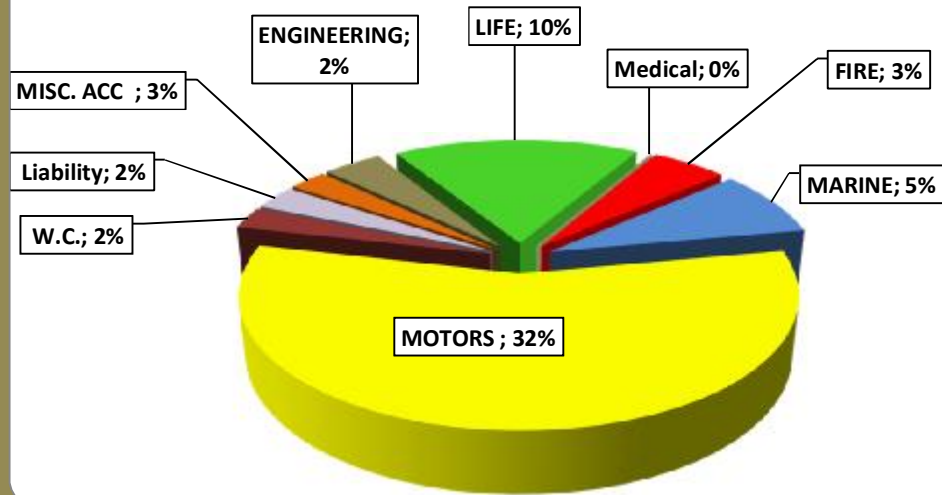
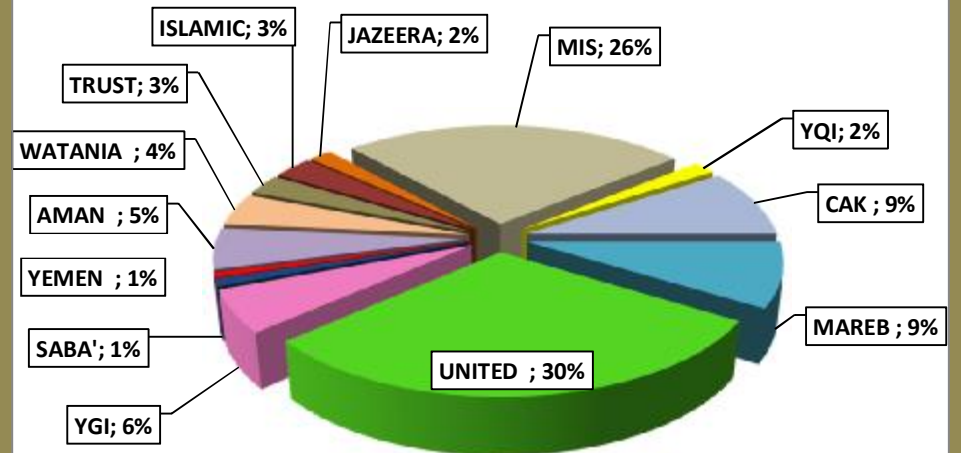


YEMEN INSURANCE MARKET STATISTIC 2013 ((Net Retention)

MARKET RATIO2013 (Net Retention)



MARKET RATIO 2013 (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)

