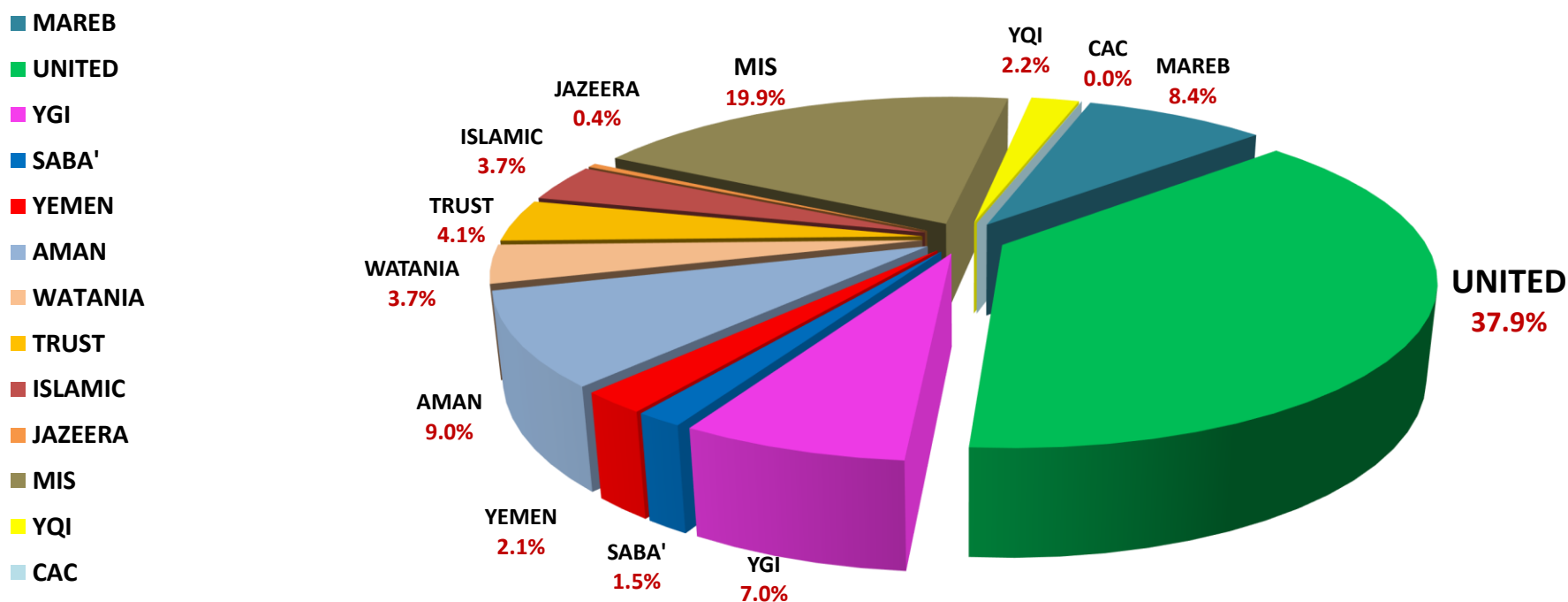
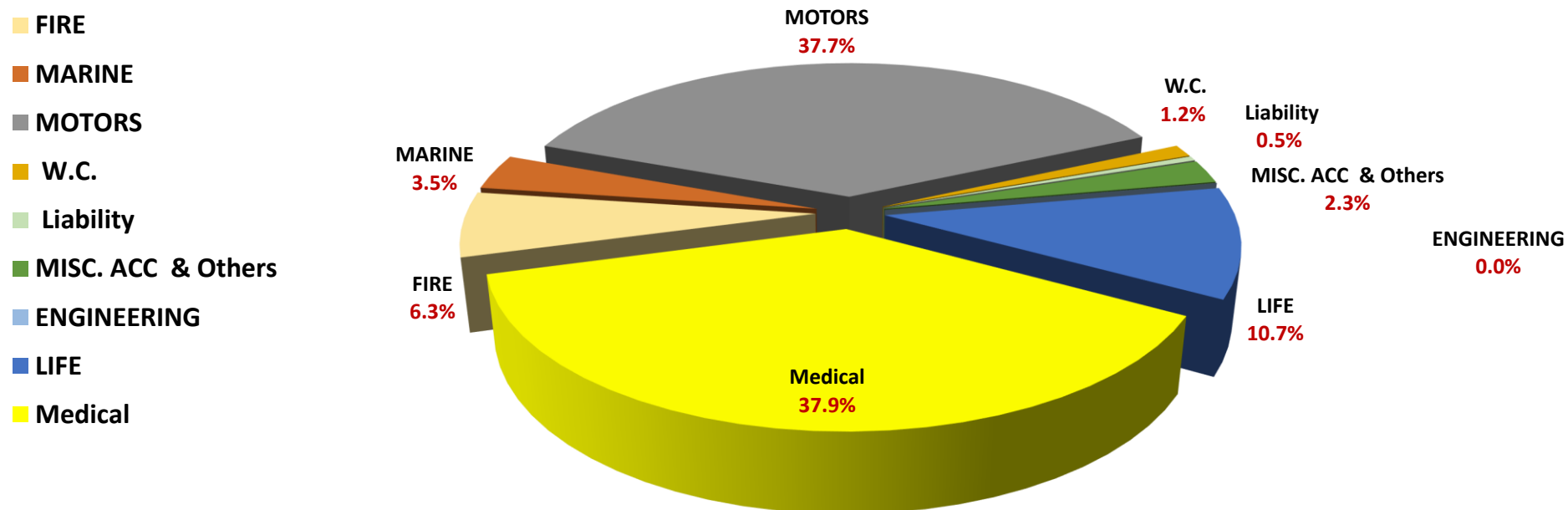


## YEMEN INSURANCE MARKET STATISTIC 2015 (Net Retention)



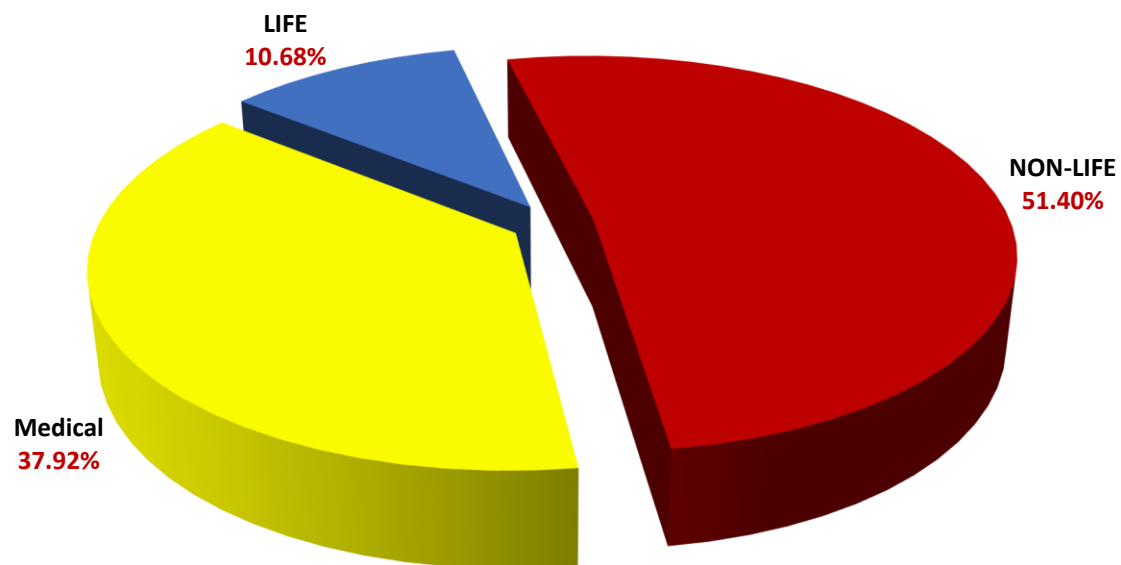
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

