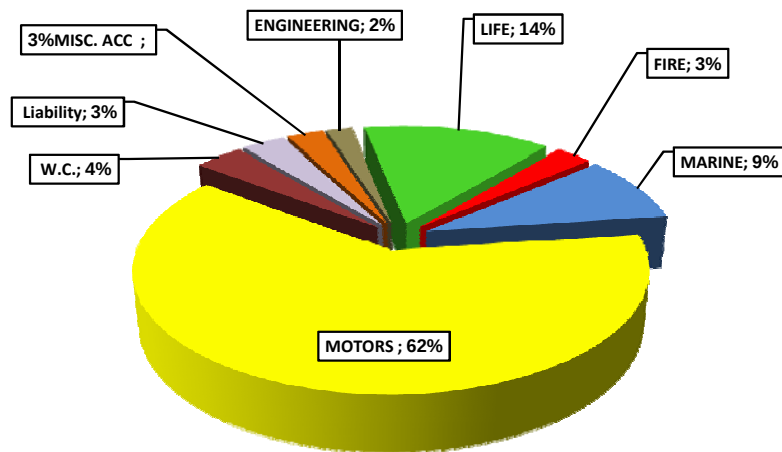
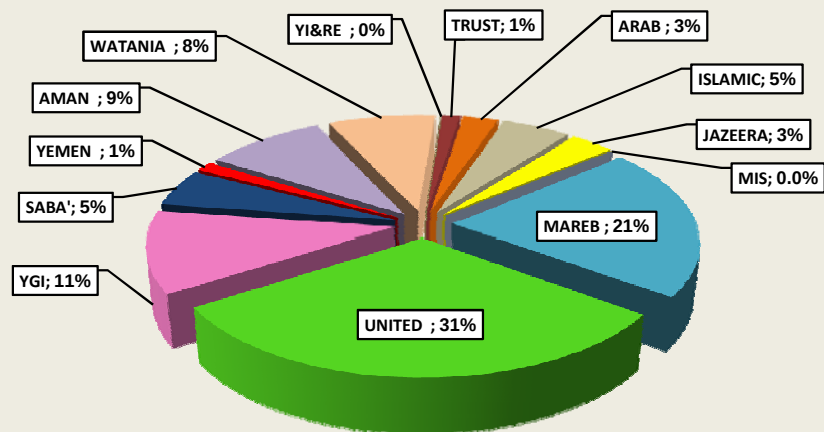


YEMEN INSURANCE MARKET STATISTIC 2009 ((Net Retention)

MARKET RATIO 2009 (Net Retention)



MARKET RATIO 2009 (Net Retention)



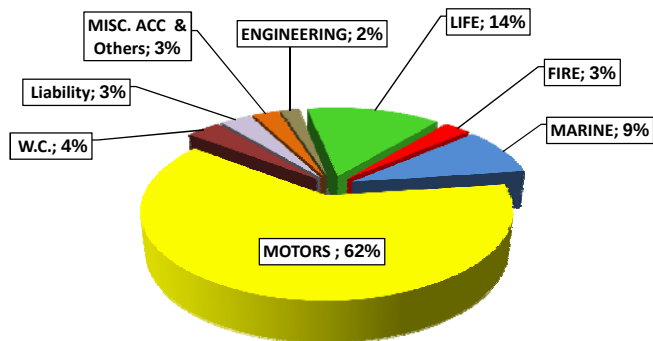
Prepared By Statistic Department In United Insurance In Coordination With Yemen Insurance Federation.

