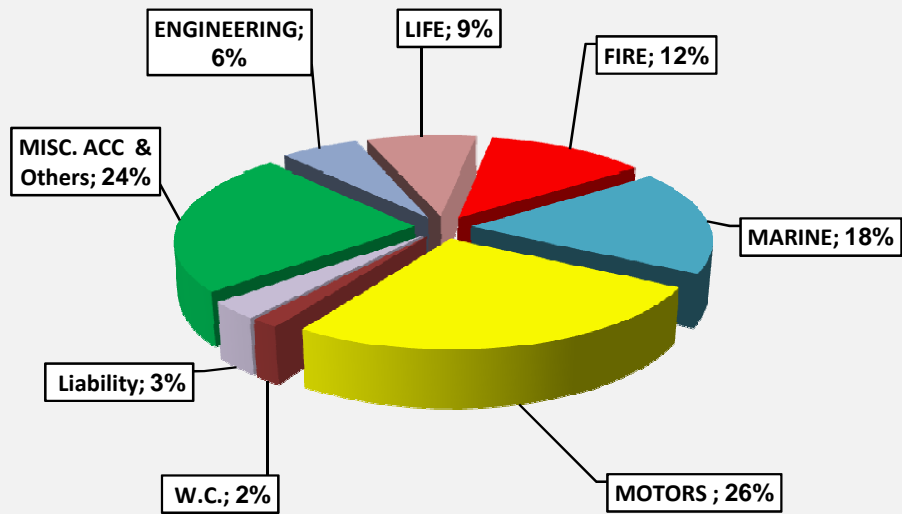
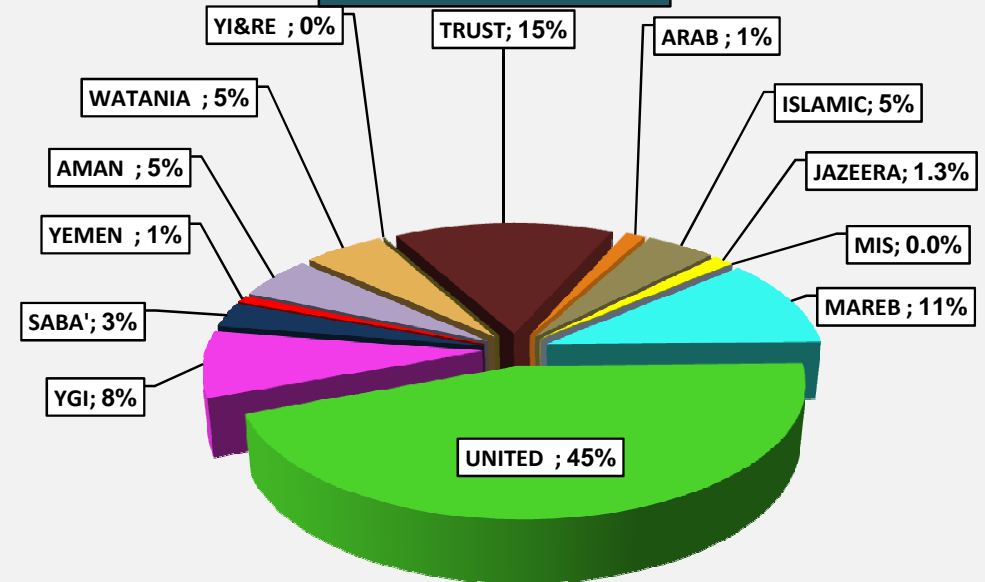


# YEMEN INSURANCE MARKET STATISTIC 2009

## MARKET RATIO 2009



## MARKET RATIO 2009



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

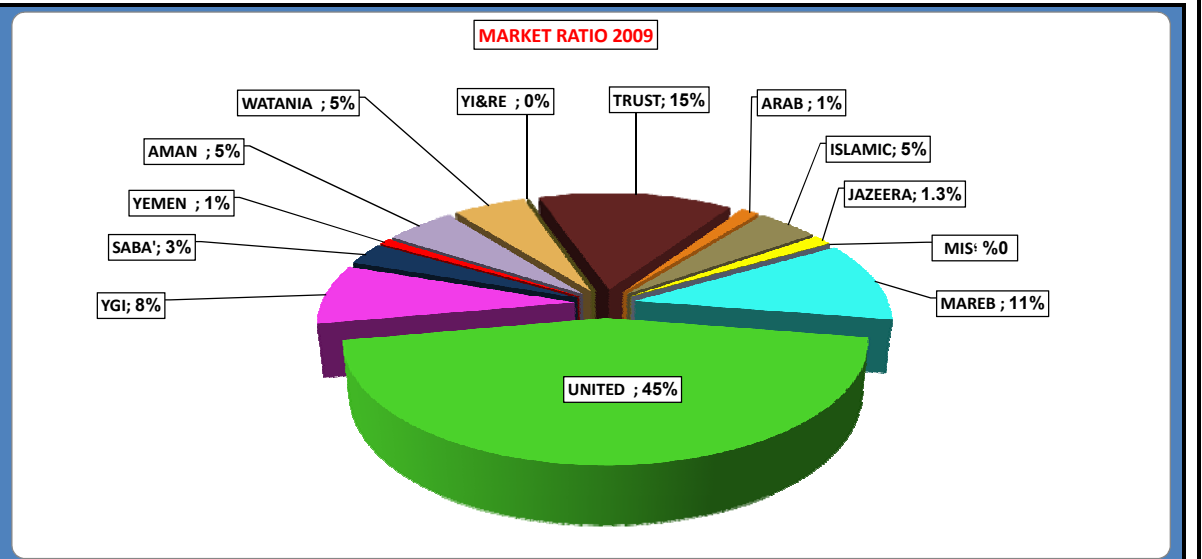
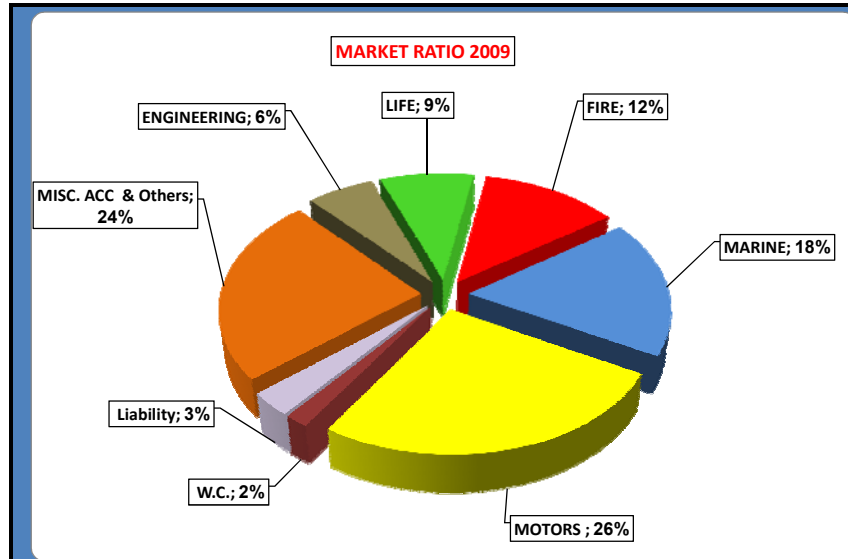
CURRENCY: YEMENI RIALS IN THOUSAND

