



Sanlam pays

Insurance

Financial Planning

Retirement

Investments

Wealth

# Come what may

Simple little words. But with significant meaning. That's why we've based our claims process on them. Because at Sanlam, we understand that things happen. Things you don't always have control over. And when they do, you need to know you're taken care of — no exceptions and no catches. Which means we'll never hide behind small print and stick to a quick and simple claims process. One that's seen very few complaints from clients, and resulted in a high ranking from the Ombud for Long Term Insurance of South Africa.

In 2015, we paid 99% of Death claims, 95% of Sickness claims, 92% of Income Protector claims, 91% of Disability claims and 81% of Dread Disease claims.

Our comprehensive dread disease benefit covers the most prevalent dread diseases, like cancer, heart attack and stroke, on diagnosis and then mostly at 100% payment and with the minimum use of sliding scales. The same applies for certain permanent disabilities such as paraplegia. Because ultimately, that's what you want when misfortune comes knocking — certainty. And if it ever does, you can trust that our highly qualified medical advisers, legal advisers and experienced claims specialists will endeavour to make things easier. It's a promise we'll keep, come what may.

We make an effort, not excuses.

At Sanlam, we don't just **deal** with claims, we do so with diligence. We find reasons to pay, not the other way around. Because that's how we honour our commitment and your claim.

## We paid for all **valid claims in 2015:**

Death*	R2 545bn	99%
Disability	R175m	91%
Dread Disease	R245m	81%
Income Protector	R5m	92%
Sickness	R49m	95%

● Paid ● Declined

\*Accidental and Funeral included.

What we don't pay for:

Claims that don't meet the claim criteria and non-disclosure.



# 2015

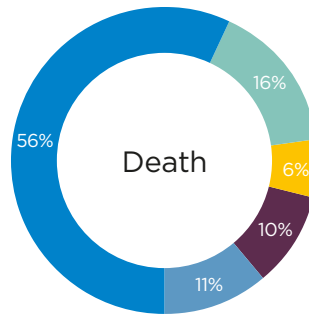
More than 98% of all our Sickness claims were paid in under three days.

60% of Dread Disease and 5% of Sickness claims were cancer-related.

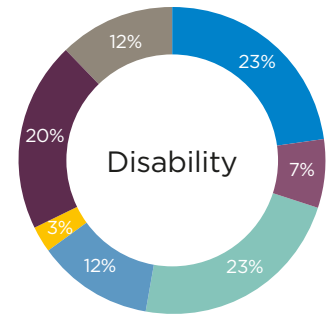
The majority of our Income Protector and Sickness claims were as a result of accidents and paid to clients between the ages of 26 and 45.

Most of the Dread Disease and Disability claims were paid to clients between the ages of 46 and 55.

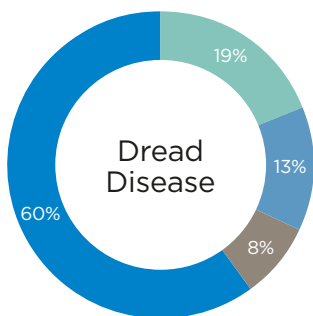
## The major causes of claims we paid in 2015



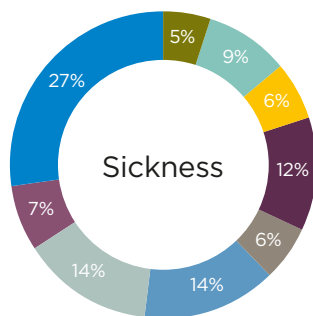
- Accidents, poisoning and violence
- Diseases of the circulatory system
- Diseases of the respiratory system
- Neoplasms
- Other



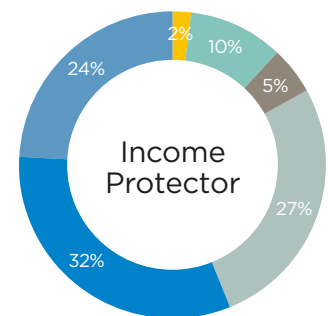
- Cancers and tumours
- Diseases of the circulatory system
- Bones, back, joints and connective tissue
- Mental disorders
- Diseases of the nervous system and sense organs
- Accidents, poisoning and violence
- Other



- Cancers and tumours
- Heart attack and stroke
- Coronary artery bypass surgery
- Other



- Cancer
- Infectious and parasitic diseases
- Mental disorders
- Diseases of the respiratory system
- Diseases of the digestive system
- Diseases of the musculoskeletal system and connective tissue
- Injury, poisoning and other external sources
- Pregnancy, childbirth and the puerperium
- Other



- Cancer
- Mental disorders
- Diseases of the respiratory system
- Diseases of the musculoskeletal system and connective tissue
- Accidents, poisoning and violence
- Other







# Everyday people who got every bit of our dedication



## Case studies

**Mr Foster\*** was shot during an armed robbery and became a paraplegic due to injury. He submitted a disability claim under his various policies with Sanlam, which included Accidental Injury and Dread Disease cover. Mr Foster received an additional payout under his disability cover. The total amount paid out was R3,2 million.

**Dr Arendse\***, a dentist, underwent a corneal transplant and was booked off sick for a two-month period for which he submitted a Sickness claim, as he had R150 000 cover per month. After suffering from complications, he was booked off for another two months, covered by his Sickness benefit. A permanent lens implant followed, but was unfortunately unsuccessful, resulting in Dr Arendse being unable to continue practising as a dentist. He was able to claim under his Sickness benefit for a total period of 24 months, and he received a further payout of R3 million under his disability cover.

\*The above claims were real but the names have been changed for privacy reasons.



# When the unexpected happens, you can expect **more from us.**

For many years, we've gone over and above the norm to take excellent care of our clients. Our commitment to doing more than what's expected of us is just one of the things that makes us **Wealthsmiths™**.

For more information on the claims process, contact your Sanlam adviser, accredited broker or our Claims Call Centre on 0860 726 526.



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