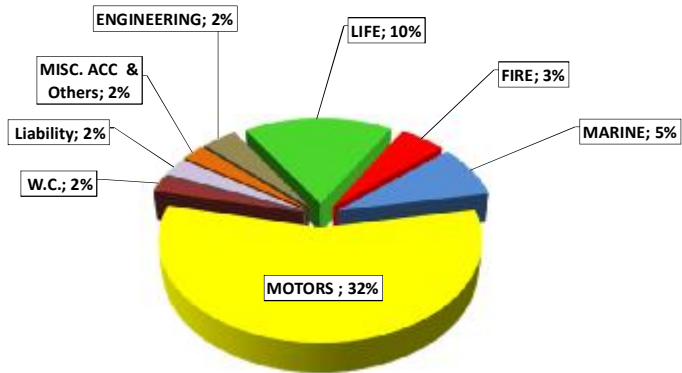
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013	2012	2013
FIRE	39,246	20,391	134,287	207,082	1,955	5,800	1,999	2,138	23,386	23,386	75,318	40,676	19,930	19,930	6,133	9,284	7,569	6,920	5,677	5,162	0	0	11,353	7,632	11,540	9,911	338,394	358,311
Growth RATIO	-48%		54%		197%		7%		0%		-46%		0%		51%		-9%		-9%		#DIV/0!		-33%		-14%		6%	
MARKET RATIO	12%	6%	40%	58%	1%	2%	1%	1%	7%	7%	22%	11%	6%	6%	2%	3%	2%	2%	2%	1%	0%	0%	3%	2%	3%	3%	4%	3%
MARINE	40,071	46,236	380,524	156,927	121,258	139,475	5,233	6,091	15,478	15,478	61,481	40,615	18,548	18,548	721	2,305	75,844	92,196	6,445	14,865	0	0	10,175	26,193	5,632	11,840	741,411	570,769
Growth RATIO	15%		-59%		15%		16%		0%		-34%		0%		220%		22%		131%		#DIV/0!		157%		110%		-23%	
MARKET RATIO	5%	8%	51%	27%	16%	24%	1%	1%	2%	3%	8%	7%	3%	3%	0%	0%	10%	16%	1%	3%	0%	0%	1%	5%	1%	2%	9%	5%
MOTORS	562,538	570,692	1,069,194	1,310,906	319,485	351,767	69,618	46,401	116	144	408,682	466,659	319,816	319,816	34,871	70,055	247,149	226,732	77,087	99,048	0	0	92,333	84,272	176,472	251,558	3,377,360	3,798,050
Growth RATIO	1%		23%		10%		-33%		24%		14%		0%		101%		-8%		28%		#DIV/0!		-9%		43%		12%	
MARKET RATIO	17%	15%	32%	35%	9%	9%	2%	1%	0%	0%	12%	12%	9%	8%	1%	2%	7%	6%	2%	3%	0%	0%	3%	2%	5%	7%	40%	32%
W.C.	16,299	14,562	73,564	77,970	20,018	23,353	0	0	23,600	23,600	17,966	14,539	12,887	12,887	716	1,380	0	0	7,204	15,537	0	0	425	0	0	0	172,679	183,828
Growth RATIO	-11%		6%		17%		#DIV/0!		0%		-19%		0%		93%		#DIV/0!		116%		#DIV/0!		-100%		#DIV/0!		6%	
MARKET RATIO	9%	8%	43%	42%	12%	13%	0%	0%	14%	13%	10%	8%	7%	7%	0%	1%	0%	0%	4%	8%	0%	0%	0%	0%	0%	0%	2%	2%
Liability	9,806	9,150	25,341	46,054	6,010	6,268	0	0	0	0	25,806	23,411	70,535	70,535	0	3,109	0	0	43,565	38,951	0	0	3,296	6,983	0	0	184,359	204,461
Growth RATIO	-7%		82%		4%		#DIV/0!		#DIV/0!		-9%		0%		#DIV/0!		#DIV/0!		-11%		#DIV/0!		112%		#DIV/0!		11%	
MARKET RATIO	5%	4%	14%	23%	3%	3%	0%	0%	0%	0%	14%	11%	38%	34%	0%	2%	0%	0%	24%	19%	0%	0%	2%	3%	0%	0%	2%	2%
MISC. ACC & Others	4,491	5,275	45,732	89,117	18,801	22,124	1,898	2,524	646	646	17,556	7,620	10,952	10,952	3,838	6,722	9,891	11,850	5,743	0	0	0	9,038	10,166	143,717	13,380	272,304	180,376
Growth RATIO	17%		95%		18%		33%		0%		-57%		0%		75%		20%		-100%		#DIV/0!		12%		-91%		-34%	
MARKET RATIO	2%	3%	17%	49%	7%	12%	1%	1%	0%	0%	6%	4%	4%	6%	1%	4%	4%	7%	2%	0%	0%	0%	3%	6%	53%	7%	3%	2%
ENGINEERING	17,567	7,400	26,331	175,143	7,515	8,382	229	229	8,871	8,871	8,689	8,558	16,943	16,943	1,788	1,332	3,823	3,576	40,665	27,605	0	0	749	492	29,184	17,568	162,354	276,099
Growth RATIO	-58%		565%		12%		0%		0%		-2%		0%		-26%		-6%		-32%		#DIV/0!		-34%		-40%		70%	
MARKET RATIO	11%	3%	16%	63%	5%	3%	0%	0%	5%	3%	5%	3%	10%	6%	1%	0%	2%	1%	25%	10%	0%	0%	0%	0%	18%	6%	2%	2%
LIFE	73,963	95,828	470,716	668,086	58,820	72,874	69,631	63,684	6,022	6,022	31,668	35,637	38,893	38,893	9,098	8,567	8,565	12,676	0	0	0	0	21,078	28,638	100,101	128,180	888,555	1,159,085
Growth RATIO	30%		42%		24%		-9%		0%		13%		0%		-6%		48%		#DIV/0!		#DIV/0!		36%		28%		30%	
MARKET RATIO	8%	8%	53%	58%	7%	6%	8%	5%	1%	1%	4%	3%	4%	3%	1%	1%	1%	1%	0%	0%	0%	0%	2%	2%	11%	11%	11%	10%
Medical	197,357	256,813	217,359	805,348	24,955	41,355	6,770	562	0	0	25	10,778	3,795	3,795	89,478	224,185	0	0	0	5,992	1,317,673	3,052,191	16,086	40,292	405,116	646,793	2,278,614	5,088,104
Growth RATIO	30%		271%		66%		-92%		#DIV/0!		43012%		0%		151%		#DIV/0!		#DIV/0!		132%		150%		60%		123%	
MARKET RATIO	9%	5%	10%	16%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	4%	4%	0%	0%	0%	0%	58%	60%	1%	1%	18%	13%	27%	43%
TOTAL (R)	961,338	1,026,347	2,443,048	3,536,633	578,817	671,398	155,378	121,630	78,119	78,147	647,191	648,493	512,299	512,299	146,643	326,939	352,842	353,950	186,386	207,160	1,317,673	3,052,191	164,533	204,668	871,762	1,079,229	8,416,029	11,819,083
TOTAL (\$)	\$4,451	\$4,752	\$11,310	\$16,373	\$2,680	\$3,108	\$719	\$563	\$362	\$362	\$2,996	\$3,002	\$2,372	\$2,372	\$679	\$1,514	\$1,634	\$1,639	\$863	\$959	\$6,100	\$14,131	\$762	\$948	\$4,036	\$4,996	\$38,963	\$54,718
MARKET RATIO	11%	9%	29%	30%	7%	6%	2%	1%	1%	1%	8%	5%	6%	4%	2%	3%	4%	3%	2%	2%	16%	26%	2%	2%	10%	9%	100%	100%
Growth RATIO	7%		45%		16%		-22%		0%		0%		0%		123%		0%		11%		132%		24%		24%		40%	

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

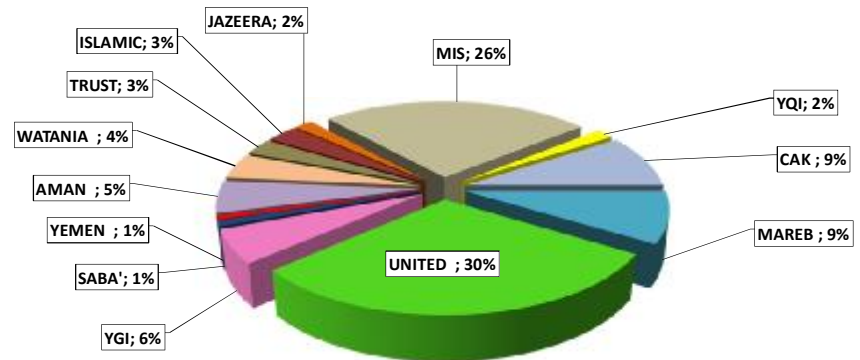
PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM) (Net Retention)

