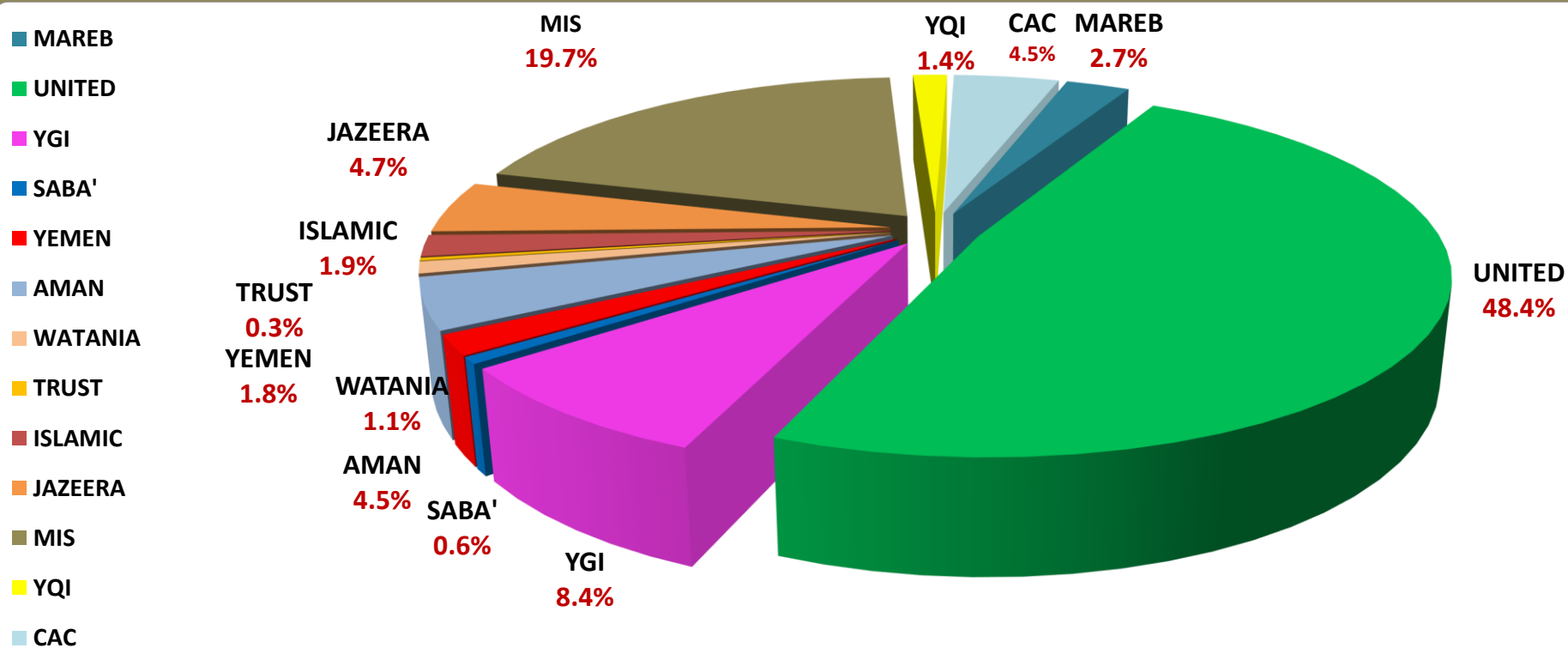
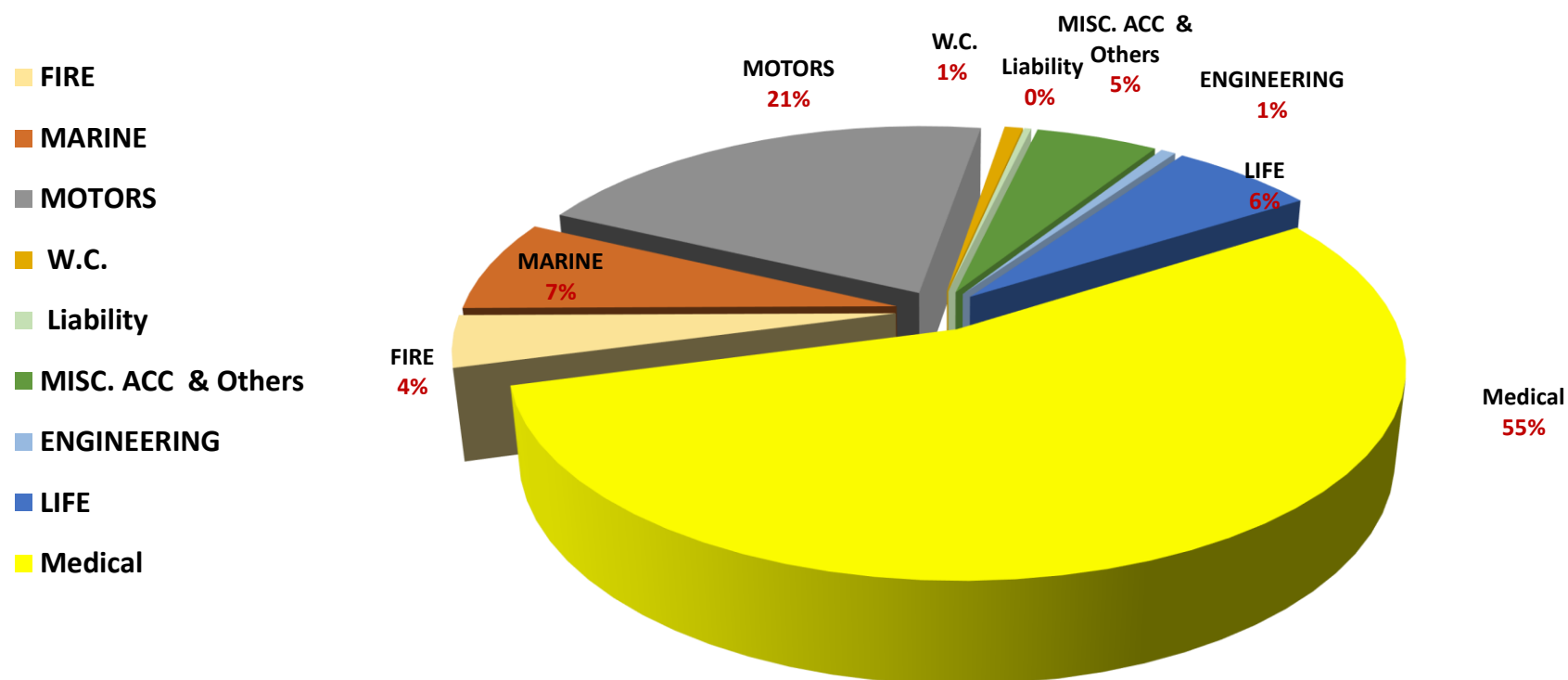


YEMEN INSURANCE MARKET STATISTIC 2020 (Net Retention)

