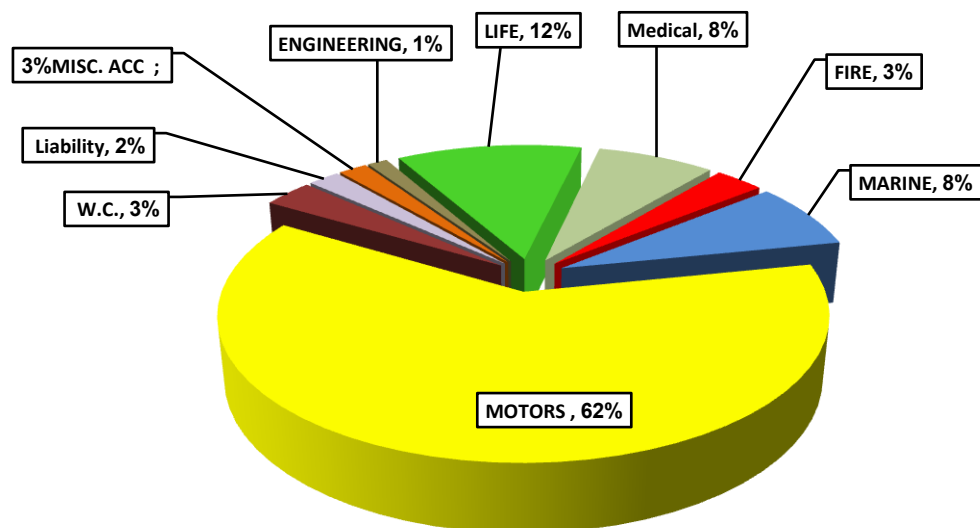
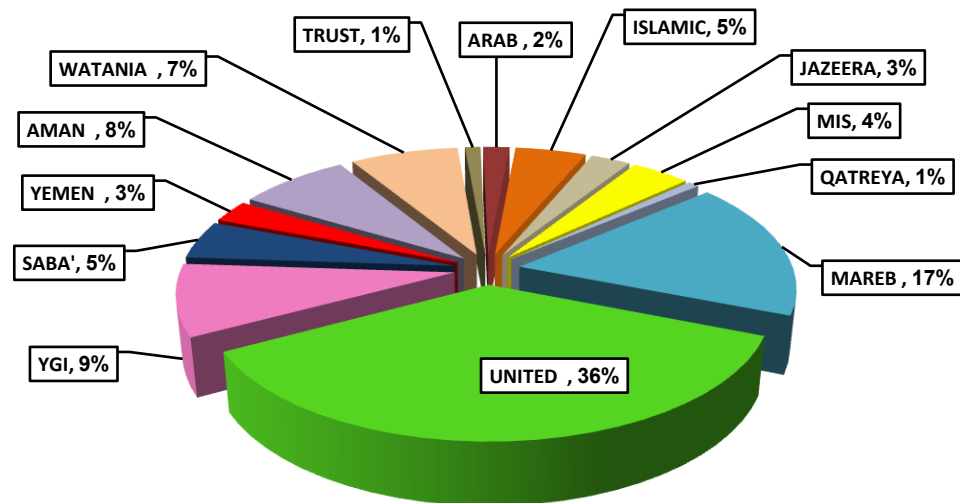


YEMEN INSURANCE MARKET STATISTIC 2010 ((Net Retention)

MARKET RATIO 2010 (Net Retention)



MARKET RATIO 2010 (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

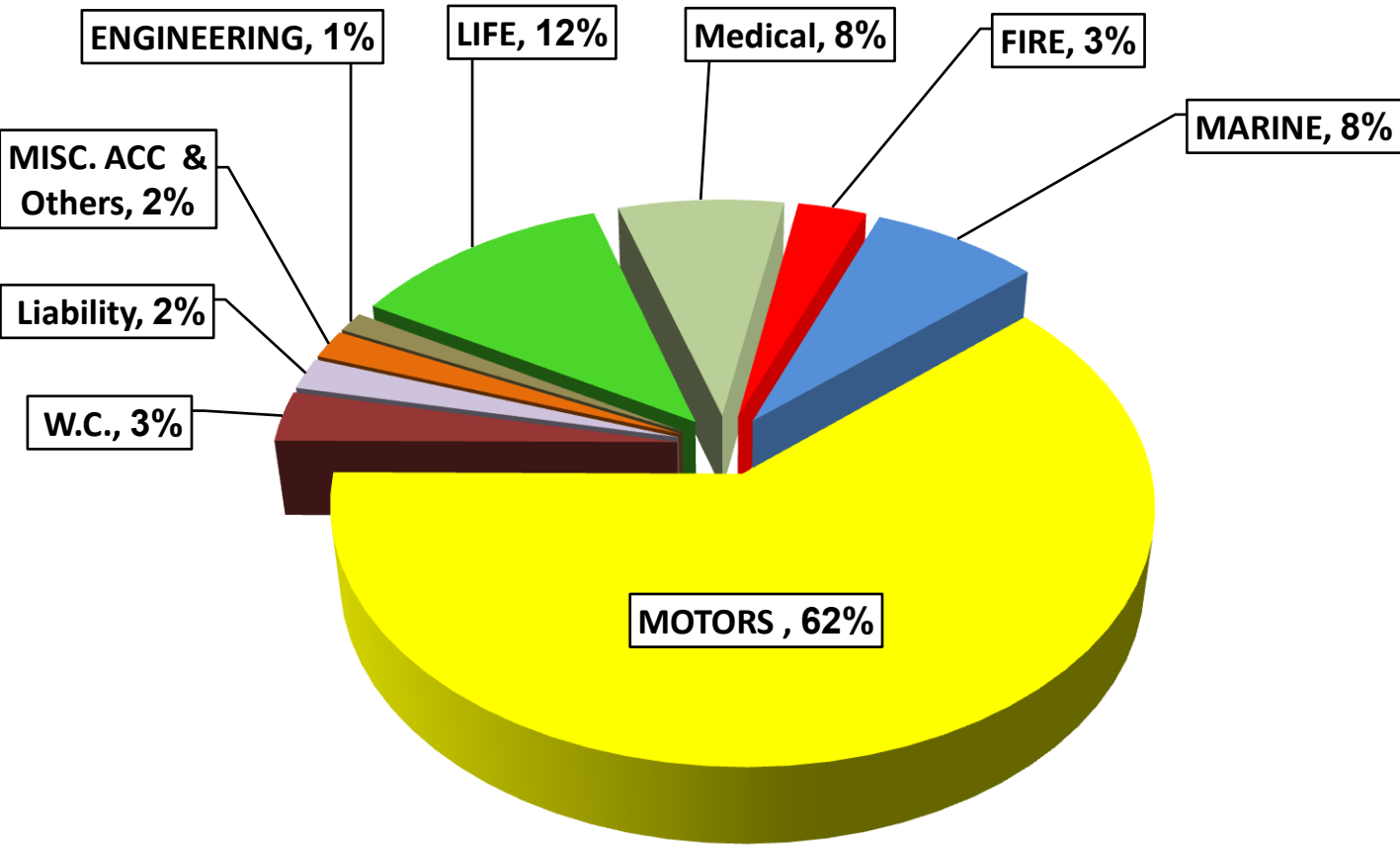
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL		
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	
FIRE	42,655	52,075	47,061	68,199	2,933	6,209	20,717	27,488	1,847	3,000	19,823	39,103	732	6,920	3,419	324	280	1,653	5,220	5,406	647	183	0	0	0	1,639	0	0	145,334	212,199	
Growth RATIO	22%		45%		112%		33%		62%		97%		846%		-91%		490%		4%		-72%		#DIV/0!		#DIV/0!		#DIV/0!		46%		
MARKET RATIO	29%	25%	32%	32%	2%	3%	14%	13%	1%	1%	14%	18%	1%	3%	2%	0%	0%	1%	4%	3%	0%	0%	0%	0%	0%	1%	0%	0%	3%	3%	
MARINE	30,306	72,023	213,582	169,247	109,504	118,794	20,083	23,886	9,896	12,000	35,063	32,529	3,147	17,377	4,726	744	2,976	2,472	51,372	58,158	774	5,368	0	0	0	5,029	0	0	481,429	517,627	
Growth RATIO	138%		-21%		8%		19%		21%		-7%		452%		-84%		-17%		13%		594%		#DIV/0!		#DIV/0!		#DIV/0!		8%		
MARKET RATIO	6%	14%	44%	33%	23%	23%	4%	5%	2%	2%	7%	6%	1%	3%	1%	0%	1%	0%	11%	11%	0%	1%	0%	0%	0%	1%	0%	0%	9%	8%	
MOTORS	815,219	769,416	789,139	1,525,475	332,997	341,434	192,383	197,946	32,913	137,000	408,982	391,490	332,572	360,565	35,288	27,642	125,410	116,445	200,583	221,010	57,265	66,364	0	0	0	30,251	0	0	3,322,751	4,185,038	
Growth RATIO	-6%		93%		3%		3%		316%		-4%		8%		-22%		-7%		10%		16%		#DIV/0!		#DIV/0!		#DIV/0!		26%		
MARKET RATIO	25%	18%	24%	36%	10%	8%	6%	5%	1%	3%	12%	9%	10%	9%	1%	1%	4%	3%	6%	5%	2%	2%	0%	0%	0%	1%	0%	0%	62%	62%	
W.C.	15,166	15,348	99,423	126,315	54,246	25,981	0	0	24,473	26,000	0	11,419	0	0	2,351	2,629	0	0	0	6,520	549	2,578	0	0	0	0	0	0	196,208	216,790	
Growth RATIO	1%		27%		-52%		#DIV/0!		6%		#DIV/0!		#DIV/0!		12%		#DIV/0!		#DIV/0!		370%		#DIV/0!		#DIV/0!		#DIV/0!		10%		
MARKET RATIO	8%	7%	51%	58%	28%	12%	0%	0%	12%	12%	0%	5%	0%	0%	1%	1%	0%	0%	0%	3%	0%	1%	0%	0%	0%	0%	0%	0%	4%	3%	
Liability	10,875	12,981	42,835	8,782	10,647	6,706	0	0	0	0	0	24,049	0	0	2,150	515	5,364	0	0	3,219	102,820	81,089	0	0	0	0	0	0	174,691	137,341	
Growth RATIO	19%		-79%		-37%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-76%		-100%		#DIV/0!		-21%		#DIV/0!		#DIV/0!		#DIV/0!		-21%		
MARKET RATIO	6%	9%	25%	6%	6%	5%	0%	0%	0%	0%	0%	18%	0%	0%	1%	0%	3%	0%	0%	2%	59%	59%	0%	0%	0%	0%	0%	0%	3%	2%	
MISC. ACC & Others	13,838	6,441	54,174	19,641	26,200	16,865	6,830	7,565	903	122	220	0	36,272	57,886	2,718	2,956	0	0	4,942	5,955	191	64	0	0	0	6,847	0	0	146,288	124,342	
Growth RATIO	-53%		-64%		-36%		11%		-86%		-100%		60%		9%		#DIV/0!		20%		-66%		#DIV/0!		#DIV/0!		#DIV/0!		-15%		
MARKET RATIO	9%	5%	37%	16%	18%	14%	5%	6%	1%	0%	0%	0%	25%	47%	2%	2%	0%	0%	3%	5%	0%	0%	0%	0%	0%	6%	0%	0%	3%	2%	
ENGINEERING	44,583	14,755	2,650	7,867	5,887	2,857	3,844	4,272	815	6,000	3,275	2,061	19,800	14,026	3,301	174	168	152	3,624	3,145	15,755	29,893	0	0	0	2,318	0	0	103,702	87,520	
Growth RATIO	-67%		197%		-51%		11%		636%		-37%		-29%		-95%		-10%		-13%		90%		#DIV/0!		#DIV/0!		#DIV/0!		-16%		
MARKET RATIO	43%	17%	3%	9%	6%	3%	4%	5%	1%	7%	3%	2%	19%	16%	3%	0%	0%	0%	3%	4%	15%	34%	0%	0%	0%	3%	0%	0%	2%	1%	
LIFE	153,365	80,360	397,293	489,272	64,216	71,699	33,883	52,785	1,002	3,000	18,794	17,877	43,398	43,063	19,070	37,598	9,568	2,280	14,381	0	0	0	0	0	0	7,136	0	0	754,970	805,070	
Growth RATIO	-48%		23%		12%		56%		199%		-5%		-1%		97%		-76%		-100%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		7%		
MARKET RATIO	20%	10%	53%	61%	9%	9%	4%	7%	0%	0%	2%	2%	6%	5%	3%	5%	1%	0%	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	14%	12%	
Medical	0	135,862	0	50,326	0	11,225	0	7,026	0	0	0	822	0	3,682	0	0	0	0	0	26,953	0	0	0	274,557	0	0	0	0	0	510,453	
Growth RATIO	#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		
MARKET RATIO	#DIV/0!	27%	#DIV/0!	10%	#DIV/0!	2%	#DIV/0!	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	5%	#DIV/0!	0%	#DIV/0!	54%	#DIV/0!	0%	#DIV/0!	0%	0%	0%	8%
TOTAL (R)	1,126,007	1,159,261	1,646,157	2,465,124	606,630	601,770	277,740	320,966	71,849	187,122	486,157	519,350	435,922	503,519	73,023	72,582	143,766	123,002	280,122	330,366	178,001	185,539	0	274,557	0	53,220	0	0	5,325,374	6,796,378	
TOTAL (\$)	\$5,440	\$5,468	\$7,952	\$11,628	\$2,931	\$2,839	\$1,342	\$1,514	\$347	\$883	\$2,349	\$2,450	\$2,106	\$2,375	\$353	\$342	\$695	\$580	\$1,353	\$1,558	\$860	\$875	\$0	\$1,295	\$0	\$251	\$0	\$0	\$25,726	\$32,058	
MARKET RATIO	21%	17%	31%	36%	11%	9%	5%	5%	1%	3%	9%	8%	8%	7%	1%	1%	3%	2%	5%	5%	3%	3%	0%	4%	0%	1%	0%	0%	100%	100%	
Growth RATIO	3%		50%		-1%		16%		160%		7%		16%		-1%		-14%		18%		4%		#DIV/0!		#DIV/0!		#DIV/0!		28%		

