LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Diets Are Overrated

Know your numbers first

73% of the year's claim pressure pointed to lifestyle-related disease pressure.

The body had been dropping hints long before the bill arrived.

1,103
Employee Benefits and Individual Life claims paid

USD 3.20M
paid in consolidated claims

ZWG 18.26M
paid in consolidated claims

5,966
claims, cashback benefits and refunds delivered

Know yourself. Know your numbers. Then change what needs changing.

LifeCheck by Zimnat

CLAIMS BAROMETER 2025

A note from the Managing Director.

As Zimnat Life Assurance enters its 80th year, the Health & Claims Barometer gives us a clearer way to listen to what our claims are telling us. It turns real claim moments into useful insight about the health and life realities facing Zimbabwean individuals, families and workplaces.

Claims data is not neutral research. It is practical evidence of where pressure shows up most often, where protection was needed most, and where earlier awareness could make a meaningful difference. When we read it carefully, it helps us respond with more relevance, empathy and care.

By bringing together Employee Benefits and Individual Life insights, we are using our data to help customers know their health and financial numbers earlier, so better decisions can be made before life forces the conversation.

> **Claims are not just numbers to us. They help us understand people better and respond with more relevance, empathy and care.**

Workmore Chimweta
Managing Director

HEALTH & CLAIMS BAROMETER 2025

Support showed up often

Protection is not abstract. It showed up in paid claims, cashback benefits, refunds and real conversations.

5,966
claims, cashback benefits and refunds delivered

USD 3.20M
paid in Employee Benefits and Individual Life claims

ZWG 18.26M
paid in Employee Benefits and Individual Life claims

264,000
phone calls with customers to help with claims and policy servicing

Sometimes protection sounds like a phone ringing and someone answering.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Know first, Act earlier

Your body usually whispers before a claim arrives

In our claims data, cardiovascular disease, cancer and diabetes/metabolic conditions carried the strongest lifestyle-linked signal. Together, these non communicable disease groups accounted for 73.5% of leading disease groups. The body was sending signals before the claim form.

28.1% cardiovascular share

15.9% cancer share

5.8% diabetes and metabolic share

Know more. Act earlier.

Protect today. Prevent tomorrow.

Healthier lives. Stronger families. Better communities.

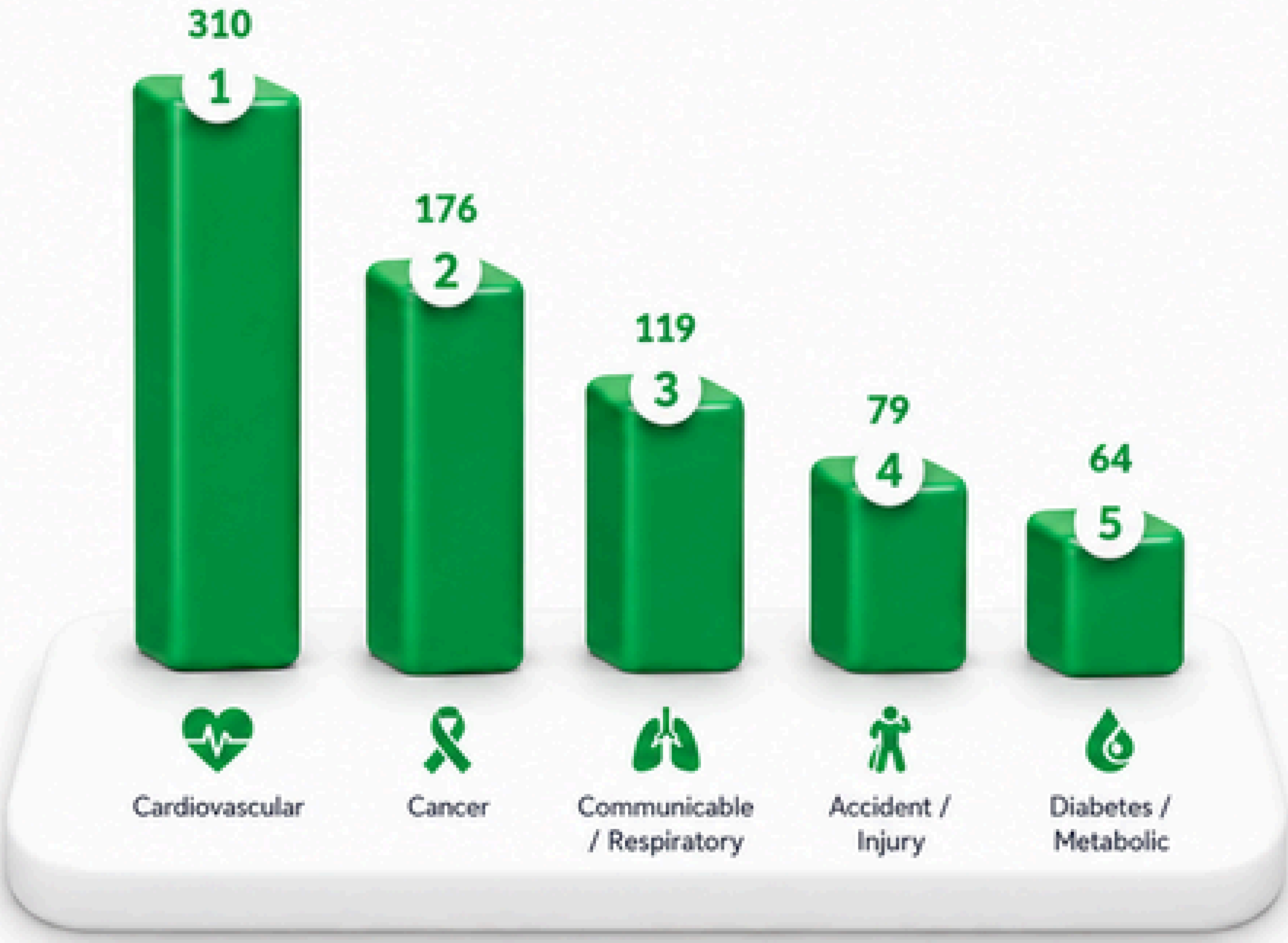
The numbers are not the headline. Earlier action is.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

