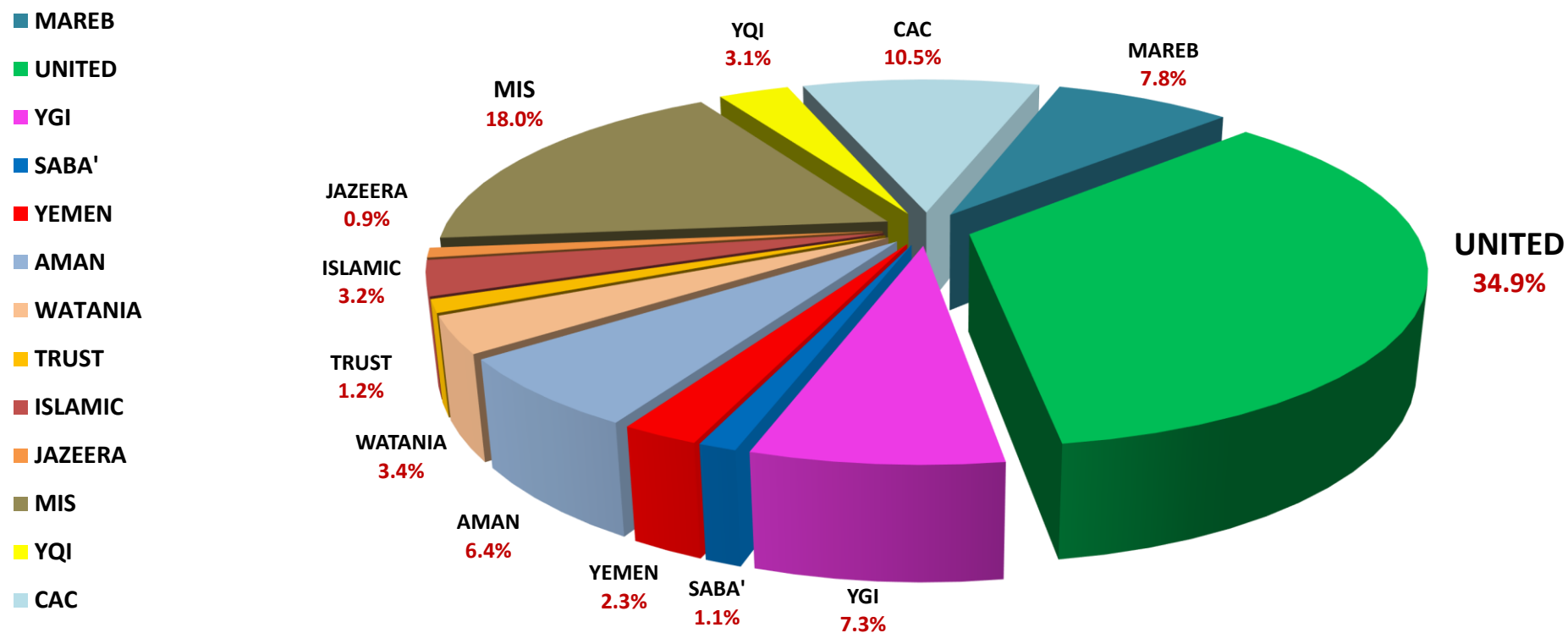
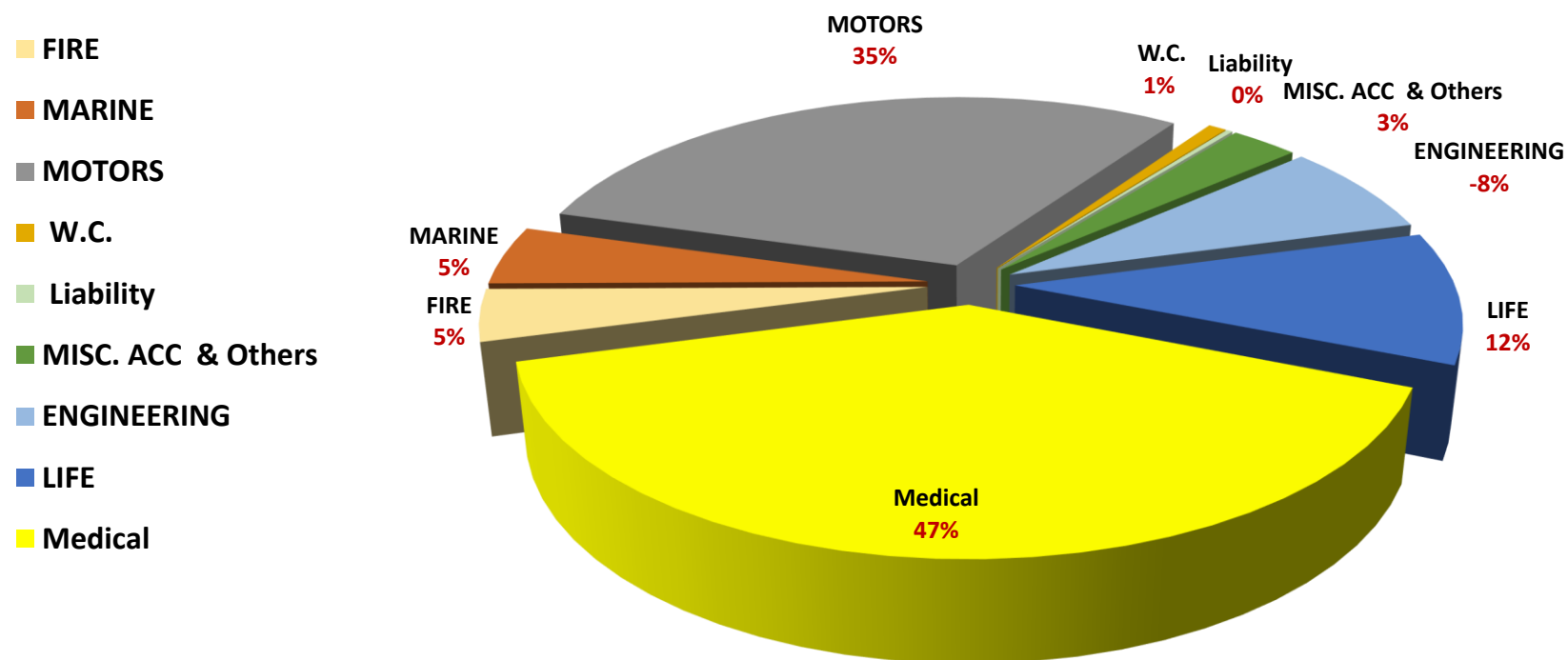


## YEMEN INSURANCE MARKET STATISTIC 2016 (Net Retention)



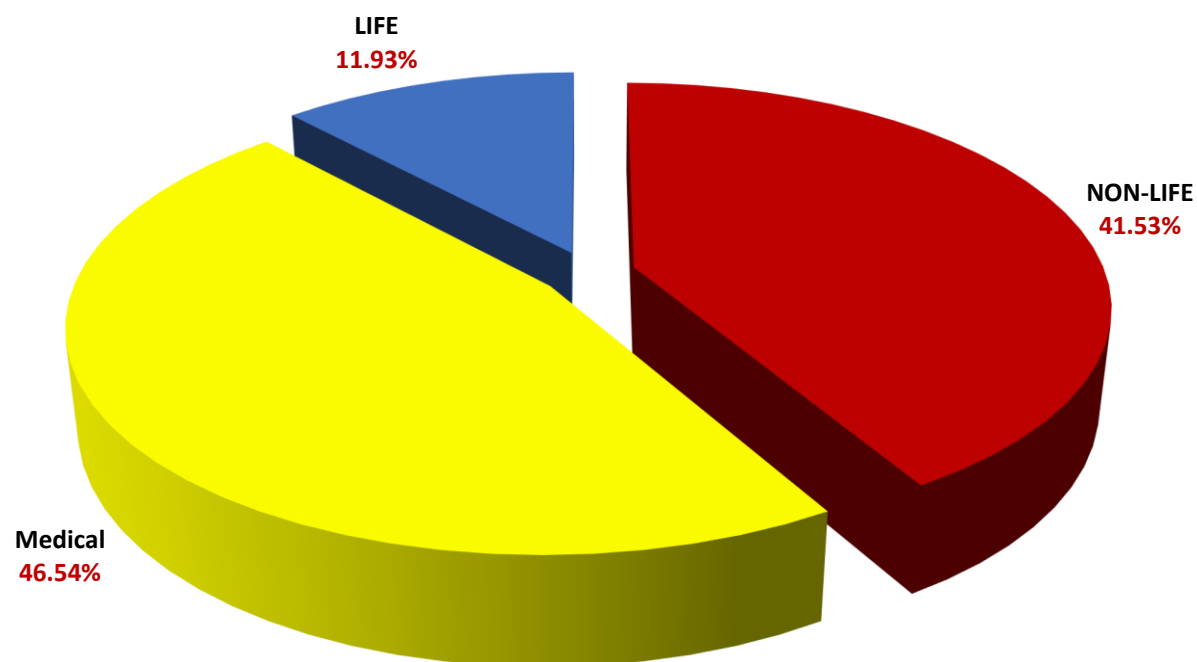
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

