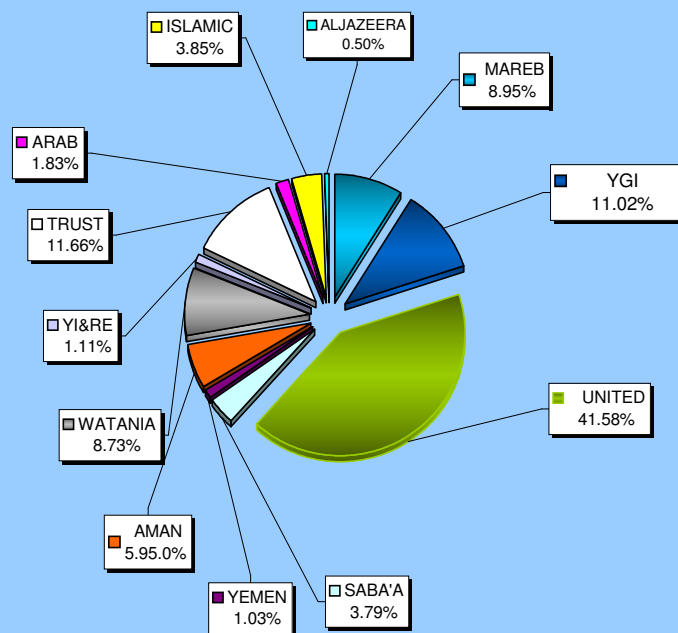
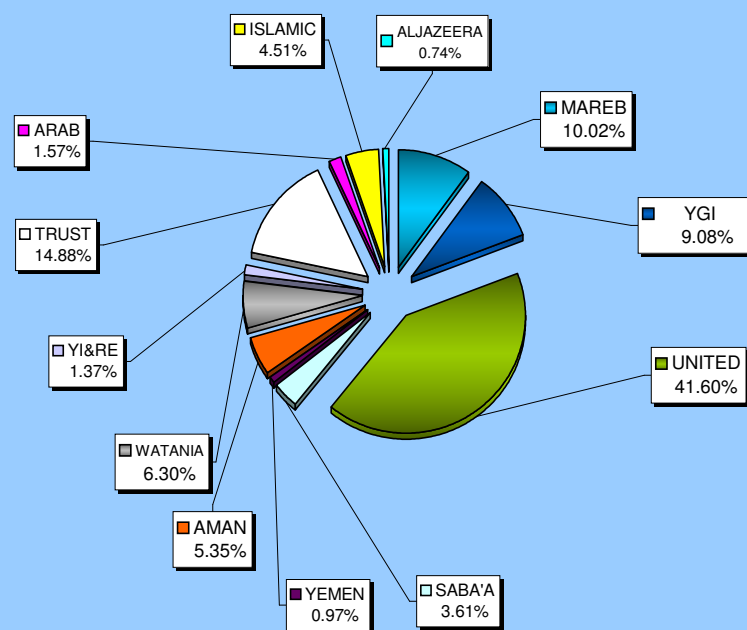


YEMEN INSURANCE MARKET STATISTICS (2007 / 2008)

2007 MARKET PREMIUM RATIO



2008 MARKET PREMIUM RATIO

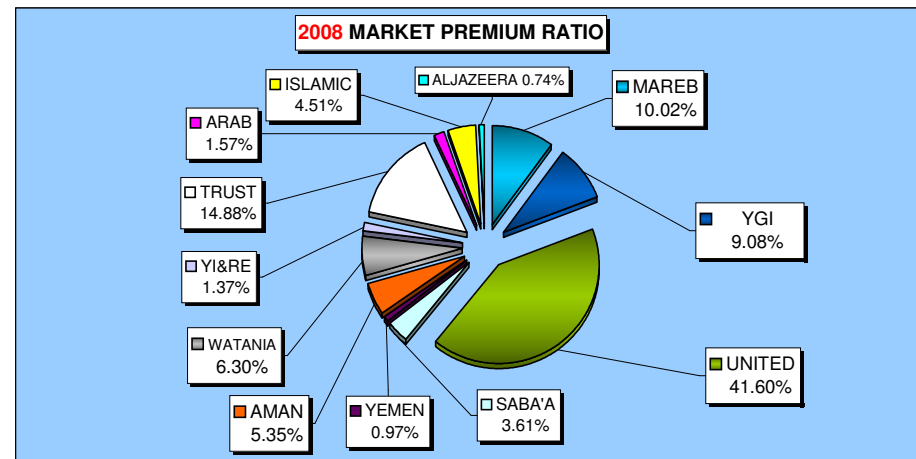
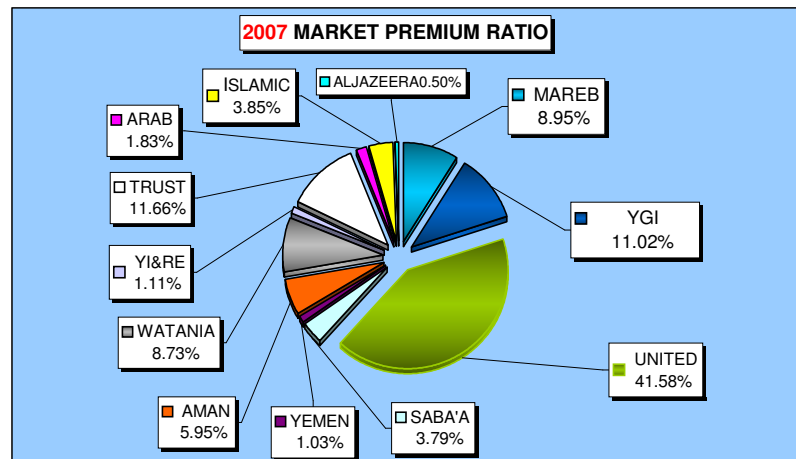


