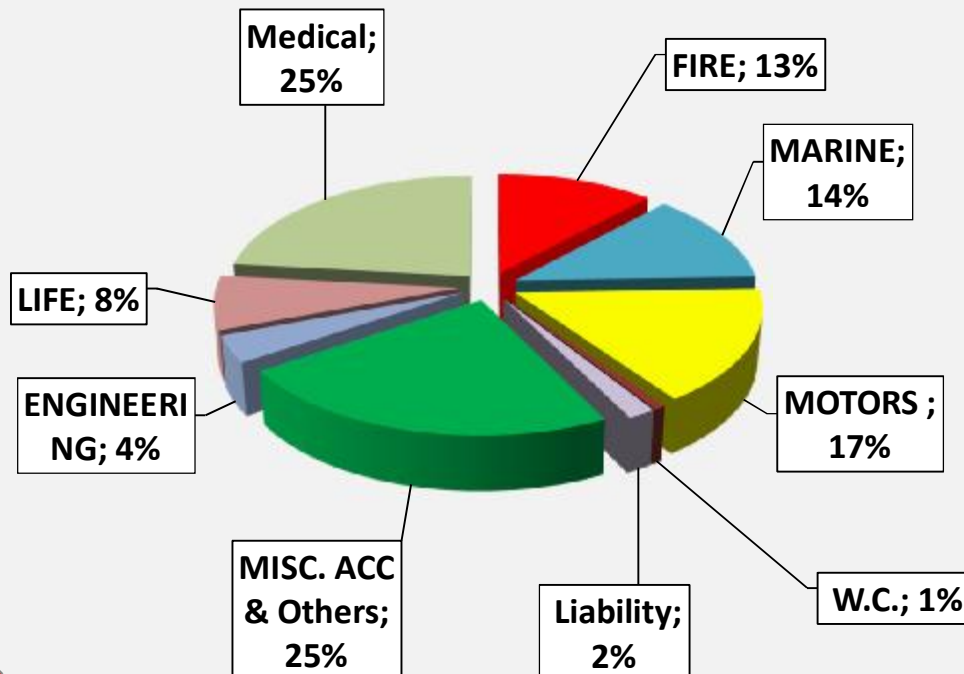
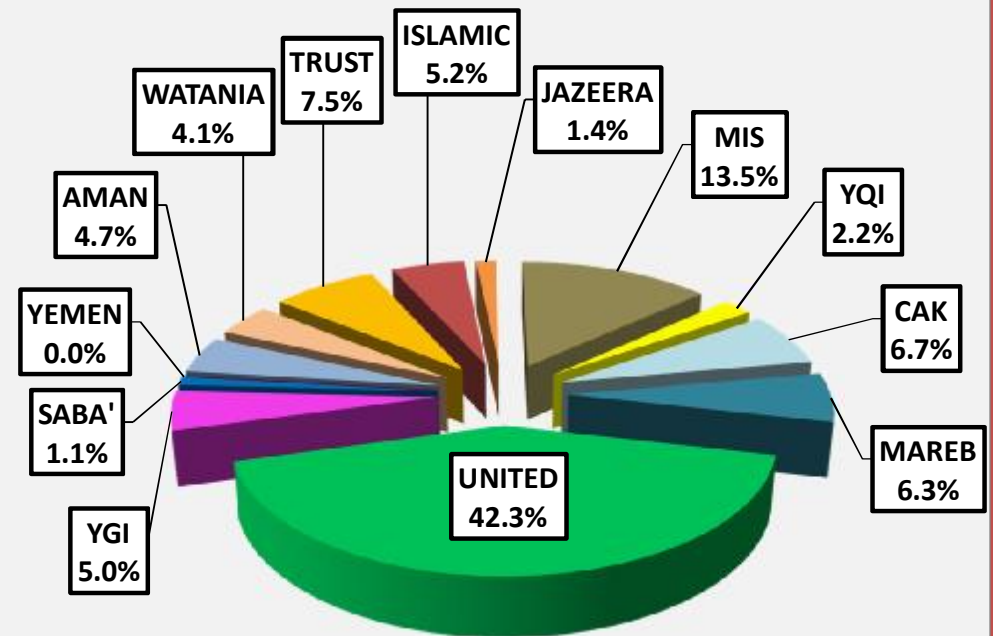


