State of Palestine
Palestinian Central Bureau of Statistics
P.O. Box 1647 Tel: 970-2-2982700 Fax: 970-2-2982710
Finance & Insurance Survey 2016
Insurance Companies

Data provided here are used only for statistical purposes and are considered highly confidential, according to the General Statistics Law of 2000.

Serial No. ☐☐☐☐☐   **Enterprise number:** ☐☐☐☐☐☐☐

Identification Data:

Q1. Enterprise commercial name: _____

Q2. Owner/ general manager: _____   **Sex:**   1. Male   2. Female   ☐

Q3. Main economic activity (in details): _____   ☐☐☐☐☐

Q4.Address

Governorate: ☐☐_____ No of enumeration area.**:** _____   ☐☐☐☐☐☐

Street: _____ Building name/ owner: _____

P.O. Box: _____ Tel/ mobile**:** _____ Fax: _____

Q5. Ownership: 1. Private national 2. Private foreign 3. Non-government organization 4. National government corp. 5. Foreign government corp.   ☐

Q6. Legal Status: _____   ☐☐

Q7. Economic organization   1. Sole Proprietorship   2. Main Center including Branches accounts   3. Main Center doesn't include Branches accounts   4. Branch   ☐

Q8. Website: ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Q9. Email : ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Q10. Number of branch ☐☐

Remarks for Questionnaire Completion:
- A separate questionnaire is completed for each establishment included in the sample regardless of whether it keeps records or not.
- A separate questionnaire is completed for each economic activity within the establishment, provided its inputs, workers, wages, new fixed assets are separable, i.e. constitutes a branch.
- A single questionnaire is completed for the establishment if the branches keep no records.

Enterprise (Project): Economic entity capable of possessing assets and liabilities, Practicing economic activities and conducting transaction with other parties and can provide complete accounts of profits and losses, preparing balance sheet at the end of the year regarding the main and secondary activities practiced.

workers: Paid workers whether they are permanent, temporary or working for enterprise excluded categories: trainees, those in unpaid vacations and members of the board of directors

Establishment: An enterprise or a branch producing a single group of goods (with the possibility of having secondary production activities), providing that enough data are available for calculating operation surplus.

Wages and Salaries in Cash: All wages given to employees during the survey's reference year in addition to allowances, rewards, overtime, the thirteenth and fourteenth month salaries before applying any deductions, e.g. insurance, tax...etc.

Ownership: It is determined when the majority of capital (51% and more) is:
1. Private national   2. Private foreign   3. NGO,s
4. Government corporation   5. Foreign government corporation.

ID0. Interview Result: ☐☐☐	First: General Data:
1. Completed	**ID1. Number of operating months during the reference year** _____ ☐☐

<table>
<tr><td rowspan="2" style="vertical-align:top">Not

(Specify)</td><td>
2.1. Completely closed before 2016
2.2. Completely closed after or through 2016
3. Temporarily closed
4. Could not reach the address
6. Different economic activity *
7. Refused **
8. Repeated
9. Central government
10. Branch Keeps No Records
11. The Balance isn't ready
12. Isn't an enterprise as Recognized
13. Israeli Ownership
14. Different Ownership
15. Other (specify), ………………
</td></tr>
</table>

ID2. Fiscal Year for the Enterprise:
  From ___ /___ / 2016
   To   ___ /___ / 2016

ID3. Data Sources

  1. Financial books and records   2. Estimates   3. Both ☐

ID4. Currency used in questionnaire completion

  1. Jordanian Dinar (JD)   2. US Dollar ($)   3. Israeli Shekel (NIS) ☐

ID5. For Non-governmental sector :

  Does the enterprise operate with feasible prices (Revenues equals or greater than)

   1. Yes   2. No ☐

  For enterprise Only (for sole proprietorship or main centers with branches):

ID6. Establish Year: ☐☐☐☐

ID7. Declared Capital ☐☐☐☐☐☐☐☐☐

ID8. Paid Capital to the end of the 2016 ☐☐☐☐☐☐☐☐☐

ID9. The enterprise prepares profits/losses account and balance sheet? 1.Yes 2.No ☐

ID10. Does the enterprise have investments abroad? 1.Yes 2.No ☐

ID11. Does the enterprise have investments from abroad? 1.Yes 2.No ☐

* **ID12**: If the economic activity changed, specify the new economic activity: _____ ☐☐☐☐☐

