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 2026H000201 | 21 2026H000269| 21 2026H000285

Policy Start Date: 01-01-2026 | Policy End Date : 31-12-2026

Report Extraction Date : 02-11-2026 | Report Up to : 31-10-2026

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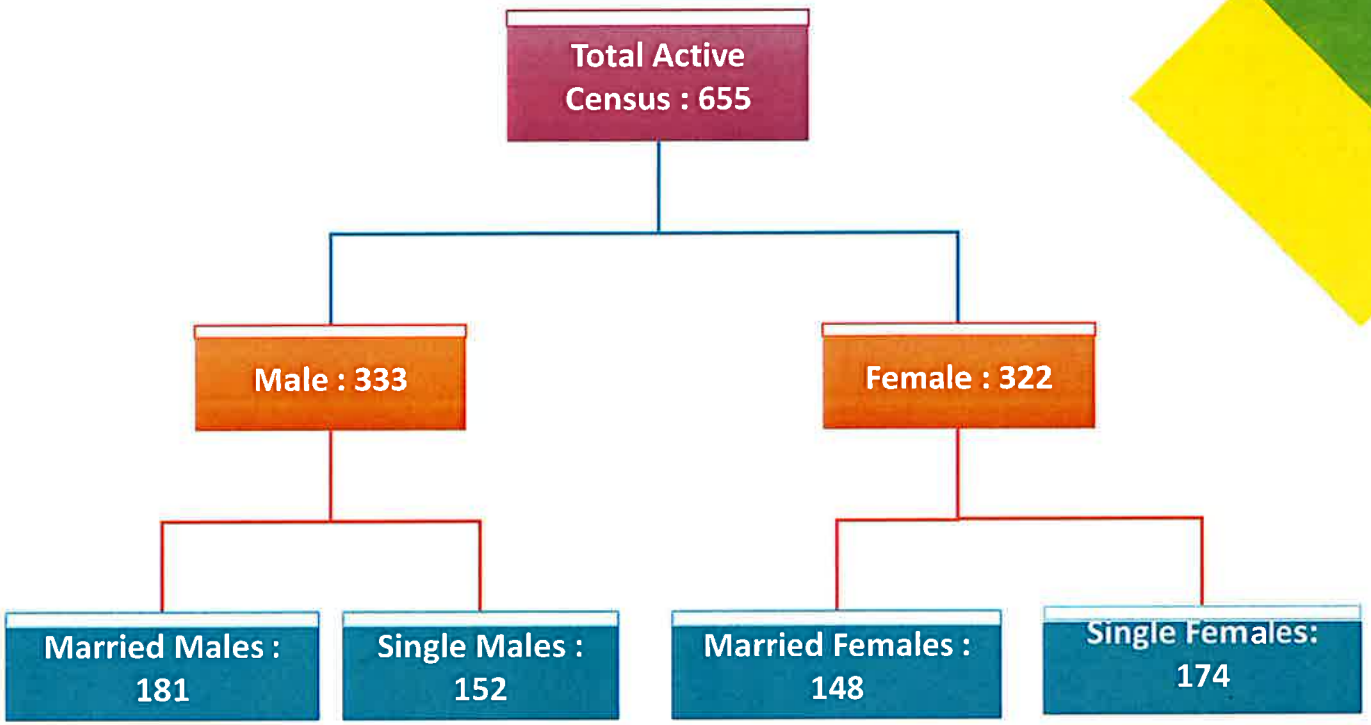
Table of Contents

- 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:

