



ESG INDICATORS

Description and hyperlink	Definition OR response	2020/2021	2019/2020	2018/2019	2017/2018	2016/2017	2015/2016
NUMBER AND RATE OF NEW EMPLOYEE HIRES AND TURNOVER	a. Total number and rate of new employee hires during the reporting period, by age group, gender, and region.						
	Total Recruits	991	1 185	2 564	2 130	1 896	2 221
	Rate of New Hires	8.53%	13.56%	25.53%	20.48%	20.43%	27.80%
	Female	7.67%	12.72%	25.78%	20.28%	19.18%	28.20%
	Male	9.67%	14.68%	25.23%	20.76%	22.10%	27.28%
	18 – 20 years	46.22%	46.25%	139.12%	154.10%	95.87%	149.40%
	21 – 35 years	10.88%	17.48%	32.82%	26.22%	25.43%	35.40%
	36 – 45	6.08%	8.96%	12.77%	11.23%	9.82%	11.70%
	46 -- 60	3.68%	4.86%	9.08%	5.10%	9.30%	9.90%
	61 and Older	2.68%	2.72%	4.02%	1.82%	1.61%	8.29%
	b. Total number and rate of employee turnover during the reporting period, by age group, gender, and region.						
	Total Terminations	1 237	1 375	1 871	1 489	1 458	1 373
	Employee Turnover	11.40%	14.64%	17.47%	14.28%	15.89%	15.70%
	Female	10.51%	13.96%	16.88%	14.21%	14.91%	14.45%
	Male	12.57%	15.55%	18.28%	14.39%	17.19%	17.31%
	18 – 20 years	26.60%	18.36%	60.69%	26.86%	21.75%	16.86%
	21 – 35 years	13.65%	16.88%	20.76%	16.76%	18.18%	18.05%
	36 – 45	8.90%	12.88%	12.41%	10.93%	12.16%	11.49%
	46 – 60	6.65%	8.65%	8.77%	6.98%	8.89%	9.00%
	61 and Older	13.17%	0.00%	8.06%	7.61%	11.16%	10.08%



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EMPLOYEES	Total number of Employees	11 223	11 782	10 830	10 125	9 457	9 189
	Number of full time employees	10 708	10 757	10 491	9 828	9 133	8 915
	Number of part time employees	515	1 025	339	297	324	274
	Number of people with disabilities	164	183	130	124	134	1 925
	Turnover rates (overall)	11.40%	14.64%	17.10%	14.28%	15.89%	15.7%
	Number of terminations	1 237	1 375	1 788	1 489	1 458	1 373
	Retention rate	88.60%	85.36%	82.90%	85.72%	84.11%	84.3%
EMPLOYEES RECEIVING PERFORMANCE AND CAREER DEVELOPMENT REVIEWS	Percentage of female employees by employee category who received a regular performance and career development review during the reporting period.		Not reported while new system implemented	Not reported while new system implemented			
	Staff	35.51%			74.54%		
	Team Leader	7.13%			44.41%		
	Manager	5.15%			34.73%		
	Divisional Manager	2.24%			26.37%		
	Deputy General Manager	0.53%			22.45%		
	General Manager	0.10%			0.00%		
	Percentage of male employees by employee category who received a regular performance and career development review during the reporting period.		Not reported while new system implemented	Not reported while new system implemented			
	Staff	25.63%			66.55%		
	Team Leader	4.95%			46.02%		
	Manager	3.92%			34.25%		
	Divisional Manager	1.52%			27.30%		
	Deputy General Manager	0.36%			16.28%		
	General Manager	0.20%			4.74%		



