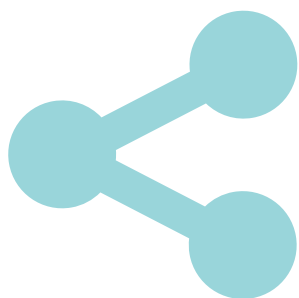




2019 **CLAIMS** STATISTICS



R3.7 BILLION*

TOTAL BENEFITS PAID

*All risk claims (including car and household insurance and Profit-Share payouts)

R2 158 776 263**

TOTAL LIFE RISK CLAIMS



R541 220 809

PERMANENT INCAPACITY



R619 907 866

SICKNESS



R618 445 726

LIFE COVER



R225 509 590

CRITICAL ILLNESS



R153 692 272

LUMP SUM DISABILITY

** All life risk claims (excluding short-term insurance and Profit-Share payouts)

PROFIT SHARE

ACCOUNT PAYMENTS



R1 004 163 00

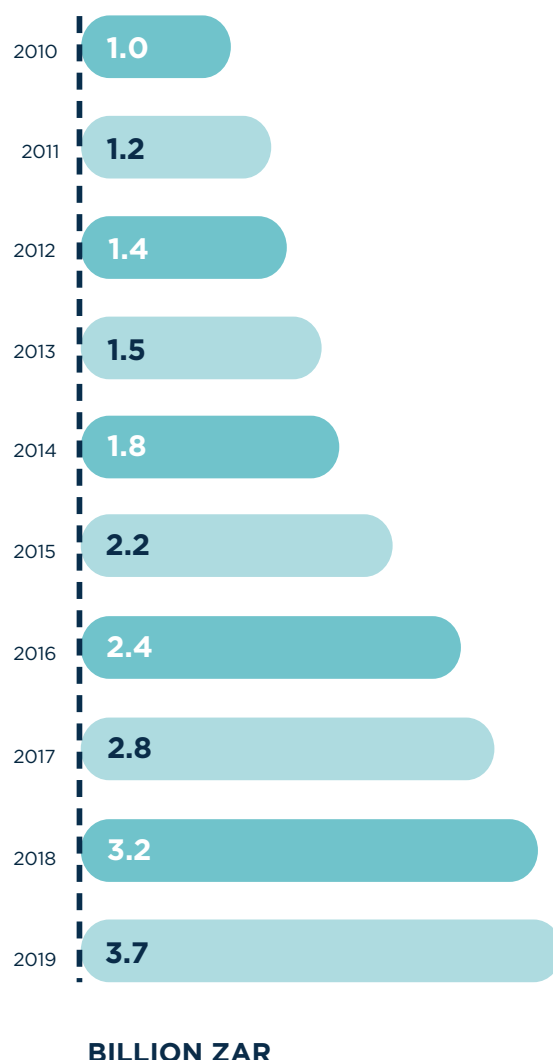
ON RETIREMENT



R85 785 377

ON DEATH

TOTAL BENEFITS* PAID IN THE LAST 10 YEARS



INSURANCE BENEFITS PAID IN LAST 10 YEARS:

R21 459 555 843

CANCER

PERCENTAGE PAID PER BENEFIT FOR CANCER:



49%
Critical Illness



6%
Sickness



21%
Disability



5%
Permanent Incapacity



14%
Life cover

GENDER SPLIT OF OVERALL CLAIMS:

FEMALES

42%



MALES

58%



PROPORTION OF TOTAL CLAIMS BY PROFESSIONAL FIELD:



23%
Paramedical***



10%
Other



21%
Financial



4%
Engineering



18%
Legal



3%
Administration



8%
Medical Doctors



3%
Pharmacists



7%
Dental

***includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors



NUMBER OF CLAIMS PROCESSED:
21 800

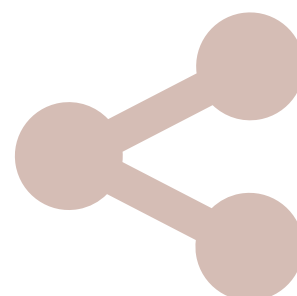


NUMBER OF CLAIMS PER DAY:
87



AVERAGE PAID PER WORKING DAY:
R8.6 MILLION

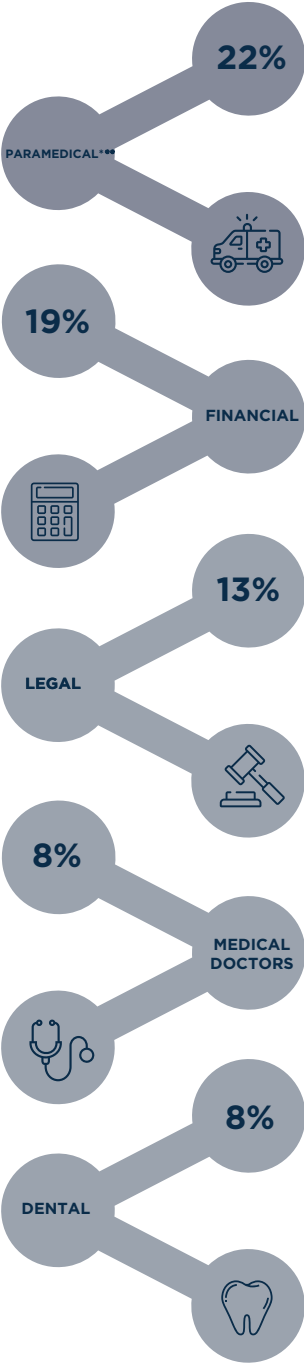
R238 272 294
TOTAL PAID ACROSS BENEFITS



SICKNESS BENEFITS

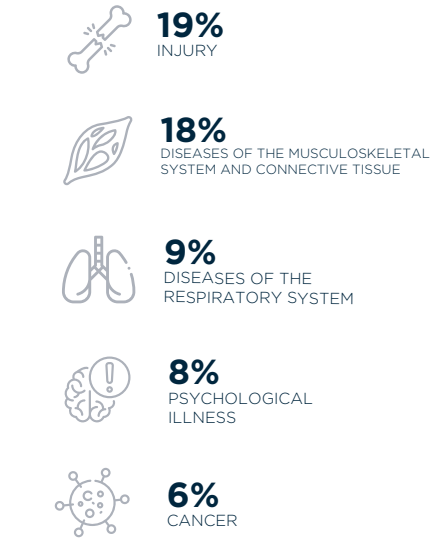
R619 907 866
TOTAL PAID

TOTAL CLAIMS BY PROFESSIONAL FIELD

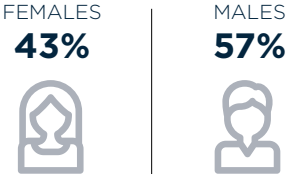


***includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors

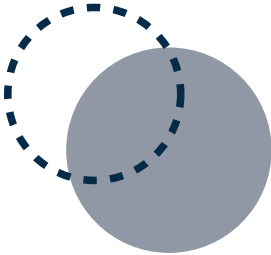
CAUSES:



GENDER SPLIT OF OVERALL CLAIMS:



CLAIMS BY AGE

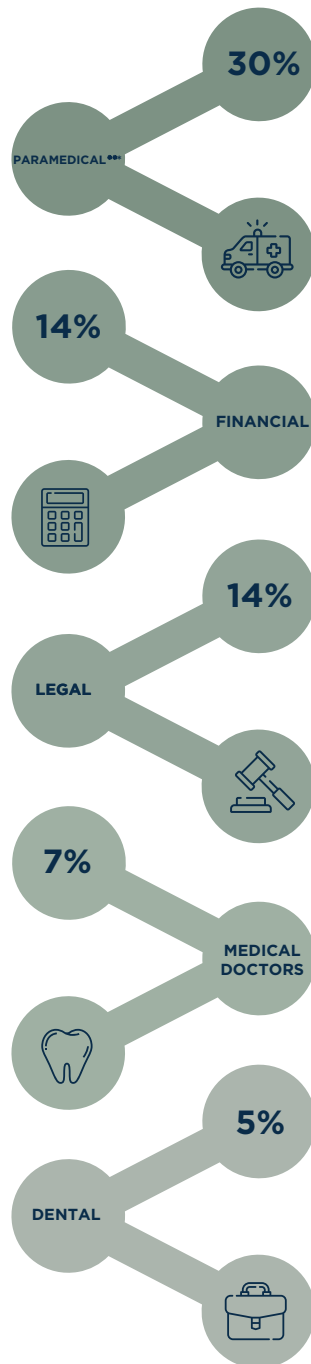


DID YOU KNOW?

The sickness benefit is different to income protection benefits. PPS does not require there to be a loss of income to qualify for a sickness claim.

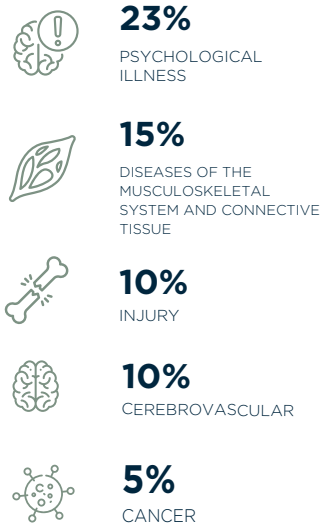
R541 220 809 TOTAL PAID

TOTAL CLAIMS BY PROFESSIONAL FIELD

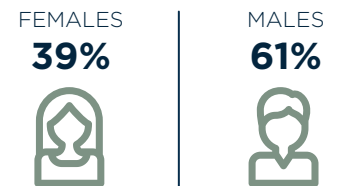


***includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors

CAUSES:



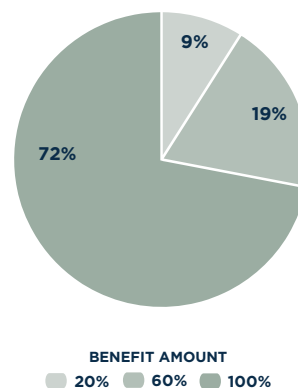
GENDER SPLIT OF OVERALL CLAIMS:



CLAIMS BY AGE



PERMANENT INCAPACITY BENEFIT (PI) % OF PI CLAIMS

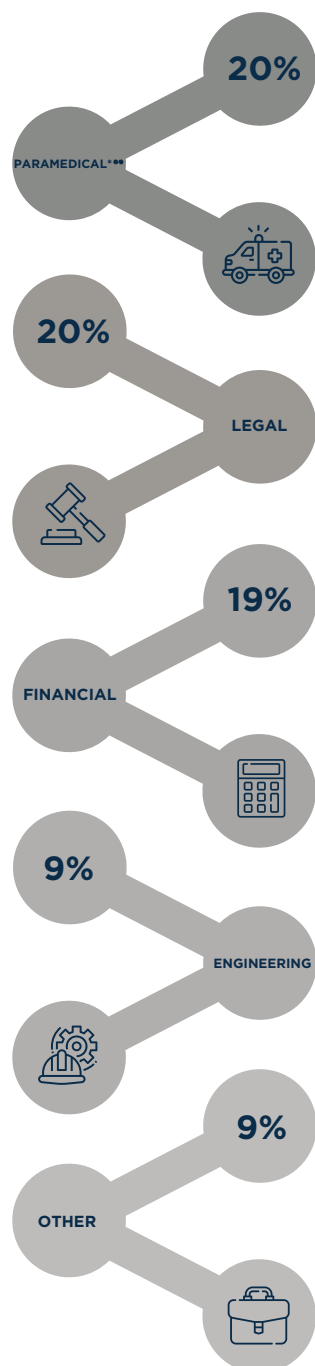


DID YOU KNOW?

