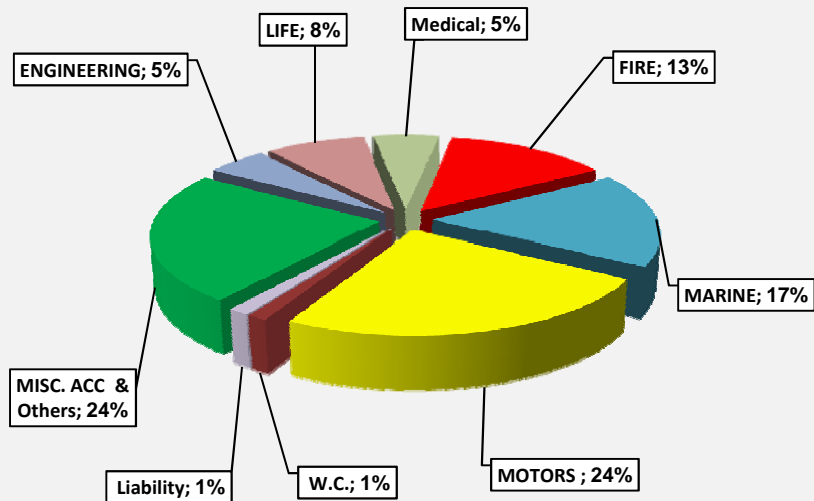
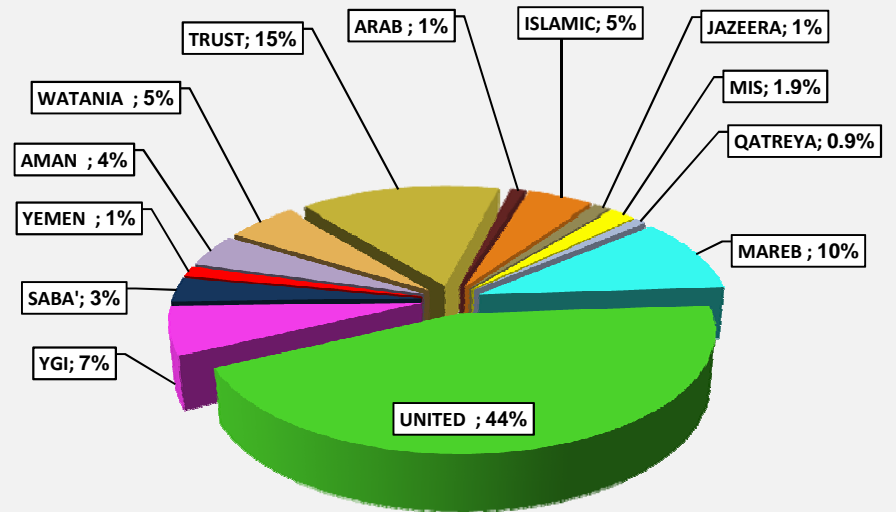


YEMEN INSURANCE MARKET STATISTIC 2010

MARKET RATIO 2010



MARKET RATIO 2010



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

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

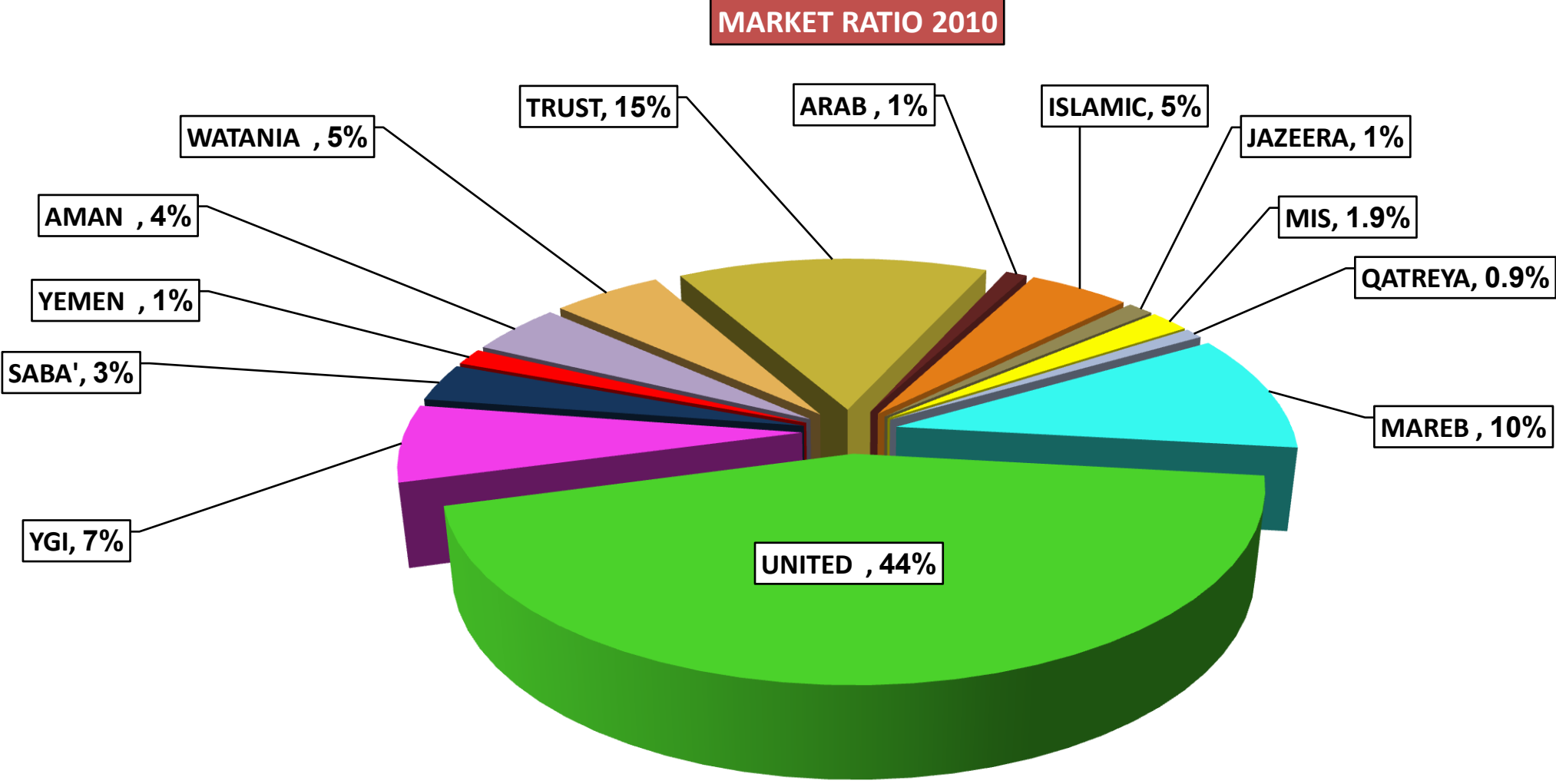
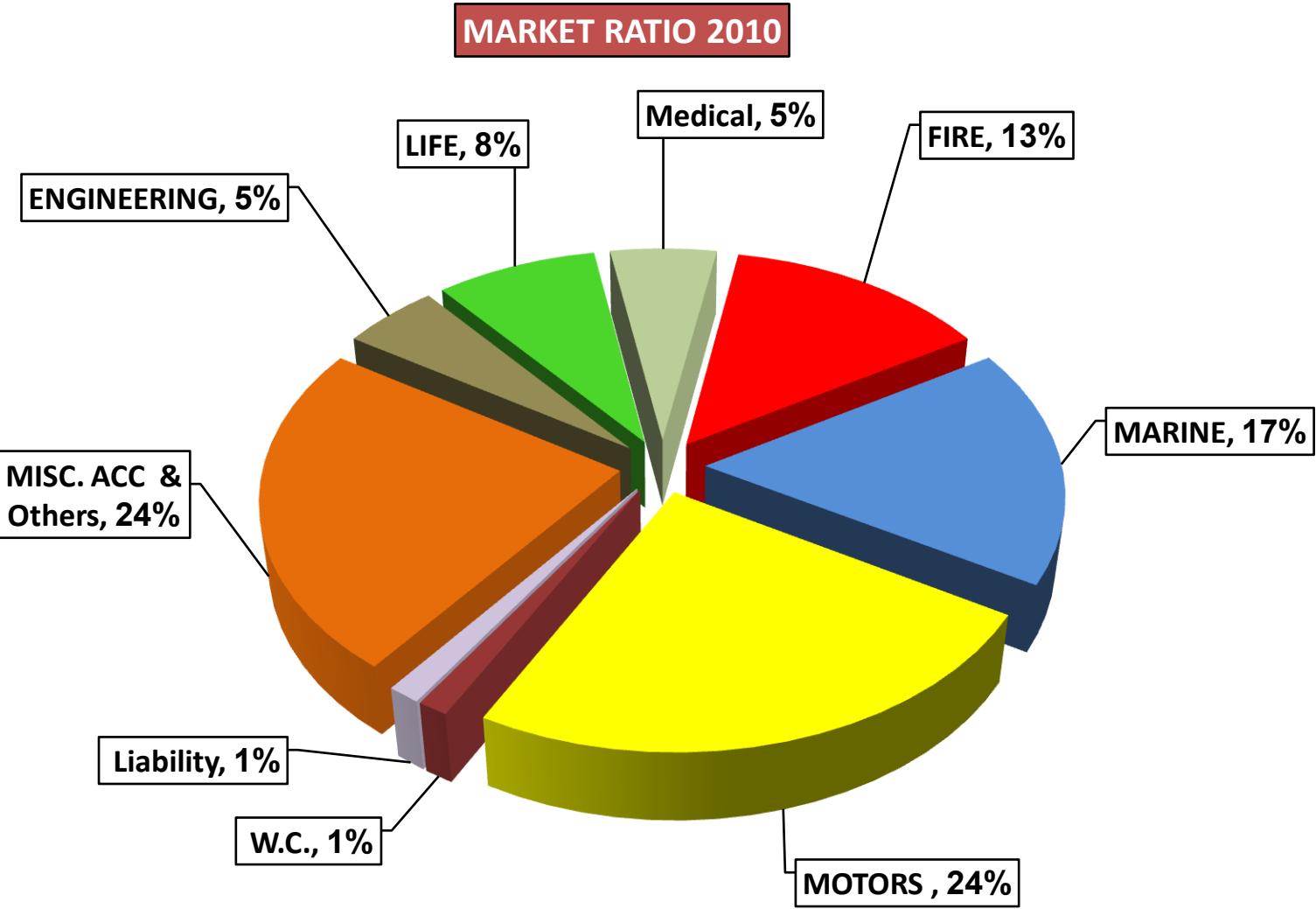
CURRENCY: YEMENI RIALS IN THOUSAND