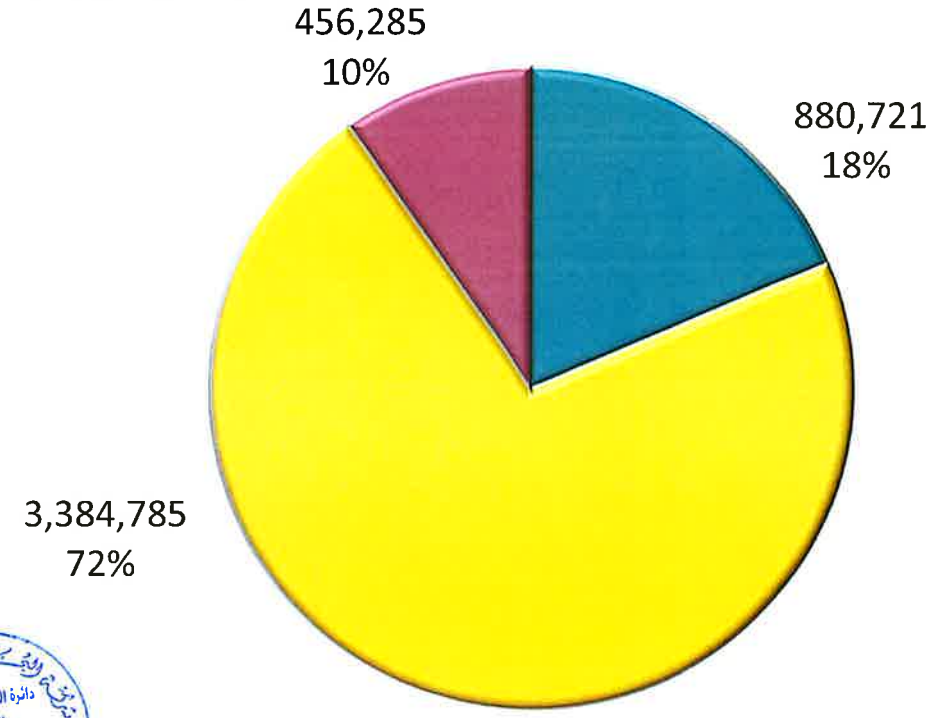


	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
In Patient	60,585	77,271	121,071	81,715	226,808	59,102	42,022	157,293	20,832	34,024
Out Patient	419,612	330,889	237,326	423,233	368,133	374,348	340,503	275,133	370,362	245,245
Day Care	198,349	7,086	11,221	12,808	78,353	83,188	-	21,080	44,201	-
Grand Total	678,546	415,246	369,618	517,756	673,294	516,638	382,525	453,505	435,395	279,269

Note : The above figures are excluding the IBNR

Treatment Type Wise Claims

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

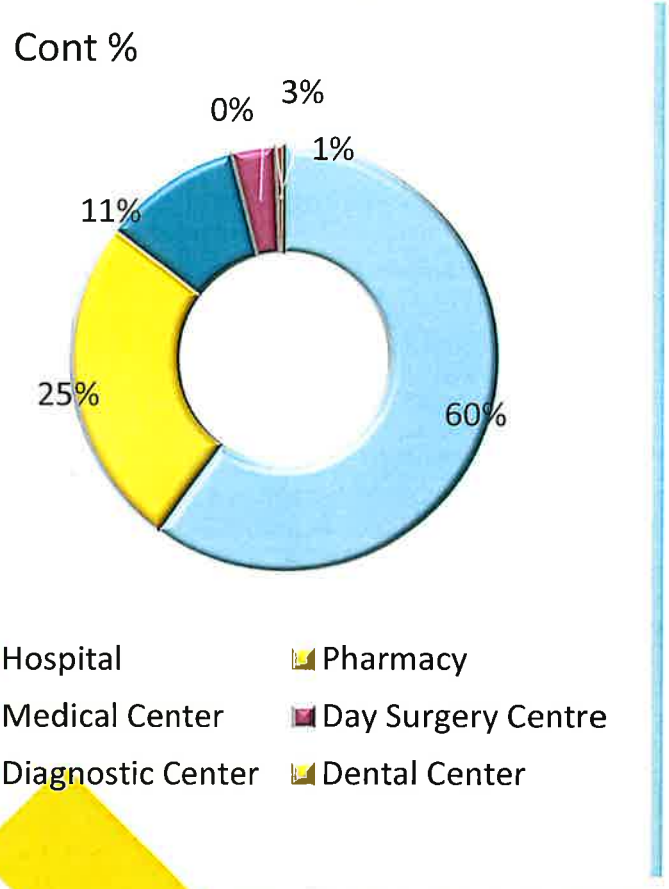


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Note : The above figures are excluding the IBNR

