



# 2022 Customer Benefits Paid Report

Be better prepared

Middle East retail life insights  
January 2019 to December 2021

Our 2022 Customer Benefits Paid Report offers insights on the health risks prevalent in the Middle East, helping you plan and prepare to be better protected. Having paid customer claims amounting to USD 144 million, we made sure 98% of all life claims were paid out. Ensuring that most of these were paid out within 72 hours is a testament to our promise to be there for you when you need us the most.



**COVID-19** is the second highest cause of life cover claims.



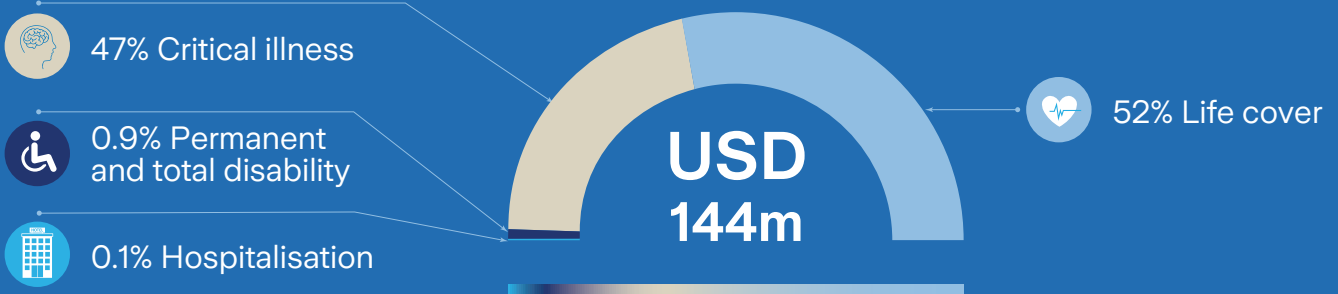
**52%** of the total customer benefits paid out were life cover claims.



**Heart attack & stroke** are one of the major causes for life and critical illness claims.

## Living and life cover benefit claims compared

Living benefit claims | Life cover benefit claims

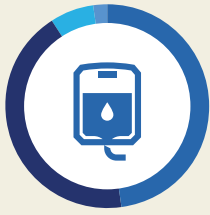


### Nischay Kaul

“I have lost a lot in life, but that has given me the cushion now to start rebuilding my life from here.”



# Causes of critical illness benefits paid



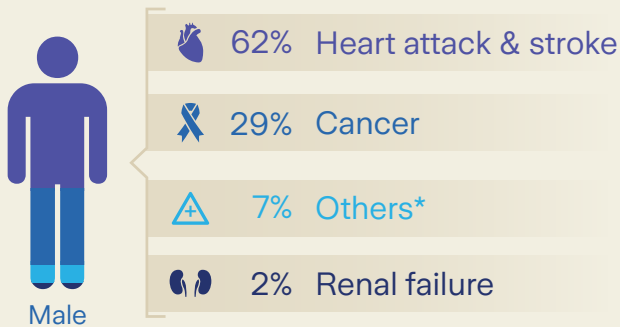
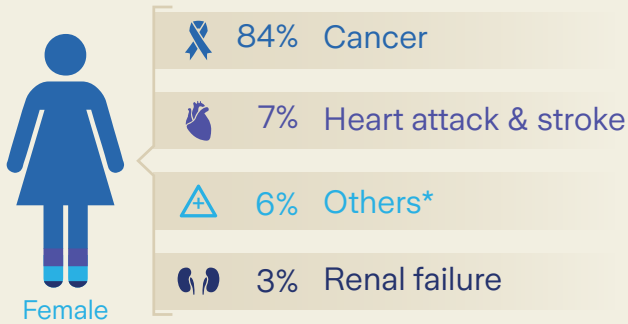
- 48% Cancer
- 43% Heart attack & stroke
- 7% Other\*
- 2% Renal failure

