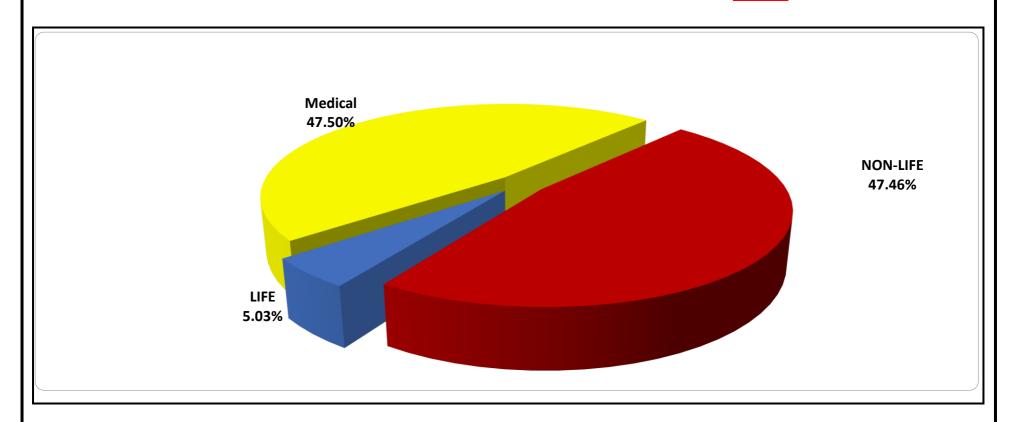


YEMEN INSURANCE MARKET STATISTIC 2020



PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

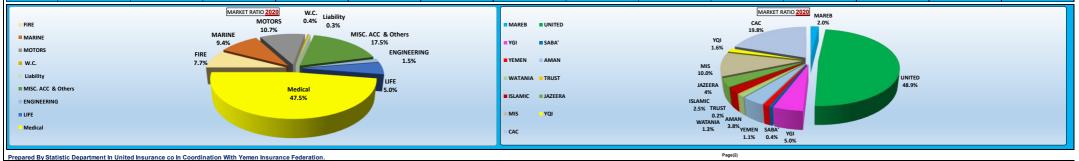
CURRENCY: VER 1000

FIRE 108,467 126, Growth RATIO 17% MARKET RATIO 3.5% 4.0 MARINE 178,654 133, Growth RATIO -25% MARKET RATIO 4.8% 3.4 MOTORS 282,498 253, Growth RATIO -10% MARKET RATIO 6.9% 5.7 W.C. 16,250 10,1 Growth RATIO -38% MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC. ACC 8 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5	2020 2019 226,409 1,915,82 4.0% 61.9% 333,373 2,292,26 53,578 1,183,78 5.7% 28.9% 0,129 47,723 6.1% 34.3% 6,236 67,216	3% 58.3% 8 2,386,042 4% 61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	195,760 19: 2% 6% (186,492 28: 51% 5.0% 7 469,568 50: 8% 11.5% 11: 4,949 7: 60% 3.6% 4	2020 201: 8,713 21,20 6% 0.79 2,208 26,8* 2.2% 0.79 5,317 86,54 11.4% 2.19 ,904 0	8 19,947 -6% 6 0.6% 6 16,369 -39% 6 0.4% 14 81,832 -5% 6 1.8% 1,584	2019 11,393 21 0.4% 138,483 20 3.7% 133,326 21 3.3% 42,215 21 30.3%	4.2%	AM. 2019 361,283 20 11.7% 213,429 -10 5.7% 427,276 89 10.4% 16,362	2020 432,762 % 13.6% 193,003)% 4.9% 461,265 % 10.4%	2019 80,384 -22 2.6% 36,343 41 1.0% 257,946 34 6.3% 7,306	2020 62,938 2% 2.0% 51,386 % 1.3% 344,861	7,065 -4 0.2% 6,320 10 0.2% 40,745 -18	2020 6,802 % 0.2% 6,384 6 0.2% 33,467 %	1SLA 2019 163,017 -7' 5.3% 289,964 -1' 7.8% 352,471 -6' 8.6%	2020 151,274 % 4.7% 286,278 % 7.3% 330,349	40 3.18%	2020 145,614 % 4.6% 167,010 % 4.3% 301,760	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2020 0 % 0% 0% 0 0 %	2019 45,030 -5 1.5% 43,880	2020 42,723 5% 1.3% 31,003 99% 0.8% 76,127	2019 101,488 28 3.3% 204,687 -6 5.5% 446,924	2020 130,223 % 4.1% 192,084 % 4.9% 479,748	TOT 2019 3,095,823 3% 9.5% 3,736,209 5% 11.4% 4,094,507 8%	2020 3,189,276 6 7.7% 3,911,319 6 9.4% 4,438,176
2019 202 FIRE 108,467 126, Growth RATIO 17% MARKET RATIO 3.5% 4.0 MARINE 178,654 133, Growth RATIO -25% MARKET RATIO 4.8% 3.4 MOTORS 282,498 253, Growth RATIO -10% MARKET RATIO 6.9% 5.7 W.C. 16,250 10,4 Growth RATIO -38% MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC. ACC & 49,335 37,6 Growth RATIO -24% MARKET RATIO 11% 0.5 ENGINEERING 23,769 58,6 Growth RATIO 148%	26,409 1,915,82 4.0% 61.9% 33,373 2,292,26 3.4% 61.4% 653,578 1,183,78 5.7% 28.9% 0,129 47,723 6.1% 34.3% 6,236 67,216	4 1,858,199 -3% 58.3% 8 2,386,042 4% 61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	195,760 19 2% 6% (186,492 28: 51% 5.0% 7 469,568 50 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	8,713 21,20 6% 0.7° 2,208 26,8° 2,2% 0.7° 5,317 86,5 4 1.4% 2.1° 904 0	.68 19,947 .60 0.6% .60 0.6% .60 16,369 .39% .60 