## YEMEN INSURANCE MARKET **STATISTIC 2016** (Net Retention)



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

## YEMEN INSURANCE MARKET **STATISTIC 2016** (**Net Retention**)



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

**CURRENCY: YER. 1000**

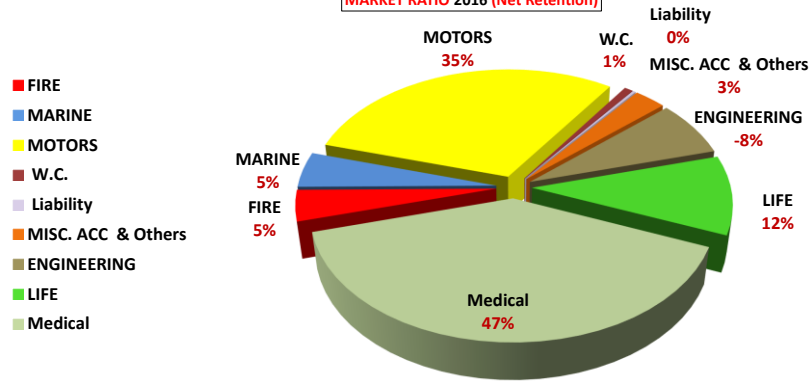
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
<b>FIRE</b>	36,589	27,433	390,806	308,103	6,951	6,044	127	1,312	1,119	1,455	79,150	22,135	31,245	26,282	4,709	2,454	6,696	6,761	5,260	324	0	0	3,941	12,781	11,834	14,077	578,427	429,161
Growth RATIO	-25%		-21%		-13%		933%		30%		-72%		-16%		-48%		1%		-94%		#DIV/0!		224%		19%		-26%	
MARKET RATIO	6%	6%	68%	72%	1%	1%	0%	0%	0%	0%	14%	5%	5%	6%	1%	1%	1%	2%	1%	0%	0%	0%	1%	3%	2%	3%	6%	5%
<b>MARINE</b>	37,369	17,448	72,679	90,999	75,748	162,642	692	1,363	26,024	43,962	50,988	34,415	8,308	39,921	4,589	3,631	30,386	32,375	126	3,684	0	0	8,078	44,105	1,562	14,585	316,549	489,130
Growth RATIO	-53%		25%		115%		97%		69%		-33%		381%		-21%		7%		2824%		#DIV/0!		446%		834%		55%	
MARKET RATIO	12%	4%	23%	19%	24%	33%	0%	0%	8%	9%	16%	7%	3%	8%	1%	1%	10%	7%	0%	1%	0%	0%	3%	9%	0%	3%	3%	5%
<b>MOTORS</b>	316,234	287,926	1,080,924	1,034,104	395,885	386,682	84,143	79,017	116,523	124,118	461,193	357,144	266,087	208,245	61,671	51,087	269,998	219,181	29,680	75,652	0	0	87,793	105,070	288,603	298,846	3,458,734	3,227,071
Growth RATIO	-9%		-4%		-2%		-6%		7%		-23%		-22%		-17%		-19%		155%		#DIV/0!		20%		4%		-7%	
MARKET RATIO	9%	9%	31%	32%	11%	12%	2%	2%	3%	4%	13%	11%	8%	6%	2%	2%	8%	7%	1%	2%	0%	0%	3%	3%	8%	9%	38%	35%
<b>W.C.</b>	5,609	5,182	44,809	35,269	14,352	7,439	0	0	32,277	30,920	8,311	0	5,270	4,438	747	267	0	0	0	766	0	0	0	0	0	0	111,375	84,281
Growth RATIO	-8%		-21%		-48%		#DIV/0!		-4%		-100%		-16%		-64%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-24%	
MARKET RATIO	5%	6%	40%	42%	13%	9%	0%	0%	29%	37%	7%	0%	5%	5%	1%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	1%	1%
<b>Liability</b>	4,029	4,193	14,660	15,155	3,411	1,337	0	0	0	0	14,275	0	5,070	6,527	422	0	0	0	0	2,074	0	0	0	0	0	0	41,867	29,286
Growth RATIO	4%		3%		-61%		#DIV/0!		#DIV/0!		-100%		29%		-100%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-30%	
MARKET RATIO	10%	14%	35%	52%	8%	5%	0%	0%	0%	0%	34%	0%	12%	22%	1%	0%	0%	0%	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%
<b>MISC. ACC &amp; Others</b>	3,085	5,791	27,776	41,102	24,257	24,542	4,536	4,144	183	108	46,914	84,371	2,708	2,214	1,611	2,856	6,148	4,846	3,790	0	0	0	31,636	53,738	55,073	88,888	207,717	312,601
Growth RATIO	88%		48%		1%		-9%		-41%		80%		-18%		77%		-21%		-100%		#DIV/0!		70%		61%		50%	
MARKET RATIO	1%	2%	13%	13%	12%	8%	2%	1%	0%	0%	23%	27%	1%	1%	1%	1%	3%	2%	2%	0%	0%	0%	15%	17%	27%	28%	2%	3%
<b>ENGINEERING</b>	4,848	3,069	11,191	22,351	11,966	8,910	68	98	5,968	2,933	22,045	4,996	10,626	10,790	4,606	179	3,198	3,430	18	56	0	0	595	1,987	-75,491	-830,441	-362	-771,641
Growth RATIO	-37%		100%		-26%		44%		-51%		-77%		2%		-96%		7%		211%		#DIV/0!		234%		1000%		213061%	
MARKET RATIO	-1339%	0%	-3091%	-3%	-3306%	-1%	-19%	0%	-1649%	0%	-6090%	-1%	-2935%	-1%	-1272%	0%	-883%	0%	-5%	0%	0%	0%	-164%	0%	20854%	108%	0%	-8%
<b>LIFE</b>	58,347	29,451	655,064	653,752	77,820	47,383	45,816	16,017	10,646	4,353	59,439	75,838	14,462	9,307	18,022	10,011	20,973	28,710	0	277	0	0	18,865	26,353	0	189,848	979,454	1,091,300
Growth RATIO	-50%		0%		-39%		-65%		-59%		28%		-36%		-44%		37%		#DIV/0!		#DIV/0!		40%		#DIV/0!		11%	
MARKET RATIO	6%	3%	67%	60%	8%	4%	5%	1%	1%	0%	6%	7%	1%	1%	2%	1%	2%	3%	0%	0%	0%	0%	2%	2%	0%	17%	11%	12%
<b>Medical</b>	305,231	332,855	1,175,966	989,135	27,217	20,545	0	0	0	0	82,328	7,031	0	0	283,939	40,198	0	0	440	0	1,828,100	1,645,311	54,020	40,298	-279,543	1,182,411	3,477,698	4,257,784
Growth RATIO	9%		-16%		-25%		#DIV/0!		#DIV/0!		-91%		#DIV/0!		-86%		#DIV/0!		-100%		-10%		-25%		-523%		22%	
MARKET RATIO	9%	8%	34%	23%	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	8%	1%	0%	0%	0%	0%	53%	39%	2%	1%	-8%	28%	38%	47%
<b>TOTAL ( R )</b>	771,341	713,348	3,473,875	3,189,970	637,607	665,524	135,382	101,951	192,740	207,850	824,643	585,930	343,776	307,724	380,316	110,683	337,399	295,303	39,314	82,833	1,828,100	1,645,311	204,928	284,332	2,038	958,214	9,171,459	9,148,973
<b>TOTAL ( \$ )</b>	\$2,571	\$2,378	\$11,580	\$10,633	\$2,125	\$2,218	\$451	\$340	\$642	\$693	\$2,749	\$1,953	\$1,146	\$1,026	\$1,268	\$369	\$1,125	\$984	\$131	\$276	\$6,094	\$5,484	\$683	\$948	\$7	\$3,194	\$30,572	\$30,497
MARKET RATIO	8%	8%	38%	35%	7%	7%	1%	1%	2%	2%	9%	6%	4%	3%	4%	1%	4%	3%	0%	1%	20%	18%	2%	3%	0%	10%	100%	100%
Growth RATIO	-7.5%		-8%		4%		-25%		8%		-29%		-10%		-71%		-12%		111%		-10%		39%		46917%		0%	

