

Paid Ratio By Month

31 July 22

IRENA

Period of Treatment From 01-February-2022 to 31-July-2022

<i>Month</i>	<i>Earned Premium (USD)</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
02/22	118,983	127,654	107.29%
03/22	133,576	158,604	118.74%
04/22	132,386	128,619	97.15%
05/22	137,050	127,632	93.13%
06/22	130,926	63,020	48.13%
07/22	132,309	41,765	31.57%
Total	785,230	647,293	82.43%

Comparison Information with previous Years

<i>Contract Year</i>	<i>Earned Premium (USD)</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
01/02/2021 - 31/01/2022	1,257,352	1,223,453	97.30%
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%

Claims By Benefit Category

31 July 22

IRENA

Period of Treatment From 01-February-2022 to 31-July-2022

Benefit Category	Number of Line Items		Amount Paid (USD)		Total	% of total claims
	Employee	Dependant	Employees	Dependants		
Hospitalisation plan						
Oncology (in-patient, day-care and out-patient treatment)	60	8	189,243	873	190,116	29.37%
Surgical fees, including anaesthesia and theatre charges	0	3	0	19,641	19,641	3.03%
Physician and therapist fees (in-patient and day-care treatment only)	12	5	5,561	7,189	12,750	1.97%
Day-care treatment	10	1	9,246	753	9,999	1.54%
Routine maternity in Abu Dhabi (in-patient and out-patient treatment)	0	77	0	8,652	8,652	1.34%
DRG	1	2	2,954	3,904	6,858	1.06%
MRI, PET and CT-PET scans (in-patient and out-patient treatment)	4	4	3,158	2,844	6,002	0.93%
Diagnostic tests (in-patient and day-care treatment only)	24	0	5,575	0	5,575	0.86%
Medical Charges (subject to any limits and deductibles)	30	1	5,284	221	5,505	0.85%
Routine maternity (in-patient and out-patient treatment)	3	8	60	5,153	5,213	0.81%
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	2	0	5,126	5,126	0.79%
Room and Board	8	3	2,419	795	3,214	0.50%
Hospital accommodation - Private room	0	2	0	3,051	3,051	0.47%
Out-patient surgery	10	4	1,567	613	2,180	0.34%
Complications of pregnancy and childbirth (100% emergency cover)	3	19	217	1,136	1,353	0.21%
Prescribed glasses and contact lenses including eye examination (in case of emergency only)	2	0	182	0	182	0.03%
Antenatal care (within the limits outlined by the Dubai Health Authority protocols)	3	0	116	0	116	0.02%
Emergency out-patient treatment	0	1	0	50	50	0.01%
Evaluation and Management	1	0	49	0	49	0.01%
Hospitalisation plan Total	171	140	225,630	60,003	285,633	44.13%
Out-patient						
Diagnostic tests	1,086	601	49,910	29,139	79,049	12.21%
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 e:	641	479	46,589	13,690	60,280	9.31%
Specialist fees	439	368	28,180	25,818	53,999	8.34%
Infertility treatment	51	28	23,597	4,981	28,577	4.41%
Prescribed physiotherapy	386	74	13,231	6,563	19,794	3.06%
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)	33	48	5,983	7,268	13,251	2.05%
Surgery	26	11	10,257	2,251	12,508	1.93%
Psychiatry and psychotherapy - acute cases	44	21	7,348	2,736	10,084	1.56%
Medicine	68	74	3,724	3,546	7,270	1.12%
Osteopathy, homeopathy, Chinese herbal medicine, acupuncture, phytotherapy, Ayurvedic and podiatry	39	22	4,831	1,869	6,700	1.04%
Prescription drugs (including dental prescription drugs) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	39	123	1,752	4,873	6,625	1.02%
Medical practitioner fees	18	19	2,190	1,575	3,765	0.58%
Vaccinations	4	74	436	2,870	3,306	0.51%
Evaluation and Management	6	8	1,295	609	1,904	0.29%
Prescribed medical aids (you also have full refund cover for prescribed hearing aids under your Core Plan, in the event of an emergency)	4	7	418	1,334	1,752	0.27%
Cancer screening	5	3	864	860	1,724	0.27%
Chiropractic treatment	9	5	781	625	1,406	0.22%
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	7	3	766	195	962	0.15%
Pathology and Laboratory	0	16	0	904	904	0.14%
Pharmacy and Vaccinations	4	8	46	124	170	0.03%
Radiology	1	0	153	0	153	0.02%
Dental	2	0	136	0	136	0.02%
Dietician (visits)	1	1	60	32	92	0.01%
Anesthesia	1	1	41	17	58	0.01%
Prescribed contraceptives and birth control treatments	1	0	56	0	56	0.01%

