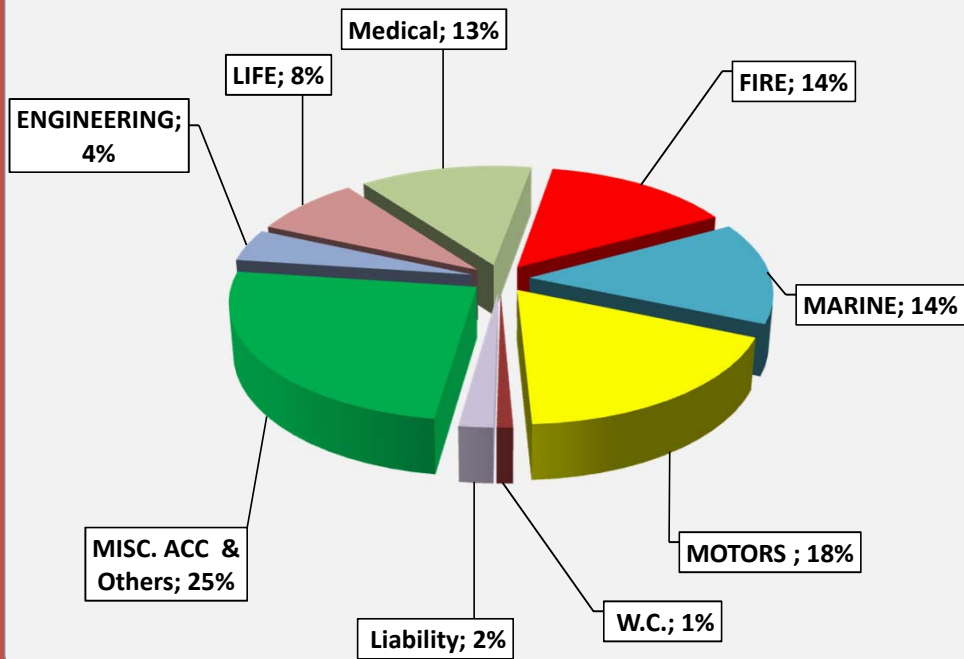
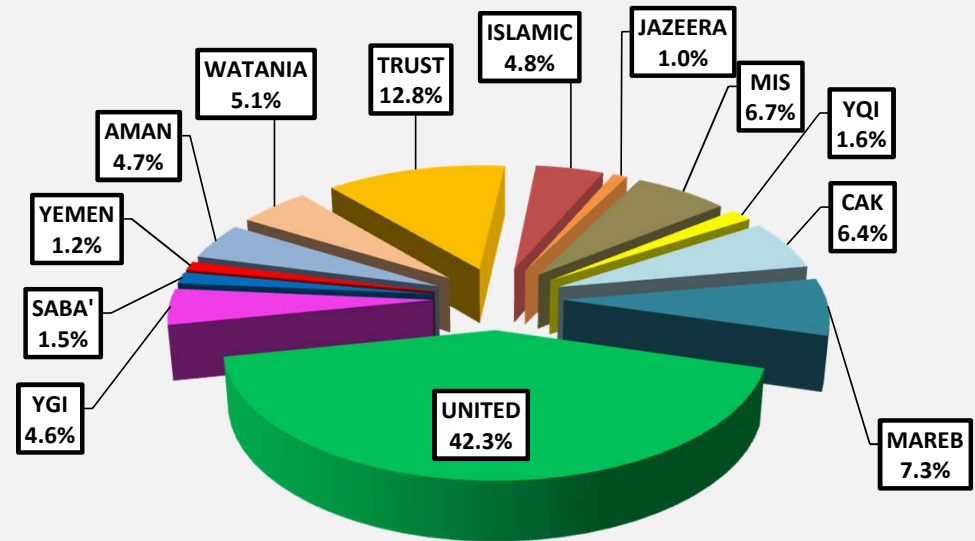


# YEMEN INSURANCE MARKET STATISTIC 2012

MARKET RATIO 2012



MARKET RATIO 2012

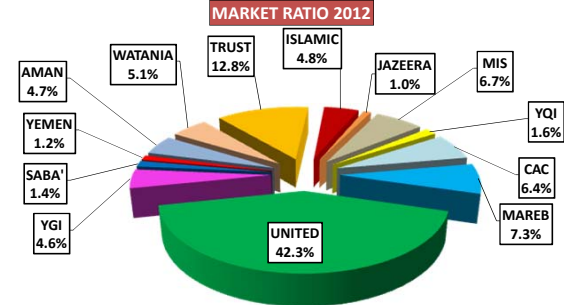
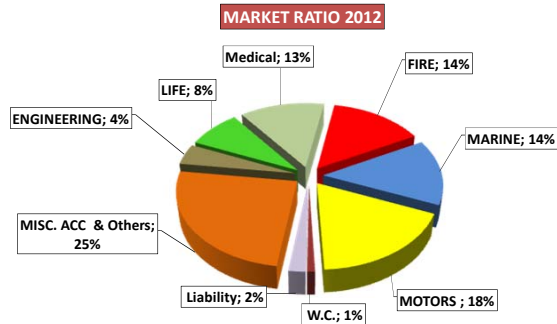


