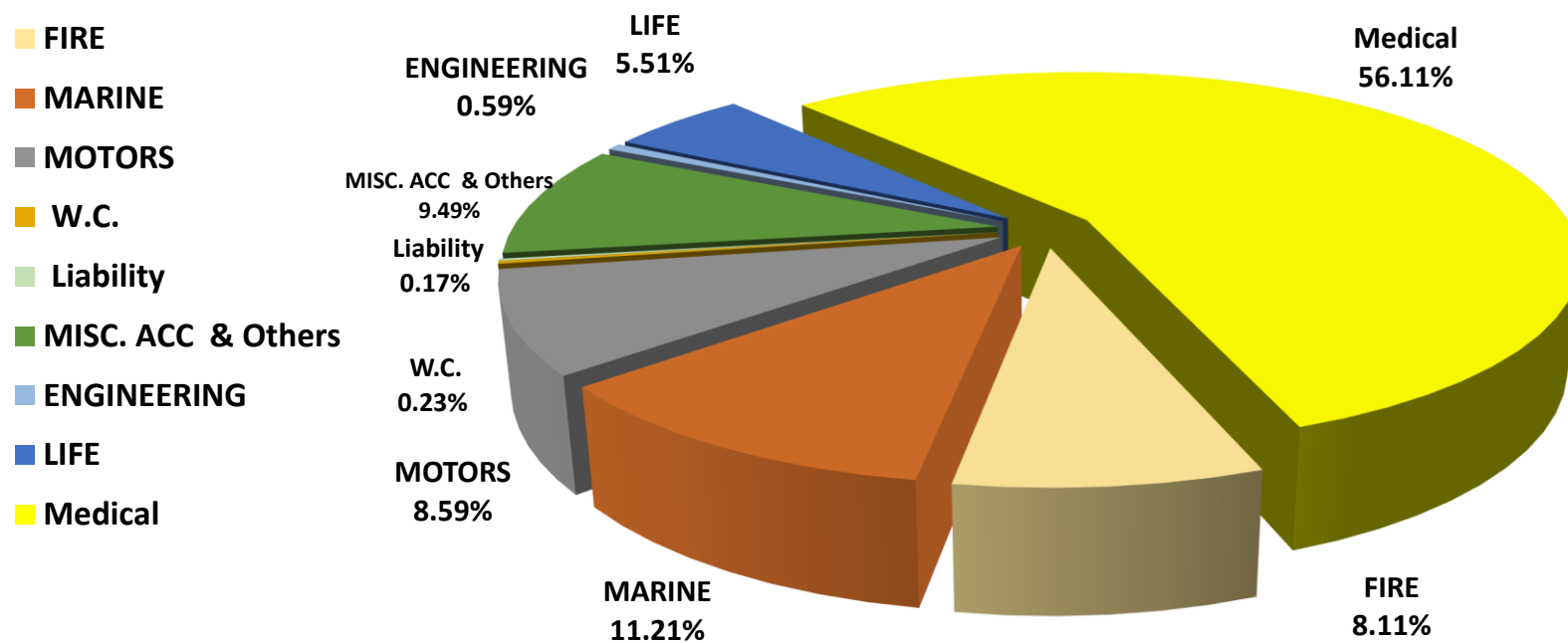
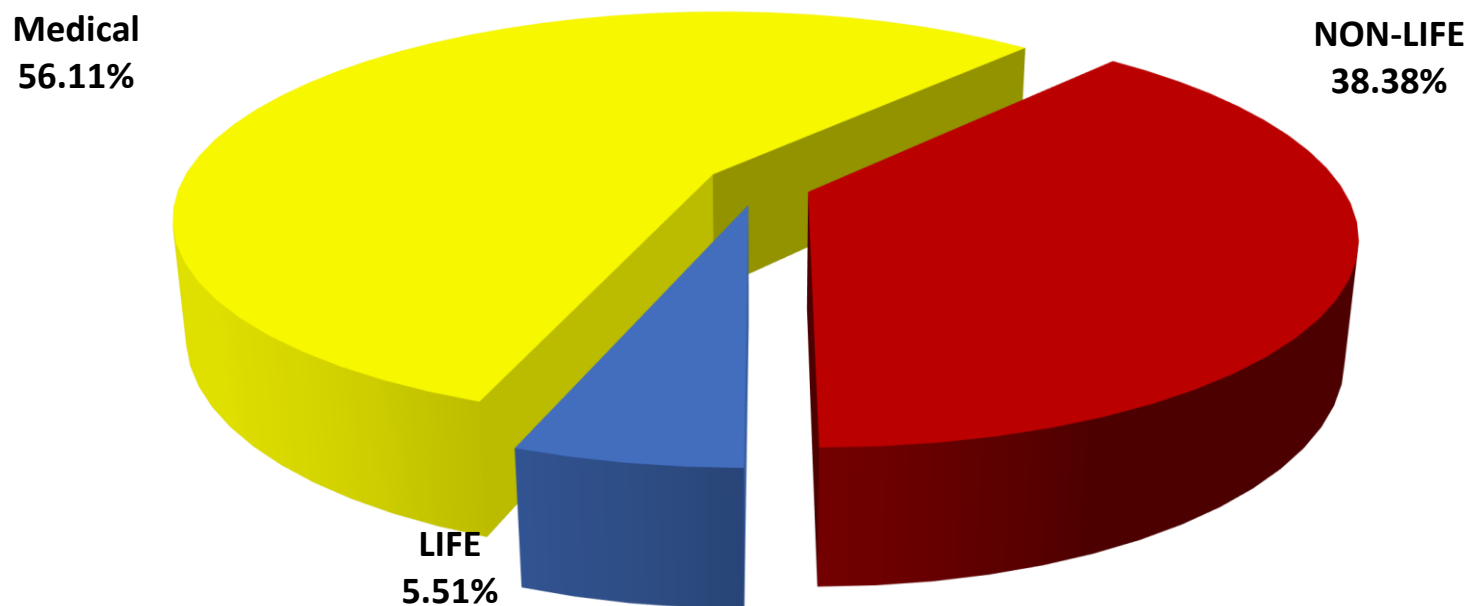


YEMEN INSURANCE MARKET **STATISTIC 2023**



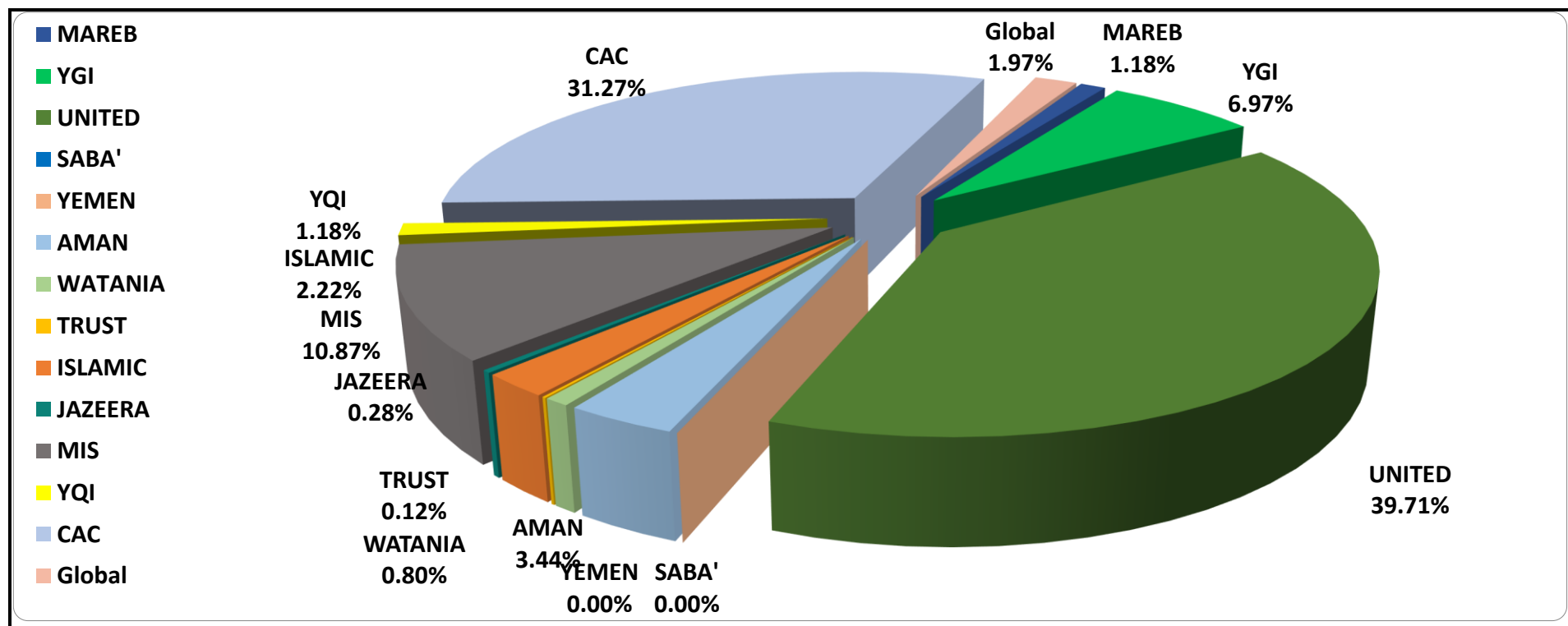
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2023**



