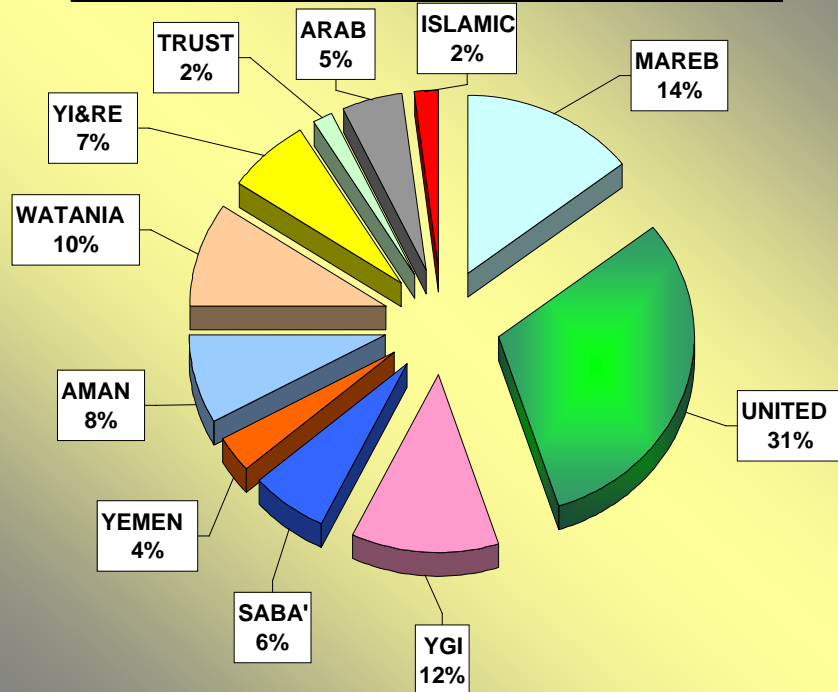
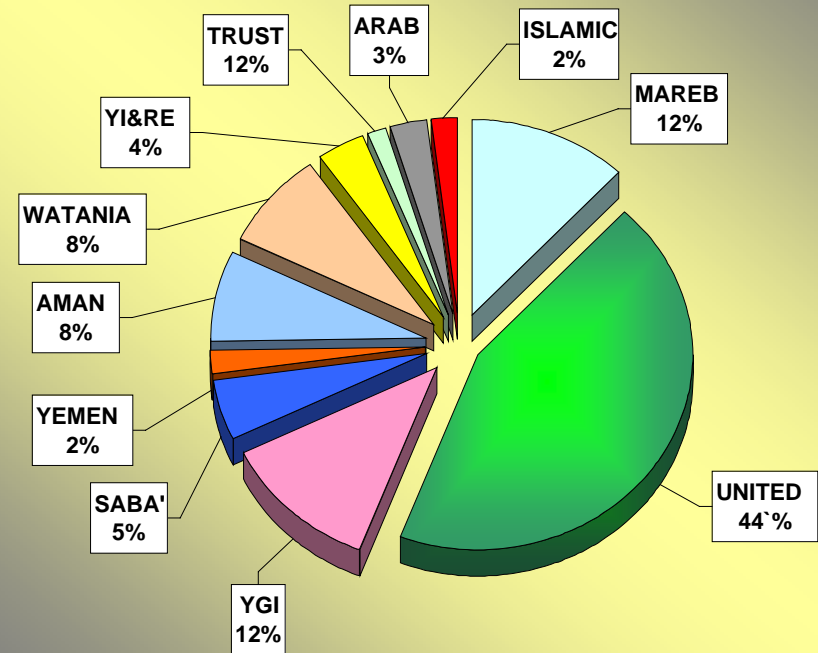


YEMEN INSURANCE MARKET STATISTIC (Net Retention) (2005/2006)

2005 MARKET PREMIUMS RATIO "Net Retention"



2006 MARKET PREMIUMS RATIO "Net Retention"

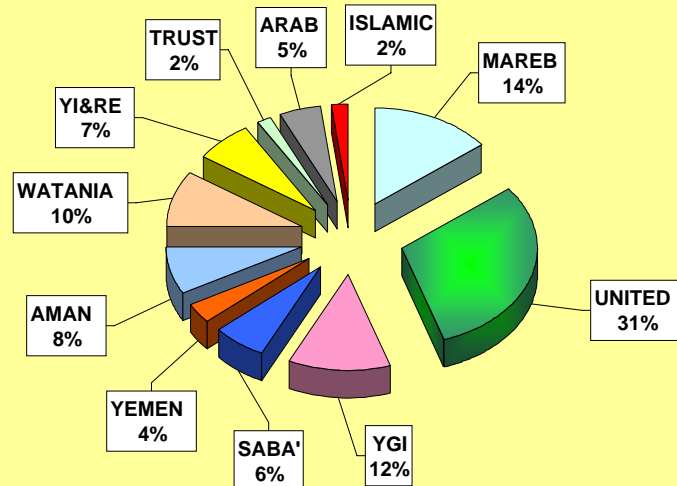


PORTFOLIO BREAKDOWN
YEMENI INSURANCE MARKET (Net Retention)