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

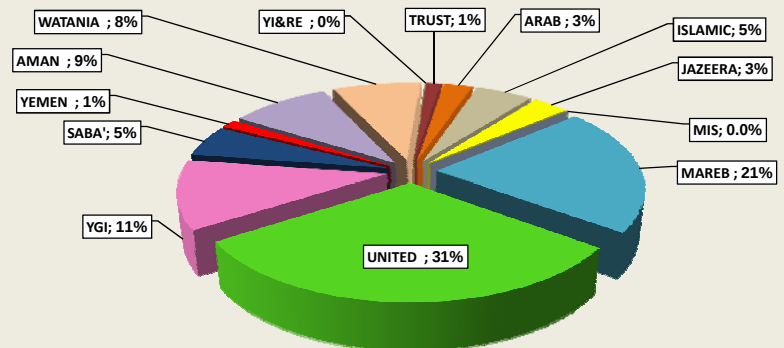
CURRENCY: YEMENI RIALS IN THOUSAND

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
FIRE	31,499	42,655	50,316	47,061	8,038	2,933	16,224	20,717	16,693	1,847	27,748	19,823	1,382	732	1	0	1,440	3,419	1,881	280	5,220	5,220	664	647	0	0	161,106	145,334
Growth RATIO	35%		-6%		-64%		28%		-89%		-29%		-47%		-100%		137%		-85%		0%		-3%		#DIV/0!		-10%	
MARKET RATIO	20%	29%	31%	32%	5%	2%	10%	14%	10%	1%	17%	14%	1%	1%	0%	0%	1%	2%	1%	0%	3%	4%	0%	0%	0%	0%	3%	3%
MARINE	38,591	30,306	182,400	213,582	112,083	109,504	6,504	20,083	6,100	9,896	30,490	35,063	14,929	3,147	-2,427	0	2,983	4,726	6,407	2,976	20,723	51,372	3,358	774	0	0	422,141	481,429
Growth RATIO	-21%		17%		-2%		209%		62%		15%		-79%		-100%		58%		-54%		148%		-77%		#DIV/0!		14%	
MARKET RATIO	9%	6%	43%	44%	27%	23%	2%	4%	1%	2%	7%	7%	4%	1%	-1%	0%	1%	1%	2%	1%	5%	11%	1%	0%	0%	0%	7%	9%
MOTORS	721,979	815,219	1,423,057	789,139	293,853	332,997	225,116	192,383	96,860	32,913	377,831	408,982	254,823	332,572	124,083	0	47,335	35,288	150,739	125,410	166,164	200,583	64,084	57,265	0	0	3,945,924	3,322,751
Growth RATIO	13%		-45%		13%		-15%		-66%		8%		31%		-100%		-25%		-17%		21%		-11%		#DIV/0!		-16%	
MARKET RATIO	18%	25%	36%	24%	7%	10%	6%	6%	2%	1%	10%	12%	6%	10%	3%	0%	1%	1%	4%	4%	4%	6%	2%	2%	0%	0%	70%	62%
W.C.	0	15,166	0	99,423	76,070	54,246	0	0	0	24,473	0	0	0	0	0	0	0	2,351	0	0	0	0	0	549	0	0	76,070	196,208
Growth RATIO	#DIV/0!		#DIV/0!		-29%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		158%	
MARKET RATIO	0%	8%	0%	51%	100%	28%	0%	0%	0%	12%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	1%	4%
Liability	0	10,875	0	42,835	6,809	10,647	0	0	0	0	0	0	0	0	0	0	0	2,150	0	5,364	0	0	0	102,820	0	0	6,809	174,691
Growth RATIO	#DIV/0!		#DIV/0!		56%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		2466%	
MARKET RATIO	0%	6%	0%	25%	100%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	3%	0%	0%	0%	59%	0%	0%	0%	3%
MISC. ACC & Others	33,881	13,838	31,508	54,174	17,963	26,200	6,345	6,830	0	903	0	220	39,534	36,272	0	0	6,911	2,718	1,904	0	4,403	4,942	11,959	191	0	0	154,408	146,288
Growth RATIO	-59%		72%		46%		8%		#DIV/0!		#DIV/0!		-8%		-100%		-61%		-100%		12%		-98%		#DIV/0!		-5%	
MARKET RATIO	22%	9%	20%	37%	12%	18%	4%	5%	0%	1%	0%	0%	26%	25%	0%	0%	4%	2%	1%	0%	3%	3%	8%	0%	0%	0%	3%	3%
ENGINEERING	25,825	44,583	4,110	2,650	7,467	5,887	3,362	3,844	473	815	1,492	3,275	25,932	19,800	0	0	20,202	3,301	1,788	168	4,170	3,624	0	15,755	0	0	94,821	103,702
Growth RATIO	73%		-36%		-21%		14%		72%		120%		-24%		-100%		-84%		-91%		-13%		#DIV/0!		#DIV/0!		9%	
MARKET RATIO	27%	43%	4%	3%	8%	6%	4%	4%	0%	1%	2%	3%	27%	19%	0%	0%	21%	3%	2%	0%	4%	3%	0%	15%	0%	0%	2%	2%
LIFE	131,255	153,365	374,984	397,293	66,189	64,216	19,324	33,883	0	1,002	24,991	18,794	52,251	43,398	58,515	0	26,392	19,070	21,100	9,568	13,670	14,381	0	0	0	0	788,671	754,970
Growth RATIO	17%		6%		-3%		75%		#DIV/0!		-25%		-17%		-100%		-28%		-55%		5%		#DIV/0!		#DIV/0!		-4%	
MARKET RATIO	17%	20%	48%	53%	8%	9%	2%	4%	0%	0%	3%	2%	7%	6%	7%	0%	3%	3%	3%	1%	2%	2%	0%	0%	0%	0%	14%	14%
TOTAL (R)	983,030	1,126,007	2,066,375	1,646,157	588,472	606,630	276,875	277,740	120,126	71,849	462,552	486,157	388,851	435,922	180,171	0	105,263	73,023	183,819	143,766	214,350	280,122	80,065	178,001	0	0	5,649,949	5,325,374
TOTAL (\$)	\$4,915	\$5,440	\$10,332	\$7,952	\$2,942	\$2,931	\$1,384	\$1,342	\$601	\$347	\$2,313	\$2,349	\$1,944	\$2,106	\$901	\$0	\$526	\$353	\$919	\$695	\$1,072	\$1,353	\$400	\$860	\$0	\$0	\$28,250	\$25,726
MARKET RATIO	17%	21%	37%	31%	10%	11%	5%	5%	2%	1%	8%	9%	7%	8%	3%	0%	2%	1%	3%	3%	4%	5%	1%	3%	0%	0%	100%	100%
Growth RATIO	15%		-20%		3%		0%		-40%		5%		12%		-100%		-31%		-22%		31%		122%		#DIV/0!		-6%	

