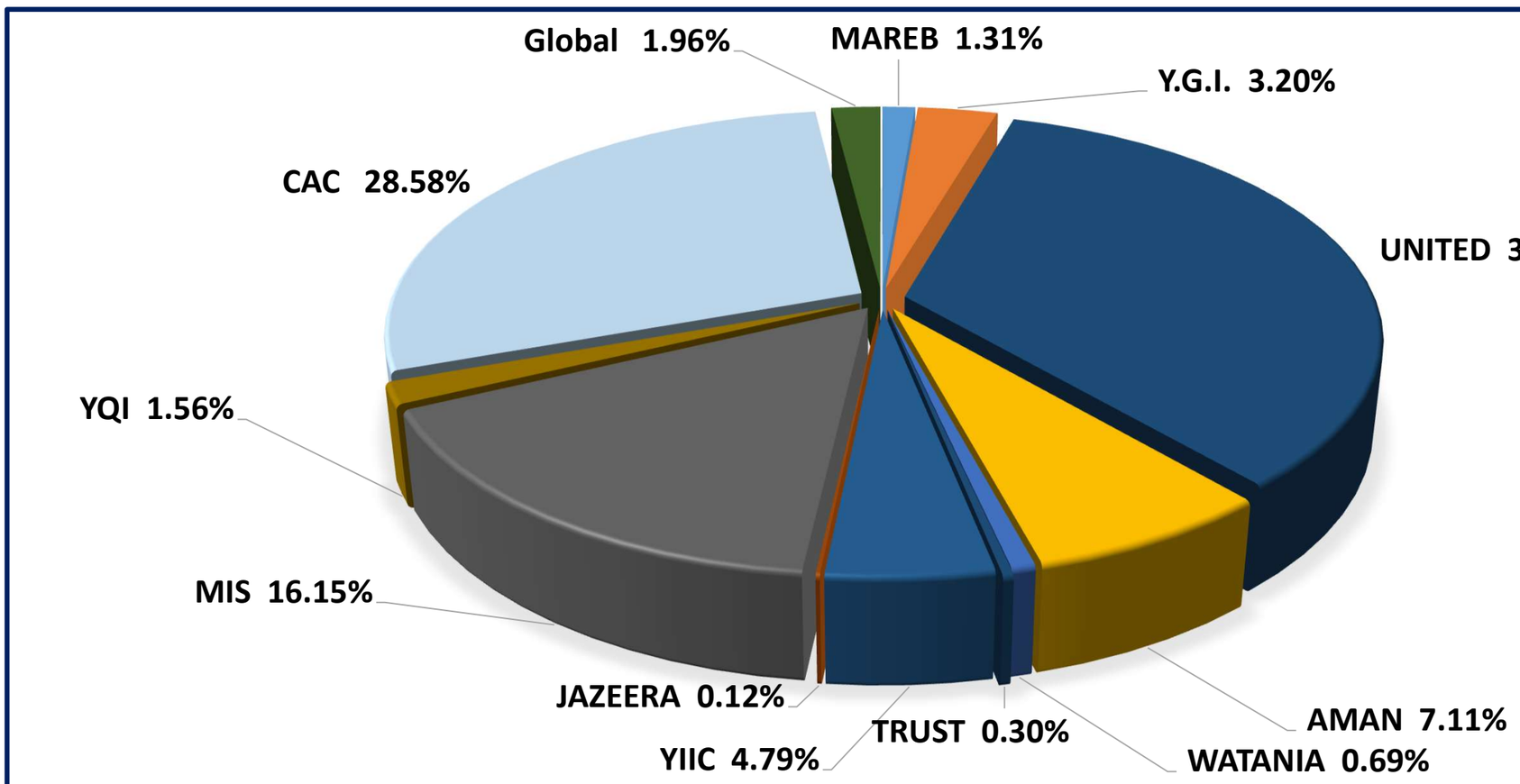
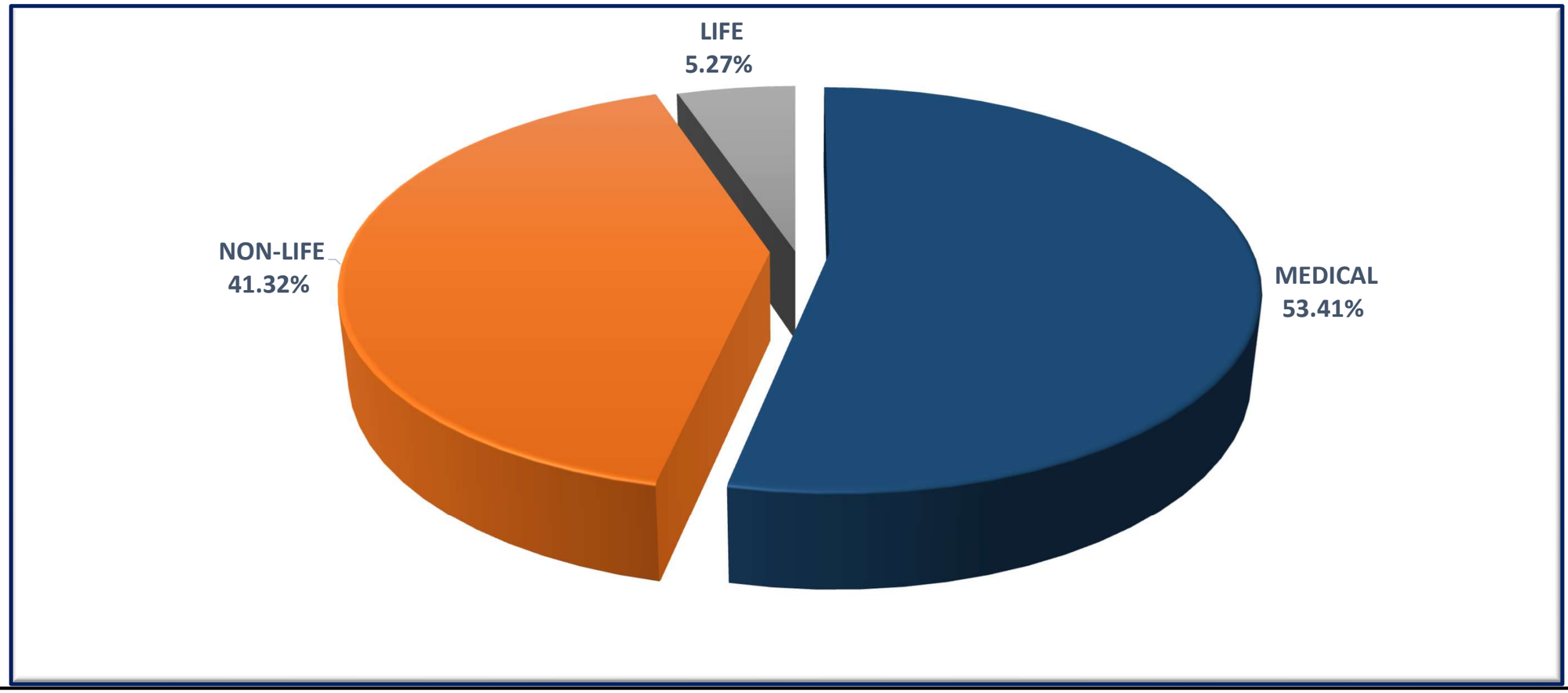
YEMEN INSURANCE MARKET STATISTIC 2025



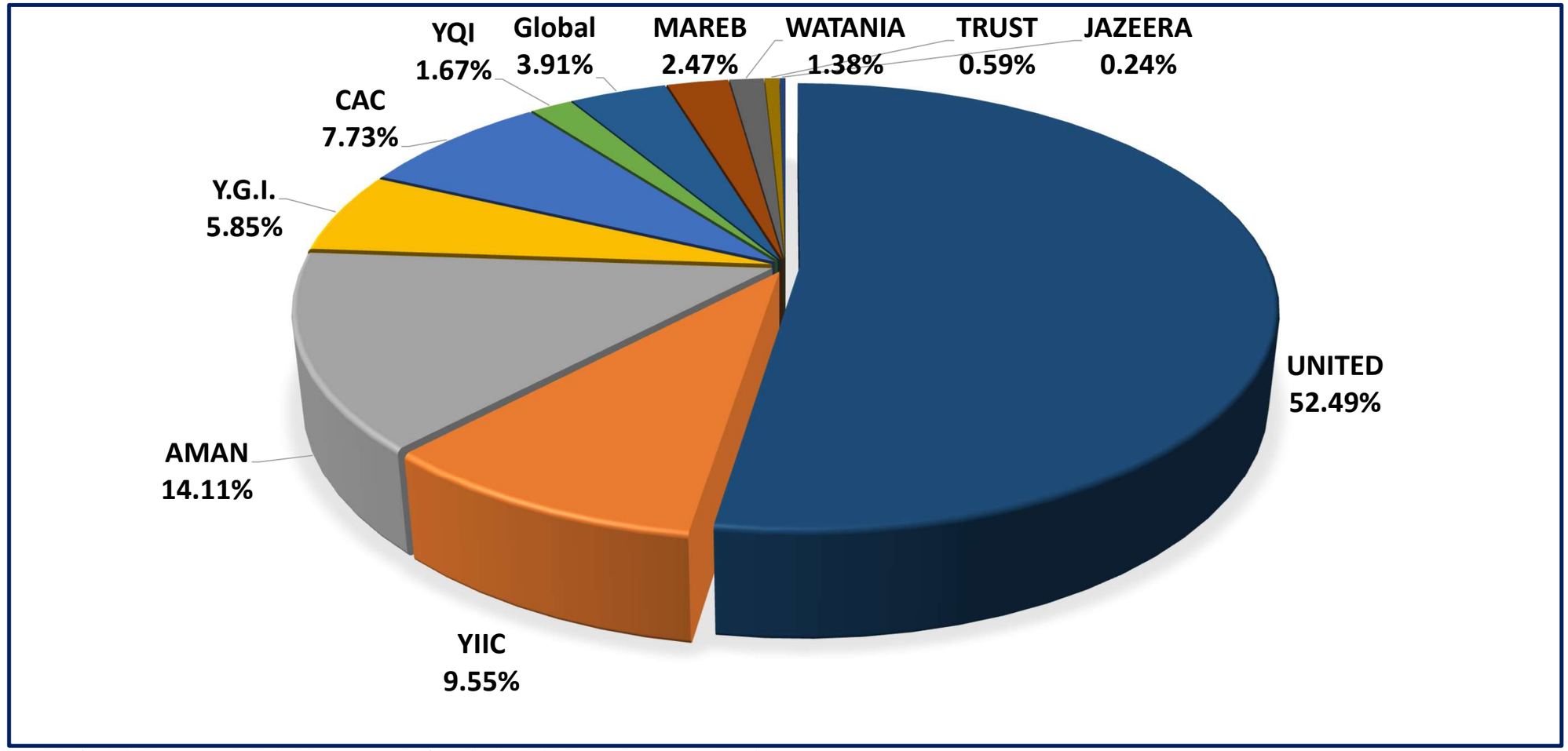
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YEMEN INSURANCE MARKET STATISTIC 2025



