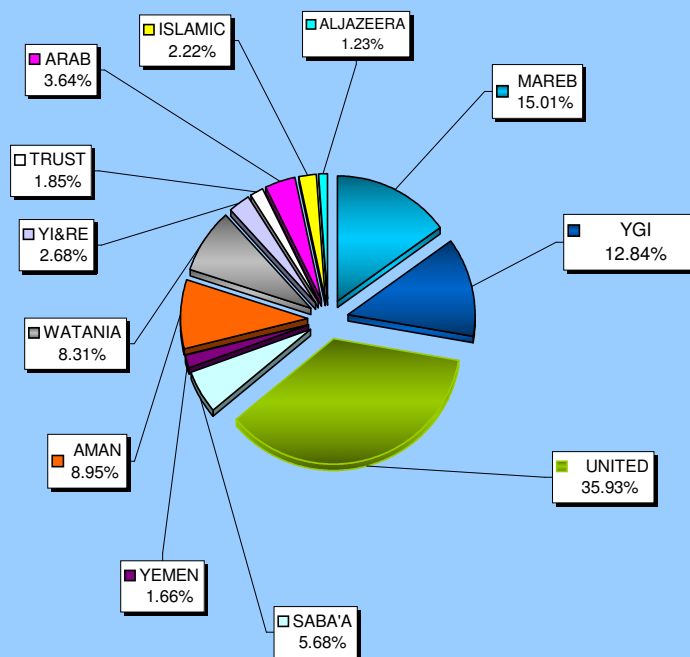
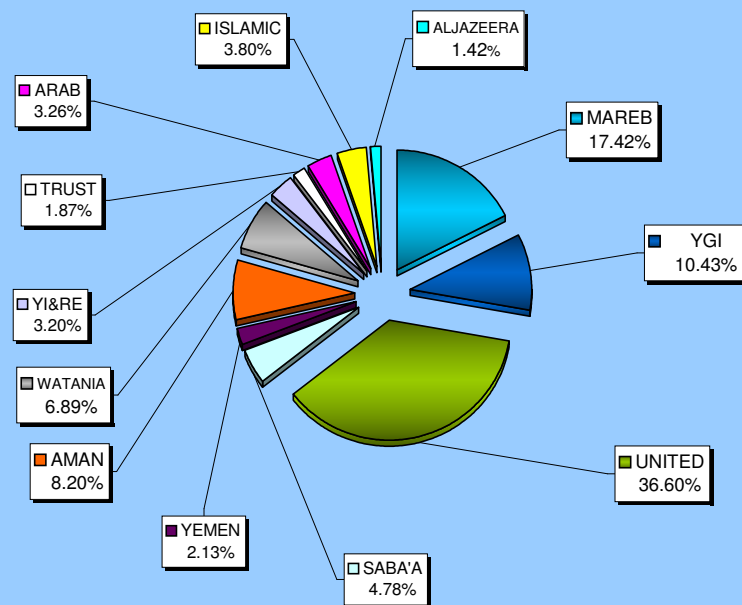


YEMEN INSURANCE MARKET STATISTICS (NET RETENTION) (2007 / 2008)

2007 MARKET PREMIUM RATIO (NET RETENTION)



2008 MARKET PREMIUM RATIO (NET RETENTION)

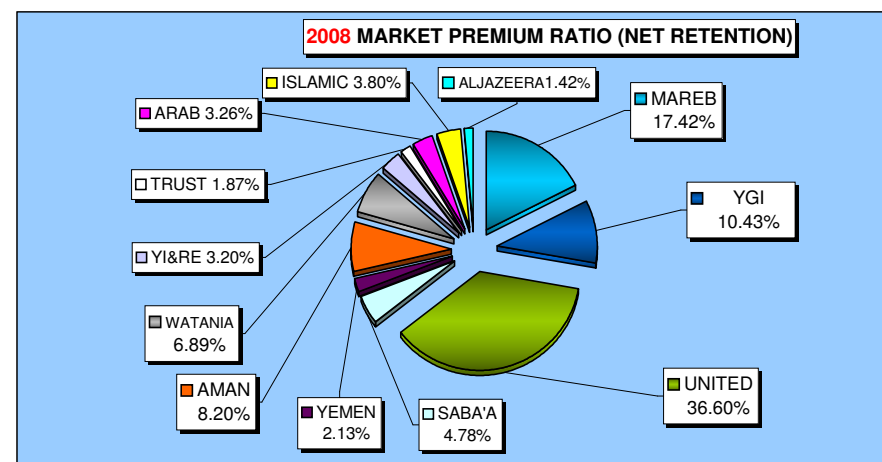
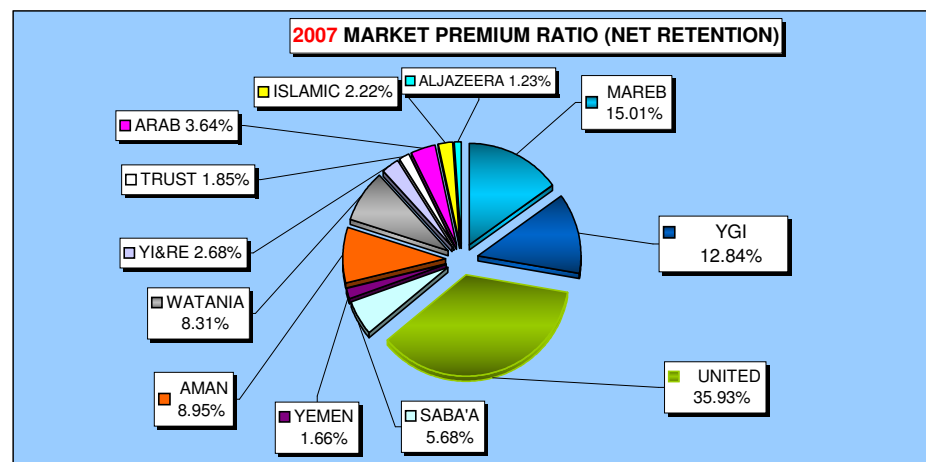


