



# 2020 **CLAIM STATISTICS**

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**PPS INSURANCE**

Dr Sybil Seoka, Chairman: PPS Holdings Trust Board

**R4.841**  
**BILLION\***  
TOTAL BENEFITS PAID



# CLAIMS IN NUMBERS

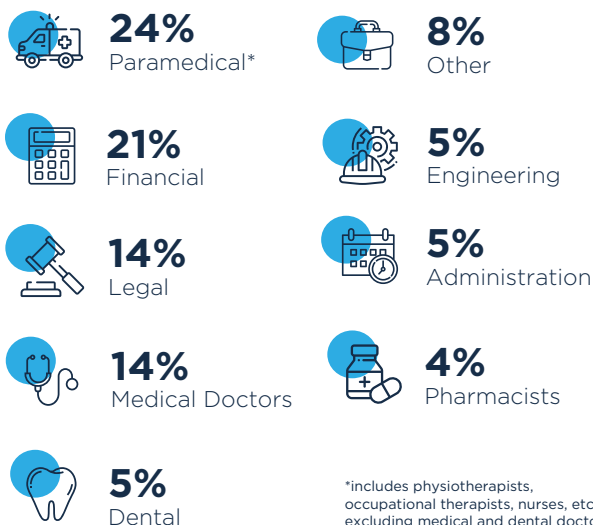
**R3 127 231 295\*\***

**TOTAL HEALTH AND  
LIFE RISK CLAIMS**

## CLAIMS PER BENEFIT

SICKNESS	<b>R949.2 million</b>
PERMANENT INCAPACITY	<b>R626.2 million</b>
LIFE COVER	<b>R1 122.2 million</b>
CRITICAL ILLNESS	<b>R261.6 million</b>
LUMP-SUMP DISABILITY	<b>R167.9 million</b>