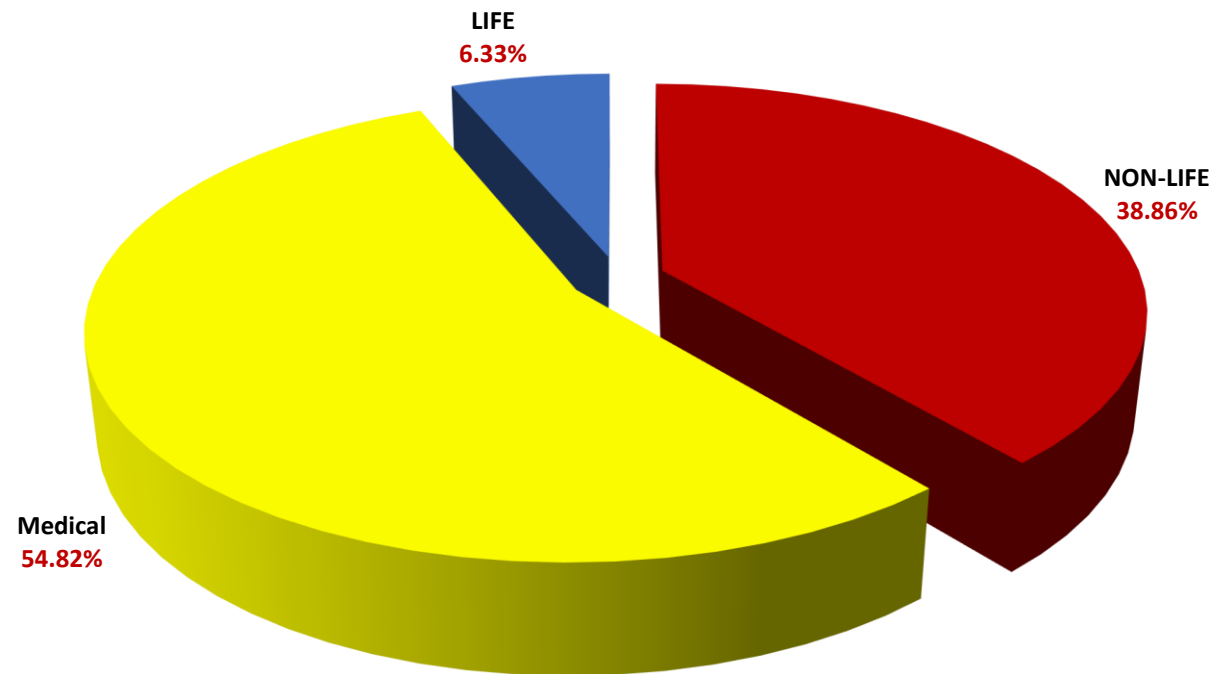


YEMEN INSURANCE MARKET **STATISTIC 2020** (Net Retention)



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

YEMEN INSURANCE MARKET **STATISTIC 2020** **(Net Retention)**

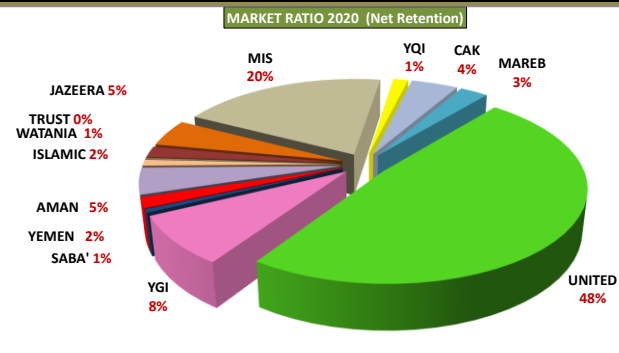
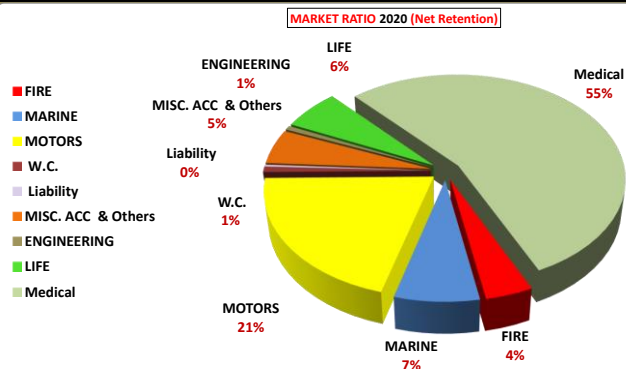


