

# ***Paid Ratio By Month***

## ***30 November 21***

### ***IRENA***

Period of Treatment From 01-February-2020 to 31-January-2021

<i><b>Month</b></i>	<i><b>Earned Premium (USD)</b></i>	<i><b>Incurred Claims (USD)</b></i>	<i><b>Paid Ratio</b></i>
02/20	97,048	84,330	86.90%
03/20	105,002	70,403	67.05%
04/20	101,833	51,714	50.78%
05/20	104,729	56,590	54.03%
06/20	101,759	69,867	68.66%
07/20	105,091	79,177	75.34%
08/20	105,323	64,899	61.62%
09/20	101,249	74,689	73.77%
10/20	104,332	109,134	104.60%
11/20	102,024	129,147	126.58%
12/20	108,489	81,037	74.70%
01/21	109,668	160,928	146.74%
<i><b>Total</b></i>	<i><b>1,246,546</b></i>	<i><b>1,031,915</b></i>	<i><b>82.78%</b></i>

### ***Comparison Information with previous Years***

<i><b>Contract Year</b></i>	<i><b>Earned Premium (USD)</b></i>	<i><b>Incurred Claims (USD)</b></i>	<i><b>Paid Ratio</b></i>
01/02/2019 - 31/01/2020	1,339,879	920,531	68.70%
01/02/2018 - 31/01/2019	1,419,421	777,584	54.78%

# Claims By Benefit Category

## 30 November 21

### IRENA

Period of Treatment From 01-February-2020 to 31-January-2021

Benefit Category	Number of Line Items		Amount Paid ( USD )		Total	% of total claims
	Employee	Dependant	Employees	Dependants		
<b>Hospitalisation plan</b>						
Routine maternity outside Abu Dhabi (in-patient and out-patient treatment)	88	104	19,617	54,245	73,862	7.16%
Physician and therapist fees (in-patient and day-care treatment only)	13	5	37,499	34,598	72,096	6.99%
Psychiatry and psychotherapy - acute cases (in-patient and day-care treatment only)	0	1	0	41,467	41,467	4.02%
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	103	119	16,573	17,141	33,714	3.27%
Oncology (in-patient, day-care and out-patient treatment)	24	34	14,031	14,451	28,482	2.76%
Day-care treatment	29	9	20,713	5,424	26,137	2.53%
Complications of pregnancy and childbirth (100% emergency cover)	12	28	642	24,112	24,754	2.40%
Surgical fees, including anaesthesia and theatre charges	6	3	14,616	7,739	22,355	2.17%
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	23	13	11,091	6,894	17,985	1.74%
Medical Charges (subject to any limits and deductibles)	24	6	5,251	6,421	11,673	1.13%
Hospital accommodation - Private room	5	4	3,651	6,672	10,323	1.00%
Complications of pregnancy and childbirth	0	1	0	4,979	4,979	0.48%
Diagnostic tests (in-patient and day-care treatment only)	3	9	3,019	1,216	4,235	0.41%
CT scans (in-patient and out-patient treatment)	9	6	1,965	1,330	3,295	0.32%
Medical evacuation: * Where necessary treatment is not available locally, we will evacuate the insured person to the nearest appropriate medical centre. * Where ongoing treatment is required, we will cover hotel accom	1	0	3,083	0	3,083	0.30%
Prescription drugs and materials (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	1	1	2,670	36	2,705	0.26%
Routine maternity (in-patient and out-patient treatment)	0	6	0	2,087	2,087	0.20%
Local ambulance	4	1	935	544	1,479	0.14%
Out-patient surgery	4	0	1,409	0	1,409	0.14%
Hospital accommodation - Semi-private room	1	0	926	0	926	0.09%
Antenatal care (within the limits outlined by the Dubai Health Authority protocols)	0	5	0	350	350	0.03%
<b>Hospitalisation plan Total</b>	<b>350</b>	<b>355</b>	<b>157,690</b>	<b>229,705</b>	<b>387,395</b>	<b>37.54%</b>
<b>Out-patient</b>						
Diagnostic tests	1,847	929	118,298	64,380	182,678	17.70%
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	1,182	689	64,294	27,444	91,738	8.89%
Specialist fees	708	486	44,938	31,055	75,993	7.36%
Infertility treatment	12	68	3,966	45,182	49,148	4.76%
Prescribed physiotherapy	796	452	29,286	16,298	45,584	4.42%
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, in the event of an emergency)	60	67	10,901	12,345	23,246	2.25%
Medical practitioner fees	102	104	6,813	8,600	15,413	1.49%
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan, in the event of an emergency)	16	26	4,558	8,985	13,542	1.31%
Psychiatry and psychotherapy - acute cases	42	9	9,030	1,377	10,407	1.01%
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture, phytotherapy, Ayurvedic and podiatry	77	29	6,776	2,972	9,748	0.94%
Vaccinations	21	113	1,094	8,501	9,595	0.93%
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 function test); * Cardiovascular exa	6	16	1,901	2,684	4,585	0.44%
Chiropractic treatment	22	9	2,228	1,058	3,285	0.32%
Prescribed speech therapy and oculomotor therapy	0	9	0	2,802	2,802	0.27%
Psychiatry and psychotherapy - chronic cases (including treatment related to insomnia)	9	1	1,494	41	1,535	0.15%
Cancer screening	1	1	163	625	789	0.08%
Prescribed contraceptives and birth control treatments	5	2	246	263	509	0.05%
Evaluation and Management	0	1	0	95	95	0.01%
Video consultation services	1	0	16	0	16	0.00%
Medicine	0	1	0	12	12	0.00%
Pharmacy and Vaccinations	2	1	1	0	1	0.00%