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	206,050	237,674	1,158,560	1,224,526	214,238	162,109	68,564	69,409	26,405	30,000	143,767	163,873	58,424	47,084	6,545	396,557	1,401	6,345	66,529	69,035	1,617	3,530	0	0	0	16,402	0	0	1,952,100	2,426,544	
Growth RATIO	15%		6%		-24%		1%		14%		14%		-19%		5959%		353%		4%		118%		#DIV/0!		#DIV/0!		#DIV/0!		24%		
MARKET RATIO	11%	10%	59%	50%	11%	7%	4%	3%	1%	1%	7%	7%	3%	2%	0%	16%	0%	0%	3%	3%	0%	0%	0%	0%	0%	1%	0%	0%	12%	13%	
MARINE	194,411	226,605	1,663,098	1,701,635	285,443	335,311	76,572	109,216	28,242	31,000	193,574	150,014	50,739	132,820	17,164	12,462	9,019	8,242	258,055	358,141	4,526	11,618	0	0	0	9,047	0	0	2,780,843	3,086,111	
Growth RATIO	17%		2%		17%		43%		10%		-23%		162%		-27%		-9%		39%		157%		#DIV/0!		#DIV/0!		#DIV/0!		11%		
MARKET RATIO	7%	7%	60%	55%	10%	11%	3%	4%	1%	1%	7%	5%	2%	4%	1%	0%	0%	0%	9%	12%	0%	0%	0%	0%	0%	0%	0%	0%	18%	17%	
MOTORS	815,219	769,415	1,352,887	1,533,811	391,513	341,434	214,733	232,220	42,224	144,540	413,479	391,490	375,760	405,320	48,418	42,359	172,953	154,912	250,340	263,768	61,291	76,195	0	0	0	32,559	0	0	4,138,817	4,388,023	
Growth RATIO	-6%		13%		-13%		8%		242%		-5%		8%		-13%		-10%		5%		24%		#DIV/0!		#DIV/0!		#DIV/0!		6%		
MARKET RATIO	20%	18%	33%	35%	9%	8%	5%	5%	1%	3%	10%	9%	9%	9%	1%	1%	4%	4%	6%	6%	1%	2%	0%	0%	0%	1%	0%	0%	26%	24%	
W.C.	15,166	15,348	132,886	128,098	78,879	25,981	0	0	29,472	29,000	0	11,419	0	0	2,952	2,626	0	0	6,008	6,520	549	2,578	0	0	0	0	0	0	265,912	221,570	
Growth RATIO	1%		-4%		-67%		#DIV/0!		-2%		#DIV/0!		#DIV/0!		-11%		#DIV/0!		9%		370%		#DIV/0!		#DIV/0!		#DIV/0!		-17%		
MARKET RATIO	6%	7%	50%	58%	30%	12%	0%	0%	11%	13%	0%	5%	0%	0%	1%	1%	0%	0%	2%	3%	0%	1%	0%	0%	0%	0%	0%	0%	2%	1%	
Liability	10,875	12,981	135,034	57,163	34,664	57,088	0	0	0	1,460	0	24,049	0	0	196,684	515	5,364	0	4,045	3,219	102,821	81,089	0	0	0	0	0	0	489,487	237,564	
Growth RATIO	19%		-58%		65%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-100%		-100%		-20%		-21%		#DIV/0!		#DIV/0!		#DIV/0!		-51%		
MARKET RATIO	2%	5%	28%	24%	7%	24%	0%	0%	0%	1%	0%	10%	0%	0%	40%	0%	1%	0%	1%	1%	21%	34%	0%	0%	0%	0%	0%	0%	3%	1%	
MISC. ACC & Others	51,802	47,946	1,563,261	1,823,758	50,970	30,910	27,808	26,168	349	320	1,191	0	174,298	166,955	1,896,908	2,028,042	0	0	45,198	59,566	478	1,402	0	0	0	73,527	0	0	3,812,263	4,258,594	
Growth RATIO	-7%		17%		-39%		-6%		-8%		-100%		-4%		7%		#DIV/0!		32%		193%		#DIV/0!		#DIV/0!		#DIV/0!		12%		
MARKET RATIO	1%	1%	41%	43%	1%	1%	1%	1%	0%	0%	0%	0%	5%	4%	50%	48%	0%	0%	1%	1%	0%	0%	0%	0%	0%	2%	0%	0%	24%	24%	
ENGINEERING	206,232	237,586	323,563	227,799	98,378	96,775	10,022	9,957	9,719	18,000	34,611	15,941	102,967	81,467	86,868	115,105	840	761	39,950	37,855	39,891	47,022	0	0	0	5,668	0	0	953,041	893,936	
Growth RATIO	15%		-30%		-2%		-1%		85%		-54%		-21%		33%		-9%		-5%		18%		#DIV/0!		#DIV/0!		#DIV/0!		-6%		
MARKET RATIO	22%	27%	34%	25%	10%	11%	1%	1%	1%	2%	4%	2%	11%	9%	9%	13%	0%	0%	4%	4%	4%	5%	0%	0%	0%	1%	0%	0%	6%	5%	
LIFE	202,251	135,568	698,772	838,685	113,991	112,128	81,980	103,704	1,411	4,000	35,837	39,212	82,844	80,335	42,220	87,779	20,531	15,203	59,152	45,560	0	0	0	0	0	24,251	0	0	1,338,989	1,486,425	
Growth RATIO	-33%		20%		-2%		26%		183%		9%		-3%		108%		-26%		-23%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		11%		
MARKET RATIO	15%	9%	52%	56%	9%	8%	6%	7%	0%	0%	3%	3%	6%	5%	3%	6%	2%	1%	4%	3%	0%	0%	0%	0%	0%	2%	0%	0%	9%	8%	
Medical	0	135,862	0	379,061	0	23,430	0	35,598	0	0	0	4,846	0	27,865	0	0	0	0	0	28,929	0	0	0	345,223	0	0	0	0	0	980,814	
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!	14%	#DIV/0!	39%	#DIV/0!	2%	#DIV/0!	4%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	3%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	3%	#DIV/0!	0%	#DIV/0!	35%	#DIV/0!	0%	#DIV/0!	0%	0%	0%	5%
TOTAL (R)	1,702,006	1,818,985	7,028,061	7,914,536	1,268,076	1,185,166	479,679	586,273	137,822	258,320	822,459	800,844	845,032	941,846	2,297,759	2,685,445	210,108	185,463	729,277	872,593	211,173	223,434	0	345,223	0	161,454	0	0	15,731,452	17,979,582	
TOTAL (\$)	\$8,222	\$8,580	\$33,952	\$37,333	\$6,126	\$5,590	\$2,317	\$2,765	\$666	\$1,218	\$3,973	\$3,778	\$4,082	\$4,443	\$11,100	\$12,667	\$1,015	\$875	\$3,523	\$4,116	\$1,020	\$1,054	\$0	\$1,628	\$0	\$762	\$0	\$0	\$75,997	\$84,809	
MARKET RATIO	11%	10%	45%	44%	8%	7%	3%	3%	1%	1%	5%	4%	5%	5%	15%	15%	1%	1%	5%	5%	1%	1%	0%	2%	0%	1%	0%	0%	100%	100%	
Growth RATIO	7%		13%		-7%		22%		87%		-3%		11%		17%		-12%		20%		6%		#DIV/0!		#DIV/0!		#DIV/0!		14%		

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

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)	1,702,006	1,818,985	7,028,061	7,914,536	1,268,076	1,185,166	479,679	586,273	137,822	258,320	822,459	800,844	845,032	941,846	2,297,759	2,685,445	210,108	185,463	729,277	872,593	211,173	223,434	0	345,223	0	161,454	0	0	15,731,452	17,979,582
TOTAL PREMIUM (\$)	\$8,222	\$8,580	\$33,952	\$37,333	\$6,126	\$5,590	\$2,317	\$2,765	\$666	\$1,218	\$3,973	\$3,778	\$4,082	\$4,443	\$11,100	\$12,667	\$1,015	\$875	\$3,523	\$4,116	\$1,020	\$1,054	\$0	\$1,628	\$0	\$762	\$0	\$0	\$75,997	\$84,809
MARKET RATIO	11%	10%	45%	44%	8%	7%	3%	3%	1%	1%	5%	4%	5%	5%	15%	15%	1%	1%	5%	5%	1%	1%	0%	2%	0%	1%	0%	0%	100%	99%
Growth RATIO	7%		13%		-7%		22%		87%		-3%		11%		17%		-12%		20%		6%		#DIV/0!		#DIV/0!		#DIV/0!		14%	

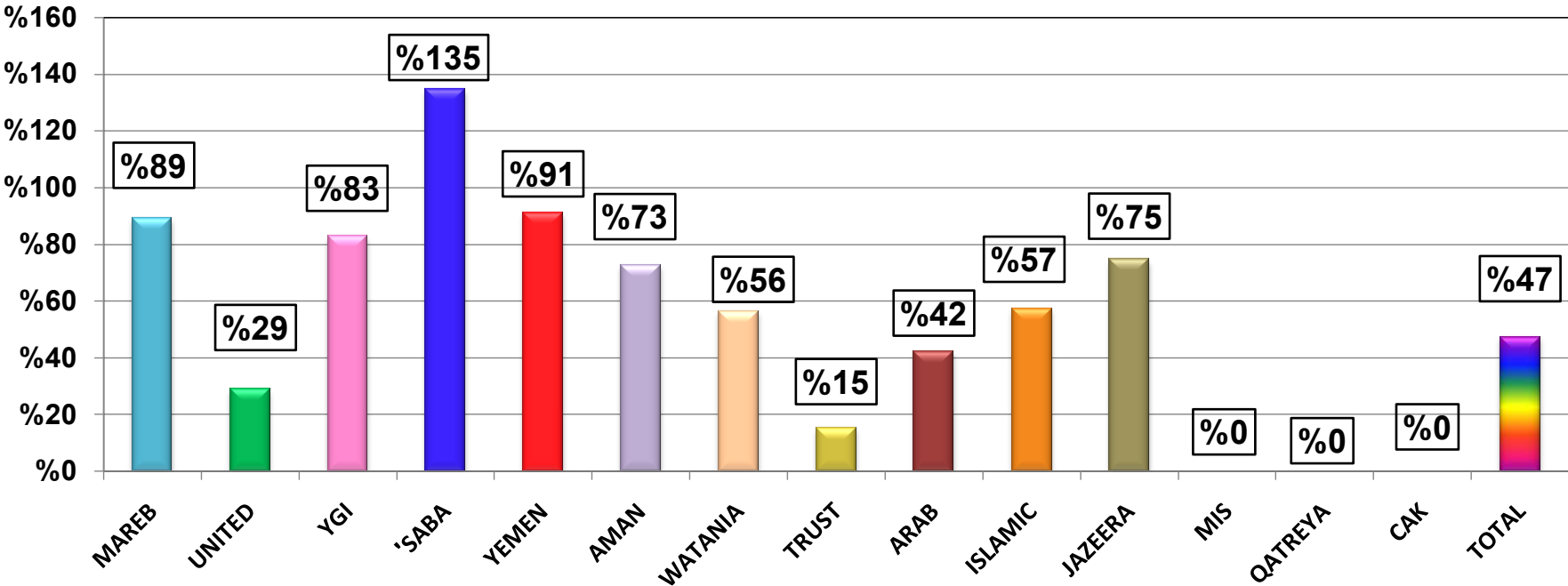


YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)

