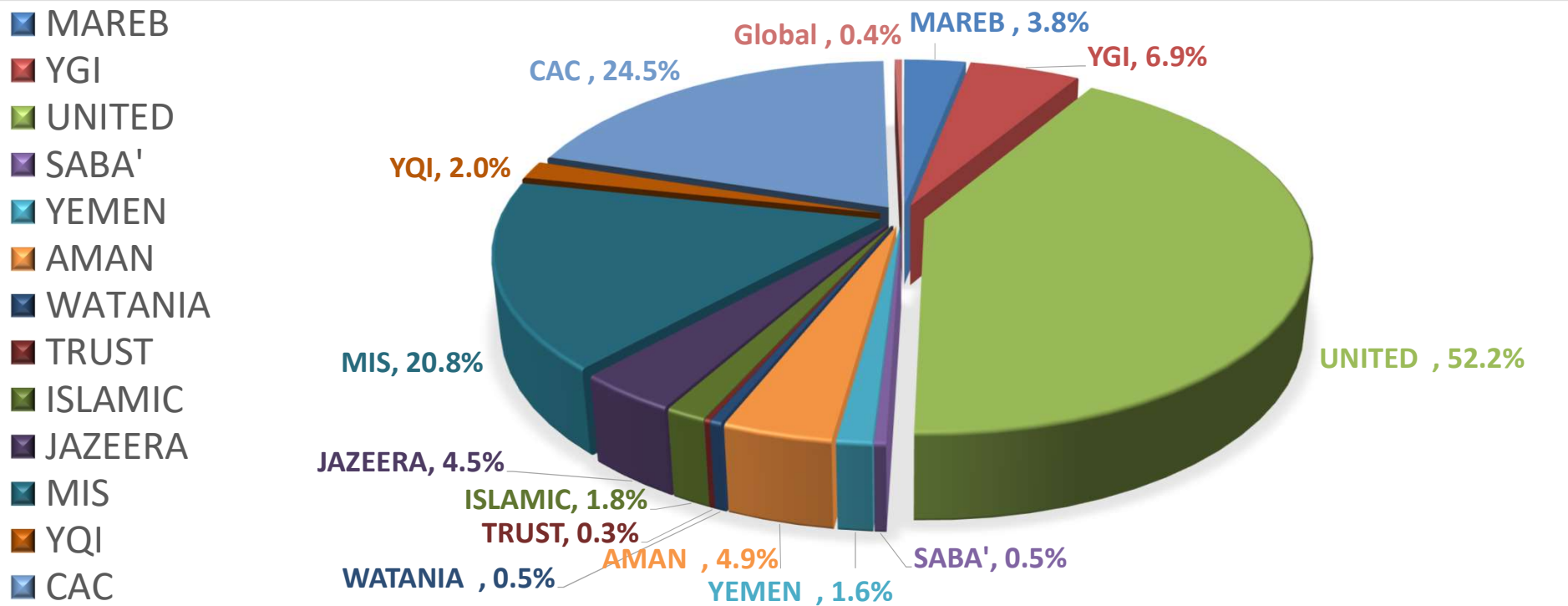
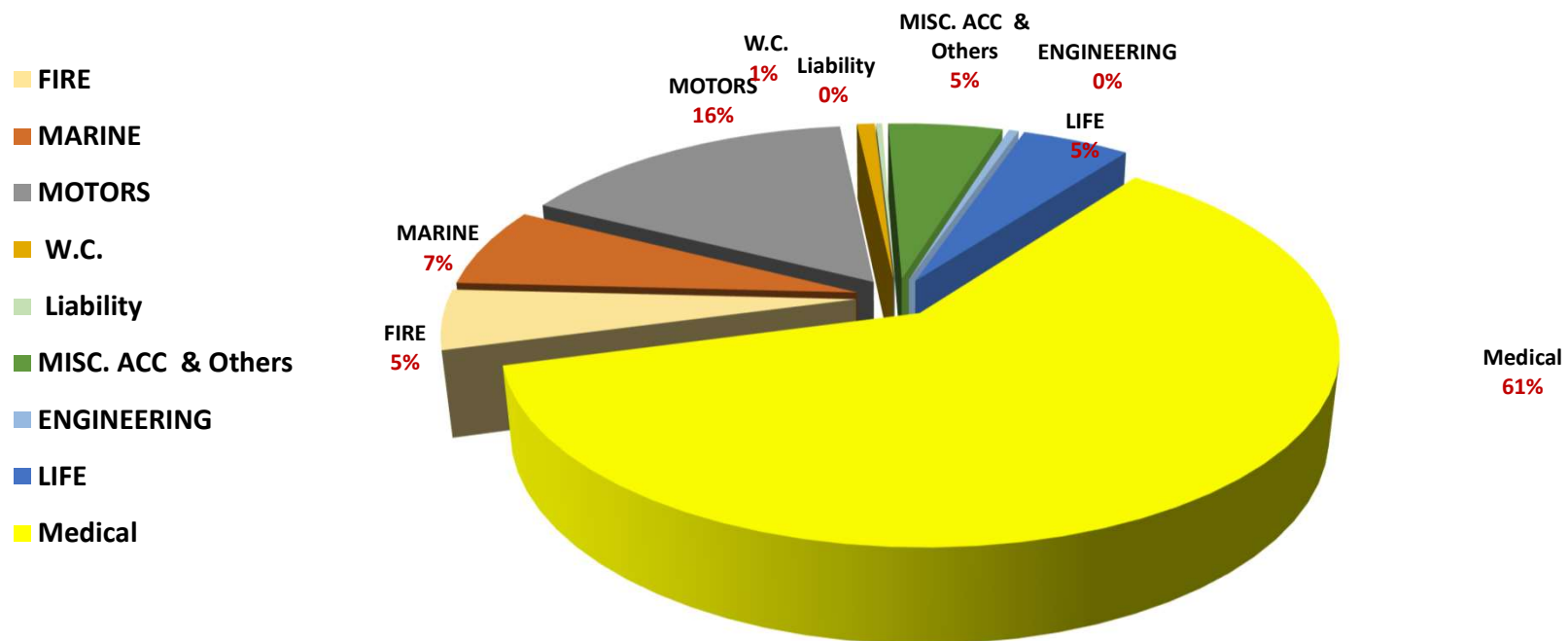


## YEMEN INSURANCE MARKET **STATISTIC 2021** (Net Retention)



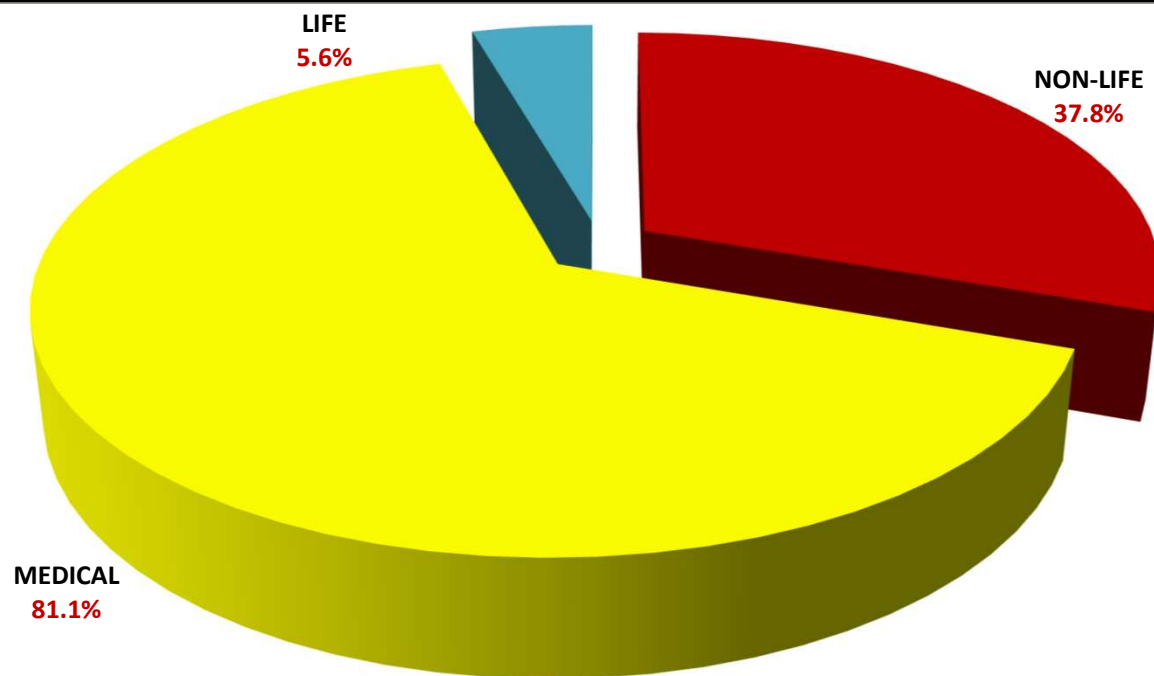
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