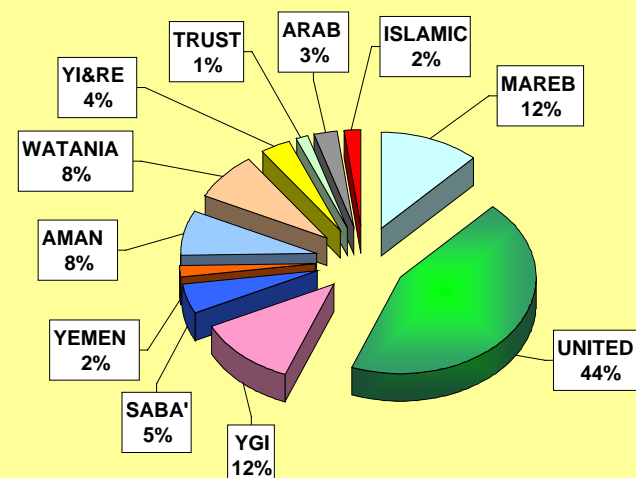
CURRENCY: YEMENI RIALS IN THOUSAND

PARTICULARS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
FIRE	17,770	11,774	34,943	136,754	1,334	4,577	2,259	6,151	1,782	1,107	4,820	9,134	6,377	6,063	3,962	4,051	152	396	6,231	509	1,978	2,082	81,607	182,598
Growth RATIO	-34%		291%		243%		172%		-38%		89%		-5%		2%		161%		-92%		5%		124%	
MARKET RATIO	22%	6%	43%	75%	2%	3%	3%	3%	2%	1%	6%	5%	8%	3%	5%	2%	0%	0%	8%	0%	2%	1%	100%	100%
MARINE	40,107	12,334	208,488	354,472	80,959	116,232	5,345	3,180	6,555	4,611	25,249	32,161	7,678	5,711	8,723	1,072	6,063	-1,493	1,650	4,821	8,742	8,336	399,558	541,437
Growth RATIO	-69%		70%		44%		-41%		-30%		27%		-26%		-88%		-125%		192%		-5%		36%	
MARKET RATIO	10%	2%	52%	65%	20%	21%	1%	1%	2%	1%	6%	6%	2%	1%	2%	0%	2%	0%	0%	1%	2%	2%	100%	100%
MOTORS & W.C.& Liability	311,842	388,147	578,510	1,015,000	235,728	314,453	169,101	171,938	86,980	70,525	191,769	249,448	182,279	226,836	110,435	69,019	27,397	39,169	118,896	85,692	47,558	67,094	2,060,496	2,697,321
Growth RATIO	24%		75%		33%		2%		-19%		30%		24%		-38%		43%		-28%		41%		31%	
MARKET RATIO	15%	14%	28%	38%	11%	12%	8%	6%	4%	3%	9%	9%	9%	8%	5%	3%	1%	1%	6%	3%	2%	2%	100%	100%
MISC. ACC & Others	18,639	18,647	8,362	12,059	15,690	15,962	5,335	4,366	420	277	0	0	72,176	27,635	933	58	4,233	2,482	9,139	0	947	1,602	135,875	83,088
Growth RATIO	0%		44%		2%		-18%		-34%		#DIV/0!		-62%		-94%		-41%		-100%		69%		-39%	
MARKET RATIO	14%	22%	6%	15%	12%	19%	4%	5%	0%	0%	0%	0%	53%	33%	1%	0%	3%	3%	7%	0%	1%	2%	100%	100%
ENGINEERING	11,892	18,890	3,187	120,486	2,015	5,108	1,648	6,128	435	345	4,577	7,671	7,774	18,020	0	0	3,081	1,586	3,471	766	0	1,499	38,080	180,499
Growth RATIO	59%		3681%		153%		272%		-21%		68%		132%		#DIV/0!		-49%		-78%		#DIV/0!		374%	
MARKET RATIO	31%	10%	8%	67%	5%	3%	4%	3%	1%	0%	12%	4%	20%	10%	0%	0%	8%	1%	9%	0%	0%	1%	100%	100%
LIFE	26,520	40,437	75,469	133,317	27,012	34,156	3,793	4,093	7,814	2,044	6,387	15,022	11,132	41,999	78,585	71,990	9,422	8,539	5,482	19,374	582	1,499	252,198	372,470
Growth RATIO	52%		77%		26%		8%		-74%		135%		277%		-8%		-9%		253%		158%		48%	
MARKET RATIO	11%	11%	30%	36%	11%	9%	2%	1%	3%	1%	3%	4%	4%	11%	31%	19%	4%	2%	2%	5%	0%	0%	100%	100%
TOTAL (R)	426,770	490,229	908,959	1,772,088	362,739	490,488	187,481	195,855	103,986	78,909	232,803	313,436	287,415	326,265	202,638	146,190	50,349	50,679	144,869	111,162	59,807	82,112	2,967,815	4,057,413
TOTAL (\$)	\$2,189	\$2,470	\$4,661	\$8,927	\$1,860	\$2,471	\$961	\$987	\$533	\$398	\$1,194	\$1,579	\$1,474	\$1,644	\$1,039	\$736	\$258	\$255	\$743	\$560	\$307	\$414	\$15,220	\$20,440
MARKET RATIO	14%	12%	31%	44%	12%	12%	6%	5%	4%	2%	8%	8%	10%	8%	7%	4%	2%	1%	5%	3%	2%	2%	100%	100%
Growth RATIO	15%		95%		35%		4%		-24%		35%		14%		-28%		1%		-23%		37%		37%	

