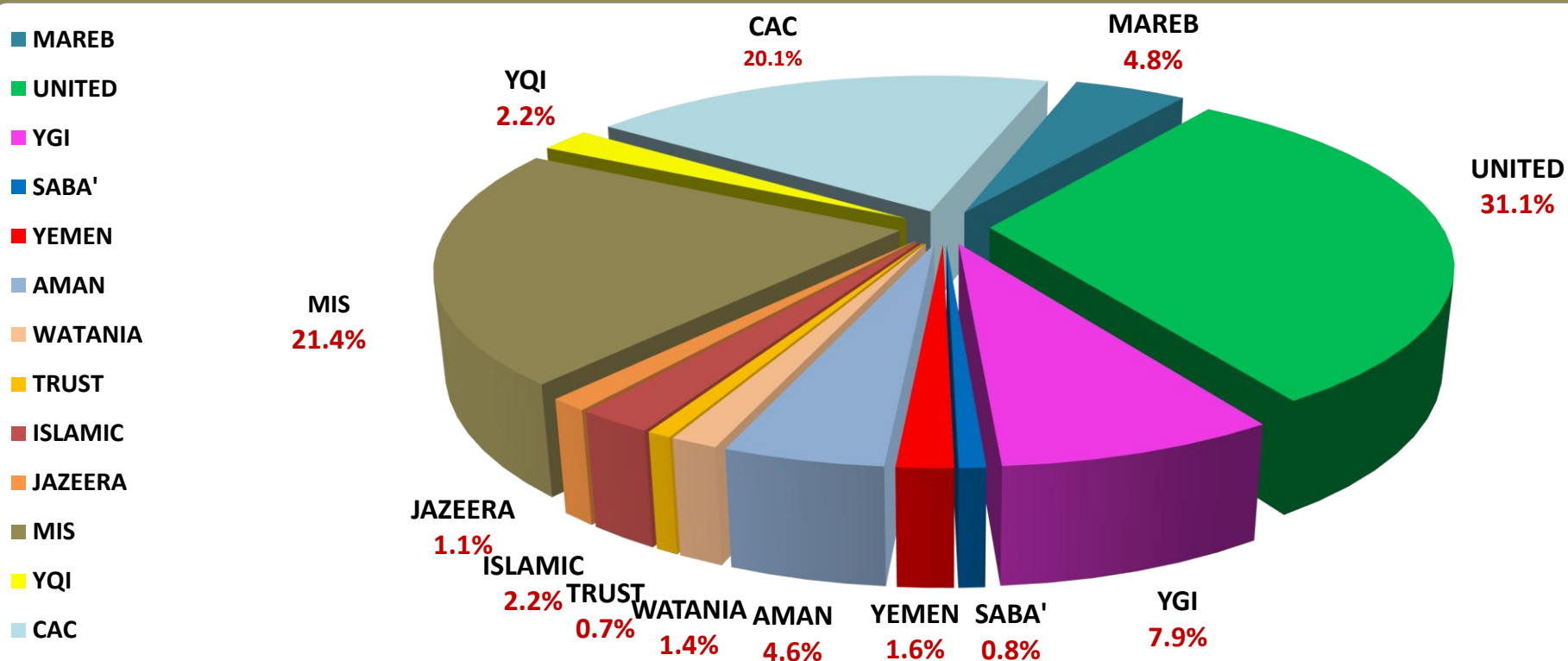
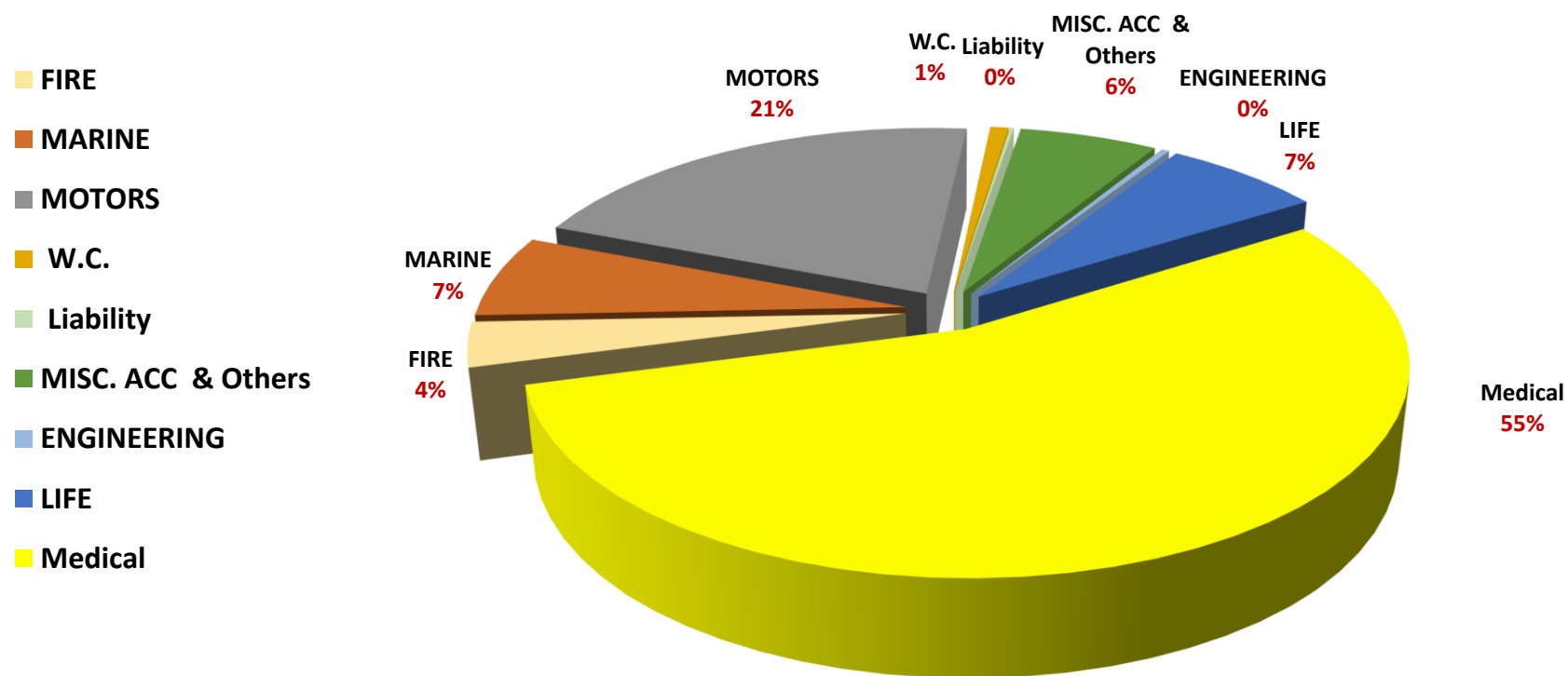


YEMEN INSURANCE MARKET STATISTIC 2018 (Net Retention)

