



# Annual Report Insurance Business in Jordan 2008

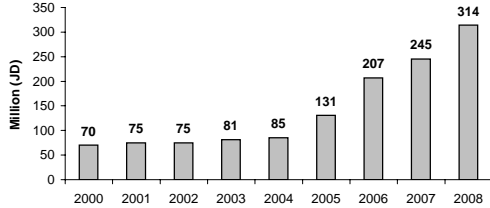




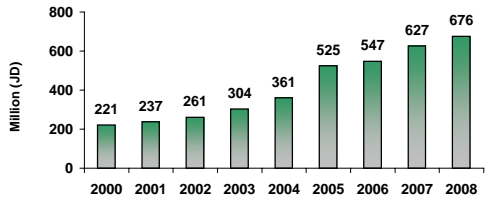
*Annual Report 2008*

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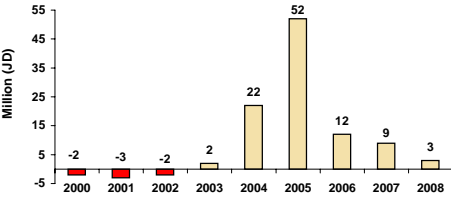
# Growth in Insurance Business 2008



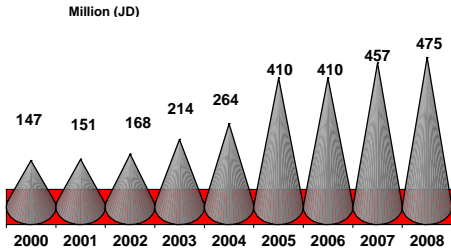
Paid Up Capital 2000-2008



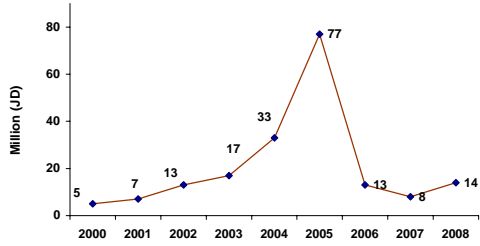
Total Assets 2000-2008



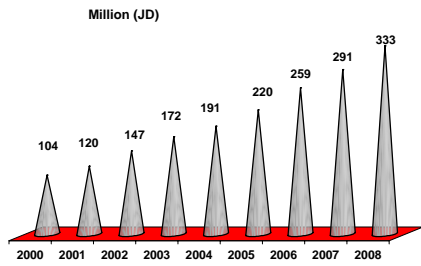
Total Retained Earnings (Losses) 2000-2008



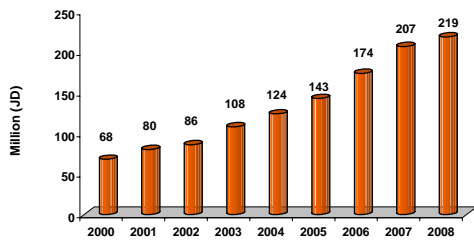
Investments 2000-2008



Net Profit (Loss) 2000-2008



Total Underwritten Premiums 2000-2008



Total Paid Claims 2000-2008

Table (1)  
Insurance Business for the Year 2008

	2008	2007	Change%
	(JD)		
<b>Total Underwritten Premiums</b>	333,023,327	291,477,347	14.3
<b>Non-Life Premiums (General Insurances)</b>	231,818,459	210,480,292	10.1
<b>Life Premiums</b>	35,868,388	29,180,011	22.9
<b>Medical Premiums</b>	65,336,480	51,817,044	26
<b>Total Paid Claims</b>	218,951,239	207,483,989	5.5
<b>Non-Life Paid Claims (General Insurances)</b>	152,303,250	155,362,322	-2
<b>Life Paid Claims</b>	16,824,883	13,994,725	20.2
<b>Medical Paid Claims</b>	49,823,108	38,126,942	30.7
	Million (JD)		
<b>Shareholders' Equity</b>	362	327.9	10.4
<b>Total Technical Provisions</b>	194.9	181.7	7.3
<b>Paid Up Capital</b>	314.4	244.6	28.5
<b>Total Shareholders' Equity &amp; Technical Provisions</b>	556.9	509.6	9.3
<b>Total of Statutory, Voluntary &amp; Other Reserves</b>	34.8	35.4	-1.7
<b>Net Outstanding reported Claims Reserve</b>	62.8	59.3	5.9
<b>Total Assets</b>	676.1	626.7	7.9
<b>Fixed Assets</b>	31.5	24.1	30.5
<b>Other Assets</b>	13.2	8.3	59
<b>Investments</b>	475	457	3.9
<b>Retained Earnings (Accumulated Losses)</b>	2.6	9	-71.4
<b>Net Profit (Before Tax)</b>	21	14.2	47.6
<b>Net Technical Profit</b>	18.1	10.5	72.4
<b>Net Profit (After Tax and Fees)</b>	14.2	8.1	75.1

**Table (2)**  
**Insurance Operations For the Year 2008**  
**Total Premiums & Paid Claims (JD)**

Underwritten Premiums					Paid Claims*				
Branch/Year	2008	Change%2007	2007	Change%2006	Branch/Year	2008	Change%2007	2007	Change%2006
Marine Insurance*	29,305,374	23.9%	23,659,208	5.2%	Marine Insurance**	8,220,558	49.1%	5,512,832	54.8%
Fire Insurance**	47,261,451	12.2%	42,107,238	20%	Fire Insurance***	12,479,922	50.5%-	25,228,349	18.9%
Motor Insurance	139,192,991	7%	129,986,433	7.4%	Motor Insurance	129,402,591	5.4%	122,735,276	18.9%
Compulsory (Third Party Liability Ins.)	85,436,298	6.1%	80,552,976	8.6%	Compulsory (Third Party Liability Ins.)	80,499,210	5.6%	76,229,530	19.5%
Comprehensive (Own Damage)Ins.	53,756,693	8.7%	49,433,457	18.6%	Comprehensive (Own Damage)	48,903,381	5.2%	46,505,746	31.7%
Credit Insurance	766,946	2.2%-	784,230	2.4%	Credit Insurance	505,017	104.4%	247,061	168.9%
General Accident Insurance***	15,291,697	9.7%	13,943,183	24.1%	General Accident Insurance****	1,695,160	3.4%	1,638,804	5%-
<b>Total General Insurances</b>	<b>231,818,459</b>	<b>10.1%</b>	<b>210,480,292</b>	<b>18.4%</b>	<b>Total General Insurances</b>	<b>152,303,248</b>	<b>2.0%-</b>	<b>155,362,322</b>	<b>19.7%</b>
Life Assurance	35,868,388	22.9%	29,180,011	16%	Life Assurance*****	16,824,883	20.2%	13,994,725	27.8%
Medical Insurance	65,336,480	26.0%	51,817,044	21%	Medical Insurance	49,823,108	30.7%	38,126,942	13.5%
<b>Total Life&amp;Medical Insurances</b>	<b>101,204,868</b>	<b>24.9%</b>	<b>80,997,055</b>	<b>19.1%</b>	<b>Total Life&amp;Medical Insurances</b>	<b>66,647,991</b>	<b>27.9%</b>	<b>52,121,667</b>	<b>17%</b>
<b>Total Premiums</b>	<b>333,023,327</b>	<b>14.3%</b>	<b>291,477,347</b>	<b>12.7%</b>	<b>Total Paid Claims</b>	<b>218,951,239</b>	<b>5.5%</b>	<b>207,483,989</b>	<b>19%</b>

**Notes**

\* Marine Insurance premiums in 2008 include aviation insurance with an amount of J.D (2.960.241 ) & (6) insurance companies practice it.

\*\* Fire Insurance Account for 2008 includes engineering Ins. with an amount of J.D ( 12 ) Million in addition to number of general accident insurances such as (Cash Ins, Fidelity Ins, Workmen compensation Ins.)

\*\*\* General Accident Insurance for 2008 includes liability insurance in an amount of J.D( 7.820.207 ) in addition to other insurances.

\* Recoveries after paying claims in 2008 amounted JD ( 20.982.720 ) comparing with JD (18.499.253) in 2007

\*\* Marine Insurance claims in 2008 include aviation insurance with an amount of J.D (285.000) & (6) insurance companies practice it.

\*\*\* Fire Insurance claims for 2008 includes Engineering Ins.with an amount of J.D (3)million ,in addition to some general accident insurances.

\*\*\*\* General Accident claims for 2008 include liability insurance in an amount of J.D ( 704.386) in addition to other Insurances.

\*\*\*\*\*Life Assurance claims in 2008 include the amounts paid for surrender and maturity policies in an amount of J.D ( 7.626.983) comparing with JD( 5.959.663) in 2007.

Table (3)

### Insurance Branches Results As in 31/12/2008 (JD)

Premiums, Abroad Reinsurer's Premiums Share, Paid Claims, Abroad Reinsurer's Claims Share, Profits(Loss)

Branch	Underwritten Premiums	Abroad Reinsurer's Premiums Share	Paid Claims	Abroad Reinsurer's Claims Share	Net Technical Profit (Loss)
Marine & Aviation Insurance	29,305,374	23,992,651	8,220,558	7,083,387	5,665,345
Fire Insurance	47,261,451	36,235,056	12,479,922	8,929,480	1,860,280
General Accident Insurance	15,291,697	9,076,937	1,695,160	575,526	1,952,072
Motor Insurance	139,192,991	4,865,815	129,402,591	3,734,046	1,798,543-
Credit Insurance	766,946	55,735	505,017	217,790	207,074
<b>Total General Insurances</b>	<b>231,818,459</b>	<b>74,226,194</b>	<b>152,303,248</b>	<b>20,540,229</b>	<b>7,886,228</b>
Life Assurance	35,868,388	9,929,611	16,824,883	6,077,089	7,190,970
Medical Insurance	65,336,480	23,724,403	49,823,108	16,382,461	2,978,300
<b>Total Life &amp; Medical Insurances</b>	<b>101,204,868</b>	<b>33,654,014</b>	<b>66,647,991</b>	<b>22,459,550</b>	<b>10,169,270</b>
<b>Total</b>	<b>333,023,327</b>	<b>107,880,208</b>	<b>218,951,239</b>	<b>42,999,779</b>	<b>18,055,498</b>
*Net Profit (Before Tax & Fees) (JD)	<b>21,010,243</b>				
*Net Profit (After Tax & Fees) (JD)	<b>14,155,016</b>				

**Table (4)**  
**Balance Sheet for the Jordanian Insurance Companies for The Year ending in 31/12/2008 (JD)**

Details	2008	2007	Percentage Change %
Deposits at Bank	201,559,447	173,298,226	16
Financial Assets for Trading	35,024,167	42,443,014	17-
Financial Assets Available for Sale	99,280,986	117,604,726	16-
Held to Maturity Investments	68,640,749	64,885,589	6
Investments in Subsidiaries & Associates	3,985,327	897,971	344
Property Investments	55,203,201	52,156,842	6
Loans to life policy holders & others	5,991,671	5,791,174	3
Other Investments	5,386,865	11,186	48057
<b>Total Investments</b>	<b>475,072,413</b>	<b>457,088,728</b>	<b>4</b>
Cash on Hand & at Banks	23,466,241	12,031,019	95
Receivable Notes & Post-Dated Cheques	16,616,727	13,959,463	19
Accounts Receivable-Net	77,800,863	70,147,442	11
Due from other Reinsurers	20,790,779	30,617,655	32-
Deferred Tax Assets	2,759,284	1,076,204	156
Fixed Assets-Net	31,504,561	24,137,024	31
Intangible Assets	1,334,155	1,072,990	24
Other Assets	13,161,458	8,274,544	59
Other Items	13,624,593	8,275,294	65
<b>Total Assets</b>	<b>676,131,074</b>	<b>626,680,363</b>	<b>8</b>
Net Unearned Premium Provision	73,536,112	65,971,397	11
Net Outstanding Claims Provision	62,788,974	58,855,754	7
Catastrophic Risks Provision		156,749	100-
Net Mathematical Provision	57,991,936	56,095,586	3
Unexpired Risks Provision	60,000	119,100	50-
Other Technical Provisions	505,000	505,000	0
<b>Total Technical Provisions</b>	<b>194,882,022</b>	<b>181,703,586</b>	<b>7</b>
Bank Loans	6,036,203	8,317,148	27-
Accounts Payable	22,691,725	27,608,182	18-
Accrued Expenses	865,537	719,392	20
Due to Other Reinsurers	38,240,641	32,153,412	19
Different Provisions*	3,702,589	3,277,111	13
Income Tax Provision	10,241,778	6,952,692	47
Loans	13,533,438	14,334,411	-6
Deferred Tax Liability	639,046	2,496,154	-74
Other Liabilities	20,675,853	18,049,641	15
<b>Total Liabilities</b>	<b>311,508,832</b>	<b>295,611,729</b>	<b>5</b>
Paid Up Capital	314,407,585	244,577,300	29
Treasury Stocks	-1,238,133	-5,315,932	77-
Net Premiums on Paid Up Capital	-11,083,765	5,207,587	313-
Statutory Reserve	29,730,789	26,685,766	11
Voluntary Reserve	5,000,379	8,432,793	41-
<b>Other Reserves</b>	<b>109,983</b>	<b>309,983</b>	<b>65-</b>
Change in Fair Value	-629,791	17,910,045	104-
Retained Earnings (Accumulated Losses)	2,575,307	9,008,270	71-
Others	23,204,207	21,046,275	10
<b>Total Shareholders Equity</b>	<b>362,076,561</b>	<b>327,862,087</b>	<b>10</b>
Minority Interest	2,545,681	3,206,546	21-
<b>Total Shareholders Equity</b>	<b>364,622,242</b>	<b>331,068,633</b>	<b>10</b>
<b>Total Liabilities &amp; Shareholders Equity</b>	<b>676,131,074</b>	<b>626,680,362</b>	<b>8</b>

\* Different Provisions for 2008 includes (University, Scientific research & technical & vocational fees provisions in an amount of JD (1.111.195)



Table (5)

**Income Statement for the Jordanian Insurance Companies for the Year 2008**  
(JD)

Details	2008	2007	Percentage Change %
Total Written Premiums	333,023,330	291,477,346	14
Reinsurance Share	125,716,533	107,880,655	17
<b>Net Written Premium</b>	<b>207,306,797</b>	<b>183,596,691</b>	<b>13</b>
Net change in Unearned Premium Provision	7,564,717	9,229,168	18-
Net Change in Mathematical Provision	1,896,350	2,867,550	34-
Net Change in unexpired risks Provision			
Net Change in Catastrophic Risks Provision			
<b>Net Earned Premium Income</b>	<b>197,845,730</b>	<b>171,499,973</b>	<b>15</b>
Commissions Received	19,513,615	15,770,388	24
Issuing Fees	12,686,116	11,108,065	14
Special Revenues (Underwriting Accounts)	1,825,866	1,245,412	47
Interests Revenues	16,369,595	12,011,439	36
Gain (losses) from Financial Assets & Investments	4,055,354	16,395,453	75-
Revenues from Subsidiaries and Associates	29,768	24,082-	224-
Other Revenues	4,942,560	5,674,813	13-
<b>Total Revenues</b>	<b>257,268,604</b>	<b>233,681,461</b>	<b>10</b>
Paid Claims	210,932,127	199,969,055	5
Maturity & Surrender of Policies	6,114,594	4,688,980	30
Subrogation (Recoveries)	19,001,404	16,178,319	17
Reinsurance Share	48,636,968	57,284,735	15-
<b>Net Claims Paid</b>	<b>149,408,349</b>	<b>131,194,981</b>	<b>14</b>
Net Change in Outstanding Claims Provision	3,439,874	5,263,571	35-
Allocated Administrative Expenses	25,966,552	22,235,246	17
Excess of Loss Premiums	4,642,338	4,404,422	5
Acquisition Policies Fees	14,543,517	13,326,249	9
Administrative Expenses related to Underwriting	4,965,692	4,322,304	15
Paid Commissions	1,979,963	1,621,365	22
Allocated Employees Expenses	8,438,764	6,346,312	33
Other Items	5,000	5,000	0
<b>Net Cost of Claims</b>	<b>213,390,049</b>	<b>188,719,450</b>	<b>13</b>
Other Expenses	1,506,276	1,983,003	24-
Unallocated Employees expenses	7,790,644	6,218,001	25
Depreciation & Amortization expenses	2,400,263	2,046,364	17
Unallocated Administrative & General expenses	4,468,557	4,459,395	0
Doubtful Debts Decreases Provision	3,209,153	4,130,210	22-
End of Service Compensation Provision	38,097	34,995	9
Impairment Loss in Fair Value	657,664	9,461,663	93-
Bad Debts	8,158	2,379	243
Loss of Selling Fixed Assets	6,528	5,650	16
Bank Interests & Expenses	508,587	274,032	86
Doubtful Debts Provision	373,000	240,245	55
Other Items	1,901,385	1,876,106	1
<b>Total Expenses</b>	<b>22,868,312</b>	<b>30,732,043</b>	<b>26-</b>
<b>Profit Before Tax</b>	<b>21,010,243</b>	<b>14,229,968</b>	<b>48</b>
Profit (Loss) from Subsidiaries and Associates	360,199-	21,435	1780-
Income Tax Provision	7,215,426	6,126,063	18
<b>Profit After Tax</b>	<b>14,155,016</b>	<b>8,082,470</b>	<b>75</b>

Table (6)  
Growth of Premiums for All Classes 2000-2008

	(JD)								
	2000	2001	2002	2003	2004	2005	2006	2007	2008
* <u>MARINE &amp; AVIATION INSURANCE</u>	7,917,721	9,099,875	10,475,721	12,241,626	17,494,940	21,176,828	22,480,539	23,659,208	29,305,374
* Less (Local) reinsurers premiums	311,370	524,903	507,584	1,010,655	929,086	1,140,827	1,059,363	923,008	1,009,692
* Less (Abroad) reinsurers premiums	5,876,784	6,801,227	7,909,009	8,964,923	13,839,022	17,151,314	18,034,763	18,732,262	23,992,651
* Net retained premiums	1,729,567	1,773,745	2,059,128	2,266,048	2,726,832	2,884,687	3,386,413	4,003,938	4,303,031
<u>FIRE INSURANCE</u>	10,680,610	10,550,244	13,601,397	22,668,736	24,077,609	29,697,050	35,157,911	42,107,238	47,261,451
* Less (Local) reinsurers premiums	2,210,563	1,897,383	2,778,691	3,698,816	3,762,526	4,024,830	5,904,345	6,058,814	8,787,569
* Less (Abroad) reinsurers premiums	7,842,026	8,027,611	10,090,313	17,635,299	19,174,260	24,174,670	27,347,592	33,859,232	36,235,056
* Net retained premiums	628,021	625,250	732,393	1,334,621	1,140,823	1,497,550	1,905,974	2,189,192	2,238,826
<u>MOTOR INSURANCE</u>	44,478,352	49,242,198	64,555,052	77,134,629	88,028,467	100,961,858	121,046,810	129,986,435	139,192,991
* Less (Local) reinsurers premiums	3,099,239	3,800,334	2,696,057	2,686,606	3,798,322	5,688,014	13,182,704	9,687,405	8,140,450
* Less (Abroad) reinsurers premiums	2,667,711	1,504,277	533,330	133,049	4,221,617	4,330,062	4,374,560	4,412,971	4,865,815
* Net retained premiums	38,711,402	43,937,587	61,325,665	74,314,974	80,008,528	90,943,782	103,489,546	115,886,059	126,186,726
<u>GENERAL ACCIDENT INSURANCE**</u>	8,064,155	10,324,476	13,736,547	8,250,603	8,247,122	8,680,770	11,234,062	13,943,182	15,291,697
* Less (Local) reinsurers premiums	872,625	1,314,257	2,584,186	1,036,203	650,466	769,322	1,442,109	2,046,979	2,209,901
* Less (Abroad) reinsurers premiums	5,643,723	7,045,511	9,330,736	5,843,224	5,806,392	5,762,573	5,400,258	8,004,959	9,076,937
* Net retained premiums	1,547,807	1,964,708	1,821,625	1,371,176	1,790,264	2,148,875	4,391,695	3,891,244	4,004,859
<u>CREDIT INSURANCE</u>	295,991	196,770	154,928	440,472	395,726	577,577	766,198	784,230	766,946
* Less (Local) reinsurers premiums	-	-	-	-	-	-	-	-	-
* Less (Abroad) reinsurers premiums	220,966	140,341	74,795	239,769	202,039	211,349	235,686	9,555	55,735
* Net retained premiums	75,025	56,429	80,133	200,703	193,687	366,228	530,512	774,675	711,211
<b><u>TOTAL NON-LIFE INSURANCES</u></b>	<b>71,436,829</b>	<b>79,413,563</b>	<b>102,523,645</b>	<b>120,736,066</b>	<b>138,243,864</b>	<b>161,094,083</b>	<b>190,685,520</b>	<b>210,480,293</b>	<b>231,818,459</b>
* Less (Local) reinsurers premiums	6,493,797	7,536,877	8,566,518	8,432,280	9,140,400	11,622,993	21,588,521	18,716,206	20,147,612
* Less (Abroad) reinsurers premiums	22,251,210	23,518,967	27,938,183	32,816,264	43,243,330	51,629,968	55,392,859	65,018,979	74,226,194
* Net retained premiums	42,691,822	48,357,719	66,018,944	79,487,522	85,860,134	97,841,122	113,704,140	126,745,108	137,444,653
<u>LIFE ASSURANCE</u>	16,283,831	17,399,796	18,526,363	19,634,856	21,523,897	22,905,628	25,153,740	29,180,011	35,868,388
* Less (Local) reinsurers premiums	-	-	7,240	306,859	390,226	473,319	763,408	1,404,152	2,238,557
* Less (Abroad) reinsurers premiums	3,414,971	4,180,552	4,423,166	4,396,925	4,554,890	5,039,707	6,132,999	7,001,073	9,929,611
* Net retained premiums	12,868,860	13,219,244	14,095,957	14,931,072	16,578,781	17,392,602	18,257,333	20,774,786	23,700,220
<u>MEDICAL INSURANCE</u>	16,458,231	23,623,328	25,824,599	31,157,770	31,656,229	35,848,123	42,897,537	51,817,044	65,336,480
* Less (Local) reinsurers premiums	1,770	20,612	17,954	494,903	273,429	149,913	82,289	82,636	92,494
* Less (Abroad) reinsurers premiums	7,712,573	8,720,760	9,692,651	6,743,757	6,916,392	11,981,385	16,791,379	20,116,682	23,724,403
* Net retained premiums	8,743,888	14,881,956	16,113,994	23,919,110	24,466,408	23,716,825	26,023,869	31,617,726	41,519,583
<b><u>TOTAL PREMIUMS UNDERWRITTEN</u></b>	<b>104,178,891</b>	<b>120,436,687</b>	<b>146,874,607</b>	<b>171,528,692</b>	<b>191,423,990</b>	<b>219,847,834</b>	<b>258,736,797</b>	<b>291,477,348</b>	<b>333,023,327</b>
* Less (Local) reinsurers premiums	6,495,567	7,557,489	8,591,712	9,234,042	9,804,055	12,246,225	22,434,218	20,202,994	22,478,663
* Less (Abroad) reinsurers premiums	33,378,754	36,420,279	42,054,000	43,956,946	54,714,612	68,651,060	78,317,237	92,136,734	107,880,208
* Net Retained Premiums	64,304,570	76,458,919	96,228,895	118,337,704	126,905,323	138,950,549	157,985,342	179,137,620	202,664,456

\* Marine Insurance premiums in 2008 include aviation insurance premiums with an amount of J.D( 2.960.241)

\*\* General Accident Insurance premiums in 2008 include liability Insurance premiums with an amount of J.D ( 7.820.207 ) in addition to other Insurances.

