



LIBERTY
Standard Bank Group

LIBERTY CLAIM STATISTICS 2025

Kresantha Pillay

In it with you

Liberty Group Limited is a licensed Life Insurer, an Authorised FSP (no. 2409) and is part of the Standard Bank Group. Terms and conditions, risks and limitations apply.





THE POWER OF CERTAINTY.

At Liberty, we understand the power that comes with having *Life Covered*.

It brings peace of mind, empowering individuals to navigate adversity confidently and providing stability when uncertainty looms.

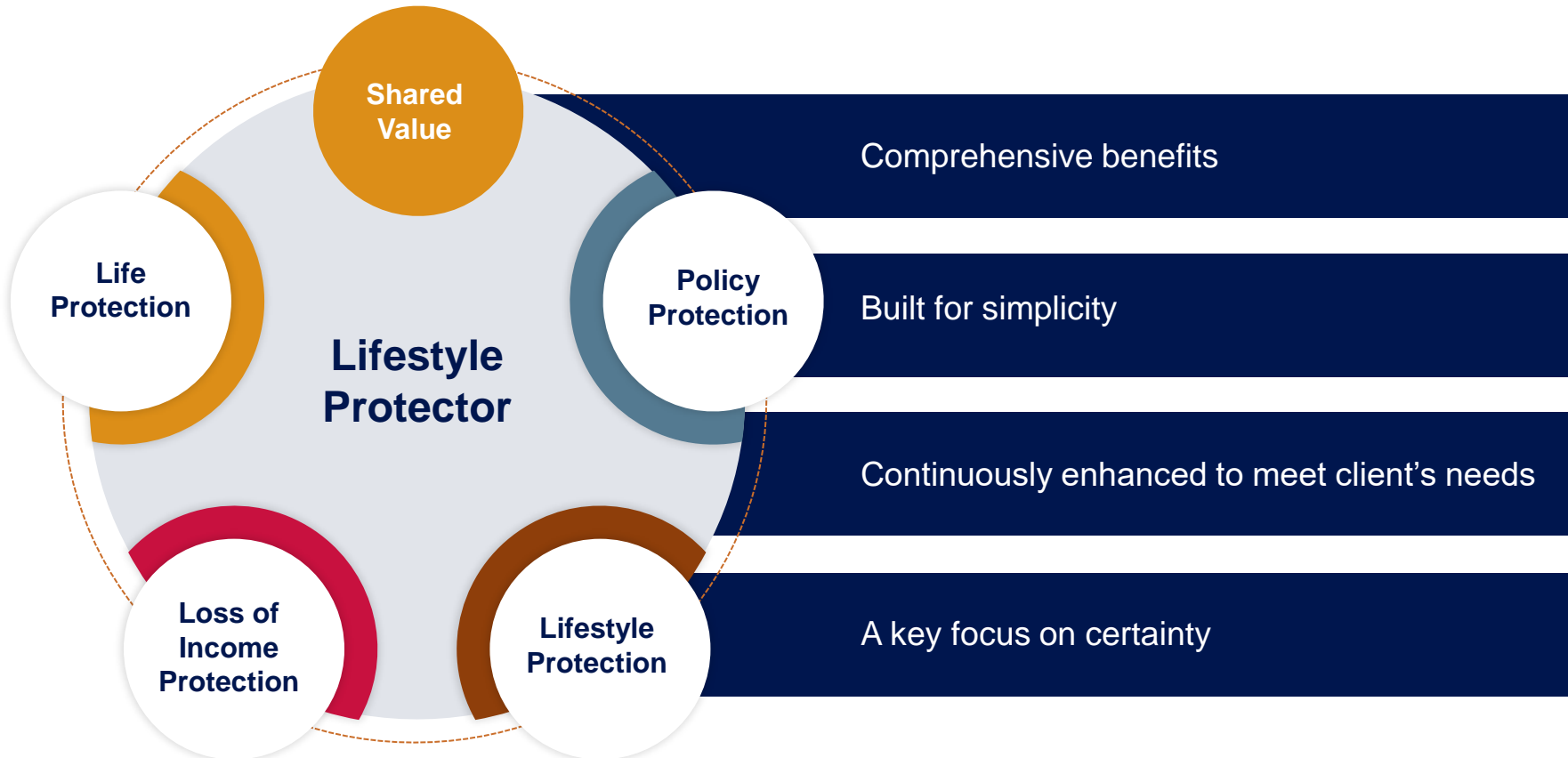
Our benefits provide the certainty that, should any of the unforeseen and covered events come to pass, we will be in it with you, ensuring that both you and your loved ones have the necessary financial cover when needed the most.

And in 2024, Liberty has once again fulfilled its promise.



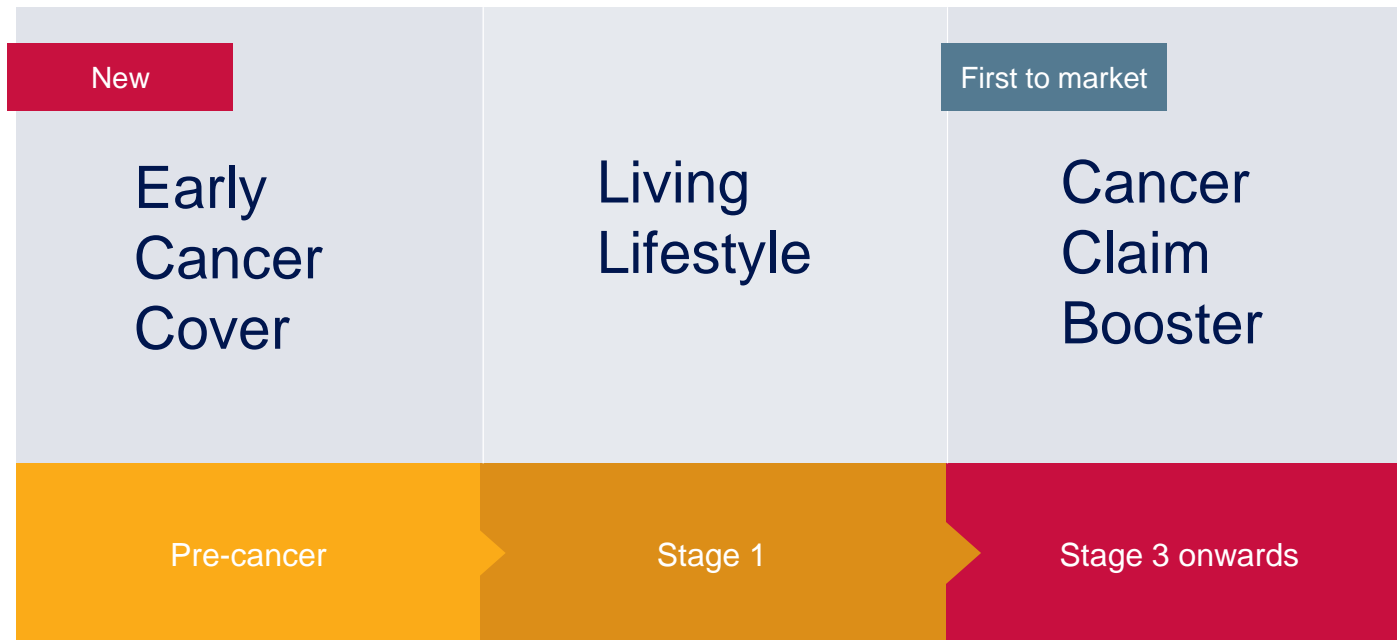


LIFESTYLE PROTECTOR AT A GLANCE.





COMPREHENSIVE AND FORWARD – THINKING.



-  Continuously enhanced to meet client's needs
-  Every step of the journey with our clients



Our purpose is clear – grow and protect what matters most.

We care about what you care about

Need for greater awareness and financial planning to ensure women have adequate protection

- South African women face a massive **R15 trillion** insurance shortfall*
- Underinsured for both life and disability cover



Retrenchment claims

Female: 1.3% **Male: 0.7%**



42.3% of households are headed by females



Female-headed households are often more vulnerable to poverty, as they may be **single-income households.**



LIBERTY
Standard Bank Group

RETAIL RISK COVER CLAIMS.

April 2025

In it with you

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Our promise fulfilled.

Focus on 2024





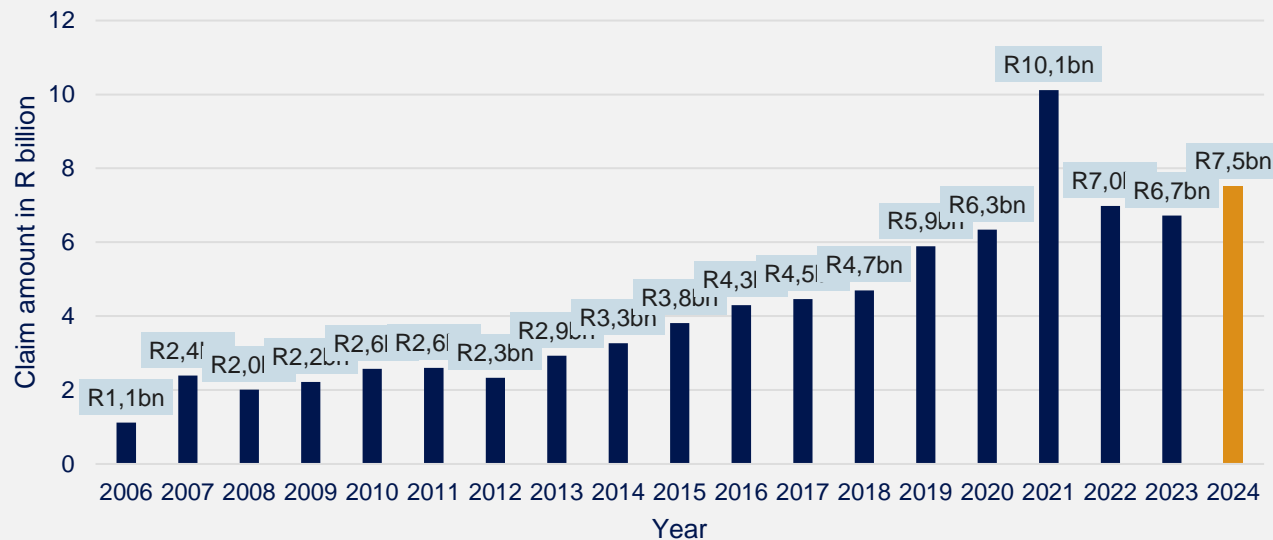
TOTAL CLAIMS PAID IN A NUTSHELL

R 7.51 billion in total claims paid in 2024

Total of R82.2 billion paid from 2006 to 2024.

