



INSURE

OLD MUTUAL CLAIM STATS 2025

Life changes. But the promise we make to our customers stays the same, every claim, every day, every year. This is the story of stability you can count on.

INSURE | BANK | INVEST

STABILITY. TRUST. CONSISTENCY,

In a world of uncertainty, the most powerful thing your cover can offer isn't just a payout, it's the certainty that it will come. Year after year, through pandemics and economic shifts, Old Mutual has delivered on its promise with incredible consistency.

Our 2025 claims tell a story not of dramatic change, but of steady, reliable protection. When total claims decrease, it's not because we paid fewer people - it's because fewer South Africans faced the worst. And when they did, **we were there.**

BEHIND EVERY NUMBER

Behind every number is a promise that doesn't depend on market conditions. **R 27 522 095 million paid every working day**; not because it was a good year, but because that's what we do.



Stability

Many years of data showing **consistent claims delivery** through COVID, economic uncertainty, and beyond. Our payout ratios tell the story.



Trust

R98.3 billion paid since 2002. **Over 94% of all claims honoured in 2025.**



Consistency

Whether the year brings a pandemic or a recovery, our customers receive the same standard of care and speed of claim.

10 YEAR RECORD TRACK

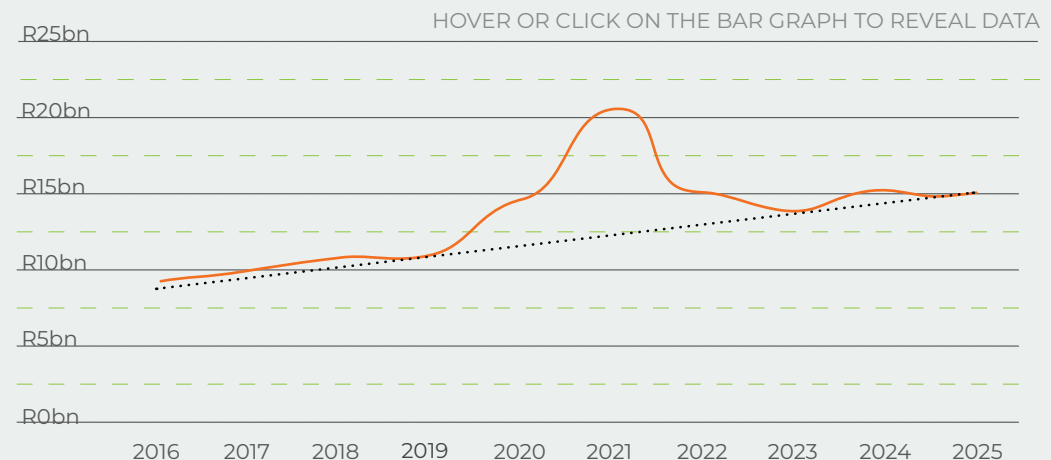
CHANGE HAPPENS BY HAVING THE RIGHT CONVERSATION

The most important question isn't "how much did they pay?" it's **"will they pay when it matters most to me?"** In the chart below, our 10-year data proves the answer is yes. **Your Old Mutual financial adviser can help you understand exactly what cover you need**, what's included, and how to adjust it as your life changes. **The right conversation today could change everything tomorrow.**



WHY ARE CLAIMS LOWER IN 2025?

Total underwritten claims decreased from R14.7bn to R14.6bn – a reflection of sustained post-COVID **normalisation from the 2021 peak of R21.3bn**, as pandemic-related deaths continue to subside. Fewer claims doesn't mean less protection, it means fewer losses – and for those who did claim, a 94% payout ratio shows we delivered. The 10-year trend tells the real story: **consistent, stable, reliable.**



10-YEAR CLAIMS TREND

TOTAL CLAIMS BREAKDOWN

Every claim we pay represents a family supported, a future secured, and a promise kept.

THE BIG PICTURE

Here's how we showed up for our customers

Behind every number,
a life protected.

