



ANNUAL CLAIMS REPORT



Confidence and Guidance You Trust

Data in this report is from January - December 2025
Countries in report: UAE, Qatar, Bahrain, Kuwait, Oman

A message from our General Manager



Confidence and Guidance You Trust

For more than 158 years, MetLife has helped people protect what matters most and face the future with greater confidence. At the heart of that purpose is a simple promise: **To be there when people need us most.**

At MetLife Gulf, I see that promise brought to life every day. Behind every claim is a person, a family, a business, or a future. Often, it is someone facing a moment they never expected and relying on us to deliver.

That is why claims matter so deeply.

A claim is the moment when insurance becomes real. It can help a family through a health crisis, protect financial security, support recovery, or simply give someone one less thing to worry about.

In 2025, MetLife Gulf paid \$454 million in claims, supporting thousands of customers across the region. The figures are significant, but the real story is the impact behind them and the trust placed in us.

Our customer feedback shows that what matters is not only the outcome of a claim, but also the experience along the way. We are committed to making every step clear, simple, and reassuring, supported by responsible use of data and the highest standards of security.

This report is more than a record of claims paid. It is a reflection of promises kept.

To our customers, partners, intermediaries, and employees, thank you for your trust. It is a privilege to serve you and a responsibility we never take for granted.

A handwritten signature in black ink, appearing to read 'Maria Angeles Amezcua', written over a light blue background with diagonal lines.

Maria Angeles Amezcua
General Manager - Gulf

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

In 2025 we returned

\$454 Million

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**.

\$410M

Group medical claims

\$44M

Life and health claims

\$1.2 Million

Average claims
daily payout

97%

Successful
claims
payout

Unpaid benefits were due to non-disclosure or pre-existing conditions.

Average claim settlement time:

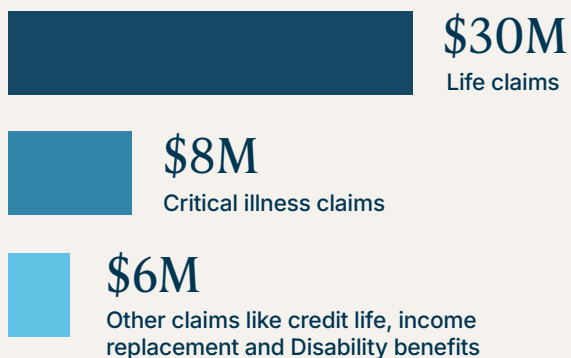
All claims are
settled within

4.2

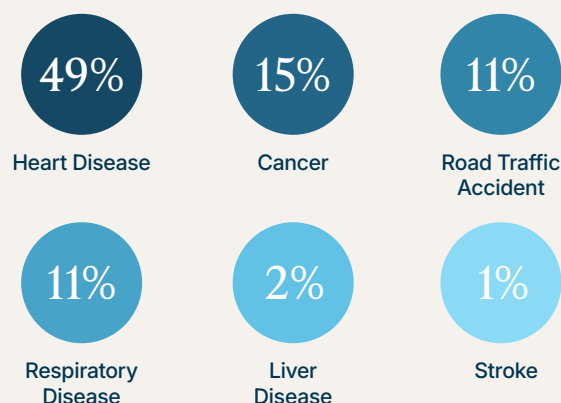
working
days

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

Individual claims payout by benefit type



Primary causes of life claims



We commit to paying claims fairly, easily and on time

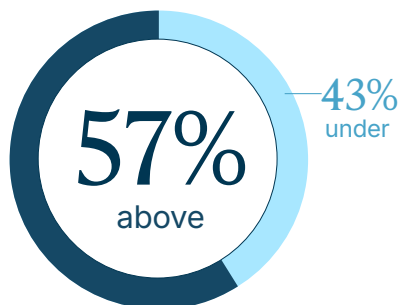
\$131,205

Disability claims paid

\$275,000

Income replacement funds paid

Life claims above \$250,000



Age demographics of life claimants



Youngest life claimant
21 years old



Average life claimant
48 years old



Oldest life claimant
92 years old





More than \$1 Billion paid on medical claims in the last three years

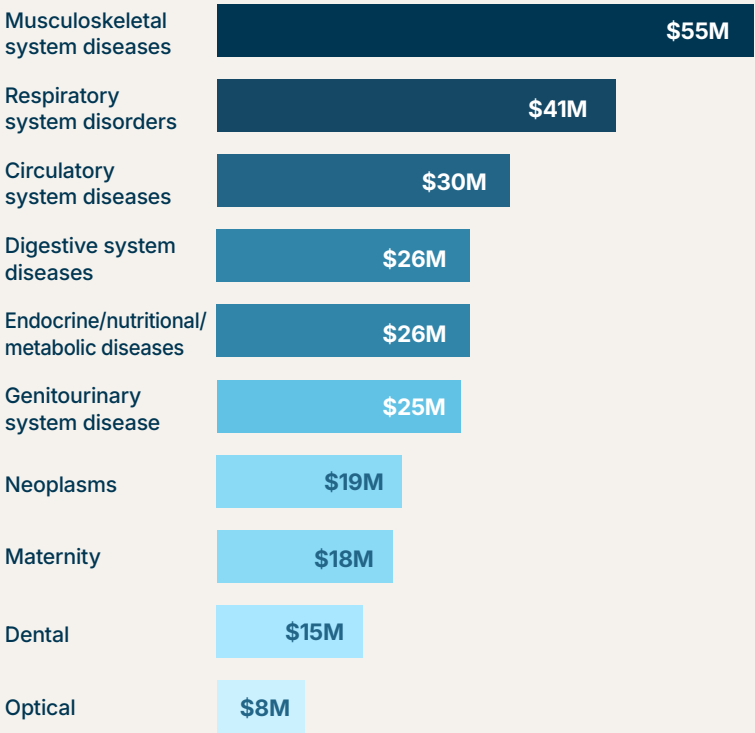
Growing medical claims over the past 3 years



Top categories of medical coverage expenditures in 2025

Surgical Procedures	\$92M
Medicine Benefits	\$89M
Lab Tests	\$74M

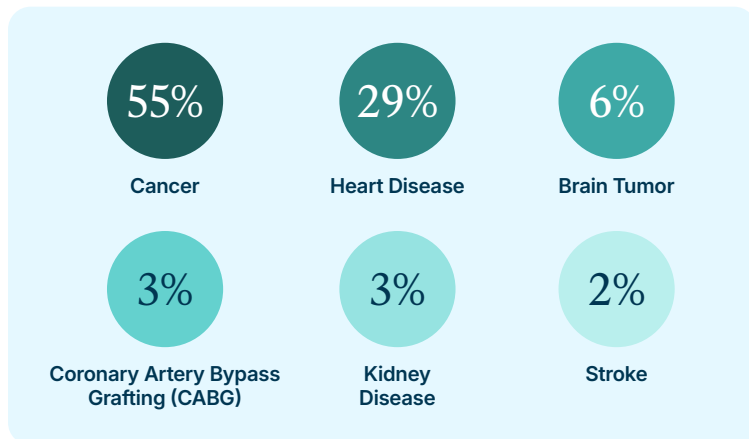
Top 10 diagnoses for medical claims in 2025



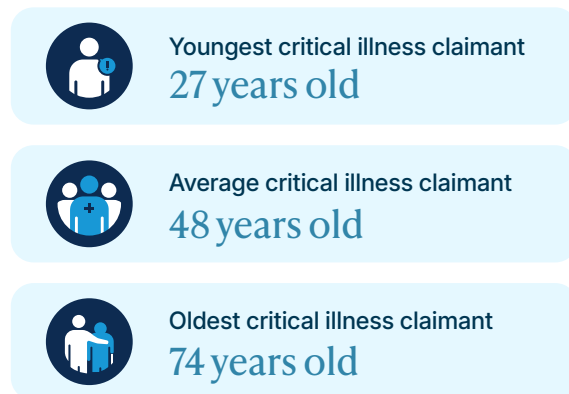
NOTE: Top categories represent selected high-cost categories and do not total overall medical spent.

