

# Knowledge is power

Zurich Middle East claims insights 2018

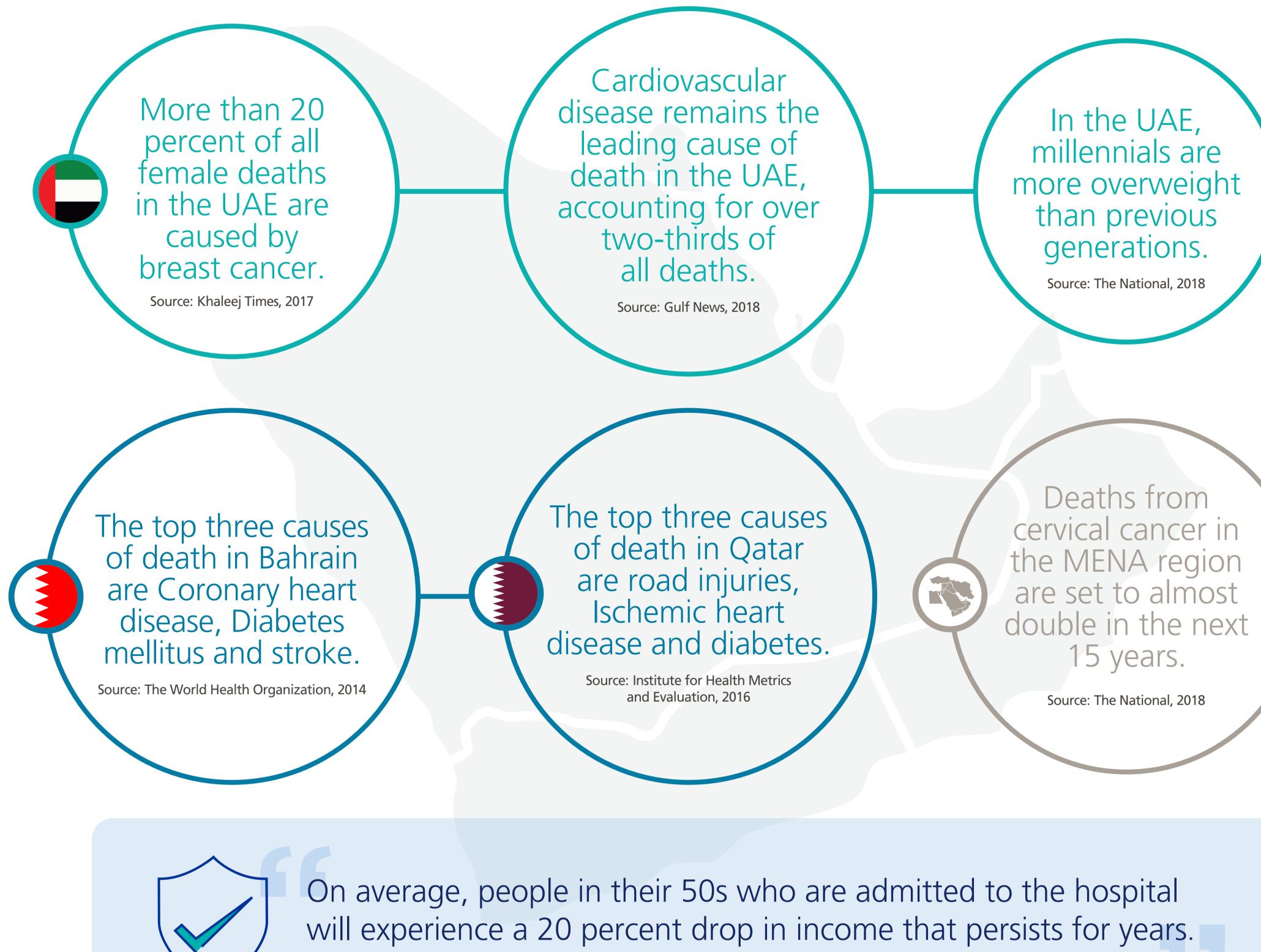




The first step to protecting yourself against risks is to be aware of what they are. As the only life insurance provider in the Middle East to annually publish claims statistics specific to the region, you can rest assured that we will deliver on our promise to be there for you when it matters the most, giving you our support, and ensuring all valid claims are paid quickly and easily.

