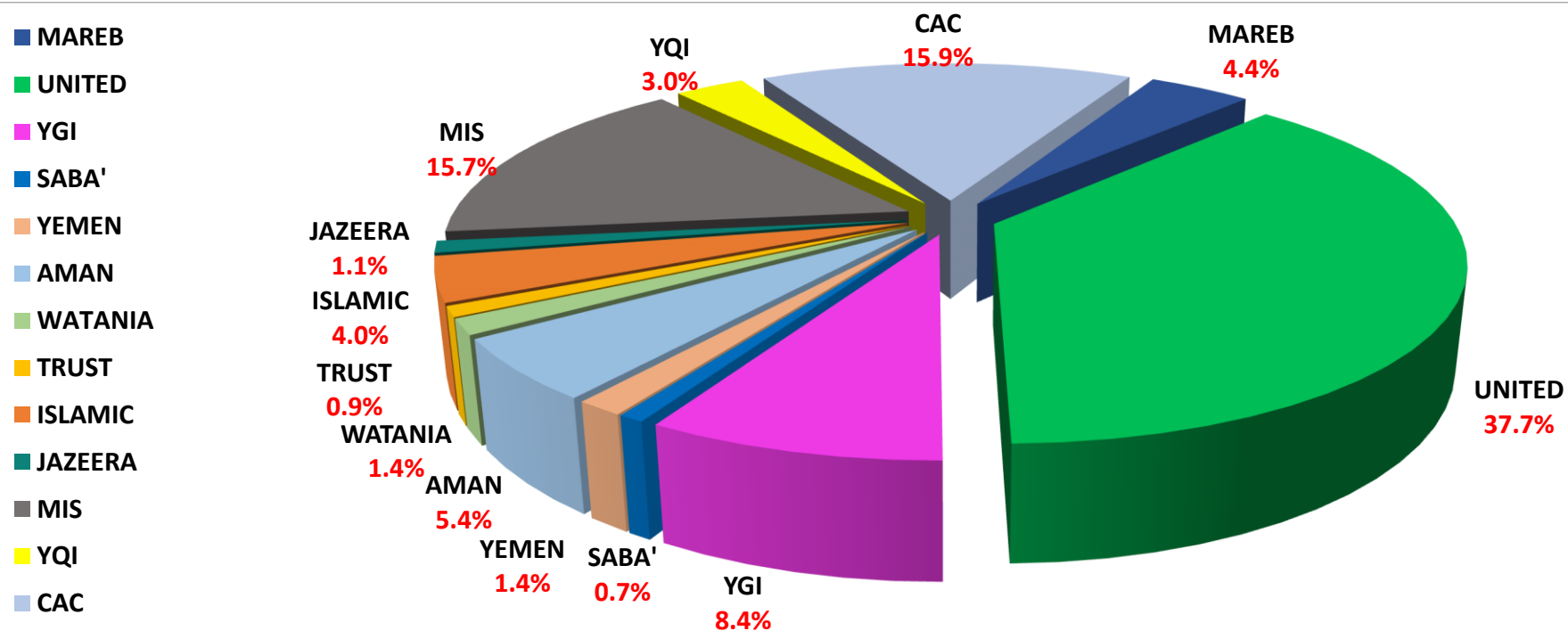
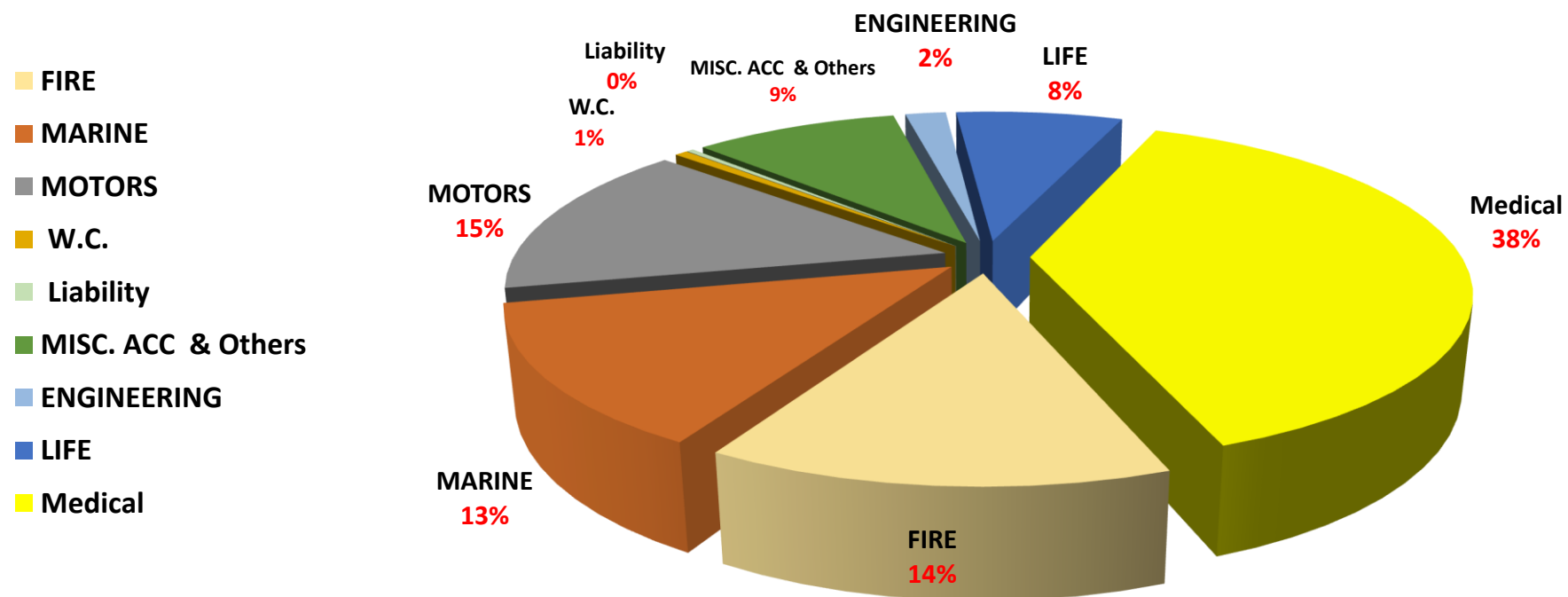


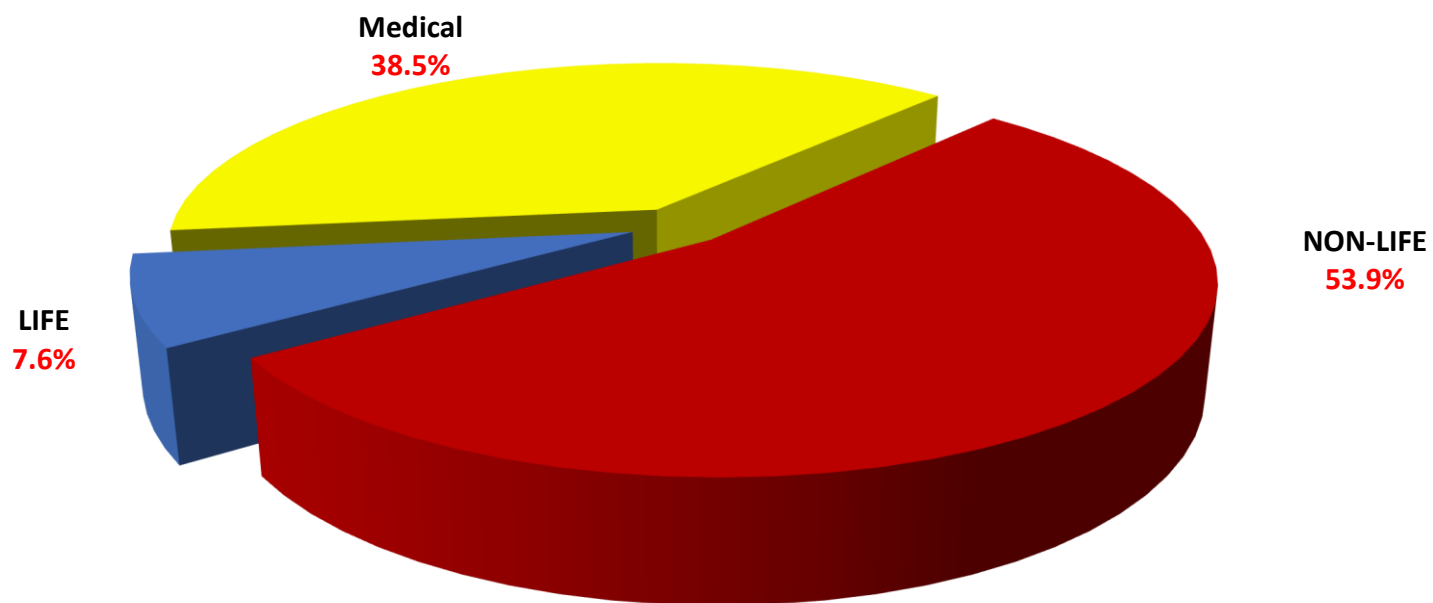
YEMEN INSURANCE MARKET **STATISTIC 2018**



