

2021 Customer Benefits Paid Report

We've got you covered

Middle East retail life insights
January 2018 to December 2020



Our latest report explores key health risk trends in the Middle East that emphasise the need for early action and sufficient coverage. Having paid out USD 136 million in customer benefits, including USD 3.9 million in COVID-19 related claims, you can rely on us to be ready for life.



Heart attack and stroke are the highest health risks



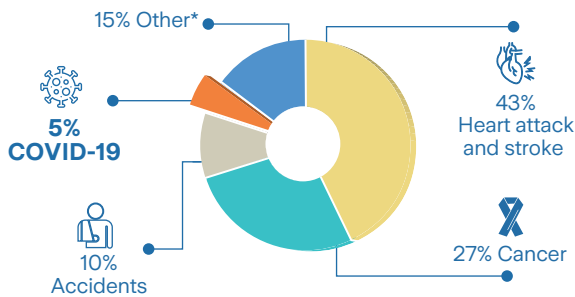
50% of claims paid out were living benefits, mainly caused by critical illness



COVID-19 is the fourth highest cause of death

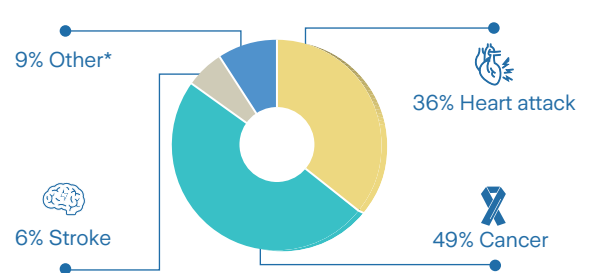
A closer look at topmost health risks

Causes of life claims paid



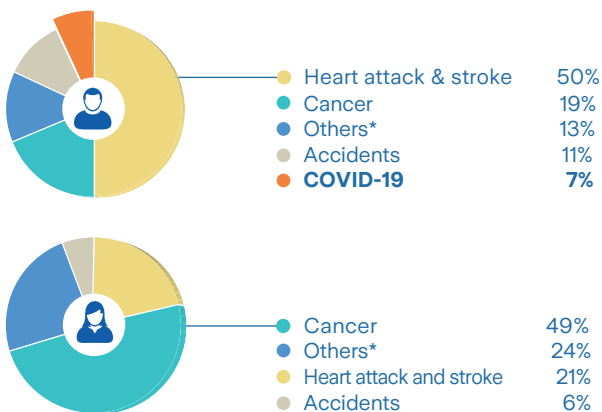
*Coma, Pneumonia, Pancreatitis, Unspecified Natural causes, Organ Failure

Causes of critical illness claims paid



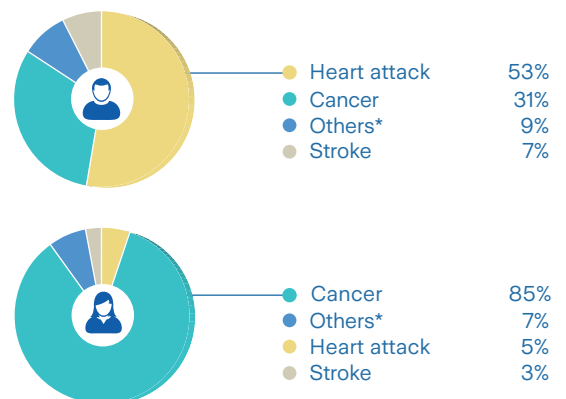
*Motor Neurone disease, Multiple Sclerosis, Parkinson's, Coma, Organ Failure

Causes of life claims by gender



*Coma, Pneumonia, Pancreatitis, Unspecified Natural causes, Organ failure
Source: Zurich International Life - Bahrain, UAE and Qatar (2018-2020)

Causes of critical illness claims by gender



*Motor Neurone disease, Multiple Sclerosis, Parkinson's, Coma, Organ Failure



Heart attacks and cardiovascular diseases (CVDs) are on the rise in the UAE with the threshold of heart attack incidence now falling between 30-40 years of age.
Source: Gulf News, March 2021



