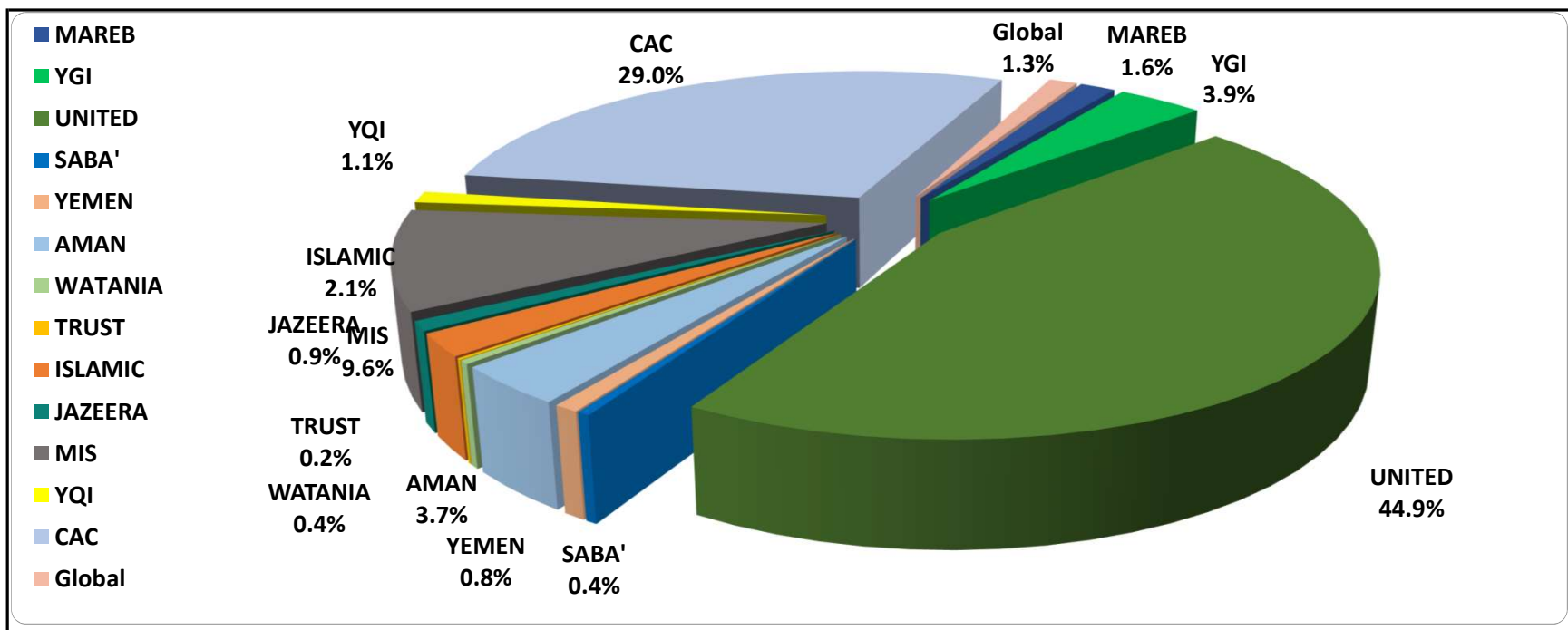


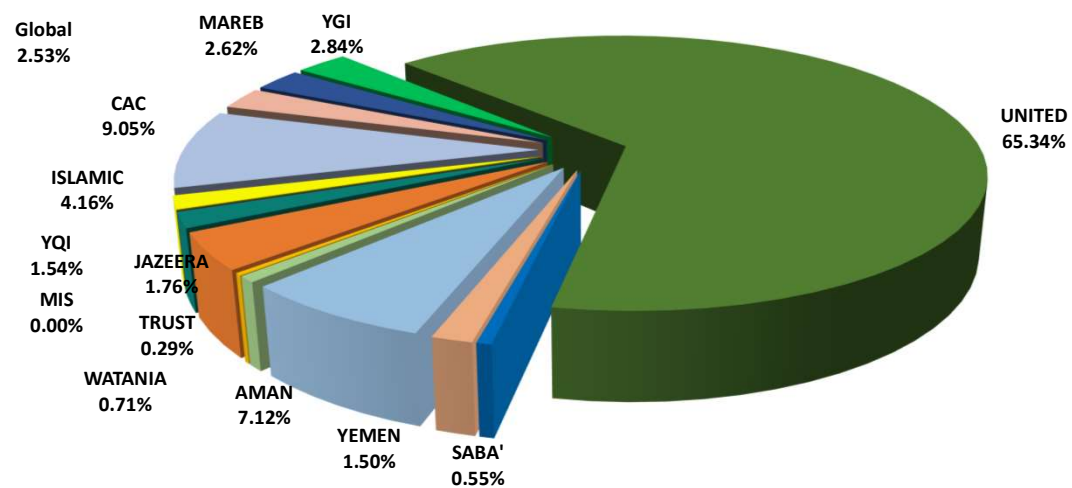
YEMEN INSURANCE MARKET STATISTIC 2022



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

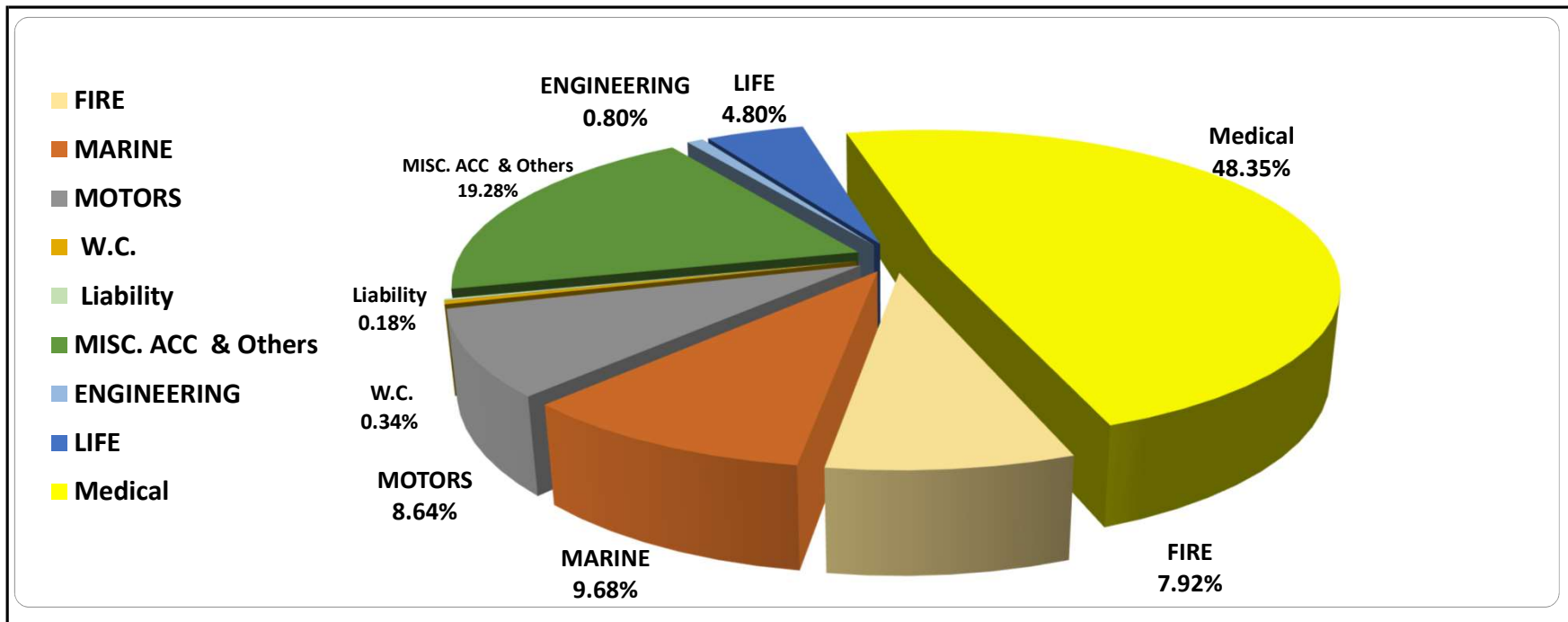
YEMEN INSURANCE MARKET STATISTIC WITHOUT MEDICAL 2022

