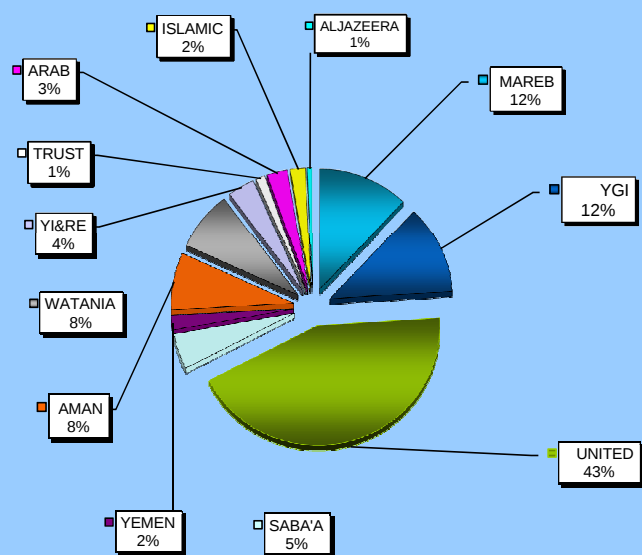
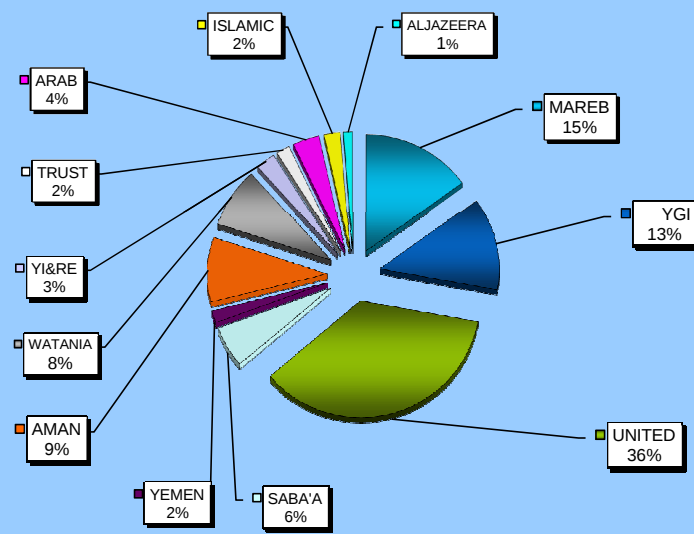


YEMEN INSURANCE MARKET STATISTICS (NET RETENTION) **(2006 / 2007)**

2006 MARKET PREMIUM RATIO (NET RETENTION)



2007 MARKET PREMIUM RATIO (NET RETENTION)

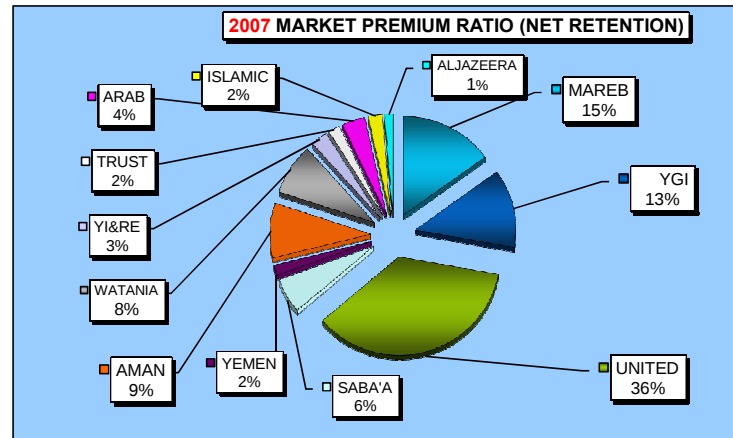
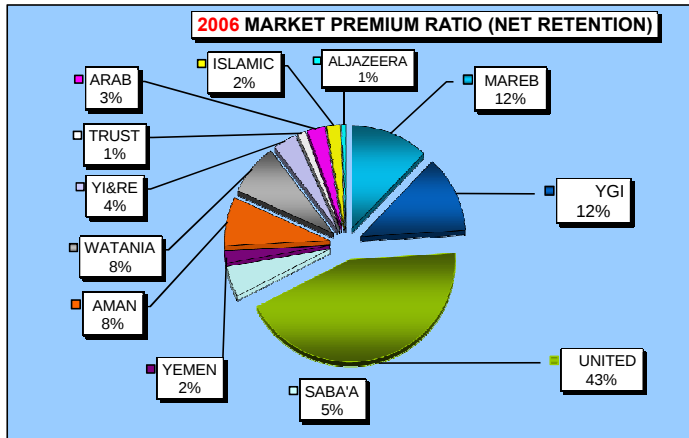