YEMEN INSURANCE MARKET **STATISTIC 2018**



YEMEN INSURANCE MARKET **STATISTIC 2018**



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

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YER. 1000

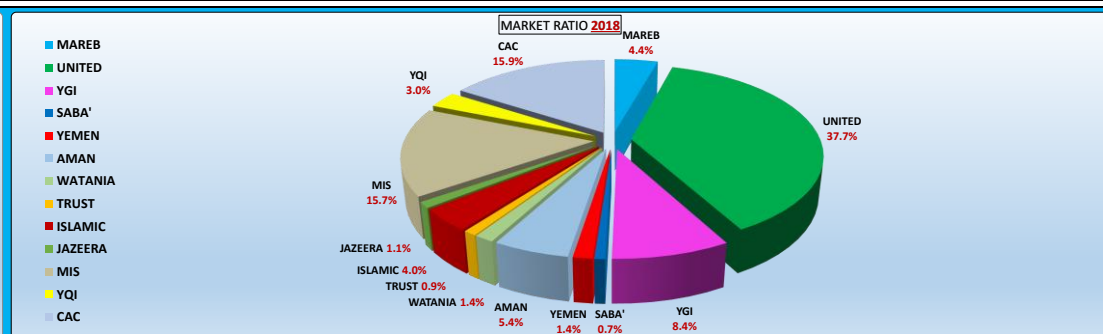
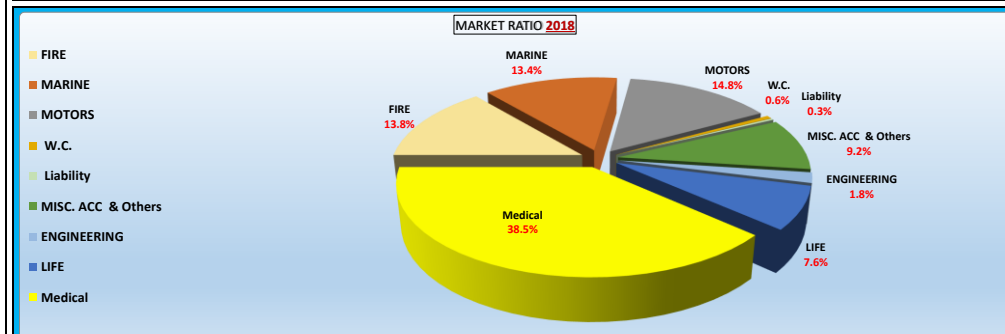
PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YOI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
FIRE	131,919	145,107	1,772,014	1,839,554	416,209	389,959	32,471	22,624	20,562	10,357	173,396	336,045	95,475	107,270	22,786	16,711	201,309	174,200	2,913	3,500	0	0	73,346	66,761	89,404	96,294	3,031,804	3,208,382
Growth RATIO	10%		4%		-6%		-30%		-50%		94%		12%		-27%		-13%		20%		0%		-9%		8%		6%	
MARKET RATIO	4.4%	4.5%	58.4%	57.3%	14%	12%	1.1%	0.7%	0.7%	0.3%	5.7%	10.5%	3.1%	3.3%	0.8%	0.5%	6.6%	5.4%	0.1%	0.1%	0%	0%	2.4%	2.1%	2.9%	3.0%	15.3%	13.8%
MARINE	90,915	117,400	1,462,288	1,804,231	388,803	356,651	7,453	14,512	155,988	120,420	177,658	154,972	35,748	21,149	43,304	66,420	178,286	220,857	34,108	36,000	0	0	63,139	45,048	104,986	151,932	2,742,676	3,109,591
Growth RATIO	29%		23%		-8%		95%		-23%		-13%		-41%		53%		24%		6%		0%		-29%		45%		13%	
MARKET RATIO	3.3%	3.8%	53.3%	58.0%	14.2%	11.5%	0.3%	0.5%	5.7%	3.9%	6.5%	5.0%	1.3%	0.7%	1.6%	2.1%	6.5%	7.1%	1.24%	1.2%	0%	0%	2.3%	1.4%	3.8%	4.9%	13.9%	13.4%
MOTORS	254,831	234,643	1,095,915	1,053,177	422,264	446,597	80,505	83,059	134,354	115,935	370,334	386,178	189,035	167,385	71,440	53,132	206,544	281,454	150,078	175,000	0	0	91,748	77,158	304,712	358,678	3,371,760	3,432,596
Growth RATIO	-8%		-4%		6%		3%		-14%		4%		-11%		-26%		36%		17%		0%		-16%		16%		2%	
MARKET RATIO	7.6%	6.8%	32.5%	30.7%	12.5%	13.0%	2.4%	2.4%	4.0%	3.4%	11.0%	11.3%	5.6%	4.9%	2.1%	1.5%	6.1%	8.2%	4%	5.1%	0%	0%	2.7%	2.2%	9.0%	10.5%	17.1%	14.8%
W.C.	4,098	4,391	34,616	38,918	8,625	11,558	0	0	50,680	38,377	3,389	30,988	5,231	5,431	1,644	695	0	0	0	3,000	0	0	0	0	0	0	108,283	133,358
Growth RATIO	7%		12%		34%		0%		-24%		814%		4%		-58%		0%		0%		0%		0%		0%		23%	
MARKET RATIO	3.8%	3.3%	32.0%	29.2%	8.0%	8.7%	0%	0%	46.8%	28.8%	3.1%	23%	4.8%	4.1%	1.5%	0.5%	0%	0%	0%	2.2%	0%	0%	0%	0%	0%	0%	0.5%	0.6%
Liability	3,189	1,361	54,955	58,608	4,101	4,124	0	0	0	0	36,973	1,048	6,446	3,153	681	545	0	0	3,984	4,000	0	0	0	0	0	0	110,329	72,839
Growth RATIO	-57%		7%		1%		0%		0%		-97%		-51%		-20%		0%		0%		0%		0%		0%		-34%	
MARKET RATIO	2.9%	1.9%	49.8%	80.5%	3.7%	6%	0%	0%	0.0%	0%	33.5%	1%	5.8%	4.3%	0.6%	1%	0%	0%	4%	5.5%	0%	0%	0%	0%	0%	0%	0.6%	0.3%
MISC. ACC & Others	24,769	36,863	846,515	991,121	60,494	79,235	24,781	31,024	8,401	24,250	122,379	190,074	2,444	2,597	6,161	3,959	77,413	126,252	901	1,500	0	0	227,190	296,057	280,574	364,406	1,682,022	2,147,339
Growth RATIO	49%		17%		31%		25%		189%		55%		6%		-36%		63%		66%		0%		30%		30%		27.7%	
MARKET RATIO	1%	1.7%	50.3%	46.2%	3.6%	3.7%	1.5%	1.4%	0%	1%	7.3%	8.9%	0.1%	0.1%	0.4%	0.2%	4.6%	5.9%	0.1%	0%	0%	0%	13.5%	13.8%	16.7%	17.0%	8.5%	9.2%
ENGINEERING	37,295	37,517	88,836	73,754	170,749	180,555	962	1,202	20,414	12,222	13,906	47,126	15,123	4,718	0	0	82,958	38,138	518	6,000	0	0	7,143	4,221	4,176	22,563	442,080	428,017
Growth RATIO	1%		-17%		6%		25%		-40%		239%		-69%		0%		-54%		1058%		0%		-41%		440%		-3%	
MARKET RATIO	8.4%	8.8%	20.1%	17.2%	38.6%	42.2%	0.2%	0.3%	4.6%	2.9%	3.1%	11.0%	3.4%	1.1%	0.0%	0%	18.8%	8.9%	0.12%	1.4%	0%	0%	1.6%	1.0%	0.9%	5.3%	2.2%	1.8%
LIFE	69,573	60,017	962,207	1,067,727	105,760	108,892	19,024	21,130	10,513	0	110,864	110,524	10,420	13,729	9,819	11,406	78,618	87,449	6,804	15,000	0	0	54,725	56,839	122,753	205,158	1,561,080	1,757,871
Growth RATIO	-14%		11%		3%		11%		-100%		0%		32%		16%		11%		120%		0%		4%		67%		13%	
MARKET RATIO	4.5%	3.4%	61.6%	60.7%	6.8%	6.2%	1.2%	1%	0.7%	0.0%	7.1%	6.3%	0.7%	0.8%	0.6%	1%	5.0%	5.0%	0%	0.9%	0%	0%	3.5%	3.2%	7.9%	11.7%	7.9%	7.6%
Medical	375,451	374,584	1,833,772	1,828,353	36,235	366,196	0	0	0	0	0	0	0	0	39,347	65,912	0	0	5,040	5,000	2,543,417	3,657,703	170,920	144,147	1,710,303	2,497,265	6,714,485	8,939,160
Growth RATIO	0%		0%		911%		0%		0%		0%		0%		68%		0%		-1%		44%		-16%		46%		33%	
MARKET RATIO	5.6%	4.2%	27.3%	20.5%	0.5%	4.1%	0%	0%	0%	0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.7%	0%	0%	0.08%	0%	37.9%	40.9%	2.5%	1.6%	25.5%	27.9%	34.0%	38.5%
TOTAL (R)	992,040	1,011,883	8,151,118	8,755,443	1,613,240	1,943,767	165,196	173,551	400,912	321,562	1,008,899	1,256,955	359,922	325,432	195,182	218,780	825,128	928,350	204,346	249,000	2,543,417	3,657,703	688,211	690,232	2,616,908	3,696,496	19,764,519	23,229,153
TOTAL (\$)	\$3,968	\$4,048	\$32,604	\$35,022	\$6,453	\$7,775	\$661	\$694	\$1,604	\$1,286	\$4,036	\$5,028	\$1,440	\$1,302	\$781	\$875	\$3,301	\$3,713	\$817	\$996	\$10,174	\$14,631	\$2,753	\$2,761	\$10,468	\$14,786	\$79,058	\$92,917
MARKET RATIO	5.0%	4.4%	41.2%	37.7%	8.2%	8.4%	0.8%	0.7%	2.0%	1.4%	5.1%	5.4%	1.8%	1.4%	1.0%	0.9%	4.2%	4.0%	1.0%	1.1%	12.9%	15.7%	3.5%	3.0%	13.2%	15.9%	100%	100%
Growth RATIO	2%		7%		20%		5%		-20%		25%		-10%		12%		13%		22%		44%		0%		41%		18%	

