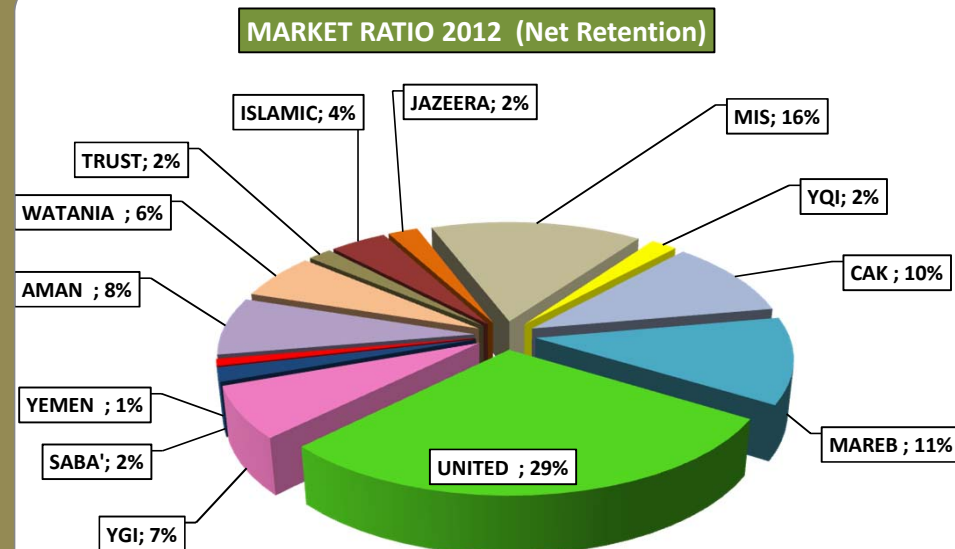
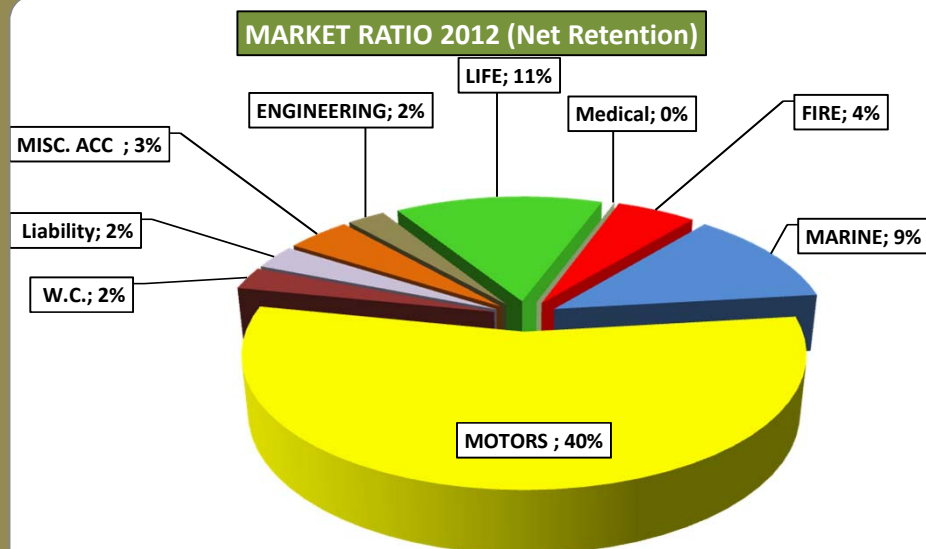


YEMEN INSURANCE MARKET STATISTIC 2012 ((Net Retention)



Prepared By Statistic Department In United Insurance In Coordination With Yemen Insurance Federation.

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM) (Net Retention)

