



المتحدة | UNITED
التأمين | INSURANCE

مستقبل آمن | Safe Future

التاريخ : 2026/8/24

الإشارة : م/26/545

السادة هيئة الأوراق المالية - دائرة الإفصاح المحترمين

السادة بورصة عمان المحترمين

تحية طيبة وبعد،،،

الموضوع: البيانات المالية للشركة للفترة المنتهية في 2026/6/30

بموجب المعيار الدولي رقم (17)

تهديكم الشركة المتحدة للتأمين م.ع.م أطيب تحياتها وتتمنى لكم دوام التقدم والازدهار.

بالإشارة إلى الموضوع أعلاه، نرجو أن نرفق لكم طياً البيانات المالية للشركة للفترة المنتهية في 2026/6/30 باللغة الإنجليزية، المعدة بموجب المعيار الدولي للتقارير المالية رقم (17).

وتفضلوا بقبول فائق الإحترام،،،

رائد خليل حدادين
الرئيس التنفيذي



مرفقات/



Ernst & Young Jordan

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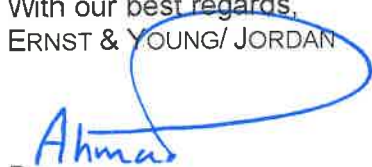
20 August 2026

Messrs,
United Insurance Company
Amman - Jordan

Dear Sirs,

Enclosed please find three copies of the interim condensed financial statements for the period ended 30 June 2026, together with our review report.

With our best regards,
ERNST & YOUNG/ JORDAN


By: _____

Ahmad Abu-Asabeh

UNITED INSURANCE COMPANY

PUBLIC SHAREHOLDING COMPANY

INTERIM CONDENSED FINANCIAL STATEMENTS (UNAUDITED)

30 JUNE 2026



Ernst & Young Jordan

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**REPORT ON REVIEW OF INTERIM CONDENSED FINANCIAL STATEMENTS
TO THE BOARD OF DIRECTORS OF UNITED INSURANCE COMPANY PUBLIC SHAREHOLDING COMPANY
AMMAN – JORDAN**

Introduction

We have reviewed the accompanying interim condensed financial statements of United Insurance Company, a Public Shareholding Company ("The Company") as at 30 June 2026, comprising the interim condensed statement of financial position as at 30 June 2026 and the related interim condensed statement of income statement, the interim condensed statement of comprehensive income, the interim condensed statement of changes in equity, and the interim condensed statement of cash flows for the six months period then ended and explanatory notes. Board of directors is responsible for the preparation and presentation of these interim condensed consolidated financial statements in accordance with the International Accounting Standard 34 "Interim Financial Reporting" ("IAS 34"). Our responsibility is to express a conclusion on these interim condensed consolidated financial statements based on our review.

Scope of review

We conducted our review in accordance with the International Standard on Review Engagements 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity". A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with International Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

Based on our review, nothing has come to our attention that causes us to believe that the accompanying interim condensed financial statements are not prepared, in all material respects, in accordance with International Accounting Standard (34).

Other matter

The financial statements of the Company for the year ended 31 December 2025 were audited, and the interim condensed financial statements for the period 30 June 2025 reviewed by another auditor who expressed an unqualified opinion on 25 February 2026 and 31 July 2025, respectively.

Amman – Jordan
30 July 2026

ERNST & YOUNG
Amman - Jordan

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF FINANCIAL POSITION
AS AT 30 JUNE 2026

	Notes	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
<u>Assets</u>			
Investments -			
Bank deposits	3	20,091,061	19,015,559
Financial assets at fair value through other comprehensive income	4	10,642,839	10,243,440
Financial assets at fair value through statement of income	5	127,285	129,082
Financial assets at amortized cost	6	4,020,001	4,020,001
Investment properties	7	5,413,697	4,506,888
Total Investments		40,294,883	37,914,970
Cash on hand and balances at banks	18	3,205,059	1,987,851
Insurance contracts assets	8	996,772	882,348
Re-insurance contracts assets	8	4,104,252	3,245,458
Deferred tax assets	9/C	799,136	758,278
Property and equipment		4,188,753	4,255,485
Intangible assets		4,981	6,894
Projects under construction		5,250	5,250
Other assets		785,995	744,576
		14,090,198	11,886,140
Total Assets		54,385,081	49,801,110
<u>Liabilities and Equity</u>			
Liabilities -			
Insurance Contracts Liabilities -			
Insurance contracts liabilities	8	28,583,486	23,584,309
Total Insurance contracts liabilities		28,583,486	23,584,309
Re-insurance contracts liabilities	8	120,866	80,008
Other provisions		442,809	310,589
Income tax provision	9/A	269,988	410,073
Deferred tax liabilities	9/C	1,141,961	1,038,120
Other liabilities		454,179	422,655
Total Other Liabilities		2,429,803	2,261,445
Total Liabilities		31,013,289	25,845,754
Equity -			
Authorized & Paid-in capital	1&15	16,000,000	16,000,000
Share premium	15	41,507	41,507
Statutory reserve	15	2,404,837	2,404,837
Fair value reserve	16	3,173,738	2,878,180
Retained earnings		1,751,710	2,630,832
Total Equity		23,371,792	23,955,356
Total Liabilities and Equity		54,385,081	49,801,110

The attached notes 1 to 25 form part of these interim condensed financial statements