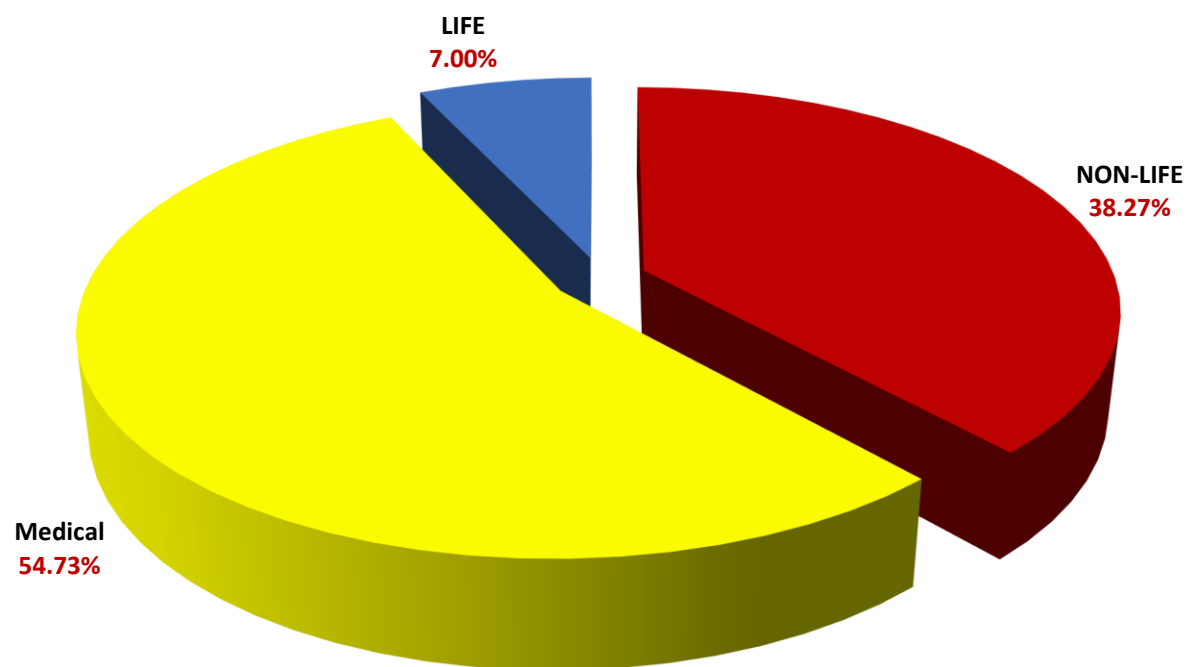


Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2018** (Net Retention)



YEMEN INSURANCE MARKET **STATISTIC 2018** **(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

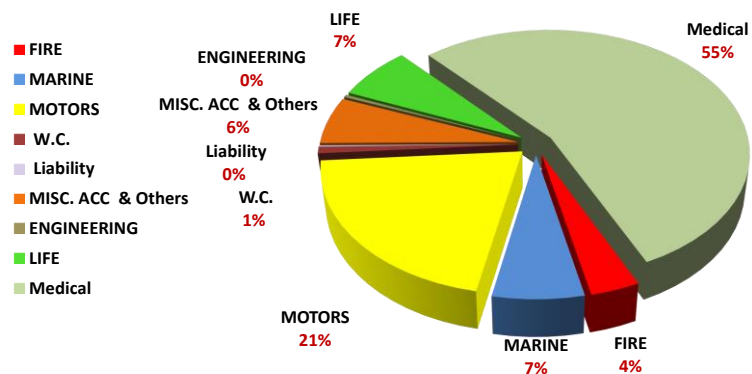
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
FIRE	12,973	34,277	347,188	402,128	8,223	14,353	5,296	2,419	4,112	6,732	17,346	23,934	13,213	27,097	5,331	645	7,211	7,331	417	490	0	0	6,644	9,614	15,300	16,640	443,255	545,660
Growth RATIO	164%		16%		75%		-54%		64%		38%		105%		-88%		2%		18%		#DIV/0!		45%		9%		23%	
MARKET RATIO	3%	6%	78%	74%	2%	3%	1%	0%	1%	1%	4%	4%	3%	5%	1%	0%	2%	1%	0%	0%	0%	0%	1%	2%	3%	3%	4%	4%
MARINE	33,167	56,792	231,164	429,962	297,635	265,153	578	2,328	100,147	78,273	53,093	51,865	6,800	2,851	9,177	5,300	36,509	30,490	10,232	10,800	0	0	33,238	26,205	12,828	52,540	824,568	1,012,559
Growth RATIO	71%		86%		-11%		302%		-22%		-2%		-58%		-42%		-16%		6%		#DIV/0!		-21%		310%		23%	
MARKET RATIO	4%	6%	28%	42%	36%	26%	0%	0%	12%	8%	6%	5%	1%	0%	1%	1%	4%	3%	1%	1%	0%	0%	4%	3%	2%	5%	7%	7%
MOTORS	254,831	234,643	1,028,231	923,835	422,264	446,597	80,505	83,059	80,612	104,342	370,334	386,178	189,035	159,175	67,285	35,675	196,891	270,668	141,073	157,000	0	0	91,748	77,158	268,577	336,377	3,191,386	3,214,707
Growth RATIO	-8%		-10%		6%		3%		29%		4%		-16%		-47%		37%		11%		#DIV/0!		-16%		25%		1%	
MARKET RATIO	8%	7%	32%	29%	13%	14%	3%	3%	3%	3%	12%	12%	6%	5%	2%	1%	6%	8%	4%	5%	0%	0%	3%	2%	8%	10%	27%	21%
W.C.	4,098	4,391	35,027	38,918	8,625	11,965	0	0	10,136	34,586	3,389	30,988	5,231	5,431	1,644	695	0	0	0	0	0	0	0	0	0	0	68,150	126,974
Growth RATIO	7%		11%		39%		#DIV/0!		241%		814%		4%		-58%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		86%	
MARKET RATIO	6%	3%	51%	31%	13%	9%	0%	0%	15%	27%	5%	24%	8%	4%	2%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	1%
Liability	3,189	1,361	13,085	15,959	1,377	1,723	0	0	0	0	36,973	1,048	6,446	3,153	741	605	0	0	3,984	3,000	0	0	0	0	0	0	65,795	26,849
Growth RATIO	-57%		22%		25%		#DIV/0!		#DIV/0!		-97%		-51%		-18%		#DIV/0!		-25%		#DIV/0!		#DIV/0!		#DIV/0!		-59%	
MARKET RATIO	5%	5%	20%	59%	2%	6%	0%	0%	0%	0%	56%	4%	10%	12%	1%	2%	0%	0%	6%	11%	0%	0%	0%	0%	0%	0%	1%	0%
MISC. ACC & Others	7,039	13,026	223,524	538,703	29,060	48,842	5,944	8,100	1,680	19,400	51,281	128,072	2,444	2,597	3,210	6,221	6,397	8,871	225	375	0	0	43,032	68,664	86,855	106,644	460,692	949,515
Growth RATIO	85%		141%		68%		36%		1055%		150%		6%		94%		39%		67%		#DIV/0!		60%		23%		106%	
MARKET RATIO	2%	1%	49%	57%	6%	5%	1%	1%	0%	2%	11%	13%	1%	0%	1%	1%	1%	1%	0%	0%	0%	0%	9%	7%	19%	11%	4%	6%
ENGINEERING	5,023	1,496	13,459	15,027	12,088	12,706	240	300	4,083	6,111	687	639	5,181	4,262	2,059	1,791	3,926	3,770	30	600	0	0	2,108	178	927	7,412	49,811	54,293
Growth RATIO	-70%		12%		5%		25%		50%		-7%		-18%		-13%		-4%		1900%		#DIV/0!		-92%		700%		9%	
MARKET RATIO	10%	3%	27%	28%	24%	23%	0%	1%	8%	11%	1%	1%	10%	8%	4%	3%	8%	7%	0%	1%	0%	0%	4%	0%	2%	14%	0%	0%
LIFE	36,341	29,477	513,931	689,908	66,962	68,493	18,058	21,130	2,103	0	80,746	84,710	848	7,749	2,783	4,522	16,125	17,072	1,021	1,500	0	0	23,365	15,641	101,373	143,910	863,655	1,084,111
Growth RATIO	-19%		34%		2%		17%		-100%		5%		814%		62%		6%		47%		#DIV/0!		-33%		42%		26%	
MARKET RATIO	4%	3%	60%	64%	8%	6%	2%	2%	0%	0%	9%	8%	0%	1%	0%	0%	2%	2%	0%	0%	0%	0%	3%	1%	12%	13%	7%	7%
Medical	375,451	374,584	1,275,690	1,769,700	33,832	361,567	0	0	0	0	0	0	0	0	23,640	53,623	0	0	2,520	2,500	2,352,777	3,323,071	160,430	137,272	1,710,303	2,457,782	5,934,643	8,480,099
Growth RATIO	0%		39%		969%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		127%		#DIV/0!		-1%		41%		-14%		44%		43%	
MARKET RATIO	6%	4%	21%	21%	1%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	40%	39%	3%	2%	29%	29%	50%	55%
TOTAL (R)	732,112	750,047	3,681,300	4,824,140	880,066	1,231,399	110,622	117,336	202,873	249,444	613,849	707,434	229,198	212,315	115,870	109,077	267,059	338,203	159,502	176,265	2,352,777	3,323,071	360,565	334,730	2,196,163	3,121,305	11,901,958	15,494,767
TOTAL (\$)	\$2,928	\$3,000	\$14,725	\$19,297	\$3,520	\$4,926	\$442	\$469	\$811	\$998	\$2,455	\$2,830	\$917	\$849	\$463	\$436	\$1,068	\$1,353	\$638	\$705	\$9,411	\$13,292	\$1,442	\$1,339	\$8,785	\$12,485	\$47,608	\$61,979
MARKET RATIO	6%	5%	31%	31%	7%	8%	1%	1%	2%	2%	5%	5%	2%	1%	1%	1%	2%	2%	1%	1%	20%	21%	3%	2%	18%	20%	100%	100%
Growth RATIO	2.4%		31%		40%		6%		23%		15%		-7%		-6%		27%		11%		41%		-7%		42%		30%	