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YEMEN INSURANCE MARKET STATISTIC WITHOUT MEDICAL 2025



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

PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM 2025)

CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
FIRE	68,255	84,450	490,713	542,807	3,059,399	3,434,969	338,692	431,533	65,191	54,256	15,515	21,097	362,052	340,009	2,274	2,274	0	0	210,790	115,214	266,781	290,596	43,870	33,093	4,923,532	5,350,297
Growth RATIO	23.73%		10.62%		12.28%		27.41%		-16.77%		35.98%		-6.09%		0.00%		0.00%		-45.34%		8.93%		-24.57%		8.67%	
MARKET RATIO	1.28%	1.58%	9.17%	10.15%	57.18%	64.20%	6.33%	8.07%	1.22%	1.01%	0.29%	0.39%	6.77%	6.35%	0.04%	0.04%	0.00%	0.00%	3.94%	2.15%	4.99%	5.43%	0.82%	0.62%	8.09%	9.72%
MARINE	64,195	142,385	292,306	233,207	4,602,703	3,478,416	404,927	363,255	74,634	73,535	37,450	48,134	1,274,124	1,346,656	824	0	0	0	189,925	78,864	270,938	224,295	385,735	442,523	7,597,761	6,431,269
Growth RATIO	121.80%		-20.22%		-24.43%		-10.29%		-1.47%		28.53%		5.69%		-100.00%		0.00%		-58.48%		-17.22%		14.72%		-15.35%	
MARKET RATIO	1.00%	2.21%	4.55%	3.63%	71.57%	54.09%	6.30%	5.65%	1.16%	1.14%	0.58%	0.75%	19.81%	20.94%	0.01%	0.00%	0.00%	0.00%	2.95%	1.23%	4.21%	3.49%	6.00%	6.88%	12.48%	11.69%
MOTORS	236,304	279,275	229,176	436,137	1,762,224	1,485,515	607,394	799,664	239,822	206,782	21,814	33,336	381,276	293,107	99,048	61,497	0	0	184,040	95,997	696,991	582,701	327,420	284,278	4,785,509	4,558,289
Growth RATIO	18.18%		90.31%		-15.70%		31.65%		-13.78%		52.82%		-23.12%		-37.91%		0.00%		-47.84%		-16.40%		-13.18%		-4.75%	
MARKET RATIO	5.18%	6.13%	5.03%	9.57%	38.66%	32.59%	13.33%	17.54%	5.26%	4.54%	0.48%	0.73%	8.36%	6.43%	2.17%	1.35%	0.00%	0.00%	4.04%	2.11%	15.29%	12.78%	7.18%	6.24%	7.86%	8.28%
W.C.	0	5,505	7,958	6,964	49,208	37,744	23,625	20,921	9,200	9,359	1,166	2,866	3,204	0	0	0	0	0	0	0	0	0	11,235	2,081	105,596	85,440
Growth RATIO	#DIV/0!		-12.49%		-23.30%		-11.45%		1.73%		145.80%		-100.00%		0.00%		0.00%		0.00%		0.00%		-81.48%		-19.09%	
MARKET RATIO	0.00%	6.44%	9.31%	8.15%	57.59%	44.18%	27.65%	24.49%	10.77%	10.95%	1.36%	3.35%	3.75%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	13.15%	2.44%	0.17%	0.16%
Liability	0	7,255	4,775	4,730	35,159	46,370	1,644	1,351	3,844	2,266	33,170	37,841	4,272	0	1,411	2,356	0	0	0	0	0	0	36,915	11,690	121,190	113,859
Growth RATIO	#DIV/0!		-0.94%		31.89%		-17.82%		-41.06%		14.08%		-100.00%		67.01%		0.00%		0.00%		0.00%		-68.33%		-6.05%	
MARKET RATIO	0.00%	6.37%	4.19%	4.15%	30.88%	40.73%	1.44%	1.19%	3.38%	1.99%	29.13%	33.24%	3.75%	0.00%	1.24%	2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	32.42%	10.27%	0.20%	0.21%
MISC. ACC & Others	72,069	102,517	68,965	66,712	4,228,483	4,414,432	747,928	1,717,471	161	603	3,795	3,512	527,592	495,133	0	0	0	0	309,230	25,963	430,784	659,700	10,700	81,195	6,399,707	7,567,237
Growth RATIO	42.25%		-3.27%		4.40%		129.63%		274.48%		-7.46%		-6.15%		#DIV/0!		0.00%		-91.60%		53.14%		658.83%		18.24%	
MARKET RATIO	0.95%	1.35%	0.91%	0.88%	55.88%	58.34%	9.88%	22.70%	0.00%	0.01%	0.05%	0.05%	6.97%	6.54%	0.00%	0.00%	0.00%	0.00%	4.09%	0.34%	5.69%	8.72%	0.14%	1.07%	10.51%	13.75%
ENGINEERING	1,091	717	35,544	236,501	163,786	205,190	50,970	44,170	33,133	22,232	1,070	6,574	3,204	260	0	0	0	0	0	18,932	580,491	91,741	93,090	190,831	962,379	817,147
Growth RATIO	-34.31%		565.38%		25.28%		-13.34%		-32.90%		514.39%		-91.88%		#DIV/0!		0.00%		#DIV/0!		-84.20%		105.00%		-15.09%	
MARKET RATIO	0.13%	0.09%	4.35%	28.94%	20.04%	25.11%	6.24%	5.41%	4.05%	2.72%	0.13%	0.80%	0.39%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	2.32%	71.04%	11.23%	11.39%	23.35%	1.58%	1.49%
LIFE	88,240	59,685	126,259	86,463	1,507,748	1,377,670	456,859	513,414	12,987	12,388	15,446	8,905	154,860	160,351	0	0	0	0	510,925	126,111	185,113	282,048	134,285	34,075	3,192,723	2,661,109
Growth RATIO	-32.36%		-31.52%		-8.63%		12.38%		-4.61%		-42.35%		3.55%		#DIV/0!		0.00%		-75.32%		52.37%		-74.62%		-16.65%	
MARKET RATIO	3.32%	2.24%	4.74%	3.25%	56.66%	51.77%	17.17%	19.29%	0.49%	0.47%	0.58%	0.33%	5.82%	6.03%	0.00%	0.00%	0.00%	0.00%	19.20%	4.74%	6.96%	10.60%	5.05%	1.28%	5.24%	4.84%
Medical	17,232	38,039	864,185	145,680	10,124,412	4,354,083	18,412	19,948	0	249	5,325	4,860	0	0	0	0	7,473,628	8,883,631	264,825	399,096	14,018,733	13,592,019	0	0	32,786,752	27,437,605
Growth RATIO	120.74%		-83.14%		-56.99%		8.34%		#DIV/0!		-8.73%		0.00%		0.00%		18.87%		50.70%		-3.04%		0.00%		-16.31%	
MARKET RATIO	0.06%	0.14%	3.15%	0.53%	36.90%	15.87%	0.07%	0.07%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	27.24%	32.38%	0.97%	1.45%	51.09%	49.54%	0.00%	0.00%	53.86%	49.87%
TOTAL (YER)	547,388	719,826	2,119,881	1,759,201	25,533,121	18,834,389	2,650,451	3,911,727	438,972	381,669	134,751	167,125	2,710,584	2,635,515	103,557	66,127	7,473,628	8,883,631	1,669,735	860,177	16,449,831	15,723,099	1,043,250	1,079,766	60,875,148	55,022,252
TOTAL ($)	$1,023	$1,345	$3,962	$3,288	$47,725	$35,204	$4,954	$7,312	$821	$713	$252	$312	$5,067	$4,926	$194	$124	$13,969	$16,605	$3,121	$1,608	$30,747	$29,389	$1,950	$2,018	$113,785	$102,845
MARKET RATIO	0.99%	1.31%	3.85%	3.20%	46.41%	34.23%	4.82%	7.11%	0.80%	0.69%	0.24%	0.30%	4.93%	4.79%	0.19%	0.12%	13.58%	16.15%	3.03%	1.56%	29.90%	28.58%	1.90%	1.96%	100.00%	100.00%
Growth RATIO	31.50%		-17.01%		-26.24%		47.59%		-13.05%		24.03%		-2.77%		-36.14%		18.87%		-48.48%		-4.42%		3.50%		-9.61%	