### PROPORTION OF TOTAL CLAIMS BY PROFESSIONAL FIELD:



### GENDER SPLIT OF OVERALL CLAIMS:

FEMALES  
**42%**



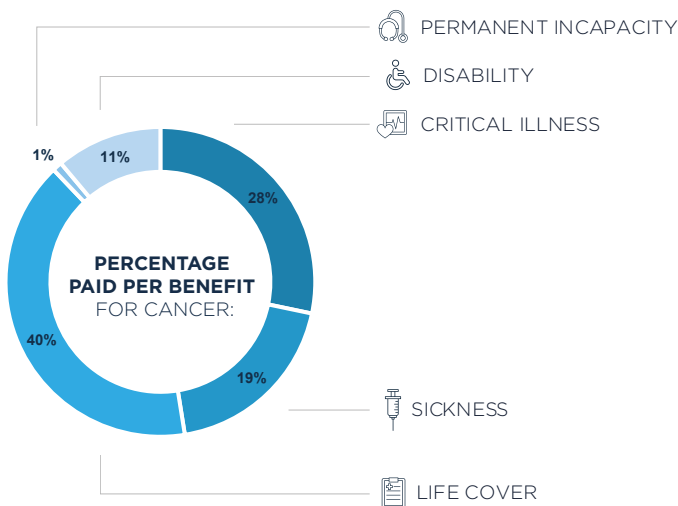
MALES  
**58%**



# CANCER CLAIMS

**R423 874 696**

**TOTAL CANCER CLAIMS  
ACROSS ALL BENEFITS**



## BREAKDOWN OF TOTAL CLAIMS PAID



**NUMBER OF CLAIMS  
PROCESSED:  
27 350**



**NUMBER OF  
CLAIMS PER DAY:  
110**



**AVERAGE PAID  
PER WORKING DAY:  
R12.5 million**

# PROFIT-SHARE ACCOUNT PAYMENTS



**R1 032 145 428**  
ON RETIREMENT

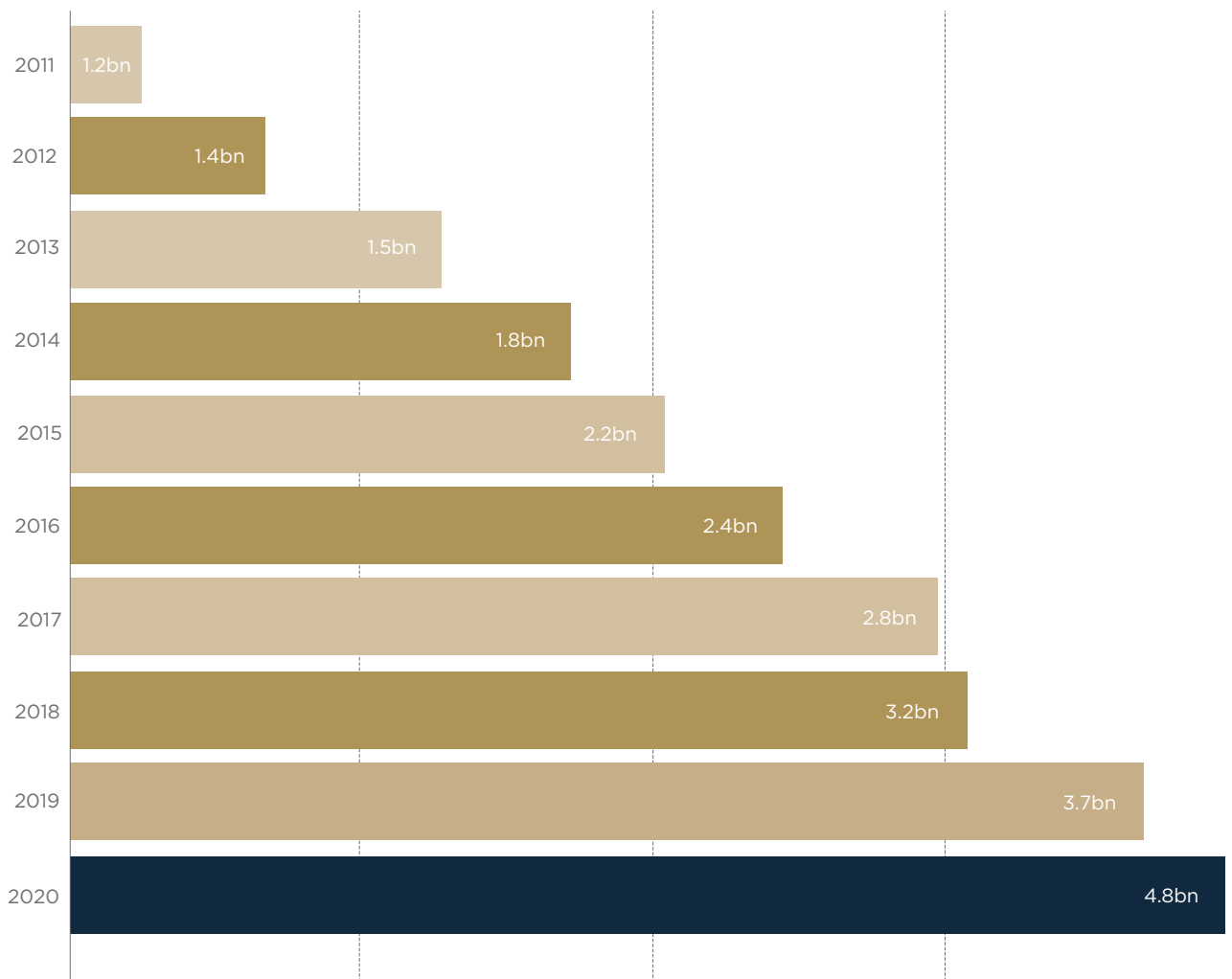


**R107 135 767**  
ON DEATH

# TOTAL BENEFITS PAID IN THE LAST 10 YEARS

**R18 576 024 000**

**INSURANCE BENEFITS  
PAID IN LAST 10 YEARS**



# COVID-19 CLAIMS

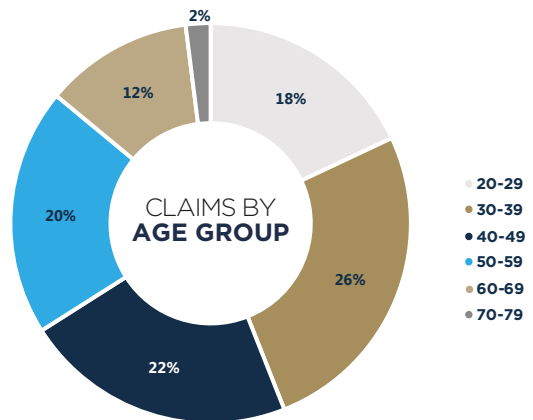
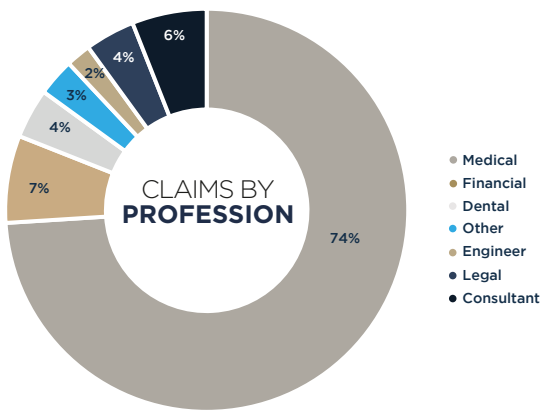
In 2020, PPS paid the following in COVID-19 related claims:

