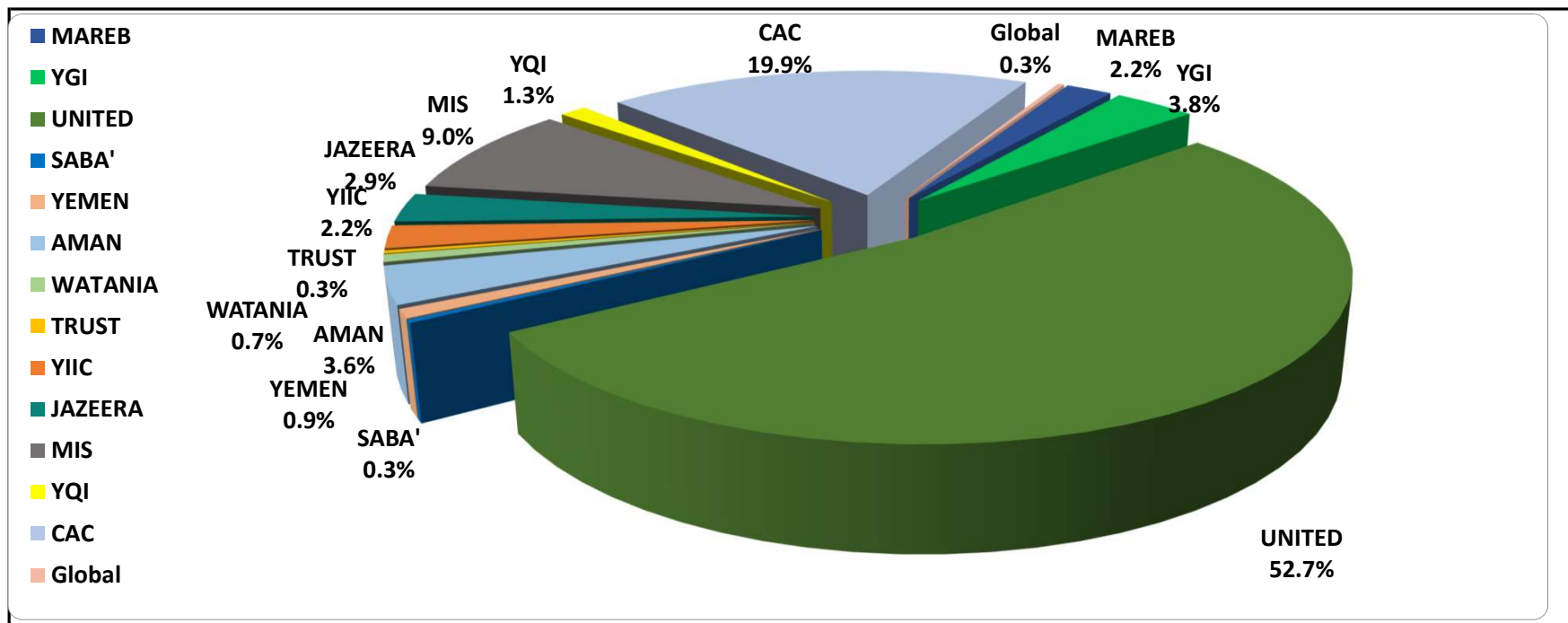
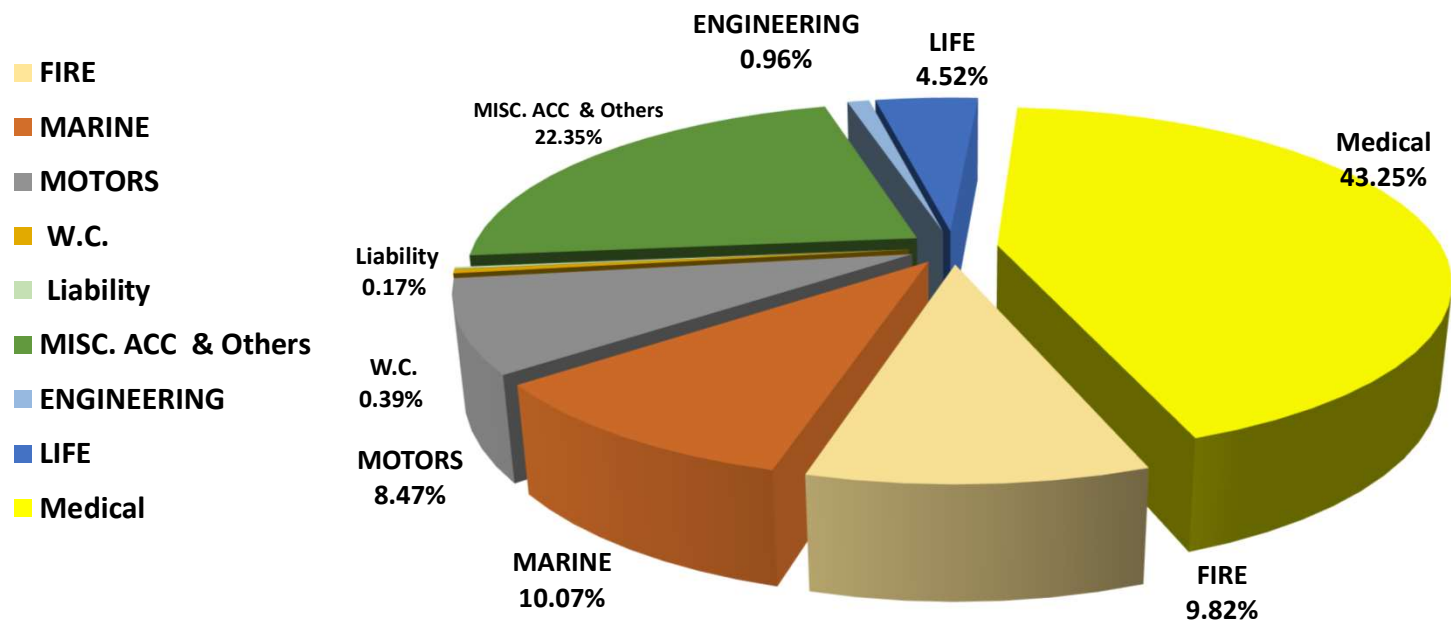


YEMEN INSURANCE MARKET STATISTIC 2021



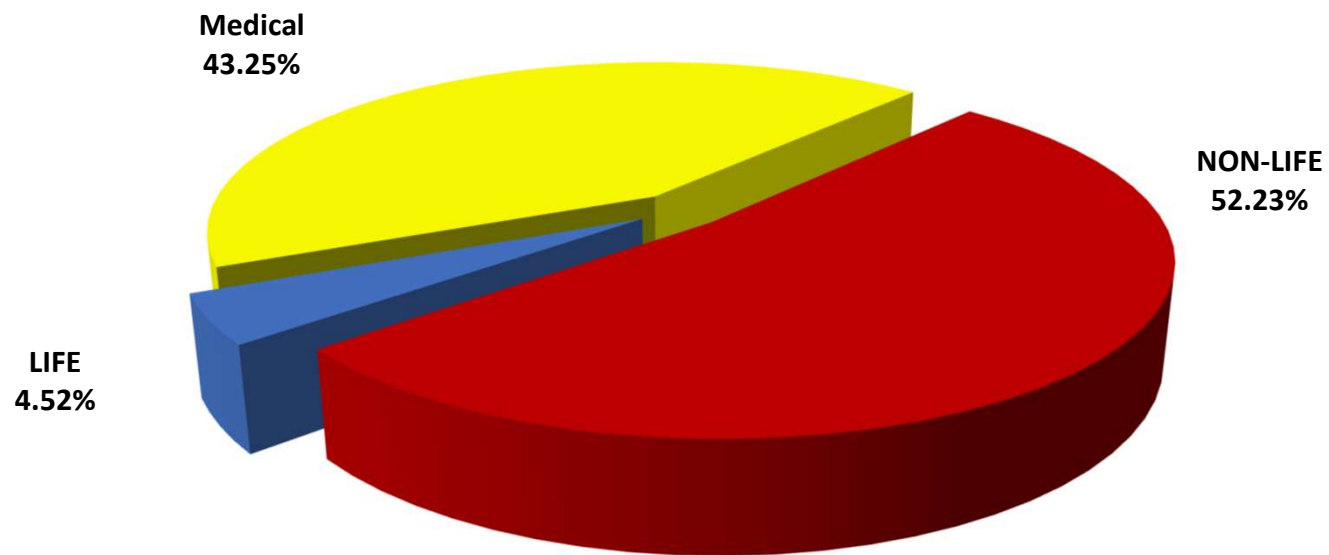
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET **STATISTIC 2021**