## YEMEN INSURANCE MARKET STATISTIC 2015 (Net Retention)



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

## YEMEN INSURANCE MARKET STATISTIC 2015 (Net Retention)



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

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

**CURRENCY: YER. 1000**

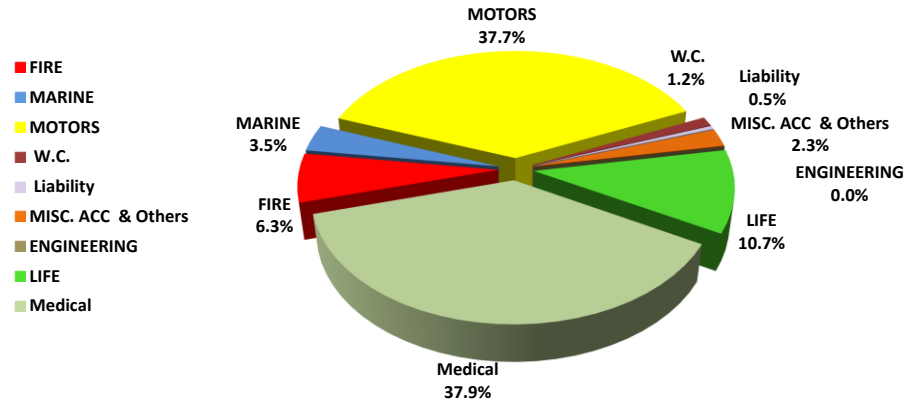
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL		
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	
FIRE	7,135	36,589	303,591	390,806	8,769	6,951	2,334	127	18,234	1,119	94,458	79,150	23,615	31,245	5,322	4,709	8,226	6,696	0	5,260	0	0	7,780	3,941	9,924	11,834	489,388	578,427	
Growth RATIO	413%		29%		-21%		-95%		-94%		-16%		32%		-12%		-19%		#DIV/0!		#DIV/0!		-49%		19%		18%		
MARKET RATIO	1%	6%	62%	68%	2%	1%	0%	0%	4%	0%	19%	14%	5%	5%	1%	1%	2%	1%	0%	1%	0%	0%	2%	1%	2%	2%	4%	6%	
MARINE	43,985	37,369	242,370	72,679	143,247	75,748	6,425	692	91,172	26,024	38,929	50,988	8,358	8,308	70	4,589	81,406	30,386	0	126	0	0	22,971	8,078	11,667	1,562	690,600	316,549	
Growth RATIO	-15%		-70%		-47%		-89%		-71%		31%		-1%		6456%		-63%		#DIV/0!		#DIV/0!		-65%		-87%		-54%		
MARKET RATIO	6%	12%	35%	23%	21%	24%	1%	0%	13%	8%	6%	16%	1%	3%	0%	1%	12%	10%	0%	0%	0%	0%	3%	3%	2%	0%	5%	3%	
MOTORS	528,150	316,234	1,489,054	1,080,924	415,372	395,885	85,367	84,143	54,703	116,523	499,624	461,193	404,129	266,087	76,960	61,671	246,703	269,998	0	29,680	0	0	91,501	87,793	361,234	288,603	4,252,797	3,458,734	
Growth RATIO	-40%		-27%		-5%		-1%		113%		-8%		-34%		-20%		9%		#DIV/0!		#DIV/0!		-4%		-20%		-19%		
MARKET RATIO	12%	9%	35%	31%	10%	11%	2%	2%	1%	3%	12%	13%	10%	8%	2%	2%	6%	8%	0%	1%	0%	0%	2%	3%	8%	8%	33%	38%	
W.C.	13,808	5,609	51,365	44,809	20,645	14,352	0	0	1,075	32,277	20,968	8,311	8,837	5,270	3,861	747	0	0	0	0	0	0	0	0	0	0	120,559	111,375	
Growth RATIO	-59%		-13%		-30%		#DIV/0!		2903%		-60%		-40%		-81%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-8%
MARKET RATIO	11%	5%	43%	40%	17%	13%	0%	0%	1%	29%	17%	7%	7%	5%	3%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	
Liability	9,409	4,029	23,065	14,660	4,594	3,411	0	0	0	0	22,592	14,275	19,348	5,070	430	422	0	0	0	0	0	0	0	0	0	0	79,438	41,867	
Growth RATIO	-57%		-36%		-26%		#DIV/0!		#DIV/0!		-37%		-74%		-2%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-47%
MARKET RATIO	12%	10%	29%	35%	6%	8%	0%	0%	0%	0%	28%	34%	24%	12%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	
MISC. ACC & Others	10,824	3,085	370,272	27,776	25,416	24,257	3,272	4,536	0	183	10,696	46,914	25,514	2,708	1,982	1,611	10,087	6,148	0	3,790	0	0	20,640	31,636	363,920	55,073	842,623	207,717	
Growth RATIO	-71%		-92%		-5%		39%		#DIV/0!		339%		-89%		-19%		-39%		#DIV/0!		#DIV/0!		53%		-85%		-75%		
MARKET RATIO	1%	1%	44%	13%	3%	12%	0%	2%	0%	0%	1%	23%	3%	1%	0%	1%	1%	3%	0%	2%	0%	0%	2%	15%	43%	27%	6%	2%	
ENGINEERING	4,414	4,848	23,371	11,191	12,240	11,966	172	68	7,045	5,968	15,425	22,045	33,298	10,626	2,302	4,606	3,409	3,198	0	18	0	0	449	595	20,870	-75,491	122,995	-362	
Growth RATIO	10%		-52%		-2%		-60%		-15%		43%		-68%		100%		-6%		#DIV/0!		#DIV/0!		33%		-462%		-100%		
MARKET RATIO	4%	-1340%	19%	-3094%	10%	-3309%	0%	-19%	6%	-1650%	13%	-6096%	27%	-2938%	2%	-1274%	3%	-884%	0%	-5%	0%	0%	0%	-165%	17%	20874%	1%	0%	
LIFE	88,224	58,347	778,405	655,064	80,045	77,820	66,957	45,816	10,115	10,646	43,124	59,439	33,991	14,462	17,851	18,022	15,896	20,973	0	0	0	0	35,034	18,865	233,311	0	1,402,953	979,454	
Growth RATIO	-34%		-16%		-3%		-32%		5%		38%		-57%		1%		32%		#DIV/0!		#DIV/0!		-46%		-100%		-30%		
MARKET RATIO	6%	6%	55%	67%	6%	8%	5%	5%	1%	1%	3%	6%	2%	1%	1%	2%	1%	2%	0%	0%	0%	0%	2%	2%	17%	0%	11%	11%	
Medical	317,102	305,231	969,989	1,175,966	22,540	27,217	0	0	0	0	102,050	82,328	7,036	0	294,661	283,939	0	0	0	440	2,917,916	1,828,100	55,126	54,020	321,757	-279,543	5,008,177	3,477,698	
Growth RATIO	-4%		21%		21%		#DIV/0!		#DIV/0!		-19%		-100%		-4%		#DIV/0!		#DIV/0!		#DIV/0!		-37%		-2%		-187%		-31%
MARKET RATIO	6%	9%	19%	34%	0%	1%	0%	0%	0%	0%	2%	2%	0%	0%	6%	8%	0%	0%	0%	0%	58%	53%	1%	2%	6%	-8%	38%	38%	
TOTAL ( R )	1,023,051	771,341	4,251,482	3,473,875	732,868	637,607	164,527	135,382	182,344	192,740	847,866	824,643	564,126	343,776	403,439	380,316	365,727	337,399	0	39,314	2,917,916	1,828,100	233,501	204,928	1,322,683	2,038	13,009,530	9,171,459	
TOTAL ( \$ )	\$4,092	\$3,085	\$17,006	\$13,896	\$2,931	\$2,550	\$658	\$542	\$729	\$771	\$3,391	\$3,299	\$2,257	\$1,375	\$1,614	\$1,521	\$1,463	\$1,350	\$0	\$157	\$11,672	\$7,312	\$934	\$820	\$5,291	\$8	\$52,038	\$36,686	
MARKET RATIO	8%	8%	33%	38%	6%	7%	1%	1%	1%	2%	7%	9%	4%	4%	3%	4%	3%	4%	0%	0%	22%	20%	2%	2%	10%	0%	100%	100%	
Growth RATIO	-24.6%		-18%		-13%		-18%		6%		-3%		-39%		-6%		-8%		#DIV/0!		-37%		-12%		-100%		-30%		

