

Jordan Insurance Market Outlook to 2017 - Supported by Growth in Non-life Insurance

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Abstracts

The report titled 'Jordan Insurance Market Outlook to 2017 – Supported by Growth in Non-life Insurance' provides a comprehensive analysis of the various aspects such as market size, segmentation, trends and developments and future projections of life and various non-life insurance segments such as medical, fire and other damages, marine, aviation, liability and credit. The report provides the market share in major segments and company profiles of major players present in the market.

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About

The report titled 'Jordan Insurance Market Outlook to 2017 – Supported by Growth in Non-life Insurance' provides a comprehensive analysis of the various aspects such as market size, segmentation, trends and developments and future projections of life and various non-life insurance segments such as medical, fire and other damages, marine, aviation, liability and credit. The report provides the market share in major segments and company profiles of major players present in the market.

The insurance sector of Jordan presently is comprised of 28 companies which are licensed to operate their insurance business in Jordan. The sector is regulated by the Insurance Commission which regulates and supervises insurance supporting service providers in the country. These comprise of 514 agents, 98 brokers, 11 reinsurance brokers, 50 loss adjusters and surveyors, 13 actuaries, 22 consultants, 1 cover holder, 15 companies administrating insurance business and 9 banks licensed to practice bancassurance.

The insurance industry of Jordan has experienced high growth after 1995 when the sector was reopened for the investors with a minimum capital requirement of JD 2.0 million. This was considered to be a low minimum capital requirement and favorably shaped the industry to a high growth trajectory.

The insurance penetration which is the total premiums as percentage of GDP in the country is relatively low as per the global standards and stood at 2.3% in 2009. The gross insurance premiums underwritten in the country have increased from USD ~ million in 2007 to USD ~ million in 2012 at a CAGR of 11.2% during 2007-2012.

The insurance market of Jordan is dominated by non-life insurance which has a share of 90.8% in the premiums written by the insurance providers in the country. Jordan's non-life insurance market comprises of eight branches which include motor, medical, fire, marine, aviation, liability, credit and others. However, the market is largely driven by motor and medical insurance and these are the largest segments having contribution of around 46.3% and 28.1% respectively to the overall non-life insurance market of the country in terms of gross premiums generated in 2012.

Motor is the largest segment in the non-life insurance market of Jordan which generated USD ~ million of gross premiums in the year 2012, equivalent to 46.3% of the non-life gross premium underwritten in the country. Motor insurance market of Jordan is highly

fragmented with large number of players present in this segment. The largest five players in this segment include Arab Orient Insurance, Jordan Insurance, Holy Land Insurance, Jordan Emirates Insurance and Arab Union International Insurance which together account for ~% of the gross premiums underwritten.

Medical is the second largest non-life insurance segment with gross underwritten premiums reaching to USD ~ million in 2012, making up ~% of the non-life insurance sector in the country. The share of the medical segment in the non-life premiums underwritten in the country has consistently increased from ~% in 2007 to ~% in 2012. The medical insurance market of Jordan is projected to grow robustly until 2017 where the share of the segment in the country's non-life insurance market is estimated to reach ~% by 2017 from 28.1% in 2012. This will make medical insurance the largest segment in the insurance sector of the country.

Jordan's insurance market is expected to almost double during 2012-2017, where the total gross premiums underwritten in the country are estimated to reach USD ~ million in 2017 from USD ~ million in 2012. The various factors that will drive the insurance market of the country in the coming years include the economic growth of the country, favorable demographics, growing awareness level, expanding financial services sector and improvements in the legislation and regulations affecting the insurance industry of the country.

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