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

YEMEN INSURANCE MARKET **STATISTIC 2021**



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

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

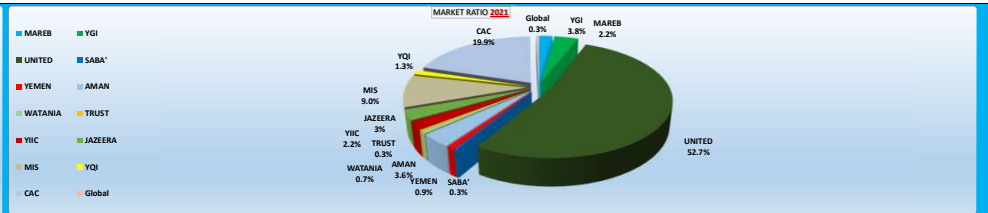
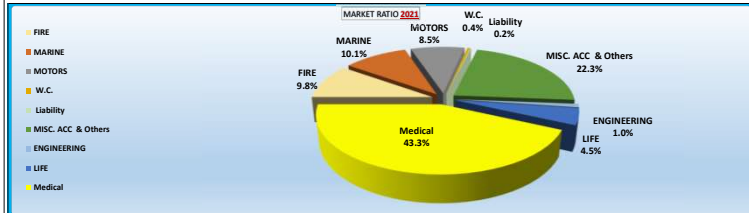
CURRENCY: YER. 1000

PARTICULARS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		JAZEERA		MIS		YQI		CAC		Global		TOTAL			
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021		
FIRE	126,409	96,600	198,713	230,034	1,858,199	3,724,117	19,947	25,010	13,671	16,406	432,762	741,646	65,050	54,077	6,757	7,257	151,151	217,217	145,750	120,450	0	0	42,766	27,731	328,760	329,748	0	8,231	3,389,935	5,598,523
Growth RATIO	-24%	-17%	16%	16%	100%	100%	25%	25%	20%	20%	71%	71%	-17%	-17%	7%	7%	44%	44%	-17%	-17%	0%	0%	-35%	-35%	0%	0%	#DIV/0!	#DIV/0!	65%	
MARKET RATIO	3.7%	1.7%	6%	4%	54.8%	66.5%	0.6%	0.4%	0.4%	0.3%	12.8%	13.2%	1.9%	1.0%	0.2%	0.1%	4.5%	3.9%	4.3%	2.2%	0%	0%	1.3%	0.5%	9.7%	5.9%	0.0%	0.1%	8.2%	9.8%
MARINE	133,373	138,871	282,208	353,805	2,386,042	3,951,163	16,369	15,575	166,180	130,577	193,003	247,810	30,798	40,796	6,507	19,520	286,286	391,892	167,200	180,400	0	0	31,034	59,664	192,084	181,281	0	28,904	3,891,083	5,740,257
Growth RATIO	4%	4%	25%	25%	66%	66%	-5%	-5%	-21%	-21%	28%	28%	32%	32%	200%	200%	37%	37%	8%	8%	0%	0%	92%	92%	-6%	-6%	#DIV/0!	#DIV/0!	48%	
MARKET RATIO	3.4%	2.4%	7.3%	6.2%	61.3%	68.8%	0.4%	0.3%	4.3%	2.3%	5.0%	4.3%	0.8%	0.7%	0.2%	0.3%	7.4%	6.8%	4.30%	3.1%	0%	0%	0.8%	1.0%	4.9%	3.2%	0.0%	0.5%	9.4%	10.1%
MOTORS	253,578	265,513	505,317	307,971	1,409,882	1,779,856	81,832	99,093	159,991	213,069	461,265	468,830	282,365	281,612	33,534	39,289	324,074	385,635	301,950	310,200	0	0	76,076	81,664	479,748	518,650	0	81,532	4,369,611	4,832,914
Growth RATIO	5%	5%	-39%	-39%	26%	26%	21%	21%	33%	33%	2%	2%	0%	0%	17%	17%	19%	19%	3%	3%	0%	0%	7%	7%	8%	8%	#DIV/0!	#DIV/0!	11%	
MARKET RATIO	5.8%	5.5%	11.6%	6.4%	32.3%	36.8%	1.9%	2.1%	3.7%	3.7%	10.6%	9.7%	6.5%	5.8%	0.8%	0.8%	7.4%	8.0%	7%	6.4%	0%	0%	1.7%	1.7%	11.0%	10.7%	0.0%	1.7%	10.6%	8.5%
W.C.	10,129	13,722	7,904	10,660	54,123	60,486	1,584	0	50,658	82,901	17,110	20,737	13,964	10,961	751	501	1,502	1,502	10,450	18,150	0	0	0	0	0	0	0	0	168,174	219,619
Growth RATIO	35%	35%	35%	35%	12%	12%	-100%	-100%	64%	64%	21%	21%	-22%	-22%	0%	0%	0%	0%	74%	74%	0%	0%	0%	0%	0%	0%	0%	0%	0%	31%
MARKET RATIO	6.0%	6.2%	4.7%	4.9%	32.2%	27.5%	1%	0%	30.1%	37.7%	10.2%	9%	8.3%	5.0%	0.4%	0.2%	1%	1%	6%	8.3%	0%	0%	0%	0%	0%	0%	0%	0%	0.4%	0.4%
Liability	6,236	8,317	4,148	3,957	66,302	30,881	80	0	0	0	5,559	4,239	4,676	4,239	18,268	19,520	5,005	5,005	20,350	19,900	0	0	0	0	4,926	2,829	0	0	135,551	98,787
Growth RATIO	33%	33%	-5%	-5%	-53%	-53%	-100%	-100%	0%	0%	-24%	-24%	-9%	-9%	7%	7%	0%	0%	-3%	-3%	0%	0%	0%	0%	-43%	-43%	0%	0%	-27%	
MARKET RATIO	4.6%	8.4%	3.1%	4%	48.9%	31.3%	0%	0%	0.0%	0%	4.1%	4%	3.4%	4.3%	13.5%	20%	4%	5%	15%	20.0%	0%	0%	0%	0%	4%	3%	0%	0%	0.3%	0.2%
MISC. ACC & Others	37,601	50,870	56,066	64,520	5,529,978	11,258,457	19,246	20,540	32,010	38,412	209,160	267,356	159	199	250	11,762	175,926	194,695	279,950	299,750	0	0	381,381	148,398	326,157	382,659	0	6,221	7,047,883	12,743,839
Growth RATIO	35%	35%	15%	15%	104%	104%	7%	7%	20%	20%	28%	28%	26%	26%	4600%	4600%	11%	11%	7%	7%	0%	0%	-61%	-61%	17%	17%	#DIV/0!	#DIV/0!	80.8%	
MARKET RATIO	1%	0.4%	0.8%	0.5%	78.5%	88.3%	0.3%	0.2%	0%	0%	3.0%	2.1%	0.0%	0.0%	0.0%	0.1%	2.5%	1.5%	4.0%	2%	0%	0%	5.4%	1.2%	4.6%	3.0%	0.0%	0.0%	17.0%	22.3%
ENGINEERING	58,947	25,614	162,827	151,286	122,568	100,839	1,894	1,894	16,133	19,360	53,815	49,079	11,701	13,327	1,752	250	0	0	108,350	110,550	0	0	2,427	625	49,989	50,042	0	27,336	590,404	550,201
Growth RATIO	-57%	-57%	-7%	-7%	-18%	-18%	0%	0%	20%	20%	-9%	-9%	14%	14%	-86%	-86%	#DIV/0!	#DIV/0!	2%	2%	0%	0%	-74%	-74%	0%	0%	#DIV/0!	#DIV/0!	-7%	
MARKET RATIO	10.0%	4.7%	27.6%	27.5%	20.8%	18.3%	0.3%	0.3%	2.7%	3.5%	9.1%	8.9%	2.0%	2.4%	0.3%	0%	0.0%	0.0%	18.35%	20.1%	0%	0%	0.4%	0.1%	8.5%	9.1%	0.0%	5.0%	1.4%	1.0%
LIFE	49,232	111,530	97,830	121,910	1,270,210	1,495,563	27,609	17,151	0	0	209,382	275,677	12,573	12,915	21,271	61,061	77,327	81,331	72,050	73,150	0	0	82,638	123,373	167,602	185,416	0	17,561	2,087,723	2,576,639
Growth RATIO	127%	127%	25%	25%	18%	18%	-38%	-38%	#DIV/0!	#DIV/0!	32%	32%	3%	3%	187%	187%	5%	5%	2%	2%	0%	0%	49%	49%	11%	11%	#DIV/0!	#DIV/0!	23%	
MARKET RATIO	2.4%	4.3%	4.7%	4.7%	60.8%	58.0%	1.3%	1%	0.0%	0.0%	10.0%	10.7%	0.6%	0.5%	1.0%	2%	3.7%	3.2%	3%	2.8%	0%	0%	4.0%	4.8%	8.0%	7.2%	0.0%	0.7%	5.0%	4.5%
Medical	147,539	517,185	771,804	927,675	7,569,300	7,623,159	0	0	0	0	2,272	2,213	0	358	3,504	6,006	0	0	372,350	511,500	4,152,883	5,114,461	31,565	276,276	6,655,366	9,686,527	0	0	19,706,583	24,665,360
Growth RATIO	251%	251%	20%	20%	1%	1%	0%	0%	0%	0%	-3%	-3%	0%	0%	71%	71%	0%	0%	37%	37%	23%	23%	775%	775%	46%	46%	#DIV/0!	#DIV/0!	25%	
MARKET RATIO	0.7%	2.1%	3.9%	3.8%	38.4%	30.9%	0%	0%	0%	0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0%	0%	1.89%	2%	21.1%	20.7%	0.2%	1.1%	33.8%	39.3%	0.0%	0.0%	47.6%	43.3%
TOTAL (YER)	823,044	1,228,222	2,086,817	2,171,818	20,266,603	30,024,520	168,562	179,263	438,643	500,725	1,584,328	2,077,587	421,285	418,484	92,593	165,165	1,021,270	1,277,276	1,478,400	1,643,950	4,152,883	5,114,461	647,886	717,731	8,204,632	11,337,151	0	169,785	41,386,946	57,026,137
TOTAL (\$)	\$3,292	\$4,913	\$8,339	\$8,679	\$57,905	\$50,041	\$674	\$717	\$731	\$835	\$6,337	\$8,310	\$1,683	\$1,672	\$370	\$660	\$4,081	\$5,104	\$2,688	\$2,989	\$11,865	\$14,613	\$2,589	\$2,868	\$32,819	\$45,349	\$0	\$283	\$118,248	\$162,932
MARKET RATIO	2.0%	2.2%	5.0%	3.8%	49.0%	52.7%	0.4%	0.3%	1.1%	0.9%	3.8%	3.6%	1.0%	0.7%	0.2%	0.3%	2.5%	2.2%	3.6%	2.9%	10.0%	9.0%	1.6%	1.3%	19.8%	19.9%	0.0%	0.3%	100%	100%
Growth RATIO	49%	49%	4%	4%	48%	48%	6%	6%	14%	14%	31%	31%	-1%	-1%	78%	78%	25%	25%	11%	11%	23%	23%	11%	11%	38%	38%	#DIV/0!	#DIV/0!	38%	