YEMEN INSURANCE MARKET **STATISTIC 2013**

MARKET RATIO 2013



MARKET RATIO 2013



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

PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
FIRE	242,226	136,111	1,728,130	1,948,613	103,531	118,440	20,812	16,208	27,600	36	245,683	202,780	306,634	316,365	95,320	17,204	94,259	112,120	10,558	14,223	0	0	60,173	100,933	104,835	86,136	3,039,761	3,069,169
Growth RATIO	-44%		13%		14%		-22%		-100%		-17%		3%		-82%		19%		35%		#DIV/0!		68%		-18%		1%	
MARKET RATIO	8%	4%	57%	63%	3%	4%	1%	1%	1%	0%	8%	7%	10%	10%	3%	1%	3%	4%	0%	0%	0%	0%	2%	3%	3%	3%	14%	13%
MARINE	169,372	164,803	1,601,583	1,523,123	242,129	287,438	41,874	41,683	44,600	60	156,647	224,052	119,686	140,184	9,229	8,779	427,354	578,325	15,353	29,350	0	0	28,030	65,039	151,075	176,530	3,006,931	3,239,366
Growth RATIO	-3%		-5%		19%		0%		-100%		43%		17%		-5%		35%		91%		#DIV/0!		132%		17%		8%	
MARKET RATIO	6%	5%	53%	47%	8%	9%	1%	1%	1%	0%	5%	7%	4%	4%	0%	0%	14%	18%	1%	1%	0%	0%	1%	2%	5%	5%	14%	14%
MOTORS	553,707	570,571	1,281,387	1,388,183	320,317	365,967	69,618	46,401	131,700	164	414,659	466,988	358,220	389,052	41,517	77,265	253,091	269,267	80,097	151,171	0	0	98,609	90,315	203,173	275,744	3,806,094	4,091,089
Growth RATIO	3%		8%		14%		-33%		-100%		13%		9%		86%		6%		89%		#DIV/0!		-8%		36%		7%	
MARKET RATIO	15%	14%	34%	34%	8%	9%	2%	1%	3%	0%	11%	11%	9%	10%	1%	2%	7%	7%	2%	4%	0%	0%	3%	2%	5%	7%	18%	17%
W.C.	16,298	14,562	77,432	82,557	30,656	30,563	0	0	23,046	24	17,966	14,539	12,887	0	1,999	2,540	9,823	4,365	8,842	23,537	0	0	1,212	855	3,152	0	203,313	173,542
Growth RATIO	-11%		7%		0%		#DIV/0!		-100%		-19%		-100%		27%		-56%		166%		#DIV/0!		-29%		-100%		-15%	
MARKET RATIO	8%	8%	38%	48%	15%	18%	0%	0%	11%	0%	9%	8%	6%	0%	1%	1%	5%	3%	4%	14%	0%	0%	1%	0%	2%	0%	1%	1%
Liability	9,806	9,150	208,774	282,435	23,881	16,926	0	0	0	0	25,806	23,411	91,252	0	691	17,018	7,144	3,223	46,726	64,035	0	0	9,416	8,213	0	0	423,496	424,411
Growth RATIO	-7%		35%		-29%		#DIV/0!		#DIV/0!		-9%		-100%		2363%		-55%		37%		#DIV/0!		-13%		#DIV/0!		0%	
MARKET RATIO	2%	2%	49%	67%	6%	4%	0%	0%	0%	0%	6%	6%	22%	0%	0%	4%	2%	1%	11%	15%	0%	0%	2%	2%	0%	0%	2%	2%
MISC. ACC & Others	39,830	48,008	2,303,556	1,790,933	25,675	30,757	17,108	19,242	428	0	42,388	52,152	24,164	129,950	2,261,431	1,416,480	101,131	113,206	9,774	0	0	0	52,146	55,072	289,332	199,126	5,166,963	3,854,926
Growth RATIO	21%		-22%		20%		12%		-100%		23%		438%		-37%		12%		-100%		#DIV/0!		6%		-31%		-25%	
MARKET RATIO	1%	1%	45%	46%	0%	1%	0%	0%	0%	0%	1%	1%	0%	3%	44%	37%	2%	3%	0%	0%	0%	0%	1%	1%	6%	5%	25%	16%
ENGINEERING	190,178	158,458	171,977	358,261	117,211	125,641	617	635	12	16	34,009	35,112	75,074	0	161,942	108,548	37,926	35,791	47,310	41,265	0	0	7,508	7,116	90,880	87,276	934,644	958,119
Growth RATIO	-17%		108%		7%		3%		33%		3%		-100%		-33%		-6%		-13%		#DIV/0!		-5%		-4%		3%	
MARKET RATIO	20%	17%	18%	37%	13%	13%	0%	0%	0%	0%	4%	4%	8%	0%	17%	11%	4%	4%	5%	4%	0%	0%	1%	1%	10%	9%	4%	4%
LIFE	115,599	131,888	1,020,220	1,064,179	86,794	197,262	132,920	140,074	7,072	3	54,969	70,217	63,252	0	15,300	20,628	84,538	109,584	0	0	0	0	49,935	55,097	113,814	128,180	1,744,413	1,917,112
Growth RATIO	14%		4%		127%		5%		-100%		28%		-100%		35%		30%		#DIV/0!		#DIV/0!		10%		13%		10%	
MARKET RATIO	7%	7%	58%	56%	5%	10%	8%	7%	0%	0%	3%	4%	4%	0%	1%	1%	5%	6%	0%	0%	0%	0%	3%	3%	7%	7%	8%	8%
Medical	197,357	256,813	523,551	1,594,052	17,975	20,617	22,565	562	0	0	138	24,555	21,964	0	104,000	106,566	0	0	0	16,383	1,418,696	3,213,958	34,373	127,800	405,116	646,793	2,745,735	6,008,099
Growth RATIO	30%		204%		15%		-98%		#DIV/0!		17693%		-100%		2%		#DIV/0!		#DIV/0!		127%		272%		60%		119%	
MARKET RATIO	7%	4%	19%	27%	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	2%	0%	0%	0%	0%	52%	53%	1%	2%	15%	11%	13%	25%
TOTAL (R)	1,534,373	1,490,364	8,916,610	10,032,336	968,169	1,193,611	305,513	264,805	234,458	303	992,265	1,113,806	1,073,133	975,551	2,691,429	1,775,028	1,015,266	1,225,881	218,660	339,964	1,418,696	3,213,958	341,402	510,440	1,361,377	1,599,785	21,071,351	23,735,833
TOTAL (\$)	\$7,104	\$6,900	\$41,281	\$46,446	\$4,482	\$5,526	\$1,414	\$1,226	\$1,085	\$1	\$4,594	\$5,157	\$4,968	\$4,516	\$12,460	\$8,218	\$4,700	\$5,675	\$1,012	\$1,574	\$6,568	\$14,879	\$1,581	\$2,363	\$6,303	\$7,406	\$97,553	\$109,888
MARKET RATIO	7%	6.3%	42%	42.3%	5%	5.0%	1%	1.1%	1%	0.0%	5%	4.7%	5%	4.1%	13%	7.5%	5%	5.2%	1%	1%	7%	13.5%	2%	2.2%	6%	6.7%	100%	100%
Growth RATIO	-3%		13%		23%		-13%		-100%		12%		-9%		-34%		21%		55%		127%		50%		18%		13%	

