

# Covidnomics

What a pandemic reveals about human behaviour.

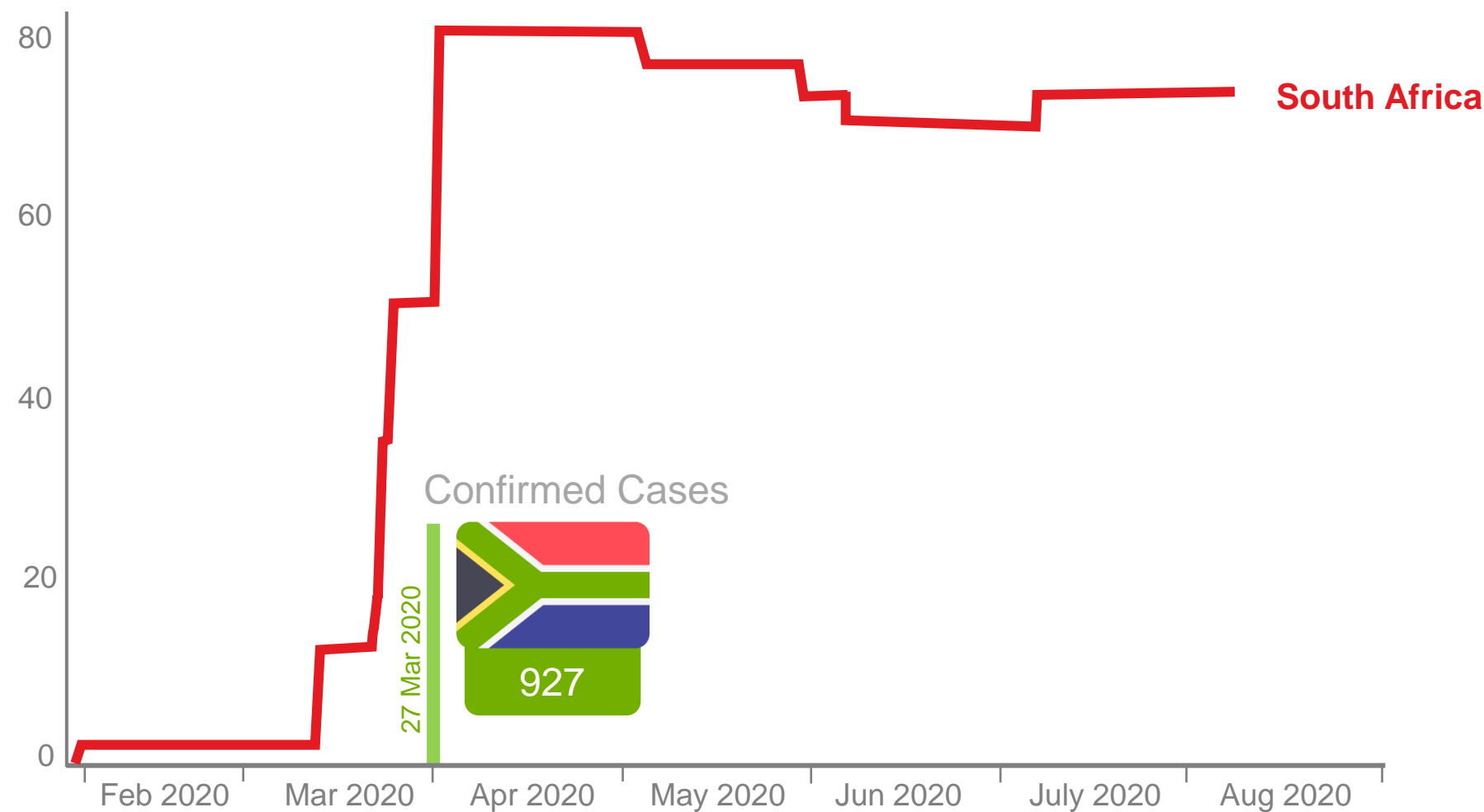


BGA

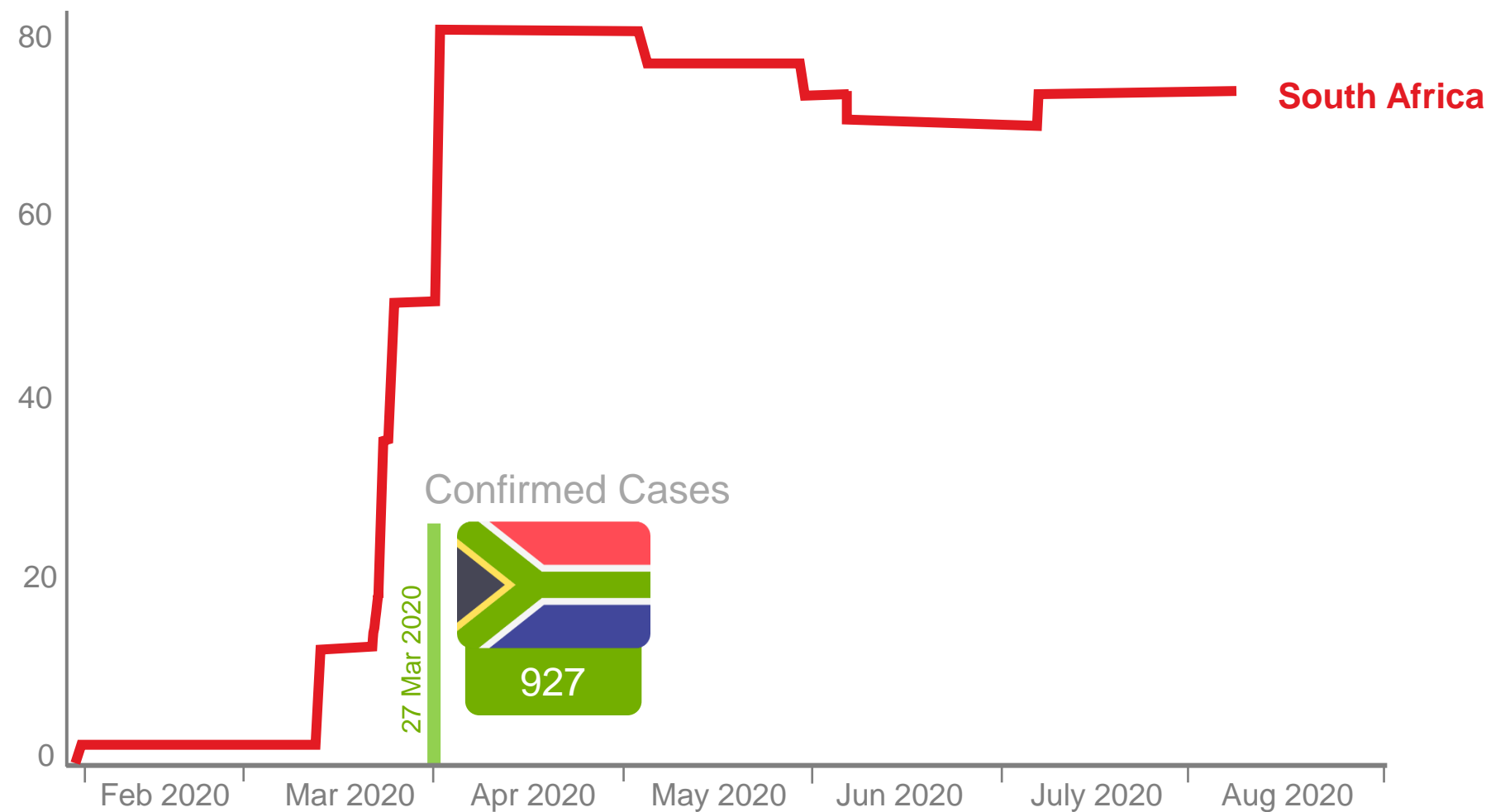
A misty, foggy landscape with silhouettes of evergreen trees on a hill. The scene is hazy and atmospheric, with the trees appearing as dark shapes against the light, foggy background. The fog is thick and covers the lower parts of the hill, creating a sense of depth and mystery.

