

Paid Ratio By Month

31 July 22

IRENA

Period of Treatment From 01-February-2021 to 31-January-2022

<i>Month</i>	<i>Earned Premium (USD)</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
02/21	94,160	92,407	98.14%
03/21	104,032	114,636	110.19%
04/21	101,204	116,569	115.18%
05/21	106,711	95,551	89.54%
06/21	103,397	98,219	94.99%
07/21	107,089	128,645	120.13%
08/21	107,741	90,162	83.68%
09/21	105,163	113,428	107.86%
10/21	106,818	111,952	104.81%
11/21	103,605	71,379	68.90%
12/21	107,689	89,565	83.17%
01/22	109,745	100,941	91.98%
<i>Total</i>	<i>1,257,352</i>	<i>1,223,453</i>	<i>97.30%</i>

Comparison Information with previous Years

<i>Contract Year</i>	<i>Earned Premium (USD)</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
01/02/2020 - 31/01/2021	1,246,546	1,034,252	82.97%
01/02/2019 - 31/01/2020	1,339,879	935,871	69.85%
01/02/2018 - 31/01/2019	1,419,421	778,190	54.82%

Claims By Benefit Category

31 July 22

IRENA

Period of Treatment From 01-February-2021 to 31-January-2022

Benefit Category	Number of Line Items		Amount Paid (USD)		Total	% of total claims
	Employee	Dependant	Employees	Dependants		
Hospitalisation plan						
Physician and therapist fees (in-patient and day-care treatment only)	14	13	23,787	23,385	47,173	3.86%
DRG	4	7	10,661	21,144	31,805	2.60%
Routine maternity (in-patient and out-patient treatment)	43	19	27,893	3,647	31,541	2.58%
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	17	15	14,639	15,726	30,365	2.48%
Complications of pregnancy and childbirth (100% emergency cover)	14	123	6,474	23,800	30,274	2.47%
Oncology (in-patient, day-care and out-patient treatment)	57	32	15,947	10,315	26,261	2.15%
Day-care treatment	11	29	6,455	17,698	24,153	1.97%
Psychiatry and psychotherapy - acute cases (in-patient and day-care treatment only)	0	1	0	18,937	18,937	1.55%
Room and Board	7	22	2,493	15,902	18,395	1.50%
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	3	117	219	17,459	17,679	1.44%
Hospital accommodation - Private room	3	2	8,080	3,733	11,813	0.97%
Pathology and Laboratory	18	1	8,707	51	8,758	0.72%
Out-patient surgery	22	10	6,710	1,941	8,651	0.71%
Medical Charges (subject to any limits and deductibles)	53	20	5,269	2,933	8,202	0.67%
CT scans (in-patient and out-patient treatment)	12	3	5,449	1,211	6,661	0.54%
Voluntary reimbursement	55	11	221	4,119	4,339	0.35%
Diagnostic tests (in-patient and day-care treatment only)	5	3	2,601	1,694	4,294	0.35%
Local ambulance	3	2	1,789	1,094	2,884	0.24%
Routine maternity outside Abu Dhabi (in-patient and out-patient treatment)	0	41	0	1,692	1,692	0.14%
Medicine	1	0	1,253	0	1,253	0.10%
Medical Supplies	0	1	0	1,087	1,087	0.09%
Prescribed glasses and contact lenses including eye examination (in case of emergency only)	1	0	938	0	938	0.08%
Emergency out-patient dental treatment	1	0	710	0	710	0.06%
Circumcision	0	1	0	408	408	0.03%
Antenatal care (within the limits outlined by the Dubai Health Authority protocols)	9	0	352	0	352	0.03%
Surgery	1	0	305	0	305	0.02%
Radiology	0	1	0	167	167	0.01%
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)	0	1	0	146	146	0.01%
Emergency out-patient treatment	0	1	0	134	134	0.01%
Transportation Services	0	1	0	114	114	0.01%
Hospitalisation plan Total	354	477	150,953	188,537	339,490	27.75%
Out-patient						
Diagnostic tests	2,234	1,298	157,288	88,407	245,696	20.08%
Specialist fees	849	708	62,968	54,635	117,602	9.61%
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription) (Cover for branded drugs, where a generic equivalent is available)	866	587	41,096	19,803	60,899	4.98%
Infertility treatment	30	67	10,240	43,436	53,676	4.39%
Prescribed physiotherapy	1,078	374	37,285	16,314	53,598	4.38%
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)	70	83	12,662	14,244	26,906	2.20%
Pathology and Laboratory	146	62	18,205	5,582	23,788	1.94%
Medical practitioner fees	125	130	12,161	11,085	23,246	1.90%
Pharmacy and Vaccinations	241	262	11,652	7,374	19,026	1.56%
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan, in the event of an emergency)	11	29	3,039	11,588	14,626	1.20%
Psychiatry and psychotherapy - acute cases	57	41	7,296	6,149	13,445	1.10%
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	104	173	3,859	8,692	12,551	1.03%
Medicine	75	78	4,417	5,800	10,217	0.84%
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture, phytotherapy, Ayurvedic and podiatry	55	14	7,396	2,065	9,461	0.77%

