



**Claims Experience: Temporary Income Disability Insurance
(FOR SCHEMES/FUNDS WITH MORE THAN 400 MEMBERS)**

Scheme/Fund Code : 033830
Scheme/Fund Name : Legal Aid South Africa
Existing Underwriter : Sanlam Group Risk

Commencement date: 01 April 2021
Experience end date: 30 April 2022

Start of Period	to	End of Period	Sum of Monthly Salary over the Period	Total Annual Salary Bill at the beginning of the period	Total Benefits Assured at the beginning of the period	Number of lives exposed at the beginning of each period	Number of claims	Total benefits (instalments) paid to date (#)
01/04/2021	to	30/04/2022	R 1,531,971,480	R 1,403,899,470	R 1,052,925,936	2,458	0	R -
IBNR Provision								R -
Total							0	R -

(#) Basis: date of disability (See attached annexure for claims details)

Existing benefit structure:

PHI : 75% of monthly salary
Max benefit: R220 000
Waiting period: 3 months
Payment period: 6 months

Definition/Description of disability: Regular occupation (TTD)

Pre-ex conditions of disability: 6 months before and 12 months after

Ceasing ages: 65 years

Experience is that claims are normally submitted approximately 5.7 months after the date of disability.

Name of contact person at existing underwriter: Melissa Smit (021) 947 5136

Date: 06 September 2023

Sanlam Life is a Licensed Insurer, Financial Services Provider and Registered Credit Provider (NCRCP43)