

PROTECTING YOU FOR 172 YEARS, AND COUNTING.

We paid out over **R4 billion** in claims in 2016.



DO GREAT THINGS



OLDMUTUAL

Life is full of adventures, and we're here to protect you through them.

GREENLIGHT risk cover is your safety net when life goes the unplanned way. In 2016, we paid over R4 billion in claims to make sure that our customers and their families are financially protected against death, disability and severe illness.

Now you can go ahead and plan your next exciting adventure, and we'll take care of your financial plans. With great expertise, backed by 172 years of wisdom, you can be sure that we'll be there for you when life takes a detour.



GREENLIGHT 2016 CLAIMS STATS SUMMARY

CLAIMS PAID

Death cover	R 3.08 billion
Disability cover	R 372 million
Severe illness and physical impairment cover	R 566 million
Retrenchment cover	R 9 million

TOTAL CLAIMS PAID R 4.03 billion

WE PAID **R16 million**
IN CLAIMS EACH
WORKING DAY

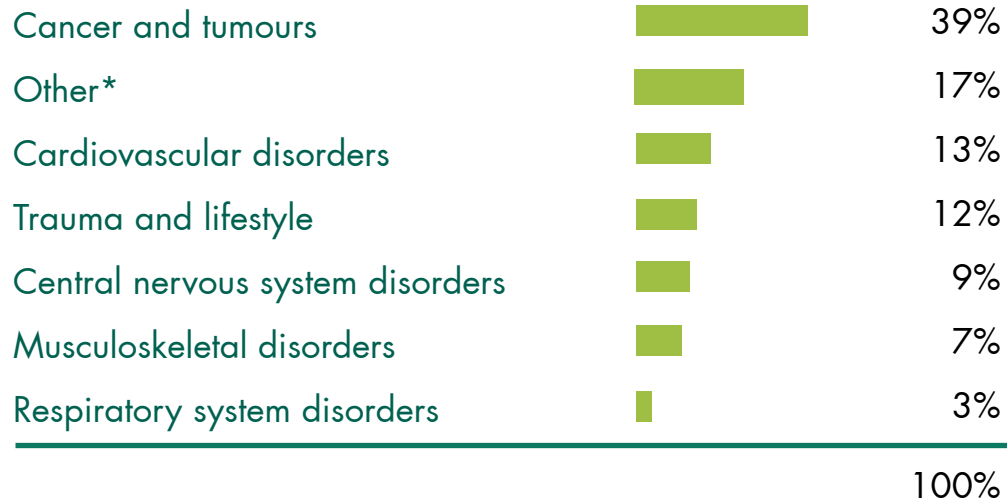
PAYOUT RATIO - 96%

Death cover	99%
Disability income cover	93%
Disability lump sum cover	75%
Severe illness cover	82%

How we calculate payout ratios for our underwritten benefits:

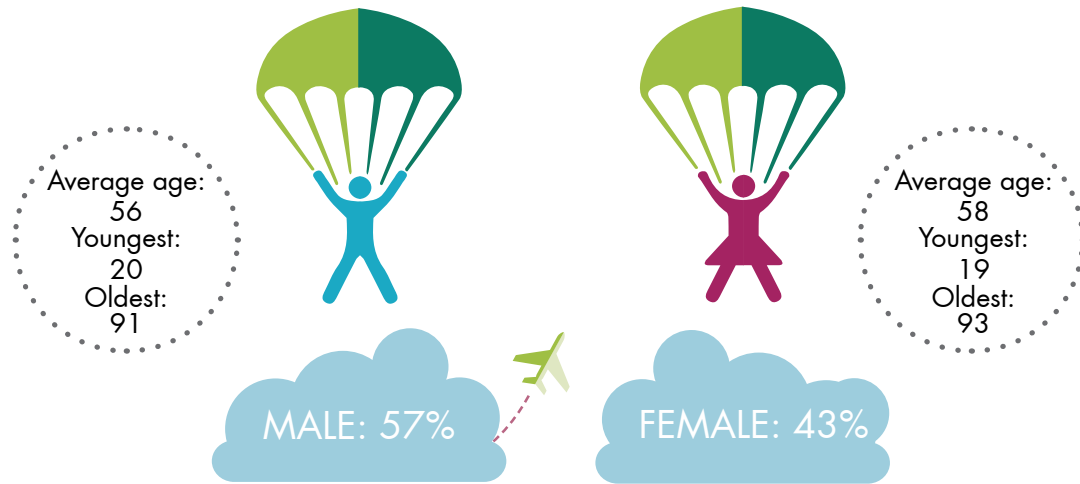
We calculated claim payout ratios based on valid claims received. We excluded invalid claims; these are claims that were submitted under an incorrect benefit (i.e. a disability claim for a fractured arm under a death benefit), or where the benefit was paid up or cancelled before the claim event occurred.

