



# A life worth insuring



Helping you understand key health and life risks in the Middle East so you can take early action to be ready for life.

**Customer Claims Paid Report 2024**  
**Middle East insights**

3-year dataset: 2021 to 2023



We've paid customer claims amounting to more than **USD 210 million**, with **98%** of all life claims paid out.

## Our data shows some concerning health trends



**1 out of 4** men have claimed for cancer. Prostate and stomach cancer are the second leading causes of critical illness claims for men.

**2nd**

leading cause of cancer amongst women is ovarian cancer

## Some things didn't change

Heart attack, stroke and cancer remain the leading cause of life and critical illness claims in the region.

**60%**

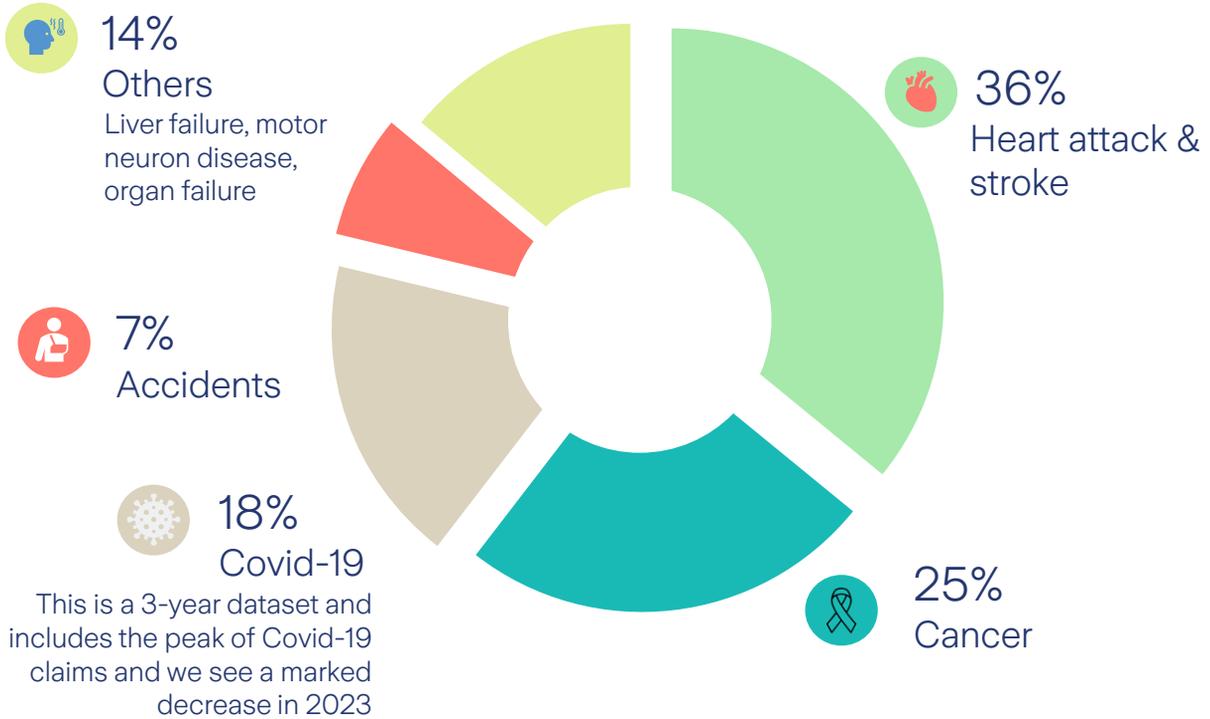
life claims

**92%**

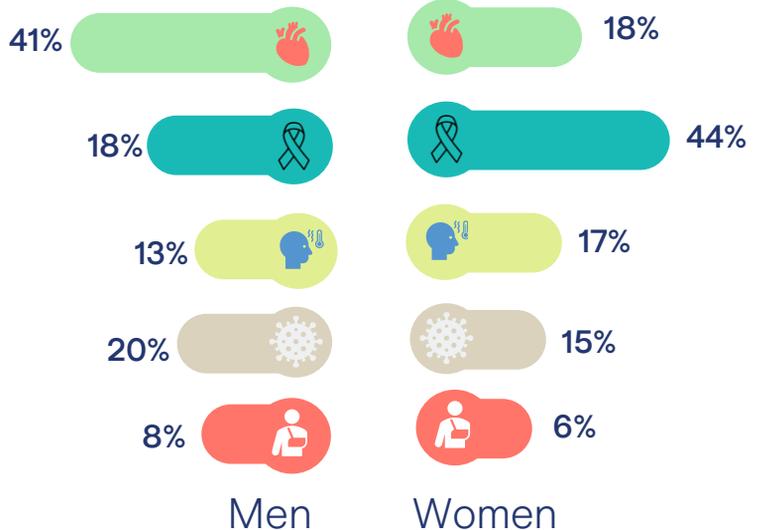