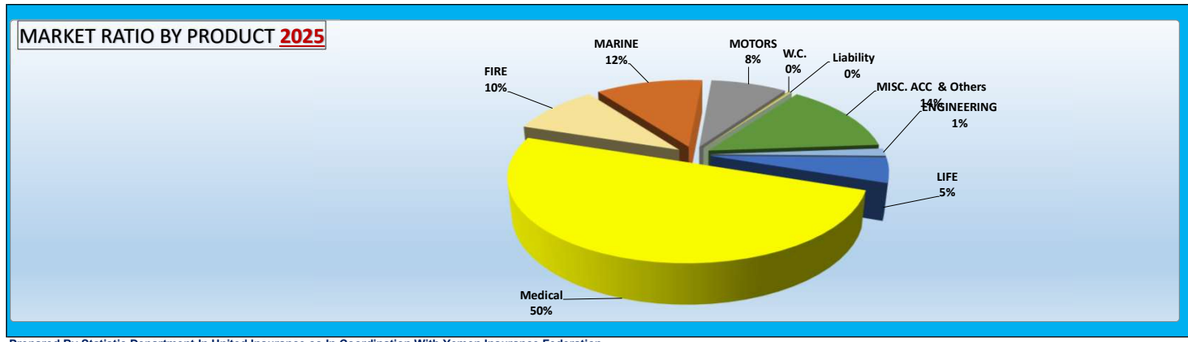
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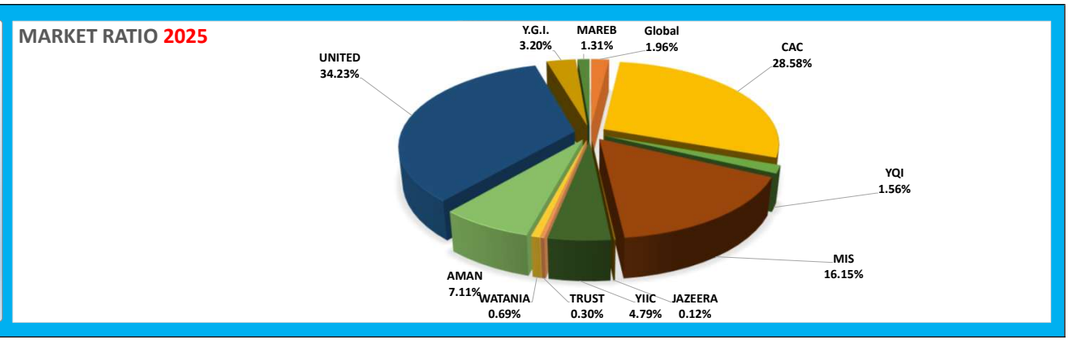
PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM) 2025

CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
TOTAL PREMIUM (R)	547,388	719,826	2,119,881	1,759,201	25,533,121	18,834,389	2,650,451	3,911,727	438,972	381,669	134,751	167,125	2,710,584	2,635,515	103,557	66,127	7,473,628	8,883,631	1,669,735	860,177	16,449,831	15,723,099	1,043,250	1,079,766	60,875,148	55,022,252
TOTAL PREMIUM ($)	$1,023	$1,345	$3,962	$3,288	$47,725	$35,204	$4,954	$7,312	$821	$713	$252	$312	$5,067	$4,926	$194	$124	$13,969	$16,605	$3,121	$1,608	$30,747	$29,389	$1,950	$2,018	$113,785	$102,845
MARKET RATIO	0.90%	1.31%	3.48%	3.20%	41.94%	34.23%	4.35%	7.11%	0.72%	0.69%	0.22%	0.30%	4.45%	4.79%	0.17%	0.12%	12.28%	16.15%	2.74%	1.56%	27.02%	28.58%	1.71%	1.96%	100.00%	100.00%
Growth RATIO	45.49%		-8.19%		-18.39%		63.29%		-3.81%		37.22%		7.57%		-29.35%		31.51%		-43.00%		5.75%		14.51%		-9.61%	





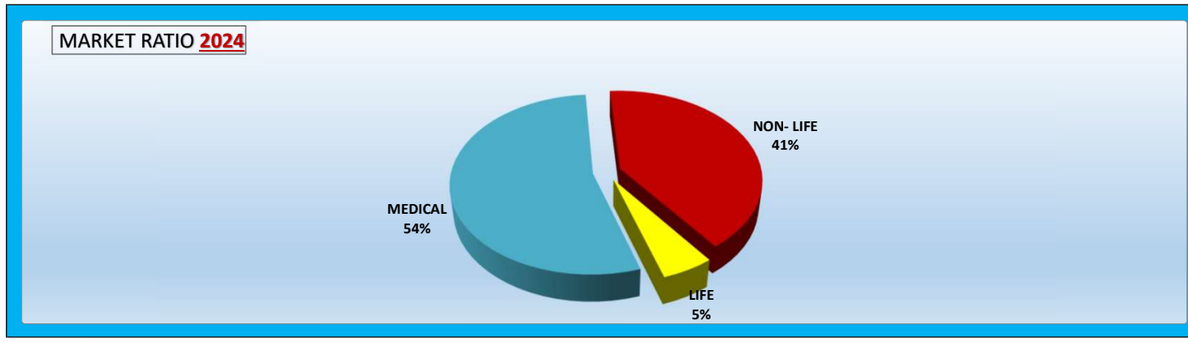
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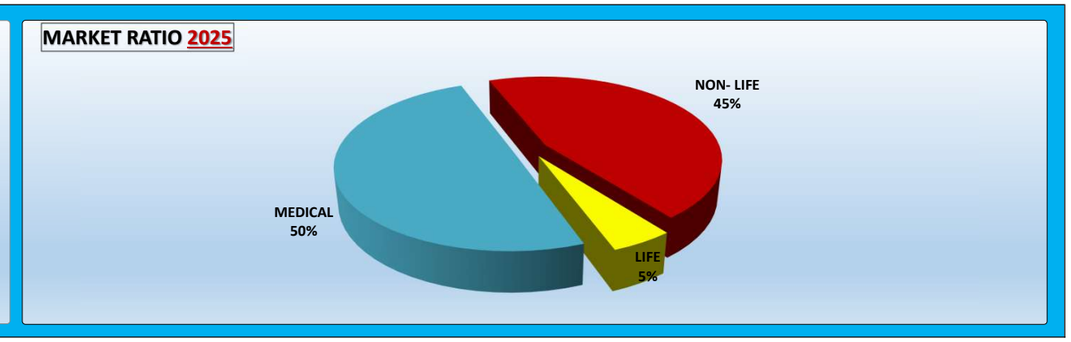
PORTFOLIO BREAKDOWN

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

CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
NON-LIFE PREMIUM	441,915	622,103	1,129,437	1,527,058	20,915,218	13,102,635	2,175,180	3,378,365	425,985	369,032	113,980	153,360	2,555,724	2,475,165	103,557	66,127	0	0	893,985	334,970	2,245,985	1,849,032	908,965	1,045,691	31,909,930	24,923,538
MARKET RATIO	1.38%	2.50%	3.54%	6.13%	65.54%	52.57%	6.82%	13.55%	1.33%	1.48%	0.36%	0.62%	8.01%	9.93%	0.32%	0.27%	0.00%	0.00%	2.80%	1.34%	7.04%	7.42%	2.85%	4.20%	100.00%	100.00%
Growth RATIO	80.24%		73.11%		-19.79%		98.85%		10.91%		72.27%		24.00%		-18.24%		0.00%		-52.03%		5.40%		47.29%		-21.89%	
MEDICAL PREMIUM	17,232	38,039	864,185	145,680	7,623,159	4,354,083	18,412	19,948	0	249	5,325	4,860	0	0	0	0	7,473,628	8,883,631	264,825	399,096	14,018,733	13,592,019	0	0	30,285,500	27,437,605
MARKET RATIO	0.06%	0.14%	2.85%	0.53%	25.17%	15.87%	0.06%	0.07%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	24.68%	32.38%	0.87%	1.45%	46.29%	49.54%	0.00%	0.00%	100.00%	100.00%
Growth RATIO	144%		-81%		-37%		20%		#DIV/0!		1%		0%		0%		31%		66%		7%		0%		-9%	
LIFE PREMIUM	88,240	59,685	126,259	86,463	1,507,748	1,377,670	456,859	513,414	12,987	12,388	15,446	8,905	154,860	160,351	0	0	0	0	510,925	126,111	185,113	282,048	134,285	34,075	3,192,723	2,661,109
MARKET RATIO	2.76%	2.24%	3.95%	3.25%	47.22%	51.77%	14.31%	19.29%	0.41%	0.47%	0.48%	0.33%	4.85%	6.03%	0.00%	0.00%	0.00%	0.00%	16.00%	4.74%	5.80%	10.60%	4.21%	1.28%	100.00%	100.00%
Growth RATIO	-18.85%		-17.84%		9.63%		34.83%		14.44%		-30.83%		24.23%		#DIV/0!		0.00%		-70.39%		82.80%		-69.56%		-16.65%	



