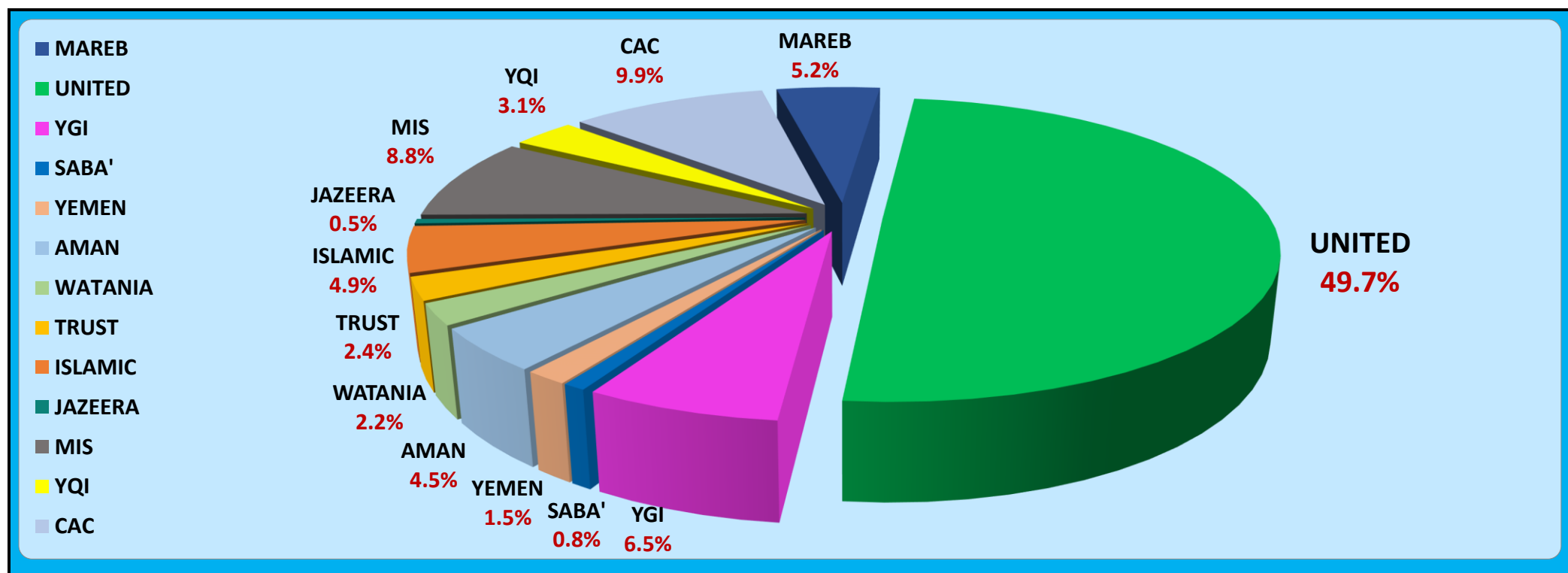
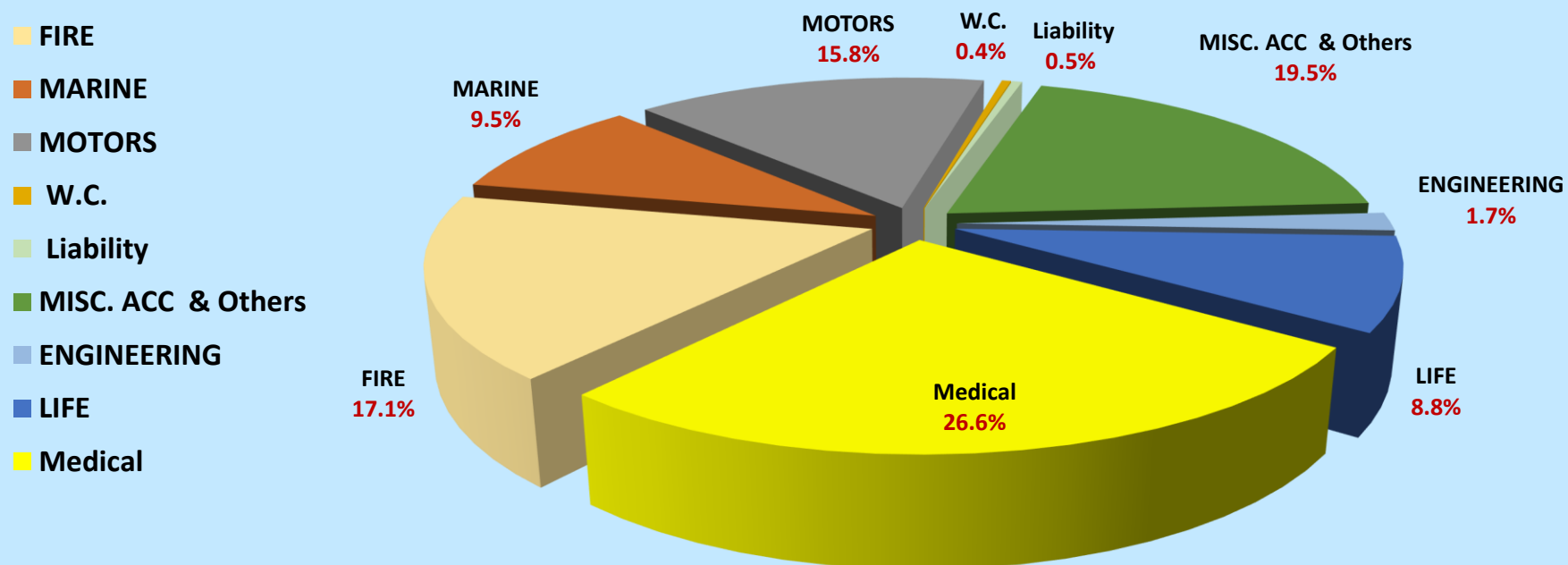


YEMEN INSURANCE MARKET **STATISTIC 2016**



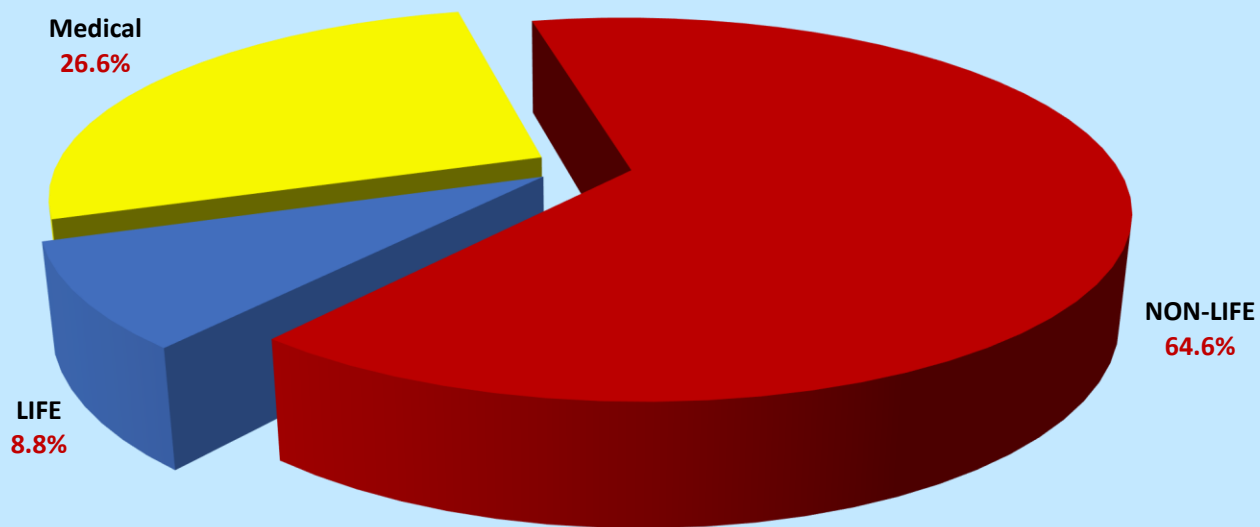
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2016**



