

Gulf Group Medical & Individual Claims Report 2021

Data in this report are from January 2018 - December 2020 with the exception to the data on page 9 which are from Jan 2020 - May 2021.



At MetLife, we're dedicated to protecting our customers, no matter what



From 2018 to 2020 we have paid over
\$837,000,000*

to our Gulf customers in group medical and individual claims

\$744M Group medical

\$93M Individual life & protection

*Excludes maturities and surrenders paid on investment life policies between 2018-2020 which amounts to over \$1,054 Million

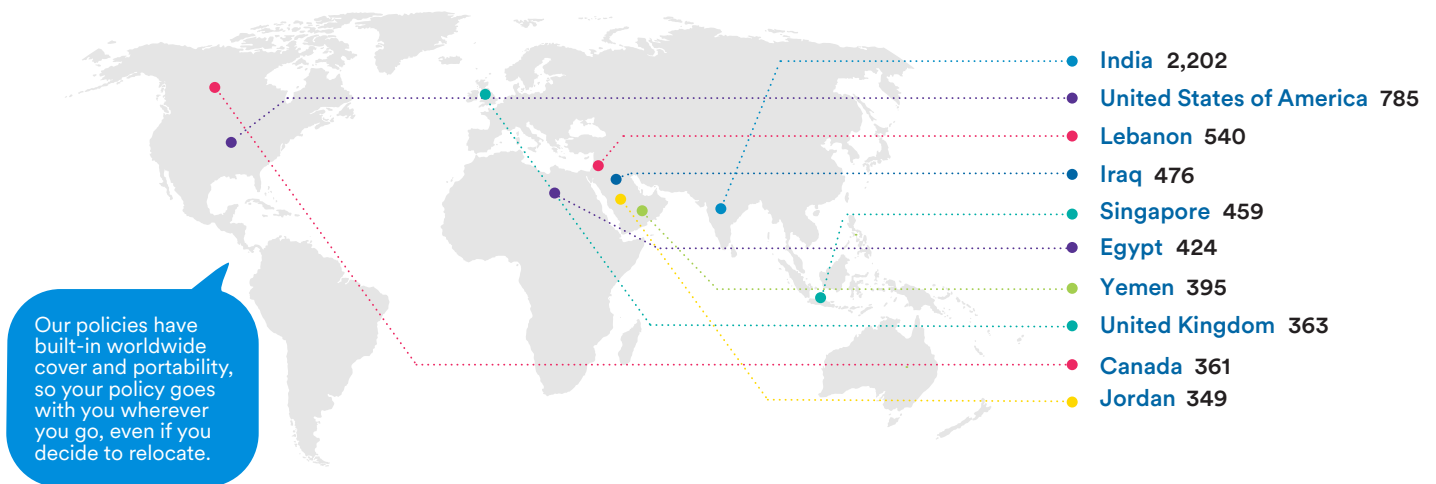
Over **\$764,000** in claims paid out every day

Over **100 countries^** to which we paid Gulf medical and individual claims, globally.

^ Including payments within Gulf (UAE, Bahrain, Oman, Qatar, Oman).

Over \$178M cross-border payments outside of the Gulf were made for group medical and individual Gulf customer and beneficiary claims

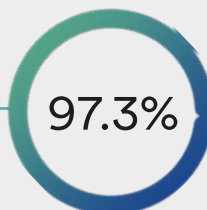
The map below shows the top 10 countries which had the highest volume of claims within the period



Our policies have built-in worldwide cover and portability, so your policy goes with you wherever you go, even if you decide to relocate.

MetLife's successful claims payout

(payments of medically eligible individual claims)



2.7%

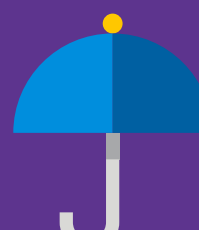
Unpaid claims

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

Did you know?

All of our individual solutions allow for worldwide portability and our medical plans offer off-shore treatment options.*

We provide protection for non-Gulf residents, such as university students studying abroad as well as SME protection solutions.



