

The People Protection Report 2026

United Arab Emirates

Understanding Group Life claims trends and outcomes (2023-2025)

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This report analyses Group Life claims paid by Zurich International Life Limited in the United Arab Emirates between 2023 and 2025. The findings are based on a three-year dataset and include claims across all distribution channels, including brokers and direct customers.

Things that stand out

Life-changing events are happening earlier than expected

Life and disability claims occurred as early as age 22, with most occurring between ages 39 and 50.

Prevention and early detection can make a difference

3 in 5 life claims paid were caused by cardiovascular disease and cancer.

Mental wellbeing is impacting people and performance

1 in 7 disability claims paid were linked to mental health-related conditions.

The biggest financial impact of disability is often the loss of income

79% of disability benefit claims paid were linked to Temporary Total Disability and Income Protection benefits.

Living benefits are becoming increasingly important

27% of all claims paid supported employees through illness and injury.

Critical illness is a growing workforce risk

3 in 5 personal protection claims paid were for Critical Illness benefits.

Building a confident workforce through meaningful protection

“The most effective employee benefits are built on a deep understanding of the challenges people face throughout their working lives. Our claims experience gives us a clear view of the health, wellbeing and financial pressures facing today's workforce, and it helps employers understand what really matters to their people. One truth stands out in this report. Life-changing events often happen long before retirement, in the years when careers, families and financial responsibilities are at their peak. Life cover remains essential, but our data also shows the growing importance of benefits that support employees through illness, injury and disability while they're still working.”

As employers compete for talent, comprehensive benefits have become a real differentiator. Protection that goes beyond traditional life cover helps strengthen financial wellbeing, build confidence in the future and create workplaces where people feel genuinely supported at every stage of life. ”

Ashika Tailor

Head of Distribution – ME Corporate Life and Pensions

Behind every claim is a life, a family and a future

We've paid over **USD 37.83 million** in group life and disability claims in the United Arab Emirates.

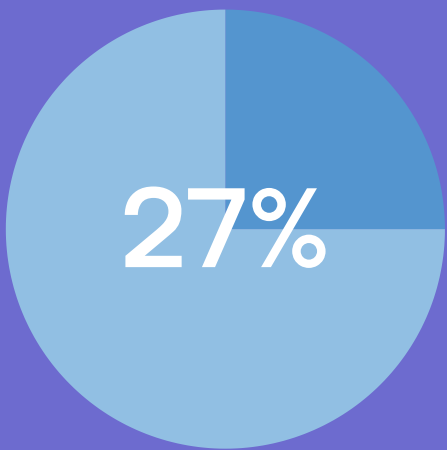
The value of employee benefits is best understood through the lives they help protect and the futures they help preserve. Whether facing a serious illness, disability or loss, financial protection can help safeguard livelihoods, protect futures and ease financial uncertainty.

USD 27.59
million paid in group life
claims



USD 10.24
million paid to support
employees facing illness
and injury

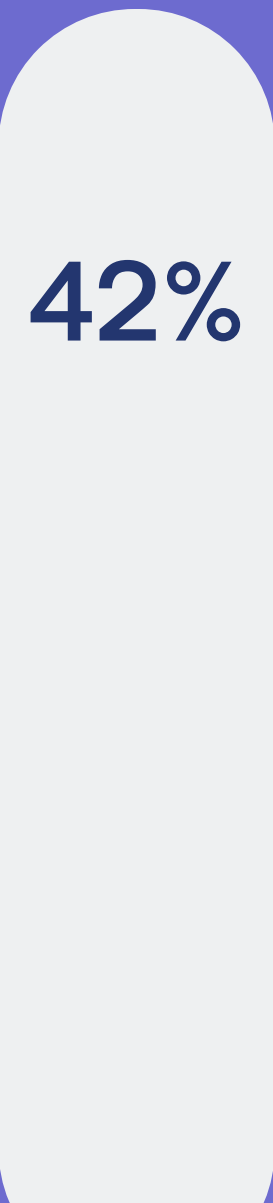
Supporting employees through illness, injury and recovery