Table (7)  
**Growth of Paid Claims for All Classes (JD) (2000-2008)**

	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b><u>MARINE &amp; AVIATION INSURANCE*</u></b>	2,917,398	2,312,285	2,417,211	2,445,701	2,720,875	3,535,048	3,560,454	5,512,832	8,220,558
* Recoveries				218,910	185,650	173,171	204,229	214,657	374,508
* Less Local Reinsurers Share			10,824	28,169	109,847	213,654	80,084	293,468	152,631
* Less (Abroad)Reinsurers Share	2,494,457	2,024,607	2,064,583	1,766,338	1,943,137	2,679,319	2,770,051	3,174,326	7,083,387
* Retained Claims	422,941	287,678	341,804	432,284	482,241	468,904	506,090	1,830,381	610,032
<b><u>FIRE INSURANCE</u></b>	4,092,676	8,019,652	4,146,282	9,215,695	8,084,922	11,607,891	21,218,351	25,228,349	12,479,922
* Recoveries				171,634	165,660	156,184	183,209	479,600	135,501
* Less Local Reinsurers Share			49,912	975,465	689,301	1,247,869	965,159	2,252,578	1,656,567
* Less (Abroad)Reinsurers Share	3,819,561	7,556,005	3,701,321	7,239,501	6,771,143	7,937,791	18,558,309	20,945,367	8,929,480
* Retained Claims	273,115	463,647	395,049	829,095	458,818	2,266,047	1,511,674	1,550,804	1,758,374
<b><u>MOTOR INSURANCE</u></b>	35,112,548	36,838,118	42,237,755	58,224,901	70,144,221	87,241,664	103,299,965	122,735,277	129,402,593
* Recoveries				6,154,886	8,121,316	10,861,117	14,687,134	17,003,017	17,935,925
* Less Local Reinsurers Share			328,671	1,932,893	1,995,532	3,980,656	5,163,848	4,348,802	3,337,387
* Less (Abroad)Reinsurers Share	4,967,947	5,844,692	5,427,652	4,534,170	4,990,001	6,464,452	4,744,769	5,369,946	3,734,046
* Retained Claims	30,144,601	30,993,426	36,481,432	45,602,952	55,037,372	65,935,439	78,704,214	96,013,512	104,395,235
<b><u>GENERAL ACCIDENT INSURANCE**</u></b>	3,598,098	2,699,106	3,789,634	1,292,442	2,826,105	2,118,734	1,729,187	1,638,804	1,695,160
* Recoveries				8,921	20,849	724,109	5,645	25,008	44,648
* Less Local Reinsurers Share			39,257	89,374	568,785	291,342	141,882	73,125	104,316
* Less (Abroad)Reinsurers Share	3,119,337	2,686,637	3,291,785	753,007	1,602,244	664,283	1,104,886	972,770	575,526
* Retained Claims	478,761	12,469	458,592	441,140	634,227	439,000	476,774	567,901	970,670
<b><u>CREDIT INSURANCE</u></b>	273,540	683,658	870,066	365,582	258,750	198,002	91,872	247,061	505,017
* Recoveries				-				98,082	115,234
* Less Local Reinsurers Share									
* Less (Abroad)Reinsurers Share	239,856	502,231	761,197	238,441	255,946	157,605	90,457	133,386	217,790
* Retained Claims	33,684	181,427	108,869	127,141	2,804	40,397	1,415	15,593	171,993
<b><u>TOTAL NON-LIFE INSURANCE</u></b>	45,994,260	50,552,819	53,460,948	71,544,321	84,034,873	104,701,339	129,899,829	155,362,323	152,303,250
* Recoveries				6,554,351	8,493,475	11,914,581	15,080,217	17,820,364	18,605,816
* Less Local Reinsurers Share			428,664	3,025,901	3,363,465	5,733,521	6,350,973	6,967,973	5,250,901
* Less (Abroad)Reinsurers Share	14,641,158	18,614,172	15,246,538	14,531,457	15,562,471	17,903,450	27,268,472	30,595,795	20,540,229
* Retained Claims	31,353,102	31,938,647	37,785,746	47,432,612	56,615,462	69,149,787	81,200,167	99,978,191	107,906,304
<b><u>LIFE ASSURANCE***</u></b>	7,848,747	9,710,399	10,019,249	10,144,003	11,445,823	10,275,554	10,946,351	13,994,725	16,824,883
* Recoveries								4,097	46,754
* Less Local Reinsurers Share				55,953	28,887	51,983	85,894	211,264	197,771
* Less (Abroad)Reinsurers Share	2,226,784	3,065,235	3,830,999	2,785,832	4,348,751	2,815,678	3,915,100	5,127,180	6,077,089
* Retained Claims	5,621,963	6,645,164	6,188,250	7,302,218	7,068,185	7,407,893	6,945,357	8,656,281	10,503,269
<b><u>MEDICAL INSURANCE</u></b>	13,906,941	19,547,982	22,707,312	26,420,906	28,095,453	27,866,828	33,592,633	38,126,942	49,823,108
* Recoveries				378,516	634,785	725,585	695,980	674,792	2,330,150
* Less Local Reinsurers Share			2,718	237,188	160,336	168,335	45,402	66,123	186,974
* Less (Abroad)Reinsurers Share	6,945,971	9,297,748	9,716,453	18,571,370	5,701,295	7,618,322	11,980,181	14,481,427	16,382,461
* Retained Claims	6,960,970	10,250,234	12,988,141	7,233,832	21,599,037	19,354,586	20,871,070	22,904,600	30,923,523
<b><u>Total Paid Claims</u></b>	67,749,948	79,811,200	86,187,509	108,109,230	123,576,149	142,843,721	174,438,813	207,483,990	218,951,241
* Recoveries				6,932,867	9,128,260	12,640,166	15,776,197	18,499,253	20,982,720
* Less Local Reinsurers Share			431,382	3,319,042	3,552,688	5,953,839	6,482,269	7,245,360	5,635,646
* Less (Abroad)Reinsurers Share	23,813,913	30,977,155	28,793,990	35,888,659	25,612,517	28,337,450	43,163,753	50,204,402	42,999,779
* Retained Claims	43,936,035	48,834,045	56,962,137	61,968,662	85,282,684	95,912,266	109,016,594	131,534,975	149,333,096

\* Marine insurance Claims in 2008 include aviation Paid Claims in an amount of J.D( 285.000 ) .

\*\* General Accident Claims in 2008 include liability paid claims in an amount of J.D ( 704.386 ) in addition to other insurances.

\*\*\* Life Assurance claims include the amounts paid for surrender and maturity Policies in an amount of J.D ( 7.626.983)

Table (8)  
**Written Premiums of Jordan Insurance Market 2008 (JD)**

	2007	2008	Arrange of Branch 2008	Share of Gross Premiums 2008	Growth%	Arrange according to Average Growth%
<b><u>MARINE &amp; AVIATION INSURANCE*</u></b>	23,659,208	29,305,374				
* Less (Local) reinsurers premiums	923,008	1,009,692	5	8.8	23.9	2
* Less (Abroad) reinsurers premiums	18,732,262	23,992,651				
* Net retained premiums	4,003,938	4,303,031				
<b><u>FIRE INSURANCE</u></b>	42,107,238	47,261,451				
* Less (Local) reinsurers premiums	6,058,814	8,787,569	3	14.2	12.2	4
* Less (Abroad) reinsurers premiums	33,859,232	36,235,056				
* Net retained premiums	2,189,192	2,238,826				
<b><u>MOTOR INSURANCE</u></b>	129,986,435	139,192,991				
* Less (Local) reinsurers premiums	9,687,405	8,140,450	1	41.8	7	6
* Less (Abroad) reinsurers premiums	4,412,971	4,865,815				
* Net retained premiums	115,886,059	126,186,726				
<b><u>GENERAL ACCIDENT INSURANCE**</u></b>	13,943,182	15,291,697				
* Less (Local) reinsurers premiums	2,046,979	2,209,901	6	4.6	9.7	5
* Less (Abroad) reinsurers premiums	8,004,959	9,076,937				
* Net retained premiums	3,891,244	4,004,859				
<b><u>Credit Insurance</u></b>	784,230	766,946				
* Less (Local) reinsurers premiums			7	0.2	(2.2)	7
* Less (Abroad) reinsurers premiums	9,555	55,735				
* Net retained premiums	774,675	711,211				
<b><u>TOTAL (NON-LIFE) INSURANCES</u></b>	210,480,293	231,818,459				
* Less (Local) reinsurers premiums	18,716,206	20,147,612		69.6	10.1	
* Less (Abroad) reinsurers premiums	65,018,979	74,226,194				
* Net retained premiums	126,745,108	137,444,653				
<b><u>LIFE ASSURANCE</u></b>	29,180,011	35,868,388				
* Less (Local) reinsurers premiums	1,404,152	2,238,557	4	10.8	22.9	3
* Less (Abroad) reinsurers premiums	7,001,073	9,929,611				
* Net retained premiums	20,774,786	23,700,220				
<b><u>MEDICAL INSURANCE</u></b>	51,817,044	65,336,480				
* Less (Local) reinsurers premiums	82,636	92,494	2	19.6	26	1
* Less (Abroad) reinsurers premiums	20,116,682	23,724,403				
* Net retained premiums	31,617,726	41,519,583				
<b><u>TOTAL PREMIUMS UNDERWRITTEN</u></b>	291,477,348	333,023,327				
* Less (Local) reinsurers premiums	20,202,994	22,478,663		100	14.3	
* Less (Abroad) reinsurers premiums	92,136,734	107,880,208				
* Net retained premiums	179,137,620	202,664,456				

\* Marine Insurance premiums in 2008 include aviation insurance premiums with an amount of JD ( 2.960.241 )

\*\* General Accident Insurance premiums in 2008 include liability insurance premiums with an amount of JD ( 7.820.207 ) in addition to other insurances.

**Table (9)**  
**Paid Claims of Jordan Insurance Market 2008 (JD)**

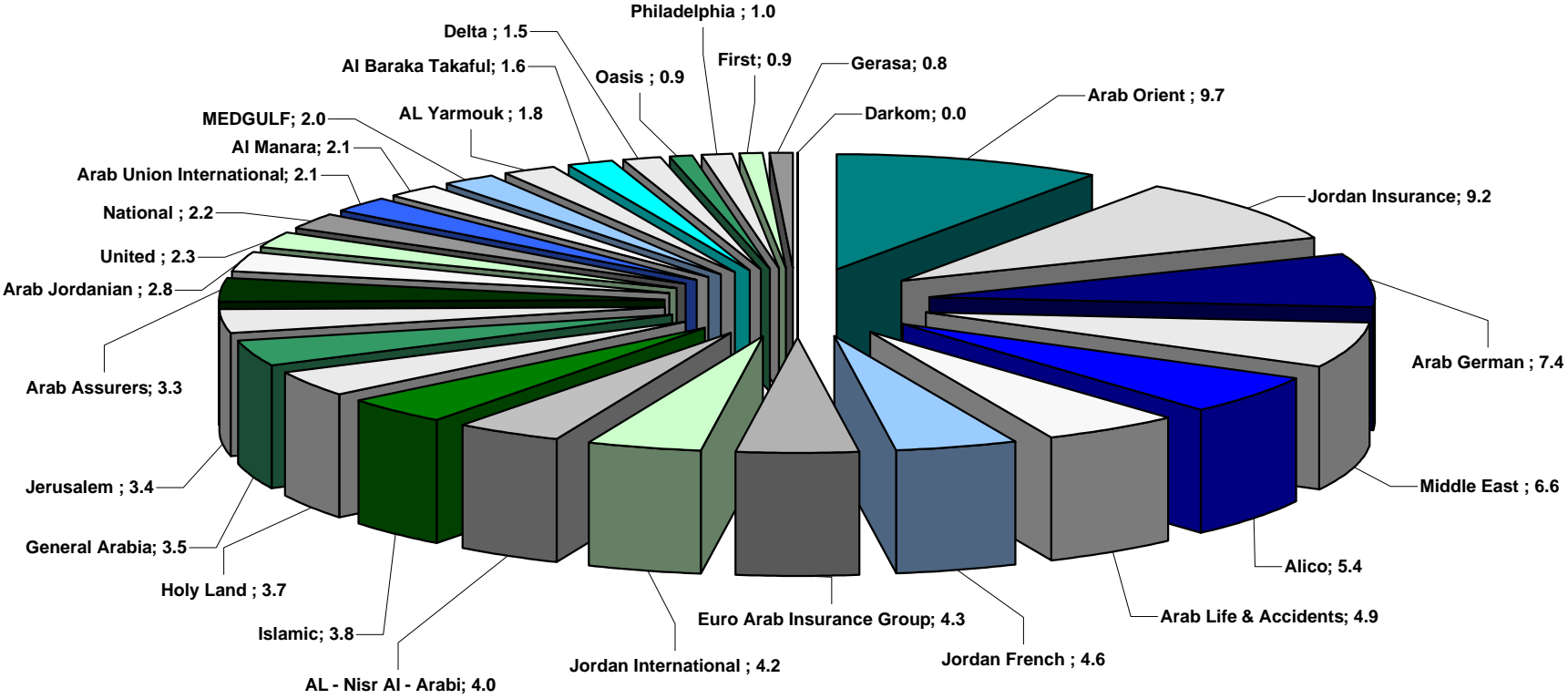
	2007	2008	Arrange of Branch 2008	Share of Gross Claims % 2008	Growth 100%	Arrange According to Average Growth%
<b><u>MARINE &amp; AVIATION INSURANCE*</u></b>						
* Recoveries	5,512,832	8,220,558				
* Less Local Reinsurers Share	214,657	374,508	5	3.8	49.1	2
* Less (Abroad)Reinsurers Share	293,468	152,631				
* Retained Claims	3,174,326	7,083,387				
* Retained Claims	1,830,381	610,032				
<b><u>FIRE INSURANCE</u></b>						
* Recoveries	25,228,349	12,479,922				
* Less Local Reinsurers Share	479,600	135,501	4	5.7	(50.5)	7
* Less (Abroad)Reinsurers Share	2,252,578	1,656,567				
* Retained Claims	20,945,367	8,929,480				
* Retained Claims	1,550,804	1,758,374				
<b><u>MOTOR INSURANCE</u></b>						
* Recoveries	122,735,277	129,402,593				
* Less Local Reinsurers Share	17,003,017	17,935,925	1	59	5.4	5
* Less (Abroad)Reinsurers Share	4,348,802	3,337,387				
* Retained Claims	5,369,946	3,734,046				
* Retained Claims	96,013,512	104,395,235				
<b><u>GENERAL ACCIDENT INSURANCE**</u></b>						
* Recoveries	1,638,804	1,695,160				
* Less Local Reinsurers Share	25,008	44,648	6	0.8	3.4	6
* Less (Abroad)Reinsurers Share	73,125	104,316				
* Retained Claims	972,770	575,526				
* Retained Claims	567,901	970,670				
<b><u>CREDIT INSURANCE</u></b>						
* Recoveries	247,061	505,017				
* Less Local Reinsurers Share	98,082	115,234	7	0.2	104.4	1
* Less (Abroad)Reinsurers Share	133,386	217,790				
* Retained Claims	15,593	171,993				
<b>TOTAL NON-LIFE INSURANCE</b>						
* Recoveries	155,362,323	152,303,250				
* Less Local Reinsurers Share	17,820,364	18,605,816				
* Less (Abroad)Reinsurers Share	6,967,973	5,250,901		69.5	2-	
* Retained Claims	30,595,795	20,540,229				
* Retained Claims	99,978,191	107,906,304				
<b><u>LIFE ASSURANCE***</u></b>						
* Recoveries	13,994,725	16,824,883				
* Less Local Reinsurers Share	4,097	46,754	3	7.7	20.2	4
* Less (Abroad)Reinsurers Share	211,264	197,771				
* Retained Claims	5,127,180	6,077,089				
* Retained Claims	8,656,281	10,503,269				
<b><u>MEDICAL INSURANCE</u></b>						
* Recoveries	38,126,942	49,823,108	2	22.8	30.7	3
* Less Local Reinsurers Share	674,792	2,330,150				
* Less (Abroad)Reinsurers Share	66,123	186,974				
* Retained Claims	14,481,427	16,382,461				
* Retained Claims	22,904,600	30,923,523				
<b>Total Paid Claims</b>						
* Recoveries	207,483,990	218,951,241				
* Less Local Reinsurers Share	18,499,253	20,982,720				
* Less (Abroad)Reinsurers Share	7,245,360	5,635,646		100	5.5	
* Retained Claims	50,204,402	42,999,779				
* Retained Claims	131,534,975	149,333,096				

\* Marine insurance Claims in 2008 include aviation Paid Claims in an amount of J.D (285.000 )

\*\* General Accident Claims in 2008 include liability paid claims in an amount of J.D (704.386) in addition to other insurances

\*\*\* Life Assurance claims in 2008 include the amounts paid for surrender and maturity Policies in an amount of J.D ( 7.626.983)

# Companies Share % in Gross Premiums 2008



**Table (10)**  
**Underwritten Premiums 2008 (JD)**  
**(Companie's Share of All Classes)**

-1

No	Company	Total														Motor			
		Marine		Aviation		Marine +Avaiation		Fire& Other Property Damages		Liability		Other Branches		Credit Insurance		Compulsory(Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	2,634,706	2,212,055			2,634,706	2,212,055	10,111,465	6,880,703	1,542,677	1,534,712	53,209	44,602			2,208,760	2,106,200	5,799,163	5,599,661
2	Middle East Insurance	3,501,372	3,438,134	439,562	688,270	3,940,934	4,126,404	5,589,006	4,859,953	1,178,245	730,943	320,929	303,375			2,473,644	2,293,452	3,377,243	3,046,282
3	National Insurance	848,184	674,703			848,184	674,703	2,460,414	2,432,399	183,062	157,833	4,336	8,193			1,880,651	2,751,172	1,187,086	1,135,743
4	United Insurance	590,094	321,399			590,094	321,399	1,217,796	1,291,597	190,903	206,358	22,866	30,930			2,648,897	2,770,343	2,201,667	2,338,454
5	AL Manara Insurance	235,067	75,736	921,407	516,344	1,156,474	592,080	501,527	121,155	340,051	87,331	27,760	24,154			2,101,953	1,440,682	2,635,226	612,810
6	General Arabia Insurance	3,210,766	1,776,910			3,210,766	1,776,910	1,815,601	2,037,986			471,069	596,035			1,444,906	1,315,902	1,367,465	1,172,856
7	Jerusalem Insurance	1,798,596	1,274,910			1,798,596	1,274,910	1,565,195	1,470,436	167,885	271,950	187,436	29,388			3,051,579	2,961,116	3,113,682	2,723,768
8	AL-Nisr Al-Arabi Insurance	821,233	549,969			821,233	549,969	1,298,924	859,753	260,947	299,409	352,287	308,079			1,537,551	1,637,631	1,442,698	1,327,617
9	Jordan French Insurance	1,250,171	1,256,178	250,963	73,561	1,501,134	1,329,739	608,977	968,669	19,453	21,302	235,237	29,945	250,990	278,505	5,035,475	5,280,030	2,216,958	2,513,477
10	Arab Union International Ins.	824,249	200,149			824,249	200,149	177,689	171,325			32,094	27,301			4,965,786	3,155,435	688,997	509,271
11	Delta Insurance	576,984	532,525			576,984	532,525	1,456,831	1,982,154	93,712	121,803	56,795	60,303			1,549,323	947,224	560,306	390,947
12	Oasis Insurance	88,608	282,920	12,151-	253,003	76,457	535,923	633,266	738,374	45,960	32,126	25,948	86,420			1,765,868	3,772,836	511,456	1,848,028
13	Al Yarmouk Insurance	1,087,131	758,144			1,087,131	758,144	2,133,325	1,641,554	10,333	14,333	13,442	24,838			1,855,941	3,066,606	156,110	143,678
14	Holy Land Insurance	32,712	31,580			32,712	31,580	333,220	407,738	27,056	41,663					11,749,635	4,802,819	162,251	257,946
15	Arab Life & Accidents Ins.	1,294,263	767,233			1,294,263	767,233	1,473,461	1,405,582	451,236	323,252			409,351	487,275	3,596,325	4,037,862	4,447,944	4,241,180
16	Philadelphia Insurance	76,939	67,462			76,939	67,462	74,179	64,451	18,697	43,535	6,603	6,200			2,274,282	2,654,097	732,258	755,088
17	American Life Insurance(Alico)					0	0					1,806,738	2,034,638						
18	Jordan International Ins.	1,533,428	1,630,170	364,960	291,519	1,898,388	1,921,689	1,422,730	1,258,345	241,048	374,110	5,951	8,833			2,986,618	4,258,072	1,932,278	2,469,618
19	Arab German Insurance	1,001,820	689,682			1,001,820	689,682	3,751,684	3,321,357	512,056	465,924	123,611	147,593			5,409,694	6,074,974	3,776,349	3,445,885
20	Euro Arab Insurance Group	570,896	852,194			570,896	852,194	1,055,309	459,816	1,863,836	1,305,402					3,657,834	2,902,482	2,457,910	1,956,013
21	Islamic Insurance	887,459	849,271			887,459	849,271	895,728	856,525			247,579	238,477			4,145,965	3,173,544	2,162,230	1,986,377
22	Arab Assurers	905,839	667,176			905,839	667,176	1,115,541	936,393	30,989	21,823	195,866	168,422	106,605	18,450	4,483,161	4,950,510	3,001,902	2,885,750
23	Al Baraka Takaful	114,528	53,182			114,528	53,182	163,044	66,455			31,041	15,576			3,355,925	3,717,634	738,688	289,483
24	Arab Jordanian Ins. Group	755,596	685,661			755,596	685,661	979,206	944,850			356,187	343,214			4,703,378	5,179,395	1,448,908	2,071,635
25	Arab Orient Insurance	1,172,790	650,280	995,500	1,446,046	2,168,290	2,096,326	3,790,390	3,001,931	555,743	443,023	2,778,094	2,855,999			3,226,189	2,813,855	5,907,359	5,046,396
26	Gerasa Insurance	43,579	67,020			43,579	67,020	217,607	199,313	4,095	3,897	4,746	4,067			1,877,909	2,171,253	254,976	394,546
27	MEDGULF Insurance	279,527	25,822			279,527	25,822	1,485,969	3,728,424	8,856	5,003	23,878	40,869			793,164	317,850	970,561	270,948
28	Housing Loans Ins. (Darkom)					0	0												
29	First Insurance *	208,596				208,596	0	933,367		73,367		87,788				655,885		505,021	
	<b>Total</b>	<b>26,345,133</b>	<b>20,390,465</b>	<b>2,960,241</b>	<b>3,268,743</b>	<b>29,305,374</b>	<b>23,659,208</b>	<b>47,261,451</b>	<b>42,107,238</b>	<b>7,820,207</b>	<b>6,505,732</b>	<b>7,471,490</b>	<b>7,437,451</b>	<b>766,946</b>	<b>784,230</b>	<b>85,436,298</b>	<b>80,552,976</b>	<b>53,756,692</b>	<b>49,433,457</b>

