



Sanlam Individual Life: **Claim Statistics 2016**



“ **The future belongs to those who prepare for it today** ”
– Malcolm X

Our Claims Philosophy

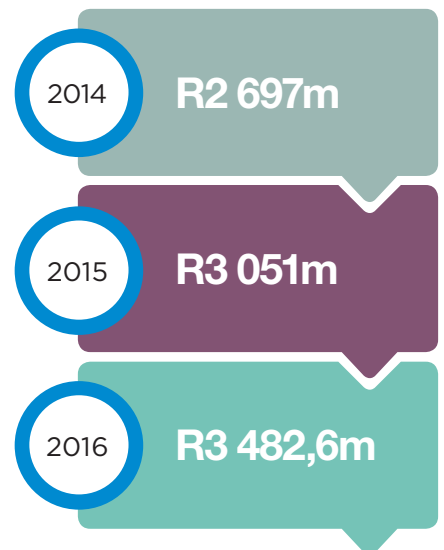
Sanlam's philosophy is to always pay valid claims.

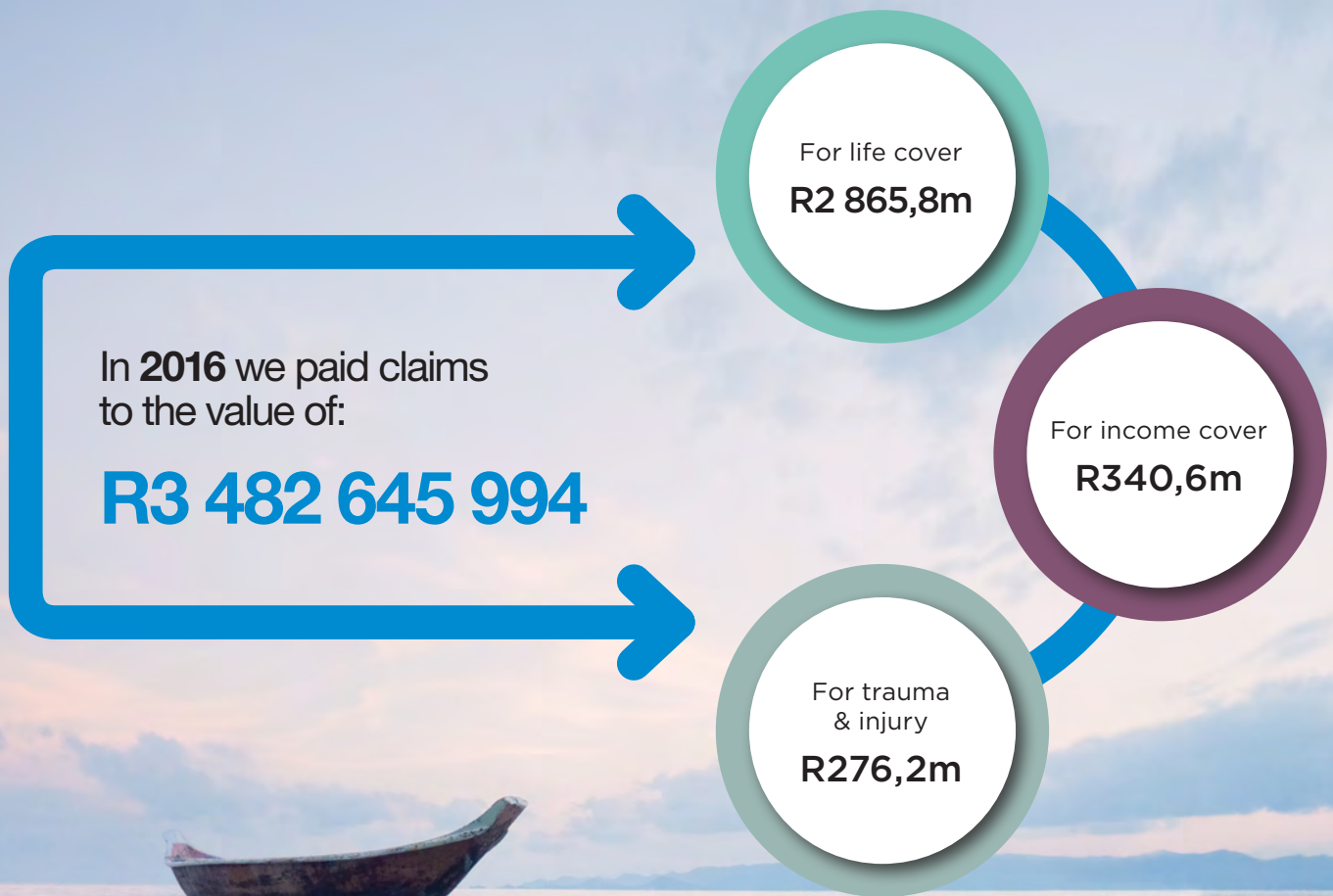
We strive to offer clients a claims experience which is excellent compared with the industry's best practices at all times. We continuously measure ourselves against a benchmark set according to the feedback from our reinsurers, the Ombudsman for Long-term Insurance, and the overall view of our clients and intermediaries.

