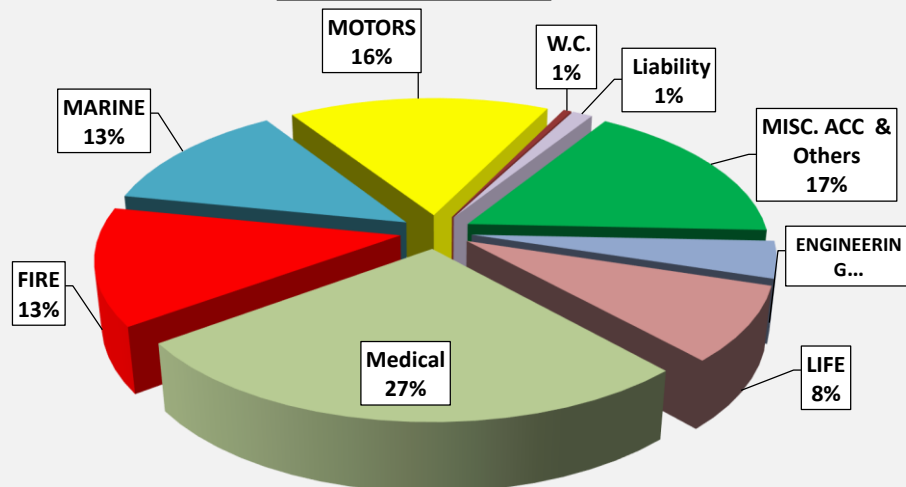
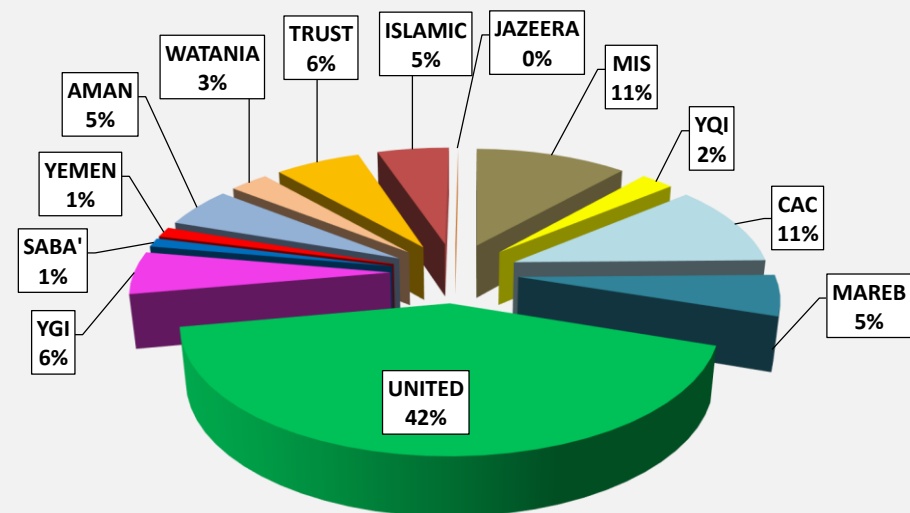


