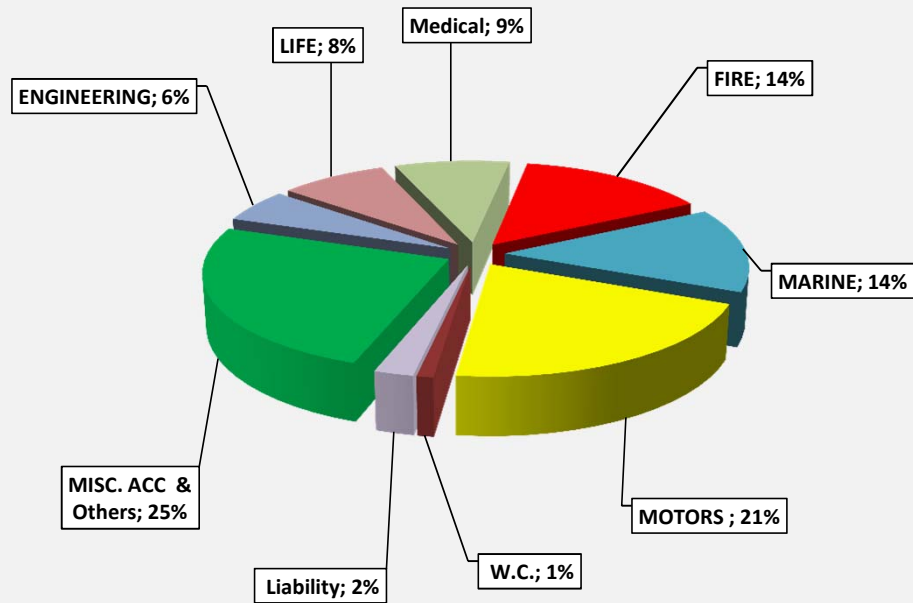
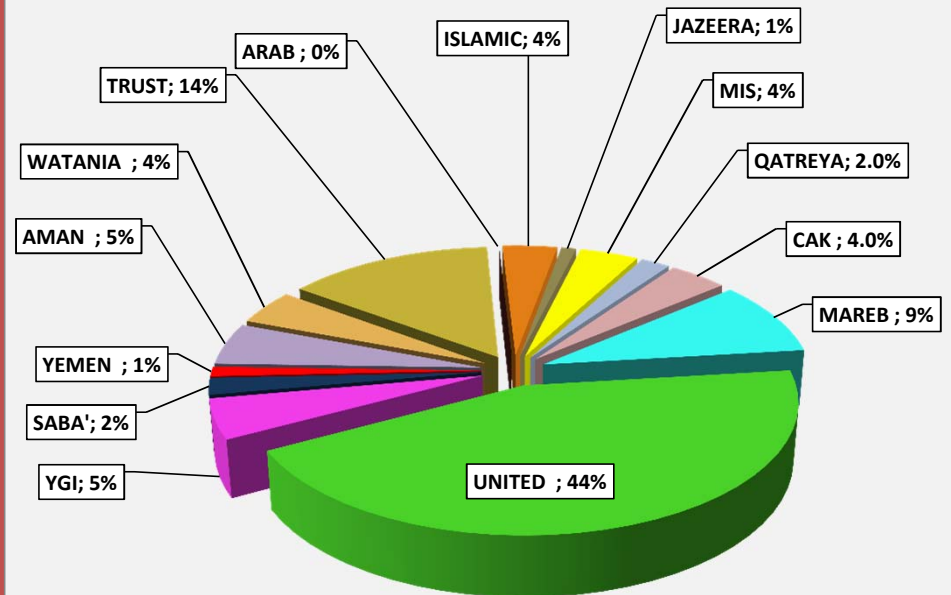


