

Instructions No. (9) of 2005
Instructions of the Procedures and Rules of Arbitration
in Insurance Disputes and the Amendments Thereof *
Issued by the Board of Directors of the Insurance Commission
pursuant to paragraph (A) of Article (84) of the
Insurance Regulatory Act No. (33) of 1999 and the Amendments Thereof

Article (1):

These Instructions shall be known as the (Instructions of the Procedures and Rules of Arbitration in Insurance Disputes and the Amendments Thereof of 2005), and shall come into force as of the date of its publication in the Official Gazette.

Article (2):

A- The following words and phrases, mentioned in these Instructions shall have the meanings ascribed thereto in Article (2) of the Insurance Regulatory Act No. (33) of 1999 and the Amendments Thereof, and paragraph (B) of Article (2) of Instructions of the Accreditation of the Mediators and Arbitrators in Insurance Disputes at the Insurance Commission in force, unless otherwise indicated by context.

B- For purposes of these Instructions, the words and phrases mentioned hereunder shall have the following meaning:-

Claimant : The party initiating the arbitration.

Respondent : The party against whom the arbitration is initiated, as named in the request for arbitration.

Parties : The Claimant and the Respondent in a dispute referred to arbitration pursuant to the provisions of these Instructions and the Decisions issued by virtue thereof.

Arbitral Tribunal : The tribunal composed of one or three Arbitrators in Insurance Disputes to adjudicate a dispute referred to arbitration pursuant to the provisions of these Instructions and the Decisions issued by virtue thereof.

Arbitration Agreement : The written agreement between the Parties to refer to arbitration the dispute in whole or in part that has arisen or may arise between them.

C- For purposes of these Instructions, the word "Parties" wherever mentioned in these Instructions, shall indicate to both parties or more of the Arbitration, as the case may be.

Article (3):

A- The provisions of these Instructions shall be applied in adjudicating insurance disputes through arbitration in any of the following cases:-

- 1- The existence of a previous Arbitration Agreement between the Parties to refer the dispute that may arise between them to arbitration, in accordance with the arbitration procedures and rules adopted by the Insurance Commission.

* These Instructions were published in the Official Gazette volume (4726) dated 1/11/2005 page (4577) and have been amended according to Instructions No. (5) of 2006 Instructions of Amending Instructions of the Procedures and Rules of Arbitration in Insurance Disputes published in the Official Gazette volume (4804) dated 16/1/2007 page (131).

- 2- An agreement concluded between the Parties, after the dispute has arisen between them, to refer the dispute to arbitration, in accordance with the arbitration procedures and rules adopted by the Insurance Commission.
- B- The procedures and rules stipulated in these Instructions shall be considered an integral part of the Arbitration Agreement. The dispute shall be adjudicated pursuant to the provisions of these Instructions and the Decisions issued by virtue thereof as of the date of the commencement of the arbitration, unless the Parties agree on another date which shall be notified to the department concerned with mediation and arbitration within a period not exceeding two working days as of the date of agreement on the said date.
- C- Disputes in which the Insurance Commission is a party to shall not be subject to the arbitration procedures according to the provisions of these Instructions.

Article (4):

- A- The Claimant who wishes to refer the dispute to arbitration according to the provisions of these Instructions, shall submit to the department concerned with mediation and arbitration a request according to the form designated for this purpose enclosed with the following data and documents:-
 - 1- His name and address, as well as the name and address of his legal representative, if any.
 - 2- The name and address of the Respondent.
 - 3- A copy of the Arbitration Agreement, if any, or a copy of the Arbitration Agreement form designated by the Insurance Commission for this purpose signed by the applicant, where there is no previous Arbitration Agreement between the Parties in order to be signed by the Respondent.
 - 4- A brief of the subject matter of the claim, the amount claimed and any other motions.
 - 5- Preferred number of Arbitrators in Insurance Disputes and means of their selection, according to the provisions of these Instructions.
 - 6- Proof of the payment of the registration fees stipulated in paragraph (A) of Article (29) of these Instructions.
- B- The Claimant may attach with the request for arbitration the statement of claim, which shall be prepared in accordance with the provisions of Article (19) of these Instructions.
- C- The department concerned with mediation and arbitration shall send to the Respondent a copy of the request for arbitration and the documents attached thereto within a period not exceeding five working days as of the date of its receipt.