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	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
TOTAL PREMIUM (R)	992,040	1,011,883	8,151,118	8,755,443	1,613,240	1,943,767	165,196	173,551	400,912	321,562	1,008,899	1,256,955	359,922	325,432	195,182	218,780	825,128	928,350	204,346	249,000	2,543,417	3,657,703	688,211	690,232	2,616,908	3,696,496	19,764,519	23,229,153
TOTAL PREMIUM (\$)	\$3,968	\$4,048	\$32,604	\$35,022	\$6,453	\$7,775	\$661	\$694	\$1,604	\$1,286	\$4,036	\$5,028	\$1,440	\$1,302	\$781	\$875	\$3,301	\$3,713	\$817	\$996	\$10,174	\$14,631	\$2,753	\$2,761	\$10,468	\$14,786	\$79,058	\$92,917
MARKET RATIO	5.0%	4.4%	41.2%	37.7%	8.2%	8.4%	1%	0.7%	2%	1.4%	5.1%	5.4%	1.8%	1.4%	1.0%	0.9%	4%	4.0%	1.0%	1.1%	13%	15.7%	3.8%	3.0%	13.2%	15.9%	100.0%	100.0%
Growth RATIO	2%		7%		20%		5%		-20%		25%		-10%		12%		13%		22%		44%		0%		41%		18%	



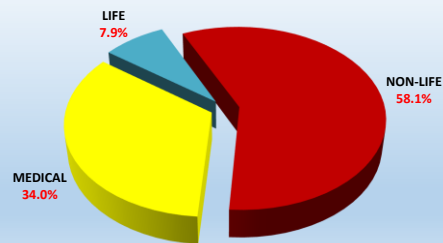
PORTFOLIO BREAKDOWN

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

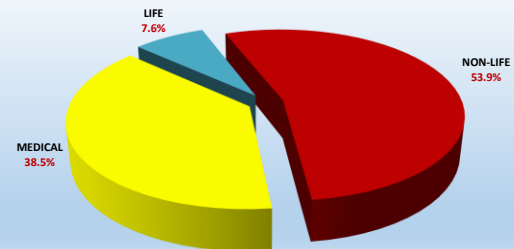
CURRENCY: YER. 1000

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
NON-LIFE PREMIUM	547,016	577,282	5,355,139	5,859,363	1,471,245	1,468,679	146,172	152,421	390,399	321,562	898,035	1,146,431	349,502	311,703	146,016	141,462	746,510	840,900	192,502	229,000	0	0	462,566	489,245	783,852	994,073	11,488,954	12,532,122
MARKET RATIO	4.8%	4.6%	46.6%	46.8%	12.8%	11.7%	1%	1.2%	3.4%	2.6%	7.8%	9%	3.0%	2.5%	1.3%	1.1%	6.5%	6.7%	1.7%	1.8%	0%	0%	4.0%	3.9%	6.8%	7.9%	58.1%	53.9%
Growth RATIO	6%		9%		0%		4%		-18%		28%		-11%		-3%		13%		19%		0%		6%		27%		9%	
MEDICAL PREMIUM	375,451	374,584	1,833,772	1,828,353	36,235	366,196	0	0	0	0	0	0	0	0	39,347	65,912	0	0	5,040	5,000	2,543,417	3,657,703	170,920	144,147	1,710,303	2,497,265	6,714,485	8,939,160
MARKET RATIO	5.6%	4.2%	27.3%	20.5%	0.5%	4.1%	0%	0%	0%	0%	0.0%	0.0%	0.0%	0%	0.6%	0.7%	0%	0%	0.08%	0%	37.9%	40.9%	2.5%	1.6%	25.5%	27.9%	34.0%	38.5%
Growth RATIO	0%		0%		911%		0%		0%		0%		0%		68%		0%		-1%		44%		-16%		46%		33%	
LIFE PREMIUM	69,573	60,017	962,207	1,067,727	105,760	108,892	19,024	21,130	10,513	0	110,864	110,524	10,420	13,729	9,819	11,406	78,618	87,449	6,804	15,000	0	0	54,725	56,839	122,753	205,158	1,561,080	1,757,871
MARKET RATIO	4.5%	3.4%	61.6%	60.7%	6.8%	6.2%	1.2%	1.2%	0.7%	0.0%	7.1%	6%	0.7%	0.8%	0.6%	1%	5.0%	5.0%	0%	0.9%	0%	0%	3.5%	3.2%	7.9%	11.7%	7.9%	7.6%
Growth RATIO	-14%		11%		3%		11%		-100%		0%		32%		16%		11%		120%		0%		4%		67%		13%	