YEMEN INSURANCE MARKET STATISTIC 2011

MARKET RATIO 2011



MARKET RATIO 2011



PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YEMENI RIALS IN THOUSAND

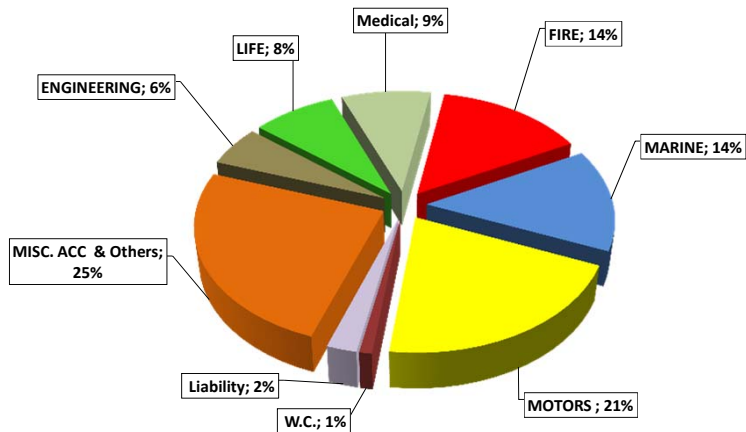
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL		
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	
FIRE	237,674	253,210	1,224,526	1,609,632	162,109	142,099	69,409	27,747	30,000	28,456	163,873	394,450	47,084	63,402	396,557	8,846	6,345	0	69,035	94,602	3,530	4,724	0	0	16,402	39,370	0	67,627	2,426,544	2,734,165	
Growth RATIO	7%		31%		-12%		-60%		-5%		141%		35%		-98%		-100%		37%		34%		#DIV/0!		140%		#DIV/0!		13%		
MARKET RATIO	10%	9%	50%	59%	7%	5%	3%	1%	1%	1%	7%	14%	2%	2%	16%	0%	0%	0%	0%	3%	3%	0%	0%	0%	0%	1%	1%	0%	2%	13%	14%
MARINE	226,605	169,975	1,701,635	1,624,113	335,311	199,012	109,216	65,627	31,000	41,421	150,014	145,648	132,820	84,948	12,462	3,957	8,242	0	358,141	169,226	11,618	6,724	0	0	9,047	16,324	0	134,315	3,086,111	2,661,290	
Growth RATIO	-25%		-5%		-41%		-40%		34%		-3%		-36%		-68%		-100%		-53%		-42%		#DIV/0!		80%		#DIV/0!		-14%		
MARKET RATIO	7%	6%	55%	61%	11%	7%	4%	2%	1%	2%	5%	5%	4%	3%	0%	0%	0%	0%	12%	6%	0%	0%	0%	0%	0%	1%	1%	0%	5%	17%	14%
MOTORS	769,415	709,666	1,533,811	1,377,602	341,434	297,102	232,220	114,667	144,540	109,986	391,490	362,693	405,320	355,548	42,359	34,345	154,912	0	263,768	236,659	76,195	81,220	0	0	32,559	58,482	0	179,255	4,388,023	3,917,225	
Growth RATIO	-8%		-10%		-13%		-51%		-24%		-7%		-12%		-19%		-100%		-10%		7%		#DIV/0!		80%		#DIV/0!		-11%		
MARKET RATIO	18%	18%	35%	35%	8%	8%	5%	3%	3%	3%	9%	9%	9%	9%	1%	1%	4%	0%	6%	6%	2%	2%	0%	0%	1%	1%	0%	5%	24%	21%	
W.C.	15,348	13,856	128,098	71,856	25,981	28,306	0	0	29,000	22,272	11,419	11,660	0	16,486	2,626	2,480	0	0	6,520	6,169	2,578	4,421	0	0	0	1,948	0	3,152	221,570	182,606	
Growth RATIO	-10%		-44%		9%		#DIV/0!		-23%		2%		#DIV/0!		-6%		#DIV/0!		-5%		71%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-18%
MARKET RATIO	7%	8%	58%	39%	12%	16%	0%	0%	13%	12%	5%	6%	0%	9%	1%	1%	0%	0%	3%	3%	1%	2%	0%	0%	0%	1%	0%	2%	1%	1%	
Liability	12,981	11,777	57,163	247,974	57,088	32,795	0	0	1,460	0	24,049	1,761	0	77,698	515	1,015	0	0	3,219	3,688	81,089	49,934	0	0	0	3,682	0	3,199	237,564	433,523	
Growth RATIO	-9%		334%		-43%		#DIV/0!		-100%		-93%		#DIV/0!		97%		#DIV/0!		15%		-38%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		82%
MARKET RATIO	5%	3%	24%	57%	24%	8%	0%	0%	1%	0%	10%	0%	0%	18%	0%	0%	0%	0%	1%	1%	34%	12%	0%	0%	0%	1%	0%	1%	1%	2%	
MISC. ACC & Others	47,946	41,746	1,823,758	1,953,778	30,910	27,114	26,168	18,833	320	1,466	0	0	166,955	25,720	2,028,042	2,141,082	0	0	59,566	80,568	1,402	2,848	0	0	73,527	241,652	0	175,415	4,258,594	4,710,222	
Growth RATIO	-13%		7%		-12%		-28%		358%		#DIV/0!		-85%		6%		#DIV/0!		35%		103%		#DIV/0!		229%		#DIV/0!		#DIV/0!		11%
MARKET RATIO	1%	1%	43%	41%	1%	1%	1%	0%	0%	0%	0%	0%	4%	1%	48%	45%	0%	0%	1%	2%	0%	0%	0%	0%	2%	5%	0%	4%	24%	25%	
ENGINEERING	237,586	259,772	227,799	113,955	96,775	102,617	9,957	1,711	18,000	13,937	15,941	13,029	81,467	96,717	115,105	357,413	761	0	37,855	31,420	47,022	40,673	0	0	5,668	11,239	0	8,067	893,936	1,050,549	
Growth RATIO	9%		-50%		6%		-83%		-23%		-18%		19%		211%		-100%		-17%		-14%		#DIV/0!		98%		#DIV/0!		#DIV/0!		18%
MARKET RATIO	27%	25%	25%	11%	11%	10%	1%	0%	2%	1%	2%	1%	9%	9%	13%	34%	0%	0%	4%	3%	5%	4%	0%	0%	1%	1%	0%	1%	5%	6%	
LIFE	135,568	115,637	838,685	915,316	112,128	84,470	103,704	139,598	4,000	8,107	39,212	44,918	80,335	70,281	87,779	17,246	15,203	0	45,560	71,560	0	0	0	0	24,251	23,225	0	56,581	1,486,425	1,546,939	
Growth RATIO	-15%		9%		-25%		35%		103%		15%		-13%		-80%		-100%		57%		#DIV/0!		#DIV/0!		-4%		#DIV/0!		#DIV/0!		4%
MARKET RATIO	9%	7%	56%	59%	8%	5%	7%	9%	0%	1%	3%	3%	5%	5%	6%	1%	1%	0%	3%	5%	0%	0%	0%	0%	2%	2%	0%	4%	8%	8%	
Medical	135,862	168,299	379,061	391,049	23,430	26,815	35,598	22,312	0	0	4,846	11,217	27,865	27,287	0	83,078	0	0	28,929	8,240	0	0	345,223	713,473	0	0	0	195,218	980,814	1,646,988	
Growth RATIO	24%		3%		14%		-37%		#DIV/0!		131%		-2%		#DIV/0!		#DIV/0!		-72%		#DIV/0!		107%		#DIV/0!		#DIV/0!		#DIV/0!		68%
MARKET RATIO	14%	10%	39%	24%	2%	2%	4%	1%	0%	0%	0%	1%	3%	2%	0%	5%	0%	0%	3%	1%	0%	0%	35%	43%	0%	0%	0%	12%	5%	9%	
TOTAL (R)	1,818,985	1,743,938	7,914,536	8,305,275	1,185,166	940,330	586,272	390,494	258,320	225,645	800,844	985,376	941,846	818,087	2,685,445	2,649,462	185,463	0	872,593	702,132	223,434	190,544	345,223	713,473	161,454	395,922	0	822,829	17,979,581	18,883,507	
TOTAL (\$)	\$8,580	\$8,226	\$38,234	\$39,176	\$5,725	\$4,436	\$2,832	\$1,842	\$1,248	\$1,064	\$3,869	\$4,648	\$4,550	\$3,859	\$12,973	\$12,497	\$896	\$0	\$4,215	\$3,312	\$1,079	\$899	\$1,668	\$3,365	\$780	\$1,868	\$0	\$3,881	\$86,858	\$89,073	
MARKET RATIO	10%	9%	44%	44%	7%	5%	3%	2%	1%	1%	4%	5%	5%	4%	15%	14%	1%	0%	5%	4%	1%	1%	2%	4%	1%	2%	0%	4%	100%	100%	
Growth RATIO	-4%		5%		-21%		-33%		-13%		23%		-13%		-1%		-100%		-20%		-15%		107%		145%		#DIV/0!		#DIV/0!		5%