Article (5):

- A- The Respondent shall send to the department concerned with mediation and arbitration, within a period not exceeding ten working days as of the date of notification of the arbitration request, a written response including his opinion regarding the said request and the suggestions submitted by the Claimant concerning the number of Arbitrators in Insurance Disputes.
- B- The Respondent may enclose an answering statement prepared in accordance with Article (20) of these Instructions along with his response, if the Claimant has submitted his complaint along with the request for arbitration.
- C- The department concerned with mediation and arbitration shall send to the Claimant copies of the Respondent's response and the documents attached thereto, within a period not exceeding five working days as of the date of its receipt.

Article (6):

Where there is no previous Arbitration Agreement between the Parties, to refer insurance disputes that might arise between them to arbitration according to the procedures and rules followed by the Insurance Commission, the following rules shall be applied:-

- A- The department concerned with mediation and arbitration shall not proceed in any procedures after sending the request for arbitration to the Respondent until it receives the Arbitration Agreement form designated by the Insurance Commission signed by the Parties, including their agreement to arbitrate.
- B- The request for arbitration shall be considered rejected by the Respondent if the period stipulated in paragraph (A) of Article (5) of these Instructions has expired without the Arbitration Agreement form designated by the Insurance Commission for this purpose being signed by the Respondent, and without sending his response in the manner determined in that paragraph. The registration fees, stipulated in paragraph (A) of Article (29) of these Instructions that has been paid by the Claimant shall be refunded accordingly.

Article (7):

- A- For purposes of these Instructions, the date of the commencement of the arbitration shall be the date on which the department concerned with mediation and arbitration receives either the request for arbitration accompanied by the previous Arbitration Agreement between the Parties, or the Arbitration Agreement form designated by the Insurance Commission, signed by both Parties.
- B- The department concerned with mediation and arbitration shall notify the Parties, in writing, of the date of the commencement of the arbitration within a period not exceeding five working days as of that date.

Article (8):

- A- If the Parties agree that the dispute shall be looked into by one Arbitrator in Insurance Disputes, they shall select one from the Register and notify the department concerned with mediation and arbitration with such within a period not exceeding two working days as of the date of selection. Where the Parties do not agree, either within the agreed period or within a period not exceeding fifteen working days as of the date of the commencement of the arbitration, the Director General shall appoint an Arbitrator in Insurance Disputes from the Register.
- B- If the Parties do not agree on the number of Arbitrators in Insurance Disputes to look into the dispute, the Arbitral Tribunal shall be composed of one Arbitrator in Insurance Disputes appointed according to the provisions of paragraph (A) of this Article. The Director General may decide to form an Arbitral Tribunal from three Arbitrators in Insurance Disputes due to the circumstances and nature of the dispute.

Article (9):

In case the Arbitral Tribunal is composed of three Arbitrators in Insurance Disputes either upon agreement between the Parties or according to paragraph (B) of Article (8) of these Instructions, the following procedures shall be followed:-

- A- Each Party shall select an Arbitrator in Insurance Disputes from the Register. The Director General shall appoint the third Arbitrator in Insurance Disputes from the Register, unless the Parties have agreed to entitle the selected Arbitrators to select the third Arbitrator in Insurance Disputes from the Register within a period not exceeding three working days as of the date of selecting the two Arbitrators in Insurance Disputes.

- B- If both of the appointed Arbitrators fail in selecting a third Arbitrator in Insurance Disputes within the period mentioned in paragraph (A) of this Article, the Director General shall appoint the third Arbitrator in Insurance Disputes from the Register who shall, in all cases, preside the Arbitral Tribunal.
- C- If neither Party appoints an Arbitrator in Insurance Disputes according to paragraph (A) of this Article, the Director General shall appoint an Arbitrator in Insurance Disputes, in lieu of that Party, from the Register.
- D- Arbitrators in Insurance Disputes shall be appointed in accordance with the provisions of this Article, either within the period agreed upon between the Parties or within a period not exceeding fifteen working days as of the date of the commencement of the arbitration.

