

The Value of Life

Helping you navigate life and health trends in
the UAE so you can act early to be ready for life.



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This report is structured around three focus areas



Life



At Zurich, our customer claims data gives us unique insight into the reasons people live longer and the reasons lives are lost. By sharing these insights, we help highlight the key life risks in the UAE and underscore the importance of early action and having the right level of financial cover in place for the ones you love.

Physical health



As a provider of critical illness solutions, we also have insight into the most significant physical health risks facing people in the UAE. This data helps bring these risks into focus and reinforces the need for early intervention and adequate financial planning.

Mental health



This year, the report also shines a spotlight on mental wellbeing in the UAE, an area of growing importance for individuals, families and communities. Drawing on local findings from a global Zurich survey, the report explores how mental health challenges are affecting people at different life stages, often alongside major responsibilities at work and at home.



The value of life lies in who we live for

“The true value of life is measured by the moments we share, the relationships we nurture, and the people whose hopes and dreams depend on us.

This year's report marks the 14th edition of our Customer Claims Report, and it reflects how our understanding of risk continues to evolve. This year, we have broadened the lens to include mental health in the UAE, recognising its growing impact on how people live, work, and care for others.

Our claims data, together with recent events in the region, are powerful reminders that life is inherently uncertain. Acting early is not just practical planning; it is an expression of love and responsibility, for ourselves and for those who rely on us. It's about making conscious choices today, so that when uncertainty does arise, we are better prepared to protect what matters most.

Shilpa Chitanand

Head of Retail Distribution





Things that stand out

The paradox of living longer and dying sooner

The youngest age for a death claim is down by two years (**25 years**), while the oldest age for a death claim is up by ten years (**90 years**) since 2020.

Women face a growing heart-health risk

Deaths caused by heart attacks and strokes among women are now **four times** higher than in 2020.



Growing reliance on critical illness protection

3 out of every 5 claims are for critical illness protection reinforcing the importance of financial readiness during a serious illness.



Mental health is a growing but often invisible health burden

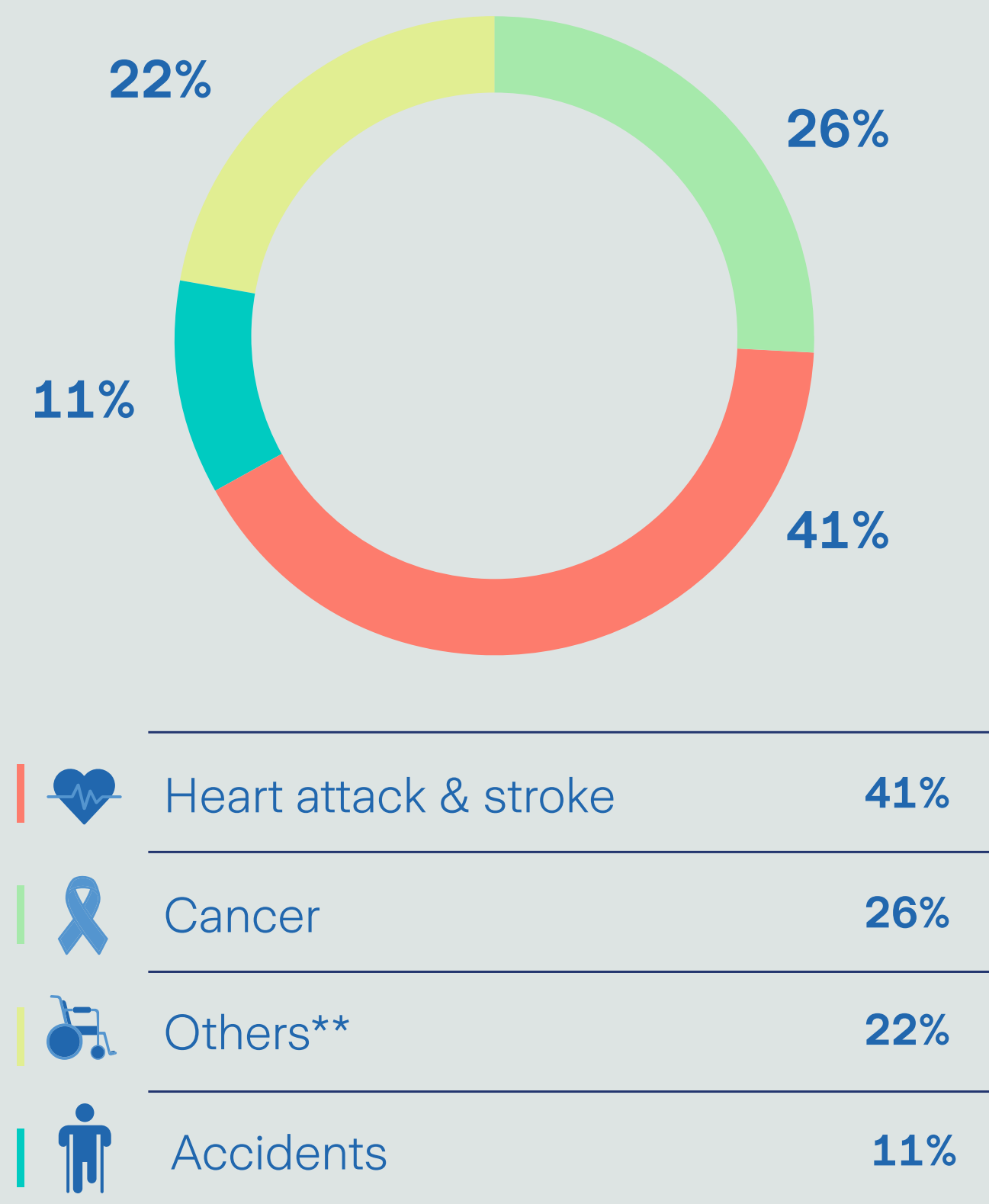
1 in 7 people in the UAE could be living with a mental health condition by the year 2030.