PORTFOLIO BREAKDOWN
YEMEN INSURANCE MARKET (DIRECT PREMIUM)

CURRENCY YEMENI RIALS IN THOUSAND

Rate=200.08

PARTICULARS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
FIRE	165,170	200,267	188,554	235,133	758,613	993,297	97,560	97,119	20,977	17,700	117,939	148,201	212,810	74,806	5,814	5,631	9,640	5,024	1,432	2,213	41,151	47,433	327	664	1,619,987	1,827,488
GROWTH RATIO		21%		25%		31%		0%		-16%		26%		-65%		-3%		-48%		55%		15%		103%		13%
MARKET RATIO	10%	11%	12%	13%	47%	54%	6%	5%	1%	1%	7%	8%	13%	4%	0%	0%	1%	0%	0%	0%	3%	3%	3%	0%	100%	100%
MARINE	176,332	191,995	433,294	340,264	1,394,717	1,544,072	67,775	93,809	17,837	25,218	193,670	172,733	102,901	110,230	3,159	4,738	6,203	13,387	17,879	10,537	246,410	323,101	9,251	6,981	2,669,428	2,837,065
GROWTH RATIO		9%		-21%		11%		38%		41%		-11%		7%		50%		116%		-41%		31%		-25%		6%
MARKET RATIO	7%	7%	16%	12%	52%	54%	3%	3%	1%	1%	7%	6%	4%	4%	0%	0%	0%	0%	1%	0%	9%	11%	0%	0%	100%	100%
MOTORS & WC & LIABILITY	512,001	721,979	436,875	477,319	1,264,034	1,438,057	242,254	218,230	83,699	96,089	348,090	390,250	314,622	295,089	60,145	127,955	196,161	187,827	172,367	178,596	103,643	172,550	35,612	64,084	3,769,502	4,368,025
GROWTH RATIO		41%		9%		14%		-10%		15%		12%		-6%		113%		-4%		4%		66%		80%		16%
MARKET RATIO	14%	17%	12%	11%	34%	33%	6%	5%	2%	2%	9%	9%	8%	7%	2%	3%	5%	4%	5%	4%	3%	4%	1%	1%	100%	100%
MISC. ACC. & OTHERS	85,664	85,627	18,790	30,468	1,145,524	1,168,095	31,924	33,370	956	297	0	0	255,063	207,944	602	417	1,125,250	1,669,119	9,400	2,381	25,454	34,502	0	0	2,698,627	3,232,220
GROWTH RATIO		0%		62%		2%		5%		-69%		0%		-18%		-31%		48%		100%		36%	0	0		20%
MARKET RATIO	3%	3%	1%	1%	42%	36%	1%	1%	0%	0%	0%	9%	6%	0%	0%	42%	52%	0%	0%	1%	1%	0%	0%	100%	100%	
ENGINEERING	46,521	55,944	131,212	101,415	87,944	185,027	15,899	34,478	3,037	1,288	45,625	11,794	109,798	112,975	0	0	93,457	230,925	2,883	2,104	25,763	22,216	16,285	35,597	578,424	793,763
GROWTH RATIO		20%		-23%		110%		117%		-58%		-74%		3%	0	0		147%		-27%		-14%		119%		37%
MARKET RATIO	8%	7%	23%	13%	15%	23%	3%	4%	1%	0%	8%	1%	19%	14%	0%	0%	16%	29%	0%	0%	4%	3%	3%	4%	100%	100%
LIFE	121,996	189,832	155,316	125,587	497,414	678,191	14,208	43,537	786	0	31,649	48,656	85,656	107,801	67,531	58,565	13,015	41,933	22,526	30,862	34,648	51,140	8	0	1,044,753	1,376,104
GROWTH RATIO		56%		-19%		36%		206%		-100%		54%		26%		-13%		222%		37%		48%		-100%		32%
MARKET RATIO	12%	14%	15%	9%	48%	49%	1%	3%	0%	0%	3%	4%	8%	8%	6%	4%	1%	3%	2%	2%	3%	4%	0%	0%	100%	100%
TOTAL (Y.R.)	1,107,684	1,445,644	1,364,041	#####	5,148,246	6,006,739	469,620	520,543	127,292	140,592	736,973	771,634	1,080,851	908,845	137,251	197,306	1,443,726	2,148,215	226,487	226,693	477,069	650,942	61,483	107,326	#####	14,434,665
TOTAL (\$)	\$5,536	\$7,225	\$6,817	\$6,548	\$25,731	\$30,022	\$2,347	\$2,602	\$636	\$703	\$3,683	\$3,857	\$5,402	\$4,542	\$686	\$986	\$7,216	\$10,737	\$1,132	\$1,133	\$2,384	\$3,253	\$307	\$536	\$61,879	\$72,144
GROWTH RATIO		31%		-4%		17%		11%		10%		5%		-16%		44%		49%		0%		36%		75%		17%
MARKET RATIO	8.95%	10.02%	11.02%	9.08%	41.58%	41.60%	3.79%	3.61%	1.03%	0.97%	5.95%	5.35%	8.73%	6.30%	1.11%	1.37%	11.66%	14.88%	1.83%	1.57%	3.85%	4.51%	0.50%	0.74%	100%	100%