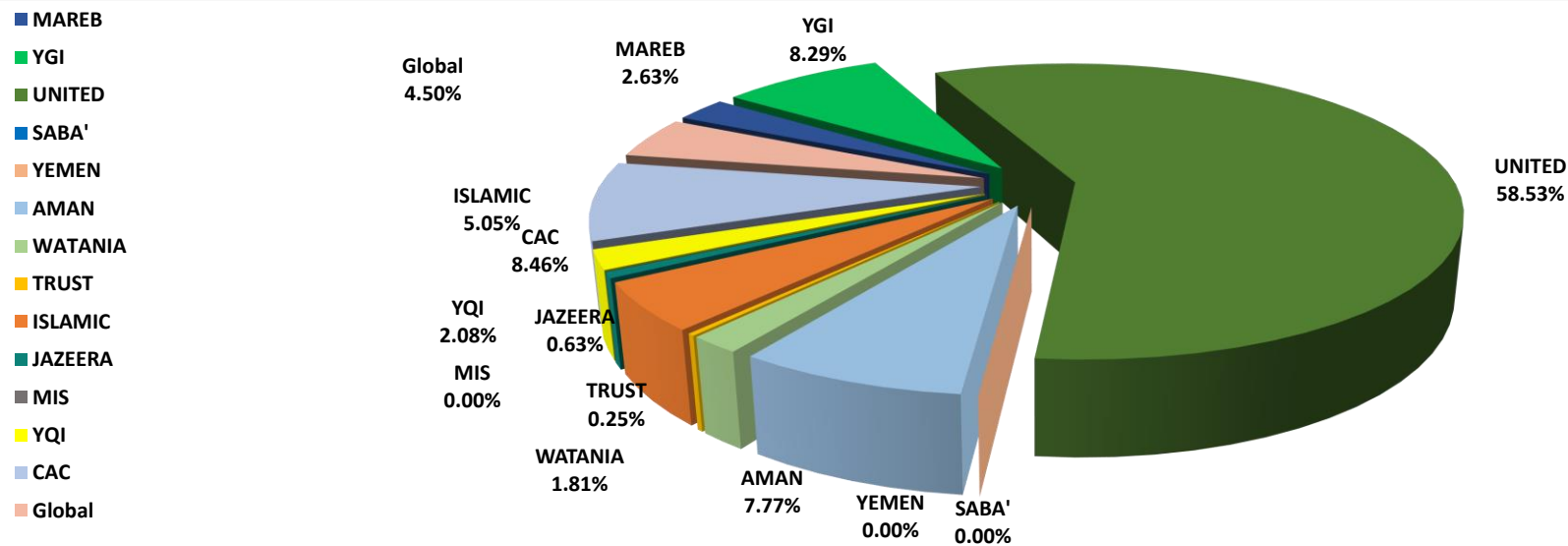
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2023**



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

YEMEN INSURANCE MARKET STATISTIC WITHOUT MEDICAL 2023



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 | | Y.G.I. | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YHC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| FIRE | 97,250 | 71,020 | 175,425 | 462,690 | 3,401,883 | 3,434,121 | 30,661 | 0 | 15,585 | 0 | 650,989 | 289,140 | 40,015 | 61,533 | 7,257 | 6,507 | 181,584 | 208,373 | 73,277 | 14,171 | 0 | 0 | 30,693 | 59,059 | 214,861 | 236,380 | 41,960 | 15,370 | 4,961,441 | 4,858,363 |
| Growth RATIO | -26.97% | | 163.75% | | 0.95% | | -100.00% | | -100.00% | | -55.58% | | 53.77% | | -10.34% | | 14.75% | | -80.66% | | 0.00% | | 92.42% | | 10.02% | | -63.37% | | -2.08% | |
| MARKET RATIO | 2.00% | 1.46% | 3.61% | 9.52% | 70.02% | 70.68% | 0.63% | 0.00% | 0.32% | 0.00% | 13.40% | 5.95% | 0.82% | 1.27% | 0.15% | 0.13% | 3.74% | 4.29% | 1.51% | 0.29% | 0.00% | 0.00% | 0.63% | 1.22% | 4.42% | 4.87% | 0.86% | 0.32% | 7.92% | 8.11% |
| MARINE | 198,750 | 152,640 | 177,928 | 632,820 | 4,307,945 | 4,400,715 | 12,798 | 0 | 124,048 | 0 | 283,023 | 260,599 | 39,305 | 91,732 | 17,768 | 13,514 | 425,408 | 463,938 | 35,764 | 2,169 | 0 | 0 | 79,740 | 55,556 | 267,595 | 217,300 | 96,172 | 424,000 | 6,066,243 | 6,714,983 |
| Growth RATIO | -23.20% | | 255.66% | | 2.15% | | -100.00% | | -100.00% | | -7.92% | | 133.39% | | -23.94% | | 9.06% | | -93.93% | | 0.00% | | -30.33% | | -18.80% | | 340.88% | | 10.69% | |
| MARKET RATIO | 2.96% | 2.27% | 2.65% | 9.42% | 64.15% | 65.54% | 0.19% | 0.00% | 1.85% | 0.00% | 4.21% | 3.88% | 0.59% | 1.37% | 0.26% | 0.20% | 6.34% | 6.91% | 0.53% | 0.03% | 0.00% | 0.00% | 1.19% | 0.83% | 3.99% | 3.24% | 1.43% | 6.31% | 9.68% | 11.21% |
| MOTORS | 266,750 | 226,840 | 182,933 | 494,490 | 1,809,645 | 1,907,820 | 86,116 | 0 | 202,416 | 0 | 576,729 | 580,116 | 123,014 | 248,151 | 28,779 | 8,509 | 375,695 | 263,814 | 349,478 | 148,075 | 0 | 0 | 72,675 | 65,315 | 764,451 | 672,040 | 576,672 | 527,880 | 5,415,352 | 5,143,050 |
| Growth RATIO | -14.96% | | 170.31% | | 5.43% | | -100.00% | | -100.00% | | 0.59% | | 101.73% | | -70.43% | | -29.78% | | -57.63% | | 0.00% | | -10.13% | | -12.09% | | -8.46% | | -5.03% | |
| MARKET RATIO | 5.19% | 4.41% | 3.56% | 9.61% | 35.19% | 37.10% | 1.67% | 0.00% | 3.94% | 0.00% | 11.21% | 11.28% | 2.39% | 4.82% | 0.56% | 0.17% | 7.30% | 5.13% | 6.80% | 2.88% | 0.00% | 0.00% | 1.41% | 1.27% | 14.86% | 13.07% | 11.21% | 10.26% | 8.64% | 8.59% |
| W.C. | 35,250 | 21,730 | 7,508 | 16,430 | 52,131 | 50,655 | 0 | 0 | 82,901 | 0 | 23,464 | 28,239 | 4,372 | 6,482 | 250 | 501 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 7,253 | 13,250 | 213,129 | 137,286 |
| Growth RATIO | -38.35% | | 118.85% | | -2.83% | | 0.00% | | -100.00% | | 20.35% | | 48.26% | | 100.00% | | 0.00% | | 0.00% | | 0.00% | | 0.00% | | 0.00% | | 82.69% | | -35.59% | |
| MARKET RATIO | 25.68% | 15.83% | 5.47% | 11.97% | 37.97% | 36.90% | 0.00% | 0.00% | 60.39% | 0.00% | 17.09% | 20.57% | 3.18% | 4.72% | 0.18% | 0.36% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 5.28% | 9.65% | 0.34% | 0.23% |
| Liability | 13,500 | 4,240 | 3,504 | 8,480 | 58,747 | 40,606 | 0 | 0 | 0 | 0 | 4,586 | 4,416 | 2,743 | 12,906 | 19,019 | 24,525 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 9,673 | 4,240 | 111,771 | 99,412 |
| Growth RATIO | -68.59% | | 142.04% | | -30.88% | | 0.00% | | 0.00% | | -3.71% | | 370.49% | | 28.95% | | 0.00% | | 0.00% | | 0.00% | | 0.00% | | 0.00% | | -56.17% | | -11.06% | |
| MARKET RATIO | 13.58% | 4.27% | 3.52% | 8.53% | 59.09% | 40.85% | 0.00% | 0.00% | 0.00% | 0.00% | 4.61% | 4.44% | 2.76% | 12.98% | 19.13% | 24.67% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 9.73% | 4.27% | 0.18% | 0.17% |
| MISC. ACC & Others | 88,500 | 87,450 | 49,550 | 115,010 | 9,729,430 | 3,821,400 | 31,150 | 0 | 36,491 | 0 | 307,393 | 418,457 | 116 | 244 | 10,511 | 1,502 | 222,530 | 255,500 | 28,585 | 1,006 | 0 | 0 | 122,167 | 123,123 | 1,438,190 | 843,760 | 15,982 | 17,490 | 12,080,594 | 5,684,942 |
| Growth RATIO | -1.19% | | 132.11% | | -60.72% | | -100.00% | | -100.00% | | 36.13% | | 110.42% | | -85.71% | | 14.82% | | -96.48% | | 0.00% | | 0.78% | | -41.33% | | 9.43% | | -52.94% | |
| MARKET RATIO | 1.56% | 1.54% | 0.87% | 2.02% | 171.14% | 67.22% | 0.55% | 0.00% | 0.64% | 0.00% | 5.41% | 7.36% | 0.00% | 0.00% | 0.18% | 0.03% | 3.91% | 4.49% | 0.50% | 0.02% | 0.00% | 0.00% | 2.15% | 2.17% | 25.30% | 14.84% | 0.28% | 0.31% | 19.28% | 9.49% |
| ENGINEERING | 21,500 | 5,300 | 152,152 | 37,630 | 90,955 | 88,954 | 1,894 | 0 | 18,391 | 0 | 60,930 | 57,834 | 13,542 | 42,368 | 0 | 0 | 225 | 0 | 45,453 | 321 | 0 | 0 | 566 | 0 | 66,908 | 80,030 | 30,697 | 38,690 | 503,214 | 351,128 |
| Growth RATIO | -75.35% | | -75.27% | | -2.20% | | -100.00% | | -100.00% | | -5.08% | | 212.86% | | 0.00% | | -100.00% | | -99.29% | | 0.00% | | -100.00% | | 19.61% | | 26.04% | | -30.22% | |
| MARKET RATIO | 6.12% | 1.51% | 43.33% | 10.72% | 25.90% | 25.33% | 0.54% | 0.00% | 5.24% | 0.00% | 17.35% | 16.47% | 3.86% | 12.07% | 0.00% | 0.00% | 0.06% | 0.00% | 12.94% | 0.09% | 0.00% | 0.00% | 0.16% | 0.00% | 19.06% | 22.79% | 8.74% | 11.02% | 0.80% | 0.59% |
| LIFE | 125,750 | 123,490 | 169,920 | 412,870 | 1,695,453 | 1,643,837 | 15,378 | 0 | 5,094 | 0 | 398,337 | 403,436 | 6,533 | 13,711 | 9,510 | 10,260 | 139,289 | 135,966 | 38,629 | -695 | 0 | 0 | 191,148 | 243,493 | 175,345 | 173,310 | 39,629 | 140,980 | 3,010,014 | 3,300,659 |
| Growth RATIO | -1.80% | | 142.98% | | -3.04% | | -100.00% | | -100.00% | | 1.28% | | 109.88% | | 7.89% | | -2.39% | | -101.80% | | 0.00% | | 27.38% | | -1.16% | | 255.75% | | 9.66% | |
| MARKET RATIO | 3.81% | 3.74% | 5.15% | 12.51% | 51.37% | 49.80% | 0.47% | 0.00% | 0.15% | 0.00% | 12.07% | 12.22% | 0.20% | 0.42% | 0.29% | 0.31% | 4.22% | 4.12% | 1.17% | -0.02% | 0.00% | 0.00% | 5.79% | 7.38% | 5.31% | 5.25% | 1.20% | 4.27% | 4.80% | 5.51% |
| Medical | 182,500 | 16,960 | 1,551,800 | 1,993,330 | 6,982,350 | 8,398,966 | 70,641 | 0 | 0 | 0 | 17,190 | 17,232 | 130 | 0 | 5,506 | 5,255 | 0 | 0 | 0 | 0 | 6,023,050 | 6,510,996 | 207,497 | 157,407 | 15,255,457 | 16,507,380 | 0 | 0 | 30,296,122 | 33,607,526 |
| Growth RATIO | -90.71% | | 28.45% | | 20.29% | | -100.00% | | 0.00% | | 0.24% | | -100.00% | | -4.55% | | 0.00% | | 0.00% | | 8.10% | | -24.14% | | 8.21% | | 0.00% | | 10.93% | |
| MARKET RATIO | 0.54% | 0.05% | 4.62% | 5.93% | 20.78% | 24.99% | 0.21% | 0.00% | 0.00% | 0.00% | 0.05% | 0.05% | 0.00% | 0.00% | 0.02% | 0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 17.92% | 19.37% | 0.62% | 0.47% | 45.39% | 49.12% | 0.00% | 0.00% | 48.35% | 56.11% |
| TOTAL (YER) | 1,029,750 | 709,670 | 2,470,718 | 4,173,750 | 28,128,541 | 23,787,075 | 248,638 | 0 | 484,926 | 0 | 2,322,641 | 2,059,469 | 229,770 | 477,127 | 98,599 | 70,571 | 1,344,731 | 1,327,591 | 571,185 | 165,048 | 6,023,050 | 6,510,996 | 704,486 | 703,953 | 18,182,807 | 16,730,200 | 818,038 | 1,181,900 | 62,657,879 | 59,897,349 |
| TOTAL (\$) | \$4,119 | \$1,339 | \$9,873 | \$7,875 | \$46,881 | \$44,881 | \$995 | \$0 | \$808 | \$0 | \$9,291 | \$3,886 | \$918 | \$900 | \$394 | \$133 | \$5,374 | \$2,505 | \$1,039 | \$311 | \$17,209 | \$12,285 | \$2,815 | \$1,328 | \$72,731 | \$35,340 | \$1,363 | \$2,230 | \$118,222 | \$113,014 |
| MARKET RATIO | 1.64% | 1.18% | 3.94% | 6.97% | 44.89% | 39.71% | 0.40% | 0.00% | 0.77% | 0.00% | 3.71% | 3.44% | 0.37% | 0.80% | 0.16% | 0.12% | 2.15% | 2.22% | 0.91% | 0.28% | 9.61% | 10.87% | 1.12% | 1.18% | 29.02% | 31.27% | 1.31% | 1.97% | 100.00% | 100.00% |
| Growth RATIO | -27.91% | | 76.71% | | -11.54% | | -100.00% | | -100.00% | | -7.24% | | 117.22% | | -25.13% | | 3.28% | | -69.77% | | 13.08% | | 4.53% | | 7.76% | | 51.14% | | -4.41% | |

