

# Leading causes of death and illness in Australia

Below is a table showing the leading causes of death in Australia, along with the prevalence of these diseases in the community.

This information highlights the importance of considering these probabilities, especially if lifestyle choices and hereditary or genetic factors increase one’s risk.

Disease and cause	Examples	Deaths 2023 <sup>1</sup>	Prevalence 2023	Earliest detection age	Did you know
<b>1. Cardiovascular disease:</b> Cardiovascular disease (CVD) refers to a group of disorders of the heart and blood vessels.	<ul style="list-style-type: none"><li>Ischaemic heart diseases.</li><li>Cerebrovascular diseases</li><li>Heart failure</li><li>Cardiac arrhythmias</li><li>Hypertensive diseases</li></ul> Includes: heart attack and stroke	35,705	4.5 million <sup>2</sup>	Symptoms can be detected as early as <b>30-40 years old</b> , especially if there are risk factors like high blood pressure, high cholesterol, or a family history of heart disease. <sup>3</sup>	High blood pressure, also known as hypertension, is often called the "silent killer" because it typically has no symptoms but can lead to serious cardiovascular complications. <sup>4</sup>
<b>2. Cancer cells in the body:</b> These cells can invade nearby tissues and form tumours, and they can also spread to other parts of the body through the bloodstream or lymphatic system.	<ul style="list-style-type: none"><li>Lung Cancer*</li><li>Breast Cancer</li><li>Prostate Cancer</li><li>Colon Cancer</li><li>Lymphoid Cancer</li><li>Pancreas</li></ul>	30,301	1.3 million <sup>5</sup>	Screening tests can begin as early as <b>20-30 years old</b> for certain cancers (e.g., breast cancer with mammograms, cervical cancer with Pap smears). However, some cancers may not be detected until later. <sup>6</sup>	Approximately 1 in 2 men and 1 in 3 women will be diagnosed with cancer at some point in their lives. Around <b>1,000</b> people are diagnosed with cancer every week, which averages to about <b>143 new cases</b> each day. <sup>7</sup>

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<b>3. Dementia:</b> A decline in cognitive functions, such as memory and thinking, that interferes with daily life.	<ul style="list-style-type: none"> <li>Alzheimer's</li> </ul>	16,685	472,000 <sup>8</sup>	Can be detected as early as <b>50-60 years old</b> , especially in individuals with risk factors such as a family history, genetic predispositions (e.g., Alzheimer's disease), or lifestyle factors like smoking and poor cardiovascular health. <sup>9</sup>	Dementia is not a single disease but rather a term used to describe a group of symptoms affecting memory, thinking, and social abilities. <sup>10</sup>
<b>4. Respiratory diseases:</b> Affects the respiratory system, including the lungs and airways, leading to impaired breathing and other related symptoms.	<ul style="list-style-type: none"> <li>Asthma</li> <li>Influenza</li> <li>Pneumonia</li> <li>Bronchitis</li> <li>Tuberculosis</li> <li>COVID-19</li> </ul>	16,246	8.5 million <sup>11</sup>	Chronic respiratory diseases such as Chronic Obstructive Pulmonary Disease (COPD) are more commonly diagnosed in older adults, typically <b>40-50 years old</b> and above. <sup>12</sup>	Approximately 1 in 7 Australians over the age of 40 are living with Chronic Obstructive Pulmonary Disease. <sup>13</sup>
<b>5. Diabetes:</b> The body does not produce enough insulin or cannot effectively use the insulin it produces, leading to elevated levels of glucose (sugar) in the blood.	<ul style="list-style-type: none"> <li>Type 1 Diabetes</li> <li>Type 2 Diabetes</li> <li>Gestational Diabetes</li> </ul>	5,942	1.5 million <sup>14</sup>	Diabetes can be detected at any age, but screening usually begins around <b>30-40 years old</b> for those with risk factors like obesity, family history, or gestational diabetes. <sup>15</sup>	The prevalence of diabetes in Australia is expected to increase due to rising obesity rates and an aging population. <sup>16</sup>
<b>6. Diseases of urinary system:</b> The urinary system includes the kidneys, ureters, bladder, and urethra, and it plays a crucial role in removing waste and excess fluids from the body.	<ul style="list-style-type: none"> <li>Urinary Tract Infections</li> <li>Kidney Stones</li> <li>Chronic Kidney Disease</li> </ul>	4,533	1.7 million <sup>17</sup>	Early detection often involves screening for risk factors such as diabetes, high blood pressure, and family history. <sup>18</sup>	Drinking plenty of water can help prevent kidney stones by diluting the substances in urine that lead to stones. The kidneys filter about 200 litres of blood every day, removing waste and excess fluids to form urine. <sup>19</sup>