R14.6*bn

Paid to South Africans when they needed it most

R27.5m

Claims paid per working day



R6.8bn

Claims paid on Underwritten policies

Underwritten claims include Life, Disability and Illness claims



R4.8bn

Corporate claims paid

Corporate claims include group risk benefits



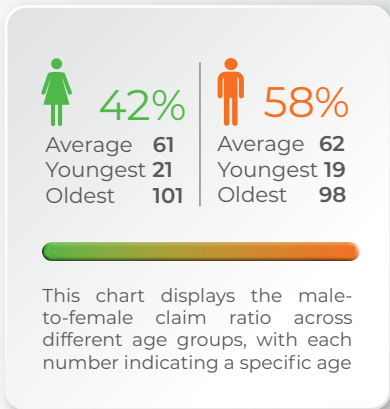
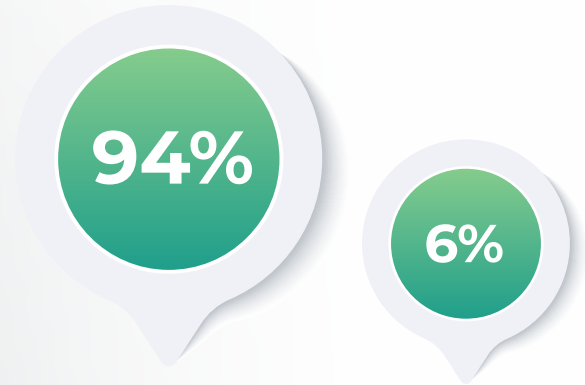
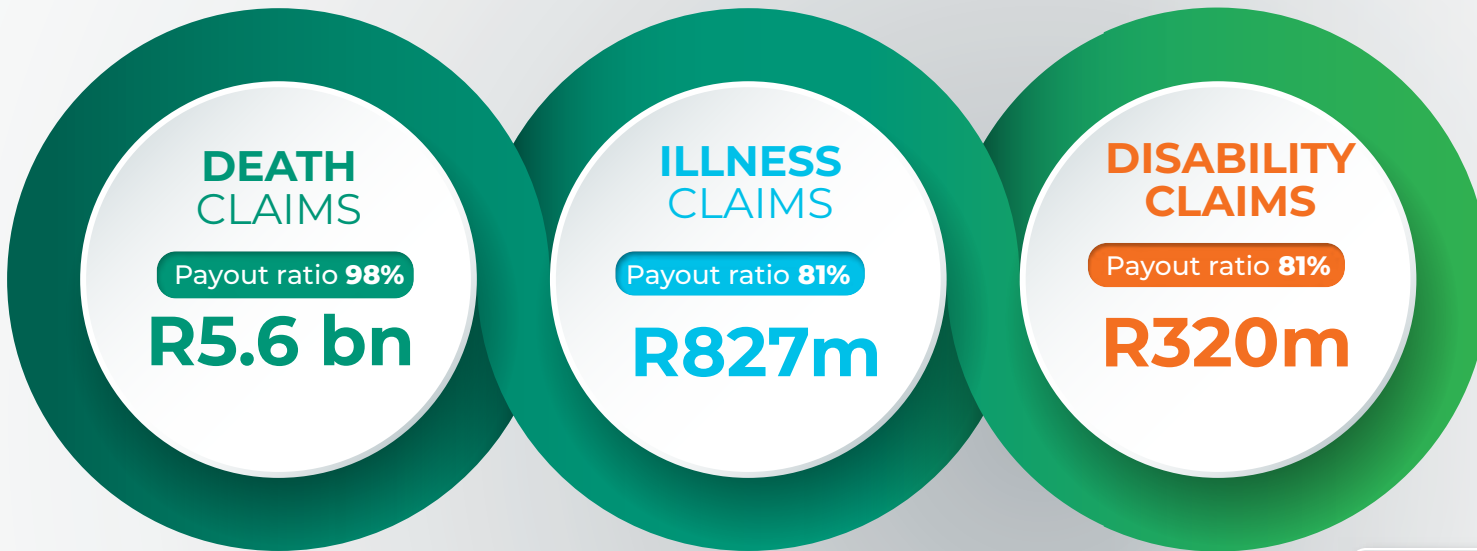
R2.9bn

Claims paid on Non-Underwritten policies

Non-Underwritten claims include funeral claims

*The total risk claims amount differs from the sum of its components due to rounding down of individual figures.

TOTAL UNDERWRITTEN CLAIMS: R6.8 BILLION



CAUSES OF UNDERWRITTEN CLAIMS INCLUDE: Cancer, Trauma, Cardiovascular disorders, Central nervous system disorders, Respiratory system disorders and Musculo-skeletal disorders.