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
FIRE	49,529	39,246	138,938	134,287	808	1,955	19,087	1,999	1,028	23,386	142,159	75,318	7,406	19,930	7,555	6,133	6,647	7,569	1,821	5,677	0	0	618	11,353	2,926	11,540	378,522	338,394
Growth RATIO	-21%		-3%		142%		-90%		2175%		-47%		169%		-19%		14%		212%		#DIV/0!		1737%		294%		-11%	
MARKET RATIO	13%	12%	37%	40%	0%	1%	5%	1%	0%	7%	38%	22%	2%	6%	2%	2%	2%	2%	0%	2%	0%	0%	0%	3%	1%	3%	6%	4%
MARINE	27,885	40,071	199,568	380,524	94,462	121,258	21,446	5,233	8,544	15,478	38,472	61,481	10,002	18,548	2,585	721	39,922	75,844	3,840	6,445	0	0	2,927	10,175	17,017	5,632	466,669	741,411
Growth RATIO	44%		91%		28%		-76%		81%		60%		85%		-72%		90%		68%		#DIV/0!		248%		-67%		59%	
MARKET RATIO	6%	5%	43%	51%	20%	16%	5%	1%	2%	2%	8%	8%	2%	3%	1%	0%	9%	10%	1%	1%	0%	0%	1%	1%	4%	1%	7%	9%
MOTORS	498,987	562,538	1,361,065	1,069,194	297,102	319,485	138,125	69,618	100,879	116	362,693	408,682	314,223	319,816	24,670	34,871	222,239	247,149	52,958	77,087	0	0	58,482	92,333	155,652	176,472	3,587,075	3,377,360
Growth RATIO	13%		-21%		8%		-50%		-100%		13%		2%		41%		11%		46%		#DIV/0!		58%		13%		-6%	
MARKET RATIO	14%	17%	38%	32%	8%	9%	4%	2%	3%	0%	10%	12%	9%	9%	1%	1%	6%	7%	1%	2%	0%	0%	2%	3%	4%	5%	53%	40%
W.C.	11,417	16,299	59,528	73,564	28,306	20,018	0	0	22,272	23,600	11,660	17,966	16,248	12,887	1,197	716	0	0	4,421	7,204	0	0	779	425	3,152	0	158,980	172,679
Growth RATIO	43%		24%		-29%		#DIV/0!		6%		54%		-21%		-40%		#DIV/0!		63%		#DIV/0!		-45%		-100%		9%	
MARKET RATIO	7%	9%	37%	43%	18%	12%	0%	0%	14%	14%	7%	10%	10%	7%	1%	0%	0%	0%	3%	4%	0%	0%	0%	0%	2%	0%	2%	2%
Liability	11,777	9,806	2,520	25,341	6,441	6,010	0	0	0	0	1,761	25,806	50,359	70,535	1,549	1,366	0	0	49,934	43,565	0	0	1,473	3,296	270	0	126,084	185,725
Growth RATIO	-17%		906%		-7%		#DIV/0!		#DIV/0!		1365%		40%		-12%		#DIV/0!		-13%		#DIV/0!		124%		-100%		47%	
MARKET RATIO	9%	5%	2%	14%	5%	3%	0%	0%	0%	0%	1%	14%	40%	38%	1%	1%	0%	0%	40%	23%	0%	0%	1%	2%	0%	0%	2%	2%
MISC. ACC & Others	8,832	4,491	43,578	45,732	17,559	18,801	5,721	1,898	101	646	0	17,556	8,749	10,952	3,468	3,838	8,216	9,891	1,140	5,743	0	0	13,836	9,038	66,060	143,717	177,260	272,304
Growth RATIO	-49%		5%		7%		-67%		540%		#DIV/0!		25%		11%		20%		404%		#DIV/0!		-35%		118%		54%	
MARKET RATIO	5%	2%	25%	17%	10%	7%	3%	1%	0%	0%	0%	6%	5%	4%	2%	1%	5%	4%	1%	2%	0%	0%	8%	3%	37%	53%	3%	3%
ENGINEERING	39,054	17,567	970	26,331	7,441	7,515	2,047	229	2,070	8,871	2,822	8,689	14,065	16,943	4,599	1,788	3,368	3,823	30,049	40,665	0	0	1,172	749	4,977	29,184	112,635	162,354
Growth RATIO	-55%		2615%		1%		-89%		329%		208%		20%		-61%		14%		35%		#DIV/0!		-36%		486%		44%	
MARKET RATIO	35%	11%	1%	16%	7%	5%	2%	0%	2%	5%	3%	5%	12%	10%	4%	1%	3%	2%	27%	25%	0%	0%	1%	0%	4%	18%	2%	2%
LIFE	75,112	73,963	424,420	470,716	68,392	58,820	67,213	69,631	338	6,022	19,875	31,668	45,458	38,893	8,492	9,098	14,725	8,565	0	0	0	0	710	21,078	48,751	100,101	773,486	888,555
Growth RATIO	-2%		11%		-14%		4%		1682%		59%		-14%		7%		-42%		#DIV/0!		#DIV/0!		2869%		105%		15%	
MARKET RATIO	10%	8%	55%	53%	9%	7%	9%	8%	0%	1%	3%	4%	6%	4%	1%	1%	2%	1%	0%	0%	0%	0%	0%	2%	6%	11%	11%	11%
Medical	168,299	197,357	91,033	217,359	12,810	24,955	6,571	6,770	0	0	5,963	25	8,230	3,795	27,663	89,478	0	0	0	0	483,922	1,317,673	0	16,086	195,218	405,116	999,709	2,278,614
Growth RATIO	17%		139%		95%		3%		#DIV/0!		-100%		-54%		223%		#DIV/0!		#DIV/0!		172%		#DIV/0!		108%		128%	
MARKET RATIO	17%	9%	9%	10%	1%	1%	1%	0%	0%	0%	1%	0%	1%	0%	3%	4%	0%	0%	0%	0%	48%	58%	0%	1%	20%	18%	15%	27%
TOTAL (R)	890,892	961,338	2,321,620	2,443,048	533,321	578,817	260,210	155,378	135,232	78,119	585,405	647,191	474,740	512,299	81,778	148,009	295,117	352,842	144,163	186,386	483,922	1,317,673	79,997	164,533	494,023	871,762	6,780,420	8,417,395
TOTAL (\$)	\$3,873	\$4,451	\$10,094	\$11,310	\$2,319	\$2,680	\$1,131	\$719	\$588	\$362	\$2,545	\$2,996	\$2,064	\$2,372	\$356	\$685	\$1,283	\$1,634	\$627	\$863	\$2,104	\$6,100	\$348	\$762	\$2,148	\$4,036	\$29,480	\$38,969
MARKET RATIO	13%	11%	34%	29%	8%	7%	4%	2%	2%	1%	9%	8%	7%	6%	1%	2%	4%	4%	2%	2%	7%	16%	1%	2%	7%	10%	100%	100%
Growth RATIO	8%		5%		9%		-40%		-42%		11%		8%		81%		20%		29%		172%		106%		76%		24%	

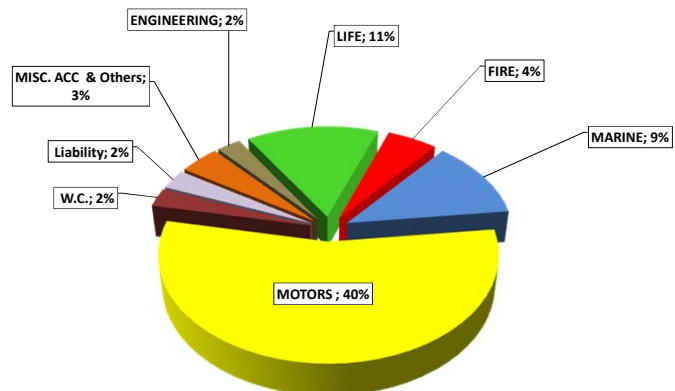
Prepared By Statistic Department In United Insurance In Coordination With Yemen Insurance Federation.