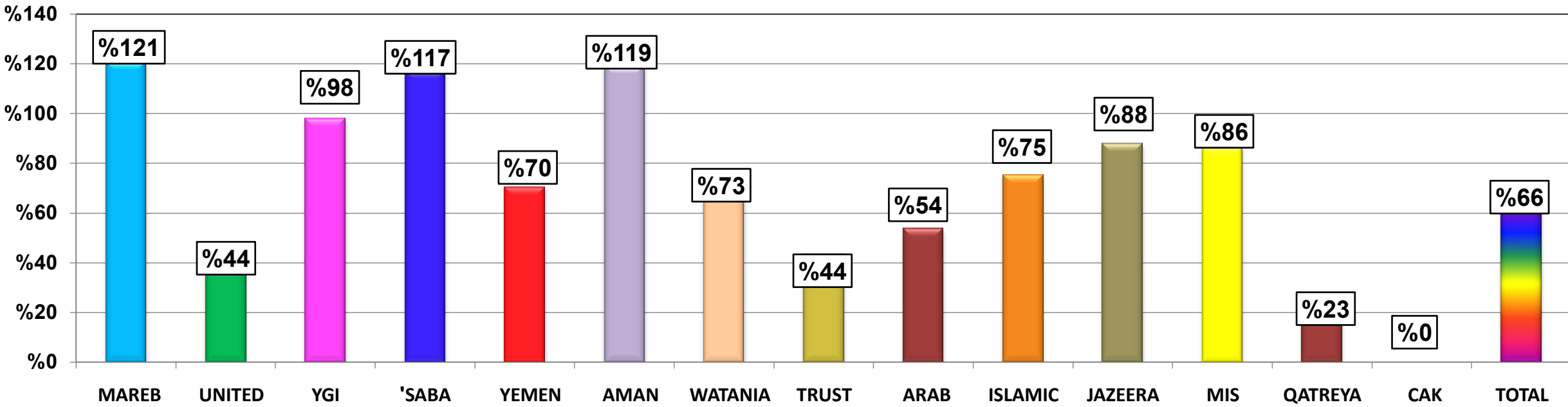
CURRENCY: YER. - 1000

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	1,702,006	1,818,985	7,028,061	7,914,536	1,268,076	1,185,166	479,679	586,273	137,822	258,320	822,459	800,844	845,032	941,846	2,297,759	2,685,445	210,108	185,463	729,277	872,593	211,173	223,434	0	345,223	0	161,454	0	0	15,731,452	17,979,582
MARKET RATIO	11%	10%	45%	44%	8%	7%	3%	3%	1%	1%	5%	4%	5%	5%	15%	15%	1%	1%	5%	5%	1%	1%	0%	2%	0%	1%	0%	0%	100%	100%
PAID LOSSES	753,964	1,351,841	1,311,618	2,680,581	420,474	526,814	296,145	430,725	83,473	106,297	417,703	631,248	464,845	688,320	70,806	856,510	54,977	61,367	257,642	357,912	78,297	100,833	0	298,552	0	9,465	0	0	4,209,944	8,100,465
MARKET RATIO	18%	17%	31%	33%	10%	7%	7%	5%	2%	1%	10%	8%	11%	8%	2%	11%	1%	1%	6%	4%	2%	1%	0%	4%	0%	0%	0%	0%	100%	100%
O/S. LOSSES	763,714	844,012	724,369	795,294	628,916	631,562	349,675	255,917	42,060	75,370	180,498	323,486	12,328	-2,823	278,536	312,828	34,000	38,000	161,003	298,878	79,335	95,430	0	0	0	28,450	0	0	3,254,434	3,696,404
MARKET RATIO	23%	23%	22%	22%	19%	17%	11%	7%	1%	2%	6%	9%	0%	0%	9%	8%	1%	1%	5%	8%	2%	3%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	89%	121%	29%	44%	83%	98%	135%	117%	91%	70%	73%	119%	56%	73%	15%	44%	42%	54%	57%	75%	75%	88%	#DIV/0!	86%	#DIV/0!	23%	#DIV/0!	#DIV/0!	47%	66%

LOSS RATIO 2009



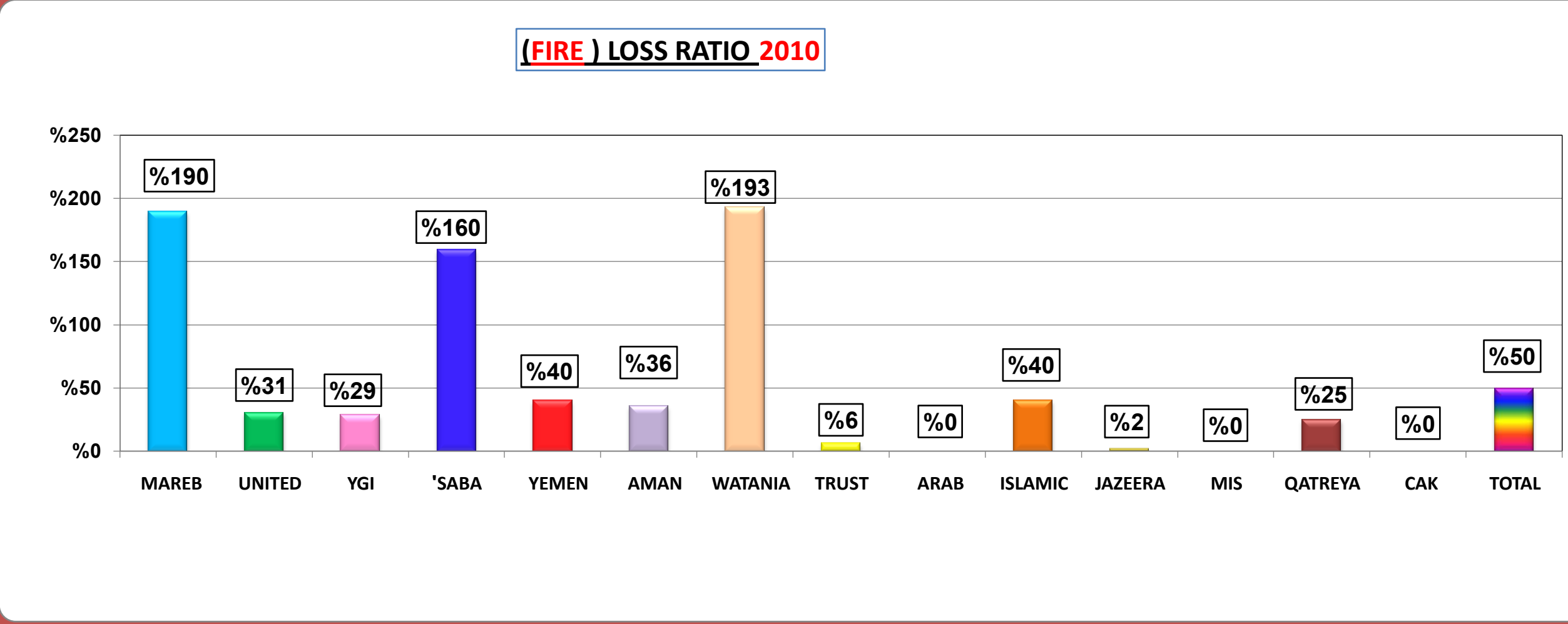
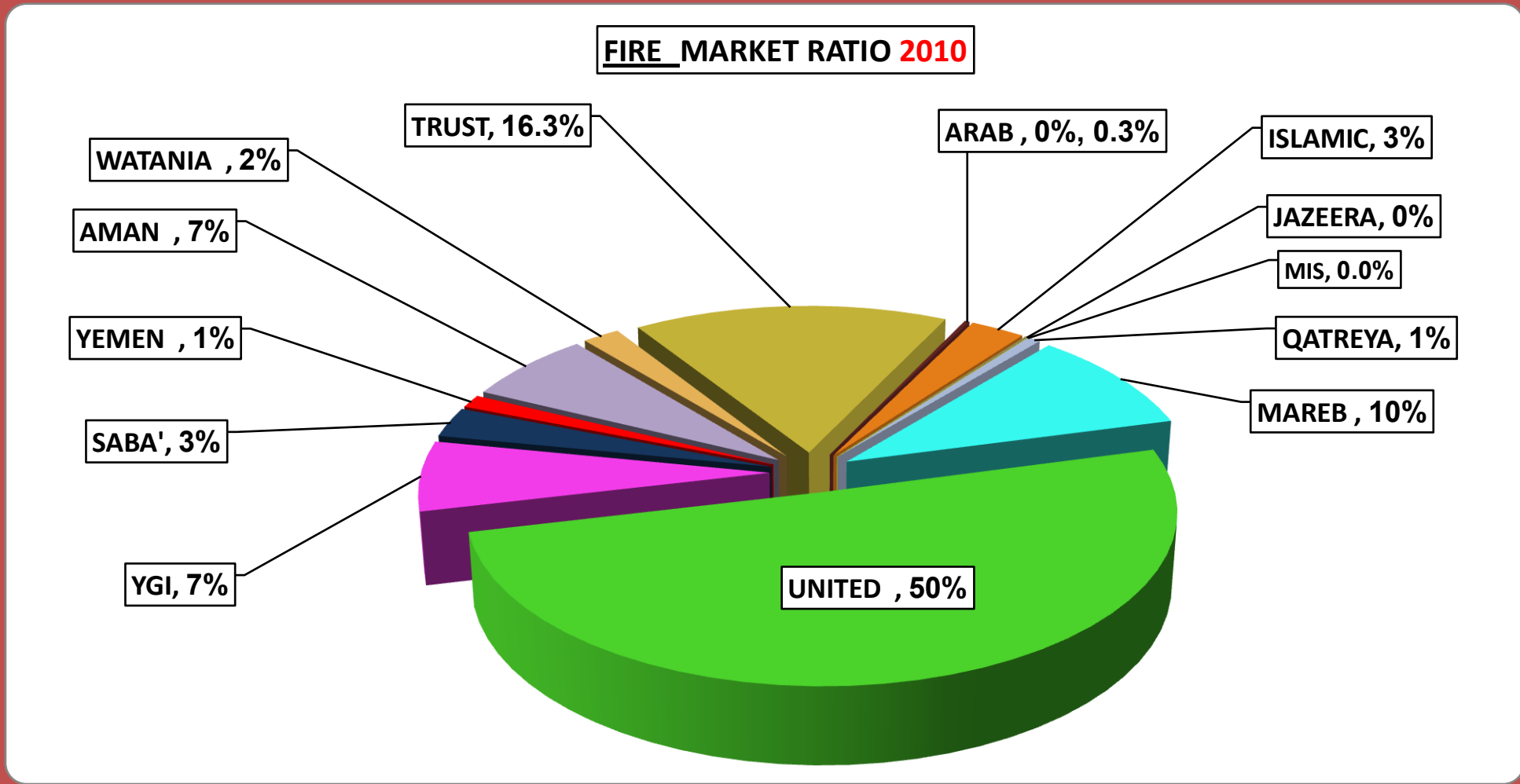
LOSS RATIO 2010



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

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	206,050	237,674	1,158,560	1,224,526	214,238	162,109	68,564	69,409	26,405	30,000	143,767	163,873	58,424	47,084	6,545	396,557	1,401	6,345	66,529	69,035	1,617	3,530	0	0	0	16,402	0	0	1,952,100	2,426,544
MARKET RATIO	11%	10%	59%	50%	11%	7%	4%	3%	1%	1%	7%	7%	3%	2%	0%	16%	0%	0%	3%	3%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
PAID LOSSES	46,840	46,015	227,234	190,287	24,407	22,738	15,068	60,536	8,361	10,000	45,287	14,730	24,850	53,445	3,994	19,723	20	0	15,392	6,144	0	24	0	0	0	1,940	0	0	411,453	425,582
MARKET RATIO	11%	11%	55%	45%	6%	5%	4%	14%	2%	2%	11%	3%	6%	13%	1%	5%	0%	0%	4%	1%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	30,919	405,318	41,304	186,779	20,572	23,509	13,391	50,195	5,935	2,000	6,018	44,015	3,718	37,548	24,552	5,117	0	0	4,548	21,559	42	50	0	0	0	2,175	0	0	150,999	778,265
MARKET RATIO	20%	52%	27%	24%	14%	3%	9%	6%	4%	0%	4%	6%	2%	5%	16%	1%	0%	0%	3%	3%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	38%	190%	23%	31%	21%	29%	42%	160%	54%	40%	36%	36%	49%	193%	436%	6%	1%	0%	30%	40%	3%	2%	#DIV/0!	#DIV/0!	#DIV/0!	25%	#DIV/0!	#DIV/0!	29%	50%

