



The life of your company, is a life worth insuring

Unlocking our data to empower
you with insights so you can build a
workforce that is financially resilient,
engaged, and truly happy.

Corporate Customer Report 2025
Middle East
3-year dataset: 2022 to 2024

Contents

benefits that inspire peace of mind



Welcome to the second edition of our annual Corporate Customer Claims Report, where we share insights from our data on corporate life claims to help you build a financially resilient and genuinely happy workforce.

As we explore the latest data, it's clear that safeguarding the well-being of employees is key to sustainable growth and success. Over the past three years, we've paid over USD 47 million in corporate life insurance claims, a testament to our commitment to providing support when it matters most. One striking finding is that 1 in 5 of claims in the Middle East are for disability benefits, such as income protection or total disability. Many of these claims come at critical moments—whether it's paying for higher education or managing mortgage payments. These benefits do more than provide financial support; they offer peace of mind, allowing employees to focus on their work and personal lives confidently.

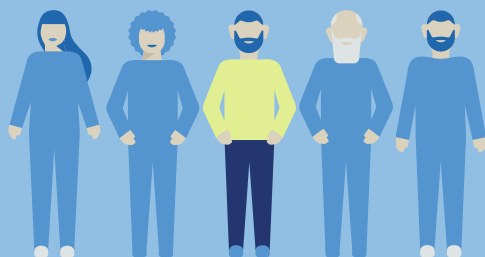
By sharing and understanding our data, we hope to help organisations create thriving workplaces where employees feel inspired and supported through every stage of life.”

Swarnaleka Shetty
Head of Sales & Distribution, Corporate Life & Pensions, Middle East



Over the last three years, we've paid over USD 47 milion in corporate life and disability insurance claims

A case for disability benefits



1 in 5

claims paid out were for disability benefits. This means claimants were able to access their policy benefits while still alive.

Income Protection, an emerging game changer

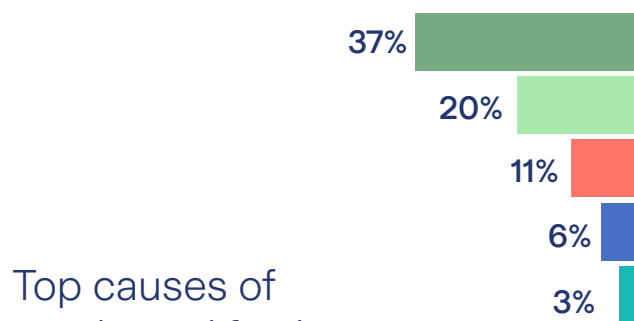


37%

of all disability claims paid were for Income Protection. This trend underscores the increasing importance employees place on financial resilience during difficult periods.

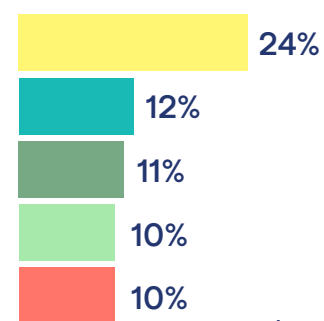
Coverage matters

The benefits of corporate life insurance for your employees often go unnoticed until you weigh them against the financial implications of opting out



Top causes of employee life claims

	Cardiovascular	37%
	Cancer	20%
	Accident	11%
	Respiratory disorders	6%
	Gastrointestinal	3%



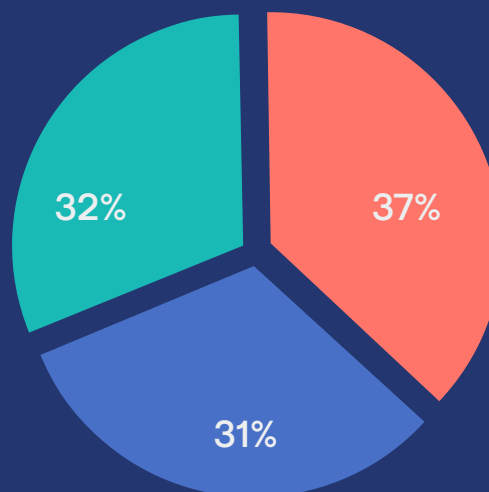
Top causes of employee disability claims

	Musculoskeletal	24%
	Gastrointestinal	12%
	Cardiovascular	11%
	Cancer	10%
	Accident	10%

Peace of mind is your employee's superpower

Disability benefits provide employees with financial support, in the event of a serious illness or injury.

% breakdown of disability claims



Temporary Total Disability

Provides a payment to the employer for up to two years to help meet the salary costs of your employee if they become totally disabled due to an accident or illness.

