



Annual Report
Insurance Business
in Jordan
2009

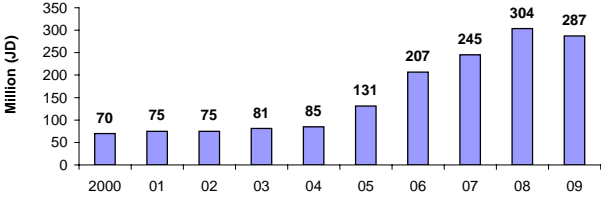




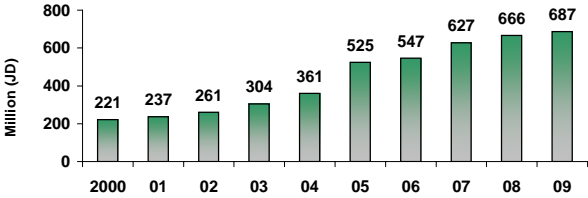
Annual Report 2009

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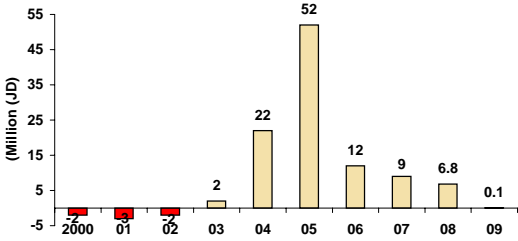
Growth in Insurance Business 2009



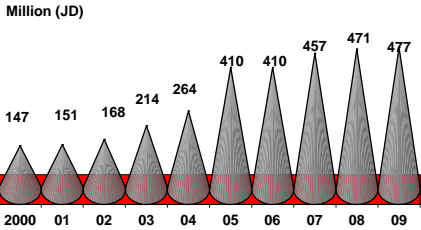
Paid Up Capital 2000-2009



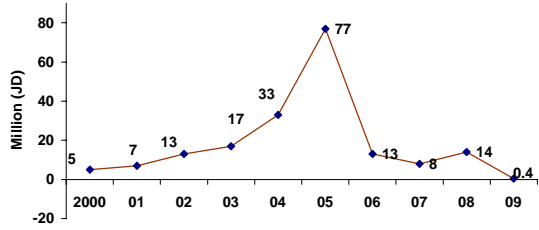
Total Assets 2000-2009



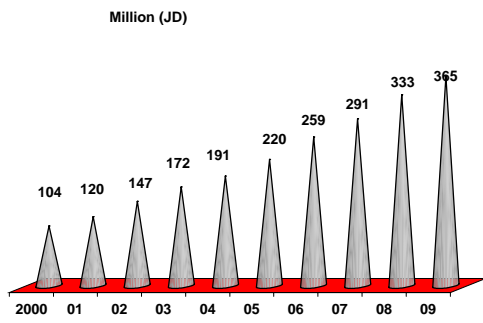
Total Retained Earnings (Losses) 2000-2009
(2009 Figures, represents 27 companies out of 28 companies)



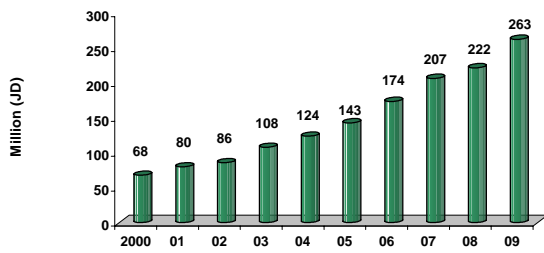
Investments 2000-2009



Net Profit (Loss) 2000-2009



Total Underwritten Premiums 2000-2009



Total Paid Claims 2000-2009

Table (1)

Insurance Business for the Year 2009*

	2009	2008	Change%
	(JD)		
<i>Total Underwritten Premiums</i>	365,153,254	333,023,323	9.6%
Non-Life Premiums (General Insurances)	248,151,908	231,818,456	7.0%
Life Premiums	34,877,796	35,868,388	2.8%-
Medical Premiums	82,123,550	65,336,479	25.7%
<i>Total Paid Claims</i>	263,296,388	221,590,639	18.8%
Non-Life Paid Claims (General Insurances)	176,563,356	154,942,648	14.0%
Life Paid Claims	19,465,005	16,824,883	15.7%
Medical Paid Claims	67,268,027	49,823,108	35.0%
	Million (JD)		
<i>Shareholders' Equity</i>	363.4	356.7	1.9%
Total Technical Provisions	210.2	194.9	7.9%
Paid Up Capital	287.3	304.4	5.6%-
Total Shareholders' Equity & Technical Provisions	573.6	551.5	4%
Total of Statutory, Voluntary & Other Reserves	36.2	35.2	2.9%
Net Outstanding reported Claims Reserve	68	62.8	8.4%
<i>Total Assets</i>	686.5	666.1	3.0%
<i>Fixed Assets</i>	42.7	31.9	34.0%
<i>Other Assets</i>	8.5	12.1	29.0%-
<i>Investments</i>	476.7	470.6	1.3%
Retained Earnings (Accumulated Losses)	0.1-	6.7	102%-
<i>Net Profit (Before Tax)</i>	5.6	21	74%-
Net Technical Profit	7.9	17.5	54.9%-
<i>Net Profit (After Tax and Fees)</i>	0.4	14	97%-

* The above figures represent insurance business inside Jordan and the abroad insurance business for insurance companies branches is not included.

Table (2)
Insurance Operations For the Year 2009
Total Premiums & Paid Claims (JD)

Underwritten Premiums					Paid Claims*				
Branch/Year	2009	Change%2009	2008	Change%2008	Branch/Year	2009	Change%2009	2008	Change%2008
Marine Insurance*	24,945,796	14.9%-	29,305,374	23.9%	Marine Insurance**	6,532,261	20.6%-	8,231,767	49.1%
Fire Insurance**	53,490,355	13.2%	47,261,451	12.2%	Fire Insurance***	18,501,336	47.9%	12,513,184	50.5%-
Motor Insurance	150,027,925	7.8%	139,192,988	7%	Motor Insurance****	146,951,062	11.3%	131,991,110	5.4%
Compulsory (Third Party Liability Ins.)	94,006,060	10.0%	85,436,296	6.1%	Compulsory (Third Party Liability Ins.)	89,887,715	11.4%	80,697,824	5.6%
Comprehensive (Own Damage)Ins.	56,021,865	4.2%	53,756,692	8.7%	Comprehensive (Own Damage)	57,063,347	11.2%	51,293,286	5.2%
Credit Insurance	607,708	20.8%-	766,946	2.2%-	Credit Insurance	926,168	83.4%	505,017	104.4%
General Accident Insurance***	19,080,124	24.8%	15,291,697	9.7%	General Accident Insurance****	3,652,529	114.7%	1,701,570	3.4%
Total General Insurances	248,151,908	7.0%	231,818,456	10.1%	Total General Insurances	176,563,356	14.0%	154,942,648	2.0%-
Life Assurance	34,877,796	2.8%-	35,868,388	22.9%	Life Assurance*****	19,465,005	15.7%	16,824,883	20.2%
Medical Insurance	82,123,550	25.7%	65,336,479	26.0%	Medical Insurance	67,268,027	35.0%	49,823,108	30.7%
Total Life&Medical Insurances	117,001,346	15.6%	101,204,867	24.9%	Total Life&Medical Insurances	86,733,032	30.1%	66,647,991	27.9%
Total Premiums	365,153,254	9.6%	333,023,323	14.3%	Total Paid Claims*****	263,296,388	18.8%	221,590,639	5.5%

Notes

* Marine Insurance premiums in 2009 include aviation insurance with an amount of J.D (4.608.357) & (6) insurance companies practice it.

** Fire Insurance Account for 2009 includes engineering Ins. with an amount of J.D (15) Million in addition to number of general accident insurances such as (Cash Ins, Fidelity Ins, Workmen compensation Ins.)

*** General Accident Insurance for 2009 includes liability insurance in an amount of J.D(8.311.149) in addition to other insurances.

* Recoveries after paying claims in 2009 amounted JD (25.852.176) comparing with JD (23.622.757) in 2008

** Marine Insurance claims in 2009 include aviation Paid Claims with an amount of J.D (125.767) & (6) insurance companies practice it.

*** Fire Insurance claims for 2009 includes Engineering Ins.with an amount ofJ.D (3)Millions ,in addition to some general accident insurances.

**** Paid Claims for Al Barakah Takaful company for 2009 includes an amount of JD 298,794 for the old company portfolio.

***** General Accident claims for 2009 include liability insurance in an amount of J.D (720.781) in addition to other Insurances.

*****Life Assurance claims in 2009 include the amounts paid for surrender and maturity policies in an amount of J.D (6.266.058) comparing with JD(7.626.983) in 2008.

***** Both Jordan Insurance company and Islamic Insurance Company Paid Claims for 2008 includes recoveries which was not presented in JOIF report for 2009

Table (3)

Insurance Branches Results As in 31/12/2009 (JD)

Premiums, Abroad Reinsurer's Premiums Share, Paid Claims, Abroad Reinsurer's Paid 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	24,945,796	20,841,596	6,532,261	4,792,422	4,540,432
Fire Insurance	53,490,355	37,663,784	18,501,336	15,695,673	3,095,867
General Accident Insurance	19,080,124	12,913,462	3,652,529	2,070,779	1,778,852
Motor Insurance	150,027,925	4,136,551	146,951,062	3,432,467	8,355,160-
Credit Insurance	607,708	85,310	926,168	223,445	50,869-
Total General Insurances	248,151,908	75,640,703	176,563,356	26,214,786	1,009,122
Life Assurance	34,877,796	9,501,204	19,465,005	7,500,191	6,240,507
Medical Insurance	82,123,550	32,839,280	67,268,027	25,128,065	643,652
Total Life & Medical Insurances	117,001,346	42,340,484	86,733,032	32,628,256	6,884,159
Total	365,153,254	117,981,187	263,296,388	58,843,042	7,893,281
*Net Profit (Before Tax & Fees) (JD)	5,586,021				
*Net Profit (After Tax & Fees) (JD)	428,754				

Table (4)

**Balance Sheet for the Jordanian Insurance Companies
for The Year ending in 31/12/2009 (JD)**

Details	2009	2008	Percentage Change %
Deposits at Banks	199,399,927	200,788,192	1-
Financial Assets for Trading	25,210,446	33,785,134	25-
Financial Assets Available for Sale	111,019,296	99,642,699	11
Held to Maturity Investments	66,852,032	67,996,749	2-
Investments in Subsidiaries & Associates	1,359,068	3,892,680	65-
Property Investments	64,822,369	55,676,145	16
Loans to life policy holders & others	6,794,187	5,991,671	13
Other Investments	1,281,186	2,766,242	54-
Total Investments	476,738,511	470,539,512	1
Cash on Hand & at Banks	15,880,333	23,347,525	32-
Receivable Notes & Post-Dated Cheques	17,136,020	16,616,727	3
Accounts Receivable	83,816,206	76,681,711	9
Due from other Reinsurers	26,030,432	20,790,779	25
Deferred Tax Assets	4,566,665	2,759,284	66
Fixed Assets-Net	42,707,714	31,860,998	34
Intangible Assets	1,887,290	1,535,825	23
Other Assets	8,511,914	12,050,096	29-
Other Items	9,260,138	9,917,091	7-
Total Assets	686,535,223	666,099,548	3
Net Unearned Premium Provision	81,890,843	73,536,113	11
Net Outstanding Claims Provision	68,049,579	62,788,974	8
Catastrophic Risks Provision			
Net Mathematical Provision	59,596,815	57,991,936	3
Unexpired Risks Provision		60,000	100-
Other Technical Provisions	650,000	505,000	29
Total Technical Provisions	210,187,237	194,882,023	8
Bank Loans	4,496,075	5,849,744	23-
Accounts Payable	27,913,192	22,691,675	23
Accrued Expenses	1,104,298	871,177	27
Due to Other Reinsurers	43,058,548	38,019,261	13
Different Provisions	3,518,849	3,702,673	5-
Income Tax Provision	7,411,150	10,241,778	28-
Loans	9,658,834	13,533,438	29-
Deferred Tax Liability	521,615	639,046	18-
Other Liabilities	19,366,528	20,327,048	5-
Other Items	1,978,925-	887,154-	123
Total Liabilities	325,257,401	309,870,709	5
Paid Up Capital	287,295,477	304,407,585	6-
Treasury Stocks	1,238,133-	1,238,133-	0
Net Premiums on Paid Up Capital	4,162,107	11,083,765-	138-
Statutory Reserve	31,816,363	30,017,655	6
Voluntary Reserve	4,292,328	5,070,316	15-
Other Reserves	109,983	109,983	0
Change in Fair Value	9,140,857	629,792-	1551-
Retained Earnings (Accumulated Losses)	104,231-	6,680,019	102-
Others	27,914,923	23,323,655	20
Total Shareholders Equity	363,389,674	356,657,523	2
Minority Interest	2,111,852-	428,684-	393
Total Shareholders Equity	361,277,822	356,228,839	1
Total Liabilities & Shareholders Equity	686,535,223	666,099,548	3

Table (5)
Income Statement for the Jordanian Insurance Companies
for the Year ending in 31/12/2009 (JD)

Details	2009	2008	Percentage Change %
Total Written Premiums	365,153,258	333,023,330	10
Reinsurer's Share	142,865,926	125,716,533	14
Net Written Premiums	222,287,332	207,306,797	7
Net change in Unearned Premiums Provision	8,354,729	7,564,717	10
Net Change in Mathematical Provision	1,604,879	1,896,350	15-
Net Change in unexpired risks Provision	60,000-		
Net Change in Catastrophic Risks Provision			
Net Earned Premiums Income	212,387,724	197,845,730	7
Commissions Received	19,962,646	19,465,407	3
Issuing Fees	15,141,437	12,686,116	19
Special Revenues (Underwriting Accounts)	2,510,358	1,927,611	30
Interests Revenues	13,372,518	13,117,719	2
Gain (losses) from Financial Assets & Investments	1,724,805	7,341,622	77-
Revenues from Subsidiaries and Associates	733,540	31,143	2255
Other Revenues	3,086,774	2,502,858	23
Total Revenues	268,919,802	254,918,206	5
Paid Claims	255,023,143	213,168,888	20
Maturity & Surrender of Policies	6,266,058	6,158,458	2
Subrogation (Recoveries)	24,101,087	22,075,423	9
Reinsurer's Share	64,838,604	48,634,768	33
Net Paid Claims	172,349,510	148,617,155	16
Net Change in Outstanding Claims Provision	5,178,824	3,439,874	51
Allocated Administrative Expenses	21,363,830	19,747,953	8
Excess of Loss Premiums	4,580,873	4,642,338	1-
Acquisition Policies Fees	14,668,644	14,446,897	2
Administrative Expenses related to Underwriting	4,512,929	4,509,626	0
Paid Commissions	2,253,880	1,863,554	21
Allocated Employees Expenses	15,005,642	13,411,059	12
Other Items	108,473	880	12226
Net Cost of Claims	240,022,605	210,679,336	14
Other Expenses	1,469,312	2,440,642	40-
Unallocated Employees expenses	7,608,554	7,559,146	1
Depreciation & Amortization expenses	2,509,437	2,362,120	6
Unallocated Administrative & General expenses	4,134,282	4,002,143	3
Debts Decreases Provision	3,039,349	3,209,153	5-
End of Service Compensation Provision	30,349	20,497	48
Profit (Loss) of Decreases in Available Assets for Sale	1,454,556	643,529	126
Bad Debts	35,747	8,158	338
Loss of Selling Fixed Assets	9,639-	6,528	248-
Bank Interests & Expenses	273,703	508,587	46-
Doubtful Debts Provision	1,100,000	373,000	195
Other Items	1,665,526	1,762,149	5-
Total Expenses	23,311,176	22,895,652	2
Profit Before Tax	5,586,021	21,343,218	74-
Profit (Loss) from Subsidiaries and Associates	568	69,644	99-
Income Tax Provision	5,156,699	7,215,426	29-
Profit After Tax	428,754	14,058,148	97-

Table (6)
Growth of Premiums for All Classes 2002-2009

	(JD)							
	2002	2003	2004	2005	2006	2007	2008	2009
MARINE & AVIATION INSURANCE *	10,475,721	12,241,626	17,494,940	21,176,828	22,480,539	23,659,208	29,305,374	24,945,796
* Less (Local) reinsurers premiums	507,584	1,010,655	929,086	1,140,827	1,059,363	923,008	1,009,692	746,095
* Less (Abroad) reinsurers premiums	7,909,009	8,964,923	13,839,022	17,151,314	18,034,763	18,732,262	23,992,651	20,841,596
* Net retained premiums	2,059,128	2,266,048	2,726,832	2,884,687	3,386,413	4,003,938	4,303,031	3,358,105
FIRE INSURANCE	13,601,397	22,668,736	24,077,609	29,697,050	35,157,911	42,107,238	47,261,451	53,490,355
* Less (Local) reinsurers premiums	2,778,691	3,698,816	3,762,526	4,024,830	5,904,345	6,058,814	8,767,024	13,334,525
* Less (Abroad) reinsurers premiums	10,090,313	17,635,299	19,174,260	24,174,670	27,347,592	33,859,232	36,255,601	37,663,784
* Net retained premiums	732,393	1,334,621	1,140,823	1,497,550	1,905,974	2,189,192	2,238,826	2,492,046
MOTOR INSURANCE	64,555,052	77,134,629	88,028,467	100,961,858	121,046,810	129,986,435	139,192,995	150,027,925
* Less (Local) reinsurers premiums	2,696,057	2,686,606	3,798,322	5,688,014	13,182,704	9,687,405	8,140,450	9,941,442
* Less (Abroad) reinsurers premiums	533,330	133,049	4,221,617	4,330,062	4,374,560	4,412,971	4,865,815	4,136,551
* Net retained premiums	61,325,665	74,314,974	80,008,528	90,943,782	103,489,546	115,886,059	126,186,730	135,949,932
GENERAL ACCIDENT INSURANCE**	13,736,547	8,250,603	8,247,122	8,680,770	11,234,062	13,943,182	15,291,697	19,080,124
* Less (Local) reinsurers premiums	2,584,186	1,036,203	650,466	769,322	1,442,109	2,046,979	2,209,901	1,685,038
* Less (Abroad) reinsurers premiums	9,330,736	5,843,224	5,806,392	5,762,573	5,400,258	8,004,959	9,076,937	12,913,462
* Net retained premiums	1,821,625	1,371,176	1,790,264	2,148,875	4,391,695	3,891,244	4,004,859	4,481,624
CREDIT INSURANCE	154,928	440,472	395,726	577,577	766,198	784,230	766,946	607,708
* Less (Local) reinsurers premiums	-	-	-	-	-	-	-	-
* Less (Abroad) reinsurers premiums	74,795	239,769	202,039	211,349	235,686	9,555	55,735	85,310
* Net retained premiums	80,133	200,703	193,687	366,228	530,512	774,675	711,211	522,398
TOTAL NON-LIFE INSURANCES	102,523,645	120,736,066	138,243,864	161,094,083	190,685,520	210,480,293	231,818,463	248,151,908
* Less (Local) reinsurers premiums	8,566,518	8,432,280	9,140,400	11,622,993	21,588,521	18,716,206	20,127,067	25,707,100
* Less (Abroad) reinsurers premiums	27,938,183	32,816,264	43,243,330	51,629,968	55,392,859	65,018,979	74,246,739	75,640,703
* Net retained premiums	66,018,944	79,487,522	85,860,134	97,841,122	113,704,140	126,745,108	137,444,657	146,804,105
LIFE ASSURANCE	18,526,363	19,634,856	21,523,897	22,905,628	25,153,740	29,180,011	35,868,388	34,877,796
* Less (Local) reinsurers premiums	7,240	306,859	390,226	473,319	763,408	1,404,152	2,238,557	3,120,519
* Less (Abroad) reinsurers premiums	4,423,166	4,396,925	4,554,890	5,039,707	6,132,999	7,001,073	9,929,611	9,501,204
* Net retained premiums	14,095,957	14,931,072	16,578,781	17,392,602	18,257,333	20,774,786	23,700,220	22,256,073
MEDICAL INSURANCE	25,824,599	31,157,770	31,656,229	35,848,123	42,897,537	51,817,044	65,336,479	82,123,550
* Less (Local) reinsurers premiums	17,954	494,903	273,429	149,913	82,289	82,636	92,494	591,280
* Less (Abroad) reinsurers premiums	9,692,651	6,743,757	6,916,392	11,981,385	16,791,379	20,116,682	23,724,403	32,839,280
* Net retained premiums	16,113,994	23,919,110	24,466,408	23,716,825	26,023,869	31,617,726	41,519,582	48,692,990
TOTAL UNDERWRITTEN PREMIUMS	146,874,607	171,528,692	191,423,990	219,847,834	258,736,797	291,477,348	333,023,330	365,153,254
* Less (Local) reinsurers premiums	8,591,712	9,234,042	9,804,055	12,246,225	22,434,218	20,202,994	22,458,118	29,418,899
* Less (Abroad) reinsurers premiums	42,054,000	43,956,946	54,714,612	68,651,060	78,317,237	92,136,734	107,900,753	117,981,187
* Net Retained Premiums	96,228,895	118,337,704	126,905,323	138,950,549	157,985,342	179,137,620	202,664,459	217,753,168

* Marine Insurance premiums in 2009 include Aviation insurance premiums with an amount of J.D (4.608.357)

** General Accident Insurance premiums in 2009 include Liability Insurance premiums with an amount of J.D(8.311.149) in addition to other Insurances.

