

## Benefit claims: Matrix & Legacy

1 January 2017 - 31 December 2017

Summary: Benefit claims

### Disability claims

	Total Claims	%	Gross Amount
Admit	369	85.22%	R 231,352,985.52
Decline	64	14.78%	R 43,593,957.53
<b>Total</b>	<b>433</b>	<b>100.00%</b>	<b>R 274,946,943.05</b>

Reasons for decline (Disability claims)	Total Claims	%	Rand value
Non-disclosure/Deterioration in risk/ Misrepresentation	10	15.63%	R 7,830,032.00
General exclusions	1	1.56%	R 358,888.11
Specific underwriting exclusions	6	9.38%	R 4,524,854.00
Benefit definition not met	43	67.19%	R 27,917,283.42
Declined as the waiting period has not yet expired	0	0.00%	R 0.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	0	0.00%	R 0.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	4	6.25%	R 2,962,900.00
<b>Total</b>	<b>64</b>	<b>100.00%</b>	<b>R 43,593,957.53</b>

### Accident claims

	Total Claims	%	Gross Amount
Admit	32	27.83%	R 10,233,377.29
Decline	83	72.17%	R 50,841,392.00
<b>Total</b>	<b>115</b>	<b>100.00%</b>	<b>R 61,074,769.29</b>

Reasons for decline (Accident claims)	Total Claims	%	Rand value
Non-disclosure/Deterioration in risk/ Misrepresentation	0	0.00%	R 0.00
General exclusions	0	0.00%	R 0.00
Specific underwriting exclusions	0	0.00%	R 0.00
Benefit definition not met	70	84.34%	R 44,607,174.00
Declined as the waiting period has not yet expired	0	0.00%	R 0.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	3	3.61%	R 917,806.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	10	12.05%	R 5,316,412.00
<b>Total</b>	<b>83</b>	<b>100.00%</b>	<b>R 50,841,392.00</b>

### Trauma claims (including Child illness and Injury)

	Total Claims	%	Gross Amount
Admit	756	71.79%	R 293,328,510.82
Decline	297	28.21%	R 152,299,329.06
<b>Total</b>	<b>1053</b>	<b>100.00%</b>	<b>R 445,627,839.88</b>

Reasons for decline (Trauma claims)	Total Claims	%	Rand value
Non-disclosure/Deterioration in risk/ Misrepresentation	27	9.09%	R 16,612,194.70
General exclusions	25	8.42%	R 14,671,863.10

Specific underwriting exclusions	2	0.67%	R 3,456,250.00
Benefit definition not met	196	65.99%	R 88,523,142.26
Declined as the waiting period has not yet expired	0	0.00%	R 0.00
Policy lapsed	1	0.34%	R 430,240.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	1	0.34%	R 160,684.00
Benefit doesn't exist	2	0.67%	R 1,650,000.00
Condition not covered by benefits	43	14.48%	R 26,794,955.00
<b>Total</b>	<b>297</b>	<b>100.00%</b>	<b>R 152,299,329.06</b>

<b>Income Protector Claims</b>			
	<b>Total Claims</b>	<b>%</b>	<b>Gross Amount</b>
Admit	224	91.80%	R 9,369,943.00
Decline	20	8.20%	R 536,377.00
<b>Total</b>	<b>244</b>	<b>100.00%</b>	<b>R 9,906,320.00</b>

<b>Reasons for decline (Income Protector claims)</b>	<b>Total Claims</b>	<b>%</b>	<b>Rand value</b>
Non-disclosure/Deterioration in risk/ Misrepresentation	3	0.00%	R 70,350.00
General exclusions	0	0.00%	R 0.00
Specific underwriting exclusions	5	0.00%	R 169,254.00
Benefit definition not met	8	0.00%	R 219,103.00
Declined as the waiting period has not yet expired	3	0.00%	R 56,946.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	0	0.00%	R 0.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	1	0.00%	R 20,724.00
<b>Total</b>	<b>20</b>	<b>0.00%</b>	<b>R 536,377.00</b>

<b>Functional Impairment Claims</b>			
	<b>Total Claims</b>	<b>%</b>	<b>Gross Amount</b>
Admit	32	35.56%	R 20,075,002.68
Decline	58	64.44%	R 59,755,005.00
<b>Total</b>	<b>90</b>	<b>100.00%</b>	<b>R 79,830,007.68</b>

<b>Reasons for decline (Functional Impairment claims)</b>	<b>Total Claims</b>	<b>%</b>	<b>Rand value</b>
Non-disclosure/Deterioration in risk/ Misrepresentation	3	5.17%	R 1,172,745.00
General exclusions	0	0.00%	R 0.00
Specific underwriting exclusions	1	1.72%	R 590,146.00
Benefit definition not met	46	79.31%	R 51,511,034.00
Declined as the waiting period has not yet expired	0	0.00%	R 0.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	0	0.00%	R 0.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	8	13.79%	R 6,481,080.00
<b>Total</b>	<b>58</b>	<b>100.00%</b>	<b>R 59,755,005.00</b>

<b>Physical Impairment Claims</b>			
	<b>Total Claims</b>	<b>%</b>	<b>Gross Amount</b>
Admit	6	28.57%	R 4,426,775.40
Decline	15	71.43%	R 15,207,526.00
<b>Total</b>	<b>21</b>	<b>100.00%</b>	<b>R 19,634,301.40</b>

