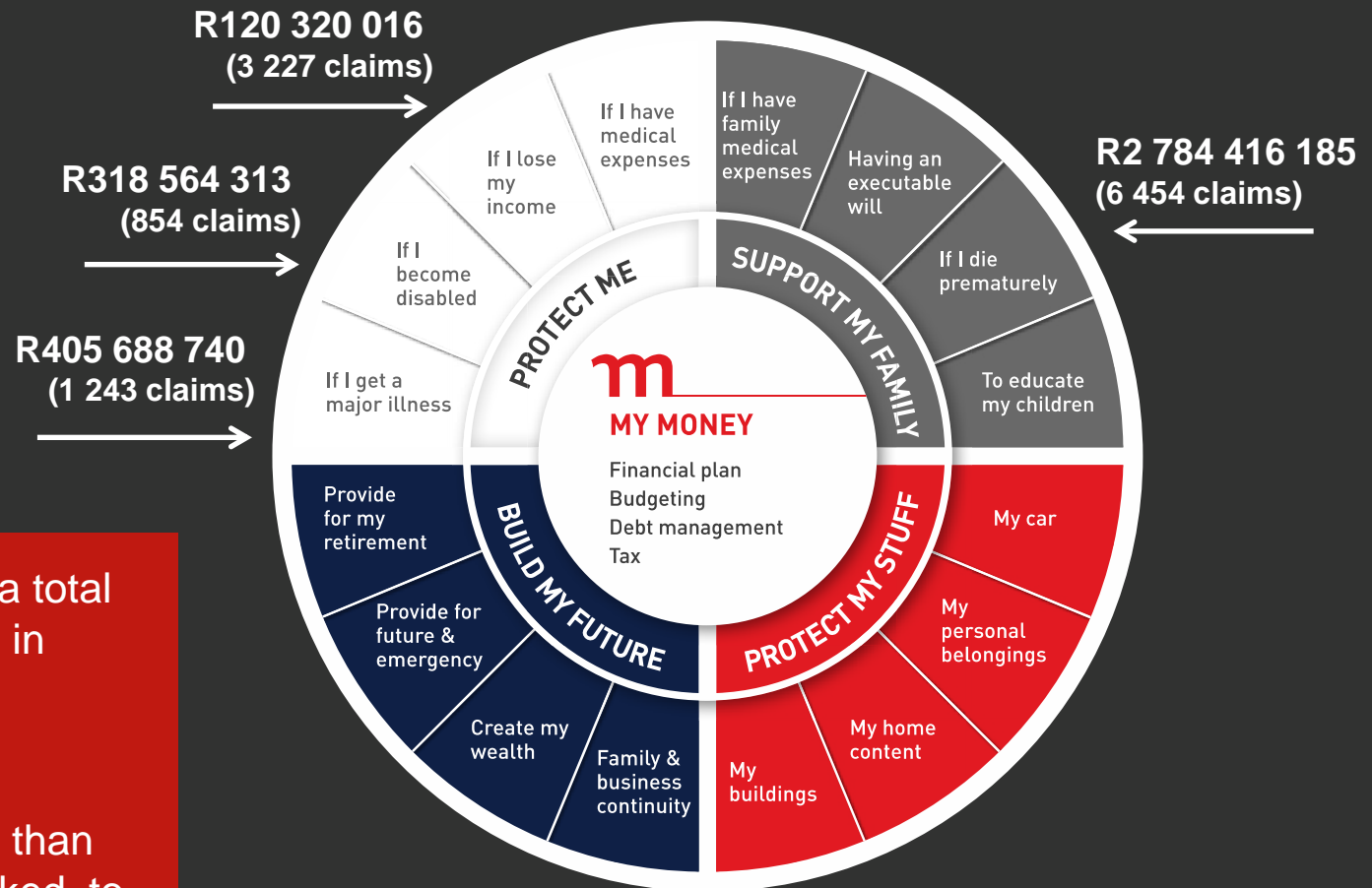


**m**omentum

## Claim statistics 2016



# Delivering on our promises, and more....



Momentum paid a total of **11 778 claims** in 2016.

On average, this amounts to more than **R14.5 million** linked to 47 claims, each working day.

# Momentum pay-outs since 2011

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**2016** R3.6 billion

**2015** R3.1 billion

**2014** R2.7 billion

**2013** R2.6 billion

**2012** R2.2 billion



**Questions  
facing clients  
when dealing  
with claims events**

**Can I be  
treated?**



**Will I be  
cured?**



# What will it cost?



**How long  
will I have to  
be in the  
hospital?**



**How long will  
I have to be  
off work?**



A pair of hands holds a white rectangular sign against a bright blue sky with scattered white clouds. The sign features the text 'PREVENTION IS BETTER THAN CURE' in a bold, dark red, sans-serif font, arranged in four lines. The hands are positioned at the bottom corners of the sign, gripping it firmly.

**PREVENTION  
IS BETTER  
THAN  
CURE**

**Myriad follows the same  
approach with  
Multiply**



# Current challenges/pandemics

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**Inactivity /  
sedentary lifestyles**



**Obesity**





**Physical inactivity is the common denominator initiating the onset of lifestyle based diseases and its associated risk factors**

# Obesity and lifestyle diseases

brain growth were beneficial of social interaction, as well as tively selected in evolution. Daily Mail

## Extra kilos add to cancer risk

**OBESITY** strongly increases the risk of developing 11 types of cancer, a study has revealed. Being overweight was probably linked to many other forms of the illness but so far there was not enough evidence, researchers said. Types linked to obesity included breast, oesophagus, stomach, bowel, rectum, biliary tract system, pancreas, womb, ovary, kidney and the blood cancer myeloma.

Researchers from Imperial College London calculated that men's risk of developing biliary tract cancer increased by up to 56% for every 5kg gained.

For women, the risk of womb cancer was shown to



**Obesity strongly increases the risk of developing 11 types of cancer, a study has revealed.**

rise by 21% for every 0.1 point increase in hip-to-waist ratio. The findings were concerning as a quarter of adults and a fifth of 11-year-olds have been classed as obese.

The research, published in the British Medical Journal, highlighted previous figures showing that up to 25 000 cancer cases in the UK could be prevented each year if everyone was a healthy weight.

It looked at 294 existing studies which examined the link between obesity and cancer. Dr Panagiota Mitrou, of the World Cancer Research Fund, which funded the study, said: "This emphasises the huge role obesity plays in increasing cancer risk. After not smoking, being a healthy weight is the most important thing people can do to reduce their cancer risk." - Daily Mail

*multiply*

A young man and woman are sitting together, looking at a tablet computer. The woman is on the left, wearing a white sleeveless top with a gold pattern, and has her hair in a bun. The man is on the right, wearing a blue shirt. They are both smiling and looking at the tablet. The background is a blurred indoor setting with a window.

