

Paid Ratio By Month
31 December 24

Confidential



MOFA Paraguay

Period of Treatment From 01-June-2023 to 31-May-2024

<i>Month</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
06/23	132,115	43.28%
07/23	234,640	75.09%
08/23	108,306	33.58%
09/23	156,852	48.54%
10/23	87,647	32.13%
11/23	148,751	56.42%
12/23	95,299	34.74%
01/24	151,006	54.92%
02/24	148,701	57.42%
03/24	124,184	45.06%
04/24	113,495	43.35%
05/24	130,653	47.20%
<i>Total</i>	<i>1,631,648</i>	<i>47.68%</i>

Comparison Information with previous Years

<i>Contract Year</i>	<i>Incurred Claims (USD)</i>	<i>Paid Ratio</i>
01/06/2023 - 31/05/2024	1,631,648	47.68%
01/05/2023 - 31/05/2023	169,529	67.59%
01/05/2022 - 30/04/2023	2,244,249	77.60%

Claims By Benefit Category

31 December 24

MOFA Paraguay

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Benefit Category	Number of Line Items		Amount Paid (USD)		Total	% of total claims
	Employee	Dependant	Employees	Dependants		
Hospitalisation plan						
Oncology (in-patient, day-care and out-patient treatment)	147	61	191,856	174,480	366,336	22.45%
Surgical fees, including anaesthesia and theatre charges	20	9	120,474	18,389	138,863	8.51%
Day-care treatment	51	24	68,916	33,769	102,685	6.29%
Emergency out-patient treatment	95	75	43,821	26,635	70,456	4.32%
Intensive care	1	3	7,706	39,872	47,578	2.92%
CT and MRI scans (in-patient and out-patient treatment)	68	28	28,535	16,674	45,209	2.77%
Physician and therapist fees (in-patient and day-care treatment only)	11	11	22,202	16,701	38,903	2.38%
Routine maternity (in-patient and out-patient treatment)	140	102	21,702	12,651	34,353	2.11%
Complications of pregnancy and childbirth	7	8	5,326	26,258	31,584	1.94%
Surgical appliances and materials	2	3	18,836	7,033	25,868	1.59%
Medical Charges (subject to any limits and deductibles)	139	138	4,143	8,764	12,907	0.79%
Maternity – C-section delivery	7	0	10,198	0	10,198	0.62%
Hospital accommodation - Semi-private room	6	6	3,994	3,452	7,446	0.46%
Out-patient surgery	4	0	6,776	0	6,776	0.42%
Hospital accommodation - Private room	7	1	4,883	1,040	5,923	0.36%
Emergency out-patient dental treatment	8	4	3,695	1,942	5,637	0.35%
Voluntary reimbursement	0	1	0	1,100	1,100	0.07%
Rehabilitation treatment (in-patient, day-care and out-patient treatment; must commence within 14 days of discharge after the acute medical and/or surgical treatment ceases)	4	1	212	610	822	0.05%
Prescription drugs and materials (in-patient and day-care treatment only) (Prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	1	0	101	0	101	0.01%
Hospitalisation plan Total	718	475	563,375	389,370	952,746	58.39%
Out-patient						
Diagnostic tests	963	576	122,868	54,786	177,654	10.89%
Specialist fees	873	511	118,342	55,835	174,177	10.67%
Prescription drugs (prescription drugs are those which legally can only be purchased when you have a doctor's prescription)	996	492	100,752	57,289	158,041	9.69%
Health and wellbeing checks including screening for the early detection of illness or disease. Checks are limited to: * Physical examination * Blood tests (full blood count, biochemistry, lipid profile, thyroid function test,	238	115	19,649	9,556	29,205	1.79%
Psychiatry and psychotherapy (referral from doctor required for psychotherapy) (visits)	178	67	20,147	9,028	29,175	1.79%
Medical practitioner fees	180	130	16,763	10,910	27,673	1.70%
Prescribed physiotherapy (initially limited to 12 sessions per condition)	203	70	14,793	9,367	24,160	1.48%
Vaccinations	50	114	4,609	15,755	20,364	1.25%
Disposable medical aids	20	14	15,914	2,219	18,133	1.11%
Glasses and contact lenses prescribed by an ophthalmologist	63	35	9,663	5,315	14,979	0.92%
Prescribed drugs/ Over-the-counter drugs (must be prescribed by a physician, although a prescription is not legally required for purchase)	51	26	1,038	585	1,623	0.10%
Well child tests (including physical exams, vaccinations and diagnostics tests as requested by the doctor)	0	17	0	1,585	1,585	0.10%
Dietician fees (visits)	11	2	953	72	1,025	0.06%
Prescribed speech therapy and occupational therapy	2	1	195	698	893	0.05%
Video consultation services	3	0	81	0	81	0.00%
Therapies for children with cases of learning disabilities or development delay	1	0	71	0	71	0.00%
Phlebology (visits and treatments medically necessary) (surgery and injections included)	0	1	0	65	65	0.00%
Out-patient Total	3,832	2,171	445,837	233,066	678,903	41.61%
Total All	4,550	2,646	1,009,212	622,436	1,631,648	100.00%

