

Behind every claim
is a name.

Behind every claim
is a face.

Behind every claim
is a story.



Live with confidence

CLAIM STATISTICS

Sanlam Risk and Savings

Financial Planning | Retirement | Insurance | Health | Investments | Wealth | Credit

OUR CLAIMS PHILOSOPHY



FULLACES



Scary to
talk about it;
scarier not to.

CLAIMS PAID IN 2023

R10.7 bn

2023 claims for Sanlam Risk & Savings and Sanlam Corporate

R6.06bn



Giving financial support to help move lives forward.

Behind every claim is a name.

Behind every claim is a face.

Behind every claim is a story.

That's why, in 2023, Santam Risk and Savings paid **R6.06bn** in claims.

Giving financial support to help move lives forward.

Behind every claim is a name.

Behind every claim is a face.



21 896

claims for the year



84

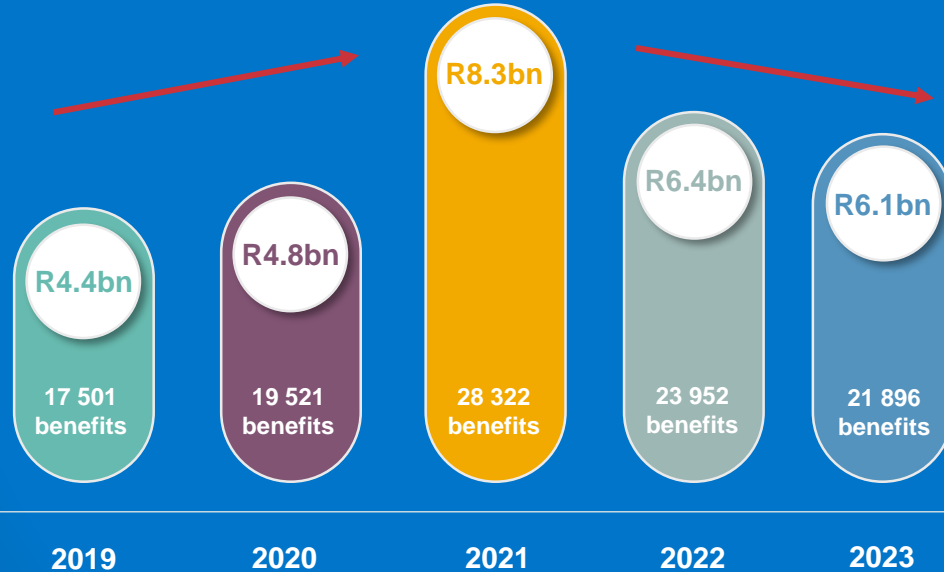
claims per working day



R23.3m

per working day

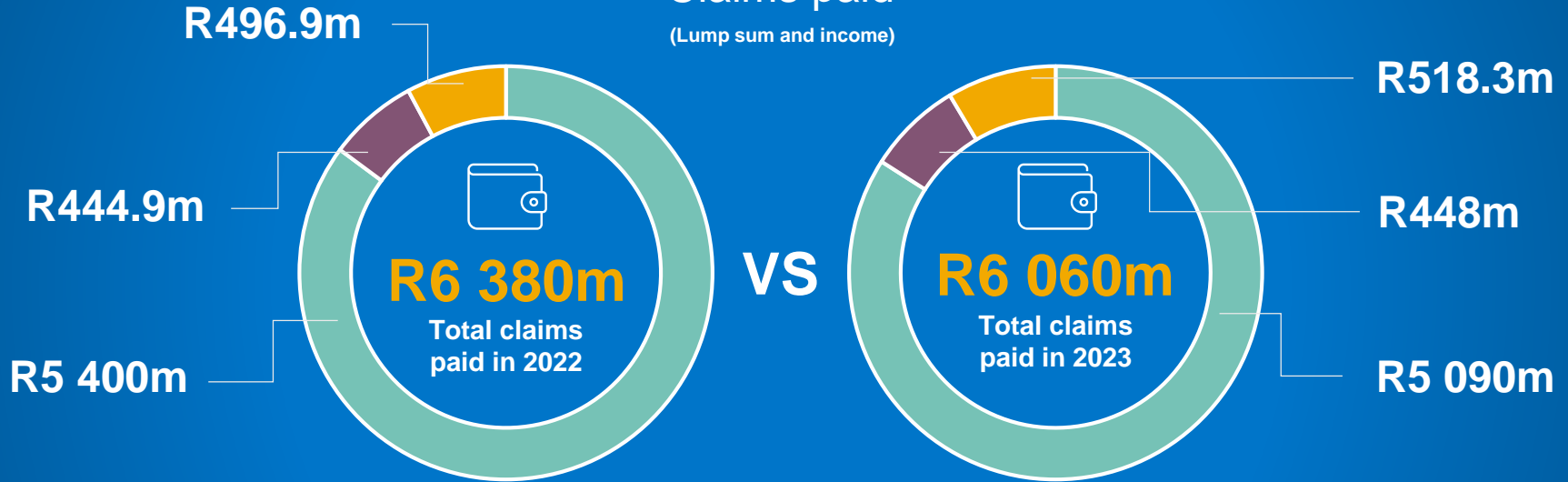
TOTAL CLAIMS PAID OVER THE PAST 5 YEARS





2022 VS 2023

Claims paid
(Lump sum and income)



Severe Illness
and Injury cover

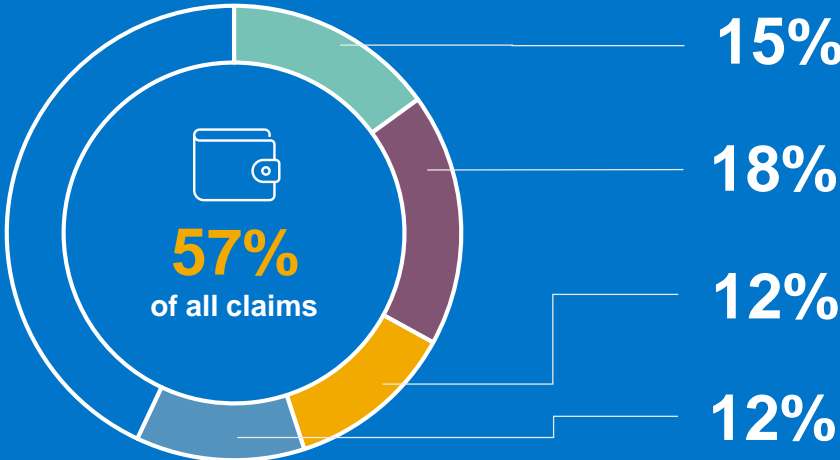


Income cover



Death

MAIN CAUSES OF ALL CLAIMS PAID



Cancer



Cardiovascular
conditions



Respiratory
conditions



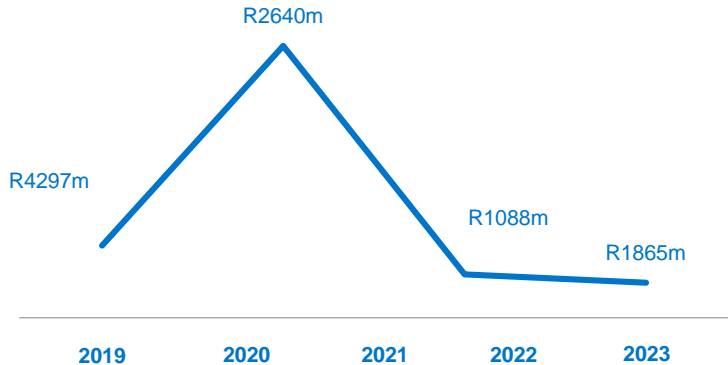
Accidents,
violence & injury

EFFECT OF COVID-19 ON CLAIMS

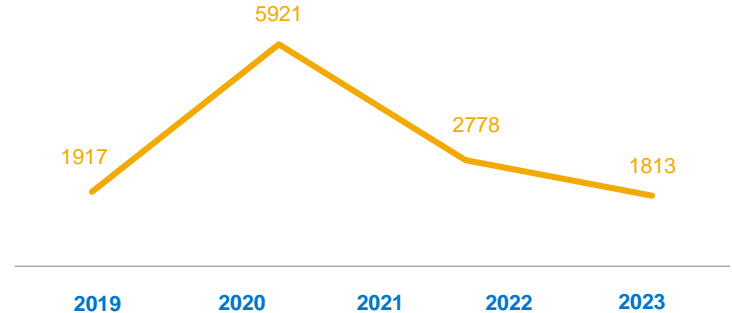
EFFECT OF COVID-19 ON CLAIMS



Amount paid for claims with cause of death:
Confirmed Covid-19 (Death & Funeral)



Number of claims with cause of death:
Respiratory diseases (Death & Funeral)



Death claims as the result of
confirmed Covid-19
came down substantially.

