



# A life worth living, is a life worth insuring

Decoding our data about life and health risks in the Middle East, empowering you to act early and be ready for life.

**Customer Claims Paid Report 2025**  
**Middle East**  
3-year dataset: 2022 to 2024





# Contents



# Talking about death & uncertainty is an act of love

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Welcome to the 13th edition of our annual Customer Claims Report where we decode our data on life and health risks in the region, so you can make informed choices.

When it comes to protecting your loved ones, trust should be first on your checklist. That's why we continue to be open and transparent with our data. In the last three years, our customers have received more than USD 241 million in claims, with 98% of life claims settled.

Over the years, we've been able to spot important changes to keep you informed. This year for instance, we notice a worrying 50% rise in heart related death claims among women since the start of the decade, highlighting the need for more awareness and prevention.

Talking about death and uncertainty is an act of love. While we don't want to alarm you, we hope you are encouraged to have these tough conversations, that will prepare you and your loved ones for a secure financial future.”

**Shilpa Chitanand,**  
Head of Retail Distribution



# Your claims, our promise

We've paid customer claims amounting to more than USD 241 million, with 98% of all life claims paid out

## **The deadly duo:**

One out of two people in the region have died because of either cancer or heart disease

## **Stay safe on the roads:**

Road accident death claims have reached an all-time high, accounting for 6% of total claims

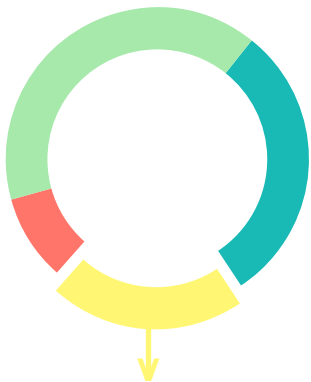
## **Women, take care of your heart:**

We've seen a 50% jump in heart attack and stroke related death claims for women since 2020

This report is based on a three-year dataset of customer claims paid by Zurich International Life Ltd, between 2022 and 2024. This includes distribution channels such as brokers, banks, and direct-to-customer sales. The geographical locations considered are the United Arab Emirates, Bahrain, and Qatar.

# Decoding death claims

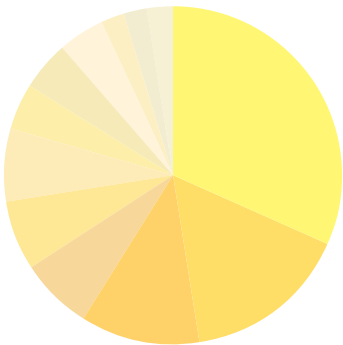
By looking at what causes deaths, we learn about the risks we face. Having this knowledge helps you have those difficult conversations and take early action to protect yourself and the ones who love you.



|                       |     |
|-----------------------|-----|
| Heart attack & Stroke | 40% |
| Cancer                | 30% |
| Others                | 21% |
| Accident              | 9%  |

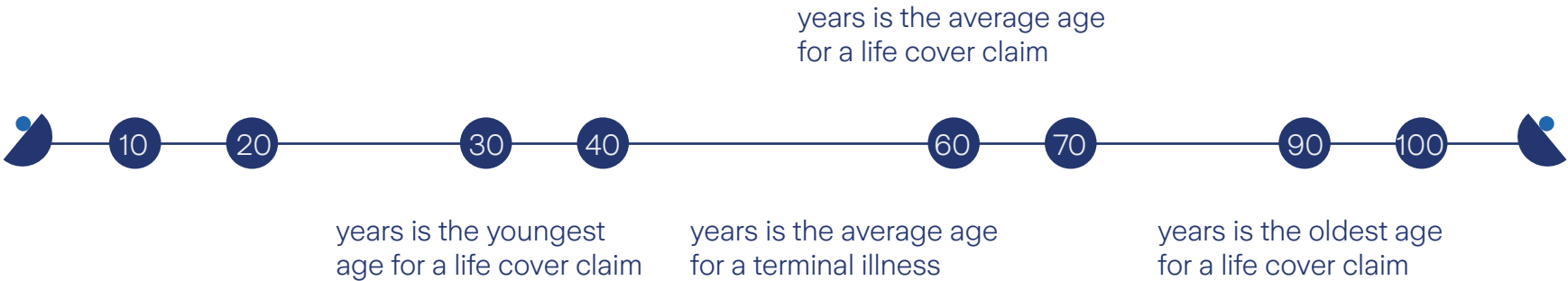
|                           |       |
|---------------------------|-------|
| Organ failure             | 5.19% |
| Renal failure             | 2.59% |
| Natural causes            | 1.85% |
| Liver failure - end stage | 1.11% |
| Pancreatitis              | 1.11% |
| Benign Cyst/tumour        | 1.11% |

