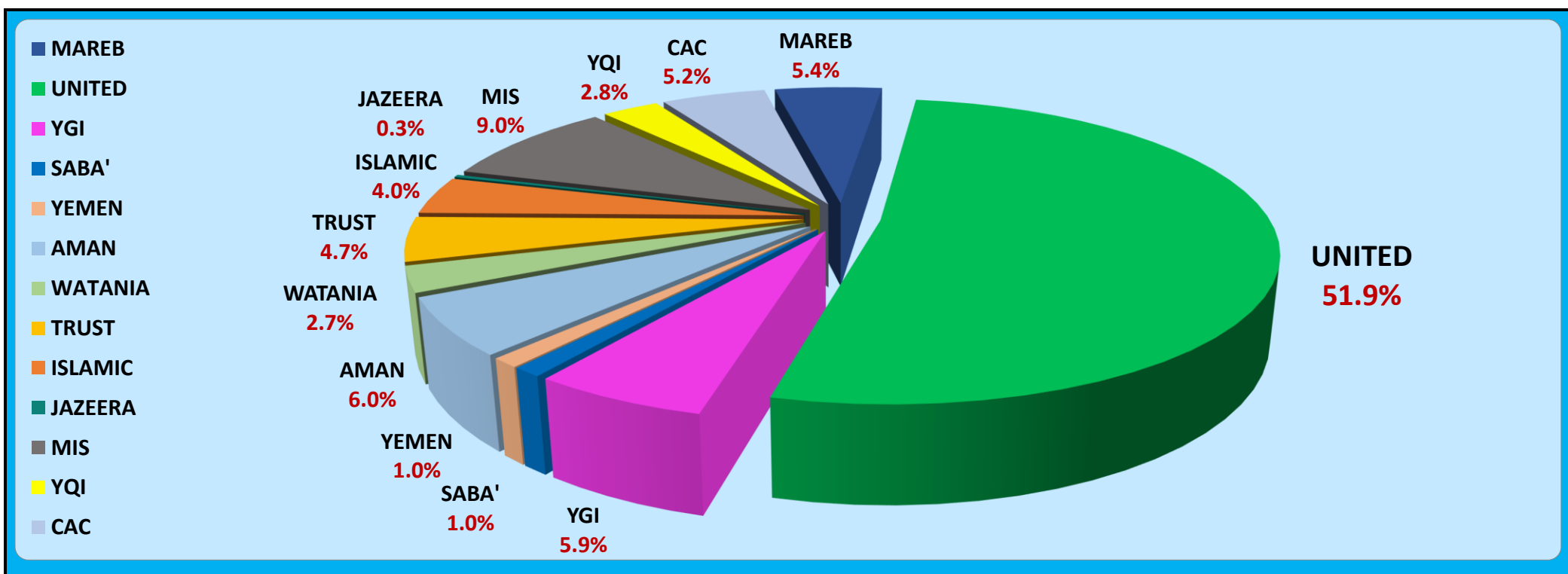
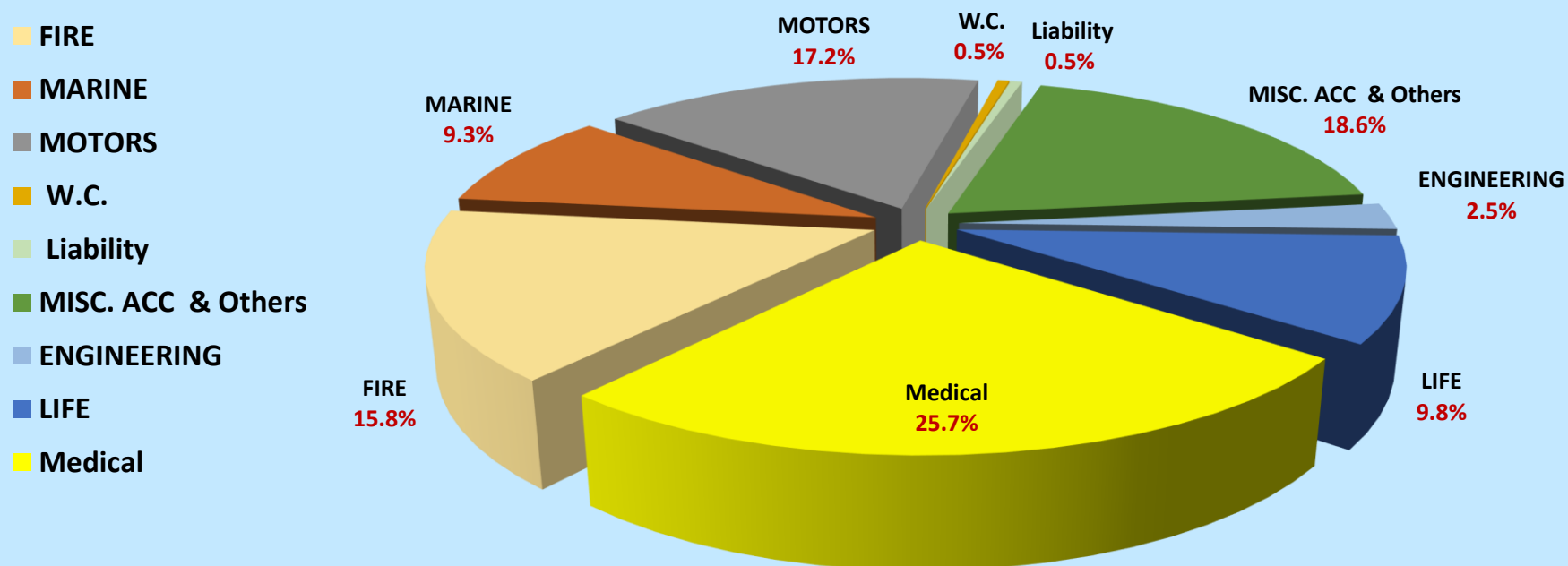


YEMEN INSURANCE MARKET **STATISTIC 2015**



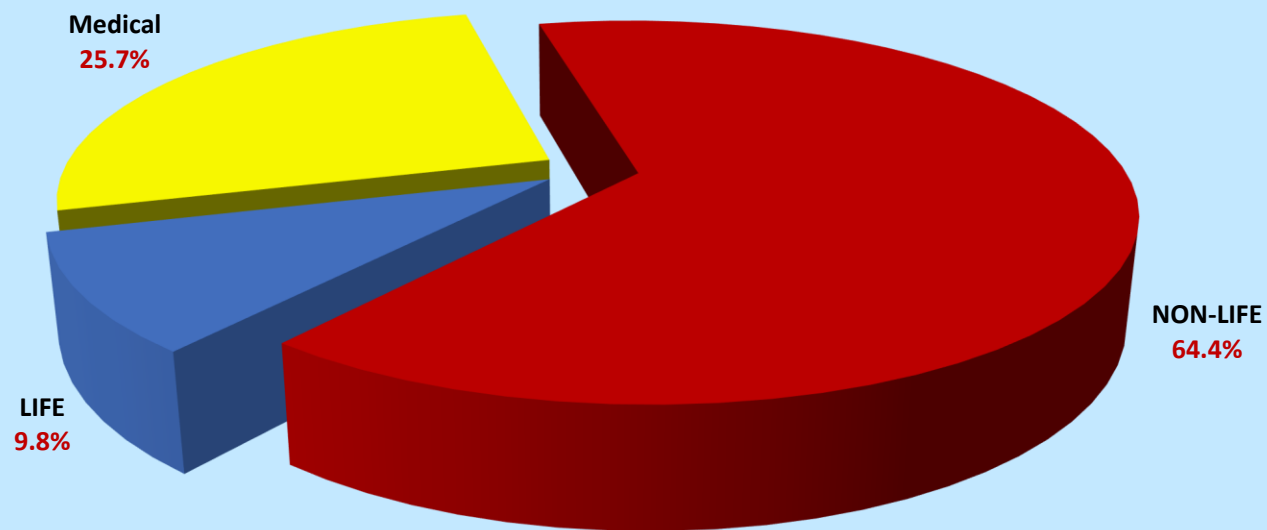
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2015**



