

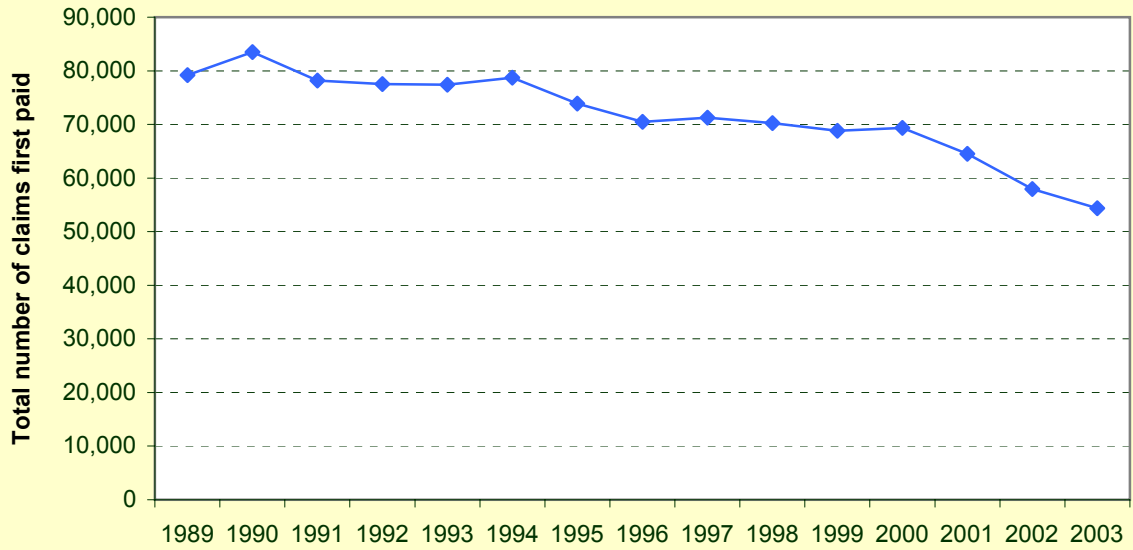
2005

Key trends for All Rate Groups

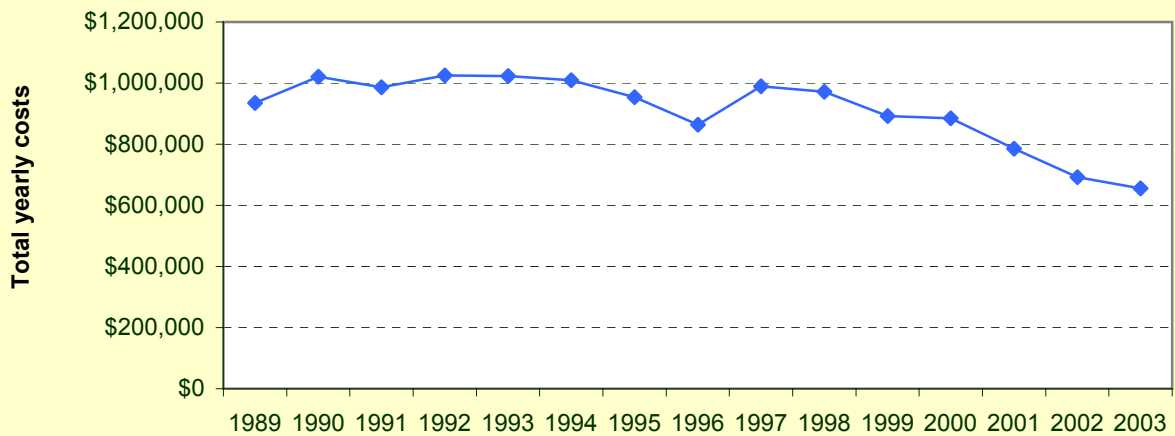


All Rate Groups

Number of claims



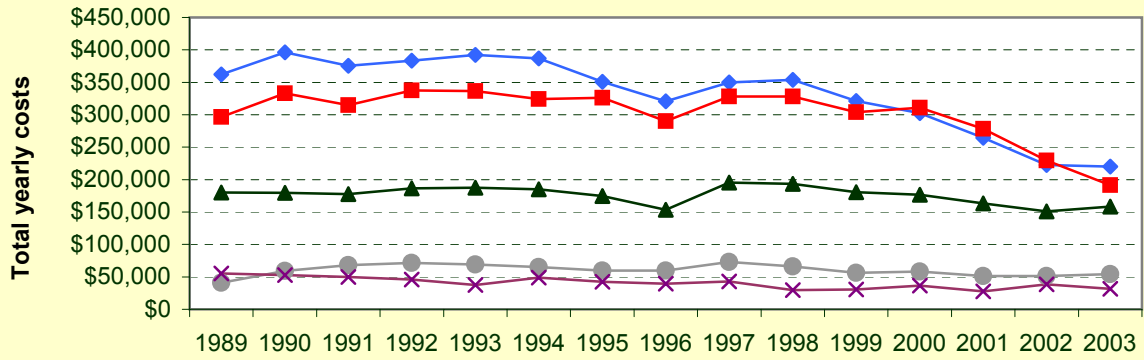
Total claim costs



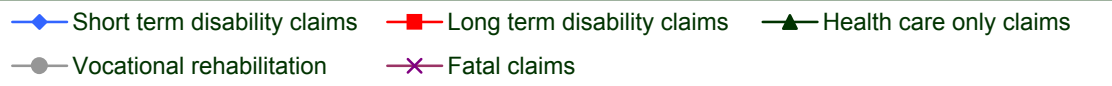
Total costs include unfinall claim liabilities and are shown in 000s.