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YER. 1000

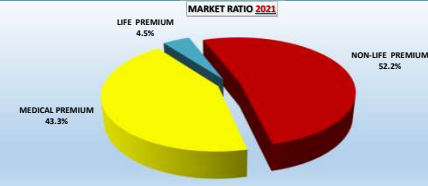
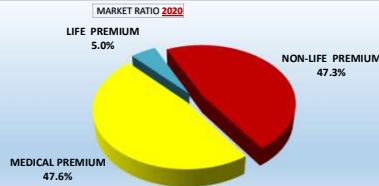
PARTICULARS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
TOTAL PREMIUM (R)	823,044	1,228,222	2,086,817	2,171,818	20,266,603	30,024,520	168,562	179,263	438,643	500,725	1,584,328	2,077,587	421,285	418,484	92,593	165,165	1,021,270	1,277,276	1,478,400	1,643,950	4,152,883	5,114,461	647,886	717,731	8,204,632	11,337,151	0	169,785	41,386,946	57,026,137
TOTAL PREMIUM (\$)	\$3,292	\$4,913	\$8,339	\$8,679	\$57,905	\$50,041	\$674	\$717	\$731	\$835	\$6,337	\$8,310	\$1,683	\$1,672	\$370	\$660	\$4,081	\$5,104	\$2,688	\$2,989	\$11,865	\$14,613	\$2,589	\$2,868	\$32,819	\$45,349	\$0	\$283	\$118,248	\$162,932
MARKET RATIO	2.0%	2.2%	5.0%	3.8%	49.0%	52.7%	0%	0.3%	1%	0.9%	3.8%	3.6%	1.0%	0.7%	0.2%	0.3%	2%	2.2%	3.6%	2.9%	10%	9.0%	1.6%	1.3%	19.8%	19.9%	0.0%	0.3%	80.2%	80.1%
Growth RATIO	49%		4%		48%		6%		14%		31%		-1%		78%		25%		11%		23%		11%		38%		#DIV/0!		38%	