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Miscellaneous	0	1	0	35	35	0.01%
Durable Medical Equipments	1	0	4	0	4	0.00%
Medical Supplies	0	1	0	1	1	0.00%
<i>Out-patient Total</i>	2,916	1,996	202,649	111,916	314,565	48.60%
<i>Dental Care</i>						
Dental treatment	148	143	20,661	14,977	35,638	5.51%
Orthodontic treatment and dental prostheses	16	22	5,471	4,070	9,540	1.47%
Periodontics	6	1	793	23	816	0.13%
Room and Board	0	2	0	399	399	0.06%
Dental surgery	1	1	14	13	27	0.00%
<i>Dental Care Total</i>	171	169	26,939	19,482	46,421	7.17%
<i>Optical Cover</i>						
Medicine	3	0	402	0	402	0.06%
Vision Services	1	0	272	0	272	0.04%
<i>Optical Cover Total</i>	4	0	674	0	674	0.10%
<i>Total All</i>	3,262	2,305	455,892	191,401	647,293	100.00%

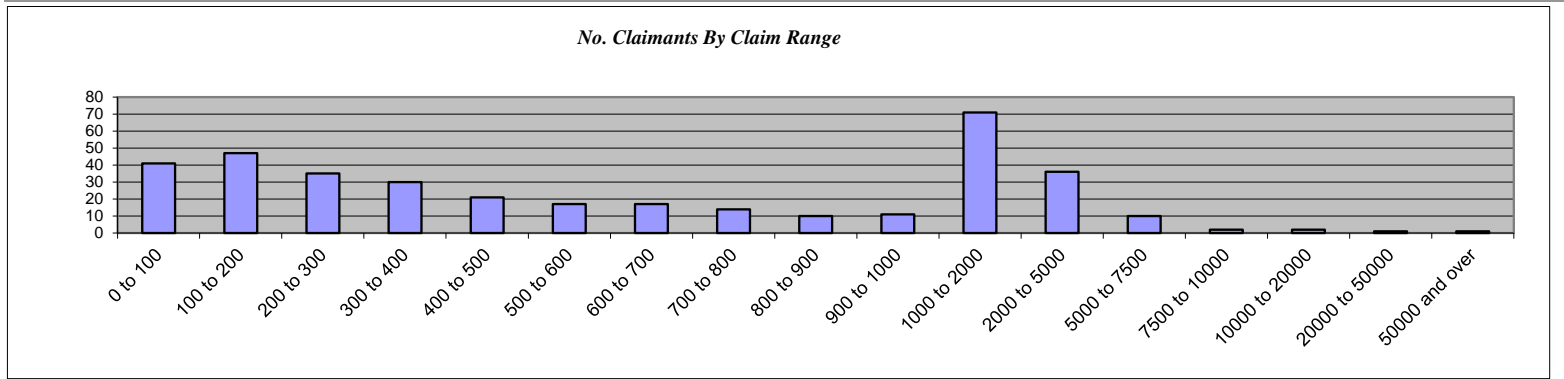
Claims By Country***31 July 22******IRENA***