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

YEMEN INSURANCE MARKET **STATISTIC 2015**



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		
	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	154,415	193,760	2,191,088	2,145,035	181,119	208,218	20,872	20,193	36,469	3,005	350,813	290,437	132,000	177,071	8,226	24,769	290,509	210,946	0	17,530	0	0	119,864	108,133	70,843	71,230	3,556,218	3,470,327	
Growth RATIO	25%		-2%		15%		-3%		-92%		-17%		34%		201%		-27%		#DIV/0!		#DIV/0!		-10%		1%		-2%		
MARKET RATIO	4%	6%	62%	62%	5%	6%	1%	1%	1%	0%	10%	8%	4%	5%	0%	1%	8%	6%	0%	1%	0%	0%	3%	3%	2%	2%	13%	16%	
MARINE	159,266	160,872	1,574,562	1,125,483	367,480	207,830	47,327	15,884	182,344	48,092	187,431	177,889	62,519	44,370	3,559	15,015	577,134	119,905	0	737	0	0	70,176	32,650	193,568	83,363	3,425,366	2,032,090	
Growth RATIO	1%		-29%		-43%		-66%		-74%		-5%		-29%		322%		-79%		#DIV/0!		#DIV/0!		-53%		-57%		-41%		
MARKET RATIO	5%	8%	46%	55%	11%	10%	1%	1%	5%	2%	5%	9%	2%	2%	0%	1%	17%	6%	0%	0%	0%	0%	2%	2%	6%	4%	13%	9%	
MOTORS	528,150	316,234	1,537,910	1,304,097	415,642	396,095	85,367	84,143	109,407	115,101	499,624	461,193	389,000	278,567	86,904	74,879	283,280	287,026	0	36,855	0	0	102,803	93,377	386,061	319,853	4,424,148	3,767,420	
Growth RATIO	-40%		-15%		-5%		-1%		5%		-8%		-28%		-14%		1%		#DIV/0!		#DIV/0!		-9%		-17%		-15%		
MARKET RATIO	12%	8%	35%	35%	9%	11%	2%	2%	2%	3%	11%	12%	9%	7%	2%	2%	6%	8%	0%	1%	0%	0%	2%	2%	9%	8%	16%	17%	
W.C.	13,808	5,609	60,922	44,479	24,947	15,812	0	0	2,150	34,756	20,968	8,311	7,953	5,270	5,022	1,907	0	0	0	0	0	0	0	0	0	0	135,770	116,144	
Growth RATIO	-59%		-27%		-37%		#DIV/0!		1517%		-60%		-34%		-62%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-14%		
MARKET RATIO	10%	5%	45%	38%	18%	14%	0%	0%	2%	30%	15%	7%	6%	5%	4%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	
Liability	9,409	4,029	262,289	73,789	13,906	13,695	0	0	0	0	22,592	14,275	24,215	5,070	14,340	3,737	0	0	0	0	0	0	0	0	0	0	346,751	114,595	
Growth RATIO	-57%		-72%		-2%		#DIV/0!		#DIV/0!		-37%		-79%		-74%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-67%		
MARKET RATIO	3%	4%	76%	64%	4%	12%	0%	0%	0%	0%	7%	12%	7%	4%	4%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%	
MISC. ACC & Others	65,143	41,201	2,139,712	2,457,679	43,200	45,834	21,769	20,743	0	101	89,963	113,538	45,112	2,708	1,416,695	792,856	124,256	89,357	0	5,855	0	0	193,884	230,458	363,920	291,940	4,503,654	4,092,270	
Growth RATIO	-37%		15%		6%		-5%		#DIV/0!		26%		-94%		-44%		-28%		#DIV/0!		#DIV/0!		19%		-20%		-9%		
MARKET RATIO	1%	1%	48%	60%	1%	1%	0%	1%	0%	0%	2%	3%	1%	0%	31%	19%	3%	2%	0%	0%	0%	0%	4%	6%	8%	7%	17%	19%	
ENGINEERING	73,329	40,266	144,155	81,635	301,347	237,542	689	689	14,089	8,583	57,975	47,872	72,185	49,169	48,628	1,087	34,600	32,751	0	86	0	0	8,826	6,649	363,920	48,504	1,119,743	554,833	
Growth RATIO	-45%		-43%		-21%		0%		-39%		-17%		-32%		-98%		-5%		#DIV/0!		#DIV/0!		-25%		-87%		-50%		
MARKET RATIO	7%	7%	13%	15%	27%	43%	0%	0%	1%	2%	5%	9%	6%	9%	4%	0%	3%	6%	0%	0%	0%	0%	1%	1%	33%	9%	4%	3%	
LIFE	121,129	119,330	1,306,820	1,263,922	134,552	135,203	137,043	81,260	20,229	9,343	87,588	105,235	43,347	29,755	20,577	5,831	134,167	146,918	0	0	0	0	60,001	48,306	202,474	214,149	2,267,927	2,159,252	
Growth RATIO	-1%		-3%		0%		-41%		-54%		20%		-31%		-72%		10%		#DIV/0!		#DIV/0!		-19%		6%		-5%		
MARKET RATIO	5%	6%	58%	59%	6%	6%	6%	4%	1%	0%	4%	5%	2%	1%	1%	0%	6%	7%	0%	0%	0%	0%	3%	2%	9%	10%	8%	10%	
Medical	317,102	305,231	2,156,782	2,894,453	34,199	36,992	0	0	0	0	116,660	89,650	6,891	5,050	115,771	117,103	0	0	0	882	3,057,802	1,969,497	108,385	104,354	1,320,919	121,334	7,234,511	5,644,546	
Growth RATIO	-4%		34%		8%		#DIV/0!		#DIV/0!		-23%		-27%		1%		#DIV/0!		#DIV/0!		#DIV/0!		-36%		-4%		-91%		-22%
MARKET RATIO	4%	5%	30%	51%	0%	1%	0%	0%	0%	0%	2%	2%	0%	0%	2%	2%	0%	0%	0%	0%	42%	35%	1%	2%	18%	2%	27%	26%	
TOTAL (R)	1,441,751	1,186,532	11,374,240	11,390,572	1,516,392	1,297,221	313,067	222,912	364,688	218,981	1,433,614	1,308,400	783,222	597,030	1,719,722	1,037,184	1,443,946	886,903	0	61,945	3,057,802	1,969,497	663,939	623,927	2,901,705	1,150,373	27,014,088	21,951,477	
TOTAL (\$)	\$5,767	\$4,746	\$45,497	\$45,562	\$6,066	\$5,189	\$1,252	\$892	\$1,459	\$876	\$5,734	\$5,234	\$3,133	\$2,388	\$6,879	\$4,149	\$5,776	\$3,548	\$0	\$248	\$12,231	\$7,878	\$2,656	\$2,496	\$11,607	\$4,601	\$108,056	\$87,806	
MARKET RATIO	5%	5%	42%	52%	6%	6%	1%	1%	1%	1%	5%	6%	3%	3%	6%	5%	5%	4%	0%	0%	11%	9%	2%	3%	11%	5%	100%	100%	
Growth RATIO	-18%		0%		-14%		-29%		-40%		-9%		-24%		-40%		-39%		#DIV/0!		-36%		-6%		-60%		-19%		