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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)	961,338	1,026,347	2,443,048	3,536,633	578,817	671,398	155,378	121,630	78,119	78,147	647,191	648,493	512,299	512,299	146,643	326,939	352,842	353,950	186,386	207,160	1,317,673	3,052,191	164,533	204,668	871,762	1,079,229	8,416,029	11,819,083
TOTAL PREMIUM (\$)	\$4,451	\$4,752	\$11,310	\$16,373	\$2,680	\$3,108	\$719	\$563	\$362	\$362	\$2,996	\$3,002	\$2,372	\$2,372	\$679	\$1,514	\$1,634	\$1,639	\$863	\$959	\$6,100	\$14,131	\$762	\$948	\$4,036	\$4,996	\$38,963	\$54,718
MARKET RATIO	11%	9%	29%	30%	7%	6%	2%	1%	1%	1%	8%	5%	6%	4%	2%	3%	4%	3%	2%	2%	16%	26%	2%	2%	10%	9%	100%	100%
Growth RATIO	7%		45%		16%		-22%		0%		0%		0%		0%		0%		11%		132%		24%		24%		40%	

MARKET RATIO 2013 (Net Retention)



MARKET RATIO 2013 (Net Retention)



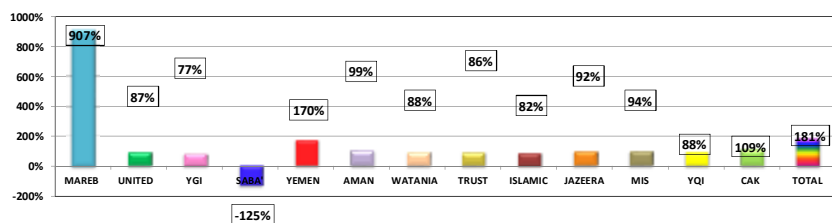
**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO) (Net Retention)**

CURREN

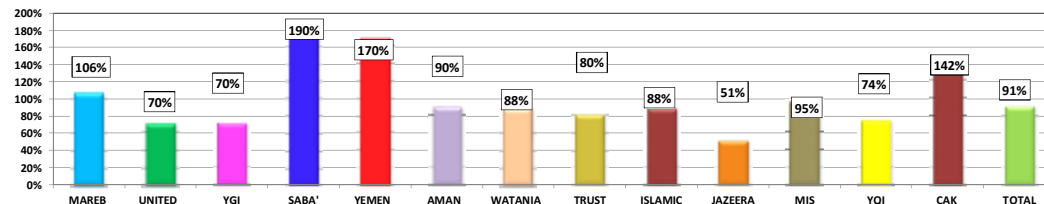
CURRENCY: YER. - 1000

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	961,338	1,026,347	2,443,048	3,536,633	578,817	671,398	155,378	121,630	78,119	78,147	647,191	648,493	512,299	512,299	146,643	326,939	352,842	353,950	186,386	207,160	1,317,673	3,052,191	164,533	204,668	871,762	1,079,229	8,416,029	11,819,083
MARKET RATIO	11%	9%	29%	30%	7%	6%	2%	1%	1%	1%	8%	5%	6%	4%	2%	3%	4%	3%	2%	2%	16%	26%	2%	2%	10%	9%	100%	100%
PAID LOSSES	629,616	675,427	1,209,778	1,559,413	225,712	257,175	-98,879	119,660	25,566	25,575	436,660	371,704	265,053	265,053	41,750	124,013	161,930	180,168	148,271	74,283	1,239,944	2,914,141	58,167	90,306	779,122	967,962	5,122,689	7,624,880
MARKET RATIO	12%	9%	24%	20%	4%	3%	-2%	2%	0%	0%	9%	5%	5%	3%	1%	2%	3%	2%	3%	1%	24%	38%	1%	1%	15%	13%	100%	100%
O/S. LOSSES	8,094,277	416,102	907,310	925,286	220,554	211,607	-94,659	111,187	106,942	106,942	201,901	210,750	187,357	187,357	84,239	138,576	126,319	131,087	24,059	30,372	0	0	87,339	61,572	170,983	564,926	10,116,621	3,095,764
MARKET RATIO	80%	13%	9%	30%	2%	7%	-1%	4%	1%	3%	2%	7%	2%	6%	1%	4%	1%	4%	0%	1%	0%	0%	1%	2%	2%	18%	100%	100%
LOSS RATIO	907%	106%	87%	70%	77%	70%	-125%	190%	170%	170%	99%	90%	88%	88%	86%	80%	82%	88%	92%	51%	94%	95%	88%	74%	109%	142%	181%	91%

LOSS RATIO 2012 (Net Retention)