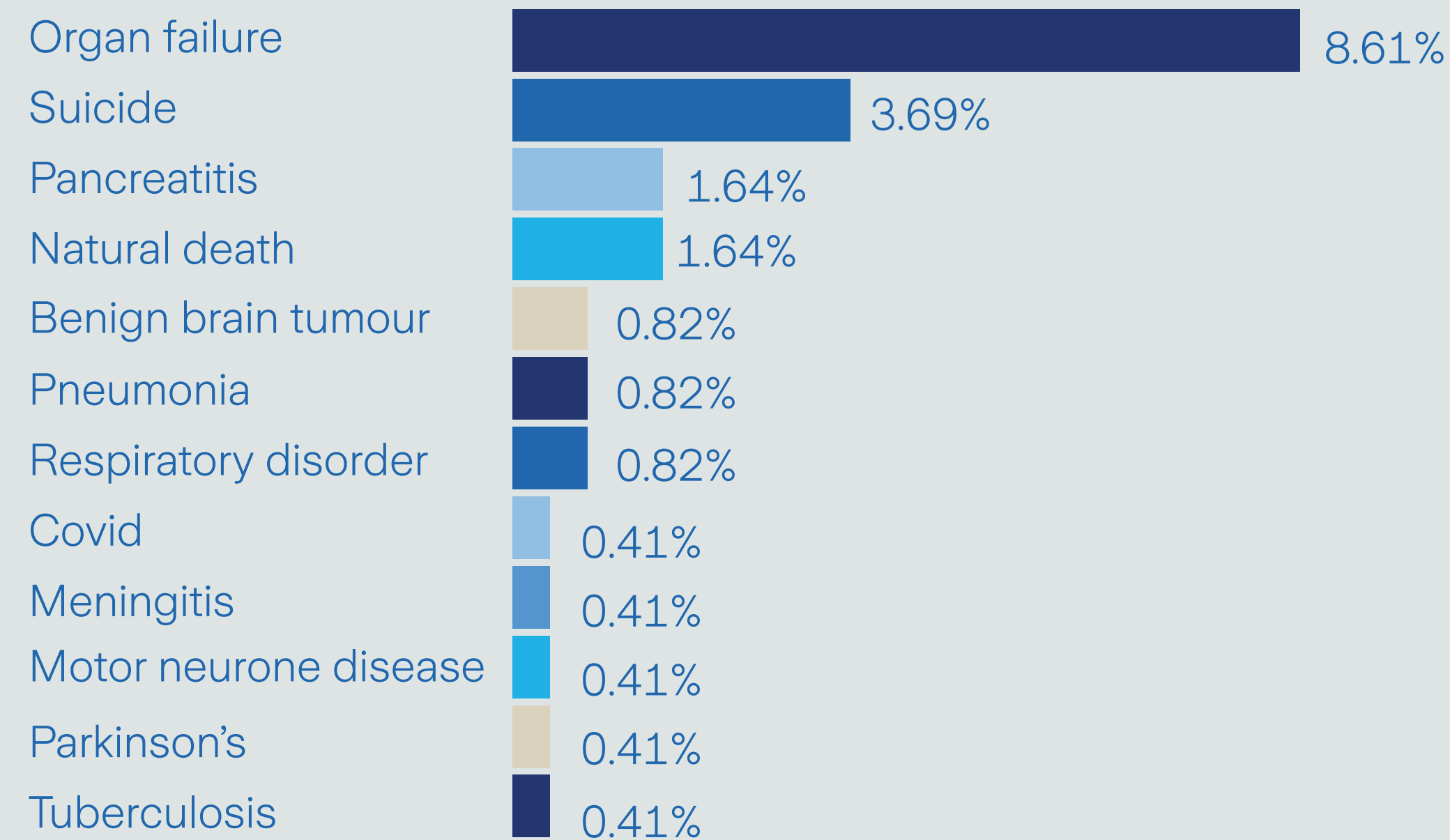
The certainty of death

Breaking down the data behind fatalities to help you better understand risk and how early action can make a meaningful difference for those who matter most.

Leading causes of death:

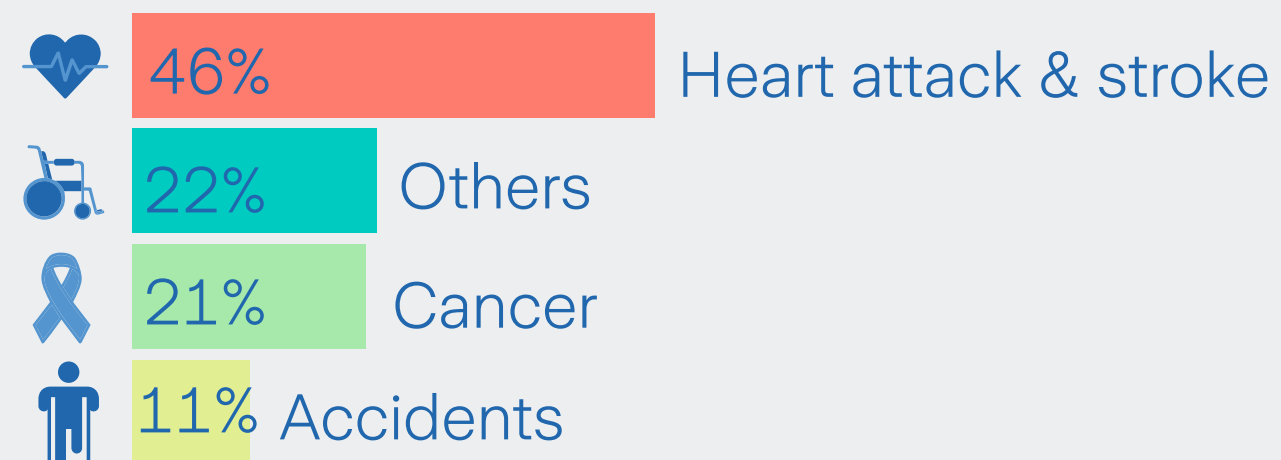
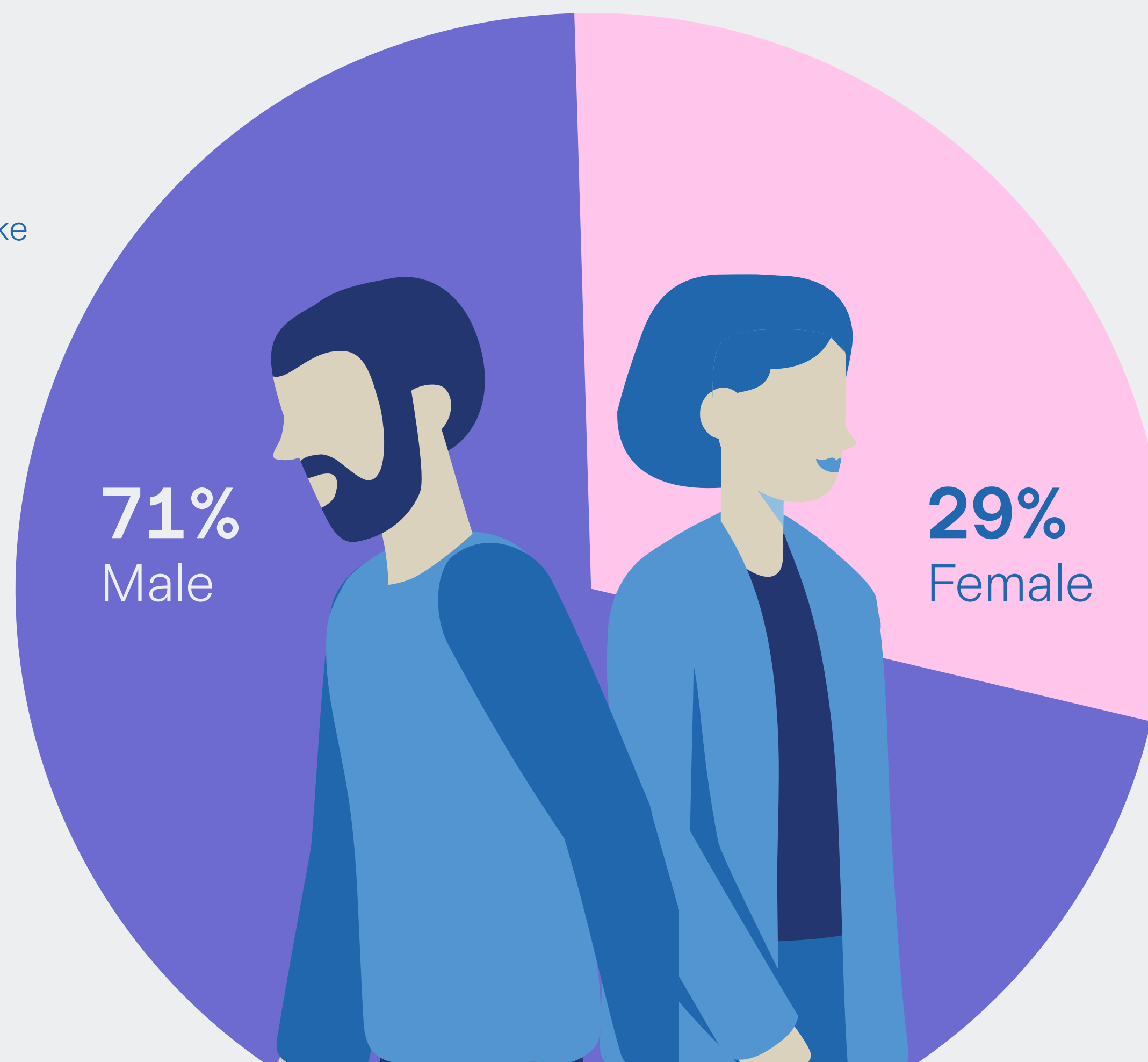
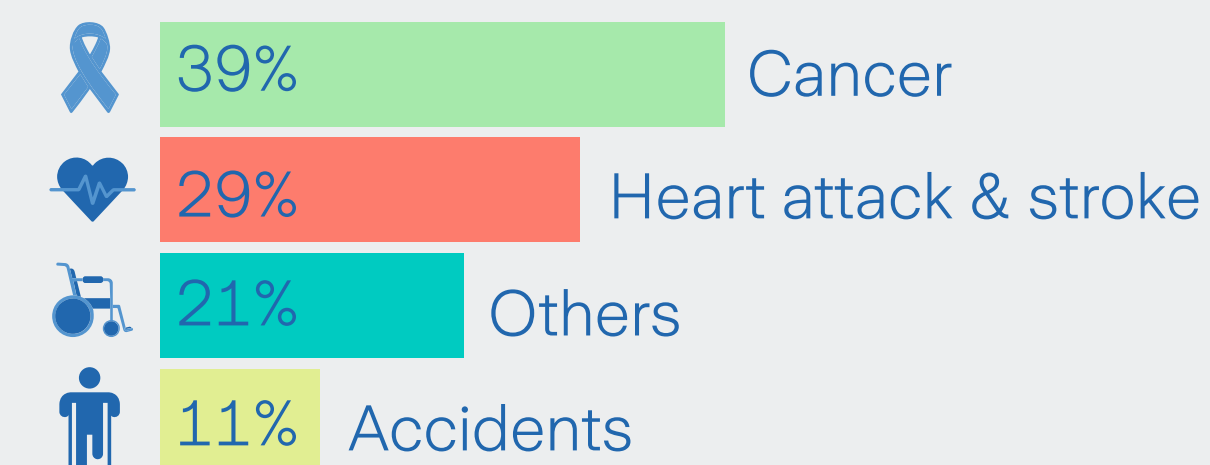