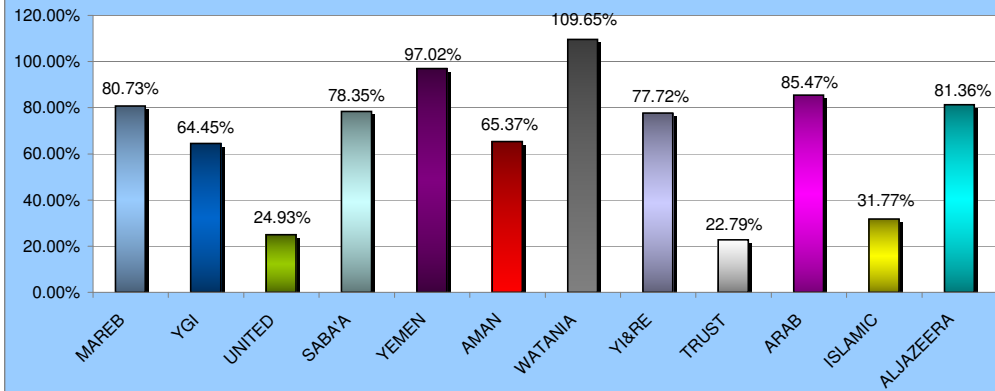
YEMEN INSURANCE MARKET

ALL CLASSES (LOSS RATIO)

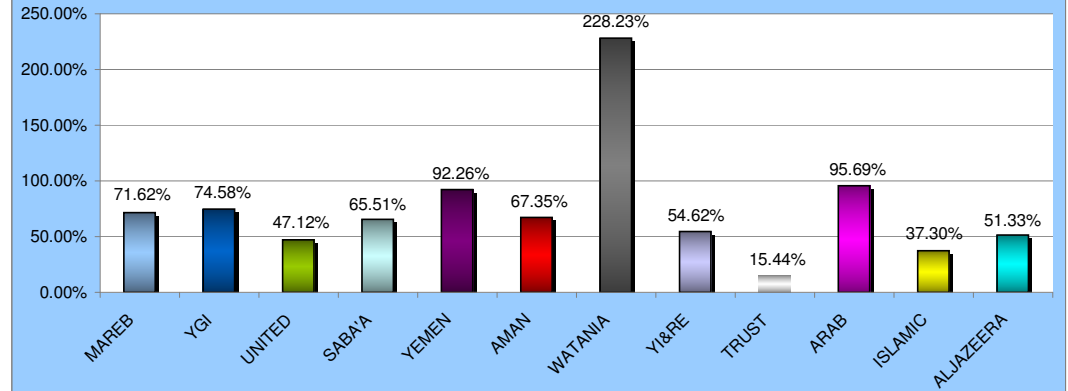
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	1,107,684	1,445,644	1,364,041	#####	5,148,246	6,006,739	469,620	520,543	127,292	140,592	736,973	771,634	1,080,851	908,845	137,251	197,306	1,443,726	2,148,215	226,487	226,693	477,069	650,942	61,483	107,326	#####	14,434,665
MARKET RATIO	9%	10%	11%	9%	42%	42%	4%	4%	1%	1%	6%	5%	9%	6%	1%	1%	12%	15%	2%	2%	4%	5%	0%	1%	100%	100%
PAID LOSSES	561,310	673,736	387,193	390,195	664,199	1,253,147	227,719	230,192	55,054	60,607	349,472	350,935	412,025	1,702,634	50,310	40,947	100,637	77,060	118,483	81,253	96,778	104,033	10,165	54,912	3,033,345	5,019,651
MARKET RATIO	19%	13%	13%	8%	22%	25%	8%	5%	2%	1%	12%	7%	14%	34%	2%	1%	3%	2%	4%	2%	3%	2%	0%	1%	100%	100%
O/S LOSSES	332,936	361,668	491,901	586,908	619,461	1,577,288	140,211	110,810	68,449	69,109	132,255	168,794	773,125	371,649	56,364	66,828	228,362	254,628	75,097	135,675	54,805	138,795	39,857	176	3,012,824	3,842,328
MARKET RATIO	11%	9%	16%	15%	21%	41%	5%	3%	2%	2%	4%	4%	26%	10%	2%	2%	8%	7%	2%	4%	2%	4%	1%	0%	100%	100%
LOSS RATIO	80.73%	71.62%	64.45%	74.58%	24.93%	47.12%	78.35%	65.51%	97.02%	92.26%	65.37%	67.35%	109.65%	228.23%	77.72%	54.62%	22.79%	15.44%	85.47%	95.69%	31.77%	37.30%	81.36%	51.33%	49%	61%