To protect what matters most to our client, and to quickly recover from life's most profound human vulnerabilities, and financial setbacks.

Total claims paid over the years



Insights

Compared to 2023, Liberty's claim payments have increased by **R0.79 billion**, which represents an increase of 11.8%.

Our 2024 claims have reached **28 889** individuals and their beneficiaries – changing their lives and the lives of those around them.

Our track record in paying out claims serves as proof to our clients that we can be trusted to be there when they need us most.



HOW WAS THIS SPLIT BY THE DIFFERENT BENEFIT PILLARS?

Claims paid in 2024



Life Protection

R5 526 686 000



+9.5%

Claims: 18 724



Lifestyle Protection

R1 212 966 000



+20.4%

Claims: 2 145



Income Protection (lump sum)

R506 525 000



+18.5%

Claims: 393



Income Protection (monthly)

R267 303 000



+11.6%

Claims: 7 627

Compared to 2023



Life Protection

R5 046 007 000



Lifestyle Protection

R1 007 583 000



Income Protection (lump sum)

R427 578 000



Income Protection (monthly)

R239 609 000



**Breaking down
the numbers.**



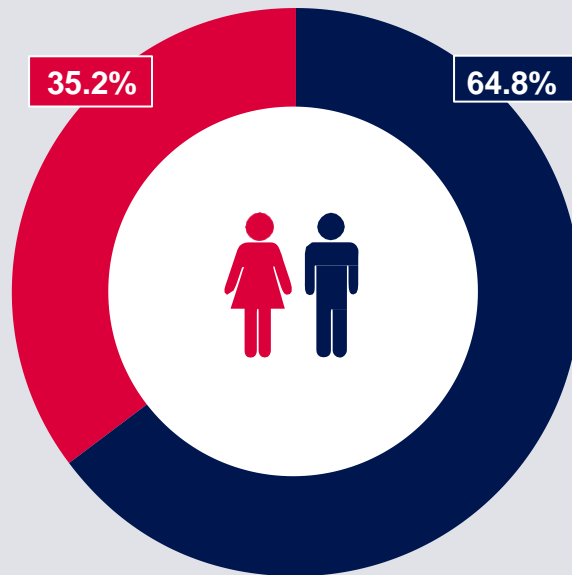


CLAIMS BY GENDER

Total claims

Calculations based number of claims

Current Gender Split



	Female	Male
Average age at claim	60 yrs	64 yrs
Youngest claimant	27 yrs	26 yrs
Oldest claimant	99 yrs	101 yrs

Need for greater awareness and financial planning to ensure women have adequate protection

- South African women face a massive R15 trillion insurance shortfall*
- underinsured for both life and disability cover

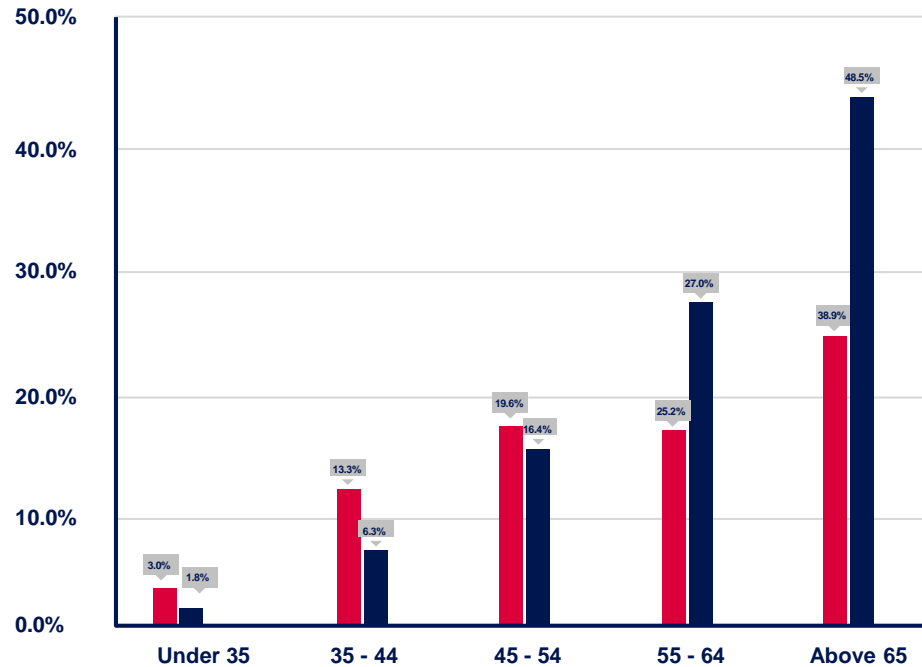


CLAIMS ACROSS DIFFERENT AGES

Total claims

Calculations based number of claims

Claims across different ages



Age band	Female	Male	Total
Under 35	3.0%	1.8%	2.2%
35 - 44	13.3%	6.3%	8.8%
45 - 54	19.6%	16.4%	17.5%
55 - 64	25.2%	27.0%	26.4%
Above 65	38.9%	48.5%	45.1%
Total	100%	100%	100%



TOP 5 CAUSES OF CLAIMS

Total claims

Calculations based number of claims

Cancer, cardiovascular disorders and respiratory disorders remain the top 3 claim causes and are similar between males and females.

Clients are encouraged to undergo regular medical screenings, particularly if they have medical scheme coverage. These screenings can detect potential health issues before symptoms appear, facilitating early intervention and improving health outcomes.*

Total	Proportion
Cancer	31.2%
Cardiovascular disorders	22.3%
Respiratory disorders	5.8%
Musculo-skeletal disorders	5.5%
Nervous system disorders	5.3%
Top 5 causes	70.2%
<i>All other causes</i>	<i>29.8%</i>



Female	Proportion
Cancer	37.2%
Cardiovascular disorders	14.5%
Respiratory disorders	5.4%
Nervous system disorders	6.6%
Musculo-skeletal disorders	6.0%
Top 5 causes	69.5%
All other causes	30.5%



Male	Proportion
Cancer	27.9%
Cardiovascular disorders	26.8%
Respiratory disorders	6.0%
Musculo-skeletal disorders	5.3%
Trauma	5.3%
Top 5 causes	71.2%
All other causes	28.8%



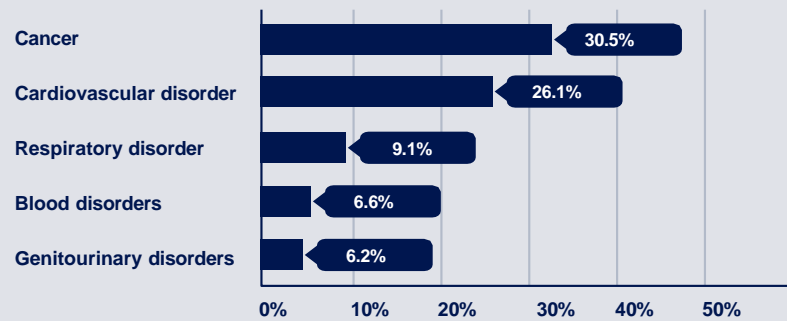
TOP 5 CAUSES OF CLAIMS

Total claims

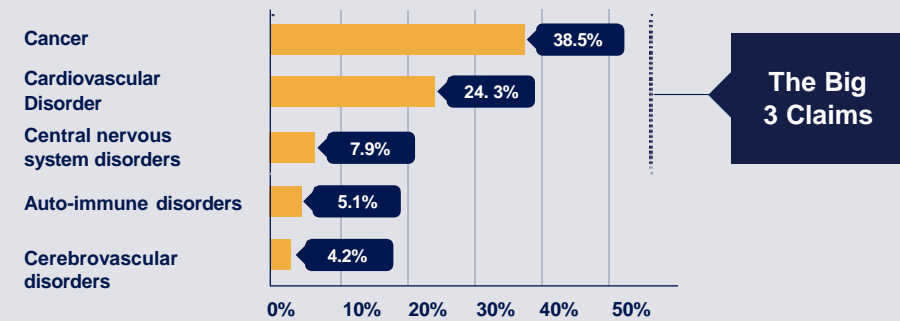
Calculations based number of claims

Cancer is a common claim cause over all benefit pillars.