MARKET RATIO 2017



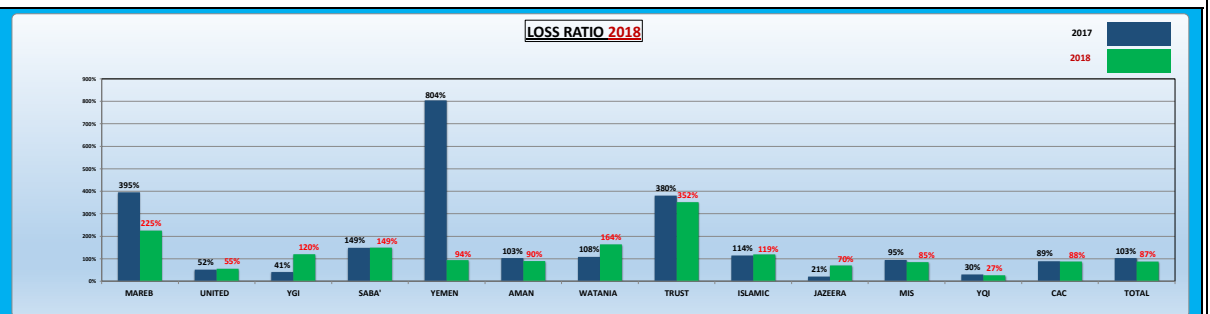
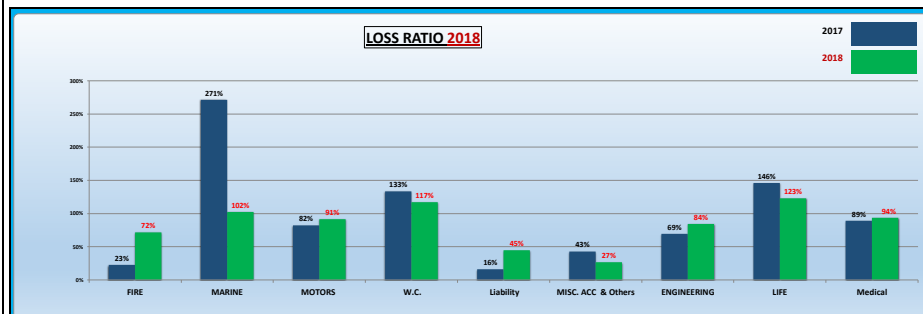
MARKET RATIO 2018



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	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	992,040	1,011,883	8,151,118	8,755,443	1,613,240	1,943,767	165,196	173,551	400,912	321,562	1,008,899	1,256,955	359,922	325,432	195,182	218,780	825,128	928,350	204,346	249,000	2,543,417	3,657,703	688,211	690,232	2,616,908	3,696,496	19,764,519	23,229,153
MARKET RATIO	5.0%	4.4%	41.2%	37.7%	8.2%	8.4%	1%	0.7%	2.0%	1.4%	5.1%	5.4%	1.8%	1.4%	1.0%	0.9%	4.2%	4.0%	1.0%	1.1%	12.9%	15.7%	3.5%	3.0%	13.2%	15.9%	100%	100%
PAID LOSSES	659,919	1,765,381	2,639,203	3,600,509	334,633	405,501	37,228	41,856	3,104,024	123,723	421,059	540,268	116,437	185,061	137,367	186,400	193,993	158,696	33,987	85,450	2,408,632	3,102,720	222,507	218,929	1,910,537	2,749,765	12,219,526	13,164,259
MARKET RATIO	5.4%	13.4%	21.6%	27.4%	2.7%	3.1%	0.3%	0.3%	25.4%	0.9%	3.4%	4.1%	1.0%	1.4%	1.1%	1.4%	1.6%	1.2%	0.3%	0.6%	19.7%	23.6%	1.8%	1.7%	15.6%	20.9%	100%	100%
O/S. LOSSES	3,259,226	512,497	1,559,584	1,252,418	326,339	1,927,887	208,205	217,137	119,081	177,977	617,110	587,147	272,964	348,516	605,039	582,905	749,995	948,691	7,978	88,660	0	0	-16,664	-35,930	413,156	493,401	8,122,013	7,101,307
MARKET RATIO	40%	7.2%	19.2%	18%	4.0%	27%	2.6%	3.1%	1.5%	2.5%	7.6%	8.3%	3.4%	4.9%	7.4%	8.2%	9.2%	13.4%	0.10%	1.2%	0%	0%	0%	-0.5%	5.1%	6.9%	100%	100%
LOSS RATIO	395%	225%	52%	55%	41%	120%	149%	149%	804%	94%	103%	90%	108%	164%	380%	352%	114%	119%	21%	70%	95%	85%	30%	27%	89%	88%	103%	87%

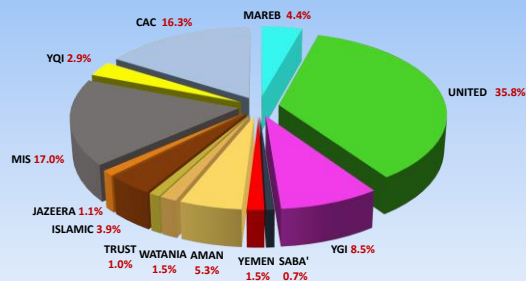


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : NON-LIFE LOSS RATIO

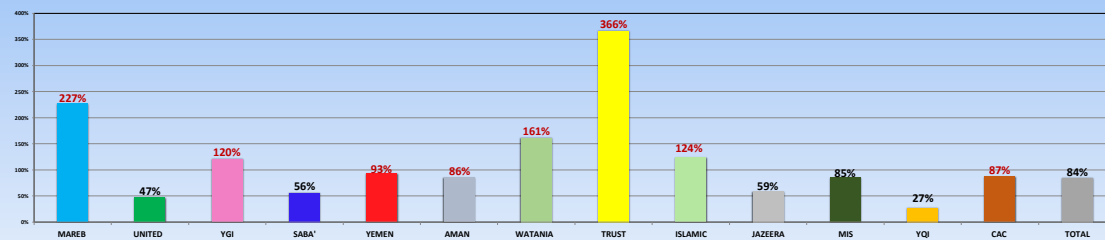
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	922,467	951,866	7,188,911	7,687,716	1,507,480	1,834,875	146,172	152,421	390,399	321,562	898,035	1,146,431	349,502	311,703	185,363	207,374	746,510	840,900	197,542	234,000	2,543,417	3,657,703	633,486	633,392	2,494,155	3,491,338	18,203,439	21,471,282
MARKET RATIO	5.1%	4.4%	39.5%	36.8%	8.3%	8.5%	0.8%	0.7%	2.1%	1.5%	4.9%	5.3%	1.9%	1.5%	1.0%	1.0%	4.1%	3.9%	1.1%	1.1%	14%	17.0%	3.5%	2.9%	13.7%	16.3%	100%	100%
PAID LOSSES	606,657	1,732,778	1,933,466	2,902,727	286,582	351,528	21,456	19,853	3,102,540	122,027	353,537	448,178	109,073	180,132	132,724	185,831	155,008	125,087	32,967	61,450	2,408,632	3,102,720	200,305	207,955	1,821,922	2,666,189	11,164,869	12,106,456
MARKET RATIO	5.4%	14%	17.3%	24.0%	2.6%	2.9%	0.2%	0.2%	27.8%	1%	3.2%	4%	1.0%	1.5%	1.2%	1.5%	1.4%	1.0%	0.3%	0.5%	21.6%	25.6%	1.8%	1.7%	16.3%	22.0%	100%	100%
O/S.LOSSES	3,170,098	425,168	857,998	699,207	255,578	1,858,848	54,018	65,222	117,597	177,977	574,145	535,998	256,304	321,830	595,628	573,032	711,653	921,264	7,638	77,500	0	0	-14,474	-37,308	311,891	379,825	6,898,074	5,998,563
MARKET RATIO	46.0%	7.1%	12.4%	11.7%	4%	31.0%	0.8%	1.1%	1.7%	3.0%	8.3%	8.9%	3.7%	5.4%	8.6%	9.6%	10.3%	15.4%	0.11%	1.3%	0%	0%	0%	-0.6%	4.5%	6.3%	100%	100%
LOSS RATIO	409%	227%	39%	47%	36%	120%	52%	56%	825%	93%	103%	86%	105%	161%	393%	366%	116%	124%	21%	59%	95%	85%	29%	27%	86%	87%	99%	84%

