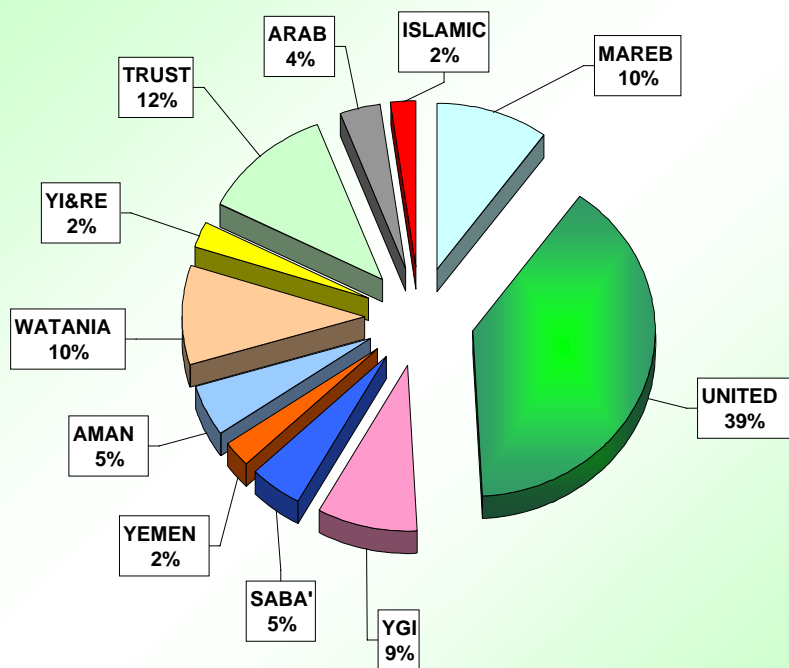
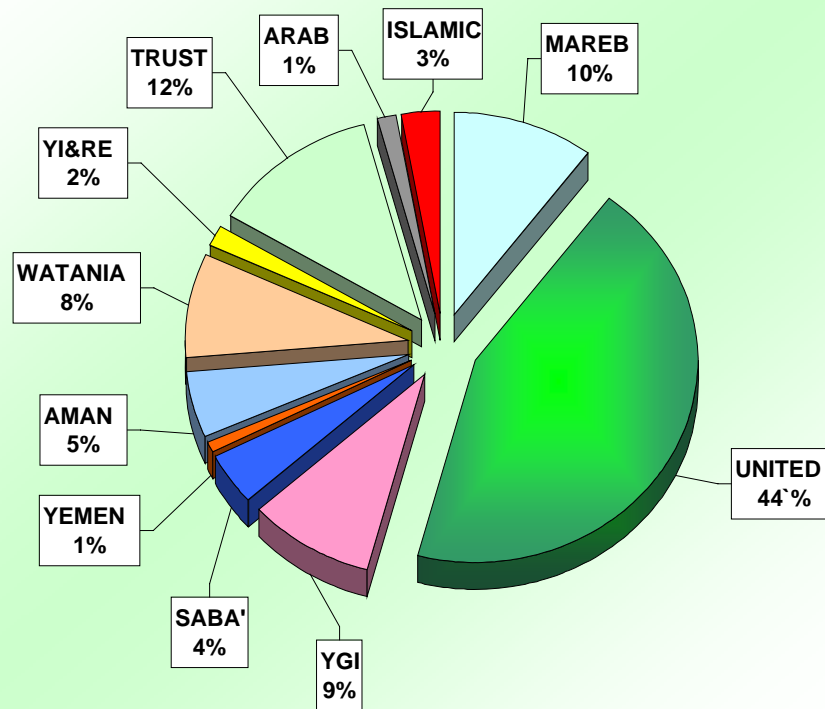


YEMEN INSURANCE MARKET STATISTIC (2005/2006)

2005 MARKET PREMIUMS RATIO



2006 MARKET PREMIUMS RATIO



Prepared By Statistic Department In United Insurance In Coordination With Yemen Insurance Federation.

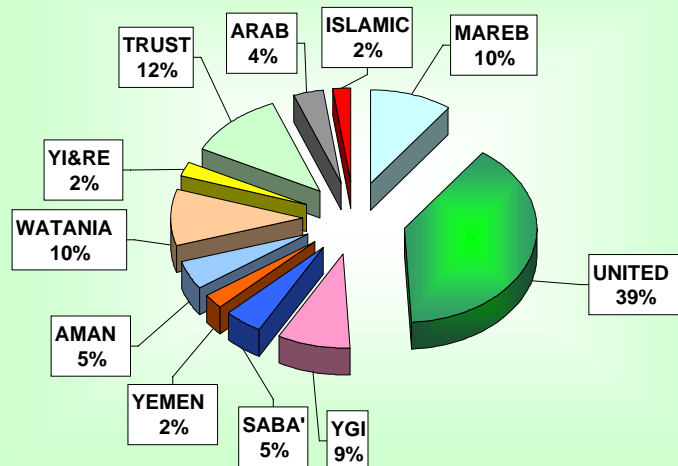
PORTFOLIO BREAKDOWN

YEMENI INSURANCE MARKET (DIRECT PREMIUM)