## YEMEN INSURANCE MARKET **STATISTIC 2021** (Net Retention)



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

## YEMEN INSURANCE MARKET **STATISTIC 2021** **(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

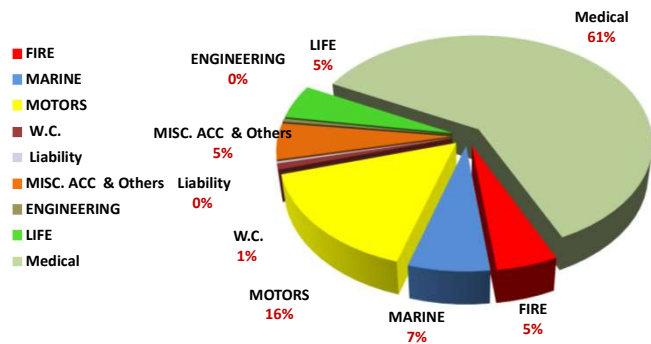
PARTICULARS	MAREB		Y.G.I		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
<b>FIRE</b>	20,622	17,210	32,785	23,835	554,628	880,709	2,640	4,352	9,570	8,203	86,018	233,205	6,294	5,408	755	1,160	5,641	7,765	36,403	40,000	0	0	11,574	7,758	36,182	45,554	0	538	766,930	1,230,141
Growth RATIO	-17%		-27%		59%		65%		-14%		171%		-14%		54%		38%		10%		#DIV/0!		-33%		26%		#DIV/0!		60%	
MARKET RATIO	3%	1%	4%	2%	72%	72%	0%	0%	1%	1%	11%	19%	1%	0%	0%	0%	1%	1%	5%	3%	0%	0%	2%	1%	5%	4%	0%	0%	4%	5%
<b>MARINE</b>	61,087	72,964	235,132	293,210	735,651	917,138	2,210	2,440	116,326	65,289	70,385	116,926	7,708	4,116	917	3,446	39,620	42,362	66,804	70,000	0	0	16,142	28,779	83,554	67,289	0	20,568	1,351,982	1,637,238
Growth RATIO	19%		25%		25%		10%		-44%		66%		-47%		276%		7%		5%		#DIV/0!		78%		-19%		#DIV/0!		21%	
MARKET RATIO	5%	4%	17%	18%	54%	56%	0%	0%	9%	4%	5%	7%	1%	0%	0%	0%	3%	3%	5%	4%	0%	0%	1%	2%	6%	4%	0%	1%	7%	7%
<b>MOTORS</b>	253,578	265,513	505,317	307,971	1,299,452	1,599,026	81,832	99,093	143,992	191,762	461,265	468,830	172,431	96,450	33,467	39,402	309,803	369,101	301,760	310,331	0	0	76,127	81,664	449,981	496,110	0	67,649	3,639,023	3,896,792
Growth RATIO	5%		-39%		23%		21%		33%		2%		-44%		18%		19%		3%		#DIV/0!		7%		10%		#DIV/0!		7%	
MARKET RATIO	7%	7%	14%	8%	36%	41%	2%	3%	4%	5%	13%	12%	5%	2%	1%	1%	9%	9%	8%	8%	0%	0%	2%	2%	12%	13%	0%	2%	19%	16%
<b>W.C.</b>	10,129	13,722	7,904	9,109	51,563	57,941	1,584	0	45,592	74,611	17,110	20,737	13,984	10,961	699	424	0	0	10,661	18,230	0	0	0	0	0	0	0	0	159,226	205,735
Growth RATIO	35%		15%		12%		-100%		64%		21%		-22%		-39%		#DIV/0!		71%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		29%	
MARKET RATIO	6%	7%	5%	4%	32%	28%	1%	0%	29%	36%	11%	10%	9%	5%	0%	0%	0%	0%	7%	9%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%
<b>Liability</b>	6,236	8,317	1,747	2,419	20,656	28,953	80	0	0	0	5,559	4,239	5,390	4,299	1,039	7,534	0	0	17,115	15,120	0	0	0	0	4,626	2,829	0	0	57,822	70,881
Growth RATIO	33%		38%		40%		-100%		#DIV/0!		-24%		-20%		625%		#DIV/0!		-12%		#DIV/0!		#DIV/0!		-39%		#DIV/0!		23%	
MARKET RATIO	11%	12%	3%	3%	36%	41%	0%	0%	0%	0%	10%	6%	9%	6%	2%	11%	0%	0%	30%	21%	0%	0%	0%	0%	8%	4%	0%	0%	0%	0%
<b>MISC. ACC &amp; Others</b>	15,409	4,840	40,206	42,084	508,869	990,024	6,192	6,551	28,809	34,571	116,817	158,803	16	109	173	3,580	13,170	11,058	56,000	60,000	0	0	100,401	6,757	180,386	196,716	0	1,809	886,062	1,320,184
Growth RATIO	-69%		5%		95%		6%		20%		36%		572%		1969%		-16%		7%		#DIV/0!		-93%		9%		#DIV/0!		49%	
MARKET RATIO	2%	0%	5%	3%	57%	75%	1%	0%	3%	3%	13%	12%	0%	0%	0%	0%	1%	1%	6%	5%	0%	0%	11%	1%	20%	15%	0%	0%	5%	5%
<b>ENGINEERING</b>	2,108	2,500	13,439	12,242	25,827	26,454	474	474	9,680	9,680	12,051	14,592	2,724	1,333	382	55	25	0	43,246	44,520	0	0	1,254	1,036	19,948	21,313	0	1,898	111,209	114,783
Growth RATIO	19%		-9%		2%		0%		0%		21%		-51%		-86%		-100%		3%		#DIV/0!		-17%		7%		#DIV/0!		3%	
MARKET RATIO	2%	2%	12%	11%	23%	23%	0%	0%	9%	8%	11%	13%	2%	1%	0%	0%	0%	0%	39%	39%	0%	0%	1%	1%	18%	19%	0%	2%	1%	0%
<b>LIFE</b>	24,413	37,199	62,792	72,699	780,052	789,296	26,325	15,928	0	0	132,715	175,745	2,520	2,583	10,404	2,960	15,073	14,005	28,725	29,020	0	0	55,277	90,090	123,094	126,835	0	17,561	1,138,295	1,247,086
Growth RATIO	52%		16%		1%		-39%		#DIV/0!		32%		3%		-72%		-7%		1%		#DIV/0!		63%		3%		#DIV/0!		10%	
MARKET RATIO	2%	3%	6%	6%	69%	63%	2%	1%	0%	0%	12%	14%	0%	0%	1%	0%	1%	1%	3%	2%	0%	0%	5%	7%	11%	10%	0%	1%	6%	5%
<b>Medical</b>	147,539	517,185	766,981	927,649	5,671,879	7,571,388	0	0	0	0	2,272	2,213	0	0	3,230	5,015	0	0	372,222	511,720	3,937,020	5,114,461	28,000	270,520	6,655,367	5,071,527	0	0	10,929,143	14,920,151
Growth RATIO	251%		21%		33%		#DIV/0!		#DIV/0!		-3%		#DIV/0!		55%		#DIV/0!		37%		30%		866%		-24%		#DIV/0!		37%	
MARKET RATIO	1%	3%	7%	6%	52%	51%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	3%	3%	36%	34%	0%	2%	61%	34%	0%	0%	57%	61%
<b>TOTAL ( R )</b>	541,121	939,450	1,666,303	1,691,218	9,648,577	12,860,928	121,336	128,838	353,968	384,115	904,192	1,195,290	211,066	125,259	51,066	63,577	383,330	444,290	932,936	1,098,941	3,937,020	5,114,461	288,776	486,603	7,553,139	6,028,171	0	110,022	19,039,691	24,642,992
<b>TOTAL ( \$ )</b>	\$2,164	\$3,758	\$4,761	\$6,758	\$38,556	\$21,435	\$485	\$515	\$590	\$640	\$3,617	\$4,781	\$843	\$501	\$204	\$254	\$1,532	\$1,775	\$1,696	\$1,998	\$11,249	\$14,613	\$1,154	\$1,944	\$30,213	\$24,113	\$0	\$183	\$54,399	\$70,409
MARKET RATIO	3%	4%	9%	7%	51%	52%	1%	1%	2%	2%	5%	5%	1%	1%	0%	0%	2%	2%	5%	4%	21%	21%	2%	2%	40%	24%	0%	0%	100%	100%
Growth RATIO	73.6%		1%		33%		6%		9%		32%		-41%		24%		16%		18%		30%		69%		-20%		#DIV/0!		29%	

