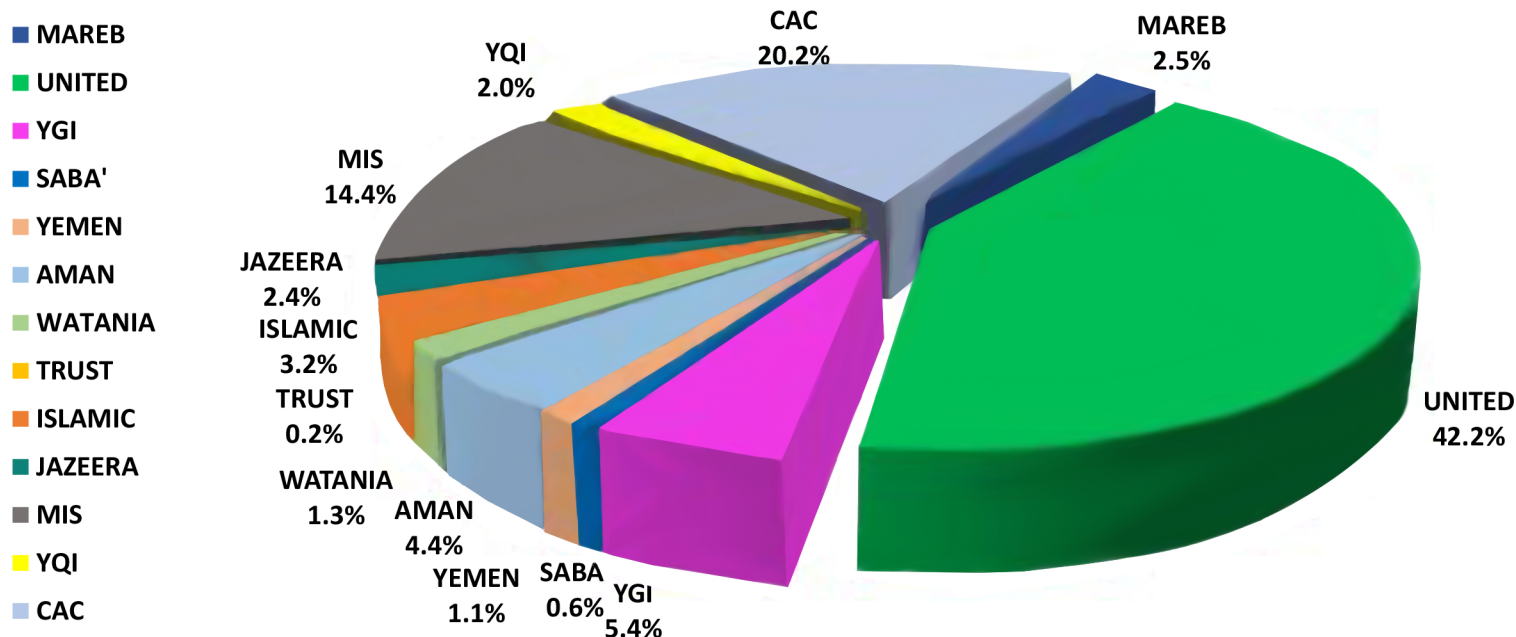
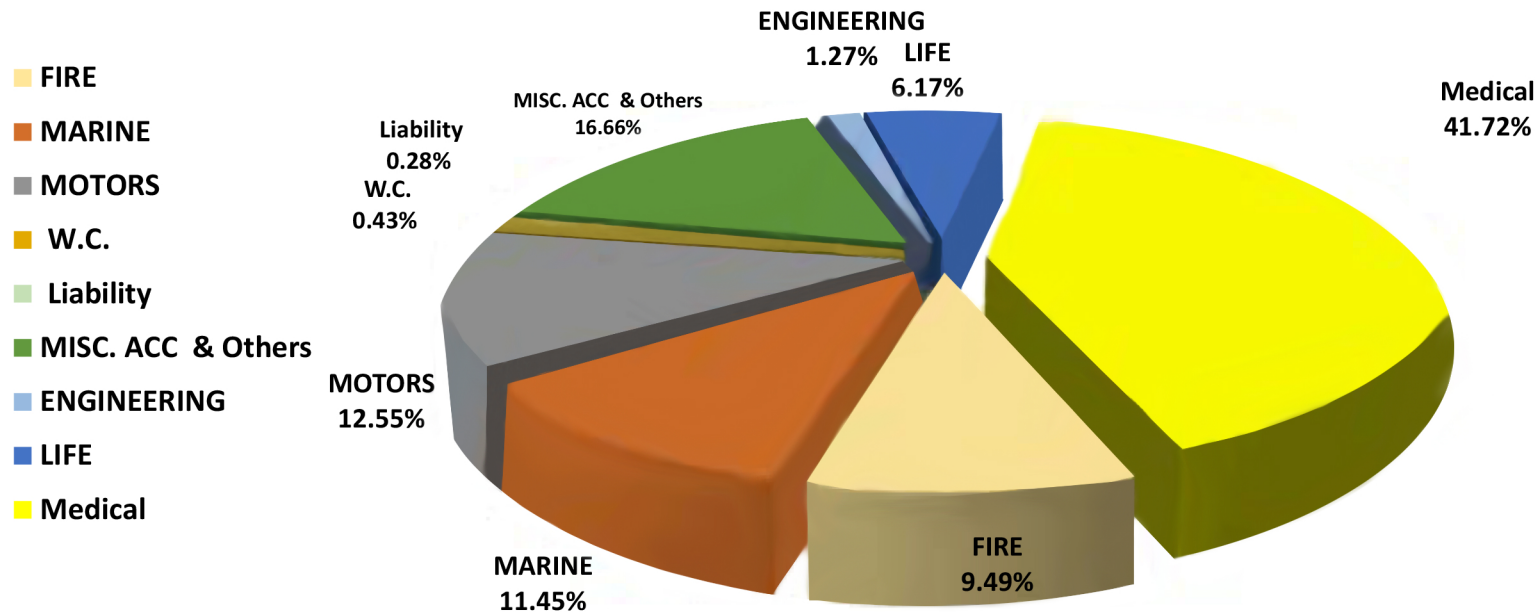