2007 LOSS RATIO



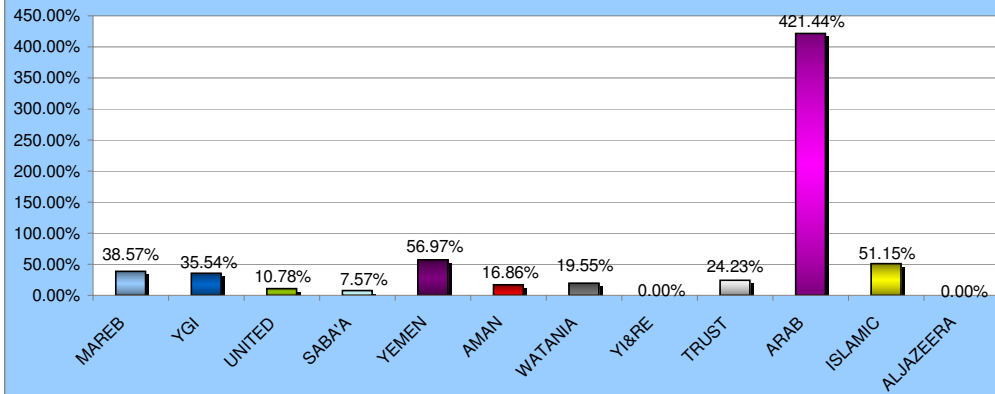
2008 LOSS RATIO



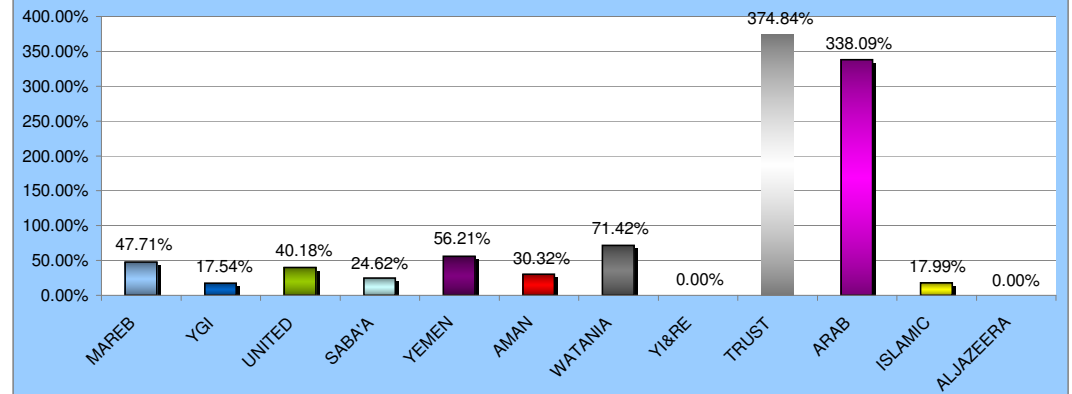
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	165,170	200,267	188,554	235,133	758,613	993,297	97,560	97,119	20,977	17,700	117,939	148,201	212,810	74,806	5,814	5,631	9,640	5,024	1,432	2,213	41,151	47,433	327	664	1,619,987	1,827,488
MARKET RATIO	10%	11%	12%	13%	47%	54%	6%	5%	1%	1%	7%	8%	13%	4%	0%	0%	1%	0%	0%	0%	3%	3%	0%	0%	100%	100%
PAID LOSSES	45,751	27,898	38,692	2,645	75,834	280,492	3,192	22,589	2,499	0	8,983	24,945	7,774	26,087	0	0	1,166	9,011	235	0	12,648	178	0	0	196,774	393,845
MARKET RATIO	23%	7%	20%	1%	39%	71%	2%	6%	1%	0%	5%	6%	4%	7%	0%	0%	1%	2%	0%	0%	6%	0%	0%	0%	100%	100%
O/S LOSSES	17,950	67,648	28,320	38,599	5,969	118,600	4,193	1,321	9,452	9,949	10,905	19,990	33,829	27,339	0	0	1,170	9,821	5,800	7,482	8,400	8,355	0	0	125,988	309,104
MARKET RATIO	14%	22%	22%	12%	5%	38%	3%	0%	8%	3%	9%	6%	27%	9%	0%	0%	1%	3%	5%	2%	7%	3%	0%	0%	100%	100%
LOSS RATIO	38.57%	47.71%	35.54%	17.54%	10.78%	40.18%	7.57%	24.62%	56.97%	56.21%	16.86%	30.32%	19.55%	71.42%	0.00%	0.00%	24.23%	374.84%	421.44%	338.09%	51.15%	17.99%	0.00%	0.00%	20%	38%

2007 LOSS RATIO (FIRE)



2008 LOSS RATIO (FIRE)



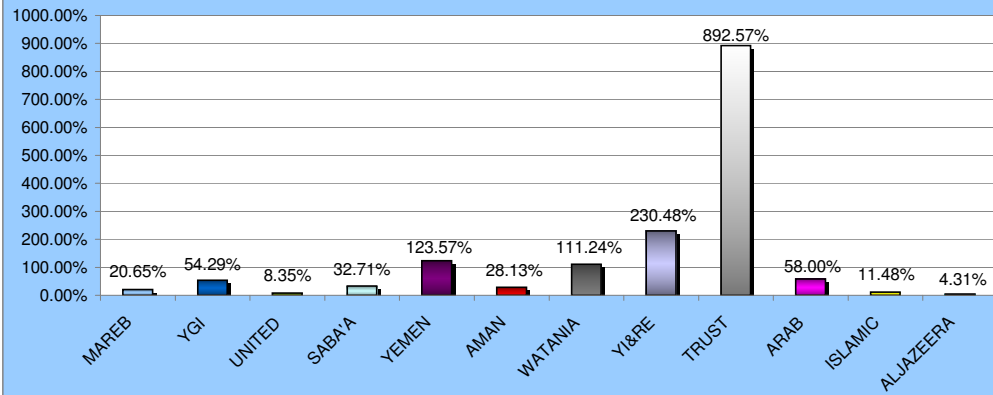
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MARINE LOSS RATIO

