Annual Report

2015

Actuarial Research and Studies Department

2015 Annual Report Preparation Team

His Majesty King Abdullah II Bin Al Hussein (may Allah protect him)

HRH Prince Hussein Bin Abdullah II, the Crown Prince

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Director General's Statement

The Social Security Corporation's Annual Report 2015 summarizes a year of hard work, and reviews the Corporation's achievements during that period. It also offers rich data and details relevant to the Corporation and which are of interest to its partners at the local and international levels, and to the recipients of its services. I am pleased to present to you the harvest of a year that passed in which we, in cooperation with our partners, were able to extend the umbrella of social protection for nearly 1.167 million insured persons, and witness the cumulative services reach up to approximately 180,000 pensioners.

The report presents the most important insurance and investment indicators and accomplishments at the Corporation's level, as well as the financial and economic indicators at the national level. It also reviews the institutional efforts aiming to maintain the sustainability of the insurance system and expand its resources, to achieve the Corporation's vision of developing comprehensive social insurance that is characterized by excellence of service, protection and sustainability, and contributes to advancing development, thus promoting social security and national economic development.

The year 2015 was abounded with a series of accomplishments that the Corporation boasted of. During that year, the Corporation received international honors from the International Social Security Association (ISSA), the world's leading international organization for all social security and social insurance institutions and agencies. The said honoring took place during the World Forum on Social Security Institutions, which had showcased their successful and distinctive experiments. Our Corporation earned certificates of appreciation in the area of contributions collection and workplace evaluation based on occupational health and safety standards as well as a certificate of excellence in the area of occupational health and safety. The Corporation also won the Best Practices Award on the electronic exchange of data.

The most prominent manifestation of the Corporation's performance during 2015 was the rise in the number of insured persons by 5.3% compared to 2014, with the number reaching nearly 1.167 million insured persons, as well as the rise in the number of pensioners by 7.7% compared to the previous year, bringing the number to approximately 180,000 pensioners receiving different pensions. On another level, the numbers of establishments covered by the provisions of the Social Security Law increased, bringing the number by the end of 2015 to nearly 44.2 thousand establishments compared to the previous year, with a growth rate of 1.7%.

We will continue our mission and our efforts to make the umbrella of social security and social protection reach every citizen and worker living in the Kingdom. We will continue to work on updating our insurance schemes and procedures to conform with the latest and most advanced technological means.

May Allah grant us success for the good of our beloved country, under the auspices of His Majesty King Abdullah II Bin Al Hussein, may Allah protect him.

Nadia Rawabdeh
Director General

Board of Directors*

Chairman/Minister of Labor

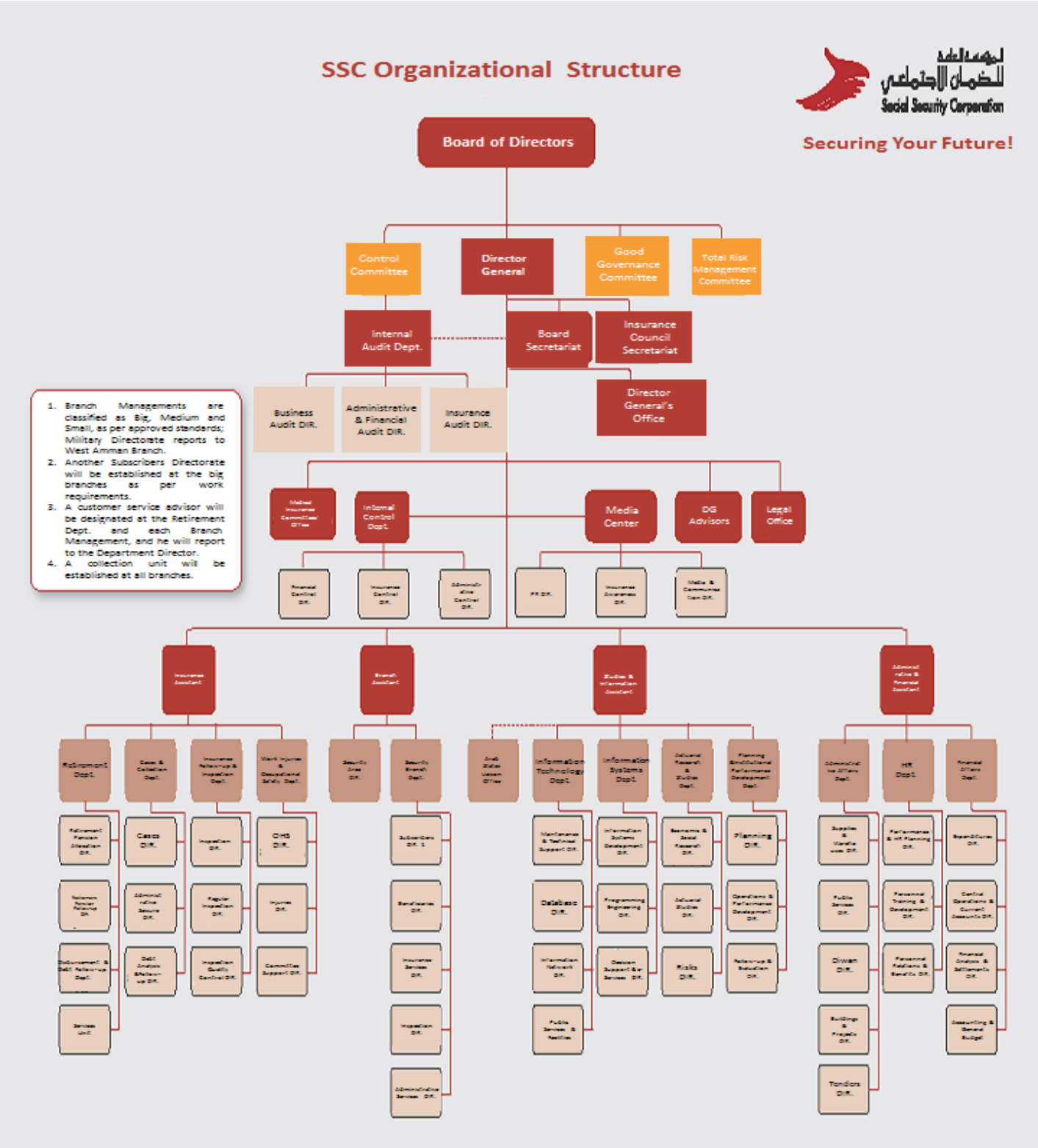
HE Dr. Nidal Mardi Qatamin

Director General/Vice-Chairman

HE Ms. Nadia Rawabdeh

Members

1.	Head of Social Security Investment Fund	HE Mr. Suleiman Hafez Suleiman
2.	Deputy Governor of the Central Bank	HE Dr. Maher Sheikh Hassan
3.	Armed Forces - Arab Army - Security Agencies	HE Brigadier General Hussein Jankhut
4.	Representatives of Trade Unions	Dr. Ibrahim Youssef Saleh Tarawneh
		Mr. Tareq Mohammed Ali Al-Momani
5	Representatives of the General Federation of Trade Unions	HE Mr. Mazen Maaytah
		HE Khalid Al-Fanatseh
		HE Mr. Mohammed Ghanem
		HE Mr. Fathallah Al-Omrani
6.	Representatives of Jordan Chamber of Industry	HE Mr. Qasem Abu Salha
		HE Mr. Saad Yassin
12.	Representatives of Jordan Chamber of Commerce	HE Mr. Alaa Diranieh
		HE Mr. Nafez Alyan


SSC Organizational Structure
Social Security Corporation
Securing Your Future!
Board of Directors
Control Committee
Director General
Good Governance Committee
Total Risk Management Committee
Internal Audit Dept.
Board Secretariat
Insurance Council Secretariat
Business Audit DIR.
Administrative & Financial Audit DIR.
Insurance Audit DIR.
Director General's Office
1. Branch Managements are classified as Big, Medium and Small, as per approved standards; Military Directorate reports to West Amman Branch.
2. Another Subscribers Directorate will be established at the big branches as per work requirements.
3. A customer service advisor will be designated at the Retirement Dept. and each Branch Management, and he will report to the Department Director.
4. A collection unit will be established at all branches.
Media Center
DG Advisors
Legal Office
Retirement Dept.
Cases & Collection Dept.
Information Technology Dept.
Information Systems Dept.
Planning Dept.
HR Dept.
Finance Dept.
Risks DIR.
Tenders DIR.

Vision

Comprehensive social security attaining excellence in service, protection and sustainability, which contributes to advancing development in the Kingdom.

Mission

A national institution implementing a solidarity social insurance system based on partnership with relevant parties and consistent with the needs of the insured persons and establishments, contributing to the social security and economic development of Jordan.

Core Values

- Distinguished Services
- Transparency
- Accountability
- Respect
- Team Spirit
- Initiative and Creativity
- Justice

Economic, Financial and Demographic Indicators

First: Economic and Financial Indicators

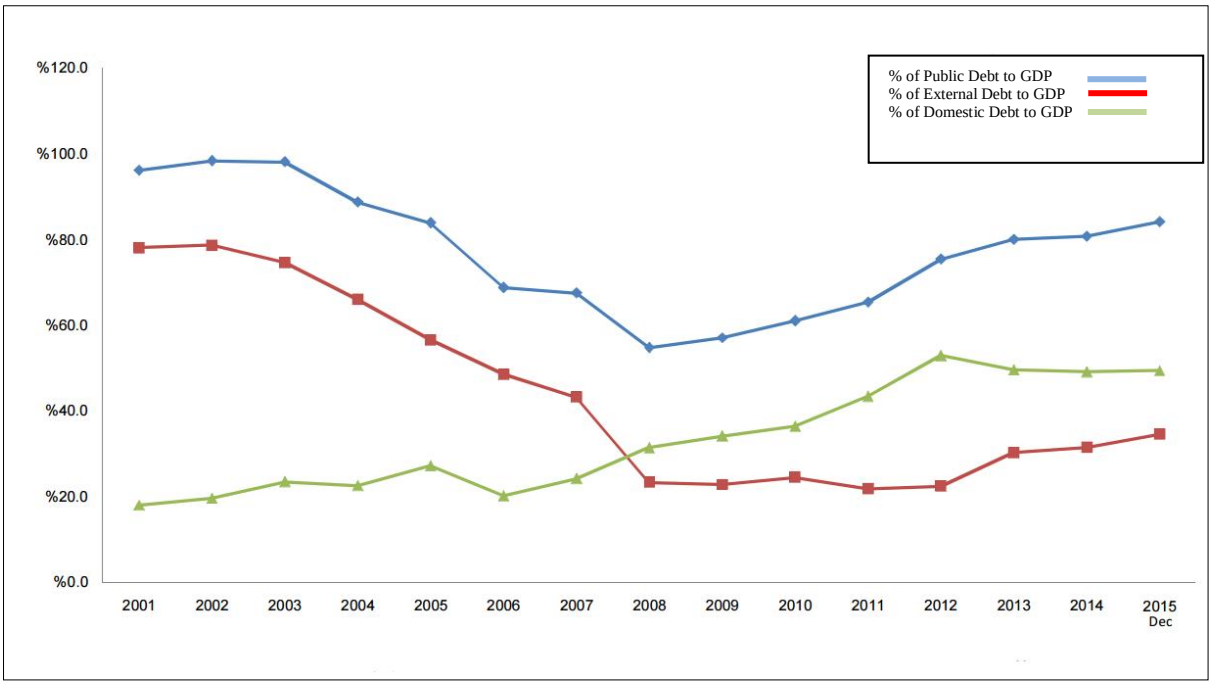
The political conditions in the neighboring countries significantly influenced the Hashemite Kingdom of Jordan, particularly the burdens on the Jordanian economy as a result of the developments in the Syrian crisis and its consequent instability. In addition, the worsening of the Syrian asylum crisis due to the rapid increase in the number of refugees added burdens on the local services and market, not to mention the decline in foreign grants. However, the national economy continued to maintain stable financial and economic performance indicators so that:

- During 2015, total exports recorded a decline of 6.6%, reaching JOD 5,558.4 million, of which the national exports in the same year accounted for JOD 4,795.2 million, reflecting a decrease of JOD 367.8 (7.1%), while the value of re-exports amounted to JOD 763.2 million during 2015, registering a decline of nearly JOD 27 million (3.4%) compared to the previous year. With respect to imports, their value amounted to JOD 1,4436 million in 2015, registering a decline in the amount of JOD 1,844.2 million (11.3%).
- Accordingly, the total foreign trade indicator recorded a drop in 2015 in the amount of JOD 2,212 million (10.3%), reaching JOD 19,231.2 million, compared to JOD 21,443.2 million in 2014.
- During 2015, the trade balance recorded a decrease of JOD 1,449.4 million (14%) compared to the previous year.
- The inflation rate declined in 2015 as measured by the relative change of the Consumer Price Index, reaching 0.9% (negative) compared to 2.8% in 2014.
- The total public revenues declined during 2015 to reach JOD 6,796.1 million compared to JOD 7,267.6 million in the previous year, a decrease of JOD 471.5 million (6.5%). The local revenues accounted for approximately 87% of the total revenues in the amount of JOD 5,909.9 million, while foreign grants accounted for approximately 13% of total revenues in the amount of JOD 886.2 million.
- Total spending declined during 2015 by JOD 126.5 million, reaching JOD 7,724.7 million compared to JOD 7,851.1 million in the previous year.
- At the end of 2015, the net public debt showed an increase from its level at the end of 2014 by JOD 2,292.4 million (11.2%) to reach approximately JOD 22,847.9 million (84.2%) of the estimated GDP in 2015 compared to JOD 20,555.5 million (80.8%) of GDP in 2014, an increase of 3.4%, as follows:

  The external public debt rose at the end of 2015 by JOD 1,360.4 million to reach JOD 9,390.5 million, accounting for 34.6% of the estimated GDP in 2015 compared to JOD 8,030.1 million, accounting for 31.6% of GDP at the end of previous year.

Regarding the domestic public debt, the net balance recorded at the end of 2015 an increase of JOD 932 million to reach around JOD 13,457 million, accounting for 49.6% of the estimated GDP in 2015, compared to JOD 12,525 million, accounting for 49.2% of GDP, at the end of 2014.

Figure (1): Public Debt, Domestic Debt and External Debt Ratios to GDP (2001-2015)



Second: Demographic Indicators

- **Population Statistics**

The Department of Statistics implemented the 6th Population and Housing Census in 2015. The said census aimed to collect demographic data on the evolution of population size, geographical distribution, gender and age composition, and education and marital status. It also aimed to collect data on the employment difficulties, health insurance, economic participation, deaths, housing conditions, and voluntary and forced migration caused by wars and instability in the region. The key findings of the 2015 Population and Housing Census are as follows:

- The total number of the Kingdom's population was about 9.532 million persons: around 5 million males and 4.5 million females.
- The Kingdom's population increased by more than 10 times over 55 years, and the largest increase took place over the past decade, especially since 2011 due to forced and voluntary migration to the Kingdom as a result of the armed conflicts pervading in a number of countries in the region.
- The number of Jordanians reached 6,613,587 persons, about 69.4% of the total population in the Kingdom, of which non-Jordanians formed about 30% of the total population, nearly half of which were Syrians.
- The highest population density was in the capital, Amman, where population according to the Census reached more than 4 million persons; that is, more than the double compared to the year 2004, followed by Irbid (about 1.770 million persons), Zarqa (1.365 million persons), and then Mafraq (0.55 million persons). The governorate with the least population density was Tafeileh (0.096 million persons).
- The majority of the Kingdom's population of non-Jordanians concentrated in the capital, followed by Irbid, Zarqa, and Mafraq.
- Illiteracy among the total population in the age group 13 years and over reached 9.1%, while it reached 6.7% among Jordanians in the same age group.
- Census findings showed that nearly 55% of the Kingdom's population were covered by health insurance, while 68% of Jordanians was covered by health insurance.

- **Labor Force Statistics**
  - The findings show a wide variation in the rates of economic participation of the Kingdom's population, with 71% of economically active males compared to only 21% of females. These rates were close for Jordanians only, with 69% for males and 22% for females.

- In 2015, the unemployment rate rose by 13% compared to 11.9% during 2014, recording an increase of 1.1%, where the unemployment rate for males was 11% and 22.5% for females during 2015, compared to 10.1% for males and 20.7% for females in 2014.
- The percentage of the unemployed (Jordanians and non-Jordanians) in Jordan was estimated at 4.8% in 2015, while employed persons (Jordanians and non-Jordanians) in the labor market was estimated at 31.9% for the same year.
- The number of Jordanian employed[1] in the labor market was estimated at approximately 1.398 million employees, of which active insured Jordanians accounted for 73.7% of Jordanian employees during 2015.
- The total Jordanian workforce (employed and unemployed)[2] reached approximately 1.608 million, of which active insured persons (employed and unemployed) accounted for 64% of Jordanian workforce during 2015.

[1] Source: Ministry of Labor.
[2] Source: Ministry of Labor.

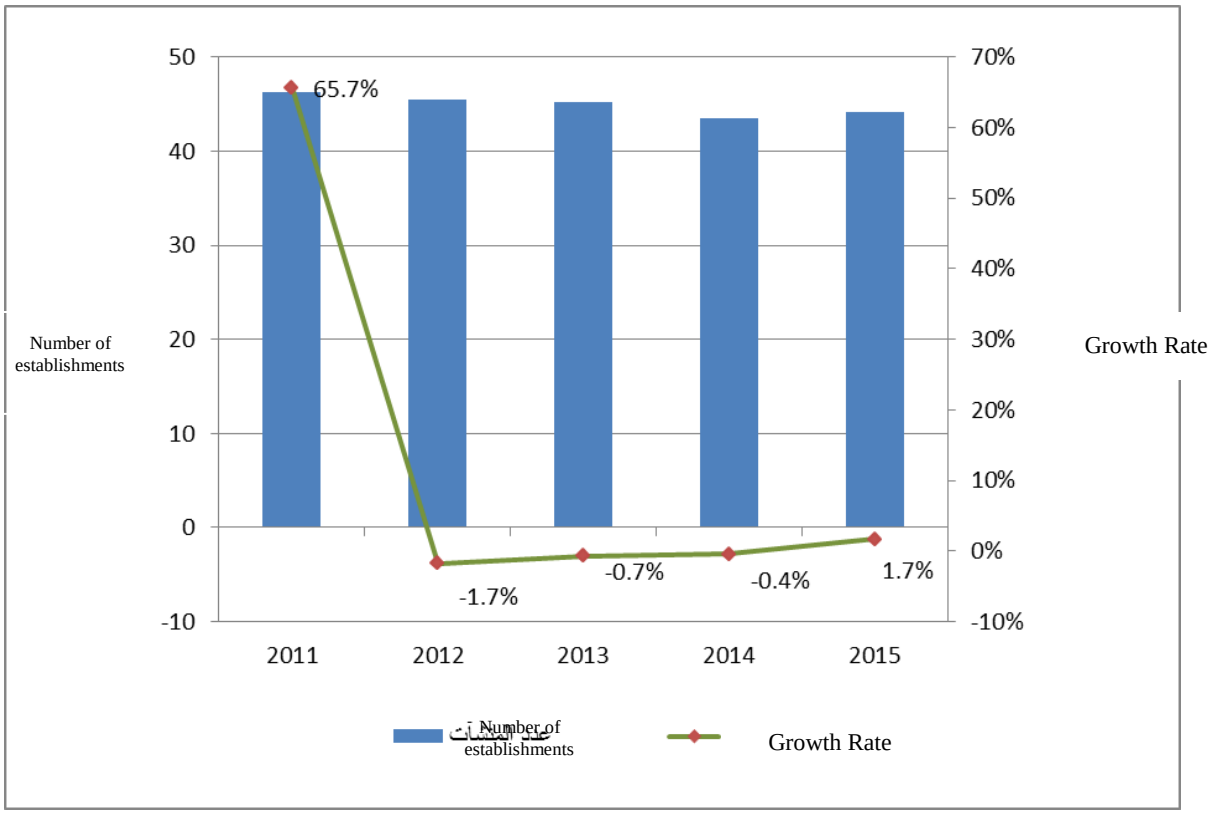
Insurance and Investment Activity

First: Insurance Indicators

Active Establishment Indicators

- The number of active establishments covered by the provisions of the Social Security Law reached 44,169 establishments at the end of 2015, recording an increase of 1.7% compared to 2014 in which the number of active establishments reached 43,439.

Figure (2): Evolution of the Number of Covered Active Establishments (2011-2015)



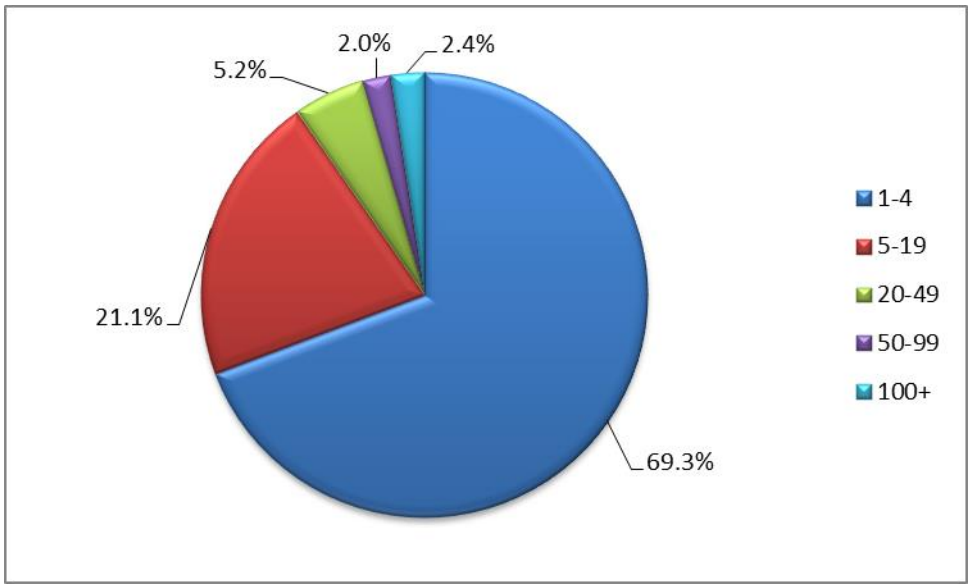
- The Capital, Amman, ranked first for the covered active establishments compared to the rest of the governorates of Jordan. The percentage of covered establishments in the Capital reached 61.2% of the total number of covered active establishments in 2015, followed by Irbid (11.1%) and Zarqa (8.4%). The lowest percentages of covered establishments were in Ajloun and Tafeileh (1.2%) and (0.7%), respectively.

- The "wholesale and retail trade" activity recorded the highest percentage of active establishments in 2015, which accounted for 35.2% of the total number of active establishments, followed by establishments operating in the "manufacturing" activity (18.5%). The establishments classified under the category of "households as employers" accounted for 0.1%. The regional organizations and agencies and the supply of electricity, gas and water activities share the same low percentage (0.3%).

- The micro-enterprises employing 1-4 workers accounted for 69.3%, while small enterprises employing 5.19 workers accounted for 21%, and medium enterprises employing 20-49 workers accounted for 5.2%. As for the enterprises employing 50-99 workers, they accounted for 2% only, the lowest percentage of the total number of active establishments covered by

the provisions of Social Security Law according to the size of labor force in 2015. Finally, the large enterprises employing 100 workers or more, they accounted for 2.4% of the total number of active establishments, as shown in the figure below:

Figure (3): Percentage of Mandatory Covered Active Establishments by the Size of Workforce in the Establishment (2015)

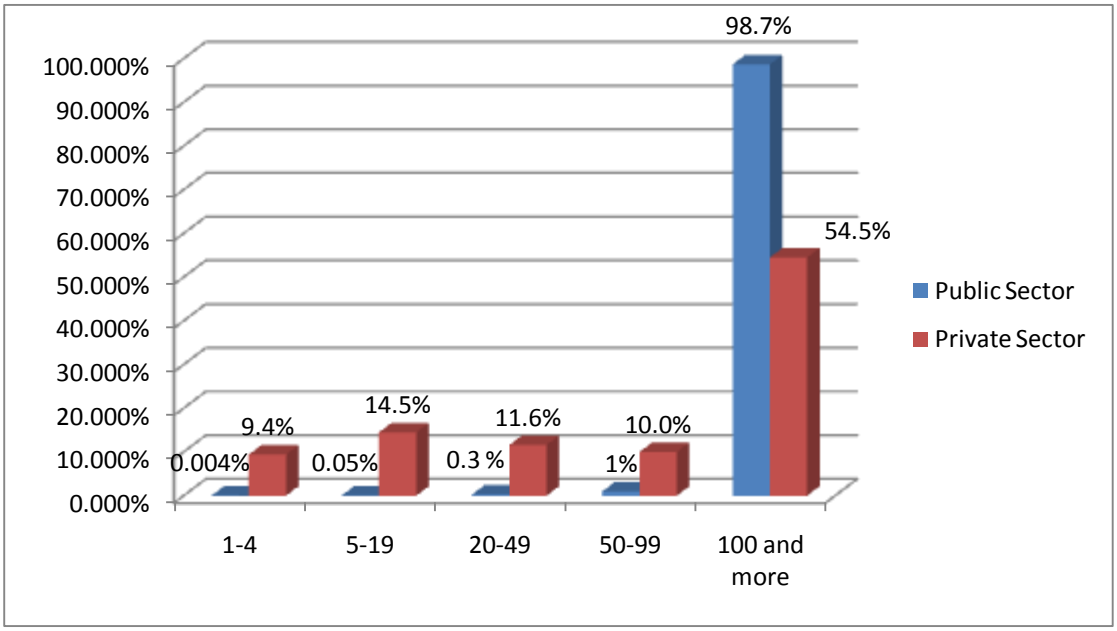


- The micro-enterprises employing 1-4 workers recorded the highest percentage of the number of active establishments under the provisions of the Social Security Law; however, the number of workers therein did not exceed 5% of the total number of mandatory insured persons. As for the establishments employing 100 workers and more, they accounted for 2.4% of the total number of active establishments covered by the provisions of Social Security Law, yet the number of workers therein reached 75.4% of the total number of mandatory insured persons.

- As expected, the private sector accounted for the largest percentage of active establishments (98.7%). This is despite the fact that 70% of active establishments in the private sector were micro-enterprises employing less than five workers, yet employed only 9.4% of the total number of insured workers in the private sector. As for the large enterprises in the private sector employing 100 workers or more, they accounted for 2% of the total number of active establishments in the private sector; however, they employed more than 54.5% of the total number of active insured workers in the private sector, that is more than half the insured workers in the private sector.

- Concerning the public sector, the public sector establishments employing 100 workers or more, they accounted for 54.8% of the total number of establishments in the public sector. These establishments employed 98.7% of the insured workers in this sector, while the micro-enterprises in the public sector employing 1-4 workers, they accounted for 2.6% of the total number of active establishments in the public sector and employed 0.004% of the total number of insured workers in the public sector.