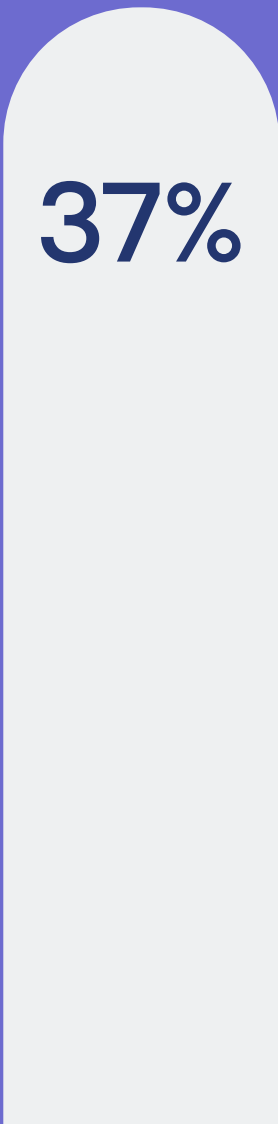
27% of the claims paid were for living benefits

Lost income is one of the biggest risks employees face

79% of disability benefit claims paid were for Temporary Total Disability and Income Protection, highlighting the importance of income replacement when illness or injury disrupts an employee's ability to work.



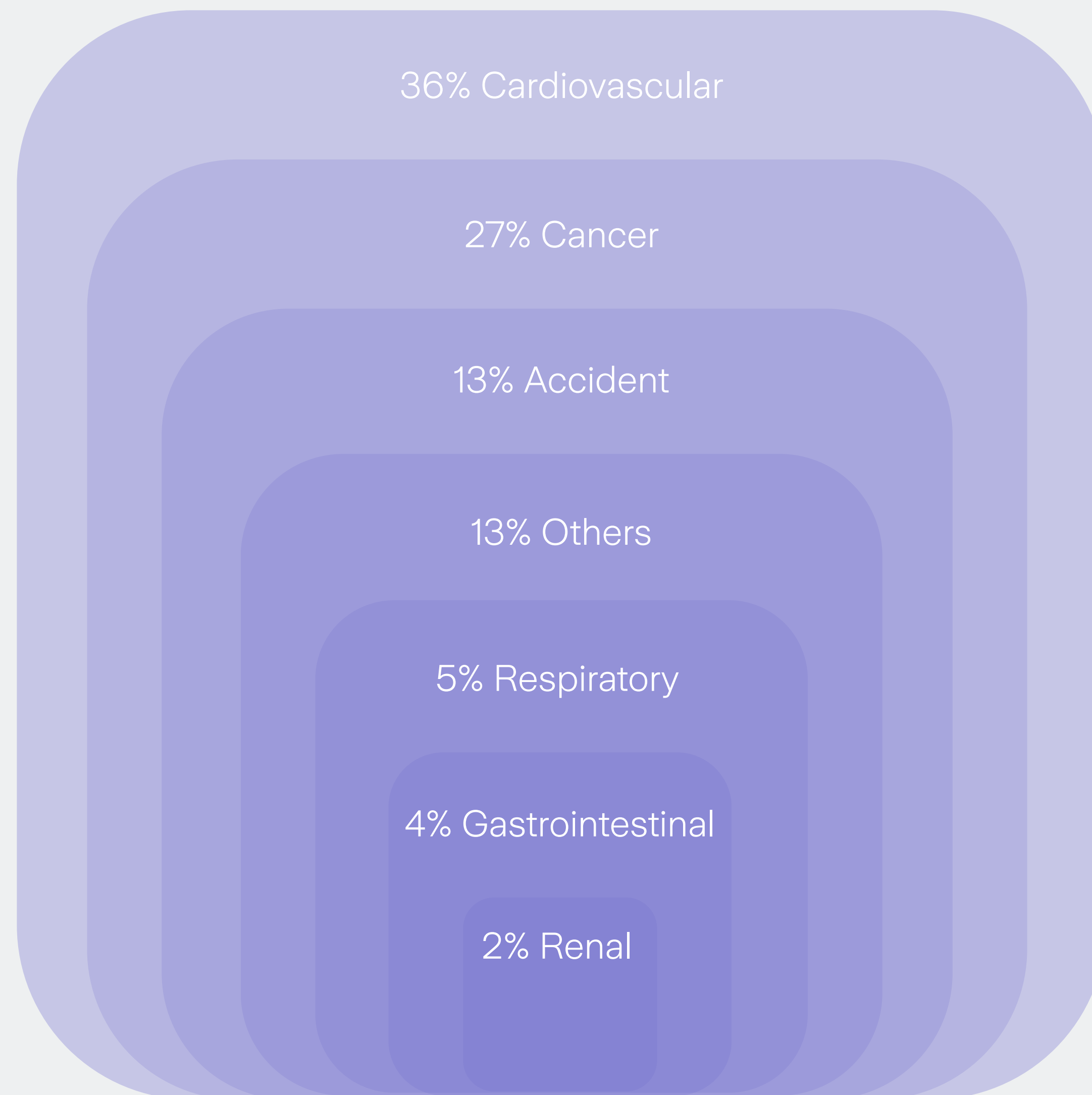
42% Temporary Total Disability
Provides a payment to the employer for up to two years to help meet salary costs when an employee is temporarily unable to work due to illness or injury.