Others**



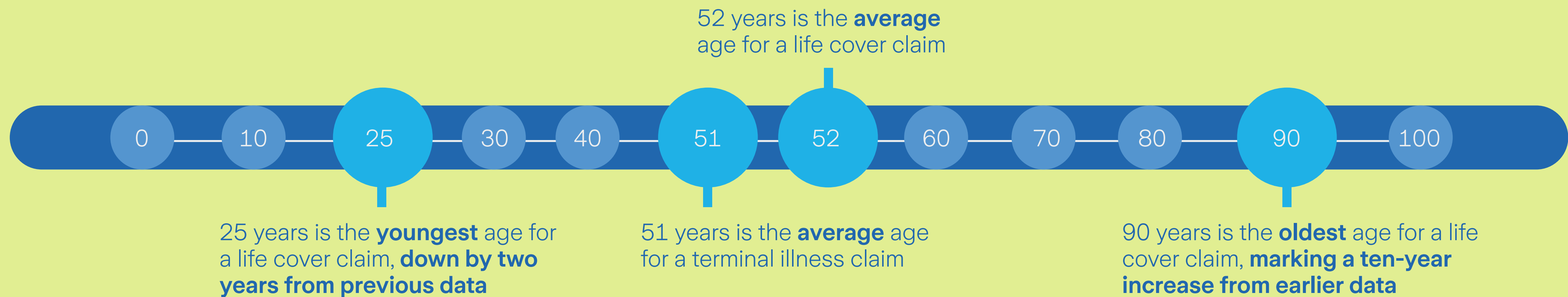
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How death differs by gender





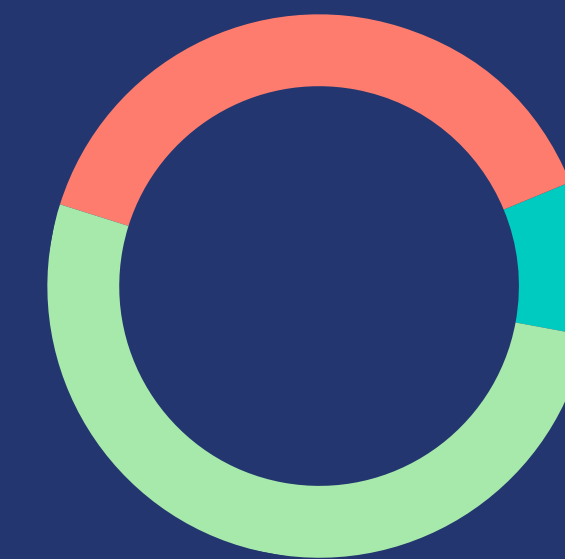
The paradox of living longer and dying sooner





The uncertainty of physical health

Critical illness benefits provide financial support if you're diagnosed with a serious illness, helping you manage unexpected costs so you can focus on treatment and recovery.