PORTFOLIO BREAKDOWN
YEMEN INSURANCE MARKET (NET RETENTION)

CURRENCY YEMENI RIALS IN THOUSAND

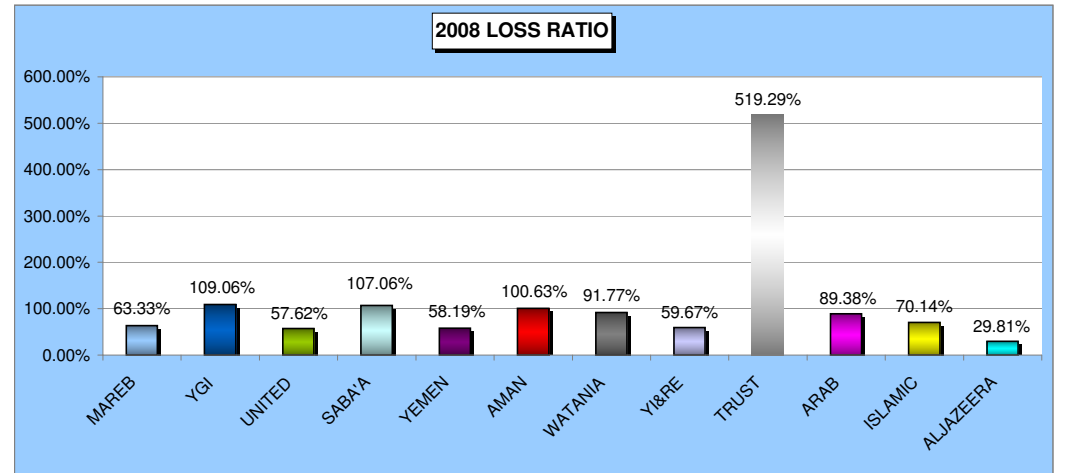
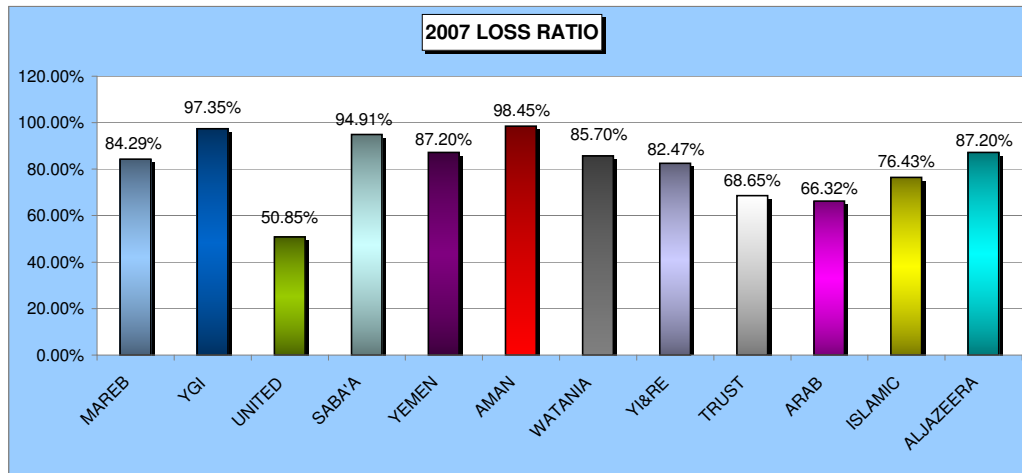
RATE=200.08

