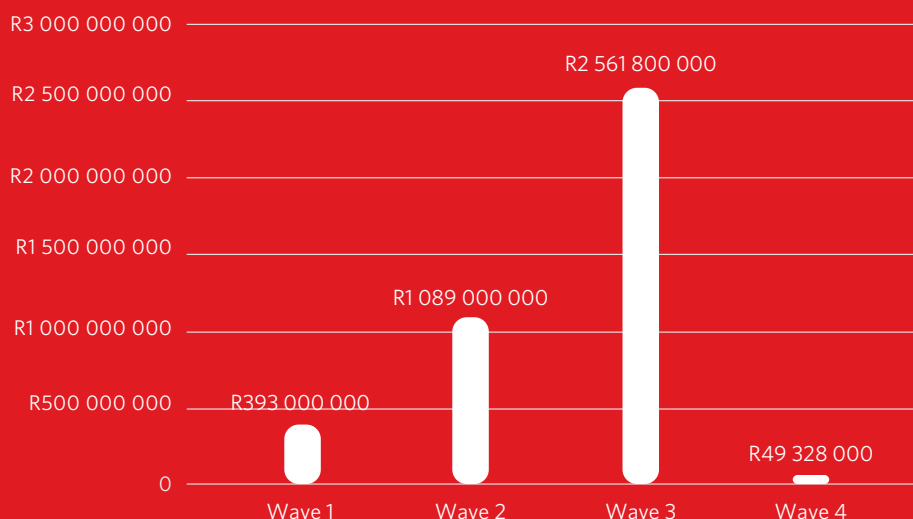


COVID-19 related claim statistics

In 2021, we paid the most claims in our 19-year history. COVID-19 dominates the 2021 claims statistics with the third wave accounting for the most **death claims**. However, the COVID-19 claims during the fourth wave started painting a picture of hope: of a “new normal” living with the virus.

As we deal with the fifth wave, it is this hope that spurs us forward to quickly and efficiently address any challenges that may arise. This way, we continue to be here for you on your journey to success.

