Media Release

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Tragic Events - Perception vs Reality

New Research Findings!

Introduction

Although Australians aren't immune to an international disaster, or a more local traumatic event such as a lightening strike or shark attack, for most of us our greatest 'every day' fears are based on our health.

NobleOak has just received the results from a comprehensive research study conducted by an independent research firm Pureprofile in December 2016, asking over 1,000 Australian adults to rate their greatest fears.

We then compared the results to the actual likelihood of occurrence based on published statistics from a number of sources.

The results showed that out of 11 stated traumatic events listed, the top four that people believed were most likely to happen to someone like them in the future were *Cancer*, *Heart Attack*, *Car Accident* and *Stroke* (refer to Table 1. below), but significantly underrated the second most likely cause of death, *Dementia*.

And correctly, the respondents placed the likelihood of events such as *Plane Crash, Terrorist Attack, Lightning strike* and *Shark Attack* at the bottom of the list, despite a lot of recent press about these events.

The Key Findings and Conclusions

Table 1. Research Results

Rank the following events in order or likelihood to happen to someone like you in the future (1 is most likely to happen, 10 is least likely to happen).

	Score[*]	Overall Rank
Cancer	8175	1
Heart attack	8100	2
Car accident	7796	3
Stroke	7387	4
Premature death through a health issue	6785	5
Angioplasty (surgical repair or unblocking of a blood vessel)	6484	6
Parkinsons disease, Alzheimer's or Dementia	6345	7
Plane crash	4468	8
Terrorist attack	3990	9
Lightening strike	3663	10
Shark attack	3204	11

NobleOak Life Limited: PureProfile Survey – December 2016. 1,006 respondents.

Our fears are justified

The latest statistics released by the Australian Bureau of Statistics (ABS) in 2014 identified ***Heart Disease*** as the leading cause of death.

This was followed by ***Dementia*** (including Alzheimer's disease), an often underestimated cause of death that unfortunately continues to rise. It is only ranked as 7th by Australians in the survey above.
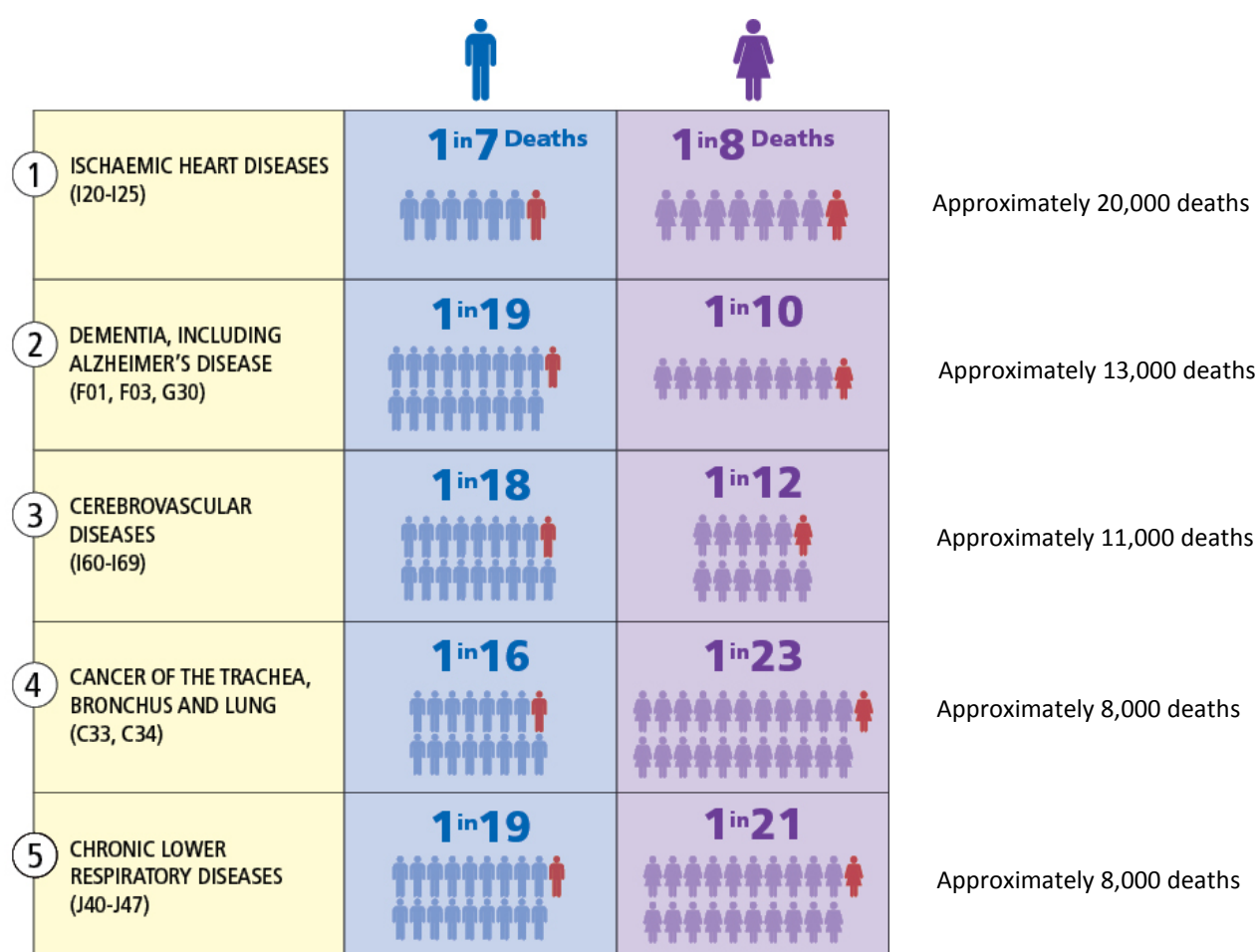
The next likely causes of death are ***Stroke***, ***Cancer*** and ***Chronic lower respirator disease***. Together, these accounted for over one-third of all deaths in 2014. More males than females died from heart diseases and cancer and more females died from Alzheimer's disease.