Provider Type Wise Claims

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



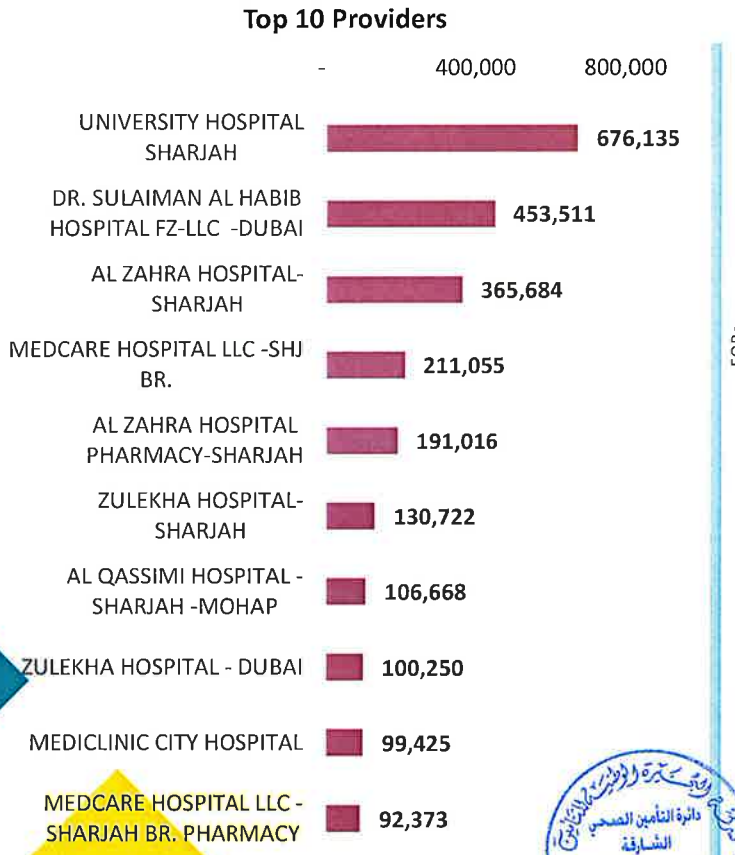
Provider Type	In Patient	Out Patient	Day Care	Grand Total
Hospital	880,721	1,521,501	437,518	2,839,740
Pharmacy	-	1,190,047	-	1,190,047
Medical Center	-	501,859	-	501,859
Day Surgery Centre	-	140,830	18,767	159,597
Diagnostic Center	-	26,734	-	26,734
Dental Center	-	3,814	-	3,814
Total	**880,721**	**3,384,785**	**456,285**	**4,721,791**

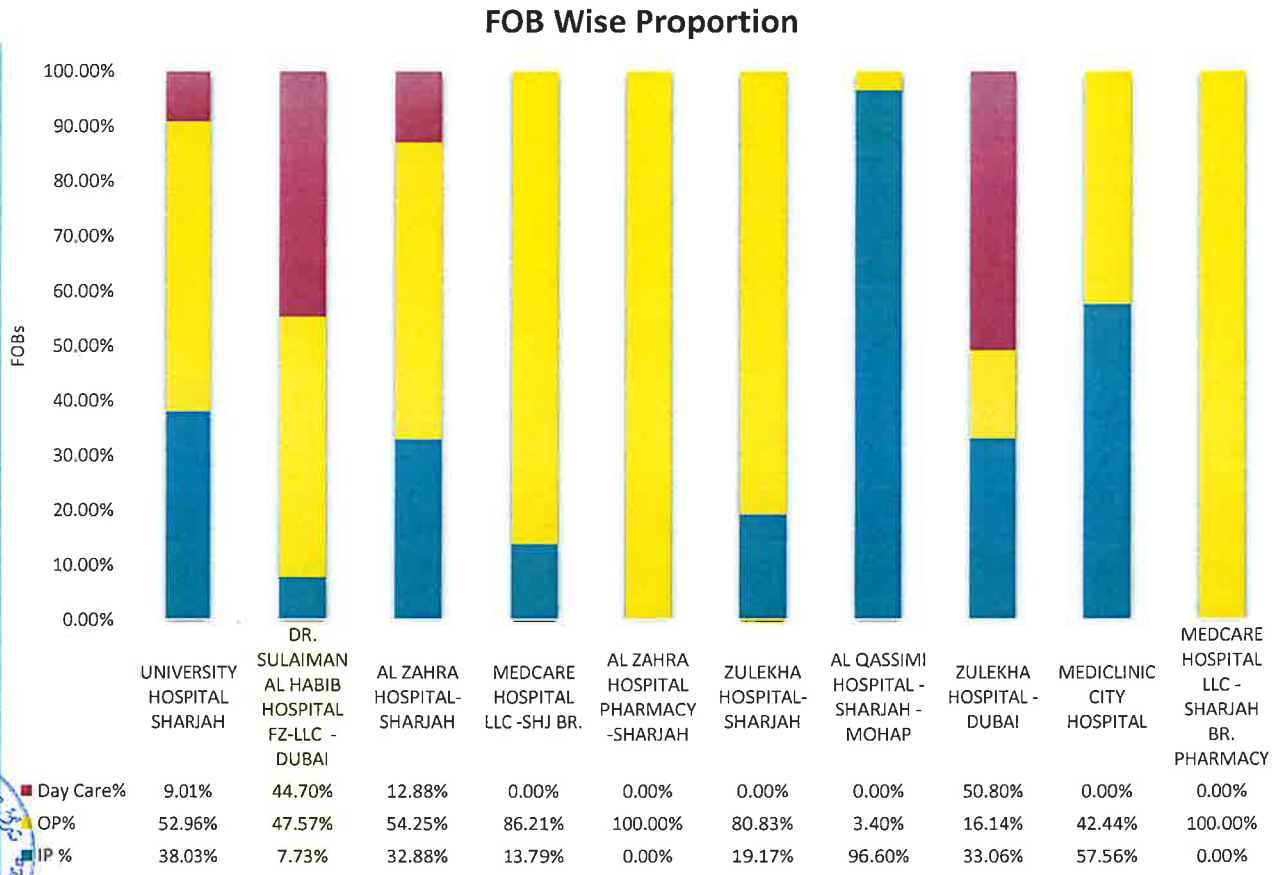
Note : The above figures are excluding the IBNR