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	
<b>FIRE</b>	200,267	206,050	993,297	1,158,560	235,133	214,238	97,119	68,564	17,700	26,405	148,201	143,767	74,806	58,424	5,631	0	5,024	6,545	2,213	1,401	47,433	66,529	664	1,617	0	0	1,827,488	1,952,100	
Growth RATIO	3%		17%		-9%		-29%		49%		-3%		-22%		-100%		30%		-37%		40%		144%		#DIV/0!		7%		
MARKET RATIO	11%	11%	54%	59%	13%	11%	5%	4%	1%	1%	8%	7%	4%	3%	0%	0%	0%	0%	0%	0%	3%	3%	0%	0%	0%	0%	13%	12%	
<b>MARINE</b>	191,995	194,411	1,544,072	1,663,098	340,264	285,443	93,809	76,572	25,218	28,242	172,733	193,574	110,230	50,739	4,738	0	13,387	17,164	10,537	9,019	323,101	258,055	6,981	4,526	0	0	2,837,065	2,780,843	
Growth RATIO	1%		8%		-16%		-18%		12%		12%		-54%		-100%		28%		-14%		-20%		-35%		#DIV/0!		-2%		
MARKET RATIO	7%	7%	54%	60%	12%	10%	3%	3%	1%	1%	6%	7%	4%	2%	0%	0%	0%	1%	0%	0%	11%	9%	0%	0%	0%	0%	20%	18%	
<b>MOTORS</b>	721,979	815,219	1,220,234	1,352,887	345,920	391,513	218,230	214,733	96,089	42,224	390,250	413,479	295,089	375,760	127,955	0	0	48,418	178,596	172,953	172,550	250,340	56,395	61,291	0	0	3,823,287	4,138,817	
Growth RATIO	13%		11%		13%		-2%		-56%		6%		27%		-100%		#DIV/0!		-3%		45%		9%		#DIV/0!		8%		
MARKET RATIO	19%	20%	32%	33%	9%	9%	6%	5%	3%	1%	10%	10%	8%	9%	3%	0%	0%	1%	5%	4%	5%	6%	1%	1%	0%	0%	26%	26%	
<b>W.C.</b>	0	15,166	121,507	132,886	105,180	78,879	0	0	0	29,472	0	0	0	0	0	0	0	2,952	0	0	0	6,008	1,880	549	0	0	228,567	265,912	
Growth RATIO	#DIV/0!		9%		-25%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-71%		#DIV/0!		16%		
MARKET RATIO	0%	6%	53%	50%	46%	30%	0%	0%	0%	11%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	2%	1%	0%	0%	0%	0%	2%	2%
<b>Liability</b>	0	10,875	96,315	135,034	26,219	34,664	0	0	0	0	0	0	0	0	0	0	187,827	196,684	0	5,364	0	4,045	5,809	102,821	0	0	316,170	489,487	
Growth RATIO	#DIV/0!		40%		32%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		5%		#DIV/0!		#DIV/0!		1670%		#DIV/0!		55%		
MARKET RATIO	0%	2%	30%	28%	8%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	59%	40%	0%	1%	0%	1%	2%	21%	0%	0%	2%	3%	
<b>MISC. ACC &amp; Others</b>	85,627	51,802	1,168,095	1,563,261	30,468	50,970	33,370	27,808	297	349	0	1,191	207,944	174,298	0	0	1,669,119	1,896,908	2,381	0	34,502	45,198	0	478	0	0	3,231,803	3,812,263	
Growth RATIO	-40%		34%		67%		-17%		18%		#DIV/0!		-16%		-100%		14%		-100%		31%		#DIV/0!		#DIV/0!		18%		
MARKET RATIO	3%	1%	36%	41%	1%	1%	1%	1%	0%	0%	0%	0%	6%	5%	0%	0%	52%	50%	0%	0%	1%	1%	0%	0%	0%	0%	22%	24%	
<b>ENGINEERING</b>	55,944	206,232	185,027	323,563	101,415	98,378	34,478	10,022	1,288	9,719	11,794	34,611	112,975	102,967	0	0	230,925	86,868	2,104	840	22,216	39,950	35,597	39,891	0	0	793,763	953,041	
Growth RATIO	269%		75%		-3%		-71%		655%		193%		-9%		#DIV/0!		-62%		-60%		80%		12%		#DIV/0!		20%		
MARKET RATIO	7%	22%	23%	34%	13%	10%	4%	1%	0%	1%	1%	4%	14%	11%	0%	0%	29%	9%	0%	0%	3%	4%	4%	4%	0%	0%	5%	6%	
<b>LIFE</b>	189,832	202,251	678,191	698,772	125,587	113,991	43,537	81,980	0	1,411	48,656	35,837	107,801	82,844	58,565	0	41,933	42,220	30,862	20,531	51,140	59,152	0	0	0	0	1,376,104	1,338,989	
Growth RATIO	7%		3%		-9%		88%		#DIV/0!		-26%		-23%		-100%		1%		-33%		16%		#DIV/0!		#DIV/0!		-3%		
MARKET RATIO	14%	15%	49%	52%	9%	9%	3%	6%	0%	0%	4%	3%	8%	6%	4%	0%	3%	3%	2%	2%	4%	4%	0%	0%	0%	0%	10%	9%	
<b>TOTAL ( R )</b>	1,445,644	1,702,006	6,006,738	7,028,061	1,310,186	1,268,076	520,543	479,679	140,592	137,822	771,634	822,459	908,845	845,032	196,889	0	2,148,215	2,297,759	226,693	210,108	650,942	729,277	107,326	211,173	0	0	14,434,247	15,731,452	
<b>TOTAL ( \$ )</b>	\$7,228	\$8,222	\$30,034	\$33,952	\$6,551	\$6,126	\$2,603	\$2,317	\$703	\$666	\$3,858	\$3,973	\$4,544	\$4,082	\$984	\$0	\$10,741	\$11,100	\$1,133	\$1,015	\$3,255	\$3,523	\$537	\$1,020	\$0	\$0	\$72,171	\$75,997	
MARKET RATIO	10%	11%	42%	45%	9%	8%	4%	3%	1%	1%	5%	5%	6%	5%	1%	0%	15%	15%	2%	1%	5%	5%	1%	1%	0%	0%	100%	100%	
Growth RATIO	18%		17%		-3%		-8%		-2%		7%		-7%		-100%		7%		-7%		12%		97%		#DIV/0!		9%		

