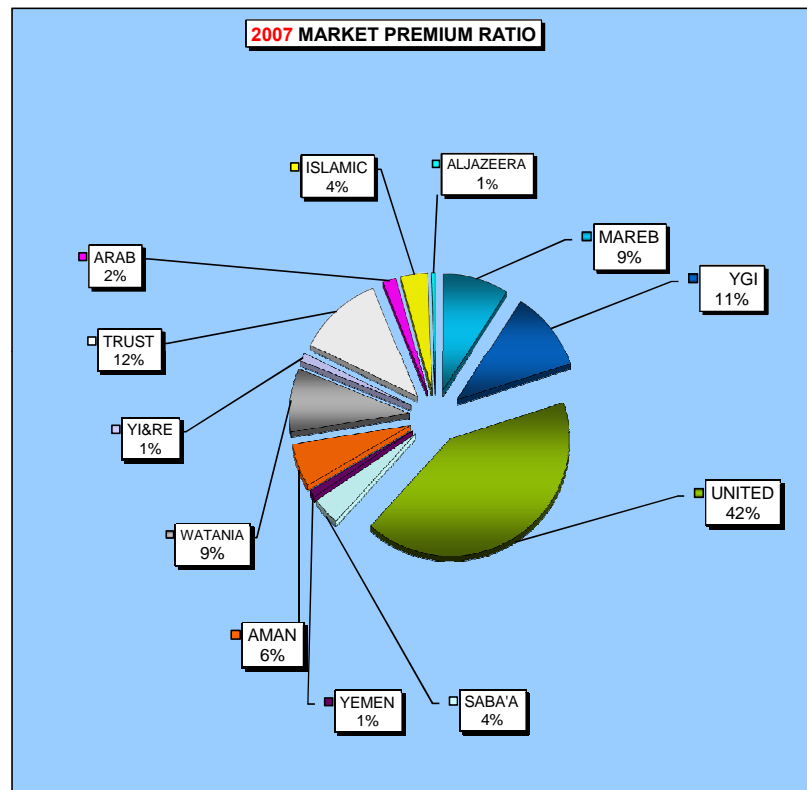
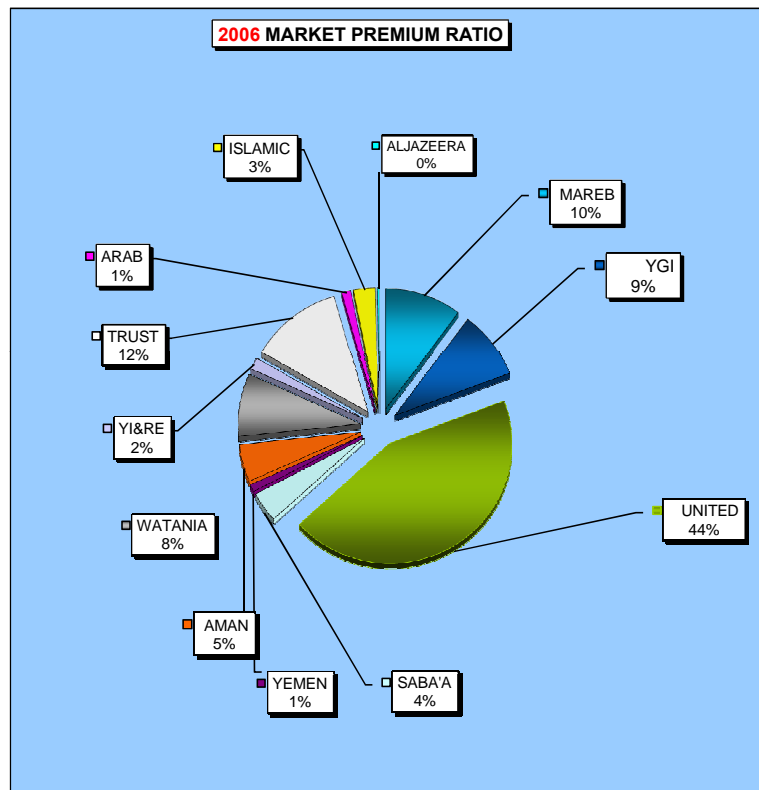


