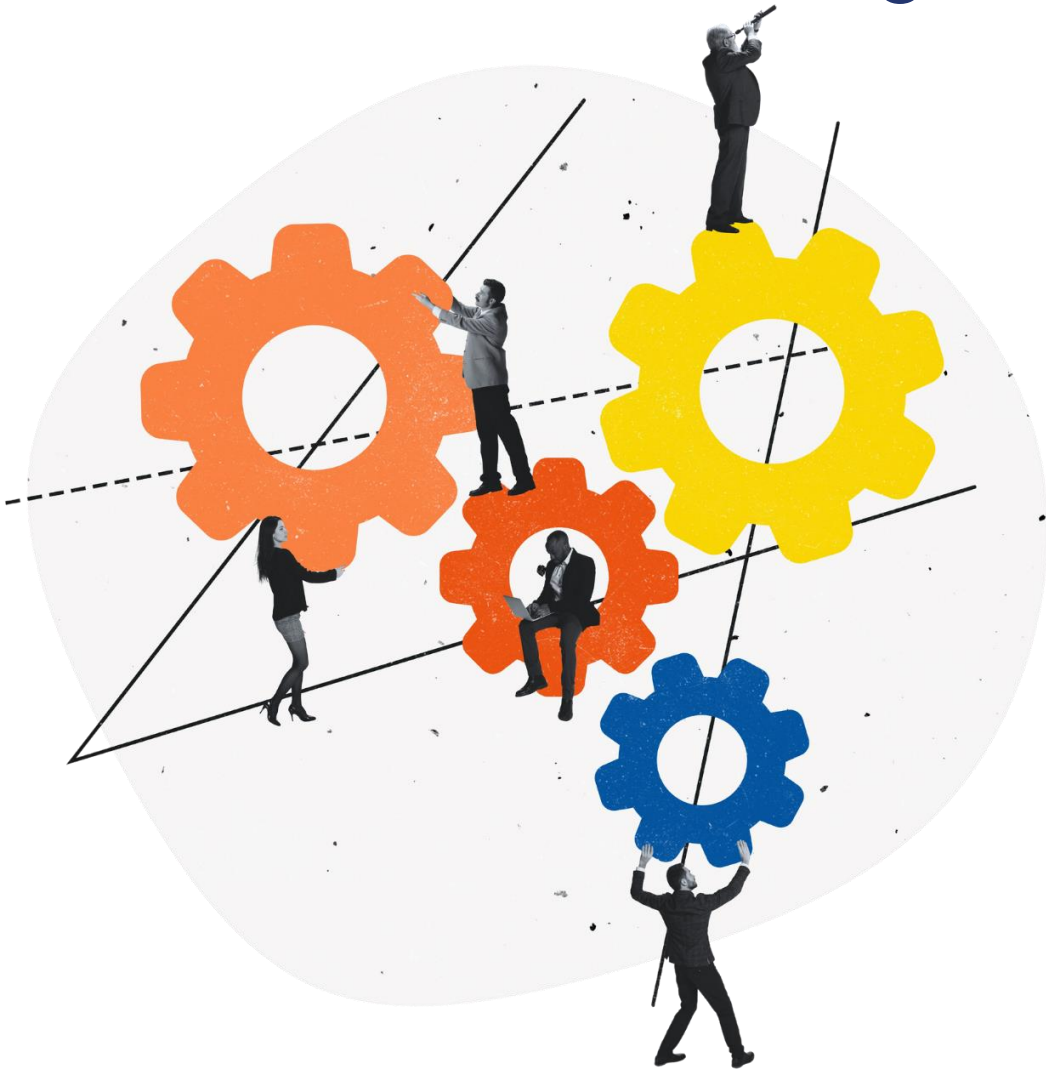




The life of your company,
is a life worth insuring



Helping you understand Group Life trends to create
brighter, better and more sustainable workforces.

Corporate Customer Report 2024
Middle East

Hi,

For the **first** time, and unlike any other provider in the region, we're showcasing our Corporate Customer Report for 2024, which includes:

1. Claims data trends
2. Customer breakdown
3. Benefits provided

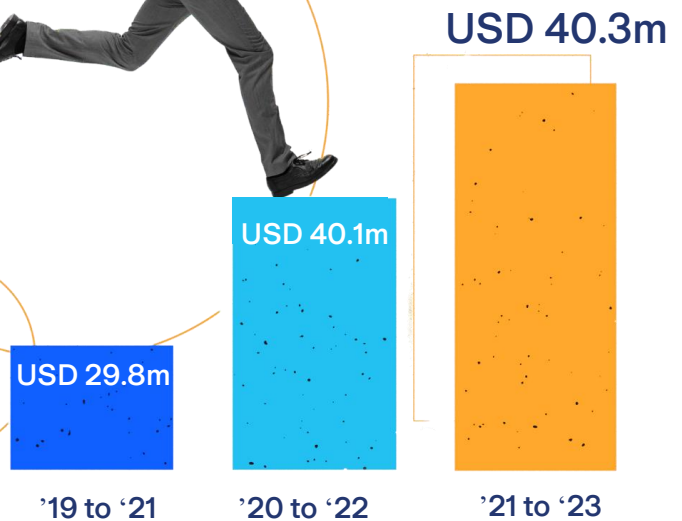


Statistically speaking...

