

# Annual Report Insurance Business in Jordan 2005



*Annual Report 2005*  
*Insurance Business in Jordan*

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**Table(1)**  
**Insurance Business for the Year 2005**

	<b>2005</b>	<b>2004</b>	<b>Change%</b>
	(J.D)		
<b><i>Total Underwritten Premiums</i></b>	<b>219,268,633</b>	<b>191,423,991</b>	<b>14.5</b>
Non-Life Premiums	160,514,882	138,243,865	16
Life Premiums	22,905,628	21,523,897	6.4
Medical Premiums	35,848,123	31,656,229	13.2
<b><i>Total Paid Claims</i></b>	<b>142,829,432</b>	<b>123,576,149</b>	<b>15.6</b>
Non-Life Claims	104,688,568	84,034,873	24.6
Life Claims	10,275,554	11,445,823	<b>-10.2</b>
Medical Claims	27,865,310	28,095,453	<b>-0.8</b>
	Milion(J.D)		
<b><i>Shareholders' Equity</i></b>	<b>277,4</b>	<b>160,8</b>	<b>72.5</b>
Total Technical Reserves	156,3	140,5	11.2
Paid Up Capital	130,7	84,7	54.3
Total Shareholders' Equity&Technical Reserves	433,7	301,3	43.9
Total of Statutory, Voluntary & Other Reserves	29,5	19,3	52.8
Net Outstanding Claims Reserve	50,7	43,8	15.8
<b><i>Total Assets</i></b>	<b>525,3</b>	<b>361,2</b>	<b>45.4</b>
Fixed Assets	14,1	12,6	11.9
Other Assets	8,4	6,1	37.7
<b><i>Investments</i></b>	<b>410,2</b>	<b>263,6</b>	<b>55.6</b>
Retained Earnings (Accumulated Losses)	49,5	22,3	122
Net Profit (Before Tax)	90,6	39,7	128.2
<b>Net Technical Profit</b>	<b>20</b>	<b>14,5</b>	<b>37.9</b>
<b><i>Net Profit (After Tax and Fees)</i></b>	<b>77,4</b>	<b>33,2</b>	<b>133.1</b>

Table(2)  
**Insurance Operations For the Year 2005**  
**Total Premiums & Claims**

Underwritten Premiums					Paid Claims *				
Branch/Year	2005	Change%2004	2004	Change%2003	Branch/Year	2005	Change%2004	2004	Change%2003
Marine Insurance*	21,175,465	21%	17,494,941	42.9%	Marine Insurance**	3,535,049	29.9%	2,720,875	%11.3
Fire Insurance**	29,205,962	21.3%	24,077,609	%4.3	Fire Insurance***	11,587,367	43.3%	8,084,922	(14.9%)←
Motor Insurance	100,961,859	14.7%	88,028,467	%14.1	Motor Insurance****	87,250,565	24.4%	70,144,221	%20.5
Compulsory (Third Party Liability Ins.)	67,773,493	9.7%	61,768,692	%12.8	Compulsory (Third Party Liability Ins.)	58,292,446	24.2%	46,933,512	%23.7
Comprehensive (Own Damage)Ins.	33,188,366	26.4%	26,259,775	%17.3	Comprehensive (Own Damage)	28,411,818	22.4%	23,210,709	%14.5
<b>Credit Insurance</b>	577,577	46%	395,726	(9.9%) ←	<b>Credit Insurance</b>	198,002	(23.5%) ←	258,750	(28.5%) ←
<b>General Accident Insurance***</b>	8,594,019	4.2%	8,247,122	%2.7	<b>General Accident Insurance*****</b>	2,117,585	(25%) ←	2,826,105	%137.2
<b>Total General Insurances</b>	160,514,882	16%	138,243,865	%14.3	<b>Total General Insurances</b>	104,688,568	24.6%	84,034,873	%17.5
<b>Life Assurance</b>	22,905,628	6.4%	21,523,897	%10.6	<b>Life Assurance*****</b>	10,275,554	(10.2%) ←	11,445,823	%12.9
<b>Medical Insurance</b>	35,848,123	13.2%	31,656,229	%1.6	<b>Medical Insurance</b>	27,865,310	(0.8%) ←	28,095,453	%6.3
<b>Total Life&amp;Medical Insurances</b>	58,753,751	10.5%	53,180,126	%5.1	<b>Total Life&amp;Medical Insurances</b>	38,140,864	(3.5%) ←	39,541,276	%8.1
<b>Total Premiums</b>	219,268,633	14.5%	191,423,991	%11.6	<b>Total Paid Claims</b>	142,829,432	15.6%	123,576,149	%14.3

**Notes**

\* Marine Insurance premiums include aviation insurance with an amount of J.D (3.754.493) (5) insurance companies practice this kind of insurance.

\*\* Fire Insurance Account for 2005 includes engineering Ins with an amount of J.D (7) million, in addition to number of general accident insurances such as (Cash Ins, Fidelity Ins, Workmen Compensation Ins.)

\*\*\* General Accident Insurance fo 2005 includes Liability Insurance in an amount of J.D (3.198.663). in addition to other insurances.

\* Recoveries after paying claims in 2005 amounted JD (13.362.930) & J.D (9.128.260) in 2004 .

\*\* Marine Insurance claims include aviation insurance with an amount of J.D (28.301) , (5) insurance companies practice this kind of insurance.

\*\*\* Fire Insurance claims for 2005 include Engineering Ins (CAR policies) with an amount of (4.5) million J.D, in addition to some general accident insurances.

\*\*\*\* An amount of J.D (546.301) appears in total motor insurance claims and doesn't appear in compulsory & comprehensive insurance.

\*\*\*\*\* General Accident claims include Liability Insurance in an amount of J.D (327,803). in addition to other Insurances.

\*\*\*\*\* Life Assurance claims include the amounts paid for surrender and maturity policies in an amount of J.D (5.070.587).

Table (3)  
Balance Sheet for the Jordanian Insurance Companies for the Year 2005 (J.D)

Details	2005	2004	Percentage change%
<b><i>Cash And Accounts Receivable</i></b>			
Cash On Hand and at Banks	12,593,062	11,886,263	6
Accounts Receivable	52,536,773	44,942,805	17
Due from Other Insurers	17,567,968	14,478,816	21
Post-Dated Cheques	8,359,223	6,484,547	29
Other Items	1,533,997	1,056,828	45
<b>Total</b>	<b>92,591,023</b>	<b>78,849,259</b>	<b>17</b>
<b><i>Investments</i></b>			
Deposits at Banks	92,545,411	89,918,480	3
Property Investments	33,404,897	21,277,052	57
Held to Maturity Investments	51,937,594	47,917,705	8
Investments in Affiliates	3,243,318	1,777,355	82
Other Investments	12,720	13,541	-6
Financial Assets Held For Trading	80,326,878	29,711,017	170
Financial Assets Available for Sale	142,411,060	66,641,440	114
Loans	6,280,494	6,334,888	-1
<b>Total Investments</b>	<b>410,162,372</b>	<b>263,591,478</b>	<b>56</b>
Other Assets	8,429,171	6,112,496	38
Fixed Assets	14,144,652	12,637,391	12
<b>Total Assets</b>	<b>525,327,218</b>	<b>361,190,624</b>	<b>45</b>
<b><i>Accounts Payable and Other Liabilities</i></b>			
Accounts Payable	13,013,299	10,848,598	20
Due to Other Insurers	21,931,773	18,591,878	18
Different Provisions	14,515,692	8,909,354	63
Other Liabilities	23,568,347	16,949,704	39
Accounts Payable to Banks	18,431,390	4,255,935	333
<b>Total of Accounts Payable and Other Liabilities</b>	<b>91,460,501</b>	<b>59,555,469</b>	<b>54</b>
<b><i>Technical Provisions</i></b>			
Net Unearned Premium Provision	52,470,226	46,425,520	13
Unexpired Risks Provision	168,234	290,377	-42
Net Outstanding Claims Provision	50,745,513	43,759,285	16
Net Mathematical Provision	51,902,432	48,987,349	6
Catastrophic Risk Provision	329,886	275,277	20
Other Technical Provisions	669,250	800,950	-16
<b>Total Technical Provisions</b>	<b>156,285,541</b>	<b>140,538,758</b>	<b>11</b>
<b>Total Liabilities</b>	<b>247,746,042</b>	<b>200,094,227</b>	<b>24</b>
Minority Equity (Interest)	198,254	330,210	-40
Paid Up Capital	130,713,554	84,696,000	54
Premiums ( Discount) on Paid Up Capital	274,017	75,853	261
Statutory Reserve	21,886,127	14,459,464	51
Voluntary Reserve	7,359,609	4,159,376	77
Other Reserves	207,758	718,400	-71
Change in Fair Value	42,269,058	17,448,936	142
Proposed Profits for Distribution	12,342,000	4,918,000	151
Retained Earnings (Accumulated Losses)	49,515,844	22,308,060	122
Others	12,814,955	11,982,098	7
<b>Total Shareholders' Equity</b>	<b>277,382,922</b>	<b>160,766,187</b>	<b>73</b>
<b>Total Liabilities and Shareholders' Equity</b>	<b>525,327,218</b>	<b>361,190,624</b>	<b>45</b>

**Table(4)**  
**Income Statement for Jordanian Insurance Companies for the Year 2005 (J.D)**

Details	2005	2004	Percentage change%
Underwriting Profit Transferred from Marine & Transport Account	4,118,581	3,233,697	27
Underwriting Profit Transferred from Aviation Account	-170,148	-25,285	573
Underwriting Profit Transferred from Fire Account	1,227,042	1,933,557	-37
Underwriting Profit Transferred from Motor Account	6,294,502	5,117,924	23
Underwriting Profit Transferred from General Accident Account	903,932	1,205,583	-25
Underwriting Profit Transferred from Credit Account	134,981	102,215	32
Underwriting Profit Transferred from Medical Account	1,660,598	-548,624	-403
Underwriting Profit Transferred from Life Account	5,880,420	3,436,699	71
Underwriting Profit Transferred from Insurance Branches Account (Inside Jordan)	20,049,908	14,455,766	39
Underwriting Profit Transferred from Companies' Branches Account (Outside Jordan)	1,610,426	2,122,970	-24
Underwriting Profit Transferred from Insurance Branches Account (Inside & Outside Jordan)	21,660,334	16,578,739	31
Received Interests	5,563,073	4,678,315	19
Interests of Financial Assets Available for Sale	141,012	29,726	374
Profit from Financial Assets and Investments	66,421,674	20,888,287	218
Profit (Loss) of Selling Financial Assets Available for Sale	2,066,499	1,271,179	63
Profit (Loss) of Selling Fixed Assets	14,619	3,244	351
Accumulated Change in Accounting Policies		141,252	
Net Profit of Abroad Agencies		-3,575	
Other Revenues	2,677,594	1,353,964	98
Previous Years' Adjustments			
<b>Total Revenues</b>	<b>98,544,805</b>	<b>44,941,131</b>	<b>119</b>
Expenses			
Unallocated Administrative & General Expenses	4,147,361	1,919,220	116
Doubtful Debts' Expense	1,216,496	1,103,893	10
Depreciation	1,532,234	1,378,688	11
Bad Debts' Expense	110,705	93,408	19
Other Expenses	649,984	383,737	69
Special Provision	311,908	377,437	-17
<b>Total Expenses</b>	<b>7,968,688</b>	<b>5,256,383</b>	<b>52</b>
<b>Total Profit Before Tax and Fees</b>	<b>90,576,117</b>	<b>39,684,748</b>	<b>128</b>
Income Tax Provision	9,178,623	4,421,550	108
Income Tax Provision for Previous Years	502,874	208,320	141
Jordan Universities' Additional Fees	900,897	392,908	129
Scientific Research & Vocational Training Fees	861,794	356,601	142
Technical and Vocational Training and Education Support Fees	673,470	316,291	113
Proposed Profits for Distribution		0	
Board of Directors' Remuneration	843,078	706,919	19
<b>Net Profit After Tax and Fees</b>	<b>77,615,381</b>	<b>33,282,159</b>	<b>133</b>
Minority Equity	179,280	51,593	247
<b>Net Profit</b>	<b>77,436,101</b>	<b>33,230,566</b>	<b>133</b>

Table (5)

**Growth of Premiums for All Classes  
2000-2005**

(JD)

	2000	2001	2002	2003	2004	2005
<u>MARINE INSURANCE*</u>	7,917,721	9,099,875	10,475,721	12,241,626	17,494,940	21,175,465
* Less (Local) reinsurers premiums	311,370	524,903	507,584	1,010,655	929,086	1,140,827
* Less (Abroad) reinsurers premiums	5,876,784	6,801,227	7,909,009	8,964,923	13,839,022	16,915,009
* <b>Net retained premiums</b>	<b>1,729,567</b>	<b>1,773,745</b>	<b>2,059,128</b>	<b>2,266,048</b>	<b>2,726,832</b>	<b>3,119,629</b>
<u>FIRE INSURANCE</u>	10,680,610	10,550,244	13,601,397	22,668,736	24,077,609	29,205,962
* Less (Local) reinsurers premiums	2,210,563	1,897,383	2,778,691	3,698,816	3,762,526	4,024,830
* Less (Abroad) reinsurers premiums	7,842,026	8,027,611	10,090,313	17,635,299	19,174,260	23,728,717
* <b>Net retained premiums</b>	<b>628,021</b>	<b>625,250</b>	<b>732,393</b>	<b>1,334,621</b>	<b>1,140,823</b>	<b>1,452,415</b>
<u>MOTOR INSURANCE</u>	44,478,352	49,242,198	64,555,052	77,134,629	88,028,467	100,961,859
* Less (Local) reinsurers premiums	3,099,239	3,800,334	2,696,057	2,686,606	3,798,322	5,528,927
* Less (Abroad) reinsurers premiums	2,667,711	1,504,277	533,330	133,049	4,221,617	4,330,062
* <b>Net retained premiums</b>	<b>38,711,402</b>	<b>43,937,587</b>	<b>61,325,665</b>	<b>74,314,974</b>	<b>80,008,528</b>	<b>91,102,870</b>
<u>GENERAL ACCIDENT INSURANCE**</u>	8,064,155	10,324,476	13,736,547	8,250,603	8,247,122	8,594,019
* Less (Local) reinsurers premiums	872,625	1,314,257	2,584,186	1,036,203	650,466	769,322
* Less (Abroad) reinsurers premiums	5,643,723	7,045,511	9,330,736	5,843,224	5,806,392	5,703,147
* <b>Net retained premiums</b>	<b>1,547,807</b>	<b>1,964,708</b>	<b>1,821,625</b>	<b>1,371,176</b>	<b>1,790,264</b>	<b>2,121,550</b>
<u>CREDIT INSURANCE***</u>	295,991	196,770	154,928	440,472	395,726	577,577
* Less (Local) reinsurers premiums	-	-	-	-	-	-
* Less (Abroad) reinsurers premiums	220,966	140,341	74,795	239,769	202,039	211,349
* <b>Net retained premiums</b>	<b>75,025</b>	<b>56,429</b>	<b>80,133</b>	<b>200,703</b>	<b>193,687</b>	<b>366,228</b>
<u>TOTAL NON-LIFE INSURANCES</u>	71,436,829	79,413,563	102,523,645	120,736,066	138,243,864	160,514,882
* Less (Local) reinsurers premiums	6,493,797	7,536,877	8,566,518	8,432,280	9,140,400	11,463,906
* Less (Abroad) reinsurers premiums	22,251,210	23,518,967	27,938,183	32,816,264	43,243,330	50,888,284
* <b>Net retained premiums</b>	<b>42,691,822</b>	<b>48,357,719</b>	<b>66,018,944</b>	<b>79,487,522</b>	<b>85,860,134</b>	<b>98,162,692</b>
<u>LIFE ASSURANCE</u>	16,283,831	17,399,796	18,526,363	19,634,856	21,523,897	22,905,628
* Less (Local) reinsurers premiums	-	-	7,240	306,859	390,226	473,319
* Less (Abroad) reinsurers premiums	3,414,971	4,180,552	4,423,166	4,396,925	4,554,890	5,039,707
* <b>Net retained premiums</b>	<b>12,868,860</b>	<b>13,219,244</b>	<b>14,095,957</b>	<b>14,931,072</b>	<b>16,578,781</b>	<b>17,392,602</b>
<u>MEDICAL INSURANCE</u>	16,458,231	23,623,328	25,824,599	31,157,770	31,656,229	35,848,123
* Less (Local) reinsurers premiums	1,770	20,612	17,954	494,903	273,429	149,913
* Less (Abroad) reinsurers premiums	7,712,573	8,720,760	9,692,651	6,743,757	6,916,392	11,981,385
* <b>Net retained premiums</b>	<b>8,743,888</b>	<b>14,881,956</b>	<b>16,113,994</b>	<b>23,919,110</b>	<b>24,466,408</b>	<b>23,716,825</b>
<u>TOTAL PREMIUMS UNDERWRITTEN</u>	104,178,891	120,436,687	146,874,607	171,528,692	191,423,990	219,268,633
* Less (Local) reinsurers premiums	6,495,567	7,557,489	8,591,712	9,234,042	9,804,055	12,087,138
* Less (Abroad) reinsurers premiums	33,378,754	36,420,279	42,054,000	43,956,946	54,714,612	67,909,376
* <b>Net Retained Premiums</b>	<b>64,304,570</b>	<b>76,458,919</b>	<b>96,228,895</b>	<b>118,337,704</b>	<b>126,905,323</b>	<b>139,272,119</b>

\* Marine Insurance premiums in 2005 include aviation insurance premiums with an amount of J.D (3.754.493) .