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF INCOME
FOR THE THREE AND SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Notes	For the three months ended		For the six months ended	
		30 June		30 June	
		2026	2025	2026	2025
		JD	JD	JD	JD
Revenues -					
Insurance contracts revenues	10	10,328,595	8,422,738	19,791,341	16,299,897
Less: Insurance contracts expenses	11	(10,616,392)	(6,931,605)	(19,110,565)	(13,721,547)
Insurance contracts services results		<u>(287,797)</u>	<u>1,491,133</u>	<u>680,776</u>	<u>2,578,350</u>
Re-insurance contracts revenues		2,684,974	1,295,645	4,595,132	2,928,492
Re-insurance contracts expenses		(2,962,272)	(2,536,339)	(5,812,070)	(4,907,347)
Re-insurance contracts services results		<u>(277,298)</u>	<u>(1,240,694)</u>	<u>(1,216,938)</u>	<u>(1,978,855)</u>
Net insurance and reinsurance services results		<u>(565,095)</u>	<u>250,439</u>	<u>(536,162)</u>	<u>599,495</u>
Finance income (expenses) - insurance contracts	12	135,804	(9,485)	213,867	(63,336)
Finance expenses – reinsurance contracts	13	(51,178)	146,445	(39,560)	(1,735)
Net insurance and re-insurance financing results		<u>(480,469)</u>	<u>387,399</u>	<u>(361,855)</u>	<u>534,424</u>
Interest income		394,007	324,341	740,207	631,982
Gain from financial assets and investments, net	14	326,451	386,438	344,641	320,615
Other revenues		49,694	10,003	49,713	117,621
Total revenues		<u>770,152</u>	<u>720,782</u>	<u>1,134,561</u>	<u>1,070,218</u>
Unallocated general and administrative expenses		(69,591)	(186,210)	(107,393)	(186,210)
Total expenses		<u>(69,591)</u>	<u>(186,210)</u>	<u>(107,393)</u>	<u>(186,210)</u>
Profit for the period before income tax		220,092	921,971	665,313	1,418,432
Less: income tax expense	9/B	(108,981)	(326,901)	(264,435)	(557,185)
Profit for the period		<u>111,111</u>	<u>595,070</u>	<u>400,878</u>	<u>861,247</u>
Basic and diluted earnings per share for the period	17	<u>0/007</u>	<u>0/043</u>	<u>0/025</u>	<u>0/062</u>

The attached notes 1 to 25 form part of these interim condensed financial statements

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF COMPREHENSIVE INCOME
FOR THE THREE AND SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	For the three months ended 30 June		For the six months ended 30 June	
	2026	2025	2026	2025
	JD	JD	JD	JD
Profit for the period	111,111	595,070	400,878	861,247
Add: Other comprehensive income after tax which will not be reclassified to income in subsequent periods:				
Net Change in fair value of financial assets through other comprehensive income	581,483	721,516	295,558	964,119
Total comprehensive income for the period	692,594	1,316,586	696,436	1,825,366

The attached notes 1 to 25 form part of these interim condensed financial statements

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF CHANGES IN EQUITY
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	Authorized and paid-in capital	Share premium	Statutory reserve	Fair value reserve	Retained earnings*		Total retained earnings	Total
					Realized	Unrealized		
	JD	JD	JD	JD	JD	JD	JD	JD
30 June 2026 -								
Balance as at 1 January 2026	16,000,000	41,507	2,404,837	2,878,180	2,715,947	(85,115)	2,630,832	23,955,356
Total comprehensive income for the period	-	-	-	295,558	402,675	(1,797)	400,878	696,436
Dividends distributed*	-	-	-	-	(1,280,000)	-	(1,280,000)	(1,280,000)
Balance as at 30 June 2026	16,000,000	41,507	2,404,837	3,173,738	1,838,622	(86,912)	1,751,710	23,371,792
30 June 2025 -								
Balance as at 1 January 2025	14,000,000	41,507	2,150,303	10,278	3,050,253	(59,864)	2,990,389	19,192,477
Total comprehensive income for the period	-	-	-	964,119	879,860	(18,613)	861,247	1,825,366
Balance as at 30 June 2025	14,000,000	41,507	2,150,303	974,397	3,930,113	(78,477)	3,851,636	21,017,843

- According to the instructions of Jordan Securities Commission, the retained earnings balance includes JD 799,136 restricted against the deferred tax assets as at 30 June 2026 (JD 978,947 as at 30 June 2025).
- The retained earnings available for distribution amount to JD 952,574 as at 30 June 2026 (JD 2,872,689 as at 30 June 2025).

* The General Assembly approved in its ordinary meeting held on 25 February 2026 the recommendation of the Board of Directors to distribute 8% of the paid-in capital as cash dividends to the shareholders, which is equivalent to JD 1,280,000 for the year 2025.

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
INTERIM CONDENSED STATEMENT OF CASH FLOWS
FOR THE SIX MONTHS ENDED 30 JUNE 2026 (UNAUDITED)

	<u>Notes</u>	<u>30 June 2026 JD</u>	<u>30 June 2025 JD</u>
<u>OPERATING ACTIVITIES:</u>			
Profit for the period before tax		665,313	1,418,432
Adjustments -			
Depreciation and amortization		120,636	111,041
Unrealized losses on financial assets at fair value through statement of income	14	1,797	18,613
Interest income		(740,207)	(631,982)
Dividends on financial assets at fair value through other comprehensive income	14	(346,438)	(339,228)
Expected credit loss provision		150,000	250,000
Cash flows (used in) from operating activities before changes in working capital		<u>(148,899)</u>	<u>826,876</u>
Re-insurance contracts assets		(858,794)	5,275
Insurance contracts assets		(114,374)	1,175,247
Insurance contracts liabilities		4,849,127	(201,236)
Re-Insurance contracts liabilities		40,858	168,981
Other assets		15,415	(158,799)
Other liabilities		(13,591)	20,588
Other provisions		132,220	(10,522)
Income tax paid	9/A	(445,378)	(370,016)
Net cash flows from operating activities		<u>3,456,584</u>	<u>1,456,394</u>
<u>INVESTING ACTIVITIES</u>			
Deposits at banks maturing after three months		1,790,000	(3,075,000)
Interest income received		683,373	530,431
Dividends received from financial assets through income statement		346,438	-
Purchase of property and equipment		(9,401)	-
Purchase of investments properties	7	(949,399)	-
Proceeds from sale of financial assets at fair value		-	440,779
Net cash flows from (used in) investing activities		<u>1,861,011</u>	<u>(2,103,790)</u>
<u>FINANCING ACTIVITY</u>			
Dividends distributed		(1,234,885)	-
Net cash flows used in financing activities		<u>(1,234,885)</u>	<u>-</u>
Net increase (decrease) in cash and cash equivalent		<u>4,082,710</u>	<u>(647,396)</u>
Cash and cash equivalents at the beginning of the period		<u>11,063,410</u>	<u>14,718,258</u>
Cash and cash equivalents at the end of the period	18	<u>15,146,120</u>	<u>14,070,862</u>

The attached notes 1 to 25 form part of these interim condensed financial statements

(1) GENERAL

United Insurance Company was established in 1972 under the Jordanian Companies Law and its amendments under No. (74) as a public limited shareholding company. United Insurance Company was merged with the East Egyptian Insurance Company and the New India Insurance Company in Jordan. The merger took effect as of the beginning of the year 1988, and the resulting company from the merger (United Insurance Company) became a general successor to the merged companies. Several adjustments have been made to the capital, the last of which was during 2008 where the authorized and paid-in capital became JD 8 million, divided into 8 million shares with a nominal value of JD 1 per share. During 2024, the Company increased its authorized and paid-up share capital to JD 14,000,000. Subsequently, during 2025, the Company further increased its authorized and paid-up share capital to JD 16,000,000, divided into 16,000,000 ordinary shares with a nominal value of JD 1 per share.