37% Income Protection
Provides a percentage of continued income if illness or injury prevents an employee from working for an extended period.



21% Permanent Partial or Total Disability
Provides a lump sum payment if an employee becomes partially or totally disabled due to illness or injury.



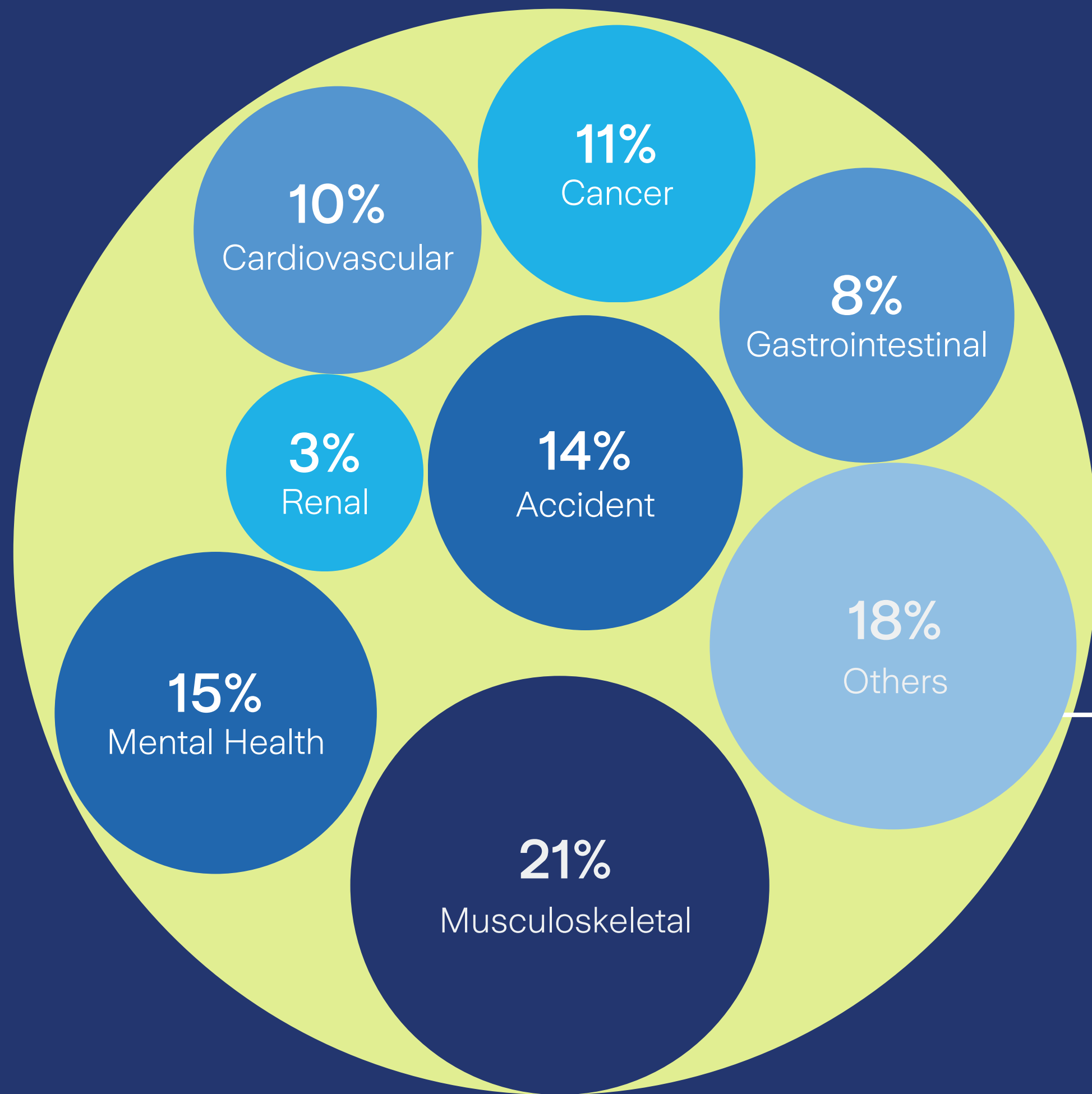
The health risks: life cover claims

Nearly 3 in 5 life claims were caused by cardiovascular disease and cancer:

- Our youngest life claim involved an employee aged just 24.
- Cardiovascular-related claims: Youngest age: 25 | Average age: 50.
- Cancer-related claims: Youngest age: 26 | Average age: 47.

Life-changing events can occur much earlier than expected. Employers can play an important role by promoting prevention, early detection and healthier lifestyles to support better long-term health outcomes.

The health risks: Disability claims



Disability claims affected employees as young as **22**, with an average age of **48**.



Nearly **1 in 2** disability claims were linked to musculoskeletal conditions, accidents and mental health-related conditions.

Others mainly include:

- Auditory
- Autoimmune
- Blood
- Central Nervous System
- Gynecological
- Neurological
- Respiratory
- Sensory