SCAN OR CLICK THE QR CODE to learn more about the reason claims are not paid.



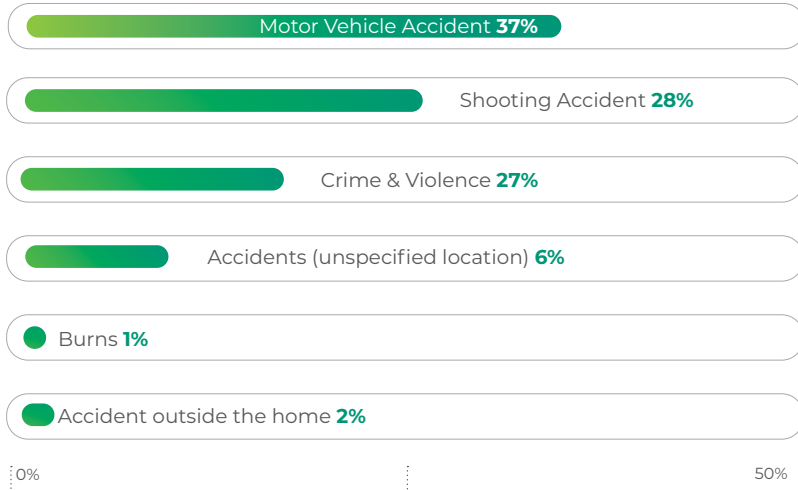
* Cashback - every 5 years, on the cashback anniversary we will pay back 15% of all premiums received for the contract since the previous cashback anniversary and while cashback existed on your contract. Cashback will not be paid if the contract is not active on the cashback anniversary. Cashback would, on average, increase your premium by 12.5%

**Cover that is paid out to customers before receiving their first premium.

DEATH CLAIMS

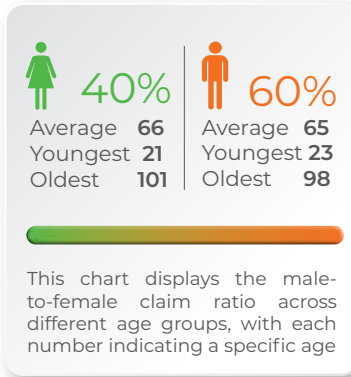
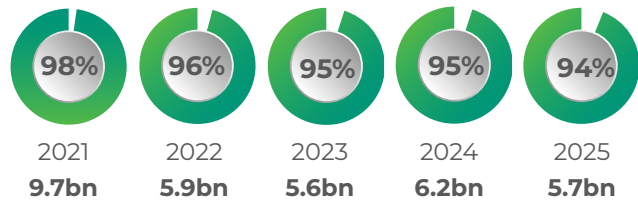
R5.6 BILLION

CAUSES OF TOTAL TRAUMA CLAIMS



CLAIMS PAYOUT RATIO • 2021-2025 5-YEAR DEATH CLAIMS TREND

An average of 98% paid out - above 90% every single year, even through COVID.



This chart displays the male-to-female claim ratio across different age groups, with each number indicating a specific age

TERMINAL ILLNESS BENEFIT

R255m in terminal illness claims paid

86% were cancer-related. Paid while customers were still alive... giving them time, not paperwork.

SCAN OR CLICK THE QR CODE to learn more about the reason claims are not paid.



BEHIND EVERY NUMBER

Behind every death claim is a family that didn't lose their home, a child who stayed in school, a spouse who had time to grieve without financial fear.

YOUR LIFE COVER OPTIONS

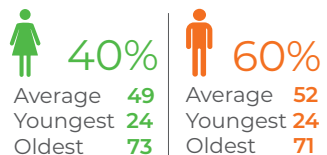
Life Cover pays a tax-free lump sum from **R100 000** when you die, whether it's an accident, illness, or old age. It includes a **built-in Terminal Illness Benefit**: if diagnosed with less than 12 months to live, the full amount is paid while you're still alive. **Life Income Cover** pays monthly from **R3 000** for ongoing costs. **Accidental Death Cover** adds **R100 000–R2m** for accidents. **Last Survivor Cover** pays after both you and your spouse die. All include optional **Premium Protection and Cashback*** every 5 years.