\* The Company was established in 2008 and Started its Business in May 2008

**Table (10)**  
**Underwritten Premiums 2008 (JD)**  
**(Companie's Share of All Classes)**

Cont. -2

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)		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	8,007,923	7,705,861	22,349,980	18,377,933	3,116,603	2,391,512	5,142,228	3,419,318	8,258,831	5,810,830	30,608,811	24,188,763	9.19	8.30
2	Middle East Insurance	5,850,887	5,339,734	16,880,001	15,360,409	2,828,488	2,117,352	2,098,268	1,289,808	4,926,756	3,407,160	21,806,757	18,767,569	6.55	6.44
3	National Insurance	3,067,737	3,886,915	6,563,733	7,160,043	652,084	479,896	198,833	228,903	850,917	708,799	7,414,650	7,868,842	2.23	2.70
4	United Insurance	4,850,564	5,108,797	6,872,223	6,959,081	879,921	781,195	78,769	90,145	958,690	871,340	7,830,913	7,830,421	2.35	2.69
5	AL Manara Insurance	4,737,179	2,053,492	6,762,991	2,878,212	186,249	32,616			186,249	32,616	6,949,240	2,910,828	2.09	1.00
6	General Arabia Insurance	2,812,371	2,488,758	8,309,807	6,899,689	2,239,808	2,084,067	1,027,529	672,588	3,267,337	2,756,655	11,577,144	9,656,344	3.48	3.31
7	Jerusalem Insurance	6,165,261	5,684,884	9,884,373	8,731,568	1,055,890	992,599	452,690	493,268	1,508,580	1,485,867	11,392,953	10,217,435	3.42	3.51
8	AL-Nisr Al-Arabi Insurance	2,980,249	2,965,248	5,713,640	4,982,458	3,413,599	3,046,757	4,309,044	3,548,617	7,722,643	6,595,374	13,436,283	11,577,832	4.03	3.97
9	Jordan French Insurance	7,252,433	7,793,507	9,868,224	10,421,667	4,768,007	4,649,032	677,006	809,526	5,445,013	5,458,558	15,313,237	15,880,225	4.60	5.45
10	Arab Union International Ins.	5,654,783	3,664,706	6,688,815	4,063,481	314,134	127,328			314,134	127,328	7,002,949	4,190,809	2.10	1.44
11	Delta Insurance	2,109,629	1,338,171	4,293,951	4,034,956	600,489	499,280	6,954	7,173	607,443	506,453	4,901,394	4,541,409	1.47	1.56
12	Oasis Insurance	2,277,325	5,620,864	3,058,956	7,013,707	238,945	715,151			238,945	715,151	3,297,901	7,728,858	0.99	2.65
13	Al Yarmouk Insurance	2,012,051	3,210,284	5,256,282	5,649,153	764,283	681,266	22,503	18,764	786,786	700,030	6,043,068	6,349,183	1.81	2.18
14	Holy Land Insurance	11,911,886	5,060,765	12,304,874	5,541,746					0	0	12,304,874	5,541,746	3.69	1.90
15	Arab Life & Accidents Ins.	8,044,269	8,279,042	11,672,580	11,262,384	775,358	1,058,787	3,753,425	1,871,676	4,528,783	2,930,463	16,201,363	14,192,847	4.86	4.87
16	Philadelphia Insurance	3,006,540	3,409,185	3,182,958	3,590,833					0	0	3,182,958	3,590,833	0.96	1.23
17	American Life Insurance(Alico)	0	0	1,806,738	2,034,638	2,754,331	2,263,443	13,317,402	13,070,274	16,071,733	15,333,717	17,878,471	17,368,355	5.37	5.96
18	Jordan International Ins.	4,918,896	6,727,690	8,487,013	10,290,667	4,620,692	5,107,496	857,897	715,735	5,478,589	5,823,231	13,965,602	16,113,898	4.19	5.53
19	Arab German Insurance	9,186,043	9,520,859	14,575,214	14,145,415	9,126,270	7,870,643	1,067,646	955,721	10,193,916	8,826,364	24,769,130	22,971,779	7.44	7.88
20	Euro Arab Insurance Group	6,115,744	4,858,495	9,605,785	7,475,907	3,869,248	3,033,067	895,447	382,888	4,764,695	3,415,955	14,370,480	10,891,862	4.32	3.74
21	Islamic Insurance	6,308,195	5,159,921	8,338,961	7,104,194	2,889,024	1,879,382	1,320,363	1,086,535	4,209,387	2,965,917	12,548,348	10,070,111	3.77	3.45
22	Arab Assurers	7,485,063	7,836,260	9,839,903	9,648,524	826,285	653,222	447,631	329,782	1,273,916	983,004	11,113,819	10,631,528	3.34	3.65
23	Al Baraka Takaful	4,094,613	4,007,117	4,403,226	4,142,330	929,921	404,255			929,921	404,255	5,333,147	4,546,585	1.60	1.56
24	Arab Jordanian Ins. Group	6,152,287	7,251,030	8,243,276	9,224,755	793,568	587,575	194,753	189,290	988,321	776,865	9,231,597	10,001,620	2.77	3.43
25	Arab Orient Insurance	9,133,548	7,860,251	18,426,065	16,257,530	13,795,055	9,566,930			13,795,055	9,566,930	32,221,120	25,824,460	9.68	8.86
26	Gerasa Insurance	2,132,885	2,565,799	2,402,912	2,840,096	250,162	334,532			250,162	334,532	2,653,074	3,174,628	0.80	1.09
27	MEDGULF Insurance	1,763,725	588,798	3,561,955	4,388,916	3,081,544	459,661			3,081,544	459,661	6,643,499	4,848,577	1.99	1.66
28	Housing Loans Ins. (Darkom)	0	0	0	0					0	0	0	0	0.00	0.00
29	First Insurance *	1,160,906	0	2,464,024	0	566,522				566,522	0	3,030,546	0	0.91	0.00
	<b>Total</b>	<b>139,192,992</b>	<b>129,986,433</b>	<b>231,818,460</b>	<b>210,480,292</b>	<b>65,336,480</b>	<b>51,817,044</b>	<b>35,868,388</b>	<b>29,180,011</b>	<b>101,204,868</b>	<b>80,997,055</b>	<b>333,023,328</b>	<b>291,477,347</b>	<b>100</b>	<b>100</b>



**Table (11)**  
**Motor Underwritten Premiums 2008\***  
**As in 31/12/2008 compared with 31/12/2007(JD)**

No.	Company	Compulsory T.P.L** Jordanian Vehicles/		Compulsory T.P.L from Comprehensive		Compulsory T.P.L Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	835,749	775,305	848,951	813,262	524,060	517,633	2,208,760	2,106,200	5,799,163	5,599,661	8,007,923	7,705,861
2	Middle East Insurance	1,199,154	1,132,841	772,343	691,244	502,147	469,367	2,473,644	2,293,452	3,377,243	3,046,282	5,850,887	5,339,734
3	National Insurance	1,120,641	2,061,039	277,778	247,867	482,232	442,266	1,880,651	2,751,172	1,187,086	1,135,743	3,067,737	3,886,915
4	United Insurance	1,469,643	1,076,944	614,088	722,011	565,166	971,388	2,648,897	2,770,343	2,201,667	2,338,454	4,850,564	5,108,797
5	AL Manara Insurance	887,059	715,264	712,924	270,734	501,970	454,684	2,101,953	1,440,682	2,635,226	612,810	4,737,179	2,053,492
6	General Arabia Insurance	645,129	529,549	317,158	291,069	482,619	495,284	1,444,906	1,315,902	1,367,465	1,172,856	2,812,371	2,488,758
7	Jerusalem Insurance	1,670,886	1,705,503	909,653	795,451	471,040	460,162	3,051,579	2,961,116	3,113,682	2,723,768	6,165,261	5,684,884
8	AL-Nisr Al-Arabi Insurance	476,480	690,856	558,925	492,091	502,146	454,684	1,537,551	1,637,631	1,442,698	1,327,617	2,980,249	2,965,248
9	Jordan French Insurance	4,018,830	3,988,515	560,750	796,895	455,895	494,620	5,035,475	5,280,030	2,216,958	2,513,477	7,252,433	7,793,507
10	Arab Union International Ins.	4,375,883	2,590,540	114,127	88,761	475,776	476,134	4,965,786	3,155,435	688,997	509,271	5,654,783	3,664,706
11	Delta Insurance	513,294	402,260	122,814	93,207	913,215	451,757	1,549,323	947,224	560,306	390,947	2,109,629	1,338,171
12	Oasis Insurance	531,986	1,408,577	204,145	540,301	1,029,737	1,823,958	1,765,868	3,772,836	511,456	1,848,028	2,277,324	5,620,864
13	Al Yarmouk Insurance	1,347,780	2,532,823	31,925	24,835	476,236	508,948	1,855,941	3,066,606	156,110	143,678	2,012,051	3,210,284
14	Holy Land Insurance	10,180,133	3,844,344	1,115,029	482,341	454,473	476,134	11,749,635	4,802,819	162,251	257,946	11,911,886	5,060,765
15	Arab Life & Accidents Ins.	1,109,782	2,516,453	1,511,810	986,378	974,733	535,031	3,596,325	4,037,862	4,447,944	4,241,180	8,044,269	8,279,042
16	Philadelphia Insurance	1,674,311	1,668,676	397,011	388,207	202,960	597,214	2,274,282	2,654,097	732,258	755,088	3,006,540	3,409,185
17	Jordan International Ins.	1,913,941	2,815,155	570,564	973,550	502,113	469,367	2,986,618	4,258,072	1,932,278	2,469,618	4,918,896	6,727,690
18	Arab German Insurance	4,079,783	4,688,884	931,790	989,945	398,121	396,145	5,409,694	6,074,974	3,776,349	3,445,885	9,186,043	9,520,859
19	Euro Arab Insurance Group	2,085,760	1,784,076	1,195,523	828,113	376,551	290,293	3,657,834	2,902,482	2,457,910	1,956,013	6,115,744	4,858,495
20	Islamic Insurance	3,035,944	2,068,394	629,557	635,783	480,464	469,367	4,145,965	3,173,544	2,162,230	1,986,377	6,308,195	5,159,921
21	Arab Assurers	2,371,397	3,049,639	1,705,559	1,527,151	406,205	373,720	4,483,161	4,950,510	3,001,902	2,885,750	7,485,063	7,836,260
22	Al Baraka Takaful	2,638,209	3,168,346	194,606	65,470	523,110	483,818	3,355,925	3,717,634	738,688	289,483	4,094,613	4,007,117
23	Arab Jordanian Ins. Group	3,796,875	4,135,760	275,044	517,769	631,459	525,866	4,703,378	5,179,395	1,448,908	2,071,635	6,152,286	7,251,030
24	Arab Orient Insurance	1,134,390	1,307,513	1,348,713	1,037,991	743,086	468,351	3,226,189	2,813,855	5,907,359	5,046,396	9,133,548	7,860,251
25	Gerasa Insurance	1,275,516	1,510,006	124,995	181,985	477,398	479,262	1,877,909	2,171,253	254,976	394,546	2,132,885	2,565,799
26	MEDGULF Insurance	61,818	23,160	229,199	29,016	502,147	265,674	793,164	317,850	970,561	270,948	1,763,725	588,798
27	First Insurance***	148,611		203,611		303,663		655,885	0	505,021		1,160,906	0
	<b>Total</b>	<b>54,598,984</b>	<b>52,190,422</b>	<b>16,478,592</b>	<b>14,511,427</b>	<b>14,358,722</b>	<b>13,851,127</b>	<b>85,436,298</b>	<b>80,552,976</b>	<b>53,756,692</b>	<b>49,433,457</b>	<b>139,192,990</b>	<b>129,986,433</b>

\* The Numbers are according to the tables issued by Insurance Companies

\*\* The T.P.L for Jordanian Vehicles Premiums include T.P.L Policies issued by the Unified Office & T.P.L Tenders Premiums & Orange Card Policies.

\*\*\* The Company was established in 2008 and started its business in May 2008

Table (12)  
**Companie's Classification & Share of Gross Written Premiums(JD)**  
As in 31/12/2008

-1

Classification of companies according to(Non Life Insurances Premiums)				Classification of companies according to (Life & Medical Premiums)				Classification of companies according to (Gross Premiums)			
%	Companies	Non Life Insurance	Companies Share%	%	Companies	Life & Medical Insurance	Companies Share%	%	Companies	Gross Premiums	Companies Share%
1	Jordan Insurance	22,349,980	9.64	1	American Life Insurance(Alico)	16,071,733	15.88	1	Arab Orient Insurance	32,221,120	9.68
2	Arab Orient Insurance	18,426,065	7.95	2	Arab Orient Insurance	13,795,055	13.63	2	Jordan Insurance	30,608,811	9.19
3	Middle East Insurance	16,880,001	7.28	3	Arab German Insurance	10,193,916	10.07	3	Arab German Insurance	24,769,130	7.44
4	Arab German Insurance	14,575,214	6.29	4	Jordan Insurance	8,258,831	8.16	4	Middle East Insurance	21,806,757	6.55
5	Holy Land Insurance	12,304,874	5.31	5	AL-Nisr Al-Arabi Insurance	7,722,643	7.63	5	American Life Insurance(Alico)	17,878,471	5.37
6	Arab Life & Accidents Ins.	11,672,580	5.04	6	Jordan International Ins.	5,478,589	5.41	6	Arab Life & Accidents Ins.	16,201,363	4.86
7	Jerusalem Insurance	9,884,373	4.26	7	Jordan French Insurance	5,445,013	5.38	7	Jordan French Insurance	15,313,237	4.60
8	Jordan French Insurance	9,868,224	4.24	8	Middle East Insurance	4,926,756	4.87	8	Euro Arab Insurance Group	14,370,480	4.32
9	Arab Assurers	9,839,903	4.14	9	Euro Arab Insurance Group	4,764,695	4.71	9	Jordan International Ins.	13,965,602	4.19
10	Euro Arab Insurance Group	9,605,785	4.14	10	Arab Life & Accidents Ins.	4,528,783	4.47	10	AL-Nisr Al-Arabi Insurance	13,436,283	4.03
11	Jordan International Ins.	8,487,013	3.66	11	Islamic Insurance	4,209,387	4.16	11	Islamic Insurance	12,548,348	3.77
12	Islamic Insurance	8,338,961	3.60	12	General Arabia Insurance	3,267,337	3.23	12	Holy Land Insurance	12,304,874	3.69
13	General Arabia Insurance	8,309,807	3.58	13	MEDGULF Insurance	3,081,544	3.04	13	General Arabia Insurance	11,577,144	3.48
14	Arab Jordanian Ins. Group	8,243,276	3.56	14	Jerusalem Insurance	1,508,580	1.49	14	Jerusalem Insurance	11,392,953	3.42
15	United Insurance	6,872,223	2.96	15	Arab Assurers	1,273,916	1.26	15	Arab Assurers	11,113,819	3.34
16	AL Manara Insurance	6,762,991	2.92	16	Arab Jordanian Ins. Group	988,321	0.98	16	Arab Jordanian Ins. Group	9,231,597	2.77
17	Arab Union International Ins.	6,688,815	2.89	17	United Insurance	958,690	0.95	17	United Insurance	7,830,913	2.35
18	National Insurance	6,563,733	2.83	18	Al Baraka Takaful	929,921	0.92	18	National Insurance	7,414,650	2.23
19	AL-Nisr Al-Arabi Insurance	5,713,640	2.27	19	National Insurance	850,917	0.84	19	Arab Union International Ins.	7,002,949	2.10
20	Al Yarmouk Insurance	5,256,282	1.90	20	Al Yarmouk Insurance	786,786	0.78	20	AL Manara Insurance	6,949,240	2.09
21	Al Baraka Takaful	4,403,226	1.90	21	Delta Insurance	607,443	0.60	21	Al Yarmouk Insurance	6,043,068	1.81
22	Delta Insurance	4,293,950	1.85	22	First Insurance	566,522	0.56	22	MEDGULF Insurance	6,643,499	1.99
23	MEDGULF Insurance	3,561,955	1.54	23	Arab Union International Ins.	314,134	0.31	23	Al Baraka Takaful	5,333,147	1.60
24	Philadelphia Insurance	3,182,958	1.37	24	Gerasa Insurance	250,162	0.25	24	Delta Insurance	4,901,393	1.47
25	Oasis Insurance	3,058,956	1.32	25	Oasis Insurance	238,945	0.24	25	Oasis Insurance	3,297,901	0.99
26	First Insurance*	2,464,024	1.06	26	AL Manara Insurance	186,249	0.18	26	Philadelphia Insurance	3,182,958	0.96
27	Gerasa Insurance	2,402,912	1.04	27	Philadelphia Insurance*			27	First Insurance	3,030,546	0.91
28	American Life Insurance(Alico)	1,806,738	1	28	Holy Land Insurance*			28	Gerasa Insurance	2,653,074	0.80
29	Housing Loans Ins. (Darkom)			29	Housing Loans Ins. (Darkom)*			29	Housing Loans Ins. (Darkom)		
	<b>Total</b>	<b>231,818,459</b>	<b>100.00</b>		<b>Total</b>	<b>101,204,868</b>	<b>100.00</b>		<b>Total</b>	<b>333,023,327</b>	<b>100.00</b>

\* The Company was established in 2008 and started its business in May 2008

\* Companies classified from 27-29 don't practice Life & Medical Ins.

but Philadelphia Insurance company Started practicing medical Insurance in 2009

Table (12)  
Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2008

Cont.-2

Marine & Transport			Fire&Other Property Damages			General Accident		
No	Companies	Written Premiums	No	Companies	Written Premiums	No	Companies	Written Premiums
1	Middle East Insurance	3,940,934	1	Jordan Insurance	10,111,465	1	Arab Orient Insurance	3,333,837
2	General Arabia Insurance	3,210,766	2	Middle East Insurance	5,589,006	2	Euro Arab Insurance Group	1,863,836
3	Jordan Insurance	2,168,290	3	Arab Orient Insurance	3,790,390	3	American Life Insurance(Alico)	1,806,738
4	Arab Orient Insurance	2,634,706	4	Arab German Insurance	3,751,684	4	Jordan Insurance	1,595,886
5	Jordan International Ins.	1,898,388	5	National Insurance	2,460,414	5	Middle East Insurance	1,499,174
6	Jerusalem Insurance	1,798,596	6	Al Yarmouk Insurance	2,133,325	6	Arab German Insurance	635,667
7	Jordan French Insurance	1,501,134	7	General Arabia Insurance	1,815,601	7	AL-Nisr Al-Arabi Insurance	613,234
8	Arab Life & Accidents Ins.	1,294,263	8	Jerusalem Insurance	1,565,195	8	General Arabia Insurance	471,069
9	AL Manara Insurance	1,156,474	9	MEDGULF Insurance	1,485,969	9	Arab Life & Accidents Ins.	451,236
10	Al Yarmouk Insurance	1,087,131	10	Arab Life & Accidents Ins.	1,473,461	10	AL Manara Insurance	367,811
11	Arab German Insurance	1,001,820	11	Delta Insurance	1,456,831	11	Arab Jordanian Ins. Group	356,187
12	Arab Assurers	905,839	12	Jordan International Ins.	1,422,730	12	Jerusalem Insurance	355,321
13	Islamic Insurance	887,459	13	AL-Nisr Al-Arabi Insurance	1,298,924	13	Jordan French Insurance	254,690
14	National Insurance	848,184	14	United Insurance	1,217,796	14	Islamic Insurance	247,579
15	Arab Union International Ins.	824,249	15	Arab Assurers	1,115,541	15	Jordan International Ins.	246,999
16	AL-Nisr Al-Arabi Insurance	821,233	16	Euro Arab Insurance Group	1,055,309	16	Arab Assurers	226,855
17	Arab Jordanian Ins. Group	755,596	17	Arab Jordanian Ins. Group	979,206	17	United Insurance	213,769
18	United Insurance	590,094	18	First Insurance*	933,367	18	National Insurance	187,398
19	Delta Insurance	576,984	19	Islamic Insurance	895,728	19	First Insurance*	161,155
20	Euro Arab Insurance Group	570,896	20	Oasis Insurance	633,266	20	Delta Insurance	150,507
21	MEDGULF Insurance	279,527	21	Jordan French Insurance	608,977	21	Oasis Insurance	71,908
22	First Insurance *	208,596	22	AL Manara Insurance	501,527	22	MEDGULF Insurance	32,734
23	Al Baraka Takaful	114,528	23	Holy Land Insurance	333,220	23	Arab Union International Ins.	32,094
24	Philadelphia Insurance	76,939	24	Gerasa Insurance	217,607	24	Al Baraka Takaful	31,041
25	Oasis Insurance	76,457	25	Arab Union International Ins.	177,689	25	Holy Land Insurance	27,056
26	Gerasa Insurance	43,579	26	Al Baraka Takaful	163,044	26	Philadelphia Insurance	25,300
27	Holy Land Insurance	32,712	27	Philadelphia Insurance	74,179	27	Al Yarmouk Insurance	23,775
28	American Life Insurance(Alico)**		28	American Life Insurance(Alico)		28	Gerasa Insurance	8,841
29	Housing Loans Ins. (Darkom)**		29	Housing Loans Ins. (Darkom)**		29	Housing Loans Ins. (Darkom)	
	<b>Total</b>	<b>29,305,374</b>		<b>Total</b>	<b>47,261,451</b>		<b>Total</b>	<b>15,291,697</b>