Figure (4): Percentage of Mandatory Covered Workers by the Size of Workforce in the Public and Private Sectors (2015)

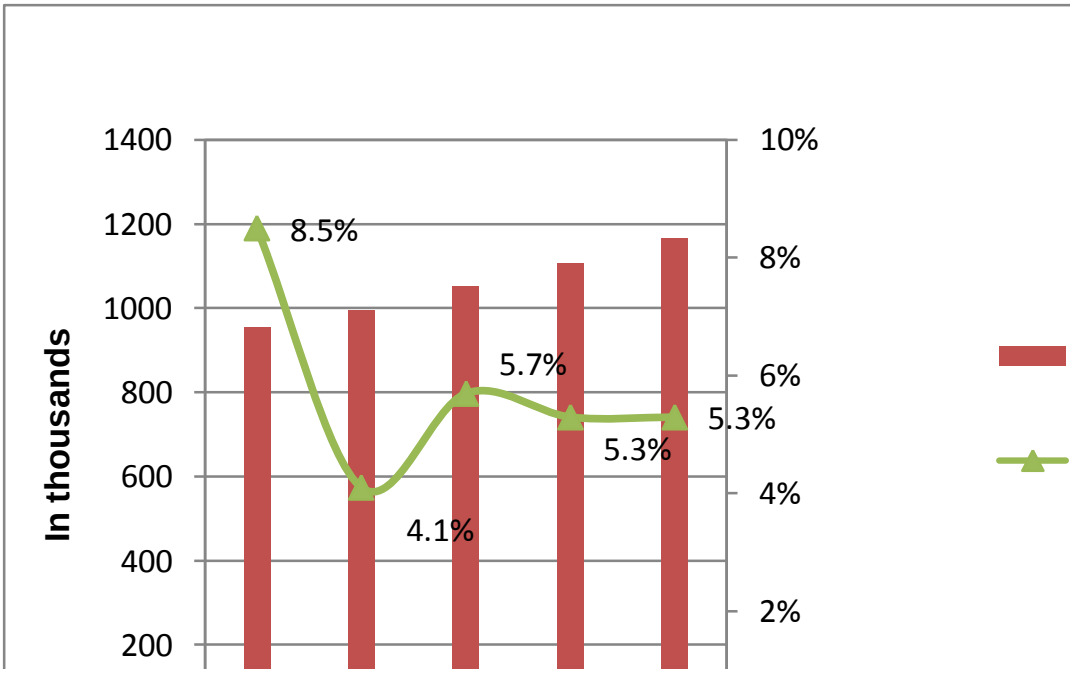


- The micro-enterprises employing 1-4 workers in the capital, Amman, recorded the largest percentage compared to other governorates in the Kingdom, reaching approximately 54.6%, followed by Irbid (12.8%). Tafeileh was the governorate with the lowest concentration of micro-enterprises (0.9%).
- At the level of the governorate itself, the highest percentage of micro-enterprises employing 1-4 workers was recorded in Ajloun with 89.6% of the total number of active establishments in Ajloun itself, followed by Jerash (89.2%), while the lowest concentration of these establishments was recorded in Aqaba (67.8%) and the Capital Governorate (62%).

Active Insured Persons Indicators

- The number of active insured persons covered under the provisions of the Social Security Law rose in 2015 to 1,166,991 insured persons compared to 1,107,895 insured persons in 2014, an increase of 59,096 insured persons and a growth rate of 5.3%. The number of mandatory active insured persons reached 1,097,967 insured persons, accounting for 94.1% of the total number of active insured persons covered by social security.

Figure (5): Evolution of the Number of Active Insured Persons (2011-2015)



- The insured males accounted for approximately 72.8% of the total number of active insured persons in 2015, dropping slightly compared to 2014 (73.2%). As for the female insured persons, they accounted for approximately 27.2% of the total active insured persons in 2015, rising slightly compared to 2014 (26.8%). In terms of the nationality of insured persons, the insured Jordanians accounted for 88.3% of the total number of active insured persons in 2015, while the non-Jordanian insured persons accounted for 11.7% of the total number of active insured persons for the same year.

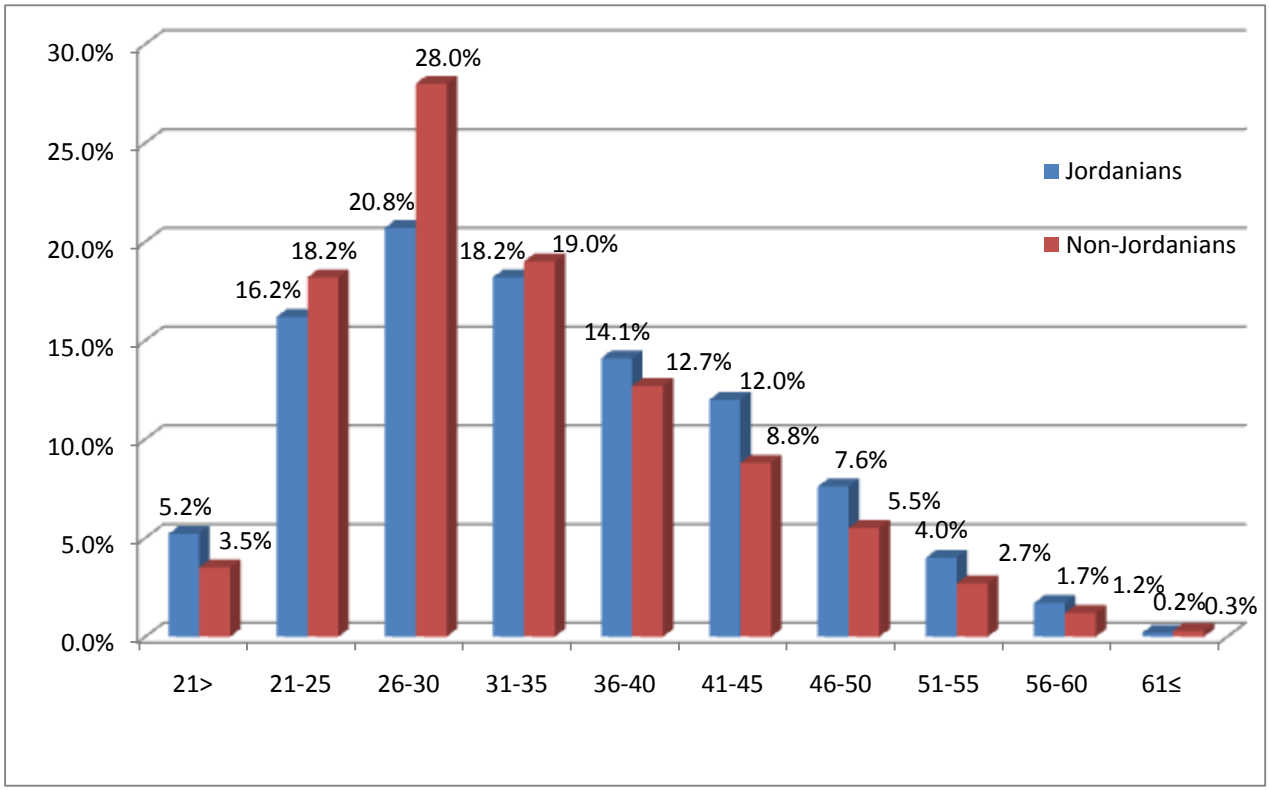
- The active insured persons covered by social security and working in the private sector establishments accounted for 49.2% of the total number of active insured persons in 2015. As for the active insured workers in the public sector, they accounted for 43.2%, marking a rise compared to 2014 (42.8%). It is worth noting that the lowest percentage of active insured persons covered by social security in 2015 was for those working in the "charities" (0.03%).

- The Capital Governorate recorded the highest concentration of the covered active insured persons, accounting for 82% of the total number of active insured persons in 2015, followed by Irbid (5.6%) and Zarqa (4.9%), respectively, while the lowest percentage of covered insured persons was recorded in Tafeileh and Ajloun by equal percentages (0.2%).

- The active insured Jordanians working in the Capital Governorate accounted for 85.8%, the highest percentage compared to the other governorates of the Kingdom. Tafeileh and Ajloun recorded the lowest percentage of active insured Jordanians (0.2%).

- The active insured persons covered under social security in the age group of 25 years and below accounted for 21.5% of the total number of active insured persons. The active insured persons aged 26-45 years accounted for 65.4% of the total number of insured persons, while the insured persons over the age of 45 years accounted for around 13.01% of the total number of active insured persons in 2015.

Figure (6): Percentage Distribution of Active Insured Persons by Nationality and Age Group in 2015



- The representation of the mandatory active insured persons by economic activities in 2015 showed that the activities of "public administration, defense and social security" accounted for 41.5%, i.e. the highest percentage of the total number of mandatory active insured persons, while the "manufacturing" activity came in second place 15.3%. The activity of "households as employers" accounted for the lowest concentration of insured persons, amounting to 0.01% of the total number of mandatory active insured persons in 2015.

- The work of mandatory insured Jordanians concentrated in the activity of "public administration, defense and social security" (46.9%), followed by the activities of "manufacturing" (10.3%) and "education" (9.1%). The mandatory insured non-Jordanians concentrated in the economic activities of "manufacturing" (50.5%), slightly higher than their percentage in 2014 (49.7%), and "wholesale and retail trade" (13.5%), and "construction" (10.4%).

- The mandatory insured persons whose monthly wages did not exceed JOD 300 accounted for 33.4% of the total number of mandatory active insured persons in 2015. The insured persons whose monthly wages ranged between JOD 301-600 amounted to 50 %, while those whose monthly wages ranged between JOD 601-1,000 accounted for 10.4%. As for the insured persons whose monthly wages exceeded JOD 1,000, they accounted for 6.34% of the total number of mandatory insured persons.

- Around 57.9% of the total number of mandatory insured non-Jordanians received limited monthly wages that did not exceed JOD 190, while 80.1% of the same category received monthly wages that did not exceed JOD 300. On the other hand, 6.8% of the total number of insured Jordanians received wages of no more than JOD 190, while 26.8% received wages of no more than JOD 300 in 2015. The insured Jordanians whose monthly wages ranged between JOD 301-600 accounted for around 54.9%, while the non-Jordanians accounted for about 14.7% in the same year.

- Regarding the average monthly wages for the insured workers by economic sector, it reached JOD 489 in the private sector in 2015 compared to JOD 474 in 2014, with a growth rate of about 3%. As for the public sector, the average monthly wages amounted to JOD 457 at a growth rate of 5% compared to JOD 435 in 2014.

- At the end of 2015, the average wages of insured males amounted to JOD 512, while that of females amounted to JOD 442, thus the gap in the general average wages of the insured persons reached JOD 70 in favor of males.

- There was a variation in the average monthly wages of the insured persons by nationality, where the average reached JOD 514 for the insured Jordanians compared to JOD 273 for non-Jordanians in 2015, making the gap reach JOD 241.

- Aqaba ranked first among the governorates of the Kingdom in terms of the average monthly wages of the mandatory insured persons, reaching JOD 606 in 2015, followed by Karak (JOD

567), and then the Capital (JOD 509). The governorates with the lowest average wages were Zarqa and Ajloun where the average monthly wages of the mandatory insured persons in 2015 reached JOD 314 and 280, respectively.

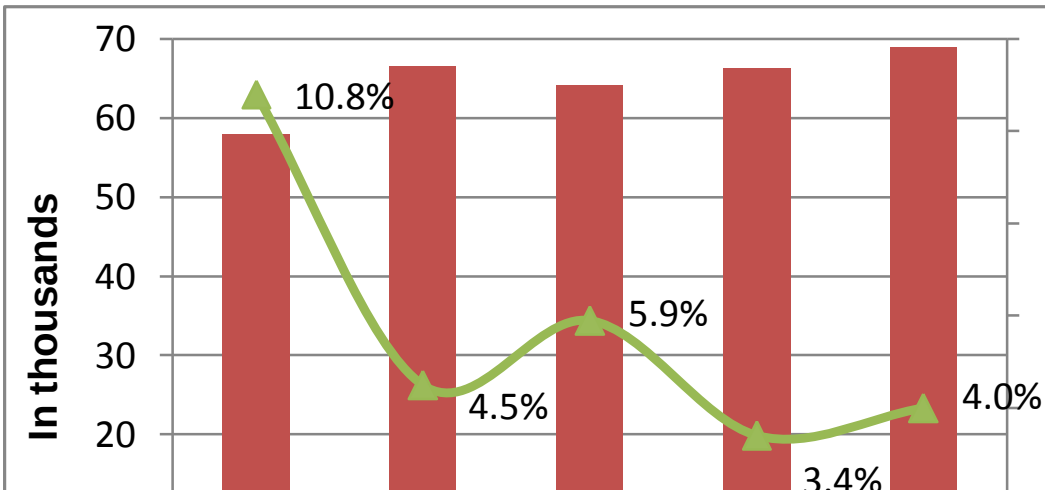
- In terms of the order of economic activities by the average monthly wages of the insured persons, the activities of "extraterritorial organizations and bodies" and "mining and quarrying" came in the first and second places respectively, with average wages of mandatory insured persons in these two activities amounting to JOD 1,151 and JOD 1,103 respectively in 2015. On the other side, the lowest average wages for the mandatory insured persons was recorded for those working in the activities of "manufacturing" and "households as employers" where the average wages amounted to JOD 373 and JOD 356, respectively.

- The discrepancy between the average wages by economic activities of mandatory insured Jordanians and non-Jordanians was clearly noticed. That is, the highest average monthly wages for the mandatory insured Jordanians in the activity of "mining and quarrying" reached JOD 1,218, while the lowest average wages for Jordanians working in the activity of "households as employers" amounted to JOD 316. However, the variation was clearer among the non-Jordanians, as the highest average monthly wages in the activity of "extraterritorial organizations and bodies" was JOD 1,212, while the lowest average monthly wages in the activity of "manufacturing" reached JOD 209.

Voluntary Active Insured Persons Indicators

- The number of voluntary insured persons covered under the provisions of the Social Security Law reached 69,024 insured persons in 2015 compared to 66,378 insured persons in 2014, reflecting a growth rate of 4%. It is worth noting that the voluntary insured persons accounted for 6% of the total number of active insured persons in 2015.

Figure (7): Evolution of the Number of Voluntary Active Insured Persons (2011-2015)



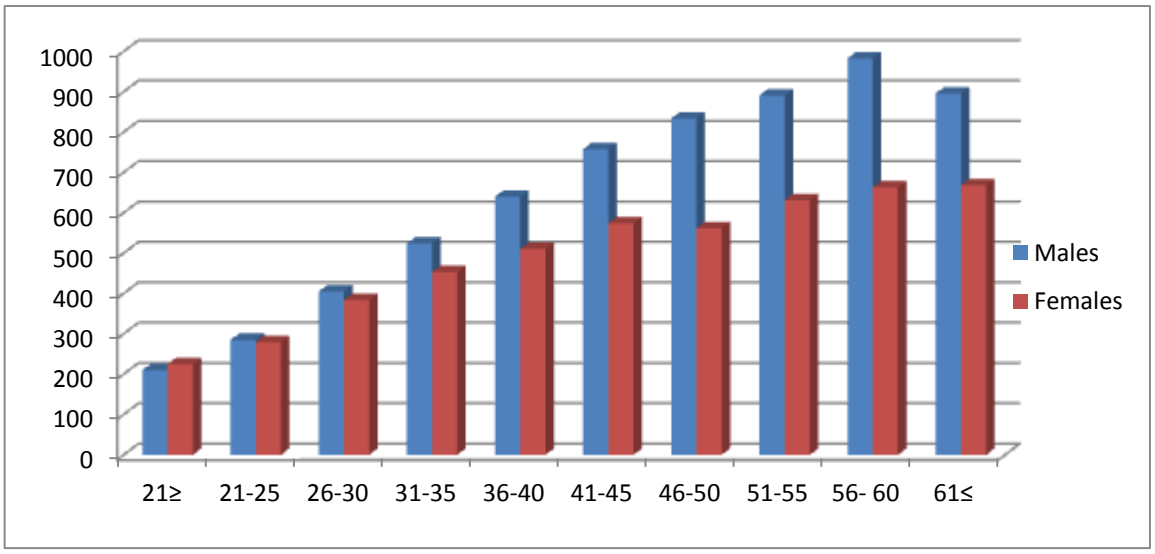
- In 2015, the percentage of voluntary insured males reached 70% of the total number of voluntary insured persons compared to 30% for females.

- The ages of 2.5% of the voluntary insured persons did not exceed 25 years, while those aged between 26-40 years amounted to 46%. The percentage of those over the age of forty accounted for more than the half (51.7%) of the total number of voluntary insured persons in 2015.
- The voluntary insured persons receiving monthly wages of no more than JOD 300 accounted for 28.8% of the total number of voluntary insured persons in 2015. As for the voluntary insured persons receiving monthly wages between JOD 301 and 700, they accounted for 44.1%, while those receiving monthly wages of more than JOD 1,000 amounted to around 15.1%.

- The average monthly wages of the voluntary insured persons rose from JOD 616 in 2014 to JOD 643 in 2015, an increase of JOD 27 on average, i.e. a growth rate of 4%.

- With regard to the age distribution of voluntary insured persons, it is noted that the older the insured person is, the higher the average monthly wages. To explain, the lowest average monthly wages for those aged 21 years was JOD 213, while the wages increased gradually with age until it reached the highest average wages for the age group of 56-60 years, reaching JOD 961. It is noted that the average dropped in the age group of 61 years and older, reaching JOD 890 in 2015.

Figure (8): Average Monthly Wages of the Voluntary Active Insured Persons by Gender and Age Group (in Jordanian Dinar) - 2015



Beneficiaries of Unemployment Insurance Benefit Indicators

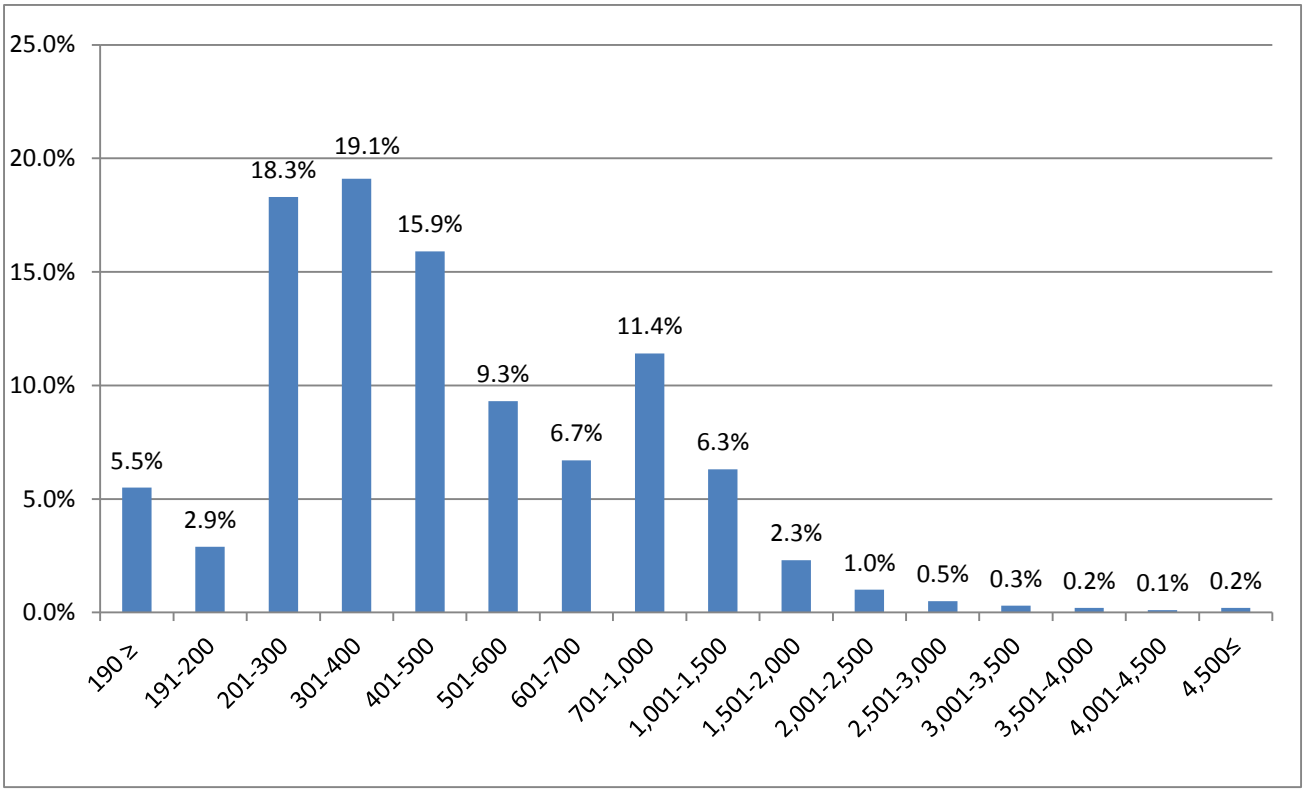
- The total number of insured persons who benefited from the unemployment insurance benefits reached 10,711 insured persons during 2015, of which male beneficiaries accounted for 80.2% of the total number of beneficiaries, compared to 19.8% for females.

- The geographical distribution of unemployment insurance benefits in 2015 indicated that 73.7% of the total number of unemployed insured persons was in the Capital Governorate, followed by Zarqa in second place with an unemployment rate of 8%. The lowest unemployment rates were in Jerash and Ajloun, at 0.5% and 0.8%, respectively, of the total number of insured unemployed.

- The figures showed that most cases of unemployment that received unemployment insurance benefits for three months accounted for 53.4% of the total cases of unemployment in 2015, compared to 21.8% who received such benefits for two months and 22.1% who received them for one month.

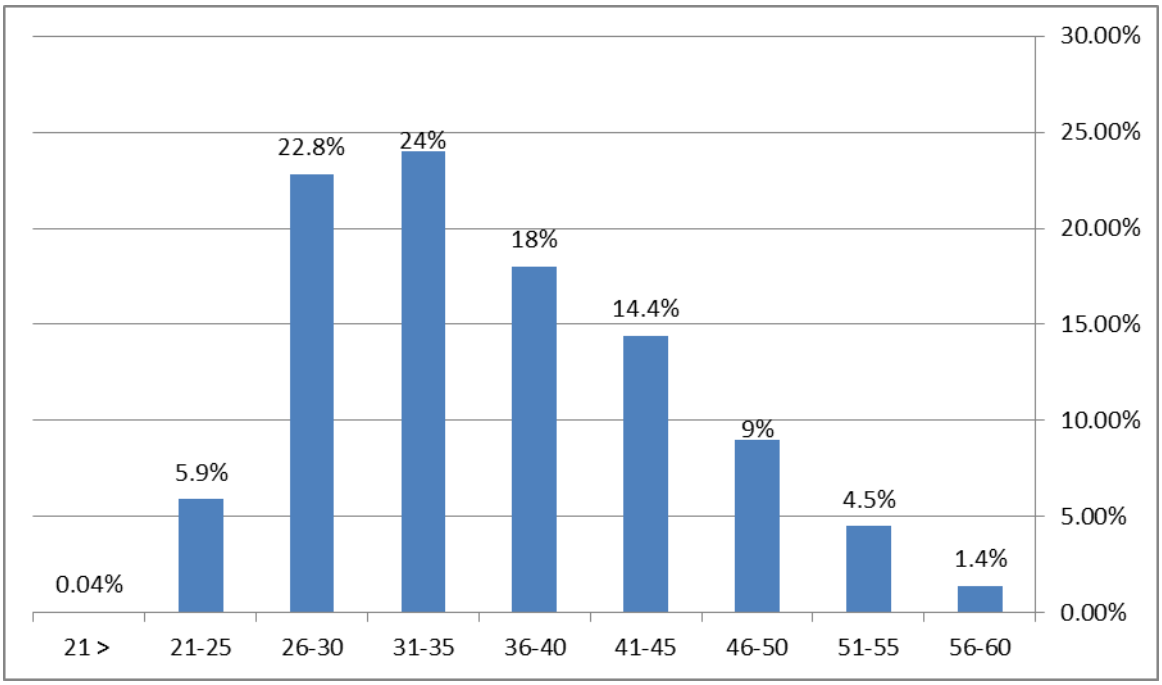
- The total number of insured unemployed receiving monthly wages of no more than JOD 300 accounted for 26.7% of the total number of the unemployed in 2015. As for the insured unemployed receiving monthly wages ranging between JOD 301-600, they amounted to about 44.3%, while those whose monthly wages exceeded JOD 600 accounted for 29% of the total number of insured unemployed.

Figure (9): Percentage Distribution of the Unemployed Beneficiaries Receiving Unemployment Insurance Benefits by Monthly Wages Category (2015)



- In 2015, the age structure of the insured unemployed suggested that 28.7% of the total number of unemployed did not exceed the age of 30 years, while the percentage of the insured unemployed aged between 31-40 years amounted to about 42%. As for the insured unemployed who were over the age of 40 years, they accounted for 29.3% of the total number of insured unemployed.

Figure (10): Percentage Distribution of the Insured Unemployed Receiving Unemployment Insurance Benefits by Age Group (2015)



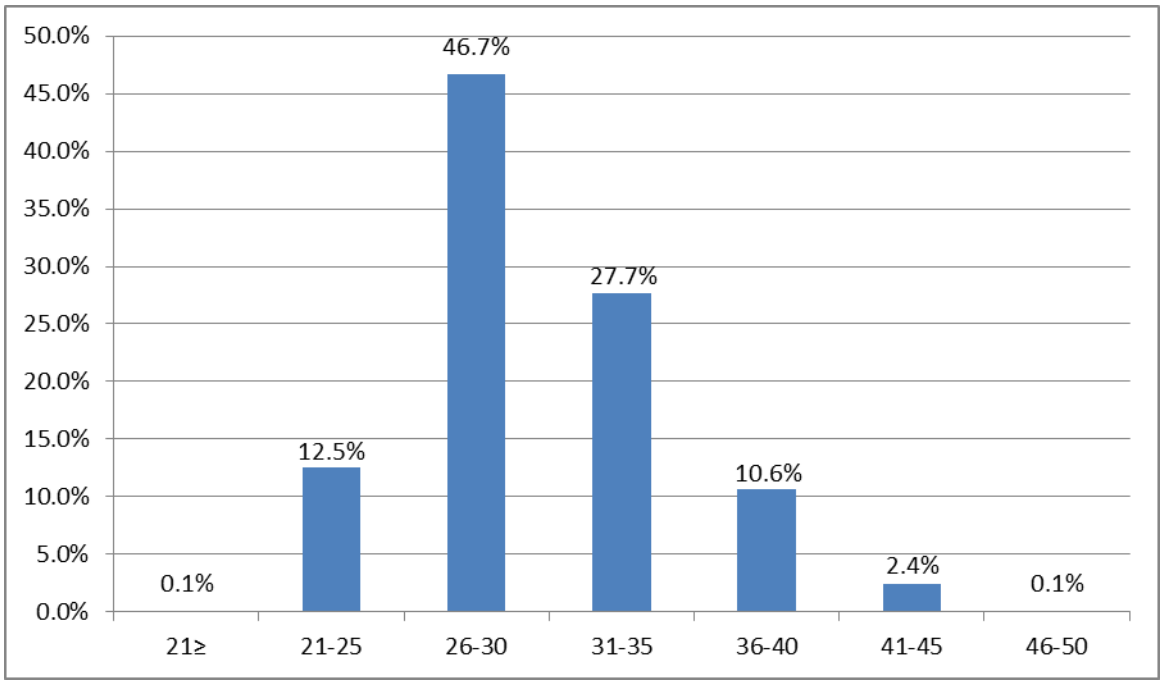
- The structure of the insured Jordanian beneficiaries of unemployment insurance benefits by economic activity during 2015 showed that the "manufacturing" activity ranked first in the concentration of the unemployed wherein the percentage of the unemployed accounted for 22.2% of the total number of the unemployed. As for the "wholesale and retail trade" activity and "real estate and renting activities," they came in the second place (21.8%) and third place (9.4%), respectively. The activity of "households as employers" recorded the lowest unemployment percentage (0.3%).