Disability claims are driven by a diverse range of physical and mental health conditions. Benefits that provide income replacement and financial support can help employees maintain financial stability while focusing on recovery and, where possible, a return to work.

Critical illness: a growing workforce risk

3 in 5 personal protection claims were for Critical Illness benefits



Critical Illness claims affected individuals as young as 19, with an average age of 50.
91% of claims were linked to cancer, heart attack and stroke.

A serious illness can affect far more than an employee's health. Beyond treatment and recovery, employees may face financial pressures that impact savings, family commitments and future plans. Critical Illness benefit provides a lump-sum payment following the diagnosis of a covered illness, helping employees focus on recovery rather than financial uncertainty.

The true cost of serious illness extends beyond medical expenses

A Critical Illness benefit payout can help interrupt the financial domino effect that often follows a serious diagnosis.

Source: Zurich Middle East - UAE retail claims dataset: 2023 to 2025

Learn more >



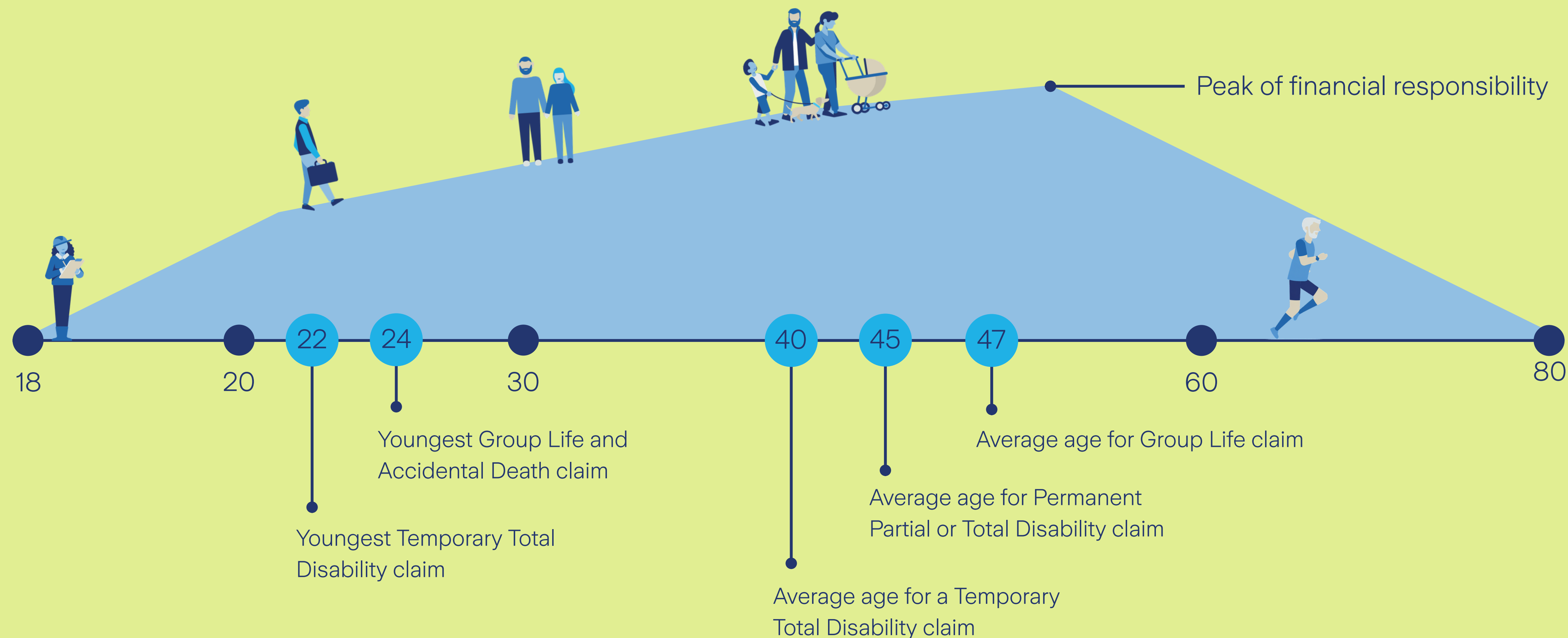
The future of employee protection goes beyond life cover