**PORTFOLIO BREAKDOWN**  
**YEMENI INSURANCE MARKET (DIRECT PREMIUM)**

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>FIRE</b>	253,210	242,226	1,609,632	1,728,130	142,099	103,531	27,747	20,812	28,456	27,600	394,450	245,683	63,402	306,634	8,846	95,320	94,602	94,259	4,724	10,558	0	0	39,370	60,173	67,627	104,835	2,734,165	3,039,761
Growth RATIO	-4%		7%		-27%		-25%		-3%		-38%		384%		978%		0%		123%		#DIV/0!		53%		55%		11%	
MARKET RATIO	9%	8%	59%	57%	5%	3%	1%	1%	1%	1%	14%	8%	2%	10%	0%	3%	3%	0%	0%	0%	0%	1%	2%	2%	3%	14%	14%	
<b>MARINE</b>	169,975	169,372	1,624,113	1,601,583	199,012	242,129	65,627	41,874	41,421	44,600	145,648	156,647	84,948	119,686	3,957	9,229	169,226	427,354	6,724	15,353	0	0	16,324	28,030	134,315	151,075	2,661,290	3,006,931
Growth RATIO	0%		-1%		22%		-36%		8%		8%		41%		133%		153%		128%		#DIV/0!		72%		12%		13%	
MARKET RATIO	6%	6%	61%	53%	7%	8%	2%	1%	2%	1%	5%	5%	3%	4%	0%	0%	6%	14%	0%	1%	0%	0%	1%	1%	5%	5%	14%	14%
<b>MOTORS</b>	709,666	553,707	1,377,602	1,281,387	297,102	320,317	114,667	69,618	109,986	131,700	362,693	414,659	355,548	358,220	34,345	41,517	236,659	253,091	81,220	80,097	0	0	58,482	98,609	179,255	203,173	3,917,225	3,806,094
Growth RATIO	-22%		-7%		8%		-39%		20%		14%		1%		21%		7%		-1%		#DIV/0!		69%		13%		-3%	
MARKET RATIO	18%	15%	35%	34%	8%	8%	3%	2%	3%	3%	9%	11%	9%	9%	1%	1%	6%	7%	2%	2%	0%	0%	1%	3%	5%	5%	21%	18%
<b>W.C.</b>	13,856	16,298	71,856	77,432	28,306	30,656	0	0	22,272	23,046	11,660	17,966	16,486	12,887	2,480	1,999	6,169	9,823	4,421	8,842	0	0	1,948	1,212	3,152	0	182,606	200,161
Growth RATIO	18%		8%		8%		#DIV/0!		3%		54%		-22%		-19%		59%		100%		#DIV/0!		-38%		-100%		10%	
MARKET RATIO	8%	8%	39%	39%	16%	15%	0%	0%	12%	12%	6%	9%	9%	6%	1%	1%	3%	5%	2%	4%	0%	0%	1%	1%	2%	0%	1%	1%
<b>Liability</b>	11,777	9,806	247,974	208,774	32,795	23,881	0	0	0	0	1,761	25,806	77,698	91,252	1,015	691	3,688	7,144	49,934	46,726	0	0	3,682	9,416	3,199	0	433,523	423,496
Growth RATIO	-17%		-16%		-27%		#DIV/0!		#DIV/0!		1365%		17%		-32%		94%		-6%		#DIV/0!		156%		-100%		-2%	
MARKET RATIO	3%	2%	57%	49%	8%	6%	0%	0%	0%	0%	0%	6%	18%	22%	0%	0%	1%	2%	12%	11%	0%	0%	1%	2%	1%	0%	2%	2%
<b>MISC. ACC &amp; Others</b>	41,746	39,830	1,953,778	2,303,556	27,114	25,675	18,833	17,108	1,466	428	0	42,388	25,720	24,164	2,141,082	2,261,431	80,568	101,131	2,848	9,774	0	0	241,652	52,146	175,415	289,332	4,710,222	5,166,963
Growth RATIO	-5%		18%		-5%		-9%		-71%		#DIV/0!		-6%		6%		26%		243%		#DIV/0!		-78%		65%		10%	
MARKET RATIO	1%	1%	41%	45%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	45%	44%	2%	2%	0%	0%	0%	0%	5%	1%	4%	6%	25%	25%
<b>ENGINEERING</b>	259,772	190,178	113,955	171,977	102,617	117,211	1,711	617	13,937	12,000	13,029	34,009	96,717	75,074	357,413	161,942	31,420	37,926	40,673	47,310	0	0	11,239	7,508	8,067	90,880	1,050,549	946,632
Growth RATIO	-27%		51%		14%		-64%		-14%		161%		-22%		-55%		21%		16%		#DIV/0!		-33%		1027%		-10%	
MARKET RATIO	25%	20%	11%	18%	10%	12%	0%	0%	1%	1%	1%	4%	9%	8%	34%	17%	3%	4%	4%	5%	0%	0%	1%	1%	1%	10%	6%	4%
<b>LIFE</b>	115,637	115,599	915,316	1,020,220	84,470	86,794	139,598	132,920	8,107	7,072	44,918	54,969	70,281	63,252	17,246	15,300	71,560	84,538	0	0	0	0	23,225	49,935	56,581	113,814	1,546,939	1,744,413
Growth RATIO	0%		11%		3%		-5%		-13%		22%		-10%		-11%		18%		#DIV/0!		#DIV/0!		115%		101%		13%	
MARKET RATIO	7%	7%	59%	58%	5%	5%	9%	8%	1%	0%	3%	3%	5%	4%	1%	1%	5%	5%	0%	0%	0%	0%	2%	3%	4%	7%	8%	8%
<b>Medical</b>	168,299	197,357	391,049	523,551	26,815	17,975	22,312	22,565	0	0	11,217	138	27,287	21,964	83,078	104,000	8,240	0	0	0	713,473	1,418,696	0	34,373	195,218	405,116	1,646,988	2,745,735
Growth RATIO	17%		34%		-33%		1%		#DIV/0!		-99%		-20%		25%		-100%		#DIV/0!		99%		#DIV/0!		108%		67%	
MARKET RATIO	10%	7%	24%	19%	2%	1%	1%	1%	0%	0%	1%	0%	2%	1%	5%	4%	1%	0%	0%	0%	43%	52%	0%	1%	12%	15%	9%	13%
<b>TOTAL ( R )</b>	1,743,938	1,534,373	8,305,275	8,916,610	940,330	968,169	390,494	305,513	225,645	246,446	985,376	992,265	818,087	1,073,133	2,649,462	2,691,429	702,132	1,015,266	190,544	218,660	713,473	1,418,696	395,922	341,402	822,829	1,358,225	18,883,507	21,080,187
<b>TOTAL ( \$ )</b>	\$7,582	\$7,104	\$36,110	\$41,281	\$4,088	\$4,482	\$1,698	\$1,414	\$981	\$1,141	\$4,284	\$4,594	\$3,557	\$4,968	\$11,519	\$12,460	\$3,053	\$4,700	\$828	\$1,012	\$3,102	\$6,568	\$1,721	\$1,581	\$3,578	\$6,288	\$82,102	\$97,593
MARKET RATIO	9%	7.3%	44%	42.3%	5%	4.6%	2%	1.4%	1%	1.2%	5%	4.7%	4%	5.1%	14%	12.8%	4%	4.8%	1%	1%	4%	6.7%	2%	1.6%	4%	6.4%	100%	100%
Growth RATIO	-12%		7%		3%		-22%		9%		1%		31%		2%		45%		15%		99%		-14%		65%		12%	