- MAREB
- YGI
- UNITED
- SABA'
- YEMEN
- AMAN
- WATANIA
- TRUST
- ISLAMIC
- JAZEERA
- MIS
- YQI
- CAC
- Global



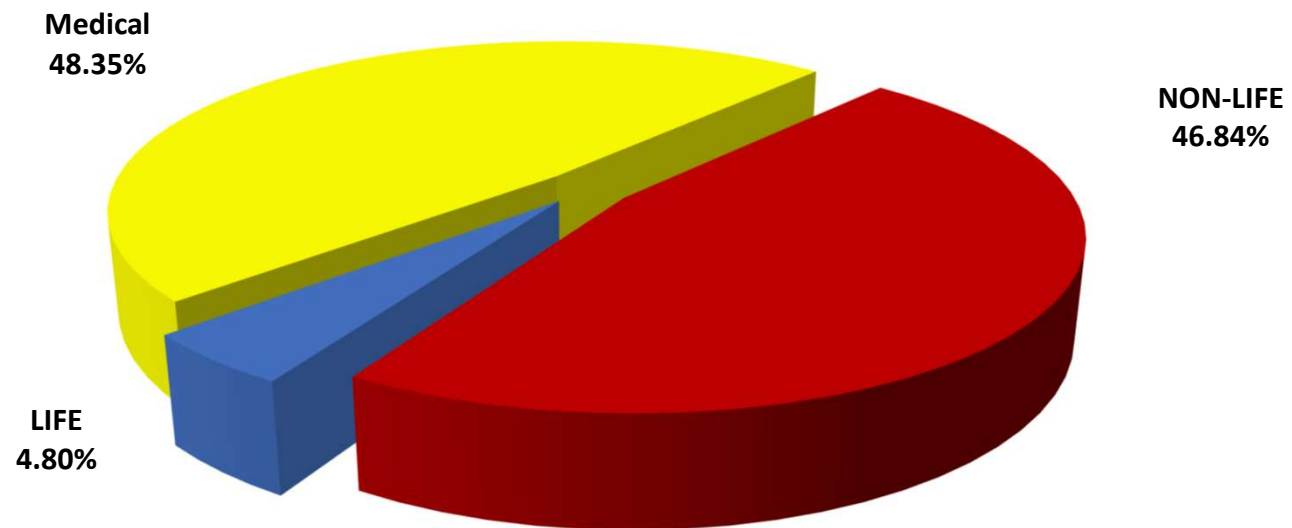
Prepared By Statistic Department In United Insurance CO In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET STATISTIC 2022