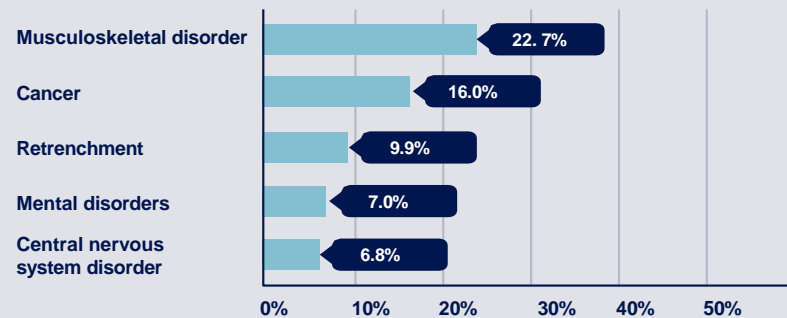
Life Protection Claims



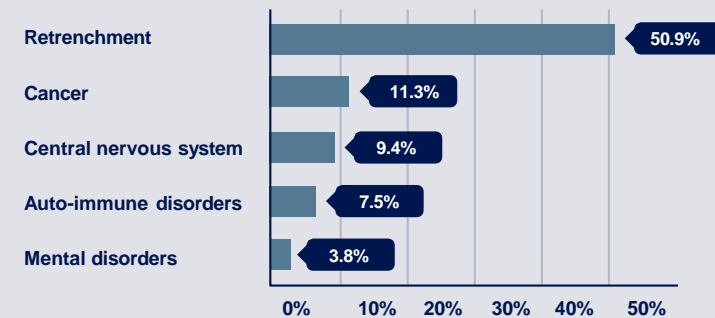
Lifestyle Protection Claims



Income Protection Claims



Policy Protection claims





LIFESTYLE PROTECTION – TOP 5 CARDIAC RELATED CAUSES

640 million people are living with heart and circulatory diseases across the world.

Number rising due to:

- Changing lifestyles
- An ageing and growing global population
- Improved survival rates from heart attacks and strokes

*Global Heart & Circulatory Diseases Factsheet

Total	Proportion
Coronary artery disease	57.9%
Heart attack	14.9%
Arrhythmia	9.0%
Cardiomyopathy	5.0%
Valvular and septal diseases of the heart	4.0%



Female	Proportion
Coronary artery disease	45.2%
Arrhythmia	16.3%
Heart attack	13.5%
Cardio-pulmonary dysfunction	7.7%
Cardiomyopathy	6.7%



Male	Proportion
Coronary artery disease	61.4%
Heart attack	15.3%
Arrhythmia	7.0%
Cardiomyopathy	4.6%
Valvular and septal diseases of the heart	3.8%



ALL PILLARS – TOP 5 CANCER-RELATED CLAIMS

In South Africa, lung cancer is among the top 3 cancers in men, and in women is ranked the 7th most prevalent – CANSA*

Total	Proportion
Breast	23.4%
Skin	16.3%
Prostate	16.1%
Colon	8.6%
Lung	6.0%
Top 5 cancers	70.3%
<i>All other cancers</i>	<i>29.7%</i>



Female	Proportion
Breast	46.9%
Skin	13.9%
Colon	6.4%
Lung	5.2%
Thyroid	4.1%
Top 5 cancers	76.6%
<i>All other cancers</i>	<i>24.4%</i>



Male	Proportion
Prostate	31.9%
Skin	18.5%
Colon	10.9%
Lung	6.7%
Leukaemia	4.8%
Top 5 cancers	72.8%
<i>All other cancers</i>	<i>28.2%</i>



For claims with staging provided

Calculations based number of claims

Lifestyle Protection Pillar – Cancer Claim Staging

Cancer	Stage 0	Stage I	Stage II	Stage II or III	Stage III	Stage III or IV	Stage IV
Breast	4.0%	52.5%	22.0%	0%	0.6%	17.5%	3.4%
Skin	0%	24.3%	24.3%	46.4%	1.4%	1.4%	2.1%
Prostate	0%	33.6%	46.9%	0%	7.8%	4.7%	7.0%
Colon	0%	16.9%	18.5%	0%	0%	60%	4.6%
Lung	0%	26.7%	0%	0%	0%	60%	13.3%

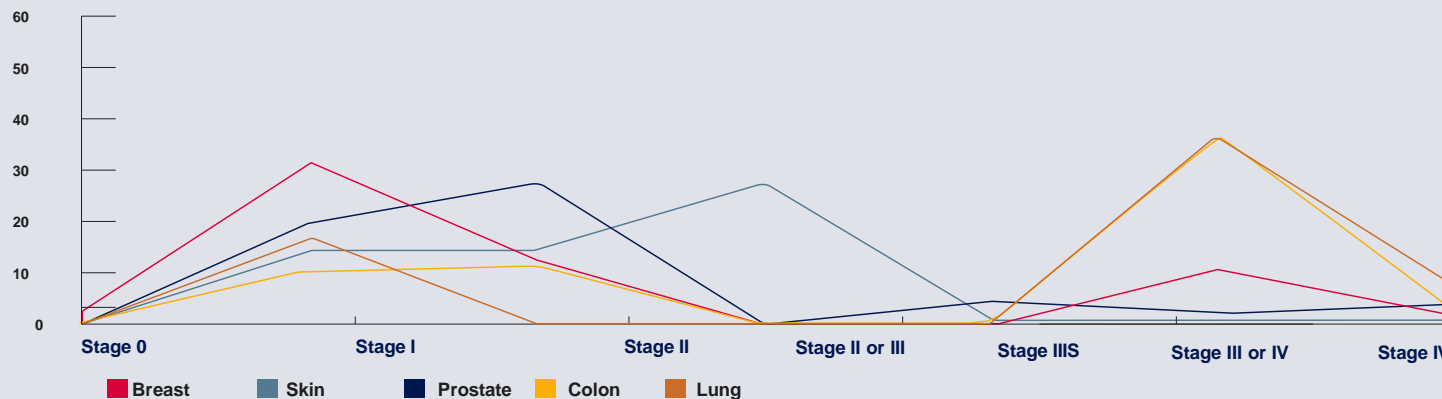
Breast cancer treatment (**blue box**) can be highly effective achieving a survival probability of 40% in South Africa when the disease is identified early.
– Stats SA

As can be seen, many of the claims are for early stages of cancer (**green box**) with few at the later stages (**red box**). This means the chance of recovery is good.

This also means that later stages are not claimed for as there was successful intervention before the cancers progressed.

General screening programmes are designed to detect and treat the cancers early.

Cancer Claim Stage Proportion - Top 5 Cancers





MORE ON RETRENCHMENT CLAIMS

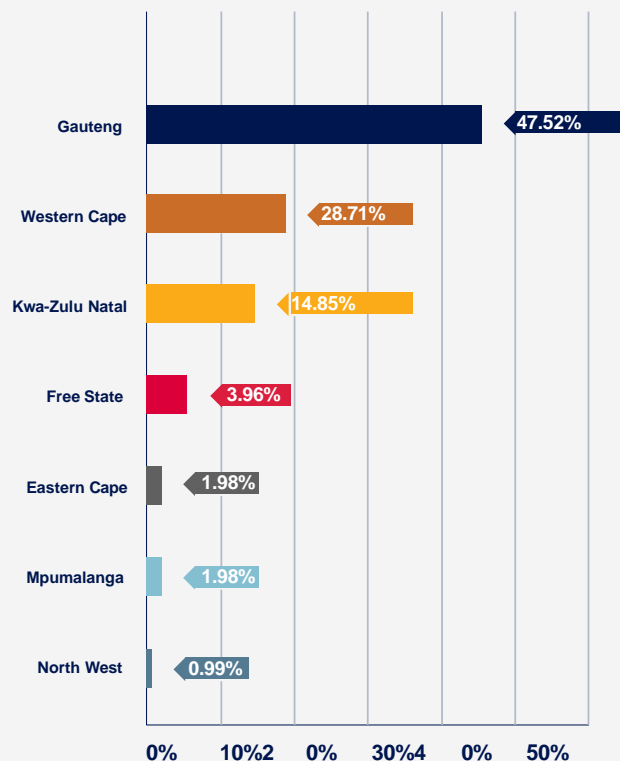


Retrenchment claims have reduced from 2023 to 2024. Most retrenchments occur amongst middle-aged clients for both males and females.

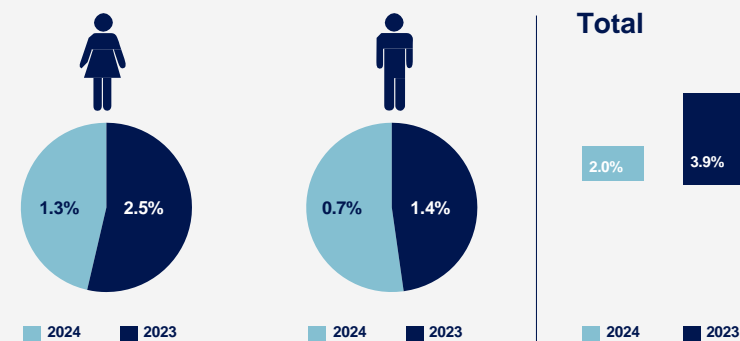


Liberty has reopened its Retrenchment benefit for new business.

Retrenchment claims split by province



Retrenchment claims overview



Age band overview

Ages	Female (%)	Male (%)	Total (%)
Under 35	10.9%	2.5%	15.8%
35 – 44	38.6%	16.8%	55.4%
45 – 54	13.9%	7.9%	21.8%
55 – 64	1.0%	5.9%	6.9%
Grand Total	64.4%	35.6%	100.0%



MENTAL DISORDER CLAIMS

Total claims

Calculations based number of claims



South Africa is ranked number 10 on the list of countries with the most suicides with 23.5 suicides per 100 000 people. Of the 13 774 suicides reported in South Africa, 10 861 were amongst men.

