4. Health Insurance Claims Record

Year 2025 (January - December)

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 2025H000269 | 21 2025H000285

Policy Start Date: 01-01-2025 | Policy End Date : 31-12-2025

Report Extraction Date : 22-09-2025 | Report Up to : 31-08-2025

www.albuhaira.com

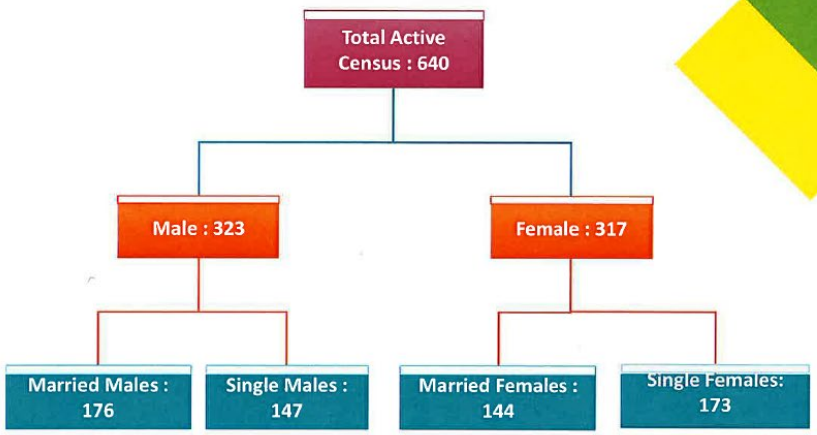
Table of Contents

- Active Census Summary
- Monthly Claims Trend
- FOB Wise Claims
- Provider Type Wise Claims
- Top 10 Providers
- Top 10 Diagnosis
- Age Band Wise Claims
- Gender / Relation Wise
- Top 10 Nationalities
- Loss Ratio

1

CENSUS SUMMARY

Active Census - Summary



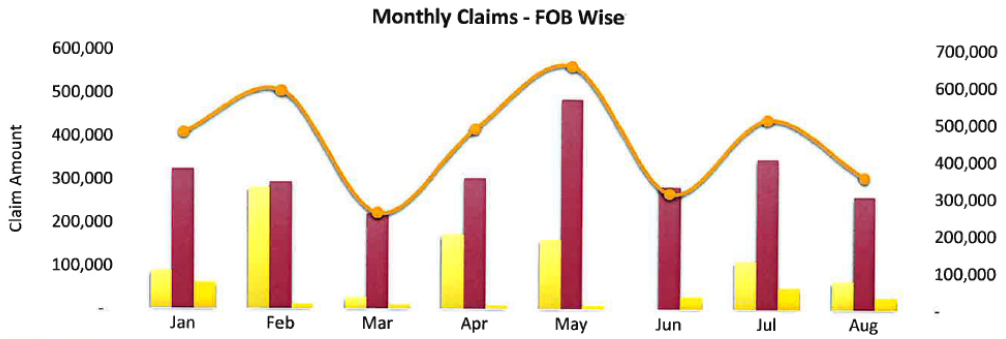
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2

CLAIM ANALYSIS

Monthly Claims Trend

The below chart shows policy wise monthly claims trend:



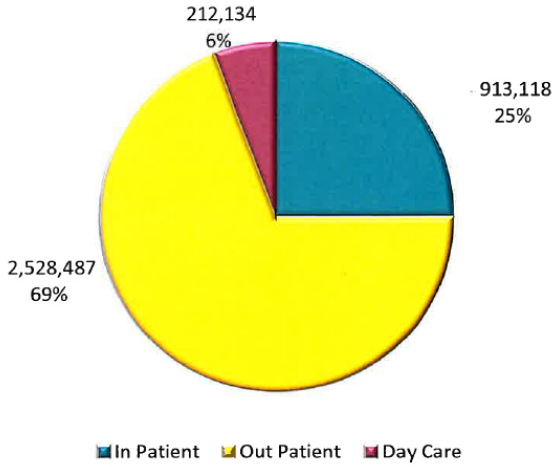
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug
In Patient	89,859	281,915	27,590	173,427	161,357	-	112,901	66,070
Out Patient	325,189	295,787	221,502	304,242	486,354	284,380	348,510	262,523
Day Care	62,609	12,186	10,625	9,238	8,043	29,626	50,983	28,823
Grand Total	477,656	589,887	259,718	486,908	655,753	314,006	512,394	357,417

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:



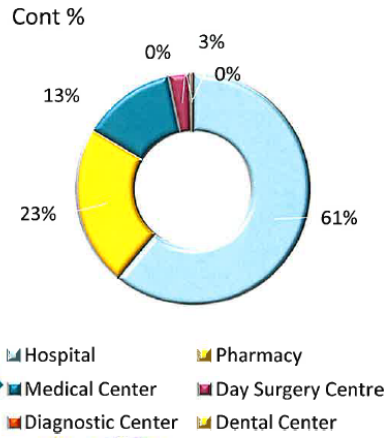
Note: The above figures are excluding the IBNR

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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	913,118	1,168,457	149,666	2,231,241
Pharmacy	-	819,560	-	819,560
Medical Center	-	479,589	-	479,589
Day Surgery Center	-	44,423	62,468	106,891
Diagnostic Center	-	14,617	-	14,617
Dental Center	-	1,841	-	1,841
Total	**913,118**	**2,528,487**	**212,134**	**3,653,739**

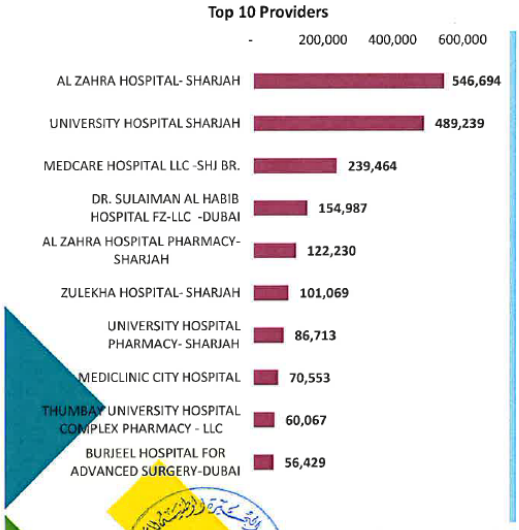
Note: The above figures are excluding the IBNR

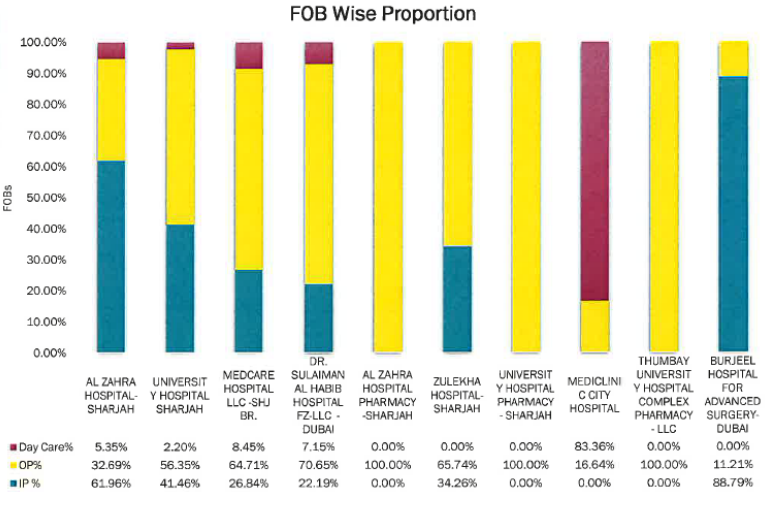
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Top 10 Providers

The below charts shows the policy wise top 10 providers:





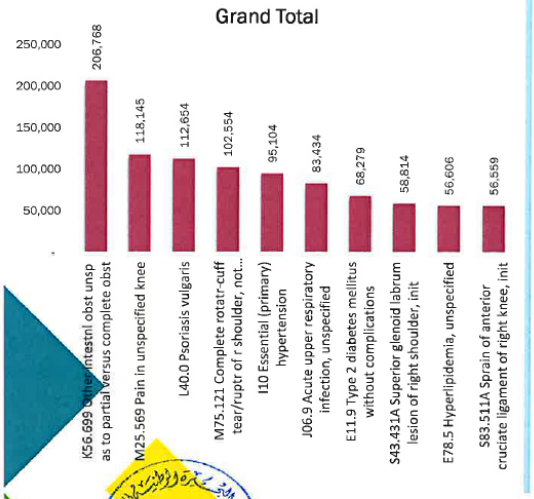
Note : The above figures are excluding the IBNR

