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## **Claim stats 2020.**

**Kresantha Pillay**

**May 2020**

# BY THE NUMBERS

**R6.34 billion\*** in claims paid  
OR R25.2million per working day

Life Protection R4 740 256 840



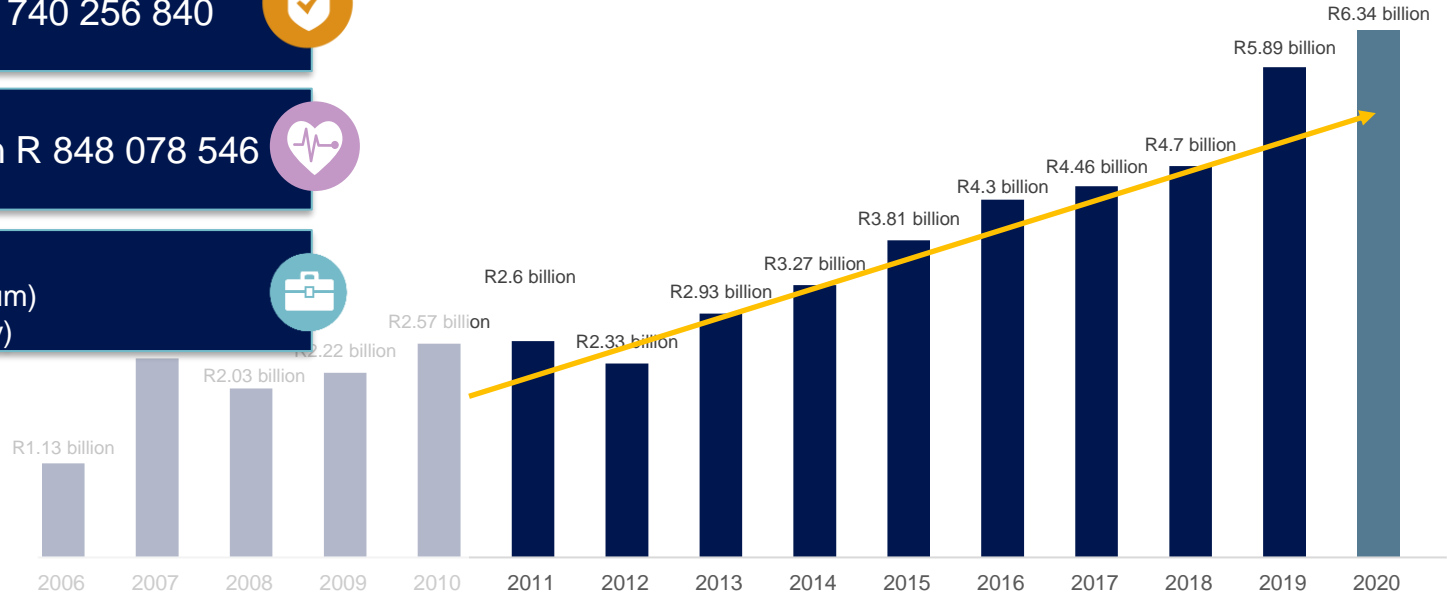
Lifestyle Protection R 848 078 546



Income Protection  
R 522 809 877 (lump sum)  
R 231 883 589 (monthly)



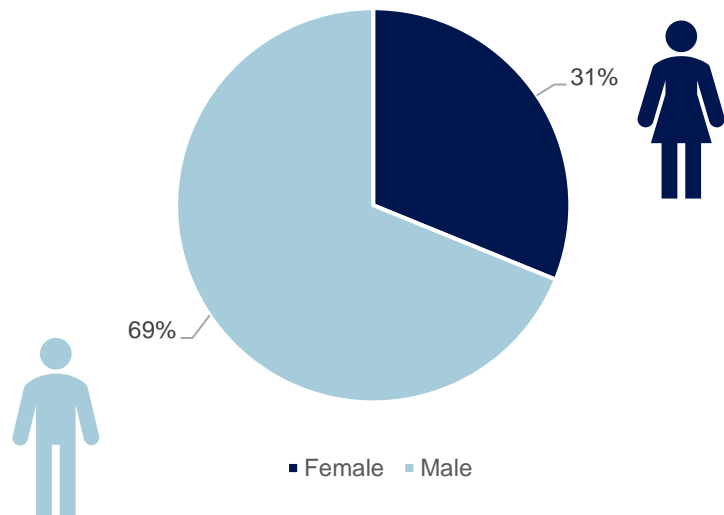
## RISK CLAIMS PAID (Rands)



# CLAIMS BY GENDER



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Proportion of claimants relates to an older book which has predominantly written cover for males. This highlights the very real insurance gap that females have relative to males.