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

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)	1,441,751	1,186,532	11,374,240	11,390,572	1,516,392	1,297,221	313,067	222,912	364,688	218,981	1,433,614	1,308,400	783,222	597,030	1,719,722	1,037,184	1,443,946	886,903	0	61,945	3,057,802	1,969,497	663,939	623,927	2,901,705	1,150,373	27,014,088	21,951,477
TOTAL PREMIUM (\$)	\$5,767	\$4,746	\$45,497	\$45,562	\$6,066	\$5,189	\$1,252	\$892	\$1,459	\$876	\$5,734	\$5,234	\$3,133	\$2,388	\$6,879	\$4,149	\$5,776	\$3,548	\$0	\$248	\$12,231	\$7,878	\$2,656	\$2,496	\$11,607	\$4,601	\$108,056	\$87,806
MARKET RATIO	5.3%	5.4%	42.1%	51.9%	5.6%	5.9%	1.2%	1.0%	1.3%	1.0%	5.3%	6.0%	2.9%	2.7%	6.4%	4.7%	5.3%	4.0%	0.0%	0.3%	11.3%	9.0%	2.5%	2.8%	10.7%	5.2%	100%	100%
Growth RATIO	-18%		0%		-14%		-29%		-40%		-9%		-24%		-40%		-39%		#DIV/0!		-36%		-6%		-60%		-19%	

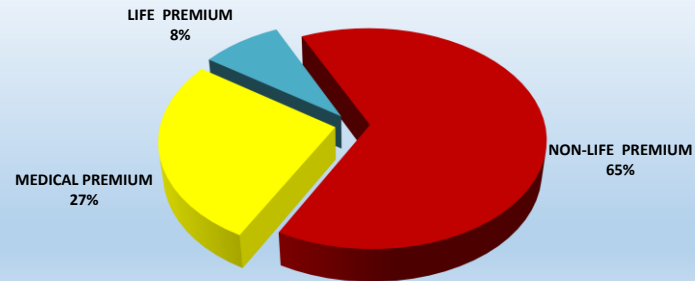


PORTFOLIO BREAKDOWN

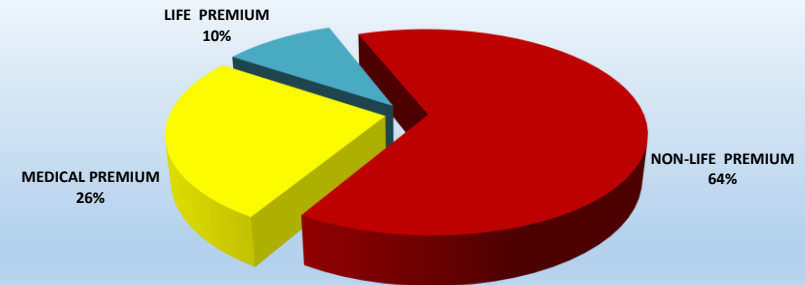
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & MEDICAL & LIFE PREMIUM)

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	1,003,520	761,971	7,910,638	7,232,197	1,347,641	1,125,026	176,024	141,652	344,459	209,638	1,229,366	1,113,515	732,984	562,225	1,583,374	914,250	1,309,779	739,985	0	61,063	0	0	495,553	471,267	1,378,312	814,890	17,511,650	14,147,679
MARKET RATIO	6%	5%	45%	51%	8%	8%	1%	1%	2%	1%	7%	8%	4%	4%	9%	6%	7%	5%	0%	0%	0%	0%	3%	3%	8%	6%	65%	64%
Growth RATIO	-24%		-9%		-17%		-20%		-39%		-9%		-23%		-42%		-44%		#DIV/0!		#DIV/0!		-5%		-41%		-19%	
MEDICAL PREMIUM	317,102	305,231	2,156,782	2,894,453	34,199	36,992	0	0	0	0	116,660	89,650	6,891	5,050	115,771	117,103	0	0	0	882	3,057,802	1,969,497	108,385	104,354	1,320,919	121,334	7,234,511	5,644,546
MARKET RATIO	4%	5%	30%	51%	0%	1%	0%	0%	0%	0%	2%	2%	0%	0%	2%	2%	0%	0%	0%	0%	42%	35%	1%	2%	18%	2%	27%	26%
Growth RATIO	-4%		34%		8%		#DIV/0!		#DIV/0!		-23%		-27%		1%		#DIV/0!		#DIV/0!		-36%		-4%		-91%		-22%	
LIFE PREMIUM	121,129	119,330	1,306,820	1,263,922	134,552	135,203	137,043	81,260	20,229	9,343	87,588	105,235	43,347	29,755	20,577	5,831	134,167	146,918	0	0	0	0	60,001	48,306	202,474	214,149	2,267,927	2,159,252
MARKET RATIO	5%	6%	58%	59%	6%	6%	6%	4%	1%	0%	4%	5%	2%	1%	1%	0%	6%	7%	0%	0%	0%	0%	3%	2%	9%	10%	8%	10%
Growth RATIO	-1%		-3%		0%		-41%		-54%		20%		-31%		-72%		10%		#DIV/0!		#DIV/0!		-19%		6%		-5%	