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TYPE OF INJURY AND RATES OF INJURY, OCCUPATIONAL DISEASES, LOST DAYS, AND ABSENTEEISM, AND TOTAL NUMBER OF WORK-RELATED FATALITIES	<ul style="list-style-type: none"> Report types of injury, injury rate (IR), absentee rate (AR) and work-related fatalities, for the total workforce (that is, total employees plus supervised workers), by: <ul style="list-style-type: none"> – Region – Gender Report types of injury, injury rate (IR), absentee rate (AR) and work-related fatalities for independent contractors working on-site to whom the organization is liable for the general safety of the working environment, by: <ul style="list-style-type: none"> – Region – Gender Report the system of rules applied in recording and reporting accident statistics. 						
	Number of injuries	5	Not reported	18	18	Not reported	Not reported
	Absentee rate	1.55%	1.41%	1.28%	1.63%	Not reported	Not reported
	Work-related fatalities	0	Not reported	0	0	0	0
OHS TRAINING	Number of people receiving OHS training	117	Not reported	Not reported	Not reported	Not reported	Not reported
AVERAGE HOURS OF TRAINING FOR EMPLOYEES	Average hours of training per year per Female employee by employee category.						
	Junior management	105.45	77.83			24.88	28.38
	Middle management	104.65	43.07			18.75	18.15
	Senior management	35.28	143.03			13.64	16.00
	Staff	73.82	115.65			49.01	54.81
	Total female	81.89	102.02	36.32	27.87	42.02	46.96
	Average hours of training per year per Male employee by employee category.						
	Junior management	88.92	62.31			21.71	23.49
	Middle management	79.22	42.34			17.38	21.30
	Senior management	35.43	75.39			9.04	10.74
	Staff	70.94	103.28			50.25	62.65
	Total male	73.79	86.91	32.17	26.22	40.26	50.48
	Average hours of training per year per employee by employee category.						
	Junior management	98.27	71.17			23.40	26.03
	Middle management	91.85	42.71			18.10	21.59
	Senior management	46.05	101.73			11.20	17.07
	Staff	72.68	110.58			49.52	58.28
Total Employees	78.45	95.52	34.56	26.86	42.96	48.39	
Average number of days of training per employee	9.81	Not reported	Not reported	Not reported	Not reported	Not reported	
Total training hours for all employees trained	884 697	Not reported	Not reported	Not reported	Not reported	Not reported	



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LEADERSHIP DEVELOPMENT	Number of employees that completed and attended Leadership development courses	3 771	Not reported	968	854	406	524
COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES	<p>a. Percentage of individuals within the organization's governance bodies in each of the following diversity categories:</p> <ul style="list-style-type: none"> ■ Gender ■ Age group: under 30 years old, 30-50 years old, over 50 years old ■ Minority groups ■ Other indicators of diversity, where relevant 						
	<p>b. Percentage of females per employee category in each of the following diversity categories:</p> <ul style="list-style-type: none"> ■ Minority groups ■ Other indicators of diversity, where relevant 						
	African	26.0%	27%	25%	23%	2 045	1 869
	White	12.2%	12%	13%	14%	1 424	1 431
	Coloured	8.6%	8%	8%	9%	901	845
	Indian	9.8%	9%	10%	10%	1 032	1 024
	Foreign Nationals	0.9%	1%	1%	1%	72	70
	Total	57.5%	57%	57%	57%	5 474	5 239
	<p>b. Percentage of males per employee category in each of the following diversity categories:</p> <ul style="list-style-type: none"> ■ Minority groups ■ Other indicators of diversity, where relevant 						
	African	16.7%	18%	17%	16%	1 432	1 287
	White	11.4%	11%	12%	13%	1 285	1 251
	Coloured	5.2%	5%	5%	5%	535	501
	Indian	8.2%	8%	8%	8%	847	844
	Foreign Nationals	1.0%	1%	1%	1%	79	67
	Total	42.5%	43%	43%	43%	4 178	3 950