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

YEMEN INSURANCE MARKET **STATISTIC 2022**



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

PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YER. 1000

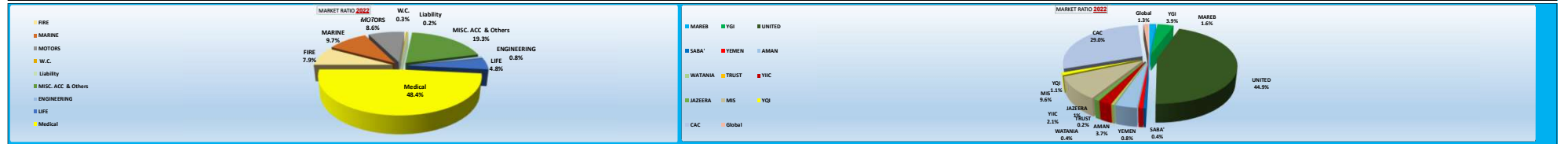
PARTICULARS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
FIRE	96,600	97,250	230,034	175,425	3,724,117	3,401,883	25,010	30,661	16,406	15,585	741,646	650,989	54,077	40,015	7,257	7,257	217,217	181,584	120,450	73,277	0	0	27,731	30,693	329,748	214,861	8,231	41,960	5,598,523	4,961,441
Growth RATIO	1%		-24%		-9%		23%		-5%		-12%		-26%		0%		-16%		-39%		0%		11%		-35%		410%		-11%	
MARKET RATIO	1.9%	2.0%	5%	4%	75.1%	68.6%	0.5%	0.6%	0.3%	0.3%	14.9%	13.1%	1.1%	0.8%	0.1%	0.1%	4.4%	3.7%	2.4%	1.5%	0%	0%	0.6%	0.6%	6.6%	4.3%	0.2%	0.8%	9.8%	7.9%
MARINE	138,871	198,750	353,805	177,928	3,951,163	4,307,945	15,575	12,798	130,577	124,048	247,810	283,023	40,796	39,305	19,520	17,768	391,892	425,408	180,400	35,764	0	0	59,664	79,740	181,281	267,595	28,904	96,172	5,740,257	6,066,243
Growth RATIO	43%		-50%		9%		-18%		-5%		14%		-4%		-9%		9%		-80%		0%		34%		48%		233%		6%	
MARKET RATIO	2.3%	3.3%	5.8%	2.9%	65.1%	71.0%	0.3%	0.2%	2.2%	2.0%	4.1%	4.7%	0.7%	0.6%	0.3%	0.3%	6.5%	7.0%	2.97%	0.6%	0%	0%	1.0%	1.3%	3.0%	4.4%	0.5%	1.6%	10.1%	9.7%
MOTORS	265,513	266,750	307,971	182,933	1,779,856	1,809,645	99,093	86,116	213,069	202,416	468,830	576,729	281,612	123,014	39,289	28,779	385,635	375,695	310,200	349,478	0	0	81,664	72,675	518,650	764,451	81,532	576,672	4,832,914	5,415,352
Growth RATIO	0%		-41%		2%		-13%		-5%		23%		-56%		-27%		-3%		13%		0%		-11%		47%		607%		12%	
MARKET RATIO	4.9%	4.9%	5.7%	3.4%	32.9%	33.4%	1.8%	1.6%	3.9%	3.7%	8.7%	10.6%	5.2%	2.3%	0.7%	0.5%	7.1%	6.9%	6%	6.5%	0%	0%	1.5%	1.3%	9.6%	14.1%	1.5%	10.6%	8.5%	8.6%
W.C.	13,722	35,250	10,660	7,508	60,486	52,131	0	0	82,901	82,901	20,737	23,464	10,961	4,372	501	250	1,502	0	18,150	0	0	0	0	0	0	0	0	7,253	219,619	213,129
Growth RATIO	157%		-30%		-14%		#DIV/0!		0%		13%		-60%		-50%		-100%		-100%		0%		#DIV/0!		#DIV/0!		#DIV/0!		-3%	
MARKET RATIO	6.4%	16.5%	5.0%	3.5%	28.4%	24.5%	0%	0%	38.9%	38.9%	9.7%	11%	5.1%	2.1%	0.2%	0.1%	1%	0%	9%	0.0%	0%	0%	0%	0%	0%	0%	3%	0.4%	0.3%	
Liability	8,317	13,500	3,957	3,504	33,281	58,747	0	0	0	0	4,239	4,586	4,239	2,743	19,520	19,019	5,005	0	19,800	0	0	0	0	0	0	0	9,673	101,187	111,771	
Growth RATIO	62%		-11%		77%		#DIV/0!		#DIV/0!		8%		-35%		-3%		-100%		-100%		0%		#DIV/0!		-100%		#DIV/0!		10%	
MARKET RATIO	7.4%	12.1%	3.5%	3%	29.8%	52.6%	0%	0%	0.0%	0%	3.8%	4%	3.8%	2.5%	17.5%	17%	4%	0%	18%	0.0%	0%	0%	0%	0%	3%	0%	0%	9%	0.2%	0.2%
MISC. ACC & Others	50,870	88,500	64,520	49,550	11,258,457	9,729,430	20,540	31,150	38,412	36,491	267,356	307,393	199	116	11,762	10,511	194,695	222,530	299,750	28,585	0	0	148,398	122,167	382,659	1,438,190	6,221	15,982	12,743,839	12,080,594
Growth RATIO	74%		-23%		-14%		52%		-5%		15%		-42%		-11%		14%		-90%		0%		-18%		276%		157%		-5.2%	
MARKET RATIO	0%	0.7%	0.5%	0.4%	93.2%	80.5%	0.2%	0.3%	0%	0%	2.2%	2.5%	0.0%	0.0%	0.1%	0.1%	1.6%	1.8%	2.5%	0%	0%	0%	1.2%	1.0%	3.2%	11.9%	0.1%	0.1%	22.3%	19.3%
ENGINEERING	25,614	21,500	151,286	152,152	100,839	90,955	1,894	1,894	19,360	18,391	49,079	60,930	13,327	13,542	250	0	225	110,550	45,453	0	0	625	566	50,042	66,908	27,336	30,697	550,201	503,214	
Growth RATIO	-16%		1%		-10%		0%		-5%		24%		2%		-100%		#DIV/0!		-59%		0%		-9%		34%		12%		-9%	
MARKET RATIO	5.1%	4.3%	30.1%	30.2%	20.0%	18.1%	0.4%	0.4%	3.8%	3.7%	9.8%	12.1%	2.6%	2.7%	0.0%	0%	0.0%	0.0%	21.97%	9.0%	0%	0%	0.1%	0.1%	9.9%	13.3%	5.4%	6.1%	1.0%	0.8%
LIFE	111,530	125,750	121,910	169,920	1,495,563	1,695,453	17,151	15,378	0	5,094	275,677	398,337	12,915	6,533	61,061	9,510	81,331	139,289	73,150	38,629	0	0	123,373	191,148	185,416	175,345	17,561	39,629	2,576,639	3,010,014
Growth RATIO	13%		39%		13%		-10%		#DIV/0!		44%		-49%		-84%		71%		-47%		0%		55%		-5%		126%		17%	
MARKET RATIO	3.7%	4.2%	4.1%	5.6%	49.7%	56.3%	0.6%	1%	0.0%	0.2%	9.2%	13.2%	0.4%	0.2%	2.0%	0%	2.7%	4.6%	2%	1.3%	0%	0%	4.1%	6.4%	6.2%	5.8%	0.6%	1.3%	4.5%	4.8%
Medical	517,185	182,500	927,675	1,551,800	7,623,159	6,982,350	0	70,641	0	0	2,213	17,190	358	130	6,006	5,506	0	0	511,500	0	5,114,461	6,023,050	276,276	207,497	9,686,527	15,255,457	0	0	24,665,360	30,296,122
Growth RATIO	-65%		67%		-8%		#DIV/0!		#DIV/0!		677%		-64%		-8%		#DIV/0!		-100%		18%		-25%		57%		#DIV/0!		23%	
MARKET RATIO	1.7%	0.6%	3.1%	5.1%	25.2%	23.0%	0%	0%	0%	0%	0.0%	0.1%	0.0%	0.0%	0.0%	0%	0%	1.69%	0%	16.9%	19.9%	0.9%	0.7%	32.0%	50.4%	0.0%	0.0%	43.3%	48.4%	
TOTAL (YER)	1,228,222	1,029,750	2,171,818	2,470,718	30,026,920	28,128,541	179,263	248,638	500,725	484,926	2,077,587	2,322,641	418,484	229,770	165,165	98,599	1,277,276	1,344,731	1,643,950	571,185	5,114,461	6,023,050	717,731	704,486	11,337,151	18,182,807	169,785	818,038	57,028,538	62,657,879
TOTAL (\$)	\$4,913	\$4,119	\$8,679	\$9,873	\$50,045	\$50,230	\$717	\$995	\$835	\$808	\$8,310	\$9,291	\$1,672	\$918	\$660	\$394	\$5,104	\$5,374	\$2,989	\$1,039	\$14,613	\$10,951	\$2,868	\$2,815	\$45,349	\$72,731	\$283	\$1,363	\$162,939	\$179,023
MARKET RATIO	2.0%	1.6%	3.5%	3.9%	47.9%	44.9%	0.3%	0.4%	0.8%	0.8%	3.3%	3.7%	0.7%	0.4%	0.3%	0.2%	2.0%	2.1%	2.6%	0.9%	8.2%	9.6%	1.1%	1.1%	18.1%	29.0%	0.3%	1.3%	100%	100%
Growth RATIO	-16%		14%		-6%		39%		-3%		12%		-45%		-40%		5%		-65%		18%		-2%		60%		382%		10%	

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		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
TOTAL PREMIUM (R)	1,228,222	1,029,750	2,171,818	2,470,718	30,026,920	28,128,541	179,263	248,638	500,725	484,926	2,077,587	2,322,641	418,484	229,770	165,165	98,599	1,277,276	1,344,731	1,643,950	571,185	5,114,461	6,023,050	717,731	704,486	11,337,151	18,182,807	169,785	818,038	57,028,537	62,657,879
TOTAL PREMIUM (\$)	\$4,913	\$4,119	\$8,679	\$9,873	\$50,045	\$50,230	\$717	\$995	\$835	\$808	\$8,310	\$9,291	\$1,672	\$918	\$660	\$394	\$5,104	\$5,374	\$2,989	\$1,039	\$14,613	\$10,951	\$2,868	\$2,815	\$45,349	\$72,731	\$283	\$1,363	\$162,939	\$179,023
MARKET RATIO	2.0%	1.6%	3.5%	3.9%	47.9%	44.9%	0%	0.4%	1%	0.8%	3.3%	3.7%	0.7%	0.4%	0.3%	0.2%	2%	2.1%	2.6%	0.9%	8%	9.6%	1.1%	1.1%	18.1%	29.0%	0.3%	1.3%	72.9%	71.0%
Growth RATIO	-16%		14%		-6%		39%		-3%		12%		-45%		-40%		5%		-65%		18%		-2%		60%		382%		10%	

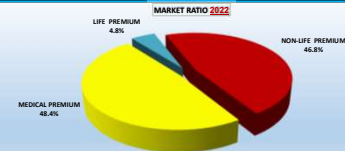
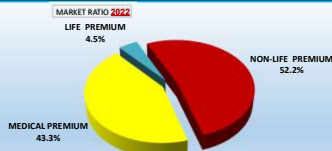


Prepared By Statistic Department In United Insurance.co In Coordination With Yemen Insurance Federation.