0.4% .44 81,832 5% .584 .1,584 .0%	11,393 20 0.4% 138,483 20 3.7% 133,326 20 3.3% 42,215 20 30.3%	13,671 0% 0.4% 166,180 0% 4.2% 159,991 0% 3.6% 50,658	361,283 20 11.7% 213,429 -10 5.7% 427,276 89 10.4%	432,762 13.6% 193,003 193,003 4.9% 461,265 % 10.4% 17,110	80,384 -22 2.6% 36,343 41 1.0% 257,946 34 6.3%	2% 2.0% 51,386 % 1.3% 344,861 %	7,065 -4 0.2% 6,320 19 0.2% 40,745 -18	6,802 % 0.2% 6,384 % 0.2% 33,467 % 0.8%	163,017 5.3% 289,964 -1 7.8% 352,471	151,274 % 4.7% 286,278 % 7.3% 330,349 %	84,904 72 2.7% 118,872 40 3.18% 338,463	145,614 % 4.6% 167,010 % 4.3% 301,760	0 00 00 00 00 00 00 00 00 00 00 00 00 0	0 % 0% 0 % 0% 0 0 % 0 0 0 0 0 0 0 0 0 0	45,030 -5 1.5% 43,880 -29 1.2% 74,963	42,723 5% 1.3% 31,003 9% 0.8% 76,127	101,488 28 3.3% 204,687 -6 5.5% 446,924	130,223 % 4.1% 192,084 % 4.9% 479,748	3,095,823 : 3% 9.5% 3,736,209 : 5% 11.4% 4,094,507	3,189,276 7.7% 3,911,319 9.4% 4,438,176
MARKET RATIO 17% 4.0	4.0% 61.9% 33,373 2,292,26 3.4% 61.4% 63,578 1,183,78 5.7% 28.9% 0,129 47,723 6.1% 34.3% 6,236 67,216	3% 58.3% 8 2,386,042 4% 61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	2% 6% (186,492 28: 51% 5.0% 7 469,568 50: 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	6% 0.79 2,208 26,8 2.2% 0.79 5,317 86,5-4 1.4% 2.19 9,904 0	-6% 6 0.6% 6 16,369 -39% 6 0.4% 14 81,832 -5% 6 1.8% 1,584 0%	2(0.4% 138,483 2(3.7% 133,326 2(3.3% 42,215 2(30.3%	0% 0.4% 166,180 0% 4.2% 159,991 0% 3.6% 50,658	11.7% 213,429 -10 5.7% 427,276 89 10.4% 16,362	13.6% 193,003 19% 4.9% 461,265 % 10.4%	2.6% 36,343 41 1.0% 257,946 34 6.3%	2% 2.0% 51,386 % 1.3% 344,861 % 7.8%	0.2% 6,320 10 0.2% 40,745 -18	0.2% 6,384 6 0.2% 33,467 % 0.8%	5.3% 289,964 -1' 7.8% 352,471	% 4.7% 286,278 % 7.3% 330,349 %	72 2.7% 118,872 40 3.18% 338,463	4.6% 167,010 % 4.3% 301,760	0% 0% 0 0% 0%	0% 0 % 0%	1.5% 43,880 -29 1.2% 74,963	1.3% 31,003 9% 0.8% 76,127	28 3.3% 204,687 -6 5.5% 446,924	4.1% 192,084 % 4.9% 479,748	3% 9.5% 3,736,209 3 5% 11.4% 4,094,507	7.7% 3,911,319 6 9.4% 4,438,176
MARKET RATIO 3.5% 4.0 MARINE 178,654 133, Growth RATIO -25% MARKET RATIO 4.8% 3.4 MOTORS 282,498 253, Growth RATIO -10% 5.7 MARKET RATIO 6.9% 5.7 Growth RATIO -38% 6.1 MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC, ACC & 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5 Growth RATIO 148%	4.0% 61.9% 33,373 2,292,26 3.4% 61.4% 53,578 1,183,78 5.7% 28.9% 0,129 47,723 6.1% 34.3% 6,236 67,216	58.3% 8 2,386,042 4% 61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	6% 186,492 28: 51% 5.0% 7 469,568 50: 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	2,208 26,8° 2,2% 0.7° 5,317 86,54 1.4% 2.1° 9,904 0	6 0.6% 6 16,369 -39% 6 0.4% 14 81,832 -5% 6 1.8% 1,584 0%	