**PORTFOLIO BREAKDOWN**  
***YEMENI INSURANCE MARKET (DIRECT PREMIUM)***

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>TOTAL PREMIUM (R)</b>	1,743,938	1,534,373	8,305,275	8,916,610	940,330	968,169	390,494	305,513	225,645	246,446	985,376	992,265	818,087	1,073,133	2,649,462	2,691,429	702,132	1,015,266	190,544	218,660	713,473	1,418,696	395,922	341,402	822,829	1,358,225	18,883,507	21,080,187
<b>TOTAL PREMIUM (\$)</b>	\$7,582	\$7,104	\$36,110	\$41,281	\$4,088	\$4,482	\$1,698	\$1,414	\$981	\$1,141	\$4,284	\$4,594	\$3,557	\$4,968	\$11,519	\$12,460	\$3,053	\$4,700	\$828	\$1,012	\$3,102	\$6,568	\$1,721	\$1,581	\$3,578	\$6,288	\$82,102	\$97,593
<b>MARKET RATIO</b>	9%	7.3%	44%	42.3%	5%	4.6%	2%	1.4%	1%	1.2%	5%	4.7%	4%	5.1%	14%	12.8%	4%	4.8%	1%	1%	4%	6.7%	2%	1.6%	4%	6.4%	100%	100%
<b>Growth RATIO</b>	-12%		7%		3%		-22%		9%		1%		31%		2%		45%		15%		99%		-14%		65%		12%	

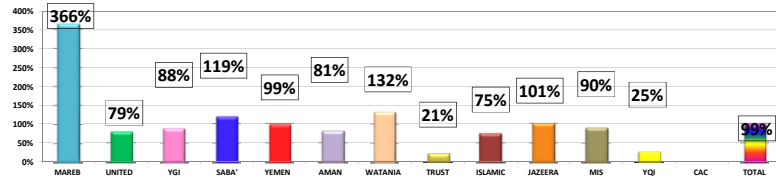


**YEMEN INSURANCE MARKET  
ALL CLASSES (LOSS RATIO)**

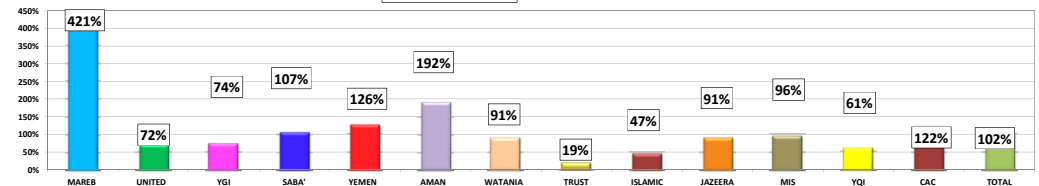
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	1,743,938	1,534,373	8,305,275	8,916,610	940,330	968,169	390,494	305,513	225,645	246,446	985,376	992,265	818,087	1,073,133	2,649,462	2,691,429	702,132	1,015,266	190,544	218,660	713,473	1,418,696	395,922	341,402	822,829	1,358,225	18,883,507	21,080,187
<b>MARKET RATIO</b>	9%	7%	44%	42%	5%	5%	2%	1%	1%	1%	5%	5%	4%	5%	14%	13%	4%	5%	1%	1%	4%	7%	2%	2%	4%	6%	100%	100%
<b>PAID LOSSES</b>	1,190,785	3,460,954	2,383,898	3,636,345	363,001	370,329	301,855	168,490	133,439	169,599	584,460	833,821	412,317	547,296	217,222	79,709	301,016	266,397	109,298	159,871	642,562	1,357,389	36,847	89,996	270,084	967,886	6,946,784	12,108,082
<b>MARKET RATIO</b>	17%	29%	34%	30%	5%	3%	4%	1%	2%	1%	8%	7%	6%	5%	3%	1%	4%	2%	2%	1%	9%	11%	1%	1%	4%	8%	100%	100%
<b>O/S. LOSSES</b>	5,188,162	3,002,977	4,161,811	2,774,513	468,026	348,230	162,556	159,097	89,780	141,488	216,383	1,070,975	667,902	431,457	345,085	428,351	223,753	207,551	83,836	39,569	0	0	62,760	119,517	88,484	684,036	11,758,538	9,407,761
<b>MARKET RATIO</b>	44%	32%	35%	29%	4%	4%	1%	2%	1%	2%	2%	11%	6%	5%	3%	5%	2%	2%	1%	0%	0%	0%	1%	1%	1%	7%	100%	100%
<b>LOSS RATIO</b>	366%	421%	79%	72%	88%	74%	119%	107%	99%	126%	81%	192%	132%	91%	21%	19%	75%	47%	101%	91%	90%	96%	25%	61%	44%	122%	99%	102%