...you'll never really know the value of the benefit that Group Life insurance provides your employees, until you realise **the cost of skipping it.**



We've paid over
USD 40 million
in life and disability claims to our corporate customers



A case of living benefits

1 in 5

employees have claimed for living benefits which means they were able to get access to their policy benefits while they were still alive

1 in 6

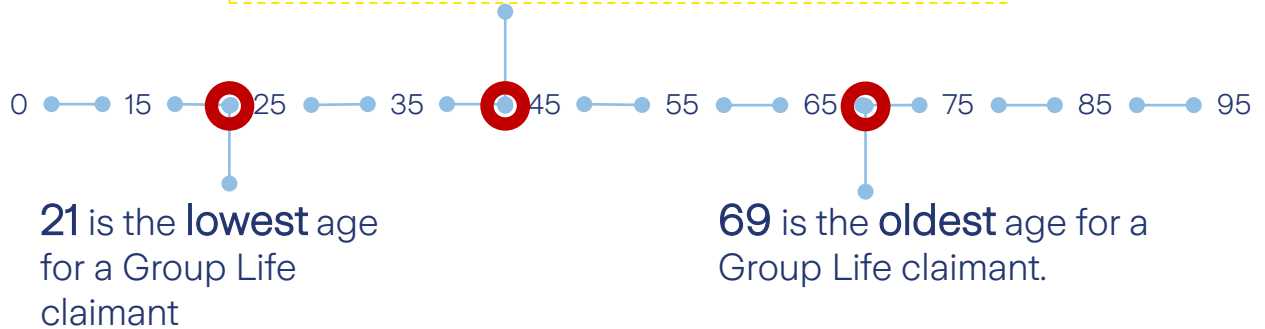
claims were due to an employee's disability, which means that the company was able to provide them with an ongoing salary

\$1.4m

was paid out as income protection, which means that an employee will continue to receive a salary even if they are sick or injured and can't work for a long time

Our Group Life claimant is young. Very young.

42 is the **average** age for a Group Life claim. This is 9 years earlier than our individual life industry benchmark.



40 is the **average** age for disability claims paid

Claims for **living benefits** are made at a time of peak financial responsibilities



Going beyond just a salary

Superpowering employees with living benefits

38%

Temporary Total Disability

Financial help provided to employees who are in recovery from an illness or injury to replace their salary for a maximum period of one year

22%

\$ Income Protection

Continued payment of an employee's salary in the event of a serious illness or the inability to work for extended periods

40%

Permanent Partial or Total Disability

Lumpsum payment to an employee if he or she can't work anymore due to an illness or injury



Claims you can bank on

We've
paid out

98%

of all Group Life
claims during the
last three years.

Simply Care

is our claims strategy and it means being helpful, quick to respond and keeping you informed so that you remain confident in our ability to deliver on our promise.