(NON-LIFE) MARKET RATIO 2018



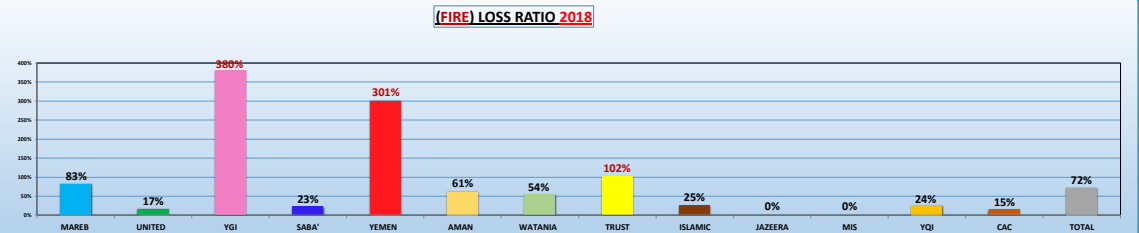
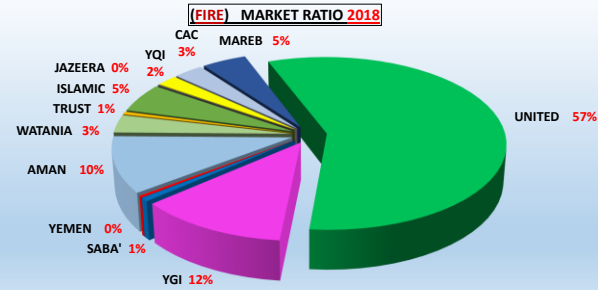
(NON-LIFE) LOSS RATIO 2018



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	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	131,919	145,107	1,772,014	1,839,554	416,209	389,959	32,471	22,624	20,562	10,357	173,396	336,045	95,475	107,270	22,786	16,711	201,309	174,200	2,913	3,500	0	0	73,346	66,761	89,404	96,294	3,031,804	3,208,382
MARKET RATIO	4.4%	4.5%	58.4%	57.3%	14%	12.2%	1.1%	0.7%	0.7%	0.3%	5.7%	10.5%	3.1%	3.3%	0.8%	0.5%	6.6%	5.4%	0.1%	0.1%	0%	0%	2.4%	2.1%	2.9%	3.0%	100%	100%
PAID LOSSES	52,337	30,230	98,161	272,183	3,326	23,993	1,008	907	7	0	25,188	75,683	2,538	0	576	701	59,592	5,520	343	0	0	0	4,970	12,044	5,413	12,286	253,459	433,547
MARKET RATIO	20.6%	7.0%	38.7%	62.8%	1.3%	5.5%	0.4%	0.2%	0.0%	0.0%	10%	17%	1.0%	0.0%	0%	0%	23.5%	1.3%	0.1%	0%	0%	0%	2.0%	2.8%	2%	2.8%	100%	100%
O/S.LOSSES	80,039	89,576	139,097	34,733	16,702	1,457,785	3,754	4,261	12,915	31,131	128,937	127,757	14,669	57,799	9,783	16,276	18,273	38,516	0	0	0	0	-635	4,178	9,904	1,887	433,438	1,863,898
MARKET RATIO	18.5%	4.8%	32.1%	1.9%	3.9%	78%	0.9%	0.2%	3.0%	1.7%	29.7%	7%	3.4%	3%	2.3%	0.9%	4.2%	2.1%	0%	0.00%	0%	0%	0%	0.2%	2.3%	0%	100%	100%
LOSS RATIO	100%	83%	13%	17%	5%	380%	15%	23%	63%	301%	89%	61%	18%	54%	45%	102%	39%	25%	12%	0%	0%	0%	6%	24%	17%	15%	23%	72%

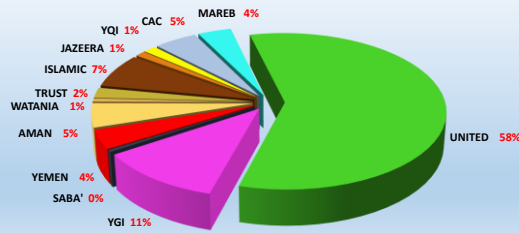


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

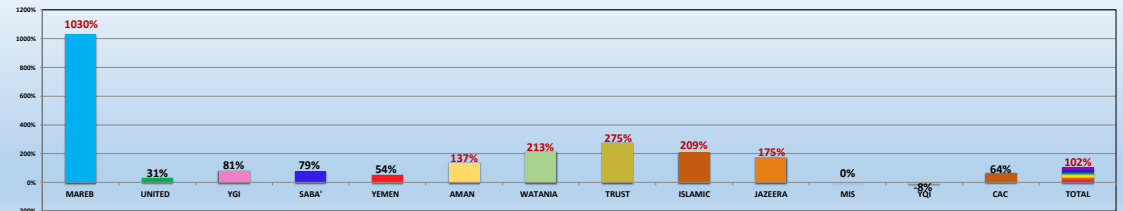
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	90,915	117,400	1,462,288	1,804,231	388,803	356,651	7,453	14,512	155,988	120,420	177,658	154,972	35,748	21,149	43,304	66,420	178,286	220,857	34,108	36,000	0	0	63,139	45,048	104,986	151,932	2,742,676	3,109,591
MARKET RATIO	3.3%	3.8%	53.3%	58.0%	14%	11.5%	0.3%	0.5%	5.7%	3.9%	6.5%	5.0%	1.3%	0.7%	1.6%	2.1%	6.5%	7.1%	1.2%	1.2%	0%	0%	2.3%	1.4%	3.8%	4.9%	100%	100%
PAID LOSSES	43,754	1,184,340	169,497	418,751	112,724	118,333	199	1,424	3,046,534	10,319	83,281	76,278	2,102	14,917	2,264	67,129	22,221	8,980	4,288	950	0	0	3,584	21,089	28,064	94,117	3,518,512	2,016,628
MARKET RATIO	1.2%	58.7%	4.8%	20.8%	3.2%	5.9%	0.0%	0.1%	86.6%	0.5%	2%	4%	0.1%	0.7%	0%	3%	0.6%	0.4%	0.1%	0%	0%	0%	0.1%	1.0%	1%	4.7%	100%	100%
O/S.LOSSES	2,821,544	24,928	130,607	132,745	90,936	169,842	1,200	10,000	19,503	55,061	154,293	136,237	112,215	30,149	143,518	115,323	293,741	453,113	5,836	62,000	0	0	16,125	-24,650	130,443	2,995	3,919,961	1,167,744
MARKET RATIO	72.0%	2.1%	3.3%	11.4%	2.3%	15%	0.0%	0.9%	0.5%	4.7%	3.9%	12%	2.9%	3%	3.7%	9.9%	7.5%	38.8%	0%	5.31%	0%	0%	0%	-2.1%	3.3%	0%	100%	100%
LOSS RATIO	3152%	1030%	21%	31%	52%	81%	19%	79%	1966%	54%	134%	137%	320%	213%	337%	275%	177%	209%	30%	175%	0%	0%	31%	-8%	151%	64%	271%	102%