**LOSS RATIO 2011**



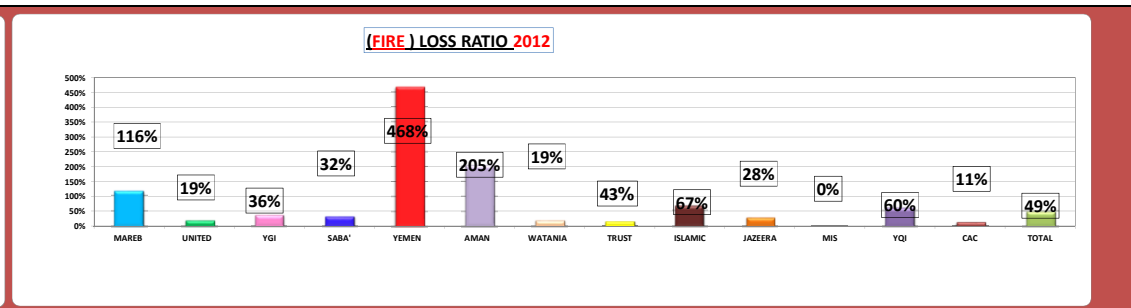
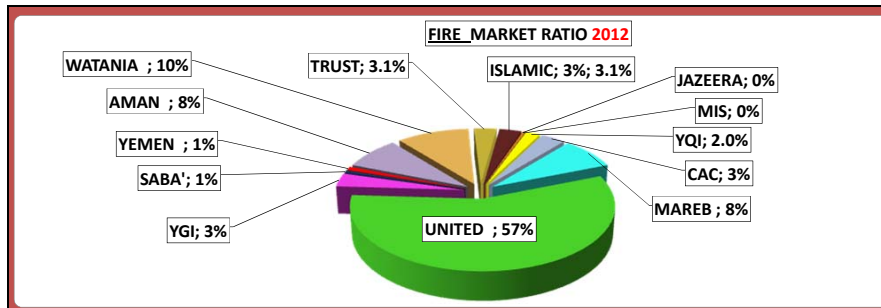
**LOSS RATIO 2012**



**YEMEN INSURANCE MARKET  
CLASS OF BUSINESS : FIRE LOSS RATIO**

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	253,210	242,226	1,609,632	1,728,130	142,099	103,531	27,747	20,812	28,456	27,600	394,450	245,683	63,402	306,634	8,846	95,320	94,602	94,259	4,724	10,558	0	0	39,370	60,173	67,627	104,835	2,734,165	3,039,761
<b>MARKET RATIO</b>	9%	8%	59%	57%	5%	3%	1%	1%	1%	1%	14%	8%	2%	10%	0%	3%	3%	3%	0%	0%	0%	0%	1%	2%	2%	3%	100%	100%
<b>PAID LOSSES</b>	247,460	20,208	214,174	298,858	6,769	7,489	8,183	4,014	10,169	54,759	134,495	26,694	23,008	8,674	2,852	908	12,243	54,808	2,284	2,971	0	0	4,823	20,658	1,946	1,965	668,407	502,006
<b>MARKET RATIO</b>	37%	4%	32%	60%	1%	1%	1%	1%	2%	11%	20%	5%	3%	2%	0%	0%	2%	11%	0%	1%	0%	0%	1%	4%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	134,451	260,390	295,995	34,235	32,523	29,281	7,137	2,558	950	74,442	15,750	476,466	51,782	50,987	939	12,528	56,148	8,340	0	0	0	0	23,580	15,350	0	10,000	619,255	974,578
<b>MARKET RATIO</b>	22%	27%	48%	4%	5%	3%	1%	0%	0%	8%	3%	49%	8%	5%	0%	1%	9%	1%	0%	0%	0%	0%	4%	2%	0%	1%	100%	100%
<b>LOSS RATIO</b>	151%	116%	32%	19%	28%	36%	55%	32%	39%	468%	38%	205%	118%	19%	43%	14%	72%	67%	48%	28%	#DIV/0!	#DIV/0!	72%	60%	3%	11%	47%	49%



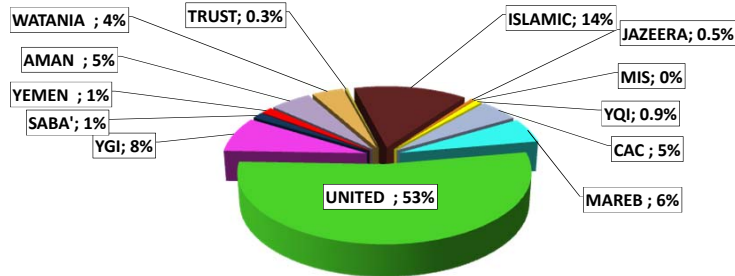
**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MARINE CARGO LOSS RATIO**

CURRENCY: YER. ---

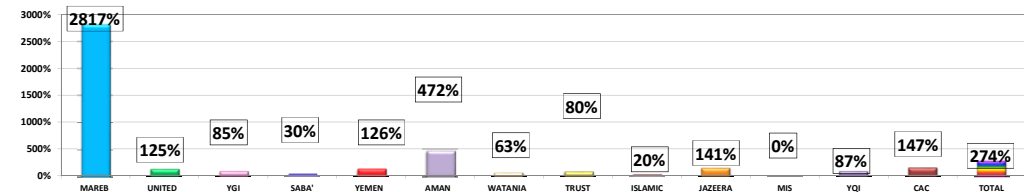
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	169,975	169,372	1,624,113	1,601,583	199,012	242,129	65,627	41,874	41,421	44,600	145,648	156,647	84,948	119,686	3,957	9,229	169,226	427,354	6,724	15,353	0	0	16,324	28,030	134,315	151,075	2,661,290	3,006,931
<b>MARKET RATIO</b>	6%	6%	61%	53%	7%	8%	2%	1%	2%	1%	5%	5%	3%	4%	0%	0%	6%	14%	0%	1%	0%	0%	1%	1%	5%	5%	100%	100%
<b>PAID LOSSES</b>	96,362	2,620,114	591,726	1,875,827	26,446	112,692	25,614	9,017	45,114	8,800	82,062	345,811	14,426	53,767	1,065	0	13,398	25,264	1,326	2,321	0	0	618	5,860	8,709	133,578	906,866	5,193,052
<b>MARKET RATIO</b>	11%	50%	65%	36%	3%	2%	3%	0%	5%	0%	9%	7%	2%	1%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	3%	100%	100%
<b>O/S.LOSSES</b>	4,588,517	2,150,478	1,800,382	130,968	185,308	92,411	20,460	3,711	38,165	47,386	48,046	393,174	55,120	21,388	11,822	7,370	28,199	61,384	2,153	19,388	0	0	6,626	18,544	10,177	89,220	6,794,975	3,035,422
<b>MARKET RATIO</b>	68%	71%	26%	4%	3%	3%	0%	0%	1%	2%	1%	13%	1%	1%	0%	0%	0%	2%	0%	1%	0%	0%	0%	1%	0%	3%	100%	100%
<b>LOSS RATIO</b>	2756%	2817%	147%	125%	106%	85%	70%	30%	201%	126%	89%	472%	82%	63%	326%	80%	25%	20%	52%	141%	#DIV/0!	#DIV/0!	44%	87%	14%	147%	289%	274%