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	19,916	31,499	6,516	8,038	52,434	50,316	15,631	16,224	1,671	16,693	17,789	27,748	2,126	1,382	278	753	1,407	1,440	430	1,881	1,805	5,220	327	664	120,330	161,858
GROWTH RATIO		58%		23%		-4%		4%		899%		56%		-35%		171%		2%		337%		189%		103%		35%
MARKET RATIO	17%	19%	5%	5%	44%	31%	13%	10%	1%	10%	15%	17%	2%	1%	0%	0%	1%	1%	0%	1%	2%	3%	4%	0%	100%	100%
MARINE	46,917	38,591	135,407	112,083	203,788	182,400	14,832	6,504	4,478	6,100	39,999	30,490	7,484	14,929	0	-2,427	528	2,983	5,822	6,407	11,625	20,723	5,649	3,358	476,529	422,141
GROWTH RATIO		-18%		-17%		-10%		-56%		36%		-24%		99%		0%		465%		10%		78%		-41%		-11%
MARKET RATIO	10%	9%	28%	27%	43%	43%	3%	2%	1%	1%	8%	7%	2%	4%	0%	-1%	0%	1%	1%	2%	2%	5%	1%	1%	100%	100%
MOTORS & WC & LIABILITY	507,808	721,979	357,692	376,732	1,246,034	1,423,057	219,136	218,230	69,971	96,860	323,662	377,831	272,081	254,823	57,423	124,083	68,356	47,335	155,914	150,739	80,125	166,164	35,094	64,084	3,393,296	4,021,917
GROWTH RATIO		42%		5%		14%		0%		38%		17%		-6%		116%		-31%		-3%		107%		83%		19%
MARKET RATIO	15%	18%	11%	9%	37%	35%	6%	5%	2%	2%	10%	9%	8%	6%	2%	3%	2%	1%	5%	4%	2%	4%	1%	2%	100%	100%
MISC. ACC. & OTHERS	26,867	33,881	14,853	17,963	12,103	31,508	5,567	6,345	337	0	0	1,492	48,232	39,534	461	-110	3,489	6,911	2,820	1,904	2,055	4,403	0	0	116,784	143,831
GROWTH RATIO		26%		21%		160%		14%		-100%		0%		-18%		-124%		98%		100%		114%		0		23%
MARKET RATIO	23%	24%	13%	12%	10%	22%	5%	4%	0%	0%	0%	1%	41%	27%	0%	0%	3%	5%	2%	1%	2%	3%	0%	0%	100%	100%
ENGINEERING	22,660	25,825	7,512	7,467	3,864	4,110	2,929	3,362	398	473	20,880	0	9,487	25,932	0	-193	3,334	20,202	865	1,788	2,828	4,170	16,284	11,969	91,041	105,105
GROWTH RATIO		14%		-1%		6%		15%		19%		-100%		173%		0		506%		107%		47%		-26%		15%
MARKET RATIO	25%	25%	8%	7%	4%	4%	3%	3%	0%	0%	23%	0%	10%	25%	0%	0%	4%	19%	1%	2%	3%	4%	18%	11%	100%	100%
LIFE	73,381	131,255	74,756	66,189	152,354	374,984	5,959	19,324	125	0	13,660	24,991	46,839	52,251	66,220	58,515	9,098	26,392	3,380	21,100	4,623	13,670	8	0	450,403	788,671
GROWTH RATIO		79%		-11%		146%		224%		-100%		83%		12%		-12%		190%		524%		196%		-100%		75%
MARKET RATIO	16%	17%	17%	8%	34%	48%	1%	2%	0%	0%	3%	3%	10%	7%	15%	7%	2%	3%	1%	3%	1%	2%	0%	0%	100%	100%
TOTAL (Y.R.)	697,549	983,030	596,736	588,472	1,670,577	2,066,375	264,054	269,989	76,980	120,126	415,990	462,552	386,248	388,851	124,382	180,621	86,212	105,263	169,231	183,819	103,061	214,350	57,362	80,075	4,648,382	5,643,523
TOTAL (\$)	\$3,486	\$4,913	\$2,982	\$2,941	\$8,350	\$10,328	\$1,320	\$1,349	\$385	\$600	\$2,079	\$2,312	\$1,930	\$1,943	\$622	\$903	\$431	\$526	\$846	\$919	\$515	\$1,071	\$287	\$400	\$23,233	\$28,206
GROWTH RATIO		41%		-1%		24%		2%		56%		11%		1%		45%		22%		9%		108%		40%		21%
MARKET RATIO	15.01%	17.42%	12.84%	10.43%	35.93%	36.60%	5.68%	4.78%	1.66%	2.13%	8.95%	8.20%	8.31%	6.89%	2.68%	3.20%	1.85%	1.87%	3.64%	3.26%	2.22%	3.80%	1.23%	1.42%	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	
	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	697,549	983,030	596,736	588,472	1,670,577	2,066,375	264,054	269,989	76,980	120,126	415,990	462,552	386,248	388,851	124,382	180,621	86,212	105,263	169,231	183,819	103,061	214,350	57,362	80,075	4,648,382	5,643,523
MARKET RATIO	15%	17%	13%	10%	36%	37%	6%	5%	2%	2%	9%	8%	8%	7%	3%	3%	2%	2%	4%	3%	2%	4%	1%	1%	100%	100%
PAID LOSSES	423,718	441,782	221,512	244,312	510,902	765,016	140,664	178,233	39,486	0	277,268	296,656	179,158	253,577	46,214	40,947	37,783	515,178	64,805	105,040	51,660	78,129	10,164	23,690	2,003,335	2,942,560
MARKET RATIO	21%	15%	11%	8%	26%	26%	7%	6%	2%	0%	14%	10%	9%	9%	2%	1%	2%	18%	3%	4%	3%	3%	1%	1%	100%	100%
O/S LOSSES	164,224	180,753	359,382	397,481	338,542	425,649	109,943	110,810	27,643	69,901	132,255	168,794	151,843	103,273	56,364	66,828	21,404	31,438	47,433	59,258	27,114	72,220	39,857	176	1,476,004	1,686,581
MARKET RATIO	11%	11%	24%	24%	23%	25%	7%	7%	2%	4%	9%	10%	10%	6%	4%	4%	1%	2%	3%	4%	2%	4%	3%	0%	100%	100%
LOSS RATIO	84.29%	63.33%	97.35%	109.06%	50.85%	57.62%	94.91%	107.06%	87.20%	58.19%	98.45%	100.63%	85.70%	91.77%	82.47%	59.67%	68.65%	519.29%	66.32%	89.38%	76.43%	70.14%	87.20%	29.81%	74.85%	82.03%