|                      |       |
|----------------------|-------|
| Motor neuron disease | 0.74% |
| Benign brain tumour  | 0.74% |
| Pneumonia            | 0.74% |
| Meningitis           | 0.37% |
| Brain injury         | 0.37% |
| Parkinson's          | 0.37% |



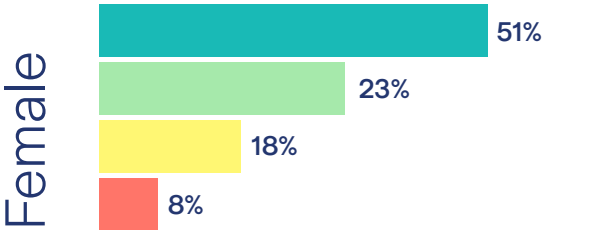
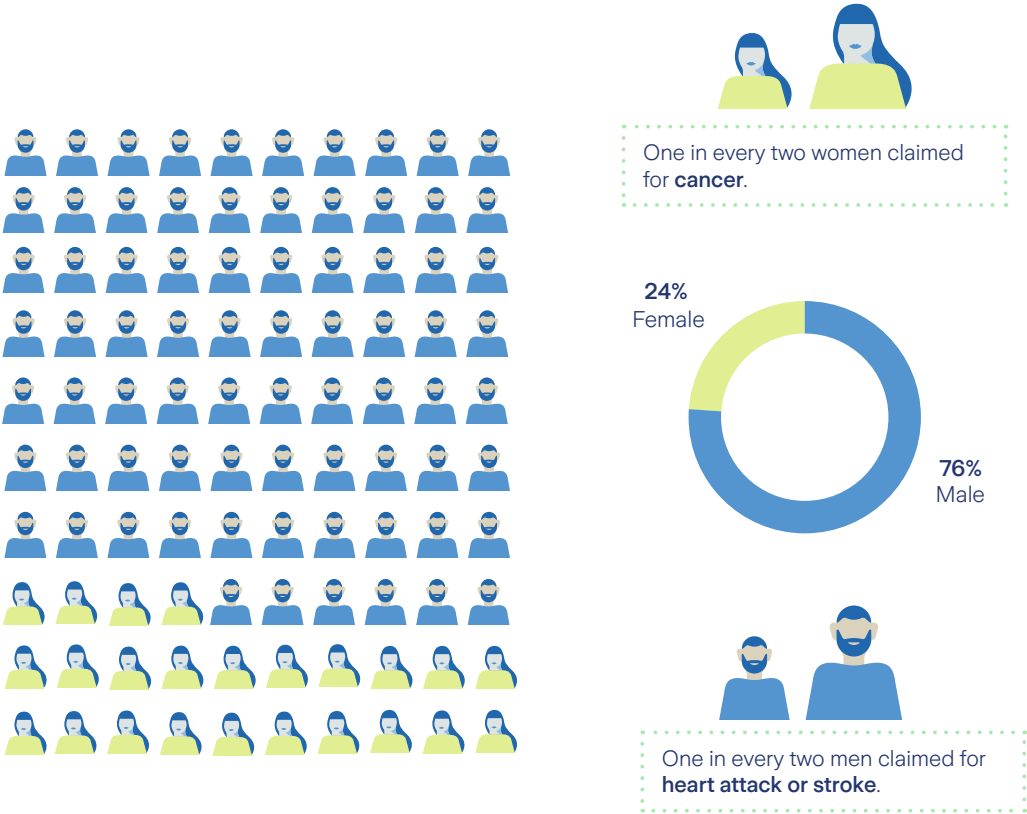
Breakdown of 'Others'