**Ready for Life** 

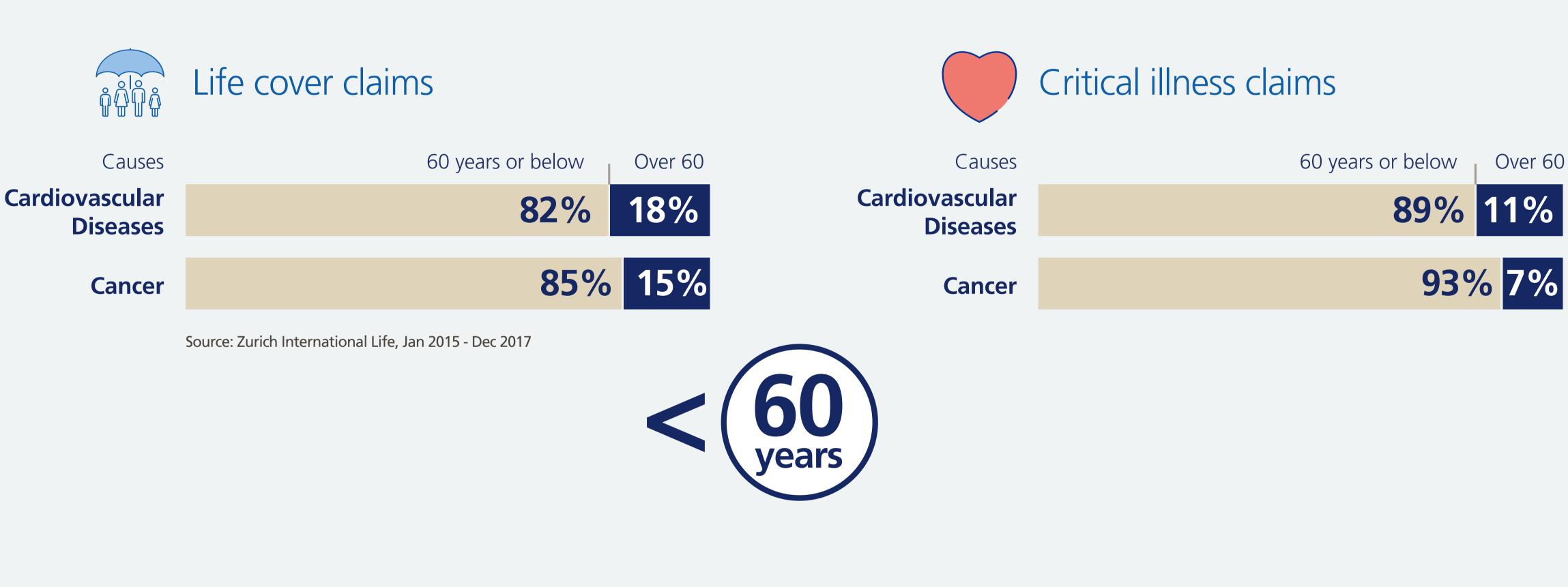
Health experts share their insights about risk

