



# A life worth insuring

Understand key health risk trends in the Middle East so you can take early action to be financially ready



## Keeping our promise to you

We've paid customer claims amounting to more than **USD 160 million**, with 98% of all life claims paid out.

We remain committed to supporting you when you need us the most so you can be ready for life.



**1 out of 4** claims submitted were within three years of policy inception and **85%** of those were from customers who were accepted at standard premium rates



**45%** of all cancer claims by women were for breast cancer

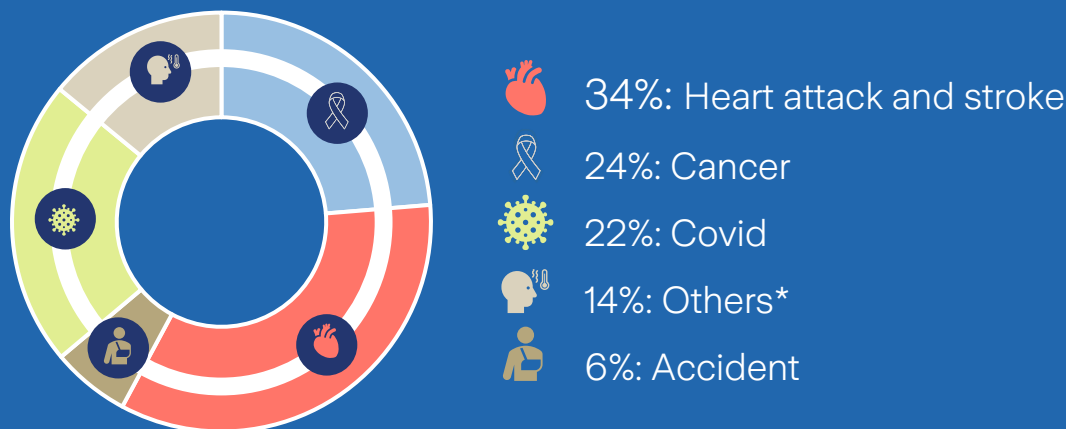


**Heart attack, stroke and cancer** continue to be the leading causes of life and critical illness claims

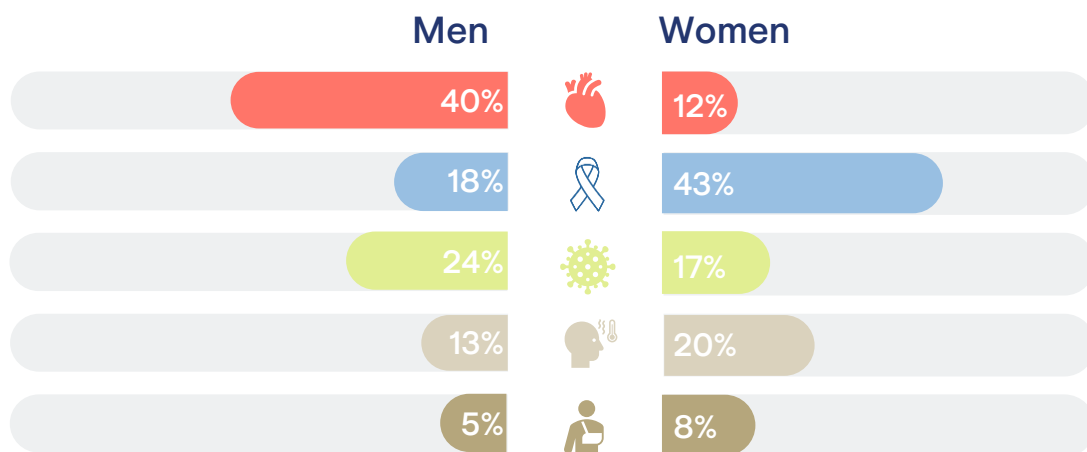
# Addressing death to better prepare those we leave behind

The most common reasons for insurance claims related to loss of life in the Middle East are heart attack, stroke and cancer. The impact of Covid remained strong even though the number of cases reduced in the last year.