Article (10):

Subject to the provisions of Articles (8) and (9) of these Instructions, if the required specialty is not available in any of the Arbitrators in Insurance Disputes accredited by the Insurance Commission, the Parties may request from the department concerned with mediation and arbitration to approve the selection of a person from outside the Register, provided that he shall not have less qualifications and experiences than required by the Insurance Commission for the accreditation of Arbitrators in Insurance Disputes. The department concerned with mediation and arbitration shall be furnished with his curriculum vitae including his qualifications and experiences.

Article (11):

Neither Parties nor their legal representatives shall have any ex parte communication with any candidate for the position of an Arbitrator in the dispute between them, except to discuss the candidate's qualifications, availability or independence in relation to the Parties and with the knowledge of the department concerned with mediation and arbitration.

Article (12):

- A- The department concerned with mediation and arbitration shall send to the Arbitrator in Insurance Disputes who has been selected or appointed according to the provisions of these Instructions, the following:-
 - 1- A copy of the agreement form accredited by the Insurance Commission for Arbitrators in Insurance Disputes, indicating the rights and obligations of the Arbitrator in Insurance Disputes, including a disclosure to the department concerned with mediation and arbitration and the Parties of any circumstances or information that may give rise to reasonable doubts concerning his neutrality and independence, and a pledge to disclose any circumstances or information which may arise at any stage during the arbitration.
 - 2- A copy of the request for arbitration and the attachments thereof, and the response of the Respondent and the attachments thereof.
- B- The person who accepts the selection or appointment as an Arbitrator in Insurance Disputes shall return to the department concerned with mediation and arbitration a signed copy of the agreement mentioned in item (1) of paragraph (A) of this Article within a period not exceeding five working days as of the date of sending it to him, otherwise he shall be deemed to have rejected the duty for which he was selected or appointed.
- C- The department concerned with mediation and arbitration shall notify the Parties with the formation of the Arbitral Tribunal within a period not exceeding two

working days as of the date of formation, pursuant to the provisions of these Instructions.

Article (13):

- A- In circumstances, which may give rise to reasonable doubts concerning the neutrality and independence of the Arbitrator in Insurance Disputes, either Party may request removing him.
- B- If a Party selects an Arbitrator in Insurance Disputes or participates in his selection, he shall not request removing the said Arbitrator, unless for reasons which appear after the selection.

Article (14):

- A- The Party who wishes to remove the Arbitrator in Insurance Disputes, shall send a motion to the department concerned with mediation and arbitration, the Arbitral Tribunal and to the other Party indicating the reasons for the request, within a period not exceeding seven working days as of the date of being notified of appointing the Arbitrator in Insurance Disputes or as of the date it came to his knowledge of the circumstances which may give rise to reasonable doubts concerning the neutrality and independence of that Arbitrator.
- B- If one of the Parties requests the removal of the Arbitrator in Insurance Disputes, the other Party shall have the right to respond to the department concerned with mediation and arbitration, the Arbitral Tribunal and the other Party who requested the removal within a period not exceeding seven working days as of the date of receiving the request.
- C- In case the other Party accepts the removal of the Arbitrator in Insurance Disputes, or in case that Arbitrator has withdrawn on his own motion from looking into the dispute, he shall be replaced by another Arbitrator in Insurance Disputes.
- D- If the other Party neither accepts the motion to remove the Arbitrator in Insurance Disputes, nor the Arbitrator has withdrawn by himself, the Director General shall issue a decision in the motion for the removal.

Article (15):

- A- The Arbitrator in Insurance Disputes may request to be released from looking into a dispute, provided that he shall have the approval of the Parties or the Director General on the request.
- B- The Parties may agree on releasing the Arbitrator in Insurance Disputes from performing his duties and shall notify the department concerned with mediation and arbitration of such agreement within a period not exceeding two working days as of the date of such agreement.
- C- The Director General shall issue a decision for releasing the Arbitrator in Insurance Disputes upon the request of any of the Parties. Accordingly, the Parties shall have the chance to express their opinions in this regard pursuant to the provisions of Article (14) of these Instructions, if the Arbitrator in Insurance Disputes becomes unable to perform his duties or fails to commence or continue such performance in a manner which leads to unjustifiable delay in the arbitral proceedings.