**R389.8 MILLION**  
TOTAL AMOUNT PAID FOR COVID-19-RELATED CLAIMS

**4 201**  
TOTAL CLAIMS PAID

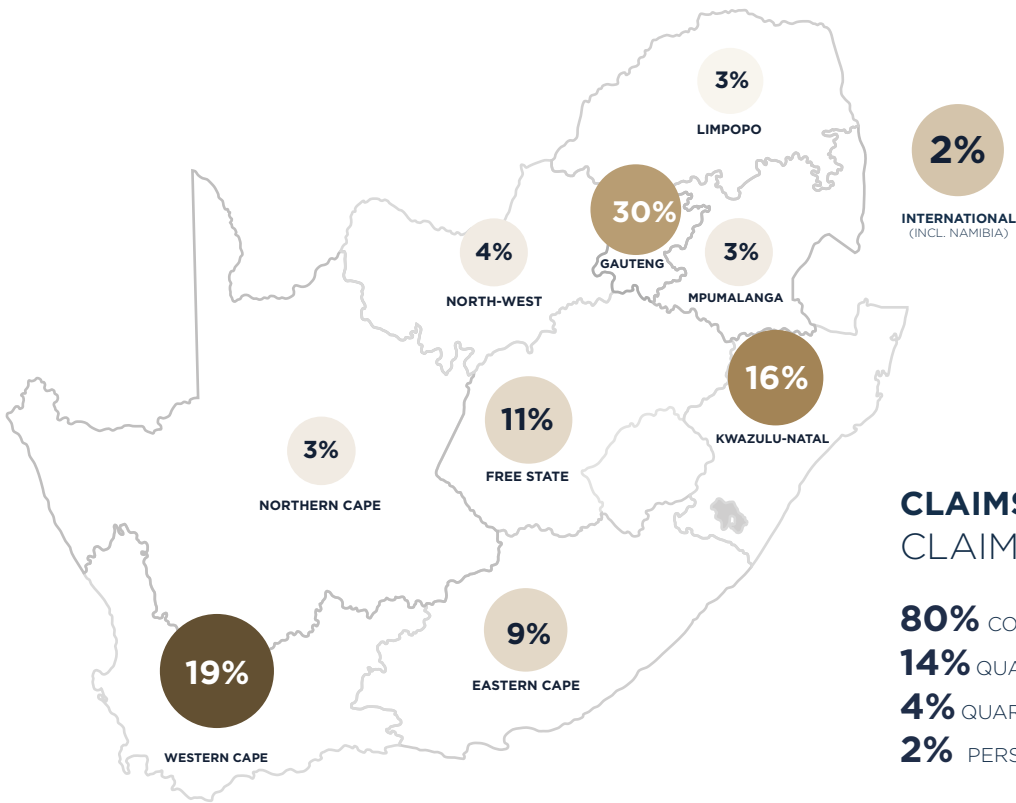
## SICKNESS CLAIMS

**R156 MILLION**  
TOTAL AMOUNT PAID FOR SICKNESS BENEFITS



## DEATH CLAIMS

**R234 MILLION**  
TOTAL AMOUNT PAID FOR DEATH BENEFITS  
THIS EXCLUDES PROFIT-SHARE ACCOUNT PAYMENTS



## CLAIMS BY COVID-19 CLAIMS PROTOCOL

- 80%** COVID+
- 14%** QUARANTINE MEDICAL
- 4%** QUARANTINE GOVERNMENT/NICD
- 2%** PERSON UNDER INVESTIGATION (PUI)

## PPS Healthcare Administrators

COVID-19 PATHOLOGY TESTS	<b>45 949</b>
PATHOLOGY COSTS	<b>R19 305 520</b>
NUMBER OF COVID-19 POSITIVE BENEFICIARIES	<b>7 039</b>
COVID-19 POSITIVE DEATHS	<b>372</b>
HOSPITAL ADMISSIONS COVID-19 POSITIVE	<b>1 847</b>
INTERIM HOSPITAL COST	<b>R217 765 343</b>

# PERCENTAGE OF CLAIMS UNPAID PER BENEFIT AND REASONS

We have a solid claims history and track record of paying all valid claims. In 2020, we paid 96% of all claims submitted across all benefits.

## WE PAID:

**95%**  
SICKNESS

### Reasons for claims not paid

1. Claim period less than the waiting period.
2. Does not have the benefit.
3. Did not consult a doctor.

**100%**  
LIFE COVER

**65%**  
CRITICAL ILLNESS

### Reasons for claims not paid:

1. Does not meet criteria.
2. Already paid for a related condition.
3. Condition excluded.

### Reasons for claims not paid:

1. Does not meet claim requirements.
2. Still performing occupational duties.

**72%**  
LUMP-SUM DISABILITY



# SICKNESS BENEFITS

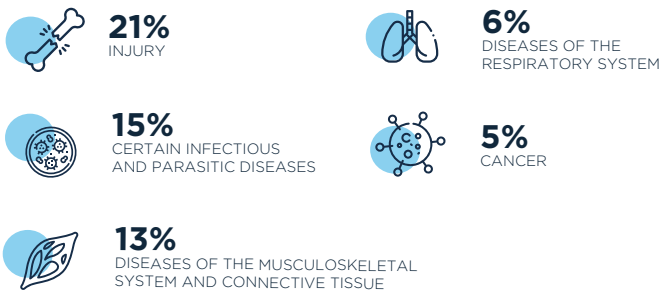
**R949 230 646**

## DID YOU KNOW?

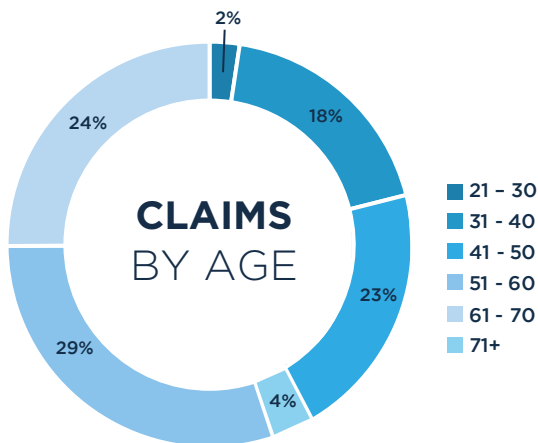
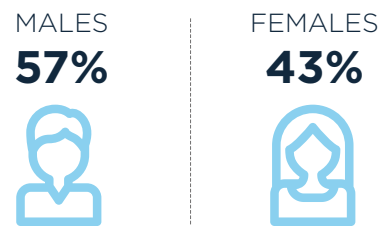
The sickness benefit is unique in the market, as PPS does not require a member to have lost their income to qualify for a claim. PPS will pay if a member cannot perform their usual occupational duties because of sickness or injury.