0.4% 138,483 20 3.7% 133,326 20 3.3% 42,215 20 30.3%	0.4% 166,180 0% 4.2% 159,991 0% 3.6% 50,658	11.7% 213,429 -10 5.7% 427,276 89 10.4% 16,362	13.6% 193,003 0% 4.9% 461,265 % 10.4% 17,110	2.6% 36,343 41 1.0% 257,946 34 6.3%	2.0% 51,386 % 1.3% 344,861 % 7.8%	0.2% 6,320 19 0.2% 40,745 -18	0.2% 6,384 6 0.2% 33,467 % 0.8%	5.3% 289,964 -1' 7.8% 352,471	4.7% 286,278 % 7.3% 330,349	2.7% 118,872 40 3.18% 338,463	4.6% 167,010 % 4.3% 301,760	0% 0 0° 0%	0% 0 % 0%	1.5% 43,880 -29 1.2% 74,963	1.3% 31,003 9% 0.8% 76,127	3.3% 204,687 -6 5.5% 446,924	4.1% 192,084 % 4.9% 479,748	9.5% 3,736,209 5% 11.4% 4,094,507	7.7% 3,911,319 6 9.4% 4,438,176
MARINE 178,654 133, Growth RATIO -25% MARKET RATIO 4.8% 3.4 MOTORS 282,498 253, Growth RATIO -10% 5.7 W.C. 16,250 10,4 Growth RATIO -38% MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 Others 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5 Growth RATIO 148%	33,373 2,292,26 3.4% 61.4% 63,578 1,183,78 55,7% 28.9% 10,129 47,723 6.1% 34.3% 6,236 67,216	8 2,386,042 4% 61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	186,492 28: 51% 5.0% 7 469,568 50 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	2,208 26,8° 2,2% 0.7° 5,317 86,54 1.4% 2.1° 9,904 0	6 16,369 -39% 6 0.4% 14 81,832 -5% 6 1.8% 1,584 0%	138,483 2(3.7% 133,326 2(3.3% 42,215 2(30.3%	166,180 0% 4.2% 159,991 0% 3.6% 50,658	213,429 -10 5.7% 427,276 8° 10.4% 16,362	193,003 0% 4.9% 461,265 % 10.4% 17,110	36,343 41 1.0% 257,946 34 6.3%	51,386 % 1.3% 344,861 % 7.8%	6,320 19 0.2% 40,745 -18	6,384 6,384 0.2% 33,467 % 0.8%	289,964 7.8% 352,471	286,278 % 7.3% 330,349 %	118,872 40 3.18% 338,463	167,010 % 4.3% 301,760	0 0% 0%	0%	43,880 -29 1.2% 74,963	31,003 9% 0.8% 76,127	204,687 -6 5.5% 446,924	192,084 % 4.9% 479,748	3,736,209 3 5% 11.4% 4,094,507	3,911,319 6 9.4% 4,438,176
Growth RATIO -25%	3.4% 61.4% 63.578 1,183,78 5.7% 28.9% 10,129 47,723 6.1% 34.3% 6,236 67,216	4% 61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	51% 5.0% 7 469,568 50 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	7.2% 0.7% 5,317 86,54 11.4% 2.1% ,904 0	-39% 6 0.4% 14 81,832 5% 6 1.8% 1,584 0%	3.7% 133,326 20 3.3% 42,215 20 30.3%	0% 4.2% 159,991 0% 3.6% 50,658	-10 5.7% 427,276 89 10.4% 16,362	4.9% 461,265 % 10.4% 17,110	1.0% 257,946 34 6.3%	% 1.3% 344,861 % 7.8%	0.2% 40,745 -18	0.2% 33,467 % 0.8%	7.8% 352,471	7.3% 330,349	3.18% 338,463	% 4.3% 301,760	0%	0% 0	1.2% 74,963	9% 0.8% 76,127	5.5% 446,924	% 4.9% 479,748	5% 11.4% 4,094,507	9.4% 4,438,176