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

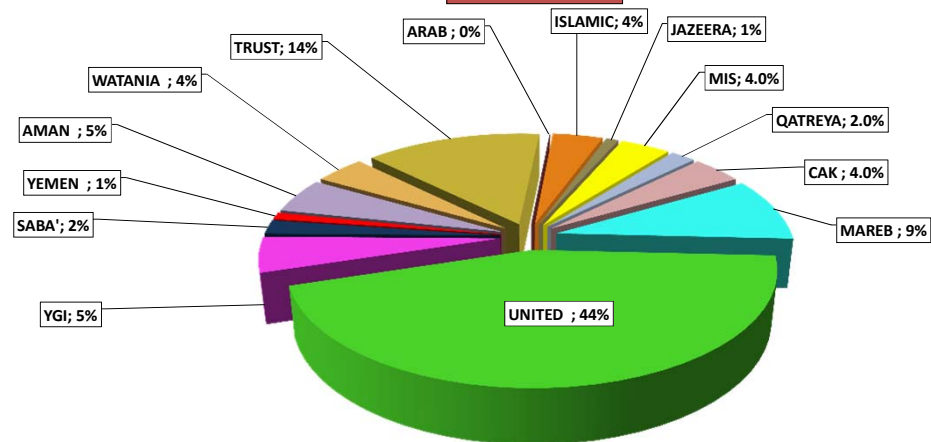
CURRENCY: YEMENI RIALS IN THOUSAND

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
TOTAL PREMIUM (R)	1,818,985	1,743,938	7,914,536	8,305,275	1,185,166	940,330	586,272	390,494	258,320	225,645	800,844	985,376	941,846	818,087	2,685,445	2,649,462	185,463	0	872,593	702,132	223,434	190,544	345,223	713,473	161,454	395,922	0	822,829	17,979,581	18,883,507
TOTAL PREMIUM (\$)	\$8,580	\$8,226	\$38,234	\$39,176	\$5,725	\$4,436	\$2,832	\$1,842	\$1,248	\$1,064	\$3,869	\$4,648	\$4,550	\$3,859	\$12,973	\$12,497	\$896	\$0	\$4,215	\$3,312	\$1,079	\$899	\$1,668	\$3,365	\$780	\$1,868	\$0	\$3,881	\$86,858	\$89,073
MARKET RATIO	10%	9%	44%	44%	7%	5%	3%	2%	1%	1%	4%	5%	5%	4%	15%	14%	1%	0%	5%	4%	1%	1%	2%	4%	1%	2%	0%	4%	100%	100%
Growth RATIO	-4%		5%		-21%		-33%		-13%		23%		-13%		-1%		-100%		-20%		-15%		107%		145%	#DIV/0!		5%		

MARKET RATIO 2011



MARKET RATIO 2011

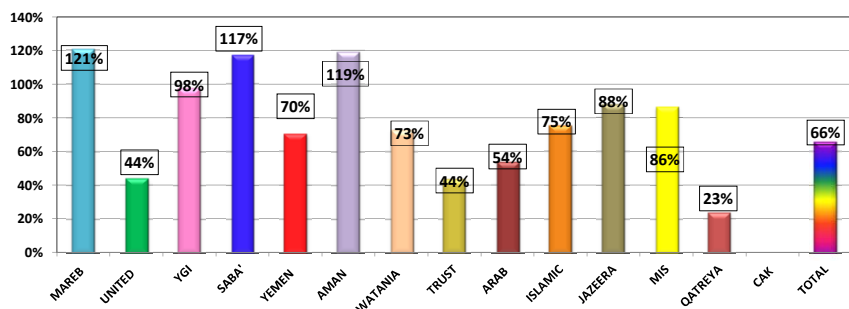


**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

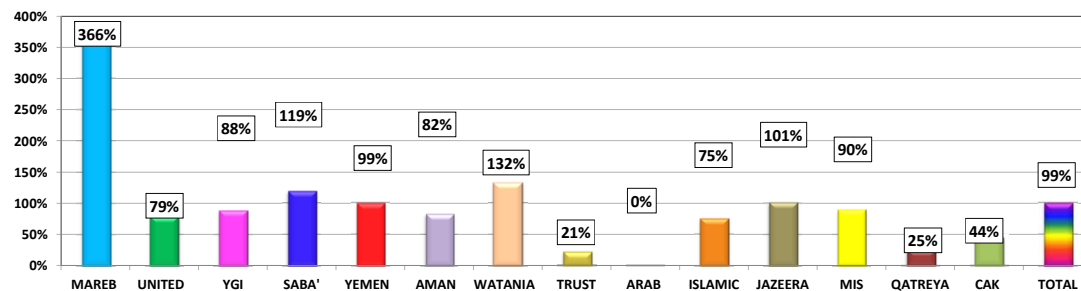
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	1,818,985	1,743,938	7,914,536	8,305,275	1,185,166	940,330	586,272	390,494	258,320	225,645	800,844	985,376	941,846	818,087	2,685,445	2,649,462	185,463	0	872,593	702,132	223,434	190,544	345,223	713,473	161,454	395,922	0	822,829	17,979,581	18,883,507
MARKET RATIO	10%	9%	44%	44%	7%	5%	3%	2%	1%	1%	4%	5%	5%	4%	15%	14%	1%	0%	5%	4%	1%	1%	2%	4%	1%	2%	0%	4%	100%	100%
PAID LOSSES	1,351,841	1,190,785	2,680,581	2,383,898	526,814	363,001	430,726	301,855	106,297	133,439	631,248	593,518	688,320	412,317	856,510	217,222	61,367	0	357,912	301,016	100,833	109,298	298,552	642,562	9,465	36,847	0	270,084	8,100,466	6,955,842
MARKET RATIO	17%	17%	33%	34%	7%	5%	5%	4%	1%	2%	8%	9%	8%	6%	11%	3%	1%	0%	4%	4%	1%	2%	4%	9%	0%	1%	0%	4%	100%	100%
O/S. LOSSES	844,012	5,188,162	795,294	4,161,811	631,562	468,026	255,917	162,556	75,370	89,780	323,486	216,383	-2,823	667,902	311,838	345,085	38,000	0	298,878	223,753	95,430	83,836	0	0	28,450	62,760	0	88,484	3,695,414	11,758,538
MARKET RATIO	23%	44%	22%	35%	17%	4%	7%	1%	2%	1%	9%	2%	0%	6%	8%	3%	1%	0%	8%	2%	3%	1%	0%	0%	1%	1%	0%	1%	100%	100%
LOSS RATIO	121%	366%	44%	79%	98%	88%	117%	119%	70%	99%	119%	82%	73%	132%	44%	21%	54%	#DIV/0!	75%	75%	88%	101%	86%	90%	23%	25%	#DIV/0!	44%	66%	99%

LOSS RATIO 2010



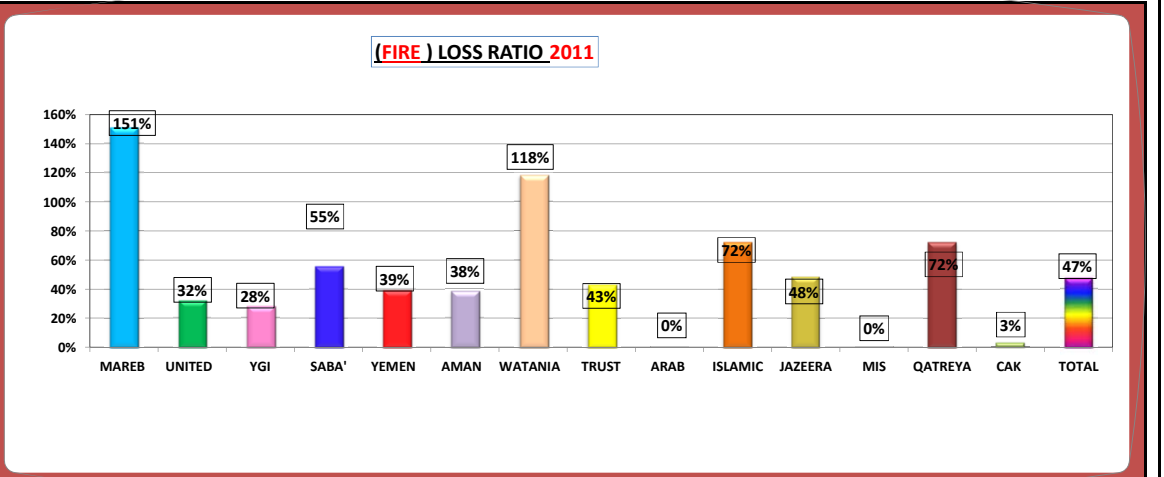
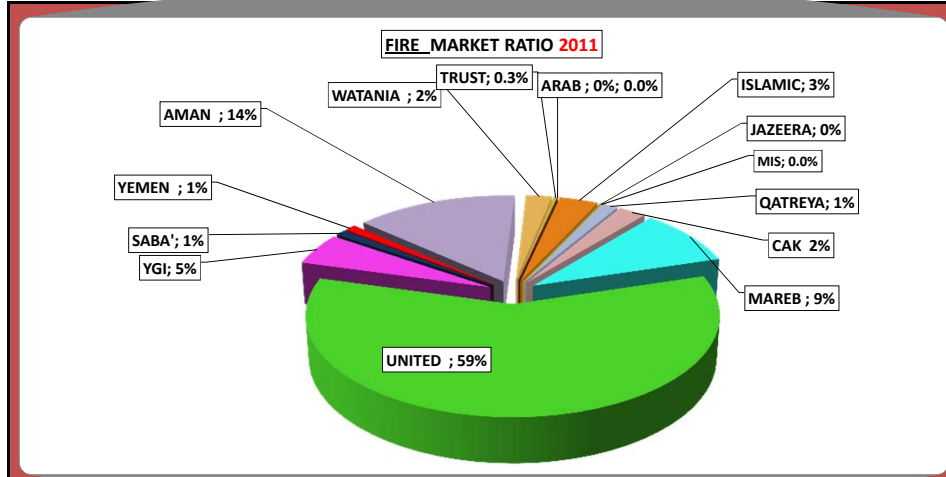
LOSS RATIO 2011