**MARINE MARKET RATIO 2012**



**(MARINE) LOSS RATIO 2012**

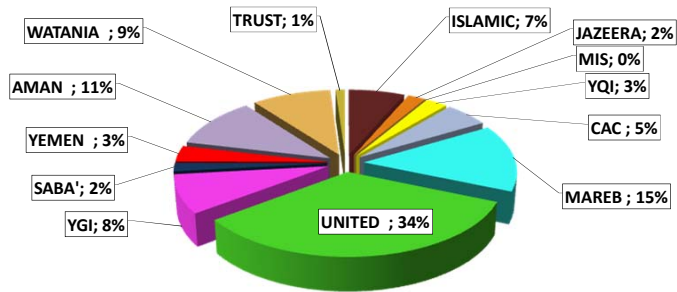


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MOTORS LOSS RATIO**

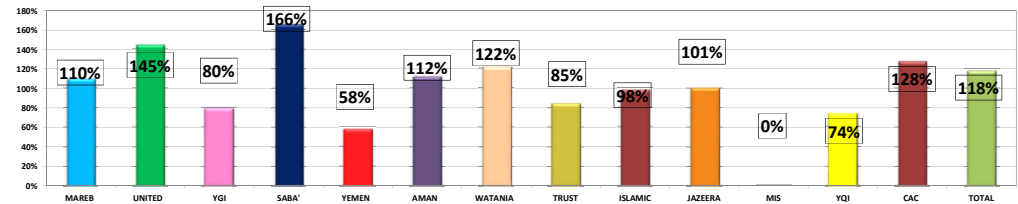
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	709,666	553,707	1,377,602	1,281,387	297,102	320,317	114,667	69,618	109,986	131,700	362,693	414,659	355,548	358,220	34,345	41,517	236,659	253,091	81,220	80,097	0	0	58,482	98,609	179,255	203,173	3,917,225	3,806,094
<b>MARKET RATIO</b>	18%	15%	35%	34%	8%	8%	3%	2%	3%	3%	9%	11%	9%	9%	1%	1%	6%	7%	2%	2%	0%	0%	1%	3%	5%	5%	100%	100%
<b>PAID LOSSES</b>	392,477	342,855	859,939	629,004	226,225	135,215	143,020	65,831	52,045	70,985	292,070	350,721	264,953	281,673	19,014	13,254	203,226	138,361	31,061	60,498	0	0	17,999	34,064	64,189	154,760	2,566,218	2,277,221
<b>MARKET RATIO</b>	15%	15%	34%	28%	9%	6%	6%	3%	2%	3%	11%	15%	10%	12%	1%	1%	8%	6%	1%	3%	0%	0%	1%	1%	3%	7%	100%	100%
<b>O/S.LOSSES</b>	142,866	267,072	442,059	1,224,191	100,698	119,956	59,776	49,840	42,668	5,160	123,157	113,635	203,947	154,690	10,557	22,087	119,231	109,896	42,458	20,181	0	0	22,273	38,967	59,750	104,692	1,369,440	2,230,366
<b>MARKET RATIO</b>	10%	12%	32%	55%	7%	5%	4%	2%	3%	0%	9%	5%	15%	7%	1%	1%	9%	5%	3%	1%	0%	0%	2%	2%	4%	5%	100%	100%
<b>LOSS RATIO</b>	75%	110%	95%	145%	110%	80%	177%	166%	86%	58%	114%	112%	132%	122%	86%	85%	136%	98%	91%	101%	#DIV/0!	#DIV/0!	69%	74%	69%	128%	100%	118%

**MOTOR MARKET RATIO 2012**



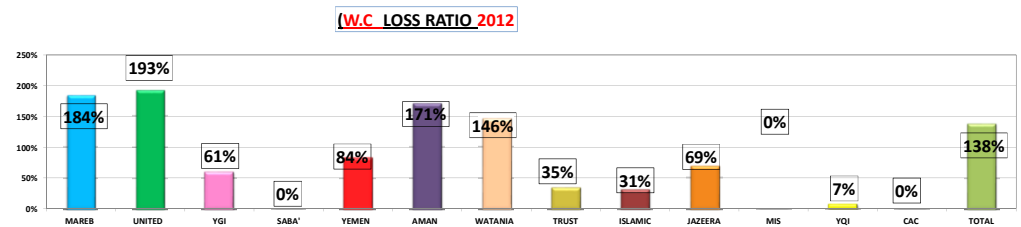
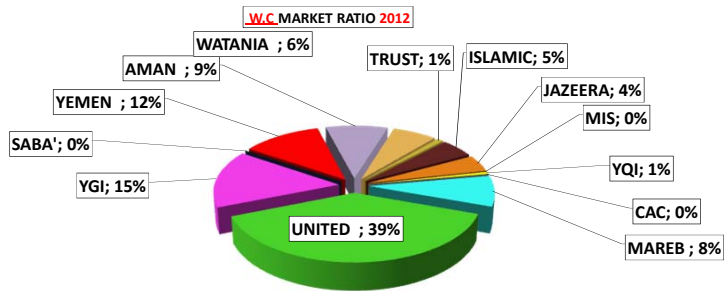
**(MOTOR LOSS RATIO 2012)**