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

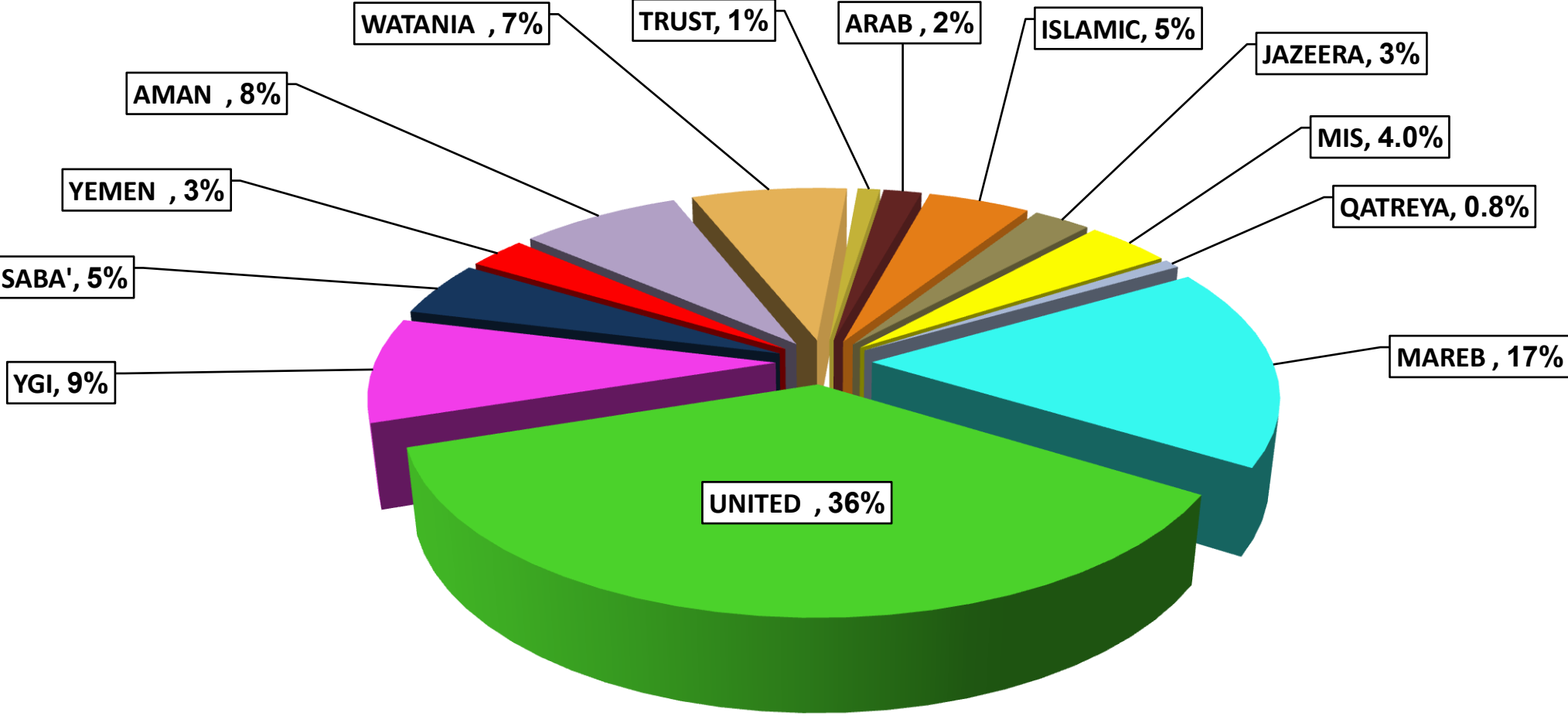
CURRENCY: YEMENI RIALS IN THOUSAND

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
TOTAL PREMIUM (R)	1,126,007	1,159,261	1,646,157	2,465,124	606,630	601,770	277,740	320,966	71,849	187,122	486,157	519,350	435,922	503,519	73,023	72,582	143,766	123,002	280,122	330,366	178,001	185,539	0	274,557	0	53,220	0	0	5,325,374	6,796,378
TOTAL PREMIUM (\$)	\$5,440	\$5,468	\$7,952	\$11,628	\$2,931	\$2,839	\$1,342	\$1,514	\$347	\$883	\$2,349	\$2,450	\$2,106	\$2,375	\$353	\$342	\$695	\$580	\$1,353	\$1,558	\$860	\$875	\$0	\$1,295	\$0	\$251	\$0	\$0	\$25,726	\$32,058
MARKET RATIO	21%	17%	31%	36%	11%	9%	5%	5%	1%	3%	9%	8%	8%	7%	1%	1%	3%	2%	5%	5%	3%	3%	0%	4%	0%	1%	0%	0%	100%	99%
Growth RATIO	3%		50%		-1%		16%		160%		7%		16%		-1%		-14%		18%		4%		#DIV/0!		#DIV/0!		#DIV/0!		28%	

MARKET RATIO 2010 (Net Retention)



MARKET RATIO 2010 (Net Retention)

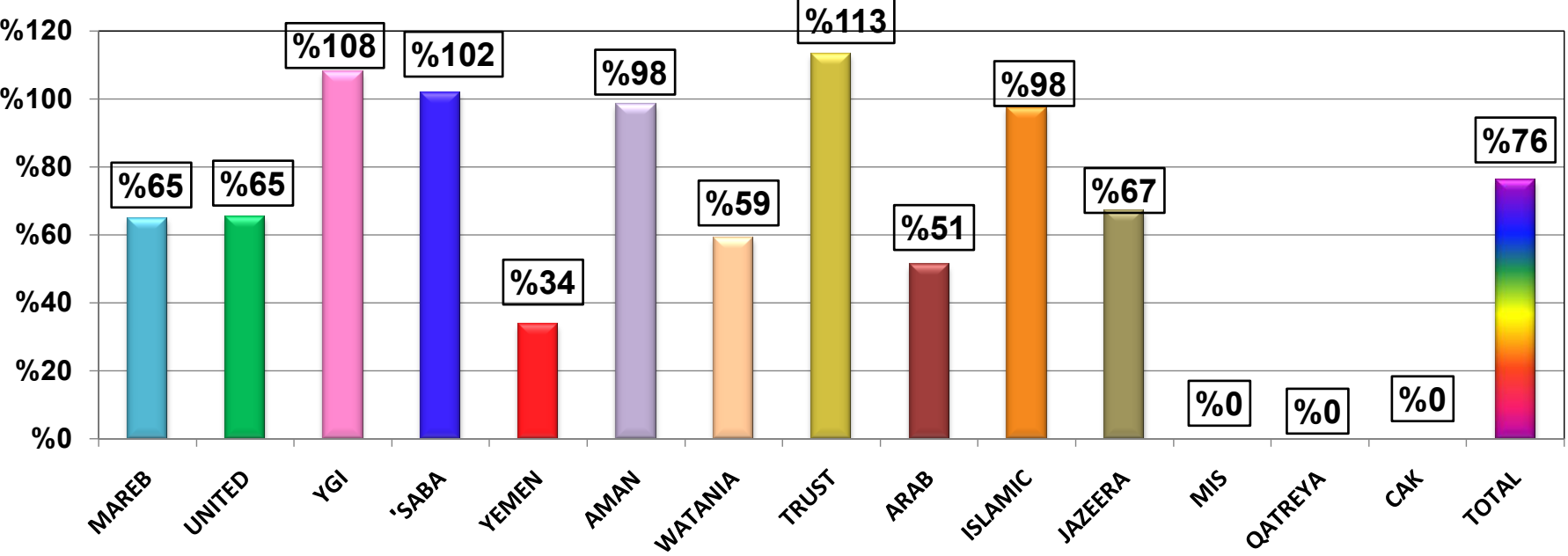


YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO) (Net Retention)