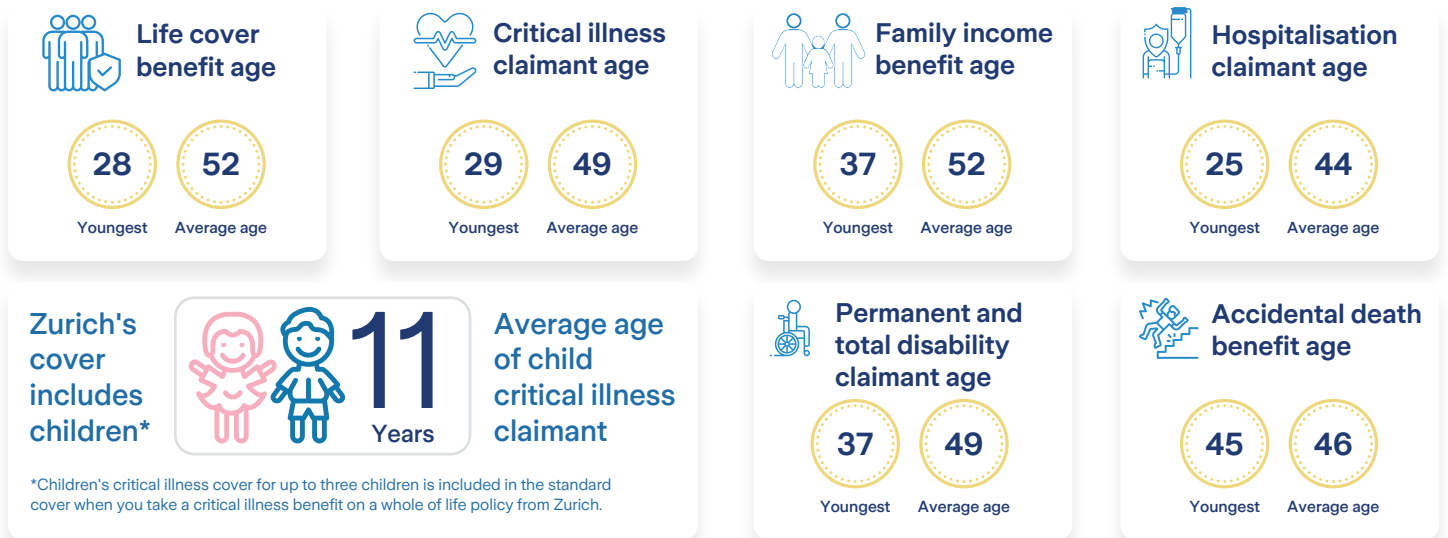
Cancer is a bigger epidemic than COVID-19 globally if we analyse the data over the past century. It is the second leading cause of death in the world.
Source: Khaleej Times, Feb 2021



Heart diseases is the top cause of death in Bahrain and Qatar.
Source: IHME, 2019