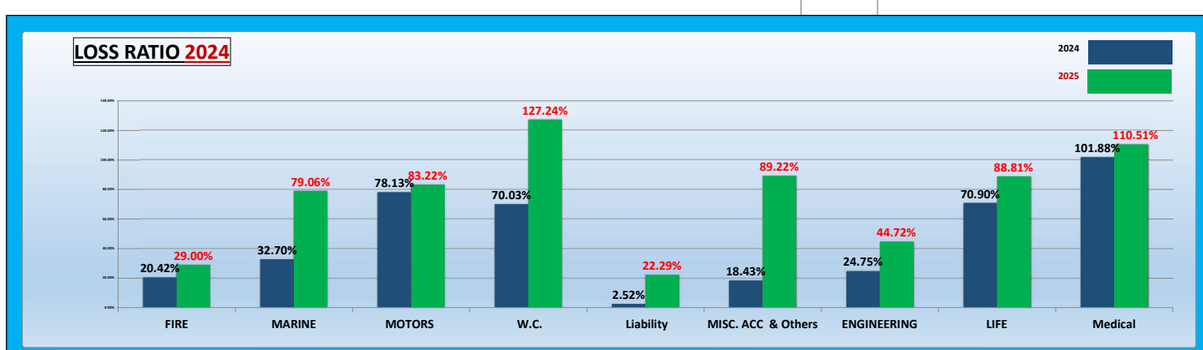


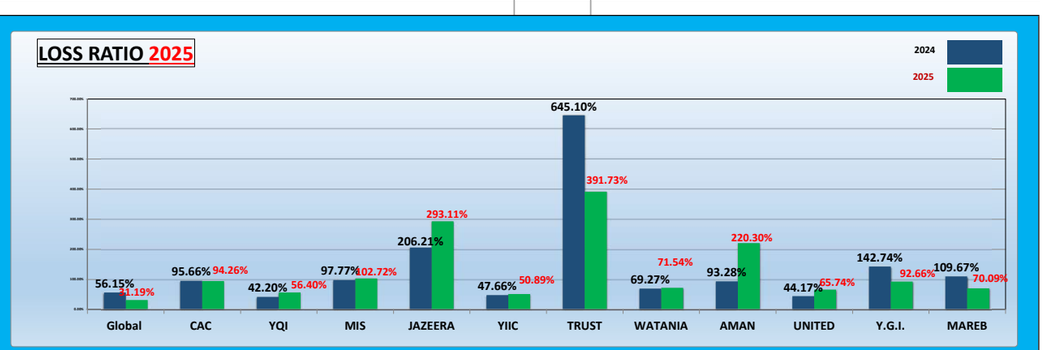
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YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	547,388	719,826	2,119,881	1,759,201	25,533,121	18,834,389	2,650,451	3,911,727	438,972	381,669	134,751	167,125	2,710,584	2,635,515	103,557	66,127	7,473,628	8,883,631	1,669,735	860,177	16,449,831	15,723,099	1,043,250	1,079,766	60,875,148	55,022,252
MARKET RATIO	0.90%	1.31%	3.48%	3.20%	41.94%	34.23%	4.35%	7.11%	0.72%	0.69%	0.22%	0.30%	4.45%	4.79%	0.17%	0.12%	12.28%	16.15%	2.74%	1.56%	27.02%	28.58%	1.71%	1.96%	100.00%	100.00%
PAID LOSSES	284,632	195,960	2,028,635	927,087	11,507,451	8,140,671	874,558	1,138,113	208,900	183,072	9,043	36,794	343,362	502,183	36,598	11,250	7,307,030	9,125,405	570,845	542,593	13,998,140	13,259,726	532,860	322,310	37,702,054	34,385,164
MARKET RATIO	0.75%	0.57%	5.38%	2.70%	30.52%	23.67%	2.32%	3.31%	0.55%	0.53%	0.02%	0.11%	0.91%	1.46%	0.10%	0.03%	19.38%	26.54%	1.51%	1.58%	37.13%	38.56%	1.41%	0.94%	100.00%	100.00%
O/S. LOSSES	315,706	308,583	997,341	703,053	-228,618	4,240,841	1,597,812	7,479,564	95,193	89,957	860,233	617,891	948,384	839,141	176,945	182,576	0	0	133,750	-57,462	1,737,534	1,560,721	52,965	14,481	6,687,244	15,979,345
MARKET RATIO	4.72%	1.93%	14.91%	4.40%	-3.42%	26.54%	23.89%	46.81%	1.42%	0.56%	12.86%	3.87%	14.18%	5.25%	2.65%	1.14%	0.00%	0.00%	2.00%	-0.36%	25.98%	9.77%	0.79%	0.09%	100.00%	100.00%
LOSS RATIO	109.67%	70.09%	142.74%	92.66%	44.17%	65.74%	93.28%	220.30%	69.27%	71.54%	645.10%	391.73%	47.66%	50.89%	206.21%	293.11%	97.77%	102.72%	42.20%	56.40%	95.66%	94.26%	56.15%	31.19%	72.92%	91.53%



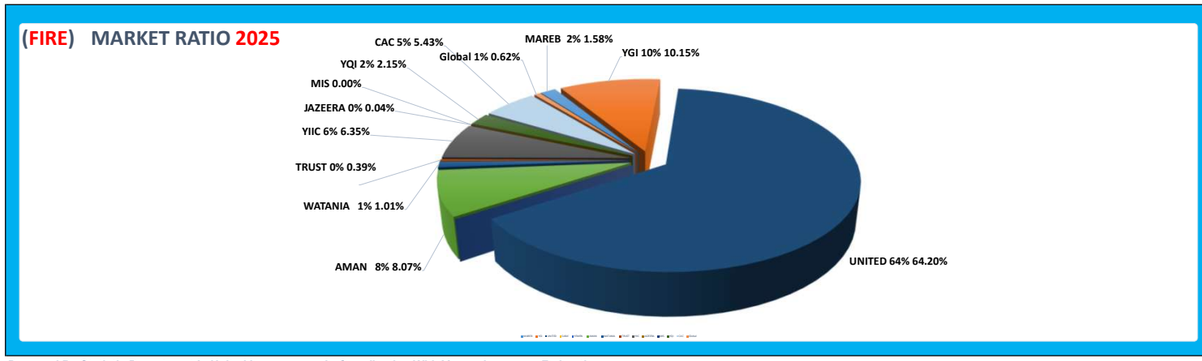


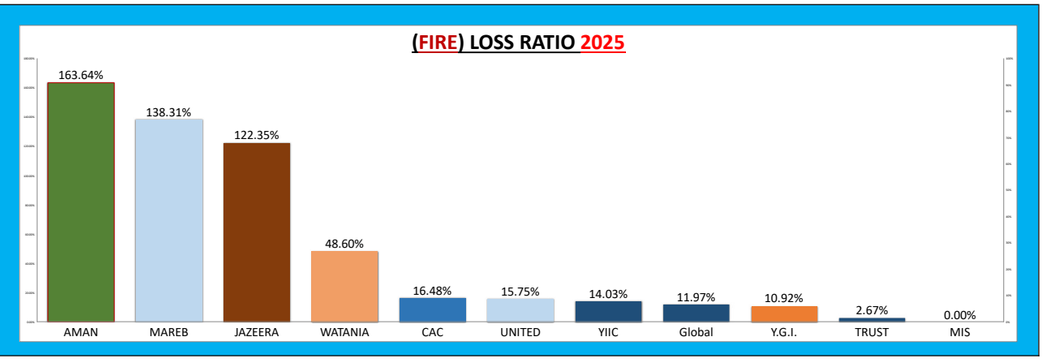
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	68,255.30	84,449.75	490,713.00	542,807.00	3,059,398.67	3,434,968.53	338,692.00	431,533.00	65,191.00	54,256.15	15,515.00	21,097.00	362,052.00	340,009.01	2,273.75	2,273.75	-	-	210,790.00	115,214.00	266,781.21	290,595.94	43,870.00	33,093.00	4,923,532	5,350,297
MARKET RATIO	1.39%	1.58%	9.97%	10.15%	62.14%	64.20%	6.88%	8.07%	1.32%	1.01%	0.32%	0.39%	7.35%	6.35%	0.05%	0.04%	0.00%	0.00%	4.28%	2.15%	5.42%	5.43%	0.89%	0.62%	100.00%	100.00%
PAID LOSSES	8,929.15	18,922.95	175,596.00	1,857.00	91,071.11	291,190.20	37,685.00	28,887.00	1,183.00	-	1,070.00	298.00	29,370.00	41,145.23	264.83	-	-	0	15,515.00	-	45,390.23	8,676.53	-	3,961.00	406,074.32	394,937.91
MARKET RATIO	2.20%	4.79%	43.24%	0.47%	22.43%	73.73%	9.28%	7.31%	0.29%	0.00%	0.26%	0.08%	7.23%	10.42%	0.07%	0.00%	0.00%	0.00%	3.82%	0.00%	11.18%	2.20%	0.00%	1.00%	100.00%	100.00%
O/S.LOSSES	105,363.46	97,878.25	57,294.00	57,397.00	6,505.65	249,971.69	339,663.00	677,257.00	2,018.00	26,367.85	1,070.00	265.00	44,322.00	6,568.20	2,782.00	2782	-	0	1,605.00	(820.00)	38,816.49	39,200.37	-	-	599,439.61	1,156,867.36
MARKET RATIO	17.58%	8.46%	9.56%	4.96%	1.09%	21.61%	56.66%	58.54%	0.34%	2.28%	0.18%	0.02%	7.39%	0.57%	0.46%	0.24%	0.00%	0.00%	0.27%	-0.07%	6.48%	3.39%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	167.45%	138.31%	47.46%	10.92%	3.19%	15.75%	111.41%	163.64%	4.91%	48.60%	13.79%	2.67%	20.35%	14.03%	134.00%	122.35%	0.00%	0.00%	8.12%	-0.71%	31.56%	16.48%	0.00%	11.97%	20.42%	29.00%