Beneficiaries of Maternity Insurance Benefit Indicators

- The number of insured beneficiaries of maternity insurance benefits continued to rise in 2015, reaching 7,556 insured women through 2,521 establishments, compared to 6,343 insured women through 2,175 establishments in 2014. The growth rate of the insured beneficiaries of maternity benefits reached 19.1% in 2015.

- The majority of insured beneficiaries of maternity leave aged 26-35 years, accounting for 74.4% of the total number of beneficiaries of maternity benefits in 2015. As for young female beneficiaries (25 years and below), they amounted to 12.6%, while those aged more than 35 years represented approximately 13%.

Figure (11): Percentage Distribution of the Insured Beneficiaries of Maternity Benefits by Age Group (2015)



- The "education" activity ranked first with respect to the number of insured beneficiaries of maternity leave, accounting for 37% of the total number of beneficiaries in 2015. In the second place came the "health and social work" and "manufacturing" activities with 12.8% and 10.6 %, respectively. The lowest percentage of economic activity was that of "public administration, defense and social security" (0.1%).

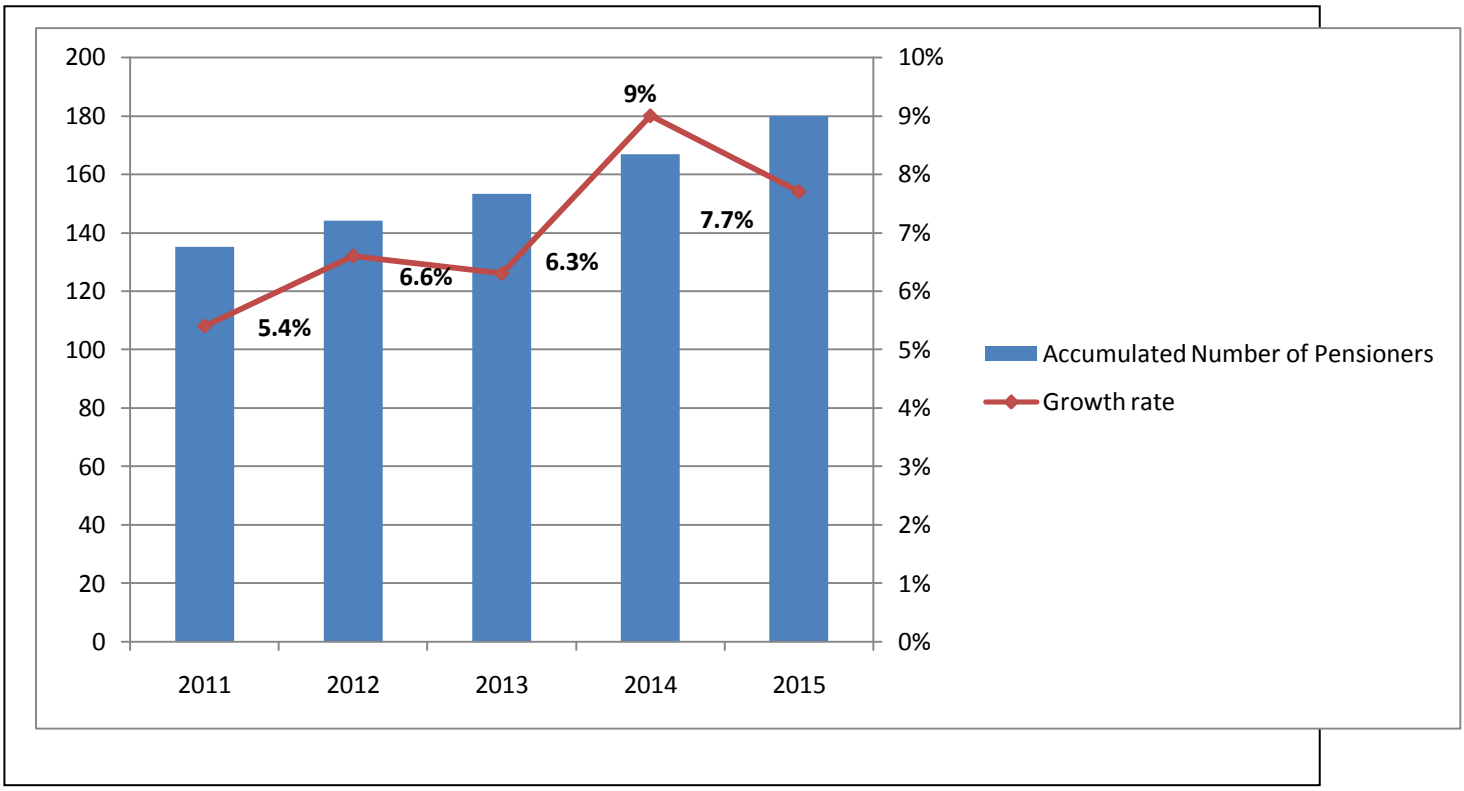
- Concerning the monthly wage categories, the highest percentage of insured women receiving maternity insurance was recorded within the monthly wages category ranging between JOD 201-300 (20.2%) followed by the JOD 301-400 wages category (16.4%). The female beneficiaries whose monthly wages ranged between JOD 401-700 represented around 27%. Those whose monthly wages exceeded JOD 700 accounted for 17.2% of the total number of insured female beneficiaries.

Social Security Pensioner Indicators

Accumulated Number of Pensioners until the End of 2015

- The number of social security pensioners until the end of 2015 reached 179,849 pensioners compared to 166,914 pensioners in 2014, reflecting a growth rate of 7.7%. Jordanian pensioners accounted for 97% of the total number of pensioners.

Figure (12): Evolution of the Accumulated Number of Pensioners (2011-2015)



- The percentage of "old age and mandatory old age" pensioners accounted for 31.6% of the total accumulated number of pensioners until the end of 2015. The early pensioners accounted for 45.2% of the total number of pensioners.

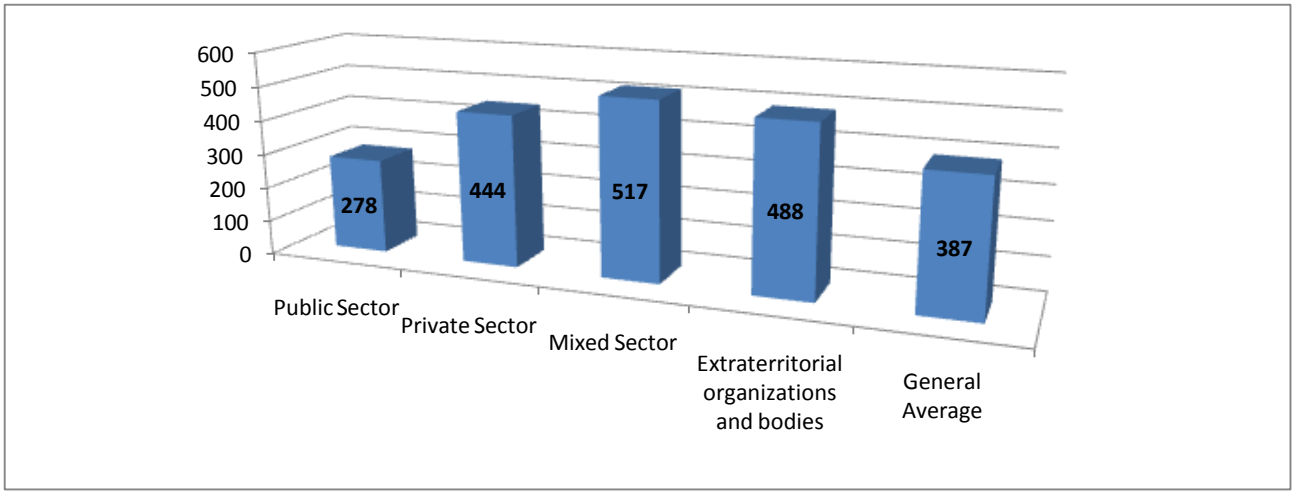
- The "old age and mandatory old age" pensioners who retired from the public sector establishments accounted for 35.9%, while those who retired from the private sector amounted to 28.9% as at the end of 2015. As for early pensioners who retired from the public sector establishments, they accounted for 38.9%, while those who retired from the private sector amounted to 44.6%, and those who retired from the sector of extraterritorial organizations and bodies or charities represented 61.8%.

- Around 4.1% of the pensioners in the category of "disability due to injury" were workers in the private sector while 1.3% were workers in the public sector. Also, 1.2% of those entitled to pensions of "death due to work injury" were of the insured who worked in the public sector, and 2.4% in the private sector in 2015. The persons entitled to "natural death" pensions who worked in the private sector amounted to 8%, while those who worked in the public sector represented 10.5% in 2015.

- The general average of monthly pensions for all pensioners reached JOD 387 at the end of 2015, compared to JOD 370 at the end of 2014, by an increase of JOD 17 (4.6%). The average "early" pension continued to rise, constituting the highest average compared to the rest of the pensions (JOD 455), followed by the average pensions of "old age and mandatory old age" (JOD 382), while the lowest average pensions were recorded for the "disability due to injury" (JOD 159).

- The average pension amounted to JOD 278 in the public sector, JOD 444 in the private sector, JOD 517 in the mixed sector, and JOD 488 in the sector of extraterritorial organizations and bodies or charities.

Figure (13): Average Monthly Pensions for Accumulated Pensioners by Sector in 2015



- 29% of the total pensioners received a pension of no more than JOD 200; 45.8% received a pension ranging between JOD 201-400; and 5.7% received a pension more than JOD 1,000.

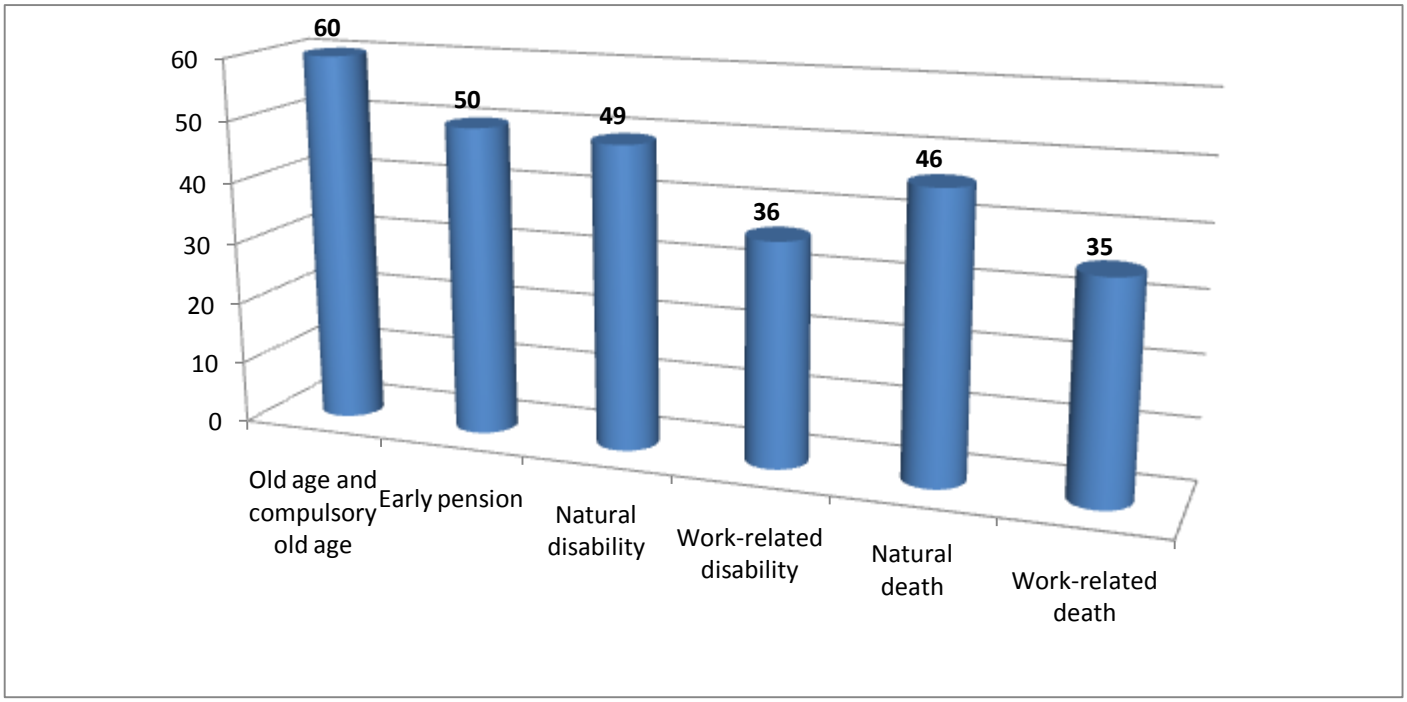
- When taking a more detailed look, we could find that 13.1% of "old age and mandatory age" pensioners received a pension of no more than JOD 200 per month of the total number of pensioners. Approximately 6.5% of "early" pensioners received a pension of no more than JOD 200 in 2015.

- The pensioners in the "disability due to injury" category accounted for 1.8% of the total number of pensioners who received pensions of no more than JOD 200 per month. As for the pensioners in the "disability due to natural causes" category receiving pensions of no more than JOD 200, they represented 3% of the total number of pensioners.

- The "natural death" pensions of no more than JOD 200 accounted for 2.6% of the total number of natural death pensions, while the pensions of "death due to work injury" in the same pension category accounted for 0.5% of the total pensions.

- The average age of accumulated pensioners reached 52 years; 60 years for the old age and mandatory old age pensioners and 50 years for early pensioners.

Figure (14): Average Age of Accumulated Number of Pensioners by Type of Pension as at the End of 2015



- The number of active survivors entitled to pensions as a result of the death of the insured or pensioner reached 89,894 entitled survivors at the end of 2015 compared to 84,790 entitled survivors at the end of 2014, reflecting a growth rate of 6%.

- The survivors entitled to pensions as a result of the death of the "old age and mandatory old age and early" pensioners accounted for about 37.1% of the total active survivors. As for the

survivors entitled to pensions as a result of the death of the "disability due to natural causes and disability due to injury" pensioners, it amounted to 18%. The survivors entitled to pensions as a result of the "death of insured person," whether due to natural or injury causes, accounted for approximately 44.9% of the active survivors in 2015.

New Pensioners during 2015

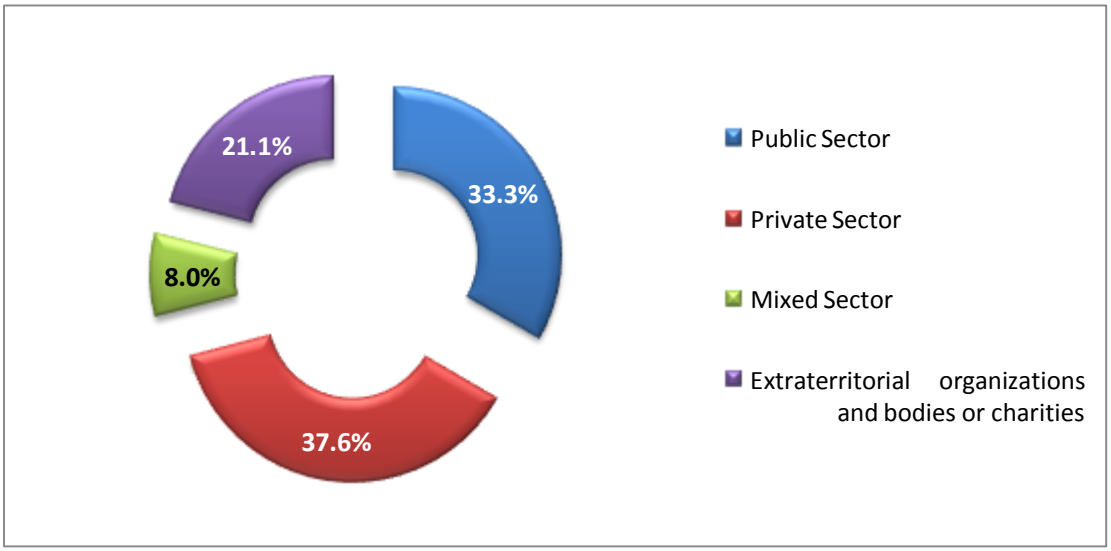
- The number of new social security pensioners amounted to 12,188 pensioners in 2015 compared to 12,884 pensioners in 2014, dropping by 5.4%. The Jordanian pensioners accounted for approximately 97.3% of the total number of new pensioners.

- In 2015, the early pensioners accounted for about 61.1% of the total number of new pensioners, while "old age and mandatory old age" pensioners accounted for around 25.5%.

- The "early" pension still ranked first in terms of the highest percentage of pensioners of the total number of new pensioners in 2015 (61.1%), followed by "old age and mandatory old age" pensioners (25.5%), "natural death" pensioners (6.3%), and then "disability due to natural causes" pensioners (5.5%). The lowest percentages of pensioners were recorded for "disability due to injury" and "death due to work injury" by 1% and 0.7%, respectively.

- According to sector, 37.6% of the total number of new pensioners in 2015 were insured workers in the private sector, while 33.3% of them were workers in the public sector.

Figure (15): Percentage Distribution of New Pensioners by Sector (2015)



- The average new pensions amounted to JOD 568 in 2015 compared to JOD 508 in 2014, rising at a rate of JOD 60 on average. The highest average of pensions was recorded for the "old age and mandatory old age" category (JOD 639), followed by the average "early" pensions (JOD 596), while the lowest average was recorded for the "disability due to injury" pensions (JOD 188).

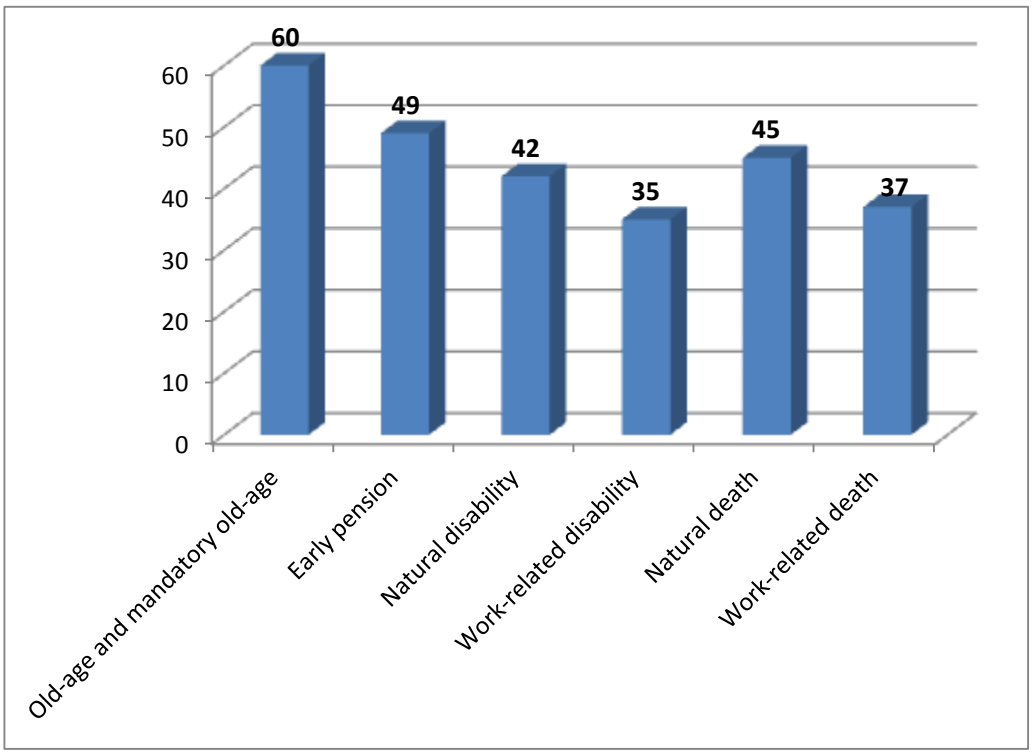
- When looking at the average pensions by sector in 2015, we found that the average pensions amounted to JOD 373 in the public sector and JOD 631 in the private sector. The average "old age and mandatory old age" pensions amounted to JOD 499 in the public sector and

JOD 790 in the private sector. Also, the average "early" pensions amounted to JOD 349 in the public sector and JOD 636 in the private sector.

- The new pensioners whose pensions did not exceed JOD 300 accounted for 43.3% of the total number of new pensioners, while those whose pensions exceeded JOD 1,000 amounted to 14.8%.

- The average age of new pensioners reached 51 years in 2015; 60 years for the "old age and mandatory old age" pensioners and 49 years for "early" pensioners. The average age of pensioners was the lowest for "disability due to injury" and "death due to injury" pensioners compared to the average age of other pensioners, recording 35 years and 37 years, respectively.

Figure (16): Average Age of New Pensioners by Type of Pension (2015)



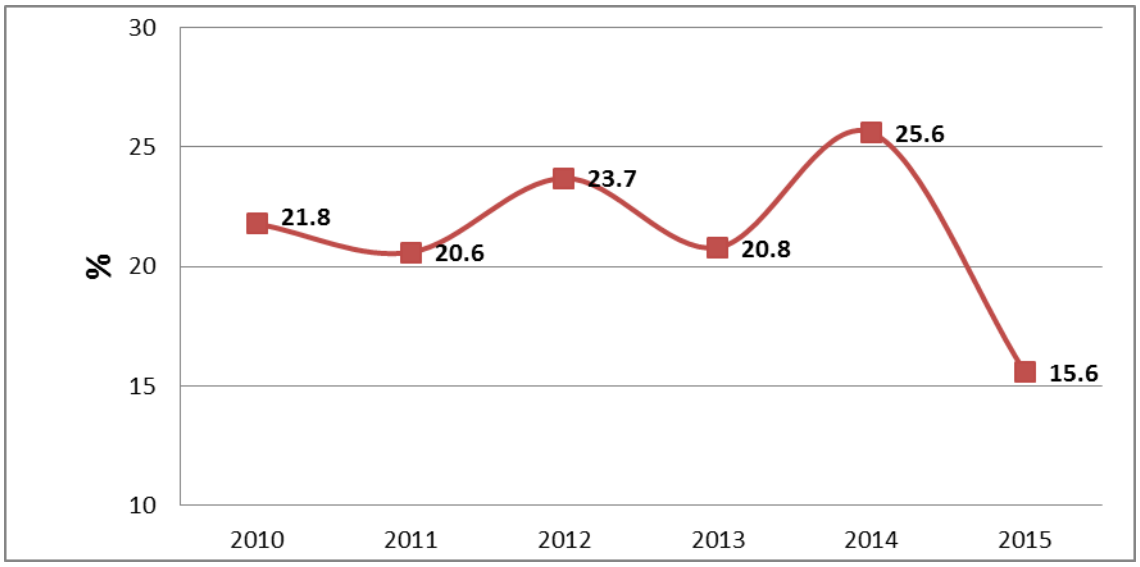
Lump Sum Compensation Indicators

- The number of beneficiaries of the lump sum compensation reached 29,619 beneficiaries in 2015 compared to 25,611 beneficiaries in 2014, by an increase of 15.6%.

- Approximately 64.5% of those who received lump sum compensation during 2015 were of the non-Jordanian insured, amounting to 19,124 beneficiaries, 66.9% of which were males and 33.1% were females.

- "The non-Jordanian insured leaving Jordan for good" constituted the main reason for entitlement to the lump sum compensation, accounting for 64% of the total number of Jordanian and non-Jordanian recipients of lump sum compensation.

Figure (17): Evolution of the Number of Beneficiaries of Lump Sum Compensation (2010-2015)



- The majority of non-Jordanian insured received lump sum compensation as a result of their departure from the country, representing 99.1% of the total non-Jordanian beneficiaries.

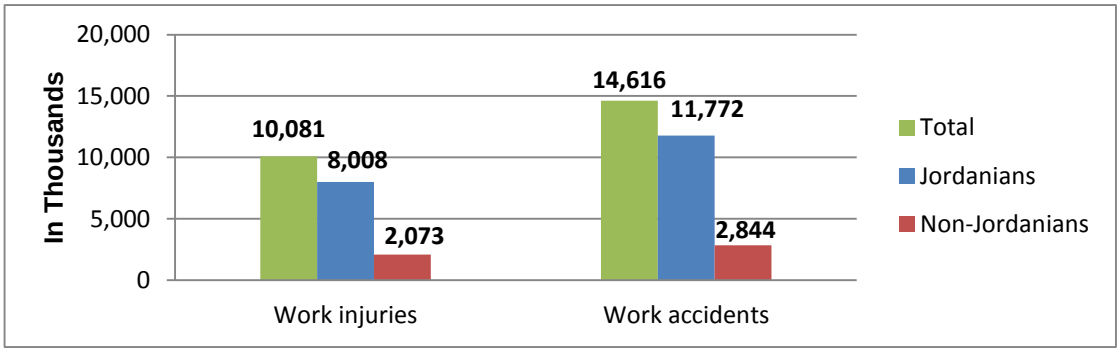
- 27.9% of the total beneficiaries of the lump sum compensation received the said compensation because of "the termination of the insured female's service due to marriage, widowhood or divorce," of which the female Jordanians amounted to about 99.7%. In this regard, 7.7% of the total beneficiaries received lump sum compensation due to death, disability due to natural causes, or reaching of old age without fulfilling the conditions for entitlement to pension, of which Jordanians accounted for 94.1%.

