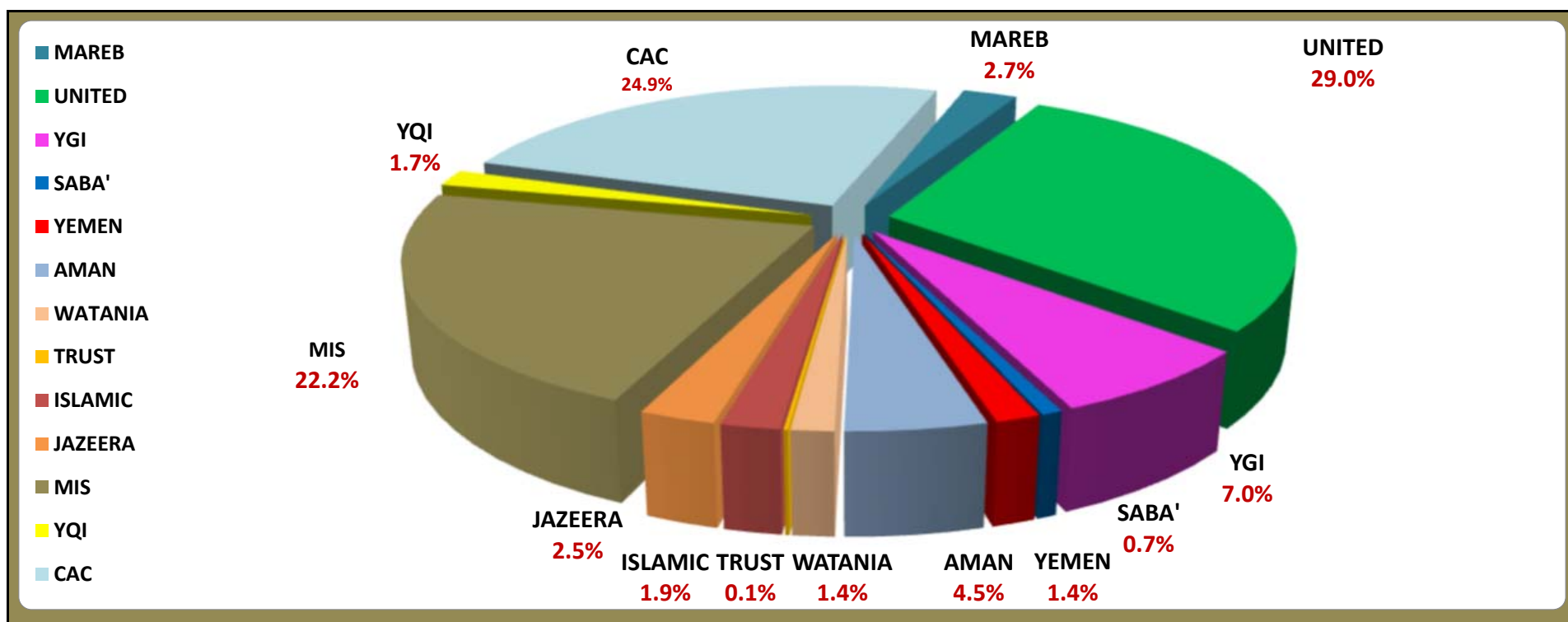
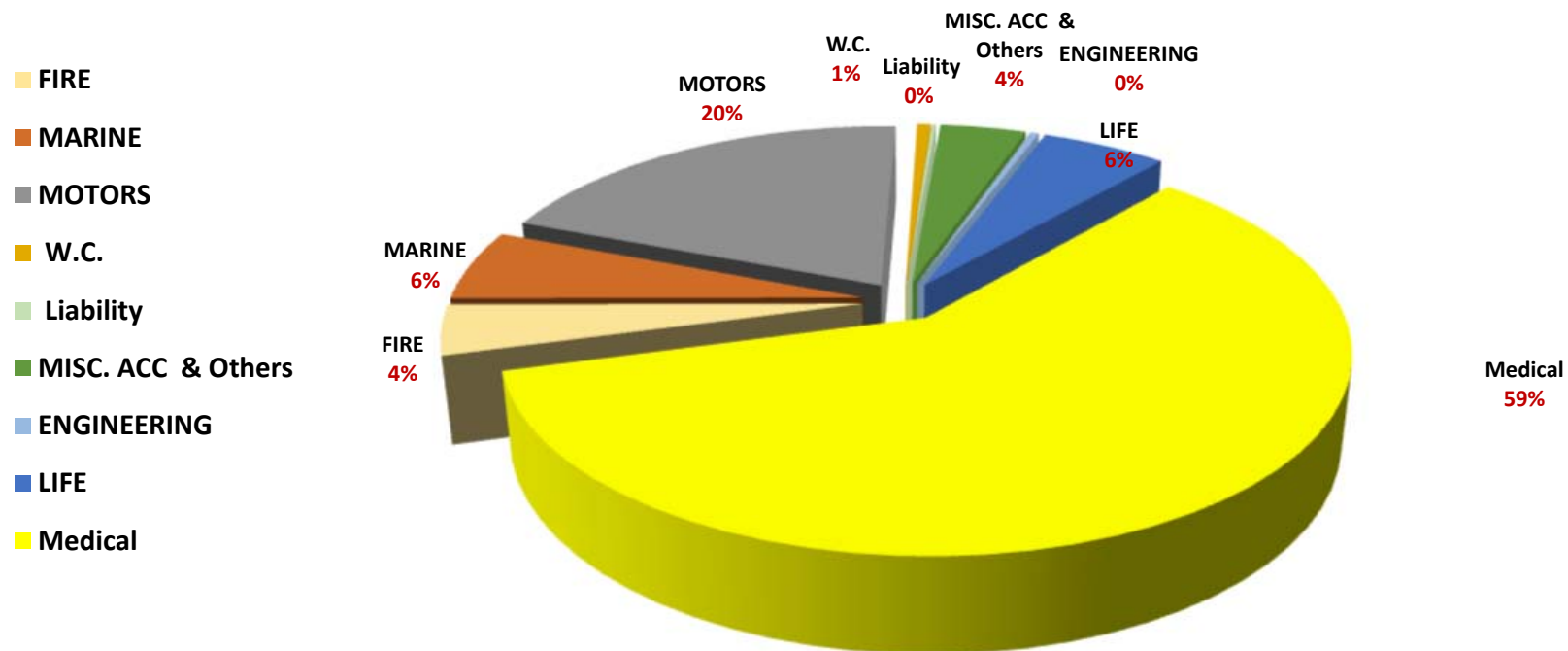


YEMEN INSURANCE MARKET STATISTIC 2019 (Net Retention)