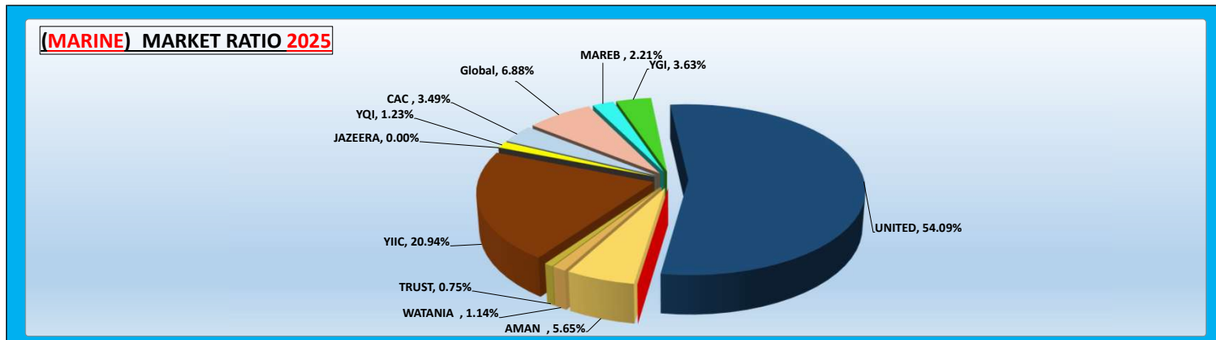
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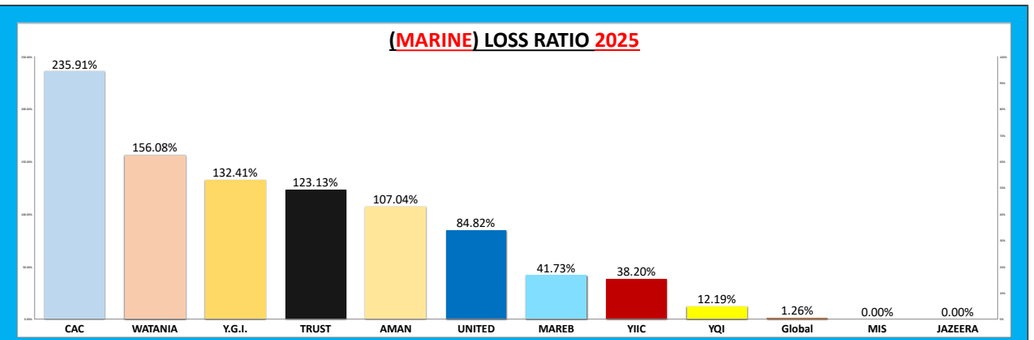
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	64,195	142,385	292,306	233,207	4,602,703	3,478,416	404,927	363,255	74,634	73,535	37,450	48,134	1,274,124	1,346,656	824	-	-	-	189,925	78,864	270,938	224,295	385,735	442,523	7,597,761	6,431,269
MARKET RATIO	0.84%	2.21%	3.85%	3.63%	60.58%	54.09%	5.33%	5.65%	0.98%	1.14%	0.49%	0.75%	16.77%	20.94%	0.01%	0.00%	0.00%	0.00%	2.50%	1.23%	3.57%	3.49%	5.08%	6.88%	100.00%	100.00%
PAID LOSSES	23,117	11,818	70,026	199,352	(2,296)	392,022	101,586	73,275	108,377	112,896	-	17,358	90,246	215,707	25	1,070	-	-	25,680	8,185	108,742	199,473	26,215	5,590	551,718	1,236,747
MARKET RATIO	4.19%	0.96%	12.69%	16.12%	-0.42%	31.70%	18.41%	5.92%	19.64%	9.13%	0.00%	1.40%	16.36%	17.44%	0.00%	0.09%	0.00%	0.00%	4.65%	0.66%	19.71%	16.13%	4.75%	0.45%	100.00%	100.00%
O/S.LOSSES	16,410	47,594	227,054	109,434	(664)	2,558,242	231,281	315,561	36,352	1,876	233,795	41,910	296,904	298,672	142,139	143,119	-	-	(4,815)	1,431	754,064	329,668	-	-	1,932,520	3,847,506
MARKET RATIO	0.85%	1.24%	11.75%	2.84%	-0.03%	66.49%	11.97%	8.20%	1.88%	0.05%	12.10%	1.09%	15.36%	7.76%	7.36%	3.72%	0.00%	0.00%	-0.25%	0.04%	39.02%	8.57%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	61.57%	41.73%	101.63%	132.41%	-0.06%	84.82%	82.20%	107.04%	193.92%	156.08%	624.29%	123.13%	30.39%	38.20%	17243.75%	#DIV/0!	#DIV/0!	0.00%	10.99%	12.19%	318.45%	235.91%	6.80%	1.26%	32.70%	79.06%





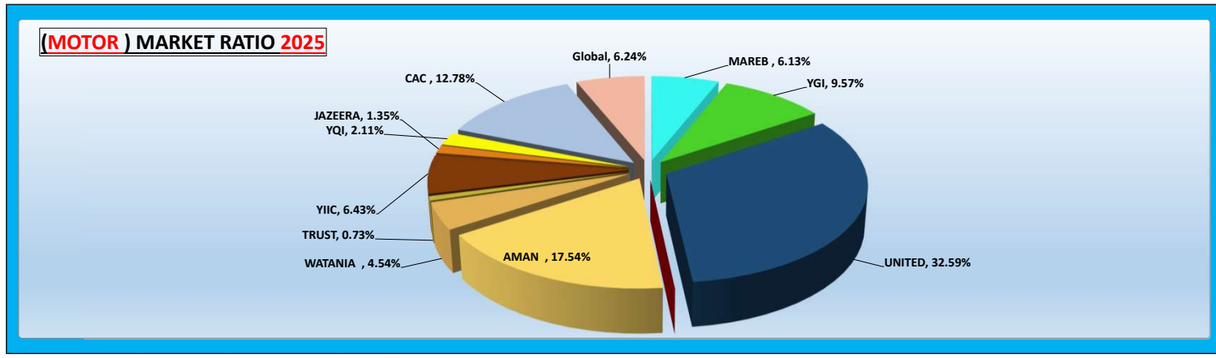
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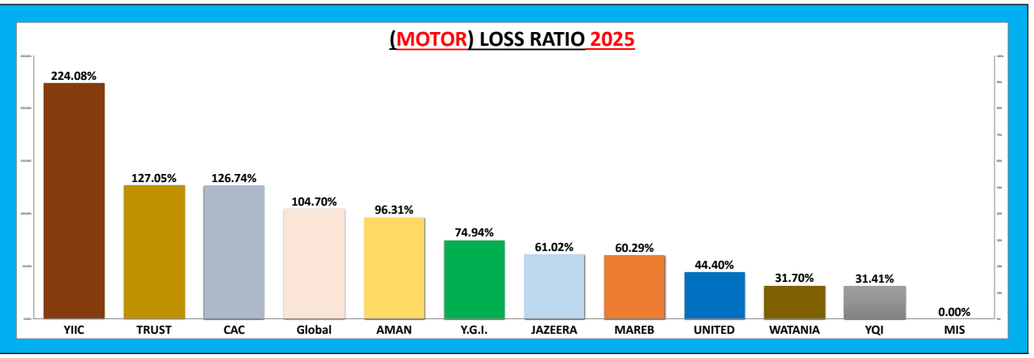
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MOTORS LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	236,304	279,275	229,176	436,137	1,762,224	1,485,515	607,394	799,664	239,822	206,782	21,814	33,336	381,276	293,107	99,048	61,497	-	-	184,040	95,997	696,991	582,701	327,420	284,278	4,785,509	4,558,289
MARKET RATIO	4.94%	6.13%	4.79%	9.57%	36.82%	32.59%	12.69%	17.54%	5.01%	4.54%	0.46%	0.73%	7.97%	6.43%	2.07%	1.35%	0.00%	0.00%	3.85%	2.11%	14.56%	12.78%	6.84%	6.24%	100.00%	100.00%
PAID LOSSES	121,087	111,724	137,400	131,495	626,002	538,789	342,351	426,675	86,116	44,549	5,095	12,922	129,762	144,978	26,508	10,180	-	-	65,270	32,580	304,636	490,957	323,675	285,751	2,167,902	2,230,600
MARKET RATIO	5.59%	5.01%	6.34%	5.90%	28.88%	24.15%	15.79%	19.13%	3.97%	2.00%	0.24%	0.58%	5.99%	6.50%	1.22%	0.46%	0.00%	0.00%	3.01%	1.46%	14.05%	22.01%	14.93%	12.81%	100.00%	100.00%
O/S.LOSSES	58,462	56,651	183,553	195,354	(39,423)	120,731	309,460	343,496	24,272	20,999	73,193	29,430	584,730	511,811	22,694	27,344	-	-	23,540	(2,431)	279,335	247,533	51,360	11,896	1,571,176	1,562,814
MARKET RATIO	3.72%	3.62%	11.68%	12.50%	-2.51%	7.73%	19.70%	21.98%	1.54%	1.34%	4.66%	1.88%	37.22%	32.75%	1.44%	1.75%	0.00%	0.00%	1.50%	-0.16%	17.78%	15.84%	3.27%	0.76%	100.00%	100.00%
LOSS RATIO	75.98%	60.29%	140.05%	74.94%	33.29%	44.40%	107.31%	96.31%	46.03%	31.70%	358.89%	127.05%	187.39%	224.08%	49.67%	61.02%	#DIV/0!	0.00%	48.26%	31.41%	83.78%	126.74%	114.54%	104.70%	78.13%	83.22%





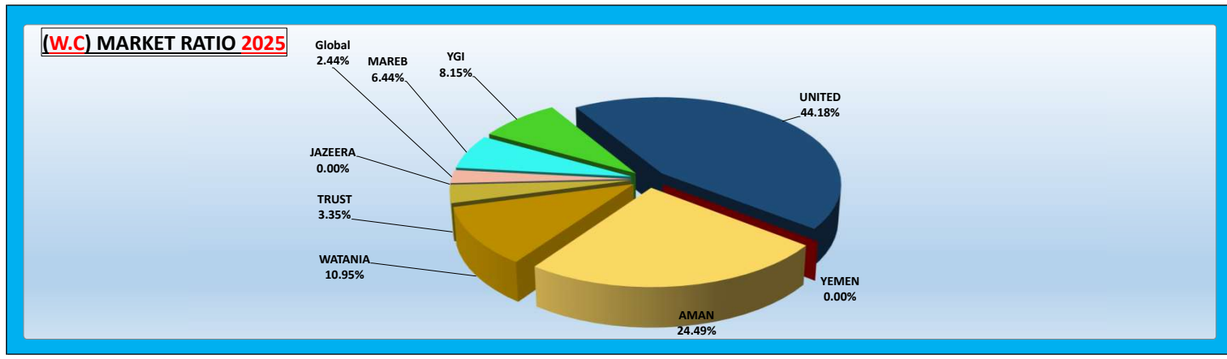
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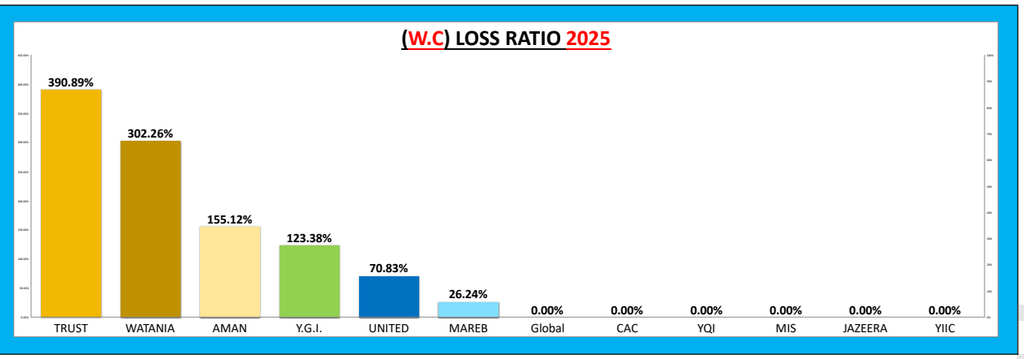
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : W.C. LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	-	5,505.15	7,958.00	6,964.00	49,207.74	37,743.75	23,625.00	20,921.00	9,200.00	9,359.44	1,166.00	2,866.00	3,204.00	-	-	-	-	-	-	-	-	-	11,235.00	2,081.00	105,596	85,440
MARKET RATIO	0.00%	6.44%	7.54%	8.15%	46.60%	44.18%	22.37%	24.49%	8.71%	10.95%	1.10%	3.35%	3.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	10.64%	2.44%	100.00%	100.00%
PAID LOSSES	-	588.50	1,592.00	4,048.00	17,655.00	19,495.84	7,110.00	12,569.00	6,994.00	21,010.13	203.00	513.00	534.00	-	-	-	-	-	-	-	-	-	-	-	34,088	58,224
MARKET RATIO	0.00%	1.01%	4.67%	6.95%	51.79%	33.48%	20.86%	21.59%	20.52%	36.08%	0.60%	0.88%	1.57%	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	1,149.53	856.00	6,897.00	4,544.00	(8,560.00)	7,237.84	21,988.00	19,884.00	9,155.00	7,279.55	9,234.00	10,690.00	-	-	-	-	-	-	-	-	-	-	-	-	39,864	50,491
MARKET RATIO	2.88%	1.70%	17.30%	9.00%	-21.47%	14.33%	55.16%	39.38%	22.97%	14.42%	23.16%	21.17%	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	#DIV/0!	26.24%	106.67%	123.38%	18.48%	70.83%	123.17%	155.12%	175.53%	302.26%	809.35%	390.89%	16.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	70.03%	127.24%