YEMEN INSURANCE MARKET STATISTIC 2014

MARKET RATIO 2014



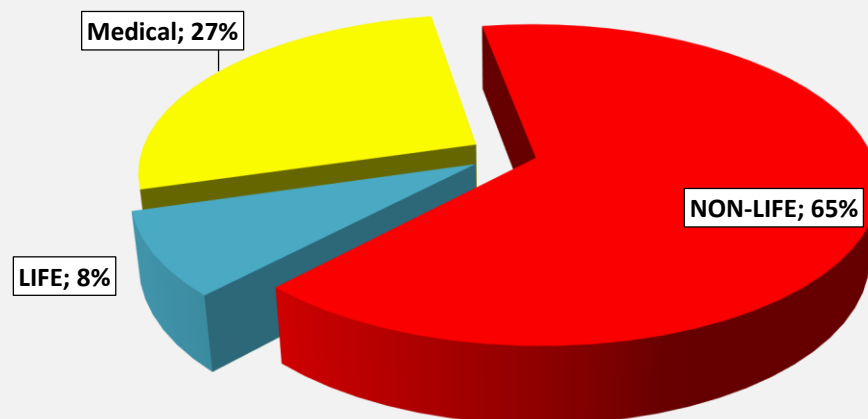
MARKET RATIO 2014



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

YEMEN INSURANCE MARKET **STATISTIC 2014**

MARKET RATIO 2014



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

PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

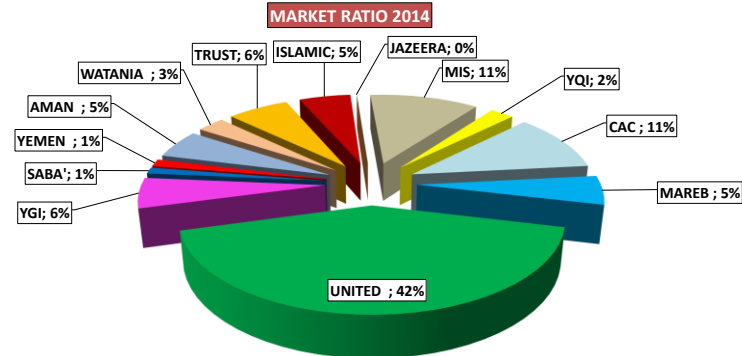
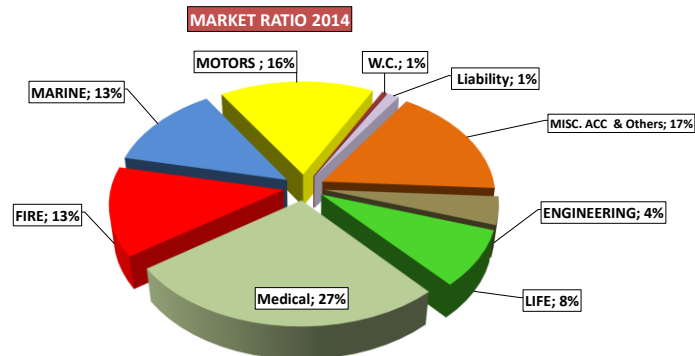
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
FIRE	136,111	154,415	1,948,613	2,191,088	118,440	181,119	16,208	20,872	36	36,469	202,780	350,813	316,365	132,000	17,204	8,226	112,120	290,509	14,223	0	0	0	100,933	119,864	86,136	70,843	3,069,169	3,556,218
Growth RATIO	13%		12%		53%		29%		101203%		73%		-58%		-52%		159%		-100%		#DIV/0!		19%		-18%		16%	
MARKET RATIO	4%	4%	63%	62%	4%	5%	1%	1%	0%	1%	7%	10%	10%	4%	1%	0%	4%	8%	0%	0%	0%	0%	3%	3%	3%	2%	13%	13%
MARINE	164,803	159,266	1,523,123	1,574,562	287,438	367,480	41,683	47,327	60	182,344	224,052	187,431	140,184	62,519	8,779	3,559	578,325	577,134	29,350	0	0	0	65,039	70,176	176,530	193,568	3,239,366	3,425,366
Growth RATIO	-3%		3%		28%		14%		303807%		-16%		-55%		-59%		0%		-100%		#DIV/0!		8%		10%		6%	
MARKET RATIO	5%	5%	47%	46%	9%	11%	1%	1%	0%	5%	7%	5%	4%	2%	0%	0%	18%	17%	1%	0%	0%	0%	2%	2%	5%	6%	14%	13%
MOTORS	570,571	528,150	1,388,183	1,537,910	365,967	415,642	46,401	85,367	164	109,407	466,988	499,624	389,052	389,000	77,265	86,904	269,267	283,280	151,171	0	0	0	90,315	102,803	275,744	386,061	4,091,088	4,424,148
Growth RATIO	-7%		11%		14%		84%		66612%		7%		0%		12%		5%		-100%		#DIV/0!		14%		40%		8%	
MARKET RATIO	14%	12%	34%	35%	9%	9%	1%	2%	0%	2%	11%	11%	10%	9%	2%	2%	7%	6%	4%	0%	0%	0%	2%	2%	7%	9%	17%	16%
W.C.	14,562	13,808	82,557	60,922	30,563	24,947	0	0	24	2,150	14,539	20,968	0	7,953	2,540	5,022	4,365	0	23,537	0	0	0	855	0	0	0	173,542	135,770
Growth RATIO	-5%		-26%		-18%		#DIV/0!		8858%		44%		#DIV/0!		98%		-100%		-100%		#DIV/0!		-100%		#DIV/0!		-22%	
MARKET RATIO	8%	10%	48%	45%	18%	18%	0%	0%	0%	2%	8%	15%	0%	6%	1%	4%	3%	0%	14%	0%	0%	0%	0%	0%	0%	0%	1%	1%
Liability	9,150	9,409	282,435	262,289	16,926	13,906	0	0	0	0	23,411	22,592	0	24,215	17,018	14,340	3,223	0	64,035	0	0	0	8,213	0	0	0	424,411	346,751
Growth RATIO	3%		-7%		-18%		#DIV/0!		#DIV/0!		-3%		#DIV/0!		-16%		-100%		-100%		#DIV/0!		-100%		#DIV/0!		-18%	
MARKET RATIO	2%	3%	67%	76%	4%	4%	0%	0%	0%	0%	6%	7%	0%	7%	4%	4%	1%	0%	15%	0%	0%	0%	2%	0%	0%	0%	2%	1%
MISC. ACC & Others	48,008	65,143	1,790,933	2,139,712	30,757	43,200	19,242	21,769	0	0	52,152	89,963	129,950	45,112	1,416,480	1,416,695	113,206	124,256	0	0	0	0	55,072	193,884	199,126	363,920	3,854,926	4,503,654
Growth RATIO	36%		19%		40%		13%		#DIV/0!		73%		-65%		0%		10%		#DIV/0!		#DIV/0!		252%		83%		17%	
MARKET RATIO	1%	1%	46%	48%	1%	1%	0%	0%	0%	0%	1%	2%	3%	1%	37%	31%	3%	3%	0%	0%	0%	0%	1%	4%	5%	8%	16%	17%
ENGINEERING	158,458	73,329	358,261	144,155	125,641	301,347	635	689	16	14,089	35,112	57,975	0	72,185	108,548	48,628	35,791	34,600	41,265	0	0	0	7,116	8,826	87,276	363,920	958,119	1,119,743
Growth RATIO	-54%		-60%		140%		9%		87956%		65%		#DIV/0!		-55%		-3%		-100%		#DIV/0!		24%		317%		17%	
MARKET RATIO	17%	7%	37%	13%	13%	27%	0%	0%	0%	1%	4%	5%	0%	6%	11%	4%	4%	3%	4%	0%	0%	0%	1%	1%	9%	33%	4%	4%
LIFE	131,888	121,129	1,064,179	1,306,820	197,262	134,552	140,074	137,043	3	20,229	70,217	87,588	36,584	43,347	20,628	20,577	109,584	134,167	0	0	0	0	55,097	60,001	128,180	202,474	1,953,696	2,267,927
Growth RATIO	-8%		23%		-32%		-2%		674200%		25%		18%		0%		22%		#DIV/0!		#DIV/0!		9%		58%		16%	
MARKET RATIO	7%	5%	54%	58%	10%	6%	7%	6%	0%	1%	4%	4%	2%	2%	1%	1%	6%	6%	0%	0%	0%	0%	3%	3%	7%	9%	8%	8%
Medical	256,813	317,102	1,594,052	2,156,782	20,617	34,199	562	0	0	0	24,555	116,660	21,095	6,891	106,566	115,771	0	0	16,383	0	3,213,958	3,057,802	127,800	108,385	646,793	1,320,919	6,029,194	7,234,511
Growth RATIO	23%		35%		66%		-100%		#DIV/0!		375%		-67%		9%		#DIV/0!		-100%		-5%		-15%		104%		20%	
MARKET RATIO	4%	4%	26%	30%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	2%	2%	0%	0%	0%	0%	53%	42%	2%	1%	11%	18%	25%	27%
TOTAL (R)	1,490,364	1,441,751	10,032,336	11,374,240	1,193,611	1,516,392	264,805	313,067	303	364,688	1,113,806	1,433,614	1,033,230	783,222	1,775,028	1,719,722	1,225,881	1,443,946	339,964	0	3,213,958	3,057,802	510,440	663,939	1,599,785	2,901,705	23,793,511	27,014,088
TOTAL (\$)	\$6,900	\$6,675	\$46,446	\$52,659	\$5,526	\$7,020	\$1,226	\$1,449	\$1	\$1,688	\$5,157	\$6,637	\$4,783	\$3,626	\$8,218	\$7,962	\$5,675	\$6,685	\$1,574	\$0	\$14,879	\$14,156	\$2,363	\$3,074	\$7,406	\$13,434	\$110,155	\$125,065
MARKET RATIO	6%	5%	42%	42%	5%	6%	1%	1%	0%	1%	5%	5%	4%	3%	7%	6%	5%	5%	1%	0%	14%	11%	2%	2%	7%	11%	100%	100%
Growth RATIO	-3%		13%		27%		18%		120259%		29%		-24%		-3%		18%		-100%		-5%		30%		81%		14%	

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PORTFOLIO BREAKDOWN
YEMEN INSURANCE MARKET (DIRECT PREMIUM)

