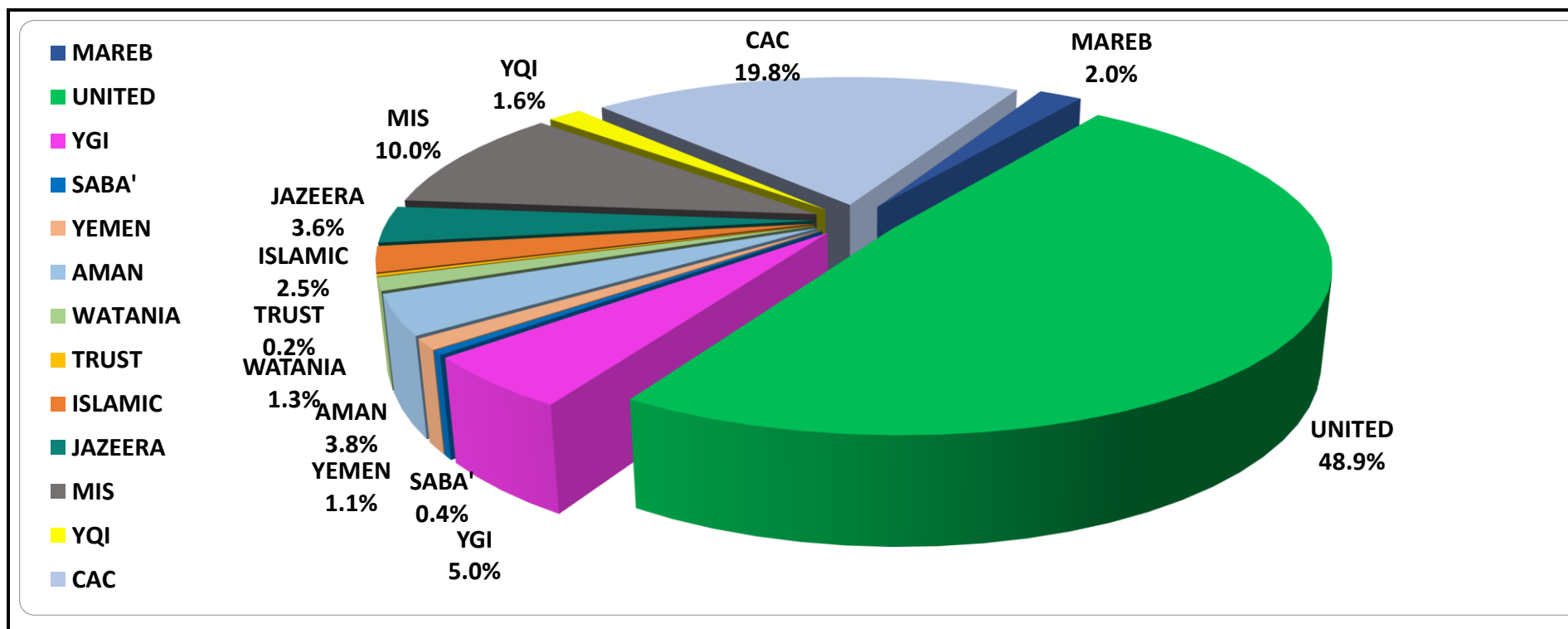
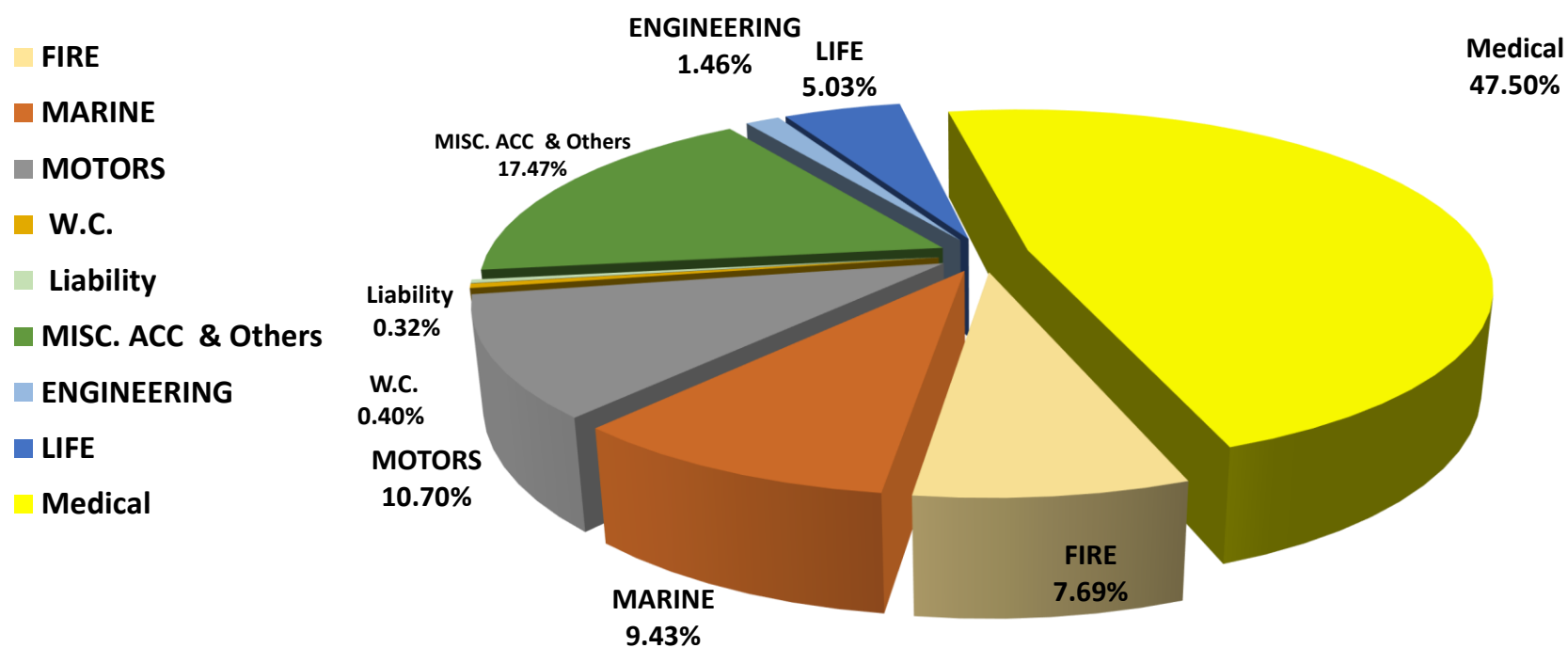


YEMEN INSURANCE MARKET **STATISTIC 2020**



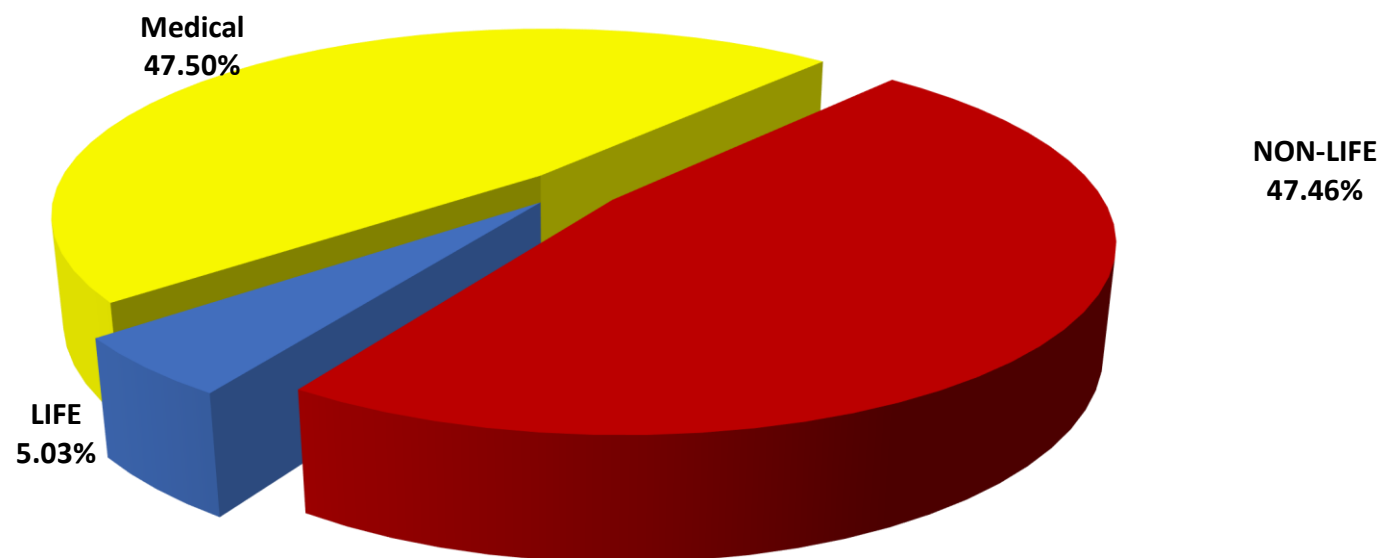
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2020**