# Fog of the Pandemic

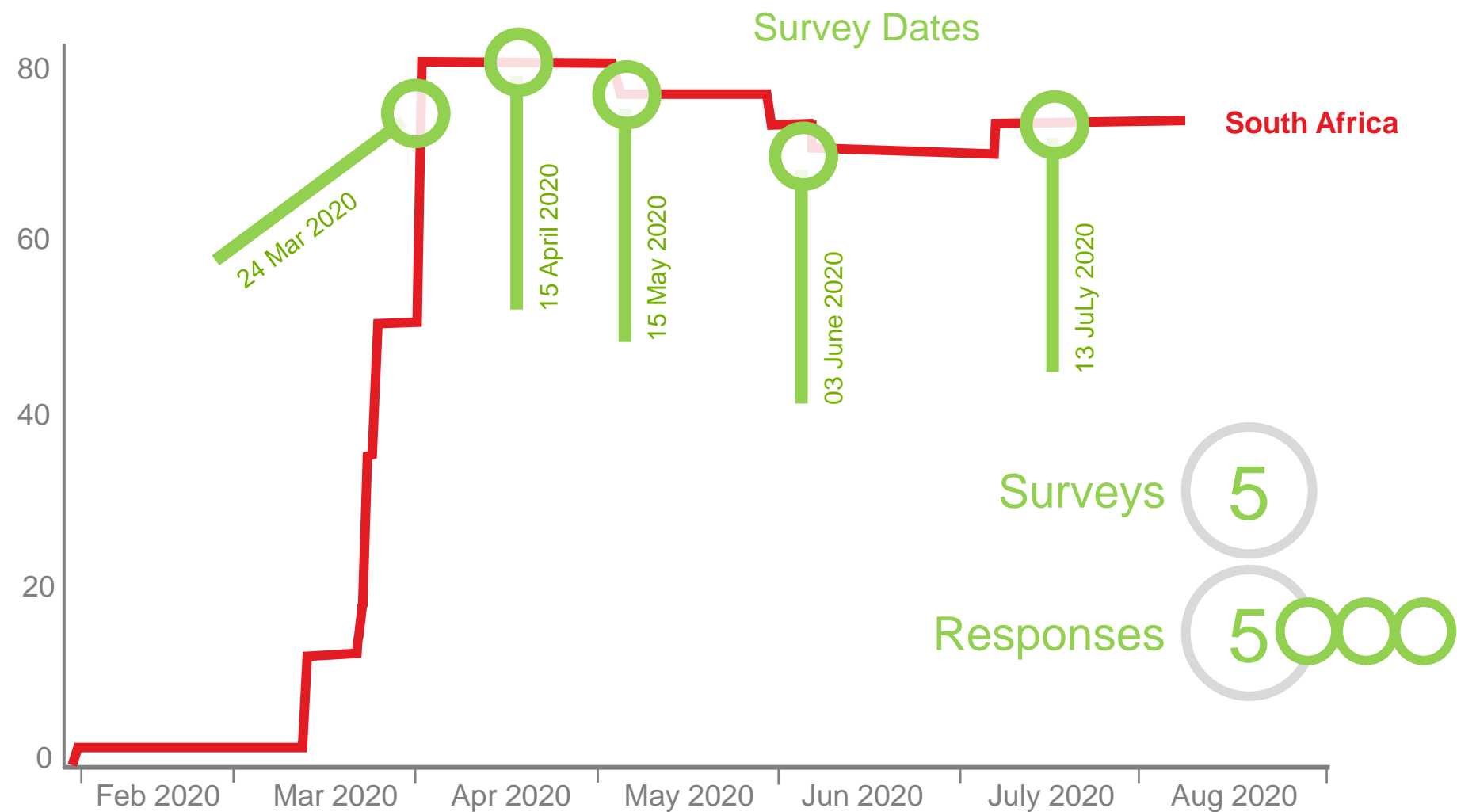
# Government Response Stringency Index



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# Chapter 1

## Perceptions of Risk

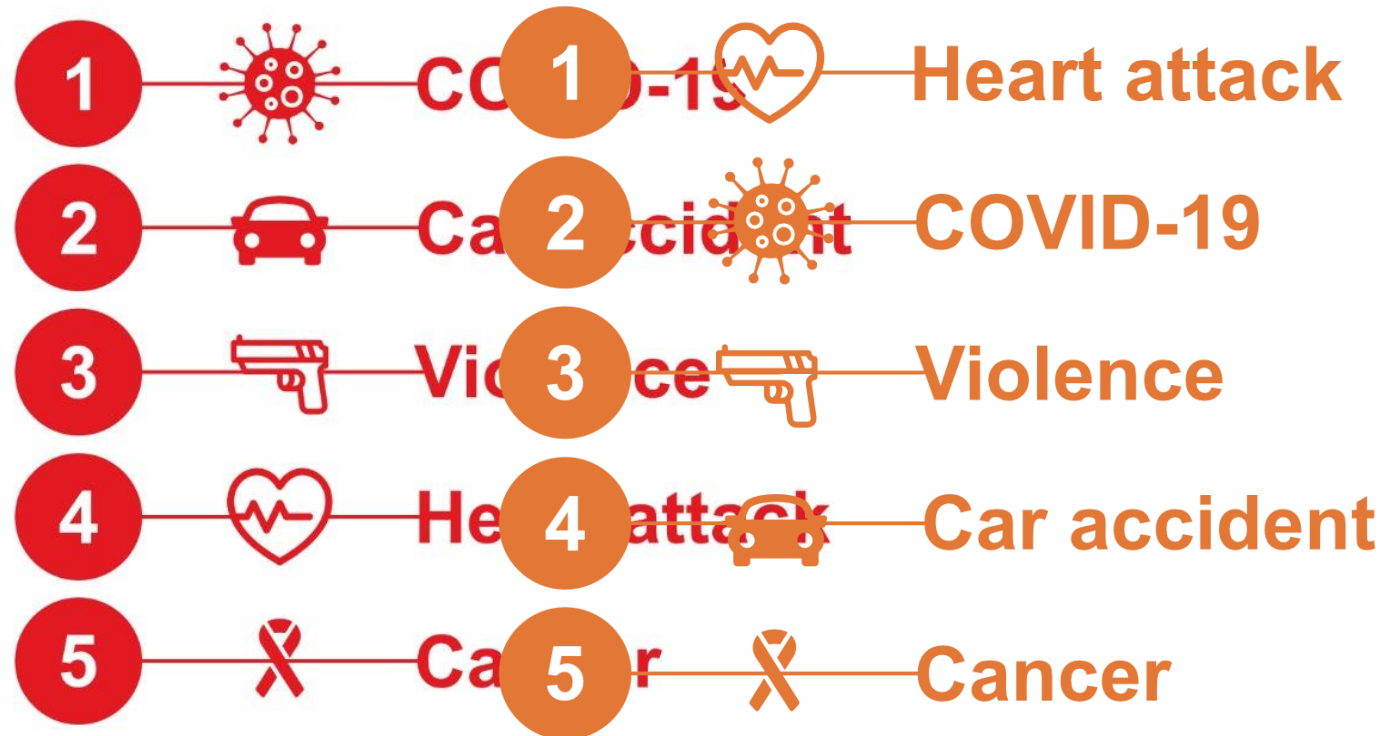
**RGA**

Most likely to kill you in the next 3 months?

- 1  COVID-19
- 2  Car accident
- 3  Violence
- 4  Heart attack
- 5  Cancer






Most likely to kill you in the next 3 months?

## Those 65 and over



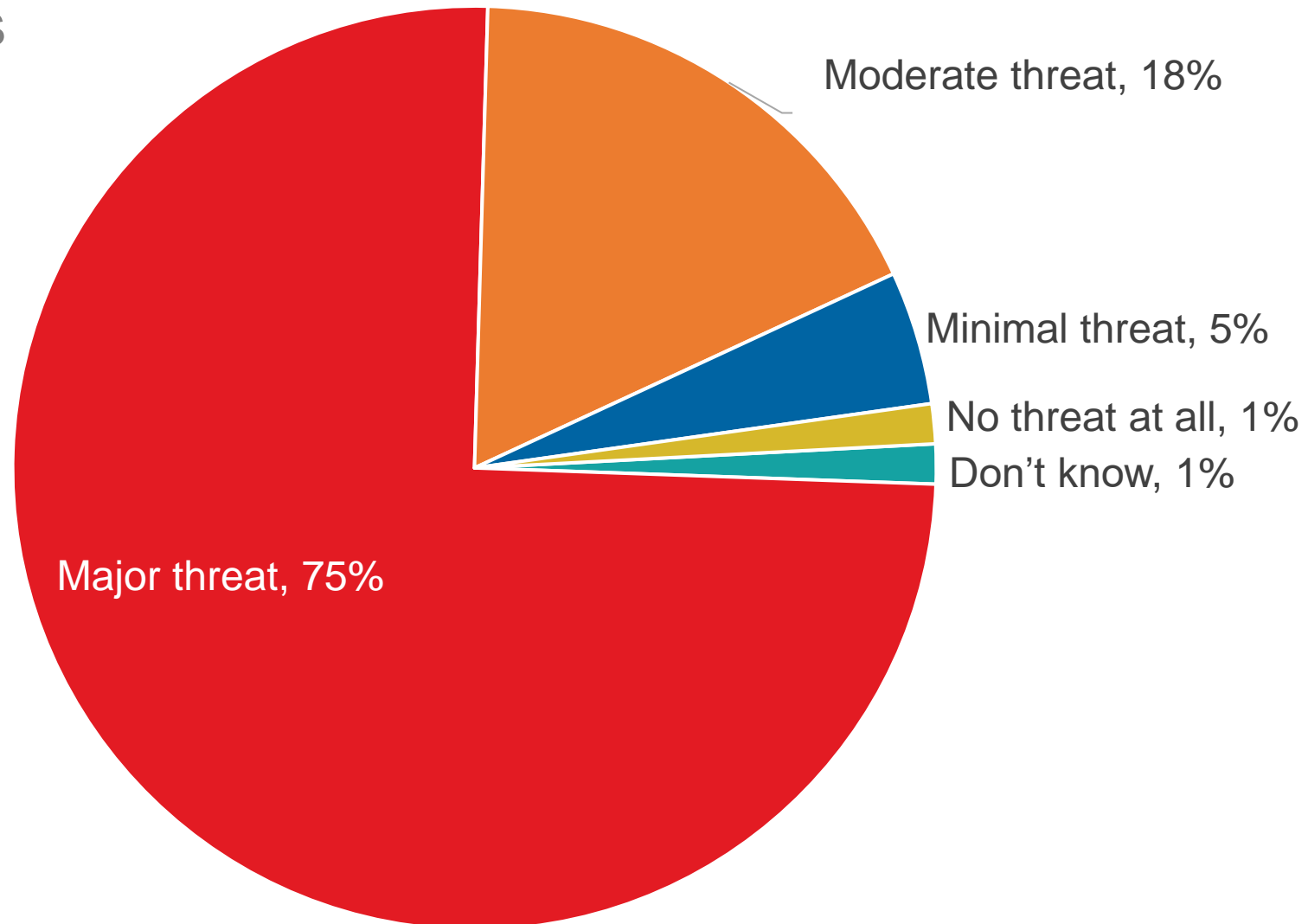


# Biggest impact of Covid-19?

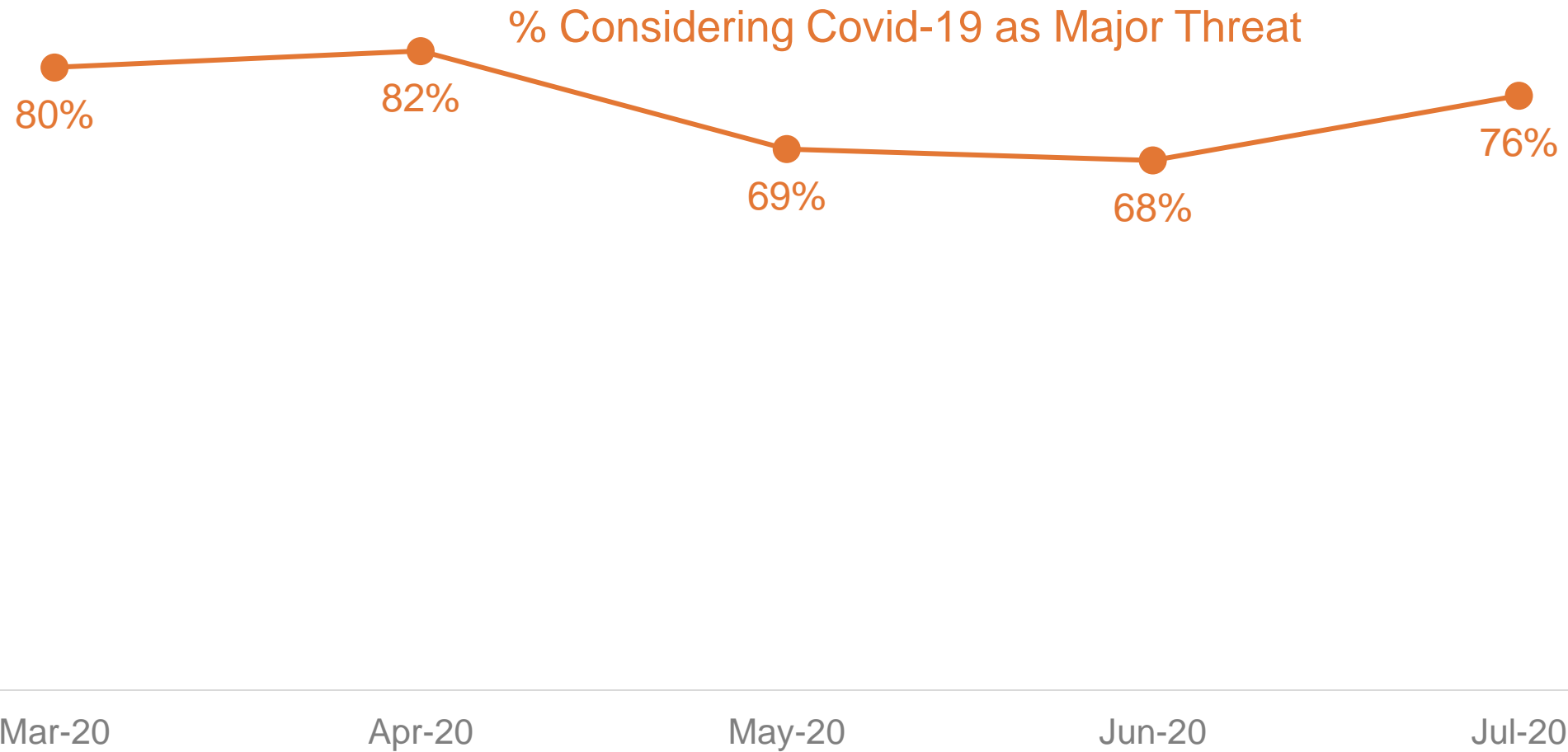
- 1  **My and/or my family's finances or income**
- 2  **The South African economy**
- 3  **The health of other South Africans**
- 4  **My health and/or my family's health**
- 5  **The health and economy of other countries**