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Chiropractic treatment	75	11	6,907	1,187	8,095	0.66%
Vaccinations	18	119	773	6,468	7,241	0.59%
Surgery	32	16	3,667	2,745	6,413	0.52%
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	40	11	3,826	2,232	6,058	0.50%
Prescribed speech therapy and oculomotor therapy	0	27	0	4,323	4,323	0.35%
Evaluation and Management	19	27	1,544	1,469	3,012	0.25%
Radiology	15	4	1,890	485	2,374	0.19%
Laser eye treatment (Lasik only)	0	1	0	2,287	2,287	0.19%
Psychiatry and psychotherapy - chronic cases (including treatment related to insomnia)	3	8	351	1,261	1,611	0.13%
Cancer screening	7	0	1,001	0	1,001	0.08%
Vision Services	0	1	0	773	773	0.06%
Room and Board	1	1	204	183	387	0.03%
Prescribed contraceptives and birth control treatments	4	2	285	32	317	0.03%
Annual hearing test	2	1	153	68	222	0.02%
Dental	1	0	204	0	204	0.02%
Medical Supplies	2	0	38	0	38	0.00%
Dietician (visits)	1	0	27	0	27	0.00%
<i>Out-patient Total</i>	6,161	4,135	410,435	318,685	729,120	59.60%
<i>Dental Care</i>						
Dental treatment	324	289	42,774	31,698	74,471	6.09%
Orthodontic treatment and dental prostheses	55	83	28,038	27,996	56,033	4.58%
Dental	59	49	4,818	7,386	12,205	1.00%
Periodontics	22	16	3,572	2,099	5,671	0.46%
Dental surgery	16	11	2,390	668	3,058	0.25%
Medicine	5	0	300	0	300	0.02%
Pharmacy and Vaccinations	4	1	24	11	36	0.00%
<i>Dental Care Total</i>	485	449	81,916	69,858	151,774	12.41%
<i>Optical Cover</i>						
Vision Services	3	7	508	1,155	1,663	0.14%
Medicine	6	7	853	552	1,405	0.11%
<i>Optical Cover Total</i>	9	14	1,361	1,708	3,068	0.25%
<i>Total All</i>	7,009	5,075	644,665	578,788	1,223,453	100.00%

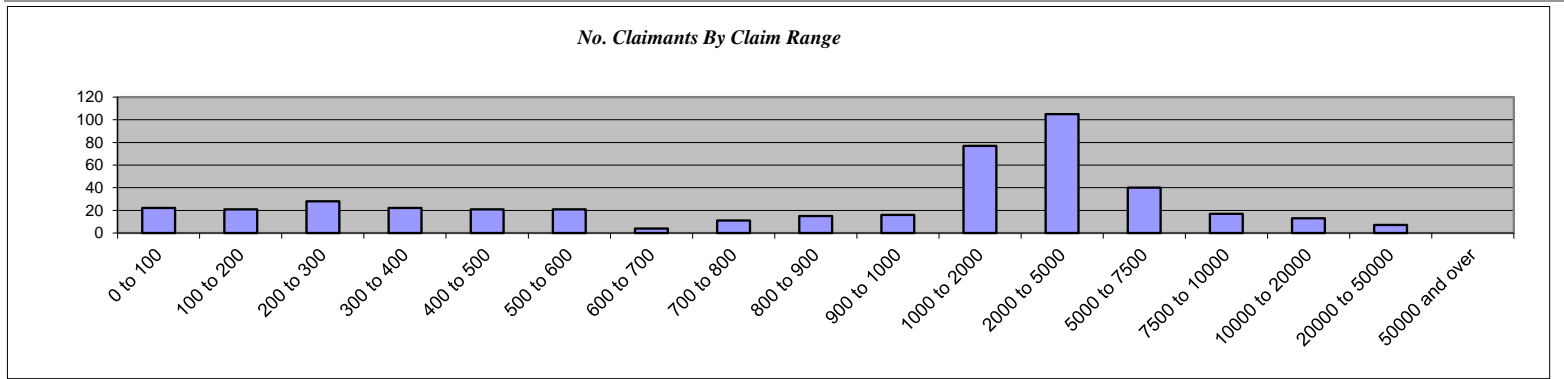
Claims By Country**31 July 22****IRENA**