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

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
<b>TOTAL PREMIUM ( R )</b>	1,445,644	1,702,006	6,006,738	7,028,061	1,310,186	1,268,076	520,543	479,679	140,592	137,822	771,634	822,459	908,845	845,032	196,889	0	2,148,215	2,297,759	226,693	210,108	650,942	729,277	107,326	211,173	0	0	14,434,247	15,731,452
<b>TOTAL PREMIUM ( \$ )</b>	\$7,228	\$8,222	\$30,034	\$33,952	\$6,551	\$6,126	\$2,603	\$2,317	\$703	\$666	\$3,858	\$3,973	\$4,544	\$4,082	\$984	\$0	\$10,741	\$11,100	\$1,133	\$1,015	\$3,255	\$3,523	\$537	\$1,020	\$0	\$0	\$72,171	\$75,997
<b>MARKET RATIO</b>	10%	11%	42%	45%	9%	8%	4%	3%	1%	1%	5%	5%	6%	5%	1%	0%	15%	15%	2%	1%	5%	5%	1%	1%	0%	0%	100%	100%
<b>Growth RATIO</b>	18%		17%		-3%		-8%		-2%		7%		-7%		-100%		7%		-7%		12%		97%		#DIV/0!		9%	

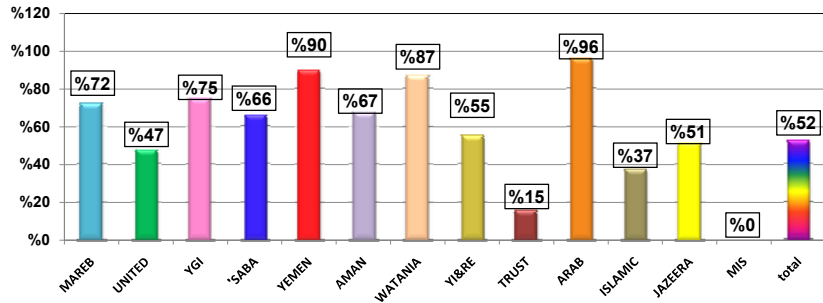


**YEMEN INSURANCE MARKET  
ALL CLASSES (LOSS RATIO)**

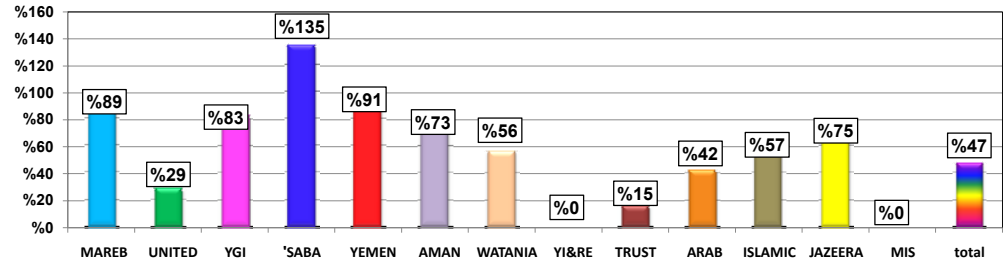
CURRENCY: YER. - 1000

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
<b>PREMIUM</b>	1,445,644	1,702,006	6,006,738	7,028,061	1,310,186	1,268,076	520,543	479,679	140,592	137,822	771,634	822,459	908,845	845,032	196,889	0	2,148,215	2,297,759	226,693	210,108	650,942	729,277	107,326	211,173	0	0	14,434,247	15,731,452
<b>MARKET RATIO</b>	10%	11%	42%	45%	9%	8%	4%	3%	1%	1%	5%	5%	6%	5%	1%	0%	15%	15%	2%	1%	5%	5%	1%	1%	0%	0%	100%	100%
<b>PAID LOSSES</b>	673,736	753,964	1,253,147	1,311,618	390,195	420,474	230,192	296,145	56,166	83,473	350,935	417,703	418,745	464,845	40,947	0	77,060	70,806	81,253	54,977	104,033	257,642	54,912	78,297	0	0	3,731,321	4,209,944
<b>MARKET RATIO</b>	18%	18%	34%	31%	10%	10%	6%	7%	2%	2%	9%	10%	11%	11%	1%	0%	2%	2%	2%	1%	3%	6%	1%	2%	0%	0%	100%	100%
<b>O/S. LOSSES</b>	361,668	763,714	1,577,288	724,369	586,908	628,916	110,810	349,675	69,691	42,060	168,794	180,498	371,649	12,328	66,828	0	254,628	278,536	135,675	34,000	138,795	161,003	0	79,335	0	0	3,842,734	3,254,434
<b>MARKET RATIO</b>	9%	23%	41%	22%	15%	19%	3%	11%	2%	1%	4%	6%	10%	0%	2%	0%	7%	9%	4%	1%	4%	5%	0%	2%	0%	0%	100%	100%
<b>LOSS RATIO</b>	72%	89%	47%	29%	75%	83%	66%	135%	90%	91%	67%	73%	87%	56%	55%	#DIV/0!	15%	15%	96%	42%	37%	57%	51%	75%	#DIV/0!	#DIV/0!	52%	47%