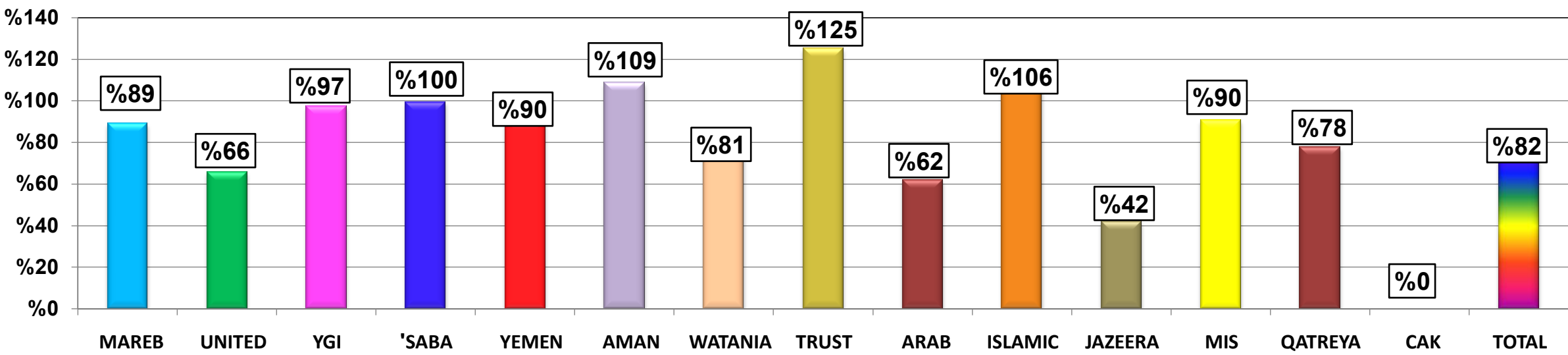
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	1,126,007	1,159,261	1,646,157	2,465,124	606,630	601,770	277,740	320,966	71,849	187,122	486,157	519,350	435,922	503,519	73,023	72,582	143,766	123,002	280,122	330,366	178,001	185,539	0	274,557	0	53,220	0	0	5,325,374	6,796,378
MARKET RATIO	21%	17%	31%	36%	11%	9%	5%	5%	1%	3%	9%	8%	8%	7%	1%	1%	3%	2%	5%	5%	3%	3%	0%	4%	0%	1%	0%	0%	100%	100%
PAID LOSSES	519,601	829,984	620,874	1,236,717	271,711	276,579	179,210	237,999	10,277	93,298	298,437	390,069	258,433	352,991	47,645	39,973	41,548	40,746	158,396	241,790	70,618	36,506	0	248,425	0	28,450	0	0	2,476,750	4,053,527
MARKET RATIO	21%	20%	25%	31%	11%	7%	7%	6%	0%	2%	12%	10%	10%	9%	2%	1%	2%	1%	6%	6%	3%	1%	0%	6%	0%	1%	0%	0%	100%	100%
O/S. LOSSES	212,611	203,088	457,163	383,176	383,611	309,562	103,789	81,370	13,985	75,370	180,398	174,629	-691	53,698	34,998	51,005	32,000	35,450	114,749	109,807	48,977	40,991	0	0	0	13,001	0	0	1,581,590	1,531,147
MARKET RATIO	13%	13%	29%	25%	24%	20%	7%	5%	1%	5%	11%	11%	0%	4%	2%	3%	2%	2%	7%	7%	3%	3%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	65%	89%	65%	66%	108%	97%	102%	100%	34%	90%	98%	109%	59%	81%	113%	125%	51%	62%	98%	106%	67%	42%	#DIV/0!	90%	#DIV/0!	78%	#DIV/0!	#DIV/0!	76%	82%

LOSS RATIO 2009 (Net Retention)



LOSS RATIO 2010 (Net Retention)

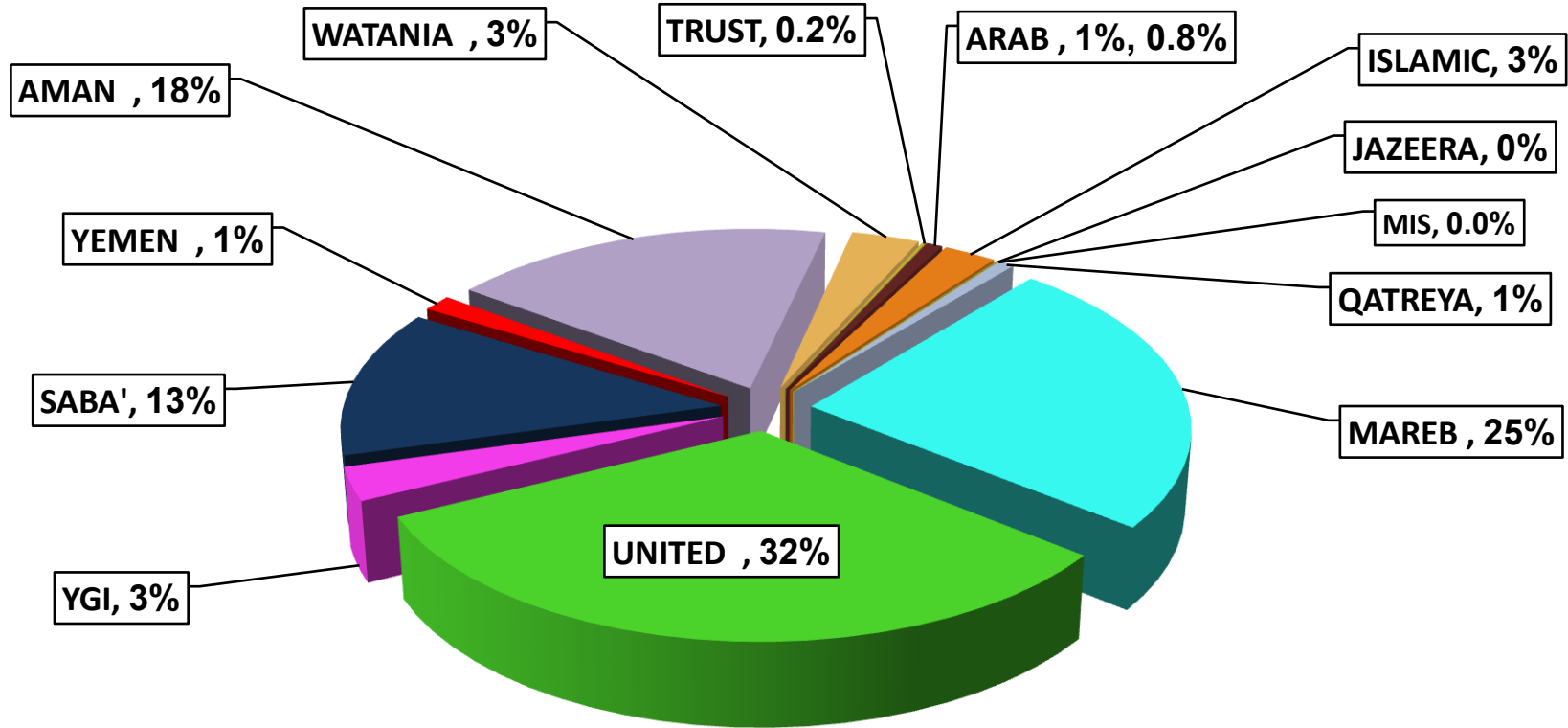


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

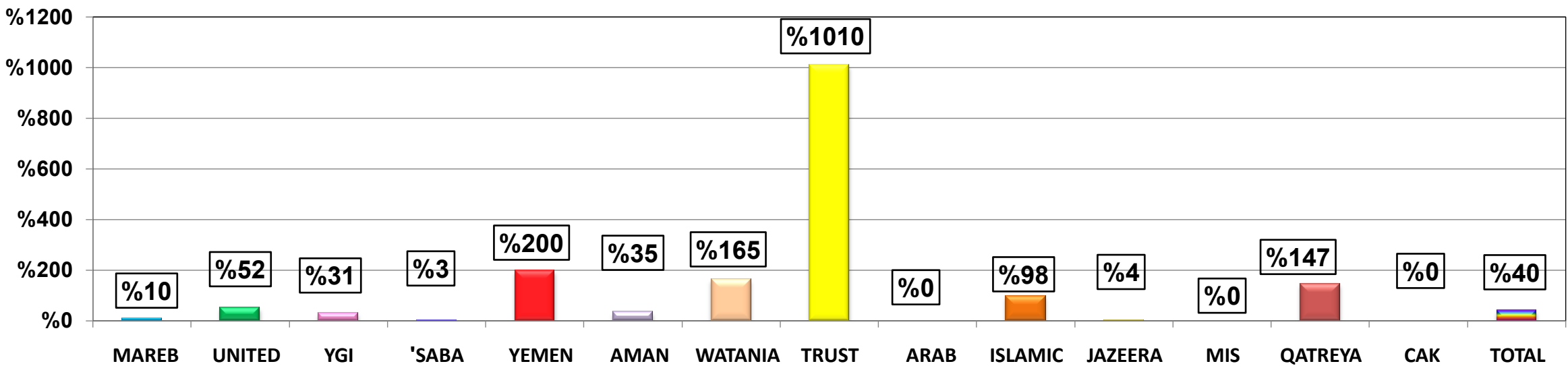
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	42,655	52,075	47,061	68,199	2,933	6,209	20,717	27,488	1,847	3,000	19,823	39,103	732	6,920	3,419	324	280	1,653	5,220	5,406	647	183	0	0	0	1,639	0	0	145,334	212,199
MARKET RATIO	29%	25%	32%	32%	2%	3%	14%	13%	1%	1%	14%	18%	1%	3%	2%	0%	0%	1%	4%	3%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
PAID LOSSES	8,631	-4,038	6,105	26,521	556	459	6,038	0	548	4,000	3,877	1,940	2,670	4,801	499	880	4	0	2,679	1,203	0	2	0	0	0	2,175	0	0	31,607	37,943
MARKET RATIO	27%	-11%	19%	70%	2%	1%	19%	0%	2%	11%	12%	5%	8%	13%	2%	2%	0%	0%	8%	3%	0%	0%	0%	0%	0%	6%	0%	0%	100%	100%
O/S.LOSSES	919	9,335	5,419	9,159	1,484	1,471	1,067	912	1,201	2,000	6,018	11,613	-622	6,584	2,265	2,394	0	0	527	4,118	17	5	0	0	0	234	0	0	18,295	47,825
MARKET RATIO	5%	20%	30%	19%	8%	3%	6%	2%	7%	4%	33%	24%	-3%	14%	12%	5%	0%	0%	3%	9%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	22%	10%	24%	52%	70%	31%	34%	3%	95%	200%	50%	35%	280%	165%	81%	1010%	1%	0%	61%	98%	3%	4%	#DIV/0!	#DIV/0!	#DIV/0!	147%	#DIV/0!	#DIV/0!	34%	40%

FIRE MARKET RATIO 2010 (Net Retention)



(FIRE) LOSS RATIO 2010 (Net Retention)