## YEMEN INSURANCE MARKET STATISTICS ( 2006 / 2007 )

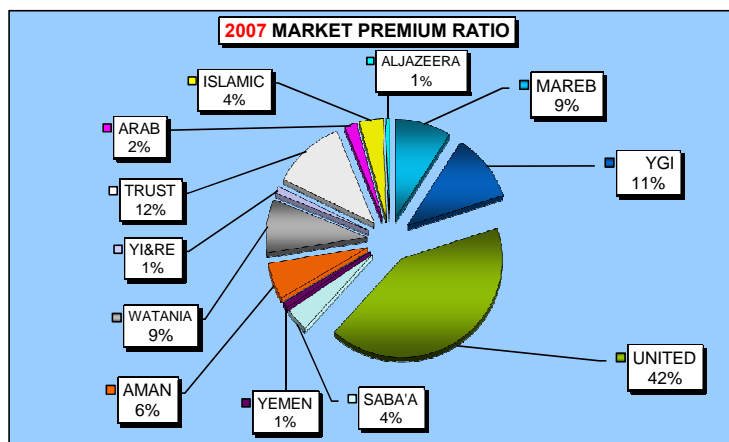
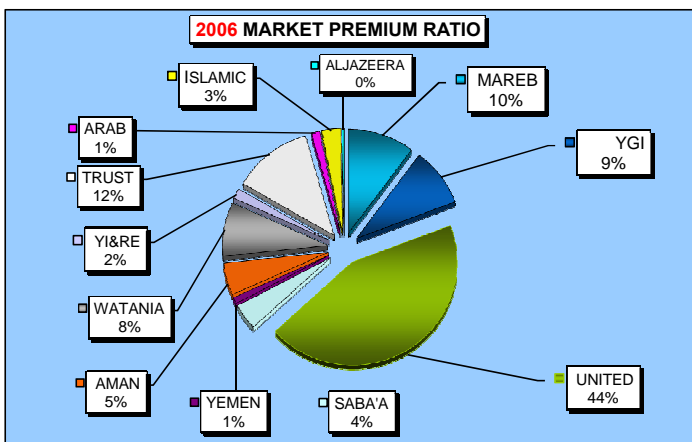


# PORTFOLIO BREAKDOWN

## YEMEN INSURANCE MARKET (DIRECT PREMIUM)

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	244,528	165,170	139,398	188,554	608,512	758,613	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
GROWTH RATIO		-32%		35%		25%		103%		78%		41%		263%		-34%		-10%		-16%		21%		11%		30%
MARKET RATIO	20%	10%	11%	12%	49%	47%	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	276,465	433,294	1,351,436	1,394,717	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
GROWTH RATIO		4%		57%		3%		-19%		-21%		48%		0%		-48%		36%		-7%		69%		91%		15%
MARKET RATIO	7%	7%	12%	16%	58%	52%	4%	3%	1%	1%	6%	7%	4%	4%	0%	0%	0%	0%	1%	1%	6%	9%	0%	0%	100%	100%
MOTORS & WC & LIABILITY	392,682	512,001	333,132	436,875	1,115,810	1,264,034	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	3,110,038	3,767,539
GROWTH RATIO		30%		31%		13%		15%		26%		29%		8%		-18%		2%		101%		57%		134%		21%
MARKET RATIO	13%	14%	11%	12%	36%	34%	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	24,026	18,790	634,435	1,145,524	25,964	31,924	596	956	0	0	227,340	255,063	462	602	1,037,228	1,125,250	0	9,400	21,618	24,905	0	0	2,036,722	2,698,078
GROWTH RATIO		32%		-22%		81%		23%		60%		0%		12%		30%		8%		100%		15%		0		32%
MARKET RATIO	3%	3%	1%	1%	31%	42%	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	124,377	131,212	555,520	87,944	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	5,786	16,284	1,035,792	572,981
GROWTH RATIO		-54%		5%		-84%		-67%		194%		108%		-15%		0		232%		13%		11%		181%		-45%
MARKET RATIO	10%	8%	12%	23%	54%	15%	5%	3%	0%	1%	2%	8%	12%	19%	0%	0%	3%	16%	0%	1%	2%	4%	1%	3%	100%	100%
LIFE	89,856	121,996	54,341	155,316	335,982	497,414	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	23	8	719,123	1,040,485
GROWTH RATIO		36%		186%		48%		106%		-68%		32%		18%		-9%		-1%		13%		17%		-66%		45%
MARKET RATIO	12%	12%	8%	15%	47%	48%	1%	1%	0%	0%	3%	3%	10%	8%	10%	6%	2%	1%	3%	2%	4%	3%	0%	0%	100%	100%
TOTAL (Y.R.)	1,061,921	1,107,684	951,739	1,364,041	4,601,695	5,148,246	423,143	469,620	104,648	127,292	529,921	736,973	881,767	1,080,851	162,471	137,251	1,285,626	1,443,726	129,159	226,487	303,728	456,003	26,151	61,482	10,461,969	12,359,656
TOTAL (\$)	\$5,350	\$5,552	\$4,795	\$6,837	\$23,182	\$25,804	\$2,132	\$2,354	\$527	\$638	\$2,670	\$3,694	\$4,442	\$5,418	\$818	\$688	\$6,477	\$7,236	\$651	\$1,135	\$1,530	\$2,286	\$132	\$308	\$52,705	\$61,950
GROWTH RATIO		4%		43%		11%		10%		21%		38%		22%		-16%		12%		74%		49%		134%		18%
MARKET RATIO	10%	9%	9%	11%	44%	42%	4%	4%	1%	1%	5%	6%	8%	9%	2%	1%	12%	12%	1%	2%	3%	4%	0.25%	0.50%	100%	100%