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

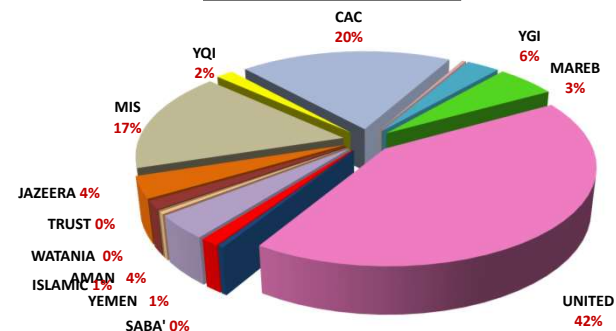
CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YI/C		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
TOTAL PREMIUM ( R )	541,121	939,450	1,666,303	1,691,218	9,648,577	12,860,928	121,336	128,838	353,968	384,115	904,192	1,195,290	211,066	125,259	51,066	63,577	383,330	444,290	932,936	1,098,941	3,937,020	5,114,461	288,776	486,603	7,553,139	6,028,171	0	110,022	19,039,691	24,642,992
TOTAL PREMIUM ( \$ )	\$2,164	\$3,758	\$4,761	\$6,758	\$38,556	\$21,435	\$485	\$515	\$590	\$640	\$3,617	\$4,781	\$843	\$501	\$204	\$254	\$1,532	\$1,775	\$1,696	\$1,998	\$11,249	\$14,613	\$1,154	\$1,944	\$30,213	\$24,113	\$0	\$183	\$66,851	\$59,156
MARKET RATIO	3%	4%	9%	7%	51%	52%	1%	1%	2%	2%	5%	5%	1%	1%	0%	0%	2%	2%	5%	4%	21%	21%	2%	2%	40%	24%	0%	0%	100%	100%
Growth RATIO	73.6%		1%		33%		6%		9%		32%		-41%		24%		16%		18%		30%		69%		-20%		#DIV/0!		29%	

MARKET RATIO 2021 (Net Retention)



MARKET RATIO 2021 (Net Retention)

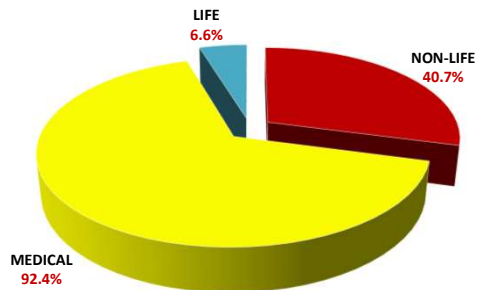


**PORTFOLIO BREAKDOWN**  
**YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM) (Net Retention)**

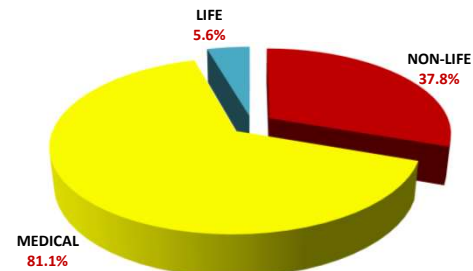
CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
NON-LIFE	369,169	385,066	836,530	690,870	3,196,646	4,600,244	95,011	112,910	353,968	384,115	769,205	1,017,332	208,546	122,676	37,432	55,602	368,258	430,285	531,989	558,201	0	0	205,499	125,993	774,678	829,809	0	92,461	7,746,932	9,305,564
MARKET RATIO	5%	4%	11%	7%	41%	48%	1%	1%	5%	4%	10%	11%	3%	1%	0%	1%	5%	5%	7%	6%	0%	0%	3%	1%	10%	9%	0%	1%	40.7%	37.8%
Growth RATIO	4.3%		-17%		41%		19%		9%		32%		-41%		49%		17%		5%		#DIV/0!		-39%		7%		#DIV/0!		20%	
MEDICAL	147,539	517,185	766,981	927,649	5,671,879	7,571,388	0	0	0	0	2,272	2,213	0	0	3,230	5,015	0	0	372,222	511,720	3,937,020	5,114,461	28,000	270,520	6,655,367	5,071,527	0	0	17,884,509	19,991,678
MARKET RATIO	1%	3%	4%	5%	32%	38%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	2%	3%	22%	26%	0%	1%	38%	25%	0%	0%	92.4%	81.1%
Growth RATIO	251%		21%		33%		#DIV/0!		#DIV/0!		-3%		#DIV/0!		55%		#DIV/0!		37%		30%		866%		-24%		#DIV/0!		14%	
LIFE	24,413	37,199	62,792	72,699	780,052	789,296	26,325	15,928	0	0	132,715	175,745	2,520	2,583	10,404	2,960	15,073	14,005	28,725	29,020	0	0	55,277	90,090	123,094	126,835	0	17,561	1,261,389	1,373,920
MARKET RATIO	2%	3%	5%	5%	62%	57%	2%	1%	0%	0%	11%	13%	0%	0%	1%	0%	1%	1%	2%	2%	0%	0%	4%	7%	10%	9%	0%	1%	6.6%	5.6%
Growth RATIO	52%		16%		1%		-39%		#DIV/0!		32%		3%		-72%		-7%		1%		#DIV/0!		63%		3%		#DIV/0!		9%	