\* The Company was established in 2008 and started its business in May 2008

\*\* Companies Classified from 28-29 don't practice Marine & Fire Insurance

**Table (12)**  
**Companie's Classification & Share of Gross Written Premiums Per Class As in 31/12/2008**

Cont. -3

Life			Medical			Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages ))		
No.	Companies	Written Premiums	No.	Companies	Written Premiums	No.	Companies	Written Premiums
1	American Life Insurance(Alico)	13,317,402	1	Arab Orient Insurance	13,795,055	1	Holy Land Insurance	11,911,886
2	Jordan Insurance	5,142,228	2	Arab German Insurance	9,126,270	2	Arab German Insurance	9,186,043
3	AL-Nisr Al-Arabi Insurance	4,309,044	3	Jordan French Insurance	4,768,007	3	Arab Orient Insurance	9,133,548
4	Arab Life & Accidents Ins.	3,753,425	4	Jordan International Ins.	4,620,692	4	Arab Life & Accidents Ins.	8,044,269
5	Middle East Insurance	2,098,268	5	Euro Arab Insurance Group	3,869,248	5	Jordan Insurance	8,007,923
6	Islamic Insurance	1,320,363	6	AL-Nisr Al-Arabi Insurance	3,413,599	6	Arab Assurers	7,485,063
7	Arab German Insurance	1,067,646	7	Jordan Insurance	3,116,603	7	Jordan French Insurance	7,252,433
8	General Arabia Insurance	1,027,529	8	MEDGULF Insurance	3,081,544	8	Islamic Insurance	6,308,195
9	Euro Arab Insurance Group	895,447	9	Islamic Insurance	2,889,024	9	Jerusalem Insurance	6,165,261
10	Jordan International Ins.	857,897	10	Middle East Insurance	2,828,488	10	Arab Jordanian Ins. Group	6,152,287
11	Jordan French Insurance	677,006	11	American Life Insurance(Alico)	2,754,331	11	Euro Arab Insurance Group	6,115,744
12	Jerusalem Insurance	452,690	12	General Arabia Insurance	2,239,808	12	Middle East Insurance	5,850,887
13	Arab Assurers	447,631	13	Jerusalem Insurance	1,055,890	13	Arab Union International Ins.	5,654,783
14	National Insurance	198,833	14	Al Baraka Takaful	929,921	14	Jordan International Ins.	4,918,896
15	Arab Jordanian Ins. Group	194,753	15	United Insurance	879,921	15	United Insurance	4,850,564
16	United Insurance	78,769	16	Arab Assurers	826,285	16	AL Manara Insurance	4,737,179
17	Al Yarmouk Insurance	22,503	17	Arab Jordanian Ins. Group	793,568	17	Al Baraka Takaful	4,094,613
18	Delta Insurance	6,954	18	Arab Life & Accidents Ins.	775,358	18	National Insurance	3,067,737
19	Gerasa Insurance	*	19	Al Yarmouk Insurance	764,283	19	Philadelphia Insurance	3,006,540
20	AL Manara Insurance	*	20	National Insurance	652,084	20	AL-Nisr Al-Arabi Insurance	2,980,249
21	Arab Union International Ins.	*	21	Delta Insurance	600,489	21	General Arabia Insurance	2,812,371
22	Oasis Insurance	*	22	First Insurance	566,522	22	Oasis Insurance	2,277,325
23	Holy Land Insurance	*	23	Arab Union International Ins.	314,134	23	Gerasa Insurance	2,132,885
24	Philadelphia Insurance	*	24	Gerasa Insurance	250,162	24	Delta Insurance	2,109,628
25	Al Baraka Takaful	*	25	Oasis Insurance	238,945	25	Al Yarmouk Insurance	2,012,051
26	Arab Orient Insurance	*	26	AL Manara Insurance	186,249	26	MEDGULF Insurance	1,763,725
27	MEDGULF Insurance	*	27	Philadelphia Insurance*		27	First Insurance	1,160,906
28	Housing Loans Ins. (Darkom)	*	28	Holy Land Insurance*		28	American Life Insurance(Alico)*	
29	First Insurance	*	29	Housing Loans Ins. (Darkom)*		29	Housing Loans Ins. (Darkom)*	
	<b>Total</b>	<b>35,868,388</b>		<b>Total</b>	<b>65,336,480</b>		<b>Total</b>	<b>139,192,991</b>

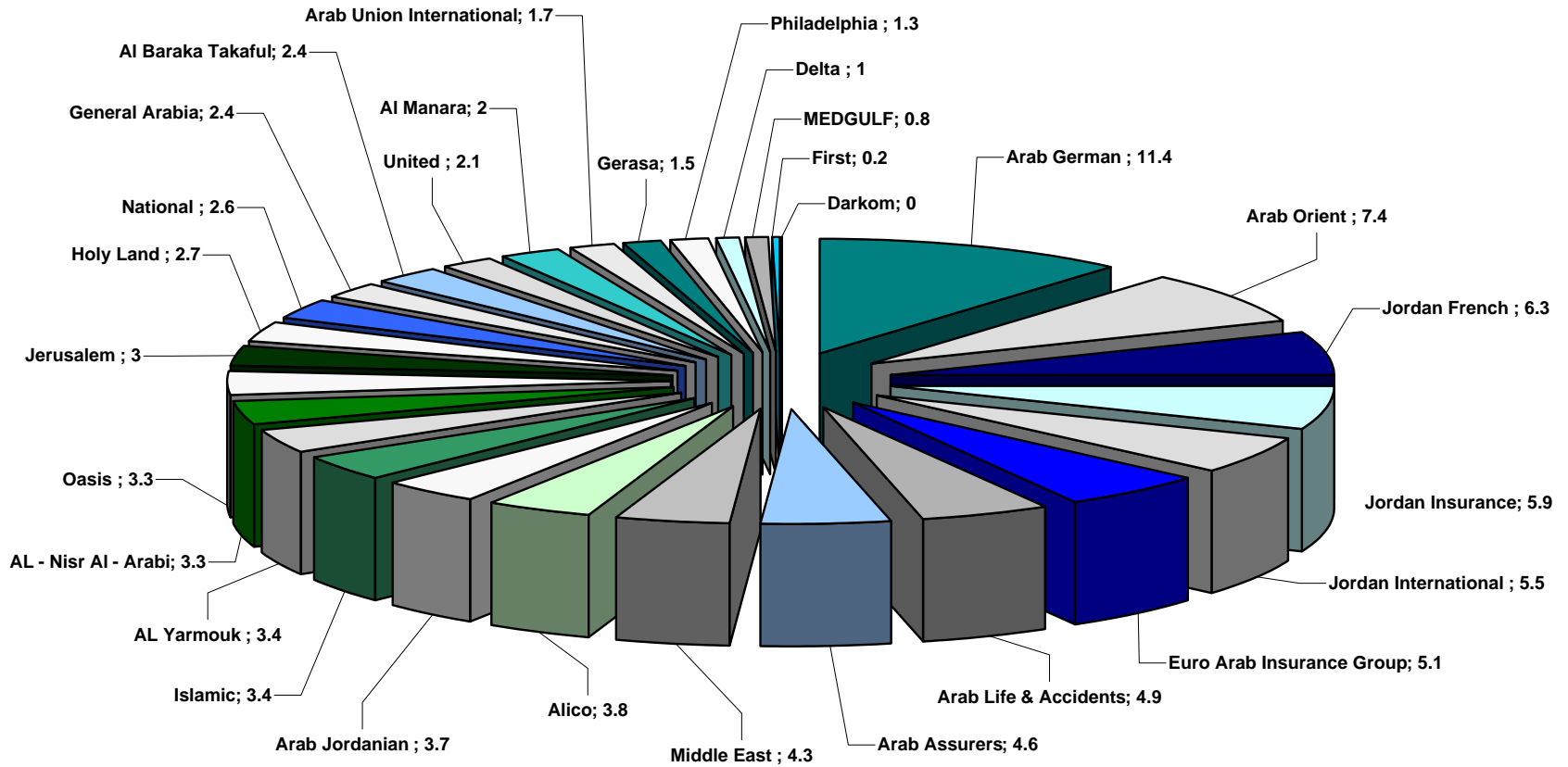
\* Companies classified from 19-29 don't practice Life Assurance

\*Companies classified from 27-29 dont practice Medical Insurance but Philadelphia Insurance company Started practicing medical Insurance in 2009

\* Companies classified from 28-29 dont practice motor Insurance

First Insurance Company was established in 2008 and started its business in May 2008

## Companies Share % in Paid Claims 2008



**Table (13)**  
**Paid Claims**  
**Companie's Share of All Classes 2008 (JD)**

No.	Companies	Marine		Aviation		Total Marine+Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory(Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	1,291,093	905,367			1,291,093	905,367	932,840	2,059,131	14,873	47,506	27,242	2,804			1,886,912	1,915,633	3,587,661	3,195,451
2	Middle East Insurance	317,469	208,822			317,469	208,822	728,343	1,701,004	13,371	3,575	23,832	7,307			2,446,600	2,734,774	2,963,880	2,911,475
3	National Insurance	583,895	358,785			583,895	358,785	771,155	222,021	40,146	3,664	20	6,702			2,730,297	3,019,461	1,267,738	1,243,489
4	United Insurance	183,697	345,770			183,697	345,770	433,150	365,069	17,088	14,716	1,180	13,504			1,854,794	2,239,080	1,497,843	3,169,099
5	AL Manara Insurance	4,863	1,038,118	284,000		288,863	1,038,118	76,542	14,706	225	406,804	181,627	58			2,008,850	1,590,660	1,756,800	364,901
6	General Arabia Insurance	176,195	595,451			176,195	595,451	625,879	994,179			77,462	62,675			1,301,163	1,106,018	1,061,245	1,156,007
7	Jerusalem Insurance	421,058	231,646			421,058	231,646	382,724	300,891	24,616	25,174	12,240	4,684			2,835,639	3,335,639	2,055,663	1,490,979
8	AL-Nisr Al-Arabi Insurance	209,323	77,856			209,323	77,856	291,721	145,856	1,425	15,646	9,938	55,187			1,553,079	1,933,577	1,131,346	1,002,609
9	Jordan French Insurance	99,455	130,849			99,455	130,849	158,400	315,724	2,228	2,422	224,033	735			6,438,006	6,350,655	2,300,224	3,750,612
10	Arab Union International Ins.	21,684	471			21,684	471	3,744	42,520			59	1,761			3,234,511	2,776,327	391,552	366,236
11	Delta Insurance	64,268	111,400			64,268	111,400	189,625	157,832	12,921	6,894	3,376	4,666			1,058,839	816,436	519,931	428,371
12	Oasis Insurance	368,167	57,903			368,167	57,903	1,668,335	773,055	481	12	38,136	11,202			3,017,024	4,416,438	1,613,613	2,718,130
13	Al Yarmouk Insurance	2,790,259	116,701			2,790,259	116,701	260,034	57,885	1,411	5,003	150				3,568,388	2,459,709	72,070	68,350
14	Holy Land Insurance	760	1,500			760	1,500	319,029	538,800	10,245	1,993					5,043,543	2,641,354	721,165	697,044
15	Arab Life & Accidents Ins.	133,609	151,547			133,609	151,547	716,269	565,189	86,881	70,523			488,313	247,061	3,965,098	3,750,366	2,893,612	2,965,363
16	Philadelphia Insurance	3,501	40,179			3,501	40,179	23,815	7,657	3,421	5,532	11,300				2,269,743	2,353,449	551,591	826,252
17	American Life Insurance(Alico)					0	0					100,834	188,293						
18	Jordan International Ins.	199,861	180,873	1,000		200,861	180,873	246,331	1,070,306	58,994	11,084	75				3,829,070	4,963,868	2,182,265	4,211,410
19	Arab German Insurance	129,579	319,908			129,579	319,908	1,875,788	13,875,773	240,906	216,606	8,994	22,470			6,858,061	4,939,860	5,556,968	3,179,051
20	Euro Arab Insurance Group	107,709	92,137			107,709	92,137	107,278	160,752	126,147	135,458					2,944,584	2,209,657	4,051,540	2,893,126
21	Islamic Insurance	168,775	147,058			168,775	147,058	171,130	243,160			41,318	65,324			3,198,923	2,390,961	1,452,759	990,243
22	Arab Assurers	289,543	116,472			289,543	116,472	248,730	318,500	4,825	4,611	21,367	5,247	16,704		5,145,626	4,871,796	3,118,557	1,997,363
23	Al Baraka Takaful	29,076	11,681			29,076	11,681	20,374	25,661							4,208,773	3,736,510	458,313	171,782
24	Arab Jordanian Ins. Group	176,817	173,141			176,817	173,141	1,328,662	287,901			29,711	39,063			3,933,068	3,280,032	2,141,488	2,121,849
25	Arab Orient Insurance	152,550	91,811	6,261		152,550	98,072	786,659	497,269	42,312	20,118	171,568	148,660			1,942,583	2,938,193	4,775,277	4,024,120
26	Gerasa Insurance		1,125			0	1,125	15,103	476,241	320	721	250				2,798,986	3,445,837	318,557	539,257
27	MEDGULF Insurance	7,724				7,724	0	74,006	11,267			5,793				160,902	13,241	372,521	23,177
28	Housing Loans Ins. (Darkom)					0	0												
29	First Insurance*	4,628				4,628	0	24,256		1,550		669				266,149		89,203	
	<b>Total</b>	<b>7,935,558</b>	<b>5,506,571</b>	<b>285,000</b>	<b>6,261</b>	<b>8,220,558</b>	<b>5,512,832</b>	<b>12,479,922</b>	<b>25,228,349</b>	<b>704,386</b>	<b>998,062</b>	<b>990,774</b>	<b>640,742</b>	<b>505,017</b>	<b>247,061</b>	<b>80,499,211</b>	<b>76,229,531</b>	<b>48,903,382</b>	<b>46,505,746</b>

\* The Company was established in 2008 and Started its Business in May 2008

**Table (13)**  
**Paid Claims**  
**Companie's Share of All Classes 2008 (JD)**

Cont. -2

No.	Companies	Total Motor										Gross Paid Claims		Market's Share %	
		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Medical+Life					
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	5,474,573	5,111,084	7,740,621	8,125,892	1,707,337	1,071,600	3,368,523	1,949,387	5,075,860	3,020,987	12,816,481	11,146,879	5.85	5.37
2	Middle East Insurance	5,410,480	5,646,249	6,493,495	7,566,957	2,048,527	1,641,210	780,237	892,906	2,828,764	2,534,116	9,322,259	10,101,073	4.26	4.87
3	National Insurance	3,998,035	4,262,950	5,393,251	4,854,122	395,849	298,386	40,244	74,991	436,093	373,377	5,829,344	5,227,499	2.66	2.52
4	United Insurance	3,352,637	5,408,179	3,987,752	6,147,238	660,410	739,643	31,200	31,300	691,610	770,943	4,679,362	6,918,181	2.14	3.33
5	AL Manara Insurance	3,765,650	1,955,561	4,312,907	3,415,247	127,707	5,429			127,707	5,429	4,440,614	3,420,676	2.03	1.65
6	General Arabia Insurance	2,362,408	2,262,025	3,241,944	3,914,330	1,871,503	1,848,142	252,920	199,568	2,124,423	2,047,710	5,366,367	5,962,040	2.45	2.87
7	Jerusalem Insurance	4,891,302	4,826,618	5,731,940	5,389,013	680,405	630,385	269,187	493,322	949,592	1,123,707	6,681,532	6,512,720	3.05	3.14
8	AL-Nisr Al-Arabi Insurance	2,684,425	2,936,186	3,196,832	3,230,731	2,570,753	2,470,162	1,370,367	1,558,820	3,941,120	4,028,982	7,137,952	7,259,713	3.26	3.50
9	Jordan French Insurance	8,738,230	10,101,267	9,222,346	10,550,997	4,078,691	4,694,564	431,853	291,354	4,510,544	4,985,918	13,732,890	15,536,915	6.27	7.49
10	Arab Union International Ins.	3,626,063	3,142,563	3,651,550	3,187,315	162,902	48,111			162,902	48,111	3,814,452	3,235,426	1.74	1.56
11	Delta Insurance	1,578,770	1,244,807	1,848,960	1,525,599	411,317	401,002			411,317	401,002	2,260,277	1,926,601	1.03	0.93
12	Oasis Insurance	4,630,637	7,134,568	6,705,756	7,976,740	440,801	453,006			440,801	453,006	7,146,557	8,429,746	3.26	4.06
13	Al Yarmouk Insurance	3,640,458	2,528,059	6,692,162	2,707,798	602,928	512,601	76,807	20,035	679,735	532,636	7,371,897	3,240,434	3.37	1.56
14	Holy Land Insurance	5,764,708	3,338,398	6,094,742	3,880,691					0	0	6,094,742	3,880,691	2.78	1.87
15	Arab Life & Accidents Ins.	6,858,710	6,715,729	8,283,782	7,750,049	732,561	1,045,629	1,722,740	1,411,468	2,455,301	2,457,097	10,739,083	10,207,146	4.90	4.92
16	Philadelphia Insurance	2,821,334	3,179,701	2,863,371	3,233,069					0	0	2,863,371	3,233,069	1.31	1.56
17	American Life Insurance(Alico)	0	0	100,834	188,293	1,921,661	1,876,495	6,196,355	5,329,034	8,118,016	7,205,529	8,218,850	7,393,822	3.75	3.56
18	Jordan International Ins.	6,011,335	9,175,278	6,517,596	10,437,541	5,241,267	4,169,760	325,636	231,965	5,566,903	4,401,725	12,084,499	14,839,266	5.52	7.15
19	Arab German Insurance	12,415,029	8,118,911	14,670,296	22,553,668	9,790,021	5,445,616	467,486	534,879	10,257,507	5,980,495	24,927,803	28,534,163	11.39	13.75
20	Euro Arab Insurance Group	6,996,124	5,102,783	7,337,258	5,491,130	3,171,466	1,762,396	586,320	352,752	3,757,786	2,115,148	11,095,044	7,606,278	5.07	3.67
21	Islamic Insurance	4,651,682	3,381,204	5,032,905	3,836,746	1,980,406	1,460,172	406,533	397,648	2,386,939	1,857,820	7,419,844	5,694,566	3.39	2.74
22	Arab Assurers	8,264,183	6,869,159	8,845,352	7,313,989	728,468	446,931	448,475	224,536	1,176,943	671,467	10,022,295	7,985,456	4.58	3.85
23	Al Baraka Takaful	4,667,086	3,908,292	4,716,536	3,945,634	568,476	101,274			568,476	101,274	5,285,012	4,046,908	2.41	1.95
24	Arab Jordanian Ins. Group	6,074,556	5,401,881	7,609,746	5,901,986	381,580	306,101	50,000	760	431,580	306,861	8,041,326	6,208,847	3.67	2.99
25	Arab Orient Insurance	6,717,860	6,962,313	7,870,949	7,726,432	8,215,149	6,318,233			8,215,149	6,318,233	16,086,098	14,044,665	7.35	6.77
26	Gerasa Insurance	3,117,543	3,985,094	3,132,966	4,463,431	145,699	245,527			145,699	245,527	3,278,665	4,708,958	1.50	2.27
27	MEDGULF Insurance	533,423	36,418	620,946	47,685	1,094,441	134,567			1,094,441	134,567	1,715,387	182,252	0.78	0.09
28	Housing Loans Ins. (Darkom)	0	0	0	0					0	0	0	0	0.00	0.00
29	First Insurance	355,352	0	386,455	0	92,783				92,783	0	479,238	0	0.22	0.00
	<b>Total</b>	<b>129,402,593</b>	<b>122,735,277</b>	<b>152,303,250</b>	<b>155,362,323</b>	<b>49,823,108</b>	<b>38,126,942</b>	<b>16,824,883</b>	<b>13,994,725</b>	<b>66,647,991</b>	<b>52,121,667</b>	<b>218,951,241</b>	<b>207,483,990</b>	<b>100</b>	<b>100</b>

