

# TAL SpotChecker Australian Skin Safety Report 2020

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# An introduction from Dr Priya Chagan

TAL General Manager, Health Services and Chief Medical Officer



For over 150 years, TAL has been protecting people, not things. Today, we protect the lives of over 4.5 million Australians and their families.

In a year characterised by the global pandemic, never has it been more important for Australians to actively think about their health and embrace preventative health.

As a specialist life insurer with an in-house Health Services team, we are uniquely placed to help Australians learn about the value of preventative health and preventative screening tests, which can detect and possibly prevent health conditions, such as cancer and diabetes.

Preventative health is a catalyst for overall wellbeing. With the rising rate of preventable conditions, the value of prevention programs in enhancing the health and wellbeing of people is more relevant than ever.

If we have learned anything this year, it's that our family, friends, and community mean so much to us; more than we ever realised. We need to look after not only ourselves, but also others.

Through TAL SpotChecker, we have been working to encourage Australians to understand and embrace the importance of skin safety, as a reflection of our broader commitment to supporting preventative health.

Since 2016, we have delivered more than 4,500 free skin checks across Australia and provided resources to help Australians understand the importance of regular skin checks and how to self-check.

As we mark the TAL SpotChecker program's fifth year, I'm delighted to share the insights and research we have uncovered and examined around Australians' attitudes towards skin safety and skin cancer over the past five years, to further the conversation on preventative health.

These insights were gathered through annual surveys of around 1,000 Australians aged between 18 - 65+ while also speaking to skin cancer survivors.

**Dr Priya Chagan**  
TAL General Manager, Health Services and Chief Medical Officer

## TAL SpotChecker

Early detection can save lives and TAL SpotChecker aims to bridge the gap between awareness and action.

By encouraging conversations about early detection, the importance of self-checking and getting regular, professional skin checks, it is hoped that the impact of skin cancer will be reduced.

Born out of an Innovation Challenge in 2016, during which TAL SpotChecker was suggested by an employee, the idea was piloted on a small scale and commenced a full national rollout from the 2017/18 summer. The service provided free professional skin checks to TAL's customers and the general public as well as resources to help everyone better understand skin safety.

TAL's partners can also benefit from access to TAL SpotChecker.



[Click to watch](#)



### 2 in 3

Australians will be diagnosed with some form of skin cancer by the age of 70, according to the Cancer Council of Australia.

That's why we're seeking to reduce the impact of one of our country's most common cancers by encouraging and enabling Australians to embrace skin safety and have regular skin checks.

The 2018 program directly led to the successful diagnosis and treatment of a patient with an invasive malignant melanoma.

Hundreds of other Australians have experienced the importance of professional skin checks by attending a TAL SpotChecker clinic and being referred on for further testing.

Over the past 4 years:

**4,500+** skin checks provided by TAL SpotChecker across Australia

**800+** people referred on for further testing

# Skin cancer in Australia

Skin cancer is one of Australia's most common cancers and it's a bigger issue than many of us realise.

The good news is that skin cancer is also one of the most easily detectable and preventable cancers.

According to the Cancer Council of Australia, more than **750,000 non-melanoma skin cancers and over 11,000 melanomas are treated in Australia annually.**

TAL's research found that a shocking 86% of Australians are unfamiliar with how common skin cancer is in this country, and this is leading to millions leaving themselves at risk by not getting their skin checked.

Australians need to be vigilant - not only in terms of sun safety, but also in knowing their skin and recognising any changes to it over time. We should all be self-checking our skin and getting regular skin checks to identify any changes that suggest skin cancer.

## Types of skin cancers

Melanoma is the most dangerous form of skin cancer. Melanoma is a cancer that begins to develop in melanocytes - the skin cells that give your skin colour. Melanoma can appear on parts of the body that aren't exposed to the sun.

Non-melanoma skin cancers can include Basal Cell Carcinomas (BCCs) and Squamous Cell Carcinomas (SCCs).

BCCs are uncontrolled, abnormal growths that arise from the basal cells in the epidermis, or outer most layer of the skin. BCCs typically develop on areas that have higher exposure to the sun like your shoulders and back.

SCCs are abnormal cells that grow from the epidermis. SCCs will typically develop in areas that the skin that often reveal signs of sun damage, such as wrinkles and age spots.