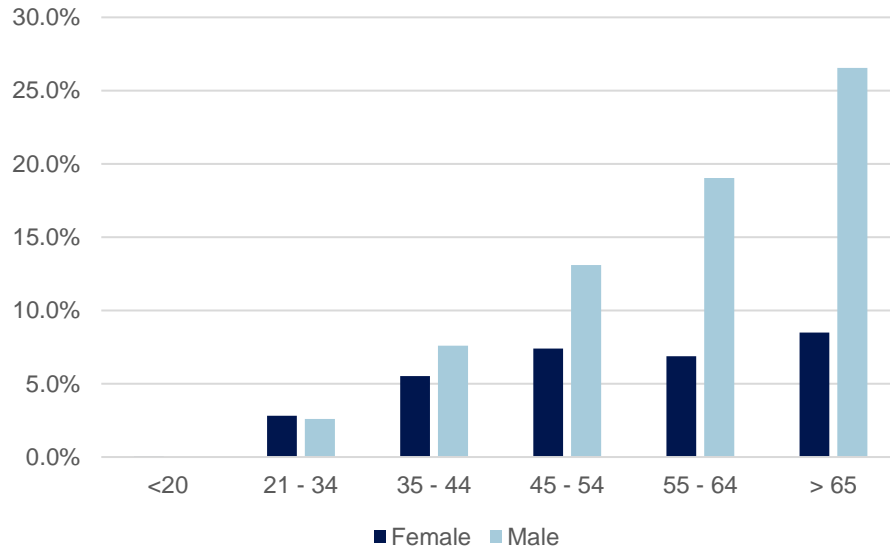
	Female	Male
Average age	55	60
Youngest	4	22
Oldest	95	100

2019	Female	Male
Proportion	31%	69%

# CLAIMS ACROSS AGE BANDS



Proportion of claims per gender across ages



Age band	Female	Male
<20	0%	0%
21 - 34	3%	3%
35 - 44	6%	8%
45 - 54	7%	13%
55 - 64	7%	19%
> 65	8%	27%
Grand Total	31%	69%



# TOP 5 CLAIMS



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Total 2020	Proportion
Cancer and Leukaemia	27%
Cardiac and Cardiovascular system	20%
Retrenchment	9%
Trauma	7%
Stroke	6%

Total 2019	Proportion
Cancer and Leukaemia	29%
Cardiac and Cardiovascular system	24%
Retrenchment	5%
Stroke	5%
Respiratory diseases and disorders	5%

Female	Proportion
Cancer and Leukaemia	31%
Retrenchment	14%
Cardiac and Cardiovascular system	11%
Stroke	6%
Respiratory diseases and disorders	5%



Male	Proportion
Cancer and Leukaemia	25%
Cardiac and Cardiovascular system	24%
Trauma	8%
Retrenchment	7%
Respiratory diseases and disorders	6%