**MARKET RATIO 2020 (Net Retention)**



**MARKET RATIO 2021 (Net Retention)**

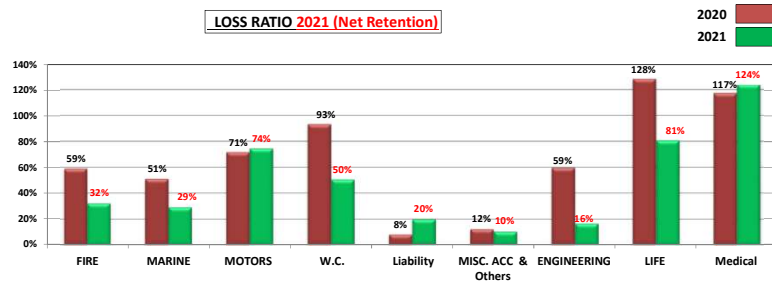


**YEMEN INSURANCE MARKET**  
**ALL CLASSES (LOSS RATIO) (Net Retention)**

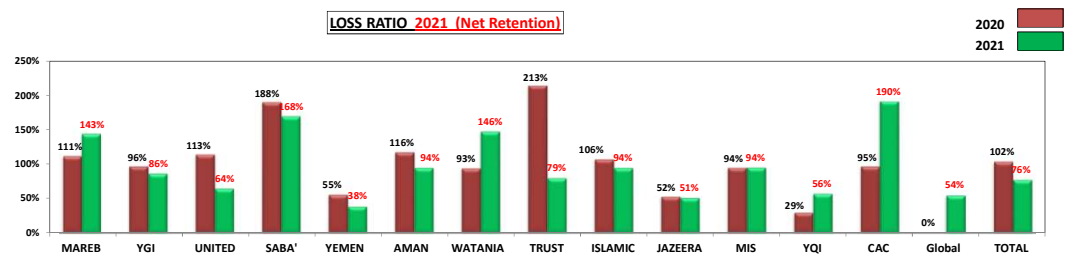
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	541,121	939,450	1,666,303	1,691,218	9,648,577	12,860,928	121,336	128,838	353,968	384,115	904,192	1,195,290	211,066	125,259	51,066	63,577	383,330	444,290	932,936	1,098,941	3,937,020	5,114,461	288,776	486,603	7,553,139	6,028,171	0	110,022	19,039,691	24,642,992
MARKET RATIO	2.8%	3.8%	8.8%	6.9%	#DIV/0!	52.2%	0.6%	0.5%	1.9%	1.6%	4.7%	4.9%	1.1%	0.5%	0.3%	0.3%	2.0%	1.8%	4.9%	4.5%	20.7%	20.8%	1.5%	2.0%	39.7%	24.5%	0.0%	0.4%	100%	100%
PAID LOSSES	343,766	986,073	1,089,500	1,002,639	8,487,011	7,603,343	44,398	34,028	121,366	89,702	486,651	477,492	137,355	93,329	53,571	6,926	161,565	163,472	451,276	550,695	3,681,298	4,815,816	89,286	271,101	6,912,013	10,676,675	0	42,596	15,147,044	16,137,212
MARKET RATIO	2.3%	6.1%	7.2%	6.2%	56.0%	47.1%	0.3%	0.2%	0.8%	0.6%	3.2%	3.0%	0.9%	0.6%	0.4%	0.0%	1.1%	1.0%	3.0%	3.4%	24.3%	29.8%	0.6%	1.7%	45.6%	66.2%	0.0%	0.3%	100%	100%
O/S. LOSSES	254,319	356,764	503,219	443,648	2,389,307	620,686	184,269	182,609	71,681	55,885	562,013	644,320	58,364	89,908	55,014	43,341	243,838	252,417	29,790	5,000	0	0	-6,764	3,112	300,479	788,454	0	16,838	4,345,051	2,714,528
MARKET RATIO	5.9%	13.1%	11.6%	16.3%	55.0%	22.9%	4.2%	6.7%	1.6%	2.1%	12.9%	23.7%	1.3%	3.3%	1.3%	1.6%	5.6%	9.3%	0.7%	0.2%	0.0%	0.0%	-0.2%	0.1%	6.9%	29.0%	0.0%	0.6%	100%	100%
LOSS RATIO	111%	143%	96%	86%	113%	64%	188%	168%	55%	38%	116%	94%	93%	146%	213%	79%	106%	94%	52%	51%	94%	94%	29%	56%	95%	190%	#DIV/0!	54%	102%	76%

LOSS RATIO 2021 (Net Retention)



LOSS RATIO 2021 (Net Retention)

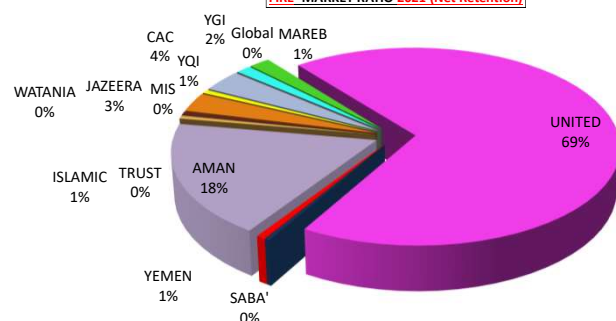


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)**

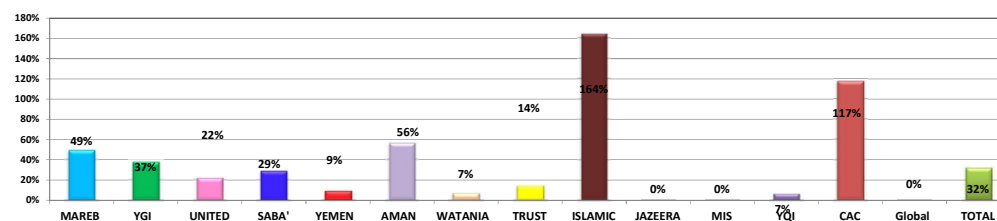
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	20,622	17,210	32,785	23,835	554,628	880,709	2,640	4,352	9,570	8,203	86,018	233,205	6,294	5,408	755	1,160	5,641	7,765	36,403	40,000	0	0	11,574	7,758	36,182	45,554	0	538	803,112	1,275,695
MARKET RATIO	1.6%	1.3%	2.6%	1.9%	43.5%	69.0%	0.2%	0.3%	0.8%	0.6%	6.7%	18.3%	0.5%	0.4%	0.1%	0.1%	0.4%	0.6%	2.9%	3.1%	0.0%	0.0%	0.9%	0.6%	2.8%	3.6%	0.0%	0.0%	100%	100%
PAID LOSSES	24,426	7,848	74,342	486	95,514	207,000	517	7	0	715	50,670	15,579	148	65	2,080	164	1,144	12,404	4,303	0	0	0	1,012	510	12,659	24,314	0	458	266,815	269,550
MARKET RATIO	9.1%	2.9%	27.6%	0.2%	35.4%	76.8%	0.2%	0.0%	0.0%	0.3%	18.8%	5.8%	0.1%	0.0%	0.8%	0.1%	0.4%	4.6%	1.6%	0.0%	0.0%	0.4%	0.2%	4.7%	9.0%	0.0%	0.2%	100%	100%	
O/S.LOSSES	2,358	616	466	8,414	63,140	-16,796	1,123	1,239	12,600	0	96,194	115,388	59	299	1,002	0	414	364	0	0	0	0	-3,784	0	31,088	29,136	0	0	204,660	138,661
MARKET RATIO	1.7%	0.4%	0.3%	6.1%	45.5%	-12.1%	0.8%	0.9%	9.1%	0.0%	69.4%	83.2%	0.0%	0.2%	0.7%	0.0%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	-2.7%	0.0%	22.4%	21.0%	0.0%	0.0%	100%	100%
LOSS RATIO	130%	49%	228%	37%	29%	22%	62%	29%	132%	9%	171%	56%	3%	7%	408%	14%	28%	164%	12%	0%	#DIV/0!	#DIV/0!	-24%	7%	121%	117%	#DIV/0!	85%	59%	32%