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

CURRENCY: YER. 1000

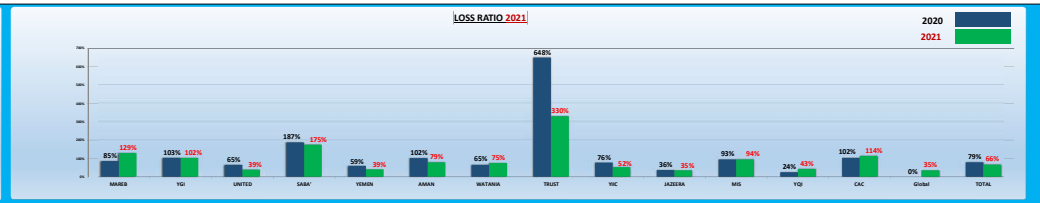
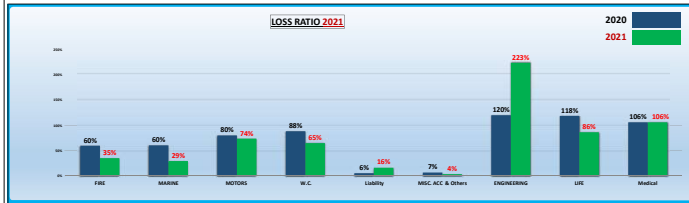
PARTICULARS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
NON-LIFE PREMIUM	626,273	599,507	1,217,183	1,122,233	11,427,093	20,905,798	140,953	162,112	438,643	500,725	1,372,674	1,799,697	408,713	405,211	67,818	98,098	943,943	1,195,945	1,034,000	1,059,300	0	0	533,684	318,082	1,381,664	1,465,208	0	152,224	19,592,640	29,784,138
MARKET RATIO	3.2%	2.0%	6.2%	3.8%	58.3%	70.2%	1%	0.5%	2.2%	1.7%	7.0%	6%	2.1%	1.4%	0.3%	0.3%	4.8%	4.0%	5.3%	3.6%	0%	0%	2.7%	1.1%	7.1%	4.9%	0.0%	0.5%	47.3%	52.2%
Growth RATIO	-4%		-8%		83%		15%		14%		31%		-1%		45%		27%		2%		0%		-40%		6%		#DIV/0!		52%	
MEDICAL PREMIUM	147,539	517,185	771,804	927,675	7,569,300	7,823,159	0	0	0	0	2,272	2,213	0	358	3,504	6,006	0	0	372,350	511,500	4,152,883	5,114,461	31,565	276,276	6,655,366	9,696,527	0	0	19,706,583	24,665,360
MARKET RATIO	0.7%	2.1%	3.9%	3.8%	38.4%	30.9%	0%	0%	0%	0%	0.0%	0.0%	0.0%	0%	0.0%	0.0%	0%	0%	1.89%	2%	21.1%	20.7%	0.2%	1.1%	33.8%	39.3%	0.0%	0.0%	47.6%	43.3%
Growth RATIO	251%		20%		1%		0%		0%		-3%		0%		71%		0%		37%		23%		775%		45%		#DIV/0!		25%	
LIFE PREMIUM	49,232	111,530	97,830	121,910	1,270,210	1,495,563	27,609	17,151	0	0	209,382	275,677	12,573	12,915	21,271	61,061	77,327	81,331	72,050	73,150	0	0	82,638	123,373	167,602	185,416	0	17,561	2,087,723	2,576,639
MARKET RATIO	2.4%	4.3%	4.7%	4.7%	60.8%	58.0%	1.3%	0.7%	0.0%	0.0%	10.0%	11%	0.6%	0.5%	1.0%	2%	3.7%	3.2%	3%	2.8%	0%	0%	4.0%	4.8%	8.0%	7.2%	0.0%	0.7%	5.0%	4.5%
Growth RATIO	127%		25%		18%		-38%		#DIV/0!		32%		3%		187%		5%		2%		0%		49%		11%		#DIV/0!		23%	



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

CURRENCY: YER. 1000

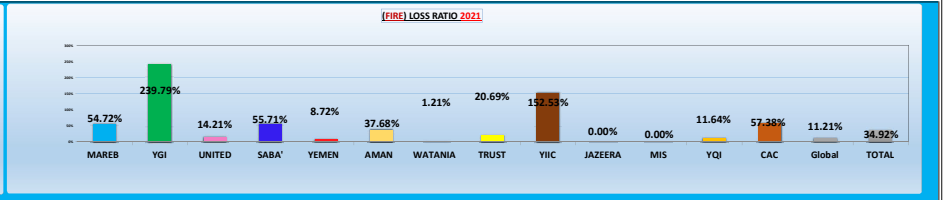
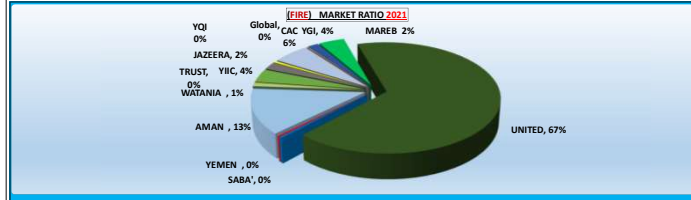
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	823,044	1,228,222	2,086,817	2,171,818	20,266,603	30,024,520	168,562	179,263	438,643	500,725	1,584,328	2,077,587	421,285	418,484	92,593	165,165	1,021,270	1,277,276	1,478,400	1,643,950	4,152,883	5,114,461	647,886	717,731	8,204,632	11,337,151	0	169,785	41,386,946	57,026,137
MARKET RATIO	2.0%	2.2%	5.0%	3.8%	49.0%	52.7%	0%	0.3%	1.1%	0.9%	3.8%	3.6%	1.0%	0.7%	0.2%	0.3%	2.5%	2.2%	3.6%	2.9%	10.0%	9.0%	1.6%	1.3%	19.8%	19.9%	0.0%	0.3%	100%	138%
PAID LOSSES	382,333	1,118,413	1,210,612	1,175,128	9,415,468	8,559,859	49,176	57,840	166,428.86	110,880	755,870	674,439	197,752	203,822	59,810	13,764	428,428	350,133	508,200	567,600	3,882,117	4,815,816	111,111	304,299	7,364,919	10,759,977	0	43,061	24,532,224	28,755,031
MARKET RATIO	1.6%	3.9%	4.9%	4.1%	38.4%	29.8%	0.2%	0.2%	0.7%	0.4%	3.1%	2.3%	0.8%	0.7%	0.2%	0.0%	1.7%	1.2%	2.1%	2.0%	15.8%	16.7%	0.5%	1.1%	30.0%	37.4%	0.0%	0.1%	100%	117%
O/S LOSSES	321,073	467,274	933,256	1,042,949	3,662,928	3,009,997	266,224	255,396	91,722	86,675	856,132	972,960	74,704	108,444	540,040	530,780	352,102	314,564	29,700	4,950	0	0	47,039	3,235	1,022,787	2,135,313	0	16,838	8,197,708	8,949,375
MARKET RATIO	4%	5.2%	11.4%	12%	44.7%	34%	3.2%	2.9%	1.1%	1.0%	10.4%	10.9%	0.9%	1.2%	6.6%	5.9%	4.3%	3.5%	0.36%	0.1%	0%	0%	1%	0.0%	12.5%	23.9%	0.0%	0.2%	100%	109%
LOSS RATIO	85%	129%	103%	102%	65%	39%	187%	175%	59%	39%	102%	79%	65%	75%	648%	330%	76%	52%	36%	35%	93%	94%	24%	43%	102%	114%	#DIV/0!	35%	79%	66%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

