

Your claims are our top priority

Gulf Group Medical & Individual Claims Report 2023



The true value of Insurance Protection

In 2023 we have paid over

\$308,329,294

Insurance is a decision based on trust; Trust that when you really need it, we will deliver what we promised and what you expect from us, to be **BY YOUR SIDE**.

\$278M

Group Medical



\$31M

Individual Life and Protection



Did you know

\$844,738

is the average
claims **daily pay out**



98%

MetLife's
successful
claims payout

Why we didn't pay the remaining percentage

Unpaid benefits were due to non-disclosure or pre-existing conditions. Be transparent about your health, lifestyle and family history when buying life insurance.





Individual claims
paid in 2023

\$31M

We are here to offer you life, health and
income protection solutions for a sound
financial future

Individual life and protection claims payout by benefit type



Causes for Life Claims

Heart Disease **61%**

Cancer **16%**

Respiratory Disease **3%**

Stroke **2%**

Road Traffic Accident **0.2%**



Youngest
life claimant

24yrs



Average
life claimant

30yrs



Oldest
life claimant

86yrs



Youngest
critical illness
claimant

30yrs



Average
critical illness
claimant

47yrs



Oldest
critical illness
claimant

75yrs



Critical Illness

In 2022, approximately 20 million cancer cases were newly diagnosed and 9.7 million people died from the disease worldwide. By 2050, the number of cancer cases is predicted to increase to 35 million based solely on projected population growth.¹

Top Critical Illness Claims



36%

Cancer



23%

Stroke



16%

Heart Attack



4%

Heart Disease



2%

Brain Tumor



Life claims
under
\$250,000

61%

39%

Life claims
above
\$250,000

Critical illness
claims under
\$100,000

46%

54%

Critical illness
claims above
\$100,000



Did you know?

84% of Gulf residents cannot maintain their standard of living for more than 2 months in the event of an income loss due to sickness or disability.²

Source:

¹ World Health Organization (WHO)

² Life Comes First Whitepaper - Published 2021 <https://www.metlife.ae/LifeComesFirst/>

A rise of claims due to road traffic accidents



Most people involved in accidents would respond with “I never expected this would happen to me”.



Disability claims caused by road traffic accidents

\$132,248

Income replacement funds paid as an outcome of a road accident

\$57,131

Death by road accident

\$1,067,981

Did you know?

Among respondents who had an accident that resulted in a disability, **67%** experienced a life-changing financial impact for themselves or their families as a result.



Top 5 causes for Car Accident in UAE¹



Negligence



Driving under influence



Tailgating

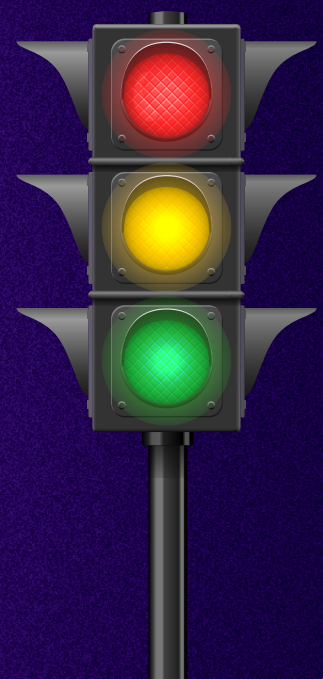


Swerving



Distractions

Reports on claims paid following a traffic incident have shown a drastic increase over the past years.



Source:

¹ Roads and Transport Authority (RTA) Report 2023.

Wherever you are, we are



We are constantly looking to support our customers with tools and services that improve their lifestyle and claims experience.

At MetLife, we are truly proud of the level of service we deliver every single day for those that entrust us with their care. We often interact with our customers in their worst moments. An unexpected injury, a life-altering illness, or the loss of a loved one. In each of these cases, we aim to embed expertise, empathy, and a sense of urgency in each of our interactions with our customers.

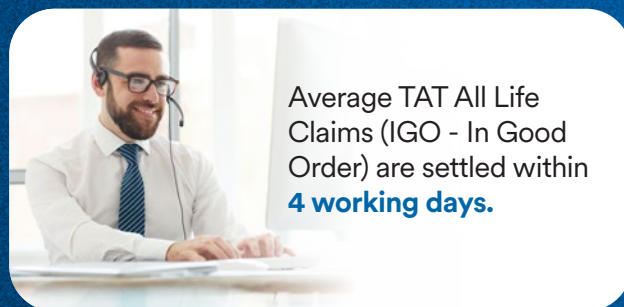
With over 156 years of experience in insurance and financial protection, we utilize our gained experience to provide customers with simplified claims processes.

We stand by you when you need us the most. Wherever you are.