**Reducing  
client risk &  
improving  
financial and  
physical wellness**

# Unpacking the two new measures

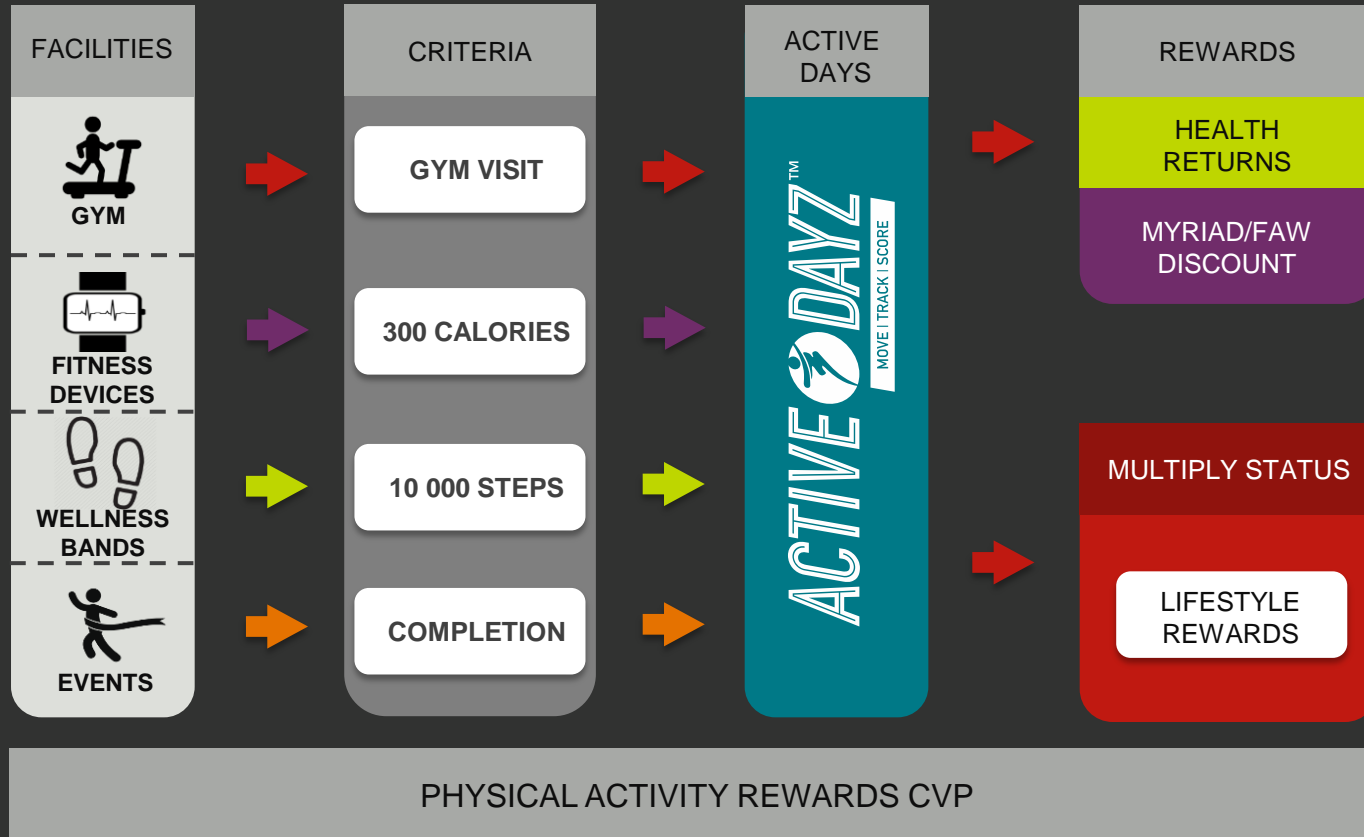
Active Dayz™

1

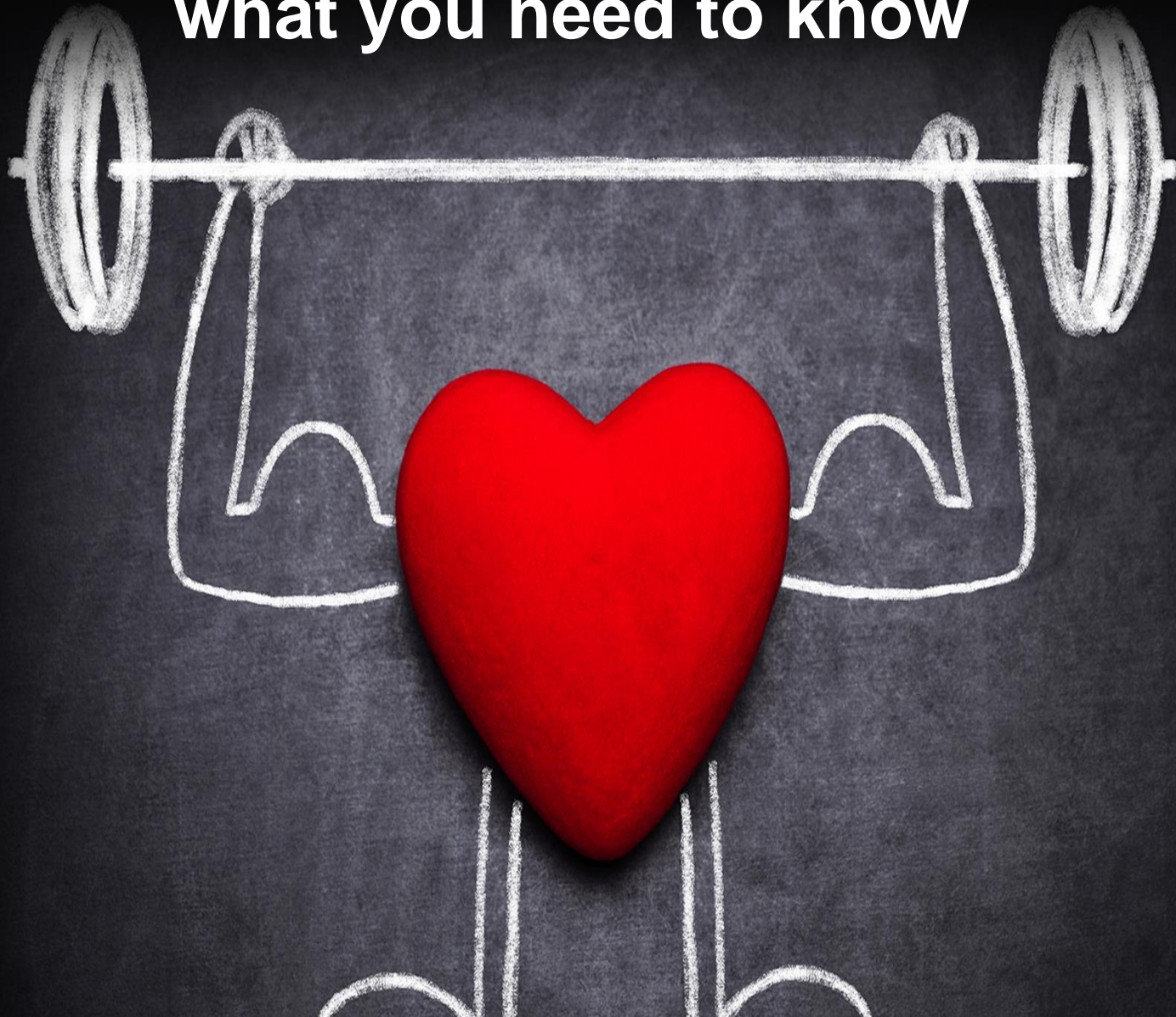
2

Healthy Heart Score

# Active Dayz™



# Healthy heart score – what you need to know



# Healthy Heart Score

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- To determine the HHS we look at several modifiable risk factors that are well known for their contribution to CVD:
  - Hypertension (high blood pressure)
  - Dyslipidaemia (cholesterol)
  - Glucose (blood sugar)
  - Smoking



# Healthy Heart Score

- HHS indicates the likelihood of suffering from Cardiovascular disease
- Based on internationally recognised Framingham research

What your Healthy Heart Score means  
The Healthy Heart Score gives you an indication of how healthy your heart is. It predicts your risk of coronary heart disease (CHD) in the next 10 years.



Low risk of heart disease compared to peers in the same age and gender group



Moderate risk of heart disease compared to peers in the same age and gender group



High risk of heart disease compared to peers in the same age and gender group

# Our value proposition for the engaged client





**Be active**

Live  
healthier



**Benefits and discounts  
help provide enough  
money for life's journey**



# Multiply Experience



# 74%



Of Multiply clients who were in the least healthy bracket of cholesterol improved their results between their first and most recent health assessment

Clients who improved their Cholesterol reduced their risk of claiming from insurance by 25.1%



# 54%



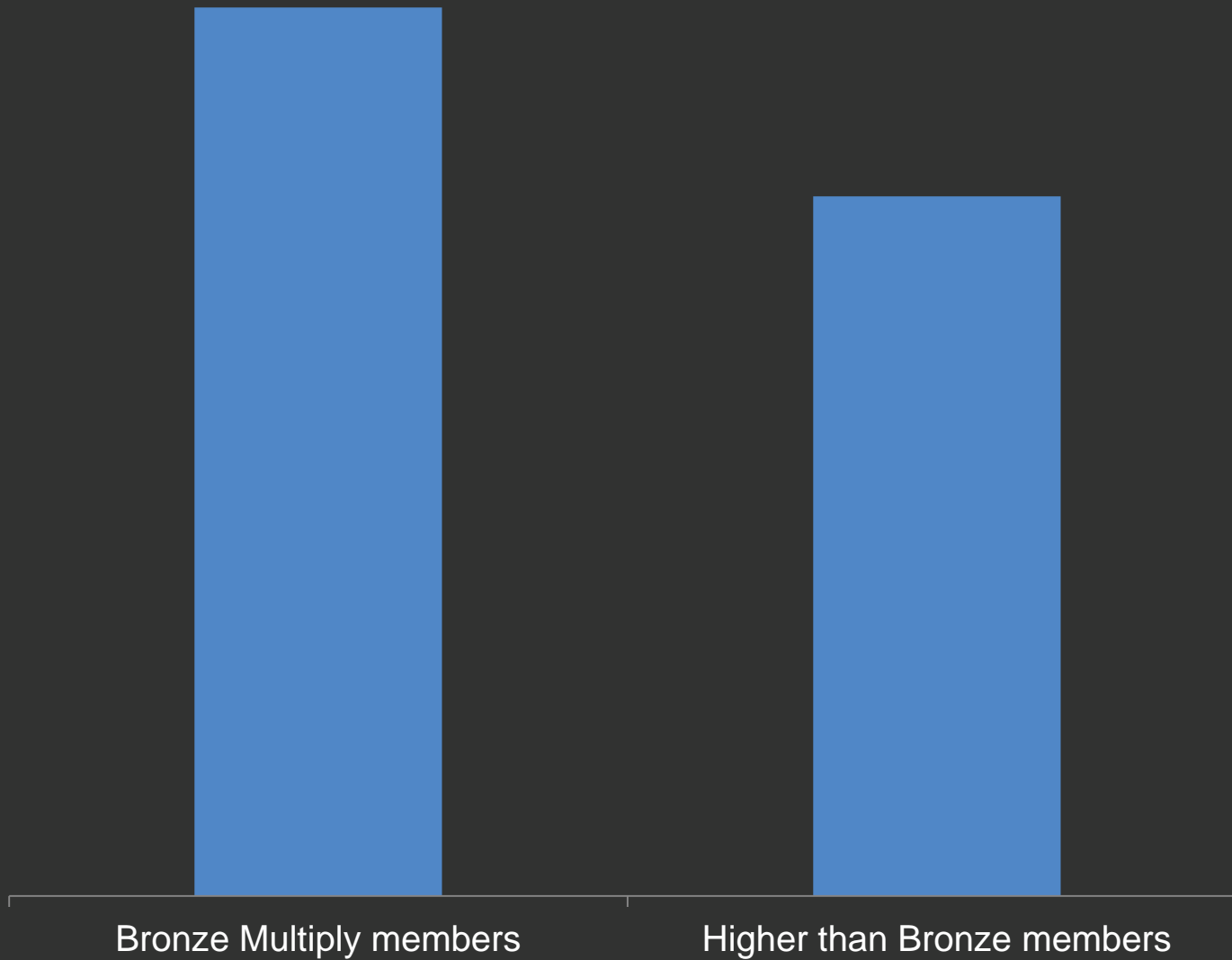
Of Multiple clients lost weight by the following year after going for a health assessment