The Permanent Incapacity Booster boosts the award to 100%, even if a member can still partly perform their duties. The award is never reviewed, even if they recover.

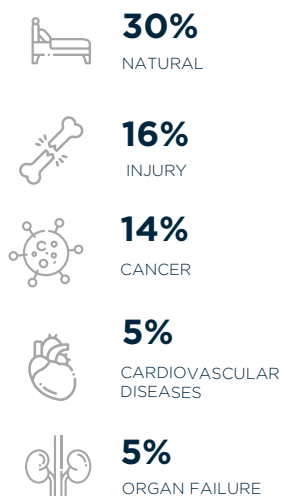
R618 445 726
TOTAL PAID

TOTAL CLAIMS BY PROFESSIONAL FIELD



***includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors

CAUSES:

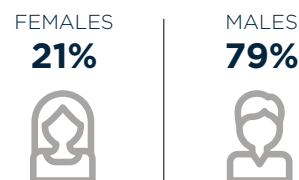


YOUNGEST PAID MEMBER
24 YEARS



OLDEST PAID MEMBER
98 YEARS

GENDER SPLIT OF OVERALL CLAIMS:



CLAIMS BY AGE

21 - 30
4%

31 - 40
8%

41 - 50
18%

51 - 60
25%

61 - 70
25%

71+
20%

HIGHEST LIFE COVER BENEFIT PAID:

R23.5 million

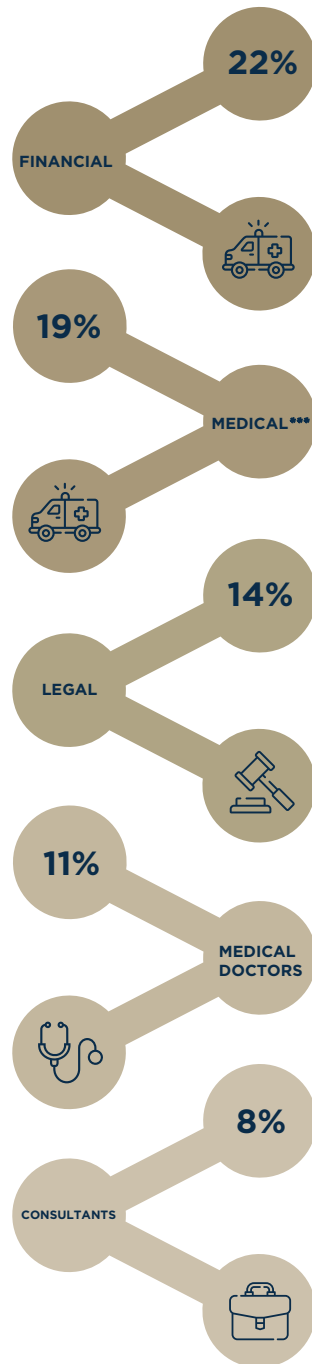
DID YOU KNOW?

If diagnosed with a terminal illness, 50% of your life cover will be paid out to you on diagnosis.

CRITICAL ILLNESS COVER

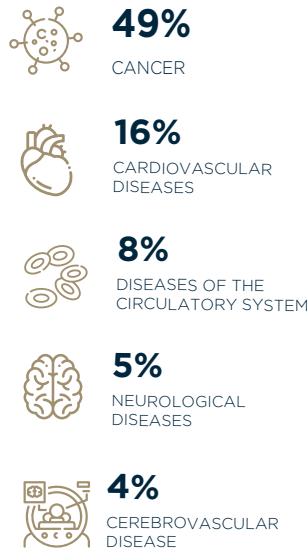
R225 509 590
TOTAL PAID

TOTAL CLAIMS BY PROFESSIONAL FIELD



***includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors

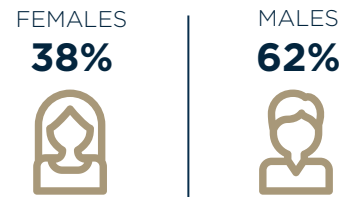
CAUSES:



CLAIMS BY SEVERITY LEVEL:

SEVERITY LEVEL	BENEFIT PAYMENT	% OF CLAIMS
A	100%	72%
B	75%	2%
C	50%	4%
D	25%	21%

GENDER SPLIT OF OVERALL CLAIMS



CLAIMS BY AGE



27 YEARS
YOUNGEST PAID
MEMBER

DID YOU KNOW?