Table (7)
Growth of Paid Claims for All Classes (JD) (2002-2009)

	2002	2003	2004	2005	2006	2007	2008	2009
<u>MARINE & AVIATION INSURANCE*</u>	2,417,211	2,445,701	2,720,875	3,535,048	3,560,454	5,512,832	8,231,767	6,532,261
* Recoveries		218,910	185,650	173,171	204,229	214,657	385,722	307,968
* Less Local Reinsurers Share	10,824	28,169	109,847	213,654	80,084	293,468	152,631	697,753
* Less (Abroad)Reinsurers Share	2,064,583	1,766,338	1,943,137	2,679,319	2,770,051	3,174,326	7,083,387	4,792,422
* Retained Claims	341,804	432,284	482,241	468,904	506,090	1,830,381	610,027	734,118
<u>FIRE INSURANCE</u>	4,146,282	9,215,695	8,084,922	11,607,891	21,218,351	25,228,349	12,513,183	18,501,336
* Recoveries		171,634	165,660	156,184	183,209	479,600	168,762	438,024
* Less Local Reinsurers Share	49,912	975,465	689,301	1,247,869	965,159	2,252,578	1,656,567	1,767,683
* Less (Abroad)Reinsurers Share	3,701,321	7,239,501	6,771,143	7,937,791	18,558,309	20,945,367	8,929,480	15,695,673
* Retained Claims	395,049	829,095	458,818	2,266,047	1,511,674	1,550,804	1,758,374	599,956
<u>MOTOR INSURANCE</u>	42,237,755	58,224,901	70,144,221	87,241,664	103,299,965	122,735,277	131,991,111	146,951,062
* Recoveries		6,154,886	8,121,316	10,861,117	14,687,134	17,003,017	20,526,643	23,423,575
* Less Local Reinsurers Share	328,671	1,932,893	1,995,532	3,980,656	5,163,848	4,348,802	3,335,187	2,923,598
* Less (Abroad)Reinsurers Share	5,427,652	4,534,170	4,990,001	6,464,452	4,744,769	5,369,946	3,734,046	3,432,467
* Retained Claims	36,481,432	45,602,952	55,037,372	65,935,439	78,704,214	96,013,512	104,395,235	117,171,422
<u>GENERAL ACCIDENT INSURANCE**</u>	3,789,634	1,292,442	2,826,105	2,118,734	1,729,187	1,638,804	1,701,571	3,652,529
* Recoveries		8,921	20,849	724,109	5,645	25,008	49,492	48,403
* Less Local Reinsurers Share	39,257	89,374	568,785	291,342	141,882	73,125	105,883	204,771
* Less (Abroad)Reinsurers Share	3,291,785	753,007	1,602,244	664,283	1,104,886	972,770	575,526	2,070,779
* Retained Claims	458,592	441,140	634,227	439,000	476,774	567,901	970,670	1,328,576
<u>CREDIT INSURANCE</u>	870,066	365,582	258,750	198,002	91,872	247,061	505,017	926,168
* Recoveries		-				98,082	115,234	198,168
* Less Local Reinsurers Share								
* Less (Abroad)Reinsurers Share	761,197	238,441	255,946	157,605	90,457	133,386	217,790	223,445
* Retained Claims	108,869	127,141	2,804	40,397	1,415	15,593	171,993	504,555
<u>TOTAL NON-LIFE INSURANCE</u>	53,460,948	71,544,321	84,034,873	104,701,339	129,899,829	155,362,323	154,942,649	176,563,356
* Recoveries		6,554,351	8,493,475	11,914,581	15,080,217	17,820,364	21,245,853	24,416,138
* Less Local Reinsurers Share	428,664	3,025,901	3,363,465	5,733,521	6,350,973	6,967,973	5,250,268	5,593,805
* Less (Abroad)Reinsurers Share	15,246,538	14,531,457	15,562,471	17,903,450	27,268,472	30,595,795	20,540,229	26,214,786
* Retained Claims	37,785,746	47,432,612	56,615,462	69,149,787	81,200,167	99,978,191	107,906,299	120,338,627
<u>LIFE ASSURANCE***</u>	10,019,249	10,144,003	11,445,823	10,275,554	10,946,351	13,994,725	16,824,883	19,465,005
* Recoveries						4,097	46,754	33,670
* Less Local Reinsurers Share		55,953	28,887	51,983	85,894	211,264	1,744,123	215,491
* Less (Abroad)Reinsurers Share	3,830,999	2,785,832	4,348,751	2,815,678	3,915,100	5,127,180	4,530,737	7,500,191
* Retained Claims	6,188,250	7,302,218	7,068,185	7,407,893	6,945,357	8,656,281	10,503,269	11,715,653
<u>MEDICAL INSURANCE</u>	22,707,312	26,420,906	28,095,453	27,866,828	33,592,633	38,126,942	49,823,108	67,268,027
* Recoveries		378,516	634,785	725,585	695,980	674,792	2,330,150	1,402,368
* Less Local Reinsurers Share	2,718	237,188	160,336	168,335	45,402	66,123	186,974	326,090
* Less (Abroad)Reinsurers Share	9,716,453	18,571,370	5,701,295	7,618,322	11,980,181	14,481,427	16,382,461	25,128,065
* Retained Claims	12,988,141	7,233,832	21,599,037	19,354,586	20,871,070	22,904,600	30,923,523	40,411,504
<u>Total Paid Claims</u>	86,187,509	108,109,230	123,576,149	142,843,721	174,438,813	207,483,990	221,590,640	263,296,388
* Recoveries		6,932,867	9,128,260	12,640,166	15,776,197	18,499,253	23,622,757	25,852,176
* Less Local Reinsurers Share	431,382	3,319,042	3,552,688	5,953,839	6,482,269	7,245,360	7,181,365	6,135,386
* Less (Abroad)Reinsurers Share	28,793,990	35,888,659	25,612,517	28,337,450	43,163,753	50,204,402	41,453,427	58,843,042
* Retained Claims	56,962,137	61,968,662	85,282,684	95,912,266	109,016,594	131,534,975	149,333,091	172,465,784

* Marine insurance Claims in 2009 include aviation Paid Claims in an amount of J.D.(125.767) .

** General Accident Claims in 2009 include liability paid claims in an amount of J.D (720.781) in addition to other insurances.

*** Life Assurance claims in 2009 include the amounts paid for surrender and maturity policies in an amount of J.D (6.266.058)

Table (8)
Written Premiums of Jordan Insurance Market 2009 (JD)

	2008	2009	Arrange of Branch 2009	Share of Gross Premiums 2009	Growth%	Arrange according to Average Growth%
<u>MARINE & AVIATION INSURANCE*</u>	29,305,374	24,945,796				
* Less (Local) reinsurers premiums	1,009,692	746,095	5	6.8	(14.9)	6
* Less (Abroad) reinsurers premiums	23,992,651	20,841,596				
* Net retained premiums	4,303,031	3,358,105				
<u>FIRE INSURANCE</u>	47,261,451	53,490,355				
* Less (Local) reinsurers premiums	8,767,024	13,334,525	3	14.6	13.2	3
* Less (Abroad) reinsurers premiums	36,255,601	37,663,784				
* Net retained premiums	2,238,826	2,492,046				
<u>MOTOR INSURANCE</u>	139,192,995	150,027,925				
* Less (Local) reinsurers premiums	8,140,450	9,941,442	1	41.1	7.8	4
* Less (Abroad) reinsurers premiums	4,865,815	4,136,551				
* Net retained premiums	126,186,730	135,949,932				
<u>GENERAL ACCIDENT INSURANCE**</u>	15,291,697	19,080,124				
* Less (Local) reinsurers premiums	2,209,901	1,685,038	6	5.2	24.8	2
* Less (Abroad) reinsurers premiums	9,076,937	12,913,462				
* Net retained premiums	4,004,859	4,481,624				
<u>Credit Insurance</u>	766,946	607,708				
* Less (Local) reinsurers premiums			7	0.2	(20.8)	7
* Less (Abroad) reinsurers premiums	55,735	85,310				
* Net retained premiums	711,211	522,398				
<u>TOTAL (NON-LIFE) INSURANCES</u>	231,818,463	248,151,908				
* Less (Local) reinsurers premiums	20,127,067	25,707,100		67.9	7	
* Less (Abroad) reinsurers premiums	74,246,739	75,640,703				
* Net retained premiums	137,444,657	146,804,105				
<u>LIFE ASSURANCE</u>	35,868,388	34,877,796				
* Less (Local) reinsurers premiums	2,238,557	3,120,519	4	9.6	(2.8)	5
* Less (Abroad) reinsurers premiums	9,929,611	9,501,204				
* Net retained premiums	23,700,220	22,256,073				
<u>MEDICAL INSURANCE</u>	65,336,479	82,123,550				
* Less (Local) reinsurers premiums	92,494	591,280	2	22.5	25.7	1
* Less (Abroad) reinsurers premiums	23,724,403	32,839,280				
* Net retained premiums	41,519,582	48,692,990				
<u>TOTAL UNDERWRITTEN PREMIUMS</u>	333,023,330	365,153,254				
* Less (Local) reinsurers premiums	22,458,118	29,418,899		100	9.6	
* Less (Abroad) reinsurers premiums	107,900,753	117,981,187				
* Net retained premiums	202,664,459	217,753,168				

* Marine Insurance premiums in 2009 include Aviation insurance premiums with an amount of JD (4.608.357)

** General Accident Insurance premiums in 2009 include Liability insurance premiums with an amount of JD (8.311.149) in addition to other insurances.

Table (9)
Paid Claims of Jordan Insurance Market 2009 (JD)

	2008	2009	Arrange of Branch 2009	Share of Gross Claims % 2009	Growth %	Arrange According to Average Growth%
<u>MARINE & AVIATION INSURANCE*</u>	8,231,767	6,532,261				
* Recoveries	385,722	307,968	5	2.5	(20.6)	7
* Less Local Reinsurers Share	152,631	697,753				
* Less (Abroad)Reinsurers Share	7,083,387	4,792,422				
* Retained Claims	610,027	734,118				
<u>FIRE INSURANCE</u>	12,513,183	18,501,336				
* Recoveries	168,762	438,024	4	7	47.9	3
* Less Local Reinsurers Share	1,656,567	1,767,683				
* Less (Abroad)Reinsurers Share	8,929,480	15,695,673				
* Retained Claims	1,758,374	599,956				
<u>MOTOR INSURANCE</u>	131,991,111	146,951,062				
* Recoveries	20,526,643	23,423,575	1	55.8	11.3	6
* Less Local Reinsurers Share	3,335,187	2,923,598				
* Less (Abroad)Reinsurers Share	3,734,046	3,432,467				
* Retained Claims	104,395,235	117,171,422				
<u>GENERAL ACCIDENT INSURANCE**</u>	1,701,571	3,652,529				
* Recoveries	49,492	48,403	6	1.4	114.7	1
* Less Local Reinsurers Share	105,883	204,771				
* Less (Abroad)Reinsurers Share	575,526	2,070,779				
* Retained Claims	970,670	1,328,576				
<u>CREDIT INSURANCE</u>	505,017	926,168				
* Recoveries	115,234	198,168	7	0.4	83.4	2
* Less Local Reinsurers Share						
* Less (Abroad)Reinsurers Share	217,790	223,445				
* Retained Claims	171,993	504,555				
<u>TOTAL NON-LIFE INSURANCES</u>	154,942,649	176,563,356				
* Recoveries	21,245,853	24,416,138				
* Less Local Reinsurers Share	5,250,268	5,593,805		67.1	14	
* Less (Abroad)Reinsurers Share	20,540,229	26,214,786				
* Retained Claims	107,906,299	120,338,627				
<u>LIFE ASSURANCE***</u>	16,824,883	19,465,005				
* Recoveries	46,754	33,670	3	7.4	15.7	5
* Less Local Reinsurers Share	1,744,123	215,491				
* Less (Abroad)Reinsurers Share	4,530,737	7,500,191				
* Retained Claims	10,503,269	11,715,653				
<u>MEDICAL INSURANCE</u>	49,823,108	67,268,027	2	25.5	35	4
* Recoveries	2,330,150	1,402,368				
* Less Local Reinsurers Share	186,974	326,090				
* Less (Abroad)Reinsurers Share	16,382,461	25,128,065				
* Retained Claims	30,923,523	40,411,504				
<u>Total Paid Claims</u>	221,590,640	263,296,388				
* Recoveries	23,622,757	25,852,176				
* Less Local Reinsurers Share	7,181,365	6,135,386		100	18.8	
* Less (Abroad)Reinsurers Share	41,453,427	58,843,042				
* Retained Claims	149,333,091	172,465,784				

* Marine insurance Claims in 2009 include Aviation Paid Claims in an amount of J.D (125.767)

** General Accident Claims in 2009 include Liability Paid Claims in an amount of J.D (720.781) in addition to other insurances

*** Life Assurance claims in 2009 include the amounts paid for surrender and maturity policies in an amount of J.D (6.266.058)

Companies Share % in Gross Premiums 2009

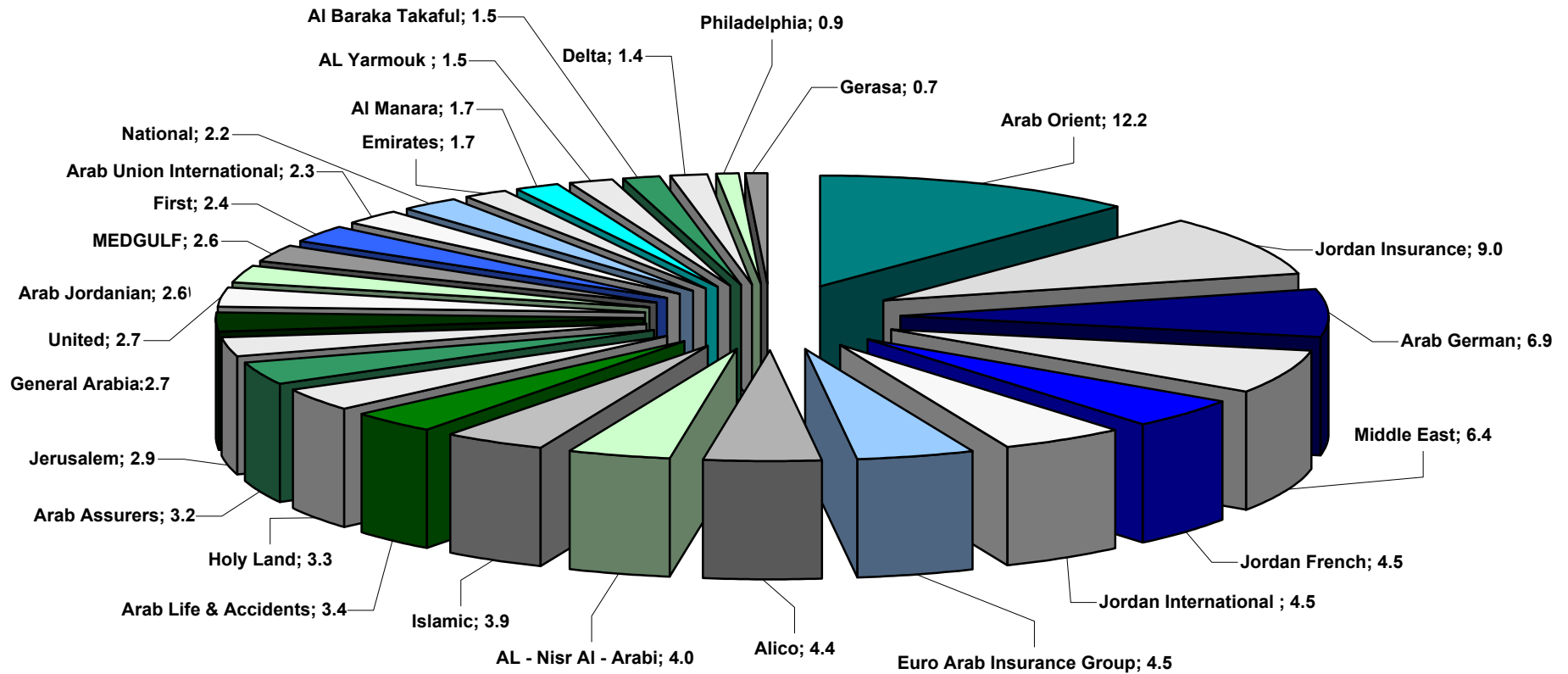


Table (10)
Underwritten Premiums 2009 (JD)
(Companie's Share of All Classes)