PORTFOLIO BREAKDOWN																												
YEMEN INSURANCE MARKET (DIRECT PREMIUM) (Net Retention)																												
CURRENCY: YER 1000																												
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
FIRE	18,975	20,622	486,869	554,628	21,208	32,785	2,442	2,640	7,405	9,570	181,010	86,018	13,333	6,294	177	755	7,354	5,641	22,771	36,403	0	0	12,778	11,574	29,300	36,182	803,623	803,112
Growth RATIO	9%		14%		55%		8%		29%		-52%		-53%		327%		-23%		60%		#DIV/0!		-9%		23%		0%	
MARKET RATIO	2%	3%	61%	69%	3%	4%	0%	0%	1%	1%	23%	11%	2%	1%	0%	0%	1%	1%	3%	5%	0%	0%	2%	1%	4%	5%	4%	4%
MARINE	74,451	61,087	557,046	735,651	150,150	235,132	1,970	2,210	90,014	116,328	89,015	70,385	4,183	7,708	537	917	31,636	39,620	47,549	66,804	0	0	21,553	16,142	75,028	83,554	1,143,132	1,435,538
Growth RATIO	-18%		32%		57%		12%		29%		-21%		84%		71%		25%		40%		#DIV/0!		-25%		11%		26%	
MARKET RATIO	7%	4%	49%	51%	13%	16%	0%	0%	8%	8%	8%	5%	0%	1%	0%	0%	3%	3%	4%	5%	0%	0%	2%	1%	7%	6%	6%	7%
MOTORS	282,498	253,578	1,064,189	1,299,452	469,568	505,317	86,544	81,832	119,993	143,992	427,276	461,265	236,095	172,431	20,200	33,467	305,899	309,803	338,463	301,760	0	0	74,963	76,127	439,347	449,981	3,865,035	4,089,004
Growth RATIO	-10%		22%		8%		-5%		20%		8%		-27%		66%		1%		-11%		#DIV/0!		2%		2%		6%	
MARKET RATIO	7%	6%	28%	32%	12%	12%	2%	2%	3%	4%	11%	11%	6%	4%	1%	1%	8%	8%	9%	7%	0%	0%	2%	2%	11%	11%	20%	21%
W.C.	16,250	10,129	44,271	51,563	4,949	7,904	0	1,584	38,045	45,592	16,362	17,110	1,306	13,984	409	699	0	0	1,581	10,661	0	0	0	0	0	0	123,173	159,226
Growth RATIO	-38%		16%		60%		#DIV/0!		20%		5%		971%		71%		#DIV/0!		574%		#DIV/0!		#DIV/0!		#DIV/0!		29%	
MARKET RATIO	13%	6%	36%	32%	4%	5%	0%	1%	31%	29%	13%	11%	1%	9%	0%	0%	0%	0%	1%	7%	0%	0%	0%	0%	0%	0%	1%	1%
Liability	6,067	6,236	19,036	20,656	2,307	1,747	0	80	0	0	5,153	5,559	4,783	5,390	680	1,039	0	0	390	17,115	0	0	0	0	0	4,626	38,416	62,448
Growth RATIO	3%		9%		-24%		#DIV/0!		#DIV/0!		8%		13%		53%		#DIV/0!		4288%		#DIV/0!		#DIV/0!		#DIV/0!		63%	
MARKET RATIO	16%	10%	50%	33%	6%	3%	0%	0%	0%	0%	13%	9%	12%	9%	2%	2%	0%	0%	1%	27%	0%	0%	0%	0%	0%	7%	0%	0%
MISC. ACC & Others	15,304	15,409	328,174	508,869	41,700	40,206	1,474	6,192	21,340	28,809	59,099	116,817	3,099	16	24	173	7,331	13,170	36,033	56,000	0	0	67,886	100,401	192,681	180,386	774,144	1,066,449
Growth RATIO	1%		55%		-4%		320%		35%		98%		-99%		621%		80%		55%		#DIV/0!		48%		-6%		38%	
MARKET RATIO	2%	1%	42%	48%	5%	4%	0%	1%	3%	3%	8%	11%	0%	0%	0%	0%	1%	1%	5%	5%	0%	0%	9%	9%	25%	17%	4%	5%
ENGINEERING	3,268	2,108	14,909	25,827	10,132	13,439	453	474	6,722	9,680	13,580	12,051	102	2,724	0	382	3,734	25	2,860	43,246	0	0	234	1,254	21,556	19,948	77,551	131,157
Growth RATIO	-35%		73%		33%		4%		44%		-11%		2570%		#DIV/0!		-99%		1412%		#DIV/0!		435%		-7%		69%	
MARKET RATIO	4%	2%	19%	20%	13%	10%	1%	0%	9%	7%	18%	9%	0%	2%	0%	0%	5%	0%	4%	33%	0%	0%	0%	1%	28%	15%	0%	1%
LIFE	31,199	24,413	735,015	780,052	58,958	62,792	38,616	26,325	0	0	104,748	132,715	6,047	2,520	3,060	10,404	16,963	15,073	16,278	28,725	0	0	10,225	55,277	109,892	123,094	1,131,002	1,261,389
Growth RATIO	-22%		6%		7%		-32%		#DIV/0!		27%		-58%		240%		-11%		76%		#DIV/0!		441%		12%		12%	
MARKET RATIO	3%	2%	65%	62%	5%	5%	3%	2%	0%	0%	9%	11%	1%	0%	0%	1%	1%	1%	1%	2%	0%	0%	1%	4%	10%	10%	6%	6%
Medical	70,752	147,539	2,434,042	5,671,879	616,644	766,981	0	0	0	0	-9,945	2,272	0	0	2,477	3,230	0	0	15,353	372,222	4,337,796	3,937,020	150,501	28,000	3,998,422	0	11,616,042	10,929,143
Growth RATIO	109%		133%		24%		#DIV/0!		#DIV/0!		-123%		#DIV/0!		30%		#DIV/0!		2324%		-9%		-81%		-100%		-6%	
MARKET RATIO	1%	1%	21%	52%	5%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	37%	36%	1%	0%	34%	0%	59%	55%
TOTAL (R)	518,764	541,121	5,683,551	9,648,577	1,375,616	1,666,303	131,500	121,336	283,519	353,968	886,298	904,192	268,948	211,066	27,564	51,066	372,916	383,330	481,278	932,936	4,337,796	3,937,020	338,140	288,776	4,866,226	897,772	19,572,117	19,937,463
TOTAL (\$)	\$1,482	\$1,546	\$16,239	\$27,567	\$3,930	\$4,761	\$376	\$347	\$810	\$1,011	\$2,532	\$2,583	\$768	\$603	\$79	\$146	\$1,065	\$1,095	\$1,375	\$2,666	\$12,394	\$11,249	\$966	\$825	\$13,904	\$2,565	\$55,920	\$56,964
MARKET RATIO	3%	3%	29%	48%	7%	8%	1%	1%	1%	2%	5%	5%	1%	1%	0%	0%	2%	2%	2%	5%	22%	20%	2%	1%	25%	5%	100%	100%
Growth RATIO	4.3%		70%		21%		-8%		25%		2%		-22%		85%		3%		94%		-9%		-15%		-82%		2%	
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.																												
Page(1)																												

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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
TOTAL PREMIUM (R)	518,764	541,121	5,683,551	9,648,577	1,375,616	1,666,303	131,500	121,336	283,519	353,968	886,298	904,192	268,948	211,066	27,564	51,066	372,916	383,330	481,278	932,936	4,337,796	3,937,020	338,140	288,776	4,866,226	897,772	19,572,117	19,937,463
TOTAL PREMIUM (\$)	\$1,482	\$1,546	\$16,239	\$27,567	\$3,930	\$4,761	\$376	\$347	\$810	\$1,011	\$2,532	\$2,583	\$768	\$603	\$79	\$146	\$1,065	\$1,095	\$1,375	\$2,666	\$12,394	\$11,249	\$966	\$825	\$13,904	\$2,565	\$55,920	\$56,964
MARKET RATIO	3%	3%	29%	48%	7%	8%	1%	1%	1%	2%	5%	5%	1%	1%	0%	0%	2%	2%	2%	5%	22%	20%	2%	1%	25%	5%	100%	100%
Growth RATIO	4.3%		70%		21%		-8%		25%		2%		-22%		85%		3%		94%		-9%		-15%		-82%		2%	

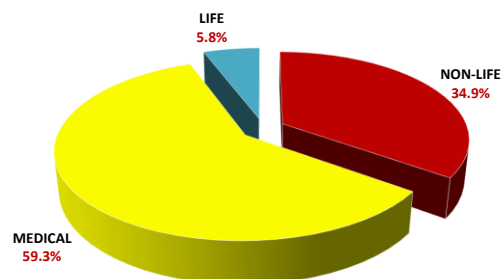


PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM) (Net Retention)