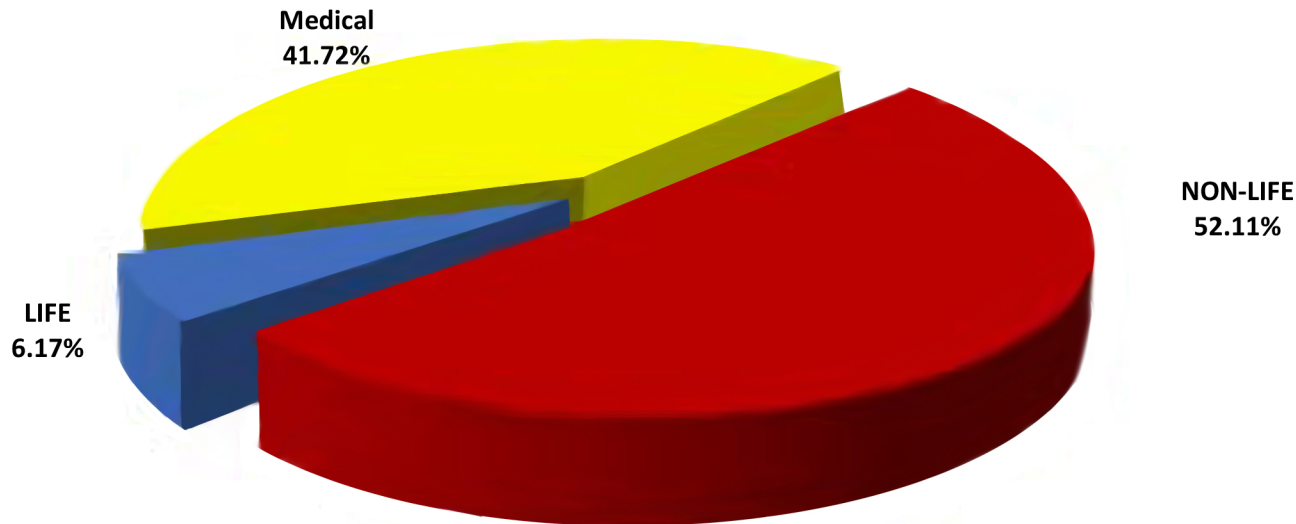
YEMEN INSURANCE MARKET STATISTIC 2019



YEMEN INSURANCE MARKET STATISTIC 2019



YEMEN INSURANCE MARKET STATISTIC 2019



PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

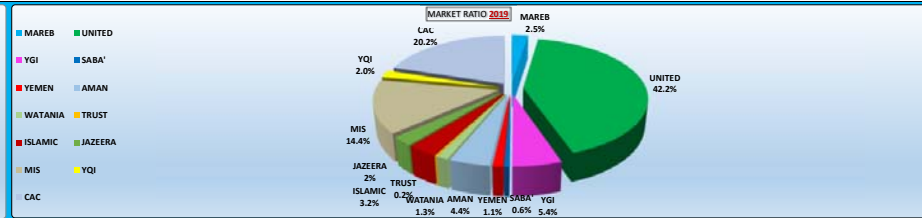
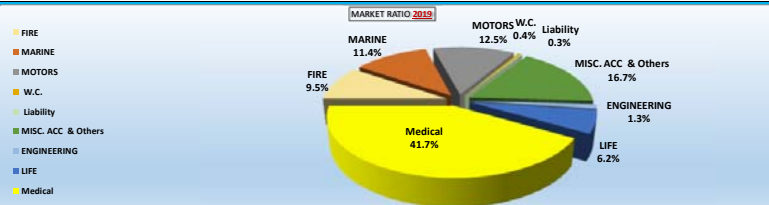
CURRENCY: YER. 1000

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	145,107	108,467	1,839,554	1,915,824	389,959	195,760	22,624	21,208	10,357	11,393	336,045	361,283	107,270	80,384	16,711	7,065	174,200	163,017	3,500	84,904	0	0	66,761	45,030	96,294	101,488	3,208,382	3,095,823
Growth RATIO	-25%		4%		-50%		-6%		10%		8%		-25%		-58%		-6%		2326%		0%		-33%		5%		-4%	
MARKET RATIO	4.5%	3.5%	57.3%	61.9%	12%	6%	0.7%	0.7%	0.3%	0.4%	10.5%	11.7%	3.3%	2.6%	0.5%	0.2%	5.4%	5.3%	0.1%	2.7%	0%	0%	2.1%	1.5%	3.0%	3.3%	13.8%	9.5%
MARINE	117,400	178,654	1,804,231	2,292,268	356,651	186,492	14,512	26,816	120,420	138,483	154,972	213,429	21,149	36,343	66,420	6,320	220,857	289,964	36,000	118,872	0	0	45,048	43,880	151,932	204,687	3,109,591	3,736,209
Growth RATIO	52%		27%		-48%		85%		15%		38%		72%		-90%		31%		230%		0%		-3%		35%		20%	
MARKET RATIO	3.8%	4.8%	58.0%	61.4%	11.5%	5.0%	0.5%	0.7%	3.9%	3.7%	5.0%	5.7%	0.7%	1.0%	2.1%	0.2%	7.1%	7.8%	1.16%	3.2%	0%	0%	1.4%	1.2%	4.9%	5.5%	13.4%	11.4%
MOTORS	234,643	282,498	1,053,177	1,183,784	446,597	469,568	83,059	86,544	115,935	133,326	386,178	427,276	167,385	257,946	53,132	40,745	281,454	352,471	175,000	338,463	0	0	77,158	74,963	358,878	446,924	3,432,596	4,094,507
Growth RATIO	20%		12%		5%		4%		15%		11%		54%		-23%		25%		93%		0%		-3%		25%		19%	
MARKET RATIO	6.8%	6.9%	30.7%	28.9%	13.0%	11.5%	2.4%	2.1%	3.4%	3.3%	11.3%	10.4%	4.9%	6.3%	1.5%	1.0%	8.2%	8.6%	5%	8.3%	0%	0%	2.2%	1.8%	10.5%	10.9%	14.8%	12.5%
W.C.	4,391	16,250	38,918	47,723	11,558	4,949	0	0	38,377	42,215	30,988	16,362	5,431	7,306	695	409	0	0	3,000	3,953	0	0	0	0	0	0	133,358	139,167
Growth RATIO	270%		23%		-57%		0%		10%		-47%		35%		-41%		0%		32%		0%		0%		0%		4%	
MARKET RATIO	3.3%	11.7%	29.2%	34.3%	8.7%	3.6%	0%	0%	28.8%	30.3%	23.2%	12%	4.1%	5.2%	0.5%	0.3%	0%	0%	2%	2.8%	0%	0%	0%	0%	0%	0%	0.6%	0.4%
Liability	1,361	6,097	58,608	67,216	4,124	4,708	0	0	0	0	1,048	5,153	3,153	4,783	545	680	0	0	4,000	1,716	0	0	0	0	0	0	72,839	90,353
Growth RATIO	348%		15%		14%		0%		0%		392%		52%		25%		0%		-57%		0%		0%		0%		24%	
MARKET RATIO	1.9%	6.7%	80.5%	74.4%	5.7%	5%	0%	0%	0.0%	0%	1.4%	6%	4.3%	5.3%	0.7%	1%	0%	0%	5%	1.9%	0%	0%	0%	0%	0%	0%	0.3%	0.3%
MISC. ACC & Others	36,863	49,335	991,121	4,028,851	79,235	57,735	31,024	12,858	24,250	26,675	190,074	187,093	2,597	3,238	3,959	173	126,252	130,744	1,500	180,163	0	0	296,057	289,516	364,406	469,644	2,147,339	5,436,025
Growth RATIO	34%		306%		-27%		-59%		10%		-2%		25%		-96%		4%		11911%		0%		-2%		29%		153.2%	
MARKET RATIO	2%	0.9%	46.2%	74.1%	3.7%	1.1%	1.4%	0.2%	1%	0%	8.9%	3.4%	0.1%	0.1%	0.2%	0.0%	5.9%	2.4%	0.1%	3%	0%	0%	13.8%	5.3%	17.0%	8.6%	9.2%	16.7%
ENGINEERING	37,517	23,769	73,754	103,459	180,555	118,803	1,202	1,814	12,222	13,444	47,126	47,685	4,718	11,330	0	0	38,138	38,138	6,000	14,300	0	0	4,221	1,311	22,563	41,684	428,017	415,737
Growth RATIO	-37%		40%		-34%		51%		10%		1%		140%		0%		0%		138%		0%		-69%		85%		-3%	
MARKET RATIO	8.8%	5.7%	17.2%	24.9%	42.2%	28.6%	0.3%	0.4%	2.9%	3.2%	11.0%	11.5%	1.1%	2.7%	0.0%	0%	8.9%	9.2%	1.40%	3.4%	0%	0%	1.0%	0.3%	5.3%	10.0%	1.8%	1.3%
LIFE	60,017	92,082	1,067,727	1,228,064	108,892	96,900	21,130	39,875	0	0	110,524	199,724	13,729	13,713	11,406	11,130	87,449	85,486	15,000	40,695	0	0	56,839	52,890	205,158	153,873	1,757,871	2,014,432
Growth RATIO	53%		15%		-11%		89%		#DIV/0!		81%		0%		-2%		-2%		171%		0%		-7%		-25%		15%	
MARKET RATIO	3.4%	4.6%	60.7%	61.0%	6.2%	4.8%	1.2%	2%	0.0%	0.0%	6.3%	9.9%	0.8%	0.7%	0.6%	1%	5.0%	4.2%	1%	2.0%	0%	0%	3.2%	2.6%	11.7%	7.6%	7.6%	6.2%
Medical	374,584	70,752	1,828,353	2,907,748	366,196	620,923	0	0	0	0	0	-9,795	0	0	65,912	5,933	0	0	5,000	15,353	3,657,703	4,689,101	144,147	157,184	2,497,265	5,168,674	8,939,160	13,615,873
Growth RATIO	-81%		59%		70%		0%		0%		0%		0%		-91%		0%		207%		28%		9%		107%		52%	
MARKET RATIO	4.2%	0.5%	20.5%	21.4%	4.1%	4.6%	0%	0%	0%	0%	0.0%	-0.1%	0.0%	0.0%	0.7%	0.0%	0%	0%	0.06%	0%	40.9%	34.4%	1.6%	1.2%	27.9%	37.9%	38.5%	41.7%
TOTAL (R)	1,011,883	827,904	8,755,443	13,774,937	1,943,767	1,755,838	173,551	189,116	321,562	365,535	1,256,955	1,448,210	325,432	415,043	218,780	72,455	928,350	1,059,821	249,000	798,419	3,657,703	4,689,101	690,232	664,773	3,696,496	6,576,974	23,229,153	32,638,126
TOTAL (\$)	\$2,891	\$2,365	\$25,016	\$39,357	\$5,554	\$5,017	\$496	\$540	\$919	\$1,044	\$3,591	\$4,138	\$930	\$1,186	\$625	\$207	\$2,652	\$3,028	\$711	\$2,281	\$10,451	\$13,397	\$1,972	\$1,899	\$10,561	\$18,791	\$66,369	\$93,252
MARKET RATIO	4.4%	2.5%	37.7%	42.2%	8.4%	5.4%	0.7%	0.6%	1.4%	1.1%	5.4%	4.4%	1.4%	1.3%	0.9%	0.2%	4.0%	3.2%	1.1%	2.4%	15.7%	14.4%	3.0%	2.0%	15.9%	20.2%	100%	100%
Growth RATIO	-18%		57%		-10%		9%		14%		15%		28%		-67%		14%		221%		28%		-4%		78%		41%	