A legacy you can trust,
wherever you are

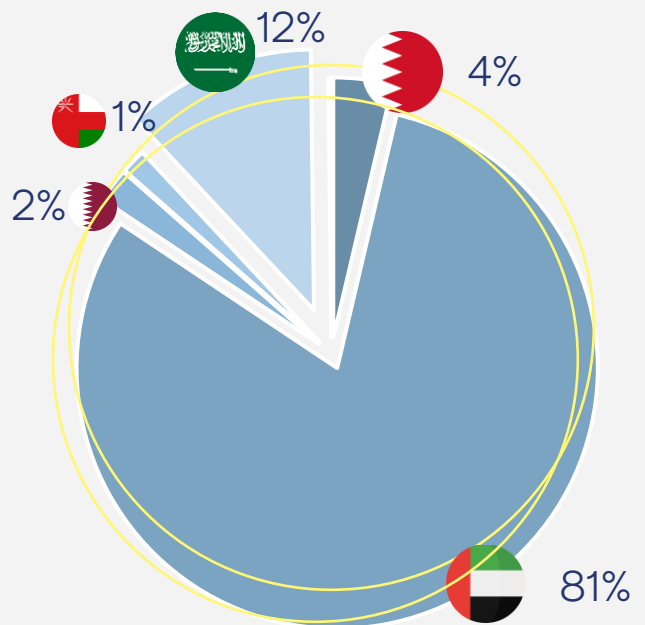
\$ 44,326,144,178

the amount that we insure on
behalf of our clients

Across

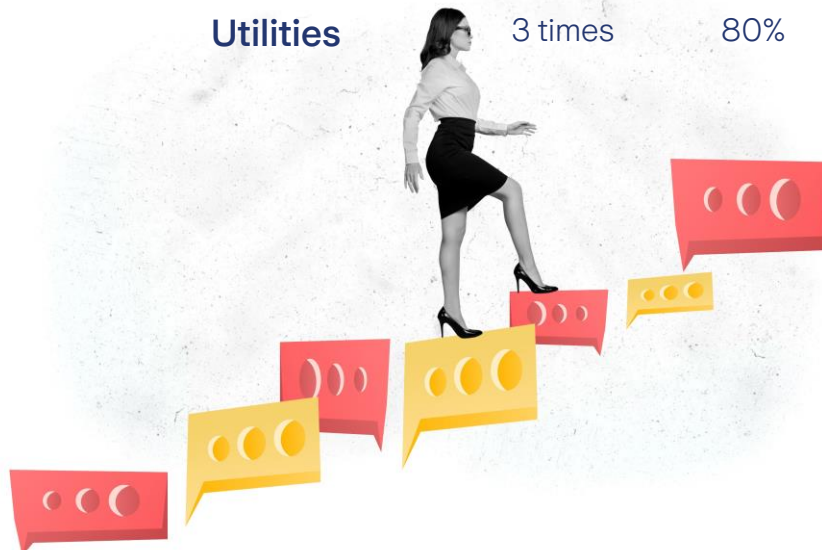
5

countries in
the GCC



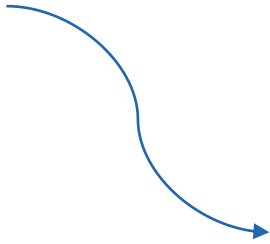
Mapping employee benefits to industries

	Group Living		Group Life
	Salary multiples	Salary percentage	Salary multiples
Accommodation & Food	2 to 4 times	-	2 to 4 times
Advertising & Marketing	4 to 5 times	71%	4 to 5 times
Agriculture & Food	2 to 5 times	60%	3 to 5 times
Building Materials	5 times	-	5 times
Construction	2 to 3 times	75%	2 to 3 times
Education	2 to 3 times	-	2 to 3 times
Engineering	2 to 6 times	60%	3 to 6 times
Entertainment & Recreation	4 to 5 times	60%	4 to 5 times
Financial Services	3 to 6 times	69%	3 to 8 times
Healthcare	3 to 4 times	69%	3 to 4 times
Manufacturing	3 to 6 times	77%	3 to 8 times
Oil & Gas	2 times	55%	2 to 5 times
Professional Services	2 to 6 times	66%	3 to 8 times
Real Estate	2 to 3 times	-	2 to 3 times
Retail	3 to 4 times	75%	3 to 4 times
Transportation & Warehousing	3 to 4 times	73%	2 to 8 times
Utilities	3 times	80%	3 times



The life of your company, is a life worth insuring

Click to watch our manifesto



Talk to us about your employee benefit needs



www.zurich.ae/grouplife



Zurich International Life is a business name of Zurich International Life Limited. Zurich International Life Limited is fully authorised under the Isle of Man Insurance Act 2008 and is regulated by the Isle of Man Financial Services Authority which ensures that the company has sound and professional management and provision has been made to protect policy owners. For life assurance companies authorised in the Isle of Man, the Isle of Man's Life Assurance (Compensation of Policyholders) Regulations 1991, ensure that in the event of a life assurance company being unable to meet its liabilities to its policy owners, up to 90% of the liability to the protected policy owners will be met. The protection only applies to the solvency of Zurich International Life Limited and does not extend to protecting the value of the assets held within any unit-linked funds linked to your policy. Not for sale to residents or nationals of the United States including any United States federally controlled territory. Zurich International Life Limited is registered in Bahrain under Commercial Registration No. 17444 and is licensed as an Overseas Insurance Firm – Life Insurance by the Central Bank of Bahrain. Zurich International Life Limited is authorised by the Qatar Financial Centre Regulatory Authority. Zurich International Life Limited is registered (Registration No. 63) under UAE Federal Law Number 48 of 2023, and its activities in the UAE are governed by such law. Zurich International Life Limited provides life assurance, investment and protection products and is authorised by the Isle of Man Financial Services Authority. Registered in the Isle of Man number 020126C. Registered office: Zurich House, Isle of Man Business Park, Douglas, Isle of Man, IM2 2QZ, British Isles. Telephone +44 1624 662266 www.zurichinternational.com