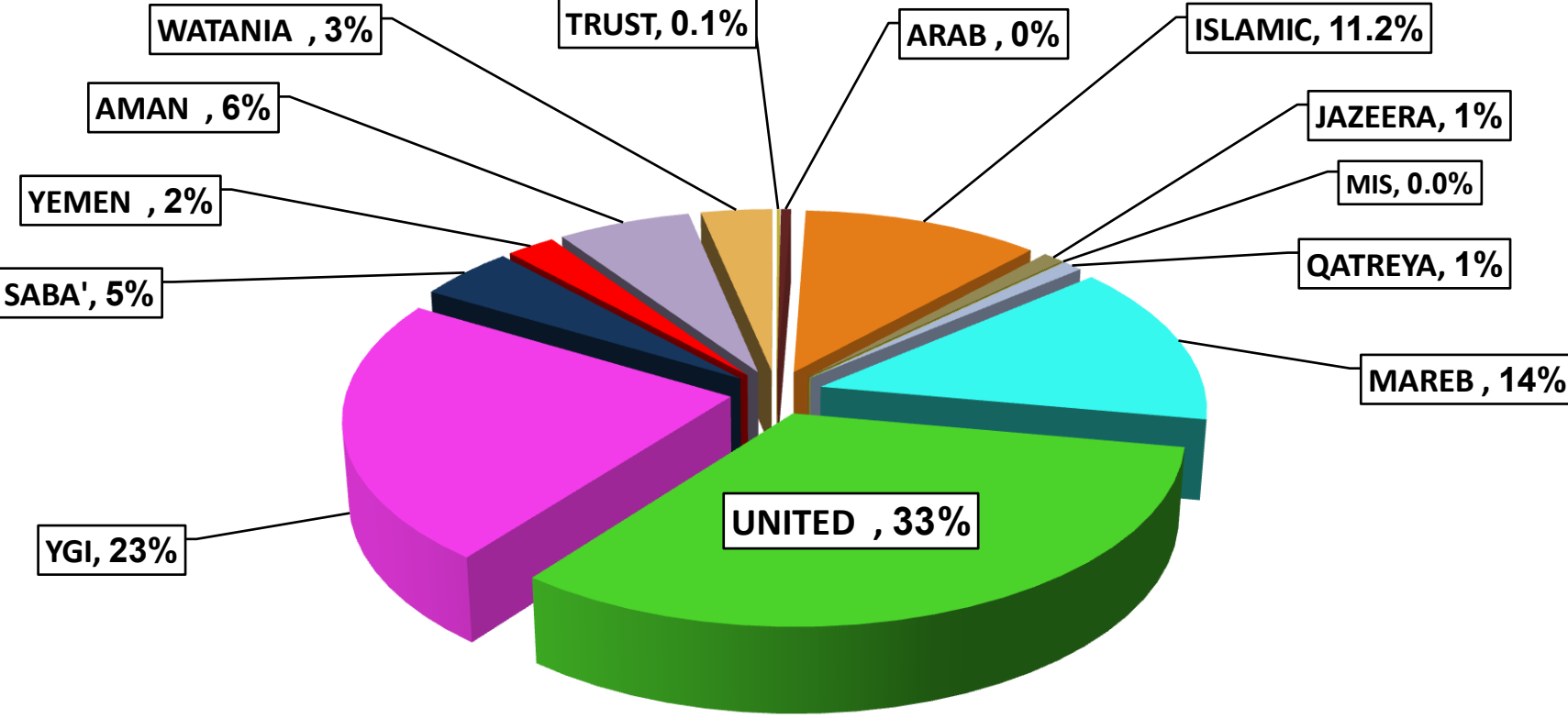


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)

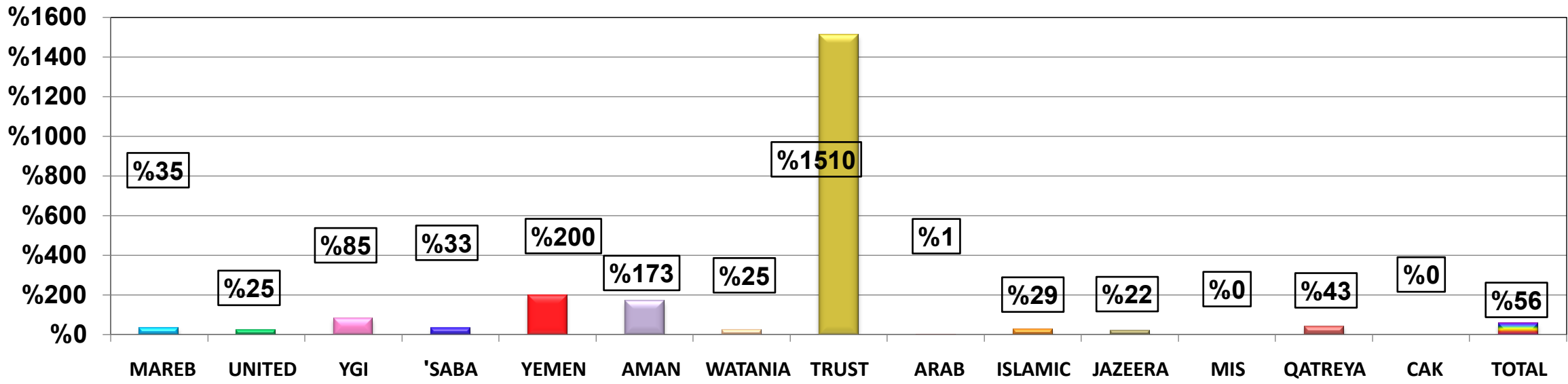
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	30,306	72,023	213,582	169,247	109,504	118,794	20,083	23,886	9,896	12,000	35,063	32,529	3,147	17,377	4,726	744	2,976	2,472	51,372	58,158	774	5,368	0	0	0	5,029	0	0	481,429	517,627
MARKET RATIO	6%	14%	44%	33%	23%	23%	4%	5%	2%	2%	7%	6%	1%	3%	1%	0%	1%	0%	11%	11%	0%	1%	0%	0%	0%	1%	0%	0%	100%	100%
PAID LOSSES	1,039	23,414	7,946	13,009	23,190	27,794	9,025	2,752	2,143	4,000	11,170	36,567	-7,240	4,811	4,873	514	595	17	10,852	16,405	239	292	0	0	0	1,698	0	0	63,832	131,273
MARKET RATIO	2%	18%	12%	10%	36%	21%	14%	2%	3%	3%	17%	28%	-11%	4%	8%	0%	1%	0%	17%	12%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
O/S.LOSSES	16,010	1,963	8,507	28,525	107,944	73,341	1,239	5,206	5,561	20,000	16,153	19,581	-1,620	-509	5,140	10,720	0	0	5,280	317	80	907	0	0	0	452	0	0	164,294	160,503
MARKET RATIO	10%	1%	5%	18%	66%	46%	1%	3%	3%	12%	10%	12%	-1%	0%	3%	7%	0%	0%	3%	0%	0%	1%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	56%	35%	8%	25%	120%	85%	51%	33%	78%	200%	78%	173%	-282%	25%	212%	1510%	20%	1%	31%	29%	41%	22%	#DIV/0!	#DIV/0!	#DIV/0!	43%	#DIV/0!	#DIV/0!	47%	56%

MARINE MARKET RATIO 2010 (Net Retention)



(MARINE) LOSS RATIO 2010 (Net Retention)

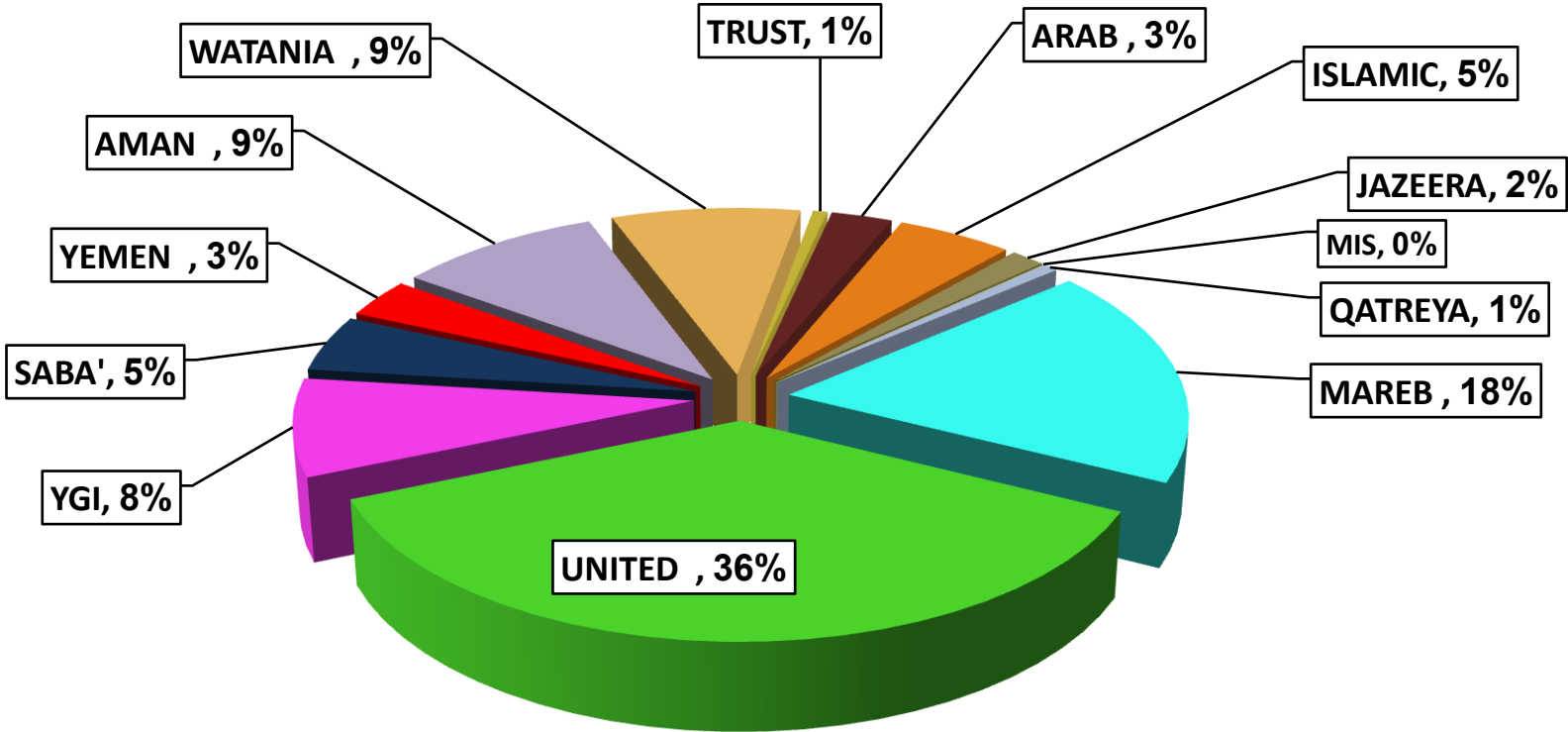


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)