** **ID13**: If the result of the interview refused identify the cause of rejection:_____

*** If the result of the interview is incomplete interview is terminated

No.2: Employment and Compensations of Employees

Categories of employed persons	Auxiliary code	Average number of males employees	Average number of females employees	Compensations of employees during the reference year	Payments in kind	Contribution of enterprise in social security	Contribution of enterprise in pension fund	Contribution of enterprise in health insurance	Other benefits	Total Compensations
LS	LS0	LS1	LS2	LS3	LS4	LS5	LS6	LS7	LS8	LS9
Unpaid employees	1									
Paid employees	2									
Total	**88**									

No. 3: Production Inputs of Goods (A)

Item	Auxiliary code	Value of beginning Inventory	Purchases during the year	Production inputs sold as purchased (purchased price)	Losses and written offs	Value of ending inventory	Consumed Value during the year*
RM	RM1	RM2	RM3	RM4	RM5	RM6	RM7
Raw Materials	10						
Other Production Inputs	11						
Electricity	12						
water	13						
Total	**88**						

*Consumed Value during the year =(value of beginning inventory + Purchases – Production inputs sold as purchased –losses and written offs – value of ending Inventory)

No.3: Production Inputs of Goods (B)

Item	Auxiliary code	Value of beginning Inventory	Purchases during the year	Production inputs sold as purchased (purchased price)	Losses and written offs	Value of ending inventory	Consumed value during the year	Consumed value to produce electricity	_Consumed value for transportation
OL	OL1	OL2	OL3	OL4	OL5	OL6	OL7	OL8	OL9
1. Gasoline	10								
2. Kerosene	11								
3. Diesel	12								
4. Gas	13								
5. Oils and lubrications	14								
6. fire wood	15								
7 .coal	16								
8. Other fuel(….)	17								
Total	**88**								

No.4: Other Production Expenditures (Services Offered by Others)

Type of expenditure	Auxiliary code	Expenditure value				Type of expenditure	Auxiliary code	Expenditure value			
		Internal	External		Total			Internal	External		Total
			Value	Israel %					Value	Israel %	
PE	PE 1	PE 2	PE3	PE 4	PE 5	PE	PE 1	PE 2	PE 3	PE4	PE 5
Rent of buildings	10					government services purchases (stamps fees and courts fees)	17				
Rent of machines and equipments	11					Post, telegraph, telephone and fax	18				
Computer consulting services	12					Transportation of passengers and goods	19				
Maintenance and repairs of machines and equipments	13					Unions and syndicates fees	20				
Maintenance and repair of buildings and constructions	14					Non Governmental fines exclude loans	21				
Advertising	15					Insurance premiums (excluding employees)	22				
Auditing	16					Vehicles licensing fees	23				
						Cleaning services	24				
						Commissions to insurance agents	45				
						Others	25				
						Total	**88**				

No.5: Fees and Taxes on Production

Fees and Taxes	Auxiliary code	Value of payments		
		Internal	External	Total
TF	TF1	TF2	TF3	TF4
Custom duties	10			
Value added tax (net tax)	11			
Enterprise licensing fees	12			
Buying and excise tax (taxes on products)	13			
Other Fees and Taxes on Production	14			
Subsidies on production and products	15			
Total	**88**			

No.6: Cumulative Accounts

Type Possession	Auxiliary code	Loss	Profit
BO	BO1	BO2	BO3
Sell of production input	10		
Sell of fixed assets	11		
Total	**88**		

No. 7: Various transfers

Types of Various transfers		Auxiliary Code	From Enterprise			To Enterprise		
			Internal	External		Internal	External	
				Value	%Israel		Value	%Israel
ST		ST1	ST2	ST3	ST4	ST5	ST6	ST7
Tax on income and profits of the enterprise		10						
Insurance premiums on accidents (exclude employees)		11						
Governmental fines		12						
Pension Salaries and social security		13						
Grants and donations	kind	14						
	cash	15						
Reinsurance premiums		40						
Reinsurance claims		41						
Other transfers		16						
Total		**88**						

No. 8: Revenues of Services Rendered to Others

Type of revenue	Auxiliary code	Other Revenues Value			
		Internal	External		Total
			Value	Israel %	
	SI1	SI2	SI3	SI4	SI5
Rentals of Building	11				
Other (……)	12				
Total	**88**				

No.9: Returns on property income (received and paid)

Types Item	Auxiliary Code	Paid returns on property income				Types Item	Auxiliary Code	Received returns on property income			
		Internal	External		Total			Internal	External		Total
			Value	Israel %					Value	Israel %	
QP	QP1	QP2	QP3	QP4	QP5	QI	QI1	QI2	QI3	QI4	QI5
Rent of land	10					Rent of land	10				
Interests on loans and bonds (include fines on loans)	11					Interests on loans and bonds (include fines on loans)	11				
Dividends	12					Dividends	12				
Withdrawals of proprietors	13					Withdrawals of proprietors	13				
Investment income paid to pension funds	14					Investment income received from pension funds	14				
Distributed Rations	15					Distributed Rations	15				
Total	**88**						**88**				