CAUSES OF CLAIMS PAID

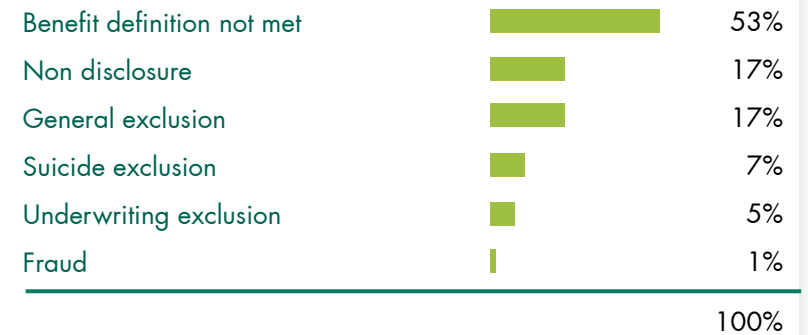


* Natural, Digestive system disorders, Connective tissue disorders, Urinary system disorders, Sensory and communication disorders, Psychiatric disorders, Blood disorders, Endocrine disorders, Child benefits, Systemic disorders, HIV/AIDS, Dermatological disorders

GENDER STATS



WHY WE DIDN'T PAY 4% OF CLAIMS



DEATH CLAIMS

OVERALL PAYOUT RATIO **99%**



We paid R3.08 billion in death claims in 2016

DEATH CLAIMS

Death payout ratio	99%
Total death claims paid	R3,08 billion
Terminal Illness	R 74 million

CAUSES OF CLAIMS PAID

25%
Cancer & Tumours

24%
Cardiovascular Disorders

18%
Accidental Death

16%
Other*

10%
Respiratory System
Disorders

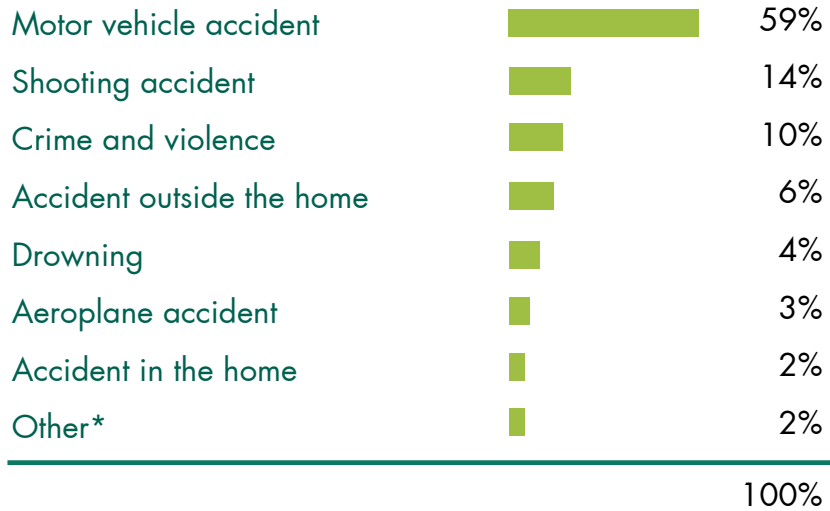
7%
Central Nervous
System Disorders



Digestive system disorders, Urinary system disorders, Blood disorders, Natural, Endocrine disorders, Systemic disorders, Connective tissue disorders, HIV/AIDS, Dermatological disorders



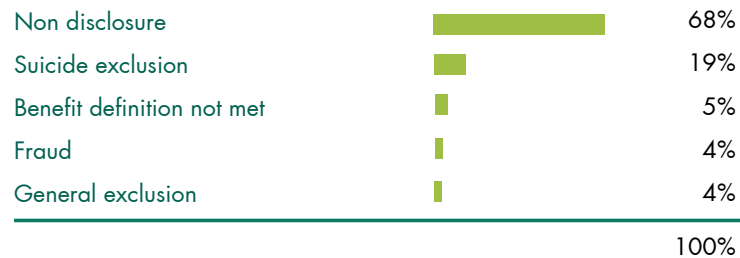
ACCIDENTAL DEATH CLAIMS



Burns, Multiple injuries, Alcohol abuse, Electrocution, Overdose

Fraud contributed 4% to declined claims in 2016, decreasing from 19% in 2015

WHY WE DIDN'T PAY 1% OF DEATH CLAIMS



GENDER STATS

MALE - 67%

FEMALE - 33%

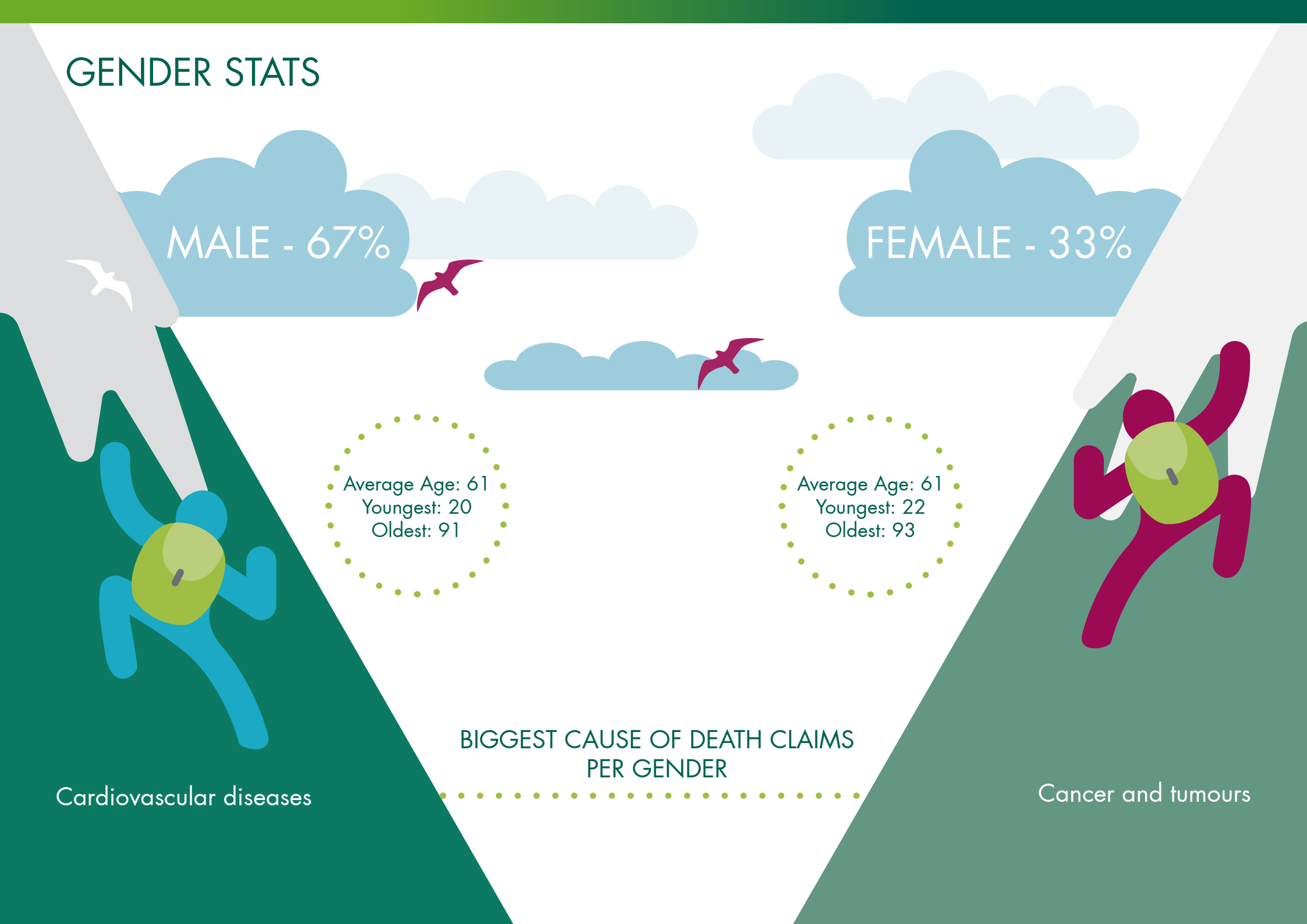
Average Age: 61
Youngest: 20
Oldest: 91

Average Age: 61
Youngest: 22
Oldest: 93

BIGGEST CAUSE OF DEATH CLAIMS
PER GENDER

Cardiovascular diseases

Cancer and tumours



DISABILITY CLAIMS

OVERALL PAYOUT RATIO **84%**



We paid R372 million in disability claims in 2016

DISABILITY CLAIMS

Total disability payout ratio	84%
Disability income ratio	93%
Disability lump sum ratio	75%
Total disability claims paid	R 372 million

WHY WE DIDN'T PAY 16% OF DISABILITY CLAIMS

Benefit definition not met	65%
Non disclosure	19%
Underwriting exclusion	8%
General exclusion	8%
<hr/>	
	100%

GENDER STATS - TOTAL DISABILITY CLAIMS

AGE FACT:

49% of disability income claims were for those younger than age 45

MALE - 61%

Average Age	48
Youngest	22
Oldest	65

FEMALE - 39%

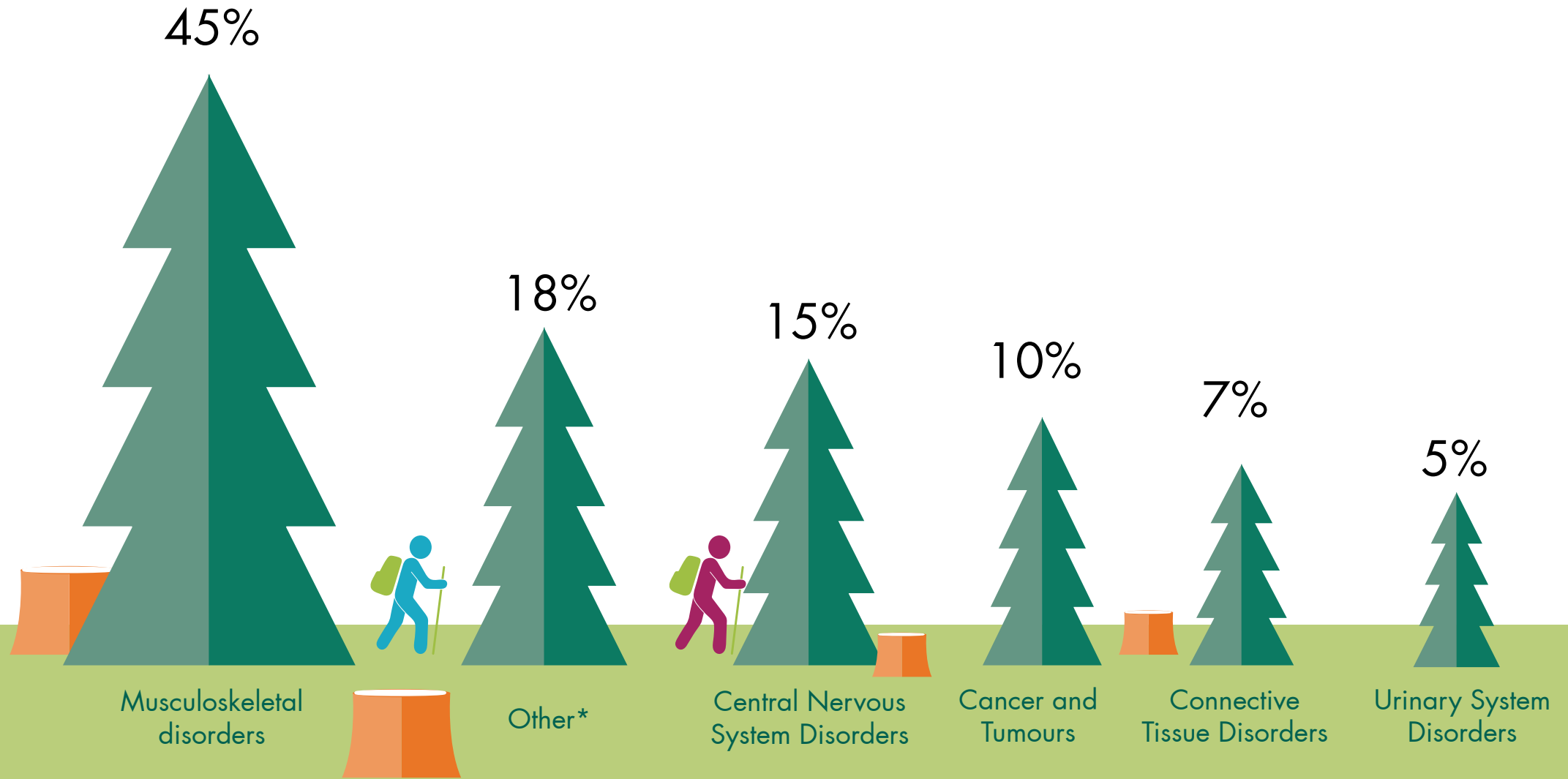
Average Age	42
Youngest	19
Oldest	64



BIGGEST CAUSE OF TOTAL DISABILITY CLAIMS:

Musculoskeletal disorders	33%
Central nervous system disorders	16%

DISABILITY INCOME CAUSES OF CLAIMS PAID



Cardiovascular disorders, Digestive system disorders, Psychiatric disorders, Sensory and communication disorders, Trauma and lifestyle, Endocrine disorders

DISABILITY LUMP SUM CAUSES OF CLAIMS PAID



Trauma and lifestyle, Child benefits, Respiratory system disorders, Digestive system disorders, Dermatological disorders, Endocrine disorders, Urinary system disorders