-1

No	Company	Total																	
		Marine		Aviation		Marine + Aviation		Fire & Other Property Damages		Liability		Other Branches		Credit Insurance		Motor			
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	1,946,858	2,634,706			1,946,858	2,634,706	9,858,046	10,111,465	1,511,750	1,542,677	65,405	53,209			3,030,070	2,208,760	6,171,264	5,799,163
2	Middle East Insurance	3,325,327	3,501,372	466,859	439,562	3,792,186	3,940,934	5,831,368	5,589,006	1,467,279	1,178,245	352,260	320,929			2,664,139	2,473,644	3,191,083	3,377,243
3	National Insurance	300,907	848,184			300,907	848,184	3,090,319	2,460,414	132,774	183,062	4,162	4,336			2,122,558	1,880,651	1,269,969	1,187,086
4	United Insurance	451,178	590,094			451,178	590,094	1,383,855	1,217,796	261,326	190,903	17,635	22,866			2,968,163	2,648,897	2,904,791	2,201,667
5	AL Manara Insurance	259,205	235,067	1,041,624	921,407	1,300,829	1,156,474	417,111	501,527	109,116	340,051	40,285	27,760			2,439,096	2,101,952	1,444,114	2,635,226
6	General Arabia Insurance	967,530	3,210,766			967,530	3,210,766	2,435,472	1,815,601			629,387	471,069			1,577,254	1,444,905	1,563,279	1,367,465
7	Jerusalem Insurance	1,875,685	1,798,596			1,875,685	1,798,596	1,575,250	1,565,195	62,283	167,885	80,729	187,436			2,465,666	3,051,579	3,074,527	3,113,682
8	AL-Nisr Al-Arabi Insurance	646,856	821,233			646,856	821,233	1,383,963	1,298,924	310,143	260,947	326,039	352,287			1,804,918	1,537,551	1,593,811	1,442,698
9	Jordan French Insurance	1,333,334	1,250,171	254,553	250,963	1,587,887	1,501,134	604,287	608,977	62,576	19,453	887,553	235,237	271,885	250,990	4,838,636	5,035,475	2,876,763	2,216,958
10	Arab Union International Ins.	473,841	824,249			473,841	824,249	203,311	177,689			48,971	32,094			6,552,415	4,965,786	591,003	688,997
11	Delta Insurance	392,381	576,984			392,381	576,984	1,480,141	1,456,831	201,880	93,712	42,532	56,795			1,759,204	1,549,323	633,125	560,306
12	Jordan Emirates Insurance	57,592	88,608	12,151-		57,592	76,457	757,518	633,266	9,671	45,960	24,895	25,948			2,740,666	1,765,868	2,041,839	511,456
13	Al Yarmouk Insurance	540,685	1,087,131			540,685	1,087,131	2,554,218	2,133,325	288,243	10,333	29,331	13,442			889,912	1,855,941	188,876	156,110
14	Holy Land Insurance	13,918	32,712			13,918	32,712	517,748	333,220	27,815	27,056					10,745,830	11,749,635	764,806	162,251
15	Arab Life & Accidents Ins.	713,445	1,294,263			713,445	1,294,263	1,188,092	1,473,461	57,243	451,236	422,024		196,597	409,351	3,198,261	3,596,325	3,478,397	4,447,944
16	Philadelphia Insurance	80,958	76,939			80,958	76,939	76,263	74,179	6,040	18,697	11,217	6,603			2,419,977	2,274,282	637,379	732,258
17	American Life Insurance(Alico)					0	0					1,665,947	1,806,738						
18	Jordan International Ins.	1,481,720	1,533,428	322,974	364,960	1,804,694	1,898,388	1,645,470	1,422,730	80,355	241,048	13,000	5,951			5,450,488	2,986,618	1,485,065	1,932,278
19	Arab German Insurance	603,443	1,001,820	2,114,617		2,718,060	1,001,820	4,005,693	3,751,684	671,176	512,056	116,410	123,611			5,141,104	5,409,694	3,061,933	3,776,349
20	Euro Arab Insurance Group	1,008,000	570,896			1,008,000	570,896	1,283,846	1,055,309	2,566,567	1,863,836					3,512,360	3,657,834	2,482,330	2,457,910
21	Islamic Insurance	752,241	887,459			752,241	887,459	1,017,563	895,728			249,245	247,579			5,407,631	4,145,965	2,113,716	2,162,230
22	Arab Assurers	934,888	905,839			934,888	905,839	1,022,562	1,115,541	32,079	30,989	212,722	195,866	139,226	106,605	4,621,669	4,483,161	2,668,393	3,001,902
23	Al Baraka Takaful	192,532	114,528			192,532	114,528	201,170	163,044			26,603	31,041			3,378,342	3,355,925	687,830	738,688
24	Arab Jordanian Ins. Group	544,989	755,596			544,989	755,596	845,911	979,206			199,302	356,187			5,552,684	4,703,378	1,327,329	1,448,908
25	Arab Orient Insurance	863,237	1,172,790	407,730	995,500	1,270,967	2,168,290	4,020,620	3,790,390	306,712	555,743	4,934,541	2,778,094			3,990,289	3,226,189	7,124,244	5,907,359
26	Gerasa Insurance	13,256	43,579			13,256	43,579	127,572	217,607	5,162	4,095	3,978	4,746			1,813,467	1,877,909	194,429	254,976
27	MEDGULF Insurance	257,770	279,527			257,770	279,527	1,955,616	1,485,969	3,887	8,856	142,228	23,878			984,113	793,164	1,411,539	970,561
28	First Insurance	305,663	208,596			305,663	208,596	4,007,370	933,367	137,072	73,367	222,574	87,788			1,937,148	655,885	1,040,031	505,021
	Total	20,337,439	26,345,133	4,608,357	2,960,241	24,945,796	29,305,374	53,490,355	47,261,451	8,311,149	7,820,207	10,768,975	7,471,490	607,708	766,946	94,006,060	85,436,296	56,021,865	53,756,692

Table (10)
Underwritten Premiums 2009 (JD)
(Companie's Share of All Classes)

Cont. -2

No.	Companies	Total Motor										Gross Underwritten Premiums		Market's Share %		Gross Underwritten Premiums for Branches Outside Jordan	
		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Medical+Life							
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	9,201,334	8,007,923	22,583,393	22,349,980	4,001,571	3,116,602	6,148,511	5,142,228	10,150,082	8,258,830	32,733,475	30,608,810	8.96	9.19	7,114,558	7,725,940
2	Middle East Insurance	5,855,222	5,850,887	17,298,315	16,880,001	3,388,507	2,828,488	2,530,249	2,098,268	5,918,756	4,926,756	23,217,071	21,806,757	6.36	6.55		
3	National Insurance	3,392,527	3,067,737	6,920,689	6,563,733	823,251	652,084	269,237	198,833	1,092,488	850,917	8,013,177	7,414,650	2.19	2.23		
4	United Insurance	5,872,954	4,850,564	7,986,948	6,872,223	1,566,378	879,921	160,827	78,769	1,727,205	958,690	9,714,153	7,830,913	2.66	2.35		
5	AL Manara Insurance	3,883,210	4,737,178	5,750,551	6,762,990	284,903	186,249			284,903	186,249	6,035,454	6,949,239	1.65	2.09		
6	General Arabia Insurance	3,140,533	2,812,370	7,172,922	8,309,806	1,943,331	2,239,808	903,687	1,027,529	2,847,018	3,267,337	10,019,940	11,577,143	2.74	3.48		
7	Jerusalem Insurance	5,540,193	6,165,261	9,134,140	9,884,373	1,088,888	1,055,890	165,651	452,690	1,254,539	1,508,580	10,388,679	11,392,953	2.85	3.42		
8	AL-Nisr Al-Arabi Insurance	3,398,729	2,980,249	6,065,730	5,713,640	4,180,715	3,413,599	4,824,163	4,309,044	9,004,878	7,722,643	15,070,608	13,436,283	4.13	4.03		
9	Jordan French Insurance	7,715,399	7,252,433	11,129,587	9,868,224	4,862,059	4,768,007	565,809	677,006	5,427,868	5,445,013	16,557,455	15,313,237	4.53	4.60		
10	Arab Union International Ins.	7,143,418	5,654,783	7,869,541	6,688,815	535,623	314,134			535,623	314,134	8,405,164	7,002,949	2.30	2.10		
11	Delta Insurance	2,392,329	2,109,629	4,509,263	4,293,951	691,528	600,489	12,602	6,954	704,130	607,443	5,213,393	4,901,394	1.43	1.47		
12	Jordan Emirates Insurance	4,782,505	2,277,324	5,632,181	3,058,955	641,794	238,945			641,794	238,945	6,273,975	3,297,900	1.72	0.99		
13	Al Yarmouk Insurance	1,078,788	2,012,051	4,491,265	5,256,282	951,793	764,283	25,401	22,503	977,194	786,786	5,468,459	6,043,068	1.50	1.81		
14	Holy Land Insurance	11,510,636	11,911,886	12,070,117	12,304,874					0	0	12,070,117	12,304,874	3.31	3.69		
15	Arab Life & Accidents Ins.	6,676,658	8,044,269	9,254,059	11,672,580	761,773	775,358	2,288,812	3,753,425	3,050,585	4,528,783	12,304,644	16,201,363	3.37	4.86	1,659,951	1,235,532
16	Philadelphia Insurance	3,057,356	3,006,540	3,231,834	3,182,958	89,151				89,151	0	3,320,985	3,182,958	0.91	0.96		
17	American Life Insurance(Alico) *	0	0	1,665,947	1,806,738	2,734,802	2,754,331	11,691,775	13,317,402	14,426,577	16,071,733	16,092,524	17,878,471	4.41	5.37		
18	Jordan International Ins.	6,935,553	4,918,896	10,479,072	8,487,013	5,244,623	4,620,692	814,322	857,897	6,058,945	5,478,589	16,538,017	13,965,602	4.53	4.19		
19	Arab German Insurance	8,203,037	9,186,043	15,714,376	14,575,214	8,513,526	9,126,270	1,057,151	1,067,646	9,570,677	10,193,916	25,285,053	24,769,130	6.92	7.44		
20	Euro Arab Insurance Group	5,994,690	6,115,744	10,853,103	9,605,785	4,701,840	3,869,248	826,445	895,447	5,528,285	4,764,695	16,381,388	14,370,480	4.49	4.32		
21	Islamic Insurance	7,521,347	6,308,195	9,540,396	8,338,961	2,945,147	2,889,024	1,638,140	1,320,363	4,583,287	4,209,387	14,123,683	12,548,348	3.87	3.77		
22	Arab Assurers	7,290,062	7,485,063	9,631,539	9,839,903	1,086,111	826,285	809,423	447,631	1,895,534	1,273,916	11,527,073	11,113,819	3.16	3.34		
23	Al Baraka Takaful	4,066,172	4,094,613	4,486,477	4,403,226	946,057	929,921			946,057	929,921	5,432,534	5,333,147	1.49	1.60		
24	Arab Jordanian Ins. Group	6,880,013	6,152,286	8,470,215	8,243,275	967,343	793,568	145,591	194,753	1,112,934	988,321	9,583,149	9,231,596	2.62	2.77		
25	Arab Orient Insurance	11,114,533	9,133,548	21,647,373	18,426,065	22,941,288	13,795,055			22,941,288	13,795,055	44,588,661	32,221,120	12.21	9.68		
26	Gerasa Insurance	2,007,896	2,132,885	2,157,864	2,402,912	208,220	250,162			208,220	250,162	2,366,084	2,653,074	0.65	0.80		
27	MEDGULF Insurance	2,395,652	1,763,725	4,755,153	3,561,955	4,782,401	3,081,544			4,782,401	3,081,544	9,537,554	6,643,499	2.61	2		
28	First Insurance	2,977,179	1,160,906	7,649,858	2,464,024	1,240,927	566,522			1,240,927	566,522	8,890,785	3,030,546	2.43	0.91		
	Total	150,027,925	139,192,988	248,151,908	231,818,456	82,123,550	65,336,479	34,877,796	35,868,388	117,001,346	101,204,867	365,153,254	333,023,323	100	100	8,774,509	8,961,472

* Non life figures for this company represents personal accidents premiums.

Table (11)
Motor Underwritten Premiums 2009*
As in 31/12/2009 compared with 31/12/2008(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	
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	1,311,052	835,749	1,111,815	848,951	607,203	524,060	3,030,070	2,208,760	6,171,264	5,799,163	9,201,334	8,007,923
2	Middle East Insurance	1,362,066	1,199,154	794,100	772,343	507,973	502,147	2,664,139	2,473,644	3,191,083	3,377,243	5,855,222	5,850,887
3	National Insurance	1,272,938	1,120,641	306,553	277,778	543,067	482,232	2,122,558	1,880,651	1,269,969	1,187,086	3,392,527	3,067,737
4	United Insurance	1,796,838	1,469,643	619,593	614,088	551,732	565,166	2,968,163	2,648,897	2,904,791	2,201,667	5,872,954	4,850,564
5	AL Manara Insurance	1,385,476	887,059	526,148	712,924	527,472	501,969	2,439,096	2,101,952	1,444,114	2,635,226	3,883,210	4,737,178
6	General Arabia Insurance	672,233	645,129	372,027	317,158	532,994	482,618	1,577,254	1,444,905	1,563,279	1,367,465	3,140,533	2,812,370
7	Jerusalem Insurance	1,021,902	1,670,886	882,439	909,653	561,325	471,040	2,465,666	3,051,579	3,074,527	3,113,682	5,540,193	6,165,261
8	AL-Nisr Al-Arabi Insurance	679,353	476,480	591,432	558,925	534,133	502,146	1,804,918	1,537,551	1,593,811	1,442,698	3,398,729	2,980,249
9	Jordan French Insurance	3,485,122	4,018,830	780,960	560,750	572,554	455,895	4,838,636	5,035,475	2,876,763	2,216,958	7,715,399	7,252,433
10	Arab Union International Ins.	6,045,403	4,375,883	114,098	114,127	392,914	475,776	6,552,415	4,965,786	591,003	688,997	7,143,418	5,654,783
11	Delta Insurance	515,153	513,294	130,768	122,814	1,113,283	913,215	1,759,204	1,549,323	633,125	560,306	2,392,329	2,109,629
12	Jordan Emirates Insurance	595,647	531,986	1,071,297	204,145	1,073,722	1,029,737	2,740,666	1,765,868	2,041,839	511,456	4,782,505	2,277,324
13	Al Yarmouk Insurance	301,614	1,347,780	33,310	31,925	554,988	476,236	889,912	1,855,941	188,876	156,110	1,078,788	2,012,051
14	Holy Land Insurance	10,009,453	10,180,133	186,450	1,115,029	549,927	454,473	10,745,830	11,749,635	764,806	162,251	11,510,636	11,911,886
15	Arab Life & Accidents Ins.	951,951	1,109,782	1,147,983	1,511,810	1,098,327	974,733	3,198,261	3,596,325	3,478,397	4,447,944	6,676,658	8,044,269
16	Philadelphia Insurance	1,414,211	1,674,311	322,659	397,011	683,107	202,960	2,419,977	2,274,282	637,379	732,258	3,057,356	3,006,540
17	Jordan International Ins.	4,331,958	1,913,941	566,590	570,564	551,940	502,113	5,450,488	2,986,618	1,485,065	1,932,278	6,935,553	4,918,896
18	Arab German Insurance	4,004,835	4,079,783	729,117	931,790	407,152	398,121	5,141,104	5,409,694	3,061,933	3,776,349	8,203,037	9,186,043
19	Euro Arab Insurance Group	2,097,494	2,085,760	863,375	1,195,523	551,491	376,551	3,512,360	3,657,834	2,482,330	2,457,910	5,994,690	6,115,744
20	Islamic Insurance	4,251,594	3,035,944	607,053	629,557	548,984	480,464	5,407,631	4,145,965	2,113,716	2,162,230	7,521,347	6,308,195
21	Arab Assurers	2,889,431	2,371,397	1,211,308	1,705,559	520,930	406,205	4,621,669	4,483,161	2,668,393	3,001,902	7,290,062	7,485,063
22	Al Baraka Takaful	2,654,236	2,638,209	190,039	194,606	534,067	523,110	3,378,342	3,355,925	687,830	738,688	4,066,172	4,094,613
23	Arab Jordanian Ins. Group	5,003,993	3,796,875	301,293	275,044	247,398	631,459	5,552,684	4,703,378	1,327,329	1,448,908	6,880,013	6,152,286
24	Arab Orient Insurance	1,315,893	1,134,390	1,578,409	1,348,713	1,095,987	743,086	3,990,289	3,226,189	7,124,244	5,907,359	11,114,533	9,133,548
25	Gerasa Insurance	1,181,687	1,275,516	80,913	124,995	550,867	477,398	1,813,467	1,877,909	194,429	254,976	2,007,896	2,132,885
26	MEDGULF Insurance	122,977	61,818	310,070	229,199	551,066	502,147	984,113	793,164	1,411,539	970,561	2,395,652	1,763,725
27	First Insurance	392,185	148,611	499,553	203,611	1,045,410	303,663	1,937,148	655,885	1,040,031	505,021	2,977,179	1,160,906
	Total	61,066,695	54,598,984	15,929,352	16,478,592	17,010,013	14,358,720	94,006,060	85,436,296	56,021,865	53,756,692	150,027,925	139,192,988

* 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.

Table (12)
 Company's Classification & Share of Gross Written Premiums 2009 (JD)

-1

Classification of companies according to(Non Life Insurances Premiums)

Rank	Companies	Non Life Insurance	Companies Share%
1	Jordan Insurance	22,583,393	9.10
2	Arab Orient Insurance	21,647,373	8.72
3	Middle East Insurance	17,298,315	6.97
4	Arab German Insurance	15,714,376	6.33
5	Holy Land Insurance	12,070,117	4.86
6	Jordan French Insurance	11,129,587	4.48
7	Euro Arab Insurance Group	10,853,103	4.37
8	Jordan International Ins.	10,479,072	3.88
9	Arab Assurers	9,631,539	3.84
10	Islamic Insurance	9,540,396	3.84
11	Arab Life & Accidents Ins.	9,254,059	3.73
12	Jerusalem Insurance	9,134,140	3.68
13	Arab Jordanian Ins. Group	8,470,215	3.41
14	United Insurance	7,986,948	3.22
15	Arab Union International Ins.	7,869,541	3.17
16	First Insurance	7,649,858	3.08
17	General Arabia Insurance	7,172,922	2.89
18	National Insurance	6,920,689	2.79
19	AL-Nisr Al-Arabi Insurance	6,065,730	2.32
20	AL Manara Insurance	5,750,551	2.27
21	Jordan Emirates Insurance	5,632,181	2.27
22	MEDGULF Insurance	4,755,153	1.92
23	Delta Insurance	4,509,263	1.82
24	Al Yarmouk Insurance	4,491,265	1.81
25	Al Baraka Takaful	4,486,477	1.81
26	Philadelphia Insurance	3,231,834	1.30
27	Gerasa Insurance	2,157,864	0.87
28	American Life Insurance(Alico)*	1,665,947	1
	Total	248,151,908	100.00

* The figures shown for (Alico) represents General Accidents Insurance

Classification of companies according to (Life & Medical Premiums)

Rank	Companies	Life & Medical Insurance	Companies Share%
1	Arab Orient Insurance	22,941,288	19.61
2	American Life Insurance(Alico)	14,426,577	12.33
3	Jordan Insurance	10,150,082	8.68
4	Arab German Insurance	9,570,677	8.18
5	AL-Nisr Al-Arabi Insurance	9,004,878	7.70
6	Jordan International Ins.	6,058,945	5.18
7	Middle East Insurance	5,918,756	5.06
8	Euro Arab Insurance Group	5,528,285	4.72
9	Jordan French Insurance	5,427,868	4.64
10	MEDGULF Insurance	4,782,401	4.09
11	Islamic Insurance	4,583,287	3.92
12	Arab Life & Accidents Ins.	3,050,585	2.61
13	General Arabia Insurance	2,847,018	2.43
14	Arab Assurers	1,895,534	1.62
15	United Insurance	1,727,205	1.48
16	Jerusalem Insurance	1,254,539	1.07
17	First Insurance	1,240,927	1.06
18	Arab Jordanian Ins. Group	1,112,934	0.95
19	National Insurance	1,092,488	0.93
20	Al Yarmouk Insurance	977,194	0.84
21	Al Baraka Takaful	946,057	0.81
22	Delta Insurance	704,130	0.60
23	Jordan Emirates Insurance	641,794	0.55
24	Arab Union International Ins.	535,623	0.46
25	AL Manara Insurance	284,903	0.24
26	Gerasa Insurance	208,220	0.18
27	Philadelphia Insurance	89,151	0.08
28	Holy Land Insurance*		
	Total	117,001,346	100.00

* Company doesn't practice Life & Medical Insurance

Classification of companies according to (Gross Premiums)

Rank	Companies	Gross Premiums	Companies Share%
1	Arab Orient Insurance	44,588,661	12.21
2	Jordan Insurance	32,733,475	8.96
3	Arab German Insurance	25,285,053	6.92
4	Middle East Insurance	23,217,071	6.36
5	Jordan French Insurance	16,557,455	4.53
6	Jordan International Ins.	16,538,017	4.53
7	Euro Arab Insurance Group	16,381,388	4.49
8	American Life Insurance(Alico)	16,092,524	4.41
9	AL-Nisr Al-Arabi Insurance	15,070,608	4.13
10	Islamic Insurance	14,123,683	3.87
11	Arab Life & Accidents Ins.	12,304,644	3.37
12	Holy Land Insurance	12,070,117	3.31
13	Arab Assurers	11,527,073	3.16
14	Jerusalem Insurance	10,388,679	2.85
15	General Arabia Insurance	10,019,940	2.74
16	United Insurance	9,714,153	2.66
17	Arab Jordanian Ins. Group	9,583,149	2.62
18	MEDGULF Insurance	9,537,554	2.61
19	First Insurance	8,890,785	2.43
20	Arab Union International Ins.	8,405,164	2.30
21	National Insurance	8,013,177	2.19
22	Jordan Emirates Insurance	6,273,975	1.72
23	AL Manara Insurance	6,035,454	1.65
24	Al Yarmouk Insurance	5,468,459	1.50
25	Al Baraka Takaful	5,432,534	1.49
26	Delta Insurance	5,213,393	1.43
27	Philadelphia Insurance	3,320,985	0.91
28	Gerasa Insurance	2,366,084	0.65
	Total	365,153,254	100.00

Tabel (12)
Companies Classification & Share of Gross Written Premiums Per Class As in 31/12/2009

Cont.-2

Marine & Transport		
No.	Companies	Written Premiums
1	Middle East Insurance	3,792,186
2	Arab German Insurance	2,718,060
3	Jordan Insurance	1,946,858
4	Jerusalem Insurance	1,875,685
5	Jordan International Ins.	1,804,694
6	Jordan French Insurance	1,587,887
7	AL Manara Insurance	1,300,829
8	Arab Orient Insurance	1,270,967
9	Euro Arab Insurance Group	1,008,000
10	General Arabia Insurance	967,530
11	Arab Assurers	934,888
12	Islamic Insurance	752,241
13	Arab Life & Accidents Ins.	713,445
14	AL-Nisr Al-Arabi Insurance	646,856
15	Arab Jordanian Ins. Group	544,989
16	Al Yarmouk Insurance	540,685
17	Arab Union International Ins.	473,841
18	United Insurance	451,178
19	Delta Insurance	392,381
20	First Insurance	305,663
21	National Insurance	300,907
22	MEDGULF Insurance	257,770
23	Al Baraka Takaful	192,532
24	Philadelphia Insurance	80,958
25	Jordan Emirates Insurance	57,592
26	Holy Land Insurance	13,918
27	Gerasa Insurance	13,256
28	American Life Insurance(Alico)*	
Total		24,945,796