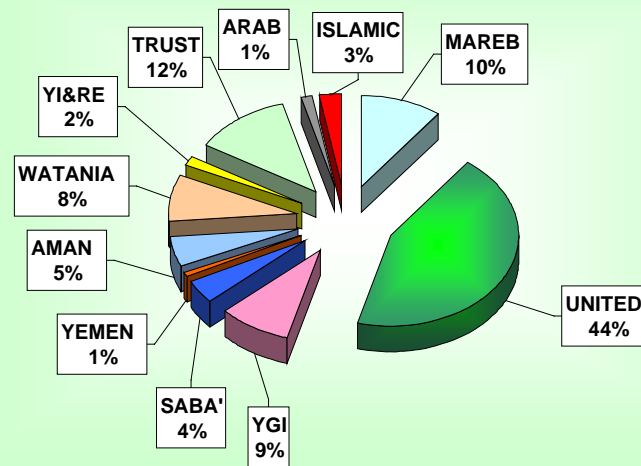
CURRENCY: YEMENI RIALS IN THOUSAND

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	170,501	244,528	528,341	608,512	97,557	139,398	69,795	47,998	29,858	11,758	82,551	83,904	151,401	58,610	3,962	8,756	9,361	10,661	44,924	1,695	11,845	27,415	1,200,096	1,243,235
Growth RATIO	43%		15%		43%		-31%		-61%		2%		-61%		121%		14%		-96%		131%		4%	
MARKET RATIO	14%	20%	44%	49%	8%	11%	6%	4%	2%	1%	7%	7%	13%	5%	0%	1%	1%	1%	4%	0%	1%	2%	100%	100%
MARINE	177,389	169,330	1,004,417	1,351,436	218,564	276,465	73,698	83,407	46,014	22,471	133,816	130,444	68,800	102,797	8,723	6,101	41,447	4,560	14,047	19,284	93,449	145,619	1,880,363	2,311,914
Growth RATIO	-5%		35%		26%		13%		-51%		-3%		49%		-30%		-89%		37%		56%		23%	
MARKET RATIO	9%	7%	53%	58%	12%	12%	4%	4%	2%	1%	7%	6%	4%	4%	0%	0%	2%	0%	1%	1%	5%	6%	100%	100%
MOTORS & W.C. & Liability	331,022	392,682	651,458	1,115,810	280,971	333,132	206,142	210,119	91,981	66,367	200,828	269,692	223,621	291,537	110,435	73,008	33,187	191,894	118,896	85,692	50,337	64,908	2,298,876	3,094,842
Growth RATIO	19%		71%		19%		2%		-28%		34%		30%		-34%		478%		-28%		29%		35%	
MARKET RATIO	14%	13%	28%	36%	12%	11%	9%	7%	4%	2%	9%	9%	10%	9%	5%	2%	1%	6%	5%	3%	2%	2%	100%	100%
MISC. ACC & Others	53,900	65,053	798,438	634,435	27,016	24,026	19,863	25,964	1,064	596	0	0	249,905	227,340	933	462	885,945	1,037,228	83,086	0	19,356	21,618	2,139,505	2,036,722
Growth RATIO	21%		-21%		-11%		31%		-44%		#DIV/0!		-9%		-50%		17%		-100%		12%		-5%	
MARKET RATIO	3%	3%	37%	31%	1%	1%	1%	1%	0%	0%	0%	0%	12%	11%	0%	0%	41%	51%	4%	0%	1%	1%	100%	100%
ENGINEERING	63,101	100,472	80,158	555,520	73,634	124,377	30,090	48,757	12,554	1,034	15,955	21,906	72,840	128,964	0	0	19,456	28,131	17,353	2,553	93	18,292	385,235	1,030,007
Growth RATIO	59%		593%		69%		62%		-92%		37%		77%		#DIV/0!		45%		-85%		19569%		167%	
MARKET RATIO	16%	10%	21%	54%	19%	12%	8%	5%	3%	0%	4%	2%	19%	13%	0%	0%	5%	3%	5%	0%	0%	2%	100%	100%
LIFE	70,394	89,856	281,318	335,982	53,173	54,341	7,280	6,898	19,415	2,422	13,126	23,975	57,323	72,519	78,585	74,144	17,038	13,152	36,545	19,935	7,939	25,876	642,135	719,100
Growth RATIO	28%		19%		2%		-5%		-88%		83%		27%		-6%		-23%		-45%		226%		12%	
MARKET RATIO	11%	12%	44%	47%	8%	8%	1%	1%	3%	0%	2%	3%	9%	10%	12%	10%	3%	2%	6%	3%	1%	4%	100%	100%
TOTAL (R)	866,307	1,061,921	3,344,130	4,601,695	750,915	951,739	406,867	423,144	200,886	104,648	446,275	529,921	823,889	881,767	202,638	162,471	1,006,433	1,285,626	314,851	129,160	183,019	303,728	8,546,211	10,435,820
TOTAL (\$)	\$4,443	\$5,350	\$17,149	\$23,182	\$3,851	\$4,795	\$2,086	\$2,132	\$1,030	\$527	\$2,289	\$2,670	\$4,225	\$4,442	\$1,039	\$818	\$5,161	\$6,477	\$1,615	\$651	\$939	\$1,530	\$43,827	\$52,573
MARKET RATIO	10%	10%	39%	44%	9%	9%	5%	4%	2%	1%	5%	5%	10%	8%	2%	2%	12%	12%	4%	1%	2%	3%	100%	100%
Growth RATIO	23%		38%		27%		4%		-48%		19%		7%		-20%		28%		-59%		66%		22%	