<i>Out-patient Total</i>	<b>Confidential Information</b>	<b>4,909</b>	<b>3,013</b>	<b>306,003</b>	<b>234,720</b>	<b>540,722</b>	<b>52.40%</b>
<i>Dental Care</i>							
Dental treatment		390	221	37,325	24,575	61,900	6.00%
Orthodontic treatment and dental prostheses		39	59	16,781	19,534	36,316	3.52%
Dental surgery		4	10	553	1,934	2,487	0.24%
Periodontics		13	8	1,433	475	1,908	0.18%
Voluntary reimbursement		43	18	811	376	1,187	0.11%
<i>Dental Care Total</i>		<b>489</b>	<b>316</b>	<b>56,903</b>	<b>46,893</b>	<b>103,797</b>	<b>10.06%</b>
<i>Total All</i>		<b>5,748</b>	<b>3,684</b>	<b>520,596</b>	<b>511,318</b>	<b>1,031,915</b>	<b>100.00%</b>

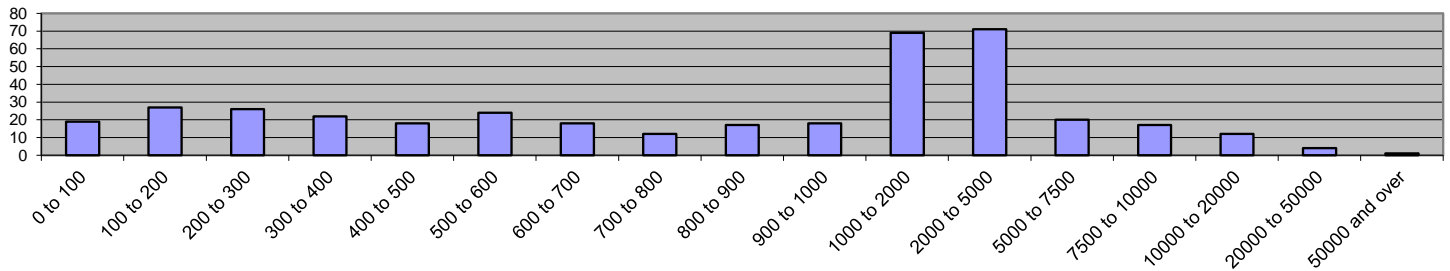
***Claims By Country******30 November 21******IRENA***

