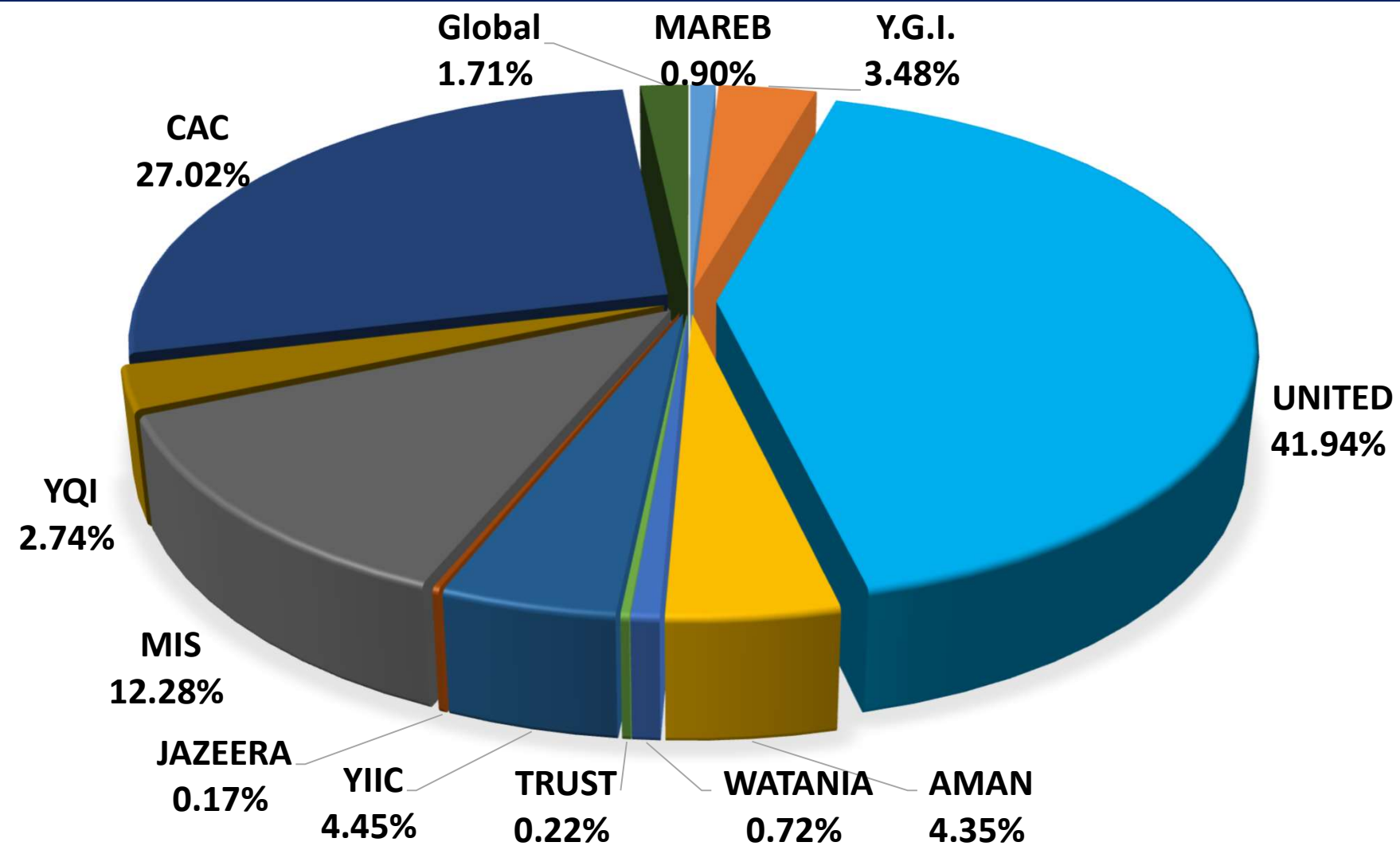
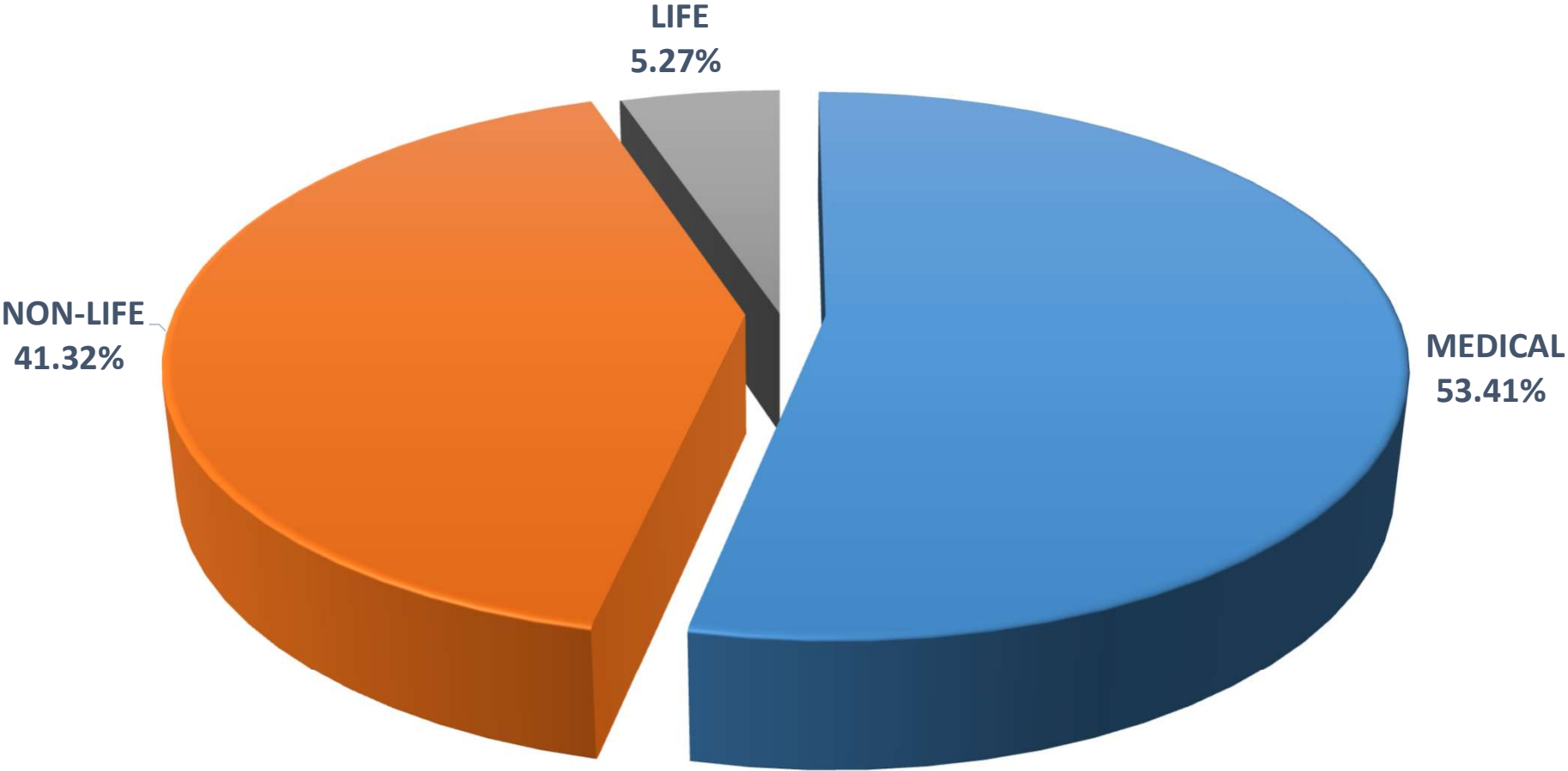