Central nervous system disorders

22%

Musculoskeletal disorders

20%

Cancer and tumours

15%

Other*

15%

Psychiatric disorders

10%

Sensory and communication disorders

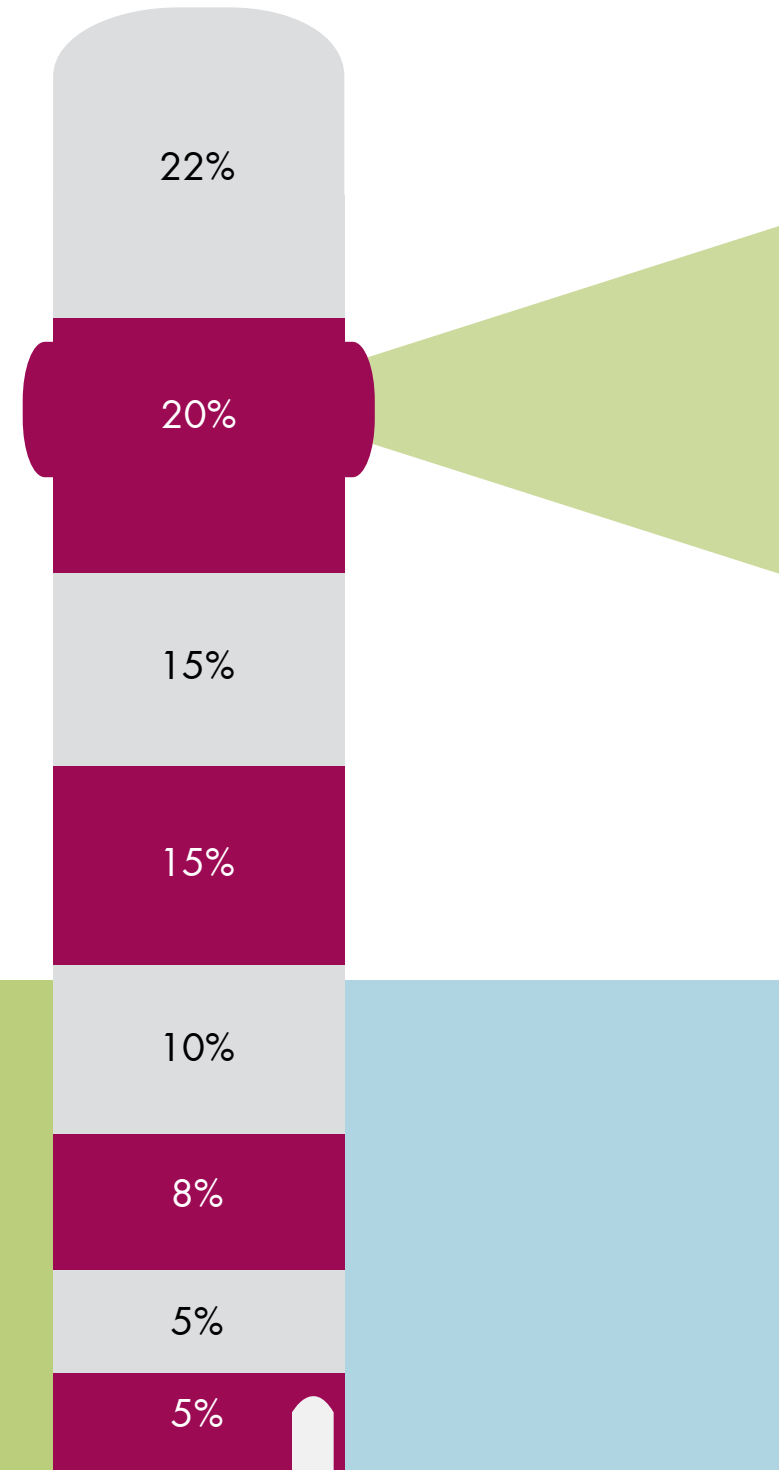
8%

Cardiovascular disorders

5%

Connective tissue disorders

5%



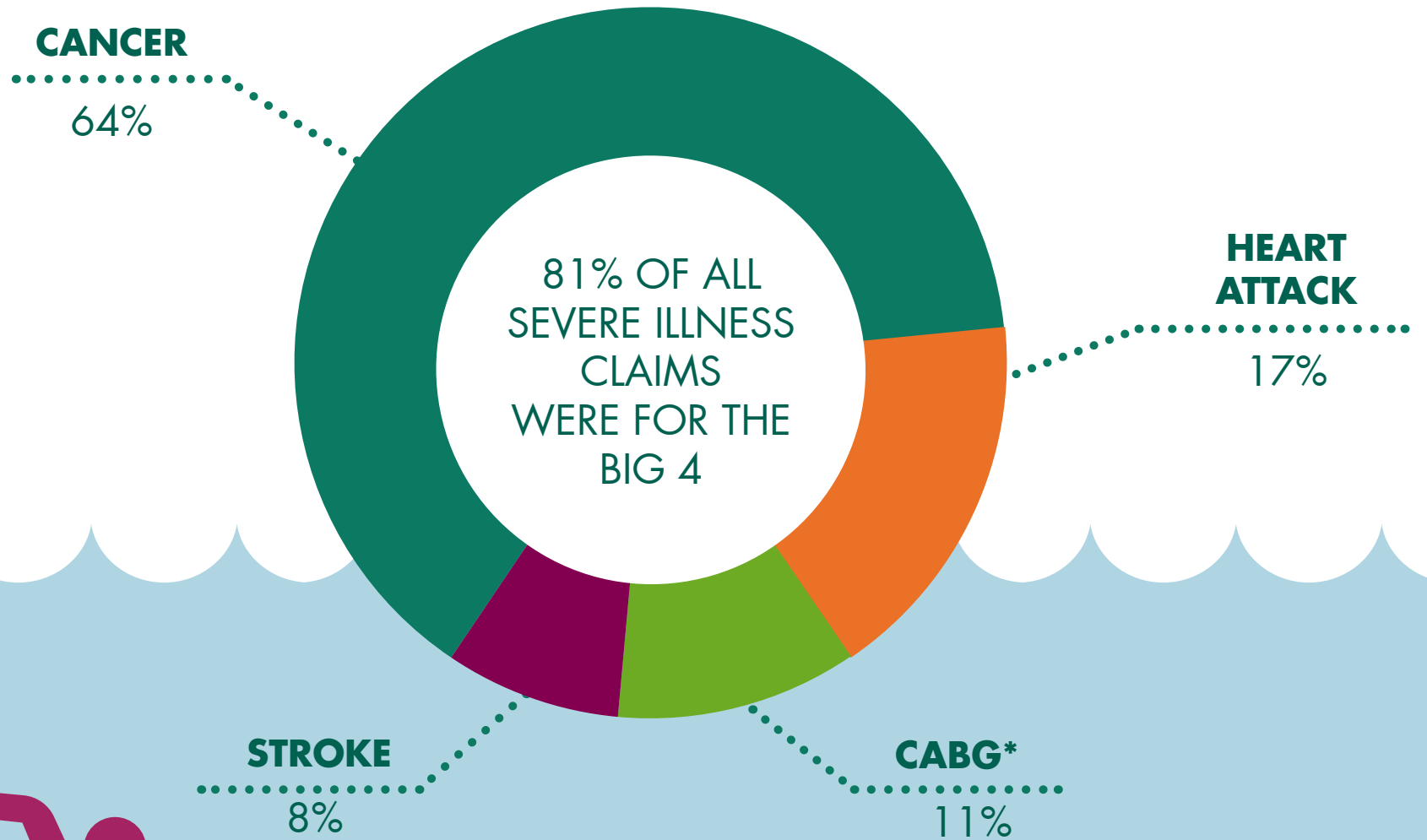
SEVERE ILLNESS CLAIMS

OVERALL PAYOUT RATIO **82%**



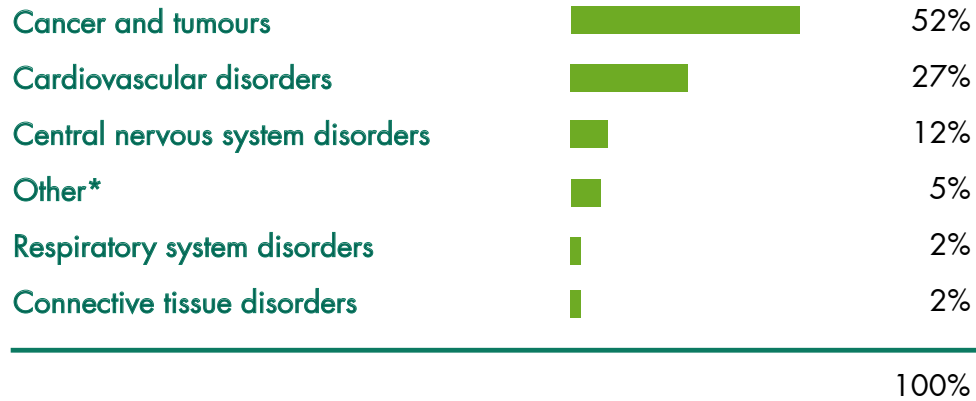
We paid R566 million in severe illness claims in 2016

THE BIG 4 ILLNESSES



*Coronary artery bypass graft

CAUSES OF CLAIMS PAID



* Trauma and lifestyle, Sensory and communication disorders, Urinary system disorders, Musculoskeletal disorders, Endocrine disorders, Digestive system disorders, HIV/AIDS, Child benefits

98% of all severe illness claims in 2016 were for **100% events**

We paid a lifestyle enhancer claim to a 28 year old, which amounted to a **200% pay out** of his cover amount

WHY WE DIDN'T PAY 18% OF SEVERE ILLNESS CLAIMS



GENDER STATS

MALE - 56%



Average Age: 52
Youngest: 22
Oldest: 74

Biggest cause of claims for males

Cancer & tumours - 40%
Cardiovascular disorders - 39%

FEMALE - 44%



Average Age: 50
Youngest: 19
Oldest: 72

Biggest cause of claims for females

Cancer & tumours - 67%
Cardiovascular disorders - 12%



TOTAL CLAIMS ACROSS OLD MUTUAL **R9.28 billion**

Sunday Times Top Brands Award 2016

1st in the long-term Business to Consumer category and
1st in the long-term business to business category

Ask Afrika Icon Brands Survey

Winner of the long-term insurance category
2016/2017



Top employer in the Financial Services and
Insurance industry in South Africa 2017, for 6 years in
a row

