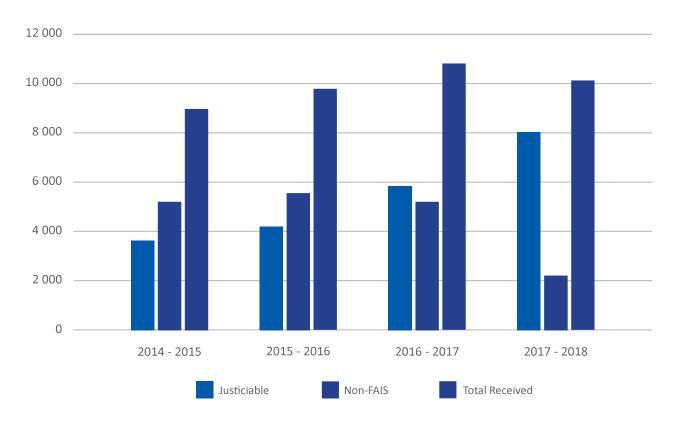


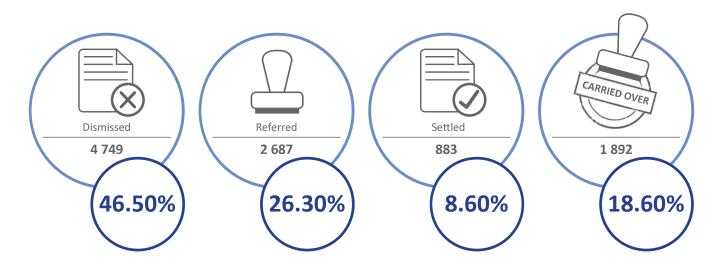
### Complaints received during the financial year 2017 - 2018



### **Complaints received during the financial year**

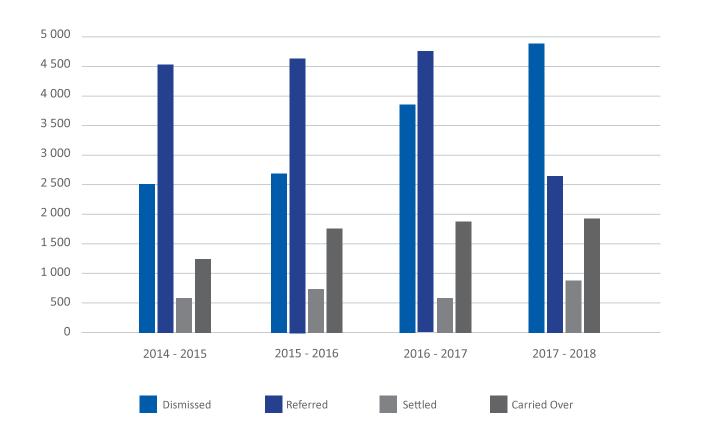
| Financial year | Justiciable | Non-FAIS | Total received |
|----------------|-------------|----------|----------------|
| 2014 – 2015    | 3 699       | 5 304    | 9 003          |
| 2015 – 2016    | 4 263       | 5 628    | 9 891          |
| 2016 – 2017    | 5 630       | 5 216    | 10 846         |
| 2017 – 2018    | 7 969       | 2 242    | 10 211         |

