

Data - Driven Value

Use Cases Which Transformed How A
Health Insurance Does Business

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Your Health Insurance Specialists

Daman Overview

Branches



Abu Dhabi:

- Central Branch
- Abu Dhabi Thiqa Branch
- Al Ain Thiqa Branch
- Al Ain Branch
- Western Region – Madinat Zayed

Dubai:

- Jumairah Lake Towers
- Dubai Capricorn Towers, Sheikh Zayed Road

Sharjah:

- Sharjah Branch

Branch serving plans:

- Enhanced Plan
- Thiqa Plan
- Basic Plan



DAMAN EXTERNAL

Daman Overview

Statistical Overview 2015



3
million
members



27
million
received
claims



856,000
managed calls

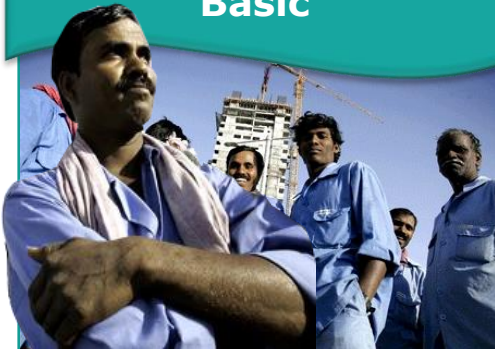


1,600+
employees,
from 50+
nationalities

Daman's Lines of Business

Insurance Plans and Thiqa Programme

Basic



- For Expatriates residing in the Emirate of Abu Dhabi with a monthly total salary package less than 5,000 AED per month.
- Subsidized, standard policy of 800 AED p.a.

012345678	Issue No.: 01	License No.: 012345	ABU DHABI (I/O)
	Staff No.: 88888	Age: 99	Policy No.: 88888888
	Effective Date: 01/01/2012		Expiry Date: 31/12/2013
Out-Ded: GP: 20 SP: 10 LB: 10 & XR: 10 Co-Pay PH: 30% Benefits:			
AHMED SAEED ABDULLA SULAIMAN AL MANSOURI أحمد سعيد عبد الله سليمان المنصوري			
DAMAN SAMPLE POLICY HOLDER NAME			

Enhanced Portfolio



- Products with different benefits: Core, Enhanced and Care.
- Risk-based pricing (individual and group policies).

012345678	Issue No.: 01	License No.: 012345	Regional
	Staff No.: 88888	Age: 99	Policy No.: 88888888
	Effective Date: 01/01/2012		Expiry Date: 31/12/2013
Out-Ded: PC: 50 DR: 50 OP: 50 Co-Pay PH: 20% DR: 30% OP: 10% Benefits: Dental Optical Maternity			
AHMED SAEED ABDULLA SULAIMAN AL MANSOURI أحمد سعيد عبد الله سليمان المنصوري			
DAMAN SAMPLE POLICY HOLDER NAME			