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	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2009	2010
PREMIUM	237,674	253,210	1,224,526	1,609,632	162,109	142,099	69,409	27,747	30,000	28,456	163,873	394,450	47,084	63,402	396,557	8,846	6,345	0	69,035	94,602	3,530	4,724	0	0	16,402	39,370	0	67,627	2,426,544	2,734,165
MARKET RATIO	10%	9%	50%	59%	7%	5%	3%	1%	1%	1%	7%	14%	2%	2%	16%	0%	0%	0%	3%	3%	0%	0%	0%	0%	1%	1%	0%	2%	100%	100%
PAID LOSSES	46,015	247,460	190,287	214,174	22,738	6,769	60,536	8,183	10,000	10,169	14,730	134,495	53,445	23,008	19,723	2,852	0	0	6,144	12,243	24	2,284	0	0	1,940	4,823	0	1,946	425,582	668,407
MARKET RATIO	11%	37%	45%	32%	5%	1%	14%	1%	2%	2%	3%	20%	13%	3%	5%	0%	0%	0%	1%	2%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%
O/S.LOSSES	405,318	134,451	186,779	295,995	23,509	32,523	50,195	7,137	2,000	950	44,015	15,750	37,548	51,782	5,117	939	0	0	21,559	56,148	50	0	0	0	2,175	23,580	0	0	778,265	619,255
MARKET RATIO	52%	22%	24%	48%	3%	5%	6%	1%	0%	0%	6%	3%	5%	8%	1%	0%	0%	0%	3%	9%	0%	0%	0%	0%	0%	4%	0%	0%	100%	100%
LOSS RATIO	190%	151%	31%	32%	29%	28%	160%	55%	40%	39%	36%	38%	193%	118%	6%	43%	0%	#DIV/0!	40%	72%	2%	48%	#DIV/0!	#DIV/0!	25%	72%	#DIV/0!	3%	50%	47%

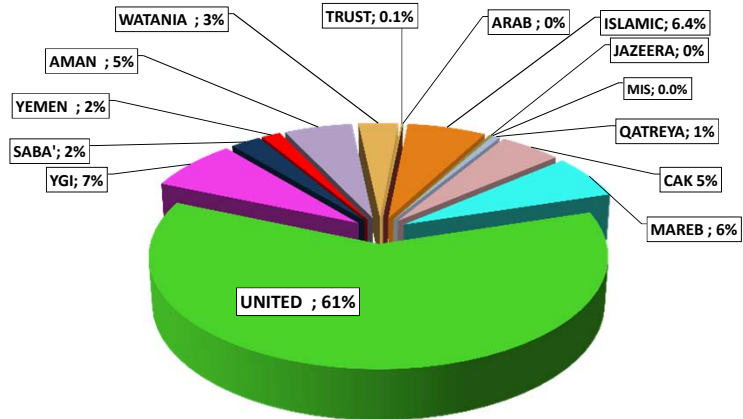


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

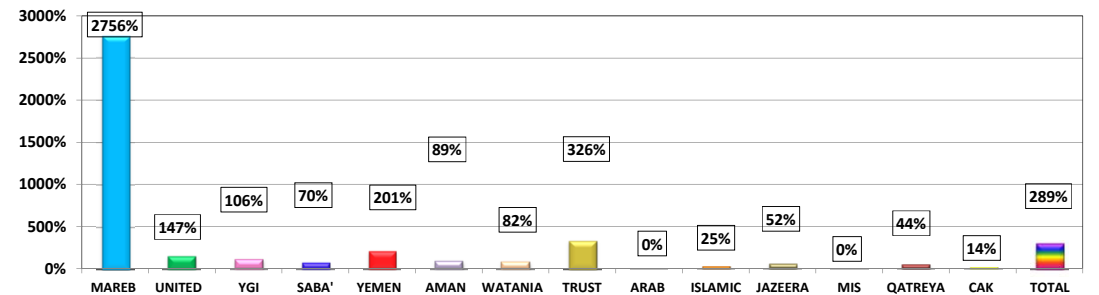
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	226,605	169,975	1,701,635	1,624,113	335,311	199,012	109,216	65,627	31,000	41,421	150,014	145,648	132,820	84,948	12,462	3,957	8,242	0	358,141	169,226	11,618	6,724	0	0	9,047	16,324	0	134,315	3,086,111	2,661,290
MARKET RATIO	7%	6%	55%	61%	11%	7%	4%	2%	1%	2%	5%	5%	4%	3%	0%	0%	0%	0%	12%	6%	0%	0%	0%	0%	0%	1%	0%	5%	100%	100%
PAID LOSSES	419,605	96,362	520,347	591,726	114,991	26,446	52,532	25,614	2,000	45,114	208,238	82,062	89,621	14,426	993	1,065	55	0	101,375	13,398	1,091	1,326	0	0	1,245	618	0	8,709	1,512,093	906,866
MARKET RATIO	28%	11%	34%	65%	8%	3%	3%	3%	0%	5%	14%	9%	6%	2%	0%	0%	0%	0%	7%	1%	0%	0%	0%	0%	0%	0%	0%	1%	100%	100%
O/S.LOSSES	67,069	4,588,517	144,113	1,800,382	241,201	185,308	27,019	20,460	20,000	38,165	76,029	48,046	-601	55,120	21,440	11,822	0	0	32,825	28,199	4,538	2,153	0	0	1,698	6,626	0	10,177	635,331	6,794,975
MARKET RATIO	11%	68%	23%	26%	38%	3%	4%	0%	3%	1%	12%	1%	0%	1%	3%	0%	0%	0%	5%	0%	1%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	215%	2756%	39%	147%	106%	106%	73%	70%	71%	201%	189%	89%	67%	82%	180%	326%	1%	#DIV/0!	37%	25%	48%	52%	#DIV/0!	#DIV/0!	33%	44%	#DIV/0!	14%	70%	289%