The body left clues

In the data, cardiovascular, cancer, communicable or respiratory, accident or injury, and diabetes or metabolic conditions carried the clearest signals. Together, the leading disease groups made up 73.5% of the leading claim burden. The body was leaving clues before the claim form arrived.



Social lens: Slow conditions become daily-life conditions

Economic lens: Late care turns health pressure into household cost

Public health lens: The signal points to earlier screening and steadier chronic care

What claims data makes visible, prevention can act on.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Your BP has been dropping hints

Blood pressure is not always dramatic. Sometimes it hides in stress, salty meals, skipped medication, long days and that little voice saying, 'I'll check next week.' In our claims story, heart disease, hypertension and stroke gave us the clearest health clue of the year.

That is not a reason to panic. It is a reason to know your number early, treat steadily and keep your cover ready before life gets expensive.

28.1%
share of health moments

USD 868.9K
paid towards heart, BP and stroke claims

ZWG 10.25M
paid in heart, BP and stroke claims

Most frequent
health signal by claims count

Check earlier
A quick BP check gives you more room to act.

Treat steadily
Small routines keep the pressure — and the costs — from running away.

Manage pressure
Less salt. Less stress. More movement. Better numbers.

Review cover
Keep your protection ready before life sends the bill.

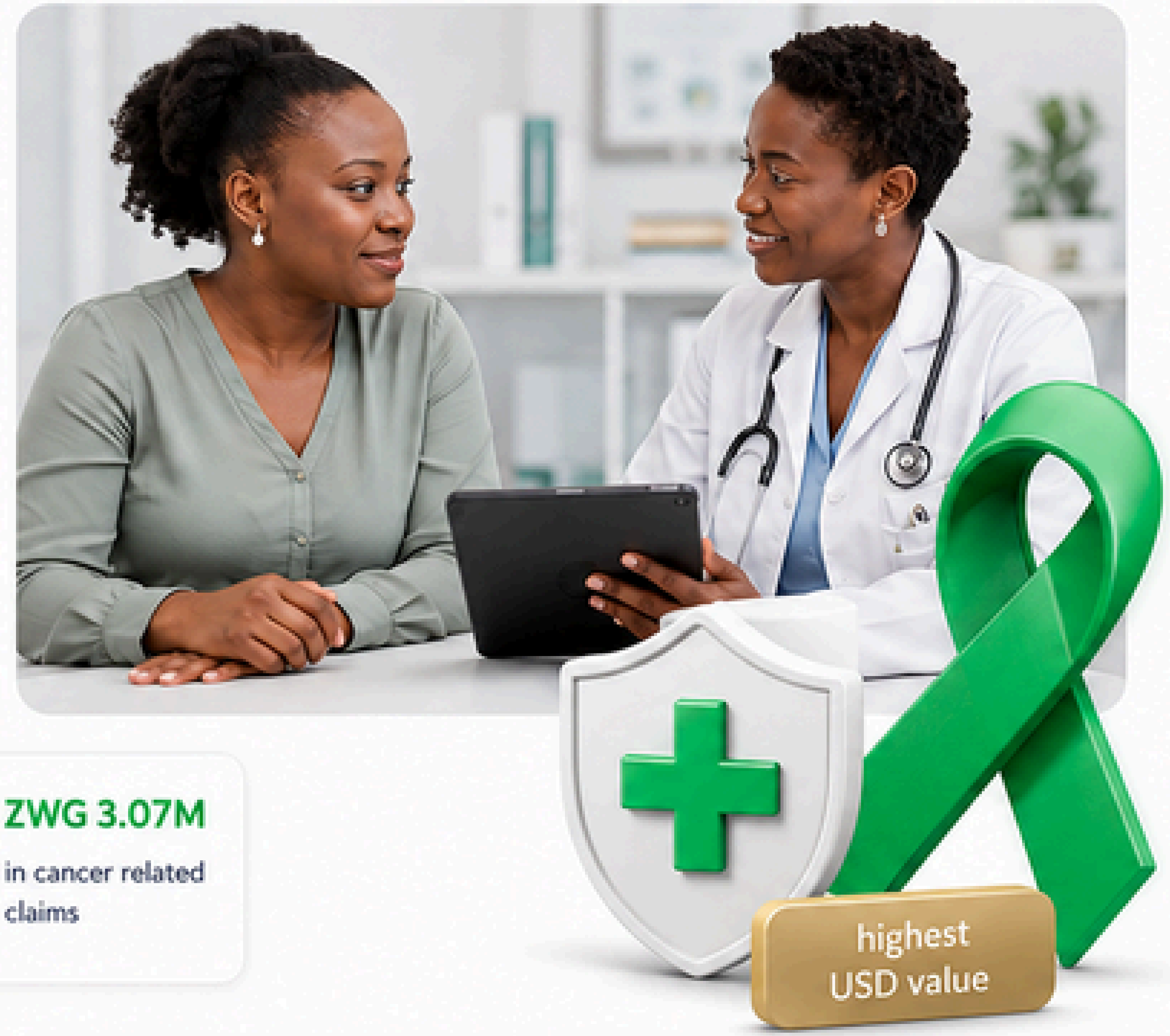
Know the number before it becomes the story.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Some things need screening, not waiting

- Screening is not panic. It is how small signals become earlier decisions.
- Cancer carried a meaningful share of health moments and value pressure in the year.
- Earlier care-seeking can change both the health outcome and the financial pressure.



15.9% share of health moments

USD 915.4K paid towards cancer related claims

ZWG 3.07M in cancer related claims

Screen earlier
Regular checks catch more and cost less.

Notice symptoms
Small signs matter. Listen to your body.

Plan support
Talk early. Map care, transport and finances.

Review cover
Make sure your cover fits your needs today.