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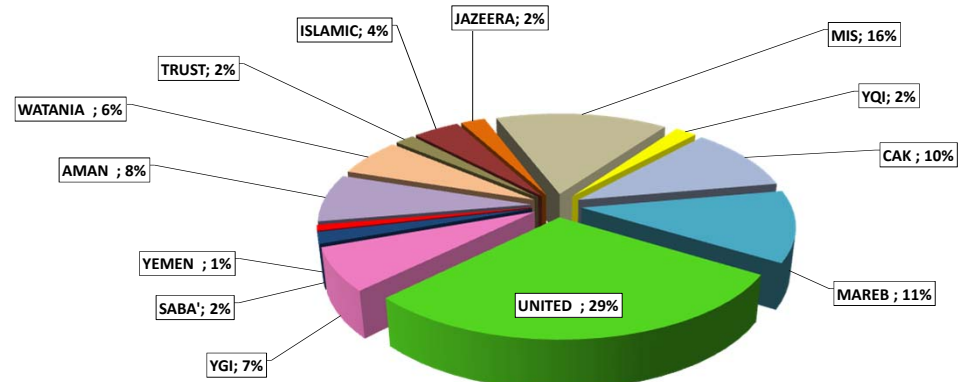
PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM) (Net Retention)

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
TOTAL PREMIUM (R)	890,892	961,338	2,321,620	2,443,048	533,321	578,817	260,210	155,378	135,232	78,119	585,405	647,191	474,740	512,299	81,778	148,009	295,117	352,842	144,163	186,386	483,922	1,317,673	79,997	164,533	494,023	871,762	6,780,420	8,417,395
TOTAL PREMIUM (\$)	\$3,873	\$4,451	\$10,094	\$11,310	\$2,319	\$2,680	\$1,131	\$719	\$588	\$362	\$2,545	\$2,996	\$2,064	\$2,372	\$356	\$685	\$1,283	\$1,634	\$627	\$863	\$2,104	\$6,100	\$348	\$762	\$2,148	\$4,036	\$29,480	\$38,969
MARKET RATIO	13%	11%	34%	29%	8%	7%	4%	2%	2%	1%	9%	8%	7%	6%	1%	2%	4%	4%	2%	2%	7%	16%	1%	2%	7%	10%	100%	100%
Growth RATIO	8%		5%		9%		-40%		-42%		11%		8%		8%		20%		29%		172%		106%		76%		24%	

MARKET RATIO 2012 (Net Retention)



MARKET RATIO 2012 (Net Retention)



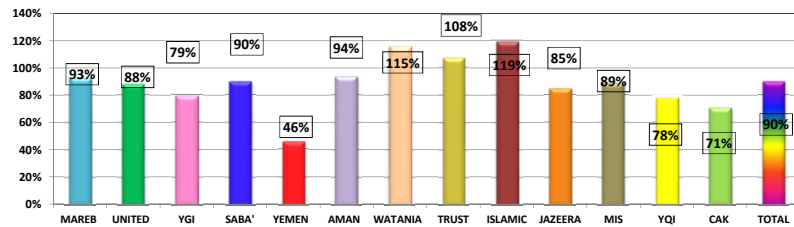
YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO) (Net Retention)

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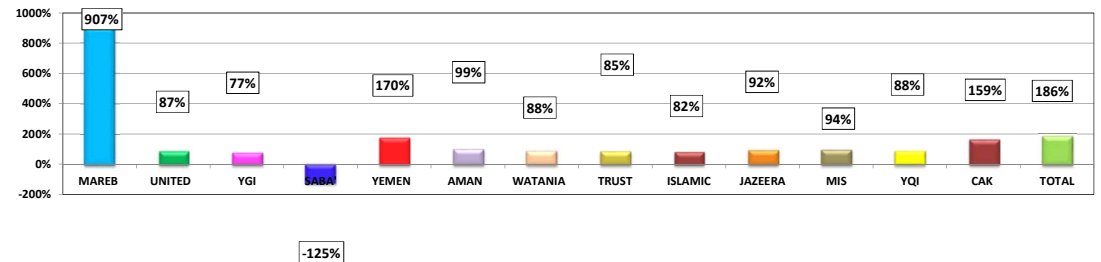
CURRENCY: YER. - 1000

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	890,892	961,338	2,321,620	2,443,048	533,321	578,817	260,210	155,378	135,232	78,119	585,405	647,191	474,740	512,299	81,778	148,009	295,117	352,842	144,163	186,386	483,922	1,317,673	79,997	164,533	494,023	871,762	6,780,420	8,417,395
MARKET RATIO	13%	11%	34%	29%	8%	7%	4%	2%	2%	1%	9%	8%	7%	6%	1%	2%	4%	4%	2%	2%	7%	16%	1%	2%	7%	10%	100%	100%
PAID LOSSES	552,910	629,616	1,290,336	1,209,778	226,247	225,712	131,722	-98,879	26,565	25,566	331,162	436,660	304,427	265,053	34,531	41,750	208,661	161,930	66,609	148,271	430,324	1,239,944	24,037	58,167	262,603	779,122	3,890,133	5,122,689
MARKET RATIO	14%	12%	33%	24%	6%	4%	3%	-2%	1%	0%	9%	9%	8%	5%	1%	1%	5%	3%	2%	3%	11%	24%	1%	1%	7%	15%	100%	100%
O/S. LOSSES	272,301	8,094,277	751,761	907,310	197,121	220,554	101,905	-94,659	34,990	107,467	216,383	201,901	243,790	187,357	53,394	84,239	143,370	126,319	55,321	24,059	0	0	38,467	87,339	88,484	607,375	2,197,287	10,553,538
MARKET RATIO	12%	77%	34%	9%	9%	2%	5%	-1%	2%	1%	10%	2%	11%	2%	2%	1%	7%	1%	3%	0%	0%	0%	2%	1%	4%	6%	100%	100%
LOSS RATIO	93%	907%	88%	87%	79%	77%	90%	-125%	46%	170%	94%	99%	115%	88%	108%	85%	119%	82%	85%	92%	89%	94%	78%	88%	71%	159%	90%	186%

LOSS RATIO 2011 (Net Retention)



LOSS RATIO 2012 (Net Retention)