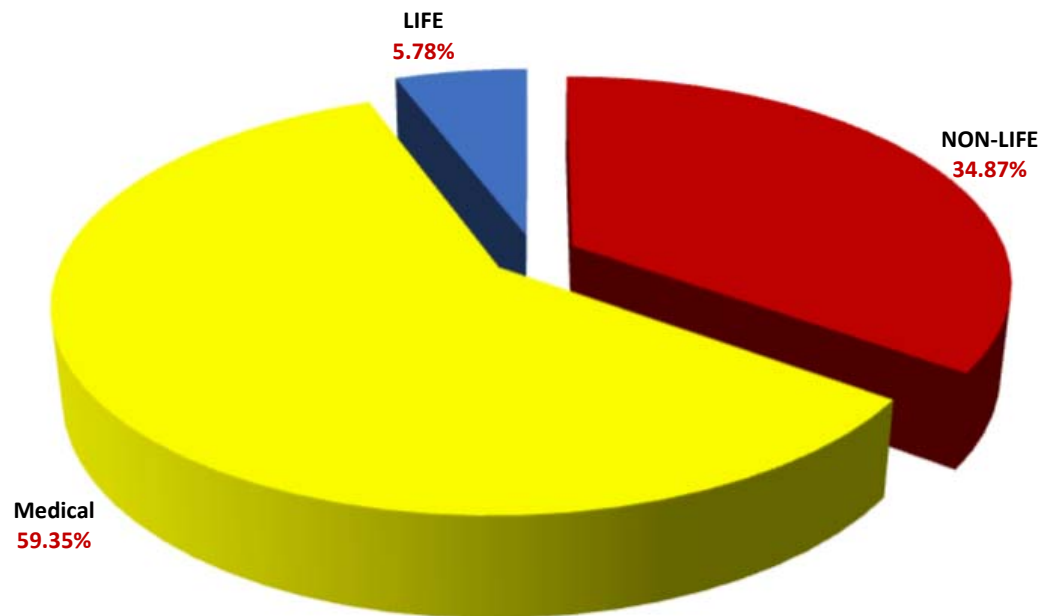
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET STATISTIC 2019 (Net Retention)



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

YEMEN INSURANCE MARKET STATISTIC 2019 (Net Retention)



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

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

CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL		
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	
FIRE	34,277	18,975	402,128	486,869	14,353	21,208	2,419	2,442	6,732	7,405	23,934	181,010	27,097	13,333	645	177	7,331	7,354	490	22,771	0	0	9,614	12,778	16,640	29,300	545,660	803,623	
Growth RATIO	-45%		21%		48%		1%		10%		656%		-51%		-73%		0%		4547%		#DIV/0!		33%		76%		47%		
MARKET RATIO	6%	2%	74%	61%	3%	3%	0%	0%	1%	1%	4%	23%	5%	2%	0%	0%	1%	1%	0%	3%	0%	0%	2%	2%	3%	4%	4%	4%	
MARINE	56,792	74,451	429,962	557,046	265,153	150,150	2,328	1,970	78,273	90,014	51,865	89,015	2,851	4,183	5,300	537	30,490	31,636	10,800	47,549	0	0	26,205	21,553	52,540	75,028	1,012,559	1,143,132	
Growth RATIO	31%		30%		-43%		-15%		15%		72%		47%		-90%		4%		340%		#DIV/0!		-18%		43%		13%		
MARKET RATIO	6%	7%	42%	49%	26%	13%	0%	0%	8%	8%	5%	8%	0%	0%	1%	0%	3%	3%	1%	4%	0%	0%	3%	2%	5%	7%	7%	6%	
MOTORS	234,643	282,498	923,835	1,064,189	446,597	469,568	83,059	86,544	104,342	119,993	386,178	427,276	159,175	236,095	35,875	20,200	270,668	305,899	157,000	338,463	0	0	77,158	74,963	336,377	439,347	3,214,707	3,865,035	
Growth RATIO	20%		15%		5%		4%		15%		11%		48%		-43%		13%		116%		#DIV/0!		-3%		31%		20%		
MARKET RATIO	7%	7%	29%	28%	14%	12%	3%	2%	3%	3%	12%	11%	5%	6%	1%	1%	8%	8%	5%	9%	0%	0%	2%	2%	10%	11%	21%	20%	
W.C.	4,391	16,250	38,918	44,271	11,965	4,949	0	0	34,586	38,045	30,988	16,362	5,431	1,306	695	409	0	0	0	1,581	0	0	0	0	0	0	126,974	123,173	
Growth RATIO	270%		14%		-59%		#DIV/0!		10%		-47%		-76%		-41%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!	-3%	
MARKET RATIO	3%	13%	31%	36%	9%	4%	0%	0%	27%	31%	24%	13%	4%	1%	1%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	0%	1%	1%	
Liability	1,361	6,067	15,959	19,036	1,723	2,307	0	0	0	0	1,048	5,153	3,153	4,783	605	680	0	0	3,000	390	0	0	0	0	0	0	26,849	38,416	
Growth RATIO	346%		19%		34%		#DIV/0!		#DIV/0!		392%		52%		12%		#DIV/0!		-87%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!	43%	
MARKET RATIO	5%	16%	59%	50%	6%	6%	0%	0%	0%	0%	4%	13%	12%	12%	2%	2%	0%	0%	11%	1%	0%	0%	0%	0%	0%	0%	0%	0%	
MISC. ACC & Others	13,026	15,304	538,703	328,174	48,842	41,700	8,100	1,474	19,400	21,340	128,072	59,099	2,597	3,099	6,221	24	8,871	7,331	375	36,033	0	0	68,664	67,886	106,644	192,681	949,515	774,144	
Growth RATIO	17%		-39%		-15%		-82%		10%		-54%		19%		-100%		-17%		9509%		#DIV/0!		-1%		81%		-18%		
MARKET RATIO	1%	2%	57%	42%	5%	5%	1%	0%	2%	3%	13%	8%	0%	0%	1%	0%	1%	1%	0%	5%	0%	0%	7%	9%	11%	25%	6%	4%	
ENGINEERING	1,496	3,268	15,027	14,909	12,706	10,132	300	453	6,111	6,722	639	13,580	4,262	102	1,791	0	3,770	3,734	600	2,860	0	0	178	234	7,412	21,556	54,293	77,551	
Growth RATIO	118%		-1%		-20%		51%		10%		2025%		-98%		-100%		-1%		377%		#DIV/0!		31%		191%		43%		
MARKET RATIO	3%	4%	28%	19%	23%	13%	1%	1%	11%	9%	1%	18%	8%	0%	3%	0%	7%	5%	1%	4%	0%	0%	0%	0%	14%	28%	0%	0%	
LIFE	29,477	31,199	689,908	735,015	68,493	58,958	21,130	38,616	0	0	84,710	104,748	7,749	6,047	4,522	3,060	17,072	16,963	1,500	16,278	0	0	15,641	10,225	143,910	109,892	1,084,111	1,131,002	
Growth RATIO	6%		7%		-14%		83%		#DIV/0!		24%		-22%		-32%		-1%		985%		#DIV/0!		-35%		-24%		4%		
MARKET RATIO	3%	3%	64%	65%	6%	5%	2%	3%	0%	0%	8%	9%	1%	1%	0%	0%	2%	1%	0%	1%	0%	0%	1%	1%	13%	10%	7%	6%	
Medical	374,584	70,752	1,769,700	2,434,042	361,567	616,644	0	0	0	0	0	-9,945	0	0	53,623	2,477	0	0	2,500	15,353	3,323,071	4,337,796	137,272	150,501	2,457,782	3,998,422	8,480,099	11,616,042	
Growth RATIO	-81%		38%		71%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-95%		#DIV/0!		514%		31%		10%		63%		37%		
MARKET RATIO	4%	1%	21%	21%	4%	5%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	39%	37%	2%	1%	29%	34%	55%	59%	
TOTAL (R)	750,047	518,764	4,824,140	5,683,551	1,231,399	1,375,616	117,336	131,500	249,444	283,519	707,434	886,298	212,315	268,948	109,077	27,564	338,203	372,916	176,265	481,278	3,323,071	4,337,796	334,730	338,140	3,121,305	4,866,226	15,494,767	19,572,117	
TOTAL (\$)	\$2,143	\$1,482	\$13,783	\$16,239	\$3,518	\$3,930	\$335	\$376	\$713	\$810	\$2,021	\$2,532	\$607	\$768	\$312	\$79	\$966	\$1,065	\$504	\$1,375	\$9,494	\$12,394	\$956	\$966	\$8,918	\$13,904	\$44,271	\$55,920	
MARKET RATIO	5%	3%	31%	29%	8%	7%	1%	1%	2%	1%	5%	5%	1%	1%	1%	0%	2%	2%	1%	2%	21%	22%	2%	2%	20%	25%	100%	100%	
Growth RATIO	-30.8%		18%		12%		12%		14%		25%		27%		-75%		10%		173%		31%		1%		56%		26%		

