

## CLAIMS EXPERIENCE SUMMARY



**SCHEME NAME:** Legal Aid SA  
**BENEFIT:** Group Life Assurance Benefit

Period			Sum of monthly salary over the period	Total annual salary at the beginning of the period	Total sum assured at the beginning of the period	Number of lives exposed at the beginning of the period	Number of claims (*)	Total Claims
01/04/2021	to	31/03/2022	1,279,296,639	1,422,924,468	2,401,196,480	2,404	12	11,800,000
01/04/2022	to	31/03/2023	1,454,779,936	1,380,298,484	2,406,473,600	2,472	9	9,000,000
01/04/2023	to	31/05/2023	257,136,440	1,547,992,845	2,687,600,000	2,710	1	1,000,000
<b>Provision for late claims (IBNR)</b>								1,497,000
<b>TOTAL (including pending claims)</b>							<b>22</b>	<b>23,297,000</b>

\* Based on date of event

**Current Benefit Structure:** Core benefit of R 1 000 000 with the option to flex up

**Continuation Option:** Yes

**Cover to continue during disability:** Yes

**Cease Age:** 65

**Experience is that claims are normally submitted approximately:** 0.26 months after date of event

**Contact Person:** Wayne Beeby

**Email Address:** Existing\_Quotes\_Queries@discovery.co.za

**Date Extracted:** 04/09/2023

**CLAIMS LIST****SCHEME NAME:** Legal Aid SA**BENEFIT:** Group Life Assurance Benefit

Name	DOB	Gender	Claim Date	Notification Date	Claim Amount	Claim Status
Claimant 1	01/01/1974	Male	23/05/2021	28/05/2021	R 1,000,000	Paid
Claimant 2	01/12/1970	Male	04/06/2021	08/06/2021	R 1,500,000	Paid
Claimant 3	01/04/1969	Male	26/06/2021	30/06/2021	R 1,000,000	Paid
Claimant 4	01/09/1968	Male	04/07/2021	08/07/2021	R 1,000,000	Paid
Claimant 5	01/03/1970	Male	01/08/2021	04/08/2021	R 1,000,000	Paid
Claimant 6	01/07/1969	Male	02/08/2021	06/08/2021	R 1,000,000	Pending
Claimant 7	01/01/1963	Male	19/08/2021	26/08/2021	R 1,000,000	Paid
Claimant 8	01/07/1972	Male	29/08/2021	01/09/2021	R 1,000,000	Paid
Claimant 9	01/02/1992	Male	18/09/2021	23/09/2021	R 1,000,000	Paid
Claimant 10	01/05/1981	Female	28/10/2021	04/11/2021	R 1,000,000	Paid
Claimant 11	01/09/1974	Male	03/11/2021	08/11/2021	R 1,000,000	Paid
Claimant 12	01/09/1975	Male	16/01/2022	28/01/2022	R 300,000	Paid
Claimant 13	01/02/1978	Male	12/05/2022	16/05/2022	R 1,000,000	Paid
Claimant 14	01/06/1995	Male	24/08/2022	29/08/2022	R 1,000,000	Paid
Claimant 15	01/05/1983	Male	23/09/2022	05/10/2022	R 1,000,000	Pending
Claimant 16	01/07/1995	Male	29/10/2022	04/11/2022	R 1,000,000	Paid
Claimant 17	01/07/1978	Female	06/11/2022	10/11/2022	R 1,000,000	Paid
Claimant 18	01/08/1971	Male	12/11/2022	30/11/2022	R 1,000,000	Paid
Claimant 19	01/09/1982	Female	27/11/2022	07/12/2022	R 1,000,000	Paid
Claimant 20	01/12/1980	Male	17/12/2022	19/01/2023	R 1,000,000	Pending
Claimant 21	01/10/1973	Male	25/03/2023	29/03/2023	R 1,000,000	Pending
Claimant 22	01/02/1975	Female	03/05/2023	17/05/2023	R 1,000,000	Pending