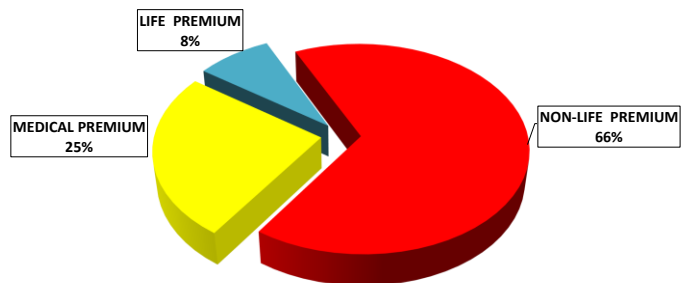
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
TOTAL PREMIUM (R)	1,490,364	1,441,751	10,032,336	11,374,240	1,193,611	1,516,392	264,805	313,067	303	364,688	1,113,806	1,433,614	1,033,230	783,222	1,775,028	1,719,722	1,225,881	1,443,946	339,964	0	3,213,958	3,057,802	510,440	663,939	1,599,785	2,901,705	23,793,511	27,014,088
TOTAL PREMIUM (\$)	\$6,900	\$6,675	\$46,446	\$52,659	\$5,526	\$7,020	\$1,226	\$1,449	\$1	\$1,688	\$5,157	\$6,637	\$4,783	\$3,626	\$8,218	\$7,962	\$5,675	\$6,685	\$1,574	\$0	\$14,879	\$14,156	\$2,363	\$3,074	\$7,406	\$13,434	\$110,155	\$125,065
MARKET RATIO	6%	5%	42%	42%	5%	6%	1%	1%	0%	1%	5%	5%	4%	3%	7%	6%	5%	5%	1%	0%	14%	11%	2%	2%	7%	11%	100%	100%
Growth RATIO	-3%		13%		27%		18%		120259%		29%		-24%		-3%		18%		-100%		-5%		30%		81%		14%	



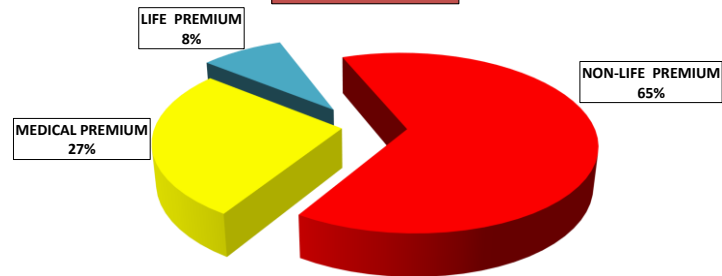
PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM)

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
NON-LIFE PREMIUM	1,101,663	1,003,520	7,374,105	7,910,638	975,732	1,347,641	124,169	176,024	300	344,459	1,019,034	1,229,366	975,551	732,984	1,647,834	1,583,374	1,116,297	1,309,779	323,581	0	0	0	327,543	495,553	824,812	1,378,312	15,810,621	17,511,650
MARKET RATIO	7%	6%	47%	45%	6%	8%	1%	1%	0%	2%	6%	7%	6%	4%	10%	9%	7%	7%	2%	0%	0%	0%	2%	3%	5%	8%	66%	65%
Growth RATIO	-9%		7%		38%		42%		114720%		21%		-25%		-4%		17%		-100%		#DIV/0!		51%		67%		11%	
MEDICAL PREMIUM	256,813	317,102	1,594,052	2,156,782	20,617	34,199	562	0	0	0	24,555	116,660	21,095	6,891	106,566	115,771	0	0	16,383	0	3,213,958	3,057,802	127,800	108,385	646,793	1,320,919	6,029,194	7,234,511
MARKET RATIO	4%	4%	26%	30%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	2%	2%	0%	0%	0%	0%	53%	42%	2%	1%	11%	18%	25%	27%
Growth RATIO	23%		35%		66%		-100%		#DIV/0!		375%		-67%		9%		#DIV/0!		-100%		-5%		-15%		104%		20%	
LIFE PREMIUM	131,888	121,129	1,064,179	1,306,820	197,262	134,552	140,074	137,043	3	20,229	70,217	87,588	36,584	43,347	20,628	20,577	109,584	134,167	0	0	0	0	55,097	60,001	128,180	202,474	1,953,696	2,267,927
MARKET RATIO	7%	5%	54%	58%	10%	6%	7%	6%	0%	1%	4%	4%	2%	2%	1%	1%	6%	6%	0%	0%	0%	0%	3%	3%	7%	9%	8%	8%
Growth RATIO	-8%		23%		-32%		-2%		674200%		25%		18%		0%		22%		#DIV/0!		#DIV/0!		9%		58%		16%	