CURRENCY: YER. 1000

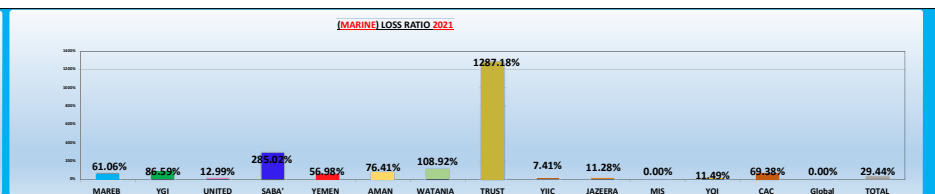
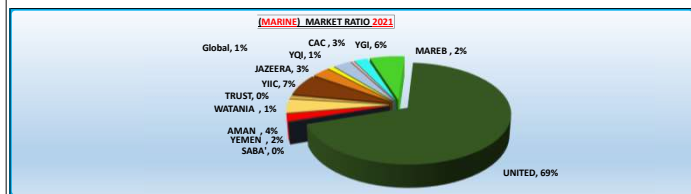
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	126,409.00	96,600.00	198,713.00	230,034.00	1,884,199.88	3,724,116.84	19,947.20	25,910.38	13,671.26	16,405.51	432,762.00	741,646	65,049.99	54,076.62	6,756.75	7,257.25	151,151.00	217,217.00	145,750.00	120,450.00	42,765.72	27,736.99	328,760.25	329,747.75	-	8,230.91	3,389,935.25	6,894,922.79
MARKET RATIO	3.73%	1.73%	5.86%	4.11%	54.82%	66.62%	0.59%	0.45%	0.40%	0.29%	12.77%	13.25%	1.92%	0.97%	0.20%	0.13%	4.46%	3.88%	4.30%	2.15%	1.26%	0.50%	9.70%	5.89%	0.00%	0.15%	100.00%	100.00%
PAID LOSSES	91.35	35,943.00	118,109.00	3,097.00	570,255.04	482,676.21	1,619.10	30.47	-	1,430.00	188,874.00	48,802	21,013.74	656.91	13,763.75	1,251.25	6,756.75	291,791.50	17,050.00	-	2,502.50	3,227.57	44,429.21	37,867.75	-	922.50	984,464.44	907,496.16
MARKET RATIO	0.01%	3.96%	12.00%	0.34%	57.93%	53.19%	0.16%	0.00%	0.00%	0.16%	19.19%	5.38%	2.13%	0.07%	1.40%	0.14%	0.69%	32.15%	1.73%	0.00%	0.25%	0.36%	4.51%	4.15%	0.00%	0.10%	100.00%	100.00%
OS LOSSES	158.18	16,915.00	8,861.00	548,503.00	530,687.29	46,348.95	13,129.05	13,904.00	18,000.00	-	187,365.00	230,637	549.15	-	2,002.00	250.25	75,075.00	39,539.50	-	0	37,787.75	-	164,860.00	151,543.00	-	-	1,038,474.41	1,047,540.60
MARKET RATIO	0.02%	1.61%	0.85%	52.36%	51.10%	4.42%	1.26%	1.33%	1.73%	0.00%	18.04%	22.01%	0.05%	0.00%	0.19%	0.02%	7.23%	3.77%	0.00%	0.00%	3.64%	0.00%	15.88%	14.47%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	112%	55%	748%	240%	17%	14%	41%	56%	15%	9%	59%	38%	564%	1.2%	205%	21%	42%	153%	41%	0%	9%	12%	63%	57%	63%	11%	60%	35%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

CURRENCY: YER. 1000

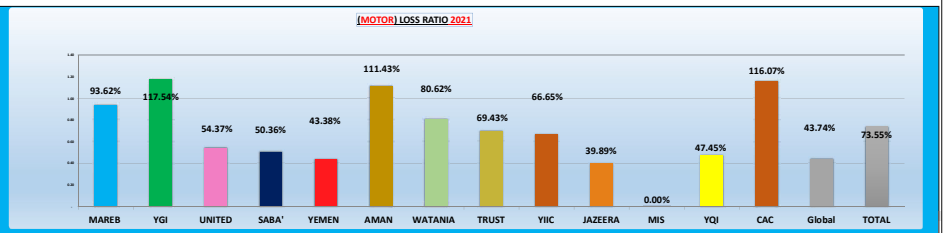
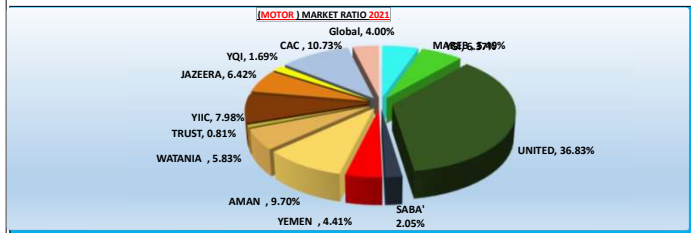
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	133,373.00	138,871.00	282,208.00	353,905.00	2,386,842.21	3,991,162.82	16,369.20	15,974.79	166,179.77	130,577.10	193,003.00	247,810	30,797.82	40,796.26	6,506.50	19,519.00	296,296.00	391,891.50	167,200.00	180,400.00	31,034.00	89,664.00	192,083.76	181,200.50	-	28,904.44	3,891,082.95	5,740,264.79
MARKET RATIO	3.43%	2.42%	7.25%	6.16%	61.32%	68.83%	0.42%	0.27%	4.27%	2.27%	4.96%	4.32%	0.79%	0.71%	0.17%	0.34%	7.36%	6.83%	2.91%	3.14%	0.54%	1.04%	3.35%	3.16%	0.00%	0.50%	100.00%	100.00%
PAID LOSSES	14,890.00	44,375.00	224,473.00	230,710.00	198,012.94	383,705.19	741.11	30,641.73	53,091.82	23,796.84	85,336.00	61,064	17,264.75	3,862.61	26,276.25	5,755.75	220,970.75	26,026.00	46,200.00	20,300.00	3,753.75	1,831.13	8,428.64	26,064.25	-	-	899,308.20	858,182.53
MARKET RATIO	1.65%	5.17%	24.96%	26.88%	22.02%	44.71%	0.08%	3.57%	5.89%	2.77%	9.49%	7.12%	1.92%	0.45%	2.92%	0.67%	24.57%	3.03%	5.38%	2.37%	0.44%	0.21%	0.98%	3.04%	0.00%	0.00%	100.00%	100.00%
OS LOSSES	23,868.00	40,415.00	419,502.00	75,068.00	522,399.76	129,401.40	26,797.90	13,768.00	29,282.40	80,600.32	137,107.00	128,297	2,517.84	40,674.03	252,001.75	245,495.25	7,257.25	3,003.00	-	-	-	5,023.77	32,273.00	99,701.00	-	-	1,482,948.50	831,926.77
MARKET RATIO	1.64%	4.86%	28.87%	9.10%	35.95%	15.55%	1.84%	1.65%	2.02%	6.08%	9.44%	15.42%	0.17%	4.88%	17.34%	29.51%	0.50%	0.36%	0.00%	0.00%	0.00%	0.60%	3.88%	11.98%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	29%	61%	228%	87%	30%	13%	168%	285%	50%	57%	115%	76%	64%	109%	4277%	1287%	80%	7%	28%	11%	12%	11%	21%	69%	#DIV/0!	0%	60%	29%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