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YER. 1000

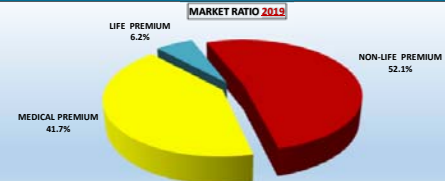
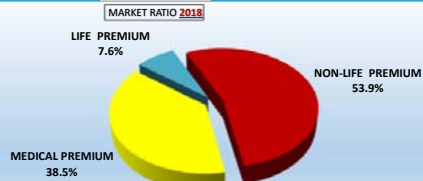
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
TOTAL PREMIUM (R)	1,011,883	827,904	8,755,443	13,774,937	1,943,767	1,755,838	173,551	189,116	321,562	365,535	1,256,955	1,448,210	325,432	415,043	218,780	72,455	928,350	1,059,821	249,000	798,419	3,657,703	4,689,101	690,232	664,773	3,696,496	6,576,974	23,229,153	32,638,126
TOTAL PREMIUM (\$)	\$2,891	\$2,365	\$25,016	\$39,357	\$5,554	\$5,017	\$496	\$540	\$919	\$1,044	\$3,591	\$4,138	\$930	\$1,186	\$625	\$207	\$2,652	\$3,028	\$711	\$2,281	\$10,451	\$13,397	\$1,972	\$1,899	\$10,561	\$18,791	\$66,369	\$93,252
MARKET RATIO	4.4%	2.5%	37.7%	42.2%	8.4%	5.4%	1%	0.6%	1%	1.1%	5.4%	4.4%	1.4%	1.3%	0.9%	0.2%	4%	3.2%	1.1%	2.4%	16%	14.4%	3.0%	2.0%	15.9%	20.2%	100.0%	100.0%
Growth RATIO	-18%		57%		-10%		9%		14%		15%		28%		-67%		14%		221%		28%		-4%		78%		41%	



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

CURRENCY: YER. 1000

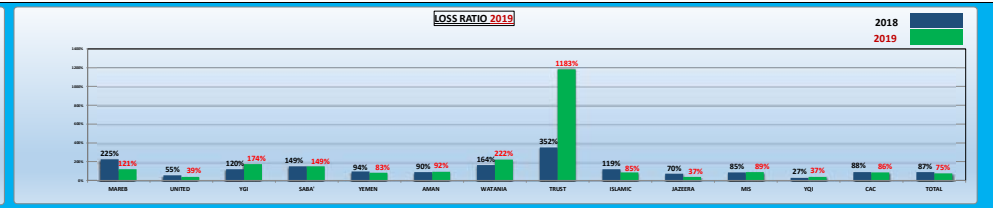
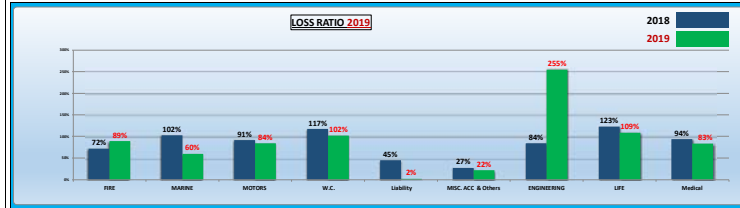
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
NON-LIFE PREMIUM	577,282	665,070	5,859,363	9,639,125	1,468,679	1,038,015	152,421	149,241	321,562	365,535	1,146,431	1,258,281	311,703	401,330	141,462	55,392	840,900	974,334	229,000	742,371	0	0	489,245	454,699	994,073	1,264,427	12,532,122	17,007,820
MARKET RATIO	4.6%	3.9%	46.8%	56.7%	11.7%	6.1%	1%	0.9%	2.6%	2.1%	9.1%	7%	2.5%	2.4%	1.1%	0.3%	6.7%	5.7%	1.8%	4.4%	0%	0%	3.9%	2.7%	7.9%	7.4%	53.9%	52.1%
Growth RATIO	15%		65%		-29%		-2%		14%		10%		29%		-61%		16%		224%		0%		-7%		27%		36%	
MEDICAL PREMIUM	374,584	70,752	1,828,353	2,907,748	366,196	620,923	0	0	0	0	0	-9,795	0	0	65,912	5,933	0	0	5,000	15,353	3,657,703	4,689,101	144,147	157,184	2,497,265	5,158,674	8,939,160	13,615,873
MARKET RATIO	4.2%	0.5%	20.5%	21.4%	4.1%	4.6%	0%	0%	0%	0%	0.0%	-0.1%	0.0%	0%	0.7%	0.0%	0%	0%	0.06%	0%	40.9%	34.4%	1.6%	1.2%	27.9%	37.9%	38.5%	41.7%
Growth RATIO	-81%		59%		70%		0%		0%		0%		0%		-91%		0%		207%		28%		9%		107%		52%	
LIFE PREMIUM	60,017	92,082	1,067,727	1,228,064	108,892	96,900	21,130	39,875	0	0	110,524	199,724	13,729	13,713	11,406	11,130	87,449	85,486	15,000	40,695	0	0	56,839	52,890	205,158	153,873	1,757,871	2,014,432
MARKET RATIO	3.4%	4.6%	60.7%	61.0%	6.2%	4.8%	1.2%	2.0%	0.0%	0.0%	6.3%	10%	0.8%	0.7%	0.6%	1%	5.0%	4.2%	1%	2.0%	0%	0%	3.2%	2.6%	11.7%	7.6%	7.6%	6.2%
Growth RATIO	53%		15%		-11%		89%		#DIV/0!		81%		0%		-2%		-2%		171%		0%		-7%		-25%		15%	