MARKET RATIO 2013



MARKET RATIO 2014

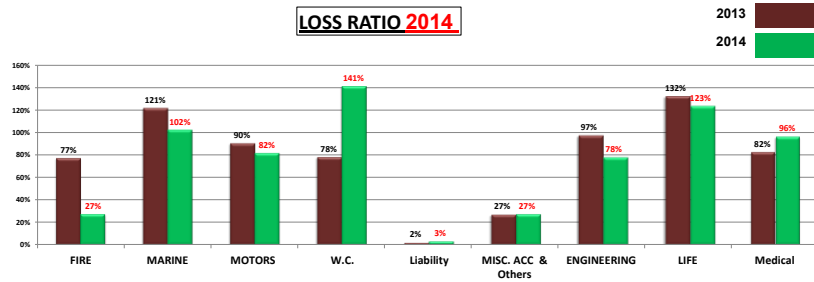


**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

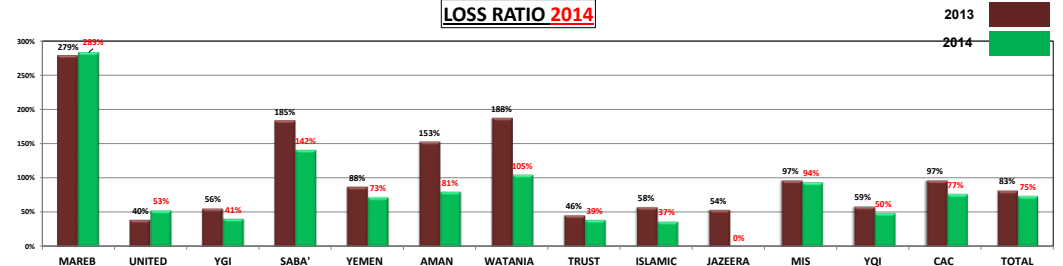
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	1,490,364	1,441,751	10,032,336	11,374,240	1,193,611	1,516,392	264,805	313,067	303	364,688	1,113,806	1,433,614	1,033,230	783,222	1,775,028	1,719,722	1,225,881	1,443,946	339,964	0	3,213,958	3,057,802	510,440	663,939	1,599,785	2,901,705	23,793,511	27,014,088
MARKET RATIO	6%	5%	42%	42%	5%	6%	1%	1%	0%	1%	5%	5%	4%	3%	7%	6%	5%	5%	1%	0%	14%	11%	2%	2%	7%	11%	100%	100%
PAID LOSSES	860,683	1,471,275	2,384,063	2,794,598	353,504	339,505	254,478	259,708	151	182,337	1,190,585	682,971	1,009,018	460,937	340,722	243,734	490,736	319,171	114,707	0	3,122,494	2,885,998	192,056	162,668	1,118,592	2,004,209	11,431,789	11,807,111
MARKET RATIO	8%	12%	21%	24%	3%	3%	2%	2%	0%	2%	10%	6%	9%	4%	3%	2%	4%	3%	1%	0%	27%	24%	2%	1%	10%	17%	100%	100%
O/S. LOSSES	3,296,057	2,615,461	1,598,591	3,260,429	317,195	284,413	234,233	183,803	116	82,541	519,034	476,453	934,699	365,148	478,769	434,749	221,700	215,039	69,549	0	0	0	108,935	166,966	435,948	241,060	8,214,826	8,326,062
MARKET RATIO	40%	31%	19%	39%	4%	3%	3%	2%	0%	1%	6%	6%	11%	4%	6%	5%	3%	3%	1%	0%	0%	0%	1%	2%	5%	3%	100%	100%
LOSS RATIO	279%	283%	40%	53%	56%	41%	185%	142%	88%	73%	153%	81%	188%	105%	46%	39%	58%	37%	54%	#DIV/0!	97%	94%	59%	50%	97%	77%	83%	75%

LOSS RATIO 2014



LOSS RATIO 2014

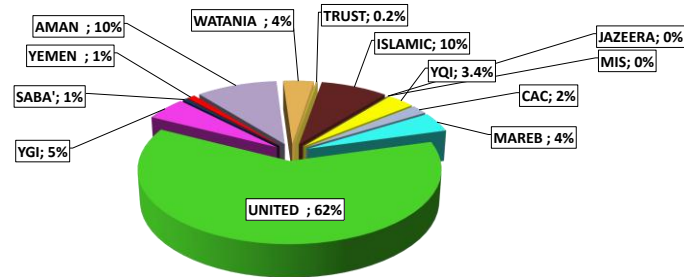


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

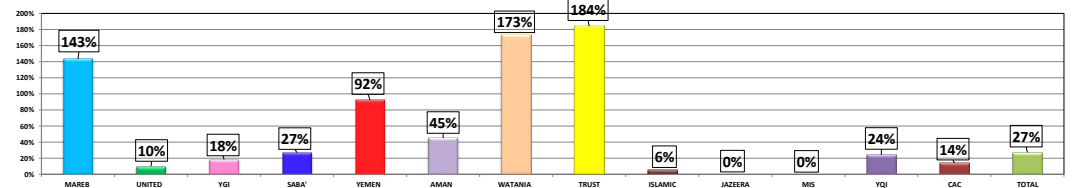
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	136,111	154,415	1,948,613	2,191,088	118,440	181,119	16,208	20,872	36	36,469	202,780	350,813	316,365	132,000	17,204	8,226	112,120	290,509	14,223	0	0	0	100,933	119,864	86,136	70,843	3,069,169	3,556,218
MARKET RATIO	4%	4%	63%	62%	4%	5%	1%	1%	0%	1%	7%	10%	10%	4%	1%	0.2%	4%	8%	0%	0%	0%	0%	3%	3%	3%	2%	100%	100%
PAID LOSSES	25,508	118,225	133,366	118,139	7,278	6,952	79,161	2,751	9	18,234	406,255	22,967	418,237	110,270	2,471	863	197,110	5,380	213	0	0	0	4,161	2,706	95,100	9,248	1,368,869	415,735
MARKET RATIO	2%	28%	10%	28%	1%	2%	6%	1%	0%	4%	30%	6%	31%	27%	0%	0%	14%	1%	0%	0%	0%	0%	0%	1%	7%	2%	100%	100%
O/S.LOSSES	256,766	103,038	49,097	99,437	41,466	26,442	3,801	2,880	14	15,391	88,055	135,113	510,573	118,580	15,064	14,287	18,707	12,258	129	0	0	0	8,958	26,263	5,642	624	998,272	554,313
MARKET RATIO	26%	19%	5%	18%	4%	5%	0%	1%	0%	3%	9%	24%	51%	21%	2%	3%	2%	2%	0%	0%	0%	0%	1%	5%	1%	0%	100%	100%
LOSS RATIO	207%	143%	9%	10%	41%	18%	512%	27%	64%	92%	244%	45%	294%	173%	102%	184%	192%	6%	2%	#DIV/0!	#DIV/0!	#DIV/0!	13%	24%	117%	14%	77%	27%