MARINE MARKET RATIO 2011



(MARINE) LOSS RATIO 2011

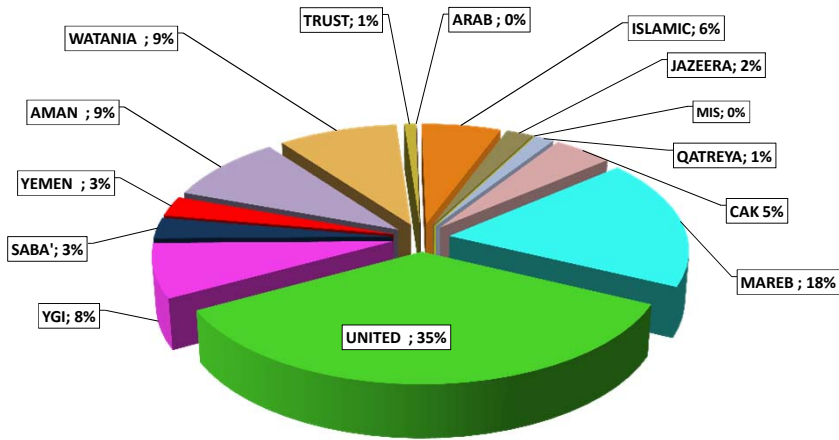


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

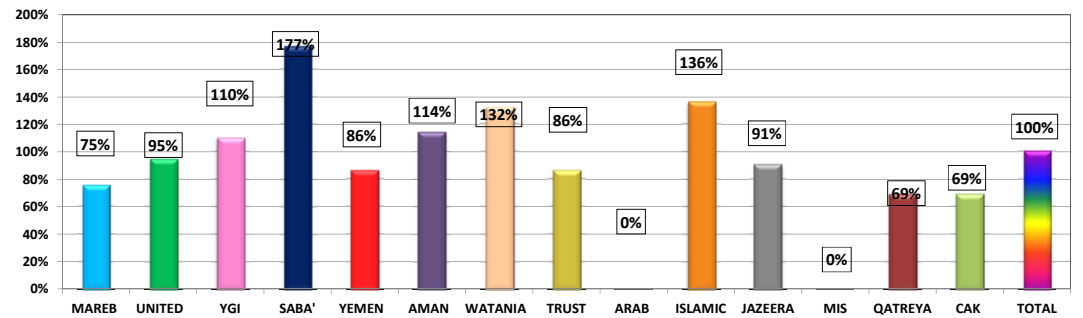
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	769,415	709,666	1,533,811	1,377,602	341,434	297,102	232,220	114,667	144,540	109,986	391,490	362,693	405,320	355,548	42,359	34,345	154,912	0	263,768	236,659	76,195	81,220	0	0	32,559	58,482	0	179,255	4,388,023	3,917,225
MARKET RATIO	18%	18%	35%	35%	8%	8%	5%	3%	3%	3%	9%	9%	9%	9%	1%	1%	4%	0%	6%	6%	2%	2%	0%	0%	1%	1%	0%	5%	100%	100%
PAID LOSSES	612,202	392,477	996,903	859,939	219,067	226,225	202,412	143,020	79,380	52,045	357,769	292,070	376,388	264,953	32,656	19,014	45,242	0	215,588	203,226	22,223	31,061	0	0	136	17,999	0	64,189	3,159,966	2,566,218
MARKET RATIO	19%	15%	32%	34%	7%	9%	6%	6%	3%	2%	11%	11%	12%	10%	1%	1%	1%	0%	7%	8%	1%	1%	0%	0%	0%	1%	0%	3%	100%	100%
O/S.LOSSES	97,071	142,866	319,865	442,059	246,784	100,698	98,751	59,776	45,540	42,668	108,808	123,157	39,292	203,947	14,364	10,557	35,000	0	193,975	119,231	42,741	42,458	0	0	14,650	22,273	0	59,750	1,256,841	1,369,440
MARKET RATIO	8%	10%	25%	32%	20%	7%	8%	4%	4%	3%	9%	9%	3%	15%	1%	1%	3%	0%	15%	9%	3%	3%	0%	0%	1%	2%	0%	4%	100%	100%
LOSS RATIO	92%	75%	86%	95%	136%	110%	130%	177%	86%	86%	119%	114%	103%	132%	111%	86%	52%	#DIV/0!	155%	136%	85%	91%	#DIV/0!	#DIV/0!	45%	69%	#DIV/0!	69%	101%	100%

MOTOR MARKET RATIO 2011



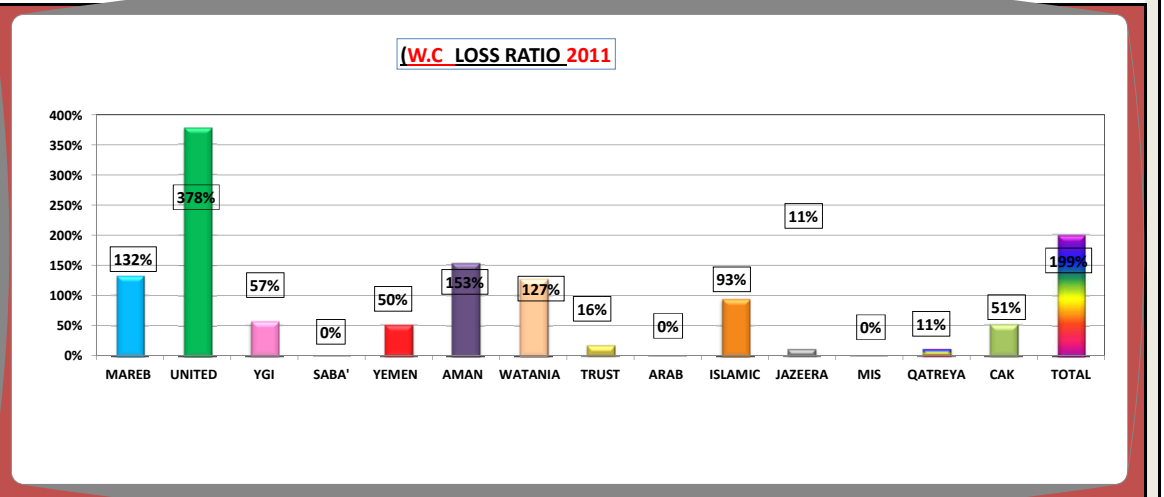
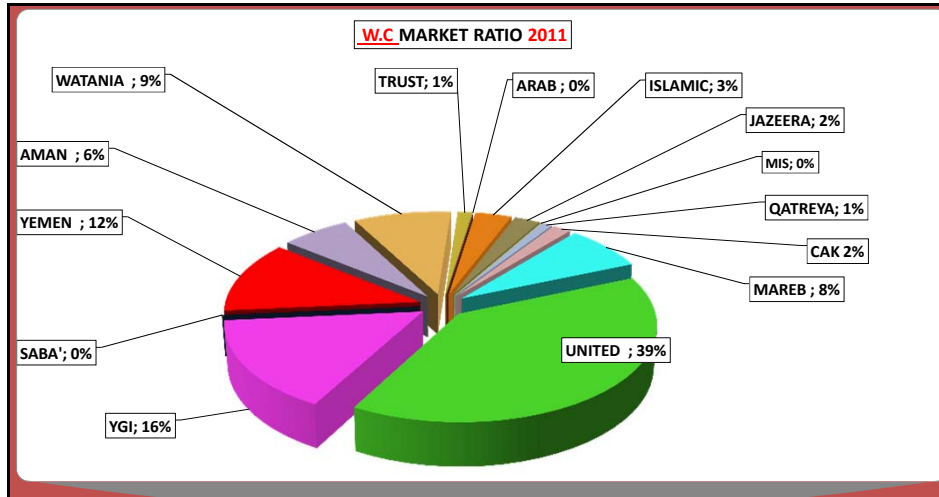
MOTOR LOSS RATIO 2011