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 | | Y.G.I. | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YHC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
|-------------------|-----------|---------|-----------|-----------|------------|------------|----------|-------|----------|-------|-----------|-----------|---------|---------|---------|--------|-----------|-----------|---------|---------|-----------|-----------|---------|---------|------------|------------|---------|-----------|------------|------------|
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| TOTAL PREMIUM (R) | 1,029,750 | 709,670 | 2,470,718 | 4,173,750 | 30,026,920 | 23,767,075 | 249,638 | 0 | 484,926 | 0 | 2,322,841 | 2,059,469 | 229,770 | 477,127 | 96,599 | 70,571 | 1,344,731 | 1,327,591 | 571,165 | 165,048 | 6,023,050 | 6,510,996 | 704,466 | 703,953 | 16,162,807 | 16,730,200 | 818,038 | 1,161,900 | 64,556,258 | 59,897,349 |
| TOTAL PREMIUM (S) | \$4,119 | \$1,339 | \$9,873 | \$7,875 | \$50,045 | \$44,661 | \$95 | \$0 | \$500 | \$0 | \$5,291 | \$3,896 | \$918 | \$900 | \$394 | \$133 | \$5,374 | \$2,505 | \$1,039 | \$311 | \$17,209 | \$12,295 | \$2,815 | \$1,328 | \$72,751 | \$35,340 | \$1,363 | \$2,230 | \$118,222 | \$113,014 |
| MARKET RATIO | 1.60% | 1.18% | 3.83% | 6.97% | 46.51% | 39.71% | 0.39% | 0.00% | 0.75% | 0.00% | 3.60% | 3.44% | 0.36% | 0.80% | 0.15% | 0.12% | 2.08% | 2.22% | 0.88% | 0.28% | 9.33% | 10.87% | 1.09% | 1.16% | 28.17% | 31.27% | 1.27% | 1.97% | 71.83% | 68.73% |
| Growth RATIO | -45.72% | | | 82.07% | -14.62% | | -100.00% | | -100.00% | | -4.43% | | 123.81% | | -22.86% | | 6.40% | | -68.86% | | 16.51% | | 7.70% | | 11.02% | | 56.74% | | -7.42% | |

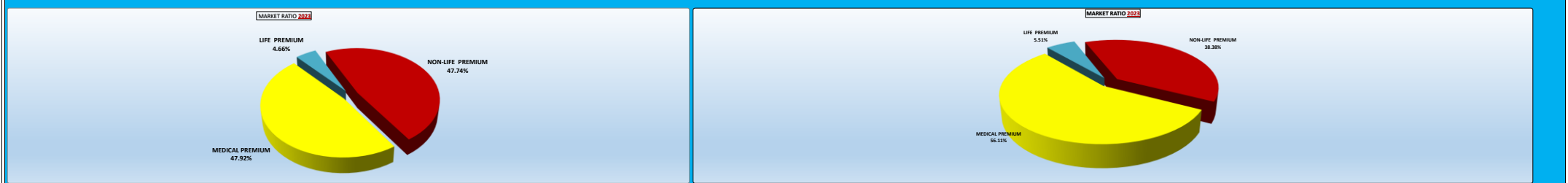


Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

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

CURRENCY: YER. 1000

| PARTICULARS | MAREB | | Y.G.I. | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YHC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
|------------------|---------|---------|-----------|-----------|------------|------------|----------|-------|----------|-------|-----------|-----------|---------|---------|---------|--------|-----------|-----------|----------|---------|-----------|-----------|---------|---------|------------|------------|---------|-----------|------------|------------|
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| NON-LIFE PREMIUM | 721,500 | 569,220 | 748,998 | 1,767,550 | 20,915,218 | 13,744,272 | 162,618 | 0 | 479,832 | 0 | 1,907,114 | 1,638,801 | 223,107 | 463,416 | 83,584 | 55,055 | 1,205,442 | 1,191,625 | 532,556 | 165,743 | 0 | 0 | 305,841 | 303,053 | 2,752,005 | 2,049,510 | 778,409 | 1,040,920 | 30,816,224 | 22,989,165 |
| MARKET RATIO | 2.34% | 2.48% | 2.43% | 7.69% | 67.87% | 59.79% | 0.53% | 0.00% | 1.56% | 0.00% | 6.19% | 7.13% | 0.72% | 2.02% | 0.27% | 0.24% | 3.91% | 5.19% | 1.73% | 0.72% | 0.00% | 0.00% | 0.99% | 1.32% | 8.93% | 8.92% | 2.53% | 4.53% | 47.74% | 38.38% |
| Growth RATIO | -4.75% | | | 216.33% | -11.91% | | -100.00% | | -100.00% | | 15.19% | | 176.43% | | -11.71% | | 32.51% | | -58.28% | | 0.00% | | 32.82% | | -0.17% | | 79.25% | | -25.40% | |
| MEDICAL PREMIUM | 182,500 | 1,696 | 1,551,800 | 1,993,330 | 7,623,159 | 8,398,966 | 70,641 | 0 | 0 | 0 | 17,190 | 17,232 | 130 | 0 | 5,506 | 5,255 | 0 | 0 | 0 | 0 | 6,023,050 | 6,510,996 | 207,497 | 157,407 | 15,255,457 | 16,587,380 | 0 | 0 | 30,936,931 | 33,607,526 |
| MARKET RATIO | 0.59% | 0.05% | 5.02% | 5.93% | 24.64% | 24.99% | 0.23% | 0.00% | 0.00% | 0.00% | 0.06% | 0.05% | 0.00% | 0.00% | 0.02% | 0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 19.47% | 19.37% | 0.67% | 0.47% | 49.31% | 49.12% | 0.00% | 0.00% | 47.92% | 56.11% |
| Growth RATIO | -91% | | | 18% | 1% | | -100% | | 0% | | -8% | | -100% | | -12% | | 0% | | 0% | | 0% | | -30% | | 0% | | 0% | | 9% | |
| LIFE PREMIUM | 125,750 | 123,490 | 169,920 | 412,870 | 1,695,453 | 1,643,837 | 15,378 | 0 | 5,094 | 0 | 398,337 | 403,436 | 6,533 | 13,711 | 9,510 | 10,260 | 139,289 | 135,966 | 36,629 | -695 | 0 | 0 | 191,148 | 243,493 | 175,345 | 173,310 | 39,629 | 140,980 | 3,010,014 | 3,300,659 |
| MARKET RATIO | 4.18% | 3.74% | 5.65% | 12.51% | 56.33% | 49.80% | 0.51% | 0.00% | 0.17% | 0.00% | 13.23% | 12.22% | 0.22% | 0.42% | 0.32% | 0.31% | 4.63% | 4.12% | 1.28% | -0.02% | 0.00% | 0.00% | 6.35% | 7.38% | 5.83% | 5.25% | 1.32% | 4.27% | 4.66% | 5.51% |
| Growth RATIO | -19.44% | | | 121.58% | -11.58% | | -100.00% | | -100.00% | | -7.64% | | 91.40% | | -1.61% | | -10.36% | | -101.64% | | 0.00% | | 16.17% | | -9.65% | | 224.42% | | 9.66% | |



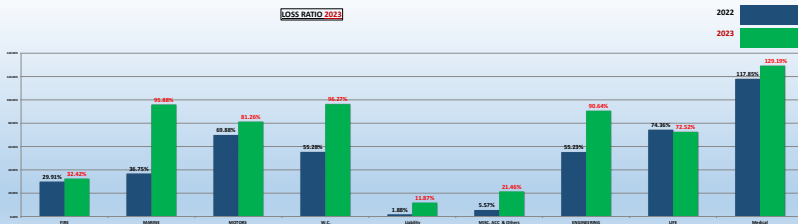
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)