PORTFOLIO BREAKDOWN

YEMEN INSURANCE MARKET (NET RETENTION)

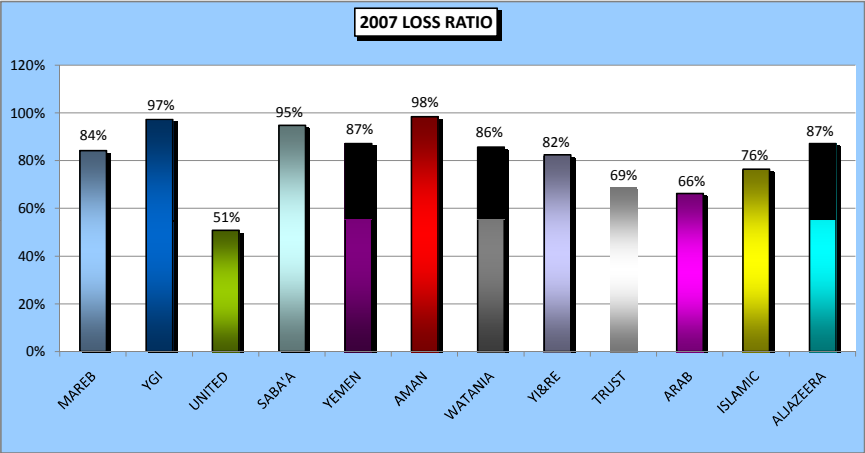
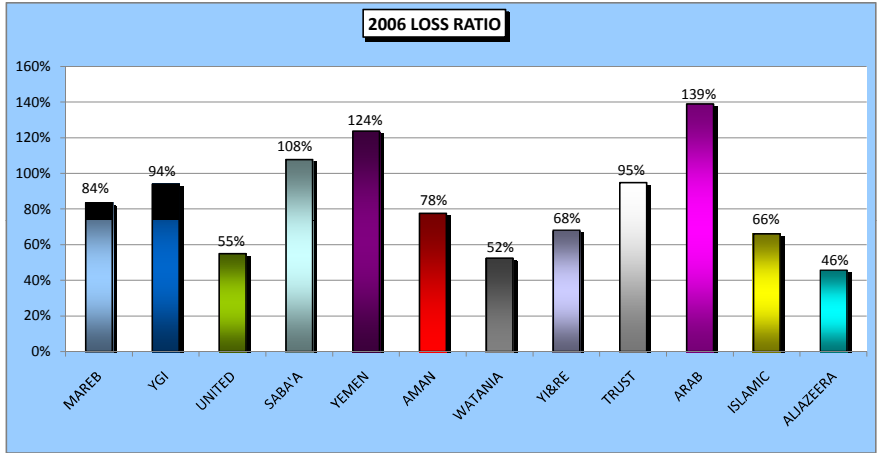
CURRENCY YEMENI RIALS IN THOUSAND