**Table (14)**  
**Motor Paid Claims**  
**As in 31/12/2008 Compared with 31/12/2007 (JD)**

NO	Companies	Compulsory T.P.L /Jordanian Vehicles		Compulsory T.P.L from Comprehensive		Compulsory T.P.L / Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	837,054	950,373	890,453	847,004	159,405	118,256	1,886,912	1,915,633	3,587,661	3,195,451	5,474,573	5,111,084
2	Middle East Insurance	1,352,620	1,517,635	907,985	926,458	185,995	290,681	2,446,600	2,734,774	2,963,880	2,911,475	5,410,480	5,646,249
3	National Insurance	2,377,674	2,584,052	259,834	257,387	92,789	178,022	2,730,297	3,019,461	1,267,738	1,243,489	3,998,035	4,262,950
4	United Insurance	820,669	958,636	948,691	1,197,754	85,434	82,690	1,854,794	2,239,080	1,497,843	3,169,099	3,352,637	5,408,179
5	AL Manara Insurance	1,069,226	1,162,349	728,272	313,838	211,352	114,473	2,008,850	1,590,660	1,756,800	364,901	3,765,650	1,955,561
6	General Arabia Insurance	884,621	658,569	294,460	314,257	122,082	133,192	1,301,163	1,106,018	1,061,245	1,156,007	2,362,408	2,262,025
7	Jerusalem Insurance	1,900,503	2,425,109	827,616	799,858	107,520	110,672	2,835,639	3,335,639	2,055,663	1,490,979	4,891,302	4,826,618
8	AL-Nisir Al-Arabi Insurance	923,473	1,343,474	499,725	475,629	129,881	114,474	1,553,079	1,933,577	1,131,346	1,002,609	2,684,425	2,936,186
9	Jordan French Insurance	5,320,123	5,079,606	928,132	1,040,594	189,751	230,455	6,438,006	6,350,655	2,300,224	3,750,612	8,738,230	10,101,267
10	Arab Union International Ins.	3,016,033	2,502,399	134,685	158,552	83,793	115,376	3,234,511	2,776,327	391,552	366,236	3,626,063	3,142,563
11	Delta Insurance	809,997	615,205	135,435	72,819	113,407	128,412	1,058,839	816,436	519,931	428,371	1,578,770	1,244,807
12	Oasis Insurance	2,117,883	2,901,561	537,672	612,753	361,469	902,124	3,017,024	4,416,438	1,613,613	2,718,130	4,630,637	7,134,568
13	Al Yarmouk Insurance	3,420,231	2,200,879	32,975	103,000	115,182	155,830	3,568,388	2,459,709	72,070	68,350	3,640,458	2,528,059
14	Holy Land Insurance	4,348,319	2,122,502	566,671	388,248	128,553	130,603	5,043,543	2,641,353	721,165	697,044	5,764,708	3,338,397
15	Arab Life & Accidents Ins.	2,284,843	2,686,797	1,557,066	927,648	123,189	135,921	3,965,098	3,750,366	2,893,612	2,965,363	6,858,710	6,715,729
16	Philadelphia Insurance	1,659,094	1,569,131	504,098	619,560	106,551	164,758	2,269,743	2,353,449	551,591	826,252	2,821,334	3,179,701
17	Jordan International Ins.	2,102,749	3,094,996	1,369,963	1,350,882	356,358	517,990	3,829,070	4,963,868	2,182,265	4,211,410	6,011,335	9,175,278
18	Arab German Insurance	5,555,302	4,080,081	1,245,087	759,989	57,672	99,790	6,858,061	4,939,860	5,556,968	3,179,051	12,415,029	8,118,911
19	Euro Arab Insurance Group	2,899,739	2,179,403			44,845	30,254	2,944,584	2,209,657	4,051,540	2,893,126	6,996,124	5,102,783
20	Islamic Insurance	2,527,386	1,793,660	585,681	480,835	85,856	116,466	3,198,923	2,390,961	1,452,759	990,243	4,651,682	3,381,204
21	Arab Assurers	4,009,372	4,036,348	1,071,092	730,691	65,162	104,757	5,145,626	4,871,796	3,118,557	1,997,363	8,264,183	6,869,159
22	Al Baraka Takaful	3,874,881	3,361,601	239,815	256,323	94,077	118,586	4,208,773	3,736,510	458,313	171,782	4,667,086	3,908,292
23	Arab Jordanian Ins. Group	3,267,731	2,646,587	513,902	550,568	151,434	82,877	3,933,067	3,280,032	2,141,488	2,121,849	6,074,555	5,401,881
24	Arab Orient Insurance	1,157,832	2,139,528	593,056	690,165	191,695	108,500	1,942,583	2,938,193	4,775,277	4,024,120	6,717,860	6,962,313
25	Gerasa Insurance	2,388,922	3,006,563	275,967	309,429	134,097	129,845	2,798,986	3,445,837	318,557	539,257	3,117,543	3,985,094
26	MEDGULF Insurance	22,522	1,135	55,579	100	82,801	12,006	160,902	13,241	372,521	23,177	533,423	36,418
27	First Insurance*	189,911		41,483		34,755		266,149	0	89,202		355,351	0
	<b>Total</b>	<b>61,138,710</b>	<b>57,618,179</b>	<b>15,745,395</b>	<b>14,184,341</b>	<b>3,615,105</b>	<b>4,427,010</b>	<b>80,499,210</b>	<b>76,229,530</b>	<b>48,903,381</b>	<b>46,505,746</b>	<b>129,402,591</b>	<b>122,735,276</b>

\* The company was established in 2008 and started its business in May 2008



**Table (15)**  
**Companie's Classification & Share of Total Paid Claims 2008 (JD)**

-1

Classification of companies according to(Non Life Insurances Paid Claims)

رد	Companies	Non Life Paid Claims	Companies Share%
1	Arab German Insurance	14,670,296	9.63
2	Jordan French Insurance	9,222,346	6.06
3	Arab Assurers	8,845,352	5.81
4	Arab Life & Accidents Ins.	8,283,782	5.44
5	Arab Orient Insurance	7,870,949	5.17
6	Jordan Insurance	7,740,621	5.08
7	Arab Jordanian Ins. Group	7,609,745	5.00
8	Euro Arab Insurance Group	7,337,258	4.82
9	Oasis Insurance	6,705,757	4.40
10	Al Yarmouk Insurance	6,692,162	4.39
11	Jordan International Ins.	6,517,596	4.28
12	Middle East Insurance	6,493,495	4.26
13	Holy Land Insurance	6,094,742	4.00
14	Jerusalem Insurance	5,731,940	3.76
15	National Insurance	5,393,251	3.54
16	Islamic Insurance	5,032,905	3.30
17	Al Baraka Takaful	4,716,536	3.10
18	AL Manara Insurance	4,312,907	2.83
19	United Insurance	3,987,752	2.62
20	Arab Union International Ins.	3,651,550	2.40
21	General Arabia Insurance	3,241,944	2.13
22	AL-Nisr Al-Arabi Insurance	3,196,832	2.10
23	Gerasa Insurance	3,132,966	2.06
24	Philadelphia Insurance	2,863,371	1.88
25	Delta Insurance	1,848,960	1.21
26	MEDGULF Insurance	620,946	0.41
27	First Insurance	386,455	0.25
28	American Life Insurance(Alico)	100,834	0.07
29	Housing Loans Ins. (Darkom)		
	<b>Total</b>	<b>152,303,250</b>	<b>100</b>

Classification of companies according to (Life & Medical Paid Claims)

رد	Companies	Life & Medical Paid Claims	Companies Share%
1	Arab German Insurance	10,257,507	15.39
2	Arab Orient Insurance	8,215,149	12.33
3	American Life Insurance(Alico)	8,118,016	12.18
4	Jordan International Ins.	5,566,903	8.35
5	Jordan Insurance	5,075,860	7.62
6	Jordan French Insurance	4,510,544	6.77
7	AL-Nisr Al-Arabi Insurance	3,941,120	5.91
8	Euro Arab Insurance Group	3,757,786	5.64
9	Middle East Insurance	2,828,764	4.24
10	Arab Life & Accidents Ins.	2,455,301	3.68
11	Islamic Insurance	2,386,939	3.58
12	General Arabia Insurance	2,124,423	3.19
13	Arab Assurers	1,176,943	1.77
14	MEDGULF Insurance	1,094,441	1.64
15	Jerusalem Insurance	949,592	1.42
16	United Insurance	691,610	1.04
17	Al Yarmouk Insurance	679,735	1.02
18	Al Baraka Takaful	568,476	0.85
19	Oasis Insurance	440,801	0.66
20	National Insurance	436,093	0.65
21	Arab Jordanian Ins. Group	431,580	0.65
22	Delta Insurance	411,317	0.62
23	Arab Union International Ins.	162,902	0.24
24	Gerasa Insurance	145,699	0.22
25	AL Manara Insurance	127,707	0.19
26	First Insurance	92,782	0.14
27	Philadelphia Insurance*		
28	Housing Loans Ins. (Darkom)*		
29	Holy Land Insurance*		
	<b>Total</b>	<b>66,647,990</b>	<b>100</b>

\*Companies classified from 27-29 don't practice Life& Medical Insurance but

Classification of companies according to (Total Paid Claims)

رد	Companies	Total Paid Claims	Companies Share%
1	Arab German Insurance	24,927,803	11.39
2	Arab Orient Insurance	16,086,098	7.35
3	Jordan French Insurance	13,732,890	6.27
4	Jordan Insurance	12,816,481	5.85
5	Jordan International Ins.	12,084,499	5.52
6	Euro Arab Insurance Group	11,095,044	5.07
7	Arab Life & Accidents Ins.	10,739,083	4.90
8	Arab Assurers	10,022,295	4.58
9	Middle East Insurance	9,322,259	4.26
10	American Life Insurance(Alico)	8,218,850	3.75
11	Arab Jordanian Ins. Group	8,041,325	3.67
12	Islamic Insurance	7,419,844	3.39
13	Al Yarmouk Insurance	7,371,897	3.37
14	Oasis Insurance	7,146,558	3.26
15	AL-Nisr Al-Arabi Insurance	7,137,952	3.26
16	Jerusalem Insurance	6,681,532	3.05
17	Holy Land Insurance	6,094,742	2.78
18	National Insurance	5,829,344	2.66
19	General Arabia Insurance	5,366,367	2.45
20	Al Baraka Takaful	5,285,012	2.41
21	United Insurance	4,679,362	2.14
22	AL Manara Insurance	4,440,614	2.03
23	Arab Union International Ins.	3,814,452	1.74
24	Gerasa Insurance	3,278,665	1.50
25	Philadelphia Insurance	2,863,371	1.31
26	Delta Insurance	2,260,277	1.03
27	MEDGULF Insurance	1,715,387	0.78
28	First Insurance	479,238	0.22
29	Housing Loans Ins. (Darkom)		
	<b>Total</b>	<b>218,951,241</b>	<b>100</b>

Philadelphia Insurance company Started practicing medical Insurance in 2009

First Insurance company was established in 2008 and Started its Business in May 2008

Table (15)

## Companies Classification &amp; Share of Paid Claims Per Class As in 31/12/2008 (JD)

Cont. -2

Marine & Transport			Fire&Other Property Damages			General Accident		
No.	Companies	Paid Claims	No.	Companies	Paid Claims	No.	Companies	Paid Claims
1	Al Yarmouk Insurance	2,790,259	1	Arab German Insurance	1,875,788	1	Arab German Insurance	249,900
2	Jordan Insurance	1,291,093	2	Oasis Insurance	1,668,335	2	Jordan French Insurance	226,261
3	National Insurance	583,895	3	Arab Jordanian Ins. Group	1,328,662	3	Arab Orient Insurance	213,880
4	Jerusalem Insurance	421,058	4	Jordan Insurance	932,840	4	AL Manara Insurance	181,852
5	Oasis Insurance	368,167	5	Arab Orient Insurance	786,659	5	Euro Arab Insurance Group	126,147
6	Middle East Insurance	317,469	6	National Insurance	771,155	6	American Life Insurance(Alico)	100,834
7	Arab Assurers	289,543	7	Middle East Insurance	728,343	7	Arab Life & Accidents Ins.	86,881
8	AL Manara Insurance	288,863	8	Arab Life & Accidents Ins	716,269	8	General Arabia Insurance	77,462
9	AL-Nisr Al-Arabi Insurance	209,323	9	General Arabia Insurance	625,879	9	Jordan International Insurance	59,069
10	Jordan International Insurance	200,861	10	United Insurance	433,150	10	Jordan Insurance	42,115
11	United Insurance	183,697	11	Jerusalem Insurance	382,724	11	Islamic Insurance	41,318
12	Arab Jordanian Insurance Group	176,817	12	Holy Land Insurance	319,029	12	National Insurance	40,166
13	General Arabia Insurance	176,195	13	AL-Nisr Al-Arabi Insurance	291,721	13	Oasis Insurance	38,617
14	Islamic Insurance	168,775	14	Al Yarmouk Insurance	260,034	14	Middle East Insurance	37,203
15	Arab Orient Insurance	152,550	15	Arab Assurers	248,730	15	Jerusalem Insurance	36,856
16	Arab Life & Accidents Insurance	133,609	16	Jordan International Insurance	246,331	16	Arab Jordanian Insurance Group	29,711
17	Arab German Insurance	129,579	17	Delta Insurance	189,625	17	Arab Assurers	26,192
18	Euro Arab Insurance Group	107,709	18	Islamic Insurance	171,130	18	United Insurance	18,268
19	Jordan French Insurance	99,455	19	Jordan French Insurance	158,400	19	Delta Insurance	16,297
20	Delta Insurance	64,268	20	Euro Arab Insurance Group	107,278	20	Philadelphia Insurance	14,721
21	Al Baraka Takaful	29,076	21	AL Manara Insurance	76,542	21	AL-Nisr Al-Arabi Insurance	11,363
22	Arab Union International Ins.	21,684	22	MEDGULF Insurance	74,006	22	Holy Land Insurance	10,245
23	MEDGULF Insurance	7,724	23	First Insurance	24,256	23	MEDGULF Insurance	5,793
24	First Insurance	4,628	24	Philadelphia Insurance	23,815	24	First Insurance	2,219
25	Philadelphia Insurance	3,501	25	Al Baraka Takaful	20,374	25	Al Yarmouk Insurance	1,411
26	Holy Land Insurance	760	26	Gerasa Insurance	15,103	26	Gerasa Insurance	320
27	Gerasa Insurance*		27	Arab Union International Ins.	3,744	27	Arab Union International Insurance	59
28	American Life Insurance(Alico)**		28	American Life Insurance(Alico)		28	Al Baraka Takaful**	
29	Housing Loans Ins. (Darkom)**		29	Housing Loans Ins. (Darkom)		29	Housing Loans Ins. (Darkom)	
<b>Total</b>		<b>8,220,558</b>	<b>Total</b>		<b>12,479,922</b>	<b>Total</b>		<b>1,695,160</b>

\* The company didn't pay any claims for Marine &amp; transport Insurance in 2008

\*\* The Companies don't practice Marine &amp; Fire Insurances

First Insurance Company was established in 2008 &amp; started its business in May 2008

\*\* The company didn't pay any claims for General Accident Insurance in 2008

**Table (15)**  
**Companie's Classification & Share of Paid Claims Per Class As in 31/12/2008 (JD)**

Cont-3								
Life			Medical			Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))		
No	Companies	Paid Claims	No	Companies	Paid Claims	No	Companies	Paid Claims
1	American Life Insurance(Alico)	6,196,355	1	Arab German Insurance	9,790,021	1	Arab German Insurance	12,415,029
2	Jordan Insurance	3,368,523	2	Arab Orient Insurance	8,215,149	2	Jordan French Insurance	8,738,230
3	Arab Life & Accidents Ins.	1,722,740	3	Jordan International Ins.	5,241,267	3	Arab Assurers	8,264,183
4	AL-Nisr Al-Arabi Insurance	1,370,367	4	Jordan French Insurance	4,078,691	4	Euro Arab Insurance Group	6,996,124
5	Middle East Insurance	780,237	5	Euro Arab Insurance Group	3,171,466	5	Arab Life & Accidents Ins.	6,858,710
6	Euro Arab Insurance Group	586,320	6	AL-Nisr Al-Arabi Insurance	2,570,753	6	Arab Orient Insurance	6,717,860
7	Arab German Insurance	467,486	7	Middle East Insurance	2,048,527	7	Arab Jordanian Ins. Group	6,074,555
8	Arab Assurers	448,475	8	American Life Insurance(Alico)*	1,921,661	8	Jordan International Ins	6,011,335
9	Jordan French Insurance	431,853	9	General Arabia Insurance	1,871,503	9	Holy Land Insurance	5,764,708
10	Islamic Insurance	406,533	10	Islamic Insurance	1,980,406	10	Jordan Insurance	5,474,573
11	Jordan International Ins.	325,636	11	Jordan Insurance	1,707,337	11	Middle East Insurance	5,410,480
12	Jerusalem Insurance	269,187	12	MEDGULF Insurance	1,094,441	12	Jerusalem Insurance	4,891,302
13	General Arabia Insurance	252,920	13	Arab Life & Accidents Ins.	732,561	13	Al Baraka Takaful	4,667,086
14	Al Yarmouk Insurance	76,807	14	Arab Assurers	728,468	14	Islamic Insurance	4,651,682
15	Arab Jordanian Ins. Group	50,000	15	Jerusalem Insurance	680,405	15	Oasis Insurance	4,630,638
16	National Insurance	40,244	16	United Insurance	660,410	16	National Insurance	3,998,035
17	United Insurance	31,200	17	Al Yarmouk Insurance	602,928	17	AL Manara Insurance	3,765,650
18	Delta Insurance*		18	Al Baraka Takaful	568,476	18	Al Yarmouk Insurance	3,640,458
19	Gerasa Insurance**		19	Oasis Insurance	440,801	19	Arab Union International Ins.	3,626,063
20	AL Manara Insurance**		20	Delta Insurance	411,317	20	United Insurance	3,352,637
21	Arab Union International Ins.**		21	National Insurance	395,849	21	Gerasa Insurance	3,117,543
22	Oasis Insurance**		22	Arab Jordanian Ins. Group	381,580	22	Philadelphia Insurance	2,821,334
23	Holy Land Insurance**		23	Arab Union International Ins.	162,902	23	AL-Nisr Al-Arabi Insurance	2,684,425
24	Philadelphia Insurance**		24	Gerasa Insurance	145,699	24	General Arabia Insurance	2,362,408
25	Al Baraka Takaful**		25	AL Manara Insurance	127,707	25	Delta Insurance	1,578,770
26	Arab Orient Insurance**		26	First Insurance	92,783	26	MEDGULF Insurance	533,423
27	MEDGULF Insurance**		27	Philadelphia Insurance*		27	First Insurance	355,352
28	First Insurance***		28	Holy Land Insurance*		28	American Life Insurance(Alico)*	
29	Housing Loans Ins. (Darkom)**		29	Housing Loans Ins. (Darkom)*		29	Housing Loans Ins. (Darkom)	
	<b>Total</b>	<b>16,824,883</b>		<b>Total</b>	<b>49,823,108</b>		<b>Total</b>	<b>129,402,593</b>

\* The company didn't pay any Life Claims in 2008

\*\* Companies Classified from 19-29 don't practice Life Assurance

\*\*\* The Company was established in 2008 and Started its Business in May 2008

\* Companies Classified from 27-29 don't practice

Medical Insurance, but Philadelphia Insurance company

Started practicing medical Insurance in 2009

\* The company doesn't practice Motor Insurance

**Table (16)**  
**Net Profit (Loss) For Jordan Insurance Companies as Per Class For The Year 2008 (JD)**  
**(According to Insurance Branches)**

1-

No.	Companies	Marine		Aviation		Total Marine+Aviation		Fire& Other Property Damages		Liability		Other Branches		Credit		Motor Compulsory (Third Party Liability Insurance)	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	655,502	570,794			655,502	570,794	302,547	250,629	79,782	113,953	10,732	4,956			-459,268	-451,556
2	Middle East Insurance	674,823	446,593	-12,872	-37,035	661,951	409,558	267,791	231,422	-10,629	-17,079	54,273	175,745			75,320	97,368
3	National Insurance	350,221	195,605			350,221	195,605	-5,133	292,057	22,461	25,139	1,365	2,238			-645,822	203,713
4	United Insurance	153,333	63,090			153,333	63,090	202,082	137,537	6,556	4,424	8,918	7,955			-304,467	-211,501
5	AL Manara Insurance	66,336	-1,025,132	-25,424	-88,798	40,912	-1,113,930	58,159	-7,122	-11,422	-69,985	-33,590	-25,902			114,299	-2,304,738
6	General Arabia Insurance	490,533	291,078			490,533	291,078	92,465	147,982			-853	-46,843			26,061	296,584
7	Jerusalem Insurance	544,585	480,987			544,585	480,987	106,059	158,513	-12,888	54,232	34,710	3,150			-316,984	-403,835
8	AL-Nisr Al-Arabi Insurance	191,760	153,512			191,760	153,512	133,072	114,996	44,762	25,644	82,805	71,346			19,568	-426,466
9	Jordan French Insurance	-106,472	17,463	-19,688	5,314	-126,160	22,777	110,022	306,648	18,602	50,801	-91,667	3,757	98,008	231,675	-1,776,307	-1,873,968
10	Arab Union International Ins.	126,206	45,245			126,206	45,245	29,131	23,901			11,202	-584			30,769	-558,035
11	Delta Insurance	125,026	127,027			125,026	127,027	52,630	73,830	34,746	-805	20,021	16,988			-88,041	157,745
12	Oasis Insurance	25,792	11,719		-13,219	25,792	-1,500	-739,079	8,233	-2,055	784	2,550	19,111			-1,793,579	-1,988,032
13	Al Yarmouk Insurance	481,629	-101,670			481,629	-101,670	78,563	118,088	-844	4,131	4,022	3,034			-928,723	-558,406
14	Holy Land Insurance	32,129	24,059			32,129	24,059	1,923	130,079	25,713	-2,541					1,509,134	468,911
15	Arab Life & Accidents Ins.	301,869	183,929			301,869	183,929	397,693	319,764	86,073	123,394			99,967	193,647	-353,855	-471,996
16	Philadelphia Insurance	15,728	41,289			15,728	41,289	-11,414	14,158	23,569	11,106	198	2,084			-159,093	-321,137
17	American Life Insurance(Alico)					0	0					865,314	967,490				
18	Jordan International Ins.	327,450	330,196	-22,307	-22,370	305,143	307,826	86,250	159,478	-153,272	-15,391	4,134	5,616			-1,138,312	-385,214
19	Arab German Insurance	172,806	101,503			172,806	101,503	61,075	148,164	37,951	75,947	23,516	22,801			288,050	159,471
20	Islamic Insurance	222,369	266,116			222,369	266,116	-75,074	85,866			67,678	16,233			-995,494	-458,295
21	Euro Arab Insurance Group	139,306	243,955			139,306	243,955	192,149	102,756	364,618	353,953					433,943	63,633
22	Arab Assurers	429,785	340,400			429,785	340,400	106,312	37,433	441	-6,530	23,089	27,687	9,099	844	-1,872,741	-156,432
23	Al Baraka Takaful	-21,297	-11,703			-21,297	-11,703	-14,316	-10,310			2,684	1,716			-1,289,650	-1,612,250
24	Arab Jordanian Ins. Group	185,328	237,069			185,328	237,069	3,689	132,569			66,460	40,477			578,655	799,019
25	Arab Orient Insurance	187,428	167,551	-66,664	-14,010	120,764	153,541	236,608	178,420	55,535	26,126	191,344	165,639			131,687	-115,281
26	Gerasa Insurance	-6,484	10,301			-6,484	10,301	51,515	67,225	1,829	-9,493	2,086	2,887			-361,493	-918,340
27	MEDGULF Insurance	50,609	7,936			50,609	7,936	273,053	-183,735	6,390	1,144	7,938	2,514			398,035	88,827
28	Housing Loans Ins. (Darkom)					0	0										
29	First Insurance*	-4,000				-4,000	0	-137,492		-12,127		-12,648				-128,715	
	<b>Total</b>	<b>5,812,300</b>	<b>3,218,912</b>	<b>-146,955</b>	<b>-170,118</b>	<b>5,665,345</b>	<b>3,048,794</b>	<b>1,860,280</b>	<b>3,038,581</b>	<b>605,791</b>	<b>748,954</b>	<b>1,346,281</b>	<b>1,490,095</b>	<b>207,074</b>	<b>426,166</b>	<b>-9,007,023</b>	<b>-10,880,211</b>

