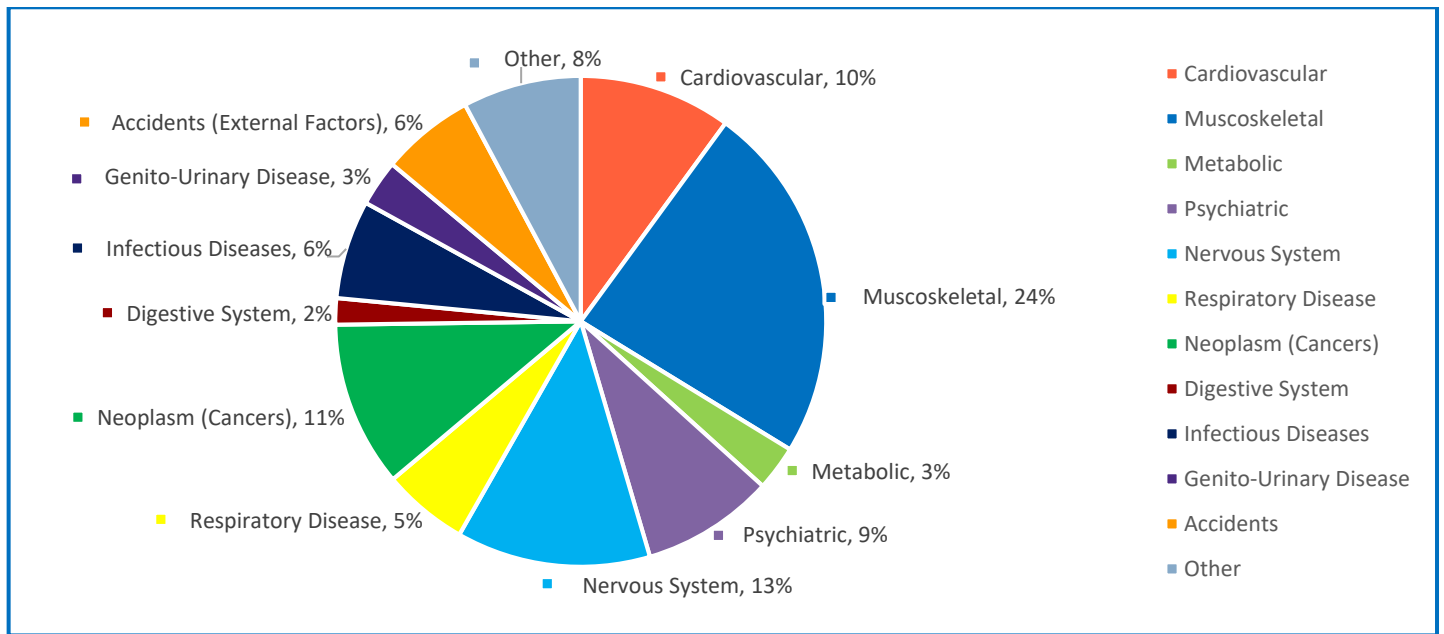
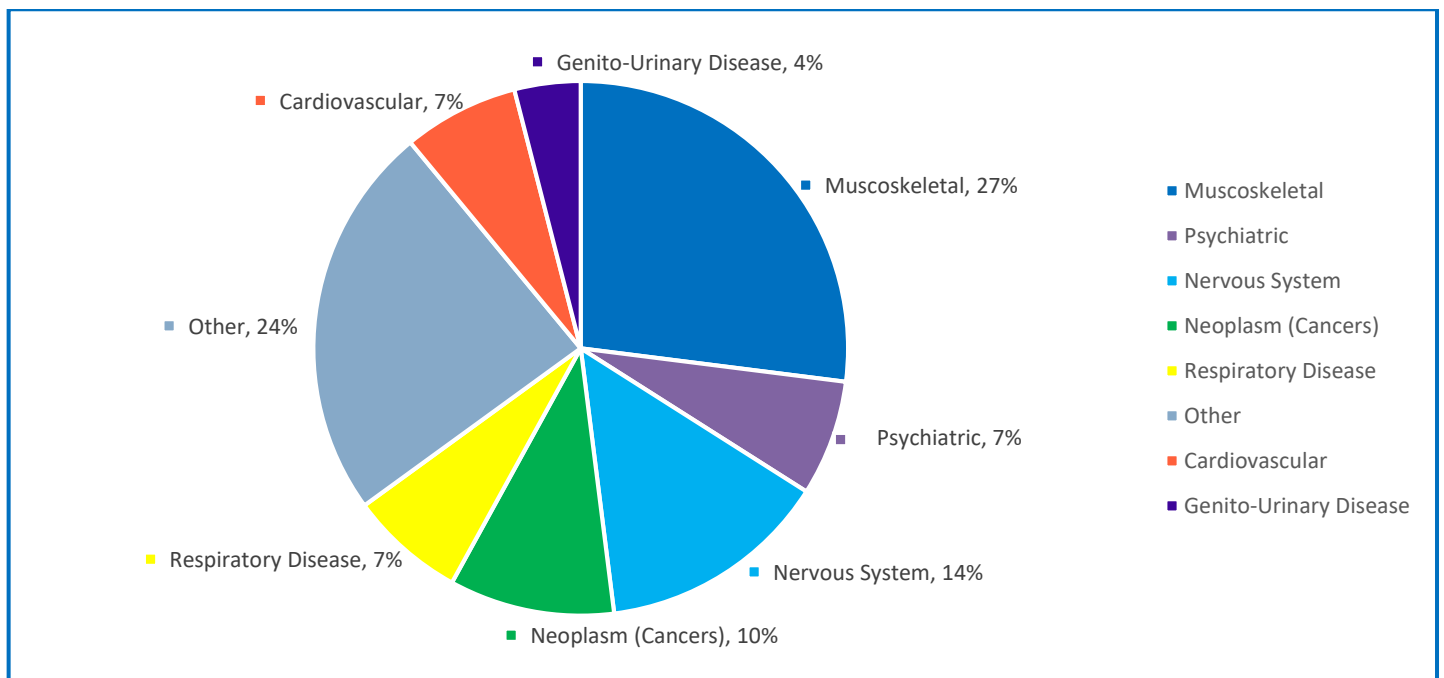


Sanlam Group Risk, a division of Sanlam Corporate, analysed the claims data reported in 2022 to understand the illness and claims patterns of our insured clients, separately for Disability insurance and Critical/Severe Illness insurance:

Income Disability claims reported:



Lump-sum Disability claims reported:



Critical/Severe Illness claims reported: