

**Annual Initial Report of Insurance
Business as in 2019**

(Premiums & Paid Claims)

Table (2)
Insurance Operations For the Year 2019 *
Total Premiums & Paid Claims & Paid Up Capital

Net Profit (Loss) Before Tax & Income Tax Provision & Net Profit After Tax For (24) Insurance Companies (JD)

| NO. | Companies | Underwritten Premiums | | Paid Claims | | Net operating income | | Net Profit (Loss) Before Tax | | Income Tax Provision | | Net Profit After Tax | | Paid Up Capital | |
|-----|------------------------------------|-----------------------|--------------------|--------------------|--------------------|----------------------|-------------------|------------------------------|-------------------|----------------------|------------------|----------------------|-------------------|--------------------|--------------------|
| | | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 | 2019 | 2018 |
| 1 | Jordan Insurance | 59,050,317 | 60,083,889 | 39,453,994 | 48,415,006 | 4,883,990 | 3,516,857 | 1,591,756 | 59,677 | 116,820 | -56,027 | 1,474,936 | 115,704 | 30,000,000 | 30,000,000 |
| 2 | Middle East Insurance | 41,174,086 | 40,679,648 | 30,167,782 | 25,036,193 | 2,647,651 | 2,916,550 | 1,350,312 | 1,727,755 | 137,354 | 257,573 | 1,212,958 | 1,470,182 | 22,050,000 | 22,050,000 |
| 3 | National Insurance | 18,426,817 | 21,244,563 | 17,754,997 | 19,950,699 | 16,110,607 | 17,591,070 | 555,468 | -966,106 | 26,405 | -64,056 | 529,063 | -902,050 | 8,000,000 | 8,000,000 |
| 4 | United Insurance | 25,427,309 | 24,079,066 | 26,351,193 | 20,454,402 | 2,193,000 | 2,124,194 | 1,479,141 | 1,423,631 | 375,173 | 301,460 | 1,103,968 | 1,122,171 | 8,000,000 | 8,000,000 |
| 5 | AL Manara Insurance | 8,815,788 | 8,332,999 | 10,208,810 | 9,877,377 | 530,003 | -1,138,548 | 415,216 | -1,093,222 | | -147,957 | 415,216 | -945,265 | 5,000,000 | 5,000,000 |
| 6 | Arabia Insurance-Jordan | 21,055,946 | 23,070,305 | 19,781,535 | 20,039,157 | 1,667,040 | 967,928 | 1,061,784 | 316,974 | 291,654 | 12,075 | 770,130 | 304,899 | 8,000,000 | 8,000,000 |
| 7 | Jerusalem Insurance | 20,865,644 | 19,098,681 | 19,130,480 | 17,786,218 | 2,201,064 | 2,002,768 | 1,527,647 | 1,362,090 | 284,146 | 331,036 | 1,243,501 | 1,031,054 | 8,000,000 | 8,000,000 |
| 8 | AL-Nisr Al-Arabi Insurance | 44,792,214 | 43,013,185 | 25,127,163 | 18,919,126 | 4,152,460 | 3,888,996 | 3,589,611 | 3,288,204 | 747,923 | 722,079 | 2,841,688 | 2,566,125 | 10,000,000 | 10,000,000 |
| 9 | Jordan French Insurance | 29,628,598 | 27,813,139 | 27,203,976 | 25,349,581 | 5,063,635 | 4,416,939 | 2,060,681 | 1,326,976 | 555,557 | 224,887 | 1,505,124 | 1,102,089 | 9,100,000 | 9,100,000 |
| 10 | Arab Union International Ins. | 9,302,145 | 8,476,046 | 8,333,035 | 7,525,954 | 616,654 | 1,395,575 | 468,147 | 822,903 | | 129,394 | 468,147 | 693,509 | 6,000,000 | 6,000,000 |
| 11 | Delta Insurance | 18,314,967 | 15,106,924 | 13,170,275 | 12,199,320 | 1,322,176 | 1,051,485 | 301,998 | 175,341 | 41,699 | -38,549 | 260,299 | 213,890 | 8,000,000 | 8,000,000 |