MARKET RATIO **2014**



MARKET RATIO **2015**

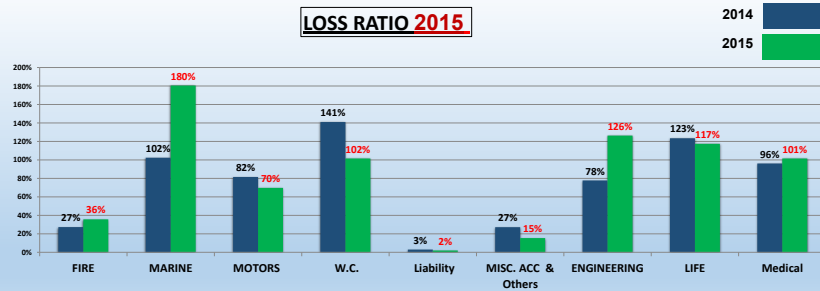


**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

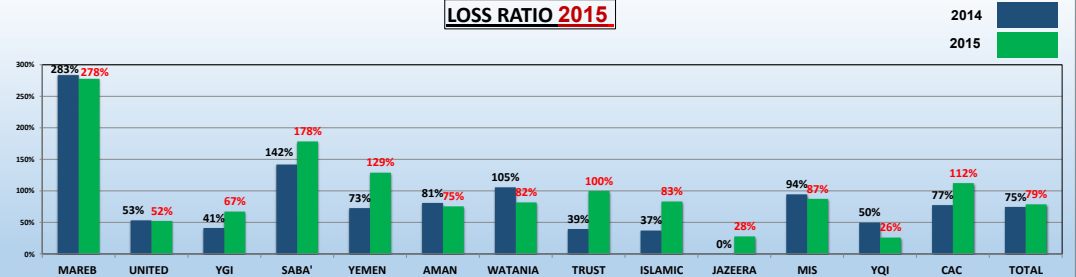
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	1,441,751	1,186,532	11,374,240	11,390,572	1,516,392	1,297,221	313,067	222,912	364,688	218,981	1,433,614	1,308,400	783,222	597,030	1,719,722	1,037,184	1,443,946	886,903	0	61,945	3,057,802	1,969,497	663,939	623,927	2,901,705	1,150,373	27,014,088	21,951,477
MARKET RATIO	5%	5%	42%	52%	6%	6%	1%	1%	1%	1%	5%	6%	3%	3%	6%	5%	5%	4%	0%	0%	11%	9%	2%	3%	11%	5%	100%	100%
PAID LOSSES	1,471,275	703,441	2,794,598	3,237,381	339,505	244,591	259,708	139,523	182,337	120,045	682,971	476,776	460,937	252,700	243,734	477,525	319,171	295,998	0	15,703	2,885,998	1,719,610	162,668	161,989	2,004,209	1,048,503	11,807,111	8,893,785
MARKET RATIO	12%	8%	24%	36%	3%	3%	2%	2%	2%	1%	6%	5%	4%	3%	2%	5%	3%	3%	0%	0%	24%	19%	1%	2%	17%	12%	100%	100%
O/S. LOSSES	2,615,461	2,591,642	3,260,429	2,722,816	284,413	625,960	183,803	257,775	82,541	162,009	476,453	510,436	365,148	234,804	434,749	558,513	215,039	441,146	0	1,520	0	0	166,966	0	241,060	242,960	8,326,062	8,349,581
MARKET RATIO	31%	31%	39%	33%	3%	7%	2%	3%	1%	2%	6%	6%	4%	3%	5%	7%	3%	5%	0%	0%	0%	0%	2%	0%	3%	3%	100%	100%
LOSS RATIO	283%	278%	53%	52%	41%	67%	142%	178%	73%	129%	81%	75%	105%	82%	39%	100%	37%	83%	#DIV/0!	28%	94%	87%	50%	26%	77%	112%	75%	79%

LOSS RATIO 2015



LOSS RATIO 2015

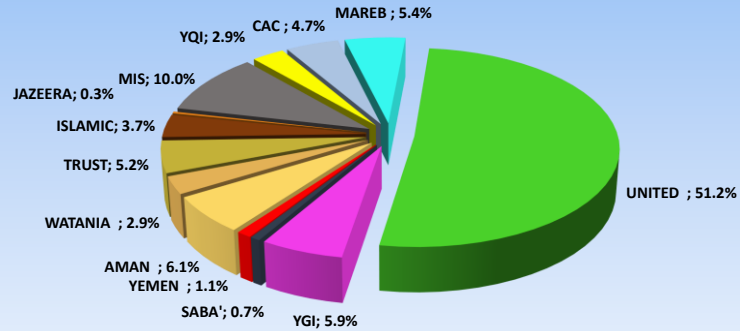


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : NON-LIFE LOSS RATIO

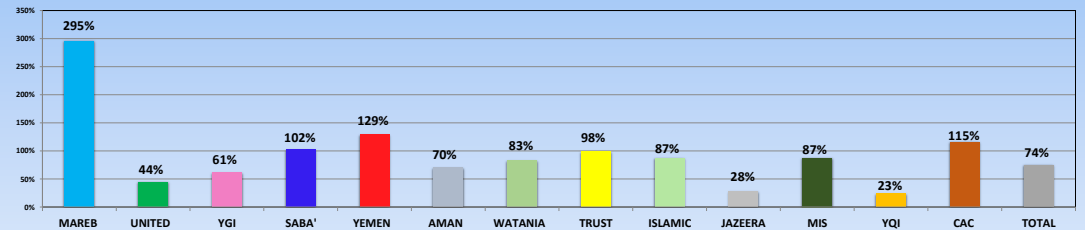
CURRENCY: YER. - 1000

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	1,320,622	1,067,202	10,067,420	10,126,650	1,381,840	1,162,018	176,024	141,652	344,459	209,639	1,346,026	1,203,165	739,875	567,275	1,699,145	1,031,353	1,309,779	739,985	0	61,945	3,057,802	1,969,497	603,938	575,621	2,699,231	936,224	24,746,161	19,792,225
MARKET RATIO	5%	5%	41%	51%	6%	6%	1%	1%	1%	1%	5%	6%	3%	3%	7%	5%	5%	4%	0%	0%	12%	10%	2%	3%	11%	5%	100%	100%
PAID LOSSES	1,371,473	638,235	1,942,841	2,874,453	280,962	177,230	161,291	73,700	177,737	110,996	610,194	393,010	431,228	236,079	242,257	472,203	225,818	251,770	0	15,703	2,885,998	1,719,610	144,376	135,132	1,854,805	931,106	10,328,980	8,029,227
MARKET RATIO	13%	8%	19%	36%	3%	2%	2%	1%	2%	1%	6%	5%	4%	3%	2%	6%	2%	3%	0%	0%	28%	21%	1%	2%	18%	12%	100%	100%
O/S.LOSSES	2,509,708	2,514,601	2,466,222	1,624,831	235,147	536,340	59,019	71,049	80,598	160,009	412,617	452,314	322,918	234,804	429,253	540,062	192,108	393,512	0	1,520	0	0	149,516	0	148,852	149,751	7,005,958	6,678,793
MARKET RATIO	36%	38%	35%	24%	3%	8%	1%	1%	1%	2%	6%	7%	5%	4%	6%	8%	3%	6%	0%	0%	0%	0%	2%	0%	2%	2%	100%	100%
LOSS RATIO	294%	295%	44%	44%	37%	61%	125%	102%	75%	129%	76%	70%	102%	83%	40%	98%	32%	87%	#DIV/0!	28%	94%	87%	49%	23%	74%	115%	70%	74%