# Threat of Covid-19 to public health in SA?

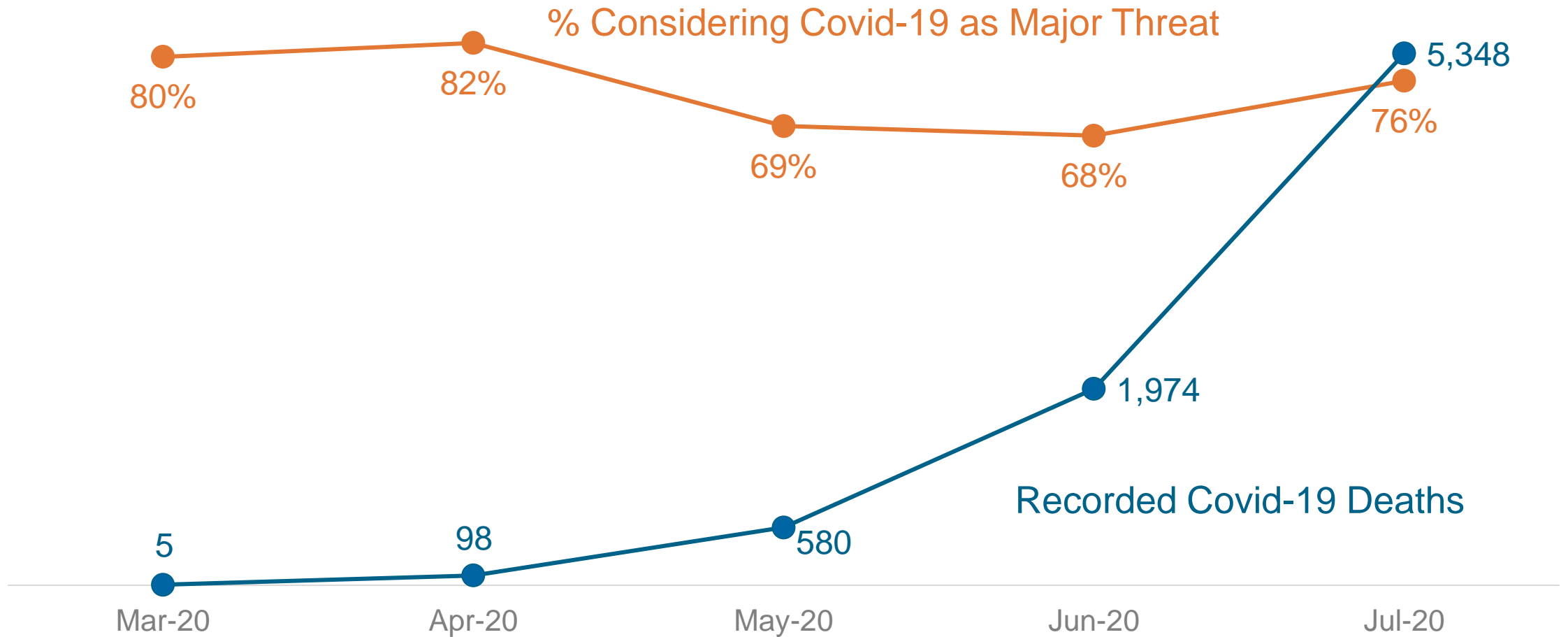
Across all weeks



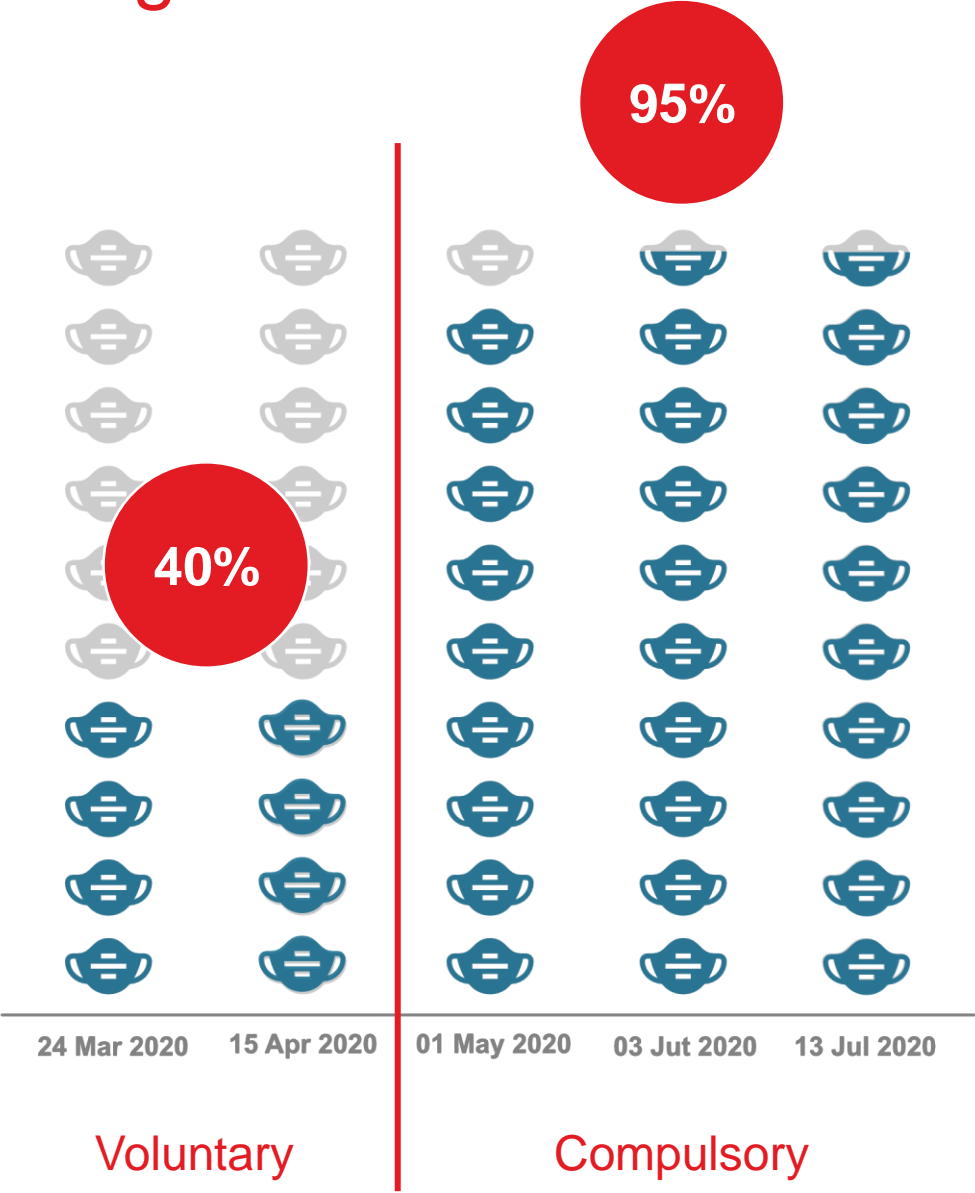
# Threat of Covid-19 to public health in SA?



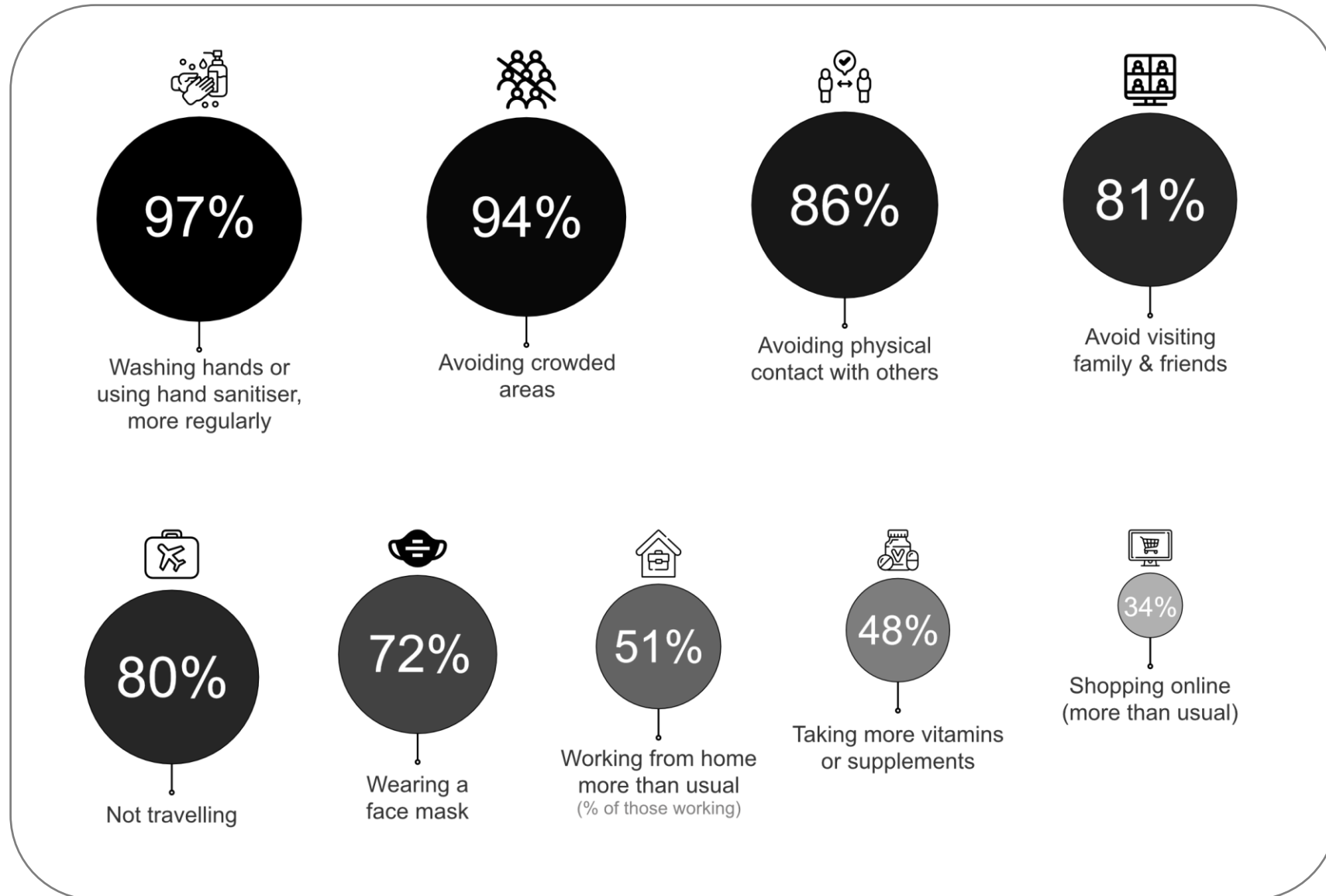
# Threat of Covid-19 to public health in SA?