Claims By Country

31 December 24

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MOFA Paraguay

Period of Treatment From 01-June-2023 to 31-May-2024

Country	No of Line Items		Amount Paid (USD)	% of Total Claims
	Employees	Dependants		
United States of America	1,308	1,215	515,748	31.61%
Brazil	288	137	225,477	13.82%
Paraguay	833	269	218,582	13.40%
Argentina	243	30	176,209	10.80%
Spain	282	39	60,138	3.69%
Switzerland	162	35	58,898	3.61%
Belgium	101	238	48,137	2.95%
Lebanon	66	-	42,792	2.62%
Germany	116	41	35,506	2.18%
Uruguay	54	-	27,505	1.69%
Chile	116	182	23,836	1.46%
France	139	21	23,326	1.43%
Ecuador	62	38	18,925	1.16%
United Arab Emirates	77	-	16,584	1.02%
Japan	45	46	16,030	0.98%
Italy	54	5	13,416	0.82%
Dominican Republic	84	8	12,992	0.80%
Panama	20	39	12,815	0.79%
Mexico	36	40	11,249	0.69%
Colombia	103	28	10,910	0.67%
Portugal	21	29	9,764	0.60%
Peru	53	39	8,993	0.55%
Austria	39	-	7,919	0.49%
Bolivia	54	56	7,658	0.47%
Korea, South	54	-	5,299	0.32%
Costa Rica	17	29	5,183	0.32%
Australia	22	28	5,166	0.32%
Turkey	24	11	4,765	0.29%
Canada	15	10	1,879	0.12%
Taiwan, China	27	26	1,678	0.10%
Egypt	4	-	1,205	0.07%
Greece	5	-	1,135	0.07%
Russia	12	7	627	0.04%
Morocco	4	-	514	0.03%
Cuba	3	-	347	0.02%
India	6	-	286	0.02%
Qatar	1	-	158	0.01%
Total	4,550	2,646	1,631,648	100.00%

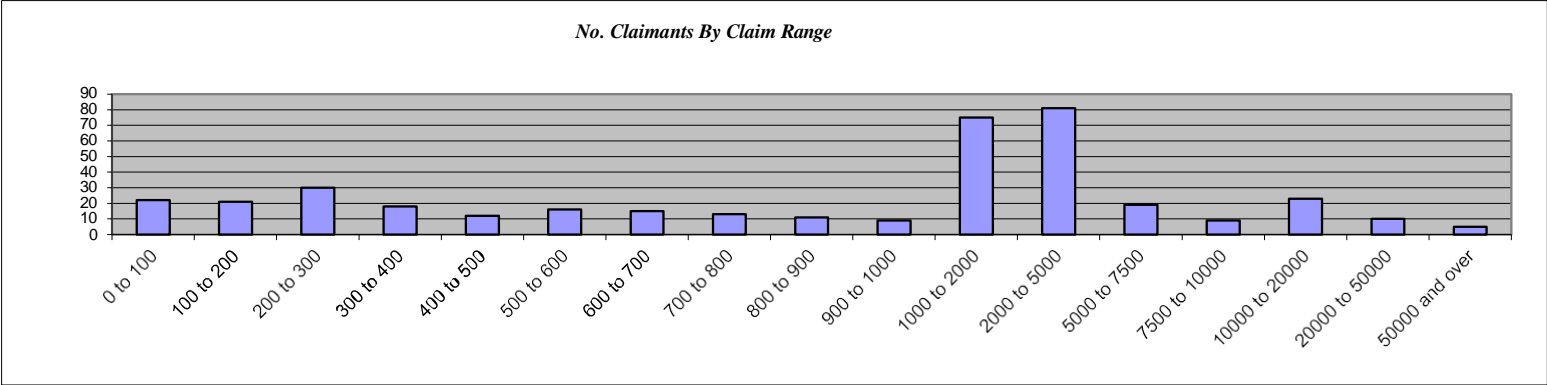
Claim By Claimant By Size
31 December 24