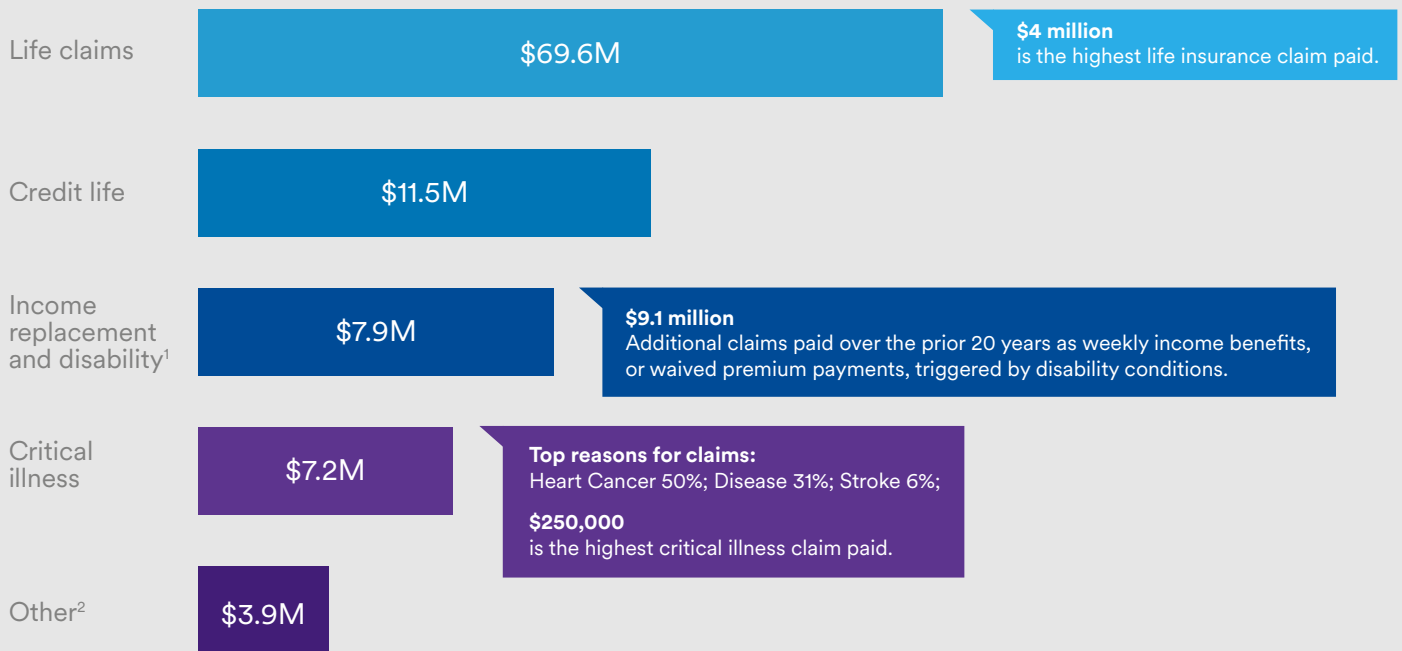
*MetLife does not pay claims to sanctioned countries.

Individual life and protection solutions are an essential part of a sound financial plan

Total individual payouts



Life and protection claims payout by benefit type

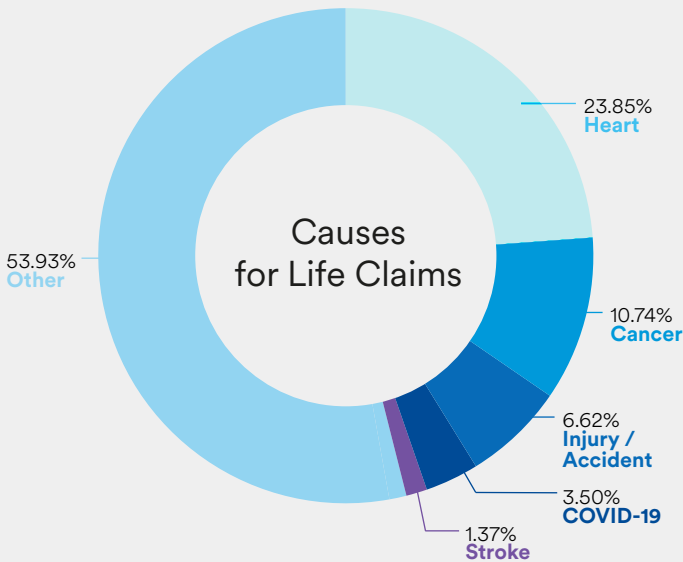


We commit to paying claims to those who need them fairly, easily, and on time.



1. Weekly cash benefit or waived premiums due to disability
2. Fracture, Accidental Medical Reimbursement, Surgery, Weekly Indemnity, In-Hospital Income.