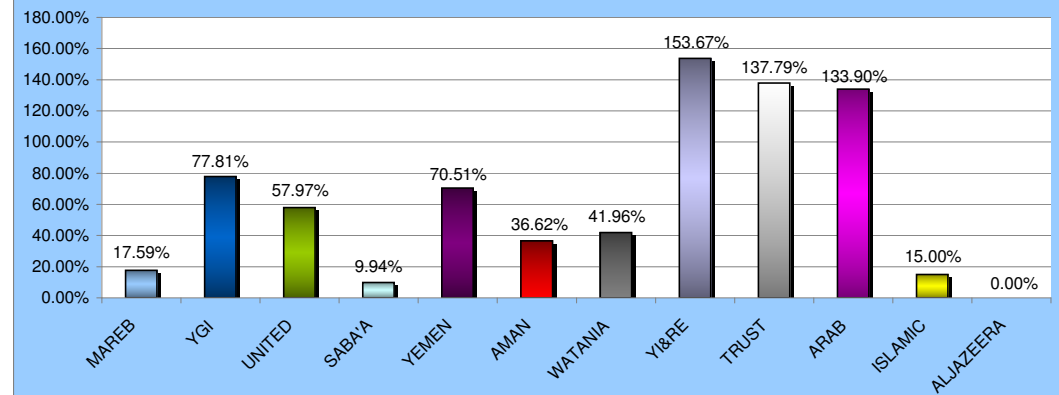
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	176,332	191,995	433,294	340,264	1,394,717	1,544,072	67,775	93,809	17,837	25,218	193,670	172,733	102,901	110,230	3,159	4,738	6,203	13,387	17,879	10,537	246,410	323,101	9,251	6,981	2,669,428	2,837,065
MARKET RATIO	7%	7%	16%	12%	52%	54%	3%	3%	1%	1%	7%	6%	4%	4%	0%	0%	0%	0%	1%	0%	9%	11%	0%	0%	100%	100%
PAID LOSSES	13,161	12,289	67,448	121,817	17,917	140,238	8,883	8,699	4,042	10,360	49,262	43,412	92,813	25,635	0	0	55,366	2,845	2,870	4,335	23,073	16,573	399	0	335,235	386,203
MARKET RATIO	4%	3%	20%	32%	5%	36%	3%	2%	1%	3%	15%	11%	28%	7%	0%	0%	17%	1%	1%	1%	7%	4%	0%	0%	100%	100%
O/S LOSSES	23,259	21,484	167,799	142,928	98,590	754,807	13,289	622	18,000	7,422	5,224	19,839	21,658	20,616	7,281	7,281	0	15,601	7,500	9,774	5,212	31,883	0	0	367,812	1,032,257
MARKET RATIO	6%	2%	46%	14%	27%	73%	4%	0%	5%	1%	1%	2%	6%	2%	2%	1%	0%	2%	2%	1%	1%	3%	0%	0%	100%	100%
LOSS RATIO	20.65%	17.59%	54.29%	77.81%	8.35%	57.97%	32.71%	9.94%	123.57%	70.51%	28.13%	36.62%	111.24%	41.96%	230.48%	153.67%	892.57%	137.79%	58.00%	133.90%	11.48%	15.00%	4.31%	0.00%	26%	50%