## CLAIMS EXPERIENCE SUMMARY



**SCHEME NAME:** Legal Aid SA  
**BENEFIT:** Capital Disability Benefit

Period			Sum of monthly salary over the period	Total annual salary at the beginning of the period	Total sum assured at the beginning of the period	Number of lives exposed at the beginning of the period	Number of claims (*)	Total Claims
01/06/2022	to	31/03/2023	1,224,749,568	1,363,768,161	679,025,241	2,460	2	176,925
01/04/2023	to	31/05/2023	257,136,440	1,547,992,845	777,823,402	2,710	3	1,181,782
<b>Provision for late claims (IBNR)</b>								403,000
<b>TOTAL (including pending claims)</b>							<b>5</b>	<b>1,761,707</b>

\* Based on date of event

<b>Current Benefit Structure:</b>	Core benefit of 0.5 x annual salary (minimum R 100 000) with the option to flex up
<b>Waiting Period:</b>	9 months
<b>Continuation Option:</b>	Yes
<b>Cease Age:</b>	65
<b>Experience is that claims are normally submitted approximately:</b>	1.80 months after date of event
<b>Contact Person:</b>	Wayne Beeby
<b>Email Address:</b>	Existing_Quotes_Queries@discovery.co.za
<b>Date Extracted:</b>	04/09/2023

**CLAIMS LIST****SCHEME NAME:** Legal Aid SA**BENEFIT:** Capital Disability Benefit

Name	DOB	Gender	Claim Date	Notification Date	Claim Amount	Claim Status
Claimant 1	01/03/1964	Female	31/08/2022	25/10/2022	R 57,525	Admitted
Claimant 2	01/10/1964	Female	30/03/2023	30/03/2023	R 119,400	Pending
Claimant 3	01/06/1980	Female	06/04/2023	06/04/2023	R 561,875	Pending
Claimant 4	01/11/1968	Female	28/04/2023	28/04/2023	R 170,491	Pending
Claimant 5	01/06/1965	Male	10/05/2023	10/05/2023	R 449,417	Pending
Claimant 6	01/02/1979	Male	08/06/2023	08/06/2023	R 491,403	Pending

## CLAIMS EXPERIENCE SUMMARY



**SCHEME NAME:** Legal Aid SA  
**BENEFIT:** Severe Illness Benefit

Period			Sum of monthly salary over the period	Total annual salary at the beginning of the period	Total sum assured at the beginning of the period	Number of lives exposed at the beginning of the period	Number of claims (*)	Total Claims
01/06/2022	to	31/03/2023	1,224,749,568	1,363,768,161	642,953,132	2,460	4	391,295
01/04/2023	to	31/05/2023	257,136,440	1,547,992,845	726,291,001	2,710	3	1,181,783
<b>Provision for late claims (IBNR)</b>								929,000
<b>TOTAL (including pending claims)</b>							<b>7</b>	<b>2,502,078</b>

\* Based on date of event

<b>Current Benefit Structure:</b>	Core benefit of 0.5 x annual salary (minimum R 100 000) with the option to flex up
<b>Continuation Option:</b>	Yes
<b>Cover to continue during disability:</b>	Yes
<b>Cease Age:</b>	65
<b>Experience is that claims are normally submitted approximately:</b>	1.88 months after date of event
<b>Contact Person:</b>	Wayne Beeby
<b>Email Address:</b>	Existing_Quotes_Queries@discovery.co.za
<b>Date Extracted:</b>	04/09/2023

**CLAIMS LIST****SCHEME NAME:** Legal Aid SA**BENEFIT:** Severe Illness Benefit

Name	DOB	Gender	Claim Date	Notification Date	Claim Amount	Claim Status
Claimant 1	01/01/1970	Female	17/08/2022	22/07/2022	R 75,113	Admitted
Claimant 2	01/03/1964	Female	31/08/2022	25/10/2022	R 57,525	Admitted
Claimant 3	01/12/1970	Female	18/01/2023	18/04/2023	R 139,257	Pending
Claimant 4	01/10/1964	Female	30/03/2023	30/03/2023	R 119,400	Pending
Claimant 5	01/06/1980	Female	06/04/2023	06/04/2023	R 561,875	Pending
Claimant 6	01/11/1968	Female	28/04/2023	28/04/2023	R 170,491	Pending
Claimant 7	01/06/1965	Male	10/05/2023	10/05/2023	R 449,417	Pending
Claimant 8	01/02/1979	Male	08/06/2023	08/06/2023	R 491,403	Pending