COVID-19 – total death claim payouts per wave

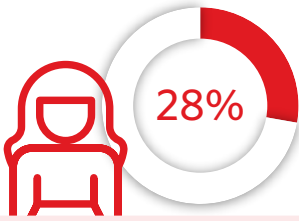


**Total death
claim payouts:**

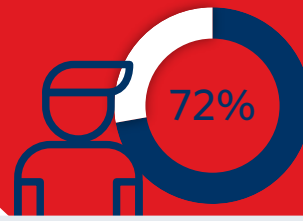
1 397 lives

1 912 benefits

Combined averages across all four waves

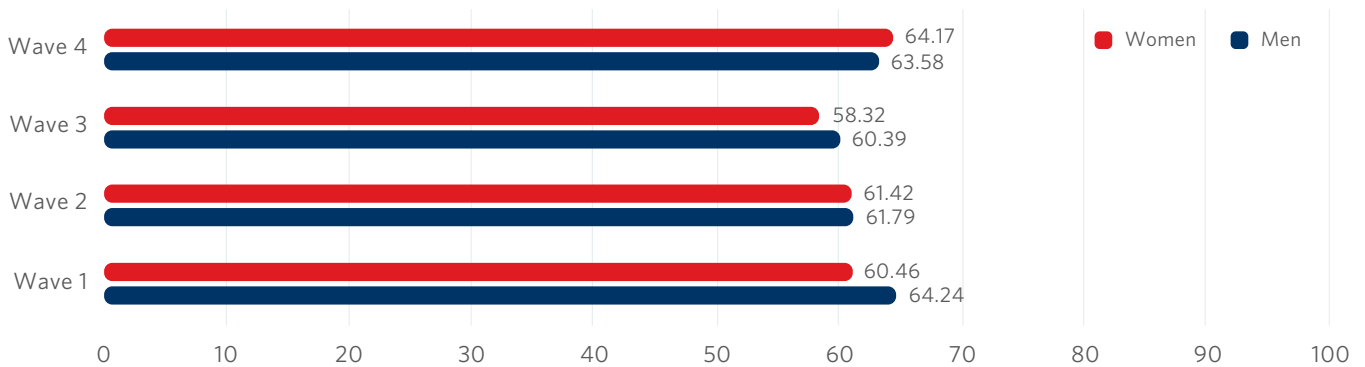


For women, the average age at death from COVID-19 was
58.65



For men, the average age at death from COVID-19 was
61.23

Average age at death per wave



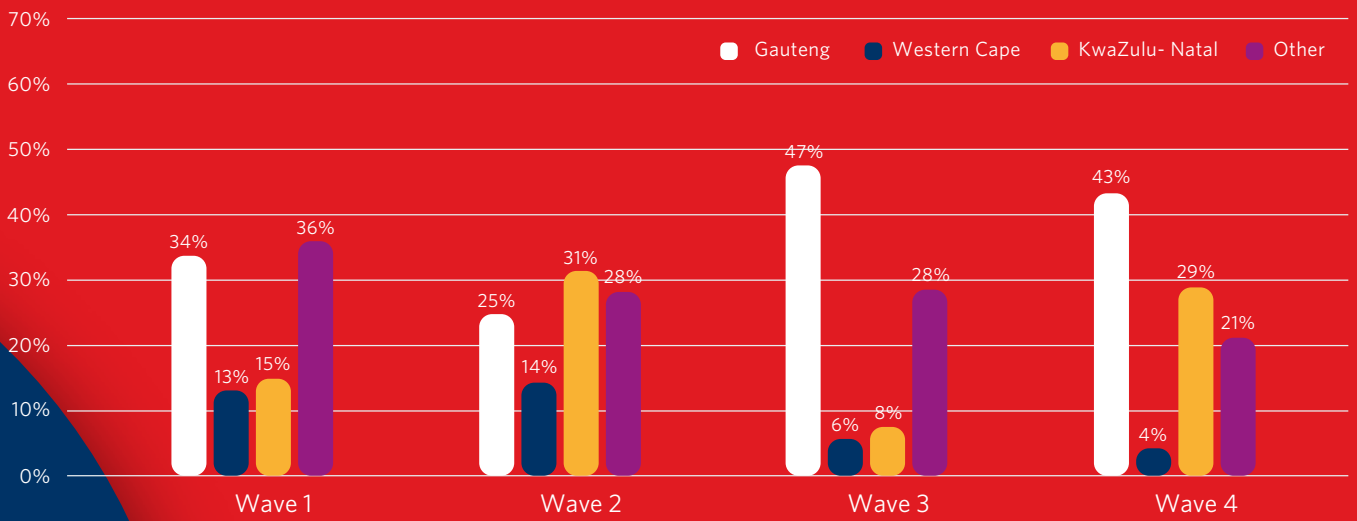
Youngest death due to COVID, age 29 (male). Oldest death due to COVID, age 89 (male).

Although women, in general, had a lower average age at time of claim, the different waves had some interesting differences. The average age, for example, for the 3rd wave was lower for both genders, revealing how the Delta variant affected younger lives.

Hope is being able to see that there is light despite all of the darkness.