\*\* General Accident Insurance premiums in 2005 include liability Insurance premiums with an amount of J.D (3.198.663) .



Table (6)

**Growth of Paid Claims for All Classes  
2000-2005**

(J.D)

	2000	2001	2002	2003	2004	2005
<b><u>MARINE INSURANCE**</u></b>	2,917,398	2,312,285	2,417,211	2,445,701	2,720,875	3,535,049
* Recoveries				<b>218910</b>	<b>185,650</b>	<b>173,171</b>
* Less Local Reinsurers Share			10,824	28,169	109,847	<b>213,654</b>
* Less (Abroad)Reinsurers Share	2,494,457	2,024,607	2,064,583	1,766,338	1,943,137	2,679,319
* Retained Claims	422,941	287,678	341,804	432,284	482,241	641,903
<b><u>FIRE INSURANCE</u></b>	4,092,676	8,019,652	4,146,282	9,215,695	8,084,922	11,587,367
* Recoveries				<b>171634</b>	<b>165,660</b>	156,184
* Less Local Reinsurers Share			49,912	975,465	689,301	<b>1247869</b>
* Less (Abroad)Reinsurers Share	3,819,561	7,556,005	3,701,321	7,239,501	6,771,143	7,922,744
* Retained Claims	273,115	463,647	395,049	829,095	458,818	2,260,570
<b><u>MOTOR INSURANCE</u></b>	35,112,548	36,838,118	42,237,755	58,224,901	70,144,221	87,250,565
* Recoveries				<b>6,154,886</b>	<b>8,121,316</b>	<b>11,583,881</b>
* Less Local Reinsurers Share			328,671	1,932,893	1,995,532	<b>3,257,889</b>
* Less (Abroad)Reinsurers Share	4,967,947	5,844,692	5,427,652	4,534,170	4,990,001	6,473,352
* Retained Claims	30,144,601	30,993,426	36,481,432	45,602,952	55,037,372	65,935,443
<b><u>GENERAL ACCIDENT INSURANCE**</u></b>	3,598,098	2,699,106	3,789,634	1,292,442	2,826,105	2,117,585
* Recoveries				8,921	20,849	<b>724,109</b>
* Less Local Reinsurers Share			39,257	89,374	568,785	<b>291,342</b>
* Less (Abroad)Reinsurers Share	3,119,337	2,686,637	3,291,785	753,007	1,602,244	663,547
* Retained Claims	478,761	12,469	458,592	441,140	634,227	438,587
<b><u>CREDIT INSURANCE</u></b>	273,540	683,658	870,066	365,582	258,750	<b>198,002</b>
* Recoveries				-		
* Less Local Reinsurers Share						
* Less (Abroad)Reinsurers Share	239,856	502,231	761,197	238,441	255,946	<b>157,605</b>
* Retained Claims	33,684	181,427	108,869	127,141	2,804	<b>40,397</b>
<b><u>TOTAL NON-LIFE INSURANCE</u></b>	45,994,260	50,552,819	53,460,948	71,544,321	84,034,873	104,688,568
* Recoveries				6,554,351	8,493,475	<b>12,637,345</b>
* Less Local Reinsurers Share			428,664	3,025,901	3,363,465	<b>5,010,754</b>
* Less (Abroad)Reinsurers Share	14,641,158	18,614,172	15,246,538	14,531,457	15,562,471	17,896,567
* Retained Claims	31,353,102	31,938,647	37,785,746	47,432,612	56,615,462	69,276,543
<b><u>LIFE ASSURANCE***</u></b>	7,848,747	9,710,399	10,019,249	10,144,003	11,445,823	10,275,554
* Less Local Reinsurers Share				55,953	28,887	<b>51,983</b>
* Less (Abroad)Reinsurers Share	2,226,784	3,065,235	3,830,999	2,785,832	4,348,751	2,815,678
* Retained Claims	5,621,963	6,645,164	6,188,250	7,302,218	7,068,185	7,407,893
<b><u>MEDICAL INSURANCE</u></b>	13,906,941	19,547,982	22,707,312	26,420,906	28,095,453	27,865,310
* Recoveries				378,516	634,785	<b>725,585</b>
* Less Local Reinsurers Share			2,718	237,188	160,336	<b>168,335</b>
* Less (Abroad)Reinsurers Share	6,945,971	9,297,748	9,716,453	18,571,370	5,701,295	7,618,322
* Retained Claims	6,960,970	10,250,234	12,988,141	7,233,832	21,599,037	19,353,068
<b><u>Total Paid Claims</u></b>	67,749,948	79,811,200	86,187,509	108,109,230	123,576,149	142,829,432
* Recoveries				6,932,867	9,128,260	<b>13,362,930</b>
* Less Local Reinsurers Share			431,382	3,319,042	3,552,688	<b>5,231,072</b>
* Less (Abroad)Reinsurers Share	23,813,913	30,977,155	28,793,990	35,888,659	25,612,517	28,330,567
* Retained Claims	43,936,035	48,834,045	56,962,137	61,968,662	85,282,828	95,904,863

\* Marine insurance Claims in 2005 include aviation Claims in an amount of J.D (28.301 )

\*\* General Accident Claims include liability paid claims in an amount of J.D (327.803)in addition to other insurances

\*\*\* Life Assurance claims include the amounts paid for surrender and maturity Policies in an amount of J.D (5.070.587)

**Table (7)**  
**Written Premiums of Jordan Insurance Market (2004-2005)**

	2004	2005	Arrange of Branch	Share of Gross Premiums %	Growth %	Arrange According to Average Growth
	JD		2005	2005		
<b><u>MARINE INSURANCE*</u></b>	17,494,940	21,175,465				
* Less (Local) reinsurers premiums	929,086	1,140,827				
* Less (Abroad) reinsurers premiums	13,839,022	16,915,009	5	9.7	21	3
* <b>Net retained premiums</b>	2,726,832	3,119,629				
<b><u>FIRE INSURANCE</u></b>	24,077,609	29,205,962				
* Less (Local) reinsurers premiums	3,762,526	4,024,830				
* Less (Abroad) reinsurers premiums	19,174,260	23,728,717	3	13.3	21.3	2
* <b>Net retained premiums</b>	1,140,823	1,452,415				
<b><u>MOTOR INSURANCE</u></b>	88,028,467	100,961,859				
* Less (Local) reinsurers premiums	3,798,322	5,528,927				
* Less (Abroad) reinsurers premiums	4,221,617	4,330,062	1	46	14.7	4
* <b>Net retained premiums</b>	80,008,528	91,102,870				
<b><u>GENERAL ACCIDENT INSURANCE**</u></b>	8,247,122	8,594,019				
* Less (Local) reinsurers premiums	650,466	769,322				
* Less (Abroad) reinsurers premiums	5,806,392	5,703,147	6	4	4.2	7
* <b>Net retained premiums</b>	1,790,264	2,121,550				
<b><u>Credit Insurance</u></b>	395,726	577,577				
* Less (Local) reinsurers premiums	-	-				
* Less (Abroad) reinsurers premiums	202,039	211,349	7	0.3	46	1
* <b>Net retained premiums</b>	193,687	366,228				
<b><u>TOTAL (NON-LIFE) INSURANCES</u></b>	138,243,864	160,514,882				
* Less (Local) reinsurers premiums	9,140,400	11,463,906				
* Less (Abroad) reinsurers premiums	43,243,330	50,888,284		73.3	16	
* <b>Net retained premiums</b>	85,860,134	98,162,692				
<b><u>LIFE ASSURANCE</u></b>	21,523,897	22,905,628				
* Less (Local) reinsurers premiums	390,226	473,319				
* Less (Abroad) reinsurers premiums	4,554,890	5,039,707	4	10.4	6.4	6
* <b>Net retained premiums</b>	16,578,781	17,392,602				
<b><u>MEDICAL INSURANCE</u></b>	31,656,229	35,848,123				
* Less (Local) reinsurers premiums	273,429	149,913				
* Less (Abroad) reinsurers premiums	6,916,392	11,981,385	2	16.3	13.2	5
* <b>Net retained premiums</b>	24,466,408	23,716,825				
<b><u>TOTAL PREMIUMS UNDERWRITTEN</u></b>	191,423,990	219,268,633				
* Less (Local) reinsurers premiums	9,804,055	12,087,138				
* Less (Abroad) reinsurers premiums	54,714,612	67,909,376		100	14.5	
* <b>Net retained premiums</b>	126,905,323	139,272,119				

\* Marine Insurance premiums in 2005 include aviation insurance premiums with an amount of J.D (3.754.493) .

\*\* General Accident Insurance premiums in 2005 include liability insurance premiums with an amount of J.D (3.198.663)in addition to other insurances

Table (8)

## Paid Claims of Jordan Insurance Market (2004-2005)

	2004	2005	Arrange of Branch	Share of Gross Claims %	Growth %	Arrange According to Average
	JD		2005	2005		Growth
<b><u>MARINE INSURANCE*</u></b>	2,720,875	3,535,049				
* Recoveries	185,650	173,171				
* Less Local Reinsurers Share	109,847	213,654	5	2.5	29.9	2
* Less (Abroad)Reinsurers Share	1,943,137	2,679,319				
* Retained Claims	485,241	468,905				
<b><u>FIRE INSURANCE</u></b>	8,084,922	11,587,367				
* Recoveries	165,660	156,184				
* Less Local Reinsurers Share	689,301	1,247,869	3	8.1	43.3	1
* Less (Abroad)Reinsurers Share	6,771,143	7,922,744				
* Retained Claims	458,818	2,260,570				
<b><u>MOTOR INSURANCE</u></b>	70,144,221	87,250,565				
* Recoveries	8,121,316	11,583,881				
* Less Local Reinsurers Share	1,995,532	3,257,889	1	61.1	24.4	3
* Less (Abroad)Reinsurers Share	4,990,001	6,473,352				
* Retained Claims	55,037,372	65,935,443				
<b><u>GENERAL ACCIDENT INSURANCE**</u></b>	2,826,105	2,117,585				
* Recoveries	20,849	724,109				
* Less Local Reinsurers Share	568,785	291,342	6	1.5	-25	7
* Less (Abroad)Reinsurers Share	1,602,244	663,547				
* Retained Claims	634,227	438,587				
<b><u>CREDIT INSURANCE</u></b>	258,750	198,002				
* Recoveries			7	0.1	-23.5	6
* Less Local Reinsurers Share						
* Less (Abroad)Reinsurers Share	255,946	157,605				
* Retained Claims	2804	40397				
<b><u>TOTAL NON-LIFE INSURANCE</u></b>	84,034,873	104,688,568				
* Recoveries	8,493,475	12,637,345		73	24.6	
* Less Local Reinsurers Share	3,363,465	5,010,754				
* Less (Abroad)Reinsurers Share	155,624,71	178,965,67				
* Retained Claims	57,165,398	69,143,902				
<b><u>LIFE ASSURANCE***</u></b>	11,445,823	10,275,554	4	7.2	-10.2	5
* Less Local Reinsurers share	28,887	51,983				
* Less (Abroad)Reinsurers share	43,487,511	2,815,678				
* Retained Claims	7,068,185	7,407,893				
<b><u>MEDICAL INSURANCE</u></b>	28,095,453	27,865,310	2	19.5	-0.8	4
* Recoveries	634,785	725,585				
* Less Local Reinsurers Share	160,336	168,335				
* Less (Abroad)Reinsurers Share	5,701,295	7,618,322				
* Retained Claims	21,599,037	19,353,068				
<b><u>Total Paid Claims</u></b>	123,576,149	142,829,432		100	15.6	
* Recoveries	9,128,260	13,362,930				
* Less Local Reinsurers Share	3,552,688	5,231,072				
* Less (Abroad)Reinsurers Share	25,612,517	28,330,567				
* Retained Claims	85,282,684	95,904,863				

\* Marine insurance Claims in 2005 include aviation Claims in an amount of J.D (28.301 ).

\*\* General Accident Claims include liability paid claims in an amount of J.D (327.803)in addition to other insurance.

\*\*\* Life Assurance claims include the amounts paid for surrender and maturity Policies in an amount of J.D (5.070.587).

Table (9)

**Underwritten Premiums 2005  
Companies Share of all Classes 2005 (J.D)**

.No	Companies	Marine		Aviation		Total Marine+Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit		Motor					
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	Compulsory(Third Party Liability Insurance)	Comprehensive Own (Damage)		
1	Jordan Insurance	1,414,864	1,160,815			1,414,864	1,160,815	4,322,269	3,645,421	463,946	130,474	286,567	170,118					1,838,866	2,009,343	3,936,369	3,233,641
2	Middle East Insurance	2,734,460	2,097,601	772,790	473,240	3,507,250	2,570,841	4,578,118	3,629,409	336,999	98,601	331,449						2,032,706	2,662,192	2,662,784	2,487,786
3	National Ahlia Insurance	712,095	979,833			712,095	979,833	2,393,518	2,146,445	81,652	43,833	20,125	32,738					2,660,398	2,695,059	1,391,433	1,610,332
4	United Insurance	1,260,472	1,048,614	845,748	389,833	2,106,220	1,438,447	2,213,057	2,015,322	426,869	334,699	67,678	65,205					2,748,516	2,794,582	2,602,502	1,677,341
5	Arabian Seas Insurance	54,516	90,466			54,516	90,466	134,953	126,667	6,226	2,183	16,667	5,713					1,013,185	1,354,476	107,301	154,723
6	General Arabia Insurance	1,019,361	955,620			1,019,361	955,620	1,112,087	1,092,293			552,776	646,308					1,455,134	1,882,017	931,958	951,958
7	Jerusalem Insurance	1,270,893	1,217,990			1,270,893	1,217,990	930,845	1,055,809	57,110	191,453	46,827	174,753					3,265,204	3,679,383	2,407,529	1,711,463
8	AL-Nisr Al-Arabi Insurance	501,373	352,483			501,373	352,483	735,827	606,295	113,277	97,008	104,760	55,016					1,738,822	1,860,868	892,226	745,665
9	Jordan French Insurance	1,209,801	1,029,066	1,206,522	135,802	2,416,323	1,164,868	705,417	695,862	24,559	37,881	6,525	5,948	139,357	57,278			5,427,782	4,350,771	1,452,027	993,184
10	Arab Union International Ins.	140,441	112,068			140,441	112,068	120,690	126,943			33,335	28,084					3,315,854	2,576,224	657,714	525,398
11	Delta Insurance	356,861	448,369			356,861	448,369	1,362,517	933,151	29,639	21,394	66,771	60,721					1,092,605	1,260,039	295,418	229,678
12	Oasis Insurance	254,609	301,381			254,609	301,381	467,662	944,644			175,723	233,677					1,978,854	1,880,141	847,129	431,011
13	Al Yarmouk Insurance	388,904	384,972			388,904	384,972	1,258,118	278,860	13,367	13,994	10,877	1,457,795					1,066,074	1,352,565	193,372	213,884
14	Holy Land Insurance	55,078	38,140			55,078	38,140	338,720	276,969	29,777	25,258							2,325,491	2,235,842	476,242	333,769
15	Arab Life & Accident Ins.	787,161	1,097,112			787,161	1,097,112	1,228,788	907,280	211,104	656,147			438,220	338,448			4,174,510	3,855,472	2,634,121	2,489,587
16	Philadelphia Insurance	80,499	275,644			80,499	275,644	77,617	101,079	13,669	75,776	6,227	7,994					2,998,634	2,257,465	783,839	678,460
17	American Life Insurance(Alico)					0	0					1,682,546	1,570,845								
18	Jordan International Ins.	1,151,195	1,066,433	376,416	232,148	1,527,611	1,298,581	1,100,920	1,516,556	177,269	472,407							4,293,069	3,656,632	2,619,816	2,189,481
19	Arab German Insurance	670,437	562,419			670,437	562,419	1,986,588	1,000,193	167,160	186,562	80,976	79,150					2,212,987	1,830,667	1,168,760	738,334
20	Euro Arab Insurance Group	399,630	164,698			399,630	164,698	213,596	121,063	794,006	119,439							2,251,833	1,979,485	624,274	256,672
21	Islamic Insurance	665,340	705,206			665,340	705,206	548,958	643,548			181,469	202,010					2,164,172	2,204,953	1,102,855	895,225
22	Arab Assurers	987,023	889,667			987,023	889,667	423,792	430,661	32,734	16,271	48,376	100,751					3,686,479	2,896,600	943,718	857,356
23	Arab American Takaful Insurance	24,475	85,973			24,475	85,973	1,068	2,013			221	1,492					3,317,207	2,393,290	36,731	100,450
24	Arab Jordanian Ins. Group	668,794	518,340			668,794	518,340	879,353	346,428			227,656	60,830					3,701,336	2,488,547	1,429,691	470,502
25	Arab Orient Insurance	544,298	436,167	553,017	175,638	1,097,315	611,805	1,900,964	1,299,568	216,395	44,648	1,443,162	710,721					2,980,955	2,786,300	2,200,594	1,580,541
26	Gerasa Insurance	68,392	69,203			68,392	69,203	170,520	135,130	2,905	4,678	4,643	4,547					4,032,820	2,825,779	789,963	703,334
	Total	17,420,972	16,088,280	3,754,493	1,406,661	21,175,465	17,494,941	29,205,962	24,077,609	3,198,663	2,572,706	5,395,356	5,674,416	577,577	395,726			67,773,493	61,768,692	33,188,366	26,259,775