## Leading causes of death claims paid out in the Middle East



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



## It's happening sooner than we realise

27 years is the **youngest** age for a life cover claim

80 years is the **oldest** age for a life cover claim

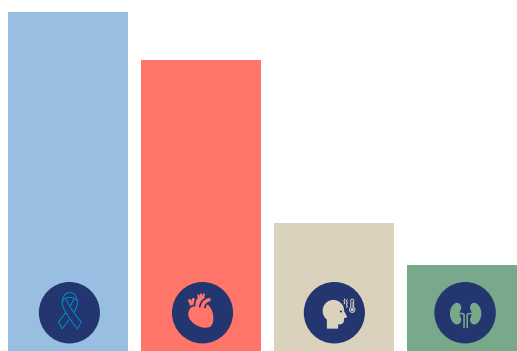


54 years is the **average** age for a life cover claim

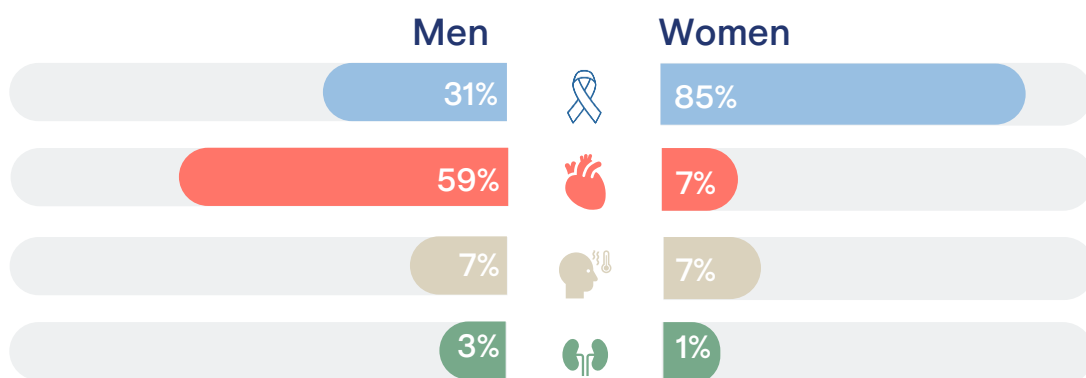
# The strength to survive

## Leading causes of critical illness claims in the Middle East

- 49%: Cancer
- 41%: Heart attack and stroke
- 7%: Others\*
- 3%: Renal failure



\*Motor Neurone disease, Multiple Sclerosis, Parkinson's, organ failure, major organ transplant, benign brain tumour



## Health is unguaranteed, regardless of age or fitness

27 years is the **youngest** age of a critical illness claimant

84 years is the **oldest** age of a critical illness claimant



49 years is the **average** age of a critical illness claimant



2 years is the **youngest** age of a child critical illness claimant\*\*

\*\*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 up to USD 15K only.

# Protect yourself and your promise to the ones you love



**50%**

Half of our total customer benefits paid out were life cover claims

**50%**

Half of our customer benefits paid were for living benefits like critical illness, disability, hospitalisation etc.

**17%** > USD 200K



**83%** < USD 200K

**Critical illness  
benefit paid**

## Mind the gap

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

**27%** > USD 200K



**73%** < USD 200K

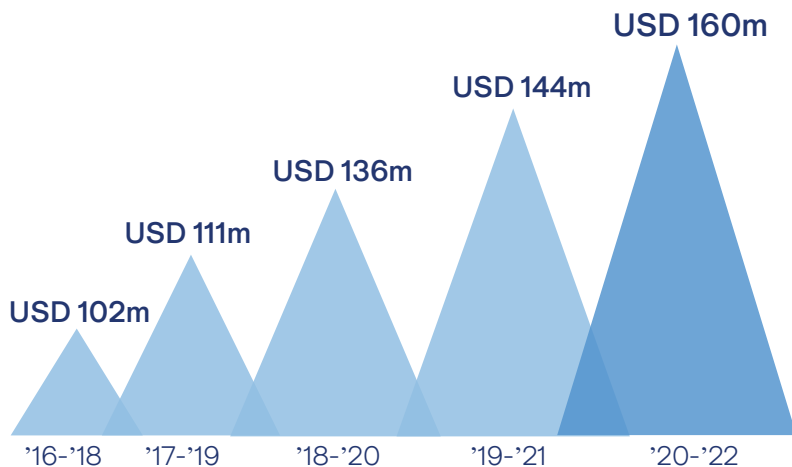
**Life cover  
benefit paid**

# A life worth living is a life worth insuring

Life and critical illness insurance from Zurich

For the past three years, we've provided our customers in the Middle East with benefits totalling over USD 160 million. Backed by solid financial ratings and widespread recognition within the market and industry, you can trust Zurich to fulfill our promise to you, providing you with the peace of mind you deserve.

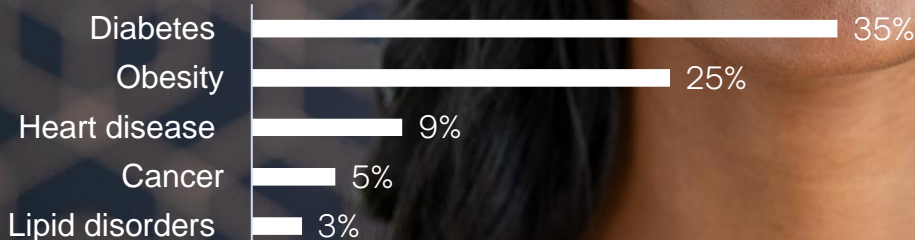
**We've paid out  
customer  
benefits  
totalling over  
USD 160 million**



## Come as you are

Even if you have pre-existing health conditions

**97%** of all applications received by us are accepted



# You're our priority

We ensure your claims are paid. Period.

98%

of all life claims paid over last 3 years

96%

of all critical illness claims paid over last 3 years

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

Time matters

72 hrs.

Average time to pay a claim\*

*\*on receipt of all satisfactory documents*



24 hrs.

Fastest claim payment made



Incredible and amazing way to deal with the claim submitted at a time of agony and pain in our family.

Richard D'Souza



Zurich treats us like a family member. During my tough times, they helped me faster than any insurance company in the world.

Mohammed Ezaz



Very professional institution. Delivering what they have promised and fulfilling your needs in a timely manner.

Mohamed Kojar

# With you, wherever you'll go

We've paid customer claims in 70 countries across the world.\*



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

## Why we do what we do



**Ajay Dewan**

“Financial burdens are the secret killer.”



**Cindy Cruz**

“Get insurance when you are young.”



**Sneha Bhatia**

“With insurance you invest in your life first.”

## Get started today



Calculate how much you need



Learn about our products