

# We go out of our way to pay what we say



## **Our customers' claims are our top priority**

We're a leading provider of innovative insurance solutions with over 150 years of global experience and 65 years of local expertise, committed to helping people navigate their ever-changing worlds. That's why we go above and beyond to support our customers when it matters most.

We work tirelessly to make their lives easier, even in the toughest times and ensure all claims are paid—fairly, quickly and efficiently.



We support our customers in their greatest times of need

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

Over the past **3 years** in the Gulf, we have paid over

# \$980,000,000

to our customers in medical and individual claims



Includes \$76M individual claims and \$34M\* profits on investment life policies paid, at no additional cost

\*Excludes maturities and surrenders paid on investment life policies between 2016-2018 which amounts to \$782.6M

over **1M**

people protected in the Gulf to support them through life's challenges, big or small

**6,178**

claims paid out every day



In 2019, our year-to-date **satisfaction score** on the claims process has **doubled**

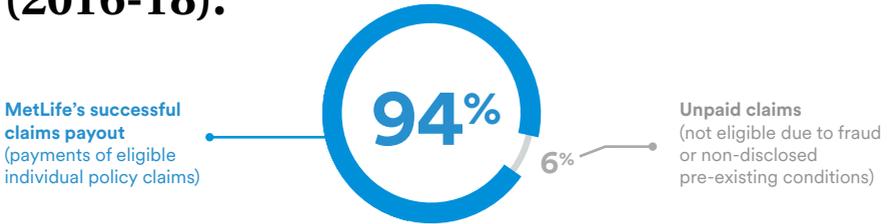


“In the aftermath of a plane crash, we reached out to the relevant embassies to confirm which of our policy holders were onboard, so we could begin the process of contacting their beneficiaries. This is something that no one wants to think about during such a devastating time, so we took care of it for them.”

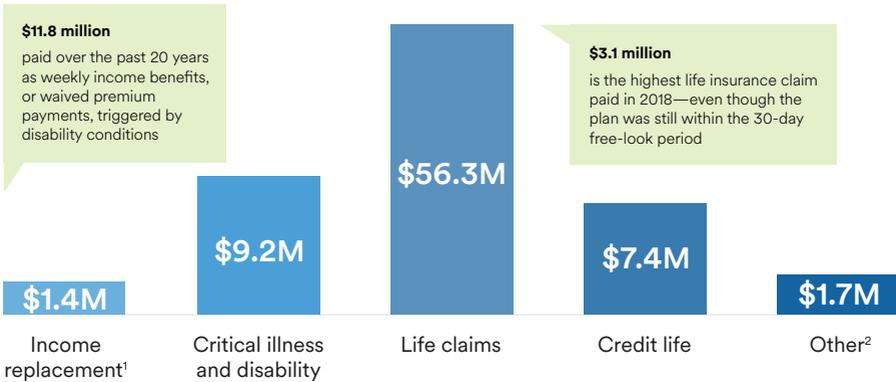
– MetLife Claims Team

Our commitment to paying individual life and protection claims in the Gulf

# Our experience and high standards reinforce our unwavering commitment to our customers, as demonstrated by the benefits paid over the last three years (2016-18).



## Individual life and protection claims\*



We make sure you get what you're entitled to

“A beneficiary submitted a life insurance claim and was not aware of all benefits under the plan. We proactively explained the total payout they were entitled to, and they received \$30,000 additional to the amount claimed.”

- MetLife Claims Team

\* 2016-2018  
1. Weekly cash benefit or waived premiums due to disability  
2. Includes accident, hospitalization and medical claims

Our commitment to paying medical claims in the Gulf

# We understand the importance of claims to our customers, so we prioritize the efficient payment of claims every day.

We go above & beyond to provide **holistic coverage**, even including dental & optical

over  
**\$870M**

paid for medical claims over the past 3 years

over  
**\$790k**

paid per day—on an average of 6,178 daily claims

over  
**\$30M**

paid for optical and dental support over the past 3 years

## We pay claims fairly and promptly, so that our customers can receive the best possible treatment and get back to their day-to-day lives quickly.

every  
**15 seconds**

we pay a claim to a customer

**95%**

of pre-approvals for critical procedures or treatments are processed within an hour

**71%**

of our customers in the Gulf are satisfied with our claims process



We go **above** and **beyond**

“I found out that my inhaler wasn’t covered by my insurance, so I spoke with MetLife who looked into my case. They made sure that the medicine I need on a daily basis was made available to me and that it was covered by my insurance. They even delivered it right to my doorstep!”