PARTICULARS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	11,774	19,916	4,577	6,516	136,754	52,434	6,151	15,631	1,107	1,671	9,134	17,789	6,063	2,126	4,051	278	396	1,407	509	430	2,082	1,805	295	327	182,893	120,330
GROWTH RATIO		69%		42%		-62%		154%		51%		95%		-65%		-93%		255%		-16%		-13%		11%		-34%
MARKET RATIO	6%	17%	3%	5%	75%	44%	3%	13%	1%	1%	5%	15%	3%	2%	2%	0%	0%	1%	0%	0%	1%	2%	0%	0%	100%	100%
MARINE	12,334	46,917	116,232	135,407	354,472	203,788	3,180	14,832	4,611	4,478	32,161	39,999	5,711	7,484	1,072	0	-1,493	528	4,821	5,822	8,336	11,625	4,849	5,649	546,286	476,529
GROWTH RATIO		280%		16%		-43%		366%		-3%		24%		31%		-100%		-135%		21%		39%		16%		-13%
MARKET RATIO	2%	10%	21%	28%	65%	43%	1%	3%	1%	1%	6%	8%	1%	2%	0%	0%	0%	0%	1%	1%	2%	2%	1%	1%	100%	100%
MOTORS & WC & LIABILITY	388,147	507,808	314,453	357,692	1,015,000	1,246,034	171,938	219,136	70,525	69,971	249,448	323,662	226,836	272,081	69,019	57,423	39,169	68,356	85,692	155,914	67,094	80,125	15,196	35,094	2,712,517	3,393,296
GROWTH RATIO		31%		14%		23%		27%		-1%		30%		20%		-17%		75%		82%		19%		131%		25%
MARKET RATIO	14%	15%	12%	11%	37%	37%	6%	6%	3%	2%	9%	10%	8%	8%	3%	2%	1%	2%	3%	5%	2%	2%	1%	1%	100%	100%
MISC. ACC. & OTHERS	18,647	26,867	15,962	14,853	12,059	12,103	4,366	5,567	277	337	0	0	27,635	48,232	58	461	2,482	3,489	0	2,820	1,602	2,055	0	0	83,088	116,784
GROWTH RATIO		44%		-7%		0%		28%		22%		0%		75%		695%		41%		100%		28%		0		41%
MARKET RATIO	22%	23%	19%	13%	15%	10%	5%	5%	0%	0%	0%	0%	33%	41%	0%	0%	3%	3%	0%	2%	2%	2%	0%	0%	100%	100%
ENGINEERING	18,890	22,660	5,108	7,512	120,486	3,864	6,128	2,929	345	398	7,671	20,880	18,020	9,487	0	0	1,586	3,334	766	865	1,499	2,828	5,786	16,284	186,285	91,041
GROWTH RATIO		20%		47%		-97%		-52%		15%		172%		-47%		0		110%		13%		89%		181%		-51%
MARKET RATIO	10%	25%	3%	8%	65%	4%	3%	3%	0%	0%	4%	23%	10%	10%	0%	0%	1%	4%	0%	1%	1%	3%	3%	18%	100%	100%
LIFE	40,437	73381	34,156	74,756	133,317	152,354	4,093	5,959	2,044	125	15,022	13,660	41,999	46,839	71,990	66,220	8,539	9,098	19,374	3,380	1,499	4,623	23	8	372,493	450,403
GROWTH RATIO		81%		119%		14%		46%		-94%		-9%		12%		-8%		7%		-83%		208%		-65%		21%
MARKET RATIO	11%	16%	9%	17%	36%	34%	1%	1%	0%	4%	3%	11%	10%	19%	15%	2%	2%	5%	1%	0%	1%	0%	0%	100%	100%	
TOTAL (Y.R.)	490,229	697,549	490,488	596,736	1,772,088	1,670,577	195,856	264,054	78,909	76,980	313,436	415,990	326,264	386,248	146,190	124,382	50,679	86,212	111,162	169,231	82,112	103,061	26,149	57,362	4,083,562	4,648,383
TOTAL (\$)	\$2,470	\$3,496	\$2,471	\$2,991	\$8,927	\$8,373	\$987	\$1,324	\$398	\$386	\$1,579	\$2,085	\$1,644	\$1,936	\$736	\$623	\$255	\$432	\$560	\$848	\$414	\$517	\$132	\$288	\$20,572	\$23,299
GROWTH RATIO		42%		21%		-6%		34%		-3%		32%		18%		-15%		69%		51%		25%		118%		13%
MARKET RATIO	12%	15%	12%	13%	43%	36%	5%	6%	2%	2%	8%	9%	8%	8%	4%	3%	1%	2%	3%	4%	2%	2%	0.64%	1.23%	100%	100%



YEMEN INSURANCE MARKET
ALL CLASSES (LOSS RATIO "NET RETENTION")

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	490,229	697,549	490,488	596,736	1,772,088	1,670,578	195,855	264,054	78,909	76,980	313,436	415,990	326,265	386,248	146,190	124,382	50,679	86,212	111,162	169,231	82,112	103,061	26,149	57,362	4,083,562	4,648,383
MARKET RATIO	12%	15%	12%	13%	43%	36%	5%	6%	2%	2%	8%	9%	8%	8%	4%	3%	1%	2%	3%	4%	2%	2%	1%	1%	100%	100%
PAID LOSSES	286,190	423,718	134,017	221,512	405,798	510,901	99,400	140,664	57,095	39,486	145,319	277,268	153,309	179,158	63,598	46,214	23,565	37,783	48,879	64,805	40,204	51,660	10,436	10,164	1,467,810	2,003,333
MARKET RATIO	19%	21%	9%	11%	28%	26%	7%	7%	4%	2%	10%	14%	10%	9%	4%	2%	2%	2%	3%	3%	3%	3%	1%	1%	100%	100%
O/S LOSSES	123,345	164,224	327,129	359,382	568,015	338,543	111,793	109,943	40,519	27,643	98,248	132,255	17,744	151,843	36,116	56,364	24,541	21,404	105,600	47,433	14,087	27,114	1,534	39,857	1,477,573	1,446,312
MARKET RATIO	8%	11%	22%	25%	38%	23%	8%	8%	3%	2%	7%	9%	1%	10%	2%	4%	2%	1%	7%	3%	1%	2%	1%	1%	100%	100%
LOSS RATIO	84%	84%	94%	97%	55%	51%	108%	95%	124%	87%	78%	98%	52%	86%	68%	82%	95%	69%	139%	66%	66%	76%	46%	87%	72%	74%