2005 MARKET PREMIUMS RATIO "Net Retention"



2006 MARKET PREMIUMS RATIO "Net Retention"

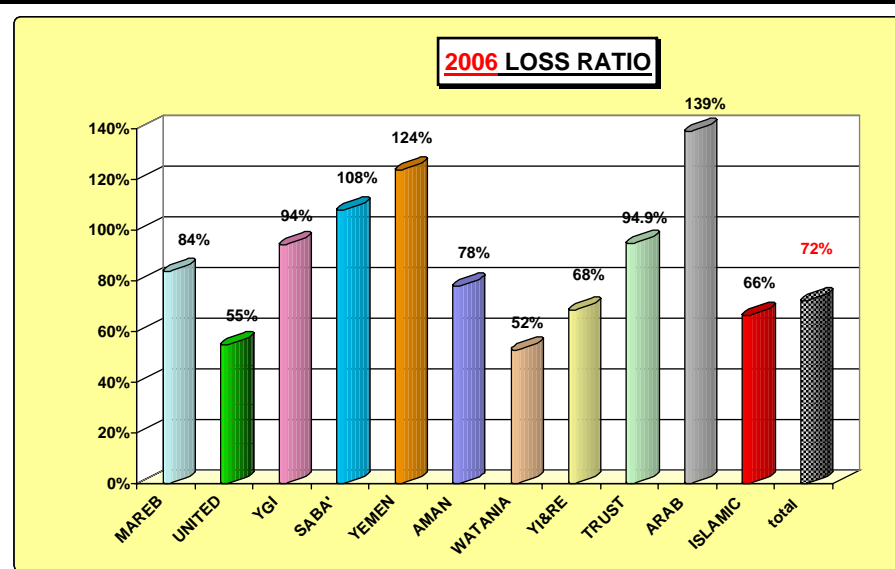
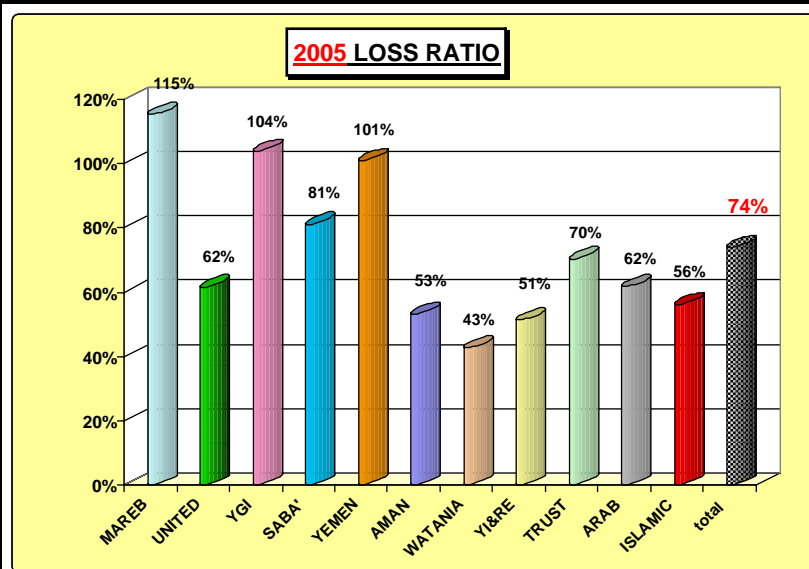


YEMEN INSURANCE MARKET

ALL CLASSES (LOSS RATIO) (Net Retention)

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	426,770	490,229	908,959	1,772,088	362,739	490,488	187,481	195,855	103,986	78,909	232,803	313,436	287,415	326,265	202,638	146,190	50,349	50,679	144,869	111,162	59,807	82,112	2,967,815	4,057,413
MARKET RATIO	14%	12%	31%	44%	12%	12%	6%	5%	4%	2%	8%	8%	10%	8%	7%	4%	2%	1%	5%	3%	2%	2%	100%	100%
PAID LOSSES	330,686	286,190	381,382	405,798	102,895	134,017	73,778	99,400	45,124	57,095	99,601	145,319	101,509	153,309	72,765	63,598	11,982	23,565	62,470	48,879	10,206	40,204	1,292,397	1,457,374
MARKET RATIO	26%	20%	30%	28%	8%	9%	6%	7%	3%	4%	8%	10%	8%	11%	6%	4%	1%	2%	5%	3%	1%	3%	100%	100%
O/S. LOSSES	161,862	123,345	178,951	568,015	274,320	327,129	78,444	111,793	59,987	40,519	24,199	98,248	21,242	17,744	31,267	36,116	23,454	24,541	27,134	105,600	23,334	14,087	904,193	1,467,137
MARKET RATIO	18%	8%	20%	39%	30%	22%	9%	8%	7%	3%	3%	7%	2%	1%	3%	2%	3%	2%	3%	7%	3%	1%	100%	100%
LOSS RATIO	115%	84%	62%	55%	104%	94%	81%	108%	101%	124%	53%	78%	43%	52%	51%	68%	70%	95%	62%	139%	56%	66%	74%	72%