CURRENCY: YER. 1000

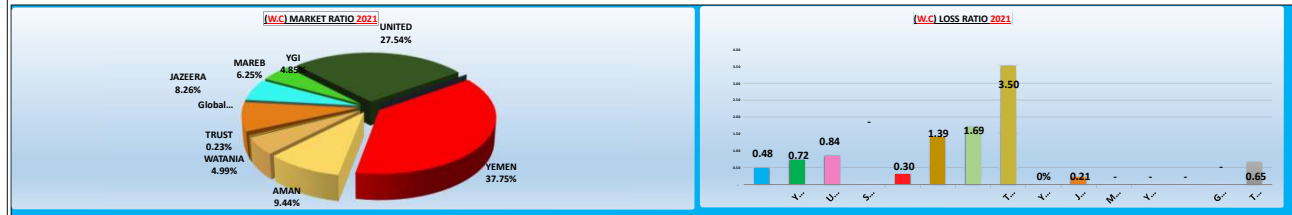
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	253,578.00	265,513.00	505,317.00	307,971	1,409,851.58	1,779,898.49	81,831.85	93,092.93	159,990.88	213,069.07	461,285.00	468,830	282,364.83	281,611.58	33,533.50	39,289.25	324,073.75	385,635.25	301,950.00	310,200.00	76,076.00	81,664.15	478,748.25	518,649.50	-	81,831.93	4,369,810.85	4,832,914.15
MARKET RATIO	5.80%	5.49%	10.46%	6.37%	29.17%	36.83%	1.69%	2.05%	3.31%	4.41%	9.54%	9.70%	5.84%	5.83%	0.69%	0.81%	6.71%	7.98%	6.25%	6.42%	1.57%	1.69%	9.93%	10.73%	0.00%	4.00%	100.00%	100.00%
PAID LOSSES	168,567.00	190,048.00	216,305.00	177,033.00	608,236.54	738,257.61	11,701.27	12,471.37	89,098.31	69,040.21	285,092.00	267,467	135,187.55	177,447.77	3,753.75	5,005.00	129,879.75	534.00	131,450.00	118,900.00	36,286.25	38,749.19	386,118.86	405,982.75	-	26,627.56	2,196,178.27	2,226,483.48
MARKET RATIO	7.68%	8.54%	9.72%	7.95%	27.32%	33.16%	0.53%	0.56%	4.00%	3.10%	12.83%	12.01%	6.07%	7.97%	0.17%	0.22%	5.83%	0.02%	5.90%	5.34%	1.63%	1.74%	17.07%	18.19%	0.00%	1.19%	100.00%	100.00%
O/S LOSSES	96,927.00	58,913.00	154,345.00	184,947.00	233,368.33	229,461.50	39,105.30	37,430.91	34,800.00	23,397.48	217,815.00	254,935	69,713.90	49,581.28	20,020.00	22,272.25	253,503.25	296,506.25	29,700.00	4,950.00	704.70	-	148,775.53	196,915.50	-	9,137.80	1,288,778.02	1,328,067.85
MARKET RATIO	7.52%	4.41%	11.62%	13.93%	17.57%	17.28%	2.94%	2.82%	2.62%	1.76%	16.40%	19.20%	4.50%	3.73%	1.51%	1.68%	19.09%	19.31%	2.24%	0.37%	0.05%	0.00%	11.20%	14.83%	0.00%	0.69%	100.00%	100.00%
LOSS RATIO	105%	94%	73%	118%	60%	54%	62%	50%	77%	43%	109%	111%	69%	81%	71%	69%	118%	67%	53%	40%	49%	47%	110%	116%	#DIV/0!	44%	80%	74%



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

CURRENCY: YER. 1000

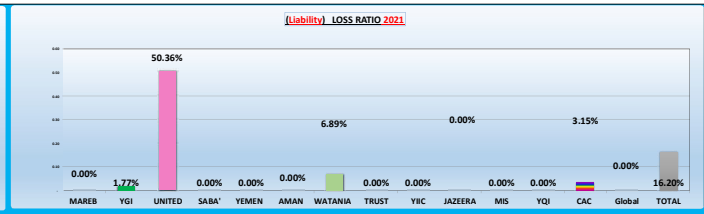
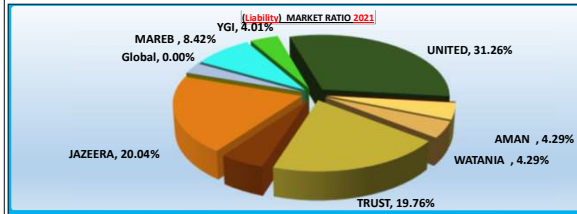
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	10,129.00	13,722.00	7,904.00	10,665.00	54,122.99	65,455.60	1,584.00	-	50,657.61	62,901.30	17,110.00	20,737	13,963.95	16,960.70	750.75	500.50	1,501.50	1,501.50	10,450.00	18,190.00	168,173.80	219,619.60
MARKET RATIO	6.02%	6.25%	3.60%	4.85%	24.64%	27.54%	0.72%	0.00%	23.07%	37.75%	7.79%	9.44%	6.36%	4.99%	0.34%	0.23%	0.89%	0.68%	4.76%	8.26%	100.00%	100.00%
PAID LOSSES	8,163.00	374.00	2,216.00	3,620.00	16,990.01	22,689.92	4,921.52	-	24,329.53	16,613.37	6,213.00	9,281	7,913.16	5,529.77	-	-	-	-	3,850.00	70,746.22	61,958.06	
MARKET RATIO	11.54%	0.60%	3.58%	5.84%	27.42%	36.62%	7.94%	0.00%	39.27%	26.81%	10.03%	14.98%	12.77%	8.93%	0.00%	0.00%	0.00%	0.00%	6.21%	100.00%	100.00%	
OS.LOSSES	6,254.00	6,239.00	4,662.00	4,081.00	35,276.74	28,370.67	2,760.00	-	4,932.47	7,970.00	17,684.00	19,582	4,450.70	12,961.95	1,751.75	1,751.75	-	-	-	77,771.65	80,956.37	
MARKET RATIO	8.04%	7.71%	5.76%	5.04%	43.57%	35.04%	3.41%	0.00%	6.09%	9.84%	21.84%	24.19%	5.50%	16.01%	2.16%	2.16%	0.00%	0.00%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	142%	48%	87%	72%	97%	84%	485%	#DIV/0!	58%	30%	140%	139%	89%	169%	233%	350%	0%	0%	0%	21%	88%	65%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

CURRENCY: YER. 1000

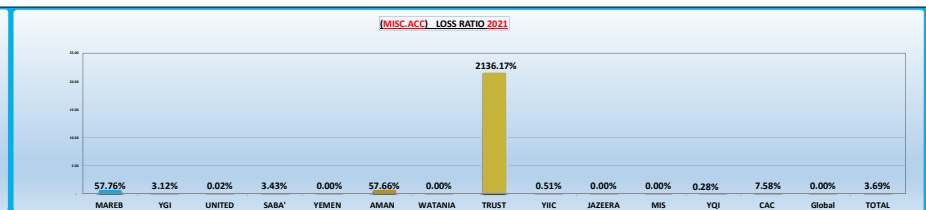
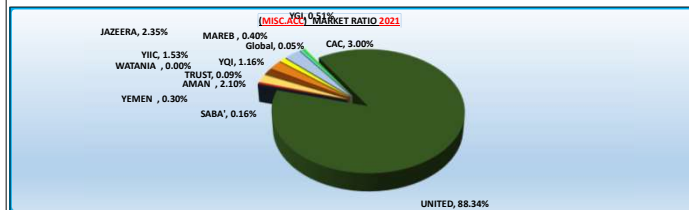
DETAILS	MAREB		YGI		UNITED		SABA'		AMAN		WATANIA		TRUST		YIIC		JAZEERA		CAC		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	6,236.00	8,317.00	4,148.00	3,957.00	66,301.94	30,889.83	80.00	-	5,559.00	4,239	4,676.42	4,239.24	18,268.25	18,818.50	5,005.00	5,005.00	20,360.00	19,800.00	4,926.00	2,829.00	135,560.61	98,796.57
MARKET RATIO	4.60%	8.42%	4.20%	4.01%	67.12%	31.26%	0.06%	0.00%	5.63%	4.29%	4.73%	4.29%	18.49%	19.76%	3.69%	5.07%	20.60%	20.04%	4.99%	2.86%	100.00%	100.00%
PAID LOSSES	-	-	695.00	-	94.00	15,660.95	-	-	98.00	-	726.98	292.04	-	-	-	-	2,750.00	-	3,200.00	89.00	7,583.98	15,931.99
MARKET RATIO	0.00%	0.00%	4.36%	0.00%	0.59%	97.61%	0.00%	0.00%	0.62%	0.00%	4.56%	1.83%	0.00%	0.00%	0.00%	0.00%	17.26%	0.00%	42.31%	0.56%	100.00%	100.00%
O/S LOSSES	10.00	-	-	70.00	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.00	70.00
MARKET RATIO	100.00%	0.00%	0.00%	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%	0.00%	100.00%	100.00%
LOSS RATIO	0%	0%	17%	2%	0%	50%	0%	#DIV/0!	2%	0%	16%	7%	0%	0%	0%	0%	14%	0%	65%	3%	6%	16%