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

YEMEN INSURANCE MARKET **STATISTIC 2020**



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

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YER. 1000

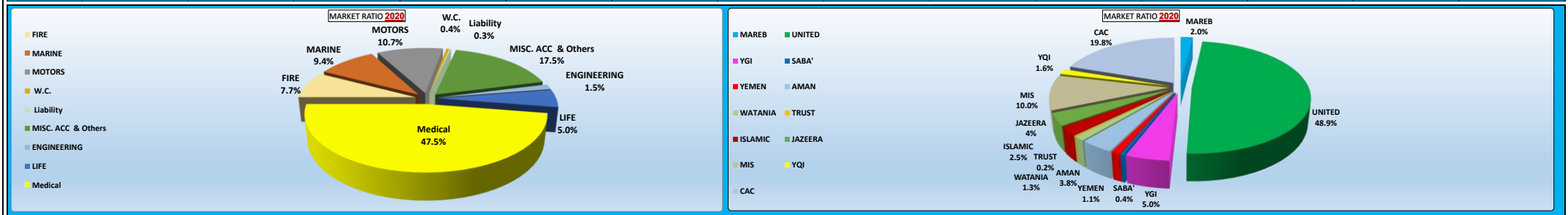
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
FIRE	108,467	126,409	1,915,824	1,858,199	195,760	198,713	21,208	19,947	11,393	13,671	361,283	432,762	80,384	62,938	7,065	6,802	163,017	151,274	84,904	145,614	0	0	45,030	42,723	101,488	130,223	3,095,823	3,189,276
Growth RATIO	17%		-3%		2%		-6%		20%		20%		-22%		-4%		-7%		72%		0%		-5%		28%		3%	
MARKET RATIO	3.5%	4.0%	61.9%	58.3%	6%	6%	0.7%	0.6%	0.4%	0.4%	11.7%	13.6%	2.6%	2.0%	0.2%	0.2%	5.3%	4.7%	2.7%	4.6%	0%	0%	1.5%	1.3%	3.3%	4.1%	9.5%	7.7%
MARINE	178,654	133,373	2,292,268	2,386,042	186,492	282,208	26,816	16,369	138,483	166,180	213,429	193,003	36,343	51,386	6,320	6,384	289,964	286,278	118,872	167,010	0	0	43,880	31,003	204,687	192,084	3,736,209	3,911,319
Growth RATIO	-25%		4%		51%		-39%		20%		-10%		41%		1%		-1%		40%		0%		-29%		-6%		5%	
MARKET RATIO	4.8%	3.4%	61.4%	61.0%	5.0%	7.2%	0.7%	0.4%	3.7%	4.2%	5.7%	4.9%	1.0%	1.3%	0.2%	0.2%	7.8%	7.3%	3.18%	4.3%	0%	0%	1.2%	0.8%	5.5%	4.9%	11.4%	9.4%
MOTORS	282,498	253,578	1,183,784	1,409,882	469,568	505,317	86,544	81,832	133,326	159,991	427,276	461,265	257,946	344,861	40,745	33,467	352,471	330,349	338,463	301,760	0	0	74,963	76,127	446,924	479,748	4,094,507	4,438,176
Growth RATIO	-10%		19%		8%		-5%		20%		8%		34%		-18%		-6%		-11%		0%		2%		7%		8%	
MARKET RATIO	6.9%	5.7%	28.9%	31.8%	11.5%	11.4%	2.1%	1.8%	3.3%	3.6%	10.4%	10.4%	6.3%	7.8%	1.0%	0.8%	8.6%	7.4%	8%	6.8%	0%	0%	1.8%	1.7%	10.9%	10.8%	12.5%	10.7%
W.C.	16,250	10,129	47,723	54,123	4,949	7,904	0	1,584	42,215	50,658	16,362	17,110	7,306	13,984	409	699	0	0	3,953	10,661	0	0	0	0	0	0	139,167	166,851
Growth RATIO	-38%		13%		60%		0%		20%		5%		91%		71%		0%		170%		0%		0%		0%		20%	
MARKET RATIO	11.7%	6.1%	34.3%	32.4%	3.6%	4.7%	0%	1%	30.3%	30.4%	11.8%	10%	5.2%	8.4%	0.3%	0.4%	0%	0%	3%	6.4%	0%	0%	0%	0%	0%	0%	0.4%	0.4%
Liability	6,097	6,236	67,216	66,302	4,708	4,148	0	80	0	0	5,153	5,559	4,783	5,390	680	18,376	0	0	1,716	20,400	0	0	0	0	0	4,626	90,353	131,117
Growth RATIO	2%		-1%		-12%		0%		0%		8%		13%		2602%		0%		1089%		0%		0%		0%		45%	
MARKET RATIO	6.7%	4.8%	74.4%	50.6%	5.2%	3%	0%	0%	0.0%	0%	5.7%	4%	5.3%	4.1%	0.8%	14%	0%	0%	2%	15.6%	0%	0%	0%	0%	0%	4%	0.3%	0.3%
MISC. ACC & Others	49,335	37,601	4,028,851	5,529,978	57,735	56,066	12,858	19,246	26,675	32,010	187,093	209,160	3,238	163	173	173	130,744	176,006	180,163	280,000	0	0	289,516	381,474	469,644	524,694	5,436,025	7,246,572
Growth RATIO	-24%		37%		-3%		50%		20%		12%		-95%		0%		35%		55%		0%		32%		12%		33.3%	
MARKET RATIO	1%	0.5%	74.1%	76.3%	1.1%	0.8%	0.2%	0.3%	0%	0%	3.4%	2.9%	0.1%	0.0%	0.0%	0.0%	2.4%	2.4%	3.3%	4%	0%	0%	5.3%	5.3%	8.6%	7.2%	16.7%	17.5%
ENGINEERING	23,769	58,947	103,459	122,568	118,803	162,827	1,814	1,894	13,444	16,133	47,685	53,815	11,330	27,237	0	1,633	38,138	25	14,300	108,116	0	0	1,311	2,425	41,684	49,989	415,737	605,610
Growth RATIO	148%		18%		37%		4%		20%		13%		140%		0%		-100%		656%		0%		85%		20%		46%	
MARKET RATIO	5.7%	9.7%	24.9%	20.2%	28.6%	26.9%	0.4%	0.3%	3.2%	2.7%	11.5%	8.9%	2.7%	4.5%	0.0%	0%	9.2%	0.0%	3.44%	17.9%	0%	0%	0.3%	0.4%	10.0%	8.3%	1.3%	1.5%
LIFE	92,082	49,232	1,228,064	1,270,210	96,900	97,830	39,875	27,609	0	0	199,724	209,382	13,713	12,600	11,130	21,386	85,486	77,395	40,695	71,813	0	0	52,890	82,555	153,873	167,602	2,014,432	2,087,615
Growth RATIO	-47%		3%		1%		-31%		#DIV/0!		5%		-8%		92%		-9%		76%		0%		56%		9%		4%	
MARKET RATIO	4.6%	2.4%	61.0%	60.8%	4.8%	4.7%	2.0%	1%	0.0%	0.0%	9.9%	10.0%	0.7%	0.6%	0.6%	1%	4.2%	3.7%	2%	3.4%	0%	0%	2.6%	4.0%	7.6%	8.0%	6.2%	5.0%
Medical	70,752	147,539	2,907,748	7,569,300	620,923	771,804	0	0	0	0	-9,795	2,272	0	0	5,933	3,589	0	0	15,353	372,222	4,689,101	4,152,883	157,184	31,532	5,158,674	6,655,366	13,615,873	19,706,508
Growth RATIO	109%		160%		24%		0%		0%		-123%		0%		-40%		0%		2324%		-11%		-80%		29%		45%	
MARKET RATIO	0.5%	0.7%	21.4%	38.4%	4.6%	3.9%	0%	0%	0%	0%	-0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0%	0%	0.11%	2%	34.4%	21.1%	1.2%	0.2%	37.9%	33.8%	41.7%	47.5%
TOTAL (R)	827,904	823,044	13,774,937	20,266,603	1,755,838	2,086,817	189,116	168,562	365,535	438,643	1,448,210	1,584,328	415,043	518,559	72,455	92,509	1,059,821	1,021,328	798,419	1,477,596	4,689,101	4,152,883	664,773	647,840	6,576,974	8,204,332	32,638,126	41,483,045
TOTAL (\$)	\$2,365	\$2,352	\$39,357	\$57,905	\$5,017	\$5,962	\$540	\$482	\$1,044	\$1,253	\$4,138	\$4,527	\$1,186	\$1,482	\$207	\$264	\$3,028	\$2,918	\$2,281	\$4,222	\$13,397	\$11,865	\$1,899	\$1,851	\$18,791	\$23,441	\$93,252	\$118,523
MARKET RATIO	2.5%	2.0%	42.2%	48.9%	5.4%	5.0%	0.6%	0.4%	1.1%	1.1%	4.4%	3.8%	1.3%	1.3%	0.2%	0.2%	3.2%	2.5%	2.4%	3.6%	14.4%	10.0%	2.0%	1.6%	20.2%	19.8%	100%	100%
Growth RATIO	-1%		47%		19%		-11%		20%		9%		25%		28%		-4%		85%		-11%		-3%		25%		27%	

PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YER. 1000

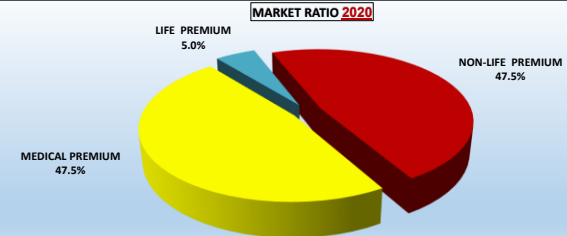
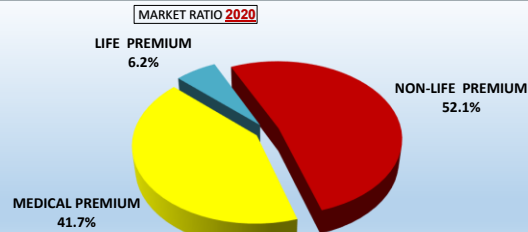
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
TOTAL PREMIUM (R)	827,904	823,044	13,774,937	20,266,603	1,755,838	2,086,817	189,116	168,562	365,535	438,643	1,448,210	1,584,328	415,043	518,559	72,455	92,509	1,059,821	1,021,328	798,419	1,477,596	4,689,101	4,152,883	664,773	647,840	6,576,974	8,204,332	32,638,126	41,483,045
TOTAL PREMIUM (\$)	\$2,365	\$2,352	\$39,357	\$57,905	\$5,017	\$5,962	\$540	\$482	\$1,044	\$1,253	\$4,138	\$4,527	\$1,186	\$1,482	\$207	\$264	\$3,028	\$2,918	\$2,281	\$4,222	\$13,397	\$11,865	\$1,899	\$1,851	\$18,791	\$23,441	\$93,252	\$118,523
MARKET RATIO	2.5%	2.0%	42.2%	48.9%	5.4%	5.0%	1%	0.4%	1%	1.1%	4.4%	3.8%	1.3%	1.3%	0.2%	0.2%	3%	2.5%	2.4%	3.6%	14%	10.0%	2.0%	1.6%	20.2%	19.8%	100.0%	100.0%
Growth RATIO	-1%		47%		19%		-11%		20%		9%		25%		28%		-4%		85%		-11%		-3%		25%		27%	



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

CURRENCY: YER. 1000

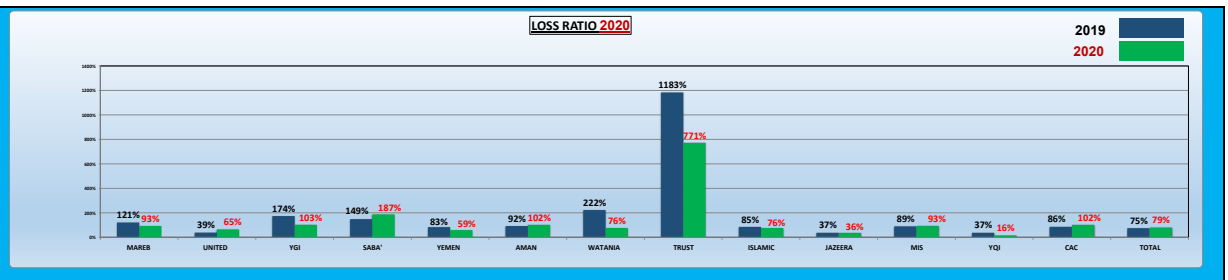
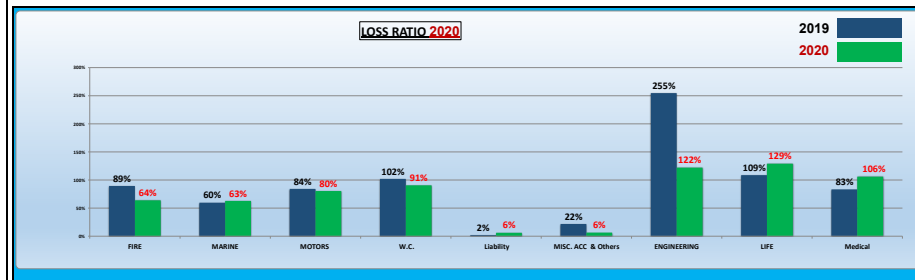
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
NON-LIFE PREMIUM	665,070	626,273	9,639,125	11,427,093	1,038,015	1,217,183	149,241	140,953	365,535	438,643	1,258,281	1,372,674	401,330	505,959	55,392	67,534	974,334	943,933	742,371	1,033,561	0	0	454,699	533,752	1,264,427	1,381,364	17,007,820	19,688,922
MARKET RATIO	3.9%	3.2%	56.7%	58.0%	6.1%	6.2%	1%	0.7%	2.1%	2.2%	7.4%	7%	2.4%	2.6%	0.3%	0.3%	5.7%	4.8%	4.4%	5.2%	0%	0%	2.7%	2.7%	7.4%	7.0%	52.1%	47.5%
Growth RATIO	-6%		19%		17%		-6%		20%		9%		26%		22%		-3%		39%		0%		17%		9%		16%	
MEDICAL PREMIUM	70,752	147,539	2,907,748	7,569,300	620,923	771,804	0	0	0	0	-9,795	2,272	0	0	5,933	3,589	0	0	15,353	372,222	4,689,101	4,152,883	157,184	31,532	5,158,674	6,655,366	13,615,873	19,706,508
MARKET RATIO	0.5%	0.7%	21.4%	38.4%	4.6%	3.9%	0%	0%	0%	0%	-0.1%	0.0%	0.0%	0%	0.0%	0.0%	0%	0%	0.11%	2%	34.4%	21.1%	1.2%	0.2%	37.9%	33.8%	41.7%	47.5%
Growth RATIO	109%		160%		24%		0%		0%		-123%		0%		-40%		0%		2324%		-11%		-80%		29%		45%	
LIFE PREMIUM	92,082	49,232	1,228,064	1,270,210	96,900	97,830	39,875	27,609	0	0	199,724	209,382	13,713	12,600	11,130	21,386	85,486	77,395	40,695	71,813	0	0	52,890	82,555	153,873	167,602	2,014,432	2,087,615
MARKET RATIO	4.6%	2.4%	61.0%	60.8%	4.8%	4.7%	2.0%	1.3%	0.0%	0.0%	9.9%	10%	0.7%	0.6%	0.6%	1%	4.2%	3.7%	2%	3.4%	0%	0%	2.6%	4.0%	7.6%	8.0%	6.2%	5.0%
Growth RATIO	-47%		3%		1%		-31%		#DIV/0!		5%		-8%		92%		-9%		76%		0%		56%		9%		4%	