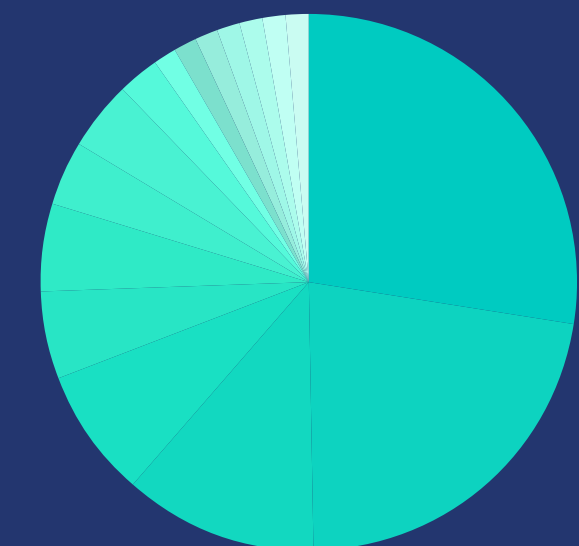
Leading causes of critical illness:

	Cancer	52%
	Heart attack & stroke	39%
	Others**	9%

Others**

	Benign brain tumour	2.42%
	Renal failure	1.96%
	Parkinson's	1.04%
	Major organ transplant	0.69%
	Motor neurone disease	0.46%
	Multiple sclerosis	0.46%
	Liver failure	0.35%
	Paralysis	0.35%

	Blindness	0.23%
	Aorta graft surgery	0.12%
	Dementia	0.12%
	Encephalitis	0.12%
	Loss of independent existence	0.12%
	Meningitis	0.12%
	Third degree burns	0.12%
	Aplastic anemia	0.12%



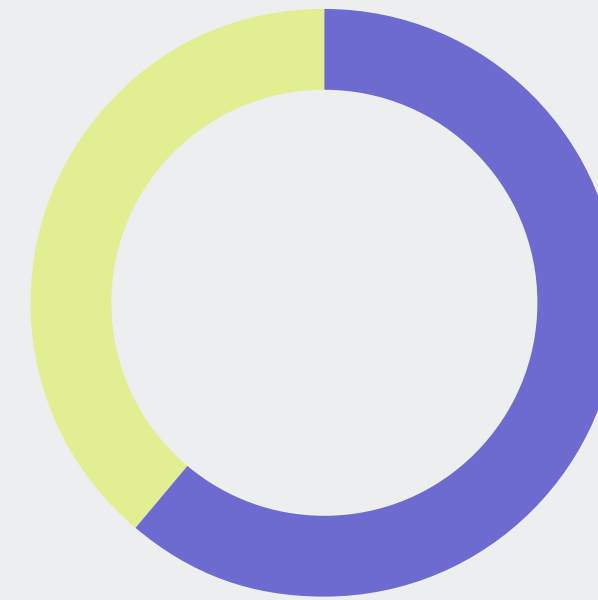
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Gender matters

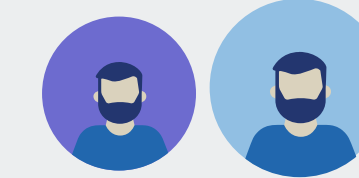


4 out of every 5 women
have claimed for cancer

39%
Female

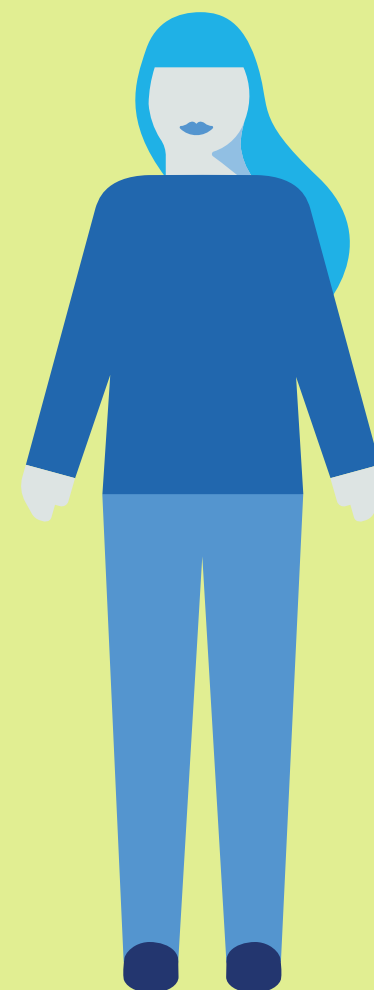
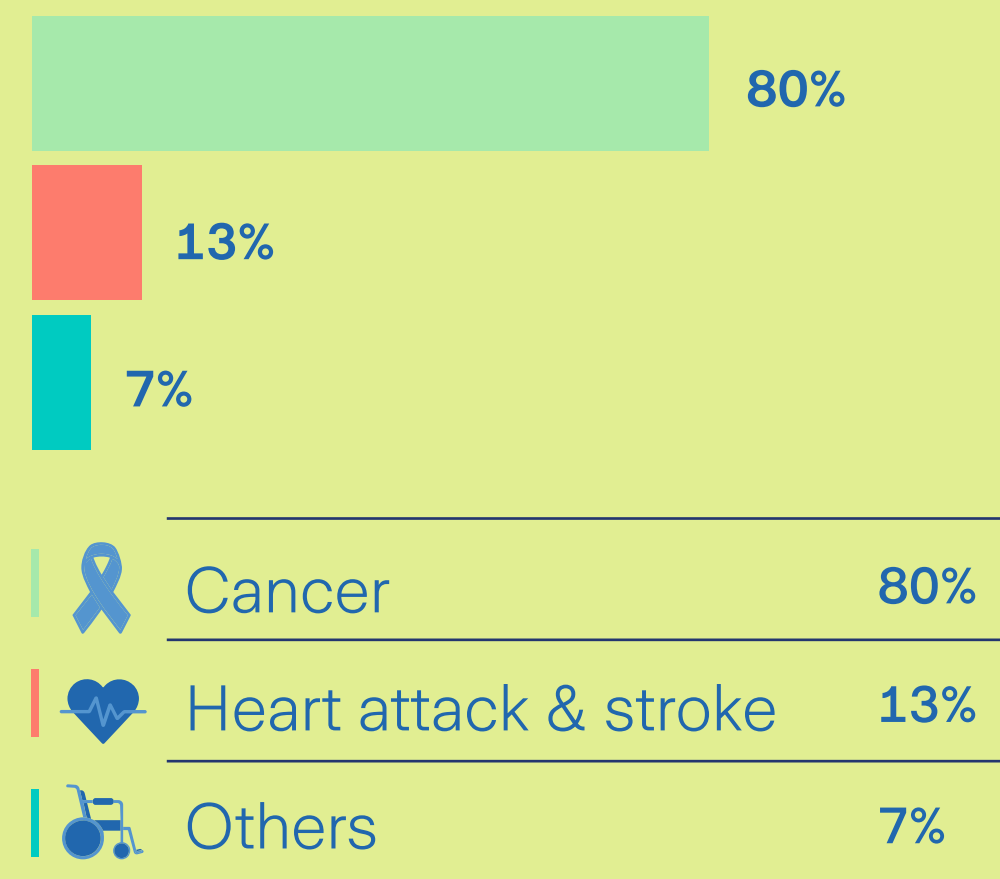


