

Always with you through every Life's moment

Gulf Group Medical & Individual Annual Claims Report



Data in this report is from January 2024 - December 2024

The true value of Insurance Protection

In 2024 we have paid over

\$376,639,338

to our Gulf customers in group medical and individual claims.

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**.



\$334,360,206

Group Medical

\$42,279,132

Individual Life and Protection



Did you know

\$1,031,889

is the average claims **daily pay out**



98%

MetLife's successful claims payout

Why we didn't pay the remaining percentage

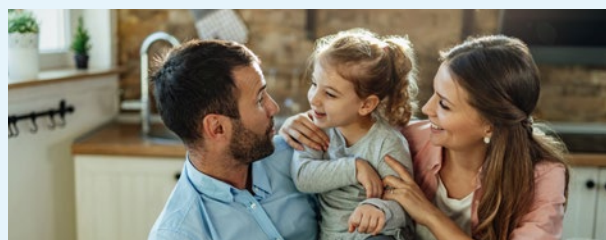
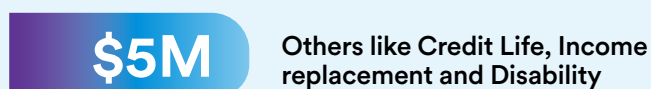
Unpaid benefits were due to non-disclosure or pre-existing conditions. Be transparent about your health, lifestyle and family history when buying life insurance.



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	55%
Cancer	25%
Stroke	3%
Road Traffic Accident	2%
Liver Disease	1%
Kidney Disease	0.8%
Respiratory Disease	0.4%



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.*



Youngest life claimant

24yrs



Average life claimant

49yrs



Oldest life claimant

91yrs



Youngest critical illness claimant

25yrs



Average critical illness claimant

46yrs



Oldest critical illness claimant

66yrs

Critical illnesses arise unexpectedly and can affect anyone at any time. They impact many GCC residents during their peak earning years, when family members depend on them the most.



Critical Illness

Around 4,800 people in the UAE die every year from the four main non-communicable diseases (NCD) such as cancer, cardiovascular, diabetes and respiratory diseases.¹

Top Critical Illness Claims



51%

Cancer



34%

Heart Attack



6%

Heart Disease



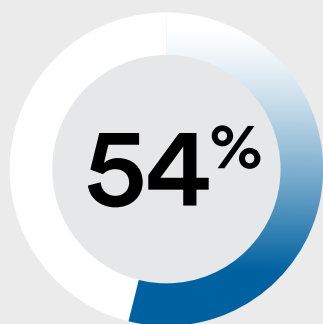
2%

Stroke



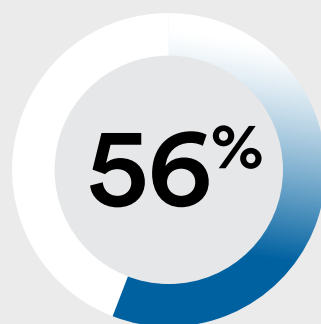
1%

Kidney Disease



Life Claims above
\$250,000

▼ **46%** Life Claims
under \$250,000



Critical Illness claims
above \$100,000

▼ **44%** Critical Illness
claims under \$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

Receive financial support with MetLife's Critical Illness plan

Scan the QR code to know more



Source:

1 UAE - NCD Report, [United Nations Development Programme](#) (UNDP, 2024)

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

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



A rise of claims due to road traffic accidents

\$592,821

Death by road accident

\$131,205

Disability claims caused by road traffic accidents

\$37,468

Income replacement funds paid as an outcome of a road accident

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



26%
Distractions



13%
Swerving



11%
Tailgating



6%
Driving under influence



6%
Negligence

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



¹Source: Roads and Transport Authority (RTA) Report 2023.

Holistic medical benefits focused on our customer needs



\$849M Paid for medical claims over the past 3 years



\$49M Paid for optical and dental support over the past 3 years

Top 10 diagnoses for medical claims in 2024

Musculoskeletal system diseases	\$42M
Respiratory system disorders	\$37M
Circulatory system diseases	\$24M
Genitourinary system disease	\$22M
Endocrine/nutritional/metabolic diseases	\$22M
Digestive system diseases	\$21M
Maternity	\$15M
Neoplasms	\$15M
Dental	\$11M
Skin/subcut. tissue diseases	\$11M

Top categories of medical coverage expenditures in 2024

LAB Tests	\$55M
Medicine Benefits	\$52M
Surgeries / Procedures	\$28M



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

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.

