

## RESEARCH REFERENCES

Research references for the following link <https://apps.liberty.co.za/ResearchReferences>

According to research, advances in medicine have changed people's lives meaning people are more likely to survive or live through a critical illness or disability than to die from it.

References arranged by topic. This is not exhaustive list of all literature consulted, but a selection of sources that contributed to the material.

- (A) References specifically related to the word "Research" in print, press, radio, outdoor and digital.

### Causes of deaths and claims

1. The top 10 causes of death, World Health Organisation, 24 May 2018, <https://www.who.int/news-room/fact-sheets/detail/the-top-10-causes-of-death>, accessed on 22 March 2019
2. Summary tables of mortality estimates by cause, age and sex, by country, 2016, [https://www.who.int/healthinfo/global\\_burden\\_disease/estimates/en/index1.html](https://www.who.int/healthinfo/global_burden_disease/estimates/en/index1.html)
3. Liberty internal summary of claims statistics: Trends investigation 2014-2018.xlsx
4. Liberty Claims statistics report 2017
5. Momentum: Building trust in the industry, 7 May 2018, <https://www.fanews.co.za/article/talked-about-features/25/straight-talk/1146/building-trust-in-the-industry/24333>, accessed on 27 March 2019
6. Discovery reveals how much it pays out in medical claims, <https://businesstech.co.za/news/banking/248203/discovery-reveals-how-much-it-pays-out-in-medical-claims-including-r6-8-million-for-one-patient/>, accessed on 27 March 2019

### Cancer

1. Global, Regional and National Cancer Incidence, Mortality, Years of Life Lost, Years Lived with Disability, and Disability-Adjusted Life-Years for 29 Cancer Groups, 1990 to 2016, JAMA Oncology 2018; Vol 4, Number 11, 1553-1568, <https://jamanetwork.com/journals/jamaoncology/fullarticle/2683251>, accessed on 21 March 2019.
2. CANSA Fact Sheet on the Top Ten Cancers per Population group, <https://www.cansa.org.za/files/2017/11/Fact-Sheet-Top-Ten-Cancers-per-Population-Group-NCR-2013-web-November-2017.pdf>, accessed 21 March 2019.
3. Incidence of multiple primary cancers and interval between first and second primary cancers, Utada et al, 2014, Cancer Sci 105 (2014) 890–896.
4. 10.National Cancer Institute: Higher Risk of Heart Failure Seen in Some Cancers, <https://www.cancer.gov/news-events/cancer-currents-blog/2018/increased-heart-failure-risk>, accessed on 21 March 2019.
5. American Cancer Society: Managing Cancer as a chronic illness, <https://www.cancer.org/treatment/survivorship-during-and-after-treatment/when-cancer-doesnt-go-away.html>, accessed on 21 March 2019.
6. National Comprehensive Cancer Network: Understanding Your Risk of Developing SecondaryCancers, [https://www.nccn.org/patients/resources/life\\_after\\_cancer/understanding.aspx](https://www.nccn.org/patients/resources/life_after_cancer/understanding.aspx) accessed on 21 March 2019.
7. Cancer Treatment and Survivorship Statistics, 2016, Miller et al, CA CANCER J CLIN 2016;66:271–289, <https://onlinelibrary.wiley.com/doi/full/10.3322/caac.21349>, downloaded on 21 March 2019.
8. Cancer Research UK: Cancer survival for common cancers, <https://www.cancerresearchuk.org/health-professional/cancer-statistics/survival/common-cancerscompared#heading-Zero>, accessed on 21 March 2019.

12. AARP: The High Cost of Cancer Treatment, <https://www.aarp.org/money/credit-loans-debt/info-2018/the-high-cost-of-cancer-treatment.html>, accessed 21 March 2019.
13. Impact of financial costs of cancer on patients – the Australian experience, Paul et al 2017, Cancer Forum, Vol 41 Number 2, <https://cancerforum.org.au/forum/2017/july/impact-offinancial-costs-of-cancer-on-patients-the-australian-experience/>, accessed on 21 March 2019.

### **Cardiac and cardiovascular disease**

1. Cardiovascular disease in Africa: epidemiological profile and challenges, Keates et al 2017, Nature Reviews: Cardiology, Advanced Online publication, [http://www.uct.ac.za/sites/default/files/image\\_tool/images/292/Publications/Cardiovasc.pdf](http://www.uct.ac.za/sites/default/files/image_tool/images/292/Publications/Cardiovasc.pdf), downloaded on 21 March 2019.
2. The Conversation: Why heart disease is on the rise in South Africa, <https://theconversation.com/why-heart-disease-is-on-the-rise-in-south-africa-66167>, accessed on 21 March 2019.