**LOSS RATIO 2008**



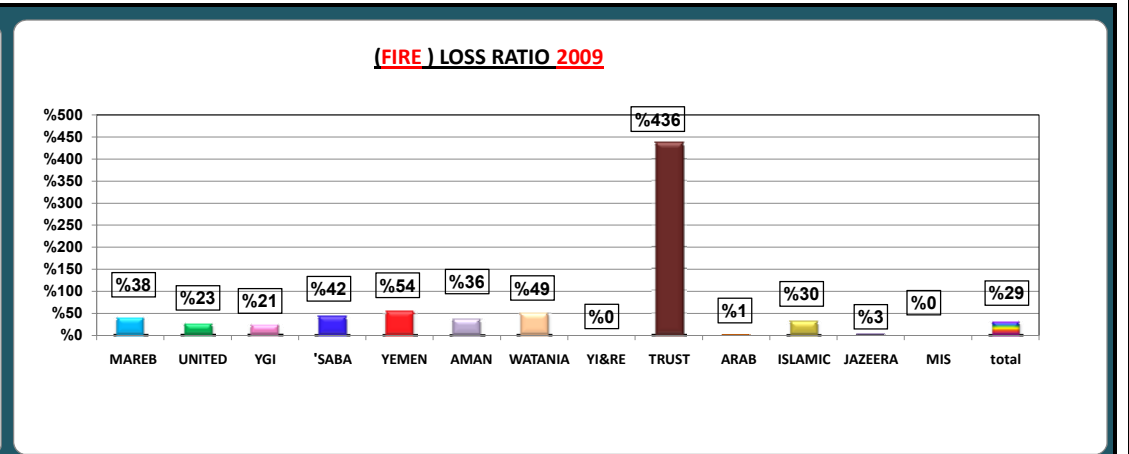
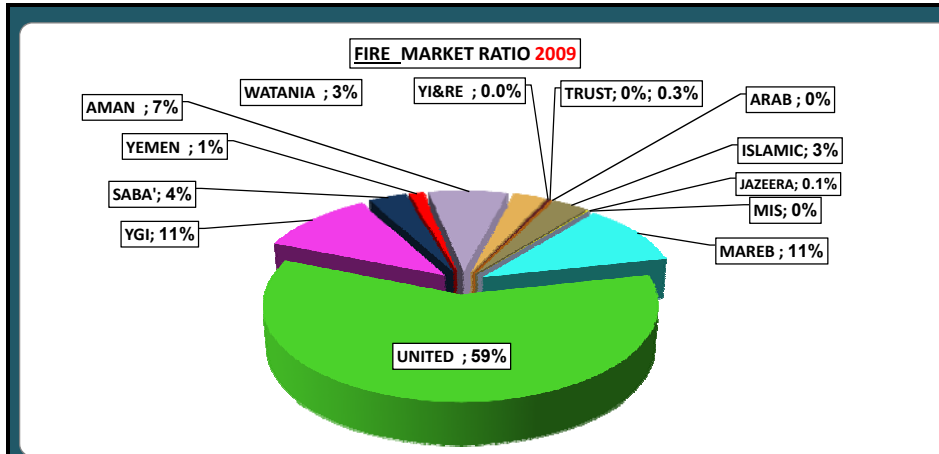
**LOSS RATIO 2009**



**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : FIRE LOSS RATIO**

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
<b>PREMIUM</b>	200,267	206,050	993,297	1,158,560	235,133	214,238	97,119	68,564	17,700	26,405	148,201	143,767	74,806	58,424	5,631	0	5,024	6,545	2,213	1,401	47,433	66,529	664	1,617	0	0	1,827,488	1,952,100
<b>MARKET RATIO</b>	11%	11%	54%	59%	13%	11%	5%	4%	1%	1%	8%	7%	4%	3%	0%	0%	0%	0%	0%	0%	3%	3%	0%	0%	0%	0%	100%	100%
<b>PAID LOSSES</b>	27,898	46,840	280,492	227,234	2,645	24,407	22,589	15,068	0	8,361	24,945	45,287	26,087	24,850	0	0	9,011	3,994	0	20	178	15,392	0	0	0	0	393,845	411,453
<b>MARKET RATIO</b>	7%	11%	71%	55%	1%	6%	6%	4%	0%	2%	6%	11%	7%	6%	0%	0%	2%	1%	0%	0%	0%	4%	0%	0%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	67,648	30,919	118,600	41,304	38,599	20,572	1,321	13,391	9,949	5,935	19,990	6,018	27,339	3,718	0	0	9,821	24,552	7,482	0	8,355	4,548	0	42	0	0	309,104	150,999
<b>MARKET RATIO</b>	22%	20%	38%	27%	12%	14%	0%	9%	3%	4%	6%	4%	9%	2%	0%	0%	3%	16%	2%	0%	3%	3%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	48%	38%	40%	23%	18%	21%	25%	42%	56%	54%	30%	36%	71%	49%	0%	#DIV/0!	375%	436%	338%	1%	18%	30%	0%	3%	#DIV/0!	#DIV/0!	38%	29%