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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

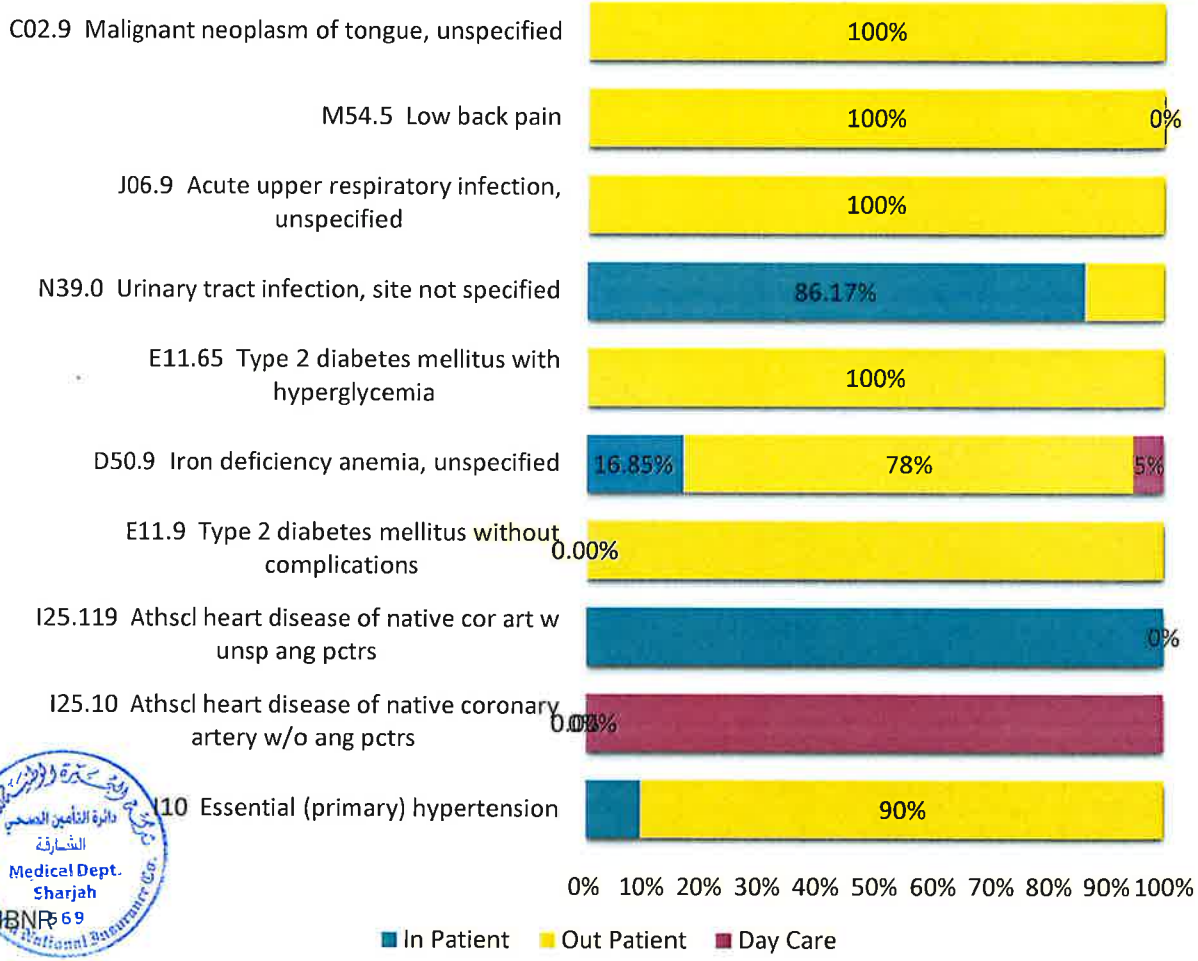
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Top 10 Diagnosis