Claims payment turnaround time



All Cash Claims
(IGO - In Good Order)
are settled within
4.5 working days.



Average TAT All Life
Claims (IGO - In Good
Order) are settled within
4 working days.

Did you know?

94%

of our medical
claims come from
direct-billing

85%

of our customers are
satisfied with our
cash-claims pay-out



Holistic medical benefits focused on our customer needs

Over

\$44M

Paid for optical and dental
support over the past 3 years



Top 10 diagnoses for medical claims in 2023



\$35M

Musculoskeletal
system diseases



\$32M

Respiratory
system disorders



\$19M

Genitourinary
system diseases



\$19M

Circulatory
system diseases



\$18M

Digestive system
diseases



\$17M

Endocrine/nutritional/
metabolic diseases



\$17M

Maternity



\$12M

Neoplasms



\$9M

Skin/subcut.
tissue diseases



\$5M

Mental/behavioral
disorders

Many of our claims are for common conditions and infections, which if neglected, can develop into something more serious. We're here to support you for any claim, big or small.

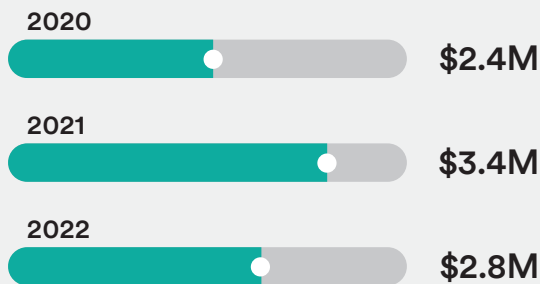


Wellness and Employee Care

We provide benefits and solutions that boost business growth and build cultures that keep the multi-generational workforce happy and engaged.

\$4,296,560

Alternative treatments payout in 2023



\$4,554,945

Psychiatric treatments payout in 2023



Employee Assistance Program (EAP)

Dealing with life's challenges.

Employee Assistance Program (EAP), offers someone to talk to and resources to consult whenever and wherever you need them.

Legal Guidance:

Talk to a local legal expert for practical assistance with your pressing issues. Our experts offer a free half-hour consultation per year on almost any legal topic, including:



Relationship or partner conflicts



Landlord and tenant issues, and more



Wills and trust

Financial Information:

Our financial experts can assist with a wide range of issues. They offer a free half-hour consultation per year for:



Taxes



Relocation and mortgages



Retirement planning



Budgeting, debt, bankruptcy

MetLife Telehealth | Care Anywhere

Your safety is our top priority. With our Care Anywhere program, you can now consult generalists or specialists from the comfort of your home. Enjoy easy, safe, and seamless access to healthcare, including Telehealth and SmartDoc, with no cost for consultations and no co-pay.

With our Telehealth consultation services, members get convenient access to care through a list of doctors ready to cater to their health needs through an integrated video conference.

Since 2021, MetLife has been proud to offer our insured members the convenience and flexibility of virtual doctor consultations. This innovative program empowers members to connect with a generalist or specialist from the comfort of their own homes, eliminating the need for time-consuming in-person appointments. The program's impact has been undeniable, experiencing a surge in user adoption.



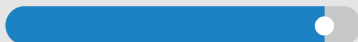
Usage per count:

2021



809 members

2022



1,944 members

2023



1,880 members

Usage per amount spent:

2021



\$22,373

2022



\$41,434

2023



\$44,471

Wellness has been at the forefront of MetLife's initiatives. In 2023, MetLife hosted more than 100 wellness events, webinars, and flu vaccine drives. The positive impact of these events is evident in the highly positive testimonials received.



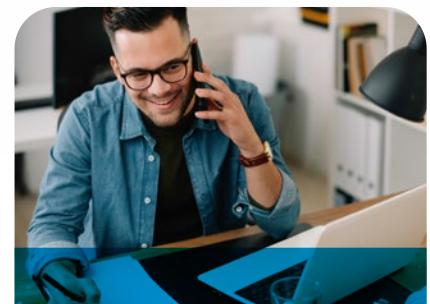
Amazon: Big thanks to American Spine Center team for the Wellness Day conducted across Amazon UAE. The feedback from our employees has been great on the wellness assessments and consultations provided by MetLife team.

We appreciate the engagement and efforts of the MetLife team throughout the two weeks that we had the wellness days.



DHL: Everything was great and well organized. I appreciate MetLife's effort and collaboration to put together the Health and Wellness Day at DHL Abu Dhabi.

Our team is very grateful for everything. It was a pleasure working with you, and hopefully we will do it again soon.



Ericsson: Thanks very much to MetLife. The session was very informative.

The doctor was very engaging and interacted well with the employees. Employees gave positive feedback. He also demonstrated the exercises and seating postures, which were very beneficial.