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

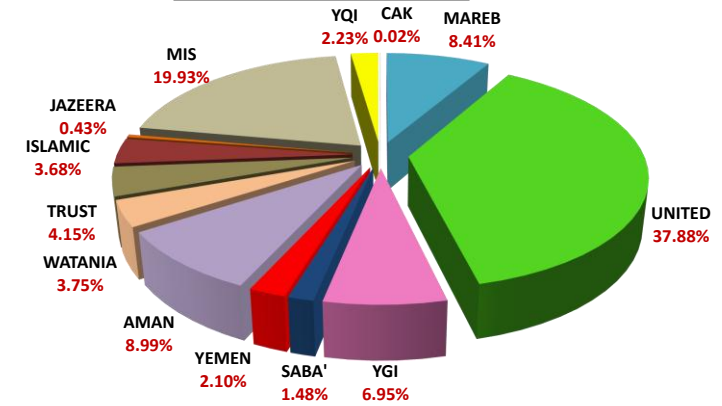
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
TOTAL PREMIUM ( R )	1,023,051	771,341	4,251,482	3,473,875	732,868	637,607	164,527	135,382	182,344	192,740	847,866	824,643	564,126	343,776	403,439	380,316	365,727	337,399	0	39,314	2,917,916	1,828,100	233,501	204,928	1,322,683	2,038	13,009,530	9,171,459
TOTAL PREMIUM ( \$ )	\$4,092	\$3,085	\$17,006	\$13,896	\$2,931	\$2,550	\$658	\$542	\$729	\$771	\$3,391	\$3,299	\$2,257	\$1,375	\$1,614	\$1,521	\$1,463	\$1,350	\$0	\$157	\$11,672	\$7,312	\$934	\$820	\$5,291	\$8	\$52,038	\$36,686
MARKET RATIO	8%	8%	33%	38%	6%	7%	1%	1%	1%	2%	7%	9%	4%	4%	3%	4%	3%	4%	0%	0%	22%	20%	2%	2%	10%	0%	100%	100%
Growth RATIO	-24.6%		-18%		-13%		-18%		6%		-3%		-39%		-6%		-8%		#DIV/0!		-37%		-12%		-100%		-30%	

MARKET RATIO 2015 (Net Retention)



MARKET RATIO 2015 (Net Retention)

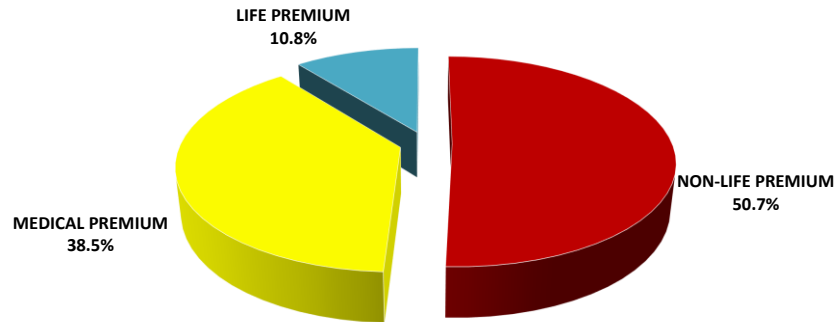


**PORTFOLIO BREAKDOWN**  
**YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM) (Net Retention)**

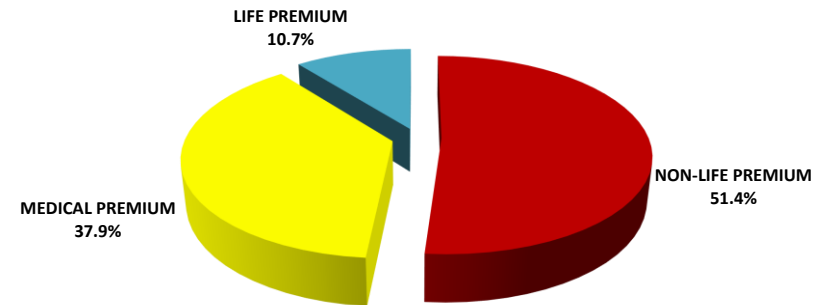
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA*		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
NON-LIFE PREMIUM	617,725	407,763	2,503,088	1,642,845	630,283	532,570	97,570	89,566	172,229	182,094	702,692	682,876	523,099	329,314	90,927	78,355	349,831	316,426	0	38,874	0	0	143,341	132,044	767,615	281,581	6,598,400	4,714,308
MARKET RATIO	9%	9%	38%	35%	10%	11%	1%	2%	3%	4%	11%	14%	8%	7%	1%	2%	5%	7%	0%	1%	0%	0%	2%	3%	12%	6%	51%	51%
Growth RATIO	-34.0%		-34%		-16%		-8%		6%		-3%		-37%		-14%		-10%		#DIV/0!		#DIV/0!		-8%		-63%		-29%	
MEDICAL PREMIUM	317,102	305,231	969,989	1,175,966	22,540	27,217	0	0	0	0	102,050	82,328	7,036	0	294,661	283,939	0	0	0	440	2,917,916	1,828,100	55,126	54,020	321,757	-279,543	5,008,177	3,477,698
MARKET RATIO	6%	9%	19%	34%	0%	1%	0%	0%	0%	0%	2%	2%	0%	0%	6%	8%	0%	0%	0%	0%	58%	53%	1%	2%	6%	-8%	38%	38%
Growth RATIO	-4%		21%		21%		#DIV/0!		#DIV/0!		-19%		-100%		-4%		#DIV/0!		#DIV/0!		-37%		-2%		-187%		-31%	
LIFE PREMIUM	88,224	58,347	778,405	655,064	80,045	77,820	66,957	45,816	10,115	10,646	43,124	59,439	33,991	14,462	17,851	18,022	15,896	20,973	0	0	0	0	35,034	18,865	233,311	0	1,402,953	979,454
MARKET RATIO	6%	6%	55%	67%	6%	8%	5%	5%	1%	1%	3%	6%	2%	1%	1%	2%	1%	2%	0%	0%	0%	0%	2%	2%	17%	0%	11%	11%
Growth RATIO	-34%		-16%		-3%		-32%		5%		38%		-57%		1%		32%		#DIV/0!		#DIV/0!		-46%		-100%		-30%	