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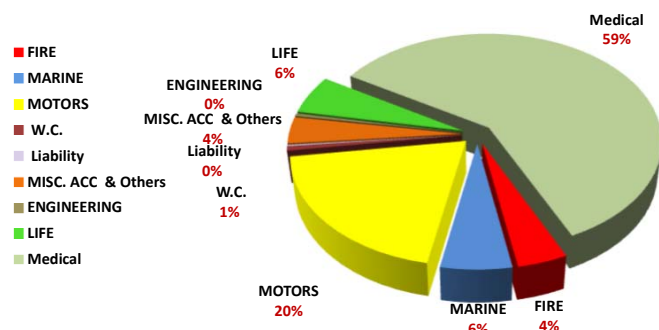
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PORTFOLIO BREAKDOWN
YEMEN/INSURANCE MARKET (DIRECT PREMIUM) (Net Retention)

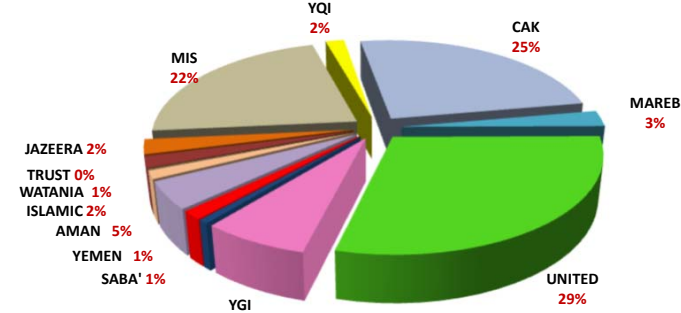
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
TOTAL PREMIUM (R)	750,047	518,764	4,824,140	5,683,551	1,231,399	1,375,616	117,336	131,500	249,444	283,519	707,434	886,298	212,315	268,948	109,077	27,564	338,203	372,916	176,265	481,278	3,323,071	4,337,796	334,730	338,140	3,121,305	4,866,226	15,494,767	19,572,117
TOTAL PREMIUM (\$)	\$2,143	\$1,482	\$13,783	\$16,239	\$3,518	\$3,930	\$335	\$376	\$713	\$810	\$2,021	\$2,532	\$607	\$768	\$312	\$79	\$966	\$1,065	\$504	\$1,375	\$9,494	\$12,394	\$956	\$966	\$8,918	\$13,904	\$44,271	\$55,920
MARKET RATIO	5%	3%	31%	29%	8%	7%	1%	1%	2%	1%	5%	5%	1%	1%	1%	0%	2%	2%	1%	2%	21%	22%	2%	2%	20%	25%	100%	100%
Growth RATIO	-30.8%		18%		12%		12%		14%		25%		27%		-75%		10%		173%		31%		1%		56%		26%	

MARKET RATIO 2019 (Net Retention)



MARKET RATIO 2019 (Net Retention)

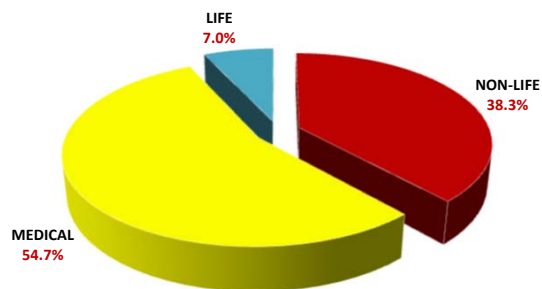


PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM) (Net Retention)

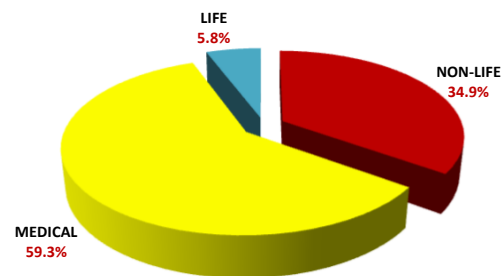
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
NON-LIFE	345,986	416,813	2,364,532	2,514,494	801,339	700,014	96,207	92,884	249,444	283,519	622,724	791,495	204,566	262,901	50,932	22,027	321,131	355,953	172,265	449,647	0	0	181,818	177,414	519,613	757,912	5,930,557	6,825,073
MARKET RATIO	6%	6%	40%	37%	14%	10%	2%	1%	4%	4%	11%	12%	3%	4%	1%	0%	5%	5%	3%	7%	0%	0%	3%	3%	9%	11%	38.3%	34.9%
Growth RATIO	20.5%		6%		-13%		-3%		14%		27%		29%		-57%		11%		161%		#DIV/0!		-2%		46%		15%	
MEDICAL	374,584	70,752	1,769,700	2,434,042	361,567	616,644	0	0	0	0	0	-9,945	0	0	53,623	2,477	0	0	2,500	15,353	3,323,071	4,337,796	137,272	150,501	2,457,782	3,998,422	8,480,099	11,616,042
MARKET RATIO	4%	1%	21%	21%	4%	5%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	0%	39%	37%	2%	1%	29%	34%	54.7%	59.3%
Growth RATIO	-81%		38%		71%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		-95%		#DIV/0!		514%		31%		10%		63%		37%	
LIFE	29,477	31,199	689,908	735,015	68,493	58,958	21,130	38,616	0	0	84,710	104,748	7,749	6,047	4,522	3,060	17,072	16,963	1,500	16,278	0	0	15,641	10,225	143,910	109,892	1,084,111	1,131,002
MARKET RATIO	3%	3%	64%	65%	6%	5%	2%	3%	0%	0%	8%	9%	1%	1%	0%	0%	2%	1%	0%	1%	0%	0%	1%	1%	13%	10%	7.0%	5.8%
Growth RATIO	6%		7%		-14%		83%		#DIV/0!		24%		-22%		-32%		-1%		985%		#DIV/0!		-35%		-24%		4%	

MARKET RATIO 2018 (Net Retention)



MARKET RATIO 2019 (Net Retention)