**FIRE MARKET RATIO 2021 (Net Retention)**



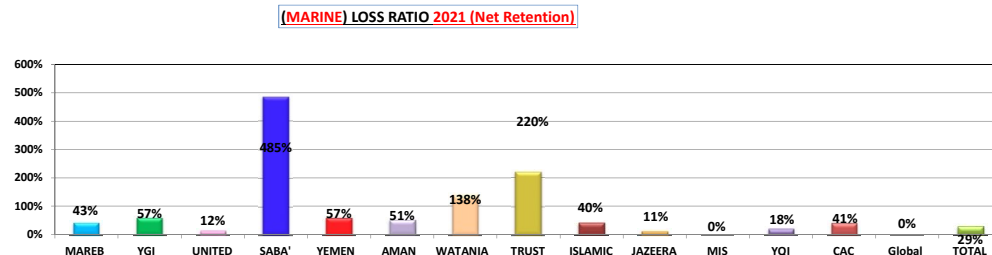
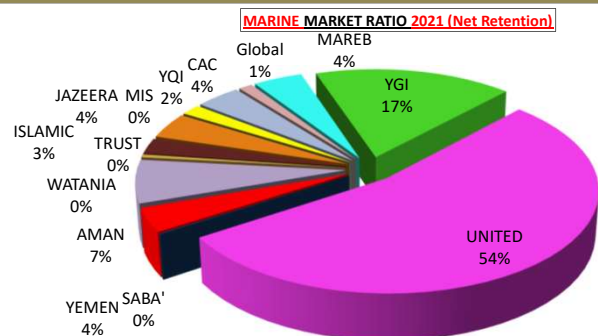
**(FIRE) LOSS RATIO 2021 (Net Retention)**



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

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	61,087	72,964	235,132	293,210	735,651	917,138	2,210	2,440	116,326	65,289	70,385	116,926	7,708	4,116	917	3,446	39,620	42,362	66,804	70,000	0	0	16,142	28,779	83,554	67,289	0	20,568	1,435,536	1,704,526
MARKET RATIO	4.3%	4.3%	13.8%	17.2%	43.2%	53.8%	0.1%	0.1%	6.8%	3.8%	4.1%	6.9%	0.5%	0.2%	0.1%	0.2%	2.3%	2.5%	3.9%	4.1%	0.0%	0.0%	0.9%	1.7%	4.9%	3.9%	0.0%	1.2%	100%	100%
PAID LOSSES	8,969	16,310	165,330	104,198	79,127	172,193	82	7,709	37,101	11,898	45,812	34,534	5,357	386	5,758	506	28,159	15,422	18,372	7,719	0	0	2,005	275	2,998	8,149	0	0	399,069	379,299
MARKET RATIO	2.4%	4.3%	43.6%	27.5%	20.9%	45.4%	0.0%	2.0%	9.8%	3.1%	12.1%	9.1%	1.4%	0.1%	1.5%	0.1%	7.4%	4.1%	4.8%	2.0%	0.0%	0.0%	0.5%	0.1%	0.8%	2.1%	0.0%	0.0%	100%	100%
O/S.LOSSES	8,332	14,701	62,899	64,219	187,013	-57,612	8,027	4,125	20,498	25,300	14,712	24,669	5,805	5,281	17,864	7,077	1,335	1,554	0	0	0	0	0	5,024	3,079	19,276	0	0	329,564	113,615
MARKET RATIO	7.3%	12.9%	55.4%	56.5%	164.6%	-50.7%	7.1%	3.6%	18.0%	22.3%	12.9%	21.7%	5.1%	4.6%	15.7%	6.2%	1.2%	1.4%	0.0%	0.0%	0.0%	0.0%	0.0%	4.4%	2.7%	17.0%	0.0%	0.0%	100%	100%
LOSS RATIO	28%	43%	97%	57%	36%	12%	367%	485%	50%	57%	86%	51%	145%	138%	2576%	220%	74%	40%	28%	11%	#DIV/0!	#DIV/0!	12%	18%	7%	41%	#DIV/0!	0%	51%	29%



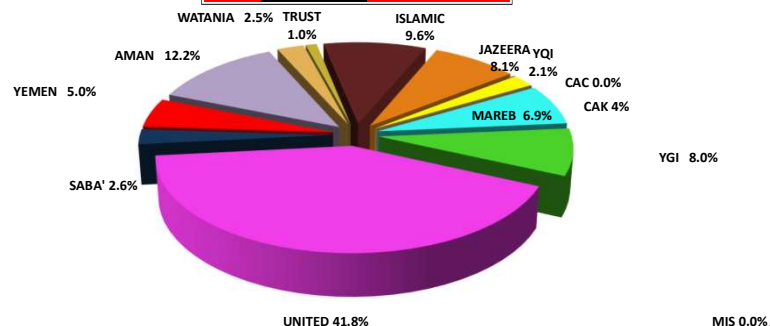
# YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)

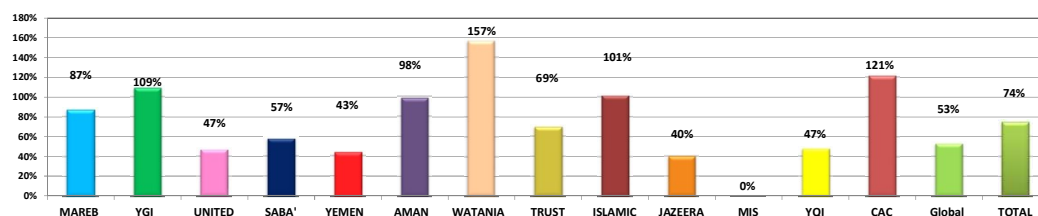
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	253,578	265,513	505,317	307,971	1,299,452	1,699,026	81,832	99,093	143,992	191,762	461,265	468,830	172,431	96,450	33,467	39,402	309,803	369,101	301,760	310,331	0	0	76,127	81,664	449,981	496,110	0	67,649	4,089,004	4,392,902
MARKET RATIO	5.8%	6.0%	11.5%	7.0%	29.6%	36.4%	1.9%	2.3%	3.3%	4.4%	10.5%	10.7%	3.9%	2.2%	0.8%	0.9%	7.1%	8.4%	6.9%	7.1%	0.0%	0.0%	1.7%	1.9%	10.2%	11.3%	0.0%	1.5%	100%	100%
PAID LOSSES	152,888	171,878	216,305	174,996	593,223	716,940	11,236	11,783	62,369	62,136	280,251	260,633	120,224	84,202	8,851	5,005	121,713	127,733	123,700	118,536	0	0	36,405	38,749	0	405,083	0	26,528	1,727,166	2,204,201
MARKET RATIO	6.9%	7.8%	9.8%	7.9%	26.9%	32.5%	0.5%	0.5%	2.8%	2.8%	12.7%	11.8%	5.5%	3.8%	0.4%	0.2%	5.5%	5.8%	5.6%	5.4%	0.0%	0.0%	1.7%	1.8%	0.0%	18.4%	0.0%	1.2%	100%	100%
O/S.LOSSES	96,927	58,513	128,192	159,804	200,704	28,778	47,478	44,917	31,320	21,058	212,474	200,452	41,822	66,754	19,923	22,268	238,028	246,627	29,790	5,000	0	0	-704	-123	148,776	196,916	0	9,138	1,194,731	1,060,102
MARKET RATIO	9.1%	5.5%	12.1%	15.1%	18.9%	2.7%	4.5%	4.2%	3.0%	2.0%	20.0%	18.9%	3.9%	6.3%	1.9%	2.1%	22.5%	23.3%	2.8%	0.5%	0.0%	0.0%	-0.1%	0.0%	14.0%	18.6%	0.0%	0.9%	100%	100%
LOSS RATIO	99%	87%	68%	109%	61%	47%	72%	57%	65%	43%	107%	98%	94%	157%	86%	69%	116%	101%	51%	40%	#DIV/0!	#DIV/0!	47%	47%	33%	121%	#DIV/0!	53%	71%	74%