Sanlam is the leader in South Africa in terms of assessment practices. Our impressive track record in the assessment of claims places us in an ideal position to offer clients this experience. We believe that our consistent approach to claims management is contributing to the fair treatment of our clients.

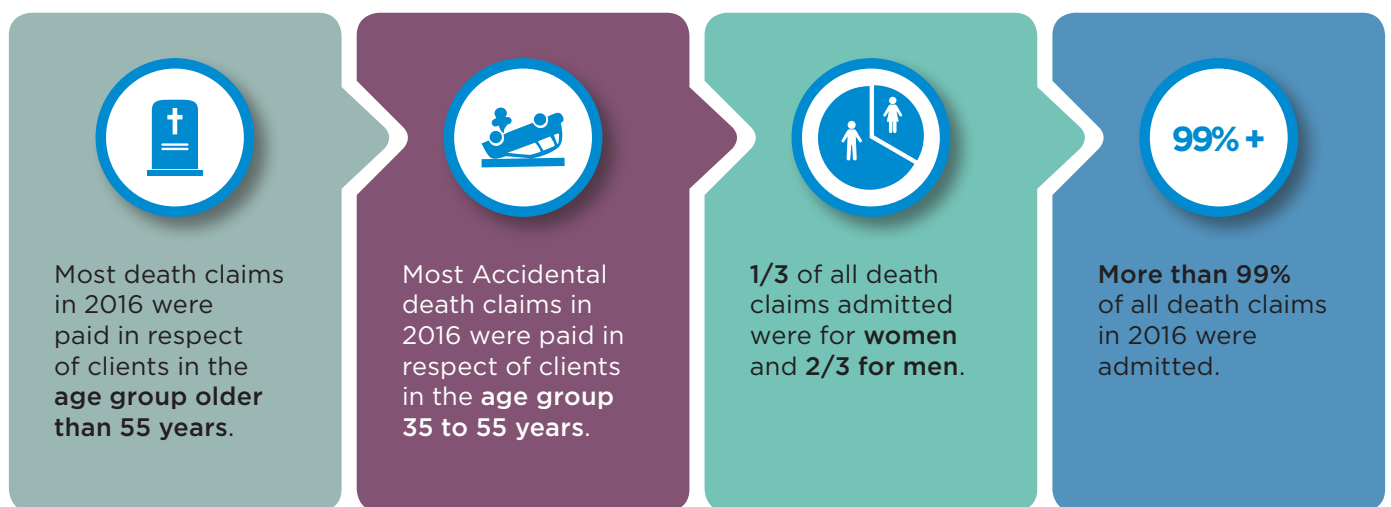
Sanlam's risk products are developed on a sound basis by using our favourable claims experience for the benefit of our clients.