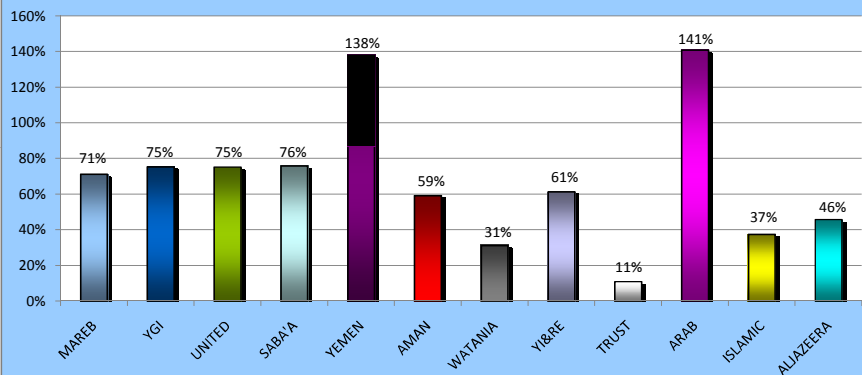
## YEMEN INSURANCE MARKET

### ALL CLASSES (LOSS RATIO)

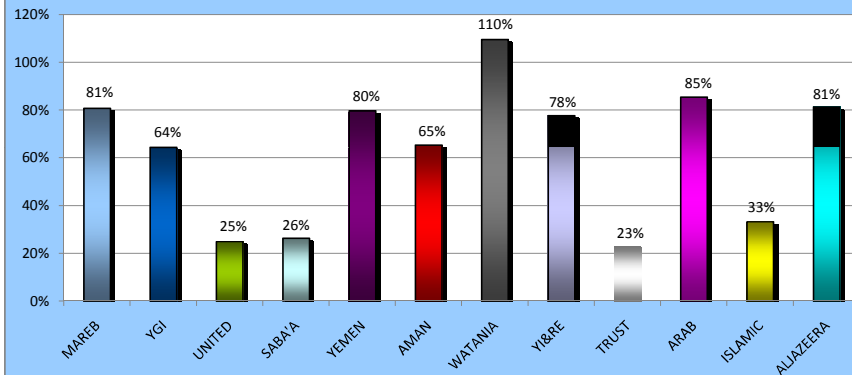
CURRENCY YR. 1000

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	1,061,921	1,107,684	951,739	1,364,041	4,601,695	5,148,246	423,143	469,620	104,648	127,292	529,921	736,973	881,767	1,080,851	162,471	137,251	1,285,626	1,443,726	129,159	226,487	303,728	456,003	26,151	61,482	10,461,969	12,359,656
MARKET RATIO	10%	9%	9%	11%	44%	42%	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	223,025	387,193	2,347,276	664,199	147,366	55,054	66,844	17,837	215,432	349,472	169,930	412,025	63,598	50,310	33,491	100,637	52,928	118,483	66,629	96,778	10,436	10,164	3,825,992	2,823,462
MARKET RATIO	11%	20%	6%	14%	61%	24%	4%	2%	2%	1%	6%	12%	4%	15%	2%	2%	1%	4%	1%	4%	2%	3%	0%	0%	100%	100%
O/S LOSSES	326,418	332,936	494,020	491,901	1,114,102	619,461	173,221	68,449	77,368	83,699	98,248	132,255	104,687	773,125	36,116	56,364	107,240	228,362	129,059	75,097	47,113	54,805	1,534	39,857	2,718,028	2,926,618