YEMEN INSURANCE MARKET **STATISTIC 2024**



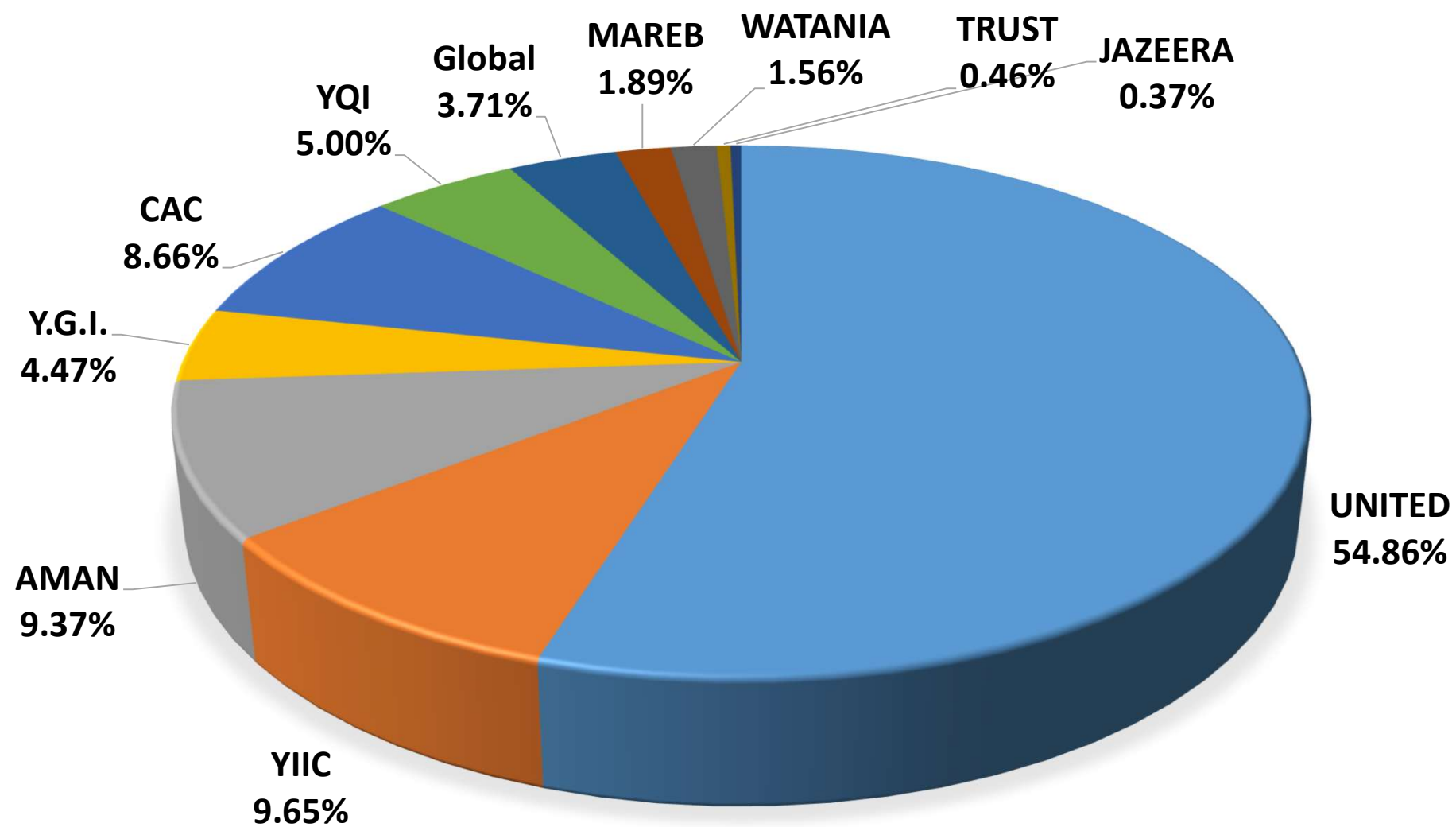
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YEMEN INSURANCE MARKET **STATISTIC 2024**



YEMEN INSURANCE MARKET **STATISTIC WITHOUT MEDICAL 2024**

CHART TITLE



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PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM 2024)

CURRENCY: YER. 1000

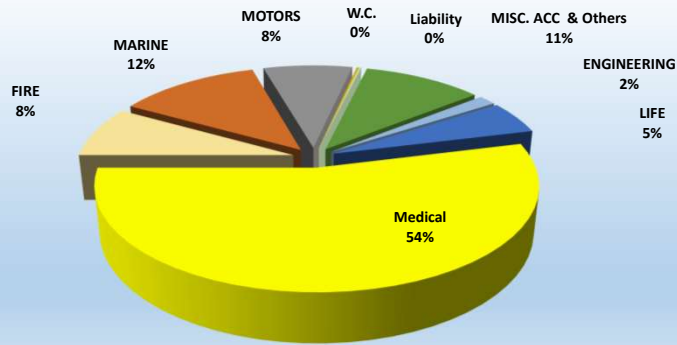
PARTICULARS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
FIRE	71,020	68,255	462,690	490,713	3,434,121	3,059,399	289,140	338,692	61,533	65,191	6,507	15,515	208,373	362,052	14,171	2,274	0	0	59,059	210,790	236,380	266,781	15,370	43,870	4,858,363	4,923,532
Growth RATIO	-3.89%		6.06%		-10.91%		17.14%		5.94%		138.45%		73.75%		-83.95%		0.00%		256.91%		12.86%		185.43%		1.34%	
MARKET RATIO	1.44%	1.39%	9.40%	9.97%	69.75%	62.14%	5.87%	6.88%	1.25%	1.32%	0.13%	0.32%	4.23%	7.35%	0.29%	0.05%	0.00%	0.00%	1.20%	4.28%	4.80%	5.42%	0.31%	0.89%	8.11%	8.09%
MARINE	152,640	64,195	632,820	292,306	4,400,715	4,602,703	260,599	404,927	91,732	74,634	13,514	37,450	463,938	1,274,124	2,169	824	0	0	55,556	189,925	217,300	270,938	424,000	385,735	6,714,983	7,597,761
Growth RATIO	-57.94%		-53.81%		4.59%		55.38%		-18.64%		177.13%		174.63%		-61.99%		0.00%		241.87%		24.68%		-9.02%		13.15%	
MARKET RATIO	2.01%	0.84%	8.33%	3.85%	57.92%	60.58%	3.43%	5.33%	1.21%	0.98%	0.18%	0.49%	6.11%	16.77%	0.03%	0.01%	0.00%	0.00%	0.73%	2.50%	2.86%	3.57%	5.58%	5.08%	11.21%	12.48%
MOTORS	226,840	236,304	494,490	229,176	1,907,820	1,762,224	580,116	607,394	248,151	239,822	8,509	21,814	263,814	381,276	148,075	99,048	0	0	65,315	184,040	672,040	696,991	527,880	327,420	5,143,050	4,785,509
Growth RATIO	4.17%		-53.65%		-7.63%		4.70%		-3.36%		156.38%		44.52%		-33.11%		0.00%		181.77%		3.71%		-37.97%		-6.95%	
MARKET RATIO	4.74%	4.94%	10.33%	4.79%	39.87%	36.82%	12.12%	12.69%	5.19%	5.01%	0.18%	0.46%	5.51%	7.97%	3.09%	2.07%	0.00%	0.00%	1.36%	3.85%	14.04%	14.56%	11.03%	6.84%	8.59%	7.86%
W.C.	21,730	0	16,430	7,958	50,655	49,208	28,239	23,625	6,482	9,200	501	1,166	0	3,204	0	0	0	0	0	0	0	0	13,250	11,235	137,286	105,596
Growth RATIO	-100.00%		-51.56%		-2.86%		-16.34%		41.93%		132.97%		0.00%		0.00%		0.00%		0.00%		0.00%		-15.21%		-23.08%	
MARKET RATIO	20.58%	0.00%	15.56%	7.54%	47.97%	46.60%	26.74%	22.37%	6.14%	8.71%	0.47%	1.10%	0.00%	3.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	12.55%	10.64%	0.23%	0.17%	
Liability	4,240	0	8,480	4,775	40,606	35,159	4,416	1,644	12,906	3,844	24,525	33,170	0	4,272	0	1,411	0	0	0	0	0	0	4,240	36,915	99,412	121,190
Growth RATIO	-100.00%		-43.69%		-13.41%		-62.77%		-70.21%		35.25%		0.00%		0.00%		0.00%		0.00%		0.00%		770.64%		21.91%	
MARKET RATIO	3.50%	0.00%	7.00%	3.94%	33.51%	29.01%	3.64%	1.36%	10.65%	3.17%	20.24%	27.37%	0.00%	3.53%	0.00%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	3.50%	30.46%	0.17%	0.20%	
MISC. ACC & Others	87,450	72,069	115,010	68,965	3,821,400	4,228,483	418,457	747,928	244	161	1,502	3,795	255,500	527,592	1,006	0	0	0	123,123	309,230	843,760	430,784	17,490	10,700	5,684,942	6,399,707
Growth RATIO	-17.59%		-40.04%		10.65%		78.73%		-33.96%		152.75%		106.49%		-100.00%		0.00%		151.16%		-48.94%		-38.82%		12.57%	
MARKET RATIO	1.37%	1.13%	1.80%	1.08%	59.71%	66.07%	6.54%	11.69%	0.00%	0.00%	0.02%	0.06%	3.99%	8.24%	0.02%	0.00%	0.00%	0.00%	1.92%	4.83%	13.18%	6.73%	0.27%	0.17%	9.49%	10.51%
ENGINEERING	5,300	1,091	37,630	35,544	88,954	163,786	57,834	50,970	42,368	33,133	0	1,070	0	3,204	321	0	0	0	0	80,030	580,491	38,690	93,090	351,128	962,379	
Growth RATIO	-79.41%		-5.54%		84.12%		-11.87%		-21.80%		0.00%		#DIV/0!		-100.00%		0.00%		#DIV/0!		625.34%		140.60%		174.08%	
MARKET RATIO	0.55%	0.11%	3.91%	3.69%	9.24%	17.02%	6.01%	5.30%	4.40%	3.44%	0.00%	0.11%	0.00%	0.33%	0.03%	0.00%	0.00%	0.00%	0.00%	8.32%	60.32%	4.02%	9.67%	0.59%	1.58%	
LIFE	123,490	88,240	412,870	126,259	1,650,546	1,507,748	403,436	456,859	13,711	12,987	10,260	15,446	135,966	154,860	-695	0	0	0	243,493	510,925	173,310	185,113	140,980	134,285	3,307,368	3,192,723
Growth RATIO	-28.54%		-69.42%		-8.65%		13.24%		-5.28%		50.54%		13.90%		-100.00%		0.00%		109.83%		6.81%		-4.75%		-3.47%	
MARKET RATIO	3.87%	2.76%	12.93%	3.95%	51.70%	47.22%	12.64%	14.31%	0.43%	0.41%	0.32%	0.48%	4.26%	4.85%	-0.02%	0.00%	0.00%	0.00%	7.63%	16.00%	5.43%	5.80%	4.42%	4.21%	5.52%	5.24%
Medical	16,960	17,232	1,993,330	864,185	8,392,256	10,124,412	17,232	18,412	0	0	5,255	5,325	0	0	0	0	6,510,996	7,473,628	157,407	264,825	16,507,380	14,018,733	0	0	33,600,817	32,786,752
Growth RATIO	1.61%		-56.65%		20.64%		6.85%		#DIV/0!		1.33%		0.00%		0.00%		14.78%		68.24%		-15.08%		0.00%		-2.42%	
MARKET RATIO	0.05%	0.05%	6.08%	2.64%	25.60%	30.88%	0.05%	0.06%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	19.86%	22.79%	0.48%	0.81%	50.35%	42.76%	0.00%	0.00%	56.10%	53.86%
TOTAL (YER)	709,670	547,388	4,173,750	2,119,881	23,787,075	25,533,121	2,059,469	2,650,451	477,127	438,972	70,571	134,751	1,327,591	2,710,584	165,048	103,557	6,510,996	7,473,628	703,953	1,669,735	18,730,200	16,449,831	1,181,900	1,043,250	59,897,349	60,875,148
TOTAL (\$)	\$1,326	\$1,023	\$7,801	\$3,962	\$44,462	\$47,725	\$3,849	\$4,954	\$892	\$821	\$132	\$252	\$2,481	\$5,067	\$309	\$194	\$12,170	\$13,969	\$1,316	\$3,121	\$35,010	\$30,747	\$2,209	\$1,950	\$111,958	\$113,785
MARKET RATIO	1.17%	0.90%	6.86%	3.48%	39.08%	41.94%	3.38%	4.35%	0.78%	0.72%	0.12%	0.22%	2.18%	4.45%	0.27%	0.17%	10.70%	12.28%	1.16%	2.74%	30.77%	27.02%	1.94%	1.71%	100.00%	100.00%
Growth RATIO	-22.87%		-49.21%		7.34%		28.70%		-8.00%		90.95%		104.17%		-37.26%		14.78%		137.19%		-12.17%		-11.73%		1.63%	

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

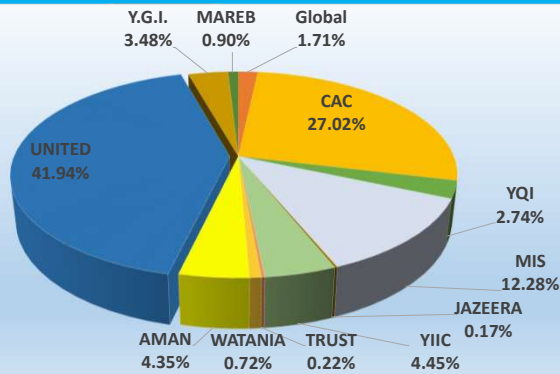
CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
TOTAL PREMIUM (R)	709,670	547,388	4,173,750	2,119,881	23,787,075	25,533,121	2,059,469	2,650,451	477,127	438,972	70,571	134,751	1,327,591	2,710,584	165,048	103,557	6,510,996	7,473,628	703,953	1,669,735	18,730,200	16,449,831	1,181,900	1,043,250	59,897,349	60,875,148
TOTAL PREMIUM (\$)	\$1,326	\$1,023	\$7,801	\$3,962	\$44,462	\$47,725	\$3,849	\$4,954	\$892	\$821	\$132	\$252	\$2,481	\$5,067	\$309	\$194	\$12,170	\$13,969	\$1,316	\$3,121	\$35,010	\$30,747	\$2,209	\$1,950	\$111,958	\$113,785
MARKET RATIO	1.18%	0.90%	6.97%	3.48%	39.71%	41.94%	3.44%	4.35%	0.80%	0.72%	0.12%	0.22%	2.22%	4.45%	0.28%	0.17%	10.87%	12.28%	1.18%	2.74%	31.27%	27.02%	1.97%	1.71%	100.00%	100.00%
Growth RATIO	-24.11%		-50.03%		5.62%		26.63%		-9.47%		87.88%		100.89%		-38.26%		12.94%		133.38%		-13.59%		-13.15%		1.63%	

MARKET RATIO BY PRODUCT **2024**



MARKET RATIO 2024



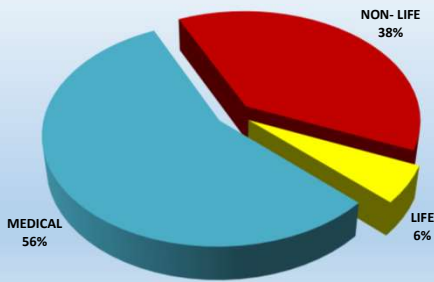
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PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT NON-LIFE & MEDICAL & LIFE PREMIUM)

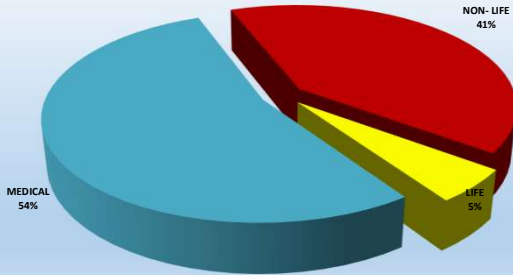
CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
NON-LIFE PREMIUM	569,220	441,915	1,767,550	1,129,437	20,915,218	13,900,961	1,638,801	2,175,180	463,416	425,985	55,055	113,980	1,191,625	2,555,724	165,743	103,557	0	0	303,053	893,985	2,049,510	2,245,985	1,040,920	908,965	30,160,111	24,895,673
MARKET RATIO	1.89%	1.78%	5.86%	4.54%	69.35%	55.84%	5.43%	8.74%	1.54%	1.71%	0.18%	0.46%	3.95%	10.27%	0.55%	0.42%	0.00%	0.00%	1.00%	3.59%	6.80%	9.02%	3.45%	3.65%	100.00%	100.00%
Growth RATIO	-5.95%		-22.59%		-19.48%		60.80%		11.36%		150.81%		159.83%		-24.31%		0.00%		257.37%		32.76%		5.79%		-17.45%	
MEDICAL PREMIUM	16,960	17,232	1,993,330	864,185	7,623,159	10,124,412	17,232	18,412	0	0	5,255	5,325	0	0	0	0	6,510,996	7,473,628	157,407	264,825	16,507,380	14,018,733	0	0	32,831,720	32,786,752
MARKET RATIO	0.05%	0.05%	6.07%	2.64%	23.22%	30.88%	0.05%	0.06%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	19.83%	22.79%	0.48%	0.81%	50.28%	42.76%	0.00%	0.00%	100.00%	100.00%
Growth RATIO	2%		-57%		33%		7%		#DIV/0!		1%		0%		0%		15%		68%		-15%		0%		0%	
LIFE PREMIUM	123,490	88,240	412,870	126,259	1,650,546	1,507,748	403,436	456,859	13,711	12,987	10,260	15,446	135,966	154,860	-695	0	0	0	243,493	510,925	173,310	185,113	140,980	134,285	3,307,368	3,192,723
MARKET RATIO	3.73%	2.76%	12.48%	3.95%	49.91%	47.22%	12.20%	14.31%	0.41%	0.41%	0.31%	0.48%	4.11%	4.85%	-0.02%	0.00%	0.00%	0.00%	7.36%	16.00%	5.24%	5.80%	4.26%	4.21%	100.00%	100.00%
Growth RATIO	-25.98%		-68.32%		-5.37%		17.31%		-1.88%		55.95%		17.99%		-100.00%		0.00%		117.37%		10.65%		-1.33%		-3.47%	