61%
Male

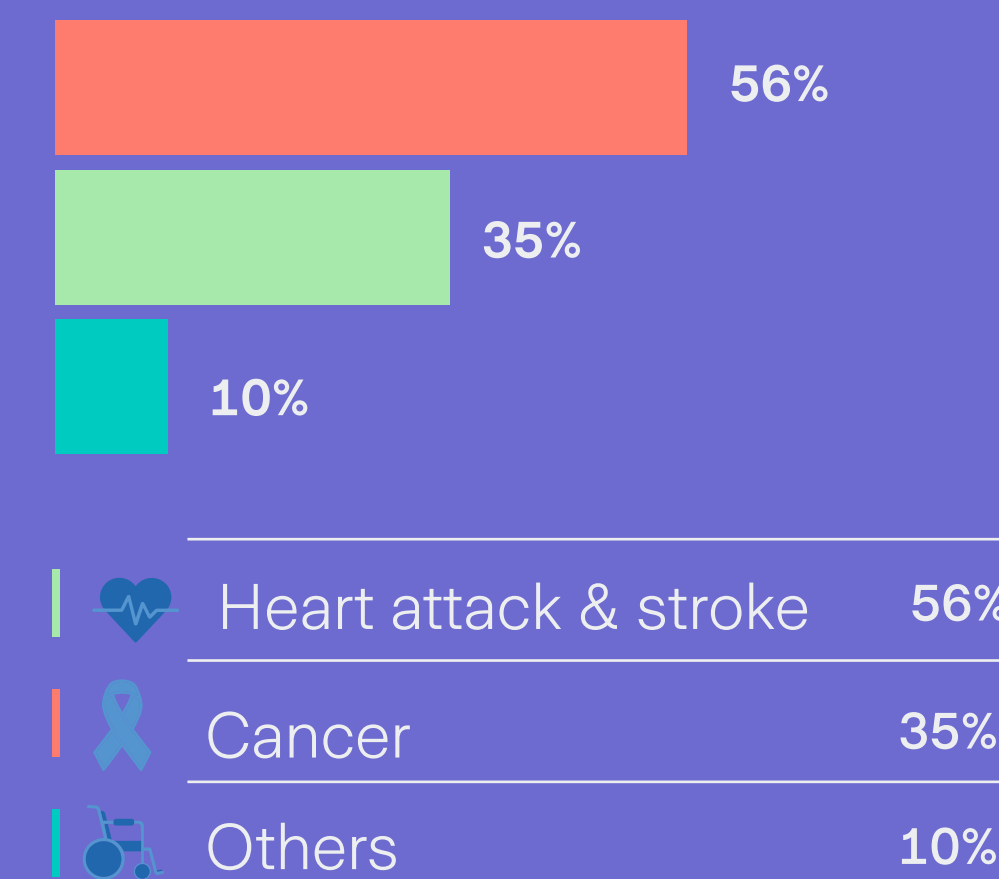


1 out of every 2 men have
claimed for heart attacks & strokes

Female



Male

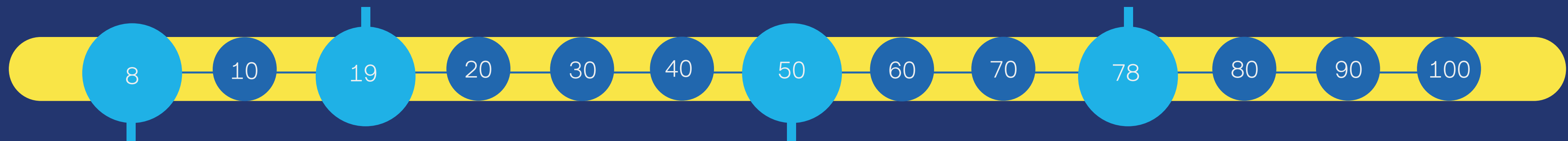


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Physical health challenges arrive at life's most demanding stage

19 years is the **youngest** age for a critical illness claim

78 years is the **oldest** age for a critical illness claim



8 years is the **average** age for a child critical illness claim (**1 to 18 years**)

50 years is the **average** age for a critical illness claim

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.

A strong case for critical illness protection:

3 out of every 5

claims are for critical illness protection, reflecting a growing reliance on life insurance benefits while people are still alive and in the most demanding phase of their lives.



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Understanding the probability of cancer



1 in 2 women

diagnosed with cancer are diagnosed with breast cancer, which remains the leading cause of both living benefit and death claims.



1 in 10 men

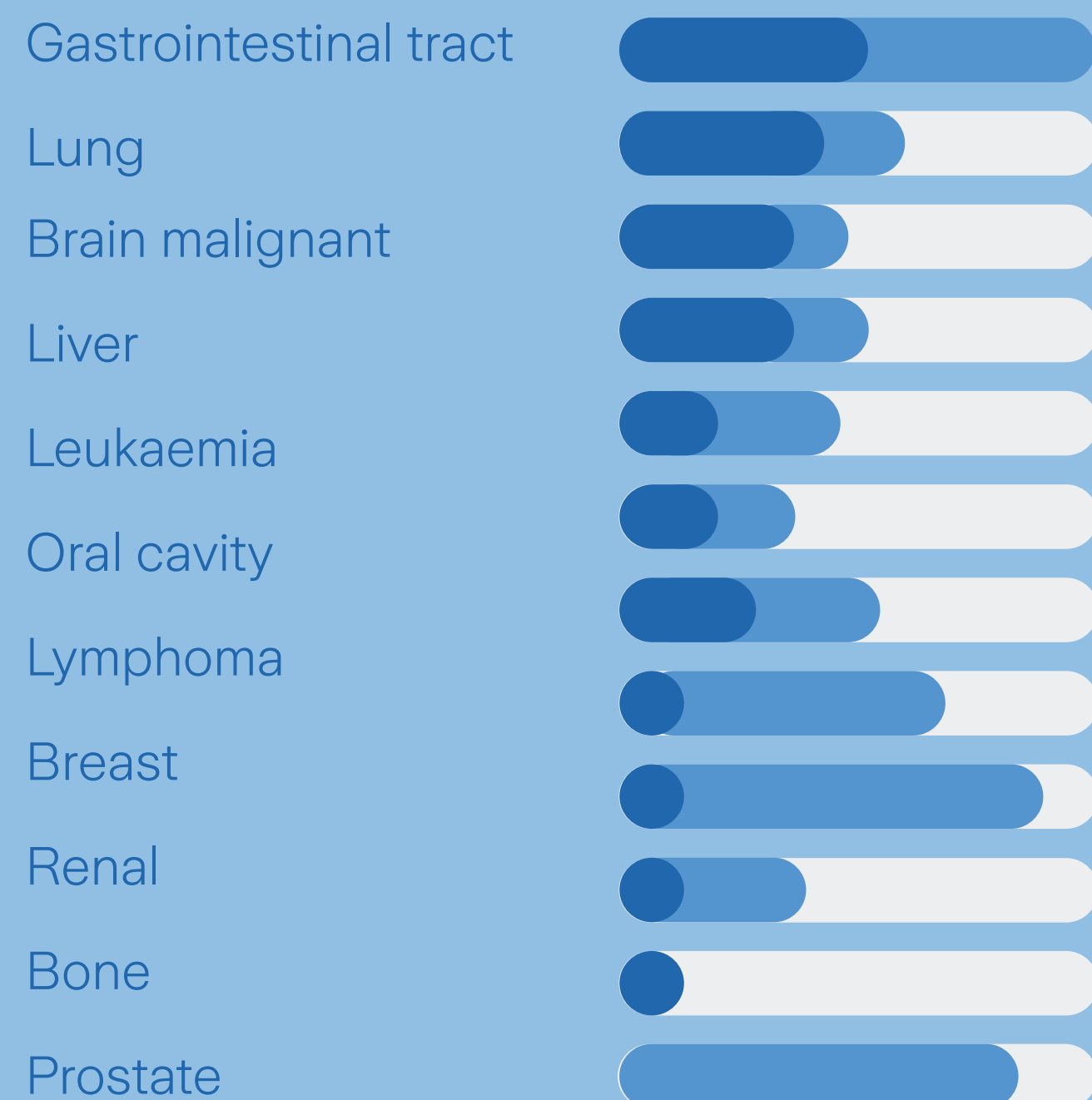
are impacted by prostate and gastrointestinal cancers which are the leading drivers of living benefit claims.