MARKET RATIO	12%	11%	18%	17%	41%	21%	6%	2%	3%	3%	4%	5%	4%	26%	1%	2%	4%	8%	5%	3%	2%	2%	0%	0%	100%	100%
LOSS RATIO	71%	81%	75%	64%	75%	25%	76%	26%	138%	80%	59%	65%	31%	110%	61%	78%	11%	23%	141%	85%	37%	33%	46%	81%	63%	47%

2006 LOSS RATIO



2007 LOSS RATIO



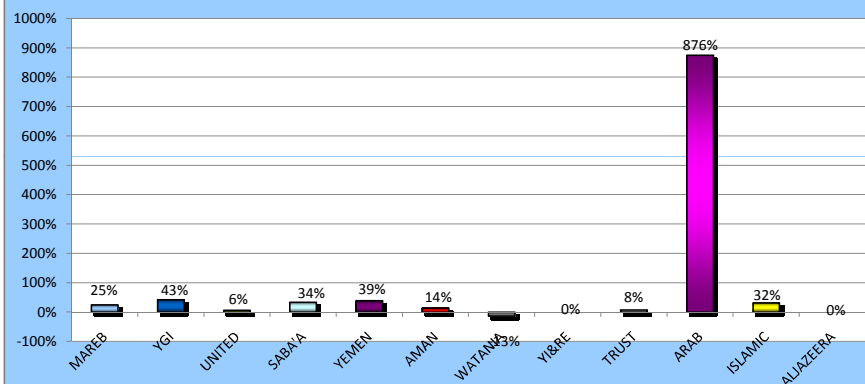
# **YEMEN INSURANCE MARKET**

**CLASS OF BUSINESS : FIRE LOSS RATIO**

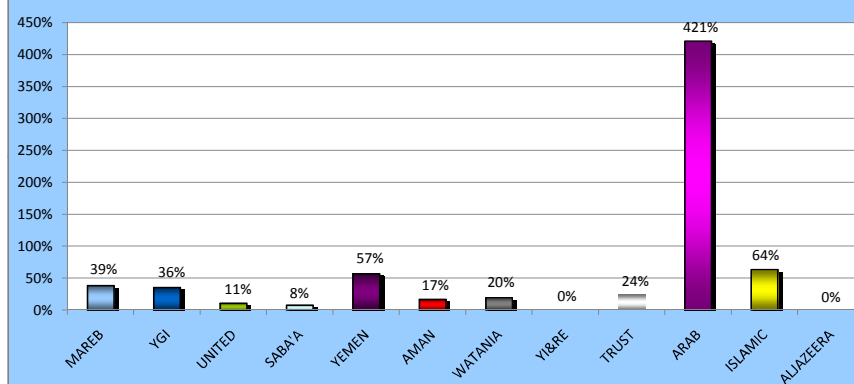
**CURRENCY YR. 1000**

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	244,528	165,170	139,398	188,554	608,512	758,613	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%	11%	12%	49%	47%	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	11,772	38,692	6,770	75,834	14,843	3,192	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	196,774
MARKET RATIO	23%	23%	16%	20%	9%	39%	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	47,919	28,320	31,706	5,969	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%	35%	22%	23%	5%	1%	3%	2%	8%	1%	9%	-10%	27%	0%	0%	0%	1%	11%	5%	3%	7%	0%	0%	100%	100%
LOSS RATIO	25%	39%	43%	36%	6%	11%	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)**