MARKET RATIO **2023**



MARKET RATIO **2024**

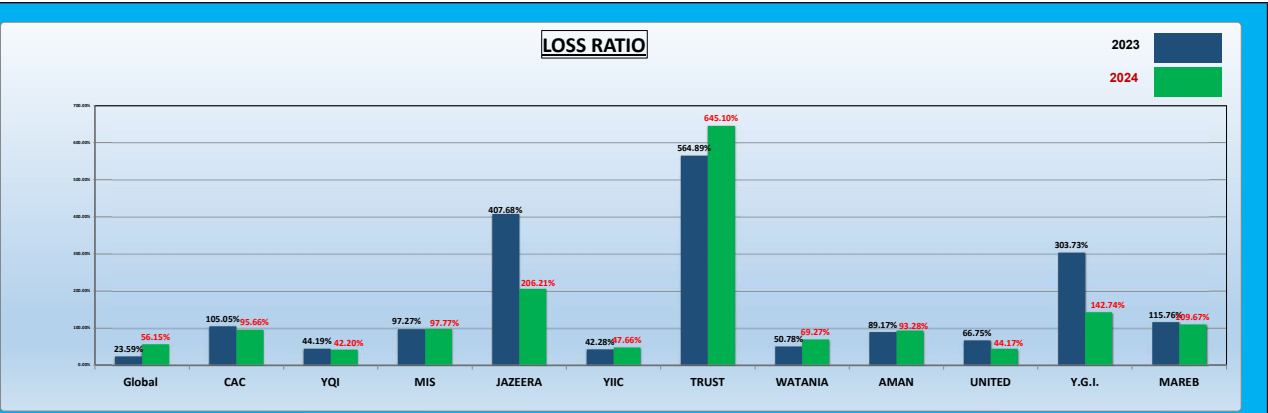
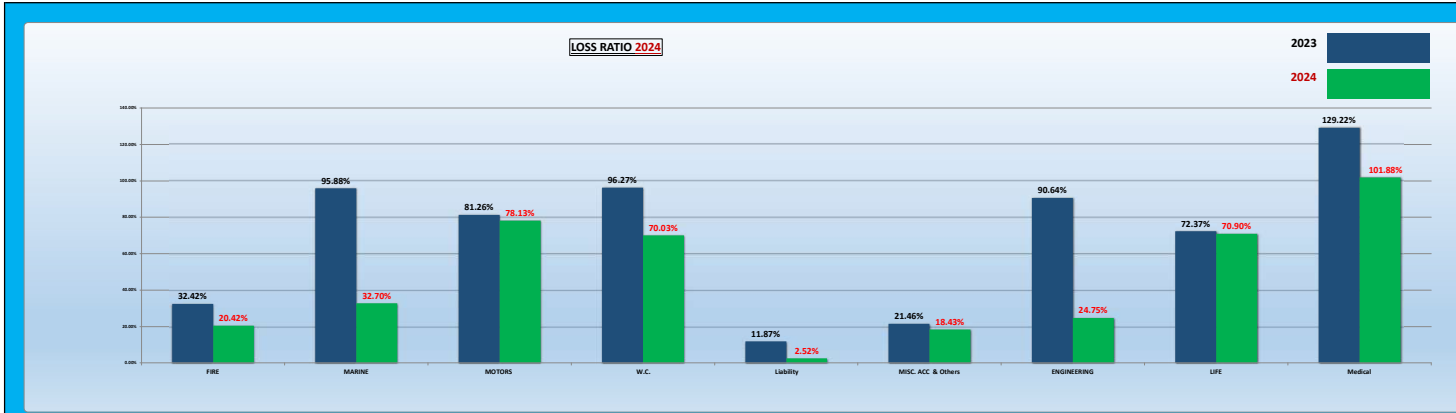


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YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	709,670	547,388	4,173,750	2,119,881	23,787,075	25,533,121	2,059,469	2,650,451	477,127	438,972	70,571	134,751	1,327,591	2,710,584	165,048	103,557	6,510,996	7,473,628	703,953	1,669,735	18,730,200	16,449,831	1,181,900	1,043,250	59,897,349	60,875,148
MARKET RATIO	1.18%	0.90%	6.97%	3.48%	39.71%	41.94%	3.44%	4.35%	0.80%	0.72%	0.12%	0.22%	2.22%	4.45%	0.28%	0.17%	10.87%	12.28%	1.18%	2.74%	31.27%	27.02%	1.97%	1.71%	100.00%	100.00%
PAID LOSSES	478,060	284,632	9,208,750	2,028,635	13,392,627	11,507,451	624,476	874,558	140,588	208,900	11,512	9,043	220,243	343,362	54,085	36,598	6,333,333	7,307,030	317,067	570,845	17,584,340	13,998,140	278,780	532,860	48,643,860	37,702,054
MARKET RATIO	0.98%	0.75%	18.93%	5.38%	27.53%	30.52%	1.28%	2.32%	0.29%	0.55%	0.02%	0.02%	0.45%	0.91%	0.11%	0.10%	13.02%	19.38%	0.65%	1.51%	36.15%	37.13%	0.57%	1.41%	100.00%	100.00%
O/S. LOSSES	343,440	315,706	3,468,320	997,341	2,484,621	-28,618	1,211,979	1,597,812	101,691	95,193	387,137	860,233	341,041	948,384	618,786	176,945	0	0	-6,006	133,750	2,090,850	1,737,534	0	52,965	11,041,859	6,687,244
MARKET RATIO	3.11%	4.72%	31.41%	14.91%	22.50%	-3.42%	10.98%	23.89%	0.92%	1.42%	3.51%	12.86%	3.09%	14.18%	5.60%	2.65%	0.00%	0.00%	-0.05%	2.00%	18.94%	25.98%	0.00%	0.79%	100.00%	100.00%
LOSS RATIO	115.76%	109.67%	303.73%	142.74%	66.75%	44.17%	89.17%	93.28%	50.78%	69.27%	564.89%	645.10%	42.28%	47.66%	407.68%	206.21%	97.27%	97.77%	44.19%	42.20%	105.05%	95.66%	23.59%	56.15%	99.65%	72.92%

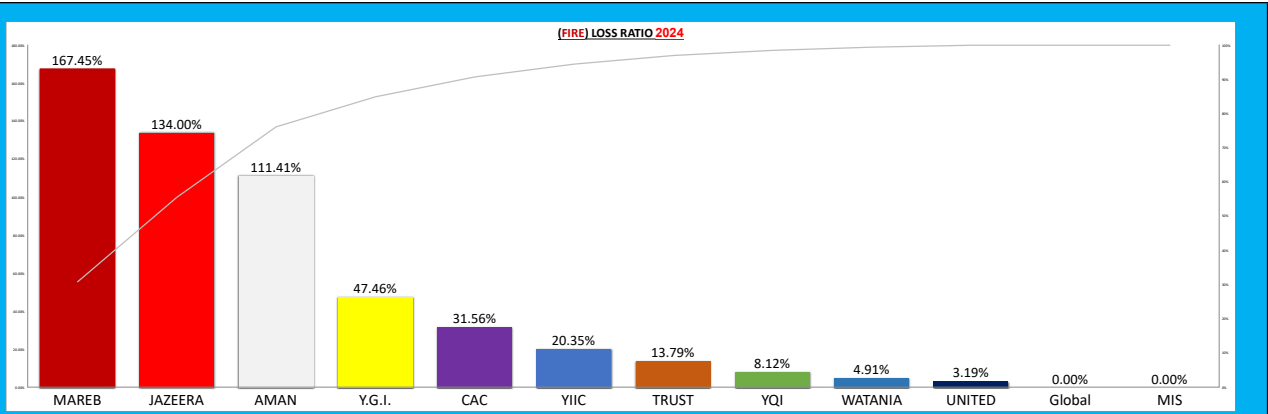
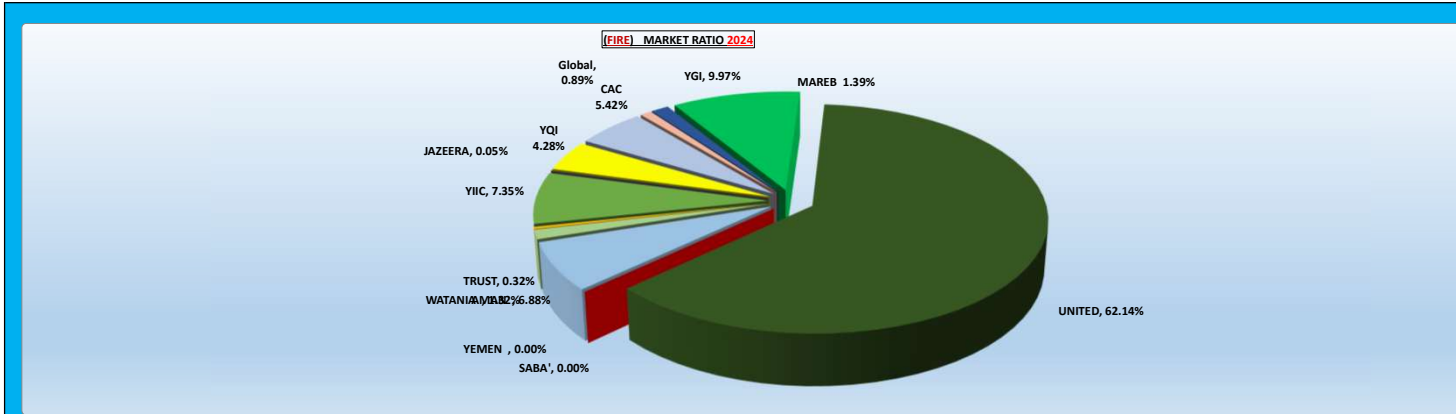


Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

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	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	71,020.00	68,255.30	462,690.00	490,713.00	3,434,121.06	3,059,398.67	289,140.00	338,692.00	61,533.00	65,191.00	6,506.50	15,515.00	208,372.66	362,052.00	14,171.00	2,273.75	-	-	59,059.00	210,790.00	236,380.00	266,781.21	15,370.00	43,870.00	4,858,363	4,923,532
MARKET RATIO	1.46%	1.39%	9.52%	9.97%	70.68%	62.14%	5.95%	6.88%	1.27%	1.32%	0.13%	0.32%	4.29%	7.35%	0.29%	0.05%	0.00%	0.00%	1.22%	4.28%	4.87%	5.42%	0.32%	0.89%	100.00%	100.00%
PAID LOSSES	60,420.00	8,929.15	11,660.00	175,596.00	81,852.42	91,071.11	50,638.00	37,685.00	4,770.00	1,183.00	-	1,070.00	7,099.09	29,370.00	-	264.83	-	0	27,527.50	15,515.00	166,950.00	45,390.23	4,770.00	-	415,687.01	406,074.32
MARKET RATIO	14.53%	2.20%	2.80%	43.24%	19.69%	22.43%	12.18%	9.28%	1.15%	0.29%	0.00%	0.26%	1.71%	7.23%	0.00%	0.07%	0.00%	0.00%	6.62%	3.82%	40.16%	11.18%	1.15%	0.00%	100.00%	100.00%
O/S. LOSSES	37,630.00	105,363.46	667,800.00	57,294.00	67,216.32	6,505.65	301,191.00	339,663.00	318.00	2,018.00	-	1,070.00	18,936.42	44,322.00	2,761.25	2782	-	0	(1,251.25)	1,605.00	64,660.00	38,816.49	-	-	1,159,261.73	599,439.61
MARKET RATIO	3.25%	17.58%	57.61%	9.56%	5.80%	1.09%	25.98%	56.66%	0.03%	0.34%	0.00%	0.18%	1.63%	7.39%	0.24%	0.46%	0.00%	0.00%	-0.11%	0.27%	5.58%	6.48%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	138.06%	167.45%	146.85%	47.46%	4.34%	3.19%	121.68%	111.41%	8.27%	4.91%	0.00%	13.79%	12.49%	20.35%	19.49%	134.00%	0.00%	0.00%	44.49%	8.12%	97.98%	31.56%	31.03%	0.00%	32.42%	20.42%

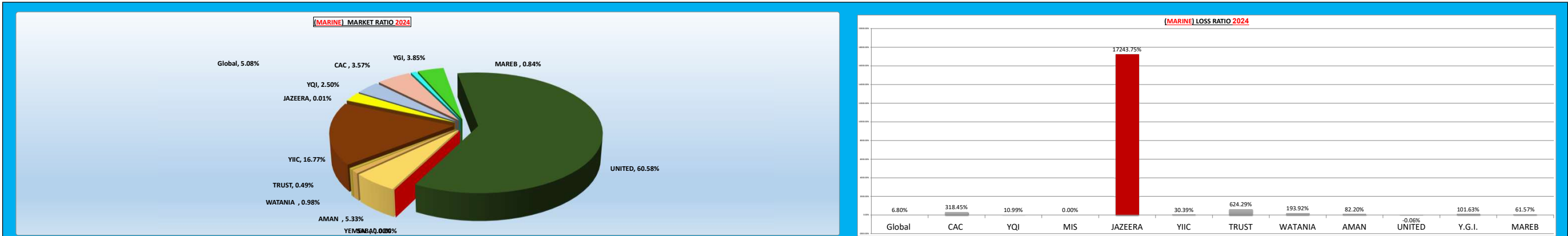


Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	152,640	64,195	632,820	292,306	4,400,715	4,602,703	260,599	404,927	91,732	74,634	13,514	37,450	463,938	1,274,124	2,169	824	-	-	55,556	189,925	217,300	270,938	424,000	385,735	6,714,983	7,597,761
MARKET RATIO	2.27%	0.84%	9.42%	3.85%	65.54%	60.58%	3.88%	5.33%	1.37%	0.98%	0.20%	0.49%	6.91%	16.77%	0.03%	0.01%	0.00%	0.00%	0.83%	2.50%	3.24%	3.57%	6.31%	5.08%	100.00%	100.00%
PAID LOSSES	19,610	23,117	1,005,940	70,026	3,168,658	(2,296)	70,935	101,586	9,153	108,377	2,503	-	32,263	90,246	6,289	25	-	-	36,787	25,680	347,150	108,742	-	26,215	4,699,288	551,718
MARKET RATIO	0.42%	4.19%	21.41%	12.69%	67.43%	-0.42%	1.51%	18.41%	0.19%	19.64%	0.05%	0.00%	0.69%	16.36%	0.13%	0.00%	0.00%	0.00%	0.78%	4.65%	7.39%	19.71%	0.00%	4.75%	100.00%	100.00%
O/S.LOSSES	20,140	16,410	275,600	227,054	764,861	(664)	133,188	231,281	5,168	36,352	109,359	233,795	21,548	296,904	133,144	142,139	-	-	(2,753)	(4,815)	278,780	754,064	-	-	1,739,035	1,932,520
MARKET RATIO	1.16%	0.85%	15.85%	11.75%	43.98%	-0.03%	7.66%	11.97%	0.30%	1.88%	6.29%	12.10%	1.24%	15.36%	7.66%	7.36%	0.00%	0.00%	-0.16%	-0.25%	16.03%	39.02%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	26.04%	61.57%	202.51%	101.63%	89.38%	-0.06%	78.33%	82.20%	15.61%	193.92%	827.78%	624.29%	11.60%	30.39%	6427.71%	17243.75%	#DIV/0!	0.00%	61.26%	10.99%	288.05%	318.45%	0.00%	6.80%	95.88%	32.70%

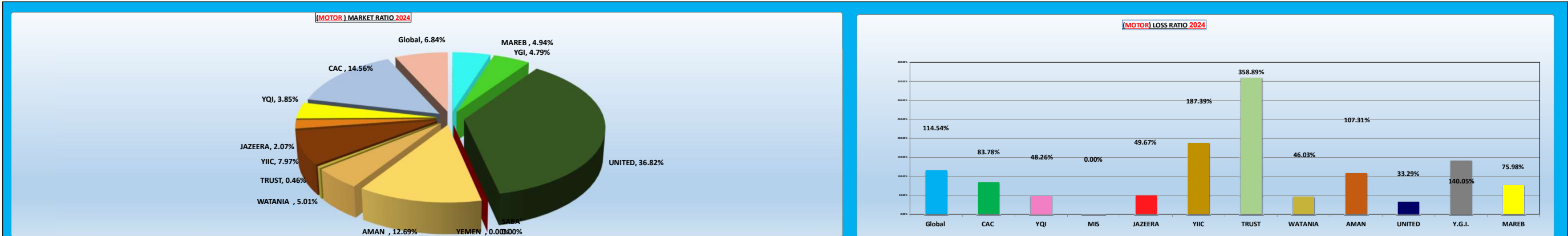


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	226,840	236,304	494,490	229,176	1,907,820	1,762,224	580,116	607,394	248,151	239,822	8,509	21,814	263,814	381,276	148,075	99,048	-	-	65,315	184,040	672,040	696,991	527,880	327,420	5,143,050	4,785,509
MARKET RATIO	4.41%	4.94%	9.61%	4.79%	37.10%	36.82%	11.28%	12.69%	4.82%	5.01%	0.17%	0.46%	5.13%	7.97%	2.88%	2.07%	0.00%	0.00%	1.27%	3.85%	13.07%	14.56%	10.26%	6.84%	100.00%	100.00%
PAID LOSSES	114,480	121,087	344,500	137,400	611,394	626,002	412,989	342,351	103,620	86,116	5,756	5,095	130,768	129,762	46,105	26,508	-	-	35,536	65,270	513,040	304,636	242,210	323,675	2,560,398	2,167,902
MARKET RATIO	4.47%	5.59%	13.45%	6.34%	23.88%	28.88%	16.13%	15.79%	4.05%	3.97%	0.22%	0.24%	5.11%	5.99%	1.80%	1.22%	0.00%	0.00%	1.39%	3.01%	20.04%	14.05%	9.46%	14.93%	100.00%	100.00%
O/S.LOSSES	47,700	58,462	337,610	183,553	211,823	(39,423)	264,344	309,460	52,767	24,272	20,270	73,193	281,960	584,730	36,131	22,694	-	-	2,503	23,540	363,580	279,335	-	51,360	1,618,688	1,571,176
MARKET RATIO	2.95%	3.72%	20.86%	11.68%	13.09%	-2.51%	16.33%	19.70%	3.26%	1.54%	1.25%	4.66%	17.42%	37.22%	2.23%	1.44%	0.00%	0.00%	0.15%	1.50%	22.46%	17.78%	0.00%	3.27%	100.00%	100.00%
LOSS RATIO	71.50%	75.98%	137.94%	140.05%	43.15%	33.29%	116.76%	107.31%	63.02%	46.03%	305.88%	358.89%	156.45%	187.39%	55.54%	49.67%	#DIV/0!	0.00%	58.24%	48.26%	130.44%	83.78%	45.88%	114.54%	81.26%	78.13%



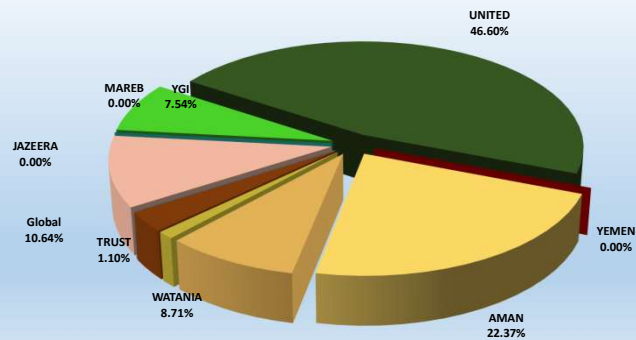
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