Income Protection

Pays a percentage of continued income if illness or injury prevents an employee from working for a prolonged period of time.

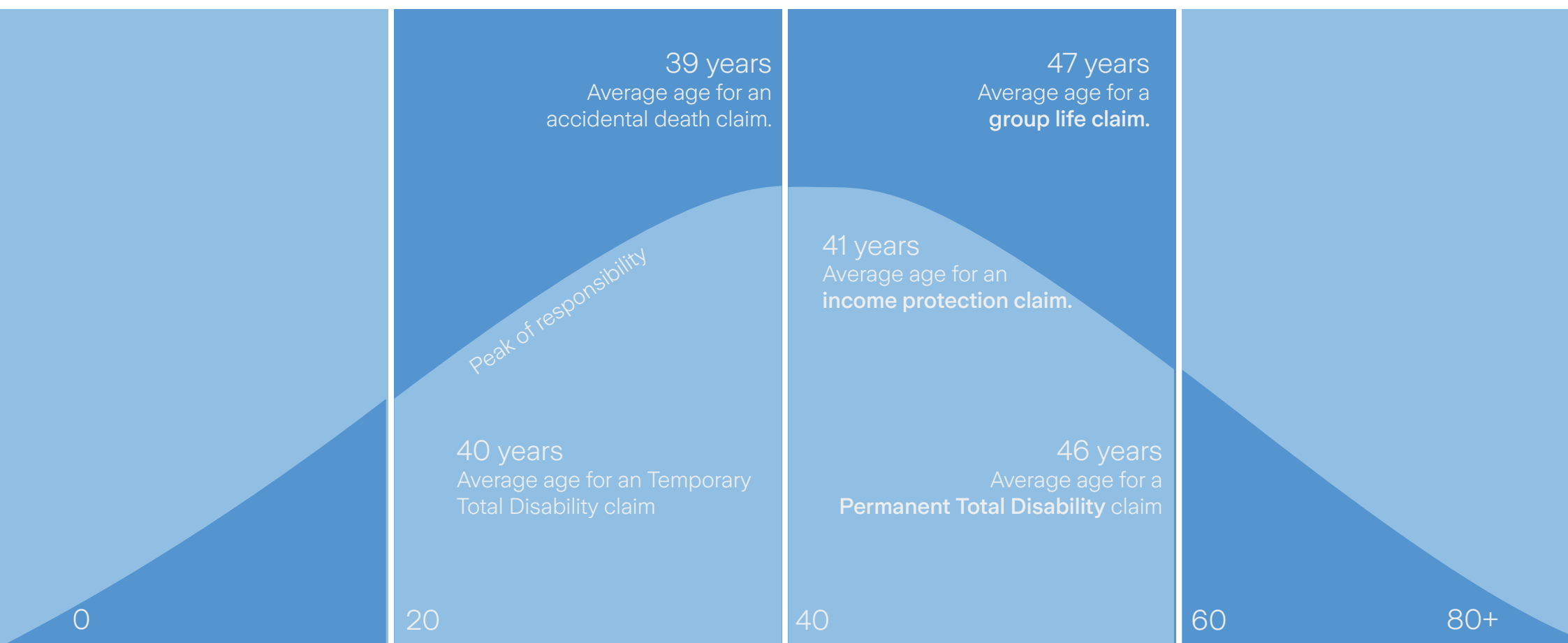
Permanent Partial or Total Disability

Provides a lump sum payment if your employee is totally or partially disabled due to an accident or illness, such that they are unable to work.

This is a summary of our benefits covered by our products. For detailed understanding of our coverage please refer to the applicable terms and conditions of the respective products.

Financial resilience for any covered age = long term employee happiness

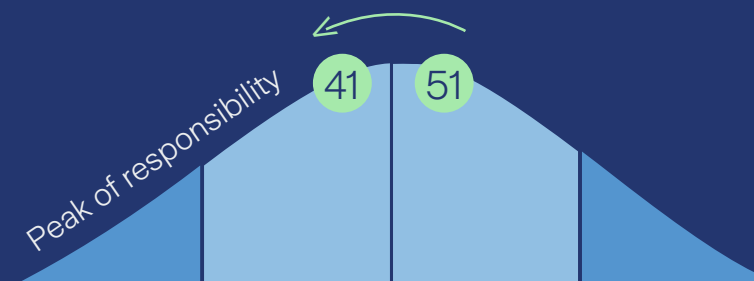
Given that most claims arise when employees are at the height of their responsibilities like balancing costs of higher education, mortgage payments, or caring for aging parents, providing life and living benefits is essential. These benefits not only support employees during critical life stages but also enhance their overall well-being and productivity in the workplace.