2005 MARKET PREMIUMS RATIO



2006 MARKET PREMIUMS RATIO

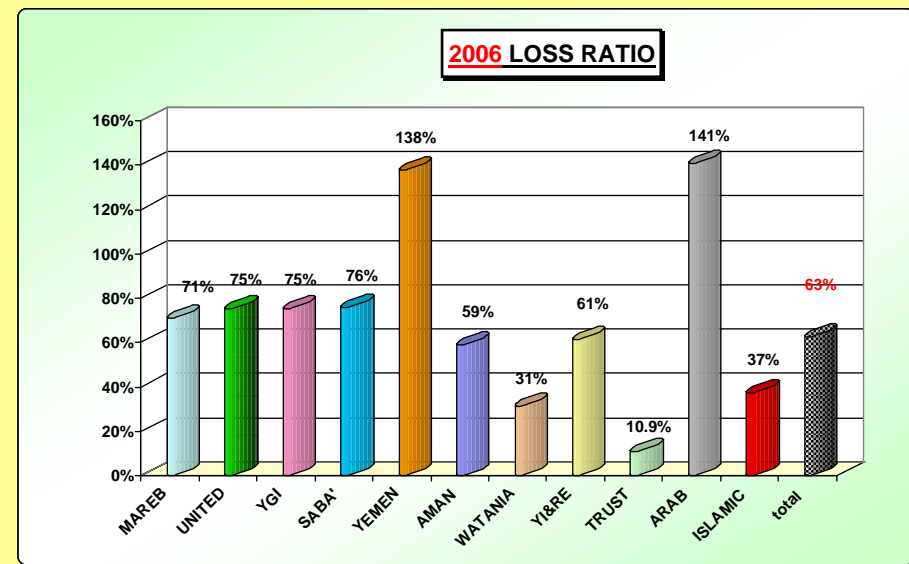
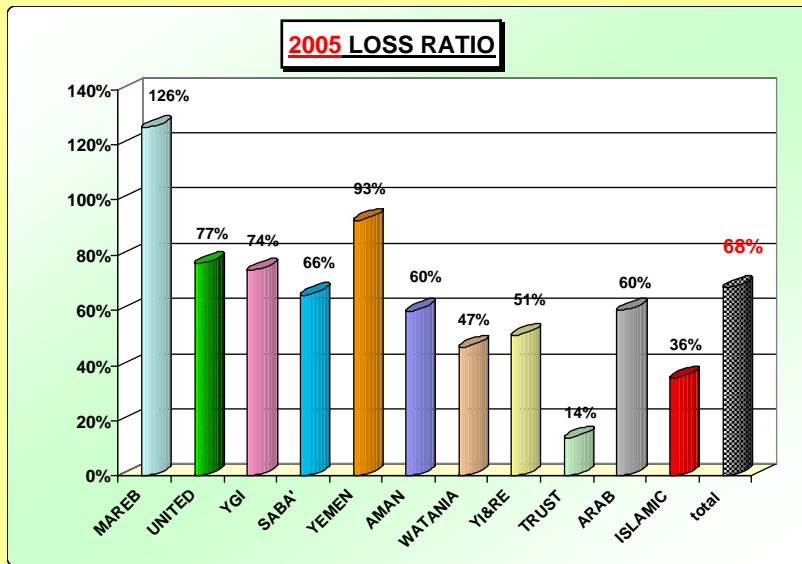


YEMEN INSURANCE MARKET

ALL CLASSES (LOSS RATIO)