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



Youngest life claimant

14 yrs

Youngest accidental death claimant

13 yrs

Average life claimant

52 yrs

Average accidental death claimant

48 yrs

Oldest life claimant

88 yrs

Oldest accidental death claimant

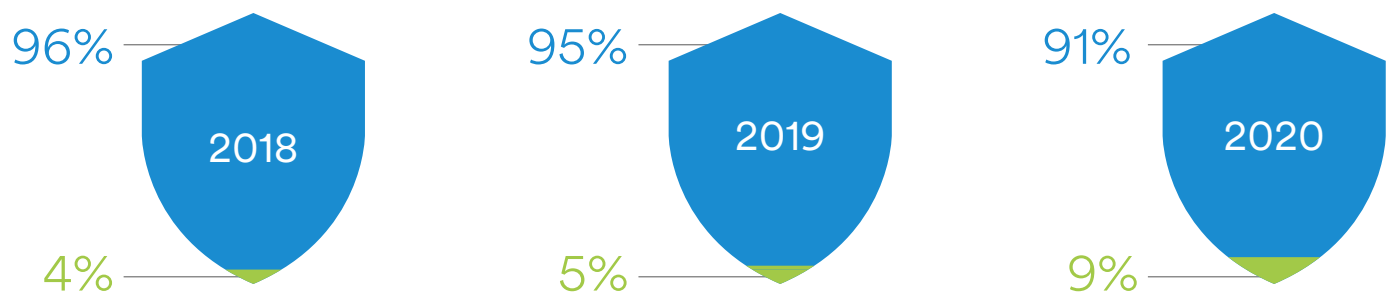
64 yrs

Natural vs. accidental deaths year-on-year.

From **2018 to 2020**, the percentage of accidental death claims has increased by **5%**.

Natural

Accidental



60% of adults in the UAE admit they're either inadequately insured or unsure whether their insurance would cover one of life's eventualities, such as the loss of a loved one.*

Did you know?

47% are not financially prepared to face an unfortunate incident of any kind—including loss of life.*

84% cannot maintain their standard of living for more than 2 months.*

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



There are things you can do today, to protect your tomorrow with our Accidental & Health solutions

Top reasons for all filed individual claims

18%

Caused or related to cancer

32%

Caused or related to heart attacks and strokes

40%

Caused or related to injuries

It's never too early to start thinking about protecting your family with life, accident or critical illness cover. Below are some claims statistics based on our claims experience in the covered period (2018-2020):



The youngest **Critical Illness** and **Cancer** claimants was a 1 year old



The youngest claimant for **Heart Condition** was 2 years old



The youngest overall **Accidental & Health**, claimant age was 2 years old for a burn related injury



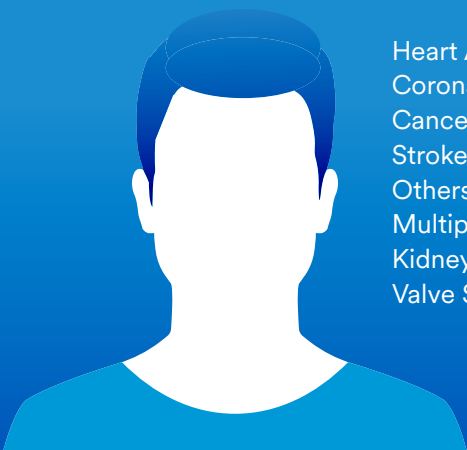
The average age of an individual who has been treated for any type of **Cancer** is 47 years old



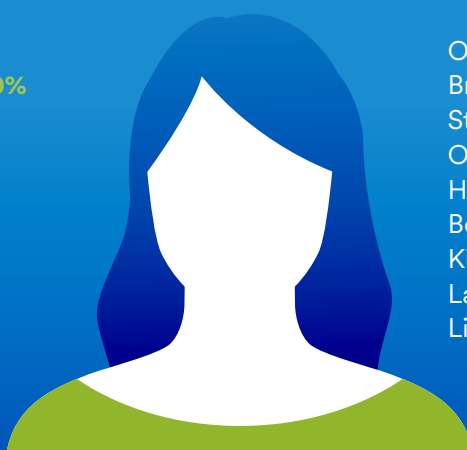
The average age of an individual who has suffered from a **Heart Attack** or **Stroke** is 49 years old and the youngest **Stroke** claim was 29 years old

Top Critical Illness claims by gender (occurring in the last 3 years)

The top health risk for men is heart-related and for women is Cancer.