MARKET RATIO 2009 (Net Retention)



MARKET RATIO 2009 (Net Retention)

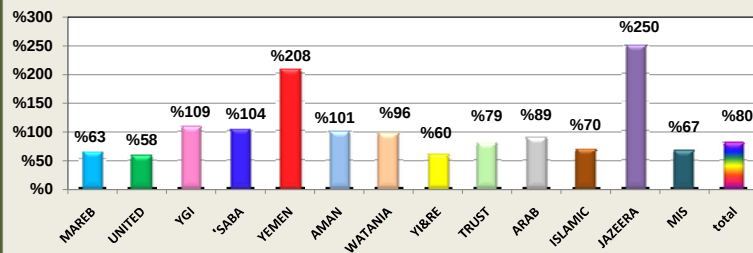


YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO) (Net Retention)

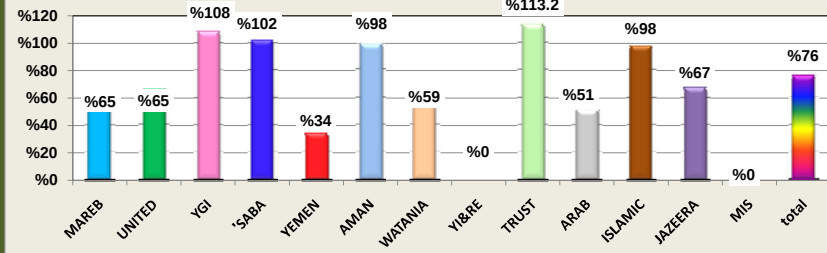
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	983,030	1,126,007	2,066,375	1,646,157	588,472	606,630	276,875	277,740	120,126	71,849	462,552	486,157	388,851	435,922	180,171	0	105,263	73,023	183,819	143,766	214,350	280,122	80,065	178,001	0	0	5,649,949	5,325,374
MARKET RATIO	17%	21%	37%	31%	10%	11%	5%	5%	2%	1%	8%	9%	7%	8%	3%	0%	2%	1%	3%	3%	4%	5%	1%	3%	0%	0%	100%	100%
PAID LOSSES	441,782	519,601	765,014	620,874	244,312	271,711	178,503	179,210	0	10,277	296,656	298,437	271,805	258,433	40,947	0	51,578	47,645	105,040	41,548	78,129	158,396	23,690	70,618	0	0	2,497,456	2,476,750
MARKET RATIO	18%	21%	31%	25%	10%	11%	7%	7%	0%	0%	12%	12%	11%	10%	2%	0%	2%	2%	4%	2%	3%	6%	1%	3%	0%	0%	100%	100%
O/S. LOSSES	180,753	212,611	425,649	457,163	397,481	383,611	110,810	103,789	249,721	13,985	168,794	180,398	103,273	-691	66,828	0	31,438	34,998	59,258	32,000	72,220	114,749	176,358	48,977	0	0	2,042,583	1,581,590
MARKET RATIO	9%	13%	21%	29%	19%	24%	5%	7%	12%	1%	8%	11%	5%	0%	3%	0%	2%	2%	3%	2%	4%	7%	9%	3%	0%	0%	100%	100%
LOSS RATIO	63%	65%	58%	65%	109%	108%	104%	102%	208%	34%	101%	98%	96%	59%	60%	#DIV/0!	79%	113%	89%	51%	70%	98%	250%	67%	#DIV/0!	#DIV/0!	80%	76%