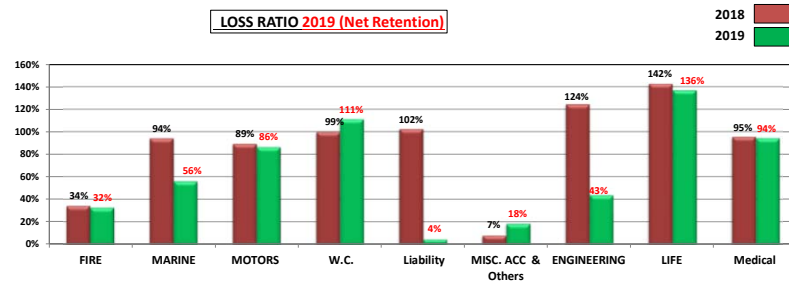


YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO) (Net Retention)

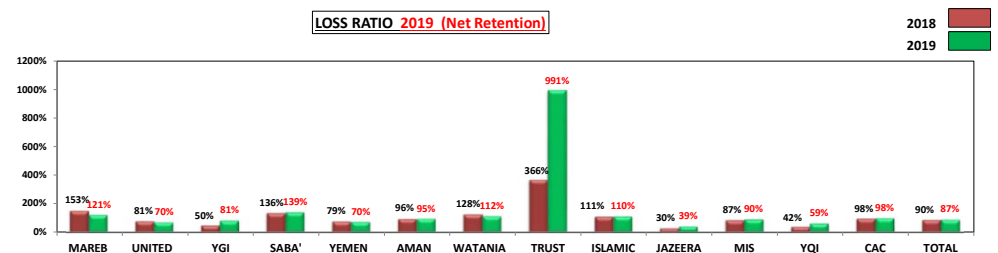
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	750,047	518,764	4,824,140	5,683,551	1,231,399	1,375,616	117,336	131,500	249,444	283,519	707,434	886,298	212,315	268,948	109,077	27,564	338,203	372,916	176,265	481,278	3,323,071	4,337,796	334,730	338,140	3,121,305	4,866,226	15,494,767	19,572,117
MARKET RATIO	4.8%	2.7%	31.1%	29.0%	7.9%	7.0%	0.8%	0.7%	1.6%	1.4%	4.6%	4.5%	1.4%	1.4%	0.7%	0.1%	2.2%	1.9%	1.1%	2.5%	21.4%	22.2%	2.2%	1.7%	20.1%	24.9%	100%	100%
PAID LOSSES	808,844	379,713	2,636,807	2,773,381	300,189	694,787	37,152	38,393	94,508	94,355	357,164	447,547	120,235	131,586	126,371	134,691	105,733	155,900	33,435	122,773	2,886,043	3,913,553	177,222	263,612	2,666,361	4,144,451	10,350,064	13,294,741
MARKET RATIO	7.8%	2.9%	25.5%	20.9%	2.9%	5.2%	0.4%	0.3%	0.9%	0.7%	3.5%	3.4%	1.2%	1.0%	1.2%	1.0%	1.0%	1.2%	0.3%	0.9%	27.9%	29.4%	1.7%	2.0%	25.8%	31.2%	100%	100%
O/S. LOSSES	338,123	246,294	1,252,418	1,189,767	317,660	414,921	122,536	143,968	102,608	105,115	323,278	390,436	151,440	168,524	273,205	138,565	269,193	253,494	19,095	66,028	0	0	-35,930	-62,651	396,556	632,672	3,530,182	3,687,134
MARKET RATIO	9.6%	6.7%	35.5%	32.3%	9.0%	11.3%	3.5%	3.9%	2.9%	2.9%	9.2%	10.6%	4.3%	4.6%	7.7%	3.8%	7.6%	6.9%	0.5%	1.8%	0.0%	0.0%	-1.0%	-1.7%	11.2%	17.2%	100%	100%
LOSS RATIO	153%	121%	81%	70%	50%	81%	136%	139%	79%	70%	96%	95%	128%	112%	366%	991%	111%	110%	30%	39%	87%	90%	42%	59%	98%	98%	90%	87%

LOSS RATIO 2019 (Net Retention)



LOSS RATIO 2019 (Net Retention)

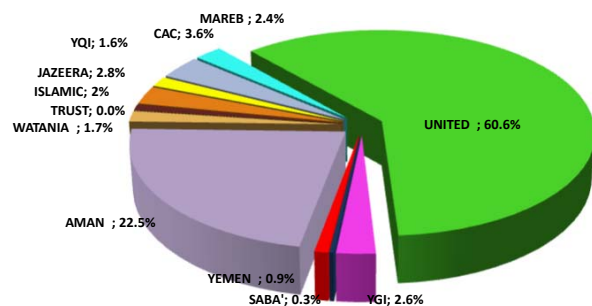


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

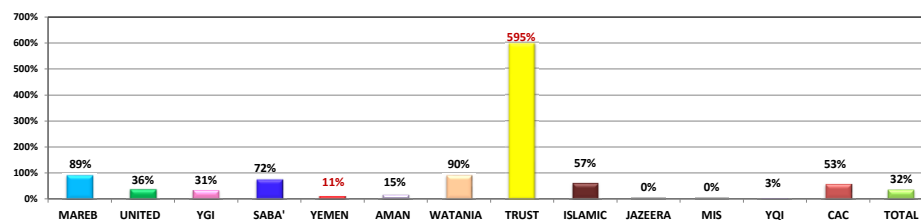
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	34,277	18,975	402,128	486,869	14,353	21,208	2,419	2,442	6,732	7,405	23,934	181,010	27,097	13,333	645	177	7,331	7,354	490	22,771	0	0	9,614	12,778	16,640	29,300	545,660	803,623
MARKET RATIO	6.3%	2.4%	73.7%	60.6%	2.6%	2.6%	0.4%	0.3%	1.2%	0.9%	4.4%	22.5%	5.0%	1.7%	0.1%	0.0%	1.3%	0.9%	0.1%	2.8%	0.0%	0.0%	1.8%	1.6%	3.0%	3.6%	100%	100%
PAID LOSSES	13,877	12,633	66,324	129,432	3,724	4,804	257	46	0	365	9,957	8,238	0	69	167	52	1,088	1,005	0	0	0	0	2,960	778	10,302	5,812	108,656	163,235
MARKET RATIO	12.8%	7.7%	61.0%	79.3%	3.4%	2.9%	0.2%	0.0%	0.0%	0.2%	9.2%	5.0%	0.0%	0.0%	0.2%	0.0%	1.0%	0.6%	0.0%	0.0%	0.0%	0.0%	2.7%	0.5%	9.5%	3.6%	100%	100%
O/S.LOSSES	3,572	4,321	34,733	43,545	779	1,786	590	1,721	15,566	480	9,893	18,590	25	11,931	1,145	1,002	3,592	3,159	0	0	0	0	4,178	-338	1,020	9,858	75,092	96,055
MARKET RATIO	4.8%	4.5%	46.3%	45.3%	1.0%	1.9%	0.8%	1.8%	20.7%	0.5%	13.2%	19.4%	0.0%	12.4%	1.5%	1.0%	4.8%	3.3%	0.0%	0.0%	0.0%	0.0%	5.6%	-0.4%	1.4%	10.3%	100%	100%
LOSS RATIO	51%	89%	25%	36%	31%	31%	35%	72%	231%	11%	83%	15%	0%	90%	203%	595%	64%	57%	0%	0%	#DIV/0!	#DIV/0!	74%	3%	68%	53%	34%	32%

FIRE MARKET RATIO 2019 (Net Retention)