BUT

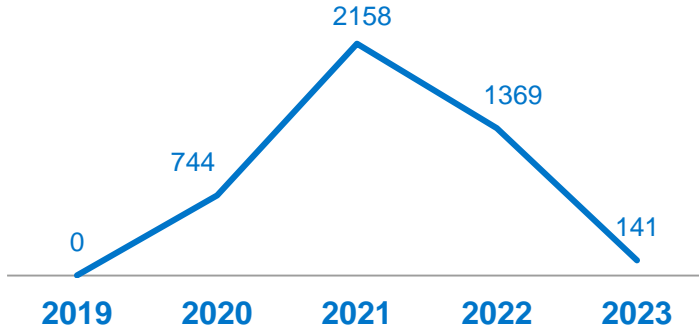


Death claims as the result of diseases
of the respiratory system are
still elevated.

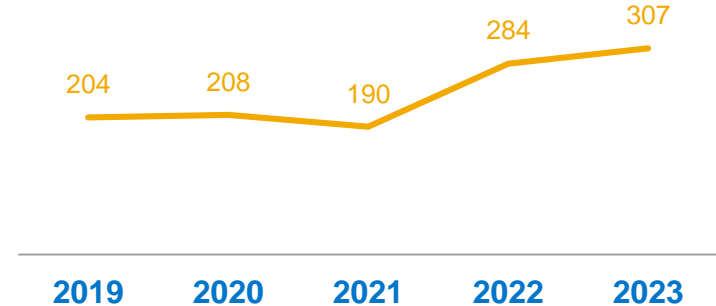
EFFECT OF COVID-19 ON CLAIMS



Number of Sickness Income claims due to: Confirmed Covid-19



Number of Sickness Income claims due to: Respiratory diseases



Sickness Income claims as the result of confirmed Covid-19 claims came down substantially.