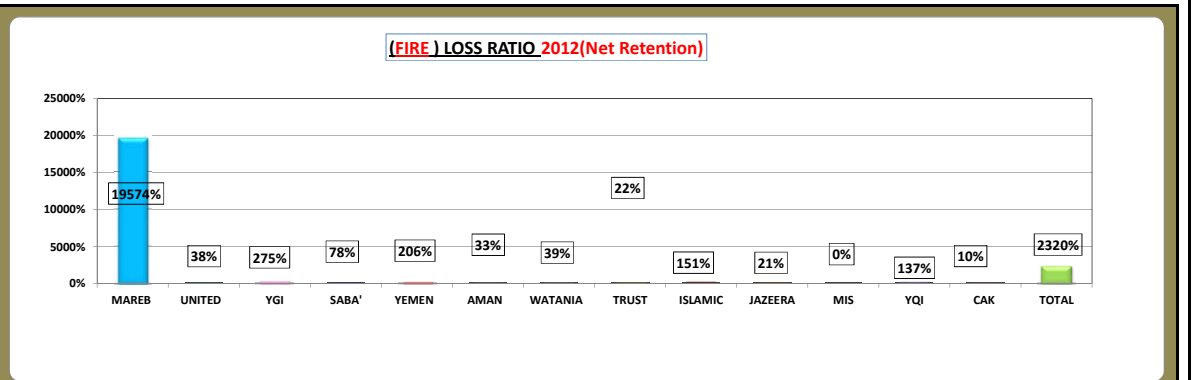
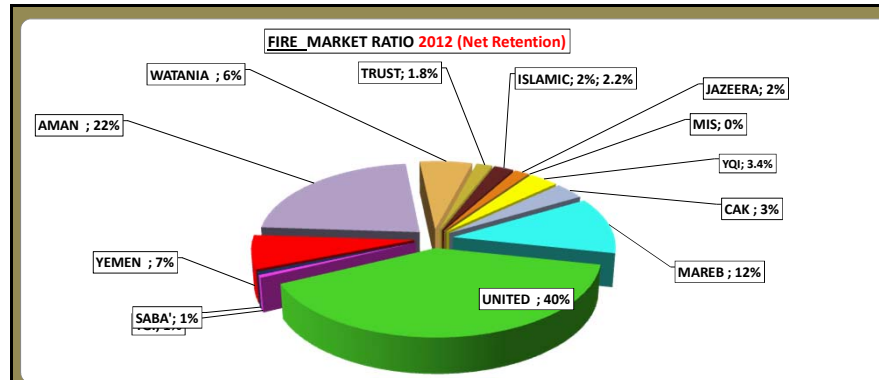


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

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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	49,529	39,246	138,938	134,287	808	1,955	19,087	1,999	1,028	23,386	142,159	75,318	7,406	19,930	7,555	6,133	6,647	7,569	1,821	5,677	0	0	618	11,353	2,926	11,540	378,522	338,394
MARKET RATIO	13%	12%	37%	40%	0%	1%	5%	1%	0%	7%	38%	22%	2%	6%	2%	2%	2%	2%	0%	2%	0%	0%	0%	3%	1%	3%	100%	100%
PAID LOSSES	-2,750	1,773	85,817	39,345	156	957	3,115	1,712	6,750	-55	18,900	17,751	2,534	454	2,833	616	2,280	8,697	1,152	1,188	0	0	1,929	3,203	647	731	123,363	76,372
MARKET RATIO	-2%	2%	70%	52%	0%	1%	3%	2%	5%	0%	15%	23%	2%	1%	2%	1%	2%	11%	1%	2%	0%	0%	2%	4%	1%	1%	100%	100%
O/S.LOSSES	4,052	7,680,322	43,489	11,412	6,320	4,419	299	-161	891	48,184	15,750	6,803	3,340	7,236	167	736	16,392	2,735	0	0	0	0	9,432	12,391	0	423	100,132	7,774,500
MARKET RATIO	4%	99%	43%	0%	6%	0%	0%	0%	1%	1%	16%	0%	3%	0%	0%	0%	16%	0%	0%	0%	0%	0%	9%	0%	0%	0%	100%	100%
LOSS RATIO	3%	19574%	93%	38%	801%	275%	18%	78%	743%	206%	24%	33%	79%	39%	40%	22%	281%	151%	63%	21%	#DIV/0!	#DIV/0!	1838%	137%	22%	10%	59%	2320%



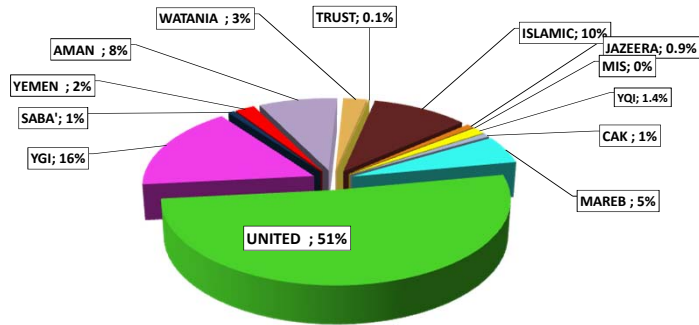
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)

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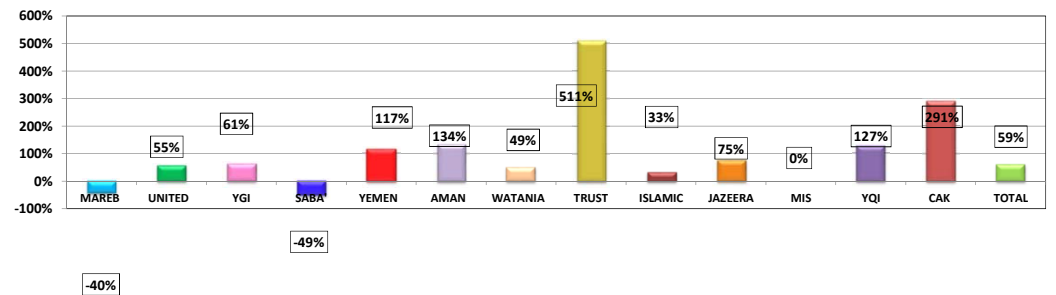
CURRENCY: YER. - 1000