Work Accidents and Injuries and Occupational Disease Indicators

- The total work accidents and occupational diseases recorded by the Corporation in 2015 amounted to 14,616 occupational diseases and accidents, compared to 15,373 occupational diseases and accidents in 2014. The work accidents and occupational diseases recorded a decline rate of 4.9% in 2015 compared to 2014.

- The total work injuries and occupational diseases recorded by the Corporation in 2015 amounted to 10,081 occupational diseases and injuries, compared to 11,789 occupational diseases and injuries in 2014. The work injuries and occupational diseases recorded a decline rate of 14.5% in 2015 compared to 2014.

Figure (18): Number of Work Accidents and Injuries and Occupational Diseases by Nationality (2015)



- The total cases of recovering from work injuries and occupational diseases accounted for about 78.4% of the total injuries in 2015, while the disability cases amounted to 8.2%, and the unstable situations recorded 3.4%. As for the injuries that led to death, they accounted for 1.3% of the total injuries.
- In 2015, nearly 1.2% of the total number of active mandatory insured persons covered by social security suffered a work accident that led to a work injury or occupational disease; 80.5% of them were insured Jordanians compared to 19.5% insured non-Jordanians.

- The highest percentage of work injuries was recorded in the "manufacturing" activity, accounting for 33.4% of the total work injuries in 2015, followed by the "wholesale and retail trade" activity (16%), and then the "construction" activity (15.6%). The work injuries recorded the lowest percentage in the "extraterritorial organizations and bodies" activity, accounting for 0.1% of the total work injuries in 2015.
- The main reason behind the occurrence of 32.3% of work injuries in 2015 was the "falling of persons," followed by "falling of objects" (15.7%) and "manual work tools" (14.4%).
- As for the number of work injuries and occupational diseases by the type of injury, the work injuries that led to "bruises" represented 35.3%, while those that led to the "wounds" accounted for 28.2% of the total work injuries in 2015.

Financial Indicators

Total Revenues

The Corporation's financial statements indicated a rise in the overall total revenues in 2015, amounting to JOD 1,272.984 million compared to JOD 1,118.679 in 2014, with a growth rate of 13.8%.

Insurance Revenues

- The Corporation achieved a rise in its insurance revenues during 2015, growing to JOD 1,254.909 million compared to JOD 1,100.294 million in 2014, reflecting a growth rate of 14%.

- The revenues of old-age, disability and death insurance contributions grew in 2015 to JOD 1,048.700 compared to JOD 914.790 million in 2014, with an increase of approximately JOD 133.910 million, with growth rate of 14.6%. The revenues of that insurance accounted for approximately 83.6% of the total insurance revenues in 2015.

- The revenues of work injury insurance contributions rose to JOD 98.395 million in 2015 compared to JOD 90.461 million in 2014, an increase of JOD 7.934 million and a growth rate of 8.8%. The revenues of that insurance accounted for approximately 7.8% of the total insurance revenues in 2015.

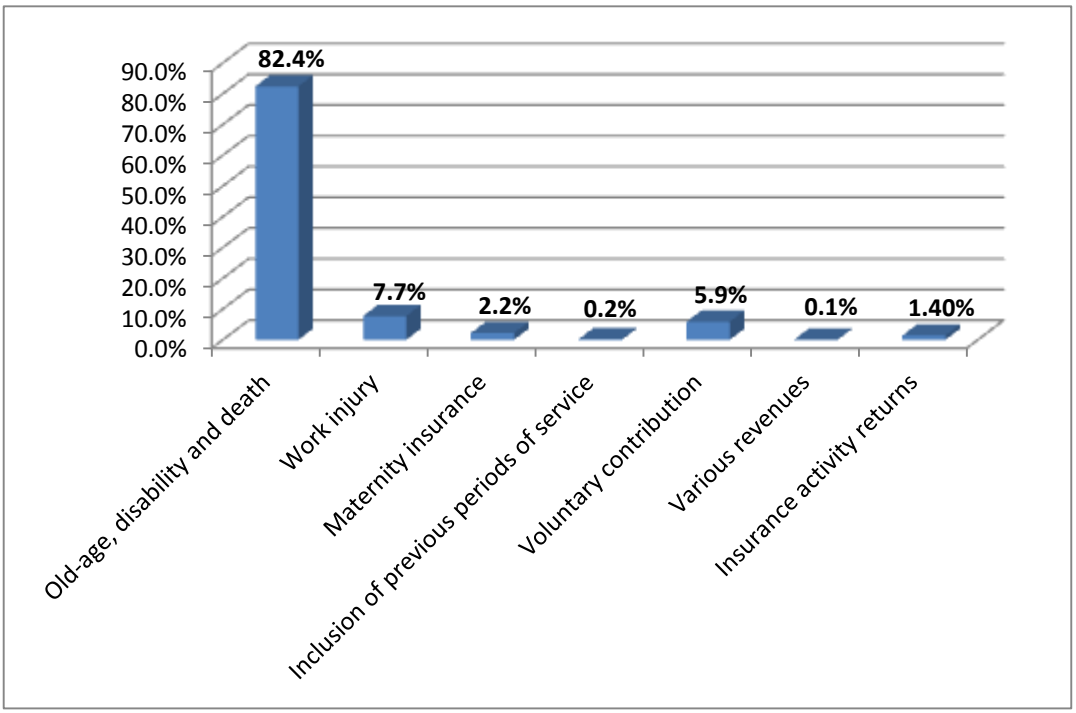
- The revenues of the Maternity Insurance Fund rose in 2015 to JOD 27.794 million compared to JOD 24.972 million in 2014, accounting for 2.2% of the total insurance revenues in 2015.

- The revenues resulting from inclusion of previous periods of service to an insured person's contribution record rose to JOD 2.979 million in 2015 compared to JOD 2.107 million at the end of 2014, accounting for 0.2% of the total overall revenues in 2015.

- Voluntary contribution revenues continued to rise in 2015, reaching JOD 75.693 million compared to JOD 66.833 million in 2014, representing 6% of the total overall revenues.

- The Corporation's insurance activity returns reached JOD 18.075 million in 2015 compared to JOD 18.385 million in 2014, recording a decline of 1.7%.

Figure (19): Percentage Distribution of Insurance Revenues by Type of Revenue (2015)



Unemployment Insurance Fund

- The unemployment insurance revenues amounted to JOD 55.698 million in 2015 compared to JOD 50.005 million in 2014, reflecting a growth rate of 11.4%. As for the Unemployment Insurance Fund's Expenditures in 2015, they amounted to JOD 12.759 million. The Fund's return on investment amounted to JOD 8.117 million compared to JOD 5.079 million in 2014, with a growth rate reaching 60%. With regard to the surplus insurance derived from that insurance, it reached JOD 51.056 million in 2015 after adding the Fund's investment returns and deducting the incurred administrative expenditures.

Insurance and Administrative Expenditures

- The total insurance and administrative expenditures incurred by the Corporation reached JOD 811.846 million in 2015 compared to JOD 725.658 million at the end of 2014, with an increase of JOD 86.188 million and a growth rate of 12%.
- The said expenditures can be detailed as follows:

  Total insurance expenditures amounted to JOD 782.933 million in 2015 compared to JOD 693.387 million in 2014, accounting for 96.4% of the total expenditures in 2015.

Below are the key indicators of insurance and administrative expenditures in 2015:

- The pension-related expenditures amounted to JOD 733.901 million in 2015 compared to JOD 650.093 million at the end of 2014, with a growth rate of 12.9%. The "early old-age pensions" recorded the highest percentage, reaching 56% of the total pension expenditures in 2015, while the "old age and mandatory old age pensions" represented 31.6%. The remaining percentage was distributed to the pensions of death, disability due to injury and disability due to natural causes in 2015.

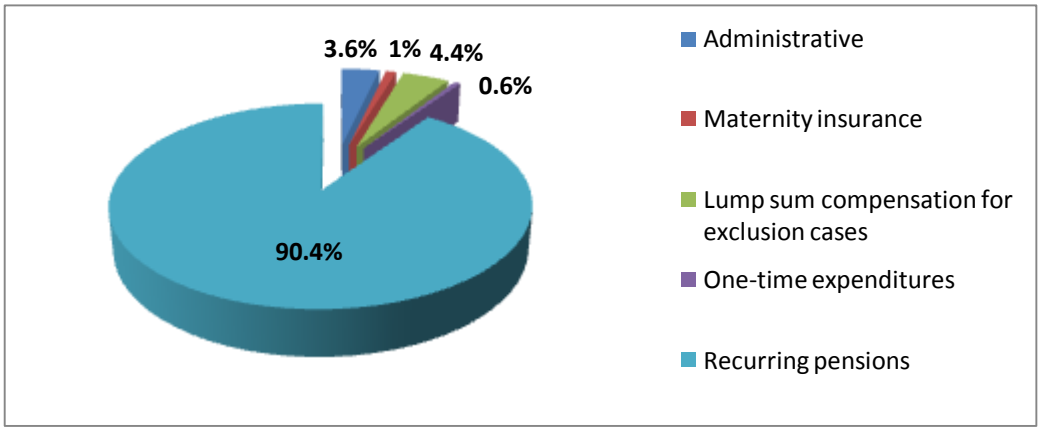
- The one-time expenditures (e.g. expenditures related to work injuries, and funerals of deaths due to natural causes or injury) dropped to JOD 4.741 million in 2015 compared to JOD 7 million in 2014, marking a decline of 32.3%.

- The lump sum compensation expenditures amounted to approximately JOD 4435.6 million in 2015 compared to JOD 28.882 million in 2014, with an increase rate of 23.4%. Approximately 42% of those expenditures were paid to Jordanians compared to 58% paid to non-Jordanians. The growth rate of lump sum compensation expenditures reached 22.4% for Jordanians and 24.2% for non-Jordanians.

- The maternity insurance expenditures continued to rise in 2015, reaching about JOD 8.6 million compared to JOD 7.4 million in 2014, with a growth rate of approximately 16.7%.

- In 2015, the administrative expenditures incurred by the Corporation continued to decline, reaching around JOD 28.913 million compared to JOD 32.271 million in 2014, with a decline of 10%.

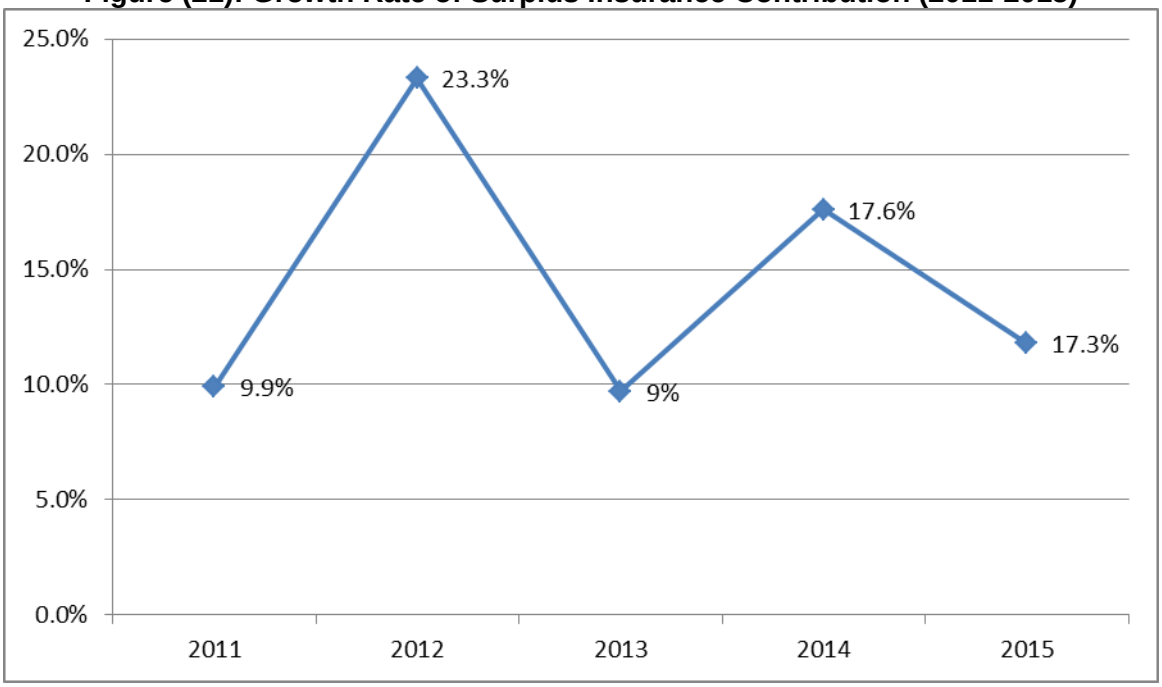
Figure (20): Percentage Distribution of Insurance and Administrative Expenditures by Type of Expenditure (2015)



- **Surplus of Insurance Contributions**

The Corporation's surplus insurance contributions continued to rise, reaching JOD 461.138 million in 2015 compared to JOD 393.020 million in 2014, recording an increase of JOD 68.118 million and a growth rate of 17.3%.

Figure (21): Growth Rate of Surplus Insurance Contribution (2011-2015)



Second: Investment Activity

- **Assets of Social Security Investment Fund**

The surplus insurance contributions go to the Social Security Investment Fund, which in turn pumps such surplus to boost investments that mainly depend on long-term investments, avoidance of speculation and appropriate allocation of assets within acceptable risk levels. All that aims to increase and ensure the continuity of investment returns and provide the necessary funds to meet the Corporation's obligations and promote national economic growth.

The total assets of the Fund amounted to approximately JOD 7,627.2 million at the end of 2015 compared to JOD 6,859.8 million in 2014, recording a growth rate of 11.2% (JOD 767.4 million). The tables and figures below show the key investment indicators and their development:

Figure (22): Evolution of the Social Security Investment Fund's Assets (2003-2015)

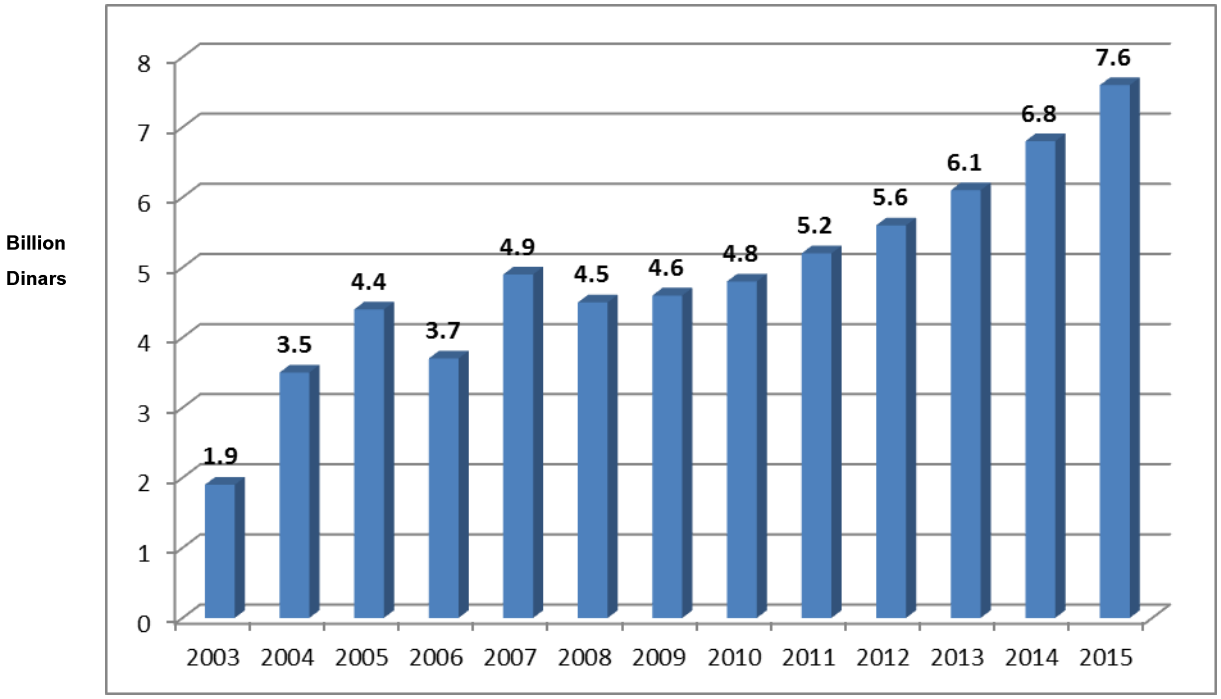


Table (1): Distribution of Social Security Investment Fund's Assets in 2015*

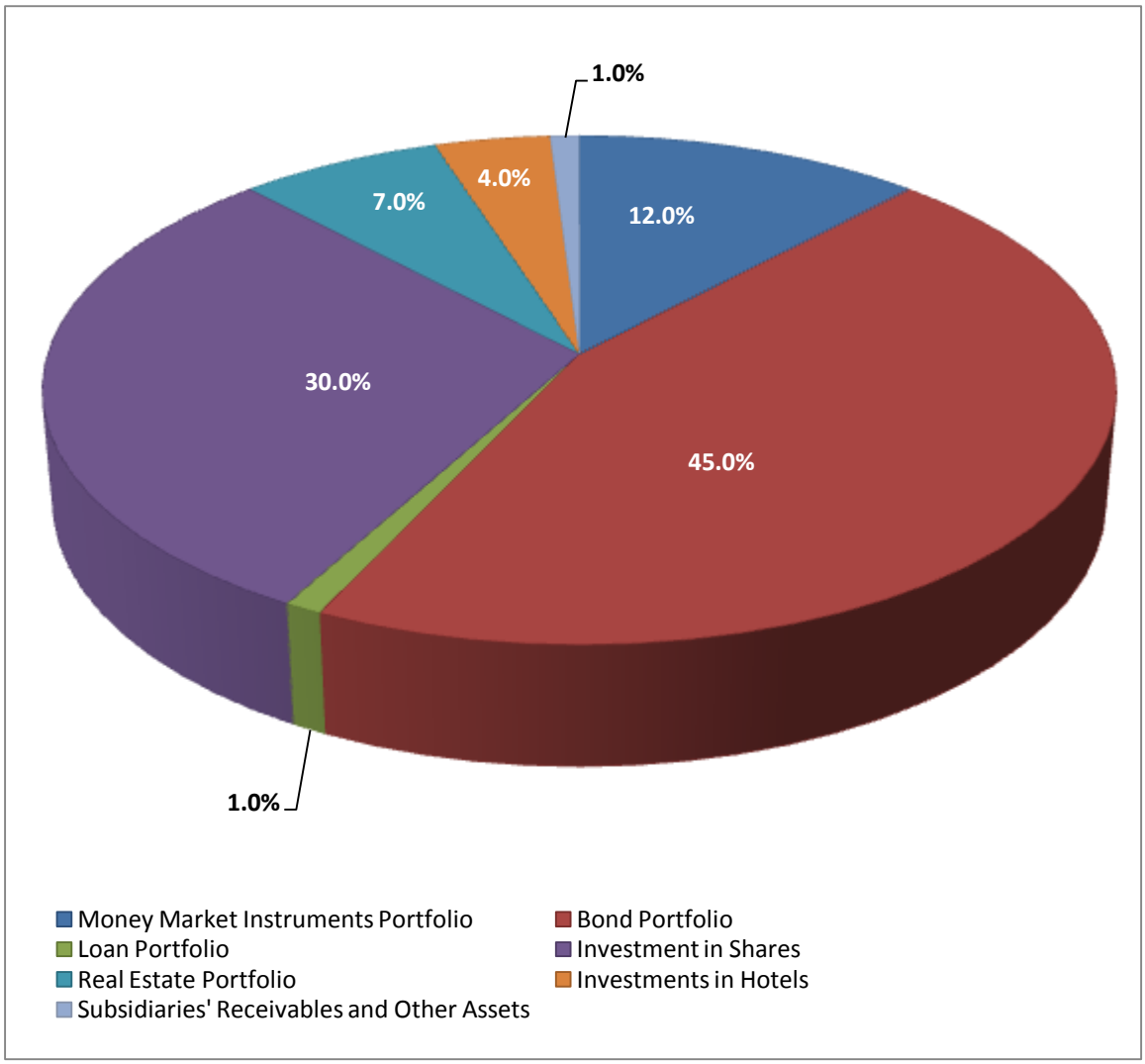
Assets	Amount/Million Dinars	Percentage Distribution (%)
Money Market Instruments Portfolio	935.4	12.26
Bond Portfolio	3,412.3	44.74
Loan Portfolio	109.7	1.44
Investments at Fair Value through Profit and Loss - Ownership Instruments	115.2	1.51
Investment in Shares of Companies through Comprehensive Income	1,875.1	24.58
Investment in Shares of Private Companies through Comprehensive Income	201.6	2.64
Real Estate Portfolio**	537.9	7.05
Foreign Investments Portfolio	10.4	0.14
Investments in Hotels	284.4	3.73
Subsidiaries' Receivables	63	0.83
Other Assets	66.1	0.87
Investment Funds	16	0.21
Total Assets	7,627.2	100

** Real estate investment portfolio includes tourist guest houses in implementation of IFRS No. (40).
* The above figures are based on the Fund's initial non-consolidated (separate) annual financial statements as at 31/12/2015.

Investment Portfolios of Social Security Investment Fund

The Social Security Investment Fund adopts a diversified investment policy to distribute the investment risks and achieve the best possible return. To that end, it strategically distributes its investment portfolios to seven key portfolios as shown in the figure below:

Figure (23): Distribution of the Social Security Investment Fund's Investment Portfolios (2015)



- **Investment Returns of Social Security Investment Fund**

The net returns earned in 2015 amounted to JOD 274.7 million compared to 323.8 million in 2014, recording a decline of 15.1%, as shown in the table below:

Table (2): Net Returns of the Social Security Investment Fund in 2015*

Item	Amount/Million Dinars	Percentage Distribution (%)
Money Market Instruments' Interests	29.4	10.7
Bond Portfolio's Returns	174.3	63.5
Loan Interests	7.1	2.6
Returns on Dividends	72.6	26.4
(Unrealized) Shares Evaluation Profits Through Profit and Loss List	0.0	0.0
(Realized) Property Evaluation Profits and Property Rents	-4.0	-1.5
Tourist Guest Houses' and Investments' Revenues	0.0	0.0
Other Net Revenues	-1.6	-0.6
Administrative and Investment Expenditures	-3.2	-1.2
Net Revenues	274.7	100

*The above figures are based on the Fund's initial non-consolidated (separate) annual financial statements as at 31/12/2015.
*Hotel revenues are not included in the list of separate revenues and expenditures of the Fund, but in the consolidated list.
* Data Source: Social Security Investment Fund

Management and Institutional Development

This chapter of the annual report reviews the key achievements and developments witnessed by the Corporation in the administrative aspects in 2015. The Corporation is characterized by keeping pace with the latest administrative methods to achieve institutional excellence in an effort to provide high quality and professional services.

1. Human Resources

1-1 Personnel

At the end of 2015, the number of the Corporation's employees reached 1,293 employees: 836 male employees (65%) and 457 female employees (35%). The Corporation witnessed an increase in the number of personnel in 2015, as it recruited 91 employees: 70 males and 21 females.

Table (3): Distribution of the Corporation's Personnel by Academic Qualification and Gender in 2015

Academic Qualification	No. of males	No. of females	Total	%
PH.D	15	1	16	1.24
MA	92	38	130	10.05
High Diploma	7	4	11	0.85
BA	434	266	700	54.14
Associate Degree	49	52	101	7.81
High School	79	68	147	11.37
Below High School	160	28	188	14.54
Total	836	457	1293	100

Table (4): Distribution of the Corporation's Personnel by Branches and Offices

Place of Work	Number of Males	Number of Females	Total
General Directorate	271	135	406
Information Center	44	29	73
Jubilee Branch Administration	37	27	64
Central Amman Branch Administration	41	34	75
South Amman Branch Administration	31	19	50
East Amman Branch Administration	33	25	58
North Amman Branch Administration	41	27	68
Al-Hussein Branch Administration	38	21	59
Sahab Branch Administration	45	4	49
Pension Management	26	18	44
Zarqa Branch Administration	42	19	61
Irbid Branch Administration	39	23	62
Yarmouk Branch Administration	23	5	28
Salt Branch Administration	16	18	34
Karak Branch Administration	24	14	38
Aqaba Branch Administration	17	10	27
Mafraq Branch Administration	24	6	30
Ma'an Branch Administration	12	6	18
Madaba Branch Directorate	6	10	16
Ajloun Branch Directorate	8	3	11
Jerash Branch Directorate	10	3	13
Tafeileh Branch Directorate	8	1	9
Total	836	457	1293

1-2 Training and Qualification

The Corporation features a specialized training center that aims to build and train employees by holding workshops, training courses and brainstorming meetings in various fields and subjects, whether legal, insurance, research, social, administrative, financial or English language. All that will improve the knowledge level of employees, and raise the level and quality of service provided to the Corporation's public.

During 2015, the Corporation's Senior Management set a goal aiming to deliver training courses to all male and female employees by up to 100%. The number of male and female employees who participated in the training courses and workshops amounted to 1,394 employees. They participated in 189 training activities whether in the training center within the Corporation, or inside or outside the Kingdom.

The training programs delivered to the Corporation's employees varied, such as personnel qualification programs in the areas of communication skills and how to deal with the public, including the training on sign language to enable customer service staff to communicate with persons with disabilities. Also, 20 employees were dispatched to approved English language learning centers.

Moreover, cooperation agreements were concluded with third parties to provide the Corporation with trainers specialized in different areas, such as the Arab Organization for Social Responsibility and Jordanian Diplomatic Institute to organize protocol and etiquette courses. Practical training was provided to nearly 175 students in the framework of cooperation with Jordanian universities, YWCA, Ministry of Public Works and Housing, and Vocational Training Corporation. In addition, the Corporation organized specialized workshops on social responsibility.

The Corporation launched a training strategy for the years 2016-2020 for the first time in its history, developing training within it in line with the concept of Talent Management, a modern curriculum in human resources management adopted by the world's leading institutions. The training strategy was developed in the context of the initiatives and strategies adopted by the Corporation in light of the significant expansion in its scope of work, role and responsibilities in the promotion of the social protection system in the Kingdom. The said training strategy took into account the different functional groups in the Corporation; that is, the training priorities for managers, technical staff and assisting staff were individually identified, using qualitative and quantitative techniques. Also, the cognitive programs were identified on the strategic, operational, technical, behavioral and skill levels required for each functional group, considering the different career paths proposed within the strategy. The Training and Staff Development Directorate undertook the implementation of this strategy.