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

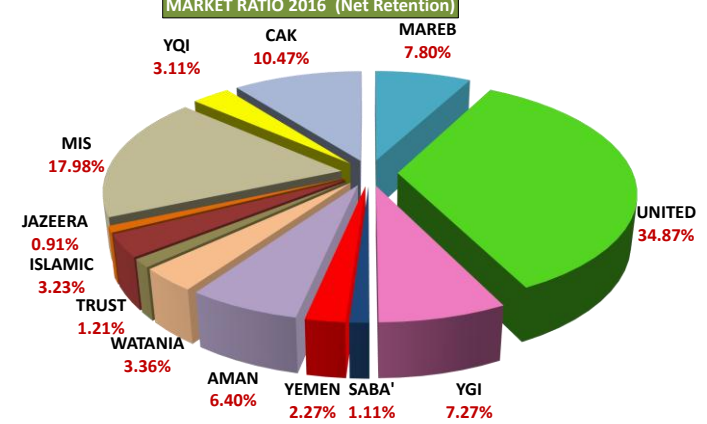
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
TOTAL PREMIUM ( R )	771,341	713,348	3,473,875	3,189,970	637,607	665,524	135,382	101,951	192,740	207,850	824,643	585,930	343,776	307,724	380,316	110,683	337,399	295,303	39,314	82,833	1,828,100	1,645,311	204,928	284,332	2,038	958,214	9,171,459	9,148,973
TOTAL PREMIUM ( \$ )	\$2,571	\$2,378	\$11,580	\$10,633	\$2,125	\$2,218	\$451	\$340	\$642	\$693	\$2,749	\$1,953	\$1,146	\$1,026	\$1,268	\$369	\$1,125	\$984	\$131	\$276	\$6,094	\$5,484	\$683	\$948	\$7	\$3,194	\$30,572	\$30,497
MARKET RATIO	8%	8%	38%	35%	7%	7%	1%	1%	2%	2%	9%	6%	4%	3%	4%	1%	4%	3%	0%	1%	20%	18%	2%	3%	0%	10%	100%	100%
Growth RATIO	-7.5%		-8%		4%		-25%		8%		-29%		-10%		-71%		-12%		111%		-10%		39%		46917%		0%	

MARKET RATIO 2016 (Net Retention)



MARKET RATIO 2016 (Net Retention)

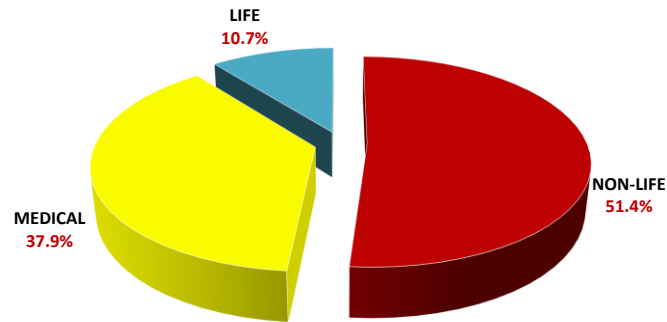


**PORTFOLIO BREAKDOWN**  
**YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM) (Net Retention)**

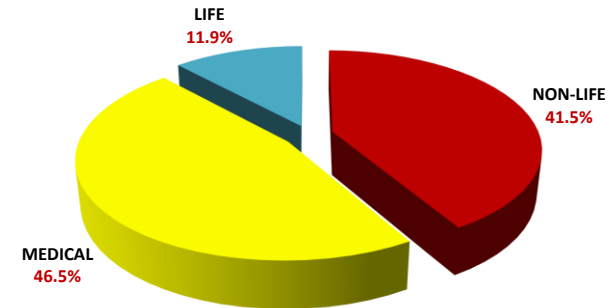
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA*		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
NON-LIFE	407,763	351,042	1,642,845	1,547,083	532,570	597,596	89,566	85,934	182,094	203,497	682,876	503,061	329,314	298,417	78,355	60,474	316,426	266,593	38,874	82,556	0	0	132,043	217,681	281,581	-414,045	4,714,307	3,799,889
MARKET RATIO	9%	9%	35%	41%	11%	16%	2%	2%	4%	5%	14%	13%	7%	8%	2%	2%	7%	7%	1%	2%	0%	0%	3%	6%	6%	-11%	51%	42%
Growth RATIO	-13.9%		-6%		12%		-4%		12%		-26%		-9%		-23%		-16%		112%		#DIV/0!		65%		-247%		-19%	
MEDICAL	305,231	332,855	1,175,966	989,135	27,217	20,545	0	0	0	0	82,328	7,031	0	0	283,939	40,198	0	0	440	0	1,828,100	1,645,311	54,020	40,298	-279,543	1,182,411	3,477,698	4,257,784
MARKET RATIO	9%	8%	34%	23%	1%	0%	0%	0%	0%	0%	2%	0%	0%	0%	8%	1%	0%	0%	0%	0%	53%	39%	2%	1%	-8%	28%	38%	47%
Growth RATIO	9%		-16%		-25%		#DIV/0!		#DIV/0!		-91%		#DIV/0!		-86%		#DIV/0!		-100%		-10%		-25%		-523%		22%	
LIFE	58,347	29,451	655,064	653,752	77,820	47,383	45,816	16,017	10,646	4,353	59,439	75,838	14,462	9,307	18,022	10,011	20,973	28,710	0	277	0	0	18,865	26,353	0	189,848	979,454	1,091,300
MARKET RATIO	6%	3%	67%	60%	8%	4%	5%	1%	1%	0%	6%	7%	1%	1%	2%	1%	2%	3%	0%	0%	0%	0%	2%	2%	0%	17%	11%	12%
Growth RATIO	-50%		0%		-39%		-65%		-59%		28%		-36%		-44%		37%		#DIV/0!		#DIV/0!		40%		#DIV/0!		11%	

