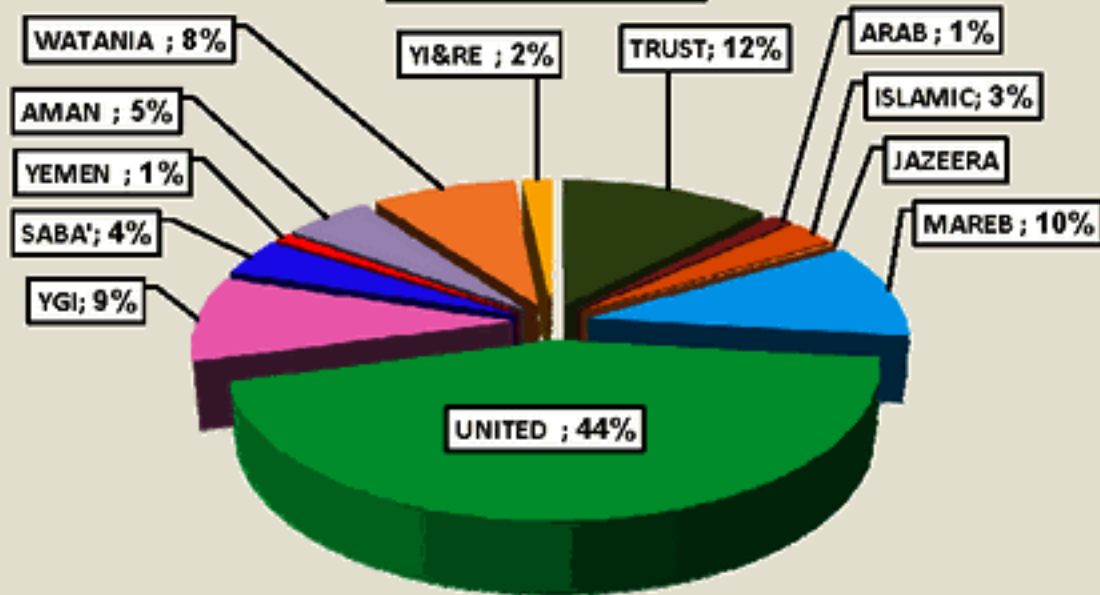
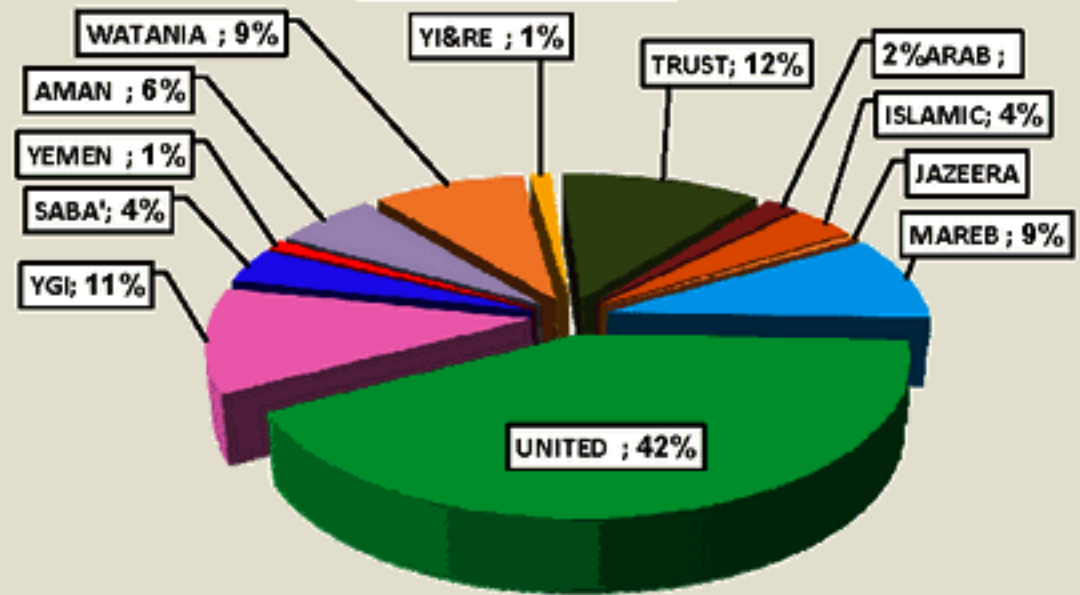