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	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	15,348	13,856	128,098	71,856	25,981	28,306	0	0	29,000	22,272	11,419	11,660	0	16,486	2,626	2,480	0	0	6,520	6,169	2,578	4,421	0	0	0	1,948	0	3,152	221,570	182,606
MARKET RATIO	8%	8%	70%	39%	14%	16%	0%	0%	16%	12%	6%	6%	0%	9%	1%	1%	0%	0%	4%	3%	1%	2%	0%	0%	0%	1%	0%	2%	100%	100%
PAID LOSSES	1,845	3,623	29,333	41,802	3,192	2,515	0	0	10,000	6,461	11,984	7,795	0	8,914	150	402	0	0	2,032	5,752	6,933	473	0	0	0	8	0	1,600	65,469	79,345
MARKET RATIO	2%	5%	37%	53%	4%	3%	0%	0%	13%	8%	15%	10%	0%	11%	0%	1%	0%	0%	3%	7%	9%	1%	0%	0%	0%	0%	0%	2%	100%	100%
O/S.LOSSES	9,786	14,629	23,601	229,553	14,675	13,532	0	0	5,000	4,714	11,386	10,027	0	12,037	110	0	0	0	2,776	0	2,560	0	0	0	0	200	0	0	69,894	284,692
MARKET RATIO	3%	5%	8%	81%	5%	5%	0%	0%	2%	2%	4%	4%	0%	4%	0%	0%	0%	0%	1%	0%	1%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	76%	132%	41%	378%	69%	57%	#DIV/0!	#DIV/0!	52%	50%	205%	153%	#DIV/0!	127%	10%	16%	#DIV/0!	#DIV/0!	74%	93%	368%	11%	#DIV/0!	#DIV/0!	#DIV/0!	11%	#DIV/0!	51%	61%	199%

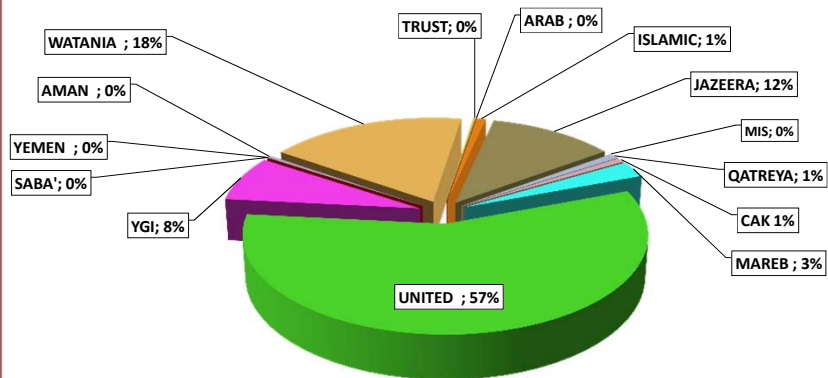


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

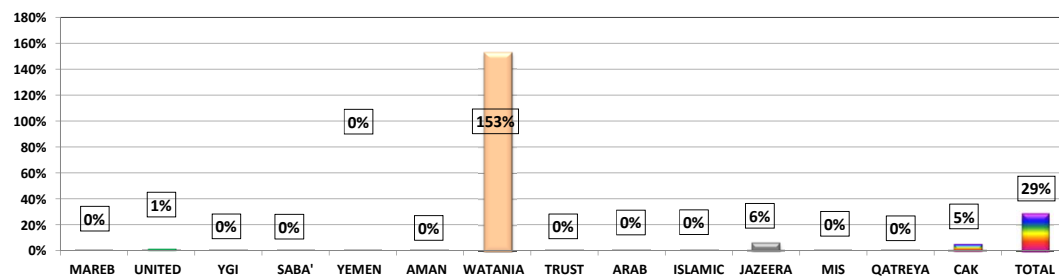
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL		
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	
PREMIUM	12,981	11,777	57,163	247,974	57,088	32,795	0	0	1,460	0	24,049	1,761	0	77,698	515	1,015	0	0	3,219	3,688	81,089	49,934	0	0	0	3,682	0	3,199	515	433,523	
MARKET RATIO	3%	3%	13%	57%	13%	8%	0%	0%	0%	0%	6%	0%	0%	18%	0%	0%	0%	0%	1%	1%	19%	12%	0%	0%	0%	1%	0%	1%	100%	100%	
PAID LOSSES	416	0	12,319	2,827	11	0	0	0	1,620	0	6	0	0	3,659	0	0	0	0	0	0	0	0	0	0	0	0	0	160	0	6,646	
MARKET RATIO	6%	0%	185%	43%	0%	0%	0%	0%	24%	0%	0%	0%	0%	55%	0%	0%	#DIV/0!	0%	0%	0%	0%	0%	0%	0%	0%	#DIV/0!	0%	#DIV/0!	2%	#DIV/0!	100%
O/S.LOSSES	1,669	0	0	0	60	0	0	0	460	0	0	0	0	115,290	0	0	0	0	0	0	250	2,903	0	0	0	0	0	0	0	118,193	
MARKET RATIO	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	98%	0%	0%	#DIV/0!	0%	0%	0%	2%	0%	0%	0%	0%	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	100%
LOSS RATIO	16%	0%	22%	1%	0%	0%	#DIV/0!	#DIV/0!	142%	#DIV/0!	0%	0%	#DIV/0!	153%	0%	0%	#DIV/0!	#DIV/0!	0%	0%	0%	6%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	5%	0%	29%	

Liability MARKET RATIO 2011



(Liability LOSS RATIO 2011)