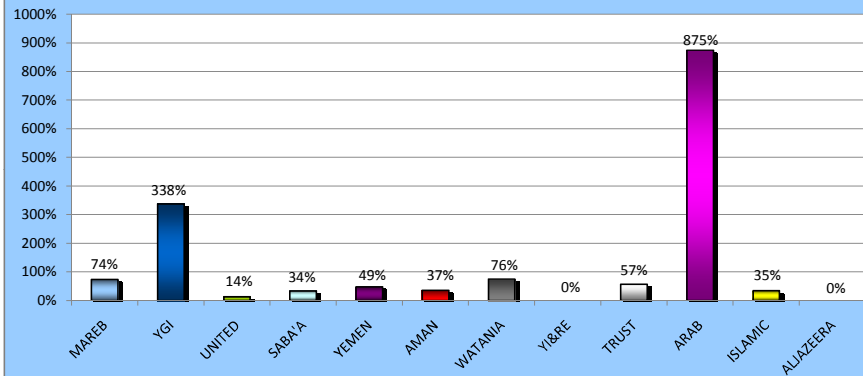
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : FIRE LOSS RATIO (NET RETENTION)

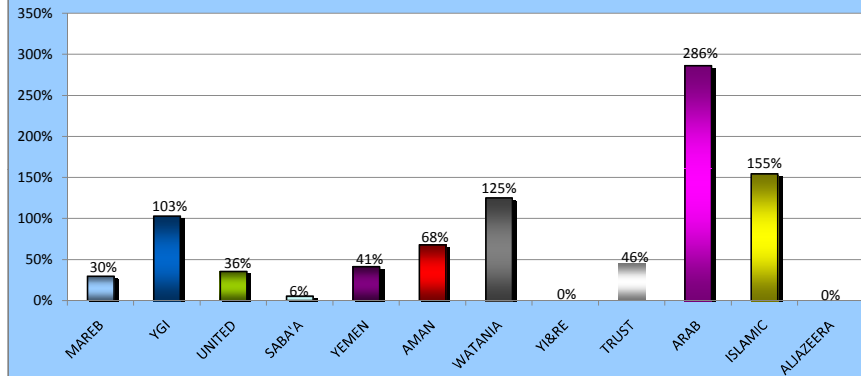
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	11,774	19,916	4,577	6,516	136,754	52,434	6,151	15,631	1,107	1,671	9,134	17,789	6,063	2,126	4,051	278	396	1,407	509	430	2,082	1,805	295	327	182,893	120,330
MARKET RATIO	6%	17%	3%	5%	75%	44%	3%	13%	1%	1%	5%	15%	3%	2%	2%	0%	0%	1%	0%	0%	1%	2%	0%	0%	100%	100%
PAID LOSSES	4,914	5,395	64	5,196	1,531	15,689	2,038	802	58	34	1,793	1,206	3,628	1,896	0	0	19	219	13	71	394	1,454	0	0	14,452	31,962
MARKET RATIO	34%	17%	0%	16%	11%	49%	14%	3%	0%	0%	12%	4%	25%	6%	0%	0%	0%	1%	0%	0%	3%	5%	0%	0%	100%	100%
O/S LOSSES	3,780	576	15,403	1,519	17,279	3,055	76	72	479	657	1,558	10,905	973	766	0	0	207	422	4,440	1,160	330	1,338	0	0	44,525	20,470
MARKET RATIO	8%	3%	35%	7%	39%	15%	0%	0%	1%	3%	3%	53%	2%	4%	0%	0%	0%	2%	10%	6%	1%	7%	0%	0%	100%	100%
LOSS RATIO	74%	30%	338%	103%	14%	36%	34%	6%	49%	41%	37%	68%	76%	125%	0%	0%	57%	46%	875%	286%	35%	155%	0%	0%	32%	44%