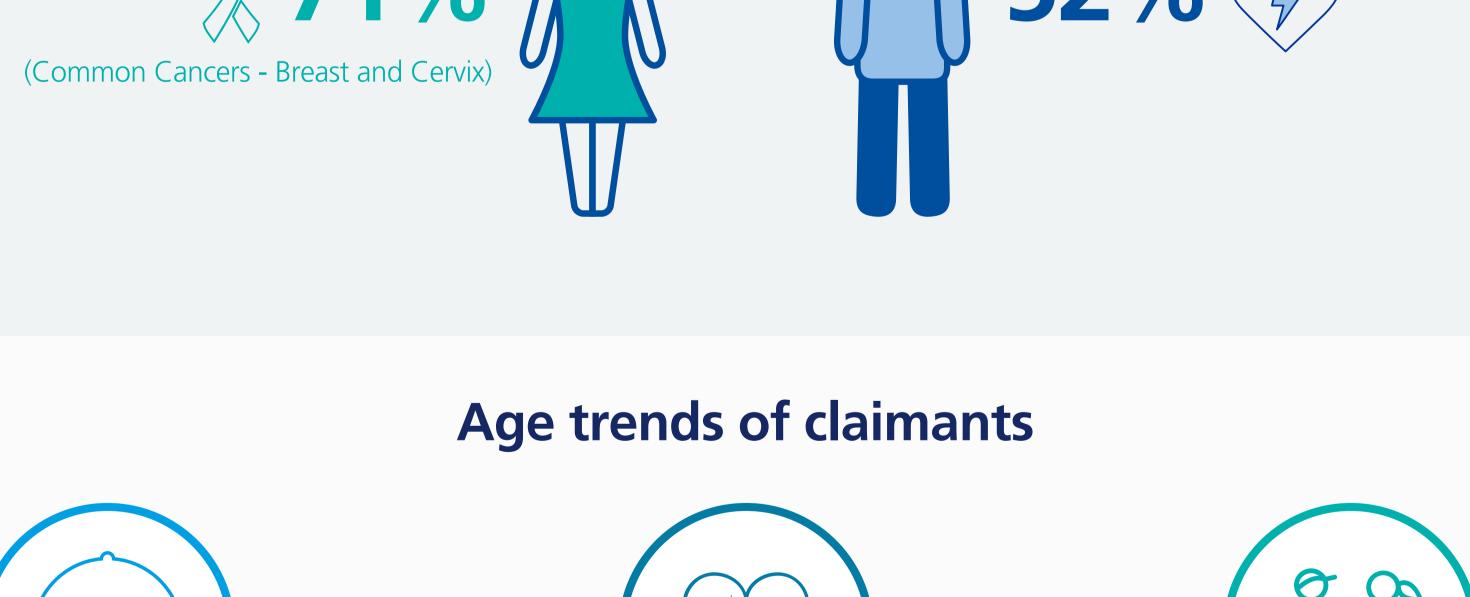


## More than 80% of our claimants suffered a critical illness or passed away when they were under 60, and still in their prime working years.

