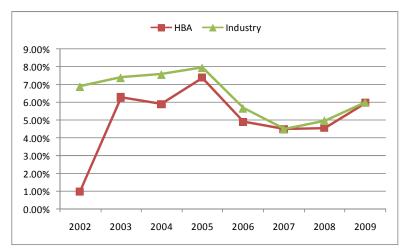


HBA's average weekly increase (with the Federal Government rebate):

	National	VIC	QLD	SA	NSW/ACT	TAS	WA	NT
Singles	\$1.44	\$1.50	\$1.39	\$1.46	\$1.13	\$1.31	\$1.04	\$1.00

Since 2002, HBA's average premium increase has been below the industry average.



Year	HBA	Industry	
2002	1.0%	6.9%	
2003	6.3%	7.4%	
2004	5.92%	7.58%	
2005	7.40%	7.96%	
2006	4.92%	5.68%	
2007	4.5%	4.52%	
2008	4.58%	4.99%	
2009	6.00%	6.02%	
8-year Average	5.08%	6.38%	

^{*}Headline rate only shown