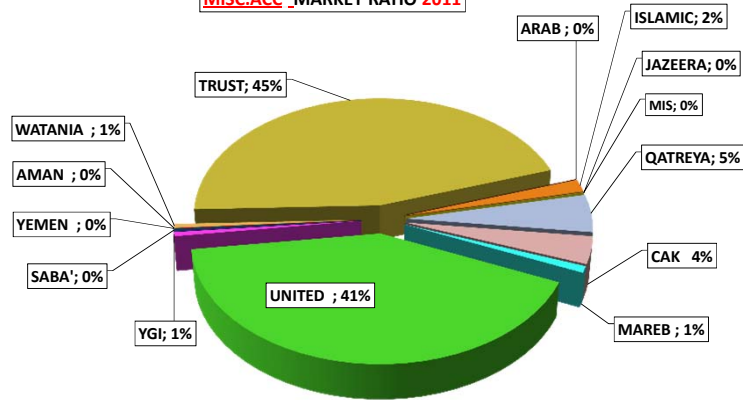


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

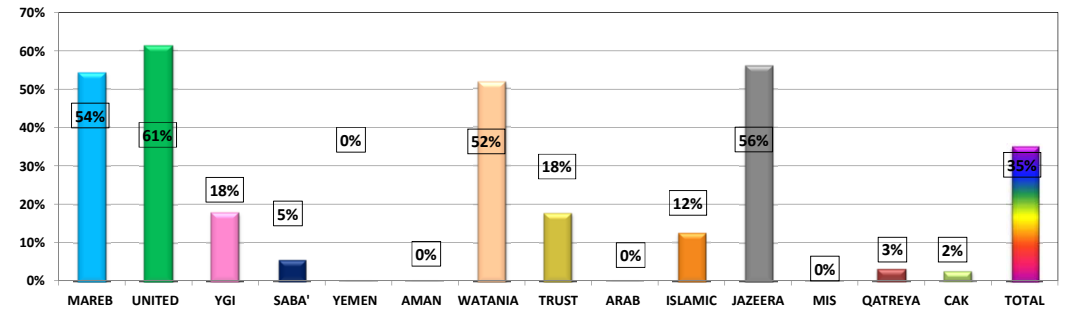
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	47,946	41,746	1,823,758	1,953,778	30,910	27,114	26,168	18,833	320	1,466	0	0	166,955	25,720	2,028,042	2,141,082	0	0	59,566	80,568	1,402	2,848	0	0	73,527	241,652	0	175,415	4,258,594	4,710,222
MARKET RATIO	1%	1%	43%	41%	1%	1%	1%	0%	0%	0%	0%	0%	4%	1%	48%	45%	0%	0%	1%	2%	0%	0%	0%	0%	2%	5%	0%	4%	100%	100%
PAID LOSSES	14,862	35	15,028	122,670	5,249	2,018	4,627	139	297	0	0	0	19,120	3,500	655,601	160,293	0	0	342	7,784	42	1,600	0	0	1,650	4,728	0	580	716,818	303,347
MARKET RATIO	2%	0%	2%	40%	1%	1%	1%	0%	0%	0%	0%	0%	3%	1%	91%	53%	0%	0%	0%	3%	0%	1%	0%	0%	0%	2%	0%	0%	100%	100%
O/S.LOSSES	0	22,638	16,840	1,077,536	2,328	2,809	1,439	876	0	0	0	0	-15,745	9,818	214,274	217,912	0	0	13,998	2,236	0	0	0	0	2,875	2,817	0	3,621	236,009	1,340,262
MARKET RATIO	0%	2%	7%	80%	1%	0%	1%	0%	0%	0%	0%	0%	-7%	1%	91%	16%	0%	0%	6%	0%	0%	0%	0%	0%	1%	0%	0%	0%	100%	100%
LOSS RATIO	31%	54%	2%	61%	25%	18%	23%	5%	93%	0%	#DIV/0!	#DIV/0!	2%	52%	43%	18%	#DIV/0!	#DIV/0!	24%	12%	3%	56%	#DIV/0!	#DIV/0!	6%	3%	#DIV/0!	2%	22%	35%

MISC.ACC MARKET RATIO 2011



MISC.ACC LOSS RATIO 2011

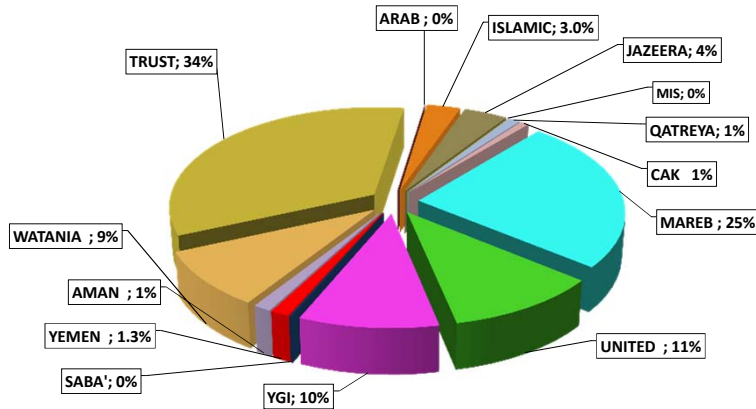


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

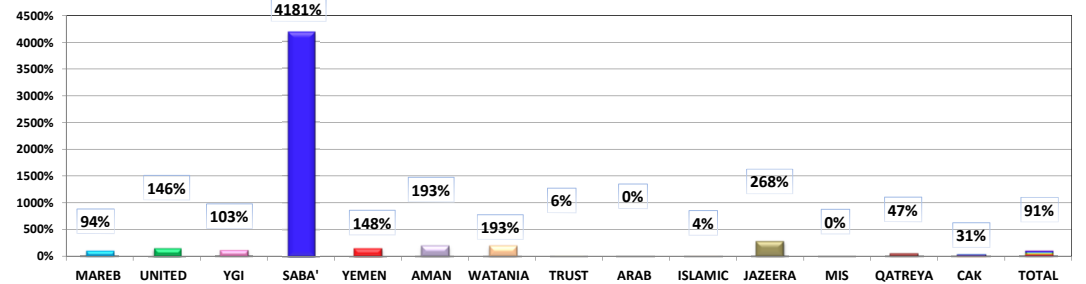
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	237,586	259,772	227,799	113,955	96,775	102,617	9,957	1,711	18,000	13,937	15,941	13,029	81,467	96,717	115,105	357,413	761	0	37,855	31,420	47,022	40,673	0	0	5,668	11,239	0	8,067	893,936	1,050,549
MARKET RATIO	27%	25%	25%	11%	11%	10%	1%	0%	2%	1%	2%	1%	9%	9%	13%	34%	0%	0%	4%	3%	5%	4%	0%	0%	1%	1%	0%	1%	100%	100%
PAID LOSSES	13,385	132,801	520,347	72,737	82,088	46,025	22,673	58,119	3,000	17,638	6,115	22,093	80,622	13,338	129,145	3,272	1,500	0	2,634	1,408	70,520	72,554	0	0	3,886	1,172	0	2,462	935,915	443,618
MARKET RATIO	1%	30%	56%	16%	9%	10%	2%	13%	0%	4%	1%	5%	9%	3%	14%	1%	0%	0%	0%	0%	8%	16%	0%	0%	0%	0%	0%	1%	100%	100%
O/S.LOSSES	140,789	110,119	2,537	94,103	24,278	59,855	32,389	13,392	2,000	2,983	29,361	2,994	-63,944	173,548	16,149	16,455	0	0	21,037	0	45,291	36,322	0	0	3,932	4,146	0	0	253,819	513,916
MARKET RATIO	55%	21%	1%	18%	10%	12%	13%	3%	1%	1%	12%	1%	-25%	34%	6%	3%	0%	0%	8%	0%	18%	7%	0%	0%	2%	1%	0%	0%	100%	100%
LOSS RATIO	65%	94%	230%	146%	110%	103%	553%	4181%	28%	148%	223%	193%	20%	193%	126%	6%	197%	#DIV/0!	63%	4%	246%	268%	#DIV/0!	#DIV/0!	138%	47%	#DIV/0!	31%	133%	91%