# % of People Wearing Masks



# Precautions used due to Covid-19

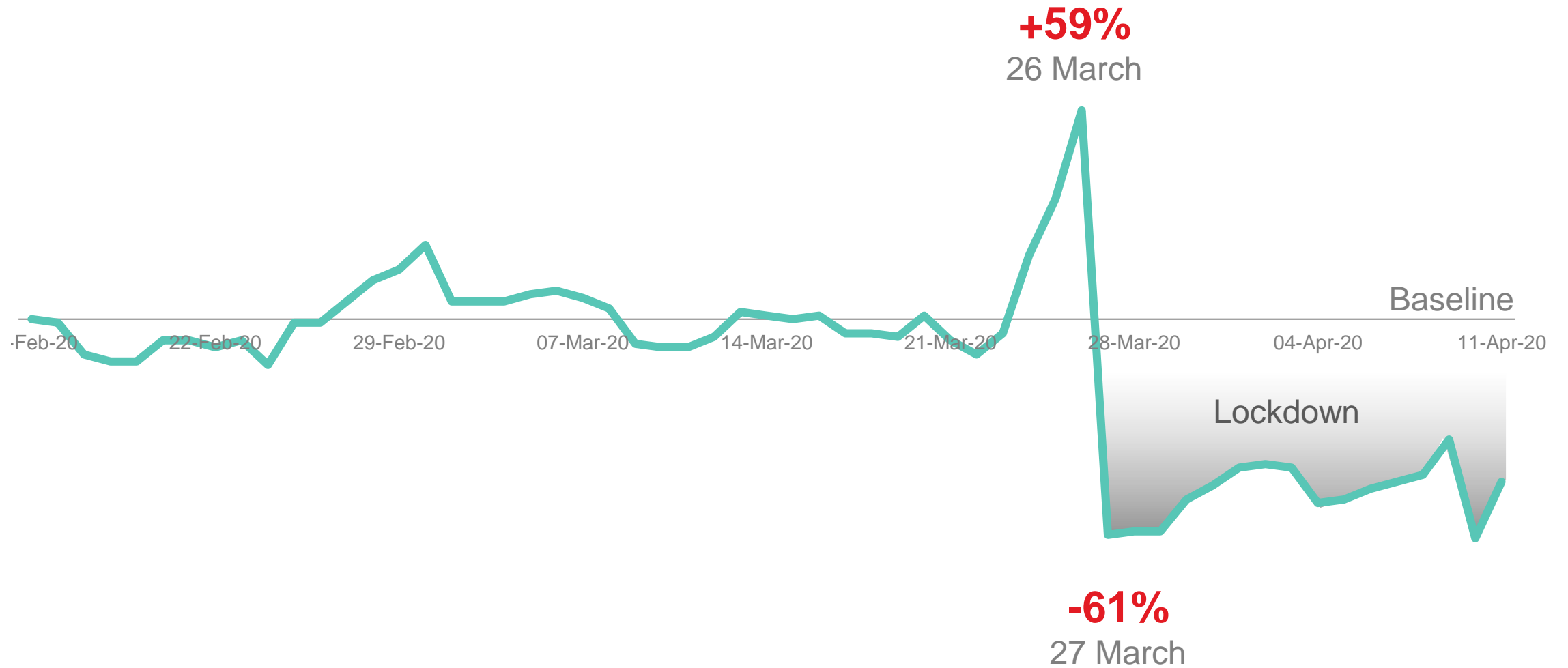




## Chapter 2

### Panic and Mental Health

# Location Data: Grocery & Pharmacy



Source: Google

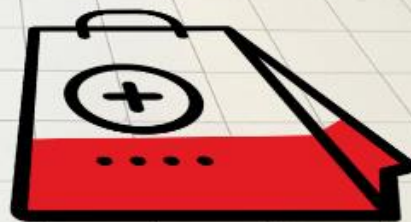


2

Fresh meat  
Fresh fish  
Bacon & sausages

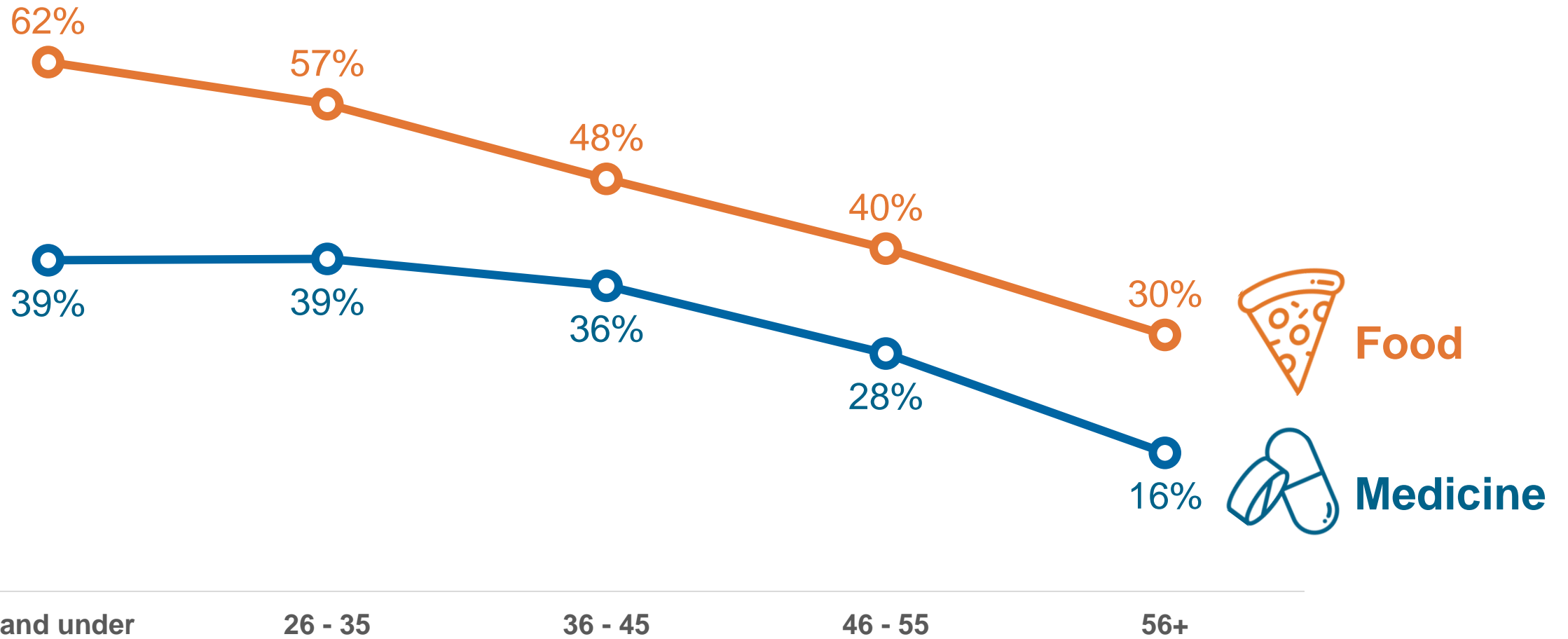


*Food: 53%*

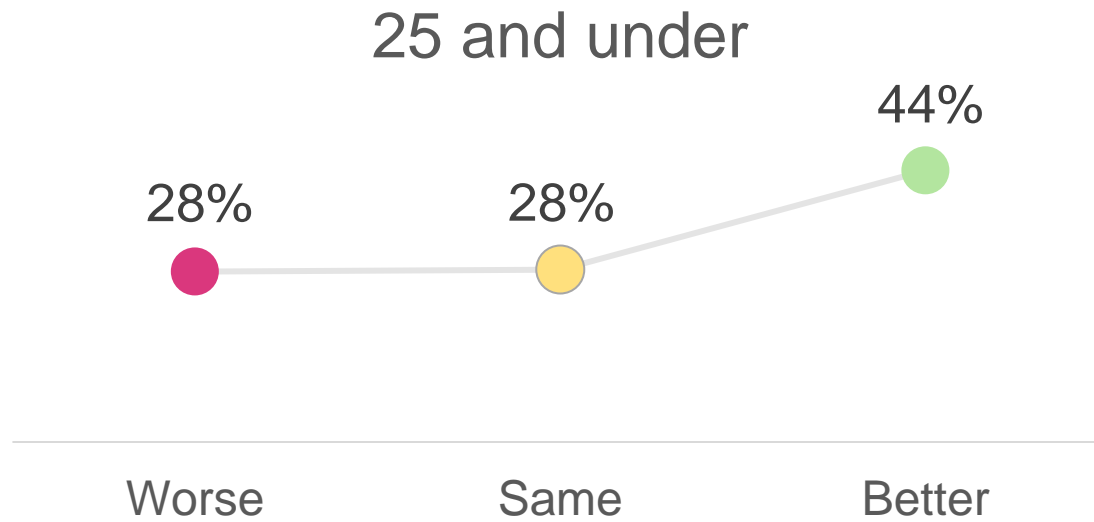


*Medicine: 35%*

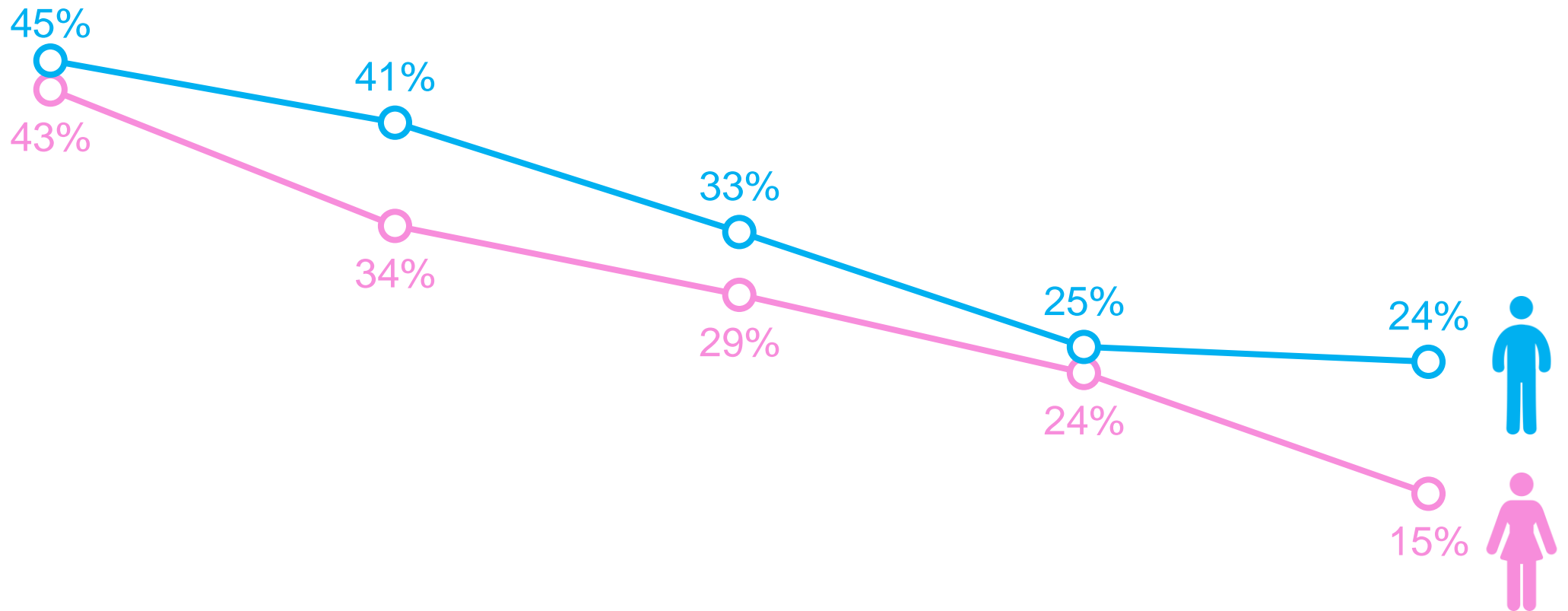
## % Stockpiling by Age



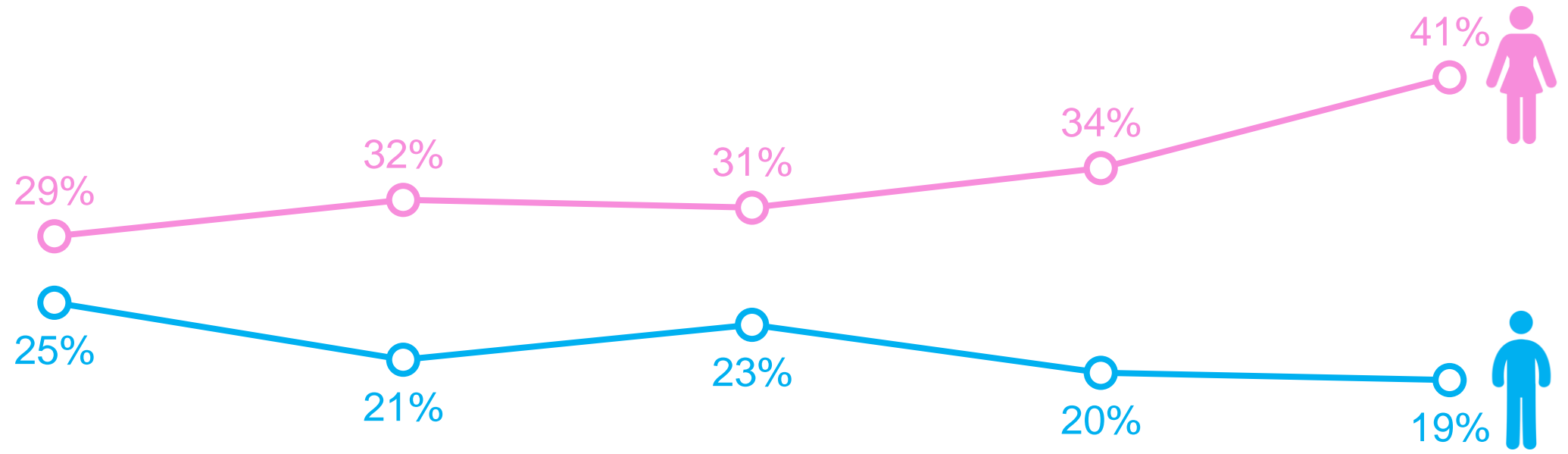
## Question | How would you rate the change in your mental health between the start of the lockdown and now?



## % Mental Health = Better



## % Mental Health = Worse







## Chapter 3

### Pandemics and Buying Insurance

## Buying Insurance...in a pandemic.

**Question** | Have you **bought** life insurance in the last two weeks?

**Question** | Do you **plan to buy** life insurance in the next two weeks?

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18% yes

Have you purchased insurance in the last 2 weeks, or plan to purchase in the next 2 weeks?