All Rate Groups

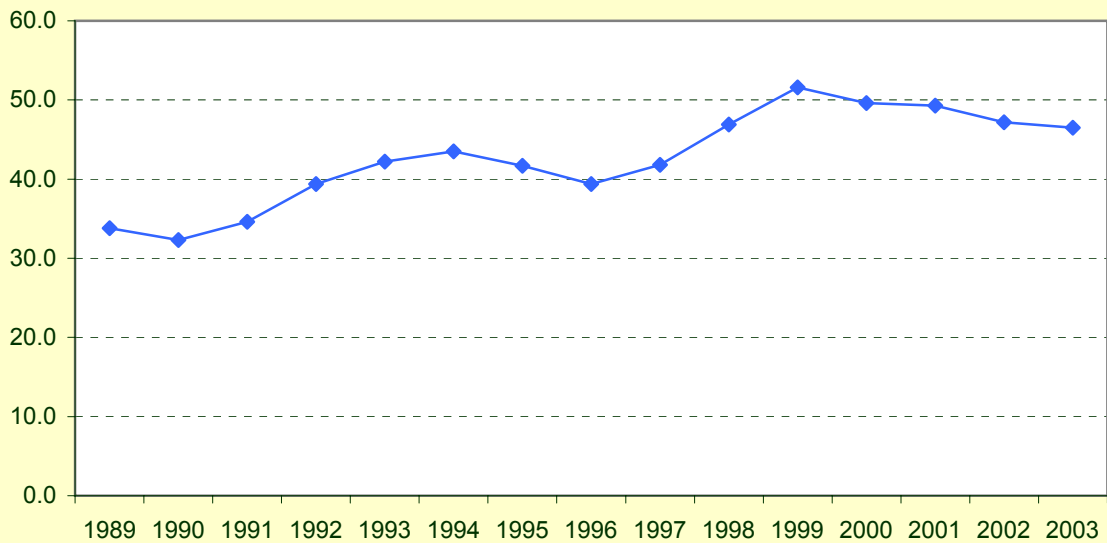
Claim costs by type of benefit



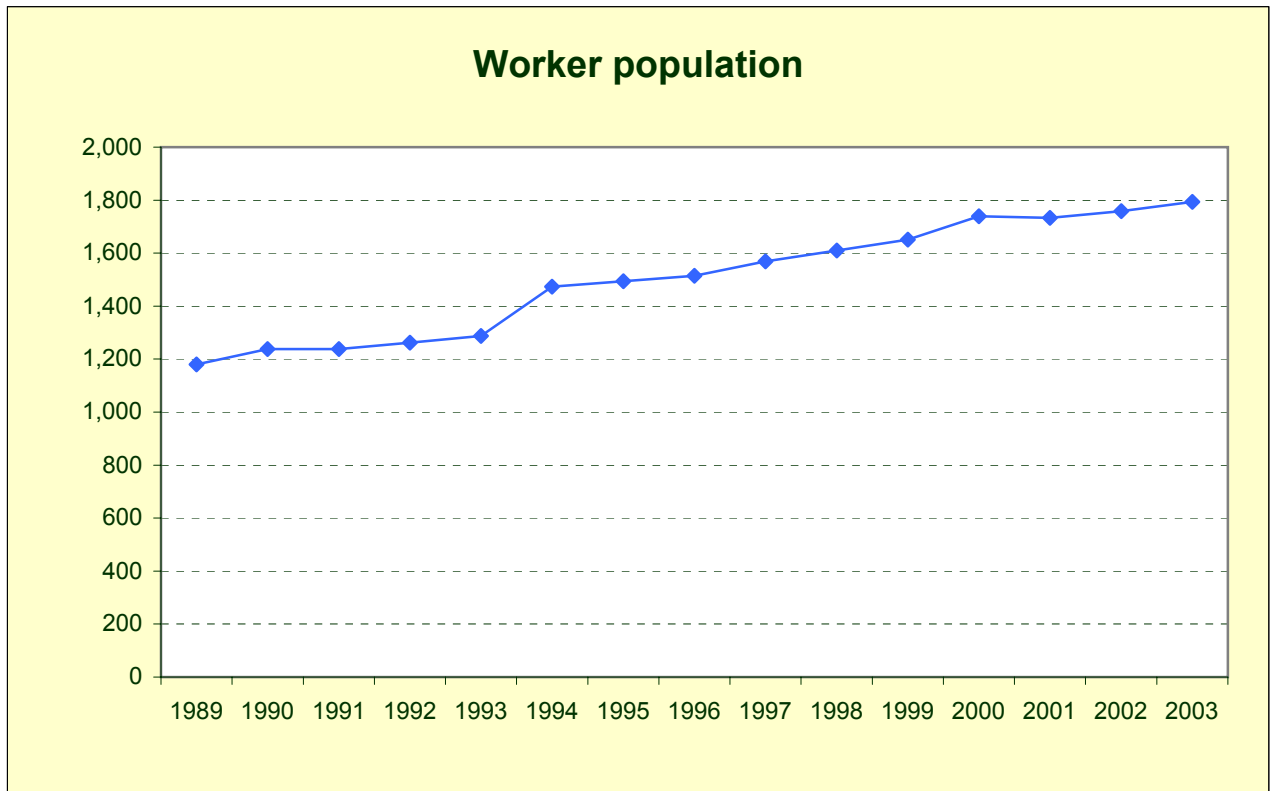
