HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS INSURANCE SECTOR

TAL Life

Answers to questions on notice in writing:

TAL02QON: What percentage of payouts, under your life insurance, would be for self-harm or suicide?

Do you have that broken down into age groups, sex groups and whether they are in the country or the city? How far down can you break that number?

On the other causes of death under your policies: do you have data on those as well that you could perhaps supply on notice?

Answer: For the 2019 calendar year, 2.3% of all of TAL's death claims paid were for self-harm or suicide.

TAL can break down our life insurance payout data for self-harm or suicide by the following demographic categories:
- Gender
- Age
- Postcode
- Occupation

For the 2019 calendar year, TAL's death claims paid data for self-harm or suicide shows that:
- More suicide and self-harm deaths are from males (91%)
- More suicide and self-harm deaths are between the ages of 26 and 55 (70%)
- More suicide and self-harm deaths are from those customers located in regional areas of Australia (60%)
- More suicide and self-harm deaths are from those customers whose occupations cover technical and trades, labourers, and machinery operators and drivers (55%)

Please see below a table summarising the other causes of death recorded under TAL's policies for the 2019 calendar year. TAL uses the ICD10 – International Statistical Classification of Diseases and Health Related Problems – a medical classification list by the WHO. This is a consistent and

recognised classification system that allows for data to be collated across other insurers, other industries and would allow us to support Government initiatives. This is also used by the Australian Government Department of Health. Please note, suicide and self-harm data is contained within 'External causes of mortality & morbidity'.

Cause of death claim	Proportion of all TAL death claims
Cancer	35%
Diseases of the circulatory system	25%
Diseases of the respiratory system	13%
External causes of mortality & morbidity	6%
Symptoms, Signs, Abnormal findings	3%
Diseases of the digestive system	3%
Diseases of the genitourinary system	3%
Mental & behavioural disorders	2%
Infective & Parasitic Disease	2%
Other	8%