2. Occupational Health and Safety (OHS)

The Corporation seeks to spread the OHS culture, educate facilities and workers of the importance of compliance with OHS standards, maintain a safe work environment, and focus on creating a workplace free from occupational hazards and committed to the international standards in this regard to provide a safe working environment.
Accordingly, the Work Injuries and Occupational Safety Department adopted an initiative under the title "National Awareness of OHS Standards in Workplace Project" through which the following were prepared and issued:

- Flyers on occupational hazards to be distributed to the hotels and restaurants sector, construction sector, and material handling and storage;
- Booklets on occupational safety basics and instructions;
- Booklet on the evaluation model of establishments complying with OHS standards; and
- Guidance letters to the construction sector and hotels and restaurants sector.

2-1 Occupational Health and Safety Award:

The OHS Award aims to promote the OHS measures in workplaces, and improve the work environment in productive establishments, positively reflecting on the protection of workforce and ensuring the safety of workers and community. This is achieved through promoting excellence in the OHS areas and honoring those who excel in this area. In 2015, 38 candidates applied for the Award, of which 11 candidates won recognition awards and 6 won incentive awards.

3. Media Window

The year 2015 was an excellent year from the media perspective. The media activity kept pace with the volume of work and the new phases started out, especially the mandatory coverage of employers under the umbrella of social security, the start of the implementation of the law provisions on early retirement pension for those working in hazardous occupations, the launch of a number of electronic services, and the issuance of insurance regulations, which necessitated updating all information and awareness-raising flyers.

In 2015, eleven media campaigns were launched with an aim to consolidate the insurance culture in society and support the Corporation's efforts to expand the insurance coverage umbrella. The themes of these media campaigns were as follows:

- OSH Campaign
- E-Payment of Contributions Campaign
- Employers Coverage Campaign
- Hazardous Occupations Campaign
- Voluntary Subscription for Housewives
- Unemployment Insurance Campaign
- Coverage of Public Vehicle Drivers Campaign
- Insurance Evasion in Beauty Salons Sector Campaign
- Insurance Evasion in Private Schools Campaign
- Reminding of Contribution Percentages for 2015 Campaign

In addition to media campaigns, the Media Center made several achievements in 2015:

- 1,120 TV ads were broadcasted on various satellite channels;
- 197 press releases and statements were published in different newspapers;
- 240 radio and TV interviews were held;
- 575 media workshops and lectures were delivered by insurance awareness committees distributed to all the Corporation's branches and offices;
- 213 guiding messages and 48 ads were published in the local newspapers, and 360 press releases were published in the daily newspapers;
- 585,000 awareness flyers were printed;
- 170 awareness materials were designed; and
- 71,000 telephone calls were answered.

In the context of its keeping up with the latest means of technological media communications, the Corporation made use of the social media to provide its informational message by publishing 309 awareness materials on its Facebook page, followed by 27,000 followers. Moreover, 1,020 complaints were addressed through the Corporation's website and 1,291 questions were answered via the Q&A page on its website. The Corporation also received nearly 3,000 e-mails via the webmaster in addition to 1,445 inquiries on Facebook.

4. Strategic Planning and Institutional Assessment

The Corporation believes in the importance of strategic planning and its major role in achieving business leadership. Also, the Corporation is aware of its impact on the continuous development and improvement, and the achievement of its vision and mission represented in realizing a comprehensive social security featuring leadership and sustainability. It is also aimed to achieve the Corporation's mission involving the implementation of a Takaful insurance system that is in line with the needs of service recipients and contributes significantly to achieving social protection and economic development.

Accordingly, the Corporation's Strategic Plan (2014-2016) involved five strategic objectives:

1. First Strategic Objective: Ensuring sustainability of the insurance system, and raising its efficiency.
2. Second Strategic Objective: Providing distinctive insurance services and developing them to meet the expectations and needs of contributors, pensioners, and community.
3. Third Strategic Objective: Developing the efficiency of the corporate performance, and improving human resources in accordance with the best practices of corporate excellence.
4. Fourth Strategic Objective: Promoting insurance awareness among the targeted community groups, and improving the Corporation's image.
5. Fifth Strategic Objective: Supporting the integration of social protection policies at the national level.

During 2015, several projects and initiatives were developed and upgraded within the context of the Strategic Plan to meet the needs and expectations of partners. Examples of those projects and initiatives are as follows:

- Development of methodology and models for dealing with partners;
- Identification and development of institutional performance evaluation reports;

- Preparation of audit reports on the Strategic Plan;
- Development of a database for the methods and policies through which the Corporation's methods are identified, classified and developed to be consistent with the institutional excellence model;
- Development of organizational structures for the Corporation's branches, including job descriptions and training courses and linking them to relevant databases;
- Preparation of a number of methodologies that contribute to improving work at the Corporation, such as the methods of operational planning, strategic planning, and service excellence, creativity and innovation; and
- Preparation and design of insurance service cards, and work statements and forms, as well as the insurance authority matrix for the purposes of improving the quality of work.

5. Gender Mainstreaming Strategy in the Corporation (2014-2015)

During 2015, the Corporation achieved notable progress in the implementation of the strategic objectives of gender mainstreaming through the establishment of a section-level administrative unit to be concerned with gender in the Corporation's organizational structure. The said department would address all gender-related affairs and institutionalize the same to ensure that all various needs, concerns and demands of both women and men would be considered in the design, implementation, monitoring and evaluation of policies, procedures and practices in each of the Corporation's programs, services, systems, policies, legislation and strategic plans. Moreover, the Gender Mainstreaming Section's staff organized brainstorming sessions to discuss the participatory review outputs from the gender perspective in the Corporation in collaboration with the International Labor Organization/Office of the Arab States. In this regard, all administrative levels were represented in the brainstorming sessions to ensure coming up with representative recommendations covering all administrative levels without any exclusions.

During the second half of 2015, the Gender Mainstreaming Section prepared a report analyzing the reality of women in the Corporation, highlighting the characteristics of female representation in the Corporation's personnel in general, and within the administrative and supervisory levels in details, as well as indicating the academic qualifications. That work was considered a pioneering effort aiming to build an updated database to demonstrate the real status of working women and promote their empowerment in the Corporation. Additionally, the Corporation was keen to incorporate the objectives of the gender mainstreaming strategy into the operational objectives of the Gender Mainstreaming Section to ensure work continuity and institutionalization and clarify the administrative responsibility chain in achieving them.

The Gender Mainstreaming Strategy included the following objectives:

First Objective: Arranging administrative affairs and building the capacity of members of the gender mainstreaming team.
Second Objective: Reviewing gender-related issues in the Corporation.
Third Objective: Building an (internal and external) gender database.
Fourth Objective: Disseminating and promoting the concept of gender in the Corporation.
Fifth Objective: Institutionalizing gender.

6. Actuarial Studies

In collaboration with the ILO, the Corporation implemented the requirements of the eighth actuarial study, covering the years (2011-2013). In this respect, it was agreed to study the previous experience by comparing the actual results of the Corporation's financial performance during the past few years with the results projected in the seventh actuarial study, and then conduct the eighth actuarial study based on the Corporation's data as at 31/12/2013 and in accordance with the SSC Law No. 1 of 2014, involving the following:

- Actuarial valuation of old-age, disability and death insurance;
- Actuarial valuation of work-injury insurance;
- Actuarial valuation of unemployment insurance; and
- Actuarial valuation of maternity insurance.

Furthermore, reviews were conducted on the investment performance and operations, and views were expressed on the investment aspect, especially with regard to the investment strategy, employment of technical tools, good governance and investment returns in recent years.
In 2015, the Corporation provided consulting and studies for several local bodies where four actuarial studies were conducted to assess the financial funds of the Greater Amman Municipality (GAM), namely:

- GAM Employees' Housing Fund;
- GAM Workers' and Staff's Housing Fund;
- GAM Employees' Social Security Fund; and
- GAM Workers' and Staff's Social Services Fund.

Moreover, an actuarial study was conducted to assess the Social Security Fund for the Ministry of Education's workers.

7. Administrative Affairs

The Corporation adopts the best and latest methods, provides logistical support for the administration of its buildings, and uses the latest integrated information and communications systems. To bring down its administrative expenditures, the Corporation installed LED lighting units to reduce energy consumption, as well as a water heating system in a number of its buildings and branches. For the purpose of organizing workflow effectively and efficiently, the Corporation built an updated and classified database of suppliers, worked to sustain, develop and follow-up operational services by at least 93%, raised the level of Corporation's public safety performance, and developed and rehabilitated the buildings, ensuring distribution as per the new organizational structure, supervisory levels and job titles.

8. E-Services:

The Corporation launched a number of electronic services, marking a quantum leap in improving and developing the level of service provided to the public. It was able to do so by improving the electronic services, thus having a positive impact on facilitating communication with the public, achieving

excellence in service, saving time, effort and cost to the public, and increasing the efficiency and transparency of the services provided to them. The said e-services included the following:

1. Inquiring about the social security number for the insured.
2. Registering in voluntary subscription for the first time or for those previously covered by the voluntary subscription.
3. Inquiring about the payment of voluntary contributions for individuals.
4. Requesting to amend the annual increase rate for voluntary subscribers.Stop the voluntary contribution service.
5. Stopping the voluntary subscription.
6. Inquiring about balance and paying contributions via eFAWATEERcom system.

During 2015, the Corporation expanded the text messaging service to the insured and establishments by texting the insured applicants to inform them of the transactions of pensions, lump sum compensation, maternity compensation and unemployment compensation. This is in addition to sending reminders to the establishments to pay the premiums specified under agreements, and to voluntary subscribers to remind them to pay their overdue contributions in order to avoid the suspension of their subscription. Guiding messages were also sent regarding the coverage of employers and workers in hazardous occupations. In addition, the e-payment service was provided for establishments and individuals to pay the contributions due on them through the eFAWATEERcom system available on the Corporation's website as well as via credit cards. Furthermore, during 2015, the Corporation recorded the highest percentage of using this service among all national institutions and private companies.

9. Arab States Liaison Office of the International Social Security Association (ISSA)

The International Social Security Association is the principal international institution bringing together social security agencies and organizations worldwide. It aims to promote dynamic social security as the social dimension in a globalizing world by supporting excellence in social security administration.

The Corporation hosts the Arab States Liaison Office, officially opened under the Royal Patronage on 24 May 2005 in Amman. The office is the linking point between the ISSA and its member institutions in the region. It serves as one of the ISSA's arms aiming to develop and promote social security systems in the Arab States, and expand the services provided by it at the regional level for the member Arab States, focusing on their needs. The office represents nearly 20 member agencies out of 15 states.

In 2015, the Arab States Liaison Office witnessed a number of achievements. The office organized, in coordination with the ISSA and in cooperation with the Corporation, the ISSA's academic training workshop on ICT during the period 4-6/8/2015. A group of administrators and technicians from various Arab institutions and agencies participated in the workshop's activities. Moreover, a number of the work guides addressing all social security activities issued by the ISSA Center for Excellence in Social Security Administration were reviewed and translated, and their aspects of application within the Corporation were clarified, leading to the preparation of a gap report and improvement plans.

In this context, the office cooperated with the ISSA on the organization of the Asia Pacific Regional Forum 2015, provided the Arab member organizations with developments in the social insurance agencies in the region, and contributed to disseminating information and

news relating to member States in the "Aljadeed" bulletin. It also provided Arab States with information on the ISSA's activities and projects.

10. International Social Security Association Award

The Corporation won the ISSA Award at the level of the Asia-Pacific region, including 55 countries. It won three certificates of appreciation in the following areas:

1. E-collection of contributions;
2. Workplace evaluation based on OHS standards; and
3. Excellence in the area of OHS.

HE Ms. Nadia Rawabdeh, Corporation's Director General, received the said awards during the certificate distribution ceremony, which took place as part of the ISSA's Asia Pacific Regional Forum held in Muscat, Oman in November 2015.

The Corporation's winning of three certificates of appreciation reflects its high level of professionalism in its various insurance, legislative, informational and administrative areas, not only at the local and Arab levels, but also at the international level. The Corporation boasts of the continuous support provided by the Senior Management represented in HE the Director General, as well as of the tireless efforts undertaken by the Corporation's staff at all administrative levels, yielding 3 awards to the Corporation this year. It should be noted that this was not the first time for the Corporation to win awards of appreciation for its excellent work. It had previously received the award of best practices at the level of the Asia-Pacific region.

11. Informal Economy

The Corporation has been an active participant in the National Team on Transition from the Informal to the Formal Economy since its formation in late 2014, followed by a decision to form the national framework for the transition from the informal to the formal economy. The Team comprises in its membership representatives from a number of ministries, government institutions, and local and international organizations from the strategic partners in the project, including the Corporation.

The Team prepared a draft national framework, involving the study of the importance of the transition from the informal to the formal economy in Jordan in terms of empowering establishments, minimizing difficult working conditions, developing production skills, expanding the coverage of social security, and promoting economic and social security. In addition, the Team discussed the national framework's objectives in terms of growth strategies; creation of decent jobs; market management as regards its organization, representation, social dialogue and working conditions; expansion of the coverage of social protection; and improvement of working conditions by simplifying the registration procedures in social security.

In 2015, the National Team prepared the draft logical framework for the transition from the informal to the formal economy in order to develop a roadmap, identify the expected outcomes and partners in

the implementation of each phase, and identify the performance measurement indicators, risk factors, and external factors, as well as the sources of funding for each phase of implementation. It is worth mentioning that the operational framework is still under study and research to be adopted in the near future by the Jordanian Government.

Legislative Annex

This Annex highlighted the key amendments to the Social Security Law No. 1 of 2014. The said Social Security Law was published in the Official Gazette on 29/01/2014, issue No. 5267. The Corporation thought to throw light on the key amendments as represented in the following areas:

Categories covered by the Social Security Law

The following categories of those who have reached sixteen years shall be subject to the provisions of the Law without any discrimination on grounds of nationality:

- All workers subject to the provisions of the Labor Law in force;
- Workers who are not subject to retirement under the provisions of the Civil Retirement Law or Military Retirement Law;
- Jordanians employed by regional and international missions, Arab and foreign political or military missions operating inside the Kingdom, as well as attachés and their affiliated educational and cultural centers; and
- Self-employed individuals, employers and joint partners working in their own firms who started to be covered compulsorily as of 01/01/2015 in accordance with the Social Security Law currently in force and the Corporation's insurance coverage regulation issued thereunder.

Categories not covered by the Social Security Law

- Individuals paying retirement contributions pursuant to the provisions of the Civil Retirement Law or Military Retirement Law;
- Non-Jordanians employed by regional and international missions, Arab and foreign political or military missions operating inside the Kingdom, as well as attachés and their affiliated educational and cultural centers;
- Workers whose employment relationship with their employers is irregular. An employment relationship shall be deemed regular in the following cases:
  a) A day worker who works sixteen days or more in any given month;
  b) An hour, piece or shipment worker or the like who works sixteen days or more in any given month, regardless of the number of working hours, pieces or shipments per day; and
  c) A worker who is paid on a monthly basis, regardless of the number of working days per month, except for the first month of work to which the principle of sixteen or more working days per month shall apply.

Pensionable wage

The cash or in-kind remunerations received by the insured in return for his work. The wage subject to deduction is all that is received by the insured if it meets the following:

- **Generality:** Paid to all workers or a category of them on a unified basis.
- **Constancy:** The entity has no authority whether to grant or deny the remuneration (i.e. it becomes part of the wage).
- **Continuity:** Paid on an ongoing and stable basis.
- **Entitlement:** The insured individual practices the work for which the allowance or remuneration is determined.

Conditions, controls and determinants of deductible wage:

The currently approved minimum wage limit may not be less than JOD 190, and it may not exceed JOD 3,000, and this ceiling shall be adjusted to the inflation rate annually.
The following shall be exempted from the provisions of maximum wage limit (JOD 3,000):

a) The insured who is covered under the provisions of the Law prior to 01/05/2010, and whose wage does not exceed JOD 5,000; in which case, the maximum wage based on which contributions are calculated shall be JOD 5,000.

b) The insured whose wage had exceeded JOD 5,000 before 01/05/2010, and whose contributions were calculated accordingly. Any increase in the said wage after said date shall be disregarded.
(In the event that the wage of the insured as provided for in sub-paragraphs (a) and (b) reaches the maximum wage limit, said wage shall be adjusted to the inflation rate.)

c) If the wage of the insured dropped below the maximum wage, which it had reached within the limits specified in the Law, he/she shall reserve the right to such limit in the event that his/her wage should increase again.

The percentage of monthly deductions for workers and employers

The deduction percentages paid by the employer from the deductible wage of the insured are as follows:

- 10.5% for old-age, disability and death insurances, to be increased annually by 0.5%, reaching a maximum of 11% with effect from 01/01/2017.
- 2% for work injury insurance.
- 0.75% for maternity insurance. (The said percentage does not include employees in government departments and official and public institutions.)
- 0.50% for unemployment insurance. (The said percentage does not include employees in government departments and official and public institutions.)
- The deduction percentages paid by the insured from their deductible wages are as follows:
- 6.25% for old-age, disability and death insurances, to be increased annually by 0.25%, reaching a maximum of 6.5% with effect from 01/01/2017.
- 1% for unemployment insurance.

The total percentage of insurance coverage shall become 21% of the worker's monthly salary as of 01/01/2016, to reach a maximum of 21.75% as of 01/01/2017.
Any establishment that employs workers in hazardous occupations shall also bear 1% of deductible wage in addition to the contribution percentages.

The deduction percentages paid by self-employed individuals, employers and joint partners working in their own firms are as follows:
21.00% as of 01/01/2016, inclusive of all the applicable types of insurance, subject to an annual increase to reach a maximum of 21.75% as of 01/01/2017.

Benefits to subscribers resulting from the applied insurance

Work injury insurance:

The medical care provided shall include the following:

1. Medical treatment and hospitalization costs as per the wages regulation applicable in the Corporation.
2. Rehabilitation services and equipment.
3. Travel expenses incurred by the injured as a result of travelling to and from his/her workplace or residence to the place where he/she receives treatment.
   - Daily allowances for temporary inability to work at 75% of the daily wage of the injured.
   - Compensation for work injury, if the percentage of work-related disability is less than 30%.
   - Disability pension for total or partial work-related disability if the disability percentage is 30% or more.
   - Pension for death due to work injury in case the injured died; in addition to the payment of funeral expenses.

Old-age, disability and death insurances:

- Old-age pension.
- Mandatory old-age pension.
- Early retirement pension.
- (Total or partial) non-work related disability pension.
- Natural death pension and funeral expenses.
- Lump sum compensation for those who do not fulfill the pension conditions.

Maternity Insurance

The insured woman shall be paid after giving birth an allowance, for the period of maternity leave and regardless of the number of births, which is equivalent to the last deductible wage at the beginning of her maternity leave. The said allowance shall be determined as per the periods specified in the Jordanian Labor Law in force (currently, 10 weeks). The contributions for old-age, disability, death and unemployment insurances shall be deducted from said allowance for the months of absence from work during the maternity leave. The establishments shall pay the contributions for old-age, disability, death and unemployment insurances during the maternity leave. The insured woman may benefit from maternity insurance, provided that:

- The insured woman is covered by the maternity insurance during the last six months preceding the maternity leave.
- The childbirth is established by means of an official certificate issued by the Civil Status and Passports Department (for childbirths taking place within the Kingdom), or an official birth certificate ratified by the Jordanian Embassy and the Ministry of Foreign Affairs of the State where the childbirth took place (for childbirths taking place outside the Kingdom), or a death certificate of the fetus after sixth months of pregnancy.

Unemployment Insurance

This type of insurance provides protection to subscribers in cases of dismissal or termination of service, by securing an appropriate income for them during the period of unemployment and for a specified period. It also ensures that their subscription continues during the period of unemployment.

To be entitled to the unemployment allowance, the insured must fulfill the following conditions:

1. The number of his/her contributions, in accordance with this Law, is not less than 36 actual contributions, other than the voluntary subscription periods, prior to the date of his/her entitlement to the unemployment allowance.
2. Has paid at least one contribution to the unemployment allowance, and he/she is covered under this insurance in the last month preceding his/her becoming unemployed.
3. Has not yet reached the age of 60 for males and 55 for females.

The cause for the insured's entitlement to the unemployment allowance still exists due to his/her being unemployed during the months in which such allowance is paid.

Voluntary Subscription for Jordanians
First: Voluntary Subscription Concept

It involves allowing Jordanian citizens to sign up for the old-age, disability and death insurances in a personal capacity to enable them to enjoy the benefits provided by social security, such as retirement or disability pensions, thus providing them and their families with proper social protection.

Second: Categories Entitled for Voluntary Subscription:

- Any Jordanian natural persons whether residing in the Kingdom or abroad, provided they have completed their age of sixteen (16) but have not yet reached the age of sixty (60) for males or fifty-five (55) for females upon their first subscription to this insurance.
- The Jordanian insured who was previously covered by insurance and whose wage deduction was discontinued, and now wishes to be covered again voluntarily. This is also available for those who have completed the age of sixty (60) for males and fifty-five (55) for females, or passed them for the purpose of completing the period necessary to receive the retirement pension, 15 years only.
- Jordanian business owners who are subject to the provisions of any mandatory retirement insurance scheme under applicable legislation, such as those insured under mandatory retirement insurance schemes of some trade unions.

Third: Insurance Benefits Covered by Voluntary Subscription:

- Old-age pension and early retirement pension
- Total permanent non-work related disability pension
- Partial permanent non-work related disability pension
- Natural death pension

Fourth: Principles and Rules of Voluntary Subscription:

1. The applicant shall be considered covered under the provisions of the Law as of the beginning of the month in which the application was submitted, subject to the Corporation's approval.
2. The voluntary insured shall pay the full contribution value of the first month within at least 15 days of the month following the submission of application; otherwise, the application shall be deemed invalid.
3. The monthly contributions specified for voluntary subscription for old-age, disability and death insurances shall be paid by the insured as of 01/01/2016 at a rate of 16.75% of the wage according to which his/her contribution was calculated, subject to an increase of 0.75% annually, pursuant to the Social Security Law No. 1 of 2014, to reach up to a maximum rate of 17.5% as of 01/01/2017.

A voluntarily-covered insured person shall have the right to increase his/her deductible wage by no more than 10% per annum starting from the beginning of January of each year, provided the request for the increase shall be submitted within a maximum period of the first fifteen days of the month of February of that year. The insured may cancel the request for the increase during the same period of the same year.

An insured person shall pay the monthly contributions during the first fifteen days of the month following payment entitlement, and in case of late payment, the insured shall pay 1% monthly default interest for each and every late contribution. Moreover, the insured may pay any amounts in advance.

The applicant shall be considered covered under the provisions of the Law as of the beginning of the month in which the application was submitted, subject to the Corporation's approval of the application.

Methods of Applying for Voluntary Subscription:

- Through the Corporation's branches and offices across all governorates of the Kingdom.
- Through external windows in the Arab Gulf states.
- Through the Corporations official website (www.ssc.gov.jo) using the electronic services on it.

Employers Mandatory Coverage in Social Security

Pursuant to the provisions of the Social Security Law No. 1 of 2014 and the Corporation's insurance coverage regulation issued thereunder, the Corporation began as of 01/01/2015 to compulsorily cover self-employed, employers and joint partners working in their own (licensed or registered in accordance with the legislation in force) establishments in social security.

The employer required to sign up for social security is the one who works in his establishment only. But if he does not work in his establishment, he is then required to cover his employees in social security and he shall not be subject to the provisions of the Law, unless he wishes to voluntarily subscribe for social security. The same applies to any joint partner working in his establishment.

The importance of coverage for this category and the insurance benefits resulting from such coverage:

- Enabling subscribers to take advantage of all the insurance benefits provided by the Corporation after fulfilling the eligibility conditions, including: old-age, disability, death, work injury, unemployment and maternity insurances;
- Representing an important pillar of social protection for this category, providing them with protection and safety;
- Protecting the family and individual, strengthening the social cohesion of society, and promoting the economic and social development through the provision of safe income for individuals;
- Preserving the principle of justice and equal rights; and
- Facilitating the transition of workers from the informal to the formal economy.

Conditions for the mandatory coverage of self-employed, employers and joint partners working in their own:

1. They work in their establishment which is licensed or registered in accordance with the legislation in force.
2. They have completed the age of 16 years.
3. They have not completed the old age, 60 years for males and 55 years for females, in the event of their coverage under the provisions of the Law for the first time.
4. They have not received any of the following insurance benefits before 01/01/2015:
   Early retirement pension, total permanent non-work related disability pension, partial permanent non-work related disability pension, lump sum compensation due to completion or exceeding of old age, and lump sum compensation in accordance with the provisions of the Law and they are no longer covered under its provisions after the payment of that compensation and before completing the specified age.
5. They are not currently subject to any of the pension schemes applicable in the Kingdom, including trade unions' retirement pension scheme; in which case they shall be entitled to voluntary subscription if they are Jordanians.

The wage upon which the coverage of employers is applied

The employer shall determine the wage according to which he shall be covered, provided that such wage may not be less than the minimum wage (currently JOD 190), with a maximum not exceeding the allowable limit as stated in the instructions contained in the coverage scheme issued under the Social Security Law.

The payment of contributions due on coverage

The relevant establishment shall pay in full the monthly contributions on behalf of the employer. The employer and anyone in a similar capacity shall be jointly and severally liable for the payment of these contributions, accounting for 21% of the pensionable wage for 2016, inclusive of all applicable insurances. The said percentage shall become 21.75% of the pensionable wage effective from 01/01/2017. If the employer, or anyone in a similar capacity, works in a hazardous occupation, he shall pay 1% of the pensionable wage in addition to the specified contributions.

Workers in hazardous occupations

Definition of 'hazardous occupations': Occupations which damage the health or life of the insured due to exposure to hazardous elements or conditions in the work environment despite implementing OHS requirements and standards.

The Social Security Corporation began implementing the provisions related to workers in occupations approved as 'hazardous occupations' as of 01/03/2015, marking the date of publication of the SSC's Insurance Benefits Regulation in the Official Gazette which was issued under the Social Security Law

No. 1 of 2014. The said Regulation included the instructions related to the coverage of those working in hazardous occupations and prepared a table of such occupations.

The insured worker in a hazardous occupation can apply for an early retirement pension at the end of his service provided that the following conditions are met:

- The insured has completed at least 45 years of age.
- The number of his/her contributions is not less than 216 for males and 180 for females.
- The establishment in which the insured works has paid the equivalent of 1% of said insured's wage above the contributions specified for old-age, disability and death insurances for no less than 60 contributions during the ten years preceding his/her application for the allocation of such pension.

The establishment shall provide the Corporation with the names, wages and occupations of insured employees working in the hazardous occupations listed in Table (1), annexed to the Regulation, on the forms prepared for this purpose.

