

IRENA Request for Proposals for Medical Insurance Services

## *Claims By Benefit Category*

*07 August 19*

*IRENA*

Period of Treatment From 01-February-2018 to 31-January-2019

<i>Benefit Category</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<i>Total</i>	
<i>Hospitalisation plan</i>		
Physical Illness	78,044	10.16%
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	22,131	2.88%
Oncology (in-patient, day-care and out-patient treatment)	18,107	2.36%
Day-care treatment	7,762	1.01%
Hospital accommodation - Private room	6,932	0.90%
Complications of pregnancy and childbirth (100% emergency cover)	5,297	0.69%
Surgical fees, including anaesthesia and theatre charges	3,271	0.43%
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	2,548	0.33%
Diagnostic tests (in-patient and day-care treatment only)	1,834	0.24%
Physician and therapist fees (in-patient and day-care treatment only)	1,272	0.17%
Medical Charges (subject to any limits and deductibles)	1,049	0.14%
Local ambulance	1,031	0.13%
Voluntary reimbursement	231	0.03%
CT scans (in-patient and out-patient treatment)	226	0.03%
Accidental Injury	76	0.01%
<i>Hospitalisation plan Total</i>	<b>149,811</b>	<b>19.50%</b>

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	<i>Total</i>	
<b><i>Out-patient</i></b>		
Physical Illness	285,243	37.12%
Prescription drugs (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	105,201	13.69%
Diagnostic tests	39,301	5.11%
Specialist fees	23,250	3.03%
Prescribed glasses and contact lenses including eye examination (you also have full refund cover under your Core Plan for prescribed glasses/contact lenses including eye examination,	15,947	2.08%
Accidental Injury	7,543	0.98%
Annual routine health checks. Checks are limited to: * Physical examination; * Blood tests (full blood count, biochemistry, lipid profile, thyroid function test, liver function test, kidney	7,275	0.95%
Prescribed physiotherapy	5,100	0.66%
Medical practitioner fees	5,094	0.66%
Vaccinations	4,620	0.60%
Psychiatry and psychotherapy - acute cases	3,489	0.45%
Chiropractic treatment	1,553	0.20%
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan, in the event of an emergency)	1,273	0.17%
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture and podiatry	1,105	0.14%
Prescribed contraceptives and birth control treatments	955	0.12%
Psychiatry and psychotherapy - chronic cases	586	0.08%
Prescribed speech therapy and oculomotor therapy	363	0.05%
Cancer screening	87	0.01%
<b><i>Out-patient Total</i></b>	<b>507,984</b>	<b>66.11%</b>

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<i>Benefit Category</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<i>Total</i>	
<i>Dental Care</i>		
Dental treatment	102,168	13.30%
Orthodontic treatment and dental prostheses	5,249	0.68%
Dental surgery	1,860	0.24%
Periodontics	1,282	0.17%
<i>Dental Care Total</i>	<b>110,559</b>	<b>14.39%</b>
<i>Total All</i>	<u><u>768,354</u></u>	<u><u>100.00%</u></u>

## *Claims By Country*

*07 August 19*

*IRENA*

Period of Treatment From 01-February-2018 to 31-January-2019

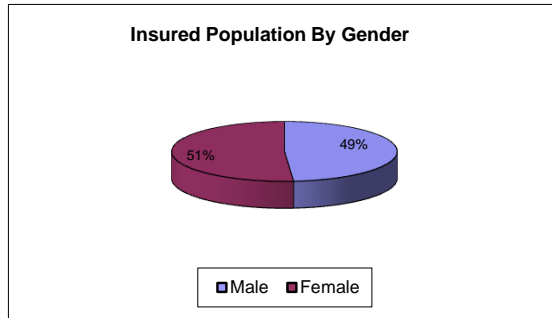
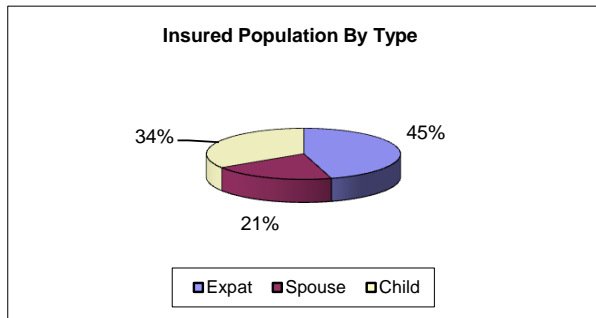
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<i>Country</i>	<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
United Arab Emirates	521,746	67.90%
Germany	182,620	23.77%
Great Britain	23,482	3.06%
United States of America	10,663	1.39%
Jordan	7,422	0.97%
Lebanon	5,525	0.72%
India	4,056	0.53%
Kenya	3,593	0.47%
Brazil	3,045	0.40%
Hungary	2,560	0.33%
France	1,093	0.14%
Austria	509	0.07%
Italy	435	0.06%
Japan	356	0.05%
Spain	351	0.05%
Belgium	178	0.02%
Costa Rica	145	0.02%
Mexico	140	0.02%
Egypt	139	0.02%
Netherlands	127	0.02%
Pakistan	119	0.02%
Canada	33	0.00%
Phillippines	19	0.00%
<b><i>Total</i></b>	<b><i>768,354</i></b>	<b><i>100.00%</i></b>