2006 LOSS RATIO (FIRE)



2007 LOSS RATIO (FIRE)



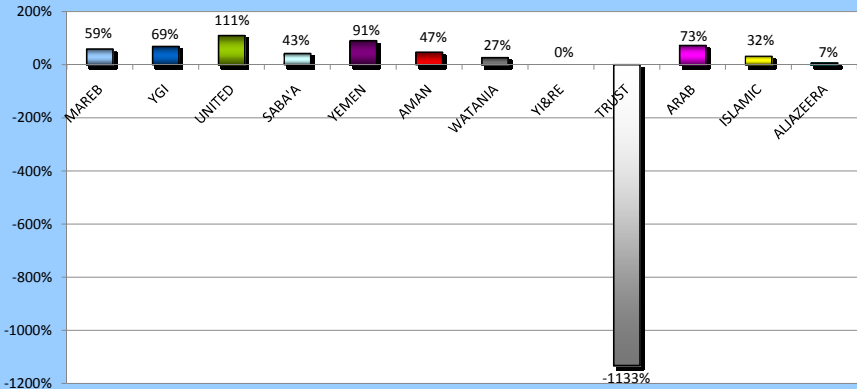
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : **MARINE LOSS RATIO (NET RETENTION)**

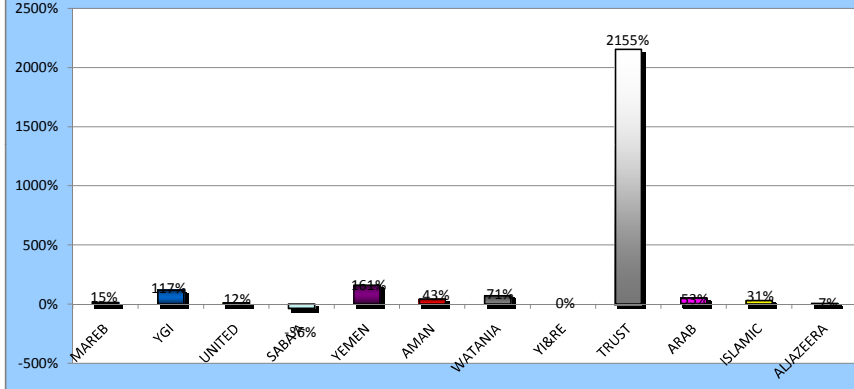
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	12,334	46,917	116,232	135,407	354,472	203,788	3,180	14,832	4,611	4,478	32,161	39,999	5,711	7,484	1,072	0	-1,493	528	4,821	5,822	8,336	11,625	4,849	5,649	546,286	476,529
MARKET RATIO	2%	10%	21%	28%	65%	43%	1%	3%	1%	1%	6%	8%	1%	2%	0%	0%	0%	0%	1%	1%	2%	2%	1%	1%	100%	100%
PAID LOSSES	3,618	3,867	10,200	16,629	28,878	4,004	778	-6,283	876	838	9,833	12,043	878	2,548	0	0	2,050	11,379	1,044	861	1,872	2,933	319	399	60,346	49,218
MARKET RATIO	6%	8%	17%	34%	48%	8%	1%	-13%	1%	2%	16%	24%	1%	5%	0%	0%	3%	23%	2%	2%	3%	6%	1%	1%	100%	100%
O/S LOSSES	3,657	3,263	69,912	142,423	363,139	19,595	574	946	3,317	6,358	5,366	5,224	676	2,782	0	7,281	14,860	0	2,478	2,250	829	614	0	0	465,127	191,135
MARKET RATIO	1%	2%	15%	75%	78%	10%	0%	0%	1%	3%	1%	3%	0%	1%	0%	4%	3%	0%	1%	1%	0%	0%	0%	0%	100%	100%
LOSS RATIO	59%	15%	69%	117%	111%	12%	43%	-36%	91%	161%	47%	43%	27%	71%	0%	0%	-1133%	2155%	73%	53%	32%	31%	7%	7%	96%	50%

2006 LOSS RATIO (MARINE)



2007 LOSS RATIO (MARINE)



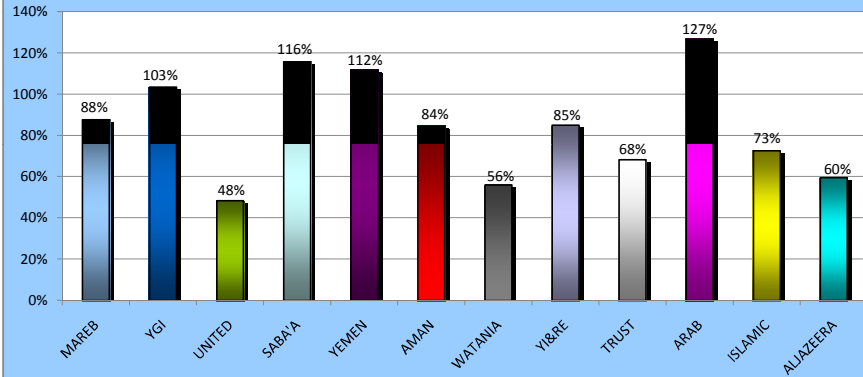
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : **MOTORS, WC & LIABILITY LOSS RATIO** (NET RETENTION)