### **Strokes**

1. UK Stroke Association: State of the nation Stroke Statistics, Feb 2018, [https://www.stroke.org.uk/system/files/sotn\\_2018.pdf](https://www.stroke.org.uk/system/files/sotn_2018.pdf), downloaded on 22 March 2019
2. UK Stroke Association: Current, future and avoidable cost of stroke in the UK, [https://www.stroke.org.uk/sites/default/files/costs\\_of\\_stroke\\_in\\_the\\_uk\\_report\\_-\\_executive\\_summary\\_part\\_2.pdf](https://www.stroke.org.uk/sites/default/files/costs_of_stroke_in_the_uk_report_-_executive_summary_part_2.pdf), downloaded on 22 March 2019.

### **Traumatic injuries**

1. WHO Bulletin: The high burden of injuries in South Africa, <https://www.who.int/bulletin/volumes/85/9/06-037184/en/>, Accessed on 4 April 2019.
2. STATS SA: Victims of Crime Survey 2017/2018, <http://www.statssa.gov.za/?p=11632>, downloaded on 3 April 2019.
3. **Africa Check: FACTSHEET: South Africa's Crime Statistics for 2017/2018**, <https://africacheck.org/factsheets/factsheet-south-africas-crime-statistics-for-2017-18/>, accessed on 3 April 2019.
4. Spectrum of injuries resulting from gunshot wounds in car hijacking: a South African experience, Kong et al 2018, <https://tsaco.bmj.com/content/3/1/e000260>, downloaded 3 April 2019.
5. Schlebusch, L (2012), Suicide prevention: a proposed national strategy for South Africa, Afr. Journal Psychiatry 2012;15:436-440, <https://www.ajol.info/index.php/ajpsy/article/viewFile/83485/73520>, downloaded on 29 March 2019.

### **Motor vehicle accidents**

1. CSIR for Road Traffic Management Corporation: Costs of crashes in South Africa, Aug 2016, <https://www.arrivealive.co.za/documents/Cost-of-Crashes-in-South-Africa-RTMCSeptember-2016.pdf>, downloaded 27 March 2019.
2. Motorcycle Safety Institute: Motorcycle Safety Analysis for South Africa 2018, <https://www.msi.org.za/motorcycle-safety-analysis-for-south-africa-2018/>, accessed 3 April 2019.

### **Traumatic brain injury**

1. Netcare: Traumatic head injuries one of the leading causes of disability in South Africa, <http://www.netcarehospitals.co.za/Articles/ArticleID=125>, accessed on 3 April 2019.
2. The Epidemiology of Traumatic Brain Injuries (TBI) – A Literature Review, Kalyan, SR (2007), SA Journal of Physiotherapy 2007 Vol 63 No 3, <https://sajp.co.za/index.php/sajp/article/view/141>, downloaded on 3 April 2019.

### Survivorship and booklet examples

1. Survivorship: Introduction and Definition, Denlinger et al 2015, *J Natl Compr Canc Netw*.
2. 2014 January; 12(1): 34–45. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4465253/>, accessed on 4 April 2019.
3. ASCO: Cancer Survivorship, <https://www.cancer.net/survivorship>, accessed on 4 April 2019
1. Headway: Hospital treatment and early recovery after brain injury, <https://www.headway.org.uk/about-brain-injury/individuals/hospital-treatment-and-early-recovery/>, ebooklet downloaded on 5 April 2019.
2. Johnson, G, Traumatic Brain Injury and Survival Guide, <http://www.tbiguide.com>, downloaded on 5 April 2019.

(B) References specifically related to sources available in "CHANGING REALITIES WITH LIFE INSURANCE" showcasing Liberty's 2018 claims statistics and any summary collateral based on this.

The references under (A) still apply to the fact that people's lives are more likely to survive or live through a critical illness or disability than to die from it.

### SECTION: MYTHS AND FACTS FOR YOUNG ACHIEVERS

- Age group of road accident statistics:
  - CSIR for Road Traffic Management Corporation: Costs of crashes in South Africa, Aug 2016, <https://www.arrivealive.co.za/>. Motorcycle Safety Institute: Motorcycle Safety Analysis for South Africa 2018, <https://www.msi.org.za/motorcycle-safety-analysis-for-south-africa-2018/>, accessed 3 April 2019.
- Testicular cancer occurs in younger men
  - Cancer - Did you know? <https://cansa.org.za/files/2013/O2/CANSA-on-Common-Cancer-Myths-Final-Eng.pdf>, accessed on the 5 April
- CANSA shows a definite link between smoking if cannabis and testicular cancer
  - Cancer - Did you know? <https://cansa.org.za/files/2013/O2/CANSA-on-Common-Cancer-Myths-Final-Eng.pdf>, accessed on the 5 April