**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : W.C. LOSS RATIO**

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	13,856	16,298	71,856	77,432	28,306	30,656	0	0	22,272	23,046	11,660	17,966	16,486	12,887	2,480	1,999	6,169	9,823	4,421	8,842	0	0	1,948	1,212	3,152	0	182,606	200,161
<b>MARKET RATIO</b>	7%	8%	36%	39%	14%	15%	0%	0%	11%	12%	6%	9%	8%	6%	1%	1%	3%	5%	2%	4%	0%	0%	1%	1%	2%	0%	100%	100%
<b>PAID LOSSES</b>	3,623	15,550	41,802	24,721	2,515	4,382	0	0	6,461	19,409	7,795	8,268	8,914	5,545	402	503	5,752	3,050	473	6,098	0	0	8	88	1,600	0	79,345	87,614
<b>MARKET RATIO</b>	4%	18%	48%	28%	3%	5%	0%	0%	7%	22%	9%	9%	10%	6%	0%	1%	7%	3%	1%	7%	0%	0%	0%	0%	2%	0%	100%	100%
<b>O/S.LOSSES</b>	14,629	14,412	229,553	124,455	13,532	14,257	0	0	4,714	0	10,027	22,401	12,037	13,282	0	200	0	0	0	0	0	0	200	0	0	0	284,692	189,007
<b>MARKET RATIO</b>	8%	8%	121%	66%	7%	8%	0%	0%	2%	0%	5%	12%	6%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	132%	184%	378%	193%	57%	61%	#DIV/0!	#DIV/0!	50%	84%	153%	171%	127%	146%	16%	35%	93%	31%	11%	69%	#DIV/0!	#DIV/0!	11%	7%	51%	#DIV/0!	199%	138%

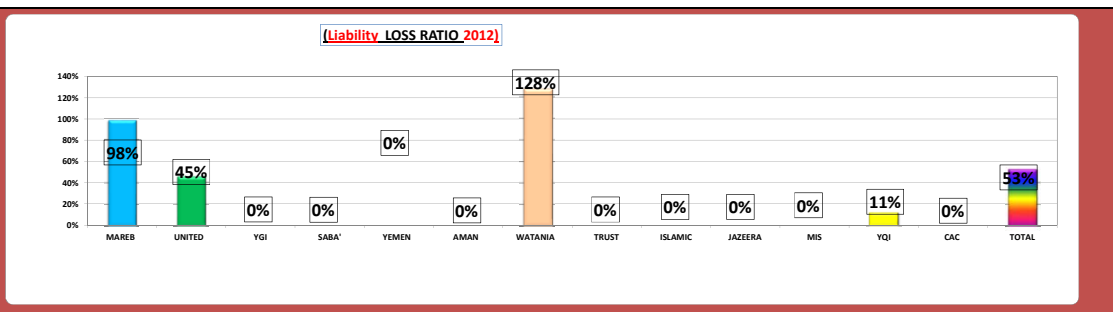
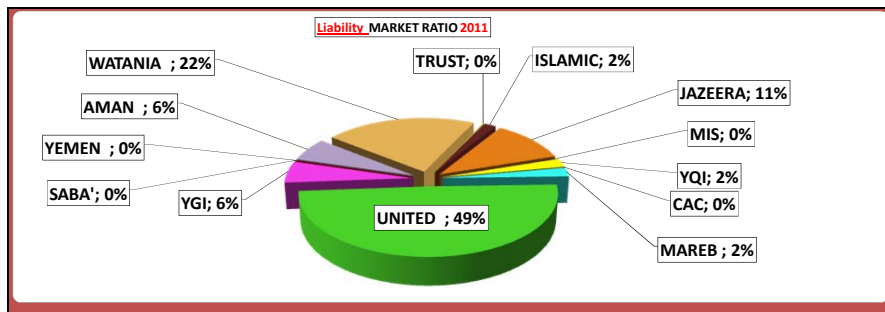




**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Liability LOSS RATIO**

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	11,777	9,806	247,974	208,774	32,795	23,881	0	0	0	0	1,761	25,806	77,698	91,252	1,015	691	3,688	7,144	49,934	46,726	0	0	3,682	9,416	3,199	0	433,523	423,496
<b>MARKET RATIO</b>	3%	2%	59%	49%	8%	6%	0%	0%	0%	0%	0%	6%	18%	22%	0%	0%	1%	2%	12%	11%	0%	0%	1%	2%	1%	0%	100%	100%
<b>PAID LOSSES</b>	0	20	2,827	771	0	0	0	0	0	0	6	0	3,659	1,448	0	0	0	0	0	0	0	0	0	1,072	160	0	6,652	3,311
<b>MARKET RATIO</b>	0%	0%	85%	23%	0%	0%	0%	0%	0%	0%	0%	0%	111%	44%	0%	0%	0%	0%	0%	0%	0%	0%	0%	32%	2%	0%	100%	100%
<b>O/S.LOSSES</b>	0	9,609	0	94,103	0	0	0	0	0	0	0	0	115,290	115,330	0	0	0	0	2,903	0	0	0	0	0	0	0	118,193	219,042
<b>MARKET RATIO</b>	0%	4%	0%	43%	0%	0%	0%	0%	0%	0%	0%	0%	53%	53%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	100%	100%	
<b>LOSS RATIO</b>	0%	98%	1%	45%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	153%	128%	0%	0%	0%	0%	6%	0%	#DIV/0!	#DIV/0!	0%	11%	5%	#DIV/0!	29%	53%