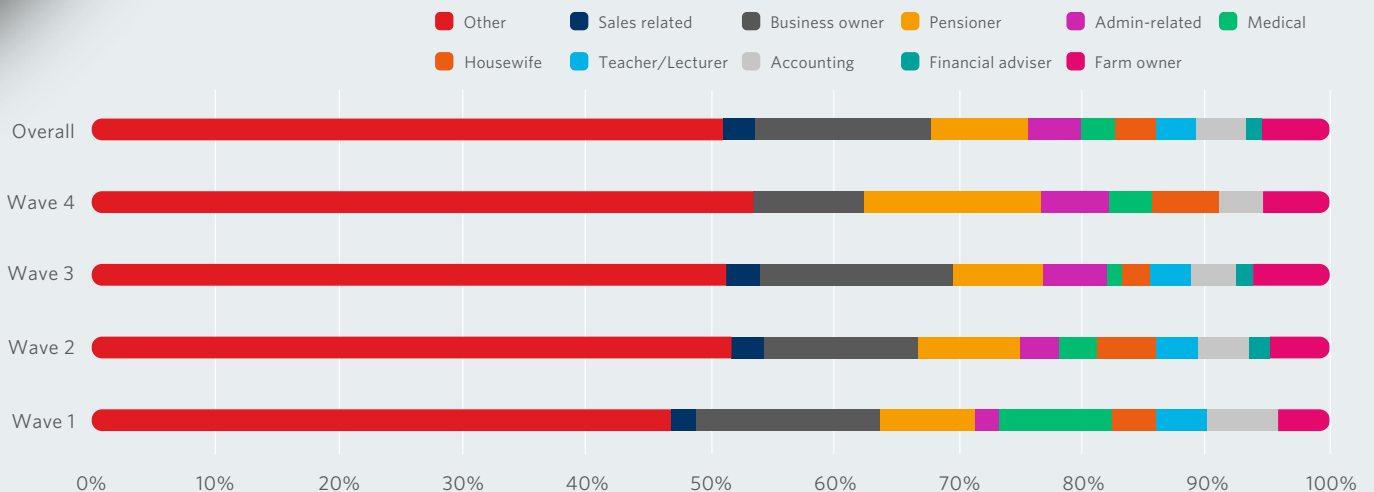
- Desmond Tutu

Death claims per province



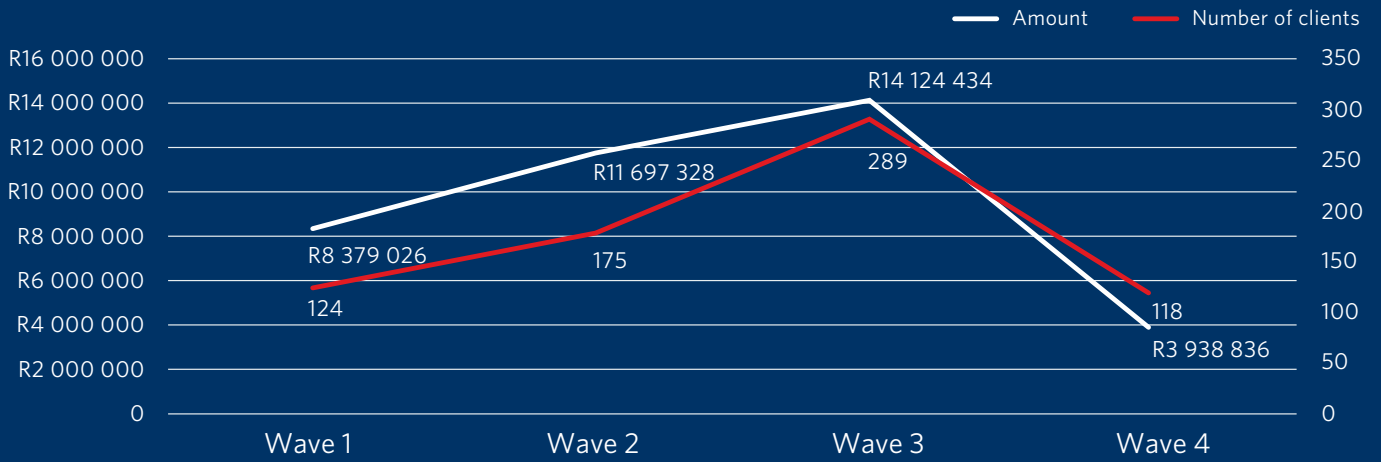
Even though the profile of our book didn't change over the course of COVID, the experience per province tells a story. KwaZulu-Natal for example was heavily impacted during the second wave whereas the third wave was exceptionally worse for Gauteng.