2007 LOSS RATIO (MARINE)



2008 LOSS RATIO (MARINE)



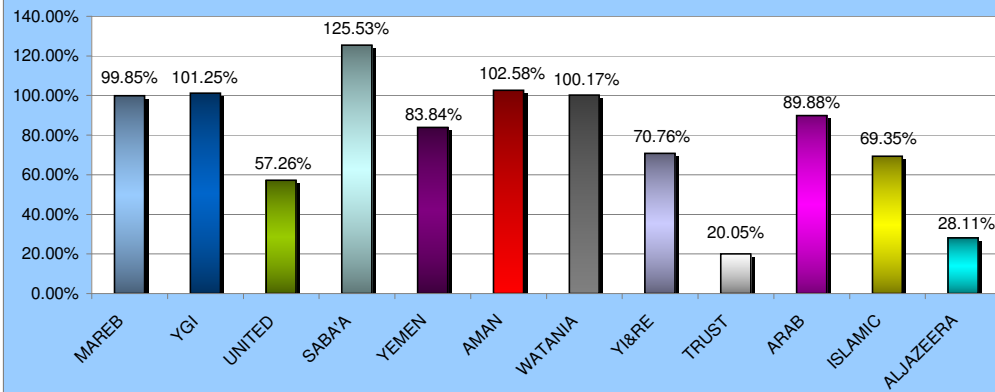
YEMEN INSURANCE MARKET

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

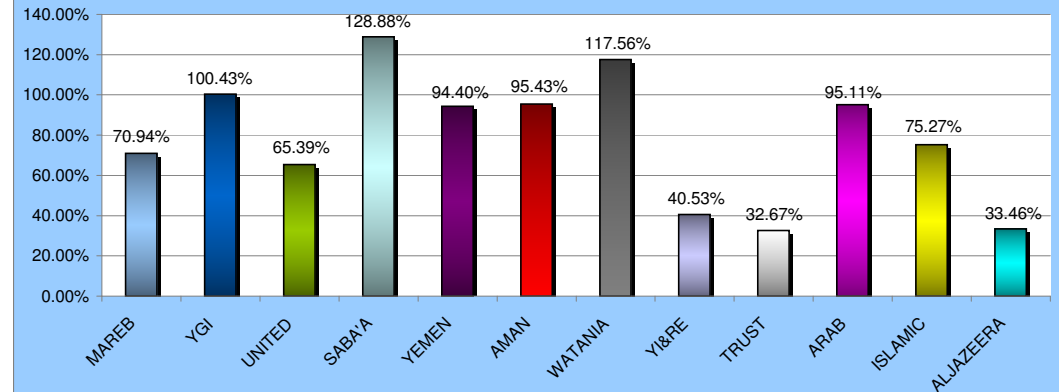
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	512,001	721,979	436,875	477,319	1,264,034	1,438,057	242,254	218,230	83,699	96,089	348,090	390,250	314,622	295,089	60,145	127,955	196,161	187,827	172,367	178,596	103,643	172,550	35,612	64,084	3,769,502	4,368,025
MARKET RATIO	14%	17%	12%	11%	34%	33%	6%	5%	2%	2%	9%	9%	8%	7%	2%	3%	5%	4%	5%	4%	3%	4%	1%	1%	100%	100%
PAID LOSSES	406,627	400,070	211,981	171,582	442,148	660,478	193,268	185,304	45,176	45,806	255,984	255,198	199,594	259,632	24,694	21,222	25,101	49,464	103,894	65,342	46,746	75,525	8,561	21,317	1,963,774	2,210,940
MARKET RATIO	21%	18%	11%	8%	23%	30%	10%	8%	2%	2%	13%	12%	10%	12%	1%	1%	1%	2%	5%	3%	2%	3%	0%	1%	100%	100%
O/S LOSSES	104,613	112,101	230,372	307,782	281,624	279,863	110,827	95,958	25,000	44,898	101,075	117,222	115,552	87,263	17,866	30,636	14,233	11,908	51,022	104,519	25,130	54,350	1,450	129	1,078,764	1,246,629
MARKET RATIO	10%	9%	21%	25%	26%	22%	10%	8%	2%	4%	9%	9%	11%	7%	2%	2%	1%	1%	5%	8%	2%	4%	0%	0%	100%	100%
LOSS RATIO	99.85%	70.94%	101.25%	100.43%	57.26%	65.39%	125.53%	128.88%	83.84%	94.40%	102.58%	95.43%	100.17%	117.56%	70.76%	40.53%	20.05%	32.67%	89.88%	95.11%	69.35%	75.27%	28.11%	33.46%	81%	79%