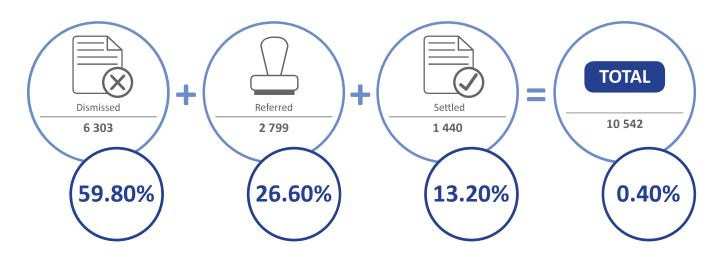




### How complaints were resolved

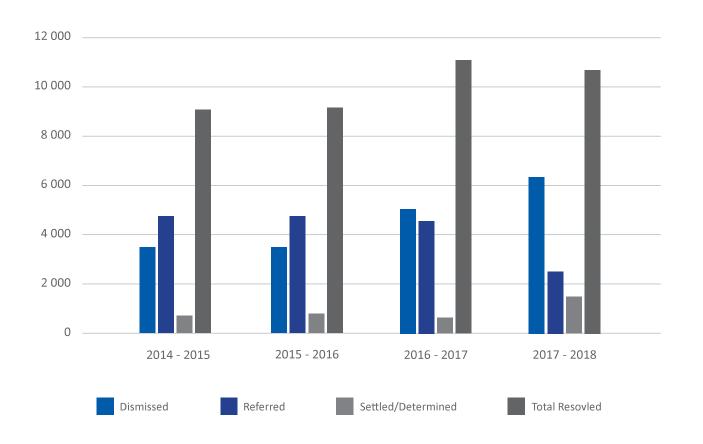
| New cases resolved | No    | Percentage |
|--------------------|-------|------------|
| Dismissed          | 4 749 | 46.50      |
| Referred           | 2 687 | 26.30      |
| Settled            | 883   | 8.60       |
| Carried over       | 1 892 | 18.60      |

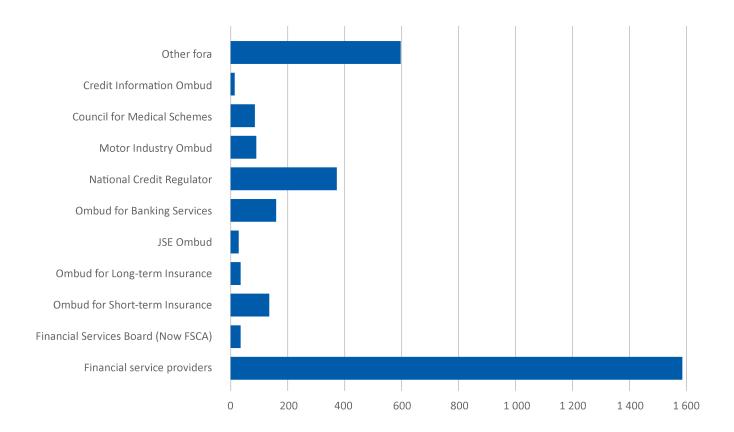




### How all complaints were resolved

| All cases resolved | No     | Percentage |
|--------------------|--------|------------|
| Dismissed          | 6 303  | 59.80      |
| Referred           | 2 799  | 26.60      |
| Settled            | 1 392  | 13.20      |
| Determined         | 48     | 0.40       |
| Total              | 10 542 | 100        |