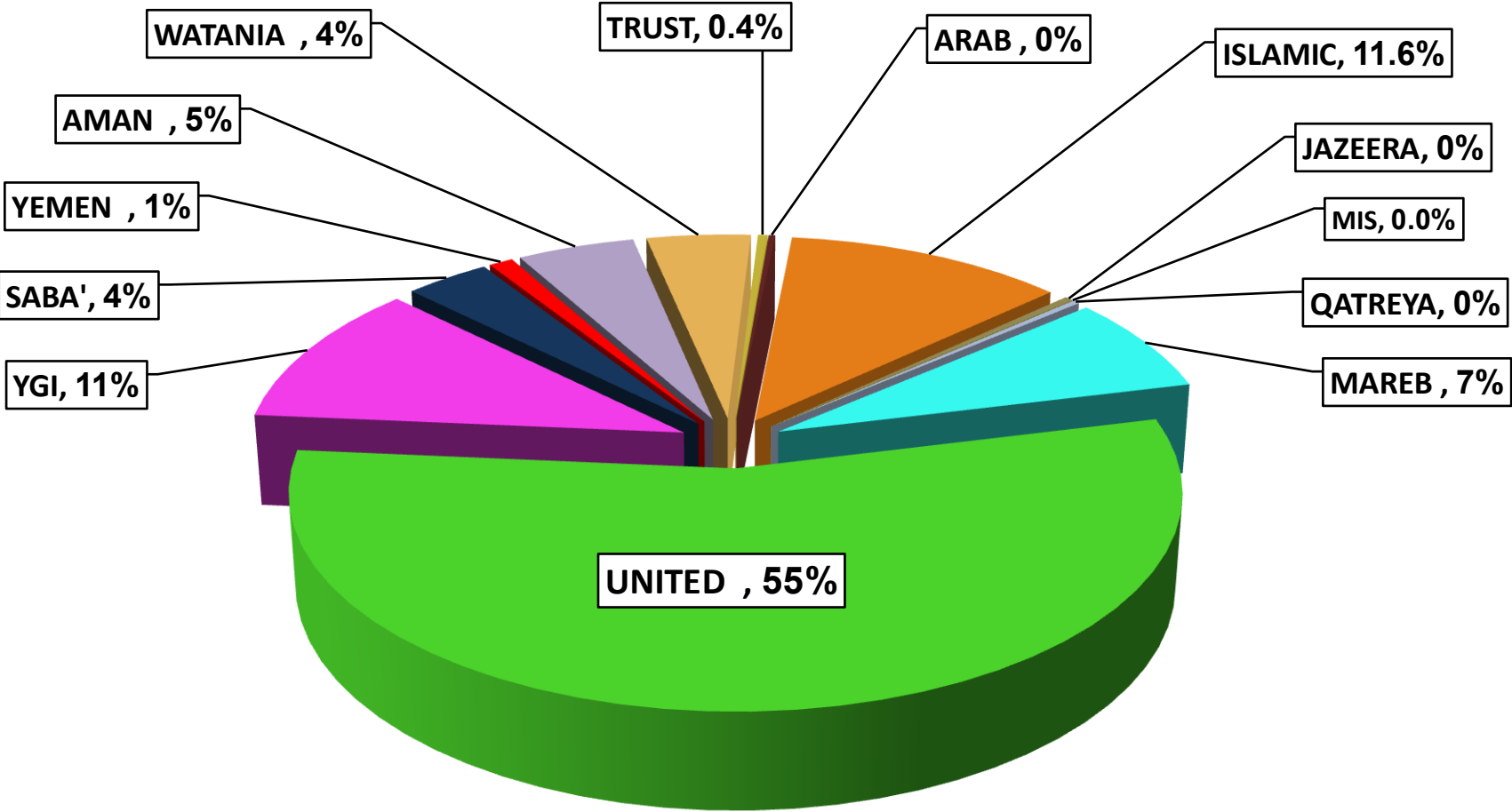


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

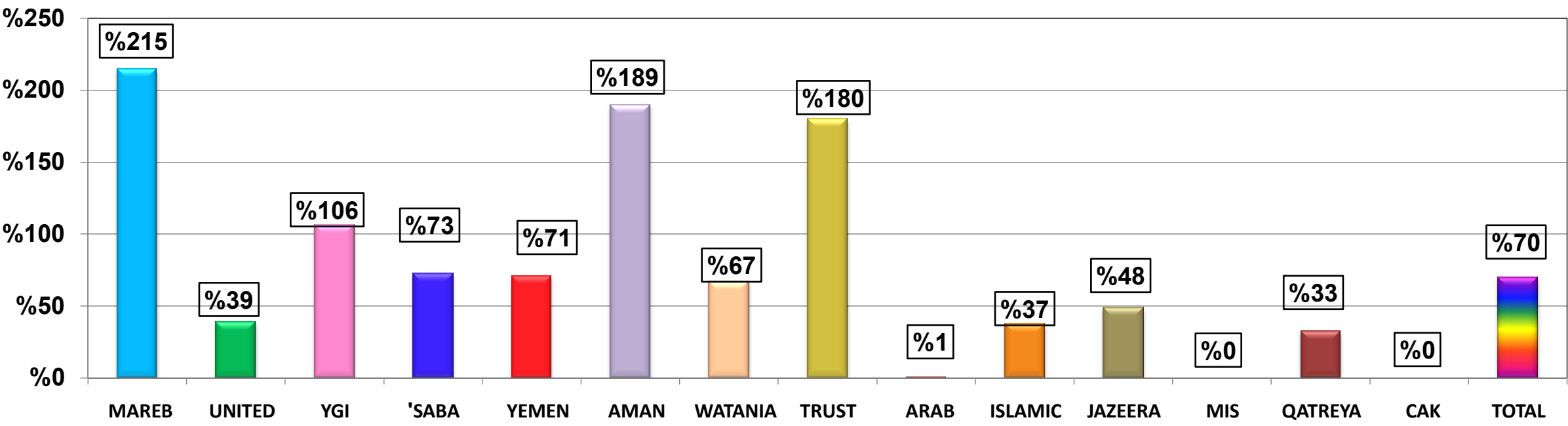
CURRENCY: YER. - 1000

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	194,411	226,605	1,663,098	1,701,635	285,443	335,311	76,572	109,216	28,242	31,000	193,574	150,014	50,739	132,820	17,164	12,462	9,019	8,242	258,055	358,141	4,526	11,618	0	0	0	9,047	0	0	2,780,843	3,086,111
MARKET RATIO	7%	7%	60%	55%	10%	11%	3%	4%	1%	1%	7%	5%	2%	4%	1%	0%	0%	0%	9%	12%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	91,777	419,605	204,816	520,347	71,935	114,991	66,669	52,532	8,698	2,000	37,106	208,238	18,533	89,621	9,759	993	1,801	55	63,215	101,375	436	1,091	0	0	0	1,245	0	0	574,745	1,512,093
MARKET RATIO	16%	28%	36%	34%	13%	8%	12%	3%	2%	0%	6%	14%	3%	6%	2%	0%	0%	0%	11%	7%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	390,909	67,069	80,232	144,113	174,669	241,201	17,695	27,019	15,969	20,000	16,153	76,029	4,744	-601	10,279	21,440	0	0	9,315	32,825	400	4,538	0	0	0	1,698	0	0	720,365	635,331
MARKET RATIO	54%	11%	11%	23%	24%	38%	2%	4%	2%	3%	2%	12%	1%	0%	1%	3%	0%	0%	1%	5%	0%	1%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	248%	215%	17%	39%	86%	106%	110%	73%	87%	71%	28%	189%	46%	67%	117%	180%	20%	1%	28%	37%	18%	48%	#DIV/0!	#DIV/0!	#DIV/0!	33%	#DIV/0!	#DIV/0!	47%	70%