The Council of Ministers may, upon the recommendation of the Corporation's Board of Directors, add any occupation to the table of hazardous occupations according to the following principles:

- The applicability of the 'hazardous occupations' definition provided for in the Law thereto;
- The nature and risk degree of the occupation, regardless of the economic sector under which the establishment employing the insured falls; and
- Arab Standard Classification of Occupations 2008 and in line with the reality of occupations in Jordan.

Statistical Annex

Table (1)
Number of Active Establishments and Mandatory Active Insured Persons by Governorate and Labor Size Category in Establishments as at 31/12/2015

Governorate	Number of Mandatory Insured Persons and Establishments	Grand Total	Labor Size Category				
			1-4	5-19	20-49	50-99	100 and more
Capital	Number of insured persons	889,440	32,231	64,346	54,147	48,684	690,032
	Number of establishments	27,014	16,701	6,997	1,801	696	819
Aqaba	Number of insured persons	19,295	1,195	1,756	1,619	2,100	12,625
	Number of establishments	965	654	197	53	31	30
Irbid	Number of insured persons	65,925	6,465	6,521	3,944	2,800	46,195
	Number of establishments	4,911	3,926	746	137	40	62
Zarqa	Number of insured persons	56,603	4,743	5,483	4,509	3,107	38,761
	Number of establishments	3,723	2,842	619	147	44	71
Karak	Number of insured persons	14,229	1,285	762	784	1,147	10,251
	Number of establishments	1,004	864	86	27	16	11
Ajloun	Number of insured persons	2,739	717	242	430	104	1,246
	Number of establishments	518	464	32	14	2	6
Mafraq	Number of insured persons	8,532	1,242	1,027	694	1,162	4,407
	Number of establishments	963	788	119	22	18	16
Jerash	Number of insured persons	4,674	1,116	563	310	332	2,353
	Number of establishments	836	746	69	9	5	7
Balqa	Number of insured persons	21,835	3,115	2,106	1,676	1,440	13,498
	Number of establishments	2,395	2,048	239	54	22	32
Tafeileh	Number of insured persons	2,585	383	157	247	150	1,648
	Number of establishments	311	277	20	8	2	4
Ma'an	Number of insured persons	6,674	947	822	366	818	3,721
	Number of establishments	765	635	95	13	12	10
Madaba	Number of insured persons	5,436	997	738	577	476	2,648
	Number of establishments	763	646	81	20	7	9
Grand Total	Number of mandatory insured persons	1,097,967	54,436	84,523	69,303	62,320	827,385
	Number of establishments	44,168	30,591	9,300	2,305	895	1,077

Table (2)
Number of Active Establishments and Mandatory Active Insured Persons by Sector and Labor Size Category in Establishments as at 31/12/2015

Sector	Number of Mandatory Insured Persons and Establishments	Grand Total	Labor Size Category				
			1-4	5-19	20-49	50-99	100 and more
Public	Number of insured persons	503,658	21	253	1,418	4,934	497,032
	Number of establishments	312	8	22	42	69	171
Private	Number of insured persons	575,009	54,163	83,628	66,960	56,682	313,576
	Number of establishments	43,601	30,463	9,210	2,232	815	881
Mixed	Number of insured persons	13,529	29	104	153	0	13,243
	Number of establishments	43	15	11	5	0	12
Extraterritorial Organizations and Bodies	Number of insured persons	5,410	136	416	620	704	3,534
	Number of establishments	152	64	43	21	11	13
Charities	Number of insured persons	361	87	122	152	0	0
	Number of establishments	60	41	14	5	0	0
Grand Total	Number of mandatory insured persons	1,097,967	54,436	84,523	69,303	62,320	827,385
	Number of establishments	44,168	30,591	9,300	2,305	895	1,077

Table (3)
Number of Active Establishments and Mandatory Active Insured Persons by Economic Activity and Labor Size Category in Establishments as at 31/12/2015

Economic Activity	Number of Mandatory Insured Persons and Establishments	Grand Total	Labor Size Category				
			1-4	5-19	20-49	50-99	100 and more
Agriculture, Fishing and Forestry	Number of insured persons	4,776	215	491	297	535	3,238
	Number of establishments	205	117	58	11	8	11
Mining and Quarrying	Number of insured persons	8,988	360	559	356	133	7,580
	Number of establishments	257	171	64	11	2	9
Manufacturing	Number of insured persons	167,537	9,980	16,505	15,469	14,678	110,905
	Number of establishments	8,176	5,400	1,814	507	211	244
Electricity, Gas and Water Supplies	Number of insured persons	12,859	206	301	90	53	12,209
	Number of establishments	149	106	29	3	1	10
Constructions	Number of insured persons	40,166	4,384	6,064	4,289	3,660	21,769
	Number of establishments	3,420	2,460	693	145	52	70
Wholesale and Retail Trade	Number of insured persons	103,532	20,507	22,960	15,624	12,007	32,434
	Number of establishments	15,538	12,134	2,584	520	179	121
Tourism	Number of insured persons	41,121	4,878	8,210	5,477	3,950	18,606
	Number of establishments	3,909	2,691	903	187	57	71
Transport, Storage and Communications	Number of insured persons	34,242	2,383	5,623	4,613	3,356	18,267
	Number of establishments	2,068	1,194	620	159	49	46
Financial Intermediation	Number of insured persons	31,262	448	1,784	912	2,261	25,857
	Number of establishments	494	185	201	30	32	46
Real Estate and Renting Activities	Number of insured persons	44,538	3,222	7,015	6,024	4,671	23,606
	Number of establishments	2,735	1,628	764	205	66	72
Public Administration, Defense and Social Security	Number of insured persons	456,128	13	158	1,035	3,821	451,101
	Number of establishments	246	5	15	29	53	144
Education	Number of insured persons	91,076	2,106	8,581	9,461	8,188	62,740
	Number of establishments	2,339	917	850	313	116	143
Health and Social Work	Number of insured persons	33,443	2,341	2,327	2,393	2,443	23,939
	Number of establishments	1,974	1,543	266	78	33	54
Community Service Activities	Number of insured persons	24,592	3,245	3,417	2,684	1,886	13,360
	Number of establishments	2,491	1,970	380	87	26	28
Extraterritorial Organizations and Bodies	Number of insured persons	3,634	101	502	579	678	1,774
	Number of establishments	140	47	55	20	10	8
Households as Employers	Number of insured persons	73	47	26	0	0	0
	Number of establishments	27	23	4	0	0	0
Grand Total	Number of mandatory insured persons	1,097,967	54,436	84,523	69,303	62,320	827,385
	Number of establishments	44,168	30,591	9,300	2,305	895	1,077

Table (4)
Number of Active Covered Establishments Where There is at Least One Active Insured Person by Governorate as at 31/12/2015

Governorate	Number	(%)
Capital	**27,015**	61.2
Aqaba	**965**	2.2
Irbid	**4,911**	11.1
Zarqa	**3,723**	8.4
Karak	**1,004**	2.3
Ajloun	**518**	1.2
Mafraq	**963**	2.2
Jerash	**836**	1.9
Balqa	**2,395**	5.4
Tafeileh	**311**	0.7
Ma'an	**765**	1.7
Madaba	**763**	1.7
Grand Total	**44,169**	100

Table (5)
Number of Active Covered Establishments Where There is at Least One Active Insured Person by Branch Administration as at 31/12/2015

Branch	Number	(%)
Central Amman	3,744	8.5
Aqaba	965	2.2
Irbid	4,302	9.7
Zarqa	3,723	8.4
North Amman	5,272	11.9
Sahab	1,916	4.3
Karak	1,004	2.3
South Amman	5,126	11.6
Ajloun	518	1.2
Mafraq	963	2.2
Jerash	836	1.9
Salt	2,395	5.4
Tafeileh	311	0.7
Ma'an	765	1.7
Madaba	763	1.7
East Amman	3,070	7.0
West Amman (Jubilee)	4,899	11.1
Yarmouk	609	1.4
Al-Hussein	2,988	6.8
Grand Total	**44,169**	100

Table (6)
Number of Active Covered Establishments by Economic Activity as at 31/12/2015

Economic Activity	Number	(%)
Agriculture, Fishing and Forestry	205	0.5
Mining and Quarrying	257	0.6
Manufacturing	8,176	18.5
Electricity, Gas and Water Supplies	149	0.3
Constructions	3,420	7.7
Wholesale & Retail Trade	15,538	35.2
Tourism	3,909	8.9
Transport, Storage and Communications	2,068	4.7
Financial Intermediation	494	1.1
Real Estate and Renting Activities	2,735	6.2
Public Administration, Defense and Social Security	246	0.6
Education	2,339	5.3
Health and Social Work	1,974	4.5
Community Service Activities	2,491	5.6
Extraterritorial Organizations and Bodies	140	0.3
Households as Employers	27	0.1
Non-coded (voluntary subscription establishment)	1	0.002
Grand Total	**44,169**	100.0

Table (7)
Number of Active Insured Persons by Gender, Nationality and Governorate as at 31/12/2015

Governorate	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Capital	648,139	236,873	885,012	85.8	64,407	9,045	73,452	54.0	958,464	82.1
Aqaba	12,265	2,405	14,670	1.4	4,291	334	4,625	3.4	19,295	1.7
Irbid	26,681	15,921	42,602	4.1	9,811	13,512	23,323	17.2	65,925	5.6
Zarqa	24,763	10,647	35,410	3.4	11,015	10,178	21,193	15.6	56,603	4.9
Karak	7,322	2,823	10,145	1.0	1,470	2,614	4,084	3.0	14,229	1.2
Ajloun	1,557	826	2,383	0.2	355	1	356	0.3	2,739	0.2
Mafraq	5,320	1,504	6,824	0.7	1,699	9	1,708	1.3	8,532	0.7
Jerash	2,656	1,019	3,675	0.4	958	41	999	0.7	4,674	0.4
Balqa	12,005	6,212	18,217	1.8	3,533	85	3,618	2.7	21,835	1.9
Tafeileh	1,618	669	2,287	0.2	296	2	298	0.2	2,585	0.2
Ma'an	4,432	1,030	5,462	0.5	1,202	10	1,212	0.9	6,674	0.6
Madaba	2,784	1,572	4,356	0.4	1,020	60	1,080	0.8	5,436	0.5
Grand Total	749,542	281,501	1,031,043	100	100,057	35,891	135,948	100	1,166,991	100

Table (8)
Number of Active Insured Persons by Gender, Nationality and Branch Administration as at 31/12/2015

Branches	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Central Amman	113,398	43,249	156,647	15.2	8,831	776	9,607	7.1	166,254	14.2
Aqaba	12,265	2,405	14,670	1.4	4,291	334	4,625	3.4	19,295	1.7
Irbid	18,714	9,533	28,247	2.7	3,359	70	3,429	2.5	31,676	2.7
Zarqa	24,763	10,647	35,410	3.4	11,015	10,178	21,193	15.6	56,603	4.9
North Amman	67,101	29,982	97,083	9.4	12,098	803	12,901	9.5	109,984	9.4
Sahab	19,817	5,063	24,880	2.4	11,643	4,885	16,528	12.2	41,408	3.6
Karak	7,322	2,823	10,145	1.0	1,470	2,614	4,084	3.0	14,229	1.2
South Amman	49,260	12,967	62,227	6.0	10,433	476	10,909	8.0	73,136	6.3
Ajloun	1,557	826	2,383	0.2	355	1	356	0.3	2,739	0.2
Mafraq	5,320	1,504	6,824	0.7	1,699	9	1,708	1.2	8,532	0.7
Jerash	2,656	1,019	3,675	0.4	958	41	999	0.7	4,674	0.4
Salt	12,005	6,212	18,217	1.8	3,533	85	3,618	2.7	21,835	1.9
Tafeileh	1,618	669	2,287	0.2	296	2	298	0.2	2,585	0.2
Ma'an	4,432	1,030	5,462	0.5	1,202	10	1,212	0.9	6,674	0.6
Madaba	2,784	1,572	4,356	0.4	1,020	60	1,080	0.8	5,436	0.5
East Amman	32,237	24,014	56,251	5.5	5,862	262	6,124	4.5	62,375	5.3
West Amman (Jubilee)	263,034	38,620	301,654	29.3	9,618	1,098	10,716	7.9	312,370	26.8
Yarmouk	7,967	6,388	14,355	1.4	6,452	13,442	19,894	14.6	34,249	2.9
Al-Hussein	103,292	82,978	186,270	18.1	5,922	745	6,667	4.9	192,937	16.5
Grand Total	749,542	281,501	1,031,043	100.0	100,057	35,891	135,948	100.0	1,166,991	100.0

Table (9)
Number of Active Insured Persons by Gender, Nationality and Sector as at 31/12/2015

Sector	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Public Sector	**371,789**	**127,039**	**498,828**	**48.4**	**4,619**	**211**	**4,830**	3.6	503,658	43.2
Private Sector	**315,205**	**129,142**	**444,347**	**43.1**	**95,099**	**35,563**	**130,662**	96.1	575,009	49.2
Mixed Sector	**11,365**	**2,008**	**13,373**	**1.3**	**136**	**20**	**156**	0.1	13,529	1.17
Extraterritorial Organizations and Bodies	**51,078**	**23,088**	**74,166**	**7.2**	**174**	**94**	**268**	0.2	74,434	6.4
Charities	**105**	**224**	**329**	**0.03**	**29**	**3**	**32**	0.02	361	0.03
Grand Total	**749,542**	**281,501**	**1,031,043**	**100.0**	**100,057**	**35,891**	**135,948**	100	1,166,991	100.0

Table (10)
Number of Active Insured Persons by Gender, Nationality and Monthly Wage Category as at 31/12/2015

Wage Category	Jordanians				Non-Jordanians				Grand Total	(%)	Cumulative Percentage (%)
	Males	Females	Total	(%)	Males	Females	Total	(%)			
Less or equal to JOD 190	38,738	31,500	70,238	6.8	47,776	30,919	78,695	57.9	148,933	12.76	12.8
191-200	19,986	15,950	35,936	3.5	6,344	433	6,777	5.0	42,713	3.7	16.5
201-300	128,157	43,052	171,209	16.6	21,890	1,526	23,416	17.2	194,625	16.7	33.1
301-400	139,170	49,302	188,472	18.3	10,871	999	11,870	8.7	200,342	17.2	50.3
401-500	195,533	54,565	250,098	24.3	5,202	555	5,757	4.2	255,855	21.9	72.2
501-600	77,676	37,593	115,269	11.2	2,105	281	2,386	1.8	117,655	10.1	82.3
601-700	37,009	18,469	55,478	5.4	1,092	221	1,313	1.0	56,791	4.9	87.2
701-1,000	51,136	16,550	67,686	6.56	1,844	368	2,212	1.6	69,898	6.0	93.2
1,001-1,500	32,305	8,614	40,919	4.0	1,095	258	1,353	1.0	42,272	3.6	96.8
1,501-2,000	14,082	3,045	17,127	1.7	618	138	756	0.6	17,883	1.5	98.3
2,001-2,500	6,162	1,247	7,409	0.7	436	71	507	0.4	7,916	0.7	99.0
2,501-3,000	3,241	581	3,822	0.4	245	57	302	0.2	4,124	0.3	99.4
3,001-3,500	1,968	367	2,335	0.2	381	52	433	0.3	2,768	0.2	99.6
3,501-4,000	1,146	222	1,368	0.1	40	3	43	0.03	1,411	0.1	99.7
4,001-4,500	757	139	896	0.1	20	1	21	0.02	917	0.1	99.8
4,501-5,000	2,068	271	2,339	0.2	66	7	73	0.1	2,412	0.2	100.0
More than 5,000	408	34	442	0.04	32	2	34	0.03	476	0.04	-
Grand Total	749,542	281,501	1,031,043	100.0	100,057	35,891	135,948	100.0	1,166,991	100.0	

Table (11)
Number of Active Insured Persons by Gender, Nationality and Age Group as at 31/12/2015

Age Group	Jordanians				Non-Jordanians				Grand Total	(%)	Cumulative Percentage (%)
	Males	Females	Total	(%)	Males	Females	Total	(%)			
Less than 21	49,362	4,464	53,826	5.2	3,524	1,260	4,784	3.5	58,610	5.0	5
21-25	127,941	39,546	167,487	16.2	15,466	9,266	24,732	18.2	192,219	16.5	21.5
26-30	154,903	59,022	213,925	20.8	23,556	14,473	38,029	28.0	251,954	21.6	43.1
31-35	126,340	60,800	187,140	18.2	19,544	6,307	25,851	19.0	212,991	18.3	61.3
36-40	94,976	50,452	145,428	14.1	14,919	2,398	17,317	12.7	162,745	13.9	75.3
41-45	85,489	38,525	124,014	12.0	10,695	1,248	11,943	8.8	135,957	11.7	86.9
46-50	58,558	20,087	78,645	7.6	6,941	604	7,545	5.5	86,190	7.4	94.3
51-55	33,223	7,534	40,757	4.0	3,467	262	3,729	2.7	44,486	3.8	98.1
56-60	16,294	973	17,267	1.7	1,537	54	1,591	1.2	18,858	1.6	99.7
61 and above	2,411	92	2,503	0.2	333	11	344	0.3	2,847	0.2	100.0
Unknown	45	6	51	0.005	75	8	83	0.1	134	0.01	-
Grand Total	749,542	281,501	1,031,043	100.0	100,057	35,891	135,948	100.0	1,166,991	100.0	

Table (12)
Number of Mandatory Active Insured Persons by Gender, Nationality and Governorate as at 31/12/2015

Governorate	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Capital	599,787	216,201	815,988	84.8	64,407	9,045	73,452	54.0	889,440	81.0
Aqaba	12,265	2,405	14,670	1.5	4,291	334	4,625	3.4	19,295	1.8
Irbid	26,681	15,921	42,602	4.4	9,811	13,512	23,323	17.2	65,925	6.0
Zarqa	24,763	10,647	35,410	3.7	11,015	10,178	21,193	15.5	56,603	5.2
Karak	7,322	2,823	10,145	1.1	1,470	2,614	4,084	3.0	14,229	1.3
Ajloun	1,557	826	2,383	0.2	355	1	356	0.3	2,739	0.2
Mafraq	5,320	1,504	6,824	0.7	1,699	9	1,708	1.3	8,532	0.8
Jerash	2,656	1,019	3,675	0.4	958	41	999	0.7	4,674	0.4
Balqa	12,005	6,212	18,217	1.9	3,533	85	3,618	2.7	21,835	2.0
Tafeileh	1,618	669	2,287	0.2	296	2	298	0.2	2,585	0.2
Ma'an	4,432	1,030	5,462	0.6	1,202	10	1,212	0.9	6,674	0.6
Madaba	2,784	1,572	4,356	0.5	1,020	60	1,080	0.8	5,436	0.5
Grand Total	701,190	260,829	962,019	100.0	100,057	35,891	135,948	100.0	1,097,967	100.0

Table (13)
Number of Mandatory Active Insured Persons by Gender, Nationality and Branch Administration as at 31/12/2015

Branch	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Central Amman	65,046	22,577	**87,623**	9.1	8,831	776	**9,607**	7.1	97,230	8.9
Aqaba	12,265	2,405	**14,670**	1.5	4,291	334	**4,625**	3.4	19,295	1.8
Irbid	18,714	9,533	**28,247**	2.9	3,359	70	**3,429**	2.5	31,676	2.9
Zarqa	24,763	10,647	**35,410**	3.7	11,015	10,178	**21,193**	15.6	56,603	5.1
North Amman	67,101	29,982	**97,083**	10.1	12,098	803	**12,901**	9.5	109,984	10.0
Sahab	19,817	5,063	**24,880**	2.5	11,643	4,885	**16,528**	12.2	41,408	3.8
Karak	7,322	2,823	**10,145**	1.1	1,470	2,614	**4,084**	3.0	14,229	1.3
South Amman	49,260	12,967	**62,227**	6.5	10,433	476	**10,909**	8.0	73,136	6.7
Ajloun	1,557	826	**2,383**	0.2	355	1	**356**	0.3	2,739	0.2
Mafraq	5,320	1,504	**6,824**	0.7	1,699	9	**1,708**	1.2	8,532	0.8
Jerash	2,656	1,019	**3,675**	0.4	958	41	**999**	0.7	4,674	0.4
Salt	12,005	6,212	**18,217**	1.9	3,533	85	**3,618**	2.7	21,835	2.0
Tafeileh	1,618	669	**2,287**	0.2	296	2	**298**	0.2	2,585	0.2
Ma'an	4,432	1,030	**5,462**	0.6	1,202	10	**1,212**	0.9	6,674	0.6
Madaba	2,784	1,572	**4,356**	0.5	1,020	60	**1,080**	0.8	5,436	0.5
East Amman	32,237	24,014	**56,251**	5.8	5,862	262	**6,124**	4.5	62,375	5.7
West Amman (Jubilee)	263,034	38,620	**301,654**	31.4	9,618	1,098	**10,716**	7.9	312,370	28.4
Yarmouk	7,967	6,388	**14,355**	1.5	6,452	13,442	**19,894**	14.6	34,249	3.1
Al-Hussein	103,292	82,978	**186,270**	19.4	5,922	745	**6,667**	4.9	192,937	17.6
Grand Total	**701,190**	**260,829**	**962,019**	100.0	**100,057**	**35,891**	**135,948**	100.0	1,097,967	100.0

Table (14)
Number of Mandatory Active Insured Persons by Gender, Nationality and Economic Activity as at 31/12/2015

Economic Activity	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Agriculture, Fishing and Forestry	2,410	468	2,878	0.3	1,888	10	1,898	1.4	4,776	0.4
Mining and Quarrying	7,424	393	7,817	0.8	1,168	3	1,171	0.9	8,988	0.8
Manufacturing	76,922	21,931	98,853	10.3	37,481	31,205	68,686	50.5	167,539	15.3
Electricity, Gas and Water Supplies	11,604	1,066	12,670	1.3	186	3	189	0.1	12,859	1.2
Constructions	23,258	2,807	26,065	2.7	13,990	111	14,101	10.4	40,166	3.7
Wholesale and Retail Trade	71,403	13,809	85,212	8.9	17,767	553	18,320	13.5	103,532	9.4
Tourism	26,382	2,519	28,901	3.0	11,423	797	12,220	9.0	41,121	3.8
Transport, Storage and Communications	26,126	6,151	32,277	3.3	1,701	264	1,965	1.4	34,242	3.1
Financial Intermediation	20,469	10,385	30,854	3.2	340	68	408	0.3	31,262	2.9
Real Estate and Renting Activities	29,067	11,047	40,114	4.2	4,099	325	4,424	3.3	44,538	4.1
Public Administration, Defense and Social Security	342,229	109,312	451,541	46.9	4,448	137	4,585	3.4	456,126	41.5
Education	31,029	56,995	88,024	9.1	1,716	1,336	3,052	2.2	91,076	8.3
Health and Social Work	14,142	17,151	31,293	3.3	1,475	675	2,150	1.6	33,443	3.0
Community Service Activities	16,744	5,204	21,948	2.3	2,286	358	2,644	1.9	24,592	2.2
Extraterritorial Organizations and Bodies	1,951	1,562	3,513	0.4	77	44	121	0.1	3,634	0.3
Households as Employers	30	29	59	0.01	12	2	14	0.01	73	0.01
Grand Total	701,190	260,829	962,019	100.0	100,057	35,891	135,948	100	1,097,967	100.0

Table (15)
Number of Mandatory Active Insured Persons by Gender, Nationality and Monthly Wage Category as at 31/12/2015

Wage Category	Jordanians				Non-Jordanians				Grand Total	(%)	Cumulative Percentage (%)
	Males	Females	Total	(%)	Males	Females	Total	(%)			
Less or equal to JOD 190	36,270	29,058	65,328	6.8	47,778	30,919	78,697	57.9	144,025	13.1	13.1
191-200	19,034	15,137	34,171	3.6	6,344	433	6,777	5.0	40,948	3.7	16.8
201-300	119,908	38,094	158,002	16.4	21,890	1,526	23,416	17.2	181,418	16.5	33.4
301-400	132,277	46,379	178,656	18.6	10,871	999	11,870	8.7	190,526	17.4	50.7
401-500	188,829	51,873	240,702	25.0	5,202	555	5,757	4.2	246,459	22.5	73.2
501-600	72,902	35,777	108,679	11.3	2,105	281	2,386	1.8	111,065	10.1	83.3
601-700	33,538	17,271	50,809	5.3	1,092	221	1,313	1.0	52,122	4.8	88.0
701-1,000	44,751	14,543	59,294	6.2	1,844	368	2,212	1.6	61,506	5.6	93.6
1,001-1,500	27,948	7,503	35,451	3.7	1,094	258	1,352	1.0	36,803	3.4	97.0
1,501-2,000	12,073	2,662	14,735	1.5	617	138	755	0.6	15,490	1.4	98.4
2,001-2,500	5,246	1,090	6,336	0.7	436	71	507	0.4	6,843	0.6	99.0
2,501-3,000	2,846	515	3,361	0.3	245	57	302	0.2	3,663	0.3	99.4
3,001-3,500	1,741	327	2,068	0.2	381	52	433	0.3	2,501	0.2	99.6
3,501-4,000	974	195	1,169	0.1	40	3	43	0.03	1,212	0.1	99.7
4,001-4,500	662	127	789	0.1	20	1	21	0.02	810	0.1	99.8
4,501-5,000	1,840	247	2,087	0.2	66	7	73	0.1	2,160	0.2	100.0
More than 5,000	351	31	382	0.04	32	2	34	0.03	416	0.04	-
Grand Total	701,190	260,829	962,019	100.0	100,057	35,891	135,948	100.0	1,097,967	100.0	

Table (16)
Number of Non-Jordanian Active Insured Persons by Gender, Nationality and Governorate as at 31/12/2015

Nationality	Syrian		Egyptian		Iraqi		Other	
Governorate	Males	Females	Males	Females	Males	Females	Males	Females
Capital	3,578	288	39,715	418	655	236	20,459	8,103
Aqaba	54	7	2,607	29	6	0	1,624	298
Irbid	607	28	3,056	14	23	1	6,125	13,469
Zarqa	288	16	4,836	15	48	14	5,843	10,133
Karak	80	7	981	8	13	0	396	2,599
Ajloun	34	0	306	1	1	0	14	0
Mafraq	149	3	1,322	2	4	0	224	4
Jerash	52	0	598	2	24	4	284	35
Balqa	115	2	2,983	5	12	2	423	76
Tafeileh	8	0	264	2	2	0	22	0
Ma'an	68	0	897	2	5	0	232	8
Madaba	40	2	864	5	3	1	113	52
Total	5,073	353	58,429	503	796	258	35,759	34,777
Grand Total	135,948							

Table (17)

Number of Non-Jordanian Active Insured Persons by Gender, Nationality and Sector as at 31/12/2015