The Company address is Zahran street, Building number (188), P.O.Box 7521, Amman 11118, Jordan.

The Company is engaged in all insurance activities including life insurance.

The interim condensed financial statements have been approved by the Company's Board of Directors in their meeting held on 30 July 2026.

(2) Basis of preparation & changes in accounting policies

(2-1) Basis of preparation

The Company's interim condensed financial statements for the six months ended 30 June 2026 have been prepared in accordance with International Accounting Standards No.34 (Interim Financial Reports).

The interim condensed financial statements have been prepared on historical cost basis, except for financial assets at fair value through other comprehensive income and financial assets at fair value through the statement of income that have been measured at fair value as of the date of the financial statements.

The financial statements are presented in Jordanian Dinar ("JD"), which is the functional currency of the Company.

The interim condensed financial statements do not contain all information and disclosures required for full financial statements prepared in accordance with International Financial Reporting Standards (IFRS) issued by the International Accounting Standards Board (IASB) and should be read in conjunction with the Company's annual reports as at 31 December 2025. In addition, the results for the six months ended 30 June 2026 are not necessarily indicative of the results that may be expected for the year ended 31 December 2026.

(2-2) Changes in accounting policies

The accounting policies used in the preparation of the interim condensed financial statements are consistent with those used in the preparation of the annual financial statements for the year ended 31 December 2025, except for the Company's adoption of the following amendments effective as of 1 January 2026:

Classification and Measurement of Financial Instruments—Amendments to IFRS 9 and IFRS 7

In May 2024, the IASB issued Amendments to IFRS 9 and IFRS 7, Amendments to the Classification and Measurement of Financial Instruments (the Amendments). The amendments include:

- A clarification that a financial liability is derecognised on the 'settlement date' and introduce an accounting policy choice (if specific conditions are met) to derecognise financial liabilities settled using an electronic payment system before the settlement date
- Additional guidance on how the contractual cash flows for financial assets with environmental, social, and corporate governance (ESG) and similar features should be assessed
- Clarifications on what constitute 'non-recourse features' and what are the characteristics of contractually linked instruments
- The introduction of disclosures for financial instruments with contingent features and additional disclosure requirements for equity instruments classified at fair value through other comprehensive income (OCI)

The amendments had no material impact on the Company's interim condensed financial statements.

Contracts Referencing Nature-dependent Electricity — Amendments to IFRS 9 and IFRS 7

In December 2024, the IASB issued Amendments to IFRS 9 and IFRS 7 - Contracts Referencing Nature-dependent Electricity. The amendments apply only to contracts that reference nature-dependent electricity, and they:

- Clarify the application of the 'own-use' requirements for in-scope contracts
- Amend the designation requirements for a hedged item in a cash flow hedging relationship for in-scope contracts
- Add new disclosure requirements to enable investors to understand the effect of these contracts on the Company's financial performance and cash flows

The amendments had no material impact on the Company's interim condensed financial statements.

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(3) BANKS DEPOSITS

This item consists of the following:

	30 June 2026				31 December 2025
	Deposits maturing within one month	Deposits maturing between 1 to 3 months	Deposits maturing after three months	Total	Total
	JD	JD	JD	JD (Unaudited)	JD (Audited)
Inside Jordan	4,560,000	7,400,000	8,150,000	20,110,000	19,034,498
Expected credit losses	-	-	(18,939)	(18,939)	(18,939)
	<u>4,560,000</u>	<u>7,400,000</u>	<u>8,131,061</u>	<u>20,091,061</u>	<u>19,015,559</u>

- Interest rates on bank deposits balances in Jordanian Dinar ranged from 4,5% to 6% for the six months ended 30 June 2026 (30 June 2025: ranged from 5% to 6,25%).
- Deposits pledged in favor of the Insurance Directorate / Central Bank of Jordan amounted to JD 800,000 as of 30 June 2026 (31 December 2025: JD 800,000) and are held with the Investment Bank.
- Restricted balances amounted to JD 300,000 as at 30 June 2026 and 31 December 2025, representing cash collateral deposits.

Below is the breakdown of deposits per bank:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Etihad Bank	5,050,000	2,540,000
Invest Bank	4,600,000	4,350,000
Ahli Bank	4,360,000	-
Jordan Kuwait Bank	3,100,000	3,000,000
Arab Jordan Invest Bank	3,000,000	2,544,498
Capital Bank of Jordan	-	3,100,000
Jordan Commercial Bank	-	3,500,000
	<u>20,110,000</u>	<u>19,034,498</u>
Less: expected credit loss*	<u>(18,939)</u>	<u>(18,939)</u>
	<u>20,091,061</u>	<u>19,015,559</u>

- * There was no movement on the provision during the period / year ended as at 30 June 2026 and 31 December 2025 respectively.

