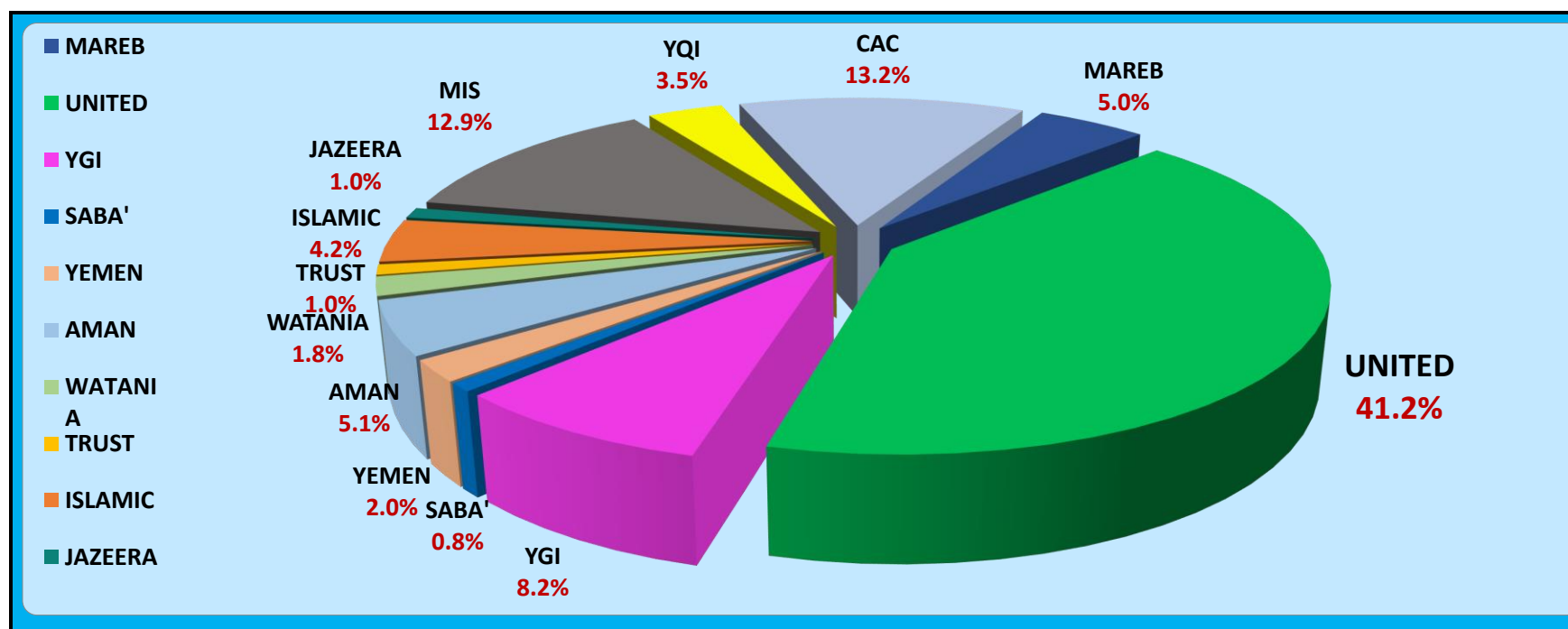
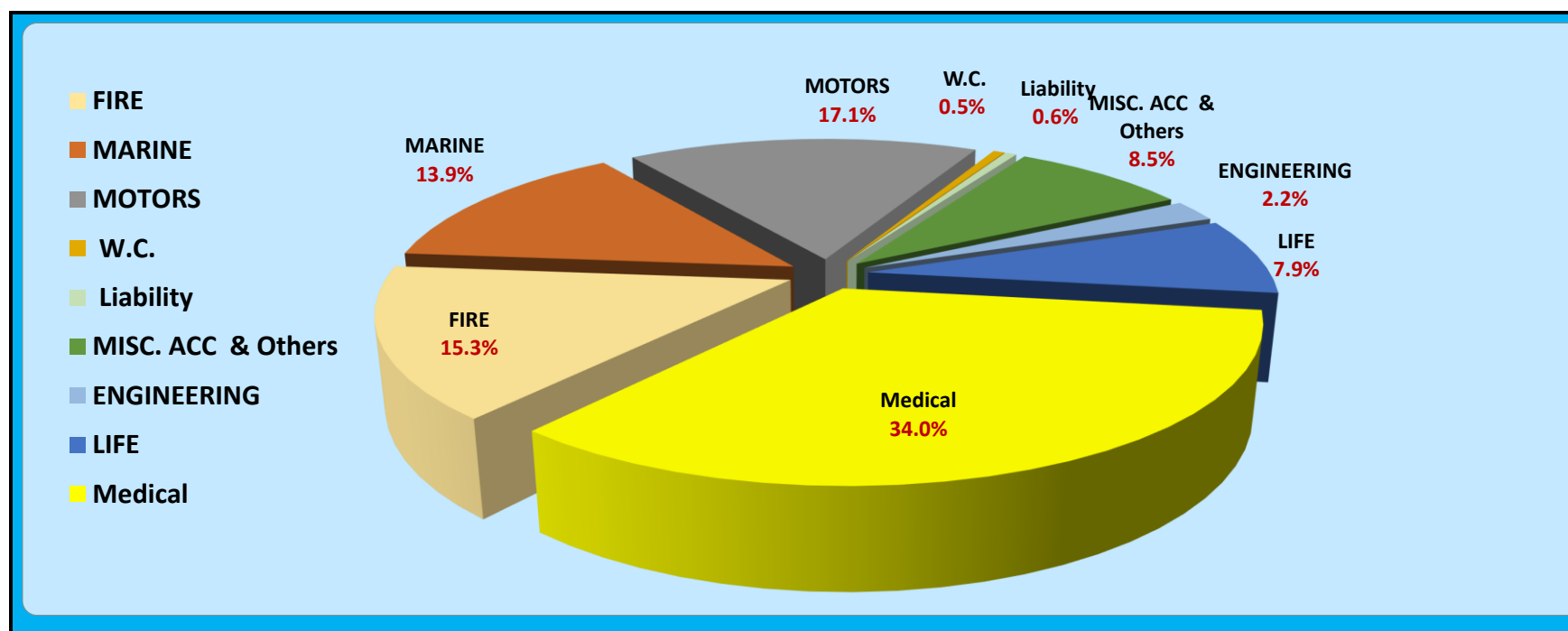