**MARKET RATIO 2015 (Net Retention)**



**MARKET RATIO 2016 (Net Retention)**



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

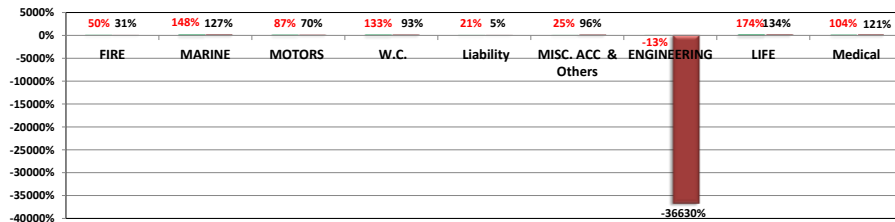
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
PREMIUM	771,341	713,348	3,473,875	3,189,970	637,607	665,524	135,382	101,951	192,740	207,850	824,643	585,930	343,776	307,724	380,316	110,683	337,399	295,303	39,314	82,833	1,828,100	1,645,311	204,928	284,332	2,038	958,214	9,171,459	9,148,973
MARKET RATIO	8.4%	7.8%	37.9%	34.9%	7.0%	7.3%	1.5%	1.1%	2.1%	2.3%	9.0%	6.4%	3.7%	3.4%	4.1%	1.2%	3.7%	3.2%	0.4%	0.9%	19.9%	18.0%	2.2%	3.1%	0.0%	10.5%	100%	100%
PAID LOSSES	588,110	495,402	1,597,587	1,958,448	194,743	250,054	66,041	47,094	41,510	64,522	334,596	321,295	152,183	129,785	214,989	250,264	103,919	146,522	8,513	21,144	1,617,726	1,511,904	104,466	104,845	921,307	1,563,100	5,945,690	6,864,380
MARKET RATIO	9.9%	7.2%	26.9%	28.5%	3.3%	3.6%	1.1%	0.7%	0.7%	0.9%	5.6%	4.7%	2.6%	1.9%	3.6%	3.6%	1.7%	2.1%	0.1%	0.3%	27.2%	22.0%	1.8%	1.5%	15.5%	22.8%	100%	100%
O/S. LOSSES	278,850	349,461	1,444,176	1,515,544	182,941	164,933	154,911	139,345	60,454	101,668	234,328	281,375	24,936	155,935	297,908	359,031	174,918	211,318	1,520	5,869	0	0	134,821	0	34,232	214,293	3,023,995	3,498,772
MARKET RATIO	9.2%	10.0%	47.8%	43.3%	6.0%	4.7%	5.1%	4.0%	2.0%	2.9%	7.7%	8.0%	0.8%	4.5%	9.9%	10.3%	5.8%	6.0%	0.1%	0.2%	0.0%	0.0%	4.5%	0.0%	1.1%	6.1%	100%	100%
LOSS RATIO	112%	118%	88%	109%	59%	62%	163%	183%	53%	80%	69%	103%	52%	93%	135%	550%	83%	121%	26%	33%	88%	92%	117%	37%	46886%	185%	98%	113%

**LOSS RATIO 2016 (Net Retention)**

2015

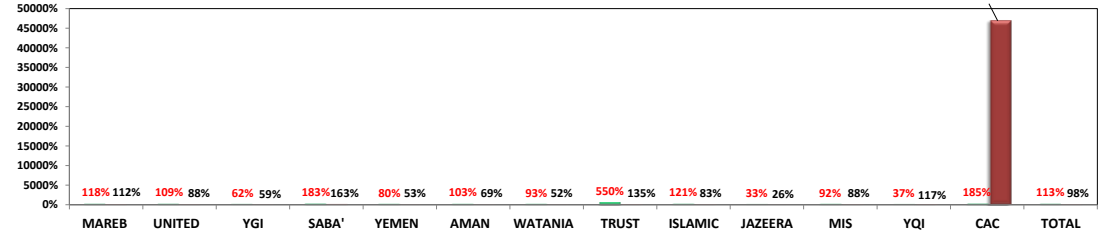
2016



**LOSS RATIO 2016 (Net Retention)**

2015

2016

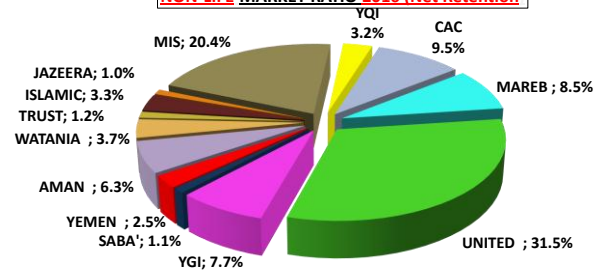


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : NON-LIFE LOSS RATIO (Net Retention)**

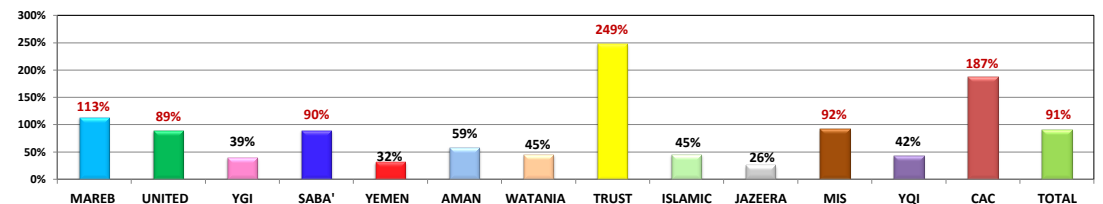
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
<b>PREMIUM</b>	712,994	683,897	2,818,811	2,536,218	559,787	618,141	89,566	85,934	182,094	203,497	765,204	510,092	329,314	298,417	362,294	100,672	316,426	266,593	39,314	82,556	1,828,100	1,645,311	186,063	257,979	2,038	768,366	8,192,005	8,057,674
<b>MARKET RATIO</b>	8.7%	8.5%	34.4%	31.5%	6.8%	7.7%	1.1%	1.1%	2.2%	2.5%	9.3%	6.3%	4.0%	3.7%	4.4%	1.2%	3.9%	3.3%	0.5%	1.0%	22.3%	20.4%	2.3%	3.2%	0.0%	9.5%	100%	100%
<b>PAID LOSSES</b>	561,832	472,230	1,356,745	1,569,077	150,589	207,145	35,072	18,620	39,248	64,522	296,771	278,507	146,390	109,651	213,056	245,958	94,012	116,204	8,513	21,144	1,617,726	1,511,904	79,568	99,003	921,307	1,399,113	5,520,829	6,113,078
<b>MARKET RATIO</b>	10.2%	7.7%	24.6%	25.7%	2.7%	3.4%	0.6%	0.3%	0.7%	1.1%	5.4%	4.6%	2.7%	1.8%	3.9%	4.0%	1.7%	1.9%	0.2%	0.3%	29.3%	24.7%	1.4%	1.6%	16.7%	22.9%	100%	100%
<b>O/S.LOSSES</b>	256,541	301,093	777,800	683,013	143,915	36,452	59,722	58,380	59,954	0	209,401	19,971	24,936	25,762	284,206	4,700	164,380	4,586	1,520	0	0	0	119,405	10,346	34,232	40,880	2,136,012	1,185,183
<b>MARKET RATIO</b>	12.0%	25.4%	36.4%	57.6%	6.7%	3.1%	2.8%	4.9%	2.8%	0.0%	9.8%	1.7%	1.2%	2.2%	13.3%	0.4%	7.7%	0.4%	0.1%	0.0%	0.0%	0.0%	5.6%	0.9%	1.8%	3.4%	100%	100%
<b>LOSS RATIO</b>	115%	113%	76%	89%	53%	39%	106%	90%	54%	32%	66%	59%	52%	45%	137%	249%	82%	45%	26%	26%	88%	92%	107%	42%	46886%	187%	93%	91%