critical illness claims

# The reality of death

Leading causes of death claims that are paid out in the Middle East



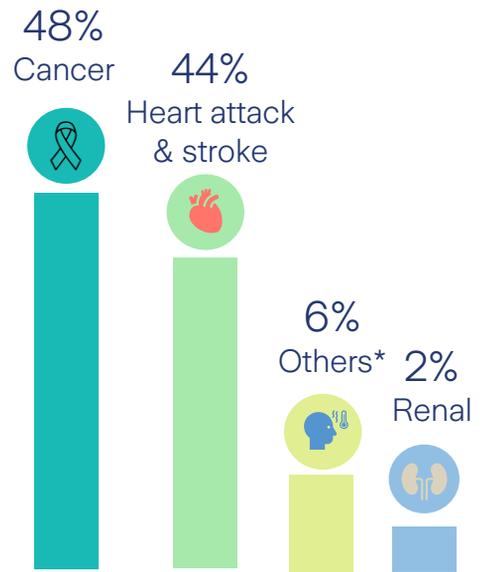
## Every year, it's happening sooner



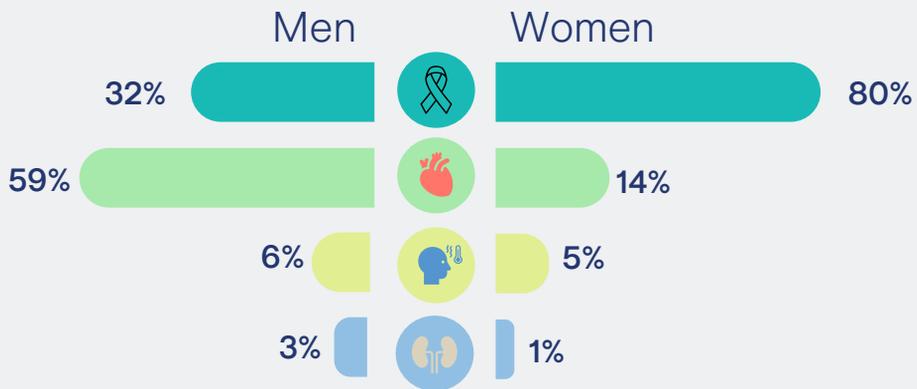
# The inevitability of life

Leading causes of critical illness claims in the Middle East.

We call these **living benefits**. This means that customers get access to money from their policy if they get a serious illness.



\*Third-degree burns, dementia, meningitis, Parkinson's, blindness



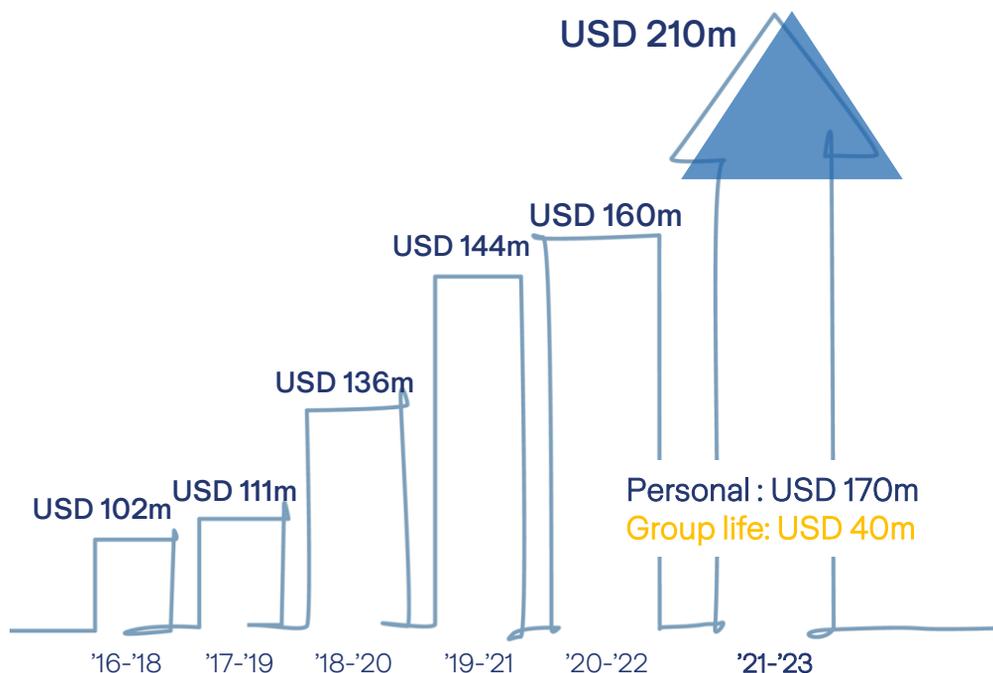
## The uncertainty of life



Zurich offers **free children's critical illness cover** for up to three children when you take a critical illness benefit on a whole of life policy or a critical illness protection plan. Cover is up to USD 15,000.