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COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES CONTINUED	b. Percentage of females per employee category in each of the following diversity categories: <ul style="list-style-type: none"> ■ Minority groups ■ Other indicators of diversity, where relevant 						
	Top management:						
	African	0.0%	0%	0%	0%	1	1
	White	14.3%	9%	0%	5%	1	1
	Coloured	0.0%	0%	0%	0%	0	0
	Indian	0.0%	0%	0%	0%	0	0
	Foreign Nationals	0.0%	0%	0%	0%	1	1
	Total	14.3%	9%	0%	5%	3	3
	Senior management:						
	African	8.5%	7%	7%	6%	34	25
	White	21.8%	22%	25%	27%	152	136
	Coloured	1.6%	2%	3%	3%	12	10
	Indian	10.1%	9%	12%	11%	49	38
	Foreign Nationals	2.2%	2%	1%	1%	7	5
	Total	44.2%	41%	49%	49%	254	214
	Professionally Qualified						
	African	11.0%	11%	11%	10%	106	100
	White	22.4%	23%	24%	26%	301	306
	Coloured	3.8%	4%	4%	4%	50	50
	Indian	11.1%	11%	11%	11%	162	159
	Foreign Nationals	1.4%	1%	1%	1%	16	13
	Total	49.7%	51%	51%	52%	635	628
	Skilled Technical						
	African	20.0%	19%	17%	15%	146	128
	White	14.8%	16%	17%	18%	234	226
Coloured	9.0%	9%	8%	8%	85	82	
Indian	11.6%	12%	12%	12%	136	131	
Foreign Nationals	1.2%	1%	1%	1%	15	18	
Total	56.6%	57%	55%	54%	616	585	



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COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES CONTINUED	Semi-skilled							
	African	31.9%	32%	31%	28%	1 758	1 615	
	White	8.7%	8%	10%	11%	736	762	
	Coloured	10.1%	9%	10%	10%	754	703	
	Indian	9.1%	8%	9%	10%	685	696	
	Foreign Nationals	0.6%	0%	0%	0%	33	33	
	Total	60.4%	59%	59%	59%	3 966	3 809	
	Unskilled							
	African	0.0%	0%	0%	0%	0	0	
	White	0.0%	0%	0%	0%	0	0	
	Coloured	0.0%	0%	0%	0%	0	0	
	Indian	0.0%	0%	0%	0%	0	0	
	Foreign Nationals	0.0%	0%	0%	0%	0	0	
	Total	0.0%	0%	0%	0%	0	0	
	b. Percentage of males per employee category in each of the following diversity categories:							
	<ul style="list-style-type: none"> ■ Minority groups ■ Other indicators of diversity, where relevant 							
	Top management:							
	African		9.5%	9%	9%	9%	1	1
	White		52.4%	61%	74%	73%	17	18
	Coloured		4.8%	4%	0%	0%	0	0
	Indian		14.3%	13%	13%	9%	3	3
	Foreign Nationals		4.8%	4%	4%	5%	1	1
	Total		85.7%	91%	100%	96%	22	23



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COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES CONTINUED	Senior management:						
	African	6.0%	7%	6%	5%	26	22
	White	40.1%	43%	33%	34%	176	159
	Coloured	2.2%	2%	2%	3%	15	13
	Indian	6.6%	7%	9%	8%	43	34
	Foreign Nationals	0.9%	0%	1%	1%	7	8
	Total	55.8%	59%	51%	51%	267	236
	Professionally Qualified						
	African	10.8%	10%	10%	9%	71	49
	White	22.2%	23%	23%	24%	249	232
	Coloured	4.2%	4%	4%	3%	32	27
	Indian	10.4%	11%	11%	10%	102	87
	Foreign Nationals	2.8%	2%	2%	2%	16	11
	Total	50.3%	49%	49%	48%	470	406
	Skilled Technical						
	African	15.8%	15%	15%	14%	156	123
	White	9.8%	11%	12%	13%	165	164
	Coloured	5.4%	5%	5%	6%	73	69
	Indian	11.4%	12%	12%	12%	158	154
	Foreign Nationals	1.0%	1%	1%	1%	13	14
	Total	43.4%	43%	45%	46%	565	524
	Semi-skilled						
	African	18.9%	21%	19%	18%	1 178	1 092
	White	7.7%	8%	9%	10%	678	678
	Coloured	5.5%	5%	5%	6%	415	392
	Indian	7.0%	7%	7%	8%	541	566
	Foreign Nationals	0.6%	1%	1%	0%	42	33
	Total	39.6%	41%	41%	41%	2 854	2 761