**MARKET RATIO 2014 (Net Retention)**



**MARKET RATIO 2015 (Net Retention)**



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

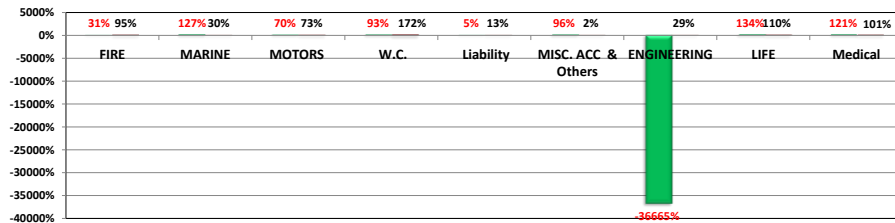
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
PREMIUM	1,023,051	771,341	4,251,482	3,473,875	732,868	637,607	164,527	135,382	182,344	192,740	847,866	824,643	564,126	343,776	403,439	380,316	365,727	337,399	0	39,314	2,917,916	1,828,100	233,501	204,928	1,322,683	2,038	13,009,530	9,171,459
MARKET RATIO	7.9%	8.4%	32.7%	37.9%	5.6%	7.0%	1.3%	1.5%	1.4%	2.1%	6.5%	9.0%	4.3%	3.7%	3.1%	4.1%	2.8%	3.7%	0.0%	0.4%	22.4%	19.9%	1.8%	2.2%	10.2%	0.0%	100%	100%
PAID LOSSES	797,410	588,110	1,467,811	1,597,587	271,472	194,743	101,746	66,041	36,468	41,510	422,149	334,596	258,078	152,183	238,864	214,989	182,107	103,919	0	8,513	2,738,882	1,617,726	101,939	104,466	854,017	921,307	7,470,943	5,945,690
MARKET RATIO	10.7%	9.9%	19.6%	26.9%	3.6%	3.3%	1.4%	1.1%	0.5%	0.7%	5.7%	5.6%	3.5%	2.6%	3.2%	3.6%	2.4%	1.7%	0.0%	0.1%	36.7%	27.2%	1.4%	1.8%	11.4%	15.5%	100%	100%
O/S. LOSSES	379,165	278,850	1,335,370	1,444,176	166,311	182,941	109,910	154,911	37,440	60,454	232,777	234,328	65,334	24,936	203,774	297,908	130,736	174,918	0	1,520	0	0	101,012	134,821	410,994	34,232	3,172,823	3,023,995
MARKET RATIO	12.0%	9.2%	42.1%	47.8%	5.2%	6.0%	3.5%	5.1%	1.2%	2.0%	7.3%	7.7%	2.1%	0.8%	6.4%	9.9%	4.1%	5.8%	0.0%	0.1%	0.0%	0.0%	3.2%	4.5%	13.0%	1.1%	100%	100%
LOSS RATIO	115%	112%	66%	88%	60%	59%	129%	163%	41%	53%	77%	69%	57%	52%	110%	135%	86%	83%	#DIV/0!	26%	94%	88%	87%	117%	96%	46886%	82%	98%

**LOSS RATIO 2015 (Net Retention)**

2014

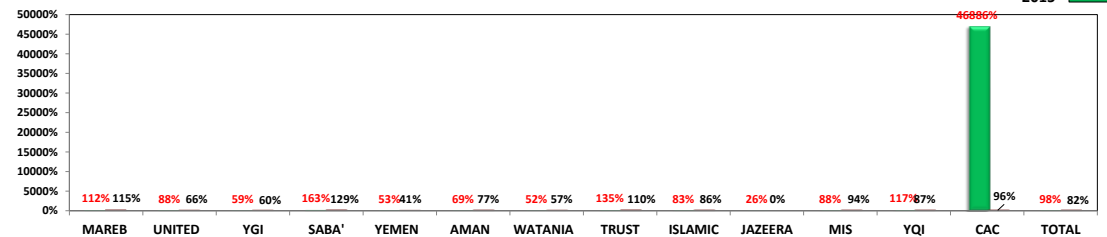
2015



**LOSS RATIO 2015 (Net Retention)**

2014

2015

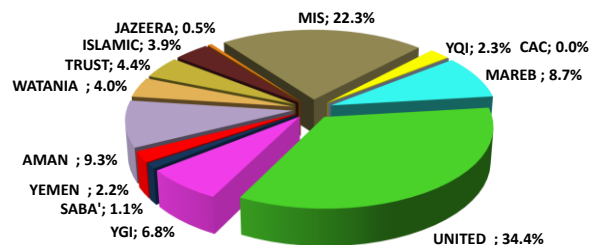


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : NON-LIFE LOSS RATIO (Net Retention)**

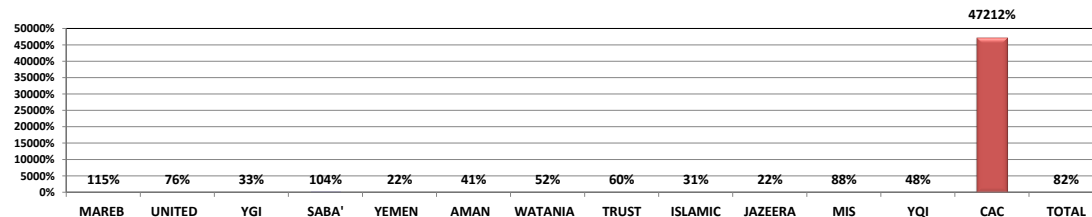
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
PREMIUM	934,827	712,994	3,473,077	2,818,811	652,823	559,787	97,570	89,566	172,229	182,094	804,742	765,204	530,135	329,314	385,588	362,294	349,831	316,426	0	39,314	2,917,916	1,828,100	198,467	186,064	1,089,372	2,038	11,606,577	8,192,006
MARKET RATIO	8.1%	8.7%	29.9%	34.4%	5.6%	6.8%	0.8%	1.1%	1.5%	2.2%	6.9%	9.3%	4.6%	4.0%	3.3%	4.4%	3.0%	3.9%	0.0%	0.5%	25.1%	22.3%	1.7%	2.3%	9.4%	0.0%	100%	100%
PAID LOSSES	742,489	561,832	1,010,821	1,356,745	228,189	150,589	59,134	35,072	35,321	39,248	396,853	296,771	238,980	146,390	236,147	213,056	163,436	94,012	0	8,513	2,738,882	1,617,726	92,034	79,568	704,613	921,307	6,646,899	5,520,829
MARKET RATIO	11.2%	10.2%	15.2%	24.6%	3.4%	2.7%	0.9%	0.6%	0.5%	0.7%	6.0%	5.4%	3.6%	2.7%	3.6%	3.9%	2.5%	1.7%	0.0%	0.2%	41.2%	29.3%	1.4%	1.4%	10.6%	16.7%	100%	100%
O/S.LOSSES	336,984	256,541	856,459	777,800	129,859	36,452	51,530	58,380	37,440	0	212,806	19,971	39,572	25,762	199,074	4,700	126,150	4,586	0	0	0	0	90,666	10,346	370,114	40,880	2,450,654	1,235,418
MARKET RATIO	13.8%	20.8%	34.9%	63.0%	5.3%	3.0%	2.1%	4.7%	1.5%	0.0%	8.7%	1.6%	1.6%	2.1%	8.1%	0.4%	5.1%	0.4%	0.0%	0.0%	0.0%	0.0%	3.7%	0.8%	15.1%	3.3%	100%	100%
LOSS RATIO	115%	115%	54%	76%	55%	33%	113%	104%	42%	22%	76%	41%	53%	52%	113%	60%	83%	31%	#DIV/0!	22%	94%	88%	92%	48%	99%	47212%	78%	82%

