

Utilization Report

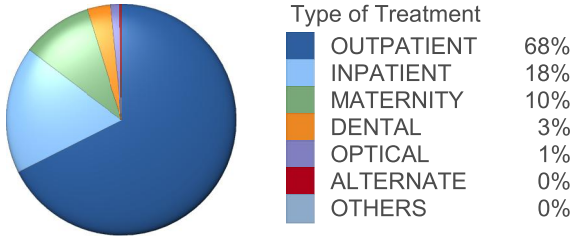
Policy Number	Client Name	Contract From	Contract To
11820	Transport Authority - Government of Ajman.	1/1/2026	12/31/2026

Dates from 1/1/2026 to 9/30/2026
Date of data extraction: 19/10/2026

Treatment Utilization

Types of Treatment Utilized

Treatment	No. of Claims	Claim Amount (AED)	% of total
Total	**5,906**	**2,817,098**	**100.00%**
OUTPATIENT	5,128	1,905,884	67.65%
INPATIENT	56	499,323	17.72%
MATERNITY	412	280,749	9.97%
DENTAL	260	91,614	3.25%
OPTICAL	34	34,061	1.21%
ALTERNATE	15	5,400	0.19%
OTHERS	1	68	0.00%



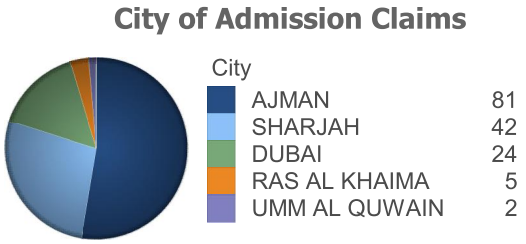
Types of Outpatient Services Utilized

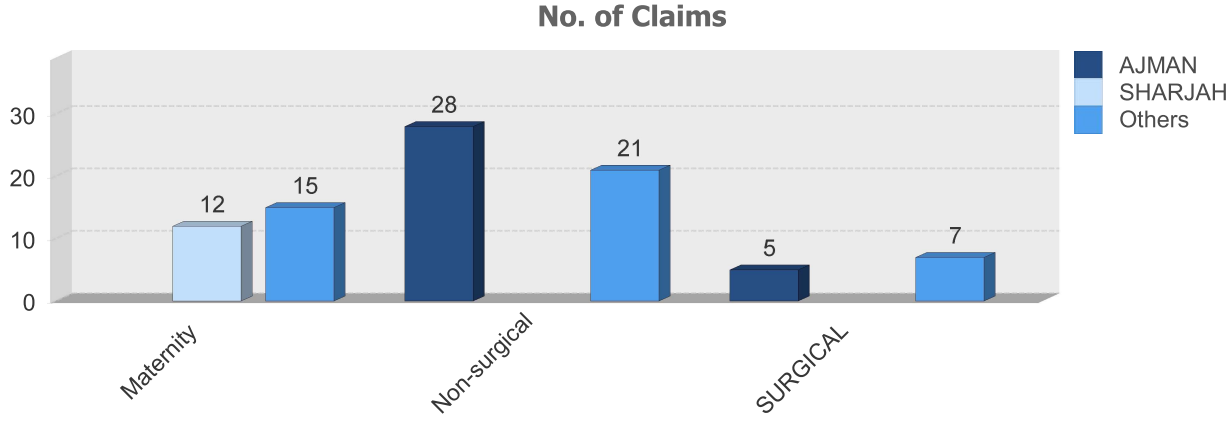
Treatment	No. of Services	Claim Amount (AED)	% of total
Total	**6,217**	**1,905,884**	**100.00%**
MEDICINE & I...	1,804	631,417	33.13%
LAB	786	400,117	20.99%
Consultation	2,139	295,612	15.51%
MINOR PROC...	767	274,890	14.42%
RADIOLOGY	372	196,275	10.30%
Others	349	107,574	5.64%



Types of Admissions

Type of Admission	No. of Claims	Claim Amount (AED)	% of total
	88	**499,283**	**17.72%**
Maternity	27	130,893	4.65%
Non-surgical	49	229,284	8.14%
SURGICAL	12	139,106	4.94%





Dates from 1/1/2026 to 9/30/2026
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Top 25 Analysis