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

CURRENCY: YER. 1000

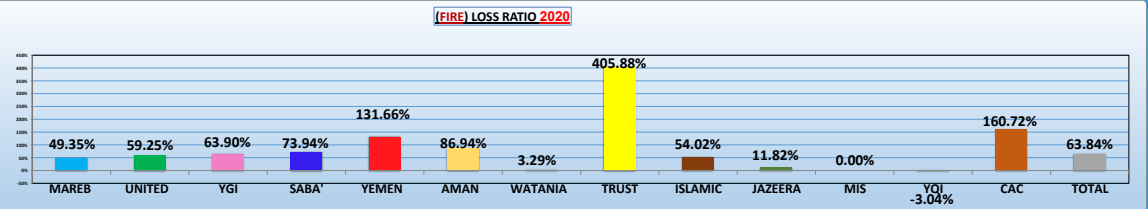
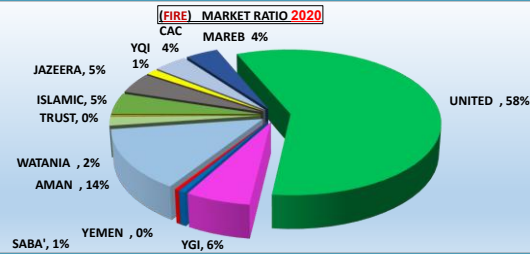
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	827,904	823,044	13,774,937	20,266,603	1,755,838	2,086,817	189,116	168,562	365,535	438,643	1,448,210	1,584,328	415,043	518,559	72,455	92,509	1,059,821	1,021,328	798,419	1,477,596	4,689,101	4,152,883	664,773	647,840	6,576,974	8,204,332	32,638,126	41,483,045
MARKET RATIO	2.5%	2.0%	42.2%	48.9%	5.4%	5.0%	1%	0.4%	1.1%	1.1%	4.4%	3.8%	1.3%	1.3%	0.2%	0.2%	3.2%	2.5%	2.4%	3.6%	14.4%	10.0%	2.0%	1.6%	20.2%	19.8%	100%	100%
PAID LOSSES	658,536	405,080	4,115,872	9,415,468	2,177,590	1,210,612	47,726	49,176	134,307.49	166,429	609,961	755,870	174,760	220,085	147,423	86,856	341,271	428,461	212,245	508,389	4,188,523	3,882,117	307,423	111,176	4,221,586	7,364,919	17,337,223	24,604,638
MARKET RATIO	3.8%	1.6%	23.7%	38.3%	12.6%	4.9%	0.3%	0.2%	0.8%	0.7%	3.5%	3.1%	1.0%	0.9%	0.9%	0.4%	2.0%	1.7%	1.2%	2.1%	24.2%	15.8%	1.8%	0.5%	24.3%	29.9%	100%	100%
O/S. LOSSES	341,813	360,459	1,189,767	3,662,928	869,005	933,256	233,604	266,224	170,196	91,722	727,454	856,132	747,936	175,845	709,484	625,934	558,994	352,136	86,058	29,790	0	0	-62,651	-6,764	1,436,064	1,022,787	7,007,724	8,370,450
MARKET RATIO	5%	4.3%	17.0%	44%	12.4%	11%	3.3%	3.2%	2.4%	1.1%	10.4%	10.2%	10.7%	2.1%	10.1%	7.5%	8.0%	4.2%	1.23%	0.4%	0%	0%	-1%	-0.1%	20.5%	12.2%	100%	100%
LOSS RATIO	121%	93%	39%	65%	174%	103%	149%	187%	83%	59%	92%	102%	222%	76%	1183%	771%	85%	76%	37%	36%	89%	93%	37%	16%	86%	102%	75%	79%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

CURRENCY: YER. 1000

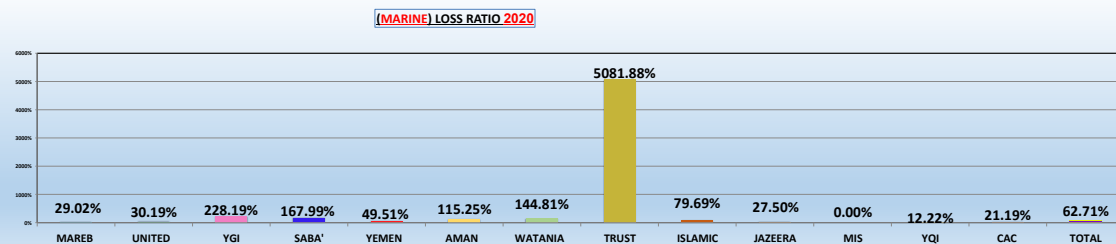
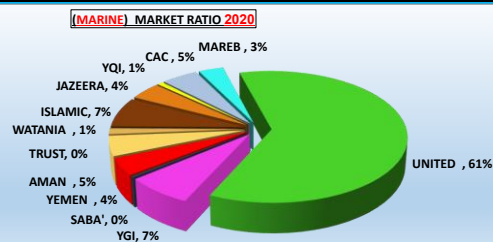
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	108,467.00	126,409.00	1,915,824.00	1,858,199.08	195,760.00	198,713.00	21,207.95	19,947.20	11,392.72	13,671.26	361,283.00	432,762.00	80,384.00	62,938.19	7,065.00	6,802.00	163,017.08	151,274.44	84,904.00	145,614.00	-	0	45,029.59	42,722.84	101,488.40	130,223.05	3,095,822.74	3,189,276.06
MARKET RATIO	3.50%	3.96%	61.88%	58.26%	6.32%	6.23%	0.69%	0.63%	0.37%	0.43%	11.67%	13.57%	2.60%	1.97%	0.23%	0.21%	5.27%	4.74%	2.74%	4.57%	0.00%	0.00%	1.45%	1.34%	3.28%	4.08%	100.00%	100.00%
PAID LOSSES	78,549.00	22,838.00	274,087.00	570,255.04	1,447,094.00	118,109.00	142.90	1,619.10	730.64	-	38,152.00	188,874.00	136.00	1,481.40	548.00	13,685.00	6,289.33	6,721.59	34,702.00	17,211.00	-	0	4,587.19	2,486.96	10,503.95	44,429.21	1,895,522.01	987,710.29
MARKET RATIO	4.14%	2.31%	14.46%	57.74%	76.34%	11.96%	0.01%	0.16%	0.04%	0.00%	2.01%	19.12%	0.01%	0.15%	0.03%	1.39%	0.33%	0.68%	1.83%	1.74%	0.00%	0.00%	0.24%	0.25%	0.55%	4.50%	100.00%	100.00%
O/S LOSSES	43,210.00	39,544.00	43,545.00	530,687.29	17,654.00	8,861.00	8,602.00	13,129.05	960.36	18,000.00	173,521.00	187,365.00	452,904.00	590.55	13,923.00	13,923.00	61,996.98	74,998.60	-	0	-	0	(337.64)	(3,783.94)	53,510.00	164,860.00	869,488.70	1,048,174.55
MARKET RATIO	4.97%	3.77%	5.01%	50.63%	2.03%	0.85%	0.99%	1.25%	0.11%	1.72%	19.96%	17.88%	52.09%	0.06%	1.60%	1.33%	7.13%	7.16%	0.00%	0.00%	0.00%	0.00%	-0.04%	-0.36%	6.15%	15.73%	100.00%	100.00%
LOSS RATIO	112%	49%	17%	59%	748%	64%	41%	74%	15%	132%	59%	87%	564%	3.3%	205%	406%	42%	54%	41%	12%	#DIV/0!	#DIV/0!	9%	-3%	63%	161%	89%	64%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