“We launched Critical Illness cover last year in response to a clear pattern in our claims: serious illness hitting people in their peak earning years, with financial fallout that goes well beyond medical bills. Alongside income protection and disability benefits, it marks a shift from cover that pays out after a loss to cover that carries employees through one. We’ve also opened group protection up to businesses with as few as five employees, so start-ups and SMEs can offer the same quality of cover as the largest organisations. Value is created when protection reaches the people who need it and delivers when they call on it.”

Faizan Shaikh
Head of Corporate Pricing

Life-changing events are happening *earlier than expected*

Most claims occurred between ages 39 and 50, long before retirement and during years of peak financial responsibility. Financial protection can help employees feel more confident about the future when family commitments, education costs and long-term financial goals are at their highest. This is why protection benefits remain a valued part of an employee benefits programme.



Built around what people value



The most effective employee benefits start with a clear understanding of what employers and employees genuinely value. Innovation helps us turn those needs into practical solutions that are relevant, accessible and easy to engage with. Along the way, strong partnerships and technology play an important supporting role, helping us work more efficiently with brokers and employers and deliver better experiences for the people who rely on these benefits. When those elements come together, protection stops being paperwork and starts being something employees actually engage with and rely on.

David Howard

**Head of Propositions and Partnerships,
ME Corporate Life and Pensions**

Benchmarking employee protection benefits across industries

The benchmarks here reflect the employee Group Protection benefits most commonly provided across our portfolio. They can serve as a useful reference when evaluating existing arrangements or building a new employee benefits plan.

Benefit structures can vary significantly by industry, workforce demographics and financial responsibilities. Whether reviewing an existing plan or designing a new one, the most effective solutions balance affordability with appropriate levels of protection.

Talk to us about designing an employee benefits strategy tailored to the needs of your workforce.

Industry	Multiples of salary	GL	IP	AD	PPTD	TTD	CI
Agriculture and Livestock	4						
Business Services	4						
Education	3						
Financial Services	4						
Fast-Moving Consumer Goods	6						
Healthcare	3						
Hospitality Services	3						
Manufacturing	5						
Oil, Gas and Energy	3						
Public/Government Services	4						
Real Estate and Construction	3						
Retail	3						
Transportation	3						

GL = Group Life | IP = Income Protection | AD = Accidental Death | PPTD = Permanent Partial or Total Disability | TTD = Temporary Total Disability | CI = Critical Illness

Building resilience through employee benefits

Employee benefits are entering a new era, and I've joined Zurich to help shape what that looks like across this region. People are working longer, living with more complexity and expecting more from the employers they choose. Benefits are one of the strongest signals a company can send about how it values its people. Get them right and you protect your workforce, your reputation and your ability to grow.