Providers

Provider	No. of Claims	Claim Amount	% of total
Total	**5,906**	**2,817,098**	**100.00%**
THUMBAY UNIVERSITY HOSPITAL COMPLEX - L.L.C	424	306,012	10.86%
SAUDI GERMAN HOSPITAL- AJMAN	391	171,725	6.10%
AJMAN SPECIALTY HOSPITAL	583	152,596	5.42%
MEDCARE HOSPITAL LLC - SHRAJAH - BR	189	150,761	5.35%
AMINA HOSPITAL LLC	182	145,306	5.16%
SHEIKH KHALIFA MATERNITY AND PAEDIATRIC HOSPITAL	57	79,696	2.83%
AL SEHA PHARMACY LLC	64	79,076	2.81%
THUMBAY UNIVERSITY HOSPITAL COMPLEX PHARMACY	191	76,794	2.73%
UNIVERSITY HOSPITAL SHARJAH	49	76,613	2.72%
AJMAN SPECIALTY HOSPITAL PHARMACY	254	75,198	2.67%
MEDICLINIC CITY HOSPITAL FZ LLC	31	70,408	2.50%
AMINA MEDICAL CENTRE L.L.C	222	56,382	2.00%
NMC ROYAL HOSPITAL LTD - SHJ.BR	65	51,020	1.81%
SAUDI GERMAN HOSPITAL PHARMACY - AJMAN	188	46,984	1.67%
BURJEEL SPECIALITY HOSPITAL L.L.C	45	44,298	1.57%
MEDCARE ROYAL SPECIALITY HOSPITAL BR OF MEDCARE HOSPITAL L.L.C	24	43,856	1.56%
MIRDIFF PRIVATE HOSPITAL	42	41,540	1.47%
MEDCARE HOSPITAL LLC - SHJ BR PHARMACY	80	42,112	1.49%
MEDCARE HOSPITAL	20	37,588	1.33%
DR SULAIMAN AL HABIB HOSPITAL FZ LLC	49	37,132	1.32%
SHEIKH KHALIFA GENERAL HOSPITAL	47	35,988	1.28%
AL NAHRAIN PHARMACY	26	34,988	1.24%
SAUDI GERMAN HOSPITAL SHJ.BR.	103	33,777	1.20%
MEDICLINIC PHARMACY - ALNOOR - BRANCH 1	12	30,282	1.07%
AMINA HOSPITAL PHARAMCY LLC	69	27,993	0.99%
Others	2,499	868,973	30.85%