Article (16):

If the Arbitrator in Insurance Disputes has been either removed, voluntarily withdrawn, released, passed away or became unable to fulfill the duties as an Arbitrator in Insurance Disputes for any reason, another Arbitrator in Insurance Disputes shall be appointed

according to the same procedures upon which the previous Arbitrator in Insurance Disputes was appointed.

Article (17):

The Arbitrator in Insurance Disputes shall comply with the following rules of professional conduct:-

- A- Comply with the provisions of the Act, these Instructions, Decisions issued by virtue thereof, and the terms of the Agreement mentioned in item (1) of paragraph (A) of Article (12) of these Instructions.
- B- Make available sufficient time to perform the duties assigned to him as an Arbitrator in Insurance Disputes.
- C- Undertake to commence arbitration as expeditiously as possible, subject to the provisions of Article (36) of these Instructions.
- D- Undertake to treat both Parties equally and give each one of them sufficient opportunity to present their claims and defenses.
- E- Perform his duties and responsibilities by himself and shall not delegate any of them to others.
- F- Be neutral, independent and impartial at all times.
- G- Avoid any ex parte communications with either Party or their legal representatives concerning any matter related to the dispute; otherwise, the Arbitrator in Insurance Disputes shall inform the other Party and the rest of the Arbitral Tribunal members of such communications.
- H- Not to accept gifts or any privileges, whether directly or indirectly, from any Party or his legal representative either before or after issuing an award in the dispute.
- I- Not to make use of the information acquired during the arbitration proceedings for personal benefit either for himself or for others.
- J- Not to be involved in any commercial, professional or personal relationship with any of the Parties which shall influence his neutrality.
- K- Determine all motions submitted by the Parties without addressing issues that are not being requested by the Parties.
- L- Take all the necessary procedures to avoid any delay in the arbitration proceedings.
- M- Not to pressure the Parties or their legal representatives in order to accept the settlement.
- N- Not to disclose any information concerning the decisions to be issued or the results of the award before its issuance.
- O- Agree with the Parties in advance on all matters related to his fees.

Article (18):

No Party or his legal representative shall have ex parte communications with any Arbitrator concerning any matter related to arbitration.

Article (19):

- A- Unless the request for arbitration is accompanied by the statement of claim, the Claimant shall, within a period not exceeding fifteen working days as of the date of receipt of notification from the department concerned with mediation and arbitration of the formation of the Arbitral Tribunal, send a written statement of his claim to both the Respondent and the Arbitral Tribunal.
- B- The statement of claim shall include a comprehensive statement of the facts of the claim, issues related to the subject matter of the claim, statement of relief and every matter to be included in the statement of claim according to the Arbitration

Agreement. The supporting documents and evidences shall be enclosed with the statement of claim.

Article (20):

- A- Subject to the provisions of paragraph (B) of Article (5) of these Instructions, the Respondent shall send, in writing, an answering statement as a response to the issues mentioned in the statement of claim to both the Claimant and the Arbitral Tribunal within a period not exceeding fifteen working days after the receipt of the statement of claim or the notification from the department concerned with mediation and arbitration of the formation of the Arbitral Tribunal, whichever occurs later.
- B- The answering statement shall include a response to the issues mentioned in the statement of claim submitted by the Claimant, enclosed with the supporting documents and evidences. The Respondent may, even at a subsequent stage of the procedures, include in his statement any incidental claims related to the subject matter of the dispute or invoke a right arising therefrom for the purpose of claiming a setoff, if the Arbitral Tribunal deems that the circumstances justify so. The Claimant, accordingly, shall give a response to these motions pursuant to the provisions of these Instructions.