MARKET RATIO 4.8% 3.4 MOTORS 282,498 253, Growth RATIO -10% 5.7 W.C. 16,250 10,4 Growth RATIO -38% 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% 4.8 MARKET RATIO 6.7% 4.8 MISC. ACC & Others 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5 Growth RATIO 148%	3.4% 61.4% 63,578 1,183,78 5.7% 28.9% 10,129 47,723 6.1% 34.3% 6,236 67,216	61.0% 4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	5.0% 7 469,568 50 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	5,317 86,54 1.4% 2.19 ,904 0	0.4% 81,832 -5% 6 1.8% 1,584 0%	3.7% 133,326 20 3.3% 42,215 20 30.3%	4.2% 159,991 0% 3.6% 50,658	5.7% 427,276 87 10.4% 16,362	4.9% 461,265 % 10.4% 17,110	1.0% 257,946 34 6.3%	1.3% 344,861 % 7.8%	0.2% 40,745 -18 1.0%	0.2% 33,467 % 0.8%	7.8% 352,471	7.3% 330,349 %	3.18% 338,463	4.3% 301,760	0% 0	0% 0	1.2% 74,963	0.8% 76,127	5.5% 446,924	4.9% 479,748	11.4% 4,094,507	9.4% 4,438,176
MOTORS 282,498 253, Growth RATIO -10% MARKET RATIO 6.9% 5.7 W.C. 16,250 10,1 Growth RATIO -38% MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC. ACC & Others 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGIRERING 23,769 58,5 Growth RATIO 148%	53,578 1,183,78 5.7% 28.9% 6.1% 34.3% 6.1% 6,236 67,216	4 1,409,882 19% 31.8% 54,123 13% 32.4% 66,302	469,568 500 8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	5,317 86,54 1.4% 2.19 ,904 0	81,832 -5% 6 1.8% 1,584 0%	133,326 20 3.3% 42,215 20 30.3%	159,991 0% 3.6% 50,658	427,276 87 10.4% 16,362	461,265 % 10.4% 17,110	257,946 34 6.3%	344,861 % 7.8%	40,745 -18 1.0%	33,467 % 0.8%	352,471 -6	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%	5.7% 28.9% 0,129 47,723 6.1% 34.3% 6,236 67,216	31.8% 54,123 13% 32.4% 66,302	8% 11.5% 11 4,949 7 60% 3.6% 4 4,708 4	1.4% 2.1% ,904 0	-5% 6 1.8% 1,584 0% 1%	3.3% 42,215 20 30.3%	3.6% 50,658	10.4% 16,362	% 10.4% 17,110	6.3%	7.8%	-18 1.0%	0.8%	-6	%			•	_						
MARKET RATIO 6.9% 5.7 W.C. 16,250 10,1 Growth RATIO -38% MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC. ACC & 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5 Growth RATIO 148%	5.7% 28.9% 0,129 47,723 6.1% 34.3% 6,236 67,216	31.8% 54,123 13% 32.4% 66,302	11.5% 11 4,949 7 60% 3.6% 4 4,708 4	,904 0 1.7% 0%	1.8% 1,584 0% 1%	3.3% 42,215 20 30.3%	3.6% 50,658	10.4% 16,362	10.4% 17,110	6.3%	7.8%	1.0%	0.8%			-11	%	0,	%	2	%	79	%	8%	
W.C. 16,250 10,1 Growth RATIO -38% MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC. ACC 8 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGIREERING 23,769 58,5 Growth RATIO 148%	6.1% 34.3% 6,236 67,216	54,123 13% 32.4% 66,302	4,949 7, 60% 3.6% 4 4,708 4	,904 0 1.7% 0%	1,584 0% 1%	42,215 20 30.3%	50,658	16,362	17,110					8.6%	7.4%										
Growth RATIO -38%	6.1% 34.3% 6,236 67,216	32.4% 66,302	60% 3.6% 4 4,708 4	J.7% 0%	0%	30.3%	0%	- 1		7,306	13.984	400			7.470	8%	6.8%	0%	0%	1.8%	1.7%	10.9%	10.8%	12.5%	10.7%