YEMEN INSURANCE MARKET STATISTIC 2006/2007

MARKET RATIO 2006



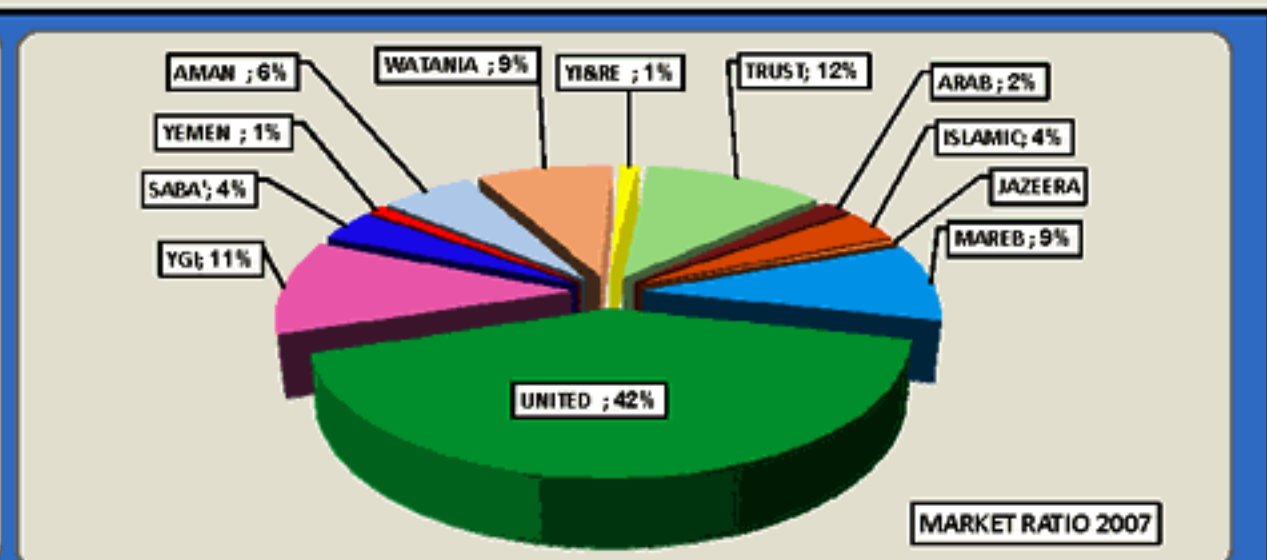
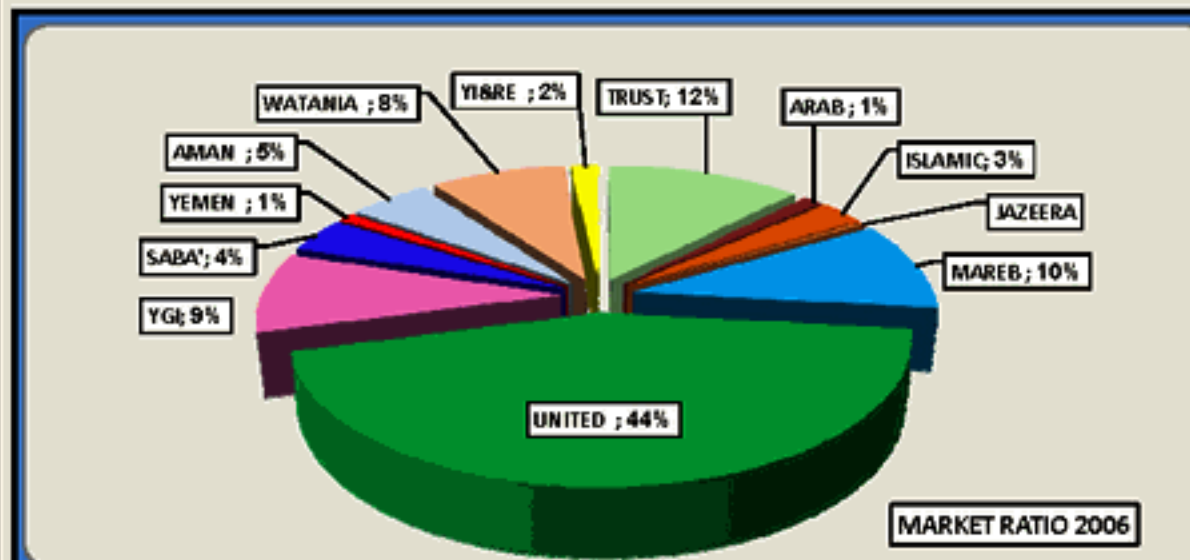
MARKET RATIO 2007



PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY: YEMENI RIALS IN THOUSAND

PARTICULARS	MAREB		UNITED		Y.G.J.		SABA*		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
FIRE	244,528	165,170	608,512	758,613	139,398	188,554	47,998	97,560	11,758	20,977	83,904	117,839	58,610	212,810	8,756	5,814	10,661	9,640	1,695	1,432	27,415	33,068	295	327	1,243,530	1,611,904
Growth RATIO	-32%		25%		35%		103%		78%		41%		253%		-34%		-10%		-16%		21%		11%		30%	
MARKET RATIO	20%	10%	49%	47%	11%	12%	4%	6%	1%	1%	7%	7%	5%	13%	1%	0%	1%	1%	0%	0%	2%	2%	0%	0%	100%	100%
MARINE	169,330	176,332	1,361,436	1,394,717	276,465	433,294	83,407	67,775	22,471	17,837	130,444	193,670	102,797	162,901	6,101	3,159	4,560	6,203	19,284	17,879	145,619	245,649	4,849	9,251	2,316,763	2,668,667
Growth RATIO	4%		3%		57%		-19%		-21%		48%		0%		-48%		36%		-7%		69%		91%		15%	
MARKET RATIO	7%	7%	58%	52%	12%	16%	4%	3%	1%	1%	6%	7%	4%	4%	0%	0%	0%	0%	1%	1%	6%	9%	0%	0%	100%	100%
MOTORS & W.C.& Liability	302,682	512,001	1,115,898	1,264,034	333,132	436,875	210,119	242,254	66,367	83,699	269,692	348,090	291,537	314,622	73,008	60,145	191,894	196,161	85,692	172,367	64,908	101,680	15,197	35,612	3,110,039	3,767,539
Growth RATIO	30%		13%		31%		15%		26%		29%		8%		-18%		2%		101%		57%		134%		21%	
MARKET RATIO	13%	14%	36%	34%	11%	12%	7%	6%	2%	2%	9%	9%	9%	8%	2%	2%	6%	5%	3%	5%	2%	3%	0%	1%	100%	100%
MISC. ACC & Others	65,053	85,664	634,435	1,145,524	24,026	18,790	25,964	31,924	596	956	0	0	227,340	255,063	462	1	1,837,278	1,125,258	0	9,400	21,618	24,905	0	0	2,036,722	2,697,476
Growth RATIO	32%		81%		-22%		23%		60%		#DIV/0!		12%		-100%		8%		#DIV/0!		15%		#DIV/0!		32%	
MARKET RATIO	3%	3%	31%	42%	1%	1%	1%	1%	0%	0%	0%	0%	11%	9%	0%	0%	51%	42%	0%	0%	1%	1%	0%	0%	100%	100%
ENGINEERING	100,472	46,521	555,520	87,944	124,377	131,212	48,757	15,899	1,034	3,037	21,906	45,625	128,964	100,798	0	0	28,131	93,457	2,653	2,883	18,292	20,321	5,787	16,285	1,035,793	572,982
Growth RATIO	-54%		-84%		5%		-67%		194%		108%		-15%		#DIV/0!		232%		13%		11%		181%		-45%	
MARKET RATIO	10%	8%	54%	15%	12%	23%	5%	3%	0%	1%	2%	8%	12%	19%	0%	0%	3%	16%	0%	1%	2%	4%	1%	3%	100%	100%
LIFE	89,856	121,906	335,982	497,414	54,341	155,316	6,898	14,208	2,422	786	23,975	31,649	72,519	85,656	74,144	67,531	13,152	13,015	19,935	22,526	25,876	30,380	24	8	719,123	1,040,485
Growth RATIO	36%		48%		186%		106%		-68%		32%		18%		-9%		-1%		13%		17%		-67%		45%	
MARKET RATIO	12%	12%	47%	48%	8%	15%	1%	1%	0%	0%	3%	3%	10%	8%	10%	6%	2%	1%	3%	2%	4%	3%	0%	0%	100%	100%
TOTAL (R)	1,061,921	1,187,484	4,061,635	5,148,246	951,739	1,364,841	423,144	469,620	104,648	127,292	529,921	736,973	881,767	1,088,851	162,471	136,650	1,285,626	1,443,726	129,160	226,487	303,728	456,003	26,152	61,483	10,461,972	12,359,055
TOTAL (\$)	\$5,350	\$5,538	\$23,182	\$25,741	\$4,795	\$6,820	\$2,132	\$2,348	\$827	\$636	\$2,670	\$3,685	\$4,442	\$5,404	\$818	\$683	\$6,477	\$7,219	\$651	\$1,132	\$1,530	\$2,280	\$132	\$307	\$52,705	\$61,795
MARKET RATIO	10%	9%	44%	42%	9%	11%	4%	4%	1%	1%	5%	6%	8%	9%	2%	1%	12%	12%	1%	2%	3%	4%	0%	0%	100%	100%
Growth RATIO	4%		12%		43%		11%		22%		39%		23%		-16%		12%		75%		50%		135%		18%	