**NON-LIFE MARKET RATIO 2016 (Net Retention)**



**(NON-LIFE) LOSS RATIO 2016 (Net Retention)**



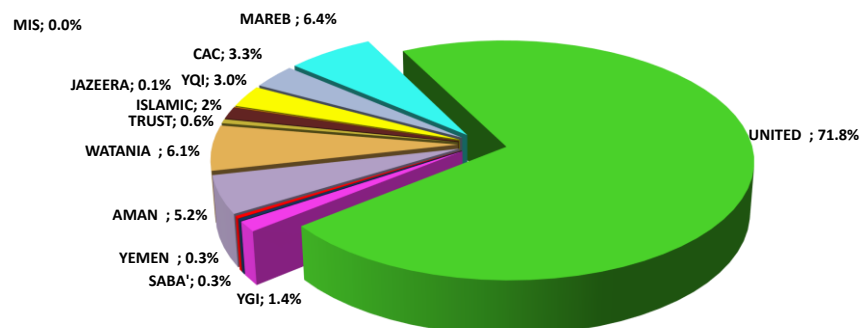


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)**

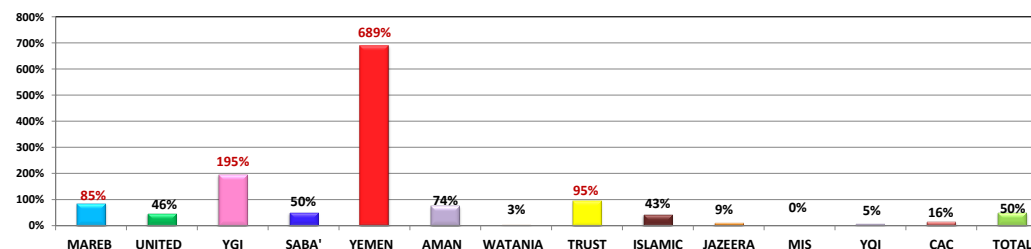
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
PREMIUM	36,589	27,433	390,806	308,103	6,951	6,044	127	1,312	1,119	1,455	79,150	22,135	31,245	26,282	4,709	2,454	6,696	6,761	5,260	324	0	0	3,941	12,781	11,834	14,077	578,427	429,161
MARKET RATIO	6.3%	6.4%	67.6%	71.8%	1.2%	1.4%	0.0%	0.3%	0.2%	0.3%	13.7%	5.2%	5.4%	6.1%	0.8%	0.6%	1.2%	1.6%	0.9%	0.1%	0.0%	0.0%	0.7%	3.0%	2.0%	3.3%	100%	100%
PAID LOSSES	1,026	15,850	23,686	115,011	1,622	11,475	499	438	9,571	1,287	7,063	6,720	7,095	853	49	770	1,089	814	2,820	0	0	0	2,258	678	1,140	1,090	57,918	154,986
MARKET RATIO	1.8%	10.2%	40.9%	74.2%	2.8%	7.4%	0.9%	0.3%	16.5%	0.8%	12.2%	4.3%	12.3%	0.6%	0.1%	0.5%	1.9%	0.5%	4.9%	0.0%	0.0%	0.0%	3.9%	0.4%	2.0%	0.7%	100%	100%
O/S.LOSSES	31,932	7,564	44,696	27,852	11,732	335	589	222	5,904	8,745	9,945	9,763	3,995	44	1,373	1,556	3,169	2,108	0	29	0	0	5,363	0	329	1,146	119,027	59,364
MARKET RATIO	26.8%	12.7%	37.6%	46.9%	9.9%	0.6%	0.5%	0.4%	5.0%	14.7%	8.4%	16.4%	3.4%	0.1%	1.2%	2.6%	2.7%	3.6%	0.0%	0.0%	0.0%	0.0%	4.5%	0.0%	0.3%	1.9%	100%	100%
LOSS RATIO	90%	85%	17%	46%	192%	195%	857%	50%	1383%	689%	21%	74%	35%	3%	30%	95%	64%	43%	54%	9%	#DIV/0!	#DIV/0!	193%	5%	12%	16%	31%	50%

**FIRE MARKET RATIO 2016 (Net Retention)**



**(FIRE) LOSS RATIO 2016 (Net Retention)**

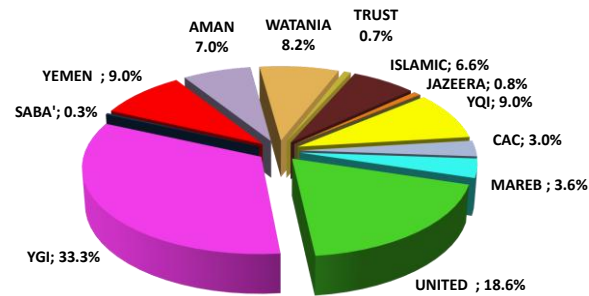


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)**

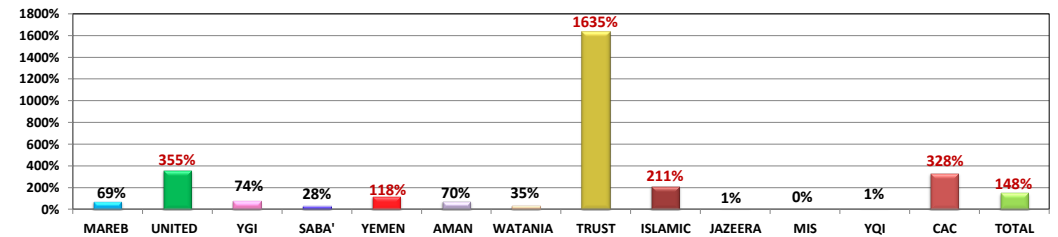
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
<b>PREMIUM</b>	37,369	17,448	72,679	90,999	75,748	162,642	692	1,363	26,024	43,962	50,988	34,415	8,308	39,921	4,589	3,631	30,386	32,375	126	3,684	0	0	8,078	44,105	1,562	14,585	316,549	489,130
<b>MARKET RATIO</b>	11.8%	3.6%	23.0%	18.6%	23.9%	33.3%	0.2%	0.3%	8.2%	9.0%	16.1%	7.0%	2.6%	8.2%	1.4%	0.7%	9.6%	6.6%	0.0%	0.8%	0.0%	0.0%	2.6%	9.0%	0.5%	3.0%	100%	100%
<b>PAID LOSSES</b>	8,356	2,085	87,258	140,554	13,410	64,629	2,522	116	6,191	2,500	16,953	11,176	3,958	378	0	10	6,571	10,744	63	25	0	0	689	535	29,051	22,951	175,022	255,704
<b>MARKET RATIO</b>	4.8%	0.8%	49.9%	55.0%	7.7%	25.3%	1.4%	0.0%	3.5%	1.0%	9.7%	4.4%	2.3%	0.1%	0.0%	0.0%	3.8%	4.2%	0.0%	0.0%	0.0%	0.0%	0.4%	0.2%	16.6%	9.0%	100%	100%
<b>O/S.LOSSES</b>	8,201	9,881	94,741	182,162	37,131	56,121	1,422	268	10,897	49,495	11,410	12,978	2,918	13,669	1,343	59,372	20,208	57,467	0	0	0	0	20,700	0	17,446	24,852	226,417	466,265
<b>MARKET RATIO</b>	3.6%	2.1%	41.8%	39.1%	16.4%	12.0%	0.6%	0.1%	4.8%	10.6%	5.0%	2.8%	1.3%	2.9%	0.6%	12.7%	8.9%	12.3%	0.0%	0.0%	0.0%	0.0%	9.1%	0.0%	7.7%	5.3%	100%	100%
<b>LOSS RATIO</b>	44%	69%	250%	355%	67%	74%	570%	28%	66%	118%	56%	70%	83%	35%	29%	1635%	88%	211%	50%	1%	#DIV/0!	#DIV/0!	265%	1%	2977%	328%	127%	148%