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

CURRENCY: YER. 1000

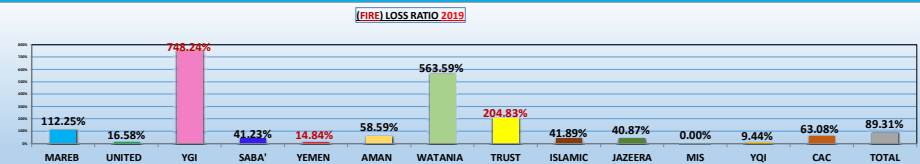
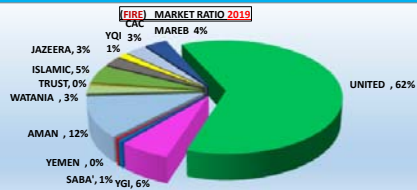
DETAILS	MAREB		UNITED		YGI		SABA		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	1,011,883	827,904	8,755,443	13,774,937	1,943,767	1,755,838	173,551	189,116	321,562	365,535	1,256,955	1,448,210	325,432	415,043	218,780	72,455	928,350	1,059,821	249,000	798,419	3,657,703	4,689,101	690,232	664,773	3,696,496	6,576,974	23,229,153	32,638,126
MARKET RATIO	4.4%	2.5%	37.7%	42.2%	8.4%	5.4%	1%	0.6%	1.4%	1.1%	5.4%	4.4%	1.4%	1.3%	0.9%	0.2%	4.0%	3.2%	1.1%	2.4%	15.7%	14.4%	3.0%	2.0%	15.9%	20.2%	100%	100%
PAID LOSSES	1,765,381	658,536	3,600,509	4,115,872	405,501	2,177,590	41,856	47,726	123,723.38	134,307	540,268	609,961	185,061	174,760	186,400	147,423	158,696	341,271	85,450	212,245	3,102,720	4,188,523	218,929	307,423	2,749,765	4,221,586	13,164,259	17,337,223
MARKET RATIO	13.4%	3.8%	27.4%	23.7%	3.1%	12.6%	0.3%	0.3%	0.9%	0.8%	4.1%	3.5%	1.4%	1.0%	1.4%	0.9%	1.2%	2.0%	0.6%	1.2%	23.6%	24.2%	1.7%	1.8%	20.9%	24.3%	100%	100%
O/S. LOSSES	512,497	341,813	1,252,418	1,189,767	1,927,887	869,005	217,137	233,604	177,977	170,196	587,147	727,454	348,516	747,936	582,905	709,484	948,691	558,994	88,660	86,058	0	0	-35,930	-62,651	493,401	1,436,064	7,101,307	7,007,724
MARKET RATIO	7%	4.9%	17.6%	17%	27.1%	12%	3.1%	3.3%	2.5%	2.4%	8.3%	10.4%	4.9%	10.7%	8.2%	10.1%	13.4%	8.0%	1.25%	1.2%	0%	0%	-1%	-0.9%	6.9%	20.5%	100%	100%
LOSS RATIO	225%	121%	55%	39%	120%	174%	149%	149%	94%	83%	90%	92%	164%	222%	352%	1183%	119%	85%	70%	37%	85%	89%	27%	37%	88%	86%	87%	75%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	145,107.00	108,467.00	1,839,554.00	1,915,824.00	389,959.00	195,760.00	22,624.46	21,207.95	10,357.02	11,392.72	336,045.00	361,283.00	107,270.00	80,384.00	16,711.00	7,065.00	174,199.79	163,017.08	3,500.00	84,904.00	-	0	66,761.17	45,029.59	96,294.00	101,488.40	3,208,382.43	3,085,822.74
MARKET RATIO	4.52%	3.50%	57.34%	61.88%	12.15%	6.32%	0.71%	0.69%	0.32%	0.37%	10.47%	11.67%	3.34%	2.60%	0.52%	0.23%	5.43%	5.27%	0.11%	2.74%	0.00%	0.00%	2.08%	1.45%	3.00%	3.28%	100.00%	100.00%
PAID LOSSES	30,230.00	78,549.00	272,183.00	274,087.00	23,993.00	1,447,094.00	906.60	142.90	-	730.64	75,683.00	38,152.00	-	136.00	701.00	548.00	5,520.15	6,289.33	-	34,702.00	-	0	12,043.97	4,587.19	12,286.00	10,603.95	433,546.72	1,895,522.01
MARKET RATIO	6.97%	4.14%	62.78%	14.46%	5.53%	76.34%	0.21%	0.01%	0.00%	0.04%	17.46%	2.01%	0.00%	0.01%	0.16%	0.03%	1.27%	0.33%	0.00%	1.83%	0.00%	0.00%	2.78%	0.24%	2.83%	0.55%	100.00%	100.00%
O/S LOSSES	89,576.00	43,210.00	34,733.00	43,545.00	1,457,785.00	17,654.00	4,261.00	8,602.00	31,131.00	960.36	127,787.00	173,521.00	57,799.00	452,904.00	16,276.00	13,923.00	38,515.50	61,996.98	-	0	-	0	4,177.50	(337.64)	1,887.00	53,510.00	1,863,898.00	859,488.70
MARKET RATIO	4.81%	4.97%	1.86%	5.01%	78.21%	2.03%	0.23%	0.99%	1.67%	0.11%	6.85%	19.96%	3.10%	52.09%	0.87%	1.60%	2.07%	7.13%	0.00%	0.00%	0.00%	0.00%	0.22%	-0.04%	0.10%	6.15%	100.00%	100.00%
LOSS RATIO	83%	112%	17%	17%	380%	748%	23%	41%	301%	15%	61%	59%	54%	564%	102%	205%	25%	42%	0%	41%	#DIV/0!	#DIV/0!	24%	9%	15%	63%	72%	89%