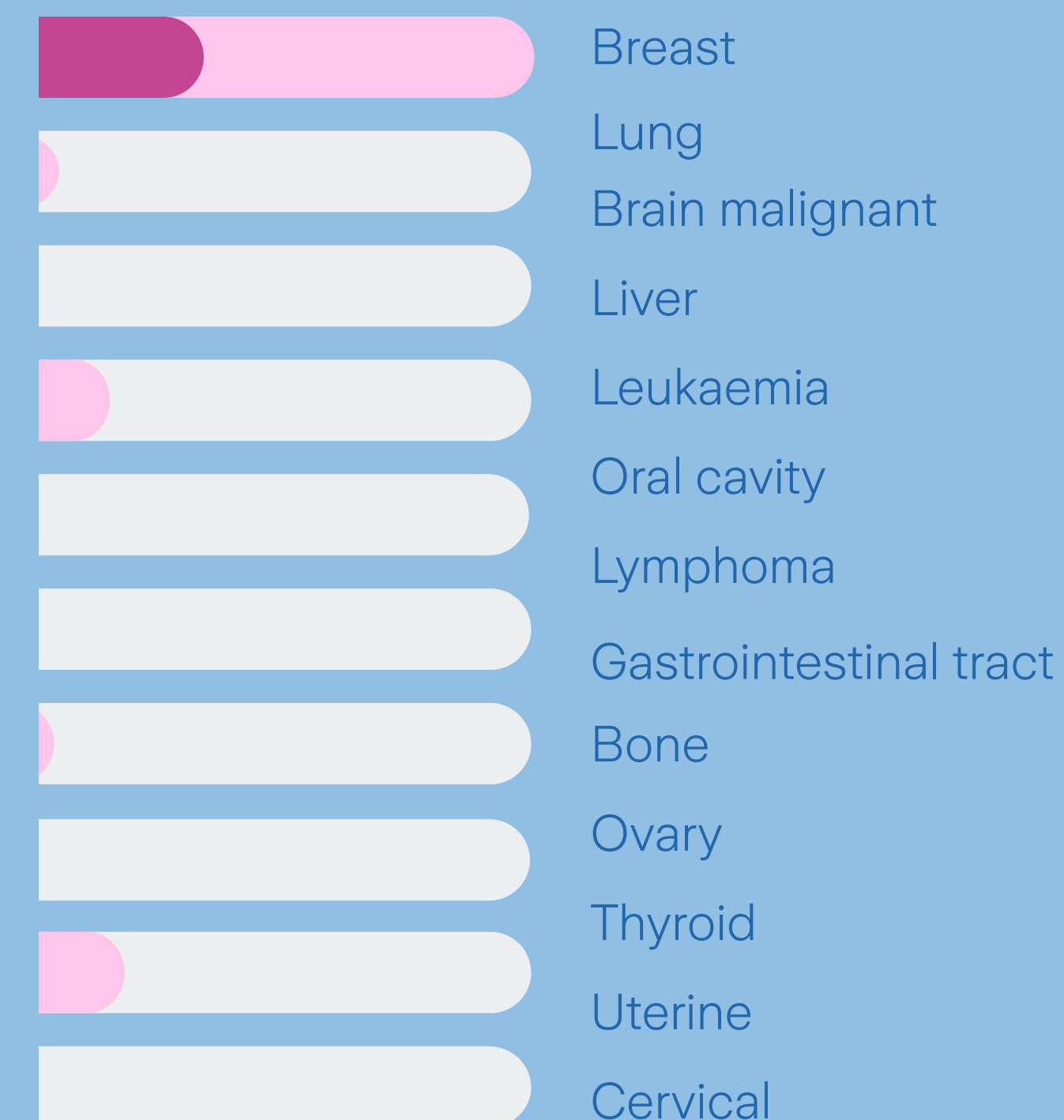
Cancer claims data shows that outcomes are changing: more people are living with cancer, even as risks remain serious. These patterns highlight the importance of financial readiness not just for loss, but for living with cancer and beyond.

Cancer claims: Male



● Death ● Critical illness

Cancer claims: Female



● Death ● Critical illness



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The value of life is defined in life's hardest moments

“As Head of Claims for Zurich Middle East, I see the value of life when it's most real, at moments when families are facing loss and relying on us to stand by our promise.

Our claims data shows that uncertainty is affecting people earlier than many expect, including a growing number of women, often at stages of life when their responsibilities are at their greatest - caring for families, building careers, and supporting parents.

These experiences remind us that the value of life cannot be reduced to numbers or statistics alone. It's about being there with certainty and financial support when it matters, so families can focus on what truly counts, even in the most difficult moments they will ever face.

Deepak Gaur
Head of Claims

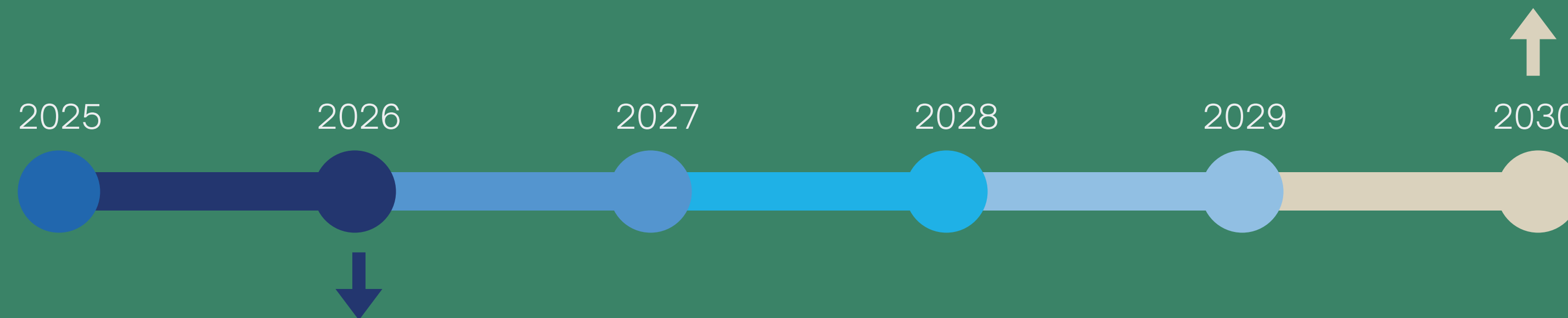


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The matter of mental health



1 in 7 people in the UAE
could be living with a mental health
condition by the year 2030.



66 healthy days

The number of healthy days that individuals with existing
mental health conditions lose in the UAE presently.



Anxiety and depression make up
59% of all recorded mental health
cases.



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Age matters

Gen-Z

1 out of 6

Gen-Z individuals in the UAE are living with a mental health condition.

