

BY YOUR SIDE

Gulf Group Medical & Individual Claims Report



We are always by your side when you need us!



In 2022 we have paid over

\$276,424,938

\$237M Group Medical

\$39M Individual Life & Protection

\$740M Maturities and Surrenders paid on Investment policies

Over

\$757,329 in claims paid on average **every day**

Over

100 countries to which we paid medical and individual claims, **globally**

METLIFE'S SUCCESSFUL CLAIMS PAYOUT

(payments of medically eligible individual claims)

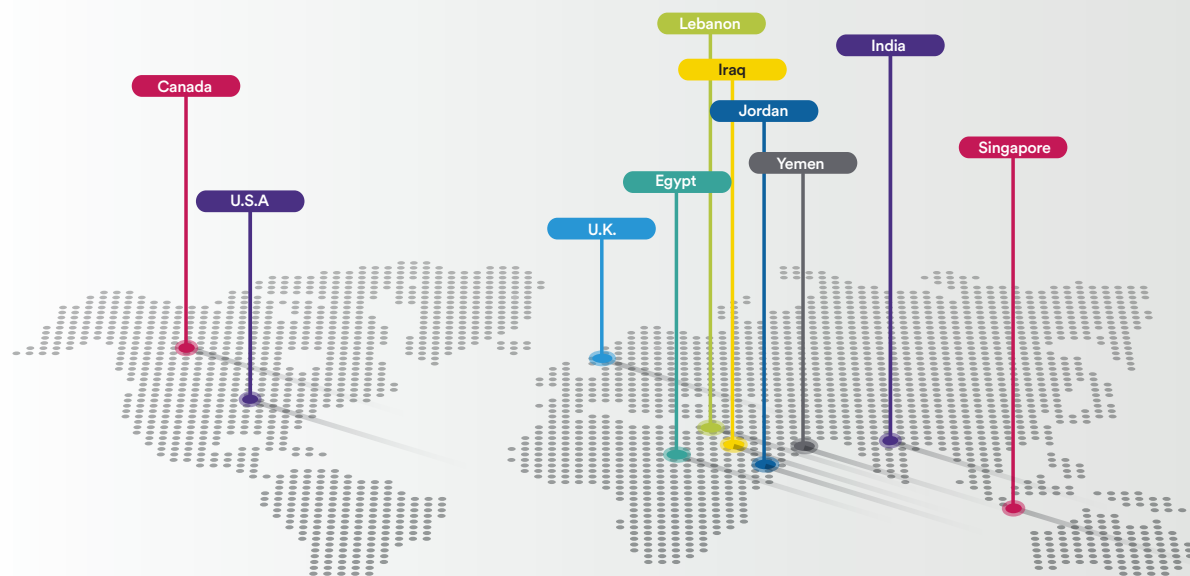
96.2%

UNPAID CLAIMS

(claims not paid due to non-disclosure or pre-existing exclusions)

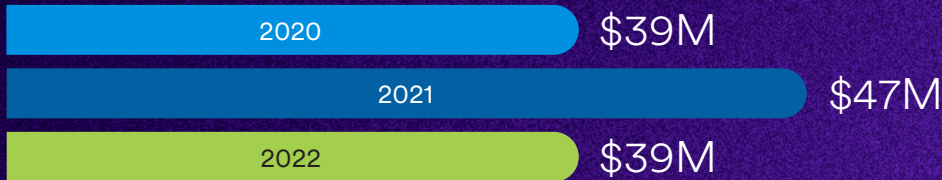
3.8%

The top 10 countries with the highest volume of paid claims to insured members and beneficiaries abroad.