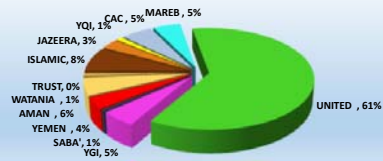


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

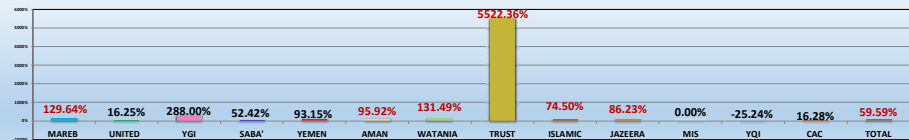
CURRENCY: YER. 1000

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	117,400.00	178,654.00	1,804,231.00	2,292,268.00	356,651.00	186,492.00	14,511.64	26,816.00	120,420.12	138,483.14	154,972.00	213,429.00	21,149.00	36,343.00	66,420.00	6,320.00	220,856.59	289,964.44	36,000.00	118,872.00	-	-	45,047.70	43,879.82	151,932.00	204,687.26	3,109,591.06	3,736,208.66
MARKET RATIO	3.14%	4.78%	58.02%	61.35%	11.47%	4.99%	0.47%	0.72%	3.87%	3.71%	4.98%	5.71%	0.68%	0.97%	2.14%	0.17%	7.10%	7.76%	1.16%	3.18%	0.00%	0.00%	1.45%	1.17%	4.89%	5.48%	100.00%	100.00%
PAID LOSSES	1,194,340.00	209,627.00	418,751.00	296,100.00	118,333.00	70,382.00	1,424.24	12,776.73	10,319.09	30,963.83	76,278.00	68,143.00	14,917.00	28,108.00	67,129.00	50,840.00	8,980.39	49,334.33	950.00	42,500.00	-	-	21,088.86	8,461.67	94,117.00	11,713.88	2,016,627.89	868,950.44
MARKET RATIO	136.30%	24.12%	20.76%	32.92%	5.87%	8.10%	0.07%	1.47%	0.51%	3.56%	3.78%	7.84%	0.74%	3.23%	3.33%	5.85%	0.45%	5.68%	0.05%	4.89%	0.00%	0.00%	1.05%	0.97%	4.67%	1.35%	100.00%	100.00%
OS/LOSSES	24,928.00	21,977.00	132,745.00	86,373.00	169,842.00	466,714.00	10,000.00	1,281.00	55,061.18	98,040.00	136,237.00	136,582.00	30,149.00	19,679.00	115,323.00	296,173.00	453,113.40	166,678.65	62,000.00	60,000.00	-	-	(24,650.00)	(19,537.50)	2,995.00	21,617.00	1,167,743.58	1,387,877.15
MARKET RATIO	1.84%	1.62%	11.37%	6.36%	14.54%	34.38%	0.86%	0.09%	4.72%	7.22%	11.67%	10.06%	2.58%	1.45%	9.88%	21.96%	38.80%	12.28%	5.31%	4.42%	0.00%	0.00%	-2.11%	-1.44%	0.26%	1.59%	100.00%	100.00%
LOSS RATIO	1030%	130%	31%	16%	81%	288%	79%	52%	54%	93%	137%	96%	213%	131%	275%	5522%	209%	74%	175%	86%	#DIV/0!	#DIV/0!	-8%	-25%	64%	16%	102%	60%

(MARINE) MARKET RATIO 2019



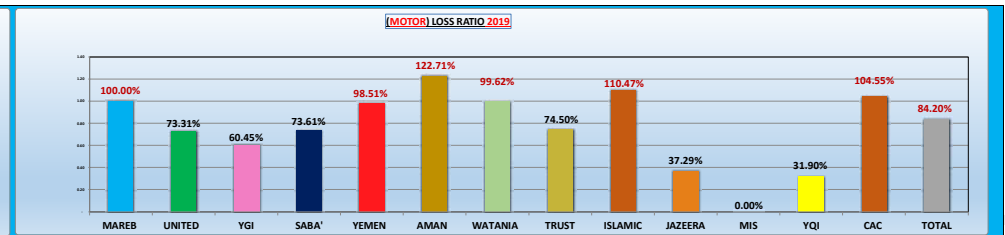
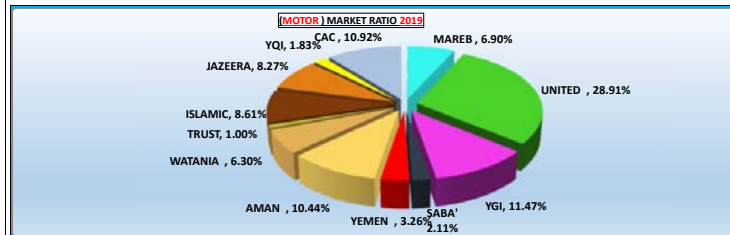
(MARINE) LOSS RATIO 2019



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

CURRENCY: YER. 1000

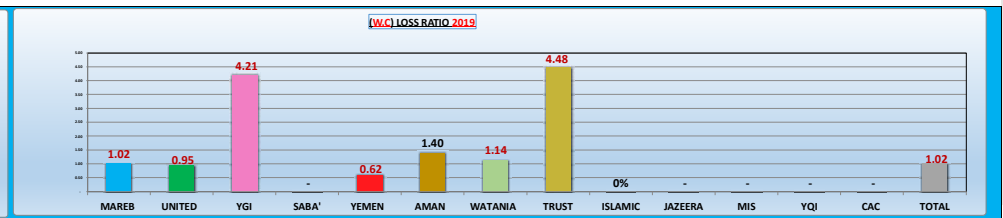
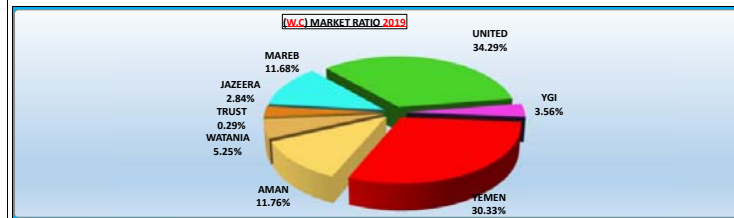
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	234,643.00	282,498.00	1,053,177.00	1,183,784.00	446,597.00	469,568.00	83,059.19	86,544.19	115,935.42	133,325.73	386,178.00	427,276.00	167,385.00	257,946.00	53,132.00	40,745.00	281,483.71	352,479.85	175,000.00	338,463.00	-	-	77,157.61	74,962.67	358,878.00	446,923.60	3,432,995.92	4,094,907.04
MARKET RATIO	6.84%	6.90%	30.68%	28.91%	13.01%	11.47%	2.42%	2.11%	3.38%	3.26%	11.25%	10.44%	4.88%	6.30%	1.55%	1.00%	8.20%	8.61%	5.10%	8.27%	0.00%	0.00%	2.25%	1.83%	10.46%	10.92%	100.00%	100.00%
PAID LOSSES	130,245.00	166,168.00	560,310.00	637,557.00	152,554.00	174,207.00	17,206.85	10,634.90	81,450.36	73,786.03	287,931.00	303,328.00	102,824.00	138,316.00	18,061.00	10,434.00	90,769.86	138,566.68	59,000.00	100,143.00	-	-	33,876.57	43,739.11	218,951.00	329,479.75	1,753,179.65	2,128,389.46
MARKET RATIO	7.43%	7.90%	31.96%	29.96%	8.70%	8.19%	0.98%	0.50%	4.65%	3.47%	16.42%	14.25%	5.87%	6.50%	1.03%	0.49%	5.18%	6.51%	3.37%	4.71%	0.00%	0.00%	1.93%	2.06%	12.49%	15.48%	100.00%	100.00%
OISLOSSES	127,908.00	114,336.00	235,066.00	230,315.00	131,110.00	109,656.00	49,420.86	53,067.84	38,573.72	57,553.24	212,197.00	220,977.00	104,183.00	118,658.00	21,651.00	19,923.00	227,589.91	250,795.50	15,000.00	26,058.00	-	-	(1,131.39)	(19,822.95)	224,247.00	137,798.92	1,385,785.10	1,319,315.56
MARKET RATIO	9.23%	8.67%	16.96%	17.46%	9.46%	8.31%	3.57%	4.02%	2.78%	4.36%	15.31%	16.75%	7.52%	8.99%	1.56%	1.51%	16.42%	19.01%	1.08%	1.98%	0.00%	0.00%	-0.08%	-1.50%	16.18%	10.44%	100.00%	100.00%
LOSS RATIO	110%	100%	76%	73%	64%	60%	80%	74%	104%	99%	130%	123%	124%	100%	75%	75%	113%	110%	42%	37%	#DIV/0!	#DIV/0!	42%	32%	123%	105%	91%	84%