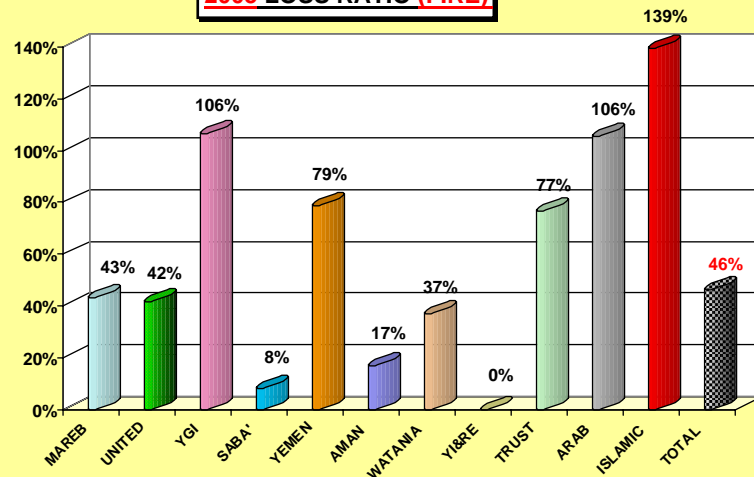
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : FIRE LOSS RATIO (Net Retention)

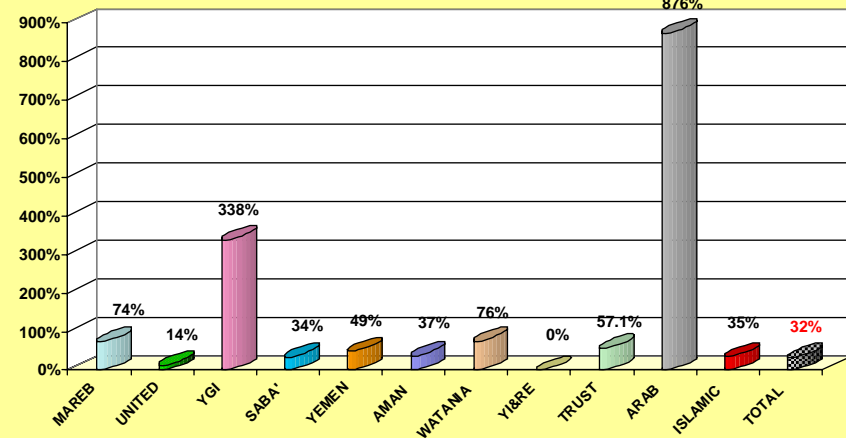
CURRENCY: YER. - 100

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	17,770	11,774	34,943	136,754	1,334	4,577	2,259	6,151	1,782	1,107	4,820	9,134	6,377	6,063	3,962	4,051	152	396	6,231	509	1,978	2,082	81,607	182,598
MARKET RATIO	22%	6%	43%	75%	2%	3%	3%	3%	2%	1%	6%	5%	8%	3%	5%	2%	0%	0%	8%	0%	2%	1%	100%	100%
PAID LOSSES	6,510	4,914	2,211	1,531	491	64	102	2,038	780	58	365	1,793	951	3,628	0	0	25	19	802	13	2,274	394	14,510	14,451
MARKET RATIO	45%	34%	15%	11%	3%	0%	1%	14%	5%	0%	3%	12%	7%	25%	0%	0%	0%	0%	6%	0%	16%	3%	100%	100%
O/S.LOSSES	1,151	3,780	12,308	17,279	928	15,403	82	76	621	479	454	1,558	1,409	973	0	0	91	207	5,775	4,440	482	330	23,301	44,525
MARKET RATIO	5%	8%	53%	39%	4%	35%	0%	0%	3%	1%	2%	3%	6%	2%	0%	0%	0%	0%	25%	10%	2%	1%	100%	100%
LOSS RATIO	43%	74%	42%	14%	106%	338%	8%	34%	79%	49%	17%	37%	37%	76%	0%	0%	77%	57%	106%	876%	139%	35%	46%	32%