FIRE MARKET RATIO 2014



(FIRE) LOSS RATIO 2014

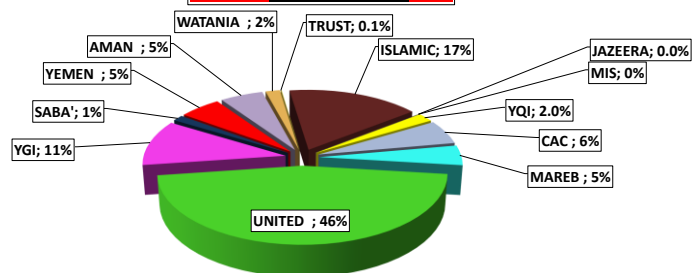


YEMEN INSURANCE MARKET

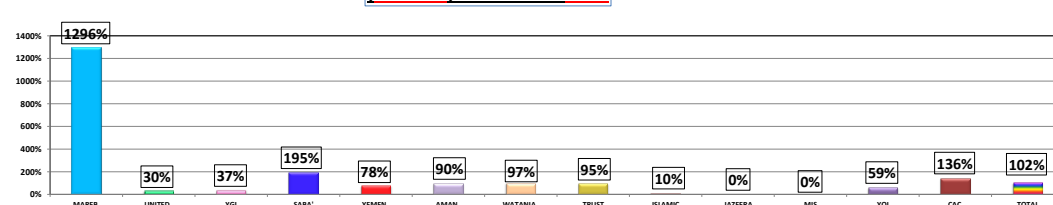
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
	CURRENCY: YER. - 1000																											
PREMIUM	164,803	159,266	1,523,123	1,574,562	287,438	367,480	41,683	47,327	60	182,344	224,052	187,431	140,184	62,519	8,779	3,559	578,325	577,134	29,350	0	0	0	65,039	70,176	176,530	193,568	3,239,366	3,425,366
MARKET RATIO	5%	5%	47%	46%	9%	11%	1%	1%	0%	5%	7%	5%	4%	2%	0%	0%	18%	17%	1%	0%	0%	0%	2%	2%	5%	6%	100%	100%
PAID LOSSES	34,139	12,625	253,153	223,513	67,938	77,103	5,104	86,507	41	91,168	370,909	107,689	15,752	28,879	0	379	84,368	36,214	894	0	0	0	9,901	3,497	52,619	205,709	894,818	873,283
MARKET RATIO	4%	1%	28%	26%	8%	9%	1%	10%	0%	10%	41%	12%	2%	3%	0%	0%	9%	4%	0%	0%	0%	0%	1%	0%	6%	24%	100%	100%
O/S.LOSSES	2,099,724	2,052,126	280,878	255,007	91,148	58,199	36,293	5,603	20	50,964	166,647	61,811	25,649	31,850	2,794	3,008	19,369	18,970	46,456	0	0	0	31,588	37,733	238,340	57,695	3,038,906	2,632,966
MARKET RATIO	69%	78%	9%	10%	3%	2%	1%	0%	0%	2%	5%	2%	1%	1%	0%	0%	1%	1%	2%	0%	0%	0%	1%	1%	8%	2%	100%	100%
LOSS RATIO	1295%	1296%	35%	30%	55%	37%	99%	195%	102%	78%	240%	90%	30%	97%	32%	95%	18%	10%	161%	#DIV/0!	#DIV/0!	#DIV/0!	64%	59%	165%	136%	121%	102%

MARINE MARKET RATIO 2014



(MARINE) LOSS RATIO 2014

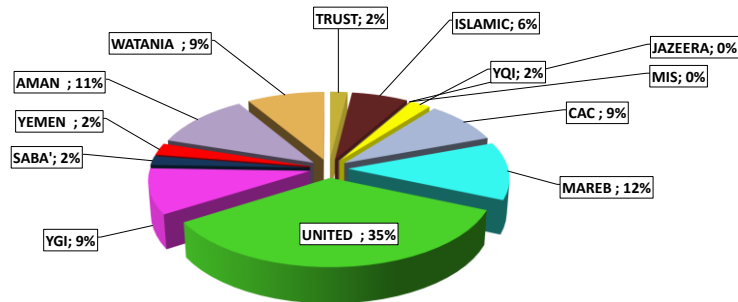


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

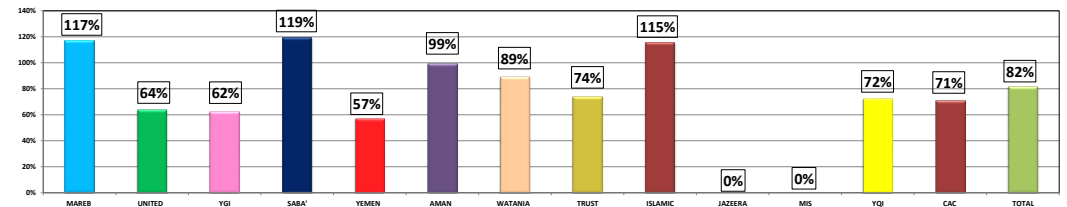
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	570,571	528,150	1,388,183	1,537,910	365,967	415,642	46,401	85,367	164	109,407	466,988	499,624	389,052	389,000	77,265	86,904	269,267	283,280	151,171	0	0	0	90,315	102,803	275,744	386,061	4,091,088	4,424,148
MARKET RATIO	14%	12%	34%	35%	9%	9%	1%	2%	0%	2%	11%	11%	10%	9%	2%	2%	7%	6%	4%	0%	0%	0%	2%	2%	7%	9%	100%	100%
PAID LOSSES	346,191	433,934	701,167	643,644	146,192	154,005	67,922	51,791	80	57,701	320,624	357,600	269,500	223,989	46,334	38,878	147,728	173,832	43,263	0	0	0	60,346	44,038	240,039	193,953	2,389,386	2,373,365
MARKET RATIO	14%	18%	29%	27%	6%	6%	3%	2%	0%	2%	13%	15%	11%	9%	2%	2%	6%	7%	2%	0%	0%	0%	3%	2%	10%	8%	100%	100%
O/S.LOSSES	225,009	183,943	327,682	340,351	78,171	105,578	49,650	49,866	57	4,308	129,680	136,726	220,431	123,785	11,858	25,614	142,513	153,304	19,739	0	0	0	25,122	30,000	70,927	80,748	1,300,839	1,234,223
MARKET RATIO	17%	15%	25%	28%	6%	9%	4%	4%	0%	0%	10%	11%	17%	10%	1%	2%	11%	12%	2%	0%	0%	0%	2%	2%	5%	7%	100%	100%
LOSS RATIO	100%	117%	74%	64%	61%	62%	253%	119%	84%	57%	96%	99%	126%	89%	75%	74%	108%	115%	42%	#DIV/0!	#DIV/0!	#DIV/0!	95%	72%	113%	71%	90%	82%