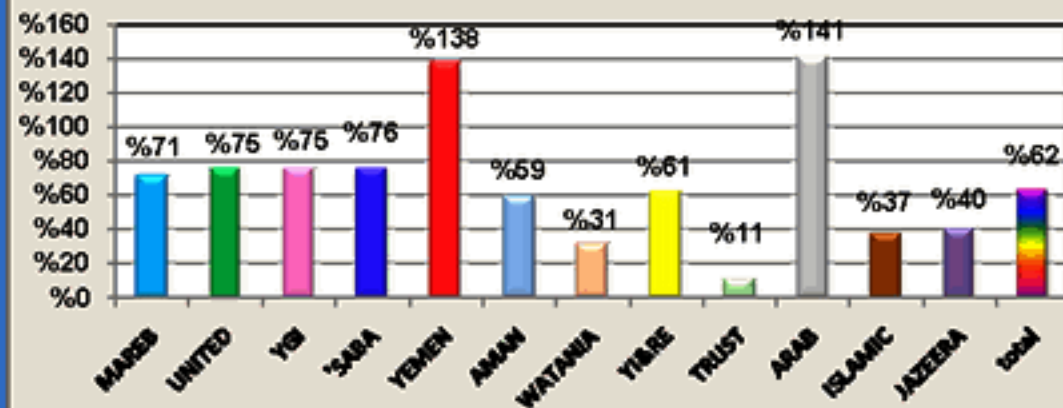


**YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO)**

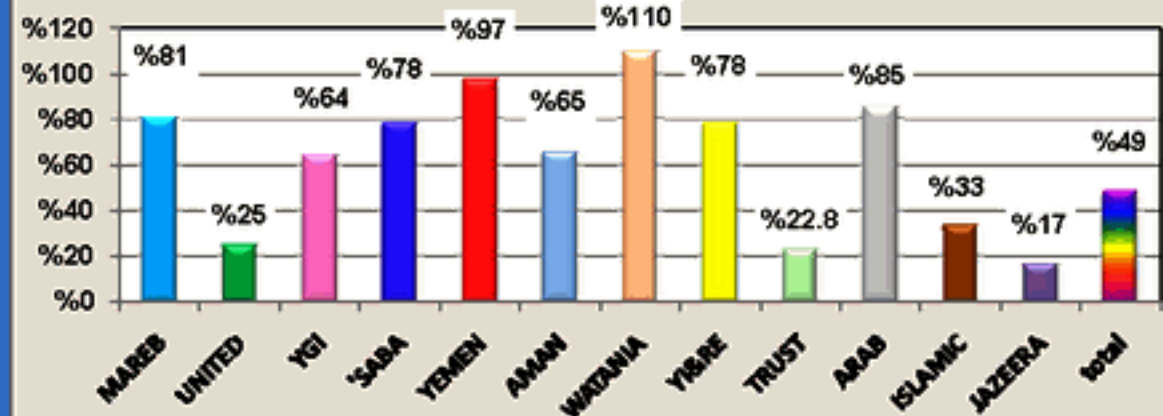
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	1,061,921	1,197,884	4,081,635	5,148,248	951,739	1,364,841	423,144	469,620	104,648	127,292	529,921	736,973	881,767	1,088,851	162,471	136,650	1,285,826	1,443,728	129,160	226,487	303,728	456,003	26,152	61,483	10,461,972	12,359,055
MARKET RATIO	10%	9%	44%	42%	9%	11%	4%	4%	1%	1%	5%	6%	8%	9%	2%	1%	12%	12%	1%	2%	3%	4%	0%	0%	100%	100%
PAID LOSSES	429,037	561,310	2,347,276	664,199	223,025	387,193	147,366	227,720	66,844	55,054	215,432	349,472	169,930	412,025	63,598	50,310	33,491	100,637	52,928	118,483	66,629	96,778	10,439	10,165	3,825,995	3,033,346
MARKET RATIO	11%	19%	61%	22%	6%	13%	4%	8%	2%	2%	6%	12%	4%	14%	2%	2%	1%	3%	1%	4%	2%	3%	0%	0%	100%	100%
O/S. LOSSES	326,418	332,936	1,114,182	619,461	494,020	491,901	173,221	140,211	77,368	68,449	98,248	132,255	104,687	773,125	36,116	56,364	107,240	228,362	129,059	75,097	47,113	54,905	0	0	2,707,591	2,972,967
MARKET RATIO	12%	11%	41%	21%	18%	17%	6%	5%	3%	2%	4%	4%	4%	26%	1%	2%	4%	8%	5%	3%	2%	2%	0%	0%	100%	100%
LOSS RATIO	71%	81%	75%	25%	75%	64%	76%	78%	138%	97%	59%	65%	31%	110%	61%	78%	11%	23%	141%	85%	37%	33%	40%	17%	62%	49%