2005 LOSS RATIO (FIRE)



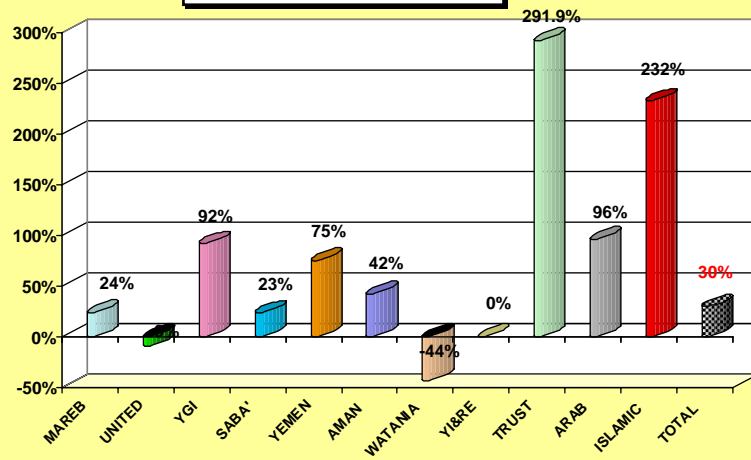
2006 LOSS RATIO (FIRE)



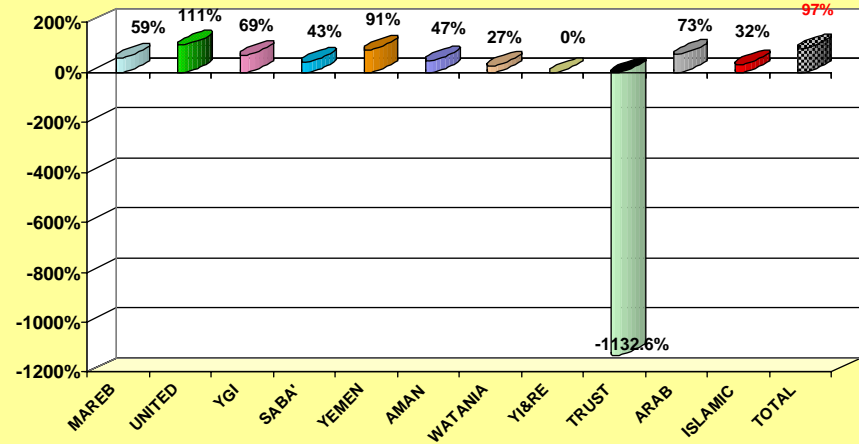
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO (Net Retention)

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	40,107	12,334	208,488	354,472	80,959	116,232	5,345	3,180	6,555	4,611	25,249	32,161	7,678	5,711	8,723	1,072	6,063	-1,493	1,650	4,821	8,742	8,336	399,558	541,437
MARKET RATIO	10%	2%	52%	65%	20%	21%	1%	1%	2%	1%	6%	6%	2%	1%	2%	0%	2%	0%	0%	1%	2%	2%	100%	100%
PAID LOSSES	4,006	3,618	54,480	28,878	13,352	10,200	910	778	1,290	876	6,565	9,833	-4,596	878	0	0	0	2,050	653	1,044	7,168	1,872	83,828	60,027
MARKET RATIO	5%	6%	65%	48%	16%	17%	1%	1%	2%	1%	8%	16%	-5%	1%	0%	0%	0%	3%	1%	2%	9%	3%	100%	100%
O/S.LOSSES	5,439	3,657	-72,488	363,139	60,833	69,912	332	574	3,638	3,317	4,065	5,366	1,246	676	0	0	17,698	14,860	925	2,478	13,130	829	34,817	464,808
MARKET RATIO	16%	1%	-208%	78%	175%	15%	1%	0%	10%	1%	12%	1%	4%	0%	0%	0%	51%	3%	3%	1%	38%	0%	100%	100%
LOSS RATIO	24%	59%	-9%	111%	92%	69%	23%	43%	75%	91%	42%	47%	-44%	27%	0%	0%	292%	-1133%	96%	73%	232%	32%	30%	97%

2005 LOSS RATIO (MARIN)



2006 LOSS RATIO (MARINE)



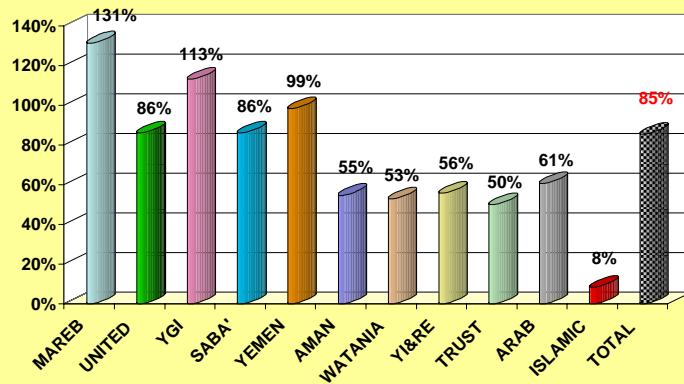
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : MOTORS & W.C.& Liability LOSS RATIO (Net Retention)