**MARINE MARKET RATIO 2016 (Net Retention)**



**(MARINE) LOSS RATIO 2016 (Net Retention)**

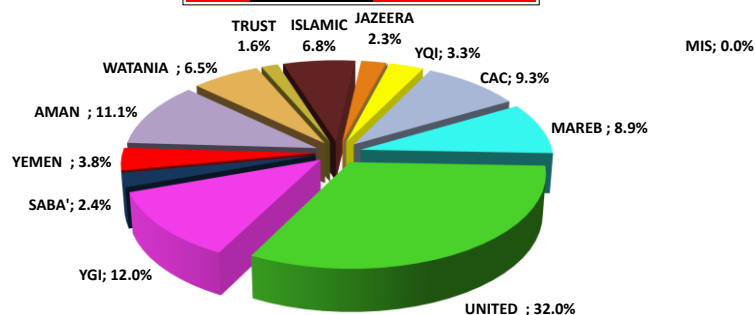


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)**

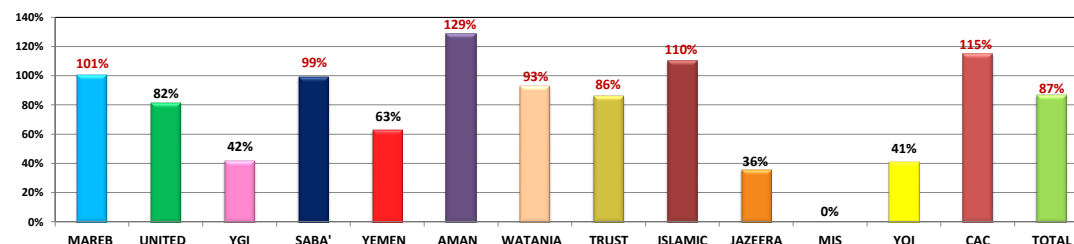
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
<b>PREMIUM</b>	316,234	287,926	1,080,924	1,034,104	395,885	386,682	84,143	79,017	116,523	124,118	461,193	357,144	266,087	208,245	61,671	51,087	269,998	219,181	29,680	75,652	0	0	87,793	105,070	288,603	298,846	3,458,734	3,227,071
<b>MARKET RATIO</b>	9.1%	8.9%	31.3%	32.0%	11.4%	12.0%	2.4%	2.4%	3.4%	3.8%	13.3%	11.1%	7.7%	6.5%	1.8%	1.6%	7.8%	6.8%	0.9%	2.3%	0.0%	0.0%	2.5%	3.3%	8.3%	9.3%	100%	100%
<b>PAID LOSSES</b>	185,412	116,331	354,076	511,431	105,057	100,669	20,962	18,465	19,169	46,003	220,363	255,503	126,125	93,995	32,049	25,156	86,159	103,165	5,262	21,119	0	0	29,930	43,285	163,766	279,380	1,348,330	1,614,502
<b>MARKET RATIO</b>	13.8%	7.2%	26.3%	31.7%	7.8%	6.2%	1.6%	1.1%	1.4%	2.8%	16.3%	15.8%	9.4%	5.8%	2.4%	1.6%	6.4%	6.4%	0.4%	1.3%	0.0%	0.0%	2.2%	2.7%	12.1%	17.3%	100%	100%
<b>O/S.LOSSES</b>	145,639	173,864	390,373	333,631	74,584	61,433	57,631	59,956	29,603	31,860	158,027	205,090	0	99,380	33,238	18,920	139,572	138,240	1,520	5,840	0	0	43,372	0	13,757	63,476	1,087,316	1,191,689
<b>MARKET RATIO</b>	13.4%	14.6%	35.9%	28.0%	6.9%	5.2%	5.3%	5.0%	2.7%	2.7%	14.5%	17.2%	0.0%	8.3%	3.1%	1.6%	12.8%	11.6%	0.1%	0.5%	0.0%	0.0%	4.0%	0.0%	1.3%	5.3%	100%	100%
<b>LOSS RATIO</b>	105%	101%	69%	82%	45%	42%	93%	99%	42%	63%	82%	129%	47%	93%	106%	86%	84%	110%	23%	36%	#DIV/0!	#DIV/0!	83%	41%	62%	115%	70%	87%

**MOTOR MARKET RATIO 2016 (Net Retention)**



**(MOTOR) LOSS RATIO 2016 (Net Retention)**

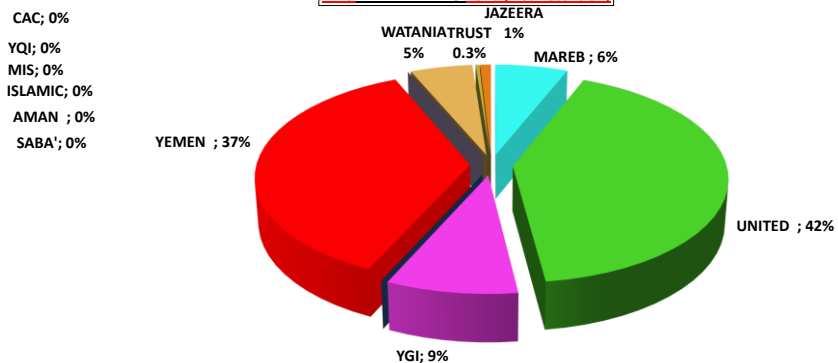


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)**

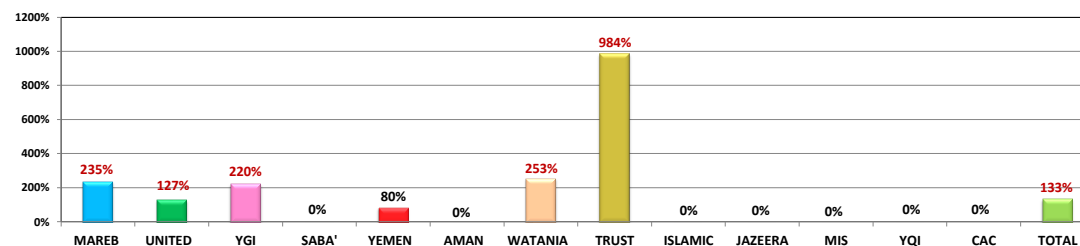
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL		
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	
PREMIUM	5,609	5,182	44,809	35,269	14,352	7,439	0	0	32,277	30,920	8,311	0	5,270	4,438	747	267	0	0	0	766	0	0	0	0	0	0	0	111,375	84,281
MARKET RATIO	5.0%	6.1%	40.2%	41.8%	12.9%	8.8%	0%	0%	29.0%	36.7%	7.5%	0.0%	4.7%	5.3%	0.7%	0.3%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	6,073	4,698	16,787	18,445	12,704	9,979	0	0	3,829	14,689	3,000	0	3,482	2,533	12	376	0	0	0	0	0	0	0	0	0	0	45,887	50,720	
MARKET RATIO	13.2%	9.3%	36.6%	36.4%	27.7%	19.7%	0%	0%	8.3%	29.0%	6.5%	0.0%	7.6%	5.0%	0.0%	0.7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	7,459	7,485	23,825	26,214	10,525	6,410	0	0	10,302	10,067	4,609	0	0	8,691	1,170	2,250	0	0	0	0	0	0	0	0	0	0	57,890	61,117	
MARKET RATIO	13%	12%	41%	43%	18%	10%	0%	0%	18%	16%	8%	0%	0%	14%	2%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	241%	235%	91%	127%	162%	220%	#DIV/0!	#DIV/0!	44%	80%	92%	#DIV/0!	66%	253%	158%	984%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	93%	133%	

**W.C MARKET RATIO 2016 (Net Retention)**



**(W.C) LOSS RATIO 2016 (Net Retention)**

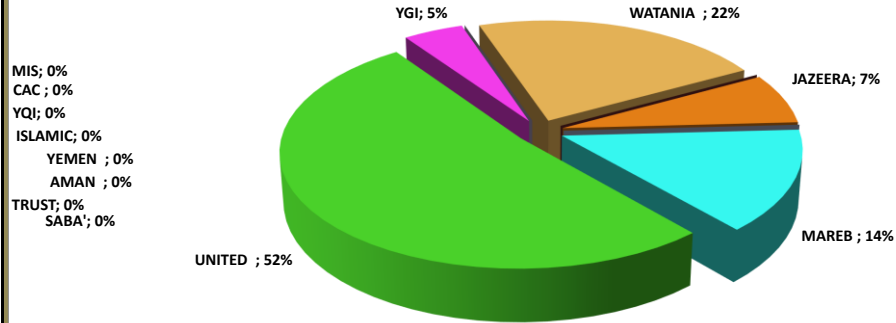


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)**

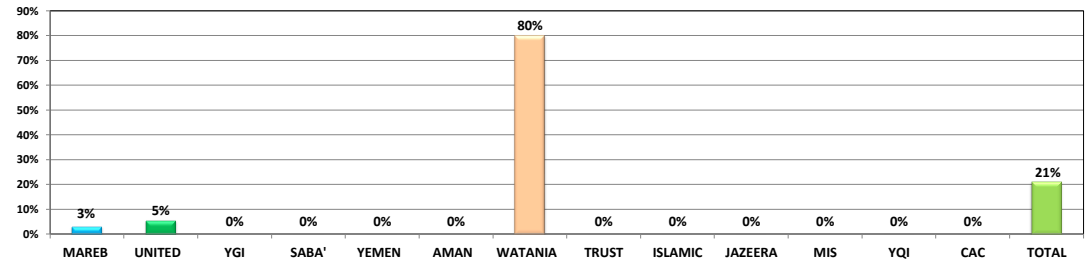
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
PREMIUM	4,029	4,193	14,660	15,155	3,411	1,337	0	0	0	0	14,275	0	5,070	6,527	422	0	0	0	0	2,074	0	0	0	0	0	0	41,867	29,286
MARKET RATIO	9.6%	14.3%	35.0%	51.7%	8.1%	4.6%	0%	0%	0%	0%	34.1%	0.0%	12.1%	22.3%	1.0%	0.0%	0%	0%	0%	7%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	324	115	192	805	0	0	0	0	0	0	0	0	1,712	3,621	0	0	0	0	0	0	0	0	0	0	0	2,228	4,541	
MARKET RATIO	14.5%	2.5%	8.6%	17.7%	0%	0%	0%	0%	0%	0%	0%	0%	76.8%	79.7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	0	10	0	0	0	0	0	0	0	0	0	0	0	1,600	0	0	0	0	0	0	0	0	0	0	0	0	1,610	
MARKET RATIO	#DIV/0!	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%
LOSS RATIO	8%	3%	1%	5%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	34%	80%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	5%	21%	