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COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES CONTINUED	Unskilled							
	African	0.0%	0%	0%	0%	0	0	
	White	0.0%	0%	0%	0%	0	0	
	Coloured	0.0%	0%	0%	0%	0	0	
	Indian	0.0%	0%	0%	0%	0	0	
	Foreign Nationals	0.0%	0%	0%	0%	0	0	
	Total	0.0%	0%	0%	0%	0	0	
	b. Percentage of females per employee category in each of the following diversity categories:							
	■ Age group: under 30 years old, 30-50 years old, over 50 years old							
	Top management:							
	Under 30		0%	Not reported	0%			
	30 – 50 years		10%	Not reported	0%	1	1	1
	51 years & older		5%	Not reported	0%	0	2	2
	Total		14%	Not reported	0%	1	3	3
	Senior management:							
	Under 30		0%	Not reported	1%	4	7	5
	30 – 50 years		35%	Not reported	41%	245	211	175
	51 years & older		9%	Not reported	7%	43	36	34
	Total		44%	Not reported	49%	292	254	214
	Professionally Qualified							
	Under 30		2%	Not reported	2%	25	75	102
	30 – 50 years		41%	Not reported	43%	448	514	484
	51 years & older		7%	Not reported	5%	47	46	42
	Total		48%	Not reported	51%	520	635	628
	Skilled Technical							
	Under 30		7%	Not reported	8%	105	129	132
	30 – 50 years		45%	Not reported	43%	571	445	416
51 years & older		5%	Not reported	4%	54	42	37	
Total		49%	Not reported	55%	730	616	585	



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COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES CONTINUED	Semi-skilled							
	Under 30	18%	Not reported	23%	1 848	2 020	2 020	
	30 – 50 years	39%	Not reported	34%	2 358	1 791	1 648	
	51 years & older	3%	Not reported	2%	174	155	141	
	Total	42%	Not reported	59%	4 380	3 966	3 809	
	Unskilled							
	Under 30	0%	Not reported	0%	0	0	0	
	30 – 50 years	0%	Not reported	0%	0	0	0	
	51 years & older	0%	Not reported	0%	0	0	0	
	Total	0%	Not reported	0%	0	0	0	
	b. Percentage of males per employee category in each of the following diversity categories:							
	■ Age group: under 30 years old, 30–50 years old, over 50 years							
	Top management:							
	Under 30	0%	Not reported	0%	0	0	0	
	30 – 50 years	38%	Not reported	43%	10	10	12	
	51 years & older	48%	Not reported	57%	11	12	11	
	Total	86%	Not reported	100%	21	22	23	
	Senior management:							
	Under 30	0%	Not reported	1%	8	11	16	
	30 – 50 years	39%	Not reported	42%	247	219	191	
	51 years & older	17%	Not reported	8%	50	37	29	
	Total	56%	Not reported	51%	305	267	236	
	Professionally Qualified							
	Under 30	3%	Not reported	4%	41	60	50	
	30 – 50 years	42%	Not reported	41%	397	370	324	
	51 years & older	5%	Not reported	4%	36	40	32	
	Total	47%	Not reported	49%	474	470	406	
Skilled Technical								
Under 30	8%	Not reported	8%	118	138	127		
30 – 50 years	34%	Not reported	36%	493	415	386		
51 years & older	2%	Not reported	1%	14	12	11		
Total	36%	Not reported	45%	625	565	524		