Always with you, at every step of your wellbeing journey.

At MetLife, it's our mission to guide you through life's twists and turns. That's why we're excited to bring you an end-to-end solution that provides holistic support covering five key care pathways, designed to protect your wellbeing and your loved ones' future with just a click.

A healthier life at your fingertips with MetLife 360Health

The end-to-end healthcare ecosystem designed with you at its heart.

Leading a healthy and happy life goes a long way to keeping serious illnesses at bay and protecting your future, but it's not always easy to know how.

That's why the 360Health app provides a wide range of features to support your physical and mental wellbeing.



The MetLife 360Health Care Pathway

Prevention

Providing the tools and resources for you to make more informed lifestyle choices and develop healthier habits, manage existing conditions and keep new ones at bay.

Early diagnosis

Support and guidance at the first signs of a condition to facilitate recovery and provide solutions to minimize the impact of a serious illness.

Access to treatment

We're with you on the road to recovery, with access to a network of pharmacies and medical facilities for exclusive discounts to ensure you are in safe hands.

Ongoing care

Continuous access and support in navigating your healthcare journey with confidence and trust.

Financial support

Our Insurance protection products will provide you with the financial support you need, at the time that you need it, and the place that you need it.

Download the MetLife **360Health** app now to discover a world of benefits at your fingertips.

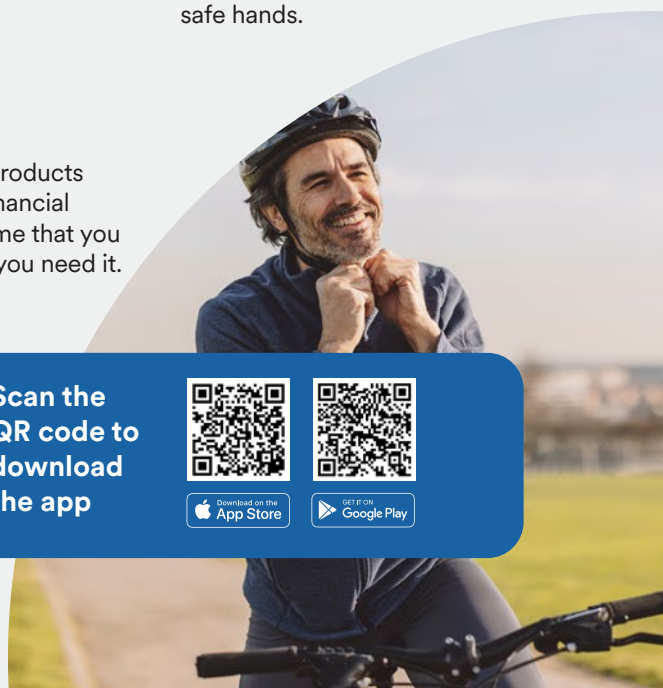
Scan the QR code to download the app



Download on the App Store



GET IT ON Google Play









MetLife Pet Insurance

Life with pets is full of surprises! From playful accidents to unexpected health issues, our furry friends keep us on our toes. With MetLife Pet Insurance, you can rest easy knowing that no matter what mischief they get into, we've got your back.

Coverage you can count on

Your pet means everything to you. So we provide everything they need. A MetLife policy covers:

- | | |
|---|---|
|  Medical exams, diagnostics |  Blood tests, prescription medications |
|  Emergency care, Hospitalization |  Surgeries |
|  Physical therapy |  Imaging (CT scans, MRI and X-Rays) |

Help protect your furry best friend.



DOWNLOAD GUIDE



OUR VET NETWORK



Milo's Claim Story

Milo, a 2 year old cocker spaniel got into some mischief, swallowing a whole toothpaste tube. Thankfully, vets whisked it away with a quick endoscopy. No surgery needed!

Now, Milo's back to playtime with fresh breath, and thanks to MetLife Pet Insurance, his humans can focus on cuddles, not bills.



Visit <https://www.metlife.ae/en/pet-insurance/> or scan the QR code to know more about MetLife Pet Insurance offerings.



Championing our promise every day

WE MAKE CUSTOMERS' LIVES EASIER

We would like to express our sincere gratitude to MetLife for the most incredible support that you have extended to us with this case. The whole scenario was understandably deeply concerning for our mutual client, but with the support you have provided and swift action, this matter was resolved.

It is events like this that truly build relationships and trust. Additionally, I believe this will be a very strong bond not only between the client and us all but also at a wider organizational level.