**NON-LIFE MARKET RATIO 2015 (Net Retention)**



**(NON-LIFE) LOSS RATIO 2015 (Net Retention)**



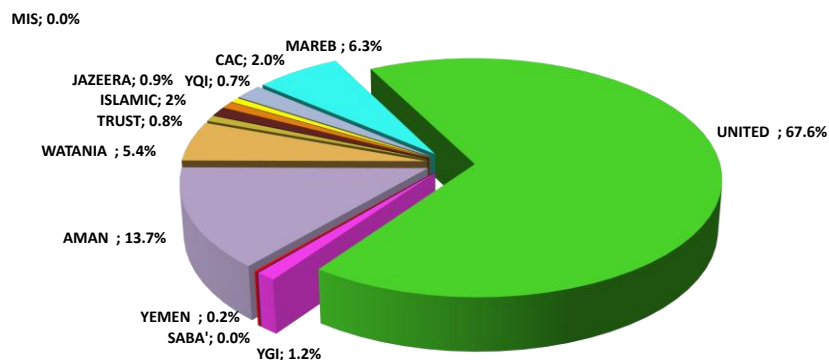


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)**

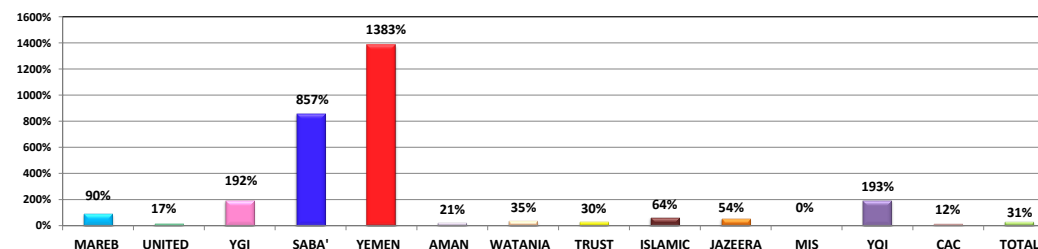
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
PREMIUM	7,135	36,589	303,591	390,806	8,769	6,951	2,334	127	18,234	1,119	94,458	79,150	23,615	31,245	5,322	4,709	8,226	6,696	0	5,260	0	0	7,780	3,941	9,924	11,834	489,388	578,427
MARKET RATIO	1.5%	6.3%	62.0%	67.6%	1.8%	1.2%	0.5%	0.0%	3.7%	0.2%	19.3%	13.7%	4.8%	5.4%	1.1%	0.8%	1.7%	1.2%	0.0%	0.9%	0.0%	0.0%	1.6%	0.7%	2.0%	2.0%	100%	100%
PAID LOSSES	3,048	1,026	58,113	23,686	508	1,622	910	499	3,647	9,571	3,940	7,063	7,067	7,095	1,488	49	612	1,089	0	2,820	0	0	1,269	2,258	1,990	1,140	82,592	57,918
MARKET RATIO	3.7%	1.8%	70.4%	40.9%	0.6%	2.8%	1.1%	0.9%	4.4%	16.5%	4.8%	12.2%	8.6%	12.3%	1.8%	0.1%	0.7%	1.9%	0.0%	4.9%	0.0%	0.0%	1.5%	3.9%	2.4%	2.0%	100%	100%
O/S.LOSSES	3,582	31,932	5,371	44,696	5,282	11,732	221	589	5,539	5,904	8,963	9,945	17,938	3,995	1,207	1,373	2,302	3,169	0	0	0	0	3,066	5,363	329,069	329	382,540	119,027
MARKET RATIO	0.9%	26.8%	1.4%	37.6%	1.4%	9.9%	0.1%	0.5%	1.4%	5.0%	2.3%	8.4%	4.7%	3.4%	0.3%	1.2%	0.6%	2.7%	0.0%	0.0%	0.0%	0.0%	0.8%	4.5%	86.0%	0.3%	100%	100%
LOSS RATIO	93%	90%	21%	17%	66%	192%	48%	857%	50%	1383%	14%	21%	106%	35%	51%	30%	35%	64%	#DIV/0!	54%	#DIV/0!	#DIV/0!	56%	193%	3336%	12%	95%	31%

**FIRE MARKET RATIO 2015 (Net Retention)**



**(FIRE) LOSS RATIO 2015 (Net Retention)**

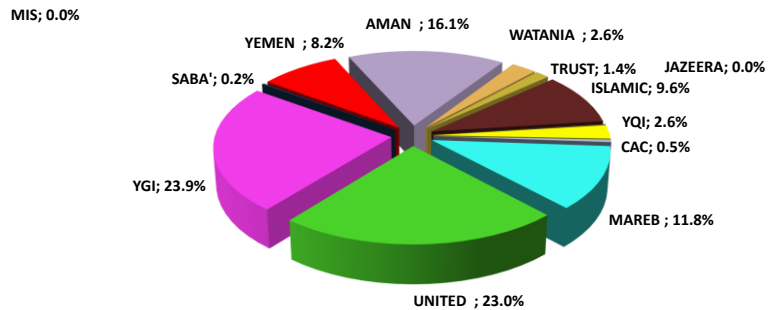


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)**

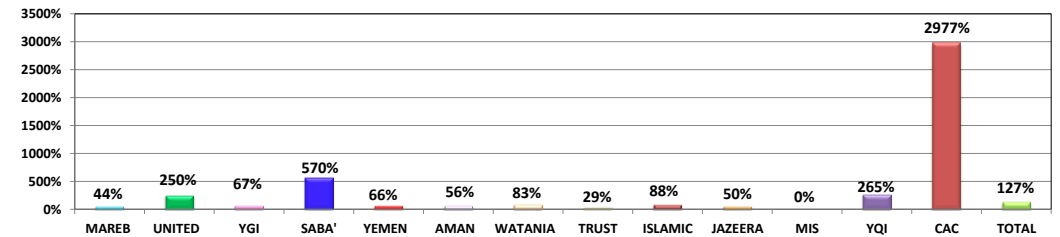
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
<b>PREMIUM</b>	43,985	37,369	242,370	72,679	143,247	75,748	6,425	692	91,172	26,024	38,929	50,988	8,358	8,308	70	4,589	81,406	30,386	0	126	0	0	22,971	8,078	11,667	1,562	690,600	316,549
<b>MARKET RATIO</b>	6.4%	11.8%	35.1%	23.0%	20.7%	23.9%	0.9%	0.2%	13.2%	8.2%	5.6%	16.1%	1.2%	2.6%	0.0%	1.4%	11.8%	9.6%	0.0%	0.0%	0.0%	0.0%	3.3%	2.6%	1.7%	0.5%	100%	100%
<b>PAID LOSSES</b>	14,977	8,356	-69,154	87,258	54,405	13,410	5,120	2,522	18,234	6,191	3,812	16,953	2,396	3,958	190	0	4,677	6,571	0	63	0	0	1,881	689	28,020	29,051	64,558	175,022
<b>MARKET RATIO</b>	23.2%	4.8%	-107.1%	49.9%	84.3%	7.7%	7.9%	1.4%	28.2%	3.5%	5.9%	9.7%	3.7%	2.3%	0.3%	0.0%	7.2%	3.8%	0.0%	0.0%	0.0%	0.0%	2.9%	0.4%	43.4%	16.6%	100%	100%
<b>O/S.LOSSES</b>	8,367	8,201	24,688	94,741	21,330	37,131	1,384	1,422	25,211	10,897	13,709	11,410	2,766	2,918	1,504	1,343	3,410	20,208	0	0	0	0	20,805	20,700	19,265	17,446	142,439	226,417
<b>MARKET RATIO</b>	5.9%	3.6%	17.3%	41.8%	15.0%	16.4%	1.0%	0.6%	17.7%	4.8%	9.6%	5.0%	1.9%	1.3%	1.1%	0.6%	2.4%	8.9%	0.0%	0.0%	0.0%	0.0%	14.6%	9.1%	13.5%	7.7%	100%	100%
<b>LOSS RATIO</b>	53%	44%	-18%	250%	53%	67%	101%	570%	48%	66%	45%	56%	62%	83%	2420%	29%	10%	88%	#DIV/0!	50%	#DIV/0!	#DIV/0!	99%	265%	405%	2977%	30%	127%