Period of Treatment From 01-February-2021 to 31-January-2022

<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	5,951	3,985	828,821	67.74%
Germany	743	720	249,380	20.38%
Great Britain	38	92	65,755	5.37%
United States of America	134	30	20,197	1.65%
Switzerland	38	38	14,356	1.17%
Italy	14	10	9,082	0.74%
Lithuania	4	36	6,444	0.53%
Belgium	1	51	6,224	0.51%
India	4	30	5,664	0.46%
Lebanon	-	4	1,469	0.12%
Qatar	-	4	1,359	0.11%
Hungary	14	6	1,306	0.11%
Serbia	4	6	1,218	0.10%
Spain	2	9	1,179	0.10%
Brazil	10	11	1,132	0.09%
Czech Republic	2	-	1,043	0.09%
Ghana	-	9	977	0.08%
Cote d'Ivoire	-	5	920	0.08%
Mexico	5	3	865	0.07%
Thailand	12	-	788	0.06%
Canada	4	-	667	0.05%
France	2	4	634	0.05%
Kenya	8	1	590	0.05%
Turkey	-	5	518	0.04%
Egypt	3	-	456	0.04%
Denmark	1	-	393	0.03%
Ecuador	-	1	381	0.03%
Malaysia	3	-	368	0.03%
Netherlands	1	-	318	0.03%
Romania	5	1	268	0.02%
Pakistan	-	6	151	0.01%
Ireland	2	-	133	0.01%
Tunisia	-	2	132	0.01%
Argentina	3	-	121	0.01%
Oman	-	3	43	0.00%
Nigeria	-	1	42	0.00%
Montenegro	-	2	35	0.00%
Jordan	1	-	22	0.00%
Total	7,009	5,075	1,223,453	100.00%

Claim By Claimant By Size**31 July 22****IRENA**

Period of Treatment From 01-February-2021 to 31-January-2022



Range in (USD)	Amount Paid (USD)			No of Lives Claiming			% of Total Claims Amount		
	Employee	Dependant	Total	Employee	Dependant	Total	Employee	Dependant	Total
0 to 100	332	747	1,079	8	14	22	0.03%	0.06%	0.09%
100 to 200	1,240	1,922	3,162	8	13	21	0.10%	0.16%	0.26%
200 to 300	2,471	4,398	6,869	10	18	28	0.20%	0.36%	0.56%
300 to 400	1,645	5,721	7,367	5	17	22	0.13%	0.47%	0.60%
400 to 500	3,185	6,274	9,460	7	14	21	0.26%	0.51%	0.77%
500 to 600	2,828	8,686	11,514	5	16	21	0.23%	0.71%	0.94%
600 to 700	700	1,953	2,652	1	3	4	0.06%	0.16%	0.22%
700 to 800	4,456	3,742	8,197	6	5	11	0.36%	0.31%	0.67%
800 to 900	5,196	7,407	12,602	6	9	15	0.42%	0.61%	1.03%
900 to 1000	2,888	12,166	15,054	3	13	16	0.24%	0.99%	1.23%
1000 to 2000	55,457	54,926	110,383	38	39	77	4.53%	4.49%	9.02%
2000 to 5000	192,511	123,460	315,971	61	44	105	15.74%	10.09%	25.83%
5000 to 7500	125,766	111,147	236,913	21	19	40	10.28%	9.08%	19.36%
7500 to 10000	94,815	51,966	146,781	11	6	17	7.75%	4.25%	12.00%
10000 to 20000	86,769	87,728	174,497	7	6	13	7.09%	7.17%	14.26%
20000 to 50000	64,407	96,546	160,953	3	4	7	5.26%	7.89%	13.16%
50000 and over	0	0	0	0	0	0	0.00%	0.00%	0.00%
Total	644,665	578,788	1,223,453	200	240	440	52.69%	47.31%	100.00%

Exposure and Incidence Statistics

Average No. of Lives	483
No of Lives Claiming	440
Average Size of Claim	2,781
Claim Incidence	91.16%

