

Delivering on our promise to you

MetLife®

MetLife Gulf eligible claims ratio in 2016 was 100% and 99% over the last three years*

What we did in 2016

We paid a claim every



We paid
\$619
every **minute**

for medical, life, accident and health claims



We paid over
2.2
million
claim cases

We paid over

\$253
million



in living benefits
(loans, surrenders and maturities)

We paid over

\$579
million



in claims and benefits

Critical illness claims



56% heart related

23% cancer

21% others

In the past 3 years

Largest amount paid in critical illness: **USD 100,000**

Largest amount paid in life insurance: **USD 1 million**

54 is the average age of policyholder loss of life

*Eligible claims are claims submitted to MetLife which met the terms and conditions

We are different, because we are with you all the way.

We go **beyond** insurance. We **listen** to what our customers want and need and **navigate** with them through their life stages, **caring** about their health and wellbeing.



*Available on our online portal and mobile app, [myMetLife \(www.myMetLife.net\)](http://www.myMetLife.net)

With you all the way

Here are some real life testimonials received from MetLife customers who have benefited from our support when it was most needed. While each story is unique, the outcome revolves around one common denominator:

MetLife's ability to support our customers and deliver on our promises

Names have been changed for privacy reasons.



The story of a 71 year old woman who did not know she was entitled to more:

- Mr. Adel was diagnosed with brain tumor and had to be hospitalized for a year.
 - The retired couple had to draw on their life savings and borrow funds to cover medical expenses.
 - Mr. Adel used to handle all the paperwork and payouts. Unfortunately Mr. Adel lost his life, and Ms. Marwa was left alone and confused not knowing how to proceed.
 - Understanding the criticality of the situation, MetLife stepped in, guided her and helped her gather the required documents.
- While the expected claim was \$275,000, MetLife noticed that the husband also had an in-hospital coverage and she was entitled to an additional \$42,000.



The story of father who was in denial after losing his son:

- 26 year old Salem had sadly passed away.
- He had life insurance through his employer with his parents as beneficiaries.
- The parents never claimed on the insurance policy so MetLife followed up with Salem's employer to pay the claim and learned that the father was in denial about his son's death.
- We made sure to contact the parents and help them get what they were entitled to.



The story of James and Paula who lost their parents at a young age:

- The parents had life insurance but since the children were still minors, only their guardians could make a claim on the policy.
 - The guardians were living in the UK and to make a claim, evidence of legal guardianship in the UAE was required.
 - MetLife assisted by coordinating with our UK office to gather the required documents.
 - It was only a short time until the money was paid to the guardians.
- Today this money is helping with James and Paula's educations costs.

Unexpected events can happen at any time.

Having the right cover in place can provide invaluable financial support if the worst happens.

Why MetLife?

MetLife in the World

Nearly

150

years of operation

Leading market positions in over

20

 countries

No. 40

on the 2016 Fortune 500® list

Where we are

THE AMERICAS

#1 in the U.S. in group life and commercial dental¹

#1 life insurer in Argentina, Chile, Ecuador, Mexico & Uruguay²

EUROPE, MIDDLE EAST & AFRICA (EMEA)

Operates in more than 25 countries.

Leading life market positions in 19 countries, including Egypt, Poland, Romania, Russia, Turkey & the U.A.E.³

ASIA

#1 life insurer for TM/direct marketing in China⁴

#2 foreign life insurer in Korea⁵

Our role in the world

100 million customers

Paid more than **\$45 billion** to policyholders in 2015

\$500 billion¹ in managed assets that help finance business development, job creation and community services around the world⁶

Financial Strength Ratings for Metropolitan Life Insurance Company*

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

In the Gulf

MetLife operates in

5

 countries

Pioneer of life insurance with a presence of nearly

65

 years in the region

leading life market positions

in Bahrain, Kuwait, Oman, Qatar, and UAE

1

 million

customers in the UAE

Life Insurance Company of the year in the Middle East in

2014 2015 and 2016

Meeting the **unique savings and protection needs** of the **local and expatriate** population

¹ Group Life: ACLI, group net and direct life insurance premiums as of 12/31/2014. Group dental market share: Employee Benefit Advisor's compilation of U.S. Department of Labor data.

² Argentina: Life and A&H combined direct premium (AXCO FY2015). Chile: Life, A&H, Annuity and Medical combined direct premium (AXCO FY2015). Chile AFP Assets Under Management (Superintendencia de Pensiones, FY2015). Ecuador: Ranked by AUM (Bolsa de Valores de Guayaquil, FY2015). Mexico: Life and Major Medical combined direct premium (AXCO FY2015). Uruguay: Life and A&H combined direct premium, excludes DBS (AXCO FY2015).

³ Life markets rankings based on life insurance Gross Written Premiums (GWP). Sources: Regulator and trade association reports; MetLife internal analysis for asterisked* countries. Top 10 positions in 19 markets are: Bahrain*, Bulgaria, Cyprus, Czech Republic, Egypt, Greece, Hungary, Jordan, Kuwait*, Lebanon, Oman*, Poland, Qatar*, Romania, Russia, Slovakia, Turkey, Ukraine and the U.A.E.*

⁴ Based on Statutory Filings (MetLife Korea statutory fiscal year 2015).

⁵ Statutory filings; Statistics of Life Insurance in Japan, FY2015.

⁶ As of 12/31/15.

* As of 8/3/17. Ratings apply to Metropolitan Life Insurance Company financial strength and claims-paying ability and not the performance of any products.