YEMEN INSURANCE MARKET **STATISTIC 2017**



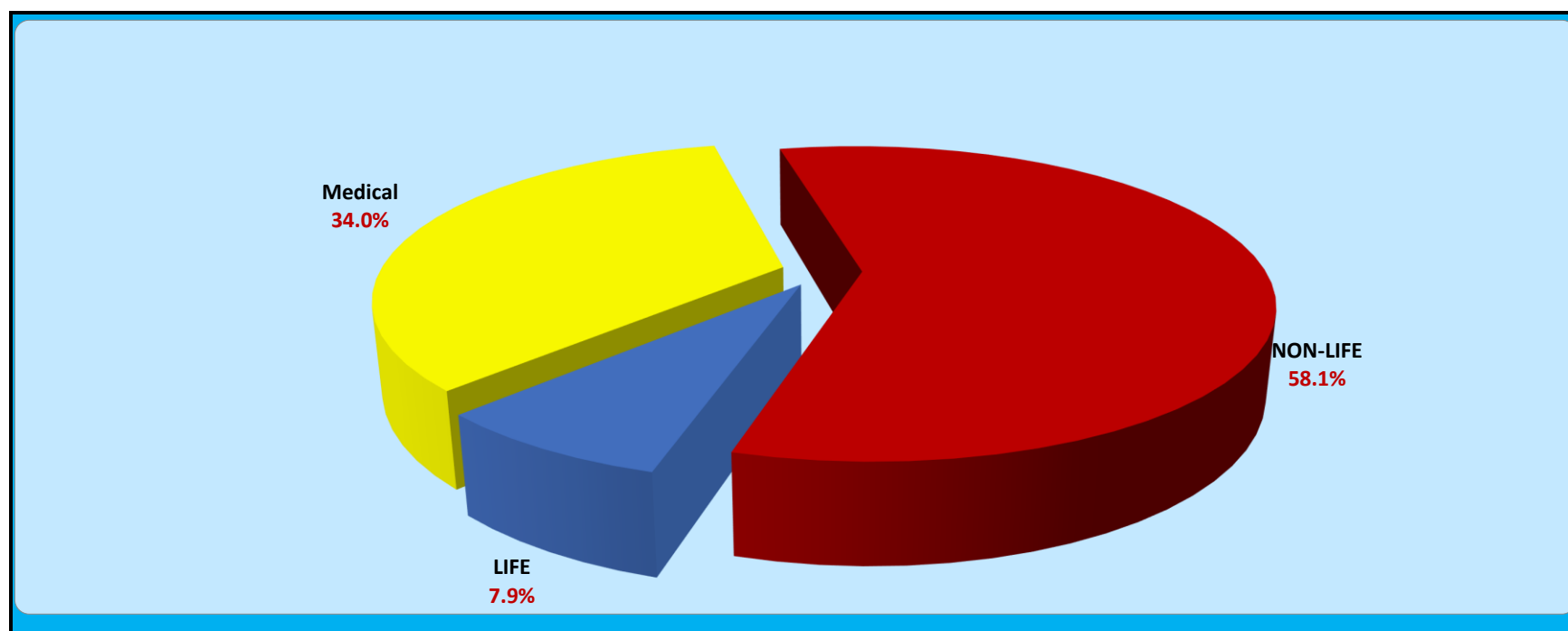
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2017**