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(4) FINANCIAL ASSETS AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

This item represents the Company's investments in the shares of listed and non-listed companies for the purpose of holding them for a long-term, rather than for trading purposes. The details of these investments as at 30 June 2026 and 31 December 2025 are as follows:

	30 June 2026	31 December 2025	30 June 2026	31 December 2025
	Number of shares	Number of shares	JD	JD
<u>Listed shares</u>	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Inside Jordan:				
Invest Bank	2,469,995	2,295,002	7,187,685	6,816,156
Ahli Bank	159,221	159,221	221,317	242,014
Safwa Islamic Bank	116,550	97,125	355,478	287,490
General Investment Company LTD	390,224	390,224	952,147	1,092,629
Jordan Electric Power Company	14,503	12,734	50,615	46,861
Jordan Projects for Tourism Development	230,647	230,647	359,809	327,519
Jordan Petroleum Refinery Company LTD	17,056	17,056	144,976	100,289
Dar Aldawaa Development & Investment	187,569	187,569	213,829	221,331
Arabi Bank	125,874	125,874	910,069	862,237
	<u>3,711,639</u>	<u>3,515,452</u>	<u>10,395,925</u>	<u>9,996,526</u>
Outside Jordan:				
Arab Reinsurance Company - Beirut	61,750	61,750	233,728	233,728
Unlisted shares:				
Jordanian Company for Carton Industry	60,114	60,114	3,006	3,006
Al – Motrabeta Invest Company	203,596	203,596	10,180	10,180
Total Financial Assets at Fair Value through Other Comprehensive Income	<u>4,037,099</u>	<u>3,840,912</u>	<u>10,642,839</u>	<u>10,243,440</u>

(5) FINANCIAL ASSETS AT FAIR VALUE THROUGH STATEMENT OF INCOME

This item represents the Company's investments in listed and non-listed equity securities as at 30 June 2026 and 31 December 2025. The details of this item are as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Inside Jordan -		
Jordan Insurance Company	5,559	3,793
Specialized Trading & Investments Company	14,022	17,559
United Arab Investors	1,190	1,190
Jordan International Insurance Company	106,251	106,251
Jordan Wood Industries	263	289
	<u>127,285</u>	<u>129,082</u>

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(6) FINANCIAL ASSETS AT AMORTIZED COST

	30 June 2026	31 December 2025	30 June 2026	December 31 2025
	Number of Bonds (Unaudited)	Number of Bonds (Audited)	JD (Unaudited)	JD (Audited)
Inside Jordan -				
Arab Corp Company Bonds	5	5	50,000	50,000
Tamkeen Leasing Company Bonds	50	50	500,000	500,000
Jordan Government Treasury Bonds	22	22	3,124,000	3,124,000
Total financial assets at amortized costs inside Jordan			<u>3,674,000</u>	<u>3,674,000</u>
Outside Jordan -				
Turkish Government Treasury Bonds	13	13	426,000	426,000
Total financial assets at amortized costs outside Jordan			<u>3,550,000</u>	<u>3,550,000</u>
Less: expected credit loss*			<u>(79,999)</u>	<u>(79,999)</u>
Total financial assets at amortized costs			<u>4,020,001</u>	<u>4,020,001</u>

* There was no movement on the provision for expected credit loss during the period / year ended as at 30 June 2026 and 31 December 2025 respectively.

- Bonds mature within a period of more than one year from the date of financial statements, except for 50 bonds from Tamkeen Leasing Company, which mature on 11 November 2026.
- Interest rates on bonds range from 6% to 7,4% for the period ended 30 June 2026 (for the year ended 31 December 2025: ranged from 6% to 7,4%).

(7) INVESTMENT PROPERTIES

	30 June 2026	31 December 2025
	JD (Unaudited)	JD (Audited)
Buildings	5,007,455	5,007,455
Accumulated Depreciation	<u>(1,266,429)</u>	<u>(1,223,839)</u>
	3,741,026	3,783,616
Investment Lands	<u>1,672,671</u>	<u>723,272</u>
	<u>5,413,697</u>	<u>4,506,888</u>

- Investment buildings are depreciated at an annual rate of 2% and are presented at their net book value.
- During 2026, the Company acquired a plot of land adjacent to its head office building at a total cost of JD 949,399.
- The average fair value of the investment properties was estimated at JD 7,350,000 as at 30 June 2026, based on valuations carried out by certified real estate valuation experts as at 31 December 2024. Management believes that the fair value of the investment properties as at 30 June 2026 exceeds their carrying amount, and that there have been no significant changes in market conditions that would materially affect the valuation performed as at 31 December 2024.

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
NOTES TO THE INTERIM CONDENSED FINANCIAL STATEMENTS
30 JUNE 2026 (UNAUDITED)

(8) REINSURANCE AND INSURANCE CONTRACTS ASSETS/LIABILITIES

Insurance contract assets

	30 June 2026		31 December 2025	
	Premium allocation approach (8-A)	Total	Premium allocation approach (8-A)	Total
	JD	JD (Unaudited)	JD	JD (Audited)
Liability of remaining coverage	(1,814,013)	(1,814,013)	(2,003,776)	(2,003,776)
Present value of future cash flows	792,768	792,768	1,091,862	1,091,862
Risk adjustments - non - financial	24,473	24,473	29,566	29,566
Total	<u>(996,772)</u>	<u>(996,772)</u>	<u>(882,348)</u>	<u>(882,348)</u>

Re-insurance contact assets

	30 June 2026		31 December 2025	
	Premium allocation approach (8-B)	Total	Premium allocation approach (8-B)	Total
	JD	JD (Unaudited)	JD	JD (Audited)
Liability of remaining coverage	110,995	110,995	73,412	73,412
Present value of future cash flows	3,615,913	3,615,913	2,984,446	2,984,446
Risk adjustments - non - financial	377,344	377,344	187,600	187,600
Total	<u>4,104,252</u>	<u>4,104,252</u>	<u>3,245,458</u>	<u>3,245,458</u>

UNITED INSURANCE COMPANY - PUBLIC SHAREHOLDING COMPANY
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Insurance contract liabilities

	30 June 2026		31 December 2025	
	Premium allocation approach (8-A)	Total	Premium allocation approach (8-A)	Total
	JD	JD (Unaudited)	JD	JD (Audited)
Liability of remaining coverage	10,197,692	10,197,692	7,245,657	7,245,657
Present value of future cash flows	17,359,963	17,359,963	15,569,604	15,569,604
Risk adjustments - non - financial	1,025,831	1,025,831	769,048	769,048
Total	28,583,486	28,583,486	23,584,309	23,584,309