"Yes"

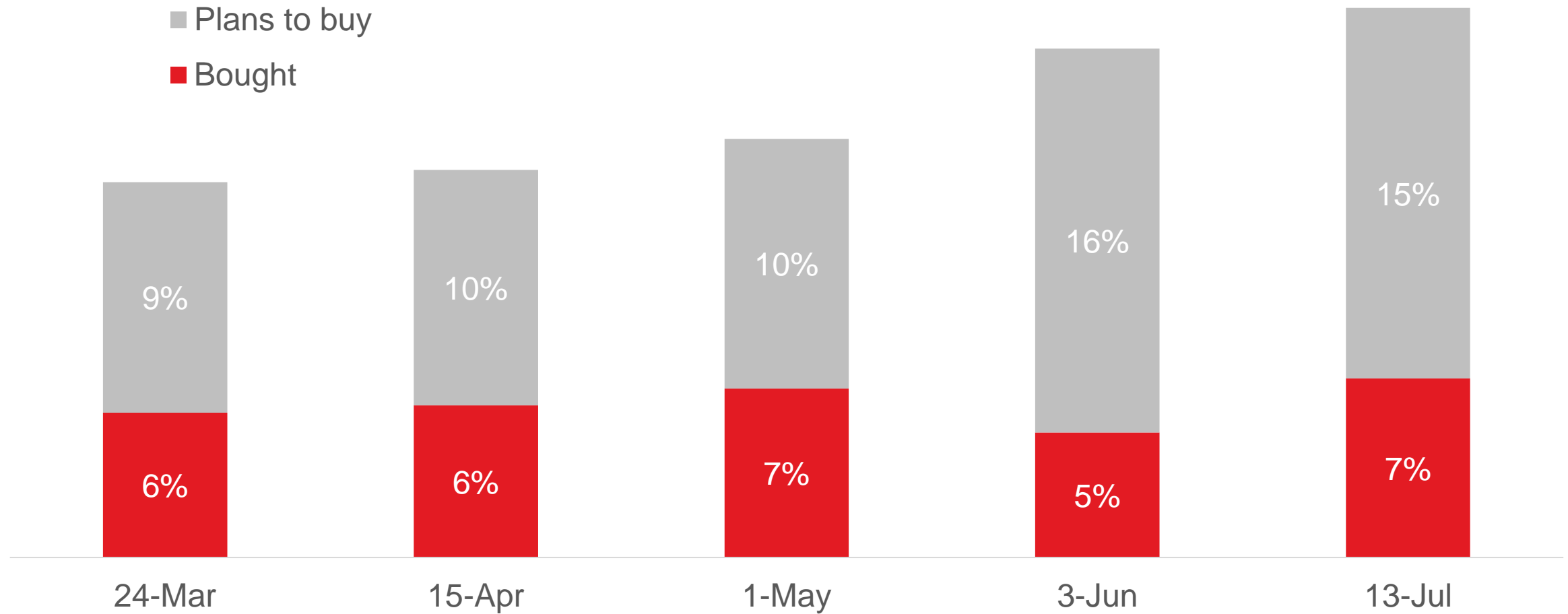


Action

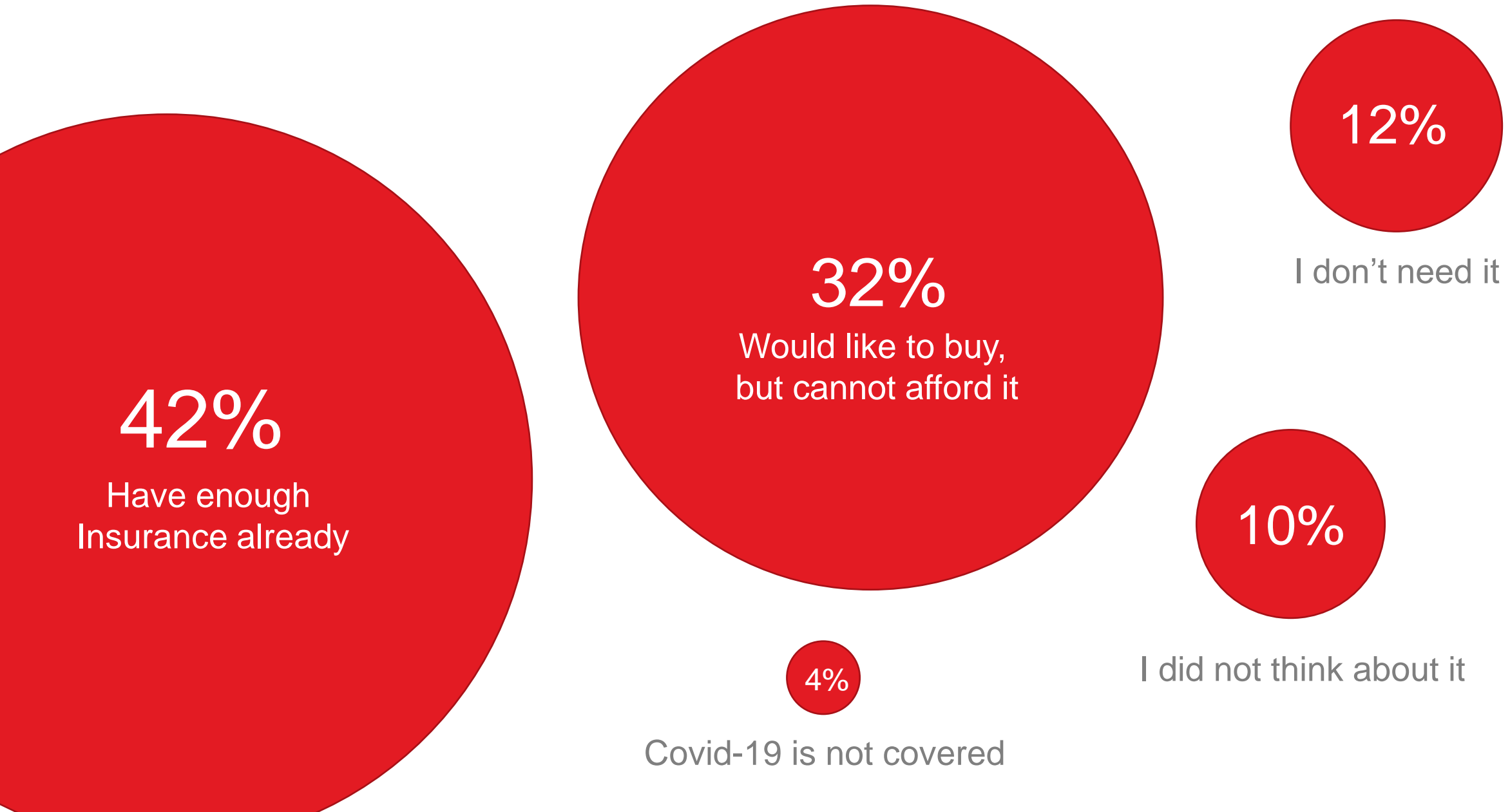
Intention



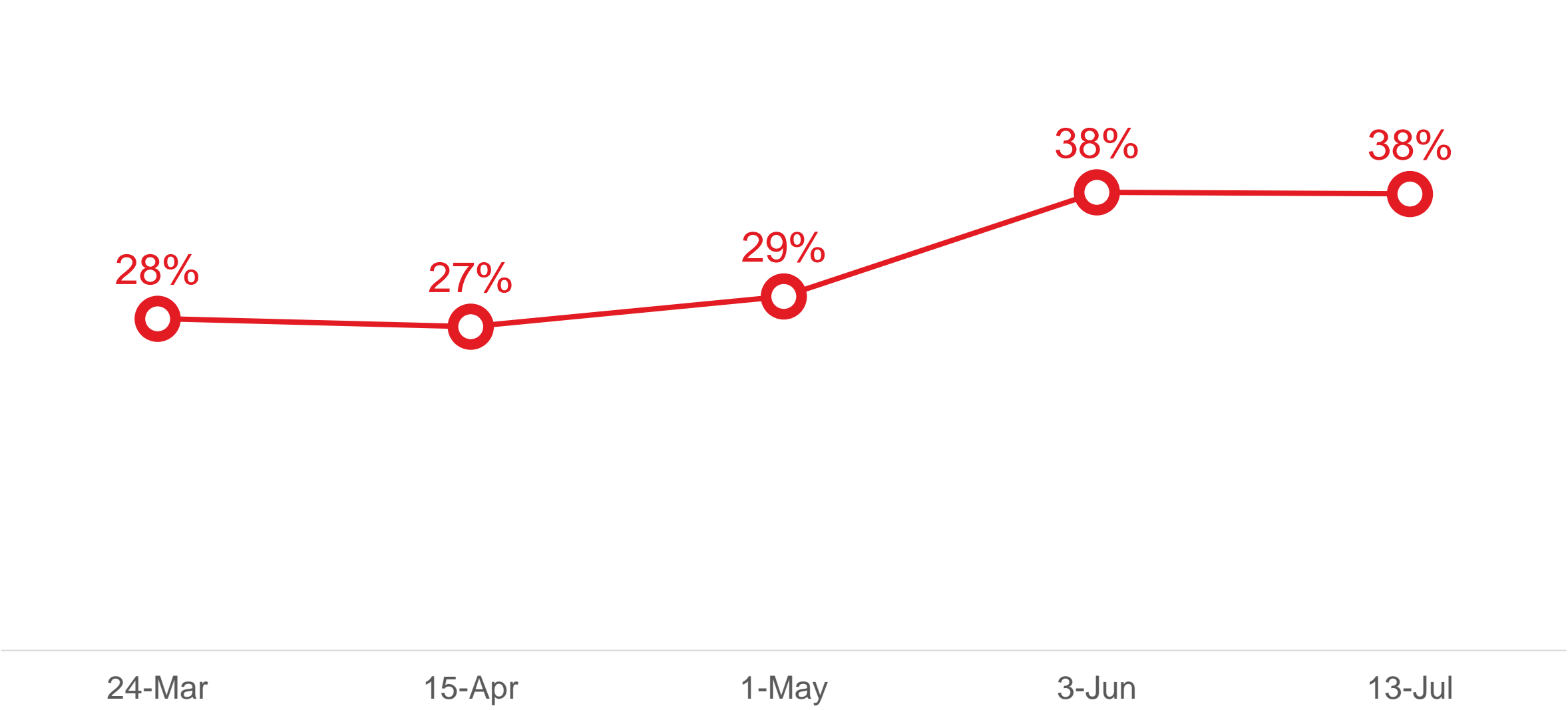
# Bought or Planning to buy Insurance?