Fire & Other Property Damages		
No.	Companies	Written Premiums
1	Jordan Insurance	9,858,046
2	Middle East Insurance	5,831,368
3	Arab Orient Insurance	4,020,620
4	First Insurance	4,007,370
5	Arab German Insurance	4,005,693
6	National Insurance	3,090,319
7	Al Yarmouk Insurance	2,554,218
8	General Arabia Insurance	2,435,472
9	MEDGULF Insurance	1,955,616
10	Jordan International Ins.	1,645,470
11	Jerusalem Insurance	1,575,250
12	Delta Insurance	1,480,141
13	AL-Nisr Al-Arabi Insurance	1,383,963
14	United Insurance	1,383,855
15	Euro Arab Insurance Group	1,283,846
16	Arab Life & Accidents Ins.	1,188,092
17	Arab Assurers	1,022,562
18	Islamic Insurance	1,017,563
19	Arab Jordanian Ins. Group	845,911
20	Jordan Emirates Insurance	757,518
21	Jordan French Insurance	604,287
22	Holy Land Insurance	517,748
23	AL Manara Insurance	417,111
24	Arab Union International Ins.	203,311
25	Al Baraka Takaful	201,170
26	Gerasa Insurance	127,572
27	Philadelphia Insurance	76,263
28	American Life Insurance(Alico)*	
Total		53,490,355

General Accident		
No.	Companies	Written Premiums
1	Arab Orient Insurance	5,241,253
2	Euro Arab Insurance Group	2,566,567
3	Middle East Insurance	1,819,539
4	American Life Insurance(Alico)	1,665,947
5	Jordan Insurance	1,577,155
6	Jordan French Insurance	950,129
7	Arab German Insurance	787,586
8	AL-Nisr Al-Arabi Insurance	636,182
9	General Arabia Insurance	629,387
10	Arab Life & Accidents Ins.	479,267
11	First Insurance	359,646
12	Al Yarmouk Insurance	317,574
13	United Insurance	278,961
14	Islamic Insurance	249,245
15	Arab Assurers	244,801
16	Delta Insurance	244,412
17	Arab Jordanian Ins. Group	199,302
18	AL Manara Insurance	149,401
19	MEDGULF Insurance	146,115
20	Jerusalem Insurance	143,012
21	National Insurance	136,936
22	Jordan International Ins.	93,355
23	Arab Union International Ins.	48,971
24	Jordan Emirates Insurance	34,566
25	Holy Land Insurance	27,815
26	Al Baraka Takaful	26,603
27	Philadelphia Insurance	17,257
28	Gerasa Insurance	9,140
Total		19,080,124

* The Companies dosen't practice Marine & Fire Insurances

Table (12)

Companie's Classification & Share of Gross Written Premiums Per Class As in 31/12/2009

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)	11,691,775	1	Arab Orient Insurance	22,941,288	1	Holy Land Insurance	11,510,636
2	Jordan Insurance	6,148,511	2	Arab German Insurance	8,513,526	2	Arab Orient Insurance	11,114,533
3	AL-Nisr Al-Arabi Insurance	4,824,163	3	Jordan International Ins.	5,244,623	3	Jordan Insurance	9,201,334
4	Middle East Insurance	2,530,249	4	Jordan French Insurance	4,862,059	4	Arab German Insurance	8,203,037
5	Arab Life & Accidents Ins.	2,288,812	5	MEDGULF Insurance	4,782,401	5	Jordan French Insurance	7,715,399
6	Islamic Insurance	1,638,140	6	Euro Arab Insurance Group	4,701,840	6	Islamic Insurance	7,521,347
7	Arab German Insurance	1,057,151	7	AL-Nisr Al-Arabi Insurance	4,180,715	7	Arab Assurers	7,290,062
8	General Arabia Insurance	903,687	8	Jordan Insurance	4,001,571	8	Arab Union International Ins.	7,143,418
9	Euro Arab Insurance Group	826,445	9	Middle East Insurance	3,388,507	9	Jordan International Ins.	6,935,553
10	Jordan International Ins.	814,322	10	Islamic Insurance	2,945,147	10	Arab Jordanian Ins. Group	6,880,013
11	Arab Assurers	809,423	11	American Life Insurance(Alico)	2,734,802	11	Arab Life & Accidents Ins.	6,676,658
12	Jordan French Insurance	565,809	12	General Arabia Insurance	1,943,331	12	Euro Arab Insurance Group	5,994,690
13	National Insurance	269,237	13	United Insurance	1,566,378	13	United Insurance	5,872,954
14	Jerusalem Insurance	165,651	14	First Insurance	1,240,927	14	Middle East Insurance	5,855,222
15	United Insurance	160,827	15	Jerusalem Insurance	1,088,888	15	Jerusalem Insurance	5,540,193
16	Arab Jordanian Ins. Group	145,591	16	Arab Assurers	1,086,111	16	Jordan Emirates Insurance	4,782,505
17	Al Yarmouk Insurance	25,401	17	Arab Jordanian Ins. Group	967,343	17	Al Baraka Takaful	4,066,172
18	Delta Insurance	12,602	18	Al Yarmouk Insurance	951,793	18	AL Manara Insurance	3,883,210
19	Gerasa Insurance*		19	Al Baraka Takaful	946,057	19	AL-Nisr Al-Arabi Insurance	3,398,729
20	AL Manara Insurance*		20	National Insurance	823,251	20	National Insurance	3,392,527
21	Arab Union International Ins.*		21	Arab Life & Accidents Ins.	761,773	21	General Arabia Insurance	3,140,533
22	Jordan Emirates Insurance*		22	Delta Insurance	691,528	22	Philadelphia Insurance	3,057,356
23	Holy Land Insurance*		23	Jordan Emirates Insurance	641,794	23	First Insurance	2,977,179
24	Philadelphia Insurance*		24	Arab Union International Ins.	535,623	24	MEDGULF Insurance	2,395,652
25	Al Baraka Takaful*		25	AL Manara Insurance	284,903	25	Delta Insurance	2,392,329
26	Arab Orient Insurance*		26	Gerasa Insurance	208,220	26	Gerasa Insurance	2,007,896
27	MEDGULF Insurance*		27	Philadelphia Insurance	89,151	27	Al Yarmouk Insurance	1,078,788
28	First Insurance *		28	Holy Land Insurance*		28	American Life Insurance(Alico)*	
	Total	34,877,796		Total	82,123,550		Total	150,027,925

* The companies classified from 19-28 don't practice Life Insurance

* The company classified under No. 28 doesn't practice Medical Insurance.

* The company under classification No. 28 doesn't practice Motor Insurance.

Companies Share % in Paid Claims 2009

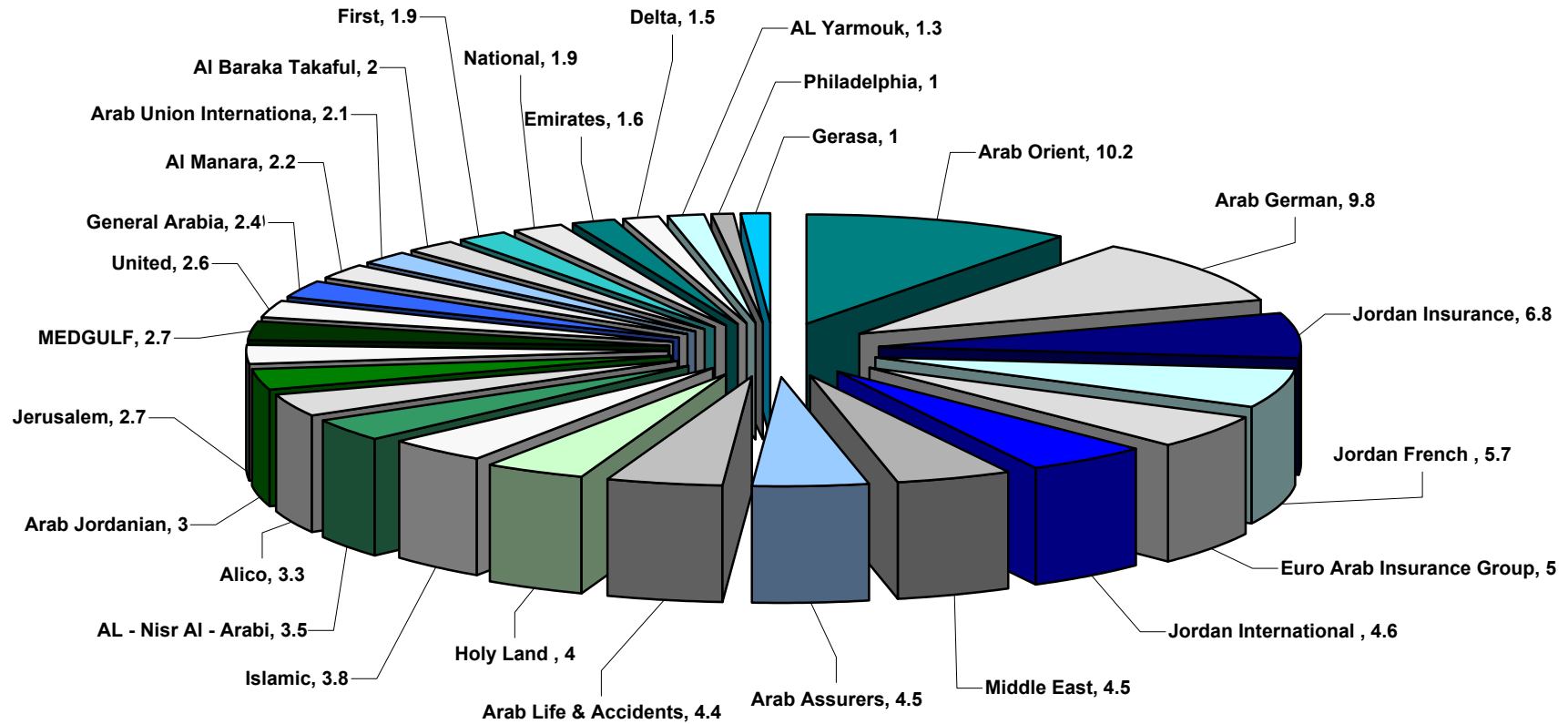


Table (13)
Paid Claims
Companie's Share of All Classes 2009 (JD)

-1

No	Companies	Marine		Aviation		Total Marine + Aviation		Fire & Other Property Damages		Liability		Other Branches		Credit		Motor			
																Compulsory(Third Party Liability Insurance)		Comprehensive (Own Damages)	
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	2,044,160	1,302,307			2,044,160	1,302,307	2,125,489	966,101	38,110	21,285		27,242			2,240,466	1,894,989	4,802,660	5,029,100
2	Middle East Insurance	434,335	317,469			434,335	317,469	995,886	728,343	14,290	13,371	23,109	23,832			3,050,417	2,446,600	3,234,529	2,963,880
3	National Insurance	29,816	583,895			29,816	583,895	313,436	771,155	2,562	40,146		20			2,585,698	2,730,297	1,240,432	1,267,738
4	United Insurance	200,681	183,697			200,681	183,697	1,667,964	433,150	6,028	17,088	45	1,180			2,273,687	1,854,794	1,343,475	1,497,843
5	AL Manara Insurance	98,823	4,863	125,114	284,000	223,937	288,863	302,914	76,542	1,566	225	466,869	181,627			2,281,747	2,008,850	2,166,672	1,756,800
6	General Arabia Insurance	245,644	176,195			245,644	176,195	186,340	625,879				105,439	77,462		1,370,376	1,301,163	1,307,017	1,061,245
7	Jerusalem Insurance	441,920	421,058			441,920	421,058	485,850	382,724	33,267	24,616	1,916	12,240			2,884,503	2,835,639	2,446,288	2,055,663
8	AL-Nisr Al-Arabi Insurance	311,607	209,323			311,607	209,323	602,194	291,721	10,250	1,425	159,719	9,938			1,974,459	1,553,079	1,187,838	1,131,346
9	Jordan French Insurance	265,473	99,455			265,473	99,455	185,898	158,400	3,941	2,228	401,987	224,033			7,076,622	6,438,006	2,843,243	2,300,224
10	Arab Union International Ins.	26,860	21,684			26,860	21,684	3,091	3,744			88	59			4,431,269	3,234,511	514,801	391,552
11	Delta Insurance	670,850	64,268			670,850	64,268	647,960	189,626	14,850	12,921	6,560	3,374			1,294,251	1,058,839	651,435	519,931
12	Jordan Emirates Insurance	28,905	368,162			28,905	368,162	71,545	1,668,335			481	50,883	38,136		2,268,922	3,017,024	1,305,594	1,613,613
13	Al Yarmouk Insurance	51,428	2,790,259			51,428	2,790,259	38,780	260,034	457	1,411	6,063				2,206,768	3,568,388	95,050	72,070
14	Holy Land Insurance	550	760			550	760	573,944	319,029	4,045	10,245					8,838,514	5,043,543	1,329,768	721,165
15	Arab Life & Accidents Ins.	220,556	133,609			220,556	133,609	616,127	716,269	183,845	86,881	17,764		860,920	488,313	3,031,611	3,965,098	3,085,546	2,893,612
16	Philadelphia Insurance	12,652	3,501			12,652	3,501	32,818	23,815	2,842	3,421	2,500	11,300			2,412,421	2,269,743	438,354	551,591
17	American Life Insurance(Alico)					0	0						483,286	100,834					
18	Jordan International Ins.	270,713	199,861	653	1,000	271,366	200,861	497,256	246,331	5,617	58,994		75			3,791,166	3,829,070	1,681,194	2,182,265
19	Arab German Insurance	220,994	129,579			220,994	129,579	4,886,767	1,875,788	109,303	240,906	13,753	8,994			7,627,576	6,858,061	4,433,160	5,556,968
20	Euro Arab Insurance Group	108,677	107,709			108,677	107,709	345,056	107,278	215,090	126,147					2,714,059	2,944,584	5,467,984	4,051,540
21	Islamic Insurance	64,401	168,775			64,401	168,775	180,213	171,130			38,141	41,318			4,381,580	3,389,460	2,286,502	2,401,225
22	Arab Assurers	144,195	289,543			144,195	289,543	331,397	248,730	14,445	4,825	11,797	21,367	65,248	16,704	5,971,819	5,145,626	3,531,925	3,118,557
23	Al Baraka Takaful	126,738	29,076			126,738	29,076	5,117	20,374							3,565,374	4,208,773	804,447	458,313
24	Arab Jordanian Ins. Group	51,113	176,817			51,113	176,817	380,853	1,328,662			29,446	29,711			5,052,466	3,933,067	1,519,175	2,141,488
25	Arab Orient Insurance	219,939	152,550			219,939	152,550	863,904	786,659	38,499	42,312	1,095,375	171,568			2,893,470	1,942,583	6,797,466	4,775,277
26	Gerasa Insurance	814				814	0	9,825	15,103		320	1,783				2,288,073	2,798,986	202,244	318,557
27	MEDGULF Insurance	7,143	7,724			7,143	7,724	130,692	74,006	70		843	5,793			413,026	160,902	1,257,484	372,521
28	First Insurance	107,507	4,628			107,507	4,628	2,020,020	24,256	21,704	1,550	14,382	669			967,375	266,149	1,089,064	89,202
	Total	6,406,494	7,946,767	125,767	285,000	6,532,261	8,231,767	18,501,336	12,513,184	720,781	710,798	2,931,748	990,772	926,168	505,017	89,887,715	80,697,824	57,063,347	51,293,286

Table (13)
Paid Claims
Companie's Share of All Classes 2009 (JD)

Cont. -2

No.	Companies	Total Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Paid Claims		Market s Share %		Gross Paid Claims for Branches Outside Jordan			
		Compulsory (Third Party Liability Ins.)& Comprehensive (Own Damages)		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
		2009	2008																
1	Jordan Insurance*	7,043,126	6,924,089	11,250,885	9,241,024	2,648,250	1,707,337	4,000,020	3,368,523	6,648,270	5,075,860	17,899,155	14,316,884	6.80	6.46	4,840,815	4,226,739		
2	Middle East Insurance	6,284,946	5,410,480	7,752,566	6,493,495	2,806,603	2,048,527	1,266,938	780,237	4,073,541	2,828,764	11,826,107	9,322,259	4.49	4.21				
3	National Insurance	3,826,130	3,998,035	4,171,944	5,393,251	633,843	395,849	123,005	40,244	756,848	436,093	4,928,792	5,829,344	1.87	2.63				
4	United Insurance	3,617,162	3,352,637	5,491,880	3,987,752	1,207,964	660,410	45,470	31,200	1,253,434	691,610	6,745,314	4,679,362	2.56	2.11				
5	AL Manara Insurance	4,448,419	3,765,650	5,443,705	4,312,907	324,824	127,707			324,824	127,707	5,768,529	4,440,614	2.19	2.00				
6	General Arabia Insurance	2,677,393	2,362,408	3,214,816	3,241,944	2,169,635	1,871,503	850,593	252,920	3,020,228	2,124,423	6,235,044	5,366,367	2.37	2.42				
7	Jerusalem Insurance	5,330,791	4,891,302	6,293,744	5,731,940	815,998	680,405	75,875	269,187	891,873	949,592	7,185,617	6,681,532	2.73	3.02				
8	AL-Nisr Al-Arabi Insurance	3,162,297	2,684,425	4,246,067	3,196,832	3,205,757	2,570,753	1,632,192	1,370,367	4,837,949	3,941,120	9,084,016	7,137,952	3.45	3.22				
9	Jordan French Insurance	9,919,865	8,738,230	10,777,164	9,222,346	3,941,215	4,078,691	273,750	431,853	4,214,965	4,510,544	14,992,129	13,732,890	5.69	6.20				
10	Arab Union International Ins.	4,946,070	3,626,063	4,976,109	3,651,550	641,818	162,902			641,818	162,902	5,617,927	3,814,452	2.13	1.72				
11	Delta Insurance	1,945,686	1,578,770	3,285,906	1,848,959	604,493	411,317			604,493	411,317	3,890,399	2,260,276	1.48	1.02				
12	Jordan Emirates Insurance	3,574,516	4,630,637	3,725,849	6,705,751	469,493	440,801			469,493	440,801	4,195,342	7,146,552	1.59	3.23				
13	Al Yarmouk Insurance	2,301,818	3,640,458	2,398,546	6,692,162	901,829	602,928	16,000	76,807	917,829	679,735	3,316,375	7,371,897	1.26	3.33				
14	Holy Land Insurance	10,168,282	5,764,708	10,746,821	6,094,742					0	0	10,746,821	6,094,742	4.08	2.75				
15	Arab Life & Accidents Ins.	6,117,157	6,858,710	8,016,369	8,283,782	739,133	732,561	2,734,692	1,722,740	3,473,825	2,455,301	11,490,194	10,739,083	4.36	4.85	602,845	853,567		
16	Philadelphia Insurance	2,850,775	2,821,334	2,901,587	2,863,371	18,487				18,487	0	2,920,074	2,863,371	1.11	1.29				
17	American Life Insurance(Alico)	0	0	483,286	100,834	2,405,569	1,921,661	5,708,672	6,196,355	8,114,241	8,118,016	8,597,527	8,218,850	3.27	3.71				
18	Jordan International Ins.	5,472,360	6,011,335	6,246,599	6,517,596	5,373,911	5,241,267	496,602	325,636	5,870,513	5,566,903	12,117,112	12,084,499	4.60	5.45				
19	Arab German Insurance	12,060,736	12,415,029	17,291,553	14,670,296	7,911,692	9,790,021	684,475	467,486	8,596,167	10,257,507	25,887,720	24,927,803	9.83	11.25				
20	Euro Arab Insurance Group	8,182,043	6,996,124	8,850,866	7,337,258	3,993,984	3,171,466	317,921	586,320	4,311,905	3,757,786	13,162,771	11,095,044	5.00	5.01				
21	Islamic Insurance*	6,668,082	5,790,685	6,950,837	6,171,908	2,527,709	1,980,406	456,345	406,533	2,984,054	2,386,939	9,934,891	8,558,847	3.77	3.86				
22	Arab Assurers	9,503,744	8,264,183	10,070,826	8,845,352	1,050,915	728,468	678,263	448,475	1,729,178	1,176,943	11,800,004	10,022,295	4.48	4.52				
23	Al Baraka Takaful**	4,369,821	4,667,086	4,501,676	4,716,536	873,634	568,476			873,634	568,476	5,375,310	5,285,012	2.04	2.39				
24	Arab Jordanian Ins. Group	6,571,641	6,074,555	7,033,053	7,609,745	678,615	381,580	104,192	50,000	782,807	431,580	7,815,860	8,041,325	2.97	3.63				
25	Arab Orient Insurance	9,690,936	6,717,860	11,908,653	7,870,949	15,064,200	8,215,149			15,064,200	8,215,149	26,972,853	16,086,098	10.24	7.26				
26	Gerasa Insurance	2,490,317	3,117,543	2,502,739	3,132,966	156,854	145,699			156,854	145,699	2,659,593	3,278,665	1.01	1.48				
27	MEDGULF Insurance	1,670,510	533,423	1,809,258	620,946	5,250,917	1,094,441			5,250,917	1,094,441	7,060,175	1,715,387	2.68	0.77				
29	First Insurance	2,056,439	355,351	4,220,052	386,454	850,685	92,783			850,685	92,783	5,070,737	479,237	1.93	0.22				
	Total	146,951,062	131,991,110	176,563,356	154,942,648	67,268,027	49,823,108	19,465,005	16,824,883	86,733,032	66,647,991	263,296,388	221,590,639	100	100	5,443,660	5,080,306		