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

YEMEN INSURANCE MARKET **STATISTIC 2017**

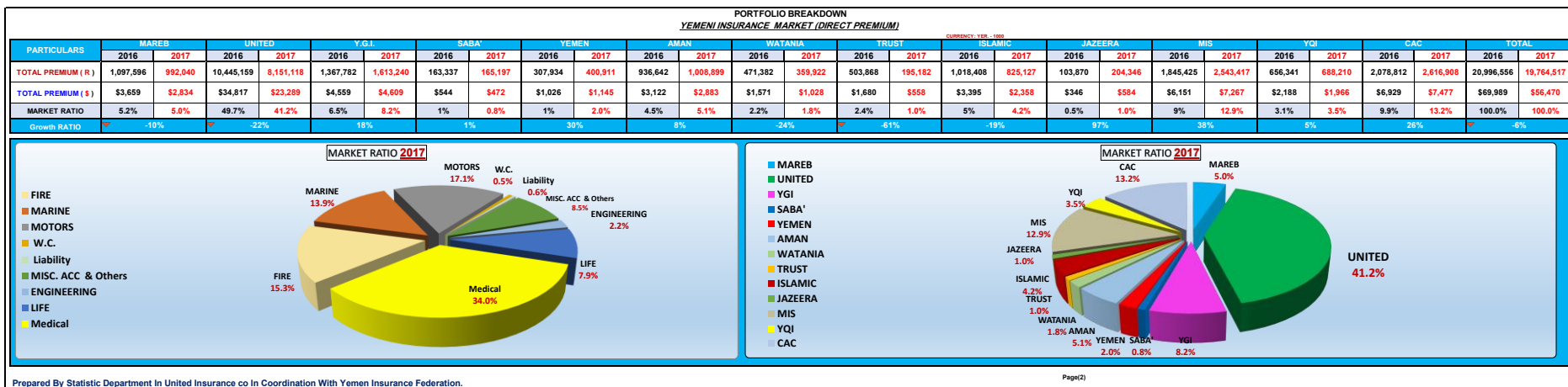


Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

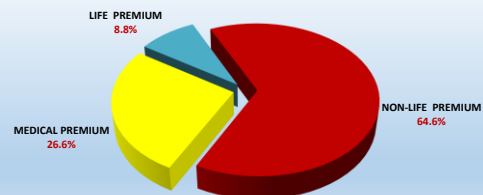
PARTICULARS	MAREB		UNITED		Y.G.I		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YOI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
FIRE	247,252	131,919	2,093,665	1,772,014	430,242	416,209	24,059	32,471	2,154	20,562	206,734	173,396	140,324	95,475	20,671	22,786	269,174	201,309	2,266	2,913	0	0	101,103	73,346	62,645	89,404	3,600,289	3,031,804
Growth RATIO	-47%		-15%		-3%		35%		855%		-16%		-32%		19%		-29%		23%		#DIV/0!		-27%		43%		-16%	
MARKET RATIO	6.9%	4.4%	58.2%	58.4%	12%	14%	0.7%	1.1%	0.1%	0.7%	5.7%	5.7%	3.9%	3.1%	0.6%	0.8%	7.5%	6.6%	0.1%	0.1%	0%	0%	2.8%	2.4%	1.7%	2.9%	17.1%	15.3%
MARINE	83,368	90,915	985,866	1,462,288	234,118	385,803	17,799	7,453	92,869	155,988	135,185	177,658	48,966	35,748	22,600	43,304	196,028	178,286	12,386	34,108	0	0	67,683	63,139	101,342	104,986	1,998,210	2,742,677
Growth RATIO	9%		46%		66%		-56%		65%		31%		-27%		92%		-9%		175%		#DIV/0!		-7%		4%		37%	
MARKET RATIO	4.2%	3.3%	49.3%	53.3%	11.7%	14.2%	0.9%	0.3%	4.6%	5.7%	6.8%	6.5%	2.5%	1.3%	1.1%	1.6%	9.8%	6.5%	0.62%	1.2%	0%	0%	3.4%	2.3%	5.1%	3.8%	9.5%	13.9%
MOTORS	287,926	254,831	1,086,918	1,095,915	386,680	422,264	79,017	80,505	169,906	134,354	284,631	370,334	208,245	189,035	59,783	71,440	246,807	206,544	83,430	150,078	0	0	105,070	91,748	326,063	304,712	3,324,476	3,371,759
Growth RATIO	-11%		1%		9%		2%		-21%		30%		-9%		19%		-16%		80%		#DIV/0!		-13%		-7%		1%	
MARKET RATIO	8.7%	7.6%	32.7%	32.5%	11.6%	12.5%	2.4%	2.4%	5.1%	4.0%	8.6%	11.0%	6.3%	5.6%	1.8%	2.1%	7.4%	6.1%	3%	4.5%	0%	0%	3.2%	2.7%	9.8%	9.0%	15.8%	17.1%
W.C.	5,182	4,098	35,269	34,616	7,440	8,625	0	0	34,035	50,680	0	3,389	4,438	5,231	694	1,644	0	0	766	0	0	0	0	0	0	0	87,824	108,283
Growth RATIO	-21%		-2%		16%		#DIV/0!		49%		#DIV/0!		18%		137%		#DIV/0!		-100%		#DIV/0!		#DIV/0!		#DIV/0!		23%	
MARKET RATIO	5.9%	3.8%	40.2%	32.0%	8.5%	8.0%	0%	0%	38.8%	46.8%	0.0%	3%	5.1%	4.8%	0.8%	1.5%	0%	0%	1%	0.0%	0%	0%	0%	0%	0%	0%	0.4%	0.5%
Liability	4,193	3,189	79,269	54,955	3,859	4,101	0	0	0	0	0	36,973	6,527	6,446	0	681	0	0	2,074	3,984	0	0	0	0	0	0	95,922	110,329
Growth RATIO	-24%		-31%		6%		#DIV/0!		#DIV/0!		#DIV/0!		-1%		#DIV/0!		#DIV/0!		92%		#DIV/0!		#DIV/0!		#DIV/0!		15%	
MARKET RATIO	4.4%	2.9%	82.6%	49.8%	4.0%	4%	0%	0%	0.0%	0%	0.0%	34%	6.8%	5.8%	0.0%	1%	0%	0%	2%	3.6%	0%	0%	0%	0%	0%	0%	0.5%	0.6%
MISC. ACC & Others	30,629	24,769	3,136,601	846,515	55,356	60,494	23,709	24,781	136	8,401	180,165	122,379	2,619	2,444	147,371	6,161	70,174	77,413	0	901	0	0	225,848	227,190	213,643	280,574	4,086,251	1,682,021
Growth RATIO	-19%		-73%		9%		5%		6077%		-32%		-7%		-96%		10%		#DIV/0!		#DIV/0!		1%		31%		-58.8%	
MARKET RATIO	1%	1.5%	76.8%	50.3%	1.4%	3.6%	0.6%	1.6%	0%	0%	4.4%	7.3%	0.1%	0.1%	3.6%	0.4%	1.7%	4.6%	0.0%	0%	0%	0%	5.5%	13.5%	5.2%	16.7%	19.5%	8.5%
ENGINEERING	33,550	37,295	34,359	88,836	150,226	170,749	802	962	4,477	20,414	12,418	13,906	39,954	15,123	0	0	77,510	82,958	1,043	518	0	0	6,658	7,143	2,860	4,176	363,857	442,080
Growth RATIO	11%		159%		14%		26%		356%		12%		-42%		#DIV/0!		7%		-50%		#DIV/0!		7%		46%		21%	
MARKET RATIO	9.2%	8.4%	9.4%	20.1%	41.3%	38.6%	0.2%	0.2%	1.2%	4.6%	3.4%	3.1%	11.0%	3.4%	0.0%	0%	21.3%	18.8%	0.29%	0.1%	0%	0%	1.8%	1.6%	0.8%	0.9%	1.7%	2.2%
LIFE	72,641	69,573	1,100,966	962,207	77,661	105,760	17,951	19,024	4,357	10,513	110,478	110,864	20,309	10,420	36,020	9,819	158,715	78,618	1,905	6,804	0	0	53,488	54,725	189,848	122,753	1,844,339	1,561,080
Growth RATIO	-4%		-10%		-35%		6%		141%		0%		-49%		73%		-30%		257%		#DIV/0!		2%		-35%		-15%	
MARKET RATIO	3.9%	4.5%	59.7%	51.6%	4.2%	6.8%	1.0%	1%	0.2%	0.7%	6.0%	7.1%	1.1%	0.7%	2.0%	1%	8.6%	5.9%	0%	0.4%	0%	0%	2.9%	3.5%	10.3%	7.9%	8.8%	7.9%
Medical	332,855	375,451	1,892,246	1,833,772	22,200	36,235	0	0	0	0	7,031	0	0	0	216,729	39,347	0	0	0	5,040	1,845,425	2,543,417	96,491	170,920	1,182,411	1,710,393	5,595,388	6,714,485
Growth RATIO	13%		-3%		63%		#DIV/0!		#DIV/0!		-100%		#DIV/0!		-32%		#DIV/0!		#DIV/0!		35%		77%		45%		20%	
MARKET RATIO	5.9%	5.6%	33.8%	27.3%	0.4%	0.5%	0%	0%	0%	0%	0.1%	0.0%	0.0%	0.0%	3.9%	0.6%	0%	0%	0.00%	0%	33.0%	37.9%	1.7%	2.5%	21.1%	25.5%	26.6%	34.0%
TOTAL (R)	1,097,596	992,040	10,445,159	8,151,118	1,367,782	1,613,240	163,337	165,197	307,934	400,911	936,642	1,008,899	471,382	359,922	503,868	195,182	1,018,408	625,127	103,870	204,346	1,845,425	2,543,417	656,341	688,210	2,078,812	2,616,988	20,996,556	19,764,517
TOTAL (\$)	\$3,659	\$2,834	\$34,817	\$23,289	\$4,559	\$4,609	\$544	\$472	\$1,026	\$1,145	\$3,122	\$2,883	\$1,571	\$1,028	\$1,680	\$558	\$3,395	\$2,358	\$346	\$584	\$6,151	\$7,267	\$2,188	\$1,966	\$6,929	\$7,477	\$69,989	\$56,470
MARKET RATIO	5.2%	5.0%	49.7%	41.2%	6.5%	8.2%	0.8%	0.8%	1.5%	2.0%	4.5%	5.1%	2.2%	1.8%	2.4%	1.0%	4.9%	4.2%	0.5%	1.0%	8.8%	12.9%	3.1%	3.5%	9.9%	13.2%	100%	100%
Growth RATIO	-10%		-22%		18%		1%		30%		9%		-24%		-61%		-19%		97%		38%		5%		26%		-6%	



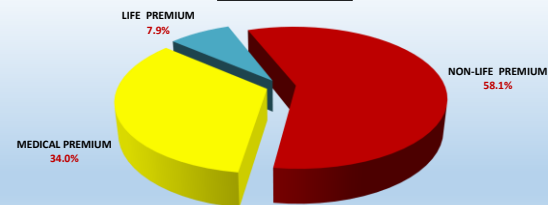
PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & MEDICAL & LIFE PREMIUM)