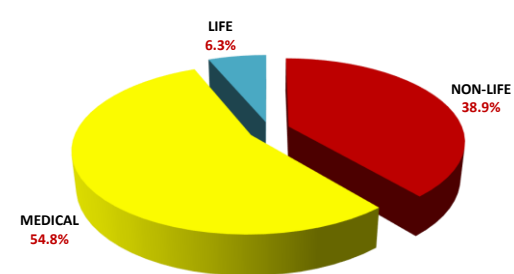
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
NON-LIFE	416,813	369,169	2,514,494	3,196,646	700,014	836,530	92,884	95,011	283,519	353,968	791,495	769,205	262,901	208,546	22,027	37,432	355,953	368,258	449,647	531,989	0	0	177,414	205,499	757,912	774,678	6,825,073	7,746,932
MARKET RATIO	6%	5%	37%	41%	10%	11%	1%	1%	4%	5%	12%	10%	4%	3%	0%	0%	5%	5%	7%	7%	0%	0%	3%	3%	11%	10%	34.9%	38.9%
Growth RATIO	-11.4%		27%		20%		2%		25%		-3%		-21%		70%		3%		18%		#DIV/0!		16%		2%		14%	
MEDICAL	70,752	147,539	2,434,042	5,671,879	616,644	766,981	0	0	0	0	-9,945	2,272	0	0	2,477	3,230	0	0	15,353	372,222	4,337,796	3,937,020	150,501	28,000	3,998,422	0	11,616,042	10,928,143
MARKET RATIO	1%	1%	21%	52%	5%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	37%	36%		1%	0%	34%	0%	59.3%	54.8%
Growth RATIO	109%		133%		24%		#DIV/0!		#DIV/0!		-123%		#DIV/0!		30%		#DIV/0!		2324%		-9%		-81%		-100%		-6%	
LIFE	31,199	24,413	735,015	780,052	58,958	62,792	38,616	26,325	0	0	104,748	132,715	6,047	2,520	3,060	10,404	16,963	15,073	16,278	28,725	0	0	10,225	55,277	109,892	123,094	1,131,002	1,261,389
MARKET RATIO	3%	2%	65%	62%	5%	5%	3%	2%	0%	0%	9%	11%	1%	0%	0%	1%	1%	1%	1%	2%	0%	0%	1%	4%	10%	10%	5.8%	6.3%
Growth RATIO	-22%		6%		7%		-32%		#DIV/0!		27%		-58%		240%		-11%		76%		#DIV/0!		441%		12%		12%	

MARKET RATIO 2019 (Net Retention)



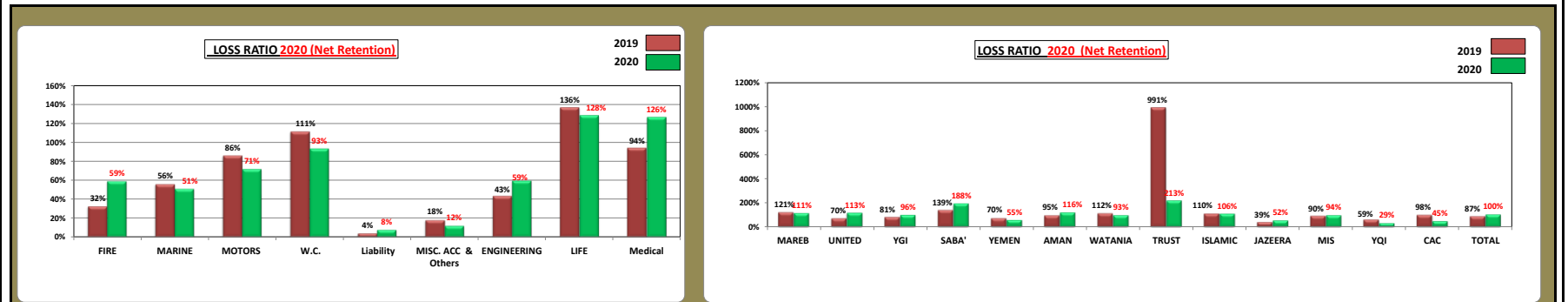
MARKET RATIO 2020 (Net Retention)



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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	518,764	541,121	5,683,551	9,648,577	1,375,616	1,666,303	131,500	121,336	283,519	353,968	886,298	904,192	268,948	211,066	27,564	51,066	372,916	383,330	481,278	932,936	4,337,796	3,937,020	338,140	288,776	4,866,226	897,772	19,572,117	19,937,463
MARKET RATIO	2.7%	2.7%	29.0%	48.4%	7.0%	8.4%	0.7%	0.6%	1.4%	1.8%	4.5%	4.5%	1.4%	1.1%	0.1%	0.3%	1.9%	1.9%	2.5%	4.7%	22.2%	19.7%	1.7%	1.4%	24.9%	4.5%	100%	100%
PAID LOSSES	379,713	343,766	2,773,381	8,487,011	694,787	1,089,500	38,393	44,398	94,355	121,366	447,547	486,651	131,586	137,355	134,691	53,571	155,900	161,565	122,773	451,276	3,913,553	3,681,298	263,612	89,286	4,144,451	99,084	13,294,741	15,246,127
MARKET RATIO	2.9%	2.3%	20.9%	55.7%	5.2%	7.1%	0.3%	0.3%	0.7%	0.8%	3.4%	3.2%	1.0%	0.9%	1.0%	0.4%	1.2%	1.1%	0.9%	3.0%	29.4%	24.1%	2.0%	0.6%	31.2%	0.6%	100%	100%
O/S. LOSSES	246,294	254,319	1,189,767	2,389,307	414,921	503,219	143,968	184,269	105,115	71,681	390,436	562,013	168,524	58,364	138,565	55,014	253,494	243,838	66,028	29,790	0	0	-62,651	-6,764	632,672	300,479	3,687,134	4,646,530
MARKET RATIO	6.7%	6.5%	32.3%	51.4%	11.3%	10.8%	3.9%	4.0%	2.9%	1.5%	10.6%	12.1%	4.6%	1.3%	3.8%	1.2%	6.9%	5.2%	1.8%	0.6%	0.0%	0.0%	-1.7%	-0.1%	17.2%	6.5%	100%	100%
LOSS RATIO	121%	111%	70%	113%	81%	96%	139%	188%	70%	55%	95%	116%	112%	93%	991%	213%	110%	106%	39%	52%	90%	94%	59%	29%	98%	45%	87%	100%