MOTOR MARKET RATIO 2014



(MOTOR) LOSS RATIO 2014

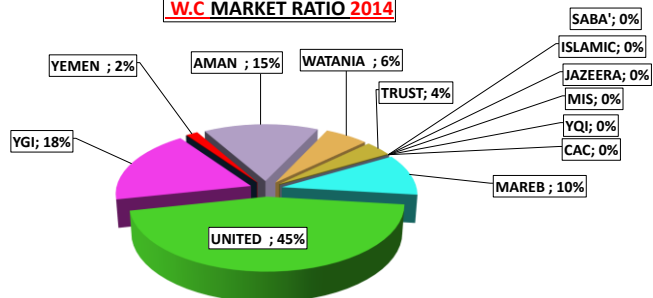


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

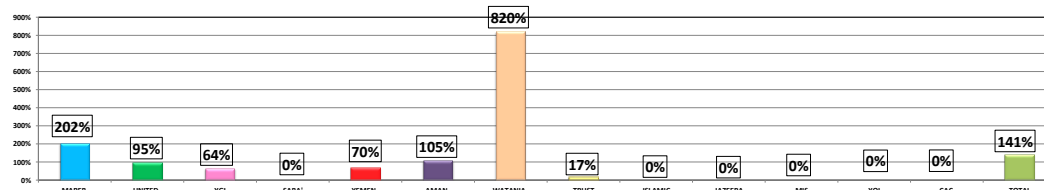
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		CURRENCY: YER - 1000 ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	14,562	13,808	82,557	60,922	30,563	24,947	0	0	24	2,150	14,539	20,968	0	7,953	2,540	5,022	4,365	0	23,537	0	0	0	855	0	0	0	173,542	135,770
MARKET RATIO	8%	10%	48%	45%	18%	18%	0%	0%	0%	2%	8%	15%	0%	6%	1%	4%	3%	0%	14%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	5,656	10,680	40,705	34,183	3,309	5,891	0	0	16	1,500	14,623	8,639	0	60,175	427	314	122	0	3,358	0	0	0	0	0	0	0	68,216	121,382
MARKET RATIO	8%	9%	60%	28%	5%	5%	0%	0%	0%	1%	21%	7%	0%	50%	1%	0%	0%	0%	5%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	19,875	17,162	29,727	23,826	8,002	10,141	0	0	17	0	8,080	13,385	0	5,009	540	520	0	0	0	0	0	0	863	0	0	0	67,104	70,043
MARKET RATIO	30%	25%	44%	34%	12%	14%	0%	0%	0%	0%	12%	19%	0%	7%	1%	1%	0%	0%	0%	0%	0%	1%	0%	0%	0%	100%	100%	
LOSS RATIO	175%	202%	85%	95%	37%	64%	#DIV/0!	#DIV/0!	138%	70%	156%	105%	#DIV/0!	820%	38%	17%	3%	#DIV/0!	14%	#DIV/0!	#DIV/0!	#DIV/0!	101%	#DIV/0!	#DIV/0!	#DIV/0!	78%	141%

W.C MARKET RATIO 2014



(W.C) LOSS RATIO 2014

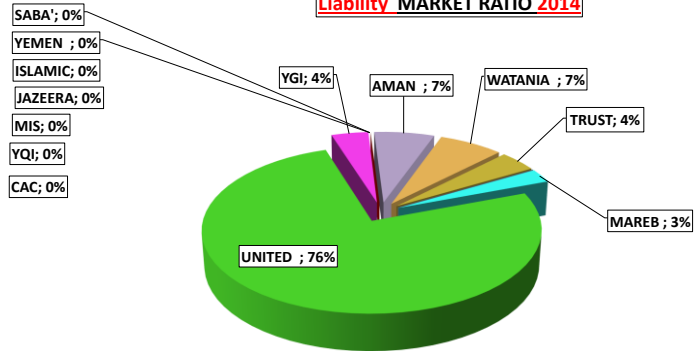


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

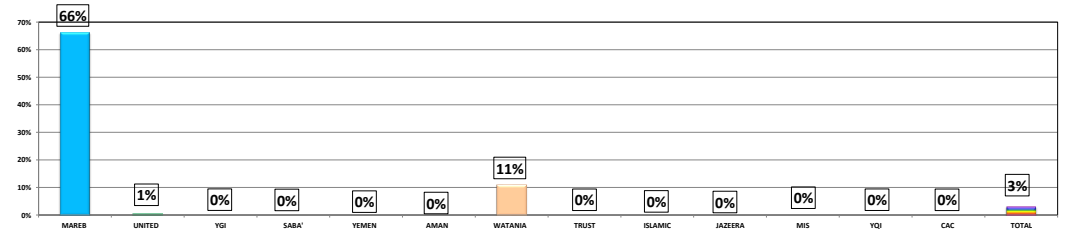
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	9,150	9,409	282,435	262,289	16,926	13,906	0	0	0	0	23,411	22,592	0	24,215	17,018	14,340	3,223	0	64,035	0	0	0	8,213	0	0	0	424,411	346,751
MARKET RATIO	2%	3%	67%	76%	4%	4%	0%	0%	0%	0%	6%	7%	0%	7%	4%	4%	1%	0%	15%	0%	0%	0%	2%	0%	0%	0%	100%	100%
PAID LOSSES	575	6,205	3,317	1,331	0	0	0	0	0	0	0	0	0	1,597	0	0	0	0	0	0	0	0	0	0	0	0	3,892	9,133
MARKET RATIO	15%	68%	85%	15%	0%	0%	0%	0%	0%	0%	0%	0%	0%	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	3,223	7	0	0	0	0	0	0	0	0	0	0	0	1,090	0	0	0	0	0	0	0	0	0	0	0	3,223	1,097	
MARKET RATIO	100%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0	99%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	42%	66%	1%	1%	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	11%	0%	0%	0%	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	2%	3%

Liability MARKET RATIO 2014



(Liability) LOSS RATIO 2014

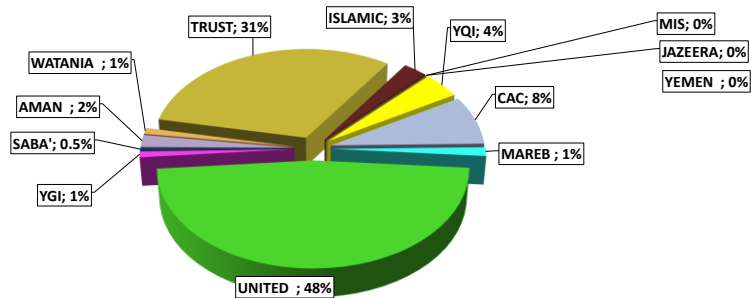


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

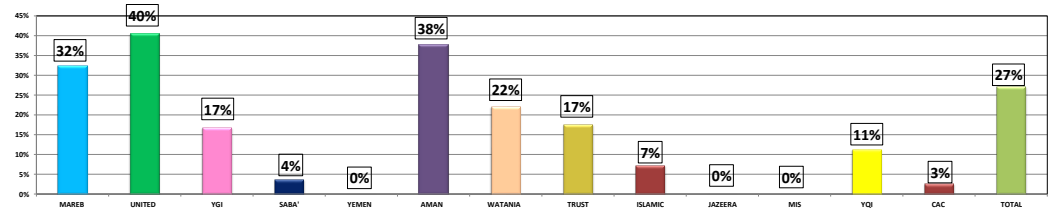
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	48,008	65,143	1,790,933	2,139,712	30,757	43,200	19,242	21,769	0	0	52,152	89,963	129,950	45,112	1,416,480	1,416,695	113,206	124,256	0	0	0	0	55,072	193,884	199,126	363,920	3,854,926	4,503,654
MARKET RATIO	1%	1%	46%	48%	1%	1%	0%	0.5%	0%	0%	1%	2%	3%	1%	37%	31%	3%	3%	0%	0%	0%	0%	1%	4%	5%	8%	100%	100%
PAID LOSSES	23,255	4,360	33,758	57,163	4,080	6,941	1,071	718	0	0	3,018	7,649	238,001	129	230,773	30,622	11,930	1,970	0	0	0	0	53	32	10,291	4,315	556,230	113,899
MARKET RATIO	4%	4%	6%	50%	1%	6%	0%	1%	0%	0%	1%	7%	43%	0%	41%	27%	2%	2%	0%	0%	0%	0%	0%	0%	2%	4%	100%	100%
O/S.LOSSES	10,861	16,734	43,701	806,750	6,517	248	806	65	0	0	30,940	26,313	145,690	9,826	217,308	217,295	4,609	6,910	0	0	0	0	1,510	21,680	18,818	4,832	480,760	1,110,653
MARKET RATIO	2%	2%	9%	73%	1%	0%	0%	0%	0%	0%	6%	2%	30%	1%	45%	20%	1%	1%	0%	0%	0%	0%	0%	2%	4%	0%	100%	100%
LOSS RATIO	71%	32%	4%	40%	34%	17%	10%	4%	#DIV/0!	#DIV/0!	65%	38%	295%	22%	32%	17%	15%	7%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3%	11%	15%	3%	27%	27%