Earlier detection changes both outcomes and costs

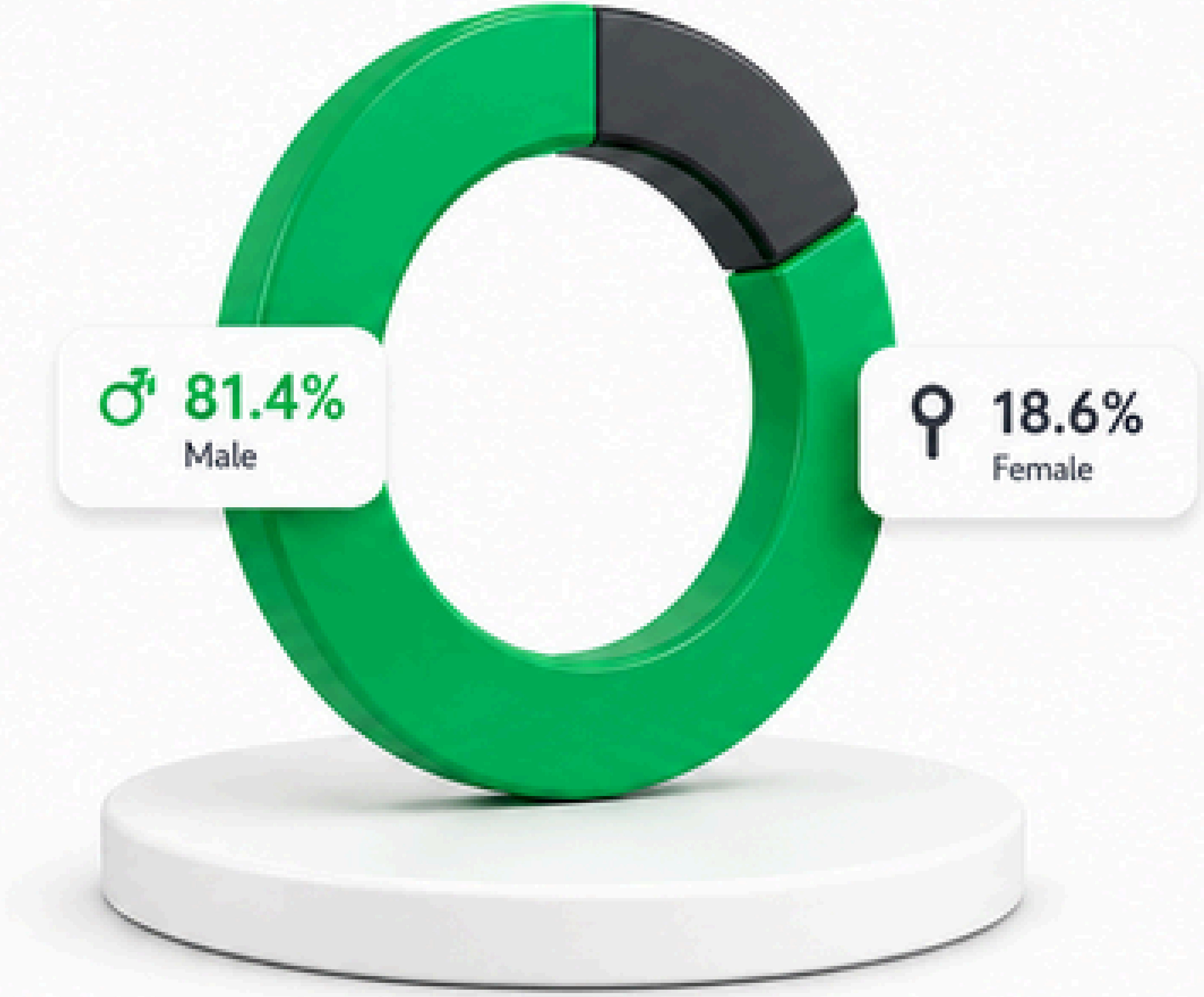
LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Workplaces that support men, protect everyone

Across claim moments where gender was captured, 81.4% were male and 18.6% were female.

This reflects exposure — who holds higher-risk roles, who delays care, and who carries more breadwinner pressure. Workplaces that create safer, more supportive environments change these numbers. The pattern is social. The response must be too.



	Male	Female
Cardiovascular	84.2%	15.8%
Cancer	73.1%	26.9%
Communicable	72.4%	27.6%
Organ failure	91.7%	8.3%
Accident and injury	100%	0%
Diabetes and metabolic	100%	0%

Safe workplaces create protected families.

LifeCheck by Zimnat

When the need was greatest, workplace cover **showed up**

Employee Benefits turned cover into real family support.

Employer-funded cover made a measurable difference to employees and families. These claim moments show that workplace protection does not sit on paper; it shows up when households need it most. The numbers are not just financial. They represent school fees protected, household pressure eased and families given breathing room when life changed unexpectedly.

219
USD claim moments

60
ZWG claim moments

USD 2.19M
paid

ZWG 12.20M
paid

101
Group Life

119
Credit Life

185
Funeral Benefit

39
Ill-health

half a million dollars | highest single claim settled

Good cover matters most when life hits hardest.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

When life changed, we helped families cope

Behind every death-related claim is a household trying to keep life moving. This support helped families manage the costs that continued after loss — from school and home expenses to debt, estate costs and groceries. It is what cover looks like when care has to keep going.

USD 2.35M
paid through death-related **family support**

ZWG 16.97M
paid through death-related **family support**

Family-support definition: Individual Life, Group Life and Funeral Benefit.

School — Home — Debt — Estate costs — Groceries

Support carried on where life still needed it.

Financial relief when it mattered most.

Peace of mind for you and your loved ones.