2008 LOSS RATIO (Net Retention)



2009 LOSS RATIO (Net Retention)

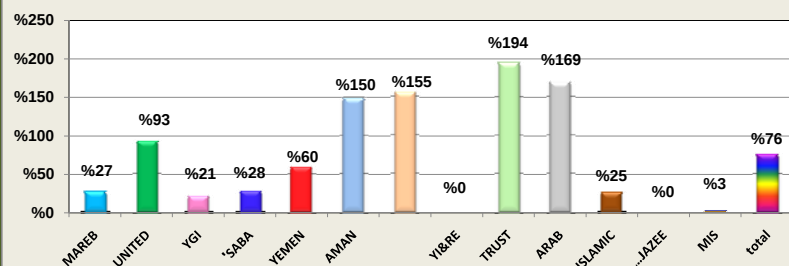


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

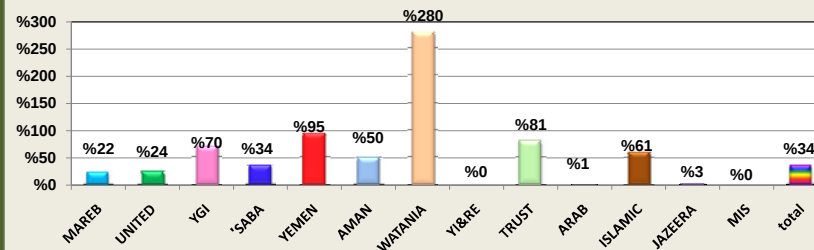
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	31,499	42,655	50,316	47,061	8,038	2,933	16,224	20,717	16,693	1,847	27,748	19,823	1,382	732	1	0	1,440	3,419	1,881	280	5,220	5,220	664	647	0	0	161,106	145,334
MARKET RATIO	20%	29%	31%	32%	5%	2%	10%	14%	10%	1%	17%	14%	1%	1%	0%	0%	1%	2%	1%	0%	3%	4%	0%	0%	0%	0%	100%	100%
PAID LOSSES	1,309	8,631	32,911	6,105	260	556	3,245	6,038	0	548	21,513	3,877	338	2,670	0	0	1,460	499	1,682	4	23	2,679	0	0	0	0	62,741	31,607
MARKET RATIO	2%	27%	52%	19%	0%	2%	5%	19%	0%	2%	34%	12%	1%	8%	0%	0%	2%	2%	3%	0%	0%	8%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	7,181	919	13,670	5,419	1,440	1,484	1,321	1,067	9,949	1,201	19,990	6,018	1,810	-622	0	0	1,339	2,265	1,496	0	1,304	527	0	17	0	0	59,500	18,295
MARKET RATIO	12%	5%	23%	30%	2%	8%	2%	6%	17%	7%	34%	33%	3%	-3%	0%	0%	2%	12%	3%	0%	2%	3%	0%	0%	0%	0%	100%	100%
LOSS RATIO	27%	22%	93%	24%	21%	70%	28%	34%	60%	95%	150%	50%	155%	280%	0%	#DIV/0!	194%	81%	169%	1%	25%	61%	0%	3%	#DIV/0!	#DIV/0!	76%	34%

2008 LOSS RATIO (FIRE) (Net Retention)



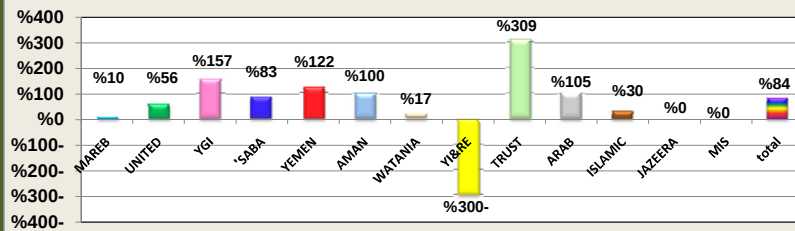
2009 LOSS RATIO (FIRE) (Net Retention)



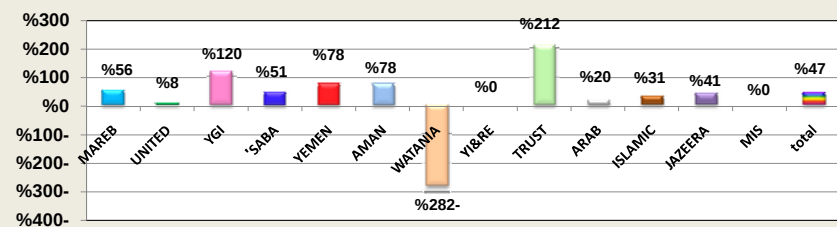
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	38,591	30,306	182,400	213,582	112,083	109,504	6,504	20,083	6,100	9,896	30,490	35,063	14,929	3,147	-2,427	0	2,983	4,726	6,407	2,976	20,723	51,372	3,358	774	0	0	422,141	481,429
MARKET RATIO	9%	6%	43%	44%	27%	23%	2%	4%	1%	2%	7%	7%	4%	1%	-1%	0%	1%	1%	2%	1%	5%	11%	1%	0%	0%	0%	100%	100%
PAID LOSSES	43	1,039	34,124	7,946	64,595	23,190	4,746	9,025	0	2,143	10,735	11,170	126	-7,240	0	0	1,424	4,873	3,767	595	2,498	10,852	0	239	0	0	122,058	63,832
MARKET RATIO	0%	2%	28%	12%	53%	36%	4%	14%	0%	3%	9%	17%	0%	-11%	0%	0%	1%	8%	3%	1%	2%	17%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	3,724	16,010	67,683	8,507	110,823	107,944	622	1,239	7,422	5,561	19,839	16,153	2,363	-1,620	7,281	0	7,800	5,140	2,932	0	3,784	5,280	0	80	0	0	234,273	164,294
MARKET RATIO	2%	10%	29%	5%	47%	66%	0%	1%	3%	3%	8%	10%	1%	-1%	3%	0%	3%	3%	1%	0%	2%	3%	0%	0%	0%	0%	100%	100%
LOSS RATIO	10%	56%	56%	8%	157%	120%	83%	51%	122%	78%	100%	78%	17%	-282%	-300%	#DIV/0!	309%	212%	105%	20%	30%	31%	0%	41%	#DIV/0!	#DIV/0!	84%	47%