Insights from our claims

Source: The New York Times, 2018





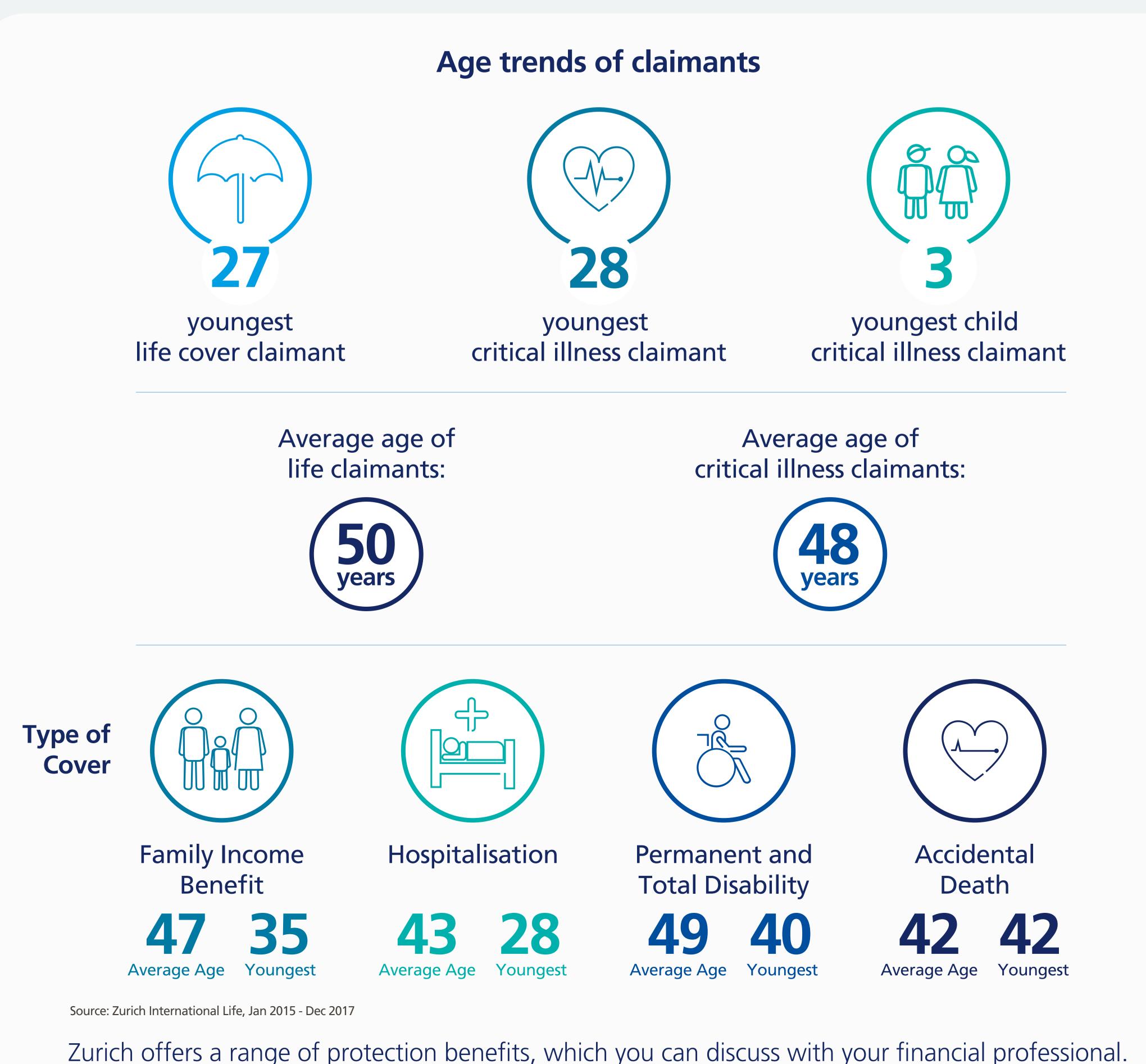
**Key causes of claims** 

Female

Cancer

Male

**Cardiovascular Diseases** 



## 37% 63% **Claim paid** < USD 200,000 > USD 200,000 Source: Zurich International Life, Jan 2015 - Dec 2017

Life cover claims

**Claim paid** 

**Total claims paid** 

The need for adequate protection

Is USD 200,000 enough cover?

It might be. However, most of our claimants were under the age of 60 with young families to support.