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

YEMEN INSURANCE MARKET **STATISTIC 2016**



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

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

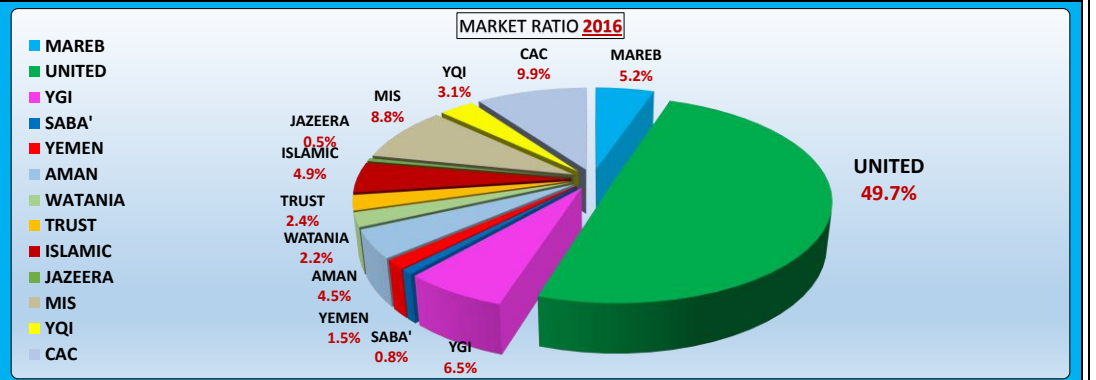
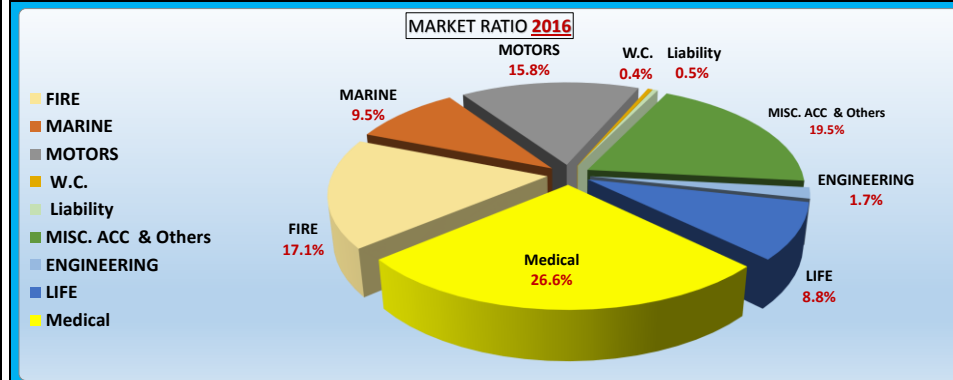
CURRENCY: YER. - 1000

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
FIRE	193,760	247,252	2,145,035	2,093,665	208,218	430,242	20,193	24,059	3,005	2,154	290,437	206,734	177,071	140,324	24,769	20,671	210,946	269,174	17,530	2,266	0	0	108,133	101,103	71,230	62,645	3,470,327	3,600,288
Growth RATIO	28%		-2%		107%		19%		-28%		-29%		-21%		-17%		28%		-87%		#DIV/0!		-7%		-12%			4%
MARKET RATIO	5.6%	6.9%	61.8%	58.2%	6%	12%	0.6%	0.7%	0.1%	0.1%	8.4%	5.7%	5.1%	3.9%	0.7%	0.6%	6.1%	7.5%	0.5%	0.1%	0%	0%	3.1%	2.8%	2.1%	1.7%	15.8%	17.1%
MARINE	160,872	83,368	1,125,483	985,866	207,830	234,118	15,884	17,799	48,092	92,869	177,889	135,185	44,370	48,966	15,015	22,600	119,905	196,028	737	12,386	0	0	32,650	67,683	83,363	101,342	2,032,090	1,998,210
Growth RATIO	-48%		-12%		13%		12%		93%		-24%		10%		51%		63%		1581%		#DIV/0!		107%		22%		-2%	
MARKET RATIO	7.9%	4.2%	55.4%	49.3%	10.2%	11.7%	0.8%	0.9%	2.4%	4.6%	8.8%	6.8%	2.2%	2.5%	0.7%	1.1%	5.9%	9.8%	0.04%	0.6%	0%	0%	1.6%	3.4%	4.1%	5.1%	9.3%	9.5%
MOTORS	316,234	287,926	1,304,097	1,086,918	396,095	386,680	84,143	79,017	115,101	169,906	461,193	284,631	278,567	208,245	74,879	59,783	287,026	246,807	36,855	83,430	0	0	93,377	105,070	319,853	326,063	3,767,420	3,324,475
Growth RATIO	-9%		-17%		-2%		-6%		48%		-38%		-25%		-20%		-14%		126%		#DIV/0!		13%		2%		-12%	
MARKET RATIO	8.4%	8.7%	34.6%	32.7%	10.5%	11.6%	2.2%	2.4%	3.1%	5.1%	12.2%	8.6%	7.4%	6.3%	2.0%	1.8%	7.6%	7.4%	1%	2.5%	0%	0%	2.5%	3.2%	8.5%	9.8%	17.2%	15.8%
W.C.	5,609	5,182	44,479	35,269	15,812	7,440	0	0	34,756	34,035	8,311	0	5,270	4,438	1,907	694	0	0	0	766	0	0	0	0	0	0	116,144	87,824
Growth RATIO	-8%		-21%		-53%		#DIV/0!		-2%		-100%		-16%		-64%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-24%	
MARKET RATIO	4.8%	5.9%	38.3%	40.2%	13.6%	8.5%	0%	0%	29.9%	38.8%	7.2%	0%	4.5%	5.1%	1.6%	0.8%	0%	0%	0%	0.9%	0%	0%	0%	0%	0%	0%	0.5%	0.4%
Liability	4,029	4,193	73,789	79,269	13,695	3,859	0	0	0	0	14,275	0	5,070	6,527	3,737	0	0	0	0	2,074	0	0	0	0	0	0	114,595	95,922
Growth RATIO	4%		7%		-72%		#DIV/0!		#DIV/0!		-100%		29%		-100%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-16%	
MARKET RATIO	3.5%	4.4%	64.4%	82.6%	12.0%	4%	0%	0%	0.0%	0%	12.5%	0%	4.4%	6.8%	3.3%	0%	0%	0%	2.2%	0%	0%	0%	0%	0%	0%	0%	0.5%	0.5%
MISC. ACC & Others	41,201	30,629	2,457,679	3,136,601	45,834	55,356	20,743	23,709	101	136	113,538	180,165	2,708	2,619	792,856	147,371	89,357	70,174	5,855	0	0	0	230,458	225,848	291,940	213,643	4,092,270	4,086,251
Growth RATIO	-26%		28%		21%		14%		35%		59%		-3%		-81%		-21%		-100%		#DIV/0!		-2%		-27%		-0.1%	
MARKET RATIO	1%	0.7%	60.1%	76.8%	1.1%	1.4%	0.5%	0.6%	0%	0%	2.8%	4.4%	0.1%	0.1%	19.4%	3.6%	2.2%	1.7%	0.1%	0%	0%	0%	5.6%	5.5%	7.1%	5.2%	18.6%	19.5%
ENGINEERING	40,266	33,550	81,635	34,359	237,542	150,226	689	802	8,583	4,477	47,872	12,418	49,169	39,954	1,087	0	32,751	77,510	86	1,043	0	0	6,649	6,658	48,504	2,860	554,833	363,856
Growth RATIO	-17%		-58%		-37%		16%		-48%		-74%		-19%		-100%		137%		1113%		#DIV/0!		0%		-94%		-34%	
MARKET RATIO	7.3%	9.2%	14.7%	9.4%	42.8%	41.3%	0.1%	0.2%	1.5%	1.2%	8.6%	3.4%	8.9%	11.0%	0.2%	0%	5.9%	21.3%	0.02%	0.3%	0%	0%	1.2%	1.8%	8.7%	0.8%	2.5%	1.7%
LIFE	119,330	72,641	1,263,922	1,100,966	135,203	77,661	81,260	17,951	9,343	4,357	105,235	110,478	29,755	20,309	5,831	36,020	146,918	158,715	0	1,905	0	0	48,306	53,488	214,149	189,848	2,159,252	1,844,340
Growth RATIO	-39%		-13%		-43%		-78%		-53%		5%		-32%		518%		8%		#DIV/0!		#DIV/0!		11%		-11%		-15%	
MARKET RATIO	5.5%	3.9%	58.5%	59.7%	6.3%	4.2%	3.8%	1%	0.4%	0.2%	4.9%	6.0%	1.4%	1.1%	0.3%	2%	6.8%	8.6%	0%	0.1%	0%	0%	2.2%	2.9%	9.9%	10.3%	9.8%	8.8%
Medical	305,231	332,855	2,894,453	1,892,246	36,992	22,200	0	0	0	0	89,650	7,031	5,050	0	117,103	216,729	0	0	882	0	1,969,497	1,845,425	104,354	96,491	121,334	1,182,411	5,644,546	5,595,388
Growth RATIO	9%		-35%		-40%		#DIV/0!		#DIV/0!		-92%		-100%		85%		#DIV/0!		-100%		-6%		-8%		875%		-1%	
MARKET RATIO	5.4%	5.9%	51.3%	33.8%	0.7%	0.4%	0%	0%	0%	0%	1.6%	0.1%	0.1%	0.0%	2.1%	3.9%	0%	0%	0.02%	0%	34.9%	33.0%	1.8%	1.7%	2.1%	21.1%	25.7%	26.6%
TOTAL (R)	1,186,532	1,097,596	11,390,572	10,445,159	1,297,221	1,367,782	222,912	163,336	218,981	307,935	1,308,400	936,642	597,030	471,382	1,037,184	503,868	886,903	1,018,408	61,945	103,870	1,969,497	1,845,425	623,927	656,341	1,150,373	2,078,812	21,951,477	20,996,555
TOTAL (\$)	\$3,955	\$3,659	\$37,969	\$34,817	\$4,324	\$4,559	\$743	\$544	\$730	\$1,026	\$4,361	\$3,122	\$1,990	\$1,571	\$3,457	\$1,680	\$2,956	\$3,395	\$206	\$346	\$6,565	\$6,151	\$2,080	\$2,188	\$3,835	\$6,929	\$73,172	\$69,989
MARKET RATIO	5.4%	5.2%	51.9%	49.7%	5.9%	6.5%	1.0%	0.8%	1.0%	1.5%	6.0%	4.5%	2.7%	2.2%	4.7%	2.4%	4.0%	4.9%	0.3%	0.5%	9.0%	8.8%	2.8%	3.1%	5.2%	9.9%	100%	100%
Growth RATIO	-7%		-8%		5%		-27%		41%		-28%		-21%		-51%		15%		68%		-6%		5%		81%		-4%	