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COMPOSITION OF GOVERNANCE BODIES AND EMPLOYEES CONTINUED	Semi-skilled						
	Under 30	13%	Not reported	16%	1 288	1 408	1 420
	30 – 50 years	24%	Not reported	22%	1 647	1 321	1 220
	51 years & older	2%	Not reported	2%	130	125	121
	Total	27%	Not reported	41%	3 065	2 854	2 761
	Unskilled						
	Under 30	0%	Not reported	0%	0	0	0
	30 – 50 years	0%	Not reported	0%	0	0	0
	51 years & older	0%	Not reported	0%	0	0	0
	Total	0%	Not reported	0%	0	0	0
INCIDENTS OF DISCRIMINATION	a. Total number of incidents of discrimination during the reporting period.	0	Not reported	0	3	2	1
	b. Status of the incidents and the actions taken with reference to the following: <ul style="list-style-type: none"> ■ Incident reviewed by the organization ■ Remediation plans being implemented ■ Remediation plans have been implemented and results reviewed through routine internal management review processes ■ Incident no longer subject to action 	0	Not reported	0	N/A	N/A	N/A
COMMUNICATIONS AND TRAINING ON ANTI-CORRUPTION	Total number of employees that have received training on anti-corruption.	6 671	5 918	9 964	10 021	327	915
CONFIRMED INCIDENTS OF CORRUPTION	a. Total number and nature of confirmed incidents of corruption.	0	1	0	0	0	1
	b. Total number of confirmed incidents in which employees were dismissed or disciplined for corruption.	0	1	0	0	0	1
	c. Total number of confirmed incidents when contracts with business partners were terminated or not renewed due to violations related to corruption.	0	0	0	0	0	0
	d. Public legal cases regarding corruption brought against the organization or its employees during the reporting period and the outcomes of such cases.	0	0	0	0	0	0
POLITICAL CONTRIBUTIONS	Total monetary value of financial and in-kind political contributions made directly and indirectly by the organization by country and recipient/beneficiary.	281 000	90 000	290 000	Not reported	Not reported	Not reported
SURVEYS MEASURING CUSTOMER SATISFACTION	Results or key conclusions of customer satisfaction surveys (based on statistically relevant sample sizes) conducted in the reporting period relating to information about:	8.74	8.76	8.81	9.00	9.18	8.79
	<ul style="list-style-type: none"> ■ The organization as a whole ■ A major product or service category ■ Significant locations of operation 						



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COMPLAINTS PER 1000 LIVES (HEALTH)	Number of complaints received (per 1000 lives)	0.15	Not reported	0.20	0.23	Not reported	Not reported
NON-COMPLIANCE WITH REGULATIONS CONCERNING MARKETING COMMUNICATIONS	a. Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship, by: <ul style="list-style-type: none"> ■ Incidents of non-compliance with regulations resulting in a fine or penalty ■ Incidents of non-compliance with regulations resulting in a warning ■ Incidents of non-compliance with voluntary codes 	0	Not reported	0	0	0	1
	b. If the organization has not identified any non-compliance with regulations and voluntary codes, a brief statement of this fact is sufficient.	N/A	Not reported	N/A	N/A	N/A	N/A
COMPLAINTS REGARDING BREACHES OF CUSTOMER PRIVACY AND LOSSES OF CUSTOMER DATA	a. Total number of substantiated complaints received concerning breaches of customer privacy, categorized by: <ul style="list-style-type: none"> ■ Complaints received from outside parties and substantiated by the organization ■ Complaints from regulatory bodies 	14	Not reported	13	13	1	0
NON-COMPLIANCE WITH ENVIRONMENTAL LAWS AND REGULATIONS	Non-compliance with environmental laws and regulations	0	Not reported	Not reported	Not reported	Not reported	Not reported
NUMBER OF INCIDENTS OF NON-COMPLIANCE WITH REGULATIONS RESULTING IN A FINE OR PENALTY	Number of incidents of non-compliance with regulations resulting in a fine or penalty	0	Not reported	Not reported	Not reported	Not reported	Not reported
ETHICS TRAINING	Total number of employees that the organisation trained on ethics	899	1 325	757	826	Not reported	Not reported
ETHICS INCIDENTS	Number of successful online ethics training courses completed (cumulative)	50 008	8 743	7 597	2 700	Not reported	Not reported
	Number of incidents reported to the ethics hotline (Whistleblowing)	31	12	9	21	Not reported	Not reported