Anxiety disorders, depression and ADHD are most common

Millennials

1 out of 6

Of millennials are living with a mental health condition

Anxiety disorders, depression, and bipolar disorders are most common



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Mental health matters and the support received from the UAE

Our government

The UAE government has embedded wellbeing and mental health into national strategy, demonstrating a strong commitment to systemic improvements, stigma reduction, and community care.

National Strategy for Wellbeing 2031

Minister of State for Happiness and Wellbeing

Happiness Meter (Dubai)

Abu Dhabi's 24/7 mental health support hotline.

Family and community

- Individuals receive an average of 1,275 hours of informal care per year, primarily from family and community members.
- Family cohesion and strong community networks form the pillars of support in the UAE.



2026 has been pegged as the “Year of the Family” in the UAE, pushing the intrinsic value of the strength of bonds

Businesses

- Mental health-related sick leave averages only 0.2 days per year per employee in the UAE
- Forward-thinking employers across the UAE are stepping up to support their people’s wellbeing with initiatives such as:
 - Comprehensive insurance coverage
 - Workplace savings solutions
 - Legal protections like the Federal Mental Health Law
 - Wellbeing programs and proactive early intervention measures
 - Flexible work arrangements



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The value of life is found in our ability to thrive

In the UAE, strong government policies, supportive families and communities, along with engaged employers play a critical role in safeguarding mental wellbeing. When these forces align, stigma is reduced, access to care is strengthened, and people are better equipped to live meaningful, resilient, and productive lives.

Mental health underscores the value of life beyond longevity; it encompasses quality of life, deeper human connections and our ability to thrive.

Zurich proudly supports the UAE's efforts, sharing global best practices and innovative solutions to contribute to a future where wellbeing is accessible, inclusive, and sustainable for everyone.

Dr. Khatchik Kinoyan
Chief Underwriter



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Women need to take care of their physical health, mental wellbeing and financial preparedness.

Deaths caused by heart attacks and strokes among women are now **four times higher** than in 2020.

50%

of critical illness claims in women are for breast cancer highlighting its prevalence and the importance of early detection and financial preparedness.

Our claims records show there is a higher likelihood for female smokers to be exposed to a heart disease claim than it is for men.



1 in 10 women who claimed living benefits for heart disease were smokers.

Mental health conditions are rising faster amongst women than men in the UAE.



Most common causes: Anxiety, depressive and mood disorders

Women

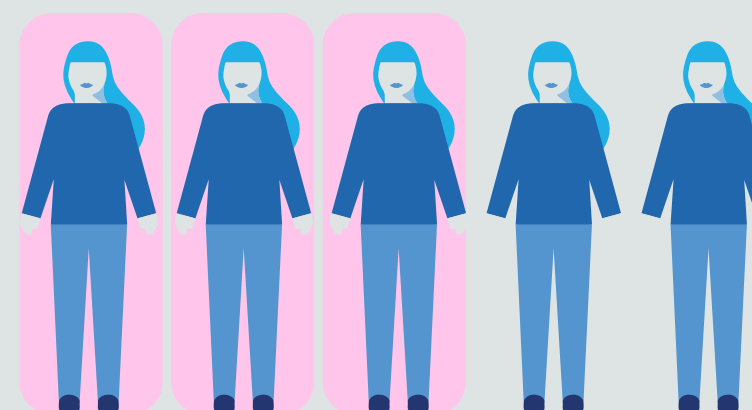


16% prevalence

Men



14% prevalence



3 out of 5 insured women have life cover below \$200,000.

88%

The average life cover for men is 88% higher than the average life cover for women.



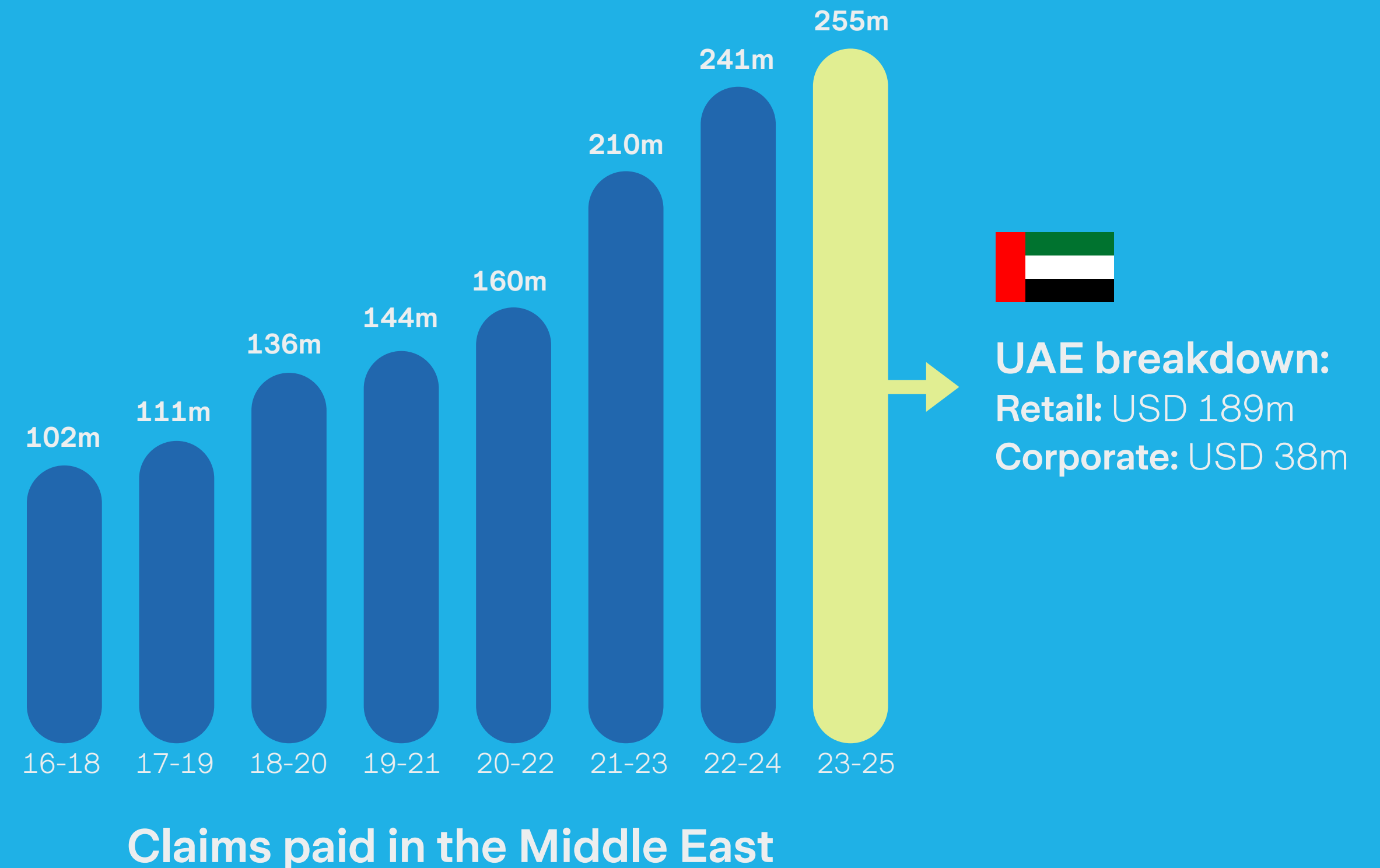
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Building your trust, one claim at a time

Trust is built through action, not words. At Zurich, we deliver on our promise through every claim we pay, providing financial certainty and reassurance when our customers need us the most.