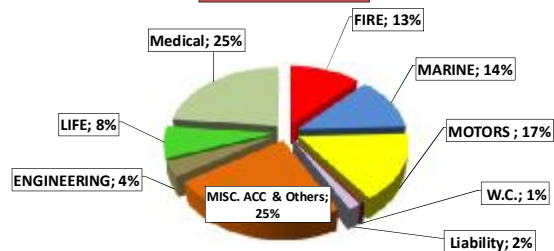
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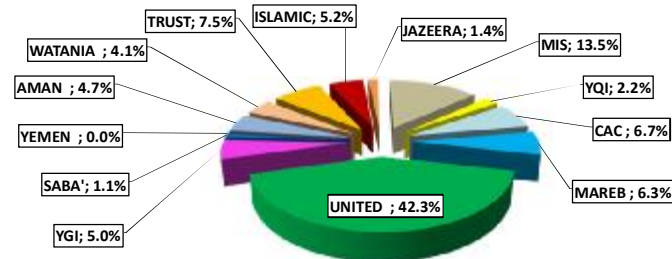
PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
TOTAL PREMIUM (R)	1,534,373	1,490,364	8,916,610	10,032,336	968,169	1,193,611	305,513	264,805	234,458	303	992,265	1,113,806	1,073,133	975,551	2,691,429	1,775,028	1,015,266	1,225,881	218,660	339,964	1,418,696	3,213,958	341,402	510,440	1,361,377	1,599,785	21,071,351	23,735,833
TOTAL PREMIUM (\$)	\$7,104	\$6,900	\$41,281	\$46,446	\$4,482	\$5,526	\$1,414	\$1,226	\$1,085	\$1	\$4,594	\$5,157	\$4,968	\$4,516	\$12,460	\$8,218	\$4,700	\$5,675	\$1,012	\$1,574	\$6,568	\$14,879	\$1,581	\$2,363	\$6,303	\$7,406	\$97,553	\$109,888
MARKET RATIO	7%	6.3%	42%	42.3%	5%	5.0%	1%	1.1%	1%	0.0%	5%	4.7%	5%	4.1%	13%	7.5%	5%	5.2%	1%	1%	7%	13.5%	2%	2.2%	6%	6.7%	100%	100%
Growth RATIO	-3%		13%		23%		-13%		-100%		12%		-9%		-34%		21%		55%		127%		50%		18%		13%	

MARKET RATIO 2013



MARKET RATIO 2013



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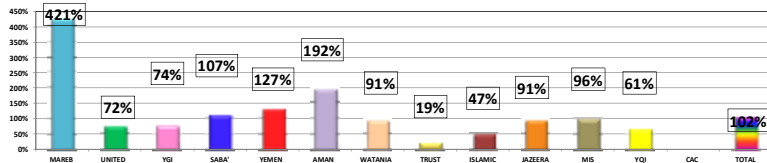
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**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

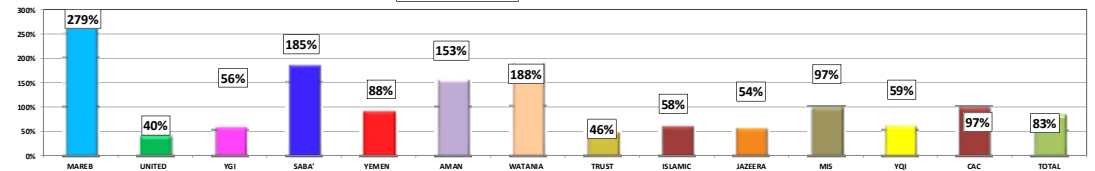
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	1,534,373	1,490,364	8,916,610	10,032,336	968,169	1,193,611	305,513	264,805	234,458	303	992,265	1,113,806	1,073,133	1,033,231	2,691,429	1,775,028	1,015,266	1,225,881	218,660	339,964	1,418,696	3,213,958	341,402	510,440	1,361,377	1,599,785	21,071,351	23,793,512
MARKET RATIO	7%	6%	42%	42%	5%	5%	1%	1%	1%	0%	5%	5%	5%	4%	13%	7%	5%	5%	1%	1%	7%	14%	2%	2%	6%	7%	100%	100%
PAID LOSSES	3,460,954	860,683	3,636,345	2,384,063	370,329	353,504	168,490	254,478	169,599	151	833,821	1,190,585	547,296	1,009,019	79,709	340,722	266,397	490,735	159,871	114,707	1,357,389	3,122,494	89,996	192,056	969,486	1,118,591	12,109,682	11,431,788
MARKET RATIO	29%	8%	30%	21%	3%	3%	1%	2%	1%	0%	7%	10%	5%	9%	1%	3%	2%	4%	1%	1%	11%	27%	1%	2%	8%	10%	100%	100%
O/S. LOSSES	3,002,977	3,296,057	2,774,513	1,598,591	348,230	317,195	159,097	234,234	128,717	116	1,070,975	519,034	431,457	934,699	428,351	478,769	207,551	221,701	39,569	69,549	0	0	119,517	108,935	684,036	435,948	9,394,990	8,214,828
MARKET RATIO	32%	40%	30%	19%	4%	4%	2%	3%	1%	0%	11%	6%	5%	11%	5%	6%	2%	3%	0%	1%	0%	0%	1%	1%	7%	5%	100%	100%
LOSS RATIO	421%	279%	72%	40%	74%	56%	107%	185%	127%	88%	192%	153%	91%	188%	19%	46%	47%	58%	91%	54%	96%	97%	61%	59%	121%	97%	102%	83%