Death claims per occupation

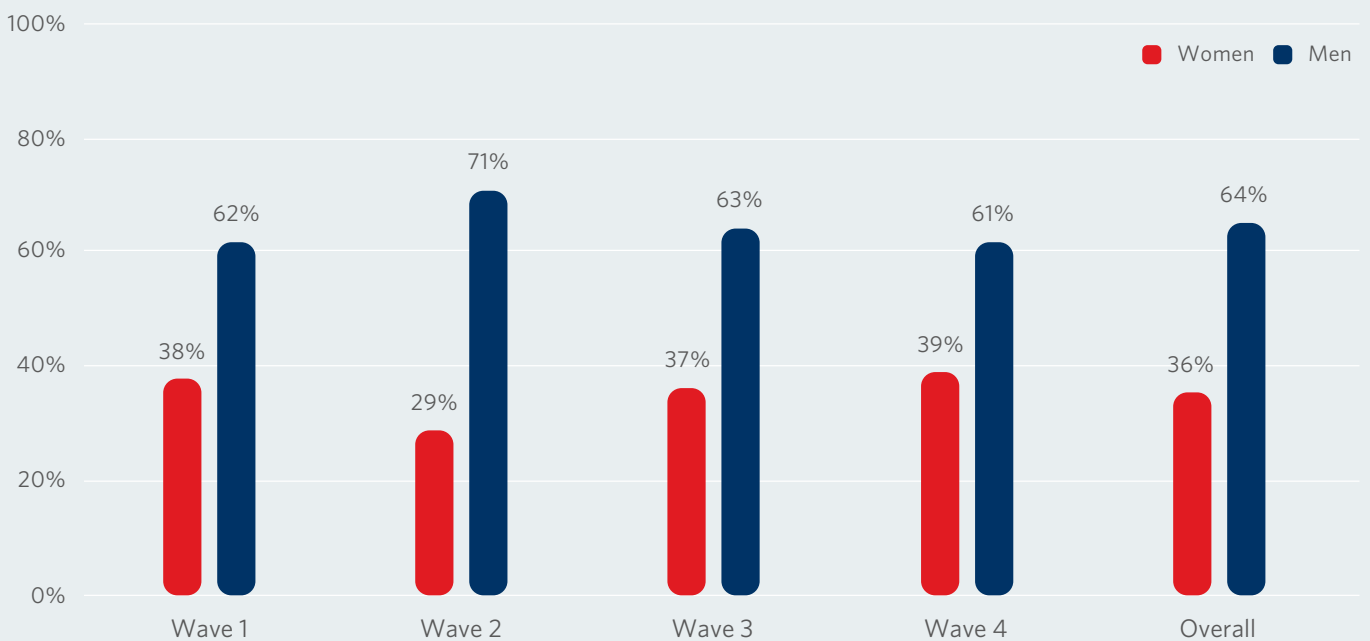




COVID-19 income protection claims



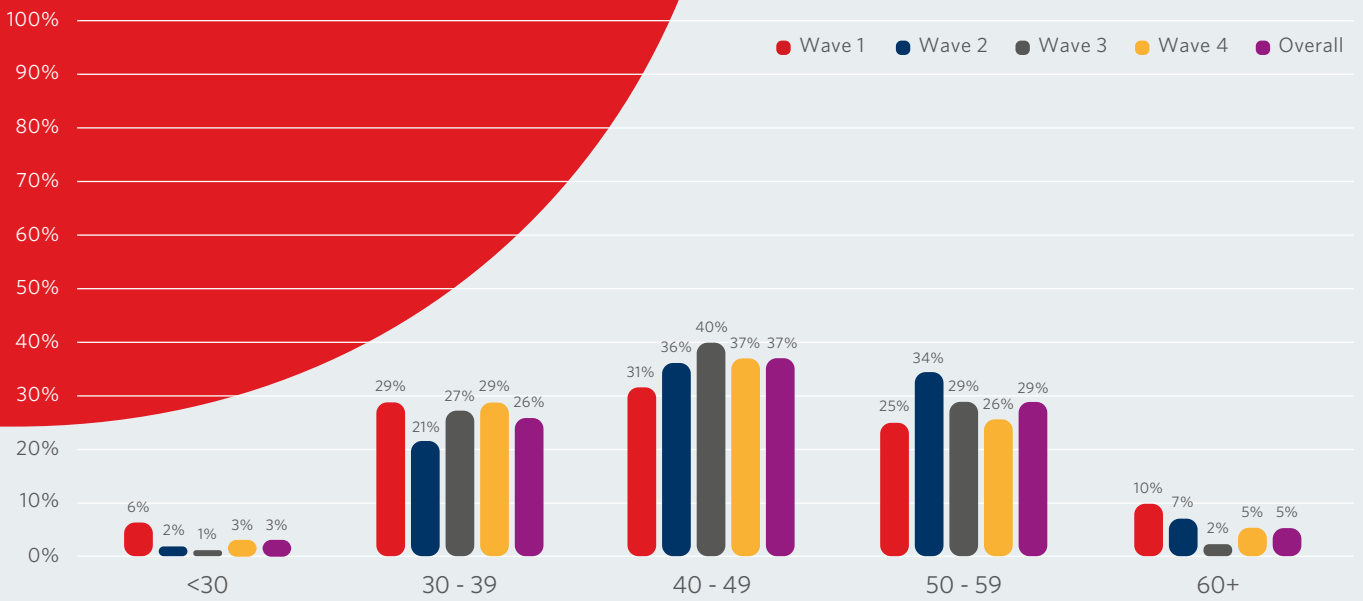
Income protection gender split



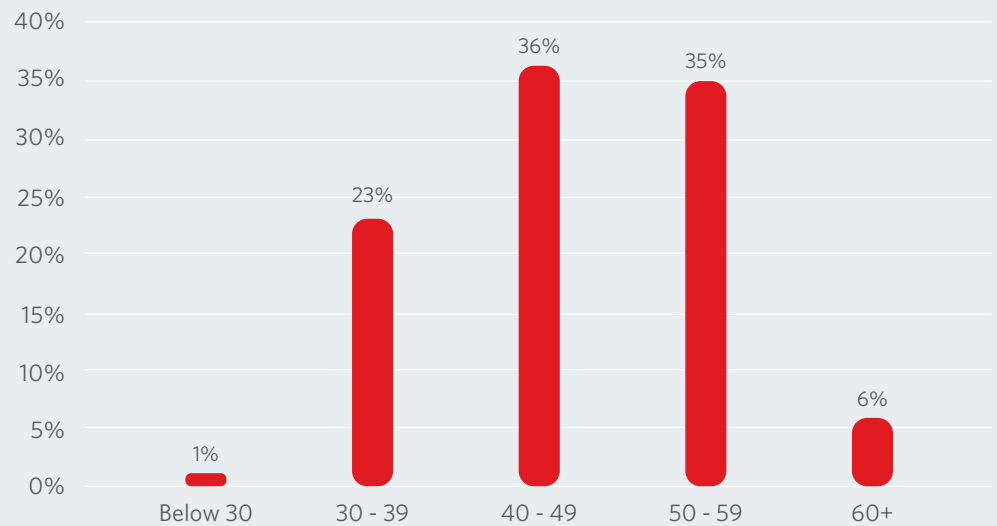
You can't go back and change the beginning, but you can start where you are and change the ending.

- CS Lewis

Income protection age profile



Income protection – age at the time of COVID-19 claims



In a time of destruction, create something."
- Maxine Hong Kingston

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