(NON-LIFE) MARKET RATIO 2015



(NON-LIFE) LOSS RATIO 2015

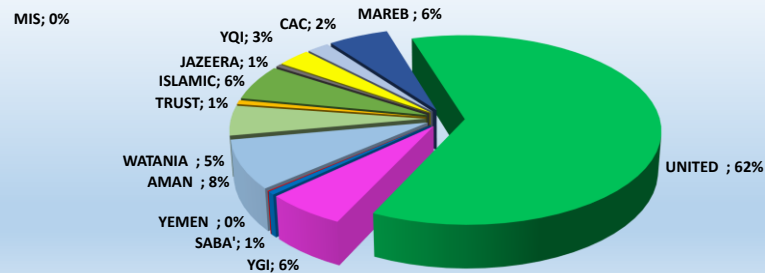


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

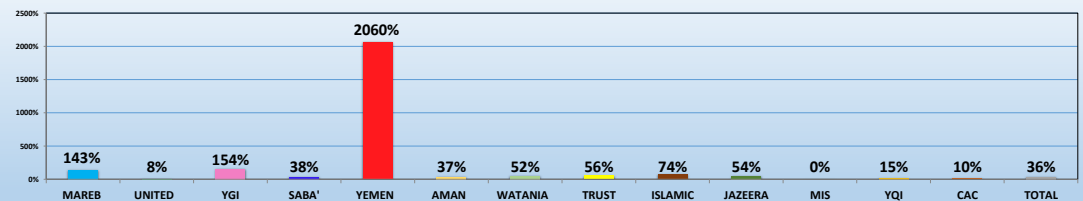
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	154,415	193,760	2,191,088	2,145,035	181,119	208,218	20,872	20,193	36,469	3,005	350,813	290,437	132,000	177,071	8,226	24,769	290,509	210,946	0	17,530	0	0	119,864	108,133	70,843	71,230	3,556,218	3,470,327
MARKET RATIO	4.3%	5.6%	61.6%	61.8%	5.1%	6.0%	0.6%	0.6%	1.0%	0.1%	9.9%	8.4%	3.7%	5.1%	0.2%	0.7%	8.2%	6.1%	0.0%	0.5%	0.0%	0.0%	3.4%	3.1%	2.0%	2.1%	100%	100%
PAID LOSSES	118,225	25,566	118,139	23,686	6,952	2,753	2,751	499	18,234	38,285	22,967	32,287	110,270	35,535	863	0	5,380	133,101	0	9,400	0	0	2,706	16,340	9,248	6,591	415,735	324,043
MARKET RATIO	28%	8%	28%	7%	2%	1%	1%	0%	4%	12%	6%	10%	27%	11%	0%	0%	1%	41%	0%	3%	0%	0%	1%	5%	2%	2%	100%	100%
O/S.LOSSES	103,038	252,166	99,437	142,220	26,442	317,198	2,880	7,229	15,391	23,616	135,113	76,100	118,580	56,006	14,287	13,826	12,258	22,952	0	0	0	0	26,263	0	624	625	554,313	911,938
MARKET RATIO	19%	28%	18%	16%	5%	35%	1%	1%	3%	3%	24%	8%	21%	6%	3%	2%	2%	3%	0%	0%	0%	0%	5%	0%	0%	0%	100%	100%
LOSS RATIO	143%	143%	10%	8%	18%	154%	27%	38%	92%	2060%	45%	37%	173%	52%	184%	56%	6%	74%	#DIV/0!	54%	#DIV/0!	#DIV/0!	24%	15%	14%	10%	27%	36%

(FIRE) MARKET RATIO 2015



(FIRE) LOSS RATIO 2015

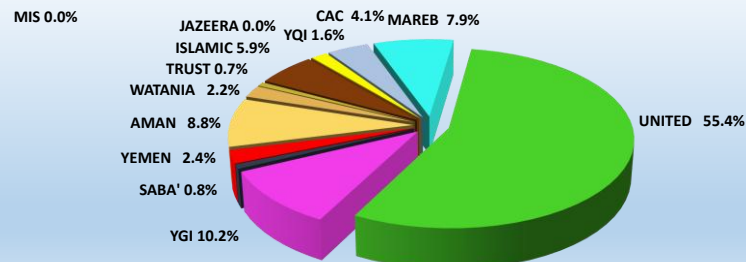


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

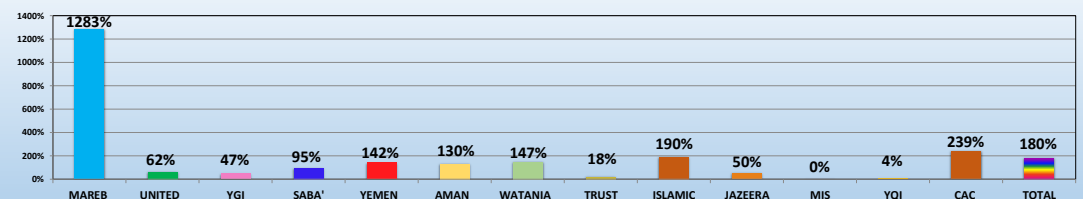
CURRENCY: YER. - 1000

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	159,266	160,872	1,574,562	1,125,483	367,480	207,830	47,327	15,884	182,344	48,092	187,431	177,889	62,519	44,370	3,559	15,015	577,134	119,905	0	737	0	0	70,176	32,650	193,568	83,363	3,425,366	2,032,090
MARKET RATIO	4.8%	7.9%	46.0%	55.4%	10.7%	10.2%	1.4%	0.8%	5.3%	2.4%	5.5%	8.8%	1.8%	2.2%	0.1%	0.7%	16.8%	5.9%	0.0%	0.0%	0.0%	0.0%	2.0%	1.6%	5.7%	4.1%	100%	100%
PAID LOSSES	12,625	37,997	223,513	270,811	77,103	22,216	86,507	9,799	91,168	24,762	107,689	53,096	28,879	36,166	379	0	36,214	20,839	0	368	0	0	3,497	1,373	205,709	140,877	873,283	618,304
MARKET RATIO	1%	6%	26%	44%	9%	4%	10%	2%	10%	4%	12%	9%	3%	6%	0%	0%	4%	3%	0%	0%	0%	0%	0%	0%	24%	23%	100%	100%
O/S.LOSSES	2,052,126	2,026,768	255,007	421,573	58,199	76,328	5,603	5,367	50,964	43,590	61,811	177,921	31,850	28,975	3,008	2,686	18,970	206,508	0	0	0	0	37,733	0	57,695	58,612	2,632,966	3,048,328
MARKET RATIO	78%	66%	10%	14%	2%	3%	0%	0%	2%	1%	2%	6%	1%	1%	0%	0%	1%	7%	0%	0%	0%	0%	1%	0%	2%	2%	100%	100%
LOSS RATIO	1296%	1283%	30%	62%	37%	47%	195%	95%	78%	142%	90%	130%	97%	147%	95%	18%	10%	190%	#DIV/0!	50%	#DIV/0!	#DIV/0!	59%	4%	136%	239%	102%	180%