**TOTAL PAID**

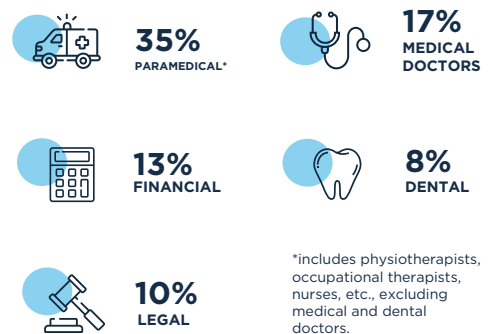
### TOP 5 CAUSES:



### GENDER SPLIT OF OVERALL CLAIMS:



### CLAIMS BY PROFESSION:



**24**  
YEARS

**YOUNGEST**  
MEMBER PAID



**90**  
YEARS

**OLDEST**  
MEMBER PAID

# PERMANENT INCAPACITY BENEFITS

R626 247 152

TOTAL  
PAID

## TOP 5 CAUSES:



**24%**  
PSYCHOLOGICAL  
ILLNESSES



**10%**  
INJURY



**17%**  
DISEASES OF THE  
MUSCULOSKELETAL SYSTEM  
AND CONNECTIVE TISSUE



**8%**  
CANCER



**11%**  
CEREBROVASCULAR DISEASE

## DID YOU KNOW?

The Permanent Incapacity Booster can start paying a monthly income to a member after 728 days of sickness claim for the same or related condition, even if the condition is not permanent, depending on the condition and prognosis.

## GENDER SPLIT OF OVERALL CLAIMS:



MALES  
**56%**



FEMALES  
**44%**

## CLAIMS BY PROFESSION:



**35%**  
PARAMEDICAL\*



**13%**  
DENTAL



**13%**  
FINANCIAL

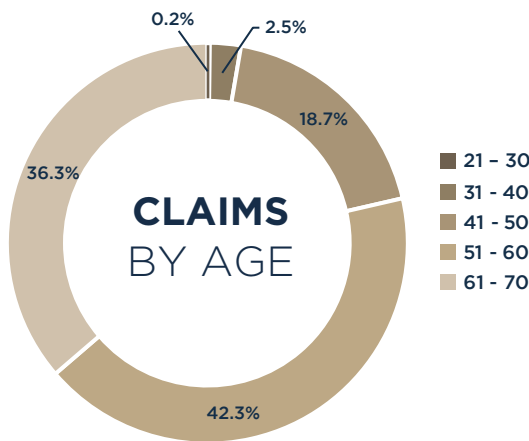


**6%**  
MEDICAL  
DOCTORS



**13%**  
LEGAL

\*includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors.



**29**  
YEARS

**YOUNGEST**  
MEMBER PAID



**66**  
YEARS

**OLDEST**  
MEMBER PAID

## PERMANENT INCAPACITY BENEFIT (PI)

BENEFIT AMOUNT	% OF PI CLAIMS
20%	<b>3%</b>
60%	<b>12%</b>
100%	<b>85%</b>

# LIFE COVER

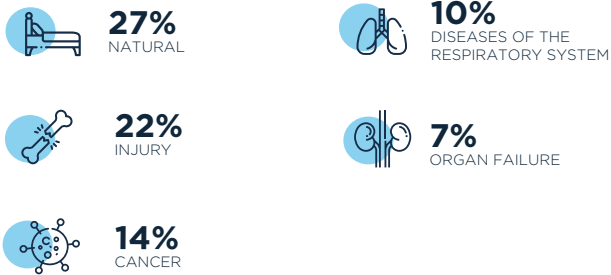
## R1 122 183 805

### DID YOU KNOW?

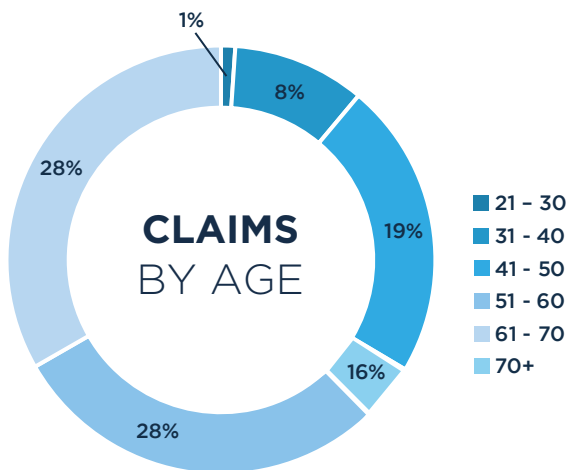
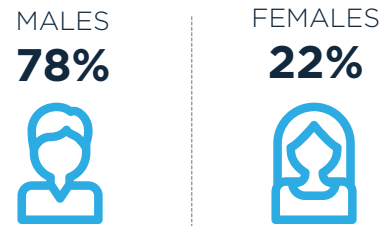
The full Profit-Share Account balance is paid on death to the member's beneficiaries or estate. These funds can be used to settle estate duty and other taxes to make the estate liquid.