Diagnosis

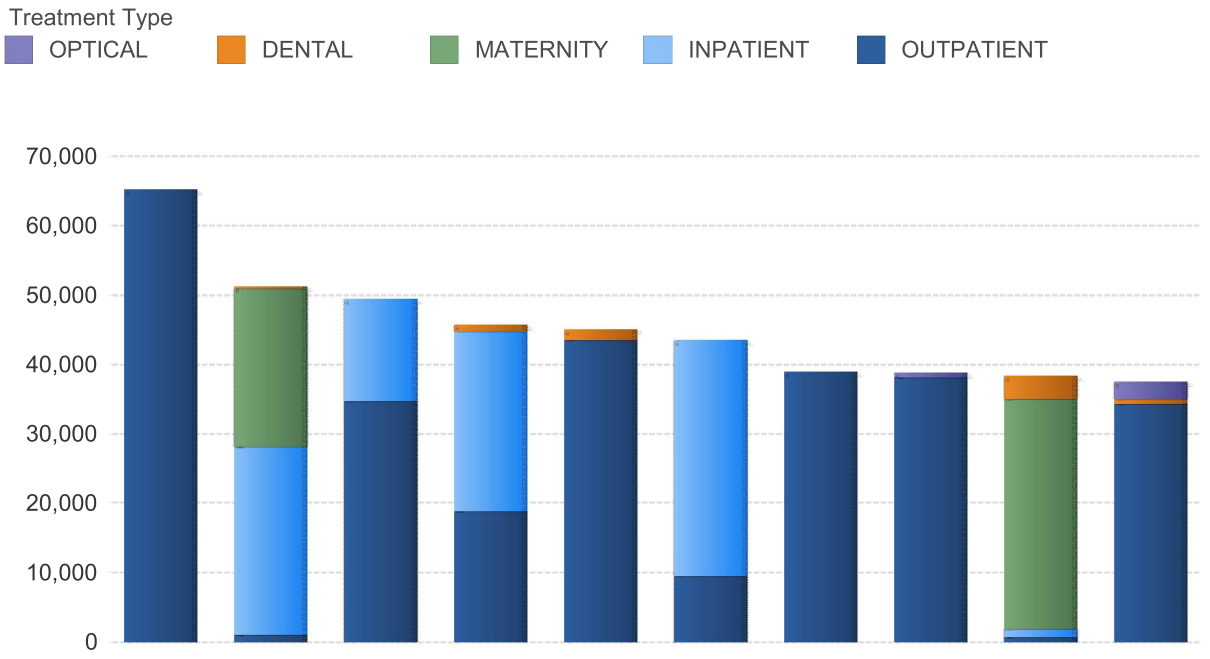
Diagnoses	No. of Claims	Claim Amount	% of total
Total	**5,906**	**2,817,098**	**100.00%**
Hyperlipidemia, unspecified	78	71,523	2.54%
Acute upper respiratory infection, unspecified	340	66,507	2.36%
Low back pain	154	66,363	2.36%
Essential (primary) hypertension	91	62,155	2.21%
Iron deficiency anemia, unspecified	101	50,864	1.81%
Inflammatory polyarthropathy	11	38,841	1.38%
Single liveborn infant, delivered by cesarean	5	37,509	1.33%
Idiopathic urticaria	21	35,048	1.24%
Infectious gastroenteritis and colitis, unspecified	82	34,307	1.22%
Intramural leiomyoma of uterus	2	33,646	1.19%
Acute pharyngitis, unspecified	213	33,505	1.19%
Acute bronchitis, unspecified	155	32,343	1.15%
Type 2 diabetes mellitus with hyperglycemia	25	32,000	1.14%
Acute recurrent maxillary sinusitis	21	28,961	1.03%
Irregular menstruation, unspecified	49	28,535	1.01%
Athscl heart disease of native coronary artery w/o ang pctrs	1	28,119	1.00%
Acute gastritis without bleeding	50	27,427	0.97%
Oth tear of lat mensc, current injury, right knee, init	2	26,229	0.93%
Chronic pansinusitis	1	26,064	0.93%
Generalized abdominal pain	53	25,508	0.91%
Bilateral primary osteoarthritis of knee	20	25,255	0.90%
Type 2 diabetes mellitus without complications	39	24,615	0.87%
Hydronephrosis with renal and ureteral calculous obstruction	4	21,228	0.75%
Fever, unspecified	76	21,151	0.75%
Congenital malformation of intestine, unspecified	3	20,724	0.74%
Others	4,309	1,918,670	68.11%

Dates from 1/1/2026 to 9/30/2026
Date of data extraction: 19/10/2026

Top 10 Claimants

Member

Claimants	Claim Amount	% of total	No. of Claims
1	65,247	2.61%	63
2	51,287	2.05%	30
3	49,496	1.98%	120
4	45,795	1.83%	38
5	45,118	1.81%	77
6	43,563	1.74%	34
7	39,023	1.56%	53
8	38,901	1.56%	112
9	38,438	1.54%	41
10	37,565	1.50%	19

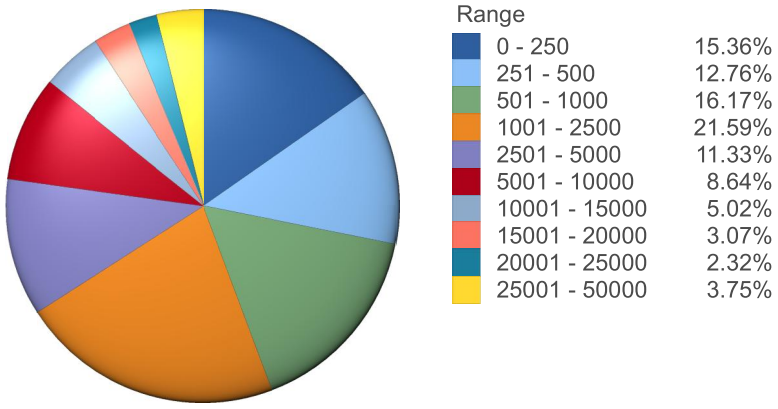


Dates from 1/1/2026 to 9/30/2026
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Claim Distribution - Total