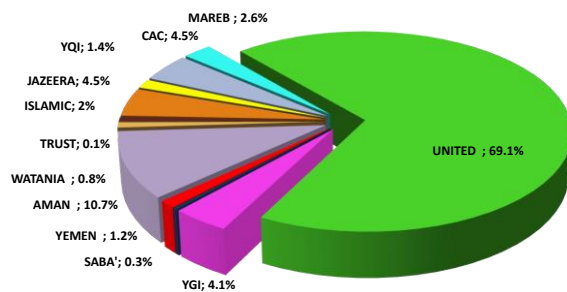


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

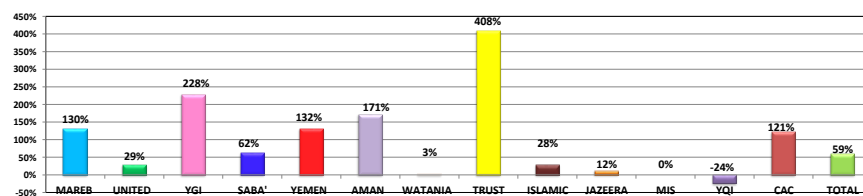
CURRENCY: YER. 1000

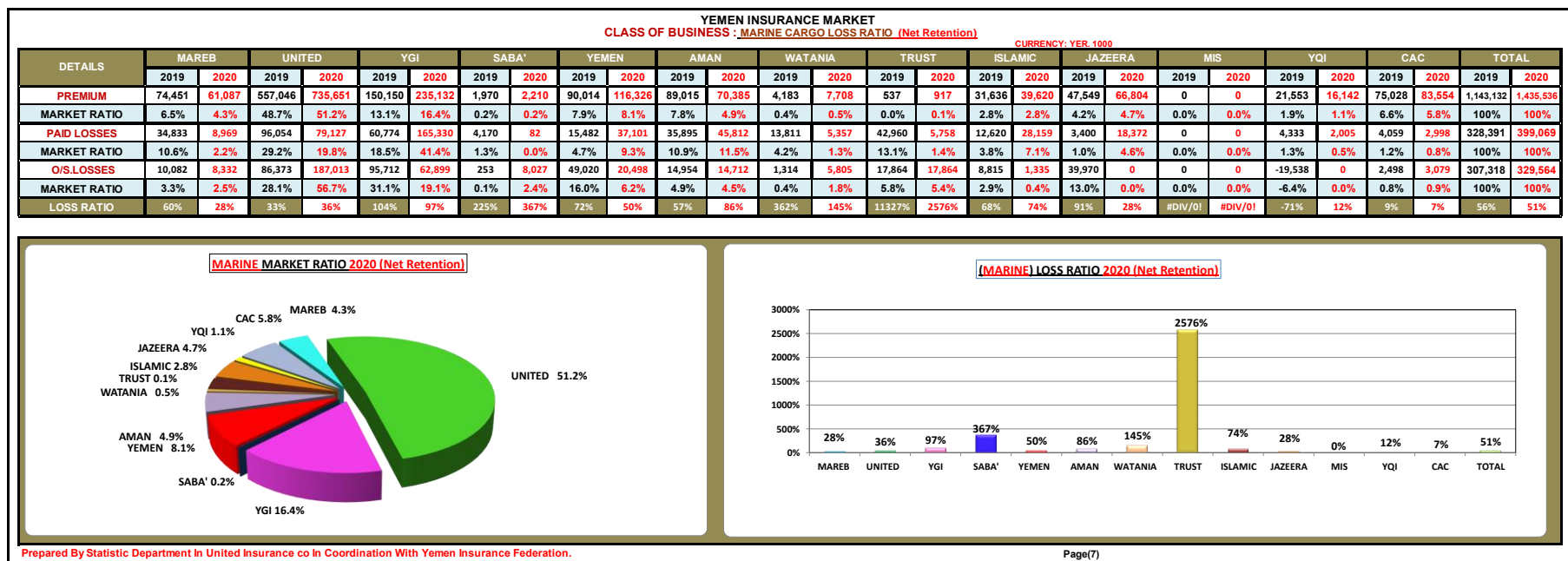
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	18,975	20,622	486,869	554,628	21,208	32,785	2,442	2,640	7,405	9,570	181,010	86,018	13,333	6,294	177	755	7,354	5,641	22,771	36,403	0	0	12,778	11,574	29,300	36,182	803,623	803,112
MARKET RATIO	2.4%	2.6%	60.6%	69.1%	2.6%	4.1%	0.3%	0.3%	0.9%	1.2%	22.5%	10.7%	1.7%	0.8%	0.0%	0.1%	0.9%	0.7%	2.8%	4.5%	0.0%	0.0%	1.6%	1.4%	3.6%	4.5%	100%	100%
PAID LOSSES	12,633	24,426	129,432	95,514	4,804	74,342	46	517	365	0	8,238	50,670	69	148	52	2,080	1,005	1,144	0	4,303	0	0	778	1,012	5,812	12,659	163,235	266,815
MARKET RATIO	7.7%	9.2%	79.3%	35.8%	2.9%	27.9%	0.0%	0.2%	0.2%	0.0%	5.0%	19.0%	0.0%	0.1%	0.0%	0.8%	0.6%	0.4%	0.0%	1.6%	0.0%	0.0%	0.5%	0.4%	3.6%	4.7%	100%	100%
O/S. LOSSES	4,321	2,358	43,545	63,140	1,786	466	1,721	1,123	480	12,600	18,590	96,194	11,931	59	1,002	1,002	3,159	414	0	0	0	0	-338	-3,784	9,858	31,088	96,055	204,660
MARKET RATIO	4.5%	1.2%	45.3%	30.9%	1.9%	0.2%	1.8%	0.5%	0.5%	6.2%	19.4%	47.0%	12.4%	0.0%	1.0%	0.5%	3.3%	0.2%	0.0%	0.0%	0.0%	0.0%	-0.4%	-1.8%	10.3%	15.2%	100%	100%
LOSS RATIO	89%	130%	36%	29%	31%	228%	72%	62%	11%	132%	15%	171%	90%	3%	595%	408%	57%	28%	0%	12%	#DIV/0!	#DIV/0!	3%	-24%	53%	121%	32%	59%

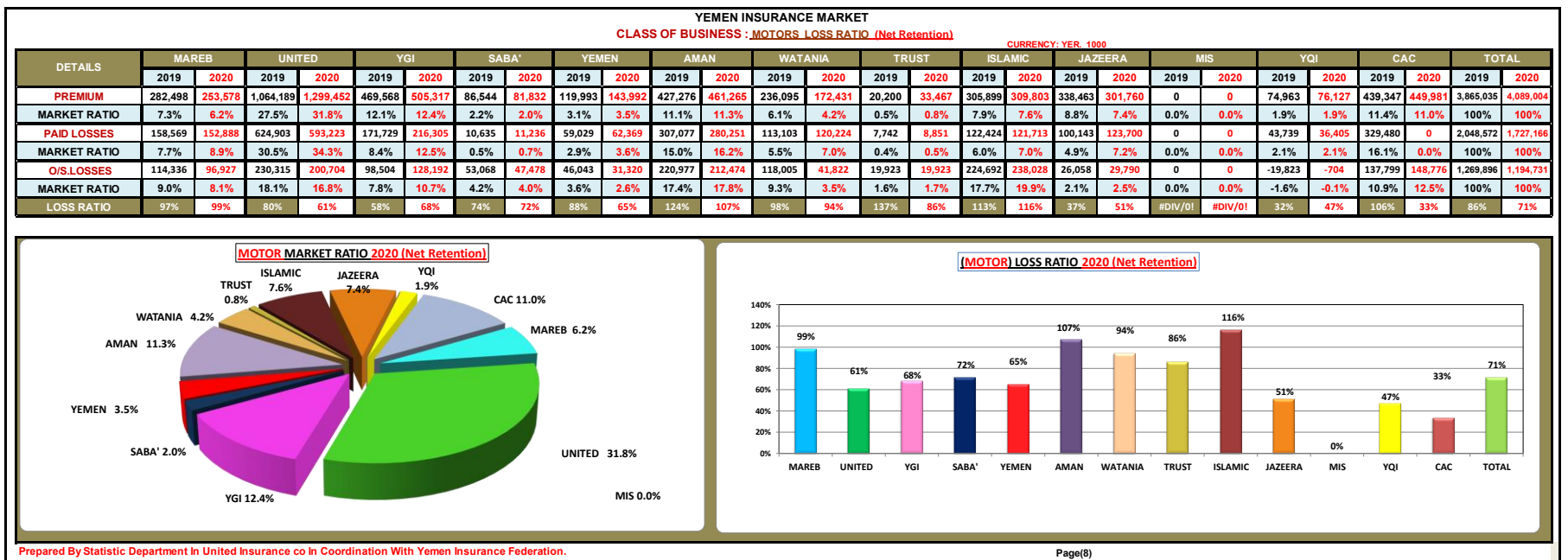
FIRE MARKET RATIO 2020 (Net Retention)



