

From: Alan Woodward
Sent: Wednesday, 7 April 2010 5:38 PM
To: Community Affairs, Committee (SEN)
Subject: Inquiry into Suicide in Australia - Lifeline Australia - Additional Information

Attention: Naomi Bleaser

On behalf of Lifeline Australia I wish to table before the Senate Inquiry additional information regarding some superannuation and insurance policies restricting payments where deaths are by suicide.

It has come to our attention that some analysis has found that 63% of funds retain a suicide exclusion on cover, up from 58% in 2008. **Note:** The more recent figure is UP from 58 per cent in 2008.

We have also heard previously from industry sources of an actuarial estimate that calculated that the annual cost per year of suicide to the life insurance industry at \$100million.

I draw the Inquiry's attention to Recommendation 3 in the Lifeline Australia Submission to the Inquiry which states:

Recommendation 3. Address practical, social and attitudinal barriers as well as procedural issues in improving the accuracy of suicide reporting in Australia.

This could include:

- **Providing training to front-line workers (such as police and coroners) on how stigma and denial can impair acknowledgement of suicide deaths;**
- **Promoting openness, acknowledgement and understanding of suicide in the community;**
- **Reviewing insurance, superannuation and other financial benefit scheme practices to remove different provisions where the death is by suicide.**

Lifeline Australia believes that the provisions regarding payment under superannuation and insurance policies is a major factor in the behaviours of police, coroners and families that lead to an under reporting of deaths by suicide. Our Lifeline Centres have provided feedback about this issue being the experience on families and communities.

Moreover, it is plausible that individuals and families who are fearful about losing superannuation and insurance payments may be less inclined to identify as being bereaved by suicide and therefore not access available services and support.

Lifeline Australia encourages the Senate Inquiry to address the need for reform of the suicide exclusions on superannuation and insurance payments.

Thank you

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