

# INSURERS' STATISTICS

“A complaint finalised on transfer” refers to a complaint where the complainant did not first approach the insurer to resolve the complaint. In such a case, the insurer is given an opportunity to resolve the complaint directly with the complainant and, if the complaint is resolved at this stage without OSTI’s intervention, the complaint is closed “on transfer” and is excluded from columns 6 to 9 in the below statistics.

| Name of Insurer                                  | 1                                             | 2                                                                    | 3                           | 4                                                        | 5                                                                             | 6                            | 7                                                     | 8                                                         | 9                                                     |
|--------------------------------------------------|-----------------------------------------------|----------------------------------------------------------------------|-----------------------------|----------------------------------------------------------|-------------------------------------------------------------------------------|------------------------------|-------------------------------------------------------|-----------------------------------------------------------|-------------------------------------------------------|
|                                                  | Claims received by Insurers (FSCA statistics) | Share of Claims received by the particular Insurer (FSCA statistics) | Complaints received by OSTI | Share of the total number of Complaints received by OSTI | Number of Complaints received by OSTI per thousand Claims received by Insurer | Complaints finalised by OSTI | Complaints finalised with some benefit to the insured | Share of matters resolved through conciliation by parties | Share of matters resolved through enforcement by OSTI |
| Abacus Insurance Limited                         | 6 209                                         | 0.13%                                                                | 19                          | 0.19%                                                    | 3.060/1 000                                                                   | 16                           | 10                                                    | 62.50%                                                    | 0.00%                                                 |
| Absa Insurance Company Limited                   | 174 052                                       | 3.59%                                                                | 694                         | 6.91%                                                    | 3.987/1 000                                                                   | 607                          | 57                                                    | 8.90%                                                     | 0.49%                                                 |
| AIG South Africa Limited                         | 9 362                                         | 0.19%                                                                | 10                          | 0.10%                                                    | 1.068/1 000                                                                   | 3                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Allianz Global Corporate & Speciality SA Limited | 818                                           | 0.02%                                                                | 7                           | 0.07%                                                    | 0.009/1 000                                                                   | 4                            | 1                                                     | 25.00%                                                    | 0.00%                                                 |
| Auto & General Insurance Company Limited         | 261 648                                       | 5.39%                                                                | 305                         | 3.04%                                                    | 1.166/1 000                                                                   | 256                          | 10                                                    | 3.91%                                                     | 0.00%                                                 |
| Bidvest Insurance Limited                        | 16 482                                        | 0.34%                                                                | 41                          | 0.41%                                                    | 2.488/1 000                                                                   | 45                           | 9                                                     | 20.00%                                                    | 0.00%                                                 |
| Bryte Insurance Company Limited                  | 356 576                                       | 7.35%                                                                | 204                         | 2.03%                                                    | 0.572/1 000                                                                   | 187                          | 48                                                    | 24.60%                                                    | 1.07%                                                 |
| Budget Insurance Company Limited                 | 64 609                                        | 1.33%                                                                | 257                         | 2.56%                                                    | 3.978/1 000                                                                   | 193                          | 10                                                    | 4.66%                                                     | 1.04%                                                 |
| Centriq Insurance Company Limited                | 462 063                                       | 9.52%                                                                | 160                         | 1.59%                                                    | 0.346/1 000                                                                   | 164                          | 24                                                    | 14.63%                                                    | 0.00%                                                 |
| Chubb Insurance South Africa Limited             | 1 715                                         | 0.04%                                                                | 9                           | 0.09%                                                    | 0.005/1 000                                                                   | 5                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Clientèle General Insurance Limited              | 92 040                                        | 1.90%                                                                | 7                           | 0.07%                                                    | 0.000/1 000                                                                   | 3                            | 1                                                     | 33.33%                                                    | 0.00%                                                 |
| Compass Insurance Company Limited                | 15 152                                        | 0.31%                                                                | 38                          | 0.38%                                                    | 2.508/1 000                                                                   | 33                           | 1                                                     | 3.03%                                                     | 0.00%                                                 |
| Constantia Insurance Company Limited             | 60 381                                        | 1.24%                                                                | 94                          | 0.94%                                                    | 0.002/1 000                                                                   | 126                          | 18                                                    | 14.29%                                                    | 0.79%                                                 |
| Dial Direct Insurance Company Limited            | 25 363                                        | 0.52%                                                                | 120                         | 1.19%                                                    | 4.731/1 000                                                                   | 89                           | 5                                                     | 5.62%                                                     | 0.00%                                                 |
| Discovery Insure                                 | 246 046                                       | 5.07%                                                                | 555                         | 5.53%                                                    | 2.256/1 000                                                                   | 486                          | 70                                                    | 14.20%                                                    | 0.21%                                                 |
| Dotsure Limited                                  | 136 738                                       | 2.82%                                                                | 291                         | 2.90%                                                    | 2.128/1 000                                                                   | 270                          | 15                                                    | 5.19%                                                     | 0.37%                                                 |
| First for Women Insurance Company Limited        | 39 787                                        | 0.82%                                                                | 126                         | 1.25%                                                    | 3.167/1 000                                                                   | 98                           | 8                                                     | 7.14%                                                     | 0.00%                                                 |
| Firstrand Short-term Insurance                   | 61 116                                        | 1.26%                                                                | 111                         | 1.11%                                                    | 1.816/1 000                                                                   | 61                           | 14                                                    | 22.95%                                                    | 0.00%                                                 |
| Generic Insurance Company Limited                | 80 093                                        | 1.65%                                                                | 27                          | 0.27%                                                    | 0.337/1 000                                                                   | 30                           | 5                                                     | 16.67%                                                    | 0.00%                                                 |
| Guardrisk Insurance Company Limited              | 317 724                                       | 6.55%                                                                | 571                         | 5.68%                                                    | 1.797/1 000                                                                   | 498                          | 120                                                   | 23.09%                                                    | 1.00%                                                 |
| Guardrisk Microinsurance Limited                 | 2 272                                         | 0.05%                                                                | 0                           | 0.00%                                                    | 0.000/1 000                                                                   | 0                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Hollard Insurance Company Limited                | 169 079                                       | 3.48%                                                                | 482                         | 4.80%                                                    | 2.851/1 000                                                                   | 393                          | 95                                                    | 23.66%                                                    | 0.51%                                                 |
| Hollard Specialist Insurance Limited             | 6 775                                         | 0.14%                                                                | 24                          | 0.24%                                                    | 3.542/1 000                                                                   | 33                           | 10                                                    | 30.30%                                                    | 0.00%                                                 |
| Indequity Specialised Insurance Limited          | 3 167                                         | 0.07%                                                                | 5                           | 0.05%                                                    | 1.579/1 000                                                                   | 3                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Infiniti Insurance Limited                       | 30 430                                        | 0.63%                                                                | 41                          | 0.41%                                                    | 1.347/1 000                                                                   | 53                           | 15                                                    | 24.53%                                                    | 1.89%                                                 |