CURRENCY: YER. 1000

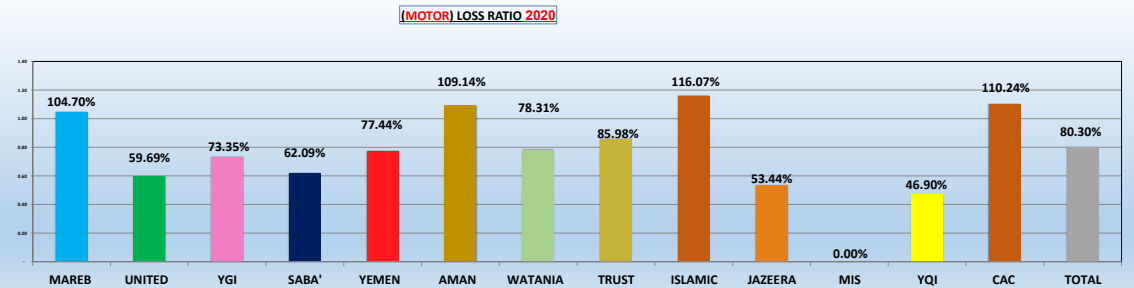
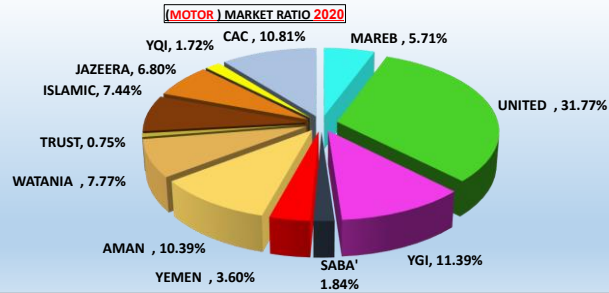
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	178,654.00	133,373.00	2,292,268.00	2,386,042.21	186,492.00	282,208.00	26,816.00	16,369.20	138,483.14	166,179.77	213,429.00	193,003.00	36,343.00	51,385.70	6,320.00	6,384.00	289,964.44	286,278.24	118,872.00	167,010.00	-	-	43,879.82	31,002.57	204,687.26	192,083.75	3,736,208.66	3,911,319.44
MARKET RATIO	4.78%	3.41%	61.35%	61.00%	4.99%	7.22%	0.72%	0.42%	3.71%	4.25%	5.71%	4.93%	0.97%	1.31%	0.17%	0.16%	7.76%	7.32%	3.18%	4.27%	0.00%	0.00%	1.17%	0.79%	5.48%	4.91%	100.00%	100.00%
PAID LOSSES	209,627.00	14,850.00	286,100.00	198,012.94	70,382.00	224,473.00	12,776.73	741.11	30,963.83	53,001.02	68,143.00	85,336.00	28,108.00	35,711.06	50,840.00	26,254.00	49,334.33	220,937.47	42,500.00	45,930.00	-	-	8,461.67	3,788.12	11,713.88	8,428.64	868,950.44	917,463.35
MARKET RATIO	24.12%	1.62%	32.92%	21.58%	8.10%	24.47%	1.47%	0.08%	3.56%	5.78%	7.84%	9.30%	3.23%	3.89%	5.85%	2.86%	5.68%	24.08%	4.89%	5.01%	0.00%	0.00%	0.97%	0.41%	1.35%	0.92%	100.00%	100.00%
O/S LOSSES	21,977.00	23,850.00	86,373.00	522,399.76	466,714.00	419,502.00	1,281.00	26,757.50	98,040.00	29,282.40	136,582.00	137,107.00	19,679.00	38,702.92	298,173.00	298,173.00	166,678.65	7,207.99	60,000.00	-	-	-	(19,537.50)	-	21,617.00	32,273.00	1,357,577.15	1,535,255.57
MARKET RATIO	1.62%	1.55%	6.36%	34.03%	34.38%	27.32%	0.09%	1.74%	7.22%	1.91%	10.06%	8.93%	1.45%	2.52%	21.96%	19.42%	12.28%	0.47%	4.42%	0.00%	0.00%	0.00%	-1.44%	0.00%	1.59%	2.10%	100.00%	100.00%
LOSS RATIO	130%	29%	16%	30%	288%	228%	52%	168%	93%	50%	96%	115%	131%	145%	5522%	5082%	74%	80%	86%	28%	#DIV/0!	#DIV/0!	-25%	12%	16%	21%	60%	63%



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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	282,498.00	253,578.00	1,183,784.00	1,409,881.59	469,568.00	505,317.00	86,544.19	81,831.85	133,325.73	159,990.88	427,276.00	461,265.00	257,946.00	344,861.10	40,745.00	33,467.00	352,470.85	330,348.68	338,463.00	301,760.00	-	-	74,962.67	76,127.12	446,923.60	479,748.21	4,094,507.04	4,438,176.43
MARKET RATIO	6.90%	5.71%	28.91%	31.77%	11.47%	11.39%	2.11%	1.84%	3.26%	3.60%	10.44%	10.39%	6.30%	7.77%	1.00%	0.75%	8.61%	7.44%	8.27%	6.80%	0.00%	0.00%	1.83%	1.72%	10.92%	10.81%	100.00%	100.00%
PAID LOSSES	168,168.00	168,567.00	637,557.00	608,236.54	174,207.00	216,305.00	10,634.90	11,701.27	73,786.03	89,098.31	303,328.00	285,592.00	138,316.00	158,223.95	10,434.00	8,851.00	138,566.68	129,809.61	100,143.00	131,480.00	-	-	43,739.11	36,405.26	329,479.75	380,118.86	2,128,359.48	2,224,388.79
MARKET RATIO	7.90%	7.58%	29.96%	27.34%	8.19%	9.72%	0.50%	0.53%	3.47%	4.01%	14.25%	12.84%	6.50%	7.11%	0.49%	0.40%	6.51%	5.84%	4.71%	5.91%	0.00%	0.00%	2.06%	1.64%	15.48%	17.09%	100.00%	100.00%
O/S LOSSES	114,336.00	96,927.00	230,315.00	233,368.33	109,656.00	154,345.00	53,067.84	39,105.30	57,553.24	34,800.00	220,977.00	217,815.00	118,658.00	111,821.94	19,923.00	19,924.00	250,795.50	253,628.60	26,058.00	29,790.00	-	-	(19,822.95)	(703.76)	137,798.92	148,775.53	1,319,315.55	1,339,596.95
MARKET RATIO	8.67%	7.24%	17.46%	17.42%	8.31%	11.52%	4.02%	2.92%	4.36%	2.60%	16.75%	16.26%	8.99%	8.35%	1.51%	1.49%	19.01%	18.93%	1.98%	2.22%	0.00%	0.00%	-1.50%	-0.05%	10.44%	11.11%	100.00%	100.00%
LOSS RATIO	100%	105%	73%	60%	60%	73%	74%	62%	99%	77%	123%	109%	100%	78%	75%	86%	110%	116%	37%	53%	#DIV/0!	#DIV/0!	32%	47%	105%	110%	84%	80%