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	866,307	1,061,921	3,344,130	4,601,695	750,915	951,739	406,867	423,144	200,886	104,648	446,275	529,921	823,889	881,767	202,638	162,471	1,006,433	1,285,626	314,851	129,160	183,019	303,728	8,546,211	10,435,820
MARKET RATIO	10%	10%	39%	44%	9%	9%	5%	4%	2%	1%	5%	5%	10%	8%	2%	2%	12%	12%	4%	1%	2%	3%	100%	100%
PAID LOSSES	716,772	429,037	756,224	2,347,276	157,590	223,025	148,542	147,366	85,628	66,844	195,380	215,432	338,241	169,930	72,365	63,598	42,848	33,491	125,724	52,928	30,484	66,629	2,669,797	3,815,556
MARKET RATIO	27%	11%	28%	62%	6%	6%	6%	4%	3%	2%	7%	6%	13%	4%	3%	2%	2%	1%	5%	1%	1%	2%	100%	100%
O/S. LOSSES	376,977	326,418	1,815,786	1,114,102	401,771	494,020	118,761	173,221	100,383	77,368	71,761	98,248	46,201	104,687	31,000	36,116	95,785	107,240	62,928	129,059	34,671	47,113	3,156,024	2,707,591
MARKET RATIO	12%	12%	58%	41%	13%	18%	4%	6%	3%	3%	2%	4%	1%	4%	1%	1%	3%	4%	2%	5%	1%	2%	100%	100%
LOSS RATIO	126%	71%	77%	75%	74%	75%	66%	76%	93%	138%	60%	59%	47%	31%	51%	61%	14%	11%	60%	141%	36%	37%	68%	63%

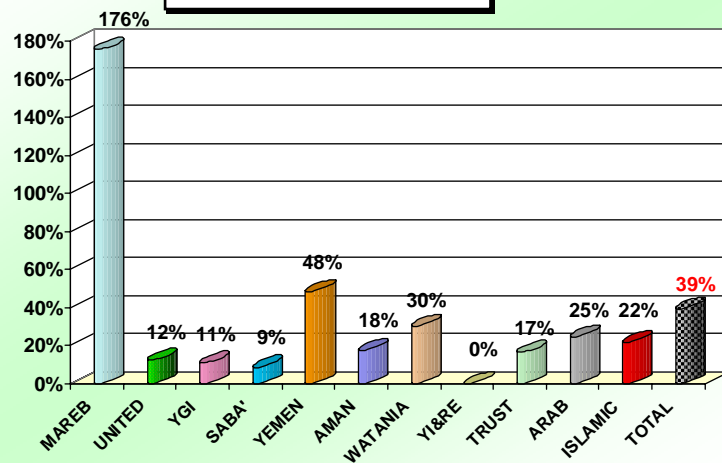


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : FIRE LOSS RATIO

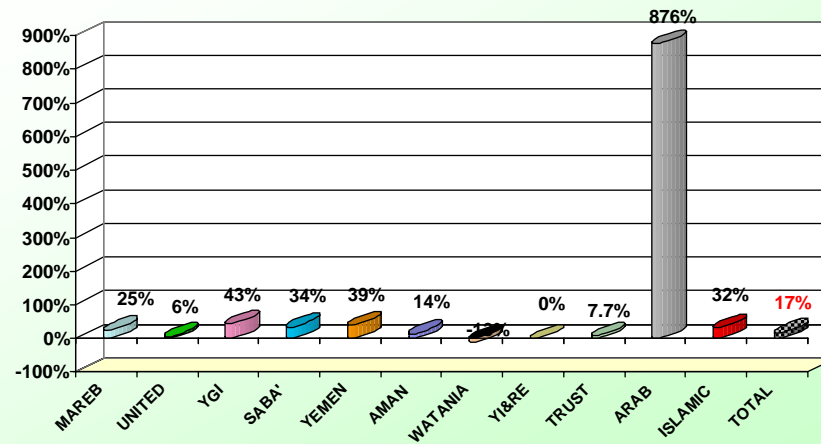
CURRENCY: YER. - 1000

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	170,501	244,528	528,341	608,512	97,557	139,398	69,795	47,998	29,858	11,758	82,551	83,904	151,401	58,610	3,962	8,756	9,361	10,661	44,924	1,695	11,845	27,415	1,200,096	1,243,235
MARKET RATIO	14%	20%	44%	49%	8%	11%	6%	4%	2%	1%	7%	7%	13%	5%	0%	1%	1%	1%	4%	0%	1%	2%	100%	100%
PAID LOSSES	284,702	16,853	31,247	6,770	5,494	11,772	3,143	14,843	5,654	1,223	13,197	10,418	44,350	5,740	0	0	1,138	192	3,209	42	2,086	4,185	394,219	72,038
MARKET RATIO	72%	23%	8%	9%	1%	16%	1%	21%	1%	2%	3%	14%	11%	8%	0%	0%	0%	0%	1%	0%	1%	6%	100%	100%
O/S.LOSSES	15,142	43,204	33,856	31,706	5,299	47,919	2,892	1,513	8,790	3,374	1,317	1,558	1,409	-13,189	0	0	430	633	7,800	14,800	508	4,519	77,443	136,037
MARKET RATIO	20%	32%	44%	23%	7%	35%	4%	1%	11%	2%	2%	1%	2%	-10%	0%	0%	1%	0%	10%	11%	1%	3%	100%	100%
LOSS RATIO	176%	25%	12%	6%	11%	43%	9%	34%	48%	39%	18%	14%	30%	-13%	0%	0%	17%	8%	25%	876%	22%	32%	39%	17%