KEY PERFORMANCE INDICATORS

KPI	Indicator	Definition	2020/2021	2019/2020	2018/2019	2017/2018	2016/2017	
DISCOVERY HEALTH	Number of members and lives covered	Total number of lives covered within DHMS and InHouse Schemes (incl. scheme and non-scheme products)	3 731 775	3 483 487	3 483 468	3 465 716	Not reported	
	Recoveries in Fraud	Total savings and recoveries in fraud, excluding hospital group settlements.	154,186,402	260 477 912	592 707 524	605 973 395	466 878 853	
	Percentage difference in DHMS contributions vs similar plans	Difference in DHMS premiums compared to the next 10 largest competitors	17.3%	16.7%	16.5%	15.8%	-14.8%	
	Average number of KeyCare members	Average number of members over the previous 12 months (i.e. for July 2021 we look at the average over Jul 2020 - Jun 2021)	229 952	235 243	237 368	430 771	433 417	
	Total number of KeyCare members who lapsed	Total number of members who lapsed (excl. turnover) over the previous 12 months (i.e. for July 2021 we look at the average over Jul 2020 - Jun 2021)	17 526	Not reported	18 906	18 282	Not reported	
	KeyCare member lapse rate	Total number of members who lapsed, divided by the average number of members over the applicable period	7.6%	Not reported	7.8%	7.4%	Not reported	
	Total number of KeyFit policies linked to DH	Total number of KeyFit policies linked to DH	17 313	Not reported	17 135	21 736	31 703	
	Number of Primary Care /Flexicare members	Total number of PrimaryCare/Flexicare lives	58 034	63 530	46 772	22 184	Not reported	
	User of HealthID:	Number of members/patients that have given doctors consent		2 736 978	2 510 242	2 210 916	Not reported	Not reported
		Average Number of active doctors/practitioners that logged in at least 8 days and accessed at least 8 unique EHR's in a calendar month		2 394	2 389	2 415	Not reported	Not reported
	Users of member app	Average Number of users of the Member app		4 603 821	431 551	402 307	Not reported	Not reported
	Lapse rate	Overall DHMS lapse rate, calculated as follows: Total number of members who lapsed divided by the average number of members over the applicable period		5.2%	Not reported	5.3%	5.1%	5.1%



KEY PERFORMANCE INDICATORS

KPI	Indicator	Definition	2020/2021	2019/2020	2018/2019	2017/2018	2016/2017
VITALITY	Number of Vitality members	This is the number of lives covered not the number of policies	1 058 878	Not reported	1 141 352	1 141 633	Not reported
	Vitality engagement/customer satisfaction	Member-based research from the Servicing area	8.68	8.97	9.00		
	Percentage of adult members who were physically active	Physically active means any member that has logged 1 or more activity days/gym days/device days/outdoor days over a year	58.28%	58.6%	59.0%	54.7%	50.7%
	Percentage of families who purchased HealthyFood	Percentage of policy who are enrolled on the HF benefit who are spending at a HF partner in the financial year	52.57%	71.6%	66.3%	71.6%	72.4%
	Percentage of adult members who had a health screening	Screenings like VHC, mamographs and pap smears-etc. Vitality only allocates points for a maximum of 1 screening per type a year. Member is defined as having conducted a health screening if they complete a screening and earn points for it from Vitality.	63.85%	62.2%	66.1%	66.7%	65.1%
	Percentage of employees with a Vitality Age lower than or at their actual age	Vitality age is the actuarial calculation using a range of clinical health indicators to determine a health age	0.17%	25.5%	19.1%	17.9%	15.8%
	Average vitality age of employees	Average vitality age of employees	39.11	38.74	Not reported	Not reported	Not reported



KEY PERFORMANCE INDICATORS

KPI	Indicator	Definition	2020/2021	2019/2020	2018/2019	2017/2018	2016/2017
INVEST	Number of policies		334 497	328 754	309 501	288 817.00	Not reported
	Percentage of members with integrated products (based on number of policies)	Policies that have additional benefits that reward members. Integration could refer to the product being integrated with underlying Discovery funds, Discovery Life policies or Discovery Vitality.	44.55%	46.00%	49.15%	48.95%	32.10%
	Percentage of members with integrated products (based on AUM)	Policies that have additional benefits that reward members. Based on assets under management	40.40%	38.76%	47.83%	48.20%	39.93%
	Total R'm value of Discovery rewards earned (paid)	This refers to rewards given for exhibiting the 3 behavioural changes noted above (starting to save earlier, getting healthy and withdrawing less). These are rewarded through boosts to investment amounts or reduction in fees. This is a cumulative amount	3 448	2 836	2 077	1 316	883
	Total Rm value of Discovery rewards earned (accrued)	This is similar to the metric above but refers to benefits which have not yet vested.	9 059	7 878	7 043	6 216	5 349
	Saving earlier/retiring later	The average policy term on pre-retirement products (how many years until retirement from when a policy starts).	17.31	17.04	16.68	Not reported	Not reported
	Drawing down less in retirement	The average drawdown in post-retirement products (average % of fund withdrawn annually while retired).	6.44%	6.88%	6.74%	Not reported	Not reported
	Lapse rate	This refers to the proportion of withdrawals and paid-up policies out of the total book.	6.68%	9.37%	7.66%	7.03%	10.48%
	Total assets under management (R'm)	This refers to the total total market value of the investments that Discovery Invest manages on behalf of our clients	91 271.77	76 517.85	73 383.93	75 160.76	63 629.95
	Average Discovery Fund take up percentage	This refers to the average percentage of a client's funds that are invested in unqiue Discovery Funds as opposed to external funds	75.18%	75.16%	74.33%	73.41%	72.89%