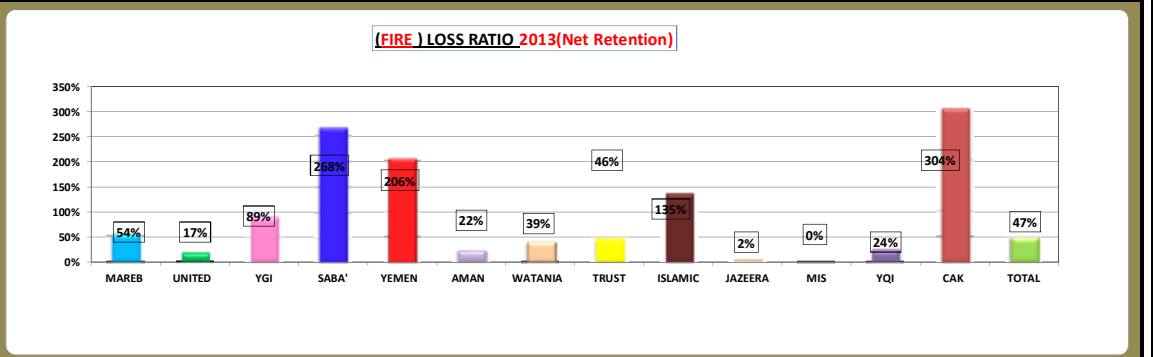
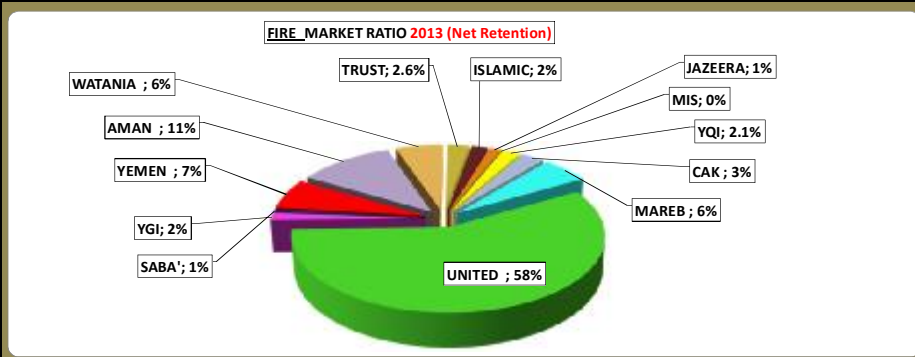
LOSS RATIO 2013 (Net Retention)



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

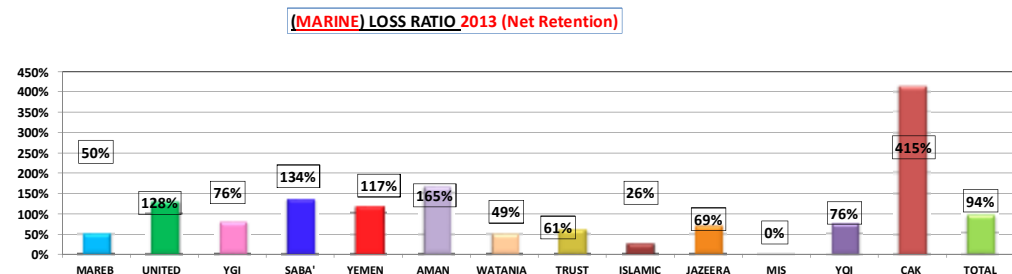
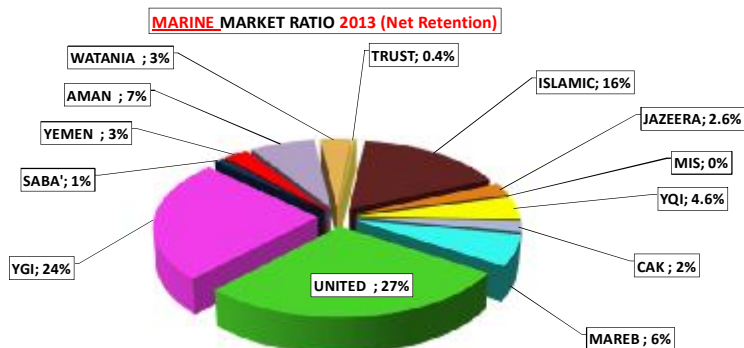
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

DETAILS	CURREN														CURRENCY: YER. - 1000													
	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	39,246	20,391	134,287	207,082	1,955	5,800	1,999	2,138	23,386	23,386	75,318	40,676	19,930	19,930	6,133	9,284	7,569	6,920	5,677	5,162	0	0	11,353	7,632	11,540	9,911	338,394	358,311
MARKET RATIO	12%	6%	40%	58%	1%	2%	1%	1%	7%	7%	22%	11%	6%	6%	2%	3%	2%	2%	2%	1%	0%	0%	3%	2%	3%	3%	100%	100%
PAID LOSSES	1,773	1,413	39,345	19,527	957	552	1,712	5,472	-55	-55	17,751	5,453	454	454	616	2,293	8,697	6,062	1,188	52	0	0	3,203	324	731	29,812	76,372	71,359
MARKET RATIO	2%	2%	52%	27%	1%	1%	2%	8%	0%	0%	23%	8%	1%	1%	1%	3%	11%	8%	2%	0%	0%	0%	4%	0%	1%	42%	100%	100%
O/S.LOSSES	7,680,322	9,560	11,412	15,346	4,419	4,609	-161	249	48,184	48,184	6,803	3,318	7,236	7,236	736	1,970	2,735	3,299	0	52	0	0	12,391	1,479	423	296	7,774,500	95,598
MARKET RATIO	99%	10%	0%	16%	0%	5%	0%	0%	1%	50%	0%	3%	0%	8%	0%	2%	0%	3%	0%	0%	0%	0%	0%	2%	0%	0%	100%	100%
LOSS RATIO	19574%	54%	38%	17%	275%	89%	78%	268%	206%	206%	33%	22%	39%	39%	22%	46%	151%	135%	21%	2%	#DIV/0!	#DIV/0!	137%	24%	10%	304%	2320%	47%