Heart Attack **32%**
Coronary Artery Disease **20%**
Cancer **20%**
Stroke **12%**
Others **9%**
Multiple sclerosis **3%**
Kidney Failure **3%**
Valve Surgery **3%**



Other Cancer **36%**
Breast Cancer **30%**
Stroke **9%**
Other Cardiac **7%**
Heart Attack **5%**
Benign Brain Tumor **5%**
Kidney Failure **2%**
Laukemia **2%**
Liver Transplantation **2%**

Top 2 types of fracture claims

37%

Hand fracture

27%

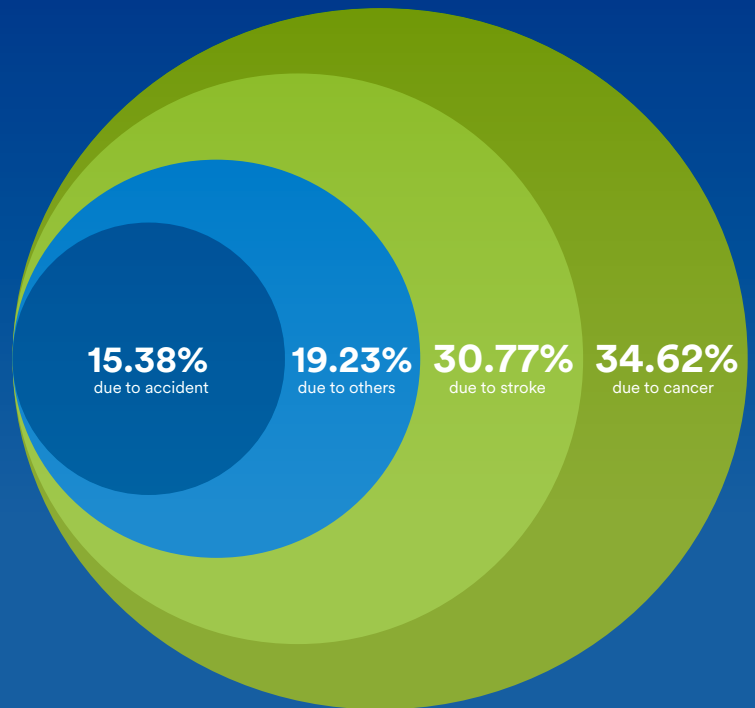
Leg fracture

Age demographics of Accident & Health claimants

	Youngest age	Average age	Oldest age
Disability	19 yrs	38 yrs	65yrs
Hospitalization	2 yrs	46 yrs	68 yrs
Critical Illness	1 yrs	47 yrs	69 yrs

Top reasons for total disability

Although people are claiming more for accidents, the top reason for disability is still illnesses with Cancer and Stroke contributing to almost **65%** of the disabilities.



84%

cannot maintain their standard of living for more than 2 months in the event of an income loss.

Adults in the UAE face serious personal liabilities in the event of a critical illness, accident, or disability, all of which can cause a loss of income.*

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.*



Our high-quality and unique medical benefits are designed to prioritize our customer's health

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

Over
\$744M

paid for medical claims over the past 3 years

Over
3,200

network providers, and growing

Over
\$35.5M

paid for optical and dental support over the past 3 years

Did you know?