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	27,885	40,071	199,568	380,524	94,462	121,258	21,446	5,233	8,544	15,478	38,472	61,481	10,002	18,548	2,585	721	39,922	75,844	3,840	6,445	0	0	2,927	10,175	17,017	5,632	466,669	741,411
MARKET RATIO	6%	5%	43%	51%	20%	16%	5%	1%	2%	2%	8%	8%	2%	3%	1%	0%	9%	10%	1%	1%	0%	0%	1%	1%	4%	1%	100%	100%
PAID LOSSES	1,375	-47,323	19,055	164,319	9,771	30,083	3,096	-1,679	5,074	-4	11,904	45,573	2,303	6,981	532	0	6,856	6,766	563	928	0	0	247	2,329	8,214	4,851	68,990	212,824
MARKET RATIO	2%	-22%	28%	77%	14%	14%	4%	-1%	7%	0%	17%	21%	3%	3%	1%	0%	10%	3%	1%	0%	0%	0%	0%	1%	12%	2%	100%	100%
O/S.LOSSES	8,590	31,299	146,545	43,656	41,069	43,684	4,078	-908	21,375	18,062	48,046	36,764	3,152	2,142	5,911	3,685	3,955	18,569	431	3,878	0	0	2,650	10,597	10,177	11,560	295,979	222,988
MARKET RATIO	3%	14%	50%	20%	14%	20%	1%	0%	7%	8%	16%	16%	1%	1%	2%	2%	1%	8%	0%	2%	0%	0%	1%	5%	3%	5%	100%	100%
LOSS RATIO	36%	-40%	83%	55%	54%	61%	33%	-49%	310%	117%	156%	134%	55%	49%	249%	511%	27%	33%	26%	75%	#DIV/0!	#DIV/0!	99%	127%	108%	291%	78%	59%

MARINE MARKET RATIO 2012 (Net Retention)



(MARINE) LOSS RATIO 2012 (Net Retention)



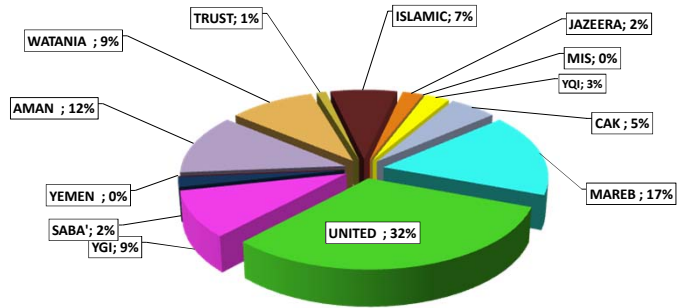
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)

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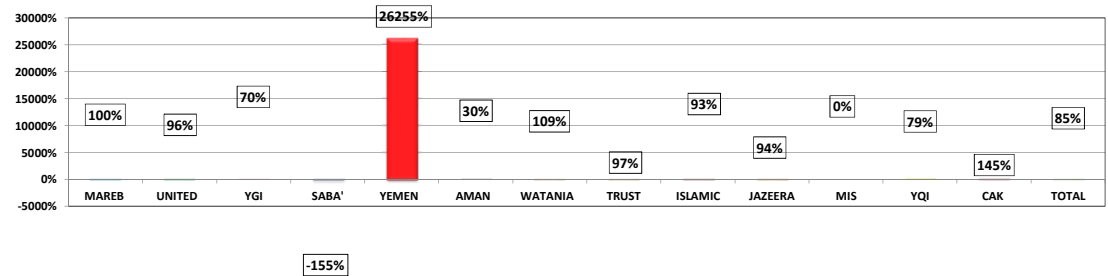
CURRENCY: YER. - 1000

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	498,987	562,538	1,361,065	1,069,194	297,102	319,485	138,125	69,618	100,879	116	362,693	408,682	314,223	319,816	24,670	34,871	222,239	247,149	52,958	77,087	0	0	58,482	92,333	155,652	176,472	3,587,075	3,377,360
MARKET RATIO	14%	17%	38%	32%	8%	9%	4%	2%	3%	0%	10%	12%	9%	9%	1%	1%	6%	7%	1%	2%	0%	0%	2%	3%	4%	5%	100%	100%
PAID LOSSES	292,712	300,613	836,940	620,250	174,761	123,378	97,944	-57,767	6,525	71	271,680	8,268	243,633	219,263	19,026	11,704	170,237	131,831	15,841	52,074	0	0	17,999	34,064	60,939	153,682	2,208,237	1,597,432
MARKET RATIO	13%	19%	38%	39%	8%	8%	4%	-4%	0%	0%	12%	1%	11%	14%	1%	1%	8%	8%	1%	3%	0%	0%	1%	2%	3%	10%	100%	100%
O/S.LOSSES	125,835	259,157	442,059	408,064	80,998	99,961	65,754	-49,840	6,750	30,385	123,157	113,635	189,992	130,916	10,557	22,087	108,274	97,029	37,458	20,181	0	0	22,273	38,967	59,750	101,654	1,272,857	1,272,196
MARKET RATIO	10%	20%	35%	32%	6%	8%	5%	-4%	1%	2%	10%	9%	15%	10%	1%	2%	9%	8%	3%	2%	0%	0%	2%	3%	5%	8%	100%	100%
LOSS RATIO	84%	100%	94%	96%	86%	70%	119%	-155%	13%	26255%	109%	30%	138%	109%	120%	97%	125%	93%	101%	94%	#DIV/0!	#DIV/0!	69%	79%	78%	145%	97%	85%

(MOTOR MARKET RATIO 2012 (Net Retention))



(MOTOR LOSS RATIO 2012) (Net Retention)



YEMEN INSURANCE MARKET

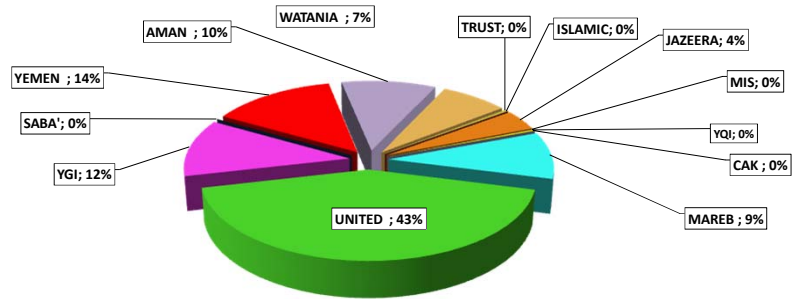
CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)