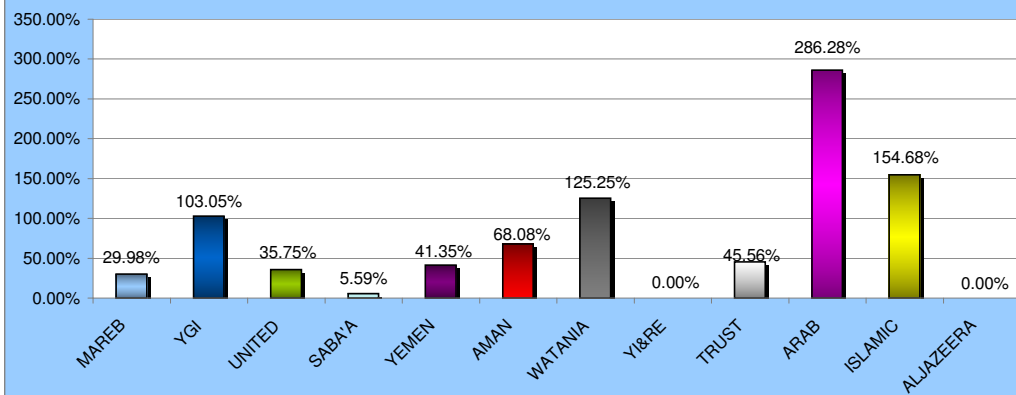
YEMEN INSURANCE MARKET

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

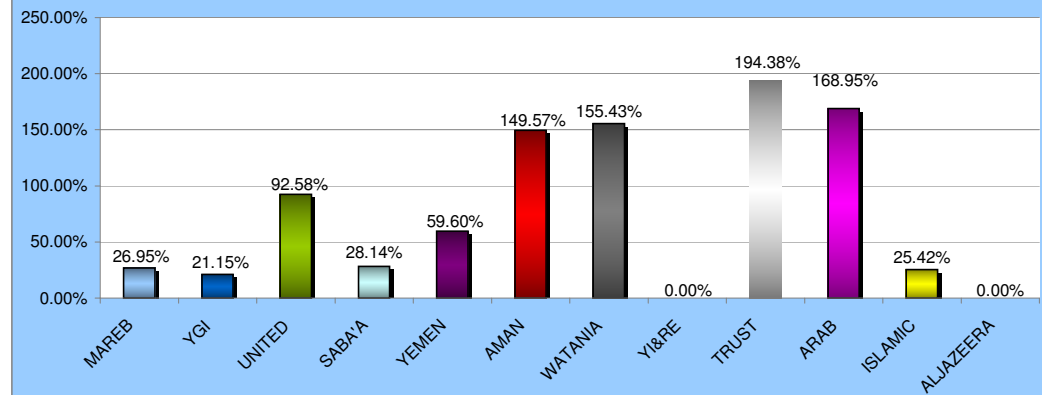
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	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	19,916	31,499	6,516	8,038	52,434	50,316	15,631	16,224	1,671	16,693	17,789	27,748	2,126	1,382	278	753	1,407	1,440	430	1,881	1,805	5,220	327	664	120,330	161,858
MARKET RATIO	17%	19%	5%	5%	44%	31%	13%	10%	1%	10%	15%	17%	2%	1%	0%	0%	1%	1%	0%	1%	2%	3%	0%	0%	100%	100%
PAID LOSSES	5,395	1,309	5,196	260	15,689	32,911	802	3,245	34	0	1,206	21,513	1,896	338	0	0	219	1,460	71	1,682	1,454	23	0	0	31,962	62,741
MARKET RATIO	17%	2%	16%	0%	49%	52%	3%	5%	0%	0%	4%	34%	6%	1%	0%	0%	1%	2%	0%	3%	5%	0%	0%	0%	100%	100%
O/S LOSSES	576	7,181	1,519	1,440	3,055	13,670	72	1,321	657	9,949	10,905	19,990	766	1,810	0	0	422	1,339	1,160	1,496	1,338	1,304	0	0	20,470	59,500
MARKET RATIO	3%	12%	7%	2%	15%	23%	0%	2%	3%	17%	53%	34%	4%	3%	0%	0%	2%	2%	6%	3%	7%	2%	0%	0%	100%	100%
LOSS RATIO	29.98%	26.95%	103.05%	21.15%	35.75%	92.58%	5.59%	28.14%	41.35%	59.60%	68.08%	149.57%	125.25%	155.43%	0.00%	0.00%	45.56%	194.38%	286.28%	168.95%	154.68%	25.42%	0.00%	0.00%	43.57%	75.52%