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

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)	1,186,532	1,097,596	11,390,572	10,445,159	1,297,221	1,367,782	222,912	163,336	218,981	307,935	1,308,400	936,642	597,030	471,382	1,037,184	503,868	886,903	1,018,408	61,945	103,870	1,969,497	1,845,425	623,927	656,341	1,150,373	2,078,812	21,951,477	20,996,555
TOTAL PREMIUM (\$)	\$3,955	\$3,659	\$37,969	\$34,817	\$4,324	\$4,559	\$743	\$544	\$730	\$1,026	\$4,361	\$3,122	\$1,990	\$1,571	\$3,457	\$1,680	\$2,956	\$3,395	\$206	\$346	\$6,565	\$6,151	\$2,080	\$2,188	\$3,835	\$6,929	\$73,172	\$69,989
MARKET RATIO	5.4%	5.2%	51.9%	49.7%	5.9%	6.5%	1%	0.8%	1%	1.5%	6.0%	4.5%	2.7%	2.2%	4.7%	2.4%	4%	4.9%	0.3%	0.5%	9%	8.8%	2.8%	3.1%	5.2%	9.9%	100%	100%
Growth RATIO	-7%	-7%	-8%	-8%	5%	5%	-27%	-27%	41%	41%	-28%	-28%	-21%	-21%	-51%	-51%	15%	15%	68%	68%	-6%	-6%	5%	5%	81%	81%	-4%	-4%

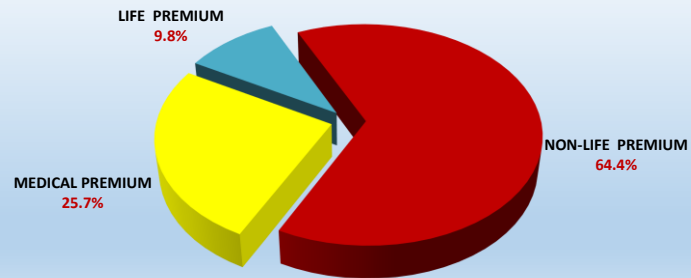


PORTFOLIO BREAKDOWN

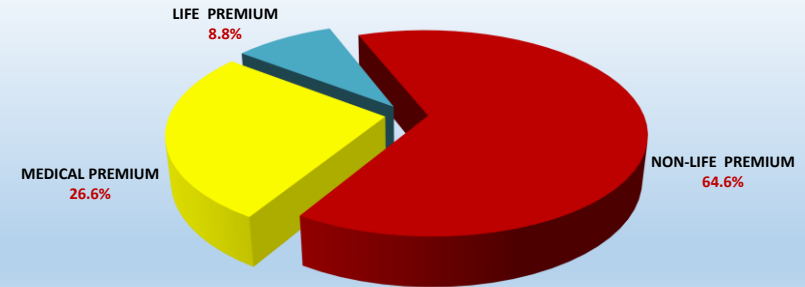
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & MEDICAL & LIFE PREMIUM)
CURRENCY: YER. -1000

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 PREMIUM	761,971	692,100	7,232,197	7,451,947	1,125,026	1,267,921	141,652	145,385	209,638	303,577	1,113,515	819,132	562,225	451,073	914,250	251,119	739,985	859,692	61,063	101,965	0	0	471,267	506,362	814,890	706,553	14,147,679	13,556,827
MARKET RATIO	5.4%	5.1%	51.1%	55.0%	8.0%	9.4%	1%	1.1%	1.5%	2.2%	7.9%	6%	4.0%	3.3%	6.5%	1.9%	5.2%	6.3%	0.4%	0.8%	0%	0%	3.3%	3.7%	5.8%	5.2%	64.4%	64.6%
Growth RATIO	-9%		3%		13%		3%		45%		-26%		-20%		-73%		16%		67%		#DIV/0!		7%		-13%		-4%	
MEDICAL PREMIUM	305,231	332,855	2,894,453	1,892,246	36,992	22,200	0	0	0	0	89,650	7,031	5,050	0	117,103	216,729	0	0	882	0	1,969,497	1,845,425	104,354	96,491	121,334	1,182,411	5,644,546	5,595,388
MARKET RATIO	5.4%	5.9%	51.3%	33.8%	0.7%	0.4%	0%	0%	0%	0%	1.6%	0.1%	0.1%	0%	2.1%	3.9%	0%	0%	0.02%	0%	34.9%	33.0%	1.8%	1.7%	2.1%	21.1%	25.7%	26.6%
Growth RATIO	9%		-35%		-40%		#DIV/0!		#DIV/0!		-92%		-100%		85%		#DIV/0!		-100%		-6%		-8%		875%		-1%	
LIFE PREMIUM	119,330	72,641	1,263,922	1,100,966	135,203	77,661	81,260	17,951	9,343	4,357	105,235	110,478	29,755	20,309	5,831	36,020	146,918	158,715	0	1,905	0	0	48,306	53,488	214,149	189,848	2,159,252	1,844,340
MARKET RATIO	5.5%	3.9%	58.5%	59.7%	6.3%	4.2%	3.8%	1.0%	0.4%	0.2%	4.9%	6%	1.4%	1.1%	0.3%	2%	6.8%	8.6%	0%	0.1%	0%	0%	2.2%	2.9%	9.9%	10.3%	9.8%	8.8%
Growth RATIO	-39%		-13%		-43%		-78%		-53%		5%		-32%		518%		8%		#DIV/0!		#DIV/0!		11%		-11%		-15%	