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<b>7. Accidents (unintentional injuries):</b>  Unexpected events that cause harm or injury.	<ul style="list-style-type: none"> <li>• Road Accidents</li> <li>• Falls</li> <li>• Burns</li> <li>• Poisoning</li> <li>• Workplace Accidents</li> </ul>	4,105	1.2 million people affected by accidents each year. <sup>20</sup>	Accidents are unpredictable and can occur at any age. Preventive measures can be implemented from a young age to reduce risk.	Road traffic accidents are a leading cause of injury and death in Australia, with over 1,100 fatalities and 40,000 serious injuries occurring each year.
<b>8. Intentional self-harm</b>	<ul style="list-style-type: none"> <li>• Suicide</li> </ul>	3,214	9 deaths per day. In 2022-2023, females made up two-thirds (66%) of intentional self-harm hospitalisations.	In 2023, approximate number of deaths by suicide by age: <b>Ages 15-24:</b> 450 <b>Ages 25-34:</b> 600 <b>Ages 35-44:</b> 650 <b>Ages 45-54:</b> 700 <b>Ages 55-64:</b> 500 <b>Ages 65 and older:</b> 300 <sup>21</sup>	In 2023, there were 2,419 male suicide deaths and 795 female suicide deaths.  Suicide was the leading cause of death among Australians aged 15-24 years, accounting for almost one-third (31.8%) of all deaths in this age group.
<b>9. Liver disease:</b>  Any condition that affects the liver's function or structure. The liver is a vital organ responsible for many important functions, including detoxifying harmful substances, producing bile for digestion, and storing nutrients.	<ul style="list-style-type: none"> <li>• Hepatitis</li> <li>• Fatty Liver Disease</li> <li>• Liver Cancer</li> </ul>	2,556	6 million <sup>22</sup>	Can be detected at any age, including in children, through blood tests. Can be congenital or genetic or alcohol or with obesity and metabolic syndrome. <sup>23</sup>	Liver cancer, in particular, has been noted as the fastest increasing cause of cancer death in the country. <sup>24</sup>

\* Includes Malignant neoplasm of trachea, bronchus and lung (also considered respiratory disease) but counted as cancer for this purpose.

