شركة البحيرة الوطنية للتأمين
Al-Buhaira National Insurance Co.

غرفة تجارة وصناعة الشارقة
Sharjah Chamber of Commerce & Industry

Sharjah Chamber of Commerce & Industry

Scheme Performance Report

Policy Nos: 21 2024H00269 | 21 2024H00285 | 21 2024H00339

Policy Start Date: 01-01-2024 | Policy End Date : 31-12-2024

Report Extraction Date : 05-11-2024 | Report Up to : 31-10-2024

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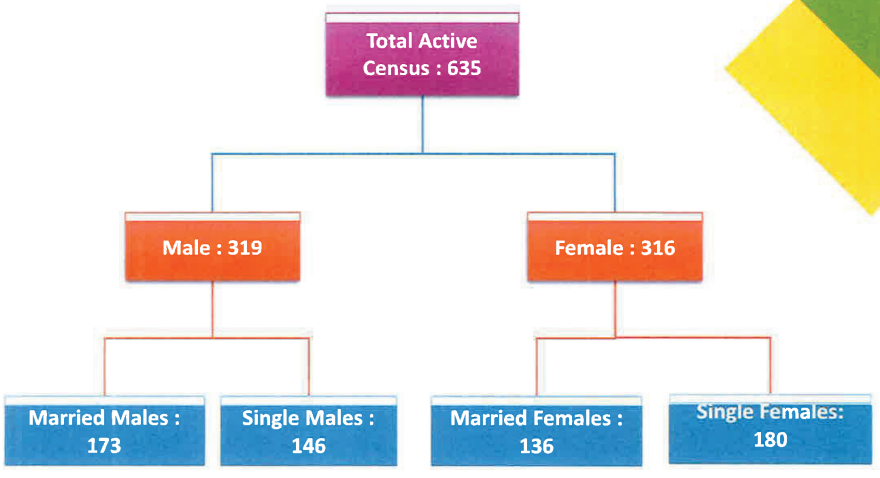
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CENSUS SUMMARY

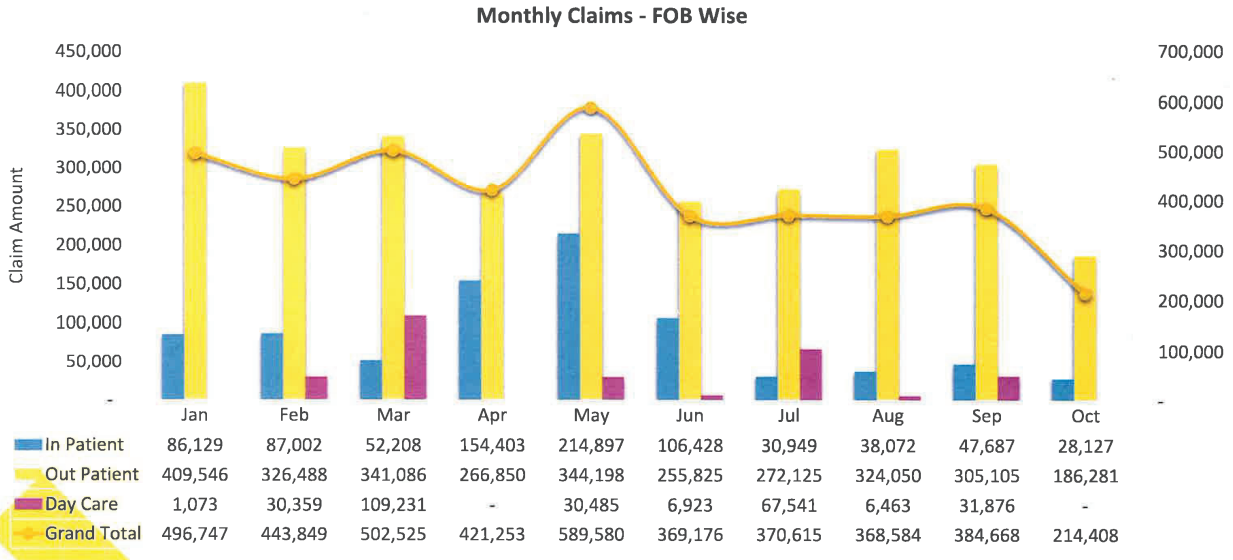
Active Census - Summary



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CLAIM ANALYSIS

Monthly Claims Trend

The below chart shows policy wise monthly claims trend:



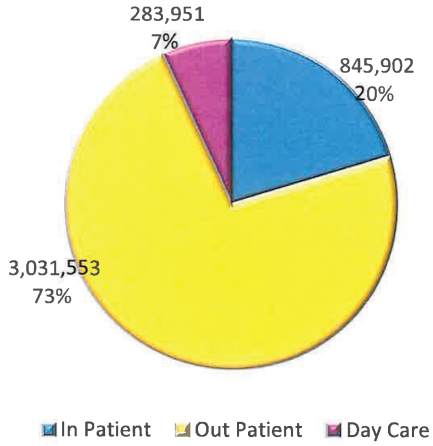
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
In Patient	86,129	87,002	52,208	154,403	214,897	106,428	30,949	38,072	47,687	28,127
Out Patient	409,546	326,488	341,086	266,850	344,198	255,825	272,125	324,050	305,105	186,281
Day Care	1,073	30,359	109,231	-	30,485	6,923	67,541	6,463	31,876	-
Grand Total	496,747	443,849	502,525	421,253	589,580	369,176	370,615	368,584	384,668	214,408

Note : The above figures are excluding the IBNR

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Treatment Type Wise Claims

The below chart shows benefit wise break-up of claims:

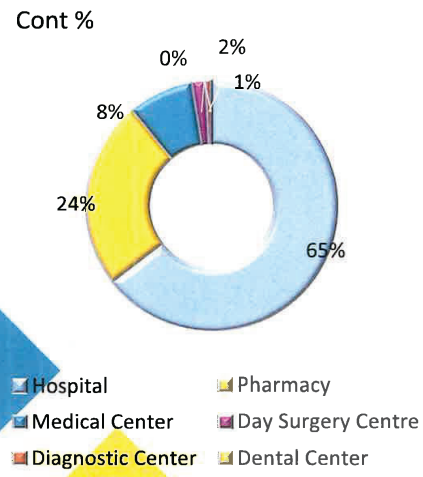


Note : The above figures are excluding the IBNR

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Provider Type Wise Claims

The below chart shows provider type wise break-up of claims:



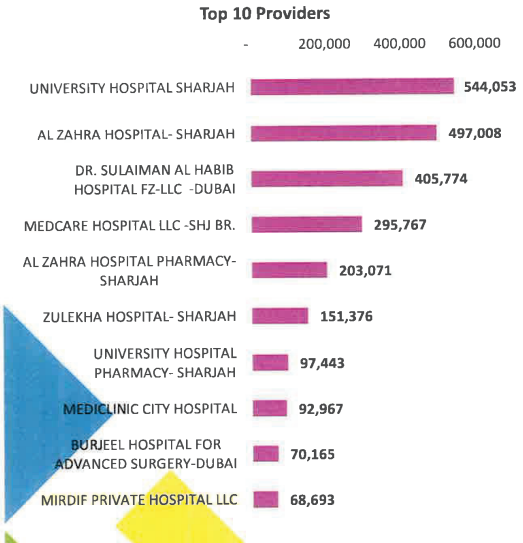
Provider Type	In-Patient	Out-Patient	Day Care	Grand Total
Hospital	845,902	1,588,679	251,251	2,685,831
Pharmacy	-	1,015,934	-	1,015,934
Medical Center	-	352,743	-	352,743
Day Surgery Center	-	40,208	32,700	72,908
Diagnostic Center	-	28,852	-	28,852
Dental Center	-	5,136	-	5,136
Total	**845,902**	**3,031,553**	**283,951**	**4,161,406**

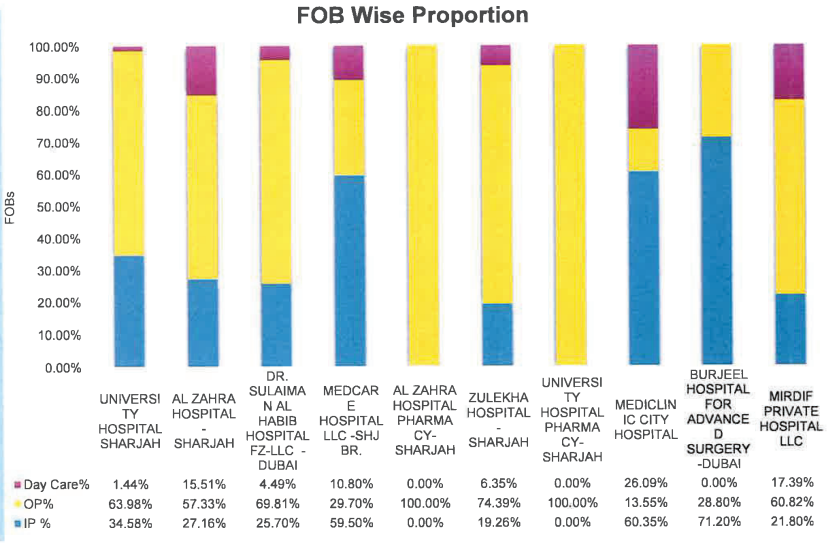
Note : The above figures are excluding the IBNR

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Top 10 Providers

The below charts shows the policy wise top 10 providers:



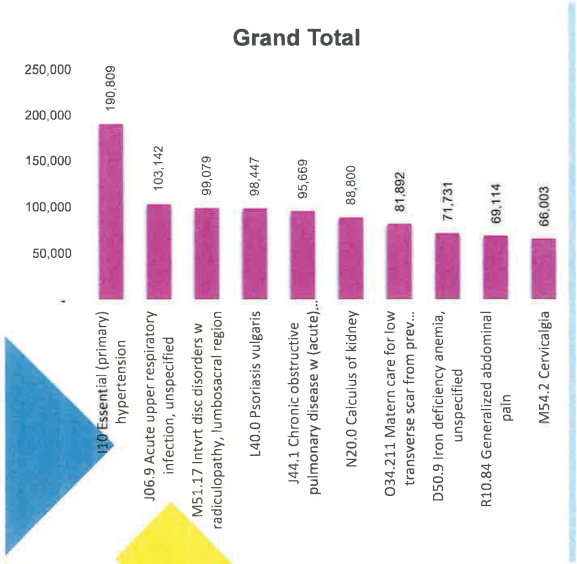


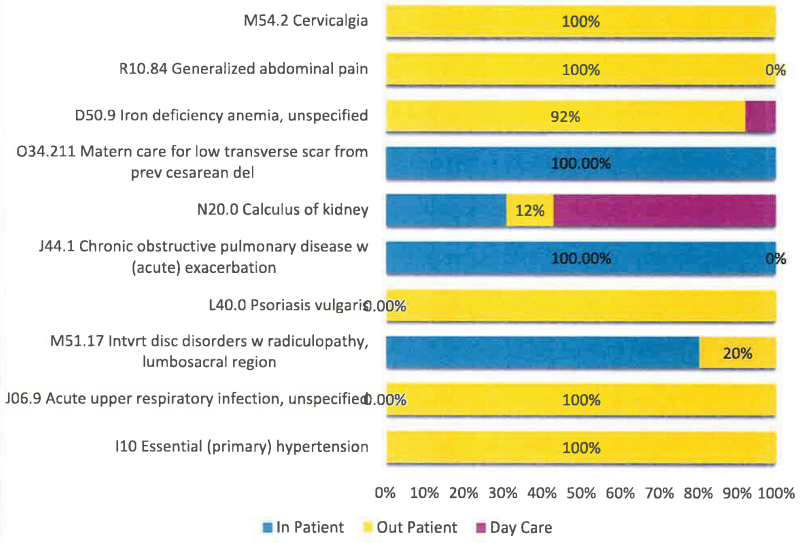
Note : The above figures are excluding the IBNR

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Top 10 Diagnosis

The below charts shows the policy wise top 10 assessments:





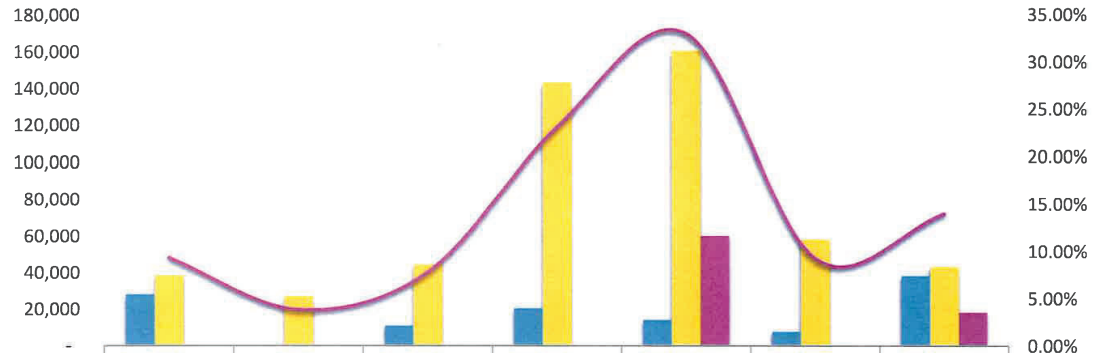
Note : The above figures are excluding the IBNR

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Age Band Wise Claims

The below chart shows the age bracket wise claims and line shows the % of age-band share against the total claims:

* EXPO CENTRE SHARJAH :



	1-10	11-20	21-30	31-40	41-50	51-60	61-70
In Patient	28,127	-	10,990	20,544	14,233	7,666	38,072
Out Patient	38,145	26,848	44,140	142,731	160,151	57,727	42,858
Day Care	-	-	-	-	59,992	-	18,226
Share %	9.33%	3.78%	7.76%	22.98%	32.99%	9.20%	13.96%