MARKET RATIO 2015



MARKET RATIO 2016

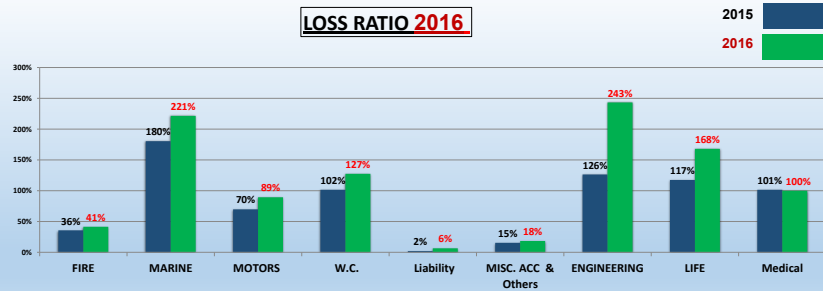


**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

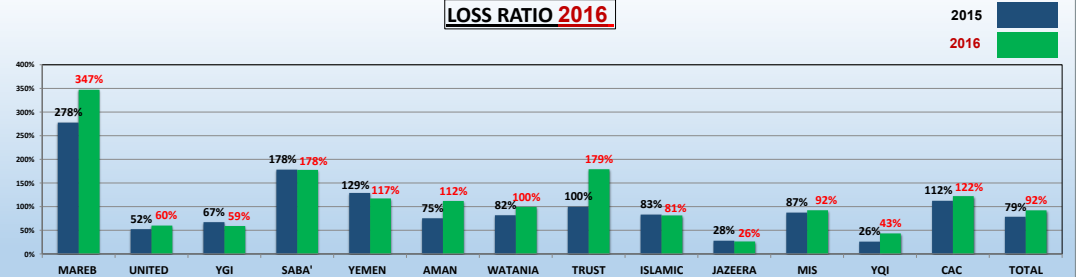
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	1,186,532	1,097,596	11,390,572	10,445,159	1,297,221	1,367,782	222,912	163,336	218,981	307,935	1,308,400	936,642	597,030	471,382	1,037,184	503,868	886,903	1,018,408	61,945	103,870	1,969,497	1,845,425	623,927	656,341	1,150,373	2,078,812	21,951,477	20,996,555
MARKET RATIO	5.4%	5.2%	51.9%	49.7%	5.9%	6.5%	1%	0.8%	1.0%	1.5%	6.0%	4.5%	2.7%	2.2%	4.7%	2.4%	4.0%	4.9%	0.3%	0.5%	9.0%	8.8%	2.8%	3.1%	5.2%	9.9%	100%	100%
PAID LOSSES	703,441	761,821	3,237,381	3,670,670	244,591	535,508	139,523	73,792	120,045	83,281	476,776	541,405	252,700	163,878	477,525	128,436	295,998	328,828	15,703	21,237	1,719,610	1,703,635	161,987	259,375	1,048,503	2,149,298	8,893,783	10,421,164
MARKET RATIO	7.9%	7.3%	36.4%	35.2%	2.8%	5.1%	1.6%	0.7%	1.3%	0.8%	5.4%	5.2%	2.8%	1.6%	5.4%	1.2%	3.3%	3.2%	0.2%	0.2%	19.3%	16.3%	1.8%	2.5%	11.8%	20.6%	100%	100%
O/S. LOSSES	2,591,642	3,047,936	2,722,816	2,586,123	625,960	271,313	257,775	216,236	162,009	277,624	510,436	507,881	234,804	305,271	558,513	774,111	441,146	499,931	1,520	6,040	0	0	0	24,710	242,960	391,195	8,349,581	8,908,371
MARKET RATIO	31%	34.2%	32.6%	29%	7.5%	3%	3.1%	2.4%	1.9%	3.1%	6.1%	5.7%	2.8%	3.4%	6.7%	8.7%	5.3%	5.6%	0.02%	0.1%	0%	0%	0%	0.3%	2.9%	4.4%	100%	100%
LOSS RATIO	278%	347%	52%	60%	67%	59%	178%	178%	129%	117%	75%	112%	82%	100%	100%	179%	83%	81%	28%	26%	87%	92%	26%	43%	112%	122%	79%	92%

LOSS RATIO 2016



LOSS RATIO 2016

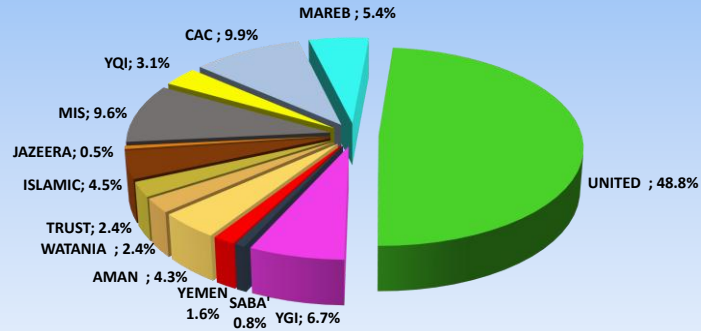


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : NON-LIFE LOSS RATIO

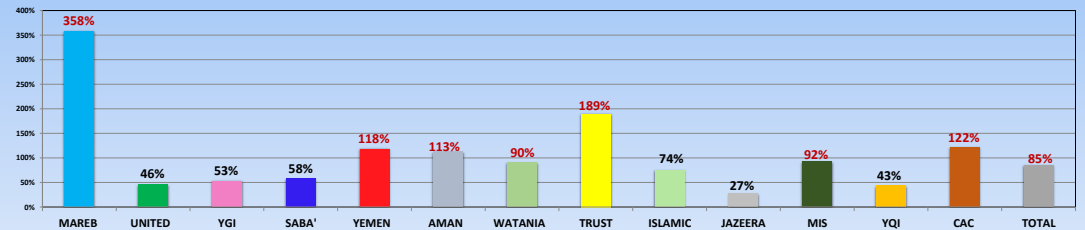
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	1,067,202	1,024,955	10,126,650	9,344,193	1,162,018	1,290,121	141,652	145,385	209,638	303,577	1,203,165	826,163	567,275	451,073	1,031,353	467,848	739,985	859,692	61,945	101,965	1,969,497	1,845,425	575,621	602,853	936,224	1,888,964	19,792,225	19,152,215
MARKET RATIO	5.4%	5.4%	51.2%	48.8%	5.9%	6.7%	0.7%	0.8%	1.1%	1.6%	6.1%	4.3%	2.9%	2.4%	5.2%	2.4%	3.7%	4.5%	0.3%	0.5%	10%	9.6%	2.9%	3.1%	4.7%	9.9%	100%	100%
PAID LOSSES	638,235	734,269	2,874,453	3,015,994	177,230	471,930	73,700	23,338	110,996	79,969	393,010	462,859	236,079	129,910	472,203	123,684	251,770	190,369	15,703	21,237	1,719,610	1,703,635	135,131	233,865	931,106	1,996,751	8,029,226	9,187,809
MARKET RATIO	7.9%	8%	35.8%	32.8%	2.2%	5.1%	0.9%	0.3%	1.4%	1%	4.9%	5%	2.9%	1.4%	5.9%	1.3%	3.1%	2.1%	0.2%	0.2%	21.4%	18.5%	1.7%	2.5%	11.6%	21.7%	100%	100%
O/S.LOSSES	2,514,601	2,932,420	1,624,831	1,277,456	536,340	206,630	71,049	60,554	160,009	277,624	452,314	467,993	234,804	276,027	540,062	762,144	393,512	447,179	1,520	6,040	0	0	0	24,781	149,751	305,944	6,678,793	7,044,792
MARKET RATIO	37.7%	41.6%	24.3%	18.1%	8%	2.9%	1.1%	0.9%	2.4%	3.9%	6.8%	6.6%	3.5%	3.9%	8.1%	10.8%	5.9%	6.3%	0.02%	0.1%	0%	0%	0%	0.4%	2.2%	4.3%	100%	100%
LOSS RATIO	295%	358%	44%	46%	61%	53%	102%	58%	129%	118%	70%	113%	83%	90%	98%	189%	87%	74%	28%	27%	87%	92%	23%	43%	115%	122%	74%	85%