Thiqa

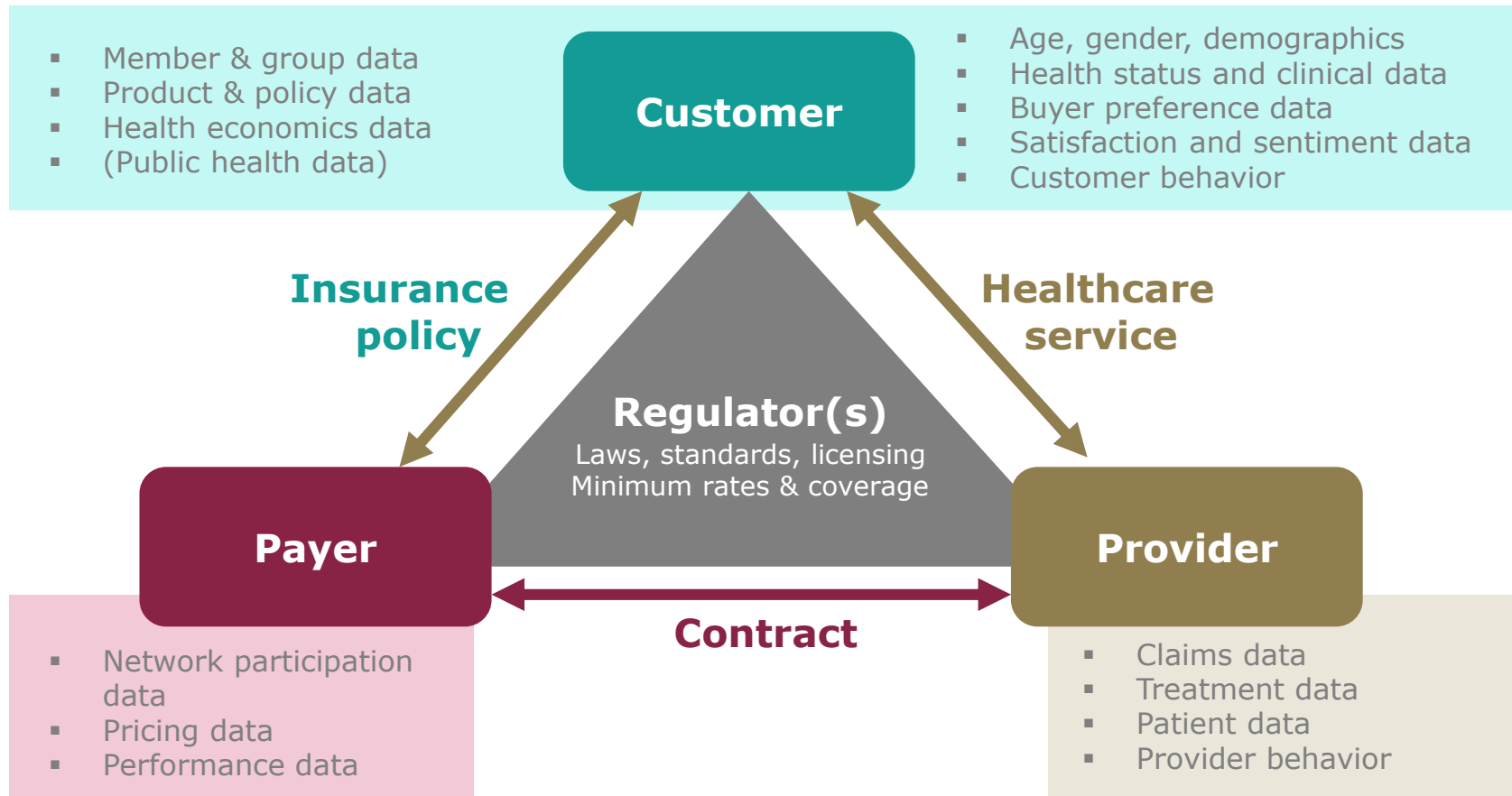


- For all UAE Nationals.
- Daman is the exclusive Third Party Administrator (TPA) for the Thiqa plan.
- Risk Carrier: Abu Dhabi Government.

012345678	Issue No.: 01	License No.: Thiqa 1	Thiqa
	Policy No.: 88888888	Family Book: 101-12345	Effective Date: 01/01/2012
	Expiry Date: 31/12/2013		Benefits:
PH: 50% at Private providers Dental DR: 50% at Private providers Room with one bed (Private) 10% outside Abu Dhabi (I/O) Network UAE Private/AD SEHA & Private			
AHMED SAEED ABDULLA SULAIMAN AL MANSOURI أحمد سعيد عبد الله سليمان المنصوري			
DAMAN SAMPLE POLICY HOLDER NAME			

Healthcare is complex and dynamic

Multidimensional relationships lead to polygonal decision making



Q: What can I do, if I also know diagnoses?

A: Create new quality indicators based on diagnoses ... common cold with antibiotics, Create robust risk adjustment for quality metrics, Create indicators of quality related to treatments, Create a full insurance medical record

