenses For Jordan Insurance Companies for The Year 2004

No	Companies	Administrative Expenses		Salaries, Wages & Remunerations		Insurance Commission 's Fees*		Gross Administrative Expenses			
		Allocated on Underwriting Account		31/12/2004	31/12/2003	31/12/2004	31/12/2003	31/12/2004	31/12/2003	31/12/2004	31/12/2003
		31/12/2004	31/12/2003	31/12/2004	31/12/2003	31/12/2004	31/12/2003	31/12/2004	31/12/2003		
-1	Jordan Insurance Company	1,858,898	1,620,799	1,750,949	1,599,962			3,122,530	2,770,131		
-2	American Life Insurance (Alico)	1,249,727	1,201,235	721,780	690,389			1,398,060	1,349,568		
-3	Middle East Insurance	1,396,761	1,341,591	1,070,885	1,046,638			1,848,068	1,788,197		
-4	National Ahlia Insurance	360,092	368,576	369,372	385,612			720,184	737,152		
-5	United Insurance	276,309	217,424	117,340	91,257			279,053	222,464		
-6	Arabian Seas Insurance	293,285	348,382	157,533	238,557			366,606	435,874		
-7	General Arabia Insurance	821,972	842,628	449,869	429,229			837,716	857,692		
-8	Jerusalem Insurance	1,253,755	1,090,146	724,002	665,477	86,875	49,266	1,266,683	1,102,105		
-9	Al-Nisr Al-Arabi Insurance	988,729	821,510	708,856	627,784	43,836		1,236,068	1,026,888		
-10	Jordan French Insurance	1,118,177	1,122,753	618,939	615,127	65,645	53,820	1,156,069	1,145,497		
-11	Delta Insurance	509,295	455,867	341,888	311,320	19,347	22,362	507,267	453,833		
-12	Oasis Insurance	561,655	524,797	280,727	294,437	17,671	12,546	561,654	524,794		
-13	Al Yarmouk Insurance	405,055	360,205	236,639	210,847			405,055	360,204		
-14	Holy Land Insurance	553,309	552,515	310,463	292,068			559,121	562,446		
-15	Philadelphia Insurance	492,109	438,519	262,820	249,158	22,425		492,109	438,519		
-16	Arab Life & Accident Insurance	1,539,013	1,547,372	971,241	977,691			1,620,250	1,649,887		
-17	Arab Union Insurance	490,670	378,626	422,075	313,889			625,911	473,284		
-18	Arab Assurers	844,129	704,947	501,183	428,320			844,129	704,948		
-19	Islamic Insurance	1,121,244	1,028,519	558,255	519,107			857,968	788,615		
-20	Euro Arab Insurance Group	509,847	546,668	255,025	302,361			509,847	546,668		
-21	Arab German Insurance	1,036,635	909,671	535,516	486,060			1,332,899	1,042,798		
-22	Jordan International Insurance	1,334,895	1,223,384	725,030	680,442	3,616	3,009	1,421,407	1,285,280		
-23	Arab American Insurance	366,468	405,184	176,249	199,130			398,529	439,349		
-24	Arab Jordanian Insurance Group	780,350	603,240	401,771	320,525			845,049	665,226		
-25	Arab Orient Insurance	1,414,764	1,087,279	670,312	534,742	94,967	77,939	1,414,764	1,087,279		
-26	Gerasa Insurance	477,662	442,630	229,966	218,033			477,663	442,631		
	Total	22,054,805	20,184,467	13,568,685	12,728,162	354,382	218,942	25,104,659	22,901,329		

* Insurance Commission fees was listed in (8) insurance companies accounts only, and other insurance companies allocate these fees on branches accounts.