(NON-LIFE) MARKET RATIO 2016



(NON-LIFE) LOSS RATIO 2016

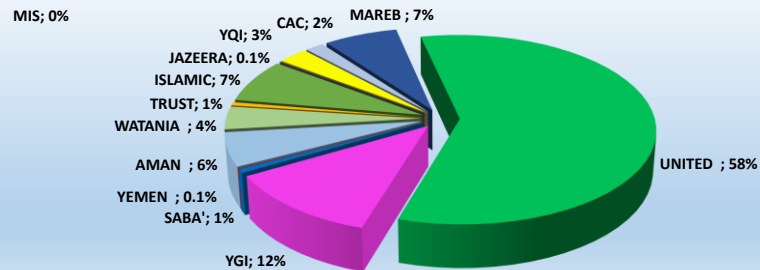


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

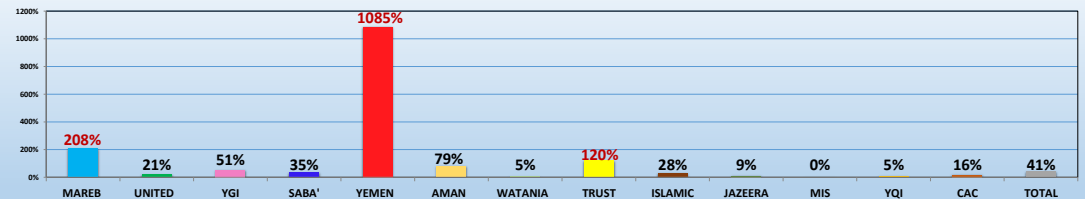
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	193,760	247,252	2,145,035	2,093,665	208,218	430,242	20,193	24,059	3,005	2,154	290,437	206,734	177,071	140,324	24,769	20,671	210,946	269,174	17,530	2,266	0	0	108,133	101,103	71,230	62,645	3,470,327	3,600,288
MARKET RATIO	5.6%	6.9%	61.8%	58.2%	6%	12.0%	0.6%	0.7%	0.1%	0.1%	8.4%	5.7%	5.1%	3.9%	0.7%	0.6%	6.1%	7.5%	0.5%	0.1%	0%	0%	3.1%	2.8%	2.1%	1.7%	100%	100%
PAID LOSSES	25,566	248,928	23,686	220,460	2,753	217,926	499	4,134	38,285	5,146	32,287	49,526	35,535	5,067	0	153	133,101	58,306	9,400	0	0	0	16,340	5,854	6,591	4,328	324,043	819,827
MARKET RATIO	7.9%	30.4%	7.3%	26.9%	0.8%	26.6%	0.2%	0.5%	11.8%	0.6%	10%	6%	11.0%	0.6%	0%	0%	41.1%	7.1%	2.9%	0%	0%	0%	5.0%	0.7%	2%	0.5%	100%	100%
O/S.LOSSES	252,166	265,555	142,220	217,878	317,198	2,510	7,229	4,213	23,616	18,223	76,100	114,008	56,006	1,434	13,826	24,720	22,952	18,330	0	200	0	0	0	-804	625	5,732	911,938	671,998
MARKET RATIO	27.7%	39.5%	15.6%	32.4%	34.8%	0%	0.8%	0.6%	2.6%	2.7%	8.3%	17%	6.1%	0%	1.5%	3.7%	2.5%	2.7%	0%	0.03%	0%	0%	0%	-0.1%	0.1%	1%	100%	100%
LOSS RATIO	143%	208%	8%	21%	154%	51%	38%	35%	2060%	1085%	37%	79%	52%	5%	56%	120%	74%	28%	54%	9%	#DIV/0!	#DIV/0!	15%	5%	10%	16%	36%	41%

(FIRE) MARKET RATIO 2016



(FIRE) LOSS RATIO 2016

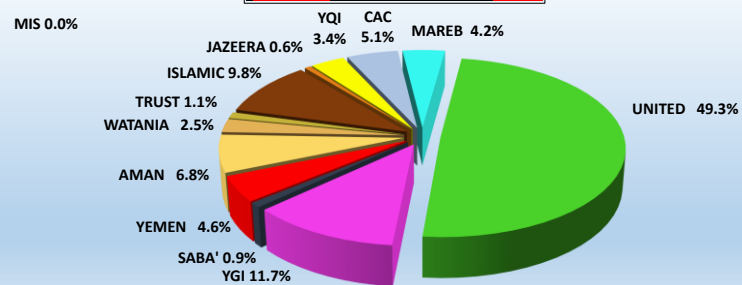


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

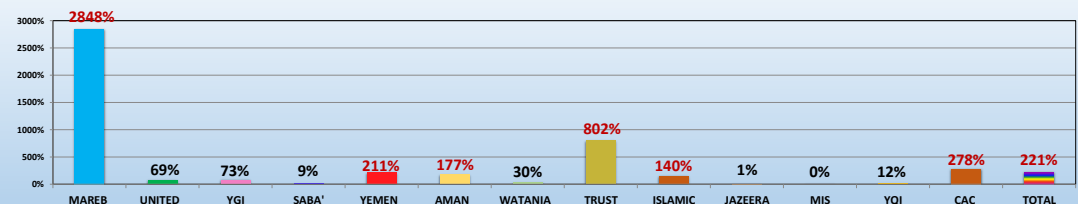
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	160,872	83,368	1,125,483	985,866	207,830	234,118	15,884	17,799	48,092	92,869	177,889	135,185	44,370	48,966	15,015	22,600	119,905	196,028	737	12,386	0	0	32,650	67,683	83,363	101,342	2,032,090	1,998,210
MARKET RATIO	7.9%	4.2%	55.4%	49.3%	10.2%	11.7%	0.8%	0.9%	2.4%	4.6%	8.8%	6.8%	2.2%	2.5%	0.7%	1.1%	5.9%	9.8%	0%	0.6%	0%	0%	1.6%	3.4%	4.1%	5.1%	100%	100%
PAID LOSSES	37,997	4,499	270,811	429,654	22,216	87,872	9,799	597	24,762	9,033	53,096	139,895	36,166	1,055	0	20	20,839	13,496	368	118	0	0	1,373	894	140,877	123,372	618,304	810,505
MARKET RATIO	6.1%	0.6%	43.8%	53%	3.6%	10.8%	1.6%	0.1%	4%	1.1%	8.6%	17.3%	5.8%	0.1%	0%	0%	3.4%	1.7%	0.1%	0.01%	0%	0%	0.2%	0.1%	22.8%	15.2%	100%	100%
O/S.LOSSES	2,026,768	2,369,542	421,573	251,320	76,328	82,774	5,367	974	43,590	186,975	177,921	99,295	28,975	13,669	2,686	181,306	206,508	261,724	0	0	0	0	0	7,550	58,612	158,507	3,048,328	3,613,636
MARKET RATIO	66.5%	65.6%	13.8%	7%	2.5%	2.3%	0.2%	0.03%	1.4%	5.2%	5.8%	2.7%	1%	0.4%	0.1%	5%	6.8%	7.2%	0%	0%	0%	0%	0.0%	0.2%	1.9%	4.4%	100%	100%
LOSS RATIO	1283%	2848%	62%	69%	47%	73%	95%	9%	142%	211%	130%	177%	147%	30%	18%	802%	190%	140%	50%	1%	#DIV/0!	#DIV/0!	4%	12%	239%	278%	180%	221%