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

CURRENCY: YER. 1000

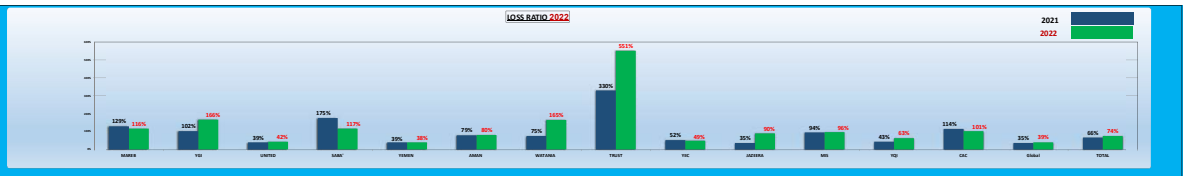
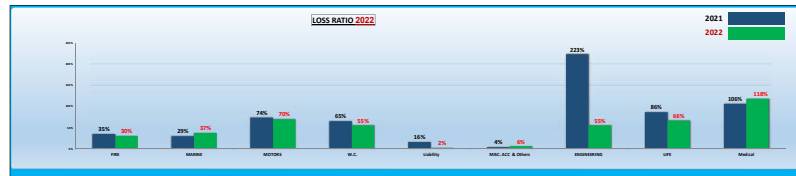
PARTICULARS	MAREB		Y.G.I		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YOI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
NON-LIFE PREMIUM	599,507	721,500	1,122,233	748,998	20,915,218	19,450,738	162,112	162,618	500,725	479,832	1,799,697	1,907,114	405,211	223,107	98,098	83,584	1,195,945	1,205,442	1,069,300	532,556	0	0	318,082	305,841	1,465,208	2,752,005	152,224	778,409	29,793,559	29,351,743
MARKET RATIO	2.0%	2.5%	3.8%	2.6%	71.3%	66.3%	1%	0.6%	1.7%	1.6%	6.1%	6%	1.4%	0.8%	0.3%	0.3%	4.1%	4.1%	3.6%	1.8%	0%	0%	1.1%	1.0%	5.0%	9.4%	0.5%	2.7%	52.2%	46.8%
Growth RATIO	20%		-33%		-7%		0%		-4%		6%		-45%		-15%		1%		-50%		0%		-4%		88%		411%		-1%	
MEDICAL PREMIUM	517,185	182,500	927,675	1,551,800	7,623,159	6,982,350	0	70,641	0	0	2,213	17,190	358	130	6,006	5,506	0	0	511,500	0	5,114,461	6,023,050	276,276	207,497	9,686,527	15,255,457	0	0	24,665,359	30,296,122
MARKET RATIO	1.7%	0.6%	3.1%	5.1%	25.2%	23.0%	0%	0%	0%	0%	0.0%	0.1%	0.0%	0%	0.0%	0.0%	0%	0%	1.69%	0%	16.9%	19.9%	0.9%	0.7%	32.0%	50.4%	0.0%	0.0%	43.3%	48.4%
Growth RATIO	-65%		67%		-9%		#DIV/0!		#DIV/0!		677%		-54%		-8%		#DIV/0!		-100%		16%		-25%		57%		#DIV/0!		23%	
LIFE PREMIUM	111,530	125,750	121,910	169,920	1,495,563	1,695,453	17,151	15,378	0	5,094	275,677	398,337	12,915	6,533	61,061	9,510	81,331	139,289	73,150	38,629	0	0	123,373	191,148	185,416	175,345	17,561	39,629	2,576,639	3,010,014
MARKET RATIO	3.7%	4.2%	4.1%	5.6%	49.7%	56.3%	0.6%	0.5%	0.0%	0.2%	9.2%	13%	0.4%	0.2%	2.0%	0%	2.7%	4.6%	2%	1.3%	0%	0%	4.1%	6.4%	6.2%	5.8%	0.6%	1.3%	4.5%	4.8%
Growth RATIO	13%		39%		13%		-10%		#DIV/0!		44%		-49%		-84%		71%		-47%		0%		55%		-5%		126%		17%	



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

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIG		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
PREMIUM	1,228,222	1,029,750	2,171,818	2,470,718	30,026,920	28,128,541	179,263	248,638	500,725	484,926	2,077,587	2,322,641	418,484	229,770	165,165	98,599	1,277,276	1,344,731	1,643,950	571,185	5,114,461	6,023,050	717,731	704,486	11,337,151	18,182,807	169,785	818,038	57,028,537	62,657,879
MARKET RATIO	2.0%	1.6%	3.5%	3.9%	47.9%	44.9%	0%	0.4%	0.8%	0.8%	3.3%	3.7%	0.7%	0.4%	0.3%	0.2%	2.0%	2.1%	2.6%	0.9%	8.2%	9.6%	1.1%	1.1%	18.1%	29.0%	0.3%	1.3%	100%	110%
PAID LOSSES	1,118,413	764,250	1,175,128	2,697,695	8,559,859	9,909,202	57,840	34,108	110,880.41	103,977	674,439	780,610	203,822	89,472	13,764	16,517	350,133	370,620	567,600	144,669	4,815,816	5,766,750	304,299	448,163	10,759,977	17,408,137	43,061	235,608	28,755,031	38,769,776
MARKET RATIO	2.9%	2.0%	3.0%	7.0%	22.1%	25.6%	0.1%	0.1%	0.3%	0.3%	1.7%	2.0%	0.5%	0.2%	0.0%	0.0%	0.9%	1.0%	1.5%	0.4%	12.4%	14.9%	0.8%	1.2%	27.8%	44.9%	0.1%	0.6%	100%	135%
O/S. LOSSES	467,274	426,500	1,042,949	1,402,401	3,009,997	1,982,298	255,396	255,917	86,675	82,718	972,960	1,068,788	108,444	289,433	530,780	526,526	314,564	286,993	4,950	368,642	0	0	3,235	-4,027	2,135,313	971,573	16,838	84,253	8,949,375	7,742,016
MARKET RATIO	6%	5.5%	13.5%	18%	38.9%	26%	3.3%	3.3%	1.1%	1.1%	12.6%	13.8%	1.4%	3.7%	6.8%	6.8%	4.1%	3.7%	0.06%	4.8%	0%	0%	0%	-0.1%	27.6%	12.5%	0.2%	1.1%	100%	87%
LOSS RATIO	129%	116%	102%	166%	39%	42%	175%	117%	39%	38%	79%	80%	75%	165%	330%	551%	52%	49%	35%	90%	94%	96%	43%	63%	114%	101%	35%	39%	60%	74%

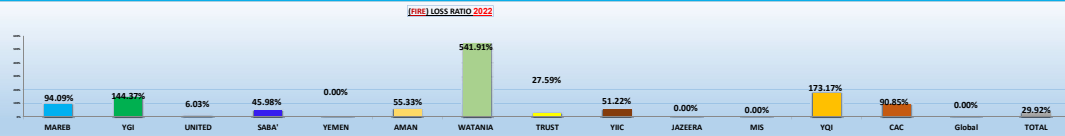
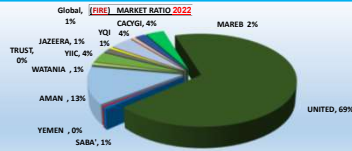


Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
PREMIUM	96,600.00	97,250.00	230,034.00	175,425.25	3,724,116.84	3,401,883.42	25,010.38	30,660.50	16,405.51	15,585.00	741,646.00	650,989.00	54,076.52	40,015.23	7,257.25	7,257.25	217,217.00	181,584.40	120,450.00	73,276.50	-	0	27,730.59	30,693.16	329,747.75	214,860.75	8,230.91	41,960	5,598,523	4,961,441
MARKET RATIO	1.95%	1.96%	4.64%	3.54%	75.06%	68.57%	0.50%	0.62%	0.33%	0.31%	14.95%	13.12%	1.09%	0.81%	0.15%	0.15%	4.38%	3.66%	2.43%	1.48%	0.00%	0.00%	0.56%	0.62%	6.65%	4.33%	0.17%	0.85%	100.00%	100.00%
PAID LOSSES	35,943.00	24,000.00	3,097.00	207,957.75	482,676.21	171,821.39	30.47	1.50	1,430.00	-	48,802.00	55,012.00	656.91	17.77	1,251.25	2,002.00	291,791.50	91,841.75	-	-	-	0	3,227.57	55,598.04	37,667.75	20,682.75	922.50	-	907,496.16	628,934.95
MARKET RATIO	5.71%	3.82%	0.49%	33.07%	76.75%	27.32%	0.00%	0.00%	0.23%	0.00%	7.76%	8.75%	0.10%	0.00%	0.20%	0.32%	46.39%	14.60%	0.00%	0.00%	0.00%	0.00%	0.51%	8.84%	5.99%	3.29%	0.15%	0.00%	100.00%	100.00%
OSLOSSES	16,915.00	67,500.00	548,503.00	45,295.25	46,348.85	33,443.00	13,904.00	14,094.75	-	-	230,637.00	305,208.00	-	216,829.36	250.25	-	39,539.50	1,160.66	-	0	-	0	-	(2,447.45)	151,543.00	174,509.75	-	-	1,047,640.60	855,593.33
MARKET RATIO	1.98%	7.89%	64.11%	5.29%	5.42%	3.91%	1.63%	1.65%	0.00%	0.00%	26.96%	35.67%	0.00%	25.34%	0.03%	0.00%	4.62%	0.14%	0.00%	0.00%	0.00%	0.00%	-0.29%	17.71%	20.40%	0.00%	0.00%	100.00%	100.00%	
LOSS RATIO	55%	94%	240%	144%	14%	6%	56%	46%	9%	0%	38%	55%	1%	541.9%	21%	28%	153%	51%	0%	0%	#DIV/0!	#DIV/0!	12%	173%	57%	91%	11%	0%	35%	30%

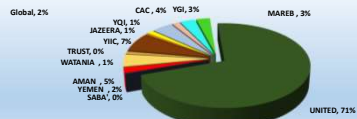


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

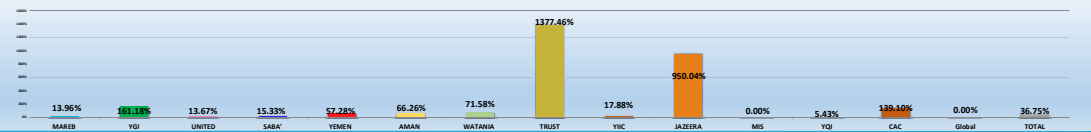
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
PREMIUM	138,871.00	198,750.00	353,805.00	177,927.75	3,951,162.82	4,307,945.47	15,574.79	12,797.75	130,577.10	124,047.60	247,810.00	283,023.00	40,796.26	39,304.77	19,519.50	17,767.75	391,891.50	425,407.98	180,400.00	35,764.30	-	-	59,664.00	79,739.66	181,280.50	267,595.00	28,904.44	96,172	8,740,266.70	6,966,243.23
MARKET RATIO	2.29%	3.28%	5.83%	2.93%	65.13%	71.02%	0.26%	0.21%	2.15%	2.04%	4.09%	4.67%	0.67%	0.65%	0.32%	0.29%	6.46%	7.01%	2.97%	0.59%	0.00%	0.00%	0.98%	1.31%	2.99%	4.41%	0.48%	1.59%	100.00%	100.00%
PAID LOSSES	44,375.00	14,750.00	230,710.00	108,358.25	383,705.19	425,361.50	30,641.78	282.00	23,796.84	22,606.80	61,064.00	40,572.00	3,862.61	26,280.25	5,755.75	750.75	26,026.00	66,566.50	20,350.00	42,638.75	-	-	1,831.13	4,284.28	26,064.25	66,853.50	-	-	858,182.53	819,304.59
MARKET RATIO	5.42%	1.80%	28.16%	13.23%	46.83%	51.82%	3.74%	0.03%	2.90%	2.76%	7.45%	4.95%	0.47%	3.21%	0.70%	0.09%	3.18%	8.12%	2.48%	5.20%	0.00%	0.00%	0.22%	0.52%	3.16%	8.16%	0.00%	0.00%	100.00%	100.00%
OS LOSSES	40,415.00	13,000.00	75,666.00	178,428.25	129,401.40	163,590.00	13,750.00	1,690.00	50,600.32	48,447.00	128,297.00	146,957.00	40,574.03	1,852.60	245,495.25	243,993.75	3,003.00	9,502.24	-	297,136.40	-	-	5,023.77	42.54	99,701.00	305,384.00	-	-	831,926.77	1,410,913.79
MARKET RATIO	2.87%	0.92%	5.37%	12.65%	9.18%	11.60%	0.98%	0.12%	3.59%	3.44%	9.10%	10.42%	2.88%	0.13%	17.41%	17.30%	0.21%	0.67%	0.00%	21.07%	0.00%	0.00%	0.36%	0.00%	7.07%	21.66%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	61%	14%	87%	161%	13%	14%	25%	15%	57%	57%	76%	66%	109%	72%	1237%	1377%	7%	18%	11%	950%	#DIV/0!	#DIV/0!	11%	5%	6%	13%	0%	0%	39%	37%

[MARINE] MARKET RATIO 2022



[MARINE] LOSS RATIO 2022



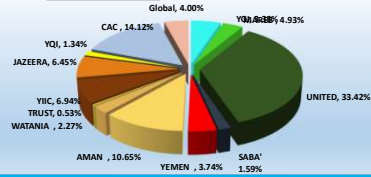
Prepared By Statistic Department in United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS LOSS RATIO

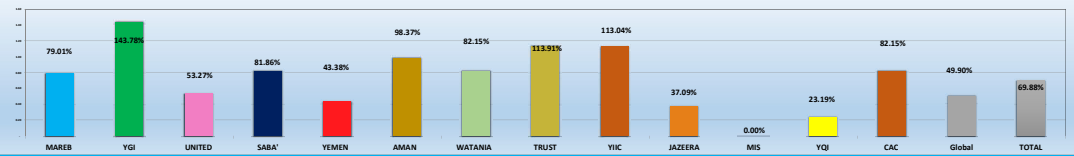
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
PREMIUM	265,513.00	266,750.00	307,971.00	182,932.75	1,779,868.49	1,869,645.12	99,092.93	86,116.00	213,069.07	202,416.00	468,830.00	576,729.00	281,611.58	123,013.64	39,289.25	28,778.76	385,635.25	375,695.07	310,200.00	349,477.70	-	-	51,664.15	72,675.10	518,649.50	764,451.00	81,531.93	576,672	4,832,914.16	6,416,382.34
MARKET RATIO	4.90%	4.93%	5.69%	3.36%	32.87%	33.42%	1.83%	1.59%	3.93%	3.74%	8.66%	10.65%	5.20%	2.27%	0.73%	0.53%	7.12%	6.94%	5.73%	6.45%	0.00%	0.00%	1.51%	1.34%	9.58%	14.12%	4.00%	4.00%	100.00%	100.00%
PAID LOSSES	190,048.00	146,750.00	177,033.00	130,630.50	738,257.61	693,273.48	12,471.37	17,468.25	69,040.21	65,588.40	267,467.00	342,434.00	177,447.77	50,738.69	5,005.00	8,008.00	534.00	163,163.00	118,800.00	85,262.65	-	-	38,749.18	29,689.66	405,082.75	337,716.75	26,527.56	205,399	2,226,463.45	2,276,122.76
MARKET RATIO	8.35%	6.45%	7.78%	6.74%	32.43%	30.46%	0.55%	0.77%	3.03%	2.88%	11.75%	15.04%	7.80%	2.23%	0.22%	0.35%	0.02%	7.17%	5.22%	3.75%	0.00%	0.00%	1.70%	1.30%	17.80%	14.84%	1.17%	9.02%	100.00%	100.00%
OS LOSSES	58,513.00	64,000.00	184,947.00	132,302.25	229,481.50	270,764.00	37,430.91	63,029.50	23,397.45	22,227.00	254,935.00	224,911.00	49,581.28	50,315.77	22,272.25	24,774.75	256,506.25	261,540.78	4,950.00	44,366.85	-	-	-	(12,037.83)	196,915.50	290,263.25	9,137.80	82,378	1,328,067.86	1,698,116.52
MARKET RATIO	3.88%	4.24%	12.26%	8.78%	15.22%	17.95%	2.48%	3.52%	1.55%	1.47%	16.90%	14.91%	3.29%	3.34%	1.48%	1.64%	17.01%	17.34%	0.33%	2.94%	0.00%	0.00%	0.00%	-0.85%	13.06%	19.25%	0.61%	5.46%	100.00%	100.00%
LOSS RATIO	94%	79%	118%	144%	54%	53%	50%	82%	43%	43%	111%	98%	81%	82%	69%	114%	67%	113%	40%	37%	#DIV/0!	#DIV/0!	47%	23%	116%	82%	44%	50%	74%	70%