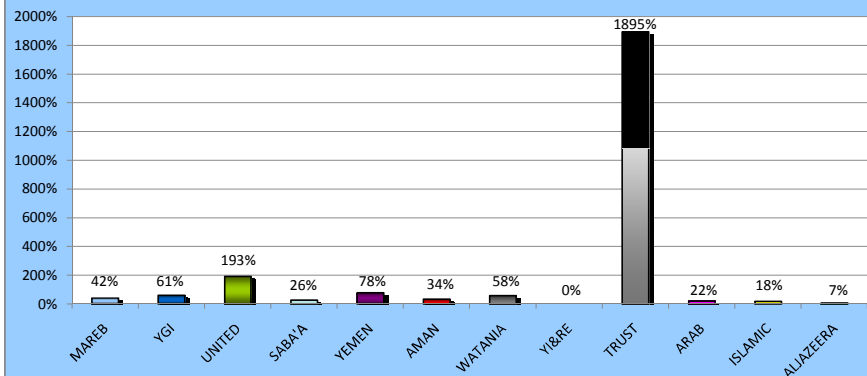
## YEMEN INSURANCE MARKET

CLASS OF BUSINESS : **MARINE LOSS RATIO**

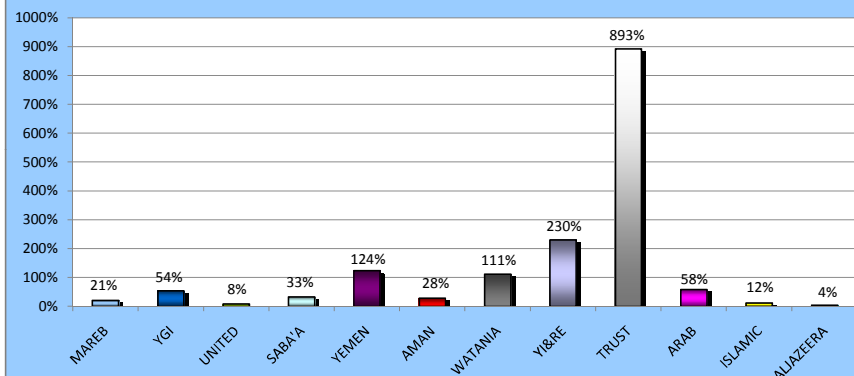
CURRENCY YR. 1000

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	169,330	176,332	276,465	433,294	1,351,436	1,394,717	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%	12%	16%	58%	52%	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	23,170	67,448	1,834,453	17,917	11,509	8,883	4,755	4,042	38,596	49,262	21,914	92,813	0	0	7,156	55,366	4,176	2,870	15,925	23,073	320	399	2,016,303	335,235
MARKET RATIO	3%	4%	1%	20%	91%	5%	1%	3%	0%	1%	2%	15%	1%	28%	0%	0%	0%	17%	0%	1%	7%	0%	0%	100%	100%	
O/S LOSSES	16,505	23,259	144,411	167,799	769,784	98,590	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	1,086,599	368,211
MARKET RATIO	2%	6%	13%	46%	71%	27%	1%	4%	1%	5%	0%	1%	3%	6%	0%	2%	7%	0%	0%	2%	1%	1%	0%	0%	100%	100%
LOSS RATIO	42%	21%	61%	54%	193%	8%	26%	33%	78%	124%	34%	28%	58%	111%	0%	230%	1895%	893%	22%	58%	18%	12%	7%	4%	134%	26%