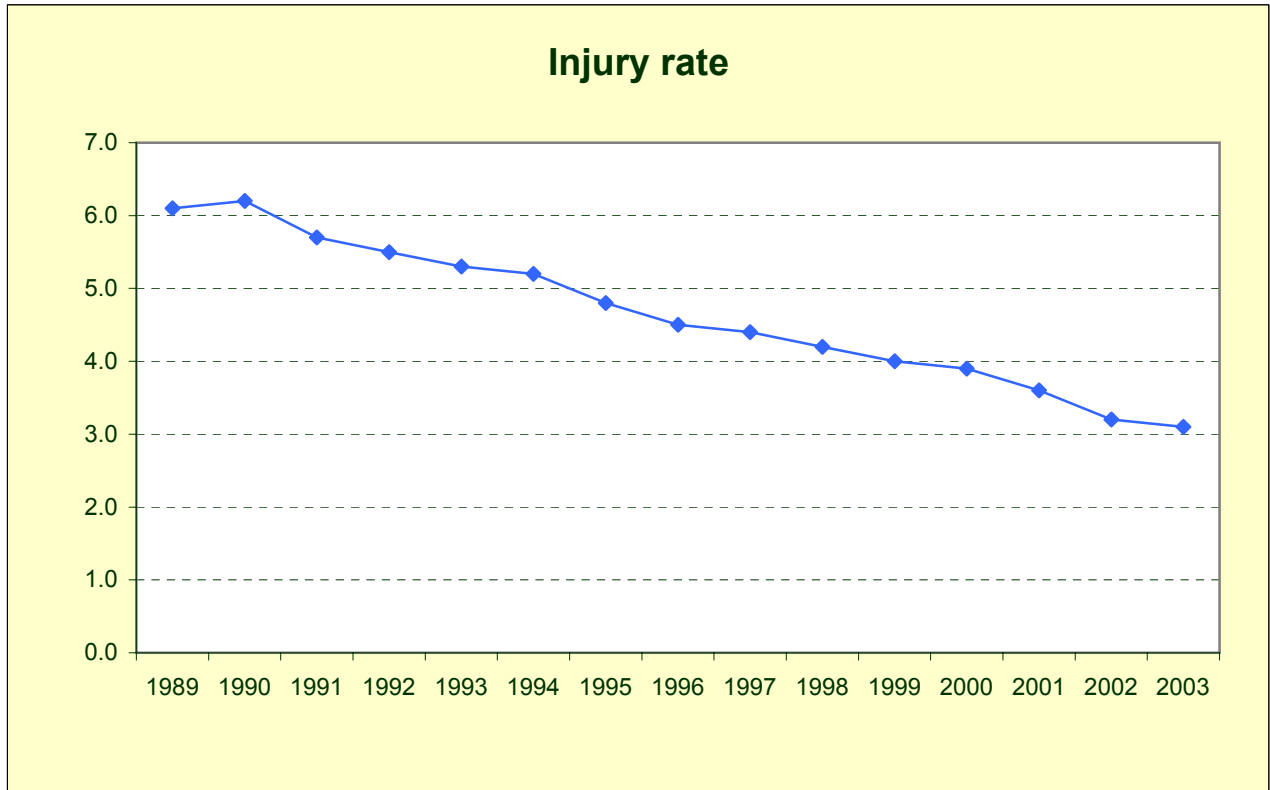
Total costs include unfinalled claim liabilities and are shown in 000s.