Nationality	Syrian		Egyptian		Iraqi		Other	
Sector	***Males***	***Females***	***Males***	***Females***	***Males***	***Females***	***Males***	***Females***
Public Sector	**25**	**5**	**3,224**	**14**	**60**	**18**	**1,310**	**174**
Private Sector	**5,010**	**343**	**55,111**	**484**	**729**	**234**	**34,249**	**34,502**
Mixed Sector	**4**	**0**	**38**	**0**	**0**	**1**	**94**	**19**
Extraterritorial Organizations and Bodies	**20**	**5**	**50**	**5**	**6**	**0**	**98**	**79**
Charities	**14**	**0**	**6**	**0**	**1**	**5**	**8**	**3**
Total	**5,073**	**353**	**58,429**	**503**	***796***	***258***	***35,759***	**34,777**
Grand Total	**135,948**							

Table (18)
Average Wages of Active Insured Persons by Gender, Nationality and Sector as at 31/12/2015

(In JOD)

Sector	Jordanians			Non-Jordanians			General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	Overall
Public Sector	453	474	458	334	738	352	452	474	457
Private Sector	596	452	554	295	190	267	526	396	489
Mixed Sector	1,121	872	1,083	1,052	681	1,005	1,120	870	1,082
Extraterritorial Organizations and Bodies	711	552	661	1,196	1,523	1,310	712	555	663
Charities	857	534	637	632	460	616	808	533	635
Overall General Average	**541**	**473**	**522**	**300**	**197**	**273**	**512**	**442**	**493**

Table (19)
Average Wages of Mandatory Active Insured Persons by Gender, Nationality and Sector as at 31/12/2015

(In JOD)

Sector	Jordanians			Non-Jordanians			Overall General Average
	Males	Females	General Average	Males	Females	General Average	
Public Sector	**453**	**474**	**458**	**334**	**738**	**352**	**457**
Private Sector	**596**	**452**	**554**	**295**	**190**	**267**	**489**
Mixed Sector	**1,121**	**872**	**1,083**	**1,052**	**681**	**1,005**	**1,082**
Extraterritorial Organizations and Bodies	**915**	**903**	**909**	**1,193**	**1,523**	**1,310**	**929**
Charities	**857**	**534**	**637**	**632**	**460**	**616**	**635**
Overall General Average	**530**	**470**	**514**	**300**	**197**	**273**	**484**

Table (20)
Average Wages of Mandatory Active Insured Persons by Gender, Nationality and Economic Activity as at 31/12/2015

(In JOD)

Economic Activity	Jordanians			Non-Jordanians			General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	Overall
Agriculture, Fishing and Forestry	503	354	479	248	385	249	391	355	387
Mining and Quarrying	1,218	1,234	1,218	333	701	334	1,097	1,229	1,103
Manufacturing	528	343	487	260	147	209	440	228	373
Electricity, Gas and Water Supplies	827	812	826	682	825	684	825	812	824
Constructions	604	552	598	314	535	315	495	552	499
Wholesale & Retail Trade	514	479	509	286	456	291	469	478	470
Tourism	428	421	427	255	360	262	376	407	378
Transport, Storage and Communications	706	635	692	503	768	538	694	640	684
Financial Intermediation	1,065	832	987	1,039	771	994	1,065	832	987
Real Estate and Renting Activities	630	564	612	336	580	354	594	565	586
Public Administration, Defense and Social Security	439	470	447	300	547	307	438	470	445
Education	713	386	501	852	668	771	720	393	510
Health and Social Work	631	458	536	489	460	480	618	458	532
Community Service Activities	406	479	424	289	373	300	392	472	410
Extraterritorial Organizations and Bodies	1,132	1,170	1,149	1,277	1,097	1,212	1,138	1,168	1,151
Households as Employers	306	326	316	573	225	523	382	319	356
Overall General Average	530	470	514	300	197	273	501	437	484

Table (21)
Average Wages of Active Insured Persons by Gender, Nationality and Type of Coverage as at 31/12/2015

(In JOD)

Type of Coverage	Jordanians			Non-Jordanians			General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	Overall
Mandatory Coverage	530	470	514	300	197	273	501	437	484
Voluntary Coverage	699	511	643	0	0	0	699	511	643
Mandatory and Voluntary General Average	541	473	522	300	197	273	512	442	493

Table (22)
Average Wages of Mandatory Active Insured Persons by Gender, Nationality and Governorate as at 31/12/2015

(In JOD)

Governorate	Jordanians			Non-Jordanians			General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	Overall
Capital	534	498	525	333	337	333	515	492	509
Aqaba	736	448	689	340	390	344	633	441	606
Irbid	406	300	367	205	142	169	352	228	297
Zarqa	426	281	382	248	148	200	371	216	314
Karak	856	384	725	237	142	176	752	268	567
Ajloun	327	237	296	177	311	177	299	237	280
Mafraq	464	386	447	214	388	215	403	386	400
Jerash	394	383	391	268	459	276	361	386	366
Balqa	497	400	463	224	438	229	435	400	425
Tafeileh	507	419	481	185	348	186	457	418	447
Ma'an	480	436	471	183	274	183	416	435	419
Madaba	512	386	467	253	766	282	443	400	430
Overall General Average	530	470	514	300	197	273	501	437	484

Table (23)
Average Wages of Mandatory Active Insured Persons by Gender, Nationality and Branch as at 31/12/2015

(In JOD)

Branch	Jordanians			Non-Jordanians			Overall General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average
Central Amman	629	609	624	423	603	438	605	609	606
Aqaba	736	448	689	340	390	344	633	441	606
Irbid	389	278	352	187	236	188	358	278	334
Zarqa	426	281	382	248	148	200	371	216	314
North Amman	598	482	562	363	497	371	562	483	540
Sahab	493	315	457	245	152	217	401	235	361
Karak	856	384	725	237	142	176	752	268	567
South Amman	446	382	433	278	580	291	417	389	412
Ajloun	327	237	296	177	311	177	299	237	280
Mafraq	464	386	447	214	388	215	403	386	400
Jerash	394	383	391	268	459	276	361	386	366
Salt	497	400	463	224	438	229	435	400	425
Tafeileh	507	419	481	185	348	186	457	418	447
Ma'an	480	436	471	183	274	183	416	435	419
Madaba	512	386	467	253	766	282	443	400	430
East Amman	478	389	440	254	382	260	443	389	422
West Amman (Jubilee)	474	546	483	388	590	409	471	547	481
Yarmouk	447	333	396	215	142	165	343	203	262
Al-Hussein	654	512	591	391	561	410	640	512	585
General Average	**530**	**470**	**514**	**300**	**197**	**273**	**501**	**437**	**484**

Table (24)
Number of Active Voluntarily Insured Persons by Gender and Governorate as at 31/12/2015

Governorate	Males	Females	Grand Total	(%)
Capital	26,626	11,847	38,473	55.7
Aqaba	478	191	669	1.0
Irbid	9,506	3,895	13,401	19.4
Zarqa	5,160	1,861	7,021	10.2
Karak	1,175	611	1,786	2.6
Ajloun	773	348	1,121	1.6
Mafraq	977	417	1,394	2.0
Jerash	755	339	1,094	1.6
Balqa	1,329	562	1,891	2.7
Tafeileh	321	101	422	0.6
Ma'an	408	135	543	0.8
Madaba	844	365	1,209	1.8
Grand Total	48,352	20,672	69,024	100.0

Table (25)
Number of Active Voluntarily Insured Persons by Gender and Age Group as at 31/12/2015

Age Group	Males	Females	Grand Total	(%)	Cumulative Percentage (%)
Less than 21	131	30	161	0.2	0.2
21-25	1,085	465	1,550	2.2	2.4
26-30	4,279	2,357	6,636	9.6	12.0
31-35	7,419	3,961	11,380	16.5	28.5
36-40	9,056	4,688	13,744	19.9	48.4
41-45	10,083	4,801	14,884	21.6	70.0
46-50	7,442	2,809	10,251	15.0	85.0
51-55	5,082	1,307	6,389	9.3	94.3
56-60	3,265	241	3,506	5.0	99.3
61 and above	510	13	523	0.7	100.0
Grand Total	48,352	20,672	69,024	100.0	-----

Table (26)
Number of Active Voluntarily Insured Persons by Gender and Monthly Wage Category as at 31/12/2015

Wage Category	Males	Females	Grand Total	(%)	Cumulative Percentage (%)
Less or equal to JOD 190	2,466	2,442	4,908	7.1	7.1
191-200	952	813	1,765	2.6	9.7
201-300	8,249	4,958	13,207	19.1	28.8
301-400	6,893	2,923	9,816	14.2	43.0%
401-500	6,704	2,692	9,396	13.6	56.6
501-600	4,774	1,816	6,590	9.5	66.2
601-700	3,471	1,198	4,669	6.8	72.9
701-1,000	6,385	2,007	8,392	12.2	85.1
1,001-1,500	4,358	1,111	5,469	7.9	93.0
1,501-2,000	2,010	383	2,393	3.5	96.5
2,001-2,500	916	157	1,073	1.6	98.0
2,501-3,000	395	66	461	0.7	98.7
3,001-3,500	227	40	267	0.4	99.1
3,501-4,000	172	27	199	0.3	99.4
4,001-4,500	95	12	107	0.2	99.5
4,501-5,000	228	24	252	0.4	99.9
More than 5,000	57	3	60	0.1	100.0
Grand Total	48,352	20,672	69,024	100.0	--------

Table (27)
Average Wages of Voluntarily Insured Persons by Gender and Age Group as at 31/12/2015
(In JOD)

Age Group	Males	Females	General Average
Less than 21	210	225	213
21-25	285	280	284
26-30	405	384	398
31-35	524	453	499
36-40	640	510	596
41-45	758	574	699
46-50	834	562	760
51-55	891	631	837
56-60	983	663	961
61 and above	896	668	890
General Average	699	511	643

Table (28)
Number of Jordanian Insured Persons Benefiting from the Unemployment Insurance Benefits by Gender and Branch Administration (2015)

Branch	Males	Females	Grand Total	(%)
Central Amman	1,167	350	1,517	14.2
Aqaba	385	32	417	3.9
Irbid	436	103	539	5.0
Zarqa	752	103	855	8.0
North Amman	1177	371	1548	14.5
Sahab	441	48	489	4.6
Karak	93	37	130	1.2
South Amman	796	158	954	8.9
Ajloun	69	12	81	0.8
Mafraq	102	26	128	1.2
Jerash	46	7	53	0.5
Salt	236	59	295	2.8
Madaba	152	32	184	1.7
East Amman	539	152	691	6.5
Jubilee	1,291	350	1,641	15.3
Yarmouk	117	35	152	1.4
Al-Hussein	792	245	1,037	9.7
Grand Total	8,591	2,120	10,711	100.0

Table (29)
Number of Jordanian Insured Persons Benefiting from the Unemployment Insurance Benefits by Gender and Age Group during 2015

Age Group	Males	Females	Grand Total	(%)	Cumulative Percentage (%)
Less than 21	4	0	4	0.04	0.04
21-25	567	61	628	5.9	5.9
26-30	1,763	681	2,444	22.8	28.7
31-35	1,943	626	2,569	24.0	52.7
36-40	1,560	367	1,927	18.0	70.7
41-45	1,292	248	1,540	14.4	85.0
46-50	858	103	961	9.0	94.0
51-55	453	34	487	4.5	98.6
56- 60	151	0	151	1.4	100.0
Grand Total	8,591	2,120	10,711	100.0	-----

Table (30)
Number of Jordanian Insured Persons Benefiting from the Unemployment Insurance Benefits by Gender and Monthly Wage Category during 2015

Wage Category	Males	Females	Grand Total	(%)	Cumulative Percentage (%)
Less or equal to JOD 190	366	221	587	5.5	5.5
191-200	210	104	314	2.9	8.4
201-300	1,558	397	1955	18.3	26.7
301-400	1,746	296	2,042	19.1	45.7
401-500	1,434	266	1,700	15.9	61.6
501-600	823	172	995	9.3	70.9
601-700	580	142	722	6.7	77.7
701-1000	960	261	1,221	11.4	89.0
1,001-1,500	521	157	678	6.3	95.4
1,501-2,000	191	56	247	2.3	97.7
2,001-2,500	89	20	109	1.0	98.7
2,501-3,000	48	7	55	0.5	99.2
3,001-3,500	24	10	34	0.3	99.5
3,501-4,000	17	3	20	0.2	99.7
4,001-4,500	6	4	10	0.1	99.8
More than 4,500	18	4	22	0.2	100.0
Grand Total	8,591	2,120	10,711	100.0	------

Table (31)
Number of Jordanian Insured Persons Benefiting from the Unemployment Insurance Benefits by Gender, Economic Activity and Number of Establishments during 2015

Economic Activity	Number of establishments	Number of insured persons			
		Males	Females	Grand Total	(%)
Agriculture, Fishing and Forestry	26	45	16	61	0.57
Mining and Quarrying	20	51	3	54	0.50
Manufacturing	831	2,128	303	2,431	22.70
Electricity, Gas and Water Supplies	13	28	4	32	0.30
Constructions	256	855	56	911	8.50
Wholesale & Retail Trade	1,061	1,844	296	2,140	19.98
Hotels and Restaurants	289	933	62	995	9.29
Transport, Storage and Communications	280	582	99	681	6.36
Financial Intermediation	122	462	220	682	6.37
Real Estate and Renting Activities	405	744	229	973	9.08
Public Administration, Defense and Social Security	8	16	0	16	0.15
Education	335	404	526	930	8.68
Health and Social Work	159	275	187	462	4.31
Community Service Activities	128	165	71	236	2.20
Extraterritorial Organizations and Bodies	34	57	47	104	0.97
Households as Employers	2	2	1	3	0.03
Grand Total	3,969	8,591	2,120	10,711	100.0

Table (32)
Number of Jordanian Insured Persons Benefiting from the Unemployment Insurance Benefits by Gender and Unemployment Period during 2015

Unemployment Period	Males	Females	Grand Total	(%)
1 Month	1,887	478	2,365	22.1
2 Months	1,858	491	2,349	21.8
3 Months	4,605	1,117	5,722	53.4
4 Months	170	19	189	1.8
5 Months	46	13	59	0.6
6 Months	25	2	27	0.3
Grand Total	8,591	2,120	10,711	100.0

Table (33)
Number of Insured Beneficiaries of Maternity Leave by Nationality and Branch Administration during 2015

Branch	Female Beneficiaries of Maternity Leave			
	Jordanians	Non-Jordanians	Grand Total	(%)
Central Amman	867	26	893	11.8
Aqaba	268	4	272	3.6
Irbid	542	2	544	7.2
Zarqa	298	8	306	4.0
North Amman	1,218	30	1,248	16.5
Sahab	159	6	165	2.2
Karak	236	0	236	3.1
South Amman	606	21	627	8.3
Ajloun	104	0	104	1.4
Mafraq	93	0	93	1.2
Jerash	71	3	74	1.0
Salt	364	6	370	4.9
Tafeileh	0	0	0	0.0
Ma'an	0	0	0	0.0
Madaba	173	0	173	2.3
East Amman	386	11	397	5.3
West Amman (Jubilee)	899	29	928	12.3
Yarmouk	132	1	133	1.8
Al-Hussein	975	18	993	13.1
Grand Total	7,391	165	7,556	100.0

Table (34)
Number of Insured Beneficiaries of Maternity Leave by Nationality and Age Group during 2015

Age Group	Jordanians	Non-Jordanians	Grand Total	(%)	Cumulative Percentage (%)
Less than 21	6	1	7	0.1	0.1
21-25	914	28	942	12.5	12.6
26-30	3,446	82	3,528	46.7	59.3
31-35	2,057	38	2,095	27.7	87.0
36-40	783	15	798	10.5	97.5
41-45	181	1	182	2.4	99.9
46-50	4	0	4	0.1	100.0
Grand Total	7,391	165	7,556	100.0	------

Table (35)
Number of Insured Beneficiaries of Maternity Leave by Nationality and Monthly Wage Category during 2015

Wage Category	Jordanians	Non-Jordanians	Grand Total	(%)	Cumulative Percentage (%)
Less or equal to JOD 190	1,060	16	1,076	14.2	14.2
191-200	352	12	364	4.8	19.0
201-300	1,482	44	1,526	20.2	39.2
301-400	1,204	38	1,242	16.4	55.7
401-500	894	22	916	12.1	67.8
501-600	640	9	649	8.6	76.4
601-700	466	9	475	6.3	82.6
701-1000	734	10	744	9.8	92.5
1,001-1,500	357	1	358	4.7	97.2
1,501-2,000	103	1	104	1.4	98.6
2,001-2,500	54	2	56	0.7	99.4
2,501-3,000	16	1	17	0.2	99.6
3,001-3,500	11	0	11	0.1	99.7
3,501-4,000	5	0	5	0.1	99.8
4,001-4,500	6	0	6	0.1	99.9
4,501-5,000	7	0	7	0.1	100.0
More than 5,000	0	0	0	0.0	100.0
Grand Total	7,391	165	7,556	100.0	-----

Table (36)
Number of Insured Beneficiaries of Maternity Leave by Nationality, Economic Activity and Number of Establishments during 2015

Economic Activity	Number of establishments	Number of insured persons			
		Jordanians	Non-Jordanians	Grand Total	Percentage (%)
Agriculture, Fishing and Forestry	11	21	0	21	0.3
Mining and Quarrying	7	18	0	18	0.2
Manufacturing	316	782	18	800	10.6
Electricity, Gas and Water Supplies	11	80	0	80	1.1
Constructions	75	101	1	102	1.3
Wholesale & Retail Trade	420	605	20	625	8.3
Tourism	54	67	4	71	0.9
Transport, Storage and Communications	135	339	10	349	4.6
Financial Intermediation	107	894	1	895	11.8
Real Estate and Renting Activities	278	526	12	538	7.1
Public Administration, Defense and Social Security	3	4	0	4	0.1
Education	721	2,738	61	2,799	37.0
Health and Social Work	246	931	33	964	12.8
Community Service Activities	105	208	5	213	2.8
Extraterritorial Organizations and Bodies	32	77	0	77	1.0
Households as Employers	0	0	0	0	0.0
Grand Total	2,521	7,391	165	7,556	100.0

Table (37)
Number of New Pensioners by Gender, Nationality and Type of Pension during 2015

Type of Pension	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Old Age and Mandatory Old Age	2,376	627	3,003	25.5	77	9	86	26.2	3,089	25.5
Early Retirement Pension	5,537	1,684	7,221	61.2	177	7	184	56.1	7,405	61.1
Disability Due to Natural Causes	559	92	651	5.5	9	1	10	3.0	661	5.5
Disability Due to Work Injury	99	2	101	0.9	18	0	18	5.5	119	1.0
Death Due to Natural Causes	658	86	744	6.3	18	3	21	6.4	765	6.3
Death Due to Work Injury	64	6	70	0.6	9	0	9	2.7	79	0.7
Grand Total	9,293	2,497	11,790	100.0	308	20	328	100.0	12,118	100.

Table (38)
Number of New Pensioners by Gender, Sector and Type of Pension during 2015

Type of Pension	Public Sector				Private Sector				Mixed Sector				Extraterritorial Organizations and Bodies and Charities				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)	Males	Females	Total	(%)	Males	Females	Total	(%)		
Old Age and Mandatory Old Age	764	244	1,008	25.0	967	246	1,213	26.6	95	7	102	10.4	627	139	766	30.0	3,089	25.5
Early Retirement Pension	1,610	653	2,263	56.1	2,199	510	2,709	59.5	799	38	837	85.7	1,106	490	1,596	62.6	7,405	61.1
Disability Due to Natural Causes	298	33	331	8.2	176	38	214	4.7	13	1	14	1.4	81	21	102	4.0	661	5.5
Disability Due to Work Injury	35	1	36	0.9	78	1	79	1.7	4	0	4	0.4	0	0	0	0.0	119	1.0
Death Due to Natural Causes	307	64	371	9.2	269	18	287	6.3	20	0	20	2.0	80	7	87	3.4	765	6.3
Death Due to Work Injury	26	2	28	0.7	47	4	51	1.1	0	0	0	0.0	0	0	0	0.0	79	0.7
Grand Total	3,040	997	4,037	100.0	3,736	817	4,553	100.0	931	46	977	100.0	1,894	657	2,551	100.	12,118	100.0

Table (39)
Number of New Pensioners by Type of Pension and Category of Monthly Pension during 2015

Category of Pension	Old Age and Mandatory Old Age	Early Retirement Pension	Disability Due to Natural Causes	Disability Due to Work Injury	Death Due to Natural Causes	Death Due to Work Injury	Grand Total	(%)	Cumulative Percentage (%)
Less or equal to JOD 150	328	492	72	63	80	0	1,035	8.5	8.5
151 – 200	334	701	133	28	114	16	1,326	10.9	19.4
201 – 300	549	1,717	302	17	292	19	2,896	23.9	43.3
301 – 400	413	1,008	78	4	121	23	1,647	13.6	56.9
401 – 500	267	576	22	2	58	5	930	7.7	64.6
501 – 600	158	449	17	0	27	2	653	5.4	70.0
601 – 700	171	446	7	3	18	4	649	5.4	75.4
701 – 800	129	339	3	1	17	3	492	4.1	79.4
801- 900	97	255	7	0	11	4	374	3.1	82.5
901-1,000	101	207	5	0	9	1	323	2.7	85.2
More than 1,000	542	1,215	15	1	18	2	1,793	14.8	100.0
Grand Total	3,089	7,405	661	119	765	79	12,118	100.0	--------

Table (40)

Average Monthly Pensions of New Pensioners by Gender, Sector and Type of Pension during 2015

(In JOD)

Type of Pension	Public Sector			Private Sector			Mixed Sector			Extraterritorial Organizations and Bodies and Charities			Overall General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average
Old Age and Mandatory Old Age	537	380	499	836	605	790	1,218	1,522	1,239	519	427	503	677	490	639
Early Retirement Pension	373	292	349	677	462	636	1,085	491	1,058	749	380	635	662	373	596
Disability Due to Natural Causes	236	341	246	307	306	307	509	1,308	566	362	351	360	282	339	290
Disability Due to Work Injury	187	145	186	165	140	165	664	0	664	0	0	0	189	142	188
Death Due to Natural Causes	297	309	299	337	270	333	590	0	590	392	362	390	333	305	330
Death Due to Work Injury	389	404	390	390	187	374	0	0	0	0	0	0	390	260	380
General Average	391	316	373	662	492	631	1,078	666	1,058	641	389	576	612	399	568

Table (41)
Average Age of New Pensioners by Gender, Nationality and Type of Pension during 2015

Type of Pension	Jordanians			Non-Jordanians			General Average Age		
	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average
Old Age and Mandatory Old Age	61	56	60	61	57	60	61	56	60
Early Retirement Pension	50	47	49	50	48	50	50	47	49
Disability Due to Natural Causes	42	44	42	45	36	44	42	44	42
Disability Due to Work Injury	35	34	35	34	0	34	35	34	35
Death Due to Natural Causes	45	40	45	43	46	44	45	41	45
Death Due to Work Injury	37	40	37	32	0	32	36	40	37
General Average Age	52	49	51	51	51	51	52	49	51

Table (42)
Accumulated Number of Pensioners by Gender, Nationality and Type of Pension as at 31/12/2015

Type of Pension	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Old Age and Mandatory Old Age	47,259	8,194	55,453	31.7	1,210	130	1,340	27.1	56,793	31.6
Early Retirement Pension	64,570	14,758	79,328	45.4	1,815	88	1,903	38.4	81,231	45.2
Disability Due to Natural Causes	17,822	2,248	20,070	11.5	301	26	327	6.6	20,397	11.3
Disability Due to Work Injury	3,277	170	3,447	2.0	487	11	498	10.1	3,945	2.2
Death Due to Natural Causes	12,942	1,260	14,202	8.1	562	23	585	11.8	14,787	8.2
Death Due to Work Injury	2,273	125	2,398	1.4	291	7	298	6.0	2,696	1.5
Grand Total	**148,143**	**26,755**	**174,898**	**100.0**	**4,666**	**285**	**4,951**	**100.0**	**179,849**	**100.0**

Table (43)
Accumulated Number of Pensioners by Gender, Sector and Type of Pension as at 31/12/2015

Type of Pension	Public Sector				Private Sector				Mixed Sector				Extraterritorial Organizations and Bodies and Charities				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)	Males	Females	Total	(%)	Males	Females	Total	(%)		
Old Age and Mandatory Old Age	22,673	4,200	26,873	35.9	16,390	2,792	19,182	28.9	3,091	157	3,248	22.3	6,315	1,175	7,490	31.1	56,793	31.6
Early Retirement Pension	23,168	6,014	29,182	38.9	24,898	4,660	29,558	44.6	7,156	453	7,609	52.3	11,163	3,719	14,882	61.8	81,231	45.2
Disability Due to Natural Causes	7,789	1,327	9,116	12.2	7,185	759	7,944	12.0	2,358	63	2,421	16.7	791	125	916	3.8	20,397	11.3
Disability Due to Work Injury	899	67	966	1.3	2,580	110	2,690	4.1	264	1	265	1.8	21	3	24	0.1	3,945	2.2
Death Due to Natural Causes	7,039	826	7,865	10.5	4,950	375	5,325	8.0	831	18	849	5.8	684	64	748	3.1	14,787	8.2
Death Due to Work Injury	875	48	923	1.2	1,536	82	1,618	2.4	142	1	143	1.0	11	1	12	0.05	2,696	1.5
Grand Total	62,443	12,482	74,925	100.0	57,539	8,778	66,317	100.0	13,842	693	14,535	100.0	18,985	5,087	24,072	100.0	179,849	100.0

Table (44)
Accumulated Number of Pensioners by Type of Pension and Category of Monthly Pension as at 31/12/2015

Category of Pension	Old Age and Mandatory Old Age	Early Retirement Pension	Disability Due to Natural Causes	Disability Due to Work Injury	Death Due to Natural Causes	Death Due to Work Injury	Grand Total	(%)	Cumulative Percentage (%)
Less or equal to JOD 150	1,899	2,408	592	2,229	628	114	7,870	4.4	4.4
151 – 200	21,654	9,259	6,712	1,082	4,726	788	44,221	24.6	29.0
201 – 300	14,191	28,325	8,959	451	5,654	1,060	58,640	32.6	61.6
301 – 400	5,842	13,076	2,448	112	1,753	449	23,680	13.2	74.8
401 – 500	3,175	7,903	840	36	777	125	12,856	7.1	81.9
501 – 600	1,987	4,845	308	4	414	65	7,623	4.2	86.1
601 – 700	1,467	3,352	177	12	239	27	5,274	2.9	89.1
701 – 1,000	2,937	5,795	213	14	370	42	9,371	5.2	94.3
More than 1,000	3,641	6,268	148	5	226	26	10,314	5.7	100.0
Grand Total	56,793	81,231	20,397	3,945	14,787	2,696	179,849	100.0	-------