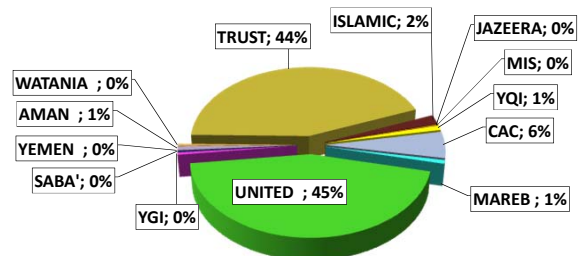


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO**

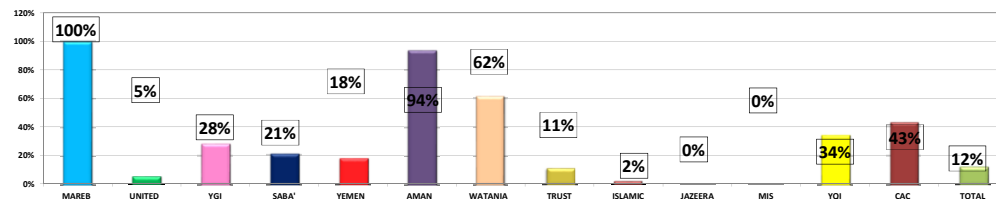
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	41,746	39,830	1,953,778	2,303,556	27,114	25,675	18,833	17,108	1,466	428	0	42,388	25,720	24,164	2,141,082	2,261,431	80,568	101,131	2,848	9,774	0	0	241,652	52,146	175,415	289,332	4,710,222	5,166,963
<b>MARKET RATIO</b>	1%	1%	41%	45%	1%	0%	0%	0%	0%	0%	0%	1%	1%	0%	45%	44%	2%	2%	0%	0%	0%	0%	5%	1%	4%	6%	100%	100%
<b>PAID LOSSES</b>	35	767	122,670	98,345	2,018	3,871	139	524	0	75	0	23,911	3,500	448	160,293	20,623	7,784	63	1,600	0	0	4,728	5,000	580	110,889	303,347	264,516	
<b>MARKET RATIO</b>	0%	0%	40%	37%	1%	1%	0%	0%	0%	0%	0%	9%	1%	0%	53%	8%	3%	0%	1%	0%	0%	0%	2%	2%	0%	42%	100%	100%
<b>O/S.LOSSES</b>	22,638	38,937	1,077,536	18,740	2,809	3,395	876	3,036	0	0	0	15,783	9,818	14,452	217,912	220,348	2,236	2,241	0	0	0	0	2,817	12,901	3,621	13,244	1,340,262	343,077
<b>MARKET RATIO</b>	2%	11%	80%	5%	0%	1%	0%	1%	0%	0%	0%	5%	1%	4%	16%	64%	0%	1%	0%	0%	0%	0%	0%	4%	0%	4%	100%	100%
<b>LOSS RATIO</b>	54%	100%	61%	5%	18%	28%	5%	21%	0%	18%	#DIV/0!	94%	52%	62%	18%	11%	12%	2%	56%	0%	#DIV/0!	#DIV/0!	3%	34%	2%	43%	35%	12%

**MISC.ACC MARKET RATIO 2012**



**(MISC.ACC LOSS RATIO 2012)**

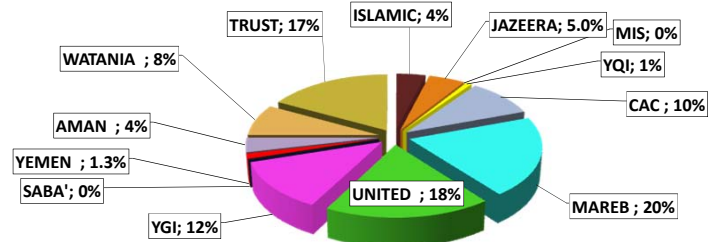


YEMEN INSURANCE MARKET  
CLASS OF BUSINESS : **ENGINEERING LOSS RATIO**

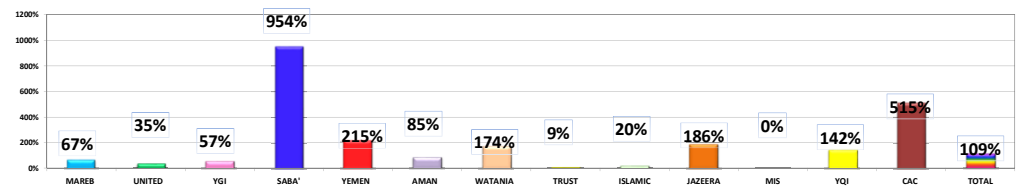
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	259,772	190,178	113,955	171,977	102,617	117,211	1,711	617	13,937	12,000	13,029	34,009	96,717	75,074	357,413	161,942	31,420	37,926	40,673	47,310	0	0	11,239	7,508	8,067	90,880	1,050,549	946,632
<b>MARKET RATIO</b>	25%	20%	11%	18%	10%	12%	0%	0%	1%	1%	1%	4%	9%	8%	34%	17%	3%	4%	4%	5%	0%	0%	1%	1%	1%	10%	100%	100%
<b>PAID LOSSES</b>	132,801	45,499	72,737	27,111	46,025	49,120	58,119	1,597	17,638	12,939	13,029	22,312	13,338	117,984	3,272	0	1,408	0	72,554	87,983	0	0	1,172	771	2,462	54,911	434,554	420,227
<b>MARKET RATIO</b>	31%	11%	17%	6%	11%	12%	13%	0%	4%	3%	3%	5%	3%	28%	1%	0%	0%	0%	17%	21%	0%	0%	0%	0%	1%	13%	100%	100%
<b>O/S.LOSSES</b>	110,119	81,292	94,103	32,598	59,855	18,064	13,392	4,287	2,983	12,900	2,994	6,511	173,548	13,006	16,455	14,609	0	7,404	36,322	0	0	0	4,146	9,876	0	413,344	513,916	613,891
<b>MARKET RATIO</b>	21%	13%	18%	5%	12%	3%	3%	1%	1%	2%	1%	1%	34%	2%	3%	2%	0%	1%	7%	0%	0%	0%	1%	2%	0%	67%	100%	100%
<b>LOSS RATIO</b>	94%	67%	146%	35%	103%	57%	4181%	954%	148%	215%	123%	85%	193%	174%	6%	9%	4%	20%	268%	186%	#DIV/0!	#DIV/0!	47%	142%	31%	515%	90%	109%