PARTICULARS	MAREB		UNITED		Y.G.I		SAGA		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		ALZERA		MIS		YO		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
NON-LIFE PREMIUM	692,100	547,016	7,451,847	5,355,139	1,267,921	1,471,245	145,386	146,173	303,577	390,398	819,133	898,035	451,073	349,502	251,119	146,016	859,693	746,509	101,965	192,502	0	0	506,362	462,566	706,553	783,852	13,556,829	11,488,952
MARKET RATIO	5.1%	4.8%	55.0%	46.6%	9.4%	12.8%	1%	1.3%	2.2%	3.4%	6.0%	8%	3.3%	3.0%	1.9%	1.3%	6.3%	6.5%	0.8%	1.7%	0%	0%	3.7%	4.0%	5.2%	6.8%	64.6%	58.1%
Growth RATIO	-21%		-28%		16%		1%		29%		10%		-23%		-42%		-13%		89%		#DIV/0!		-9%		11%		-15%	
MEDICAL PREMIUM	332,555	375,451	1,892,246	1,833,772	22,200	36,235	0	0	0	0	7,031	0	0	0	216,729	39,347	0	0	0	5,040	1,845,425	2,543,417	96,491	179,920	1,182,411	1,710,303	5,595,388	6,714,485
MARKET RATIO	5.9%	5.6%	33.8%	27.3%	0.4%	0.5%	0%	0%	0%	0%	0.1%	0.0%	0.0%	0%	3.9%	0.6%	0%	0%	0.00%	0%	33.0%	37.9%	1.7%	2.5%	21.1%	25.5%	26.6%	34.0%
Growth RATIO	13%		-3%		63%		#DIV/0!		#DIV/0!		-100%		#DIV/0!		-82%		#DIV/0!		#DIV/0!		35%		77%		45%		20%	
LIFE PREMIUM	72,541	69,573	1,100,966	952,207	77,661	105,760	17,951	19,024	4,357	10,513	110,478	110,864	20,309	10,420	36,020	9,819	158,715	78,619	1,905	6,804	0	0	53,488	54,725	189,848	122,753	1,844,339	1,561,080
MARKET RATIO	3.9%	4.5%	59.7%	61.6%	4.2%	6.8%	1.0%	1.2%	0.2%	0.7%	6.0%	7%	1.1%	0.7%	2.0%	1%	8.6%	5.0%	0%	0.4%	0%	0%	2.9%	3.5%	10.3%	7.9%	8.8%	7.9%
Growth RATIO	-4%		-13%		36%		6%		141%		0%		-49%		-73%		-50%		257%		#DIV/0!		2%		-35%		-15%	

MARKET RATIO 2016



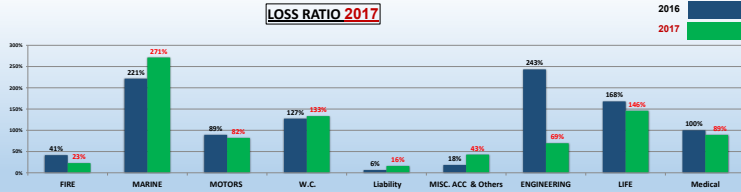
MARKET RATIO 2017



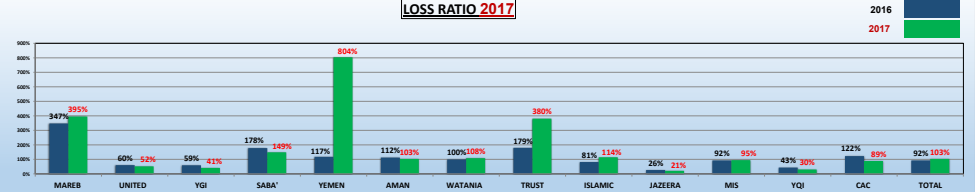
**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	1,097,596	992,040	10,445,159	8,151,118	1,367,782	1,613,240	163,337	165,197	307,934	400,911	936,842	1,008,899	471,382	359,922	503,868	195,182	1,018,408	825,127	103,870	204,348	1,845,425	2,543,417	656,341	688,210	2,078,812	2,616,908	20,996,556	19,764,517
MARKET RATIO	5.2%	5.0%	49.7%	41.2%	6.5%	8.2%	1%	0.8%	1.5%	2.0%	4.5%	5.1%	2.2%	1.8%	2.4%	1.0%	4.9%	4.2%	0.5%	1.0%	8.8%	12.9%	3.1%	3.5%	9.9%	13.2%	100%	100%
PAID LOSSES	761,821	659,919	3,670,670	2,639,203	535,508	334,633	73,792	37,229	83,281	3,104,024	541,405	421,059	163,878	116,437	128,436	137,367	328,830	193,992	21,237	33,987	1,703,635	2,408,632	259,375	222,507	2,149,298	1,910,537	10,421,166	12,219,526
MARKET RATIO	7.3%	5.4%	35.2%	21.6%	5.1%	2.7%	0.7%	0.3%	0.8%	25.4%	5.2%	3.4%	1.6%	1.0%	1.2%	1.1%	3.2%	1.6%	0.2%	0.3%	16.3%	19.7%	2.5%	1.8%	20.6%	15.6%	100%	100%
O/S. LOSSES	3,047,936	3,259,226	2,586,123	1,559,583	271,313	326,339	216,237	208,204	277,624	119,081	507,881	617,110	305,271	272,964	774,111	605,039	499,931	749,995	6,040	7,978	0	0	24,710	-16,663	391,195	413,156	8,908,372	8,122,013
MARKET RATIO	34%	40.1%	29.0%	19%	3.0%	4%	2.4%	2.6%	3.1%	1.5%	5.7%	7.6%	3.4%	3.4%	8.7%	7.4%	5.6%	9.2%	0.07%	0.1%	0%	0%	0%	-0.2%	4.4%	5.1%	100%	100%
LOSS RATIO	34.7%	39.5%	60%	52%	59%	41%	1.78%	149%	117%	804%	112%	103%	100%	108%	179%	380%	81%	114%	26%	21%	92%	95%	43%	30%	122%	89%	92%	103%

LOSS RATIO 2017



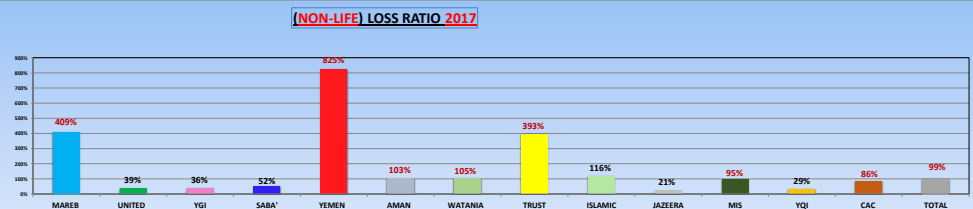
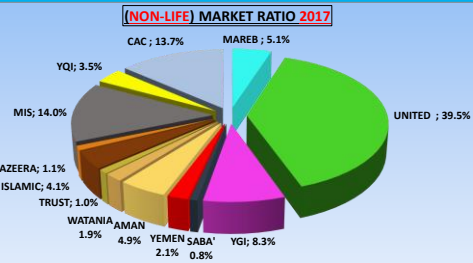
LOSS RATIO 2017