CURRE

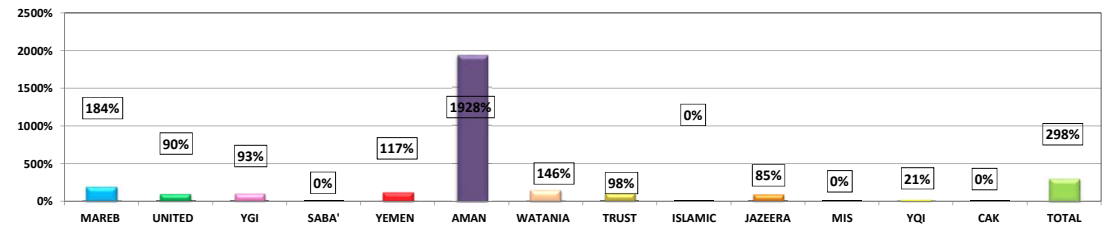
CURRENCY: YER. - 1000

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	11,417	16,299	59,528	73,564	28,306	20,018	0	0	22,272	23,600	11,660	17,966	16,248	12,887	1,197	716	0	0	4,421	7,204	0	0	779	425	3,152	0	158,980	172,679
MARKET RATIO	7%	9%	34%	43%	16%	12%	0%	0%	13%	14%	7%	10%	9%	7%	1%	0%	0%	0%	3%	4%	0%	0%	0%	0%	2%	0%	100%	100%
PAID LOSSES	3,075	15,550	41,802	24,721	2,515	4,382	0	0	6,461	19,409	7,795	324,059	8,914	5,545	402	503	0	0	373	6,098	0	0	3	88	1,600	0	72,940	400,355
MARKET RATIO	1%	4%	10%	6%	1%	1%	0%	0%	2%	5%	2%	81%	2%	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	2%	0%	100%	100%
O/S.LOSSES	13,785	14,412	29,553	41,485	13,532	14,257	0	0	4,714	8,161	10,027	22,401	12,037	13,282	0	200	0	0	0	0	0	0	80	0	0	0	83,728	114,198
MARKET RATIO	12%	13%	26%	36%	12%	12%	0%	0%	4%	7%	9%	20%	11%	12%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	148%	184%	120%	90%	57%	93%	#DIV/0!	#DIV/0!	50%	117%	153%	1928%	129%	146%	34%	98%	#DIV/0!	#DIV/0!	8%	85%	#DIV/0!	#DIV/0!	11%	21%	51%	#DIV/0!	99%	298%

W.C MARKET RATIO 2012 (Net Retention)



W.C LOSS RATIO 2012 (Net Retention)



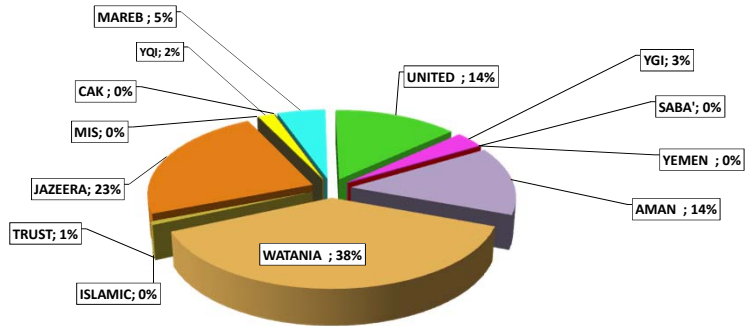
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

CURRE

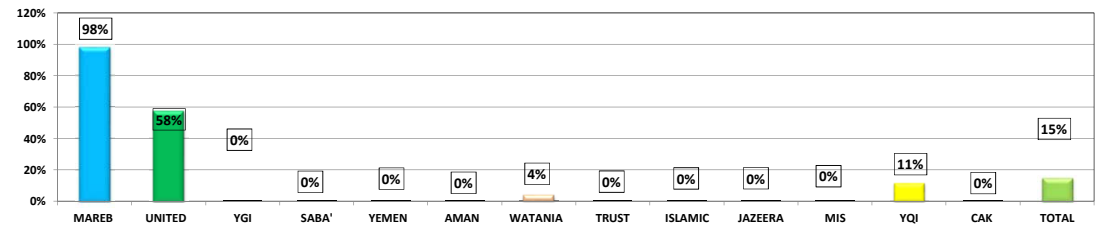
CURRENCY: YER. - 1000

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	11,777	9,806	2,520	25,341	6,441	6,010	0	0	0	0	1,761	25,806	50,359	70,535	1,549	1,366	0	0	49,934	43,565	0	0	1,473	3,296	270	0	126,084	185,725
MARKET RATIO	6%	5%	1%	14%	3%	3%	0%	0%	0%	0%	1%	14%	27%	38%	1%	1%	0%	0%	27%	23%	0%	0%	1%	2%	0%	0%	100%	100%
PAID LOSSES	0	20	2,827	771	0	0	0	0	0	0	0	0	3,409	1,448	0	0	0	0	250	0	0	0	0	373	160	0	6,646	2,612
MARKET RATIO	0%	1%	108%	30%	0%	0%	0%	0%	0%	0%	0%	0%	131%	55%	0%	0%	0%	0%	10%	0%	0%	0%	0%	14%	2%	0%	100%	100%
O/S.LOSSES	0	9,609	0	13,839	0	0	0	0	0	0	0	0	1,724	1,211	0	0	0	0	2,903	0	0	0	0	0	0	0	4,627	24,659
MARKET RATIO	0%	39%	0%	56%	0%	0%	0%	0%	0%	0%	0%	0%	7%	5%	0%	0%	0%	0%	12%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	0%	98%	112%	58%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	10%	4%	0%	0%	#DIV/0!	#DIV/0!	6%	0%	#DIV/0!	#DIV/0!	0%	11%	59%	#DIV/0!	9%	15%

Liability MARKET RATIO 2012 (Net Retention)



(Liability LOSS RATIO 2012) (Net Retention)

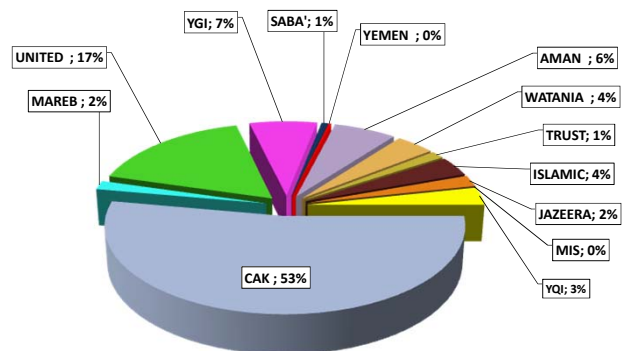


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO (Net Retention)