**Liability MARKET RATIO 2016 (Net Retention)**



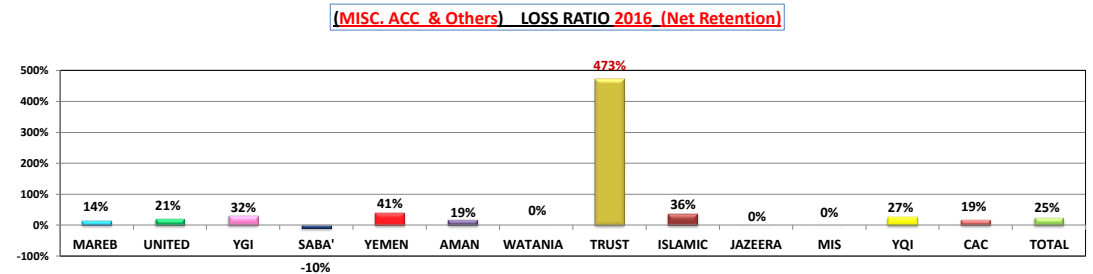
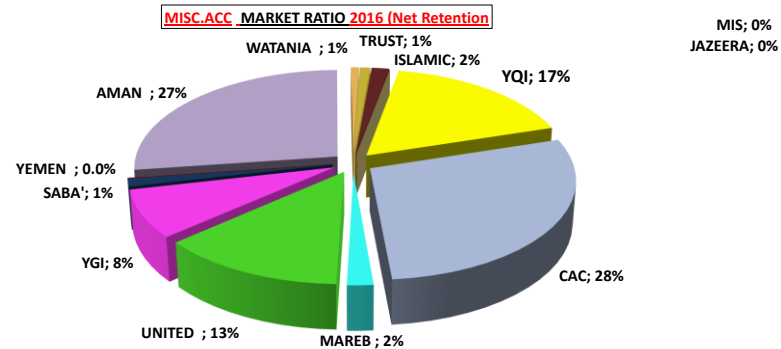
**(Liability) LOSS RATIO 2016 (Net Retention)**



**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	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
PREMIUM	3,085	5,791	27,776	41,102	24,257	24,542	4,536	4,144	183	108	46,914	84,371	2,708	2,214	1,611	2,856	6,148	4,846	3,790	0	0	0	31,636	53,738	55,073	88,888	207,717	312,601
MARKET RATIO	1.5%	1.9%	13.4%	13.1%	11.7%	7.9%	2.2%	1.3%	0.1%	0.0%	22.6%	27.0%	1.3%	0.7%	0.8%	0.9%	3.0%	1.6%	1.8%	0.0%	0.0%	0.0%	15.2%	17.2%	26.5%	28.4%	100%	100%
PAID LOSSES	1,002	238	66,498	0	2,036	4,663	11,089	-406	0	44	-10,971	30	0	0	7	3,433	193	1,441	150	0	0	0	7,321	14,318	1,496	9,853	78,821	33,614
MARKET RATIO	1.3%	0.7%	84.4%	0.0%	2.6%	13.9%	14.1%	-1.2%	0.0%	0.1%	-13.9%	0.1%	0.0%	0.0%	0.0%	10.2%	0.2%	4.3%	0.2%	0.0%	0.0%	0.0%	9.3%	42.6%	1.9%	29.3%	100%	100%
O/S.LOSSES	934	591	10,871	8,493	5,278	3,112	11	0	0	0	12,912	15,685	2,397	0	12,752	10,069	1,403	315	0	0	0	28,450	0	46,389	6,693	121,397	44,958	
MARKET RATIO	0.8%	1.3%	9.0%	18.9%	4.3%	6.9%	0.0%	0.0%	0.0%	0.0%	10.6%	34.9%	2.0%	0.0%	10.5%	22.4%	1.2%	0.7%	0.0%	0.0%	0.0%	23.4%	0.0%	38.2%	14.9%	100%	100%	
LOSS RATIO	63%	14%	279%	21%	30%	32%	245%	-10%	0%	41%	4%	19%	89%	0%	792%	473%	26%	36%	4%	#DIV/0!	#DIV/0!	#DIV/0!	113%	27%	87%	19%	96%	25%



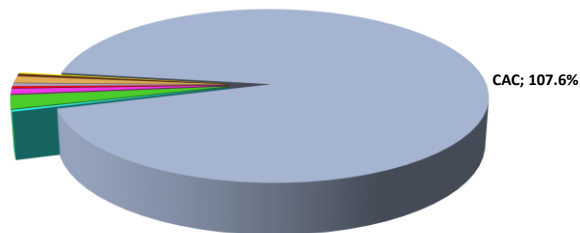
**YEMEY INSURANCE MARKET**  
**CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)**

CURRENCY: YER. 1000

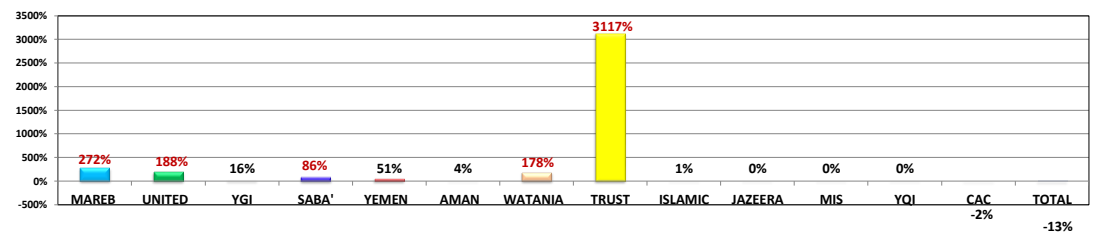
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
PREMIUM	4,848	3,069	11,191	22,351	11,966	8,910	68	98	5,968	2,933	22,045	4,996	10,626	10,790	4,606	179	3,198	3,430	18	56	0	0	595	1,987	-75,491	-830,441	-362	-771,641
MARKET RATIO	-1339%	0%	-3091%	-3%	-3306%	-1%	-18.8%	0.0%	-1649%	0%	-6090%	-1%	-2935%	-1%	-1272.4%	0%	-883%	0%	-5%	0%	0%	0%	-164.4%	-0.3%	20854%	108%	100%	100%
PAID LOSSES	3,542	7,412	5,208	24,036	120	0	0	6	488	0	1,154	-609	706	6,560	41	1,358	0	40	0	0	0	0	595	0	126,326	15,892	138,180	54,694
MARKET RATIO	2.6%	13.6%	3.8%	43.9%	0.1%	0.0%	0.0%	0.0%	0.4%	0.0%	0.8%	-1.1%	0.5%	12.0%	0.0%	2.5%	0.0%	0.1%	0.0%	0.0%	0.0%	0.4%	0.0%	91.4%	29.1%	100%	100%	
O/S.LOSSES	1,216	938	7,138	18,004	880	1,430	69	78	3,248	1,500	2,602	824	15,626	12,652	1,799	4,222	28	0	0	0	0	0	2,694	0	-40,880	2,166	-5,580	41,815
MARKET RATIO	-21.8%	2.2%	-127.9%	43.1%	-15.8%	3.4%	-1.2%	0.2%	-58.2%	3.6%	-46.6%	2.0%	-280.0%	30.3%	-32.2%	10.1%	-0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	-48.3%	0.0%	732.6%	5.2%	100%	100%
LOSS RATIO	98%	272%	110%	188%	8%	16%	101%	86%	63%	51%	17%	4%	154%	178%	40%	3117%	1%	1%	0%	0%	#DIV/0!	#DIV/0!	553%	0%	-113%	-2%	-36630%	-13%