### TOTAL PAID

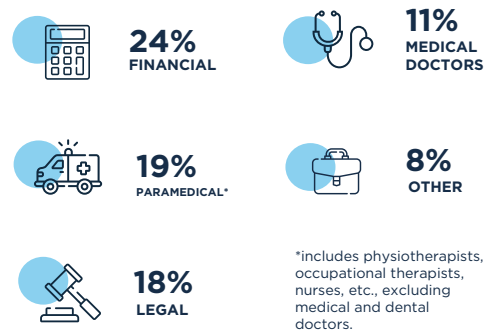
### TOP 5 CAUSES:



### GENDER SPLIT OF OVERALL CLAIMS:



### CLAIMS BY PROFESSION:



**R31.5 million**  
HIGHEST LIFE COVER BENEFIT PAID

**R107.1 million**  
PROFIT-SHARE ACCOUNT PAYMENTS ON DEATH

# CRITICAL ILLNESS COVER

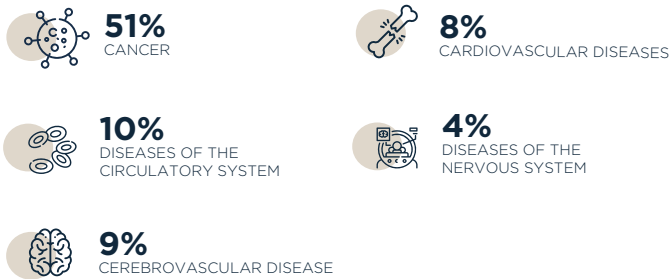
## DID YOU KNOW?

PPS recently enhanced its Critical Illness Cover to include two new benefits, The EXACT Rider Benefit and the EXPANDER Rider Benefit. The definitions were also enhanced and a Reinstatement of cover was introduced for Cancer and Cardiovascular conditions. Refer to the policy contract for a full list of conditions covered.

# R261 605 227

## TOTAL PAID

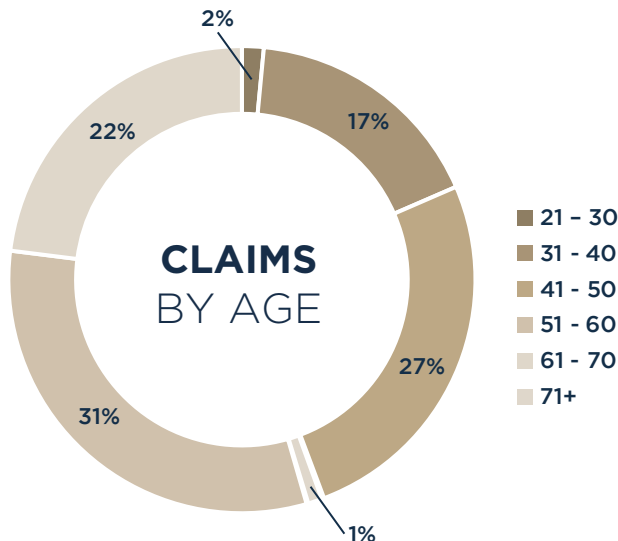
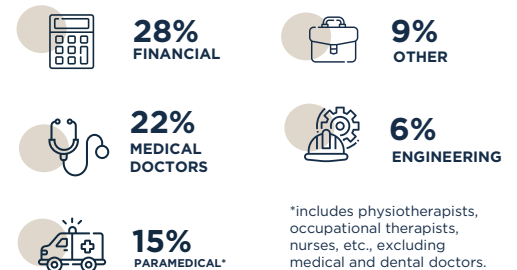
### TOP 5 CAUSES:



### GENDER SPLIT OF OVERALL CLAIMS:



### CLAIMS BY PROFESSION:



### CLAIMS BY SEVERITY LEVEL:

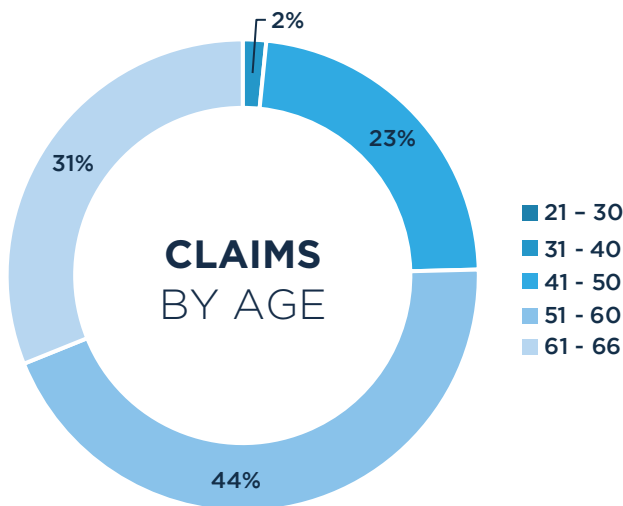
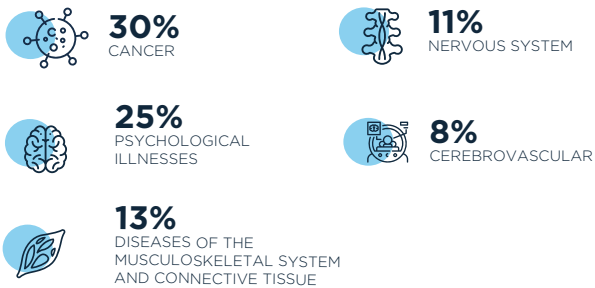
SEVERITY LEVEL	BENEFIT PAYMENT	% OF CLAIMS
A	100%	86%
B	75%	4%
C	50%	5%
D	25%	5%