[MOTORS] MARKET RATIO 2022



[MOTORS] LOSS RATIO 2022

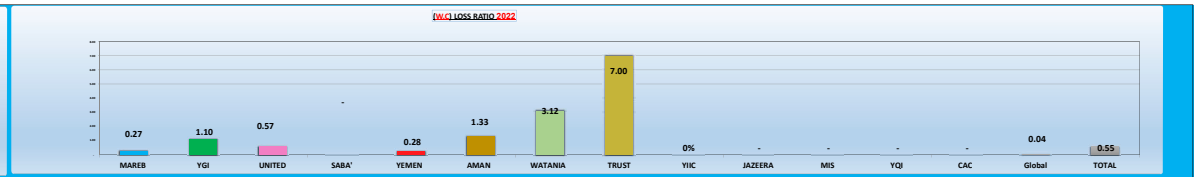
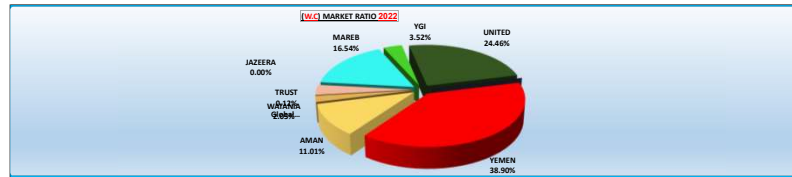


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : W.C. LOSS RATIO

CURRENCY: YER, 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YHC		JAZEERA		MIS		YQI		CAC		Global		TOTAL		
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	
PREMIUM	13,722.00	35,250.00	10,660.00	7,507.50	60,485.60	52,131.32	-	-	82,901.30	82,900.80	20,737.00	23,464.00	10,960.70	4,372.12	500.50	250.25	1,501.50	-	18,150.00	-	-	-	-	-	-	-	-	-	7,253	219,618.60	213,128.60
MARKET RATIO	6.44%	16.54%	5.00%	3.52%	28.38%	24.46%	0.00%	0.00%	38.90%	38.90%	9.73%	11.01%	5.14%	2.05%	0.23%	0.12%	0.70%	0.00%	8.52%	11.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	3.40%	100.00%	100.00%	
PAID LOSSES	374.00	250.00	3,620.00	6,006.00	22,689.92	23,793.88	-	-	16,613.37	15,781.80	9,281.00	10,664.00	5,529.77	7,666.41	-	-	-	-	3,850.00	-	-	-	-	-	-	-	-	281	61,958.06	64,442.91	
MARKET RATIO	0.58%	0.39%	5.62%	9.32%	35.21%	36.92%	0.00%	0.00%	25.78%	24.49%	14.40%	16.55%	8.58%	11.90%	0.00%	0.00%	0.00%	0.00%	5.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.44%	100.00%	100.00%	
OS LOSSES	6,239.00	9,250.00	4,081.00	2,252.25	28,370.67	6,153.00	-	-	7,970.00	7,571.40	19,582.00	20,441.00	12,961.95	5,956.45	1,751.75	1,751.75	-	-	-	-	-	-	-	-	-	-	-	-	80,956.37	53,374.85	
MARKET RATIO	11.69%	17.33%	7.65%	4.22%	53.15%	11.53%	0.00%	0.00%	14.93%	14.19%	36.69%	38.30%	24.28%	11.16%	3.28%	3.28%	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	48%	27%	72%	110%	84%	57%	#DIV/0!	#DIV/0!	30%	28%	139%	133%	169%	312%	350%	700%	0%	#DIV/0!	21%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	4%	65%	55%	

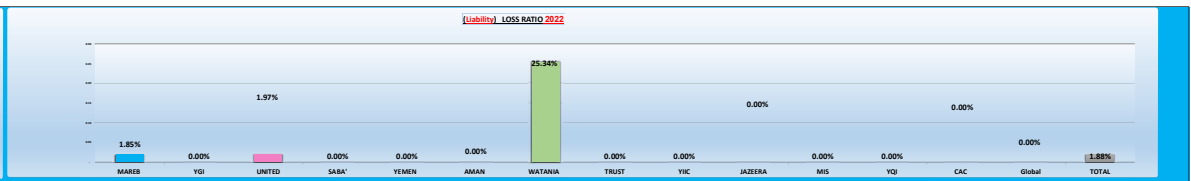
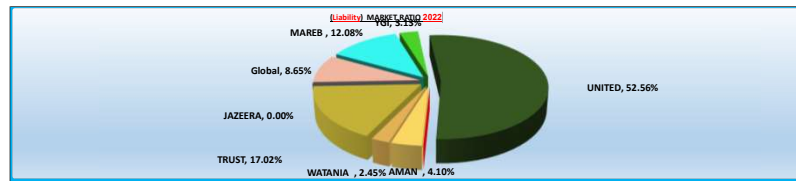


Prepared By Statistic Department in United Insurance co In Coordination With Yemen Insurance Federation.

YEMEN INSURANCE MARKET
CLASS OF BUSINESS : Liability LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL		
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	
PREMIUM	8,317.00	13,500.00	3,957.00	3,503.50	33,281.00	58,746.83	-	-	-	-	4,239.00	4,586.00	4,239.24	2,742.99	19,519.50	19,019.00	5,005.00	-	19,800.00	-	-	-	-	-	-	2,829.00	-	-	9,673	101,186.74	111,771.18
MARKET RATIO	7.44%	12.08%	3.54%	3.13%	29.78%	52.56%	0.00%	0.00%	0.00%	0.00%	3.79%	4.10%	3.79%	2.45%	17.46%	17.02%	4.48%	0.00%	17.71%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	2.53%	0.00%	0.00%	8.65%	100.00%	100.00%
PAID LOSSES	-	-	-	-	15,550.95	1,158.00	-	-	-	-	-	-	292.04	545.00	-	-	-	-	-	-	-	-	-	-	-	89.00	-	-	-	15,931.99	1,703.80
MARKET RATIO	0.00%	0.00%	0.00%	0.00%	912.72%	67.97%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	17.14%	32.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	5.22%	0.00%	0.00%	0.00%	100.00%	100.00%
OS/LOSSES	-	250.00	70.00	-	-	-	-	-	-	-	-	-	-	149.15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	70.00	399.15
MARKET RATIO	0.00%	62.63%	17.54%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	37.37%	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%	2%	2%	0%	47%	2%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0%	0%	7%	25%	0%	0%	0%	#DIV/0!	0%	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3%	#DIV/0!	#DIV/0!	0%	16%	2%