MARINE MARKET RATIO 2010



(MARINE) LOSS RATIO 2010

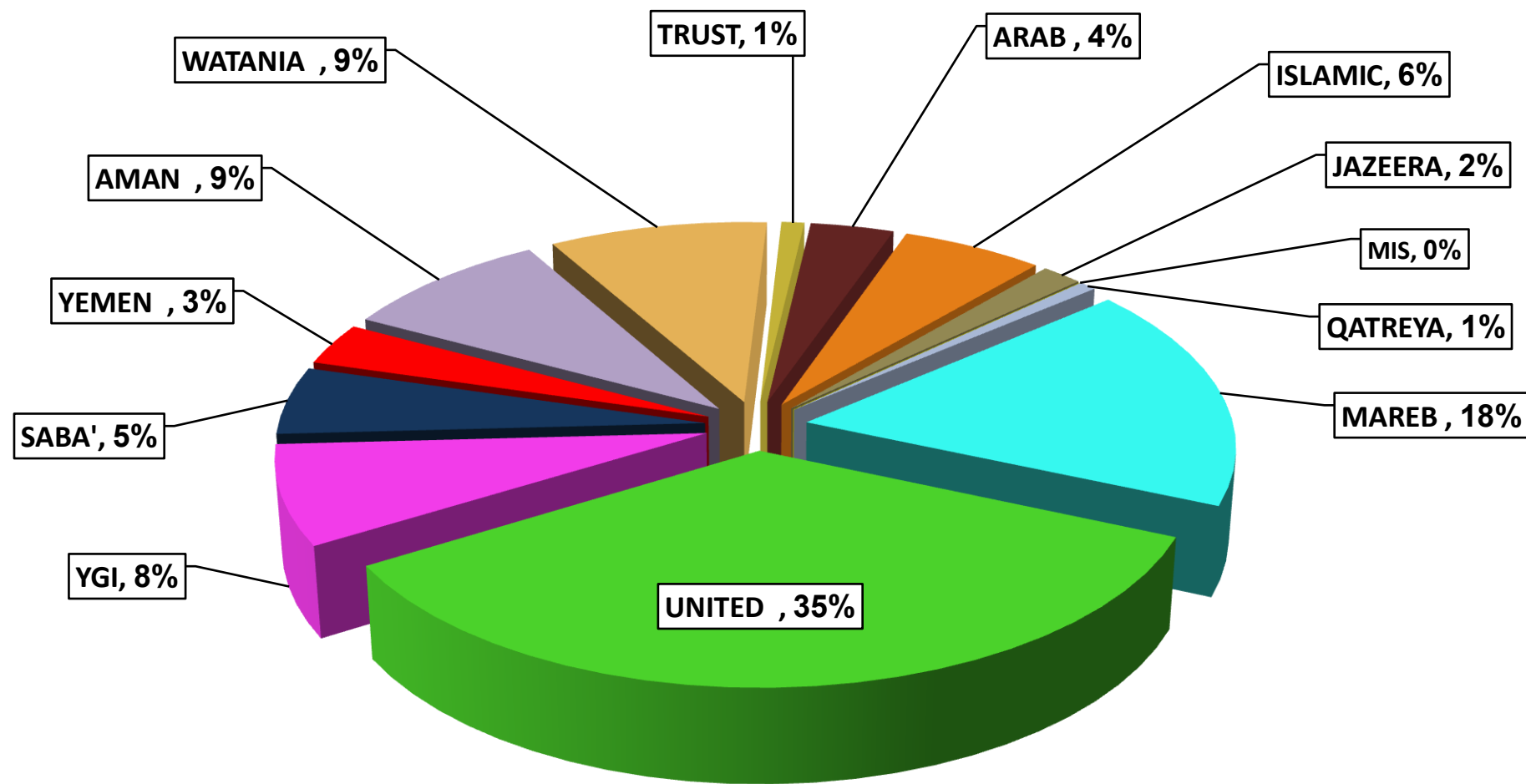


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

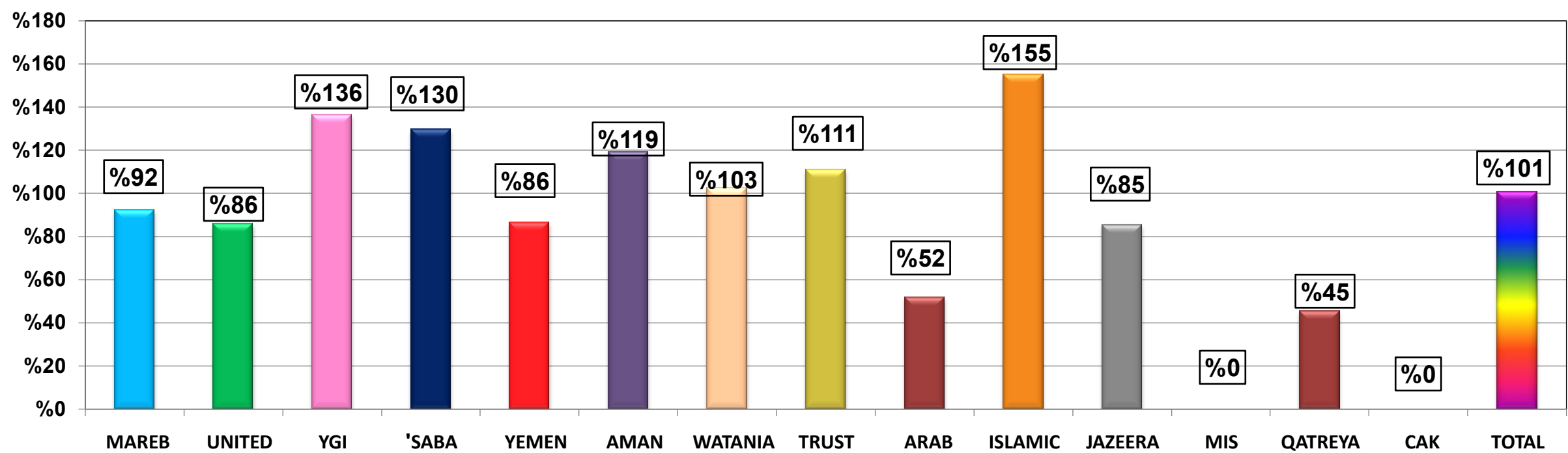
CURRENCY: YER. - 1000

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	769,415	1,352,887	1,533,811	391,513	341,434	214,733	232,220	42,224	144,540	413,479	391,490	375,760	405,320	48,418	42,359	172,953	154,912	250,340	263,768	61,291	76,195	0	0	0	32,559	0	0	4,138,817	4,388,023
MARKET RATIO	20%	18%	33%	35%	9%	8%	5%	5%	1%	3%	10%	9%	9%	9%	1%	1%	4%	4%	6%	6%	1%	2%	0%	0%	0%	1%	0%	0%	100%	100%
PAID LOSSES	469,177	612,202	452,986	996,903	215,834	219,067	176,022	202,412	54,263	79,380	284,978	357,769	243,930	376,388	39,012	32,656	40,281	45,242	143,934	215,588	14,598	22,223	0	0	0	136	0	0	2,135,015	3,159,966
MARKET RATIO	22%	19%	21%	32%	10%	7%	8%	6%	3%	3%	13%	11%	11%	12%	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	319,865	298,698	246,784	92,410	98,751	10,530	45,540	144,665	108,808	632	39,292	14,945	14,364	30,000	35,000	108,356	193,975	27,547	42,741	0	0	0	14,650	0	0	1,154,883	1,256,841
MARKET RATIO	11%	8%	26%	25%	26%	20%	8%	8%	1%	4%	13%	9%	0%	3%	1%	1%	3%	3%	9%	15%	2%	3%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	73%	92%	56%	86%	131%	136%	125%	130%	153%	86%	104%	119%	65%	103%	111%	111%	41%	52%	101%	155%	69%	85%	#DIV/0!	#DIV/0!	#DIV/0!	45%	#DIV/0!	#DIV/0!	79%	101%

MOTOR MARKET RATIO 2010



(MOTOR LOSS RATIO 2010)

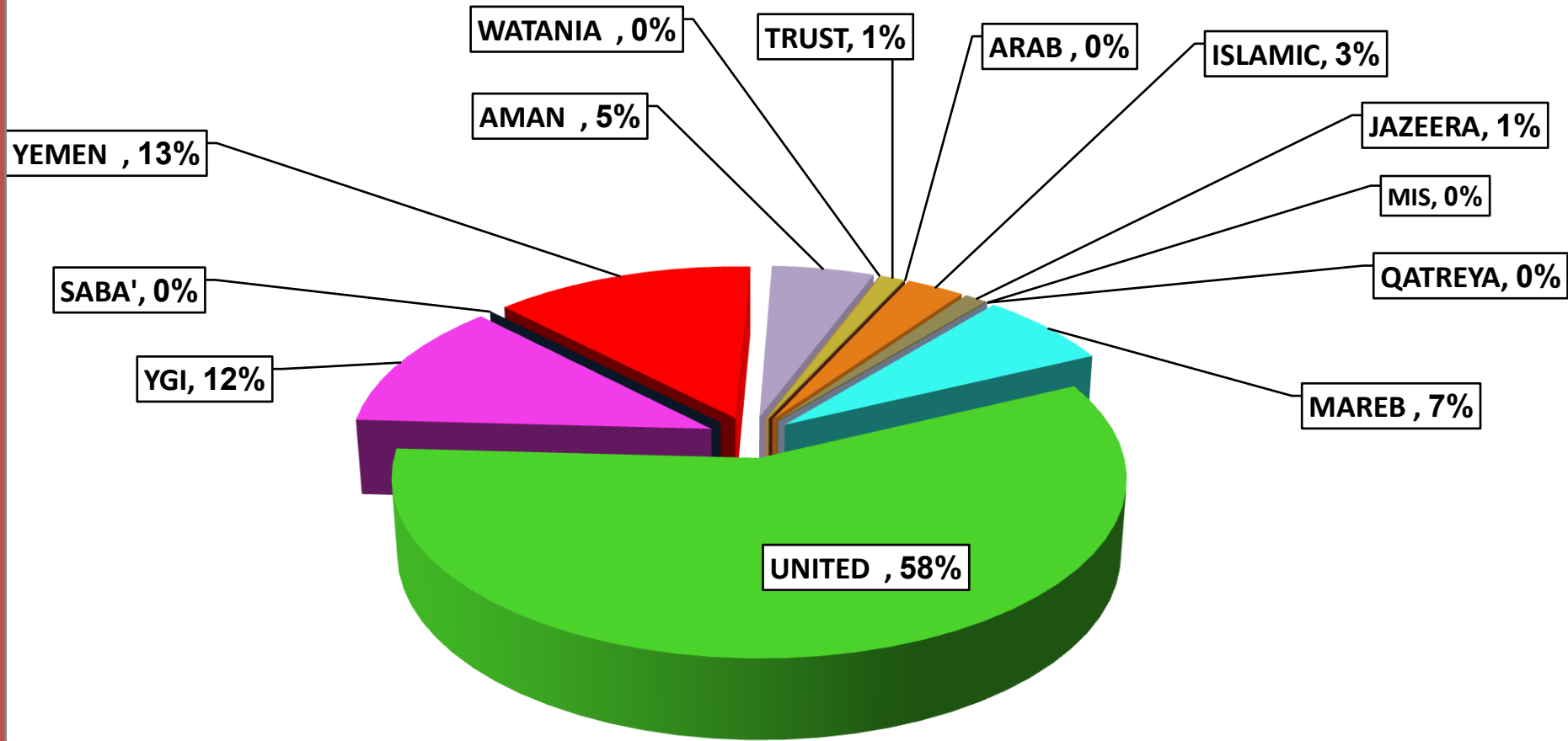


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

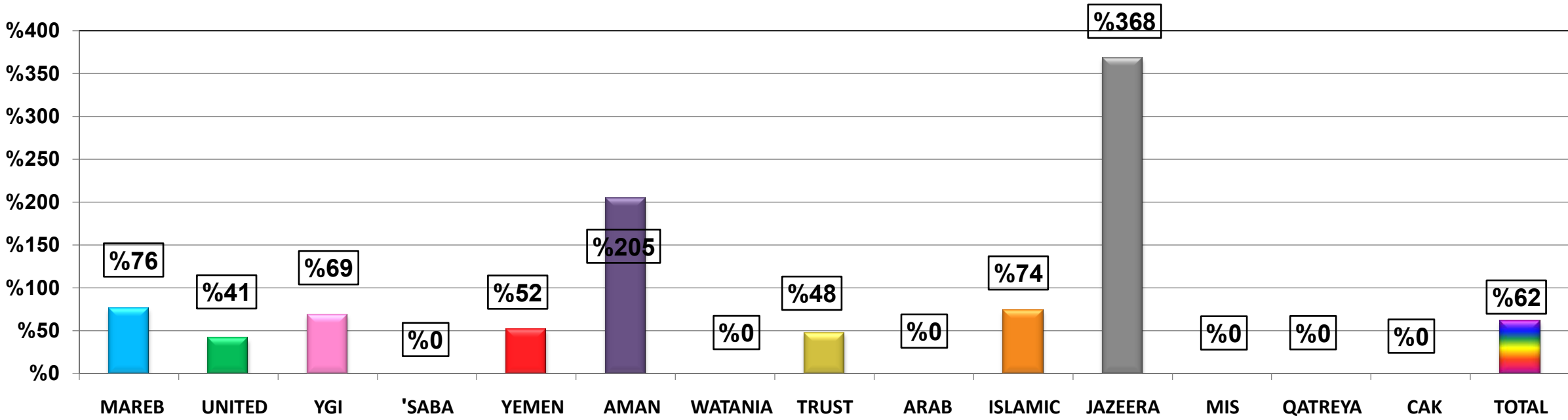
CURRENCY: YER. - 1000

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	132,886	128,098	78,879	25,981	0	0	29,472	29,000	0	11,419	0	0	2,952	2,626	0	0	6,008	6,520	549	2,578	0	0	0	0	0	0	265,912	221,570
MARKET RATIO	7%	7%	60%	58%	36%	12%	0%	0%	13%	13%	0%	5%	0%	0%	1%	1%	0%	0%	3%	3%	0%	1%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	4,160	1,845	34,826	29,333	8,155	3,192	0	0	9,630	10,000	0	11,984	0	0	1,810	150	0	0	0	2,032	0	6,933	0	0	0	0	0	0	58,581	65,469
MARKET RATIO	6%	3%	53%	45%	12%	5%	0%	0%	15%	15%	0%	18%	0%	0%	3%	0%	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	432	5,000	0	11,386	0	0	1,025	1,100	0	0	0	2,776	0	2,560	0	0	0	0	0	0	40,942	70,884
MARKET RATIO	14%	14%	25%	33%	17%	21%	0%	0%	1%	7%	0%	16%	0%	0%	1%	2%	0%	0%	0%	4%	0%	4%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	93%	76%	39%	41%	26%	69%	#DIV/0!	#DIV/0!	34%	52%	#DIV/0!	205%	#DIV/0!	#DIV/0!	96%	48%	#DIV/0!	#DIV/0!	0%	74%	0%	368%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	37%	62%