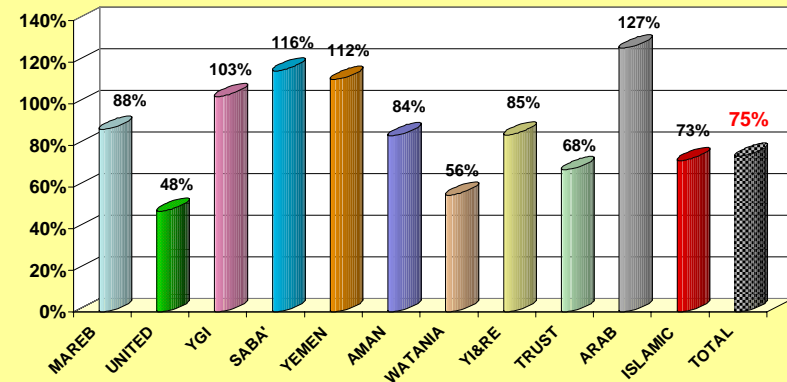
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	311,842	388,147	578,510	1,015,000	235,728	314,453	169,101	171,938	86,980	70,525	191,769	249,448	182,279	226,836	110,435	69,019	27,397	39,169	118,896	85,692	47,558	67,094	2,060,496	2,697,321
MARKET RATIO	15%	14%	28%	38%	11%	12%	8%	6%	4%	3%	9%	9%	9%	8%	5%	3%	1%	1%	6%	3%	2%	2%	100%	100%
PAID LOSSES	301,435	263,974	285,855	327,356	74,446	105,126	71,634	90,888	35,612	44,920	87,052	126,493	89,523	122,221	42,289	34,722	9,243	20,374	53,149	39,877	0	37,613	1,050,238	1,213,565
MARKET RATIO	29%	22%	27%	27%	7%	9%	7%	7%	3%	4%	8%	10%	9%	10%	4%	3%	1%	2%	5%	3%	0%	3%	100%	100%
O/S.LOSSES	108,533	76,091	213,127	163,108	192,665	220,179	74,110	108,099	50,068	33,849	17,842	84,283	6,978	4,840	19,298	23,925	4,483	6,381	18,874	68,704	3,960	11,128	709,937	800,587
MARKET RATIO	15%	10%	30%	20%	27%	28%	10%	14%	7%	4%	3%	11%	1%	1%	3%	3%	1%	1%	3%	9%	1%	1%	100%	100%
LOSS RATIO	131%	88%	86%	48%	113%	103%	86%	116%	99%	112%	55%	84%	53%	56%	56%	85%	50%	68%	61%	127%	8%	73%	85%	75%

2005 LOSS RATIO (MOTOR & W.C.)



2006 LOSS RATIO (MOTOR & W.C.)



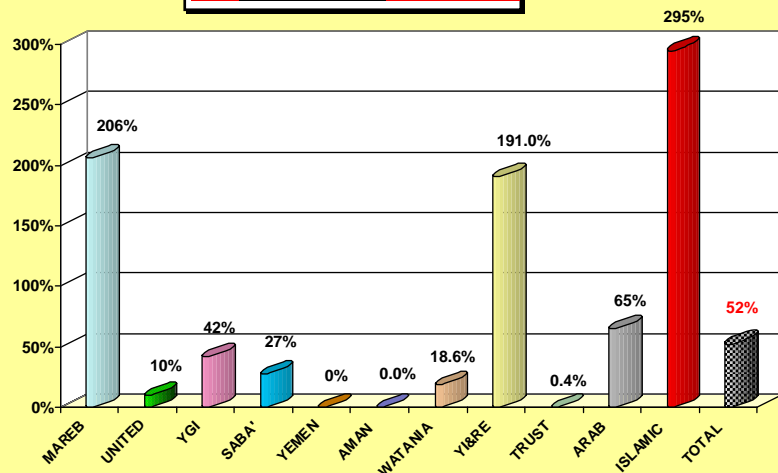
YEMEN INSURANCE MARKET

CLASS OF BUSINESS MISC. ACC & Others LOSS RATIO (Net Retention)