That's why I'm excited about what's coming next. Our upcoming Personal Resilience Report has been developed in partnership with Oxford Research and Development Partners. It gives employers a clearer view of what makes their people resilient across their psychological, physical, social, financial and digital lives, and how benefits can strengthen each of those areas. The trends in this claims report already point in the same direction. The businesses that put protection at the centre of their people strategy are the ones that thrive.

Matthew Whitehouse
Head of Corporate Life and Pensions

The growing impact of mental health

1 in 7 disability claims paid were linked to mental health-related conditions



Mental health is increasingly influencing employee wellbeing, engagement and workplace performance, making it an important consideration for employers looking to support a healthy and sustainable workforce.

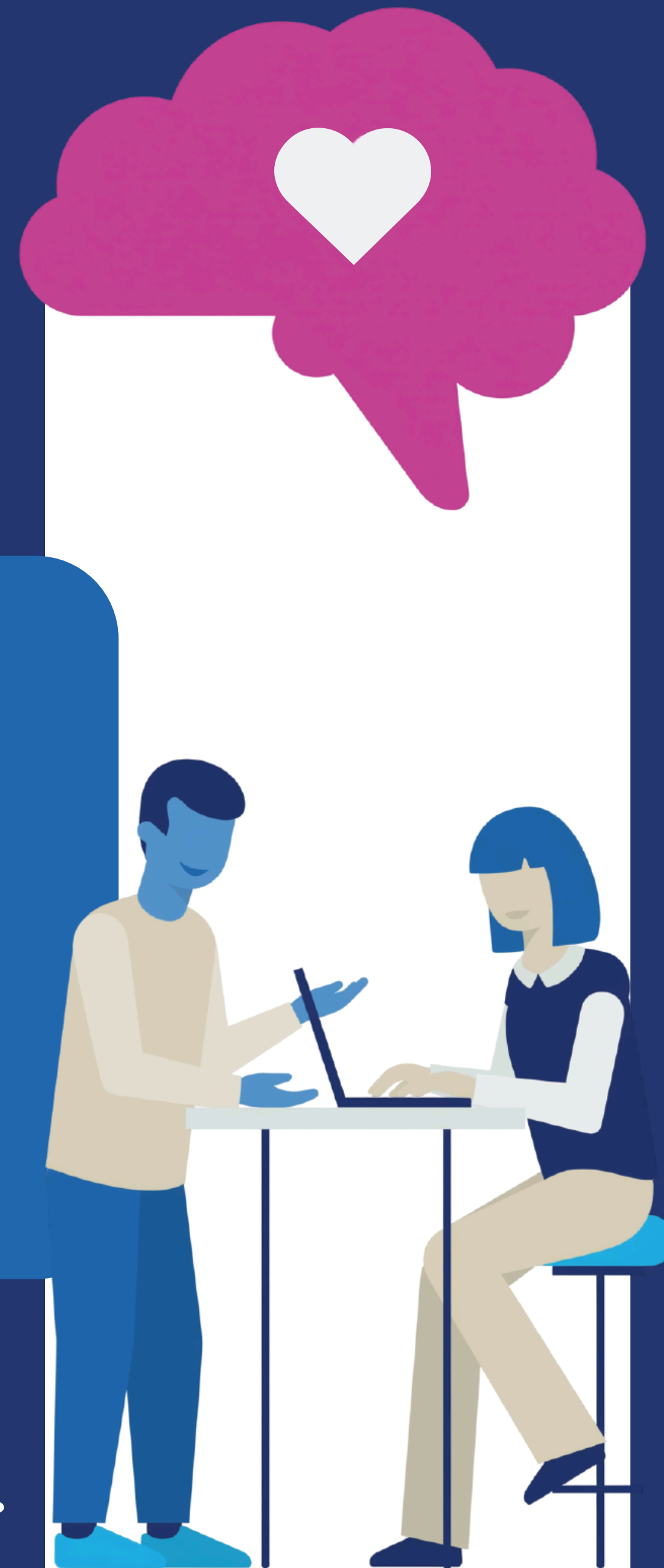
The workforce driving growth is also among the most affected:

- Around 1 in 7 Gen Z and Millennials are projected to live with a mental health condition in 2026.
- Anxiety and depression account for 55% of recorded mental health conditions in 2026.

Estimated impacts on people and productivity in the UAE by 2030:

- 1 in 7 people living in the UAE could be affected by a mental health condition.
- AED 17 billion estimated annual productivity losses linked to reduced workforce participation and increased absenteeism.
- 66 healthy days lost annually by an individual living with a mental health condition, compared to just 0.2 days of excess sick leave for mental health reasons.