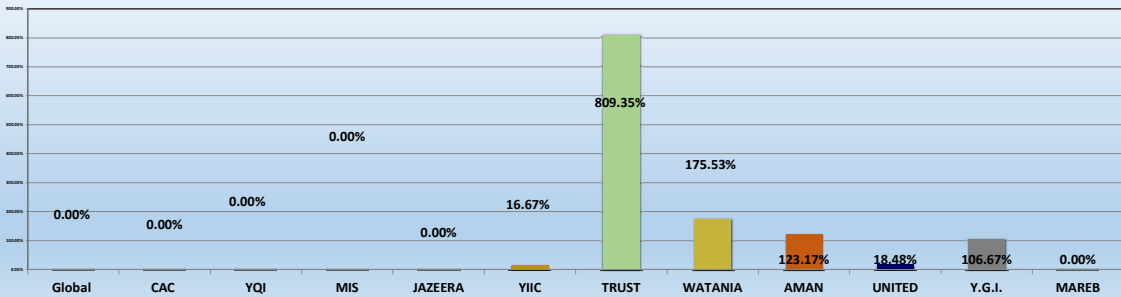
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	21,730.00	-	16,430.00	7,958.00	50,654.96	49,207.74	28,239.00	23,625.00	6,481.90	9,200.00	500.50	1,166.00	-	3,204.00	-	-	-	-	-	-	-	-	13,250.00	11,235.00	137,286	105,596
MARKET RATIO	15.83%	0.00%	11.97%	7.54%	36.90%	46.60%	20.57%	22.37%	4.72%	8.71%	0.36%	1.10%	0.00%	3.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	9.65%	10.64%	100.00%	100.00%
PAID LOSSES	9,540.00	-	6,890.00	1,592.00	12,442.75	17,655.00	11,470.00	7,110.00	9,333.30	6,994.00	250.25	203.00	-	534.00	-	-	-	-	-	-	-	-	-	-	49,926	34,088
MARKET RATIO	19.11%	0.00%	13.80%	4.67%	24.92%	51.79%	22.97%	20.86%	18.69%	20.52%	0.50%	0.60%	0.00%	1.57%	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	15,370.00	1,149.53	7,950.00	6,897.00	23,679.63	(8,560.00)	17,933.00	21,988.00	15,560.80	9,155.00	1,751.75	9,234.00	-	-	-	-	-	-	-	-	-	-	-	-	82,245	39,864
MARKET RATIO	18.69%	2.88%	9.67%	17.30%	28.79%	-21.47%	21.80%	55.16%	18.92%	22.97%	2.13%	23.16%	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	114.63%	#DIV/0!	90.32%	106.67%	71.31%	18.48%	104.12%	123.17%	384.06%	175.53%	400.00%	809.35%	0.00%	16.67%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	96.27%	70.03%

(W.C) MARKET RATIO 2024



(W.C) LOSS RATIO 2024



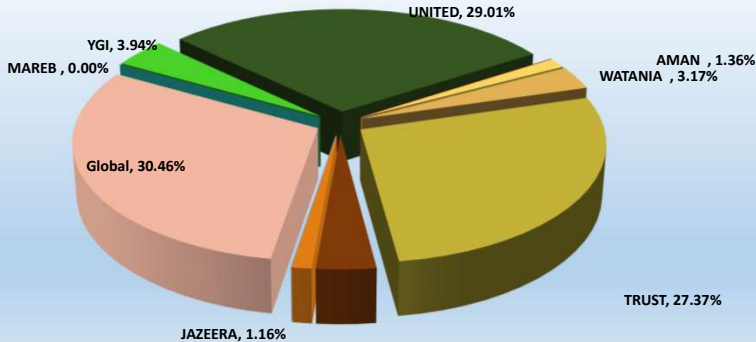
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

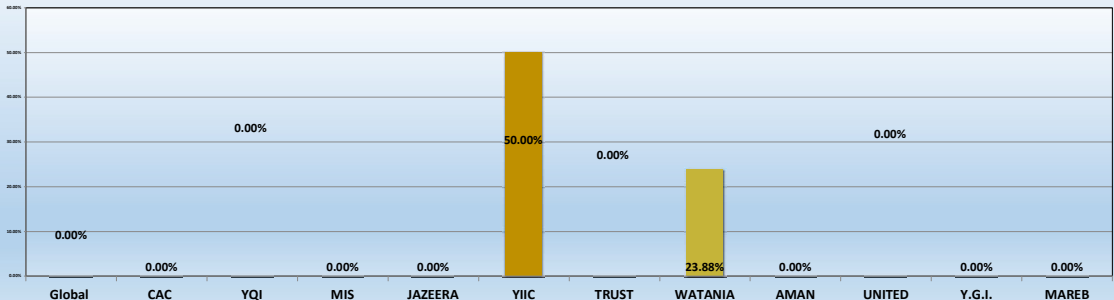
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	4,240.00	-	8,480.00	4,775.00	40,606.01	35,159.02	4,416.00	1,644.00	12,905.50	3,844.00	24,524.50	33,170.00	-	4,272.00	-	1,410.80	-	-	-	-	-	-	4,240.00	36,915.00	99,412	121,190
MARKET RATIO	4.27%	0.00%	8.53%	3.94%	40.85%	29.01%	4.44%	1.36%	12.98%	3.17%	24.67%	27.37%	0.00%	3.53%	0.00%	1.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	4.27%	30.46%	100.00%	100.00%
PAID LOSSES	-	-	1,060.00	-	9,795.50	-	-	-	254.40	918.00	-	-	-	2,136.00	-	-	-	-	-	-	-	-	-	-	11,110	3,054
MARKET RATIO	0.00%	0.00%	9.54%	0.00%	88.17%	0.00%	0.00%	0.00%	2.29%	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%	100.00%	100.00%
O/S.LOSSES	-	-	-	-	-	-	-	-	689.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	689	0
MARKET RATIO	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	0.00%	#DIV/0!	100.00%	#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!	0.00%	#DIV/0!	100.00%	#DIV/0!
LOSS RATIO	0.00%	#DIV/0!	12.50%	0.00%	24.12%	0.00%	0.00%	0.00%	7.31%	23.88%	0.00%	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%	11.87%	2.52%

(Liability) MARKET RATIO 2024



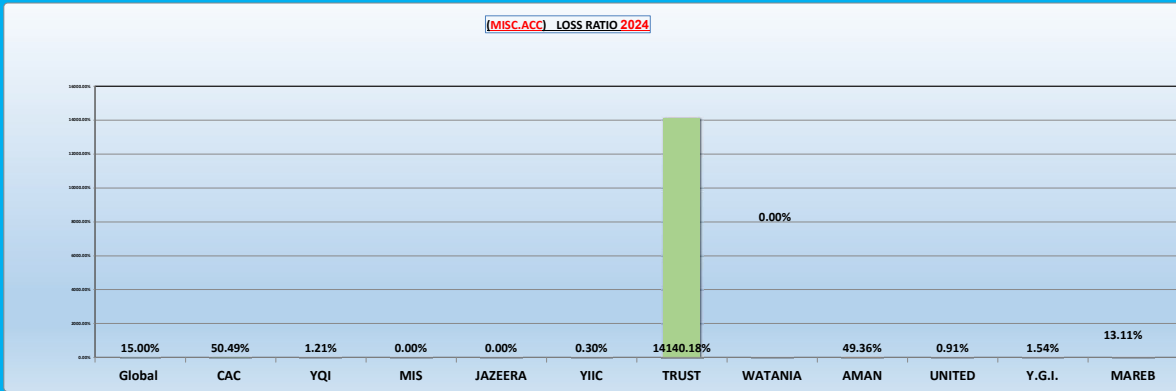
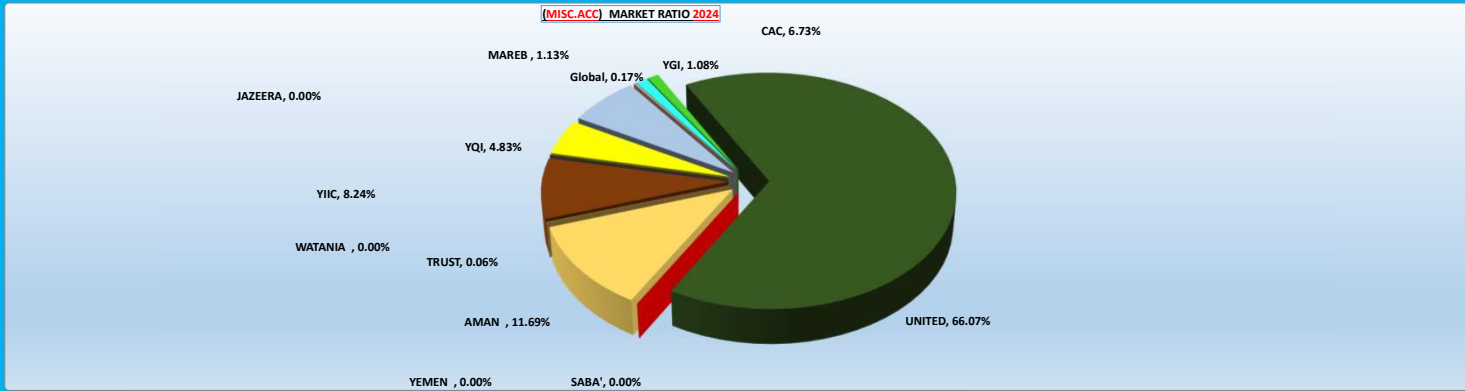
(Liability) LOSS RATIO 2024