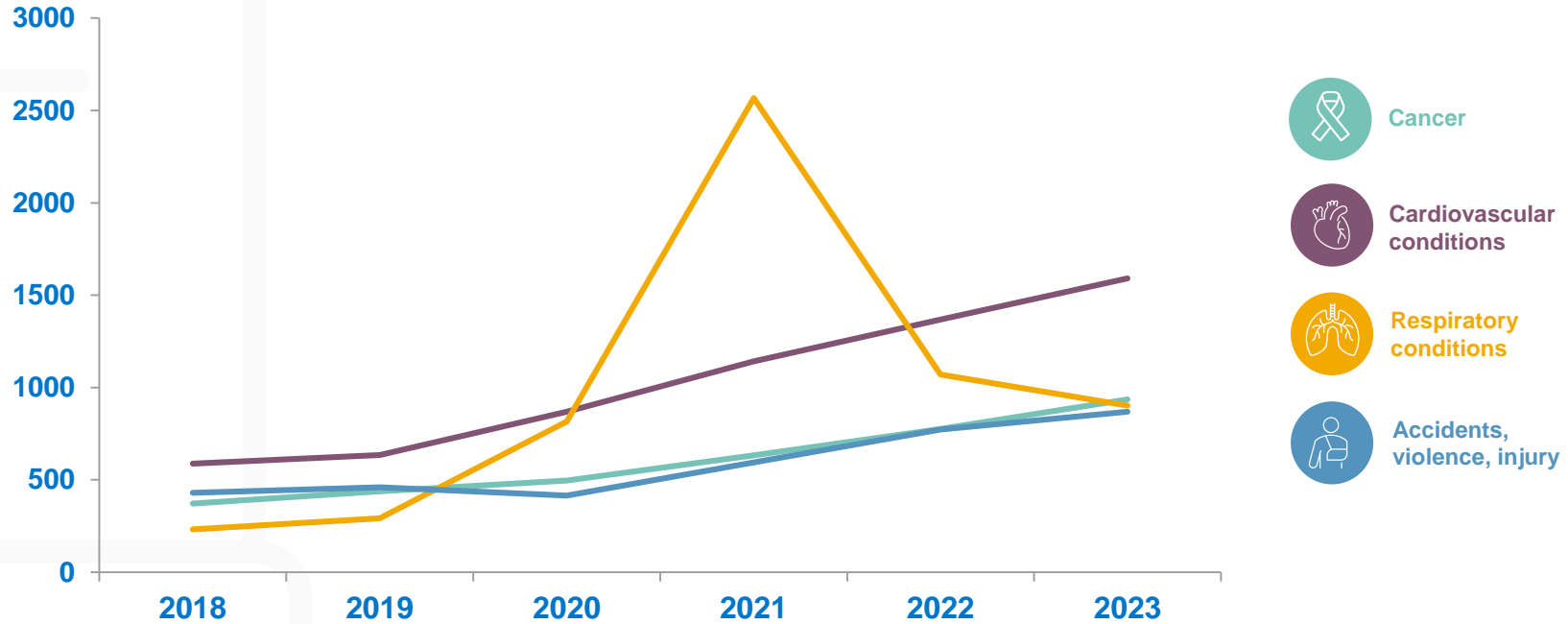
BUT



Sickness Income claims as the result of respiratory diseases are still somewhat elevated.

CAUSES OF CLAIMS

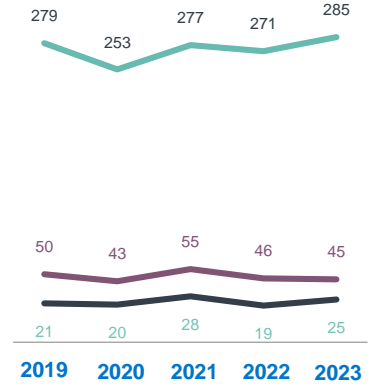
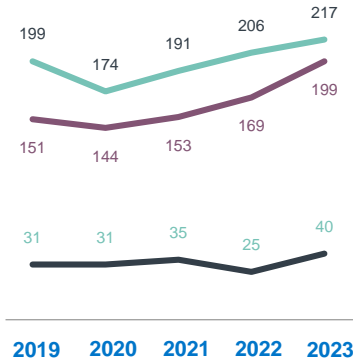
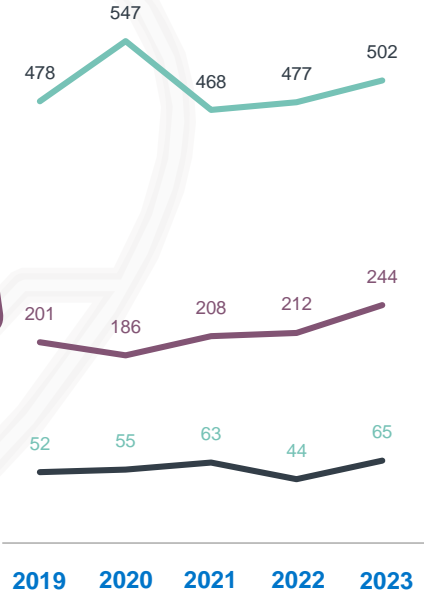
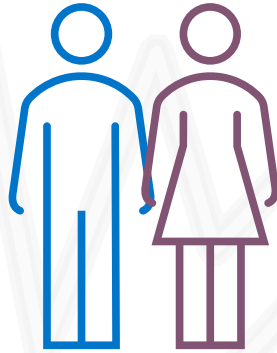
DEATH AND FUNERAL CLAIMS