**MOTOR MARKET RATIO 2021 (Net Retention)**



**(MOTOR) LOSS RATIO 2021 (Net Retention)**

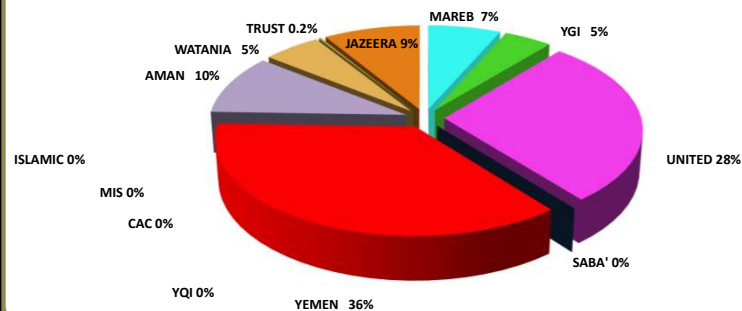


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : W.C. LOSS RATIO (Net Retention)**

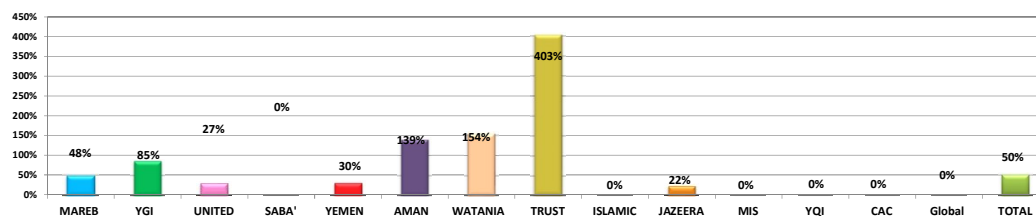
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	10,129	13,722	7,904	9,109	51,563	57,941	1,584	0	45,592	74,611	17,110	20,737	13,984	10,961	699	424	0	0	10,661	18,230	0	0	0	0	0	0	0	0	159,226	205,735
MARKET RATIO	4.9%	6.7%	3.8%	4.4%	25.1%	28.2%	1%	0%	22.2%	36.3%	8.3%	10.1%	6.8%	5.3%	0.3%	0.2%	0%	0%	1%	9%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	8,163	374	2,216	3,620	16,990	22,690	4,922	0	21,897	14,952	6,213	9,281	7,913	5,530	0	0	0	0	4,000	0	0	0	0	0	0	0	0	0	68,313	60,447
MARKET RATIO	13.5%	0.6%	3.7%	6.0%	28.1%	37.5%	8%	0%	36.2%	24.7%	10.3%	15.4%	13.1%	9.1%	0.0%	0.0%	0%	0%	7%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	6,254	6,239	4,662	4,081	35,277	-6,906	2,760	0	4,439	7,173	17,684	19,582	7,164	11,401	1,710	1,712	0	0	0	0	0	0	0	0	0	0	0	0	79,951	43,282
MARKET RATIO	14%	14%	11%	9%	82%	-16%	6%	0%	10%	17%	41%	45%	17%	26%	4%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	142%	48%	87%	85%	101%	27%	485%	#DIV/0!	58%	30%	140%	139%	108%	154%	245%	403%	#DIV/0!	#DIV/0!	0%	22%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	93%	50%

**W.C MARKET RATIO 2021 (Net Retention)**



**(W.C) LOSS RATIO 2021 (Net Retention)**



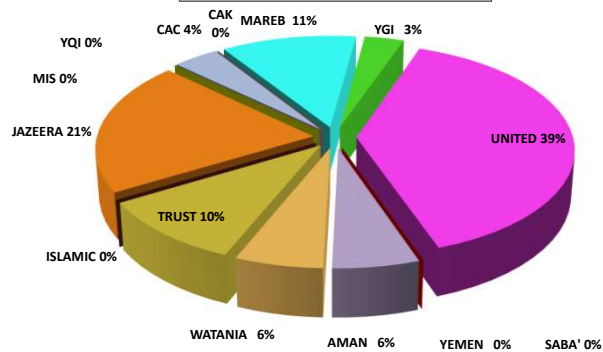
# YEMEN INSURANCE MARKET

CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

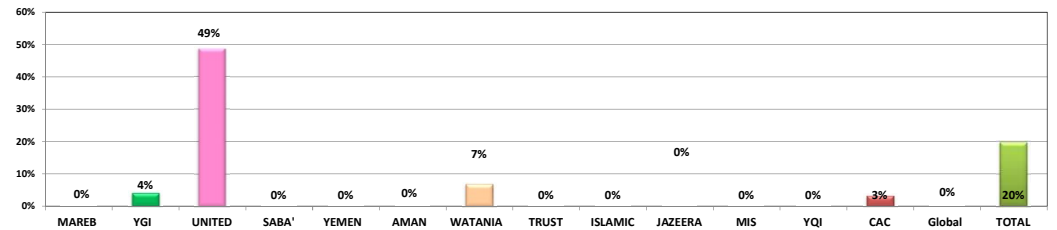
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL		
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	
PREMIUM	6,236	8,317	1,747	2,419	20,656	28,953	80	0	0	0	5,559	4,239	5,390	4,299	1,039	7,534	0	0	17,115	15,120	0	0	0	0	4,626	2,829	0	0	62,448	73,710	
MARKET RATIO	8.5%	11.3%	2.4%	3.3%	28.0%	39.3%	0%	0%	0%	0%	7.5%	5.8%	7.3%	5.8%	1.4%	10.2%	0%	0%	23%	21%	0%	0%	0%	0%	6%	4%	0%	0%	100%	100%	
PAID LOSSES	0	0	695	94	94	14,051	0	0	0	0	98	0	727	292	0	0	0	0	3,200	0	0	0	0	0	89	0	0	4,814	14,526		
MARKET RATIO	0.0%	0.0%	5%	0.6%	0.6%	97%	0%	0%	0%	0%	1%	0%	5.0%	2.0%	0%	0%	0%	0%	22%	0%	0%	0%	0%	0%	0%	1%	0%	0%	100%	100%	
O/S.LOSSES	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	10	0	
MARKET RATIO	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	#DIV/0!	100%	#DIV/0!
LOSS RATIO	0%	0%	40%	4%	0%	49%	0%	#DIV/0!	#DIV/0!	#DIV/0!	2%	0%	13%	7%	0%	0%	#DIV/0!	#DIV/0!	19%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	3%	#DIV/0!	#DIV/0!	8%	20%	

Liability MARKET RATIO 2021 (Net Retention)



(Liability) LOSS RATIO 2021 (Net Retention)