While survey respondents significantly overstated the likelihood of ***Car Accident*** (being their 3rd highest concern when it is the 6th most likely of the listed events, and 7th most likely when ***Suicide*** is also

considered), and underestimated *Dementia*, they correctly placed *Cancer, Heart Attack,* and *Stroke* towards the top of their concerns.

The leading causes of death for Australians are outlined in Table 2 below.

Table 2. Leading causes of deaths as a proportion of all male and female deaths, 2014
Australian Bureau of Statistics

		Male: 1 in 7 Deaths	Female: 1 in 8 Deaths	
1	ISCHAEMIC HEART DISEASES (I20-I25)	1 in 7 Deaths	1 in 8 Deaths	Approximately 20,000 deaths
2	DEMENTIA, INCLUDING ALZHEIMER'S DISEASE (F01, F03, G30)	1 in 19	1 in 10	Approximately 13,000 deaths
3	CEREBROVASCULAR DISEASES (I60-I69)	1 in 18	1 in 12	Approximately 11,000 deaths
4	CANCER OF THE TRACHEA, BRONCHUS AND LUNG (C33, C34)	1 in 16	1 in 23	Approximately 8,000 deaths
5	CHRONIC LOWER RESPIRATORY DISEASES (J40-J47)	1 in 19	1 in 21	Approximately 8,000 deaths

Other less likely causes of death for Australians are outlined in Table 3 below.

Table 3. Other causes of deaths with lower likelihood

Ranking	Event *(Refer to Key below)*	Average Australian deaths per annum
1	Suicide	2,687
2	Car accident	1,250
3	Plane crash	37
4	Lightning strike	5-10
5	Shark attack	3
6	Terrorist attack	3

Key

1. *Australian Bureau of Statistics. Average annual deaths between 2011 and 2015.* http://www.mindframe-media.info/for-media/reporting-suicide/facts-and-stats
2. *Australian Road Deaths Database. Average annual deaths between 2010 and 2015.* https://bitre.gov.au/statistics/safety/fatal_road_crash_database.aspx
3. *Australian Transport Safety Bureau. Australian average annual deaths between 2005 and 2014.* https://www.atsb.gov.au/publications/2015/ar-2015-082/
4. *Bureau of Meteorology.* https://www.australiawidefirstaid.com.au/lightning-strikes/
5. *Australian Shark Attack File.* http://www.sbs.com.au/news/article/2015/02/10/how-many-people-do-sharks-kill-australia-each-year
6. *Australian Bureau of Statistics. Average annual deaths between 1978 and 2014.* http://theaimn.com/suicide-domestic-violence-and-terrorism-the-cost/

NobleOak's CEO, Anthony R Brown said:

"While most people appear to understand the likelihood of tragic events pretty well, the key gap is in relation to dementia. Unfortunately dementia rates continue to rise and with projections indicating the number of people aged 80 and over will double in the next 20 years, it is likely that dementia will become our leading cause of death within the next few years. On the positive side, death rates from heart disease and stroke are continuing to decline."

"While we hear a lot of press about people being bitten by sharks and hit by lightening, the likelihood of these events taking place is still extremely low. This appears to be well understood by the community."

APPENDICES

About NobleOak

NobleOak Life Limited (NobleOak), is one of Australia's most established life insurers, and has been in the Australian market for over 138 years. NobleOak is an independent insurer providing Life cover, TPD, Trauma, Income Protection and Business Expenses insurance.

NobleOak keeps costs low by avoiding mass marketing and large upfront commission payments to third parties. They are able to pass savings back to their customers and clients through reduced premiums, supported by outstanding personal service.

NobleOak has a client satisfaction rating of 98.5% (April 2016 client survey) and is the winner of the "2016 Direct Life Insurance Overall Excellence Award" issued by Strategic Insight and the 2016 Canstar 5 Star Awards for "Life" and "Income Protection "cover.

Media Contacts

1. **Fiona Vella**
   Chief Business Officer
   (612) 9299 7852
   0421 132526

2. **Kiran Gill**
   Executive Assistant – CEO
   (612) 9299 7852

3. **Anthony Brown**
   Chief Executive Officer
   (612) 9299 7852