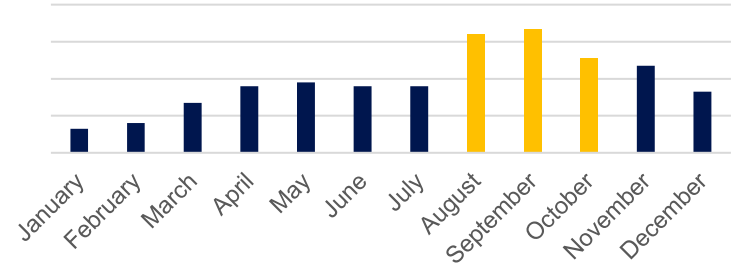
# RETRENCHMENT IN NUMBERS



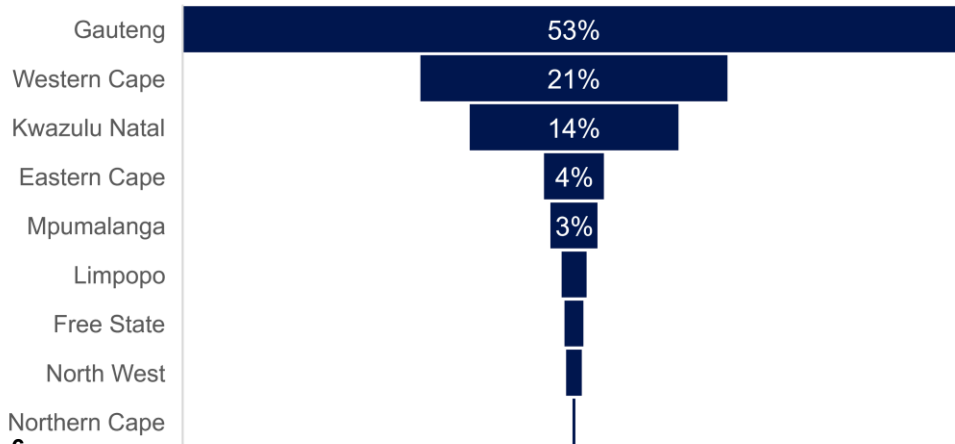
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	Female	Male	Total
Retrenchment 2019	2.3%	2.3%	4.6%
Retrenchment 2020	14.4%	6.6%	9.2%

Split of Retrenchment claims through year



Proportion of Retrenchment claims across South Africa's provinces



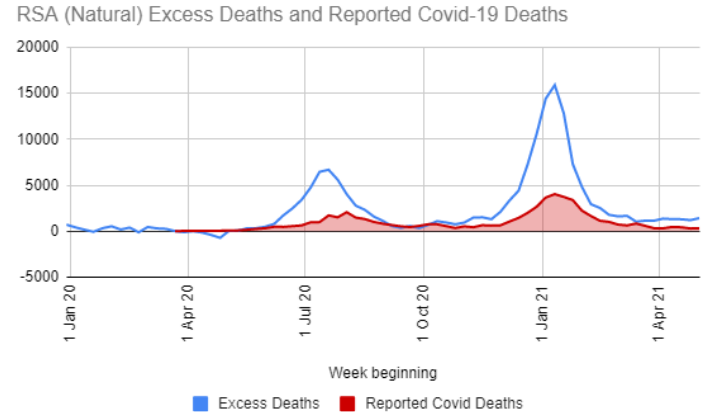
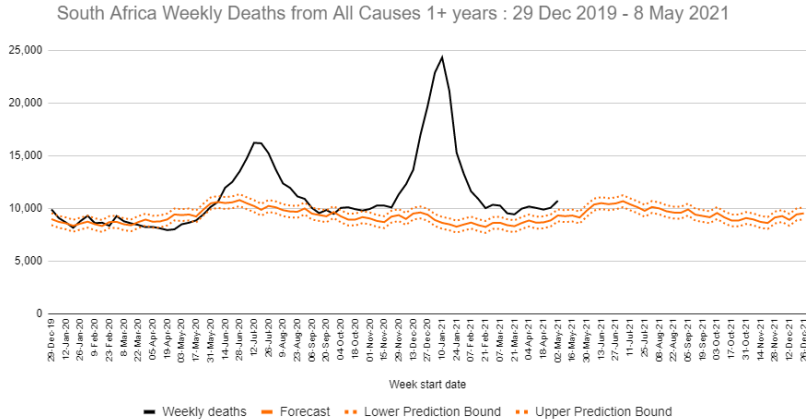
Retrenchments across age	Total
21 - 34	27%
35 - 44	48%
45 - 54	20%

# COVID-19



Description	Number	Amount paid (R'millions)
Covid-19 related claims	397	R572
Covid-19 Funeral Claims	183	R2.5
<b>Total</b>	<b>580</b>	<b>R574.5</b>