| 12 | AI SAFWA INSURANCE | 4,670,044 | 5,591,687 | 5,054,676 | 6,003,012 | 33,902 | 1,025,611 | -312,093 | 608,240 | -149,989 | 40,942 | -162,104 | 567,298 | 4,000,000 | 4,000,000 |
| 13 | Holy Land Insurance** | 10,973,659 | 8,629,341 | 9,934,317 | 9,339,487 | -1,250,000 | 333,654 | -1,800,000 | 169,598 | | | -1,800,000 | 169,598 | 9,868,691 | 5,000,000 |
| 14 | Arab Life & Accidents Ins. | 14,306,258 | 16,982,139 | 14,424,316 | 17,835,226 | 820,024 | -2,228,479 | -351,810 | -3,048,385 | | | -351,810 | -3,048,385 | 8,000,000 | 8,000,000 |
| 15 | Philadelphia Insurance** | 6,439,688 | 7,393,716 | 7,405,701 | 7,116,392 | -1,434,942 | -153,919 | -1,540,905 | -227,574 | -369,980 | 1,636 | -1,170,925 | -229,210 | 4,000,000 | 4,000,000 |
| 16 | Metlife *** | 26,070,300 | 30,706,211 | 4,286,385 | 5,475,634 | 2,440,115 | 1,550,932 | 2,987,499 | 2,347,089 | 830,518 | 347,522 | 2,156,981 | 1,999,567 | 4,000,000 | 4,000,000 |
| 17 | Jordan International Ins. (Newton) | 15,078,958 | 14,050,610 | 14,392,458 | 14,916,356 | 1,141,544 | 1,084,045 | 192,792 | 143,734 | 36,556 | 44,132 | 156,236 | 99,602 | 18,150,000 | 18,150,000 |
| 18 | Euro Arab Insurance Group | 29,667,108 | 28,610,734 | 24,671,862 | 22,013,215 | 494,461 | 551,533 | 1,233,830 | 896,925 | 234,708 | 201,026 | 999,122 | 695,899 | 8,000,000 | 8,000,000 |
| 19 | Islamic Insurance | 24,333,936 | 24,611,242 | 19,209,504 | 18,595,111 | 16,887,624 | 16,517,262 | 1,633,317 | 1,409,024 | 452,401 | 294,597 | 1,180,916 | 1,114,427 | 15,000,000 | 15,000,000 |
| 20 | Arab Assurers | 13,135,137 | 15,923,306 | 16,219,459 | 12,729,982 | 111,802 | 1,227,621 | 255,407 | 1,014,623 | -28,746 | 66,994 | 284,153 | 947,629 | 9,215,909 | 9,215,909 |
| 21 | Arab Jordanian Ins. Group | 21,661,435 | 17,031,681 | 16,301,049 | 13,461,577 | 2,026,350 | 1,253,832 | 1,181,472 | 738,474 | 131,624 | 88,009 | 1,049,848 | 650,465 | 9,500,000 | 9,500,000 |
| 22 | Arab Orient Insurance | 85,695,019 | 85,232,935 | 58,655,880 | 69,155,671 | 7,594,565 | 6,179,481 | 7,180,047 | 4,245,952 | 2,019,495 | 1,033,052 | 5,160,552 | 3,212,900 | 21,438,252 | 21,438,252 |
| 23 | MEDGULF Insurance | 19,241,097 | 18,760,114 | 15,763,054 | 17,127,629 | 400,099 | -89,877 | 191,081 | 35,729 | | | 191,081 | 35,729 | 10,000,000 | 10,000,000 |
| 24 | SOLIDARITY-First Insurance | 46,365,752 | 42,115,804 | 30,765,291 | 26,977,603 | 7,614,536 | 7,405,696 | 2,724,689 | 2,773,566 | 441,418 | 68,362 | 2,283,271 | 2,705,204 | 28,000,000 | 28,000,000 |
| | Total | 614,492,222 | 606,637,965 | 473,767,192 | 466,299,928 | 78,268,360 | 73,391,206 | 27,977,087 | 19,551,218 | 6,174,736 | 3,858,187 | 21,802,351 | 15,693,031 | 271,322,852 | 266,454,161 |

* Source of numbers for (21) insurance company, data (Initial) on the website of the Amman Stock Exchange.

** The numbers of the Holy Land Insurance Company and Philadelphia Insurance Company were obtained by phone, which are initial indicators.

*** Metlife figures are according to their annual report of 2019.



The share of the top five companies of the written premiums as of 31/12/2019

| Companies | Amount (JD) | Market's Share% |
|-----------------------------|--------------------|-----------------|
| Arab Orient Insurance (gig) | 85,695,019 | %14,0 |
| Jordan Insurance | 59,050,317 | %9,6 |
| SOLIDARITY-First Insurance | 46,365,752 | %7,6 |
| Al-Nisr Al-Arabi Insurance | 44,792,214 | %7,3 |
| Middle East Insurance | 41,174,086 | %6,7 |
| Total | 277,077,388 | %45,2 |

The share of the top five companies in the Paid Claims as of 31/12/2019

| Companies | Amount (JD) | Market's Share% |
|-----------------------------|--------------------|-----------------|
| Arab Orient Insurance (gig) | 58,655,880 | %12,4 |
| Jordan Insurance | 39,453,994 | %8,3 |
| SOLIDARITY-First Insurance | 30,765,291 | %6,5 |
| Middle East Insurance | 30,167,782 | %6,4 |
| Jordan French Insurance | 27,203,976 | %5,7 |
| Total | 186,246,923 | %39,3 |

The share of the top five companies in the Net Operating Income as of 31/12/2019

| Companies | Amount (JD) | Market's Share% |
|-----------------------------|-------------------|-----------------|
| Islamic Insurance | 16,887,624 | %21,6 |
| National Insurance | 16,110,607 | %20,6 |
| SOLIDARITY-First Insurance | 7,614,536 | %9,7 |
| Arab Orient Insurance (gig) | 7,594,565 | %9,7 |
| Jordan French Insurance | 5,063,635 | %6,5 |
| Total | 53,270,967 | %68,1 |



The share of the top five companies in the Net Profit after Tax as of 31/12/2019

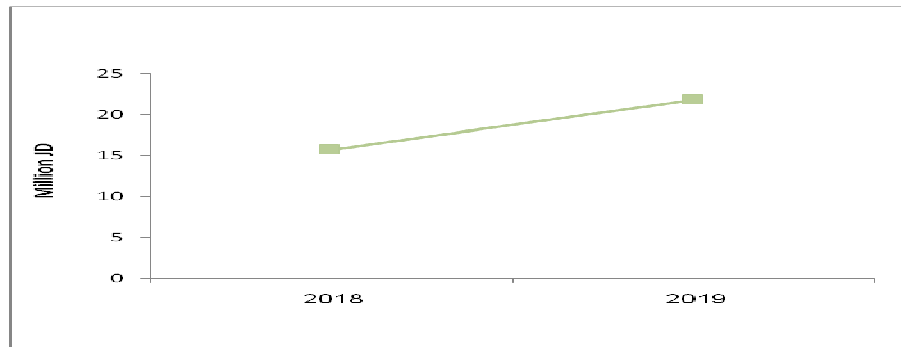
| Companies | Amount (JD) | Market's Share% |
|-----------------------------|--------------------|------------------------|
| Arab Orient Insurance (gig) | 5,160,552 | %23,7 |
| Al-Nisr Al-Arabi Insurance | 2,841,688 | %13 |
| SOLIDARITY-First Insurance | 2,283,271 | %10,5 |
| Metlife | 2,156,981 | %9,9 |
| Jordan French Insurance | 1,505,124 | %6,9 |
| Total | 13,947,616 | %64 |

The share of the top five companies in the Paid up Capital as of 31/12/2019

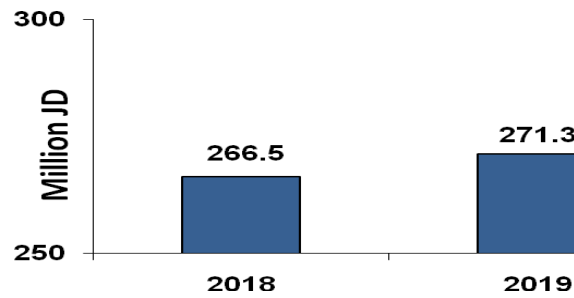
| Companies | Amount (JD) | Market's Share% |
|------------------------------------|--------------------|------------------------|
| Jordan Insurance | 30,000,000 | %11,1 |
| SOLIDARITY-First Insurance | 28,000,000 | %10,3 |
| Middle East Insurance | 22,050,000 | %8,1 |
| Arab Orient Insurance (gig) | 21,438,252 | %8 |
| Jordan International Ins. (Newton) | 18,150,000 | %6,7 |
| Total | 119,638,252 | %44,1 |