Clients who lost weight reduced their risk of claiming from insurance by 25.73%



# Claims experience

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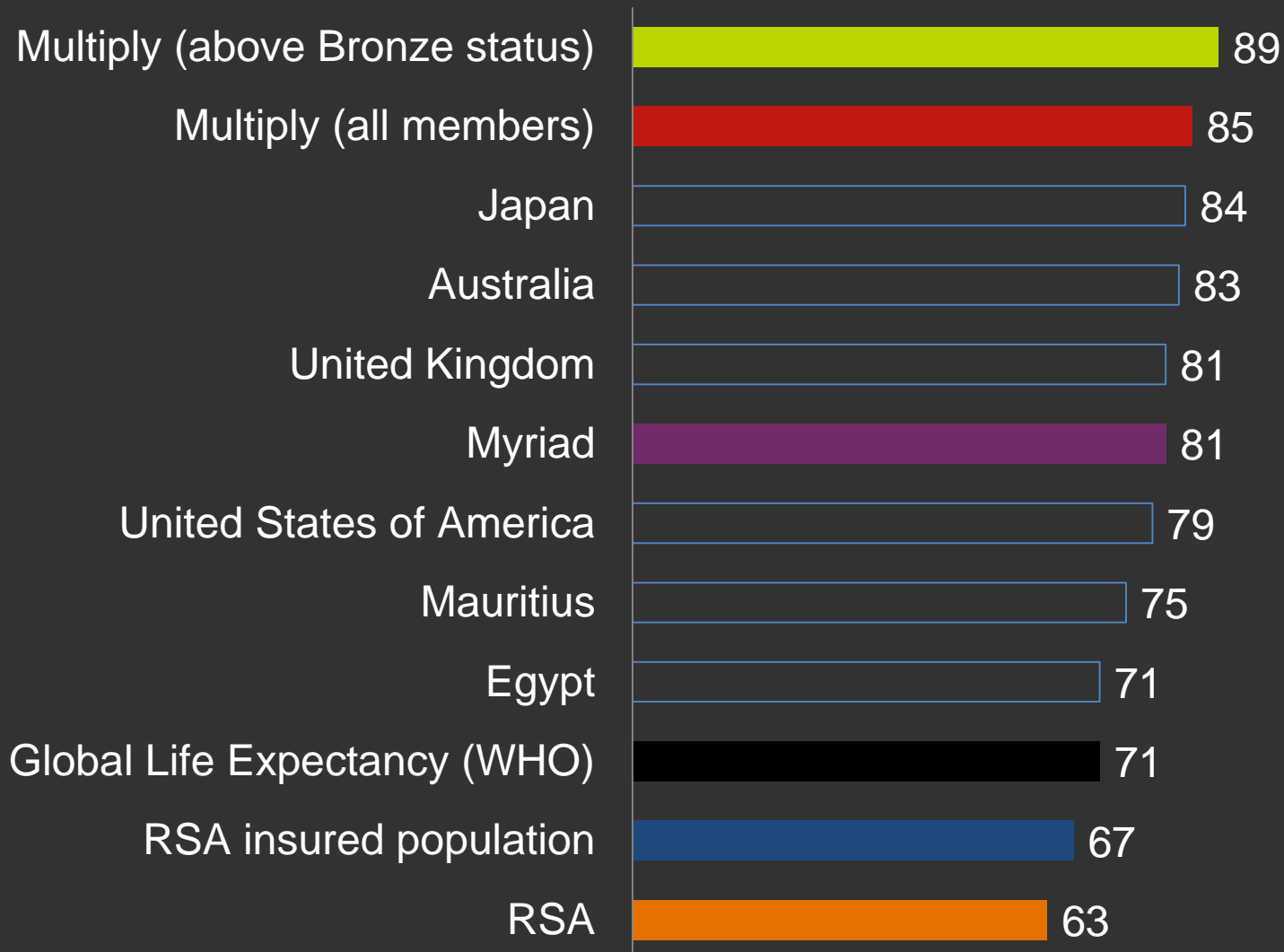


# Longevity



# Expected increase in longevity

## Increased Life expectancy with Multiply



**m**omentum

## Claim statistics 2016



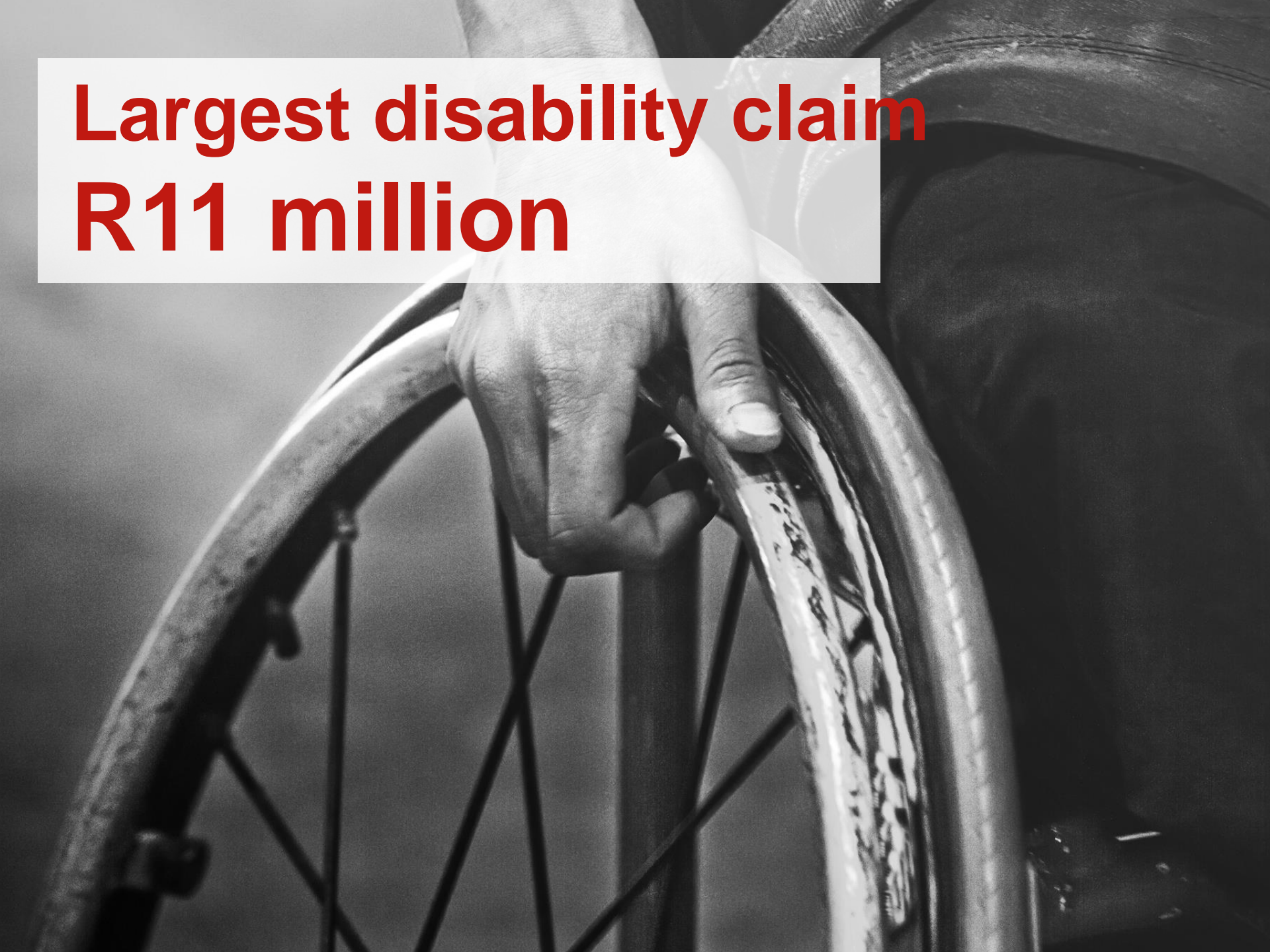
**R14 billion**



# Largest death claim R51 million



**Largest disability claim  
R11 million**





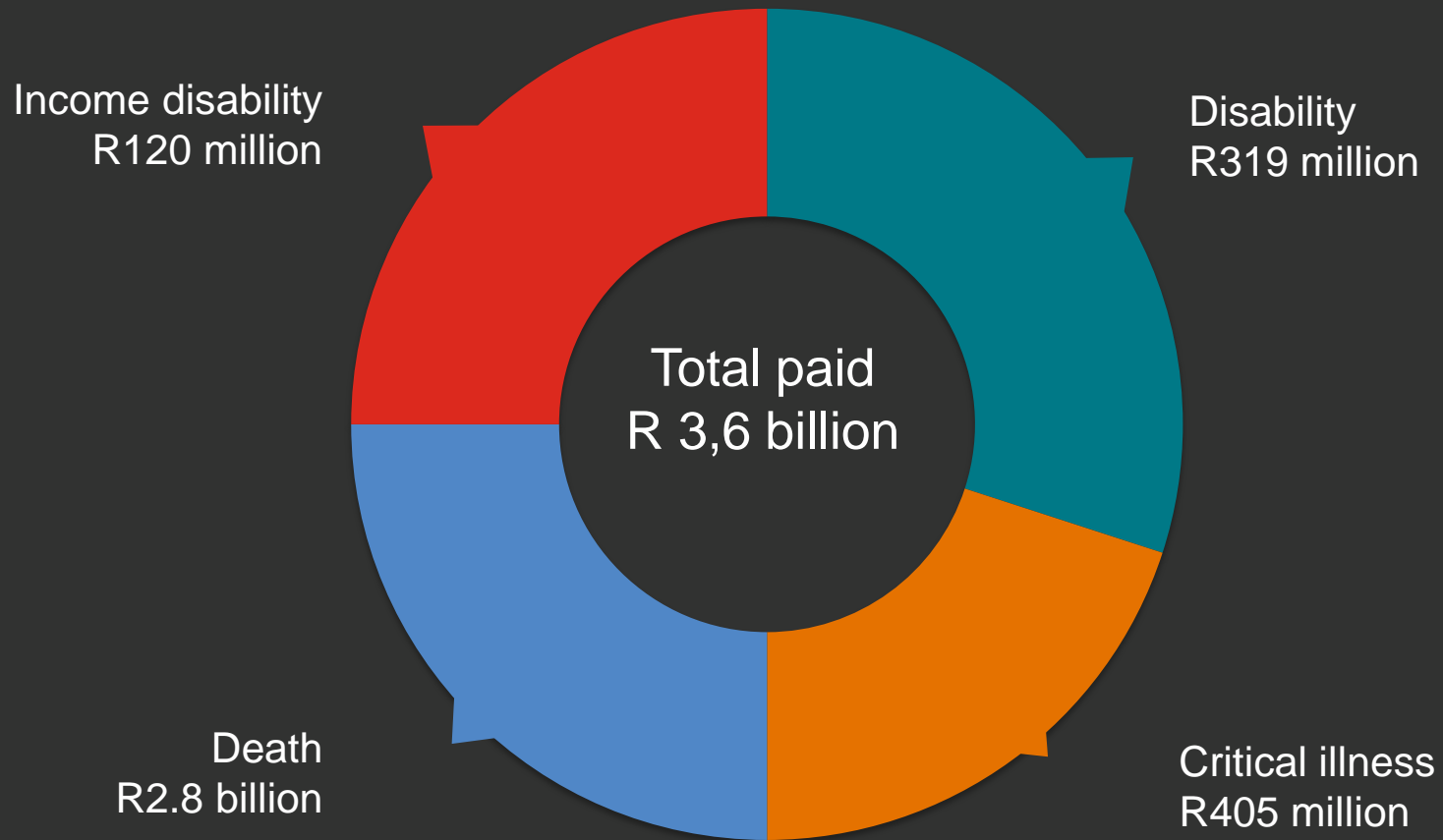
Largest critical illness  
claim R5.3 million