- South African Society of Psychiatrists



Burnout is a state of emotional, physical, and mental exhaustion caused by excessive and prolonged stress. It occurs when you feel overwhelmed, emotionally drained, and unable to meet constant demands.

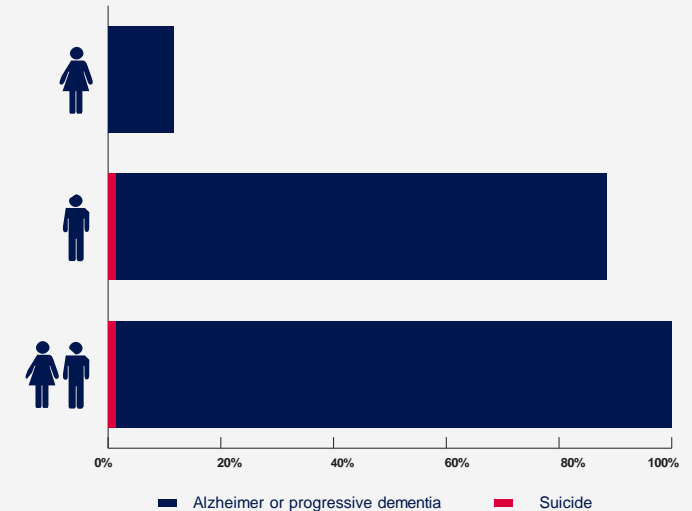
– Helpguide



Mental disorder claims made up **2.8%** of all claims in 2024.

Pillars	% of Mental Disorder Claims
Life Protection	51.1%
Lifestyle Protection	10.4%
Loss of Income Protection	37.0%
Policy Protection	1.5%

Life Protection



Lifestyle Protection + Loss of Income Protection + Policy Protection

Mental disorders	Female	Male	Total
Depression, anxiety and burnout	24.2%	5.2%	39.4%
Alzheimer or progressive dementia	12.1%	6.7%	28.8%
Schizophrenia	6.1%	10.6%	6.7%
Bipolar disorder	4.5%	3.0%	7.6%

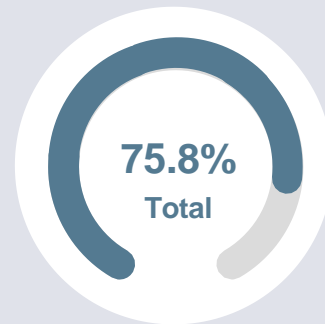
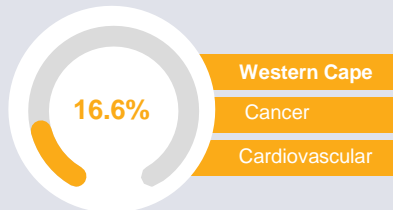
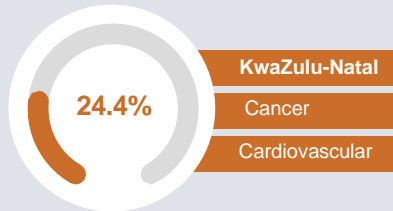
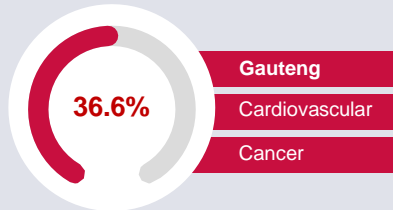


CLAIMS SPLIT BY PROVINCE

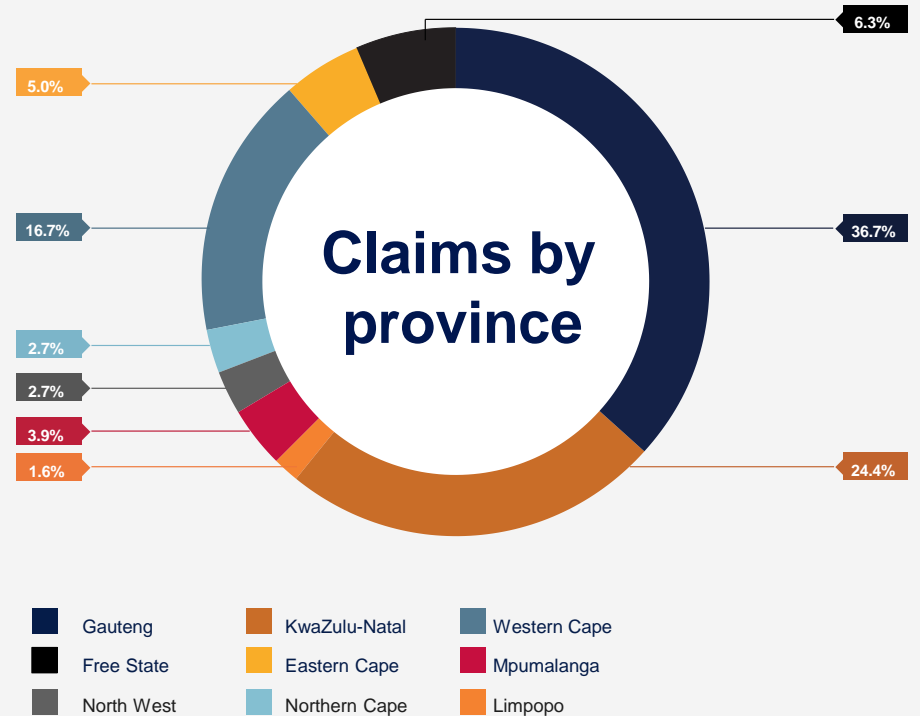
Total claims

Calculations based number of claims

Top 3 regions: Top 2 claim conditions 2024



Split of claims across provinces



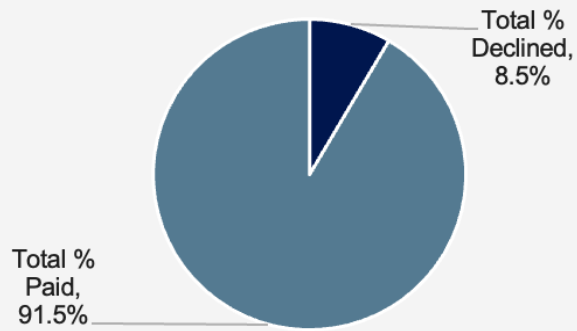


APPROVED VS DECLINED CLAIMS

Total claims

Calculations based number of claims

99.5 % claims approved for life protection

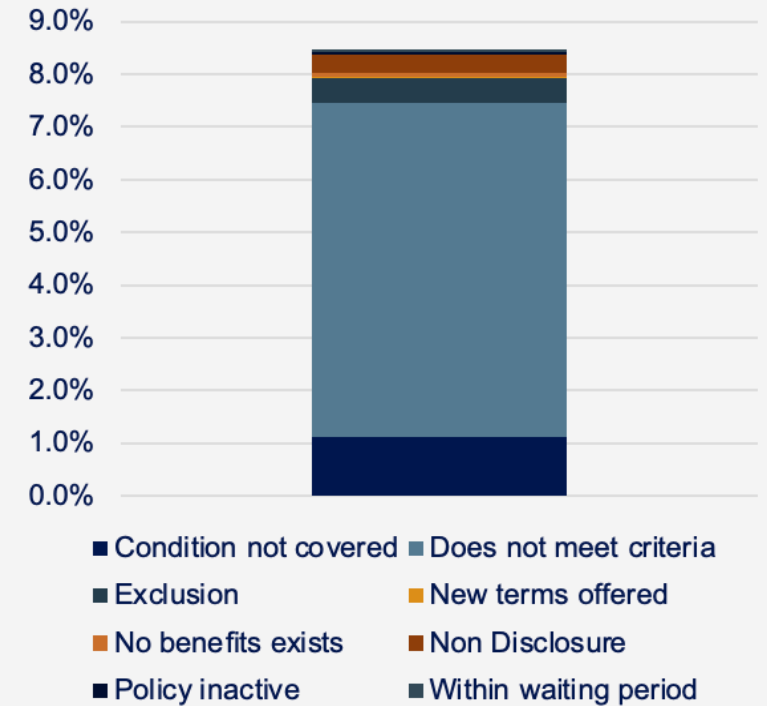


Total % Paid, 91.5%

Total % Declined, 8.5%

Reason	Claim Type	Life Cover	Living Benefits
Non-Disclosure	Valid Claims	0.1%	1.3%
Fraud			
Condition not covered	Assessed to be invalid claims		4.5%
Does not meet criteria		0.4%	24.6%
Other		0.0%	2.7%
Total		0.5%	33.1%

Declines split based on reason



- Condition not covered
- Does not meet criteria
- Exclusion
- New terms offered
- No benefits exists
- Non Disclosure
- Policy inactive
- Within waiting period



EduCator and ADDLIB Benefits.