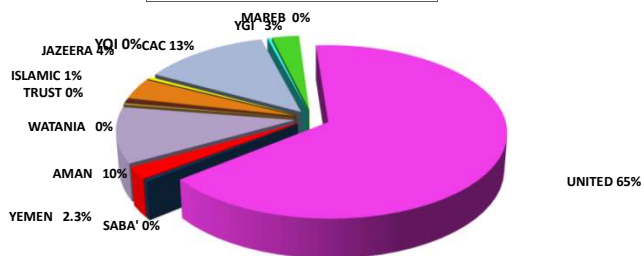


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO (Net Retention)**

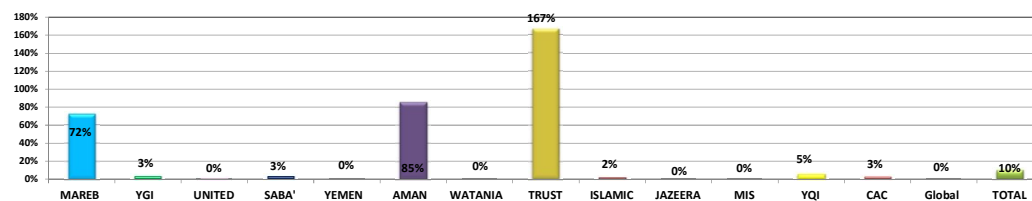
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	15,409	4,840	40,206	42,084	508,869	990,024	6,192	6,551	28,809	34,571	116,817	158,803	16	109	173	3,580	13,170	11,058	56,000	60,000	0	0	100,401	6,757	180,386	196,716	0	1,809	1,066,449	1,516,900
MARKET RATIO	1.0%	0.3%	2.7%	2.8%	33.5%	65.3%	0.4%	0.4%	1.9%	2.3%	7.7%	10.5%	0.0%	0.0%	0.0%	0.2%	0.9%	0.7%	3.7%	4.0%	0.0%	0.0%	6.6%	0.4%	11.9%	13.0%	0.0%	0.1%	100%	100%
PAID LOSSES	1,992	1,161	1,408	792	5,000	131	3	80	0	0	1,162	2,096	0	0	0	0	6,271	114	0	0	0	0	2	364	290	3,713	0	0	16,127	8,450
MARKET RATIO	23.6%	13.7%	16.7%	9.4%	59.2%	1.6%	0.0%	0.9%	0.0%	0.0%	13.8%	24.8%	0.0%	0.0%	0.0%	0.0%	74.2%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%	3.4%	43.9%	0.0%	0.0%	100%	100%
O/S.LOSSES	635	2,326	500	543	657	1,853	284	137	0	0	92,048	133,652	0	0	6,455	5,961	60	105	0	0	0	0	16	0	9,776	1,815	0	0	110,431	146,392
MARKET RATIO	0.5%	1.6%	0.3%	0.4%	0.4%	1.3%	0.2%	0.1%	0.0%	0.0%	62.9%	91.3%	0.0%	0.0%	4.4%	4.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.7%	1.2%	0.0%	0.0%	100%	100%
LOSS RATIO	17%	72%	5%	3%	1%	0%	5%	3%	0%	0%	80%	85%	0%	0%	3731%	167%	48%	2%	0%	0%	#DIV/0!	#DIV/0!	0%	5%	6%	3%	#DIV/0!	0%	12%	10%

**MISC.ACC MARKET RATIO 2021 (Net Retention)**



**(MISC. ACC & Others) LOSS RATIO 2021 (Net Retention)**

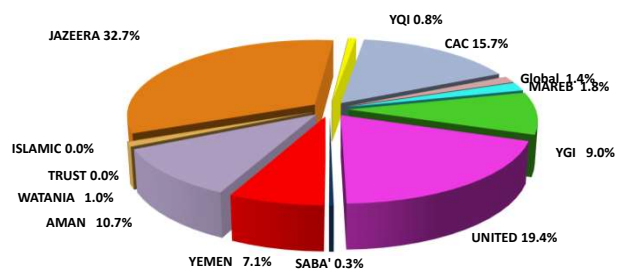


**YEMEM INSURANCE MARKET**  
**CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)**

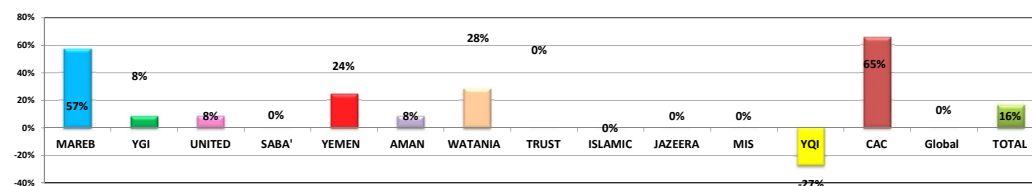
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	2,108	2,500	13,439	12,242	25,827	26,454	474	474	9,680	9,680	12,051	14,592	2,724	1,333	382	55	25	0	43,246	44,520	0	0	1,254	1,036	19,948	21,313	0	1,898	131,157	136,096
MARKET RATIO	2%	2%	10%	9%	19%	19%	0.3%	0.3%	7%	7%	9%	11%	2%	1%	0.3%	0%	0%	0%	32%	33%	0%	0%	0.9%	0.8%	15%	16%	0%	1%	100%	100%
PAID LOSSES	-398	1,036	643	479	-208	-570	12	0	0	0	400	1,102	219	352	0	0	0	0	3,910	0	0	0	-340	188	9,014	10,337	0	0	13,251	12,924
MARKET RATIO	-3.1%	8.0%	5.0%	3.7%	-1.6%	-4.4%	0.1%	0.0%	0.0%	0.0%	3.1%	8.5%	1.7%	2.7%	0.0%	0.0%	0.0%	0.0%	30.3%	0.0%	0.0%	0.0%	-2.6%	1.5%	69.7%	80.0%	0.0%	0.0%	100%	100%
O/S.LOSSES	101	390	272	538	57,750	2,794	0	0	2,825	2,354	180	120	0	27	1,490	0	0	0	0	0	0	469	-469	1,534	3,614	0	0	64,620	9,367	
MARKET RATIO	1.1%	4.2%	2.9%	5.7%	616.5%	29.8%	0.0%	0.0%	30.2%	25.1%	1.9%	1.3%	0.0%	0.3%	15.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%	-5.0%	16.4%	38.6%	0.0%	0.0%	100%	100%	
LOSS RATIO	-14%	57%	7%	8%	223%	8%	2%	0%	29%	24%	5%	8%	8%	28%	390%	0%	0%	#DIV/0!	9%	0%	#DIV/0!	#DIV/0!	10%	-27%	53%	65%	#DIV/0!	0%	59%	16%

**ENGINEERING MARKET RATIO 2021 (Net Retention)**



**(ENGINEERING) LOSS RATIO 2021 (Net Retention)**

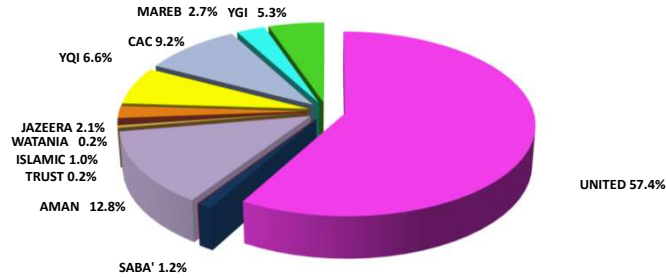


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : LIFE LOSS RATIO (Net Retention)**

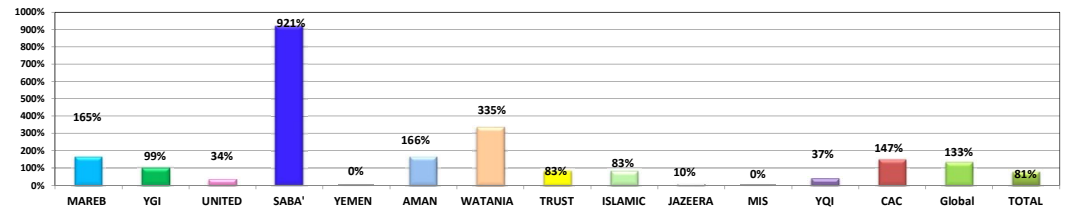
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	24,413	37,199	62,792	72,699	780,052	789,296	26,325	15,928	0	0	132,715	175,745	2,520	2,583	10,404	2,960	15,073	14,005	28,725	29,020	0	0	55,277	90,090	123,094	126,835	0	17,561	1,261,389	1,373,920
MARKET RATIO	1.8%	2.7%	4.6%	5.3%	56.8%	57.4%	1.9%	1.2%	0.0%	0.0%	9.7%	12.8%	0.2%	0.2%	0.8%	0.2%	1.1%	1.0%	2.1%	2.1%	0.0%	0.0%	4.0%	6.6%	9.0%	9.2%	0.0%	1.3%	100%	100%
PAID LOSSES	16,883	46,391	36,789	40,036	404,216	397,068	27,627	14,449	0	0	102,045	152,098	2,767	2,502	508	250	4,279	7,799	5,840	2,800	0	0	20,835	34,621	74,123	102,515	0	15,611	695,912	816,142
MARKET RATIO	2.1%	5.7%	4.5%	4.9%	49.5%	48.7%	3.4%	1.8%	0.0%	0.0%	12.5%	18.6%	0.3%	0.3%	0.1%	0.0%	0.5%	1.0%	0.7%	0.3%	0.0%	0.0%	2.6%	4.2%	9.1%	12.6%	0.0%	1.9%	100%	100%
O/S.LOSSES	63,709	14,880	47,379	32,145	458,511	-130,638	124,597	132,191	0	0	116,419	139,585	3,513	6,145	1,308	2,211	4,000	3,767	0	0	0	0	-5,415	-1,319	106,227	83,990	0	7,700	920,248	290,656
MARKET RATIO	21.9%	5.1%	16.3%	11.1%	157.8%	-44.9%	42.9%	45.5%	0.0%	0.0%	40.1%	48.0%	1.2%	2.1%	0.5%	0.8%	1.4%	1.3%	0.0%	0.0%	0.0%	0.0%	-1.9%	-0.5%	36.5%	28.9%	0.0%	2.6%	100%	100%
LOSS RATIO	330%	165%	134%	99%	111%	34%	578%	921%	#DIV/0!	#DIV/0!	165%	166%	249%	335%	17%	83%	55%	83%	20%	10%	#DIV/0!	#DIV/0!	28%	37%	147%	147%	#DIV/0!	133%	128%	81%