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**Table (9)**  
**Underwritten Premiums 2005**  
**Companies Share of all Classes 2005 (J.D)**

No.	Companies	Total Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Underwritten Premiums		Market's Share %	
		Compulsory (Third Party Liability Ins.)& Comprehensive(Own Damages)		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
1	Jordan Insurance	5,775,235	5,242,984	12,262,881	10,349,812	1,851,941	1,663,047	1,807,943	1,265,787	3,659,884	2,928,834	15,922,765	13,278,646	7.26	6.94
2	Middle East Insurance	4,695,490	5,149,978	13,449,306	11,448,829	1,783,913	1,644,973	1,111,203	1,716,327	2,895,116	3,361,300	16,344,422	14,810,129	7.45	7.74
3	National Ahlia Insurance	4,051,831	4,305,391	7,259,221	7,508,240	325,498	238,812	167,170	132,662	492,668	371,474	7,751,889	7,879,714	3.54	4.12
4	United Insurance	5,351,018	4,471,923	10,164,842	8,325,596	1,093,802	704,287	115,816	128,396	1,209,618	832,683	11,374,460	9,158,279	5.19	4.78
5	Arabian Seas Insurance	1,120,486	1,509,199	1,332,848	1,734,228					0	0	1,332,848	1,734,228	0.61	0.91
6	General Arabia Insurance	2,387,092	2,833,975	5,071,316	5,528,196	1,676,529	1,740,894	507,202	487,908	2,183,731	2,228,802	7,255,047	7,756,998	3.31	4.05
7	Jerusalem Insurance	5,672,733	5,390,846	7,978,408	8,030,851	1,058,088	923,421	678,006	662,539	1,736,094	1,585,960	9,714,502	9,616,811	4.43	5.02
8	Al- Nisr Al-Arabi Insurance	2,631,048	2,606,533	4,086,285	3,717,335	2,619,023	2,076,896	2,119,839	1,836,607	4,738,862	3,913,503	8,825,147	7,630,838	4.02	3.99
9	Jordan French Insurance	6,879,809	5,343,955	10,171,990	7,305,792	2,183,814	1,433,406	379,920	244,894	2,563,734	1,678,300	12,735,724	8,984,092	5.81	4.69
10	Arab Union International Ins.	3,973,568	3,101,622	4,268,034	3,368,717					0	0	4,268,034	3,368,717	1.95	1.76
11	Delta Insurance	1,388,023	1,489,717	3,203,811	2,953,352	471,010	427,446	7,349	6,325	478,359	433,771	3,682,170	3,387,123	1.68	1.77
12	Oasis Insurance	2,825,983	2,311,152	3,723,977	3,790,854	435,666	2,646,613			435,666	2,646,613	4,159,643	6,437,467	1.90	3.36
13	Al Yarmouk Insurance	1,259,446	1,566,449	2,930,712	3,702,070	636,393	654,570	4,028	4,603	640,421	659,173	3,571,133	4,361,243	1.63	2.28
14	Holy Land Insurance	2,801,733	2,569,611	3,225,308	2,909,978					0	0	3,225,308	2,909,978	1.47	1.52
15	Arab Life & Accident Ins.	6,808,631	6,345,059	9,473,904	9,344,046	1,355,643	1,170,478	1,145,447	1,105,086	2,501,090	2,275,564	11,974,994	11,619,610	5.46	6.07
16	Philadelphia Insurance	3,782,473	2,935,925	3,960,485	3,396,418					0	0	3,960,485	3,396,418	1.81	1.77
17	American Life Insurance (Alico)	0	0	1,682,546	1,570,845	2,012,328	1,260,924	12,128,039	11,664,589	14,140,367	12,925,513	15,822,913	14,496,358	7.22	7.57
18	Jordan International Ins.	6,912,885	5,846,113	9,718,685	9,133,657	3,147,771	2,739,983	476,396	498,746	3,624,167	3,238,729	13,342,852	12,372,386	6.09	6.46
19	Arab German Insurance	3,381,747	2,569,001	6,286,908	4,397,325	2,730,642	2,576,013	679,469	529,338	3,410,111	3,105,351	9,697,019	7,502,676	4.42	3.92
20	Euro Arab Insurance Group	2,876,107	2,236,157	4,283,339	2,641,357	1,179,014	1,327,959	207,654	87,002	1,386,668	1,414,961	5,670,007	4,056,318	2.59	2.12
21	Islamic Insurance	3,267,027	3,100,178	4,662,794	4,650,942	1,501,741	1,385,396	702,082	559,213	2,203,823	1,944,609	6,866,617	6,595,551	3.13	3.45
22	Arab Assurers	4,630,197	3,753,956	6,122,122	5,191,306	713,870	955,684	512,457	523,336	1,226,327	1,479,020	7,348,449	6,670,326	3.35	3.48
23	Arab American Takaful Insurance	3,353,938	2,493,740	3,379,702	2,583,218					0	0	3,379,702	2,583,218	1.54	1.35
24	Arab Jordanian Ins. Group	5,131,027	2,959,049	6,906,830	3,884,647	416,525	494,487	139,616	48,423	556,141	542,910	7,462,971	4,427,557	3.40	2.31
25	Arab Orient Insurance	5,181,549	4,366,841	9,839,385	7,033,583	8,389,986	5,413,934			8,389,986	5,413,934	18,229,371	12,447,517	8.31	6.50
26	Gerasa Insurance	4,822,783	3,529,113	5,069,243	3,742,671	264,926	177,006	15,992	22,116	280,918	199,122	5,350,161	3,941,793	2.44	2.06
	<b>Total</b>	<b>100,961,859</b>	<b>88,028,467</b>	<b>160,514,882</b>	<b>138,243,865</b>	<b>35,848,123</b>	<b>31,656,229</b>	<b>22,905,628</b>	<b>21,523,897</b>	<b>58,753,751</b>	<b>53,180,126</b>	<b>219,268,633</b>	<b>191,423,991</b>	<b>100</b>	<b>100</b>

## Companies Classification &amp; Share of Gross Written Premiums

For the Year 2005 in J.Ds

Classification of companies according to(Non Life Insurance Premiums)

№	Companies	Non Life Insurance	Company Share%
1	Middle East Insurance	13,449,306	8.38
2	Jordan Insurance	12,262,881	7.64
3	Jordan French Insurance	10,171,990	6.34
4	United Insurance	10,164,842	6.33
5	Arab Orient Insurance	9,839,385	6.13
6	Jordan International Insurance	9,718,685	6.05
7	Arab Life & Accident Ins.	9,473,904	5.90
8	Jerusalem Insurance	7,978,408	4.52
9	National Ahlia Insurance	7,259,221	4.30
10	Arab Jordanian Ins. Group	6,906,830	4.30
11	Arab German Insurance	6,286,908	3.92
12	Arab Assurers	6,122,122	3.81
13	General Arabia Insurance	5,071,316	3.16
14	Gerasa Insurance	5,069,243	3.16
15	Islamic Insurance	4,662,794	2.90
16	Euro Arab Ins. Group	4,283,339	2.67
17	Arab Union International Ins.	4,268,034	2.66
18	Al-Nisr Al-Arabi Ins.	4,086,285	2.55
19	Philadelphia Insurance	3,960,485	2.32
20	Oasis Insurance	3,723,977	2.11
21	Arab American Takaful Insurance	3,379,702	2.11
22	Holy Land Insurance	3,225,308	2.01
23	Delta Insurance	3,203,811	2.00
24	Al Yarmouk Insurance	2,930,712	1.83
25	American Life Ins.(Alico)	1,682,546	1.05
26	Arabian Seas Insurance	1,332,848	0.83
	Total	160,514,882	100.00

Classification of companies according to (Life &amp; Medical Premiums)

№	Companies	Life&Health Insurance	Company Share%
1	American Life Ins.(Alico)	14,140,367	24.07
2	Arab Orient Insurance	8,389,986	14.28
3	Al-Nisr Al-Arabi Ins.	4,738,862	8.07
4	Jordan Insurance	3,659,884	6.23
5	Jordan International Ins.	3,624,167	6.17
6	Arab German Insurance	3,410,111	5.80
7	Middle East Insurance	2,895,116	4.93
8	Jordan French Insurance	2,563,734	4.36
9	Arab Life & Accident Ins.	2,501,090	4.26
10	Islamic Insurance	2,203,823	3.75
11	General Arabia Insurance	2,183,731	3.72
12	Jerusalem Insurance	1,736,094	2.95
13	Euro Arab Ins. Group	1,386,668	2.36
14	Arab Assurers	1,226,327	2.09
15	United Insurance	1,209,618	2.06
16	Al Yarmouk Insurance	640,421	1.09
17	Arab Jordanian Ins. Group	556,141	0.95
18	National Ahlia Insurance	492,668	0.84
19	Delta Insurance	478,359	0.81
20	Oasis Insurance	435,666	0.74
21	Gerasa Insurance	280,918	0.48
22	Arabian Seas Insurance	*	
23	Arab Union International Ins.	*	
24	Holy Land Insurance	*	
25	Philadelphia Insurance	*	
26	Arab American Takaful Insurance	*	
	Total	58,753,751	100

\*Companies Classified From 22-26 Don't Practice Life&amp; Medical Ins

Classification of companies according to (Gross Premiums)

№	Companies	Gross Premiums	Company Share%
1	Arab Orient Insurance	18,229,371	8.31
2	Middle East Insurance	16,344,422	7.45
3	Jordan Insurance	15,922,765	7.26
4	American Life Ins.(Alico)	15,822,913	7.22
5	Jordan International Insurance	13,342,852	6.09
6	Jordan French Insurance	12,735,724	5.81
7	Arab Life & Accident Ins.	11,974,994	5.46
8	United Insurance	11,374,460	5.19
9	Jerusalem Insurance	9,714,502	4.43
10	Arab German Insurance	9,697,019	4.42
11	Al-Nisr Al-Arabi Ins.	8,825,147	4.02
12	National Ahlia Insurance	7,751,889	3.54
13	Arab Jordanian Ins. Group	7,462,971	3.40
14	Arab Assurers	7,348,449	3.35
15	General Arabia Insurance	7,255,047	3.31
16	Islamic Insurance	6,866,617	3.13
17	Euro Arab Ins. Group	5,670,007	2.59
18	Gerasa Insurance	5,350,161	2.44
19	Arab Union International Ins.	4,268,034	1.95
20	Oasis Insurance	4,159,643	1.90
21	Philadelphia Insurance	3,960,485	1.81
22	Delta Insurance	3,682,170	1.68
23	Al Yarmouk Insurance	3,571,133	1.63
24	Arab American Takaful Insurance	3,379,702	1.54
25	Holy Land Insurance	3,225,308	1.47
26	Arabian Seas Insurance	1,332,848	0.61
	Total	219,268,633	100.00

### Companies Classification & Share of Gross Written Premiums

(According to Insurance Branches)

<b>Marine &amp; Transport</b>		
No	Companies	Written Premiums
1	Middle East Ins.	3,507,250
2	Jordan French Insurance	2,416,323
3	United Insurance	2,106,220
4	Jordan International Ins.	1,527,611
5	Jordan Insurance	1,414,864
6	Jerusalem Insurance	1,270,893
7	Arab Orient Ins.	1,097,315
8	General Arabia Insurance	1,019,361
9	Arab Assurers	987,023
10	Arab Life & Accident Ins.	787,161
11	National Ahlia Insurance	712,095
12	Arab German Ins.	670,437
13	Arab Jordanian Insurance Group	668,794
14	Islamic Insurance	665,340
15	Al-Nisr Al-Arabi Insurance	501,373
16	Euro Arab Insurance Group	399,630
17	Al Yarmouk Insurance	388,904
18	Delta Insurance	356,861
19	Oasis Insurance	254,609
20	Arab Union International Ins.	140,441
21	Philadelphia Insurance	80,499
22	Gerasa Insurance	68,392
23	Holy Land Insurance	55,078
24	Arabian Seas Insurance	54,516
25	Arab American Takaful Insurance	24,475
26	American Life Insurance ( Alico)	*
<b>Total</b>		<b>21,175,465</b>

\*Alico) practices Life Assurance only.

<b>Fire&amp;Other Property Damages</b>		
No	Companies	Written Premiums
1	Middle East Ins.	4,578,118
2	Jordan Insurance	4,322,269
3	National Ahlia Insurance	2,393,518
4	United Insurance	2,213,057
5	Arab German Ins.	1,986,588
6	Arab Orient Ins.	1,900,964
7	Delta Insurance	1,362,517
8	Al Yarmouk Insurance	1,258,118
9	Arab Life & Accident Ins.	1,228,788
10	General Arabia Insurance	1,112,087
11	Jordan International Ins.	1,100,920
12	Jerusalem Insurance	930,845
13	Arab Jordanian Insurance Group	879,353
14	Al-Nisr Al-Arabi Insurance	735,827
15	Jordan French Insurance	705,417
16	Islamic Insurance	548,958
17	Oasis Insurance	467,662
18	Arab Assurers	423,792
19	Holy Land Insurance	338,720
20	Euro Arab Insurance Group	213,596
21	Gerasa Insurance	170,520
22	Arabian Seas Insurance	134,953
23	Arab Union International Ins.	120,690
24	Arab American Takaful Insurance	1,068
25	Philadelphia Insurance	77,617
26	American Life Insurance ( Alico)	*
<b>Total</b>		<b>29,205,962</b>

<b>General Accidents</b>		
No	Companies	Written Premiums
1	American Life Insurance ( Alico)*	1,682,546
2	Arab Orient Ins.	1,659,557
3	Euro Arab Insurance Group	794,006
4	Jordan Insurance	750,513
5	Middle East Ins.	668,448
6	General Arabia Insurance	552,776
7	United Insurance	494,547
8	Arab German Ins.	248,136
9	Arab Jordanian Insurance Group	227,656
10	Al-Nisr Al-Arabi Insurance	218,037
11	Arab Life & Accident Ins.	211,104
12	Islamic Insurance	181,469
13	Jordan International Ins.	177,269
14	Oasis Insurance	175,723
15	Jerusalem Insurance	103,937
16	National Ahlia Insurance	101,777
17	Delta Insurance	96,410
18	Arab Assurers	81,110
19	Arab Union International Ins.	33,335
20	Jordan French Insurance	31,084
21	Holy Land Insurance	29,777
22	Al Yarmouk Insurance	24,244
23	Arabian Seas Insurance	22,893
24	Philadelphia Insurance	19,896
25	Gerasa Insurance	7,548
26	Arab American Takaful Insurance	221
<b>Total</b>		<b>8,594,019</b>

\*Alico's share from Personal Accidents

Table (10)

### Companies Classification & Share of Gross Written Premiums (According to Insurance Branches) (J.D)

Life		
No	Companies	Gross Premiums
1	American Life Ins.(Alico)	12,128,039
2	Al-Nisr Al-Arabi Ins.	2,119,839
3	Jordan Insurance	1,807,943
4	Arab Life & Accident Ins.	1,145,447
5	Middle East Insurance	1,111,203
6	Islamic Insurance	702,082
7	Arab German Insurance	679,469
8	Jerusalem Insurance	678,006
9	Arab Assurers	512,457
10	General Arabia Insurance	507,202
11	Jordan International Insurance	476,396
12	Jordan French Insurance	379,920
13	Euro Arab Ins. Group	207,654
14	National Ahlia Insurance	167,170
15	Arab Jordanian Ins. Group	139,616
16	United Insurance	115,816
17	Gerasa Insurance	15,992
18	Delta Insurance	7,349
19	Al Yarmouk Insurance	4,028
20	Arabian Seas Insurance	*
21	Arab Union International Ins.	*
22	Oasis Insurance	*
23	Holy Land Insurance	*
24	Philadelphia Insurance	*
25	Arab American Takaful Insurance	*
26	Arab Orient Insurance	*
Total		22,905,628

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

Medical		
No	Companies	Gross Premiums
1	Arab Orient Insurance	8,389,986
2	Jordan International Insurance	3,147,771
3	Arab German Insurance	2,730,642
4	Al-Nisr Al-Arabi Ins.	2,619,023
5	Jordan French Insurance	2,183,814
6	American Life Ins.(Alico)	2,012,328
7	Jordan Insurance	1,851,941
8	Middle East Insurance	1,783,913
9	General Arabia Insurance	1,676,529
10	Islamic Insurance	1,501,741
11	Arab Life & Accident Ins.	1,355,643
12	Euro Arab Ins. Group	1,179,014
13	United Insurance	1,093,802
14	Jerusalem Insurance	1,058,088
15	Arab Assurers	713,870
16	Al Yarmouk Insurance	636,393
17	Delta Insurance	471,010
18	Oasis Insurance	435,666
19	Arab Jordanian Ins. Group	416,525
20	National Ahlia Insurance	325,498
21	Gerasa Insurance	264,926
22	Arabian Seas Insurance	*
23	Arab Union International Ins.	*
24	Holy Land Insurance	*
25	Philadelphia Insurance	*
26	Arab American Takaful Insurance	*
Total		35,848,123