## CLAIMS EXPERIENCE SUMMARY



**SCHEME NAME:** Legal Aid SA  
**BENEFIT:** Limited Term Income Continuation Benefit

Period			Sum of monthly salary over the period	Total annual salary at the beginning of the period	Total sum assured at the beginning of the period	Number of lives exposed at the beginning of the period	Number of claims (*)	Total Instalments paid to date
01/06/2022	to	31/03/2023	1,224,749,568	1,363,768,161	1,019,896,209	2,460	4	195,498
01/04/2023	to	31/05/2023	257,136,440	1,547,992,845	1,160,994,933	2,710	4	0
<b>Provision for late claims (IBNR)</b>								413,000
<b>TOTAL (including pending claims)</b>							<b>8</b>	<b>608,498</b>

\* Based on date of event

<b>Current Benefit Structure:</b>	75% Flat (maximum R 230 000)
<b>Retirement Fund Waiver:</b>	No
<b>Benefit Term:</b>	6 months (excluding waiting period)
<b>Waiting Period:</b>	3 months
<b>Continuation Option:</b>	Yes
<b>Cease Age:</b>	65
<b>Experience is that claims are normally submitted approximately:</b>	1.60 months after date of event
<b>Contact Person:</b>	Wayne Beeby
<b>Email Address:</b>	Existing_Quotes_Queries@discovery.co.za
<b>Date Extracted:</b>	04/09/2023

**CLAIMS LIST****SCHEME NAME:** Legal Aid SA**BENEFIT:** Limited Term Income Continuation Benefit

Name	DOB	Gender	Claim Date	Notification Date	Claim Amount	Claim Status	Termination Date
Claimant 1	20/01/1970	Female	17/08/2022	22/07/2022	R 18,014	Approved	
Claimant 2	28/03/1964	Female	31/08/2022	25/10/2022	R 14,569	Approved	
Claimant 3	25/10/1964	Female	24/01/2023	30/03/2023	R 14,925	Pending	
Claimant 4	11/02/1982	Male	02/03/2023	02/03/2023	R 43,528	Pending	
Claimant 5	21/06/1980	Female	06/04/2023	06/04/2023	R 70,234	Pending	
Claimant 6	10/12/1970	Female	18/04/2023	18/04/2023	R 17,407	Pending	
Claimant 7	01/11/1968	Female	28/04/2023	28/04/2023	R 21,311	Pending	
Claimant 8	01/06/1965	Male	10/05/2023	10/05/2023	R 56,177	Pending	
Claimant 9	01/02/1979	Male	08/06/2023	08/06/2023	R 61,425	Pending	



## CLAIMS EXPERIENCE SUMMARY



**SCHEME NAME:** Legal Aid SA  
**BENEFIT:** Family Funeral Benefit

Period			Sum of monthly members over the period	Total annual salary at the beginning of the period	Number of lives exposed at the beginning of the period	Number of claims (*)	Total Claims
01/04/2021	to	31/03/2022	26,883	1,421,970,228	2,403	24	985,000
01/04/2022	to	31/03/2023	30,576	1,380,298,484	2,472	14	660,000
01/04/2023	to	31/05/2023	5,401	1,547,992,845	2,710	1	50,000
<b>Provision for late claims (IBNR)</b>							143,000
<b>TOTAL (including pending claims)</b>						<b>39</b>	<b>1,838,000</b>

\* Based on date of event

<b>Current Benefit Structure:</b>	Main Member:	R 50,000
	Spouse:	R 50,000
	Child (13 - 21):	R 50,000
	Child (6 - 12):	R 20,000
	Child (0 - 5):	R 10,000
	Stillborn:	R 5,000
<b>Cover to continue during disability:</b>	Yes	
<b>Cease Age:</b>	65	
<b>Experience is that claims are normally submitted approximately:</b>	0.43 months after date of event	
<b>Contact Person:</b>	Wayne Beeby	
<b>Email Address:</b>	Existing_Quotes_Queries@discovery.co.za	
<b>Date Extracted:</b>	04/09/2023	