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

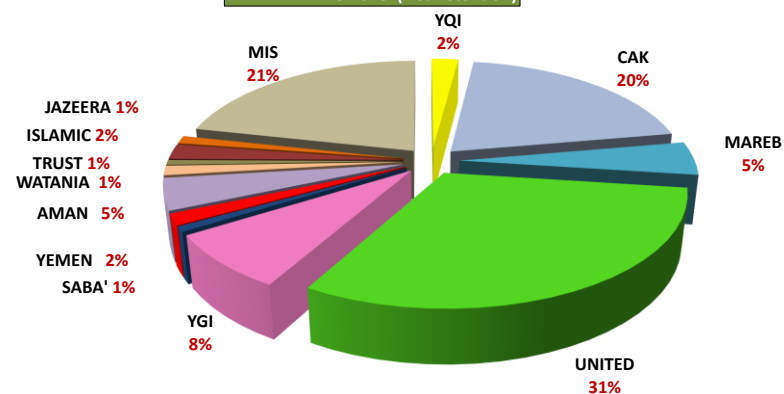
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
TOTAL PREMIUM (R)	732,112	750,047	3,681,300	4,824,140	880,066	1,231,399	110,622	117,336	202,873	249,444	613,849	707,434	229,198	212,315	115,870	109,077	267,059	338,203	159,502	176,265	2,352,777	3,323,071	360,565	334,730	2,196,163	3,121,305	11,901,956	15,494,767
TOTAL PREMIUM (\$)	\$2,928	\$3,000	\$14,725	\$19,297	\$3,520	\$4,926	\$442	\$469	\$811	\$998	\$2,455	\$2,830	\$917	\$849	\$463	\$436	\$1,068	\$1,353	\$638	\$705	\$9,411	\$13,292	\$1,442	\$1,339	\$8,785	\$12,485	\$47,608	\$61,979
MARKET RATIO	6%	5%	31%	31%	7%	8%	1%	1%	2%	2%	5%	5%	2%	1%	1%	1%	2%	2%	1%	1%	20%	21%	3%	2%	18%	20%	100%	100%
Growth RATIO	2.4%		31%		40%		6%		23%		15%		-7%		-6%		27%		11%		41%		-7%		42%		30%	

MARKET RATIO 2018 (Net Retention)



MARKET RATIO 2018 (Net Retention)

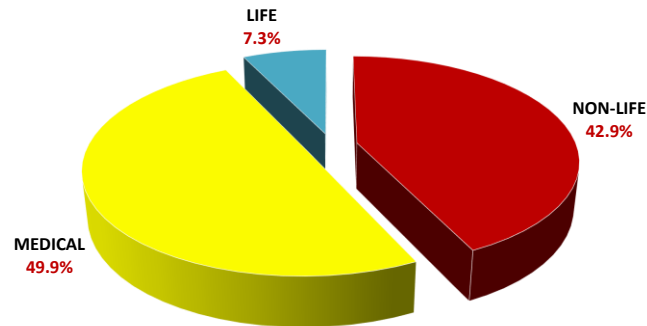


PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & LIFE PREMIUM) (Net Retention)

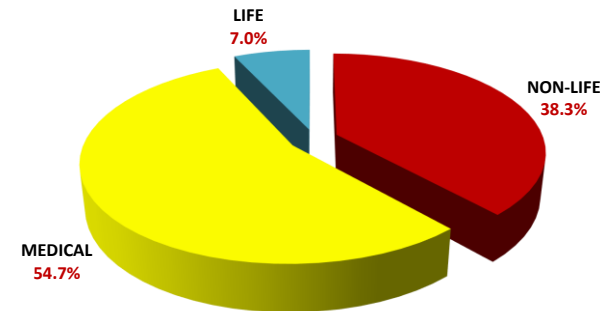
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
NON-LIFE	320,320	345,986	1,891,678	2,364,532	779,272	801,339	92,564	96,207	200,771	249,444	533,103	622,724	228,350	204,566	89,447	50,932	250,934	321,131	155,961	172,265	0	0	176,770	181,818	384,487	519,613	5,103,658	5,930,557
MARKET RATIO	6%	6%	37%	40%	15%	14%	2%	2%	4%	4%	10%	11%	4%	3%	2%	1%	5%	5%	3%	3%	0%	0%	3%	3%	8%	9%	42.9%	38.3%
Growth RATIO	8.0%		25%		3%		4%		24%		17%		-10%		-43%		28%		10%		#DIV/0!		3%		35%		16%	
MEDICAL	375,451	374,584	1,275,690	1,769,700	33,832	361,567	0	0	0	0	0	0	0	0	23,640	53,623	0	0	2,520	2,500	2,352,777	3,323,071	160,430	137,272	1,710,303	2,457,782	5,934,643	8,480,099
MARKET RATIO	6%	4%	21%	21%	1%	4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	1%	0%	0%	0%	0%	40%	39%	3%	2%	29%	29%	49.9%	54.7%
Growth RATIO	0%		39%		969%		#DIV/0!		#DIV/0!		#DIV/0!		#DIV/0!		127%		#DIV/0!		-1%		41%		-14%		44%		43%	
LIFE	36,341	29,477	513,931	689,908	66,962	68,493	18,058	21,130	2,103	0	80,746	84,710	848	7,749	2,783	4,522	16,125	17,072	1,021	1,500	0	0	23,365	15,641	101,373	143,910	863,655	1,084,111
MARKET RATIO	4%	3%	60%	64%	8%	6%	2%	2%	0%	0%	9%	8%	0%	1%	0%	0%	2%	2%	0%	0%	0%	0%	3%	1%	12%	13%	7.3%	7.0%
Growth RATIO	-19%		34%		2%		17%		-100%		5%		814%		62%		6%		47%		#DIV/0!		-33%		42%		26%	

MARKET RATIO 2017 (Net Retention)



MARKET RATIO 2018 (Net Retention)