Claims Demographics

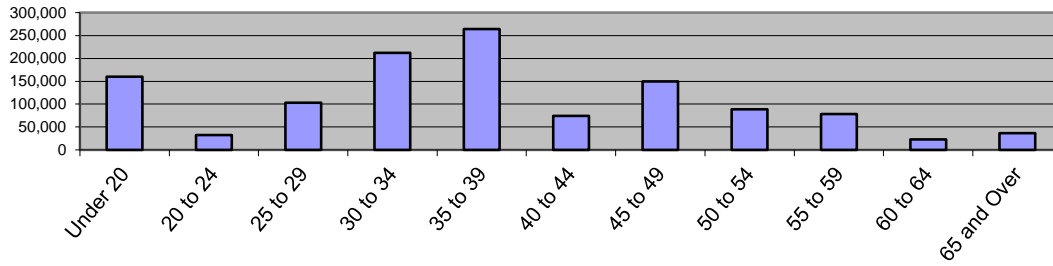
31 July 22

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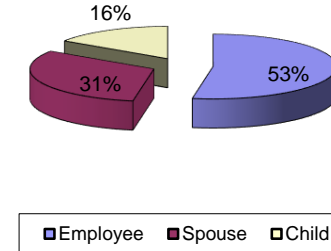
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Period of Treatment From 01-February-2021 to 31-January-2022

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	59,752	100,536	160,288	59,752	100,536	160,288
20 to 24	0	1,245	1,245	0	0	0	13,402	18,176	31,577	13,402	19,420	32,822
25 to 29	37,602	51,624	89,226	1,184	12,436	13,621	0	0	0	38,787	64,060	102,847
30 to 34	52,862	92,627	145,489	6,213	60,635	66,847	0	0	0	59,075	153,262	212,336
35 to 39	70,546	79,855	150,401	10,926	102,573	113,499	0	0	0	81,472	182,428	263,900
40 to 44	24,172	30,220	54,392	1,230	18,920	20,150	0	0	0	25,402	49,141	74,542
45 to 49	38,285	21,681	59,966	10,637	79,390	90,027	0	0	0	48,922	101,071	149,993
50 to 54	39,863	15,184	55,047	29,416	4,554	33,970	0	0	0	69,280	19,737	89,017
55 to 59	11,845	52,711	64,556	13,541	0	13,541	0	0	0	25,385	52,711	78,096
60 to 64	9,251	4,071	13,322	3,706	6,168	9,874	0	0	0	12,956	10,239	23,196
65 and Over	2,181	8,840	11,021	24,644	750	25,394	0	0	0	26,826	9,590	36,415
Total	286,607	358,057	644,665	101,497	285,426	386,923	73,154	118,712	191,865	461,257	762,196	1,223,453

Summary Report By Sub Group**31/07/2022****IRENA**

Period of Treatment From 01-February-2021 to 31-January-2022

<i>Subgroup ID</i>	<i>Subgroup name</i>	<i>Earned Premium (USD)</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
41493	IRENA - ABU DHABI - CAT A	849,146	774,765	91.24%
41504	IRENA - GERMANY- CAT A	245,504	249,896	101.79%
41496	IRENA - ABU DHABI - CAT C	53,085	34,724	65.41%
41494	IRENA - ABU DHABI - CAT B	33,628	22,508	66.93%
41506	IRENA - GERMANY- CAT B	25,485	46,983	184.35%
	Other groups	50,504	94,578	187.27%
	Total	1,257,352	1,223,453	97.30%

High Claimants

31/07/2022

IRENA

Period of Treatment From 01-February-2021 to 31-January-2022

<i>Claimant</i>	<i>Condition</i>	<i>Status</i>	<i>Amount Paid (USD)</i>	<i>% of total</i>
Member 1	Routine Maternity	Complete	31,375	2.56%
Member 2	Malignant neoplasms of lymphoid hematopoietic and related	Complete	22,829	1.87%
Member 3	Noninflammatory disorders of female genital tract (N80-N98)	Complete	22,357	1.83%
Member 4	Mood Affective Disorder	Complete	22,209	1.82%
Member 5	Diseases of male genital organs (N40-N53)	Complete	21,539	1.76%
Member 6	Female Infertility	Complete	20,605	1.68%
Member 7	Hemolytic anemias (D55-D59)	Complete	20,038	1.64%
Member 8	Other disorders of the nervous system (G89-G99)	Complete	17,883	1.46%
Member 9	Maternal care related to the fetus and amniotic cavity and pos	Complete	16,799	1.37%
Member 10	Other disorders of ear (H90-H94)	Complete	16,349	1.34%
Member 11	Female Infertility	Complete	15,790	1.29%
Member 12	Persons encountering health services in circumstances related	Complete	14,992	1.23%
Member 13	Routine Maternity	Complete	13,401	1.10%
Member 14	Routine Maternity	Complete	13,163	1.08%
Member 15	Disorders of other endocrine glands (E20-E35)	Complete	11,747	0.96%
Member 16	Persons encountering health services in circumstances related	Complete	11,550	0.94%
Member 17	Respiratory Infection	Complete	10,902	0.89%
Member 18	Persons encountering health services in circumstances related	Complete	10,804	0.88%
Member 19	Other joint disorders (M20-M25)	Complete	10,573	0.86%
Member 20	Other diseases of upper respiratory tract (J30-J39)	Complete	10,544	0.86%
<i>Subtotal - High Claimants</i>			<i>335,450</i>	<i>27.42%</i>
<i>Total Claims</i>			<i>1,223,453</i>	<i>100.00%</i>