Total claims paid out over the past 3 years





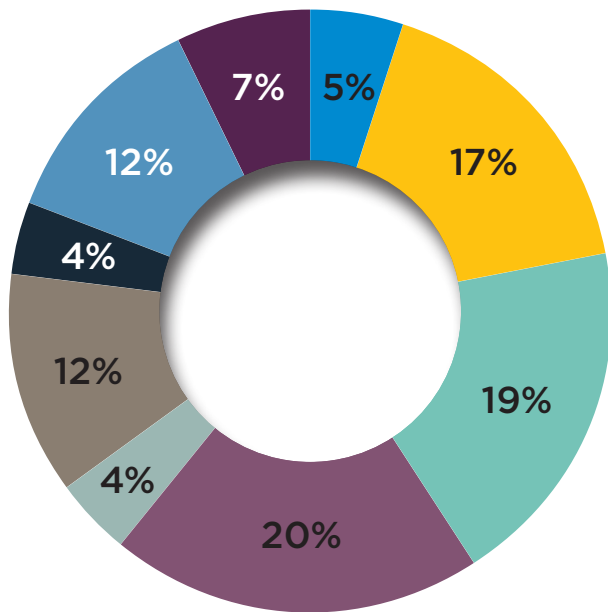
Death claims



Biggest amount paid for a death claim in **2016: R49,3 million**



Disability claims




- Accidents, poisoning and violence
- Bones, back, joints and connective tissue
- Cancer
- Cardiovascular (heart) disease
- Disease of the respiratory system
- Diseases of the nervous system and sense organs
- Infectious and parasitic diseases
- Mental disorders
- Other



Most disability claims were paid in respect of clients in the **age group 46 - 55 years**.



1/3 of all disability claims admitted were for **women** and **2/3** for men.



Men: Most of the disability claims (**26%**) were admitted for cardiovascular (heart) disease.



Women: Most of the disability claims (**21%**) were admitted for cancer.

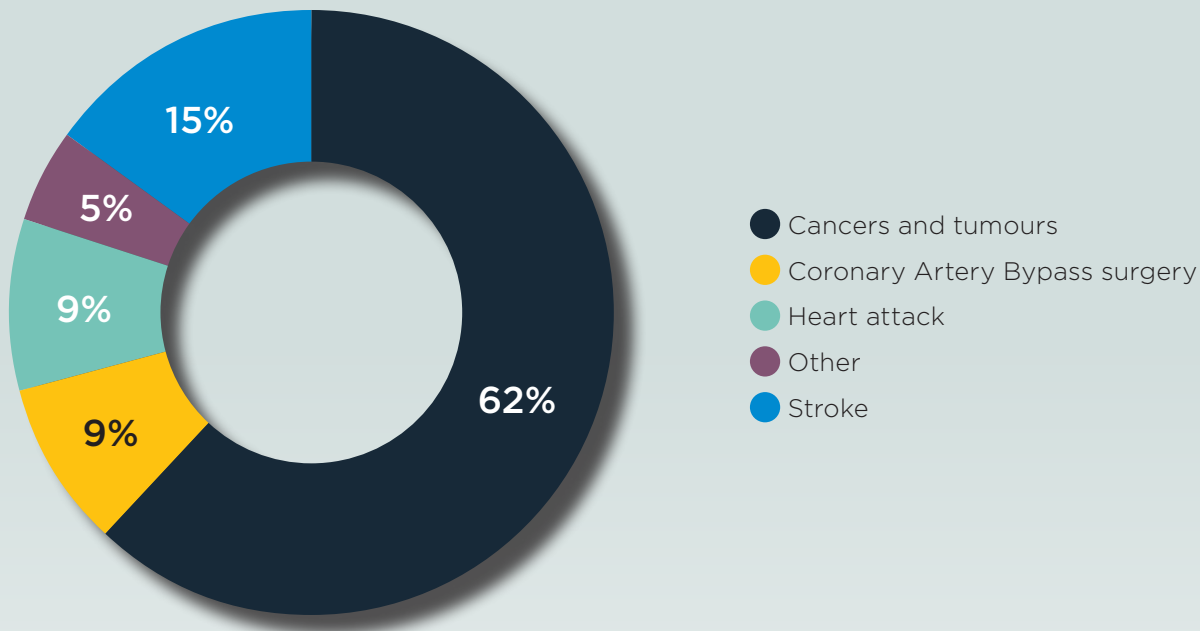


An actual claim story

Mr Jan du Toit was a machine operator in a margarine factory. During last year he was diagnosed with bilateral avascular necrosis of both his hips and also had to undergo a bilateral hip replacement. Because of this serious condition he was unable to perform his daily tasks at the factory. He submitted a disability claim under his Sanlam policy and a claim of R250 000 was admitted and paid.




Dread disease claims



 Most dread disease claims were paid in respect of clients 46 years and older.

 43% of all dread disease claims admitted were for **women** and **57% for men**.