Telehealth usage per count:

2024	1,860 members
2023	1,880 members

Telehealth usage per amount spent:

2024	\$59,023
2023	\$44,471



Claims payment turnaround time



All Cash Claims (IGO - In Good Order)
are settled within

5.4 working days.

Average TAT All Life Claims
(IGO - In Good Order) are settled within

5.7 working days.

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



Wellness and Employee Care

\$6,685,625

Alternative treatments payout in 2024

2023

\$4.3M

2022

\$2.8M

\$5,925,309

Psychiatric treatments payout in 2024

2023

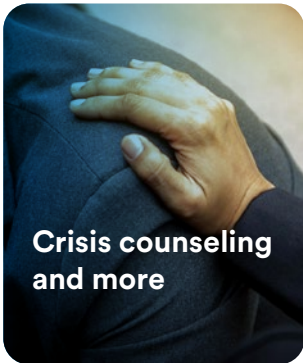
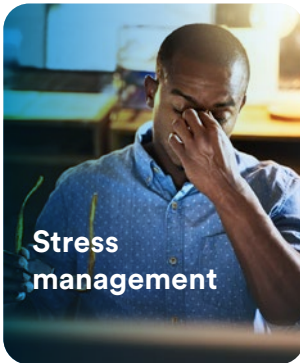
\$4.6M

2022

\$3.3M

Employee Assistance Program (EAP)

MetLife's EAP offers a confidential support system for employees and their families, addressing:



This program not only supports individuals but helps organizations **foster a healthier workplace culture.**

[Click here to learn more about the Employee Assistance Program](#)

Wellness Hub

A digital-first platform that centralizes MetLife's wellness tools and programs in one seamless experience.

Features include:

**HEALTH RISK
ASSESSMENTS**

**VIRTUAL
WELLNESS
COACHING**

**FITNESS &
LIFESTYLE
PLANNING**

**ACCESS TO
CONTENT THAT
SUPPORTS
PREVENTIVE
CARE & DAILY
WELLBEING**

This platform empowers employees to take control of their health and encourages **consistent engagement with wellness resources.**

[Click here to access our wellness hub](#)

For more than two decades, MetLife has been studying the evolving needs of employers and employees and helping organisations adapt effectively to new realities.



Empowering organizations to lead with care

MetLife’s 2025 Employee Benefits Trends Study for the UAE market reveals how prioritising holistic employee care can help organisations improve talent management outcomes in a rapidly evolving and increasingly complex labour market.

The burden of work overload

50%

of employees indicate heavy workloads over the past year

30%

of employees report being significantly impacted by heavy workloads and burnout

41%

of employees report experiencing burnout within the past 12 months

26%

of employees anticipate heavy workloads in the future

The biggest challenges employees encounter at work

Employee Point of View

Stress/pressure	40%
Long working hours	34%
Lack of career development	32%
Management politics	31%
Lack of work life balance	27%
Lack of time off	27%
Lack of time to do tasks	24%
Bureaucracy challenges	20%
Excessive competitive nature at work	20%

Did you know?

38%

of employees emphasize that reducing stress is essential to maintaining their loyalty.

1 in 2

employees feel both physically and mentally able to perform their jobs effectively.



Scan the QR code below to download the full report.



Navigating your claims with ease,
make your claim count.



For a seamless claims journey

98% MetLife's
successful
claims payout



We are committed to supporting you at every step. That's why we analyzed claim rejections to ensure a smoother process.

Here are the main reasons for claim rejections:

- ✗ Conditions arising before the coverage's effective date.
- ✗ Non declaration of medical facts during policy application.
- ✗ Claims related to sicknesses or conditions that are not covered by the policy or fall outside the specified scope of coverage.
- ✗ Critical illnesses that do not meet the qualification criteria outlined in the policy, such as conditions that fall below the defined severity threshold or stage requirements.
- ✗ Claims for conditions that are not included in the policy's list of covered illnesses.
- ✗ Claims requiring hospital confinement but lack evidence of admission or do not meet the policy's minimum duration criteria.

Disclosure is Key

Being transparent about pre-existing conditions on your **Individual policy** helps tailor your coverage and reduce surprises during claims.