W.C MARKET RATIO 2010



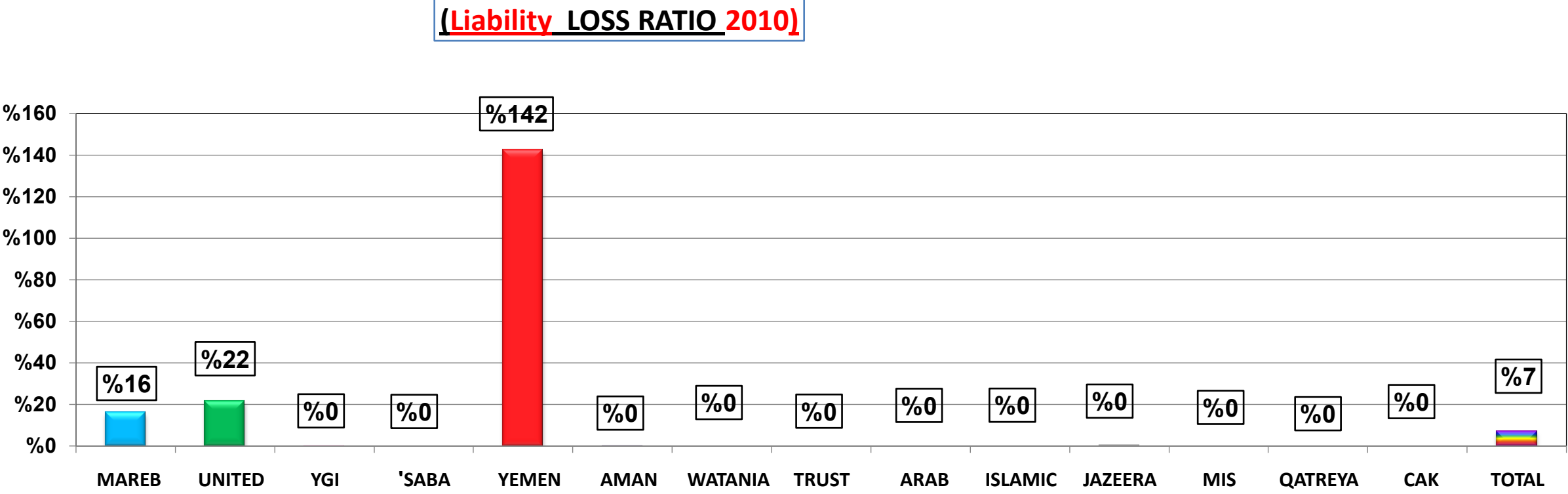
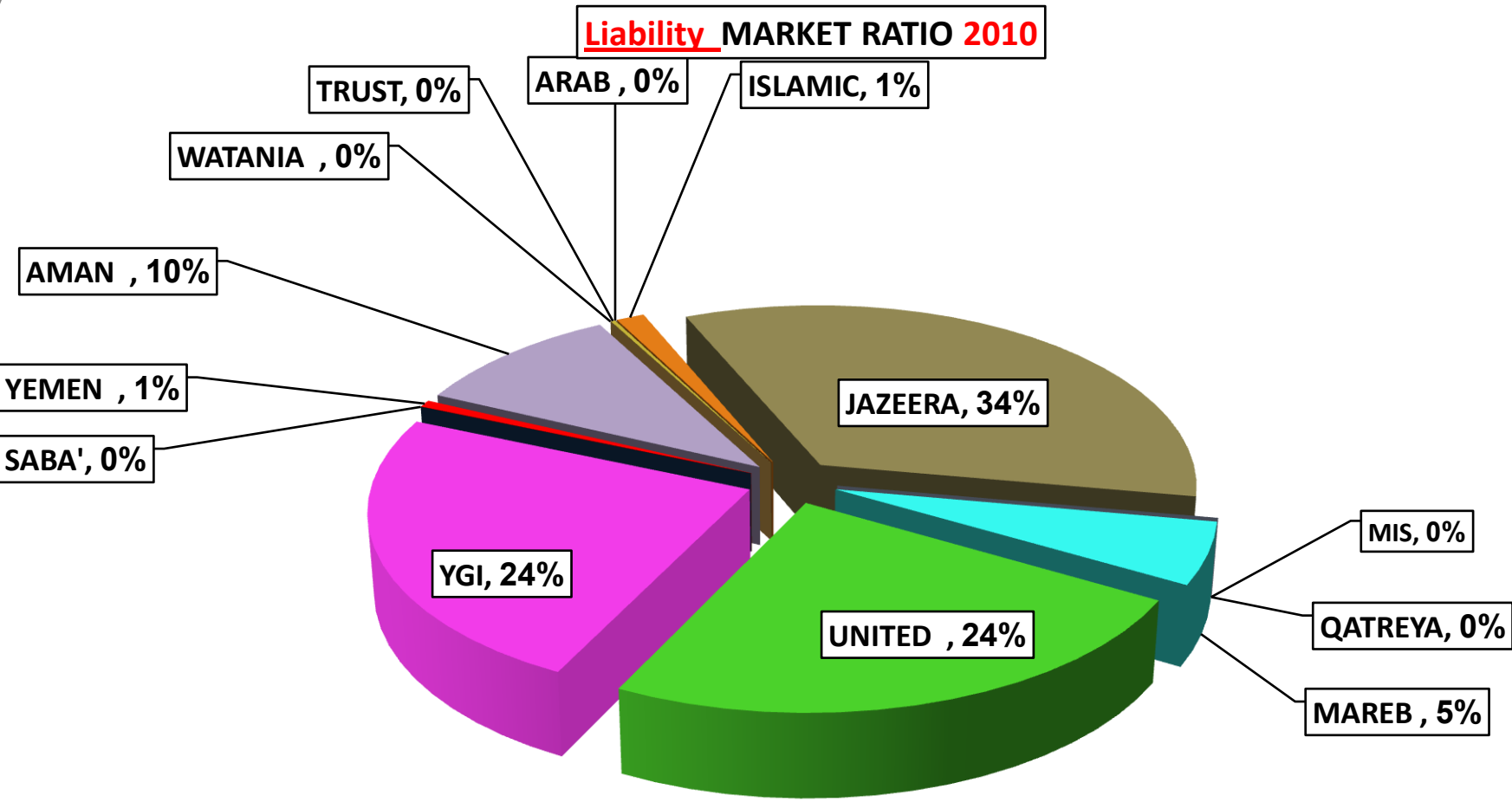
(W.C LOSS RATIO 2010)



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

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	135,034	57,163	34,664	57,088	0	0	0	1,460	0	24,049	0	0	196,684	515	5,364	0	4,045	3,219	102,821	81,089	0	0	0	0	0	0	489,487	237,564	
MARKET RATIO	5%	5%	57%	24%	15%	24%	0%	0%	0%	1%	0%	10%	0%	0%	83%	0%	1%	0%	2%	1%	43%	34%	0%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	103	416	6,544	12,319	5,288	11	0	0	0	1,620	0	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11,935	14,372		
MARKET RATIO	1%	3%	46%	86%	37%	0%	0%	0%	0%	11%	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	460	0	0	0	0	0	0	0	0	0	0	0	250	0	0	0	0	0	0	3,114	2,439	
MARKET RATIO	125%	68%	0%	0%	2%	2%	0%	0%	0%	19%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	10%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	29%	16%	5%	22%	15%	0%	#DIV/0!	#DIV/0!	#DIV/0!	142%	#DIV/0!	0%	#DIV/0!	#DIV/0!	0%	0%	0%	#DIV/0!	0%	0%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3%	7%	