(MARINE) MARKET RATIO 2015



(MARINE) LOSS RATIO 2015

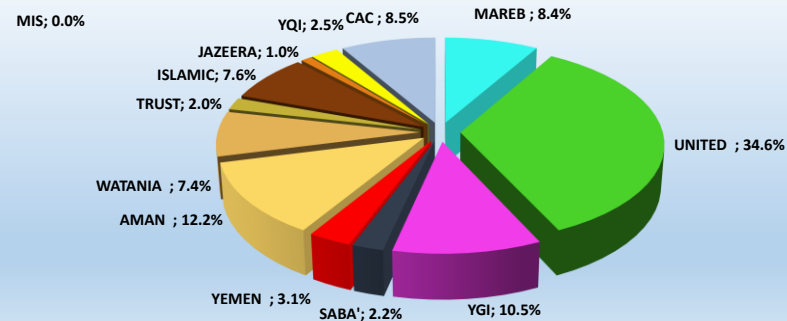


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

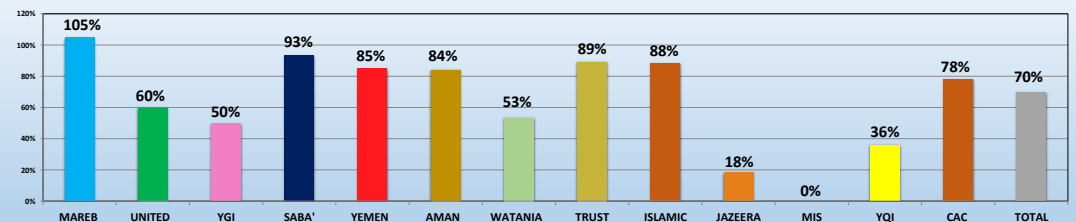
CURRENCY: YER - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	528,150	316,234	1,537,910	1,304,097	415,642	396,095	85,367	84,143	109,407	115,101	499,624	461,193	389,000	278,567	86,904	74,879	283,280	287,026	0	36,855	0	0	102,803	93,377	386,061	319,853	4,424,148	3,767,420
MARKET RATIO	11.9%	8.4%	34.8%	34.6%	9.4%	10.5%	1.9%	2.2%	2.5%	3.1%	11.3%	12.2%	8.8%	7.4%	2.0%	2.0%	6.4%	7.6%	0.0%	1.0%	0.0%	0.0%	2.3%	2.5%	8.7%	8.5%	100%	100%
PAID LOSSES	433,934	185,412	643,644	357,293	154,005	106,878	51,791	20,813	57,701	38,338	357,600	229,622	223,989	148,125	38,878	33,550	173,832	96,862	0	5,262	0	0	44,038	33,384	193,953	163,766	2,373,365	1,419,305
MARKET RATIO	18%	13%	27%	25%	6%	8%	2%	1%	2%	3%	15%	16%	9%	10%	2%	2%	7%	7%	0%	0%	0%	0%	2%	2%	8%	12%	100%	100%
O/S.LOSSES	183,943	145,639	340,351	420,563	105,578	90,383	49,866	57,631	4,308	59,207	136,726	158,027	123,785	0	25,614	33,238	153,304	156,266	0	1,520	0	0	30,000	0	80,748	85,555	1,234,223	1,208,029
MARKET RATIO	15%	12%	28%	35%	9%	7%	4%	5%	0%	5%	11%	13%	10%	0%	2%	3%	12%	13%	0%	0%	0%	0%	2%	0%	7%	7%	100%	100%
LOSS RATIO	117%	105%	64%	60%	62%	50%	119%	93%	57%	85%	99%	84%	89%	53%	74%	89%	115%	88%	#DIV/0!	18%	#DIV/0!	#DIV/0!	72%	36%	71%	78%	82%	70%

(MOTOR) MARKET RATIO 2015



(MOTOR) LOSS RATIO 2015

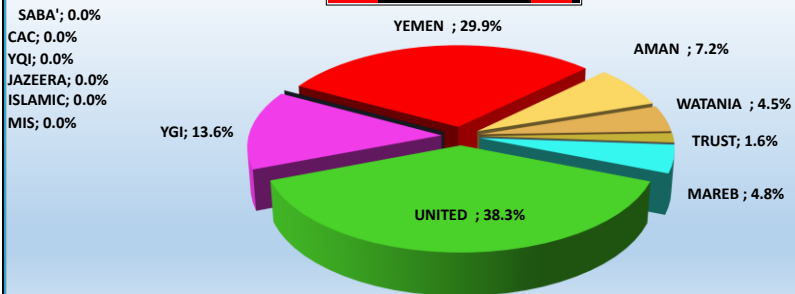


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

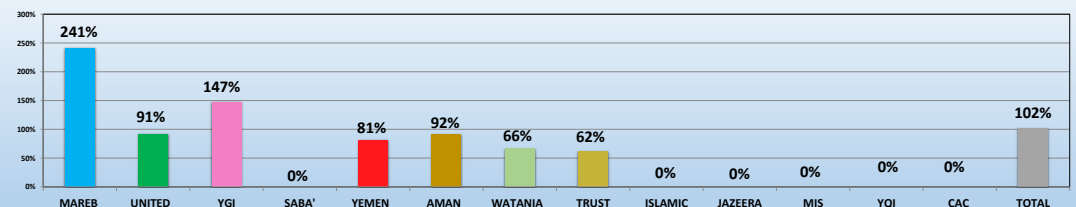
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	13,808	5,609	60,922	44,479	24,947	15,812	0	0	2,150	34,756	20,968	8,311	7,953	5,270	5,022	1,907	0	0	0	0	0	0	0	0	0	0	135,770	116,144
MARKET RATIO	10.2%	4.8%	44.9%	38.3%	18.4%	13.6%	0%	0%	1.6%	29.9%	15.4%	7.2%	5.9%	4.5%	3.7%	1.6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	10,680	6,073	34,183	16,787	5,891	12,704	0	0	1,500	7,659	8,639	3,000	60,175	3,482	314	12	0	0	0	0	0	0	0	0	0	0	121,382	49,717
MARKET RATIO	9%	12%	28%	34%	5%	26%	0%	0%	1%	15%	7%	6%	50%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	17,162	7,459	23,826	23,825	10,141	10,525	0	0	0	20,603	13,385	4,609	5,009	0	520	1,170	0	0	0	0	0	0	0	0	0	0	70,043	68,191
MARKET RATIO	25%	11%	34%	35%	14%	15%	0%	0%	0%	30%	19%	7%	7%	0%	1%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	202%	241%	95%	91%	64%	147%	#DIV/0!	#DIV/0!	70%	81%	105%	92%	820%	66%	17%	62%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	141%	102%

2015 MARKET RATIO) W.C(



(W.C) LOSS RATIO 2015

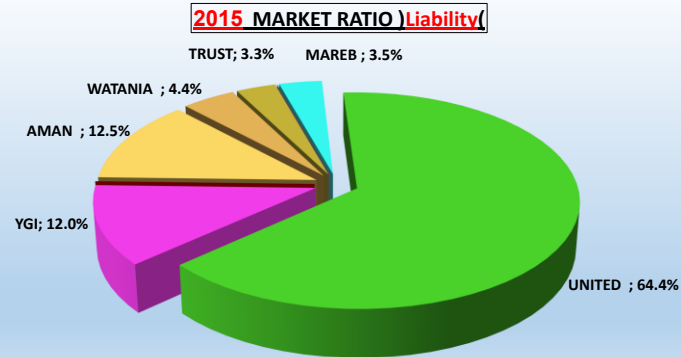


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

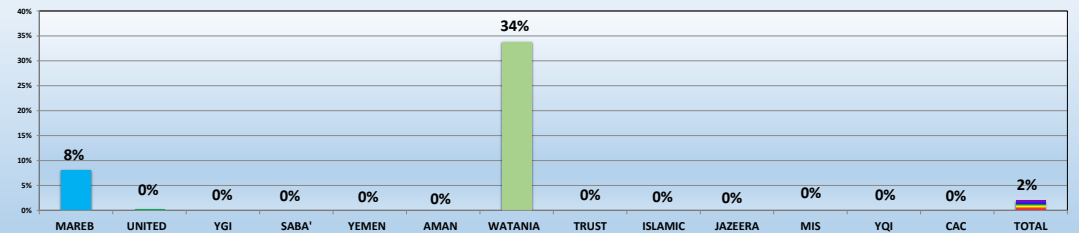
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	262,289	73,789	13,906	13,695	0	0	0	0	22,592	14,275	24,215	5,070	14,340	3,737	0	0	0	0	0	0	0	0	0	0	346,751	114,595
MARKET RATIO	2.7%	3.5%	75.6%	64.4%	4.0%	12.0%	0%	0%	0%	0%	6.5%	12.5%	7.0%	4.4%	4.1%	3.3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	6,205	324	1,331	192	0	0	0	0	0	0	0	0	1,597	1,712	0	0	0	0	0	0	0	0	0	0	0	0	9,133	2,228
MARKET RATIO	68%	15%	15%	9%	0%	0%	0%	0%	0%	0%	0%	0%	17%	77%	0%	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	1,090	0	0	0	0	0	0	0	0	0	0	0	0	0	1,097	0
MARKET RATIO	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	99%	#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%	1%	0%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	11%	34%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3%	2%