# Every year, it's happening sooner

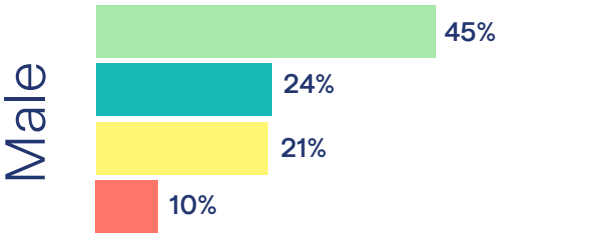


# Gender impact on death claims

There are notable differences in death claims between men and women. Cancer may be a more significant health risk for women, while men are more prone to claims related to cardiovascular issues.



|                       |     |
|-----------------------|-----|
| Cancer                | 51% |
| Heart attack & Stroke | 23% |
| Others                | 18% |
| Accident              | 8%  |



|                       |     |
|-----------------------|-----|
| Heart attack & Stroke | 45% |
| Cancer                | 24% |
| Others                | 21% |
| Accident              | 10% |





We understand that an insurance claim is much more than just a policy number. It's our promise to stand by you and your loved ones when life inevitably throws you a curveball.

This understanding drives us to look at this data holistically. A secure future depends on the choices you make today - embracing a vibrant and healthy lifestyle and building a well thought out financial plan.

Our data suggests that most claims occur when people are at the peak of their responsibilities. At 55, you're probably sending your child off for higher education, still paying off your mortgage, while caring for ageing parents. This is why we always recommend you start early and start with small steps.

A thirty-minute walk everyday, an annual health check up, saving a small percentage of your income can all lead to building a brighter future for you and the ones that you love."

**Deepak Gaur,**  
Head of Claims and Corporate Operations

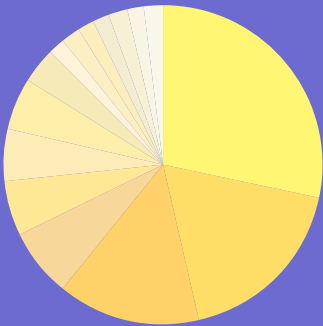
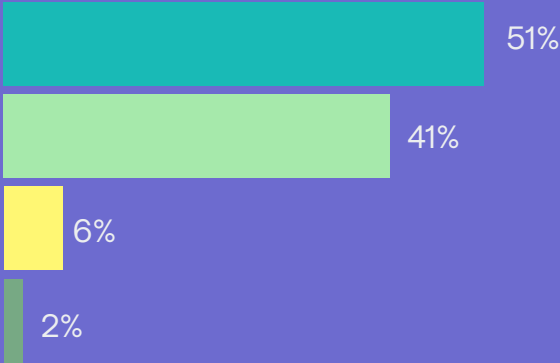
Read more about our new Medical Second Opinion (MSO) service through our partnership with Further.

Our promise  
to stand by you

# Live life fully with the power of living benefits

Here we highlight the leading causes of critical illness claims in the Middle East. We call these living benefits. This means that as a customer you get access to money from your policy if you're diagnosed with a listed critical illness like a heart attack or cancer.

- Cancer
- Heart attack & Stroke
- Others
- Renal Failure



Breakdown of 'Others'

|                           |       |
|---------------------------|-------|
| Benign brain tumour       | 1.77% |
| Multiple sclerosis        | 1.11% |
| Parkinson's               | 0.89% |
| Major organ transplant    | 0.44% |
| Blindness                 | 0.33% |
| Liver failure - end stage | 0.33% |
| Motor neuron disease      | 0.33% |

|                             |       |
|-----------------------------|-------|
| Encephalitis                | 0.22% |
| Children's critical illness | 0.11% |
| Organ failure               | 0.11% |
| Third degree burns          | 0.11% |
| Paralysis                   | 0.11% |
| Meningitis                  | 0.11% |
| Dementia                    | 0.11% |
| Aorta graft surgery         | 0.11% |