Critical illness claims

19%

< USD 200,000

Percentage of claims paid

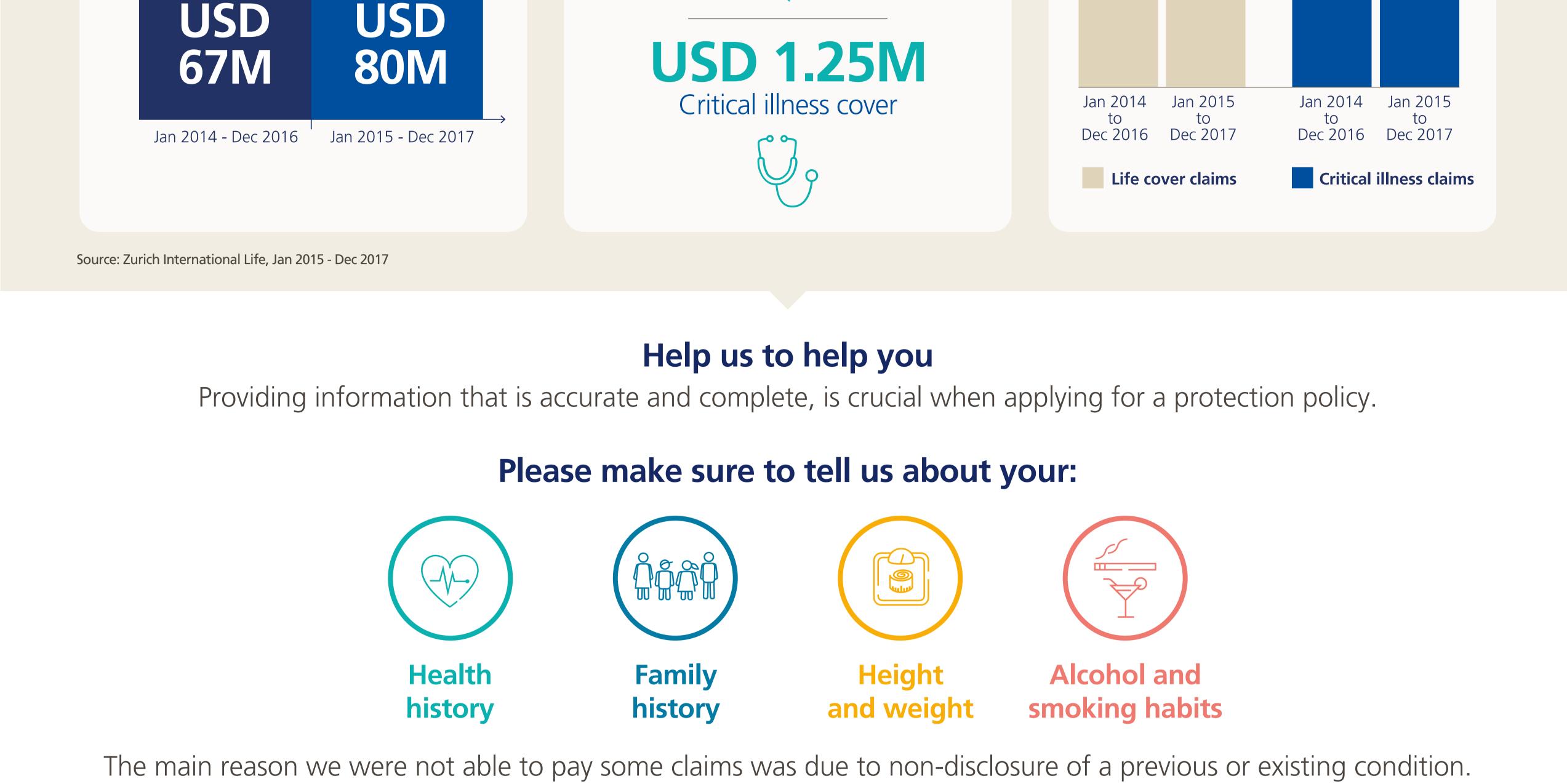
> USD 200,000



Delivering on our promise

Largest claim paid

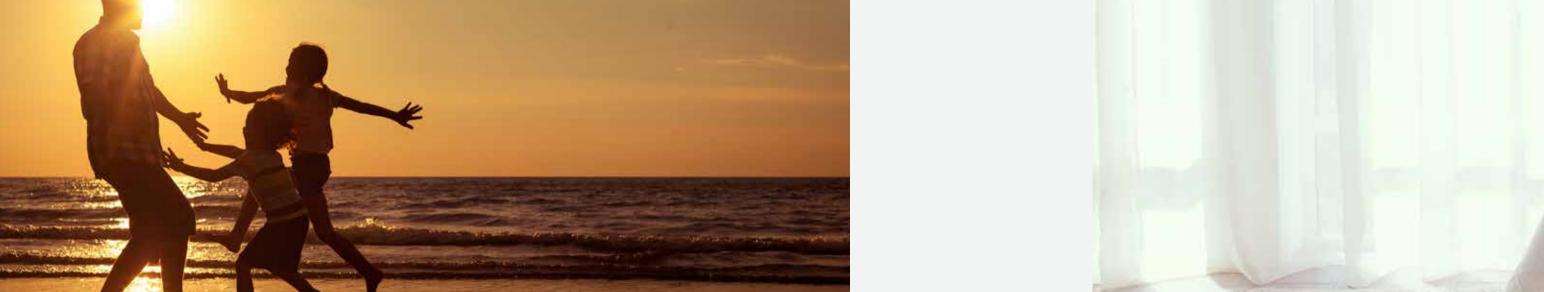


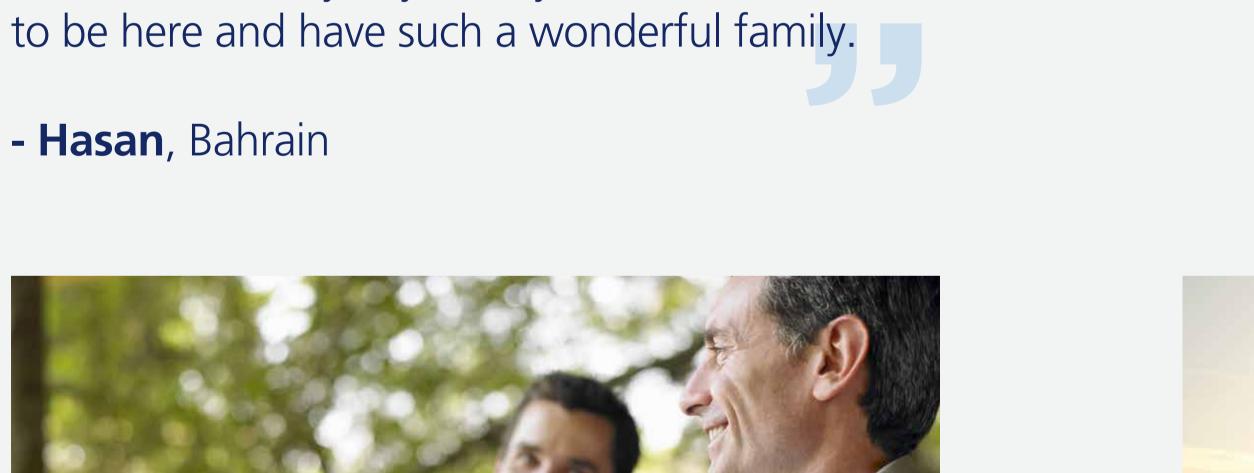


- Hui, UAE

Hear from our claimants

Our claimants share some interesting insights about protection.