**Largest income  
disability claim  
R240 000 p.m.**



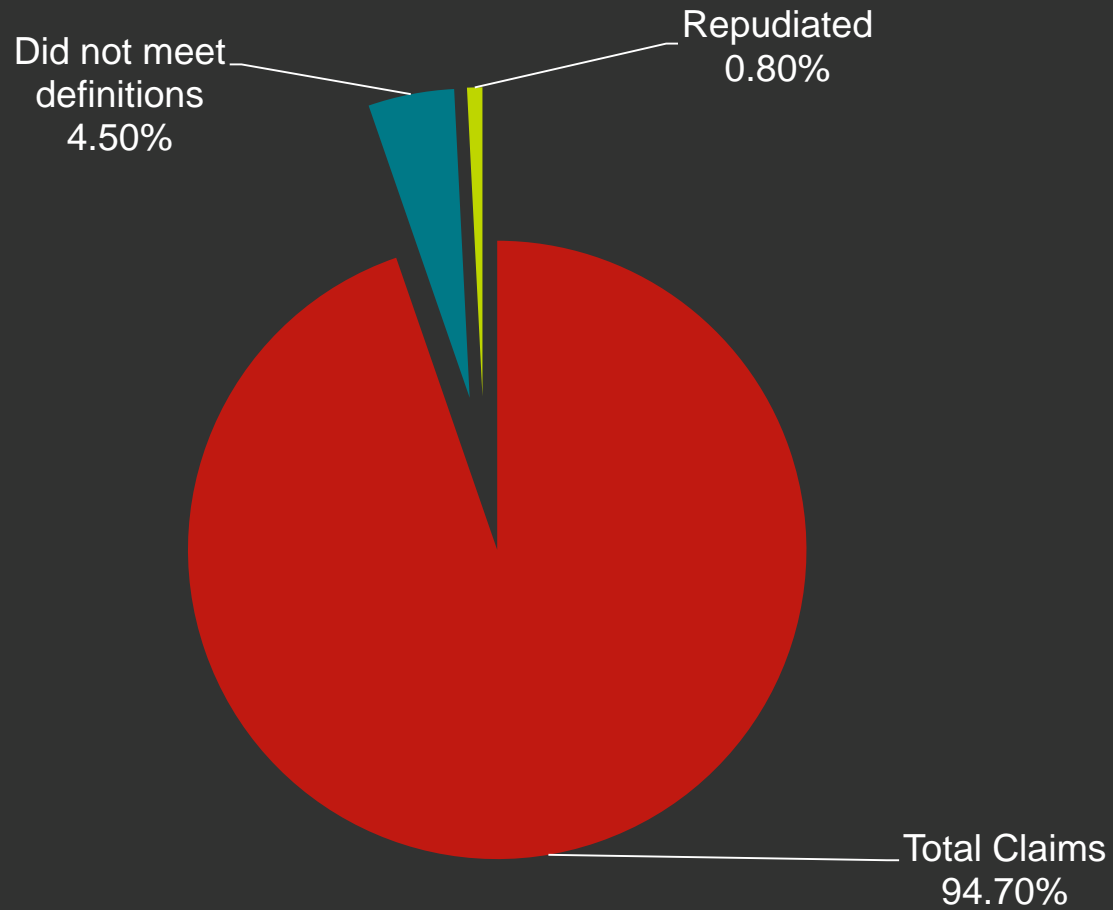
# Risk claims 2016

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# Claims paid

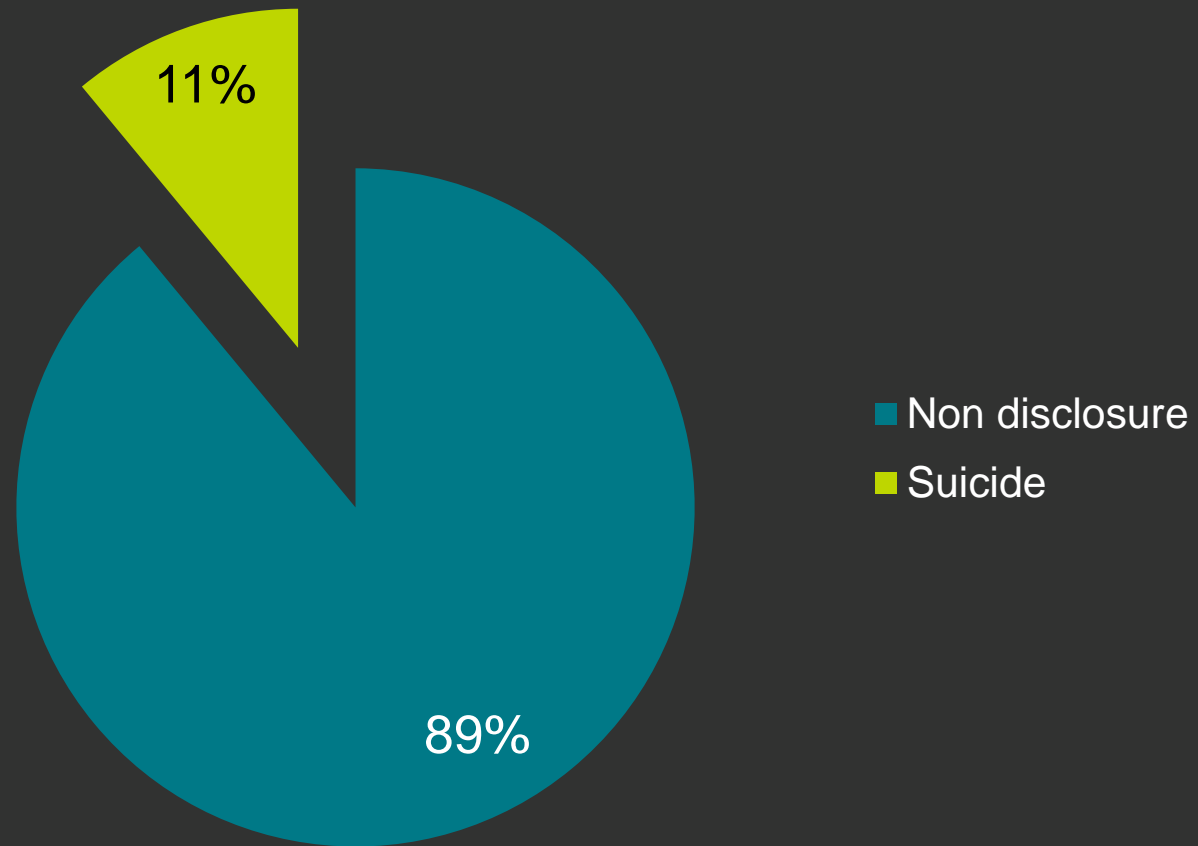
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# Reasons for 0.8% repudiated claims

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Reasons for Repudiation





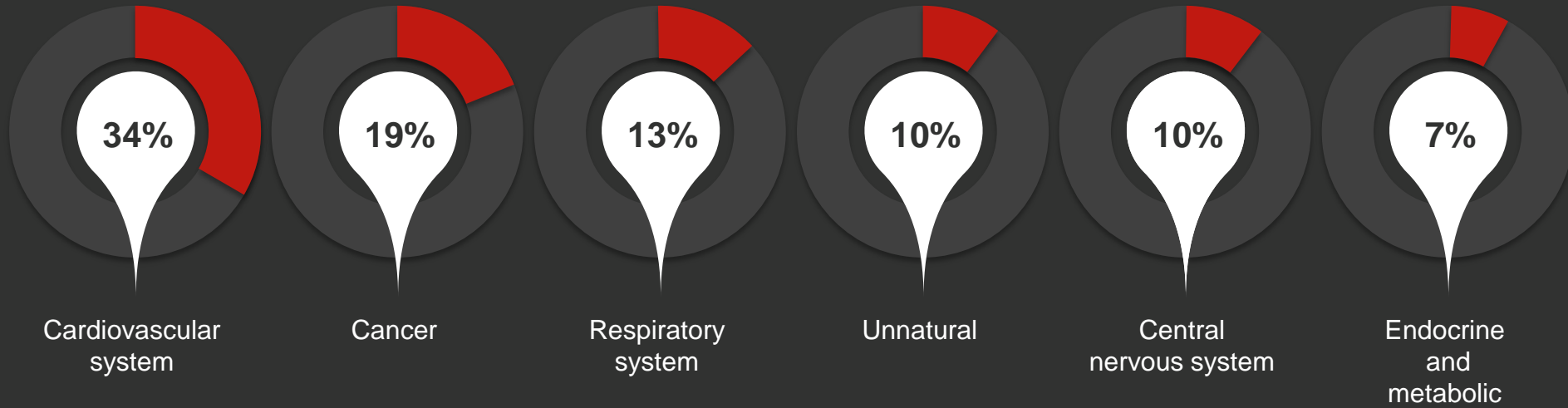
**No OMBUD rulings  
against myriad in  
2016**