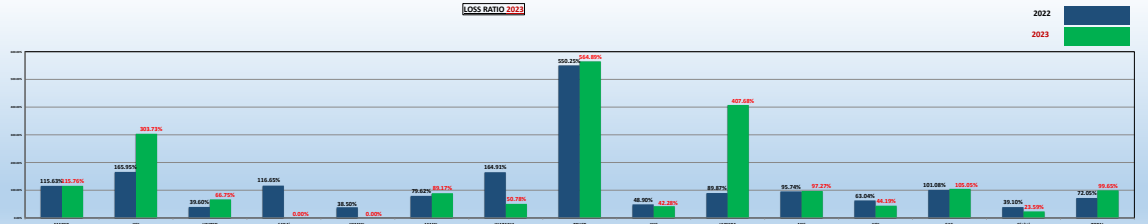
CURRENCY: YER. 1000

| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
|--------------|-----------|---------|-----------|-----------|------------|------------|---------|-------|------------|-------|-----------|-----------|---------|---------|---------|---------|-----------|-----------|---------|---------|-----------|-----------|---------|---------|------------|------------|---------|-----------|------------|------------|
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| PREMIUM | 1,029,750 | 709,670 | 2,470,718 | 4,173,750 | 30,026,920 | 23,787,075 | 248,638 | 0 | 484,926 | 0 | 2,322,641 | 2,059,468 | 229,770 | 477,127 | 98,599 | 70,571 | 1,344,731 | 1,327,591 | 571,185 | 165,048 | 6,023,050 | 6,510,996 | 704,486 | 703,953 | 18,182,807 | 18,730,200 | 818,038 | 1,181,800 | 64,556,258 | 59,897,349 |
| MARKET RATIO | 1.60% | 1.18% | 3.83% | 6.97% | 46.51% | 39.71% | 0.39% | 0.00% | 0.75% | 0.00% | 3.60% | 3.44% | 0.36% | 0.80% | 0.15% | 0.12% | 2.08% | 2.22% | 0.88% | 0.28% | 9.33% | 10.87% | 1.09% | 1.18% | 28.17% | 31.27% | 1.27% | 1.97% | 100.00% | 92.78% |
| PAID LOSSES | 764,250 | 478,060 | 2,697,695 | 9,208,750 | 9,909,202 | 13,392,627 | 34,108 | 0 | 103,977.00 | 0 | 780,610 | 624,476 | 89,472 | 140,588 | 15,766 | 11,512 | 370,620 | 220,243 | 144,669 | 54,085 | 5,766,750 | 6,333,333 | 448,163 | 317,067 | 17,408,137 | 17,584,340 | 235,608 | 278,780 | 38,769,025 | 48,643,860 |
| MARKET RATIO | 1.97% | 0.98% | 6.96% | 18.93% | 25.56% | 27.53% | 0.09% | 0.00% | 0.27% | 0.00% | 2.01% | 1.28% | 0.23% | 0.29% | 0.04% | 0.02% | 0.96% | 0.45% | 0.37% | 0.11% | 14.87% | 13.02% | 1.16% | 0.65% | 44.90% | 36.15% | 0.61% | 0.57% | 100.00% | 125.47% |
| OSL LOSSES | 426,500 | 343,440 | 1,402,401 | 3,468,320 | 1,982,298 | 2,484,621 | 255,917 | 0 | 82,718 | 0 | 1,068,788 | 1,211,979 | 289,433 | 101,091 | 526,776 | 387,137 | 286,993 | 341,041 | 368,642 | 618,786 | 0 | 0 | -4,027 | -6,006 | 971,573 | 2,090,850 | 84,253 | 0 | 7,742,266 | 11,041,899 |
| MARKET RATIO | 5.51% | 3.11% | 18.31% | 31.41% | 25.60% | 22.59% | 3.31% | 0.00% | 1.07% | 0.00% | 13.80% | 10.98% | 3.74% | 0.92% | 6.80% | 3.51% | 3.71% | 3.09% | 4.76% | 5.60% | 0.00% | 0.00% | -0.05% | -0.05% | 12.55% | 19.94% | 1.09% | 0.00% | 100.00% | 142.62% |
| LOSS RATIO | 115.63% | 115.76% | 165.55% | 303.73% | 91.65% | 66.75% | 116.55% | 0.00% | 15.50% | 0.00% | 74.12% | 89.17% | 164.81% | 50.78% | 530.21% | 564.89% | 48.90% | 42.28% | 18.71% | 407.68% | 95.74% | 97.27% | 5.91% | 44.19% | 101.65% | 105.05% | 5.91% | 23.59% | 71.25% | 99.65% |

LOSS RATIO 2023



LOSS RATIO 2023



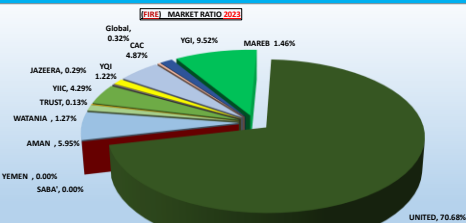
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

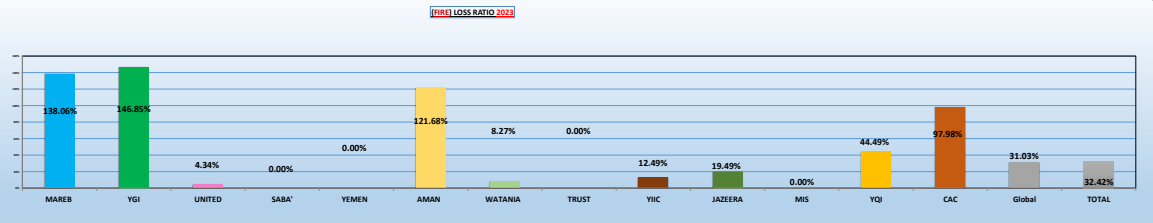
CURRENCY: YER. 1000

| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
|--------------|-----------|-----------|------------|------------|--------------|--------------|-----------|-------|-----------|-------|------------|------------|------------|-----------|----------|----------|------------|-----------|---------|---------|-------|-------|------------|------------|------------|------------|--------|----------|------------|--------------|
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| PREMIUM | 97,250.00 | 71,020.00 | 175,425.25 | 462,690.00 | 3,401,883.42 | 3,434,121.06 | 30,660.50 | - | 15,585.00 | - | 650,989.00 | 289,140.00 | 40,015.23 | 61,533.00 | 7,257.25 | 6,506.50 | 181,584.40 | 208,373 | 73,277 | 14,171 | - | 0 | 30,693.16 | 59,059.00 | 214,861 | 236,380.00 | 41,960 | 15,370 | 4,961,441 | 4,858,363 |
| MARKET RATIO | 1.96% | 1.46% | 3.54% | 9.52% | 68.57% | 70.66% | 0.62% | 0.00% | 0.31% | 0.00% | 13.12% | 5.95% | 0.81% | 1.27% | 0.15% | 0.13% | 3.66% | 4.29% | 1.48% | 0.20% | 0.00% | 0.00% | 0.62% | 1.22% | 4.33% | 4.87% | 0.85% | 0.32% | 100.00% | 100.00% |
| PAID LOSSES | 24,000.00 | 60,420.00 | 207,957.75 | 11,660.00 | 171,821.39 | 81,862.42 | 1.50 | - | - | - | 55,012.00 | 50,638.00 | 17.77 | 4,770.00 | 1,251.25 | - | 91,841.75 | 7,099.09 | - | - | - | 0 | 55,598.04 | 27,527.50 | 20,682.75 | 166,950.00 | - | 4,778.00 | 628,184.20 | 415,687.01 |
| MARKET RATIO | 3.82% | 14.53% | 33.10% | 2.50% | 27.35% | 19.60% | 0.00% | 0.00% | 0.00% | 0.00% | 8.76% | 12.18% | 0.00% | 1.15% | 0.20% | 0.00% | 14.62% | 1.71% | 0.00% | 0.00% | 0.00% | 0.00% | 8.85% | 6.62% | 3.29% | 40.16% | 0.00% | 1.15% | 100.00% | 100.00% |
| OSL LOSSES | 67,500.00 | 37,630.00 | 45,295.25 | 667,800.00 | 33,443.00 | 67,216.32 | 14,094.75 | - | - | - | 305,208.00 | 301,191.00 | 216,829.36 | 318.00 | 280.25 | - | 1,160.66 | 18,936.42 | - | 2761.26 | - | 0 | (2,447.45) | (1,251.25) | 174,509.75 | 64,660.00 | - | - | 855,943.58 | 1,159,261.73 |
| MARKET RATIO | 7.89% | 3.25% | 5.29% | 57.61% | 3.91% | 5.80% | 1.65% | 0.00% | 0.00% | 0.00% | 35.66% | 25.98% | 25.34% | 0.03% | 0.03% | 0.00% | 0.14% | 1.63% | 0.00% | 0.24% | 0.00% | 0.00% | -0.29% | -0.11% | 20.39% | 5.68% | 0.00% | 0.00% | 100.00% | 100.00% |
| LOSS RATIO | 94.09% | 138.06% | 144.37% | 146.85% | 6.03% | 4.34% | 45.98% | 0.00% | 0.00% | 0.00% | 55.33% | 121.68% | 541.91% | 8.27% | 20.69% | 0.00% | 51.32% | 12.49% | 0.00% | 19.49% | 0.00% | 0.00% | 173.17% | 44.49% | 90.85% | 97.98% | 0.00% | 31.03% | 39.91% | 32.42% |

(FIRE) MARKET RATIO 2023

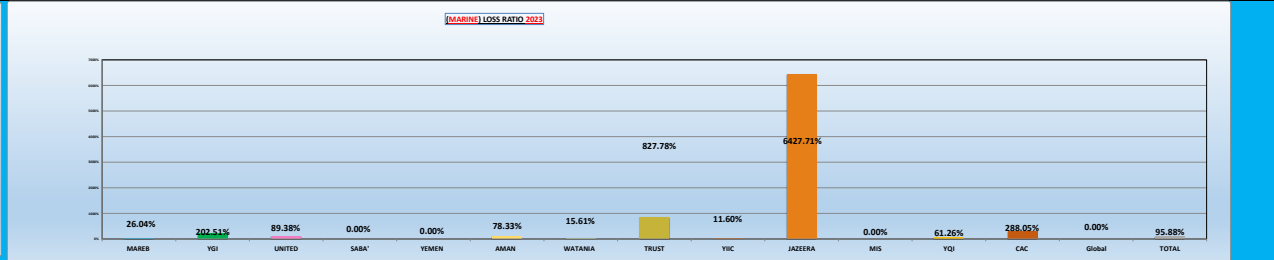
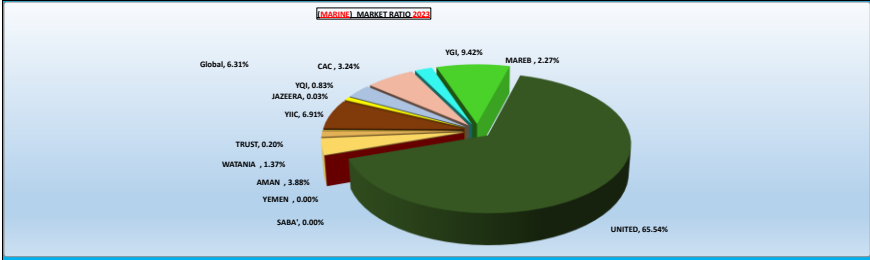