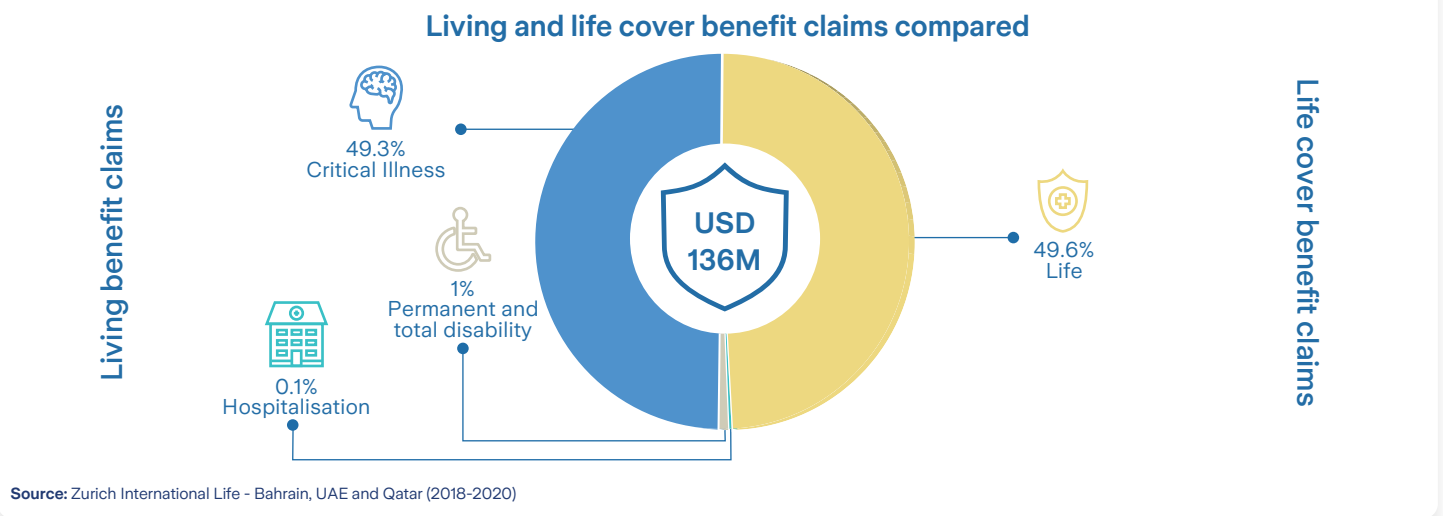
Health risks occur sooner than we expect

The average age of customers under life benefits claims is 52 years and critical illness benefits is 49 years. Premiums are cheaper and it's easier to purchase additional cover when you're young and healthy, so take early action.



Consider the prevalence of critical illness

Half of our total customer benefits paid out were life cover claims, while the other half were living benefits such as critical illness claims. It's key to also insure against living eventualities and protect your family's financial well-being as you recover.



The power of prevention

12% of our life insurance applicants were found to be overweight

5.6% had raised blood sugar levels

The UAE is now the number one in the world when it comes to COVID-19 vaccination rates.

Source: Khaleej Times, 23 May 2021

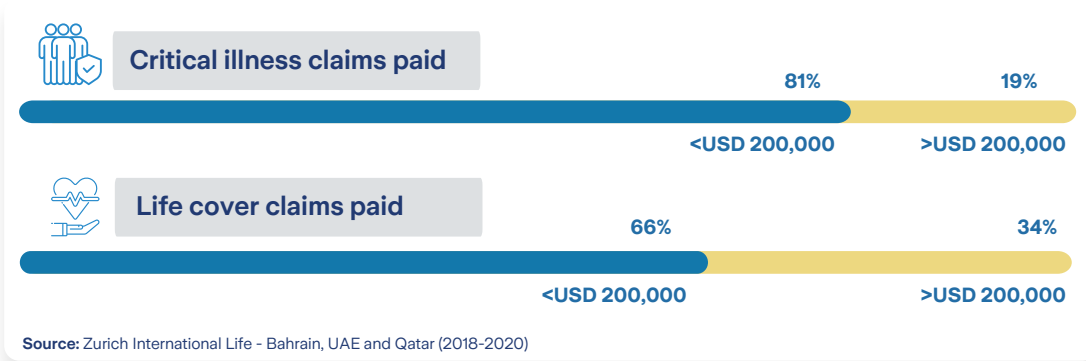
Early prevention measures such as healthy eating, regular exercise health check-ups ensure mental and physical well-being and can reduce the risk of disease.

99% of all life insurance applications we received were accepted by us. Whether you have a pre-existing condition or your insurance tests reveal health conditions unknown to you, we will make every effort to offer you insurance cover.

Source: Zurich International Life - Bahrain, UAE and Qatar (2018-2020)

Peace of mind when you need it most

Majority of our customers who claimed on life had less than USD 200,000 of cover. Ensure you have enough cover to look after your future financial needs in case the worst happens.