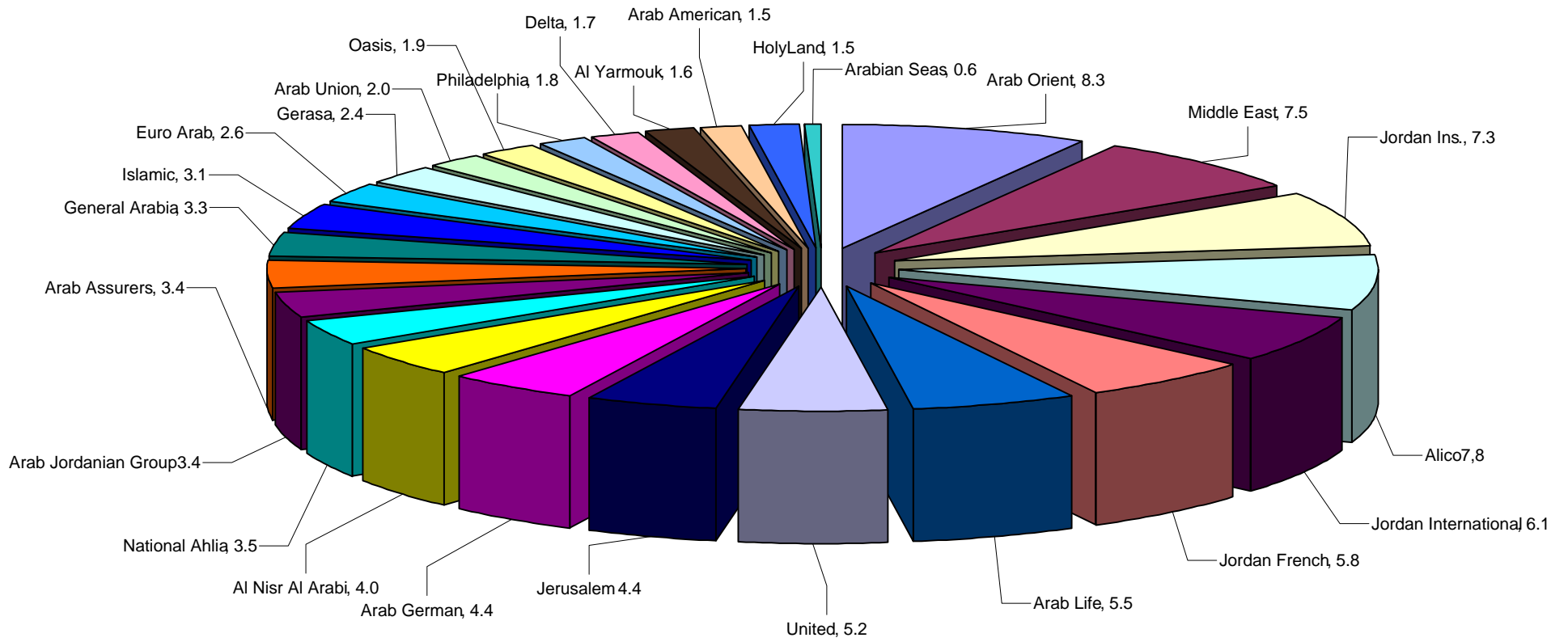
\*Companies classified from 22-26 dont practice Medical Ins.

(Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages)		
No	Companies	Gross Premiums
1	Jordan International Insurance	6,912,885
2	Jordan French Insurance	6,879,809
3	Arab Life & Accident Ins.	6,808,631
4	Jordan Insurance	5,775,235
5	Jerusalem Insurance	5,672,733
6	United Insurance	5,351,018
7	Arab Orient Insurance	5,181,549
8	Arab Jordanian Ins. Group	5,131,027
9	Middle East Insurance	4,695,490
10	Gerasa Insurance	4,822,783
11	Arab Assurers	4,630,197
12	National Ahlia Insurance	4,051,831
13	Arab Union International Ins.	3,973,568
14	Philadelphia Insurance	3,782,473
15	Arab German Insurance	3,381,747
16	Arab American Takaful Insurance	3,353,938
17	Islamic Insurance	3,267,027
18	Euro Arab Ins. Group	2,876,107
19	Oasis Insurance	2,825,983
20	Holy Land Insurance	2,801,733
21	Al-Nisr Al-Arabi Ins.	2,631,048
22	General Arabia Insurance	2,387,092
23	Delta Insurance	1,388,023
24	Al Yarmouk Insurance	1,259,446
25	Arabian Seas Insurance	1,120,486
26	American Life Ins.(Alico)	*
Total		100,961,859

\*The company doesn't practice motor Ins.



## Companie's Share % in Gross Premiums For The Year 2005



**Paid Claims2005**  
**Companies Share of All Classes2005 (J.D)**

No.	Companies	Marine&Transport		Aviation		Total Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor					
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	Compulsory(Third Party (Liability Insurance		Comprehensive(Own Damages)	
																		2005	2004	2005	2004
1	Jordan Insurance	284,078	416,463			284,078	416,463	2,054,397	1,109,924	18,133	23,226	38,231	191,889			1,561,804	1,925,326	1,740,588	2,251,217		
2	Middle East Insurance	64,516	71,821			64,516	71,821	1,219,987	633,974	4,656	2,922	38,609			2,786,521	2,810,395	3,353,699	3,361,669			
3	National Ahlia Insurance	137,859	141,424			137,859	141,424	418,703	620,847	1,332	14,379	10,330	45,101			2,853,361	2,675,313	1,214,613	1,642,739		
4	United Insurance	379,636	159,308			379,636	159,308	474,307	381,525	29,661	9,226	3,721	3,101			2,128,392	1,820,157	2,003,274	1,299,268		
5	Arabian Seas Insurance	21,521	49,249			21,521	49,249	42,374	32,502			-73	1,323			1,102,239	1,158,942	197,412	260,434		
6	General Arabia Insurance	98,695	48,766			98,695	48,766	465,999	153,286			987,251	1,200,992			1,222,428	1,560,468	476,936	520,395		
7	Jerusalem Insurance	373,527	187,558			373,527	187,558	249,867	244,557	12,491	28,414	98,952	2,682			2,843,729	1,887,226	1,140,317	979,078		
8	AL-Nisr Al-Arabi Ins.	74,939	63,533			74,939	63,533	155,491	307,408	17,873	67,699	9,823	14,110			1,621,385	1,611,547	716,295	637,805		
9	Jordan French Insurance	463,986	102,016			463,986	102,016	420,163	1,134,115	3,857	12,806	128	1,018			5,449,768	3,107,021	1,314,047	856,482		
10	Arab Union International Ins.	6,302	4,731			6,302	4,731	33,522	21,775			8,518	3,396			2,240,074	1,445,701	470,850	387,882		
11	Delta Insurance	272,101	338,780			272,101	338,780	343,918	430,213	733	2,144	4,627	4,866			1,014,094	1,269,336	351,035	211,106		
12	Oasis Insurance	17,942	63,609			17,942	63,609	204,614	25,177			30,298	5,330			2,791,847	2,387,333	1,035,581	461,227		
13	Al Yarmouk Insurance	7,998	-41,235			7,998	-41,235	117,631	197,442	3,534	3,669	16,972	144,256			1,222,598	1,492,266	152,100	90,231		
14	Holy Land Insurance	7,147	4,740			7,147	4,740	300,202	109,593	11,740	17,773					2,308,637	1,990,826	593,041	397,343		
15	Arab Life & Accident Ins.	499,490	383,435			499,490	383,435	1,078,256	393,501	76,751	108,127			198,002	258,750	3,563,075	3,061,456	2,037,044	2,058,725		
16	Philadelphia Insurance	219,322	1,188			219,322	1,188	54,753	40,636		3	89				2,287,299	2,007,716	505,427	452,530		
17	American Life Insurance(Alico)					0	0					327,009	406,558								
18	Jordan International Ins.	90,807	80,415	28,301	96,598	119,108	177,013	411,427	473,961	6,521	1,129					2,931,774	2,366,227	3,440,720	1,639,778		
19	Arab German Insurance	87,633	43,866			87,633	43,866	2,244,541	1,031,959	84,069	164,038	19,163	60,231			1,578,893	1,599,417	1,037,076	702,443		
20	Euro Arab Insurance Group	71,893	16,518			71,893	16,518	46,040	22,737	33,219	39,400					1,911,612	1,149,588	588,729	388,876		
21	Islamic Insurance	93,126	233,614			93,126	233,614	511,953	112,195			17,164	19,460			2,144,124	1,544,476	747,616	519,747		
22	Arab Assurers	80,219	84,308			80,219	84,308	152,833	159,124		1,505	14,970	27,007			2,797,835	1,692,622	931,666	984,733		
23	Arab American Takaful Insurance	1,568	25,673			1,568	25,673	66	3,486							2,436,538	1,650,755	120,692	138,147		
24	Arab Jordanian Insurance Group	116,876	28,468			116,876	28,468	82,513	52,733			9,362	57,759			2,297,905	1,438,620	1,372,516	612,594		
25	Arab Orient Insurance	31,996	108,115	5,000		31,996	113,115	461,844	383,830	23,113	4,663	154,638	124,156			2,030,930	1,823,850	1,956,879	1,445,878		
26	Gerasa Insurance	3,571	2,914			3,571	2,914	41,966	8,422	120	9,711		2,036			3,165,584	1,456,928	913,665	910,382		
	<b>Total</b>	<b>3,506,748</b>	<b>2,619,277</b>	<b>28,301</b>	<b>101,598</b>	<b>3,535,049</b>	<b>2,720,875</b>	<b>11,587,367</b>	<b>8,084,922</b>	<b>327,803</b>	<b>510,834</b>	<b>1,789,782</b>	<b>2,315,271</b>	<b>198,002</b>	<b>258,750</b>	<b>58,292,446</b>	<b>46,933,512</b>	<b>28,411,818</b>	<b>23,210,709</b>		

Table (11)

**Paid Claims 2005**  
**Companies Share of All Classes 2005 (J.D)**

NO.	Companies	Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Paid Claims		Market's Share%		
		Compulsory(Third Party Liability Ins.) & Comprehensive(Own Damages)		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005
1	Jordan Insurance	3,302,392	4,176,543	5,697,231	5,918,045	828,095	876,867	948,212	971,056	1,776,307	1,847,923	7,473,538	7,765,968	5.23	6.28	
2	Middle East Insurance	6,140,220	6,172,064	7,467,988	6,880,781	1,438,039	1,290,620	528,747	885,273	1,966,786	2,175,893	9,434,774	9,056,674	6.61	7.33	
3	National Ahlia Insurance	4,067,974	4,318,052	4,636,198	5,139,803	184,190	205,724	64,365	61,712	248,555	267,436	4,884,753	5,407,239	3.42	4.38	
4	United Insurance	4,131,666	3,119,425	5,018,991	3,672,585	862,097	593,672	5,000		867,097	593,672	5,886,088	4,266,257	4.12	3.45	
5	Arabian Seas Insurance	1,299,651	1,419,376	1,363,473	1,502,450					0	0	1,363,473	1,502,450	0.95	1.22	
6	General Arabia Insurance	2,236,765	2,080,863	3,788,710	3,483,907	1,540,400	1,810,455	128,997	327,764	1,669,397	2,138,219	5,458,107	5,622,126	3.82	4.55	
7	Jerusalem Insurance	3,984,046	2,866,304	4,718,883	3,329,515	659,252	512,430	229,242	239,607	888,494	752,037	5,607,377	4,081,552	3.93	3.30	
8	AL-Nisr Al-Arabi Ins	2,337,680	2,249,352	2,595,806	2,702,102	1,911,568	1,423,859	980,529	1,059,396	2,892,097	2,483,255	5,487,903	5,185,357	3.84	4.20	
9	Jordan French Insurance	6,763,815	3,963,503	7,651,949	5,213,458	1,795,558	1,323,269	138,249	190,494	1,933,807	1,513,763	9,585,756	6,727,221	6.71	5.44	
10	Arab Union International Ins.	2,710,924	1,833,583	2,759,266	1,863,485					0	0	2,759,266	1,863,485	1.93	1.51	
11	Delta Insurance	1,365,129	1,480,442	1,986,508	2,256,445	349,932	387,812		522,000	349,932	909,812	2,336,440	3,166,257	1.64	2.56	
12	Oasis Insurance	3,827,428	2,848,560	4,080,282	2,942,676	660,685	2,771,323			660,685	2,771,323	4,740,967	5,713,999	3.32	4.62	
13	Al Yarmouk Insurance	1,374,698	1,582,497	1,520,833	1,886,629	437,203	432,177	886	6	438,089	432,183	1,958,922	2,318,812	1.37	1.88	
14	Holy Land Insurance	2,901,678	2,388,169	3,220,767	2,520,275					0	0	3,220,767	2,520,275	2.25	2.04	
15	Arab Life & Accident Ins.	5,600,119	5,120,181	7,452,618	6,263,994	1,244,365	1,343,056	1,030,235	1,164,057	2,274,600	2,507,113	9,727,218	8,771,107	6.81	7.10	
16	Philadelphia Insurance	2,792,726	2,460,246	3,066,890	2,502,073					0	0	3,066,890	2,502,073	2.15	2.02	
17	American Life Insurance(Alico)	0	0	327,009	406,558	1,488,235	866,296	4,603,162	4,779,695	6,091,397	5,645,991	6,418,406	6,052,549	4.49	4.90	
18	Jordan International Ins.	6,372,494	4,006,005	6,909,550	4,658,108	2,832,699	2,401,468	648,927	482,050	3,481,626	2,883,518	10,391,176	7,541,626	7.28	6.10	
19	Arab German Insurance	2,615,969	2,301,860	5,051,375	3,601,954	2,062,665	2,060,490	181,991	202,577	2,244,656	2,263,067	7,296,031	5,865,021	5.11	4.75	
20	Euro Arab Insurance Group	2,509,241	1,538,464	2,660,393	1,617,119	845,677	2,160,747	57,200	2,000	902,877	2,162,747	3,563,270	3,779,866	2.49	3.06	
21	Islamic Insurance	2,891,740	2,064,223	3,513,983	2,429,492	1,045,143	1,201,657	288,656	230,605	1,333,799	1,432,262	4,847,782	3,861,754	3.39	3.12	
22	Arab Assurers	3,729,501	2,677,355	3,977,523	2,949,299	907,504	705,081	358,105	269,844	1,265,609	974,925	5,243,132	3,924,224	3.67	3.18	
23	Arab American Takaful Insurance	2,557,230	1,788,902	2,558,864	1,818,061					0	0	2,558,864	1,818,061	1.79	1.47	
24	Arab Jordanian Insurance Group	3,670,421	2,051,214	3,879,172	2,190,174	295,073	577,313	63,051	35,287	358,124	612,600	4,237,296	2,802,774	2.97	2.27	
25	Arab Orient Insurance	3,987,809	3,269,728	4,659,400	3,895,492	6,337,488	5,058,782			6,337,488	5,058,782	10,996,888	8,954,274	7.70	7.25	
26	Gerasa Insurance	4,079,249	2,367,310	4,124,906	2,390,393	139,442	92,355	20,000	22,400	159,442	114,755	4,284,348	2,505,148	3.00	2.03	
	<b>Total</b>	<b>87,250,565</b>	<b>70,144,221</b>	<b>104,688,568</b>	<b>84,034,873</b>	<b>27,865,310</b>	<b>28,095,453</b>	<b>10,275,554</b>	<b>11,445,823</b>	<b>38,140,864</b>	<b>39,541,276</b>	<b>142,829,432</b>	<b>123,576,149</b>	<b>100</b>	<b>100</b>	

### Companies Classification & Share of Paid Claims For The Year 2005 (J.D)

Classification of Companies According to Non Life Insurances Claims

%	Companies	Non Life Insurance	Company Share %
1	Jordan French Insurance	7,651,949	7.31
2	Middle East Insurance	7,467,988	7.13
3	Arab Life&Accident Ins.	7,452,618	7.12
4	Jordan International Ins.	6,909,550	6.60
5	Jordan Insurance	5,697,231	5.44
6	Arab German Insurance	5,051,375	4.83
7	United Insurance	5,018,991	4.79
8	Jerusalem Insurance	4,718,883	4.51
9	Arab Orient Insurance	4,659,400	4.45
10	National Ahlia Insurance	4,636,198	4.43
11	Gerasa Insurance	4,124,906	3.94
12	Oasis Insurance	4,080,282	3.90
13	Arab Assurers	3,977,524	3.80
14	Arab Jordanian Ins. Group	3,879,171	3.71
15	General Arabia Insurance	3,788,710	3.62
16	Islamic Insurance	3,513,983	3.36
17	Holy Land Insurance	3,220,767	3.08
18	Philadelphia Insurance	3,066,890	2.93
19	Arab Union International Ins.	2,759,266	2.64
20	Euro Arab Ins. Group	2,660,393	2.54
21	Al-Nisr Al-Arabi Ins.	2,595,806	2.48
22	Arab American Takaful Insurance	2,558,864	2.44
23	Delta Insurance	1,986,508	1.90
24	Al Yarmouk Insurance	1,520,833	1.45
25	Arabian Seas Insurance	1,363,473	1.30
26	American Life Insurance(Alico)	327,009	0.31
	<b>Total</b>	<b>104,688,568</b>	<b>100.00</b>