Table (45)
Average Monthly Pensions of Accumulated Pensioners by Gender, Sector and Type of Pension as at 31/12/2015

(In JOD)

Type of Pension	Public Sector			Private Sector			Mixed Sector			Extraterritorial Organizations, Bodies and Charities Sector			Overall General Average		
	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average
Old Age and Mandatory Old Age	291	258	286	494	431	485	477	472	477	440	337	424	391	331	382
Early Retirement Pension	309	275	302	544	397	521	633	522	626	594	367	537	480	344	455
Disability Due to Natural Causes	223	211	221	280	242	276	321	310	320	330	271	322	263	227	259
Disability Due to Work Injury	151	163	152	157	163	157	192	80	192	223	388	244	159	166	159
Death Due to Natural Causes	247	255	248	324	282	321	379	361	379	366	342	364	289	269	287
Death Due to Work Injury	262	272	262	275	246	274	342	407	342	315	243	309	275	257	274
General Average	282	260	278	453	385	444	518	486	517	523	358	488	398	325	387

Table (46)
Average Age of Accumulated Pensioners upon Entitlement by Gender, Nationality and Type of Pension at the end of 2015

Type of Pension	Jordanians			Non-Jordanians			General Average Age		
	Males	Females	General Average	Males	Females	General Average	Males	Females	General Average
Old Age and Mandatory Old Age	60	56	59	60	56	60	60	56	60
Early Retirement Pension	50	48	50	51	48	51	50	48	50
Disability Due to Natural Causes	50	45	49	49	45	48	50	45	49
Disability Due to Work Injury	36	36	36	33	30	33	36	36	36
Death Due to Natural Causes	46	40	46	46	38	46	46	40	46
Death Due to Work Injury	36	30	35	34	27	33	35	30	35
General Average Age	52	49	52	50	50	50	52	49	52

Table (47)
Number of Active Beneficiaries Entitled to Pensions Due to Death of Insured Person or Pensioner by Gender, Nationality and Type of Pension as at 31/12/2015

Type of Pension		Jordanians			Non-Jordanians			Grand Total	(%)
		Male Beneficiaries	Female Beneficiaries	Total	Male Beneficiaries	Female Beneficiaries	Total		
1.	**Number of Entitled Beneficiaries of Deceased Insured Person:**								
	Death Due to Natural Causes	**9,831**	**23,633**	**33,464**	**315**	**760**	**1,075**	**34,539**	**38.4**
	Death Due to Work Injury	**1,874**	**3,470**	**5,344**	**159**	**333**	**492**	**5,836**	**6.5**
2.	**Number of Entitled Beneficiaries of Pensioner:**								
	Disability Due to Natural Causes	**2,405**	**12,904**	**15,309**	**56**	**184**	**240**	**15,549**	**17.3**
	Disability Due to Work Injury	**99**	**496**	**595**	**10**	**29**	**39**	**634**	**0.7**
3.	**Number of Entitled Beneficiaries of Deceased Old-Age, Mandatory Old-Age and Early Pensioners:**	**4,470**	**28,265**	**32,735**	**141**	**460**	**601**	**33,336**	**37.1**
	Total Number of Beneficiaries	**18,679**	**68,768**	**87,447**	**681**	**1,766**	**2,447**	**89,894**	**100.0**

Table (48)
Number of Active Beneficiaries Entitled to Pensions Due to Death of Insured Person or Pensioner by Gender, Nationality and Age Group as at 31/12/2015

(Beneficiary's Age at the End of 2015)

Age Group	Jordanians				Non-Jordanians				Grand Total	(%)
	Male Beneficiaries	Female Beneficiaries	Total	(%)	Male Beneficiaries	Female Beneficiaries	Total	(%)		
Less or equal to 6 years	1,331	1,225	2,556	2.9	68	41	109	4.5	2,665	3.0
7-18 Years	8,949	8,694	17,643	20.2	343	302	645	26.4	18,288	20.3
19-23 Years	4,053	5,297	9,350	10.7	139	137	276	11.3	9,626	10.7
Above 23 Years	4,346	53,552	57,898	66.2	131	1,286	1,417	57.9	59,315	66.0
Grand Total	18,679	68,768	87,447	100.0	681	1,766	2,447	100.0	89,894	100.0

Table (49)
Average Age of Active Beneficiaries Entitled to Pensions Due to Death of Insured Person or Pensioner by Gender, Nationality and Type of Pension as at 31/12/2015

(Beneficiary's Age at the End of 2015)

Type of Pension	Jordanians			Non-Jordanians			Overall General Average		
	Male Beneficiaries	Female Beneficiaries	General Average	Male Beneficiaries	Female Beneficiaries	General Average	Male Beneficiaries	Female Beneficiaries	Overall Average
1. Average Age of Entitled Beneficiaries of Deceased Insured Person:	**28**	**41**	**37**	**27**	**48**	**42**	**28**	**41**	**37**
Death Due to Natural Causes	**27**	**41**	**36**	**25**	**49**	**42**	**27**	**41**	**37**
Death Due to Work Injury	**36**	**43**	**40**	**32**	**48**	**43**	**36**	**43**	**41**
2. Average Age of Entitled Beneficiaries of Pensioner:	**26**	**50**	**46**	**21**	**46**	**40**	**25**	**50**	**46**
Disability Due to Natural Causes	**25**	**50**	**46**	**18**	**47**	**41**	**25**	**50**	**46**
Disability Due to Work Injury	**26**	**48**	**45**	**34**	**35**	**35**	**27**	**48**	**44**
3. Average Age of Entitled Beneficiaries of Deceased Old-Age, Mandatory Old-Age and Early Pensioners:	**22**	**51**	**47**	**17**	**46**	**39**	**22**	**51**	**47**
Average Age of Beneficiaries	**26**	**47**	**42**	**25**	**48**	**41**	**26**	**47**	**42**

Table (50)
Numbers of Persons Entitled to Lump Sum Compensation by Gender, Nationality, and Reason of Compensation during 2015

Reason of Compensation	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Coverage by Civil and Military Pension Laws	33	4	37	0.4	0	0	0	.00	37	0.1
Non-Jordanians leaving Jordan for good	0	0	0	0.0	12,665	6,280	18,945	99.1	18,945	64.0
Jordanian insured person obtaining another nationality	0	1	1	0.0	0	0	0	.00	1	0.0
Insured person sentenced to jail for not less than 5 years	10	0	10	0.1	1	0	1	0.0	11	0.04
Service termination of female insured due to marriage, widowhood or divorce	0	8,239	8,239	78.5	0	21	21	0.1	8,260	27.9
Single insured female after reaching age of 45 years	0	17	17	0.2	0	0	0	0.0	17	0.1
Completing payment of previous compensation	5	2	7	0.1	13	3	16	0.1	23	0.1
Death, disability due to natural causes, or reaching old age without fulfilling the condition of entitlement to pension	1,881	251	2,132	20.3	113	21	134	0.7	2,266	7.7
SSC Board's Decision	5	3	8	0.1	2	3	5	0.0	13	0.04
Special exclusion case/Security Affairs Committee's Decision	31	13	44	0.4	2	0	2	0.0	46	0.2
Grand Total	1,965	8,530	10,495	100.0	12,796	6,328	19,124	100	29,619	100.0

Table (51)
Numbers of Work Injuries and Occupational Diseases by Gender, Nationality, and Result of Injury during 2015

Result of Injury	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
First aid - less than 3 days	593	28	621	7.8	226	23	249	12.0	870	8.6
Curable Injury	404	101	505	6.3	18	1	19	0.9	524	5.2
Curable injury - more than 3 days	5,346	468	5,814	72.6	1,517	48	1,565	75.5	7,379	73.2
Work injury in accordance with the provisions of Article 27/e	3	0	3	0.04	0	0	0	0.0	3	0.0
Disability - 30% and more	22	0	22	0.3	8	0	8	0.4	30	0.3
Disability - less than 30%	589	65	654	8.2	137	9	146	7.0	800	7.9
Unstable injury	238	32	270	3.4	62	8	70	3.4	340	3.4
Death Due to Work Injury	108	11	119	1.5	16	0	16	0.8	135	1.3
Grand Total	7,303	705	8,008	100	1,984	89	2,073	100.0	10,081	100.0

Table (52)
Number of Work Injuries and Occupational Diseases by Gender, Nationality, and Economic Activity during 2015

Economic Activity	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Agriculture, Fishing and Forestry	36	5	41	0.5	28	0	28	1.4	69	0.7
Mining and Quarrying	102	2	104	1.3	29	0	29	1.4	133	1.3
Manufacturing	2,403	165	2,568	32.1	737	64	801	38.6	3,369	33.4
Electricity, Gas and Water Supplies	142	7	149	1.9	3	0	3	0.1	152	1.5
Constructions	953	13	966	12.1	604	1	605	29.2	1,571	15.6
Wholesale & Retail Trade	1,306	66	1,372	17.1	243	1	244	11.8	1,616	16.0
Hotels and Restaurants	900	31	931	11.6	133	7	140	6.8	1,071	10.6
Transport, Storage and Communications	291	26	317	4.0	20	2	22	1.1	339	3.4
Financial Intermediation	46	25	71	0.9	0	1	1	0.0	72	0.7
Real Estate and Renting Activities	280	19	299	3.7	36	2	38	1.8	337	3.3
Public Administration, Defense and Social Security	381	70	451	5.6	49	0	49	2.4	500	5.0
Education	158	104	262	3.3	10	3	13	0.6	275	2.7
Health and Social Work	215	158	373	4.7	55	7	62	3.0	435	4.3
Community Service Activities	83	12	95	1.2	37	1	38	1.8	133	1.3
Extraterritorial Organizations and Bodies	7	2	9	0.1	0	0	0	0.0	9	0.1
Grand Total	7,303	705	8,008	100.0	1,984	89	2,073	100.0	10,081	100.0

Table (53)
Number of Work Injuries and Occupational Diseases by Gender, Nationality, and Type of Injury during 2015

Type of Injury	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Effects of Electric Current	53	2	55	0.7	9	0	9	0.4	64	0.6
Foreign Bodies in Eye	176	11	187	2.3	70	0	70	3.4	257	2.5
Hits and Traumas of Internal Organs	62	7	69	0.9	20	1	21	1.0	90	0.9
Amputation and Excision	90	2	92	1.1	32	0	32	1.5	124	1.2
Severe Poisonings and Infections	30	5	35	0.4	11	0	11	0.5	46	0.5
Wounds	2,021	140	2,161	27.0	643	34	677	32.7	2,838	28.2
Dislocation, Sprains, and Strains	624	82	706	8.8	159	6	165	8.0	871	8.6
Clinical Case	45	5	50	0.6	10	0	10	0.5	60	0.6
Burns	250	25	275	3.4	53	4	57	2.7	332	3.3
Bruises	2,589	266	2,855	35.7	681	21	702	33.9	3,557	35.3
Fractures	851	104	955	11.9	231	19	250	12.1	1,205	12.0
Other Types of Specified Injuries	512	56	568	7.1	65	4	69	3.3	637	6.3
Grand Total	**7,303**	**705**	8,008	100.0	**1,984**	**89**	2,073	100.0	10,081	100.0

Table (54)
Number of Work Injuries and Occupational Diseases by Gender, Nationality, and Cause of Injury during 2015

Cause of Injury	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Manual working tools	1,098	87	1,185	14.8	262	7	269	13.0	1,454	14.4
Stuck inside or between objects	183	8	191	2.4	56	1	57	2.7	248	2.5
Machines and equipment	578	32	610	7.6	209	30	239	11.5	849	8.4
Exposure to dust	0	0	0	0.0	0	0	0	0.0	0	0.0
Exposure to electrical current	76	3	79	1.0	10	0	10	0.5	89	0.9
Exposure to radioactive materials	5	1	6	0.1	0	0	0	0.0	6	0.1
Hyper stress and violent moves	147	11	158	2.0	48	1	49	2.4	207	2.1
Animals and their products	15	0	15	0.2	4	0	4	0.2	19	0.2
Stepping on or colliding with objects	784	52	836	10.4	258	5	263	12.7	1,099	10.9
Explosions and fires	67	5	72	0.9	23	0	23	1.1	95	0.9
Work environment	144	14	158	2.0	36	1	37	1.8	195	1.9
Criminal accident	22	1	23	0.3	0	0	0	0.0	23	0.2
Road accidents	351	117	468	5.8	29	2	31	1.5	499	4.9
Falling of persons	2,379	287	2,666	33.3	552	35	587	28.3	3,253	32.3
Falling of objects	1,114	54	1,168	14.6	406	5	411	19.8	1,579	15.7
Other factors	103	12	115	1.4	26	1	27	1.3	142	1.4
Touching hot or cold materials	75	10	85	1.1	18	1	19	0.9	104	1.0
Chemical materials	87	11	98	1.2	17	0	17	0.8	115	1.1
Transport tools and lifting equipment	75	0	75	0.9	30	0	30	1.4	105	1.0
Grand Total	**7,303**	**705**	8,008	100.0	**1,984**	**89**	2,073	100.0	10,081	100.0

Table (55)
Number of Work Accidents and Occupational Diseases by Gender, Nationality, and Economic Activity during 2015

Economic Activity	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Agriculture, Fishing and Forestry	65	8	73	0.6	42	0	42	1.5	115	0.8
Mining and Quarrying	181	2	183	1.5	38	0	38	1.3	221	1.5
Manufacturing	3,372	238	3,610	30.7	1,009	98	1,107	38.9	4,717	32.3
Electricity, Gas and Water Supplies	303	17	320	2.7	6	0	6	0.2	326	2.2
Constructions	1,283	13	1,296	11.0	729	1	730	25.7	2,026	13.9
Wholesale & Retail Trade	1,780	98	1,878	16.0	357	2	359	12.6	2,237	15.3
Hotels and Restaurants	1,184	41	1,225	10.4	184	9	193	6.8	1,418	9.7
Transport, Storage and Communications	488	51	539	4.6	37	3	40	1.4	579	4.0
Financial Intermediation	92	41	133	1.1	0	1	1	0.04	134	0.9
Real Estate and Renting Activities	417	29	446	3.8	71	2	73	2.6	519	3.6
Public Administration, Defense and Social Security	696	142	838	7.1	70	0	70	2.5	908	6.2
Education	284	185	469	4.0	17	12	29	1.0	498	3.4
Health and Social Work	325	232	557	4.7	70	10	80	2.8	637	4.4
Community Service Activities	152	20	172	1.5	75	1	76	2.7	248	1.7
Extraterritorial Organizations and Bodies	20	13	33	0.3	0	0	0	0	33	0.2
Grand Total	10,642	1,130	11,772	100.0	2,705	139	2,844	100	14,616	100.0

Table (56)
Number of Work Accidents and Occupational Diseases by Gender, Nationality, and Type of Accident during 2015

Type of Accident	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Effects of Electric Current	75	3	78	0.7	9	0	9	0.3	87	0.6
Foreign Bodies in Eye	221	11	232	2.0	94	0	94	3.3	326	2.2
Hits and Traumas of Internal Organs	105	13	118	1.0	32	2	34	1.2	152	1.0
Amputation and Excision	**140**	7	147	1.2	60	0	60	2.1	207	1.4
Severe Poisonings and Infections	51	16	67	0.6	20	0	20	0.7	87	0.6
Wounds	2,582	190	2,772	23.5	826	46	872	30.7	3,644	24.9
Dislocation, Sprains, and Strains	1,005	135	1,140	9.7	216	13	229	8.1	1,369	9.4
Clinical Case	96	10	106	0.9	22	2	24	0.8	130	0.9
Burns	359	33	392	3.3	84	4	88	3.1	480	3.3
Bruises	3,730	420	4,150	35.3	868	39	907	31.9	5,057	34.6
Fractures	1,521	189	1,710	14.5	368	28	396	13.9	2,106	14.4
Other Types of Specified Injuries	752	103	855	7.3	102	5	107	3.8	962	6.6
Chemical poisoning	1	0	1	0.01	2	0	2	0.1	3	0.02
Skin ulceration	1	0	1	0.01	0	0	0	0.0	1	0.01
Others	3	0	3	0.03	2	0	2	0.1	5	0.03
Grand Total	**10,642**	**1,130**	11,772	100.0	**2,705**	**139**	2,844	100.0	14,616	100

Table (57)
Number of Work Accidents and Occupational Diseases by Gender, Nationality, and Cause of Accident during 2015

Cause of Accident	Jordanians				Non-Jordanians				Grand Total	(%)
	Males	Females	Total	(%)	Males	Females	Total	(%)		
Manual working tools	1,340	119	1,459	12.4	324	7	331	11.6	1,790	12.2
Stuck inside or between objects	245	12	257	2.2	81	2	83	2.9	340	2.3
Machines and equipment	764	48	812	6.9	295	40	335	11.8	1,147	7.8
Exposure to electrical current	111	4	115	1.0	14	0	14	0.5	129	0.9
Exposure to radioactive materials	7	0	7	0.1	1	0	1	0.0	8	0.1
Exposure to chemicals	3	0	3	0.0	1	0	1	0.0	4	0.03
Hyper stress and violent moves	286	14	300	2.5	92	1	93	3.3	393	2.7
Animals and their products	24	1	25	0.2	5	0	5	0.2	30	0.2
Stepping on or colliding with objects	1,038	66	1,104	9.4	339	9	348	12.2	1,452	9.9
Explosions and fires	101	7	108	0.9	41	0	41	1.4	149	1.0
Work environment	210	20	230	2.0	55	1	56	2.0	286	2.0
Criminal accident	54	2	56	0.5	7	0	7	0.2	63	0.4
Road accidents	878	252	1130	9.6	58	8	66	2.3	1,196	8.2
Falling of persons	3,562	464	4,026	34.2	746	60	806	28.3	4,832	33.1
Falling of objects	1,481	66	1,547	13.1	517	7	524	18.4	2,071	14.2
Other factors	204	26	230	2.0	44	3	47	1.7	277	1.9
Touching hot or cold materials	104	12	116	1.0	23	1	24	0.8	140	1.0
Chemical materials	119	15	134	1.1	27	0	27	0.9	161	1.1
Transport tools and lifting equipment	110	2	112	1.0	35	0	35	1.2	147	1.0
Exposure to changes in atmospheric pressure	1	0	1	0.01	0	0	0	0.0	1	0.01
Grand Total	**10,642**	**1,130**	11,772	100.0	**2,705**	**139**	2,844	100.0	14,616	100.0

Table (58)
Revenues, Expenditures and Surplus Insurance for the Period 2012-2015

(In Million ars)

Type of Revenues	2012		2013		2014		2015	
	Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Old-age, disability and death contributions	717.990	80.5%	790.070	80.9%	914.790	81.8%	1,048.700	82.4%
Work injury contributions	76.046	8.5%	83.048	8.5%	90.461	8.1%	98.395	7.7%
Maternity Insurance Fund's revenues	22.392	2.5%	22.970	2.4%	24.972	2.2%	27.794	2.2%
Revenues from inclusion of previous periods of service	1.737	0.2%	1.223	0.1%	2.107	0.2%	2.979	0.2%
Voluntary contributions	51.970	5.8%	57.931	5.9%	66.833	6.0%	75.693	5.9%
Various revenues	1.423	0.2%	1.104	0.1%	1.130	0.1%	1.348	0.1%
Insurance activity returns	20.615	2.3%	19.987	2.0%	18.385	1.6%	18.075	1.4%
Total Revenues (after issuance of contribution stamps)	892.173	100%	976.331	100%	1,118.679	100%	1,272.984	100%

Type of Expenditure	Amount	(%)	Amount	(%)	Amount	(%)	Amount	(%)
Insurance Expenditures								
Recurrent pensions	509.622	87.0%	569.154	88.7%	650.093	89.6%	733.901	90.4%
One-time expenditure	5.278	0.9%	5.967	0.9%	7.000	1.0%	4.741	0.6%
One-time expenditure for exclusion cases	29.632	5.1%	27.794	4.3%	28.882	4.0%	35.644	4.4%
Maternity insurance expenditure	2.134	0.4%	5.842	0.9%	7.412	1.0%	8.647	1.1%
Administrative Expenditures	38.815	6.6%	33.266	5.2%	32.271	4.4%	28.913	3.6%
Total General Expenditures	585.481	100%	642.022	100%	725.658	100%	811.846	100%

Surplus Insurance*	306.693		334.309		393.020		461.138	

According to auditor's data until 2015

Table (59)
Revenues and Expenditures of Unemployment Insurance Fund for the Period 2012-2015

(In Million Dinars)

Statement	2012	2013	2014	2015
Unemployment contributions + refunds of unemployment amounts disbursed without right	44.784	45.940	50.005	55.698
Unemployment insurance benefits + payments for exclusion cases	3.863	7.067	9.306	11.806
Investment returns	1.848	3.575	5.079	8.117
Fund management expenditure	1.333	1.285	1.038	0.953
Surplus contributions of the Unemployment Insurance Fund	41.435	41.164	44.740	51.056

According to auditor's data until 2015

Table (60)
Ratio of Expenditures to Total Revenues for the Period 2012-2015

Statement	2012	2013	2014	2015
Insurance Expenses and Unemployment Insurance Benefits to Total Revenues and Unemployment Contributions (%)	58.8%	60.2%	60.1%	59.8%
Insurance and Administrative Expenses and Unemployment Insurance Benefits to Total Revenues and Unemployment Contributions (%)	62.9%	63.5%	62.9%	62.0%
Administrative Expenses to Total Revenues and Unemployment Contributions (%)	4.1%	3.3%	2.8%	2.2%

Table (61): Distribution of Social Security Investment Fund's Assets in 2015*

Assets	Amount/Million Dinars	Percentage Distribution (%)
Money Market Instruments Portfolio	935.4	12.26
Bond Portfolio	3,412.3	44.74
Loan Portfolio	109.7	1.44
Investments at Fair Value through Profit and Loss - Ownership Instruments	115.2	1.51
Investment in Shares of Companies through Comprehensive Income	1,875.1	24.58
Investment in Shares of Private Companies through Comprehensive Income	201.6	2.64
Real Estate Portfolio**	537.9	7.05
Foreign Investments Portfolio	10.4	0.14
Investments in Hotels	284.4	3.73
Subsidiaries' Receivables	63	0.83
Other Assets	66.1	0.87
Investment Funds	16	0.21
Total Assets	**7,627.2**	**100.00**

*Real estate investment portfolio includes tourist guest houses in implementation of IFRS No. (40).
**The above figures are based on the Fund's initial non-consolidated (separate) annual financial statements as at 31/12/2015.

Table (62): Net Returns of the Social Security Investment Fund in 2015*

Item	Amount*	Percentage Distribution (%)
Money Market Instruments' Interests	29.4	10.7
Bond Portfolio's Returns	174.3	63.5
Loan Interests	7.1	2.6
Returns on Dividends	72.6	26.4
(Unrealized) Shares Evaluation Profits Through Profit and Loss List	0.0	0.0
(Realized) Property Evaluation Profits and Property Rents	-4.0	-1.5
Tourist Guest Houses' and Investments' Revenues	0.0	0.0
Other Net Revenues	-1.6	-0.6
Administrative and Investment Expenditures	-3.2	-1.2
Net Revenues	**274.7**	**100**

*The above figures are based on the Fund's initial non-consolidated (separate) annual financial statements as at 31/12/2015.
**Hotel revenues are not included in the list of separate revenues and expenditures of the Fund, but in the consolidated list.

Addresses of the Corporation's General Directorate, Branches and Offices

Inside the Kingdom			
Address	**Telephone**	**P.O.Box**	**Fax**
Ge **Abroad** Dhahiyat Al-Hussein, Mecca Street, Bldg. 26			
Information Technology Center Dhahiyat Al-Hussein, Mecca Street, Bldg. 6	06/5777045	926031	06/5777045
Pension Directorate Dhahiyat Al-Hussein, Mecca Street opposite to Central Amman Branch, Bldg. 12	06/5507400	926031	06/5507428
Central Amman Branch Administration Dhahiyat Al-Hussein, Mecca Street, near Al-Manaseer Station	06/5507505	926031	06/5507507
West Amman Branch Administration (Jubilee) 7th Circle, near Sifoy, Bldg. 17	06/5800940	851148	06/5853812
North Amman Branch Administration Wasfi Al-Tal St., Khaleel Al-Salim St., near Aramex	06/5507490	950517	06/5507497
East Amman Branch Administration Al-Shaheed St., near Al-Manaseer Station	06/5608780	340604	06/5608781
South Amman Branch Administration Middle East Circle, opposite to Um Al Hairan Cemetery near Total Petrol Station at Unified Launch Center Complex	06/4754259	—	06/4754326
Sahab Branch Administration Industrial City, above Arab Bank Bldg. near Housing Bank	06/4293100	28 Postal Code: 11512	06/4028975
Jabal Al-Hussein Branch Administration Near Dakhlieh Circle, adjacent to Al-Razi Medical Complex, Bldg. 147	06/5201415	—	06/5201924
Irbid Branch Administration University St., Naseem Circle, Shafeq Al-Rashaidat St.	02/7201360	2197	02/7201373
Yarmouk Branch Administration Al-Hasan Industrial City near Housing Bank	02/7391347	97	02/7395246
Karak Branch Administration Al-Marj, Main Street near Layaly Al-Karak Restaurant	03/2387223	50	03/2387224
Salt Branch Administration Wadi Al-Shajara Street, near Al-Rawnaq Hall	05/3551841	979	05/3553976
Zarqa Branch Administration Sheikh Shamel St., opposite to internal service entry, Bldg. 46	05/3992440	1066	05/3992420
Aqaba Branch Administration Al-Dostour District, opposit to Aqaba Court of First Instance	03/2090280	1130 Postal Code: 77110	03/2090293
Mafraq Branch Administration Municipality St., Arabiyat Bldg.	02/6232940	232	02/6232941
Ma'an Branch Administration Al-Ma'rad Street neat the court Bldg.	03/2136031	138	03/21326031
Tafeileh Branch Directorate Palace District, neat the Cooperative Association	03/2242446	194	03/2243544
Madaba Branch Directorate Governorate Circle towards Al-Faisaliya near Agricultural Lending Bldg.	05/3240155	668 Postal Code: 1710	05/3240559
Ajloun Branch Directorate Irbid Road near Princess Aisha School near Retired Servicemen Association	02/6420718	141	02/6422767
Jerash Branch Directorate King Abdullah St., near Muntazah Circle, Awqaf Bldg.	02/6352816	481	02/6352815

Address	Telephone	P.O.Box	Fax
Riyadh Office Kingdom of Saudi Arabia, Riyadh, Jordanian Embassy	+966 1 4808091	—	+966 1 4880039
Dubai Office The UAE, Dubai, Jordanian Consulate, Consulates Complex, Khalid Ibn Al-Waleed St.	+971 4 3970500	—	+971 4 3971675