\* The Company was established in 2008 and started its business in May 2008

Table (16)  
**Net Profit (Loss) For Jordan Insurance Companies as Per Class For The Year 2008 (JD)**  
**(According to Insurance Branches)**

Cont.-2

No.	Companies	Motor				Non Life Insurances		Medical		Life		Medical+Life		Net Technical Profit (Loss)		Net Profit (Loss)	
		Comprehensive (Own Damages)		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	1,611,025	818,195	1,151,757	366,639	2,200,320	1,306,971	419,195	350,472	518,412	292,025	937,607	642,497	3,137,927	1,949,468	7,250,983	-6,618,735
2	Middle East Insurance	489,823	411,647	565,143	509,015	1,538,529	1,308,661	93,962	-170,255	2,120,840	824,472	2,214,802	654,217	3,753,331	1,962,878	468,786	3,695,663
3	National Insurance	468,028	-41,875	-177,794	161,838	191,120	676,877	-13,562	-9,317	43,096	47,225	29,534	37,908	220,654	714,785	-1,269,226	265,465
4	United Insurance	665,131	-141,056	360,664	-352,557	731,553	-139,551	85,730	-41,439	6,833	6,229	92,563	-35,210	824,116	-174,761	453,006	359,263
5	AL Manara Insurance	-259,892	-500,465	-145,593	-2,805,203	-91,534	-4,022,142	-12,047	-3,912			-12,047	-3,912	-103,581	-4,026,054	115,991	-5,710,863
6	General Arabia Insurance	340,064	31,379	366,125	327,963	948,270	720,180	-31,601	-76,940	395,282	365,780	363,681	288,840	1,311,951	1,009,020	363,895	1,000,454
7	Jerusalem Insurance	354,336	752,093	37,352	348,258	709,818	1,045,140	180,107	306,504	190,940	209,819	371,047	516,323	1,080,865	1,561,463	936,275	1,537,881
8	AL-Nisr Al-Arabi Insurance	174,056	323,380	193,624	-103,086	646,023	262,412	186,914	328,556	631,756	853,738	818,670	1,182,294	1,464,693	1,444,706	2,125,869	2,063,580
9	Jordan French Insurance	3,035,676	1,092,164	1,259,370	-781,804	1,268,175	-166,146	-539,016	-467,918	102,810	319,007	-436,206	-148,911	831,969	-315,057	-27,163	-2,455,862
10	Arab Union International Ins.	18,006	43,572	48,775	-514,463	215,314	-445,901	20,582	4,511			20,582	4,511	235,896	-441,390	-581,892	1,373,919
11	Delta Insurance	75,455	95,882	-12,585	253,627	219,838	470,667	101,384	58,008	3,257	3,016	104,641	61,024	324,479	531,691	262,097	1,105,546
12	Oasis Insurance	-542,466	-476,750	-2,336,048	-2,464,782	-3,048,840	-2,438,154	-31,129	-12,563			-31,129	-12,563	-3,079,969	-2,450,717	-3,155,945	-4,576,406
13	Al Yarmouk Insurance	44,106	104,290	-884,617	-454,116	-321,247	-430,533	115,703	141,848	8,620	6,944	124,323	148,792	-196,924	-281,741	-107,215	-220,715
14	Holy Land Insurance	-473,182	-361,666	1,035,952	107,245	1,095,717	258,842					0	0	1,095,717	258,842	103,223	144,162
15	Arab Life & Accidents Ins.	767,376	650,898	413,521	178,902	1,299,123	999,636	47,376	-29,791		39,364	47,376	9,573	1,346,499	1,009,209	372,802	1,359,335
16	Philadelphia Insurance	32,373	107,923	-126,720	-213,214	-98,639	-144,577					0	0	-98,639	-144,577	-244,465	278,384
17	American Life Insurance(Alico)			0	0	865,314	967,490	438,101	160,109	2,547,937	1,516,306	2,986,038	1,676,415	3,851,352	2,643,905	5,484,552	4,734,795
18	Jordan International Ins.	636,899	316,903	-501,413	-68,311	-259,158	389,218	-426,549	167,728	75,197	150,020	-351,352	317,748	-610,510	706,966	-2,138,462	2,645,954
19	Arab German Insurance	-380,240	-287,725	-92,190	-128,254	203,158	220,161	752,407	871,596	106,735	42,892	859,142	914,488	1,062,300	1,134,649	-2,093,404	1,036,050
20	Islamic Insurance	-186,906	101,736	-1,182,400	-356,559	-967,427	11,656	-172,433	-257,710	196,551	231,767	24,118	-25,943	-943,309	-14,287	7,174,900	1,131,838
21	Euro Arab Insurance Group	31,005	191,923	464,948	128,290	1,161,021	572,374	298,900	509,528	157,077	114,866	455,977	624,394	1,616,998	1,196,768	817,146	1,343,844
22	Arab Assurers	420,833	969,046	-1,451,908	812,614	-883,182	1,212,448	-8,443	-8,067	48,022	108,943	39,579	100,876	-843,603	1,313,324	-2,638,631	962,678
23	Al Baraka Takaful	-713,971	75,642	-2,003,621	-1,536,608	-2,036,550	-1,556,905	-237,793	-30,960			-237,793	-30,960	-2,274,343	-1,587,865	-2,223,154	601,874
24	Arab Jordanian Ins. Group	5,000	236,451	583,654	1,035,470	839,131	1,445,585	136,300	66,405	37,605	31,908	173,905	98,313	1,013,036	1,543,898	-446,218	1,903,515
25	Arab Orient Insurance	510,864	347,513	642,551	232,232	1,246,802	755,958	2,217,269	1,102,053			2,217,269	1,102,053	3,464,071	1,858,011	2,000,619	1,537,145
26	Gerasa Insurance	243,596	109,885	-117,897	-808,455	-68,951	-737,535	20,517	3,145			20,517	3,145	-48,434	-734,390	-63,339	-644,068
27	MEDGULF Insurance	-22,816	-23,784	375,219	65,043	713,209	-107,098	-597,093	-68,101			-597,093	-68,101	116,116	-175,199	171,931	95,730
28	Housing Loans Ins. (Darkom)			0	0	0	0					0	0	0	0	-395,972	-867,956
29	First Insurance	-135,697		-264,412	0	-430,679	0	-66,481				-66,481	0	-497,160	0	1,438,027	
	<b>Total</b>	<b>7,208,482</b>	<b>4,563,355</b>	<b>-1,798,543</b>	<b>-6,316,856</b>	<b>7,886,228</b>	<b>2,435,734</b>	<b>2,978,300</b>	<b>2,893,490</b>	<b>7,190,970</b>	<b>5,164,321</b>	<b>10,169,270</b>	<b>8,057,811</b>	<b>18,055,498</b>	<b>10,493,545</b>	<b>14,155,016</b>	<b>8,082,470</b>

**Table (17)**  
**Motor Net Profit (Loss)**  
**As in 31/12/2008 Compared with 31/12/2007(JD)**

NO	Companies	Compulsory T.P.L /Jordanian Vehicles		Compulsory T.P.L from Comprehensive		Compulsory T.P.L / Foreign Vehicles		Total Compulsory/T.P.L		Comprehensive (Own Damages)		Total Motors	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	-206,221	-364,797	-519,451	-411,302	266,404	324,543	-459,268	-451,556	1,611,025	818,195	1,151,757	366,639
2	Middle East Insurance	-164,720	-279,589	-34,556	92,230	274,596	284,727	75,320	97,368	489,823	411,647	565,143	509,015
3	National Insurance	-1,002,513	-63,739	44,045	18,678	312,646	248,774	-645,822	203,713	468,028	-41,875	-177,794	161,838
4	United Insurance	1,084	116,490	-691,151	-535,004	385,600	207,013	-304,467	-211,501	665,131	-141,056	360,664	-352,557
5	AL Manara Insurance	-88,551	-1,583,415	-270,022	-759,757	472,872	38,434	114,299	-2,304,738	-259,892	-500,465	-145,593	-2,805,203
6	General Arabia Insurance	-284,813	28,331	13,781	-19,489	297,093	287,742	26,061	296,584	340,064	31,379	366,125	327,963
7	Jerusalem Insurance	-377,244	-356,569	-241,899	-330,143	302,159	282,877	-316,984	-403,835	354,336	752,093	37,352	348,258
8	AL-Nisr Al-Arabi Insurance	-321,915	-472,495	42,977	-195,918	298,506	241,947	19,568	-426,466	174,056	323,380	193,624	-103,086
9	Jordan French Insurance	-1,689,889	-1,843,071	-391,151	-492,945	304,733	462,048	-1,776,307	-1,873,968	3,035,676	1,092,164	1,259,369	-781,804
10	Arab Union International Ins.	-286,802	-655,628	-38,393	-77,989	355,964	175,582	30,769	-558,035	18,006	43,572	48,775	-514,463
11	Delta Insurance	-338,123	-92,109	-10,995	15,355	261,077	234,499	-88,041	157,745	75,455	95,882	-12,586	253,627
12	Oasis Insurance	-1,658,924	-1,757,735	-155,475	-451,990	20,820	221,693	-1,793,579	-1,988,032	-542,466	-476,750	-2,336,045	-2,464,782
13	Al Yarmouk Insurance	-1,289,587	-836,802	5,714	-39,770	355,150	318,166	-928,723	-558,406	44,106	104,290	-884,617	-454,116
14	Holy Land Insurance	1,025,474	258,208	259,343	-68,627	224,317	279,330	1,509,134	468,911	-473,182	-361,666	1,035,952	107,245
15	Arab Life & Accidents Ins.	-309,901	-676,836	-334,471	-142,811	290,517	347,651	-353,855	-471,996	767,376	650,898	413,521	178,902
16	Philadelphia Insurance	-86,400	-480,152	-108,505	-98,911	35,812	257,926	-159,093	-321,137	32,373	107,923	-126,720	-213,214
17	Jordan International Ins.	-586,749	-603,694	-791,021	-19,436	239,458	237,916	-1,138,312	-385,214	636,899	316,903	-501,413	-68,311
18	Arab German Insurance	260,898	-339,740	-313,297	229,956	340,449	269,255	288,050	159,471	-380,240	-287,725	-92,190	-128,254
19	Euro Arab Insurance Group	-780,297	-326,952	904,762	48,227	309,478	342,358	433,943	63,633	31,005	-191,923	464,948	-128,290
20	Islamic Insurance	-983,946	-544,008	-211,491	-150,286	199,943	235,999	-995,494	-458,295	-186,906	101,736	-1,182,400	-356,559
21	Arab Assurers	-1,715,141	-665,090	-491,535	175,392	333,935	333,266	-1,872,741	156,432	420,833	969,046	-1,451,908	812,614
22	Al Baraka Takaful	-1,495,790	-1,603,998	-96,098	-312,507	302,238	304,255	-1,289,650	-1,612,250	-713,971	75,642	-2,003,621	-1,536,608
23	Arab Jordanian Ins. Group	313,161	280,014	25,301	151,731	240,193	367,275	578,655	799,020	5,000	236,451	583,655	1,035,471
24	Arab Orient Insurance	-170,798	-230,529	199,610	-189,149	102,875	304,397	131,687	-115,281	510,864	347,513	642,551	232,232
25	Gerasa Insurance	-1,313,789	-1,057,267	622,982	-127,710	329,314	266,637	-361,493	-918,340	243,596	109,885	-117,897	-808,455
26	MEDGULF Insurance	-15,407	-7,343	-55,757	26,433	469,199	69,737	398,035	88,827	-22,816	-23,784	375,219	65,043
27	First Insurance*	-201,335		-86,398		159,018		-128,715	0	-135,697		-264,412	0
	<b>Total</b>	<b>-13,768,238</b>	<b>-14,158,515</b>	<b>-2,723,151</b>	<b>-3,665,742</b>	<b>7,484,366</b>	<b>6,944,047</b>	<b>-9,007,023</b>	<b>-10,880,210</b>	<b>7,208,482</b>	<b>4,563,355</b>	<b>-1,798,541</b>	<b>-6,316,855</b>

\* The Company was established in 2008 and Started its Business in May 2008

Table (18)

## Insurance Companies According to Profit (Loss) Per Class as in 31/12/2008 (JD)

-1

Marine & Transport			Fire&Other Property Damages			General Accident		
No	Companies	Profit (Loss)	No	Companies	Profit (Loss)	No	Companies	Profit (Loss)
1	Middle East Insurance	661,951	1	Arab Life & Accidents Ins.	397,693	1	American Life Insurance(Alico)*	865,314
2	Jordan Insurance	655,502	2	Jordan Insurance	302,547	2	Euro Arab Insurance Group	364,618
3	Jerusalem Insurance	544,585	3	MEDGULF Insurance	273,053	3	Arab Orient Insurance	246,879
4	General Arabia Insurance	490,533	4	Middle East Insurance	267,791	4	AL-Nisr Al-Arabi Insurance	127,567
5	Al Yarmouk Insurance	481,629	5	Arab Orient Insurance	236,608	5	Jordan Insurance	90,514
6	Arab Assurers	429,785	6	United Insurance	202,082	6	Arab Life & Accidents Ins.	86,073
7	National Insurance	350,221	7	Euro Arab Insurance Group	192,149	7	Islamic Insurance	67,678
8	Jordan International Ins	305,143	8	AL-Nisr Al-Arabi Insurance	133,072	8	Arab Jordanian Ins. Group	66,460
9	Arab Life & Accidents Insurance	301,869	9	Jordan French Insurance	110,022	9	Arab German Insurance	61,467
10	Islamic Insurance	222,369	10	Arab Assurers	106,312	10	Delta Insurance	54,767
11	AL-Nisr Al-Arabi Insurance	191,760	11	Jerusalem Insurance	106,059	11	Middle East Insurance	43,644
12	Arab Jordanian Ins. Group	185,328	12	General Arabia Insurance	92,465	12	Holy Land Insurance	25,713
13	Arab German Insurance	172,806	13	Jordan International Ins.	86,250	13	National Insurance	23,826
14	United Insurance	153,333	14	Al Yarmouk Insurance	78,563	14	Jerusalem Insurance	21,822
15	Euro Arab Insurance Group	139,306	15	Arab German Insurance	61,075	15	Philadelphia Insurance	23,767
16	Arab Union International Ins.	126,206	16	AL Manara Insurance	58,159	16	Arab Assurers	23,530
17	Delta Insurance	125,026	17	Delta Insurance	52,630	17	United Insurance	15,474
18	Arab Orient Insurance	120,764	18	Gerasa Insurance	51,515	18	MEDGULF Insurance	14,328
19	MEDGULF Insurance	50,609	19	Arab Union International Ins.	29,131	19	Arab Union International Ins	11,202
20	AL Manara Insurance	40,912	20	Arab Jordanian Ins. Group	3,689	20	Gerasa Insurance	3,915
21	Holy Land Insurance	32,129	21	Holy Land Insurance	1,923	21	Al Yarmouk Insurance	3,178
22	Oasis Insurance	25,792	22	National Insurance	5,133-	22	Al Baraka Takaful.	2,684
23	Philadelphia Insurance	15,728	23	Philadelphia Insurance	11,414-	23	Oasis Insurance	495
24	First Insurance*	4,000-	24	Al Baraka Takaful.	14,316-	24	General Arabia Insurance	853-
25	Gerasa Insurance	6,484-	25	Islamic Insurance	75,074-	25	First Insurance*	24,775-
26	Al Baraka Takaful.	21,297-	26	First Insurance*	137,492-	26	AL Manara Insurance	45,012-
27	Jordan French Insurance	126,160-	27	Oasis Insurance	739,079-	27	Jordan French Insurance	-73,065
28	American Life Insurance(Alico)**		28	American Life Insurance(Alico)**		28	Jordan International Ins	149,138-
29	Housing Loans Ins. (Darkom)**		29	Housing Loans Ins. (Darkom)**		29	Housing Loans Ins. (Darkom)	
<b>Total</b>		<b>5,665,345</b>	<b>Total</b>		<b>1,860,280</b>	<b>Total</b>		<b>1,952,072</b>

\* The Company was established in 2008 and started its business in May 2008

\*\* The Company doesn't practice Marine &amp; Fire Insurances

**Table (18)**  
**Insurance Companies According to Profit (Loss) Per Class as in 31/12/2008 (JD)**

Cont. -2

Life			Medical			Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))		
№	Companies	Profit(Loss)	№	Companies	Profit(Loss)	№	Companies	Profit(Loss)
1	American Life Insurance(Alico)	2,547,937	1	Arab Orient Insurance	2,217,269	1	Jordan French Insurance	1,259,370
2	Middle East Insurance	2,120,840	2	Arab German Insurance	752,407	2	Jordan Insurance	1,151,757
3	AL-Nisr Al-Arabi Insurance	631,756	3	American Life Insurance(Alico)	438,101	3	Holy Land Insurance	1,035,952
4	Jordan Insurance	518,412	4	Jordan Insurance	419,195	4	Arab Orient Insurance	642,551
5	General Arabia Insurance	395,282	5	Euro Arab Insurance Group	298,900	5	Arab Jordanian Ins. Group	583,654
6	Islamic Insurance	196,551	6	AL-Nisr Al-Arabi Insurance	186,914	6	Middle East Insurance	565,143
7	Jerusalem Insurance	190,940	7	Jerusalem Insurance	180,107	7	Euro Arab Insurance Group	464,948
8	Euro Arab Insurance Group	157,077	8	Arab Jordanian Ins. Group	136,300	8	Arab Life & Accidents Ins.	413,521
9	Arab German Insurance	106,735	9	Al Yarmouk Insurance	115,703	9	MEDGULF Insurance	375,219
10	Jordan French Insurance	102,810	10	Delta Insurance	101,384	10	General Arabia Insurance	366,125
11	Jordan International Ins.	75,197	11	Middle East Insurance	93,962	11	United Insurance	360,664
12	Arab Assurers	48,022	12	United Insurance	85,730	12	AL-Nisr Al-Arabi Insurance	193,624
13	National Insurance	43,096	13	Arab Life & Accidents Ins.	47,376	13	Arab Union International Ins.	48,775
14	Arab Jordanian Ins. Group	37,605	14	Arab Union International Ins.	20,582	14	Jerusalem Insurance	37,352
15	Al Yarmouk Insurance	8,620	15	Gerasa Insurance	20,517	15	Delta Insurance	12,585-
16	United Insurance	6,832	16	Arab Assurers	8,443-	16	Arab German Insurance	92,190-
17	Delta Insurance	3,257	17	AL Manara Insurance	12,047-	17	Gerasa Insurance	117,897-
18	Arab Life & Accidents Ins.	0	18	National Insurance	13,562-	18	Philadelphia Insurance	126,720-
19	Gerasa Insurance		19	Oasis Insurance	31,129-	19	AL Manara Insurance	145,593-
20	AL Manara Insurance		20	General Arabia Insurance	31,601-	20	National Insurance	177,794-
21	Arab Union International Insurance		21	First Insurance*	66,481-	21	First Insurance*	264,412-
22	Oasis Insurance		22	Islamic Insurance	172,433-	22	Jordan International Ins.	501,413-
23	Holy Land Insurance		23	Al Baraka Takaful	237,793-	23	Al Yarmouk Insurance	884,617-
24	Philadelphia Insurance		24	Jordan International Ins.	426,549-	24	Arab Assurers	1,451,908-
25	Al Baraka Takaful		25	Jordan French Insurance	539,016-	25	Islamic Insurance	1,182,400-
26	Arab Orient Insurance		26	MEDGULF Insurance	597,093-	26	Al Baraka Takaful	2,003,621-
27	MEDGULF Insurance		27	Philadelphia Insurance		27	Oasis Insurance	2,336,048-
28	Housing Loans Ins. (Darkom)		28	Holy Land Insurance		28	Housing Loans Ins. (Darkom)	
29	First Insurance*		29	Housing Loans Ins. (Darkom)		29	American Life Insurance(Alico)	
	Total	7,190,969		Total	2,978,300		Total	1,798,543-

\* Companies Classified from 19-29 don't practice Life Assurance  
The Company was established in 2008 and started its business in May 2008

Companies Classified from 27-29 don't practice Medical Insurance but  
Philadelphia Insurance company Started practicing medical Insurance in 2009

