



# Annual Claims History 2022

## Death claims

Amount of claims paid

**R 1 615 438 348.94**

Largest death claim

**R 30 000 000.00**

Number of claims

**1323**



### Causes

<b>Cardiovascular</b>	<b>653</b>
• Cardiac arrest	232
• Heart attack	192
• Heart failure	195
• Other	34
<b>Infections</b>	<b>510</b>
• Covid	483
<b>Cancer</b>	<b>252</b>
<b>Accident</b>	<b>125</b>
<b>Neurologist</b>	<b>116</b>
<b>Pulmonary</b>	<b>114</b>

### Repudiated

- 74 claims repudiated
- 8 claims – did not meet criteria (terminal illness claims)
- 14 claims - exclusions on policy
- 12 non-disclosure (Value R 19 531 264.35)
- 38 Policy terms (25 final expenses) – lapsed policies or accident cover with natural death and for final expenses over age or other policy terms
- 2 Suicide
- Total value of Repudiation claims **R 83 388 632.38**

## Critical illness

Amount of claims paid

**R 158 318 368.22**

Largest claim

**R4 580 061.15**

Number of claims

**334**



### Claims

<b>Cancer</b>	<b>149</b>
• Breast cancer	44
• Total	R 27,272,261,52
<b>Cardiovascular</b>	<b>69</b>
<b>Neurological</b>	<b>46</b>

### Repudiated

- 169 claims repudiated
- 31 claims – Exclusions
- 64 claims – Criteria not met
- 52 claims - Event not covered
- 8 claims – not all docs submitted
- 3 non-disclosure
- 11 – policy terms

## Disability income benefit

Value

**R 3 025 681.42**

Largest cause of claims

**Muscular and connective tissue disease**

Number of claims

**631**



### Claims

<b>Backpain</b>	<b>71</b>
<b>Systemic Lupus Erythromatosis</b>	<b>37</b>
<b>Amputation</b>	<b>24</b>

### Repudiated

- 35 claims repudiated
- 2 criteria not met
- 10 documents not submitted
- 5 exclusions
- 1 non-disclosure
- 18 policy terms
- Total value of repudiated claims **R 1 241 524.30**

## Disability lump sum

Amount of claims paid  
**R 64,878,997.00**

Number of claims  
**91**

Largest claim paid  
**R 8 210 779.51**



### Claims

Psychiatric  
Neurological  
Muscular skeletal

27  
24  
17

### Repudiated

- 66 claims repudiated
- 29 claims – criteria not met
- 10 claims - policy terms
- 12 claims – docs not submitted (R 27 067 471.77)
- 7 claims – exclusions
- 8 claims – nondisclosure (R 7 163 046.73)
- Total value of repudiated claims **R103 537 385.10**

## Impairment claims

Amount of claims paid  
**R 20 745 041.64**

Number of claims  
**23**

Largest claim paid  
**R 3 080 003.06**



### Claims






Cancer  
Neurological

8  
6

### Repudiated

- 66 claims repudiated
- 38 claims - criteria not met
- 7 claims – docs not submitted
- 10 claims – event not covered
- 9 claims - exclusions
- 2 claims - olicy terms
- Total value of repudiation claims **R 86 157 380.20**

## Paid claims by benefit category for 2022

	Number of claims	Value of claims	Main cause of claims
 <b>Death</b>	1323	R 1 615 438 348.94	Cardiovascular
 <b>Critical Illness</b>	334	R 158 318 368.22	Cancer
 <b>Disability Income</b>	631	R 3 025 681.42	Backpain
 <b>Disability Lump Sum</b>	91	R 64 878 997.00	Psychiatric
 <b>Impairment</b>	23	R 20 745 041.64	Cancer