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

CURRENCY: YER. 1000

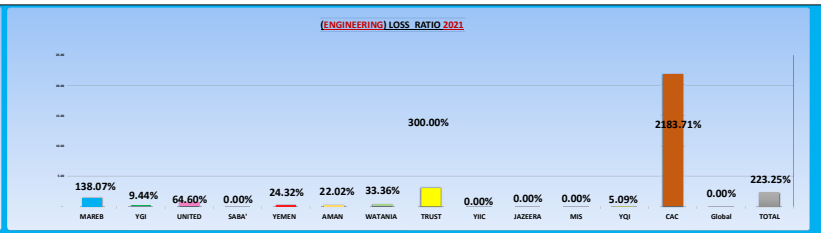
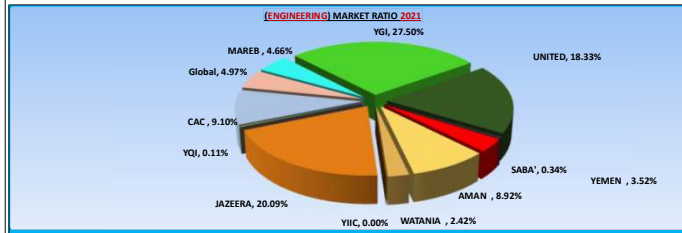
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	37,601.00	60,870.00	56,066.00	64,820.00	5,529,977.79	11,258,498.84	19,246.43	20,540.30	32,816.00	38,412.00	209,160.00	267,356	158.66	199.20	250.25	11,761.75	175,925.75	194,694.50	279,950.00	299,750.00	381,381.00	148,398.25	326,156.50	382,659.25	-	6,220.96	7,047,883.38	12,743,838.78
MARKET RATIO	0.53%	0.40%	0.44%	0.51%	43.39%	88.34%	0.15%	0.16%	0.25%	0.30%	1.64%	2.10%	0.00%	0.00%	0.00%	0.09%	1.38%	1.53%	2.20%	2.35%	2.99%	1.16%	2.56%	3.00%	0.00%	0.05%	100.00%	100.00%
PAID LOSSES	3,371.00	6,119.00	3,196.00	1,296.00	5,150.00	131.41	2.50	246.50	-	-	10,648.00	13,942	-	-	-	-	83,803.75	500.50	-	-	-	411.39	513.36	5,705.00	-	-	76,681.61	28,351.80
MARKET RATIO	4.40%	21.58%	11.27%	4.57%	18.16%	0.46%	0.01%	0.87%	0.00%	0.00%	37.55%	49.18%	0.00%	0.00%	0.00%	0.00%	189.77%	1.77%	0.00%	0.00%	0.00%	1.45%	1.81%	20.12%	0.00%	0.00%	100.00%	100.00%
OS LOSSES	6,354.00	23,261.00	500.00	716.00	848.00	2,509.20	947.65	457.60	-	-	92,048.00	140,206	-	-	251,251.00	251,251.00	250.25	500.50	-	-	-	-	36,714.93	23,312.75	-	-	388,913.83	442,214.05
MARKET RATIO	1.63%	5.26%	0.11%	0.16%	0.19%	0.57%	0.21%	0.10%	0.00%	0.00%	20.82%	31.71%	0.00%	0.00%	56.82%	56.82%	0.06%	0.11%	0.00%	0.00%	0.00%	0.00%	8.30%	5.27%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	26%	58%	7%	3%	0%	0%	5%	3%	0%	0%	49%	58%	0%	0%	100400%	2136%	31%	1%	0%	0%	0%	0%	11%	8%	#DIV/0!	0%	7%	4%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

CURRENCY: YER. 1000

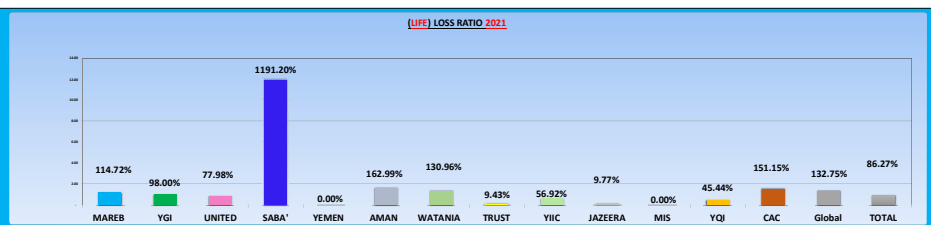
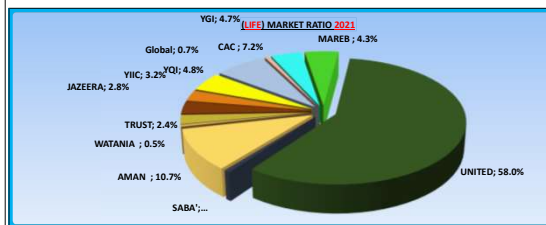
DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		JAZEERA		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	58,947.00	26,614.00	162,827.00	151,286.00	122,567.89	100,838.61	1,894.02	1,894.02	16,133.04	19,399.66	53,815.00	49,079	11,701.44	13,327.31	1,751.75	250.25	108,350.00	110,550.00	2,427.43	624.54	49,989.25	80,041.75	-	27,338.83	590,463.81	590,200.96
MARKET RATIO	9.98%	4.66%	29.59%	27.50%	22.28%	18.33%	0.34%	0.34%	2.93%	3.52%	9.78%	8.92%	2.13%	2.42%	0.32%	0.05%	19.69%	20.09%	0.44%	0.11%	9.09%	9.10%	0.00%	4.97%	107.31%	100.00%
PAID LOSSES	350.00	1,840.00	5,391.00	6,431.00	20,603.94	4,599.27	134.70	-	-	-	400.00	1,385	2,038.54	3,620.52	-	-	3,850.00	-	-	501.00	16,309.79	16,072.80	-	-	48,077.93	34,348.28
MARKET RATIO	0.71%	5.36%	15.69%	18.72%	59.98%	13.39%	0.39%	0.00%	0.00%	0.00%	1.16%	4.03%	5.93%	10.25%	0.00%	0.00%	11.21%	0.00%	0.00%	1.46%	47.48%	46.79%	0.00%	0.00%	142.88%	100.00%
OS.LOSSES	30,915.00	33,635.00	3,102.00	7,856.00	93,854.27	60,543.60	-	-	4,707.60	4,707.60	9,998.00	9,422	250.25	925.93	750.75	750.75	-	-	469.47	(469.22)	515,228.19	1,076,891.76	-	-	659,275.53	1,193,953.41
MARKET RATIO	4.69%	2.81%	0.26%	0.66%	7.86%	5.07%	0.00%	0.00%	0.39%	0.39%	0.84%	0.79%	0.02%	0.08%	0.06%	0.06%	0.00%	0.00%	0.04%	-0.04%	43.15%	90.18%	0.00%	0.00%	55.22%	100.00%
LOSS RATIO	53%	138%	5%	9%	93%	65%	7%	0%	29%	24%	19%	22%	20%	33%	43%	300%	4%	0%	19%	5%	1063%	2184%	#DIV/0!	0%	120%	223%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. 1000