# Mortality claims



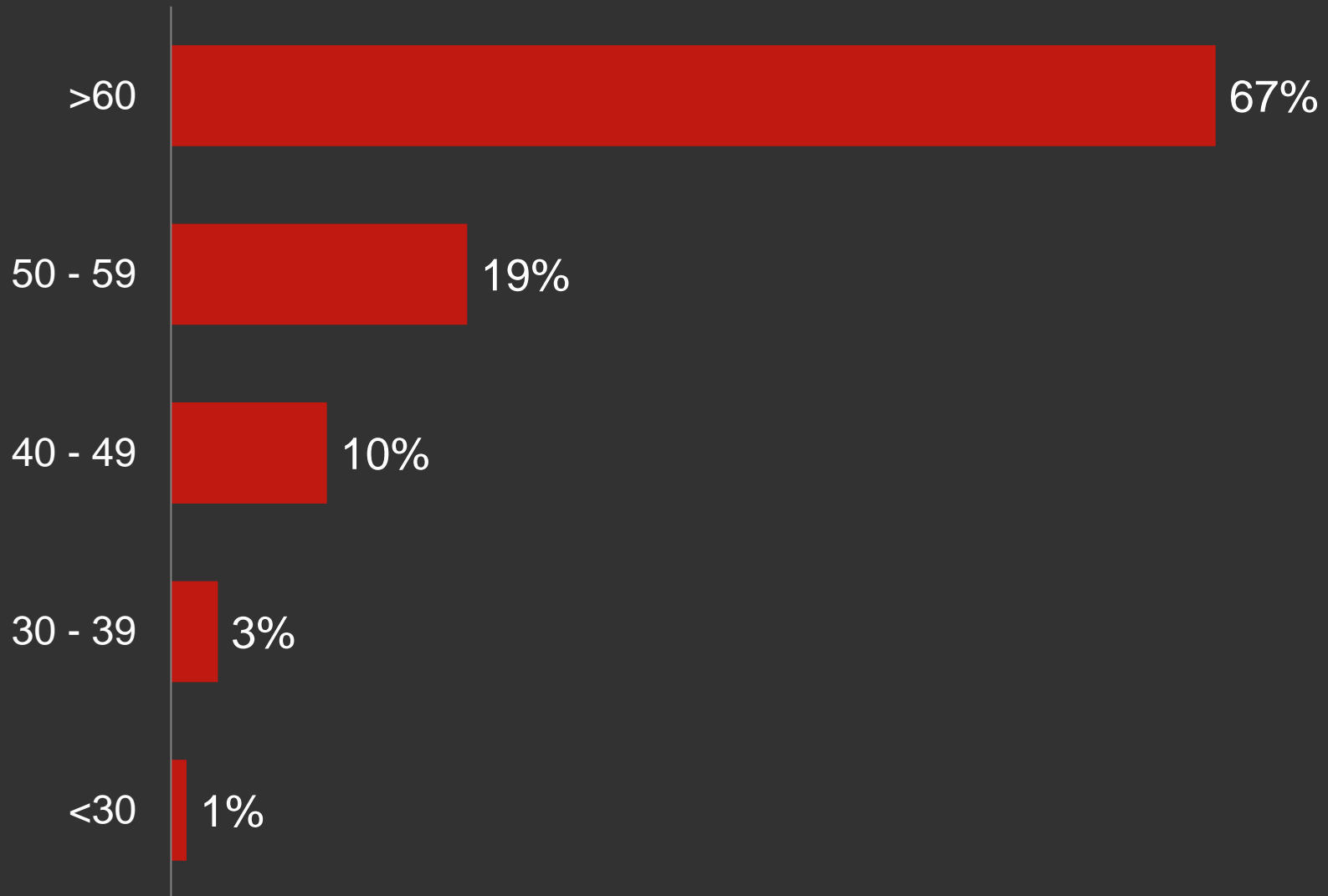
# Major causes of death

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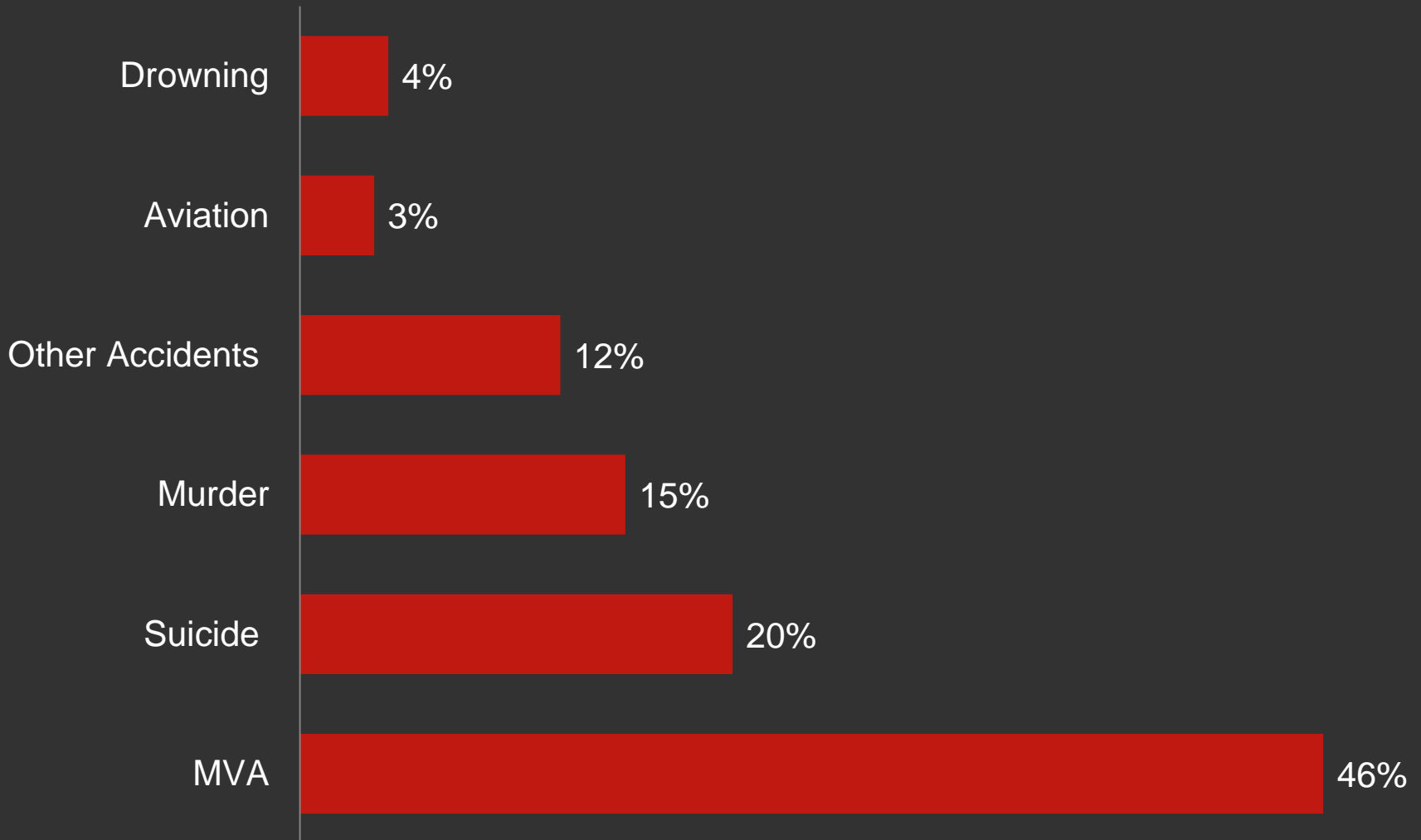
# Death claims by age

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# Causes of unnatural deaths

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# Critical illness claims

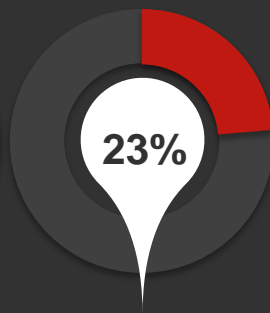


# Major causes of critical illness

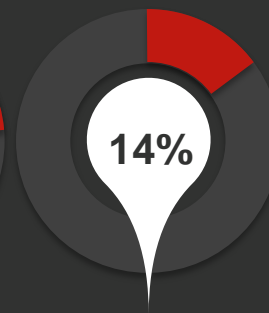
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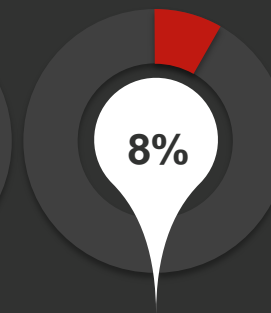
Cancer