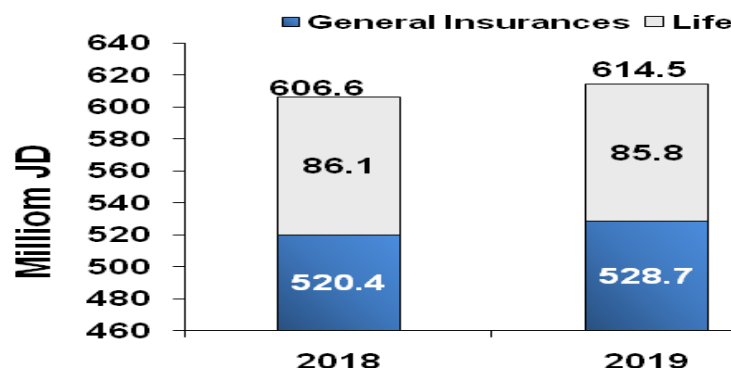
Net Profit after Tax as in 31/12/2019 compared with 31/12/2018



Total Paid up Capital as in 31/12/2019 compared with 31/12/2018

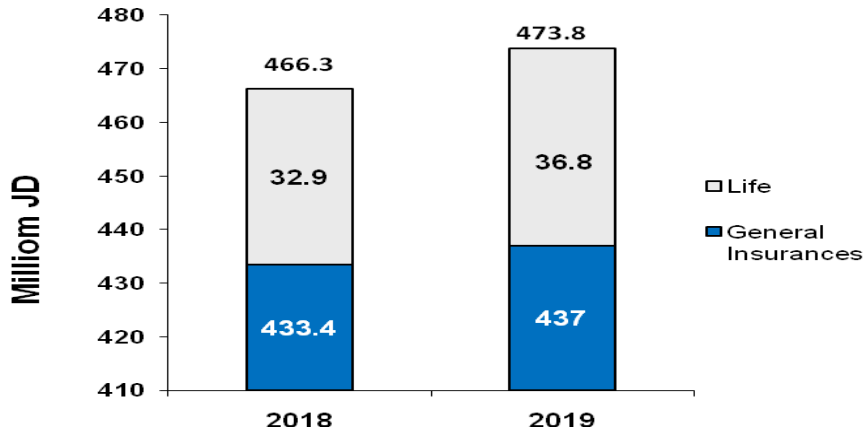


Total Premiums (General Insurances and Life Insurances) as in 31/12/2019 compared with 31/12/2018

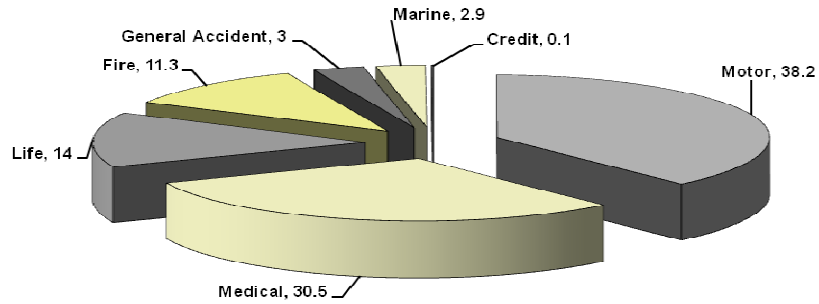




Total Paid Claims (General Insurances and Life Insurances) as in 31/12/2019 compared with 31/12/2018



Insurance Branches share out of Total Written Premiums in 2019%



Paid Claims According to Insurance Branches in 2019%

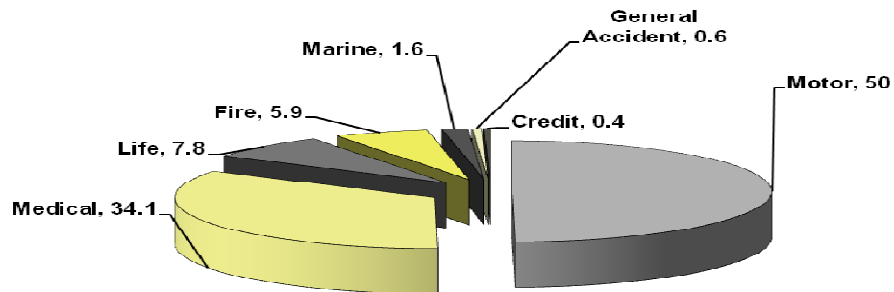


Table (1)
Insurance Operations For the Year 31/12/2019
Total Premiums & Paid Claims (Initial)
For (24) Insurance Companies (JD)