Companies classified from 28-29 dont practice Motor Insurance



**Table (19)**  
**Insurance Companies Total Assets / Investments / Paid-up Capital / Shareholders' Equity /Retained Earnings (Accumulated Profit & (Loss))**  
**For The Year 2008 (JD)**

№	Companies	Total Assets		Investments		Paid Up Capital		Shareholders' Equity		Retained Earnings (Accumulated) Profit & (Loss)	
		31/12/2008	31/12/2007	31/12/2008	31/12/2007	31/12/2008	31/12/2007	31/12/2008	31/12/2007	31/12/2008	31/12/2007
		1	Jordan Insurance	55,623,811	53,643,275	40,267,974	40,341,192	30,000,000	30,000,000	40,634,829	35,690,138
2	American Life Insurance (Alico)	82,535,511	80,779,959	76,303,687	76,084,572	4,000,000	4,000,000	29,307,071	28,227,731		
3	Middle East Insurance	61,965,525	66,285,046	52,973,393	58,763,146	18,000,000	18,000,000	32,760,050	39,601,120	9,642,845	11,435,195
4	National Insurance	12,671,246	9,711,754	7,979,156	4,336,624	8,000,000	3,500,000	7,337,494	4,606,720	1,220,360-	548,866
5	United Insurance	19,488,368	18,636,007	14,098,211	13,762,832	8,000,000	7,000,000	12,942,780	12,312,858	1,503,208	1,201,768
6	AL Manara Insurance	20,004,665	18,755,736	14,868,617	15,984,511	21,000,000	21,000,000	14,888,396	14,723,582	5,248,458-	6,594,643-
7	General Arabia Insurance	18,097,193	19,345,809	12,767,259	14,507,752	8,000,000	7,722,504	10,562,702	12,286,388	725,160	1,276,967
8	Jerusalem Insurance	20,491,296	18,514,782	15,377,240	14,080,507	8,000,000	5,460,000	10,400,973	9,216,596	887,935	1,728,570
9	AL-Nisr Al-Arabi Insurance	30,288,918	28,450,949	24,797,378	24,228,757	10,000,000	10,000,000	17,383,964	17,778,963	1,902,868	1,783,449
10	Jordan French Insurance	20,765,245	21,318,754	3,639,572	5,347,959	9,100,000	6,500,000	7,026,640	4,188,576	4,440,834-	4,413,671-
11	Delta Insurance	13,191,121	11,245,946	10,200,235	8,952,670	8,000,000	5,000,000	8,914,571	7,452,766	241,956	1,327,719
12	Oasis Insurance	5,083,515	4,327,014	2,559,887	2,857,815	25,000,000	5,000,000	986,357	729,666-	8,704,839-	5,427,894-
13	Al Yarmouk Insurance	13,733,406	12,381,818	10,302,170	9,978,211	7,462,108	5,000,000	8,875,801	7,253,146	220,958	428,173
14	Holy Land Insurance	12,984,241	8,715,566	10,621,525	6,284,347	4,000,000	4,000,000	3,547,822	3,444,408	1,076,083-	1,152,964-
15	Philadelphia Insurance	8,166,587	8,192,692	5,687,676	6,011,811	4,000,000	4,000,000	4,305,903	4,579,284	225,373-	259,092
16	Arab Life & Accidents Ins.	22,972,631	23,656,664	11,087,327	14,639,846	8,000,000	8,000,000	10,004,989	10,740,556	613,340	1,485,497
17	Arab Union International Ins.	12,963,957	10,078,026	8,074,889	7,246,879	6,000,000	4,000,000	6,214,454	5,037,202	581,892-	275,721-
18	Arab Assurers	17,241,800	18,223,368	8,615,826	10,233,540	8,000,000	7,974,319	6,299,211	9,245,424	2,367,369-	751,262
19	Euro Arab Insurance Group	20,199,141	16,119,501	12,782,625	11,218,607	8,000,000	6,000,000	9,496,445	7,476,389	933,021	940,495
20	Islamic Insurance	23,628,834	19,015,513	19,089,055	16,067,821	10,000,000	8,000,000	15,651,800	12,004,778	5,036,167	937,952
21	Arab German Insurance	33,786,489	39,815,776	14,787,400	12,159,129	10,400,680	10,400,680	10,630,871	11,242,924	762,064-	1,231,080
22	Jordan International Ins.	34,709,966	36,684,857	26,564,229	26,781,012	16,500,000	16,500,000	19,491,714	21,624,909	1,216,892	5,815,756
23	Al Baraka Takaful	8,135,300	9,899,246	4,183,553	8,377,377	5,944,797	5,944,797	3,105,492	5,457,203	2,823,800-	588,634-
24	Arab Jordanian Ins. Group	14,603,672	15,747,657	7,121,242	10,302,074	10,000,000	8,775,000	10,286,191	10,772,957	461,869-	1,249,897
25	Arab Orient Insurance	33,234,488	27,830,337	18,029,153	16,592,044	11,000,000	10,000,000	14,445,018	12,598,127	2,339,040	1,628,147
26	Gerasa Insurance	5,848,477	6,042,804	4,558,784	5,058,999	4,000,000	2,800,000	2,264,918	1,801,234	1,110,043-	1,044,282-
27	Housing Loans Ins. (Darkom)	9,055,331	9,191,628	5,319,283	7,097,536	10,000,000	10,000,000	8,736,072	9,132,044	1,263,928-	867,956-
28	MEDGULF Insurance	16,764,138	14,069,879	9,466,982	9,791,158	10,000,000	10,000,000	10,267,661	10,095,730	225,061	82,502
29	First Insurance	27,896,202		22,948,085		24,000,000		25,306,372		1,234,512	
	<b>Total</b>	<b>676,131,074</b>	<b>626,680,363</b>	<b>475,072,413</b>	<b>457,088,728</b>	<b>314,407,585</b>	<b>244,577,300</b>	<b>362,076,561</b>	<b>327,862,087</b>	<b>2,575,307</b>	<b>9,008,270</b>

**Table (20)**  
**Classification of the Insurance Companies According to**  
**Total Assets , Investments, Paid Up Capital for the year 2008 (JD)**

Total Assets			Investments			Paid Up Capital		
No.	Companies	Total Assets	No.	Companies	Investments	No.	Companies	Paid Up Capital
1	American Life Insurance(Alico)	82,535,511	1	American Life Insurance(Alico)	76,303,687	1	Jordan Insurance	30,000,000
2	Middle East Insurance	61,965,525	2	Middle East Insurance	52,973,393	2	Oasis Insurance	25,000,000
3	Jordan Insurance	55,623,811	3	Jordan Insurance	40,267,974	3	First Insurance	24,000,000
4	Jordan International Ins.	34,709,966	4	Jordan International Ins.	26,564,229	4	AL Manara Insurance	21,000,000
5	Arab German Insurance	33,786,489	5	AL-Nisr Al-Arabi Insurance	24,797,378	5	Middle East Insurance	18,000,000
6	Arab Orient Insurance	33,234,488	6	First Insurance	22,948,085	6	Jordan International Ins.	16,500,000
7	AL-Nisr Al-Arabi Insurance	30,288,918	7	Islamic Insurance	19,089,055	7	Arab Orient Insurance	11,000,000
8	First Insurance	27,896,202	8	Arab Orient Insurance	18,029,153	8	Arab German Insurance	10,400,680
9	Islamic Insurance	23,628,834	9	Jerusalem Insurance	15,377,240	9	MEDGULF Insurance	10,000,000
10	Arab Life & Accidents Ins.	22,972,631	10	AL Manara Insurance	14,868,617	10	Arab Jordanian Ins. Group	10,000,000
11	Jordan French Insurance	20,765,245	11	Arab German Insurance	14,787,400	11	AL-Nisr Al-Arabi Insurance	10,000,000
12	Jerusalem Insurance	20,491,296	12	United Insurance	14,098,211	12	Islamic Insurance	10,000,000
13	Euro Arab Insurance Group	20,199,141	13	Euro Arab Insurance Group	12,782,625	13	Housing Loans Ins. (Darkom)	10,000,000
14	AL Manara Insurance	20,004,665	14	General Arabia Insurance	12,767,259	14	Jordan French Insurance	9,100,000
15	United Insurance	19,488,368	15	Arab Life & Accidents Ins.	11,087,327	15	United Insurance	8,000,000
16	General Arabia Insurance	18,097,193	16	Holy Land Insurance	10,621,525	16	National Insurance	8,000,000
17	Arab Assurers	17,241,800	17	Al Yarmouk Insurance	10,302,170	17	Euro Arab Insurance Group	8,000,000
18	MEDGULF Insurance	16,764,138	18	Delta Insurance	10,200,235	18	General Arabia Insurance	8,000,000
19	Arab Jordanian Ins. Group	14,603,672	19	MEDGULF Insurance	9,466,982	19	Jerusalem Insurance	8,000,000
20	Al Yarmouk Insurance	13,733,406	20	Arab Assurers	8,615,826	20	Delta Insurance	8,000,000
21	Delta Insurance	13,191,121	21	Arab Union International Ins.	8,074,889	21	Arab Assurers	8,000,000
22	Holy Land Insurance	12,984,241	22	National Insurance	7,979,156	22	Arab Life & Accidents Ins.	8,000,000
23	Arab Union International Ins.	12,963,957	23	Arab Jordanian Ins. Group	7,121,242	23	Al Yarmouk Insurance	7,462,108
24	National Insurance	12,671,246	24	Philadelphia Insurance	5,687,676	24	Arab Union International Ins.	6,000,000
25	Housing Loans Ins. (Darkom)	9,055,331	25	Housing Loans Ins. (Darkom)	5,319,283	25	Al Baraka Takaful	5,944,797
26	Philadelphia Insurance	8,166,587	26	Gerasa Insurance	4,558,784	26	American Life Insurance(Alico)	4,000,000
27	Al Baraka Takaful	8,135,300	27	Al Baraka Takaful	4,183,553	27	Holy Land Insurance	4,000,000
28	Gerasa Insurance	5,848,477	28	Jordan French Insurance	3,639,572	28	Philadelphia Insurance	4,000,000
29	Oasis Insurance	5,083,515	29	Oasis Insurance	2,559,887	29	Gerasa Insurance	4,000,000
	<b>Total</b>	<b>676,131,074</b>		<b>Total</b>	<b>475,072,413</b>		<b>Total</b>	<b>314,407,585</b>

**Table (21)**  
**Classification of the Insurance Companies According to**  
**Shareholders Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve for the year 2008 (JD)**

NO.	Companies	Shareholders Equity	NO.	Companies	Retained Earnings Accumulated Profit & Loss	NO.	Companies	Statutory Reserve	NO.	Companies	Voluntary Reserve
1	Jordan Insurance	40,634,829	1	Middle East Insurance	9,642,845	1	Jordan Insurance	6,484,627	1	Islamic Insurance	1,519,000
2	Middle East Insurance	32,760,050	2	Jordan Insurance	6,139,256	2	Middle East Insurance	3,380,751	2	Middle East Insurance	1,200,000
3	American Life Insurance(Alico)	29,307,071	3	Islamic Insurance	5,036,167	3	Jordan International Ins.	2,026,916	3	AL-Nisr Al-Arabi Insurance	1,185,451
4	First Insurance	25,306,372	4	Arab Orient Insurance	2,339,040	4	Arab Life & Accidents Ins.	1,391,649	4	Arab German Insurance	222,041
5	Jordan International Ins.	19,491,714	5	AL-Nisr Al-Arabi Insurance	1,902,868	5	AL-Nisr Al-Arabi Insurance	1,391,577	5	Arab Orient Insurance	173,636
6	AL-Nisr Al-Arabi Insurance	17,383,964	6	United Insurance	1,503,208	6	Jerusalem Insurance	1,357,486	6	United Insurance	164,472
7	Islamic Insurance	15,651,800	7	First Insurance	1,234,512	7	Islamic Insurance	1,281,168	7	Jerusalem Insurance	155,552
8	AL Manara Insurance	14,888,396	8	Jordan International Ins.	1,216,892	8	United Insurance	1,271,671	8	General Arabia Insurance	154,472
9	Arab Orient Insurance	14,445,018	9	Euro Arab Insurance Group	933,021	9	Arab Orient Insurance	1,187,877	9	Arab Assurers	124,682
10	United Insurance	12,942,780	10	Jerusalem Insurance	887,935	10	Al Yarmouk Insurance	1,078,022	10	Holy Land Insurance	22,561
11	Arab German Insurance	10,630,871	11	General Arabia Insurance	725,160	11	Jordan French Insurance	1,054,739	11	Arab Union International Ins.	21,085
12	General Arabia Insurance	10,562,702	12	Arab Life & Accidents Ins.	613,340	12	Delta Insurance	903,051	12	Delta Insurance	15,948
13	Jerusalem Insurance	10,400,973	13	Delta Insurance	241,956	13	Arab Union International Ins.	801,265	13	Euro Arab Insurance Group	15,676
14	Arab Jordanian Ins. Group	10,286,191	14	MEDGULF Insurance	225,061	14	General Arabia Insurance	769,711	14	Arab Jordanian Ins. Group	12,803
15	MEDGULF Insurance	10,267,661	15	Al Yarmouk Insurance	220,958	15	Arab Jordanian Ins. Group	735,257	15	National Insurance	11,000
16	Arab Life & Accidents Ins.	10,004,989	16	Philadelphia Insurance	225,373-	16	Arab German Insurance	660,799	16	Jordan French Insurance	2,000
17	Euro Arab Insurance Group	9,496,445	17	Arab Jordanian Ins. Group	461,869-	17	Philadelphia Insurance	578,455	17	Jordan Insurance	
18	Delta Insurance	8,914,571	18	Arab Union International Ins.	581,892-	18	Holy Land Insurance	563,123	18	Al Yarmouk Insurance	
19	Al Yarmouk Insurance	8,875,801	19	Arab German Insurance	762,064-	19	Arab Assurers	549,773	19	AL Manara Insurance	
20	Housing Loans Ins. (Darkom)	8,736,072	20	Holy Land Insurance	1,076,083-	20	Euro Arab Insurance Group	548,076	20	Oasis Insurance	
21	National Insurance	7,337,494	21	Gerasa Insurance	1,110,043-	21	National Insurance	546,854	21	Philadelphia Insurance	
22	Jordan French Insurance	7,026,640	22	National Insurance	1,220,360-	22	AL Manara Insurance	505,331	22	Arab Life & Accidents Ins.	
23	Arab Assurers	6,299,211	23	Housing Loans Ins. (Darkom)	1,263,928-	23	First Insurance	203,515	23	Jordan International Ins.	
24	Arab Union International Ins.	6,214,454	24	Arab Assurers	2,367,369-	24	Oasis Insurance	196,228	24	Al Baraka Takaful	
25	Philadelphia Insurance	4,305,903	25	Al Baraka Takaful	2,823,800-	25	Gerasa Insurance	195,347	25	Gerasa Insurance	
26	Holy Land Insurance	3,547,822	26	Jordan French Insurance	4,440,834-	26	MEDGULF Insurance	42,600	26	MEDGULF Insurance	
27	Al Baraka Takaful	3,105,492	27	AL Manara Insurance	5,248,458-	27	Al Baraka Takaful	24,921	27	First Insurance	
28	Gerasa Insurance	2,264,918	28	Oasis Insurance	8,704,839-	28	American Life Insurance(Alico)		28	American Life Insurance(Alico)	
29	Oasis Insurance	986,357	29	American Life Insurance(Alico)		29	Housing Loans Ins. (Darkom)		29	Housing Loans Ins. (Darkom)	
	<b>Total</b>	<b>362,076,561</b>		<b>Total</b>	<b>2,575,307</b>		<b>Total</b>	<b>29,730,789</b>		<b>Total</b>	<b>5,000,379</b>

Table (22)

## Fixed &amp; Other Assets for Jordan Insurance Market As in 31/12/2008 Compared with 31/12/2007 (JD)

No.	Companies	Fixed Assets		Other Assets	
		31/12/2008	31/12/2007	31/12/2008	31/12/2007
1	<b>Jordan Insurance</b>	1,270,943	1,149,681	2,083,530	1,364,893
2	American Life Insurance (Alico)	1,295,216	1,333,355	1,395,227	1,248,558
3	<b>Middle East Insurance</b>	1,023,889	953,103	804,454	249,992
4	National Insurance	314,140	379,861	360,172	197,585
5	United Insurance	194,246	220,079	220,840	266,872
6	AL Manara Insurance	134,425	108,086	304,217	149,356
7	General Arabia Insurance	173,440	198,193	84,583	61,297
8	Jerusalem Insurance	817,274	818,998	264,346	211,842
9	AL-Nisr Al-Arabi Insurance	233,058	220,353	357,919	311,266
10	Jordan French Insurance	2,604,596	2,650,880	118,969	568,073
11	Delta Insurance	559,865	317,509	56,791	44,629
12	Oasis Insurance	82,065	87,610	33,040	62,391
13	Al Yarmouk Insurance	413,459	381,582	90,194	78,082
14	Holy Land Insurance	152,257	143,264	28,830	47,041
15	Philadelphia Insurance	296,488	221,238	115,521	181,498
16	Arab Life & Accidents Ins.	1,093,626	1,072,963	151,033	149,390
17	Arab Union International Ins.	1,505,073	101,319	121,526	34,129
18	Arab Assurers	2,131,730	2,125,854	177,160	177,239
19	Islamic Insurance	900,447	870,245	329,938	228,494
20	Euro Arab Insurance Group	785,112	572,311	982,319	565,299
21	Arab German Insurance	3,355,890	3,407,930	608,788	547,261
22	Jordan International Ins.	2,781,924	2,567,364	345,363	242,594
23	Al Baraka Takaful	2,423,975	191,375	71,853	248,636
24	Arab Jordanian Ins. Group	87,111	113,664	138,228	189,080
25	Arab Orient Insurance	372,035	356,267	311,621	631,407
26	Gerasa Insurance	60,120	76,111	57,069	52,297
27	Housing Loans Ins. (Darkom)	1,982,932	2,011,000	2,620,623	
28	MEDGULF Insurance	2,749,200	1,486,829	292,740	165,343
29	First Insurance	1,710,025		634,564	
	<b>Total</b>	<b>31,504,561</b>	<b>24,137,024</b>	<b>13,161,458</b>	<b>8,274,544</b>

**Table (23)**

**Reserves for Jordan Insurance Market As in 31/12/2008 Compared with 31/12/2007 (JD)**

No.	Companies	Statutory Reserves		Voluntary Reserves	
		31/12/2008	31/12/2007	31/12/2008	31/12/2007
1	<b>Jordan Insurance</b>	<b>6,484,627</b>	<b>5,502,224</b>		<b>3,400,000</b>
2	American Life Insurance (Alico)				
3	<b>Middle East Insurance</b>	<b>3,380,751</b>	<b>3,279,615</b>	<b>1,200,000</b>	<b>1,200,000</b>
4	National Insurance	<b>546,854</b>	<b>546,854</b>	<b>11,000</b>	<b>11,000</b>
5	United Insurance	<b>1,271,671</b>	<b>1,195,888</b>	<b>164,472</b>	<b>88,689</b>
6	AL Manara Insurance	<b>505,331</b>	<b>502,503</b>		
7	General Arabia Insurance	<b>769,711</b>	<b>692,581</b>	<b>154,472</b>	<b>115,907</b>
8	Jerusalem Insurance	<b>1,357,486</b>	<b>1,209,265</b>	<b>155,552</b>	<b>818,761</b>
9	AL-Nisr Al-Arabi Insurance	<b>1,391,577</b>	<b>1,138,352</b>	<b>1,185,451</b>	<b>932,226</b>
10	Jordan French Insurance	<b>1,054,739</b>	<b>1,054,739</b>	<b>2,000</b>	<b>2,000</b>
11	Delta Insurance	<b>903,051</b>	<b>855,191</b>	<b>15,948</b>	<b>15,948</b>
12	Oasis Insurance	<b>196,228</b>	<b>196,228</b>		
13	Al Yarmouk Insurance	<b>1,078,022</b>	<b>1,078,022</b>		<b>400,000</b>
14	Holy Land Insurance	<b>563,123</b>	<b>536,590</b>	<b>22,561</b>	<b>22,561</b>
15	Philadelphia Insurance	<b>578,455</b>	<b>578,455</b>		
16	Arab Life & Accidents Ins.	<b>1,391,649</b>	<b>1,255,059</b>		
17	Arab Union International Ins.	<b>801,265</b>	<b>801,265</b>	<b>21,085</b>	<b>336,863</b>
18	Arab Assurers	<b>549,773</b>	<b>549,773</b>	<b>124,682</b>	<b>124,682</b>
19	Islamic Insurance	<b>1,281,168</b>	<b>521,668</b>	<b>1,519,000</b>	<b>540,000</b>
20	Euro Arab Insurance Group	<b>548,076</b>	<b>443,456</b>	<b>15,676</b>	<b>15,676</b>
21	Arab German Insurance	<b>660,799</b>	<b>660,799</b>	<b>222,041</b>	<b>222,041</b>
22	Jordan International Ins.	<b>2,026,916</b>	<b>2,004,335</b>		
23	Al Baraka Takaful	<b>24,921</b>	<b>240,921</b>		
24	Arab Jordanian Ins. Group	<b>735,257</b>	<b>735,257</b>	<b>12,803</b>	<b>12,803</b>
25	Arab Orient Insurance	<b>1,187,877</b>	<b>898,151</b>	<b>173,636</b>	<b>173,636</b>
26	Gerasa Insurance	<b>195,347</b>	<b>195,347</b>		
27	Housing Loans Ins. (Darkom)				
28	MEDGULF Insurance	<b>42,600</b>	<b>13,228</b>		
29	First Insurance	<b>203,515</b>			
<b>Total</b>		<b>29,730,789</b>	<b>26,685,766</b>	<b>5,000,379</b>	<b>8,432,793</b>