LOSS RATIO 2012



LOSS RATIO 2013

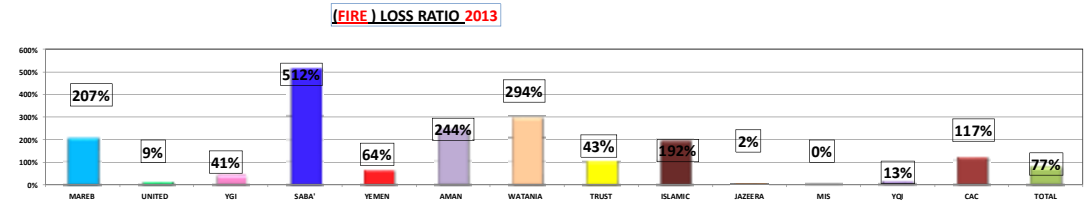
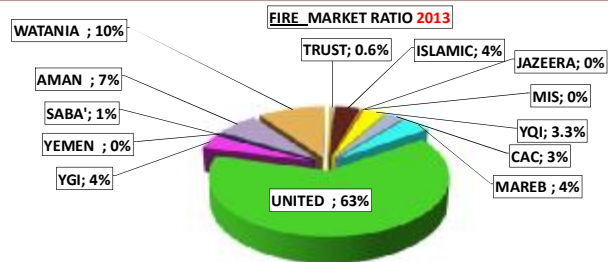


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	242,226	136,111	1,728,130	1,948,613	103,531	118,440	20,812	16,208	27,600	36	245,683	202,780	306,634	316,365	95,320	17,204	94,259	112,120	10,558	14,223	0	0	60,173	100,933	104,835	86,136	3,039,761	3,069,169
MARKET RATIO	8%	4%	57%	63%	3%	4%	1%	1%	1%	0%	8%	7%	10%	10%	3%	1%	3%	4%	0%	0%	0%	0%	2%	3%	3%	3%	100%	100%
PAID LOSSES	20,208	25,508	298,858	133,366	7,489	7,278	4,014	79,161	54,759	9	26,694	406,255	8,674	418,237	908	2,471	54,808	197,110	2,971	213	0	0	20,658	4,161	1,965	95,100	502,006	1,368,869
MARKET RATIO	4%	2%	60%	10%	1%	1%	1%	6%	11%	0%	5%	30%	2%	31%	0%	0%	11%	14%	1%	0%	0%	0%	4%	0%	0%	7%	100%	100%
O/S.LOSSES	260,390	256,766	34,235	49,097	29,281	41,466	2,558	3,801	74,442	14	476,466	88,055	50,987	510,573	12,528	15,064	8,340	18,707	0	129	0	0	15,350	8,958	10,000	5,642	974,578	998,272
MARKET RATIO	27%	26%	4%	5%	3%	4%	0%	0%	8%	0%	49%	9%	5%	51%	1%	2%	1%	2%	0%	0%	0%	0%	2%	1%	1%	1%	100%	100%
LOSS RATIO	116%	207%	19%	9%	36%	41%	32%	512%	468%	64%	205%	244%	19%	294%	14%	102%	67%	192%	28%	2%	#DIV/0!	#DIV/0!	60%	13%	11%	117%	49%	77%



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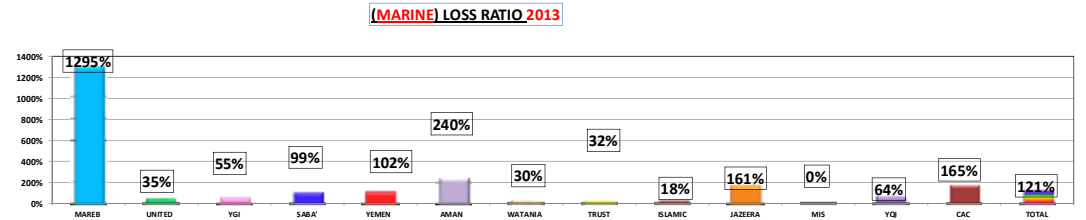
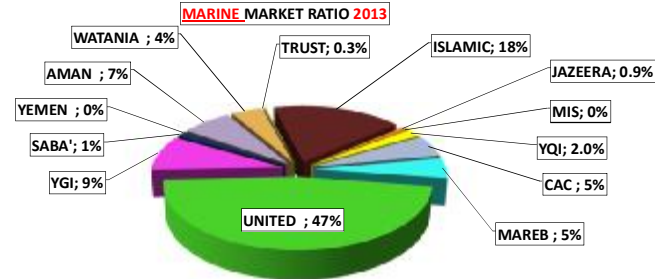
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