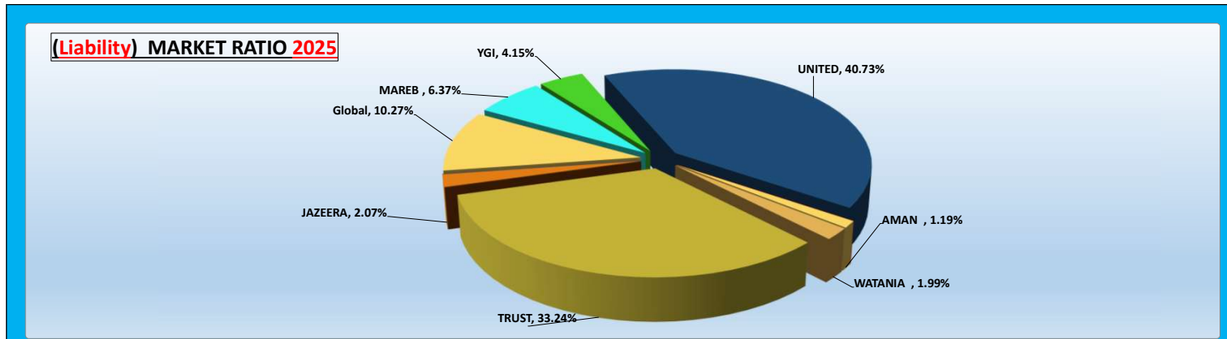
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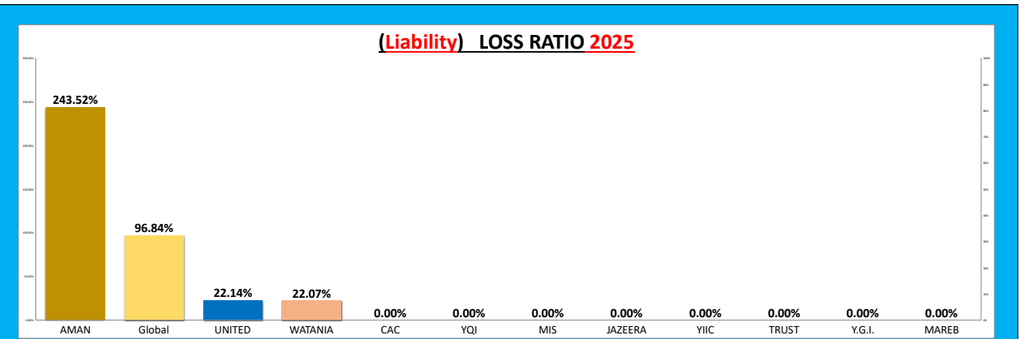
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : Liability LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	-	7,254.60	4,775.00	4,730.00	35,159.02	46,370.04	1,644.00	1,351.00	3,844.00	2,265.75	33,170.00	37,841.00	4,272.00	-	1,410.80	2,356.14	-	-	-	-	-	-	36,915.00	11,690.00	121,190	113,859
MARKET RATIO	0.00%	6.37%	3.94%	4.15%	29.01%	40.73%	1.36%	1.19%	3.17%	1.99%	27.37%	33.24%	3.53%	0.00%	1.16%	2.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	30.46%	10.27%	100.00%	100.00%
PAID LOSSES	-	-	-	-	-	10,267.00	-	80.00	918.00	-	-	-	2,136.00	-	-	-	-	-	-	-	-	-	-	9,286.00	3,054	19,633
MARKET RATIO	0.00%	0.00%	0.00%	0.00%	0.00%	52.29%	0.00%	0.41%	30.06%	0.00%	0.00%	0.00%	69.94%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	47.30%	100.00%	100.00%
O/S.LOSSES	-	-	-	-	-	-	-	3,210.00	-	500.00	-	-	-	-	-	-	-	-	-	-	-	-	-	2,035.00	-	5,745
MARKET RATIO	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	55.87%	#DIV/0!	8.70%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	35.42%	#DIV/0!	100.00%
LOSS RATIO	#DIV/0!	0.00%	0.00%	0.00%	0.00%	22.14%	0.00%	243.52%	23.88%	22.07%	0.00%	0.00%	50.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.84%	2.52%	22.29%





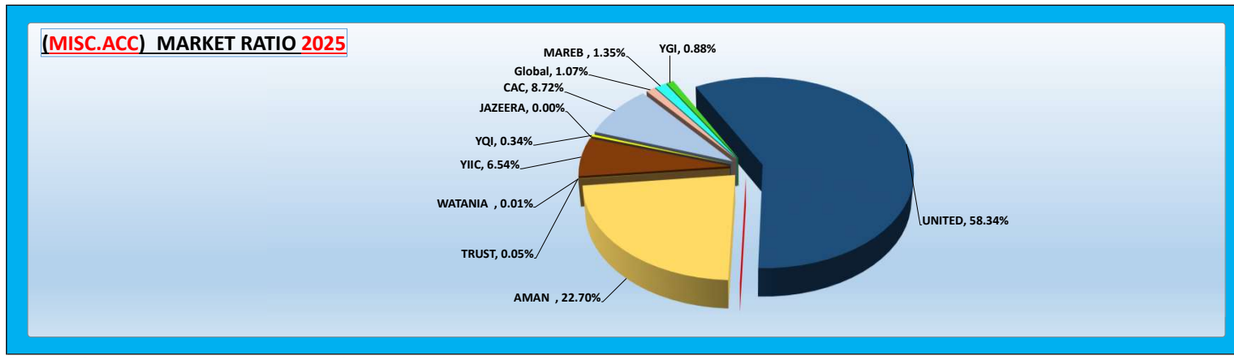
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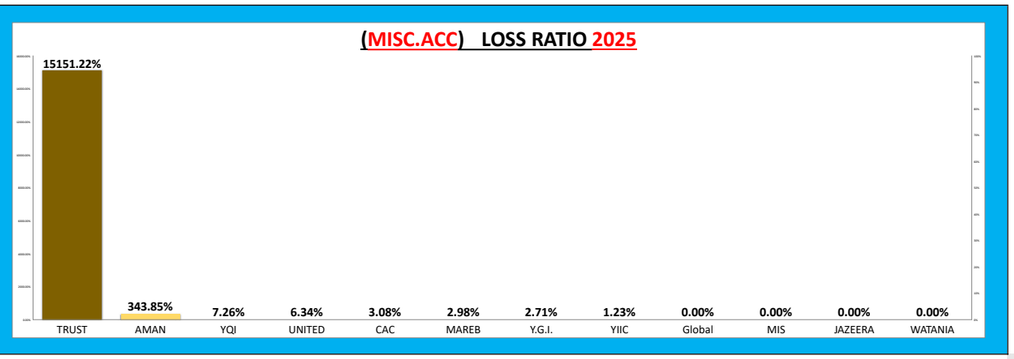
YEMEN INSURANCE MARKET

CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	72,069	102,517	68,965	66,712	4,228,483	4,414,432	747,928	1,717,471	161	603	3,795	3,512	527,592	495,133	-	-	-	-	309,230	25,963	430,784	659,700	10,700	81,195	6,399,707	7,567,237
MARKET RATIO	1.13%	1.35%	1.08%	0.88%	66.07%	58.34%	11.69%	22.70%	0.00%	0.01%	0.06%	0.05%	8.24%	6.54%	0.00%	0.00%	0.00%	0.00%	4.83%	0.34%	6.73%	8.72%	0.17%	1.07%	100.00%	100.00%
PAID LOSSES	6,941	289	531	1,810	36,872	3,955	119,609	212,887	-	-	-	-	1,602	6,032	-	-	-	-	2,140	4,178	36,443	3,323	-	-	204,139	232,473
MARKET RATIO	3.40%	0.12%	0.26%	0.78%	18.06%	1.70%	58.59%	91.57%	0.00%	0.00%	0.00%	0.00%	0.78%	2.59%	0.00%	0.00%	0.00%	0.00%	1.05%	1.80%	17.85%	1.43%	0.00%	0.00%	100.00%	100.00%
O/S.LOSSES	2,505	2,766	531	-	1,585	276,110	249,600	5,692,560	-	-	536,620	532,111	-	45	331	331	-	-	1,605	(2,292)	181,066	17,011	1,605	-	975,447	6,518,641
MARKET RATIO	0.26%	0.04%	0.05%	0.00%	0.16%	4.24%	25.59%	87.33%	0.00%	0.00%	55.01%	8.16%	0.00%	0.00%	0.03%	0.01%	0.00%	0.00%	0.16%	-0.04%	18.56%	0.26%	0.16%	0.00%	100.00%	100.00%
LOSS RATIO	13.11%	2.98%	1.54%	2.71%	0.91%	6.34%	49.36%	343.85%	0.00%	0.00%	14140.18%	15151.22%	0.30%	1.23%	#DIV/0!	#DIV/0!	0.00%	0.00%	1.21%	7.26%	50.49%	3.08%	15.00%	0.00%	18.43%	89.22%