2006 LOSS RATIO (MARINE)



2007 LOSS RATIO (MARINE)



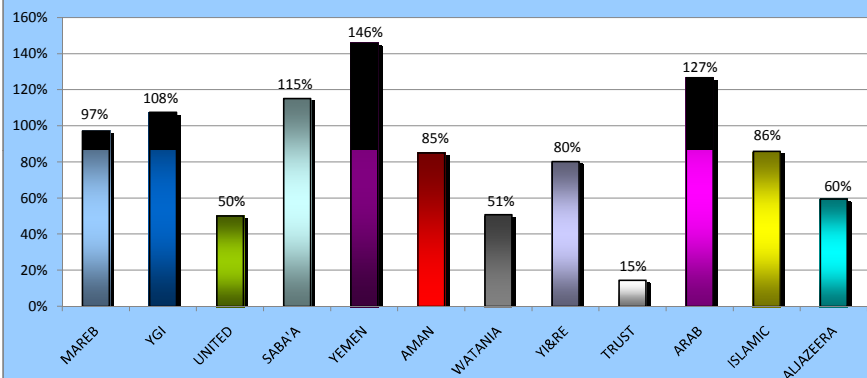
# **YEMEN INSURANCE MARKET**

**CLASS OF BUSINESS : MOTORS, WC & LIABILITY LOSS RATIO**

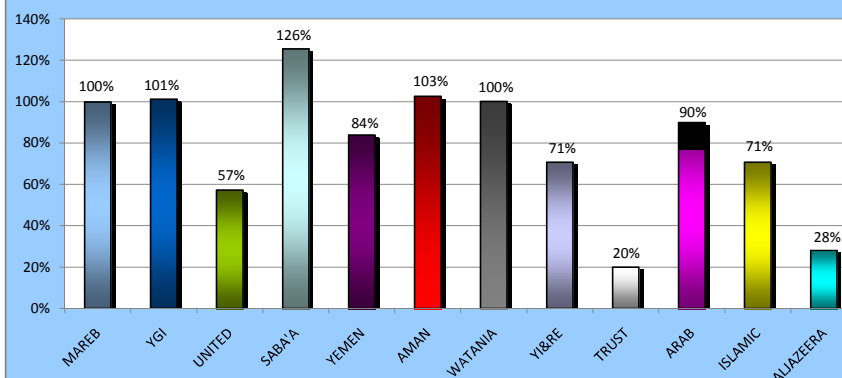
**CURRENCY YR. 1000**

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	392,682	512,001	333,132	436,875	1,115,810	1,264,034	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	3,110,038	3,767,539
MARKET RATIO	13%	14%	11%	12%	36%	34%	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	124,095	211,981	365,170	442,148	107,873	193,268	44,929	45,176	145,237	255,984	142,187	199,594	34,722	24,694	21,525	25,101	39,877	103,894	42,913	46,746	7,524	8,561	1,376,063	1,963,774
MARKET RATIO	22%	21%	9%	11%	27%	23%	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	234,183	230,372	193,433	281,624	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	1,534	1,450	905,103	1,085,875
MARKET RATIO	9%	10%	26%	21%	21%	26%	15%	10%	6%	2%	9%	9%	1%	11%	3%	2%	1%	1%	8%	5%	1%	2%	1%	0%	100%	100%
LOSS RATIO	97%	100%	108%	101%	50%	57%	115%	126%	146%	84%	85%	103%	51%	100%	80%	71%	15%	20%	127%	90%	86%	71%	60%	28%	73%	81%

**2006 LOSS RATIO (MOTORS , WC & LIABILITY)**



**2007 LOSS RATIO (MOTORS , WC & LIABILITY)**

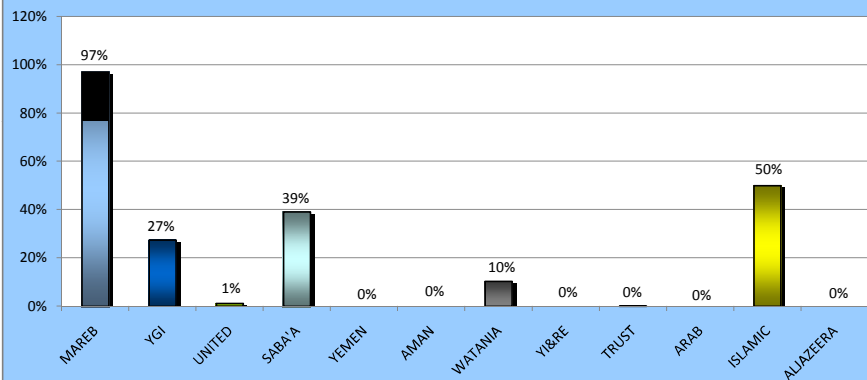


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS :MISC. ACC. & OTHERS LOSS RATIO**