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

CURRENCY: YER. - 1000

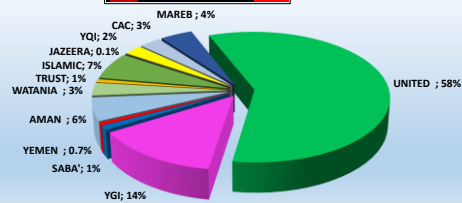
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	1,024,955	922,467	9,344,193	7,188,911	1,290,121	1,507,480	145,386	146,173	303,577	390,398	826,164	898,035	451,073	349,502	467,848	185,363	859,693	746,509	101,965	197,642	1,845,425	2,543,417	602,853	633,485	1,888,964	2,494,155	19,152,217	18,203,437
MARKET RATIO	5.4%	5.1%	48.8%	39.5%	6.7%	8.3%	0.8%	0.8%	1.6%	2.1%	4.3%	4.9%	2.4%	1.9%	2.4%	1.0%	4.5%	4.1%	0.5%	1.1%	10%	14.0%	3.1%	3.5%	9.9%	13.7%	100%	100%
PAID LOSSES	734,269	606,657	3,015,994	1,933,466	471,930	286,582	23,338	21,457	79,969	3,102,540	462,859	353,537	129,910	109,073	123,684	132,724	190,370	155,007	21,237	32,967	1,703,635	2,408,632	233,865	200,305	1,996,751	1,821,922	9,187,811	11,164,869
MARKET RATIO	8.0%	5%	32.8%	17.3%	5.1%	2.6%	0.3%	0.2%	0.9%	34%	5.0%	3%	1.4%	1.0%	1.3%	1.2%	2.1%	1.4%	0.2%	0.3%	18.5%	21.6%	2.5%	1.8%	21.7%	16.3%	100%	100%
O/S LOSSES	2,932,420	3,170,098	1,277,456	857,997	206,630	255,578	60,554	54,017	277,624	117,597	467,993	574,145	276,027	256,304	762,144	595,628	447,179	711,653	6,040	7,638	0	0	24,781	-14,473	305,944	311,891	7,044,792	6,898,073
MARKET RATIO	41.6%	46.0%	18.1%	12.4%	3%	3.7%	0.9%	0.8%	3.9%	1.7%	6.6%	8.3%	3.9%	3.7%	10.8%	8.6%	6.3%	10.3%	0.09%	0.1%	0%	0%	0%	-0.2%	4.3%	4.5%	100%	100%
LOSS RATIO	358%	409%	46%	39%	53%	36%	58%	52%	118%	825%	113%	103%	90%	105%	189%	393%	74%	116%	27%	21%	92%	95%	43%	29%	122%	86%	85%	99%



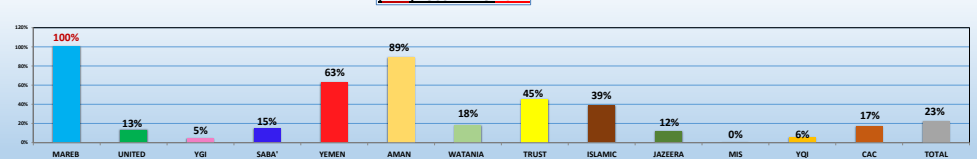
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	247,252	131,919	2,093,665	1,772,014	430,242	416,209	24,059	32,471	2,154	20,562	206,734	173,396	140,324	95,475	20,671	22,786	269,174	201,309	2,266	2,913	0	0	101,103	73,346	62,645	89,404	3,600,289	3,031,804
MARKET RATIO	6.9%	4.4%	58.2%	58.4%	12%	13.7%	0.7%	1.1%	0.1%	0.7%	5.7%	5.7%	3.9%	3.1%	0.6%	0.8%	7.5%	6.6%	0.1%	0.1%	0%	0%	2.8%	2.4%	1.7%	2.9%	100%	100%
PAID LOSSES	248,928	52,337	220,460	98,161	217,926	3,326	4,134	1,008	5,146	7	49,526	25,188	5,067	2,538	153	576	58,306	59,592	0	343	0	0	5,854	4,970	4,328	5,413	819,828	263,459
MARKET RATIO	30.4%	20.6%	26.9%	38.7%	26.6%	1.3%	0.5%	0.4%	0.6%	0.0%	6%	10%	0.6%	1.0%	0%	0%	7.1%	23.5%	0.0%	0%	0%	0%	0.7%	2.0%	1%	2.1%	100%	100%
O/S LOSSES	265,555	80,039	217,878	139,097	2,510	16,702	4,213	3,754	18,223	12,915	114,008	128,937	1,434	14,669	24,720	9,783	18,330	18,273	200	0	0	0	-804	-635	5,732	9,904	671,999	433,438
MARKET RATIO	39.5%	18.5%	32.4%	32.1%	0.4%	4%	0.6%	0.9%	2.7%	3.0%	17.0%	30%	0.2%	3%	3.7%	2.3%	2.7%	4.2%	0%	0.00%	0%	0%	0%	-0.1%	0.9%	2%	100%	100%
LOSS RATIO	208%	100%	21%	13%	51%	5%	35%	15%	1085%	63%	79%	89%	5%	18%	120%	45%	28%	39%	9%	12%	#DIV/0!	#DIV/0!	5%	6%	16%	17%	41%	23%

(FIRE) MARKET RATIO 2017



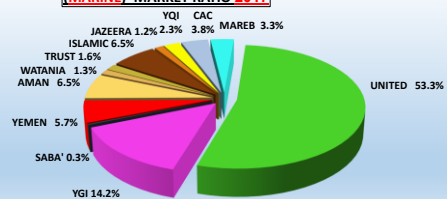
(FIRE) LOSS RATIO 2017



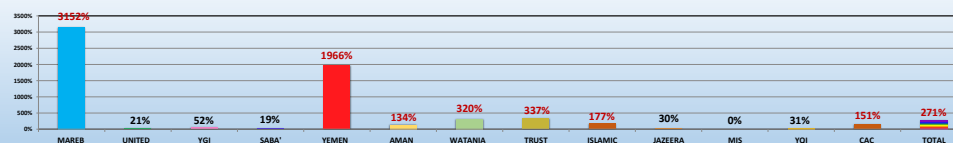
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YGI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	83,368	90,915	985,866	1,462,288	234,118	388,803	17,799	7,453	92,869	165,988	135,185	177,658	48,966	35,748	22,800	43,304	196,028	178,286	12,386	34,108	0	0	67,683	83,139	101,342	104,986	1,998,210	2,742,677
MARKET RATIO	4.2%	3.3%	49.3%	53.3%	11.7%	14.2%	0.9%	0.3%	4.6%	5.7%	6.8%	6.8%	2.5%	1.3%	1.1%	1.6%	9.8%	6.8%	1%	1.2%	0%	0%	3.4%	2.3%	5.1%	3.8%	100%	100%
PAID LOSSES	4,499	43,754	429,654	169,497	87,872	112,724	597	199	9,033	3,046,534	139,895	83,281	1,055	2,102	20	2,264	13,496	22,221	118	4,288	0	0	894	3,584	123,372	28,064	810,505	3,518,512
MARKET RATIO	0.6%	1.2%	53.0%	5%	10.8%	3.2%	0.1%	0.0%	1%	86.6%	17.3%	2.4%	0.1%	0.1%	0%	0%	1.7%	0.6%	0.0%	0.12%	0%	0%	0.1%	0.1%	15.2%	0.8%	100%	100%
O/S LOSSES	2,369,542	2,821,544	251,320	130,607	82,774	90,936	974	1,200	186,975	19,503	99,295	154,293	13,669	112,215	181,306	143,518	261,724	293,741	0	5,836	0	0	7,550	16,125	158,507	130,443	3,613,636	3,919,960
MARKET RATIO	65.6%	72.0%	7.0%	3%	2.3%	2.3%	0.0%	0.03%	5.2%	0.5%	2.7%	3.9%	0%	2.9%	5.0%	4%	7.2%	7.5%	0%	0%	0%	0%	0.2%	0.4%	4.4%	3.3%	100%	100%
LOSS RATIO	2848%	3152%	69%	21%	73%	52%	9%	19%	211%	1966%	177%	134%	30%	320%	802%	337%	140%	177%	1%	39%	#DIV/0!	#DIV/0!	12%	31%	278%	151%	221%	271%