| Name of Insurer                                                     | 1                                             | 2                                                                    | 3                           | 4                                                        | 5                                                                             | 6                            | 7                                                     | 8                                                         | 9                                                     |
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|                                                                     | Claims received by Insurers (FSCA statistics) | Share of Claims received by the particular Insurer (FSCA statistics) | Complaints received by OSTI | Share of the total number of Complaints received by OSTI | Number of Complaints received by OSTI per thousand Claims received by Insurer | Complaints finalised by OSTI | Complaints finalised with some benefit to the insured | Share of matters resolved through conciliation by parties | Share of matters resolved through enforcement by OSTI |
| King Price Insurance Company Limited                                | 156 980                                       | 3.23%                                                                | 474                         | 4.72%                                                    | 3 019/1 000                                                                   | 450                          | 64                                                    | 12.89%                                                    | 1.33%                                                 |
| Land Bank Insurance SOC Limited                                     | 0                                             | 0.00%                                                                | 0                           | 0.00%                                                    | 0.000/1 000                                                                   | 0                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Legal Expenses South African Limited                                | 20 896                                        | 0.43%                                                                | 87                          | 0.87%                                                    | 4.163/1 000                                                                   | 85                           | 10                                                    | 11.76%                                                    | 0.00%                                                 |
| Lloyd's South Africa (Pty) Limited                                  | 3                                             | 0.00%                                                                | 2                           | 0.02%                                                    | 0.667/1 000                                                                   | 0                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Lombard Insurance Group Limited                                     | 30 147                                        | 0.62%                                                                | 122                         | 1.21%                                                    | 4.047/1 000                                                                   | 108                          | 8                                                     | 5.56%                                                     | 0.00%                                                 |
| MiWay Insurance Limited                                             | 151 337                                       | 3.12%                                                                | 469                         | 4.67%                                                    | 3.099/1 000                                                                   | 451                          | 42                                                    | 7.98%                                                     | 0.89%                                                 |
| Momentum Insure Company Limited                                     | 130 734                                       | 2.69%                                                                | 283                         | 2.82%                                                    | 2.165/1 000                                                                   | 235                          | 48                                                    | 20.00%                                                    | 0.43%                                                 |
| Monarch Insurance Company Limited                                   | 10 892                                        | 0.22%                                                                | 3                           | 0.03%                                                    | 0.275/1 000                                                                   | 3                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Mutual and Federal Risk Financing                                   | 70 486                                        | 1.45%                                                                | 297                         | 2.96%                                                    | 4.214/1 000                                                                   | 240                          | 69                                                    | 28.33%                                                    | 0.42%                                                 |
| Nedgroup Insurance Company Limited                                  | 73 008                                        | 1.50%                                                                | 383                         | 3.81%                                                    | 5.246/1 000                                                                   | 310                          | 55                                                    | 15.81%                                                    | 0.00%                                                 |
| New National Assurance Company Limited                              | 20 427                                        | 0.42%                                                                | 182                         | 1.81%                                                    | 8.910/1 000                                                                   | 171                          | 25                                                    | 14.04%                                                    | 0.58%                                                 |
| NMS Insurance Services (SA) Limited                                 | 179 596                                       | 3.70%                                                                | 2                           | 0.02%                                                    | 0.011/1 000                                                                   | 0                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| Old Mutual Insure Limited                                           | 201 085                                       | 4.14%                                                                | 1 179                       | 11.74%                                                   | 5.863/1 000                                                                   | 803                          | 156                                                   | 18.80%                                                    | 0.62%                                                 |
