

TABLE OF 2007 GRET FACTORS

2007 GRET Factors				
	Acquisition Per Policy	Acquisition Per Unit	Acquisition Per Premium	Maintenance Per Policy
Branch Office	\$ 62	\$ 1.10	69%	\$ 31
Direct Marketing	\$ 130	\$ 2.30	72%	\$ 65
Home Service	\$ 64	\$ 1.15	35%	\$ 32
Other	\$ 79	\$ 1.40	44%	\$ 40