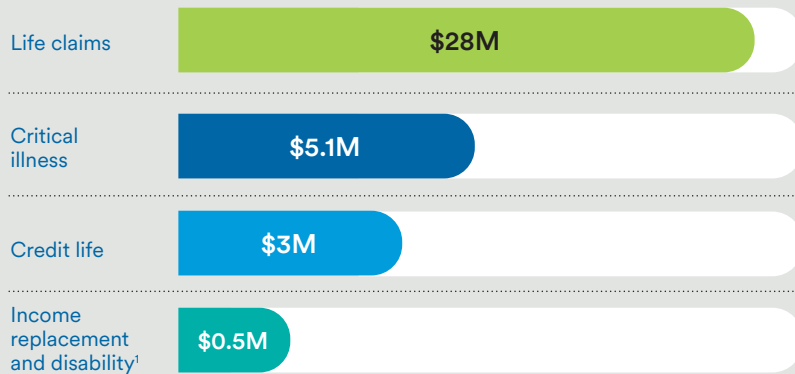


We are here to offer you life, health and income protection solutions for a sound financial future

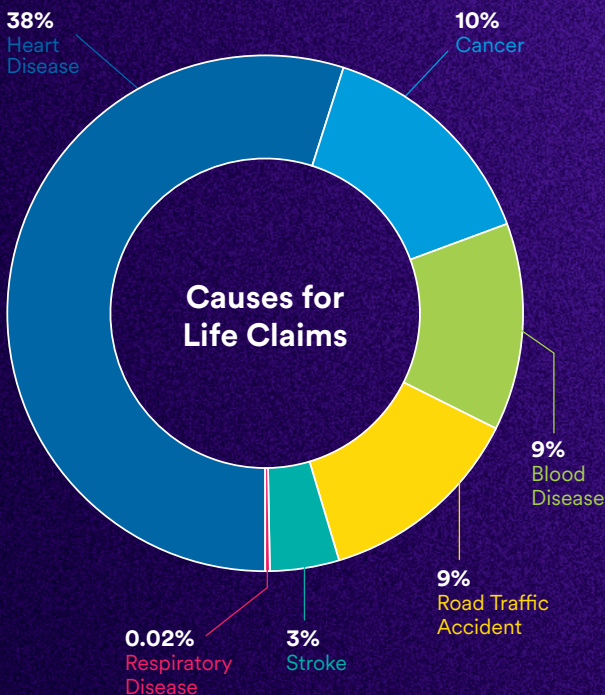
Individual and Group Claims



Individual life and protection claims payout by benefit type from 2022



¹ Weekly cash benefit or waived premiums due to disability.



Youngest life claimant

15mos



Average life claimant

50yrs



Oldest life claimant

84yrs

Youngest critical illness claimant

14mos

Average critical illness claimant

46yrs

Oldest critical illness claimant

66yrs

We go above and beyond to ensure all claims are paid fairly, quickly and efficiently

STATEMENT FROM METLIFE CLAIMS DEPARTMENT

“ We are constantly looking to support our customers with tools and services that improve their lifestyles 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.

We are committed to providing our customers with comprehensive solutions and a solemn promise to be by your side in a timely, effective manner and use unlimited options to help you.

With above 150 years of experience in insurance and financial protection, we utilize our gained experience to provide customers with the ways and tools to simplify the claims process and submit the needed documents. We go the extra mile and act on behalf of customers to obtain the needed documents and pay the claim. We stand by you when you need us the most. Always.

Claims payment turnaround time (IGO: In Good Order Claims)

Type of Claim	Target Servicing Time	Actual Servicing Time
Medical Cash Claims	6 days	4.5 days
	# of Claims	87,723
Non-Medical Individual Claims	90% within 30 days	100%
	# of Claims	224

Did you know?

