



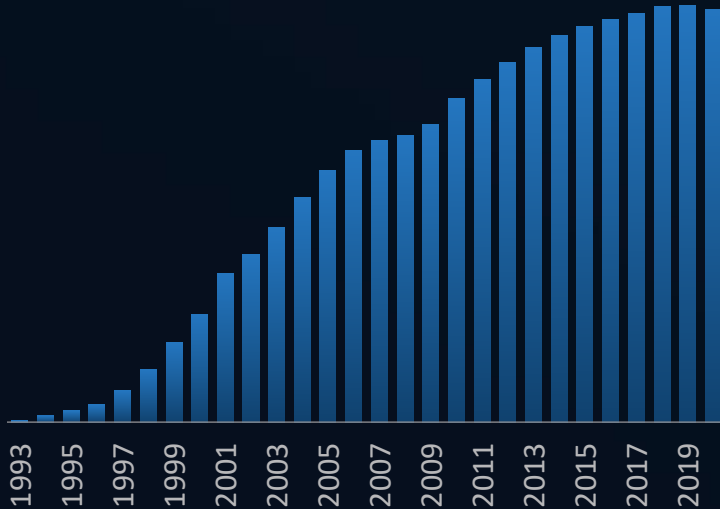
Membership and growth

>2.78m
lives

Growing market share in a contracting open medical scheme environment

↑56.8%

market share¹ as at Sep 2019

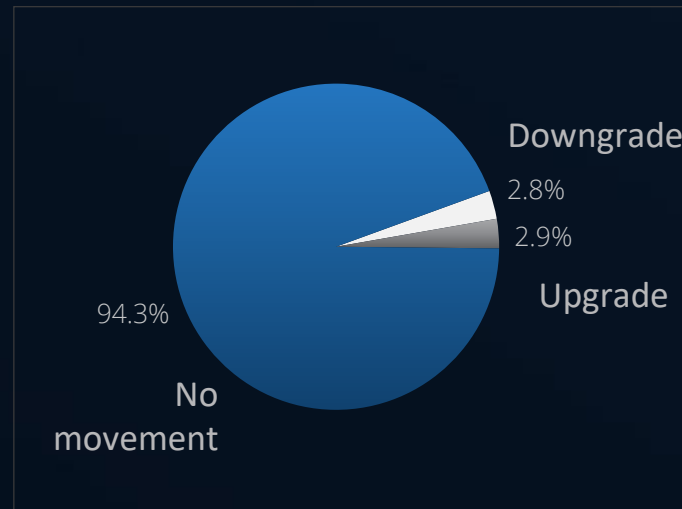


Lapses and stability

4.5%
annualised lapse rate

-10%
year-on-year change

Plan movements stability

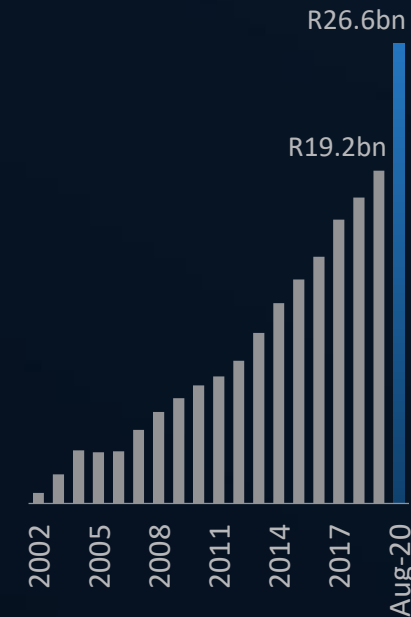


Security and surplus

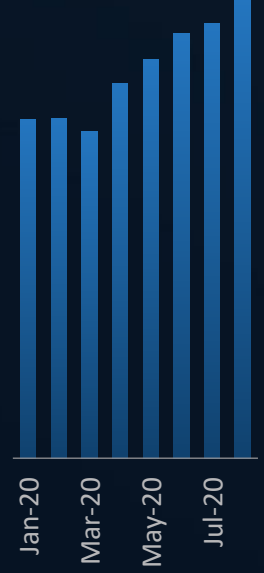
AAA
credit rating

32.7%
unaudited solvency

Year end reserve position



2020 surplus build-up emerging from COVID-19



¹ Council of Medical Schemes

Reductions in elective hospital admissions and general healthcare utilisation emerging from COVID-19