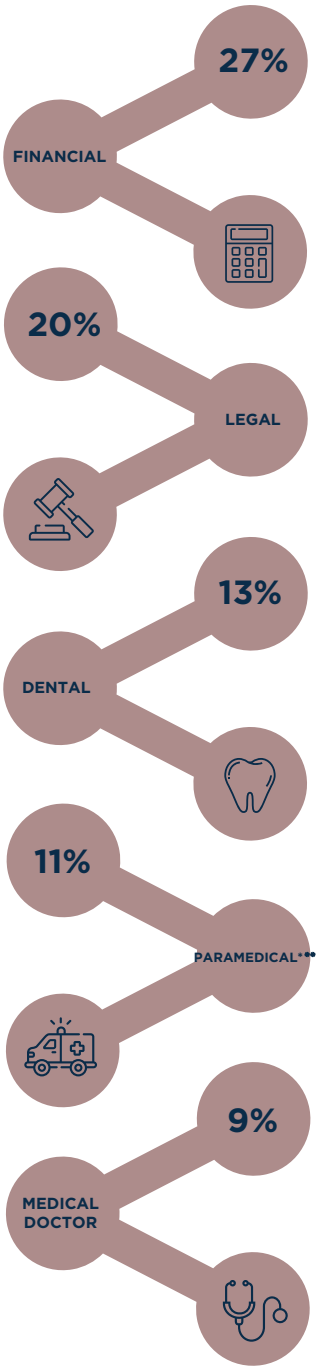
The CI 100% cover options allow members to receive 100% payouts even if diagnosed with an illness that would normally trigger a lower severity claim payout.

LUMP SUM DISABILITY

R153 692 272
TOTAL PAID

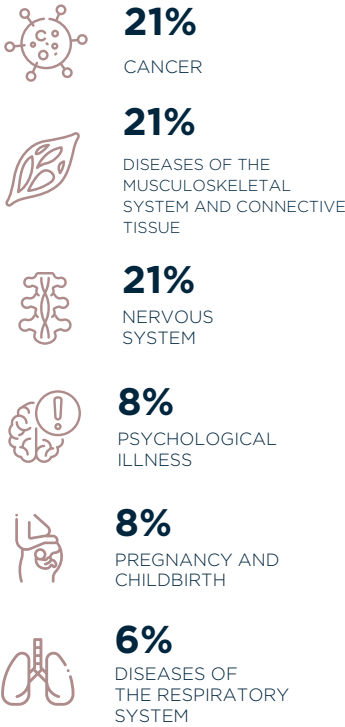


TOTAL CLAIMS BY PROFESSIONAL FIELD



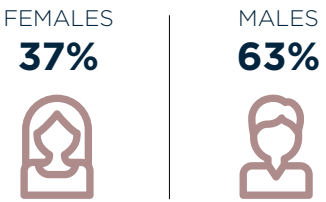
***includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors

CAUSES:



YOUNGEST PAID MEMBER
31 YEARS

GENDER SPLIT OF OVERALL CLAIMS:

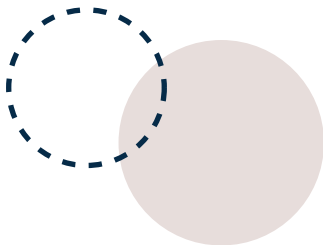


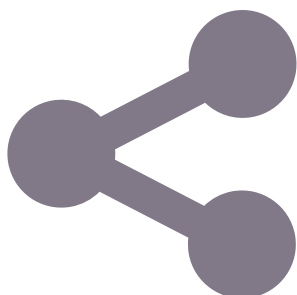
CLAIMS BY AGE



DID YOU KNOW?