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

CURRENCY: YER. 1000

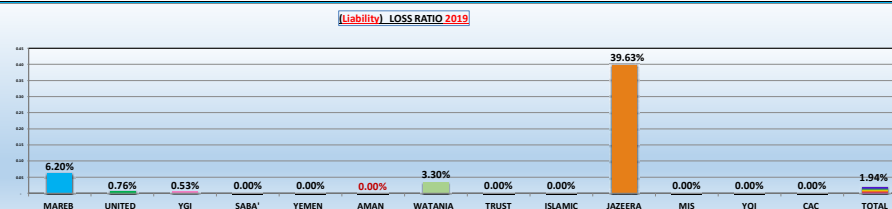
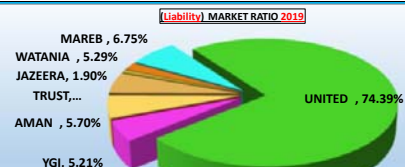
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	4,391.00	16,250.00	38,918.00	47,723.00	11,558.00	4,949.00	-	-	38,376.98	42,214.67	30,988.00	16,362.00	5,431.00	7,306.00	695.00	409.00	-	-	3,000.00	3,953.00	-	-	-	-	-	-	133,357.98	139,166.67
MARKET RATIO	3.29%	11.68%	29.18%	34.29%	8.67%	3.56%	0.00%	0.00%	28.78%	30.33%	23.24%	11.76%	4.07%	5.25%	0.52%	0.29%	0.00%	0.00%	2.25%	2.84%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
PAID LOSSES	8,859.00	5,373.00	24,804.00	22,398.00	6,819.00	8,100.00	-	-	29,068.00	16,863.74	1,580.00	4,968.00	9,046.00	-	205.00	122.00	-	-	-	-	-	-	-	-	-	-	80,381.00	57,844.74
MARKET RATIO	11.02%	9.29%	30.86%	36.72%	8.48%	14.00%	0.00%	0.00%	36.16%	29.19%	1.97%	8.59%	11.25%	0.00%	0.26%	0.21%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
OSLOSSES	15,889.00	11,280.00	10,363.00	22,831.00	16,929.00	12,756.00	-	-	6,823.23	9,170.47	17,329.00	17,954.00	6,336.00	8,325.00	2,076.00	1,710.00	-	-	-	-	-	-	-	-	-	-	75,745.23	84,026.47
MARKET RATIO	20.98%	13.42%	13.68%	27.17%	22.35%	15.18%	0.00%	0.00%	9.01%	10.91%	22.88%	21.37%	8.36%	9.91%	2.74%	2.04%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	564%	102%	90%	95%	205%	421%	#DIV/0!	#DIV/0!	94%	62%	61%	140%	283%	114%	328%	448%	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	117%	102%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

CURRENCY: YER. 1000

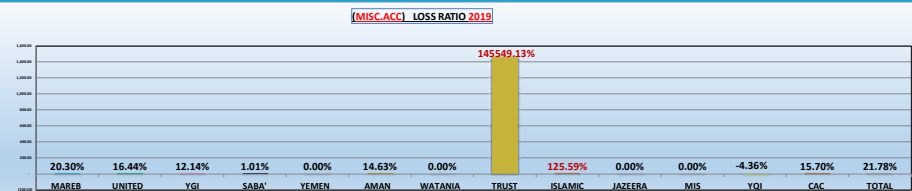
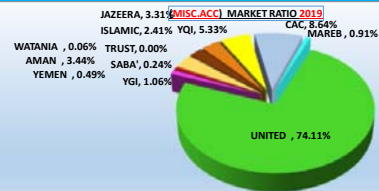
CURRENCY: TER: 1000																												
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	1,361.00	6,097.00	58,608.00	67,216.00	4,124.00	4,708.00	-	-	-	-	1,048.00	5,153.00	3,153.00	4,783.00	545.00	680.00	-	-	4,000.00	1,716.00	-	-	-	-	-	-	72,839.00	90,353.00
MARKET RATIO	1.87%	6.75%	80.46%	74.39%	5.66%	5.21%	0.00%	0.00%	0.00%	0.00%	1.44%	5.70%	4.33%	5.29%	0.75%	0.75%	0.00%	0.00%	5.49%	1.90%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
PAID LOSSES	-	315.00	11,384.00	510.00	48.00	25.00	-	-	-	-	100.00	-	400.00	38.00	-	-	-	-	-	680.00	-	-	-	-	-	-	11,932.00	1,568.00
MARKET RATIO	0.00%	20.09%	95.41%	32.53%	0.40%	1.59%	0.00%	0.00%	0.00%	0.00%	0.84%	0.00%	3.35%	2.42%	0.00%	0.00%	0.00%	0.00%	0.00%	43.37%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
O/S LOSSES	210.00	63.00	-	-	-	-	-	-	-	-	20,322.00	-	150.00	120.00	-	-	-	-	-	-	-	-	-	-	-	-	20,682.00	183.00
MARKET RATIO	1.02%	34.43%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	98.26%	0.00%	0.73%	65.57%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	15%	6%	19%	1%	1%	1%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	1949%	0%	17%	3%	0%	0%	#DIV/0!	#DIV/0!	0%	40%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	45%	2%