CURRENCY: YER. - 1000

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	169,372	164,803	1,601,583	1,523,123	242,129	287,438	41,874	41,683	44,600	60	156,647	224,052	119,686	140,184	9,229	8,779	427,354	578,325	15,353	29,350	0	0	28,030	65,039	151,075	176,530	3,006,931	3,239,366
MARKET RATIO	6%	5%	53%	47%	8%	9%	1%	1%	1%	0%	5%	7%	4%	4%	0%	0%	14%	18%	1%	1%	0%	0%	1%	2%	5%	5%	100%	100%
PAID LOSSES	2,620,114	34,139	1,875,827	253,153	112,692	67,938	9,017	5,104	8,800	41	345,811	370,909	53,767	15,752	0	0	25,264	84,368	2,321	894	0	0	5,860	9,901	133,578	52,619	5,193,052	894,818
MARKET RATIO	50%	4%	36%	28%	2%	8%	0%	1%	0%	0%	7%	41%	1%	2%	0%	0%	0%	9%	0%	0%	0%	0%	1%	3%	6%	100%	100%	
O/S.LOSSES	2,150,478	2,099,724	130,968	280,878	92,411	91,148	3,711	36,293	47,386	20	393,174	166,647	21,388	25,649	7,370	2,794	61,384	19,369	19,388	46,456	0	0	18,544	31,588	89,220	238,340	3,035,422	3,038,906
MARKET RATIO	71%	69%	4%	9%	3%	3%	0%	1%	2%	0%	13%	5%	1%	1%	0%	0%	2%	1%	1%	2%	0%	0%	1%	1%	3%	8%	100%	100%
LOSS RATIO	2817%	1295%	125%	35%	85%	55%	30%	99%	126%	102%	472%	240%	63%	30%	80%	32%	20%	18%	141%	161%	#DIV/0!	#DIV/0!	87%	64%	147%	165%	274%	121%

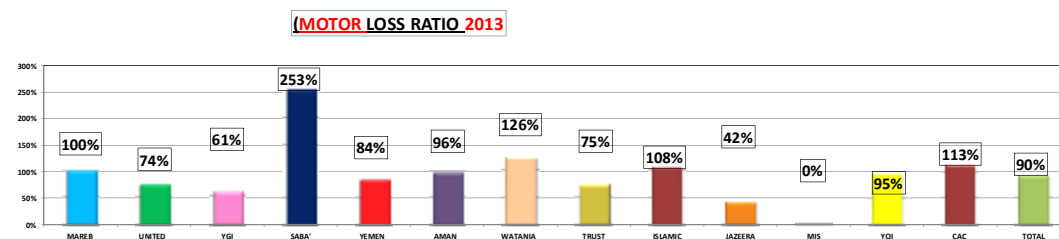
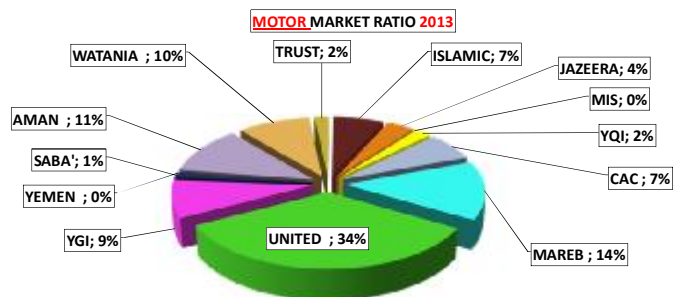


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	553,707	570,571	1,281,387	1,388,183	320,317	365,967	69,618	46,401	131,700	164	414,659	466,988	358,220	389,052	41,517	77,265	253,091	269,267	80,097	151,171	0	0	98,609	90,315	203,173	275,744	3,806,094	4,091,089
MARKET RATIO	15%	14%	34%	34%	8%	9%	2%	1%	3%	0%	11%	11%	9%	10%	1%	2%	7%	7%	2%	4%	0%	0%	3%	2%	5%	7%	100%	100%
PAID LOSSES	342,855	346,191	629,004	701,167	135,215	146,192	65,831	67,922	70,985	80	350,721	320,624	281,673	269,500	13,254	46,334	138,361	147,728	60,498	43,263	0	0	34,064	60,346	154,760	240,039	2,277,221	2,389,385
MARKET RATIO	15%	14%	28%	29%	6%	6%	3%	3%	3%	0%	15%	13%	12%	11%	1%	2%	6%	6%	3%	2%	0%	0%	1%	3%	7%	10%	100%	100%
O/S.LOSSES	267,072	225,009	1,224,191	327,682	119,956	78,171	49,840	49,650	5,160	57	113,635	129,680	154,690	220,431	22,087	11,858	109,896	142,513	20,181	19,739	0	0	38,967	25,122	104,692	70,927	2,230,366	1,300,839
MARKET RATIO	12%	17%	55%	25%	5%	6%	2%	4%	0%	0%	5%	10%	7%	17%	1%	1%	5%	11%	1%	2%	0%	0%	2%	2%	5%	5%	100%	100%
LOSS RATIO	110%	100%	145%	74%	80%	61%	166%	253%	58%	84%	112%	96%	122%	126%	85%	75%	98%	108%	101%	42%	#DIV/0!	#DIV/0!	74%	95%	128%	113%	118%	90%

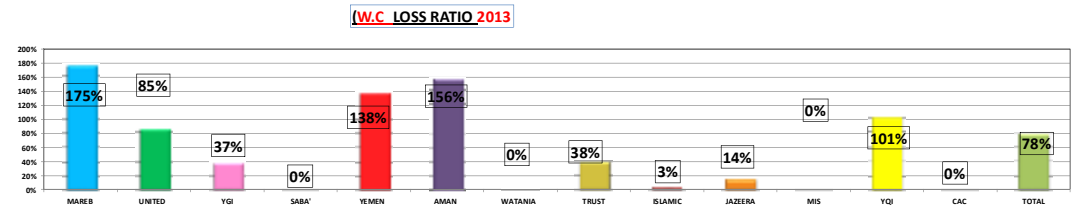
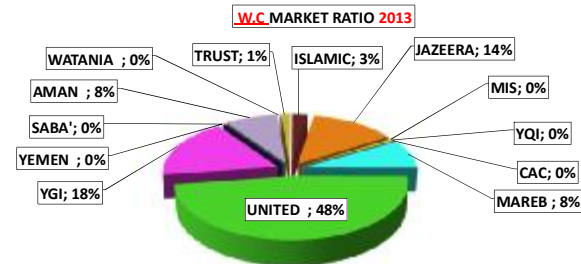