Period of Treatment From 01-February-2022 to 31-July-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	2,893	1,914	449,577	69.45%
Germany	172	219	69,274	10.70%
United States of America	105	9	63,605	9.83%
Switzerland	7	15	22,839	3.53%
Great Britain	-	14	12,514	1.93%
Lebanon	14	6	6,052	0.93%
Pakistan	11	15	4,925	0.76%
Italy	2	8	2,245	0.35%
Belgium	-	26	2,118	0.33%
Kenya	-	3	1,739	0.27%
Netherlands	5	5	1,313	0.20%
Brazil	4	4	1,200	0.19%
France	5	12	1,143	0.18%
Greece	16	-	1,119	0.17%
Oman	-	9	1,042	0.16%
India	4	7	897	0.14%
Mexico	9	2	702	0.11%
Turkey	5	4	639	0.10%
Ireland	-	3	597	0.09%
Canada	2	-	588	0.09%
Qatar	-	5	562	0.09%
Hungary	5	2	508	0.08%
Central African Republic	-	11	428	0.07%
Nigeria	-	6	410	0.06%
Slovak Republic	1	1	384	0.06%
South Africa	-	1	271	0.04%
United Kingdom of Great Britain and Northern Ireland	-	1	160	0.02%
Ecuador	1	-	160	0.02%
Jordan	-	1	143	0.02%
Czech Republic	1	1	106	0.02%
Philippines	-	1	33	0.01%
<i>Total</i>	<i>3,262</i>	<i>2,305</i>	<i>647,293</i>	<i>100.00%</i>

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

Period of Treatment From 01-February-2022 to 31-July-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		820	1,735	2,554	15	26	41	0.13%	0.27%	0.39%
100 to 200		2,930	4,131	7,061	19	28	47	0.45%	0.64%	1.09%
200 to 300		3,833	4,941	8,775	15	20	35	0.59%	0.76%	1.36%
300 to 400		4,443	6,004	10,447	13	17	30	0.69%	0.93%	1.61%
400 to 500		3,645	5,997	9,642	8	13	21	0.56%	0.93%	1.49%
500 to 600		4,820	4,408	9,229	9	8	17	0.74%	0.68%	1.43%
600 to 700		5,253	5,860	11,113	8	9	17	0.81%	0.91%	1.72%
700 to 800		5,316	5,172	10,488	7	7	14	0.82%	0.80%	1.62%
800 to 900		4,174	4,296	8,470	5	5	10	0.64%	0.66%	1.31%
900 to 1000		5,727	4,848	10,575	6	5	11	0.88%	0.75%	1.63%
1000 to 2000		61,606	38,801	100,407	42	29	71	9.52%	5.99%	15.51%
2000 to 5000		71,575	43,940	115,515	22	14	36	11.06%	6.79%	17.85%
5000 to 7500		27,188	28,353	55,540	5	5	10	4.20%	4.38%	8.58%
7500 to 10000		17,224	0	17,224	2	0	2	2.66%	0.00%	2.66%
10000 to 20000		16,907	12,253	29,160	1	1	2	2.61%	1.89%	4.50%
20000 to 50000		0	20,662	20,662	0	1	1	0.00%	3.19%	3.19%
50000 and over		220,432	0	220,432	1	0	1	34.05%	0.00%	34.05%
Total	455,892	191,401	647,293	178	188	366	70.43%	29.57%	100.00%	

Exposure and Incidence Statistics

Average No. of Lives	506
No of Lives Claiming	366
Average Size of Claim	1,769
Claim Incidence	72.40%