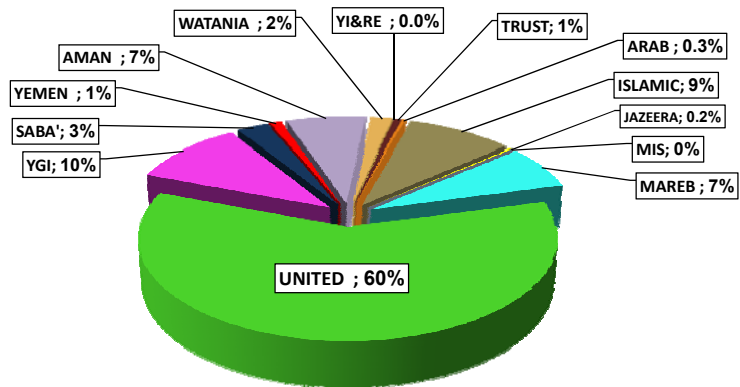


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MARINE CARGO LOSS RATIO**

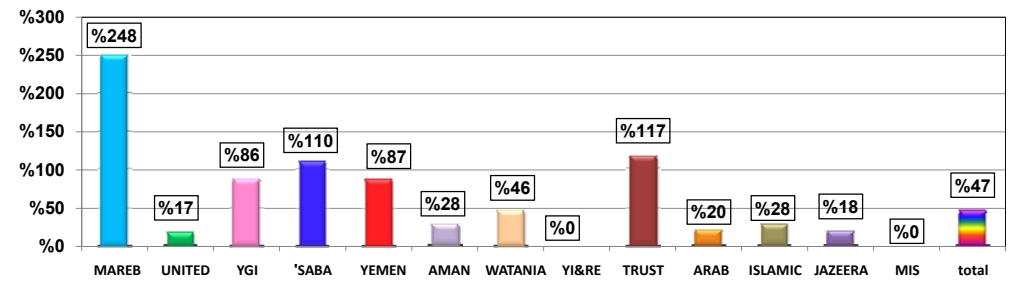
CURRENCY: YER. - 1000

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
<b>PREMIUM</b>	191,995	194,411	1,544,072	1,663,098	340,264	285,443	93,809	76,572	25,218	28,242	172,733	193,574	110,230	50,739	4,738	0	13,387	17,164	10,537	9,019	323,101	258,055	6,981	4,526	0	0	2,837,065	2,780,843
<b>MARKET RATIO</b>	7%	7%	54%	60%	12%	10%	3%	3%	1%	1%	6%	7%	4%	2%	0%	0%	0%	1%	0%	0%	11%	9%	0%	0%	0%	0%	100%	100%
<b>PAID LOSSES</b>	12,789	91,777	140,238	204,816	121,817	71,935	8,699	66,669	10,360	8,698	43,412	37,106	25,635	18,533	0	0	2,845	9,759	4,335	1,801	16,573	63,215	0	436	0	0	386,703	574,745
<b>MARKET RATIO</b>	3%	16%	36%	36%	32%	13%	2%	12%	3%	2%	11%	6%	7%	3%	0%	0%	1%	2%	1%	0%	4%	11%	0%	0%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	21,484	390,909	754,807	80,232	142,928	174,669	622	17,695	7,422	15,969	19,839	16,153	20,616	4,744	7,281	0	15,601	10,279	9,774	0	31,883	9,315	0	400	0	0	1,032,257	720,365
<b>MARKET RATIO</b>	2%	54%	73%	11%	14%	24%	0%	2%	1%	2%	2%	2%	2%	1%	1%	0%	2%	1%	1%	0%	3%	1%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	18%	248%	58%	17%	78%	86%	10%	110%	71%	87%	37%	28%	42%	46%	154%	#DIV/0!	138%	117%	134%	20%	15%	28%	0%	18%	#DIV/0!	#DIV/0!	50%	47%

**MARINE MARKET RATIO 2009**



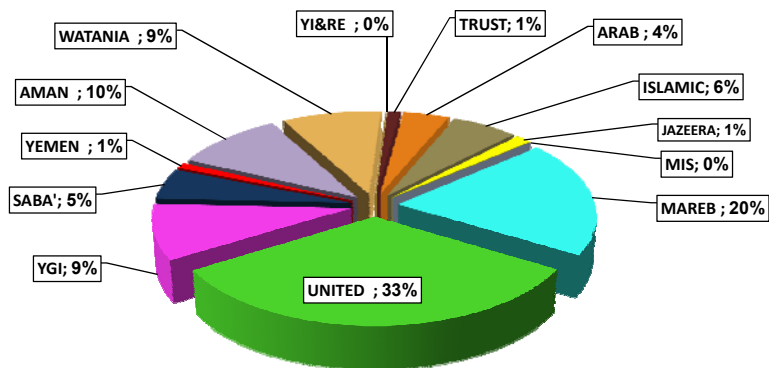
**(MARINE) LOSS RATIO 2009**



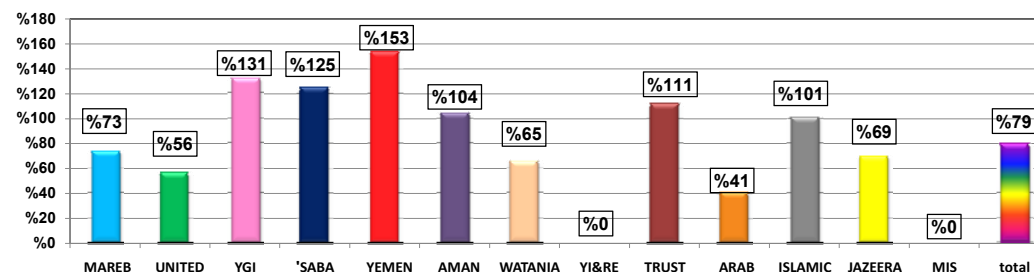
**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : MOTORS LOSS RATIO**

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
<b>PREMIUM</b>	721,979	815,219	1,220,234	1,352,887	345,920	391,513	218,230	214,733	96,089	42,224	390,250	413,479	295,089	375,760	127,955	0	0	48,418	178,596	172,953	172,550	250,340	56,395	61,291	0	0	3,823,287	4,138,817
<b>MARKET RATIO</b>	19%	20%	32%	33%	9%	9%	6%	5%	3%	1%	10%	10%	8%	9%	3%	0%	0%	1%	5%	4%	5%	6%	1%	1%	0%	0%	100%	100%
<b>PAID LOSSES</b>	400,070	469,177	599,611	452,986	168,691	215,834	185,304	176,022	45,806	54,263	255,198	284,978	259,632	243,930	21,222	0	0	39,012	65,342	40,281	75,525	143,934	21,317	14,598	0	0	2,097,718	2,135,015
<b>MARKET RATIO</b>	19%	22%	29%	21%	8%	10%	9%	8%	2%	3%	12%	13%	12%	11%	1%	0%	0%	2%	3%	2%	4%	7%	1%	1%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	112,101	125,416	225,572	301,684	291,013	298,698	95,958	92,410	44,868	10,530	117,222	144,665	87,263	632	30,636	0	0	14,945	104,519	30,000	54,350	108,356	0	27,547	0	0	1,163,502	1,154,883
<b>MARKET RATIO</b>	10%	11%	19%	26%	25%	26%	8%	8%	4%	1%	10%	13%	8%	0%	3%	0%	0%	1%	9%	3%	5%	9%	0%	2%	0%	0%	100%	100%
<b>LOSS RATIO</b>	71%	73%	68%	56%	133%	131%	129%	125%	94%	153%	95%	104%	118%	65%	41%	#DIV/0!	#DIV/0!	111%	95%	41%	75%	101%	38%	69%	#DIV/0!	#DIV/0!	85%	79%