The below charts shows the policy wise top 10 assessments:



Note : The above figures are excluding the IBNR

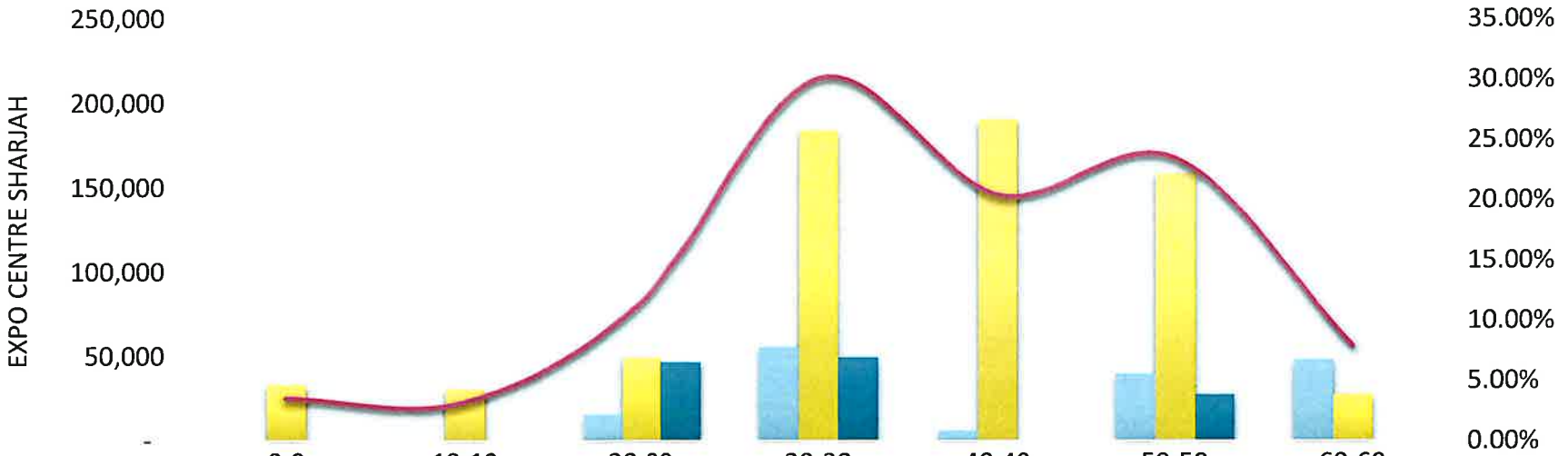


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Age Band Wise Claims

EXPO CENTRE SHARJAH :

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



	0-9	10-19	20-29	30-39	40-49	50-59	60-69
In Patient	-	-	15,653	56,005	5,829	39,829	48,255
Out Patient	33,436	30,787	49,341	184,485	191,036	158,658	27,590
Day Care	-	-	47,090	49,893	-	27,701	-
Share %	3.46%	3.19%	11.61%	30.07%	20.39%	23.42%	7.85%