- MetLife Insured Customer



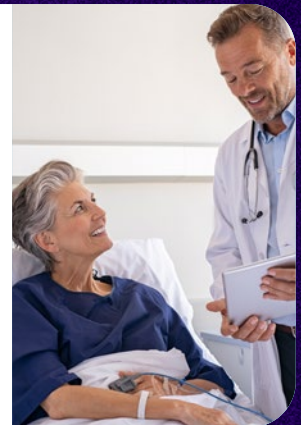
WE ARE BY YOUR SIDE

I am writing to extend my heartfelt gratitude for your assistance in approving my surgery. Your dedication and hard work throughout this process have been instrumental in ensuring my well-being as promised by MetLife Employee Benefits.

Before the surgery, I struggled with daily activities due to the severe pain in my chest. Thanks to your efforts, I was able to undergo the surgery, and I am pleased to inform you that my recovery is progressing very well. It has been three weeks since the procedure, and so far, everything is looking positive.

Once again, thank you for your support and for facilitating the approval of my surgery. I will keep you updated on my progress and will inform you once I have fully recovered.

- MetLife Insured Customer



WE HAVE PROVEN EXPERIENCE

I want to say many thanks to everyone one of you for helping me in this critical situation of my life. Today my husband is not with me now, but with your help at least I can provide a better future to my children.

- MetLife Insured Customer



WE GO ABOVE AND BEYOND

I would like to express appreciation to MetLife, for their significant assistance at a very critical point in my life. The MetLife doctors were instrumental in ensuring that the approvals were provided on a proactive basis by coordinating with the hospitals and all relevant parties.

- MetLife Insured Customer

We care about your financial wellness awareness. Discover more on the "Life Comes First" survey. Discover *Life Comes First*, where you can find a host of information to elevate your insurance and protection knowledge:

Download 'Prioritizing Family Protection in UAE', which delves into the financial attitudes among families in the UAE, revealing the protection gaps people are facing.

Download '4 Steps to Improve Financial Wellness', which provides key recommendations so that you can be assured that you're making the right decisions about life's most important assets—family, prosperity, and personal health.

Download 'Improve Your Family's Financial Wellness and Security', to discover how you can improve your financial preparedness, confidence, and ensure your family is truly protected.

Visit our glossary page for key terms and definition:
<https://www.metlife.ae/glossary/>

Visit our customer care portal:
<https://gulfservice.metlife.com>

MetLife Gulf

65+
YEARS
heritage in the region

Number of employees in the Gulf

OVER 700

Number of customers in the Gulf and LEVANT:

900,000+

MetLife Globally

Key Facts

- **155+** years of operation¹
- **~45,000** employees²
- **40+** global markets served
- **No. 54** on the 2023 Fortune 500® list
- **\$600** billion total assets under management^{3,4}
- Paid more than **\$80 billion** in group life insurance claims in the U.S. over the last decade

Financial Strength Ratings⁵

- A.M. Best Company, Inc. **A+**
- Fitch Ratings **AA-**
- Moody's Investors Service **Aa3**
- Standard & Poor's Ratings Services **AA-**

Awards and Recognition



MetLife

We're Great Place to Work-Certified™!

92%

of our employees said that when you join the company, you are made to feel welcome

Source: 2024 Great Place To Work Trust Index® Survey

Best Workplaces™

for Women

Great Place To Work.

GCC 2024

Over 100 million customers globally, and over 700,000 customers in the Gulf choose MetLife.



Follow us
MetLife Gulf

Follow MetLife Gulf on social media

Join our vibrant social media community, scan the QR code below

All statistics are based on Gulf policies. Countries include: UAE, Bahrain, Kuwait, Oman and Qatar. Data in this report are from January 2021 - December 2023

1 As of March 24, 2023.

2 As of December 31, 2022. Headcount includes AmMetLife (Malaysia JV), MetLife Legal Plans (Hyatt Legal), Maxis, Versant and Ecuador.

3 See MetLife's 2022 Sustainability Report for more information. Visit metlife.com/sustainability.

4 At estimated fair value as of December 31, 2022. Represents assets managed by MetLife Investment Management and certain of its affiliates (MIM). Additional information about MetLife's total assets under management is available under "Fact Sheets" on the MetLife Investor Relations website at <https://investor.metlife.com>.

5 Financial Strength Ratings for the Metropolitan Life Insurance Company and the Metropolitan Tower Life Insurance Company as of August 2, 2023.

MetLife, Inc. (NYSE: MET), through its subsidiaries and affiliates ("MetLife"), is one of the world's leading financial services companies, providing insurance, annuities, employee benefits and asset management to help its individual and institutional customers navigate their changing world.

Founded in 1868, MetLife has operations in more than 40 countries and holds leading market positions in the United States, Japan, Latin America, Asia, Europe and the Middle East. For more information, visit www.metlife.com.

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches and distribution partners, MetLife offers life, Accident & Health insurance along with retirement and savings products to individuals and corporations.

For more information, visit www.metlife-gulf.com.

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