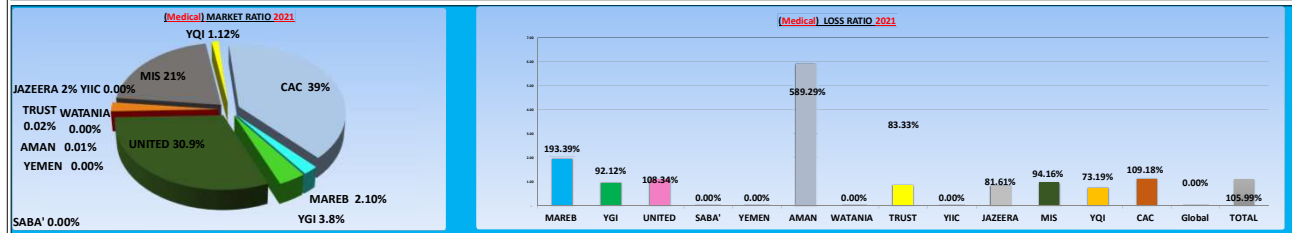
DETAILS	MAREB		YGI		UNITED		SABA'		AMAN		WATANIA		TRUST		YIIC		JAZEERA		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	49,232.00	111,530.00	97,830.00	121,910.00	1,278,209.78	1,496,543.47	27,608.98	17,150.98	209,382.00	275,677	12,872.96	12,915.40	21,271.25	61,061.00	77,327.25	81,331.25	72,050.00	73,150.00	82,637.06	123,373.25	167,601.75	185,416.25	-	17,560.69	2,087,723.13	2,576,639.29
MARKET RATIO	2.36%	4.33%	3.80%	4.73%	49.30%	58.04%	1.07%	0.67%	8.13%	10.70%	0.49%	0.50%	0.83%	2.37%	3.00%	3.16%	2.80%	2.84%	3.21%	4.79%	6.50%	7.20%	0.00%	0.68%	81.03%	100.00%
PAID LOSSES	55,362.00	98,639.00	45,169.00	72,265.00	703,070.30	838,408.39	30,055.07	14,449.48	178,712.00	270,329	13,686.94	12,912.00	750.75	750.75	17,017.00	31,281.25	14,800.00	7,150.00	33,033.00	97,377.14	98,989.38	146,818.50	-	15,611.07	1,091,626.47	1,416,773.68
MARKET RATIO	5.07%	6.95%	3.18%	5.09%	49.55%	59.09%	2.12%	1.02%	12.60%	19.05%	0.96%	0.88%	0.05%	0.05%	1.20%	2.20%	1.05%	0.50%	2.33%	4.04%	6.98%	10.35%	0.00%	1.10%	76.94%	100.00%
OS.LOSSES	80,612.00	29,307.00	83,436.00	47,206.00	816,378.74	327,873.44	183,524.49	189,853.07	181,313.00	179,009	7,222.63	4,401.15	7,007.00	5,005.00	16,016.00	16,016.00	-	-	5,420.42	(1,319.35)	124,935.73	133,441.00	-	7,700.00	1,388,929.28	804,050.30
MARKET RATIO	5.84%	3.64%	10.38%	5.87%	101.53%	40.78%	22.83%	23.61%	22.55%	22.26%	0.90%	0.55%	0.87%	0.62%	1.99%	1.87%	0.00%	0.00%	0.67%	-0.16%	15.54%	16.60%	0.00%	0.96%	171.75%	100.00%
LOSS RATIO	276%	115%	131%	98%	120%	78%	774%	1191%	172%	163%	166%	131%	36%	9%	43%	57%	21%	10%	47%	45%	134%	151%	#DIV/0!	133%	118%	86%



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : **Medical LOSS RATIO**

CURRENCY: YER. 1000

DETAILS	MAREB		YGI		UNITED		AMAN		WATANIA		TRUST		JAZEERA		MIS		YQI		CAC		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	147,539.00	517,185.00	771,804.00	927,675.00	7,669,300.22	7,623,199.27	2,272.00	2,213	-	357.61	3,503.50	6,006.00	372,350.00	511,500.00	4,152,893.00	5,114,461.00	31,564.03	276,276.00	6,665,366.25	9,696,526.75	19,706,982.51	24,665,359.63
MARKET RATIO	0.52%	2.10%	3.13%	3.76%	30.69%	30.91%	0.01%	0.01%	0.00%	0.00%	0.01%	0.02%	1.51%	2.07%	16.84%	20.74%	0.13%	1.12%	26.98%	39.27%	100.00%	100.00%
PAID LOSSES	131,579.00	741,075.00	595,058.00	680,676.00	7,293,898.43	6,673,638.85	-	2,169	-	-	19,265.25	1,001.00	292,050.00	417,450.00	3,882,117.00	4,815,816.00	35,638.00	202,202.00	6,812,929.99	10,122,477.00	19,087,889.77	23,056,795.85
MARKET RATIO	1.29%	3.21%	2.58%	2.95%	31.63%	26.34%	0.00%	0.01%	0.00%	0.00%	0.07%	0.00%	1.27%	4.81%	16.84%	20.89%	0.15%	0.88%	29.55%	43.90%	53.83%	100.00%
Q/S.LOSSES	75,893.00	259,099.00	258,849.00	173,904.00	1,430,115.00	2,156,467.53	12,802.00	10,872	-	-	5,255.25	4,004.00	-	-	-	-	2,656.65	-	-	453,708.00	1,785,670.99	3,887,054.93
MARKET RATIO	5.54%	8.39%	8.38%	5.63%	46.33%	70.79%	0.41%	0.35%	0.00%	0.00%	0.17%	0.13%	0.00%	0.00%	0.00%	0.00%	0.09%	0.00%	0.00%	14.70%	100.00%	100.00%
LOSS RATIO	141%	193%	111%	92%	115%	108%	563%	589%	#DIV/0!	0%	586%	83%	78%	82%	93%	94%	121%	73%	102%	109%	106%	106%



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

CURRENCY: YER. - 1000

DETAILS	MAREB		YGI		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021	2020	2021
PREMIUM	773,812	1,116,692	1,988,987	2,049,908	18,996,394	28,528,957	140,953	162,112	438,643	500,725	1,374,946	1,801,910	408,713	405,568	71,321	104,104	943,943	1,195,945	1,406,350	1,570,800	4,152,883	5,114,461	565,249	594,358	8,037,030	11,151,735	0	152,224	31,262,193	43,297,764
MARKET RATIO	2.5%	2.6%	6.4%	4.7%	60.8%	65.9%	0.5%	0.4%	1.4%	1.2%	4.4%	4.2%	1.3%	0.9%	0.2%	0.2%	3.0%	2.8%	4.5%	3.6%	13%	11.8%	1.8%	1.4%	25.7%	25.8%	0.0%	0.4%	100%	100%
PAID LOSSES	326,971	1,019,774	1,165,443	1,102,863	8,712,388	7,721,450	19,120	43,390	166,429	110,880	577,158	404,110	184,145	191,310	59,059	13,013	411,411	318,852	493,350	560,450	3,882,117	4,815,816	78,078	246,922	7,265,929	10,613,158	0	27,450	16,075,679	16,576,281
MARKET RATIO	2.0%	6%	7.2%	6.7%	54.2%	46.6%	0.1%	0.3%	1.0%	1%	3.6%	2%	1.1%	1.2%	0.4%	0.1%	2.6%	1.9%	3.1%	3.4%	24.1%	29.1%	0.5%	1.5%	45.2%	64.0%	0.0%	0.2%	100%	100%
OS.LOSSES	240,461	437,967	849,821	995,743	2,846,549	2,682,123	82,700	65,543	91,722	86,675	674,819	793,951	67,482	104,043	533,033	525,775	336,086	299,549	29,700	4,950	0	0	41,619	4,555	897,852	2,001,872	0	9,138	5,793,991	6,010,012
MARKET RATIO	4.2%	7.3%	15%	16.6%	49.1%	44.6%	1.4%	1.1%	1.6%	1.4%	11.6%	13.2%	1.2%	1.7%	9.2%	8.7%	5.8%	5.0%	0.51%	0.1%	0%	0%	1%	0.1%	15.5%	33.3%	0.0%	0.2%	100%	100%
LOSS RATIO	73%	131%	101%	102%	61%	36%	72%	67%	59%	39%	91%	66%	62%	73%	830%	518%	79%	52%	37%	36%	93%	94%	21%	42%	102%	113%	#DIV/0!	24%	70%	52%