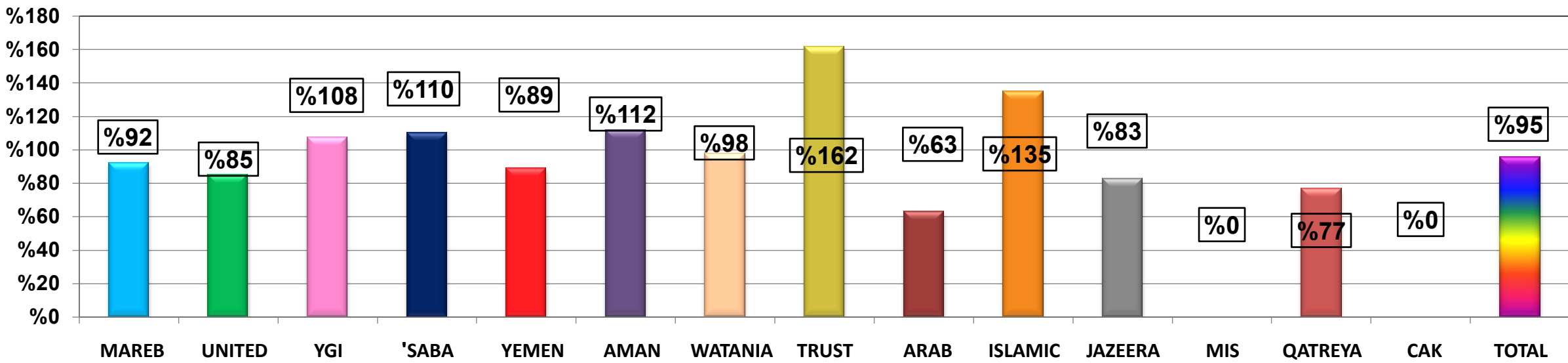
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	815,219	769,416	789,139	1,525,475	332,997	341,434	192,383	197,946	32,913	137,000	408,982	391,490	332,572	360,565	35,288	27,642	125,410	116,445	200,583	221,010	57,265	66,364	0	0	0	30,251	0	0	3,322,751	4,185,038
MARKET RATIO	25%	18%	24%	36%	10%	8%	6%	5%	1%	3%	12%	9%	10%	9%	1%	1%	4%	3%	6%	5%	2%	2%	0%	0%	0%	1%	0%	0%	100%	100%
PAID LOSSES	425,459	611,669	452,986	976,732	198,271	195,037	152,629	167,528	3,120	76,000	264,960	328,442	199,421	302,650	33,752	30,290	34,516	38,244	129,671	199,980	14,598	22,223	0	0	0	14,650	0	0	1,909,383	2,963,445
MARKET RATIO	22%	21%	24%	33%	10%	7%	8%	6%	0%	3%	14%	11%	10%	10%	2%	1%	2%	1%	7%	7%	1%	1%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	125,416	97,071	301,684	317,365	216,600	172,140	89,630	50,837	6,240	46,000	144,665	108,808	1,040	49,680	14,945	14,364	30,000	35,000	89,615	97,785	27,547	32,740	0	0	0	8,513	0	0	1,047,382	1,030,303
MARKET RATIO	12%	9%	29%	31%	21%	17%	9%	5%	1%	4%	14%	11%	0%	5%	1%	1%	3%	3%	9%	9%	3%	3%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	68%	92%	96%	85%	125%	108%	126%	110%	28%	89%	100%	112%	60%	98%	138%	162%	51%	63%	109%	135%	74%	83%	#DIV/0!	#DIV/0!	#DIV/0!	77%	#DIV/0!	#DIV/0!	89%	95%

MOTOR MARKET RATIO 2010 (Net Retention)



(MOTOR LOSS RATIO 2010) (Net Retention)

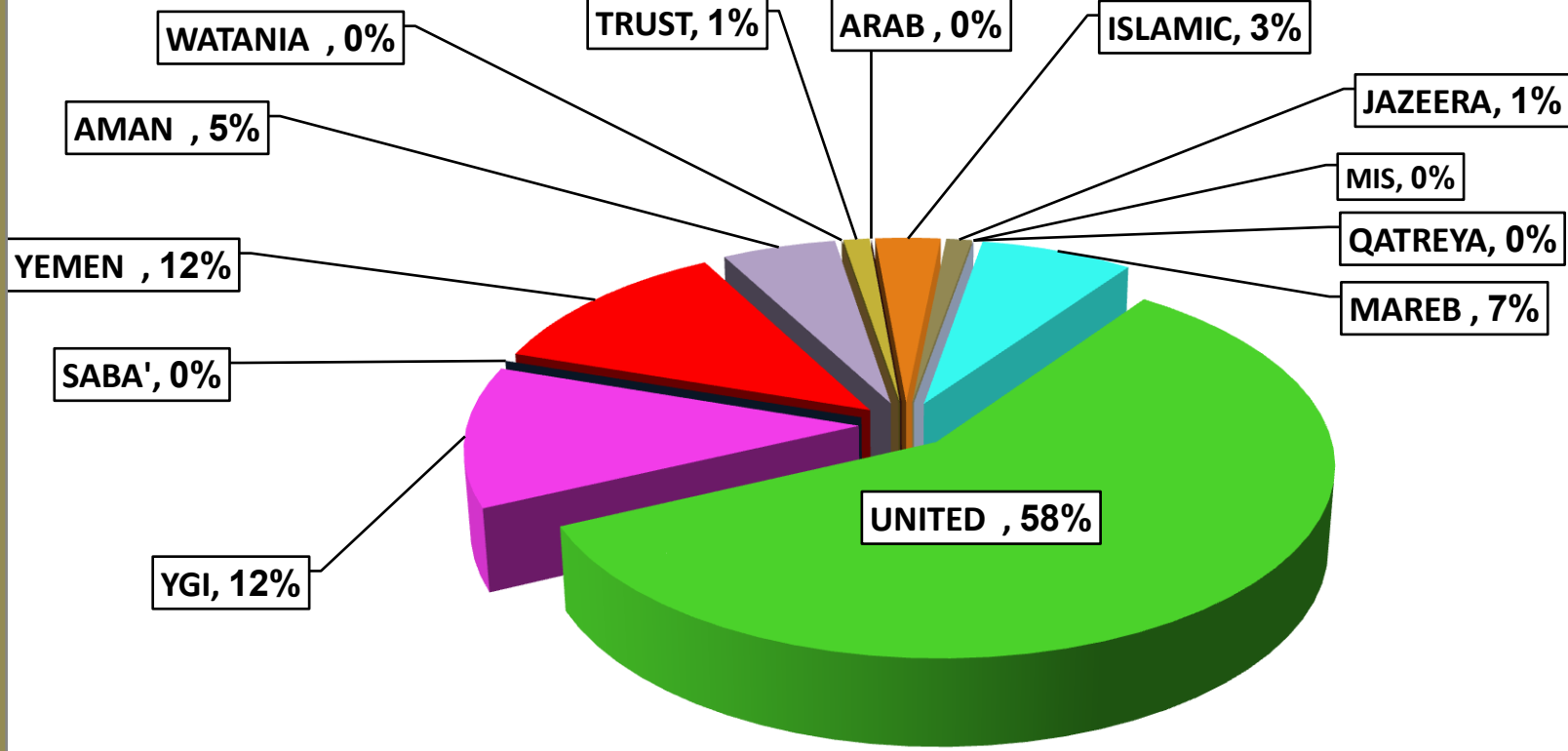


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)

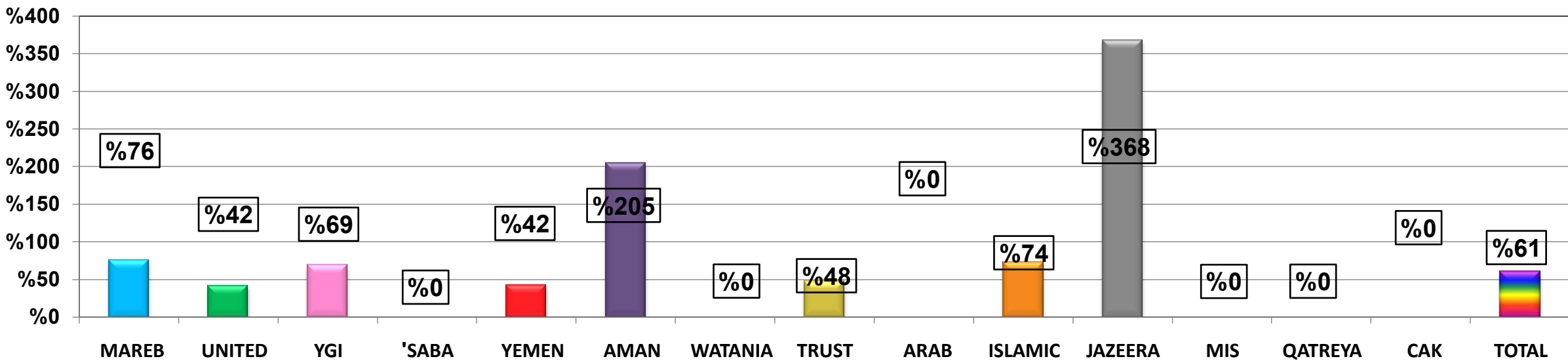
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	15,166	15,348	99,423	126,315	54,246	25,981	0	0	24,473	26,000	0	11,419	0	0	2,351	2,629	0	0	0	6,520	549	2,578	0	0	0	0	0	0	196,208	216,790
MARKET RATIO	7%	7%	46%	58%	25%	12%	0%	0%	11%	12%	0%	5%	0%	0%	1%	1%	0%	0%	0%	3%	0%	1%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	0	1,845	34,828	29,333	8,155	3,192	0	0	2,889	6,000	0	11,984	0	0	1,810	150	0	0	0	2,032	0	6,933	0	0	0	0	0	0	47,682	61,469
MARKET RATIO	0%	3%	57%	48%	13%	5%	0%	0%	5%	10%	0%	19%	0%	0%	3%	0%	0%	0%	3%	0%	11%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	9,888	9,786	17,396	23,601	12,201	14,675	0	0	35	5,000	0	11,386	0	0	1,025	1,100	0	0	0	2,775	794	2,560	0	0	0	0	0	0	41,339	70,883
MARKET RATIO	14%	14%	25%	33%	17%	21%	0%	0%	0%	7%	0%	16%	0%	0%	1%	2%	0%	0%	0%	4%	1%	4%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	65%	76%	53%	42%	38%	69%	#DIV/0!	#DIV/0!	12%	42%	#DIV/0!	205%	#DIV/0!	#DIV/0!	121%	48%	#DIV/0!	#DIV/0!	#DIV/0!	74%	145%	368%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	45%	61%

W.C MARKET RATIO 2010 (Net Retention)



(W.C LOSS RATIO 2010) (Net Retention)