Re-insurance contract liabilities

	30 June 2026		31 December 2025	
	Premium allocation approach (8-B)	Total	Premium allocation approach (8-B)	Total
	JD	JD (Unaudited)	JD	JD (Audited)
Liability of remaining coverage	(133,421)	(133,421)	(91,871)	(91,871)
Present value of future cash flows	11,075	11,075	10,679	10,679
Risk adjustments - non - financial	1,480	1,480	1,184	1,184
Total	(120,866)	(120,866)	(80,008)	(80,008)

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(8-A) Insurance Contracts (Assets) Liabilities – Premium Allocation Approach

	Liabilities of remaining coverage		Liabilities for incurred claims		Total
	Non-onerous contracts	Onerous contracts	Present value of future cash flows	Risk adjustments - non- financial	
30 June 2026 (Unaudited)	JD	JD	JD	JD	JD
Insurance contracts liabilities - Beginning of the period	6,583,758	661,899	15,569,604	769,048	23,584,309
Insurance contracts assets - Beginning of the period	(2,027,502)	23,726	1,091,862	29,566	(882,348)
Insurance contracts assets - Beginning of the period - Net	4,556,256	685,625	16,661,466	798,614	22,701,961
Insurance contracts revenue	(19,791,341)	-	-	-	(19,791,341)
Claims incurred during the period	-	-	15,175,415	251,690	15,427,105
Employee expenses	401,512	-	592,471	-	993,983
Amortization and acquisition expenses	681,793	-	-	-	681,793
Administrative expenses	317,504	-	877,270	-	1,194,774
Other expenses	7,902	-	83,601	-	91,503
Losses arising from onerous contracts & reversal of such losses	-	721,407	-	-	721,407
Insurance contracts expenses	1,408,711	721,407	16,728,757	251,690	19,110,565
Insurance services results	(18,382,630)	721,407	16,728,757	251,690	(680,776)
Financing revenues from insurance contracts issued	-	-	213,867	-	213,867
Net change – Other comprehensive income	(18,382,630)	721,407	16,942,624	251,690	(466,909)
Cash received from underwritten contracts	22,211,726	-	-	-	22,211,726
Claims incurred - paid	-	-	(15,451,359)	-	(15,451,359)
Acquisition expenses - paid	(1,408,705)	-	-	-	(1,408,705)
Total cash flows	20,803,021	-	(15,451,359)	-	5,351,662
Insurance contracts liabilities - End of the period	8,823,496	1,374,196	17,359,963	1,025,831	28,583,486
Insurance contract assets - End of the period	(1,846,849)	32,836	792,768	24,473	(996,772)
Net insurance contracts liabilities - End of the period	6,976,647	1,407,032	18,152,731	1,050,304	27,586,714

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Insurance Contracts (Assets) Liabilities – Premium Allocation Approach

	Liabilities of remaining coverage		Liabilities for incurred claims		Total
	Non-onerous contracts	Onerous contracts	Present value of future cash flows	Risk adjustments - non- financial	
31 December 2025 (Audited)	JD	JD	JD	JD	JD
Insurance contracts liabilities – as at 1 January 2025	4,649,720	992,404	15,334,849	766,094	21,743,067
Insurance contracts assets - as at 1 January 2025	(2,909,272)	26,512	1,098,220	26,179	(1,758,361)
Insurance contracts liabilities - as at 1 January 2025 - Net	1,740,448	1,018,916	16,433,069	792,273	19,984,706
Insurance contracts revenue	(34,646,558)	-	-	-	(34,646,558)
Claims incurred during the year	-	-	23,771,740	6,341	23,778,081
Employee expenses	1,093,409	-	718,352	-	1,811,761
Amortization and acquisition expenses	1,234,635	-	-	-	1,234,635
Administrative expenses	664,728	-	1,706,728	-	2,371,456
Other expenses	-	-	11,616	-	11,616
Change in expected loss contracts & reversal of such losses	-	(333,290)	-	-	(333,290)
Insurance contracts expenses	2,992,772	(333,290)	26,208,436	6,341	28,874,259
Insurance services results	(31,653,786)	(333,290)	26,208,436	6,341	(5,772,299)
Financing revenues from insurance contracts issued	-	-	11,612	-	11,612
Net change – Other comprehensive income	(31,653,786)	(333,290)	26,220,048	6,341	(5,760,687)
Cash received from underwritten contracts	39,061,756	-	-	-	39,061,756
Claims incurred – paid	-	-	(25,991,651)	-	(25,991,651)
Acquisition expenses - paid	(4,592,162)	(1)	-	-	(4,592,163)
Total cash flows	34,469,594	(1)	(25,991,651)	-	8,477,942
Insurance contracts liabilities – as at 31 December 2025	6,583,758	661,899	15,569,604	769,048	23,584,309
Insurance Contract Assets - as at 31 December 2025	(2,027,502)	23,726	1,091,862	29,566	(882,348)
Net insurance contracts liabilities - as at 31 December 2025	4,556,256	685,625	16,661,466	798,614	22,701,961

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(8-B) Re-insurance Contracts (Assets) Liabilities – Premium Allocation Approach

	Assets for remaining coverage (ARC)		Assets for Insured coverage (AIC)		Total
	Non-onerous contracts	Onerous contracts	Present value of future cash flows	Risk adjustments - non- financial	
30 June 2026 (Unaudited)	JD	JD	JD	JD	JD
Insurance contracts liabilities - Beginning of the period	(91,871)	-	10,679	1,184	(80,008)
Insurance contracts assets - Beginning of the period	73,412	-	2,984,446	187,600	3,245,458
Net assets of insurance contracts - Beginning of the period	(18,459)	-	2,995,125	188,784	3,165,450
Insurance contracts expenses	(5,812,070)	-	-	-	(5,812,070)
Re-insurance revenues	-	229,221	4,175,871	190,040	4,595,132
Total reinsurance revenues	-	229,221	4,175,871	190,040	4,595,132
Re-insurance services results	(5,812,070)	229,221	4,175,871	190,040	(1,216,938)
Financing expenses - from re-insurance contracts	-	-	(39,560)	-	(39,560)
Other expenses	(34,984)	-	-	-	(34,984)
Net change – Other comprehensive income	(5,847,054)	229,221	4,136,311	190,040	(1,291,482)
Cash from written contracts paid to re-insurer	5,613,866	-	-	-	5,613,866
Claims incurred recovered from re-insure	-	-	(3,504,448)	-	(3,504,448)
Total cash flows	5,613,866	-	(3,504,448)	-	2,109,418
Insurance contract liabilities - End of the period	(142,412)	8,991	11,075	1,480	(120,866)
Insurance contract assets - End of the period	(109,235)	220,230	3,615,913	377,344	4,104,252
Net re-insurance contracts assets - End of the period	(251,647)	229,221	3,626,988	378,824	3,983,386