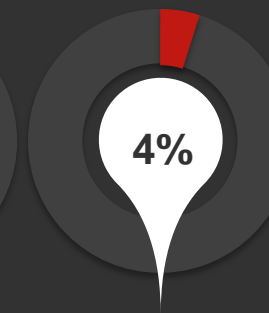
Cardiovascular system



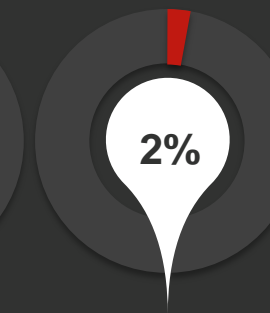
Central nervous system



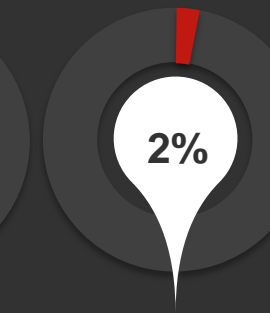
Musculo-skeletal



Visual



Skin

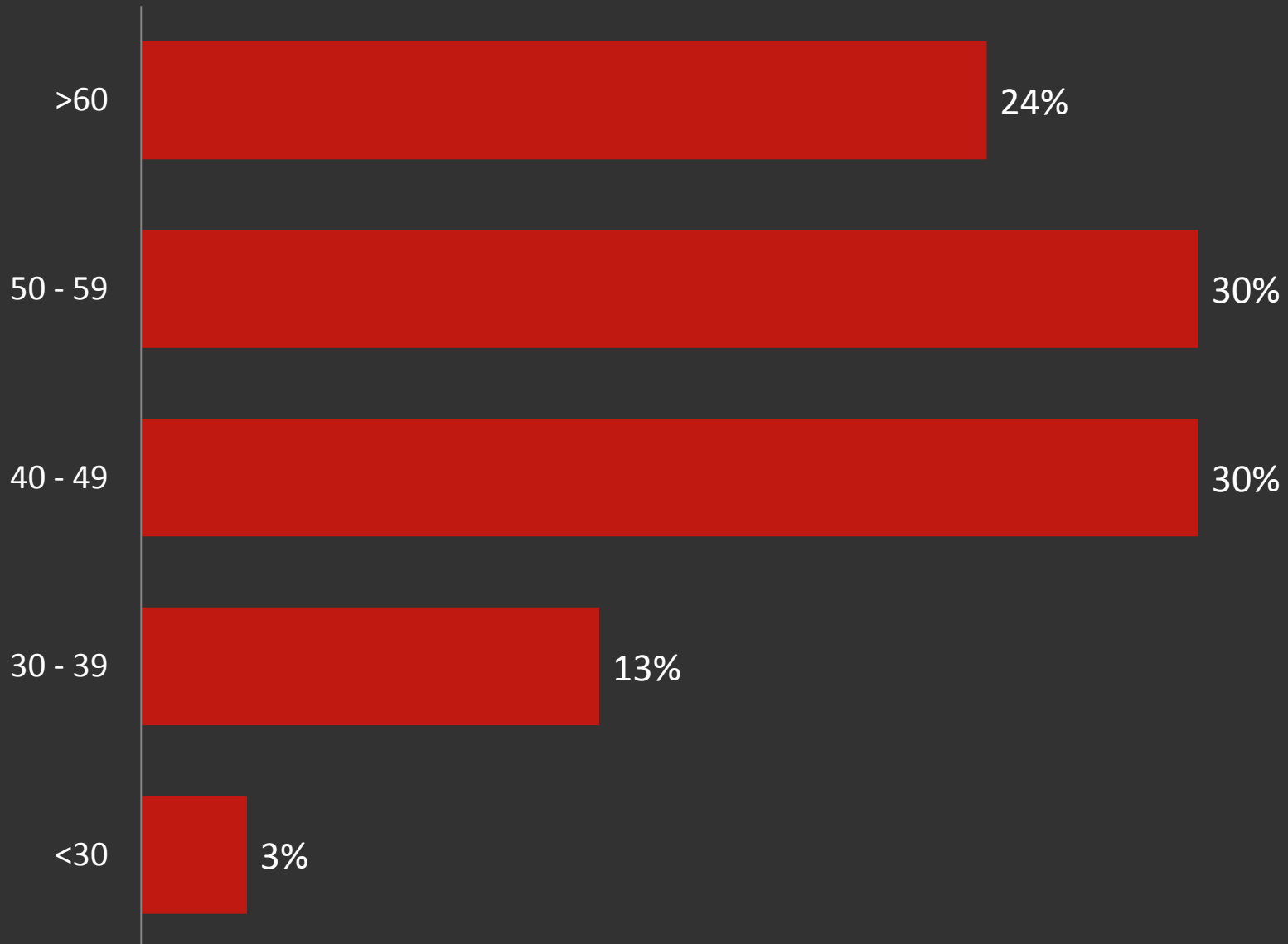


Trauma



# Critical illness claims by age

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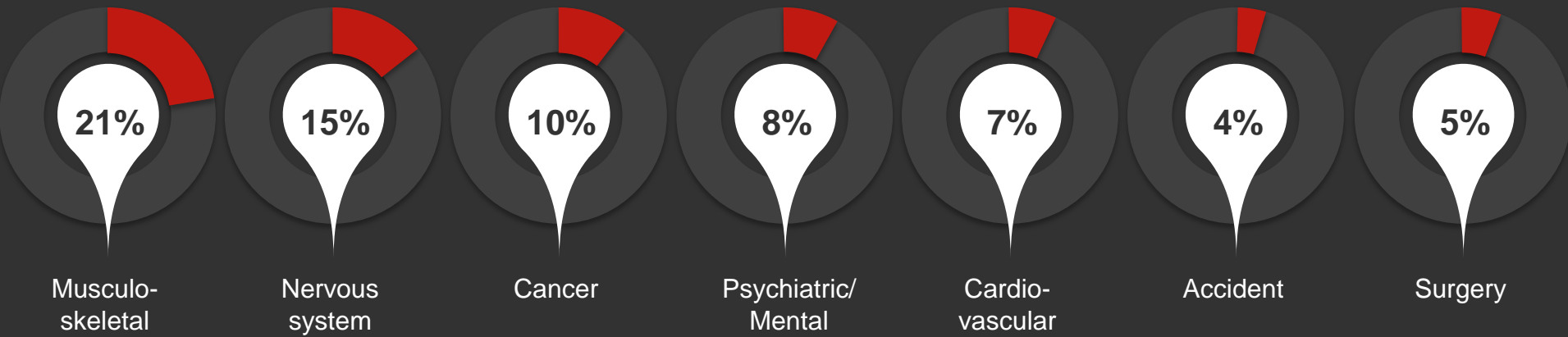


# Lump sum disability claims



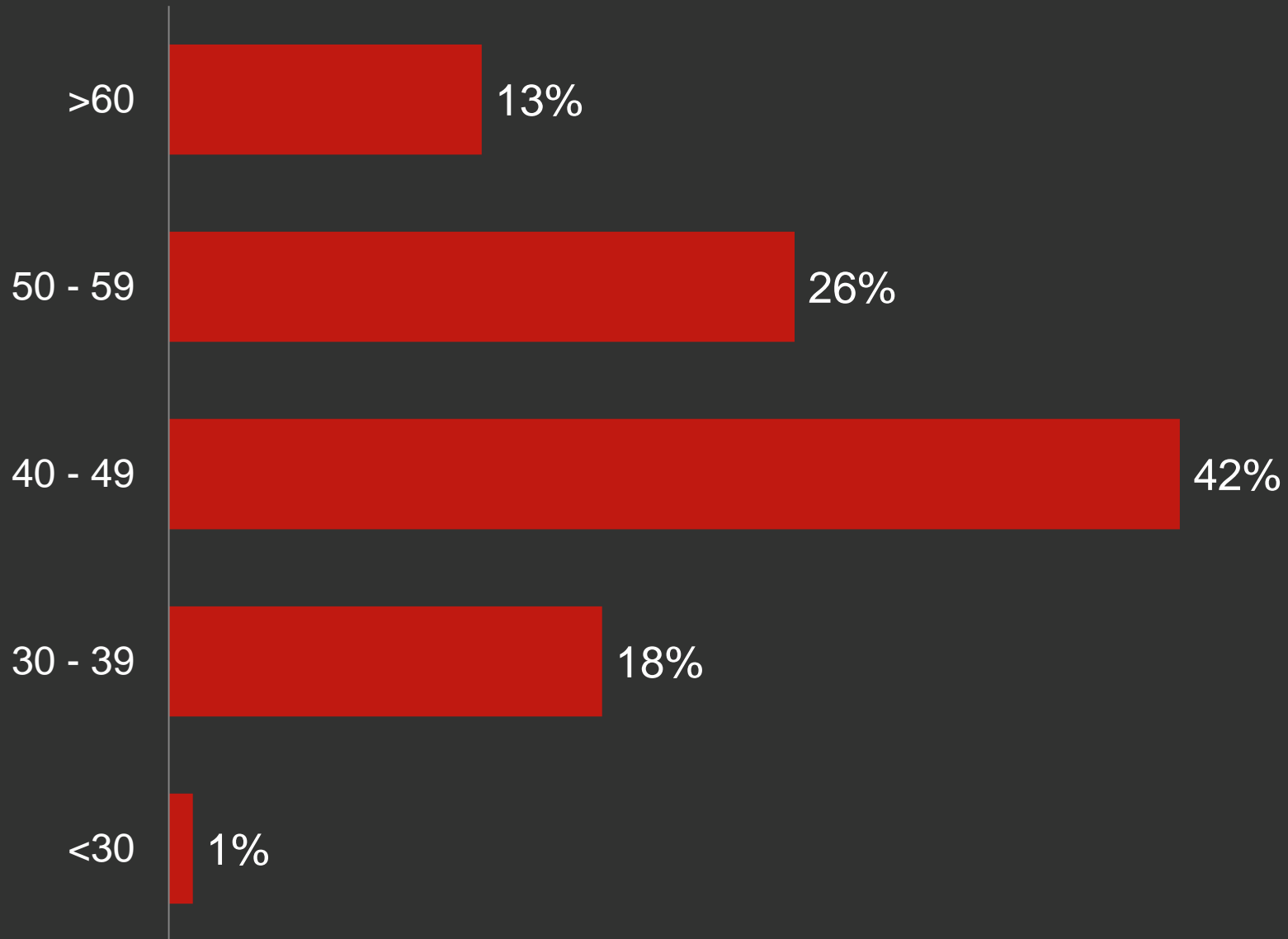
# Major causes of disability claims

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# Disability claims by age

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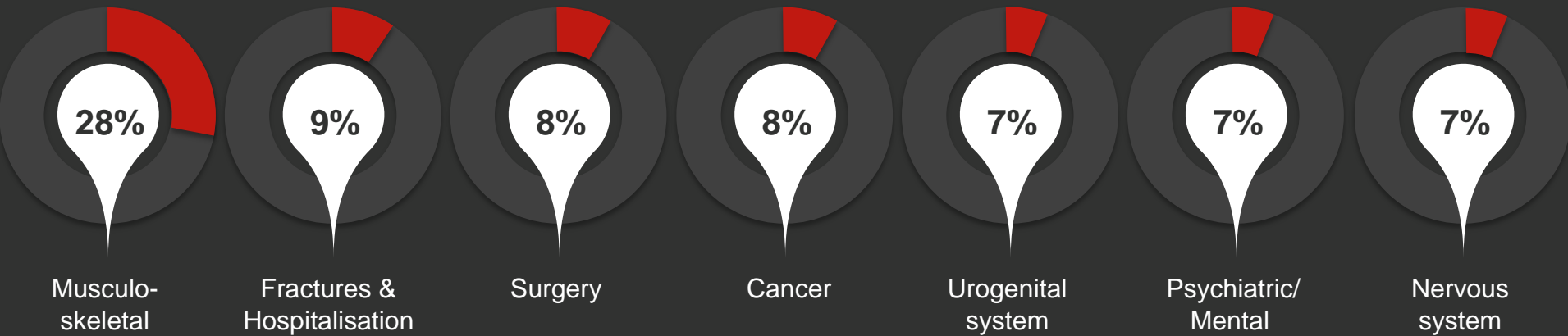