Range of Claims

Range	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
0 - 250	3,671	62.16%	432,734	15.36%
251 - 500	1,023	17.32%	359,466	12.76%
501 - 1000	648	10.97%	455,607	16.17%
1001 - 2500	411	6.96%	608,143	21.59%
2501 - 5000	95	1.61%	319,062	11.33%
5001 - 10000	35	0.59%	243,468	8.64%
10001 - 15000	11	0.19%	141,431	5.02%
15001 - 20000	5	0.08%	86,366	3.07%
20001 - 25000	3	0.05%	65,244	2.32%
25001 - 50000	4	0.07%	105,577	3.75%



Breakdown of Claims

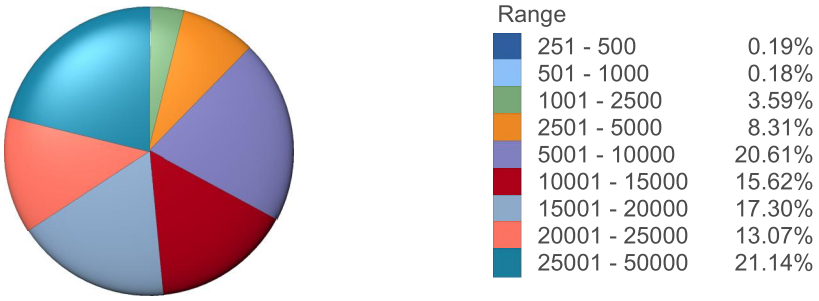
Type	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
Direct Billing	5,822	98.58%	2,761,498	98.03%
Reimbursement	84	1.42%	55,600	1.97%

Dates from 1/1/2026 to 9/30/2026
Date of data extraction: 19/10/2026

Claim Distribution - Inpatient

Range of Claims

Range	No. of Claims	% of total claims	Claim Amount	% of total
	56	**100.00%**	**499,323**	**100.00%**
251 - 500	2	3.57%	926	0.19%
501 - 1000	1	1.79%	915	0.18%
1001 - 2500	9	16.07%	17,926	3.59%
2501 - 5000	11	19.64%	41,471	8.31%
5001 - 10000	15	26.79%	102,889	20.61%
10001 - 15000	6	10.71%	78,008	15.62%
15001 - 20000	5	8.93%	86,366	17.30%
20001 - 25000	3	5.36%	65,244	13.07%
25001 - 50000	4	7.14%	105,577	21.14%



Breakdown of Claims

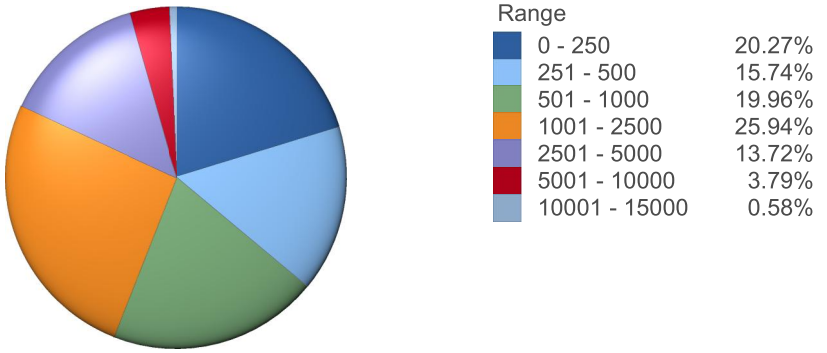
Type	No. of Claims	% of total claims	Claim Amount	% of total
	56	**100.00%**	**499,323**	**100.00%**
Direct Billing	56	100.00%	499,323	100.00%

Dates from 1/1/2026 to 9/30/2026
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Claim Distribution - Outpatient

Range of Claims

Range	No. of Claims	% of total claims	Claim Amount	% of total
	5,128	**100.00%**	**1,905,884**	**100.00%**
0 - 250	3,311	64.57%	386,373	20.27%
251 - 500	859	16.75%	299,993	15.74%
501 - 1000	541	10.55%	380,373	19.96%
1001 - 2500	329	6.42%	494,346	25.94%
2501 - 5000	75	1.46%	261,568	13.72%
5001 - 10000	12	0.23%	72,253	3.79%
10001 - 15000	1	0.02%	10,977	0.58%