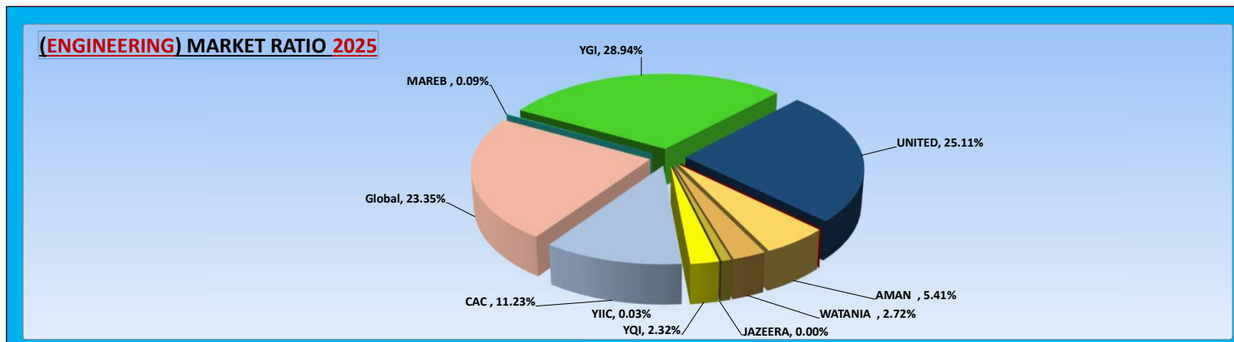
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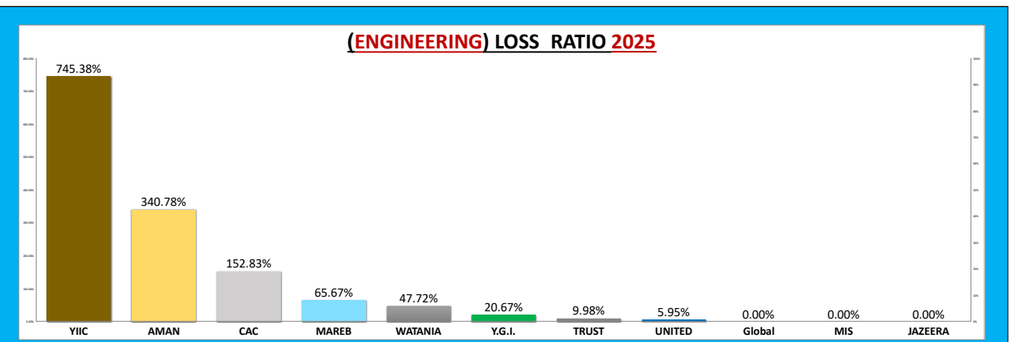
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : ENGINEERING LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	1,091	717	35,544	236,501	163,786	205,190	50,970	44,170	33,133	22,232	1,070	6,574	3,204	260	-	-	-	-	-	18,932	580,491	91,741	93,090	190,831	962,379	817,147
MARKET RATIO	0.11%	0.09%	3.69%	28.94%	17.02%	25.11%	5.30%	5.41%	3.44%	2.72%	0.11%	0.80%	0.33%	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	2.32%	60.32%	11.23%	9.67%	23.35%	100.00%	100.00%
PAID LOSSES	2,643	-	-	19,699	1,190	10,506	39,741	83,647	1,615	1,280	-	-	-	1,938	-	-	-	-	-	-	12,982	10,242	8,025	-	66,196	127,312
MARKET RATIO	3.99%	0.00%	0.00%	15.47%	1.80%	8.25%	60.04%	65.70%	2.44%	1.01%	0.00%	0.00%	0.00%	1.52%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.61%	8.04%	12.12%	0.00%	100.00%	100.00%
O/S.LOSSES	471	471	30,769	29,177	4,800	1,707	123,500	66,875	2,258	9,329	656	656	-	-	-	-	-	-	-	(53)	9,536	129,965	-	-	171,990	238,127
MARKET RATIO	0.27%	0.20%	17.89%	12.25%	2.79%	0.72%	71.81%	28.08%	1.31%	3.92%	0.38%	0.28%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.02%	5.54%	54.58%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	285.29%	65.67%	86.57%	20.67%	3.66%	5.95%	320.27%	340.78%	11.69%	47.72%	61.31%	9.98%	0.00%	745.38%	#DIV/0!	#DIV/0!	0.00%	0.00%	#DIV/0!	-0.28%	3.88%	152.83%	8.62%	0.00%	24.75%	44.72%





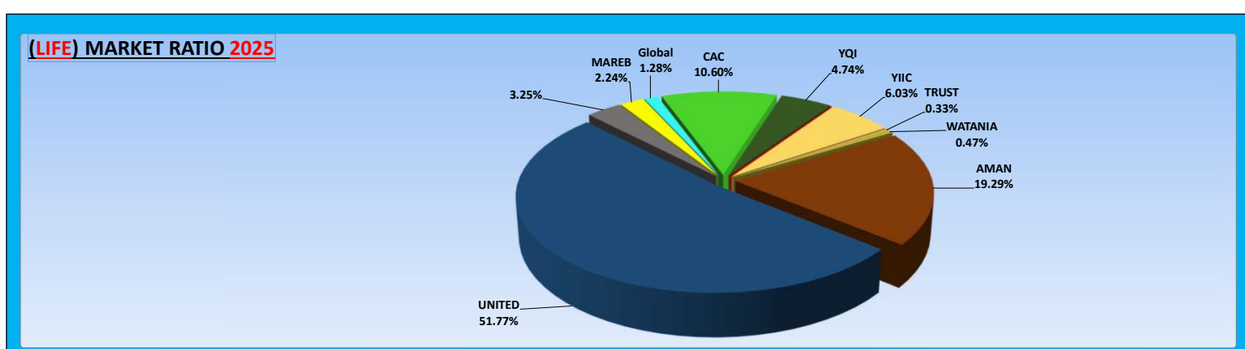
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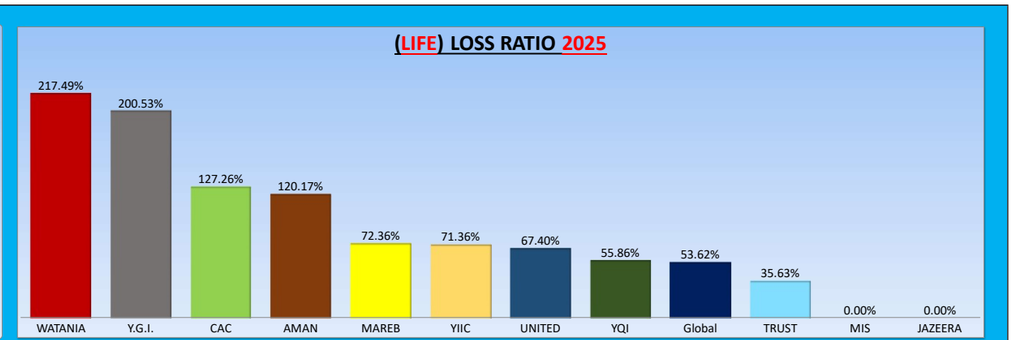
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	88,240.49	59,684.60	126,259.00	86,463.00	1,507,748.00	1,377,670.30	456,859.00	513,414.00	12,987.00	12,387.69	15,446.00	8,905.00	154,860.00	160,350.59	-	-	-	-	510,925.00	126,111.00	185,113.28	282,048.16	134,285.00	34,075.00	3,192,723	2,661,109
MARKET RATIO	2.76%	2.24%	3.95%	3.25%	47.22%	51.77%	14.31%	19.29%	0.41%	0.47%	0.48%	0.33%	4.85%	6.03%	0.00%	0.00%	0.00%	0.00%	16.00%	4.74%	5.80%	10.60%	4.21%	1.28%	100.00%	100.00%
PAID LOSSES	64,060.74	22,004.55	62,069.00	41,555.00	604,290.77	529,094.38	207,236.00	272,205.00	3,697.00	3,336.84	-	1,630.00	89,712.00	92,383.07	9,800.00	-	-	-	273,385.00	94,821.00	40,788.18	167,334.14	174,945.00	17,722.00	1,529,984	1,242,086
MARKET RATIO	4.19%	1.77%	4.06%	3.35%	39.50%	42.60%	13.54%	21.92%	0.24%	0.27%	0.00%	0.13%	5.86%	7.44%	0.64%	0.00%	0.00%	0.00%	17.87%	7.63%	2.67%	13.47%	11.43%	1.43%	100.00%	100.00%
O/S.LOSSES	28,240.96	21,186.00	134,747.00	131,825.00	(7,774.79)	399,407.94	314,774.00	344,786.00	21,138.00	23,605.59	1,543.00	1,543.00	22,428.00	22,045.12	9,000.00	9,000.00	-	-	51,895.00	(24,372.00)	157,722.12	191,589.11	-	550.00	733,713	1,121,166
MARKET RATIO	3.85%	1.89%	18.37%	11.76%	-1.06%	35.62%	42.90%	30.75%	2.88%	2.11%	0.21%	0.14%	3.06%	1.97%	1.23%	0.80%	0.00%	0.00%	7.07%	-2.17%	21.50%	17.09%	0.00%	0.05%	100.00%	100.00%
LOSS RATIO	104.60%	72.36%	155.88%	200.53%	39.56%	67.40%	114.26%	120.17%	191.23%	217.49%	9.99%	35.63%	72.41%	71.36%	#DIV/0!	#DIV/0!	0.00%	0.00%	63.66%	55.86%	107.24%	127.26%	130.28%	53.62%	70.90%	88.81%