ENGINEERING MARKET RATIO 2011



(ENGINEERING)LOSS RATIO 2011

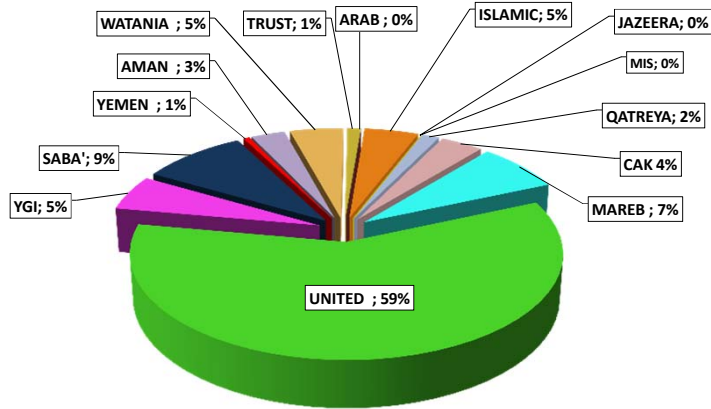


**YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO**

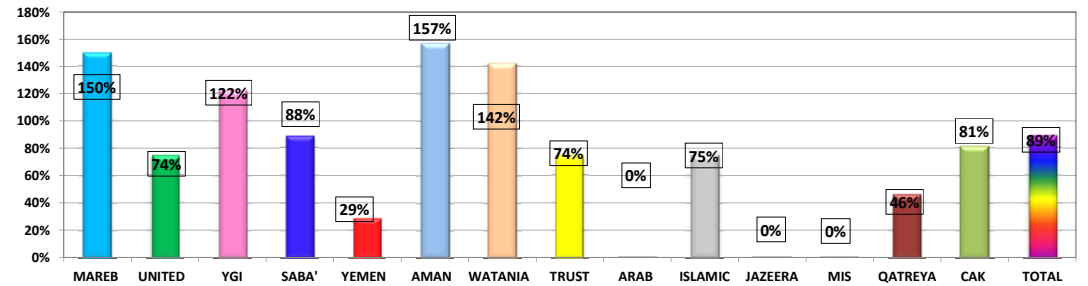
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	135,568	115,637	838,685	915,316	112,128	84,470	103,704	139,598	4,000	8,107	39,212	44,918	80,335	70,281	87,779	17,246	15,203	0	45,560	71,560	0	0	0	0	24,251	23,225	0	56,581	1,486,425	1,546,939
MARKET RATIO	9%	7%	56%	59%	8%	5%	7%	9%	0%	1%	3%	3%	5%	5%	6%	1%	1%	0%	3%	5%	0%	0%	0%	0%	2%	2%	0%	4%	100%	100%
PAID LOSSES	86,671	74,930	383,138	458,280	69,956	43,468	80,672	62,582	0	2,012	32,406	55,003	55,928	53,541	18,242	0	14,570	0	11,880	35,828	0	0	0	0	608	7,499	0	37,177	754,071	830,320
MARKET RATIO	11%	9%	51%	55%	9%	5%	11%	8%	0%	0%	4%	7%	7%	6%	2%	0%	2%	0%	2%	4%	0%	0%	0%	0%	0%	1%	0%	4%	100%	100%
O/S.LOSSES	65,960	98,263	98,415	220,400	68,213	59,706	46,124	60,915	370	300	53,593	15,471	627	46,361	40,384	12,818	3,000	0	12,708	17,939	0	0	0	0	3,120	3,118	0	8,800	392,514	544,092
MARKET RATIO	17%	18%	25%	41%	17%	11%	12%	11%	0%	0%	14%	3%	0%	9%	10%	2%	1%	0%	3%	3%	0%	0%	0%	0%	1%	1%	0%	2%	100%	100%
LOSS RATIO	113%	150%	57%	74%	123%	122%	122%	88%	9%	29%	219%	157%	70%	142%	67%	74%	116%	#DIV/0!	54%	75%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	15%	46%	#DIV/0!	81%	77%	89%

LIFE MARKET RATIO 2011



(LIFE LOSS RATIO 2011)

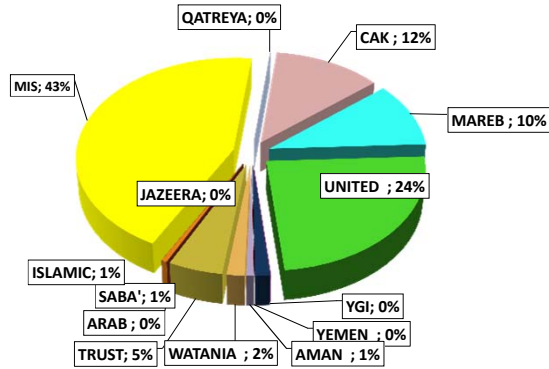


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ARAB		ISLAMIC		JAZEERA		MIS		QATREYA		CAC		TOTAL	
	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011	2010	2011
PREMIUM	135,862	168,299	379,061	391,049	23,430	26,815	35,598	22,312	0	0	4,846	11,217	27,865	27,287	0	83,078	0	0	28,929	8,240	0	0	345,223	713,473	0	0	0	195,218	980,814	1,646,988
MARKET RATIO	14%	10%	39%	24%	2%	0%	4%	1%	0%	0%	0%	1%	3%	2%	0%	5%	0%	0%	3%	1%	0%	0%	35%	43%	0%	0%	0%	12%	100%	100%
PAID LOSSES	156,840	243,097	12,879	19,743	9,522	9,535	7,274	4,198	0	0	0	0	13,196	26,978	0	30,324	0	0	17,917	21,377	0	0	298,552	642,562	0	0	0	153,261	516,180	1,151,075
MARKET RATIO	30%	21%	2%	2%	2%	1%	1%	0%	0%	0%	0%	0%	3%	2%	0%	3%	0%	0%	3%	2%	0%	0%	58%	56%	0%	0%	0%	13%	0%	100%
O/S.LOSSES	56,350	76,679	3,144	1,783	10,514	13,595	0	0	0	0	294	938	0	0	0	74,582	0	0	0	0	0	0	0	0	0	0	0	6,136	70,302	173,713
MARKET RATIO	80%	44%	4%	1%	15%	8%	0%	0%	0%	0%	0%	1%	0%	0%	0%	43%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	4%	100%	100%	
LOSS RATIO	157%	190%	4%	6%	86%	86%	20%	19%	#DIV/0!	#DIV/0!	6%	8%	47%	99%	#DIV/0!	126%	#DIV/0!	#DIV/0!	62%	259%	#DIV/0!	#DIV/0!	86%	90%	#DIV/0!	#DIV/0!	#DIV/0!	82%	60%	80%

Medical MARKET RATIO 2011



(Medical LOSS RATIO 2011)