* Both Jordan Insurance company and Islamic Insurance company paid claims in 2008 include recoveries which was not presented in JOIF report in 2008

** Al Baraka Takaful paid claims for Motor insurance in 2009 included an amount of JD 298.794 from the old portfolio of the company

Table (14)
Motor Paid Claims
As in 31/12/2009 Compared with 31/12/2008 (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	
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	1,025,740	845,131	1,046,696	890,453	168,030	159,405	2,240,466	1,894,989	4,802,660	5,029,100	7,043,126	6,924,089
2	Middle East Insurance	1,593,969	1,352,620	1,179,233	907,985	277,215	185,995	3,050,417	2,446,600	3,234,529	2,963,880	6,284,946	5,410,480
3	National Insurance	2,112,573	2,377,674	303,539	259,834	169,586	92,789	2,585,698	2,730,297	1,240,432	1,267,738	3,826,130	3,998,035
4	United Insurance	1,349,854	820,669	781,831	948,691	142,002	85,434	2,273,687	1,854,794	1,343,475	1,497,843	3,617,162	3,352,637
5	AL Manara Insurance	1,121,848	1,069,226	946,714	728,272	213,185	211,352	2,281,747	2,008,850	2,166,672	1,756,800	4,448,419	3,765,650
6	General Arabia Insurance	720,143	884,621	481,009	294,460	169,224	122,082	1,370,376	1,301,163	1,307,017	1,061,245	2,677,393	2,362,408
7	Jerusalem Insurance	1,778,167	1,900,503	991,342	827,616	114,994	107,520	2,884,503	2,835,639	2,446,288	2,055,663	5,330,791	4,891,302
8	AL-Nisr Al-Arabi Insurance	1,121,934	923,473	640,459	499,725	212,066	129,881	1,974,459	1,553,079	1,187,838	1,131,346	3,162,297	2,684,425
9	Jordan French Insurance	5,713,702	5,320,123	1,000,512	928,132	362,408	189,751	7,076,622	6,438,006	2,843,243	2,300,224	9,919,865	8,738,230
10	Arab Union International Ins.	4,130,887	3,016,033	200,902	134,685	99,480	83,793	4,431,269	3,234,511	514,801	391,552	4,946,070	3,626,063
11	Delta Insurance	880,634	809,997	174,975	135,435	238,642	113,407	1,294,251	1,058,839	651,435	519,931	1,945,686	1,578,770
12	Jordan Emirates Insurance	1,577,135	2,117,883	416,676	537,672	275,111	361,469	2,268,922	3,017,024	1,305,594	1,613,613	3,574,516	4,630,637
13	Al Yarmouk Insurance	2,009,220	3,420,231	51,711	32,975	145,837	115,182	2,206,768	3,568,388	95,050	72,070	2,301,818	3,640,458
14	Holy Land Insurance	7,821,686	4,348,319	795,865	566,671	220,963	128,553	8,838,514	5,043,543	1,329,768	721,165	10,168,282	5,764,708
15	Arab Life & Accidents Ins.	1,558,163	2,284,843	1,325,991	1,557,066	147,457	123,189	3,031,611	3,965,098	3,085,546	2,893,612	6,117,157	6,858,710
16	Philadelphia Insurance	1,605,314	1,659,094	377,710	504,098	429,397	106,551	2,412,421	2,269,743	438,354	551,591	2,850,775	2,821,334
17	Jordan International Ins.	2,854,946	2,102,749	749,356	1,369,963	186,864	356,358	3,791,166	3,829,070	1,681,194	2,182,265	5,472,360	6,011,335
18	Arab German Insurance	7,255,013	5,555,302	341,728	1,245,087	30,835	57,672	7,627,576	6,858,061	4,433,160	5,556,968	12,060,736	12,415,029
19	Euro Arab Insurance Group	2,591,081	2,899,739			122,978	44,845	2,714,059	2,944,584	5,467,984	4,051,540	8,182,043	6,996,124
20	Islamic Insurance	3,638,231	2,717,923	637,794	585,681	105,555	85,856	4,381,580	3,389,460	2,286,502	2,401,225	6,668,082	5,790,685
21	Arab Assurers	4,452,794	4,009,372	1,519,025	1,071,092		65,162	5,971,819	5,145,626	3,531,925	3,118,557	9,503,744	8,264,183
22	Al Baraka Takaful	3,134,926	3,874,881	244,503	239,815	185,945	94,077	3,565,374	4,208,773	804,447	458,313	4,369,821	4,667,086
23	Arab Jordanian Ins. Group	4,455,007	3,267,731	527,941	513,902	69,518	151,434	5,052,466	3,933,067	1,519,175	2,141,488	6,571,641	6,074,555
24	Arab Orient Insurance	1,057,431	1,157,832	1,628,093	593,056	207,946	191,695	2,893,470	1,942,583	6,797,466	4,775,277	9,690,936	6,717,860
25	Gerasa Insurance	1,907,848	2,388,922	217,306	275,967	162,919	134,097	2,288,073	2,798,986	202,244	318,557	2,490,317	3,117,543
26	MEDGULF Insurance	33,257	22,522	213,200	55,579	166,569	82,801	413,026	160,902	1,257,484	372,521	1,670,510	533,423
27	First Insurance	527,026	189,911	316,747	41,483	123,602	34,755	967,375	266,149	1,089,064	89,202	2,056,439	355,351
	Total	68,028,529	61,337,324	17,110,858	15,745,395	4,748,328	3,615,105	89,887,715	80,697,824	57,063,347	51,293,286	146,951,062	131,991,110

* Both Jordan Insurance company and Islamic Insurance company paid claims in 2008 include recoveries which was not presented in JOIF report in 2008

** Al Baraka Takaful paid claims for Motor insurance in 2009 included an amount of JD 298.794 from the old portfolio of the company

Tabel (15)
Companie's Classification & Share of Total Paid Claims 2009 (JD)

-1

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

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

Classification of companies according to (Total Paid Claims)

%	Companies	Non Life Paid Claims	Companies Share%
1	Arab German Insurance	17,291,553	9.79
2	Arab Orient Insurance	11,908,653	6.74
3	Jordan Insurance	11,250,885	6.37
4	Jordan French Insurance	10,777,164	6.10
5	Holy Land Insurance	10,746,821	6.09
6	Arab Assurers	10,070,826	5.70
7	Euro Arab Insurance Group	8,850,866	5.01
8	Arab Life & Accidents Ins.	8,016,369	4.54
9	Middle East Insurance	7,752,566	4.39
10	Arab Jordanian Ins. Group	7,033,053	3.98
11	Islamic Insurance	6,950,837	3.94
12	Jerusalem Insurance	6,293,744	3.56
13	Jordan International Ins.	6,246,599	3.54
14	United Insurance	5,491,880	3.11
15	AL Manara Insurance	5,443,705	3.08
16	Arab Union International Ins.	4,976,109	2.82
17	Al Baraka Takaful *	4,501,676	2.55
18	AL-Nisr Al-Arabi Insurance	4,246,067	2.40
19	First Insurance	4,220,052	2.39
20	National Insurance	4,171,944	2.36
21	Jordan Emirates Insurance	3,725,849	2.11
22	Delta Insurance	3,285,906	1.86
23	General Arabia Insurance	3,214,816	1.82
24	Philadelphia Insurance	2,901,587	1.64
25	Gerasa Insurance	2,502,739	1.42
26	Al Yarmouk Insurance	2,398,546	1.36
27	MEDGULF Insurance	1,809,258	1.02
28	American Life Insurance(Alico)	483,286	0.27
	Total	176,563,356	100.00

%	Companies	Life & Medical Paid Claims	Companies Share%
1	Arab Orient Insurance	15,064,200	17.37
2	Arab German Insurance	8,596,167	9.91
3	American Life Insurance(Alico)	8,114,241	9.36
4	Jordan Insurance	6,648,270	7.67
5	Jordan International Ins.	5,870,513	6.77
6	MEDGULF Insurance	5,250,917	6.05
7	AL-Nisr Al-Arabi Insurance	4,837,949	5.58
8	Euro Arab Insurance Group	4,311,905	4.97
9	Jordan French Insurance	4,214,965	4.86
10	Middle East Insurance	4,073,541	4.70
11	Arab Life & Accidents Ins.	3,473,825	4.01
12	General Arabia Insurance	3,020,228	3.48
13	Islamic Insurance	2,984,054	3.44
14	Arab Assurers	1,729,178	1.99
15	United Insurance	1,253,434	1.45
16	Al Yarmouk Insurance	917,829	1.06
17	Jerusalem Insurance	891,873	1.03
18	Al Baraka Takaful	873,634	1.01
19	First Insurance	850,685	0.98
20	Arab Jordanian Ins. Group	782,807	0.90
21	National Insurance	756,848	0.87
22	Arab Union International Ins.	641,818	0.74
23	Delta Insurance	604,493	0.70
24	Jordan Emirates Insurance	469,493	0.54
25	AL Manara Insurance	324,824	0.37
26	Gerasa Insurance	156,854	0.18
27	Philadelphia Insurance	18,487	0.02
28	Holy Land Insurance*		
	Total	86,733,032	100

%	Companies	Total Paid Claims	Companies Share%
1	Arab Orient Insurance	26,972,853	10.24
2	Arab German Insurance	25,887,720	9.83
3	Jordan Insurance	17,899,155	6.80
4	Jordan French Insurance	14,992,129	5.69
5	Euro Arab Insurance Group	13,162,771	5.00
6	Jordan International Ins.	12,117,112	4.60
7	Middle East Insurance	11,826,107	4.49
8	Arab Assurers	11,800,004	4.48
9	Arab Life & Accidents Ins.	11,490,194	4.36
10	Holy Land Insurance	10,746,821	4.08
11	Islamic Insurance	9,934,891	3.77
12	AL-Nisr Al-Arabi Insurance	9,084,016	3.45
13	American Life Insurance(Alico)	8,597,527	3.27
14	Arab Jordanian Ins. Group	7,815,860	2.97
15	Jerusalem Insurance	7,185,617	2.73
16	MEDGULF Insurance	7,060,175	2.68
17	United Insurance	6,745,314	2.56
18	General Arabia Insurance	6,235,044	2.37
19	AL Manara Insurance	5,768,529	2.19
20	Arab Union International Ins.	5,617,927	2.13
21	Al Baraka Takaful *	5,375,310	2.04
22	First Insurance	5,070,737	1.93
23	National Insurance	4,928,792	1.87
24	Jordan Emirates Insurance	4,195,342	1.59
25	Delta Insurance	3,890,399	1.48
26	Al Yarmouk Insurance	3,316,375	1.26
27	Philadelphia Insurance	2,920,074	1.11
28	Gerasa Insurance	2,659,593	1.01
	Total	263,296,388	100.000

* Al Baraka Takaful paid claims for motor insurance in 2009 included an amount of JD 298,794 from the old portfolio of the company

* The company doesn't practice Life & Medical Insurances

Table (15)

Companies Classification & Share of Paid Claims Per Class As in 31/12/2009 (JD)

Cont. -2

Marine & Transport			Fire&Other Property Damages			General Accident		
%	Companies	Paid Claims	%	Companies	Paid Claims	%	Companies	Paid Claims
1	Jordan Insurance	2,044,160	1	Arab German Insurance	4,886,767	1	Arab Orient Insurance	1,133,874
2	Delta Insurance	670,850	2	Jordan Insurance	2,125,489	2	American Life Insurance(Alico)	483,286
3	Jerusalem Insurance	441,920	3	First Insurance	2,020,020	3	AL Manara Insurance	468,435
4	Middle East Insurance	434,335	4	United Insurance	1,667,964	4	Jordan French Insurance	405,928
5	AL-Nisr Al-Arabi Insurance	311,607	5	Middle East Insurance	995,886	5	Euro Arab Insurance Group	215,090
6	Jordan International Insurance	271,366	6	Arab Orient Insurance	863,904	6	Arab Life & Accidents Insurance	201,609
7	Jordan French Insurance	265,473	7	Delta Insurance	647,960	7	AL-Nisr Al-Arabi Insurance	169,969
8	General Arabia Insurance	245,644	8	Arab Life & Accidents Insurance	616,127	8	Arab German Insurance	123,056
9	AL Manara Insurance	223,937	9	AL-Nisr Al-Arabi Insurance	602,194	9	General Arabia Insurance	105,439
10	Arab German Insurance	220,994	10	Holy Land Insurance	573,944	10	Jordan Emirates Insurance	50,883
11	Arab Life & Accidents Insurance	220,556	11	Jordan International Insurance	497,256	11	Islamic Insurance	38,141
12	Arab Orient Insurance	219,939	12	Jerusalem Insurance	485,850	12	Jordan Insurance	38,110
13	United Insurance	200,681	13	Arab Jordanian Insurance Group	380,853	13	Middle East Insurance	37,399
14	Arab Assurers	144,195	14	Euro Arab Insurance Group	345,056	14	First Insurance	36,086
15	Al Baraka Takaful	126,738	15	Arab Assurers	331,397	15	Jerusalem Insurance	35,183
16	Euro Arab Insurance Group	108,677	16	National Insurance	313,436	16	Arab Jordanian Insurance Group	29,446
17	First Insurance	107,507	17	AL Manara Insurance	302,914	17	Arab Assurers	26,242
18	Islamic Insurance	64,401	18	General Arabia Insurance	186,340	18	Delta Insurance	21,410
19	Al Yarmouk Insurance	51,428	19	Jordan French Insurance	185,898	19	Al Yarmouk Insurance	6,520
20	Arab Jordanian Insurance Group	51,113	20	Islamic Insurance	180,213	20	United Insurance	6,073
21	National Insurance	29,816	21	MEDGULF Insurance	130,692	21	Philadelphia Insurance	5,342
22	Jordan Emirates Insurance	28,905	22	Jordan Emirates Insurance	71,545	22	Jordan International Insurance	5,617
23	Arab Union International Ins.	26,860	23	Al Yarmouk Insurance	38,780	23	Holy Land Insurance	4,045
24	Philadelphia Insurance	12,652	24	Philadelphia Insurance	32,818	24	National Insurance	2,562
25	MEDGULF Insurance	7,143	25	Gerasa Insurance	9,825	25	Gerasa Insurance	1,783
26	Gerasa Insurance	814	26	Al Baraka Takaful	5,117	26	MEDGULF Insurance	913
27	Holy Land Insurance	550	27	Arab Union International Ins.	3,091	27	Arab Union International Ins.	88
28	American Life Insurance(Alico)*		28	American Life Insurance(Alico)*		28	Al Baraka Takaful **	
	Total	6,532,261		Total	18,501,336		Total	3,652,529

* The Company doesn't practice Marine & Fire Insurances

** The company didn't pay any claims for General Accident Insurance in 2009

Table (15)
Companie's Classification & Share of Paid Claims Per Class As in 31/12/2009 (JD)

Cont-3

Life		
No	Companies	Paid Claims
1	American Life Insurance(Alico)	5,708,672
2	Jordan Insurance	4,000,020
3	Arab Life & Accidents Ins.	2,734,692
4	AL-Nisr Al-Arabi Insurance	1,632,192
5	Middle East Insurance	1,266,938
6	General Arabia Insurance	850,593
7	Arab German Insurance	684,475
8	Arab Assurers	678,263
9	Jordan International Ins.	496,602
10	Islamic Insurance	456,345
11	Euro Arab Insurance Group	317,921
12	Jordan French Insurance	273,750
13	National Insurance	123,005
14	Arab Jordanian Ins. Group	104,192
15	Jerusalem Insurance	75,875
16	United Insurance	45,470
17	Al Yarmouk Insurance	16,000
18	Delta Insurance*	
19	Gerasa Insurance**	
20	AL Manara Insurance**	
21	Arab Union International Ins.**	
22	Jordan Emirates Insurance**	
23	Holy Land Insurance**	
24	Philadelphia Insurance**	
25	Al Baraka Takaful**	
26	Arab Orient Insurance**	
27	MEDGULF Insurance**	
28	First Insurance**	
	Total	19,465,005

* The company didn't pay any Life Claims in 2009

** Companies Classified from 19-28 don't practice Life Assurance

Medical		
No	Companies	Paid Claims
1	Arab Orient Insurance	15,064,200
2	Arab German Insurance	7,911,692
3	Jordan International Ins.	5,373,911
4	MEDGULF Insurance	5,250,917
5	Euro Arab Insurance Group	3,993,984
6	Jordan French Insurance	3,941,215
7	AL-Nisr Al-Arabi Insurance	3,205,757
8	Middle East Insurance	2,806,603
9	Jordan Insurance	2,648,250
10	Islamic Insurance	2,527,709
11	American Life Insurance(Alico)	2,405,569
12	General Arabia Insurance	2,169,635
13	United Insurance	1,207,964
14	Arab Assurers	1,050,915
15	Al Yarmouk Insurance	901,829
16	Al Baraka Takaful	873,634
17	First Insurance	850,685
18	Jerusalem Insurance	815,998
19	Arab Life & Accidents Ins.	739,133
20	Arab Jordanian Ins. Group	678,615
21	Arab Union International Ins.	641,818
22	National Insurance	633,843
23	Delta Insurance	604,493
24	Jordan Emirates Insurance	469,493
25	AL Manara Insurance	324,824
26	Gerasa Insurance	156,854
27	Philadelphia Insurance	18,487
28	Holy Land Insurance*	
	Total	67,268,027

* The company classified under No. 28 doesn't practice Medical Insurance.

Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))*		
No	Companies	Paid Claims
1	Arab German Insurance	12,060,736
2	Holy Land Insurance	10,168,282
3	Jordan French Insurance	9,919,865
4	Arab Orient Insurance	9,690,936
5	Arab Assurers	9,503,744
6	Euro Arab Insurance Group	8,182,043
7	Jordan Insurance	7,043,126
8	Islamic Insurance	6,668,082
9	Arab Jordanian Ins. Group	6,571,641
10	Middle East Insurance	6,284,946
11	Arab Life & Accidents Ins.	6,117,157
12	Jordan International Ins.	5,472,360
13	Jerusalem Insurance	5,330,791
14	Arab Union International Ins.	4,946,070
15	AL Manara Insurance	4,448,419
16	Al Baraka Takaful*	4,369,821
17	National Insurance	3,826,130
18	United Insurance	3,617,162
19	Jordan Emirates Insurance	3,574,516
20	AL-Nisr Al-Arabi Insurance	3,162,297
21	Philadelphia Insurance	2,850,775
22	General Arabia Insurance	2,677,393
23	Gerasa Insurance	2,490,317
24	Al Yarmouk Insurance	2,301,818
25	First Insurance	2,056,439
26	Delta Insurance	1,945,686
27	MEDGULF Insurance	1,670,510
28	American Life Insurance(Alico)**	
	Total	146,951,062

* Al Baraka Takaful paid claims for Motor insurance in 2009 included an amount of JD 298.794 from the old portfolio of the company

** The company doesn't practice Motor Insurance

Table (16)
Net Profit (Loss) For Jordan Insurance Companies as Per Class For The Year 2009 (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)	
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
		1	Jordan Insurance	394,236	655,502			394,236	655,502	369,763	302,547	23,003	79,782	5,290	10,732		
2	Middle East Insurance	354,603	674,823	14,791-	12,872-	339,812	661,951	15,357	267,791	34,602-	10,629-	74,977	54,273			24,572-	75,320
3	National Insurance	328,026	350,221			328,026	350,221	219,763	5,133-	22,516	22,461	434	1,365			323,900-	645,822-
4	United Insurance	1,979-	152,786			1,979-	152,786	146,557	201,124	22,800-	6,768	4,813	8,965			230,368-	302,005-
5	AL Manara Insurance	81,748	66,336	75,195-	25,424-	6,553	40,912	46,227	58,159	24,071	11,422-	59,657	33,590-			423,973-	114,299
6	General Arabia Insurance	276,531	490,533			276,531	490,533	28,384-	92,465			28,354-	853-			16,358	25,721
7	Jerusalem Insurance	524,857	544,585			524,857	544,585	73,005	106,059	42,935-	12,888-	33,516	34,710			329,204-	316,984-
8	AL-Nisr Al-Arabi Insurance	138,569	191,760			138,569	191,760	81,911	133,072	36,098	44,762	62,618	82,805			476,809-	19,567
9	Jordan French Insurance	53,127	106,472-	24,882	19,688-	78,009	126,160-	46,332	110,022	24,111	18,602	22,631	91,667-	10,250-	98,008	1,264,606-	1,776,307-
10	Arab Union International Ins.	132,010	157,256			132,010	157,256	19,756	12,263			1,369	9,845			75,756	37,565
11	Delta Insurance	178,807	125,026			178,807	125,026	161,650	52,630	3,816-	34,744	11,392	20,025			93,985-	88,041-
12	Jordan Emirates Insurance	28,855	25,792			28,855	25,792	48,856	739,079-	1,096	2,055-	10,854-	2,550			261,714-	1,793,579-
13	Al Yarmouk Insurance	60,499	470,230			60,499	470,230	62,261	118,446	15,451-	651-	4,301	4,153			938,089-	955,868-
14	Holy Land Insurance	23,593	32,129			23,593	32,129	84,249	1,923	12,255	25,713					352,639	1,509,134
15	Arab Life & Accidents Ins.	194,819	286,039			194,819	286,039	107,189	380,967	75,872	80,569	95,893		50,473-	94,932	518,683-	398,012-
16	Philadelphia Insurance	20,756	15,728			20,756	15,728	75,218	11,414-	7,365-	23,569	2,153	198			136,834-	161,293-
17	American Life Insurance(Alico)					0	0					551,684	865,314				
18	Jordan International Ins.	526,228	327,450	18,330-	22,307-	507,898	305,143	110,662	86,250	27,913	153,272-	4,240	4,134			386,586-	1,138,312-
19	Arab German Insurance	16,656	172,806	24,246		40,902	172,806	439,958	61,075	11,101	37,951	34,475	23,516			1,162,430-	288,050
20	Islamic Insurance	280,234	222,369			280,234	222,369	45,321	75,074-			39,151	67,678			1,437,640-	995,494-
21	Euro Arab Insurance Group	352,247	139,209			352,247	139,209	213,205	192,149	257,376	364,618					1,372,053	433,943
22	Arab Assurers	245,339	429,785			245,339	429,785	95,138	106,312	5,881	441	22,936	23,089	9,854	9,099	1,744,901-	1,873,784-
23	Al Baraka Takaful	4,643	21,297-			4,643	21,297-	26,737-	14,316-			3,182	2,684			1,912,805-	1,289,650-
24	Arab Jordanian Ins. Group	113,375	169,429			113,375	169,429	45,424-	45,398-			11,027-	77,502			3,961,464-	756,526
25	Arab Orient Insurance	203,061	187,428	15,418-	66,664-	187,643	120,764	173,281	236,608	64,555	55,535	250,061	191,344			58,509-	131,687
26	Gerasa Insurance	9,137	6,397-			9,137	6,397-	33,137	52,752	205-	1,411	1,882	1,604			172,847-	357,716-
27	MEDGULF Insurance	49,956	55,286			49,956	55,286	445,199	300,800	7,498	6,565	37,785	8,429			464,903	679,136
28	First Insurance	25,105	4,000-			25,105	4,000-	82,417	137,492-	7,811	12,127-	30,664	12,648-			121,849-	128,715-
	Total	4,615,038	5,804,342	74,606-	146,955-	4,540,432	5,657,387	3,095,867	1,845,508	473,983	600,447	1,304,869	1,356,157	50,869-	202,039	14,198,340-	8,871,255-

Table (16)
Net Profit (Loss) For Jordan Insurance Companies as Per Class For The Year 2009 (JD)
(According to Insurance Branches)

Cont. -2

No.	Companies	Motor																Net Profit (Loss)	
		Comprehensive (Own Damages)		Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages)		Non Life Insurances		Medical		Life		Medical+Life		Net Technical Profit (Loss)		Net Technical Profit (Loss) for branches Outside Jordan			
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008		2009
1	Jordan Insurance	1,877,461	1,872,379	1,379,180	1,151,758	2,171,472	2,200,321	240,932	419,195	471,951	518,412	712,883	937,607	2,884,355	3,137,928	1,757,476	1,435,814	1,450,747	7,250,983
2	Middle East Insurance	512,370	489,823	487,798	565,143	883,342	1,538,529	56,864	93,962	795,921	2,120,840	852,785	2,214,802	1,736,127	3,753,331			1,034,316	468,786
3	National Insurance	480,265	468,028	156,365	177,794-	727,104	191,120	14,821	13,562-	6,997	43,096	21,818	29,534	748,922	220,654			165,852	1,269,226-
4	United Insurance	403,901	667,175	173,533	365,170	300,124	734,813	84,742-	86,923	2,781	13,200	81,961-	100,123	218,163	834,936			116,859-	453,006
5	AL Manara Insurance	108,970	259,892-	315,003-	145,593-	178,495-	91,534-	62,432-	12,047-			62,432-	12,047-	240,927-	103,581-			1,605,990-	115,991
6	General Arabia Insurance	82,441	340,404	98,799	366,125	318,592	948,270	262,334-	31,601-	95,089	395,283	167,245-	363,682	151,347	1,311,952			438,793	363,888
7	Jerusalem Insurance	452,287	354,336	123,083	37,352	711,526	709,818	108,814	180,107	10,717	190,940	119,531	371,047	831,057	1,080,865			981,591	936,275
8	AL-Nisr Al-Arabi Insurance	327,963	174,056	148,846-	193,623	170,350	646,022	64,283	186,914	1,045,106	631,756	1,109,389	818,670	1,279,739	1,464,692			1,481,323	2,125,869
9	Jordan French Insurance	830,029	3,035,676	434,577-	1,259,369	273,744-	1,268,174	123,618	539,016-	132,973	102,810	256,591	436,206-	17,153-	831,968			27,227	27,163-
10	Arab Union International Ins.	269,777	9,429	345,533	46,994	498,668	226,358	8,558	638-			8,558	638-	507,226	225,720			217,915	581,892-
11	Delta Insurance	132,114	75,455	38,129	12,586-	386,162	219,839	42,337	101,384	4,462	3,257	46,799	104,641	432,961	324,480			535,523	262,097
12	Jordan Emirates Insurance	26,780	542,469-	234,934-	2,336,048-	166,981-	3,048,840-	128,820-	31,129-			128,820-	31,129-	295,801-	3,079,969-			221,178-	3,155,945-
13	Al Yarmouk Insurance	39,515	41,825	898,574-	914,043-	786,964-	321,865-	55,381	83,342	2,221	7,668	57,602	91,010	729,362-	230,855-			735,503-	107,215-
14	Holy Land Insurance	357,715-	473,182-	5,076-	1,035,952	115,021	1,095,717					0	0	115,021	1,095,717			109,790	103,223
15	Arab Life & Accidents Ins.	709,599	712,590	190,916	314,578	614,216	1,157,085	74,822-	37,839	196,000		121,178	37,839	735,394	1,194,924	149,541	138,998	277,241	372,801
16	Philadelphia Insurance	79,183	34,573	57,651-	126,720-	33,111	98,639-	39-				39-	0	33,072	98,639-			149,853-	244,465-
17	American Life Insurance (Alico)			0	0	551,684	865,314	36,501-	438,101	2,979,164	2,547,937	2,942,663	2,986,038	3,494,347	3,851,352			5,252,728	5,484,552
18	Jordan International Ins.	386,996	636,899	410	501,413-	651,123	259,158-	1,950-	426,549-	51,859	75,197	49,909	351,352-	701,032	610,510-			710,255	2,138,462-
19	Arab German Insurance	58,095-	380,240-	1,220,525-	92,190-	694,089-	203,158	412,925	284,952	58,381	106,735	471,306	391,687	222,783-	594,845			1,002,856-	2,093,404-
20	Islamic Insurance	192,753	186,906-	1,244,887-	1,182,400-	880,181-	967,427-	207,274-	172,433-	342,204	196,551	134,930	24,118	745,251-	943,309-			844,029-	7,174,900
21	Euro Arab Insurance Group	1,363,821-	31,006	8,232	464,949	831,060	1,160,925	397,139-	298,900	261,627	157,077	135,512-	455,977	695,548	1,616,902			163,399	817,146
22	Arab Assurers	131,101-	421,877	1,876,002-	1,451,907-	1,496,854-	883,181-	126,683-	8,443-	162,505-	48,022	289,188-	39,579	1,786,042-	843,602-			3,533,469-	2,638,631-
23	Al Baraka Takaful	12,417	713,971-	1,900,388-	2,003,621-	1,919,300-	2,036,550-	401,805-	237,793-			401,805-	237,793-	2,321,105-	2,274,343-			2,011,366-	2,218,859-
24	Arab Jordanian Ins. Group	319,921	153,454-	3,641,543-	603,072	3,584,619-	804,605	114,605-	93,250	54,441-	43,642	169,046-	136,892	3,753,665-	941,497			4,366,204-	446,217-
25	Arab Orient Insurance	454,217	510,864	395,708	642,551	1,071,248	1,246,802	2,590,593	2,217,269			2,590,593	2,217,269	3,661,841	3,464,071			2,265,073	2,000,619
26	Gerasa Insurance	195,044	242,436	22,197	115,280-	66,148	65,910-	14,086	20,987			14,086	20,987	80,234	44,923-			743,157-	63,339-
27	MEDGULF Insurance	175,653-	275,883-	289,250	403,253	829,688	774,333	1,141,197-	508,813-			1,141,197-	508,813-	311,509-	265,520			364,759-	171,931
28	First Insurance	35,562	135,697-	86,287-	264,412-	59,710	430,679-	49,217-	66,481-			49,217-	66,481-	10,493	497,160-			1,012,081	940,866
	Total	5,843,180	6,997,137	8,355,160-	1,874,118-	1,009,122	7,787,420	643,652	2,494,620	6,240,507	7,202,423	6,884,159	9,697,043	7,893,281	17,484,463	1,907,017	1,574,812	428,631	14,058,115

Table (17)
Motor Net Profit (Loss)
As in 31/12/2009 Compared with 31/12/2008(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	
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	346,356-	213,358-	545,875-	777,150-	393,950	269,887	498,281-	720,621-	1,877,461	1,872,379	1,379,180	1,151,758
2	Middle East Insurance	374,325-	164,720-	57,168	34,556-	292,585	274,596	24,572-	75,320	512,370	489,823	487,798	565,143
3	National Insurance	551,446-	1,006,567-	71,341-	48,099	298,887	312,646	323,900-	645,822-	480,265	468,028	156,365	177,794-
4	United Insurance	29,359	2,450	582,017-	690,580-	322,290	386,125	230,368-	302,005-	403,901	667,175	173,533	365,170
5	AL Manara Insurance	136,387-	88,551-	532,454-	270,022-	244,868	472,872	423,973-	114,299	108,970	259,892-	315,003-	145,593-
6	General Arabia Insurance	122,231-	285,153-	163,253-	13,781	301,842	297,093	16,358	25,721	82,441	340,404	98,799	366,125
7	Jerusalem Insurance	317,564-	377,244-	373,674-	241,899-	362,034	302,159	329,204-	316,984-	452,287	354,336	123,083	37,352
8	AL-Nisr Al-Arabi Insurance	534,817-	321,916-	268,390-	42,977	326,398	298,506	476,809-	19,567	327,963	174,056	148,846-	193,623
9	Jordan French Insurance	1,121,439-	1,689,889-	167,467-	391,151-	24,300	304,733	1,264,606-	1,776,307-	830,029	3,035,676	434,577-	1,259,369
10	Arab Union International Ins.	27,095-	280,830-	105,423-	38,234-	208,274	356,629	75,756	37,565	269,777	9,429	345,533	46,994
11	Delta Insurance	222,514-	338,123-	75,491-	10,995-	204,020	261,077	93,985-	88,041-	132,114	75,455	38,129	12,586-
12	Jordan Emirates Insurance	481,794-	1,658,924-	63,470-	155,476-	283,550	20,821	261,714-	1,793,579-	26,780	542,469-	234,934-	2,336,048-
13	Al Yarmouk Insurance	1,253,643-	1,309,297-	25,982-	5,246	341,536	348,183	938,089-	955,868-	39,515	41,825	898,574-	914,043-
14	Holy Land Insurance	904,718	1,025,474	594,264-	259,343	42,185	224,317	352,639	1,509,134	357,715-	473,182-	5,076-	1,035,952
15	Arab Life & Accidents Ins.	445,076-	323,597-	284,749-	353,140-	211,142	278,725	518,683-	398,012-	709,599	712,590	190,916	314,578
16	Philadelphia Insurance	196,240-	88,600-	154,733-	108,505-	214,139	35,812	136,834-	161,293-	79,183	34,573	57,651-	126,720-
17	Jordan International Ins.	1,041,105-	586,749-	251,695	791,021-	402,824	239,458	386,586-	1,138,312-	386,996	636,899	410	501,413-
18	Arab German Insurance	1,918,546-	260,898	387,389	313,297-	368,727	340,449	1,162,430-	288,050	58,095-	380,240-	1,220,525-	92,190-
19	Euro Arab Insurance Group	680,925-	780,297-	1,711,621	904,762	341,357	309,478	1,372,053	433,943	1,363,821-	31,006	8,232	464,949
20	Islamic Insurance	1,443,605-	983,946-	303,215-	211,491-	309,180	199,943	1,437,640-	995,494-	192,753	186,906-	1,244,887-	1,182,400-
21	Arab Assurers	1,631,684-	1,715,141-	620,716-	492,576-	507,499	333,933	1,744,901-	1,873,784-	131,101-	421,877	1,876,002-	1,451,907-
22	Al Baraka Takaful	1,959,824-	1,495,790-	169,838-	96,098-	216,857	302,238	1,912,805-	1,289,650-	12,417	713,971-	1,900,388-	2,003,621-
23	Arab Jordanian Ins. Group	3,375,428-	362,556	440,768-	29,890	145,268-	364,080	3,961,464-	756,526	319,921	153,454-	3,641,543-	603,072
24	Arab Orient Insurance	161,841-	170,798-	295,528-	199,610	398,860	102,875	58,509-	131,687	454,217	510,864	395,708	642,551
25	Gerasa Insurance	63,405	1,318,583-	565,038-	631,838	328,786	329,029	172,847-	357,716-	195,044	242,436	22,197	115,280-
26	MEDGULF Insurance	32,467	13,039-	20,232-	204,405	452,668	487,770	464,903	679,136	175,653-	275,883-	289,250	403,253
27	First Insurance	378,734-	201,335-	103,514-	86,398-	360,399	159,018	121,849-	128,715-	35,562	135,697-	86,287-	264,412-
	Total	17,692,670-	13,761,069-	4,119,559-	2,722,638-	7,613,889	7,612,452	14,198,340-	8,871,255-	5,843,180	6,997,137	8,355,160-	1,874,118-

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 31/12/2009 (JD)

-1

Marine & Transport		
No.	Companies	Profit (Loss)
1	Jerusalem Insurance	524,857
2	Jordan International Ins	507,898
3	Jordan Insurance	394,236
4	Euro Arab Insurance Group	352,247
5	Middle East Insurance	339,812
6	National Insurance	328,026
7	Islamic Insurance	280,234
8	General Arabia Insurance	276,531
9	Arab Assurers	245,339
10	Arab Life & Accidents Insurance	194,819
11	Arab Orient Insurance	187,643
12	Delta Insurance	178,807
13	AL-Nisr Al-Arabi Insurance	138,569
14	Arab Union International Ins .	132,010
15	Arab Jordanian Ins . Group	113,375
16	Jordan French Insurance	78,009
17	Al Yarmouk Insurance	60,499
18	MEDGULF Insurance	49,956
19	Arab German Insurance	40,902
20	Jordan Emirates Insurance	28,855
21	First Insurance	25,105
22	Holy Land Insurance	23,593
23	Philadelphia Insurance	20,756
24	Gerasa Insurance	9,137
25	AL Manara Insurance	6,553
26	Al Baraka Takaful	4,643
27	United Insurance	1,979-
28	American Life Insurance(Alico)*	
Total		4,540,432

Fire&Other Property Damages		
No.	Companies	Profit (Loss)
1	MEDGULF Insurance	445,199
2	Arab German Insurance	439,958
3	Jordan Insurance	369,763
4	National Insurance	219,763
5	Euro Arab Insurance Group	213,205
6	Arab Orient Insurance	173,281
7	Delta Insurance	161,650
8	United Insurance	146,557
9	Jordan International Ins	110,662
10	Arab Life & Accidents Insurance	107,189
11	Arab Assurers	95,138
12	Holy Land Insurance	84,249
13	First Insurance	82,417
14	AL-Nisr Al-Arabi Insurance	81,911
15	Philadelphia Insurance	75,218
16	Jerusalem Insurance	73,005
17	Al Yarmouk Insurance	62,261
18	Jordan Emirates Insurance	48,856
19	Jordan French Insurance	46,332
20	AL Manara Insurance	46,227
21	Islamic Insurance	45,321
22	Gerasa Insurance	33,137
23	Arab Union International Ins .	19,756
24	Middle East Insurance	15,357
25	Al Baraka Takaful	26,737-
26	General Arabia Insurance	28,384-
27	Arab Jordanian Ins . Group	45,424-
28	American Life Insurance(Alico)*	
Total		3,095,867

General Accident		
No.	Companies	Profit (Loss)
1	American Life Insurance(Alico)	551,684
2	Arab Orient Insurance	314,616
3	Euro Arab Insurance Group	257,376
4	Arab Life & Accidents Insurance	171,765
5	AL-Nisr Al-Arabi Insurance	98,716
6	AL Manara Insurance	83,728
7	Jordan French Insurance	46,742
8	Arab German Insurance	45,576
9	MEDGULF Insurance	45,283
10	Middle East Insurance	40,375
11	Islamic Insurance	39,151
12	First Insurance	38,475
13	Jordan International Ins	32,153
14	Arab Assurers	28,817
15	Jordan Insurance	28,293
16	National Insurance	22,950
17	Holy Land Insurance	12,255
18	Delta Insurance	7,576
19	Al Baraka Takaful	3,182
20	Gerasa Insurance	1,677
21	Arab Union International Ins .	1,369
22	Philadelphia Insurance	5,212-
23	Jerusalem Insurance	9,419-
24	Jordan Emirates Insurance	9,758-
25	Arab Jordanian Ins . Group	11,027-
26	Al Yarmouk Insurance	11,150-
27	United Insurance	17,987-
28	General Arabia Insurance	28,354-
Total		1,778,852

* The Company doesn't practice Marine & Fire Insurances

Table (18)
Insurance Companies According to Profit (Loss) Per Class as in 31/12/2009 (JD)