DISABILITY CLAIMS

R320 MILLION

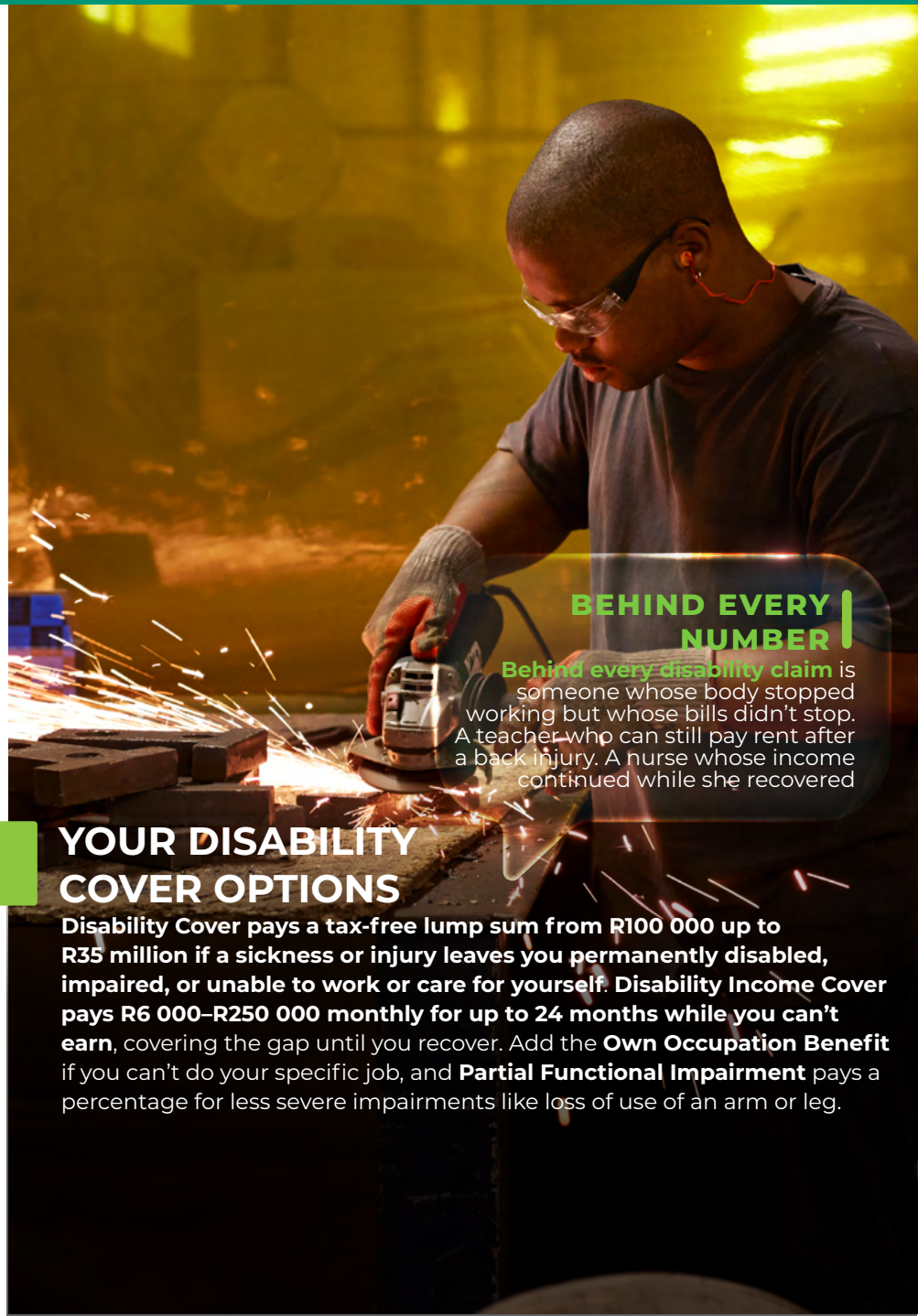
81%

19%



This chart displays the male-to-female claim ratio across different age groups, with each number indicating a specific age

SCAN OR CLICK THE QR CODE to learn more about the reason claims are not paid.