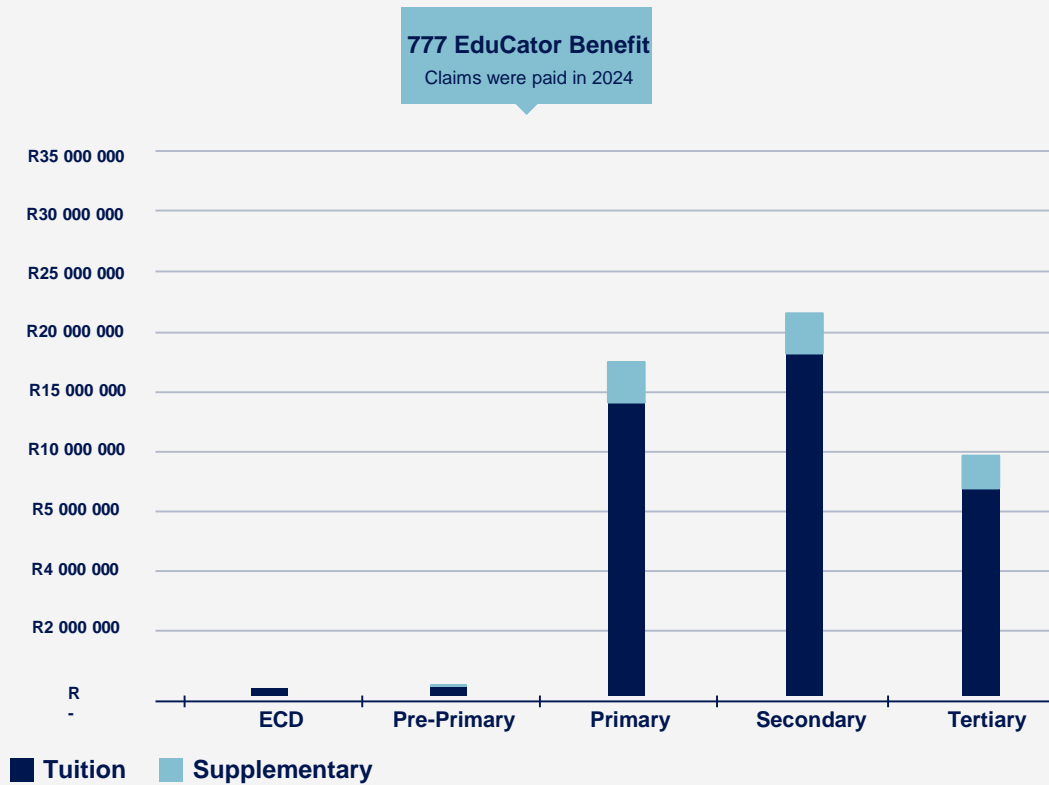
These were key payouts
ensuring stability for individuals
managing their financial
disruptions



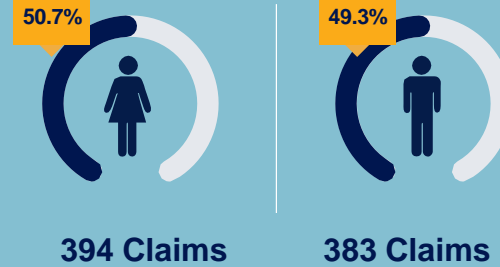


EDUCATOR CLAIMS IN 2024

EduCator Benefit Claims Paid Out



EduCator Benefit Claims per gender



14% of all claim amounts paid cover supplementary allowances

R48 661 000

In EduCator Benefit paid in 2023

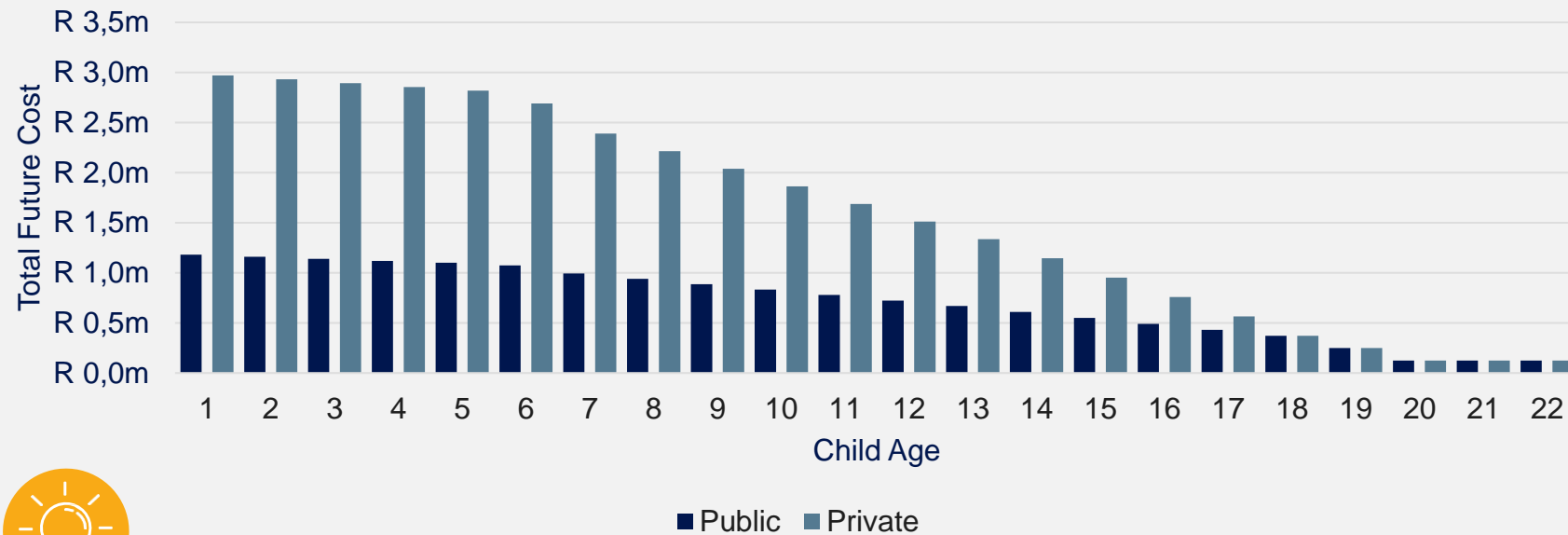
45.8%
Corporate

54.2%
Retail



FORECASTING EDUCATOR CLAIMS

Future Cost of Education for Each Child by Age



Future payments to current claimants

R627 753 600



HOW HAS LIBERTY SHARED VALUE TO ITS CLIENTS EVEN IF THEY DID NOT CLAIM?



How Liberty's clients have received value through the ADDLIB bonus payouts.



Between
2012 - 2024

R1.076 billion

in ADDLIB bonuses have been paid out to clients



Largest single
payout to date

R1 742 828

with our largest payout in 2024 being R1 478 723



In 2024
we paid

R122 million

to 16 478 clients with an average bonus per policy of R7 406



Funeral and Credit Life claims.





HIGH LEVEL VIEW OF LIBERTY'S FUNERAL CLAIMS

- Liberty paid the following to clients covered by its different funeral plans during 2024.
- Claims of Standard Bank Branded funeral business underwritten by Liberty now included.

R1.33 billion

Paid out in total funeral claims

80 345

Families were paid funeral benefits

R16 545

Was paid on average for each claim





SOME MORE STATS ON LIBERTY'S FUNERAL CLAIMS

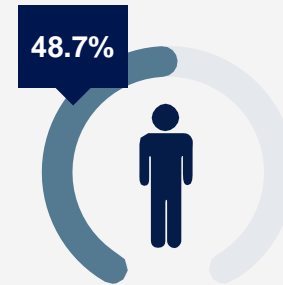
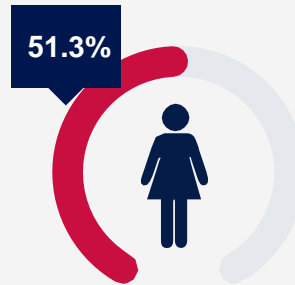


Funeral cover is a very popular financial product in South Africa with a high penetration rate where 50% of adults own some form of funeral, and often holding multiple policies.

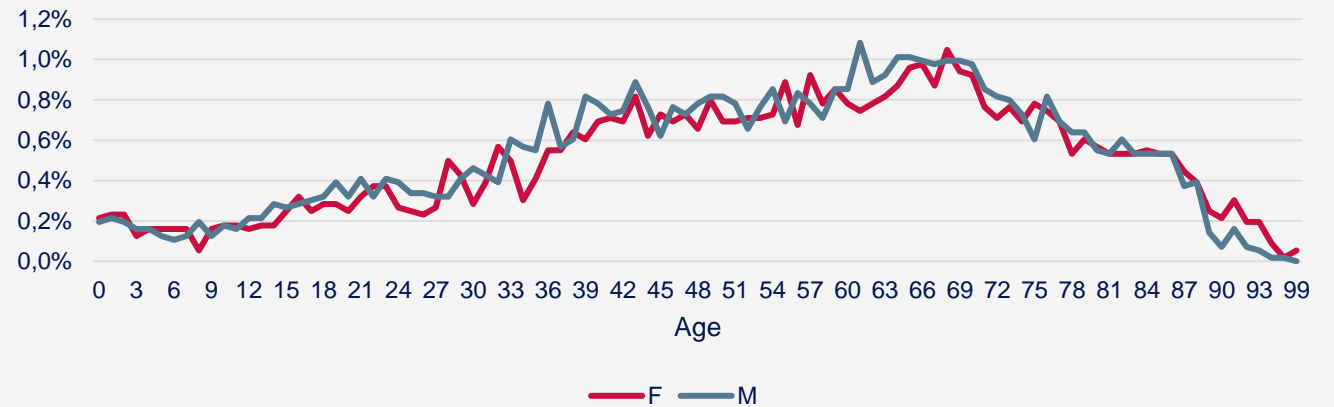
– Financial sector outlook study (2022)



Excluding funeral cover, the share of South Africans with an insurance product drops significantly.* This is why being comprehensively covered is important with Life, Critical Illness and Disability cover.