**ENGINEERING MARKET RATIO 2012**



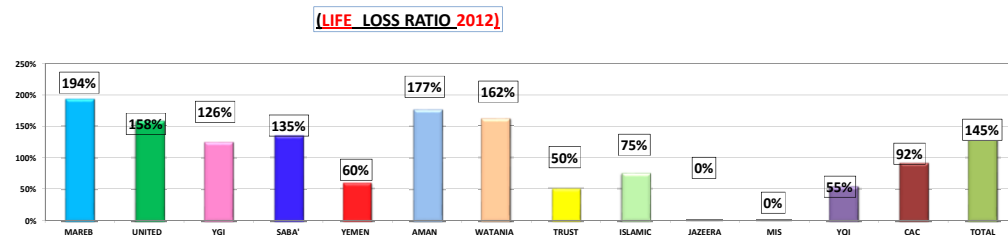
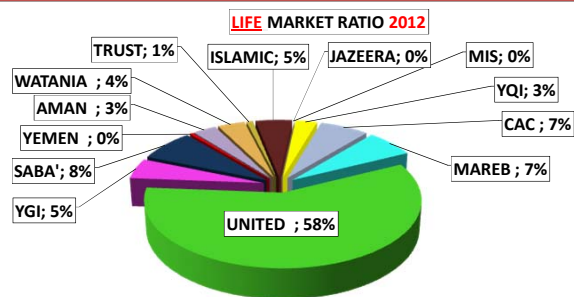
**(ENGINEERING)LOSS RATIO 2012**



YEMEN INSURANCE MARKET  
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
PREMIUM	115,637	115,599	915,316	1,020,220	84,470	86,794	139,598	132,920	8,107	7,072	44,918	54,969	70,281	63,252	17,246	15,300	71,560	84,538	0	0	0	0	23,225	49,935	56,581	113,814	1,546,939	1,744,413
MARKET RATIO	7%	7%	59%	58%	5%	5%	9%	8%	1%	0%	3%	3%	5%	4%	1%	1%	5%	5%	0%	0%	0%	0%	2%	3%	4%	7%	100%	100%
PAID LOSSES	74,930	88,810	458,280	583,113	43,468	41,066	62,582	83,445	2,012	2,632	55,003	56,104	53,541	54,179	0	2,036	35,828	44,850	0	0	0	0	7,499	7,400	37,177	75,391	830,320	1,039,026
MARKET RATIO	9%	9%	55%	56%	5%	4%	8%	8%	0%	0%	7%	5%	6%	5%	0%	0%	4%	4%	0%	0%	0%	0%	1%	1%	4%	7%	100%	100%
O/S.LOSSES	98,263	135,124	220,400	1,032,638	59,706	68,049	60,915	95,665	300	1,600	15,471	41,418	46,361	48,322	12,818	5,556	17,939	18,285	0	0	0	0	3,118	19,879	8,800	29,000	544,092	1,495,536
MARKET RATIO	18%	9%	41%	69%	11%	5%	11%	6%	0%	0%	3%	3%	9%	3%	2%	0%	3%	1%	0%	0%	0%	0%	1%	1%	2%	2%	100%	100%
LOSS RATIO	150%	194%	74%	158%	122%	126%	88%	135%	29%	60%	157%	177%	142%	162%	74%	50%	75%	75%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	46%	55%	81%	92%	89%	145%



**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Medical LOSS RATIO**

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012	2011	2012
<b>PREMIUM</b>	168,299	197,357	391,049	523,551	26,815	17,975	22,312	22,565	0	0	11,217	138	27,287	21,964	83,078	104,000	8,240	0	0	0	713,473	1,418,696	0	34,373	195,218	405,116	1,646,988	2,745,735
<b>MARKET RATIO</b>	10%	7%	24%	19%	2%	0%	1%	1%	0%	0%	1%	0%	2%	1%	5%	4%	1%	0%	0%	0%	43%	52%	0%	1%	12%	15%	100%	100%
<b>PAID LOSSES</b>	243,097	327,131	19,743	98,595	9,535	16,494	4,198	4,062	0	0	0	0	26,978	23,578	30,324	42,385	21,377	0	0	0	642,562	1,357,389	0	15,083	153,261	436,393	1,151,075	2,321,109
<b>MARKET RATIO</b>	21%	14%	2%	4%	1%	1%	0%	0%	0%	0%	0%	0%	2%	1%	3%	2%	2%	0%	0%	0%	56%	58%	0%	1%	13%	19%	0%	100%
<b>O/S.LOSSES</b>	76,679	45,663	1,783	82,585	13,595	2,817	0	0	0	0	938	1,587	0	0	74,582	145,653	0	0	0	0	0	0	0	4,000	6,136	24,536	173,713	306,841
<b>MARKET RATIO</b>	44%	15%	1%	27%	8%	1%	0%	0%	0%	0%	1%	1%	0%	0%	43%	47%	0%	0%	0%	0%	0%	0%	0%	1%	4%	8%	100%	100%
<b>LOSS RATIO</b>	190%	189%	6%	35%	86%	107%	19%	18%	#DIV/0!	#DIV/0!	8%	1150%	99%	107%	126%	181%	259%	#DIV/0!	#DIV/0!	#DIV/0!	90%	96%	#DIV/0!	56%	82%	114%	80%	96%