Classification of Companies According to Life&amp;Medical Insurances Claims

%	Companies	Life&Medical Insurance	Company Share %
1	Arab Orient Insurance	6,337,488	16.62
2	American Life Insurance(Alico)	6,091,397	15.97
3	Jordan International Ins.	3,481,626	9.13
4	Al-Nisr Al-Arabi Ins.	2,892,097	7.58
5	Arab Life&Accident Ins.	2,274,600	5.96
6	Arab German Insurance	2,244,656	5.89
7	Middle East Insurance	1,966,786	5.16
8	Jordan French Insurance	1,933,807	5.07
9	Jordan Insurance	1,776,307	4.66
10	General Arabia Insurance	1,669,397	4.38
11	Islamic Insurance	1,333,799	3.50
12	Arab Assurers	1,265,609	3.32
13	Euro Arab Ins. Group	902,877	2.37
14	Jerusalem Insurance	888,494	2.33
15	United Insurance	867,097	2.27
16	Oasis Insurance	660,685	1.73
17	Arab Jordanian Ins. Group	358,124	0.94
18	Delta Insurance	349,932	0.92
19	Al Yarmouk Insurance	438,089	1.15
20	National Ahlia Insurance	248,555	0.65
21	Gerasa Insurance	159,442	0.42
22	Arabian Seas Insurance	*	
23	Arab Union International Ins.	*	
24	Holy Land Insurance	*	
25	Philadelphia Insurance	*	
26	Arab American Takaful Insurance	*	
	<b>Total</b>	<b>38,140,864</b>	<b>100</b>

\*Companies classified from 22-26 don't practice Life &amp; Medical Insurance

Classification of Companies According to Total Claims

%	Companies	Total Claims	Company Share %
1	Arab Orient Insurance	10,996,888	7.70
2	Jordan International Ins.	10,391,176	7.28
3	Arab Life&Accident Ins.	9,727,218	6.81
4	Jordan French Insurance	9,585,756	6.71
5	Middle East Insurance	9,434,774	6.61
6	Jordan Insurance	7,473,538	5.23
7	Arab German Insurance	7,296,031	5.11
8	American Life Insurance(Alico)	6,418,406	4.49
9	United Insurance	5,886,088	4.12
10	Jerusalem Insurance	5,607,377	3.93
11	Al-Nisr Al-Arabi Ins.	5,487,903	3.84
12	General Arabia Insurance	5,458,107	3.82
13	Arab Assurers	5,243,133	3.67
14	National Ahlia Insurance	4,884,753	3.42
15	Islamic Insurance	4,847,782	3.39
16	Oasis Insurance	4,740,967	3.32
17	Gerasa Insurance	4,284,348	3.00
18	Arab Jordanian Ins. Group	4,237,295	2.97
19	Euro Arab Ins. Group	3,563,270	2.49
20	Holy Land Insurance	3,220,767	2.25
21	Philadelphia Insurance	3,066,890	2.15
22	Arab Union International Ins.	2,759,266	1.93
23	Arab American Takaful Insurance	2,558,864	1.79
24	Delta Insurance	2,336,440	1.64
25	Al Yarmouk Insurance	1,958,922	1.37
26	Arabian Seas Insurance	1,363,473	0.95
	<b>Total</b>	<b>142,829,432</b>	<b>100.000</b>

Table(12)  
Companies Claims Paid as per Class2005

Marine		
No	Companies	Paid Claims
1	Arab Life & Accident Ins.	499,490
2	Jordan French Insurance	463,986
3	United Insurance	379,636
4	Jerusalem Insurance	373,527
5	Jordan Insurance	284,078
6	Delta Insurance	272,101
7	Philadelphia Insurance	219,322
8	National Ahlia Insurance	137,859
9	Jordan International Insurance	119,108
10	Arab Jordanian Ins. Group	116,876
11	General Arabia Insurance	98,695
12	Islamic Insurance	93,126
13	Arab German Insurance	87,633
14	Arab Assurers	80,219
15	Al-Nisr Al-Arabi Ins.	74,939
16	Euro Arab Ins. Group	71,893
17	Middle East Insurance	64,516
18	Arab Orient Insurance	31,996
19	Arabian Seas Insurance	21,521
20	Oasis Insurance	17,942
21	Al Yarmouk Insurance	7,998
22	Holy Land Insurance	7,147
23	Arab Union International Ins.	6,302
24	Gerasa Insurance	3,571
25	Arab American Takaful Insurance	1,568
26	American Life Ins.(Alico)	*
Total		3,535,049

Fire & Other Property Damages		
No	Companies	Paid Claims
1	Arab German Insurance	2,244,541
2	Jordan Insurance	2,054,397
3	Middle East Insurance	1,219,987
4	Arab Life & Accident Ins.	1,078,256
5	Islamic Insurance	511,953
6	United Insurance	474,307
7	General Arabia Insurance	465,999
8	Arab Orient Insurance	461,844
9	Jordan French Insurance	420,163
10	National Ahlia Insurance	418,703
11	Jordan International Insurance	411,427
12	Delta Insurance	343,918
13	Holy Land Insurance	300,202
14	Jerusalem Insurance	249,867
15	Oasis Insurance	204,614
16	Al-Nisr Al-Arabi Ins.	155,491
17	Arab Assurers	152,833
18	Al Yarmouk Insurance	117,631
19	Arab Jordanian Ins. Group	82,513
20	Philadelphia Insurance	54,753
21	Euro Arab Ins. Group	46,040
22	Arabian Seas Insurance	42,374
23	Gerasa Insurance	41,966
24	Arab Union International Ins.	33,522
25	Arab American Takaful Insurance	66
26	American Life Ins.(Alico)	*
Total		11,587,367

General Accident		
No	Companies	Paid Claims
1	General Arabia Insurance	987,251
2	American Life Ins.(Alico)	327,009
3	Arab Orient Insurance	177,751
4	Jerusalem Insurance	111,443
5	Arab German Insurance	103,232
6	Arab Life & Accident Ins.	76,751
7	Jordan Insurance	56,364
8	Middle East Insurance	43,265
9	United Insurance	33,382
10	Euro Arab Ins. Group	33,219
11	Oasis Insurance	30,298
12	Al-Nisr Al-Arabi Ins.	27,696
13	Al Yarmouk Insurance	20,506
14	Islamic Insurance	17,164
15	Arab Assurers	14,970
16	Holy Land Insurance	11,740
17	National Ahlia Insurance	11,662
18	Arab Jordanian Ins. Group	9,362
19	Arab Union International Ins.	8,518
20	Jordan International Insurance	6,521
21	Delta Insurance	5,360
22	Jordan French Insurance	3,985
23	Gerasa Insurance	120
24	Philadelphia Insurance	89
25	Arabian Seas Insurance	-73
26	Arab American Takaful Insurance	**
Total		2,117,585

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

\*\* The Company didn't pay any claims for General Accident Insurance in 2005

**Table(12)**  
**Companies Claims Paid as per Class2005**

Life			Medical			Motor Compulsory(Third Party Liability Ins.)&Comprehensive(Own Damages)		
No.	Companies	Paid Claims	No.	Companies	Paid Claims	No.	Companies	Paid Claims
1	American Life Ins.(Alico)	4,603,162	1	Arab Orient Insurance	6,337,488	1	Jordan French Insurance	6,763,815
2	Arab Life & Accident Ins.	1,030,235	2	Jordan International Insurance	2,832,699	2	Jordan International Insurance	6,372,494
3	Al-Nisr Al-Arabi Ins.	980,529	3	Arab German Insurance	2,062,665	3	Middle East Insurance	6,140,220
4	Jordan Insurance	948,212	4	Al-Nisr Al-Arabi Ins.	1,911,568	4	Arab Life & Accident Ins.	5,600,119
5	Middle East Insurance	528,747	5	Jordan French Insurance	1,795,558	5	United Insurance	4,131,666
6	Jordan International Insurance	648,927	6	General Arabia Insurance	1,540,400	6	Gerasa Insurance	4,079,249
7	Arab Assurers	358,105	7	American Life Ins.(Alico)	1,488,235	7	National Ahlia Insurance	4,067,974
8	Islamic Insurance	288,656	8	Middle East Insurance	1,438,039	8	Arab Orient Insurance	3,987,809
9	Jerusalem Insurance	229,242	9	Arab Life & Accident Ins.	1,244,365	9	Jerusalem Insurance	3,984,046
10	Arab German Insurance	181,991	10	Islamic Insurance	1,045,143	10	Oasis Insurance	3,827,428
11	Jordan French Insurance	138,249	11	Arab Assurers	907,504	11	Arab Jordanian Ins. Group	3,670,420
12	General Arabia Insurance	128,997	12	United Insurance	862,097	12	Jordan Insurance	3,302,392
13	National Ahlia Insurance	64,365	13	Euro Arab Ins. Group	845,677	13	Holy Land Insurance	2,901,678
14	Arab Jordanian Ins. Group	63,051	14	Jordan Insurance	828,095	14	Islamic Insurance	3,891,740
15	Euro Arab Ins. Group	57,200	15	Oasis Insurance	660,685	15	Philadelphia Insurance	2,792,726
16	Gerasa Insurance	20,000	16	Jerusalem Insurance	659,252	16	Arab Assurers	2,729,502
17	United Insurance	5,000	17	Al Yarmouk Insurance	437,203	17	Arab Union International Ins.	2,710,924
18	Al Yarmouk Insurance	886	18	Delta Insurance	349,932	18	Arab German Insurance	2,615,969
19	Delta Insurance	*	19	Arab Jordanian Ins. Group	295,073	19	Arab American Takaful Insurance	2,557,230
20	Arabian Seas Insurance	**	20	National Ahlia Insurance	184,190	20	Euro Arab Ins. Group	2,509,241
21	Arab Union International Ins.	**	21	Gerasa Insurance	139,442	21	Al-Nisr Al-Arabi Ins.	2,337,680
22	Oasis Insurance	**	22	Arabian Seas Insurance	***	22	General Arabia Insurance	2,236,765
23	Holy Land Insurance	**	23	Arab Union International Ins.	***	23	Al Yarmouk Insurance	1,374,698
24	Philadelphia Insurance	**	24	Holy Land Insurance	***	24	Delta Insurance	1,365,129
25	Arab American Takaful Insurance	**	25	Philadelphia Insurance	***	25	Arabian Seas Insurance	1,299,651
26	Arab Orient Insurance	**	26	Arab American Takaful Insurance	***	26	American Life Ins.(Alico)	****
Total		10,275,554	Total		27,865,310	Total		87,250,565

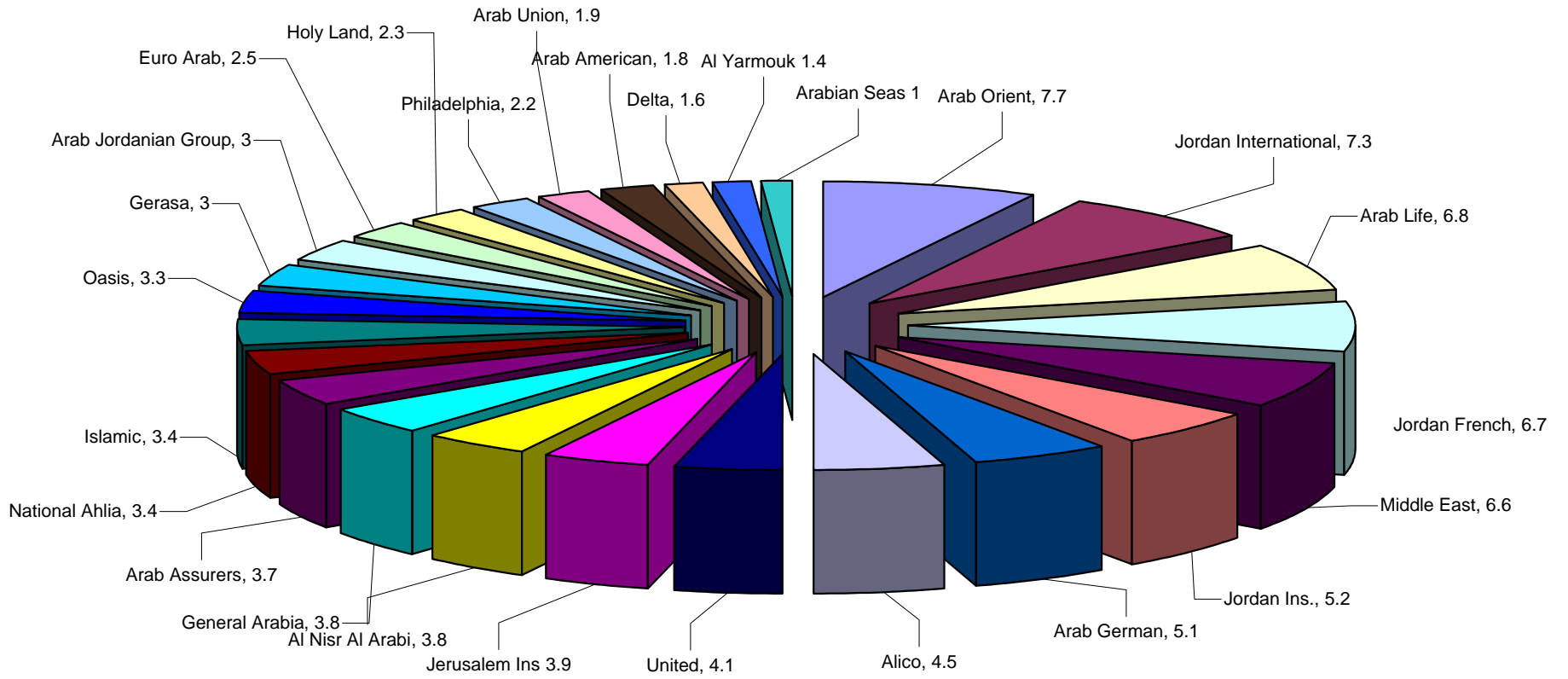
\* The Company didn't pay any Life Claims in2005

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

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

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

## Companie's Share % in Paid Claims For The Year 2005



### Net Profit (Loss) For Jordan Insurance Companies as per Class For The Year 2005 (According To Insurance Branches)

NO.	Companies	Marine&Transport		Aviation		Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Compulsory(Third Party Liability Ins.)	
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
1	Jordan Insurance	382,536	334,261			382,536	334,261	142,628	341,890	-27,946	22,379	4,541	3,836			83,970	-77,584
2	Middle East Insurance	474,393	281,605	-42,510	-23,465	431,883	258,140	280,317	319,548	-375	12,650	120,002				-409,673	301,709
3	National Ahlia Insurance	331,329	214,941			331,329	214,941	118,515	201,551	14,616	12,643	5,085	215			-341,005	-655,267
4	United Insurance	224,986	170,735	32,821	15,614	257,807	186,349	104,716	210,082	26,883	31,080	23,128	22,536			31,082	500,906
5	Arabian Seas Insurance	19,097	5,191			19,097	5,191	22,404	10,045	2,139	1,113	3,911	24,936			97,999	209,757
6	General Arabia Insurance	178,706	214,021			178,706	214,021	4,137	61,181			13,816	162,906			177,119	-491,132
7	Jerusalem Insurance	351,283	298,033			351,283	298,033	20,757	140,189	2,949	-7,043	26,818	9,942			-363,575	-135,213
8	Al-Nisr Al-Arabi Ins.	101,614	75,921			101,614	75,921	99,341	58,171	19,352	7,108	28,346	10,013			-164,010	-261,753
9	Jordan French Insurance	-200,219	-29,586	-141,240	-13,829	-341,459	-43,415	-184,077	32,113	-4,968	11,261	704	-699	90,475	46,823	961,236	356,449
10	Arab Union International Ins.	60,842	5,798			60,842	5,798	14,487	6,652			7,465	1,634			-102,113	220,881
11	Delta Insurance	91,840	128,320			91,840	128,320	3,968	83,880	10,343	6,646	30,374	-781			156,533	325,780
12	Oasis Insurance	41,882	40,375			41,882	40,375	45,005	69,472			16,991	29,580			69,642	58,390
13	Al Yarmouk Insurance	114,146	90,889			114,146	90,889	21,005	4,338	-24,251	3,011	3,684	152,826			77,167	-35,584
14	Holy Land Insurance	33,144	11,250			33,144	11,250	-40,650	94,825	17,426	10,985					-140,971	17,338
15	Arab Life & Accident Ins.	148,782	207,253			148,782	207,253	126,741	100,717	48,304	24,957			44,506	55,392	-1,131,879	-137,124
16	Philadelphia Insurance	29,358	41,211			29,358	41,211	-1,097	6,919	43,170	34,482	4,151	10,875			131,721	360,630
17	American Life Ins.(Alico)					0	0					53,766	265,929				
18	Jordan International Insurance	170,788	189,930	14,598	12,804	185,386	202,734	112,008	33,723	23,612	24,108					1,480,606	726,477
19	Arab German Insurance	174,318	139,037			174,318	139,037	353,794	5,570	49,569	15,111	7,739	12,214			446,202	298,211
20	Islamic Insurance	221,583	167,179			221,583	167,179	25,336	20,454			58,330	46,848			-369,028	-186,784
21	Euro Arab Ins. Group	108,526	23,253			108,526	23,253	22,958	12,400	8,018	29,257					-60,184	150,986
22	Arab Assurers	687,927	395,883			687,927	395,883	1,430	45,912	13,808	11,023	-836	14,493			296,150	197,534
23	Arab American Takaful Insurance	5,675	16,023			5,675	16,023	-1,394	349			754	497			354,647	165,076
24	Arab Jordanian Ins. Group	141,405	64,401			141,405	64,401	-253,174	-4,770			19,655	5,762			245,904	180,715
25	Arab Orient Insurance	204,589	142,888	-33,817	-16,409	170,772	126,479	208,585	85,286	40,046	-6,319	207,383	174,713			107,046	84,063
26	Gerasa Insurance	20,051	4,885			20,051	4,885	-20,698	-6,940	3,923	6,946	1,507	5,910			395,117	-26,046
	<b>Total</b>	<b>4,118,581</b>	<b>3,233,697</b>	<b>-170,148</b>	<b>-25,285</b>	<b>3,948,433</b>	<b>3,208,412</b>	<b>1,227,042</b>	<b>1,933,557</b>	<b>266,618</b>	<b>251,398</b>	<b>637,314</b>	<b>954,185</b>	<b>134,981</b>	<b>102,215</b>	<b>2,029,703</b>	<b>2,148,415</b>