2007 LOSS RATIO (MOTORS , WC & LIABILITY)



2008 LOSS RATIO (MOTORS , WC & LIABILITY)

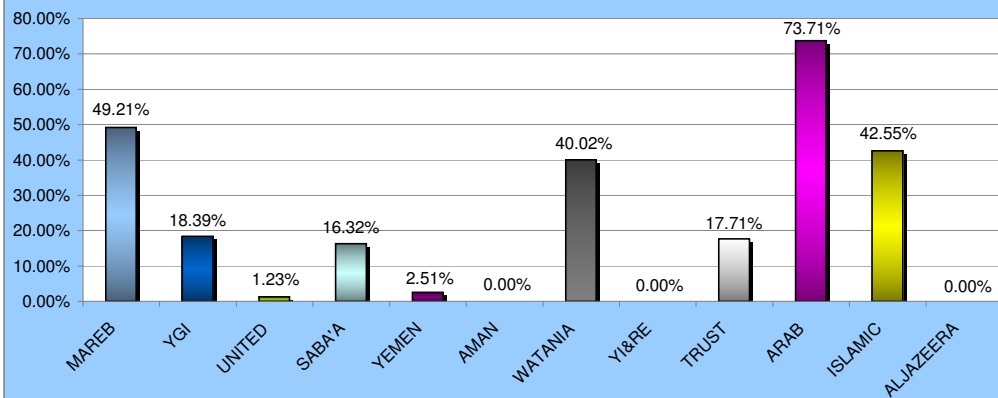


YEMEN INSURANCE MARKET
CLASS OF BUSINESS :MISC. ACC. & OTHERS **LOSS RATIO**

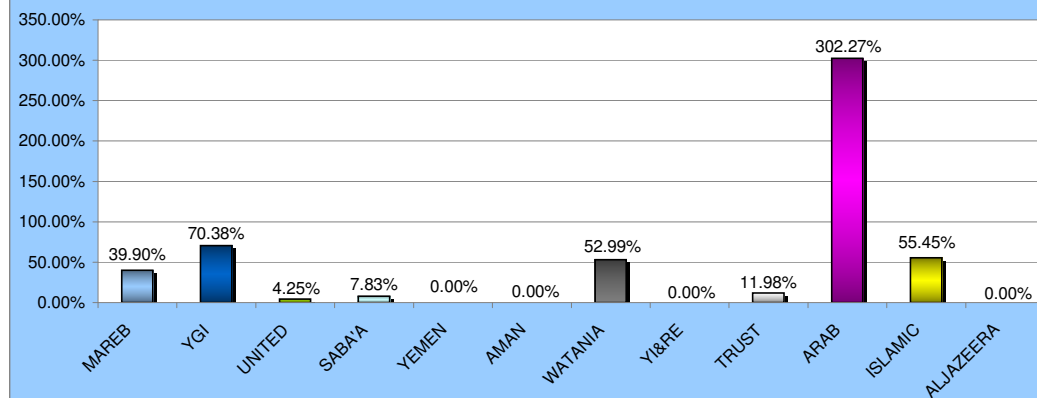
CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	85,664	85,627	18,790	30,468	1,145,524	1,168,095	31,924	33,370	956	297	0	0	255,063	207,944	602	417	1,125,250	1,669,119	9,400	2,381	25,454	34,502	0	0	2,698,627	3,232,220
MARKET RATIO	3%	3%	1%	1%	42%	36%	1%	1%	0%	0%	0%	0%	9%	6%	0%	0%	42%	52%	0%	0%	1%	1%	0%	0%	100%	100%
PAID LOSSES	9,260	14,782	493	7,837	2,762	46,194	1,571	2,504	0	0	0	0	23,776	35,663	0	0	11	0	4,354	3,876	5,720	8,649	0	0	47,947	119,505
MARKET RATIO	19%	12%	1%	7%	6%	39%	3%	2%	0%	0%	0%	0%	50%	30%	0%	0%	0%	0%	9%	3%	12%	7%	0%	0%	100%	100%
O/S LOSSES	32,897	19,379	2,962	13,607	11,317	3,500	3,639	108	24	0	0	0	78,305	74,520	0	0	199,240	199,983	2,575	3,321	5,110	10,483	0	0	336,068	324,901
MARKET RATIO	10%	6%	1%	4%	3%	1%	1%	0%	0%	0%	0%	0%	23%	23%	0%	0%	59%	62%	1%	1%	2%	3%	0%	0%	100%	100%
LOSS RATIO	49.21%	39.90%	18.39%	70.38%	1.23%	4.25%	16.32%	7.83%	2.51%	0.00%	0.00%	0.00%	40.02%	52.99%	0.00%	0.00%	17.71%	11.98%	73.71%	302.27%	42.55%	55.45%	0.00%	0.00%	14%	14%