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Re-insurance Contract (Assets) Liabilities Held – Premium Allocation Approach

	Assets for remaining coverage (ARC)		Assets for Insured coverage (AIC)		Total
	Non-onerous contracts	Onerous contracts	Present value of future cash flows	Risk adjustments - non- financial	
31 December 2025 (Audited)	JD	JD	JD	JD	JD
Insurance contracts liabilities - as at 1 January 2025	(596,966)	-	376,430	24,916	(195,620)
Insurance contracts assets - as at 1 January 2025	(30,102)	-	2,202,956	118,830	2,291,684
Net assets of insurance contracts - as at 1 January 2025	(627,068)	-	2,579,386	143,746	2,096,064
Insurance contracts expenses	(11,296,531)	-	-	-	(11,296,531)
Re-insurance revenues	573,377	-	5,783,775	45,038	6,402,190
Total re-insurance revenues	573,377	-	5,783,775	45,038	6,402,190
Re-insurance services results	(10,723,154)	-	5,783,775	45,038	(4,894,341)
Financing expenses - from re-insurance contracts	-	-	12,447	-	12,447
Net change – Other comprehensive income	(10,723,154)	-	5,796,222	45,038	(4,881,894)
Cash from written contracts paid to reinsurer	11,331,763	-	-	-	11,331,763
Claims incurred recovered from re-insure	-	-	(5,380,483)	-	(5,380,483)
Total cashflows	11,331,763	-	(5,380,483)	-	5,951,280
Insurance contract liabilities - as at 31 December 2025	(91,871)	-	10,679	1,184	(80,008)
Insurance contract assets - as at 31 December 2025	73,412	-	2,984,446	187,600	3,245,458
Net Reinsurance Contract liabilities (assets) - as at 31 December 2025	(18,459)	-	2,995,125	188,784	3,165,450

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(9) INCOME TAX

A- Income tax provision

The movement on the income tax provision was as follows:

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period / year	410,073	363,873
Income tax expense for the period / year	280,365	688,858
National contribution fees for the period / year	24,928	61,824
Tax on bank interest paid for the period / year	(37,574)	(71,371)
National contribution fees on bank interest for the period / year	(7,524)	(16,982)
Income tax paid	(400,280)	(621,096)
Provision for income tax of prior years	-	4,967
Balance at the end of the period / year	<u>269,988</u>	<u>410,073</u>

B- Income tax expense

The income tax expense shown in the interim condensed statement of income represents the following:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Income tax	280,365	575,400
National contribution tax	24,928	49,433
Net amortization of deferred taxes	(40,858)	(67,648)
	<u>264,435</u>	<u>557,185</u>

Income Tax

The provision for income tax for the period ended as at 30 June 2026 and for the year ended as at 31 December 2025 was calculated in accordance with the Income Tax Law No. (34) of 2014 and its amendments.

Final settlement was reached with the Income Tax Department until the year ended 2021 and the Company has paid all accrued balances.

The Company submitted income tax returns for the years from 2022 until 2025 on time and have not been reviewed by Income and Sales Tax Department until the date of these financial statements, and in the opinion of the Management and the Company's tax consultant the income provision is adequate to fulfill any tax liabilities.

Sales Tax

Final settlement was reached with the Sales Tax Department until the end of December 2021, and the Company has paid all accrued balances.

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C- Deferred tax assets & liabilities

The details of this item are as follows:

	30 June 2026			31 December 2025		
	Balance at the beginning of the period	Additions	Released Amounts	Balance at the end of the period	Deferred Tax	Deferred Tax
	JD	JD	JD	JD	JD	JD
					(Unaudited)	(Audited)
Deferred tax assets:						
Expected credit losses provision	2,885,420	150,000	-	3,035,420	789,210	750,210
End of service indemnity provision	31,032	7,143	-	38,175	9,926	8,068
	<u>2,916,452</u>	<u>157,143</u>	<u>-</u>	<u>3,073,595</u>	<u>799,136</u>	<u>758,278</u>

	30 June 2026			31 December 2025		
	Balance at the beginning of the period	Additions	Released Amounts	Balance at the end of the period	Deferred Tax	Deferred Tax
	JD	JD	JD	JD	JD	JD
					(Unaudited)	(Audited)
Deferred tax liability:						
Recovered from expected credit losses – financial instruments	111,934	-	-	111,934	26,864	26,864
Fair value reserve for financial assets	3,889,436	399,399	-	4,288,835	1,115,097	1,011,256
	<u>4,001,370</u>	<u>399,399</u>	<u>-</u>	<u>4,400,769</u>	<u>1,141,961</u>	<u>1,038,120</u>

Movement on deferred tax assets was as follows:

	Deferred tax assets	
	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Balance at the beginning of the period/year	758,278	657,959
Additions to deferred tax assets	40,858	104,147
Released from deferred tax assets	-	(3,828)
Balance at the end of the period/year	<u>799,136</u>	<u>758,278</u>

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D- A summary of the reconciliation between accounting profit and taxable profit is as follows:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Accounting profit	665,313	1,418,432
Non-taxable income	(1,193,308)	(926,710)
Non-deductible expenses	1,790,849	1,995,819
Taxable profit	1,262,854	2,487,541
Accrued income tax and national contribution tax	305,293	624,833
Effective Tax Rate	46%	44%
Statutory tax rate (includes national contribution at 2%)	26%	26%

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(10) INSURANCE CONTRACTS REVENUES