Breakdown of Claims

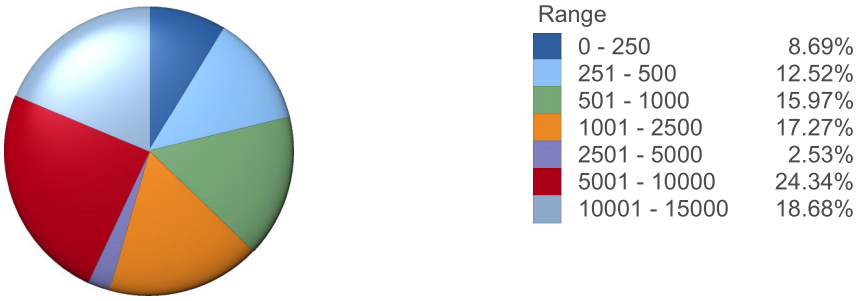
Type	No. of Claims	% of total claims	Claim Amount	% of total
	5,128	**100.00%**	**1,905,884**	**100.00%**
Direct Billing	5,104	99.53%	1,894,645	99.41%
Reimbursement	24	0.47%	11,239	0.59%

Dates from 1/1/2026 to 9/30/2026
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Claim Distribution - Maternity

Range of Claims

Range	No. of Claims	% of total claims	Claim Amount	% of total
	412	**100.00%**	**280,749**	**100.00%**
0 - 250	200	48.54%	24,389	8.69%
251 - 500	100	24.27%	35,153	12.52%
501 - 1000	64	15.53%	44,831	15.97%
1001 - 2500	34	8.25%	48,491	17.27%
2501 - 5000	2	0.49%	7,114	2.53%
5001 - 10000	8	1.94%	68,326	24.34%
10001 - 15000	4	0.97%	52,445	18.68%



Breakdown of Claims

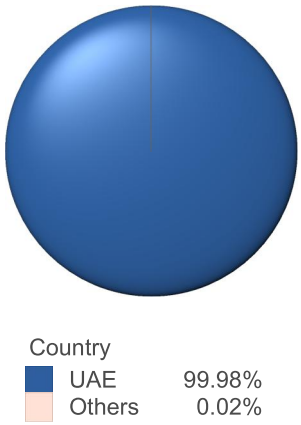
Type	No. of Claims	% of total claims	Claim Amount	% of total
	412	**100.00%**	**280,749**	**100.00%**
Direct Billing	411	99.76%	280,479	99.90%
Reimbursement	1	0.24%	270	0.10%

Dates from 1/1/2026 to 9/30/2026
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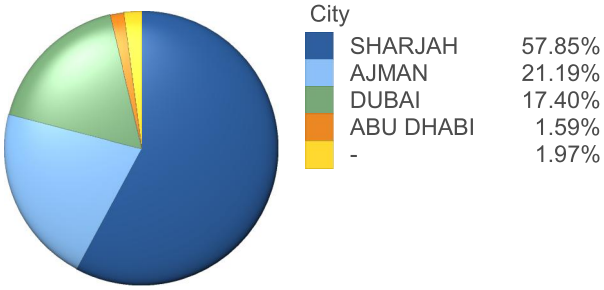
Geographical Distribution

Worldwide

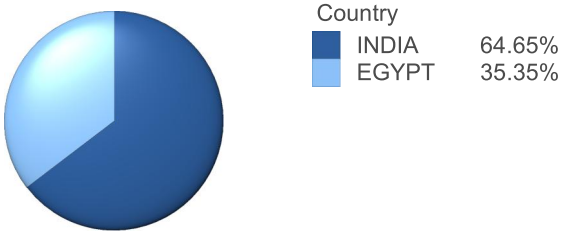
Country	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
UNITED ARAB EMIRATES	5,904	99.97%	2,816,651	99.98%
INDIA	1	0.02%	289	0.01%
EGYPT	1	0.02%	158	0.01%