KEY PERFORMANCE INDICATORS

KPI	Indicator	Definition	2020/2021	2019/2020	2018/2019	2017/2018	2016/2017
LIFE	Number of policies		44 8313	Not reported	44 6475	Not reported	Not reported
	Percentage of Life Plans with integrated benefits	Note: this excludes accruals and only refers to paid This refers to the proportion of withdrawals and paid-up policies out of the total book.	80.60%	Not reported	80.75%	Not reported	Not reported
	R value of paybacks paid		1 558 913 676.28	1 348 240 360.52	1 108 238 702	Not reported	Not reported
	Lapse rate (Actual/Expected)		76.69%	Not reported	90.70%	Not reported	Not reported
INSURE	Number of vehicles insured		Number of cars on cover	285 635	25 2420	221 788	207 300
	% of clients higher than blue status	% of Vitalitydrive clients that are not on the lowest status (blue)	68%	64%	66%	66%	Not reported
	Relative average car accident claim amount from blue to gold	Relative difference of average motor accident claims size of gold clients compared to blue	41%	28%	37%	35%	Not reported
	Relative number of car accident claims from blue to gold	Relative difference of motor accident claims frequency of gold clients compared to blue	12%	20%	30%	40%	Not reported
	Relative lapse rate of clients compared to gold	Relative difference of lapse rates of gold clients compared to blue	64%	51%	31%	15%	Not reported
WESTERN CAPE DRIVER SAFETY PROGRAMME	Number of active drivers	A report of active drivers is run approximately every 3 months	956	0	912	650	Not reported
	Number of installations of tracking devices	A report of devices installed is run approximately every 3 months	15	0	18240	Not reported	Not reported
	Number of children transported per day	Aprox 20 children and average of two trips a day	19 140	Not reported	Not reported	Not reported	Not reported
FUND	Number of Fund projects	The number of projects supported or scheduled to receive payments in the current financial year	24	40	36	49	57
	Fund Spend	Total payments made in current financial year	R19 780 315.00	R29 571 110.00	R 20 208 000	R 28 422 509	R 32 092 745