**MOTOR MARKET RATIO 2009**

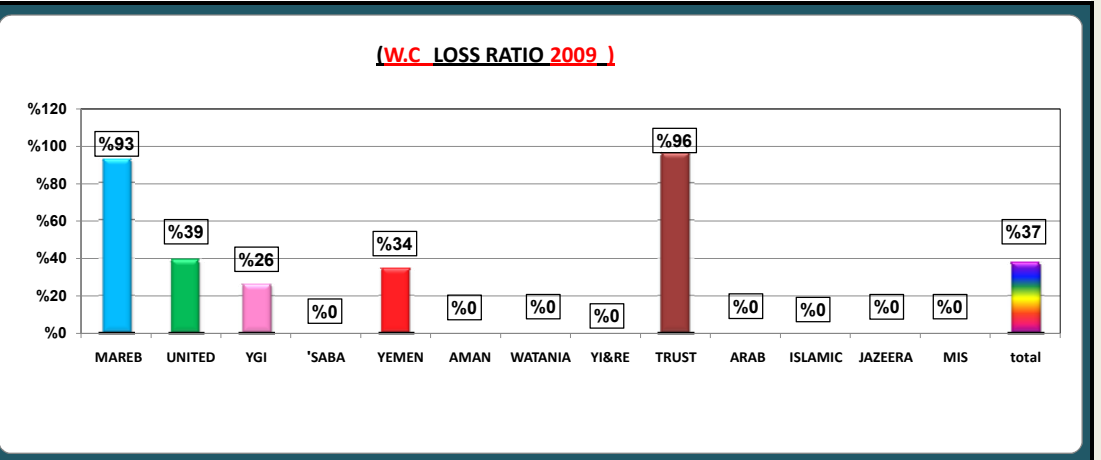
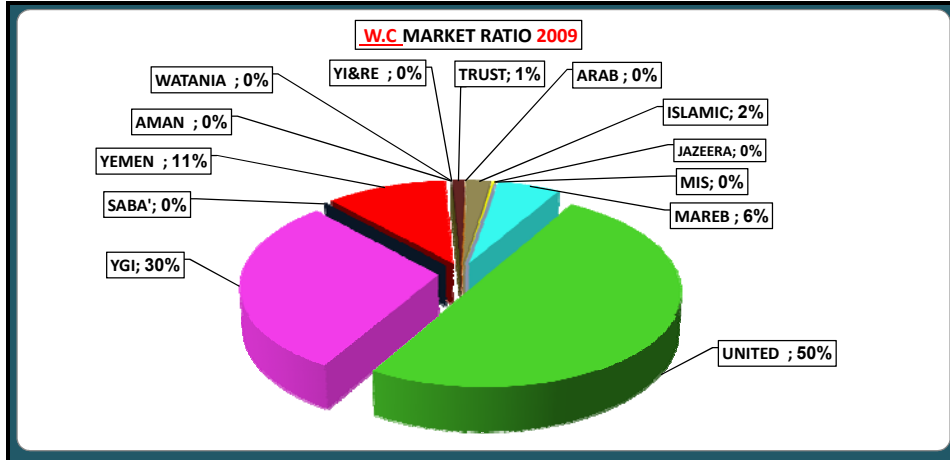


**(MOTOR LOSS RATIO 2009 )**



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

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	
<b>PREMIUM</b>	0	15,166	121,507	132,886	105,180	78,879	0	0	0	29,472	0	0	0	0	0	0	0	2,952	0	0	0	6,008	1,880	549	0	0	228,567	265,912	
<b>MARKET RATIO</b>	0%	6%	46%	50%	40%	30%	0%	0%	0%	11%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	2%	1%	0%	0%	0%	0%	100%	100%
<b>PAID LOSSES</b>	0	4,160	47,561	34,826	2,168	8,155	0	0	0	9,630	0	0	0	0	0	0	0	1,810	0	0	0	0	0	0	0	0	49,729	58,581	
<b>MARKET RATIO</b>	0%	7%	81%	59%	4%	14%	0%	0%	0%	16%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
<b>O/S.LOSSES</b>	0	9,888	54,291	17,396	16,709	12,201	0	0	0	432	0	0	0	0	0	0	0	1,025	0	0	0	0	0	0	0	0	71,000	40,942	
<b>MARKET RATIO</b>	0%	24%	133%	42%	41%	30%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	3%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
<b>LOSS RATIO</b>	#DIV/0!	93%	84%	39%	18%	26%	#DIV/0!	#DIV/0!	#DIV/0!	34%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	96%	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	0%	#DIV/0!	#DIV/0!	53%	37%	

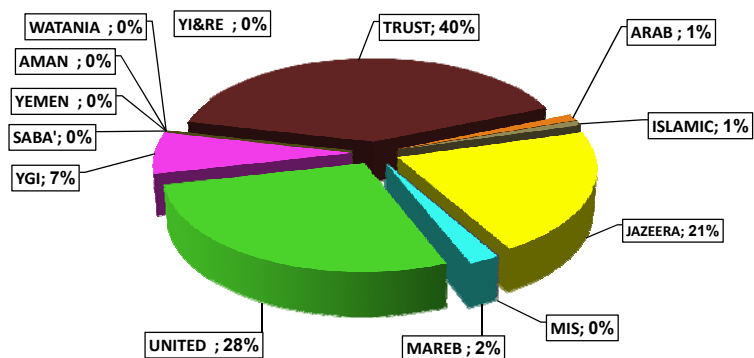




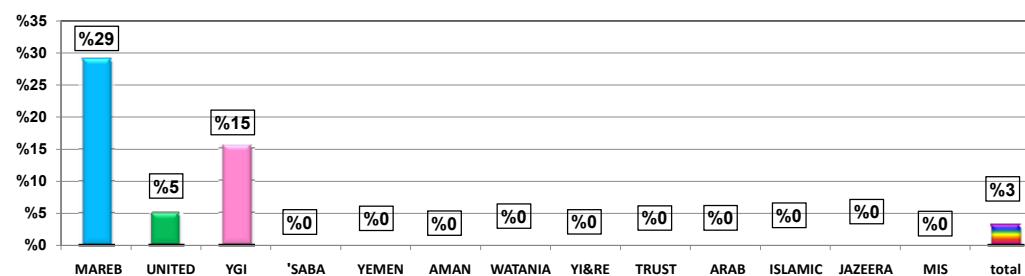
**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Liability LOSS RATIO**