UAE



Excluding UAE

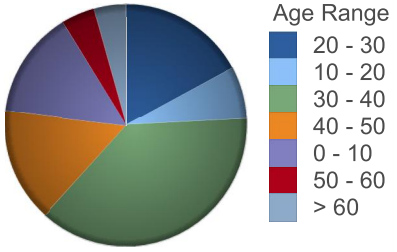


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Utilization - Demographics

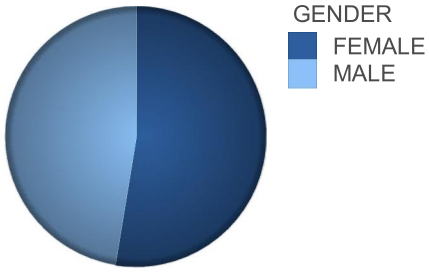
Utilization by Age

Age Range	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
0 - 10 years	869	14.71%	285,212	10.12%
11 - 20 years	403	6.82%	136,736	4.85%
21 - 30 years	1,033	17.49%	410,906	14.59%
31 - 40 years	2,169	36.73%	1,102,384	39.13%
41 - 50 years	893	15.12%	491,786	17.46%
51 - 60 years	271	4.59%	224,681	7.98%
Above 60 years	268	4.54%	165,393	5.87%



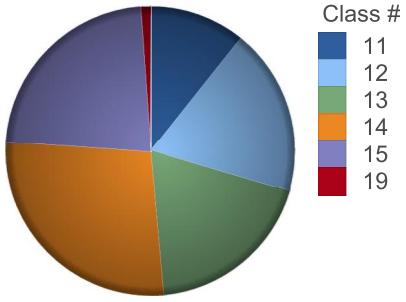
Breakdown by Gender

GENDER	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
MALE	2,796	47.34%	1,321,507	46.91%
FEMALE	3,110	52.66%	1,495,590	53.09%



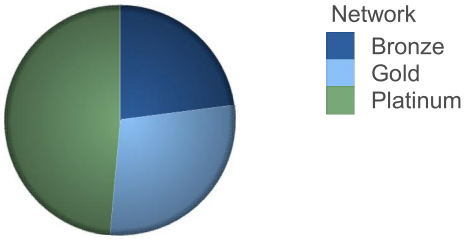
Utilization by Class

Class Number	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
11	634	10.73%	379,692	13.48%
12	1,107	18.74%	593,025	21.05%
13	1,120	18.96%	476,929	16.93%
14	1,619	27.41%	737,211	26.17%
15	1,363	23.08%	612,241	21.73%
19	63	1.07%	17,999	0.64%



Utilization by Member Network

Member Network	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
Gold	1,682	28.48%	755,210	26.81%
Bronze	1,363	23.08%	612,241	21.73%
Platinum	2,861	48.44%	1,449,646	51.46%

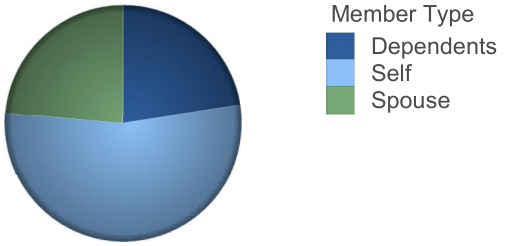


Dates from 1/1/2026 to 9/30/2026
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Utilization - Service Month

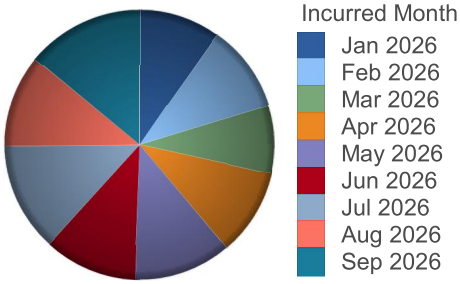
Claims data by member type (number)

Member Type	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
Dependents	1,333	22.57%	457,419	16.24%
Self	3,171	53.69%	1,592,016	56.51%
Spouse	1,402	23.74%	767,663	27.25%



Total claim amount per service month (by AED value)

TREAT_MONTH	No. of Claims	% of total claims	Claim Amount	% of total
	5,906	**100.00%**	**2,817,098**	**100.00%**
Jan 2026	578	9.79%	276,319	9.81%
Feb 2026	624	10.57%	237,568	8.43%
Mar 2026	480	8.13%	257,623	9.14%
Apr 2026	616	10.43%	258,314	9.17%
May 2026	691	11.70%	313,059	11.11%
Jun 2026	661	11.19%	312,542	11.09%
Jul 2026	770	13.04%	435,339	15.45%
Aug 2026	654	11.07%	351,422	12.47%
Sep 2026	832	14.09%	374,912	13.31%







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