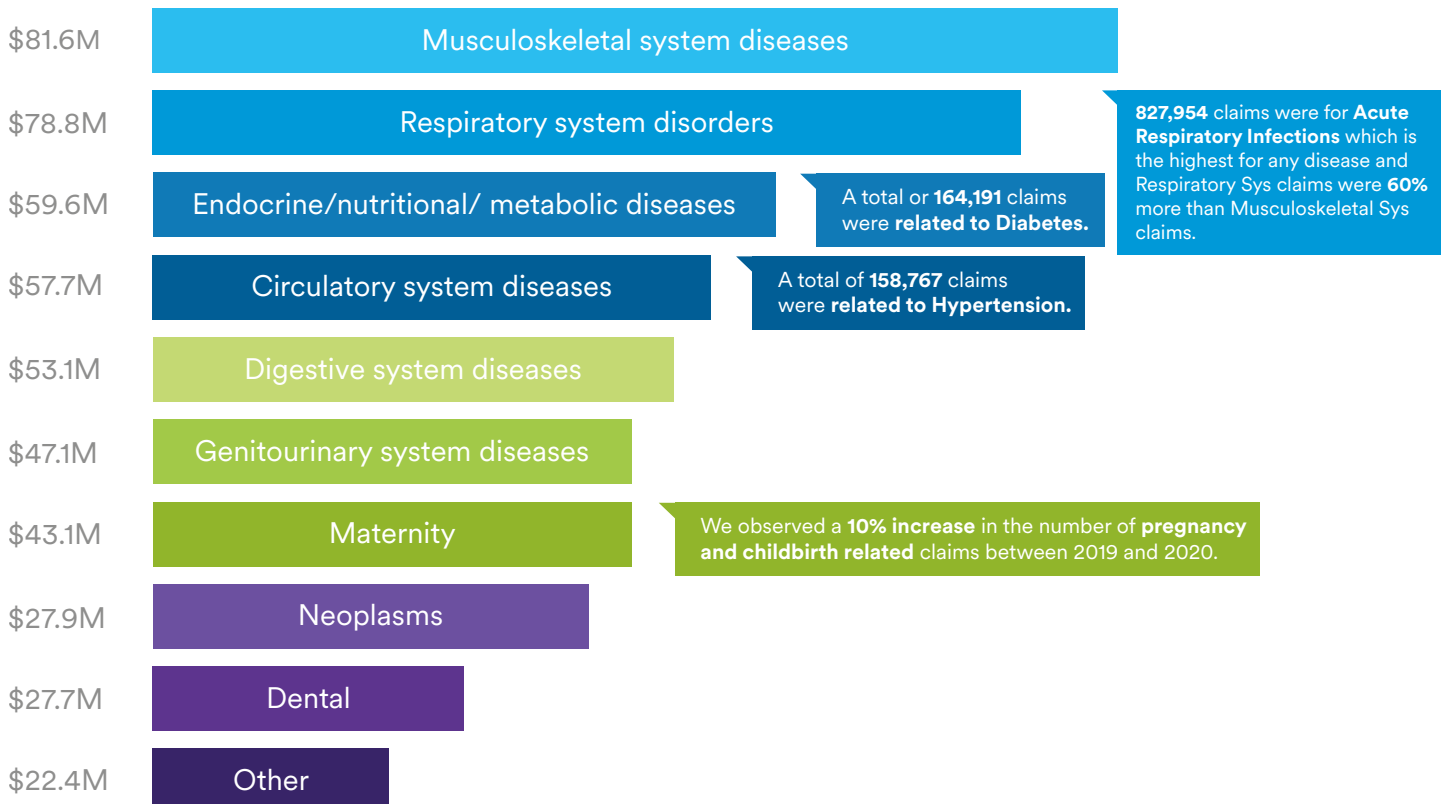
95% of our medical claims come from direct-billing

85% of our customers are satisfied with our cash-claims servicing as of 2020



Top 10 diagnosis for medical claims

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.



We understand the changing needs of our customers, our insured members can consult a specialist from the comfort of their own homes.

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.

2018

\$313,214

2019

\$374,235

2020

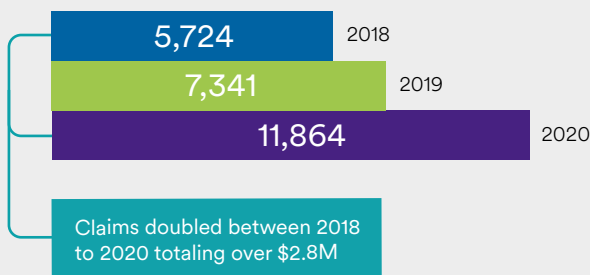
\$599,077

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

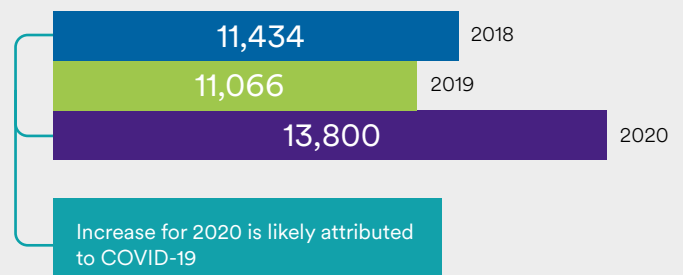


Number of claims for alternative and psychiatric treatments 2018 - 2020

Alternative treatments



Psychiatric treatments



Top categories of medical coverage expenditures 2018-2020



We remain committed to providing the best service even during the COVID-19 pandemic*