2007 LOSS RATIO (FIRE)



2008 LOSS RATIO (FIRE)



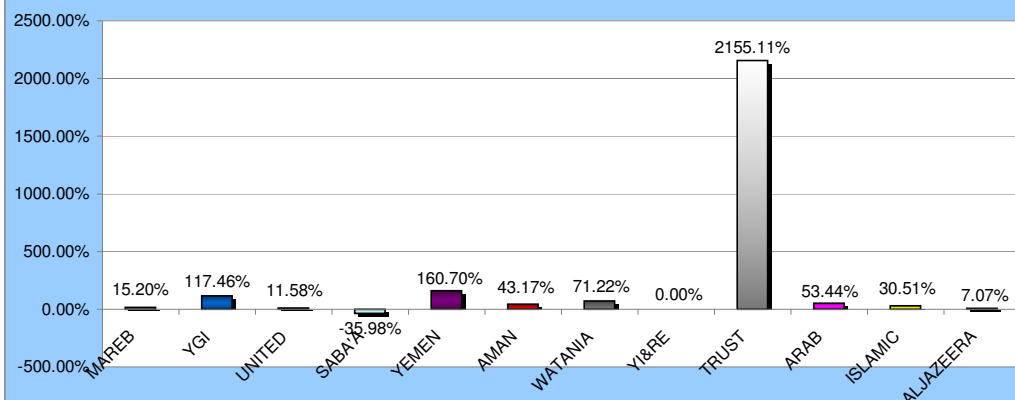
YEMEN INSURANCE MARKET

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

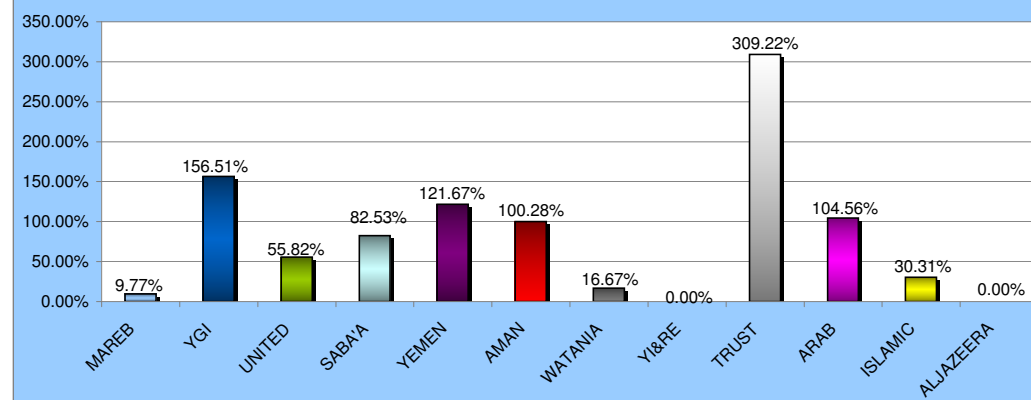
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	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	46,917	38,561	135,407	112,083	203,788	182,400	14,832	6,504	4,478	6,100	39,999	30,490	7,484	14,929	0	-2,427	528	2,983	5,822	6,407	11,625	20,723	5,649	3,358	476,529	422,111
MARKET RATIO	10%	9%	28%	27%	43%	43%	3%	2%	1%	1%	8%	7%	2%	4%	0%	-1%	0%	1%	1%	2%	2%	5%	1%	1%	100%	100%
PAID LOSSES	3,867	43	16,629	64,595	4,004	34,124	-6,283	4,746	838	0	12,043	10,735	2,548	126	0	0	11,379	1,424	861	3,767	2,933	2,498	399	0	49,218	122,058
MARKET RATIO	8%	0%	34%	53%	8%	28%	-13%	4%	2%	0%	24%	9%	5%	0%	0%	0%	23%	1%	2%	3%	6%	2%	1%	0%	100%	100%
O/S LOSSES	3,263	3,724	142,423	110,823	19,595	67,683	946	622	6,358	7,422	5,224	19,839	2,782	2,363	7,281	7,281	0	7,800	2,250	2,932	614	3,784	0	0	190,736	234,273
MARKET RATIO	2%	2%	75%	47%	10%	29%	0%	0%	3%	3%	3%	8%	1%	1%	4%	3%	0%	3%	1%	1%	0%	2%	0%	0%	100%	100%
LOSS RATIO	15.20%	9.77%	117.46%	156.51%	11.58%	55.82%	-35.98%	82.53%	160.70%	121.67%	43.17%	100.28%	71.22%	16.67%	0.00%	0.00%	#####	309.22%	53.44%	104.56%	30.51%	30.31%	7.07%	0.00%	50.35%	84.42%