BEHIND EVERY NUMBER

Behind every disability claim is someone whose body stopped working but whose bills didn't stop. A teacher who can still pay rent after a back injury. A nurse whose income continued while she recovered

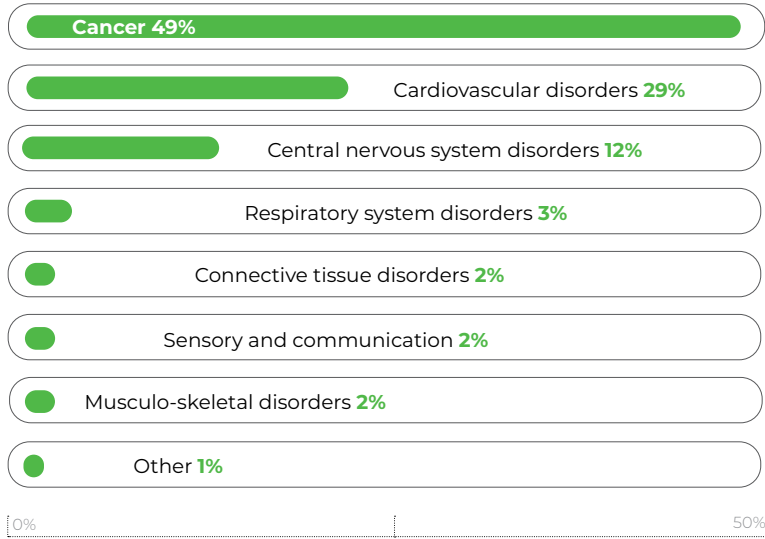
YOUR DISABILITY COVER OPTIONS

Disability Cover pays a tax-free lump sum from R100 000 up to R35 million if a sickness or injury leaves you permanently disabled, impaired, or unable to work or care for yourself. Disability Income Cover pays R6 000–R250 000 monthly for up to 24 months while you can't earn, covering the gap until you recover. Add the **Own Occupation Benefit** if you can't do your specific job, and **Partial Functional Impairment** pays a percentage for less severe impairments like loss of use of an arm or leg.

