



Exclusive Media Release

Thursday 25 January 2018

Tragic Events – Are Australians Prepared?

New Research Explores our Fears

Introduction

While Australia is still a relatively 'lucky country' when it comes to extreme events like terrorism, we were intrigued to know how Australians would respond when asked to rate the traumatic events they feared the most.

NobleOak is publishing the results of a comprehensive research study conducted in December 2017 by independent research firm PureProfile.

The study asked more than 1,000 Australian adults to rate their greatest fears – and then compared the results to the likelihood of the events occurring, using published statistics from various sources.

The results

When asked to rate 11 traumatic events in terms of how likely they are to happen, respondents nominated the top four as cancer (1), heart attack (2), car accident (3) and stroke (4).

The survey also reveals that people are more concerned about being hit by lightning than being attacked by a shark, with shark attack ranking last in the results.



Key Findings and Conclusions

Table 1.

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

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	Score*	Overall Rank
Cancer	8078	1
Heart attack	8023	2
Car accident	7766	3
Stroke	7339	4
Premature death through a health issue	6728	5
Parkinsons disease, Alzheimer's or Dementia	6337	6
Angioplasty (surgical repair or unblocking of a blood vessel)	6282	7
Plane crash	4434	8
Terrorist attack	4308	9
Lightening strike	3816	10
Shark attack	3285	11

Total Respondents 1006

*Score is a weighted calculation. Items ranked first are valued higher than the following ranks, the score is the sum of all weighted rank counts.

NobleOak Life Limited: PureProfile Pty Ltd Survey – December 2017. 1,006 respondents.

Perception versus reality

While the chief concerns are health-related, the findings show a mismatch between perception and reality.

Two in particular stand out:



1. The high, and growing, incidence of dementia in our ageing Australian population is underestimated.
2. The overwhelming fear Australians have of cancer.

While dementia is the second leading cause of death in Australia, according to the Australia Bureau of Statistics (ABS), our respondents only place it at number 6 on their list of concerns.

Dementia, Alzheimer's and Parkinson's Disease are more prominent on the 2017 radar than in the past though, rising from 7th place in 2016 rankings.

And although cancer is our respondents' chief concern, the disease only enters at number 4 in the ABS statistics (malignant neoplasm of trachea) on leading causes of death – behind heart disease, dementia and cerebrovascular diseases.

According to the ABS, ischaemic (a condition that restricts blood flow) heart disease, dementia and cerebrovascular (relating to the brain and its blood vessels) diseases accounted for approximately 26.9% of all Australian deaths in 2016, and dementia has already overtaken cancer as the leading cause of death in women.

Respondents also ranked car accidents at number 3, however there are much fewer deaths from fatal crashes compared to other leading causes.

According to federal government figures, there were 1,295 [deaths](#) resulting from car accidents in 2016, compared to 19,077 deaths from ischaemic heart disease.

Despite a number of recent high profile global terror attacks, terrorism still ranks quite low on the list of people's concerns. Terror attacks ranked 9th in the list of traumatic events for both 2016 and 2017, although the latest figures do show increased concern over 2016.

The top 5 leading causes of death for Australians are outlined in Table 2 below.



Table 2. Leading causes of death 2016

[Australian Bureau of Statistics](#)

Leading Causes of Death (ABS)	Number of Deaths
Ischaemic heart diseases (120-125)	19,077
Dementia , including Alzheimer disease (F01, F03, G30)	13,126
Cerebrovascular diseases (I60-I69)	10,451
Malignant neoplasm of trachea, bronchus and lung (C33, C34)	8,410
Chronic lower respiratory diseases (J40-J47)	8,048

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	2,795
2	Car accident	1,495
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 2012 and 2016. <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://en.wikipedia.org/wiki/List_of_motor_vehicle_deaths_in_Australia_by_year#cite_note-BITRE_Bulletin_Dec2013-4
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.australiawideworld.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 CEO, Anthony R Brown, said the results show that while most people understand the likelihood of tragic events pretty well, the key gap is in relation to dementia.

“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,” he said.

“2017 respondents are showing increased awareness of the prevalence of dementia, however, and fortunately, death rates from heart disease and stroke are continuing to decline.

“While at this time of year, we hear a lot of press about people dying in car accidents and being bitten by sharks, the likelihood of these events taking place is still extremely low. There is also evidence of increasing concern about terrorism.”



APPENDICES

About NobleOak Life Limited

NobleOak Life Limited (NobleOak), is one of Australia’s most established life insurers, and has been in the Australian market for over 140 years. NobleOak is an independent insurer providing Life, 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 95.5% (2017 client survey) and is the winner of the ‘2016 Direct Life Insurance Overall Excellence Award’ issued by Strategic Insight and the 2017 and 2016 Canstar 5 Star Awards for ‘Life’ and ‘Income Protection’ cover. NobleOak was also awarded the Gold Trusted Service Award from Feefo in 2017.



NobleOak is an Australian public unlisted company regulated by APRA, with products backed by a leading global reinsurer, Hannover Life Re. For more information visit www.nobleoak.com.au

Media contacts

1. **Sanjay Balakrishnan**
Chief Marketing Officer
(612) 8123 2631
sanjayb@nobleoak.com.au
2. **Anthony Brown**
CEO
(612) 8123 2612
anthonyb@nobleoak.com.au

NobleOak Life Limited
ABN 85 087 648 708, AFS Licence AFSL 247302
Level 7, 66 Clarence Street, Sydney, NSW, 2000