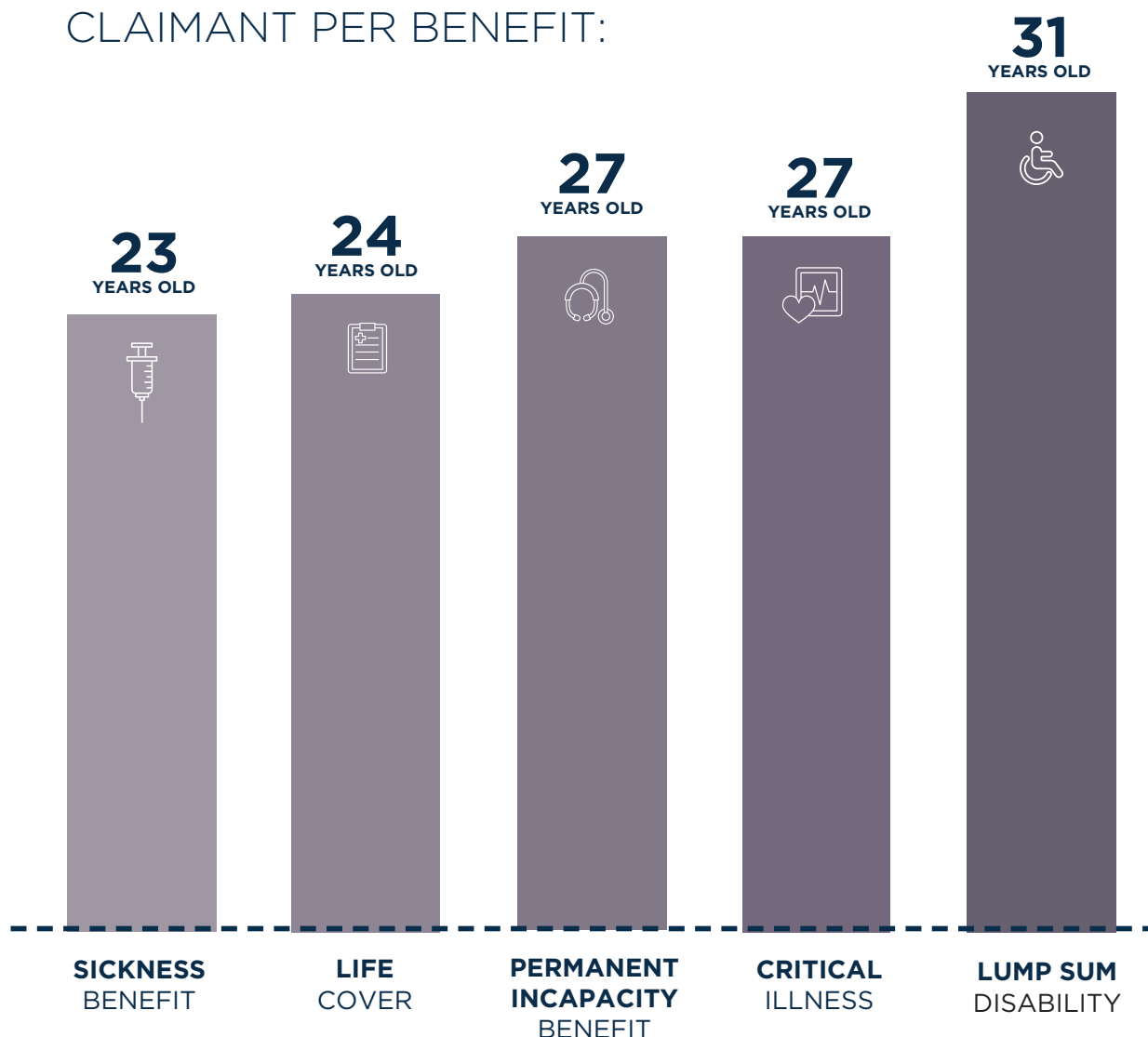
PPS will never limit or reduce a benefit payment due to income received or other insurance benefits paying out.