(FIRE) LOSS RATIO 2023



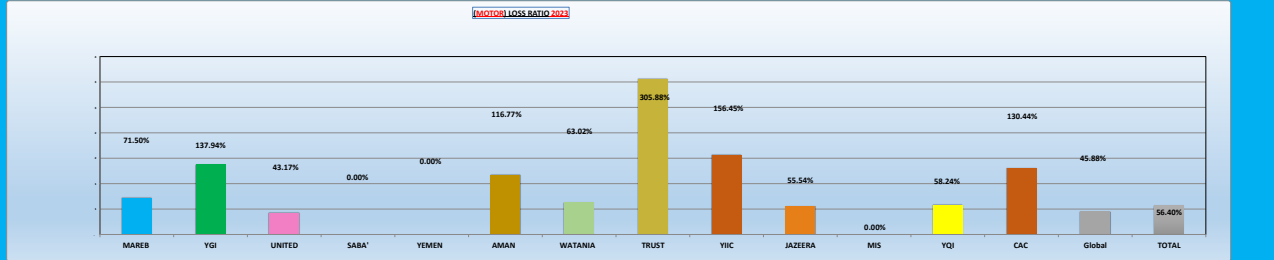
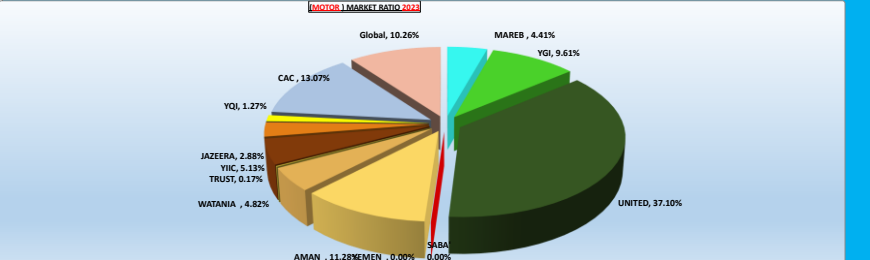
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------|---------|---------|-----------|-----------|-----------|--------|-------|---------|-------|---------|---------|---------|--------|----------|---------|---------|---------|---------|----------|-------|-------|--------|---------|---------|---------|--------|---------|-----------|-----------|
| CLASS OF BUSINESS : MARINE CARGO LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| PREMIUM | 198,750 | 152,640 | 177,928 | 632,820 | 4,307,945 | 4,400,715 | 12,798 | - | 124,048 | - | 283,023 | 250,599 | 39,305 | 91,732 | 17,768 | 13,514 | 425,408 | 463,938 | 35,764 | 2,169 | - | - | 79,740 | 55,556 | 267,595 | 217,300 | 96,172 | 424,000 | 6,066,243 | 6,714,983 |
| MARKET RATIO | 3.28% | 2.27% | 2.93% | 9.42% | 71.02% | 65.54% | 0.21% | 0.00% | 2.04% | 0.00% | 4.67% | 3.88% | 0.65% | 1.37% | 0.29% | 0.20% | 7.01% | 6.91% | 0.59% | 0.03% | 0.00% | 0.00% | 1.31% | 0.83% | 2.49% | 3.24% | 1.59% | 6.31% | 100.00% | 100.00% |
| PAID LOSSES | 14,750 | 19,610 | 108,358 | 1,005,940 | 425,362 | 3,168,658 | 282 | - | 22,607 | - | 40,572 | 70,935 | 26,280 | 9,153 | 751 | 2,503 | 66,567 | 32,263 | 42,639 | 6,289 | - | - | 4,284 | 36,787 | 66,854 | 347,150 | - | - | 819,305 | 4,699,288 |
| MARKET RATIO | 1.80% | 0.42% | 13.23% | 21.41% | 51.92% | 67.43% | 0.03% | 0.00% | 2.76% | 0.00% | 4.95% | 1.51% | 3.21% | 0.19% | 0.09% | 0.05% | 8.12% | 0.69% | 5.20% | 0.13% | 0.00% | 0.00% | 0.52% | 0.78% | 8.16% | 7.39% | 0.00% | 0.00% | 100.00% | 100.00% |
| OS LOSSES | 13,000 | 20,140 | 178,428 | 275,600 | 163,590 | 764,861 | 1,680 | - | 48,447 | - | 146,957 | 133,188 | 1,853 | 5,168 | 243,994 | 109,359 | 9,502 | 21,548 | 297,136 | 133,144 | - | - | 43 | (2,753) | 305,384 | 278,780 | - | - | 1,410,014 | 1,739,035 |
| MARKET RATIO | 0.92% | 1.16% | 12.65% | 15.85% | 11.60% | 43.90% | 0.12% | 0.00% | 3.44% | 0.00% | 10.42% | 7.66% | 0.13% | 0.30% | 17.30% | 6.29% | 0.67% | 1.24% | 21.07% | 7.66% | 0.00% | 0.00% | 0.00% | 0.16% | 21.66% | 16.03% | 0.00% | 0.00% | 100.00% | 100.00% |
| LOSS RATIO | 13.96% | 26.04% | 161.18% | 202.51% | 11.61% | 89.38% | 0.00% | 0.00% | 57.26% | 0.00% | 66.36% | 78.33% | 71.56% | 13.61% | 1377.46% | 827.78% | 17.68% | 11.60% | 950.04% | 6427.71% | 0.00% | 0.00% | 5.43% | 61.26% | 159.10% | 288.05% | 0.00% | 0.00% | 1.97% | 95.88% |



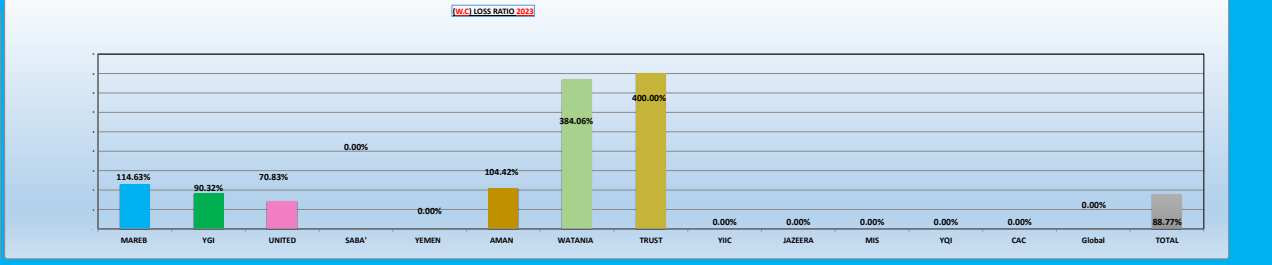
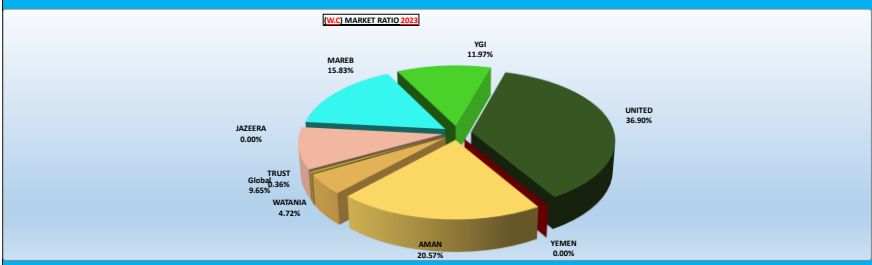
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------------------|---------|---------|---------|---------|-----------|-----------|--------|-------|---------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|-------|----------|--------|---------|---------|---------|---------|-----------|-----------|--|
| CLASS OF BUSINESS : MOTORS LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | |
| PREMIUM | 266,750 | 226,840 | 182,933 | 494,490 | 1,809,645 | 1,907,820 | 86,116 | - | 202,416 | - | 576,729 | 580,116 | 123,014 | 248,151 | 28,779 | 8,509 | 375,695 | 263,814 | 349,478 | 148,075 | - | - | 72,675 | 65,315 | 764,451 | 672,040 | 576,672 | 527,880 | 5,415,352 | 5,143,050 | |
| MARKET RATIO | 4.93% | 4.41% | 3.38% | 9.61% | 33.42% | 37.10% | 1.59% | 0.00% | 3.74% | 0.00% | 10.65% | 11.26% | 2.27% | 4.82% | 0.53% | 0.17% | 6.94% | 5.13% | 6.45% | 2.88% | 0.00% | 0.00% | 1.34% | 1.27% | 14.12% | 13.07% | 10.65% | 10.26% | 100.00% | 100.00% | |
| PAID LOSSES | 146,750 | 114,480 | 130,631 | 344,500 | 693,273 | 611,394 | 17,468 | - | 65,588 | - | 342,434 | 412,989 | 50,739 | 103,620 | 8,008 | 5,756 | 163,163 | 130,768 | 85,263 | 46,105 | - | - | 29,690 | 35,536 | 337,717 | 613,040 | 205,399 | 242,210 | 2,276,123 | 2,560,398 | |
| MARKET RATIO | 6.45% | 4.47% | 5.74% | 13.45% | 30.46% | 23.80% | 0.77% | 0.00% | 2.88% | 0.00% | 15.04% | 16.13% | 2.23% | 4.05% | 0.22% | 0.17% | 7.17% | 5.11% | 3.75% | 1.80% | 0.00% | 0.00% | 1.30% | 1.39% | 14.84% | 20.04% | 9.02% | 9.46% | 100.00% | 100.00% | |
| OS LOSSES | 64,000 | 47,700 | 132,382 | 337,610 | 270,764 | 211,823 | 53,030 | - | 22,227 | - | 224,911 | 264,344 | 50,316 | 52,767 | 24,775 | 20,270 | 261,541 | 281,960 | 44,367 | 36,131 | - | - | (12,838) | 2,503 | 299,263 | 363,580 | 82,378 | - | 1,508,116 | 1,615,688 | |
| MARKET RATIO | 4.24% | 2.95% | 8.78% | 20.86% | 17.95% | 13.09% | 3.52% | 0.00% | 1.47% | 0.00% | 14.91% | 16.33% | 3.34% | 3.26% | 1.64% | 1.25% | 17.34% | 17.42% | 2.94% | 2.23% | 0.00% | 0.00% | -0.85% | 0.15% | 19.25% | 22.46% | 5.46% | 0.00% | 100.00% | 100.00% | |
| LOSS RATIO | 79.01% | 71.50% | 143.78% | 137.94% | 53.27% | 43.15% | 61.86% | 0.00% | 41.38% | 0.00% | 98.37% | 116.73% | 82.15% | 63.02% | 113.91% | 305.88% | 113.04% | 156.45% | 37.09% | 55.54% | 0.00% | 0.00% | 23.19% | 58.24% | 82.15% | 130.44% | 49.90% | 45.88% | 69.88% | 81.26% | |