**MARINE MARKET RATIO 2015 (Net Retention)**



**(MARINE) LOSS RATIO 2015 (Net Retention)**

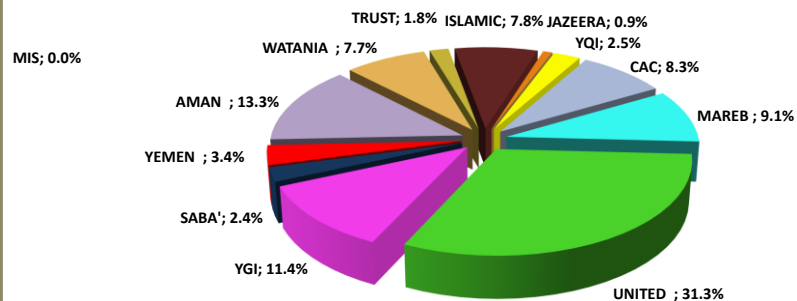


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)**

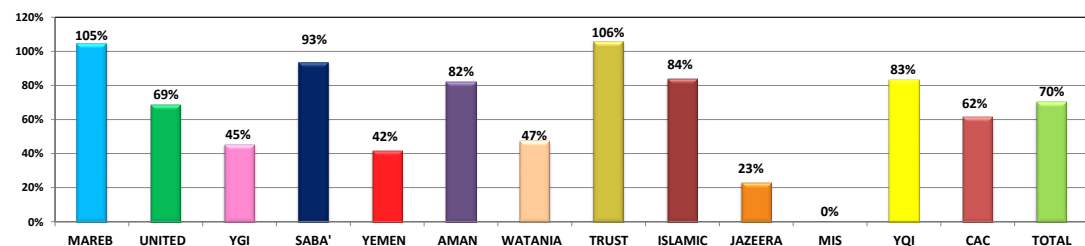
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
<b>PREMIUM</b>	528,150	316,234	1,489,054	1,080,924	415,372	395,885	85,367	84,143	54,703	116,523	499,624	461,193	404,129	266,087	76,960	61,671	246,703	269,998	0	29,680	0	0	91,501	87,793	361,234	288,603	4,252,797	3,458,734
<b>MARKET RATIO</b>	12.4%	9.1%	35.0%	31.3%	9.8%	11.4%	2.0%	2.4%	1.3%	3.4%	11.7%	13.3%	9.5%	7.7%	1.8%	1.8%	5.8%	7.8%	0.0%	0.9%	0.0%	0.0%	2.2%	2.5%	8.5%	8.3%	100%	100%
<b>PAID LOSSES</b>	391,549	185,412	636,256	354,076	145,705	105,057	51,791	20,962	10,293	19,169	303,497	220,363	160,472	126,125	35,644	32,049	157,302	86,159	0	5,262	0	0	43,456	29,930	190,730	163,766	2,126,695	1,348,330
<b>MARKET RATIO</b>	18.4%	13.8%	29.9%	26.3%	6.9%	7.8%	2.4%	1.6%	0.5%	1.4%	14.3%	16.3%	7.5%	9.4%	1.7%	2.4%	7.4%	6.4%	0.0%	0.4%	0.0%	0.0%	2.0%	2.2%	9.0%	12.1%	100%	100%
<b>O/S.LOSSES</b>	183,943	145,639	340,351	390,373	86,099	74,584	49,866	57,631	1,723	29,603	123,958	158,027	156	0	25,614	33,238	119,049	139,572	0	1,520	0	0	29,197	43,372	14,140	13,757	974,096	1,087,316
<b>MARKET RATIO</b>	18.9%	13.4%	34.9%	35.9%	8.8%	6.9%	5.1%	5.3%	0.2%	2.7%	12.7%	14.5%	0.0%	0.0%	2.6%	3.1%	12.2%	12.8%	0.0%	0.1%	0.0%	0.0%	3.0%	4.0%	1.5%	1.3%	100%	100%
<b>LOSS RATIO</b>	109%	105%	66%	69%	56%	45%	119%	93%	22%	42%	86%	82%	40%	47%	80%	106%	112%	84%	#DIV/0!	23%	#DIV/0!	#DIV/0!	79%	83%	57%	62%	73%	70%

**MOTOR MARKET RATIO 2015 (Net Retention)**



**(MOTOR) LOSS RATIO 2015 (Net Retention)**

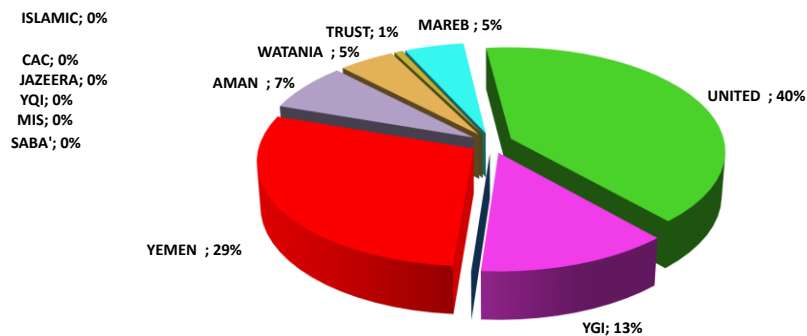


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)**

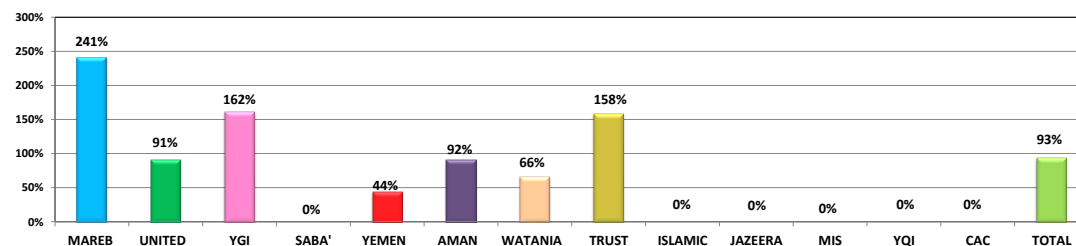
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
<b>PREMIUM</b>	13,808	5,609	51,365	44,809	20,645	14,352	0	0	1,075	32,277	20,968	8,311	8,837	5,270	3,861	747	0	0	0	0	0	0	0	0	0	0	120,559	111,375
<b>MARKET RATIO</b>	11.5%	5.0%	42.6%	40.2%	17.1%	12.9%	0%	0%	0.9%	29.0%	17.4%	7.5%	7.3%	4.7%	3.2%	0.7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
<b>PAID LOSSES</b>	10,680	6,073	33,070	16,787	5,891	12,704	0	0	500	3,829	8,639	3,000	60,875	3,482	314	12	0	0	0	0	0	0	0	0	0	0	119,969	45,887
<b>MARKET RATIO</b>	8.9%	13.2%	27.6%	36.6%	4.9%	27.7%	0%	0%	0.4%	8.3%	7.2%	6.5%	50.7%	7.6%	0.3%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	17,162	7,459	23,826	23,825	10,141	10,525	0	0	0	10,302	26,153	4,609	9,810	0	520	1,170	0	0	0	0	0	0	0	0	0	0	87,612	57,890
<b>MARKET RATIO</b>	20%	13%	27%	41%	12%	18%	0%	0%	0%	18%	30%	8%	11%	0%	1%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	202%	241%	111%	91%	78%	162%	#DIV/0!	#DIV/0!	47%	44%	166%	92%	800%	66%	22%	158%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	172%	93%

**(W.C) MARKET RATIO 2015 (Net Retention)**



**(W.C) LOSS RATIO 2015 (Net Retention)**

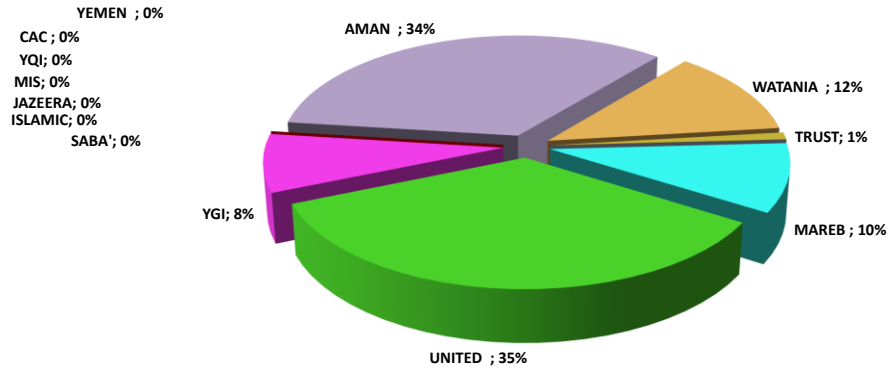


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)**

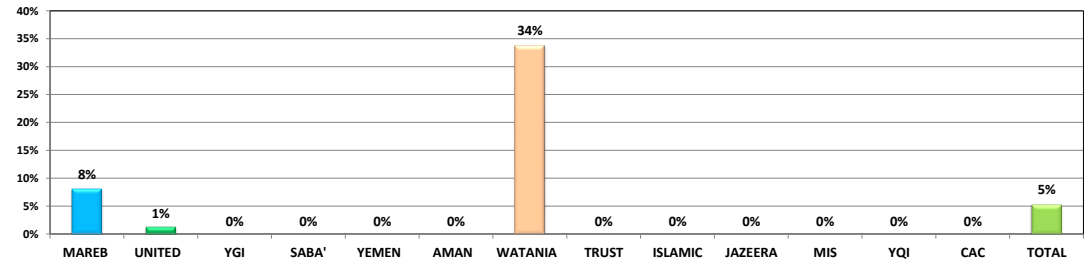
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
PREMIUM	9,409	4,029	23,065	14,660	4,594	3,411	0	0	0	0	22,592	14,275	19,348	5,070	430	422	0	0	0	0	0	0	0	0	0	0	79,438	41,867
MARKET RATIO	11.8%	9.6%	29.0%	35.0%	5.8%	8.1%	0%	0%	0%	0%	28.4%	34.1%	24.4%	12.1%	0.5%	1.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	6,205	324	412	192	0	0	0	0	0	0	0	0	1,889	1,712	0	0	0	0	0	0	0	0	0	0	0	8,506	2,228	
MARKET RATIO	72.9%	14.5%	4.8%	8.6%	0%	0%	0%	0%	0%	0%	0%	0%	22.2%	76.8%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	7	0	0	0	0	0	0	0	0	0	0	0	2,006	0	0	0	0	0	0	0	0	0	0	0	0	2,013	0	
MARKET RATIO	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%	#DIV/0!
LOSS RATIO	66%	8%	2%	1%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	20%	34%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	13%	5%	