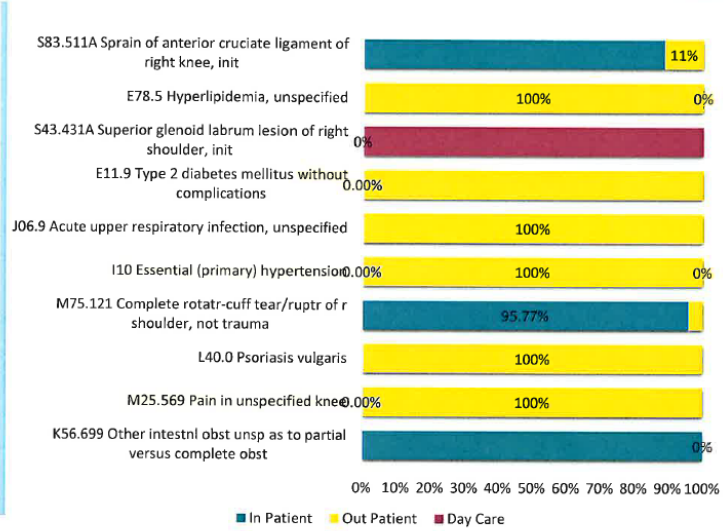
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Top 10 Diagnosis

The below charts shows the policy wise top 10 assessments:





Note : The above figures are excluding the IBNR

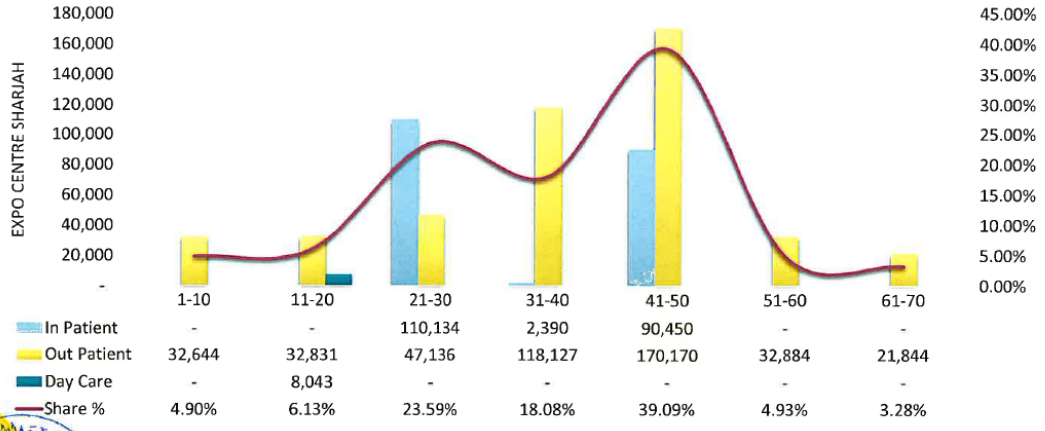
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Age Band Wise Claims

EXPO CENTRE SHARJAH :

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



	1-10	11-20	21-30	31-40	41-50	51-60	61-70
In Patient	-	-	110,134	2,390	90,450	-	-
Out Patient	32,644	32,831	47,136	118,127	170,170	32,884	21,844
Day Care	-	8,043	-	-	-	-	-
Share %	4.90%	6.13%	23.59%	18.08%	39.09%	4.93%	3.28%

Note : The above figures are excluding the IBNR

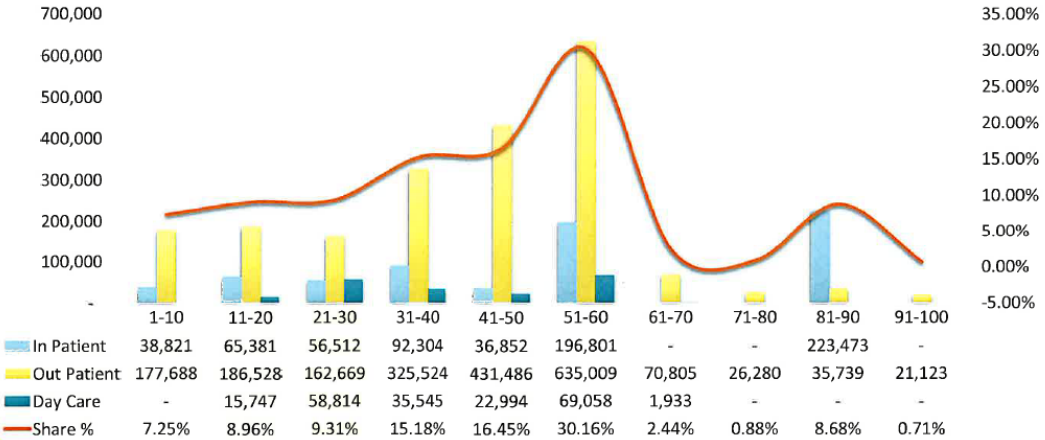
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Age Band Wise Claims

SHARJAH CHAMBER OF COMMERCE AND INDUSTRY :

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



	1-10	11-20	21-30	31-40	41-50	51-60	61-70	71-80	81-90	91-100
In Patient	38,821	65,381	56,512	92,304	36,852	196,801	-	-	223,473	-
Out Patient	177,688	186,528	162,669	325,524	431,486	635,009	70,805	26,280	35,739	21,123
Day Care	-	15,747	58,814	35,545	22,994	69,058	1,933	-	-	-
Share %	7.25%	8.96%	9.31%	15.18%	16.45%	30.16%	2.44%	0.88%	8.68%	0.71%

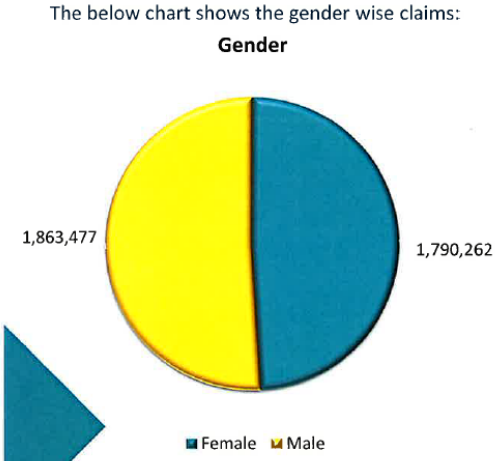
Note : The above figures are excluding the IBNR

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Gender / Relation Wise Claims

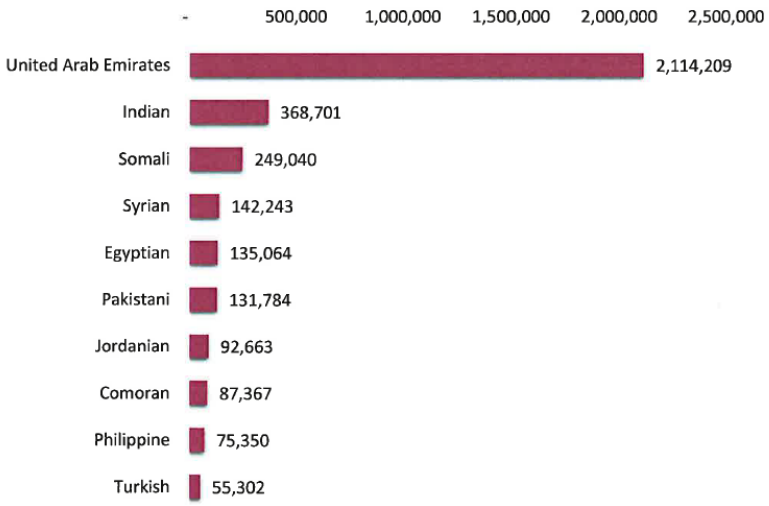
The below chart shows the gender wise claims:



	In-Patient	Out-Patient	Day Care	Grand Total
Female	**375,557**	**1,292,848**	**121,857**	**1,790,262**
Daughter	24,702	322,509	23,789	371,000
Self	188,181	566,433	76,921	831,534
Wife	162,675	403,906	21,147	587,727
Male	**537,561**	**1,235,639**	**90,277**	**1,863,477**
Husband	-	65,886	-	65,886
Self	375,087	924,391	90,277	1,389,755
Son	162,474	245,362	-	407,836
Grand Total	**913,118**	**2,528,487**	**212,134**	**3,653,739**

Note : The above figures are excluding the IBNR

Top 10 Nationalities



Note : The above figures are excluding the IBNR

3

LOSS RATIO

Loss Ratio

Incurred Claims : **AED 3,982,713**
(including IBNR)

Loss Ratio : 108%

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