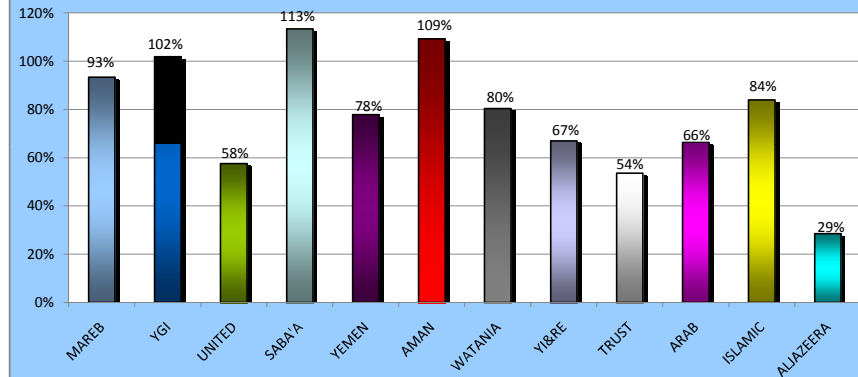
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	388,147	507,808	314,453	357,692	1,015,000	1,246,034	171,938	219,136	70,525	69,971	249,448	323,662	226,836	272,081	69,019	57,423	39,169	68,356	85,692	155,914	67,094	80,125	15,196	35,094	2,712,517	3,393,296
MARKET RATIO	14%	15%	12%	11%	37%	37%	6%	6%	3%	2%	9%	10%	8%	8%	3%	2%	1%	2%	3%	5%	2%	2%	1%	1%	100%	100%
PAID LOSSES	263,974	370,530	105,126	174,652	327,356	435,666	90,888	141,886	44,920	38,447	126,493	252,640	122,221	141,163	34,722	20,598	20,374	22,384	39,877	61,493	37,613	45,337	7,522	8,560	1,221,086	1,713,356
MARKET RATIO	22%	22%	9%	10%	27%	25%	7%	8%	4%	2%	10%	15%	10%	8%	3%	1%	2%	1%	3%	4%	3%	3%	1%	0%	100%	100%
O/S LOSSES	76,091	103,752	220,179	189,500	163,108	281,624	108,099	106,533	33,849	16,000	84,283	101,075	4,840	77,424	23,925	17,866	6,381	14,233	68,704	42,030	11,128	21,892	1,534	1,450	808,109	980,489
MARKET RATIO	9%	11%	27%	19%	20%	29%	13%	11%	4%	2%	10%	10%	1%	8%	3%	2%	1%	1%	9%	4%	1%	2%	1%	0%	100%	100%
LOSS RATIO	88%	93%	103%	102%	48%	58%	116%	113%	112%	78%	84%	109%	56%	80%	85%	67%	68%	54%	127%	66%	73%	84%	60%	29%	75%	79%

2006 LOSS RATIO (MOTORS , WC & LIABILITY)



2007 LOSS RATIO (MOTORS , WC & LIABILITY)

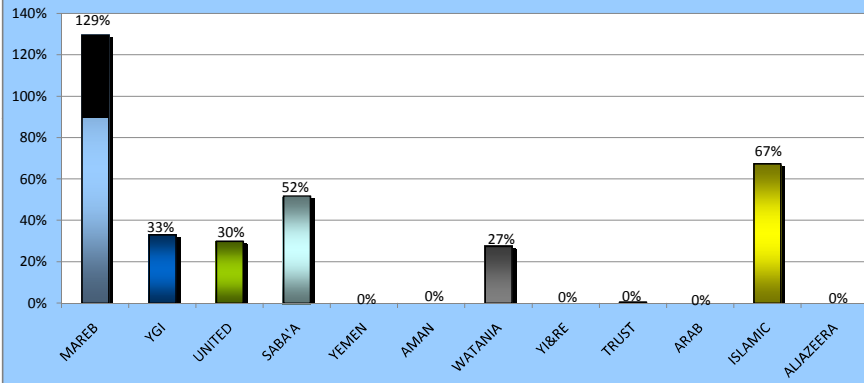


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MISC. ACC. & OTHERS LOSS RATIO (NET RETENTION)