2007 LOSS RATIO (MISC. ACC. & OTHERS)



2008 LOSS RATIO (MISC. ACC. & OTHERS)

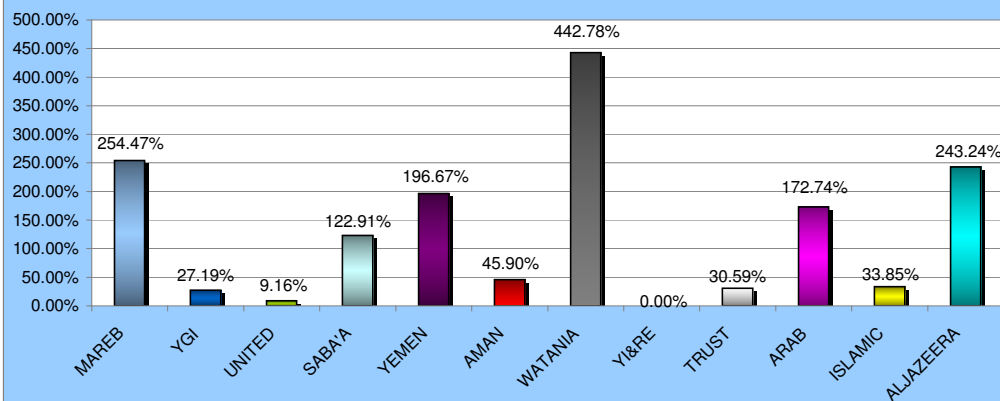


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO

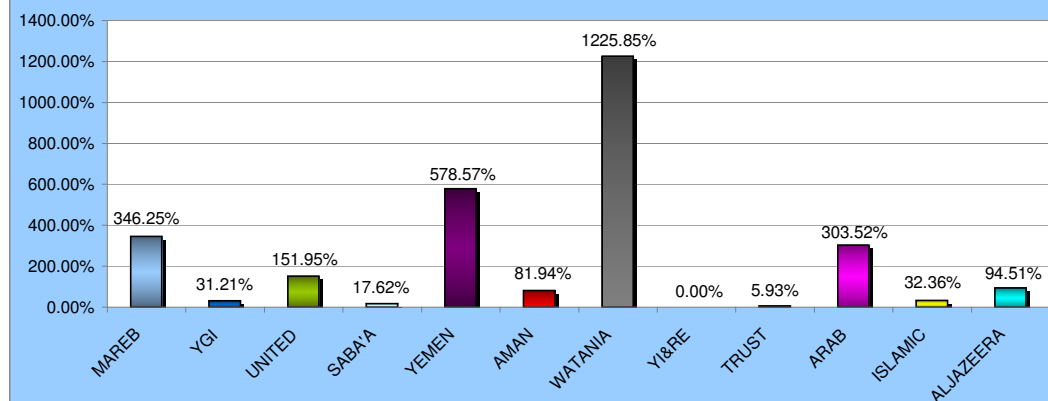
CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	46,521	55,944	131,212	101,415	87,944	185,027	15,899	34,478	3,037	1,288	45,625	11,794	109,798	112,975	0	0	93,457	230,925	2,883	2,104	25,763	22,216	16,285	35,597	578,424	793,763
MARKET RATIO	8%	7%	23%	13%	15%	23%	3%	4%	1%	0%	8%	1%	19%	14%	0%	0%	16%	29%	0%	0%	4%	3%	3%	4%	100%	100%
PAID LOSSES	18,164	114,771	23,680	16,961	8,052	40,749	15,852	5,708	0	0	12,666	7,985	27,593	1,285,174	0	0	16,246	7,135	30	0	1,035	189	1,205	33,596	124,523	1,512,268
MARKET RATIO	15%	8%	19%	1%	6%	3%	13%	0%	0%	0%	10%	1%	22%	85%	0%	0%	13%	0%	0%	0%	1%	0%	1%	2%	100%	100%
O/S LOSSES	100,216	78,935	11,993	14,691	0	240,400	3,689	366	5,973	7,452	8,278	1,679	458,567	99,731	3,148	3,148	12,347	6,567	4,950	6,386	7,685	7,001	38,407	48	655,253	466,404
MARKET RATIO	15%	17%	2%	3%	0%	52%	1%	0%	1%	2%	1%	0%	70%	21%	0%	1%	2%	1%	1%	1%	2%	6%	0%	100%	100%	
LOSS RATIO	254.47%	346.25%	27.19%	31.21%	9.16%	151.95%	122.91%	17.62%	196.67%	578.57%	45.90%	81.94%	442.78%	1225.85%	0.00%	0.00%	30.59%	5.93%	172.74%	303.52%	33.85%	32.36%	243.24%	94.51%	135%	249%

2007 LOSS RATIO (ENGINEERING)



2008 LOSS RATIO (ENGINEERING)

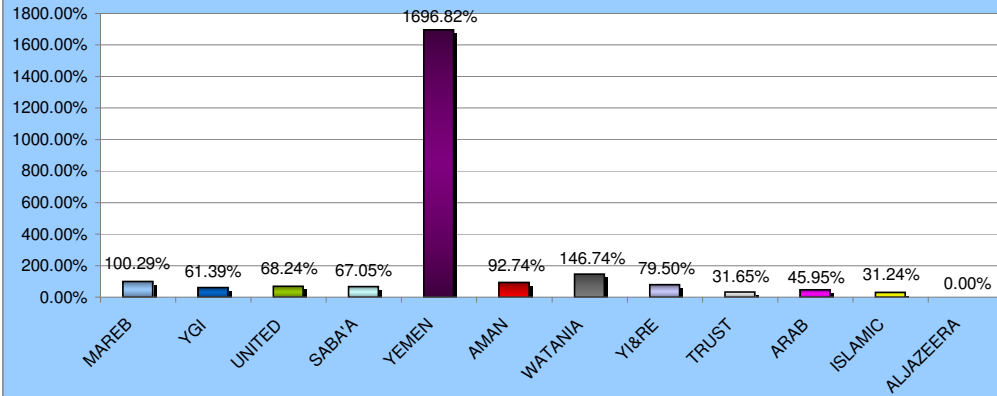


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008	2007	2008
PREMIUM	121,996	189,832	155,316	125,587	497,414	678,191	14,208	43,537	786	0	31,649	48,656	85,656	107,801	67,531	58,565	13,015	41,933	22,526	30,862	34,648	51,140	8	0	1,044,753	1,376,104
MARKET RATIO	12%	14%	15%	9%	48%	49%	1%	3%	0%	3%	3%	4%	8%	8%	6%	4%	1%	3%	2%	2%	3%	4%	0%	0%	100%	100%
PAID LOSSES	68,347	103,426	44,899	69,353	117,486	84,996	4,953	5,388	3,337	4,441	22,577	19,395	60,474	70,443	25,616	19,725	2,747	8,605	7,100	7,700	7,556	2,919	0	0	365,092	396,391
MARKET RATIO	19%	26%	12%	17%	32%	21%	1%	1%	1%	1%	6%	5%	17%	18%	7%	5%	1%	2%	2%	2%	2%	1%	0%	0%	100%	100%
O/S LOSSES	54,001	62,121	50,455	69,301	221,961	180,118	4,574	12,435	10,000	180,000	6,773	10,064	65,214	62,180	28,069	25,763	1,372	10,748	3,250	4,193	3,268	26,723	0	0	448,937	643,646
MARKET RATIO	12%	10%	11%	11%	49%	28%	1%	2%	2%	28%	2%	2%	15%	10%	6%	4%	0%	2%	1%	1%	1%	4%	0%	0%	100%	100%
LOSS RATIO	100.29%	87.21%	61.39%	110.40%	68.24%	39.09%	67.05%	40.94%	1696.82%	0.00%	92.74%	60.55%	146.74%	123.03%	79.50%	77.67%	31.65%	46.15%	45.95%	38.54%	31.24%	57.96%	0.00%	0.00%	78%	76%

2007 LOSS RATIO (LIFE)



2008 LOSS RATIO (LIFE)

