

# 16 Statistics You Should Know



Zurich Life Risk has recently provided some useful statistics to highlight that it can definitely ‘happen to you’.

One of the most common heard objections to purchasing life insurance you will hear is ‘it won’t happen to me’. But 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.

Zurich already publishes a number of useful statistics around death and disablement, and we are pleased to supplement these with some additional and updated figures which show – unequivocally – that it can definitely ‘happen to you’.

## 1. The odds of a business partner dying or becoming totally disabled

Number of partners	Chance of 1 partner dying before aged 65 <sup>1</sup>	Chance of 1 partner dying or becoming totally disabled before age 65 <sup>1</sup>
2 Partners	35 in 100	52 in 100
3 Partners	47 in 100	67 in 100
4 Partners	57 in 100	77 in 100
5 Partners	66 in 100	84 in 100
6 Partners	77 in 100	89 in 100

## 2. 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<sup>4</sup>

## 3. In 2007/8 there were 425,949 hospitalisations due to injury or poisoning<sup>2</sup>

Of which 83,214 involved a ‘high threat to life’.

## 4. 61% of adults are overweight or obese<sup>2</sup>

Obesity increases the risk of many conditions, including cancer, heart disease and diabetes.

## 5. The prevalence of diabetes has trebled over the last 20 years<sup>2</sup>

There are estimated to be over 800,000 diabetics in Australia. Diabetics are 5 times more likely to have a stroke and 10 times more likely to have a heart attack.



6. **There are 60,000 strokes each year<sup>2</sup>, (an average of one every 10 minutes).**  
42.5% of strokes result in 'core activity restriction' (disability).
7. **1 in 5 people aged 16- 85 have experienced a mental disorder at some time in any 12 month period<sup>2</sup>.**
8. **684,000 people are estimated to have chronic heart disease<sup>2</sup>.**
9. **Cardiovascular disease is the leading cause of death amongst females of all ages (36.5%).**  
Leading cause of death for females aged 25 – 64 is cancer<sup>2</sup>.
10. **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<sup>3</sup> (1 in 3 for females).**
11. **Around 108,000 new cases of cancer are diagnosed each year, (more than the capacity of the MCG) and there are 109 cancer related deaths every day<sup>3</sup>.**
12. **Cancer is the leading cause of death amongst males of all ages<sup>2</sup> (32.3%).**  
The leading cause of death for males aged 25 – 44 is accidental injury/poisoning and for males aged 45 – 64 is cancer.
13. **Between 1982 and 2007 there was a 200% increase in the number of new cancer cases diagnosed<sup>3</sup>.**  
Over the same period the population grew by around 30%.
14. **Smoking is estimated to cause 20-30% of all cancers<sup>3</sup>.**
15. **Nearly 20,000 new cases of prostate cancer, 14,200 cases of bowel cancer, and 12,500 cases of breast cancer will be diagnosed this year<sup>3</sup>.**
16. **Survival rates are increasing for most types of cancer, with the exception of pancreatic, lung and brain cancers<sup>3</sup>.**  
The 5 year 'relative survival rate' for all cancers is around 58.4% for males and 64.1% for females.

## Sources

1. Zurich Mortality and Morbidity Calculator 2004.
2. Australia's Health 2010, Australian Institute of Health and Welfare, December 2010.
3. Cancer in Australia, an overview, Australian Institute of Health and Welfare, December 2010.
4. Interim Report of the Disability Committee," Institute of Actuaries of Australia 2000.

This information is dated 1 February 2011 and is derived from sources believed to be accurate as at this date, which may be subject to change. It should not be considered to be a comprehensive statement on any matter and should not be relied on as such. Zurich Australia Limited ABN 92 000 010 195 AFSL 232510 (Zurich) of 5 Blue Street, North Sydney 2060.

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