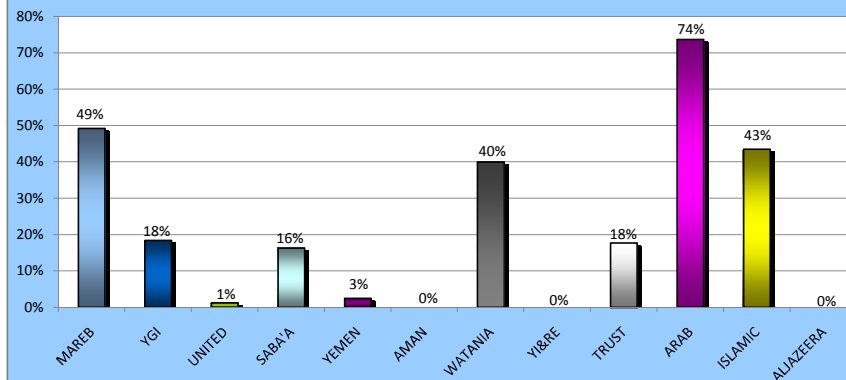
CURRENCY YR.1000

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	65,053	85,664	24,026	18,790	634,435	1,145,524	25,964	31,924	596	956	0	0	227,340	255,063	462	602	1,037,228	1,125,250	0	9,400	21,618	24,905	0	0	2,036,722	2,698,078
MARKET RATIO	3%	3%	1%	1%	31%	42%	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	2,678	493	1,913	2,762	192	1,571	0	0	0	0	4,096	23,776	0	0	160	11	0	4,354	0	5,720	0	0	16,443	47,947
MARKET RATIO	45%	19%	16%	1%	12%	6%	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	3,911	2,962	5,330	11,317	9,935	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%	4%	1%	5%	3%	9%	1%	0%	0%	0%	0%	18%	23%	0%	0%	0%	59%	0%	1%	10%	2%	0%	0%	100%	100%
LOSS RATIO	97%	49%	27%	18%	1%	1%	39%	16%	0%	3%	0%	0%	10%	40%	0%	0%	0%	18%	0%	74%	50%	43%	0%	0%	6%	14%