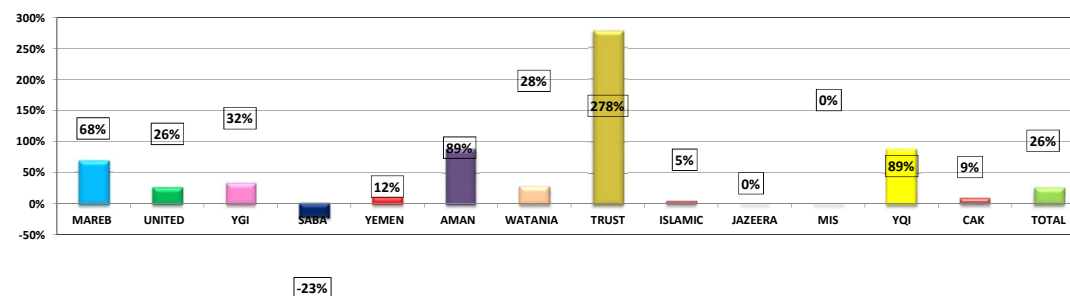
CURRENCY: YER. - 1000

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	8,832	4,491	43,578	45,732	17,559	18,801	5,721	1,898	101	646	0	17,556	8,749	10,952	3,468	3,838	8,216	9,891	1,140	5,743	0	0	13,836	9,038	66,060	143,717	177,260	272,304
MARKET RATIO	5%	2%	25%	17%	10%	7%	3%	1%	0%	0%	0%	6%	5%	4%	2%	1%	5%	4%	1%	2%	0%	0%	8%	3%	37%	53%	100%	100%
PAID LOSSES	538	596	2,466	5,769	1,707	2,965	2,553	-49	0	75	0	10,494	525	-288	333	1,088	1,557	13	1,600	0	0	1,891	998	0	4,261	13,170	25,921	
MARKET RATIO	4%	2%	19%	22%	13%	11%	19%	0%	0%	0%	0%	40%	4%	-1%	3%	4%	12%	0%	12%	0%	0%	14%	4%	0%	16%	100%	100%	
O/S.LOSSES	848	2,472	6,676	6,247	1,146	3,135	241	-385	0	0	0	5,089	1,473	3,353	8,211	9,578	447	448	0	0	0	0	1,127	7,054	3,621	8,193	23,790	45,184
MARKET RATIO	4%	5%	28%	14%	5%	7%	1%	-1%	0%	0%	0%	11%	6%	7%	35%	21%	2%	1%	0%	0%	0%	0%	5%	16%	15%	18%	100%	100%
LOSS RATIO	16%	68%	21%	26%	16%	32%	49%	-23%	0%	12%	#DIV/0!	89%	23%	28%	246%	278%	24%	5%	140%	0%	#DIV/0!	#DIV/0!	22%	89%	5%	9%	21%	26%

MISC.ACC MARKET RATIO 2012 (Net Retention)



MISC. ACC & Others LOSS RATIO 2012 (Net Retention)



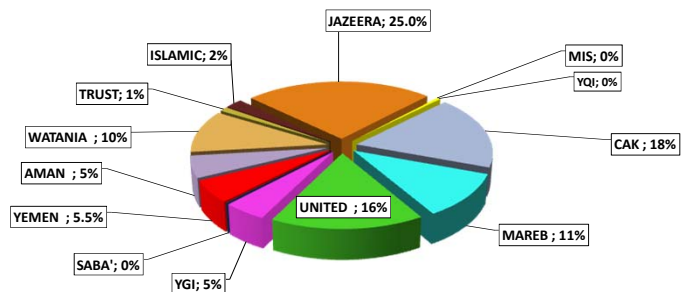
YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

CURRE

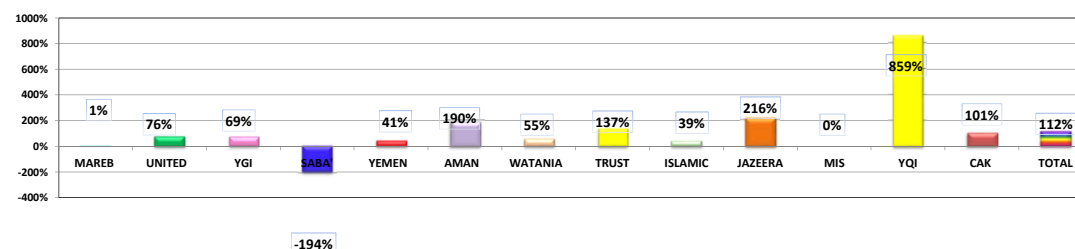
CURRENCY: YER. - 1000

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	39,054	17,567	970	26,331	7,441	7,515	2,047	229	2,070	8,871	2,822	8,689	14,065	16,943	4,599	1,788	3,368	3,823	30,049	40,665	0	0	1,172	749	4,977	29,184	112,635	162,354
MARKET RATIO	35%	11%	1%	16%	7%	5%	2%	0%	2%	5%	3%	5%	12%	10%	4%	1%	3%	2%	27%	25%	0%	0%	1%	0%	4%	18%	100%	100%
PAID LOSSES	-3,301	-2,045	62,171	9,014	2,444	3,947	823	-202	405	2,554	4,283	13,744	1,471	7,613	3,605	611	71	0	46,830	87,983	0	0	468	670	605	3,786	119,875	127,674
MARKET RATIO	-3%	-2%	52%	7%	2%	3%	1%	0%	0%	2%	4%	11%	1%	6%	3%	0%	0%	39%	73%	0%	0%	0%	1%	1%	3%	100%	100%	
O/S.LOSSES	871	2,208	4,410	10,866	3,283	1,201	826	-243	360	1,075	2,994	2,761	18,928	1,728	3,643	1,845	0	1,481	14,529	0	0	0	1,658	5,767	0	25,553	51,501	54,242
MARKET RATIO	2%	4%	9%	20%	6%	2%	2%	0%	1%	2%	6%	5%	37%	3%	7%	3%	0%	3%	28%	0%	0%	0%	3%	11%	0%	47%	100%	100%
LOSS RATIO	-6%	1%	6864%	76%	77%	69%	81%	-194%	37%	41%	258%	190%	145%	55%	158%	137%	2%	39%	204%	216%	#DIV/0!	#DIV/0!	181%	859%	12%	101%	152%	112%