KEY PERFORMANCE INDICATORS

KPI	Indicator	Definition	2020/2021	2019/2020	2018/2019	2017/2018	2016/2017	
FOUNDATION	Number of individuals receiving Foundation Awards	Total number of individuals/people that have been awarded by the Foundation to date (incl. new recipients)	402	369	321	296	78	
	Number of new individual award recipients this Financial year	Number of Dr's approved for funding by the Foundation this year	41	29	28	56	Not reported	
	Amount committed to new individual recipients	Total value of scholarships and support approved for new recipients this year	R13 360 000.00	R18 054 500	R16 400 025	R18 128 414	Not reported	
	Number of Institutions receiving Awards from the Foundation	Number of institutions that have been awarded by the Foundation to date (incl. new recipients)	15	129	117	199	Not reported	
	Number of new institutional awards approved this year	Number of Institutions approved for Funding by the Foundation this year	15	11	14	11	Not reported	
	Amount committed to newly approved Institutions/projects	Total value of support committed to institutions this financial year	R9 309 509.00	R6 500 000	R11 102 268	R7 756 400	Not reported	
	Number of doctors sponsored for specialist qualifications by gender and race that have completed studies	Number of doctors paid out in current year		41	54	45	52	Not reported
		Number of institutions paid out in current year		15	13	20	13	Not reported
		Cumulative number of doctors sponsored since inception that have completed their studies		227	194	184	161	Not reported
		Black Female		77	60	54	44	Not reported
		White Female		48	46	45	42	Not reported
	Number of doctors sponsored for specialist qualifications by gender and race that are still completing their studies	Black Male		68	59	55	45	Not reported
		White Male		34	29	30	30	Not reported
		Cumulative number of doctors sponsored since inception that have not completed their studies/ have payment tranches outstanding		142	123	136	135 (including those who dropped out)	Not reported
		Black Female		54	46	50	50	Not reported
		White Female		19	16	22	22	Not reported
	Totals amount paid to doctors	Black Male		57	51	54	9	Not reported
		White Male		12	10	10	54	Not reported
		Total rand amount paid out to doctors in current year		R13 257 966.00	R17 031 983.00	R13 843 207	R16 385 790	Not reported
	Totals amount paid to Institutions	Total amount paid out to institutions in current year		R4 309 509.00	R5 403 744.00	R6 010 825	R4 895 400	Not reported
	Foundation Spend (Solidarity Fund)	oundation Spend (Solidarity Fund)		R5 000 000.00				
	Total foundation	Total foundation spend for current year		R22 567 475.00	R22 435 727.00	R19 854 032	R21 281 190	R21 159 850
	Total foundation spend to date from inception	Total foundation spend to date from inception		R255 936 619.00	R233 369 144.00	Not reported	Not reported	Not reported
TOTAL CSI	Total investment in public health	Total fund spend plus total foundation spend	R42 347 790.00	R52 006 837.00	R40 062 032	R49 703 699	R53 252 595	



KEY PERFORMANCE INDICATORS

KPI	Indicator	Definition	2020/2021	2019/2020	2018/2019	2017/2018	2016 /2017
EMPLOYEE VOLUNTEER PROGRAMME	Number of volunteers	Number of unique volunteers a year (some people volunteer many times but are counted once)	1 956	3 000	2 969	1 889	3 165
	Rand value of the total number of volunteers hours	The average cost of an hour of all employees time calculated and multiplied by the total hours volunteered to result in total cost of volunteering	R4 565 838.05	R3 454 636.32	R3 301 929.00	R1 879 680.56	R2 521 369.76
	Volunteer hours	Volunteer hours contributed	19 787.00	20 712.00	19 339.50	10 780.00	142 755.00
	Volunteer engagement target pcess to date	The unique number of volunteers as a percentage of all permanent employees	20%	30%	Not reported	Not reported	Not reported
ORANGE FARM EMPLOYEE VOLUNTEER PROGRAMME	Number of school principals attending leadership workshops	Total number of school principals attending workshops including those facilitated by DSY volunteers	8	23	Not reported	Not reported	Not reported
	Number of entrepreneurs incubated	Total number of entrepreneurs incubated at Business centre	25	15	Not reported	Not reported	Not reported
	Number of entrepreneurs attending workshops facilitated by DSY volunteers	Total number of entrepreneurs attending workshops facilitated by DSY volunteers	25	41	Not reported	Not reported	Not reported
ENTERPRISE DEVELOPMENT	Number of independent entrepreneurs supported	Number of independent entrepreneurs supported, through loans, grants, business development support (BDS), entrepreneur experiential trips and staff resource time.	37	74	23	38	35
	Amount in (R) of loans provided i.e. Discovery's loan book	The amount provided in loans to entrepreneurs over a period of time. This will include loans that were given 5 years ago that still have an outstanding balance owing, to loans given within the financial year period. It will include the total amount of loans on Discovery's book	R76 793 64.00	Not reported	R115 291 917.37	R101 548 849.04	R3 976 572.34
	Amount in (R) of grants provided to enterprises in the current financial year we are measuring	The amount provided to beneficiaries in the form of grants i.e. to incubators, business development support	R9 016 576.80	R18 033 153.60	R12 374 820.00	R5 978 990.00	Not reported

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