Zurich paid the claim without any issues within five days, which was impressive. The money helps me pay towards my medical check-ups and related expenses that are not covered by my health insurance, relieving the burden considerably.

- John, UAE

People don't understand the importance of

insure yourself? It doesn't make sense.

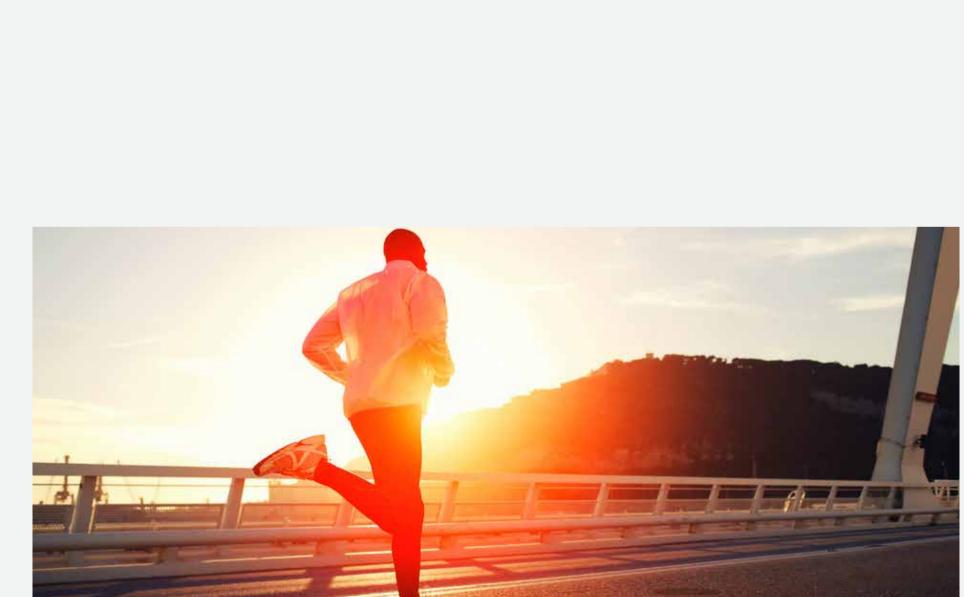
protection. You insure your car, but you don't

None of us know what will happen tomorrow.

I never thought I would have to retire so early.

Sometimes the universe tells you to slow down.

I thank God every day for my life. I am so blessed



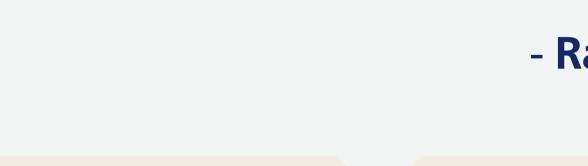
Today I focus more on myself, doing the things

better balance between my work and personal life.

that make me happy and maintaining a much

I don't smoke, drink alcohol, or consume tobacco products and I eat right. I was always the fit one from my school days. Although my dad had a heart attack, I never thought it would affect me due to my healthy and active lifestyle. But it did happen, and it taught me that it can happen to anyone at any time. - Rajendra, UAE

Who would have ever guessed...I'm a sportsperson,



No one knows what the future holds, but with adequate protection in place you can be better prepared to deal with the unexpected.



Seek advice from

a financial professional and

make a well-informed decision

about your protection needs.

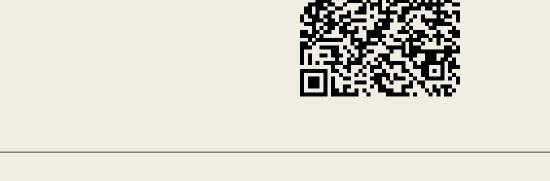
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about their critical illness.

Be Ready For Life







about Zurich's solutions in the ME.