Article (21):

- A- If the Claimant fails to submit his statement of claim according to Article (19) of these Instructions, without an acceptable reason, the Arbitral Tribunal may decide to terminate the arbitration proceedings, unless otherwise agreed by the Parties.
- B- If the Respondent fails to submit his answering statement according to Article (20) of these Instructions, the Arbitral Tribunal shall continue with the arbitration proceedings without considering that to be admission from the Respondent to the claim.
- C- If either Party or his legal representative fails to be present at any of the hearings or fails to submit any documents requested from him, the Arbitral Tribunal may continue the proceedings and the award shall be issued according to the available evidences.

Article (22):

The Arbitral Tribunal may, following the submission of the answering statement by the Respondent, hold a preliminary meeting with the Parties or their legal representatives for organizing the subsequent proceedings and shall inform the department concerned with mediation and arbitration with what has been agreed on.

Article (23):

- A- Unless otherwise agreed to by the Parties, the Arbitral Tribunal shall schedule the time of the hearings to enable each Party to present the subject of the claim, arguments and evidences. The Arbitral Tribunal shall commence the proceedings based on the submitted memorandums and documents if such hearings appear to be unnecessary.
- B- If hearings are held, the Arbitral Tribunal shall give the department concerned with mediation and arbitration notice of such within a period not exceeding one working day as of the date of determining the date of the hearings pursuant to the provisions of paragraph (A) of this Article, accordingly, the department concerned with mediation and arbitration shall notify the Parties or their legal representatives of

the date, time and place of the hearing at least ten working days before the date of the hearing, unless otherwise agreed to by the Parties.

- C- Unless otherwise agreed by the Parties, all hearings shall be confidential.
- D- The Arbitral Tribunal shall determine the manner in which the records of any hearing shall be prepared.

Article (24):

- A- The Arbitral Tribunal shall determine the admissibility, relevance to the subject, materiality and weight of evidence submitted by any of the Parties.
- B- At any time during the arbitration, the Arbitral Tribunal shall upon the request of either Party or on its own motion, order any of the Parties to submit documents or evidences it deems necessary and appropriate.

Article (25):

- A- Before any hearing, the Arbitral Tribunal may request from either Party the names of witnesses and experts he wishes to call, as well as the subject of their testimony or expertise and its relevance to the dispute.
- B- The Arbitral Tribunal may decide that it is not necessary for a witness or expert to appear or to reject such appearance due to the lack of need to hear such testimony or its irrelevance to the subject of the dispute.
- C- Each Party may examine any witness or expert during his testimony, under the control and supervision of the Arbitral Tribunal which may examine the witness or expert at any stage of the testimony.
- D- The Arbitral Tribunal may, on its own motion or upon the request of any Party, request from either Party to submit the testimony of a witness or an expert in the form of sworn affidavits before any authority accredited in the country in which the testimony has been made according to the law of that country. The Arbitral Tribunal may abstain from accepting the testimony on the condition of the appearance of witnesses or experts to testify orally.
- E- The Arbitral Tribunal shall determine whether any witness shall leave during any part of the arbitration proceedings, including the testimony of other witnesses.
- F- Unless otherwise agreed to by the Parties, the following rules shall be taken into consideration until the award is issued:-
 - 1- The Party requesting a witness or an expert shall bear all the expenses related thereto.
 - 2- The Parties shall equally bear all the expenses related to the request for a witness or an expert suggested by the Arbitral Tribunal and agreed upon by the Parties.
 - 3- The Party who agrees to the suggestion made by the Arbitral Tribunal for requesting a witness or an expert shall bear all the expenses related thereto in case the other Party does not agree.

Article (26):

- A- The Arbitral Tribunal shall declare the proceedings closed when it is satisfied that the Parties have had adequate opportunity to present their oral and written evidences.
- B- The Arbitral Tribunal may decide, if it deems necessary due to exceptional circumstances, on its own motion or upon the request of either Party, to re-open the proceedings that have been declared closed at any stage before the award is issued.