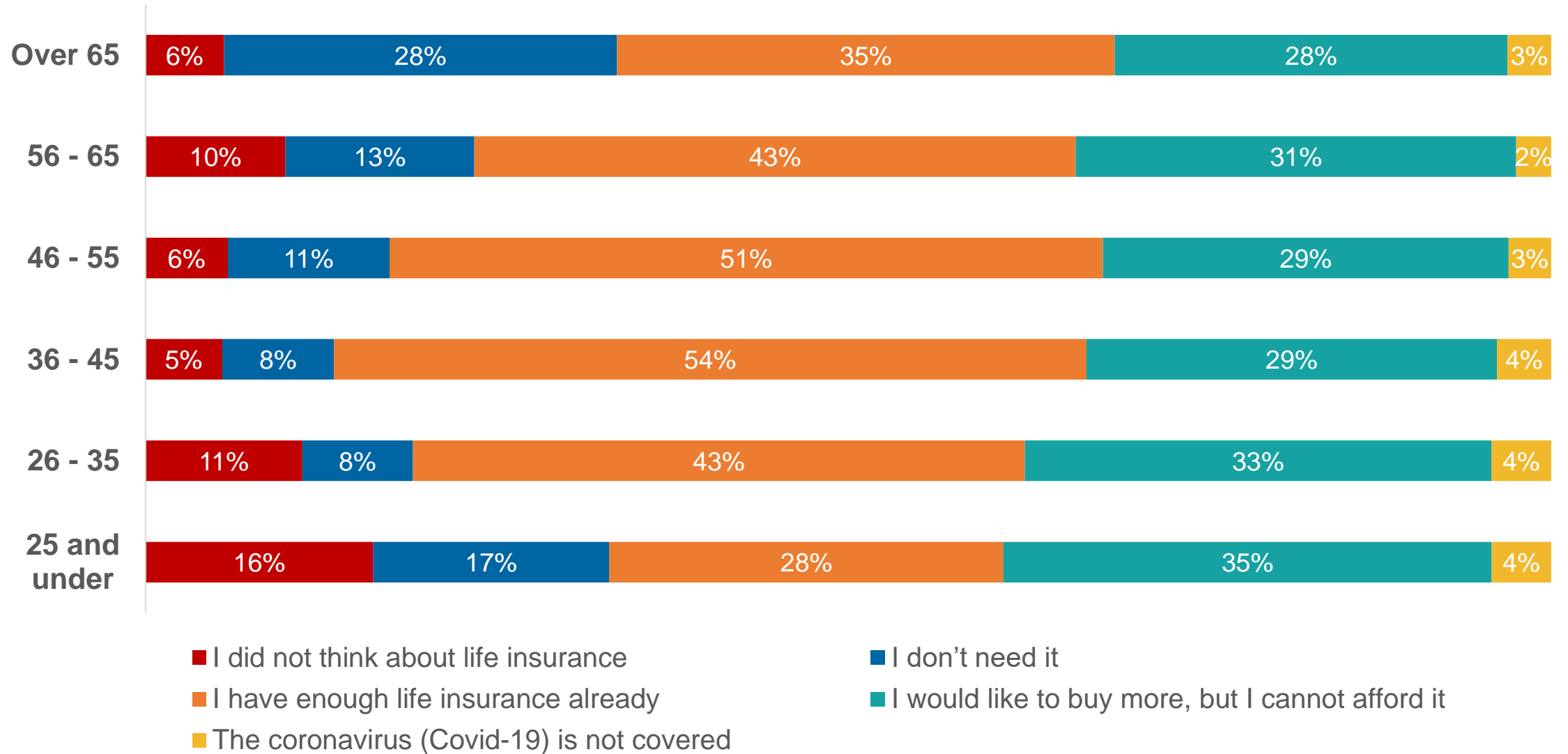
## Why insurance wasn't bought



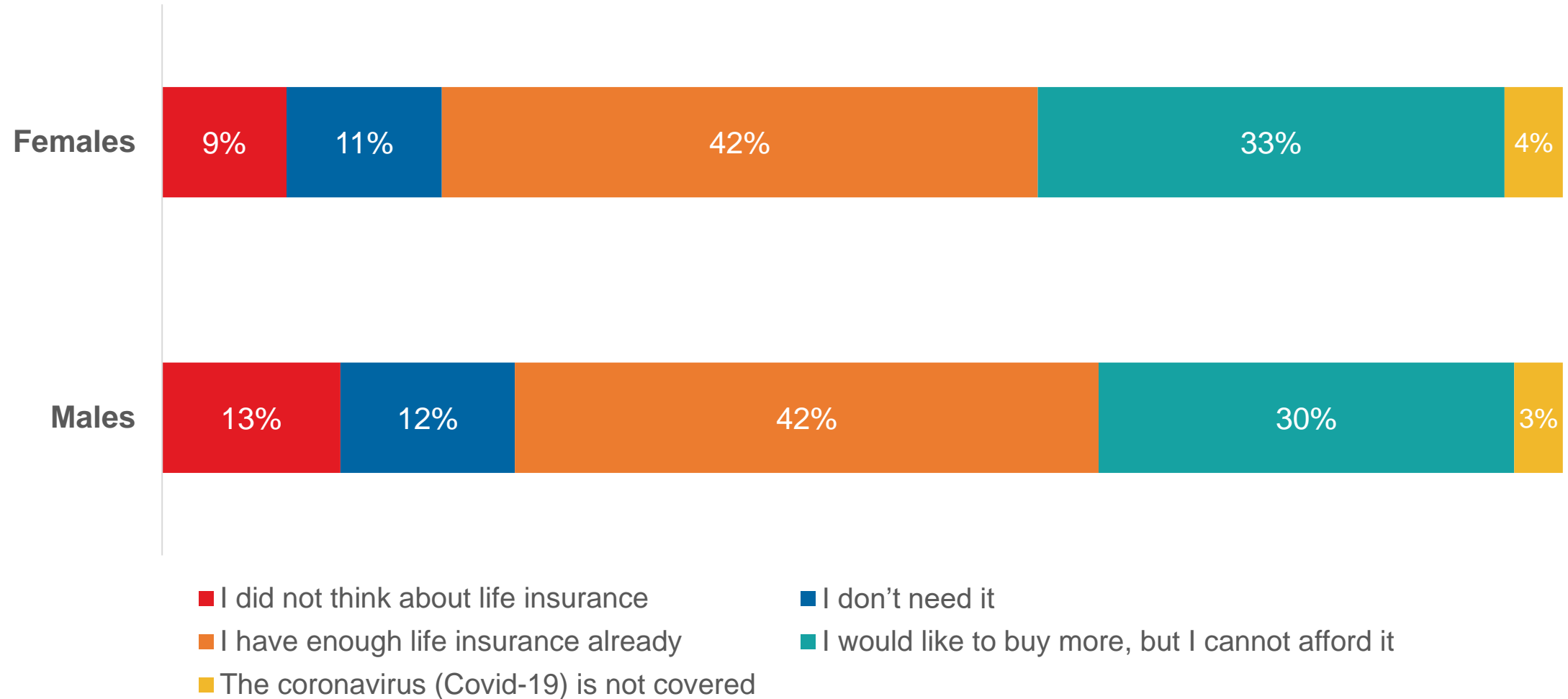
# Affordability Preventing Insurance Purchase