Total claim duration

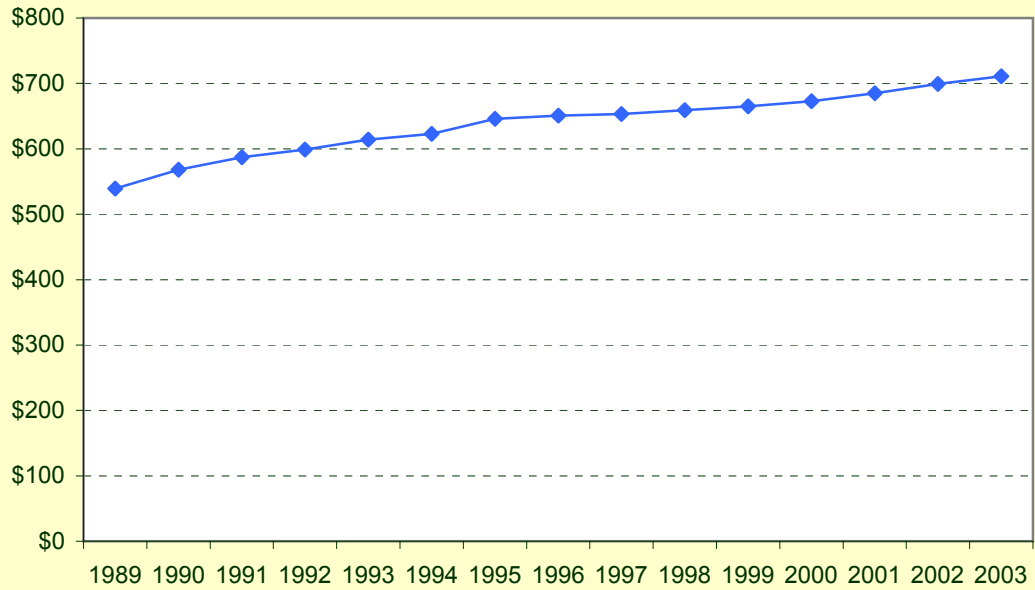


All Rate Groups



All Rate Groups

Average weekly wage



Percentage of short term disability claims that became pensions