(FIRE) LOSS RATIO 2019 (Net Retention)

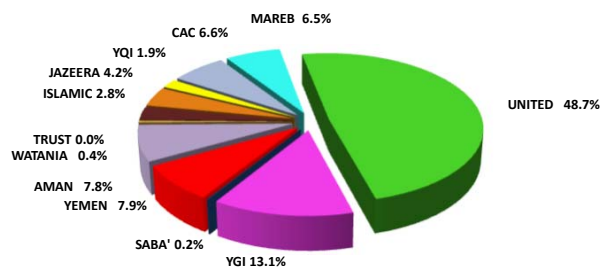


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)

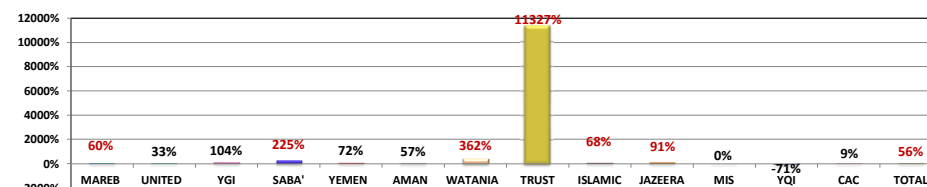
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	56,792	74,451	429,962	557,046	265,153	150,150	2,328	1,970	78,273	90,014	51,865	89,015	2,851	4,183	5,300	537	30,490	31,636	10,800	47,549	0	0	26,205	21,553	52,540	75,028	1,012,559	1,143,132
MARKET RATIO	5.6%	6.5%	42.5%	48.7%	26.2%	13.1%	0.2%	0.2%	7.7%	7.9%	5.1%	7.8%	0.3%	0.4%	0.5%	0.0%	3.0%	2.8%	1.1%	4.2%	0.0%	0.0%	2.6%	1.9%	5.2%	6.6%	100%	100%
PAID LOSSES	262,404	34,833	113,747	96,054	102,938	60,774	326	4,170	5,160	15,482	10,277	35,895	2,089	13,811	2,963	42,960	7,816	12,620	285	3,400	0	0	10,993	4,333	37,542	4,059	556,540	328,391
MARKET RATIO	47.1%	10.6%	20.4%	29.2%	18.5%	18.5%	0.1%	1.3%	0.9%	4.7%	1.8%	10.9%	0.4%	4.2%	0.5%	13.1%	1.4%	3.8%	0.1%	1.0%	0.0%	0.0%	2.0%	1.3%	6.7%	1.2%	100%	100%
O/S.LOSSES	7,472	10,082	132,745	86,373	86,559	95,712	2,500	253	27,531	49,020	15,707	14,954	15,046	1,314	69,648	17,864	45,083	8,815	12,600	39,970	0	0	-24,650	-19,538	1,619	2,498	391,860	307,318
MARKET RATIO	1.9%	3.3%	33.9%	28.1%	22.1%	31.1%	0.6%	0.1%	7.0%	16.0%	4.0%	4.9%	3.8%	0.4%	17.8%	5.8%	11.5%	2.9%	3.2%	13.0%	0.0%	0.0%	-6.3%	-6.4%	0.4%	0.8%	100%	100%
LOSS RATIO	475%	60%	57%	33%	71%	104%	121%	225%	42%	72%	50%	57%	601%	362%	1370%	11327%	173%	68%	119%	91%	#DIV/0!	#DIV/0!	-52%	-71%	75%	9%	94%	56%

MARINE MARKET RATIO 2019 (Net Retention)



(MARINE) LOSS RATIO 2019 (Net Retention)

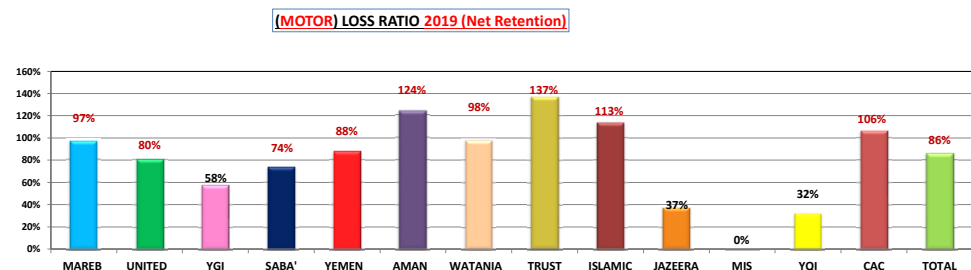
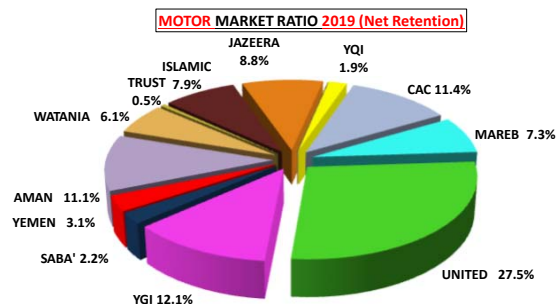


YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	234,643	282,498	923,835	1,064,189	446,597	469,568	83,059	86,544	104,342	119,993	386,178	427,276	159,175	236,095	35,675	20,200	270,668	305,899	157,000	338,463	0	0	77,158	74,963	336,377	439,347	3,214,707	3,865,035
MARKET RATIO	7.3%	7.3%	28.7%	27.5%	13.9%	12.1%	2.6%	2.2%	3.2%	3.1%	12.0%	11.1%	5.0%	6.1%	1.1%	0.5%	8.4%	7.9%	4.9%	8.8%	0.0%	0.0%	2.4%	1.9%	10.5%	11.4%	100%	100%
PAID LOSSES	129,198	158,569	555,725	624,903	108,867	171,729	15,666	10,635	65,160	59,029	280,714	307,077	102,824	113,103	18,120	7,742	88,073	122,424	30,000	100,143	0	0	33,877	43,739	207,700	329,480	1,635,924	2,048,572
MARKET RATIO	7.9%	7.7%	34.0%	30.5%	6.7%	8.4%	1.0%	0.5%	4.0%	2.9%	17.2%	15.0%	6.3%	5.5%	1.1%	0.4%	5.4%	6.0%	1.8%	4.9%	0.0%	0.0%	2.1%	2.1%	12.7%	16.1%	100%	100%
O/S.LOSSES	127,908	114,336	235,066	230,315	122,069	98,504	49,421	53,068	30,859	46,043	212,197	220,977	103,476	118,005	21,651	19,923	198,772	224,692	5,129	26,058	0	0	-1,131	-19,823	114,455	137,799	1,219,871	1,269,896
MARKET RATIO	10.5%	9.0%	19.3%	18.1%	10.0%	7.8%	4.1%	4.2%	2.5%	3.6%	17.4%	17.4%	8.5%	9.3%	1.8%	1.6%	16.3%	17.7%	0.4%	2.1%	0.0%	0.0%	-0.1%	-1.6%	9.4%	10.9%	100%	100%
LOSS RATIO	110%	97%	86%	80%	52%	58%	78%	74%	92%	88%	128%	124%	130%	98%	111%	137%	106%	113%	22%	37%	#DIV/0!	#DIV/0!	42%	32%	96%	106%	89%	86%