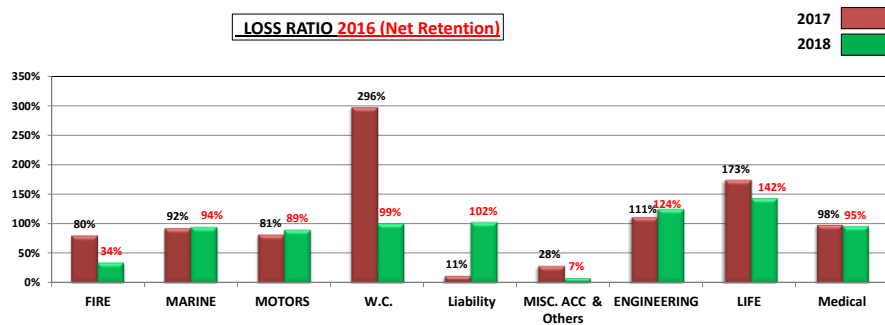


YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO) (Net Retention)

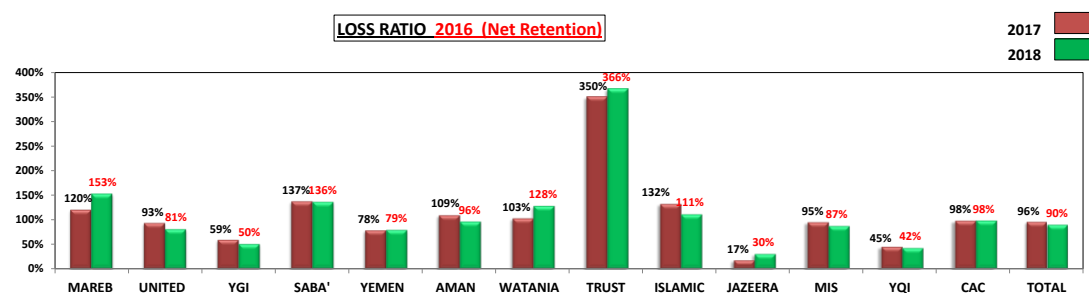
CURRENCY: YER_1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	732,112	750,047	3,681,300	4,824,140	880,066	1,231,399	110,622	117,336	202,873	249,444	613,849	707,434	229,198	212,315	115,870	109,077	267,059	338,203	159,502	176,265	2,352,777	3,323,071	360,565	334,730	2,196,163	3,121,305	11,901,956	15,494,767
MARKET RATIO	6.2%	4.8%	30.9%	31.1%	7.4%	7.9%	0.9%	0.8%	1.7%	1.6%	5.2%	4.6%	1.9%	1.4%	1.0%	0.7%	2.2%	2.2%	1.3%	1.1%	19.8%	21.4%	3.0%	2.2%	18.5%	20.1%	100%	100%
PAID LOSSES	551,208	808,844	1,877,204	2,636,807	274,327	300,189	30,771	37,152	134,708	94,508	335,818	357,164	102,283	120,235	138,458	126,371	88,774	105,733	23,932	33,435	2,228,104	2,886,043	160,469	177,222	1,875,022	2,666,361	7,821,078	10,350,064
MARKET RATIO	7.0%	7.8%	24.0%	25.5%	3.5%	2.9%	0.4%	0.4%	1.7%	0.9%	4.3%	3.5%	1.3%	1.2%	1.8%	1.2%	1.1%	1.0%	0.3%	0.3%	28.5%	27.9%	2.1%	1.7%	24.0%	25.8%	100%	100%
O/S. LOSSES	328,957	338,123	1,559,583	1,252,418	244,622	317,660	121,161	122,536	23,816	102,608	334,434	323,278	132,826	151,440	267,477	273,205	263,360	269,193	3,477	19,095	0	0	0	-35,930	275,340	396,556	3,555,054	3,530,182
MARKET RATIO	9.3%	9.6%	43.9%	35.5%	6.9%	9.0%	3.4%	3.5%	0.7%	2.9%	9.4%	9.2%	3.7%	4.3%	7.5%	7.7%	7.4%	7.6%	0.1%	0.5%	0.0%	0.0%	0.0%	-1.0%	7.7%	11.2%	100%	100%
LOSS RATIO	120%	153%	93%	81%	59%	50%	137%	136%	78%	79%	109%	96%	103%	128%	350%	366%	132%	111%	17%	30%	95%	87%	45%	42%	98%	98%	96%	90%

LOSS RATIO 2016 (Net Retention)



LOSS RATIO 2016 (Net Retention)

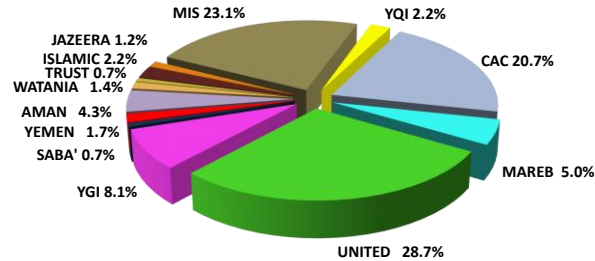


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : NON- LIFE LOSS RATIO (Net Retention)

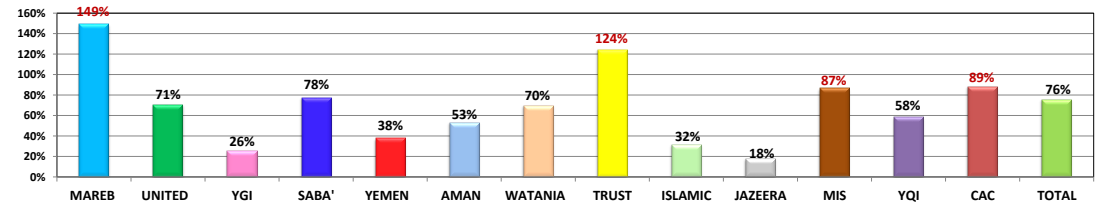
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	695,771	720,570	3,167,369	4,134,232	813,104	1,162,906	92,564	96,207	200,771	249,444	533,103	622,724	228,350	204,566	113,087	104,555	250,934	321,131	158,481	174,765	2,352,777	3,323,071	337,200	319,090	2,094,790	2,977,395	11,038,301	14,410,656
MARKET RATIO	6.3%	5.0%	28.7%	28.7%	7.4%	8.1%	0.8%	0.7%	1.8%	1.7%	4.8%	4.3%	2.1%	1.4%	1.0%	0.7%	2.3%	2.2%	1.4%	1.2%	21.3%	23.1%	3.1%	2.2%	19.0%	20.7%	100%	100%
PAID LOSSES	520,584	789,825	1,638,784	2,226,234	247,560	260,628	18,133	16,296	134,411	94,169	297,041	308,941	98,527	117,006	136,370	125,418	79,028	97,330	23,778	31,035	2,228,104	2,886,043	148,282	175,607	1,787,205	2,595,457	7,357,808	9,723,990
MARKET RATIO	7.1%	8.1%	22.3%	22.9%	3.4%	2.7%	0.2%	0.2%	1.8%	1.0%	4.0%	3.2%	1.3%	1.2%	1.9%	1.3%	1.1%	1.0%	0.3%	0.3%	30.3%	29.7%	2.0%	1.8%	24.3%	26.7%	100%	100%
O/S.LOSSES	277,114	286,523	857,997	699,207	199,695	36,452	48,472	58,380	23,519	0	301,779	19,971	118,015	25,762	259,185	4,700	253,775	4,586	3,426	0	0	0	0	10,346	177,584	40,880	2,520,561	1,186,807
MARKET RATIO	11.0%	24.1%	34.0%	58.9%	7.9%	3.1%	1.9%	4.9%	0.9%	0.0%	12.0%	1.7%	4.7%	2.2%	10.3%	0.4%	10.1%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.9%	7.0%	3.4%	100%	100%
LOSS RATIO	115%	149%	79%	71%	55%	26%	72%	78%	79%	38%	112%	53%	95%	70%	350%	124%	133%	32%	17%	18%	95%	87%	44%	58%	94%	89%	89%	76%

NON-LIFE MARKET RATIO 2018 (Net Retention)



(NON-LIFE) LOSS RATIO 2018 (Net Retention)