Best practices to strengthen your claim submissions:



01 Review your policy to know what's covered.



02 Provide accurate details during application.



03 Submit all required documents with your claim.

From routine care to unexpected emergencies, MetLife Pet Insurance has you covered



MetLife Pet Insurance

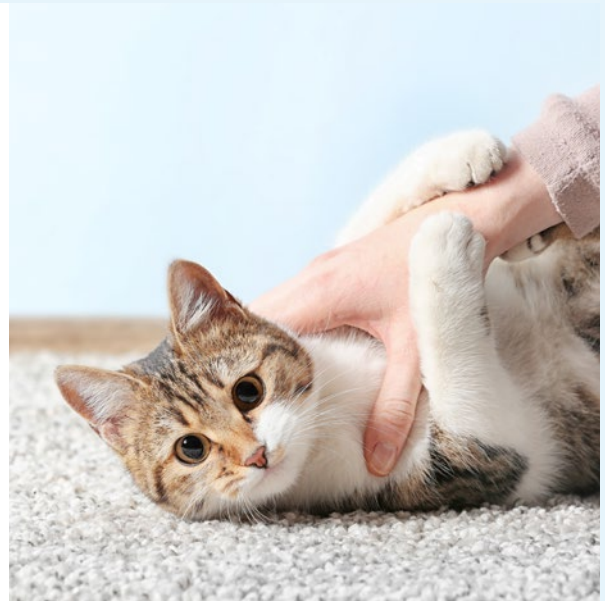
Life with pets is full of surprises! From playful accidents to unexpected health issues, our furry friends keep us on our toes. With MetLife Pet Insurance, you can rest easy knowing that no matter what mischief they get into, we've got your back.

Coverage you can count on

Your pet means everything to you.
So we provide everything they need.

A MetLife policy covers:

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



What your policy does not cover

- Pre-existing conditions
- Routine and preventive care
- Cosmetic procedures



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



Whatever stage of your health journey you're at and whatever support you need, MetLife 360Health has you covered.



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

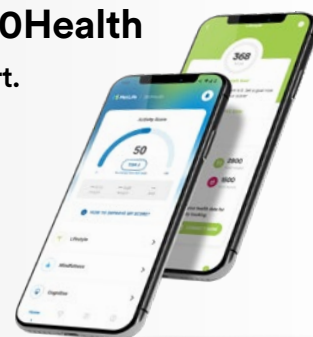
At MetLife, it's our mission to guide you through life's twists and turns. That's why we're excited to bring you an end-to-end solution that provides holistic support covering five key care pathways, designed to protect your wellbeing and your loved ones' future with just a click.

A healthier life at your fingertips with MetLife 360Health

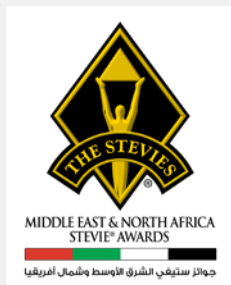
The end-to-end healthcare ecosystem designed with you at its heart.

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.



Awards



Gold Stevie Award winner in 2 categories:

- Excellence in Innovation for Financial Industries
- Innovation in Health and Wellness

Scan the QR code to download the app



Championing our promise every day



Today my local bank called me regarding the transaction & efforts made (by MetLife for my Disability benefit). I knew the kind hearted MetLife team working on behalf of me would help me with my disability benefit. Please accept my big salute for you and your team for the generous work.

MetLife customer protected by our Disability Cover



I would like to thank you and the MetLife team for processing my claim so swiftly. I was dreading the process, but I have say that it has been done in most professional and human manner. In testing times like this, a company with true values stands out and MetLife proves it. I once again thank you and the team.

Beneficiary of a MetLife customer who had Life Insurance



I called to cancel my policy, but after speaking with Mohamed Taher, I had a complete change of heart. He explain everything in detail, I fully understood. His professionalism and patience were truly commendable. Excellent service, highly recommend.

MetLife customer



Always with you,
building a more
confident future.



Market-leading, diversified Global Insurer

Growing and established markets around the Gulf

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

Present for over

70 years

Operations in

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

Number of employees:

Over **550**

Listed as Participating
Insurer under

DHA

12

Regulators

\$1 Billion
GWP

Number of customers:

600,000

In 2023, we have paid over

\$300 Million in Claims

Total impact investments made:

\$66 Million

General Account assets under management:

+\$1 Billion

Awards and Recognition in the Gulf



MENA IR Insurance Awards



MENA Insurance Awards



Middle East Insurance Industry Awards



Gold Stevie Award
winner in 2 categories:

- Excellence in Innovation for Financial Industries
- Innovation in Health & Wellness

MetLife Globally

Key Facts

- **157** 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-**

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Over 100 million customers globally, and over 600,000 customers in the Gulf choose MetLife.

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



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MetLife Gulf



Follow us
@metlife_gulf

All statistics are based on Gulf policies. Countries include: UAE, Bahrain, Kuwait, Oman and Qatar.
Data in this report is from January 2024 - December 2024.

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- 1 As of March 24, 2024.
- 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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