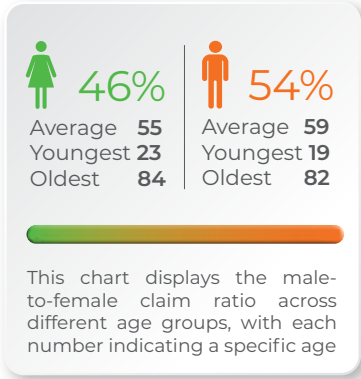
ILLNESS CLAIMS

R827 MILLION

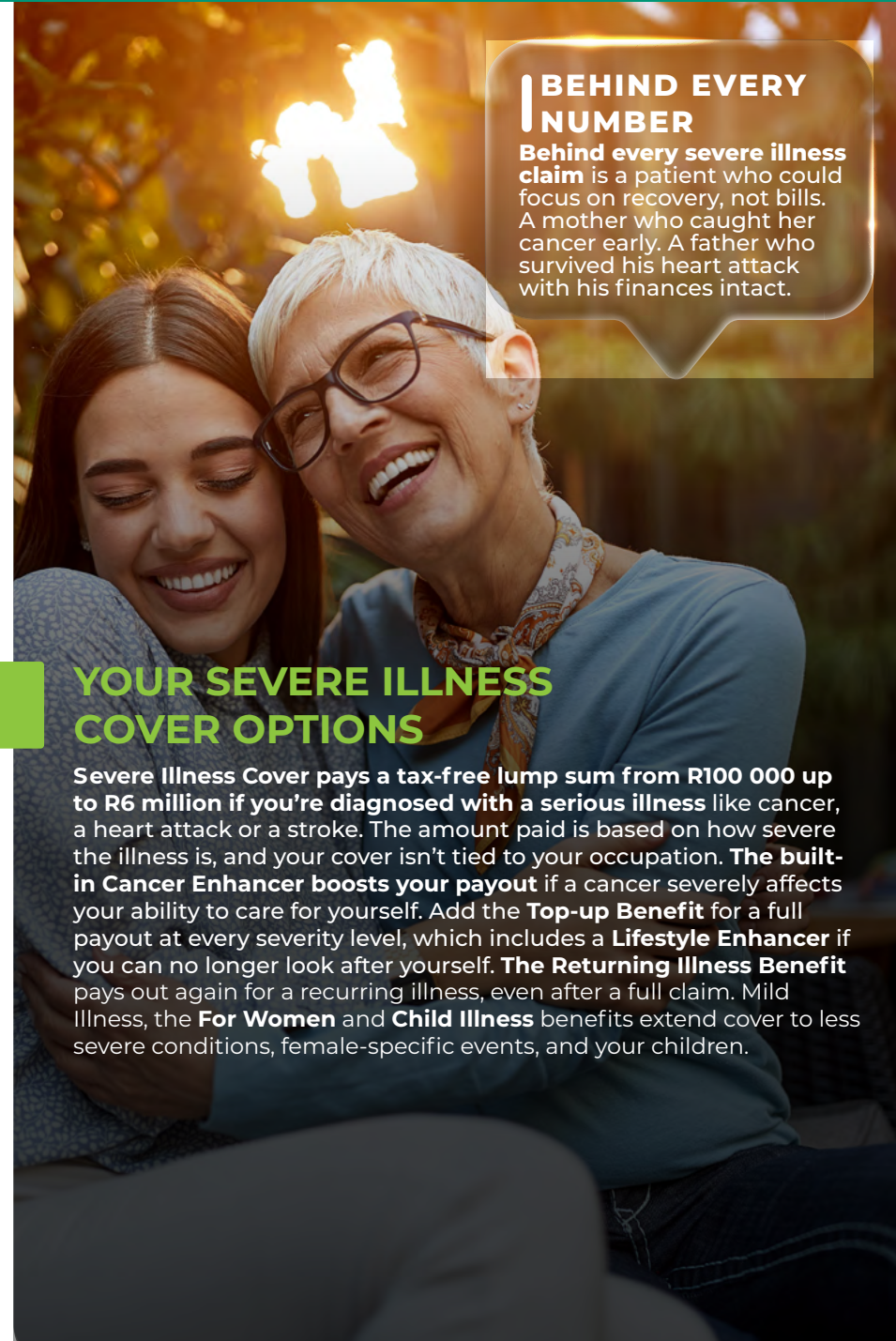
CAUSES OF TOTAL ILLNESS CLAIMS



*Other includes: Urinary system disorders | Digestive system disorders | Endocrine disorders | Trauma and lifestyle | Blood disorders | Digestive system disorders | Medical procedure (not otherwise specified) | Reproductive system disorders | Gastrointestinal Disorders



SCAN OR CLICK THE QR CODE to learn more about the reason claims are not paid.



BEHIND EVERY NUMBER

Behind every severe illness claim is a patient who could focus on recovery, not bills. A mother who caught her cancer early. A father who survived his heart attack with his finances intact.

YOUR SEVERE ILLNESS COVER OPTIONS

Severe Illness Cover pays a tax-free lump sum from R100 000 up to R6 million if you're diagnosed with a serious illness like cancer, a heart attack or a stroke. The amount paid is based on how severe the illness is, and your cover isn't tied to your occupation. **The built-in Cancer Enhancer boosts your payout** if a cancer severely affects your ability to care for yourself. Add the **Top-up Benefit** for a full payout at every severity level, which includes a **Lifestyle Enhancer** if you can no longer look after yourself. **The Returning Illness Benefit** pays out again for a recurring illness, even after a full claim. Mild Illness, the **For Women** and **Child Illness** benefits extend cover to less severe conditions, female-specific events, and your children.

CHANGE HAPPENS WITH THE RIGHT CONVERSATION

The numbers in this brochure aren't just statistics - **they're real families, real recoveries, real futures protected.** But none of it happens without the first step: sitting down with your Old Mutual financial adviser and asking the right questions.

Your adviser doesn't just sell cover, they help you understand what you actually need based on your life, your dependents, and your goals. Here are the conversations that could matter most:

Hover over the notifications to see the reply

BEHIND EVERY NUMBER

is a conversation that changed everything. A customer who asked the right question. An adviser who gave the right advice. And when life happened, the cover was there.

To see what people like you claimed for, visit omclaimstool.co.za

or simply **SCAN** or **CLICK** the **QR CODE**



Behind every number, **A Promise Kept**

Behind each number in this report is a story: a commitment honoured, a claim paid, a family that didn't have to face the worst alone.

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Contact your Old Mutual Financial Adviser or your Broker.
oldmutual.com