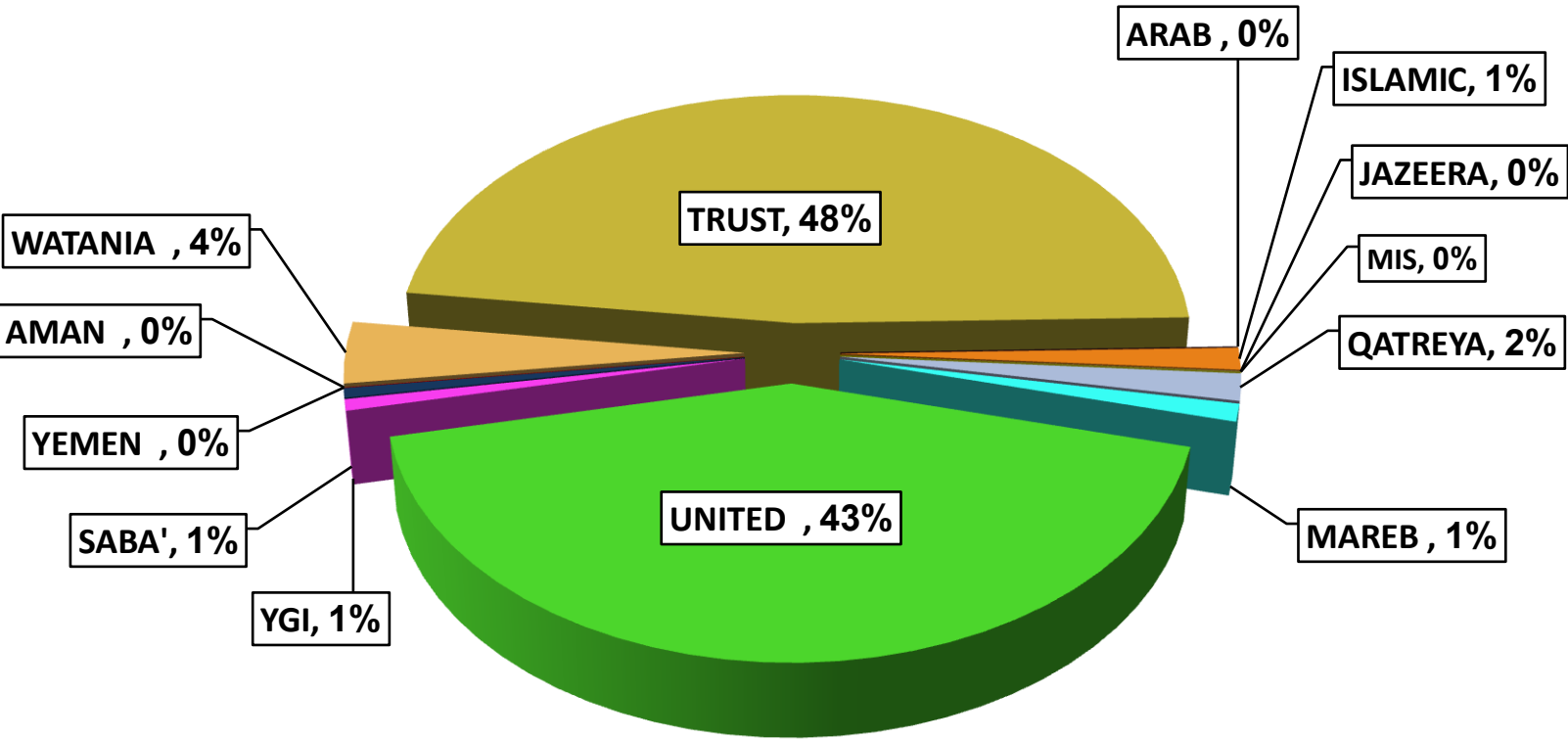


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

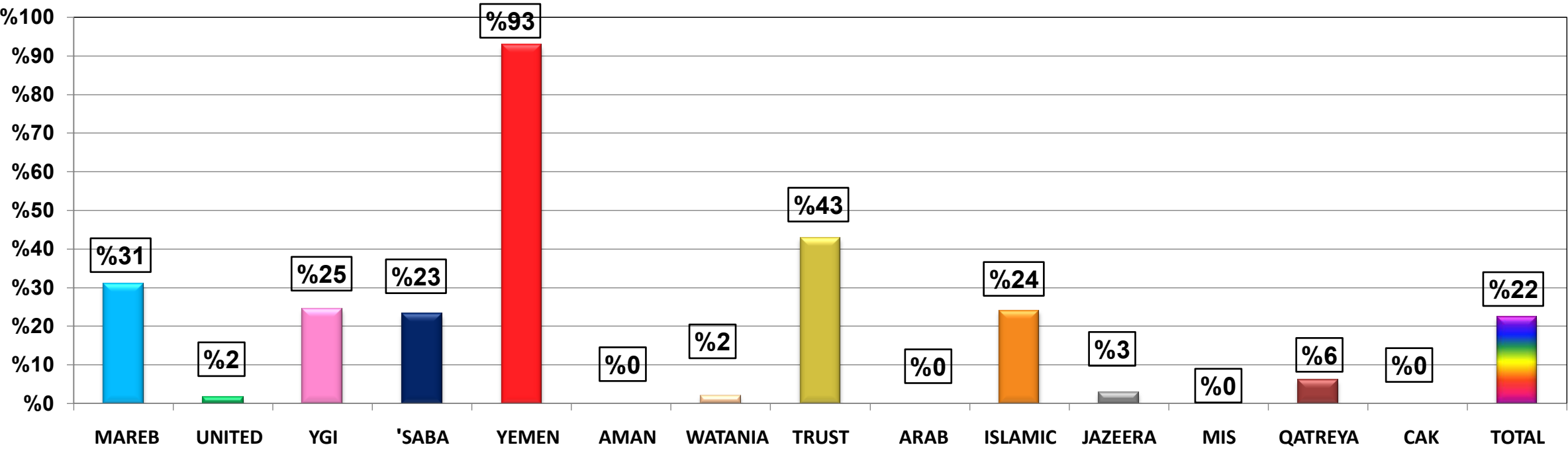
CURRENCY: YER. - 1000

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	51,802	47,946	1,563,261	1,823,758	50,970	30,910	27,808	26,168	349	320	1,191	0	174,298	166,955	1,896,908	2,028,042	0	0	45,198	59,566	478	1,402	0	0	0	73,527	0	0	3,812,263	4,258,594
MARKET RATIO	1%	1%	41%	43%	1%	1%	1%	1%	0%	0%	0%	0%	5%	4%	50%	48%	0%	0%	1%	1%	0%	0%	0%	0%	0%	2%	0%	0%	100%	100%
PAID LOSSES	57	14,862	232,959	15,028	10,646	5,249	525	4,627	0	297	0	0	30,223	19,120	0	655,601	0	0	5,477	342	0	42	0	0	0	1,650	0	0	279,887	716,818
MARKET RATIO	0%	2%	83%	2%	4%	1%	0%	1%	0%	0%	0%	0%	11%	3%	0%	91%	0%	0%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	8,874	0	21,735	16,840	2,079	2,328	5,937	1,439	0	0	74	0	41,085	-15,745	207,716	214,274	0	0	11,056	13,998	0	0	0	0	0	2,875	0	0	298,556	236,009
MARKET RATIO	3%	0%	7%	7%	1%	1%	2%	1%	0%	0%	0%	0%	14%	-7%	70%	91%	0%	0%	4%	6%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	17%	31%	16%	2%	25%	25%	23%	23%	0%	93%	6%	#DIV/0!	41%	2%	11%	43%	#DIV/0!	#DIV/0!	37%	24%	0%	3%	#DIV/0!	#DIV/0!	#DIV/0!	6%	#DIV/0!	#DIV/0!	15%	22%

MISC.ACC _ MARKET RATIO 2010



(MISC.ACC LOSS RATIO 2010)

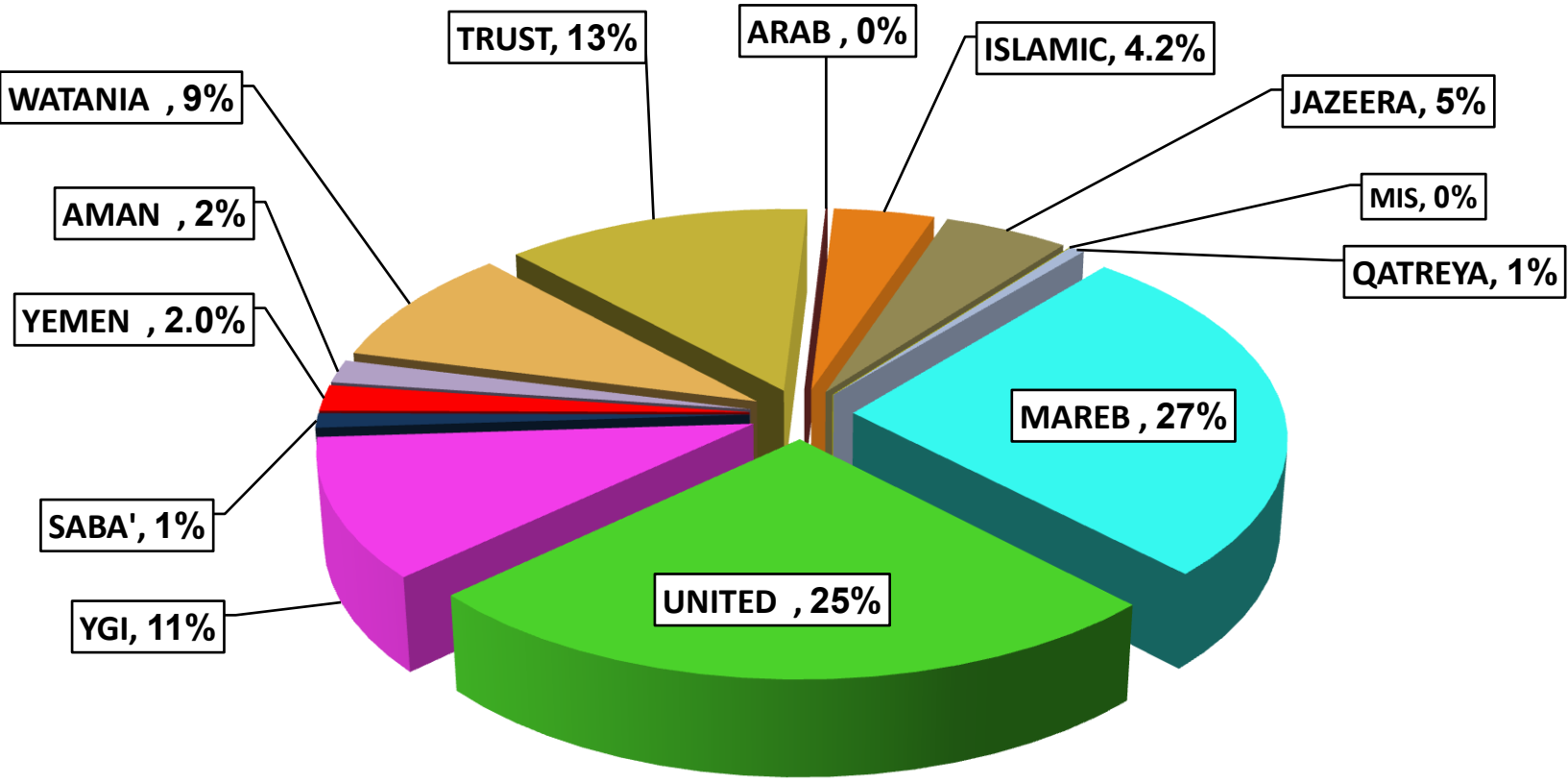


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

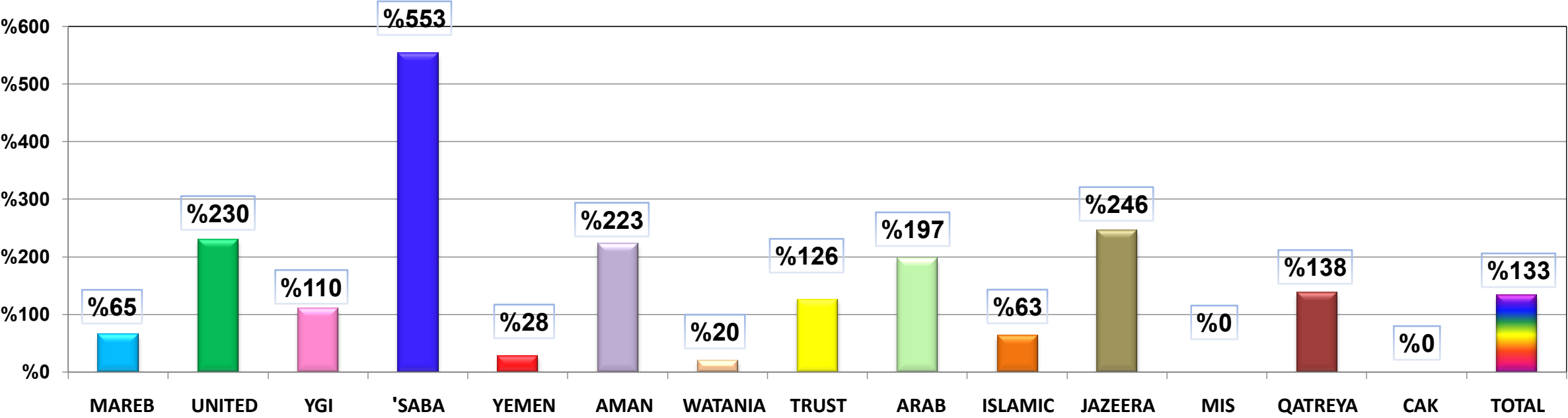
CURRENCY: YER. - 1000

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	206,232	237,586	323,563	227,799	98,378	96,775	10,022	9,957	9,719	18,000	34,611	15,941	102,967	81,467	86,868	115,105	840	761	39,950	37,855	39,891	47,022	0	0	0	5,668	0	0	953,041	893,936
MARKET RATIO	22%	27%	34%	25%	10%	11%	1%	1%	1%	2%	4%	2%	11%	9%	9%	13%	0%	0%	4%	4%	4%	5%	0%	0%	0%	1%	0%	0%	100%	100%
PAID LOSSES	3,334	13,385	486	520,347	15,035	82,088	8,220	22,673	0	3,000	7,650	6,115	89,450	80,622	1,299	129,145	15	1,500	7,089	2,634	63,263	70,520	0	0	0	3,886	0	0	195,841	935,915
MARKET RATIO	2%	1%	0%	56%	8%	9%	4%	2%	0%	0%	4%	1%	46%	9%	1%	14%	0%	0%	4%	0%	32%	8%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	101,701	140,789	15,919	2,537	47,757	24,278	193,816	32,389	6,551	2,000	3,236	29,361	-16,574	-63,944	9,434	16,149	0	0	2,630	21,037	51,346	45,291	0	0	0	3,932	0	0	415,816	253,819
MARKET RATIO	24%	55%	4%	1%	11%	10%	47%	13%	2%	1%	1%	12%	-4%	-25%	2%	6%	0%	0%	1%	8%	12%	18%	0%	0%	0%	2%	0%	0%	100%	100%
LOSS RATIO	51%	65%	5%	230%	64%	110%	2016%	553%	67%	28%	31%	223%	71%	20%	12%	126%	2%	197%	24%	63%	287%	246%	#DIV/0!	#DIV/0!	#DIV/0!	138%	#DIV/0!	#DIV/0!	64%	133%