2008 LOSS RATIO (MARIN) (Net Retention)



2009 LOSS RATIO (MARINE) (Net Retention)



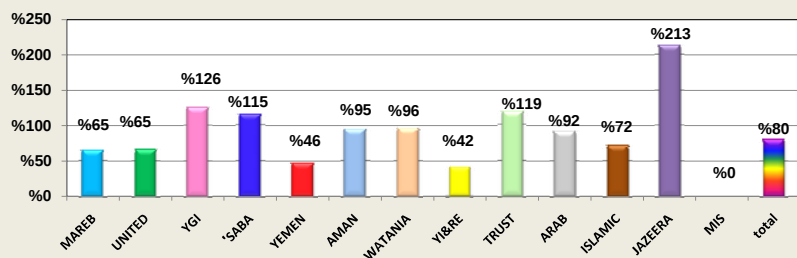
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)

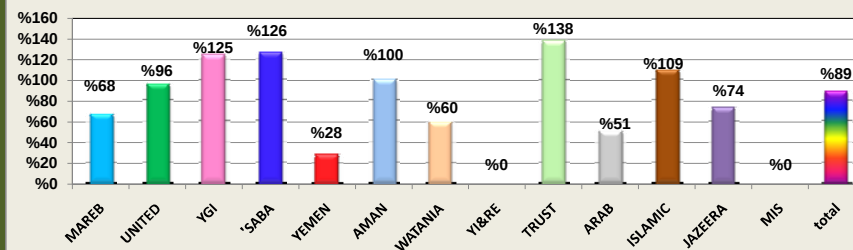
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	721,979	815,219	1,423,057	789,139	293,853	332,997	225,116	192,383	96,860	32,913	377,831	408,982	254,823	332,572	124,083	0	47,335	35,288	150,739	125,410	166,164	200,583	64,084	57,265	0	0	3,945,924	3,322,751
MARKET RATIO	18%	25%	36%	24%	7%	10%	6%	6%	2%	1%	10%	12%	6%	10%	3%	0%	1%	1%	4%	4%	4%	6%	2%	2%	0%	0%	100%	100%
PAID LOSSES	355,469	425,459	654,001	452,986	142,408	198,271	163,509	152,629	0	3,120	240,249	264,960	196,886	199,421	21,222	0	44,441	33,752	85,914	34,516	71,639	129,671	7,710	14,598	0	0	1,983,448	1,909,383
MARKET RATIO	18%	22%	33%	24%	7%	10%	8%	8%	0%	0%	12%	14%	10%	10%	1%	0%	2%	2%	4%	2%	4%	7%	0%	1%	0%	0%	100%	100%
O/S.LOSSES	110,633	125,416	271,863	301,684	226,938	216,600	95,958	89,630	44,898	6,240	117,222	144,665	48,025	1,040	30,636	0	11,908	14,945	52,260	30,000	47,237	89,615	128,713	27,547	0	0	1,186,291	1,047,382
MARKET RATIO	9%	12%	23%	29%	19%	21%	8%	9%	4%	1%	10%	14%	4%	0%	3%	0%	1%	1%	4%	3%	4%	9%	11%	3%	0%	0%	100%	100%
LOSS RATIO	65%	68%	65%	96%	126%	125%	115%	126%	46%	28%	95%	100%	96%	60%	42%	#DIV/0!	119%	138%	92%	51%	72%	109%	213%	74%	#DIV/0!	#DIV/0!	80%	89%