(MARINE) MARKET RATIO 2017



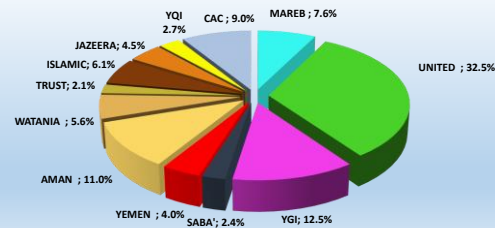
(MARINE) LOSS RATIO 2017



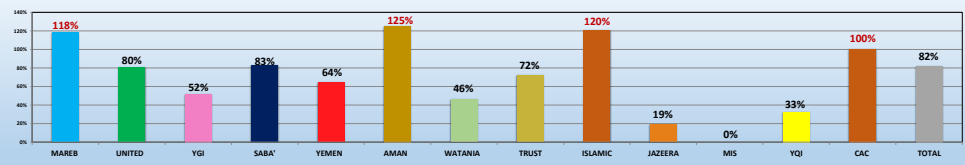
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YCI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	287,926	254,031	1,086,918	1,095,915	386,680	422,264	79,017	80,505	169,906	134,354	284,631	370,334	208,245	189,035	59,783	71,440	246,807	206,544	83,430	150,078	0	0	105,070	91,748	326,063	304,712	3,324,476	3,371,759
MARKET RATIO	8.7%	7.6%	32.7%	32.5%	11.6%	12.5%	2.4%	2.4%	5.1%	4.0%	8.6%	11.0%	6.3%	5.6%	2%	2.1%	7.4%	6.1%	3%	4.5%	0%	0%	3.2%	2.7%	9.8%	9.0%	100%	100%
PAID LOSSES	135,669	156,940	513,998	565,484	118,379	105,097	18,465	18,699	51,013	36,633	261,447	224,936	93,995	81,364	27,242	27,583	110,859	73,650	21,119	27,580	0	0	43,285	30,613	297,398	172,482	1,692,869	1,621,061
MARKET RATIO	8.0%	10%	30.4%	37.2%	7.0%	7%	1.1%	1.2%	3.0%	2%	15.4%	14.8%	5.6%	5.3%	1.6%	1.8%	6.5%	4.8%	1.2%	1.8%	0%	0%	2.6%	2.0%	17.6%	11.3%	100%	100%
O/S LOSSES	173,864	144,782	384,321	313,271	65,690	114,565	54,505	47,850	35,093	49,934	205,090	238,787	99,380	5,578	18,920	23,840	165,550	175,079	5,840	1,550	0	0	2,846	-723	64,381	133,274	1,276,480	1,247,787
MARKET RATIO	13.6%	11.6%	30.1%	25.1%	5.2%	9.2%	4.3%	3.8%	2.8%	4.0%	16.1%	19.1%	8%	0.4%	1.5%	1.9%	13.0%	14%	0.5%	0.1%	0%	0%	0%	-0.1%	5.0%	11%	100%	100%
LOSS RATIO	108%	118%	83%	80%	46%	52%	92%	83%	51%	64%	164%	125%	93%	46%	77%	72%	112%	120%	32%	19%	#DIV/0!	#DIV/0!	44%	33%	111%	100%	89%	82%

(MOTOR) MARKET RATIO 2017



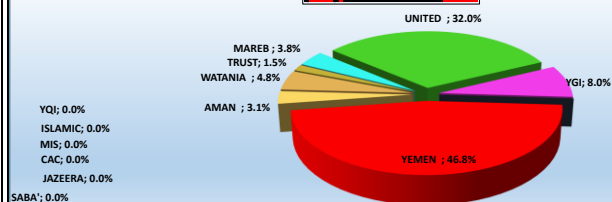
(MOTOR) LOSS RATIO 2017



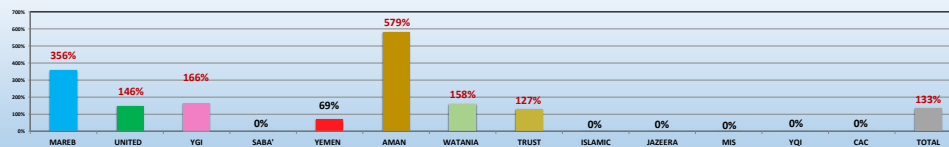
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	5,182	4,098	35,269	34,616	7,440	8,625	0	0	34,035	50,680	0	3,389	4,438	5,231	694	1,644	0	0	766	0	0	0	0	0	0	0	87,824	108,283
MARKET RATIO	5.9%	3.8%	40.2%	32.0%	8.5%	8.0%	0%	0%	38.8%	46.8%	0.0%	3%	5.1%	4.8%	0.8%	1.6%	0%	0%	1%	0.0%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	4,698	2,080	18,445	28,308	9,979	3,343	0	0	14,689	19,150	0	9,813	2,533	8,101	376	318	0	0	0	0	0	0	0	0	0	0	50,720	71,114
MARKET RATIO	9.3%	2.9%	36.4%	39.8%	19.7%	4.7%	0%	0%	29.0%	27%	0%	14%	5%	11%	0.74%	0.4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S LOSSES	7,485	12,503	26,214	22,206	6,410	10,954	0	0	10,067	15,907	0	9,813	8,691	154	2,250	1,776	0	0	0	0	0	0	0	0	0	0	61,117	73,313
MARKET RATIO	12.2%	17.1%	42.9%	30.3%	10.5%	14.9%	0%	0%	16.5%	21.7%	0.0%	13%	14%	0.2%	3.7%	2.4%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	235%	356%	127%	146%	220%	166%	#DIV/0!	#DIV/0!	73%	69%	#DIV/0!	579%	253%	158%	378%	127%	#DIV/0!	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	127%	133%