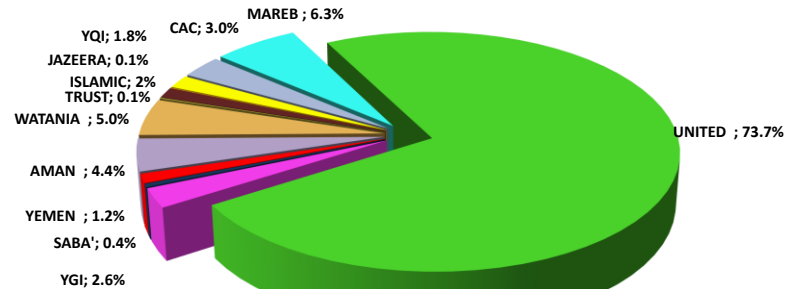


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

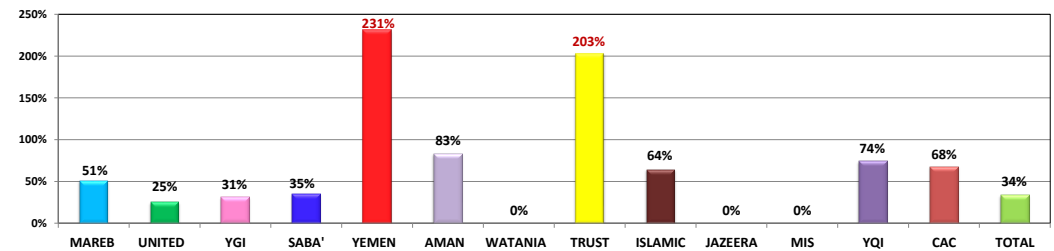
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	12,973	34,277	347,188	402,128	8,223	14,353	5,296	2,419	4,112	6,732	17,346	23,934	13,213	27,097	5,331	645	7,211	7,331	417	490	0	0	6,644	9,614	15,300	16,640	443,255	545,660
MARKET RATIO	2.9%	6.3%	78.3%	73.7%	1.9%	2.6%	1.2%	0.4%	0.9%	1.2%	3.9%	4.4%	3.0%	5.0%	1.2%	0.1%	1.6%	1.3%	0.1%	0.1%	0.0%	0.0%	1.5%	1.8%	3.5%	3.0%	100%	100%
PAID LOSSES	3,925	13,877	177,436	66,324	242	3,724	27	257	1	0	8,474	9,957	825	0	1,178	167	1,703	1,088	50	0	0	0	395	2,960	463	10,302	194,720	108,656
MARKET RATIO	2.0%	12.8%	91.1%	61.0%	0.1%	3.4%	0.0%	0.2%	0.0%	0.0%	4.4%	9.2%	0.4%	0.0%	0.6%	0.2%	0.9%	1.0%	0.0%	0.0%	0.0%	0.0%	0.2%	2.7%	0.2%	9.5%	100%	100%
O/S.LOSSES	2,152	3,572	139,097	34,733	404	779	367	590	2,583	15,566	7,813	9,893	0	25	539	1,145	3,503	3,592	0	0	0	0	0	4,178	1,981	1,020	158,438	75,092
MARKET RATIO	1.4%	4.8%	87.8%	46.3%	0.3%	1.0%	0.2%	0.8%	1.6%	20.7%	4.9%	13.2%	0.0%	0.0%	0.3%	1.5%	2.2%	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%	1.3%	1.4%	100%	100%
LOSS RATIO	47%	51%	91%	25%	8%	31%	7%	35%	63%	231%	94%	83%	6%	0%	32%	203%	72%	64%	12%	0%	#DIV/0!	#DIV/0!	6%	74%	16%	68%	80%	34%

FIRE MARKET RATIO 2018 (Net Retention)



(FIRE) LOSS RATIO 2018 (Net Retention)

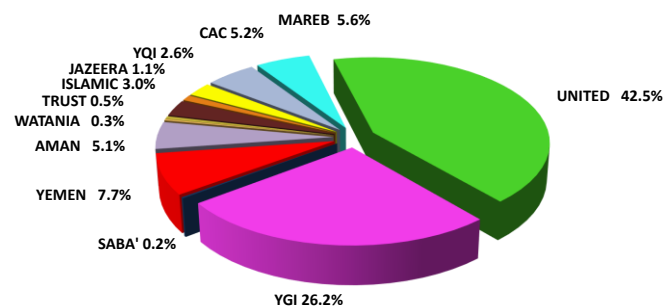


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)

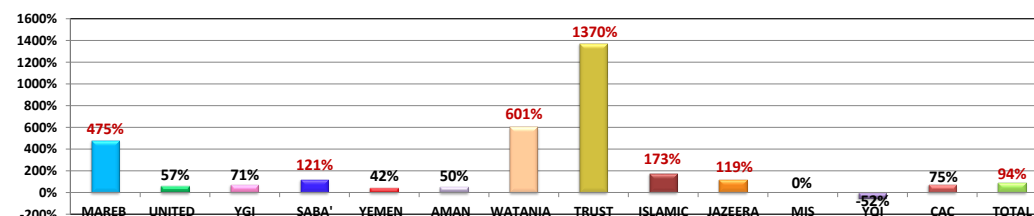
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	33,167	56,792	231,164	429,962	297,635	265,153	578	2,328	100,147	78,273	53,093	51,865	6,800	2,851	9,177	5,300	36,509	30,490	10,232	10,800	0	0	33,238	26,205	12,828	52,540	824,568	1,012,559
MARKET RATIO	4.0%	5.6%	28.0%	42.5%	36.1%	26.2%	0.1%	0.2%	12.1%	7.7%	6.4%	5.1%	0.8%	0.3%	1.1%	0.5%	4.4%	3.0%	1.2%	1.1%	0.0%	0.0%	4.0%	2.6%	1.6%	5.2%	100%	100%
PAID LOSSES	22,607	262,404	64,473	113,747	102,978	102,938	-132	326	123,210	5,160	51,568	10,277	2,002	2,089	1,132	2,963	5,626	7,816	1,286	285	0	0	1,880	10,993	10,542	37,542	387,172	556,540
MARKET RATIO	5.8%	47.1%	16.7%	20.4%	26.6%	18.5%	0.0%	0.1%	31.8%	0.9%	13.3%	1.8%	0.5%	0.4%	0.3%	0.5%	1.5%	1.4%	0.3%	0.1%	0.0%	0.0%	0.5%	2.0%	2.7%	6.7%	100%	100%
O/S.LOSSES	12,714	7,472	130,607	132,745	64,308	86,559	160	2,500	3,901	27,531	17,420	15,707	0	15,046	65,279	69,648	54,196	45,083	1,750	12,600	0	0	0	-24,650	20,536	1,619	370,871	391,860
MARKET RATIO	3.4%	1.9%	35.2%	33.9%	17.3%	22.1%	0.0%	0.6%	1.1%	7.0%	4.7%	4.0%	0.0%	3.8%	17.6%	17.8%	14.6%	11.5%	0.5%	3.2%	0.0%	0.0%	0.0%	-6.3%	5.5%	0.4%	100%	100%
LOSS RATIO	106%	475%	84%	57%	56%	71%	5%	121%	127%	42%	130%	50%	29%	601%	724%	1370%	164%	173%	30%	119%	#DIV/0!	#DIV/0!	6%	-52%	242%	75%	92%	94%

MARINE MARKET RATIO 2018 (Net Retention)



(MARINE) LOSS RATIO 2018 (Net Retention)