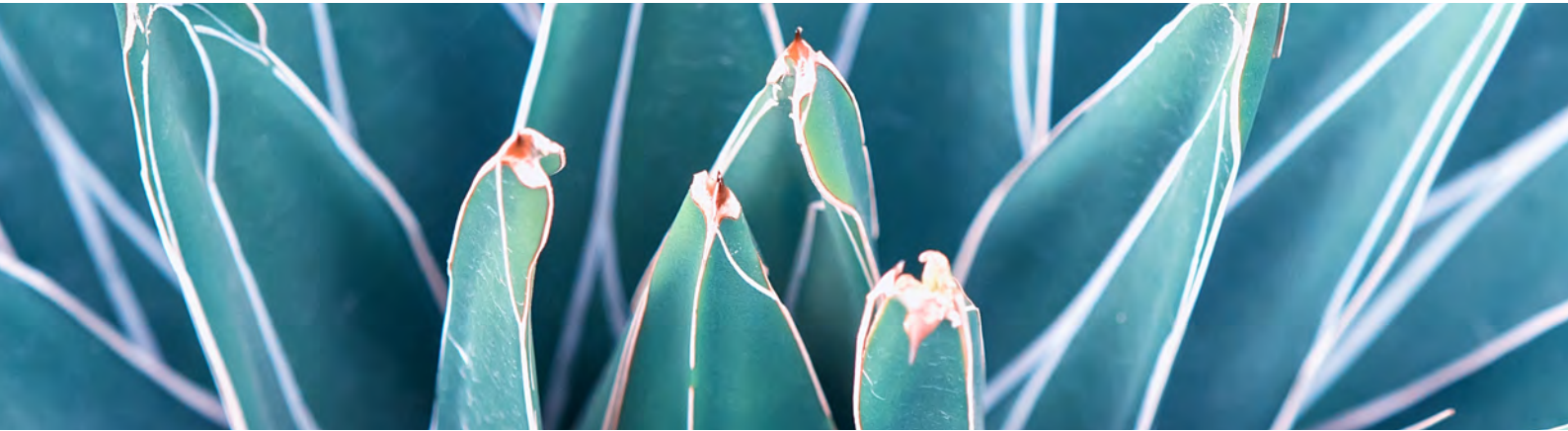
 **Men:** Most of the dread disease claims (**52%**) were admitted for cancer, of which 10% were for prostate cancer.

 **Women:** Most of the dread disease claims (**75%**) were admitted for cancer, of which 27% were for breast cancer and 6% for colon/rectum cancer.

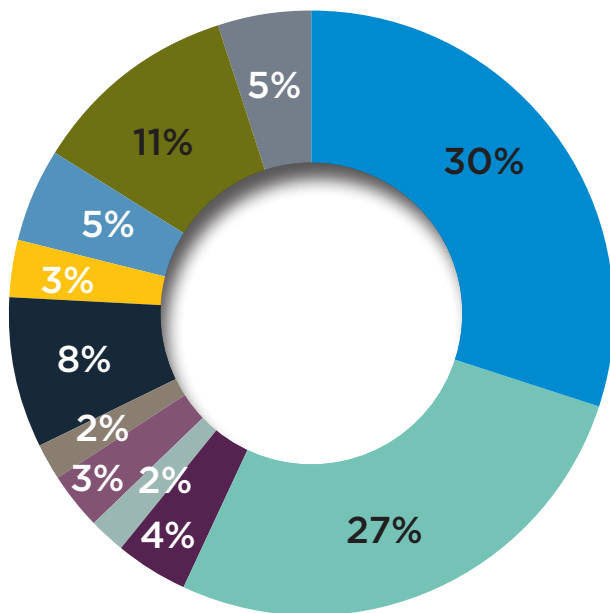


An actual claim story

Mrs Claire Williams is a 41-year-old Bookkeeper. At the end of last year she was diagnosed with a stage I breast carcinoma. Sanlam admitted a 100% claim under her Comprehensive Dread disease benefit. A claim amount of R4 000 000 was paid to her.