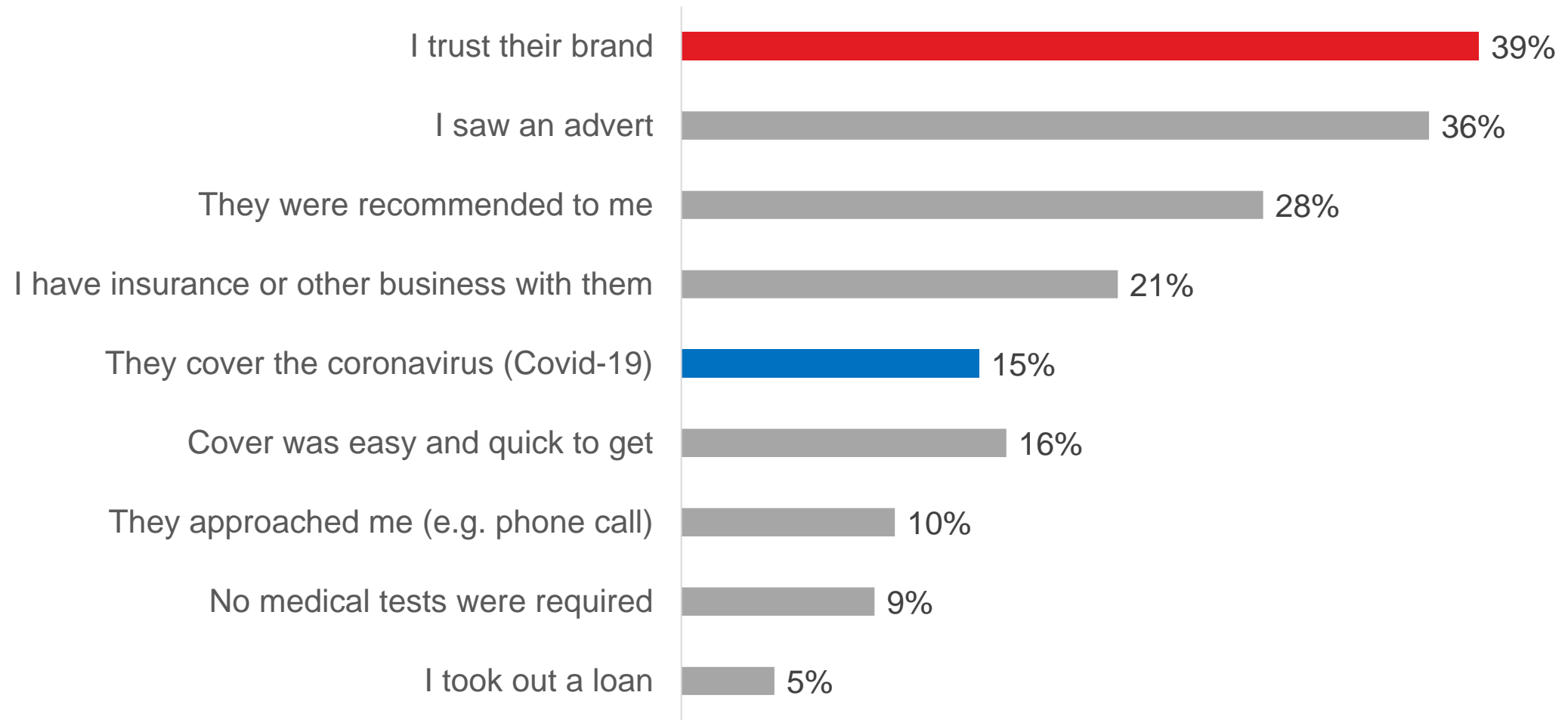
# Reasons Life Insurance wasn't bought



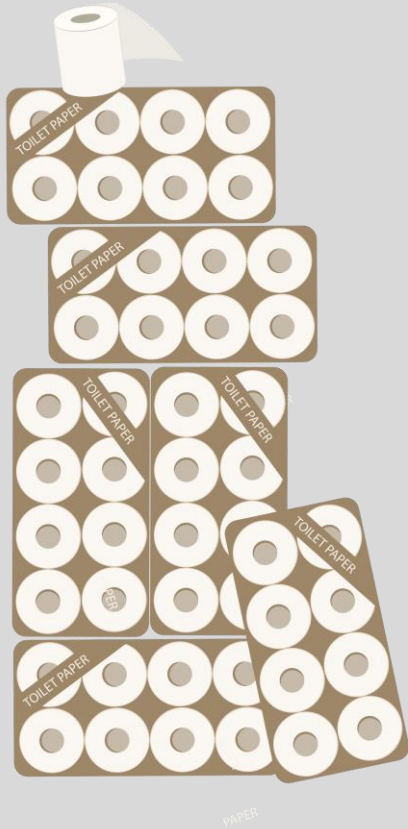
# Reasons Life Insurance wasn't bought



# How did you select the insurer?

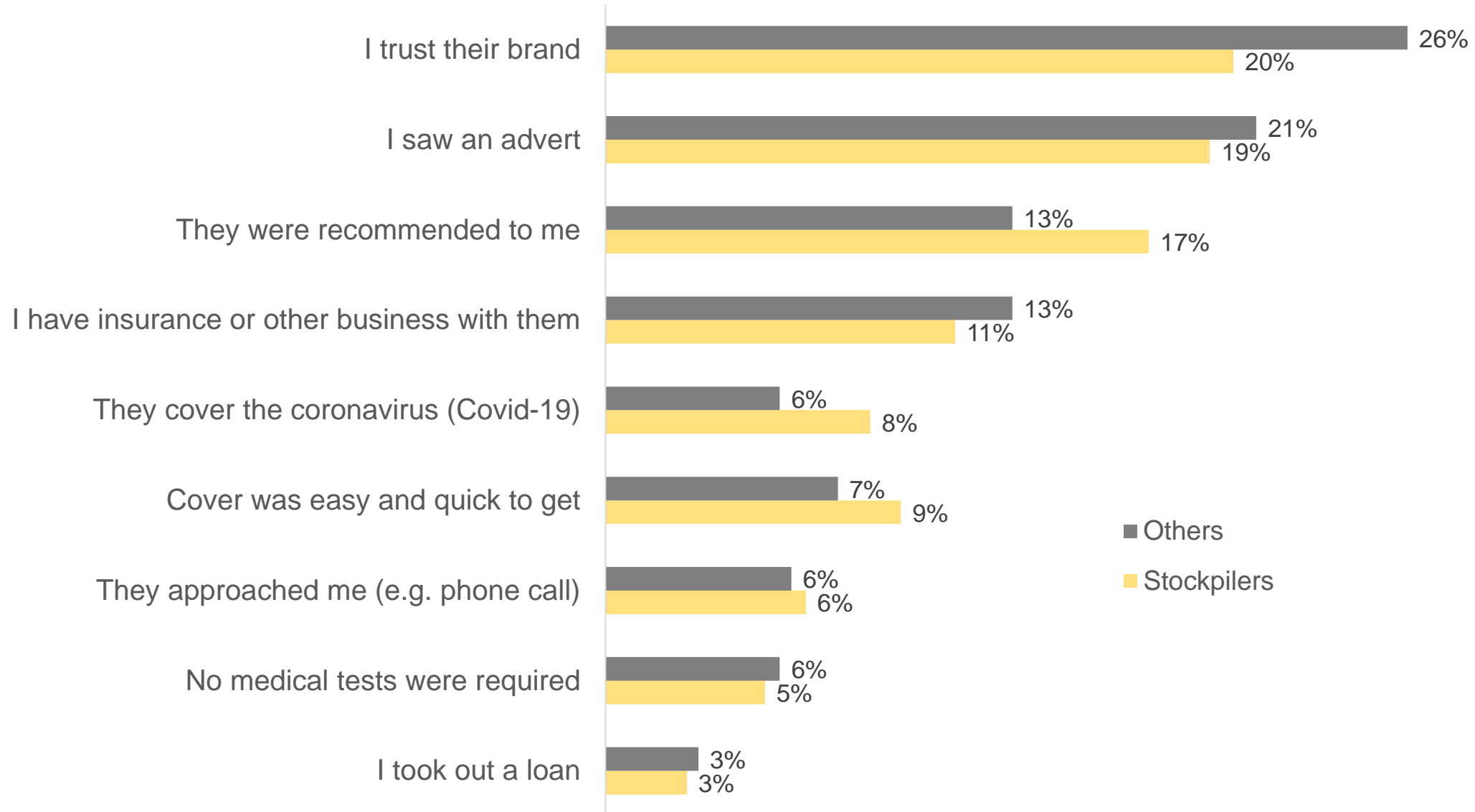


# How did you select the insurer?



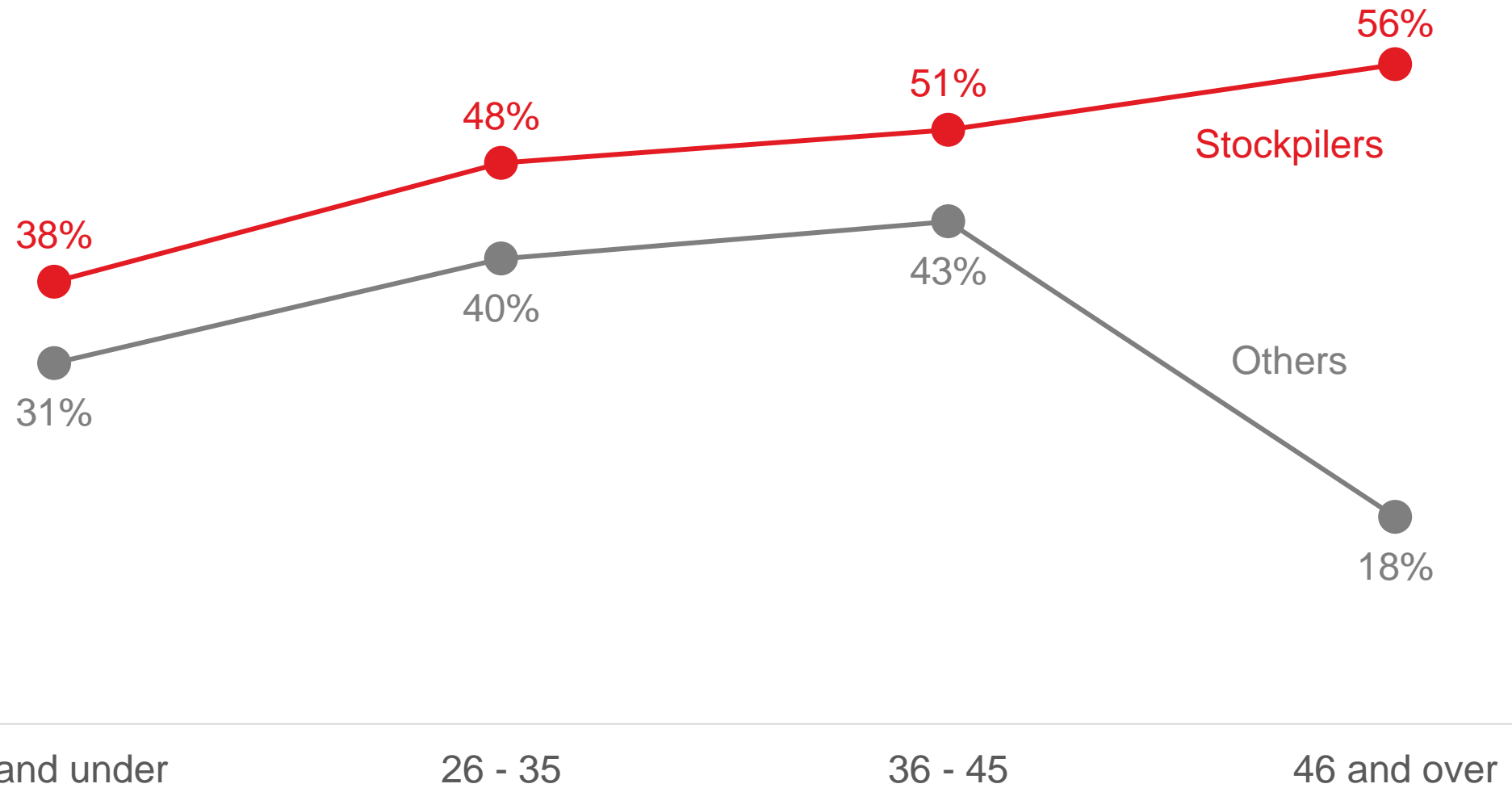
**Stockpiler =**  
Purchase Insurance +  
Stockpile Food +  
Stockpile Medicine

# How did you select the insurer?





## Sales Channel: % using Banks



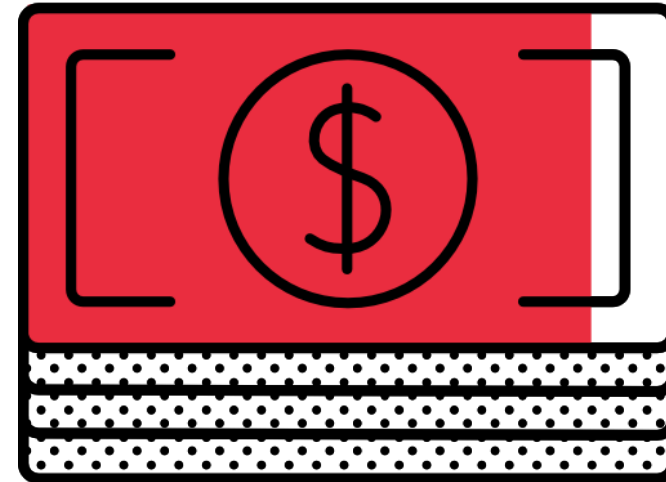
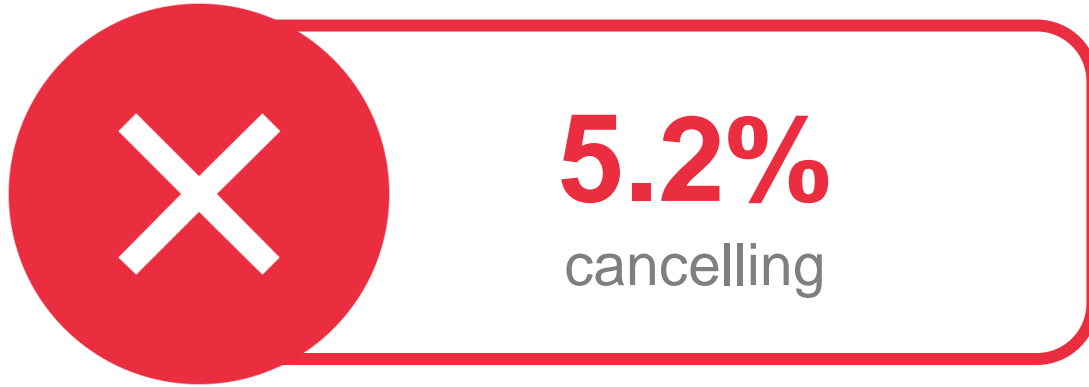


## Chapter 4

Lapses, stockpilers and more

**RGA**

## Lapses | no replacement








86% linked to  
**Affordability**

65% linked to  
**Covid-19**

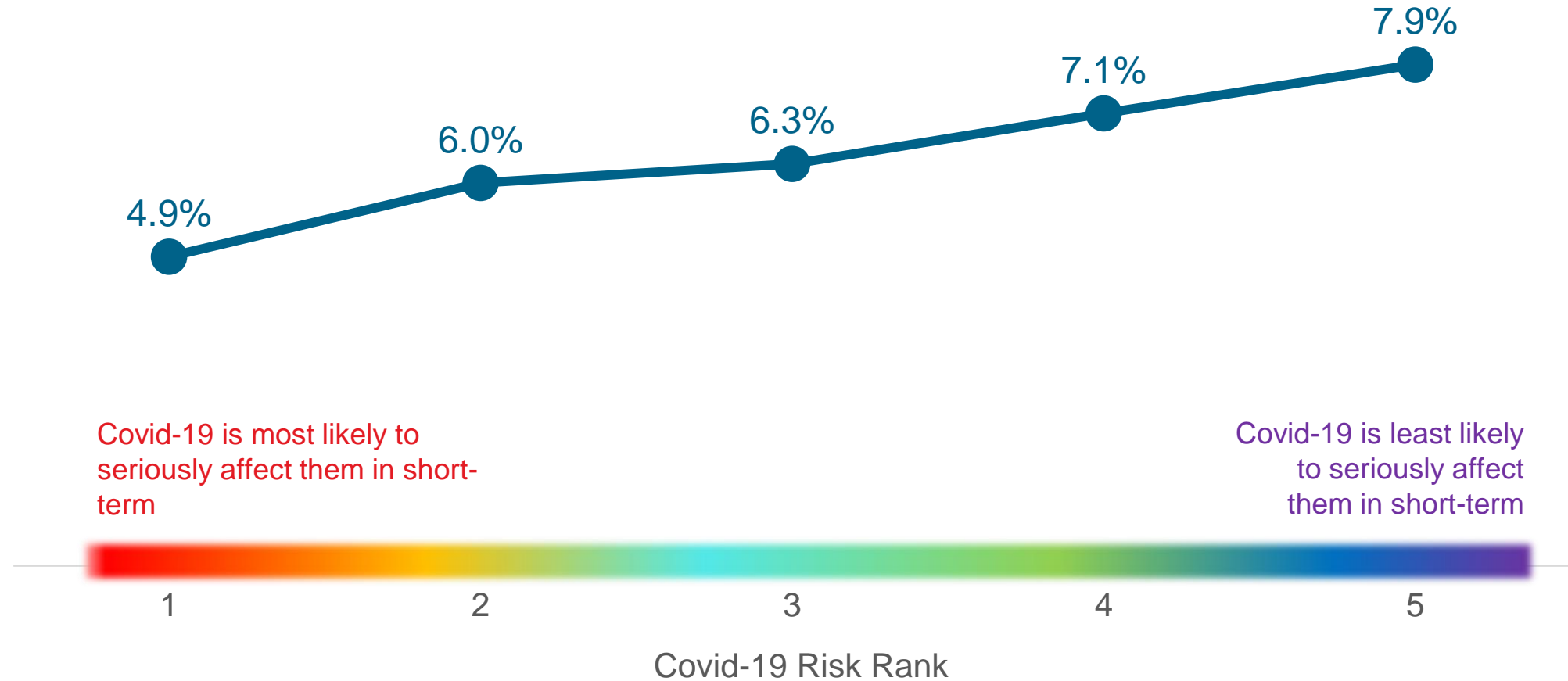
# All Lapses

Age Group	% Lapsing
35 and under	6.9%
36+	5.4%

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- 4  Heart attack
- 5  Cancer

# Lapse Rate by Covid Rank



# Stockpiling and Lapses



Stockpiled Food

**7.0%**

30 years



Did not stockpile

**5.4%**

39 years



Stockpiled Medicine

**5.9%**

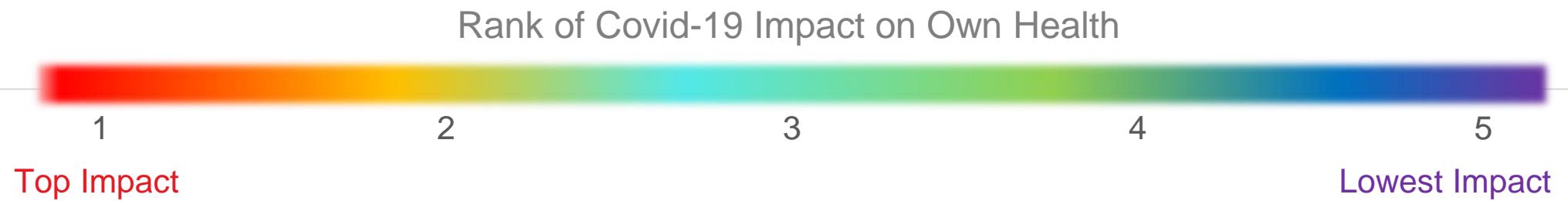
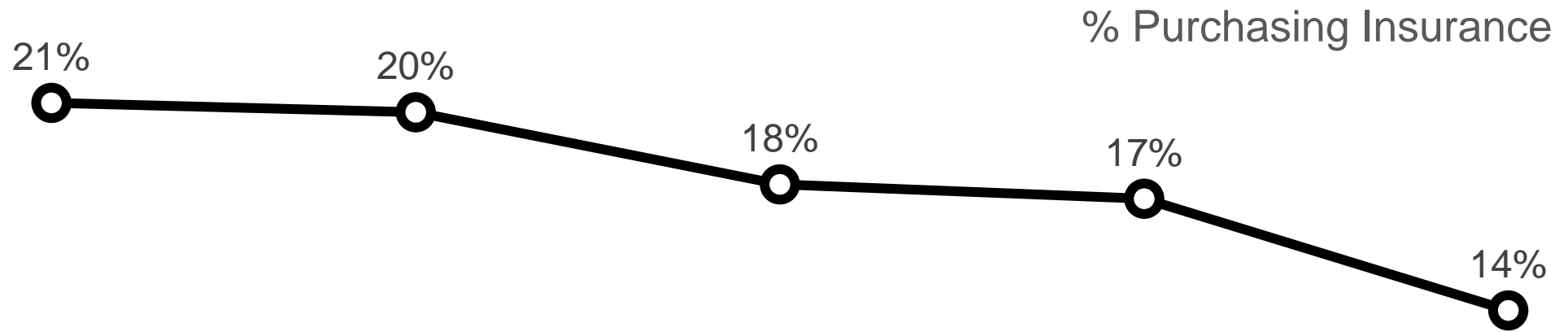
29 years