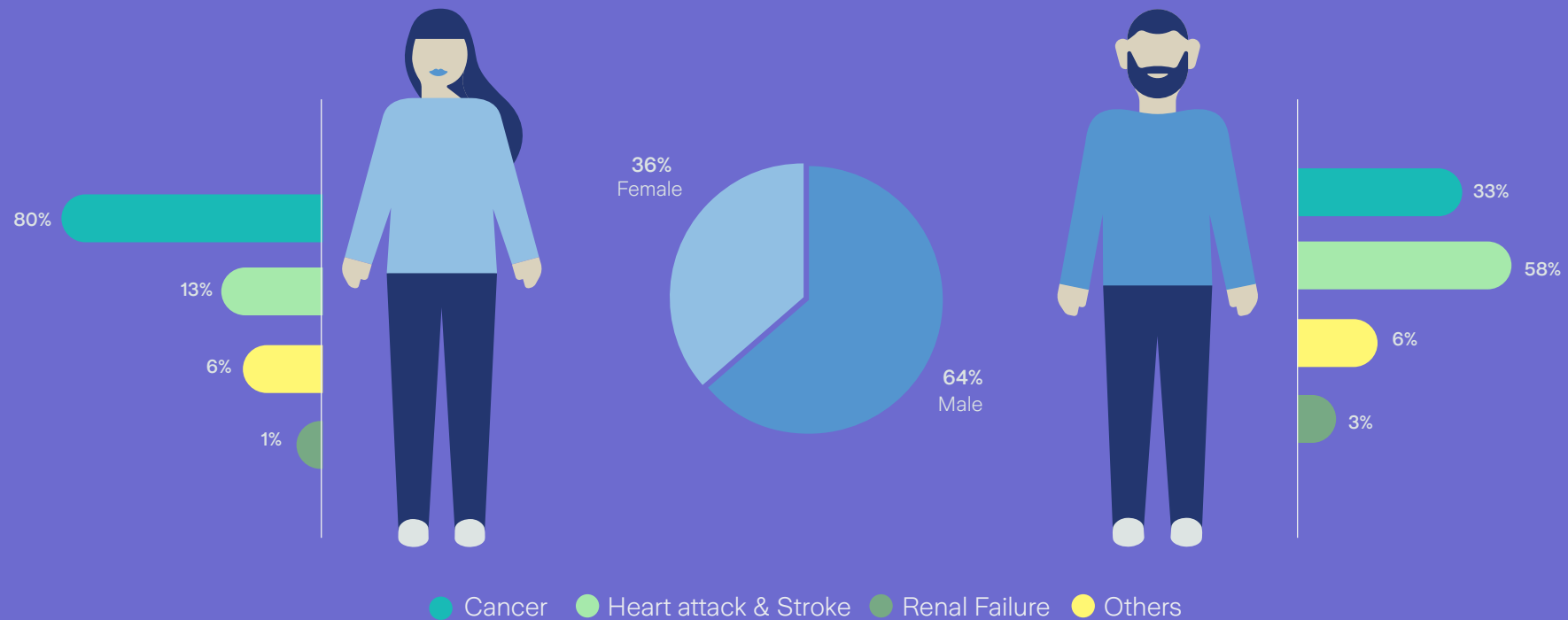
# Embrace the uncertainty in life's journey





# Living benefits and gender differences

Of the total claimants, an astonishing four out of five women have claimed for cancer whereas half of all men have claimed for heart attack or strokes. This highlights the critical need to prioritize both our health and effective financial planning.