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

DETAILS	CURRENCY: YER - 1000																											
	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	40,071	46,236	380,524	156,927	121,258	139,475	5,233	6,091	15,478	15,478	61,481	40,615	18,548	18,548	721	2,305	75,844	92,196	6,445	14,865	0	0	10,175	26,193	5,632	11,840	741,411	570,769
MARKET RATIO	5%	6%	51%	27%	16%	24%	1%	1%	2%	3%	8%	7%	3%	3%	0%	0%	10%	16%	1%	3%	0%	0%	1%	5%	1%	2%	100%	100%
PAID LOSSES	-47,323	6,343	164,319	141,620	30,083	41,212	-1,679	1,189	-4	-4	45,573	24,284	6,981	6,981	0	0	6,766	20,012	928	894	0	0	2,329	852	4,851	7,654	212,824	251,037
MARKET RATIO	-22%	3%	77%	56%	14%	16%	-1%	0%	0%	0%	21%	10%	3%	3%	0%	0%	3%	8%	0%	0%	0%	0%	1%	0%	2%	3%	100%	100%
O/S.LOSSES	31,299	16,590	43,656	59,203	43,684	65,344	-908	6,973	18,062	18,062	36,764	42,893	2,142	2,142	3,685	1,397	18,569	3,558	3,878	9,291	0	0	10,597	18,966	11,560	41,424	222,988	285,842
MARKET RATIO	14%	6%	20%	21%	20%	23%	0%	2%	8%	6%	16%	15%	1%	1%	2%	0%	8%	1%	2%	3%	0%	0%	5%	7%	5%	14%	100%	100%
LOSS RATIO	-40%	50%	55%	128%	61%	76%	-49%	134%	117%	117%	134%	165%	49%	49%	511%	61%	33%	26%	75%	69%	#DIV/0!	#DIV/0!	127%	76%	291%	415%	59%	94%



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

YEMEN INSURANCE MARKET

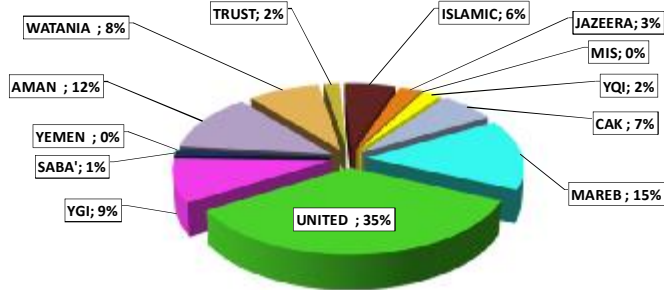
CLASS OF BUSINESS : **MOTORS LOSS RATIO (Net Retention)**

CURREN

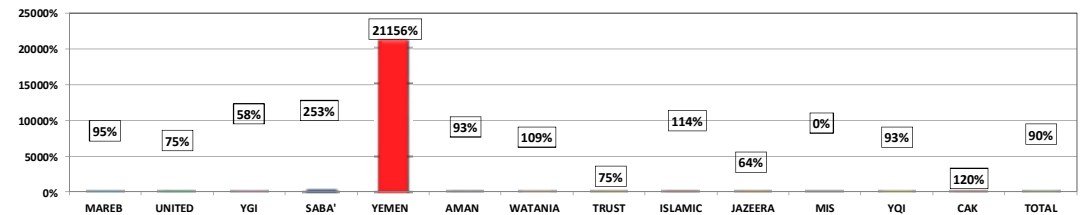
CURRENCY: YER. - 1000

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	562,538	570,692	1,069,194	1,310,906	319,485	351,767	69,618	46,401	116	144	408,682	466,659	319,816	319,816	34,871	70,055	247,149	226,732	77,087	99,048	0	0	92,333	84,272	176,472	251,558	3,377,360	3,798,050
MARKET RATIO	17%	15%	32%	35%	9%	9%	2%	1%	0%	0%	12%	12%	9%	8%	1%	2%	7%	6%	2%	3%	0%	0%	3%	2%	5%	7%	100%	100%
PAID LOSSES	300,613	315,148	620,250	688,602	123,378	126,054	-57,767	67,922	71	80	8,268	304,494	219,263	219,263	11,704	40,713	131,831	141,812	52,074	43,263	0	0	34,064	53,418	153,682	231,443	1,597,432	2,232,213
MARKET RATIO	19%	14%	39%	31%	8%	6%	-4%	3%	0%	0%	1%	14%	14%	10%	1%	2%	8%	6%	3%	2%	0%	0%	2%	2%	10%	10%	100%	100%
O/S.LOSSES	259,157	225,009	408,064	299,278	99,961	78,172	-49,840	49,650	30,385	30,385	113,635	129,680	130,916	130,916	22,087	11,858	97,029	116,111	20,181	19,739	0	0	38,967	25,122	101,654	70,927	1,272,196	1,186,848
MARKET RATIO	20%	19%	32%	25%	8%	7%	-4%	4%	2%	3%	9%	11%	10%	11%	2%	1%	8%	10%	2%	2%	0%	0%	3%	2%	8%	6%	100%	100%
LOSS RATIO	100%	95%	96%	75%	70%	58%	-155%	253%	26255%	21156%	30%	93%	109%	109%	97%	75%	93%	114%	94%	64%	#DIV/0!	#DIV/0!	79%	93%	145%	120%	85%	90%

MOTOR MARKET RATIO 2013 (Net Retention)



MOTOR LOSS RATIO 2013 (Net Retention)

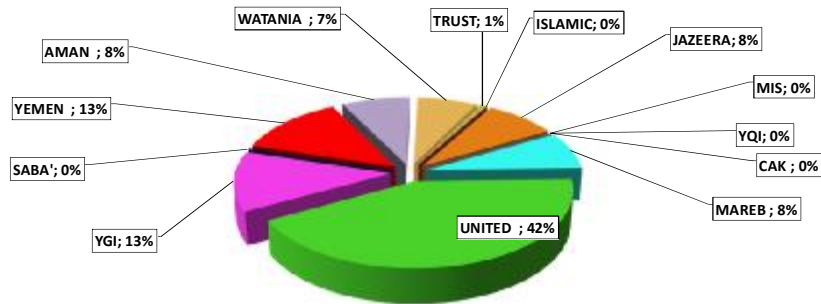


Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

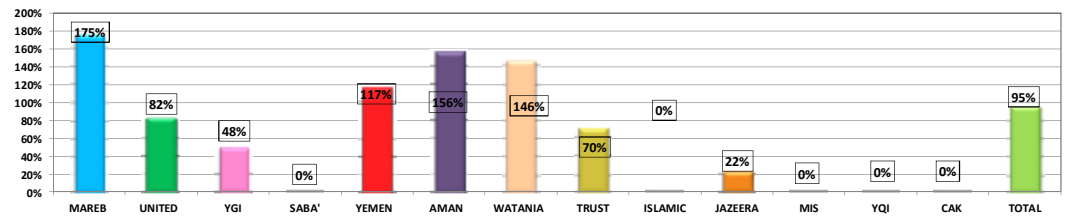
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)

