

Complaints data 2021: insurers that subscribe to the Ombudsman for Short-term Insurance

	1	2	3	4	5	6	7	8	9
Name of insurer	Claims received by an insurer (FSCA statistics)	Share of claims received by an insurer (FSCA statistics)	Complaints received by the Osti	Share of the total number of complaints received by Osti	Number of complaints per thousand claims	Complaints finalised	Finalised with some benefit to the insured	Share of matters resolved by conciliation	Share of matters resolved via Osti enforcement
Santam Structured Insurance Limited	20,875	0.48%	263	3.14%	12.599/1000	221	17	7.69%	0.00%
New National Assurance Company Limited	14,448	0.34%	130	1.55%	8.998/1000	144	34	22.92%	0.69%
Vodacom Insurance Company Limited	27,575	0.64%	158	1.88%	5.730/1000	136	70	51.47%	0.00%
Mutual and Federal Risk Financing	48,462	1.12%	255	3.04%	5.262/1000	237	102	43.04%	0.00%
Lombard Insurance Group	24,014	0.56%	125	1.49%	5.205/1000	115	9	5.22%	0.87%
Hollard Specialist Insurance Limited	11,895	0.28%	56	0.67%	4.708/1000	63	18	28.57%	0.00%
Nedgroup Insurance Company Limited	62,749	1.46%	285	3.40%	4.542/1000	331	80	23.87%	0.30%
Absa Insurance Company Limited	141,539	3.28%	597	7.12%	4.218/1000	680	97	13.68%	0.59%
Standard Insurance Limited	137,473	3.19%	565	6.74%	4.110/1000	610	70	11.15%	0.33%
King Price Insurance Company Limited	131,314	3.05%	504	6.01%	3.838/1000	464	70	13.36%	2.16%
MiWay Insurance Limited	138,423	3.21%	495	5.90%	3.576/1000	467	35	6.64%	0.86%
Professional Provident Society Short-Term	5,121	0.12%	18	0.21%	3.515/1000	18	3	11.11%	5.56%
Dial Direct Insurance Company Limited	27,511	0.64%	96	1.15%	3.490/1000	112	6	5.36%	0.00%
First for Women Insurance Company Limited	38,329	0.89%	133	1.59%	3.470/1000	124	8	6.45%	0.00%
Budget Insurance Company Limited	65,853	1.53%	225	2.68%	3.417/1000	215	16	6.98%	0.47%
Legal Expenses South African Limited	24,718	0.57%	83	0.99%	3.358/1000	81	17	20.99%	0.00%
SA Home Loans Insurance Company Limited	25,762	0.60%	83	0.99%	3.222/1000	108	2	0.93%	0.93%
Old Mutual Insure Limited	191,481	4.44%	559	6.67%	2.919/1000	618	79	11.81%	0.97%
Bidvest Insurance Limited	21,291	0.49%	57	0.68%	2.677/1000	70	11	15.71%	0.00%
SASRIA (SOC) Limited	2,268	0.05%	6	0.07%	2.646/1000	4	2	50.00%	0.00%
Dotsure Limited (previously Oakhurst Insurance Company Limited)	109,637	2.54%	283	3.38%	2.581/1000	276	31	10.14%	1.09%
Workerslife Insurance Limited	3,955	0.09%	10	0.12%	2.528/1000	9	6	66.67%	0.00%
Hollard Insurance Company Limited	162,022	3.76%	370	4.41%	2.284/1000	370	92	24.59%	0.27%
Abacus Insurance Limited	6,593	0.15%	13	0.16%	1.972/1000	11	6	54.55%	0.00%

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TOTAL	4,309,739	100.00%	8,384	100%	1.945/1000	8,709	1,378	15.82%	0.67%
Discovery Insure	238,766	5.54%	433	5.16%	1.813/1000	425	41	9.18%	0.47%
Momentum Insure Company Limited	85,025	1.97%	151	1.80%	1.776/1000	192	40	20.83%	0.00%
Momentum Insurance Company Limited	32,774	0.76%	56	0.67%	1.709/1000	84	15	17.86%	0.00%
Infiniti Specialised Insurance Limited	28,098	0.65%	48	0.57%	1.708/1000	51	8	15.69%	0.00%
Guardrisk Insurance Company Limited	326,061	7.57%	550	6.56%	1.687/1000	569	137	23.20%	0.88%
AIG South Africa Limited	14,544	0.34%	22	0.26%	1.513/1000	33	7	18.18%	3.03%
Auto & General Insurance Company Limited	235,131	5.46%	302	3.60%	1.284/1000	282	12	3.90%	0.35%
Renasa Insurance Company Limited	101,347	2.35%	130	1.55%	1.283/1000	146	38	23.97%	2.05%
Santam Insurance Limited	350,989	8.14%	416	4.96%	1.185/1000	460	35	7.61%	0.00%
Bryte Insurance Company Limited	183,033	4.25%	201	2.40%	1.098/1000	247	46	17.00%	1.62%
Compass Insurance Company Limited	18,659	0.44%	20	0.24%	1.072/1000	24	1	4.17%	0.00%
SAFIRE Insurance Company Limited	6,684	0.16%	7	0.08%	1.047/1000	5	0	0.00%	0.00%
Western National Insurance Limited	20,574	0.48%	21	0.25%	1.021/1000	33	5	15.15%	0.00%
Generic Insurance Company Limited	50,440	1.17%	45	0.54%	0.892/1000	42	9	21.43%	0.00%
OUTsurance Insurance Company Limited	321,700	7.46%	279	3.33%	0.867/1000	250	12	4.80%	0.00%
Constantia Insurance Company Limited	204,640	4.80%	119	1.42%	0.582/1000	176	47	24.43%	2.27%
CFAO Motors Insurance Limited (previously Unitrans Insurance)	3,966	0.09%	2	0.02%	0.504/1000	2	1	50.00%	0.00%
Centriq Insurance Company Limited	417,567	9.80%	177	2.11%	0.424/1000	162	35	21.60%	0.62%
Firstrand Insure Short-term Insurance	49,201	1.14%	19	0.23%	0.386/1000	23	3	13.04%	0.00%
Monarch Insurance Company Limited	9,738	0.23%	3	0.04%	0.308/1000	4	2	50.00%	0.00%
NMS Insurance Services (SA) Limited	163,094	3.78%	5	0.06%	0.031/1000	2	1	50.00%	0.00%
Lloyd's South Arica (Pty) Limited	55	0.00%	1	0.01%	0.018/1000	4	1	25.00%	0.00%
Allianz Global Corporate & Speciality SA Limited	70	0.00%	1	0.01%	0.014/1000	3	0	0.00%	0.00%
Chubb Insurance South Africa Limited	726	0.02%	5	0.06%	0.007/1000	6	1	16.67%	0.00%
Yard Insurance Limited	517	0.01%	2	0.02%	0.004/1000	0	0	0.00%	0.00%

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Corporate Guarantee (South Africa) Limited	0	0.00%	0	0.00%	0.000/1000	0	0	0.00%	0.00%
Indequity Specialised Insurance Limited	3,031	0.07%	0	0.00%	0.000/1000	0	0	0.00%	0.00%
Land Bank Insurance SOC Limited	0	0.00%	0	0.00%	0.000/1000	0	0	0.00%	0.00%
Lion of Africa Insurance Company Limited	1	0.00%	0	0.00%	0.000/1000	0	0	0.00%	0.00%
Swiss Re Corporate Solutions Africa Limited	0	0.00%	0	0.00%	0.000/1000	0	0	0.00%	0.00%

Source: Insurance Ombudsman annual report 2021