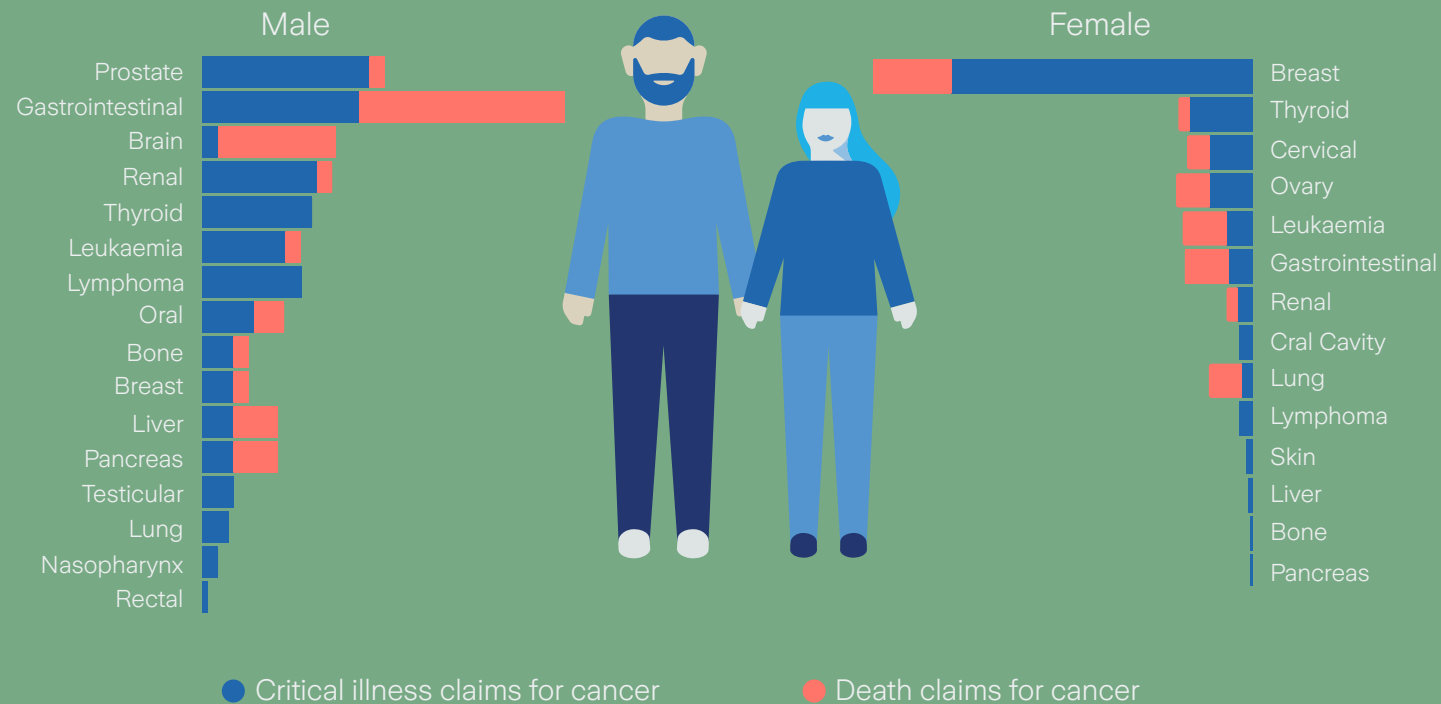


# The probability of cancer

Understanding cancer claims is crucial as a cancer diagnosis is no longer a death sentence.

In men, prostate cancer accounts for the highest number of claims related to living benefits, though it has a low death claim rate. In contrast, gastrointestinal and brain cancers are the leading causes of death claims.

For women, breast cancer is the leading cause of living benefits as well as death claims.

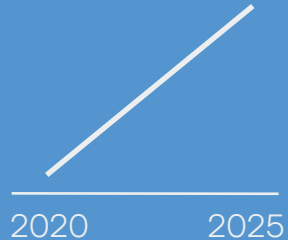


To reduce your cancer risk, adopt a healthy lifestyle and make informed choices. Early detection through screenings can significantly improve outcomes. We encourage everyone to participate in early detection programs like mammograms, colonoscopies, prostate screening, and Pap tests as recommended by your doctor.