MISC.ACC MARKET RATIO 2014



(MISC.ACC) LOSS RATIO 2014

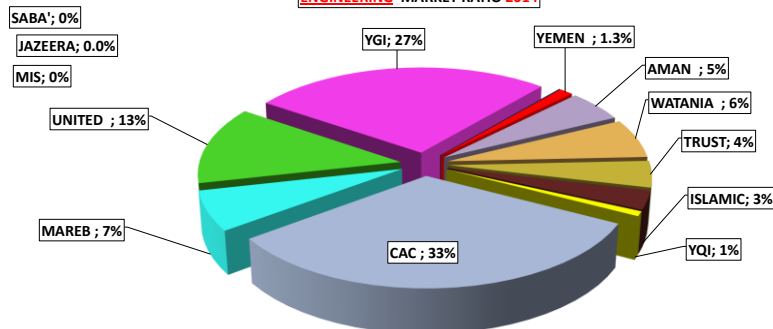


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

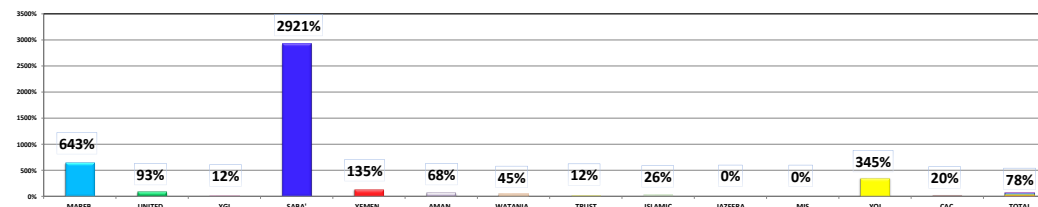
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	158,458	73,329	358,261	144,155	125,641	301,347	635	689	16	14,089	35,112	57,975	0	72,185	108,548	48,628	35,791	34,600	41,265	0	0	0	7,116	8,826	87,276	363,920	958,119	1,119,743
MARKET RATIO	17%	7%	37%	13%	13%	27%	0%	0%	0%	1%	4%	5%	0%	6%	11%	4%	4%	3%	4%	0%	0%	0%	1%	1%	9%	33%	100%	100%
PAID LOSSES	17,327	456,110	52,124	71,704	16,937	8,371	186	19,524	3	9,134	1,140	23,785	0	703	0	47	0	8,422	66,226	0	0	0	187	14,591	30,142	67,198	184,272	679,589
MARKET RATIO	9%	67%	28%	11%	9%	1%	0%	3%	0%	1%	1%	3%	0%	0%	0%	0%	0%	1%	36%	0%	0%	0%	2%	16%	10%	100%	100%	
O/S.LOSSES	490,575	15,681	40,183	62,611	30,680	27,223	20,642	605	8	9,935	32,789	15,559	0	31,553	35,372	5,915	16,332	666	3,225	0	0	0	19,542	15,840	57,618	4,953	746,966	190,541
MARKET RATIO	66%	8%	5%	33%	4%	14%	3%	0%	0%	5%	4%	8%	0%	17%	5%	3%	2%	0%	0%	0%	0%	3%	8%	8%	3%	100%	100%	
LOSS RATIO	321%	643%	26%	93%	38%	12%	3280%	2921%	69%	135%	97%	68%	#DIV/0!	45%	33%	12%	46%	26%	168%	#DIV/0!	#DIV/0!	#DIV/0!	277%	345%	101%	20%	97%	78%

ENGINEERING MARKET RATIO 2014



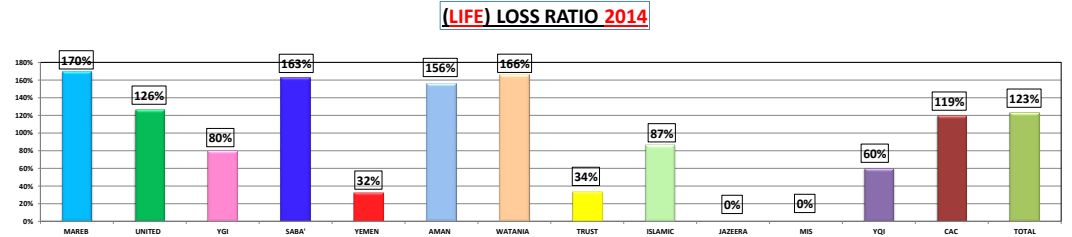
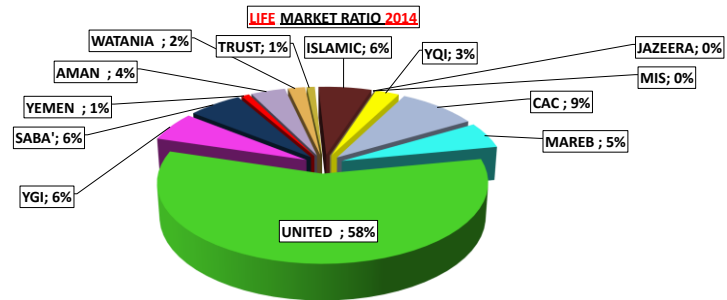
ENGINEERING LOSS RATIO 2014