2007 LOSS RATIO (MARINE)



2008 LOSS RATIO (MARINE)



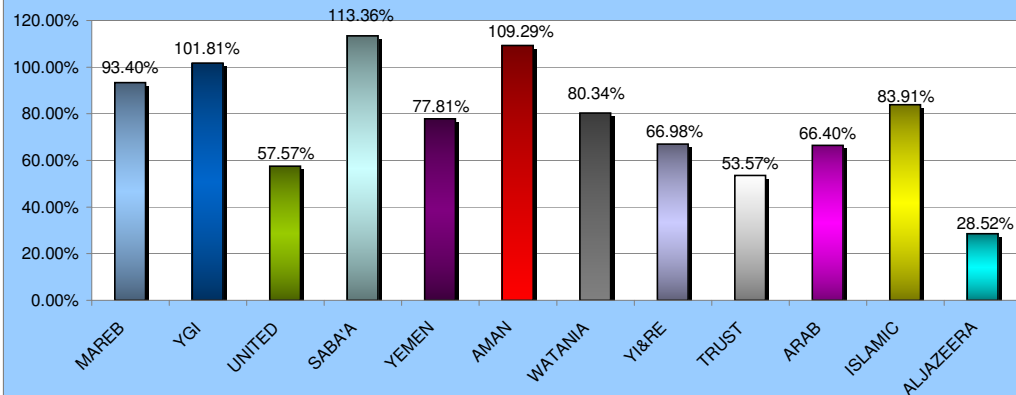
YEMEN INSURANCE MARKET

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

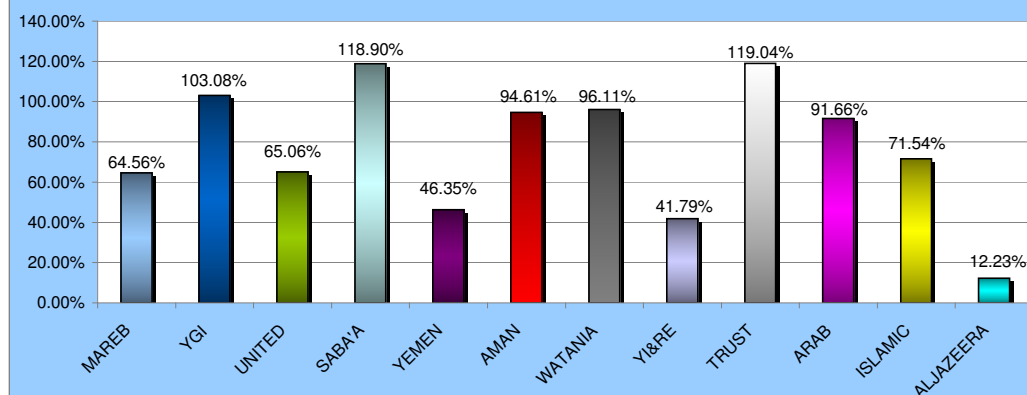
CURRENCY YR. 1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	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	507,808	721,979	357,692	376,732	1,246,034	1,423,057	219,136	218,230	69,971	96,860	323,662	377,831	272,081	254,823	57,423	124,083	68,356	47,335	155,914	150,739	80,125	166,164	35,094	64,084	3,393,296	4,021,917
MARKET RATIO	15%	18%	11%	9%	37%	35%	6%	5%	2%	2%	10%	9%	8%	6%	2%	3%	2%	1%	5%	4%	2%	4%	1%	2%	100%	100%
PAID LOSSES	370,530	355,469	174,652	144,627	435,666	654,001	141,886	163,509	38,447	0	252,640	240,249	141,163	196,886	20,598	21,222	22,384	44,441	61,493	85,914	45,337	71,639	8,560	7,710	1,713,356	1,985,667
MARKET RATIO	22%	18%	10%	7%	25%	33%	8%	8%	2%	0%	15%	12%	8%	10%	1%	1%	1%	2%	4%	4%	3%	4%	0%	0%	100%	100%
O/S LOSSES	103,752	110,633	189,500	243,707	281,624	271,863	106,533	95,958	16,000	44,898	101,075	117,222	77,424	48,025	17,866	30,636	14,233	11,908	42,030	52,260	21,892	47,237	1,450	129	973,379	1,074,476
MARKET RATIO	11%	10%	19%	23%	29%	25%	11%	9%	2%	4%	10%	11%	8%	4%	2%	3%	1%	1%	4%	5%	2%	4%	0%	0%	100%	100%
LOSS RATIO	93.40%	64.56%	101.81%	103.08%	57.57%	65.06%	113.36%	118.90%	77.81%	46.35%	109.29%	94.61%	80.34%	96.11%	66.98%	41.79%	53.57%	119.04%	66.40%	91.66%	83.91%	71.54%	28.52%	12.23%	79.18%	76.09%

2007 LOSS RATIO (MOTORS , WC & LIABILITY)



2008 LOSS RATIO (MOTORS , WC & LIABILITY)

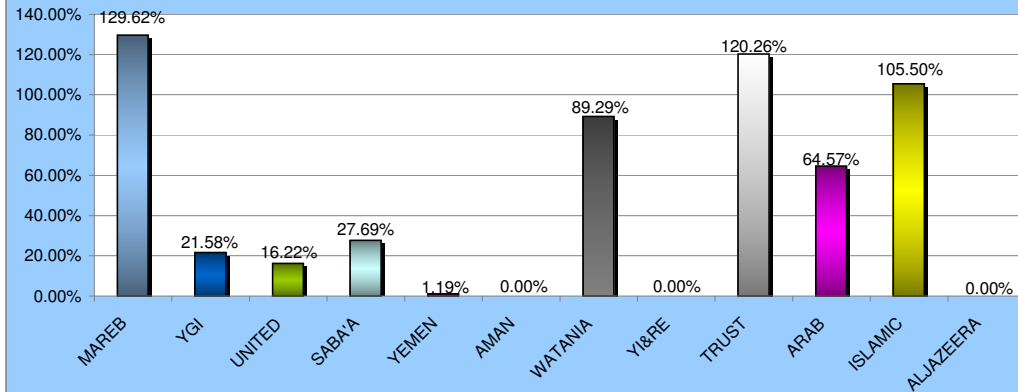


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MISC. ACC. & OTHERS LOSS RATIO (NET RETENTION)