**Table (24)**  
**Insurance Companies Balance Sheet Indicators**  
**as in 31/12/2008 (JD)**

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated Profit & Loss	Premiums (Discount) on Paid Up Capital	Change in Fair Value for Property Investments	Accumulated Change in Evaluating Financial Assets Available for Sale	Total Capital Base	Total Shareholders Equity
1	Jordan Insurance	30,000,000	6,484,627			6,139,256		1,989,054-		40,634,829	40,634,829
2	Middle East Insurance	18,000,000	3,380,751	1,200,000		9,642,845		536,454		32,760,050	32,760,050
3	National Insurance	8,000,000	546,854	11,000		1,220,360-				7,337,494	7,337,494
4	United Insurance	8,000,000	1,271,671	164,472		1,503,208	41,507	1,961,922		12,942,780	12,942,780
5	AL Manara Insurance	21,000,000	505,331			5,248,458-		130,344-		16,126,529	14,888,396
6	General Arabia Insurance	8,000,000	769,711	154,472		725,160		913,359		10,562,702	10,562,702
7	Jerusalem Insurance	8,000,000	1,357,486	155,552		887,935				10,400,973	10,400,973
8	AL-Nisr Al-Arabi Insurance	10,000,000	1,391,577	1,185,451		1,902,868	3,750,000	845,932-		17,383,964	17,383,964
9	Jordan French Insurance	9,100,000	1,054,739	2,000	107,758	4,440,834-	725,000	477,977		7,026,640	7,026,640
10	Arab Union International Ins.	6,000,000	801,265	21,085		581,892-		26,004-		6,214,454	6,214,454
11	Delta Insurance	8,000,000	903,051	15,948		241,956		246,384-		8,914,571	8,914,571
12	Oasis Insurance	25,000,000	196,228			8,704,839-	15,500,000-	5,032-		986,357	986,357
13	Al Yarmouk Insurance	7,462,108	1,078,022			220,958		114,713		8,875,801	8,875,801
14	Holy Land Insurance	4,000,000	563,123	22,561		1,076,083-	38,221			3,547,822	3,547,822
15	Arab Life & Accidents Ins.	8,000,000	1,391,649			613,340				10,004,989	10,004,989
16	Philadelphia Insurance	4,000,000	578,455			225,373-		47,179-		4,305,903	4,305,903
17	Jordan International Ins.	16,500,000	2,026,916		2,225	1,216,892	81,129			19,827,162	19,491,714
18	Arab German Insurance	10,400,680	660,799	222,041		762,064-	254,128	144,713-		10,630,871	10,630,871
19	Islamic Insurance	10,000,000	1,281,168	1,519,000		5,036,167		2,184,535-		15,651,800	15,651,800
20	Arab Assurers	8,000,000	549,773	124,682		2,367,369-		7,875-		6,299,211	6,299,211
21	Al Baraka Takaful	5,944,797	24,921			2,823,800-	473,750-	217,324		2,889,492	3,105,492
22	Arab Jordanian Ins. Group	10,000,000	735,257	12,803		461,869-				10,286,191	10,286,191
23	Arab Orient Insurance	11,000,000	1,187,877	173,636		2,339,040		255,535-		14,445,018	14,445,018
24	Euro Arab Insurance Group	8,000,000	548,076	15,676		933,021		328-		9,496,445	9,496,445
25	American Life Insurance(Alico)	4,000,000						1,983,416		5,983,416	29,307,071
26	Gerasa Insurance	4,000,000	195,347			1,110,043-		820,386-		2,264,918	2,264,918
27	MEDGULF Insurance	10,000,000	42,600			225,061				10,267,661	10,267,661
28	Housing Loans Ins. (Darkom)	10,000,000				1,263,928-				8,736,072	8,736,072
29	First Insurance	24,000,000	203,515			1,234,512		131,655-		25,306,372	25,306,372
	<b>Total</b>	<b>314,407,585</b>	<b>29,730,789</b>	<b>5,000,379</b>	<b>109,983</b>	<b>2,575,307</b>	<b>11,083,765-</b>	<b>629,791-</b>	<b>0</b>	<b>340,110,487</b>	<b>362,076,561</b>

The company started its business in May 2008

**Table (25)**  
**Insurance Companies Balance Sheet Indicators**  
**as in 31/12/2007(JD)**

NO.	Companies	Paid Up Capital	Statutory Reserve	Voluntary Reserve	Other Capital Reserves	Retained Earnings Accumulated Profit & Loss	Premiums (Discount) on Paid Up Capital	Change in Fair Value for Property Investments	Accumulated Change in Evaluating Financial Assets Available for Sale	Total Capital Base	Total Shareholders Equity	
1	Jordan Insurance	30,000,000	5,502,224	3,400,000		4,738,352-		1,526,266		35,690,138	35,690,138	
2	Middle East Insurance	18,000,000	3,279,615	1,200,000		11,435,195		5,686,310		39,601,120	39,601,120	
3	National Insurance	3,500,000	546,854	11,000		548,866				4,606,720	4,606,720	
4	United Insurance	7,000,000	1,195,888	88,689		1,201,768	41,507	2,785,006		12,312,858	12,312,858	
5	AL Manara Insurance	21,000,000	502,503			6,594,643-	862,538	191,317		15,961,715	14,723,582	
6	General Arabia Insurance	7,722,504	692,581	115,907		1,276,967		2,478,429		12,286,388	12,286,388	
7	Jerusalem Insurance	5,460,000	1,209,265	818,761		1,728,570				9,216,596	9,216,596	
8	AL-Nisr Al-Arabi Insurance	10,000,000	1,138,352	932,226		1,783,449	3,750,000	174,936		17,778,963	17,778,963	
9	Jordan French Insurance	6,500,000	1,054,739	2,000	107,758	4,413,671-	75,000	862,750		4,188,576	4,188,576	
10	Arab Union International Ins.	4,000,000	801,265	336,863		275,721-	159,943	14,852		5,037,202	5,037,202	
11	Delta Insurance	5,000,000	855,191	15,948		1,327,719		253,908		7,452,766	7,452,766	
12	Oasis Insurance	5,000,000	196,228			5,427,894-	500,000-	2,000		729,666-	729,666-	
13	Al Yarmouk Insurance	5,000,000	1,078,022	400,000	200,000	428,173		146,951		7,253,146	7,253,146	
14	Holy Land Insurance	4,000,000	536,590	22,561		1,152,964-	38,221			3,444,408	3,444,408	
15	Arab Life & Accidents Ins.	8,000,000	1,255,059			1,485,497				10,740,556	10,740,556	
16	Philadelphia Insurance	4,000,000	578,455			259,092		258,263-		4,579,284	4,579,284	
17	Jordan International Ins.	16,500,000	2,004,335		2,225	5,815,756				24,322,316	21,624,909	
18	Arab German Insurance	10,400,680	660,799	222,041		1,231,080	254,128			12,768,728	11,242,924	
19	Islamic Insurance	8,000,000	521,668	540,000		937,952	1,000,000	1,005,158		12,004,778	12,004,778	
20	Arab Assurers	7,974,319	549,773	124,682		751,262		154,612-		9,245,424	9,245,424	
21	Al Baraka Takaful	5,944,797	240,921			588,634-	473,750-	333,869		5,457,203	5,457,203	
22	Arab Jordanian Ins. Group	8,775,000	735,257	12,803		1,249,897				10,772,957	10,772,957	
23	Arab Orient Insurance	10,000,000	898,151	173,636		1,628,147		101,807-		12,598,127	12,598,127	
24	Euro Arab Insurance Group	6,000,000	443,456	15,676		940,495		76,762		7,476,389	7,476,389	
25	American Life Insurance(Alico)	4,000,000						3,036,044		7,036,044	28,227,731	
26	Gerasa Insurance	2,800,000	195,347			1,044,282-		149,831-		1,801,234	1,801,234	
27	MEDGULF Insurance	10,000,000	13,228			82,502				10,095,730	10,095,730	
28	Housing Loans Ins. (Darkom)	10,000,000				867,956-				9,132,044	9,132,044	
	<b>Total</b>	<b>244,577,300</b>	<b>26,685,766</b>	<b>8,432,793</b>	<b>309,983</b>	<b>9,008,270</b>	<b>5,207,587</b>	<b>17,910,045</b>	<b>0</b>	<b>312,131,744</b>	<b>0</b>	<b>327,862,087</b>

**Table (26)**  
**Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwriting Branches for the year 2008 (JD)**

NO.	Companies	Marine & Transport		Aviation		Marine+Aviation		Fire&Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory (Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
1	Jordan Insurance	306,026	217,212			306,026	217,212	950,467	665,926	156,457	148,031	5,388	4,305			308,124	185,762	808,991	559,448
2	Middle East Insurance	524,407	460,058	47,391	82,534	571,798	542,592	605,031	585,470	127,001	87,651	34,582	43,428			285,479	309,752	368,469	411,427
3	National Insurance	118,022	70,416			118,022	70,416	342,360	253,859	25,473	16,472	603	855			261,688	287,122	165,180	118,538
4	United Insurance	35,942	17,222			35,942	17,222	74,175	69,210	11,628	11,058	1,393	1,657			161,342	148,449	134,102	125,306
5	AL Manara Insurance	31,942	20,969	125,207	142,962	157,149	163,931	68,151	33,545	46,208	24,180	3,770	6,688			285,625	398,888	358,090	169,671
6	General Arabia Insurance	339,409	188,591			339,409	188,591	191,926	216,300			49,796	63,260			152,740	139,662	144,554	124,480
7	Jerusalem Insurance	242,321	190,524			242,321	190,524	230,564	185,209	23,771	26,718	34,647	5,748			395,955	381,988	373,724	303,482
8	AL-Nisir Al-Arabi Insurance	116,171	79,821			116,171	79,821	183,745	124,782	36,913	43,455	49,834	44,714			217,501	237,680	204,084	192,687
9	Jordan French Insurance	151,165	140,607	30,345	8,234	181,510	148,841	73,634	108,425	2,352	2,384	28,444	3,352	30,349	31,174	697,046	591,009	179,884	281,338
10	Arab Union International Ins.	70,462	28,909			70,462	28,909	10,645	17,773			1,188	1,644			415,735	444,415	48,313	61,825
11	Delta Insurance	72,098	64,171			72,098	64,171	182,040	238,856	11,710	14,678	7,097	7,267			191,953	111,210	71,658	50,044
12	Oasis Insurance	18,148	29,468		26,352	18,148	55,820	129,704	76,907	6,925	3,346	5,315	9,002			361,682	392,968	104,756	192,486
13	Al Yarmouk Insurance	109,883	53,096			109,883	53,096	215,628	115,563	1,044	892	1,358	1,785			187,590	215,667	15,780	10,105
14	Holy Land Insurance	2,330	3,207			2,330	3,207	23,733	41,405	1,927	4,231					768,357	474,254	80,043	39,649
15	Arab Life & Accidents Ins.	167,680	129,144			167,680	129,144	177,189	137,057	58,317	37,212					53,335	74,100	468,573	423,890
16	Philadelphia Insurance	11,168	12,008			11,168	12,008	10,767	11,433	2,972	7,729	701	1,086			330,757	416,763	105,653	189,714
17	American Life Insurance(Alico)					0	0					144,063	156,742						
18	Jordan International Ins.	166,046	150,921	39,519	26,989	205,565	177,910	154,059	116,497	26,102	34,635	644	818			312,487	357,414	220,210	265,433
19	Arab German Insurance	108,469	89,278			108,469	89,278	219,049	185,286	55,441	60,313	4,861	7,307			475,182	640,481	509,760	574,217
20	Euro Arab Insurance Group	55,694	70,292			55,694	70,292	102,951	37,927	181,827	107,674					341,045	240,447	255,578	160,298
21	Islamic Insurance	221,865	123,144			221,865	123,144	223,932	124,196			61,894	34,579			1,036,491	454,367	540,558	293,822
22	Arab Assurers	121,114	82,294			121,114	82,294	149,152	115,501	4,143	2,692	26,188	20,774	14,254	2,276	599,419	610,629	401,366	355,948
23	Al Baraka Takaful	34,358	15,955			34,358	15,955	48,913	19,937			9,312	4,673			1,006,778	1,189,565	221,606	12,570
24	Arab Jordanian Ins. Group	117,385	78,297			117,385	78,297	152,124	107,895			55,335	39,192			885,864	569,463	69,921	258,550
25	Arab Orient Insurance	112,810	62,674	95,756	139,368	208,566	202,042	364,595	289,322	53,457	42,698	267,223	275,257			310,325	271,196	568,225	486,366
26	Gerasa Insurance	4,457	7,270			4,457	7,270	23,107	21,619	22	422	29	442			192,052	234,204	26,076	42,795
27	MEDGULF Insurance	26,771	2,253			26,771	2,253	145,201	327,166	875	452	2,378	3,596			74,438	27,200	93,006	23,620
28	Housing Loans Ins. (Darkom)					0	0												
29	First Insurance	52,149				52,149	0	233,342		21,947		18,342				163,972		126,255	
	<b>Total</b>	<b>3,338,292</b>	<b>2,387,801</b>	<b>338,218</b>	<b>426,439</b>	<b>3,676,510</b>	<b>2,814,240</b>	<b>5,286,184</b>	<b>4,227,066</b>	<b>856,512</b>	<b>676,923</b>	<b>814,385</b>	<b>738,171</b>	<b>97,938</b>	<b>107,550</b>	<b>10,888,200</b>	<b>9,754,445</b>	<b>6,775,375</b>	<b>5,787,016</b>



Table (26)

## Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwriting Branches for the year 2008 (JD)

Cont.-2

NO	Companies	Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Expenses			
		Motor (Compulsory (Third Party Liability Ins.) & Comprehensive (Own		2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007
		2008	2007												
1	Jordan Insurance	1,117,115	745,210	2,535,453	1,780,684	212,704	231,620	318,738	330,882	531,442	562,502	3,066,895	2,343,186		
2	Middle East Insurance	653,948	721,179	1,992,360	1,980,320	204,789	208,321	226,103	188,414	430,892	396,735	2,423,252	2,377,055		
3	National Insurance	426,868	405,660	913,326	747,262	90,736	50,085	27,667	23,889	118,403	73,974	1,031,729	821,236		
4	United Insurance	295,444	273,755	418,582	372,902	53,595	41,860	4,798	4,830	58,393	46,690	476,975	419,592		
5	AL Manara Insurance	643,715	568,559	918,993	796,903	25,309	9,031			25,309	9,031	944,302	805,934		
6	General Arabia Insurance	297,294	264,142	878,425	732,293	236,393	221,191	108,621	71,385	345,014	292,576	1,223,439	1,024,869		
7	Jerusalem Insurance	769,679	685,470	1,300,982	1,093,669	195,337	176,265	83,628	78,386	278,965	254,651	1,579,947	1,348,320		
8	AL-Nisr Al-Arabi Insurance	421,585	430,367	808,248	723,139	482,886	442,196	609,556	515,034	1,092,442	957,230	1,900,690	1,680,369		
9	Jordan French Insurance	876,930	872,347	1,193,219	1,166,523	576,525	520,378	81,860	90,612	658,385	610,990	1,851,604	1,777,513		
10	Arab Union International Ins.	464,048	506,240	546,343	554,566	26,854	18,391			26,854	18,391	573,197	572,957		
11	Delta Insurance	263,611	161,254	536,556	486,226	75,035	60,165	1,666	1,501	76,701	61,666	613,257	547,892		
12	Oasis Insurance	466,438	585,454	626,530	730,529	48,940	74,488			48,940	74,488	675,470	805,017		
13	Al Yarmouk Insurance	203,370	225,772	531,283	397,108	77,250	47,742	2,275	1,339	79,525	49,081	610,808	446,189		
14	Holy Land Insurance	848,400	513,903	876,390	562,746					0	0	876,390	562,746		
15	Arab Life & Accidents Ins.	1,048,106	907,087	1,504,627	1,284,600	101,023	101,302	392,573	262,584	493,596	363,886	1,998,223	1,648,486		
16	Philadelphia Insurance	436,410	606,477	462,018	638,733					0	0	462,018	638,733		
17	American Life Insurance (Alico)	0	0	144,063	156,742	212,720	180,576	1,067,537	1,007,730	1,280,257	1,188,306	1,424,320	1,345,048		
18	Jordan International Ins.	532,697	622,847	919,067	952,707	500,349	472,850	92,885	66,263	593,234	539,113	1,512,301	1,491,820		
19	Arab German Insurance	984,942	1,214,698	1,372,762	1,556,882	358,933	389,650	41,990	47,315	400,923	436,965	1,773,685	1,993,847		
20	Euro Arab Insurance Group	596,623	400,745	937,095	616,638	377,465	250,177	32,893	18,652	410,358	268,829	1,347,453	885,467		
21	Islamic Insurance	1,577,049	748,189	2,084,740	1,030,108	722,256	272,510	330,091	157,548	1,052,347	430,058	3,137,087	1,460,166		
22	Arab Assurers	1,000,785	966,577	1,315,636	1,190,114	110,478	80,573	59,850	40,678	170,328	121,251	1,485,964	1,311,365		
23	Al Baraka Takaful	1,228,384	1,202,135	1,320,967	1,242,700	278,976	121,277			278,976	121,277	1,599,943	1,363,977		
24	Arab Jordanian Ins. Group	955,785	828,013	1,280,629	1,053,397	123,284	67,097	40,470	34,787	163,754	101,884	1,444,383	1,155,281		
25	Arab Orient Insurance	878,550	757,562	1,772,391	1,566,881	1,326,937	922,050			1,326,937	922,050	3,099,328	2,488,931		
26	Gerasa Insurance	218,128	276,999	245,743	306,752	25,584	36,284			25,584	36,284	271,327	343,036		
27	MEDGULF Insurance	167,444	50,821	342,669	384,288	331,851	45,329			331,851	45,329	674,520	429,617		
28	Housing Loans Ins. (Darkom)	0	0	0	0					0	0	0	0		
29	First Insurance	290,227	0	616,007	0	141,630				141,630	0	757,637	0		
	<b>Total</b>	<b>17,663,575</b>	<b>15,541,462</b>	<b>28,395,104</b>	<b>24,105,412</b>	<b>6,917,839</b>	<b>5,041,408</b>	<b>3,523,201</b>	<b>2,941,829</b>	<b>10,441,040</b>	<b>7,983,237</b>	<b>38,836,144</b>	<b>32,088,649</b>		

**Table (27)**  
**Jordan Insurance Companies**  
**Gross Administrative & General Expenses For Jordan Insurance Companies**  
**As in 31/12/2008 Compared with 31/12/2007 (JD)**

No.	Companies	Administrative Expenses Allocated on Underwriting Accounts		Salaries, Wages & Remunerations		Insurance Commission's Fees		Gross Administrative Expenses*	
		31/12/2008	31/12/2007	31/12/2008	31/12/2007	31/12/2008	31/12/2007	31/12/2008	31/12/2007
1	Jordan Insurance	3,066,895	2,343,186	2,034,240	1,558,065	203,833	164,697	3,833,619	2,982,982
2	American Life Insurance (Alico)	1,424,320	1,345,048	999,077	913,440	130,077	130,987	2,046,568	1,913,143
3	Middle East Insurance	2,423,252	2,377,055	1,566,455	1,499,886	117,925	101,359	2,849,406	2,840,543
4	National Insurance	1,031,729	821,236	649,902	515,139	30,658	28,439	1,289,662	1,026,545
5	United Insurance	476,975	419,592	315,367	258,892	53,607	59,755	596,218	524,491
6	AL Manara Insurance	944,302	805,934	644,853	458,327	44,254	11,824	1,180,377	1,007,417
7	General Arabia Insurance	1,223,439	1,024,869	831,854	635,187	76,923	59,206	1,529,352	1,281,084
8	Jerusalem Insurance	1,579,947	1,348,320	962,780	771,956	69,429	94,248	1,784,009	1,530,815
9	AL-Nisr Al-Arabi Insurance	1,900,690	1,680,369	1,360,235	1,158,721	78,427	82,581	2,375,863	2,100,461
10	Jordan French Insurance	1,851,604	1,777,513	1,138,320	1,066,383	70,395	172,290	2,314,505	2,221,892
11	Delta Insurance	613,257	547,892	477,068	434,873	27,464	25,254	764,486	682,988
12	Oasis Insurance	675,470	805,017	405,485	514,665	22,273	62,255	844,338	1,006,272
13	Al Yarmouk Insurance	610,808	446,189	389,054	303,761	42,135	42,037	763,510	557,736
14	Holy Land Insurance	876,390	562,746	495,532	360,054	182,710	55,819	1,114,568	717,990
15	Philadelphia Insurance	462,018	638,733	340,202	246,922	2,453	7,739	577,522	448,389
16	Arab Life & Accidents Ins.	1,998,223	1,648,486	1,607,649	1,320,134	102,500	85,742	2,497,780	2,060,607
17	Arab Union International Ins.	573,197	572,957	345,900	294,646	43,632	64,157	716,496	716,196
18	Arab Assurers	1,485,964	1,311,365	926,946	773,583	72,577	71,399	2,121,657	1,801,719
19	Islamic Insurance	3,137,087	1,460,166		677,408	84,742	63,765		1,209,567
20	Euro Arab Insurance Group	1,347,453	885,467	912,291	522,016	105,481	79,429	1,676,093	1,102,171
21	Arab German Insurance	1,773,685	1,993,847	1,289,706	1,107,255	177,707	158,295	2,217,108	1,993,838
22	Jordan International Ins.	1,512,301	1,491,820	1,160,278	1,076,424			2,353,815	2,245,743
23	Al Baraka Takaful	1,599,944	1,363,977	389,166	284,838	38,056	66,609	1,918,244	1,710,477
24	Arab Jordanian Ins. Group	1,444,383	1,155,281	810,444	606,918	53,102	52,366	1,805,481	1,444,101
25	Arab Orient Insurance	3,099,328	2,488,931	1,908,685	1,540,915	218,698	200,740	3,874,160	3,111,163
26	Gerasa Insurance	271,327	343,036	167,776	223,566	17,561	21,781	339,157	428,796
27	MEDGULF Insurance	674,520	429,617	283,565	167,489	48,158	37,651	843,450	537,023
28	Housing Loans Ins. (Darkom)			437,623	269,274			527,064	982,676
29	First Insurance	757,637		260,785		19,798			
	<b>Total</b>	<b>38,836,145</b>	<b>32,088,649</b>	<b>23,111,238</b>	<b>19,560,737</b>	<b>2,114,777</b>	<b>2,000,424</b>	<b>44,754,508</b>	<b>40,186,825</b>

\* The Gross Administrative Expenses include the Donations Paid by the Companies which amounted JD 191,782 in 2008

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