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Period of Treatment From 01-June-2023 to 31-May-2024



Range in (USD)	Amount Paid (USD)			No of Lives Claiming			% of Total Claims Amount		
	Employee	Dependant	Total	Employee	Dependant	Total	Employee	Dependant	Total
0 to 100	842	396	1,237	15	7	22	0.05%	0.02%	0.08%
100 to 200	2,081	1,527	3,608	12	9	21	0.13%	0.09%	0.22%
200 to 300	3,824	3,814	7,637	15	15	30	0.23%	0.23%	0.47%
300 to 400	4,776	1,303	6,078	14	4	18	0.29%	0.08%	0.37%
400 to 500	3,154	2,256	5,410	7	5	12	0.19%	0.14%	0.33%
500 to 600	4,247	4,224	8,471	8	8	16	0.26%	0.26%	0.52%
600 to 700	7,788	1,954	9,742	12	3	15	0.48%	0.12%	0.60%
700 to 800	6,814	3,041	9,855	9	4	13	0.42%	0.19%	0.60%
800 to 900	3,435	6,038	9,473	4	7	11	0.21%	0.37%	0.58%
900 to 1000	5,672	2,898	8,570	6	3	9	0.35%	0.18%	0.53%
1000 to 2000	66,445	47,328	113,773	43	32	75	4.07%	2.90%	6.97%
2000 to 5000	178,683	76,252	254,935	57	24	81	10.95%	4.67%	15.62%
5000 to 7500	69,007	47,679	116,686	11	8	19	4.23%	2.92%	7.15%
7500 to 10000	61,305	17,214	78,519	7	2	9	3.76%	1.06%	4.81%
10000 to 20000	234,745	81,252	315,996	17	6	23	14.39%	4.98%	19.37%
20000 to 50000	155,839	134,908	290,747	5	5	10	9.55%	8.27%	17.82%
50000 and over	200,554	190,355	390,908	3	2	5	12.29%	11.67%	23.96%
Total	1,009,212	622,436	1,631,648	245	144	389	61.85%	38.15%	100.00%

Exposure and Incidence Statistics

Average No. of Policies	350
Average No. of Lives	503
No of Lives Claiming	389
Average Size of Claim	4,194
Claim Incidence	77.31%