ENGINEERING MARKET RATIO 2010



(ENGINEERING)LOSS RATIO 2010

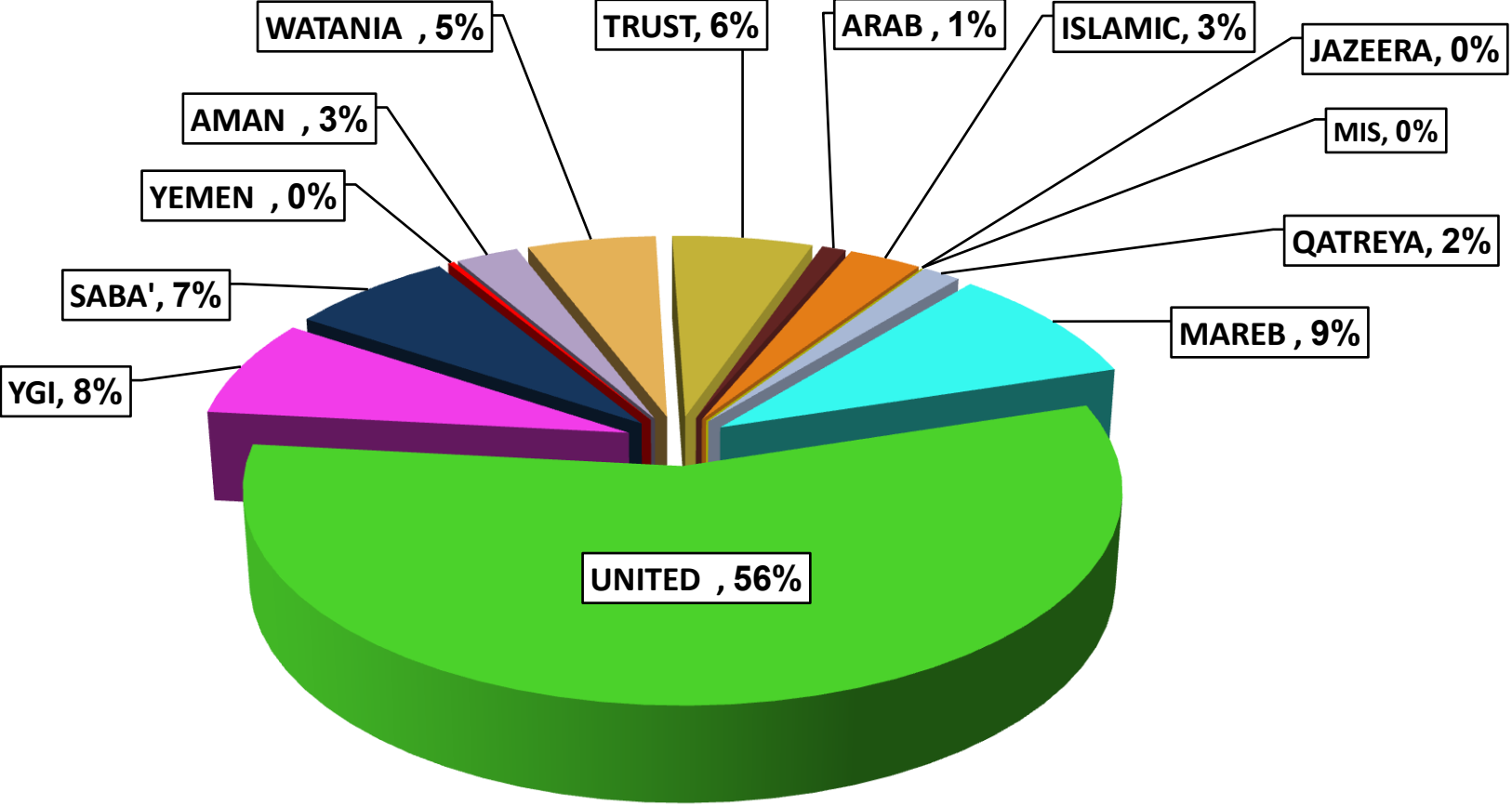


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

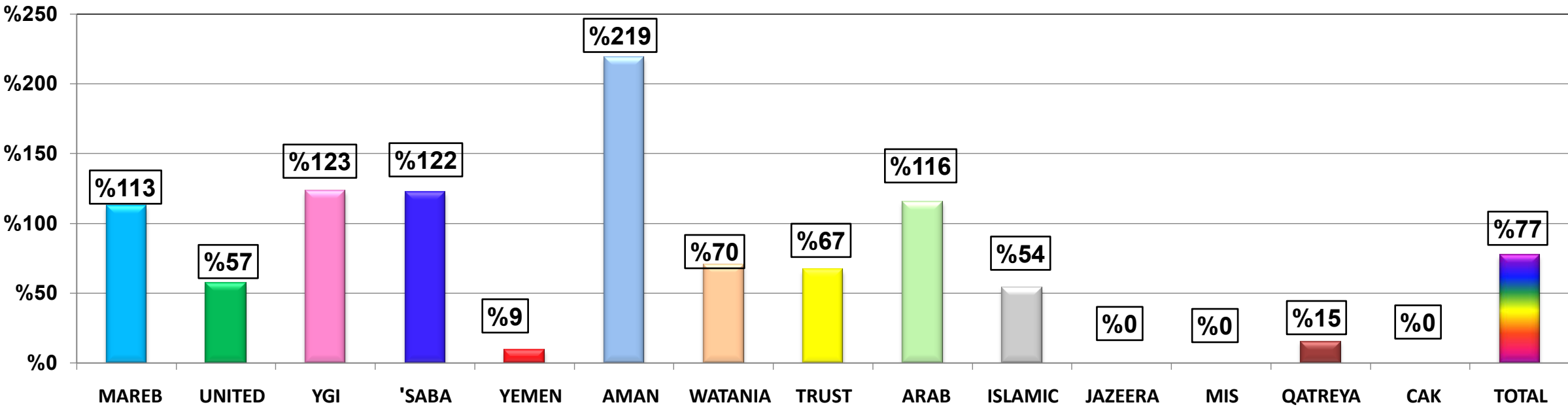
CURRENCY: YER. - 1000

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	202,251	135,568	698,772	838,685	113,991	112,128	81,980	103,704	1,411	4,000	35,837	39,212	82,844	80,335	42,220	87,779	20,531	15,203	59,152	45,560	0	0	0	0	0	24,251	0	0	1,338,989	1,486,425
MARKET RATIO	15%	9%	52%	56%	9%	8%	6%	7%	0%	0%	3%	3%	6%	5%	3%	6%	2%	1%	4%	3%	0%	0%	0%	0%	0%	2%	0%	0%	100%	100%
PAID LOSSES	138,516	86,671	151,767	383,138	69,174	69,956	29,641	80,672	2,521	0	42,682	32,406	57,859	55,928	14,932	18,242	12,860	14,570	22,535	11,880	0	0	0	0	0	608	0	0	542,487	754,071
MARKET RATIO	26%	11%	28%	51%	13%	9%	5%	11%	0%	0%	8%	4%	11%	7%	3%	2%	2%	2%	4%	2%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	92,953	65,960	246,099	98,415	72,880	68,213	26,426	46,124	2,643	370	10,352	53,593	-21,278	627	10,585	40,384	4,000	3,000	25,098	12,708	0	0	0	0	0	3,120	0	0	469,758	392,514
MARKET RATIO	20%	17%	52%	25%	16%	17%	6%	12%	1%	0%	2%	14%	-5%	0%	2%	10%	1%	1%	5%	3%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	114%	113%	57%	57%	125%	123%	68%	122%	366%	9%	148%	219%	44%	70%	60%	67%	82%	116%	81%	54%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	15%	#DIV/0!	#DIV/0!	76%	77%

LIFE MARKET RATIO 2010



(LIFE LOSS RATIO 2010)

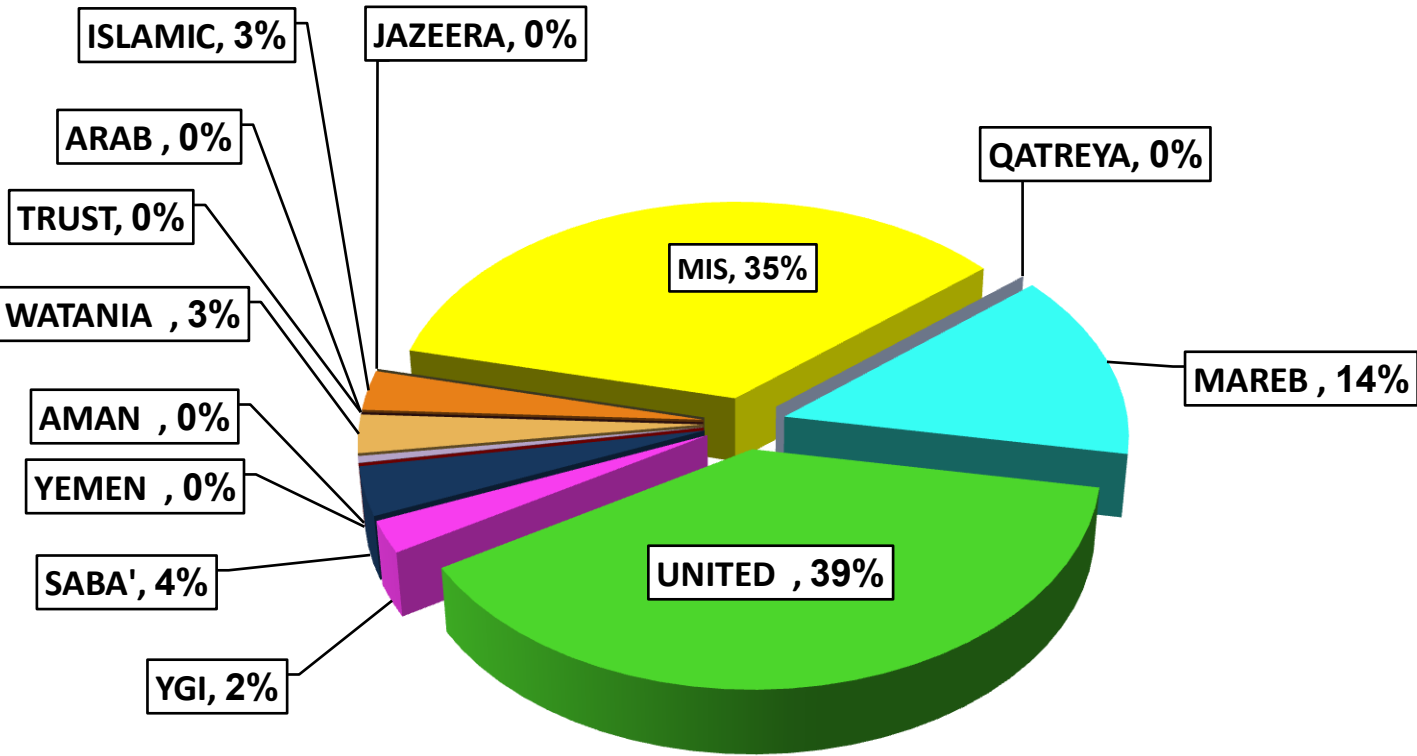


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

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	379,061	0	23,430	0	35,598	0	0	0	4,846	0	27,865	0	0	0	0	0	28,929	0	0	0	345,223	0	0	0	0	0	980,814
MARKET RATIO	#DIV/0!	14%	#DIV/0!	39%	#DIV/0!	2%	#DIV/0!	4%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	3%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	3%	#DIV/0!	0%	#DIV/0!	35%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%
PAID LOSSES	0	156,840	0	12,879	0	9,522	0	7,274	0	0	0	0	0	13,196	0	0	0	0	0	17,917	0	0	0	298,552	0	0	0	0	0	516,180
MARKET RATIO	#DIV/0!	30%	#DIV/0!	2%	#DIV/0!	2%	#DIV/0!	1%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	3%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	3%	#DIV/0!	0%	#DIV/0!	58%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%
O/S.LOSSES	0	56,350	0	3,144	0	10,514	0	0	0	0	0	294	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	70,302	
MARKET RATIO	#DIV/0!	80%	#DIV/0!	4%	#DIV/0!	15%	#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!	4%	#DIV/0!	86%	#DIV/0!	20%	#DIV/0!	#DIV/0!	#DIV/0!	6%	#DIV/0!	47%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	62%	#DIV/0!	#DIV/0!	#DIV/0!	86%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	60%

Medical MARKET RATIO 2010



(Medical LOSS RATIO 2010)