Article (27):

- A- The Arbitral Tribunal shall look into the claim and declare the proceedings closed within a period not exceeding ten months as of the date of the receipt of the answering statement or the formation of the Arbitral Tribunal, whichever occurs later. The Arbitral Tribunal shall issue the final award within a three months period thereafter.
- B- If the proceedings are not declared closed within the period specified in paragraph (A) of this Article, the Arbitral Tribunal shall send to the department concerned with mediation and arbitration a status report of the arbitration proceedings, and shall provide each Party with a copy thereof. The Arbitral Tribunal shall also send a further report to the department concerned with mediation and arbitration and a copy for each Party, after the elapse of a period of three months as of the date of sending the first report, if the proceedings have not been declared closed.
- C- If the final award is not issued within three months after the proceedings have been declared closed, the Arbitral Tribunal shall send to the department concerned with mediation and arbitration a written explanation of the delay, and shall provide each Party with a copy thereof. The Arbitral Tribunal shall also send a further explanation to the department concerned with mediation and arbitration and a copy to each Party, at the end of a subsequent period of one month until the award is finally made, of which the Parties shall be provided.

Article (28):

- A- The award or the decision to terminate the arbitration shall be signed by the Arbitrator or the Arbitrators in Insurance Disputes, and the Arbitral Tribunal shall notify such decision to the department concerned with mediation and arbitration.
- B- The department concerned with mediation and arbitration shall, after the award or the decision to terminate the arbitration is issued, send an original of the award or the decision to each Party and the Arbitrator or Arbitrators in Insurance Disputes.
- C- The department concerned with mediation and arbitration, if requested by the Parties, shall provide a certified copy of the award.

Article (29):

- A- The request for arbitration shall be subject to a registration fee in the amount of (50) Jordanian Dinars, which shall be paid to the Insurance Commission.
- B- Any motion submitted by the Respondent pursuant to the provisions of paragraph (B) of Article (20) of these Instructions, shall be subject to a non-refundable registration fee in the amount of (50) Jordanian Dinars, which shall be paid to the Insurance Commission.
- C- The department concerned with mediation and arbitration shall not take any action pursuant to the request for arbitration submitted by the Claimant, until the registration fee mentioned in paragraphs (A) of this Article is paid; and the Arbitral Tribunal shall not take any action according to any motion submitted by the Respondent, until the registration fee mentioned in paragraph (B) of this Article is paid.
- D- If the Claimant fails to pay the registration fee stipulated in paragraph (A) of this Article, or if the Respondent fails to pay the registration fee stipulated in paragraph (B) of this Article within twenty working days as of notifying them in writing about the necessity of paying such fees by the department concerned with mediation and arbitration, the demand and motion shall be considered void.

Article (30):

- A- The Arbitrators fees shall be determined according to the agreement concluded between the Parties and the Arbitral Tribunal, in which time estimated for the Arbitrators in Insurance Disputes to commence the arbitration, the amount claimed, the subject matter, the nature of the dispute and any other circumstances related to the dispute, shall be taken into consideration in estimating the fees. A copy of this agreement shall be filed at the department concerned with mediation and arbitration.
- B- The Insurance Commission shall collect an amount not exceeding (3%) of the fees determined for the Arbitrator in Insurance Disputes. This amount shall be determined according to the amount and nature of the dispute as well as the efforts expended by the Arbitrator in Insurance Disputes.

Article (31):

If any Party or both fail to pay their share of the fees determined pursuant to the terms of the fees agreement stipulated in paragraph (A) of Article (30) of these Instructions, the Arbitrator in Insurance Disputes may request in writing from the department concerned with mediation and arbitration to send a written notice to that Party indicating the necessity for payment of his share, according to the following rules:-

- A- If any Party fails to pay his share of the fees within a period not exceeding thirty working days as of the date of receiving the notice, the department concerned with mediation and arbitration shall notify the other Party in writing that he may pay the share of his litigant within twenty working days as of the date of receipt of the notice for purpose of resuming the proceedings. In this case, the award shall compel the abstaining Party to pay that share of the fees of the other Party.
- B- If the period stipulated in paragraph (A) of this Article and the period specified in the sent notice has expired and the required fees have not yet been paid, the Arbitrator in Insurance Disputes may issue a decision for suspending the proceedings until the fees are paid, provided that the period of suspension shall not exceed one year.
- C- If the one-year period of suspension of the proceedings expires and neither Party nor both of them paid the required fees, the Director General shall issue a decision to terminate the arbitration proceedings.