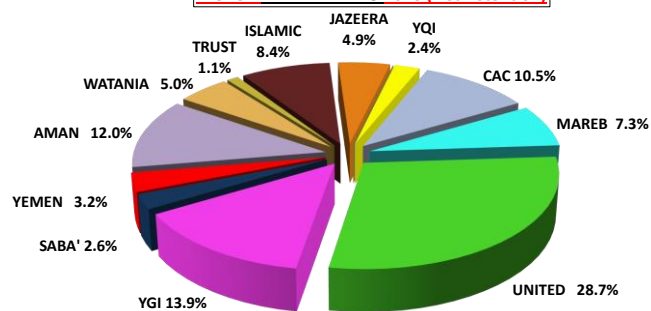


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO (Net Retention)

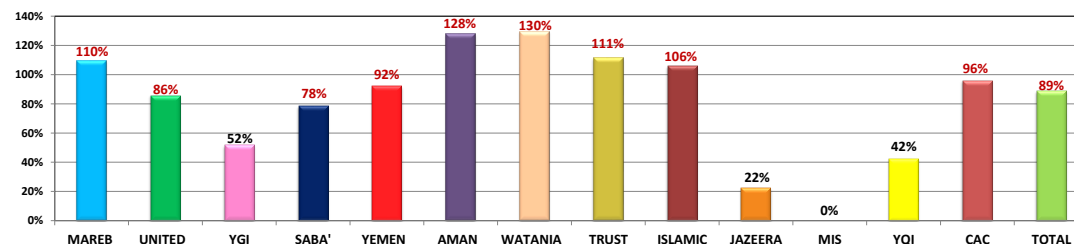
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	254,831	234,643	1,028,231	923,835	422,264	446,597	80,505	83,059	80,612	104,342	370,334	386,178	189,035	159,175	67,285	35,675	196,891	270,668	141,073	157,000	0	0	91,748	77,158	268,577	336,377	3,191,386	3,214,707
MARKET RATIO	8.0%	7.3%	32.2%	28.7%	13.2%	13.9%	2.5%	2.6%	2.5%	3.2%	11.6%	12.0%	5.9%	5.0%	2.1%	1.1%	6.2%	8.4%	4.4%	4.9%	0.0%	0.0%	2.9%	2.4%	8.4%	10.5%	100%	100%
PAID LOSSES	146,207	129,198	525,748	555,725	105,097	108,867	17,464	15,666	7,327	65,160	224,936	280,714	81,364	102,824	22,464	18,120	71,790	88,073	22,064	30,000	0	0	26,782	33,877	172,482	207,700	1,423,724	1,635,924
MARKET RATIO	10.3%	7.9%	36.9%	34.0%	7.4%	6.7%	1.2%	1.0%	0.5%	4.0%	15.8%	17.2%	5.7%	6.3%	1.6%	1.1%	5.0%	5.4%	1.5%	1.8%	0.0%	0.0%	1.9%	2.1%	12.1%	12.7%	100%	100%
O/S.LOSSES	144,782	127,908	313,271	235,066	114,565	122,069	47,850	49,421	9,987	30,859	233,513	212,197	11,327	103,476	23,840	21,651	155,318	198,772	1,550	5,129	0	0	0	-1,131	107,874	114,455	1,163,877	1,219,871
MARKET RATIO	12.4%	10.5%	26.9%	19.3%	9.8%	10.0%	4.1%	4.1%	0.9%	2.5%	20.1%	17.4%	1.0%	8.5%	2.0%	1.8%	13.3%	16.3%	0.1%	0.4%	0.0%	0.0%	0.0%	-0.1%	9.3%	9.4%	100%	100%
LOSS RATIO	114%	110%	82%	86%	52%	52%	81%	78%	21%	92%	124%	128%	49%	130%	69%	111%	115%	106%	17%	22%	#DIV/0!	#DIV/0!	29%	42%	104%	96%	81%	89%

MOTOR MARKET RATIO 2018 (Net Retention)



(MOTOR) LOSS RATIO 2018 (Net Retention)



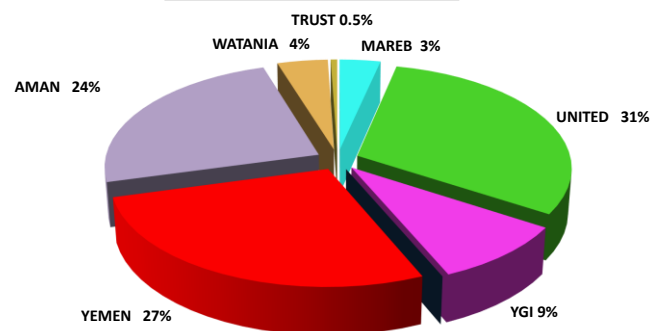
YEMEN INSURANCE MARKET

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

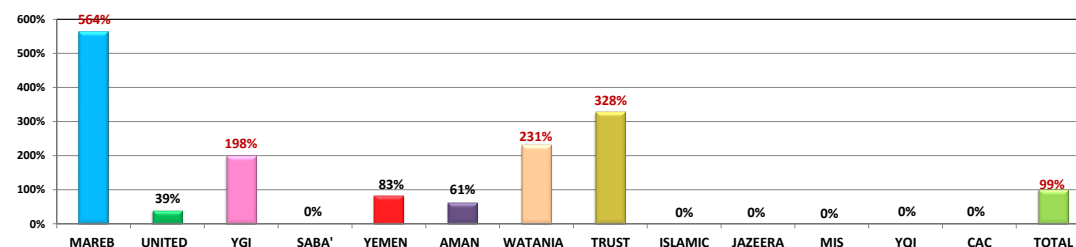
CURRENCY: YER. 1000

CURRENT YER: 1000																												
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	4,098	4,391	35,027	38,918	8,625	11,965	0	0	10,136	34,586	3,389	30,988	5,231	5,431	1,644	695	0	0	0	0	0	0	0	0	0	0	68,150	126,974
MARKET RATIO	6.0%	3.5%	51.4%	30.7%	12.7%	9.4%	0%	0%	14.9%	27.2%	5.0%	24.4%	7.7%	4.3%	2.4%	0.5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	2,080	8,859	18,152	4,831	3,343	6,819	0	0	3,830	23,254	9,813	1,580	8,101	9,046	318	205	0	0	0	0	0	0	0	0	0	0	45,637	54,594
MARKET RATIO	4.6%	16.2%	39.8%	8.8%	7.3%	12.5%	0%	0%	8.4%	42.6%	21.5%	2.9%	17.8%	16.6%	0.7%	0.4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	12,503	15,889	22,206	10,363	10,954	16,929	0	0	3,181	5,459	15,086	17,329	90,707	3,473	1,776	2,076	0	0	0	0	0	0	0	0	0	0	156,413	71,518
MARKET RATIO	8%	22%	14%	14%	7%	24%	0%	0%	2%	8%	10%	24%	58%	5%	1%	3%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	356%	564%	115%	39%	166%	198%	#DIV/0!	#DIV/0!	69%	83%	735%	61%	1889%	231%	127%	328%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	296%	99%

W.C MARKET RATIO 2018 (Net Retention)



(W.C) LOSS RATIO 2018 (Net Retention)

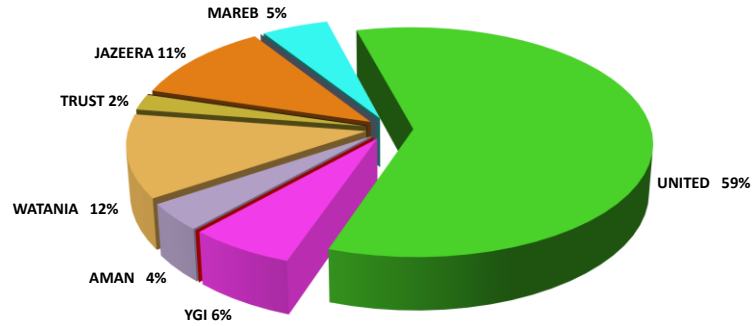


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO (Net Retention)