[Click here for more information around the different types of skin cancer](#)

# Australian skin safety behaviours over the years

## Australians are getting more professional skin checks

Our annual research has shown a steady increase in the number of Australians getting professional skin checks from 2017-2019, with 39% of Australians admitting they had never had a professional skin check in 2017 versus 28% of Australians citing they had never had a professional skin check in 2019.

## Fewer Australians are self-checking their skin

Our insights also reveal that Australians are getting progressively worse at self-checking their skin for signs of skin cancer. Those who have self-checked their own skin for signs of skin cancer at least once a year decreased from 69% in 2018, to 61% in 2019, and down to 56% in 2020. This is of particular significance given the prevalence of preventative health checks (including professional skin checks) being delayed during the COVID-19 pandemic.

## COVID-19 has caused disruptions in Australians' usual preventative health routines

Research by FiftyFive5 (COVID-19 Consumer Impact Monitor) confirmed that the arrival of the COVID-19 pandemic in 2020 saw 38% of financial services consumers in Australia delay preventative health tests such as professional skin checks due to the pandemic. This, coupled with the declining rate of self-checks, signals a potential health issue in the making with a large gap forming in skin checks in Australia overall.

## TAL research in 2020 shows:

**68%**  
of Australians have not had a skin check in the past 12 months

**35%**  
of Australians have never had a skin check in their lifetime

**25%**  
of Australians never examine their own skin for signs of skin cancer

**86%**  
of Australians are unaware of the high incidence of skin cancer in Australia



**David Reed, 33**  
Skin cancer survivor

“ I have an olive skin complexion and a significant number of moles on my body.

In 2019 at my annual skin check, my skin specialist noticed a blemish on the side of my head. He immediately took a biopsy and it turned out to be a Basal Cell Carcinoma.

I experienced so many emotions hearing the news and basically felt like I was going into the unknown. The surgery was a success, it was all removed. I needed over 40 stitches.

**It was such a wakeup call for me that no one is immune.**

I am now much more conscious about my skin and protecting it as much as I possibly can.



## What prevents us from embracing skin safety?

Australians have strong intentions towards skin safety, but what is preventing us from taking real action?

Our research revealed that **despite 56% of Australians saying they would take any measures to protect themselves from skin cancer, 68% have not had a skin check in the past 12 months.** What's even more concerning is that 35% have never had a skin check in their lifetime.

When we asked people why they haven't had a professional skin check in the last year, **1 in 5 told us it's because they simply don't think they need to**, while 1 in 4 said they only go to the doctor when they're unwell or injured. A further 1 in 6 said it's due to a lack of time – a number that has gone down from 1 in 4 in 2019.

These are particularly concerning figures in a country like Australia where being outdoors and embracing the summer sun are an integral part of This Australian Life.

## Disease doesn't discriminate

Skin tone has an influence on Australians' perceived susceptibility and concerns about skin cancer.

When it comes to the risk of skin cancer, our research found that Australians with fair skin tones were two and a half times more likely to report that they felt susceptible to skin cancer due to their skin tone compared to those with darker skin tones. In addition, **50% of Australians with darker skin tones believed they were less likely to get skin cancer due to their skin tone** and 13% believed they were immune.

Regardless of skin tone, exposure to ultraviolet (UV) radiation can cause permanent damage. While people with darker skin tones may consider they are less likely to burn in the sun, they can still receive enough UV exposure to risk developing skin cancer.

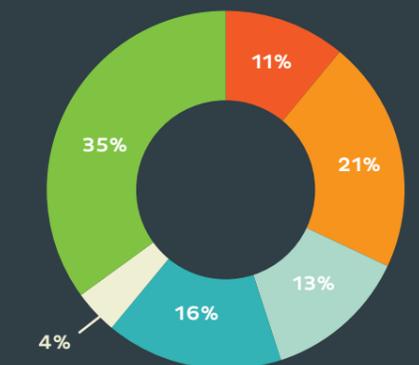
TAL research reveals:

**Twice as many Australians with fair skin tones are concerned about getting skin cancer when compared to those with darker skin tones**



- Pale white skin / fair skin
- Darker white skin / light brown skin
- Brown / dark brown / black skin

**Less than a third of Australians have had a professional skin check in the past 12 months**



- < 3 months ago
- 4 - 12 months ago
- 1 - 2 years ago
- > 2 years ago
- Don't know
- Never



**Kate Doube, 27**  
Skin cancer survivor

“ Growing up near the beach meant sun, surf and more sun! My parents always used to tell me to apply sunscreen, wear a hat and sit in the shade.