(MARINE) MARKET RATIO 2018



(MARINE) LOSS RATIO 2018

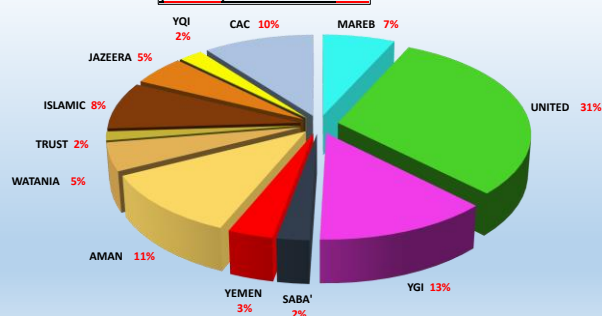


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

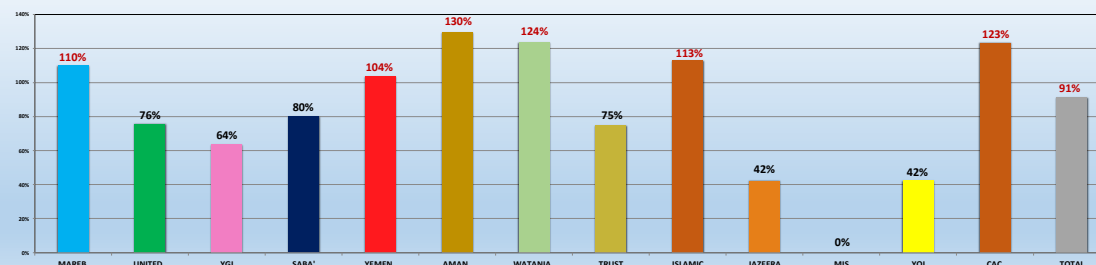
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	254,831	234,643	1,095,915	1,053,177	422,264	446,597	80,505	83,059	134,354	115,935	370,334	386,178	189,035	167,385	71,440	53,132	206,544	281,454	150,078	175,000	0	0	91,748	77,158	304,712	358,878	3,371,760	3,432,596
MARKET RATIO	7.6%	6.8%	32.5%	30.7%	13%	13.0%	2.4%	2.4%	4.0%	3.4%	11.0%	11.3%	5.6%	4.9%	2.1%	1.5%	6.1%	8.2%	4.5%	5.1%	0%	0%	2.7%	2.2%	9.0%	10.5%	100%	100%
PAID LOSSES	156,940	130,245	565,484	560,310	105,097	152,554	18,699	17,207	36,633	81,450	224,936	287,931	81,364	102,824	27,583	18,061	73,650	90,770	27,580	59,000	0	0	30,613	33,877	172,482	218,951	1,521,061	1,753,180
MARKET RATIO	10.3%	7.4%	37.2%	32.0%	6.9%	8.7%	1.2%	1.0%	2.4%	4.6%	15%	16%	5.3%	5.9%	2%	1%	4.8%	5.2%	1.8%	3%	0%	0%	2.0%	1.9%	11%	12.5%	100%	100%
O/S.LOSSES	144,782	127,908	313,271	235,066	114,565	131,110	47,850	49,421	49,934	38,574	238,787	212,197	5,578	104,183	23,840	21,651	175,079	227,560	1,550	15,000	0	0	-723	-1,131	133,274	224,247	1,247,787	1,385,785
MARKET RATIO	11.6%	9.2%	25.1%	17.0%	9.2%	9%	3.8%	3.6%	4.0%	2.8%	19.1%	15%	0.4%	8%	1.9%	1.6%	14.0%	16.4%	0%	1.08%	0%	0%	0%	-0.1%	10.7%	16%	100%	100%
LOSS RATIO	118%	110%	80%	76%	52%	64%	83%	80%	64%	104%	125%	130%	46%	124%	72%	75%	120%	113%	19%	42%	0%	0%	33%	42%	100%	123%	82%	91%

(MOTOR) MARKET RATIO 2018



(MOTOR) LOSS RATIO 2018

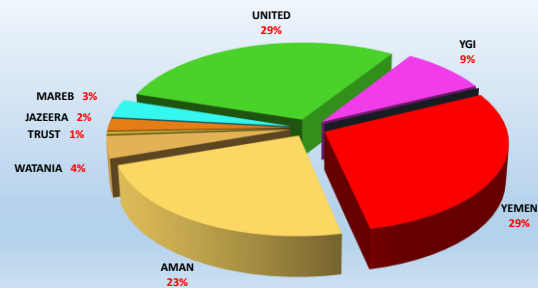


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

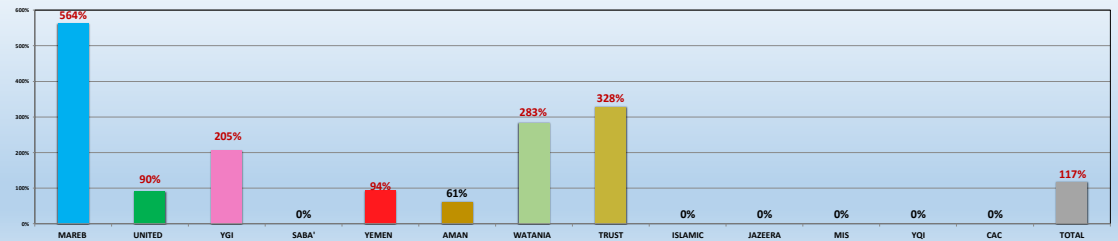
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	4,098	4,391	34,616	38,918	8,625	11,558	0	0	50,680	38,377	3,389	30,988	5,231	5,431	1,644	695	0	0	0	3,000	0	0	0	0	0	0	108,283	133,358
MARKET RATIO	3.8%	3.3%	32.0%	29.2%	8%	8.7%	0.0%	0.0%	46.8%	28.8%	3.1%	23.2%	4.8%	4.1%	1.5%	0.5%	0.0%	0.0%	0.0%	2.2%	0%	0%	0.0%	0.0%	0.0%	0.0%	100%	100%
PAID LOSSES	2,080	8,859	28,308	24,804	3,343	6,819	0	0	19,150	29,068	9,813	1,580	8,101	9,046	318	205	0	0	0	0	0	0	0	0	0	0	71,113	80,381
MARKET RATIO	2.9%	11.0%	39.8%	30.9%	4.7%	8.5%	0.0%	0.0%	26.9%	36.2%	14%	2%	11.4%	11.3%	0%	0%	0.0%	0.0%	0.0%	0%	0%	0%	0.0%	0.0%	0%	0.0%	100%	100%
O/S.LOSSES	12,503	15,889	22,206	10,363	10,954	16,929	0	0	15,907	6,823	9,813	17,329	154	6,336	1,776	2,076	0	0	0	0	0	0	0	0	0	0	73,313	75,745
MARKET RATIO	17.1%	21.0%	30.3%	13.7%	14.9%	22%	0.0%	0.0%	21.7%	9.0%	13.4%	23%	0.2%	8%	2.4%	2.7%	0.0%	0.0%	0%	0.00%	0%	0%	0%	0.0%	0%	0%	100%	100%
LOSS RATIO	356%	564%	146%	90%	166%	205%	0%	0%	69%	94%	579%	61%	158%	283%	127%	328%	0%	0%	0%	0%	0%	0%	0%	0%	0%	133%	117%	

(W.C) MARKET RATIO 2018



(W.C) LOSS RATIO 2018

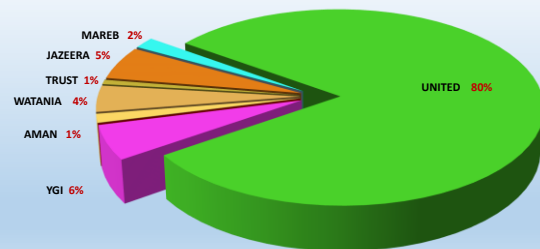


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

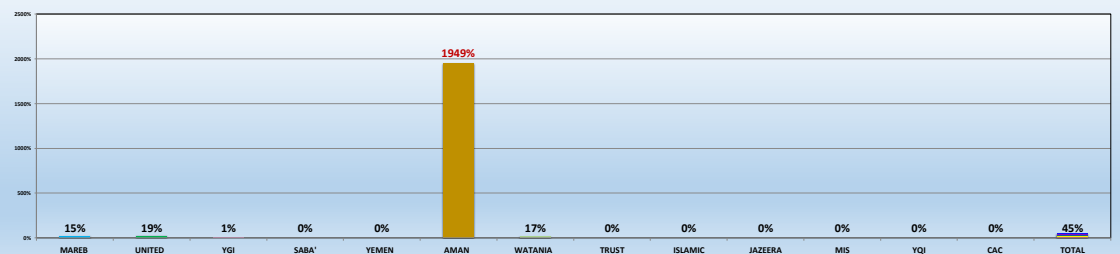
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	3,189	1,361	54,955	58,608	4,101	4,124	0	0	0	0	36,973	1,048	6,446	3,153	681	545	0	0	3,984	4,000	0	0	0	0	0	0	110,329	72,839
MARKET RATIO	2.9%	1.9%	49.8%	80.5%	4%	5.7%	0.0%	0.0%	0.0%	0.0%	33.5%	1.4%	5.8%	4.3%	0.6%	0.7%	0.0%	0.0%	3.6%	5.5%	0%	0%	0.0%	0.0%	0.0%	0.0%	100%	100%
PAID LOSSES	686	0	1,578	11,384	464	48	0	0	0	0	83	100	2,343	400	0	0	0	0	0	0	0	0	0	0	0	0	5,154	11,932
MARKET RATIO	13.3%	0.0%	30.6%	95.4%	9.0%	0.4%	0.0%	0.0%	0.0%	0.0%	2%	1%	45.5%	3.4%	0%	0%	0.0%	0.0%	0.0%	0%	0%	0%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	10	210	0	0	0	0	0	0	0	0	12,500	20,322	0	150	0	0	0	0	0	0	0	0	0	0	0	0	12,510	20,682
MARKET RATIO	0.1%	1.0%	0.0%	0.0%	0.0%	0%	0.0%	0.0%	0.0%	0.0%	99.9%	98%	0.0%	1%	0.0%	0.0%	0.0%	0.0%	0%	0.00%	0%	0%	0%	0%	0%	0%	100%	100%
LOSS RATIO	22%	15%	3%	19%	11%	1%	0%	0%	0%	0%	34%	1949%	36%	17%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	0%	16%	45%

(Liability) MARKET RATIO 2018



(Liability) LOSS RATIO 2018

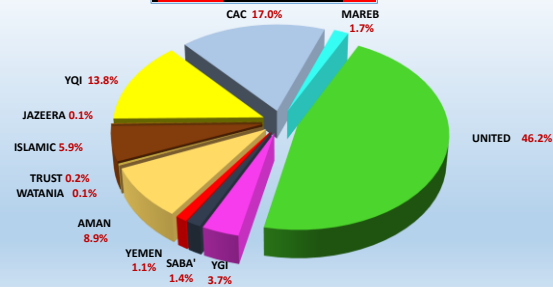


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

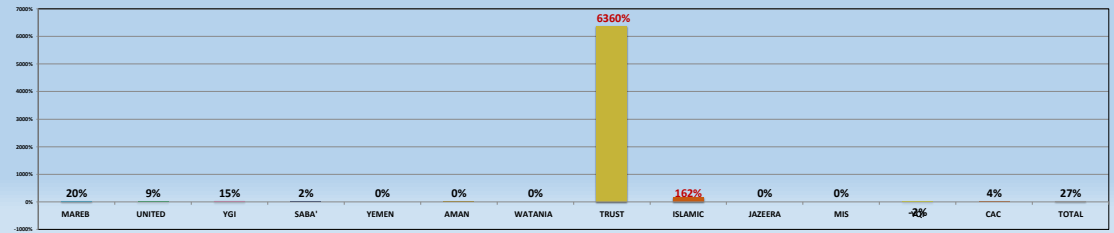
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	24,769	36,863	846,515	991,121	60,494	79,235	24,781	31,024	8,401	24,250	122,379	190,074	2,444	2,597	6,161	3,959	77,413	126,252	901	1,500	0	0	227,190	296,057	280,574	364,406	1,682,022	2,147,339
MARKET RATIO	1.5%	1.7%	50.3%	46.2%	4%	3.7%	1.5%	1.4%	0.5%	1.1%	7.3%	8.9%	0.1%	0.1%	0.4%	0.2%	4.6%	5.9%	0.1%	0.1%	0%	0%	13.5%	13.8%	16.7%	17.0%	100%	100%
PAID LOSSES	1,382	2,870	180,819	63,591	11,445	6,424	1,550	315	0	0	5,055	325	0	0	566	0	-475	1,899	0	0	0	0	8,538	58	5,011	4,893	213,891	80,375
MARKET RATIO	0.6%	3.6%	84.5%	79.1%	5.4%	8.0%	0.7%	0.4%	0.0%	0.0%	2%	0%	0.0%	0.0%	0%	0%	-0.2%	2.4%	0.0%	0%	0%	0%	4.0%	0.1%	2%	6.1%	100%	100%
O/S.LOSSES	3,618	4,398	20,862	24,069	6,925	5,834	0	200	0	0	9,184	85	0	0	250,750	251,801	203,575	202,075	0	0	0	0	-25,726	-4,975	35,395	9,052	504,583	492,539
MARKET RATIO	0.7%	0.9%	4.1%	4.9%	1.4%	1%	0.0%	0.0%	0.0%	0.0%	1.8%	0%	0.0%	0%	49.7%	51.1%	40.3%	41.0%	0%	0.00%	0%	0%	-5%	-1.0%	7.0%	2%	100%	100%
LOSS RATIO	20%	20%	24%	9%	30%	15%	6%	2%	0%	0%	12%	0%	0%	0%	4079%	6360%	262%	162%	0%	0%	0%	0%	-8%	-2%	14%	4%	43%	27%

(MISC.ACC) MARKET RATIO 2018



(MISC.ACC) LOSS RATIO 2018

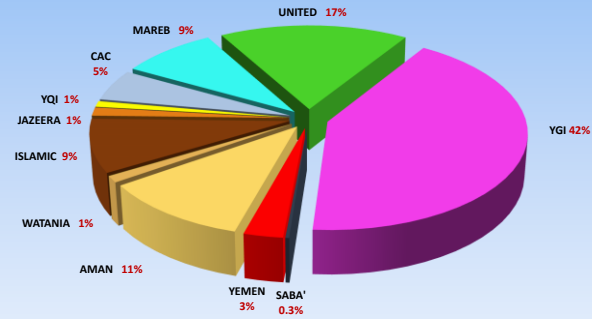


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

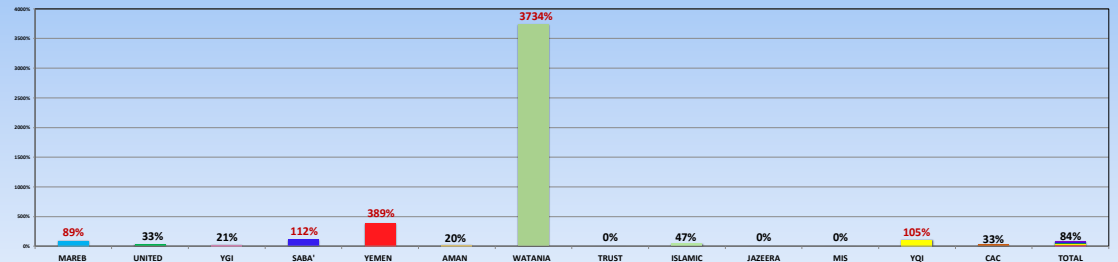
CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	37,295	37,517	88,836	73,754	170,749	180,555	962	1,202	20,414	12,222	13,906	47,126	15,123	4,718	0	0	82,958	38,138	518	6,000	0	0	7,143	4,221	4,176	22,563	442,080	428,017
MARKET RATIO	8.4%	8.8%	20.1%	17.2%	39%	42.2%	0.2%	0.3%	4.6%	2.9%	3.1%	11.0%	3.4%	1.1%	0.0%	0.0%	18.8%	8.9%	0.1%	1.4%	0%	0%	1.6%	1.0%	0.9%	5.3%	100%	100%
PAID LOSSES	7,253	2,153	3,155	20,326	19,399	5,608	0	0	216	1,190	5,181	0	12,625	52,945	17,705	0	20	17,918	0	0	0	0	6,579	4,865	16,140	2,693	88,273	107,698
MARKET RATIO	8.2%	2.0%	3.6%	18.9%	22.0%	5.2%	0.0%	0.0%	0.2%	1.1%	6%	0%	14.3%	49.2%	20%	0%	0.0%	16.6%	0.0%	0%	0%	0%	7.5%	4.5%	18%	2.5%	100%	100%
O/S.LOSSES	3,356	31,415	27,276	4,363	8,045	31,869	1,214	1,340	19,338	46,388	8,922	9,422	123,688	123,213	4,705	656	20,985	0	0	0	0	-1,815	-429	2,875	4,847	218,589	253,084	
MARKET RATIO	1.5%	12.4%	12.5%	1.7%	3.7%	13%	0.6%	0.5%	8.8%	18.3%	4.1%	4%	56.6%	49%	2.2%	0.3%	9.6%	0.0%	0%	0.00%	0%	0%	-1%	-0.2%	1.3%	2%	100%	100%
LOSS RATIO	28%	89%	34%	33%	16%	21%	126%	112%	96%	389%	101%	20%	901%	3734%	0%	0%	25%	47%	0%	0%	0%	0%	67%	105%	455%	33%	69%	84%