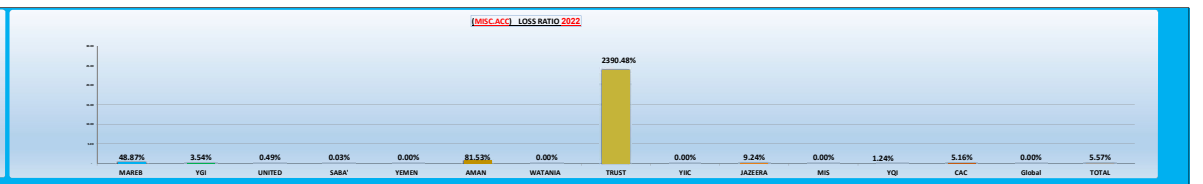
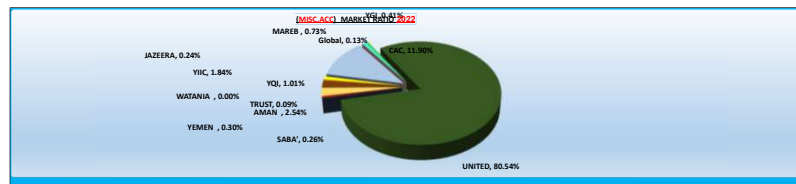


Prepared By Statistic Department In United Insurance co In Coordination With Yemen Insurance Federation

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

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.L		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
PREMIUM	50,870.00	88,500.00	64,520.00	49,549.50	11,298,466.84	9,729,439.07	20,540.30	31,150.00	38,412.00	36,491.40	267,356.00	307,393.00	199.20	115.07	11,761.75	10,510.50	194,694.50	222,529.56	299,750.00	28,584.60	-	-	148,398.25	122,167.05	382,659.25	1,438,189.78	6,220.96	15,982	12,743,838.78	12,080,893.69
MARKET RATIO	0.42%	0.73%	0.53%	0.41%	93.19%	80.54%	0.17%	0.26%	0.32%	0.30%	2.21%	2.54%	93.00%	0.00%	0.10%	0.09%	1.61%	1.84%	2.48%	0.24%	0.00%	0.00%	1.23%	1.01%	3.17%	11.90%	0.05%	0.13%	100.00%	100.00%
PAID LOSSES	6,119.00	41,500.00	1,296.00	750.75	131.41	42,861.00	246.50	8.00	-	-	13,942.00	75,128.00	-	-	-	-	500.50	-	-	1,902.45	-	-	411.39	170.17	5,705.00	25,354.00	-	-	28,351.80	187,674.37
MARKET RATIO	3.26%	22.11%	0.89%	0.40%	0.07%	22.84%	0.13%	0.00%	0.00%	0.00%	7.43%	40.03%	0.00%	0.00%	0.00%	0.00%	0.27%	0.00%	0.00%	1.01%	0.00%	0.00%	0.22%	0.09%	3.04%	13.51%	0.00%	0.00%	100.00%	100.00%
OS LOSSES	23,261.00	1,750.00	716.00	1,001.00	2,599.20	4,331.00	457.60	-	-	-	140,206.00	175,476.00	-	-	251,251.00	251,251.00	500.50	-	-	739.20	-	-	-	1,348.85	23,312.75	48,920.50	-	-	442,214.05	484,817.55
MARKET RATIO	4.80%	0.36%	0.15%	0.21%	0.52%	0.89%	0.09%	0.00%	0.00%	0.00%	28.92%	36.19%	0.00%	0.00%	51.82%	51.82%	0.10%	0.00%	0.00%	0.15%	0.00%	0.00%	0.00%	0.28%	4.81%	10.09%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	58%	49%	3%	4%	0%	0%	3%	0%	0%	0%	58%	82%	0%	0%	2136%	2390%	1%	0%	0%	9%	#DIV/0!	#DIV/0!	0%	1%	8%	5%	0%	0%	4%	6%



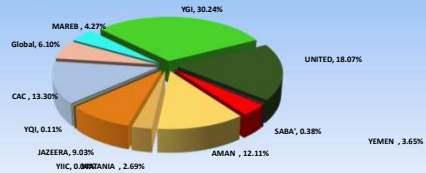
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YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

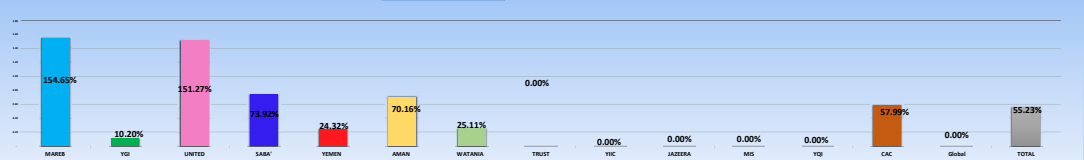
CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL		
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	
PREMIUM	25,614.00	21,500.00	151,286.00	152,152.00	100,838.61	90,955.44	1,894.02	1,894.00	19,359.65	18,391.20	49,079.00	60,930.00	13,327.31	13,542.28	250.25	-	-	225.23	110,650.00	45,453.10	-	-	624.54	565.57	50,041.75	66,908.25	27,335.83	30,697	550,200.96	503,213.64	
MARKET RATIO	5.09%	4.27%	30.06%	30.24%	20.04%	18.07%	0.38%	0.38%	3.85%	3.65%	9.75%	12.11%	2.65%	2.69%	0.05%	0.00%	0.00%	0.04%	21.87%	9.03%	0.00%	0.00%	0.12%	0.11%	9.94%	13.30%	5.43%	6.10%	109.34%	100.00%	
PAID LOSSES	1,840.00	2,750.00	6,431.00	250.25	4,599.27	80,744.62	-	-	-	-	1,385.00	30,449.00	3,520.52	2,488.49	-	-	-	-	-	-	-	-	501.00	-	16,072.50	12,219.50	-	-	34,348.28	128,901.86	
MARKET RATIO	1.43%	2.13%	4.99%	0.19%	3.57%	62.64%	0.00%	0.00%	0.00%	0.00%	1.07%	23.62%	2.73%	1.93%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.39%	0.00%	12.47%	9.48%	0.00%	0.00%	26.65%	100.00%	
OS LOSSES	33,525.00	30,500.00	7,856.00	15,265.25	60,543.60	56,843.00	-	1,400.00	4,707.60	4,472.40	9,422.00	12,392.00	925.93	912.16	750.75	750.75	-	-	-	-	-	-	(469.22)	-	1,076,691.75	26,593.50	-	-	1,193,943.41	149,029.06	
MARKET RATIO	22.50%	20.47%	5.27%	10.24%	40.63%	38.14%	0.00%	0.94%	3.16%	3.00%	6.32%	8.25%	0.62%	0.61%	0.50%	0.50%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	-0.31%	0.00%	722.47%	17.84%	0.00%	0.00%	801.15%	100.00%	
LOSS RATIO	138%	155%	9%	10%	65%	151%	0%	74%	24%	24%	22%	70%	33%	25%	300%	#DIV/0!	#DIV/0!	0%	0%	0%	0%	#DIV/0!	#DIV/0!	5%	0%	2184%	58%	0%	0%	223%	55%