Cont. -2

Life			Medical			Motor(Compulsory(Third Party Liability Insurance)&Comprehensive(Own Damages))		
No	Companies	Profit(Loss)	No	Companies	Profit(Loss)	No	Companies	Profit(Loss)
1	American Life Insurance(Alico)	2,979,164	1	Arab Orient Insurance	2,590,593	1	Jordan Insurance	1,379,180
2	AL-Nisr AI-Arabi Insurance	1,045,106	2	Arab German Insurance	412,925	2	Middle East Insurance	487,798
3	Middle East Insurance	795,921	3	Jordan Insurance	240,932	3	Arab Orient Insurance	395,708
4	Jordan Insurance	471,951	4	Jordan French Insurance	123,618	4	Arab Union International Insurance	345,533
5	Islamic Insurance	342,204	5	Jerusalem Insurance	108,814	5	MEDGULF Insurance	289,250
6	Euro Arab Insurance Group	261,627	6	AL-Nisr AI-Arabi Insurance	64,283	6	Arab Life & Accidents Ins.	190,916
7	Arab Life & Accidents Ins.	196,000	7	Middle East Insurance	56,864	7	United Insurance	173,533
8	Jordan French Insurance	132,973	8	Al Yarmouk Insurance	55,381	8	National Insurance	156,365
9	General Arabia Insurance	95,089	9	Delta Insurance	42,337	9	Jerusalem Insurance	123,083
10	Arab German Insurance	58,381	10	National Insurance	14,821	10	General Arabia Insurance	98,799
11	Jordan International Ins.	51,859	11	Gerasa Insurance	14,086	11	Delta Insurance	38,129
12	Jerusalem Insurance	10,717	12	Arab Union International Insurance	8,558	12	Gerasa Insurance	22,197
13	National Insurance	6,997	13	Philadelphia Insurance	39-	13	Euro Arab Insurance Group	8,232
14	Delta Insurance	4,462	14	Jordan International Ins.	1,950-	14	Jordan International Ins.	410
15	United Insurance	2,781	15	American Life Insurance(Alico)	36,501-	15	Holy Land Insurance	5,076-
16	Al Yarmouk Insurance	2,221	16	First Insurance	49,217-	16	Philadelphia Insurance	57,651-
17	Arab Jordanian Ins. Group	54,441-	17	AL Manara Insurance	62,432-	17	First Insurance	86,287-
18	Arab Assurers	162,505-	18	Arab Life & Accidents Ins.	74,822-	18	AL-Nisr AI-Arabi Insurance	148,846-
19	Gerasa Insurance*		19	United Insurance	84,742-	19	Jordan Emirates Insurance	234,934-
20	AL Manara Insurance*		20	Arab Jordanian Ins. Group	114,605-	20	AL Manara Insurance	315,003-
21	Arab Union International Insurance*		21	Arab Assurers	126,683-	21	Jordan French Insurance	434,577-
22	Jordan Emirates Insurance*		22	Jordan Emirates Insurance	128,820-	22	Al Yarmouk Insurance	898,574-
23	Holy Land Insurance*		23	Islamic Insurance	207,274-	23	Arab German Insurance	1,220,525-
24	Philadelphia Insurance*		24	General Arabia Insurance	262,334-	24	Islamic Insurance	1,244,887-
25	Al Baraka Takaful*		25	Euro Arab Insurance Group	397,139-	25	Al Baraka Takaful	1,900,388-
26	Arab Orient Insurance*		26	Al Baraka Takaful	401,805-	26	Arab Assurers	1,876,002-
27	MEDGULF Insurance*		27	MEDGULF Insurance	1,141,197-	27	Arab Jordanian Ins. Group	3,641,543-
28	First Insurance*		28	Holy Land Insurance*		28	American Life Insurance(Alico)*	
	Total	6,240,507		Total	643,652		Total	8,355,160-

* The companies classified from 19-28 don't practice Life Insurance

* The company classified under No. 28 doesn't practice Medical Insurance.

* The company under classification No. 28 doesn't practice Motor Insurance.

Table (19)
Insurance Companies Total Assets / Investments / Paid-up Capital / Shareholders' Equity /Retained Earnings (Accumulated Profit & (Loss))
For The Year 2009 (JD)

No.	Companies	Total Assets		Investments		Paid Up Capital		Shareholders' Equity		Retained Earnings (Accumulated) Profit & (Loss)	
		31/12/2009	31/12/2008	31/12/2009	31/12/2008	31/12/2009	31/12/2008	31/12/2009	31/12/2008	31/12/2009	31/12/2008
		1	Jordan Insurance	65,430,047	55,623,811	51,400,199	40,267,974	30,000,000	30,000,000	48,140,795	40,634,829
2	American Life Insurance (Alico)	86,233,936	82,535,511	80,537,748	76,303,687	4,000,000	4,000,000	33,995,413	29,307,071		
3	Middle East Insurance	58,852,819	61,965,525	48,662,569	52,973,393	18,000,000	18,000,000	30,853,807	32,760,050	8,322,116	9,642,845
4	National Insurance	12,871,248	12,671,246	7,653,224	7,979,156	8,000,000	8,000,000	7,503,346	7,337,494	1,092,317-	1,220,360-
5	United Insurance	21,027,921	19,488,368	14,871,113	14,098,211	8,000,000	8,000,000	11,904,606	12,942,780	586,349	1,503,208
6	AL Manara Insurance	18,599,835	20,004,665	12,949,871	14,868,617	21,000,000	21,000,000	13,562,016	14,888,396	6,854,448-	5,248,458-
7	General Arabia Insurance	16,829,658	18,097,193	11,180,474	12,767,259	8,000,000	8,000,000	10,148,550	10,562,702	731,631	725,160
8	Jerusalem Insurance	20,107,725	20,491,296	14,598,791	15,377,240	8,000,000	8,000,000	10,819,181	10,400,973	886,200	887,935
9	AL-Nisr Al-Arabi Insurance	32,801,829	30,288,918	26,870,201	24,797,378	10,000,000	10,000,000	18,688,457	17,383,964	1,920,931	1,902,868
10	Jordan French Insurance	18,546,820	20,765,245	5,210,563	3,639,572	9,100,000	9,100,000	6,783,139	7,026,640	4,413,607-	4,440,834-
11	Delta Insurance	13,878,962	13,191,121	9,391,630	10,200,235	8,000,000	8,000,000	9,639,327	8,914,571	754,013	241,956
12	Jordan Emirates Insurance	9,428,611	5,083,515	6,568,421	2,559,887	5,000,000	25,000,000	4,917,208	986,357	259,617-	8,704,839-
13	Al Yarmouk Insurance	13,286,386	13,733,406	10,688,335	10,302,170	8,000,000	7,462,108	8,757,926	8,875,801	514,545-	220,958
14	Holy Land Insurance	14,710,207	12,998,344	11,292,222	10,621,525	4,000,000	4,000,000	3,657,617	3,547,821	980,306-	1,076,083-
15	Philadelphia Insurance	8,027,811	8,166,587	5,741,872	5,687,676	4,000,000	4,000,000	4,245,972	4,305,903	375,226-	225,373-
16	Arab Life & Accidents Ins.	20,538,215	22,972,631	9,501,427	11,087,327	8,000,000	8,000,000	9,699,838	10,004,989	280,790	613,340
17	Arab Union International Ins.	14,793,875	12,963,957	10,155,650	8,776,810	6,000,000	6,000,000	6,438,674	6,214,454	396,539-	581,892-
18	Arab Assurers*	14,382,813	17,172,081	6,395,040	8,546,156	8,000,000	8,000,000	2,780,954	6,299,211	6,040,712-	2,507,243-
19	Euro Arab Insurance Group	21,404,032	19,521,048	12,797,738	12,782,625	8,000,000	8,000,000	9,094,274	9,496,445	466,278	933,021
20	Islamic Insurance	22,304,388	23,628,834	18,634,985	19,089,055	12,000,000	10,000,000	15,248,361	15,651,800	2,651,172	5,036,167
21	Arab German Insurance	34,211,548	33,786,489	11,097,783	14,855,800	10,400,680	10,400,680	9,638,611	10,630,871	1,294,846-	762,064-
22	Jordan International Ins.	35,054,292	35,045,414	28,535,495	26,590,894	16,500,000	16,500,000	20,514,206	19,827,162	1,897,887	1,216,892
23	Al Baraka Takaful	6,285,534	8,171,314	1,041,724	4,242,619	4,444,797	5,944,797	4,964,657	6,087,079	749,957	156,858
24	Arab Jordanian Ins. Group	12,792,816	14,603,675	4,593,131	7,121,242	10,000,000	10,000,000	5,919,987	10,286,191	4,828,073-	461,869-
25	Arab Orient Insurance	41,570,361	33,234,488	21,533,652	18,029,153	12,850,000	11,000,000	16,985,020	14,445,018	2,601,426	2,339,040
26	Gerasa Insurance	5,063,175	5,731,687	4,293,025	4,558,784	4,000,000	4,000,000	2,329,375	2,264,918	1,853,200-	1,110,043-
27	MEDGULF Insurance	18,399,905	16,764,138	6,519,727	9,466,982	10,000,000	10,000,000	9,807,830	10,267,661	139,698-	225,061
28	First Insurance	29,100,452	27,399,041	24,021,901	22,948,085	24,000,000	24,000,000	26,350,527	25,306,372	2,099,202	1,234,512
	Total	686,535,221	666,099,548	476,738,511	470,539,512	287,295,477	304,407,585	363,389,674	356,657,523	104,231-	6,680,019

* The source of arab Assurers company is Insurance Commission 's annual report for 2009

Table (20)
**Classification of the Insurance Companies According to
Total Assets , Investments, Paid Up Capital for the year 2009 (JD)**

Total Assets			Investments			Paid Up Capital		
No.	Companies	Total Assets	No.	Companies	Investments	No.	Companies	Paid Up Capital
1	American Life Insurance (Alico)	86,233,936	1	American Life Insurance (Alico)	80,537,748	1	Jordan Insurance	30,000,000
2	Jordan Insurance	65,430,047	2	Jordan Insurance	51,400,199	2	First Insurance	24,000,000
3	Middle East Insurance	58,852,819	3	Middle East Insurance	48,662,569	3	AL Manara Insurance	21,000,000
4	Arab Orient Insurance	41,570,361	4	Jordan International Ins.	28,535,495	4	Middle East Insurance	18,000,000
5	Jordan International Ins.	35,054,292	5	AL-Nisr Al-Arabi Insurance	26,870,201	5	Jordan International Ins.	16,500,000
6	Arab German Insurance	34,211,548	6	First Insurance	24,021,901	6	Arab Orient Insurance	12,850,000
7	AL-Nisr Al-Arabi Insurance	32,801,829	7	Arab Orient Insurance	21,533,652	7	Islamic Insurance	12,000,000
8	First Insurance	29,100,452	8	Islamic Insurance	18,634,985	8	Arab German Insurance	10,400,680
9	Islamic Insurance	22,304,388	9	United Insurance	14,871,113	9	MEDGULF Insurance	10,000,000
10	Euro Arab Insurance Group	21,404,032	10	Jerusalem Insurance	14,598,791	10	Arab Jordanian Ins. Group	10,000,000
11	United Insurance	21,027,921	11	AL Manara Insurance	12,949,871	11	AL-Nisr Al-Arabi Insurance	10,000,000
12	Arab Life & Accidents Ins.	20,538,215	12	Euro Arab Insurance Group	12,797,738	12	Jordan French Insurance	9,100,000
13	Jerusalem Insurance	20,107,725	13	Holy Land Insurance	11,292,222	13	National Insurance	8,000,000
14	AL Manara Insurance	18,599,835	14	General Arabia Insurance	11,180,474	14	United Insurance	8,000,000
15	Jordan French Insurance	18,546,820	15	Arab German Insurance	11,097,783	15	General Arabia Insurance	8,000,000
16	MEDGULF Insurance	18,399,905	16	Al Yarmouk Insurance	10,688,335	16	Jerusalem Insurance	8,000,000
17	General Arabia Insurance	16,829,658	17	Arab Union International Ins.	10,155,650	17	Delta Insurance	8,000,000
18	Arab Union International Ins.	14,793,875	18	Arab Life & Accidents Ins.	9,501,427	18	Al Yarmouk Insurance	8,000,000
19	Holy Land Insurance	14,710,207	19	Delta Insurance	9,391,630	19	Arab Life & Accidents Ins.	8,000,000
20	Arab Assurers	14,382,813	20	National Insurance	7,653,224	20	Arab Assurers	8,000,000
21	Delta Insurance	13,878,962	21	Jordan Emirates Insurance	6,568,421	21	Euro Arab Insurance Group	8,000,000
22	Al Yarmouk Insurance	13,286,386	22	MEDGULF Insurance	6,519,727	22	Arab Union International Ins.	6,000,000
23	National Insurance	12,871,248	23	Arab Assurers	6,395,040	23	Jordan Emirates Insurance	5,000,000
24	Arab Jordanian Ins. Group	12,792,816	24	Philadelphia Insurance	5,741,872	24	Al Baraka Takaful	4,444,797
25	Jordan Emirates Insurance	9,428,611	25	Jordan French Insurance	5,210,563	25	American Life Insurance (Alico)	4,000,000
26	Philadelphia Insurance	8,027,811	26	Al Baraka Takaful	1,041,724	26	Holy Land Insurance	4,000,000
27	Al Baraka Takaful	6,285,534	27	Arab Jordanian Ins. Group	4,593,131	27	Philadelphia Insurance	4,000,000
28	Gerasa Insurance	5,063,175	28	Gerasa Insurance	4,293,025	28	Gerasa Insurance	4,000,000
	Total	686,535,221		Total	476,738,511		Total	287,295,477

Table (21)
Classification of the Insurance Companies According to
Shareholders Equity, Retained Earnings, Statutory Reserve, Voluntary Reserve for the year 2009 (JD)

NO.	Companies	Shareholders Equity	NO.	Companies	Retained Earnings Accumulated Profit & Loss	NO.	Companies	Statutory Reserve	NO.	Companies	Voluntary Reserve
1	Jordan Insurance	48,140,795	1	Middle East Insurance	8,322,116	1	Jordan Insurance	6,889,271	1	AL-Nisr Al-Arabi Insurance	1,463,407
2	American Life Insurance (Alico)	33,995,413	2	Jordan Insurance	4,990,951	2	Middle East Insurance	3,485,796	2	Middle East Insurance	1,200,000
3	Middle East Insurance	30,853,807	3	Islamic Insurance	2,651,172	3	Jordan International Ins.	2,184,965	3	Islamic Insurance	562,593
4	First Insurance	26,350,527	4	Arab Orient Insurance	2,601,426	4	AL-Nisr Al-Arabi Insurance	1,576,881	4	Jerusalem Insurance	435,514
5	Jordan International Ins.	20,514,206	5	First Insurance	2,099,202	5	Arab Orient Insurance	1,514,200	5	Arab Assurers	194,619
6	AL-Nisr Al-Arabi Insurance	18,688,457	6	AL-Nisr Al-Arabi Insurance	1,920,931	6	Jerusalem Insurance	1,497,467	6	General Arabia Insurance	170,650
7	Arab Orient Insurance	16,985,020	7	Jordan International Ins.	1,897,887	7	Arab Life & Accidents Ins.	1,419,048	7	United Insurance	164,472
8	Islamic Insurance	15,248,361	8	Jerusalem Insurance	886,200	8	Islamic Insurance	1,302,964	8	Holy Land Insurance	22,561
9	AL Manara Insurance	13,562,016	9	Delta Insurance	754,013	9	United Insurance	1,271,671	9	Arab Union International Ins.	21,085
10	United Insurance	11,904,606	10	Al Baraka Takaful	749,957	10	Al Yarmouk Insurance	1,078,022	10	Delta Insurance	15,948
11	Jerusalem Insurance	10,819,181	11	General Arabia Insurance	731,631	11	Jordan French Insurance	1,054,739	11	Euro Arab Insurance Group	15,676
12	General Arabia Insurance	10,148,550	12	United Insurance	586,349	12	Delta Insurance	978,501	12	Arab Jordanian Ins. Group	12,803
13	MEDGULF Insurance	9,807,830	13	Euro Arab Insurance Group	466,278	13	General Arabia Insurance	837,486	13	National Insurance	11,000
14	Arab Life & Accidents Ins.	9,699,838	14	Arab Life & Accidents Ins.	280,790	14	Arab Union International Ins.	833,827	14	Jordan French Insurance	2,000
15	Delta Insurance	9,639,327	15	MEDGULF Insurance	139,678-	15	Arab Jordanian Ins. Group	735,257	15	Jordan Emirates Insurance	
16	Arab German Insurance	9,638,611	16	Jordan Emirates Insurance	259,617-	16	Arab German Insurance	660,799	16	Al Yarmouk Insurance	
17	Euro Arab Insurance Group	9,094,274	17	Philadelphia Insurance	375,226-	17	Arab Assurers	619,710	17	Jordan Insurance	
18	Al Yarmouk Insurance	8,757,926	18	Arab Union International Ins.	396,539-	18	Euro Arab Insurance Group	611,928	18	Philadelphia Insurance	
19	National Insurance	7,503,346	19	Al Yarmouk Insurance	514,545-	19	National Insurance	584,663	19	AL Manara Insurance	
20	Jordan French Insurance	6,783,139	20	Holy Land Insurance	980,306-	20	Philadelphia Insurance	578,455	20	Arab German Insurance	
21	Arab Union International Ins.	6,438,674	21	National Insurance	1,092,317-	21	Holy Land Insurance	577,141	21	Arab Orient Insurance	
22	Arab Jordanian Ins. Group	5,919,987	22	Arab German Insurance	1,294,846-	22	AL Manara Insurance	505,331	22	Arab Life & Accidents Ins.	
23	Al Baraka Takaful	4,964,657	23	Gerasa Insurance	1,853,200-	23	First Insurance	340,413	23	Jordan International Ins.	
24	Jordan Emirates Insurance	4,917,208	24	Jordan French Insurance	4,413,607-	24	Al Baraka Takaful	243,653	24	Al Baraka Takaful	
25	Philadelphia Insurance	4,245,972	25	Arab Jordanian Ins. Group	4,828,073-	25	Jordan Emirates Insurance	196,228	25	Gerasa Insurance	
26	Holy Land Insurance	3,657,617	26	Arab Assurers	6,040,712-	26	Gerasa Insurance	195,347	26	MEDGULF Insurance	
27	Arab Assurers	2,780,954	27	AL Manara Insurance	6,854,448-	27	MEDGULF Insurance	42,600	27	First Insurance	
28	Gerasa Insurance	2,329,375	28	American Life Insurance (Alico)		28	American Life Insurance (Alico)		28	American Life Insurance (Alico)	
	Total	363,389,674		Total	-104,211		Total	31,816,363		Total	4,292,328

Table (22)**Fixed & Other Assets for 27 Insurance Companies As in 31/12/2009 Compared with 31/12/2008 (JD)**

No	Companies	Fixed Assets		Other Assets	
		31/12/2009	31/12/2008	31/12/2009	31/12/2008
1	Jordan Insurance	1,205,188	1,270,943	423,012	2,083,530
2	American Life Insurance (Alico)	1,248,547	1,295,216	1,322,243	1,395,227
3	Middle East Insurance	991,769	1,023,889	824,419	804,454
4	National Insurance	340,252	314,140	893,332	360,172
5	United Insurance	185,601	194,246	183,111	220,840
6	AL Manara Insurance	98,269	134,425	254,563	304,217
7	General Arabia Insurance	999,153	173,440	105,157	84,583
8	Jerusalem Insurance	754,033	817,274	245,849	264,346
9	AL-Nisr Al-Arabi Insurance	207,169	233,058	500,091	357,919
10	Jordan French Insurance	2,899,925	2,604,596	112,930	118,969
11	Delta Insurance	1,487,062	559,865	137,234	56,791
12	Jordan Emirates Insurance	253,781	82,065	74,297	33,040
13	Al Yarmouk Insurance	630,257	413,459	130,000	90,194
14	Holy Land Insurance	146,557	152,257	85,708	42,933
15	Philadelphia Insurance	298,583	296,488	126,050	115,521
16	Arab Life & Accidents Ins.	1,044,886	1,093,626	151,725	151,033
17	Arab Union International Ins.	1,487,589	803,152	110,932	121,526
18	Arab Assurers	2,049,500	2,131,730	197,163	221,160
19	Islamic Insurance	860,461	900,447	366,934	329,938
20	Euro Arab Insurance Group	790,464	785,112	334,442	304,226
21	Arab German Insurance	7,702,718	6,408,095	403,984	540,388
22	Jordan International Ins.	2,715,617	2,755,260	174,818	218,268
23	Al Baraka Takaful	2,388,592	2,423,975	81,986	71,853
24	Arab Jordanian Ins. Group	5,314,481	87,114	67,426	2,477,843
25	Arab Orient Insurance	623,744	372,035	348,123	311,621
26	Gerasa Insurance	50,257	60,120	70,059	57,069
27	MEDGULF Insurance	4,291,856	2,764,946	351,560	277,871
28	First Insurance	1,641,403	1,710,025	434,766	634,564
	Total	42,707,714	31,860,998	8,511,914	12,050,096

