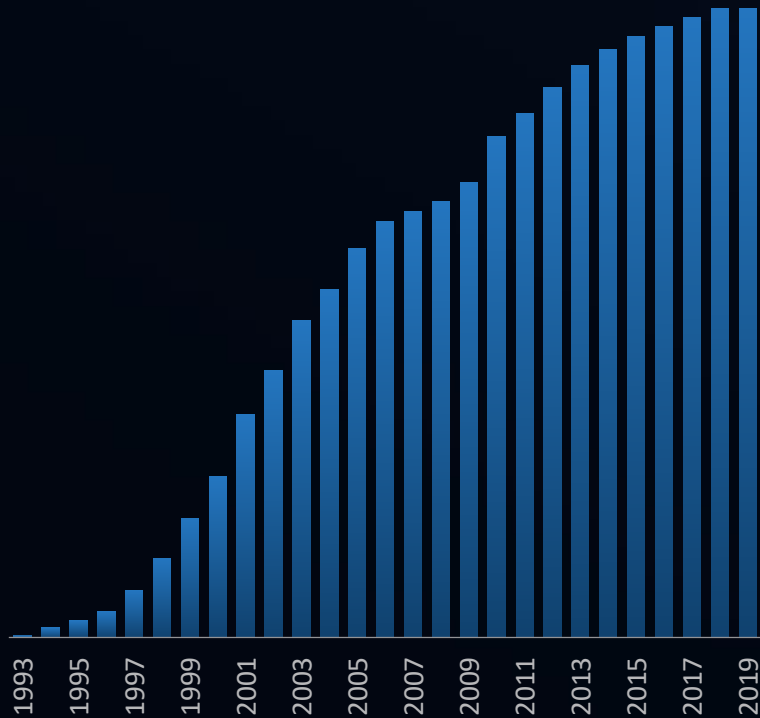




Membership

56.6%

Market share¹
as at Sep 2018



Value and competitive advantage

-16.7%

(2019: -16.6%)

Lower average premiums in the scheme market

7.38%

DHMS administration expenditure as % of gross contribution income

R6.8bn

Saved due to managed care interventions

Financial strength

AAA

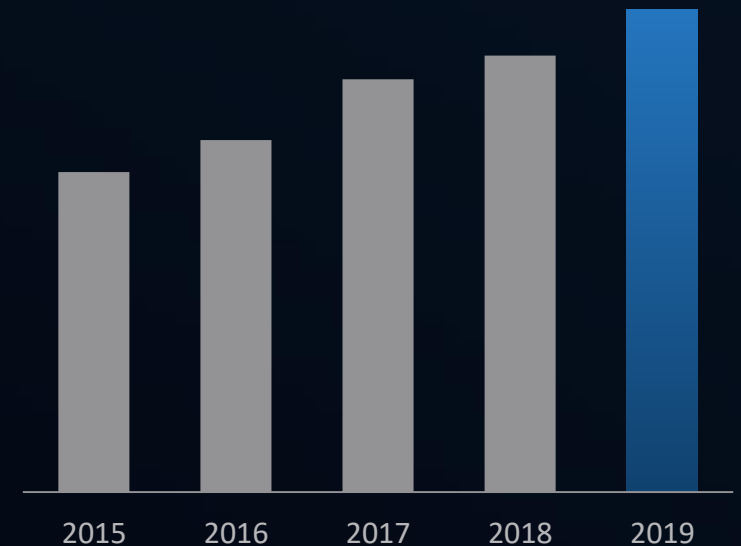
Credit rating

27.3%

Unaudited solvency

R19.5bn

Unaudited reserves



¹ Council of Medical Schemes

Notes: Comparison amongst the seven schemes by size;
Source: Published results 2018; CMS Annual Report 2017-18