	Motor	Fire	Liability	Marine	Medical	Engineering	Others	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD
30 June 2026 - (Unaudited)									
Insurance contracts revenues	12,883,374	1,334,585	113,788	207,158	4,170,842	105,764	144,952	216,237	19,176,700
Insurance contract issuance fees	379,186	51,837	4,969	9,468	152,914	5,961	4,860	5,446	614,641
	<u>13,262,560</u>	<u>1,386,422</u>	<u>118,757</u>	<u>216,626</u>	<u>4,323,756</u>	<u>111,725</u>	<u>149,812</u>	<u>221,683</u>	<u>19,791,341</u>
30 June 2025 - (Unaudited)									
Insurance contracts revenues	9,659,130	1,257,121	168,596	121,730	4,243,718	77,537	159,907	217,637	15,905,376
Insurance contract issuance fees	170,091	47,838	6,378	5,435	151,144	3,603	4,733	5,299	394,521
	<u>9,829,221</u>	<u>1,304,959</u>	<u>174,974</u>	<u>127,165</u>	<u>4,394,862</u>	<u>81,140</u>	<u>164,640</u>	<u>222,936</u>	<u>16,299,897</u>

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(11) INSURANCE CONTRACTS EXPENSES

	Motor	Fire	Liability	Marine	Medical	Engineering	Others	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD
30 June 2026 -									
(Unaudited)									
Incurred insurance claims	9,764,336	1,262,040	6,950	25,848	3,405,636	60,400	32,619	617,587	15,175,416
Amortization of acquisition costs	505,251	56,408	7,383	7,477	85,420	15,106	3,732	1,016	681,793
Employees expenses	643,727	75,505	2,008	36,836	196,163	9,640	9,371	20,733	993,983
General and Administrative expenses	641,726	93,092	2,852	9,287	519,361	3,955	(16,719)	32,723	1,286,277
Changes in liabilities for incurred claims	488,208	-	-	-	3,980	-	5,128	224,091	721,407
Risk adjustments – nonfinancial	53,909	126,447	542	(2,404)	(6,297)	(2,071)	338	81,225	251,689
Total	12,097,157	1,613,492	19,735	77,044	4,204,263	87,030	34,469	977,375	19,110,565
	Motor	Fire	Liability	Marine	Medical	Engineering	Others	Life	Total
	JD	JD	JD	JD	JD	JD	JD	JD	JD
30 June 2025 -									
(Unaudited)									
Incurred insurance claims	6,576,913	475,252	(6,746)	245,467	3,559,109	50,494	49,008	91,195	11,040,692
Amortization of acquisition costs	431,672	39,981	7,755	3,532	78,379	9,584	3,970	1,034	575,907
Employees expenses	497,364	99,433	13,819	49,844	273,354	9,338	31,998	14,195	989,345
General and administrative expenses	553,259	94,226	6,494	25,946	401,786	2,691	47,262	11,161	1,142,825
Changes in liabilities for incurred claims	-	-	-	-	10,565	-	-	-	10,565
Risk adjustments – nonfinancial	(117,207)	33,475	(181)	18,461	8,884	(232)	1,905	17,108	(37,787)
Total	7,942,001	742,367	21,141	343,250	4,332,077	71,875	134,143	134,693	13,721,547

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(12) FINANCE INCOME (EXPENSES) – INSURANCE CONTRACTS

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Finance income (expenses)	213,867	(63,336)
	<u>213,867</u>	<u>(63,336)</u>

The Company used discount rates that ranged between 4.67% and 6.49% as at 30 June 2026 (30 June 2025: ranged between 4.68% and 6.45%).

(13) FINANCE EXPENSES – RE-INSURANCE CONTRACTS

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Finance expenses	(39,560)	(1,735)
	<u>(39,560)</u>	<u>(1,735)</u>

The Company used discount rates that ranged between 4.67% and 6.49% as at 30 June 2026 (30 June 2025: ranged between 4.68% and 6.45%).

(14) NET GAIN FROM FINANCIAL ASSETS AND INVESTMENTS

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Unrealized losses on financial assets through statement of income	(1,797)	(18,613)
Cash dividends income - financial assets at fair value through other comprehensive income	346,438	339,228
	<u>344,641</u>	<u>320,615</u>

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(15) PAID IN CAPITAL & STATUTORY RESERVES

The authorized and paid in capital of the company amounted to JD 16 million divided into 16 million shares with a par value of JD 1 per each & share premium reserve amounted to JD 41,507 as of 30 June 2026 and 31 December 2025.

No appropriation to the statutory reserve has been made in accordance with the requirements of the Companies Law, as these are condensed interim financial statements

Distributable Profits

In accordance with the Instructions for the Recognition of Value and Disposal of Revaluation Surplus for the Year 2022 issued by the Jordan Securities Commission, distributable profits represent retained earnings after deducting amounts that are restricted from distribution or otherwise non-distributable. These amounts include, among others, any debit (negative) balance in the fair value reserve relating to financial assets measured at fair value through other comprehensive income (FVOCI), deferred tax assets, and any other balances that may not be distributed pursuant to the instructions of the Commission, other applicable regulatory requirements, or resolutions of the Board of Directors to restrict distribution based on duly justified decisions.

(16) FAIR VALUE RESERVE

The movement on fair value reserves during the period/ year was as follows:

	30 June 2026 JD (Unaudited)	31 December 2025 JD (Audited)
Balance as at the beginning of the period / year	2,878,180	10,278
Change in fair value for financial assets through other comprehensive income for the period / year	295,558	2,867,902
Balance as at the end of the period / year	<u>3,173,738</u>	<u>2,878,180</u>

(17) BASIC AND DILUTED EARNINGS PER SHARE FROM PROFIT FOR THE PERIOD

	For the three months ended 30 June		For the six months ended 30 June	
	2026 (Unaudited)	2025 (Unaudited)	2026 (Unaudited)	2025 (Unaudited)
Profit for the period / JD	111,111	595,070	400,878	861,247
Weighted average number of shares	<u>16,000,000</u>	<u>14,000,000</u>	<u>16,000,000</u>	<u>14,000,000</u>
Basic and diluted earnings per share for the period	<u>0/007</u>	<u>0/043</u>	<u>0/025</u>	<u>0/062</u>

The basic earnings per share is equal to the diluted earnings per share for the period.