2008 LOSS RATIO (MOTORS.) (Net Retention)



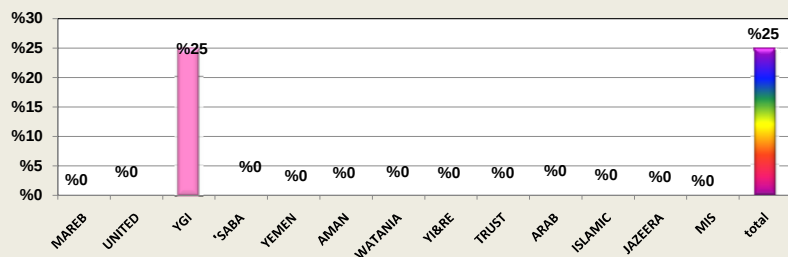
2009 LOSS RATIO (MOTORS.) (Net Retention)



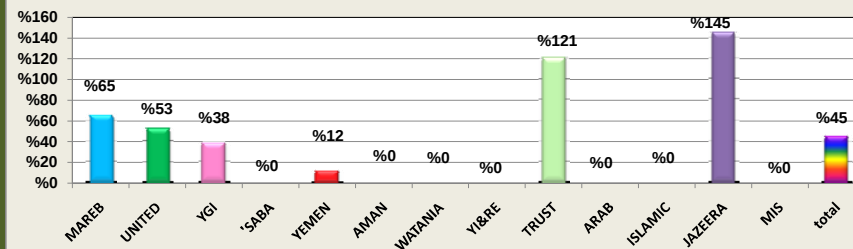
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C LOSS RATIO (Net Retention)

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	0	15,166	0	99,423	76,070	54,246	0	0	0	24,473	0	0	0	0	0	0	0	2,351	0	0	0	0	0	549	0	0	76,070	196,208
MARKET RATIO	0%	8%	0%	51%	100%	28%	0%	0%	0%	12%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	0	0	0	34,828	2,168	8,155	0	0	0	2,889	0	0	0	0	0	0	0	1,810	0	0	0	0	0	0	0	0	2,168	47,682
MARKET RATIO	0%	0%	0%	73%	100%	17%	0%	0%	0%	6%	0%	0%	0%	0%	0%	0%	0%	4%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	0	9,888	0	17,396	16,709	12,201	0	0	0	35	0	0	0	0	0	0	0	1,025	0	0	0	0	0	794	0	0	16,709	41,339
MARKET RATIO	0%	24%	0%	42%	100%	30%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	2%	0%	0%	100%	100%
LOSS RATIO	#DIV/0!	65%	#DIV/0!	53%	25%	38%	#DIV/0!	#DIV/0!	#DIV/0!	12%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	121%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	145%	#DIV/0!	#DIV/0!	25%	45%

2008 LOSS RATIO (W.C.) (Net Retention)



2009 LOSS RATIO (W.C.) (Net Retention)



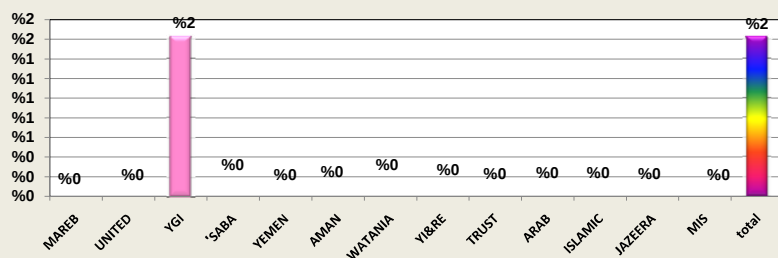
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

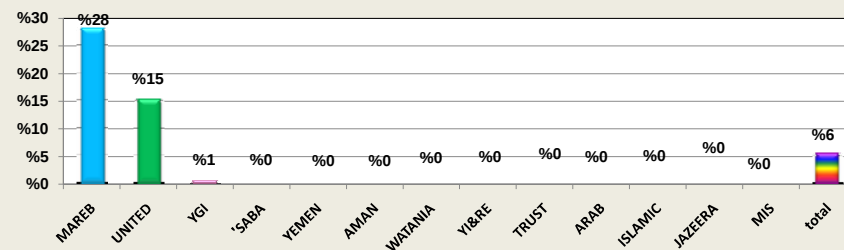
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	0	10,875	0	42,835	6,809	10,647	0	0	0	0	0	0	0	0	0	0	0	2,150	0	5,364	0	0	0	102,820	0	0	6,809	174,691
MARKET RATIO	0%	6%	0%	25%	100%	6%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	3%	0%	0%	0%	59%	0%	0%	100%	100%
PAID LOSSES	0	0	0	6,544	51	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	6,544
MARKET RATIO	0%	0%	0%	100%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	0	3,054	0	0	60	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	60	3,114
MARKET RATIO	0%	98%	0%	0%	100%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	#DIV/0!	28%	#DIV/0!	15%	2%	1%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	2%	6%