How MetLife has been supporting COVID-19 patients:

Total payout
Jan 2020 - May 2021 **\$7,863,955**

Highest payout for
life related claims in
Jan 2020 - May 2021 **\$540,000**

Number of
COVID-19 related
claims in 17 months **534**

More than
60%
of temporary
disability between
Jan 2020 and
May 2021 was
due to COVID-19

Of all hospitalizations
in the last Jan 2020 -
May 2021,

16%
were COVID
related

whereas,
non-COVID related
cases were

84%

COVID-19 claims case age

Minimum
age of **5** years

Maximum
age of **77** years



We're constantly looking to empower our customers with tools and services that improve their lifestyles and claims experience

Claims made easy with myMetLife

Our innovative, 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—at 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



Individual health prevention and claims services:



Accelerated Claims Payout Benefit

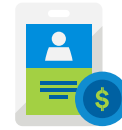
Upon receipt of a death certificate, we will immediately pay \$10,000 whilst the claim is under review, to ensure beneficiaries can focus on what really matters.*

*For select products; T&Cs apply



Advanced claims support for customer with critical conditions

We arrange for examination and home visit for disabled or critically ill insureds, for claims filing support and follow-ups.



MetLife Discount Card

For select products, Individual insurance customers and their immediate family members enjoy exclusive discounts ranging from 7%-50% on Optical, Dental, and Pharmaceutical products and services to support their wellbeing and health.

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.

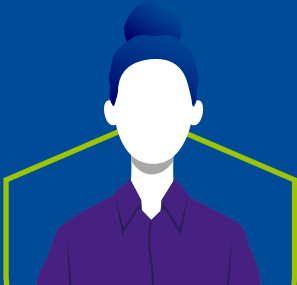
Download '4 Steps to Improve Financial Wellness', which provides key recommendations so that you can be assured that you're making the right decisions about life's most important assets—family, prosperity, and personal health.

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.

We go out of our way to pay what we say

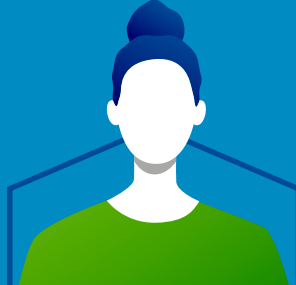
We're here so that you have peace of mind

“ My dad had done a really good thing in his life, he had taken a policy for himself and my mother through MetLife. During disheartening times, when we'd lost our father MetLife was just one email away. ”



We provide support when it matters most

“ When I lost my husband unexpectedly due to COVID-19, MetLife was there to support us financially, there were no unnecessary calls and the process was extremely smooth. ”



We're dedicated to protecting your loved ones

“ My father's advice at all times was to be ready for the unexpected, and he followed this in many ways including taking life insurance for himself and my mother from MetLife. ”



We make customers' lives easier

One customer purchased a high value life insurance policy, and died two weeks later. Hear how our MeLife Claims Manager supported the family in this shocking and devastating time.



We have proven experience

Learn how our MeLife Claims Manager guided our customer's wife through the claims submission process, even as she had to leave the country midway through the process.



We go above and beyond

When mobility challenges presented a problem in gathering the required claims documentation, our MetLife Claims Manager there to help.



We're constantly working to make sure our customers have the right tools and personal support to submit and track a claim—quickly, conveniently, seamlessly.

We're not only committed to paying our claims; we're also passionate about helping customers prevent illness to further protect their wellbeing.

We've been providing transparent, customer-centric insurance services to individuals and businesses across the Middle East since 1962.

Click here or scan the QR code to hear our customer and claims team testimonials that you see above



MetLife globally*

+153

years of operation

~45,000

employees

Provide service and products in

40+

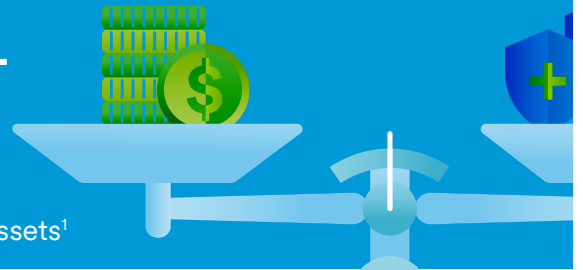
markets

No. 48

on the 2020
Fortune
500® list

\$659+

billion
in combined managed assets¹



MetLife distributes approximately

\$30 Billion

a year in claims and benefits

Leading positions in over

20 markets

MetLife Foundation is closing in on

\$1B

in grants since its founding in 1976

including

\$25M

committed in 2020 to help communities respond to and recover from COVID-19

Our expansive global benefits network spans over 115 countries and includes local MetLife insurers, Regional service Centers³ and MAXIS GBN member insurers

MetLife in the Gulf

MetLife offers Life, Accident & Health insurance along with savings products to individuals and corporations.