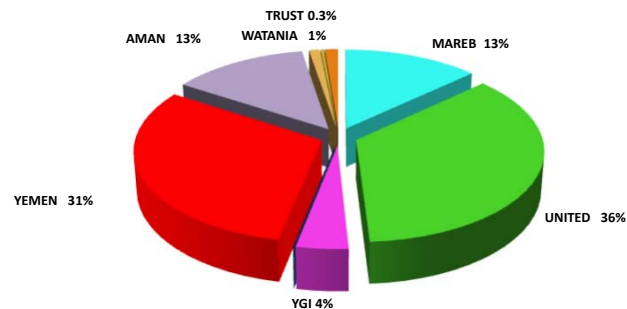


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)

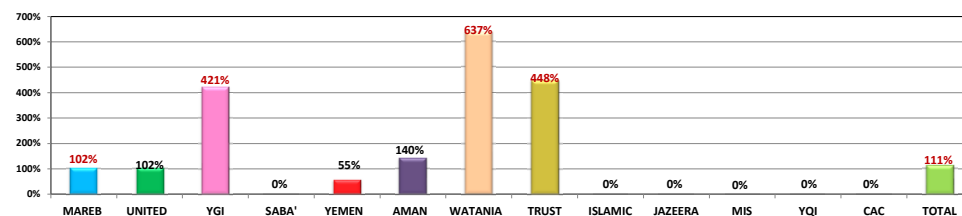
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL		
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	
PREMIUM	4,391	16,250	38,918	44,271	11,965	4,949	0	0	34,586	38,045	30,988	16,362	5,431	1,306	695	409	0	0	0	1,581	0	0	0	0	0	0	126,974	123,173	
MARKET RATIO	3.5%	13.2%	30.7%	35.9%	9.4%	4.0%	0%	0%	27.2%	30.9%	24.4%	13.3%	4.3%	1.1%	0.5%	0.3%	0%	0%	0%	1%	0%	0%	0%	0%	0%	0%	100%	100%	
PAID LOSSES	8,859	5,373	4,831	22,398	6,819	8,100	0	0	23,254	13,507	1,580	4,968	9,046	0	205	122	0	0	0	0	0	0	0	0	0	0	54,594	54,468	
MARKET RATIO	16.2%	9.9%	8.8%	41.1%	12.5%	14.9%	0%	0%	42.6%	24.8%	2.9%	9.1%	16.6%	0.0%	0.4%	0.2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	15,889	11,280	10,363	22,831	16,929	12,756	0	0	5,459	7,336	17,329	17,954	3,473	8,323	2,076	1,710	0	0	0	0	0	0	0	0	0	0	71,518	82,190	
MARKET RATIO	22%	14%	14%	28%	24%	16%	0%	0%	8%	9%	24%	22%	5%	10%	3%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	564%	102%	39%	102%	198%	421%	#DIV/0!	#DIV/0!	83%	55%	61%	140%	231%	637%	328%	448%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	99%	111%

W.C MARKET RATIO 2019 (Net Retention)



W.C) LOSS RATIO 2019 (Net Retention)



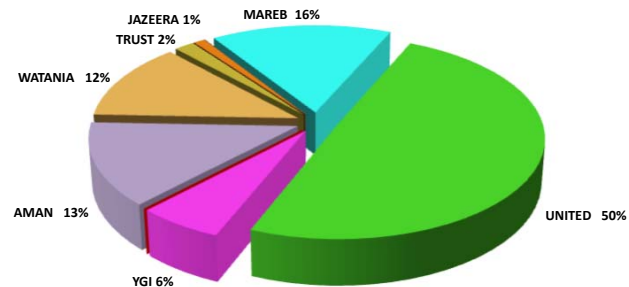
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

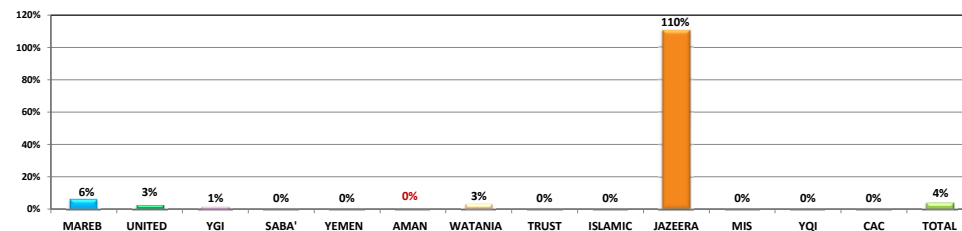
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	1,361	6,067	15,959	19,036	1,723	2,307	0	0	0	0	1,048	5,153	3,153	4,783	605	680	0	0	3,000	390	0	0	0	0	0	0	26,849	38,416
MARKET RATIO	5.1%	15.8%	59.4%	49.6%	6.4%	6.0%	0%	0%	0%	0%	3.9%	13.4%	11.7%	12.5%	2.3%	1.8%	0%	0%	11%	1%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	0	315	11,384	510	48	25	0	0	0	0	100	0	400	38	0	0	0	0	0	430	0	0	0	0	0	0	11,932	1,318
MARKET RATIO	0.0%	23.9%	95.4%	38.7%	0%	2%	0%	0%	0%	0%	1%	0%	3.4%	2.9%	0%	0%	0%	0%	0%	33%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	210	63	0	0	0	0	0	0	0	0	15,102	0	104	120	0	0	0	0	0	0	0	0	0	0	0	0	15,416	183
MARKET RATIO	1%	34%	0%	0%	0%	0%	0%	0%	0%	0%	98%	0%	1%	66%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	15%	6%	71%	3%	3%	1%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1451%	0%	16%	3%	0%	0%	#DIV/0!	#DIV/0!	0%	110%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	102%	4%

Liability MARKET RATIO 2019 (Net Retention)



(Liability) LOSS RATIO 2019 (Net Retention)

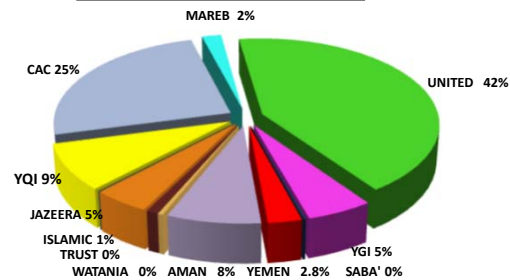


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO (Net Retention)