Period of Treatment From 01-February-2020 to 31-January-2021

<i>Country</i>	<i>No of Line Items</i>		<i>Amount Paid ( USD )</i>	<i>% of Total Claims</i>
	<i>Employees</i>	<i>Dependants</i>		
United Arab Emirates	4,956	2,652	690,262	66.89%
Germany	548	713	223,301	21.64%
Switzerland	16	34	25,101	2.43%
Greece	23	46	22,841	2.21%
Turkey	20	4	15,731	1.52%
Canada	11	-	8,879	0.86%
United States of America	33	5	6,725	0.65%
Romania	11	-	3,794	0.37%
Spain	26	3	3,755	0.36%
Austria	1	19	3,175	0.31%
Great Britain	-	12	3,166	0.31%
Mexico	5	34	2,856	0.28%
Belgium	6	17	2,658	0.26%
India	2	33	2,366	0.23%
Serbia	12	25	2,249	0.22%
Hungary	26	11	2,099	0.20%
France	15	5	1,934	0.19%
Pakistan	4	24	1,909	0.19%
Brazil	5	7	1,523	0.15%
Italy	9	-	1,485	0.14%
Kenya	5	20	1,329	0.13%
Tunisia	2	3	1,188	0.12%
Ghana	-	7	919	0.09%
Japan	4	-	710	0.07%
Qatar	-	3	440	0.04%
Philippines	2	-	358	0.03%
Czech Republic	-	6	315	0.03%
Nigeria	-	1	286	0.03%
Lebanon	1	-	262	0.03%
Slovenia	1	-	114	0.01%
Sweden	1	-	95	0.01%
Saudi Arabia	2	-	57	0.01%
Netherlands	1	-	32	0.00%
<b><i>Total</i></b>	<b><i>5,748</i></b>	<b><i>3,684</i></b>	<b><i>1,031,915</i></b>	<b><i>100.00%</i></b>

**Claim By Claimant By Size****30 November 21****IRENA**

Period of Treatment From 01-February-2020 to 31-January-2021

*No. Claimants By Claim Range*

<i>Range in (USD)</i>	<i>Amount Paid (USD)</i>			<i>No of Lives Claiming</i>			<i>% of Total Claims Amount</i>		
	<i>Employee</i>	<i>Dependant</i>	<i>Total</i>	<i>Employee</i>	<i>Dependant</i>	<i>Total</i>	<i>Employee</i>	<i>Dependant</i>	<i>Total</i>
0 to 100	223	830	1,053	4	15	19	0.02%	0.08%	0.10%
100 to 200	1,685	2,165	3,849	11	16	27	0.16%	0.21%	0.37%
200 to 300	3,235	3,488	6,722	13	13	26	0.31%	0.34%	0.65%
300 to 400	2,396	5,294	7,690	7	15	22	0.23%	0.51%	0.75%
400 to 500	2,285	5,826	8,112	5	13	18	0.22%	0.56%	0.79%
500 to 600	4,953	8,324	13,277	9	15	24	0.48%	0.81%	1.29%
600 to 700	6,595	5,037	11,631	10	8	18	0.64%	0.49%	1.13%
700 to 800	4,468	4,495	8,962	6	6	12	0.43%	0.44%	0.87%
800 to 900	2,571	11,871	14,442	3	14	17	0.25%	1.15%	1.40%
900 to 1000	5,535	11,223	16,758	6	12	18	0.54%	1.09%	1.62%
1000 to 2000	48,323	52,154	100,477	31	38	69	4.68%	5.05%	9.74%
2000 to 5000	162,786	67,093	229,879	49	22	71	15.78%	6.50%	22.28%
5000 to 7500	72,311	49,059	121,370	12	8	20	7.01%	4.75%	11.76%
7500 to 10000	96,831	52,174	149,005	11	6	17	9.38%	5.06%	14.44%
10000 to 20000	106,401	57,417	163,818	8	4	12	10.31%	5.56%	15.88%
20000 to 50000	0	122,018	122,018	0	4	4	0.00%	11.82%	11.82%
50000 and over	0	52,850	52,850	0	1	1	0.00%	5.12%	5.12%
<b>Total</b>	<b>520,596</b>	<b>511,318</b>	<b>1,031,915</b>	<b>185</b>	<b>210</b>	<b>395</b>	<b>50.45%</b>	<b>49.55%</b>	<b>100.00%</b>