MARKET RATIO 11.7% 6.1 Liability 6,097 6,2 Growth RATIO 2% MARKET RATIO 6.7% 4.8 MISC. ACC & Others 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5 Growth RATIO 148%	6.1% 34.3% 6,236 67,216	32.4% 66,302	3.6% 4 4,708 4		1%	30.3%		5%			,	409	699	0	0	3,953	10,661	0	0	0	0	0	0	139,167	166,851
Count RATIO Count RATIO	6,236 67,216	66,302	4,708 4				30.4%		%	91	%	71	%	0%	%	170	0%	0	%	0	%	09	%	20	
Growth RATIO 2%		-1%		,148 0	80	١ .	JU.4 /0	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%
MARKET RATIO 6.7% 4.8 MISC. ACC & Others 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,9 Growth RATIO 148%			-12%			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
MISC. ACC & Others 49,335 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,5 Growth RATIO 148%	4.8% 74.4%	E0 69/			0%	0)%	8%	%	13	%	260	2%	0%	%	108	9%	0	%	0	%	09	%	459	
Others 49,339 37,6 Growth RATIO -24% MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,8 Growth RATIO 148%		50.0%	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%
MARKET RATIO 1% 0.5 ENGINEERING 23,769 58,8 Growth RATIO 148%	37,601 4,028,85	1 5,529,978	57,735 56	6,066 12,8	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	′, 246,57 2
ENGINEERING 23,769 58,9 Growth RATIO 148%		37%	-3%		50%	20	0%	12	2%	-98	5%	09	6	35	%	55	%	0	%	32	2%	12	%	33.3	%
Growth RATIO 148%	0.5% 74.1%	76.3%	1.1% 0	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%
	5 <mark>8,947</mark> 103,45	122,568	118,803 16	2,827 1,81	4 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
		18%	37%		4%	20	0%	13	3%	140	0%	09	6	-10	0%	656	5%	0	%	85	5%	20	%	469	6
MARKET RATIO 5.7% 9.7	9.7% 24.9%	20.2%	28.6% 26	6.9% 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 49,2	1,228,06	4 1,270,210	96,900 <mark>97</mark>	7, <mark>830</mark> 39,87	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%	#DI	IV/0!	5%	%	-8	%	92	%	-9	%	76	%	0	%	56	6%	99	%	4%	
MARKET RATIO 4.6% 2.4	2.4% 61.0%	60.8%	4.8% 4	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,	47,539 2,907,74	8 7,569,300	620,923 77	1,804 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%	1	60%	24%		0%	0)%	-12:	3%	0°	%	-40	%	0%	%	232	4%	-11	1%	-80	0%	29	%	459	6
MARKET RATIO 0.5% 0.7	0.7% 21.4%	38.4%	4.6% 3	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,	23,044 13,774,93	7 20,266,603 1	1,755,838 <mark>2,08</mark>	86,817 189,1	16 168,562	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 \$2,3	\$2, <mark>352</mark> \$39,35	\$57,905	\$5,017	5,962 \$54	\$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		48.9%	5.4% 5	0.69	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%	2.0% 42.2%		19%		-11%	20	0%	9%	%	25	10.4		%	-4							3%		%	279	

PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

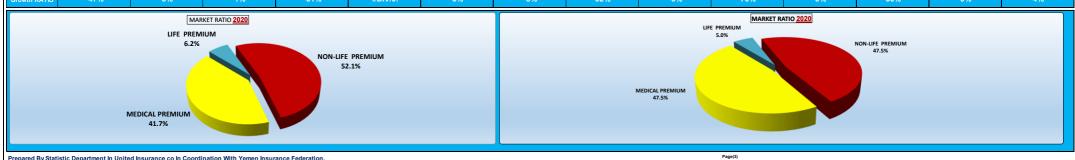
DARTICULARO		REB	UNI	TED	Υ.0	G.I.	SA	BA'	YE	MEN	AM	IAN	WAT	ANIA	TRU	JST	ISLA	AMIC	JAZE	ERA	M	IS	Y	QI	CA	AC .	то	TAL
PARTICULARS	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
TOTAL PREMIUM (R)	827,904	823,044	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	7%	19)%	-11	l%	20)%	9	%	25	5%	28	%	-4	! %	85	%	-11	1%	-3	%	25	5%	27	7%



PORTFOLIO BREAKDOWN

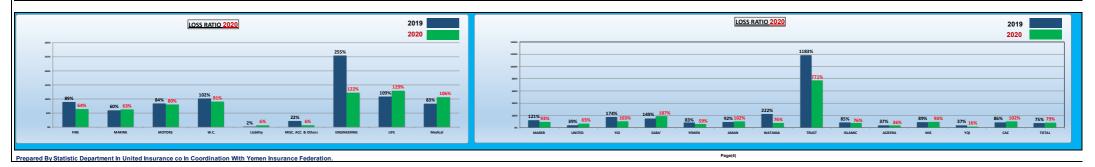
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & MEDICAL & LIFE PREMIUM)

																CUN	KENCI. I	ER. 1000										
DARTION ARG	MA	REB	UNI	TED	Υ.	G.I.	SA	BA'	YE	MEN	AM	IAN	WAT	ANIA	TRI	JST	ISLA	AMIC	JAZE	ERA	M	IS	Y	QI	CA	/C	то	TAL
PARTICULARS	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	19,688,92
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			19	1%	17	7%	-6	%	20)%	9	%	26	5%	22	2%	-3	%	39	1%	0	%	17	7 %	9	%	16	5%
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	19,706,5
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	10	9%	160	0%	24	1%	0	%	0	%	-12	23%	0	%	-4	0%	0	%	232	4%	-11	1%	-80	0%	29)%	45	5%
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	2,087,6
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	-4	7%	3'	%	1	%	-3	1%	#DI	V/0!	5	%	-8	%	92	2%	-9)%	76	%	0	%	56	5%	9	%	4	%



ALL CLASSES (LOSS RATIO)

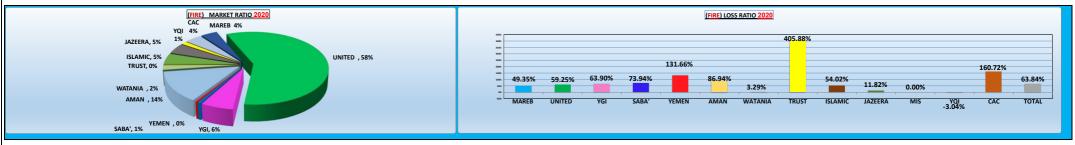
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DETAILS	MAF	EB	UNIT	ED	Y	GI	SAI	BA'	YEM	IEN	AM	AN	WAT	ANIA	TRI	JST	ISL	AMIC	JAZE	ERA	M	IS	Y	QI	C.A	AC .	то	TAL
DETAILS	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	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	MA	REB	UNI	TED		GI	SA	BA'	YEN	/IEN	AM.	AN	WAT	ANIA	TR	JST	ISLA	AMIC	JAZE	ERA	М	IS	Y	QI	C	AC	то	TAL
DETAILS	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	ı	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%