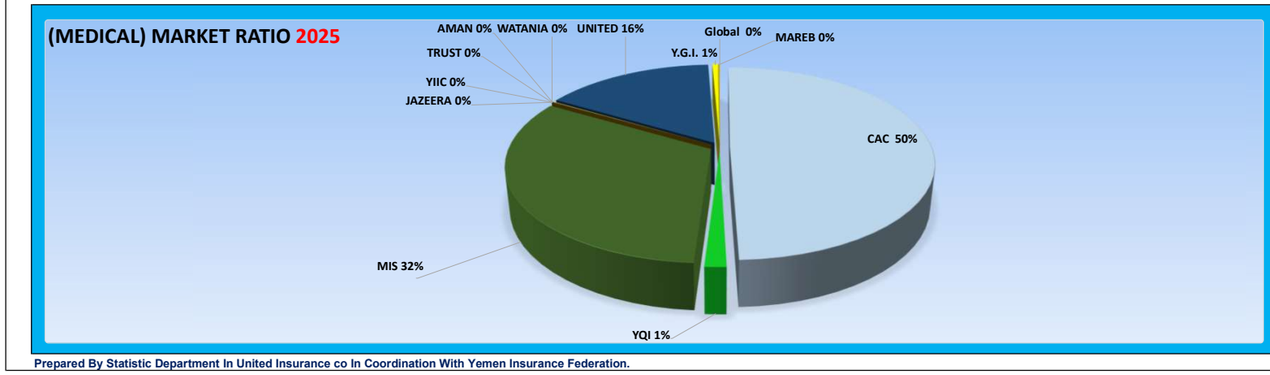
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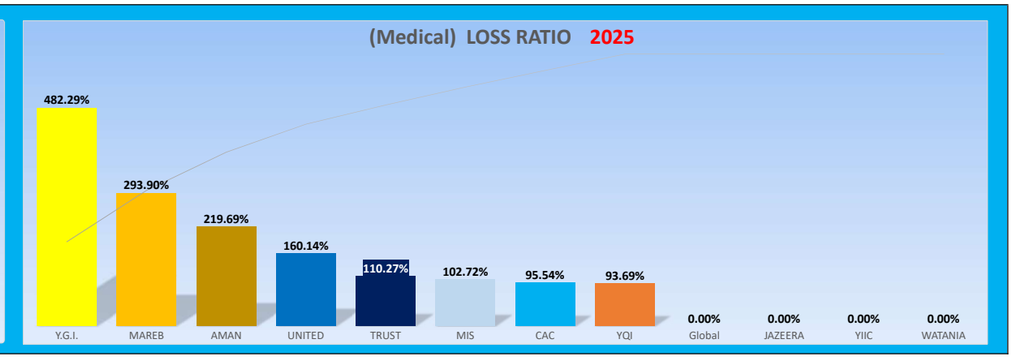
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : Medical LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	17,232	38,039	864,185	145,680	10,124,412	4,354,083	18,412	19,948	-	249	5,325	4,860	-	-	-	-	7,473,628	8,883,631	264,825	399,096	14,018,733	13,592,019	-	-	32,786,752	27,437,605
MARKET RATIO	0.05%	0.14%	2.64%	0.53%	30.88%	15.87%	0.06%	0.07%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	22.79%	32.38%	0.81%	1.45%	42.76%	49.54%	0.00%	0.00%	100.00%	100.00%
PAID LOSSES	57,855	30,613	1,581,421	527,271	10,132,666	6,345,351	19,240	27,888	-	-	2,675	4,073	-	-	-	-	7,307,030	9,125,405	188,855	402,829	13,449,158	12,379,721	-	-	32,738,899	28,843,150
MARKET RATIO	0.18%	0.11%	4.83%	1.83%	30.95%	22.00%	0.06%	0.10%	0.00%	0.00%	0.01%	0.01%	0.00%	0.00%	0.00%	0.00%	22.32%	31.64%	0.58%	1.40%	41.08%	42.92%	0.00%	0.00%	100.00%	100.00%
O/S.LOSSES	103,104	81,181	356,496	175,322	(185,086)	627,433	7,546	15,935	-	-	4,122	1,286	-	-	-	-	-	-	59,920	(28,925)	316,994	605,755	-	-	663,096	1,477,987
MARKET RATIO	15.55%	5.49%	53.76%	11.86%	-27.91%	42.45%	1.14%	1.08%	0.00%	0.00%	0.62%	0.09%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.04%	-1.96%	47.81%	40.99%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	934.05%	293.90%	224.25%	482.29%	98.25%	160.14%	145.48%	219.69%	#DIV/0!	0.00%	127.64%	110.27%	0.00%	0.00%	0.00%	0.00%	97.77%	102.72%	93.94%	93.69%	98.20%	95.54%	0.00%	0.00%	101.88%	110.51%





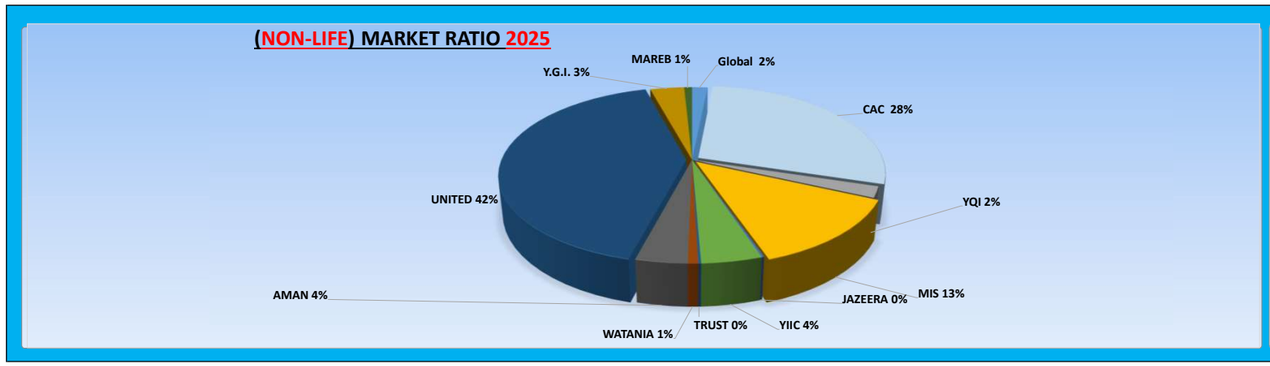
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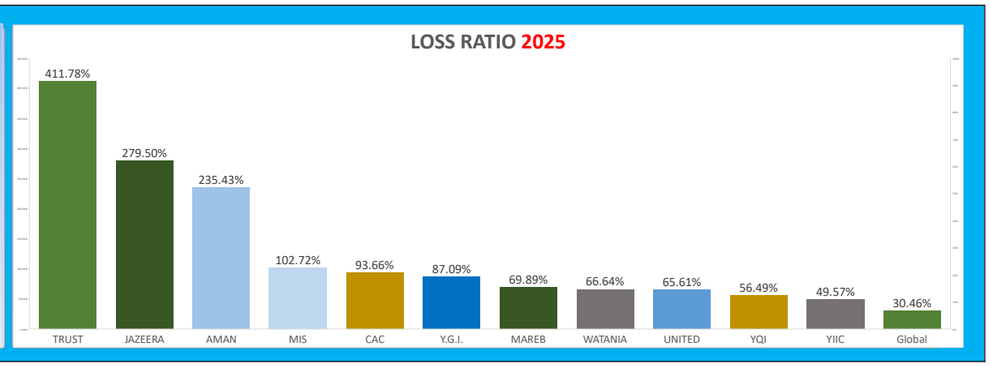
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : NON-LIFE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025
PREMIUM	459,147	660,142	1,993,622	1,672,738	24,025,373	17,456,719	2,193,592	3,398,313	425,985	369,281	119,305	158,220	2,555,724	2,475,165	103,557	66,127	7,473,628	8,883,631	1,158,810	734,066	16,264,717	15,441,051	908,965	1,045,691	57,682,425	52,361,143
MARKET RATIO	0.80%	1.26%	3.46%	3.19%	41.65%	33.34%	3.80%	6.49%	0.74%	0.71%	0.21%	0.30%	4.43%	4.73%	0.18%	0.13%	12.96%	16.97%	2.01%	1.40%	28.20%	29.49%	1.58%	2.00%	100.00%	100.00%
PAID LOSSES	220,572	173,955	1,966,566	885,532	10,903,160	7,611,576	667,322	865,908	205,203	179,735	9,043	35,164	253,650	409,800	26,798	11,250	7,307,030	9,125,405	297,460	447,772	13,957,352	13,092,392	357,915	304,588	36,172,071	33,143,078
MARKET RATIO	0.61%	0.52%	5.44%	2.67%	30.14%	22.97%	1.84%	2.61%	0.57%	0.54%	0.02%	0.11%	0.70%	1.24%	0.07%	0.03%	20.20%	27.53%	0.82%	1.35%	38.59%	39.50%	0.99%	0.92%	100.00%	100.00%
O/S.LOSSES	287,465	287,397	862,594	571,228	(220,844)	3,841,433	1,283,038	7,134,778	74,055	66,351	858,690	616,348	925,956	817,096	167,945	173,576	-	0	81,855	-33,090	1,579,812	1,369,132	52,965	13,931	5,953,531	14,858,180
MARKET RATIO	4.83%	1.93%	14.49%	3.84%	-3.71%	25.85%	21.55%	48.02%	1.24%	0.45%	14.42%	4.15%	15.55%	5.50%	2.82%	1.17%	0.00%	0.00%	1.37%	-0.22%	26.54%	9.21%	0.89%	0.09%	100.00%	100.00%
LOSS RATIO	110.65%	69.89%	141.91%	87.09%	44.46%	65.61%	88.91%	235.43%	65.56%	66.64%	727.32%	411.78%	46.16%	49.57%	188.05%	279.50%	97.77%	102.72%	32.73%	56.49%	95.53%	93.66%	45.20%	30.46%	73.03%	91.67%





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