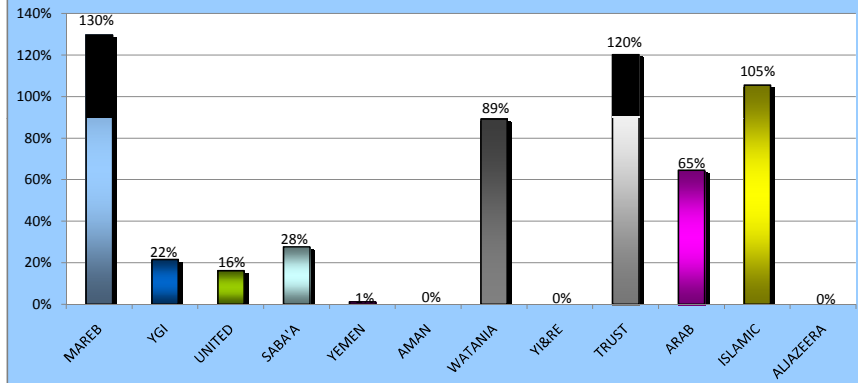
CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	18,647	26,867	15,962	14,853	12,059	12,103	4,366	5,567	277	337	0	0	27,635	48,232	58	461	2,482	3,489	0	2,820	1,602	2,055	0	0	83,088	116,784
MARKET RATIO	22%	23%	19%	13%	15%	10%	5%	5%	0%	0%	0%	0%	33%	41%	0%	0%	3%	3%	0%	2%	2%	2%	0%	0%	100%	100%
PAID LOSSES	2,009	8,562	2,375	480	1,729	989	47	603	0	0	0	0	3,672	11,151	0	0	11	11	0	1,306	0	1,146	0	0	9,843	24,248
MARKET RATIO	20%	35%	24%	2%	18%	4%	0%	2%	0%	0%	0%	0%	37%	46%	0%	0%	0%	0%	0%	5%	0%	5%	0%	0%	100%	100%
O/S LOSSES	22,122	26,263	2,897	2,726	1,880	974	2,216	939	0	4	0	0	3,920	31,913	0	0	1	4,185	0	515	1,080	1,022	0	0	34,116	68,541
MARKET RATIO	65%	38%	8%	4%	6%	1%	6%	1%	0%	0%	0%	0%	11%	47%	0%	0%	0%	6%	0%	1%	3%	1%	0%	0%	100%	100%
LOSS RATIO	129%	130%	33%	22%	30%	16%	52%	28%	0%	1%	0%	0%	27%	89%	0%	0%	0%	120%	0%	65%	67%	105%	0%	0%	53%	79%

2006 LOSS RATIO (MISC. ACC. & OTHERS)



2007 LOSS RATIO (MISC. ACC. & OTHERS)

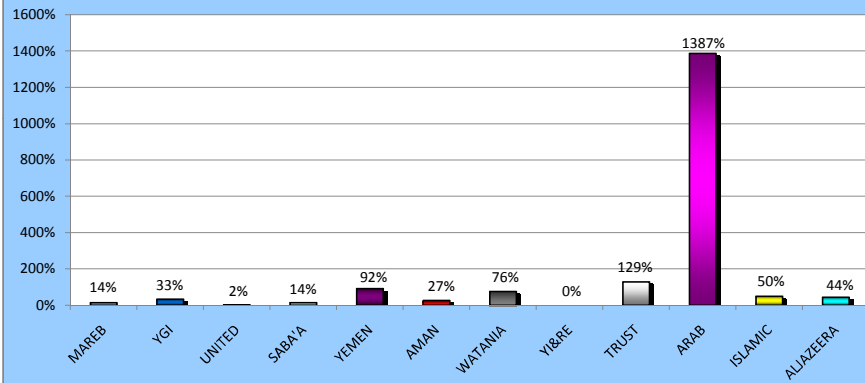


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (NET RETENTION)