Underwritten benefits

R 4.03 billion

Corporate

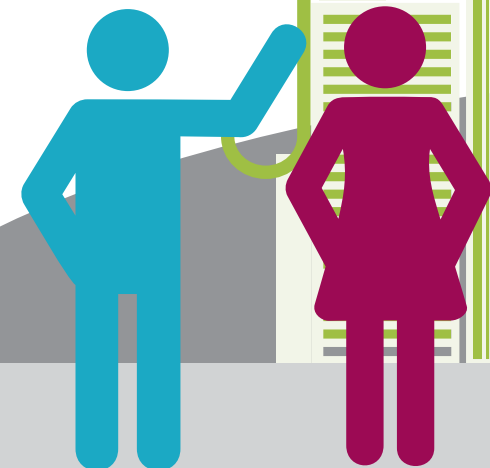
R 3.53 billion

Non-underwritten benefits

R 1.72 billion



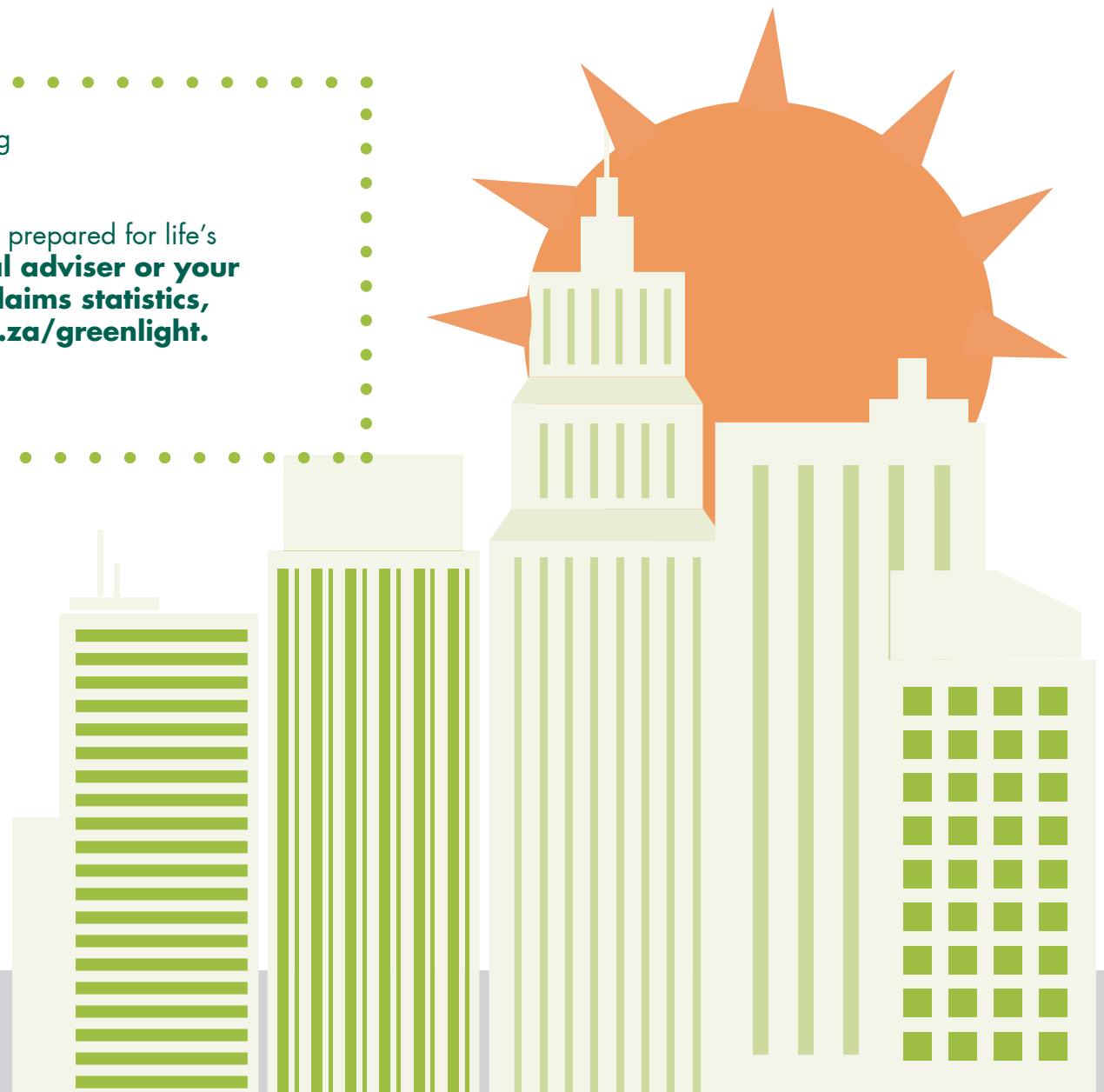
WE PAID **R1.1m**
IN TOTAL CLAIMS EVERY
HOUR



Planning is an important part of every successful and exciting adventure. Don't go through life without a financial plan.

Get great advice from Old Mutual to make sure that you are prepared for life's unplanned events. **Speak to your Old Mutual financial adviser or your broker for more information about Old Mutual's claims statistics, or call 0860 60 60 60, or visit www.oldmutual.co.za/greenlight.**

Today is the day. Get great financial advice.



DO GREAT THINGS



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