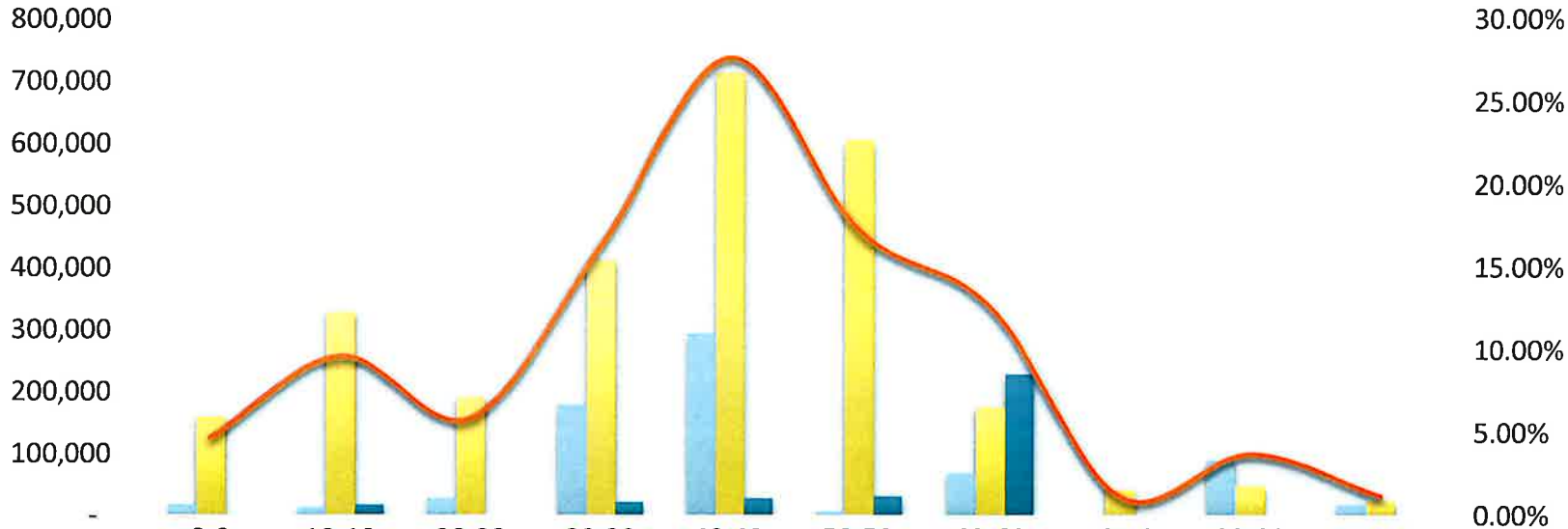
Note : The above figures are excluding the IBNR

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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:



	0-9	10-19	20-29	30-39	40-49	50-59	60-69	70-79	80-89	90-99
In Patient	17,453	12,749	27,766	178,984	294,321	7,221	68,704	-	89,338	18,615
Out Patient	159,561	329,015	192,238	412,325	713,980	606,244	174,493	41,941	49,006	23,866
Day Care	-	18,307	-	23,155	28,892	32,225	229,023	-	-	-
Share %	4.72%	9.60%	5.87%	16.39%	27.66%	17.22%	12.59%	1.12%	3.69%	1.13%

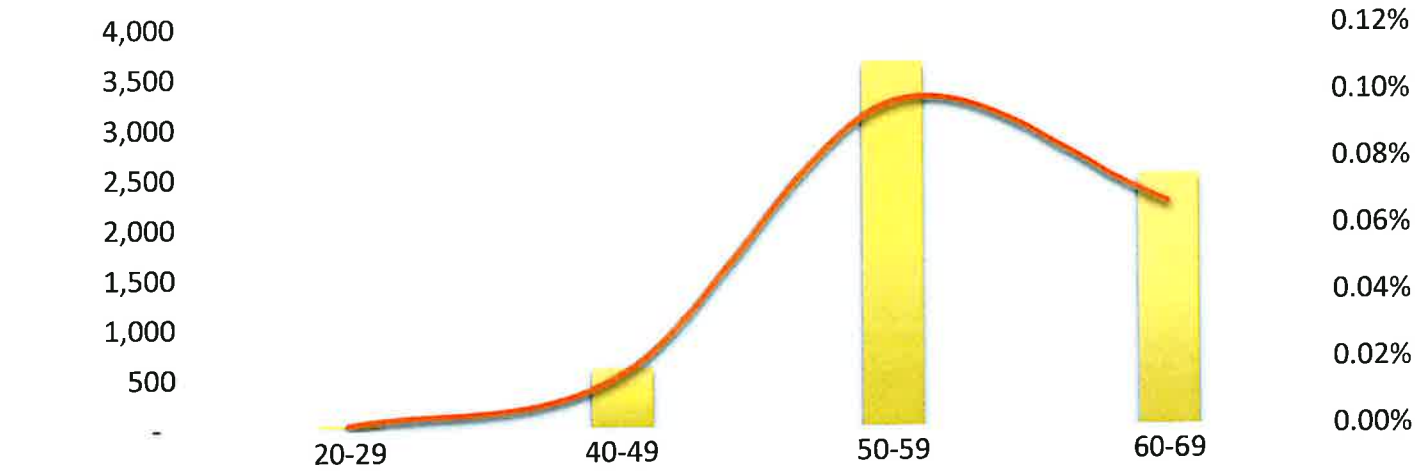
Note : The above figures are excluding the IBNR