# Income disability claims



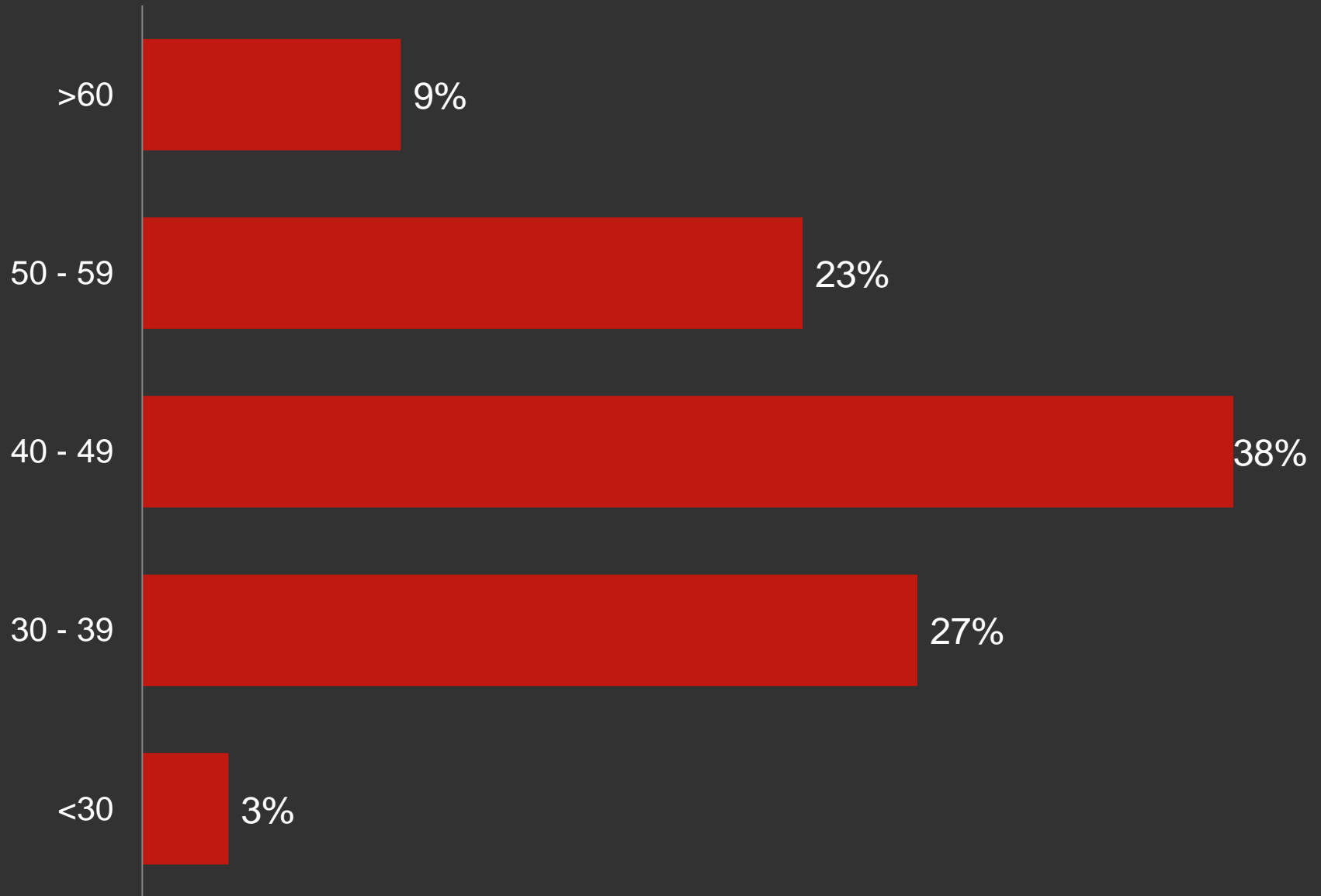
# Major causes of income disability claims

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# Income disability claims by age

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**Some interesting  
observations**

# Big 4 pay-outs

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2014

78%<sup>TO</sup>  
71%



2015

71%<sup>TO</sup>  
68%



2016

71%  
68%<sup>TO</sup>

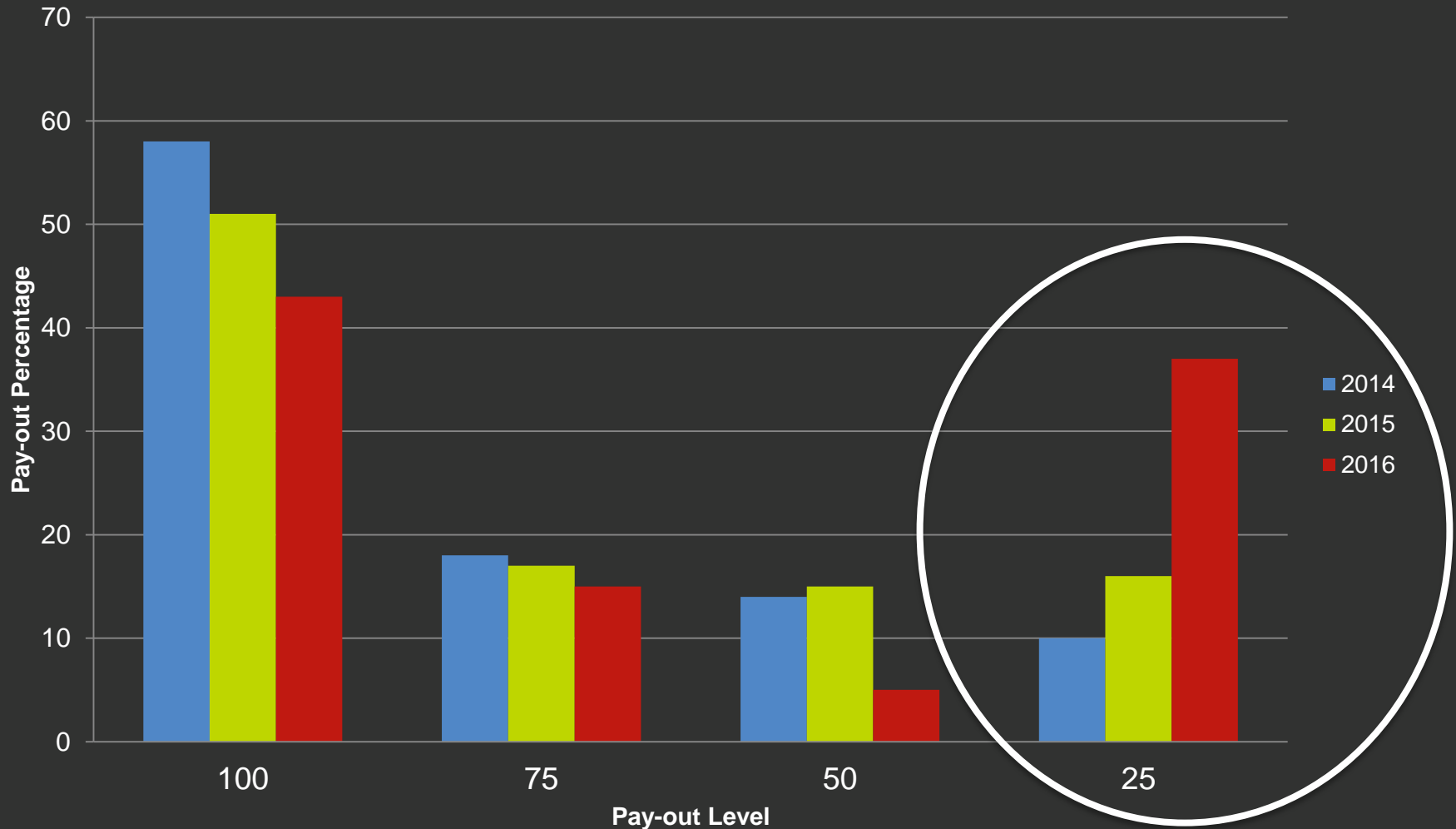


Big 4 claims represent only about 70% p.a. of the total critical illness claims over the past three years