2006 LOSS RATIO



2007 LOSS RATIO

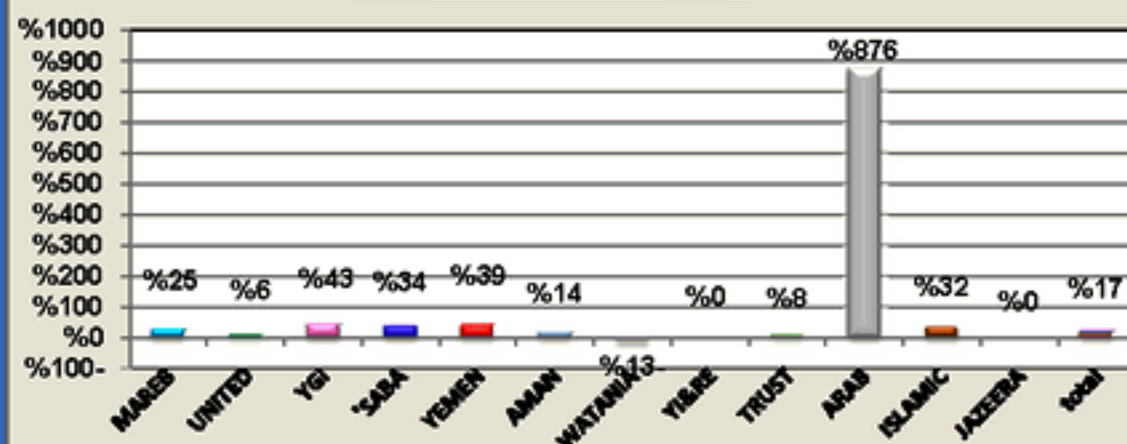


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

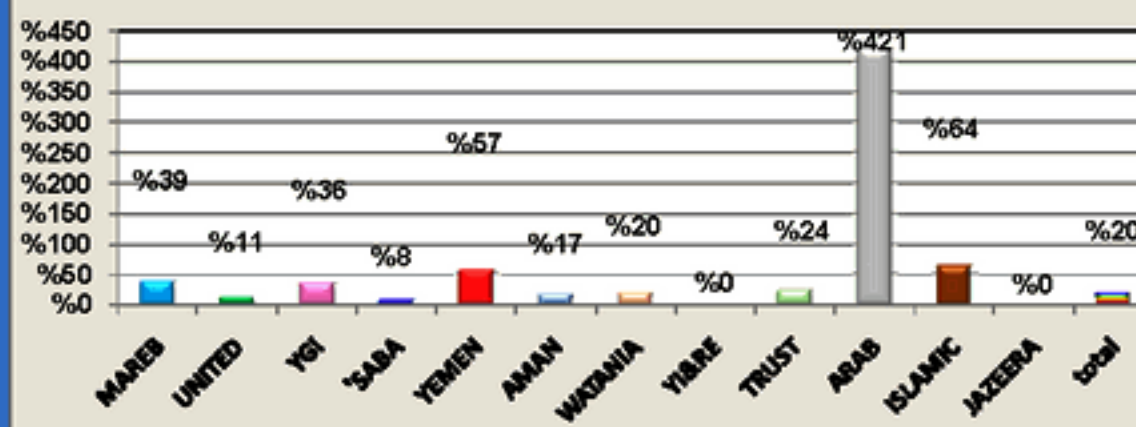
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	244,528	165,170	608,512	758,613	139,398	188,554	47,998	97,560	11,758	20,977	83,904	117,939	58,610	212,810	8,756	5,814	10,661	9,640	1,695	1,432	27,415	33,068	295	327	1,243,530	1,611,904
MARKET RATIO	20%	10%	49%	47%	11%	12%	4%	6%	1%	1%	7%	7%	5%	13%	1%	0%	1%	1%	0%	0%	2%	2%	0%	0%	100%	100%
PAID LOSSES	16,853	45,751	6,770	75,834	11,772	38,692	14,843	3,193	1,223	2,499	10,418	8,983	5,740	7,774	0	0	192	1,166	42	235	4,185	12,648	0	0	72,038	196,775
MARKET RATIO	23%	23%	9%	39%	16%	20%	21%	2%	2%	1%	14%	5%	8%	4%	0%	0%	0%	1%	0%	0%	6%	6%	0%	0%	100%	100%
O/S.LOSSES	43,204	17,950	31,706	5,969	47,919	28,320	1,513	4,193	3,374	9,452	1,558	10,905	-13,189	33,829	0	0	633	1,170	14,800	5,800	4,519	8,400	0	0	136,037	125,988
MARKET RATIO	32%	14%	23%	5%	35%	22%	1%	3%	2%	8%	1%	9%	-10%	27%	0%	0%	0%	1%	11%	5%	3%	7%	0%	0%	100%	100%
LOSS RATIO	25%	39%	6%	11%	43%	36%	34%	8%	39%	57%	14%	17%	-13%	20%	0%	0%	8%	24%	876%	421%	32%	64%	0%	0%	17%	20%