(ENGINEERING) MARKET RATIO 2018



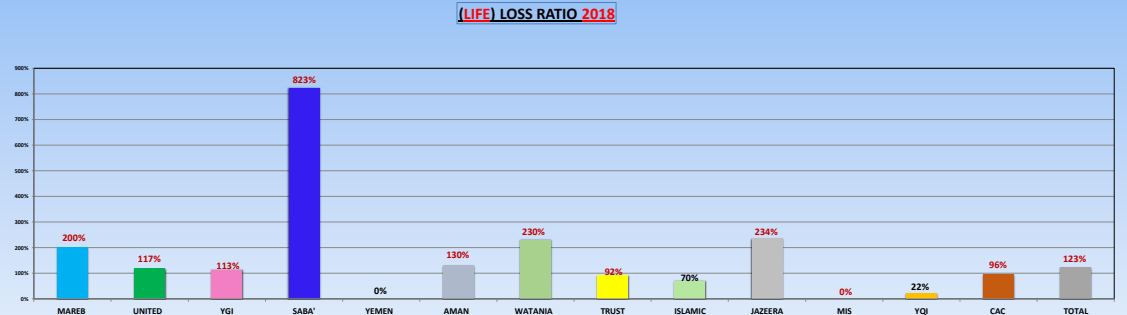
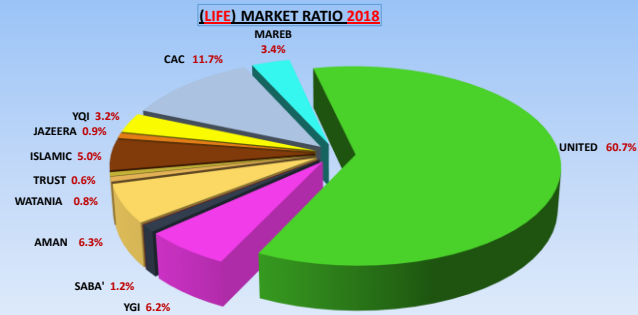
(ENGINEERING) LOSS RTIO 2018



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	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	69,573	60,017	962,207	1,067,727	105,760	108,892	19,024	21,130	10,513	0	110,864	110,524	10,420	13,729	9,819	11,406	78,618	87,449	6,804	15,000	0	0	54,725	56,839	122,753	205,168	1,561,080	1,757,871
MARKET RATIO	4.5%	3.4%	61.6%	60.7%	7%	6.2%	1.2%	1.2%	0.7%	0.0%	7.1%	6.3%	0.7%	0.8%	0.6%	0.6%	5.0%	5.0%	0.4%	0.9%	0%	0%	3.5%	3.2%	7.9%	11.7%	100%	100%
PAID LOSSES	53,262	32,603	705,737	697,782	48,051	53,973	15,772	22,003	1,484	1,696	67,522	92,090	7,364	4,929	4,643	569	38,985	33,609	1,020	24,000	0	0	22,202	10,974	88,615	83,576	1,054,657	1,057,804
MARKET RATIO	5.1%	3.1%	66.9%	66.0%	4.6%	5.1%	1.5%	2.1%	0.1%	0.2%	6%	9%	0.7%	0.5%	0%	0%	3.7%	3.2%	0.1%	2%	0%	0%	2.1%	1.0%	8%	7.9%	100%	100%
O/S.LOSSES	89,128	87,329	701,586	553,211	70,761	69,039	154,187	151,915	1,484	0	42,965	51,149	16,660	26,686	9,411	9,873	38,342	27,428	340	11,160	0	0	-2,190	1,378	101,265	113,576	1,223,939	1,102,744
MARKET RATIO	7.3%	7.9%	57.3%	50.2%	5.8%	6%	12.6%	13.8%	0.1%	0.0%	3.5%	5%	1.4%	2%	0.8%	0.9%	3.1%	2.5%	0%	1.01%	0%	0%	0%	0.1%	8.3%	10%	100%	100%
LOSS RATIO	205%	200%	146%	117%	112%	113%	893%	823%	28%	0%	100%	130%	231%	230%	143%	92%	98%	70%	20%	234%	0%	0%	37%	22%	155%	96%	146%	123%

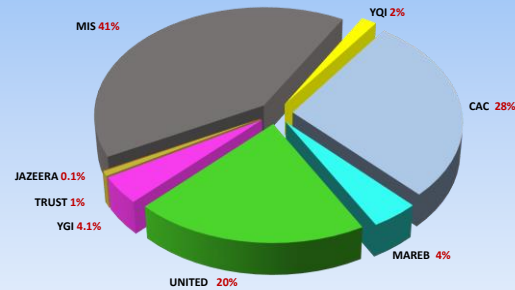


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		TRUST		ISLAMIC		JAZEERA		MIS		YQI		CAC		TOTAL	
	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018	2017	2018
PREMIUM	375,451	374,584	1,833,772	1,828,353	36,235	366,196	0	0	0	0	0	0	0	0	39,347	65,912	0	0	5,040	5,000	2,543,417	3,657,703	170,920	144,147	1,710,303	2,497,265	6,714,485	8,939,160
MARKET RATIO	5.6%	4.2%	27.3%	20.5%	1%	4.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%	0.7%	0.0%	0.0%	0.1%	0.1%	38%	41%	2.5%	1.6%	25.5%	27.9%	100%	100%
PAID LOSSES	342,225	374,081	886,464	1,531,378	30,784	37,749	0	0	0	0	0	6,281	0	0	83,712	99,735	0	0	756	1,500	2,408,632	3,102,720	146,021	136,023	1,594,812	2,333,249	5,493,406	7,622,716
MARKET RATIO	6.2%	4.9%	16.1%	20.1%	0.8%	0.5%	0.0%	0.0%	0.0%	0.0%	0%	0%	0.0%	0.0%	2%	1%	0.0%	0.0%	0.0%	0%	44%	41%	2.7%	1.8%	29%	30.6%	0%	100%
O/S.LOSSES	104,246	130,844	204,679	257,868	7,451	45,479	0	0	0	0	11,709	12,649	0	0	161,256	165,249	0	0	252	500	0	0	-1,700	-10,300	0	136,797	487,893	739,086
MARKET RATIO	21.4%	17.7%	42.0%	34.9%	1.5%	6%	0.0%	0.0%	0.0%	0.0%	2.4%	2%	0.0%	0%	33.1%	22.4%	0.0%	0.0%	0%	0.07%	0%	0%	0%	-1.4%	0.0%	19%	100%	100%
LOSS RATIO	119%	135%	60%	98%	106%	23%	0%	0%	0%	0%	0%	0%	0%	0%	623%	402%	0%	0%	20%	40%	95%	85%	84%	87%	93%	99%	89%	94%

(Medical) MARKET RATIO 2018



(Medical) LOSS RATIO 2018