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	16,298	14,562	77,432	82,557	30,656	30,563	0	0	23,046	24	17,966	14,539	12,887	0	1,999	2,540	9,823	4,365	8,842	23,537	0	0	1,212	855	3,152	0	203,313	173,542
MARKET RATIO	9%	8%	45%	48%	18%	18%	0%	0%	13%	0%	10%	8%	7%	0%	1%	1%	6%	3%	5%	14%	0%	0%	1%	0%	2%	0%	100%	100%
PAID LOSSES	15,550	5,656	24,721	40,705	4,382	3,309	0	0	19,409	16	8,268	14,623	5,545	0	503	427	3,050	122	6,098	3,358	0	0	88	0	1,600	0	89,214	68,216
MARKET RATIO	23%	8%	36%	60%	6%	5%	0%	0%	28%	0%	12%	21%	8%	0%	1%	1%	4%	0%	9%	5%	0%	0%	0%	0%	2%	0%	100%	100%
O/S.LOSSES	14,412	19,875	124,455	29,727	14,257	8,002	0	0	0	17	22,401	8,080	13,282	0	200	540	0	0	0	0	0	0	0	863	0	0	189,007	67,104
MARKET RATIO	21%	30%	185%	44%	21%	12%	0%	0%	0%	0%	33%	12%	20%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	184%	175%	193%	85%	61%	37%	#DIV/0!	#DIV/0!	84%	138%	171%	156%	146%	#DIV/0!	35%	38%	31%	3%	69%	14%	#DIV/0!	#DIV/0!	7%	101%	51%	#DIV/0!	137%	78%



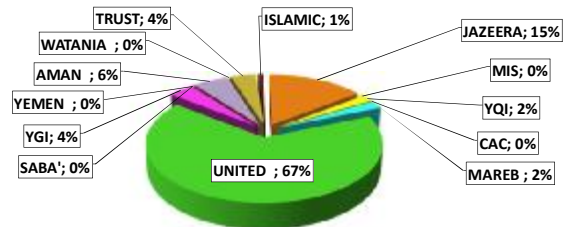
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : **Liability LOSS RATIO**

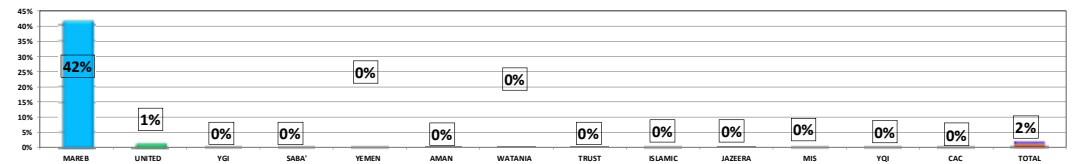
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	9,806	9,150	208,774	282,435	23,881	16,926	0	0	0	0	25,806	23,411	91,252	0	691	17,018	7,144	3,223	46,726	64,035	0	0	9,416	8,213	0	0	423,496	424,411
MARKET RATIO	2%	2%	49%	67%	6%	4%	0%	0%	0%	0%	6%	6%	22%	0%	0%	4%	2%	1%	11%	15%	0%	0%	2%	2%	0%	0%	100%	100%
PAID LOSSES	20	575	771	3,317	0	0	0	0	0	0	0	0	1,448	0	0	0	0	0	0	0	0	0	1,072	0	0	0	3,311	3,892
MARKET RATIO	1%	0%	20%	85%	0%	0%	0%	0%	0%	0%	0%	0%	37%	0%	0%	0%	0%	0%	0%	0%	0%	0%	32%	0%	0%	0%	100%	100%
O/S.LOSSES	9,609	3,223	94,103	0	0	0	0	0	0	0	0	0	115,330	0	0	0	0	0	0	0	0	0	0	0	0	0	219,042	3,223
MARKET RATIO	298%	100%	2920%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3578%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	98%	42%	45%	1%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	128%	#DIV/0!	0%	0%	0%	0%	0%	0%	#DIV/0!	#DIV/0!	11%	0%	#DIV/0!	#DIV/0!	53%	2%

Liability MARKET RATIO 2013



Liability LOSS RATIO 2013



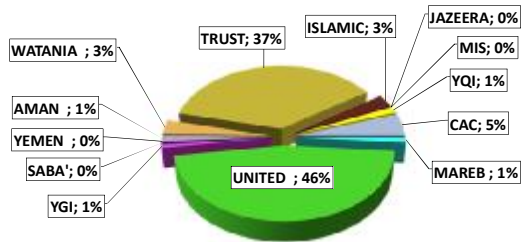
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC. & Others LOSS RATIO