DETAILS	CURREN																								CURRENCY: YER. - 1000				
	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	2012
PREMIUM	16,299	14,562	73,564	77,970	20,018	23,353	0	0	23,600	23,600	17,966	14,539	12,887	12,887	716	1,380	0	0	7,204	15,537	0	0	425	0	0	0	172,679	183,828	
MARKET RATIO	9%	8%	40%	42%	11%	13%	0%	0%	13%	13%	10%	8%	7%	7%	0%	1%	0%	0%	4%	8%	0%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	15,550	5,656	24,721	40,705	4,382	3,309	0	0	19,409	19,409	324,059	14,623	5,545	5,545	503	427	0	0	6,098	3,358	0	0	88	0	0	0	400,355	93,032	
MARKET RATIO	17%	6%	27%	44%	5%	4%	0%	0%	21%	21%	348%	16%	6%	6%	1%	0%	0%	0%	7%	4%	0%	0%	0%	0%	0%	100%	100%		
O/S.LOSSES	14,412	19,875	41,485	23,143	14,257	8,002	0	0	8,161	8,161	22,401	8,080	13,282	13,282	200	540	0	0	0	0	0	0	0	863	0	0	114,198	81,946	
MARKET RATIO	18%	24%	51%	28%	17%	10%	0%	0%	10%	10%	27%	10%	16%	16%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%	
LOSS RATIO	184%	175%	90%	82%	93%	48%	#DIV/0!	#DIV/0!	117%	117%	1928%	156%	146%	146%	98%	70%	#DIV/0!	#DIV/0!	85%	22%	#DIV/0!	#DIV/0!	21%	#DIV/0!	#DIV/0!	#DIV/0!	298%	95%	

W.C MARKET RATIO 2013 (Net Retention)



(W.C LOSS RATIO 2013) (Net Retention)



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

YEMEN INSURANCE MARKET

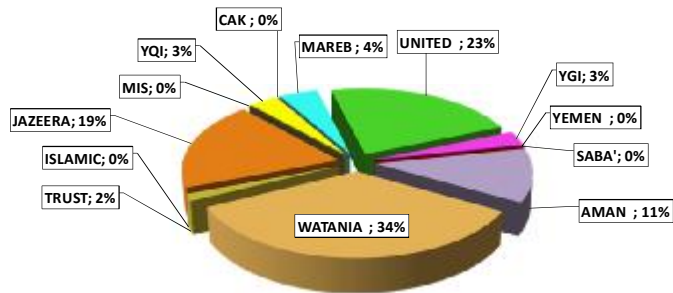
CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

CURREN

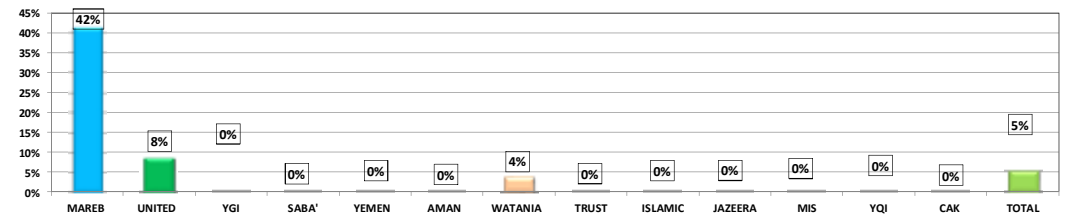
CURRENCY: YER. - 1000

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	25,341	46,054	6,010	6,268	0	0	0	0	25,806	23,411	70,535	70,535	0	3,109	0	0	43,565	38,951	0	0	3,296	6,983	0	0	184,359	204,461
MARKET RATIO	5%	4%	12%	23%	3%	3%	0%	0%	0%	0%	13%	11%	34%	34%	0%	2%	0%	0%	21%	19%	0%	0%	2%	3%	0%	0%	100%	100%
PAID LOSSES	20	575	771	3,825	0	0	0	0	0	0	0	0	1,448	1,448	0	0	0	0	0	0	0	0	373	0	0	0	2,612	5,848
MARKET RATIO	0%	10%	13%	65%	0%	0%	0%	0%	0%	0%	0%	0%	25%	25%	0%	0%	0%	0%	0%	0%	0%	0%	14%	0%	0%	0%	100%	100%
O/S.LOSSES	9,609	3,223	13,839	0	0	0	0	0	0	0	0	0	1,211	1,211	0	0	0	0	0	0	0	0	0	0	0	0	24,659	4,434
MARKET RATIO	217%	73%	312%	0%	0%	0%	0%	0%	0%	0%	0%	0%	27%	27%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	98%	42%	58%	8%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	4%	4%	#DIV/0!	0%	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	#DIV/0!	11%	0%	#DIV/0!	#DIV/0!	15%	5%

Liability MARKET RATIO 2013 (Net Retention)



(Liability LOSS RATIO 2013) (Net Retention)



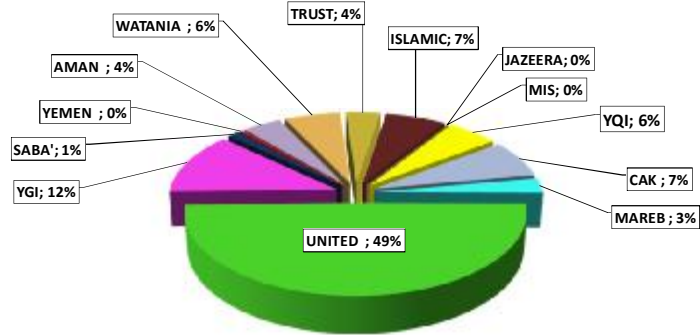
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