# LUMP SUM DISABILITY

## R167 964 464

### TOP 5 CAUSES:



**36**  
YEARS

**YOUNGEST**  
MEMBER PAID



**60**  
YEARS

**OLDEST**  
MEMBER PAID

### DID YOU KNOW?

With the SYNC benefit on occupational and functional disability benefits, members will first be assessed for occupational disability and then for functional disability. As there is an overlap in definitions, members who hold both products will also qualify for a SYNC discount.

**TOTAL PAID**

### GENDER SPLIT OF OVERALL CLAIMS:

MALES  
**63%**



FEMALES  
**37%**



### CLAIMS BY PROFESSION:



**29%**  
PARAMEDICAL\*



**10%**  
MEDICAL DOCTORS



**16%**  
FINANCIAL



**9%**  
DENTAL



**11%**  
LEGAL

\*includes physiotherapists, occupational therapists, nurses, etc., excluding medical and dental doctors.



YOUNG  
**MEMBERS**

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# YOUNG MEMBERS

(35 years and below)



We paid more than **R48 million** in claims to members younger than **35 years**.

## AGE OF YOUNGEST CLAIMANT PER BENEFIT:



**24 YEARS**  
SICKNESS



**29 YEARS**  
PERMANENT INCAPACITY



**24 YEARS**  
LIFE COVER



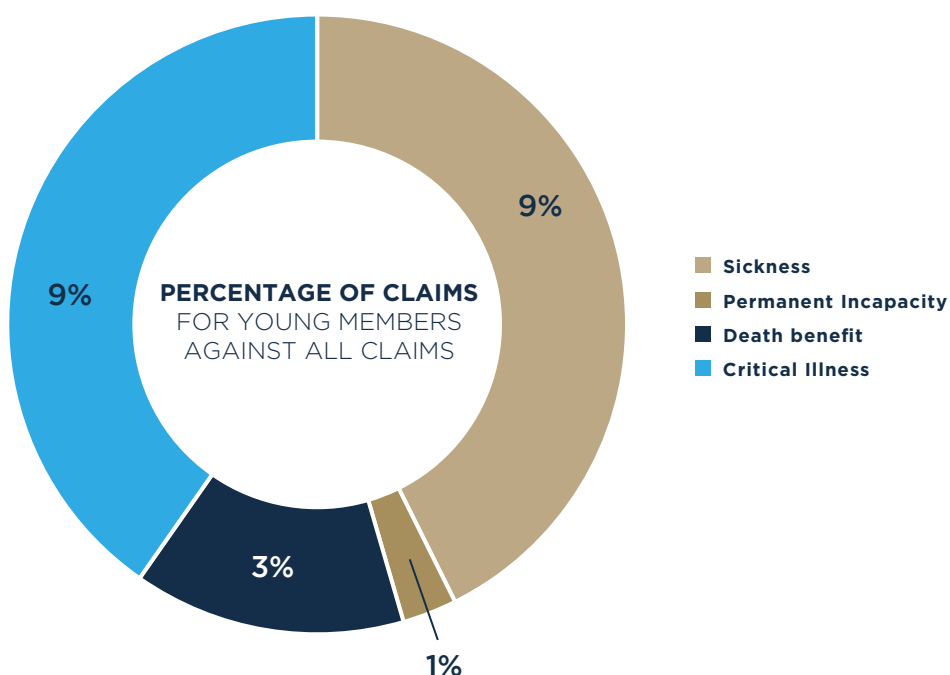
**27 YEARS**  
CRITICAL ILLNESS



**36 YEARS**  
DISABILITY



## PERCENTAGE OF CLAIMS FOR YOUNG MEMBERS AGAINST ALL CLAIMS



# TOP CAUSES PER BENEFIT

## SICKNESS:

**21%**  
CERTAIN INFECTIOUS  
AND PARASITIC DISEASES

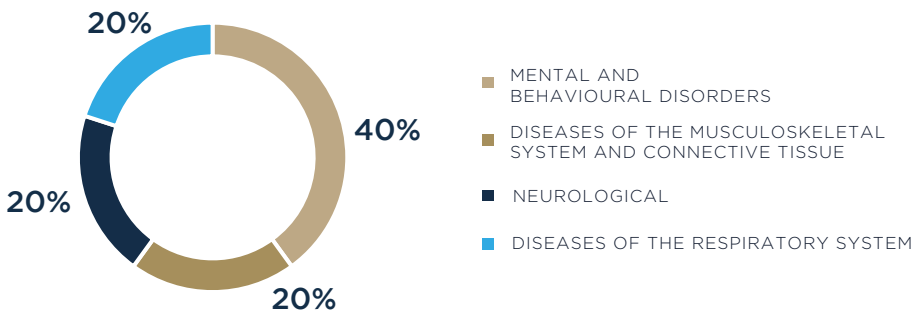
**15%**  
PREGNANCY,  
CHILDBIRTH AND  
PUERPERIUM