(FIRE) LOSS RATIO 2020 (Net Retention)





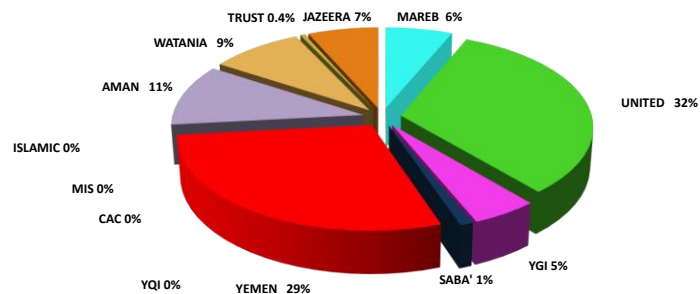


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)

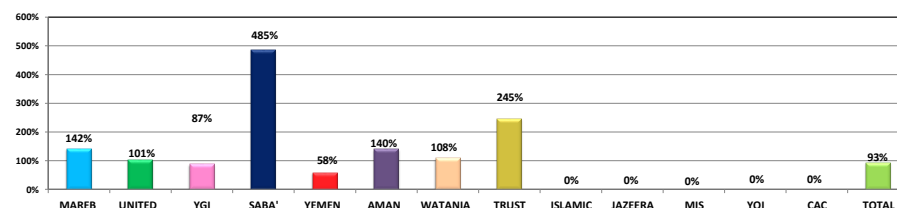
CURRENCY: YER 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	16,250	10,129	44,271	51,563	4,949	7,904	0	1,584	38,045	45,592	16,362	17,110	1,306	13,984	409	699	0	0	1,581	10,661	0	0	0	0	0	0	123,173	159,226
MARKET RATIO	13.2%	6.4%	35.9%	32.4%	4.0%	5.0%	0%	1%	30.9%	28.6%	13.3%	10.7%	1.1%	8.8%	0.3%	0.4%	0%	0%	1%	7%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	5,373	8,163	22,398	16,990	8,100	2,216	0	4,922	13,507	21,897	4,968	6,213	0	7,913	122	0	0	0	0	0	0	0	0	0	0	0	54,468	68,313
MARKET RATIO	9.9%	11.9%	41.1%	24.9%	14.9%	3.2%	0%	7%	24.8%	32.1%	9.1%	9.1%	0.0%	11.6%	0.2%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S/LOSSES	11,280	6,254	22,831	35,277	12,756	4,662	0	2,760	7,336	4,439	17,954	17,684	8,323	7,164	1,710	1,710	0	0	0	0	0	0	0	0	0	0	82,190	79,951
MARKET RATIO	14%	8%	28%	44%	16%	6%	0%	3%	9%	6%	22%	22%	10%	9%	2%	2%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	102%	142%	102%	101%	421%	87%	#DIV/0!	485%	55%	58%	140%	140%	637%	108%	448%	245%	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	111%	93%

W.C MARKET RATIO 2020 (Net Retention)



(W.C) LOSS RATIO2020 (Net Retention)

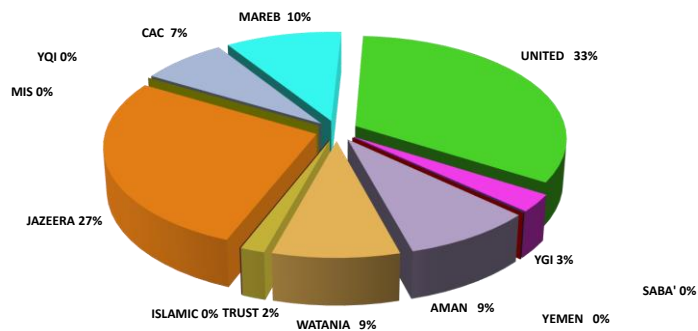


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

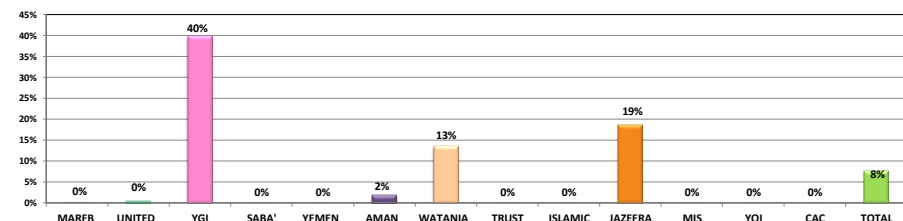
CURRENCY: YER_1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	6,067	6,236	19,036	20,656	2,307	1,747	0	80	0	0	5,153	5,559	4,783	5,390	680	1,039	0	0	390	17,115	0	0	0	0	0	4,626	38,416	62,448
MARKET RATIO	15.8%	10.0%	49.6%	33.1%	6.0%	2.8%	0%	0%	0%	0%	13.4%	8.9%	12.5%	8.6%	1.8%	1.7%	0%	0%	1%	27%	0%	0%	0%	0%	0%	7%	100%	100%
PAID LOSSES	315	0	510	94	25	695	0	0	0	0	0	98	38	727	0	0	0	0	430	3,200	0	0	0	0	0	0	1,318	4,814
MARKET RATIO	23.9%	0.0%	38.7%	2.0%	2%	14%	0%	0%	0%	0%	0%	2%	2.9%	15.1%	0%	0%	0%	0%	33%	66%	0%	0%	0%	0%	0%	0%	100%	100%
O/S LOSSES	63	10	0	0	0	0	0	0	0	0	0	0	120	0	0	0	0	0	0	0	0	0	0	0	0	0	183	10
MARKET RATIO	34%	100%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	66%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	6%	0%	3%	0%	1%	40%	#DIV/0!	0%	#DIV/0!	#DIV/0!	0%	2%	3%	13%	0%	0%	#DIV/0!	#DIV/0!	110%	19%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	4%	8%

Liability MARKET RATIO 2020 (Net Retention)



(Liability) LOSS RATIO 2020 (Net Retention)

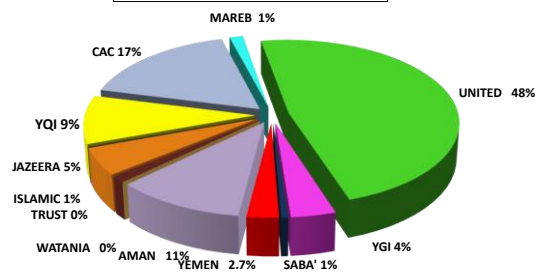


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MISC. ACC & Others LOSS RATIO (Net Retention)