No .10: Output from main activity for Insurance Institutions

Type of Insurance	ISIC Code	Premiums			Net Income from Technical Reserves Investment (Premiums Supplements)		
		Internal	External	Total	Internal	External	Total
IN	IN1	IN2	IN3	IN4	IN5	IN6	IN7
Life Insurance	6511						
Non-Life Insurance	6512						
Total	**8888**						

(Con.): Output from main activity for Insurance Institutions

Kind of Insurance	ISIC Code	Claims			Changes in Actuarial Reserves for Life Insurance			Gains (Losses) of Acquisition distributed on Policyholders	Output*
		Internal	External	Total	By the End of year	By the Beginning of year	Changes		
IN	IN1	IN8	IN9	IN10	IN11	IN12	IN13	IN14	IN15
Life Insurance	6511								
Non-Life Insurance	6512								
Total	**8888**								

No .11: Technical Reserves

Kind of Insurance	ISIC Code	Stock of technical reserves at the end of year 2016			Stock of technical reserves at the beginning of year 2016			Changes		
		Internal	External	Total	Internal	External	Total	Internal	External	Total
IN	IN1	IN23	IN24	IN25	IN26	IN27	IN28	IN29	IN30	IN31
Life Insurance	6511									
Non-Life Insurance	6512									
Total	**8888**									

No.11 Portfolio Investment

Type of Portfolio Investment	Auxiliary Code	Value of investment		
		Internal	**External**	**Total**
INV	INV1	INV2	INV3	INV4
A. Financial assets				
1. Certificates of deposits	1000			
2. Government bonds	1001			
3. Treasury bills	1002			
4. Other Financial bonds	1003			
5. shares	1004			
B. Real assets				
1. Buildings	1005			
2. Lands	1006			
3. Expensive Mineral	1007			
C. Other investments				
	1008			
	1009			
	1010			
TOTAL	**8888**			

No. 12 : Fixed Assets

Types of fixed assets		Auxiliary code	The average number of years of acquisition	Market value at the begining of the reference period	Purchased assets during the reference year	Capital improvements and additions during the reference year	Assets produced at the enterprise during the reference year	Assets sold during the reference year	Written-off and losses	Depreciation during the year	Market value at the end of the reference period
FA		FA1	FA2	FA3	FA4	FA5	FA6	FA7	FA8	FA9	FA10
Land		10									
Buildings and Construction	Residential buildings	11									
	Non Residential buildings	12									
Machines, equipment & devices	Transportation equipment	13									
	Devices	14									
	Other tools and Machines	15									
Furniture		16									
Passengers vehicles		17									
Goods vehicles		18									
Computer programs		19									
Databases		20									
Studies and Research		21									
Total		**88**									

Name and addresses of branches (for multi branch enterprise)

No.	Name of Branch	Branches sequence no.	Address	Data included in the main center questionnaire 1.Yes 2.No
1		☐☐☐☐☐☐☐		
2		☐☐☐☐☐☐☐		
3		☐☐☐☐☐☐☐		
4		☐☐☐☐☐☐☐		
5		☐☐☐☐☐☐☐		
6		☐☐☐☐☐☐☐		
7		☐☐☐☐☐☐☐		
8		☐☐☐☐☐☐☐		
9		☐☐☐☐☐☐☐		
10		☐☐☐☐☐☐☐		
11		☐☐☐☐☐☐☐		
12		☐☐☐☐☐☐☐		
13		☐☐☐☐☐☐☐		
14		☐☐☐☐☐☐☐		
15		☐☐☐☐☐☐☐		
16		☐☐☐☐☐☐☐		
17		☐☐☐☐☐☐☐		
18		☐☐☐☐☐☐☐		
19		☐☐☐☐☐☐☐		
20		☐☐☐☐☐☐☐		

Respondent

Name:	Official Seal
Jobs:	
Date:	
Signature	

For PCBS use

Name	Code	Signature	Date	Interviewer Notes
* Interviewer	☐☐☐☐	_____	_____ / _____ / 2017	
* Supervisor	☐☐☐☐	_____	_____ / _____ / 2017	
* Coordinator	☐☐☐☐	_____	_____ / _____ / 2017	
* Editor	☐☐☐☐	_____	_____ / _____ / 2017	
* Coder	☐☐☐☐	_____	_____ / _____ / 2017	
* Data entry operator	☐☐☐☐	_____	_____ / _____ / 2017	
* Post data entry editor	☐☐☐☐	_____	_____ / _____ / 2017	