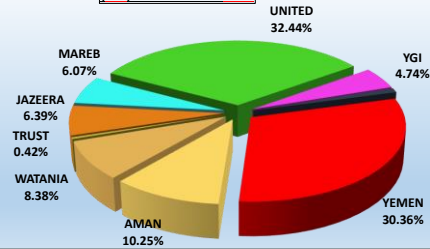


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

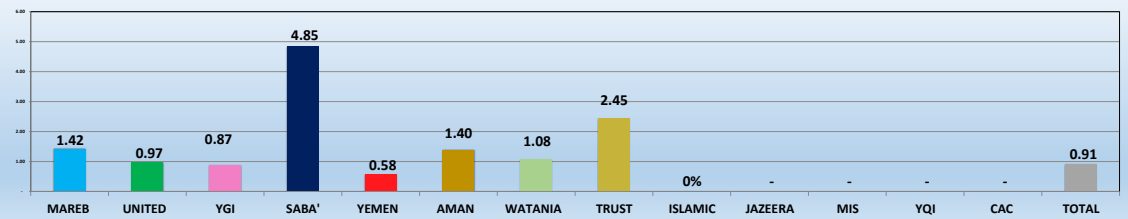
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	16,250.00	10,129.00	47,723.00	54,122.99	4,949.00	7,904.00	-	1,584.00	42,214.67	50,657.61	16,362.00	17,110.00	7,306.00	13,983.74	409.00	699.00	-	-	3,953.00	10,661.00	-	-	-	-	-	-	139,166.67	166,851.33
MARKET RATIO	11.68%	6.07%	34.29%	32.44%	3.56%	4.74%	0.00%	0.95%	30.33%	30.36%	11.76%	10.25%	5.25%	8.38%	0.29%	0.42%	0.00%	0.00%	2.84%	6.39%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
PAID LOSSES	5,373.00	8,163.00	22,398.00	16,990.01	8,100.00	2,216.00	-	4,921.52	16,883.74	24,329.53	4,968.00	6,213.00	-	7,913.06	122.00	-	-	-	-	-	-	-	-	-	-	-	57,844.74	70,746.13
MARKET RATIO	9.29%	11.54%	38.72%	24.02%	14.00%	3.13%	0.00%	6.96%	29.19%	34.39%	8.59%	8.78%	0.00%	11.19%	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%	
O/S.LOSSES	11,280.00	6,254.00	22,831.00	35,276.74	12,756.00	4,662.00	-	2,760.00	9,170.47	4,932.47	17,954.00	17,684.00	8,325.00	7,164.42	1,710.00	1,710.00	-	-	-	-	-	-	-	-	-	-	84,026.47	80,443.62
MARKET RATIO	13.42%	7.77%	27.17%	43.85%	15.18%	5.80%	0.00%	3.43%	10.91%	6.13%	21.37%	21.98%	9.91%	8.91%	2.04%	2.13%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%	
LOSS RATIO	102%	142%	95%	97%	421%	87%	#DIV/0!	485%	62%	58%	140%	140%	114%	108%	448%	245%	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	102%	91%

(W.C) MARKET RATIO 2020



(W.C) LOSS RATIO 2020

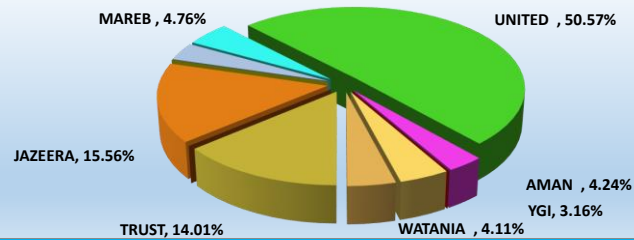


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

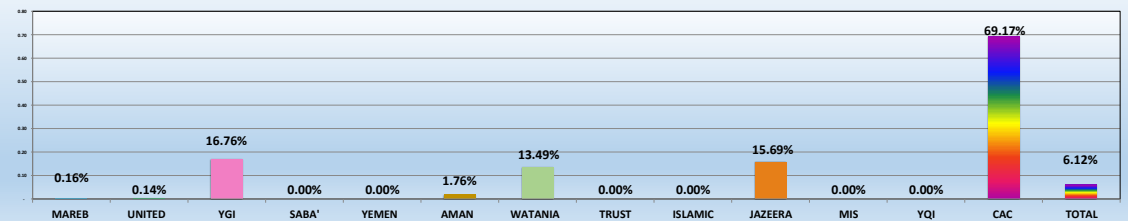
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	6,097.00	6,236.00	67,216.00	66,301.94	4,708.00	4,148.00	-	80.00	-	-	5,153.00	5,559.00	4,783.00	5,390.15	680.00	18,376.00	-	-	1,716.00	20,400.00	-	-	-	-	-	4,626.00	90,353.00	131,117.09
MARKET RATIO	6.75%	4.76%	74.39%	50.57%	5.21%	3.16%	0.00%	0.06%	0.00%	0.00%	5.70%	4.24%	5.29%	4.11%	0.75%	14.01%	0.00%	0.00%	1.90%	15.56%	0.00%	0.00%	0.00%	0.00%	0.00%	3.53%	100.00%	100.00%
PAID LOSSES	315.00	-	510.00	94.00	25.00	695.00	-	-	-	-	-	98.00	38.00	727.00	-	-	-	-	680.00	3,200.00	-	-	-	-	-	3,200.00	1,568.00	8,014.00
MARKET RATIO	20.09%	0.00%	32.53%	1.17%	1.59%	8.67%	0.00%	0.00%	0.00%	0.00%	0.00%	1.22%	2.42%	9.07%	0.00%	0.00%	0.00%	0.00%	43.37%	39.93%	0.00%	0.00%	0.00%	0.00%	0.00%	39.93%	100.00%	100.00%
O/S.LOSSES	63.00	10.00	-	-	-	-	-	-	-	-	-	-	120.00		-	-	-	-	-	-	-	-	-	-	-	-	183.00	10.00
MARKET RATIO	34.43%	100.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	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	6%	0%	1%	0%	1%	17%	#DIV/0!	0%	#DIV/0!	#DIV/0!	0%	2%	3%	13%	0%	0%	#DIV/0!	#DIV/0!	40%	16%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	69%	2%	6%

(Liability) MARKET RATIO 2020



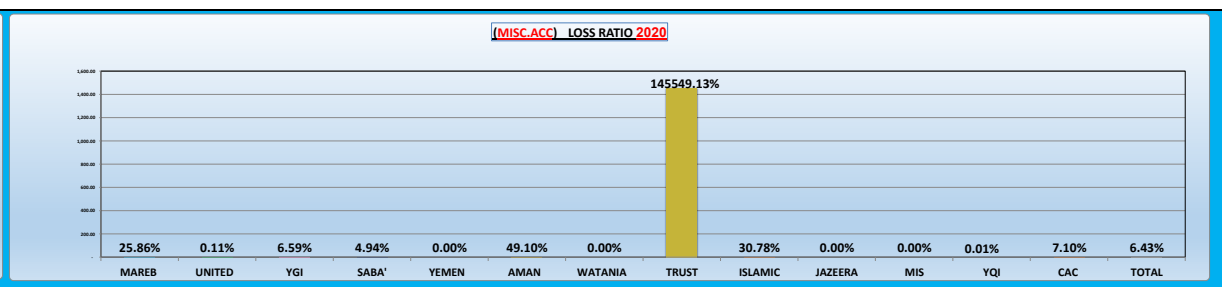
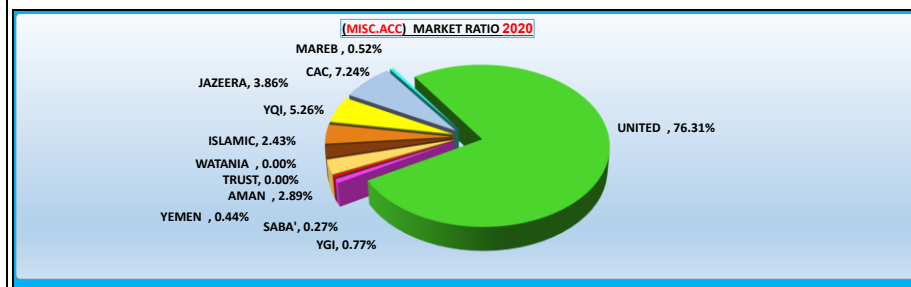
(Liability) LOSS RATIO 2020