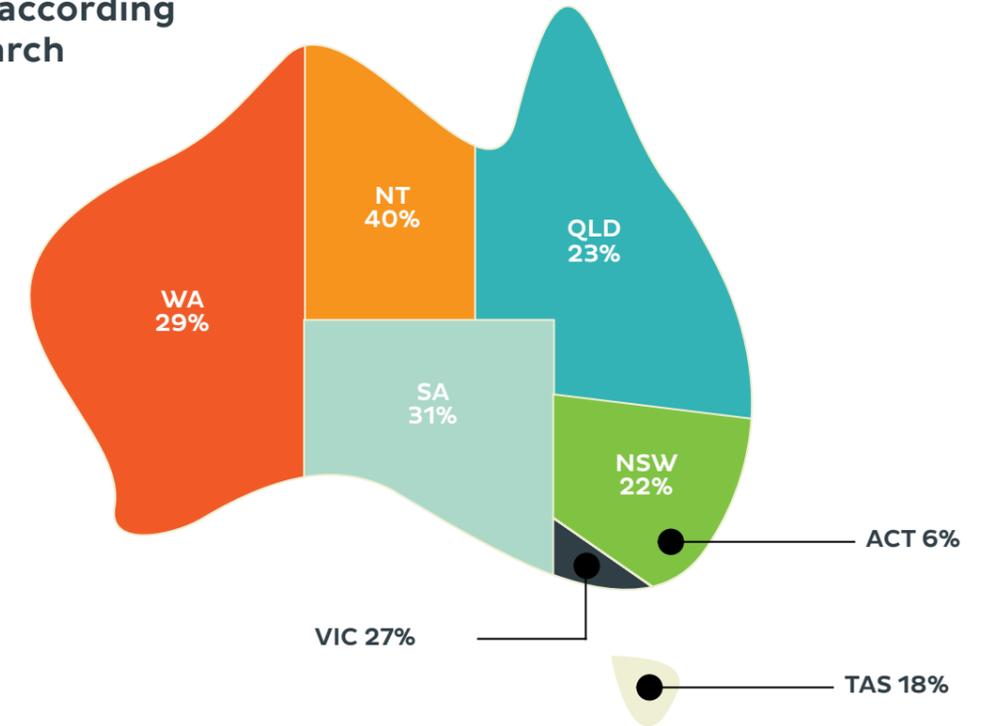
Hindsight is a powerful thing; if only I had listened to them. Fast forward to 2020, I am 27 years old and in March this year, I had a melanoma removed from my leg and I was told I caught it just in time. I also had two moles on my back taken out that were classified as “pre-cancerous”. To say I was shaken is an understatement.

I now have an 8cm scar on my shin to remind me of how important it is to protect yourself from the sun. I am one of the lucky ones that caught this small, black, pin-sized dot just in time. I never thought this would happen to me, ever. **I have olive skin and melanoma is not present in my family history.**

My awareness of skin cancer and protection from the sun has dramatically changed. I now wear SPF everyday plus all the other protective gear. I highly encourage everyone to have regular skin checks, before it's too late.

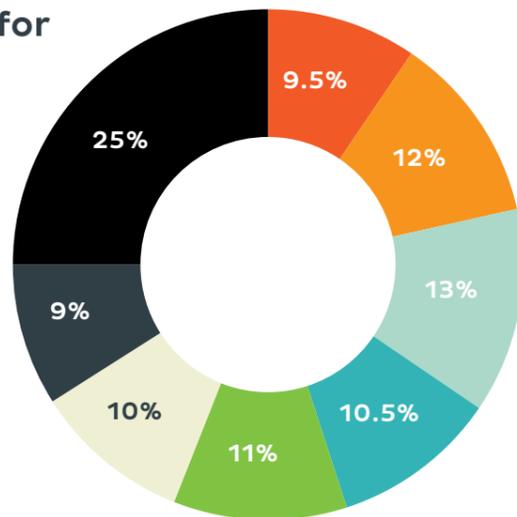


### Percentage of people across Australia who never self-check their skin for signs of skin cancer according to TAL research