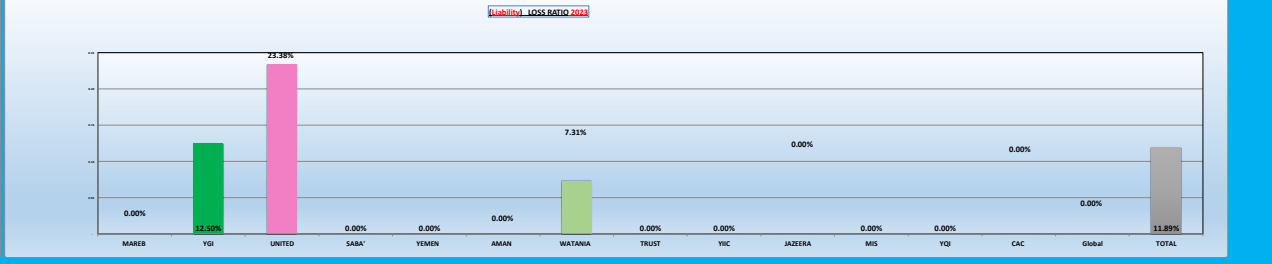
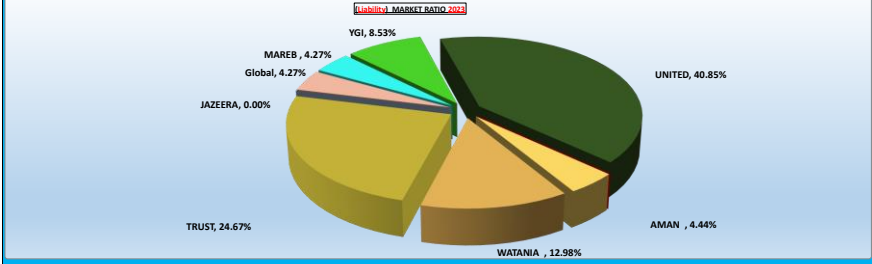
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|-----------|-----------|----------|-----------|-----------|-----------|-------|-------|-----------|-------|-----------|-----------|----------|-----------|----------|----------|-------|-------|---------|-------|-------|-------|-------|-------|-------|-------|--------|----------|-----------|---------|---------|
| CLASS OF BUSINESS : W.C. LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | |
| PREMIUM | 35,250.00 | 21,730.00 | 7,507.50 | 16,430.00 | 52,131.32 | 50,654.96 | - | - | 82,900.80 | - | 23,464.00 | 28,238.00 | 4,372.12 | 6,481.90 | 250.25 | 500.50 | - | - | - | - | - | - | - | - | - | - | - | 7,252.61 | 13,250.00 | 213,129 | 137,286 |
| MARKET RATIO | 16.54% | 15.83% | 3.52% | 11.97% | 24.46% | 36.90% | 0.00% | 0.00% | 38.90% | 0.00% | 11.01% | 20.57% | 2.05% | 4.72% | 0.12% | 0.36% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 3.40% | 9.65% | 100.00% | 100.00% |
| PAID LOSSES | 250.00 | 9,540.00 | 6,006.00 | 6,890.00 | 23,793.88 | 12,442.75 | - | - | 15,781.80 | - | 10,664.00 | 11,470.00 | 7,666.41 | 9,333.30 | - | 250.25 | - | - | - | - | - | - | - | - | - | - | - | 280.82 | - | 64,443 | 49,926 |
| MARKET RATIO | 0.39% | 19.11% | 9.32% | 13.80% | 36.92% | 24.92% | 0.00% | 0.00% | 24.49% | 0.00% | 16.55% | 22.97% | 11.90% | 18.69% | 0.00% | 0.50% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.44% | 0.00% | 100.00% | 100.00% |
| OS LOSSES | 9,250.00 | 15,370.00 | 2,252.25 | 7,950.00 | 6,153.00 | 23,679.63 | - | - | 7,571.40 | - | 20,441.00 | 17,933.00 | 5,955.45 | 15,560.80 | 1,751.75 | 1,751.75 | - | - | - | - | - | - | - | - | - | - | - | - | - | 83,375 | 82,245 |
| MARKET RATIO | 17.33% | 18.69% | 4.22% | 9.67% | 11.53% | 26.79% | 0.00% | 0.00% | 14.19% | 0.00% | 38.30% | 21.80% | 11.16% | 18.92% | 3.28% | 2.13% | 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 | 26.96% | 114.63% | 110.60% | 90.32% | 57.45% | 71.31% | 0.00% | 0.00% | 24.17% | 0.00% | 112.56% | 104.12% | 111.56% | 384.06% | 700.00% | 400.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.97% | 0.00% | 53.25% | 96.27% |



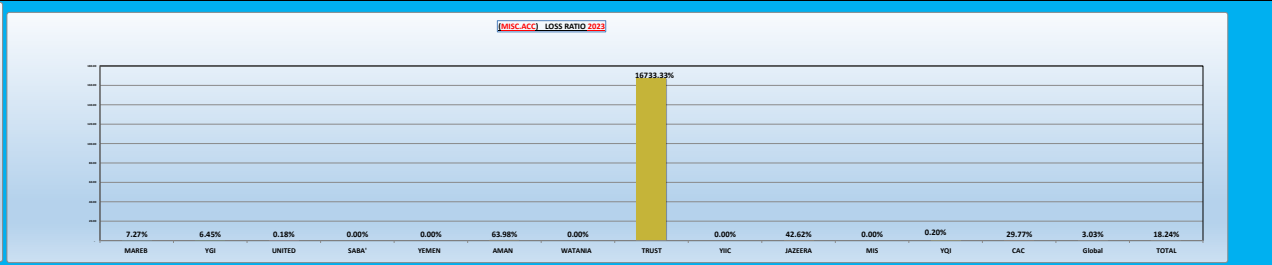
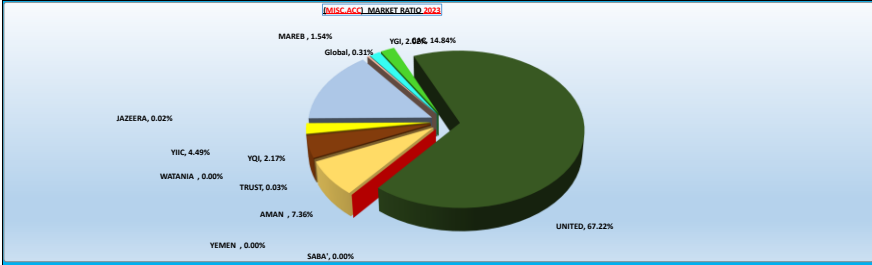
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|-----------|----------|----------|----------|-----------|-----------|-------|-------|-------|-------|----------|----------|----------|-----------|-----------|-----------|-------|-------|---------|-------|-------|-------|-------|-------|-------|-------|--------|-------|----------|----------|---------|---------|
| CLASS OF BUSINESS : Liability LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | | | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | | |
| PREMIUM | 13,500.00 | 4,240.00 | 3,503.50 | 8,480.00 | 58,746.83 | 40,606.01 | - | - | - | - | 4,586.00 | 4,416.00 | 2,742.99 | 12,905.50 | 19,019.00 | 24,524.50 | - | - | - | - | - | - | - | - | - | - | - | - | 9,672.86 | 4,240.00 | 111,771 | 99,412 |
| MARKET RATIO | 12.08% | 4.27% | 3.13% | 8.53% | 52.56% | 40.85% | 0.00% | 0.00% | 0.00% | 0.00% | 4.10% | 4.44% | 2.45% | 12.98% | 17.02% | 24.67% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 8.65% | 4.27% | 100.00% | 100.00% |
| PAID LOSSES | - | - | - | 1,060.00 | 1,158.00 | 9,795.50 | - | - | - | - | - | - | 545.80 | 254.40 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 1,704 | 11,110 | |
| MARKET RATIO | 0.00% | 0.00% | 0.00% | 9.54% | 67.97% | 88.17% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 2.29% | 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% | 0.00% | 0.00% | 100.00% | 100.00% | |
| OS LOSSES | 250.00 | - | - | - | - | - | - | - | - | - | - | - | 148.15 | 689.00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 399 | 689 | |
| MARKET RATIO | 62.63% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 37.37% | 100.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 100.00% | 100.00% | |
| LOSS RATIO | 1.85% | 0.00% | 0.00% | 12.50% | 1.97% | 24.12% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 25.34% | 7.31% | 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% | 0.00% | 0.00% | 1.88% | 11.87% | |



