



NEWS RELEASE

6 January 2011

Forty is the Year of Living Dangerously

Forty years old is the most dangerous year of Australians' lives¹, challenging the commonly held belief that risk taking adolescents are the most accident-prone generation, according to groundbreaking new research.

Suncorp Life's Year of Living Dangerously report analyses the top five causes of accidental death in Australia and surprisingly found that those in the 'prime of their lives' are more likely to die by accident than any other generation.

The report also finds that NSW is the safest state per capita while Western Australia is the most dangerous.

Of the almost 2,300 Australians who died by accident during the review period:

- 54% were on our roads
- 25% died by poisoning
- 11% fell to their death
- 6% drowned
- 4% choked to death.

The report has been released as Australians hit the road for the annual school holidays and flock to our beaches, rivers and swimming pools to escape the summer heat.

The Year of Living Dangerously report challenges popular perceptions about risk taking by young Australians, and shows that those about to enter middle age are the 'unlucky generation'.

"Surprisingly it is not the young who are most at risk of accidental death, but those approaching middle age," Suncorp Life CEO Geoff Summerhayes said.

"By the time you turn 40 it's likely you'll have a mortgage. You may also have a young family and in some cases elderly relatives that need caring for too.

"Yet 40 years old is the most dangerous year of all, and most people don't even know it."

From a generational point of view:

- Generation Z (0-18 years) is most prone to drowning
- Generation Y (19-30 years) is the most dangerous on our roads with the highest incidence of road deaths
- Generation X (31-45 years) is most likely to suffer from accidental poisoning
- While the baby boomer generation (46-64 years) is most at risk from choking deaths and falls.

On a state by state basis, Western Australia is the most dangerous state per capita in Australia, followed by South Australia, Queensland and Victoria.

NSW is the safest state per capita in the country.

Accident data was analysed for the 2008 calendar year from the Australian Bureau of Statistics, the Federal Department of Infrastructure and Transport and Work Safe Australia, for those aged under 75 years.

¹ Suncorp Life's 'Year of Living Dangerously' is determined as the average age of death across 5 accidental death categories (roads, poisoning, falls, drowning and choking) among Australians aged up to 74 years old, see 'Methodology' at the end of this release for more information.



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Workplace accidents were not classified as a separate category as they were already counted in other segments, especially road deaths.

“More than 250 Australians die at work every year, with a large proportion of those in or around machines, including vehicles such as cars and trucks,” Mr Summerhayes said.

“Workers in their 50s were most vulnerable, representing a quarter of the 267 work place fatalities.”

Key facts

- Road death was the most common form representing 54% of all accident deaths
- Queensland was the road death capital of Australia
- NSW and Queensland represented 47% of all accidental drowning fatalities

The Year of Living Dangerously report is available to download at www.suncorp.com.au/life

Table 1: Accident deaths by categories

	No. of deaths	% of total
1. Roads	1226	54%
2. Poisoning	576	25%
3. Falls	244	11%
4. Drowning	149	6%
5. Choking	82	4%
Total	2,277	100%

Table 2: Accident deaths by state*

	NSW	VIC	QLD	SA	WA	Total
1. Roads	228	230	311	109	221	1226
2. Poisoning	180	158	57	62	80	576
3. Falls	69	61	53	21	28	244
4. Drowning	47	23	29	11	21	149
5. Choking	35	19	11	11	10	82
Total	559	491	461	214	360	2,277

*Note: Due to sample size, NT, TAS, ACT have been excluded from a state by state comparison. However, their numbers are reflected in the total.



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Table 3: Accident deaths per capita (100,000 population*)

	NSW	VIC	QLD	SA	WA	Australia
1. Roads	3.5	4.6	7.7	7.4	10.8	6.1
2. Poisoning	2.8	3.2	1.4	4.2	3.9	2.9
3. Falls	1.1	1.2	1.3	1.4	1.4	1.2
4. Drowning	0.7	0.5	0.7	0.7	1.0	0.7
5. Choking	0.5	0.4	0.3	0.7	0.5	0.4
Average	1.7	2.0	2.3	2.9	3.5	2.3

* Based on ABS December 2008 population data 0-74 years old

<http://www.abs.gov.au/AUSSTATS/abs@.nsf/allprimarymainfeatures/BE64F1A0EB0D645ECA257638001BBF56?opendocument>

Disclaimer

Suncorp Life's 'Year of Living Dangerously' report examines data prepared, published and publicly available from the Australian Bureau of Statistics (ABS) – 2008 Causes of Death, code: 3303. 0. The Federal Department of Infrastructure and Transport, online database. And Work Safe Australia, Work-related traumatic injury fatalities Australia, calendar year 2008. Suncorp Life would like to acknowledge the assistance of Colmar Brunton during the preparation of this report.

Methodology

Suncorp Life's 'Year of Living Dangerously' (40 years old) is the average age of death across five categories of cause of accidental death among Australians aged up to 74 years. The five categories of accidental death are those specified by the World Health Organisation's International Classification of Diseases (ICD) and include transport accidents, falls, drowning, choking and poisoning. Data on other ICD categories of accidental death, such as suicide, as well as accidental deaths among Australians aged 75 years or older have been excluded from the calculation of Suncorp Life's 'Year of Living Dangerously' to ensure its relevance to insurable events/persons.

Suncorp Life's 'Year of Living Dangerously' was calculated based on the latest available ABS incidence data from 2008. The table below shows the ABS data used and the way in which the average age has been calculated based on this data. Due to the confidentiality requirements, data only on the age brackets of deceased persons, rather than the age in years, is publicly available through the ABS. Due to this limitation, age mid-points have been used in the calculation of the average age as is accepted practice when more detailed age data is not available.



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Age bracket of deceased persons	Number of accidental deaths	Percent of total accidental deaths	Age mid-point (years)	Contribution (years) to average
Under 1 year	10	0.4%	0.5	0.002
1 – 14 years	90	4%	7.5	0.296
15 – 24 years	414	18.2%	19.5	3.545
25 – 34 years	459	20.2%	29.5	5.947
35 – 44 years	420	18.4%	39.5	7.286
45 – 54 years	366	16.1%	49.5	7.957
55 – 64 years	263	11.6%	59.5	6.872
65 – 74 years	255	11.2%	69.5	7.783
Total	2,277	100%	Average age:	40

For more information contact Ben McAlary on 02 8275 3811 or 0459 809 402.

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