# Causes of life cover benefits paid



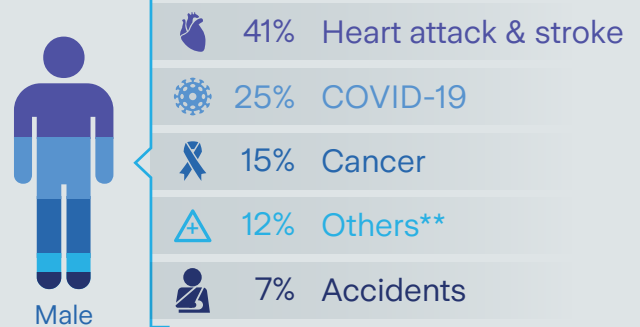
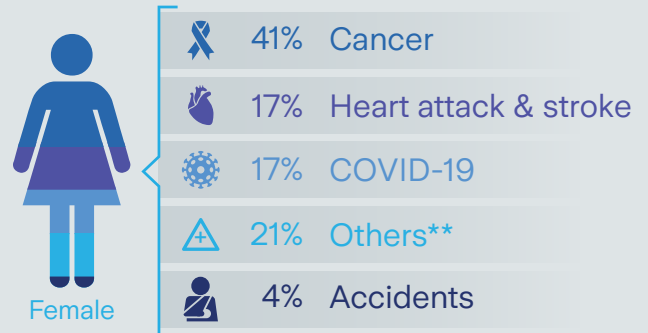
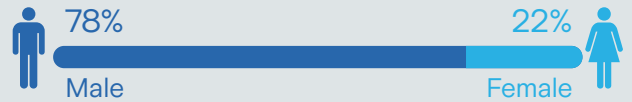
- 35% Heart attack & stroke
- 24% COVID-19
- 21% Cancer
- 14% Other\*\*
- 6% Accidents

## Causes of critical illness claim by gender



\*Motor Neurone disease, Multiple Sclerosis, Parkinson's, Coma, organ failure, Benign Brain Tumor

## Causes of life cover claim by gender



\*\*Pneumonia, Pancreatitis, organ failure, unspecified natural causes





\*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 only up to USD 15K.




**Rohit Verma**

"We should always be ready for the most unpredictable thing in life."

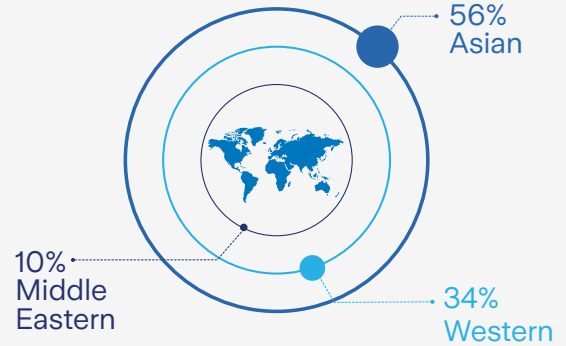
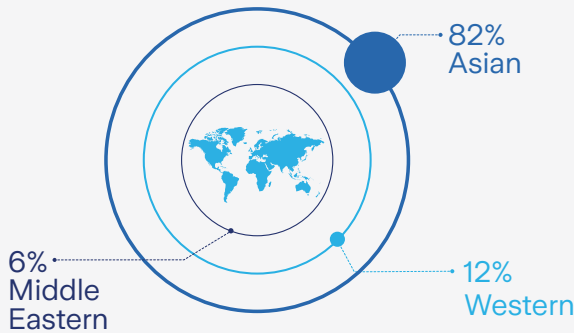


Type of benefit	Average	Youngest
 Hospitalisation	43	25
 Permanent and total disability	48	37

Type of benefit	Average	Youngest
 Accidental death	48	48

### Critical illness claims

### Life cover claims



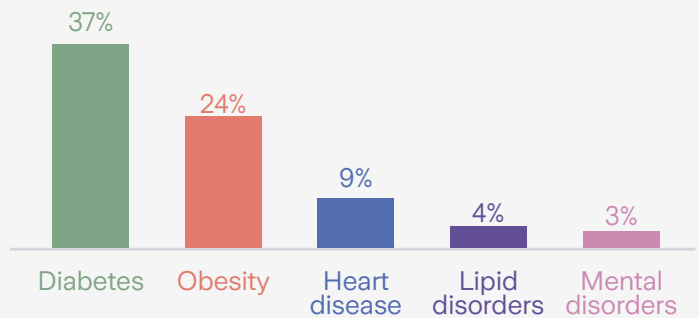
## Come as you are and not how we want you to be

97%

of all life insurance applications we received were accepted by us.