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

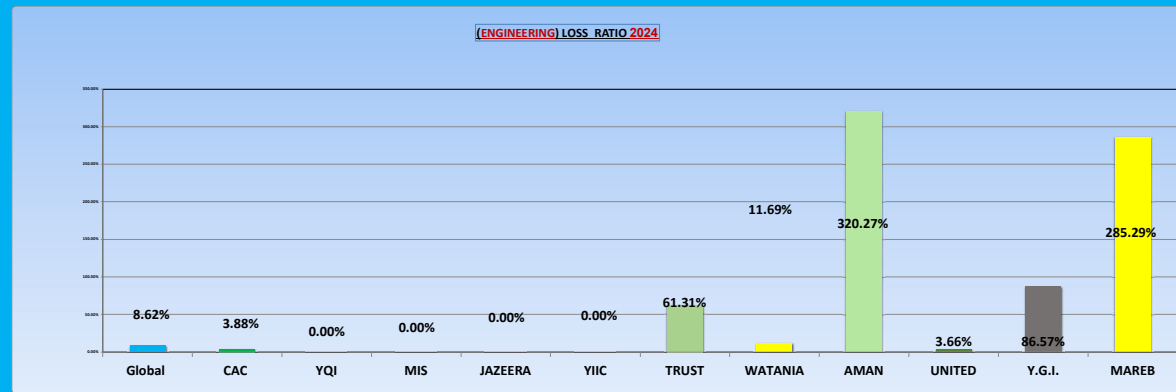
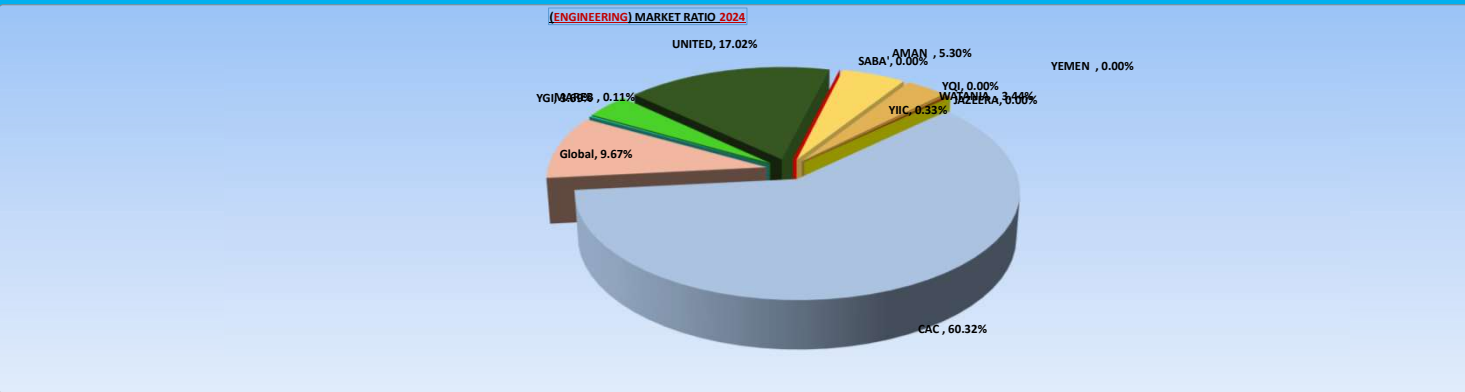
DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	87,450	72,069	115,010	68,965	3,821,400	4,228,483	418,457	747,928	244	161	1,502	3,795	255,500	527,592	1,006	-	-	-	123,123	309,230	843,760	430,784	17,490	10,700	5,684,942	6,399,707
MARKET RATIO	1.54%	1.13%	2.02%	1.08%	67.22%	66.07%	7.36%	11.69%	0.00%	0.00%	0.03%	0.06%	4.49%	8.24%	0.02%	0.00%	0.00%	0.00%	2.17%	4.83%	14.84%	6.73%	0.31%	0.17%	100.00%	100.00%
PAID LOSSES	3,180	6,941	7,420	531	6,671	36,872	43,143	119,609	-	-	-	-	-	1,602	-	-	-	-	250	2,140	13,780	36,443	530	-	74,974	204,139
MARKET RATIO	4.24%	3.40%	9.90%	0.26%	8.90%	18.06%	57.54%	58.59%	0.00%	0.00%	0.00%	0.00%	0.00%	0.78%	0.00%	0.00%	0.00%	0.00%	0.33%	1.05%	18.38%	17.85%	0.71%	0.00%	100.00%	100.00%
O/S.LOSSES	3,180	2,505	-	531	-	1,585	224,441	249,600	-	-	251,251	536,620	-	-	428,750	331	-	-	-	1,605	237,440	181,066	-	1,605	1,145,062	975,447
MARKET RATIO	0.28%	0.26%	0.00%	0.05%	0.00%	0.16%	19.60%	25.59%	0.00%	0.00%	21.94%	55.01%	0.00%	0.00%	37.44%	0.03%	0.00%	0.00%	0.00%	0.16%	20.74%	18.56%	0.00%	0.16%	100.00%	100.00%
LOSS RATIO	7.27%	13.11%	6.45%	1.54%	0.17%	0.91%	63.95%	49.36%	0.00%	0.00%	16733.33%	14140.18%	0.00%	0.30%	42619.28%	#DIV/0!	0.00%	0.00%	0.20%	1.21%	29.77%	50.49%	3.03%	15.00%	21.46%	18.43%



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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		
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	
PREMIUM	5,300	1,091	37,630	35,544	88,954	163,786	57,834	50,970	42,368	33,133	-	1,070	-	3,204	321	-	-	-	-	-	-	80,030	580,491	38,690	93,090	351,128	962,379
MARKET RATIO	1.51%	0.11%	10.72%	3.69%	25.33%	17.02%	16.47%	5.30%	12.07%	3.44%	0.00%	0.11%	0.00%	0.33%	0.09%	0.00%	0.00%	0.00%	0.00%	22.79%	60.32%	11.02%	9.67%	100.00%	100.00%		
PAID LOSSES	2,120	2,643	-	-	121,371	1,190	2,152	39,741	3,307	1,615	-	-	-	-	-	-	-	-	1,001	-	23,320	12,982	-	8,025	153,271	66,196	
MARKET RATIO	1.38%	3.99%	0.00%	0.00%	79.19%	1.80%	1.40%	60.04%	2.16%	2.44%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.65%	0.00%	15.21%	19.61%	0.00%	12.12%	100.00%	100.00%		
O/S.LOSSES	31,270	471	65,190	30,769	8,949	4,800	19,326	123,500	8,782	2,258	751	656	-	-	-	-	-	-	-	-	30,740	9,536	-	-	165,008	171,990	
MARKET RATIO	18.95%	0.27%	39.51%	17.89%	5.42%	2.79%	11.71%	71.81%	5.32%	1.31%	0.45%	0.38%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	18.63%	5.54%	0.00%	0.00%	100.00%	100.00%		
LOSS RATIO	630.00%	285.29%	173.24%	86.57%	146.50%	3.66%	37.14%	320.27%	28.53%	11.69%	0.00%	61.31%	#DIV/0!	0.00%	0.00%	#DIV/0!	0.00%	0.00%	#DIV/0!	67.55%	3.88%	0.00%	8.62%	90.64%	24.75%		



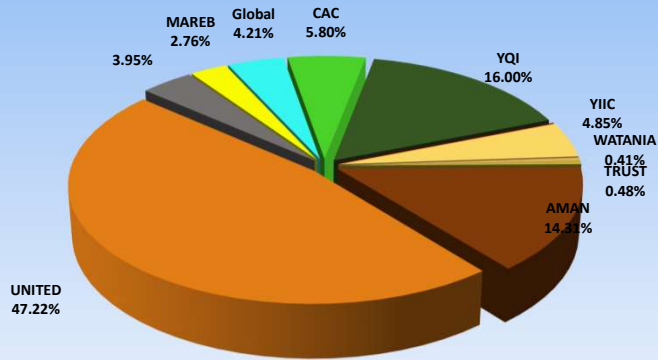
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