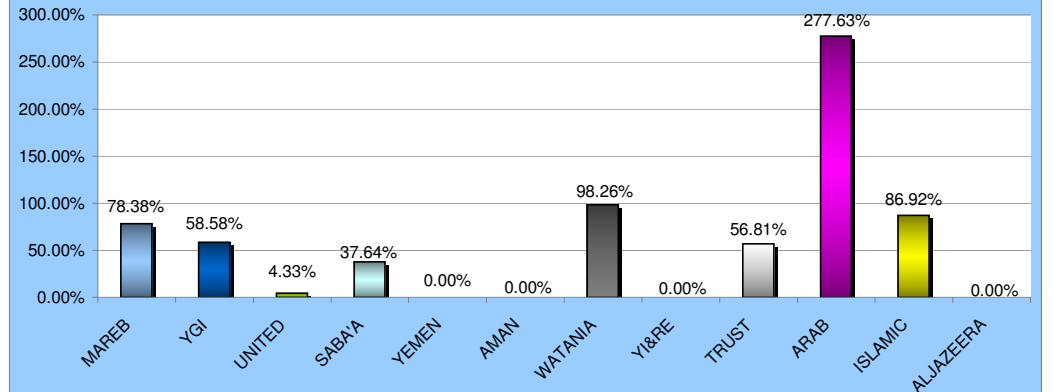
CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	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	26,867	33,881	14,853	17,963	12,103	31,508	5,567	6,345	337	0	0	0	48,232	39,534	461	-110	3,489	6,911	2,820	1,904	2,055	4,403	0	0	116,784	142,339
MARKET RATIO	23%	24%	13%	13%	10%	22%	5%	4%	0%	0%	0%	0%	41%	28%	0%	0%	3%	5%	2%	1%	2%	3%	0%	0%	100%	100%
PAID LOSSES	8,562	10,027	480	4,744	989	393	603	2,280	0	0	0	0	11,151	13,344	0	0	11	0	1,306	4,622	1,146	1,730	0	0	24,248	37,140
MARKET RATIO	35%	27%	2%	13%	4%	1%	2%	6%	0%	0%	0%	0%	46%	36%	0%	0%	0%	0%	5%	12%	5%	5%	0%	0%	100%	100%
O/S LOSSES	26,263	16,528	2,726	5,778	974	972	939	108	4	4	0	0	31,913	25,501	0	0	4,185	3,926	515	664	1,022	2,097	0	0	68,541	55,578
MARKET RATIO	38%	30%	4%	10%	1%	2%	1%	0%	0%	0%	0%	0%	47%	46%	0%	0%	6%	7%	1%	1%	1%	4%	0%	0%	100%	100%
LOSS RATIO	129.62%	78.38%	21.58%	58.58%	16.22%	4.33%	27.69%	37.64%	1.19%	0.00%	0.00%	0.00%	89.29%	98.26%	0.00%	0.00%	120.26%	56.81%	64.57%	277.63%	105.50%	86.92%	0.00%	0.00%	79.45%	65.14%

2007 LOSS RATIO (MISC. ACC. & OTHERS)



2008 LOSS RATIO (MISC. ACC. & OTHERS)

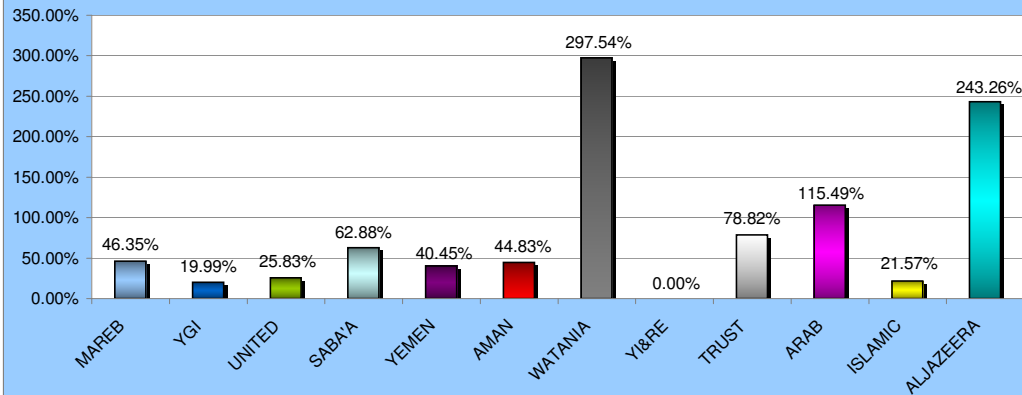


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : ENGINEERING LOSS RATIO (NET RETENTION)