Present for over:

65 years

Number of customers:

700,000+



Brand that Understands it's Customers, Flexible, Future Oriented, and Genuine²

Operations in:

5 countries
in UAE, Bahrain, Kuwait, Oman and Qatar

Click here or scan the QR code to read the MetLife 2020 Sustainability Report.



¹ As of 12/31/2021. Includes all assets managed by MetLife Investment Management. See page 4 for non-GAAP financial information, definitions, and/or reconciliations.

² IPSOS - Insurance Brand Healthy Study - Retail Insurance Category 2019.

*MetLife 2020 Sustainability Report

MetLife through the years

1868

152 years ago, the Metropolitan Life Company was founded

1906

After the San Francisco earthquake, Metropolitan Life were the first US insurance company to send employees into the city to help pay claims on the spot

1912

Metropolitan Life paid the first death claim for a passenger on the Titanic. This was paid just 12 hours after rescue boat Carpathia docked in New York

1921

American Life Insurance Company is founded

1930

Throughout great depression, Metropolitan Life aided thousands of farmers, meaning that over 7,000 farms were able to re-open

1953

American Life Insurance Company established the first regional office in Lebanon

1954

American Life Insurance Company established offices in Kuwait



1958

American Life Insurance Company expanded to Jordan

1960

American Life Insurance Company established offices in Bahrain

1962

American Life Insurance Company expanded to the UAE and Qatar

1971

American Life Insurance Company established offices in Oman

1986

Established the Awards for medical research in Alzheimer's disease which recognizes scientific breakthroughs and research

1990

Metropolitan Life Company rebrands as MetLife

1993

The logo became home to one of Manhattans's most iconic skyline buildings – formally the PanAm building

1997

MetLife Company established offices in Egypt

2001

The MetLife foundation made multiple charitable donations in the wake of the September 11 attacks

2005

MetLife is first awarded the DiversityInc 'Top 50 Companies for Diversity'. MetLife continues to feature year on year

MetLife Alico

2010

MetLife acquires American Life Insurance Company from AIG, becoming MetLife ALICO

MetLife

2014

MetLife ALICO rebrands as MetLife in the Middle-East. MetLife re-established in Saudi through a newly incorporated publicly-listed company following a change in regulation

 **MetLife**

2020

MetLife signs the UN Women's Empowerment Principles and announces the formation of a MetLife Gender Equality Team partnering with the United Nations

We've protected
futures for over
150 years
and we'll continue
to for many more
to come

Awards and Recognition in the Gulf



MENA IR Insurance Awards



MENA 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



Middle East Insurance Industry Awards



Middle East Insurance Industry Awards

Financial Strength Ratings for Metropolitan Life Insurance Company¹

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

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

¹ As of 1/20/2021. Ratings apply to Metropolitan Life Insurance Company financial strength and claims-paying ability and not the performance of any products. Please see metlife.com/about/corporate-profile/ratings for current financial strength ratings.

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

Published: 2021

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](http://www.metlife.com).

MetLife is a pioneer of life insurance with a presence of over 65 years in the Gulf. Through its branches and distribution partners, MetLife offers life, accident and 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 in the U.A.E. and licensed by the Central Bank/UAE Insurance Authority (Registration No. 34) and Licensed by Department of Economic Development (License No. 613136.)

American Life Insurance Company is a MetLife, Inc. Company (Licensed by Qatar Central Bank (QCB). Company.

American Life Insurance Company - Registered under CMA "Capital Market Authority" -Registration No. 1122495 American Life Insurance Company is a MetLife Inc. Company. VAT Registration number OM1100010517. Tax Card No. : 8132000

American Life Insurance Company (MetLife) is licensed and regulated by the Central Bank of Bahrain as an insurance company (overseas insurance licensee- conventional insurance business), with a common capital stock of US\$ 40,000,000