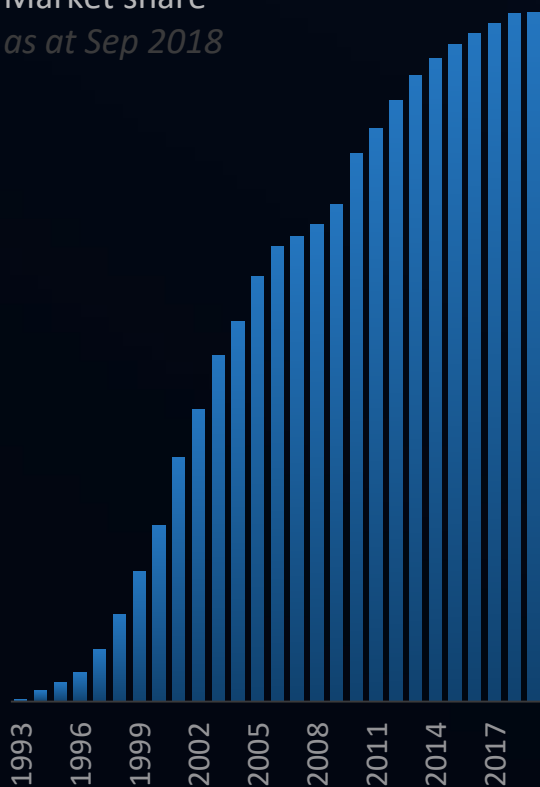




## Membership

**56.6%**

Market share<sup>1</sup>  
as at Sep 2018

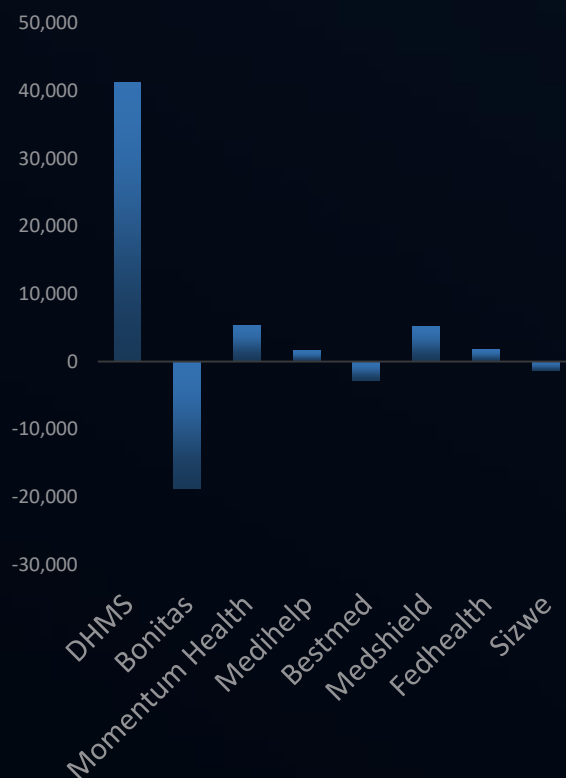


## Growth despite declining market

Net growth in beneficiaries, 2018

DHMS: +41,193

Next 7 largest: -9,048



## Value and competitive advantage

**-16.5%**

(2018: -16.4%)

Lower average premiums in the scheme market

**7.5%**

DHMS administration expenditure as % of gross contribution income

**R6.8bn**

Saved due to managed care interventions

## Security and stability

**27.3%**

Solvency

**R17.65bn**

Reserves

**AAA**

GCR credit rating

**4.7%**

Annualised lapse rate

1. Council of Medical Schemes

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