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

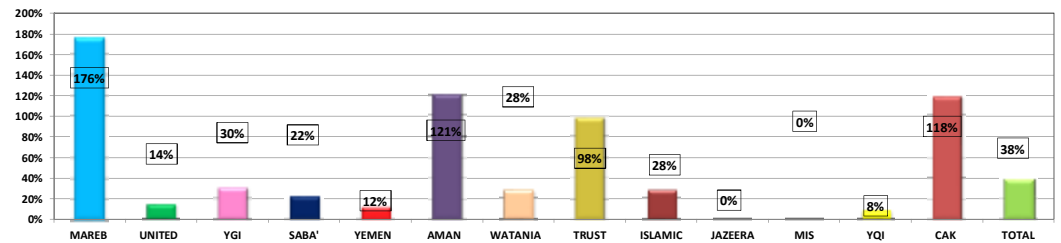
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	4,491	5,275	45,732	89,117	18,801	22,124	1,898	2,524	646	646	17,556	7,620	10,952	10,952	3,838	6,722	9,891	11,850	5,743	0	0	0	9,038	10,166	143,717	13,380	272,304	180,376
MARKET RATIO	2%	3%	17%	49%	7%	12%	1%	1%	0%	0%	6%	4%	4%	6%	1%	4%	4%	7%	2%	0%	0%	0%	3%	6%	53%	7%	100%	100%
PAID LOSSES	596	8,217	5,769	-1,171	2,965	4,080	-49	485	75	75	10,494	546	-288	-288	1,088	42	13	2,386	0	0	0	998	53	4,261	10,300	25,921	24,725	
MARKET RATIO	2%	33%	22%	-5%	11%	17%	0%	2%	0%	0%	40%	2%	-1%	-1%	4%	0%	0%	10%	0%	0%	0%	4%	0%	16%	42%	100%	100%	
O/S.LOSSES	2,472	1,049	6,247	13,620	3,135	2,579	-385	60	0	0	5,089	8,647	3,353	3,353	9,578	6,539	448	922	0	0	0	7,054	755	8,193	5,493	45,184	43,018	
MARKET RATIO	5%	2%	14%	32%	7%	6%	-1%	0%	0%	0%	11%	20%	7%	8%	21%	15%	1%	2%	0%	0%	0%	16%	2%	18%	13%	100%	100%	
LOSS RATIO	68%	176%	26%	14%	32%	30%	-23%	22%	12%	12%	89%	121%	28%	28%	278%	98%	5%	28%	0%	#DIV/0!	#DIV/0!	#DIV/0!	89%	8%	9%	118%	26%	38%

MISC.ACC_MARKET RATIO 2013 (Net Retention)



MISC. ACC & Others LOSS RATIO 2013 (Net Retention)



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

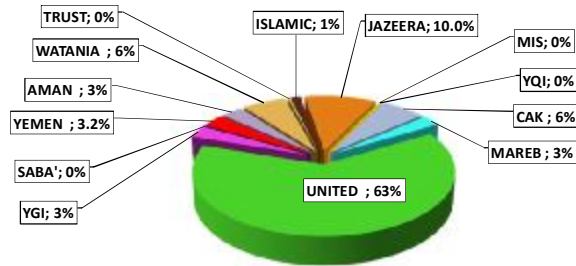
YEMEM INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

CURREN

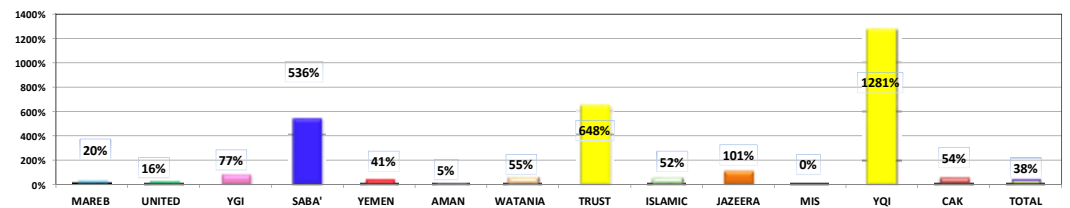
CURRENCY: YER. - 1000

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	17,567	7,400	26,331	175,143	7,515	8,382	229	229	8,871	8,871	8,689	8,558	16,943	16,943	1,788	1,332	3,823	3,576	40,665	27,605	0	0	749	492	29,184	17,568	162,354	276,099
MARKET RATIO	11%	3%	16%	63%	5%	3%	0%	0%	5%	3%	5%	3%	10%	6%	1%	0%	2%	1%	25%	10%	0%	0%	0%	0%	18%	6%	100%	100%
PAID LOSSES	-2,045	-6,665	9,014	24,208	3,947	4,877	-202	89	2,554	2,554	13,744	438	7,613	7,613	611	2,242	0	0	87,983	26,490	0	0	670	90	3,786	1,652	127,674	63,589
MARKET RATIO	-2%	-10%	7%	38%	3%	8%	0%	0%	2%	4%	11%	1%	6%	12%	0%	4%	0%	0%	69%	21%	0%	0%	1%	0%	3%	3%	100%	100%
O/S.LOSSES	2,208	8,180	10,866	4,601	1,201	1,550	-243	1,138	1,075	1,075	2,761	0	1,728	1,728	1,845	6,391	1,481	1,848	0	1,290	0	0	5,767	6,211	25,553	7,763	54,242	41,774
MARKET RATIO	4%	20%	20%	11%	2%	4%	0%	3%	2%	3%	5%	0%	3%	4%	3%	15%	3%	4%	0%	3%	0%	0%	11%	15%	47%	19%	100%	100%
LOSS RATIO	1%	20%	76%	16%	69%	77%	-194%	536%	41%	41%	190%	5%	55%	55%	137%	648%	39%	52%	216%	101%	#DIV/0!	#DIV/0!	859%	1281%	101%	54%	112%	38%

ENGINEERING MARKET RATIO 2013(Net Retention)