2006 LOSS RATIO (FIRE)



2007 LOSS RATIO (FIRE)

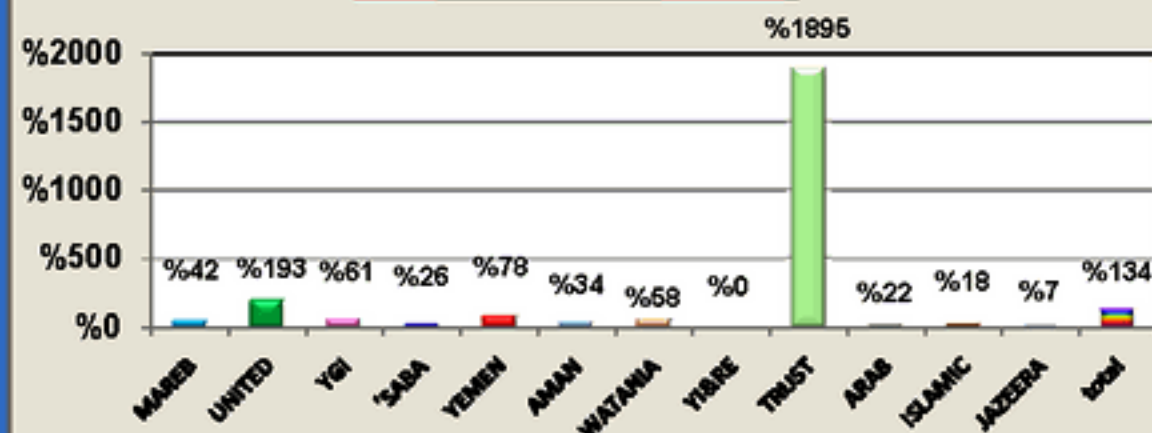


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

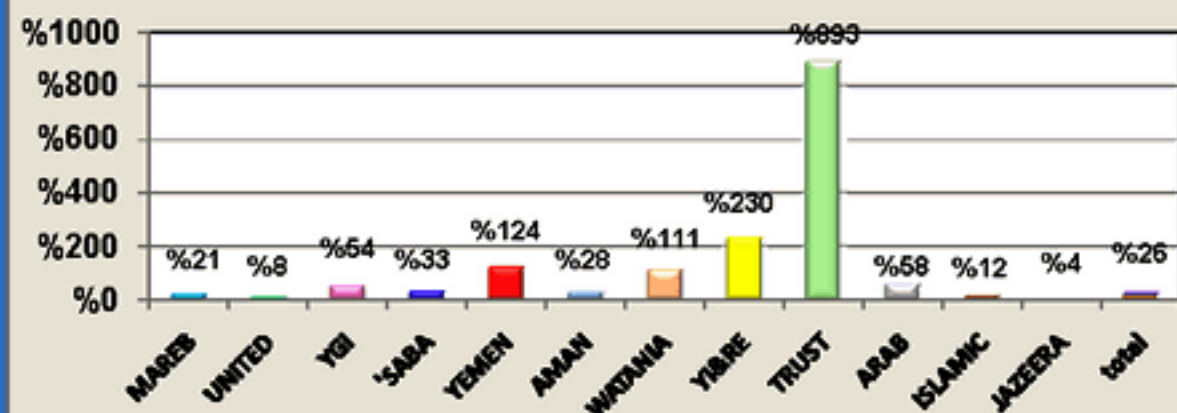
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	169,330	176,332	1,351,436	1,394,717	276,465	433,294	83,407	67,775	22,471	17,837	130,444	193,670	102,797	102,901	6,101	3,159	4,560	6,203	19,284	17,879	145,619	245,649	4,849	9,251	2,316,763	2,668,667
MARKET RATIO	7%	7%	58%	52%	12%	16%	4%	3%	1%	1%	6%	7%	4%	4%	0%	0%	0%	0%	1%	1%	6%	9%	0%	0%	100%	100%
PAID LOSSES	54,329	13,161	1,804,453	17,917	23,170	67,448	11,509	8,883	4,755	4,042	38,596	49,262	21,914	92,813	0	0	7,166	55,366	4,176	2,870	15,925	23,073	320	399	2,016,303	335,235
MARKET RATIO	3%	4%	91%	5%	1%	20%	1%	3%	0%	1%	2%	15%	1%	28%	0%	0%	0%	17%	0%	1%	1%	7%	0%	0%	100%	100%
O/S.LOSSES	16,505	23,259	769,784	98,690	144,411	167,799	10,539	13,289	12,877	18,000	5,366	5,224	37,235	21,658	0	7,281	79,252	0	0	7,500	10,310	5,212	0	0	1,086,279	367,812
MARKET RATIO	2%	6%	71%	27%	13%	46%	1%	4%	1%	5%	0%	1%	3%	6%	0%	2%	7%	0%	0%	2%	1%	1%	0%	0%	100%	100%
LOSS RATIO	42%	21%	193%	8%	61%	54%	26%	33%	78%	124%	34%	28%	58%	111%	0%	230%	1695%	893%	22%	58%	18%	12%	7%	4%	134%	26%

2006 LOSS RATIO (MARIN)



2007 LOSS RATIO (MARINE)

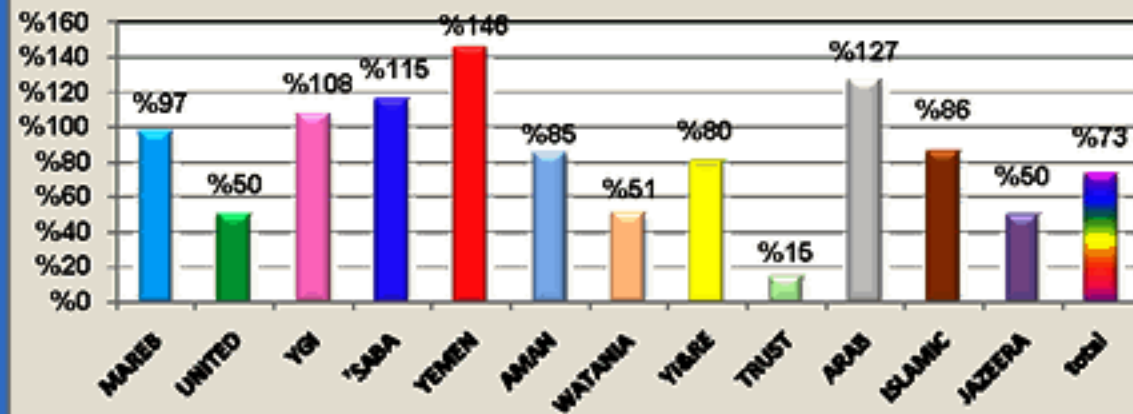


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS & W.C. & Liability LOSS RATIO