# Earlier pay-outs are increasing

## Changing pattern on critical illness pay-outs



# Affordability

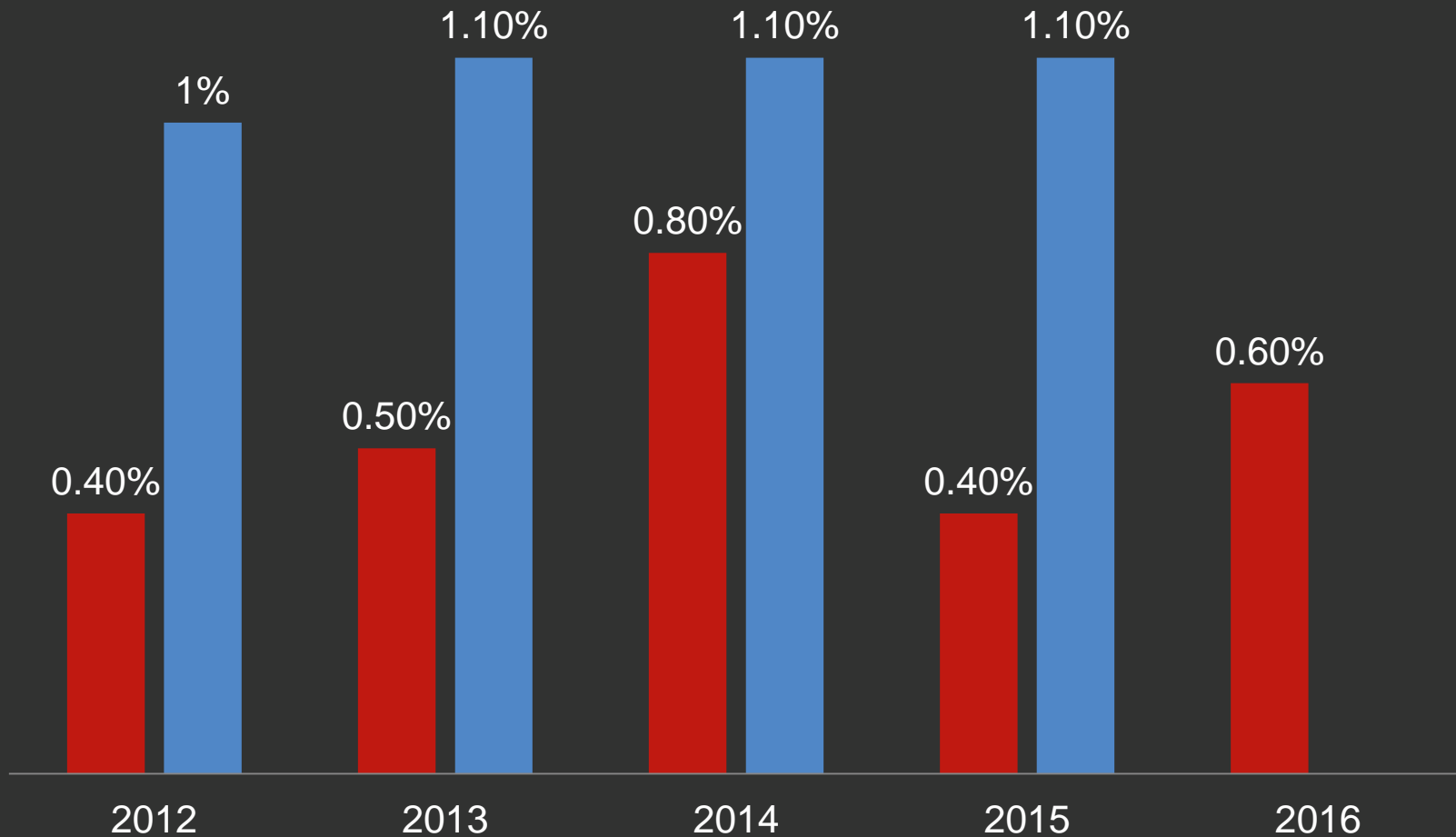
**Tiered pay-outs vs  
Maximum pay-outs earlier**



# Lower than industry repudiations

## Lower than industry repudiations

■ Momentum ■ Industry



**Terminal illness  
claims stand  
out again:  
69 claims  
R173 million**

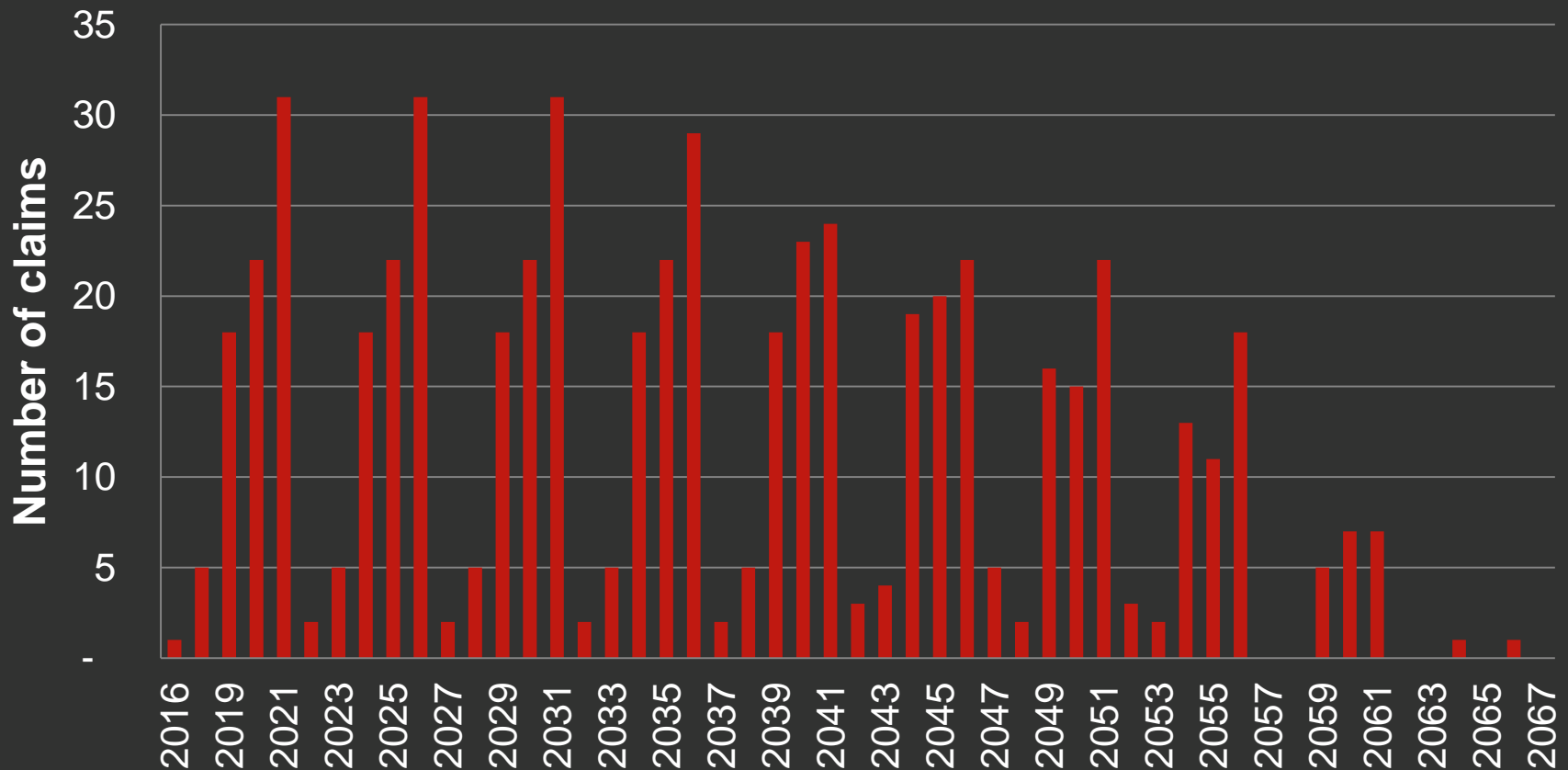


# Longevity protection

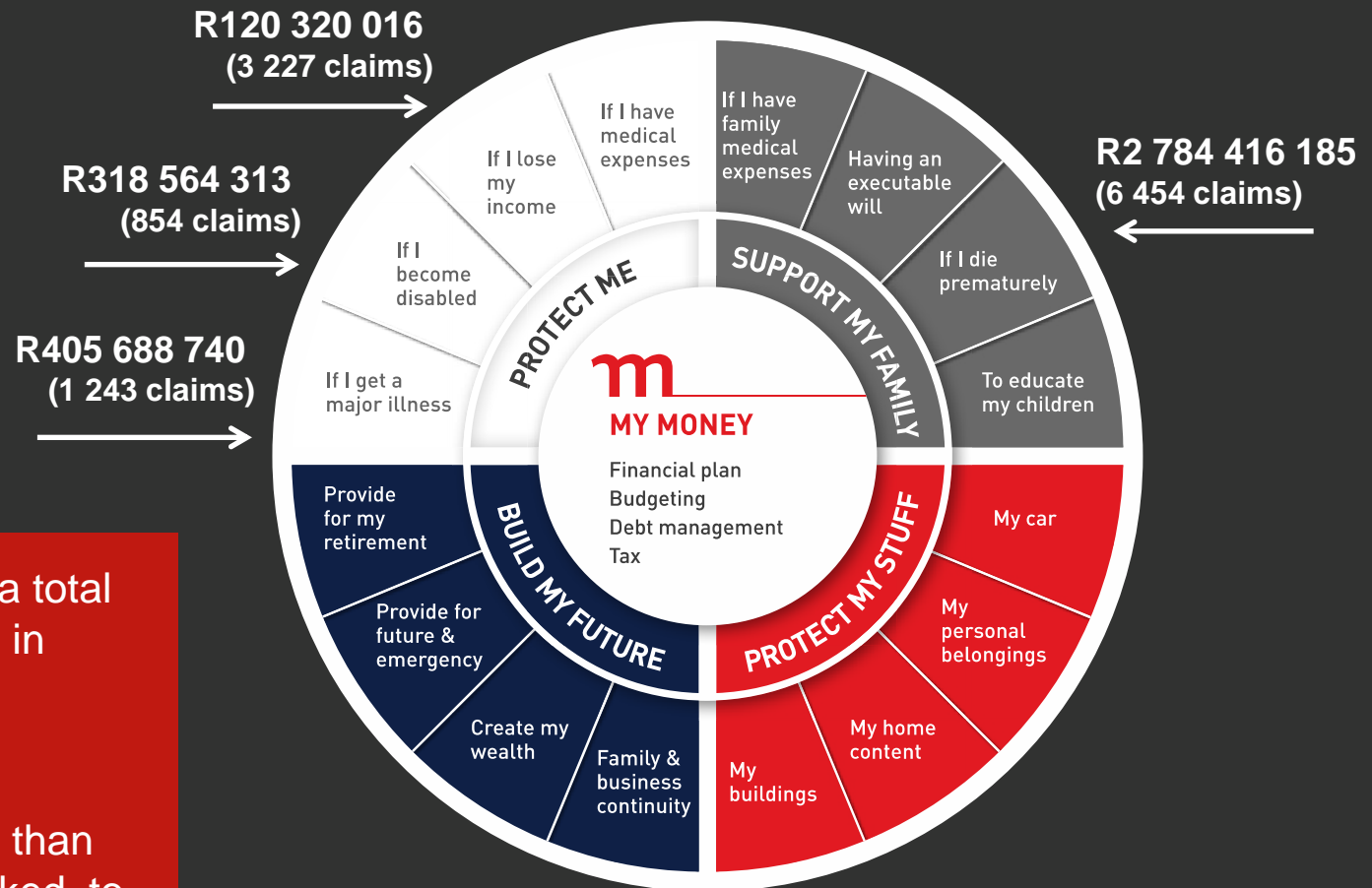


# Future longevity protector pay-outs

Future projected Longevity Protector pay-outs until clients' age 80



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**m**omentum

**THANK YOU**