Claims Demographics

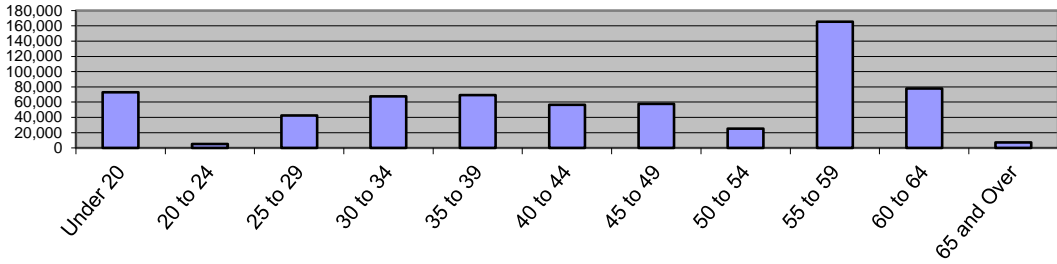
31 July 22

IRENA

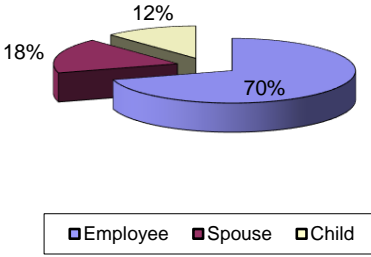
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Period of Treatment From 01-February-2022 to 31-July-2022

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	24,290	48,760	73,050	24,290	48,760	73,050
20 to 24	0	32	32	0	0	0	3,421	1,659	5,080	3,421	1,691	5,112
25 to 29	15,320	11,324	26,644	356	15,387	15,742	0	0	0	15,676	26,711	42,387
30 to 34	27,763	26,747	54,510	4,859	8,154	13,014	0	0	0	32,622	34,901	67,524
35 to 39	20,400	26,498	46,898	2,548	19,632	22,180	0	0	0	22,949	46,130	69,079
40 to 44	13,620	37,908	51,528	1,493	3,341	4,834	0	0	0	15,113	41,249	56,362
45 to 49	16,933	9,108	26,041	247	31,604	31,851	0	0	0	17,180	40,713	57,892
50 to 54	4,821	6,392	11,213	12,257	1,893	14,150	0	0	0	17,078	8,286	25,363
55 to 59	4,248	155,692	159,940	5,421	0	5,421	0	0	0	9,669	155,692	165,361
60 to 64	2,472	73,270	75,742	1,374	867	2,242	0	0	0	3,846	74,137	77,983
65 and Over	0	3,344	3,344	2,688	1,148	3,837	0	0	0	2,688	4,492	7,180
Total	105,577	350,315	455,892	31,244	82,028	113,271	27,711	50,419	78,130	164,531	482,762	647,293

Summary Report By Sub Group

31/07/2022

IRENA

Period of Treatment From 01-February-2022 to 31-July-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	554,879	491,490	88.58%
41504	IRENA - GERMANY- CAT A	154,017	97,149	63.08%
41496	IRENA - ABU DHABI - CAT C	29,690	15,826	53.30%
41494	IRENA - ABU DHABI - CAT B	18,244	10,859	59.52%
	Other groups	28,399	31,970	112.57%
	Total	785,230	647,293	82.43%

High Claimants

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31/07/2022

IRENA

Period of Treatment From 01-February-2022 to 31-July-2022

<i>Claimant</i>	<i>Condition</i>	<i>Status</i>	<i>Amount Paid (USD)</i>	<i>% of total claims</i>
Member 1	Malignant neoplasms of lymphoid hematopoietic and related	Ongoing	220,432	34.05%
Member 2	Joint Disorder	Complete	20,662	3.19%
Member 3	Noninflammatory disorders of female genital tract (N80-N98)	Ongoing	16,907	2.61%
Member 4	Other abnormal uterine and vaginal bleeding	Ongoing	12,253	1.89%
<i>Subtotal - High Claimants</i>			<i>270,253</i>	<i>41.75%</i>
<i>Total Claims</i>			<i>647,293</i>	<i>100.00%</i>