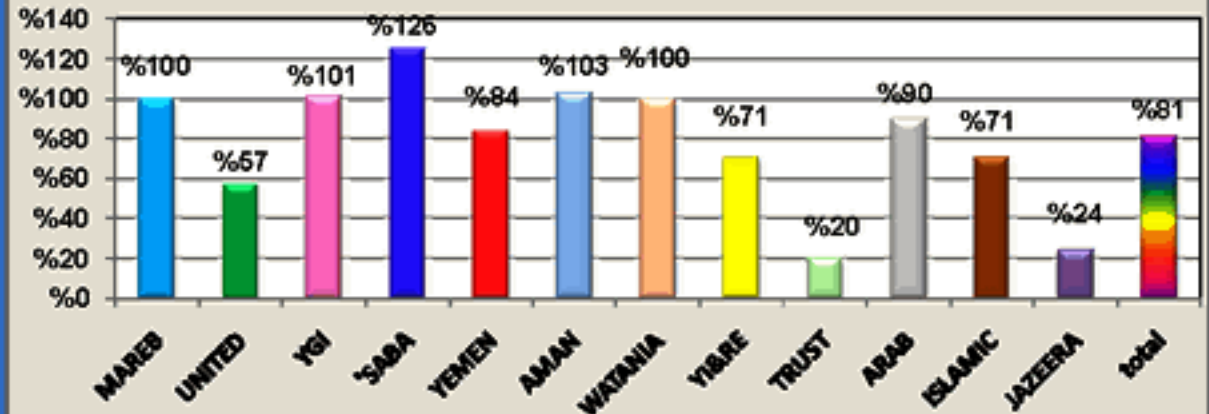
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	392,682	512,001	1,115,819	1,264,034	333,132	436,875	210,119	242,254	66,367	83,699	269,692	348,090	291,537	314,622	73,008	60,145	191,894	196,161	85,692	172,367	64,908	101,690	15,197	35,612	3,110,039	3,767,539
MARKET RATIO	13%	14%	36%	34%	11%	12%	7%	6%	2%	2%	9%	9%	9%	8%	2%	2%	6%	5%	3%	5%	2%	3%	0%	1%	100%	100%
PAID LOSSES	300,011	406,627	365,170	442,148	124,095	211,981	107,873	193,268	44,829	45,176	145,237	255,984	142,187	190,594	34,722	24,694	21,625	25,101	39,877	103,894	42,913	46,746	7,524	8,561	1,376,063	1,963,774
MARKET RATIO	22%	21%	27%	23%	9%	11%	8%	10%	3%	2%	11%	13%	10%	10%	3%	1%	2%	1%	3%	5%	3%	2%	1%	0%	100%	100%
O/S.LOSSES	81,762	104,613	193,433	291,624	234,183	230,372	134,215	110,827	51,835	25,000	84,283	101,075	5,930	115,552	23,925	17,866	6,381	14,233	68,704	51,022	12,928	25,130	0	0	897,578	1,077,314
MARKET RATIO	9%	10%	22%	26%	26%	21%	15%	10%	6%	2%	9%	9%	1%	11%	3%	2%	1%	1%	8%	5%	1%	2%	0%	0%	100%	100%
LOSS RATIO	97%	100%	50%	57%	108%	101%	115%	126%	146%	84%	85%	103%	51%	100%	80%	71%	15%	20%	127%	90%	86%	71%	50%	24%	73%	81%

2006 LOSS RATIO (MOTOR & W.C.)



2007 LOSS RATIO (MOTOR & W.C.)

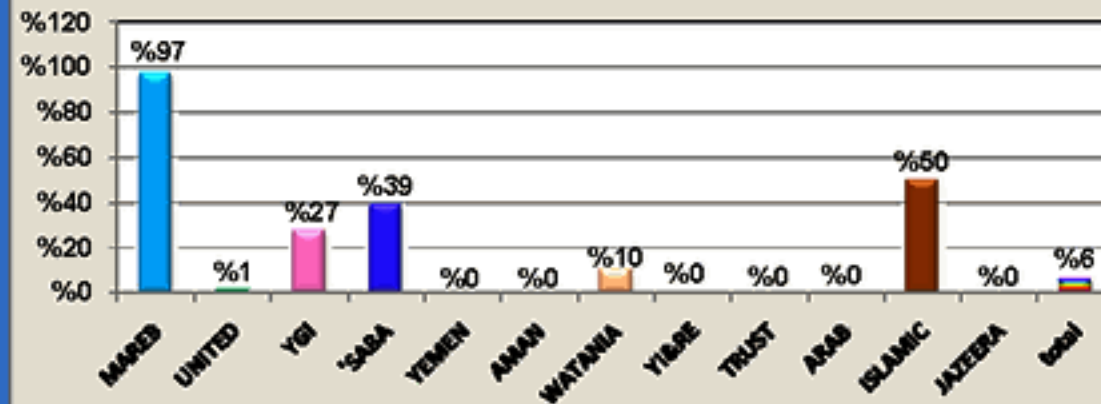


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MISC. ACC & Others LOSS RATIO