Article (32):

- A- The award made by the Arbitral Tribunal shall determine the costs of arbitration which include:-
 - 1- The fees of the Arbitral Tribunal.
 - 2- The costs incurred by witnesses and experts.
 - 3- Transportation, communications and other reasonable expenses born by the Arbitral Tribunal.
 - 4- Other necessary expenses related to the arbitration.
- B- Subject to any contrary agreement between the Parties, circumstances related to the dispute and the outcome of the arbitration, the Arbitral Tribunal may order either Party to pay all or some of the expenses incurred by the other Party during the proceedings of arbitration.

Article (33):

- A- Subject to the provisions of the legislation in force and to the agreement between the Parties, the department concerned with mediation and arbitration and the

Arbitrator in Insurance Disputes shall maintain the confidentiality of the arbitration, the award and any documentary evidence or any other evidence disclosed during the arbitration.

- B- Notwithstanding what is stated in paragraph (A) of this Article, the Insurance Commission may publish information concerning arbitration claims in any of its publications, provided that such information shall not disclose the identity of the Parties.

Article (34):

- A- Notifications and communications mentioned in these Instructions shall be notified in any of the following methods:-
 - 1- Direct delivery for a receipt.
 - 2- Registered, express or private mail.
 - 3- Facsimile or electronic mail.
- B- The last known residence of the Party or place of business shall be a valid address for the purpose of any notification or communication in the absence of any notification of any change of address by that Party, unless otherwise agreed to by the Parties.
- C- The notification shall be considered to have taken place in any of the cases stipulated in paragraph (A) of this Article as of:-
 - 1- The tenth business day following the deposit date through registered mail.
 - 2- The fifth business day following the deposit date through express.
 - 3- The second business day following the date of transmission through private mail, facsimile or electronic mail.
- D- Notwithstanding what is mentioned in this Article, the department concerned with mediation and arbitration may consider the phone as a valid method to notify the Parties, provided that such document is immediately documented, without delay, in its records. Notification shall be considered valid as of the date of documentation.

Article (35):

Notification according to the provisions of these Instructions shall be considered valid if being sent to the Party or his legal representative.

Article (36):

- A- The Parties may agree to reduce or extend the periods of time stipulated in paragraph (A) of Article (5), paragraph (A) of Article (19) or paragraph (A) of Article (20) of these Instructions.
- B- The department concerned with mediation and arbitration may or at the request of any of the Parties, whenever necessary, extend the periods of time stipulated in paragraph (A) of Article (5), paragraph (D) of Article (29) or paragraph (A) of Article (31) of these Instructions. The presiding Arbitrator in Insurance Disputes shall, whenever necessary, extend the said periods of time on his own motion.

Article (37):

- A- The Party who submits to the department concerned with mediation and arbitration any document, paper or notification required or permitted according to Articles (6-17) of these Instructions, shall, at the same time, send a copy to the other Party, until informed by the department concerned with mediation and arbitration of the formation of the Arbitral Tribunal.
- B- It is required that any document, paper or notification presented to the department concerned with mediation and arbitration pursuant to the provisions of paragraph

(A) of this Article to be sent in a number of copies sufficient to provide a copy of same to each Arbitrator in Insurance Disputes and to the department concerned with mediation and arbitration.

- C- After the notification made by the department concerned with mediation and arbitration to the Parties of the formation of the Arbitral Tribunal, the Party shall directly submit to the Arbitral Tribunal any written data, memorandums or documents and shall provide the other Party and the department concerned with mediation and arbitration with a copy thereof in the same time.
- D- The Party shall furnish the department concerned with mediation and arbitration with proof of sending any documents or notifications according to the provisions of paragraphs (A) and (B) of this Article to the other Party and to the Arbitral Tribunal.
- E- The Arbitral Tribunal shall send the department concerned with mediation and arbitration a copy of each decision or award it has issued within a period not exceeding two working days as of the date of its issuance.

Article (38):

The provisions of the Jordanian Arbitration Law in force shall be applied to the issues not covered by these Instructions or the Decisions issued by virtue thereof.

Article (39):

The Director General shall issue the Decisions necessary for implementing the provisions of these Instructions.

Board of Directors of the Insurance Commission