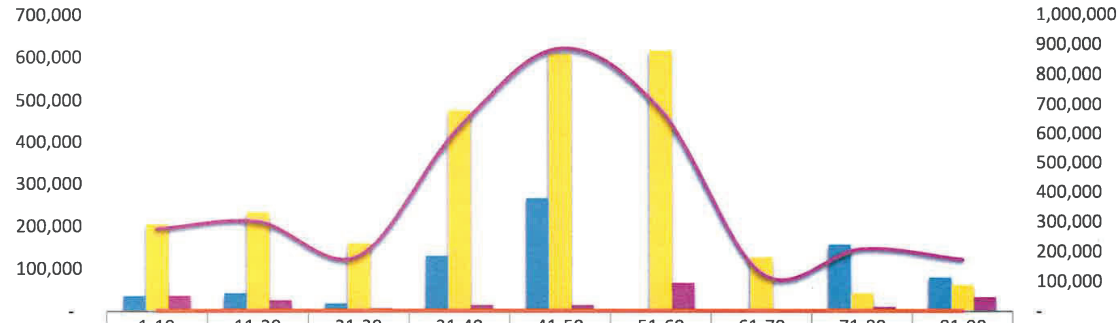
Note : The above figures are excluding the IBNR

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Age Band Wise Claims

The below chart shows the age bracket wise claims and line shows the % of age-band share against the total claims:

* SHRJAH CHAMBER OF COMMERCE AND INDUSTRIES :



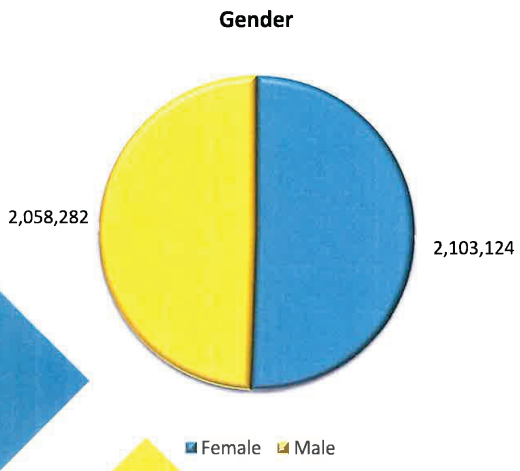
	1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90
In Patient	35,079	42,320	17,818	129,909	265,619	-	-	156,275	79,251
Out Patient	204,077	231,798	159,040	475,184	606,129	614,941	125,680	41,511	60,593
Day Care	36,202	25,215	6,393	14,447	14,324	66,228	-	10,223	32,700
Grand Total	275,358	299,334	183,252	619,539	886,071	681,169	125,680	208,009	172,544
Share %	7.98%	8.67%	5.31%	17.95%	25.68%	19.74%	3.64%	6.03%	5.00%

Note : The above figures are excluding the IBNR

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Gender / Relation Wise Claims

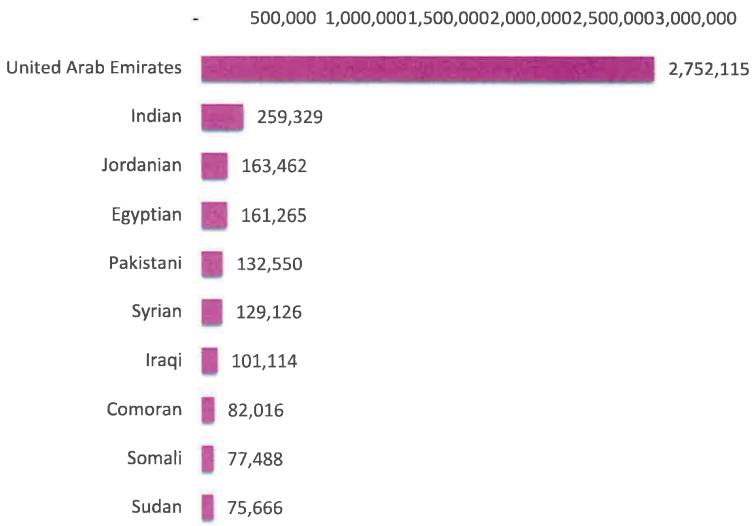
The below chart shows the gender wise claims:



	In-Patient	Out-Patient	Day Care	Grand Total
Female	**347,339**	**1,600,089**	**155,696**	**2,103,124**
Daughter	71,362	300,292	37,158	408,811
Self	203,934	658,931	14,447	877,312
Wife	72,043	640,866	104,091	817,000
Male	**498,563**	**1,431,464**	**128,255**	**2,058,282**
Husband	-	9,136	-	9,136
Self	464,398	1,091,974	102,924	1,659,296
Son	34,164	330,353	25,332	389,850
Grand Total	**845,902**	**3,031,553**	**283,951**	**4,161,406**

Note : The above figures are excluding the IBNR

Top 10 Nationalities



Note : The above figures are excluding the IBNR

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LOSS RATIO

Loss Ratio

Incurred Claims : **AED 4,484,936**
(including IBNR)

Loss Ratio : 104%

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