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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	49,335.00	37,601.00	4,028,851.00	5,529,977.79	57,735.00	56,066.00	12,858.28	19,246.43	26,675.00	32,010.00	187,093.00	209,160.00	3,238.00	162.68	173.00	173.00	130,743.86	176,006.43	180,163.00	280,000.00	-	-	289,515.58	381,474.41	469,643.96	524,693.90	5,436,024.69	7,246,571.63
MARKET RATIO	0.91%	0.52%	74.11%	76.31%	1.06%	0.77%	0.24%	0.27%	0.49%	0.44%	3.44%	2.89%	0.06%	0.00%	0.00%	0.00%	2.41%	2.43%	3.31%	3.86%	0.00%	0.00%	5.33%	5.26%	8.64%	7.24%	100.00%	100.00%
PAID LOSSES	8,825.00	3,371.00	646,073.00	5,150.00	5,607.00	3,196.00	129.40	2.50	-	-	9,226.00	10,645.00	-	-	-	-	103,142.70	53,875.51	-	-	-	-	34.73	16.49	69,403.63	513.36	842,441.46	76,769.86
MARKET RATIO	1.05%	4.39%	76.69%	6.71%	0.67%	4.16%	0.02%	0.00%	0.00%	0.00%	1.10%	13.87%	0.00%	0.00%	0.00%	0.00%	12.24%	70.18%	0.00%	0.00%	0.00%	0.00%	0.00%	0.02%	8.24%	0.67%	100.00%	100.00%
O/S.LOSSES	1,191.00	6,354.00	16,394.00	848.00	1,403.00	500.00	-	947.65	-	-	18,154.00	92,048.00	-	-	251,800.00	251,800.00	61,060.00	300.00	-	-	-	-	(12,653.99)	15.50	4,314.93	36,714.93	341,662.94	389,528.08
MARKET RATIO	0.35%	1.63%	4.80%	0.22%	0.41%	0.13%	0.00%	0.24%	0.00%	0.00%	5.31%	23.63%	0.00%	0.00%	73.70%	64.64%	17.87%	0.08%	0.00%	0.00%	0.00%	0.00%	-3.70%	0.00%	1.26%	9.43%	100.00%	100.00%
LOSS RATIO	20%	26%	16%	0%	12%	7%	1%	5%	0%	0%	15%	49%	0%	0%	145549%	145549%	126%	31%	0%	0%	#DIV/0!	#DIV/0!	-4%	0%	16%	7%	22%	6%

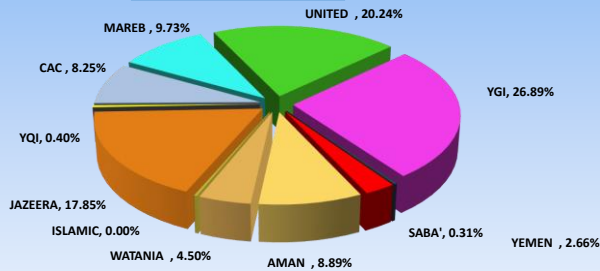


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

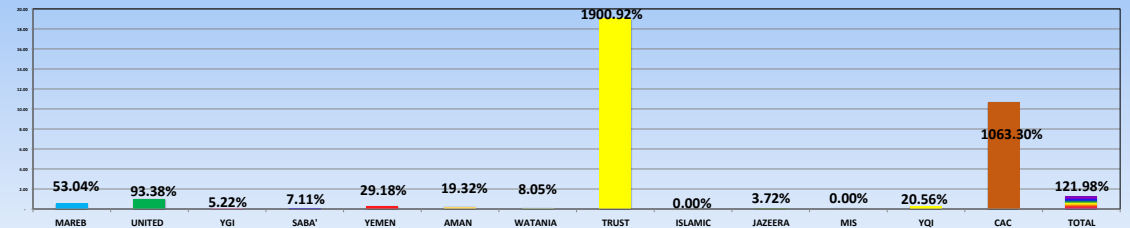
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	23,769.00	58,947.00	103,459.00	122,567.89	118,803.00	162,827.00	1,814.32	1,894.02	13,444.20	16,133.04	47,685.00	53,815.00	11,330.00	27,237.47	-	1,633.00	38,138.10	25.03	14,300.00	108,116.00	-	-	1,311.25	2,425.25	41,683.62	49,989.31	415,737.49	605,610.00
MARKET RATIO	5.72%	9.73%	24.89%	20.24%	28.58%	26.89%	0.44%	0.31%	3.23%	2.66%	11.47%	8.89%	2.73%	4.50%	0.00%	0.27%	9.17%	0.00%	3.44%	17.85%	0.00%	0.00%	0.32%	0.40%	10.03%	8.25%	100.00%	100.00%
PAID LOSSES	-	350.00	25,017.00	20,603.94	-	5,391.00	-	134.70	11,943.25	-	38,700.00	400.00	670.00	2,192.34	-	-	-	-	-	4,017.00	-	-	-	30.00	8,636.24	16,309.75	84,966.49	49,428.73
MARKET RATIO	0.00%	0.71%	29.44%	41.68%	0.00%	10.91%	0.00%	0.27%	14.06%	0.00%	45.55%	0.81%	0.79%	4.44%	0.00%	0.00%	0.00%	0.00%	0.00%	8.13%	0.00%	0.00%	0.00%	0.06%	10.16%	33.00%	100.00%	100.00%
O/S.LOSSES	30,915.00	30,915.00	649.00	93,854.27	31,869.00	3,102.00	134.50	-	4,472.22	4,707.60	9,442.00	9,998.00	124,717.00	-	31,042.00	31,042.00	-	-	-	-	-	-	(10.58)	468.75	740,695.70	515,228.19	973,925.84	689,315.81
MARKET RATIO	3.17%	4.48%	0.07%	13.62%	3.27%	0.45%	0.01%	0.00%	0.46%	0.68%	0.97%	1.45%	12.81%	0.00%	3.19%	4.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	76.05%	74.74%	100.00%	100.00%
LOSS RATIO	130%	53%	25%	93%	27%	5%	7%	7%	122%	29%	101%	19%	1107%	8%	#DIV/0!	1901%	0%	0%	0%	4%	#DIV/0!	#DIV/0!	-1%	21%	1798%	1063%	255%	122%