LifeCheck
by Zimnat

The fifties carry the heaviest weight

Peak breadwinner years often carry the greatest financial pressure

Claim severity rises sharply in the 50–59 age band. In the age-complete ZWG Employee Benefits records, this is the decade where the financial weight peaks hard. That matters because the person in their fifties is often carrying children below them, parents above them, relatives beside them and debt behind them.

The claim pays once. The income was already being shared every month.

Peak decade

The fifties are the decade when the financial load reaches its highest point.

Financial pressure peaks in the fifties

This is when obligations and costs often reach their peak.

Children, parents and debt often meet here

Responsibilities come from every direction.

One income can be supporting several lives at once

The weight is real and constant.

Peak breadwinner pressure can quickly become household pressure

When income struggles, the entire home feels it.

The claim pays once. The income was being shared every month.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Mothers are not only dependants. They are hidden infrastructure

Care work does not always show up on a salary slip. It still shapes the household economy.

Among recorded mother-and-father covered lives, mothers appeared more often than fathers. Part of that may be longevity, but the deeper question is what disappears when a mother or grandmother dies.

A claim can help fund the funeral, but it cannot fully price the childcare, cooking, caregiving, household knowledge and emotional labour that often leave with her.

She may not always show up as a salary, but she often holds the system together.

- Mothers appear more often than fathers in the covered-life pattern
- Care can be invisible in income and still central in impact
- Care work can hold the household together
- A household can lose far more than one person

Why it matters

A household can lose an entire care system.

The claim records a mother. **The household may have lost an entire care system.**

HEALTH & CLAIMS BAROMETER 2025

One policy can hold a family tree

The real unit of protection is not one person. It is everyone whose life is attached to them.

A policy may belong to one person, but the responsibility behind it can stretch across generations. Our funeral-claims pattern shows that protection is often carrying parents, in-laws and elders alongside the policyholder's own immediate household. In other words, one premium can quietly hold a family tree together.

65%
of the leading named covered-life relationships were parents or parents-in-law

~70%
when grandmothers are included

One premium
can carry several households and generations

Family tree
is the real unit of protection

Formal protection can travel much further than one payroll.

The policy number may be singular. The obligation behind it is plural.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

The funeral gets the plan. The morning after gets less of it.

The quieter costs often outlast the visible ones.

The visible cost gets attention. The longer aftermath gets less of it.

The claims data points to a deeply human pattern. We prepare more quickly for the bill the community will witness than for the quieter costs that follow loss.

Funeral cover shows up strongly in volume. Traditional Life carries deeper value per claim. The lesson is not that people get it wrong. It is that visible, immediate costs feel urgent, while the longer financial aftermath is easier to postpone.

School fees, groceries, rent and debt can continue long after the mourners leave. The data invites a fuller kind of planning: not only for the day of loss, but for the months that follow it.

Traditional Life often carries deeper long-term support

When income stops, family needs keep going.

Funeral cover often gets planned first

The funeral day feels immediate, visible and socially urgent.

The visible cost gets attention faster

Family and community will witness it.

The quieter aftermath lasts longer

School fees, groceries, rent and debt continue later.