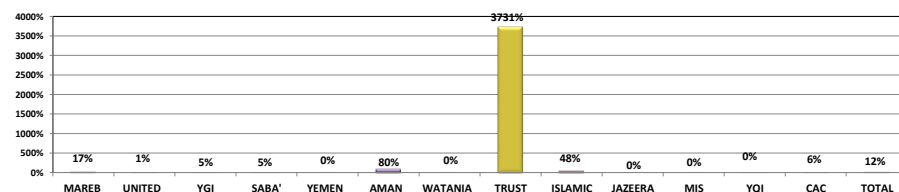
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	15,304	15,409	328,174	508,869	41,700	40,206	1,474	6,192	21,340	28,809	59,099	116,817	3,099	16	24	173	7,331	13,170	36,033	56,000	0	0	67,886	100,401	192,681	180,386	774,144	1,066,449
MARKET RATIO	2.0%	1.4%	42.4%	47.7%	5.4%	3.8%	0.2%	0.6%	2.8%	2.7%	7.6%	11.0%	0.4%	0.0%	0.0%	0.0%	0.9%	1.2%	4.7%	5.3%	0.0%	0.0%	8.8%	9.4%	24.9%	16.9%	100%	100%
PAID LOSSES	9,419	1,992	32,140	5,000	1,163	1,408	32	3	0	0	1,401	1,162	0	0	0	0	8,867	6,271	0	0	0	0	-19	2	34,378	290	87,381	16,127
MARKET RATIO	10.8%	12.4%	36.8%	31.0%	1.3%	8.7%	0.0%	0.0%	0.0%	0.0%	1.6%	7.2%	0.0%	0.0%	0.0%	0.0%	10.1%	38.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	39.3%	1.8%	100%	100%
O/S.LOSSES	254	635	16,394	657	575	500	0	284	0	0	14,877	92,048	0	0	6,455	6,455	12,212	60	0	0	0	0	-12,654	16	13,376	9,776	51,489	110,431
MARKET RATIO	0.5%	0.6%	31.8%	0.6%	1.1%	0.5%	0.0%	0.3%	0.0%	0.0%	28.9%	83.4%	0.0%	0.0%	12.8%	5.8%	23.7%	0.1%	0.0%	0.0%	0.0%	0.0%	-24.6%	0.0%	26.0%	8.9%	100%	100%
LOSS RATIO	63%	17%	15%	1%	4%	5%	2%	5%	0%	0%	28%	80%	0%	0%	26896%	3731%	288%	48%	0%	0%	#DIV/0!	#DIV/0!	-19%	0%	25%	6%	18%	12%

MISC.ACC MARKET RATIO 2020 (Net Retention)



(MISC. ACC & Others) LOSS RATIO 2020 (Net Retention)

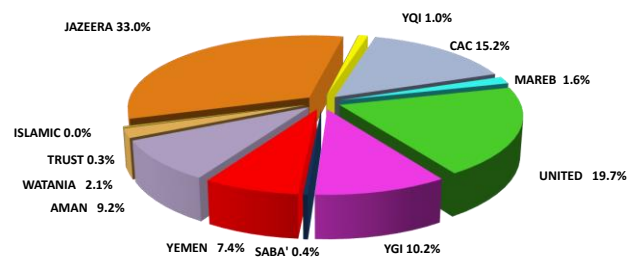


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

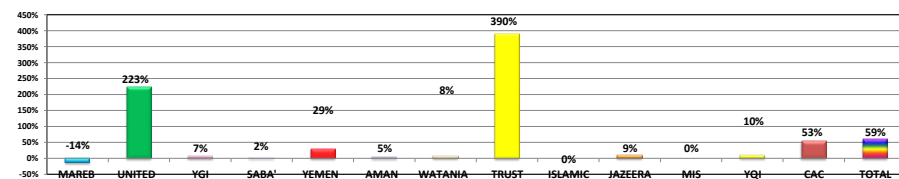
CURRENCY: YER 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	3,268	2,108	14,909	25,827	10,132	13,439	453	474	6,722	9,680	13,580	12,051	102	2,724	0	382	3,734	25	2,860	43,246	0	0	234	1,254	21,556	19,948	77,551	131,157
MARKET RATIO	4%	2%	19%	20%	13%	10%	0.6%	0.4%	9%	7%	18%	9%	0%	2%	0.0%	0%	5%	0%	4%	33%	0%	0%	0.3%	1.0%	28%	15%	100%	100%
PAID LOSSES	0	-398	3,324	-208	0	643	0	12	5,972	0	343	400	67	219	0	0	0	0	0	3,910	0	0	-690	-340	4,225	9,014	13,241	13,261
MARKET RATIO	0.0%	-3.0%	25.1%	-1.6%	0.0%	4.9%	0.0%	0.1%	45.1%	0.0%	2.6%	3.0%	0.5%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	29.5%	0.0%	0.0%	-5.2%	-2.6%	31.9%	68.0%	100%	100%
O/S LOSSES	101	101	649	57,750	1,490	272	12	0	2,236	2,825	119	180	12,472	0	1,490	1,490	0	0	0	0	0	0	-11	469	1,866	1,534	20,424	64,620
MARKET RATIO	0.5%	0.2%	3.2%	89.4%	7.3%	0.4%	0.1%	0.0%	10.9%	4.4%	0.6%	0.3%	61.1%	0.0%	7.3%	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.7%	9.1%	2.4%	100%	100%
LOSS RATIO	3%	-14%	27%	223%	15%	7%	3%	2%	122%	29%	3%	5%	12293%	8%	#DIV/0!	390%	0%	0%	0%	9%	#DIV/0!	#DIV/0!	-299%	10%	28%	53%	43%	59%

ENGINEERING MARKET RATIO 2020 (Net Retention)



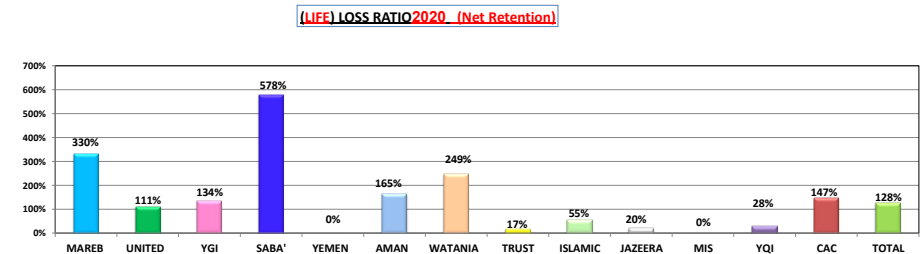
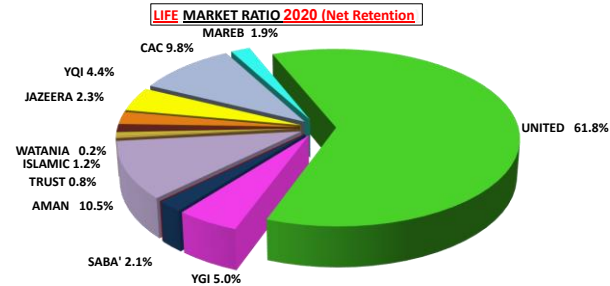
ENGINEERING LOSS RATIO 2020 (Net Retention)