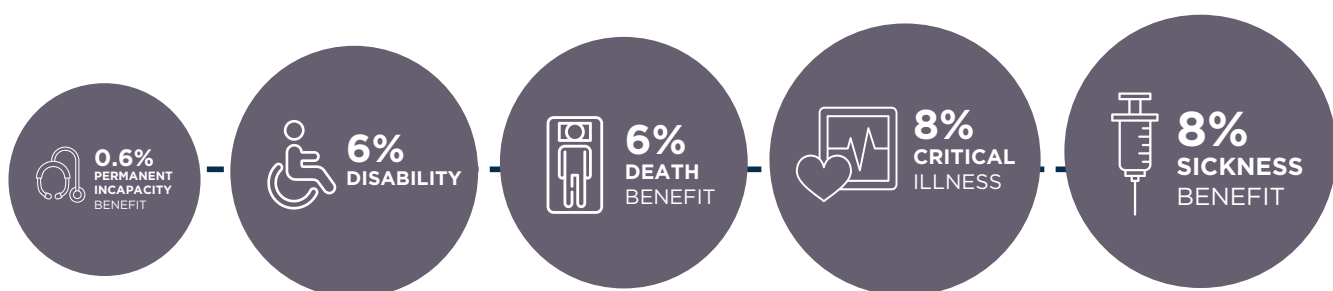


WE PAID IN EXCESS OF
R50 MILLION IN CLAIMS TO MEMBERS
YOUNGER THAN 35 YEARS.

AGE OF YOUNGEST CLAIMANT PER BENEFIT:



PERCENTAGE OF CLAIMS FOR BENEFITS YOUNG MEMBERS AGAINST ALL CLAIMS:



TOP CAUSES PER BENEFIT

YOUNG MEMBERS



SICKNESS



14%
Injury and other
external factors



9%
Diseases of the
digestive system



8%
Pregnancy,
childbirth and
puerperium



12%
Diseases of the
musculoskeletal
system and
connective tissue



8%
Diseases of the
respiratory system



DEATH BENEFITS



69%
Injury and other
external causes



6%
Natural



13%
Motor Vehicle
Accident



6%
Suicide



CRITICAL ILLNESS



27%
Cancer



13%
Diseases of the
circulatory
system



27%
Organ failure



13%
Cardiovascular
diseases



13%
Diseases of the
musculoskeletal
system and
connective tissue



DISABILITY



50%
Diseases of the nervous system



50%
Diseases of the musculoskeletal
system and connective tissue

TIPS TO A SUCCESSFUL CLAIMS PAYOUT



1. PROVIDE CORRECT INFORMATION

The claims process starts at application for benefits stage. Provide accurate and honest information at the beginning about your medical history.



2. COMPLETE THE CORRECT CLAIM FORM

Make sure that you complete the correct claim form, for the correct benefit, to avoid delays. If you are not sure, contact us on 011 644 4200, for assistance.



3. HONESTY IS THE BEST POLICY

Keep us informed of any changes to your personal particulars, especially a change in occupation and smoking status.



4. ENSURE THAT YOU ARE SUFFICIENTLY COVERED

You don't want to be disappointed at claim stage, because of underinsurance. Speak to your financial adviser to ensure that you are adequately covered.



5. REVIEW YOUR BENEFITS REGULARLY

Especially when your personal circumstances change, e.g. new job or salary increase, addition to the family, etc.



6. PAY YOUR PREMIUMS TIMEOUSLY

You don't want to not able to enjoy your benefits, when you need it most. Remember to update your debit order details when they change.



For more information, visit www.pps.co.za



PPS is an authorised FSP.