**Exposure and Incidence Statistics**

Average No. of Lives	456
No of Lives Claiming	395
Average Size of Claim	2,612
Claim Incidence	86.58%

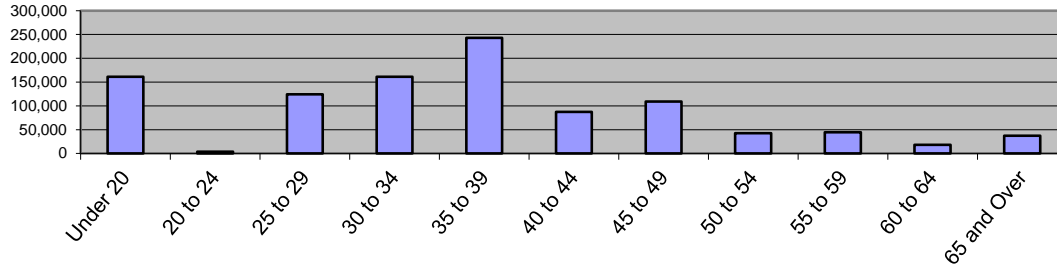
# Claims Demographics

30 November 21

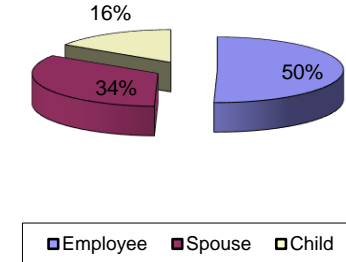
IRENA

Period of Treatment From 01-February-2020 to 31-January-2021

Claims By Age Range



Claims By Insured Type



Age Range	Employee ( USD )			Spouse ( USD )			Child ( USD )			Overall Total ( USD )		
	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total
Under 20	0	0	0	0	0	0	62,816	98,238	161,053	62,816	98,238	161,053
20 to 24	0	690	690	0	0	0	1,448	1,284	2,732	1,448	1,974	3,422
25 to 29	22,883	74,946	97,829	1,088	25,427	26,514	0	0	0	23,970	100,373	124,343
30 to 34	40,847	69,202	110,048	3,257	47,798	51,056	0	0	0	44,104	117,000	161,104
35 to 39	52,220	40,801	93,022	11,189	138,466	149,655	0	0	0	63,409	179,267	242,676
40 to 44	13,527	39,959	53,485	467	33,408	33,875	0	0	0	13,994	73,367	87,360
45 to 49	28,432	38,379	66,811	12,267	29,971	42,238	0	0	0	40,699	68,350	109,049
50 to 54	24,433	8,690	33,123	6,980	2,544	9,525	0	0	0	31,413	11,235	42,648
55 to 59	8,076	25,062	33,137	11,652	0	11,652	0	0	0	19,728	25,062	44,789
60 to 64	11,844	361	12,205	4,152	1,820	5,972	0	0	0	15,996	2,181	18,177
65 and Over	13,985	6,260	20,246	16,547	500	17,047	0	0	0	30,532	6,760	37,293
<b>Total</b>	<b>216,246</b>	<b>304,350</b>	<b>520,596</b>	<b>67,598</b>	<b>279,935</b>	<b>347,533</b>	<b>64,264</b>	<b>99,521</b>	<b>163,785</b>	<b>348,108</b>	<b>683,806</b>	<b>1,031,915</b>