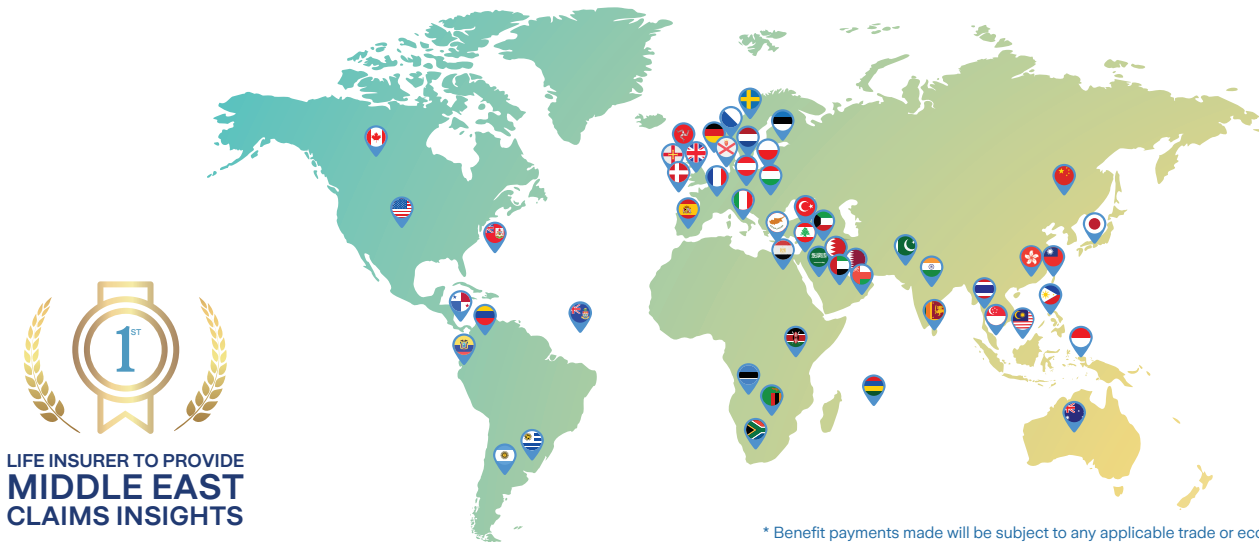


Calculate your cover in a few minutes here >

Source: Zurich International Life - Bahrain, UAE and Qatar (2018-2020)

We've got you covered, wherever you go

We have paid customer benefits in over 53 countries across the globe. We will do our best to pay your benefit claim, wherever you are.*



LIFE INSURER TO PROVIDE MIDDLE EAST CLAIMS INSIGHTS

* Benefit payments made will be subject to any applicable trade or economic sanctions.

You can count on us

Over the last three years, we paid out USD 136 million in customer benefits in the Middle East, a 23% increase in claims paid. With our risk expertise, financial strengths and industry recognition we are committed to maintaining our customers' trust in us to keep them ready for life.



100+ years of collective expertise across our underwriting team who helped protect 38,786 families in the most challenging period.

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

90% of customer benefits were paid out within three days on receipt of all satisfactory documents.

Source: Zurich International Life - Bahrain, UAE and Qatar (2018-2020)

Our customers matter the most

Our customers in the region tell us how they faced and overcame a life-altering critical illness. We thank Judie, Richa and Shankar for their courage in sharing their experience and advice.*



Judie, 39 years



Richa, 45 years



Shankar, 46 years

*Videos are available upon request



Covered for COVID-19

We were honoured to support the families of our customers who claimed due to pandemic in 2020. In the unfortunate event of a death or hospitalisation benefit claim, where the underlying cause is COVID-19, we will pay your claim.



USD 3.9 million

Total COVID-19 related customer benefits paid



98%

of COVID-19 related benefits paid



Zurich Tele-interview service

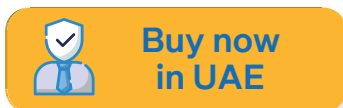
Offered in the UAE as an alternative to physical medical tests*

*Applicable on mortgage and facility policies of up to USD 2 million life cover

We stay focused on our customers and are delighted to receive encouraging feedback about our claims experience and service. Rest assured, you can continue to trust us to deliver on our promise to you.



Source: Customer TNPS verbatims - Zurich International Life - Bahrain, UAE and Qatar (2018-2020)



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