## Prevalent illnesses beyond the top causes of death

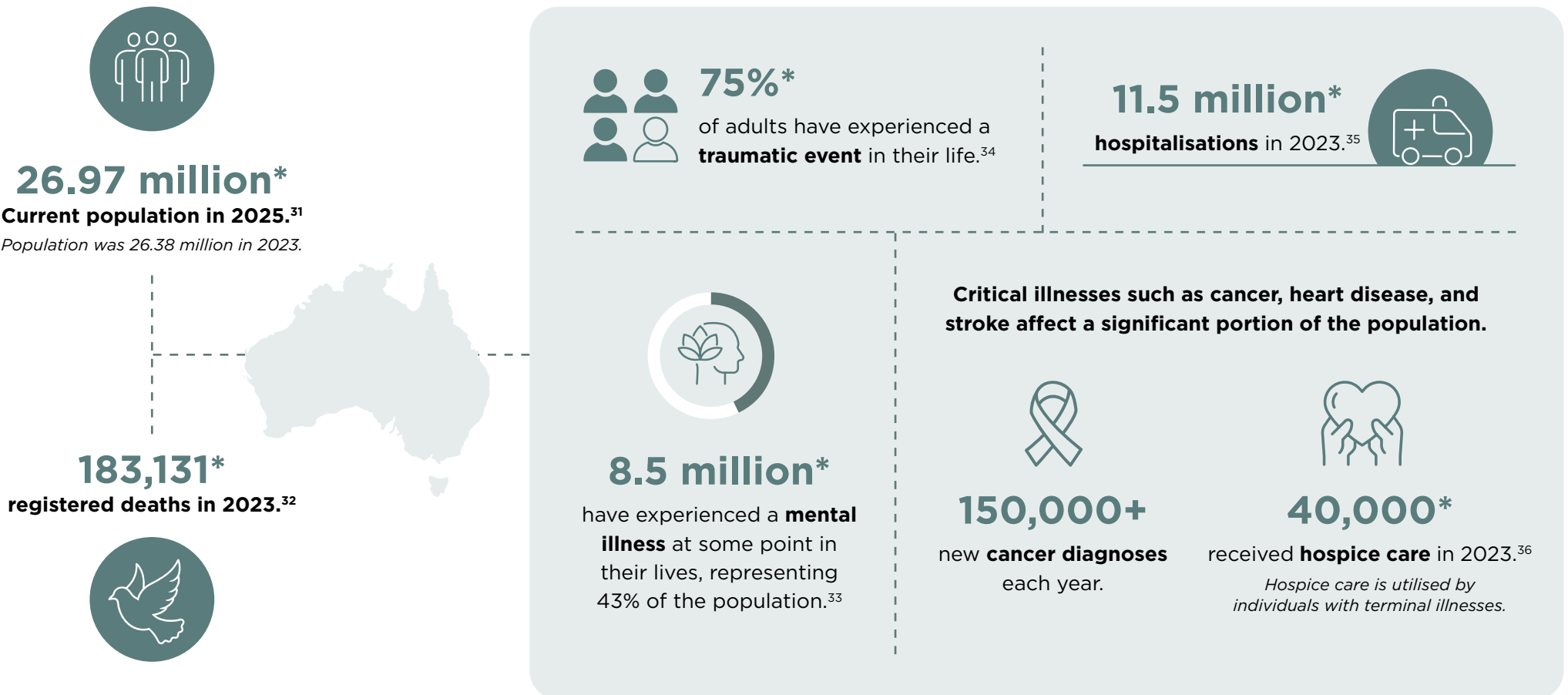
While the leading causes of death in Australia include cardiovascular disease, cancer, dementia, respiratory diseases, diabetes, and liver disease, there are other prevalent illnesses that significantly impact the population but may not always be reflected in mortality statistics. These include:

Disease and cause	Examples	Deaths 2023 <sup>25</sup>	Prevalence 2023	Earliest detection age	Did you know
<b>Mental and behavioural conditions:</b>  Refers to a wide range of disorders that affect mood, thinking, and behaviour. These conditions can impact how individuals feel, think, and interact with others, and they can vary in severity. <sup>26</sup>	<ul style="list-style-type: none"><li>• Depression</li><li>• Anxiety disorders</li><li>• Bipolar disorder</li><li>• Schizophrenia</li><li>• Obsessive-compulsive disorder</li><li>• Attention-deficit/hyperactivity disorder</li><li>• Eating disorders</li></ul>	Can be an underlying and/or associated cause of death.	<b>4.3 million Australians</b> aged 16-85 experienced a mental disorder in the previous 12 months, which is about <b>22%</b> of the population.	<b>4-17 years: 1 in 7</b> children and adolescents <b>16-24 years:</b> Nearly <b>40%</b> of young Australians <b>25-64 years:</b> Around <b>22%</b> of Australians aged 16-85. <b>65+ years:</b> Mental health conditions are less frequently diagnosed but can include depression, anxiety, and cognitive disorders such as dementia.	Mental health conditions are the most common illnesses reported by GPs in Australia.  Nearly <b>1 in 5 Australians</b> will experience a mental illness in any given year.  Mental health problems and substance use disorders are the leading cause of disability and poor health.
<b>Musculoskeletal conditions:</b>  Are disorders that affect the bones, muscles, joints, and connective tissues. These conditions can cause pain, stiffness, swelling, and decreased mobility, impacting a person's ability to perform daily activities. <sup>27</sup>	Back problems	Can be an underlying and/or associated cause of death.	Affecting 15.7% of the population. <sup>28</sup>	Can occur at any age but is more common in adults and older adults.	Chronic back pain is a leading cause of disability and can significantly impact quality of life.
	Arthritis		Affecting 14.5% of the population. <sup>29</sup>	Often detected in middle-aged and older adults but can occur in younger individuals as well.	Arthritis is a major cause of chronic pain and disability, affecting daily activities and mobility.
	Osteoporosis		Affecting 3.4% of the population. <sup>30</sup>	Typically detected in older adults, particularly postmenopausal women.	Osteoporosis weakens bones, making them more susceptible to fractures, and is a significant health concern for aging populations.

# The importance of insurance

Insurance is a vital part of financial planning, providing a safety net against unexpected financial burdens. It ensures that individuals and families are protected from significant expenses and can maintain financial stability.

## Population and health statistics in Australia



*\*Figures are approximate.*

## Health insurance vs life insurance: What are the differences?

While health insurance focuses on covering medical expenses and ensuring access to healthcare, life insurance is about providing financial support for your beneficiaries in case of your death. Both are essential for comprehensive financial planning and well-being.



### Health insurance

**Purpose:** While health insurance covers medical expenses for the policyholder, ensuring access to necessary healthcare without financial strain.

**Coverage:** It includes costs for preventive care, checkups, tests, prescriptions, emergency care, surgeries, and treatments for chronic illnesses.

**Financial Protection:** Health insurance reduces out-of-pocket expenses for medical treatments and hospitalisations, ensuring timely access to medical services and improving health outcomes.<sup>37</sup>



### Life insurance

**Purpose:** Life insurance, on the other hand, provides financial security for your loved ones in the event of your death.

**Coverage:** It offers a death benefit to cover living expenses, debts, and future financial needs, ensuring your family can maintain their standard of living.

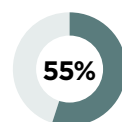
**Financial security:** Life insurance helps pay off outstanding debts, replaces lost income, and offers peace of mind that your loved ones will be financially protected.

**Estate planning:** It also aids in covering estate taxes and ensures your assets are distributed according to your wishes.

## Bridging the gap: Prevalence, coverage, and underinsurance

The high prevalence of serious health conditions like heart disease, stroke, and cancer in Australia underscores the critical need for comprehensive insurance coverage. With over 11.3 million adults affected, the financial burden on individuals and families can be substantial.

Ensuring more Australians have adequate insurance, including trauma and income protection, is essential for financial security and peace of mind. Despite the need, underinsurance remains a significant concern. Many Australians are not adequately protected against severe illnesses and disabilities:



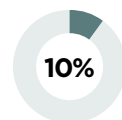
#### Life insurance:

Approximately 55% of Australians have life insurance. This translates to about 13.75 million people.\*



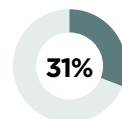
#### Total and Permanent Disability (TPD) insurance:

Approximately 20% of Australians have TPD insurance, which is about 5 million people.



#### Trauma insurance:

Approximately 10% of Australians have trauma insurance, equating to around 2.5 million people.<sup>38</sup>



#### Income Protection (IP) insurance:

Approximately 31% of Australians have income protection insurance, which is about 7.75 million people.<sup>39</sup>

*\*With a population of approximately 25 million people.*

To safeguard your future and ensure comprehensive protection, we recommend consulting with your financial adviser to review and optimise your insurance coverage.

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