Income Protector claims



- Accidents, poisoning and violence
- Bones, back, joints and connective tissue
- Cancers and tumours
- Cardiovascular (heart) disease
- Complications of pregnancy, childbirth and the puerperium
- Diseases of the digestive system
- Diseases of the nervous system and sense organs
- Diseases of the respiratory system
- Diseases of the genito-urinary system
- Mental disorders
- Other



Most income protector claims were paid in respect of **clients between 26 and 55 years old.**



27% of income protector claims admitted were for **women and 73% for men.**



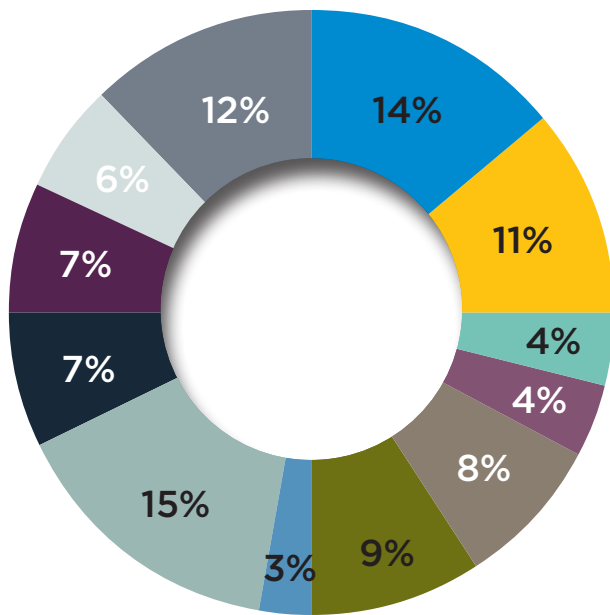
Men: Most of the income protector claims (**26%**) were admitted for cardiovascular (heart) diseases.



Women: Most of the income protector claims (**21%**) were admitted for cancer.



Sickness claims



- Accidents, poisoning and violence
- Bones, back, joints and connective tissue
- Cancers and tumours
- Cardiovascular (heart) disease
- Complications of pregnancy, childbirth and the puerperium
- Diseases of the digestive system
- Diseases of the nervous system and sense organs
- Diseases of the respiratory system
- Diseases of the genito-urinary system
- Infectious and parasitic diseases
- Mental disorders
- Other




Most sickness claims were paid in respect of clients between **26 and 45 years old**.



57% of all sickness claims admitted were for **women** and **43%** for men.



Men: Most of the sickness claims were admitted for accidents, poisoning and/or violence (**20%**) and for diseases of the respiratory system (**13%**).



Women: Most of the sickness claims were admitted for diseases of the respiratory system (**15%**), and for pregnancy, childbirth and/or the puerperium (**13%**).



An actual claim story

Mr Patrick Molefe is a 50-year-old Business Consultant. Early last year he sustained a rotator cuff injury when he had a fall with his mountain bike. He was booked off for 2 weeks and a Sickness claim of R12 287 was admitted and paid by Sanlam for that period.



The right claim decision

Sanlam follows a consistent, fair and objective assessment approach to ensure payment of valid claims. We pride ourselves on applying an equitable decision-making process by using objective and evidence-based information. Each claim will go through the same assessment (decision-making) process.

The provisions of the policy contract and the medical conditions are important aspects to consider in claim decisions. Qualified medical advisers who specialise in claims, along with experienced claims specialists, assess claims. A legal adviser is consulted in exceptional cases. Other specialists in the fields of psychiatry, orthopaedic surgery and cardiology are often consulted for medical views, especially when available evidence is contradictory.

A claim will always be reconsidered when we receive new information. In this appeal process the claim will be discussed in a claims forum. If we repudiate a claim or when a dispute is evident, we refer the client to the internal arbitrator or the external ombudsman.



Claims – Contact details

	Telephone numbers	Fax numbers	E-mail
Living Benefit Claims	021 916 3455	021 947 5804	livingbenefits@sanlam.co.za
Death Claims	021 916 3456	021 947 3989	deathclaims@sanlam.co.za
The One Medical Plan	021 916 3457	021 947 6035	onemedicalplan@sanlam.co.za
Funeral Claims	0861 106180	021 947 4487	deathclaimsfamily@sanlam.co.za



Please note

These contact details are only for claims-related queries. General **product related intermediary-queries** are handled by product.support@sanlam.co.za / 021 916 3082. General **competitor product related intermediary-queries** are handled by risksupport@sanlam.co.za / 021 916 5333.