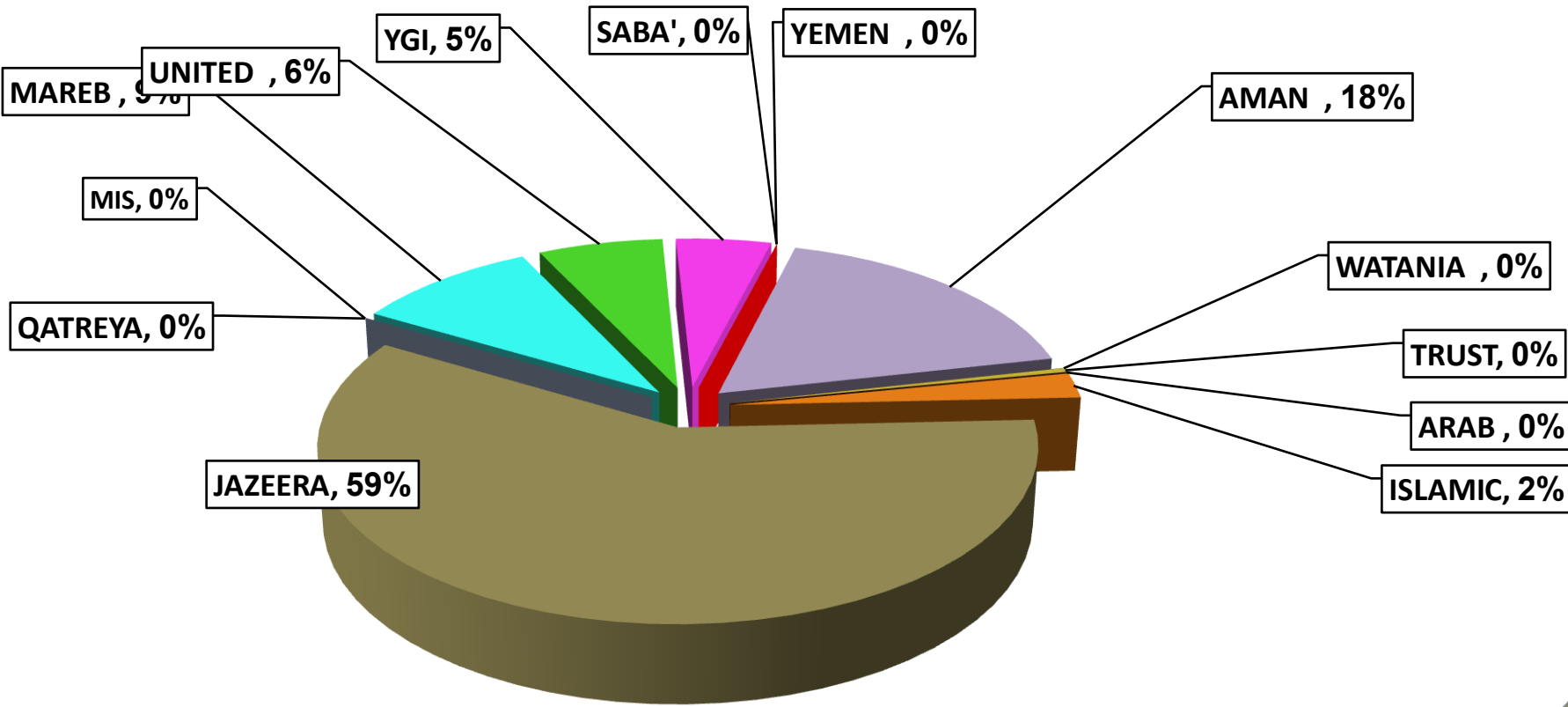


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

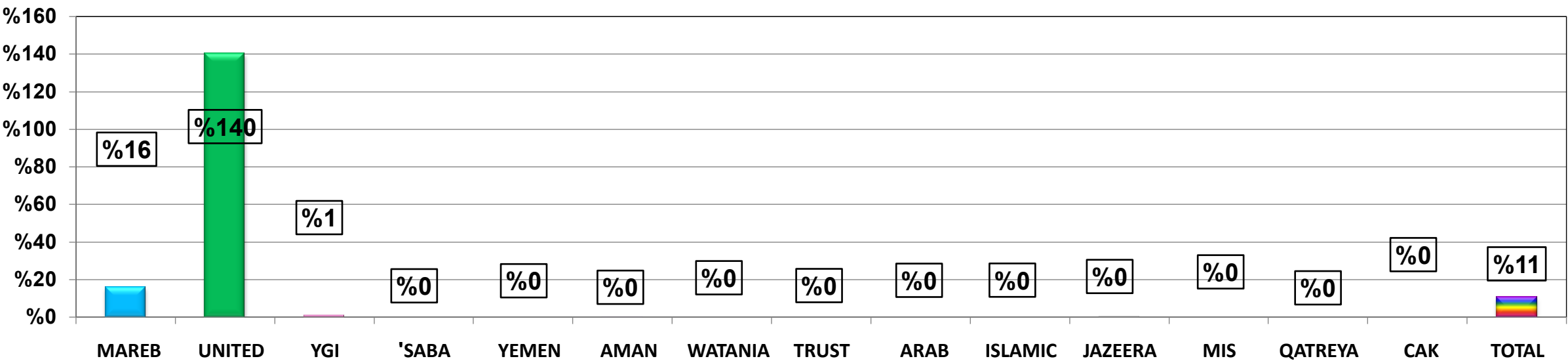
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL		
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	
PREMIUM	10,875	12,981	42,835	8,782	10,647	6,706	0	0	0	0	0	24,049	0	0	2,150	515	5,364	0	0	3,219	102,820	81,089	0	0	0	0	0	0	174,691	137,341	
MARKET RATIO	8%	9%	31%	6%	8%	5%	0%	0%	0%	0%	0%	18%	0%	0%	2%	0%	3%	0%	0%	2%	75%	59%	0%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	0	416	6,544	12,319	0	11	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6,544	12,752		
MARKET RATIO	0%	3%	51%	97%	0%	0%	0%	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	3,054	1,669	0	0	60	60	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	250	0	0	0	0	0	0	3,114	1,979	
MARKET RATIO	154%	84%	0%	0%	3%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	13%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	28%	16%	15%	140%	1%	1%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	0%	0%	0%	#DIV/0!	#DIV/0!	0%	0%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	6%	11%

Liability MARKET RATIO 2010 (Net Retention)



(Liability LOSS RATIO 2010) (Net Retention)

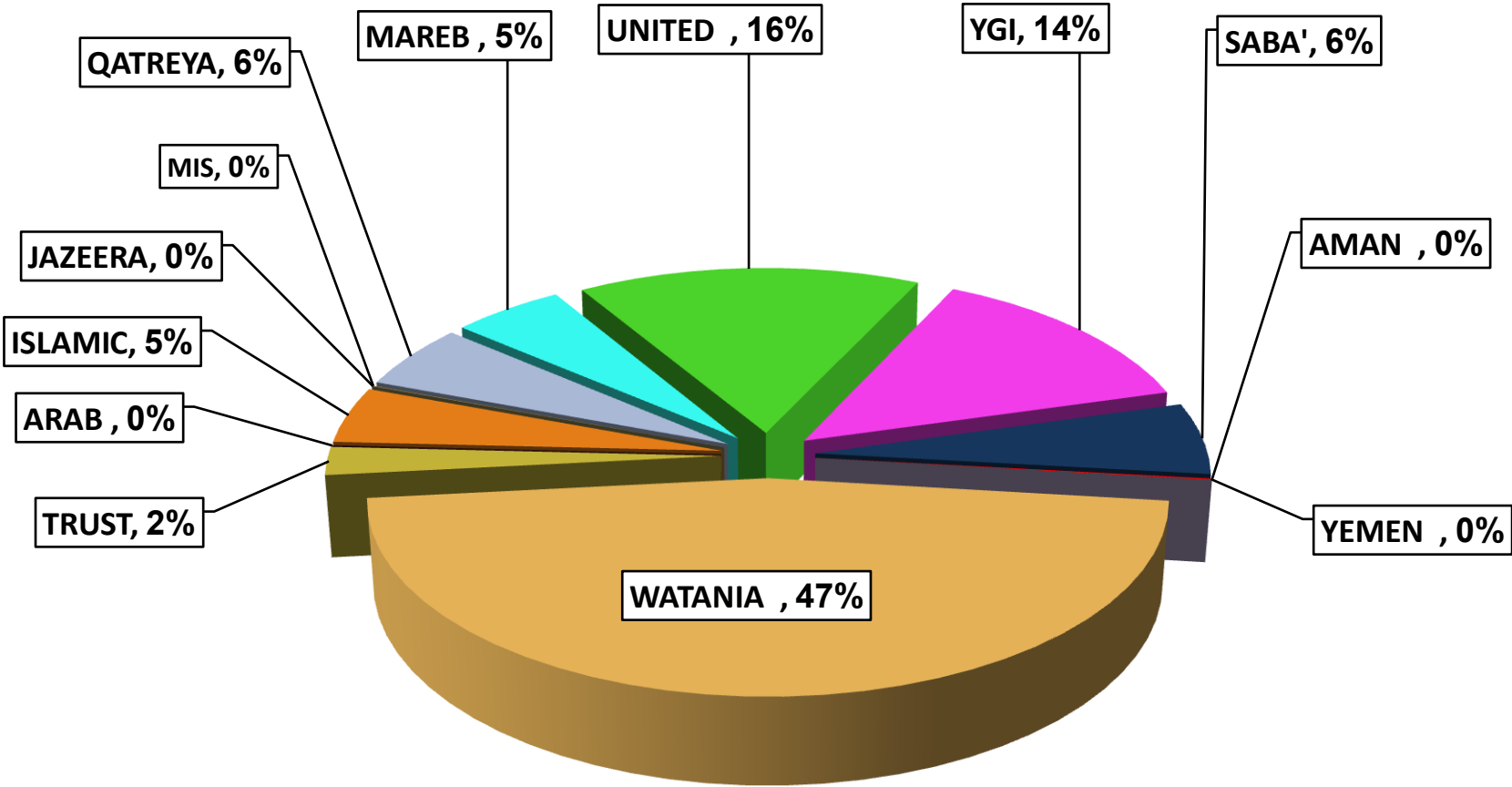


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO (Net Retention)