– MetLife Customer

We make claiming simple

# We're constantly working to make claims submission as simple as possible, ensuring that our customers have the right support and tools to quickly make a claim, wherever they are.

## Enhancements that put you first

### 24/7 emergency customer support

Timely personal assistance, available in both English and Arabic, to help customers during the claim process.

### Claims made easy with myMetLife

Our innovative, easy-to-use online platform makes the claim process faster and more convenient. myMetLife allows customers to submit, track a claim or even upload supporting documents through their mobile phone—at anytime, anywhere.

Over 99% of our customers preferred making medical claims through **myMetLife**

## Personalized Case Management

Our Case Management team is dedicated to providing personalized support to our customers with our hands-on care.



Field visits



Relocation for treatment



Home-based care referrals

We make claims management efficient

“The reimbursement process is straightforward and fast, and the insurance is accepted everywhere.”

- MetLife Customer

We support preventative care

**Our expertise allows us to understand the region and the health challenges we all face, so we can go above and beyond to support our customers.**

### Why is prevention important?

Many of our claims are for common conditions and infections, which if neglected, can develop into something more serious. We're here to support you for any claim, big or small.

#### Claims made by customers (2018)

127,616

Upper respiratory infection

34,849

Hypertension

42,043

Sore throat

31,938

Vitamin D deficiency

### Our Health & Wellness programs

Helping people navigate life's ups and downs means we're not only committed to paying our claims quickly; we're also passionate about helping customers prevent illness and improve their wellbeing.

For the last 5 years, MetLife has had a dedicated team of health and wellness experts delivering behavior-changing educational programs, preventative care initiatives and healthcare innovation.

Over

500

health & wellness events

10,000

Preventative screenings delivered to our members

Newsletters and onsite seminars delivered to over

80,000

group insurance members

### Did you know?

17%

of people in the UAE have type 2 diabetes.<sup>1</sup>

70%

of the UAE population has a form of, or is at risk of, cardiovascular disease.<sup>2</sup>

x2

Cancer cases in the Middle East are expected to double in the next decade.<sup>3</sup>

2,900+

providers within our medical network for the Gulf.



Our experience and superior standards demonstrate our commitment to paying claims quickly and fairly.

## We make customers' lives easier

We're constantly working to make sure our customers have the right tools and personal support to submit and track a claim—quickly, conveniently, seamlessly.

## We go above and beyond

We're not only committed to paying our claims; we're also passionate about helping customers prevent illness to further protect their wellbeing.

## We have proven experience

We've been providing transparent, customer-centric insurance services to individuals and businesses across the Middle East since 1962.

For more information please visit [metlife.ae/claims](https://metlife.ae/claims)

All statistics are based on Gulf policies. Countries include: UAE, Bahrain, Kuwait, Oman and Qatar.

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## Citations

1. <https://www.khaleejtimes.com/news/uae-health/sweet-news-diabetes-rate-plunges-in-uae>
2. <https://gulfnews.com/uae/health/world-heart-day-younger-people-at-risk-of-heart-disease-1.2283647>
3. <https://gulfnews.com/uae/health/cancer-cases-to-double-by-2030-in-middle-east-1.2215775>

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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](https://www.metlife.com).

MetLife is a pioneer of life insurance with a presence of nearly 65 years in the Gulf. Through its branches and distribution partners, MetLife offers life, accident and health insurance along with retirement and savings products to individuals and corporations.

For more information, visit [www.metlife-gulf.com](https://www.metlife-gulf.com).

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