2008 LOSS RATIO (Liability.) (Net Retention)



2009 LOSS RATIO (Liability) (Net Retention)

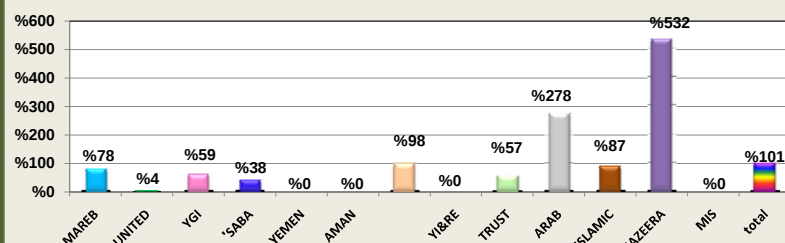


YEMEN INSURANCE MARKET

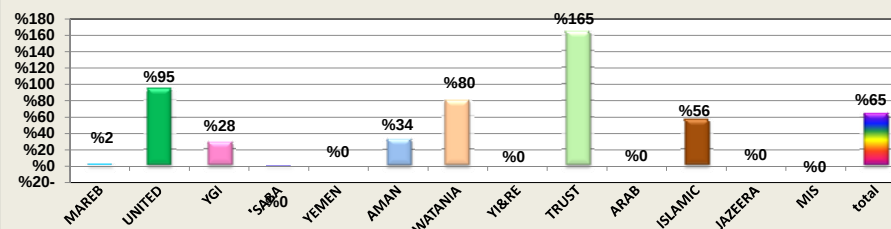
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO (Net Retention)

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	33,881	13,838	31,508	54,174	17,963	26,200	6,345	6,830	0	903	0	220	39,534	36,272	0	0	6,911	2,718	1,904	0	4,403	4,942	11,959	191	0	0	154,408	146,288
MARKET RATIO	22%	9%	20%	37%	12%	18%	4%	5%	0%	1%	0%	0%	26%	25%	0%	0%	4%	2%	1%	0%	3%	3%	8%	0%	0%	0%	100%	100%
PAID LOSSES	10,027	0	393	29,559	4,744	6,290	2,280	-321	0	0	0	0	13,344	28,129	0	0	0	0	4,622	0	1,730	1,095	15,980	0	0	0	53,120	64,752
MARKET RATIO	19%	0%	1%	46%	9%	10%	4%	0%	0%	0%	0%	0%	25%	43%	0%	0%	0%	0%	9%	0%	3%	2%	30%	0%	0%	0%	100%	100%
O/S.LOSSES	16,528	239	972	21,735	5,778	1,148	108	305	0	0	0	74	25,501	803	0	0	3,926	4,475	664	0	2,097	1,687	47,645	0	0	0	103,219	30,466
MARKET RATIO	16%	1%	1%	71%	6%	4%	0%	1%	0%	0%	0%	0%	25%	3%	0%	0%	4%	15%	1%	0%	2%	6%	46%	0%	0%	0%	100%	100%
LOSS RATIO	78%	2%	4%	95%	59%	28%	38%	0%	#DIV/0!	0%	#DIV/0!	34%	98%	80%	0%	#DIV/0!	57%	165%	278%	#DIV/0!	87%	56%	532%	0%	#DIV/0!	#DIV/0!	101%	65%

2008 LOSS RATIO (MISC.ACC.) (Net Retention)



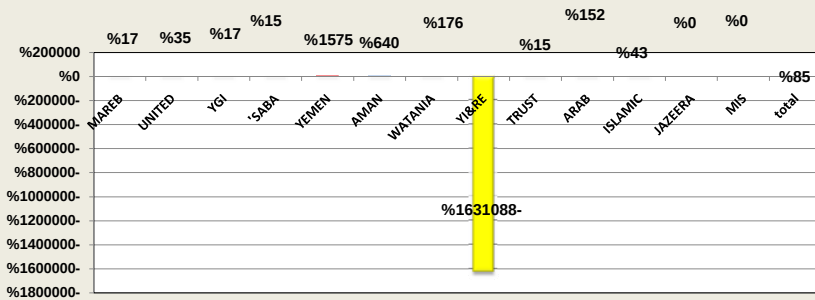
2009 LOSS RATIO (MISC.ACC.) (Net Retention)