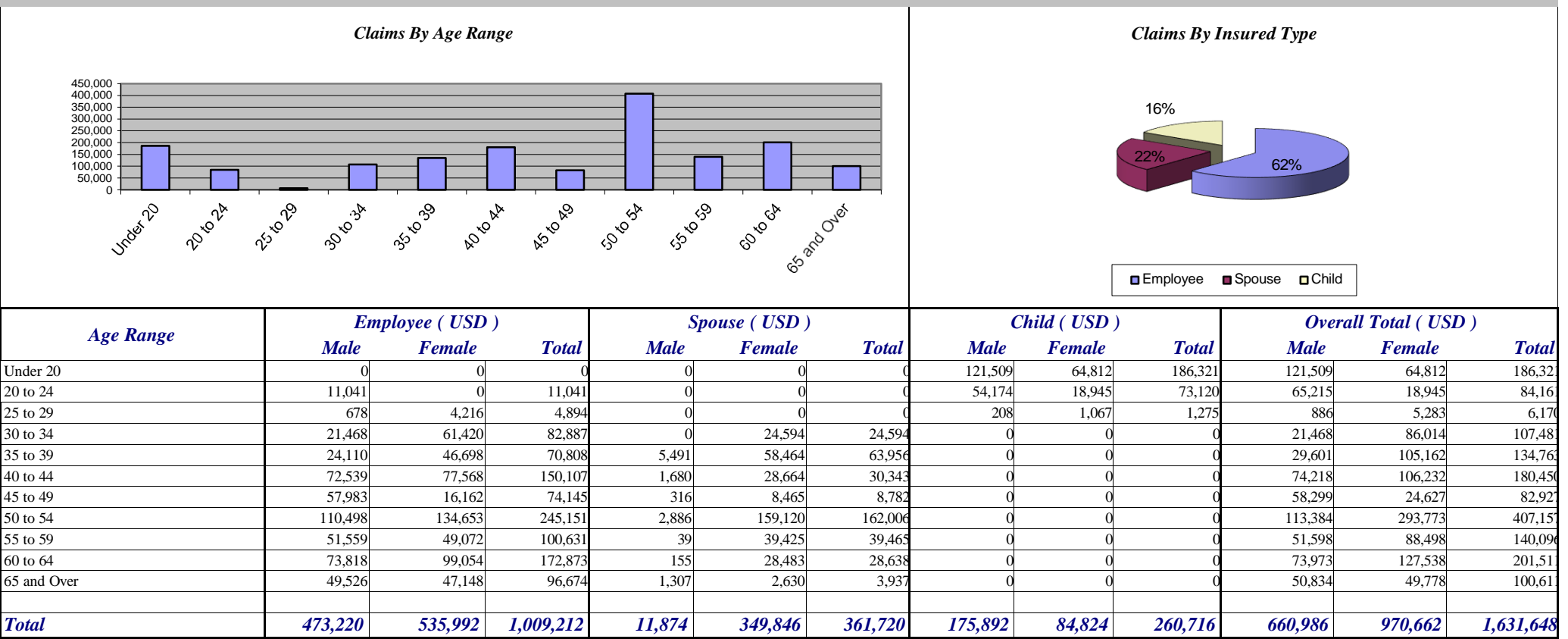
Claims Demographics
31 December 24

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Period of Treatment From 01-June-2023 to 31-May-2024



High Claimants
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Period of Treatment From 01-June-2023 to 31-May-2024

Claimant	Condition	Status	Amount Paid (USD)	% of total claims
Member 1	Oncology, Respiratory Tract	Complete	139,472	8.55%
Member 2	Aneurysm	Complete	88,069	5.40%
Member 3	Oncology, Breast	Complete	57,067	3.50%
Member 4	Oncology	Complete	55,417	3.40%
Member 5	General Health	Complete	50,883	3.12%
Member 6	Complications of Pregnancy	Complete	44,053	2.70%
Member 7	Oncology, Gastrointestinal Organs	Complete	42,792	2.62%
Member 8	Oncology, Breast	Complete	32,971	2.02%
Member 9	Gastrointestinal Disorders	Complete	30,461	1.87%
Member 10	Soft Tissue Disorder	Complete	25,787	1.58%
Member 11	Oncology, Male Genitals	Complete	24,948	1.53%
Member 12	Soft Tissue Disorder	Complete	23,827	1.46%
Member 13	Congenital Malformations	Complete	23,128	1.42%
Member 14	Oncology	Complete	22,478	1.38%
Member 15	Colitis	Complete	20,301	1.24%
Member 16	Medication	Complete	19,111	1.17%
Member 17	Joint Disorder	Complete	18,839	1.15%
Member 18	Abnormal Findings	Complete	18,082	1.11%
Member 19	Joint Disorder	Complete	17,223	1.06%
Member 20	MS	Complete	17,114	1.05%
Member 21	Routine Maternity	Complete	17,082	1.05%
Member 22	Dorsopathies	Complete	16,435	1.01%
Member 23	Joint Disorder	Complete	15,884	0.97%
Member 24	Heart Disease	Complete	14,212	0.87%
Member 25	Hernia	Complete	13,255	0.81%
Member 26	Hospitalisation	Complete	13,211	0.81%
Member 27	Gastrointestinal Disorders	Complete	13,156	0.81%
Member 28	Skin Condition	Complete	12,212	0.75%
Member 29	Abnormal Findings	Complete	11,935	0.73%
Member 30	Congenital Malformations	Complete	11,676	0.72%
Member 31	Female Genital Tract Disorder	Complete	11,302	0.69%
Member 32	Eye Disorder	Complete	11,240	0.69%
Member 33	Kidney Related Disorders	Complete	11,041	0.68%
Member 34	Routine Maternity	Complete	10,976	0.67%
Member 35	Vein Related Disorders	Complete	10,909	0.67%
Member 36	General Health	Complete	10,449	0.64%
Member 37	Abnormal Findings	Complete	10,393	0.64%
Member 38	General Health	Complete	10,258	0.63%
Subtotal - High Claimants			997,652	61.14%
Total Claims			1,631,648	100.00%