# Claims you can count on

Over the last three years, we've provided our customers in the Middle East with benefits totalling over USD 210 million.



This includes USD 40m that we've paid our **Group Life customer.**

To view our **first** Corporate Customer Report 2024, [click here.](#)

We'll ensure you're paid... on time ...wherever you are



Unpaid claims were due to non-disclosure or fraud



This is based on receipt of all documents



Claims payments made will be subject to any applicable trade or economic sanctions

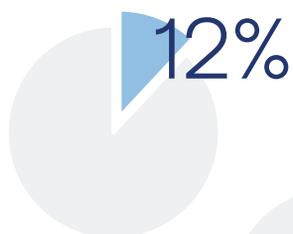
## Come as you are

Even if you have pre-existing conditions such as diabetes, obesity, heart disease, cancer, hypertension or lipid disorders.



This will be subject to further underwriting which could expose you to additional premiums, underwriting rating and addendums to your policy.

## How much is enough?



Only 12% of critical illness claims paid out are more than USD 200,000.



Only 39% of life claims are more than USD 200,000.

Is this enough to secure the financial future of your loved ones?

Remember to take care of the people who take care of you.

Insuring your non-earning family members provides you with the cushioning you need if the unthinkable happens.

### Know what you'll need

The insurance coverage that you take should cover your current and future financial obligations.

For a detailed assessment of your insurance needs, please seek advise from your financial advisor.



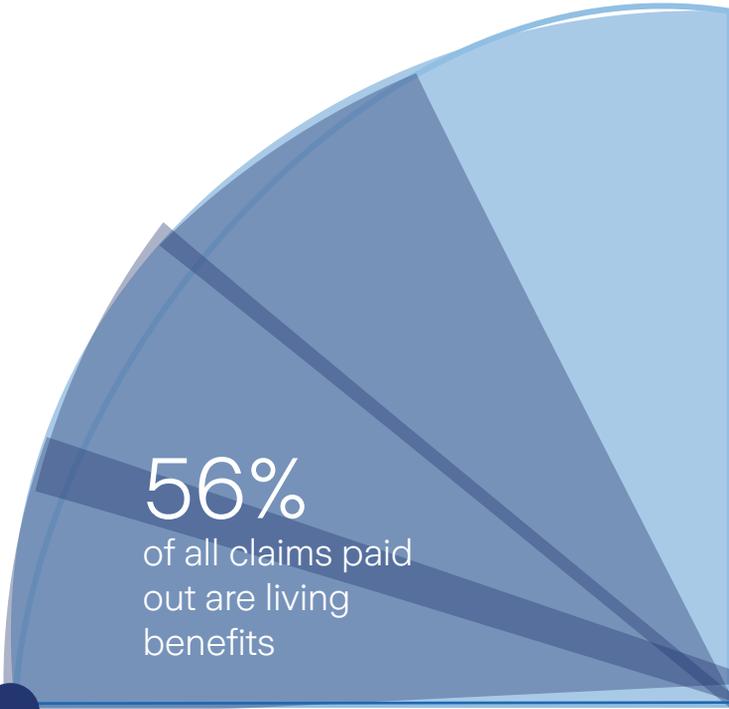
# A case for living benefits

A living benefit is an insurance add-on that's made for you to take advantage of while you're still alive.

These could include coverage for:

- Critical illness
- Terminal illness
- Permanent total disability
- Hospitalisation
- Accidental dismemberment
- Waiver of premium

**For the first time, we've observed that claims for living benefits have exceeded claims for life insurance.**



56%

of all claims paid out are living benefits



# Our customers explain all of this better



**Pratik Desai** ▶

“I don’t know what the future holds, but I know it is financially secure”



**Summer Yin** ▶

“Life insurance is like an umbrella to protect my family”



**Kiran Joshi** ▶

“Securing my future helped me face life’s uncertainty”

## Life and living solutions, built for you



## Reach out to us to get started



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