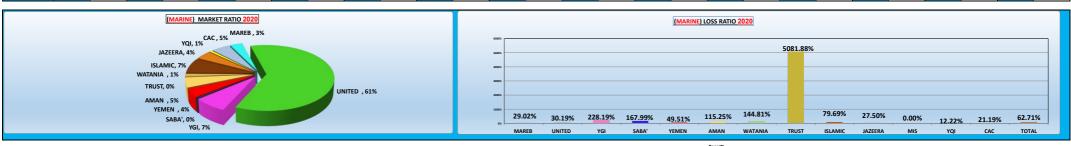
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

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CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

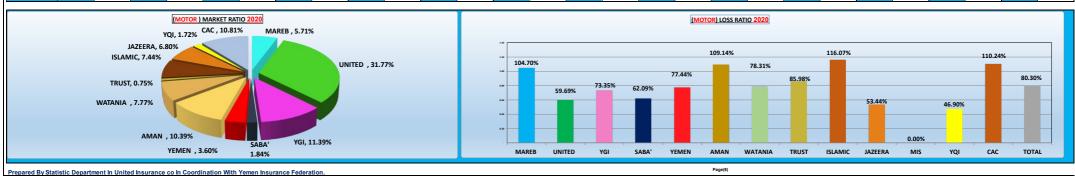
CURRENCY: YER. 1000

DETAILS	MA	REB	UNIT	TED .		GI	SAI	BA'	YEM	IEN	AM	AN	WAT	ANIA	TRI	JST	ISLA	AMIC	JAZE	EERA	M	IS	Υ	QI	CA	AC	то	TAL
DETAILS	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%



CLASS OF BUSINESS : MOTORS LOSS RATIO

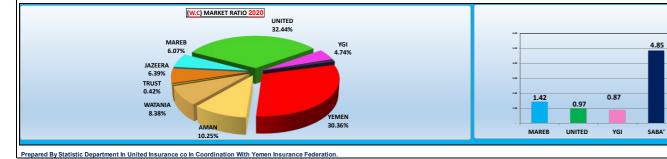
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DETAILS	MA	REB	UNI	ΓED	Y	GI	SA	BA'	YEN	/IEN	AM.	AN	WAT	ANIA	TRI	JST	ISLA	AMIC	JAZE	ERA	M	IS	Y	QI	C	AC	то	TAL
DETAILS	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	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
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	•	1	43,739.11	36,405.26	329,479.75	380,118.86	2,128,359.48	2,224,388
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	•	1	(19,822.95)	(703.76)	137,798.92	148,775.53	1,319,315.55	1,339,596.
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%

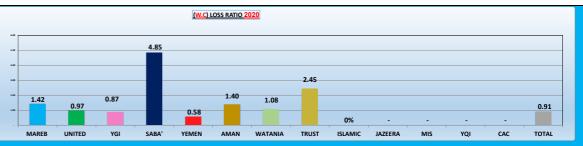


CLASS OF BUSINESS : W.C. LOSS RATIO

CURRENCY: YER. 1000

																CUR	RENUT:	IER. 1000										
DET 111 0	MAI	REB	UNIT	TED		GI	SA	BA'	YEM	IEN	AM.	AN	WATA	ANIA	TRU	JST	ISLA	AMIC	JAZE	ERA	M	IS		QI	CA	AC .	то	TAL
DETAILS	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%	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	-	-	-	•	•	-	ı	•	•	•	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%	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%