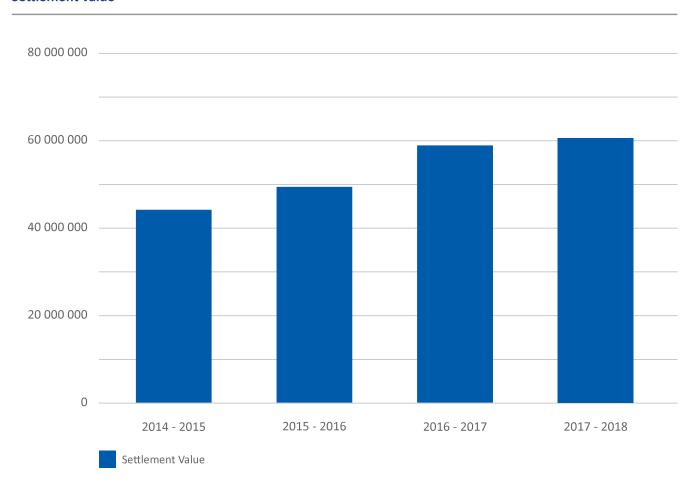




## How all complaints were resolved

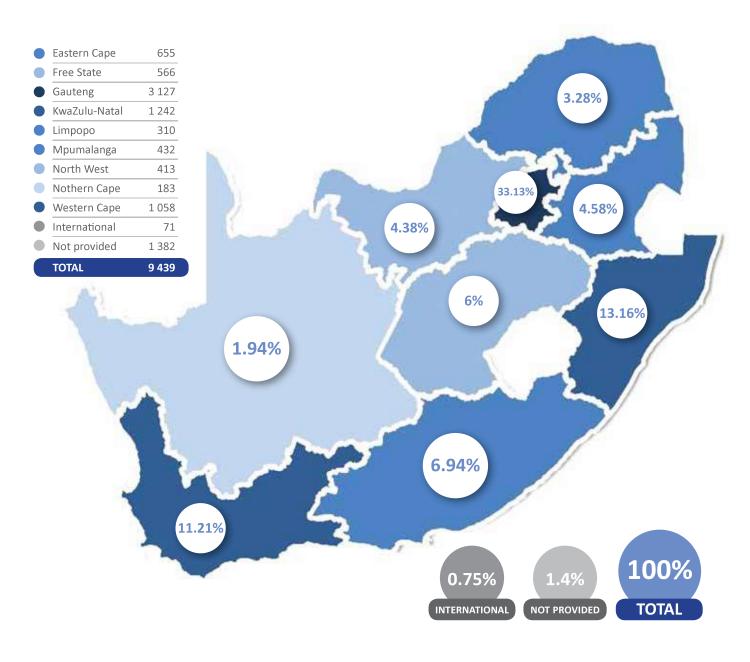
| Institution                         | Total number referred |
|-------------------------------------|-----------------------|
| Financial Service Providers         | 1 387                 |
| Financial Services Board (Now FSCA) | 17                    |
| Ombud for Short-term Insurance      | 124                   |
| Ombud for Long-term Insurance       | 22                    |
| JSE Ombud                           | 4                     |
| Ombud for Banking Services          | 141                   |
| National Credit Regulator           | 330                   |
| Motor Industry Ombud                | 66                    |
| Council for Medical Schemes         | 35                    |
| Credit Information Ombud            | 12                    |
| Other Fora                          | 549                   |

#### **Settlement value**

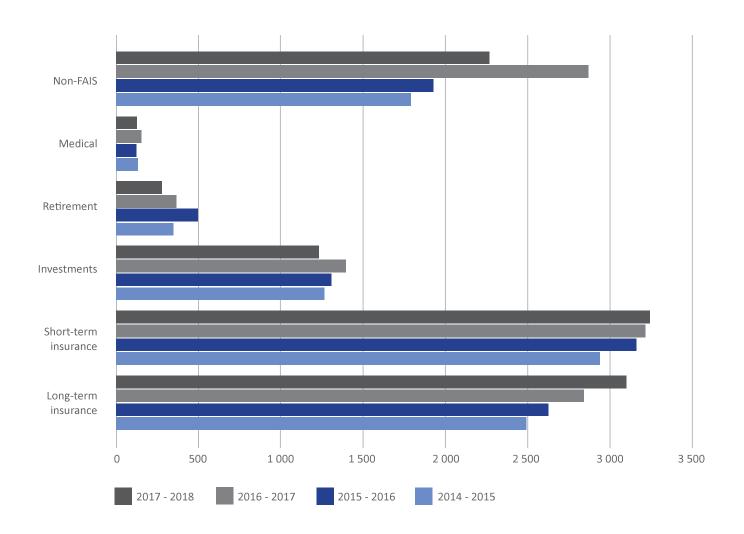


# How all complaints were resolved

| Financial year | Settlement value |
|----------------|------------------|
| 2014 – 2015    | R46 630 471      |
| 2015 – 2016    | R50 215 518      |
| 2016 – 2017    | R58 343 824      |
| 2017 – 2018    | R60 889 786      |



| Province      | 2014 - 2015 | 2015 - 2016 | 2016 - 2017 | 2017 - 2018 |
|---------------|-------------|-------------|-------------|-------------|
| Gauteng       | 2 986       | 3 228       | 3 779       | 4 271       |
| KwaZulu-Natal | 1 183       | 1 268       | 1 510       | 1 465       |
| Western Cape  | 1 120       | 1 233       | 1 476       | 1 482       |
| Eastern Cape  | 636         | 752         | 834         | 851         |
| Free State    | 454         | 504         | 544         | 517         |
| Limpopo       | 282         | 378         | 352         | 338         |
| Mpumalanga    | 351         | 415         | 458         | 417         |
| North West    | 319         | 353         | 447         | 383         |
| Nothern Cape  | 216         | 208         | 193         | 264         |
| International | 67          | 74          | 112         | 82          |
| Not Provided  | 1 389       | 1 418       | 1 141       | 141         |



| Product              | 2014 - 2015 | 2015 - 2016 | 2016 - 2017 | 2017 - 2018 |
|----------------------|-------------|-------------|-------------|-------------|
| Long-term Insurance  | 2 491       | 2 627       | 2 841       | 3 100       |
| Short-term Insurance | 2 940       | 3 161       | 3 215       | 3 243       |
| Investment           | 1 266       | 1 307       | 1 396       | 1 231       |
| Retirement           | 347         | 497         | 367         | 277         |
| Medical              | 132         | 124         | 152         | 126         |