Why critical illness insurance protection matters

Top critical illness claims



Age demographics of critical illness claimants



The critical role of Prevention¹

Breast Cancer in the Gulf

Some notable insights from a recent GCC breast cancer awareness study:

- Median age at breast cancer diagnosis in the GCC is approximately **48 years**.
- This is about **15 years** younger than typical diagnosis ages in many Western countries (62–65 years).
- Around **60–70%** of cases are diagnosed after symptoms appear, often at later stages.
- Approximately **50%** of breast cancer cases occur in women under age 50.
- Screening participation has historically been estimated at only **5–15%** in some GCC markets.



Cancer Support Program

Did you know?

66% of cancer-related claims are filed by women, most commonly breast, thyroid, and colorectal cancer².

At MetLife, we're making that journey easier. Our [Cancer Support Program](#) assigns every member a dedicated case manager from the moment of diagnosis, a trusted guide offering access to second medical opinions and support at every step of recovery.

[Explore our Cancer Care Resources](#)

Chronic Medication Refill Program

MetLife's **Chronic Medication Refill Program** is a free, convenient service that help support members with chronic conditions such as diabetes, hypertension, and high cholesterol. Members can request refills by submitting their prescription and form, with medications delivered directly to their home or office, often within 24 hours. We ensure you never miss a dose, which is vital for your well-being.

1,384 Total medication refill processed in 2025

+102.8% Total new member enrollment growth compared to 2024

Sources:

- MOHAP, Cancer Care in the UAE.
- MetLife Gulf, [Cancer Awareness Article](#).

The growing need for wellbeing



Supporting Mental Health

Mental health remains a key pillar of wellbeing. Through access to psychiatric, psychology, and alternative treatments, we're helping customers get the care and support they need.

\$8M

paid towards psychiatric and psychology treatments

\$9M

paid towards alternative treatments

Employee Assistance Program (EAP)

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



Mental health & emotional wellbeing



Work-life challenges



Stress management

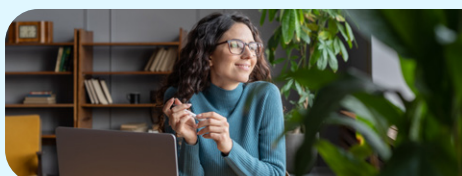


Crisis counseling

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

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

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



Interested to learn more about MetLife's wellbeing initiatives?

Visit the Wellness Hub

[Click here](#)

Supporting you for a seamless claims journey

While

97%

of claim submitted claims are successfully paid, yet 3% do not meet the policy criteria.

Disclosure is Key

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

Here are the main reasons for claim rejections:

- 1 Conditions arising before the coverage's effective date.
- 2 Non declaration of medical facts during policy application.
- 3 Claims related to sicknesses or conditions that are not covered by the policy or fall outside the specified scope of coverage.
- 4 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.
- 5 Claims for conditions that are not included in the policy's list of covered illnesses.
- 6 Claims requiring hospital confinement but lack evidence of admission or do not meet the policy's minimum duration criteria.



Need support with understanding your policy benefits?

Visit www.metlife-gulf.com

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



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.



MetLife Medical Care

Tailored health protection for a life without limits



Life rarely follows a plan. **MetLife Medical Care** is built for that reality. With global coverage, four flexible tiers, maternity and wellness benefits, and protection for pre-existing conditions. Wherever you are, your health is taken care of.

Benefits built around you:



Customizable Plans



Flexible Options



Global Coverage including USA and Canada



Support that fits your lifestyle

Get your medical protection now.

Learn more about MetLife Medical Care



MetLife in Gulf

Always with you, building a more confident future

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**

\$1 BILLION
GWP

Listed as Participating
Insurer under

DHA

Number of customers

600K

Awards and Recognition in the Gulf



MetLife Globally

Key Facts

- **158** years of operation
- **~43,000** employees worldwide
- **40+** global markets served
- Recognized among the **Fortune World's 25 Best Workplaces™** in 2025¹
- **\$730** billion total assets under management²

Financial Strength Ratings³

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

¹ World's Best Workplaces list (2025).

² As of 3/31/26. At estimated fair value.

³ Financial Strength Ratings for the Metropolitan Life Insurance Company and the Metropolitan Tower Life Insurance Company as of July 1, 2025.





Follow MetLife Gulf on social media

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



All statistics are based on Gulf policies.
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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 more than 70 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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