2005 LOSS RATIO (FIRE)



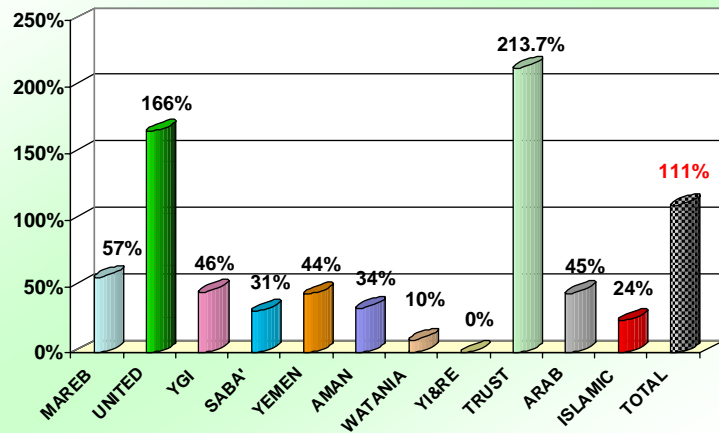
2006 LOSS RATIO (FIRE)



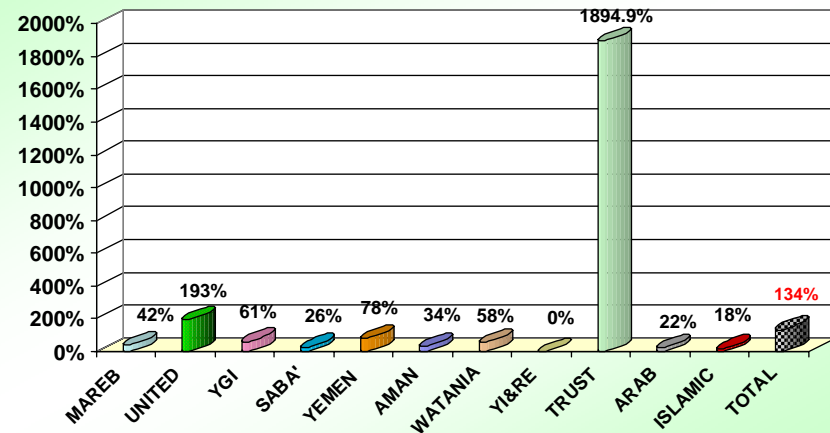
YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MARINE CARGO LOSS RATIO

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	177,389	169,330	1,004,417	1,351,436	218,564	276,465	73,698	83,407	46,014	22,471	133,816	130,444	68,800	102,797	8,723	6,101	41,447	4,560	14,047	19,284	93,449	145,619	1,880,363	2,311,914
MARKET RATIO	9%	7%	53%	58%	12%	12%	4%	4%	2%	1%	7%	6%	4%	4%	0%	0%	2%	0%	1%	1%	5%	6%	100%	100%
PAID LOSSES	11,297	54,329	293,658	1,834,453	-6,489	23,170	14,644	11,509	4,912	4,755	36,400	38,596	5,498	21,914	0	0	0	7,156	2,611	4,176	8,118	15,925	370,649	2,015,983
MARKET RATIO	3%	3%	79%	91%	-2%	1%	4%	1%	1%	0%	10%	2%	1%	1%	0%	0%	0%	0%	1%	0%	2%	1%	100%	100%
O/S.LOSSES	88,967	16,505	1,375,877	769,784	106,885	144,411	8,475	10,539	15,467	12,877	8,736	5,366	1,246	37,235	0	0	88,566	79,252	3,700	0	14,514	10,310	1,712,434	1,086,279
MARKET RATIO	5%	2%	80%	71%	6%	13%	0%	1%	1%	1%	1%	0%	0%	3%	0%	0%	5%	7%	0%	0%	1%	1%	100%	100%
LOSS RATIO	57%	42%	166%	193%	46%	61%	31%	26%	44%	78%	34%	34%	10%	58%	0%	0%	214%	1895%	45%	22%	24%	18%	111%	134%