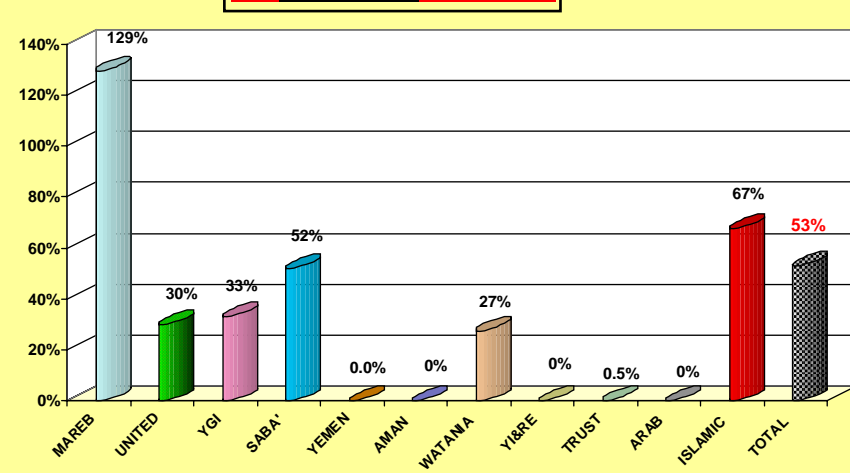
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		Y.G.I.		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	18,639	18,647	8,362	12,059	15,690	15,962	5,335	4,366	420	277	0	0	72,176	27,635	933	58	4,233	2,482	9,139	0	947	1,602	135,875	83,088
MARKET RATIO	14%	22%	6%	15%	12%	19%	4%	5%	0%	0%	0%	0%	53%	33%	1%	0%	3%	3%	7%	0%	1%	2%	100%	100%
PAID LOSSES	5,787	2,009	266	1,729	3,131	2,375	35	47	0	0	0	0	7,028	3,672	1,782	0	14	11	5,908	0	5	0	23,957	9,843
MARKET RATIO	24%	20%	1%	18%	13%	24%	0%	0%	0%	0%	0%	0%	29%	37%	7%	0%	0%	0%	25%	0%	0%	0%	100%	100%
O/S.LOSSES	32,578	22,122	583	1,880	3,420	2,897	1,408	2,216	0	0	0	0	6,411	3,920	0	0	1	1	0	0	2,790	1,080	47,191	34,116
MARKET RATIO	69%	65%	1%	6%	7%	8%	3%	6%	0%	0%	0%	0%	14%	11%	0%	0%	0%	0%	0%	0%	6%	3%	100%	100%
LOSS RATIO	206%	129%	10%	30%	42%	33%	27%	52%	0%	0%	#DIV/0!	#DIV/0!	19%	27%	191%	0%	0%	0%	65%	#DIV/0!	295%	67%	52%	53%

2005 LOSS RATIO (MISC.ACC.)



2006 LOSS RATIO (MISC.ACC.)



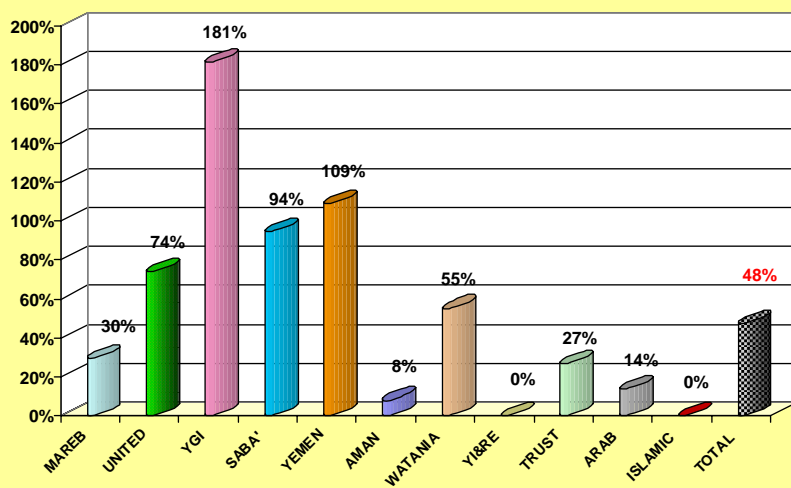
YEMEY INSURANCE MARKET

CLASS OF BUSINESS : ENGINEERING LOSS RATIO (Net Retention)

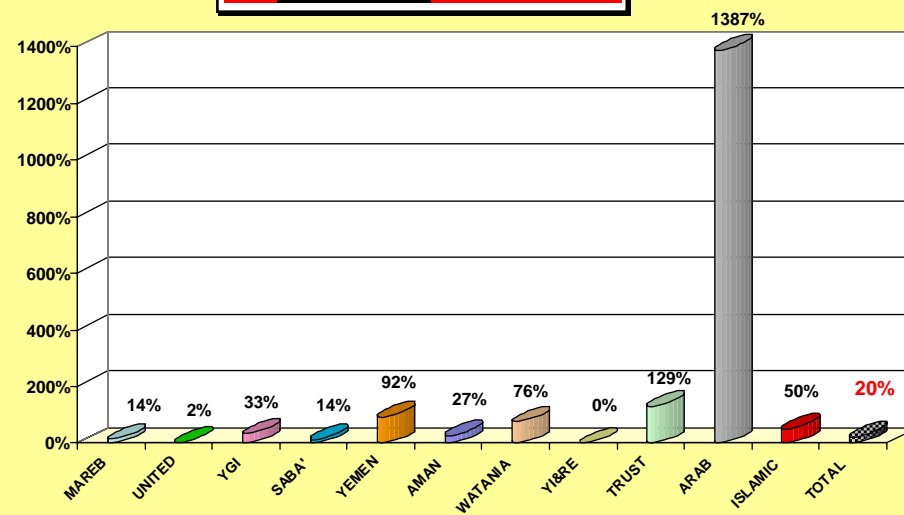
CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	11,892	18,890	3,187	120,486	2,015	5,108	1,648	6,128	435	345	4,577	7,671	7,774	18,020	0	0	3,081	1,586	3,471	766	0	1,499	38,080	180,499
MARKET RATIO	31%	10%	8%	67%	5%	3%	4%	3%	1%	0%	12%	4%	20%	10%	0%	0%	8%	1%	9%	0%	0%	1%	100%	100%
PAID LOSSES	1,168	156	7,507	1,665	1,875	789	1,262	380	354	284	374	1,391	3,187	7,223	0	0	759	447	4	6	0	42	16,491	12,383
MARKET RATIO	7%	1%	46%	13%	11%	6%	8%	3%	2%	2%	2%	11%	19%	58%	0%	0%	5%	4%	0%	0%	0%	0%	100%	100%
O/S.LOSSES	2,365	2,531	-5,142	166	1,783	902	292	469	119	35	0	646	1,103	6,445	0	0	63	1,602	487	10,620	572	704	1,642	24,120
MARKET RATIO	144%	10%	-313%	1%	109%	4%	18%	2%	7%	0%	0%	3%	67%	27%	0%	0%	4%	7%	30%	44%	35%	3%	100%	100%
LOSS RATIO	30%	14%	74%	2%	181%	33%	94%	14%	109%	92%	8%	27%	55%	76%	#DIV/0!	#DIV/0!	27%	129%	14%	1387%	#DIV/0!	50%	48%	20%