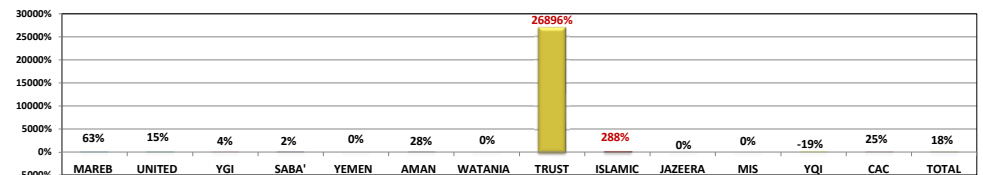
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	13,026	15,304	538,703	328,174	48,842	41,700	8,100	1,474	19,400	21,340	128,072	59,099	2,597	3,099	6,221	24	8,871	7,331	375	36,033	0	0	68,664	67,886	106,644	192,681	949,515	774,144
MARKET RATIO	1.4%	2.0%	56.7%	42.4%	5.1%	5.4%	0.9%	0.2%	2.0%	2.8%	13.5%	7.6%	0.3%	0.4%	0.7%	0.0%	0.9%	0.9%	0.0%	4.7%	0.0%	0.0%	7.2%	8.8%	11.2%	24.9%	100%	100%
PAID LOSSES	381	9,419	2,992	32,140	1,471	1,163	47	32	0	0	32	1,401	0	0	0	0	377	8,867	0	0	0	0	54	-19	4,889	34,378	10,243	87,381
MARKET RATIO	3.7%	10.8%	29.2%	36.8%	14.4%	1.3%	0.5%	0.0%	0.0%	0.0%	0.3%	1.6%	0.0%	0.0%	0.0%	0.0%	3.7%	10.1%	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	47.7%	39.3%	100%	100%
O/S.LOSSES	440	254	24,069	16,394	2,081	575	50	0	0	0	0	14,877	0	0	6,455	6,455	14,890	12,212	0	0	0	0	-4,975	-12,654	17,666	13,376	60,676	51,489
MARKET RATIO	0.7%	0.5%	39.7%	31.8%	3.4%	1.1%	0.1%	0.0%	0.0%	0.0%	0.0%	28.9%	0.0%	0.0%	10.6%	12.5%	24.5%	23.7%	0.0%	0.0%	0.0%	0.0%	-8.2%	-24.6%	29.1%	26.0%	100%	100%
LOSS RATIO	6%	63%	5%	15%	7%	4%	1%	2%	0%	0%	0%	28%	0%	0%	104%	26896%	172%	288%	0%	0%	#DIV/0!	#DIV/0!	-7%	-19%	21%	25%	7%	18%

MISC.ACC MARKET RATIO 2019 (Net Retention)



(MISC. ACC & Others) LOSS RATIO 2019 (Net Retention)

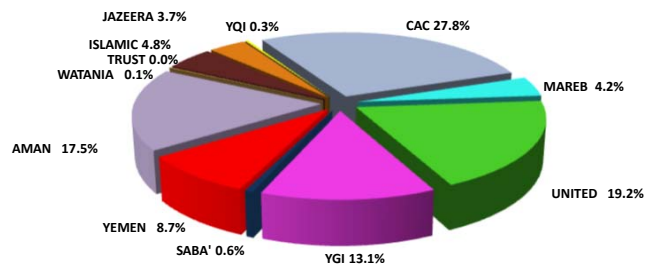


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

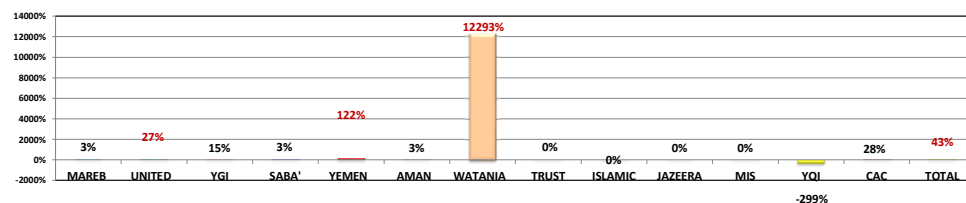
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	1,496	3,268	15,027	14,909	12,706	10,132	300	453	6,111	6,722	639	13,580	4,262	102	1,791	0	3,770	3,734	600	2,860	0	0	178	234	7,412	21,556	54,293	77,551
MARKET RATIO	3%	4%	28%	19%	23%	13%	0.6%	0.6%	11%	9%	1%	18%	8%	0%	3.3%	0%	7%	5%	1%	4%	0%	0%	0.3%	0.3%	14%	28%	100%	100%
PAID LOSSES	1,025	0	16,927	3,324	431	0	0	0	595	5,972	0	343	2,647	67	1,128	0	-24	0	0	0	0	0	-48	-690	1,775	4,225	24,455	13,241
MARKET RATIO	4.2%	0.0%	69.2%	25.1%	1.8%	0.0%	0.0%	0.0%	2.4%	45.1%	0.0%	2.6%	10.8%	0.5%	4.6%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.2%	-5.2%	7.3%	31.9%	100%	100%
O/S.LOSSES	188	101	4,363	649	1,491	1,490	106	12	23,194	2,236	119	119	12,326	12,472	38	1,490	0	0	0	0	0	0	-429	-11	1,437	1,866	42,833	20,424
MARKET RATIO	0.4%	0.5%	10.2%	3.2%	3.5%	7.3%	0.2%	0.1%	54.2%	10.9%	0.3%	0.6%	28.8%	61.1%	0.1%	7.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	-0.1%	3.4%	9.1%	100%	100%
LOSS RATIO	81%	3%	142%	27%	15%	15%	35%	3%	389%	122%	19%	3%	351%	12293%	65%	#DIV/0!	-1%	0%	0%	0%	#DIV/0!	#DIV/0!	-268%	-299%	43%	28%	124%	43%

ENGINEERING MARKET RATIO 2019 (Net Retention)



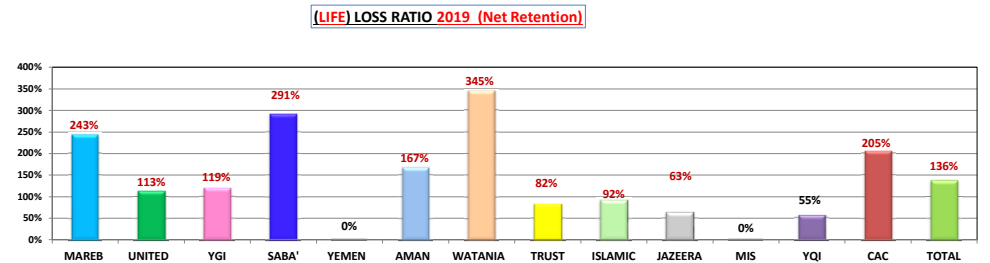
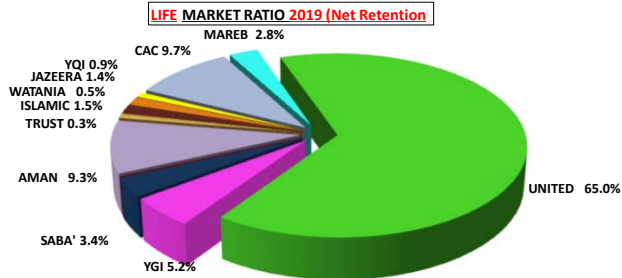
(ENGINEERING) LOSS RATIO 2019 (Net Retention)



