

Competitive advantage

-16.4% Lowest premiums in the scheme market
(2017: -15.1%)

10.1% DHMS admin and managed care fees in bottom quartile

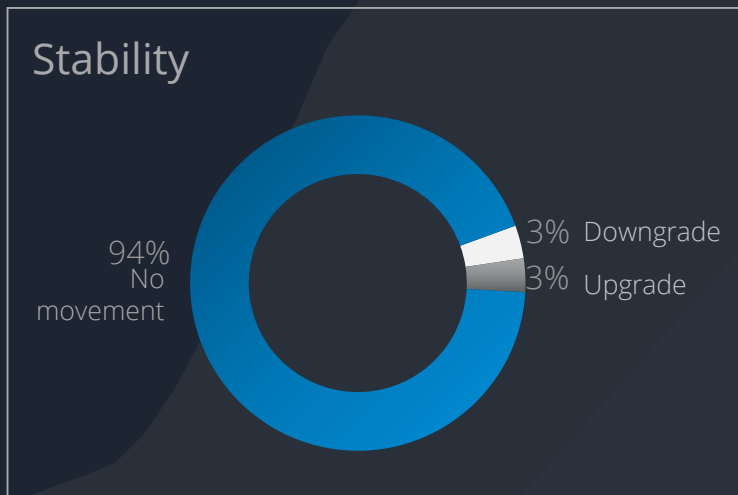
R2.10 Value generated for every R1 paid to Discovery Health

Growth and stability

56% Market share

+2.08% Membership growth

4.8% Annualised lapse rate



Security

27.44% Solvency

R16.4bn Reserves

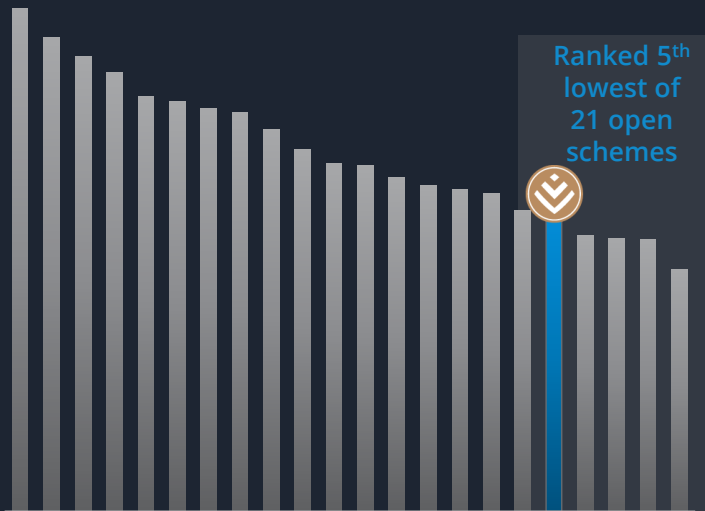
R2.45bn Net surplus

AAA GCR credit rating

Becoming the lowest cost administrator

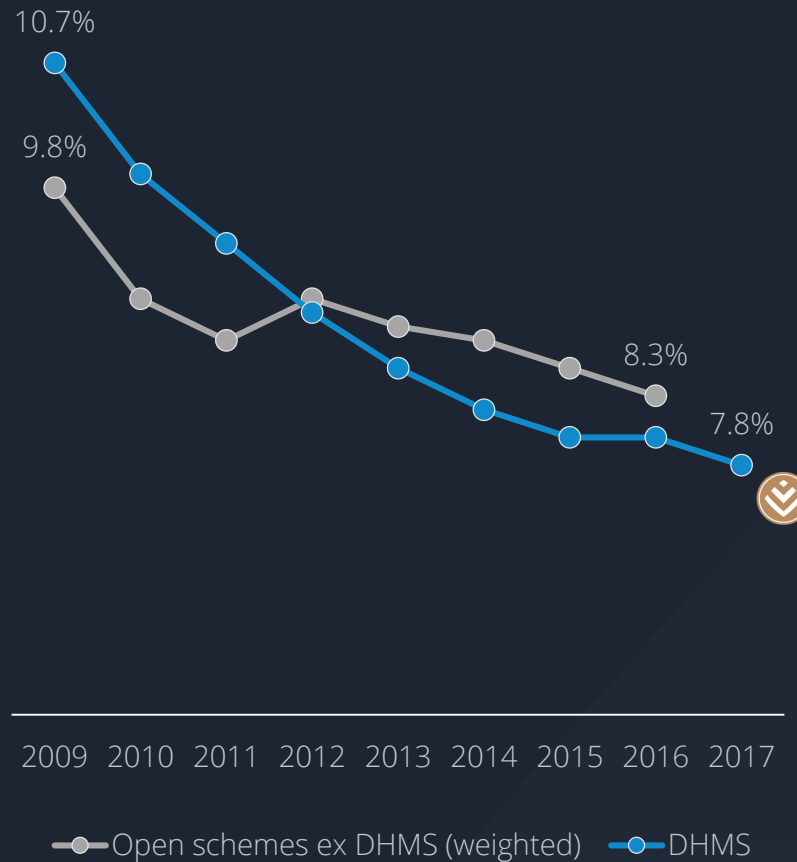
Lowest quartile admin fees

10.1% DH total fees as a % of GCI



Decreasing real admin fee increases

Administration expenditure as % of GCI over time



Effective interventions to manage claims costs

Impact of Discovery Health and Vitality on DHMS risk claims in 2017