Source: Zurich Insurance Group, The Value of Mental Health Report 2026 – UAE.



Focus on mental health

👂👂 Mental health has become one of the most important wellbeing conversations in the workplace, and our claims data shows why. The impact reaches beyond the individual and shapes attendance, performance and how people show up for their teams. Yet stigma and a lack of awareness still hold many employees back from asking for help.

The employers making the biggest difference treat mental wellbeing as a combination of culture, awareness and practical action. Healthy work-life balance, psychologically safe workplaces and easy access to support all help people speak up sooner and feel more connected at work.

Financial security matters too. Knowing that protection and savings are in place takes some of the weight off during difficult periods. Together, wellbeing initiatives and financial protection help people focus on what matters most: their health, their families and their goals. 🗨️🗨️

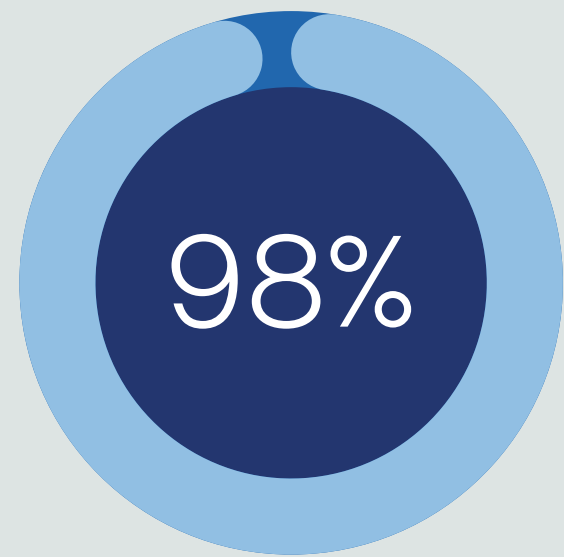
Dr. Khatchik Kinoyan
Chief Underwriter



A partnership you can count on

When employers choose Zurich, they're choosing a partner committed to delivering on the promise of employee protection through reliable claims support, service excellence and long-term financial strength.

We deliver when it matters



98% of all life and disability claims were paid.

The remaining 2% were not paid due to policy conditions not being met, waiting periods not being reached or minimum disability thresholds not being satisfied.



4.7 stars

UAE's highest-rated life insurance brand - August 2026.



72 hours average time taken to pay a claim. On receipt of all required claims documentation.



Winner

Life Insurer of the Year and
UAE Insurer of the Year

We believe protection should be accessible to every business

All employers share a common goal: helping their people feel financially secure. We believe employee protection should be within reach for every business. That's why we continue to make protection accessible, flexible and relevant for organisations across the region.

98%

of employees were accepted without medical assessments, helping employers provide protection with minimal complexity.

Continuation of protection offer

Helping employers offer departing employees continued protection through a personal plan.

SMile

Protection built for SMEs

Making employee protection more accessible for start-ups and small businesses, with cover available from as few as five employees.

Learn more 

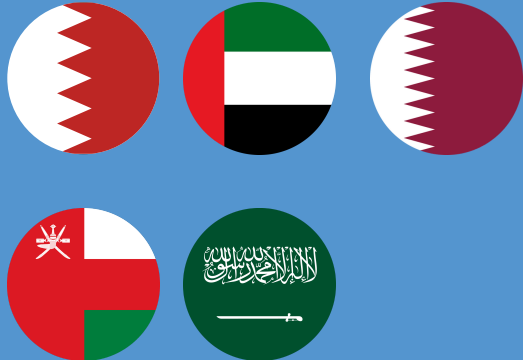


USD 60+ billion

Total Group Protection cover.

688

Group Life plans covering **113,000** employees.



Global expertise, delivered through our branches and partners.

Passive War Risk

Included as part of our commitment to helping employers provide broader protection in an increasingly uncertain world.

Learn more 

Protect your people

Because every employee deserves protection through life's most important moments.

Watch our manifesto >

And the life of your company
is a life worth insuring.



Let's build an employee benefits strategy that works for your people and your business.
Connect with our employee benefits experts.

Follow us @ZurichMiddleEast  www.zurich.ae



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