(MARINE) MARKET RATIO 2016



(MARINE) LOSS RATIO 2016

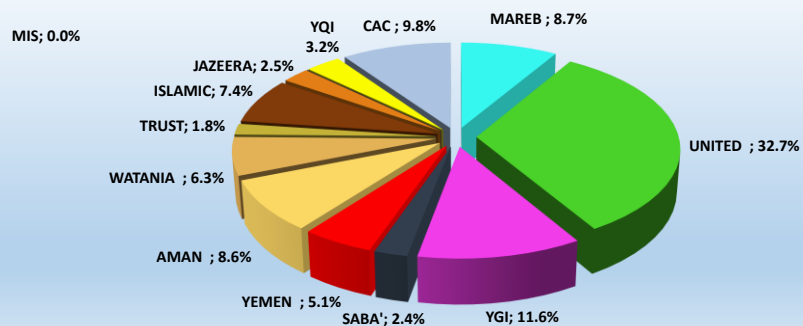


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

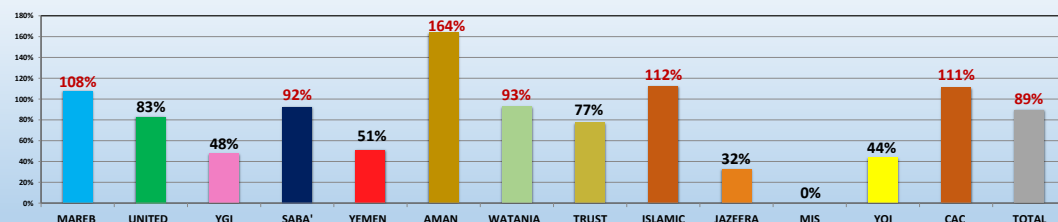
CURRENCY: YER - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	316,234	287,926	1,304,097	1,086,918	396,095	386,680	84,143	79,017	115,101	169,906	461,193	284,631	278,567	208,245	74,879	59,783	287,026	246,807	36,855	83,430	0	0	93,377	105,070	319,853	326,063	3,767,420	3,324,475
MARKET RATIO	8.4%	8.7%	34.6%	32.7%	10.5%	11.6%	2.2%	2.4%	3.1%	5.1%	12.2%	8.6%	7.4%	6.3%	2%	1.8%	7.6%	7.4%	1%	2.5%	0%	0%	2.5%	3.2%	8.5%	9.8%	100%	100%
PAID LOSSES	185,412	135,669	357,293	513,998	106,878	118,379	20,813	18,465	38,338	51,013	229,622	261,447	148,125	93,995	33,550	27,242	96,862	110,859	5,262	21,119	0	0	33,384	43,285	163,766	297,398	1,419,305	1,692,869
MARKET RATIO	13.1%	8%	25.2%	30.4%	7.5%	7%	1.5%	1.1%	2.7%	3%	16.2%	15.4%	10.4%	5.6%	2.4%	1.6%	6.8%	6.5%	0.4%	1.2%	0%	0%	2.4%	2.6%	11.5%	17.6%	100%	100%
O/S.LOSSES	145,639	173,864	420,563	384,321	90,383	65,690	57,631	54,505	59,207	35,093	158,027	205,090	0	99,380	33,238	18,920	156,266	165,550	1,520	5,840	0	0	0	2,846	85,555	64,381	1,208,029	1,275,480
MARKET RATIO	12.1%	13.6%	34.8%	30.1%	7.5%	5.2%	4.8%	4.3%	4.9%	2.8%	13.1%	16.1%	0%	7.8%	2.8%	1.5%	12.9%	13%	0.1%	0.5%	0%	0%	0%	0.2%	7.1%	5%	100%	100%
LOSS RATIO	105%	108%	60%	83%	50%	48%	93%	92%	85%	51%	84%	164%	53%	93%	89%	77%	88%	112%	18%	32%	#DIV/0!	#DIV/0!	36%	44%	78%	111%	70%	89%

(MOTOR) MARKET RATIO 2016



(MOTOR) LOSS RATIO 2016

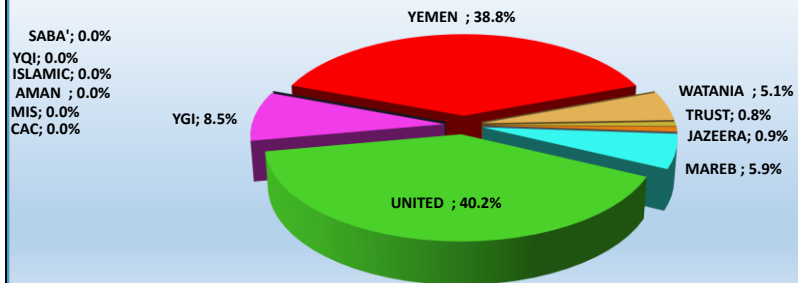


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

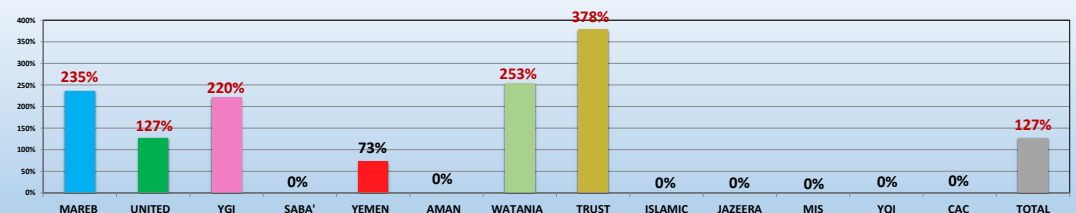
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL		
	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	44,479	35,269	15,812	7,440	0	0	34,756	34,035	8,311	0	5,270	4,438	1,907	694	0	0	0	766	0	0	0	0	0	0	0	116,144	87,824
MARKET RATIO	4.8%	5.9%	38.3%	40.2%	13.6%	8.5%	0%	0%	29.9%	38.8%	7.2%	0%	4.5%	5.1%	1.6%	0.8%	0%	0%	0%	0.9%	0%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	6,073	4,698	16,787	18,445	12,704	9,979	0	0	7,659	14,689	3,000	0	3,482	2,533	12	376	0	0	0	0	0	0	0	0	0	0	49,717	50,720	
MARKET RATIO	12.2%	9.3%	33.8%	36.4%	25.6%	19.7%	0%	0%	15.4%	29%	6%	0%	7%	5%	0.02%	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	20,603	10,067	4,609	0	0	8,691	1,170	2,250	0	0	0	0	0	0	0	0	0	0	68,191	61,117	
MARKET RATIO	10.9%	12.2%	34.9%	42.9%	15.4%	10.5%	0%	0%	30.2%	16.5%	6.8%	0%	0%	14.2%	1.7%	3.7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	241%	235%	91%	127%	147%	220%	#DIV/0!	#DIV/0!	81%	73%	92%	#DIV/0!	66%	253%	62%	378%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	102%	127%	