Over the last three years in the UAE, we've paid **USD 227 million** in claims.

Keeping your trust is a responsibility we take seriously and a promise we're committed to upholding, every step of the way.



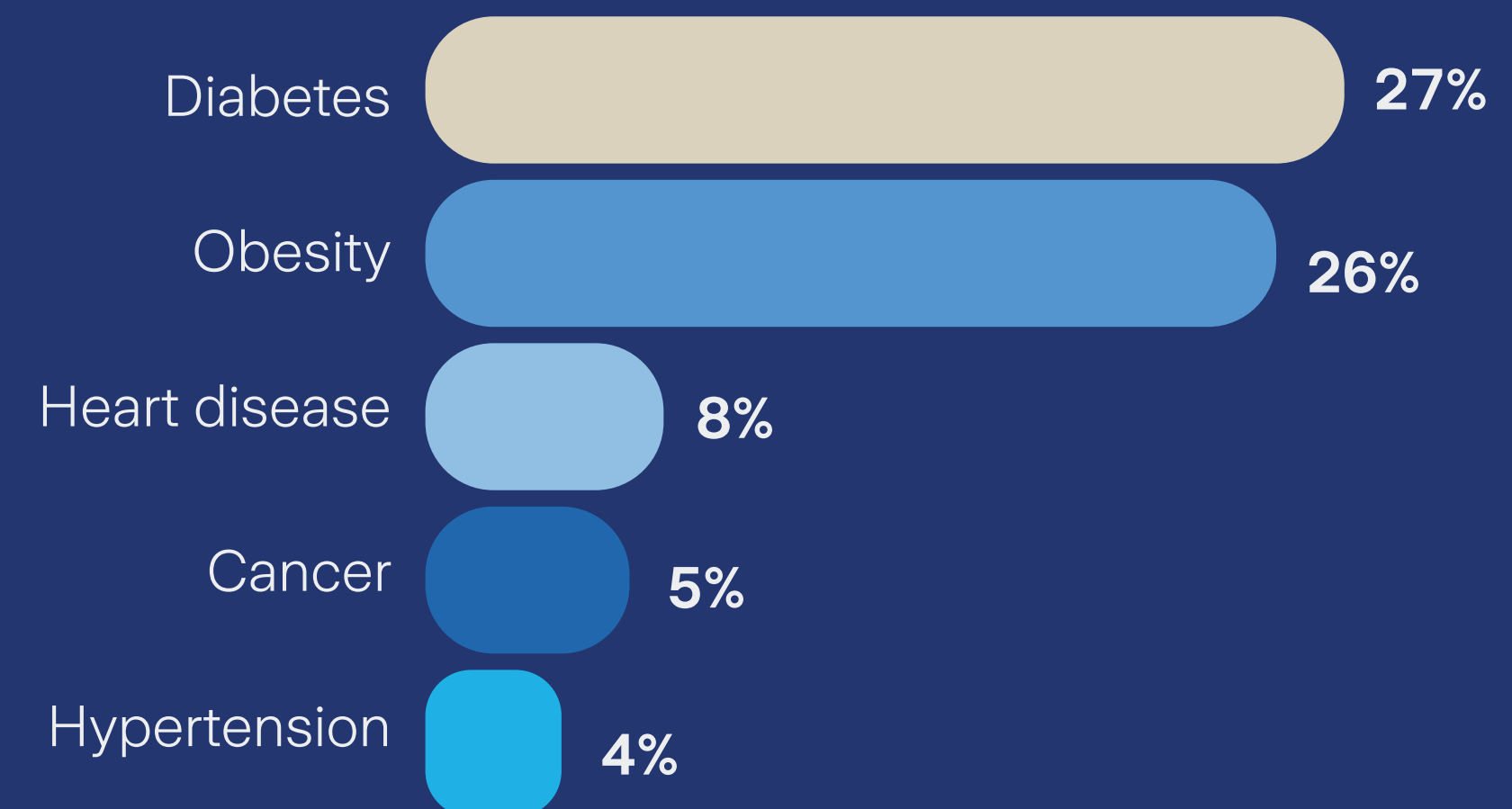
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We've accepted 97% of all our applications

We may accept your application, even if you have pre-existing conditions. This will be subject to further underwriting which could expose you to additional premiums, underwriting rating, or addendums to your policy. We want to insure as many people as we can, but unfortunately, we may sometimes need to decline coverage.



Top 5 pre-existing conditions we have accepted



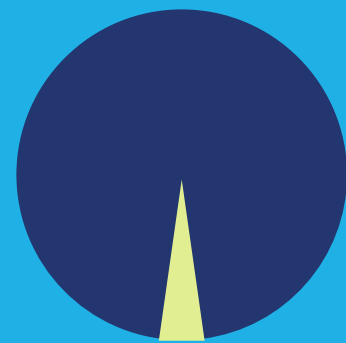
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Trust us to pay you promptly wherever you are



4.6 stars

We're the highest rated life insurance brand by people in the UAE as of April 2026.



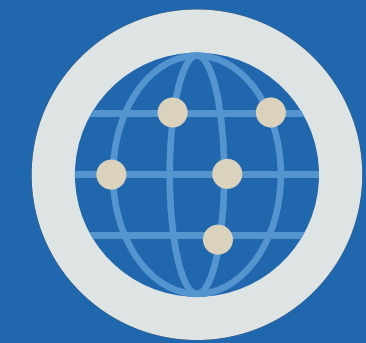
97%

of all life claims were paid by us. The remaining 3% were not paid due to non-disclosure or fraud.



72 hrs.

Our average time to pay a claim based on receipt of all documents.



73 countries

We've paid claims in 73 countries. These are subject to applicable sanctions and terms and conditions.



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The value of life is found in what makes life worth living

When uncertainty rises, we all tend to reflect more deeply on the true value of life, the future we're working towards, and the dreams of people who matter most to us.

At Zurich, we understand that risk and uncertainty is part of life; and we know the power of a plan. Building a financial safety net through life insurance and critical illness cover is about giving yourself and your loved one's confidence to move forward, even when life inevitably takes an unexpected turn.

When you're choosing your life insurance partner, look for trust, transparency, and shared values. Just as you show up for the people you care about, you need a company that will show up for you, when it matters most. Because when the moment comes, the promise needs to work.

Take your first step and talk to a financial adviser, because a life worth living, is a life worth insuring.

Rayner Britto

Head of Retail Business



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take your first step today,

start



Start talking **about the tough stuff**

Discussions about death and uncertainty, while daunting, are really an act of love. They help prepare you and your loved ones for a secure financial future.



Start taking control **of your physical and mental health**

The choices you make today shape a secure tomorrow. Prioritise a healthy lifestyle, ensure annual check ups to build a brighter future.



Start your conversation **with a financial adviser**

Talking to an expert will help you put your dreams into motion by understanding your options to make informed choices.

Reach out, we're always in your corner



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