Table. Insurance costs, Abu Dhabi, 2011-2014

|  |
| --- |
| **Cost of average insurance claim, 2011 (US$)** |
|   | Inpatient Claims | Outpatient Claims |   |
| Costs | No. Claims | Total costs | Costs | No. Claims | Total costs |
| Basic product (Daman) | 2,396 | 35,000 | 83,847,411 | 41 | 3,952,000 | 163,679,564 |
| Thiqa product (Daman) | 3,468 | 54,000 | 187,263,760 | 99 | 5,976,000 | 589,458,311 |
| Enhanced product | 2,546 | 34,000 | 86,565,668 | 93 | 4,992,000 | 466,554,768 |
| Total costs |   |   | 0.4 billion |   |   |  1.2 billion  |  1.6 billion  |
| **Cost of average insurance claim, 2012 (in USD)** |
|   | Inpatient Claims | Outpatient Claims |   |
| Costs | No. Claims | Total costs | Costs | No. Claims | Total costs |
| Basic product (Daman) | 2,416 | 42,000 | 101,486,649 | 40 | 4,964,000 | 198,830,518 |
| Thiqa product (Daman) | 4,053 | 72,000 | 291,805,995 | 115 | 7,100,000 | 818,337,875 |
| Enhanced product | 2,775 | 52,000 | 144,310,627 | 87 | 7,620,000 | 666,490,463 |
| Total costs |   |   | 0.5 billion |   |   |  1.7 billion  |  2.2 billion  |
| **Cost of average insurance claim, 2013 (in USD)** |
|   | Inpatient Claims | Outpatient Claims |   |
| Costs | No. Claims | Total costs | Costs | No. Claims | Total costs |
| Basic product (Daman) | 2,475 | 44,000 | 108,885,014 | 47 | 5,260,000 | 249,384,196 |
| Thiqa product (Daman) | 3,934 | 88,000 | 346,197,275 | 140 | 6,968,000 | 974,001,090 |
| Enhanced product | 2,768 | 66,000 | 182,659,946 | 92 | 8,841,000 | 816,648,229 |
| Total costs |   |   |  0.7 billion  |  |   |  2 billion  |  2.7 billion  |
| **Cost of average insurance claim, 2014 (in USD)** |
|  | **Inpatient Claims** | **Outpatient Claims** |  |
| Costs | No. claims | Total costs | Costs | No. claims | Total costs |
| Basic product (Daman) |   |  45,000  |   |   |  6,087,000  |   |
| Thiqa product (Daman) |   |  60,000  |   |   |  7,468,000  |   |
| Enhanced product |   |  76,000  |   |   |  8,454,000  |   |
| Total costs | 3,648 | 181,000 |  0.7 billion  | 98 | 22 million |  2.2 billion  |  2.9 billion  |

Source: Health Authority Abu Dhabi [12]