Insured Population
31 December 24
MOFA Paraguay

Period of Treatment From 01-June-2023 to 31-May-2024



Insured Population By Age			Insured Population By Family Status	
Age Range	No of Lives	%	Worldwide	
Under 20	67	13.99%	Single	249
20 to 24	18	3.76%	Married	33
25 to 29	10	2.09%	Family	33
30 to 34	37	7.72%	Single Parent	22
35 to 39	48	10.02%	Region Total	337
40 to 44	48	10.02%	Worldwide excluding USA	
45 to 49	50	10.44%		
50 to 54	59	12.32%		
55 to 59	65	13.57%		
60 to 64	47	9.81%		

Top 20 Conditions (Claimants)
31 December 24

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Condition	No. of Claimants	Amount Paid (USD)
General Health	203	143,911
Abnormal Findings	129	101,666
Respiratory Infection	97	23,552
Pain, Unspecified	84	28,487
Optical Treatment	73	12,912
Hypertension	55	23,540
Routine Health	47	1,337
Eye Disorder	44	23,015
Dorsopathies	40	32,173
Skin Condition	39	21,491
Joint Disorder	37	52,513
Metabolic Disorder	37	13,402
Gastrointestinal Disorders	34	51,453
Thyroid Disorder	27	11,649
Diabetes	26	9,660
Anxiety	25	17,539
Soft Tissue Disorder	22	37,612
Viral Diseases	21	12,575
Kidney Related Disorders	21	11,638
Total - Top 20 Conditions	1061	630,123

Top 20 Conditions (Expenses)
31 December 24

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Condition	Amount Paid (USD)
General Health	143,911
Oncology, Respiratory Tract	139,411
Abnormal Findings	101,666
Oncology, Breast	94,283
Oncology	76,295
Aneurysm	67,716
Joint Disorder	52,513
Gastrointestinal Disorders	51,453
Routine Maternity	44,467
Soft Tissue Disorder	37,612
Oncology, Gastrointestinal Organs	37,442
Dorsopathies	32,173
Pain, Unspecified	28,487
Complications of Pregnancy	27,903
Oncology, Male Genitals	26,477
Respiratory Infection	23,552
Hypertension	23,540
Eye Disorder	23,015
Skin Condition	21,491
Total - Top 20 Conditions	1,053,406

Top 10 Providers
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<i>Provider Name</i>	<i>Amount (USD)</i>	<i>% of total claims</i>
CARE PLUS CVS/PHARM 02919	115,696	7.09%
Hospital Sirio Libanes Brasilia IV	82,593	5.06%
WASHINGTON HOSPITAL CENTER	71,778	4.40%
Instituto Cardio Vascular de Bueno Aires SA	67,572	4.14%
Hospital Sirio Libanes - Sao Paulo	54,442	3.34%
Sanatorio Migone-Battilana	38,951	2.39%
Sanatorio San Roque_sucursal La Costa	34,235	2.10%
LEVI ERNEST	22,042	1.35%
Alexander Fleming SA	20,869	1.28%
Sanatorio Otamendi	17,067	1.05%
<i>Subtotal - Top 10 Providers</i>	<i>525,247</i>	<i>32.19%</i>
<i>Total Claims</i>	<i>1,631,648</i>	<i>100.00%</i>

Direct vs. Reimbursement Split
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Invoice Type	No of Line Items		Amount Paid (USD)	% of Total Claims
	Employees	Dependants		
Direct	1,570	1,287	894,135	54.80%
Reimbursement	2,980	1,359	737,513	45.20%
Total	4,550	2,646	1,631,648	100.00%