CAC; 0.0%
YQI; 0.0%
MIS; 0.0%
JAZEERA; 0.0%
ISLAMIC; 0.0%
YEMEN ; 0.0%
SABA'; 0.0%



(Liability) LOSS RATIO 2015

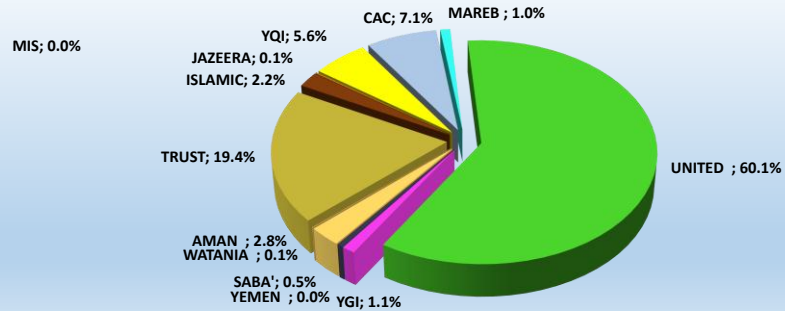


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

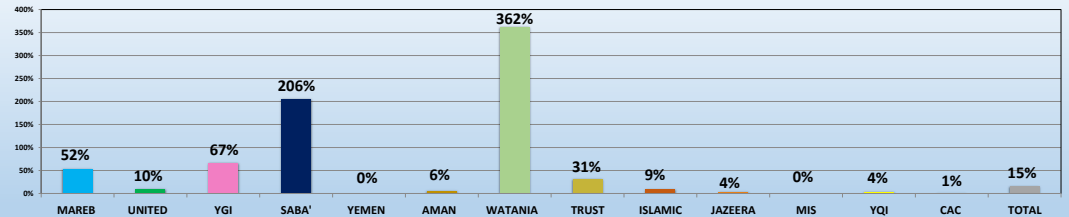
CURRENCY: YER. -1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	65,143	41,201	2,139,712	2,457,679	43,200	45,834	21,769	20,743	0	101	89,963	113,538	45,112	2,708	1,416,695	792,856	124,256	89,357	0	5,855	0	0	193,884	230,458	363,920	291,940	4,503,654	4,092,270
MARKET RATIO	1.4%	1.0%	47.5%	60.1%	1.0%	1.1%	0.5%	0.5%	0.0%	0.0%	2.0%	2.8%	1.0%	0.1%	31.5%	19.4%	2.8%	2.2%	0.0%	0.1%	0%	0%	4.3%	5.6%	8.1%	7.1%	100%	100%
PAID LOSSES	4,360	12,192	57,163	136,074	6,941	12,527	718	42,589	0	0	7,649	-7,511	129	0	30,622	0	1,970	968	0	236	0	0	32	9,279	4,315	1,474	113,899	207,828
MARKET RATIO	4%	6%	50%	65%	6%	6%	1%	20%	0%	0%	7%	-4%	0%	0%	27%	0%	2%	0%	0%	0%	0%	0%	0%	4%	4%	1%	100%	100%
O/S.LOSSES	16,734	9,380	806,750	116,105	248	18,192	65	65	0	0	26,313	14,262	9,826	9,813	217,295	245,755	6,910	7,120	0	0	0	0	21,680	0	4,832	5	1,110,653	420,697
MARKET RATIO	2%	2%	73%	28%	0%	4%	0%	0%	0%	0%	2%	3%	1%	2%	20%	58%	1%	2%	0%	0%	0%	0%	2%	0%	0%	0%	100%	100%
LOSS RATIO	32%	52%	40%	10%	17%	67%	4%	206%	#DIV/0!	0%	38%	6%	22%	362%	17%	31%	7%	9%	#DIV/0!	4%	#DIV/0!	#DIV/0!	11%	4%	3%	1%	27%	15%

2015 MARKET RATIO) MISC.ACC



(MISC.ACC) LOSS RATIO 2015

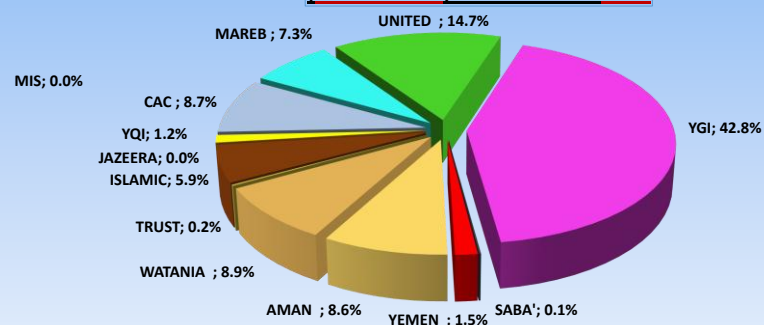


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

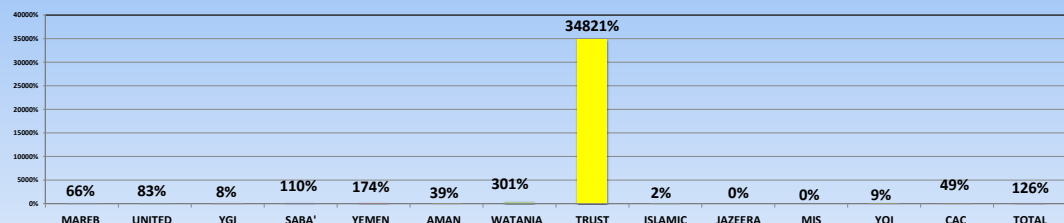
CURRENCY: YER - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	73,329	40,266	144,155	81,635	301,347	237,542	689	689	14,089	8,583	57,975	47,872	72,185	49,169	48,628	1,087	34,600	32,751	0	86	0	0	8,826	6,649	363,920	48,504	1,119,743	554,833
MARKET RATIO	6.5%	7.3%	12.9%	14.7%	26.9%	42.8%	0.1%	0.1%	1.3%	1.5%	5.2%	8.6%	6.4%	8.9%	4.3%	0.2%	3.1%	5.9%	0.0%	0.0%	0%	0%	0.8%	1.2%	32.5%	8.7%	100%	100%
PAID LOSSES	456,110	14,574	71,704	21,047	8,371	1,192	19,524	0	9,134	1,952	23,785	7,745	703	7,747	47	367,652	8,422	0	0	0	0	0	14,591	595	67,198	18,816	679,589	441,320
MARKET RATIO	67%	3%	11%	5%	1%	0%	3%	0%	1%	0%	3%	2%	0%	2%	0%	83%	1%	0%	0%	0%	0%	0%	2%	0%	10%	4%	100%	100%
O/S.LOSSES	15,681	12,029	62,611	47,095	27,223	18,962	605	757	9,935	12,993	15,559	11,138	31,553	140,010	5,915	10,856	666	666	0	0	0	0	15,840	0	4,953	4,954	190,541	259,460
MARKET RATIO	8%	5%	33%	18%	14%	7%	0%	0%	5%	5%	8%	4%	17%	54%	3%	4%	0%	0%	0%	0%	0%	0%	8%	0%	3%	2%	100%	100%
LOSS RATIO	643%	66%	93%	83%	12%	8%	2921%	110%	135%	174%	68%	39%	45%	301%	12%	34821%	26%	2%	#DIV/0!	0%	#DIV/0!	#DIV/0!	345%	9%	20%	49%	78%	126%