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(18) CASH ON HAND AND BALANCES AT BANKS

	30 June 2026	31 December 2025
	JD	JD
	(Unaudited)	(Audited)
Cash on hand	6,874	4,733
Cash at banks	3,198,185	1,983,118
	<u>3,205,059</u>	<u>1,987,851</u>

Cash and cash equivalents appearing in the interim condensed statement of cash flows consist of the amounts shown in the interim condensed statement of financial position as follows:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Cash on hand & balances at banks	3,205,059	2,125,811
Add: deposits at banks (note 3)	20,091,061	16,745,051
Less: Deposits at banks maturing in more than three months (note 3)	(8,150,000)	(4,800,000)
Net cash & cash equivalents	<u>15,146,120</u>	<u>14,070,862</u>

(19) RELATED PARTY BALANCES AND TRANSACTIONS

The Company enters into transactions with major shareholders, Board members, key management personnel, and affiliated entities in the ordinary course of business. Insurance receivables from related parties are considered performing, and no expected credit loss allowance has been recognized. Transactions are conducted in accordance with the Company's approved pricing policies and terms.

Below is a summary of the balances with related parties as shown in the interim condensed statement of financial position as of the end of the period/year:

	30 June 2026			31 December 2025
	Major shareholders	Board of directors' members	Total	Total
	JD	JD	JD	JD
			(Unaudited)	(Audited)
<u>Interim condensed statement of financial position:</u>				
Insurance contract liability	-	434,427	434,427	413,366

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	30 June 2026			30 June 2025
	Major shareholders	Board of directors' members	Total	Total
	JD	JD	JD	JD
			(Unaudited)	(Unaudited)
<u>Interim-condensed statement of income:</u>				
Insurance contract revenues	-	129,870	129,870	110,524
Insurance contract expenses	-	25,163	25,163	47,442
Board of directors' transportation expenses	-	22,500	22,500	-
Bonuses expenses	-	19,125	19,125	-

The following represents a summary of benefits (salaries and bonuses) for executive management:

	30 June 2026	30 June 2025
	JD	JD
	(Unaudited)	(Unaudited)
Key management's salaries and bonuses	352,015	342,466

(20) MAJOR SEGMENTS ANALYSIS

Information about the Company's Operating Segments

For management purposes, and as disclosed in the Insurance Contract Revenue Note (Note 10) and Insurance Contract Expenses Note (Note 11), the Company is organized into the General Insurance Segment, which comprises motor insurance, marine and transit insurance, fire and other property damage insurance, liability insurance, medical insurance, life insurance, and other insurance classes.

This segment represents the primary basis used by the Company for reporting segment information. The above segment also includes the Company's investment activities and cash management conducted for its own account.

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(21) CAPITAL MANAGEMENT

Capital requirements are set and regulated by Insurance management to ensure a proper margin. Additional objectives have been established by the Company to maintain strong credit ratings and a high capital ratio to support its business and maximize shareholder value.

The Company manages its capital structure and makes necessary adjustments in response to changes in business conditions. The Company has not made any adjustments to the objectives, policies, or procedures related to capital structure during the current and previous years.

In the Company management's opinion, the regulatory capital is sufficient to mitigate any potential risks or obligations that may arise in the future.

The details of the Company capital and solvency ratio are as follows:

	30 June 2026	31 December 2025
	JD (unaudited)	JD (audited)
Available capital	23,792,108	24,943,018
Required capital -		
Capital required against asset risks	4,772,700	5,651,203
Capital required against underwriting risks	6,155,372	5,485,721
Capital required against life insurance risks	50,035	130,441
Capital required against operational risks	1,299,282	1,106,386
Total required capital	12,277,389	12,373,751
Solvency ratio (available capital / capital required) *	194%	202%

* The Company's solvency ratio after deducting over limits in "Instructions to invest insurance Company's funds and to determine the nature of the insurance Company's assets and their positions corresponding to their obligations" No. 2 for 2006. The minimum solvency margin is 150% in accordance with Insurance Administrations' regulations.

(22) LAWSUITS AGAINST THE COMPANY

The Company is a defendant in several lawsuits amounted to JD 3,885,170 as at 30 June 2026 (31 December 2025: JD 4,044,302). In the opinion of the Company's management and its lawyer, the lawsuit provision is sufficient to meet obligations that may arise from the lawsuits and there will be no need for additional provision more than what has been recorded in the outstanding claims reserve. The value of the lawsuit cases filed by the Company against others amounted to JD 3,713,260 as at 30 June 2026 (31 December 2025: JD 2,485,723).

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(23) CONTINGENT LIABILITIES

The Company had contingent liabilities represented in bank guarantees in an amount of JD 111,528 as of 30 June 2026 (JD 90,247 as of 31 December 2025).

(24) FAIR VALUE OF FINANCIAL ASSETS AND FINANCIAL LIABILITIES NOT MEASURED AT FAIR VALUE IN THE FINANCIAL STATEMENTS

There were no significant differences between the carrying amounts and the fair values of the financial assets and financial liabilities as at 30 June 2026 and 31 December 2025.

(25) FAIR VALUE FOR FINANCIAL ASSETS

The Company uses the following arrangement of valuation methods and alternatives in determining and presenting fair value of financial instruments:

- Level 1: Quoted market prices in active markets for the same assets and liabilities.
- Level 2: Other techniques where all inputs that have an important impact on fair value can be observable, directly or indirectly, from market information.
- Level 3: Other techniques where inputs are used that have an important impact on fair value but are not based on observable market information.

The following table shows the analysis of financial instruments recorded at fair value and in the above hierarchy:

	Level 1	Level 2	Level 3	Total
	JD	JD	JD	JD
30 June 2026 – (Unaudited)				
Financial Assets:				
Financial assets at fair value through other comprehensive income	10,629,653	-	13,186	10,642,839
Financial assets at fair value through the statement of income	125,832	-	1,453	127,285
	<u>10,755,485</u>	<u>-</u>	<u>14,639</u>	<u>10,770,124</u>
31 December 2025 – (Audited)				
Financial Assets:				
Financial assets at fair value through other comprehensive income	10,230,254	-	13,186	10,243,440
Financial assets at fair value through the statement of income	127,603	-	1,479	129,082
	<u>10,357,857</u>	<u>-</u>	<u>14,665</u>	<u>10,372,522</u>