Top 20 Conditions (Claimants)
31/07/2022

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Period of Treatment From 01-February-2021 to 31-January-2022

<i>Condition</i>	<i>No. of Claimants</i>	<i>Amount Paid (USD)</i>
General Health	103	37,763
Diseases of oral cavity and salivary glands (K00-K14)	80	36,620
Abnormal Findings	76	38,479
Digestive System Disorder	67	30,639
Routine Dental	61	21,088
Eye Disorder	57	17,365
Dental Disorder	53	26,235
Disorders of ocular muscles binocular movement accommodation and refraction (H49-H52)	53	12,277
Respiratory Infection	50	19,934
Dorsopathies	47	22,201
Symptoms and signs involving the digestive system and abdomen (R10-R19)	42	12,101
Acute upper respiratory infections (J00-J06)	41	3,610
Joint Disorder	39	16,311
Symptoms and signs involving the circulatory and respiratory systems (R00-R09)	34	10,833
Other dorsopathies (M50-M54)	33	19,578
Other diseases of upper respiratory tract (J30-J39)	33	14,710
Skin Condition	32	7,990
General symptoms and signs (R50-R69)	31	5,005
Nutrition Deficiency	31	3,569
Metabolic disorders (E70-E88)	30	15,299
Total - Top 20 Conditions	993	371,605

Top 20 Conditions (Expenses)

Confidential Information

31/07/2022

IRENA

Period of Treatment From 01-February-2021 to 31-January-2022

<i>Condition</i>	<i>Amount Paid (USD)</i>
Routine Maternity	53,021
Abnormal Findings	38,479
General Health	37,763
Diseases of oral cavity and salivary glands (K00-K14)	36,620
Digestive System Disorder	30,639
Dental Disorder	26,235
Female Infertility	26,223
Mood Affective Disorder	25,971
Persons encountering health services in circumstances related to reproduction (Z30-Z39)	24,456
Diseases of male genital organs (N40-N53)	24,404
Noninflammatory disorders of female genital tract (N80-N98)	23,353
Female Genital Tract Disorder	22,672
Dorsopathies	22,201
Routine Dental	21,088
Respiratory Infection	19,934
Other dorsopathies (M50-M54)	19,578
Soft Tissue Disorder	18,192
Eye Disorder	17,365
Joint Disorder	16,311
Hypertension	15,564
<i>Total - Top 20 Conditions</i>	<i>520,066</i>

Top 10 Providers

31/07/2022

IRENA

Period of Treatment From 01-February-2021 to 31-January-2022

<i>Provider Name</i>	<i>Amount (USD)</i>	<i>% of total claims</i>
Cleveland Clinic Abu Dhabi Clinic LLC	117,397	9.60%
Harley Street Medical Centre	54,118	4.42%
Burjeel Hospital - AUH	36,404	2.98%
Art Fertility Clinics_AUH	36,391	2.97%
N M C Royal Hospital L.L.C.	28,145	2.30%
Universitaetsklinikum Bonn	19,122	1.56%
Cleveland Clinic Abu Dhabi Out Patient Pharmacy	18,556	1.52%
The Portland Hospital for Women and Children (HCA Inter)	17,945	1.47%
Mediclinic Hospitals L.L.C. (Airport Road Hospital) Ex: Al	17,455	1.43%
Mediclinic Hospitals L.L.C. (Airport Road Hospital) Ex: Al	14,708	1.20%
<i>Subtotal - Top 10 Providers</i>	<i>360,241</i>	<i>29.44%</i>
<i>Total Claims</i>	<i>1,223,453</i>	<i>100.00%</i>