2005 LOSS RATIO (MARIN)



2006 LOSS RATIO (MARINE)

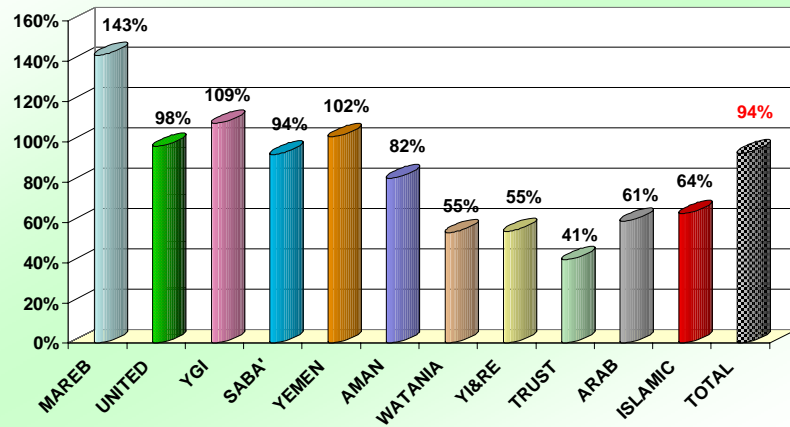


YEMEN INSURANCE MARKET
CLASS OF BUSINESS : MOTORS & W.C.& Liability LOSS RATIO

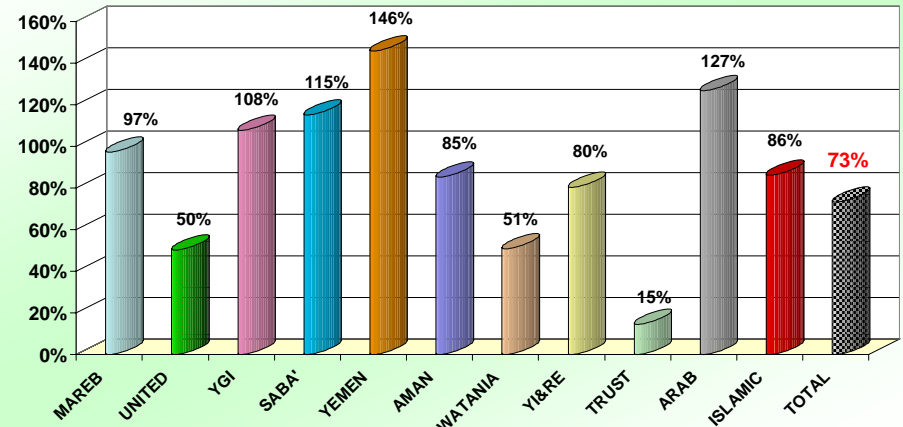
CURRENCY: YER. - 1000

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	331,022	392,682	651,458	1,115,810	280,971	333,132	206,142	210,119	91,981	66,367	200,828	269,692	223,621	291,537	110,435	73,008	33,187	191,894	118,896	85,692	50,337	64,908	2,298,876	3,094,842
MARKET RATIO	14%	13%	28%	36%	12%	11%	9%	7%	4%	2%	9%	9%	10%	9%	5%	2%	1%	6%	5%	3%	2%	2%	100%	100%
PAID LOSSES	353,328	300,011	294,249	365,170	98,669	124,095	105,969	107,873	40,671	44,929	110,336	145,237	115,732	142,187	42,289	34,722	9,243	21,525	53,149	39,877	19,398	42,913	1,243,034	1,368,539
MARKET RATIO	28%	22%	24%	27%	8%	9%	9%	8%	3%	3%	9%	11%	9%	10%	3%	3%	1%	2%	4%	3%	2%	3%	100%	100%
O/S.LOSSES	119,210	81,762	341,016	193,433	207,460	234,183	87,140	134,215	53,508	51,835	54,191	84,283	6,978	5,930	19,000	23,925	4,483	6,381	18,873	68,704	12,914	12,928	924,773	897,578
MARKET RATIO	13%	9%	37%	22%	22%	26%	9%	15%	6%	6%	6%	9%	1%	1%	2%	3%	0%	1%	2%	8%	1%	1%	100%	100%
LOSS RATIO	143%	97%	98%	50%	109%	108%	94%	115%	102%	146%	82%	85%	55%	51%	55%	80%	41%	15%	61%	127%	64%	86%	94%	73%