# Insured Population

07 August 19

IRENA



**Insured Population By Age**

Age Range	No of Lives	%
Under 20	137	32.24%
20 to 24	11	2.59%
25 to 29	38	8.94%
30 to 34	67	15.76%
35 to 39	60	14.12%
40 to 44	33	7.76%
45 to 49	39	9.18%
50 to 54	17	4.00%
55 to 59	5	1.18%
60 to 64	7	1.65%
Over 65	11	2.59%
<b>Total</b>	<b>425</b>	<b>100.00%</b>

**Insured Population By Family Status**

Family Status	No. of Expats
<b>Worldwide</b>	
Single	67
Married	23
Family	64
Single Parent	12
<b>Region Total</b>	<b>166</b>
<b>Worldwide excluding USA</b>	
Single	27
Married	0
Family	0
Single Parent	0
<b>Region Total</b>	<b>27</b>
<b>Total All</b>	<b>193</b>

**Insured Population By Region Covered**

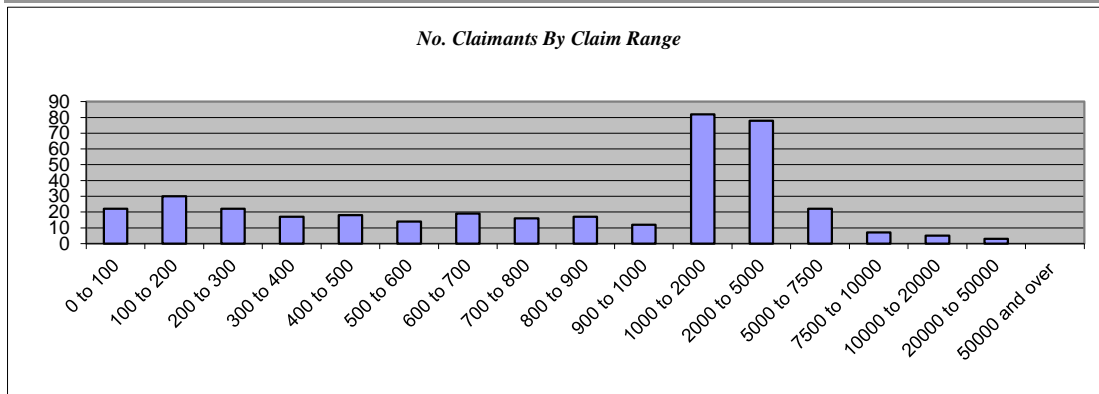
Region	No. of Lives	%
Worldwide	398	93.65%
Worldwide excluding USA	27	6.35%
<b>Total</b>	<b>425</b>	<b>100.00%</b>

## Claim By Claimant By Size

07 August 19

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Period of Treatment From 01-February-2018 to 31-January-2019



<i>Range in (USD)</i>	<i>Amount Paid (USD)</i>	<i>No of Lives Claiming</i>	<i>% of Total Claims Amount</i>
	<i>Total</i>	<i>Total</i>	<i>Total</i>
0 to 100	1,166	22	0.15%
100 to 200	4,427	30	0.58%
200 to 300	5,276	22	0.69%
300 to 400	5,924	17	0.77%
400 to 500	8,011	18	1.04%
500 to 600	7,847	14	1.02%
600 to 700	12,194	19	1.59%
700 to 800	11,917	16	1.55%
800 to 900	14,421	17	1.88%
900 to 1000	11,403	12	1.48%
1000 to 2000	110,969	82	14.44%
2000 to 5000	241,908	78	31.48%
5000 to 7500	133,362	22	17.36%
7500 to 10000	56,984	7	7.42%
10000 to 20000	75,426	5	9.82%
20000 to 50000	67,120	3	8.74%
50000 and over	0	0	0.00%
<b>Total</b>	<b>768,354</b>	<b>384</b>	<b>100.00%</b>

### Exposure and Incidence Statistics

Average No. of Lives	408
No of Lives Claiming	384
Average Size of Claim	2,001
Claim Incidence	94.05%