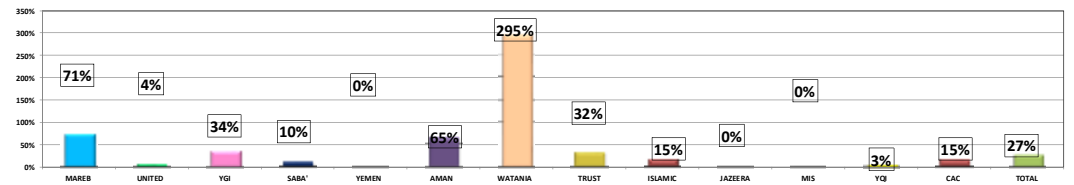
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	39,830	48,008	2,303,556	1,790,933	25,675	30,757	17,108	19,242	428	0	42,388	52,152	24,164	129,950	2,261,431	1,416,480	101,131	113,206	9,774	0	0	0	52,146	55,072	289,332	199,126	5,166,963	3,854,926
MARKET RATIO	1%	1%	45%	46%	0%	1%	0%	0%	0%	0%	1%	1%	0%	3%	44%	37%	2%	3%	0%	0%	0%	0%	1%	1%	6%	5%	100%	100%
PAID LOSSES	767	23,255	98,345	33,758	3,871	4,080	524	1,071	75	0	23,911	3,018	448	238,001	20,623	230,773	63	11,930	0	0	0	0	5,000	53	110,889	10,291	264,516	556,230
MARKET RATIO	0%	4%	37%	6%	1%	1%	0%	0%	0%	0%	9%	1%	0%	43%	8%	41%	0%	2%	0%	0%	0%	0%	2%	0%	42%	2%	100%	100%
O/S.LOSSES	38,937	10,861	18,740	43,701	3,395	6,517	3,036	806	0	0	15,783	30,940	14,452	145,690	220,348	217,308	2,241	4,609	0	0	0	0	12,901	1,510	13,244	18,818	343,077	480,761
MARKET RATIO	11%	2%	5%	9%	1%	1%	1%	0%	0%	0%	5%	6%	4%	30%	64%	45%	1%	1%	0%	0%	0%	0%	4%	0%	4%	4%	100%	100%
LOSS RATIO	100%	71%	5%	4%	28%	34%	21%	10%	18%	#DIV/0!	94%	65%	62%	295%	11%	32%	2%	15%	0%	#DIV/0!	#DIV/0!	#DIV/0!	34%	3%	43%	15%	12%	27%

MISC.ACC. MARKET RATIO 2013



MISC.ACC. LOSS RATIO 2013

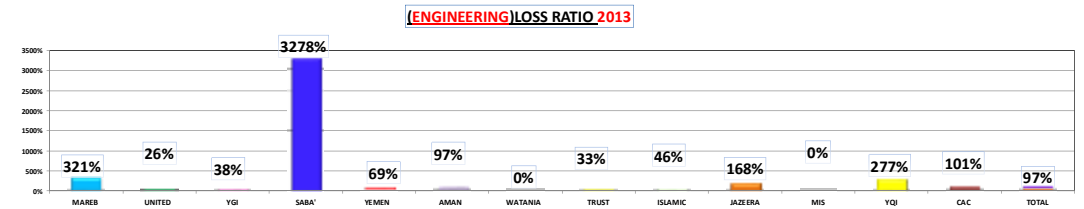
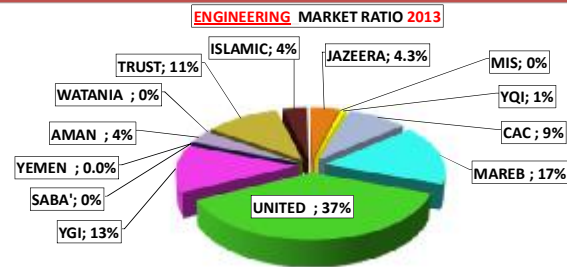


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YEMENI INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	190,178	158,458	171,977	358,261	117,211	125,641	617	635	12	16	34,009	35,112	75,074	0	161,942	108,548	37,926	35,791	47,310	41,265	0	0	7,508	7,116	90,880	87,276	934,644	958,119
MARKET RATIO	20%	17%	18%	37%	13%	13%	0%	0%	0%	0%	4%	4%	8%	0%	17%	11%	4%	4%	5%	4%	0%	0%	1%	1%	10%	9%	100%	100%
PAID LOSSES	45,499	17,327	27,111	52,124	49,120	16,937	1,597	186	12,939	3	22,312	1,140	117,984	0	0	0	0	0	87,983	66,226	0	0	771	187	54,911	30,142	420,227	184,272
MARKET RATIO	11%	9%	6%	28%	12%	9%	0%	0%	3%	0%	5%	1%	28%	0%	0%	0%	0%	0%	21%	36%	0%	0%	0%	0%	13%	16%	100%	100%
O/S.LOSSES	81,292	490,575	32,598	40,183	18,064	30,680	4,287	20,642	129	8	6,511	32,789	13,006	0	14,609	35,372	7,404	16,332	0	3,225	0	0	9,876	19,542	413,344	57,618	601,120	746,966
MARKET RATIO	14%	66%	5%	5%	3%	4%	1%	3%	0%	0%	1%	4%	2%	0%	2%	5%	1%	2%	0%	0%	0%	0%	2%	3%	69%	8%	100%	100%
LOSS RATIO	67%	321%	35%	26%	57%	38%	954%	3278%	108900%	69%	85%	97%	174%	#DIV/0!	9%	33%	20%	46%	186%	168%	#DIV/0!	#DIV/0!	142%	277%	515%	101%	109%	97%