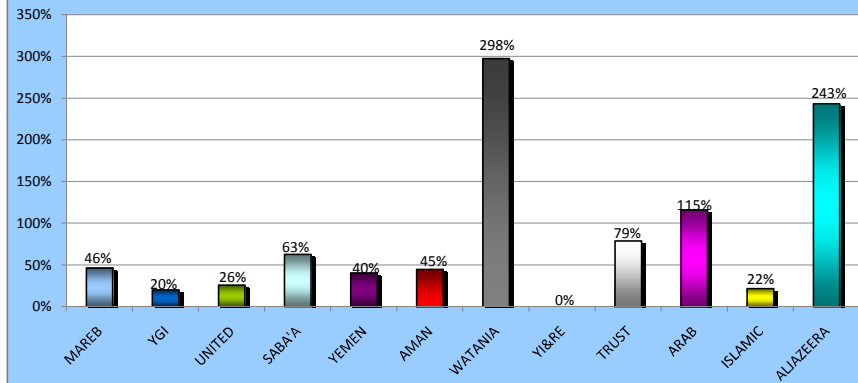
CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	18,890	22,660	5,108	7,512	120,486	3,864	6,128	2,929	345	398	7,671	20,880	18,020	9,487	0	0	1,586	3,334	766	865	1,499	2,828	5,788	16,284	186,287	91,041
MARKET RATIO	10%	25%	3%	8%	65%	4%	3%	3%	0%	0%	4%	23%	10%	10%	0%	0%	1%	4%	0%	1%	1%	3%	3%	18%	100%	100%
PAID LOSSES	156	7,737	789	992	1,665	998	380	1,499	284	7	1,391	1,082	7,223	8,823	0	0	447	1,436	6	9	42	27	2,560	1,205	14,943	23,815
MARKET RATIO	1%	32%	5%	4%	11%	4%	3%	6%	2%	0%	9%	5%	48%	37%	0%	0%	3%	6%	0%	0%	0%	0%	17%	5%	100%	100%
O/S LOSSES	2,531	2,767	902	510	166	0	469	343	35	154	646	8,278	6,445	19,404	0	3,148	1,602	1,192	10,620	990	704	583	0	38,407	26,680	38,573
MARKET RATIO	9%	7%	3%	1%	1%	0%	2%	1%	0%	0%	2%	21%	24%	50%	0%	8%	6%	3%	40%	3%	3%	2%	10%	100%	100%	100%
LOSS RATIO	14%	46%	33%	20%	2%	26%	14%	63%	92%	40%	27%	45%	76%	298%	0%	0%	129%	79%	1387%	115%	50%	22%	44%	243%	22%	69%

2006 LOSS RATIO (ENGINEERING)



2007 LOSS RATIO (ENGINEERING)

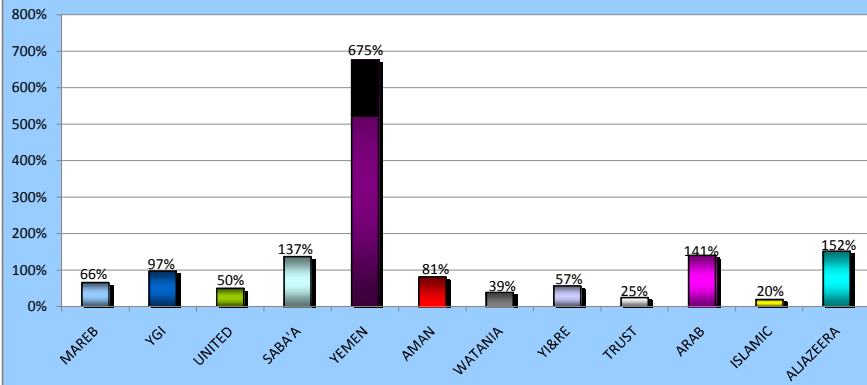


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO (NET RETENTION)

CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		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	40,437	73381	34,156	74,756	133,317	152,354	4,093	5,959	2,044	125	15,022	13,660	41,999	46,839	71,990	66,220	8,539	9,098	19,374	3,380	1,499	4,623	23	8	372,493	450,403
MARKET RATIO	11%	16%	9%	17%	36%	34%	1%	1%	1%	0%	4%	3%	11%	10%	19%	15%	2%	2%	5%	1%	0%	1%	0%	0%	100%	100%
PAID LOSSES	11,519	27,627	15,463	23,563	44,639	53,556	5,269	2,158	10,957	160	5,809	10,297	15,687	13,577	28,876	25,616	664	2,354	7,939	1,065	283	763	35	0	147,140	160,736
MARKET RATIO	8%	17%	11%	15%	30%	33%	4%	1%	7%	0%	4%	6%	11%	8%	20%	16%	0%	1%	5%	1%	0%	0%	0%	0%	100%	100%
O/S LOSSES	15,164	27,603	17,836	22,704	22,443	33,294	358	1,111	2,839	4,470	6,395	6,773	890	19,553	12,191	28,069	1,490	1,372	19,359	488	16	1,665	0	0	99,016	147,102
MARKET RATIO	15%	19%	18%	15%	23%	23%	0%	1%	3%	3%	6%	5%	1%	13%	12%	19%	2%	1%	20%	0%	0%	1%	0%	0%	100%	100%
LOSS RATIO	66%	75%	97%	62%	50%	57%	137%	55%	675%	3704%	81%	125%	39%	71%	57%	81%	25%	41%	141%	46%	20%	53%	152%	0%	66%	68%

2006 LOSS RATIO (LIFE)



2007 LOSS RATIO (LIFE)

