

So you think it won't happen to you?

As we well know, death, disease and injury can affect any of us at any time whether we are young or old, fit or unfit. These statistics show that it can definitely 'happen to you'. That means that you'll need to think about some insurance cover to make sure you and your family are properly protected to maintain the lifestyle you need.

- In 2011–12 about 9.3 million episodes of admitted patient care took place in Australian hospitals.¹
- 3 in 5 Australian adults are overweight or obese (based on BMI).² That's over 12 million people!
- Diabetes is Australia's fastest growing chronic disease.³ An estimated 2.45 million Australians have pre-diabetes^{3, 4} and one person is diagnosed every 5 minutes.⁵
- In 2012 about 50,000 Australians suffered new and recurrent strokes – that is 1000 strokes every week or one stroke every 10 minutes.⁶
- An estimated 3.2 million Australians (20% of the population aged between 16 and 85) had a mental disorder.⁷
- Cardiovascular disease (CVD) is the leading cause of death in Australia, with 45,600 deaths attributed to CVD in Australia in 2011. Cardiovascular disease kills one Australian every 12 minutes.⁸
- By the time a male reaches age 85 there is a 1 in 2 chance they will have been diagnosed with cancer at some point (1 in 3 for females).⁹
- An estimated 128,000 new cases of cancer will be diagnosed in Australia this year, with that number set to rise to 150,000 by 2020.⁹
- Cancer is a leading cause of death in Australia – more than 43,200 people died from cancer in 2011.¹⁰
- Between 1982 and 2007 there was a 200% increase in the number of new cancer cases diagnosed.¹⁰ Over the same period the population grew by around 30%.
- Smoking is estimated to cause 20–30% of all cancers.¹¹
- More than 60% of people diagnosed with cancer in Australia will survive more than five years after diagnosis.¹⁰
- Over 434,000 people are treated for one or more non-melanoma skin cancers each year, with 543 people dying in 2011.¹⁰
- You have a more than 60% chance of being disabled for more than 1 month during your working life, and a 1 in 3 chance of being disabled for more than 3 months.¹¹

1_ Australia's Hospitals at a glance - health services series no.49 - Australian institute of health and welfare, Canberra. 2012

2_ Overweight and obesity - Australian Institute of Health and Welfare 2013

3_ Healthinfontet.ecu.edu.au

4_ Australian Bureau of Statistics, 2013

5_ NDSS, 2013

6_ Deloitte Access Economics – The economic impact of stroke in Australia, 2013

7_ National Survey of Mental Health and Wellbeing, Australian Bureau of Statistics, 2007

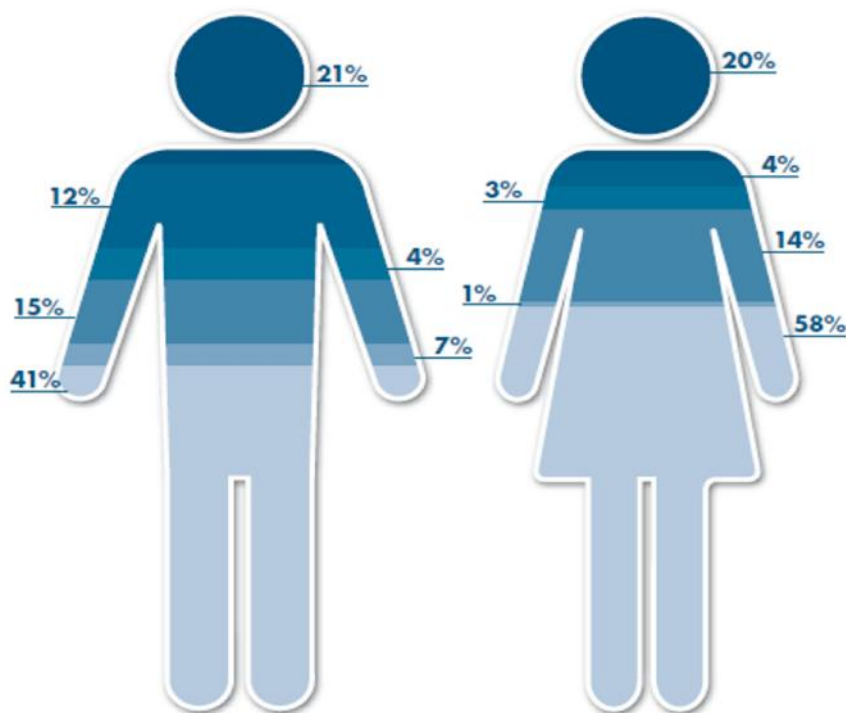
8_ www.heartfoundation.org.au/information-for-professionals/data-and-statistics/Pages/default.aspx

9_ Cancer in Australia, an overview, Australian Institute of Health and Welfare, December 2010.

10_ www.cancer.org.au/about-cancer/what-is-cancer/facts-and-figures.html

11_ Interim Report of the Disability Committee" Institute of Actuaries of Australia 2000.

Do you feel lucky?



The general population data shown below is based on being 30 now. Statistically, before the age of 70 you...

- Will be diagnosed with cancer
- Will have a heart attack
- Will suffer a stroke
- Will suffer from other critical illness
- Will die from something other than a critical illness
- Will not have suffered a critical illness

Source: Munich Reinsurance Group in Australasia, 2009