Top 20 Conditions (Claimants)
31/07/2022

Confidential Information

IRENA

Period of Treatment From 01-February-2022 to 31-July-2022

<i>Condition</i>	<i>No. of Claimants</i>	<i>Amount Paid (USD)</i>
Diseases of oral cavity and salivary glands (K00-K14)	69	25,558
Acute upper respiratory infections (J00-J06)	56	8,468
Symptoms and signs involving the digestive system and abdomen (R10-R19)	43	12,848
Disorders of ocular muscles binocular movement accommodation and refraction (H49-H52)	41	16,273
General Health	40	11,346
Symptoms and signs involving the circulatory and respiratory systems (R00-R09)	37	5,963
Other diseases of upper respiratory tract (J30-J39)	37	3,412
General symptoms and signs (R50-R69)	36	4,054
Persons encountering health services for examinations (Z00-Z13)	31	5,513
Other dorsopathies (M50-M54)	30	14,552
Routine Dental	30	7,386
Noninflammatory disorders of female genital tract (N80-N98)	29	23,793
Disorders of eyelid lacrimal system and orbit (H00-H05)	28	6,323
Other joint disorders (M20-M25)	25	8,682
Other soft tissue disorders (M70-M79)	21	5,608
Metabolic disorders (E70-E88)	19	3,709
Dermatitis and eczema (L20-L30)	19	2,183
Other acute lower respiratory infections (J20-J22)	17	2,143
Infections of the skin and subcutaneous tissue (L00-L08)	16	4,310
Diseases of esophagus stomach and duodenum (K20-K31)	15	4,124
Total - Top 20 Conditions	639	176,250

Top 20 Conditions (Expenses)

Confidential Information

31/07/2022

IRENA

Period of Treatment From 01-February-2022 to 31-July-2022

<i>Condition</i>	<i>Amount Paid (USD)</i>
Malignant neoplasms of lymphoid hematopoietic and related tissue (C81-C96)	117,900
Oncology	51,276
Encounters for other specific health care (Z40-Z53)	50,778
Diseases of oral cavity and salivary glands (K00-K14)	25,558
Noninflammatory disorders of female genital tract (N80-N98)	23,793
Joint Disorder	23,212
Disorders of ocular muscles binocular movement accommodation and refraction (H49-H52)	16,273
Other dorsopathies (M50-M54)	14,552
Symptoms and signs involving the digestive system and abdomen (R10-R19)	12,848
General Health	11,346
Diabetes mellitus (E08-E13)	11,031
Dorsopathies	10,581
Other abnormal uterine and vaginal bleeding	10,189
Persons encountering health services in circumstances related to reproduction (Z30-Z39)	10,090
Female Infertility	9,434
Other joint disorders (M20-M25)	8,682
Acute upper respiratory infections (J00-J06)	8,468
Hypertensive diseases (I10-I15)	8,342
Diseases of male genital organs (N40-N53)	7,432
Routine Dental	7,386
Total - Top 20 Conditions	439,171

Top 10 Providers

31/07/2022

IRENA

Period of Treatment From 01-February-2022 to 31-July-2022

<i>Provider Name</i>	<i>Amount (USD)</i>	<i>% of total claims</i>
Cleveland Clinic Abu Dhabi Clinic LLC	110,436	17.06%
Cleveland Clinic Abu Dhabi Out Patient Pharmacy	99,025	15.30%
Baptist Hospital	51,178	7.91%
Harley Street Medical Centre	19,807	3.06%
Clinique des Granettes	14,766	2.28%
Burjeel Hospital - AUH	12,160	1.88%
Mediclinic Hospitals L.L.C. (Airport Road Hospital) Ex: Al	11,894	1.84%
Danat Al Emarat Hospital for Women & Children LLC	11,493	1.78%
Mediclinic Hospitals L.L.C. (Al Noor Hospital) Ex: Al Noor	10,234	1.58%
Sheikh Shakhbout Medical City	9,719	1.50%
<i>Subtotal - Top 10 Providers</i>	<i>350,712</i>	<i>54.18%</i>
<i>Total Claims</i>	<i>647,293</i>	<i>100.00%</i>