**Liability MARKET RATIO 2015 (Net Retention)**



**(Liability) LOSS RATIO 2015 (Net Retention)**

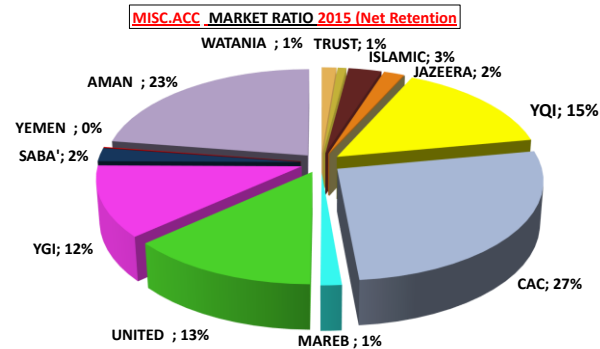


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO (Net Retention)**

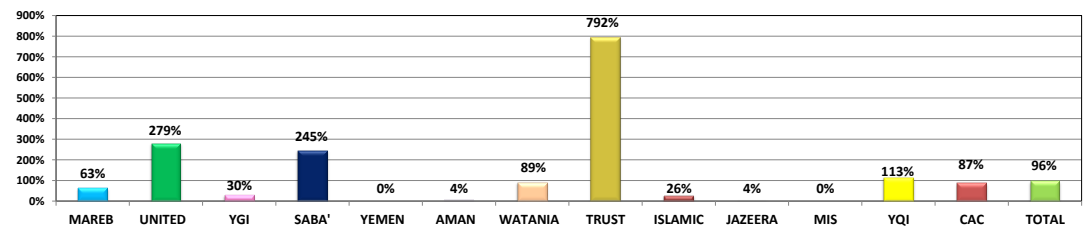
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
<b>PREMIUM</b>	10,824	3,085	370,272	27,776	25,416	24,257	3,272	4,536	0	183	10,696	46,914	25,514	2,708	1,982	1,611	10,087	6,148	0	3,790	0	0	20,640	31,636	363,920	55,073	842,623	207,717
<b>MARKET RATIO</b>	1.3%	1.5%	43.9%	13.4%	3.0%	11.7%	0.4%	2.2%	0.0%	0.1%	1.3%	22.6%	3.0%	1.3%	0.2%	0.8%	1.2%	3.0%	0.0%	1.8%	0.0%	0.0%	2.4%	15.2%	43.2%	26.5%	100%	100%
<b>PAID LOSSES</b>	748	1,002	-60,556	66,498	2,782	2,036	110	11,089	0	0	1,209	-10,971	704	0	775	7	393	193	0	150	0	0	0	7,321	4,315	1,496	-49,520	78,821
<b>MARKET RATIO</b>	-1.5%	1.3%	122.3%	84.4%	-5.6%	2.6%	-0.2%	14.1%	0.0%	0.0%	-2.4%	-13.9%	-1.4%	0.0%	-1.6%	0.0%	-0.8%	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%	9.3%	-8.7%	1.9%	100%	100%
<b>O/S.LOSSES</b>	1,636	934	13,620	10,871	219	5,278	5	11	0	0	16,180	12,912	551	2,397	5,904	12,752	1,361	1,403	0	0	0	0	20,793	28,450	4,832	46,389	65,101	121,397
<b>MARKET RATIO</b>	2.5%	0.8%	20.9%	9.0%	0.3%	4.3%	0.0%	0.0%	0.0%	0.0%	24.9%	10.6%	0.8%	2.0%	9.1%	10.5%	2.1%	1.2%	0.0%	0.0%	0.0%	0.0%	31.9%	23.4%	7.4%	38.2%	100%	100%
<b>LOSS RATIO</b>	22%	63%	-13%	279%	12%	30%	4%	245%	#DIV/0!	0%	163%	4%	5%	89%	337%	792%	17%	26%	#DIV/0!	4%	#DIV/0!	#DIV/0!	101%	113%	3%	87%	2%	96%

MIS; 0%



**(MISC. ACC & Others) LOSS RATIO 2015 (Net Retention)**



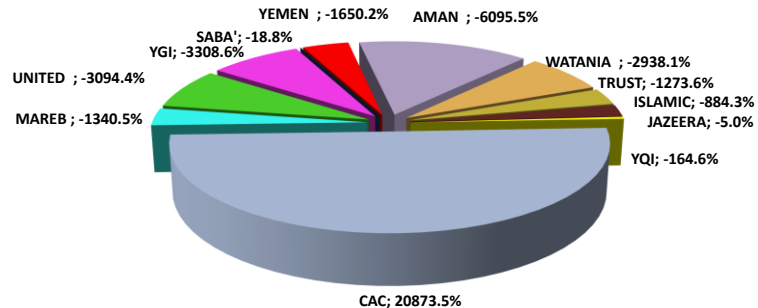
**YEMEY INSURANCE MARKET**  
**CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)**

CURRENCY: YER. 1000

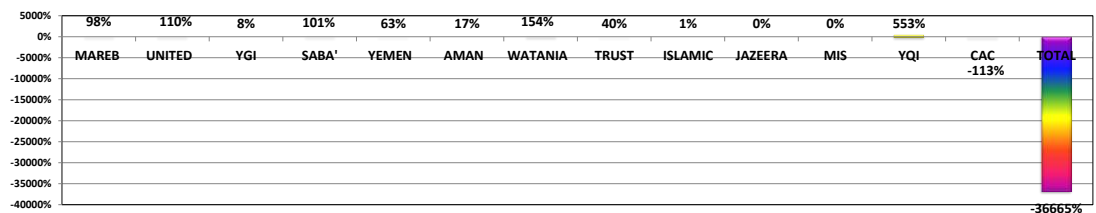
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
<b>PREMIUM</b>	4,414	4,848	23,371	11,191	12,240	11,966	172	68	7,045	5,968	15,425	22,045	33,298	10,626	2,302	4,606	3,409	3,198	0	18	0	0	449	595	20,870	-75,491	122,995	-362
<b>MARKET RATIO</b>	4%	-1340%	19%	-3094%	10%	-3309%	0.1%	-18.8%	6%	-1650%	13%	-6096%	27%	-2938%	1.9%	-1274%	3%	-884%	0%	-5%	0%	0%	0.4%	-164.6%	17%	20874%	100%	100%
<b>PAID LOSSES</b>	-14,052	3,542	-10,446	5,208	2,289	120	1,203	0	2,647	488	3,141	1,154	91	706	6,332	41	452	0	0	0	0	0	5,660	595	14,228	126,326	11,545	138,180
<b>MARKET RATIO</b>	-121.7%	2.6%	-90.5%	3.8%	19.8%	0.1%	10.4%	0.0%	22.9%	0.4%	27.2%	0.8%	0.8%	0.5%	54.8%	0.0%	3.9%	0.0%	0.0%	0.0%	0.0%	0.0%	49.0%	0.4%	123.2%	91.4%	100%	100%
<b>O/S.LOSSES</b>	1,270	1,216	7,478	7,138	1,499	880	54	69	4,967	3,248	133	2,602	860	15,626	1,711	1,799	28	28	0	0	0	0	2,979	2,694	2,808	-40,880	23,787	-5,580
<b>MARKET RATIO</b>	5.3%	-21.8%	31.4%	-127.9%	6.3%	-15.8%	0.2%	-1.2%	20.9%	-58.2%	0.6%	-46.6%	3.6%	-280.0%	7.2%	-32.2%	0.1%	-0.5%	0.0%	0.0%	0.0%	0.0%	12.5%	-48.3%	11.8%	732.6%	100%	100%
<b>LOSS RATIO</b>	-290%	98%	-13%	110%	31%	8%	731%	101%	108%	63%	21%	17%	3%	154%	349%	40%	14%	1%	#DIV/0!	0%	#DIV/0!	#DIV/0!	1924%	553%	82%	-113%	29%	-36665%