(W.C) MARKET RATIO 2016



(W.C) LOSS RATIO 2016

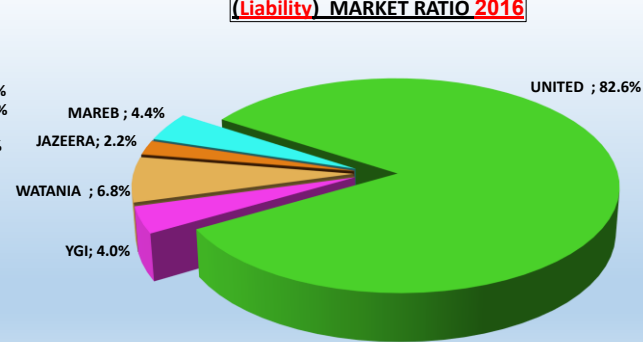


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

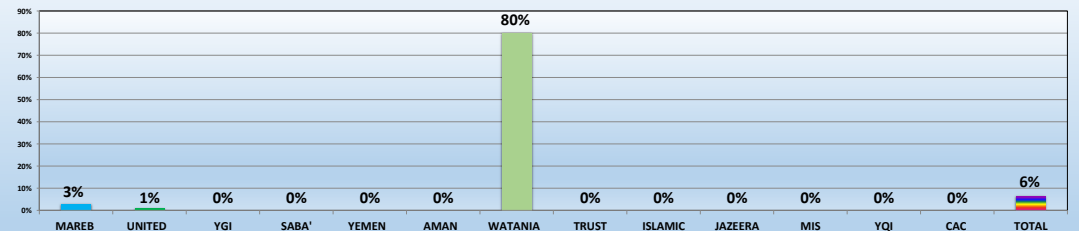
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL		
	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	73,789	79,269	13,695	3,859	0	0	0	0	14,275	0	5,070	6,527	3,737	0	0	0	0	2,074	0	0	0	0	0	0	0	114,595	95,922
MARKET RATIO	3.5%	4.4%	64.4%	82.6%	12%	4%	0%	0%	0%	0%	12.5%	0%	4.4%	6.8%	3.3%	0%	0%	0%	0%	2.2%	0%	0%	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	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%	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	0	1,610	
MARKET RATIO	#DIV/0!	0.6%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	99.4%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	100%
LOSS RATIO	8%	3%	0%	1%	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!	#DIV/0!	2%	6%	

(Liability) MARKET RATIO 2016



(Liability) LOSS RATIO 2016

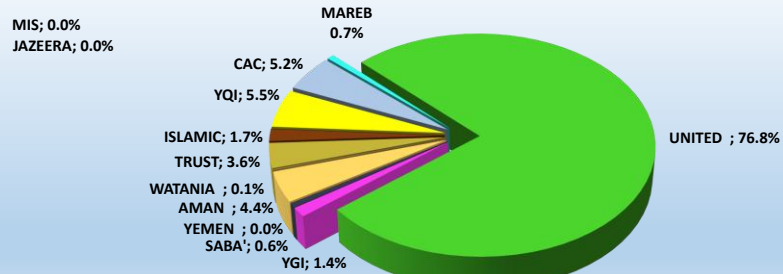


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

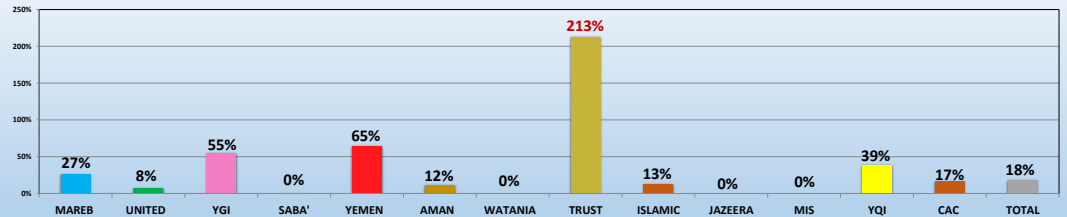
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	41,201	30,629	2,457,679	3,136,601	45,834	55,356	20,743	23,709	101	136	113,538	180,165	2,708	2,619	792,856	147,371	89,357	70,174	5,855	0	0	0	230,458	225,848	291,940	213,643	4,092,270	4,086,251
MARKET RATIO	1%	0.7%	60.1%	76.8%	1.1%	1.4%	0.5%	0.6%	0%	0%	2.8%	4.4%	0.1%	0.1%	19.4%	3.6%	2.2%	1.7%	0.1%	0%	0%	0%	5.6%	5.5%	7.1%	5.2%	100%	100%
PAID LOSSES	12,192	2,232	136,074	87,226	12,527	18,470	42,589	56	0	88	-7,511	30	0	0	50,922	968	7,510	236	0	0	0	0	9,279	85,728	1,474	8,502	207,828	260,764
MARKET RATIO	5.9%	0.9%	65.5%	33.5%	6.0%	7.1%	20.5%	0%	0%	0.0%	-3.6%	0%	0%	0%	19.5%	0.5%	2.9%	0.1%	0%	0%	0%	0%	4.5%	32.9%	0.7%	3.3%	100%	100%
O/S.LOSSES	9,380	5,914	116,105	153,975	18,192	12,195	65	0	0	0	14,262	21,486	9,813	0	245,755	263,137	7,120	1,575	0	0	0	0	0	2,402	5	26,845	420,697	487,529
MARKET RATIO	2.2%	1.2%	27.6%	31.6%	4.3%	2.5%	0%	0%	0%	0%	3.4%	4.4%	2.3%	0%	58.4%	54.0%	1.7%	0.3%	0%	0%	0%	0%	0%	0.5%	0%	5.5%	100%	100%
LOSS RATIO	52%	27%	10%	8%	67%	55%	206%	0%	0%	65%	6%	12%	362%	0%	31%	213%	9%	13%	4%	#DIV/0!	#DIV/0!	#DIV/0!	4%	39%	1%	17%	15%	18%