(ENGINEERING) MARKET RATIO 2022



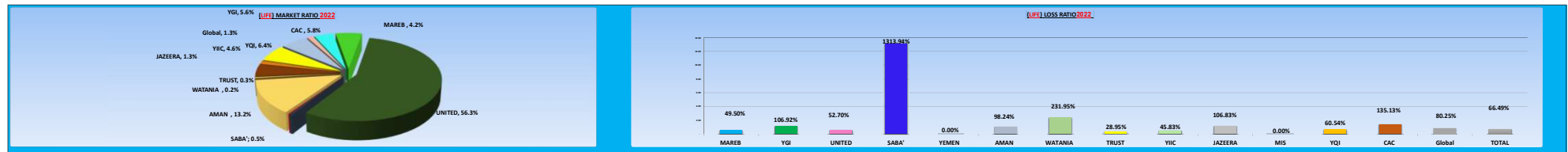
(ENGINEERING) LOSS RATIO 2022



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022
PREMIUM	111,530.00	125,750.00	121,910.00	169,919.76	1,495,863.47	1,895,483.20	17,150.98	15,378.25	-	5,094.00	275,677.00	398,337.00	12,915.40	6,532.78	61,061.00	9,509.50	81,331.25	139,288.90	73,150.00	38,628.70	-	-	123,373.25	191,148.46	185,416.25	175,345.25	17,560.69	39,629	2,576,639.29	3,010,014.28
MARKET RATIO	3.71%	4.18%	4.05%	5.65%	49.69%	56.33%	0.57%	0.51%	0.00%	0.17%	9.16%	13.23%	0.43%	0.22%	2.03%	0.32%	2.70%	4.63%	2.43%	1.28%	0.00%	0.00%	4.10%	6.35%	6.16%	5.83%	0.58%	1.32%	85.60%	100.00%
PAID LOSSES	98,639.00	20,750.00	72,265.00	73,323.25	838,408.39	656,402.30	14,449.48	16,348.00	-	-	270,329.00	221,219.00	12,512.50	1,734.48	750.75	500.50	31,281.25	49,049.00	7,150.00	14,865.40	-	-	57,377.14	105,848.24	146,818.50	111,024.75	15,611.07	29,928	1,418,773.88	1,189,867.72
MARKET RATIO	8.29%	1.74%	6.07%	6.16%	70.46%	55.16%	1.21%	1.37%	0.00%	0.00%	22.72%	18.59%	1.05%	0.15%	0.06%	0.04%	2.63%	4.12%	0.60%	1.25%	0.00%	0.00%	4.82%	8.90%	12.34%	9.33%	1.31%	2.51%	119.23%	100.00%
OSLOSSES	29,307.00	41,500.00	47,206.00	108,358.25	327,873.44	237,058.00	189,853.07	185,713.00	-	-	179,009.00	170,123.00	4,401.15	13,418.41	5,005.00	2,252.25	15,015.00	14,789.02	-	26,400.00	-	-	(1,319.35)	9,867.36	133,441.00	125,912.00	7,700.00	1,875	804,050.30	811,354.29
MARKET RATIO	3.61%	5.11%	5.82%	13.36%	40.41%	29.22%	23.40%	22.89%	0.00%	0.00%	22.06%	20.97%	0.54%	1.65%	0.62%	0.28%	1.85%	1.82%	0.00%	3.25%	0.00%	0.00%	-0.16%	1.22%	16.45%	15.52%	0.95%	0.23%	99.10%	100.00%
LOSS RATIO	115%	50%	98%	107%	78%	53%	1191%	1314%	#DIV/0!	0%	163%	98%	131%	232%	9%	29%	57%	46%	10%	107%	#DIV/0!	#DIV/0!	45%	61%	151%	135%	133%	80%	86%	66%

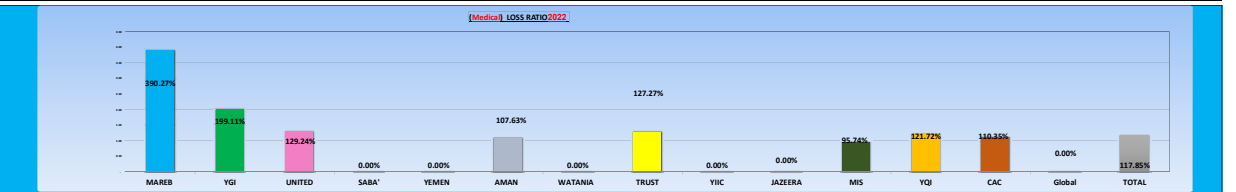
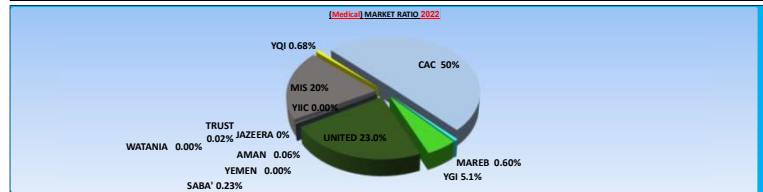


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YEMEN INSURANCE MARKET
CLASS OF BUSINESS :Medical LOSS RATIO

CURRENCY: YER, 1000

DETAILS	MAREB		Y.G.I.		UNITED		SABA'		YEMEN		AMAN		WATANIA		TRUST		YIIC		JAZEERA		MIS		YQI		CAC		Global		TOTAL	
	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022		
PREMIUM	517,185.00	182,500.00	927,675.00	1,651,800.25	7,823,159.27	6,982,350	-	70,641.25	-	-	2,213.00	17,190.00	357.61	130.38	6,006.00	5,505.50	-	-	511,500.00	-	6,114,461.00	6,023,050.00	276,276.00	207,497.29	9,686,626.75	15,285,467.00	-	-	24,665,359.63	30,296,121.67
MARKET RATIO	1.71%	0.60%	3.06%	5.12%	25.16%	23.05%	0.00%	0.23%	0.00%	0.00%	0.01%	0.06%	0.00%	0.00%	0.02%	0.02%	0.00%	0.00%	1.69%	0.00%	16.88%	19.88%	0.91%	0.68%	31.97%	50.35%	0.00%	0.00%	100.00%	100.00%
PAID LOSSES	741,075.00	513,500.00	680,676.00	2,170,418.25	6,073,840	7,813,785.44	-	-	-	-	2,169.00	5,132.00	-	-	1,001.00	5,255.25	-	-	417,450.00	-	4,815,816.00	5,766,750.00	202,202.00	252,572.32	10,122,477.00	16,834,285.25	-	-	23,056,705.85	33,361,698.82
MARKET RATIO	2.22%	1.54%	2.04%	6.51%	18.21%	23.42%	0.00%	0.00%	0.00%	0.00%	0.01%	0.02%	0.00%	0.00%	0.00%	0.02%	0.00%	0.00%	1.25%	0.00%	14.44%	17.29%	0.61%	0.76%	30.34%	50.46%	0.00%	0.00%	38.77%	100.00%
OS LOSSES	259,099.00	196,750.00	173,904.00	919,418.50	2,185,467.93	1,210,116.00	-	-	-	-	10,872.00	13,370.00	-	-	4,004.00	1,751.75	-	-	-	-	-	-	-	-	453,708.00	-	-	-	3,087,694.93	2,343,496.25
MARKET RATIO	11.06%	8.48%	7.42%	39.23%	93.26%	51.64%	0.00%	0.00%	0.00%	0.00%	0.46%	0.57%	0.00%	0.00%	0.17%	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	19.36%	0.00%	0.00%	0.00%	100.00%	100.00%
LOSS RATIO	15%	390%	92%	199%	108%	329%	#DIV/0!	0%	#DIV/0!	#DIV/0!	589%	108%	0%	0%	83%	127%	#DIV/0!	#DIV/0!	82%	#DIV/0!	94%	96%	73%	322%	105%	110%	#DIV/0!	#DIV/0!	106%	118%



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