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	131,888	121,129	1,064,179	1,306,820	197,262	134,552	140,074	137,043	3	20,229	70,217	87,588	36,584	43,347	20,628	20,577	109,584	134,167	0	0	0	0	55,097	60,001	128,180	202,474	1,953,696	2,267,927
MARKET RATIO	7%	5%	54%	58%	10%	6%	7%	6%	0%	1%	4%	4%	2%	2%	1%	1%	6%	6%	0%	0%	0%	0%	3%	3%	7%	9%	100%	100%
PAID LOSSES	116,310	99,802	723,916	851,757	94,402	58,543	101,034	98,417	2	4,600	67,578	72,777	42,528	29,709	1,235	1,477	49,478	93,353	0	0	0	0	21,121	18,292	114,068	149,404	1,331,672	1,478,131
MARKET RATIO	9%	7%	54%	58%	7%	4%	8%	7%	0%	0%	5%	5%	3%	2%	0%	0%	4%	6%	0%	0%	0%	0%	2%	1%	9%	10%	100%	100%
O/S.LOSSES	98,477	105,753	796,529	794,207	55,115	49,266	123,041	124,784	0	1,943	52,772	63,836	32,356	42,230	5,596	5,496	20,170	22,931	0	0	0	0	16,352	17,450	44,603	92,208	1,245,011	1,320,104
MARKET RATIO	8%	8%	64%	60%	4%	4%	10%	9%	0%	0%	4%	5%	3%	3%	0%	0%	2%	2%	0%	0%	0%	0%	1%	1%	4%	7%	100%	100%
LOSS RATIO	163%	170%	143%	126%	76%	80%	160%	163%	67%	32%	171%	156%	205%	166%	33%	34%	64%	87%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	68%	60%	124%	119%	132%	123%

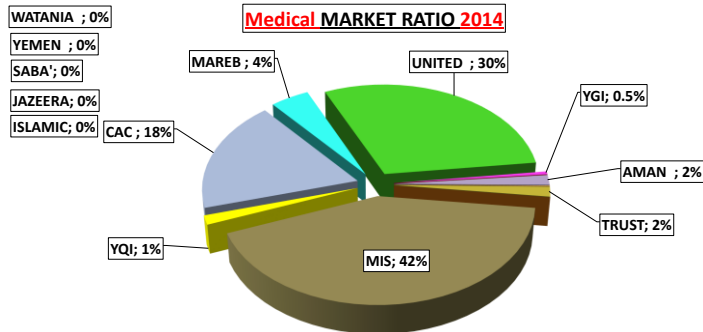


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

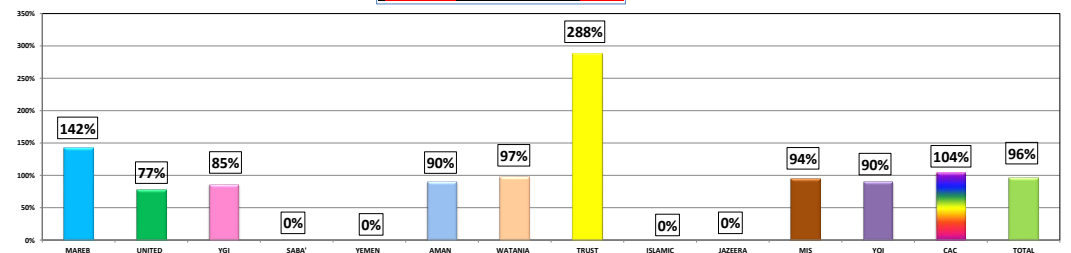
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	256,813	317,102	1,594,052	2,156,782	20,617	34,199	562	0	0	0	24,555	116,660	21,095	6,891	106,566	115,771	0	0	16,383	0	3,213,958	3,057,802	127,800	108,385	646,793	1,320,919	6,029,194	7,234,511
MARKET RATIO	4%	4%	26%	30%	0%	0%	0%	0%	0%	0%	0%	2%	0%	0%	2%	2%	0%	0%	0%	0%	53%	42%	2%	1%	11%	18%	100%	100%
PAID LOSSES	291,722	329,334	442,557	793,164	13,368	21,699	0	0	0	0	6,438	81,865	25,000	5,486	59,482	171,154	0	0	753	0	3,122,494	2,885,998	96,287	79,512	576,333	1,374,382	4,634,434	5,742,594
MARKET RATIO	6%	6%	10%	14%	0%	0%	0%	0%	0%	0%	0%	1%	1%	0%	1%	3%	0%	0%	0%	0%	67%	50%	2%	1%	12%	24%	0%	100%
O/S.LOSSES	91,547	121,017	30,794	878,240	6,096	7,316	0	0	0	0	10,071	23,710	0	1,225	190,237	162,614	0	0	0	0	0	0	5,000	18,000	0	0	333,745	1,212,122
MARKET RATIO	27%	10%	9%	72%	2%	1%	0%	0%	0%	0%	3%	2%	0%	0%	57%	13%	0%	0%	0%	0%	0%	0%	1%	1%	0%	0%	100%	100%
LOSS RATIO	149%	142%	30%	77%	94%	85%	0%	#DIV/0!	#DIV/0!	#DIV/0!	67%	90%	119%	97%	234%	288%	#DIV/0!	#DIV/0!	5%	#DIV/0!	97%	94%	79%	90%	89%	104%	82%	96%

Medical MARKET RATIO 2014



(Medical) LOSS RATIO 2014



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : NON-LIFE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014	2013	2014
PREMIUM	1,358,476	1,320,622	8,968,157	10,067,420	996,349	1,381,840	124,731	176,024	300	344,459	1,043,589	1,346,026	996,646	739,875	1,754,400	1,699,145	1,116,297	1,309,779	339,964	0	3,213,958	3,057,802	455,343	603,938	1,471,605	2,699,231	21,839,815	24,746,161
MARKET RATIO	6%	5%	41%	41%	5%	6%	1%	1%	0%	1%	5%	5%	5%	3%	8%	7%	5%	5%	2%	0%	15%	12%	2%	2%	7%	11%	100%	100%
PAID LOSSES	744,373	1,371,473	1,660,147	1,942,841	259,102	280,962	153,444	161,291	149	177,737	1,123,007	610,194	966,490	431,228	339,487	242,257	441,258	225,818	114,707	0	3,122,494	2,885,998	170,935	144,376	1,004,524	1,854,805	10,100,117	10,328,980
MARKET RATIO	7%	13%	16%	19%	3%	3%	2%	2%	0%	2%	11%	6%	10%	4%	3%	2%	4%	2%	1%	0%	31%	28%	2%	1%	10%	18%	100%	100%
O/S.LOSSES	3,197,580	2,509,708	802,062	2,466,222	262,080	235,147	111,192	59,019	116	80,598	466,262	412,617	902,343	322,918	473,173	429,253	201,530	192,108	69,549	0	0	0	92,583	149,516	391,345	148,852	6,969,815	7,005,958
MARKET RATIO	46%	36%	12%	35%	4%	3%	2%	1%	0%	1%	7%	6%	13%	5%	7%	6%	3%	3%	1%	0%	0%	0%	1%	2%	6%	2%	100%	100%
LOSS RATIO	290%	294%	27%	44%	52%	37%	212%	125%	88%	75%	152%	76%	188%	102%	46%	40%	58%	32%	54%	#DIV/0!	97%	94%	58%	49%	95%	74%	78%	70%