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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	31,199	24,413	735,015	780,052	58,958	62,792	38,616	26,326	0	0	104,748	132,715	6,047	2,520	3,060	10,404	16,963	15,073	16,278	28,725	0	0	10,225	55,277	109,892	123,094	1,131,002	1,261,389
MARKET RATIO	2.8%	1.9%	65.0%	61.8%	5.2%	5.0%	3.4%	2.1%	0.0%	0.0%	9.3%	10.5%	0.5%	0.2%	0.3%	0.8%	1.5%	1.2%	1.4%	2.3%	0.0%	0.0%	0.9%	4.4%	9.7%	9.8%	100%	100%
PAID LOSSES	24,763	16,883	363,428	404,216	28,491	36,789	23,509	27,627	0	0	82,798	102,045	4,498	2,767	1,216	508	10,984	4,279	10,280	5,840	0	0	5,639	20,835	118,311	74,123	673,918	695,912
MARKET RATIO	3.7%	2.4%	53.9%	58.1%	4.2%	5.3%	3.5%	4.0%	0.0%	0.0%	12.3%	14.7%	0.7%	0.4%	0.2%	0.1%	1.6%	0.6%	1.5%	0.8%	0.0%	0.0%	0.8%	3.0%	17.6%	10.7%	100%	100%
O/S LOSSES	50,937	63,709	465,361	458,511	41,808	47,379	88,915	124,597	0	0	92,485	116,419	16,359	3,513	1,307	1,308	4,616	4,000	0	0	0	0	12	-5,415	107,279	106,227	869,079	920,248
MARKET RATIO	5.9%	6.9%	53.5%	49.8%	4.8%	5.1%	10.2%	13.5%	0.0%	0.0%	10.6%	12.7%	1.9%	0.4%	0.2%	0.1%	0.5%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	-0.6%	12.3%	11.5%	100%	100%
LOSS RATIO	243%	330%	113%	111%	119%	134%	291%	578%	#DIV/0!	#DIV/0!	167%	165%	345%	249%	82%	17%	92%	55%	63%	20%	#DIV/0!	#DIV/0!	55%	28%	205%	147%	136%	128%

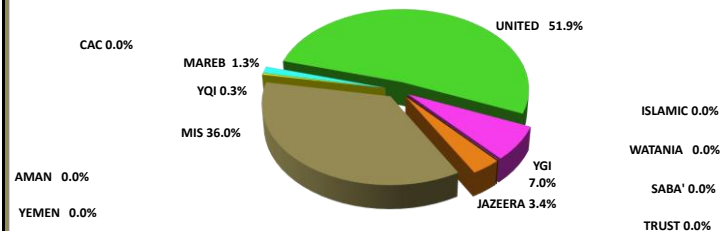


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)

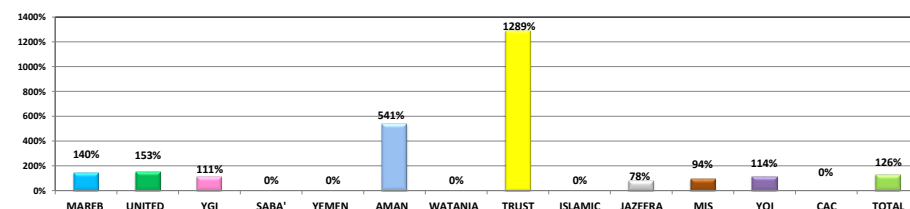
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	70,752	147,539	2,434,042	5,671,879	616,644	766,981	0	0	0	0	-9,945	2,272	0	0	2,477	3,230	0	0	15,353	372,222	4,337,796	3,937,020	150,501	28,000	3,998,422	0	11,616,042	10,929,143
MARKET RATIO	0.6%	1.3%	21.0%	51.9%	5.3%	7.0%	0.0%	0.0%	0.0%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	3.4%	37.3%	36.0%	1.3%	0.3%	34.4%	0.0%	100%	100%
PAID LOSSES	133,808	130,843	1,501,192	7,293,055	419,701	591,772	0	0	0	0	6,827	0	0	0	82,599	36,374	0	0	8,520	291,951	3,913,553	3,681,298	209,832	29,367	3,648,186	0	9,924,217	12,054,689
MARKET RATIO	1.3%	1.1%	15.1%	60.5%	4.2%	4.9%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.8%	0.3%	0.0%	0.0%	0.1%	2.4%	39.4%	30.5%	2.1%	0.2%	36.8%	0.0%	100%	100%
O/S LOSSES	54,920	75,993	324,299	1,386,255	162,290	258,849	0	0	0	0	10,480	12,302	0	0	88,814	5,262	0	0	0	0	0	0	-10,300	2,654	359,996	0	990,499	1,741,315
MARKET RATIO	5.5%	4.4%	32.7%	79.6%	16.4%	14.9%	0.0%	0.0%	0.0%	0.0%	1.1%	0.7%	0.0%	0.0%	9.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	0.2%	36.3%	0.0%	100%	100%
LOSS RATIO	267%	140%	75%	153%	94%	111%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-174%	541%	#DIV/0!	#DIV/0!	6920%	1289%	#DIV/0!	#DIV/0!	55%	78%	90%	94%	133%	114%	100%	#DIV/0!	94%	126%

Medical MARKET RATIO 2020 (Net Retention)



(Medical) LOSS RATIO2020 (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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	487,565	516,708	4,948,536	8,868,525	1,316,658	1,603,511	92,884	95,011	283,519	353,968	781,550	771,477	262,901	208,546	24,504	40,662	355,953	368,258	465,000	904,211	4,337,796	3,937,020	327,915	233,499	4,756,334	774,678	18,441,115	18,676,073
MARKET RATIO	2.6%	2.8%	26.8%	47.5%	7.1%	8.6%	0.5%	0.5%	1.5%	1.9%	4.2%	4.1%	1.4%	1.1%	0.1%	0.2%	1.9%	2.0%	2.5%	4.8%	23.5%	21.1%	1.8%	1.3%	25.8%	4.1%	100%	100%
PAID LOSSES	354,950	326,883	2,409,953	8,082,795	666,296	1,052,711	14,884	16,771	94,355	121,366	364,749	384,606	127,088	134,588	133,475	53,063	144,915	157,286	112,493	445,436	3,913,553	3,681,298	257,973	68,451	4,026,139	24,961	12,620,823	14,550,219
MARKET RATIO	2.8%	2.2%	19.1%	55.6%	5.3%	7.2%	0.1%	0.1%	0.7%	0.8%	2.9%	2.6%	1.0%	0.9%	1.1%	0.4%	1.1%	1.1%	0.9%	3.1%	31.0%	25.3%	2.0%	0.5%	31.9%	0.2%	100%	100%
O/S.LOSSES	195,357	190,610	724,406	1,930,796	373,113	455,840	55,053	59,672	105,115	0	297,951	445,594	152,165	54,851	137,258	53,706	248,878	239,838	66,028	0	0	0	-62,663	-1,349	525,393	194,252	2,818,055	3,623,810
MARKET RATIO	6.9%	5.3%	25.7%	53.3%	13.2%	12.6%	2.0%	1.6%	3.7%	0.0%	10.6%	12.3%	5.4%	1.5%	4.9%	1.5%	8.8%	6.6%	2.3%	0.0%	0.0%	0.0%	-2.2%	0.0%	18.6%	5.4%	100%	100%
LOSS RATIO	113%	100%	53%	113%	79%	94%	75%	80%	70%	34%	85%	108%	106%	91%	1105%	263%	111%	108%	38%	49%	90%	94%	60%	29%	96%	28%	84%	97%