**ENGINEERING MARKET RATIO 2016 (Net Retention)**

MIS; 0.0%  
 YQI; -0.3%  
 JAZEERA; 0.0%  
 ISLAMIC; -0.4%  
 TRUST; 0.0%  
 WATANIA ; -1.4%  
 YEMEN ; -0.4%  
 SABA'; 0.0%  
 AMAN ; -0.6%  
 YGI; -1.2%  
 UNITED ; -2.9%  
 MAREB ; -0.4%



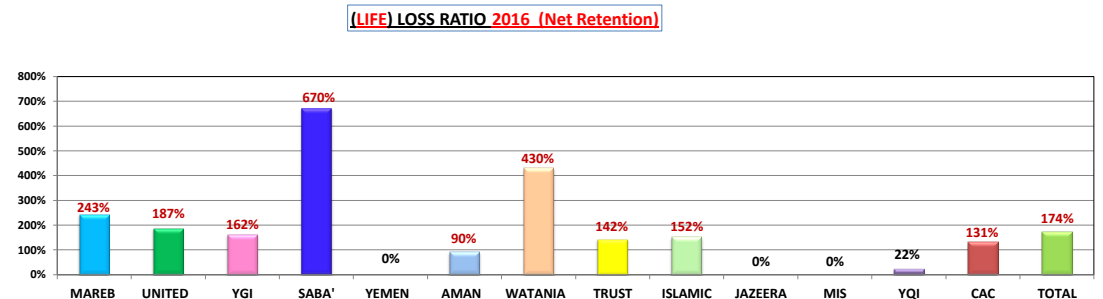
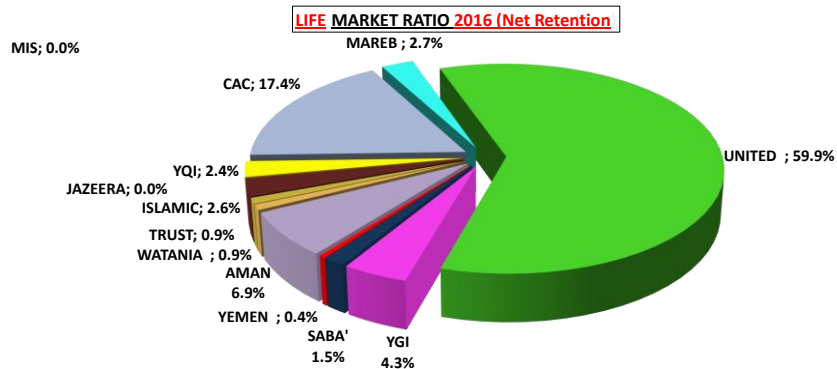
**(ENGINEERING) LOSS RATIO 2016 (Net Retention)**



**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	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
<b>PREMIUM</b>	58,347	29,451	655,064	653,752	77,820	47,383	45,816	16,017	10,646	4,353	59,439	75,838	14,462	9,307	18,022	10,011	20,973	28,710	0	277	0	0	18,865	26,353	0	189,848	979,454	1,091,300
<b>MARKET RATIO</b>	6.0%	2.7%	66.9%	59.9%	7.9%	4.3%	4.7%	1.5%	1.1%	0.4%	6.1%	6.9%	1.5%	0.9%	1.8%	0.9%	2.1%	2.6%	0.0%	0.0%	0.0%	0.0%	1.9%	2.4%	0.0%	17.4%	100%	100%
<b>PAID LOSSES</b>	26,278	23,172	240,842	389,371	44,154	42,909	30,969	28,474	2,262	0	37,825	42,788	5,793	20,134	1,933	4,306	9,907	30,318	0	0	0	0	24,898	5,842	0	163,987	424,861	751,301
<b>MARKET RATIO</b>	6.2%	3.1%	56.7%	51.8%	10.4%	5.7%	7.3%	3.8%	0.5%	0.0%	8.9%	5.7%	1.4%	2.7%	0.5%	0.6%	2.3%	4.0%	0.0%	0.0%	0.0%	0.0%	5.9%	0.8%	0.0%	21.8%	100%	100%
<b>O/S.LOSSES</b>	22,309	48,368	666,376	832,531	39,026	33,649	95,189	78,822	500	0	24,927	25,492	0	19,899	13,702	9,927	10,538	13,188	0	0	0	0	15,416	0	0	85,251	887,983	1,147,127
<b>MARKET RATIO</b>	2.5%	4.2%	75.0%	72.6%	4.4%	2.9%	10.7%	6.9%	0.1%	0.0%	2.8%	2.2%	0.0%	1.7%	1.5%	0.9%	1.2%	1.1%	0.0%	0.0%	0.0%	0.0%	1.7%	0.0%	0.0%	7.4%	100%	100%
<b>LOSS RATIO</b>	83%	243%	138%	187%	107%	162%	275%	670%	26%	0%	106%	90%	40%	430%	87%	142%	97%	152%	#DIV/0!	0%	#DIV/0!	#DIV/0!	214%	22%	#DIV/0!	131%	134%	174%



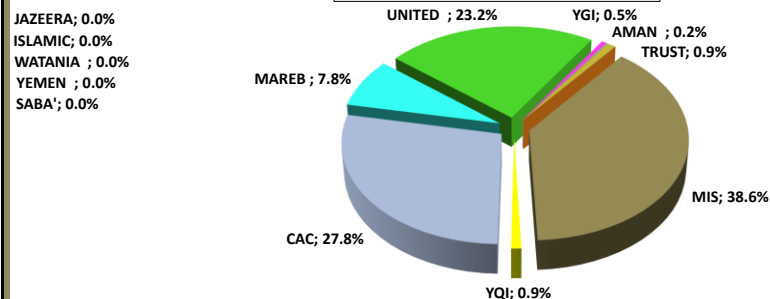


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)**

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016	2015	2016
PREMIUM	305,231	332,855	1,175,966	989,135	27,217	20,545	0	0	0	0	82,328	7,031	0	0	283,939	40,198	0	0	440	0	1,828,100	1,645,311	54,020	40,298	-279,543	1,182,411	3,477,698	4,257,784
MARKET RATIO	8.8%	7.8%	33.8%	23.2%	0.8%	0.5%	0.0%	0.0%	0.0%	0.0%	2.4%	0.2%	0.0%	0.0%	8.2%	0.9%	0.0%	0.0%	0.0%	0.0%	52.6%	38.6%	1.6%	0.9%	-8.0%	27.8%	100%	100%
PAID LOSSES	356,097	325,501	803,040	758,795	15,640	15,730	0	0	0	0	59,209	5,687	3,312	1,711	180,898	214,855	0	0	218	0	1,617,726	1,511,904	38,775	40,187	599,528	1,069,947	3,674,443	3,944,317
MARKET RATIO	9.7%	8.3%	21.9%	19.2%	0.4%	0.4%	0.0%	0.0%	0.0%	0.0%	1.6%	0.1%	0.1%	0.0%	4.9%	5.4%	0.0%	0.0%	0.0%	0.0%	44.0%	38.3%	1.1%	1.0%	16.3%	27.1%	100%	100%
O/S.LOSSES	61,160	100,760	206,156	86,657	3,785	2,443	0	0	0	0	9,896	11,543	0	0	232,531	252,715	0	0	0	0	0	0	18,826	0	-2,809	30,709	529,545	484,827
MARKET RATIO	11.5%	20.8%	38.9%	17.9%	0.7%	0.5%	0.0%	0.0%	0.0%	0.0%	1.9%	2.4%	0.0%	0.0%	43.9%	52.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.6%	0.0%	-0.5%	6.3%	100%	100%
LOSS RATIO	137%	128%	86%	85%	71%	88%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	84%	245%	#DIV/0!	#DIV/0!	146%	1163%	#DIV/0!	#DIV/0!	50%	#DIV/0!	88%	92%	107%	100%	-213%	93%	121%	104%

**Medical MARKET RATIO 2016 (Net Retention)**



**(Medical) LOSS RATIO 2016 (Net Retention)**