# Women, take charge of your future

## Take care of your heart

50% increase in claims for heart attacks amongst women since 2020



Smoking is a greater risk factor for heart disease in women than it is in men.\*

\* Source: University College London 2025

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

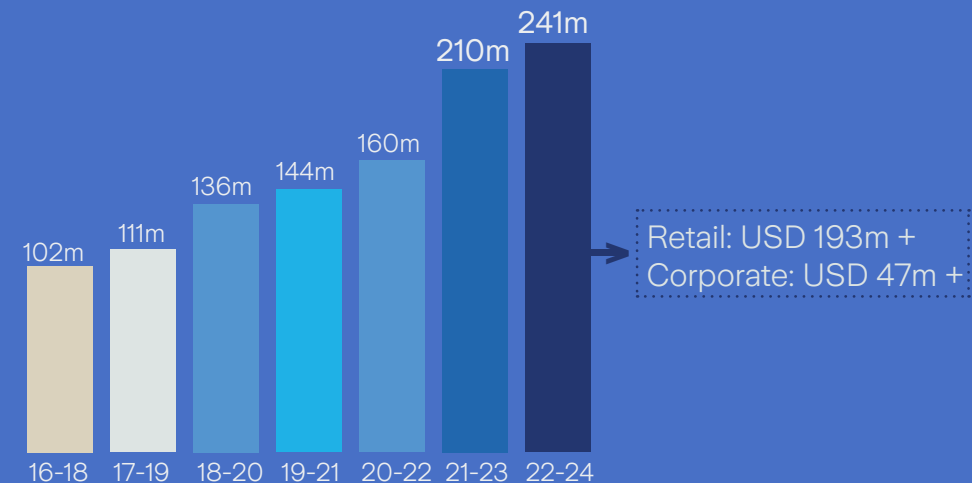
## Is this enough?

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

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

# Earning your trust, one claim at a time

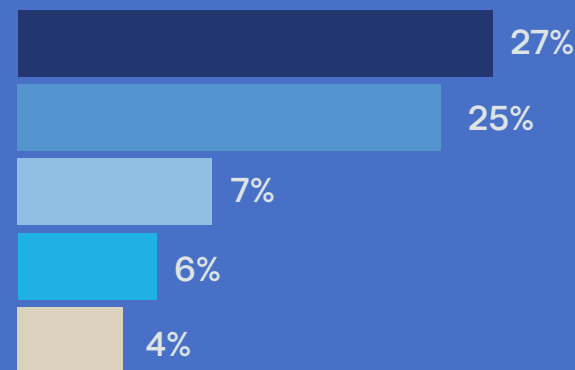
Every year, more and more people rely on us to be there for them during their toughest times. Over the last three years we've paid out more than USD 241 million in claims – and we remain committed to keep our promise to you going forward.



# We believe everyone deserves to be insured

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, and addendums to your policy. Unfortunately, we may sometimes need to decline coverage.

Top 5 pre-existing conditions we accept



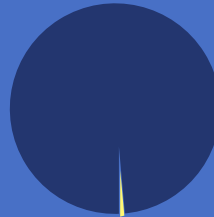
- Diabetes
- Obesity
- Heart disease
- Cancer
- Hypertension





**4.2 stars**

Highlights our commitment to exceptional service and trust as at April 2025



98% of all life claims paid

Non-disclosure or fraud - 2%

# Trust us to pay you, promptly, wherever you are



**72 hrs.**

Average time to pay a claim. This is 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

# Our transparency is why customers trust us



Death and disease are daunting to think about, and even more so to discuss. Yet, as we navigate life's journeys, the importance of preparing for its certainties and uncertainties cannot be overstated.

Financial planning transcends mere wealth creation; it's about accounting for the dreams you have for yourself and the ones you love. By incorporating life insurance and critical illness solutions into your strategy, you empower yourself to take control of your dreams and keep your promises to the ones you love.

When choosing a life insurance company, look for their promise to you. Financial stability, claims payout data, and transparency are the top three trust metrics, to ensure that your family is safeguarded. That's why the data in this report is important for you, so that you can make informed choices.

Because a life worth living, is a life worth insuring."

**Rayner Britto,**  
Head of Retail Business



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 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 advisor**  
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

Download  
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