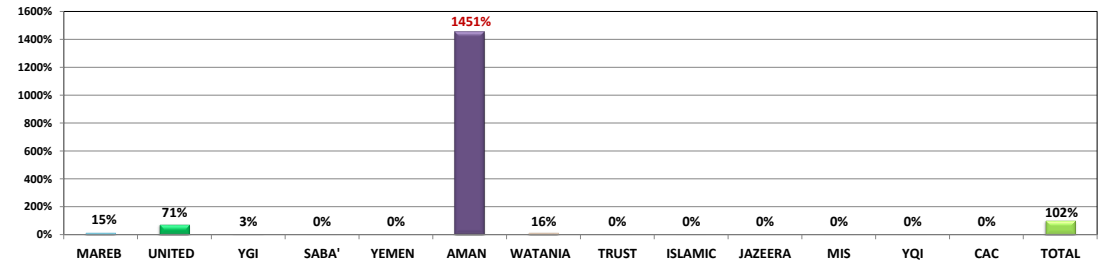
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	3,189	1,361	13,085	15,959	1,377	1,723	0	0	0	0	36,973	1,048	6,446	3,153	741	605	0	0	3,984	3,000	0	0	0	0	0	0	65,795	26,849
MARKET RATIO	4.8%	5.1%	19.9%	59.4%	2.1%	6.4%	0%	0%	0%	0%	56.2%	3.9%	9.8%	11.7%	1.1%	2.3%	0%	0%	6%	11%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	686	0	1,578	11,384	464	48	0	0	0	0	83	100	0	400	0	0	0	0	0	0	0	0	0	0	0	2,811	11,932	
MARKET RATIO	24.4%	0.0%	56.1%	95.4%	17%	0%	0%	0%	0%	0%	3%	1%	0.0%	3.4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
O/S.LOSSES	10	210	0	0	0	0	0	0	0	0	0	15,102	4,566	104	0	0	0	0	0	0	0	0	0	0	0	4,576	15,416	
MARKET RATIO	0%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	98%	100%	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%	
LOSS RATIO	22%	15%	12%	71%	34%	3%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	1451%	71%	16%	0%	0%	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	11%	102%

Liability MARKET RATIO 2018 (Net Retention)



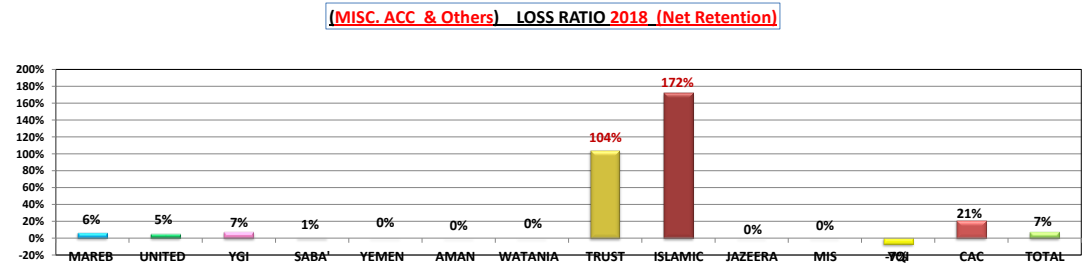
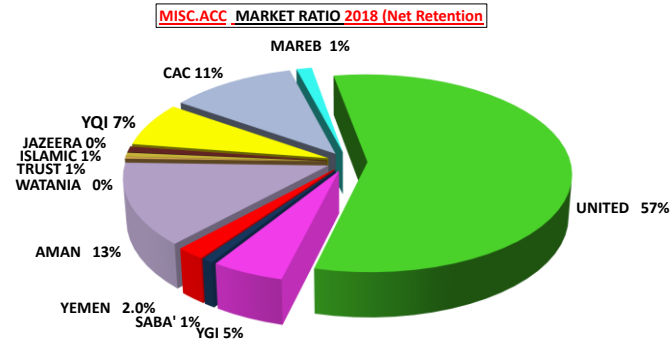
(Liability) LOSS RATIO 2018 (Net Retention)



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	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	7,039	13,026	223,524	538,703	29,060	48,842	5,944	8,100	1,680	19,400	51,281	128,072	2,444	2,597	3,210	6,221	6,397	8,871	225	375	0	0	43,032	68,664	86,855	106,644	460,692	949,515
MARKET RATIO	1.5%	1.4%	48.5%	56.7%	6.3%	5.1%	1.3%	0.9%	0.4%	2.0%	11.1%	13.5%	0.5%	0.3%	0.7%	0.7%	1.4%	0.9%	0.0%	0.0%	0.0%	0.0%	9.3%	7.2%	18.9%	11.2%	100%	100%
PAID LOSSES	1,320	381	16,819	2,992	2,288	1,471	775	47	0	0	505	32	2,855	0	0	0	-95	377	0	0	0	0	-1,100	54	4,989	4,889	28,357	10,243
MARKET RATIO	4.7%	3.7%	59.3%	29.2%	8.1%	14.4%	2.7%	0.5%	0.0%	0.0%	1.8%	0.3%	10.1%	0.0%	0.0%	0.0%	-0.3%	3.7%	0.0%	0.0%	0.0%	0.0%	-3.9%	0.5%	17.6%	47.7%	100%	100%
O/S.LOSSES	362	440	20,862	24,069	2,293	2,081	0	50	0	0	15,230	0	154	0	5,405	6,455	40,715	14,890	0	0	0	0	0	-4,975	15,244	17,666	100,265	60,676
MARKET RATIO	0.4%	0.7%	20.8%	39.7%	2.3%	3.4%	0.0%	0.1%	0.0%	0.0%	15.2%	0.0%	0.2%	0.0%	5.4%	10.6%	40.6%	24.5%	0.0%	0.0%	0.0%	0.0%	0.0%	-8.2%	15.2%	29.1%	100%	100%
LOSS RATIO	24%	6%	17%	5%	16%	7%	13%	1%	0%	0%	31%	0%	123%	0%	168%	104%	635%	172%	0%	0%	#DIV/0!	#DIV/0!	-3%	-7%	23%	21%	28%	7%