**11%**  
INJURY AND OTHER  
EXTERNAL FACTORS

**6%**  
FACTORS INFLUENCING  
HEALTH STATUS AND  
CONTACT WITH HEALTH  
SERVICES

**4%**  
DISEASES OF THE  
RESPIRATORY SYSTEM

## PERMANENT INCAPACITY:



## DEATH BENEFITS:

**20%**  
CARDIOVASCULAR

**20%**  
DISEASES OF THE  
RESPIRATORY SYSTEM

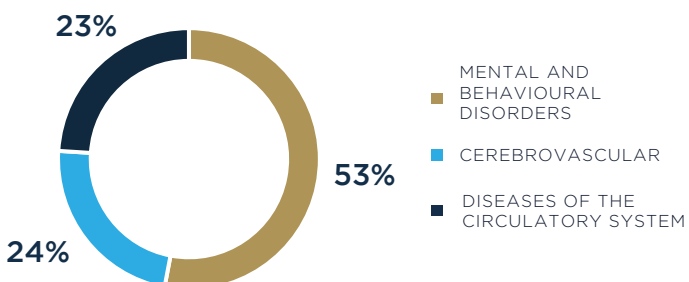
**20%**  
MOTOR VEHICLE ACCIDENT

**20%**  
INJURY

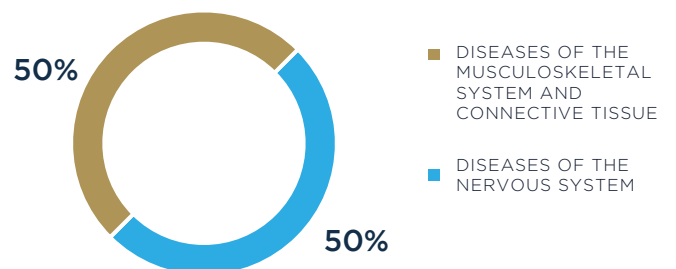
**10%**  
DISEASES OF THE  
CIRCULATORY SYSTEM

**10%**  
NATURAL

## CRITICAL ILLNESS:



## DISABILITY:







CASE  
**STUDIES**

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# CASE STUDY 1

## STUDENT TO FULL MEMBERSHIP



### INTRODUCTION:

The PPS Sickness and Permanent Incapacity (SPPI) benefits are available to students in their fourth year of study and beyond. Once qualified, they may upgrade to full membership and increase their benefits to align with their salary. The PPS SPPI benefits give members peace of mind to know that should they be unable to work due to an illness or injury, they will be covered.



### SITUATION:

Peter, a 29-year old physiotherapist, working in private practice, contracted the Coronavirus. He was booked off ill for 14 days by his treating doctor, during which time, he also had to self-isolate. As Peter works for a private practice, he only gets paid for the time that he works. With being booked off for two weeks, Peter did not earn his full income during that time.



### SOLUTION:

Luckily for Peter, in 2018, the partner of the practice referred his adviser to him. Peter was familiar with PPS, as he had taken out student benefits back in 2014. The adviser helped Peter to update his benefits to cover his full income, at 100% net of tax. Although Peter believed that he was healthy and did not need much insurance, he nonetheless took the adviser's advice and upgraded his benefits.

Little did he know that in less than two years, he would be submitting a claim for his period of illness.



### BENEFIT:

By protecting his income while he was still young and healthy, Peter had peace of mind while ill and in isolation, that his income would be covered. This allowed him to focus his energy on recovering.

Peter stayed at home for two weeks and submitted his sickness claim. PPS paid his benefit in no time. Peter was relieved that he had taken the advice of his adviser and increased his benefits.



### RESULT:

His advice to young people is, "When COVID-19 started, we were under the impression that only older people were likely to get infected. I was one of those unlucky young people who contracted the virus. I have learned the lesson that it is never too soon to have the right type of insurance in place."

# CASE STUDY 2

## PERMANENT INCAPACITY BENEFITS

### INTRODUCTION:



Meet Vuyo, a 52-year old Chartered Accountant, who is self-employed. Vuyo joined PPS in 2001 when he worked at an audit firm. In 2015, he started his own company.

In 2016, his adviser updated his benefits to cover his Personal Income and Actual Business Expenses. This would ensure that should he fall sick, his income is covered appropriately.

### SITUATION:



In 2018, Vuyo experienced blurred vision and paralysis of one side of the body and tests confirmed that he had suffered a stroke. Despite treatment and therapy, he showed no signs of improvement.