Your health is in your hands. Simple action can make the difference.

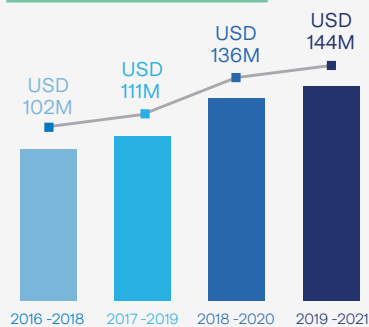
### Top 5 pre-existing condition applications accepted



## What makes us proud

Over the past three years, we have paid out over USD 144 million in benefits to our customers in the Middle East. Our solid financial ratings and strong market and industry recognition mean you can rest assured that we will deliver on our promise to you.

### Total benefits paid



95%

of all critical illness claims were paid over last 3 years

98%

of all life claims were paid over last 3 years

24 hours  
Fastest time taken to pay out claims\*

72 hours  
Average time taken to pay out claims\*

### Why we didn't pay the remaining percentage

Unpaid benefits were due to non-disclosure or fraud. Be transparent about your health, lifestyle, and family history when buying life insurance.

\*on receipt of all satisfactory documents.



### George Mathew

"He was always a prepared person for everything. Anything for him and his family."



# Largest benefits paid

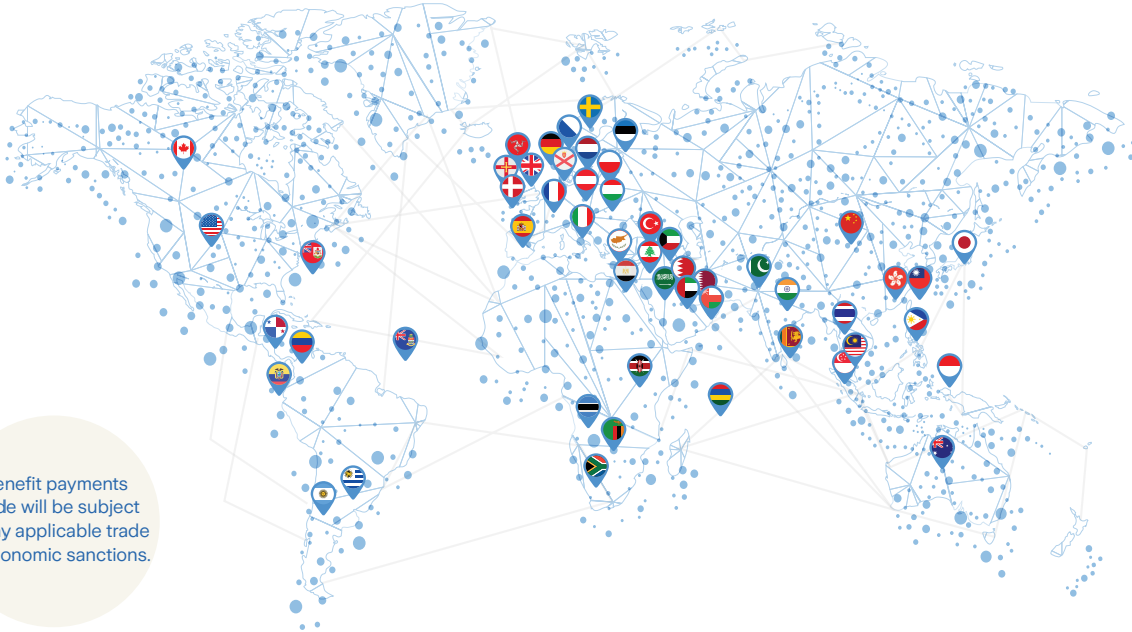


USD 1 million critical illness cover



USD 5.93 million life cover

## Currency and payout countries available



In most cases, our customers who have claimed had less than **USD 200,000** of coverage. Ensure you have enough protection to cover your future financial needs.



Critical illness benefit paid



Life cover benefit paid



Calculate how much you need to protect your financial future

Start the conversation today.

Follow us: @ZurichMiddleEast

[www.zurich.ae](http://www.zurich.ae)

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