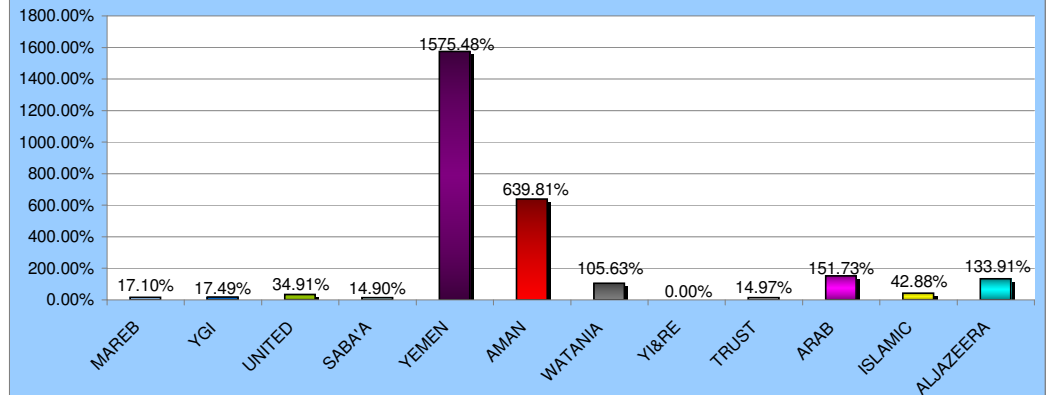
CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	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	22,660	25,825	7,512	7,467	3,864	4,110	2,929	3,362	398	473	20,880	1,492	9,487	25,932	0	-193	3,334	20,202	865	1,788	2,828	4,170	16,284	11,969	91,041	106,597
MARKET RATIO	25%	24%	8%	7%	4%	4%	3%	3%	0%	0%	23%	1%	10%	24%	0%	0%	4%	19%	1%	2%	3%	4%	18%	11%	100%	100%
PAID LOSSES	7,737	3,774	992	623	998	57	1,499	135	7	0	1,082	7,867	8,823	16,704	0	0	1,436	2,431	9	1,436	27	38	1,205	15,980	23,815	49,045
MARKET RATIO	32%	8%	4%	1%	4%	0%	6%	0%	0%	0%	5%	16%	37%	34%	0%	0%	6%	5%	0%	3%	0%	0%	5%	33%	100%	100%
O/S LOSSES	2,767	642	510	683	0	1,378	343	366	154	7,452	8,278	1,679	19,404	10,688	3,148	3,148	1,192	594	990	1,277	583	1,750	38,407	48	75,775	29,705
MARKET RATIO	4%	2%	1%	2%	0%	5%	0%	1%	0%	25%	11%	6%	26%	36%	4%	11%	2%	2%	1%	4%	1%	6%	51%	0%	100%	100%
LOSS RATIO	46.35%	17.10%	19.99%	17.49%	25.83%	34.91%	62.88%	14.90%	40.45%	1575.48%	44.83%	639.81%	297.54%	105.63%	0.00%	0.00%	78.82%	14.97%	115.49%	151.73%	21.57%	42.88%	243.26%	133.91%	109.39%	73.88%

2007 LOSS RATIO (ENGINEERING)



2008 LOSS RATIO (ENGINEERING)

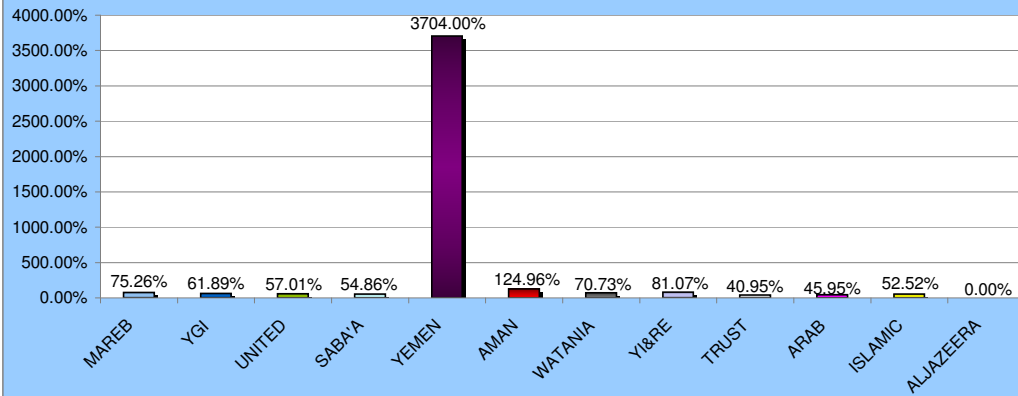


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO (NET RETENTION)

CURRENCY YR.1000

DETAILS	MAREB		YGI		UNITED		SABA'A		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		ALJAZEERA		TOTAL	
	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	73,381	131,255	74,756	66,189	152,354	374,984	5,959	19,324	125	0	13,660	24,991	46,839	52,251	66,220	58,515	9,098	26,392	3,380	21,100	4,623	13,670	8	0	450,403	788,671
MARKET RATIO	16%	17%	17%	8%	34%	48%	1%	2%	0%	0%	3%	3%	10%	7%	15%	7%	2%	3%	1%	3%	1%	2%	0%	0%	100%	100%
PAID LOSSES	27,627	71,160	23,563	29,463	53,556	43,528	2,158	4,588	160	0	10,297	16,292	13,577	26,179	25,616	19,725	2,354	1,822	1,065	7,619	763	2,201	0	0	160,736	222,577
MARKET RATIO	17%	32%	15%	13%	33%	20%	1%	2%	0%	0%	6%	7%	8%	12%	16%	9%	1%	1%	1%	3%	0%	1%	0%	0%	100%	100%
O/S LOSSES	27,603	42,045	22,704	35,050	33,294	70,083	1,111	12,435	4,470	180,000	6,773	10,064	19,553	14,886	28,069	25,763	1,372	5,871	488	629	1,665	16,048	0	0	147,102	412,874
MARKET RATIO	19%	10%	15%	8%	23%	17%	1%	3%	3%	44%	5%	2%	13%	4%	19%	6%	1%	1%	0%	0%	1%	4%	0%	0%	100%	100%
LOSS RATIO	75.26%	86.25%	61.89%	97.47%	57.01%	30.30%	54.86%	88.09%	3704.00%	0.00%	124.96%	105.46%	70.73%	78.59%	81.07%	77.74%	40.95%	29.15%	45.95%	39.09%	52.52%	133.50%	0.00%	0.00%	68.35%	80.57%

2007 LOSS RATIO (LIFE)



2008 LOSS RATIO (LIFE)