2005 LOSS RATIO (MOTOR & W.C.)



2006 LOSS RATIO (MOTOR & W.C.)



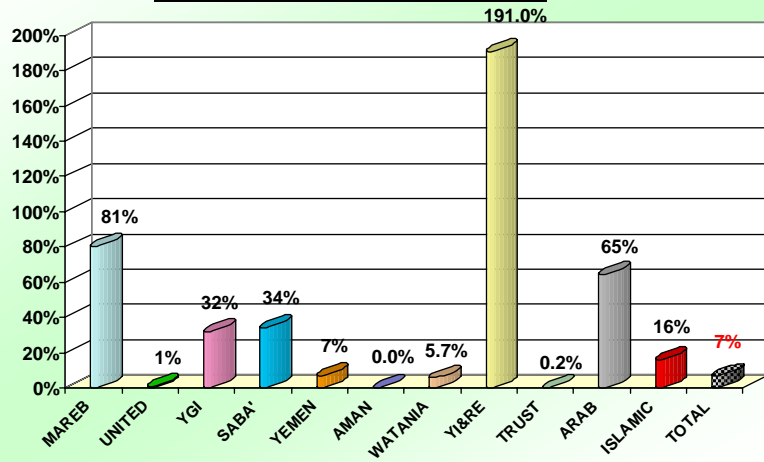
YEMEN INSURANCE MARKET

CLASS OF BUSINESS MISC. ACC & Others LOSS RATIO

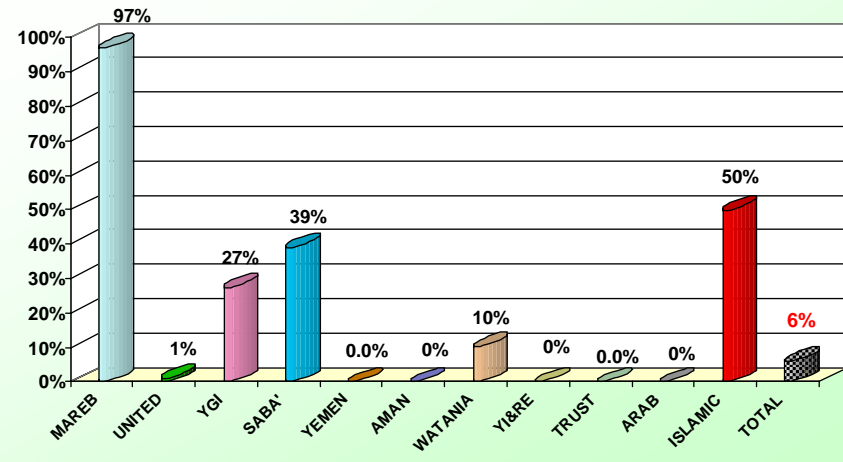
CURRENCY: YER. - 1000

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	53,900	65,053	798,438	634,435	27,016	24,026	19,863	25,964	1,064	596	0	0	249,905	227,340	933	462	885,945	1,037,228	83,086	0	19,356	21,618	2,139,505	2,036,722
MARKET RATIO	3%	3%	37%	31%	1%	1%	1%	1%	0%	0%	0%	0%	12%	11%	0%	0%	41%	51%	4%	0%	1%	1%	100%	100%
PAID LOSSES	7,317	7,404	1,200	1,913	4,672	2,678	308	192	70	0	0	0	7,887	4,096	1,782	0	1,598	160	53,710	0	7	0	78,552	16,443
MARKET RATIO	9%	45%	2%	12%	6%	16%	0%	1%	0%	0%	0%	0%	10%	25%	2%	0%	2%	1%	68%	0%	0%	0%	100%	100%
O/S.LOSSES	36,090	55,736	4,635	5,330	3,950	3,911	6,528	9,935	0	0	0	0	6,411	19,213	0	0	7	7	0	0	3,100	10,800	60,720	104,932
MARKET RATIO	59%	53%	8%	5%	7%	4%	11%	9%	0%	0%	0%	0%	11%	18%	0%	0%	0%	0%	0%	0%	5%	10%	100%	100%
LOSS RATIO	81%	97%	1%	1%	32%	27%	34%	39%	7%	0%	#DIV/0!	#DIV/0!	6%	10%	191%	0%	0%	0%	65%	#DIV/0!	16%	50%	7%	6%