### SECTION: Myths and facts for young parents

- Men can have breast cancer too, more so if they are obsess, heavy uses of alcohol or using anabolic steroids.
  - Cancer - Did you know? <https://cansa.org.za/files/2013/O2/CANSA-on-Common-Cancer-Myths-Final-Eng.pdf>, accessed on the 5 April
- The treatment of cancers, the likelihood of surviving and leading a normal life thereafter have greatly increased.
  - See section (A) above as all the references build a collective theme of living through a sever health event.
- CANSA - at least 30-40% of cancers are preventable by living a healthy life. This includes managing obesity and to quit smoking.
  - Cancer - Did you know? <https://cansa.org.za/files/2013/O2/CANSA-on-Common-Cancer-Myths-Final-Eng.pdf>, accessed on the 5 April

- Cancers have different survival rates, prostate and breast cancer has an 88% chance if being cured.
  - See section (A) above and the references for cancer

### SECTION: Myths and facts for established providers

- The cost of education inflation and medical expenses is higher than general inflation
  - Healthcare industry and consumers battle rocketing medical costs, 13 December 2017 <https://www.iol.co.za/personal-finance/healthcare-industry-and-consumers-battle-rocketing-medical-costs-12386402>, accessed 5 April.
  - South African Inflation Rate: <https://tradingeconomics.com/south-africa/inflation-cpi>, Accessed June 1 2019.
- Around 40% of all cancers and cancer related deaths and 80% of heart related conditions are preventable through making healthy lifestyle adjustments
  - Cancer - Did you know? <https://cansa.org.za/files/2013/02/CANSA-on-Common-Cancer-Myths-Final-Eng.pdf>, accessed on the 5 April
  - See cardio and cardiovascular references in section (A) above
- Obesity can lead to diabetes, which can accelerate the damage to your health caused by smoking, high blood pressure and high cholesterol
  - **Perspectives for the Prevention of Cardiovascular Disease in Africa: The Sousse' Declaration 2018:** The Sousse Declaration Thadathilankal-Jess John, FCP (SA), MRCP (UK), MMed (Int), MBChB, Dip HIV Man(SA)Habib Gamra, MD Pamela Naidoo, MA MPH DPhil, European Heart Journal, Volume 40, Issue 9, 01 March 2019, Pages 719–723, <https://doi.org/10.1093/eurheartj/ehz043>, Published:01 March 2019, <https://academic.oup.com/eurheartj/article/40/9/719/5366614>
- Obesity is also linked to chronic illnesses such as kidney disease.
  - Obesity and Kidney disease. Hidden consequences of the epidemic. Canadian Journal of Kidney health and disease <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5433675/>

### SECTION: Your need for corporate cover

- By taking care of your employees means you can more your business to a higher level.
  - Grow your business by taking better care of employees. Ciaran Ryan <https://www.moneyweb.co.za/in-depth/retire-well-2018/grow-your-business-by-taking-better-care-of-employees/>

### SECTION: Myths and facts for empty nester

- Heart attack damaged may be reduces if treated within three to four hours and the likelihood of surviving is dramatically increased
  - See section (A) above and the references for cardiac and cardiovascular disease
- About 90 - 95% of heart attack victims who reach the hospital, survive.
  - See section (A) above and the references for cardiac and cardiovascular disease
- About 80% of heart disease and stokes that happen before old age can be prevented with healthy living, treating high blood pressure, high blood cholesterol and diabetes.
  - The stroke survivors foundation brochure.
  - <http://www.heartfoundation.co.za/diabetes/>

- <http://www.heartfoundation.co.za/healthy-living/>
- "AHA guidelines for primary Prevention of Cardiovascular Disease and Stroke: 2002 Update Consensus Panel guide to comprehensive Risk Reduction for Adult Patients without coronary or other Atherosclerotic Vascular Diseases" Thomas A Person, MD PhD; Steven N Blair PED; Stephen R Daniels et al . <http://www.circulationaha.org>
- The risk of stroke doubles in each successive decade after age 55.
  - AHA guidelines for primary Prevention of Cardiovascular Disease and Stroke: 2002 Update Consensus Panel guide to comprehensive Risk Reduction for Adult Patients without coronary or other Atherosclerotic Vascular Diseases" Thomas A Person, MD PhD; Steven N Blair PED; Stephen R Daniels et al . <http://www.circulationaha.org>

#### **SECTION: Lifestyle Protector: Top five claims overall**

- Just over 51% of the population is female
  - Mid-year population estimates 2018, 23 July 2018 media release  
<http://www.statssa.gov.za/?p=11341>