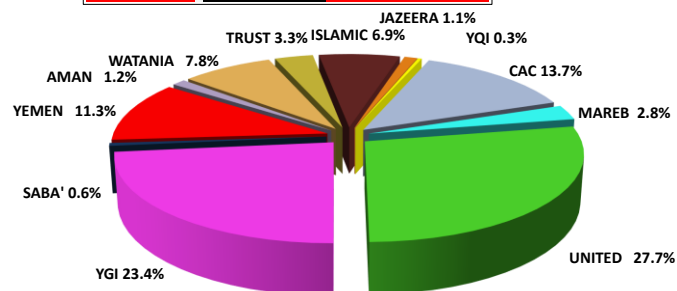


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

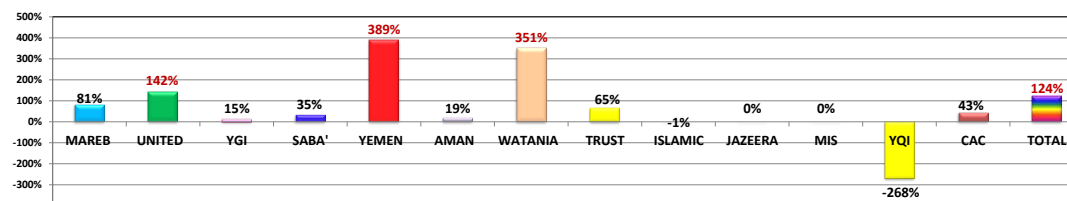
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	5,023	1,496	13,459	15,027	12,088	12,706	240	300	4,083	6,111	687	639	5,181	4,262	2,059	1,791	3,926	3,770	30	600	0	0	2,108	178	927	7,412	49,811	54,293
MARKET RATIO	10%	3%	27%	28%	24%	23%	0.5%	0.6%	8%	11%	1%	1%	10%	8%	4.1%	3%	8%	7%	0%	1%	0%	0%	4.2%	0.3%	2%	14%	100%	100%
PAID LOSSES	1,534	1,025	-7,548	16,927	3,199	431	0	0	43	595	1,662	0	3,380	2,647	4,081	1,128	4	-24	0	0	0	0	58	-48	3,917	1,775	10,330	24,455
MARKET RATIO	14.9%	4.2%	-73.1%	69.2%	31.0%	1.8%	0.0%	0.0%	0.4%	2.4%	16.1%	0.0%	32.7%	10.8%	39.5%	4.6%	0.0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.6%	-0.2%	37.9%	7.3%	100%	100%
O/S.LOSSES	345	188	27,276	4,363	397	1,491	95	106	3,868	23,194	69	119	11,261	12,326	1,090	38	42	0	0	0	0	0	-429	320	1,437	44,763	42,833	
MARKET RATIO	0.8%	0.4%	60.9%	10.2%	0.9%	3.5%	0.2%	0.2%	8.6%	54.2%	0.2%	0.3%	25.2%	28.8%	2.4%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.0%	0.7%	3.4%	100%	100%	
LOSS RATIO	37%	81%	147%	142%	30%	15%	40%	35%	96%	389%	252%	19%	283%	351%	251%	65%	1%	-1%	0%	0%	#DIV/0!	#DIV/0!	3%	-268%	457%	43%	111%	124%

ENGINEERING MARKET RATIO 2018 (Net Retention)



(ENGINEERING) LOSS RATIO 2018 (Net Retention)

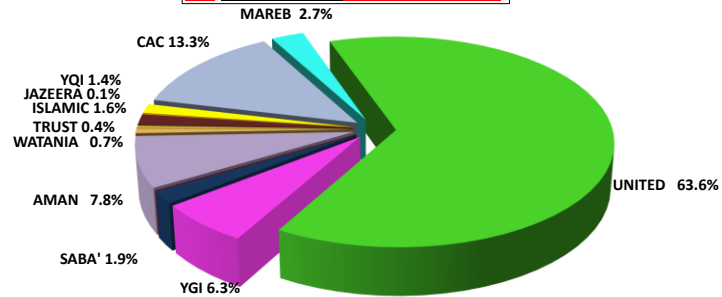


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO (Net Retention)

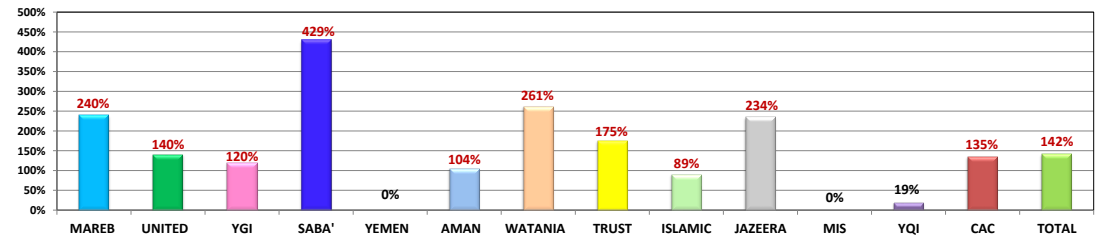
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	36,341	29,477	513,931	689,908	66,962	68,493	18,058	21,130	2,103	0	80,746	84,710	848	7,749	2,783	4,522	16,125	17,072	1,021	1,500	0	0	23,365	15,641	101,373	143,910	863,655	1,084,111
MARKET RATIO	4.2%	2.7%	59.5%	63.6%	7.8%	6.3%	2.1%	1.9%	0.2%	0.0%	9.3%	7.8%	0.1%	0.7%	0.3%	0.4%	1.9%	1.6%	0.1%	0.1%	0.0%	0.0%	2.7%	1.4%	11.7%	13.3%	100%	100%
PAID LOSSES	30,624	19,019	238,420	410,573	26,767	39,561	12,637	20,856	297	339	38,777	48,223	3,756	3,229	2,088	953	9,746	8,402	154	2,400	0	0	12,187	1,615	87,817	70,904	463,270	626,074
MARKET RATIO	6.6%	3.0%	51.5%	65.6%	5.8%	6.3%	2.7%	3.3%	0.1%	0.1%	8.4%	7.7%	0.8%	0.5%	0.5%	0.2%	2.1%	1.3%	0.0%	0.4%	0.0%	0.0%	2.6%	0.3%	19.0%	11.3%	100%	100%
O/S.LOSSES	51,843	51,600	701,586	553,211	44,927	42,605	72,690	69,870	297	0	32,655	40,283	14,811	16,990	8,292	6,943	9,586	6,857	51	1,116	0	0	0	1,378	97,756	123,562	1,034,494	914,415
MARKET RATIO	5.0%	5.6%	67.8%	60.5%	4.3%	4.7%	7.0%	7.6%	0.0%	0.0%	3.2%	4.4%	1.4%	1.9%	0.8%	0.8%	0.9%	0.7%	0.0%	0.1%	0.0%	0.0%	0.0%	0.2%	9.4%	13.5%	100%	100%
LOSS RATIO	227%	240%	183%	140%	107%	120%	473%	429%	28%	#DIV/0!	88%	104%	2190%	261%	373%	175%	120%	89%	20%	234%	#DIV/0!	#DIV/0!	52%	19%	183%	135%	173%	142%

LIFE MARKET RATIO 2018 (Net Retention)



(LIFE) LOSS RATIO 2018 (Net Retention)

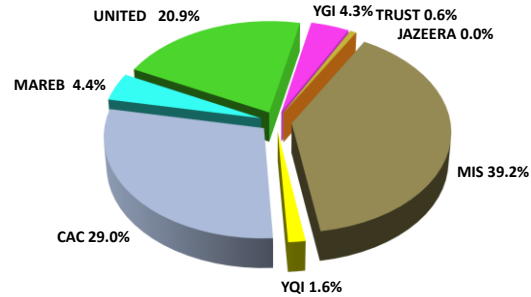


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO (Net Retention)

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	375,451	374,584	1,275,690	1,769,700	33,832	361,567	0	0	0	0	0	0	0	0	23,640	63,623	0	0	2,520	2,500	2,352,777	3,323,071	160,430	137,272	1,710,303	2,457,782	5,934,643	8,480,099
MARKET RATIO	6.3%	4.4%	21.5%	20.9%	0.6%	4.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%	0.6%	0.0%	0.0%	0.0%	0.0%	39.6%	39.2%	2.7%	1.6%	28.8%	29.0%	100%	100%
PAID LOSSES	342,225	374,081	842,126	1,454,304	29,949	36,330	0	0	0	0	0	6,281	0	0	107,197	102,835	0	0	378	750	2,228,104	2,886,043	120,267	127,772	1,594,812	2,333,249	5,265,057	7,321,645
MARKET RATIO	6.5%	5.1%	16.0%	19.9%	0.6%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	2.0%	1.4%	0.0%	0.0%	0.0%	0.0%	42.3%	39.4%	2.3%	1.7%	30.3%	31.9%	100%	100%
O/S.LOSSES	104,246	130,844	204,679	257,868	6,774	45,147	0	0	0	0	12,648	12,648	0	0	161,256	165,249	0	0	126	250	0	0	0	-10,300	31,629	136,797	521,358	738,503
MARKET RATIO	20.0%	17.7%	39.3%	34.9%	1.3%	6.1%	0.0%	0.0%	0.0%	0.0%	2.4%	1.7%	0.0%	0.0%	30.9%	22.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	-1.4%	6.1%	18.5%	100%	100%
LOSS RATIO	119%	135%	82%	97%	109%	23%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1136%	500%	#DIV/0!	#DIV/0!	20%	40%	95%	87%	75%	86%	95%	100%	98%	95%

Medical MARKET RATIO 2018 (Net Retention)



(Medical) LOSS RATIO 2018 (Net Retention)