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
<b>PREMIUM</b>	0	10,875	96,315	135,034	26,219	34,664	0	0	0	0	0	0	0	0	0	0	187,827	196,684	0	5,364	0	4,045	5,809	102,821	0	0	316,170	489,487
<b>MARKET RATIO</b>	0%	2%	20%	28%	5%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	59%	40%	0%	1%	0%	1%	1%	21%	0%	0%	100%	100%
<b>PAID LOSSES</b>	0	103	13,306	6,544	723	5,288	0	0	0	0	0	0	0	0	0	0	49,464	0	0	0	0	0	0	0	0	0	63,493	11,935
<b>MARKET RATIO</b>	0%	1%	111%	55%	6%	44%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	78%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	0	3,054	0	0	60	60	0	0	0	0	0	0	0	0	0	0	11,908	0	0	0	0	0	0	0	0	0	11,968	3,114
<b>MARKET RATIO</b>	0%	98%	0%	0%	2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	99%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	#DIV/0!	29%	14%	5%	3%	15%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	33%	0%	#DIV/0!	0%	#DIV/0!	0%	0%	0%	#DIV/0!	#DIV/0!	24%	3%

**Liability MARKET RATIO 2009**



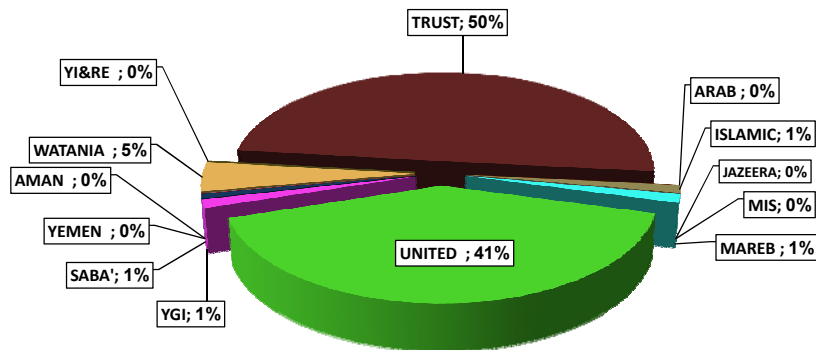
**(Liability LOSS RATIO 2009 )**



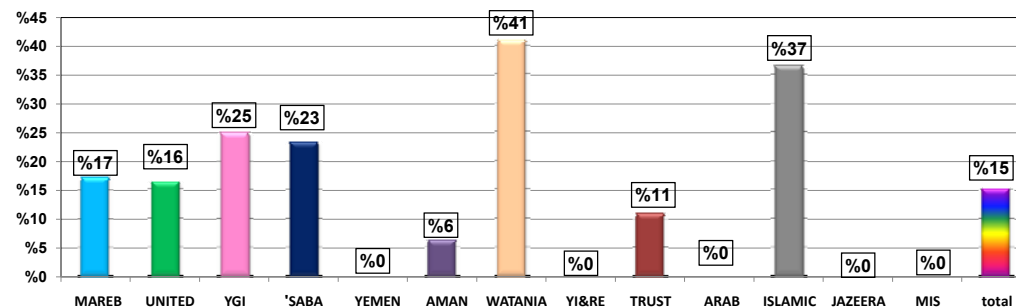
**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO**

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
<b>PREMIUM</b>	85,627	51,802	1,168,095	1,563,261	30,468	50,970	33,370	27,808	297	349	0	1,191	207,944	174,298	0	0	1,669,119	1,896,908	2,381	0	34,502	45,198	0	478	0	0	3,231,803	3,812,263
<b>MARKET RATIO</b>	3%	1%	36%	41%	1%	1%	1%	1%	0%	0%	0%	0%	6%	5%	0%	0%	52%	50%	0%	0%	1%	1%	0%	0%	0%	0%	100%	100%
<b>PAID LOSSES</b>	14,782	57	46,194	232,959	7,837	10,646	2,504	525	0	0	0	0	35,663	30,223	0	0	0	0	3,876	0	8,649	5,477	0	0	0	0	119,505	279,887
<b>MARKET RATIO</b>	12%	0%	39%	83%	7%	4%	2%	0%	0%	0%	0%	0%	30%	11%	0%	0%	0%	0%	3%	0%	7%	2%	0%	0%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	19,379	8,874	3,500	21,735	13,607	2,079	108	5,937	0	0	0	74	74,520	41,085	0	0	199,983	207,716	3,321	0	10,483	11,056	0	0	0	0	324,901	298,556
<b>MARKET RATIO</b>	6%	3%	1%	7%	4%	1%	0%	2%	0%	0%	0%	0%	23%	14%	0%	0%	62%	70%	1%	0%	3%	4%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	40%	17%	4%	16%	70%	25%	8%	23%	0%	0%	#DIV/0!	6%	53%	41%	0%	#DIV/0!	12%	11%	302%	#DIV/0!	55%	37%	#DIV/0!	0%	#DIV/0!	#DIV/0!	14%	15%