**LIFE MARKET RATIO 2021 (Net Retention)**



**(LIFE) LOSS RATIO 2021 (Net Retention)**

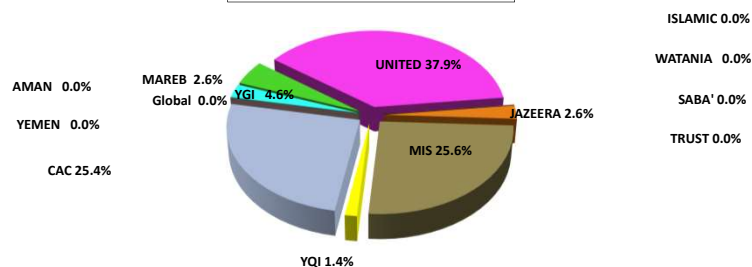


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)**

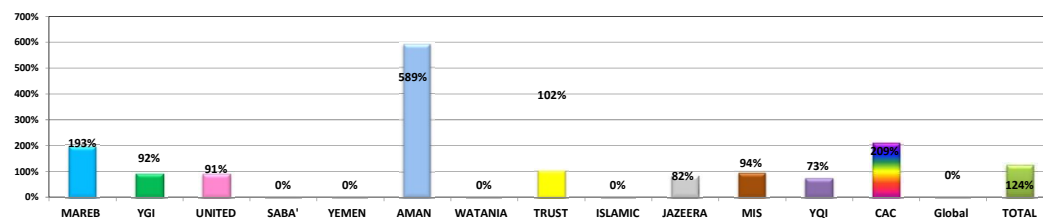
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	147,539	517,185	766,981	927,649	5,671,879	7,571,388	0	0	0	0	2,272	2,213	0	0	3,230	5,015	0	0	372,222	511,720	3,937,020	5,114,461	28,000	270,520	6,655,367	5,071,527	0	0	17,584,509	19,991,678
MARKET RATIO	0.7%	2.6%	3.8%	4.6%	28.4%	37.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	2.6%	19.7%	25.6%	0.1%	1.4%	33.3%	25.4%	0.0%	0.0%	100%	100%
PAID LOSSES	130,843	741,075	591,772	677,938	7,293,055	6,073,840	0	0	0	0	0	2,169	0	0	36,374	1,001	0	0	291,951	417,640	3,681,298	4,815,816	29,367	196,394	6,812,930	10,122,477	0	0	18,867,590	23,048,350
MARKET RATIO	0.6%	3.2%	2.6%	2.9%	31.6%	26.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	1.3%	1.8%	16.0%	20.9%	0.1%	0.9%	29.6%	43.9%	0.0%	0.0%	100%	100%
O/S.LOSSES	75,993	259,099	258,849	173,904	1,386,255	799,213	0	0	0	0	12,302	10,872	0	0	5,262	4,112	0	0	0	0	0	0	2,654	0	0	453,708	0	0	1,741,315	1,700,908
MARKET RATIO	4.5%	15.2%	15.2%	10.2%	81.5%	47.0%	0.0%	0.0%	0.0%	0.0%	0.7%	0.6%	0.0%	0.0%	0.3%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	26.7%	0.0%	0.0%	100%	100%
LOSS RATIO	140%	193%	111%	92%	153%	91%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	541%	589%	#DIV/0!	#DIV/0!	1289%	102%	#DIV/0!	#DIV/0!	78%	82%	94%	94%	114%	73%	102%	209%	#DIV/0!	#DIV/0!	117%	124%

**Medical MARKET RATIO 2021 (Net Retention)**



**(Medical) LOSS RATIO 2021 (Net Retention)**

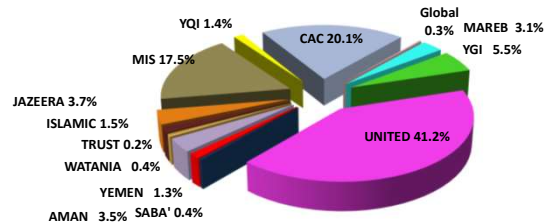


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : NON- LIFE LOSS RATIO (Net Retention)**

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	516,708	902,251	1,603,511	1,618,519	8,868,525	12,071,632	95,011	112,910	353,968	384,115	771,477	1,019,545	208,546	122,676	40,662	60,617	368,258	430,285	904,211	1,069,921	3,937,020	5,114,461	233,499	396,513	7,430,045	5,901,336	0	92,461	25,331,441	29,297,242
MARKET RATIO	2.0%	3.1%	6.3%	5.5%	35.0%	41.2%	0.4%	0.4%	1.4%	1.3%	3.0%	3.5%	0.8%	0.4%	0.2%	0.2%	1.5%	1.5%	3.6%	3.7%	15.5%	17.5%	0.9%	1.4%	29.3%	20.1%	0.0%	0.3%	100%	100%
PAID LOSSES	326,883	939,682	1,052,711	962,603	8,082,795	7,206,275	16,771	19,579	121,366	89,702	384,606	325,394	134,588	90,827	53,063	6,676	157,286	155,673	445,436	547,895	3,681,298	4,815,816	68,451	236,480	6,837,891	10,574,160	0	26,985	21,363,145	25,997,746
MARKET RATIO	1.5%	3.6%	4.9%	3.7%	37.8%	27.7%	0.1%	0.1%	0.6%	0.3%	1.8%	1.3%	0.6%	0.3%	0.2%	0.0%	0.7%	0.6%	2.1%	2.1%	17.2%	18.5%	0.3%	0.9%	32.0%	40.7%	0.0%	0.1%	100%	100%
O/S.LOSSES	190,610	341,884	455,840	411,503	1,930,796	751,323	59,672	50,418	71,681	0	445,594	504,735	54,851	83,763	53,706	41,130	239,838	248,651	29,790	0	0	0	-1,349	4,431	194,252	704,465	0	9,138	3,725,281	3,151,441
MARKET RATIO	5.1%	10.8%	12.2%	13.1%	51.8%	23.8%	1.6%	1.6%	1.9%	0.0%	12.0%	16.0%	1.5%	2.7%	1.4%	1.3%	6.4%	7.9%	0.8%	0.0%	0.0%	0.0%	0.0%	0.1%	5.2%	22.4%	0.0%	0.3%	100%	100%
LOSS RATIO	100%	142%	94%	85%	113%	66%	80%	62%	55%	23%	108%	81%	91%	142%	263%	79%	108%	94%	53%	51%	94%	94%	29%	61%	95%	191%	#DIV/0!	39%	99%	99%

**NON-LIFE MARKET RATIO 2021 (Net Retention)**



**NON-LIFE LOSS RATIO 2021 (Net Retention)**