**CLAIMS LIST****SCHEME NAME:** Legal Aid SA**BENEFIT:** Family Funeral Benefit

Name	DOB	Gender	Claim Date	Notification Date	Claim Amount	Claim Status
Claimant 1	01/01/1974	Male	23/05/2021	28/05/2021	R 50,000	Paid
Claimant 2	01/05/1970	Female	03/06/2021	09/06/2021	R 50,000	Paid
Claimant 3	01/12/1970	Male	04/06/2021	08/06/2021	R 50,000	Paid
Claimant 4	01/10/1977	Female	04/06/2021	10/06/2021	R 50,000	Paid
Claimant 5	01/04/1969	Male	26/06/2021	30/06/2021	R 50,000	Paid
Claimant 6	01/03/1964	Male	03/07/2021	08/07/2021	R 50,000	Paid
Claimant 7	01/09/1968	Male	04/07/2021	08/07/2021	R 50,000	Paid
Claimant 8	01/03/1983	Female	12/07/2021	16/07/2021	R 50,000	Paid
Claimant 9	01/01/1993	Male	26/07/2021	05/08/2021	R 5,000	Paid
Claimant 10	01/03/1970	Male	01/08/2021	04/08/2021	R 50,000	Paid
Claimant 11	01/07/1969	Male	02/08/2021	06/08/2021	R 50,000	Paid
Claimant 12	01/01/1963	Male	19/08/2021	26/08/2021	R 50,000	Paid
Claimant 13	01/07/1972	Male	29/08/2021	01/09/2021	R 50,000	Paid
Claimant 14	01/02/1992	Male	18/09/2021	23/09/2021	R 50,000	Paid
Claimant 15	01/11/1980	Male	30/09/2021	11/10/2021	R 10,000	Paid
Claimant 16	01/05/1981	Female	28/10/2021	04/11/2021	R 50,000	Paid
Claimant 17	01/09/1974	Male	03/11/2021	08/11/2021	R 50,000	Paid
Claimant 18	01/12/1991	Female	19/11/2021	29/11/2021	R 5,000	Paid
Claimant 19	01/08/1974	Male	08/12/2021	14/12/2021	R 50,000	Paid
Claimant 20	01/09/1975	Male	16/01/2022	28/01/2022	R 50,000	Paid
Claimant 21	01/05/1996	Female	12/02/2022	14/03/2022	R 10,000	Paid
Claimant 22	01/07/1972	Female	02/03/2022	10/03/2022	R 50,000	Paid
Claimant 23	01/01/1975	Female	27/03/2022	11/04/2022	R 50,000	Paid
Claimant 24	01/11/1987	Female	28/03/2022	11/04/2022	R 5,000	Paid
Claimant 25	01/02/1978	Male	12/05/2022	16/05/2022	R 50,000	Paid
Claimant 26	01/01/1975	Female	10/06/2022	04/07/2022	R 50,000	Paid
Claimant 27	01/04/1992	Male	24/08/2022	10/01/2023	R 10,000	Paid
Claimant 28	01/06/1995	Male	24/08/2022	29/08/2022	R 50,000	Paid
Claimant 29	01/05/1983	Male	23/09/2022	05/10/2022	R 50,000	Paid
Claimant 30	01/12/1987	Female	06/10/2022	15/11/2022	R 50,000	Paid
Claimant 31	01/07/1995	Male	29/10/2022	04/11/2022	R 50,000	Paid
Claimant 32	01/07/1978	Female	06/11/2022	10/11/2022	R 50,000	Paid
Claimant 33	01/08/1971	Male	12/11/2022	30/11/2022	R 50,000	Paid
Claimant 34	01/03/1980	Male	19/11/2022	28/11/2022	R 50,000	Paid
Claimant 35	01/09/1982	Female	27/11/2022	07/12/2022	R 50,000	Paid
Claimant 36	01/12/1980	Male	17/12/2022	19/01/2023	R 50,000	Paid
Claimant 37	01/01/1975	Female	07/03/2023	09/03/2023	R 50,000	Paid
Claimant 38	01/10/1973	Male	25/03/2023	29/03/2023	R 50,000	Paid
Claimant 39	01/02/1975	Female	03/05/2023	17/05/2023	R 50,000	Paid