| Underwritten Premiums | | | | | | | Paid Claims | | | | | | |
|---------------------------------|--------------------|-----------------|---|--------------------|-----------------|---|---------------------------------|--------------------|-----------------|--|--------------------|-----------------|---|
| 31/12/2019 | | | | | | | 31/12/2019 | | | | | | |
| Branch / Year | 2019 | Change% 2018 | Branch Share of Total Premiums | 2018 | Change% 2017 | Branch Share of Total Premiums | Branch / Year | 2019 | Change% 2018 | Branch Share of Total Paid Claims 2017 | 2018 | Change% 2017 | Branch Share of Total Paid Claims 2017 |
| Marine Insurance** | 17,796,665 | -9.8% | 2.9% | 19,724,203 | -13.6% | 3.3% | Marine Insurance* | 7,648,842 | 41.8% | 1.6% | 5,392,520 | 16.4% | 1.2% |
| Fire Insurance | 69,163,199 | -2.7% | 11.3% | 71,069,236 | -0.1% | 11.7% | Fire Insurance | 28,065,076 | 40.8% | 5.9% | 19,927,903 | -53.8% | 4.3% |
| Motor Insurance | 235,009,103 | 3.0% | 38.2% | 228,178,285 | 3.8% | 37.6% | Motor Insurance | 235,243,818 | -3.2% | 50% | 242,916,188 | 10.0% | 52.1% |
| Credit Insurance | 892,125 | 0.1% | 0.1% | 891,619 | 10.6% | 0.1% | Credit Insurance | 1,779,279 | -21.9% | 0.4% | 2,278,871 | 23.7% | 0.5% |
| General Accident Insurance*** | 18,313,484 | -0.8% | 3.0% | 18,463,240 | -1.5% | 3.0% | General Accident Insurance*** | 2,748,791 | -20.7% | 0.6% | 3,464,731 | -24.6% | 0.7% |
| Liability Insurance | 6,625,119 | -1.1% | 1.1% | 6,695,915 | 11.5% | 1.1% | Liability Insurance | 649,445 | -20.4% | 0.1% | 815,826 | -3.8% | 0.2% |
| Other Branches Insurance | 11,688,365 | -0.7% | 1.9% | 11,767,325 | -9.3% | 1.9% | Other Branches Insurance | 2,099,346 | -20.7% | 0.4% | 2,648,905 | -31.0% | 0.6% |
| Medical Insurance | 187,566,973 | 3.0% | 30.5% | 182,155,203 | -2.1% | 30.0% | Medical Insurance | 161,526,657 | 1.3% | 34.1% | 159,379,300 | 9% | 34.2% |
| Total General Insurances | 528,741,549 | 1.6% | 86.0% | 520,481,786 | 0.1% | 85.8% | Total General Insurances | 437,012,463 | 0.8% | 92.2% | 433,359,513 | 1.2% | 92.9% |
| Life Assurance | 85,750,673 | -0.5% | 14.0% | 86,156,179 | 12.8% | 14.2% | Life Assurance | 36,754,729 | 11.6% | 7.8% | 32,940,415 | -10.0% | 7.1% |
| Total Premiums | 614,492,222 | 1.3% | 100% | 606,637,965 | 1.7% | 100% | Total Paid Claims | 473,767,192 | 1.6% | 100% | 466,299,928 | 0.3% | 100% |

* Source: monthly tables of production and claims as in 31/12/ 2019 for insurance companies.

** Marine insurance premiums in 2019 include Aviation insurance with an amount of JD (1,763,208) and 8 insurance Companies practice this type of insurance.

*** General Accident insurances include both Liability & Other insurances premiums.

* (43,350)Two Insurance Companies paid aviation claims in 2019 in an amount of JD

*** General Accidents Paid Claims include paid claims as Liability & Other insurances.