94% of our medical claims come from direct-billing

85% of our customers are satisfied with our cash-claims servicing



Protect what matters most. We are here to support you on that

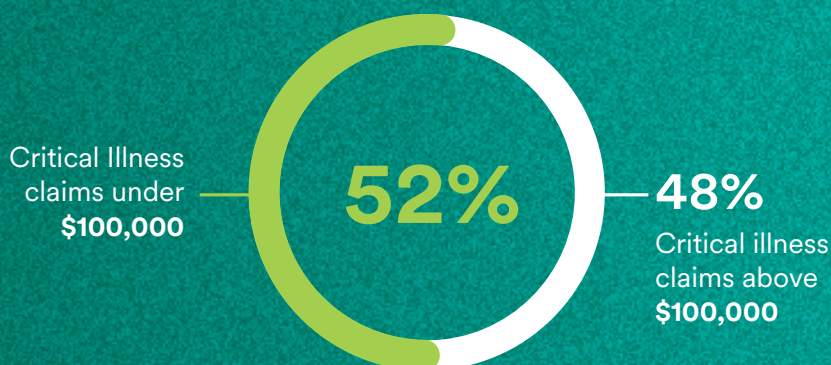
TOP CRITICAL ILLNESS CLAIMS REQUEST

CANCER	HEART ATTACK	STROKE	BRAIN TUMOR	VALVE DISEASE
54%	23%	2%	2%	2%
CORONARY HEART DISEASE	KIDNEY DISEASE	GASTRIC DISEASE	HEART DISEASE	
1%	1%	1%	0.19%	



84%

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



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.

Only **45%** of people feel confident about the mental recovery from unexpected life events.*

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



Holistic medical benefits focused on our customers needs

Our holistic medical benefits are tailored to our customer needs - today, tomorrow and every day

We go above and beyond to provide holistic coverage, including dental and optical in select group plans.