(W.C) MARKET RATIO 2017



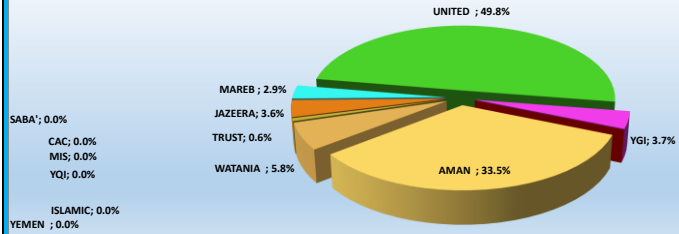
(W.C) LOSS RATIO 2017



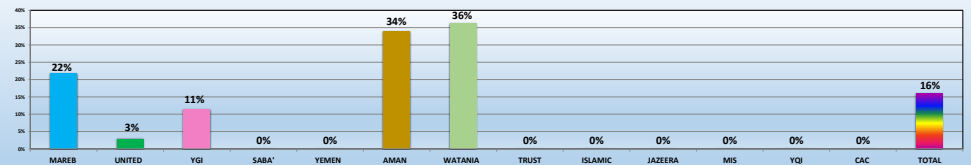
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	4,193	3,189	79,269	54,955	3,859	4,101	0	0	0	0	0	36,973	6,527	6,446	0	681	0	0	2,074	3,984	0	0	0	0	0	0	95,922	110,329
MARKET RATIO	4.4%	2.9%	82.6%	49.8%	4%	4%	0%	0%	0%	0%	0.0%	34%	6.8%	5.8%	0.0%	1%	0%	0%	2%	3.6%	0%	0%	0%	0%	0%	0%	100%	100%
PAID LOSSES	115	686	805	1,578	0	464	0	0	0	0	0	83	3,621	2,343	0	0	0	0	0	0	0	0	0	0	0	0	4,541	5,154
MARKET RATIO	2.5%	13.3%	17.7%	30.6%	0%	9%	0%	0%	0%	0%	0%	2%	79.7%	45.5%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S LOSSES	10	10	0	0	0	0	0	0	0	0	0	12,500	1,600	0	0	0	0	0	0	0	0	0	0	0	0	1,610	12,510	
MARKET RATIO	0.6%	0.1%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	99%	0.0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	3%	22%	1%	3%	0%	11%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	34%	80%	36%	#DIV/0!	0%	#DIV/0!	#DIV/0!	0%	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	6%	16%

(Liability) MARKET RATIO 2017



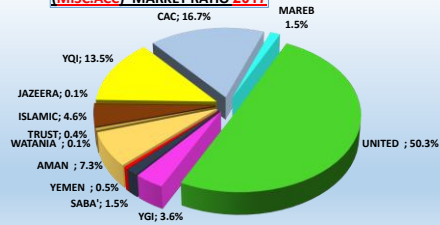
(Liability) LOSS RATIO 2017



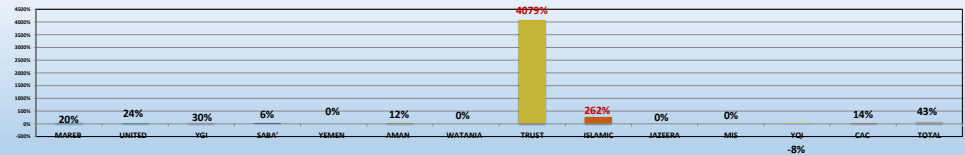
YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	30,629	24,769	3,136,601	846,515	55,356	60,494	23,709	24,781	136	8,401	180,165	122,379	2,619	2,444	147,371	6,161	70,174	77,413	0	901	0	0	225,848	227,190	213,643	280,574	4,086,251	1,682,021
MARKET RATIO	1%	1.5%	76.8%	50.3%	1.4%	3.6%	0.6%	1.5%	0%	0%	4.4%	7.3%	0.1%	0.1%	3.6%	0.4%	1.7%	4.6%	0.0%	0%	0%	0%	5.5%	13.5%	5.2%	16.7%	100%	100%
PAID LOSSES	2,232	1,382	87,226	180,819	18,470	11,445	56	1,550	88	0	30	5,055	0	0	50,922	566	7,510	-475	0	0	0	0	85,728	8,538	8,502	5,011	260,764	213,891
MARKET RATIO	0.9%	0.6%	33.5%	84.5%	7.1%	5.4%	0.0%	1%	0%	0.0%	0.0%	2%	0%	0%	20%	0.3%	2.9%	-0.2%	0.0%	0%	0%	0%	32.9%	4.0%	3.3%	2.3%	100%	100%
O/S LOSSES	5,914	9,618	153,975	20,862	12,195	6,925	0	0	0	0	21,486	9,184	0	0	263,137	250,750	1,575	203,575	0	0	0	0	2,402	-25,726	26,845	35,395	487,529	504,583
MARKET RATIO	1.2%	0.7%	31.6%	4.1%	2.5%	1.4%	0%	0%	0%	0%	4.4%	1.8%	0.0%	0%	54.0%	49.7%	0.3%	40.3%	0%	0%	0%	0%	0%	-5.1%	6%	7.0%	100%	100%
LOSS RATIO	27%	20%	8%	24%	55%	30%	0%	6%	65%	0%	12%	12%	0%	0%	213%	4079%	13%	262%	#DIV/0!	0%	#DIV/0!	#DIV/0!	39%	-8%	17%	14%	18%	43%

