

# The Value of Mental Health

Strengthening personal resilience across people, productivity, and protection systems



**The Value of Mental Health** is the first report in Zurich's Value of Health & Wellbeing research series.



Drawing on data, modelling and policy analysis across Australia, Chile, Germany, Malaysia, the UAE and the UK, it looks at how mental health conditions are shaping everyday life, productivity and protection systems, and where earlier action can make the greatest difference.



Mental health is a growing driver of productivity loss, participation decline, and pressure on protection systems - the largest costs are borne by employers, insurers, and individuals, not public health systems alone.



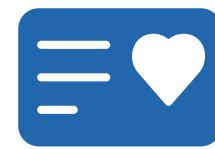
This report provides a data-led, cross-market view of that impact, enabling stronger decision making across propositions, underwriting, employer conversations, and prevention strategies.

## Malaysia key findings at a glance

Mental health conditions in Malaysia are projected to grow at one of the fastest rates, averaging **2.8% annually**, while much of the burden remains hidden due to:



Social Stigma



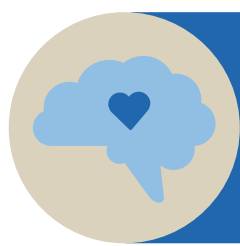
Higher barrier to diagnosis



Gaps in cost & continuity of care



Low specialist capacity



**4 in 5** Malaysians with a mental health disorder may not be accessing professional care

## Projected impact by 2030

### People

Loss of healthy life, wellbeing, & functioning

**Over 4 million (1 in 9)**

Malaysians projected to be living with a mental health condition by 2030

**62.5 days**

Average healthy life lost each year per person with a mental health condition

**95%**

Wellbeing losses driven by morbidity

### Productivity

Participation loss, employment effects, economic cost

**RM34 billion**

Estimated losses due to reduced workforce participation and increased absenteeism

**18%**

Employment gap with those without a mental health condition

**95%**

Productivity losses driven by labour market disengagement

### Protection systems

Healthcare, employers, private insurance, informal care

**42%**

Treatment costs covered by out-of-pocket expenditure

**123 million**

Hours of unpaid mental health-related care provided by families and caregivers

**RM3 billion**

Projected increase in total mental expenditure