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

CURRENCY: YER. 1000

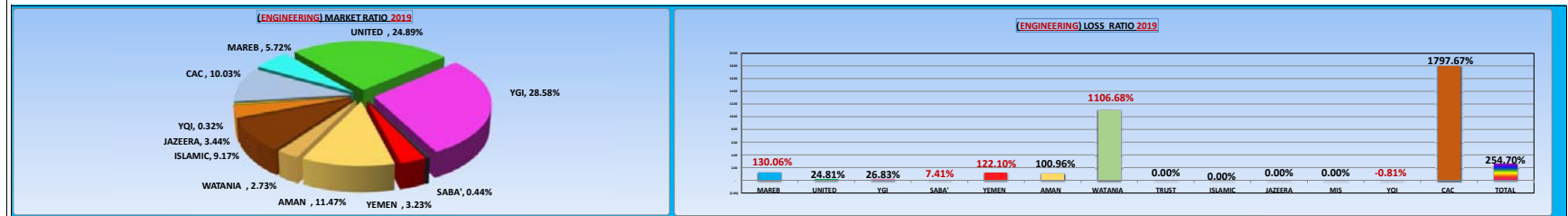
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	36,863.00	49,335.00	991,121.00	4,028,851.00	79,235.00	57,735.00	31,024.13	12,858.28	24,250.00	26,675.00	190,074.00	187,093.00	2,597.00	3,238.00	3,959.00	173.00	126,252.15	130,743.86	1,500.00	180,163.00	-	-	296,057.36	289,515.58	364,406.00	469,643.96	2,147,338.64	5,436,024.69
MARKET RATIO	1.72%	0.91%	46.16%	74.11%	3.69%	1.06%	1.44%	0.24%	1.13%	0.49%	8.85%	3.44%	0.12%	0.06%	0.18%	0.00%	5.88%	2.41%	0.07%	3.31%	0.00%	0.00%	13.79%	5.33%	16.97%	8.64%	100.00%	100.00%
PAID LOSSES	2,870.00	8,825.00	63,591.00	646,073.00	6,424.00	5,607.00	315.16	129.40	-	-	325.00	9,226.00	-	-	-	-	1,899.00	103,142.70	-	-	-	-	57.97	34.73	4,893.00	69,403.63	80,375.12	842,441.46
MARKET RATIO	3.57%	1.05%	79.12%	76.69%	7.99%	0.67%	0.39%	0.02%	0.00%	0.00%	0.40%	1.10%	0.00%	0.00%	0.00%	0.00%	2.36%	12.24%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	6.09%	8.24%	100.00%	100.00%
QIS LOSSES	4,398.00	1,191.00	24,069.00	16,394.00	5,834.00	1,403.00	200.00	-	-	-	85.00	18,154.00	-	-	251,801.00	251,800.00	202,075.00	61,060.00	-	-	-	-	(4,975.00)	(12,653.99)	9,052.00	4,314.93	492,539.00	341,662.94
MARKET RATIO	0.89%	0.35%	4.89%	4.80%	1.18%	0.41%	0.04%	0.00%	0.00%	0.00%	0.02%	5.31%	0.00%	0.00%	51.12%	73.70%	41.03%	17.87%	0.00%	0.00%	0.00%	0.00%	-1.01%	-3.70%	1.84%	1.26%	100.00%	100.00%
LOSS RATIO	20%	20%	9%	16%	15%	12%	2%	1%	0%	0%	0%	15%	0%	0%	6360%	145549%	162%	126%	0%	0%	#DIV/0!	#DIV/0!	-2%	-4%	4%	16%	27%	22%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

CURRENCY: YER. 1000

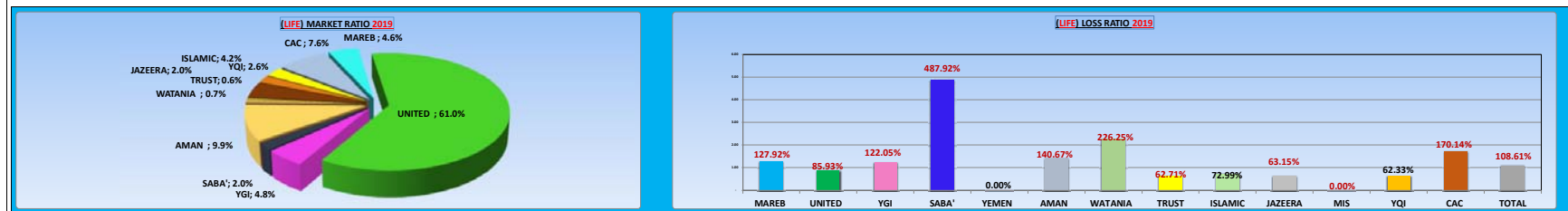
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	37,517.00	23,769.00	73,754.00	103,459.00	180,555.00	118,803.00	1,201.69	1,814.32	12,222.00	13,444.20	47,126.00	47,685.00	4,718.00	11,330.00	-	-	38,138.10	38,138.10	6,000.00	14,300.00	-	-	4,221.25	1,311.25	22,563.47	41,683.62	428,016.51	415,737.49
MARKET RATIO	8.77%	5.72%	17.23%	24.89%	42.18%	28.58%	0.28%	0.44%	2.86%	3.23%	11.01%	11.47%	1.10%	2.73%	0.00%	0.00%	8.91%	9.17%	1.40%	3.44%	0.00%	0.00%	0.99%	0.32%	5.27%	10.03%	100.00%	100.00%
PAID LOSSES	2,153.00	-	20,326.00	25,017.00	5,608.00	-	-	-	1,190.00	11,943.25	-	38,700.00	52,945.00	670.00	-	-	17,917.65	-	-	-	-	-	4,865.00	-	2,693.00	8,636.24	107,697.65	84,966.49
MARKET RATIO	2.00%	0.00%	18.87%	29.44%	5.21%	0.00%	0.00%	0.00%	1.10%	14.06%	0.00%	45.55%	49.16%	0.79%	0.00%	0.00%	16.64%	0.00%	0.00%	0.00%	0.00%	0.00%	4.52%	0.00%	2.50%	10.16%	100.00%	100.00%
OISLOSSES	31,415.00	30,915.00	4,363.00	649.00	31,869.00	31,869.00	1,340.00	134.50	46,388.30	4,472.22	9,422.00	9,442.00	123,213.00	124,717.00	656.00	31,042.00	-	-	-	-	-	-	(429.12)	(10.58)	4,847.00	740,695.70	253,084.18	973,925.84
MARKET RATIO	12.41%	3.17%	1.72%	0.07%	12.59%	3.27%	0.53%	0.01%	18.33%	0.46%	3.72%	0.97%	48.68%	12.81%	0.26%	3.19%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.17%	0.00%	1.92%	76.05%	100.00%	100.00%
LOSS RATIO	89%	130%	33%	25%	21%	27%	112%	7%	389%	122%	20%	101%	3734%	1107%	#DIV/0!	#DIV/0!	47%	0%	0%	0%	#DIV/0!	#DIV/0!	105%	-1%	33%	1798%	84%	255%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. 1000