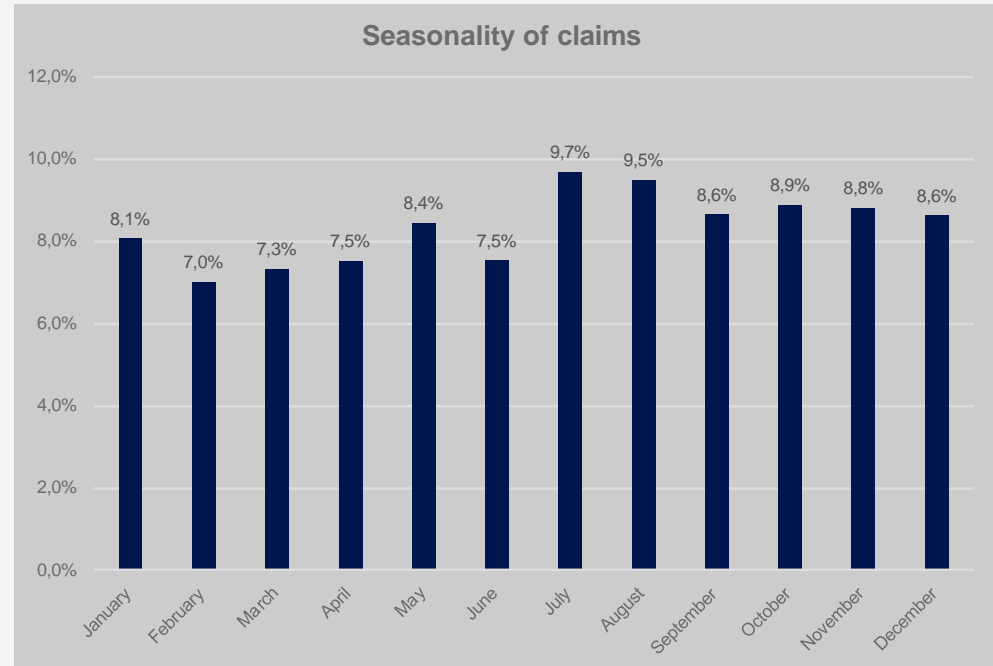
Age at passing





FUNERAL CLAIMS SPLIT BY MONTH

Age bands	Female	Male	Total
Under 35	18.9%	19.9%	19.4%
35 - 44	12.9%	14.1%	13.5%
45 - 54	14.7%	14.8%	14.7%
55 - 64	16.7%	16.8%	16.7%
Above 65	36.9%	34.4%	35.6%
Total	100.0%	100.0%	100.0%





CREDIT LIFE INSURANCE

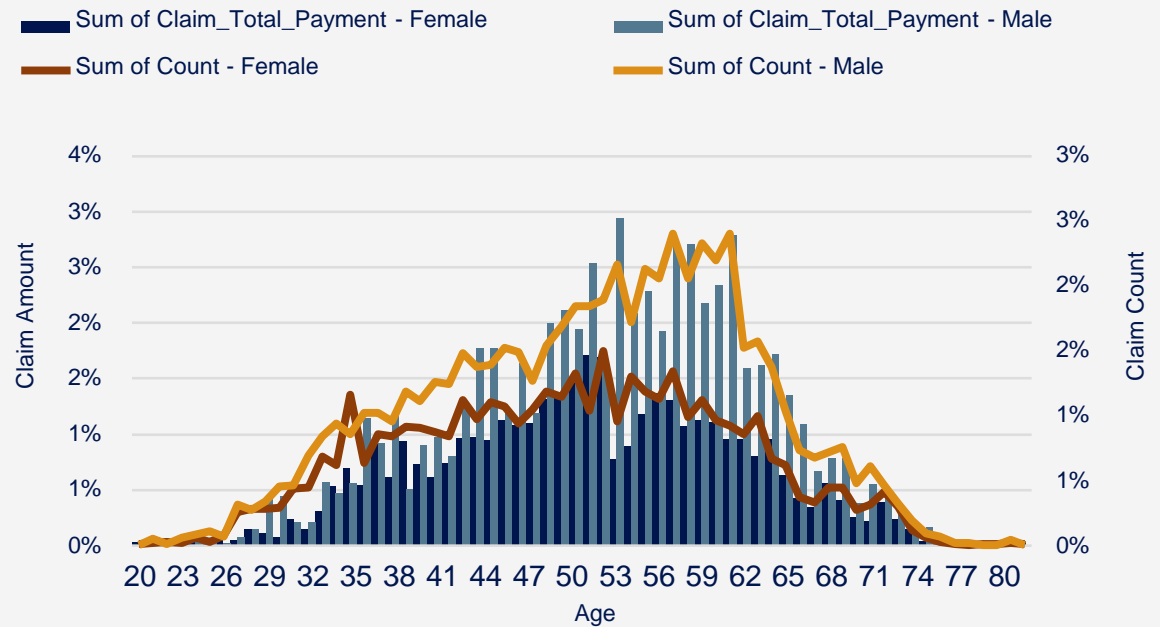
R662 million

In total Credit Life Claims paid in 2024.



Age Band	Percentage Split
Under 35	8.2%
35 - 44	20.6%
45 - 54	27.9%
55 - 64	31.2%
Above 65	12.1%

Claim amounts and number across ages





LIBERTY
Standard Bank Group

CORPORATE BENEFITS.

Claim Statistics 2024 – the story behind the numbers

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2024 CLAIMS OVERVIEW

R2.6 billion
Total claims paid

↑ **6% (YoY)**
R2.4 billion (2023)

11 198
Number of lives paid

↑ **2% (YoY)**
10 950 (2023)

**R10.2 million claims
paid per working
day in 2024.**





CLAIMS BENEFIT 2024

50%

Group Life Assurance
R1 267 Million

↑ 2% (YoY)

36%

Income Protection
R927 Million

↑ 4% (YoY)

5%

Critical Illness
R126 Million

↑ 19% (YoY)

6%

(Lump Sum) Disability
R142 Million

↑ 70% (YoY)

4%

Funeral Benefit
R94 Million

↑ 24% (YoY)

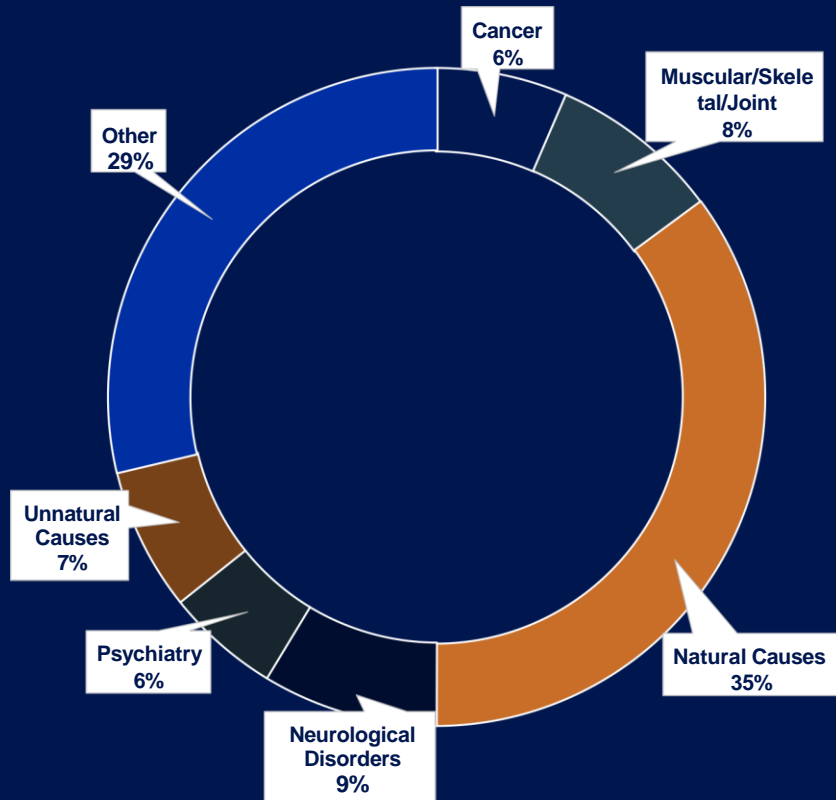
<1%

Credit Life
R27 Million

↓ 87% (YoY)



CLAIMS BY CAUSES AND INDUSTRY



Only 35% of our top claim causes were due to death from natural causes which emphasizes the need for risk benefit cover.

The top 3 industries that had the largest claims, accounted for 46% of the claims paid out in 2024 were:



Manufacturing & Distribution



Financial Services & Professional Services



Retail

Average claim amounts by industry

Financial, Professional & Support Services

R38 396.66

Manufacturing & Distributor/Wholesalers

R25 537.45

Retail (incl Speciality Services)

R26 340.59

People are exposed to different risks depending on the industries they work in. In manufacturing, workers are often at risk of physical injuries from machinery, exposure to toxic chemicals etc which could lead to muscular/skeletal/joint claims. In the financial services industry it is stress-related issues like anxiety, and mental health struggles due to long hours, high pressure which could lead to neurological disorder and psychiatry claims.



GROUP LIFE ASSURANCE

R1.3 billion

- ▲ 2% increase from 2023 in claims.
- ▲ R26 million increase in claims paid from 2023.