2005 LOSS RATIO (ENGINEERING)



2006 LOSS RATIO (ENGINEERING)



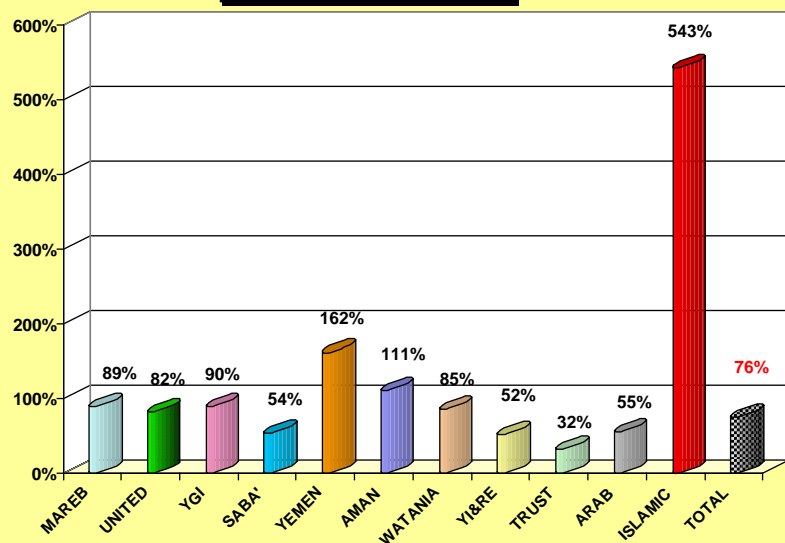
YEMEN INSURANCE MARKET

CLASS OF BUSINESS : LIFE LOSS RATIO (Net Retention)

CURRENCY: YER. - 1000

DETAILS	MAREB		UNITED		YGI		SABA'		YEMEN		AMAN		WATANIA		YI&RE		TRUST		ARAB		ISLAMIC		TOTAL	
	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006	2005	2006
PREMIUM	26,520	40,437	75,469	133,317	27,012	34,156	3,793	4,093	7,814	2,044	6,387	15,022	11,132	41,999	78,585	71,990	9,422	8,539	5,482	19,374	582	1,499	252,198	372,470
MARKET RATIO	11%	11%	30%	36%	11%	9%	2%	1%	3%	1%	3%	4%	4%	11%	31%	19%	4%	2%	2%	5%	0%	0%	100%	100%
PAID LOSSES	11,780	11,519	31,063	44,639	9,599	15,463	-165	5,269	7,087	10,957	5,244	5,809	5,416	15,687	28,694	28,876	1,941	664	1,954	7,939	759	283	103,373	147,105
MARKET RATIO	11%	8%	30%	30%	9%	11%	0%	4%	7%	7%	5%	4%	5%	11%	28%	20%	2%	0%	2%	5%	1%	0%	100%	100%
O/S.LOSSES	11,796	15,164	30,563	22,443	14,692	17,836	2,219	358	5,541	2,839	1,839	6,395	4,095	890	11,969	12,191	1,118	1,490	1,073	19,359	2,400	16	87,304	98,981
MARKET RATIO	14%	15%	35%	23%	17%	18%	3%	0%	6%	3%	2%	6%	5%	1%	14%	12%	1%	2%	1%	20%	3%	0%	100%	100%
LOSS RATIO	89%	66%	82%	50%	90%	97%	54%	137%	162%	675%	111%	81%	85%	39%	52%	57%	32%	25%	55%	141%	543%	20%	76%	66%

2005 LOSS RATIO (LIFE)



2006 LOSS RATIO (LIFE)