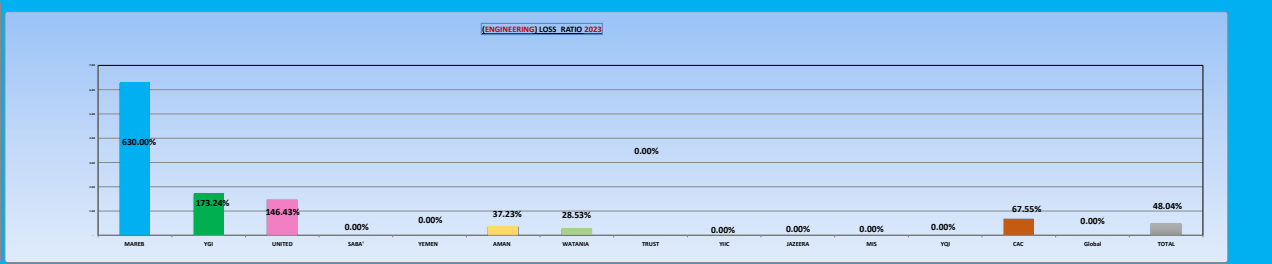
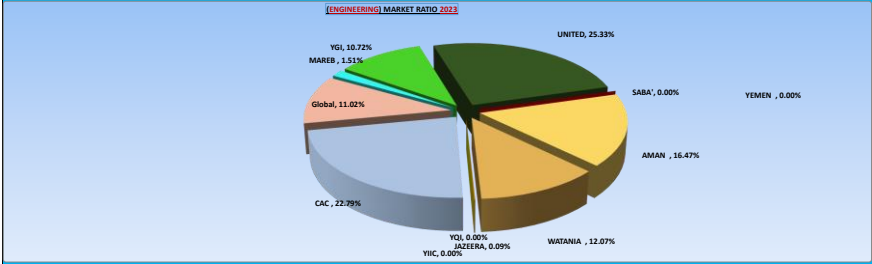
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|--------|-----------|--------|------------|-----------|--------------|--------|-------|--------|-------|---------|------------|---------|--------|----------|------------|---------|------------|---------|------------|-------|-------|---------|------------|-----------|------------|--------|-----------|------------|-----------|--|
| CLASS OF BUSINESS :MISC. ACC & Others LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YHC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | |
| PREMIUM | 88,500 | 87,450.00 | 49,550 | 115,010.00 | 9,729,430 | 3,821,400.34 | 31,150 | - | 36,491 | - | 307,393 | 418,457.00 | 116 | 243.80 | 10,511 | 1,501.50 | 222,530 | 255,500.25 | 28,585 | 1,006.00 | - | - | 122,167 | 123,123.00 | 1,438,190 | 843,760.00 | 15,982 | 17,490.00 | 12,080,594 | 5,684,942 | |
| MARKET RATIO | 0.73% | 1.54% | 0.41% | 2.02% | 80.54% | 67.22% | 0.26% | 0.00% | 0.30% | 0.00% | 2.54% | 7.36% | 0.00% | 0.00% | 0.09% | 0.03% | 1.84% | 4.49% | 0.24% | 0.02% | 0.00% | 0.00% | 1.01% | 2.17% | 11.90% | 14.84% | 0.13% | 0.31% | 100.00% | 100.00% | |
| PAID LOSSES | 41,500 | 3,180.00 | 751 | 7,420.00 | 42,861 | 6,671.20 | 8 | - | - | - | 75,128 | 43,143.00 | - | - | - | - | - | - | 1,902 | - | - | - | 170 | 250.25 | 25,354 | 13,780.00 | - | 530.00 | 187,674 | 74,974 | |
| MARKET RATIO | 22.11% | 4.24% | 0.40% | 8.90% | 22.84% | 8.90% | 0.00% | 0.00% | 0.00% | 0.00% | 40.03% | 57.54% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 1.01% | 0.00% | 0.00% | 0.00% | 0.09% | 0.33% | 13.51% | 18.38% | 0.00% | 0.71% | 100.00% | 100.00% | |
| OS LOSSES | 1,750 | 3,180.00 | 1,001 | - | 4,331 | - | - | - | - | - | 175,476 | 224,441.00 | - | - | 251,251 | 251,251.00 | - | - | 739 | 428,750.00 | - | - | 1,349 | - | 48,921 | 237,440.00 | - | - | 484,818 | 1,145,062 | |
| MARKET RATIO | 0.36% | 0.28% | 0.21% | 0.00% | 0.89% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 36.19% | 19.60% | 0.00% | 0.00% | 21.94% | 21.94% | 0.00% | 0.00% | 0.15% | 0.00% | 0.00% | 0.00% | 0.28% | 0.00% | 10.00% | 20.74% | 0.00% | 0.00% | 100.00% | 100.00% | |
| LOSS RATIO | 48.97% | 7.27% | 3.54% | 6.45% | 0.49% | 0.17% | 0.00% | 0.00% | 0.00% | 0.00% | 15.53% | 63.95% | 0.00% | 0.00% | 2390.46% | 16733.33% | 0.00% | 0.00% | 9.24% | 42619.28% | 0.00% | 0.00% | 3.24% | 0.20% | 5.16% | 29.77% | 0.00% | 3.03% | 5.57% | 21.46% | |



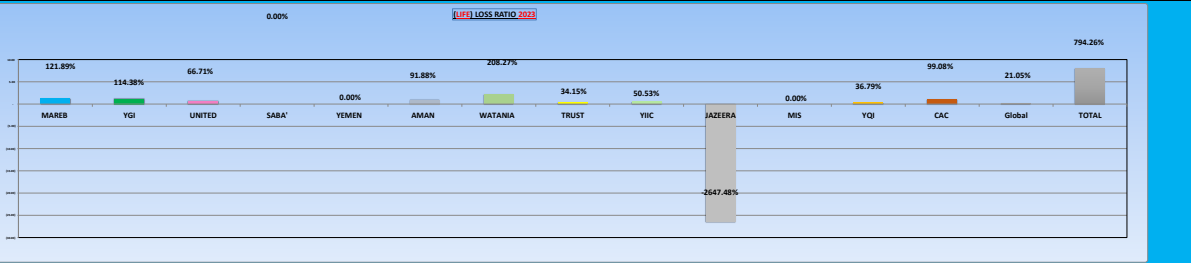
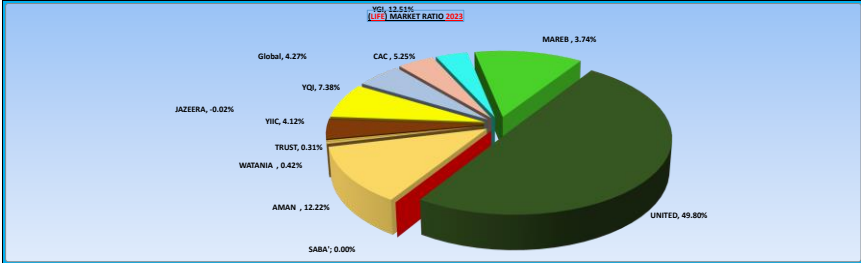
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---------|-----------|---------|-----------|---------|------------|--------|-------|--------|-------|--------|-----------|---------|-----------|-------|--------|-------|-------|---------|--------|-------|-------|-------|----------|--------|-----------|--------|-----------|---------|---------|
| CLASS OF BUSINESS : ENGINEERING LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YHC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
| | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2,022 | 2023 | 2022 | 2023 |
| PREMIUM | 21,500 | 5,300.00 | 152,152 | 37,630.00 | 90,955 | 88,954.45 | 1,894 | - | 18,391 | - | 60,930 | 57,834.00 | 13,542 | 42,368.20 | - | - | 225 | - | 45,453 | 321.00 | - | - | 566 | - | 66,908 | 80,030.00 | 30,697 | 38,690.00 | 503,214 | 351,128 |
| MARKET RATIO | 4.27% | 1.51% | 30.24% | 10.72% | 18.07% | 25.33% | 0.38% | 0.00% | 3.65% | 0.00% | 12.11% | 16.47% | 2.69% | 12.07% | 0.00% | 0.00% | 0.04% | 0.00% | 9.03% | 0.00% | 0.00% | 0.00% | 0.11% | 0.00% | 13.30% | 22.79% | 6.10% | 11.02% | 143.31% | 100.00% |
| PAID LOSSES | 2,750 | 2,120.00 | 250 | - | 80,745 | 121,370.78 | - | - | - | - | 30,449 | 2,152.00 | 2,488 | 3,307.20 | - | - | - | - | - | - | - | - | - | 1,001.00 | 12,220 | 23,320.00 | - | - | 128,902 | 153,271 |
| MARKET RATIO | 2.13% | 1.38% | 0.19% | 0.00% | 62.64% | 79.19% | 0.00% | 0.00% | 0.00% | 0.00% | 23.62% | 1.40% | 1.93% | 2.16% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.65% | 9.48% | 15.21% | 0.00% | 0.00% | 84.10% | 100.00% | |
| OS LOSSES | 30,500 | 31,270.00 | 15,265 | 65,190.00 | 56,843 | 8,949.11 | 1,400 | - | 4,472 | - | 12,302 | 19,336.00 | 912 | 8,782.10 | 751 | 750.75 | - | - | - | - | - | - | - | - | 25,584 | 30,740.00 | - | - | 149,029 | 165,008 |
| MARKET RATIO | 20.47% | 18.95% | 10.24% | 39.51% | 38.14% | 5.42% | 0.94% | 0.00% | 3.00% | 0.00% | 8.25% | 11.71% | 0.61% | 5.32% | 0.50% | 0.45% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 17.84% | 18.63% | 0.00% | 0.00% | 90.32% | 100.00% |
| LOSS RATIO | 154.65% | 630.00% | 10.20% | 173.24% | 151.27% | 146.50% | 79.92% | 0.00% | 24.32% | 0.00% | 70.16% | 37.14% | 25.11% | 28.53% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 57.99% | 67.55% | 0.00% | 0.00% | 55.23% | 90.64% |