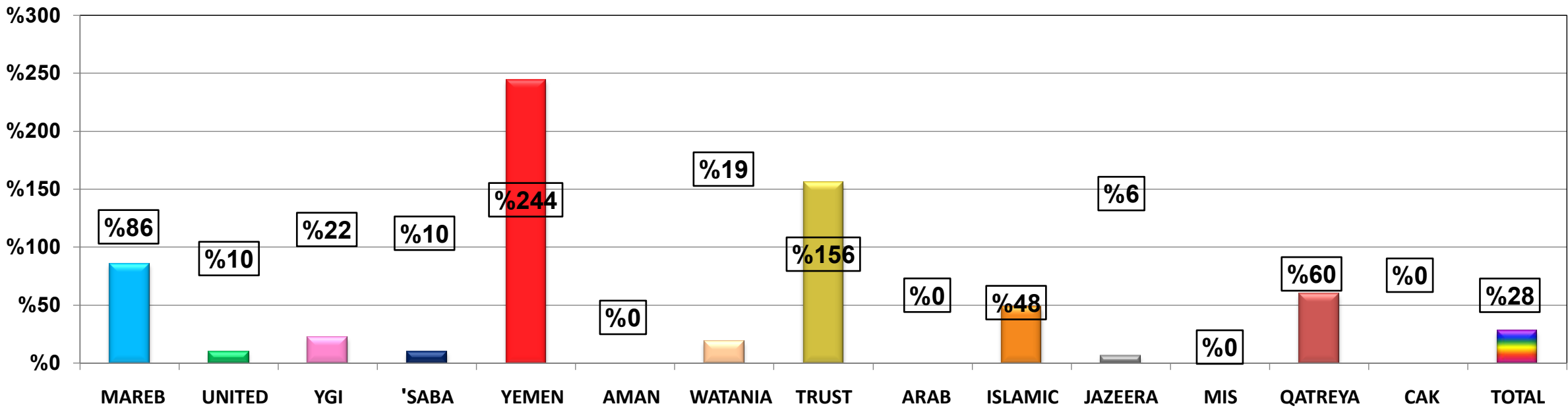
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	13,838	6,441	54,174	19,641	26,200	16,865	6,830	7,565	903	122	220	0	36,272	57,886	2,718	2,956	0	0	4,942	5,955	191	64	0	0	0	6,847	0	0	146,288	124,342
MARKET RATIO	9%	5%	37%	16%	18%	14%	5%	6%	1%	0%	0%	0%	25%	47%	2%	2%	0%	0%	3%	5%	0%	0%	0%	0%	0%	6%	0%	0%	100%	100%
PAID LOSSES	0	5,526	29,559	5	6,290	2,720	-321	0	0	298	0	0	28,129	16,892	0	32	0	0	1,095	75	0	4	0	0	0	2,875	0	0	64,752	28,427
MARKET RATIO	0%	19%	46%	0%	10%	10%	0%	0%	0%	1%	0%	0%	43%	59%	0%	0%	0%	0%	2%	0%	0%	0%	0%	0%	0%	10%	0%	0%	100%	100%
O/S.LOSSES	239	0	21,735	1,989	1,148	1,059	305	760	0	0	74	0	803	-5,859	4,475	4,574	0	0	1,687	2,800	0	0	0	0	0	1,225	0	0	30,466	6,548
MARKET RATIO	1%	0%	71%	30%	4%	16%	1%	12%	0%	0%	0%	0%	3%	-89%	15%	70%	0%	0%	6%	43%	0%	0%	0%	0%	0%	19%	0%	0%	100%	100%
LOSS RATIO	2%	86%	95%	10%	28%	22%	0%	10%	0%	244%	34%	#DIV/0!	80%	19%	165%	156%	#DIV/0!	#DIV/0!	56%	48%	0%	6%	#DIV/0!	#DIV/0!	#DIV/0!	60%	#DIV/0!	#DIV/0!	65%	28%

MISC.ACC _ MARKET RATIO 2010 (Net Retention)



MISC. ACC & Others LOSS RATIO 2010 (Net Retention)

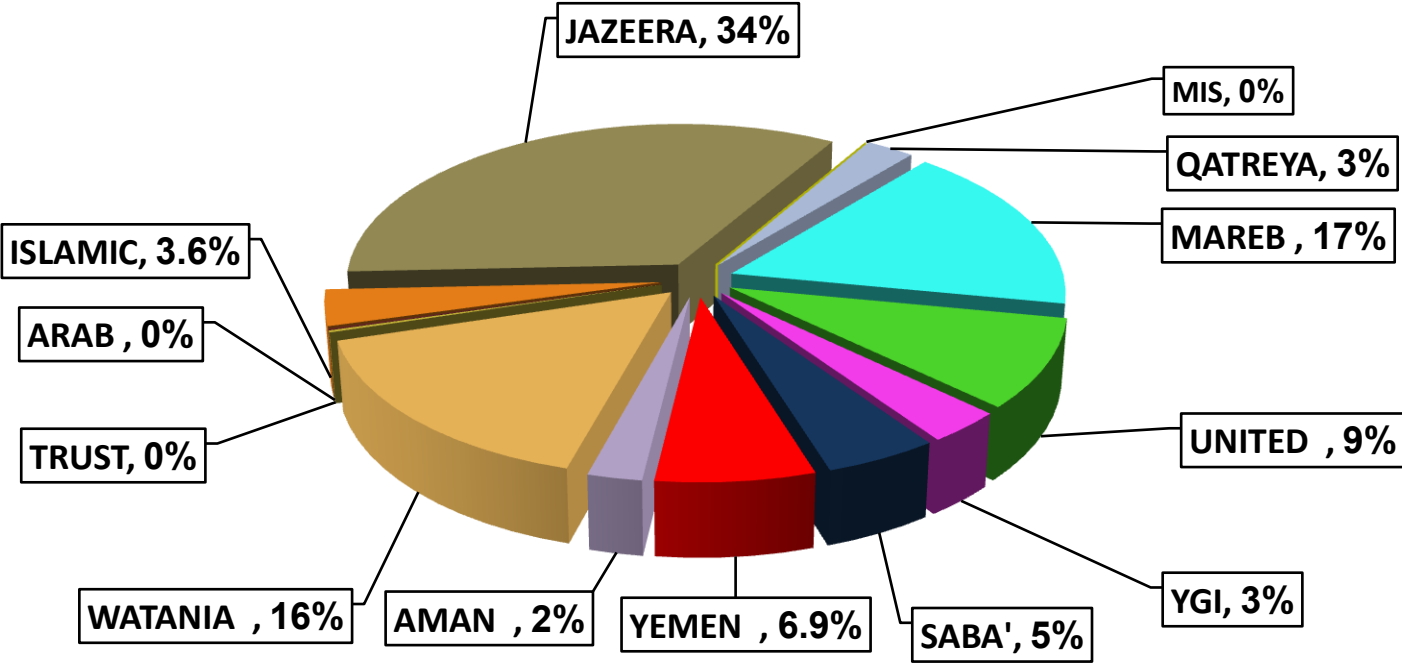


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

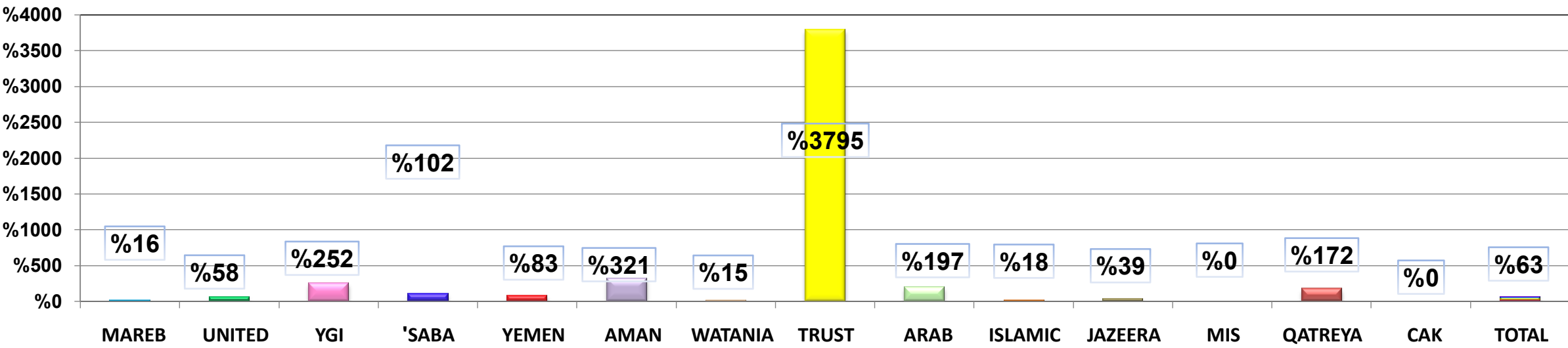
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	44,583	14,755	2,650	7,867	5,887	2,857	3,844	4,272	815	6,000	3,275	2,061	19,800	14,026	3,301	174	168	152	3,624	3,145	15,755	29,893	0	0	0	2,318	0	0	103,702	87,520
MARKET RATIO	43%	17%	3%	9%	6%	3%	4%	5%	1%	7%	3%	2%	19%	16%	3%	0%	0%	0%	3%	4%	15%	34%	0%	0%	0%	3%	0%	0%	100%	100%
PAID LOSSES	137	1,870	29	2,048	640	6,094	322	2,796	0	3,000	99	652	29,003	6,796	507	1,758	3	300	1,768	545	55,781	7,052	0	0	0	3,932	0	0	88,289	36,843
MARKET RATIO	0%	5%	0%	6%	1%	17%	0%	8%	0%	8%	0%	2%	33%	18%	1%	5%	0%	1%	2%	1%	63%	19%	0%	0%	0%	11%	0%	0%	100%	100%
O/S.LOSSES	1,230	539	109	2,537	4,356	1,104	2,034	1,572	607	2,000	3,236	5,967	7,257	-4,751	1,610	4,845	0	0	526	20	20,539	4,529	0	0	0	66	0	0	41,504	18,428
MARKET RATIO	3%	3%	0%	14%	10%	6%	5%	9%	1%	11%	8%	32%	17%	-26%	4%	26%	0%	0%	1%	0%	49%	25%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	3%	16%	5%	58%	85%	252%	61%	102%	74%	83%	102%	321%	183%	15%	64%	3795%	2%	197%	63%	18%	484%	39%	#DIV/0!	#DIV/0!	#DIV/0!	172%	#DIV/0!	#DIV/0!	125%	63%

ENGINEERING MARKET RATIO 2010(Net Retention)