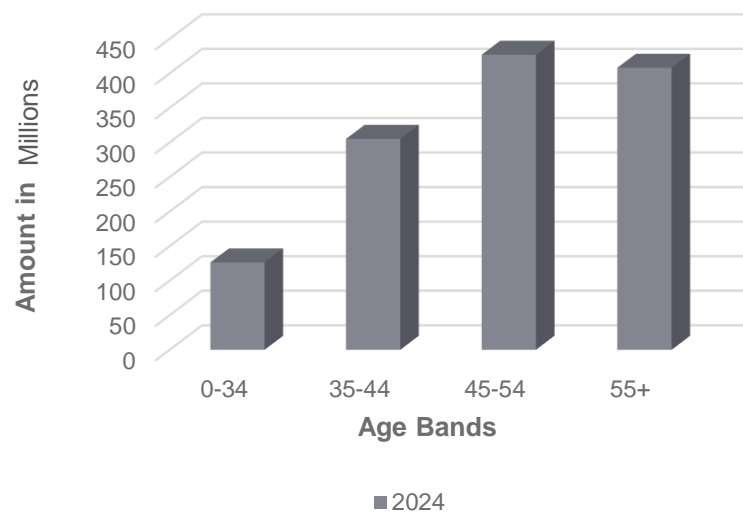
Attributed to the 15% reduction in number of lives that claimed, and 17% increase in average sum assured.

In 2024, motor vehicle accidents were the leading cause of unnatural deaths, accounting for a staggering 1 in 5 death claims. This highlights the need for Group Life Assurance coverage, providing vital protection against the unexpected tragedies that can change lives in an instant.





GROUP LIFE ASSURANCE BY AGE BAND



More than 50% of our GLA claims were for members 54 years or younger.

Members aged 54 and younger are often the primary financial support for their loved ones. Group Life Assurance offers essential financial protection for dependents, ensuring they are taken care of even if the unthinkable happens.





Income Protection Benefit

R927 million

- ▲ 4% increase from 2023 in claims.
- ▲ R39 million increase in claims paid from 2023.

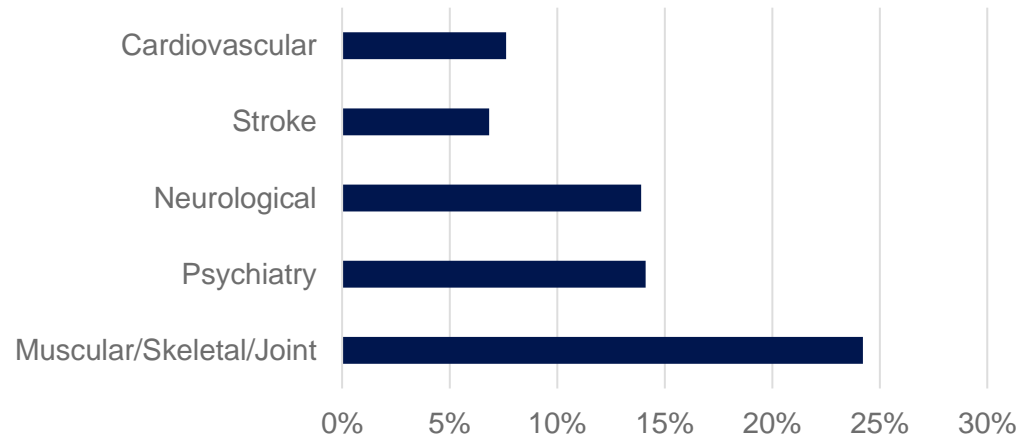
Attributed to the 4% increase in average monthly claim payment (from 2023 to 2024).



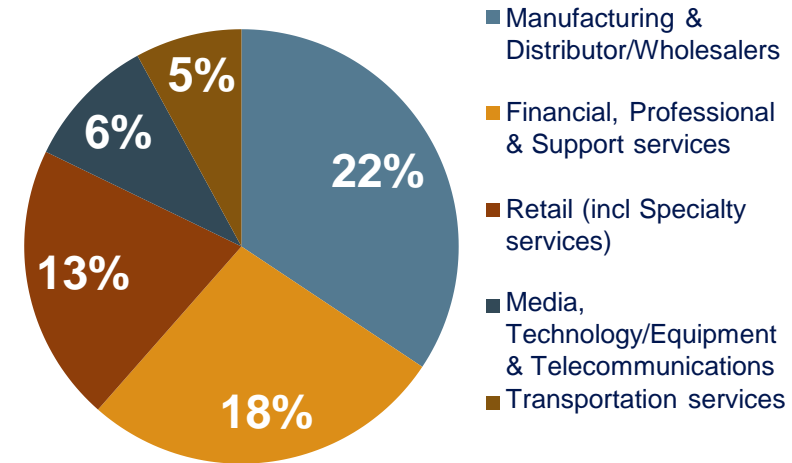


INCOME PROTECTION CLAIM CAUSES

Top 5 Claim Causes



Top 5 Industries



The high number of psychiatry and neurological disorder claims in the financial services industry suggests that the work environment may be contributing to mental and neurological health challenges among employees. Factors such as high stress, long working hours, job pressure, and the fast-paced nature of the industry could be key drivers of these health issues. Employees in the financial services industry need to be mentally sound to perform their job which further emphasizes the critical nature of mental health within this sector. As a result, even small mental or neurological health challenges may significantly impact an individual's ability to function effectively.

The manufacturing, distribution, and wholesale industries, being labor-intensive, experience a higher frequency of injuries, particularly those related to the musculoskeletal system. The prevalence of muscular, skeletal, and joint disorders indicates the physically demanding nature of the work in these sectors, where repetitive motions, heavy lifting, or prolonged physical strain are common. This trend highlights the need for improved ergonomic practices, injury prevention strategies, and more comprehensive health and safety programs to address these specific risks and reduce the incidence of such disorders in these industries. Employees in this industry need to be physically strong to perform their job.



THE IMPACT OF INACTIVE LIFESTYLES



Muscular/Skeletal/Joint related claims are now the leading cause of claim for Income Protection 31% increase from 2023.

Musculoskeletal conditions are the leading contributor to disability worldwide, with low back pain being the single leading cause of disability in 160 countries.

Prolonged sitting at work should be avoided to reduce the risks of musculoskeletal disorders (MSDs) among office workers.

Musculoskeletal conditions can lead to absenteeism, reduced productivity, and early retirement.

Population growth and ageing, the number of people living with musculoskeletal conditions and associated functional limitations, is rapidly increasing.

Our Value-Added Services assisted our members navigate and understand their health concerns through a 24-Hour Health Information at no additional charge.





THE GROWTH BURDEN OF MENTAL HEALTH ISSUES

Psychiatry and Neurological disorders rank among the Top 3 claim contributors for 2024. These causes account for 14% of the claim amount paid in 2024 and this is a 25% increase from 2023.

Factors contributing to the causation and exacerbation of mental illness in South Africa include:

- Poverty
- Unemployment
- Inequality
- Violence e.g., gender-based violence
- Political upheaval (both in the past and currently)

Unemployment rate increased by 16.8% between 2023 and 2024.

Fewer workers can increase strain on those employed and lead to poverty for those unemployed.

13.2 million South Africans living in extreme poverty 2024.

33.1% of women aged 18 years or older have experienced physical violence in their lifetime.

Our Value-Added Services assisted our members through trauma counselling and legal assist helpline at no additional charge.



CRITICAL ILLNESS BENEFITS

R126 million

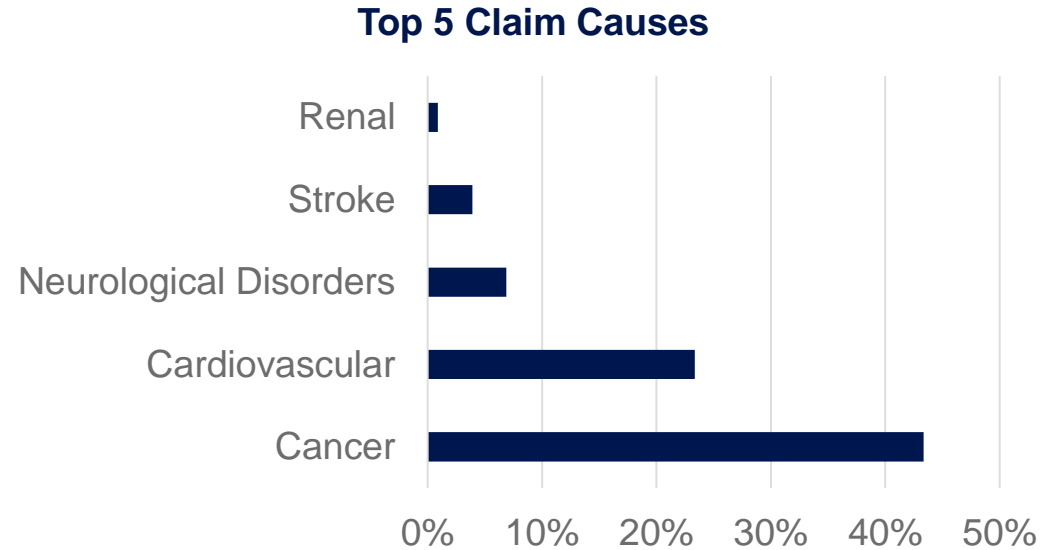
- ▲ 19% increase from 2023 in claims.
- ▲ R20 million growth in claims paid from 2023.

Attributed to the 17% increase in number of claimants (from 2023 to 2024).





CRITICAL ILLNESS CLAIM CAUSES



Did you know?

South Africans expect to pay anywhere from R10 000 to R450 000 per year, or even more for chemotherapy.

The cost of chemotherapy varies significantly based on factors like the type of cancer, the specific drugs used, and whether you are in the public or private sector.