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Age Band Wise Claims

NATIONAL FOOD FACTORY L.L.C.SP:

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



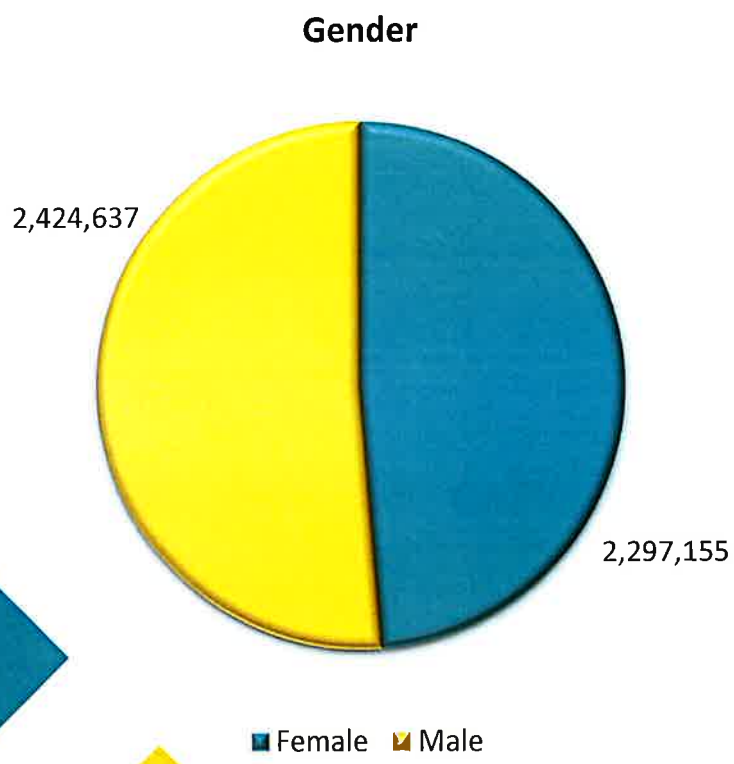
	20-29	40-49	50-59	60-69
In Patient	-	-	-	-
Out Patient	37	598	3,642	2,506
Day Care	-	-	-	-
Share %	0.00%	0.02%	0.10%	0.07%

Note : The above figures are excluding the IBNR

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Gender / Relation Wise Claims

The below chart shows the gender wise claims:

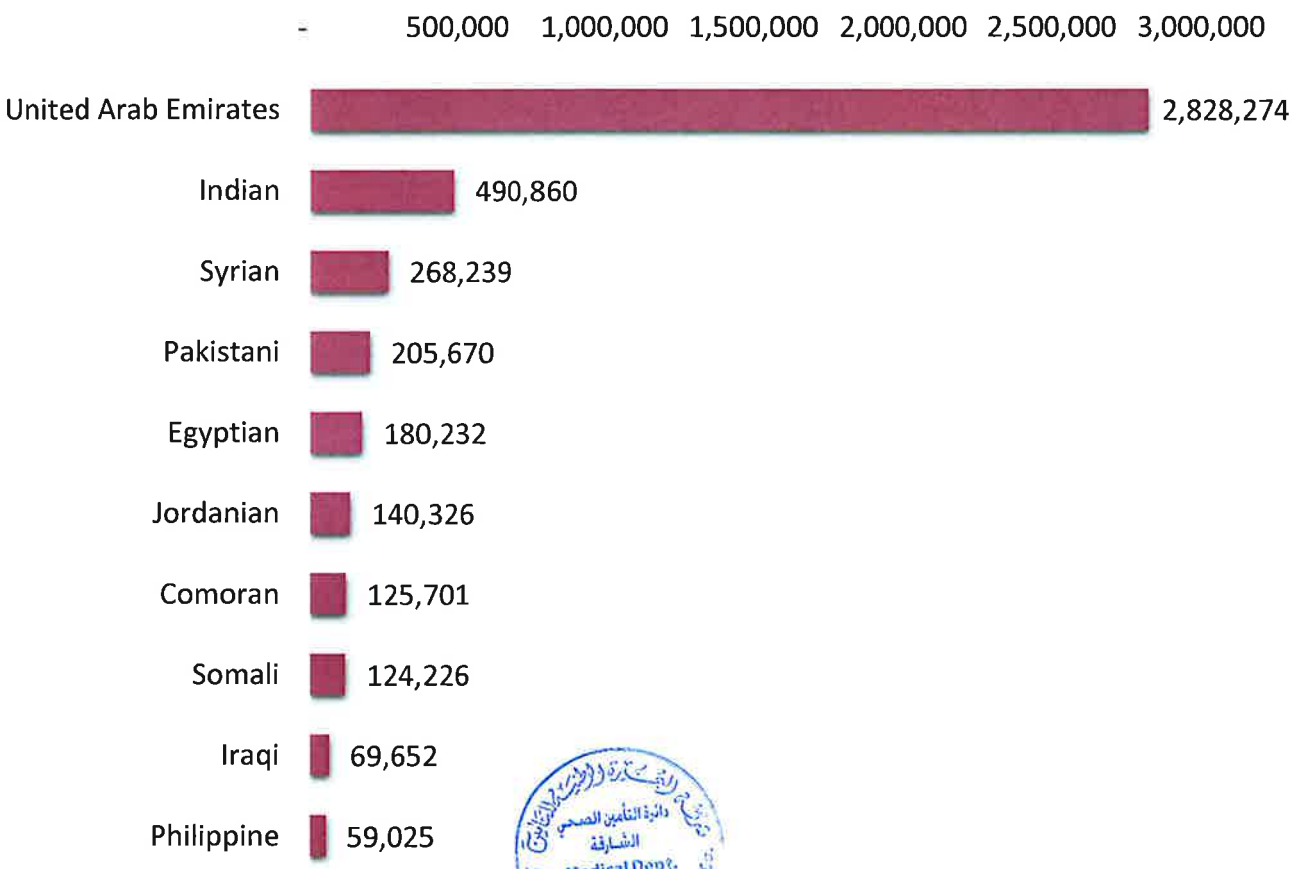


	In Patient	Out Patient	Day Care	Grand Total
Female	**457,134**	**1,742,946**	**97,075**	**2,297,155**
Daughter	19,639	384,599	7,086	411,324
Self	166,912	820,241	39,329	1,026,482
Wife	270,583	538,105	50,660	859,348
Male	**423,588**	**1,641,839**	**359,210**	**2,424,637**
Husband	-	56,514	-	56,514
Self	382,718	1,239,158	347,989	1,969,865
Son	40,869	346,167	11,221	398,257
Grand Total	**880,721**	**3,384,785**	**456,285**	**4,721,791**

Note : The above figures are excluding the IBNR

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Top 10 Nationalities



Note : The above figures are excluding the IBNR

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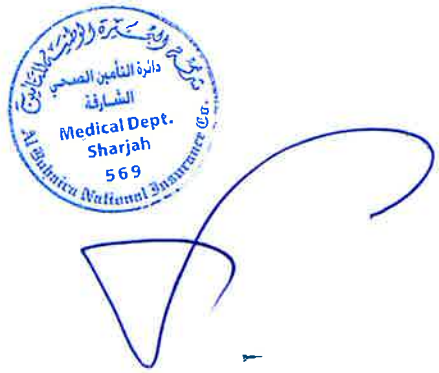
3

LOSS RATIO

Loss Ratio

Incurred Claims : (including IBNR) **AED 5,269,417**

Loss Ratio : 111%



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