**Net Profit (Loss) For Jordan Insurance Companies as per Class For The Year 2005**  
(According To Insurance Branches)

NO.	Companies	Motor				Non Life Insurances		Medical		Life		Total Medical+Life		Net Technical Profit(Loss)		Net Profit (Loss)	
		Comprehensive(Own Damages)		Compulsory( Third Party Liability Ins.)& Comprehensive(Own Damages)		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
1	Jordan Insurance	618,866	696,417	702,836	618,833	1,204,595	1,321,199	251,494	206,766	294,000	202,058	545,494	408,824	1,750,089	1,730,023	19,092,149	9,379,142
2	Middle East Insurance	527,269	-31,803	117,596	269,906	949,423	860,244	-21,476	32,541	1,978,137	310,934	1,956,661	343,475	2,906,084	1,203,719	16,299,365	3,356,302
3	National Ahlia Insurance	709,028	289,190	368,023	-366,077	837,568	63,273	16,277	1,978	20,306	19,684	36,583	21,662	874,151	84,935	1,491,973	48,021
4	United Insurance	27,674	-69,249	58,756	431,657	471,290	881,704	87,934	88,730	26,465	26,222	114,399	114,952	585,689	996,656	2,032,939	1,661,029
5	Arabian Seas Insurance	-15,858	-106,101	82,141	103,656	129,692	144,941					0	0	129,692	144,941	683,651	67,601
6	General Arabia Insurance	228,170	216,502	405,289	-274,630	601,948	163,478	67,005	-165,415	305,390	231,012	372,395	65,597	974,343	229,075	973,932	298,478
7	Jerusalem Insurance	444,388	226,384	80,813	91,171	482,620	532,292	124,185	260,808	142,737	42,132	266,922	302,940	749,542	835,232	1,272,136	891,752
8	Al-Nisir Al-Arabi Ins.	195,038	184,644	31,028	-77,109	279,681	74,104	295,350	140,800	807,534	577,237	1,102,884	718,037	1,382,565	792,141	1,367,345	640,551
9	Jordan French Insurance	21,289	348,002	982,525	704,451	543,200	750,534	258,699	-142,586	111,889	88,653	370,588	-53,933	913,788	696,601	2,399,141	1,100,808
10	Arab Union International Ins.	31,328	-79,992	-70,785	140,889	12,009	154,973					0	0	12,009	154,973	1,413,648	1,064,011
11	Delta Insurance	-28,324	-51,315	128,209	274,465	264,734	492,530	42,969	31,240	4,001	-2,835	46,970	28,405	311,704	520,935	1,268,195	628,389
12	Oasis Insurance	8,539	44,233	78,181	102,623	182,059	242,050	-159,588	-47,855			-159,588	-47,855	22,471	194,195	957,448	352,301
13	Al Yarmouk Insurance	43,655	49,975	120,822	14,391	235,406	265,455	107,860	12,382	1,282	-6,637	109,142	5,745	344,548	271,200	3,722,995	1,324,929
14	Holy Land Insurance	286,147	31,320	145,176	48,658	155,096	165,718					0	0	155,096	165,718	602,467	424,048
15	Arab Life & Accident Ins.	1,107,177	166,664	-24,702	29,540	343,631	417,859	2,371	-288,175	200,000	304,768	202,371	16,593	546,002	434,452	2,832,052	1,476,399
16	Philadelphia Insurance	41,274	58,376	172,995	419,006	248,577	512,493					0	0	248,577	512,493	845,793	571,090
17	American Life Ins.(Alico)			0	0	53,766	265,929	-168,284	-124,195	1,663,159	1,304,775	1,494,875	1,180,580	1,548,641	1,446,509	2,785,084	2,814,047
18	Jordan International Insurance	-563,888	576,245	916,718	1,302,722	1,237,724	1,563,287	33,997	-18,686	58,370	33,281	92,367	14,595	1,330,091	1,577,882	5,417,488	2,351,227
19	Arab German Insurance	-88,304	277,436	357,898	575,647	943,318	747,579	215,282	49,249	67,962	67,030	283,244	116,279	1,226,562	863,858	1,609,474	1,256,605
20	Islamic Insurance	-60,797	35,979	-429,825	-150,805	-124,576	83,676	-116,467	-219,440	97,517	213,979	-18,950	-5,461	-143,526	78,215	1,156,778	601,212
21	Euro Arab Ins. Group	201,623	-122,050	141,439	28,936	280,941	93,846	-39,049	-502,662	32,148	26,056	-6,901	-476,606	274,040	-382,760	2,022,971	13,015
22	Arab Assurers Insurance	285,709	106,986	581,859	304,520	1,284,188	771,831	-59,214	-75,624	63,292	-2,633	4,078	-78,257	1,288,266	693,574	1,086,098	531,683
23	Arab American Takaful Insurance	23,813	43,280	378,460	208,356	383,495	225,225					0	0	383,495	225,225	1,200,649	119,617
24	Arab Jordanian Ins. Group	197,166	-21,131	443,070	159,584	350,956	224,977	63,597	-61,962	1,803	-7,016	65,400	-68,978	416,356	155,999	2,542,639	737,966
25	Arab Orient Insurance	88,094	148,455	195,140	232,518	821,926	612,677	649,360	271,454			649,360	271,454	1,471,286	884,131	1,428,983	1,200,047
26	Gerasa Insurance	-64,275	-48,938	330,842	-74,984	335,625	-64,183	8,296	2,028	4,428	7,999	12,724	10,027	348,349	-54,156	930,713	320,305
	<b>Total</b>	<b>4,264,801</b>	<b>2,969,509</b>	<b>6,294,504</b>	<b>5,117,924</b>	<b>12,508,892</b>	<b>11,567,691</b>	<b>1,660,598</b>	<b>-548,624</b>	<b>5,880,420</b>	<b>3,436,699</b>	<b>7,541,018</b>	<b>2,888,075</b>	<b>20,049,910</b>	<b>14,455,766</b>	<b>77,436,106</b>	<b>33,230,575</b>

Table(14)

## Insurance Companies According to Profit (Loss) as per Class for The Year2005 (J.D)

Marine & Transport		
No	Companies	Profit (Loss)
1	Arab Assurers	687,927
2	Middle East Insurance	431,883
3	Jordan Insurance	382,536
4	Jerusalem Insurance	351,283
5	National Ahlia Insurance	331,329
6	United Insurance	257,807
7	Islamic Insurance	221,583
8	Jordan International Insurance	185,386
9	General Arabia Insurance	178,706
10	Arab German Insurance	174,318
11	Arab Orient Insurance	170,772
12	Arab Life & Accident Insurance	148,782
13	Arab Jordanian Insurance Group	141,405
14	AL Yarmouk Insurance	114,146
15	Euro Arab Insurance Group	108,526
16	AL- Nisr Al - Arabi Insurance	101,614
17	Delta Insurance	91,840
18	Arab Union International Insurance	60,842
19	Oasis Insurance	41,882
20	Holy Land Insurance	33,144
21	Philadelphia Insurance	29,358
22	Gerasa Insurance	20,051
23	Arabian Seas Insurance	19,097
24	Arab American Takaful Insurance	5,675
25	Jordan French Insurance	-341,459
26	American Life Insurance (Alico)	*
<b>Total</b>		<b>3,948,433</b>

\* Alico practices Life Assurance only

Fire&Other Property Damages		
No	Companies	Profit (Loss)
1	Arab German Insurance	353,794
2	Middle East Insurance	280,317
3	Arab Orient Insurance	208,585
4	Jordan Insurance	142,628
5	Arab Life & Accident Insurance	126,741
6	National Ahlia Insurance	118,515
7	Jordan International Insurance	112,008
8	United Insurance	104,716
9	AL- Nisr Al - Arabi Insurance	99,341
10	Oasis Insurance	45,005
11	Islamic Insurance	25,336
12	Euro Arab Insurance Group	22,958
13	Arabian Seas Insurance	22,404
14	AL Yarmouk Insurance	21,005
15	Jerusalem Insurance	20,757
16	Arab Union International Insurance	14,487
17	General Arabia Insurance	4,137
18	Delta Insurance	3,968
19	Arab Assurers	1,430
20	Philadelphia Insurance	-1097
21	Arab American Takaful Insurance	-1394
22	Gerasa Insurance	-20698
23	Holy Land Insurance	-40650
24	Jordan French Insurance	-184077
25	Arab Jordanian Insurance Group	-253174
26	American Life Insurance (Alico)	*
<b>Total</b>		<b>1,227,042</b>

General Accident		
No	Companies	Profit (Loss)
1	Arab Orient Insurance	247,429
2	Middle East Insurance	119,627
3	Islamic Insurance	58,330
4	Arab German Insurance	57,308
5	American Life Insurance (Alico)	53,766
6	United Insurance	50,011
7	Arab Life & Accident Insurance	48,304
8	AL- Nisr Al - Arabi Insurance	47,698
9	Philadelphia Insurance	47,321
10	Delta Insurance	40,717
11	Jerusalem Insurance	29,767
12	Jordan International Insurance	23,612
13	National Ahlia Insurance	19,701
14	Arab Jordanian Insurance Group	19,655
15	Holy Land Insurance	17,426
16	Oasis Insurance	16,991
17	General Arabia Insurance	13,816
18	Arab Assurers	12,972
19	Euro Arab Insurance Group	8,018
20	Arab Union International Insurance	7,465
21	Arabian Seas Insurance	6,050
22	Gerasa Insurance	5,430
23	Arab American Takaful Insurance	754
24	Jordan French Insurance	-4,264
25	AL Yarmouk Insurance	-20,567
26	Jordan Insurance	-23,405
<b>Total</b>		<b>903,932</b>

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Table (14)

## Insurance Companies According to Profit (Loss) as per Class for The Year 2005 (J.D)

Life			Medical			Motor (Compulsory(Third Party Liability Ins.)&Comprehensive(Own Damages))		
No.	Companies	Profit(Loss)	No.	Companies	Profit (Loss)	No.	Companies	Profit (Loss)
1	Middle East Insurance	1,978,137	1	Arab Orient Insurance	649,360	1	Jordan French Insurance	982,525
2	American Life Ins.(Alico)	1,663,159	2	Al-Nisr Al-Arabi Ins.	295,350	2	Jordan International Insurance	916,718
3	Al-Nisr Al-Arabi Ins.	807,534	3	Jordan French Insurance	258,699	3	Jordan Insurance	702,836
4	General Arabia Insurance	305,390	4	Jordan Insurance	251,494	4	Arab Assurers	581,859
5	Jordan Insurance	294,000	5	Arab German Insurance	215,282	5	Arab Jordanian Ins. Group	443,070
6	Arab Life & Accident Ins.	200,000	6	Jerusalem Insurance	124,185	6	General Arabia Insurance	405,289
7	Jerusalem Insurance	142,737	7	Al Yarmouk Insurance	107,860	7	Arab American Takaful Insurance	378,460
8	Jordan French Insurance	111,889	8	United Insurance	87,934	8	National Ahlia Insurance	368,023
9	Islamic Insurance	97,517	9	General Arabia Insurance	67,005	9	Arab German Insurance	357,898
10	Arab German Insurance	67,962	10	Arab Jordanian Ins. Group	63,597	10	Gerasa Insurance	330,843
11	Arab Assurers	63,292	11	Jordan International Insurance	33,997	11	Arab Orient Insurance	195,140
12	Jordan International Insurance	58,370	12	Delta Insurance	42,969	12	Philadelphia Insurance	172,995
13	Euro Arab Ins. Group	32,148	13	National Ahlia Insurance	16,277	13	Holy Land Insurance	145,176
14	United Insurance	26,465	14	Gerasa Insurance	8,296	14	Euro Arab Ins. Group	141,438
15	National Ahlia Insurance	20,306	15	Arab Life & Accident Ins.	2,371	15	Delta Insurance	128,209
16	Gerasa Insurance	4,428	16	Middle East Insurance	-21,476	16	Al Yarmouk Insurance	120,822
17	Delta Insurance	4,001	17	Euro Arab Ins. Group	-39,049	17	Middle East Insurance	117,596
18	Arab Jordanian Ins. Group	1,803	18	Arab Assurers	-59,214	18	Arabian Seas Insurance	82,141
19	Al Yarmouk Insurance	1,282	19	Islamic Insurance	-116,467	19	Jerusalem Insurance	80,813
20	Arabian Seas Insurance	*	20	Oasis Insurance	-159,588	20	Oasis Insurance	78,181
21	Arab Union International Ins.	*	21	American Life Ins.(Alico)	-168,284	21	United Insurance	58,756
22	Oasis Insurance	*	22	Arabian Seas Insurance	*	22	Al-Nisr Al-Arabi Ins.	31,028
23	Holy Land Insurance	*	23	Arab Union International Ins.	*	23	Arab Life & Accident Ins.	-24,702
24	Philadelphia Insurance	*	24	Holy Land Insurance	*	24	Arab Union International Ins.	-70,785
25	Arab American Takaful Insurance	*	25	Philadelphia Insurance	*	25	Islamic Insurance	-429,825
26	Arab Orient Insurance	*	26	Arab American Takaful Insurance	*	26	American Life Ins.(Alico)	*
	<b>Total</b>	<b>5,880,420</b>		<b>Total</b>	<b>1,660,598</b>		<b>Total</b>	<b>6,294,504</b>

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

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

\*The Company doesn't practice Motor Ins.

**Table(15)**  
**Insurance Companies Balance Sheet Indicators**  
**as in 31/12/2005 (J.D)**

no.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	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	20,000,000	5,289,539	3,400,000		10,934,021		1,051,490		40,675,050	43,175,050
2	Middle East Insurance	10,000,000	2,500,000	1,000,000		14,192,991		18,513,994		46,206,985	47,206,985
3	National Ahlia Insurance	2,000,000	500,000	11,000		1,543,365				4,054,365	4,054,365
4	United Insurance	5,964,218	1,127,366	431,130		1,440,821		3,448,001		12,411,536	12,411,536
5	Arabian Seas Insurance	2,000,000	502,503			30,052	249,603		20,233	2,802,391	3,161,858
6	General Arabia Insurance	2,000,000	500,000	216,226		1,021,819	800,000		3,521,126	8,059,171	8,059,171
7	Jerusalem Insurance	4,200,000	825,784	827,461		484,337				6,337,582	6,589,582
8	Al-Nisir Al-Arabi Ins.	2,500,000	625,000	183,995		572,111		574,848		4,455,954	5,205,954
9	Jordan French Insurance	6,000,000	1,054,739	2,000	107,758	2,225,164		1,773,733		11,163,394	11,163,394
10	Arab Union International Ins.	4,000,000	664,609	336,863		287,145				5,288,617	6,251,183
11	Delta Insurance	3,360,000	662,561	15,948		22,102		1,944,015		6,004,626	7,644,626
12	Oasis Insurance	5,000,000	196,228			815,279	-500,000			5,511,507	5,511,507
13	Al Yarmouk Insurance	3,000,000	932,449	225,000	100,000	2,452,206			2,350,239	9,059,894	9,959,894
14	Holy Land Insurance	3,000,000	536,590	65,354		532,207				4,134,151	4,172,372
15	Arab Life & Accident Ins.	5,000,000	1,250,000			3,094,606				9,344,606	9,344,606
16	Philadelphia Insurance	2,994,539	545,352			755,337			788	4,296,016	4,296,016
17	Jordan International Insurance	12,000,000	1,326,206			423,219			1,324,664	15,074,089	18,249,425
18	Arab German Insurance	5,800,000	481,005			1,438,296		-741,547		6,977,754	6,977,754
19	Islamic Insurance	3,600,000	328,668	232,000		912,852		325,000		5,398,520	5,398,520
20	Arab Assurers	4,100,000	364,220	188,257		782,658				5,435,135	5,427,257
21	Arab American Takaful Insurance	5,944,797	180,734			8,358	-473,750	-260,168		5,399,971	5,399,971
22	Arab Jordanian Ins. Group	6,500,000	515,621	12,803		2,426,086				9,454,510	9,454,510
23	Arab Orient Insurance	3,750,000	515,484	173,636		1,290,366				5,729,486	5,729,486
24	Euro Arab Ins. Group	4,000,000	266,122	37,936		830,778				5,134,836	5,134,836
25	American Life Ins.(Alico)	2,000,000						9,312,322		11,312,322	24,135,155
26	Gerasa Insurance	2,000,000	195,347			846,533		226,029		3,267,909	3,267,909
	<b>Total</b>	<b>130,713,554</b>	<b>21,886,127</b>	<b>7,359,609</b>	<b>207,758</b>	<b>49,362,709</b>	<b>75,853</b>	<b>36,167,717</b>	<b>7,217,050</b>	<b>252,990,377</b>	<b>277,382,922</b>

**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 Reserves	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		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	432,137			-430,052	249,603		20,233	2,271,921	2,361,288
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 Ins.	2,000,000	500,000	183,995		579,766		359,914		3,623,675	3,623,675
9	Jordan French Insurance	4,000,000	805,264	2,233	358,400	1,749,125		-4,217		6,910,805	6,910,805
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			-40,018	-500,000		2,804	2,056,863	2,056,863
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 Takaful Insurance	3,000,000	46,297			-1,057,854	-473,750	11,258		1,525,951	1,525,951
22	Arab Jordanian Ins. 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		341,800		4,642,303	4,642,303
24	Euro Arab Ins. Group	2,000,000	57,826	37,936		-983,897				1,111,865	1,111,865
25	American Life Ins.(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
	<b>Total</b>	<b>84,696,000</b>	<b>14,459,464</b>	<b>4,159,376</b>	<b>458,400</b>	<b>22,308,064</b>	<b>75,853</b>	<b>13,302,818</b>	<b>4,926,638</b>	<b>144,386,613</b>	<b>160,766,187</b>

