

CLAIMS TRACKER

JANUARY TO MARCH 2015

This report details our claims over the past quarter. It outlines the illnesses which led to the claim, and provides specific details on multiple claims and the largest claim paid this quarter.

The statistics presented in this report are based on the Discovery Life assurance book. We have more male policyholders than female policyholders. The gender split is 65% (male) versus 35% (female). Discovery Life policyholders are aged between 18 and 69 with more policyholders in the 31-40 age band than any other. 83% of Discovery Life policyholders do not smoke.

What we have paid out so far


Paid claims	To date	This quarter
Total amount paid	R12 801 874 530	R578 097 751
Total number of claims paid	31 769	1 236
Average payout	R402 968	R467 717
Largest claim	R55 894 000	R21 514 794

Top five occupations of claimants

Paid claims	To date
Business Owner - admin only < 20% travel	8%
Manager / Manageress - admin only	7%
Director - admin only < 20% travel	6%
Doctor - Medical	2%
Housewife	2%

Top five occupations on the Discovery Life book

Manager / Manageress - admin only	10%
Business owner - admin only	8%
Director - admin only	6%
Administrator	3%
Accountant	2%

	Conditions	Percentage	Male	Female	Average age	Amount Paid	Previous quarter: Oct – Dec 2014	
							Percentage	Amount paid
 Top causes of death claims: Jan–March 2015	Cancer	35%	28%	52%	54	R61 399 697	25%	R92 824 248
	Heart and artery	24%	29%	15%	58	R62 611 000	26%	R100 551 630
	Trauma	14%	16%	11%	47	R68 852 669	20%	R54 163 704
	Suicide	8%	10%	2%	45	R34 384 914	7%	R21 889 341
	Nervous	6%	4%	9%	55	R12 567 824	6%	R21 295 129
	Respiratory	5%	5%	4%	58	R10 580 334	5%	R11 997 627
	Infection	3%	3%	2%	59	R10 471 486	3%	R3 675 982
	Other	2%	1%	3%	67	R734 657	3%	R9 507 906
	Gastrointestinal	2%	3%	0%	59	R6 915 536	1%	R5 250 000
	Urogenital tract and kidney	1%	1%	2%	55	R802 759	2%	R11 612 555
	Musculoskeletal	0%	0%	0%	N/A	R0	1%	R112 463
	Connective Tissue Disorder	0%	0%	0%	N/A	R	1%	R1 245 481
TOTAL		100%	100%	100%	56	R269 320 876	100%	R334 126 066
 Top causes of Income Continuation claims: Jan–March 2015	Musculoskeletal	34%	36%	30%	43	R10 419 115	33%	R9 567 442
	Nervous	13%	17%	9%	46	R7 168 798	12%	R5 614 155
	Mental and behavioural	13%	8%	19%	42	R5 680 126	12%	R5 407 202
	Cancer	9%	10%	6%	45	R3 107 980	9%	R4 526 600
	Trauma	5%	8%	1%	40	R1 547 466	5%	R1 627 402
	Gastrointestinal	5%	5%	4%	42	R875 154	4%	R1 003 533
	Other	5%	3%	7%	42	R1 731 501	4%	R1 386 804
	Urogenital tract and kidney	4%	2%	9%	42	R1 263 509	3%	R446 215
	Infection	3%	2%	4%	38	R397 375	6%	R895 529
	Heart and Artery	2%	3%	1%	46	R1 731 884	3%	R1 809 823
	Connective tissue disorder	2%	2%	1%	43	R1 314 397	2%	R716 092
	Respiratory	1%	1%	2%	47	R627 338	2%	R798 370
	Eye	1%	2%	1%	43	R1 281 425	2%	R1 131 292
	Female	1%	0%	4%	32	R310 067	1%	R332 027
	Endocrine and Metabolic disease	1%	0%	1%	44	R148 055	1%	R292 182
Ear, nose and throat	1%	1%	1%	38	R96 707	1%	R103 044	
TOTALS		100%	100%	100%	42	R37 700 897	100%	R35 657 712
 Top causes of Capital Disability claims: Jan–March 2015	Nervous	26%	25%	28%	50	R35 794 572	19%	R22 963 046
	Musculoskeletal	21%	27%	11%	44	R34 108 533	30%	R31 409 898
	Mental and behavioural	21%	14%	30%	47	R19 752 039	18%	R16 282 684
	Cancer	18%	19%	16%	50	R29 391 811	15%	R17 886 032
	Other	6%	3%	10%	45	R5 363 199	8%	R9 212 599
	Cardiovascular	5%	8%	2%	46	R3 112 348	2%	R2 228 350
	Renal system	1%	3%	0%	42	R764 410	3%	R2 839 754
	Digestive system	1%	0%	3%	50	R706 676	2%	R5 702 596
	Respiratory	1%	1%	0%	50	R40 480	3%	R678 130
	TOTALS		100%	100%	100%	47	R129 034 068	100%
 Top causes of Severe Illness claims: Jan–March 2015	Cancer	40%	31%	54%	49	R 60 983 778	40%	R63 390 490
	Heart and artery	25%	36%	7%	53	R 43 278 211	25%	R46 757 381
	Nervous	15%	15%	15%	47	R 24 441 234	12%	R16 610 865
	Musculoskeletal	5%	5%	5%	51	R 1 803 342	4%	R1 199 831
	Connective tissue disorder	4%	1%	10%	44	R 5 265 350	4%	R6 199 208
	Respiratory	4%	3%	4%	47	R 2 002 012	4%	R4 731 614
	Eye	3%	4%	1%	41	R 1 526 131	4%	R1 992 460
	Gastrointestinal	1%	2%	1%	27	R 347 507	1%	R165 553
	Urogenital tract and kidney	1%	1%	1%	58	R 1 354 975	2%	R3 581 603
	Child SIB	1%	1%	1%	4	R 180 060	2%	R169 708
	Ear, nose and throat	1%	0%	1%	16	R 292 194	1%	R184 975
	Advanced AIDS/HIV	0%	1%	0%	48	R 567 120	0%	R0
	Endocrine and metabolic diseases	0%	0%	0%	N/A	R0	1%	R291 339
	TOTALS		100%	100%	100%	40	R142 041 914	100%

Please note: that not all the claims under cancer, heart and artery and the nervous system fall within the SCIDEP definitions. In fact, 53% of all Severe Illness Benefit claims in 2014 were covered under SCIDEP definitions. This can be seen in the annual claims experience booklet.

Discovery Life is the only insurer to offer the ability to claim in excess of the benefit amount and multiple related claims regardless of whether a subsequent claim is of a higher, lower or same severity as the previous claim.



Personal details

Occupation	Admin Officer
Gender	Female
Age	60
Benefit details	Life Fund at time of first claim: R1 969 775 Severe Illness Benefit: 66.67% Minimum Protected Fund: 80% Life Fund at time of second claim: R1 671 946
Length of time the policy was in place before the first claim	7 years

Claim details

First condition	Stroke
Benefit being paid	Severe Illness Benefit Severity C
Amount paid	R656 592
Second condition	Parkinson's Disease
Benefit being paid	Severe Illness Benefit Severity A
Amount paid	R1 114 630
Total amount paid	R1 771 222



Personal details

Occupation	Executive Director
Gender	Male
Age	57
Benefit details	Life Fund = R21 514 794
Length of time the policy was in place before the claim	4 years

Claim details

Condition	Trauma (Gun shot)
Benefit being paid	Life Cover
Total amount paid	R21 514 794