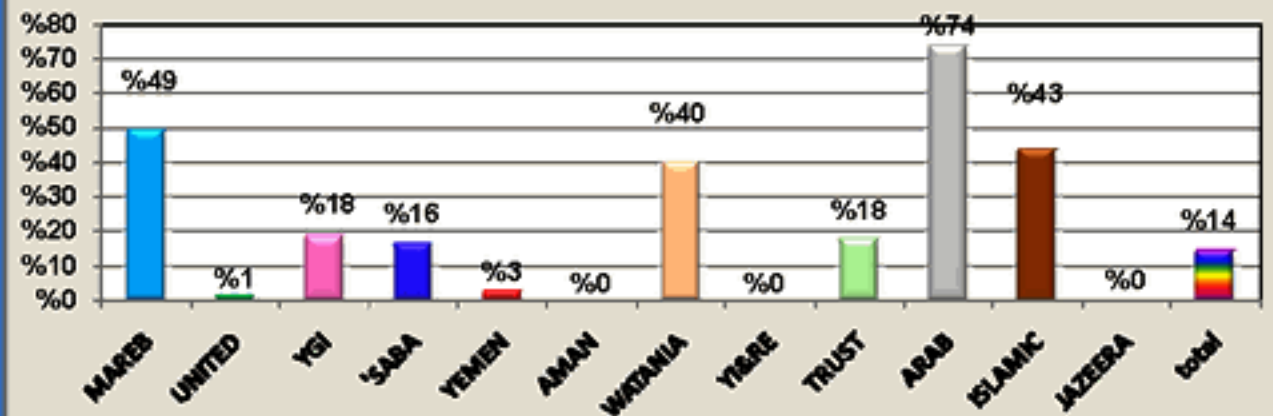
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	65,053	85,684	634,435	1,145,524	24,026	18,790	25,964	31,924	596	956	0	0	227,340	255,063	462	1	1,037,278	1,125,298	0	9,400	21,618	24,905	0	0	2,036,722	2,697,476
MARKET RATIO	3%	3%	31%	42%	1%	1%	1%	1%	0%	0%	0%	0%	11%	9%	0%	0%	51%	42%	0%	0%	1%	1%	0%	0%	100%	100%
PAID LOSSES	7,404	9,260	1,913	2,762	2,678	493	192	1,571	0	0	0	0	4,096	23,776	0	0	160	11	0	4,354	0	6,720	0	0	16,443	47,947
MARKET RATIO	45%	19%	12%	6%	16%	1%	1%	3%	0%	0%	0%	0%	25%	50%	0%	0%	1%	0%	0%	9%	0%	12%	0%	0%	100%	100%
O/S.LOSSES	55,736	32,897	5,330	11,317	3,911	2,962	9,936	3,639	0	24	0	0	19,213	78,305	0	0	7	199,240	0	2,575	10,800	5,110	0	0	104,932	336,068
MARKET RATIO	53%	10%	5%	3%	4%	1%	9%	1%	0%	0%	0%	0%	18%	23%	0%	0%	0%	59%	0%	1%	10%	2%	0%	0%	100%	100%
LOSS RATIO	97%	49%	1%	1%	27%	18%	39%	16%	0%	3%	#DIV/0!	#DIV/0!	10%	40%	0%	0%	0%	18%	#DIV/0!	74%	50%	43%	#DIV/0!	#DIV/0!	6%	14%