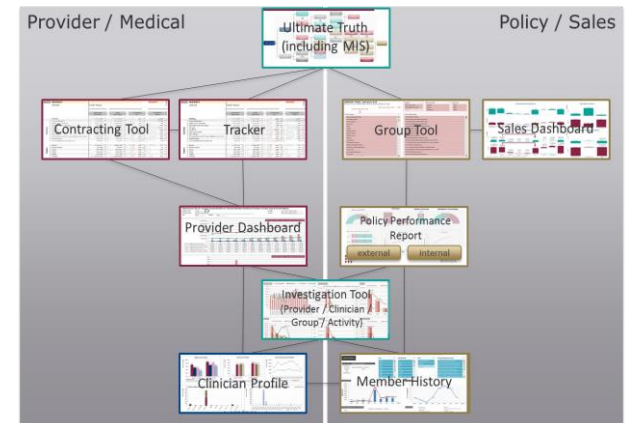
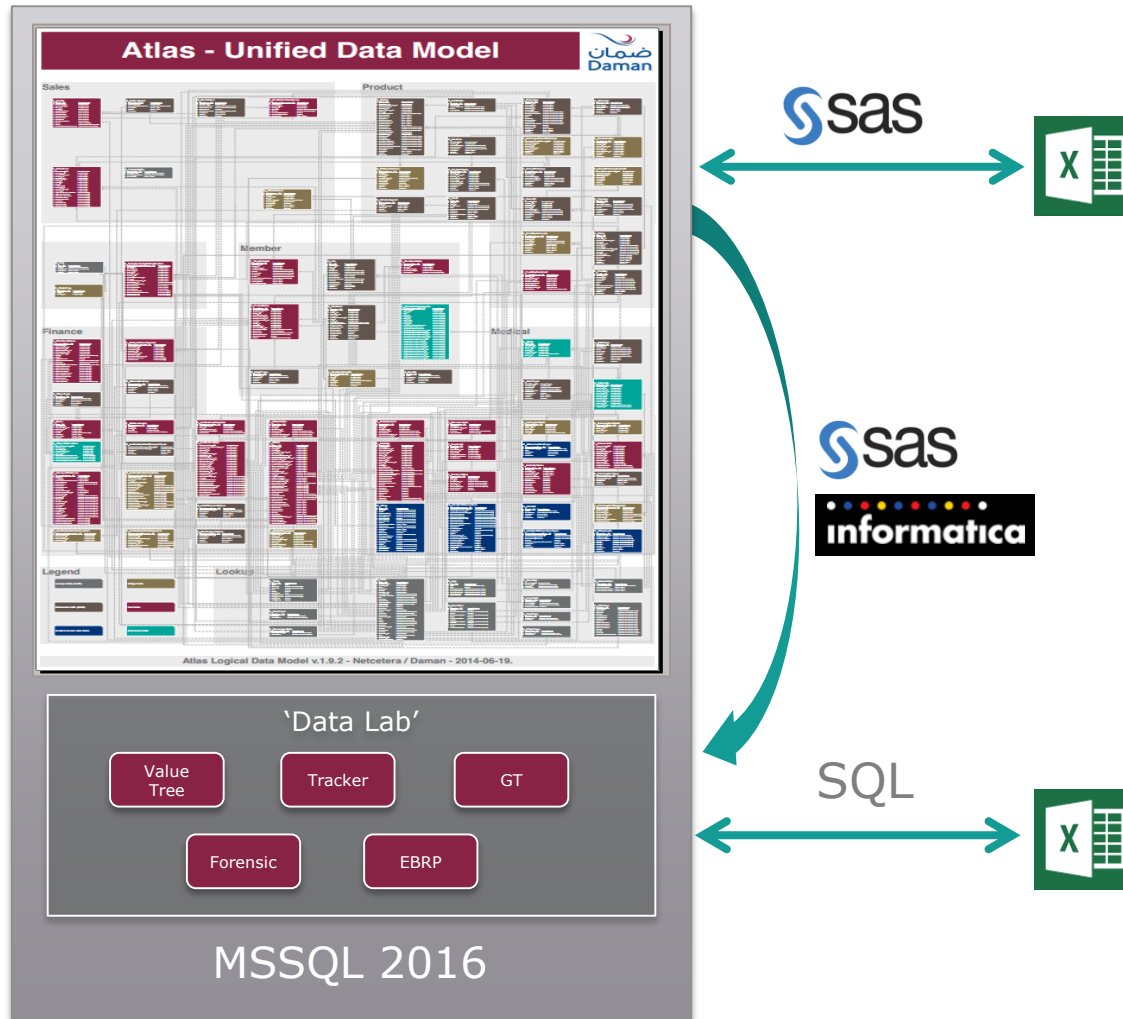
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DAMAN EXTERNAL



'Single source of truth' & basis for decision making

Atlas: Daman's World of Information



Database technology

- Sybase, Oracle, ...

Software

- Informatica, SAS, MS Add-in, Excel...

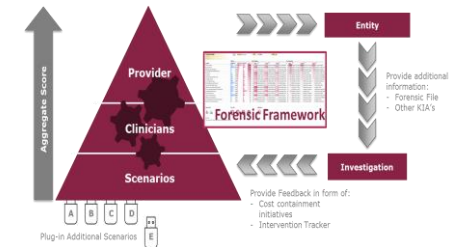
Intelligence Content

- Unified Data Model ("UDM")
- Information Assets (e.g. reports, tools, indicators, scripts, etc.)

Which processes and decisions changed due smart use and availability of information

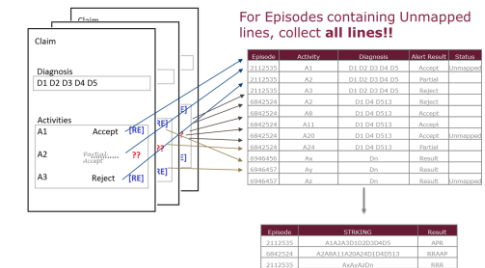
Forensic Framework (Fraud, Waste and Abuse):

- Highlight suspects and suspicious behavior in Scenario and outlier detection
- Distribution and utilization monitoring as well as intervention tracking



Claims adjudication enhancement

- Identifying duplicates, history checks, ones in a lifetime and frequency rules
- Next step use machine learning for replicating medical decisions based on clone and similarity detection



Medical predictive renewal Underwriting

- Adding a second "medical experience based" pricing model to the tool kit of Underwriting



An Intelligent Organisation

increases agility and efficiency by information-driven decision making with relentless focus on 'turning insights into actions'



Technology
(Infrastructure & Tools)

Data Governance

Analytics Competency

Culture
(Decision Making & Actions)

Thank you



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or visit

www.damanhealth.ae