(ENGINEERING) MARKET RATIO 2015



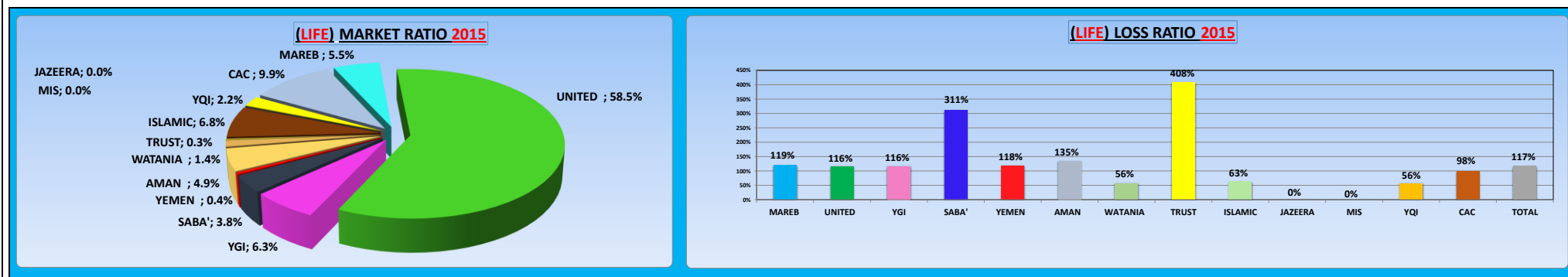
(ENGINEERING) LOSS RTIO 2015



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	
	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	121,129	119,330	1,306,820	1,263,922	134,552	135,203	137,043	81,260	20,229	9,343	87,588	105,235	43,347	29,755	20,577	5,831	134,167	146,918	0	0	0	0	60,001	48,306	202,474	214,149	2,267,927	2,159,252
MARKET RATIO	5.3%	5.5%	57.6%	58.5%	5.9%	6.3%	6.0%	3.8%	0.9%	0.4%	3.9%	4.9%	1.9%	1.4%	0.9%	0.3%	5.9%	6.8%	0%	0%	0%	0%	2.6%	2.2%	8.9%	9.9%	100%	100%
PAID LOSSES	99,802	65,206	851,757	362,928	58,543	67,361	98,417	65,823	4,600	9,049	72,777	83,766	29,709	16,621	1,477	5,322	93,353	44,228	0	0	0	0	18,292	26,856	149,404	117,397	1,478,131	864,557
MARKET RATIO	7%	8%	58%	42%	4%	8%	7%	8%	0%	1%	5%	10%	2%	2%	0%	1%	6%	5%	0%	0%	0%	0%	1%	3%	10%	14%	100%	100%
O/S.LOSSES	105,753	77,041	794,207	1,097,985	49,266	89,620	124,784	186,726	1,943	2,000	63,836	58,122	42,230	0	5,496	18,451	22,931	47,634	0	0	0	0	17,450	0	92,208	93,209	1,320,104	1,670,788
MARKET RATIO	8%	5%	60%	66%	4%	5%	9%	11%	0%	0%	5%	3%	3%	0%	0%	1%	2%	3%	0%	0%	0%	0%	1%	0%	7%	6%	100%	100%
LOSS RATIO	170%	119%	126%	116%	80%	116%	163%	311%	32%	118%	156%	135%	166%	56%	34%	408%	87%	63%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	60%	56%	119%	98%	123%	117%

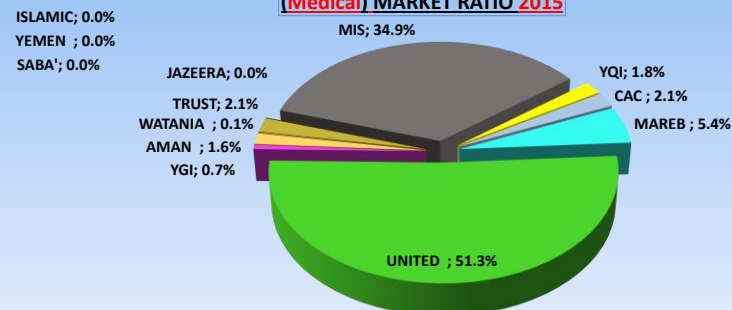


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. -1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	2,156,782	2,894,453	34,199	36,992	0	0	0	0	116,660	89,650	6,891	5,050	115,771	117,103	0	0	0	882	3,057,802	1,969,497	108,385	104,354	1,320,919	121,334	7,234,511	5,644,546
MARKET RATIO	4.4%	5.4%	29.8%	51.3%	0.5%	0.7%	0%	0%	0%	0%	1.6%	1.6%	0.1%	0.1%	1.6%	2.1%	0%	0%	0%	0.0%	42.3%	34.9%	1.5%	1.8%	18.3%	2.1%	100%	100%
PAID LOSSES	329,334	356,097	793,164	2,048,563	21,699	18,960	0	0	0	0	81,865	74,771	5,486	3,312	171,154	70,989	0	0	0	437	2,885,998	1,719,610	79,512	74,160	1,374,382	599,582	5,742,594	4,966,481
MARKET RATIO	6%	7%	14%	41%	0%	0%	0%	0%	0%	0%	1%	2%	0%	0%	3%	1%	0%	0%	0%	0%	50%	35%	1%	1%	24%	12%	0%	100%
O/S.LOSSES	121,017	61,160	878,240	453,450	7,316	4,752	0	0	0	0	23,710	10,257	1,225	0	162,614	232,531	0	0	0	0	0	0	18,000	0	0	0	1,212,122	762,150
MARKET RATIO	10%	8%	72%	59%	1%	1%	0%	0%	0%	0%	2%	1%	0%	0%	13%	31%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	100%	100%
LOSS RATIO	142%	137%	77%	86%	85%	64%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	90%	95%	97%	66%	288%	259%	#DIV/0!	#DIV/0!	#DIV/0!	50%	94%	87%	90%	71%	104%	494%	96%	101%

(Medical) MARKET RATIO 2015



(Medical) LOSS RATIO 2015