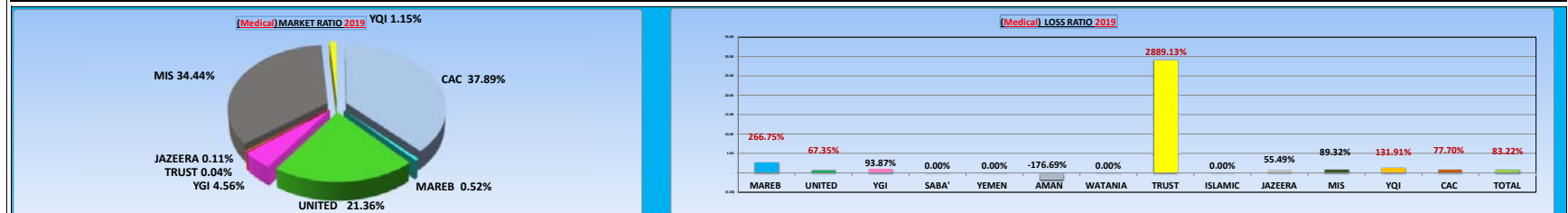
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019	2018	2019
PREMIUM	60,017.00	92,082.00	1,067,727.00	1,228,064.00	108,892.00	96,900.00	21,129.60	39,875.12	-	-	110,524.00	199,724.00	13,729.00	13,713.00	11,406.00	11,130.00	87,449.38	85,486.21	15,000.00	40,695.00	-	-	56,839.45	52,889.84	205,157.87	153,873.08	1,757,871.29	2,014,432.26
MARKET RATIO	3.41%	4.57%	60.74%	60.96%	6.19%	4.81%	1.20%	1.98%	0.00%	0.00%	6.29%	9.91%	0.78%	0.68%	0.65%	0.55%	4.97%	4.24%	0.85%	2.02%	0.00%	0.00%	3.23%	2.63%	11.67%	7.64%	100.00%	100.00%
PAID LOSSES	32,603.00	53,871.00	697,782.00	589,974.00	53,973.00	51,604.00	22,003.32	24,041.89	1,695.93	-	92,090.00	140,617.00	4,929.00	7,492.00	569.00	2,880.00	33,608.75	43,937.93	24,000.00	25,700.00	-	-	10,973.90	32,953.83	83,576.00	143,662.68	1,057,803.89	1,116,734.35
MARKET RATIO	3.08%	4.82%	65.97%	52.83%	5.10%	4.62%	2.08%	2.15%	0.16%	0.00%	8.71%	12.59%	0.47%	0.67%	0.05%	0.26%	3.18%	3.93%	2.27%	2.30%	0.00%	0.00%	1.04%	2.95%	7.90%	12.86%	100.00%	100.00%
O/S LOSSES	87,329.00	63,921.00	553,211.00	465,361.00	69,039.00	66,663.00	151,915.14	170,518.64	-	-	51,149.00	140,344.00	26,686.00	23,533.00	9,873.00	4,100.00	27,427.57	18,462.42	11,160.00	-	-	-	1,377.92	11.98	113,576.00	118,130.66	1,102,743.63	1,071,045.71
MARKET RATIO	7.92%	5.97%	50.17%	43.45%	6.26%	6.22%	13.78%	15.92%	0.00%	0.00%	4.64%	13.10%	2.42%	2.20%	0.90%	0.38%	2.49%	1.72%	1.01%	0.00%	0.00%	0.00%	0.12%	0.00%	10.30%	11.03%	100.00%	100.00%
LOSS RATIO	200%	128%	117%	86%	113%	122%	823%	488%	#DIV/0!	#DIV/0!	130%	141%	230%	226%	92%	63%	70%	73%	234%	63%	#DIV/0!	#DIV/0!	22%	62%	96%	170%	123%	109%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	374,584.00	70,752.00	1,828,353.00	2,907,748.00	366,196.00	620,923.00	-	-	-	-	-	(9,795.00)	-	-	65,912.00	5,933.00	-	-	5,000.00	15,353.00	3,657,703.00	4,689,101.00	144,147.15	157,184.33	2,497,265.00	5,158,674.13	8,939,165.15	13,615,873.46
MARKET RATIO	4.19%	0.52%	20.45%	21.36%	4.10%	4.56%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.07%	0.00%	0.00%	0.74%	0.04%	0.00%	0.00%	0.06%	0.11%	40.92%	34.44%	1.61%	1.15%	27.94%	37.89%	100.00%	100.00%
PAID LOSSES	374,081.00	133,808.00	1,531,378.00	1,634,196.00	37,749.00	420,571.00	-	-	-	-	6,281.00	6,827.00	-	-	99,735.00	82,599.00	-	-	1,500.00	8,520.00	3,162,728.00	4,186,623.00	136,022.85	217,646.25	2,333,248.00	3,648,165.72	7,622,715.85	10,340,835.97
MARKET RATIO	4.91%	1.29%	20.09%	15.80%	0.50%	4.07%	0.00%	0.00%	0.00%	0.00%	0.08%	0.07%	0.00%	0.00%	1.31%	0.80%	0.00%	0.00%	0.02%	0.08%	40.70%	40.50%	1.78%	2.10%	30.61%	35.28%	100.00%	100.00%
OIS LOSSES	130,844.00	54,920.00	257,868.00	324,299.00	45,479.00	162,290.00	-	-	-	-	12,649.00	10,480.00	-	-	165,249.00	88,813.00	-	-	500.00	-	-	-	(10,300.00)	(10,300.00)	136,797.00	359,896.43	739,086.00	990,498.43
MARKET RATIO	17.70%	5.54%	34.89%	32.74%	6.15%	16.38%	0.00%	0.00%	0.00%	0.00%	1.71%	1.06%	0.00%	0.00%	22.36%	8.97%	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%	-1.39%	-1.04%	18.51%	36.34%	100.00%	100.00%
LOSS RATIO	135%	267%	98%	67%	23%	94%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-177%	#DIV/0!	#DIV/0!	402%	2889%	#DIV/0!	#DIV/0!	40%	55%	85%	89%	87%	132%	99%	78%	94%	83%



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

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	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	951,866	735,822	7,687,716	12,546,873	1,834,875	1,658,938	152,421	149,241	321,562	365,535	1,146,431	1,248,486	311,703	401,330	207,374	61,325	840,900	974,334	234,000	757,724	3,657,703	4,689,101	633,392	611,883	3,491,338	6,423,101	21,471,282	30,623,694
MARKET RATIO	4.4%	2.4%	35.8%	41.0%	8.5%	5.4%	0.7%	0.5%	1.5%	1.2%	5.3%	4.1%	1.5%	1.3%	1.0%	0.2%	3.9%	3.2%	1.1%	2.5%	17%	15.3%	2.9%	2.0%	16.3%	21.0%	100%	100%
PAID LOSSES	1,732,778	604,665	2,902,727	3,525,898	351,528	2,125,986	19,853	23,684	122,027	134,307	448,178	469,344	180,132	167,268	185,831	144,543	125,087	297,333	61,450	186,545	3,102,720	4,188,523	207,955	274,469	2,666,189	4,077,923	12,106,456	16,220,489
MARKET RATIO	14.3%	4%	24.0%	21.7%	2.9%	13.1%	0.2%	0.1%	1.0%	1%	3.7%	3%	1.5%	1.0%	1.5%	0.9%	1.0%	1.8%	0.5%	1.2%	25.6%	25.8%	1.7%	1.7%	22.0%	25.1%	100%	100%
OIS LOSSES	425,168	277,892	699,207	724,406	1,858,848	802,342	65,222	63,085	177,977	170,196	535,998	587,110	321,830	724,403	573,032	705,384	921,264	540,531	77,500	86,058	0	0	-37,308	-62,663	379,825	1,317,933	5,998,563	5,936,678
MARKET RATIO	7.1%	4.7%	11.7%	12.2%	31%	13.5%	1.1%	1.1%	3.0%	2.9%	8.9%	9.9%	5.4%	12.2%	9.6%	11.9%	15.4%	9.1%	1.29%	1.4%	0%	0%	-1%	-1.1%	6.3%	22.2%	100%	100%
LOSS RATIO	227%	120%	47%	34%	120%	177%	56%	58%	93%	83%	86%	85%	161%	222%	366%	1386%	124%	86%	59%	36%	85%	89%	27%	35%	87%	84%	84%	72%