ENGINEERING MARKET RATIO 2012(Net Retention)



ENGINEERING LOSS RATIO 2012(Net Retention)



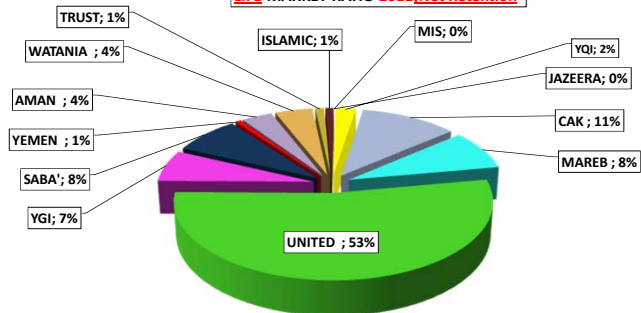
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO (Net Retention)

CURRE

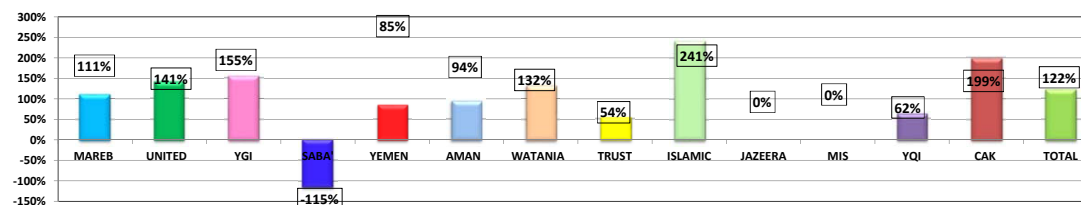
CURRENCY: YER. - 1000

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	75,112	73,963	424,420	470,716	68,392	58,820	67,213	69,631	338	6,022	19,875	31,668	45,458	38,893	8,492	9,098	14,725	8,565	0	0	0	0	710	21,078	48,751	100,101	773,486	888,555
MARKET RATIO	10%	8%	55%	53%	9%	7%	9%	8%	0%	1%	3%	4%	6%	4%	1%	1%	2%	1%	0%	0%	0%	0%	0%	2%	6%	11%	100%	100%
PAID LOSSES	18,164	33,301	238,479	320,916	30,686	39,287	19,992	-36,832	1,350	3,516	16,600	16,771	33,083	23,919	128	1,144	27,660	14,623	0	0	0	0	1,500	2,539	37,177	175,419	424,819	594,603
MARKET RATIO	4%	6%	56%	54%	7%	7%	5%	-6%	0%	1%	4%	3%	8%	4%	0%	0%	7%	2%	0%	0%	0%	0%	0%	0%	9%	30%	100%	100%
O/S.LOSSES	41,641	49,135	65,190	344,213	46,455	51,809	30,709	-43,123	900	1,600	15,471	12,861	13,144	27,489	6,259	3,786	14,302	6,057	0	0	0	0	1,247	10,563	8,800	23,600	244,118	487,990
MARKET RATIO	17%	10%	27%	71%	19%	11%	13%	-9%	0%	0%	6%	3%	5%	6%	3%	1%	6%	1%	0%	0%	0%	0%	1%	2%	4%	5%	100%	100%
LOSS RATIO	80%	111%	72%	141%	113%	155%	75%	-115%	666%	85%	161%	94%	102%	132%	75%	54%	285%	241%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	387%	62%	94%	199%	86%	122%

LIFE MARKET RATIO 2011(Net Retention)



(LIFE LOSS RATIO_2011) (Net Retention)



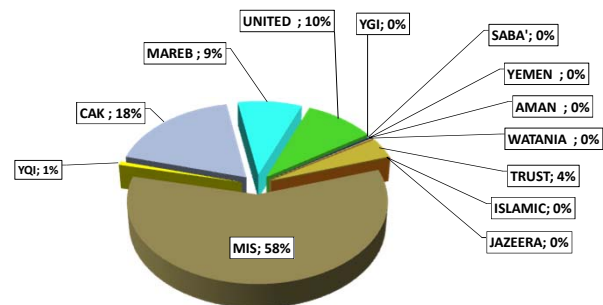
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)

CURRE

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	168,299	197,357	91,033	217,359	12,810	24,955	6,571	6,770	0	0	5,963	25	8,230	3,795	27,663	89,478	0	0	0	0	483,922	1,317,673	0	16,086	195,218	405,116	999,709	2,278,614
MARKET RATIO	17%	9%	9%	10%	1%	0%	1%	0%	0%	0%	1%	0%	1%	0%	3%	4%	0%	0%	0%	0%	48%	58%	0%	1%	20%	18%	100%	100%
PAID LOSSES	243,097	327,131	779	24,673	4,207	20,713	4,198	-4,062	0	0	0	0	8,554	118	7,672	26,084	0	0	0	0	430,324	1,239,944	0	13,903	153,261	436,393	852,092	2,084,897
MARKET RATIO	29%	16%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	1%	0%	1%	1%	0%	0%	0%	0%	51%	59%	0%	1%	18%	21%	100%	100%
O/S.LOSSES	76,679	45,663	13,839	27,528	4,318	2,088	0	0	0	0	938	1,587	0	0	18,646	42,322	0	0	0	0	0	0	0	2,000	6,136	436,393	120,556	557,581
MARKET RATIO	64%	8%	11%	5%	4%	0%	0%	0%	0%	0%	1%	0%	0%	0%	15%	8%	0%	0%	0%	0%	0%	0%	0%	0%	5%	78%	100%	100%
LOSS RATIO	190%	189%	16%	24%	67%	91%	64%	-60%	#DIV/0!	#DIV/0!	16%	6348%	104%	3%	95%	76%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	89%	94%	#DIV/0!	99%	82%	215%	97%	116%

Medical MARKET RATIO 2012 (Net Retention)



(Medical LOSS RATIO 2012) (Net Retention)