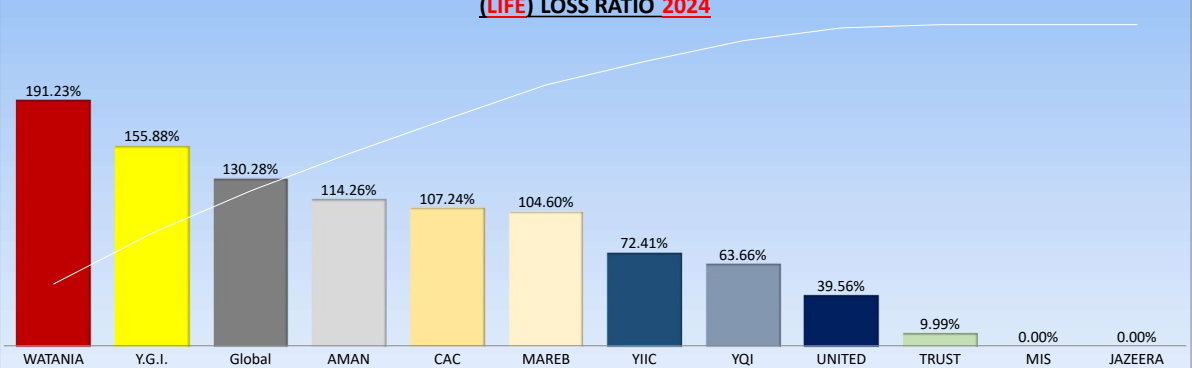
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	123,490.00	88,240.49	412,870.00	126,259.00	1,650,546.48	1,507,748.00	403,436.00	456,859.00	13,711.10	12,987.00	10,260.25	15,446.00	135,965.83	154,860.00	(695.00)	-	-	-	243,493.25	510,925.00	173,310.00	185,113.28	140,980.00	134,285.00	3,307,368	3,192,723
MARKET RATIO	3.73%	2.76%	12.48%	3.95%	49.91%	47.22%	12.20%	14.31%	0.41%	0.41%	0.31%	0.48%	4.11%	4.85%	-0.02%	0.00%	0.00%	0.00%	7.36%	16.00%	5.24%	5.80%	4.26%	4.21%	100.00%	100.00%
PAID LOSSES	101,760.00	64,060.74	209,880.00	62,069.00	658,098.14	604,290.77	12,873.00	207,236.00	10,149.50	3,697.00	1,251.25	-	50,112.31	89,712.00	1,690.75	9,800.00	-	-	89,089.00	273,385.00	53,530.00	40,788.18	31,270.00	174,945.00	1,219,704	1,529,984
MARKET RATIO	8.34%	4.19%	17.21%	4.06%	53.96%	39.50%	1.06%	13.54%	0.83%	0.24%	0.10%	0.00%	4.11%	5.86%	0.14%	0.64%	0.00%	0.00%	7.30%	17.87%	4.39%	2.67%	2.56%	11.43%	100.00%	100.00%
O/S.LOSSES	48,760.00	28,240.96	262,350.00	134,747.00	442,956.27	(7,774.79)	243,951.00	314,774.00	18,406.90	21,138.00	2,252.25	1,543.00	18,596.58	22,428.00	18,000.00	9,000.00	-	-	500.50	51,895.00	118,190.00	157,722.12	-	-	1,173,964	733,713
MARKET RATIO	4.15%	3.85%	22.35%	18.37%	37.73%	-1.06%	20.78%	42.90%	1.57%	2.88%	0.19%	0.21%	1.58%	3.06%	1.53%	1.23%	0.00%	0.00%	0.04%	7.07%	10.07%	21.50%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	121.89%	104.60%	114.38%	155.88%	66.71%	39.56%	63.66%	114.26%	208.27%	191.23%	34.15%	9.99%	50.53%	72.41%	-2833.20%	#DIV/0!	0.00%	0.00%	36.79%	63.66%	99.08%	107.24%	22.18%	130.28%	72.37%	70.90%

(LIFE) MARKET RATIO 2024



(LIFE) LOSS RATIO 2024



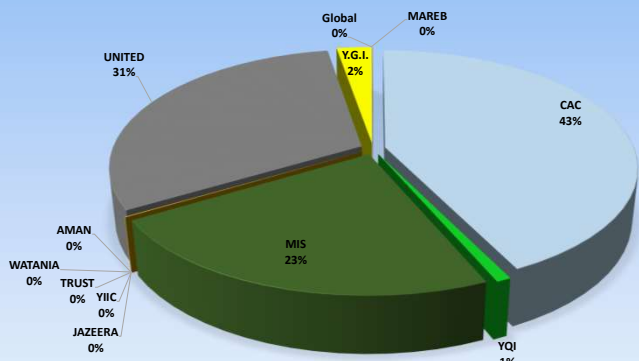
Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Medical LOSS RATIO

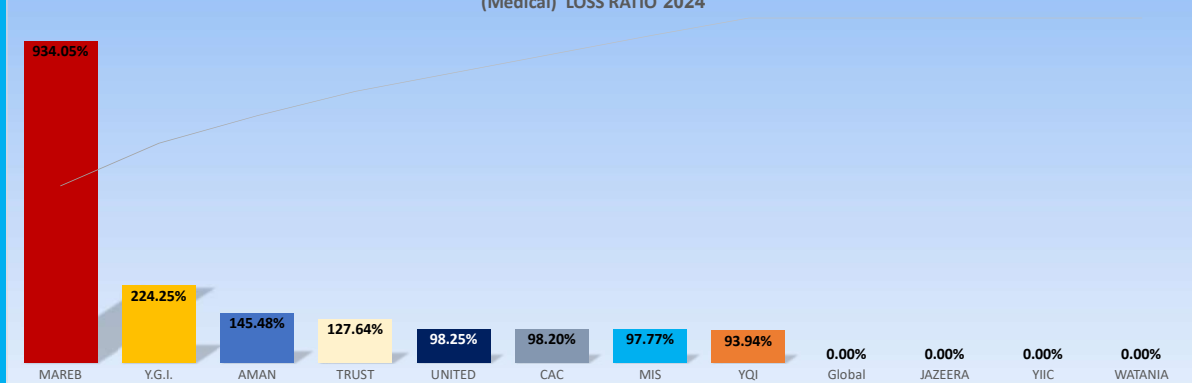
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	16,960	17,232	1,993,330	864,185	8,392,256	10,124,412	17,232	18,412	-	-	5,255	5,325	-	-	-	-	6,510,996	7,473,628	157,407	264,825	16,507,380	14,018,733	-	-	33,600,817	32,786,752
MARKET RATIO	0.05%	0.05%	5.93%	2.64%	24.98%	30.88%	0.05%	0.06%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	0.00%	0.00%	19.38%	22.79%	0.47%	0.81%	49.13%	42.76%	0.00%	0.00%	100.00%	100.00%
PAID LOSSES	166,950	57,855	7,621,400	1,581,421	8,722,344	10,132,666	20,276	19,240	-	-	1,752	2,675	-	-	-	-	6,333,333	7,307,030	126,877	188,855	16,466,570	13,449,158	-	-	39,459,501	32,738,899
MARKET RATIO	0.42%	0.18%	19.31%	4.83%	22.10%	30.95%	0.05%	0.06%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%	0.00%	0.00%	16.05%	22.32%	0.32%	0.58%	41.73%	41.08%	0.00%	0.00%	100.00%	100.00%
O/S.LOSSES	139,390	103,104	1,851,820	356,496	965,135	(185,086)	7,605	7,546	-	-	1,502	4,122	-	-	-	-	-	-	(5,005)	59,920	997,460	316,994	-	-	3,957,907	663,096
MARKET RATIO	3.52%	15.55%	46.79%	53.76%	24.38%	-27.91%	0.19%	1.14%	0.00%	0.00%	0.04%	0.62%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.13%	9.04%	25.20%	47.81%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	1806.25%	934.05%	475.25%	224.25%	115.43%	98.25%	161.80%	145.48%	#DIV/0!	0.00%	61.90%	127.64%	0.00%	0.00%	0.00%	0.00%	97.27%	97.77%	77.42%	93.94%	105.80%	98.20%	0.00%	0.00%	129.22%	101.88%

(MEDICAL) MARKET RATIO 2024



(Medical) LOSS RATIO 2024



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

19,503,470 15,537,164 410,880

DETAILS	MAREB		Y.G.I.		UNITED		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024	2023	2024
PREMIUM	586,180	459,147	3,760,880	1,993,622	22,136,528	24,025,373	1,656,033	2,193,592	463,416	425,985	60,310	119,305	1,191,625	2,555,724	165,743	103,557	6,510,996	7,473,628	460,460	1,158,810	18,556,890	16,264,717	1,040,920	908,965	56,589,981	57,682,425
MARKET RATIO	1.04%	0.80%	6.65%	3.46%	39.12%	41.65%	2.93%	3.80%	0.82%	0.74%	0.11%	0.21%	2.11%	4.43%	0.29%	0.18%	11.51%	12.96%	0.81%	2.01%	32.79%	28.20%	1.84%	1.58%	100.00%	100.00%
PAID LOSSES	376,300	220,572	8,998,870	1,968,566	12,734,529	10,903,160	611,603	667,322	130,438	205,203	10,260	9,043	170,131	253,650	52,394	26,798	6,333,333	7,307,030	227,978	297,460	17,530,810	13,957,352	247,510	357,915	47,424,156	36,172,071
MARKET RATIO	0.79%	0.61%	18.98%	5.44%	26.85%	30.14%	1.29%	1.84%	0.28%	0.57%	0.02%	0.02%	0.36%	0.70%	0.11%	0.07%	13.35%	20.20%	0.48%	0.82%	36.97%	38.59%	0.52%	0.99%	100.00%	100.00%
O/S.LOSSES	294,680	287,465	3,205,970	862,594	2,041,665	-220,844	968,028	1,283,038	83,284	74,055	384,885	858,690	322,444	925,956	600,786	167,945	-	0	(6,507)	81,855	1,972,660	1,579,812	-	52,965	9,867,895	5,953,531
MARKET RATIO	2.99%	4.83%	32.49%	14.49%	20.69%	-3.71%	9.81%	21.55%	0.84%	1.24%	3.90%	14.42%	3.27%	15.55%	6.09%	2.82%	0.00%	0.00%	-0.07%	1.37%	19.99%	26.54%	0.00%	0.89%	100.00%	100.00%
LOSS RATIO	114.47%	110.65%	324.52%	141.91%	66.75%	44.46%	95.39%	88.91%	46.12%	65.56%	655.19%	727.32%	41.34%	46.16%	394.09%	188.05%	97.27%	97.77%	48.10%	32.73%	105.10%	95.53%	23.78%	45.20%	101.24%	73.03%