2006 LOSS RATIO (MISC.ACC.)



2007 LOSS RATIO (MISC.ACC.)

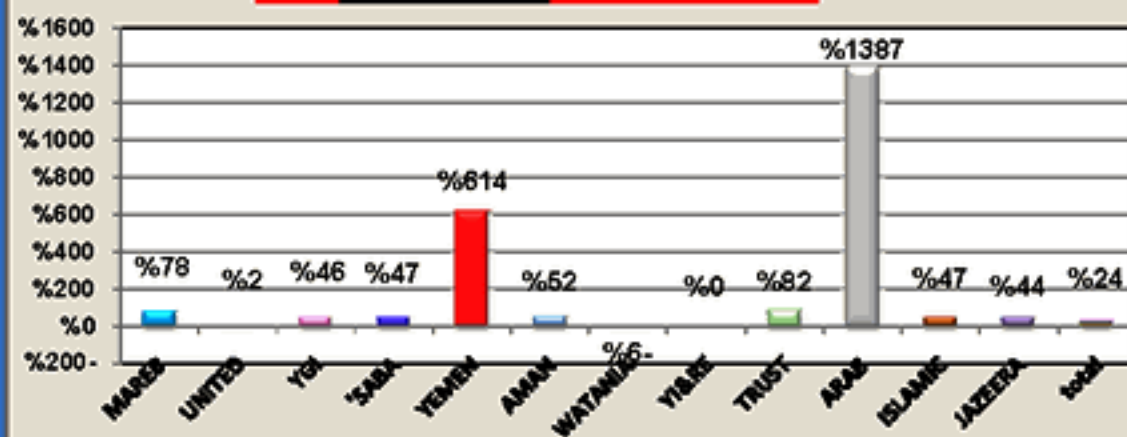


YEMEY INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

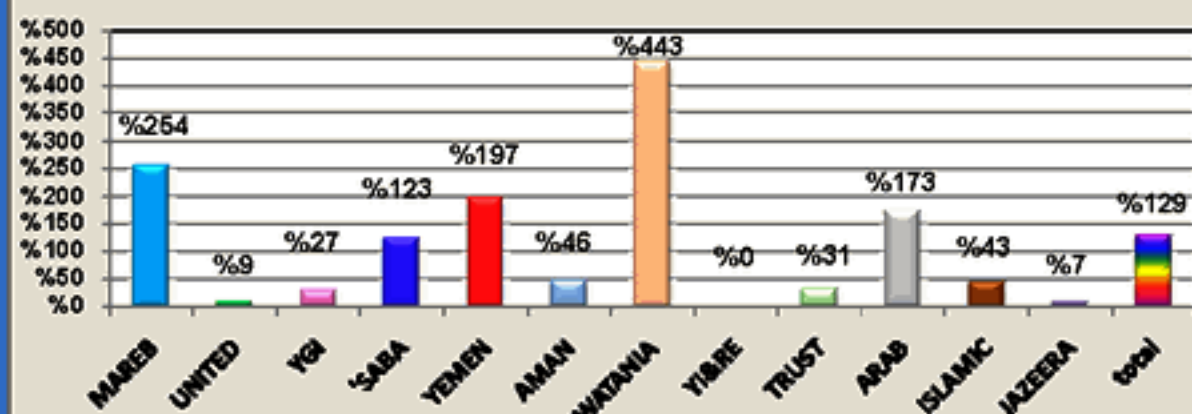
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	100,472	46,821	555,520	87,944	124,377	131,212	48,757	15,899	1,034	3,037	21,906	45,625	128,964	109,798	0	0	28,131	93,457	2,553	2,883	18,292	20,321	5,787	16,285	1,035,793	572,982
MARKET RATIO	10%	8%	54%	15%	12%	23%	5%	3%	0%	1%	2%	8%	12%	19%	0%	0%	3%	16%	0%	1%	2%	4%	1%	3%	100%	100%
PAID LOSSES	3,056	18,164	7,749	8,052	30,281	23,680	6,606	15,852	4,252	0	10,726	12,666	60,188	27,593	0	0	3,654	16,246	20	30	101	1,035	2,560	1,205	8,827	124,823
MARKET RATIO	35%	15%	88%	6%	343%	19%	75%	13%	48%	0%	122%	10%	-682%	22%	0%	0%	41%	13%	0%	0%	1%	1%	29%	1%	100%	100%
O/S.LOSSES	75,322	100,216	2,123	0	27,112	11,993	16,075	3,689	2,084	5,973	646	8,278	52,749	49,567	0	3,148	19,477	12,347	35,400	4,950	8,491	7,685	0	0	239,479	616,846
MARKET RATIO	31%	16%	1%	0%	11%	2%	7%	1%	1%	1%	0%	1%	22%	74%	0%	1%	8%	2%	15%	1%	4%	1%	0%	0%	100%	100%
LOSS RATIO	78%	254%	2%	9%	46%	27%	47%	123%	614%	197%	52%	46%	-6%	443%	#DIV/0!	#DIV/0!	82%	31%	1387%	173%	47%	43%	44%	7%	24%	129%

2006 LOSS RATIO (ENGINEERING)



2007 LOSS RATIO (ENGINEERING)

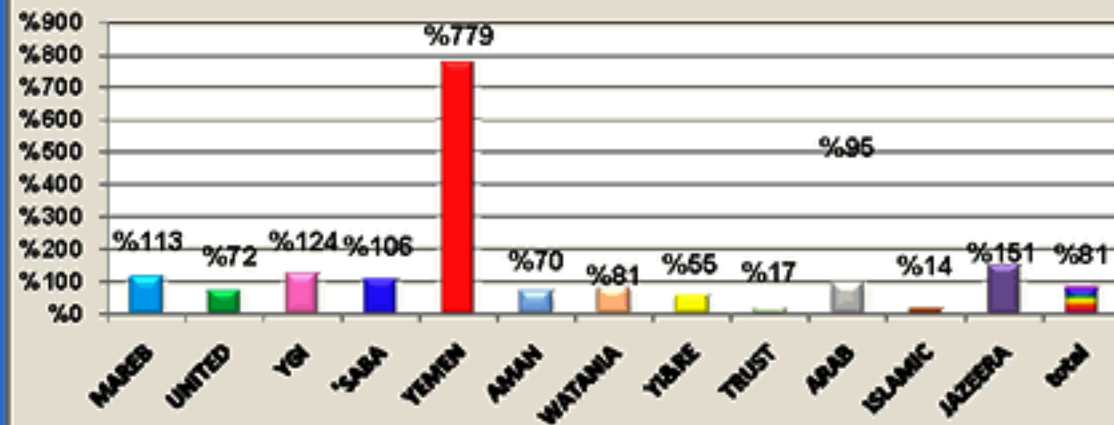


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		JAZEERA		TOTAL	
	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007	2006	2007
PREMIUM	89,856	121,996	335,982	497,414	54,341	155,316	6,898	14,208	2,422	786	23,975	31,649	72,519	85,656	74,144	67,531	13,152	13,015	19,935	22,526	25,876	30,380	24	8	719,123	1,040,485
MARKET RATIO	12%	12%	47%	48%	8%	15%	1%	1%	0%	0%	3%	3%	10%	8%	10%	6%	2%	1%	3%	2%	4%	3%	0%	0%	100%	100%
PAID LOSSES	47,384	68,347	131,221	117,486	31,029	44,899	6,342	4,953	11,675	3,337	10,455	22,577	56,181	60,474	28,876	25,616	804	2,747	8,813	7,100	3,505	7,556	35	0	336,321	365,092
MARKET RATIO	14%	19%	39%	32%	9%	12%	2%	1%	3%	1%	3%	6%	17%	17%	9%	7%	0%	1%	3%	2%	1%	2%	0%	0%	100%	100%
O/S.LOSSES	53,889	54,001	111,726	221,961	36,484	50,455	945	4,574	7,198	10,000	6,395	6,773	2,749	65,214	12,191	28,069	1,490	1,372	10,155	3,250	65	3,268	0	0	243,287	448,937
MARKET RATIO	22%	12%	46%	49%	15%	11%	0%	1%	3%	2%	3%	2%	1%	15%	5%	6%	1%	0%	4%	1%	0%	1%	0%	0%	100%	100%
LOSS RATIO	113%	100%	72%	68%	124%	61%	106%	67%	779%	1697%	70%	93%	81%	147%	55%	79%	17%	32%	95%	46%	14%	36%	151%	0%	81%	78%

2006 LOSS RATIO (LIFE)



2007 LOSS RATIO (LIFE)