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

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	29,477	31,199	689,908	735,015	68,493	58,958	21,130	38,616	0	0	84,710	104,748	7,749	6,047	4,522	3,060	17,072	16,963	1,500	16,278	0	0	15,641	10,225	143,910	109,892	1,084,111	1,131,002
MARKET RATIO	2.7%	2.8%	63.6%	65.0%	6.3%	5.2%	1.9%	3.4%	0.0%	0.0%	7.8%	9.3%	0.7%	0.5%	0.4%	0.3%	1.6%	1.5%	0.1%	1.4%	0.0%	0.0%	1.4%	0.9%	13.3%	9.7%	100%	100%
PAID LOSSES	19,019	24,763	410,573	363,428	39,561	28,491	20,856	23,509	339	0	48,223	82,798	3,229	4,498	953	1,216	8,402	10,984	2,400	10,280	0	0	1,615	5,639	70,904	118,311	626,074	673,918
MARKET RATIO	3.0%	3.7%	65.6%	53.9%	6.3%	4.2%	3.3%	3.5%	0.1%	0.0%	7.7%	12.3%	0.5%	0.7%	0.2%	0.2%	1.3%	1.6%	0.4%	1.5%	0.0%	0.0%	0.3%	0.8%	11.3%	17.6%	100%	100%
O/S.LOSSES	51,600	50,937	553,211	465,361	42,605	41,808	69,870	88,915	0	0	40,283	92,485	16,990	16,359	6,943	1,307	6,857	4,616	1,116	0	0	0	1,378	12	123,562	107,279	914,415	869,079
MARKET RATIO	5.6%	5.9%	60.5%	53.5%	4.7%	4.8%	7.6%	10.2%	0.0%	0.0%	4.4%	10.6%	1.9%	1.9%	0.8%	0.2%	0.7%	0.5%	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%	13.5%	12.3%	100%	100%
LOSS RATIO	240%	243%	140%	113%	120%	119%	429%	291%	#DIV/0!	#DIV/0!	104%	167%	261%	345%	175%	82%	89%	92%	234%	63%	#DIV/0!	#DIV/0!	19%	55%	135%	205%	142%	136%

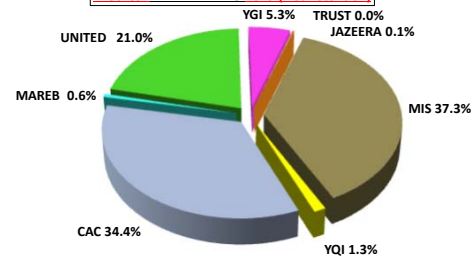


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)

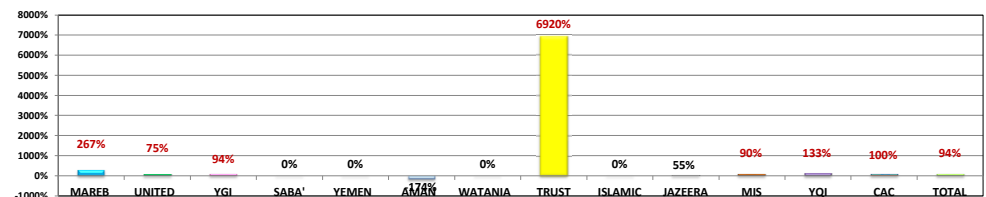
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	374,584	70,752	1,769,700	2,434,042	361,567	616,644	0	0	0	0	0	-9,945	0	0	53,623	2,477	0	0	2,500	15,353	3,323,071	4,337,796	137,272	150,501	2,457,782	3,998,422	8,480,099	11,616,042
MARKET RATIO	4.4%	0.6%	20.9%	21.0%	4.3%	5.3%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.1%	39.2%	37.3%	1.6%	1.3%	29.0%	34.4%	100%	100%
PAID LOSSES	374,081	133,808	1,454,304	1,501,192	36,330	419,701	0	0	0	0	6,281	6,827	0	0	102,835	82,599	0	0	750	8,520	2,886,043	3,913,553	127,772	209,832	2,333,249	3,648,186	7,321,645	9,924,217
MARKET RATIO	5.1%	1.3%	19.9%	15.1%	0.5%	4.2%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	0.0%	1.4%	0.8%	0.0%	0.0%	0.0%	0.1%	39.4%	39.4%	1.7%	2.1%	31.9%	36.8%	100%	100%
O/S.LOSSES	130,844	54,920	257,868	324,299	45,147	162,290	0	0	0	0	12,648	10,480	0	0	165,249	88,814	0	0	250	0	0	0	-10,300	-10,300	136,797	359,996	738,503	990,499
MARKET RATIO	17.7%	5.5%	34.9%	32.7%	6.1%	16.4%	0.0%	0.0%	0.0%	0.0%	1.7%	1.1%	0.0%	0.0%	22.4%	9.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.4%	-1.0%	18.5%	36.3%	100%	100%
LOSS RATIO	135%	267%	97%	75%	23%	94%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-174%	#DIV/0!	#DIV/0!	500%	6920%	#DIV/0!	#DIV/0!	40%	55%	87%	90%	86%	133%	100%	100%	95%	94%

Medical MARKET RATIO 2019 (Net Retention)



(Medical) LOSS RATIO 2019 (Net Retention)

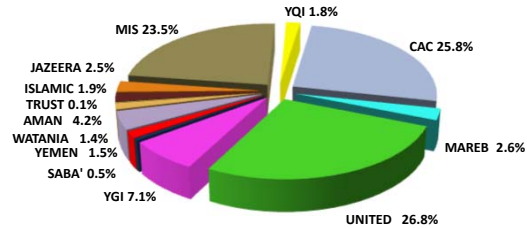


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : NON- LIFE LOSS RATIO (Net Retention)

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	720,570	487,565	4,134,232	4,948,536	1,162,906	1,316,658	96,207	92,884	249,444	283,519	622,724	781,550	204,566	262,901	104,555	24,504	321,131	355,953	174,765	465,000	3,323,071	4,337,796	319,090	327,915	2,977,395	4,756,334	14,410,656	18,441,115
MARKET RATIO	5.0%	2.6%	28.7%	26.8%	8.1%	7.1%	0.7%	0.5%	1.7%	1.5%	4.3%	4.2%	1.4%	1.4%	0.7%	0.1%	2.2%	1.9%	1.2%	2.5%	23.1%	23.5%	2.2%	1.8%	20.7%	25.8%	100%	100%
PAID LOSSES	789,825	354,950	2,226,234	2,409,953	260,628	666,296	16,296	14,884	94,169	94,355	308,941	364,749	117,006	127,088	125,418	133,475	97,330	144,915	31,035	112,493	2,886,043	3,913,553	175,607	257,973	2,595,457	4,026,139	9,723,990	12,620,823
MARKET RATIO	8.1%	2.8%	22.9%	19.1%	2.7%	5.3%	0.2%	0.1%	1.0%	0.7%	3.2%	2.9%	1.2%	1.0%	1.3%	1.1%	1.0%	1.1%	0.3%	0.9%	29.7%	31.0%	1.8%	2.0%	26.7%	31.9%	100%	100%
O/S.LOSSES	286,523	195,357	699,207	724,406	275,055	373,113	52,666	55,053	102,608	0	282,995	297,951	134,450	152,165	266,262	137,258	262,336	248,878	17,979	0	0	0	-37,308	-62,663	272,994	525,393	2,615,768	2,646,912
MARKET RATIO	11.0%	7.4%	26.7%	27.4%	10.5%	14.1%	2.0%	2.1%	3.9%	0.0%	10.8%	11.3%	5.1%	5.7%	10.2%	5.2%	10.0%	9.4%	0.7%	0.0%	0.0%	0.0%	-1.4%	-2.4%	10.4%	19.8%	100%	100%
LOSS RATIO	149%	113%	71%	63%	46%	79%	72%	75%	79%	33%	95%	85%	123%	106%	375%	1105%	112%	111%	28%	24%	87%	90%	43%	60%	96%	96%	86%	83%

NON-LIFE MARKET RATIO 2019 (Net Retention)



(NON-LIFE) LOSS RATIO 2019 (Net Retention)