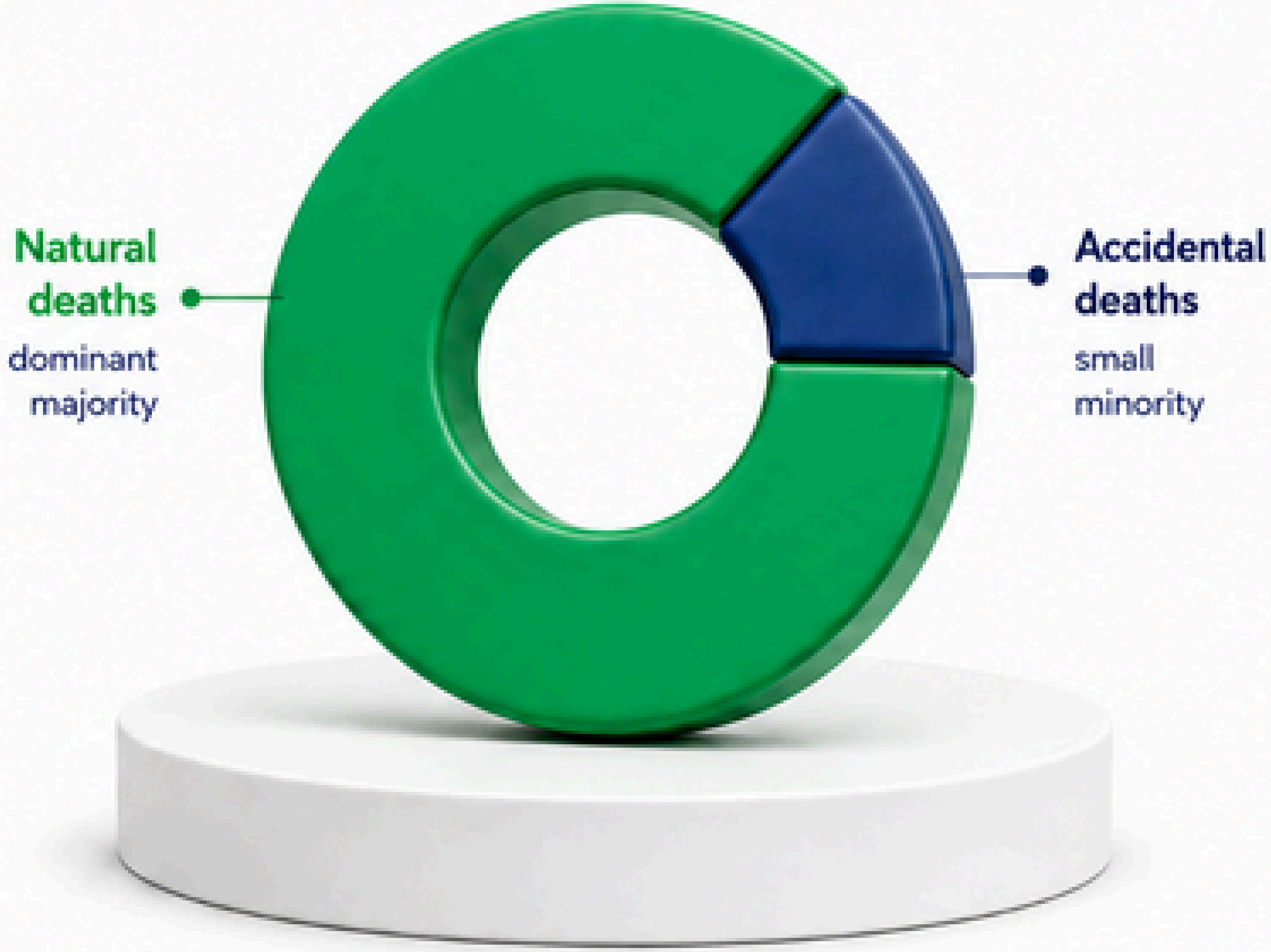
The funeral has an audience. The longer financial story needs a plan too.

LifeCheck by Zimnat

The loudest risks are not the deadliest

What shocks us most is not always what claims the most.

Accidents stay vivid because they are sudden and dramatic.
The Individual Life claims story points somewhere quieter.
Disease accumulates differently, hiding in blood pressure, sugar levels, untreated symptoms, interrupted medication and check-ups postponed until life gets less busy.
The risk most likely to scare us is not necessarily the risk most likely to rearrange a household.



Natural deaths dominated the Individual Life pattern

The leading causes of claims are rooted in chronic disease.

Accidental deaths were a small minority

Sudden events grab attention but claim fewer lives.

Quiet disease is often the bigger thief

It builds slowly and takes more from families than we see.

The takeaway

Slow risk deserves louder prevention.

What we fear most is not always what claims most

Perception is loud. Reality is quieter — and costlier.

We fear the crash because it is dramatic. The ledger says quiet disease is the bigger thief.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Protection is also a conversation

Claims support is not only about what gets paid. It is also about what gets explained, answered and made easier.

- Answered
- Explained
- Made easier

264,000

phone calls with customers

to help with claims and policy servicing

2,709 cashback benefits paid

2,154 refunds processed

Sometimes reassurance is the service.

LifeCheck by Zimnat

HEALTH & CLAIMS BAROMETER 2025

Know your numbers Then protect what matters

Know your BP, blood sugar, cholesterol and screening dates. Then let us help you put the right financial protection around you and the people you love.

Let our team help you get the cover right

From life cover to family protestion and practical guidance, our team can help you organise the financial solutions that fit your life.

Talk to Zimnat

WhatsApp: 0772 175 991

Website: www.zimnat.co.zw

Toll-free: 321

Email: customercare@zimnat.co.zw

Facebook: Zimnat

LinkedIn: Zimnat

X: ZimnatOfficial

Instagram: zimnatofficial

Know yourself. Know your numbers. Protect your future