Let your employees fall back on a financial safety net with Income Protection



The average age for income protection has decreased from **51** to **41** years.



This reflects a growing recognition of the importance of financial security in the workplace.

[Click here to explore our income protection solutions for your employees:](#)

Real stories:

Francis: the difference between resilience and despair

1st June, 2022

Our customer, Francis, a 35-year-old, was urgently **hospitalised** following a severe headache and a sudden decrease in consciousness.

4th July, 2022

We were notified of the claim. Medical assessment confirmed an unfortunate diagnosis: a **malignant brain tumour**.

1st June till the 31st of May 2022

Francis **went on leave** starting June 1st, 2022, leading to the initiation of a Temporary Total Disability (TTD) claim. After a 14-day waiting period, **he received full benefits covering 100% of his salary**, providing him with essential support during his recovery.

May 2022 to June 2023

Francis' **condition did not improve**, and he was diagnosed with an aggressive brain tumour. He was in and out of the hospital and continued chemotherapy treatments. **He continued to receive 100% of his salary** under his TTD cover.

1st June 2023

Income Protection (IP) claim was admitted after the TTD benefits period ended, following a 12-month waiting period. We requested and received regular updates on this medical status, confirming his inability to work due to illness, and made advance quarterly payments. This amounted to **60% of his salary**.

1st June 2023 to 31st May 2025

We **continued providing him with monthly financial support**, which amounted to 60% of his total salary.

Ongoing support

Francis **remains insured** under Income Protection, This will continue until he can return to work or term age, whichever is earlier. We wish him a speedy recovery.

(Names changed to maintain privacy.)

Real stories: Gautam: Ongoing support to ensure peace of mind

30th July, 2024

Gautam, a 57-year-old, drilling planner, experienced an **accident while on the job** at a rig. He felt dizzy and light-headed, then collapsed with complete loss of consciousness. Immediate medical attention was provided, and the doctor confirmed the condition as Syncope and collapse. Clinical reports indicated previous episodes and diagnosed it as Epileptic seizures versus provoked single seizure.

27th August, 2024

Due to the nature of his job, age, and medical history, Gautam was **not cleared to work**. After assessing the situation, his claim was registered with us.

26th February, 2025

After a six-month waiting period from the claim date, we admitted the claim and started paying the **Income Protection benefit** directly to Gautam, as requested. This amounted to 60% of his salary.

Ongoing Support

Gautam **continues to be insured** under Income Protection for 60% of his annual base salary. Based on the current status and job profile, we anticipate honouring the Income Protection until he reaches the term age or until his death whichever is earlier. We wish him a swift and smooth recovery.

(Names changed to maintain privacy.)

How do the benefits you provide or receive stack up against other industries

We've witnessed a remarkable **63%** increase in the number of SMEs added to our books since 2020

	Disability Benefits		Group Life
	Salary Multiples	Salary Percentage	Salary Multiples
Business Services	3 to 8 times	94%	3 to 8 times
Finance	3 to 10 times	90%	3 to 10 times
Manufacturing	3 to 8 times	94%	2 to 6 times
Retail	3 to 4 times	94%	2 to 4 times
Education	3 to 4 times	100%	3 to 4 times
Oil & Gas	2 to 5 times	87%	2 to 5 times
Transport	3 to 8 times	87%	2 to 6 times
Hospitality & Services	3 to 5 times	100%	3 to 5 times
Engineering	3 to 4 times	81%	2 to 4 times
Construction	2 to 4 times	58%	2 to 4 times
FMCG	2 to 3 times	100%	2 to 3 times
Government	2 to 4 times	72%	2 to 4 times
Agriculture	4 times	100%	3 to 4 times

This is an average of the benefits paid; the actual benefits may vary depending on the policy.

Experience the
confidence
of our reliability
across the region

\$ 46.7 billion

the amount that we insure
on behalf of our clients

Across

5

countries in
the GCC





building
resilient workforces

“

One of the most important developments in employee well-being today is Income Protection. This disability benefit is a simple but powerful safety net — it helps by paying a portion of an employee's salary when they're facing a serious illness or can't work for a long time. What's really interesting in our data is that the average age of those claiming this benefit has dropped from 51 to 41, which means employees are starting to see the importance of financial security earlier in their careers.

This trend also shows that more organisations are understanding how supporting employees through tough times helps create a stronger, more resilient team. It helps foster a workplace culture that cares and feels stable. When employees know they're protected, they can focus on what really matters—doing their best and growing both personally and professionally. Looking ahead, income protection will continue to be key in building more secure workplaces across the Middle East.”

Rob Brown
Head of Corporate Life & Pensions Business,
Middle East

Talk to us about your employee benefit needs

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