SEVERE ILLNESS CLAIMS



Cancer and cardiovascular claims with stroke claims separate



Cancer



Cardiovascular conditions



Stroke

LUMP SUM DISABILITY CLAIMS



R234.40m

Occupational
Disability



R17.90m

Impairment
Underpin



R1.35m

Temporary
Incapacity



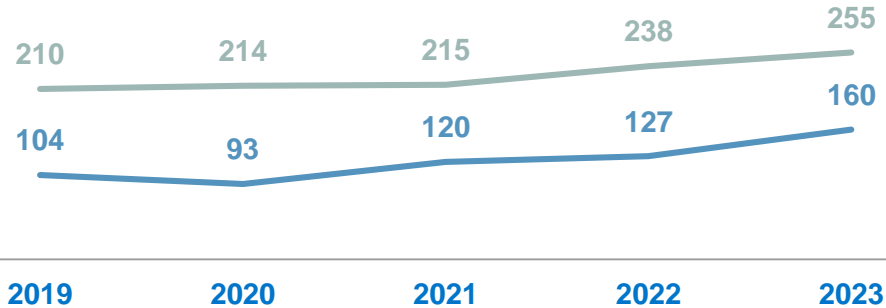
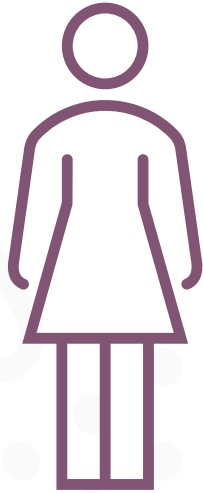
R31.10m

Older Functional and
Physical Impairment benefits





SICKNESS INCOME CLAIMS



Accidents & Injury



Pregnancy complications



R5.5 million
paid in 2023 for c-sections.



Most accidental and injury
claims paid in 2023
26 – 45 - age group.

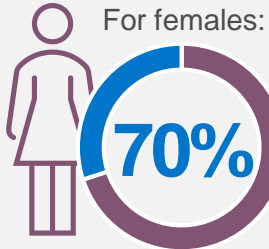
YOUNGER AGE GROUPS AFFECTED

YOUNGER AGE GROUPS AFFECTED



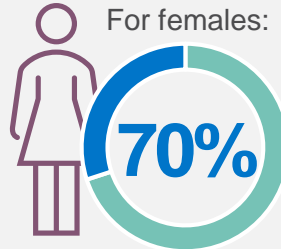
SEVERE
ILLNESS

51% of claims paid
were for clients
younger than 55



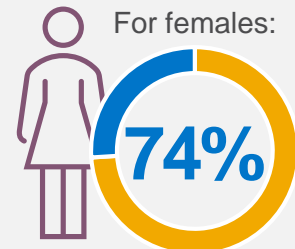
DISABILITY
LUMP SUM

62% of claims paid
were for clients
younger than 55

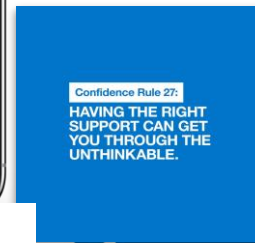
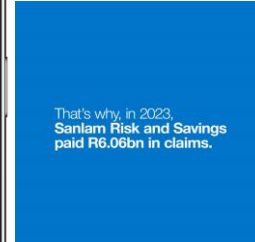
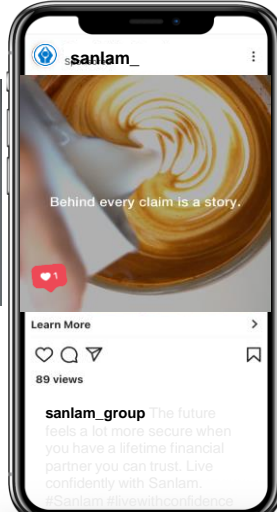
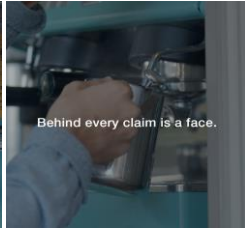


DISABILITY AND
SICKNESS
INCOME

67% of claims paid
were for clients
younger than 45



WHAT'S NEXT?



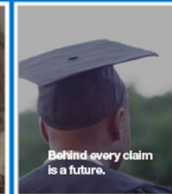
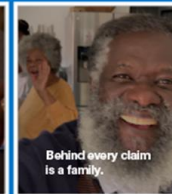
Flashfact

June 2024

**SANLAM RISK AND SAVINGS:
CLAIM STATISTICS 2023**

Behind every claim is a name.
Giving financial support to help move lives forward.

THANK YOU



thank you 