(MISC.ACC) MARKET RATIO 2016



(MISC.ACC) LOSS RATIO 2016

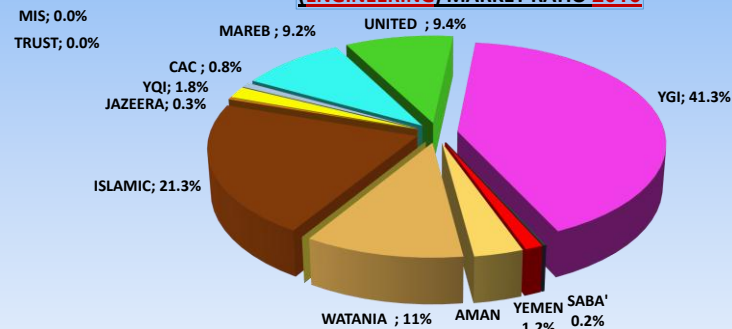


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

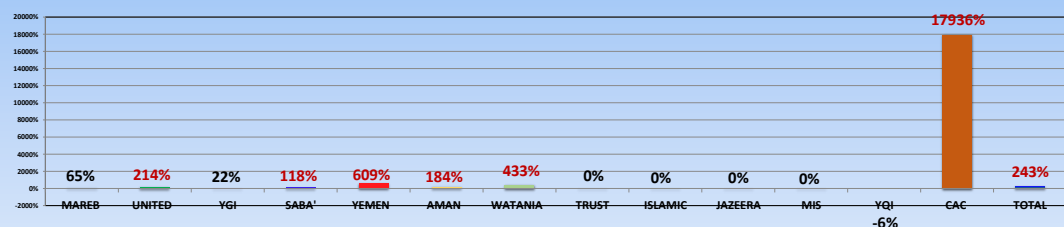
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	40,266	33,550	81,635	34,359	237,542	150,226	689	802	8,583	4,477	47,872	12,418	49,169	39,954	1,087	0	32,751	77,510	86	1,043	0	0	6,649	6,658	48,504	2,860	554,833	363,856
MARKET RATIO	7.3%	9.2%	14.7%	9.4%	42.8%	41.3%	0.1%	0.2%	1.5%	1.2%	8.6%	3.4%	8.9%	11%	0.2%	0%	5.9%	21.3%	0%	0.3%	0%	0%	1.2%	1.8%	8.7%	0.8%	100%	100%
PAID LOSSES	14,574	12,627	21,047	43,445	1,192	0	0	86	1,952	0	7,745	6,274	7,747	21,928	367,652	0	0	199	0	0	0	0	595	0	18,816	493,204	441,320	577,763
MARKET RATIO	3.3%	2.2%	4.8%	7.5%	0.3%	0%	0%	0%	0.4%	0%	1.8%	1.1%	1.8%	3.8%	83.3%	0%	0%	0%	0%	0%	0%	0%	0.1%	0%	4.3%	85.4%	100%	100%
O/S.LOSSES	12,029	9,290	47,095	30,240	18,962	33,145	757	862	12,993	27,266	11,138	16,571	140,010	151,253	10,856	19,096	666	0	0	0	0	0	0	-386	4,954	19,770	259,460	307,108
MARKET RATIO	4.6%	3%	18.2%	9.8%	7.3%	10.8%	0.3%	0.3%	5%	8.9%	4.3%	5.4%	54%	49.3%	4.2%	6.2%	0.3%	0%	0%	0%	0%	0%	0%	-0.1%	1.9%	6.4%	100%	100%
LOSS RATIO	66%	65%	83%	214%	8%	22%	110%	118%	174%	609%	39%	184%	301%	433%	34821%	#DIV/0!	2%	0%	0%	0%	#DIV/0!	#DIV/0!	9%	-6%	49%	17936%	126%	243%

(ENGINEERING) MARKET RATIO 2016



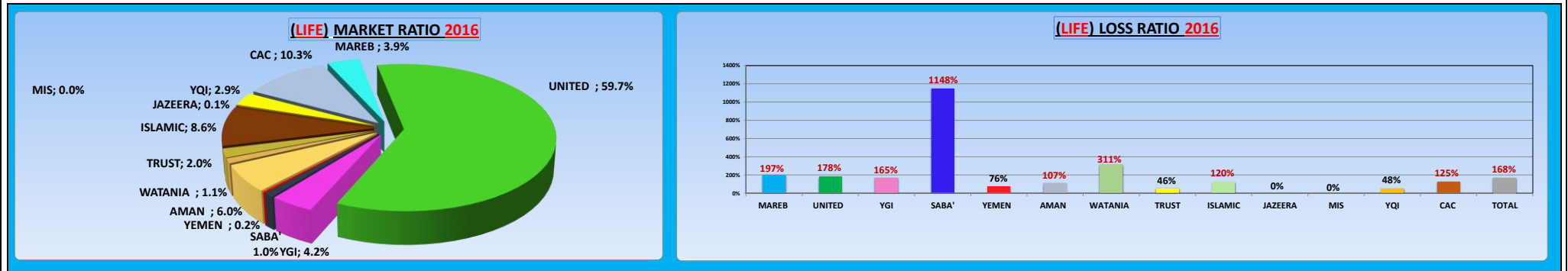
(ENGINEERING) LOSS RTIO 2016



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	
	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	119,330	72,641	1,263,922	1,100,966	135,203	77,661	81,260	17,951	9,343	4,357	105,235	110,478	29,755	20,309	5,831	36,020	146,918	158,715	0	1,905	0	0	48,306	53,488	214,149	189,848	2,159,252	1,844,340
MARKET RATIO	5.5%	3.9%	58.5%	59.7%	6.3%	4.2%	3.8%	1%	0.4%	0.2%	4.9%	6%	1.4%	1.1%	0.3%	2%	6.8%	8.6%	0%	0.1%	0%	0%	2.2%	2.9%	9.9%	10.3%	100%	100%
PAID LOSSES	65,206	27,552	362,928	654,676	67,361	63,578	65,823	50,454	9,049	3,312	83,766	78,546	16,621	33,968	5,322	4,752	44,228	138,460	0	0	0	0	26,856	25,510	117,397	152,547	864,557	1,233,356
MARKET RATIO	7.5%	2.2%	42%	53.1%	7.8%	5.2%	7.6%	4.1%	1%	0.3%	9.7%	6.4%	1.9%	2.8%	0.6%	0.4%	5.1%	11.2%	0%	0%	0%	0%	3.1%	2.1%	13.6%	12.4%	100%	100%
O/S.LOSSES	77,041	115,516	1,097,985	1,308,667	89,620	64,683	186,726	155,683	2,000	0	58,122	39,888	0	29,244	18,451	11,967	47,634	52,752	0	0	0	0	0	-71	93,209	85,251	1,670,788	1,863,580
MARKET RATIO	4.6%	6.2%	65.7%	70.2%	5.4%	3.5%	11.2%	8.4%	0.1%	0%	3.5%	2.1%	0%	1.6%	1.1%	0.6%	2.9%	2.8%	0%	0%	0%	0%	0%	0%	5.6%	4.6%	100%	100%
LOSS RATIO	119%	197%	116%	178%	116%	165%	311%	1148%	118%	76%	135%	107%	56%	311%	408%	46%	63%	120%	#DIV/0!	0%	#DIV/0!	#DIV/0!	56%	48%	98%	125%	117%	168%

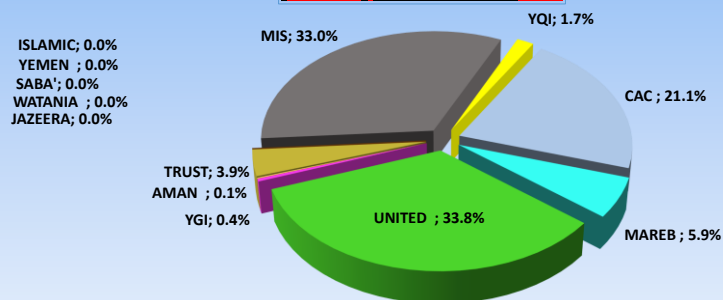


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	2,894,453	1,892,246	36,992	22,200	0	0	0	0	89,650	7,031	5,050	0	117,103	216,729	0	0	882	0	1,969,497	1,845,425	104,354	96,491	121,334	1,182,411	5,644,546	5,595,388
MARKET RATIO	5.4%	5.9%	51.3%	33.8%	0.7%	0.4%	0%	0%	0%	0%	1.6%	0.1%	0.1%	0%	2.1%	3.9%	0%	0%	0%	0%	34.9%	33%	1.8%	1.7%	2.1%	21.1%	100%	100%
PAID LOSSES	356,097	325,501	2,048,563	1,701,961	18,960	19,304	0	0	0	0	74,771	5,687	3,312	1,711	70,989	44,971	0	0	437	0	1,719,610	1,703,635	74,160	98,104	599,582	1,069,947	4,966,481	4,970,821
MARKET RATIO	7.2%	6.5%	41.2%	34.2%	0.4%	0.4%	0%	0%	0%	0%	1.5%	0.1%	0.1%	0%	1.4%	0.9%	0%	0%	0%	0%	34.6%	34.3%	1.5%	2%	12.1%	21.5%	0%	100%
O/S.LOSSES	61,160	100,760	453,450	213,508	4,752	3,906	0	0	0	0	10,257	11,543	0	0	232,531	252,715	0	0	0	0	0	0	0	13,173	0	30,709	762,150	626,314
MARKET RATIO	8%	16.1%	59.5%	34.1%	0.6%	0.6%	0%	0%	0%	0%	1.3%	1.8%	0%	0%	30.5%	40.3%	0%	0%	0%	0%	0%	0%	0%	2.1%	0%	4.9%	100%	100%
LOSS RATIO	137%	128%	86%	101%	64%	105%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	95%	245%	66%	#DIV/0!	259%	137%	#DIV/0!	#DIV/0!	50%	#DIV/0!	87%	92%	71%	115%	494%	93%	101%	100%

(Medical) MARKET RATIO 2016



(Medical) LOSS RATIO 2016