Did not stockpile

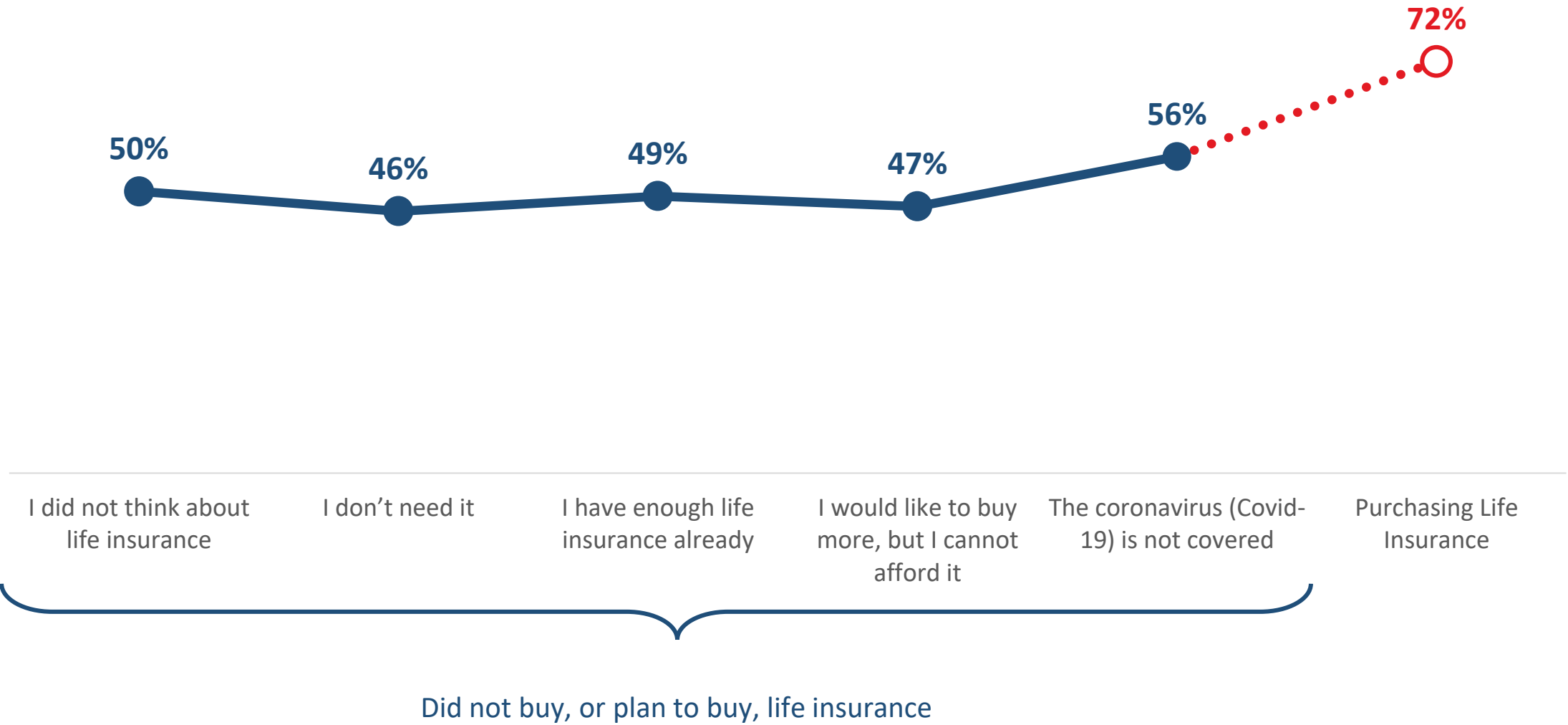
**6.5%**

36 years

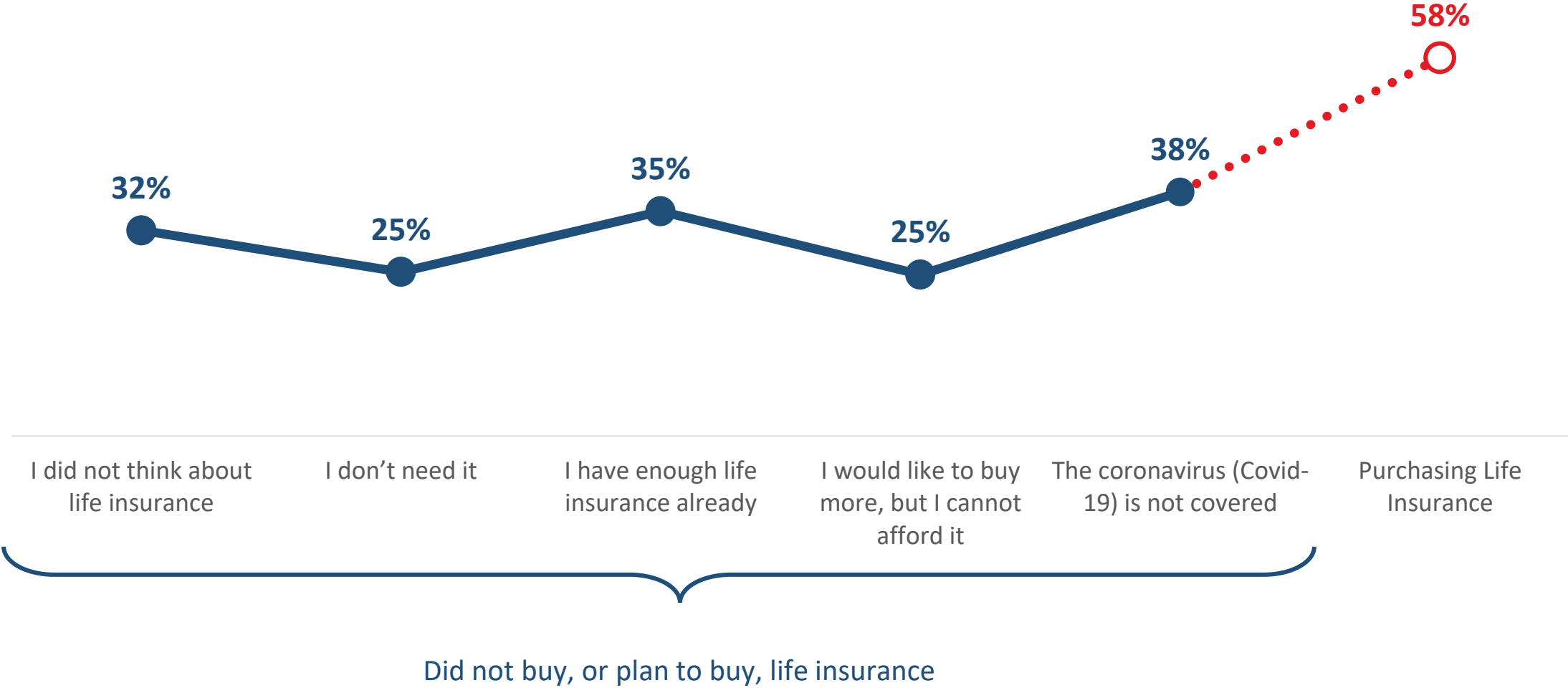


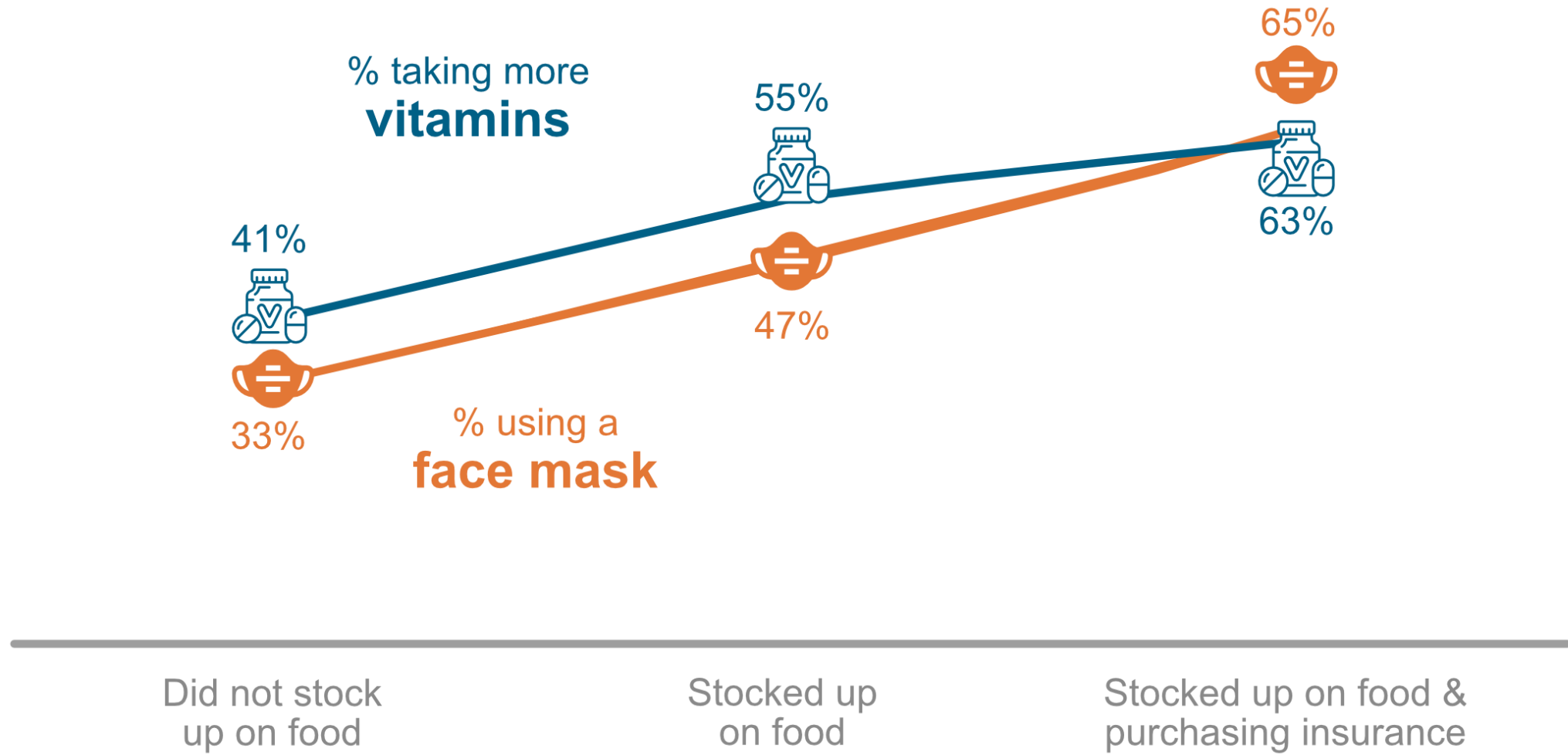


Stocked up on **Food** = "Yes"



Stocked up on **Medicine** = "Yes"





# Covidnomics

What a pandemic reveals about human behaviour.



BGA