(MISC.ACC) MARKET RATIO 2017



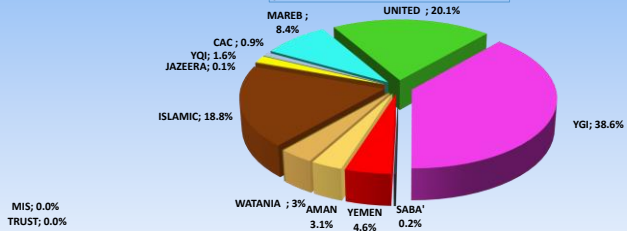
(MISC.ACC) LOSS RATIO 2017



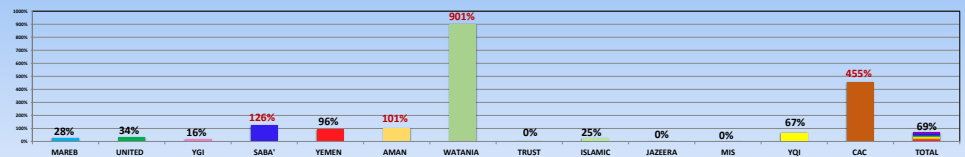
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	33,550	37,295	34,359	88,836	150,226	170,749	802	962	4,477	20,414	12,418	13,906	39,954	15,123	0	0	77,510	82,958	1,043	518	0	0	6,658	7,143	2,860	4,176	363,857	442,080
MARKET RATIO	9.2%	8.4%	9.4%	20.1%	41.3%	38.6%	0.2%	0.2%	1.2%	4.6%	3.4%	3.1%	11.0%	3%	0.0%	0%	21.3%	18.8%	0%	0.1%	0%	0%	1.8%	1.6%	0.8%	0.9%	100%	100%
PAID LOSSES	12,627	7,253	43,445	3,155	0	19,399	86	0	0	216	6,274	5,181	21,928	12,625	0	17,705	199	20	0	0	0	0	6,579	493,204	16,140	577,763	88,273	
MARKET RATIO	2.2%	8.2%	7.5%	3.6%	0.0%	22%	0%	0%	0.0%	0%	1.1%	5.9%	3.8%	14.3%	0.0%	20%	0%	0%	0%	0%	0%	0.0%	7%	85.4%	18.3%	100%	100%	
O/S LOSSES	9,290	3,356	30,240	27,276	33,145	8,045	862	1,214	27,266	19,338	16,571	6,922	151,253	123,688	19,096	4,705	0	20,985	0	0	0	0	-386	-1,815	19,770	2,875	307,107	218,589
MARKET RATIO	3.0%	2%	9.8%	12.5%	10.8%	3.7%	0.3%	0.6%	9%	8.8%	5.4%	4.1%	49%	56.6%	6.2%	2.2%	0.0%	10%	0%	0%	0%	0%	-0.8%	6.4%	1.3%	100%	100%	
LOSS RATIO	65%	28%	214%	34%	22%	16%	118%	126%	609%	96%	184%	101%	433%	901%	#DIV/0!	#DIV/0!	0%	25%	0%	0%	#DIV/0!	#DIV/0!	-6%	67%	17936%	455%	243%	69%

(ENGINEERING) MARKET RATIO 2017



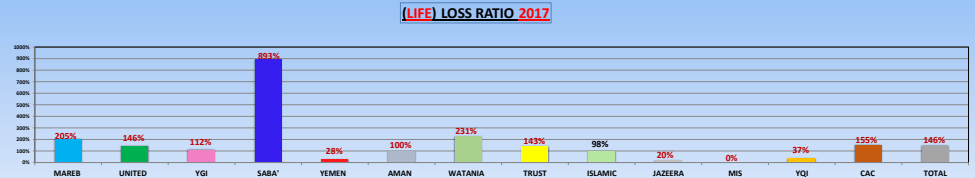
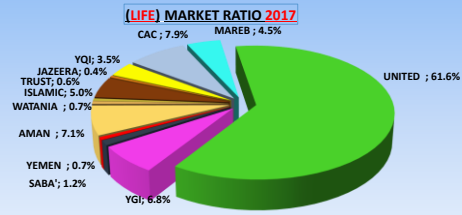
(ENGINEERING) LOSS RTIO 2017



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YSR - 1000

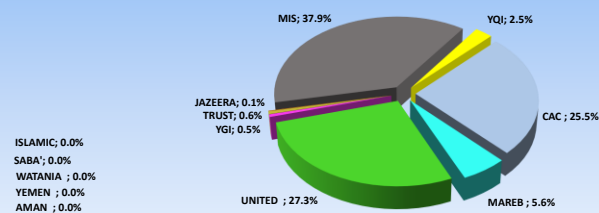
DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	72,641	89,573	1,100,966	962,207	77,661	105,760	17,951	19,024	4,357	10,513	110,478	110,864	20,309	10,420	36,020	9,819	158,715	78,618	1,905	6,804	0	0	53,488	54,725	189,848	122,753	1,844,339	1,561,080
MARKET RATIO	3.9%	4.5%	59.7%	61.6%	4.2%	6.8%	1.0%	1%	0.2%	0.7%	6.0%	7%	1.1%	0.7%	2.0%	1%	8.6%	5.0%	0%	0.4%	0%	0%	2.9%	3.5%	10.3%	7.9%	100%	100%
PAID LOSSES	27,552	53,262	654,676	705,737	63,578	48,051	50,454	15,772	3,312	1,484	78,546	67,522	33,968	7,364	4,752	4,643	138,460	38,985	0	1,020	0	0	25,510	22,202	152,547	88,615	1,233,355	1,054,658
MARKET RATIO	2.2%	5.1%	53%	66.9%	5.2%	4.6%	4.1%	1.5%	0%	0.1%	6.4%	6.4%	2.8%	0.7%	0.4%	0.4%	11.2%	3.7%	0%	0%	0%	0%	2.1%	2.1%	12.4%	8.4%	100%	100%
O/S LOSSES	115,516	89,128	1,308,667	701,586	64,683	70,761	155,683	154,187	0	1,484	39,888	42,965	29,244	16,660	11,967	9,411	52,752	38,342	0	340	0	0	-71	-2,190	85,251	101,265	1,863,580	1,223,940
MARKET RATIO	6.2%	7.3%	70.2%	57.3%	3.5%	5.8%	8.4%	12.6%	0.0%	0%	2.1%	3.5%	2%	1.4%	0.6%	0.8%	2.8%	3.1%	0%	0%	0%	0%	0%	0%	4.6%	8.3%	100%	100%
LOSS RATIO	197%	205%	178%	146%	165%	112%	1148%	893%	76%	28%	107%	100%	311%	231%	46%	143%	120%	98%	0%	20%	#DIV/0!	#DIV/0!	48%	37%	125%	155%	168%	146%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017
PREMIUM	332,855	375,451	1,892,246	1,833,772	22,200	36,235	0	0	0	0	7,031	0	0	0	216,729	39,347	0	0	0	5,040	1,845,425	2,543,417	96,491	170,920	1,182,411	1,710,303	5,595,388	6,714,485
MARKET RATIO	5.9%	5.6%	33.8%	27.3%	0.4%	0.5%	0%	0%	0%	0%	0.1%	0.0%	0%	0%	3.9%	0.6%	0%	0%	0%	0.1%	33.0%	38%	1.7%	2.5%	21.1%	25.5%	100%	100%
PAID LOSSES	325,501	342,225	1,701,961	886,464	19,304	30,784	0	0	0	0	5,687	0	1,711	0	44,971	83,712	0	0	0	756	1,703,635	2,408,632	98,104	146,021	1,069,947	1,594,812	4,970,821	5,493,405
MARKET RATIO	6.5%	6.2%	34.2%	16.1%	0.4%	0.6%	0%	0%	0%	0%	0.1%	0.0%	0.0%	0%	0.9%	1.5%	0%	0%	0%	0%	34.3%	43.8%	2.0%	3%	21.5%	29.0%	0%	100%
O/S LOSSES	100,760	104,246	213,508	204,679	3,906	7,451	0	0	0	0	11,543	11,709	0	0	252,715	161,256	0	0	0	252	0	0	13,173	-1,700	30,709	0	626,314	487,893
MARKET RATIO	16%	21.4%	34.1%	42.0%	0.6%	1.5%	0%	0%	0%	0%	1.8%	2.4%	0%	0%	40.3%	33.1%	0%	0%	0%	0%	0%	0%	2%	-0.3%	5%	0.0%	100%	100%
LOSS RATIO	128%	119%	101%	60%	105%	106%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	245%	#DIV/0!	#DIV/0!	#DIV/0!	137%	623%	#DIV/0!	#DIV/0!	#DIV/0!	20%	92%	95%	115%	84%	93%	93%	100%	89%

(Medical) MARKET RATIO 2017



(Medical) LOSS RATIO 2017

