

(Please click on the claims type for relevant chart)

Sanlam Group Risk, a division of Sanlam Corporate, analysed the claims data reported in 2023 to understand the illness and claims patterns of our insured clients, separately for Disability insurance (income and lump-sum) and Critical Illness insurance:

The results confirm a consistent trend across the board with the majority of the claims per insurance benefit type comprising of the below (also indicated on the above charts):

Critical Illness: *tumours and blood circulatory system* (heart disease, strokes, etc.).

Lump-sum Disability: *musculoskeletal, nervous and blood circulatory systems, as well as sense organs.*

Income Disability: *musculoskeletal and blood circulatory systems as well as tumours.*