**ENGINEERING MARKET RATIO 2015 (Net Retention)**

MIS; 0.0%



**(ENGINEERING) LOSS RATIO 2015 (Net Retention)**

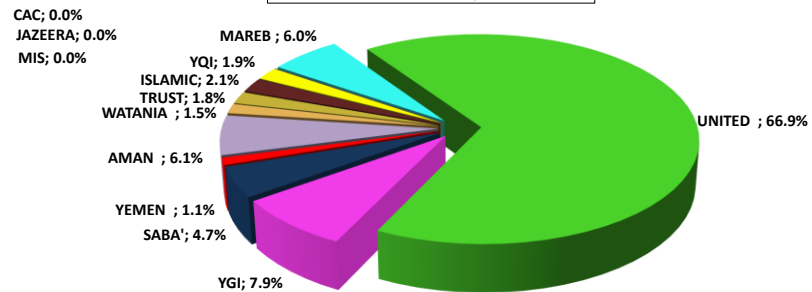


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : LIFE LOSS RATIO (Net Retention)**

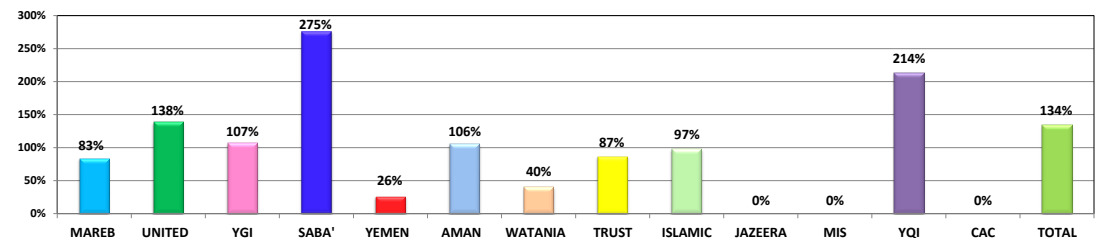
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
<b>PREMIUM</b>	88,224	58,347	778,405	655,064	80,045	77,820	66,957	45,816	10,115	10,646	43,124	59,439	33,991	14,462	17,851	18,022	15,896	20,973	0	0	0	0	35,034	18,865	233,311	0	1,402,953	979,454
<b>MARKET RATIO</b>	6.3%	6.0%	55.5%	66.9%	5.7%	7.9%	4.8%	4.7%	0.7%	1.1%	3.1%	6.1%	2.4%	1.5%	1.3%	1.8%	1.1%	2.1%	0.0%	0.0%	0.0%	0.0%	2.5%	1.9%	16.6%	0.0%	100%	100%
<b>PAID LOSSES</b>	54,921	26,278	456,990	240,842	43,283	44,154	42,612	30,969	1,147	2,262	25,296	37,825	19,098	5,793	2,717	1,933	18,671	9,907	0	0	0	0	9,905	24,898	149,404	0	824,044	424,861
<b>MARKET RATIO</b>	6.7%	6.2%	55.5%	56.7%	5.3%	10.4%	5.2%	7.3%	0.1%	0.5%	3.1%	8.9%	2.3%	1.4%	0.3%	0.5%	2.3%	2.3%	0.0%	0.0%	0.0%	0.0%	1.2%	5.9%	18.1%	0.0%	100%	100%
<b>O/S.LOSSES</b>	42,181	22,309	478,911	666,376	36,452	39,026	58,380	95,189	0	500	19,971	24,927	25,762	0	4,700	13,702	4,586	10,538	0	0	0	0	10,346	15,416	40,880	0	722,169	887,983
<b>MARKET RATIO</b>	5.8%	2.5%	66.3%	75.0%	5.0%	4.4%	8.1%	10.7%	0.0%	0.1%	2.8%	2.8%	3.6%	0.0%	0.7%	1.5%	0.6%	1.2%	0.0%	0.0%	0.0%	0.0%	1.4%	1.7%	5.7%	0.0%	100%	100%
<b>LOSS RATIO</b>	110%	83%	120%	138%	100%	107%	151%	275%	11%	26%	105%	106%	132%	40%	42%	87%	146%	97%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	58%	214%	82%	#DIV/0!	110%	134%

**LIFE MARKET RATIO 2015 (Net Retention)**



**(LIFE) LOSS RATIO 2015 (Net Retention)**



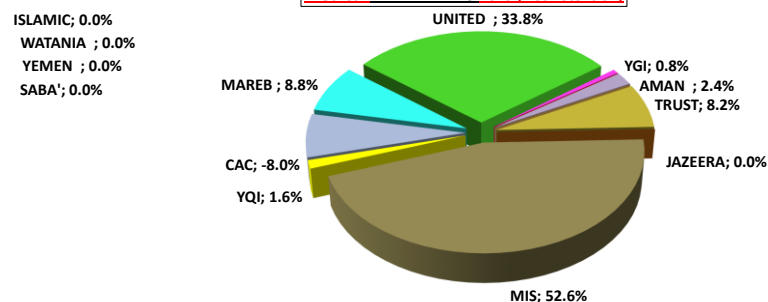


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)**

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015	2014	2015
PREMIUM	317,102	305,231	969,989	1,175,966	22,540	27,217	0	0	0	0	102,050	82,328	7,036	0	294,661	283,939	0	0	0	440	2,917,916	1,828,100	55,126	54,020	321,757	-279,543	5,008,177	3,477,698
MARKET RATIO	6.3%	8.8%	19.4%	33.8%	0.5%	0.8%	0.0%	0.0%	0.0%	0.0%	2.0%	2.4%	0.1%	0.0%	5.9%	8.2%	0.0%	0.0%	0.0%	0.0%	58.3%	52.6%	1.1%	1.6%	6.4%	-8.0%	100%	100%
PAID LOSSES	329,334	356,097	423,126	803,040	16,609	15,640	0	0	0	0	72,615	59,209	5,486	3,312	191,404	180,898	0	0	0	218	2,738,882	1,617,726	39,768	38,775	465,330	599,528	4,282,554	3,674,443
MARKET RATIO	7.7%	9.7%	9.9%	21.9%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	1.7%	1.6%	0.1%	0.1%	4.5%	4.9%	0.0%	0.0%	0.0%	0.0%	64.0%	44.0%	0.9%	1.1%	10.9%	16.3%	100%	100%
O/S.LOSSES	121,017	61,160	441,125	206,156	5,289	3,785	0	0	0	0	23,710	9,896	5,485	0	162,614	232,531	0	0	0	0	0	0	13,826	18,826	0	-2,809	773,066	529,545
MARKET RATIO	15.7%	11.5%	57.1%	38.9%	0.7%	0.7%	0.0%	0.0%	0.0%	0.0%	3.1%	1.9%	0.7%	0.0%	21.0%	43.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%	3.6%	0.0%	-0.5%	100%	100%
LOSS RATIO	142%	137%	89%	86%	97%	71%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	94%	84%	156%	#DIV/0!	120%	146%	#DIV/0!	#DIV/0!	#DIV/0!	50%	94%	88%	97%	107%	145%	-213%	101%	121%

**Medical MARKET RATIO 2015 (Net Retention)**



**(Medical) LOSS RATIO 2015 (Net Retention)**