2005 LOSS RATIO (MISC.ACC.)



2006 LOSS RATIO (MISC.ACC.)

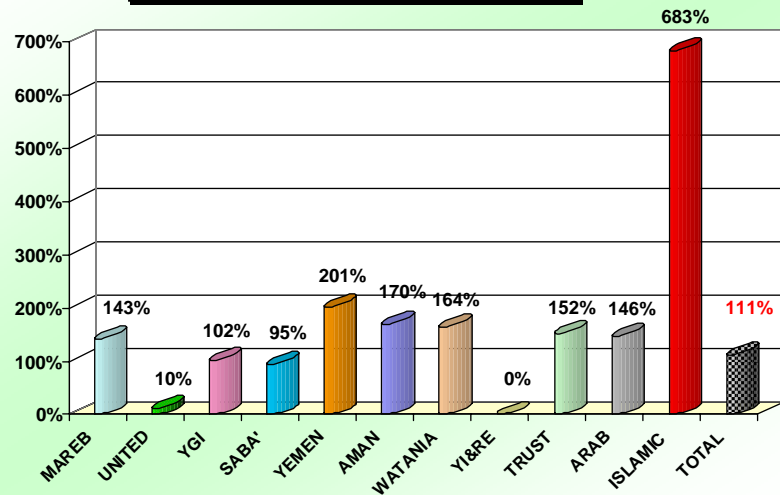


YEMEY INSURANCE MARKET CLASS OF BUSINESS : ENGINEERING LOSS RATIO

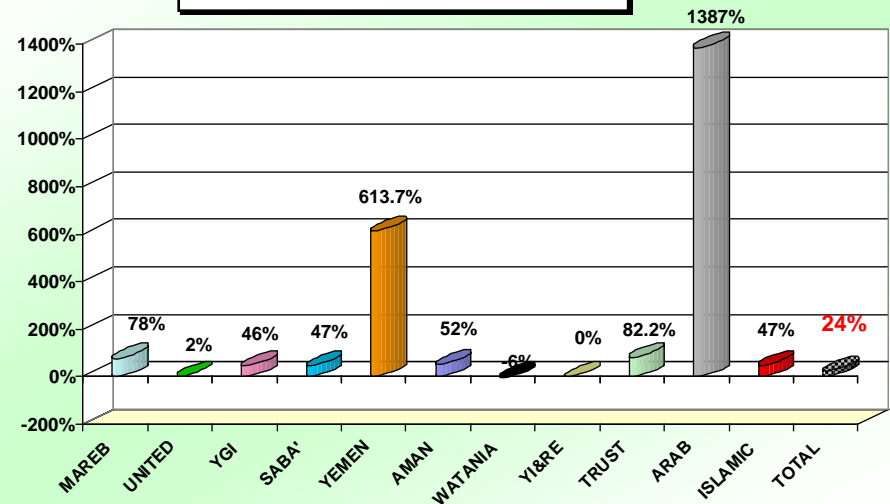
CURRENCY: YER. - 1000

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	63,101	100,472	80,158	555,520	73,634	124,377	30,090	48,757	12,554	1,034	15,955	21,906	72,840	128,964	0	0	19,456	28,131	17,353	2,553	93	18,292	385,235	1,030,007
MARKET RATIO	16%	10%	21%	54%	19%	12%	8%	5%	3%	0%	4%	2%	19%	13%	0%	0%	5%	3%	5%	0%	0%	2%	100%	100%
PAID LOSSES	9,851	3,056	8,180	7,749	26,642	30,281	21,684	6,606	16,546	4,262	24,675	10,726	118,129	-60,188	0	0	28,585	3,654	16	20	0	101	254,307	6,267
MARKET RATIO	4%	49%	3%	124%	10%	483%	9%	105%	7%	68%	10%	171%	46%	-960%	0%	0%	11%	58%	0%	0%	0%	2%	100%	100%
O/S.LOSSES	80,092	75,322	122	2,123	48,342	27,112	6,795	16,075	8,730	2,084	2,408	646	1,103	52,749	0	0	1,069	19,477	25,400	35,400	635	8,491	174,696	239,479
MARKET RATIO	46%	31%	0%	1%	28%	11%	4%	7%	5%	1%	1%	0%	1%	22%	0%	0%	1%	8%	15%	15%	0%	4%	100%	100%
LOSS RATIO	143%	78%	10%	2%	102%	46%	95%	47%	201%	614%	170%	52%	164%	-6%	#DIV/0!	#DIV/0!	152%	82%	146%	1387%	683%	47%	111%	24%

2005 LOSS RATIO (ENGINEERING)



2006 LOSS RATIO (ENGINEERING)



YEMEN INSURANCE MARKET
CLASS OF BUSINESS : LIFE LOSS RATIO

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	70,394	89,856	281,318	335,982	53,173	54,341	7,280	6,898	19,415	2,422	13,126	23,975	57,323	72,519	78,585	74,144	17,038	13,152	36,545	19,935	7,939	25,876	642,135	719,100
MARKET RATIO	11%	12%	44%	47%	8%	8%	1%	1%	3%	0%	2%	3%	9%	10%	12%	10%	3%	2%	6%	3%	1%	4%	100%	100%
PAID LOSSES	50,278	47,384	127,690	131,221	28,602	31,029	2,793	6,342	17,775	11,675	10,772	10,455	46,644	56,181	28,294	28,876	2,284	804	13,029	8,813	875	3,505	329,037	336,285
MARKET RATIO	15%	14%	39%	39%	9%	9%	1%	2%	5%	3%	3%	3%	14%	17%	9%	9%	1%	0%	4%	3%	0%	1%	100%	100%
O/S.LOSSES	37,476	53,889	60,280	111,726	29,836	36,484	6,931	945	13,887	7,198	5,109	6,395	29,054	2,749	12,000	12,191	1,231	1,490	7,155	10,155	3,000	65	205,959	243,287
MARKET RATIO	18%	22%	29%	46%	14%	15%	3%	0%	7%	3%	2%	3%	14%	1%	6%	5%	1%	1%	3%	4%	1%	0%	100%	100%
LOSS RATIO	125%	113%	67%	72%	110%	124%	134%	106%	163%	779%	121%	70%	132%	81%	51%	55%	21%	17%	55%	95%	49%	14%	83%	81%