Our stats support the theory that males are more affected by COVID-19 than females across all ages



# MENTAL ILLNESS TYPE CLAIMS



**Life Protection claims** – proportion of all death claims that are due to suicides

Suicide claims on Life Cover	2020	2019
Females	0.9%	1.3%
Males	3.1%	5.0%
<b>Total</b>	<b>2.6%</b>	<b>4.1%</b>

50% of all suicide claims were based in Gauteng



**Loss of income Protection claims** – proportion of all income protection related claims that are due to mental diseases and disorders

	2020	2019
Mental and behavioural disorders	5.1%	6.6%
Alzheimer's & Progressive Dementia	0.7%	0.4%
<b>Total</b>	<b>5.8%</b>	<b>7.0%</b>

Whilst the proportion of income claims related to mental diseases has decreased, the proportion of respiratory related claims have increased



# TOP 5 CANCER



Total	Proportion
Breast	20%
Prostate	12%
Colon and Rectal	12%
Skin	11%
Lung	6%

Breast and Prostate Cancer the largest causes of Cancer & Leukaemia related claims. Highlights the importance of adequate cover and the need for regular precautionary screening.



Female	Proportion
Breast	44%
Colon and Rectal	11%
Skin	7%
Ovarian	5%
Thyroid	5%



Male	Proportion
Prostate	20%
Skin	14%
Colon and Rectal	12%
Lung	9%
Gastro-intestinal	6%




# TOP 5 CARDIAC RELATED




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	2020
Coronary artery disease	44%
Heart attack	28%
Arrhythmia	10%
Cardiomyopathy	10%
Valvular heart disease and septal disease of heart	4%

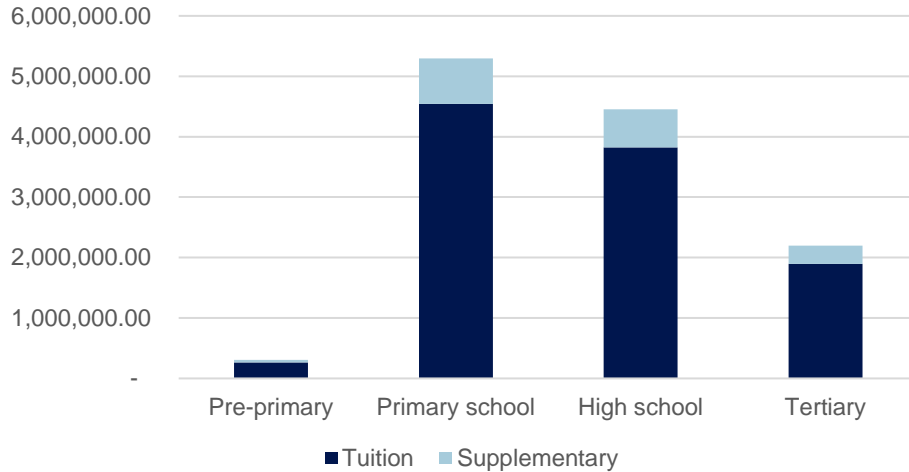
	2019
Heart attack	59%
Coronary artery disease	23%
Cardiomyopathy	9%
Arrhythmia	5%
Disease of the aorta	1%

Female			
Coronary artery disease	39%		
Heart attack	19%		
Cardiomyopathy	18%		
Arrhythmia	9%		
Valvular heart disease and septal disease of heart	5%		

Male			
Coronary artery disease	45%		
Heart attack	30%		
Arrhythmia	10%		
Cardiomyopathy	8%		
Valvular heart disease and septal disease of heart	3%		

# IT'S ABOUT FACING REALITY

EduCator claims paid



226 EduCator claims were being paid in 2020.

- Females - 118 (52%)
- Males - 108 (48%)



**R 12 249 327**

# SHARING VALUE



## ADDLIB BONUS PAYOUTS



<sup>1</sup> Total of 119 933 ADDLIB bonuses paid out

<sup>2</sup> Total of 20 375 ADDLIB bonuses paid out



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**THANK YOU.**

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