The severity of the condition prevented him from performing his job. Over a two-year period, Vuyo continued to undergo occupational and physical therapy treatment, while claiming for his sickness benefits. However, the prognosis for Vuyo is poor and he has not been able to return to work since the onset of the illness. He received sickness benefit payments for 728 days and has since been awarded a 100% Permanent Incapacity Benefit.

### SOLUTION:



During his sickness period, Vuyo received 100% of his Personal Income and 100% of his Actual Business Expenses. Vuyo will continue to receive 100% of his Personal Income for as long as he is unable to perform his usual professional duties, until his chosen benefit retirement age.

### BENEFIT:



The PPS Sickness benefit covers both Personal Income and Actual Business Expenses in one benefit. The claim process is also a single claim process, so the member does not need to submit different forms for his business expenses.

Once the member is awarded a Permanent Incapacity Benefit, payment for actual business expenses would stop.

### RESULT:



Adviser Testimonial: "Thank you for the ongoing support and overseeing of the client's sickness claim as well as the smooth transfer and administration to Permanent Incapacity. This gave my client peace of mind and confirmed the value of PPS to my clients."

# CASE STUDY 3

## SICKNESS BENEFITS



### INTRODUCTION:

Meet Sheila, a 41-year-old employed Business Manager. She joined PPS in 2008. She has last upgraded her benefits in 2016. As at her last application, she had no previous psychological illness history, and she was granted cover at standard rates.



### SITUATION:

Since her last application, Sheila was first diagnosed with Bipolar Mood Disorder in 2017 and has been on treatment since. She relapsed in 2020 due to the stressors caused by the national lockdown. This affected her ability to perform her usual professional duties.



### SOLUTION:

Sheila submitted a sickness benefit claim. As part of PPS's support, she was referred for rehabilitation by PPS and gradually returned to work after five months, during which time she received her full PPS sickness benefits.

When she returned to work, her condition rendered her to be able to perform some of her duties. During this time, she received partial sickness benefits. She was supported for a phased return to work, while she underwent further treatment and rehabilitation.



### BENEFIT:

Sheila enjoys her work and always believed that working gave her a sense of purpose. She was eager to get back to work and resume a sense of routine, both professionally and personally.

Knowing that she was covered during her time of illness allowed her to focus on her recovery, as she remembered that PPS protected her ability to earn an income.



### RESULT:

Member testimonial: "I'm back at work, and I think it is safe to say that we can close out this chapter in my life. I think I've established a new balance and routine, and although I'm still quite cautious, I think I am back to my old self.

"Thanks to the entire PPS team for your help and support during this challenging period in my life - much appreciated."

# CASE STUDY 4

## DISABILITY BENEFITS



### INTRODUCTION:

Meet Mary, a 51-year old Acoustic Engineer. Mary took out PPS benefits in 1998, soon after qualifying as an engineer. As an engineer, some of her daily work functions include standing or sitting for long periods and travelling extensively to different work sites.



### SITUATION:

Mary was diagnosed with Sero-positive Rheumatoid Arthritis in 2018. Due to the physical limitations caused by rheumatoid arthritis she could not meet her occupation's physical demands.



### SOLUTION:

Mary submitted a claim for sickness benefits. After a sickness period of 728 days, her condition was not showing signs of improvement and had instead progressed. She was awarded a 100% Permanent Incapacity benefit, after meeting the claim criteria.

She also had a separate lump-sum disability policy. As she cannot perform her job because of the disability, this benefit also paid out. This benefit is independent of the Permanent Incapacity benefit.



### BENEFIT:

Mary was awarded a lump-sum disability benefit and was paid 100% of her occupational disability benefit. This will allow Mary to make the necessary lifestyle adjustments and supplement her loss of income both now and in the future. She can use these funds to settle her debt and modify her home to accommodate her disability as her condition worsens or pay for treatment.



### RESULT:

Mary can now look after herself financially while knowing that she has income and lump-sum benefits that meet her needs and enable her to manage her disability.

# CASE STUDY 5

## DEATH BENEFITS

### INTRODUCTION:



Sarah, a medical doctor who qualified in 2018, was busy with her community service. Like many of her peers, she had bought PPS student benefits when she was in her fourth year of study. After she qualified, her adviser was quick to upgrade her benefits. Sarah had some student debt she knew she would want to settle if something were to happen to her. She also wanted to leave some money for her parents, as they had sacrificed a lot to get her through medical school.

### SITUATION:



In 2020, after the outbreak of the COVID-19 pandemic, Sarah attended her aunt's funeral. When she went back to work, she did not suspect that anything was wrong, as she had no symptoms. It was only when she experienced difficulty breathing one night while working that a COVID-19 test was conducted. She tested positive for the virus. Sarah's condition unfortunately deteriorated rapidly and she passed away a few days later from COVID-19 complications.

### SOLUTION:



Sarah had the foresight to leave a legacy and look after her parents through a life policy. She had also been wise in protecting her earning ability, as she knew that this was her most important asset.

### BENEFIT & RESULT:



Although Sarah is not here to enjoy the fruits of her labour, she has left a lasting legacy. With her life cover amount, her parents can look after her younger siblings and take care of themselves.



**SUCCESS  
IS BETTER, SHARED**

PPS is a licensed Insurer and authorised FSP. Past performance is not necessarily indicative of future performance.  
Profit-Share Account is a notional account and vests at age 60.