(ENGINEERING) MARKET RATIO 2020



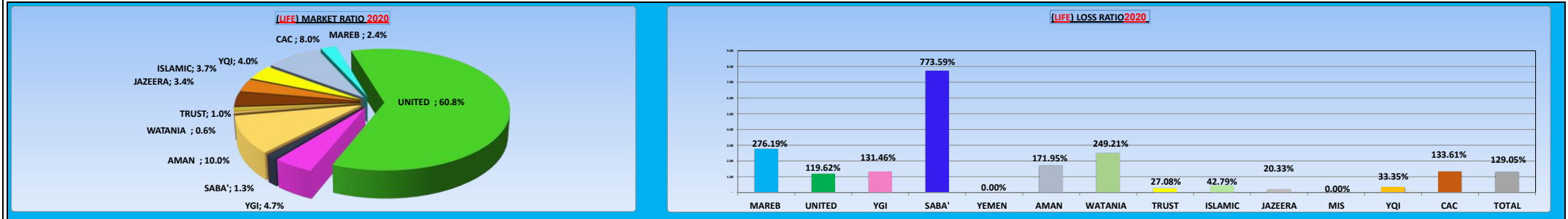
(ENGINEERING) LOSS RATIO 2020



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. 1000

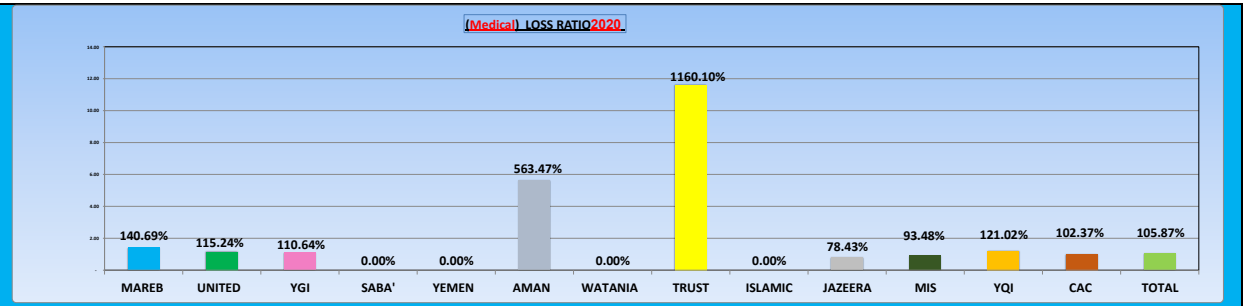
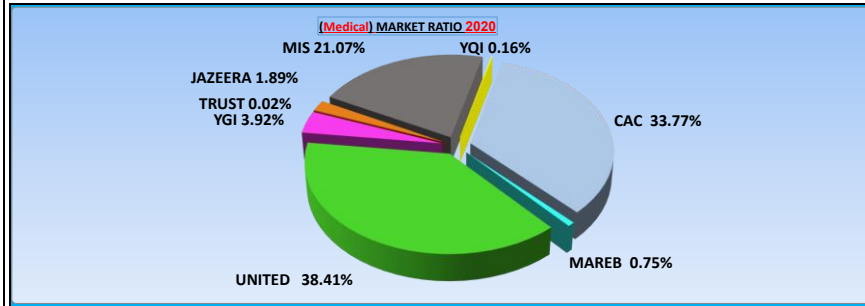
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	92,082.00	49,232.00	1,228,064.00	1,270,209.78	96,900.00	97,830.00	39,875.12	27,608.98	-	-	199,724.00	209,382.00	13,713.00	12,600.16	11,130.00	21,386.00	85,486.21	77,395.44	40,695.00	71,813.00	-	-	52,889.84	82,555.38	153,873.08	167,601.79	2,014,432.26	2,087,614.53
MARKET RATIO	4.57%	2.36%	60.96%	60.85%	4.81%	4.69%	1.98%	1.32%	0.00%	0.00%	9.91%	10.03%	0.68%	0.60%	0.55%	1.02%	4.24%	3.71%	2.02%	3.44%	0.00%	0.00%	2.63%	3.95%	7.64%	8.03%	100.00%	100.00%
PAID LOSSES	53,871.00	55,362.00	589,974.00	703,070.30	51,604.00	45,169.00	24,041.89	30,055.57	-	-	140,617.00	178,712.00	7,492.00	13,836.41	2,880.00	1,692.00	43,937.93	17,116.65	25,700.00	14,600.00	-	-	32,953.83	32,943.46	143,662.68	98,989.38	1,116,734.33	1,191,546.77
MARKET RATIO	4.82%	4.65%	52.83%	59.00%	4.62%	3.79%	2.15%	2.52%	0.00%	0.00%	12.59%	15.00%	0.67%	1.16%	0.26%	0.14%	3.93%	1.44%	2.30%	1.23%	0.00%	0.00%	2.95%	2.76%	12.86%	8.31%	100.00%	100.00%
O/S.LOSSES	63,921.00	80,612.00	465,361.00	816,378.74	66,663.00	83,435.00	170,518.64	183,524.49	-	-	140,344.00	181,313.00	23,533.00	17,565.00	4,100.00	4,100.00	18,462.42	16,001.17	-	-	-	-	11.98	(5,414.58)	118,130.66	124,935.73	1,071,045.71	1,502,450.55
MARKET RATIO	5.97%	5.37%	43.45%	54.34%	6.22%	5.55%	15.92%	12.22%	0.00%	0.00%	13.10%	12.07%	2.20%	1.17%	0.38%	0.27%	1.72%	1.07%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.36%	11.03%	8.32%	100.00%	100.00%
LOSS RATIO	128%	276%	86%	120%	122%	131%	488%	774%	#DIV/0!	#DIV/0!	141%	172%	226%	249%	63%	27%	73%	43%	63%	20%	#DIV/0!	#DIV/0!	62%	33%	170%	134%	109%	129%



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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	70,752.00	147,539.00	2,907,748.00	7,569,300.22	620,923.00	771,804.00	-	-	-	-	(9,795.00)	2,272.00	-	-	5,933.00	3,589.00	-	-	15,353.00	372,222.00	4,689,101.00	4,152,883.00	157,184.33	31,532.48	5,158,674.13	6,655,366.40	13,615,873.46	19,706,508.10
MARKET RATIO	0.52%	0.75%	21.36%	38.41%	4.56%	3.92%	0.00%	0.00%	0.00%	0.00%	-0.07%	0.01%	0.00%	0.00%	0.04%	0.02%	0.00%	0.00%	0.11%	1.89%	34.44%	21.07%	1.15%	0.16%	37.89%	33.77%	100.00%	100.00%
PAID LOSSES	133,808.00	131,579.00	1,634,156.00	7,293,065.43	420,571.00	595,058.00	-	-	-	-	6,827.00		-	-	82,599.00	36,374.00	-	-	8,520.00	291,951.00	4,188,523.00	3,882,117.00	217,646.25	35,506.22	3,648,185.72	6,812,929.59	10,340,835.97	19,078,570.24
MARKET RATIO	1.29%	0.69%	15.80%	38.23%	4.07%	3.12%	0.00%	0.00%	0.00%	0.00%	0.07%	0.00%	0.00%	0.00%	0.80%	0.19%	0.00%	0.00%	0.08%	1.53%	40.50%	20.35%	2.10%	0.19%	35.28%	35.71%	100.00%	100.00%
O/S.LOSSES	54,920.00	75,993.00	324,299.00	1,430,115.00	162,290.00	258,849.00	-	-	-	-	10,480.00	12,802.00	-	-	88,813.00	5,262.00	-	-	-	-	-	-	(10,300.00)	2,653.99	359,996.43	-	990,498.43	1,785,674.99
MARKET RATIO	5.54%	4.26%	32.74%	80.09%	16.38%	14.50%	0.00%	0.00%	0.00%	0.00%	1.06%	0.72%	0.00%	0.00%	8.97%	0.29%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-1.04%	0.15%	36.34%	0.00%	100.00%	100.00%
LOSS RATIO	267%	141%	67%	115%	94%	111%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	-177%	563%	#DIV/0!	#DIV/0!	2889%	1160%	#DIV/0!	#DIV/0!	55%	78%	89%	93%	132%	121%	78%	102%	83%	106%



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	
	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	735,822	773,812	12,546,873	18,996,394	1,658,938	1,988,987	149,241	140,953	365,535	438,643	1,248,486	1,374,946	401,330	505,959	61,325	71,123	974,334	943,933	757,724	1,405,783	4,689,101	4,152,883	611,883	565,285	6,423,101	8,036,731	30,623,694	39,395,430
MARKET RATIO	2.4%	2.0%	41.0%	48.2%	5.4%	5.0%	0.5%	0.4%	1.2%	1.1%	4.1%	3.5%	1.3%	1.3%	0.2%	0.2%	3.2%	2.4%	2.5%	3.6%	15%	10.5%	2.0%	1.4%	21.0%	20.4%	100%	100%
PAID LOSSES	604,665	349,718	3,525,898	8,712,398	2,125,986	1,165,443	23,684	19,120	134,307	166,429	469,344	577,158	167,268	206,249	144,543	85,164	297,333	411,344	186,545	493,789	4,188,523	3,882,117	274,469	78,233	4,077,923	7,265,929	16,220,489	23,413,091
MARKET RATIO	3.7%	1%	21.7%	37.2%	13.1%	5.0%	0.1%	0.1%	0.8%	1%	2.9%	2%	1.0%	0.9%	0.9%	0.4%	1.8%	1.8%	1.2%	2.1%	25.8%	16.6%	1.7%	0.3%	25.1%	31.0%	100%	100%
O/S.LOSSES	277,892	279,847	724,406	2,846,549	802,342	849,821	63,085	82,700	170,196	91,722	587,110	674,819	724,403	158,280	705,384	621,834	540,531	336,135	86,058	29,790	0	0	-62,663	-1,349	1,317,933	897,852	5,936,678	6,868,000
MARKET RATIO	4.7%	4.1%	12.2%	41.4%	14%	12.4%	1.1%	1.2%	2.9%	1.3%	9.9%	9.8%	12.2%	2.3%	11.9%	9.1%	9.1%	4.9%	1.45%	0.4%	0%	0%	-1%	0.0%	22.2%	13.1%	100%	100%
LOSS RATIO	120%	81%	34%	61%	177%	101%	58%	72%	83%	59%	85%	91%	222%	72%	1386%	994%	86%	79%	36%	37%	89%	93%	35%	14%	84%	102%	72%	77%