**2006 LOSS RATIO (MISC. ACC. & OTHERS)**



**2007 LOSS RATIO (MISC. ACC. & OTHERS)**

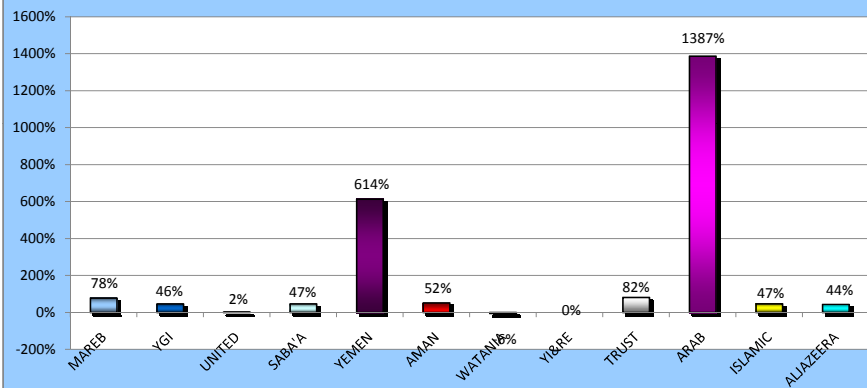


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : ENGINEERING LOSS RATIO**

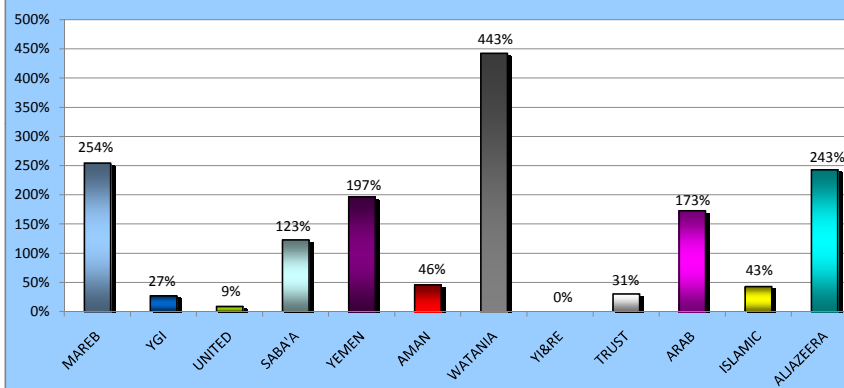
CURRENCY YR.1000

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	100,472	46,521	124,377	131,212	555,520	87,944	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	5,786	16,284	1,035,792	572,981
MARKET RATIO	10%	8%	12%	23%	54%	15%	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	30,281	23,680	7,749	8,052	6,606	15,852	4,262	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	124,523
MARKET RATIO	35%	15%	343%	19%	88%	6%	75%	13%	48%	0%	122%	10%	-682%	22%	0%	0%	41%	13%	0%	0%	1%	29%	1%	100%	100%	100%
O/S LOSSES	75,322	100,216	27,112	11,993	2,123	0	16,075	3,689	2,084	5,973	646	8,278	52,749	458,567	0	3,148	19,477	12,347	35,400	4,950	8,491	7,685	0	38,407	242,039	618,051
MARKET RATIO	31%	16%	11%	2%	1%	0%	7%	1%	1%	1%	0%	1%	22%	74%	0%	1%	8%	2%	15%	1%	4%	1%	1%	6%	100%	100%
LOSS RATIO	78%	254%	46%	27%	2%	9%	47%	123%	614%	197%	52%	46%	-6%	443%	0%	0%	82%	31%	1387%	173%	47%	43%	44%	243%	24%	130%

**2006 LOSS RATIO (ENGINEERING)**



**2007 LOSS RATIO (ENGINEERING)**



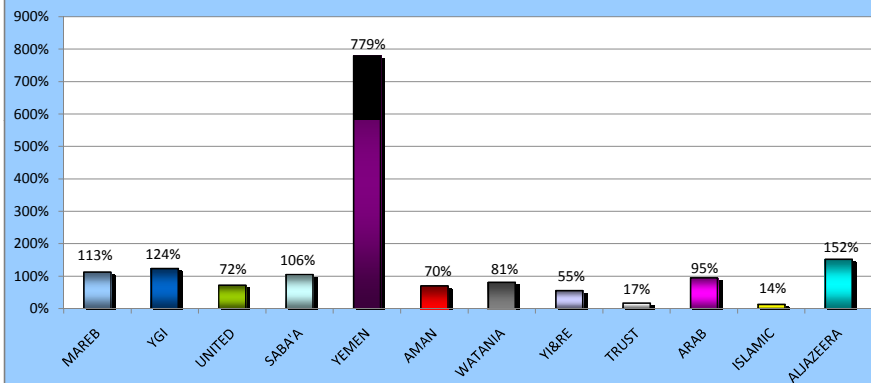


**YEMEN INSURANCE MARKET**  
**CLASS OF BUSINESS : LIFE LOSS RATIO**

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	89,856	121,996	54,341	155,316	335,982	497,414	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	23	8	719,123	1,040,485
MARKET RATIO	12%	12%	8%	15%	47%	48%	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	31,029	44,899	131,221	117,486	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	336,320	365,092
MARKET RATIO	14%	19%	9%	12%	39%	32%	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	36,484	50,455	111,726	221,961	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	243,322	448,937
MARKET RATIO	22%	12%	15%	11%	46%	49%	0%	1%	3%	2%	3%	2%	1%	15%	5%	6%	1%	0%	4%	1%	0%	1%	0%	0%	100%	100%
LOSS RATIO	113%	100%	124%	61%	72%	68%	106%	67%	779%	1697%	70%	93%	81%	147%	55%	79%	17%	32%	95%	46%	14%	36%	152%	0%	81%	78%

**2006 LOSS RATIO (LIFE)**



**2007 LOSS RATIO (LIFE)**