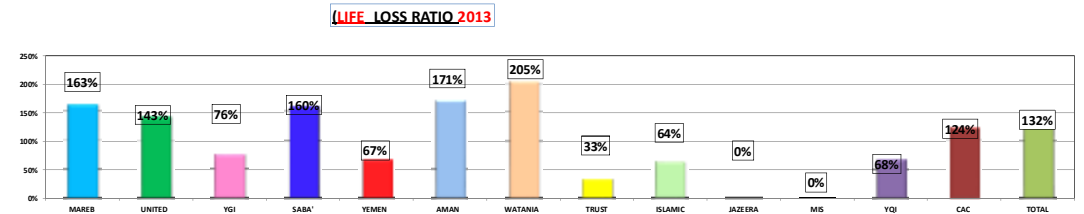
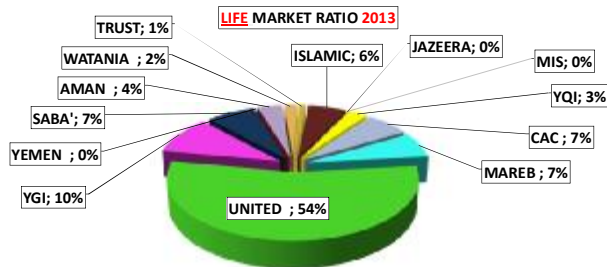


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	115,599	131,888	1,020,220	1,064,179	86,794	197,262	132,920	140,074	7,072	3	54,969	70,217	63,252	36,584	15,300	20,628	84,538	109,584	0	0	0	0	49,935	55,097	113,814	128,180	1,744,413	1,953,696
MARKET RATIO	7%	7%	58%	54%	5%	10%	8%	7%	0%	0%	3%	4%	4%	2%	1%	1%	5%	6%	0%	0%	0%	0%	3%	3%	7%	7%	100%	100%
PAID LOSSES	88,810	116,310	583,113	723,916	41,066	94,402	83,445	101,034	2,632	2	56,104	67,578	54,179	42,528	2,036	1,235	44,850	49,478	0	0	0	0	7,400	21,121	75,391	114,068	1,039,026	1,331,673
MARKET RATIO	9%	9%	56%	54%	4%	7%	8%	8%	0%	0%	5%	5%	5%	3%	0%	0%	4%	4%	0%	0%	0%	0%	1%	2%	7%	9%	100%	100%
O/S.LOSSES	135,124	98,477	1,032,638	796,529	68,049	55,115	95,665	123,041	1,600	0	41,418	52,772	48,322	32,356	5,556	5,596	18,285	20,170	0	0	0	0	19,879	16,352	29,000	44,603	1,495,536	1,245,011
MARKET RATIO	9%	8%	69%	64%	5%	4%	6%	10%	0%	0%	3%	4%	3%	3%	0%	0%	1%	2%	0%	0%	0%	0%	1%	1%	2%	4%	100%	100%
LOSS RATIO	194%	163%	158%	143%	126%	76%	135%	160%	60%	67%	177%	171%	162%	205%	50%	33%	75%	64%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	55%	68%	92%	124%	145%	132%



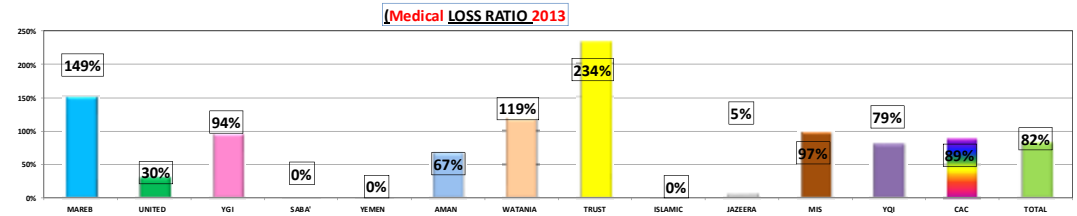
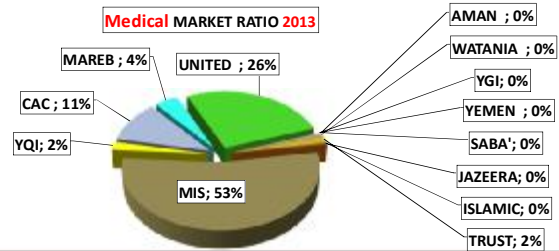
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
PREMIUM	197,357	256,813	523,551	1,594,052	17,975	20,617	22,565	562	0	0	138	24,555	21,964	21,095	104,000	106,566	0	0	0	16,383	1,418,696	3,213,958	34,373	127,800	405,116	646,793	2,745,735	6,029,194
MARKET RATIO	7%	4%	19%	26%	1%	0%	1%	0%	0%	0%	0%	0%	1%	0%	4%	2%	0%	0%	0%	0%	52%	53%	1%	2%	15%	11%	100%	100%
PAID LOSSES	327,131	291,722	98,595	442,557	16,494	13,368	4,062	0	0	0	0	6,438	23,578	25,000	42,385	59,482	0	0	0	753	1,357,389	3,122,494	15,083	96,287	436,393	576,333	2,321,109	4,634,434
MARKET RATIO	14%	6%	4%	10%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%	2%	1%	0%	0%	0%	0%	58%	67%	1%	2%	19%	12%	0%	100%
O/S.LOSSES	45,663	91,547	82,585	30,794	2,817	6,096	0	0	0	0	1,587	10,071	0	0	145,653	190,237	0	0	0	0	0	0	4,000	5,000	24,536	0	306,841	333,745
MARKET RATIO	15%	27%	27%	9%	1%	2%	0%	0%	0%	0%	1%	3%	0%	0%	47%	57%	0%	0%	0%	0%	0%	0%	1%	1%	8%	0%	100%	100%
LOSS RATIO	189%	149%	35%	30%	107%	94%	18%	0%	#DIV/0!	#DIV/0!	1150%	67%	107%	119%	181%	234%	#DIV/0!	#DIV/0!	#DIV/0!	5%	96%	97%	56%	79%	114%	89%	96%	82%



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