Over
\$739M

paid for medical claims over the past 3 years

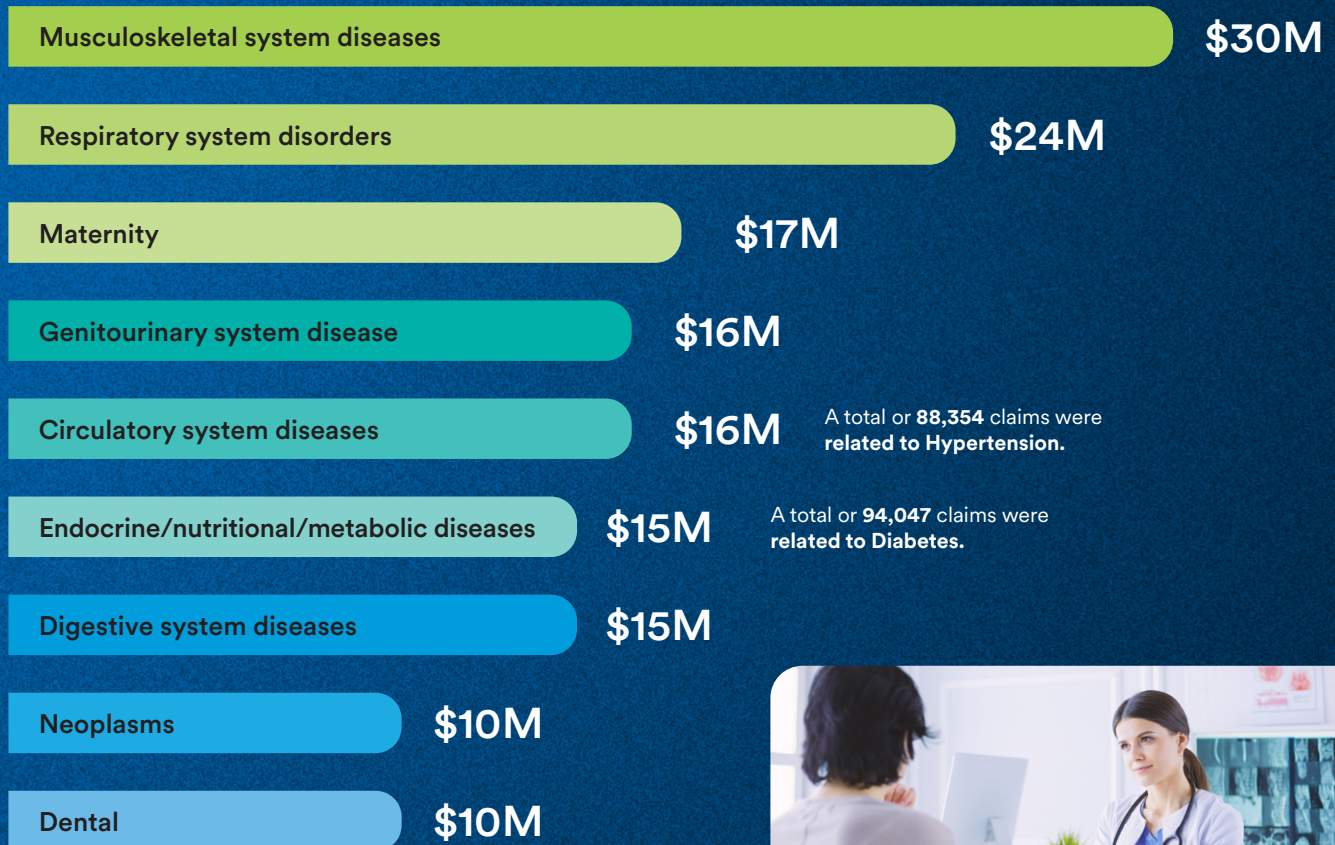
Over
3,500

Network providers

Over
\$40M

paid for optical and dental support over the past 3 years

Top 10 diagnoses for medical benefits in 2022



We understand the changing needs of our customers

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



2020 & 2021

Over 1,500 insured members conveniently accessed care and advice through Teleconsultation services.

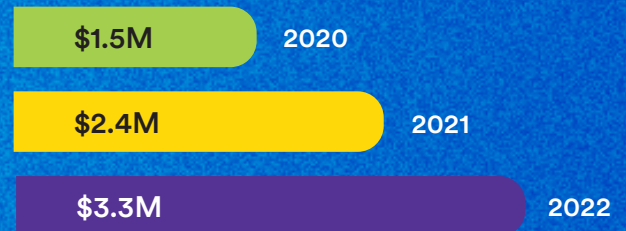
Total amount of telehealth claims in the past 3 years
\$1.28M

Value of claims for psychiatric and alternative treatments in 2022

Alternative treatments payout in 2022 **\$2,756,426**



Psychiatric treatments payout in 2022 **\$3,281,538**



TOP CATEGORIES OF MEDICAL COVERAGE EXPENDITURES IN 2022



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 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 but now 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

Claims made easy with myMetLife

Our easy-to-use online platform makes the claim process faster and more convenient. myMetLife allows customers to submit, track a claim or even upload supporting documents through their mobile phone anytime, anywhere.

24/7 claims customer support

Timely personal assistance, available in both English and Arabic, to help customers during the claim process.

Over 99% of our customers preferred making medical claims through myMetLife

We're committed to providing education and support through your insurance knowledge journey, to ensure your finances and your loved one's futures are protected. 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.

MetLife Globally

Key Facts

- **155+** years of operation
- **~43,000** employees
- **40+** global markets where we operate
- **~\$35** billion paid to policyholders through claims and benefits in 2021
- **No. 50** on the 2022 Fortune 500® list
- **\$638.5** billion total assets under management¹

Financial Strength Ratings²

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

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

Awards and Recognition in the Gulf



MENA IR Insurance Awards



MENA IR Insurance Awards



Middle East Insurance Industry Awards



UAE Insurance Authority



Digital Excellence Awards Ceremony of the 3rd annual Conclave



Middle East Insurance Industry Awards



UAE Insurance Authority



Middle East Insurance Industry Awards

1 As of 3/31/2022. At estimated fair value. Includes all assets managed by MetLife Investment Management. See MetLife's Investor Relations website (<http://investor.metlife.com>) for more information about total assets under management.

2 Financial Strength Ratings for the Metropolitan Life Insurance Company as of December 17, 2021. Ratings apply to Metropolitan Life Insurance Company financial strength and claims-paying ability and not the performance of any products. Please see www.metlife.com/about-us/corporateprofile/ratings for current financial strength ratings.

All statistics are based on Gulf policies. Countries include: UAE, Bahrain, Kuwait, Oman and Qatar.

Data in this report are from January 2020 - December 2022

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.

American Life Insurance Company – Registered under U.A.E. Federal Law No. (6) of 2007 Registration No. 34 in the Central Bank of UAE and Licensed by Department of Economic Development – License No. 205329.