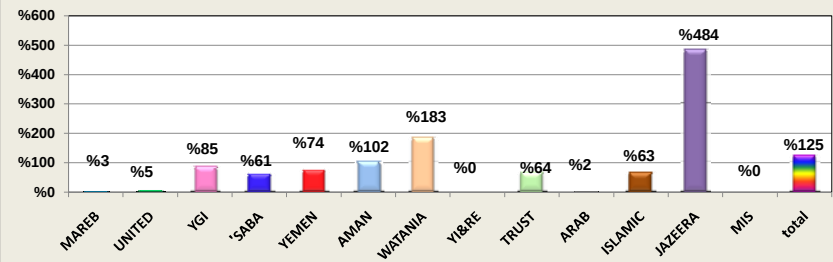
YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	25,825	44,583	4,110	2,650	7,467	5,887	3,362	3,844	473	815	1,492	3,275	25,932	19,800	0	0	20,202	3,301	1,788	168	4,170	3,624	0	15,755	0	0	94,821	103,702
MARKET RATIO	27%	43%	4%	3%	8%	6%	4%	4%	0%	1%	2%	3%	27%	19%	0%	0%	21%	3%	2%	0%	4%	3%	0%	15%	0%	0%	100%	100%
PAID LOSSES	3,774	137	57	29	623	640	135	322	0	0	7,867	99	34,932	29,003	0	0	2,431	507	1,436	3	38	1,768	0	55,781	0	0	51,293	88,289
MARKET RATIO	7%	0%	0%	0%	1%	1%	0%	0%	0%	0%	15%	0%	68%	33%	0%	0%	5%	1%	3%	0%	0%	2%	0%	63%	0%	0%	100%	100%
O/S.LOSSES	642	1,230	1,378	109	683	4,356	366	2,034	7,452	607	1,679	3,236	10,688	7,257	3,148	0	594	1,610	1,277	0	1,750	526	0	20,539	0	0	29,657	41,504
MARKET RATIO	2%	3%	5%	0%	2%	10%	1%	5%	25%	1%	6%	8%	36%	17%	11%	0%	2%	4%	4%	0%	6%	1%	0%	49%	0%	0%	100%	100%
LOSS RATIO	17%	3%	35%	5%	17%	85%	15%	61%	1575%	74%	640%	102%	176%	183%	163108%	#DIV/0!	15%	64%	152%	2%	43%	63%	#DIV/0!	484%	#DIV/0!	#DIV/0!	85%	125%

2008 LOSS RATIO (ENGINEERING) (Net Retention)



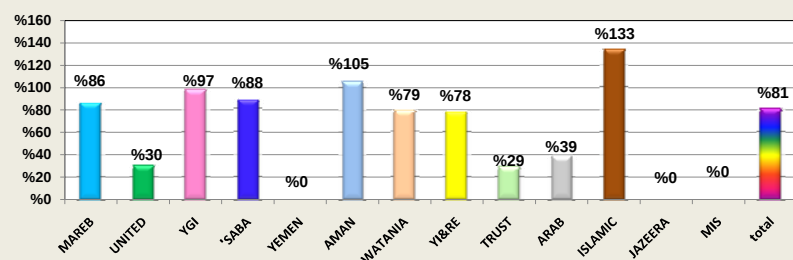
2009 LOSS RATIO (ENGINEERING) (Net Retention)



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

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		TOTAL	
	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009	2008	2009
PREMIUM	131,255	153,365	374,984	397,293	66,189	64,216	19,324	33,883	0	1,002	24,991	18,794	52,251	43,398	58,515	0	26,392	19,070	21,100	9,568	13,670	14,381	0	0	0	0	788,671	754,970
MARKET RATIO	17%	20%	48%	53%	8%	9%	2%	4%	0%	0%	3%	2%	7%	6%	7%	0%	3%	3%	3%	1%	2%	2%	0%	0%	0%	0%	100%	100%
PAID LOSSES	71,160	84,335	43,528	82,877	29,463	34,609	4,588	11,517	0	1,577	16,292	18,331	26,179	6,449	19,725	0	1,822	6,204	7,619	6,430	2,201	12,331	0	0	0	0	222,577	264,660
MARKET RATIO	32%	32%	20%	31%	13%	13%	2%	4%	0%	1%	7%	7%	12%	2%	9%	0%	1%	2%	3%	2%	1%	5%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	42,045	55,855	70,083	102,313	35,050	39,818	12,435	9,514	180,000	341	10,064	10,252	14,886	-7,548	25,763	0	5,871	5,538	629	2,000	16,048	17,114	0	0	0	0	412,874	235,197
MARKET RATIO	10%	24%	17%	44%	8%	17%	3%	4%	44%	0%	2%	4%	4%	-3%	6%	0%	1%	2%	0%	1%	4%	7%	0%	0%	0%	0%	100%	100%
LOSS RATIO	86%	91%	30%	47%	97%	116%	88%	62%	#DIV/0!	191%	105%	152%	79%	-3%	78%	#DIV/0!	29%	62%	39%	88%	133%	205%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	81%	66%

2008 LOSS RATIO (LIFE) (Net Retention)



2009 LOSS RATIO (LIFE) (Net Retention)