### TAL research reveals:

#### 25% of Australians never self-check their skin for signs of skin cancer



- Every week
- Every 2 - 3 months
- Once a year
- Don't know
- Every month
- Every 4 - 6 months
- < Once a year
- Never



**Jade Custance, 39**  
Skin cancer survivor

“ Growing up, my mum had a couple of sunspots removed by her GP with dry ice. In 2009, I noticed that I had a dry scaly spot on my forehead that looked like what my mum had so I got it checked by my GP. He burnt it with dry ice and did the same with a few spots on my arms. The spot on my forehead kept returning over the next couple of years and my GP burnt it with dry ice two more times.

At this stage, my husband suggested I book an appointment with a dermatologist. I'm glad I did!

The spot on my forehead was a Basal Cell Carcinoma and was nodular so my GP had been burning the top layer off, but it had been continuing to grow deeper. I was then booked in for surgery to have it cut out and had 8 stitches and the first of my many scars to come.

I have now had 13 spots removed from my face and two from my shoulder.

Skin care now is the forefront of my mind every day. My family and my sons are the reason I am so vigilant with daily 50+ sun protection and check-ups. **They are fair skinned like me so it's important to set a good example for them.**



## Age has an impact on getting skin checks

TAL's research indicates that age impacts Australians' reasons for not getting professional skin checks.

Australians aged between 18-24 were twice as likely to admit that not thinking about skin checks is a major barrier for getting professional skin checks, compared to those aged 65+.

Younger Australians were also more than four times less likely to get a professional skin check because they felt embarrassed about having their body checked, compared to the 65+ age bracket.



**Wim Eshuys, 61**  
Skin cancer survivor

“ Earlier this year I noticed a mole that was getting darker and larger and I brought it to the attention of my doctor. Fortunately he referred me to a skin specialist who was able to determine that the mole was nothing to be concerned about. After a thorough examination of my entire body, he did find a tiny pin head sized spot on my right shin and did an immediate biopsy. It was a malignant skin cancer and it needed to be removed immediately.

It brings home to me that not only is it important that I continue to take care in the sun by covering up, using sunscreen and wearing a hat, but that at the very least I need to be getting a skin check with my annual health check. ”

## According to TAL research:

**92%**

of Australians say self-checking is important to them

**66%**

of Australians agree they should be self-checking their skin more often

**68%**

of Australians don't know the four key signs to look out for when self-checking

**81%**

of Australians indicate they would be inclined to check their skin more regularly if they were properly taught how to



# Early detection starts with you: The importance of self-checking

When detected and treated early, skin cancer is highly curable. You are often best placed to notice any changes in your own skin - and that's why regular self-checking is so important.

Get familiar with how your skin looks so you can look out for any sore, changing, abnormal or new spots, as these are usually the first signs of skin cancer. If you see anything unusual, you should consult a professional right away.

The Skin Cancer College of Australasia recommends that once a month you **SCAN** your skin looking for spots or moles that are:

- Sore** A spot which is sore (scaly, itchy, bleeding or tender) and doesn't heal within 6 weeks
- Changing** In appearance (size, shape, colour or texture)
- Abnormal** Looks different, feels different, or stands out when compared to other spots and moles
- New** Spots that have appeared recently



[Click here for more information around how to self-check your skin](#)



## Looking ahead to the future

Together with other skin cancer awareness programs, we are making steady progress with educating Australians around skin safety. According to TAL research, **more than half of Australians (57%) report that their awareness of the importance of skin safety has increased over the past five years.**

However, there is still more work to do in raising awareness about the

importance of regular skin checks in detecting and preventing skin cancer. The incidence of skin cancer in Australia remains alarmingly high, with 2 in 3 Australians diagnosed with some form of skin cancer by the age of 70 (Cancer Council of Australia).

Through TAL SpotChecker, we will continue to educate more Australians around the incidence of skin cancer and the importance of early detection.

## Contact us

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The surveys were conducted by PureProfile on behalf of TAL, from 2017 - 2020, with a nationally representative sample of 1,000+ respondents in Australia aged 18-65+ years old.

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**TAL**