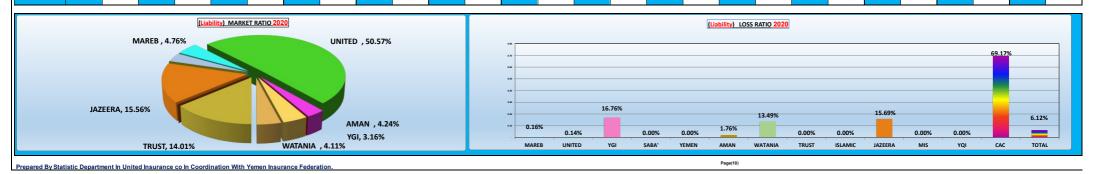




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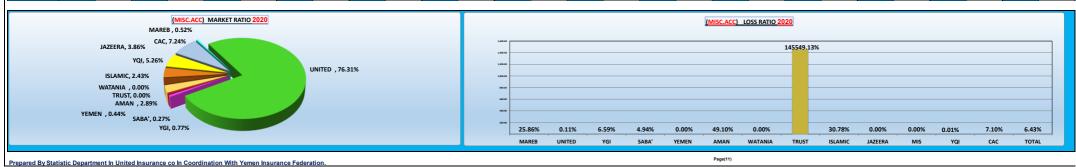
CLASS OF BUSINESS : Liability LOSS RATIO

																CUR	RENCY: Y	ER. 1000										
DETAILO	MAI	REB	UNI	TED	Y	GI	SA	BA'	YE	MEN	AM	AN	WAT	ANIA	TRI	JST	ISLA	AMIC	JAZE	ERA	M	IS	Y	QI	C.A	AC	то	TAL
DETAILS	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	131,117.0
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	-	•	-	1	680.00	3,200.00	-	1	-	1	-	3,200.00	1,568.00	8,014.0
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	10.0
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%	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%



CLASS OF BUSINESS : MISC. ACC & Others LOSS RATIO

P. F. F. H. O.	MA	REB	UNIT	TED .	Y	GI	SA	BA'	YEN	MEN	AM	AN	WAT	ANIA	TRI	JST	ISLA	AMIC	JAZE	ERA	M	IS	Y	QI	C	AC	то	TAL
DETAILS	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%



CLASS OF BUSINESS : ENGINEERING LOSS RATIO

CURRENCY: YER. 1000

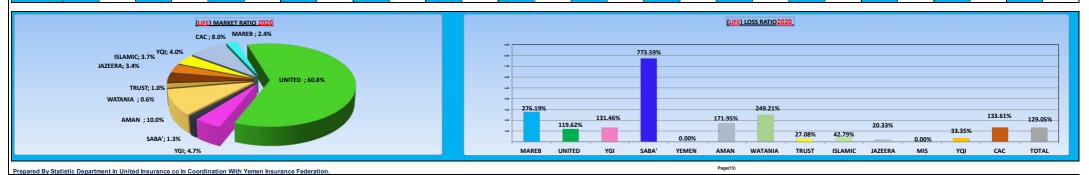
	MAF	REB	UNIT	TED		GI	SAI	BA'	YEM	IEN	AM	AN	WATA	ANIA	TR	JST	ISLA	АМІС	JAZE	ERA	М	IS	Y	QI	CA	AC	то	TAL
DETAILS	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020
PREMIUM	23,769.00	58,947.00	103,459.00	122,567.89	118,803.00	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	1	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%





YEMEN INSURANCE MARKET CLASS OF BUSINESS: LIFE LOSS RATIO

DETAILO	MAI	REB	UNIT	TED .	Υ	GI	SA	BA'	YEN	MEN	AM	AN	WAT	ANIA	TRI	JST	ISL	AMIC	JAZE	ERA	M	IS	Υ	QI	CA	AC	то	TAL
DETAILS	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.
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.
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.
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%

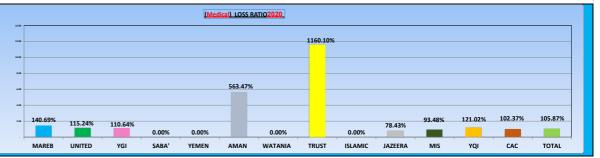


CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. 1000

DETAILO	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
DETAILS	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	7,293,055.43	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		М	Ø	YC		QI 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	39,395,43
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	23,413,09
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%