ENGINEERING LOSS RATIO 2013(Net Retention)



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

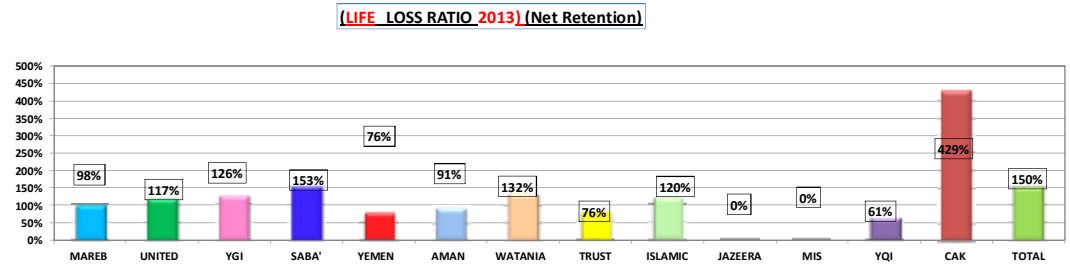
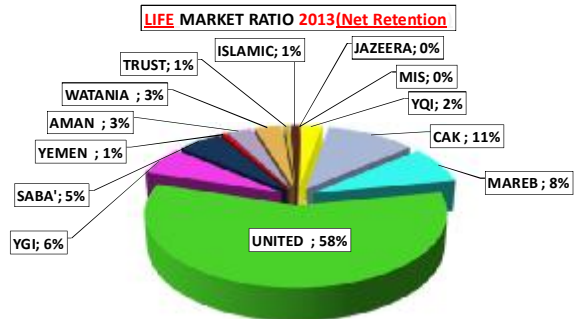
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : LIFE LOSS RATIO (Net Retention)

CURREN

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	73,963	95,828	470,716	668,086	58,820	72,874	69,631	63,684	6,022	6,022	31,668	35,637	38,893	38,893	9,098	8,567	8,565	12,676	0	0	0	0	21,078	28,638	100,101	128,180	888,555	1,159,085
MARKET RATIO	8%	8%	53%	58%	7%	6%	8%	5%	1%	1%	4%	3%	4%	3%	1%	1%	1%	1%	0%	0%	0%	0%	2%	2%	11%	11%	100%	100%
PAID LOSSES	33,301	53,018	320,916	361,221	39,287	44,999	-36,832	44,502	3,516	3,516	16,771	17,973	23,919	23,919	1,144	1,172	14,623	9,896	0	0	0	0	2,539	12,160	175,419	110,769	594,603	683,144
MARKET RATIO	6%	8%	54%	53%	7%	7%	-6%	7%	1%	1%	3%	3%	4%	4%	0%	0%	2%	1%	0%	0%	0%	0%	0%	2%	30%	16%	100%	100%
O/S.LOSSES	49,135	41,069	344,213	419,938	51,809	46,603	-43,123	53,118	1,075	1,075	12,861	14,454	27,489	27,489	3,786	5,325	6,057	5,349	0	0	0	0	10,563	5,176	23,600	439,023	487,465	1,058,619
MARKET RATIO	10%	4%	71%	40%	11%	4%	-9%	5%	0%	0%	3%	1%	6%	3%	1%	1%	1%	1%	0%	0%	0%	0%	2%	0%	5%	41%	100%	100%
LOSS RATIO	111%	98%	141%	117%	155%	126%	-115%	153%	76%	76%	94%	91%	132%	132%	54%	76%	241%	120%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	62%	61%	199%	429%	122%	150%



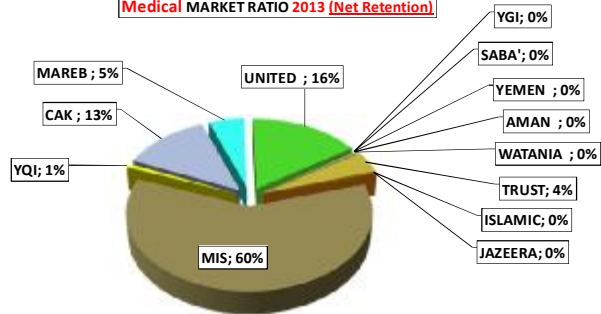
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)

CURREN

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	217,359	805,348	24,955	41,355	6,770	562	0	0	25	10,778	3,795	3,795	89,478	224,185	0	0	0	5,992	1,317,673	3,052,191	16,086	40,292	405,116	646,793	2,278,614	5,088,104	
MARKET RATIO	9%	5%	10%	16%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	4%	0%	0%	0%	0%	58%	60%	1%	4%	1%	18%	13%	100%	100%
PAID LOSSES	327,131	291,722	24,673	280,876	20,713	32,092	-4,062	0	0	0	0	3,893	118	118	26,084	77,124	0	0	0	226	1,239,944	2,914,141	13,903	23,409	436,393	576,333	2,084,897	4,199,934	
MARKET RATIO	16%	7%	1%	7%	1%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	2%	0%	0%	0%	0%	59%	69%	1%	1%	21%	14%	100%	100%	
O/S.LOSSES	45,663	91,547	27,528	90,157	2,088	4,748	0	0	0	0	1,587	3,678	0	0	42,322	104,556	0	0	0	0	0	0	2,000	3,000	0	0	121,188	297,686	
MARKET RATIO	38%	31%	23%	30%	2%	2%	0%	0%	0%	0%	1%	1%	0%	0%	35%	35%	0%	0%	0%	0%	0%	2%	1%	0%	0%	100%	100%		
LOSS RATIO	189%	149%	24%	46%	91%	89%	-60%	0%	#DIV/0!	#DIV/0!	6348%	70%	3%	3%	76%	81%	#DIV/0!	#DIV/0!	#DIV/0!	4%	94%	95%	99%	66%	108%	89%	97%	88%	

Medical MARKET RATIO 2013 (Net Retention)



(Medical LOSS RATIO 2013) (Net Retention)