<b>Reasons for decline (Physical Impairment claims)</b>	<b>Total Claims</b>	<b>%</b>	<b>Rand value</b>
Non-disclosure/Deterioration in risk/ Misrepresentation	1	6.67%	R 17,595.00
General exclusions	1	6.67%	R 300,000.00
Specific underwriting exclusions	1	6.67%	R 850,000.00
Benefit definition not met	10	66.67%	R 12,046,065.00

Declined as the waiting period has not yet expired	0	0.00%	R 0.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	0	0.00%	R 0.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	2	13.33%	R 1,993,866.00
<b>Total</b>	<b>15</b>	<b>100.00%</b>	<b>R 15,207,526.00</b>

<b>Sickness Benefit Claims</b>			
	<b>Total Claims</b>	<b>%</b>	<b>Gross Amount</b>
Admit	1503	94.89%	R 68,418,185.00
Decline	81	5.11%	R 2,601,121.00
<b>Total</b>	<b>1584</b>	<b>100.00%</b>	<b>R 71,019,306.00</b>

<b>Reasons for decline (Sickness Benefit claims)</b>	<b>Total Claims</b>	<b>%</b>	<b>Rand value</b>
Non-disclosure/Deterioration in risk/ Misrepresentation	21	25.93%	R 483,024.00
General exclusions	2	2.47%	R 37,488.00
Specific underwriting exclusions	13	16.05%	R 361,309.00
Benefit definition not met	30	37.04%	R 1,231,402.00
Declined as the waiting period has not yet expired	9	11.11%	R 284,331.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	2	2.47%	R 94,021.00
Cover not in force	1	1.23%	R 16,922.00
Benefit doesn't exist	1	1.23%	R 40,000.00
Condition not covered by benefits	2	2.47%	R 52,624.00
<b>Total</b>	<b>81</b>	<b>100.00%</b>	<b>R 2,601,121.00</b>

<b>Accidental Disability</b>			
	<b>Total Claims</b>	<b>%</b>	<b>Gross Amount</b>
Admit	10	50.00%	R 20,787,552.00
Decline	10	50.00%	R 10,861,053.00
<b>Total</b>	<b>20</b>	<b>100.00%</b>	<b>R 31,648,605.00</b>

<b>Reasons for decline (Accidental Disability claims)</b>	<b>Total Claims</b>	<b>%</b>	<b>Rand value</b>
Non-disclosure/Deterioration in risk/ Misrepresentation	1	10.00%	R 2,100,000.00
General exclusions	0	0.00%	R 0.00
Specific underwriting exclusions	0	0.00%	R 0.00
Benefit definition not met	7	70.00%	R 6,291,053.00
Declined as the waiting period has not yet expired	0	0.00%	R 0.00
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	0	0.00%	R 0.00
Cover not in force	0	0.00%	R 0.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	2	20.00%	R 2,470,000.00
<b>Total</b>	<b>10</b>	<b>100.00%</b>	<b>R 10,861,053.00</b>

<b>Comprehensive and Living protector: Loss of income</b>			
	<b>Total Claims</b>	<b>%</b>	<b>Gross Amount</b>
Admit	3	100.00%	R 24,346.51
Decline	0	0.00%	R 0.00
<b>Total</b>	<b>3</b>	<b>100.00%</b>	<b>R 24,346.51</b>

<b>Reasons for decline (Comprehensive and Living Protector : Loss of income claims)</b>	<b>Total Claims</b>	<b>%</b>	<b>Rand value</b>
Non-disclosure/Deterioration in risk/ Misrepresentation	0	0%	R 0.00
General exclusions	0	0%	R 0.00
Specific underwriting exclusions	0	0%	R 0.00
Benefit definition not met	0	0%	R 0.00

Declined as the waiting period has not yet expired	0	0%	R 0.00
Policy lapsed	0	0%	R 0.00
Premium position not in order	0	0%	R 0.00
Cover not in force	0	0%	R 0.00
Benefit doesn't exist	0	0%	R 0.00
Condition not covered by benefits	0	0%	R 0.00
<b>Total</b>	<b>0</b>	<b>0.00%</b>	<b>R 0.00</b>

#### Comprehensive and Living protector: Retrenchment

	Total Claims	%	Gross Amount
Admit	42	75.00%	R 3,069,746.08
Decline	14	25.00%	R 512,744.76
<b>Total</b>	<b>56</b>	<b>100.00%</b>	<b>R 3,582,490.84</b>

Reasons for decline (Retrenchment)	Total Claims	%	Rand value
Non-disclosure/Deterioration in risk/ Misrepresentation	0	0.00%	R 0.00
General exclusions	0	0.00%	R 0.00
Specific underwriting exclusions	0	0.00%	R 0.00
Benefit definition not met	7	50.00%	R 197,626.92
Declined as the waiting period has not yet expired	4	28.57%	R 156,224.52
Policy lapsed	0	0.00%	R 0.00
Premium position not in order	2	14.29%	R 134,501.52
Cover not in force	0	0.00%	R 0.00
Benefit doesn't exist	0	0.00%	R 0.00
Condition not covered by benefits	1	7.14%	R 24,391.80
<b>Total</b>	<b>14</b>	<b>100.00%</b>	<b>R 512,744.76</b>

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