| OUTsurance Insurance Company Limited                                | 347 341                                       | 7.16%                                                                | 370                         | 3.68%                                                    | 1.065/1 000                                                                   | 311                          | 25                                                    | 8.04%                                                     | 0.00%                                                 |
| Professional Provident Society Short-Term Insurance Company Limited | 4 737                                         | 0.10%                                                                | 18                          | 0.18%                                                    | 3.800/1 000                                                                   | 8                            | 1                                                     | 12.50%                                                    | 0.00%                                                 |
| Renasa Insurance Company Limited                                    | 85 151                                        | 1.75%                                                                | 68                          | 0.68%                                                    | 0.799/1 000                                                                   | 78                           | 18                                                    | 21.79%                                                    | 1.28%                                                 |
| SAFIRE Insurance Company Limited                                    | 6 263                                         | 0.13%                                                                | 7                           | 0.07%                                                    | 1.118/1 000                                                                   | 8                            | 0                                                     | 0.00%                                                     | 0.00%                                                 |
| SA Home Loans Insurance Company Limited                             | 26 622                                        | 0.55%                                                                | 129                         | 1.28%                                                    | 4.846/1 000                                                                   | 105                          | 6                                                     | 5.71%                                                     | 0.00%                                                 |
| Santam Limited                                                      | 409 116                                       | 8.43%                                                                | 518                         | 5.16%                                                    | 1.266/1 000                                                                   | 434                          | 47                                                    | 10.80%                                                    | 0.23%                                                 |
| Santam Structured Insurance Limited                                 | 25 196                                        | 0.52%                                                                | 333                         | 3.32%                                                    | 13.216/1 000                                                                  | 306                          | 28                                                    | 7.19%                                                     | 1.96%                                                 |
| SASRIA (SOC) Limited                                                | 583                                           | 0.01%                                                                | 7                           | 0.07%                                                    | 0.012/1 000                                                                   | 6                            | 4                                                     | 66.67%                                                    | 0.00%                                                 |
| Standard Insurance Limited                                          | 141 413                                       | 2.91%                                                                | 712                         | 7.09%                                                    | 5.035/1 000                                                                   | 604                          | 75                                                    | 11.59%                                                    | 0.83%                                                 |
| Vodacom Insurance Company Limited                                   | 93 366                                        | 1.92%                                                                | 157                         | 1.56%                                                    | 1.682/1 000                                                                   | 147                          | 89                                                    | 59.86%                                                    | 0.68%                                                 |
| Western National Insurance Limited                                  | 20 801                                        | 0.43%                                                                | 23                          | 0.23%                                                    | 1.106/1 000                                                                   | 18                           | 1                                                     | 5.56%                                                     | 0.00%                                                 |
| Workerslife Insurance Limited                                       | 2 990                                         | 0.06%                                                                | 11                          | 0.11%                                                    | 0.004/1 000                                                                   | 9                            | 6                                                     | 66.67%                                                    | 0.00%                                                 |
| Yard Insurance Limited                                              | 3 912                                         | 0.08%                                                                | 10                          | 0.10%                                                    | 0.003/1 000                                                                   | 7                            | 6                                                     | 0.00%                                                     | 0.00%                                                 |
| <b>Total</b>                                                        | <b>4 852 779</b>                              | <b>100.00%</b>                                                       | <b>10 044</b>               | <b>100%</b>                                              | <b>2.070/1 000</b>                                                            | <b>8 553</b>                 | <b>1 329</b>                                          | <b>14.83%</b>                                             | <b>0.58%</b>                                          |

**Please Note:**

The statistics for Old Mutual Insure include statistics for Iwyze.

The statistics for Momentum Insure Company Limited include statistics for Momentum Short-Term Insurance Company Limited and Momentum Insurance Company Limited.

The statistics for Centriq Insurance Company Limited include statistics for Shoprite Insurance Company Limited.

Constantia Insurance Company Limited was liquidated in 2022.