Cancer continues to be the primary contributor to Critical Illness (CI) claims, having increased by 9% (R4.7m) from 2023. This was driven by a 36% increase in Female Cancer claims from 2023 to 2024.

Cardiovascular claims is now the second highest contributor to CI Claims with 175% increase in claims for females from 2023

Neurological Disorders is now the 3rd highest contributor to CI claims with these increasing by 398% for males from 2023.

Our Value-Added Services assisted our members through emergency ambulance assistance and a hospital admission guarantee at no additional charge.



CAPITAL DISABILITY BENEFIT

R142 million

- ▲ 70% increase from 2023 in claims.
- ▲ R58 million increase in claims paid from 2023.

Primary driver of the increase in total claims paid for the entire book.

Attributed to the 32% increase in number of claimants and 29% increase in average sum assured (from 2023 to 2024).

Muscular/ Skeletal/ Joint related claims are now the leading cause of claims for Capital Disability which increased by 114% from 2023.





FAMILY FUNERAL BENEFIT

R95 million

- ▲ 24% increase from 2023 in claims.
- ▲ R18 million increase in claims paid from 2023.

Attributed to 11% increase in number of lives that claimed and 11% increase in average sum assured (from 2023 to 2024).





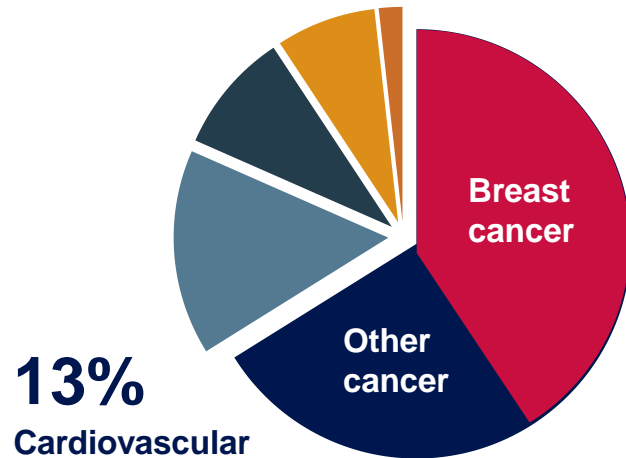
FOCUS ON OUR FEMALE MEMBERS

Females account for only 32% of the total claims paid.

Women are marginally less covered than males – ladies this is your sign – check that you are sufficiently covered.



Critical illness claims



13%

Cardiovascular

Maintaining a healthy weight, staying physically active, eating a healthy diet, managing cholesterol, controlling blood pressure, reducing blood sugar, and not smoking—can reduce the risk of heart disease by 50%.

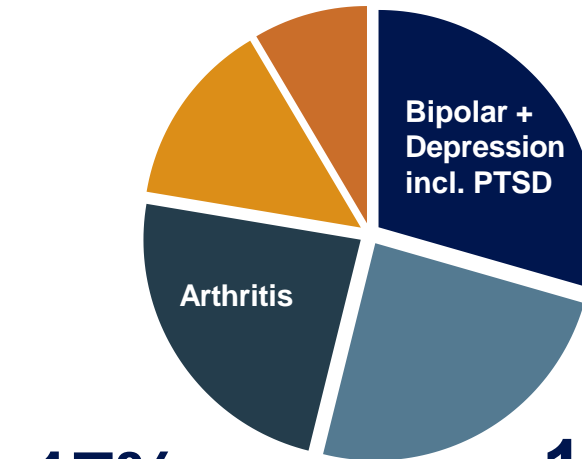
54%

cancer

Women who maintain a healthy lifestyle (defined as being physically active, maintaining a healthy weight, eating a balanced diet, limiting alcohol consumption, and not smoking) can lower their overall risk of breast cancer by up to 40% compared to those who do not.

Early detection and treatment, however, significantly increase survival rates.

Capital disability claims



21%

Psychiatry

Individuals who maintain healthy behaviors, such as regular physical activity, a nutritious diet, good sleep, and stress management, are 60% less likely to develop depression compared to those who do not engage in these behaviors.

17%

Muscular/ Skeletal/ Joint

17%

Neurological disorders

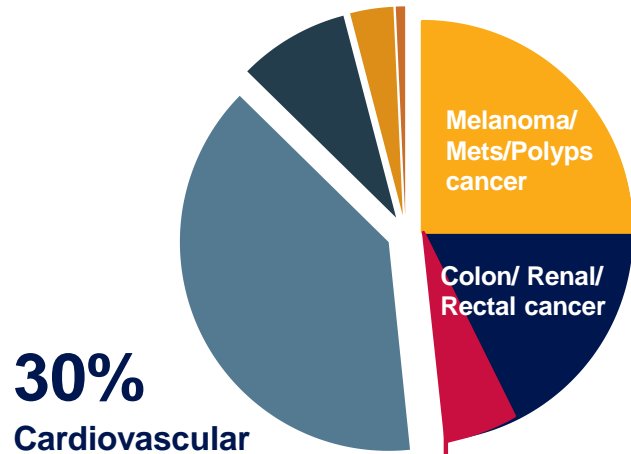


FOCUS ON OUR MALE MEMBERS

Males account for 68% of the total claims paid.



Critical illness claims



37%

Cancer

Consistent sunscreen use can reduce the risk of developing melanoma by approximately 50% to 73% in individuals who are at higher risk of skin cancer.

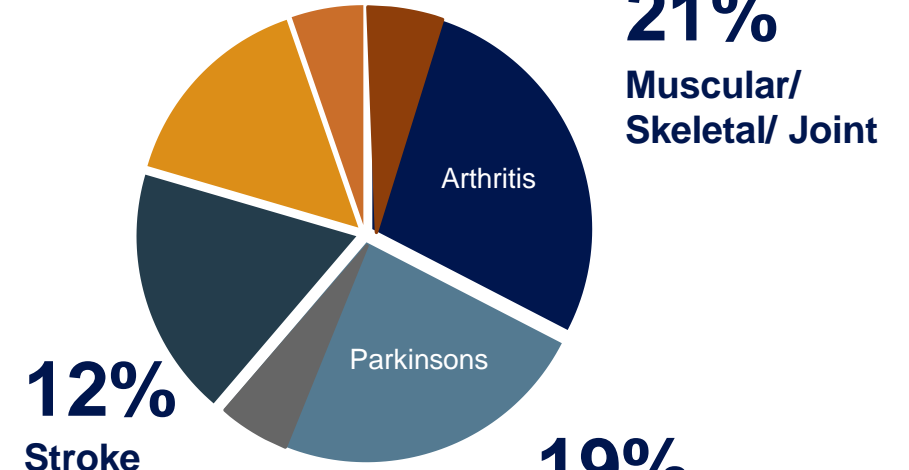
The rise in melanoma cases in South Africa is primarily linked to the country's high levels of ultraviolet (UV) radiation exposure, which damages skin cells and increases the risk of developing cancer.

Prostrate/ Testicular cancer

While screening and early detection (such as PSA testing) are important, lifestyle changes alone can lower the risk of prostate cancer by 30% to 50%.

Early detection and treatment, however, significantly increase survival rates.

Capital disability claims



12%

Stroke

Controlling blood pressure, maintaining healthy cholesterol and blood sugar levels, staying physically active, eating a healthy diet, maintaining a healthy weight, not smoking, and limiting alcohol—can lower the risk of stroke by 50% to 80%.

21%

Muscular/ Skeletal/ Joint

19%

Neurological disorders



Umbrella Benefits





VALUE-ADDED SERVICES



Trauma
Counselling



Legal
Assist
Helpline



24-Hour
Health
Information
Helpline



Emergency
Ambulance
Assistance



R5 000
Hospital
Admission
Guarantee

Our Value-Added Services assisted **9151** of our umbrella fund members in need of support in 2024 with the following services:



SINCE 1 SEPTEMBER 2024...



62 000

Applications received



48 600

Successful applications



R600m

Total payout amount



R444.4m paid to members

Largest payment to member: **R34.5k**
(Post deduction of taxes)

Smallest payment to member: **R0**
(Due to tax and IT88)



Two-Pot Claims Statistics

as at 29 Jan 2025



R155.6m

Total amount paid to SARS

- **6%** of claims processed had an **IT88** linked
- **2%** of these claims resulted in 100% of the value paid to SARS, leaving **R0** to the member



About our claimants...

- **75%** of claimants are in the age group **30 – 50**
- Average pensionable earnings: **~R194k**



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The Liberty Claims Experience is Getting a Makeover

Boitumelo Mothoagae

In it with you

Liberty Group Limited is a licensed Life Insurer, an Authorised FSP (no. 2409) and is part of the Standard Bank Group. Terms and conditions, risks and limitations apply.





1. Digital Submissions and Expanded Assessor Team

Our streamlined digital claims submission process for **Funeral, Death, and Living Lifestyle claims** is available via **Liberty.co.za** and **Financial Advisor Zone**. And has contributed to increased growing claim volumes.

To handle these, we've increased our team of assessors, including specialised **technical and legal experts**—ensuring faster processing and clearer communication for clients.





2. Faster Payouts

We've fully automated our **Funeral, Death, and Living Lifestyle** claims processes - significantly accelerating payouts:



- **Funeral claims:**
As fast as **47 minutes**
- **Death claims:**
Processed in **37 minutes**
- **Living Lifestyle claims:**
Paid within **24 hours**



3. Client Dashboard

To enhance transparency, we're driving adoption of **digital claim submissions** - allowing clients to track their claim progress directly via the **Claims Live Dashboard**, eliminating the need for call-ins.



LIBERTY
Standard Bank Group

Thank you

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