**MISC.ACC \_MARKET RATIO 2009**

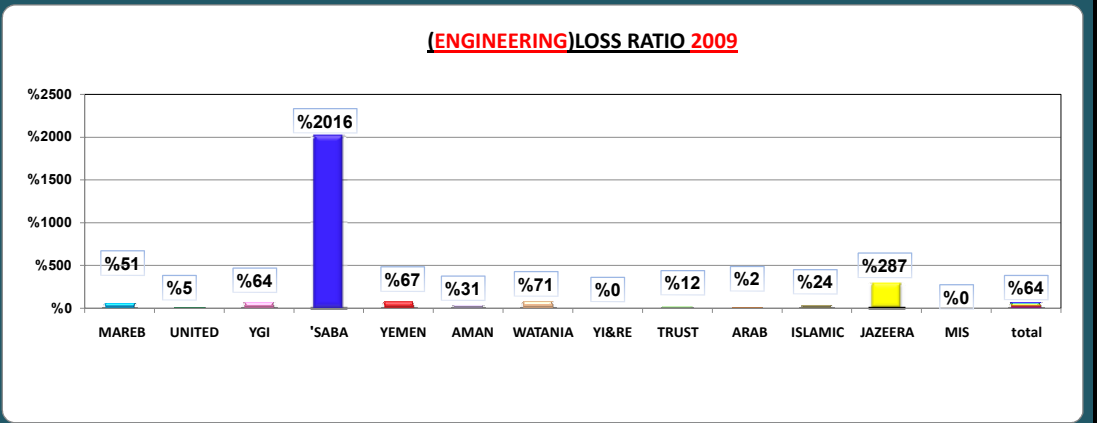
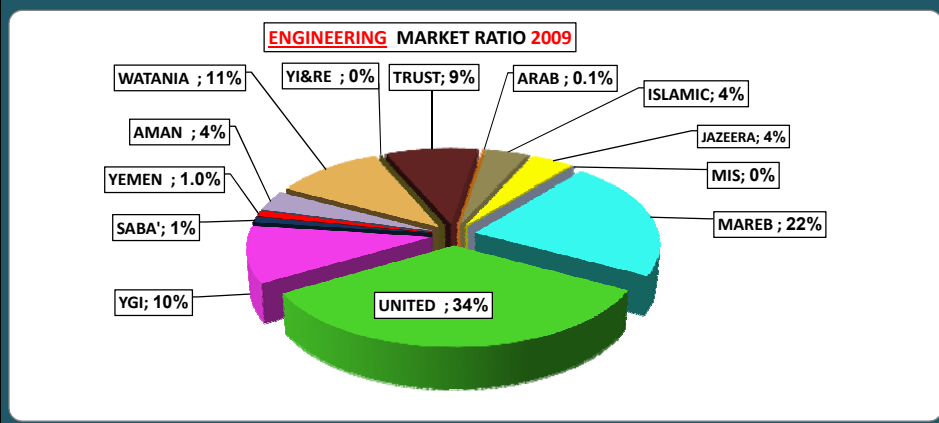


**(MISC.ACC LOSS RATIO 2009)**



**YEMEY INSURANCE MARKET**  
**CLASS OF BUSINESS : ENGINEERING LOSS RATIO**

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
<b>PREMIUM</b>	55,944	206,232	185,027	323,563	101,415	98,378	34,478	10,022	1,288	9,719	11,794	34,611	112,975	102,967	0	0	230,925	86,868	2,104	840	22,216	39,950	35,597	39,891	0	0	793,763	953,041
<b>MARKET RATIO</b>	7%	22%	23%	34%	13%	10%	4%	1%	0%	1%	1%	4%	14%	11%	0%	0%	29%	9%	0%	0%	3%	4%	4%	4%	0%	0%	100%	100%
<b>PAID LOSSES</b>	114,771	3,334	40,749	486	16,961	15,035	5,708	8,220	0	0	7,985	7,650	1,285	89,450	0	0	7,135	1,299	0	15	189	7,089	33,596	63,263	0	0	228,379	195,841
<b>MARKET RATIO</b>	50%	2%	18%	0%	7%	8%	2%	4%	0%	0%	3%	4%	1%	46%	0%	0%	3%	1%	0%	0%	0%	4%	15%	32%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	78,935	101,701	240,400	15,919	14,691	47,757	366	193,816	7,452	6,551	1,679	3,236	99,731	-16,574	3,148	0	6,567	9,434	6,386	0	7,001	2,630	0	51,346	0	0	466,356	415,816
<b>MARKET RATIO</b>	17%	24%	52%	4%	3%	11%	0%	47%	2%	2%	0%	1%	21%	-4%	1%	0%	1%	2%	1%	0%	2%	1%	0%	12%	0%	0%	100%	100%
<b>LOSS RATIO</b>	346%	51%	152%	5%	31%	64%	18%	2016%	579%	67%	82%	31%	89%	71%	#DIV/0!	#DIV/0!	6%	12%	304%	2%	32%	24%	94%	287%	#DIV/0!	#DIV/0!	88%	64%



**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : LIFE LOSS RATIO**

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
<b>PREMIUM</b>	189,832	202,251	678,191	698,772	125,587	113,991	43,537	81,980	0	1,411	48,656	35,837	107,801	82,844	58,565		41,933	42,220	30,862	20,531	51,140	59,152	0	0	0		1,376,104	1,338,989
<b>MARKET RATIO</b>	14%	15%	49%	52%	9%	9%	3%	6%	0%	0%	4%	3%	8%	6%	4%	0%	3%	3%	2%	2%	4%	4%	0%	0%	0%	0%	100%	100%
<b>PAID LOSSES</b>	103,426	138,516	84,996	151,767	69,353	69,174	5,388	29,641	0	2,521	19,395	42,682	70,443	57,859	19,725		8,605	14,932	7,700	12,860	2,919	22,535	0	0	0		391,950	542,487
<b>MARKET RATIO</b>	26%	26%	22%	28%	18%	13%	1%	5%	0%	0%	5%	8%	18%	11%	5%	0%	2%	3%	2%	2%	1%	4%	0%	0%	0%	0%	100%	100%
<b>O/S.LOSSES</b>	62,121	92,953	180,118	246,099	69,301	72,880	12,435	26,426	0	2,643	10,064	10,352	62,180	-21,278	25,763		10,748	10,585	4,193	4,000	26,723	25,098	0	0	0		463,646	469,758
<b>MARKET RATIO</b>	13%	20%	39%	52%	15%	16%	3%	6%	0%	1%	2%	2%	13%	-5%	6%	0%	2%	2%	1%	1%	6%	5%	0%	0%	0%	0%	100%	100%
<b>LOSS RATIO</b>	87%	114%	39%	57%	110%	125%	41%	68%	#DIV/0!	366%	61%	148%	123%	44%	78%	#DIV/0!	46%	60%	39%	82%	58%	81%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	62%	76%