Table(17)

**Insurance Companies Total Assets / Investments / Paid-Up Capital / Shareholders' Equity /Retained Earnings (Accumulated Profit & (Loss))  
for The Year 2005**

No	Companies	Total Assets		Investments		Paid Up Capital		Shareholders' Equity		Retained Earnings (Accumulated Profit & (Loss))	
		31/12/2005	31/12/2004	31/12/2005	31/12/2004	31/12/2005	31/12/2004	31/12/2005	31/12/2004	31/12/2005	31/12/2004
		1	Jordan Insurance	72,456,047	40,902,091	60,277,757	30,740,525	20,000,000	10,000,000	43,175,050	24,433,183
2	American Life Insurance (Alico)	69,989,163	61,578,046	65,811,278	58,322,596	2,000,000	2,000,000	24,135,155	18,425,913		
3	Middle East Insurance	69,939,274	30,251,147	64,518,671	24,938,712	10,000,000	7,000,000	47,206,985	16,818,700	14,192,991	3,906,825
4	National Ahlia Insurance	9,815,941	7,974,294	4,295,442	3,083,393	2,000,000	2,000,000	4,054,365	2,562,392	1,543,365	51,392
5	United Insurance	19,353,007	12,559,960	14,987,025	8,950,871	5,964,218	3,000,000	12,411,536	6,683,094	1,440,821	1,196,272
6	Arabian Seas Insurance	5,179,223	4,386,841	1,175,153	1,234,376	2,000,000	2,000,000	3,161,858	2,361,288	183,187	-430,056
7	General Arabia Insurance	14,476,825	12,880,398	11,050,708	8,974,594	2,000,000	2,000,000	8,059,171	5,698,300	1,021,819	47,887
8	Jerusalem Insurance	16,177,656	14,295,120	12,385,046	10,127,702	4,200,000	3,000,000	6,589,582	5,617,511	484,337	511,504
9	Al-Nisr Al Arabi Insurance	14,586,844	12,002,212	11,172,058	8,597,336	2,500,000	2,000,000	5,205,954	3,623,675	572,111	579,766
10	Jordan French Insurance	21,875,589	14,185,950	9,654,838	5,182,051	6,000,000	4,000,000	11,163,394	6,910,805	2,225,164	1,749,125
11	Delta Insurance	11,402,926	9,405,365	9,454,475	7,689,267	3,360,000	3,360,000	7,644,626	5,830,862	22,102	544,087
12	Oasis Insurance	9,052,296	4,812,794	6,997,766	2,594,383	5,000,000	2,500,000	5,511,507	2,056,863	815,279	-40,018
13	Al Yarmouk Insurance	13,617,604	9,874,615	11,994,755	8,235,939	3,000,000	2,000,000	9,959,894	6,134,078	2,452,206	1,054,727
14	Holy Land Insurance	8,016,809	6,502,947	5,598,956	4,307,384	3,000,000	2,000,000	4,172,372	2,931,456	532,207	396,297
15	Philadelphia Insurance	8,369,178	7,105,268	6,435,521	5,444,118	2,994,539	2,000,000	4,296,016	3,107,001	755,337	508,083
16	Arab Life & Accident Insurance	25,221,071	17,978,655	18,007,857	11,719,592	5,000,000	4,000,000	9,344,606	6,574,407	3,094,606	1,512,554
17	Arab Union Insurance	10,590,230	7,336,374	8,332,670	6,015,114	4,000,000	2,000,000	6,251,183	3,874,969	287,145	1,002,715
18	Arab Assurers	13,866,776	7,835,694	9,600,885	4,012,712	4,100,000	2,000,000	5,427,257	2,849,037	782,658	497,373
19	Euro Arab Insurance Group	10,704,212	7,164,720	8,123,087	5,693,541	4,000,000	2,000,000	5,134,836	1,111,865	830,778	-983,897
20	Islamic Insurance	10,474,635	9,448,549	8,278,446	7,314,970	3,600,000	3,000,000	5,398,520	4,600,923	912,852	463,742
21	Arab German Insurance	17,508,831	13,998,755	9,796,602	8,865,914	5,800,000	5,000,000	6,977,754	5,409,263	1,438,296	428,953
22	Jordan International Insurance	28,024,550	17,816,380	22,015,835	13,189,823	12,000,000	5,336,000	18,249,425	8,835,877	423,219	2,307
23	Arab American Takaful Insurance	7,558,095	3,807,952	6,421,866	2,654,394	5,944,797	3,000,000	5,399,971	1,525,951	8,358	-1,057,854
24	Arab Jordanian Insurance Group	13,670,086	8,958,281	10,681,561	7,302,659	6,500,000	5,000,000	9,454,510	5,911,872	2,426,086	158,637
25	Arab Orient Insurance	15,862,468	12,346,901	10,461,650	7,504,626	3,750,000	2,500,000	5,729,486	4,642,303	1,290,366	1,312,310
26	Gerasa Insurance	7,537,882	5,781,315	2,632,464	894,886	2,000,000	2,000,000	3,267,909	2,234,599	846,533	26,837
	Total	525,327,218	361,190,624	410,162,372	263,591,478	130,713,554	84,696,000	277,382,922	160,766,187	49,515,844	22,308,060

**Table(18)**  
**Insurance Companies According to Total Assets,Investments,Paid Up Capital**  
**for the Year 2005 (J.D)**

Total Assets		
NO.	Companies	Total Assets
1	Jordan Insurance	72,456,047
2	American Life Ins.(Alico)	69,989,163
3	Middle East Insurance	69,939,274
4	Jordan International Insurance	28,024,550
5	Arab Life & Accident Ins.	25,221,071
6	Jordan French Insurance	21,875,589
7	United Insurance	19,353,007
8	Arab German Insurance	17,508,831
9	Jerusalem Insurance	16,177,656
10	Arab Orient Insurance	15,862,468
11	General Arabia Insurance	14,476,825
12	Al-Nisr Al-Arabi Ins.	14,586,844
13	Arab Assurers	13,866,776
14	Arab Jordanian Ins. Group	13,670,086
15	Al Yarmouk Insurance	13,617,604
16	Delta Insurance	11,402,926
17	Euro Arab Ins. Group	10,704,212
18	Arab Union International Ins.	10,590,230
19	Islamic Insurance	10,474,635
20	National Ahlia Insurance	9,815,941
21	Oasis Insurance	9,052,296
22	Philadelphia Insurance	8,369,178
23	Holy Land Insurance	8,016,809
24	Arab American Takaful Insurance	7,558,095
25	Gerasa Insurance	7,537,882
26	Arabian Seas Insurance	5,179,223
Total Assets		525,327,218

Investments		
NO.	Companies	Investment
1	American Life Ins.(Alico)	65,811,278
2	Middle East Insurance	64,518,671
3	Jordan Insurance	60,277,757
4	Jordan International Insurance	22,015,835
5	Arab Life & Accident Ins.	18,007,857
6	United Insurance	14,987,025
7	Jerusalem Insurance	12,385,046
8	Al Yarmouk Insurance	11,994,755
9	Al-Nisr Al-Arabi Ins.	11,172,058
10	General Arabia Insurance	11,050,708
11	Arab Jordanian Ins. Group	10,681,561
12	Arab Orient Insurance	10,461,650
13	Arab German Insurance	9,796,602
14	Jordan French Insurance	9,654,838
15	Arab Assurers	9,600,885
16	Delta Insurance	9,454,475
17	Arab Union International Ins.	8,332,670
18	Islamic Insurance	8,278,446
19	Euro Arab Ins. Group	8,123,087
20	Oasis Insurance	6,997,766
21	Philadelphia Insurance	6,435,521
22	Arab American Takaful Insurance	6,421,866
23	Holy Land Insurance	5,598,956
24	National Ahlia Insurance	4,295,442
25	Gerasa Insurance	2,632,464
26	Arabian Seas Insurance	1,175,153
Total		410,162,372

Paid Up Capital		
NO.	Companies	Paid Up Capital
1	Jordan Insurance	20,000,000
2	Jordan International Insurance	12,000,000
3	Middle East Insurance	10,000,000
4	Arab Jordanian Ins. Group	6,500,000
5	Jordan French Insurance	6,000,000
6	United Insurance	5,964,218
7	Arab American Takaful Insurance	5,944,797
8	Arab German Insurance	5,800,000
9	Arab Life & Accident Ins.	5,000,000
10	Oasis Insurance	5,000,000
11	Jerusalem Insurance	4,200,000
12	Arab Assurers	4,100,000
13	Arab Union International Ins.	4,000,000
14	Euro Arab Ins. Group	4,000,000
15	Arab Orient Insurance	3,750,000
16	Islamic Insurance	3,600,000
17	Delta Insurance	3,360,000
18	Al Yarmouk Insurance	3,000,000
19	Holy Land Insurance	3,000,000
20	Philadelphia Insurance	2,994,539
21	Al-Nisr Al-Arabi Ins.	2,500,000
22	Arabian Seas Insurance	2,000,000
23	National Ahlia Insurance	2,000,000
24	General Arabia Insurance	2,000,000
25	American Life Ins.(Alico)	2,000,000
26	Gerasa Insurance	2,000,000
Total		130,713,554

Table(19)

## Classification of the Insurance Companies According to Shareholder's Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve for the Year 2005 (J.D)

NO.	Companies	Shareholder's Equity	NO.	Companies	Retained Earnings	NO.	Companies	Statutory Reserve	NO.	Companies	Voluntary Reserve
1	Middle East Insurance	47,206,985	1	Middle East Insurance	14,192,991	1	Jordan Insurance	5,289,539	1	Jordan Insurance	3,400,000
2	Jordan Insurance	43,175,050	2	Jordan Insurance	10,934,021	2	Middle East Insurance	2,500,000	2	Middle East Insurance	1,000,000
3	American Life Ins.(Alico)	24,135,155	3	Arab Life & Accident Ins.	3,094,606	3	Jordan International Insurance	1,326,206	3	Jerusalem Insurance	827,461
4	Jordan International Insurance	18,249,425	4	Al Yarmouk Insurance	2,452,206	4	Arab Life & Accident Ins.	1,250,000	4	United Insurance	431,130
5	United Insurance	12,411,536	5	Arab Jordanian Ins. Group	2,426,086	5	United Insurance	1,127,366	5	Arab Union International Ins.	336,863
6	Jordan French Insurance	11,163,394	6	Jordan French Insurance	2,225,164	6	Jordan French Insurance	1,054,739	6	Islamic Insurance	232,000
7	Al Yarmouk Insurance	9,959,894	7	National Ahlia Insurance	1,543,365	7	Al Yarmouk Insurance	932,449	7	Al Yarmouk Insurance	225,000
8	Arab Jordanian Ins. Group	9,454,510	8	United Insurance	1,440,821	8	Jerusalem Insurance	825,784	8	General Arabia Insurance	216,226
9	Arab Life & Accident Ins.	9,344,606	9	Arab German Insurance	1,438,296	9	Arab Union International Ins.	664,609	9	Arab Assurers	188,257
10	General Arabia Insurance	8,059,171	10	Arab Orient Insurance	1,290,366	10	Delta Insurance	662,561	10	Al-Nisr Al-Arabi Ins.	183,995
11	Delta Insurance	7,644,626	11	General Arabia Insurance	1,021,819	11	Al-Nisr Al-Arabi Ins.	625,000	11	Arab Orient Insurance	173,636
12	Arab German Insurance	6,977,754	12	Islamic Insurance	912,852	12	Philadelphia Insurance	545,352	12	Holy Land Insurance	65,354
13	Jerusalem Insurance	6,589,582	13	Gerasa Insurance	846,533	13	Holy Land Insurance	536,590	13	Euro Arab Ins. Group	37,936
14	Arab Union International Ins.	6,251,183	14	Euro Arab Ins. Group	830,778	14	Arab Jordanian Ins. Group	515,621	14	Delta Insurance	15,948
15	Arab Orient Insurance	5,729,486	15	Oasis Insurance	815,279	15	Arab Orient Insurance	515,484	15	Arab Jordanian Ins. Group	12,803
16	Oasis Insurance	5,511,507	16	Arab Assurers	782,658	16	Arabian Seas Insurance	502,503	16	National Ahlia Insurance	11,000
17	Arab Assurers	5,427,257	17	Philadelphia Insurance	755,337	17	General Arabia Insurance	500,000	17	Jordan French Insurance	2,000
18	Arab American Takaful Insurance	5,399,971	18	Al-Nisr Al-Arabi Ins.	572,111	18	National Ahlia Insurance	500,000	18	Jordan International Insurance	
19	Islamic Insurance	5,398,520	19	Holy Land Insurance	532,207	19	Arab German Insurance	481,005	19	Arabian Seas Insurance	
20	Al-Nisr Al-Arabi Ins.	5,205,954	20	Jerusalem Insurance	484,337	20	Arab Assurers	364,220	20	Oasis Insurance	
21	Euro Arab Ins. Group	5,134,836	21	Jordan International Insurance	423,219	21	Islamic Insurance	328,668	21	Philadelphia Insurance	
22	Philadelphia Insurance	4,296,016	22	Arab Union International Ins.	287,145	22	Euro Arab Ins. Group	266,122	22	Arab Life & Accident Ins.	
23	Holy Land Insurance	4,172,372	23	Arabian Seas Insurance	183,187	23	Oasis Insurance	196,228	23	Arab German Insurance	
24	National Ahlia Insurance	4,054,365	24	Delta Insurance	22,102	24	Gerasa Insurance	195,347	24	Arab American Takaful Insurance	
25	Gerasa Insurance	3,267,909	25	Arab American Takaful Insurance	8,358	25	Arab American Takaful Insurance	180,734	25	Gerasa Insurance	
26	Arabian Seas Insurance	3,161,858	26	American Life Ins.(Alico)		26	American Life Ins.(Alico)		26	American Life Ins.(Alico)	
	<b>Total</b>	<b>277,382,922</b>		<b>Total</b>	<b>49,515,844</b>		<b>Total</b>	<b>21,886,127</b>		<b>Total</b>	<b>7,359,609</b>



## Gross Administrative Expenses for Insurance Companies Distributed on Insurance Underwriting Branches for the Year 2005 (J.D)

NO.	Companies	Marine & Transport		Aviation		Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
1	Jordan Insurance	188,265	192,071			188,265	192,071	580,011	598,472	61,765	23,068	38,150	30,077			244,590	323,978	523,581	521,379
2	Middle East Insurance	275,422	194,104	71,955	43,792	347,377	237,896	368,967	335,852	14,878	9,124	34,763					256,816		230,211
3	National Ahlia Insurance	37,199	44,777			37,199	44,777	125,036	98,090	4,265	2,003	1,051	1,496			138,977	126,291	72,687	70,459
4	United Insurance	47,047	33,535			47,047	33,535	82,602	64,450	15,933	10,704	2,526	2,085			102,588	89,371	97,138	53,641
5	Arabian Seas Insurance		15,299			0	15,299		21,421			370		966		126,695	224,771	13,305	30,458
6	General Arabia Insurance	124,444	101,262			124,444	101,262	135,764	115,749			67,483	68,486			177,643	199,428	113,774	100,874
7	Jerusalem Insurance	230,800	176,869			230,800	176,869	248,413	172,739	23,841	37,369	8,538	25,061			718,101	419,586	109,243	194,742
8	AL- Nisr Al - Arabi Insurance	69,066	45,671			69,066	45,671	101,362	78,558	15,604	12,569	14,431	7,127			247,325	249,944	115,110	87,785
9	Jordan French Insurance	150,127	140,138	149,720	18,494	299,847	158,632	87,537	94,763	3,047	5,159	810	810	21,821	7,800	673,404	598,458	180,185	136,453
10	Arab Union International Insurance	16,177	17,251			16,177	17,251	10,506	15,474			1,564	1,649			390,598	387,430	65,699	68,866
11	Delta Insurance	53,959	67,275			53,959	67,275	206,020	140,013	4,482	3,210	10,096	9,111			165,207	189,060	44,669	34,462
12	Oasis Insurance	36,035	26,295			36,035	26,295	66,188	82,418			24,870	20,388				165,981		35,662
13	AL Yarmouk Insurance	50,818	35,755			50,818	35,755	164,397	25,899	1,747	1,300	1,421	135,394			143,557	125,620	21,014	19,865
14	Holy Land Insurance	5,169	4,930			5,169	4,930	41,347	36,091	6,516	5,444					510,084	465,390	52,281	41,452
15	Arab Life & Accident Insurance	163,124	174,853			163,124	174,853	171,621	101,132	27,420	65,460			79,017	67,239	629,695	480,615	470,620	339,945
16	Philadelphia Insurance	11,217	39,938			11,217	39,938	10,815	14,646	1,905	10,979	871	1,158				401,099		24,289
17	American Life Insurance (Alico)					0	0					167,921	137,628						
18	Jordan International Insurance	171,560	183,214	13,527	42,608	185,087	225,822	94,683	261,503	27,053	42,608						277,758		166,299
19	Arab German Insurance	118,131	102,475			118,131	102,475	177,567	182,239	29,271	33,992	6,570	6,211			321,988	285,895	270,939	182,188
20	Euro Arab Insurance Group	51,769	20,701			51,769	20,701	27,670	15,217	102,858	15,013					291,933	281,067	80,646	
21	Islamic Insurance	99,801	119,885			99,801	119,885	82,344	109,404			27,220	34,342			324,626	374,842	165,428	152,188
22	Arab Assurers	120,474	96,135			120,474	96,135	51,727	58,848	3,995	2,034	5,905	14,583				349,645		103,491
23	Arab American Takaful Insurance	3,005	12,197			3,005	12,197	131	286			27	212			407,314	339,524	4,510	14,250
24	Arab Jordanian Insurance Group	93,245	89,389			93,245	89,389	122,601	59,742			31,740	10,490				429,154		81,139
25	Arab Orient Insurance	58,778	49,574	59,720	19,963	118,498	69,537	205,283	147,707	15,979	5,075	163,234	80,778			321,910	316,687	237,639	179,642
26	Gerasa Insurance	6,259	8,340			6,259	8,340	15,611	16,285	265	564	420	548				340,535		84,759
	<b>Total</b>	<b>2,181,891</b>	<b>1,991,933</b>	<b>294,922</b>	<b>124,857</b>	<b>2,476,813</b>	<b>2,116,790</b>	<b>3,178,203</b>	<b>2,846,998</b>	<b>360,824</b>	<b>286,045</b>	<b>609,611</b>	<b>588,600</b>	<b>100,838</b>	<b>75,039</b>	<b>5,936,235</b>	<b>7,698,945</b>	<b>2,638,468</b>	<b>2,954,499</b>