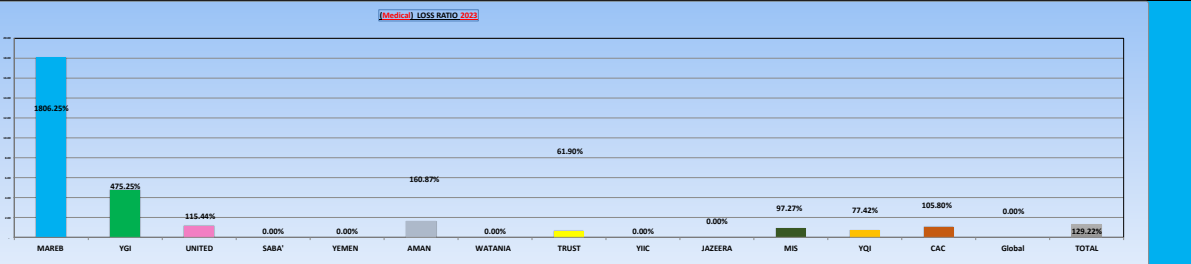
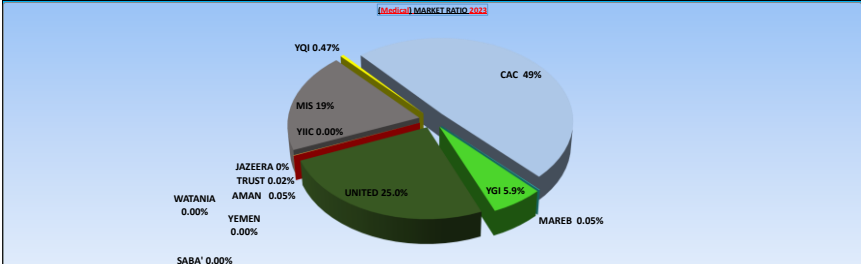
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|-------------------------------------|------------|------------|------------|------------|--------------|--------------|------------|-------|----------|-------|------------|------------|-----------|-----------|----------|-----------|------------|------------|-----------|-----------|-------|-------|------------|------------|------------|------------|-----------|---------|-----------|-----------|
| CLASS OF BUSINESS : LIFE LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I | | UNITED | | SABA | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| PREMIUM | 125,750.00 | 123,490.00 | 169,919.75 | 412,870.00 | 1,695,453.20 | 1,643,837.21 | 15,378.25 | - | 5,094.00 | - | 395,337.00 | 403,436.00 | 6,532.78 | 13,711.10 | 9,509.50 | 10,260.25 | 139,288.90 | 135,965.83 | 38,628.70 | (695.00) | - | - | 191,148.46 | 243,493.25 | 175,345.25 | 173,310.00 | 39,628.50 | 140,980 | 3,010,014 | 3,300,659 |
| MARKET RATIO | 4.18% | 3.74% | 5.65% | 12.51% | 56.33% | 49.80% | 0.51% | 0.00% | 0.17% | 0.00% | 13.23% | 12.22% | 0.22% | 0.42% | 0.32% | 0.31% | 4.63% | 4.12% | 1.28% | -0.02% | 0.00% | 0.00% | 6.35% | 7.38% | 5.83% | 5.25% | 1.32% | 4.27% | 91.19% | 100.00% |
| PAID LOSSES | 20,750.00 | 101,760.00 | 73,323.25 | 209,890.00 | 656,402.30 | 658,098.14 | 16,348.00 | - | - | - | 221,219.00 | 12,873.00 | 1,734.48 | 10,149.50 | 500.50 | 1,251.25 | 49,049.00 | 50,112.31 | 14,865.40 | 1,690.75 | - | - | 105,848.24 | 89,089.00 | 111,024.75 | 53,530.00 | 29,927.55 | 31,270 | 1,300,992 | 1,219,704 |
| MARKET RATIO | 1.59% | 8.34% | 5.64% | 17.21% | 50.45% | 53.96% | 1.26% | 0.00% | 0.00% | 0.00% | 17.00% | 1.05% | 0.13% | 0.83% | 0.04% | 0.10% | 3.77% | 4.11% | 1.14% | 0.14% | 0.00% | 0.00% | 8.14% | 7.30% | 8.53% | 4.39% | 2.30% | 2.56% | 106.66% | 100.00% |
| OS LOSSES | 41,500.00 | 45,760.00 | 108,358.25 | 262,350.00 | 237,055.00 | 442,956.27 | 185,713.00 | - | - | - | 170,123.00 | 243,951.00 | 13,418.41 | 18,406.90 | 2,252.25 | 2,252.25 | 14,789.02 | 16,596.58 | 26,400.00 | 16,000.00 | - | - | 9,867.36 | 500.50 | 125,912.00 | 116,190.00 | 1,675.00 | - | 937,266 | 1,173,964 |
| MARKET RATIO | 4.43% | 4.15% | 11.65% | 22.35% | 25.29% | 37.73% | 19.81% | 0.00% | 0.00% | 0.00% | 18.15% | 20.78% | 1.43% | 1.57% | 0.24% | 0.19% | 1.58% | 1.58% | 2.82% | 1.53% | 0.00% | 0.00% | 1.05% | 0.04% | 13.43% | 10.07% | 0.20% | 0.00% | 79.84% | 100.00% |
| LOSS RATIO | 49.50% | 121.89% | 106.92% | 114.38% | 52.70% | 66.98% | 111.54% | 0.00% | 0.00% | 0.00% | 36.24% | 63.66% | 211.55% | 208.27% | 25.95% | 34.15% | 45.81% | 50.53% | 109.15% | -283.20% | 0.00% | 0.00% | 6.54% | 36.79% | 115.13% | 99.08% | 64.25% | 22.18% | 76.36% | 72.52% |



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

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---------|------------|-----------|--------------|-----------|--------------|--------|-------|-------|-------|---------|-----------|---------|-------|---------|----------|-------|-------|---------|-------|-----------|-----------|---------|---------|------------|------------|--------|-------|------------|------------|
| CLASS OF BUSINESS : Medical LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| PREMIUM | 182,500 | 16,960.00 | 1,551,800 | 1,993,330.00 | 6,982,350 | 8,398,965.60 | 70,641 | - | - | - | 17,190 | 17,232.00 | 130 | - | 5,506 | 5,255.25 | - | - | - | - | 6,023,050 | 6,510,996 | 207,497 | 157,407 | 15,255,457 | 16,507,380 | - | - | 30,296,122 | 33,607,526 |
| MARKET RATIO | 0.60% | 0.05% | 5.12% | 5.93% | 23.05% | 24.99% | 0.23% | 0.00% | 0.00% | 0.00% | 0.06% | 0.05% | 0.00% | 0.00% | 0.02% | 0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 19.88% | 19.37% | 0.68% | 0.47% | 50.35% | 49.12% | 0.00% | 0.00% | 100.00% | 100.00% |
| PAID LOSSES | 513,500 | 166,950.00 | 2,170,418 | 7,621,400.00 | 7,813,785 | 8,722,343.91 | - | - | - | - | 5,132 | 20,276.00 | - | - | 5,255 | 1,751.75 | - | - | - | - | 5,766,750 | 6,333,333 | 252,572 | 126,877 | 16,834,285 | 16,466,570 | - | - | 33,361,699 | 39,459,501 |
| MARKET RATIO | 1.54% | 0.42% | 6.51% | 19.31% | 23.42% | 22.10% | 0.00% | 0.00% | 0.00% | 0.00% | 0.02% | 0.05% | 0.00% | 0.00% | 0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 17.29% | 16.05% | 0.76% | 0.32% | 50.46% | 41.73% | 0.00% | 0.00% | 49.54% | 100.00% |
| OS LOSSES | 198,750 | 139,390.00 | 919,419 | 1,851,820.00 | 1,210,116 | 965,135.39 | - | - | - | - | 13,370 | 7,605.00 | - | - | 1,752 | 1,501.50 | - | - | - | - | - | - | - | - | (5,005.00) | 997,460.00 | - | - | 2,343,406 | 3,957,907 |
| MARKET RATIO | 8.48% | 3.52% | 39.23% | 46.79% | 51.64% | 24.38% | 0.00% | 0.00% | 0.00% | 0.00% | 0.57% | 0.19% | 0.00% | 0.00% | 0.07% | 0.04% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | -0.13% | 0.00% | 25.20% | 0.00% | 0.00% | 100.00% | 100.00% |
| LOSS RATIO | 399.27% | 1806.25% | 199.11% | 475.25% | 129.24% | 115.34% | 0.00% | 0.00% | 0.00% | 0.00% | 107.63% | 161.80% | 0.00% | 0.00% | 127.27% | 61.00% | 0.00% | 0.00% | 0.00% | 0.00% | 95.74% | 97.27% | 121.72% | 77.42% | 110.35% | 105.80% | 0.00% | 0.00% | 117.86% | 129.19% |



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

| YEMEN INSURANCE MARKET | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---------|---------|-----------|-----------|------------|------------|---------|-------|---------|-------|-----------|-----------|---------|---------|---------|---------|-----------|-----------|---------|---------|-----------|-----------|----------|---------|------------|------------|---------|-----------|------------|------------|
| CLASS OF BUSINESS : NON-LIFE LOSS RATIO | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| CURRENCY: YER. - 1000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| DETAILS | MAREB | | Y.G.I. | | UNITED | | SABA' | | YEMEN | | AMAN | | WATANIA | | TRUST | | YIC | | JAZEERA | | MIS | | YQI | | CAC | | Global | | TOTAL | |
| | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 | 2022 | 2023 |
| PREMIUM | 904,000 | 586,180 | 2,300,799 | 3,760,860 | 28,531,357 | 22,143,238 | 233,260 | 0 | 479,832 | 0 | 1,924,304 | 1,656,033 | 223,237 | 463,416 | 89,089 | 60,310 | 1,205,442 | 1,191,625 | 532,556 | 165,743 | 6,023,050 | 6,510,996 | 813,338 | 460,460 | 16,007,462 | 16,556,890 | 776,409 | 1,040,320 | 61,746,134 | 56,596,691 |
| MARKET RATIO | 1.46% | 1.04% | 3.73% | 6.65% | 46.21% | 39.12% | 0.38% | 0.00% | 0.78% | 0.00% | 3.12% | 2.93% | 0.36% | 0.82% | 0.14% | 0.11% | 1.25% | 1.41% | 0.86% | 0.29% | 9.75% | 11.50% | 0.83% | 0.81% | 29.16% | 32.73% | 1.26% | 1.84% | 100.00% | 100.00% |
| PAID LOSSES | 743,500 | 376,300 | 2,624,372 | 6,998,870 | 9,252,799 | 12,734,529 | 17,760 | 0 | 103,977 | 0 | 559,391 | 611,603 | 87,737 | 130,438 | 15,265 | 10,260 | 321,571 | 170,131 | 129,804 | 52,394 | 5,766,760 | 6,333,333 | 342,314 | 227,978 | 17,297,112 | 17,530,810 | 205,680 | 247,510 | 37,468,033 | 47,424,156 |
| MARKET RATIO | 1.98% | 0.79% | 7.00% | 18.98% | 24.70% | 26.85% | 0.05% | 0.00% | 0.28% | 0.00% | 1.49% | 1.29% | 0.23% | 0.28% | 0.04% | 0.02% | 0.86% | 0.36% | 0.35% | 0.11% | 15.39% | 13.35% | 0.91% | 0.48% | 46.16% | 36.97% | 0.55% | 0.52% | 100.00% | 100.00% |
| DISLOSSES | 385,000 | 294,680 | 1,294,043 | 3,205,970 | 1,745,240 | 2,041,665 | 70,204 | 0 | 82,718 | 0 | 898,665 | 968,028 | 276,014 | 83,284 | 524,524 | 384,885 | 272,204 | 322,444 | 342,242 | 600,786 | - | 0 | (13,894) | -6,507 | 845,661 | 1,972,660 | 82,378 | 0 | 6,805,000 | 9,867,895 |
| MARKET RATIO | 5.66% | 2.99% | 19.02% | 32.49% | 25.65% | 20.69% | 1.03% | 0.00% | 1.22% | 0.00% | 13.21% | 9.81% | 4.06% | 0.84% | 7.71% | 3.90% | 4.00% | 3.27% | 5.03% | 6.09% | 0.00% | 0.00% | -0.20% | -0.07% | 12.43% | 19.99% | 1.21% | 0.00% | 100.00% | 100.00% |
| LOSS RATIO | 124.83% | 114.47% | 170.31% | 324.52% | 38.55% | 66.73% | 17.71% | 0.00% | 38.91% | 0.00% | 75.77% | 95.39% | 162.84% | 46.12% | 605.90% | 655.19% | 49.26% | 41.34% | 88.64% | 394.09% | 95.74% | 97.27% | 63.96% | 48.10% | 100.75% | 105.10% | 87.01% | 23.78% | 71.79% | 101.23% |

