



Financial Intermediaries Association  
of Southern Africa

## FIA JACARANDA TRAINING - 6 CPD HOURS

**Topic: In-depth session covering Disability, Medical, Underwriting, Claims and Ombud Stats  
6 Regulatory CPD hours (accreditation pending)  
Presented by: Dr Morkel en Ashona Singh**

Date: 6 August 2019  
Time: 08h00 to 16h00  
Venue: SAOU – 278 Serene Street, Garsfontein, Pretoria  
Cost: R250 per person incl VAT  
RSVP: Use the link provided in the e-mail – for registration  
AND payment  
Closing date: 31 July 2019

**NB: Limited seating handled on a first paid first served basis.**

### Programme

08:00 – 08:30	Arrival and registration
08.30 – 10.00	Cession 1
10.00 – 10.20	Break
10.20 – 11.50	Cession 2
11.50 – 12.00	Break
12.00 – 13.00	Cession 3
13.00 – 13.45	Lunch break
13.45 – 14.45	Cession 4
14.45 – 15.00	Break
15.00 – 16.00	Cession 5

## Dr Morkel

### Introduction

Setting the scene

### Medical and Contractual terminologies frequently used:

Disability, Impairment, Whole Person impairment, Activities of Daily Living, FCE, Maximum medical Improvement, Own versus reasonable occupation, Reasonable medical treatment

### Underwriting disability benefits

Approach to Life underwriting versus disability

Differences in approach

Exclusions versus loadings

### Medical science around disability

Statistics in South Africa

Most common disorders affecting disability

Medical and social challenges

## Ashona Singh

### Range of disability benefits available in SA insurance industry

Immediate: (Sick leave)

Short-term: temporary income

Long-term: lump sum vs income

Statistic in South Africa: most common type of benefit sold: Pros and Cons

### Contract Validation at claims stage in the insurance industry: Living Benefits

What is contract validation?

When is it done?

What is verified by the insurer and how is it done?

What are the possible effects of establishment of non-disclosure?

Tips to make claims a good experience

### Ombudsman statistics 2018: Industry complaints

Amount of complaints received and percentage ruled in favour of the client