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Table(20)

## Gross Administrative Expenses for Insurance Companies Distributed On Insurance Underwriting Branches for the Year 2005 (J.D)

NO.	Companies	Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Expenses	
		Motor(Compulsory(Third Party Liability Ins.)&Comprehensive(Own Damages)											
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	٢٠٠٤
1	Jordan Insurance	768,171	845,357	1,636,362	1,689,045	235,255	93,756	246,853	76,097	482,108	169,853	2,118,470	1,858,898
2	Middle East Insurance	521,457	487,027	1,287,442	1,069,899	187,100	159,962	116,545	166,900	303,645	326,862	1,591,087	1,396,761
3	National Ahlia Insurance	211,664	196,750	379,215	343,116	17,004	10,913	8,733	6,063	25,737	16,976	404,952	360,092
4	United Insurance	199,726	143,012	347,834	253,786	40,826	22,523			40,826	22,523	388,660	276,309
5	Arabian Seas Insurance	140,000	255,229	140,000	293,285					0	0	140,000	293,285
6	General Arabia Insurance	291,417	300,304	619,108	585,801	204,670	184,473	61,919	51,698	266,589	236,171	885,697	821,972
7	Jerusalem Insurance	827,344	614,328	1,338,936	1,026,366	193,273	132,477	123,583	94,912	316,856	227,389	1,655,792	1,253,755
8	AL- Nisir Al - Arabi Insurance	362,435	337,729	562,898	481,654	360,779	269,104	292,014	237,970	652,793	507,074	1,215,691	988,728
9	Jordan French Insurance	853,589	734,911	1,266,651	1,002,075	135,140	98,686	23,848	17,416	158,988	116,102	1,425,639	1,118,177
10	Arab Union International Ins.	434,723	456,296	462,970	490,670					0	0	462,970	490,670
11	Delta Insurance	209,876	223,522	484,433	443,131	71,219	64,136	2,000	2,028	73,219	66,164	557,652	509,295
12	Oasis Insurance	399,959	201,643	527,052	330,744	61,659	230,911			61,659	230,911	588,711	561,655
13	AL Yarmouk Insurance	164,571	145,485	382,954	343,833	83,157	60,794	525	428	83,682	61,222	466,636	405,055
14	Holy Land Insurance	562,365	506,842	615,397	553,307					0	0	615,397	553,307
15	Arab Life & Accident Insurance	1,100,315	820,559	1,541,497	1,229,243	172,964	115,805	246,568	193,965	419,532	309,770	1,961,029	1,539,013
16	Philadelphia Insurance	527,057	425,388	551,865	492,109					0	0	551,865	492,109
17	American Life Insurance (Alico)	0		167,921	137,628	185,271	101,469	1,188,953	1,010,630	1,374,224	1,112,099	1,542,145	1,249,727
18	Jordan International Insurance	696,339	444,057	1,003,162	973,990	242,882	297,434	42,969	63,471	285,851	360,905	1,289,013	1,334,895
19	Arab German Insurance	592,927	468,083	924,466	793,000	221,563	202,105	55,132	41,530	276,695	243,635	1,201,161	1,036,635
20	Euro Arab Insurance Group	372,579	281,067	554,876	331,998	152,733	166,914	26,900	10,935	179,633	177,849	734,509	509,847
21	Islamic Insurance	490,054	527,030	699,419	790,661	225,261	235,517	105,312	95,066	330,573	330,583	1,029,992	1,121,244
22	Arab Assurers	565,153	453,136	747,254	624,736	107,184	100,117	141,212	119,276	248,396	219,393	995,650	844,129
23	Arab American Takaful Insurance	411,824	353,774	414,987	366,469					0	0	414,987	366,469
24	Arab Jordanian Insurance Group	715,380	510,293	962,966	669,914	58,073	85,275	21,360	25,161	79,433	110,436	1,042,399	780,350
25	Arab Orient Insurance	559,549	496,329	1,062,543	799,426	906,023	615,339			906,023	615,339	1,968,566	1,414,765
26	Gerasa Insurance	441,361	425,294	463,916	451,031	32,057	23,673	1,935	2,958	33,992	26,631	497,908	477,662
	Total	12,419,835	10,653,445	19,146,124	16,566,917	3,894,093	3,271,383	2,706,361	2,216,504	6,600,454	5,487,887	25,746,578	22,054,804

**Table(21)**  
**Total Sum Insured for Insurance Companies for the Year 2005**  
**(Non Life)**

No.	Companies	Motor		Total Marine+Aviation		Fire&Other Property Damages		General Accident		Engineering		Credit		Other Insurances (Fidelity,Cash,All Risks)		Total	
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
		1	Jordan Insurance	167,331,522	130,363,594	562,978,641	447,722,807	2,633,506,169	2,618,462,152							21,159,260	11,966,515
2	Middle East Insurance	543,494,526	366,798,380	1,966,218,284	801,607,044	1,406,810,496	1,652,304,910	847,343,845	477,886,970	627,284,479	259,128,942					5,391,151,630	3,557,726,246
3	National Ahlia Insurance	68,711,551	81,000,000	277,644,943	376,399,301	2,195,022,890	2,142,334,432	233,803,926								2,775,183,310	2,599,733,733
4	United Insurance	141,399,964	85,394,773	685,342,450	549,886,643	1,307,907,773	1,431,174,190									2,134,650,187	2,066,455,606
5	Arabian Seas Insurance	5,412,401	6,896,880	34,087,169	63,026,788	199,793,434	335,848,493	49,038,108	41,220,869							288,331,112	446,993,030
6	General Arabia Insurance			578,503,243	512,811,683	1,058,895,414	955,758,512	148,942,897	182,822,499							1,786,341,554	1,651,392,694
7	Jerusalem Insurance	138,816,325	97,915,296	467,740,543	379,471,732	732,838,196	898,616,301	53,506,414	94,067,795							1,392,901,478	1,470,071,124
8	AL- Nisr Al - Arabi Insurance**															0	0
9	Jordan French Insurance	80,935,645	47,673,027	349,639,418	417,196,620	429,847,367	439,518,835	21,454,946		12,249,866	12,249,866	16,039,934	1,376,419			910,167,176	918,014,767
10	Arab Union International Ins	19,496,180	21,716,460	44,761,835	38,429,931	97,445,092	123,730,735	6,871,446	5,481,249	3,034,607	5,481,249					171,609,160	194,839,624
11	Delta Insurance		13,575,571	135,564,656	170,671,056	602,166,685	546,650,770	70,919,011	43,237,668	188,273,173	59,409,554					996,923,525	833,544,619
12	Oasis Insurance	65,744,793		158,031,121		160,595,426		29,047,909								413,419,249	0
13	AL Yarmouk Insurance	9,749,464	10,686,855	314,084,146	234,235,699	784,209,218	194,075,238	215,790,618	1,063,425,314			814,300				1,323,833,446	1,503,237,406
14	Holy Land Insurance	20,871,825	15,434,076	12,833,104	20,848,400	196,389,283	200,264,056	8,039,453	9,407,480	80,964,612	41,743,690					319,098,277	287,697,702
15	Arab Life & Accident Ins.	127,712,077	161,761,013	275,421,656	319,625,238	713,648,908	925,138,389	42,603,336	143,413,570			19,679,082				1,179,065,059	1,549,938,210
16	Philadelphia Insurance**															0	0
17	American Life Insurance (Alico)**															0	0
18	Jordan International Insurance	236,787,176	96,704,000	1,232,906,724	304,366,000	800,044,321	1,303,093,000	430,759,496			56,630,000			4,108,000		2,700,497,717	1,764,901,000
19	Arab German Insurance	69,220,528	41,591,610	250,412,719	246,971,049	1,730,601,415	783,290,928		52,154,221	135,479,649	155,967,289					2,185,714,311	1,279,975,097
20	Euro Arab Insurance Group	44,658,623	13,538,262	178,270,993	13,913,887	268,336,265	125,969,764	254,840,832	12,875,842	56,561,378	38,082,720					802,668,091	204,380,475
21	Islamic Insurance	58,817,860	46,302,383	265,337,146	265,449,739	440,253,588	445,732,231	41,375,385	37,996,267		30,716,807					805,783,979	826,197,427
22	Arab Assurers	707,196,750	90,817,878	321,076,689	310,065,031	49,598,282	44,372,856	19,024,133	126,718,400							1,096,895,854	571,974,165
23	Arab American Takaful Insurance	2,466,180	10,321,510	32,429,897	37,096,503	56,472	897,094	488,816								35,441,365	48,315,107
24	Arab Jordanian Insurance Group*															0	0
25	Arab Orient Insurance	129,875,830	95,035,160	411,394,767	223,303,236	1,482,839,281	1,522,606,361	623,729,302	170,391,808							2,647,839,180	2,011,336,565
26	Gerasa Insurance	36,355,364	32,061,895	26,160,984	43,099,815	109,992,821	105,275,222	3,999,843	4,685,872	4,908,358	6,070,389					181,417,370	191,193,193
	<b>Total</b>	<b>2,675,054,584</b>	<b>1,465,588,623</b>	<b>8,580,841,128</b>	<b>5,776,198,202</b>	<b>17,400,798,796</b>	<b>16,795,114,469</b>	<b>3,101,579,716</b>	<b>2,465,785,824</b>	<b>1,108,756,122</b>	<b>665,480,506</b>	<b>35,719,016</b>	<b>2,190,719</b>	<b>21,159,260</b>	<b>16,074,515</b>	<b>32,923,908,622</b>	<b>27,186,432,858</b>

\*\*The Sum insured for the year 2005 is not available for these companies

## Total Sum Insured for Insurance Companies for the Year 2005

(Life Assurance, Personal Accident, Workmen Compensation, Civil Liability) J.D

NO.	Companies	Life Assurance		Personal Accident		Workmen Compensation		Civil Liability		Total	
		2005	2004	2005	2004	2005	2004	2005	2004	2005	2004
1	Jordan Insurance *					1,707,145	1,597,917	569,278,277	33,319,662	570,985,422	34,917,579
2	Middle East Insurance	284,062,790	396,964,771	16,757,300	4,370,000					300,820,090	401,334,771
3	National Ahlia Insurance	46,392,086	33,955,260	11,232,200	17,970,000				7,081,666	57,624,286	59,006,926
4	United Insurance	28,111,992	28,648,657	8,641,070	21,253,550		3,376,232	36,055,294	33,036,512	72,808,356	86,314,951
5	Arabian Seas Insurance				386,000		371,161		440,530	0	1,197,691
6	General Arabia Insurance*									0	
7	Jerusalem Insurance	120,750,580	94,718,368	5,375,250		450,463		6,684,760		133,261,053	94,718,368
8	AL- Nisir Al - Arabi Insurance**									0	0
9	Jordan French Insurance	123,863,762	46,412,469		3,949,000				10,986,354	123,863,762	61,347,823
10	Arab Union International Ins									0	
11	Delta Insurance									0	
12	Oasis Insurance									0	
13	AL Yarmouk Insurance	475,000	815,000					4,029,790	2,230,623	4,504,790	3,045,623
14	Holy Land Insurance							4,556,905		4,556,905	
15	Arab Life & Accident Ins.	36,848,521	837,448,433							36,848,521	837,448,433
16	Philadelphia Insurance **									0	
17	American Life Insurance (Alico) **									0	0
18	Jordan International Insurance	166,321,488	172,971,000		2,280,000		296,000		578,045,000	166,321,488	753,592,000
19	Arab German Insurance									0	
20	Euro Arab Insurance Group	53,614,055	24,258,679							53,614,055	24,258,679
21	Islamic Insurance	241,624,732	168,191,430							241,624,732	168,191,430
22	Arab Assurers	74,425,753	66,898,586					7,992,770	15,777,000	82,418,523	82,675,586
23	Arab American Takaful Insurance				228,568					0	228,568
24	Arab Jordanian Insurance Group**									0	0
25	Arab Orient Insurance							18,659,000		18,659,000	
26	Gerasa Insurance		8,176,000							0	8,176,000
	<b>Total</b>	<b>1,176,490,759</b>	<b>1,879,458,653</b>	<b>42,005,820</b>	<b>50,437,118</b>	<b>2,157,608</b>	<b>5,641,310</b>	<b>647,256,796</b>	<b>680,917,347</b>	<b>1,867,910,983</b>	<b>2,616,454,428</b>

\*Figures of Total Sum Insured for Life Assurance are not available for this company for the years 2004&amp;2005

\*\*Figures of total sum insured are not available for these companies for the year 2005

Table(22)

**Gross Administrative & General Expenses for Jordan Insurance Companies  
as in 31/12/2005 (J.D)**

No	Companies	Administrative Expenses							
		Allocated on Underwriting Account		Salaries, Wages & Remunerations		Insurance Commission 's Fees		Gross Administrative Expenses	
		31/12/2005	31/12/2004	31/12/2005	31/12/2004	31/12/2005	31/12/2004	31/12/2005	31/12/2004
1	Jordan Insurance	2,118,470	1,858,898	1,886,809	1,753,606			3,829,153	3,122,530
2	American Life Insurance (Alico)	1,542,145	1,249,727	795,421	721,780			1,694,145	1,398,060
3	Middle East Insurance	1,591,087	1,396,761	1,172,021	1,070,885			2,063,350	1,848,068
4	National Ahlia Insurance	404,952	360,092	378,580	369,372			809,904	720,184
5	United Insurance	388,660	276,309	137,116	117,340			388,659	279,053
6	Arabian Seas Insurance	140,000	293,285	139,917	157,533			493,564	384,503
7	General Arabia Insurance	885,786	821,972	479,712	449,869		43,771	904,398	837,716
8	Jerusalem Insurance	1,655,792	1,253,755	835,762	724,002	94,800	86,875	1,664,747	1,266,683
9	Al-Nisr Al-Arabi Insurance	1,215,691	988,728	884,306	708,856	80,391	43,836	1,519,615	1,235,912
10	Jordan French Insurance	1,425,639	1,118,177	743,644	618,939	93,435	65,645	1,463,651	1,156,069
11	Delta Insurance	557,652	509,295	370,142	341,888	20,526	19,347	555,652	507,267
12	Oasis Insurance	588,711	561,655	275,001	280,727	30,841	17,671	588,710	561,654
13	Al Yarmouk Insurance	466,636	405,055	261,161	236,639			466,636	405,055
14	Holy Land Insurance	615,397	553,307	334,110	310,463			624,517	559,121
15	Philadelphia Insurance	551,865	492,109	300,306	262,820	22,177	22,425	551,865	492,109
16	Arab Life & Accident Insurance	1,961,029	1,539,013	1,326,675	971,241			2,066,396	1,620,250
17	Arab Union International Insurance	462,970	490,670	307,591	422,075			579,145	625,911
18	Arab Assurers	995,650	844,129	564,378	501,183			995,650	844,129
19	Islamic Insurance	1,029,992	1,121,244	555,139	558,255			895,426	857,968
20	Euro Arab Insurance Group	734,509	509,847	413,777	255,025			734,508	509,847
21	Arab German Insurance	1,201,161	1,036,635	631,556	535,516			1,364,239	1,332,899
22	Jordan International Insurance	1,289,013	1,334,895	987,687	725,030			1,878,190	1,421,407
23	Arab American Takaful Insurance	414,987	366,469	176,191	176,249			414,987	366,468
24	Arab Jordanian Insurance Group	1,042,399	780,350	501,018	408,635			1,130,782	845,049
25	Arab Orient Insurance	1,968,566	1,414,765	914,566	670,312	149,304	94,967	1,968,565	1,414,764
26	Gerasa Insurance	497,908	477,662	251,946	229,966			497,908	477,663
	<b>Total</b>	<b>25,746,667</b>	<b>22,054,804</b>	<b>15,624,532</b>	<b>13,578,206</b>	<b>491,474</b>	<b>394,537</b>	<b>30,144,362</b>	<b>25,090,339</b>

***Jordan Insurance Federation***

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