Table (23)**Reserves for 27 Insurance Companies As in 31/12/2009 Compared with 31/12/2008 (JD)**

No.	Companies	Statutory Reserves		Voluntary Reserves	
		31/12/2009	31/12/2008	31/12/2009	31/12/2008
1	Jordan Insurance	6,889,271	6,484,627		
2	American Life Insurance (Alico)				
3	Middle East Insurance	3,485,796	3,380,751	1,200,000	1,200,000
4	National Insurance	584,663	546,854	11,000	11,000
5	United Insurance	1,271,671	1,271,671	164,472	164,472
6	AL Manara Insurance	505,331	505,331		
7	General Arabia Insurance	837,486	769,711	170,650	154,472
8	Jerusalem Insurance	1,497,467	1,357,486	435,514	155,552
9	AL-Nisr Al-Arabi Insurance	1,576,881	1,391,577	1,463,407	1,185,451
10	Jordan French Insurance	1,054,739	1,054,739	2,000	2,000
11	Delta Insurance	978,501	903,051	15,948	15,948
12	Jordan Emirates Insurance	196,228	196,228		
13	Al Yarmouk Insurance	1,078,022	1,078,022		
14	Holy Land Insurance	577,141	563,123	22,561	22,561
15	Philadelphia Insurance	578,455	578,455		
16	Arab Life & Accidents Ins.	1,419,048	1,391,649		
17	Arab Union International Ins.	833,827	801,265	21,085	21,085
18	Arab Assurers	619,710	619,710	194,619	194,619
19	Islamic Insurance	1,302,964	1,281,168	562,593	1,519,000
20	Euro Arab Insurance Group	611,928	548,076	15,676	15,676
21	Arab German Insurance	660,799	660,799		222,041
22	Jordan International Ins.	2,184,965	2,026,916		
23	Al Baraka Takaful	243,653	241,851		
24	Arab Jordanian Ins. Group	735,257	735,257	12,803	12,803
25	Arab Orient Insurance	1,514,200	1,187,877		173,636
26	Gerasa Insurance	195,347	195,347		
27	MEDGULF Insurance	42,600	42,600		
28	First Insurance	340,413	203,515		
	Total	31,816,363	30,017,656	4,292,328	5,070,316

Table (24)
Insurance Companies Balance Sheet Indicators
as in 31/12/2009 (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	6,889,271			4,990,951		6,260,573		48,140,795	48,140,795	
2	Middle East Insurance	18,000,000	3,485,796	1,200,000		8,322,116		154,105-		30,853,807	30,853,807	
3	National Insurance	8,000,000	584,663	11,000		1,092,317-				7,503,346	7,503,346	
4	United Insurance	8,000,000	1,271,671	164,472		586,349	41,507	1,840,607		11,904,606	11,904,606	
5	AL Manara Insurance	21,000,000	505,331			6,854,448-		149,266		14,800,149	13,562,016	
6	General Arabia Insurance	8,000,000	837,486	170,650		731,631		408,783		10,148,550	10,148,550	
7	Jerusalem Insurance	8,000,000	1,497,467	435,514		886,200				10,819,181	10,819,181	
8	AL-Nisr Al-Arabi Insurance	10,000,000	1,576,881	1,463,407		1,920,931	3,750,000	22,762-		18,688,457	18,688,457	
9	Jordan French Insurance	9,100,000	1,054,739	2,000	107,758	4,413,607-	725,000	207,249		6,783,139	6,783,139	
10	Arab Union International Ins.	6,000,000	833,827	21,085		396,539-		19,699-		6,438,674	6,438,674	
11	Delta Insurance	8,000,000	978,501	15,948		754,013		109,135-		9,639,327	9,639,327	
12	Jordan Emirates Insurance	5,000,000	196,228			259,617-		19,403-		4,917,208	4,917,208	
13	Al Yarmouk Insurance	8,000,000	1,078,022			514,545-		194,449		8,757,926	8,757,926	
14	Holy Land Insurance	4,000,000	577,141	22,561		980,306-	38,221			3,657,617	3,657,617	
15	Arab Life & Accidents Ins.	8,000,000	1,419,048			280,790				9,699,838	9,699,838	
16	Philadelphia Insurance	4,000,000	578,455			375,226-		42,743		4,245,972	4,245,972	
17	Jordan International Ins.	16,500,000	2,184,965		2,225	1,897,887	81,129	152,000-		20,514,206	20,514,206	
18	Arab German Insurance	10,400,680	660,799			1,294,846-		128,022-		9,638,611	9,638,611	
19	Islamic Insurance	12,000,000	1,302,964	562,593		2,651,172		1,268,368-		15,248,361	15,248,361	
20	Arab Assurers	8,000,000	619,710	194,619		6,040,712-		7,337		2,780,954	2,780,954	
21	Al Baraka Takaful	4,444,797	243,653			749,957	473,750-			4,964,657	4,964,657	
22	Arab Jordanian Ins. Group	10,000,000	735,257	12,803		4,828,073-				5,919,987	5,919,987	
23	Arab Orient Insurance	12,850,000	1,514,200			2,601,426		19,394		16,985,020	16,985,020	
24	Euro Arab Insurance Group	8,000,000	611,928	15,676		466,278		392		9,094,274	9,094,274	
25	American Life Insurance(Alico)	4,000,000						2,080,490		6,080,490	33,995,413	
26	Gerasa Insurance	4,000,000	195,347			1,853,200-		12,772-		2,329,375	2,329,375	
27	MEDGULF Insurance	10,000,000	42,600			139,698-		95,072-		9,807,830	9,807,830	
28	First Insurance	24,000,000	340,413			2,099,202		89,088-		26,350,527	26,350,527	
	Total	287,295,477	31,816,363	4,292,328	109,983	104,231-	4,162,107	9,140,857	0	336,712,884	0	363,389,674

Table (25)
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	Jordan Emirates 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	563,122	22,561		1,076,082-	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	19,827,162
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	619,710	194,619		2,507,243-		7,875-		6,299,211	6,299,211
21	Al Baraka Takaful	5,944,797	241,851			156,858	473,750-	217,323		6,087,079	6,087,079
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	First Insurance	24,000,000	203,515			1,234,512		131,655-		25,306,372	25,306,372
	Total	304,407,585	30,017,655	5,070,316	109,983	6,680,020	11,083,765-	629,792-	0	334,572,002	356,657,524

Table (26)

Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwriting Branches for the year 2009 (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)	
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	193,108	306,026			193,108	306,026	708,773	950,467	154,910	156,457	6,695	5,388			405,966	308,124	826,819	808,991
2	Middle East Insurance	519,920	524,407	52,420	47,391	572,340	571,798	647,714	605,031	164,751	127,001	31,528	34,582			302,814	285,479	398,975	368,469
3	National Insurance	29,289	118,022			29,289	118,022	300,799	342,360	12,924	25,473	405	603			206,602	261,688	123,613	165,180
4	United Insurance	29,453	39,203			29,453	39,203	90,338	80,905	17,059	12,683	1,151	1,519			193,761	175,980	189,625	146,269
5	AL Manara Insurance	43,503	31,942	174,817	125,207	218,320	157,149	70,004	68,151	18,313	46,208	6,761	3,770			409,357	285,625	242,368	358,090
6	General Arabia Insurance	124,546	339,409			124,546	339,409	313,509	191,926			81,019	49,796			203,034	152,740	201,235	144,554
7	Jerusalem Insurance	245,192	242,321			245,192	242,321	246,867	230,564	10,507	23,771	19,018	34,647			381,897	395,955	382,401	373,724
8	AL-Nisr Al-Arabi Insurance	90,230	116,171			90,230	116,171	193,049	183,745	43,262	36,913	45,479	49,834			251,768	217,501	222,320	204,084
9	Jordan French Insurance	157,486	151,165	30,066	30,345	187,552	181,510	80,595	73,634	6,862	2,352	96,143	28,444	32,127	30,349	571,591	697,046	339,709	179,884
10	Arab Union International Ins.	50,742	39,412			50,742	39,412	25,676	27,513			4,601	2,545			505,971	408,939	38,386	56,890
11	Delta Insurance	50,407	72,098			50,407	72,098	190,144	182,040	25,934	11,710	5,464	7,095			223,468	191,953	83,858	71,658
12	Jordan Emirates Insurance	7,288	18,148			7,288	18,148	95,868	129,704	1,224	6,925	3,151	5,315			346,845	361,682	258,405	104,756
13	Al Yarmouk Insurance	93,490	121,282			93,490	121,282	284,677	175,745	32,126	851	3,388	1,227			149,863	214,735	29,957	18,061
14	Holy Land Insurance	1,197	2,330			1,197	2,330	44,543	23,733	2,393	1,927					792,231	768,357	198,058	80,043
15	Arab Life & Accidents Ins.	141,334	183,510			141,334	183,510	202,363	193,915	10,609	63,821	75,667		65,003	58,370	536,010	512,730	591,342	634,318
16	Philadelphia Insurance	12,898	11,168			12,898	11,168	12,150	10,767	962	2,972	1,787	701			386,882	330,757	100,215	105,653
17	American Life Insurance(Alico)					0	0					161,529	144,063						
18	Jordan International Ins.	116,761	166,046	25,451	39,519	142,212	205,565	129,664	154,059	6,332	26,102	1,024	644			393,498	312,487	153,028	220,210
19	Arab German Insurance	118,783	108,469			118,783	108,469	366,379	219,049	89,098	55,441	5,126	4,861			525,317	475,182	423,300	509,760
20	Euro Arab Insurance Group	104,935	55,791			104,935	55,791	126,179	102,951	246,887	181,827					235,766	341,045	322,062	255,578
21	Islamic Insurance	157,971	221,865			157,971	221,865	213,688	223,932			52,341	61,894			1,135,603	1,036,491	443,880	540,558
22	Arab Assurers	128,464	121,114			128,464	121,114	140,511	149,152	4,408	4,143	29,230	26,188	19,131	14,254	586,387	599,419	415,345	401,366
23	Al Baraka Takaful	48,133	34,358			48,133	34,358	50,292	48,913			6,651	9,312			844,585	1,006,778	171,958	221,606
24	Arab Jordanian Ins. Group	67,484	93,963			67,484	93,963	104,746	121,771			24,679	44,294			804,734	581,459	47,190	183,618
25	Arab Orient Insurance	73,893	112,810	34,902	95,756	108,795	208,566	344,166	364,595	26,255	53,457	422,397	267,223			341,569	310,325	609,836	568,225
26	Gerasa Insurance	1,670	4,688			1,670	4,688	16,072	23,406	650	440	501	511			228,163	201,522	24,793	27,900
27	MEDGULF Insurance	17,909	22,094			17,909	22,094	135,868	117,454	270	700	9,881	1,887			68,372	62,693	98,067	76,715
28	First Insurance	68,680	52,149			68,680	52,149	134,269	233,342	13,758	18,342	37,592	21,947			276,887	163,972	191,589	126,255
	Total	2,694,766	3,309,961	317,656	338,218	3,012,422	3,648,179	5,268,903	5,228,824	889,494	859,516	1,133,208	808,290	116,261	102,973	11,308,941	10,660,664	7,128,334	6,952,415

Tabel (26)

Gross Administrative Expenses For Insurance Companies Distributed on Insurance Underwriting Branches for the year 2009 (JD)

Cont. -2

NO.	Companies	Motor		Non Life Insurances		Medical		Life		Medical+Life		Gross Expenses			
		Motor (Compulsory (Third Party Liability Ins.) & Comprehensive (Own Damages))		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
		2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008
1	Jordan Insurance	1,232,785	1,117,115	2,296,271	2,535,453	407,449	212,704	628,136	318,738	1,035,585	531,442	3,331,856	3,066,895		
2	Middle East Insurance	701,789	653,948	2,118,122	1,992,360	178,279	204,789	226,463	226,103	404,742	430,892	2,522,864	2,423,252		
3	National Insurance	330,215	426,868	673,632	913,326	80,131	90,736	26,207	27,667	106,338	118,403	779,970	1,031,729		
4	United Insurance	383,386	322,249	521,387	456,559	102,253	58,458	10,499	5,233	112,752	63,691	634,139	520,250		
5	AL Manara Insurance	651,725	643,715	965,123	918,993	47,816	25,309			47,816	25,309	1,012,939	944,302		
6	General Arabia Insurance	404,269	297,294	923,343	878,425	250,158	236,393	116,328	108,620	366,486	345,013	1,289,829	1,223,438		
7	Jerusalem Insurance	764,298	769,679	1,285,882	1,300,982	257,338	195,337	39,068	83,628	296,406	278,965	1,582,288	1,579,947		
8	AL-Nisr Al-Arabi Insurance	474,088	421,585	846,108	808,248	583,168	482,886	672,922	609,556	1,256,090	1,092,442	2,102,198	1,900,690		
9	Jordan French Insurance	911,300	876,930	1,314,579	1,193,219	574,279	576,525	66,830	81,860	641,109	658,385	1,955,688	1,851,604		
10	Arab Union International Ins.	544,357	465,829	625,376	535,299	88,454	48,074			88,454	48,074	713,830	583,373		
11	Delta Insurance	307,326	263,611	579,275	536,554	88,836	75,035	1,619	1,666	90,455	76,701	669,730	613,255		
12	Jordan Emirates Insurance	605,250	466,438	712,781	626,530	81,222	48,940			81,222	48,940	794,003	675,470		
13	Al Yarmouk Insurance	179,820	232,796	593,501	531,901	145,344	109,611	3,880	3,227	149,224	112,838	742,725	644,739		
14	Holy Land Insurance	990,289	848,400	1,038,422	876,390					0	0	1,038,422	876,390		
15	Arab Life & Accidents Ins.	1,127,352	1,147,048	1,622,328	1,646,664	173,147	110,560	288,669	392,573	461,816	503,133	2,084,144	2,149,797		
16	Philadelphia Insurance	487,097	436,410	514,894	462,018	14,204				14,204	0	529,098	462,018		
17	American Life Insurance(Alico)		0	161,529	144,063	252,607	212,720	1,206,411	1,067,537	1,459,018	1,280,257	1,620,547	1,424,320		
18	Jordan International Ins.	546,526	532,697	825,758	919,067	414,006	500,349	64,169	92,885	478,175	593,234	1,303,933	1,512,301		
19	Arab German Insurance	948,617	984,942	1,528,003	1,372,762	374,841	358,933	46,545	41,990	421,386	400,923	1,949,389	1,773,685		
20	Euro Arab Insurance Group	557,828	596,623	1,035,829	937,192	437,192	377,465	73,461	32,893	510,653	410,358	1,546,482	1,347,550		
21	Islamic Insurance	1,579,483	1,577,049	2,003,483	2,084,740	618,481	722,256	344,009	330,091	962,490	1,052,347	2,965,973	3,137,087		
22	Arab Assurers	1,001,732	1,000,785	1,323,476	1,315,636	149,243	110,478	111,224	59,850	260,467	170,328	1,583,943	1,485,964		
23	Al Baraka Takaful	1,016,543	1,228,384	1,121,619	1,320,967	236,514	278,976			236,514	278,976	1,358,133	1,599,943		
24	Arab Jordanian Ins. Group	851,924	765,077	1,048,833	1,025,105	119,782	98,685	36,182	34,433	155,964	133,118	1,204,797	1,158,223		
25	Arab Orient Insurance	951,405	878,550	1,853,018	1,772,391	1,963,777	1,326,937			1,963,777	1,326,937	3,816,795	3,099,328		
26	Gerasa Insurance	252,956	229,422	271,849	258,467	26,232	26,908			26,232	26,908	298,081	285,375		
27	MEDGULF Insurance	166,439	139,408	330,367	281,543	332,260	243,571			332,260	243,571	662,627	525,114		
29	First Insurance	468,476	290,227	722,775	616,007	279,208	141,630			279,208	141,630	1,001,983	757,637		
	Total	18,437,275	17,613,079	28,857,563	28,260,861	8,276,221	6,874,265	3,962,622	3,518,550	12,238,843	10,392,815	41,096,406	38,653,676		

Table (27)
Jordan Insurance Companies
Gross Administrative & General Expenses For Jordan Insurance Companies
As in 31/12/2009 Compared with 31/12/2008 (JD)

No.	Companies	Administrative Expenses		Salaries, Wages & Remunerations		Insurance Commission's Fees		Gross Administrative Expenses*	
		Allocated on Underwriting Accounts							
		31/12/2009	31/12/2008	31/12/2009	31/12/2008	31/12/2009	31/12/2008	31/12/2009	31/12/2008
1	Jordan Insurance	3,331,856	3,066,895	2,170,120	2,034,240	5,129	8,808	4,164,820	3,833,619
2	American Life Insurance (Alico)	1,620,547	1,424,320	1,187,711	999,077	99,053	114,846	2,025,684	1,780,401
3	Middle East Insurance	2,522,864	2,423,252	1,675,656	1,566,455	115,777	117,925	3,005,398	2,849,406
4	National Insurance	779,970	1,031,729	496,462	649,902	3,284	4,807	974,963	1,289,662
5	United Insurance	634,140	520,250	384,855	315,367	47,367	47,863	792,675	650,312
6	AL Manara Insurance	1,012,939	944,302	700,694	644,853	43,939	44,254	1,266,174	1,180,377
7	General Arabia Insurance	1,289,829	1,223,438	802,065	831,854	49,915	76,923	1,612,287	1,529,301
8	Jerusalem Insurance	1,582,288	1,579,947	965,248	962,780	104,800	69,429	1,772,632	1,784,009
9	AL-Nisr Al-Arabi Insurance	2,102,198	1,900,690	1,537,328	1,360,235	92,323	78,427	2,627,747	2,375,863
10	Jordan French Insurance	1,955,688	1,851,604	1,306,776	1,138,320	103,882	70,395	2,444,610	2,314,505
11	Delta Insurance	669,730	613,255	566,661	477,068	25,984	27,464	837,163	766,152
12	Jordan Emirates Insurance	794,003	675,470	457,275	405,485	50,867	22,273	992,505	844,338
13	Al Yarmouk Insurance	742,725	644,739	455,568	389,054	32,980	42,135	886,620	763,508
14	Holy Land Insurance	1,038,422	876,390	612,303	495,532	164,744	182,710	1,298,528	1,114,568
15	Philadelphia Insurance	529,098	462,018	379,520	340,202	20,940	2,453	661,373	577,522
16	Arab Life & Accidents Ins.	2,084,144	2,149,797	1,490,360	1,607,649	67,280	102,500	2,420,617	2,497,830
17	Arab Union International Ins.	713,830	583,373	390,378	345,900	51,778	43,632	838,530	716,496
18	Arab Assurers	1,583,943	1,485,964	976,872	989,073		72,577	2,068,726	1,976,564
19	Islamic Insurance	2,965,973	3,137,087	1,193,312	995,887	90,138	84,742	4,814,934	4,771,336
20	Euro Arab Insurance Group	1,546,482	1,347,550	1,013,580	912,291	103,017	105,481	1,933,103	1,676,403
21	Arab German Insurance	1,949,389	1,773,685	1,295,346	1,289,706	1,474,401	177,707	2,303,309	2,217,106
22	Jordan International Ins.	1,303,933	1,512,301	1,049,204	1,160,278	97,376	100,316	2,043,474	2,353,815
23	Al Baraka Takaful	1,358,133	1,599,943	398,470	389,166	61,610	38,056		1,918,244
24	Arab Jordanian Ins. Group	1,204,796	1,158,223	927,758	810,444	111,221	53,102	1,505,995	1,447,780
25	Arab Orient Insurance	3,816,795	3,099,328	2,392,229	1,908,685	282,911	218,698	4,770,994	3,874,160
26	Gerasa Insurance	298,081	285,375	153,170	167,776	13,989	17,561	372,602	356,719
27	MEDGULF Insurance	662,627	525,114	368,120	283,565	61,994	48,158	1,065,798	843,450
28	First Insurance	1,001,983	757,637	347,415	260,785	76,089	19,798	1,237,794	1,447,633
	Total	41,096,406	38,653,676	25,694,456	23,470,844	3,452,788	1,973,242	49,501,261	49,751,079

* Gross administrative expenses include the amounts paid for salaries, wages, remunerations and Insurance Commission's fees in addition to other items shown in the notes of the financial statements for the administrative expenses in insurance companies annual reports

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