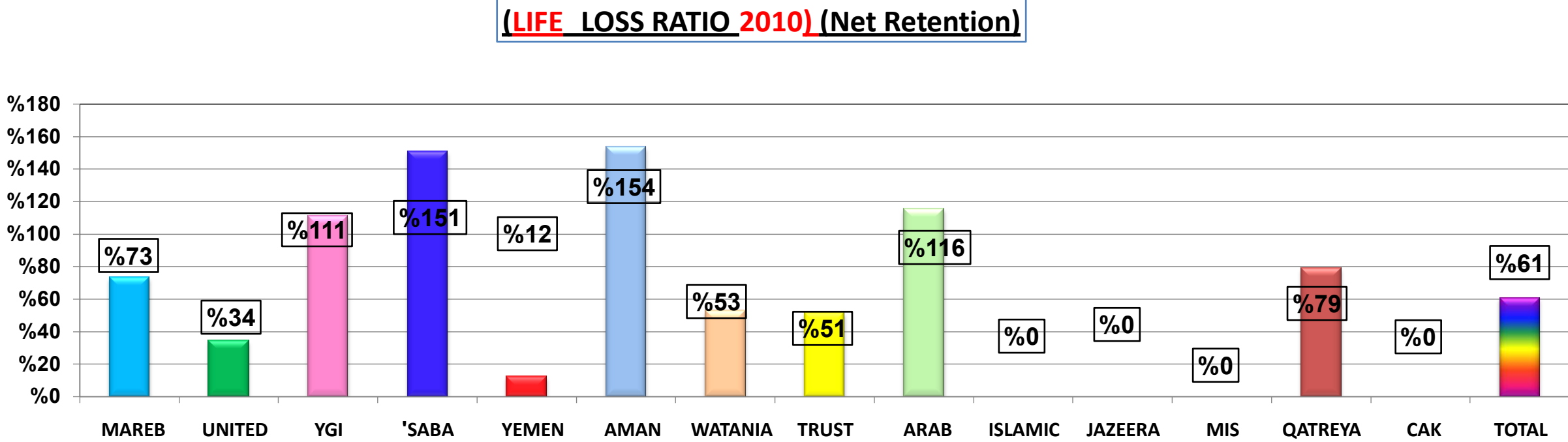
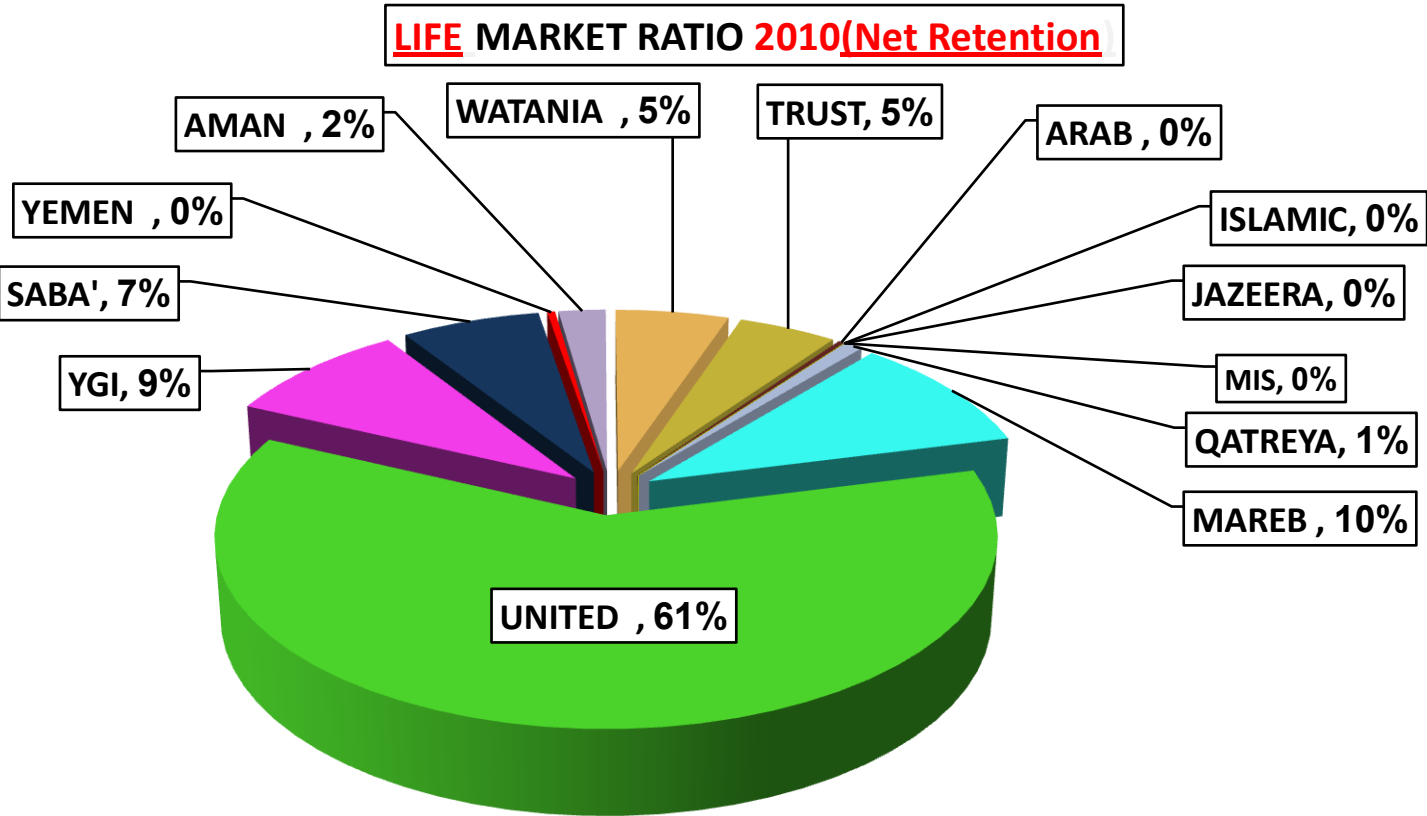
ENGINEERING LOSS RATIO 2010(Net Retention)



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

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL		
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	
PREMIUM	153,365	80,360	397,293	489,272	64,216	71,699	33,883	52,785	1,002	3,000	18,794	17,877	43,398	43,063	19,070	37,598	9,568	2,280	14,381	0	0	0	0	0	0	0	7,136	0	0	754,970	805,070
MARKET RATIO	20%	10%	53%	61%	9%	9%	4%	7%	0%	0%	2%	2%	6%	5%	3%	5%	1%	0%	2%	0%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%	
PAID LOSSES	84,335	32,442	82,877	168,404	34,609	36,549	11,517	57,650	1,577	0	18,331	10,478	6,449	14,163	6,204	6,349	6,430	2,185	12,331	21,550	0	0	0	0	0	3,120	0	0	264,660	352,890	
MARKET RATIO	32%	9%	31%	48%	13%	10%	4%	16%	1%	0%	7%	3%	2%	4%	2%	2%	2%	1%	5%	6%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%	
O/S.LOSSES	55,855	26,375	102,313	0	39,818	42,967	9,514	22,082	341	370	10,252	16,980	-7,548	8,553	5,538	13,008	2,000	450	17,114	1,992	0	0	0	0	0	2,511	0	0	235,197	135,288	
MARKET RATIO	24%	19%	44%	0%	17%	32%	4%	16%	0%	0%	4%	13%	-3%	6%	2%	10%	1%	0%	7%	1%	0%	0%	0%	0%	0%	2%	0%	0%	100%	100%	
LOSS RATIO	91%	73%	47%	34%	116%	111%	62%	151%	191%	12%	152%	154%	-3%	53%	62%	51%	88%	116%	205%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	79%	#DIV/0!	#DIV/0!	66%	61%	

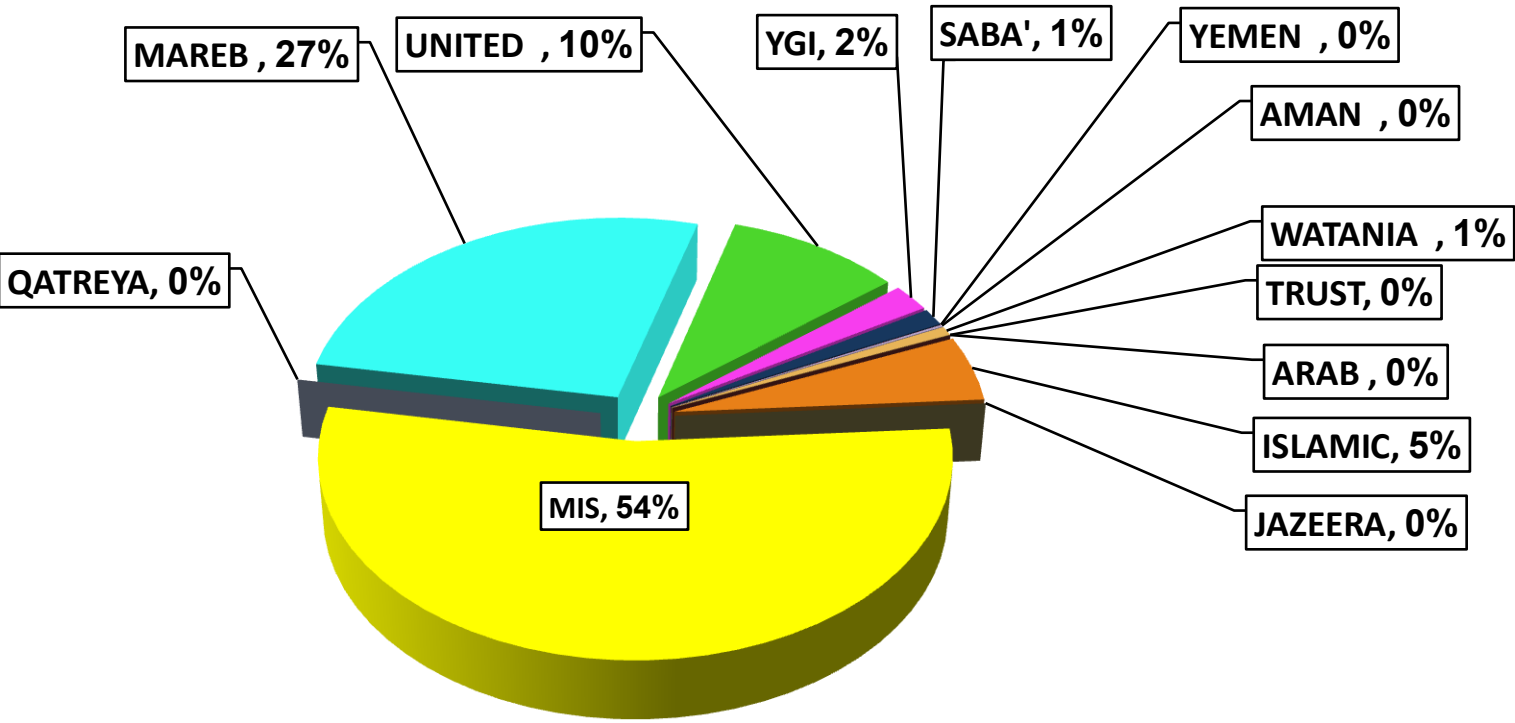


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010	2009	2010
PREMIUM	0	135,862	0	50,326	0	11,225	0	7,026	0	0	0	822	0	3,682	0	0	0	0	0	26,953	0	0	0	274,557	0	0	0	0	0	510,453
MARKET RATIO	#DIV/0!	27%	#DIV/0!	10%	#DIV/0!	2%	#DIV/0!	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	5%	#DIV/0!	0%	#DIV/0!	54%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%
PAID LOSSES	0	156,840	0	8,346	0	4,723	0	7,274	0	0	0	0	0	2,878	0	0	0	0	0	0	0	0	248,425	0	0	0	0	0	428,486	
MARKET RATIO	#DIV/0!	37%	#DIV/0!	2%	#DIV/0!	1%	#DIV/0!	2%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	58%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%
O/S.LOSSES	0	56,350	0	0	0	2,745	0	0	0	0	0	294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	59,389	
MARKET RATIO	#DIV/0!	95%	#DIV/0!	0%	#DIV/0!	5%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%
LOSS RATIO	#DIV/0!	157%	#DIV/0!	17%	#DIV/0!	67%	#DIV/0!	104%	#DIV/0!	#DIV/0!	#DIV/0!	36%	#DIV/0!	78%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	90%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	96%

Medical MARKET RATIO 2010 (Net Retention)



(Medical LOSS RATIO 2010) (Net Retention)

