

Insurance Company FTE Analysis							
Policy Maintenance FTE		12/31/2000	12/31/2001	12/31/2002	12/31/2003	12/31/2004	4 year FTE % Reduction
Group 1	Accounting	27.8	30.5	26.9	6.8	15	
	Customer	28.1	26.9	23.5	17.5	38	
	Customer	24	23	20.5	16	-	
	Claims	17.1	20.1	20.9	16	12	
	General	6	6	4	5	4	
	Compliance	-	-	0	26	15	
	Office	19	17	15.2	16.8	12	
<b>TOTALS</b>		<b>122</b>	<b>123.5</b>	<b>111</b>	<b>104.1</b>	<b>96</b>	<b>21%</b>
Group 2	Accounting	21	19	18.5	19	15	
	Customer Service	32	30	27.3	28	19	
	Agency/Commissio	17.3	13	5	6	4	
	Claims	4	4	4	6	7	
	General	2	2	1	0	2	
	Support	12	12	22	30	25	
	Office	24.8	22	23	20	19	
<b>TOTALS</b>		<b>113.1</b>	<b>102</b>	<b>100.8</b>	<b>109</b>	<b>91</b>	<b>20%</b>
Group 3	Accounting	28	10	10	10.8	12.8	
	Policyowner	20	12	15	11	6	
	Critical	-	6	5	-	-	
	Commissions	13	5	4.5	4	5	
	General	3	3	1	-	-	
	Support	5	5	5	-	-	
	Office	9	6	4	5	4	
<b>TOTALS</b>		<b>78</b>	<b>47</b>	<b>44.5</b>	<b>30.8</b>	<b>27.8</b>	<b>64%</b>
<b>Total Policy Maintenance</b>		<b>313.1</b>	<b>272.5</b>	<b>256.3</b>	<b>243.9</b>	<b>214.8</b>	<b>31%</b>
Policy Issue FTE		12/31/2000	12/31/2001	12/31/2002	12/31/2003	12/31/2004	4 year FTE % Reduction
Group 1	General	59	21	16	16	16	
	Preneed	0	0	17.8	9	6	
	Call Center	0	16.8	14	11	8	
	Mortgage	0	21	12	8	5	
	Licensing	0	12.3	11	10	9	
	International	0		9	7	-	
	Underwriting	13	13	11	8	11	
<b>TOTALS</b>		<b>72</b>	<b>84.1</b>	<b>90.8</b>	<b>69</b>	<b>55</b>	<b>24%</b>
Group 2	New	24	15	11	18	16	

	Agent	0	2	4	0	0	
	Call	0	0	0	7	6	
	Licensing	0	5	4.5	11	8	
	Underwriting	1	1	0.5	0	0	
<b>TOTALS</b>		<b>25</b>	<b>23</b>	<b>20</b>	<b>36</b>	<b>30</b>	<b>-20%</b>
<b>Total Issue</b>		<b>97</b>	<b>107.1</b>	<b>110.8</b>	<b>105</b>	<b>85</b>	<b>12%</b>
<b>Sales and Marketing FTE</b>		12/31/2000	12/31/2001	12/31/2002	12/31/2003	12/31/2004	4 year FTE % Reduction
	Sales 1	20	16	7	4	0	
	Sales 2	8	3	6	0	0	
	Marketing	11	7	19	26	25	
	Sales 3	1	4	0	0	0	
	Sales 4	64.5	0	1	0	0	
<b>Total</b>		<b>104.5</b>	<b>30</b>	<b>33</b>	<b>30</b>	<b>25</b>	<b>76%</b>
<b>Corporate FTE</b>		12/31/2000	12/31/2001	12/31/2002	12/31/2003	12/31/2004	4 year FTE % Reduction
	Executive 1	0	6	6	3	0	
	Executive 2	9	10	10	9.5	7.5	17%
	Mortgage	3	3	3	3	3	0%
	IT	49	42	40	34	35	29%
	Product	19	9	9	7	10	47%
	Marketing	0	3	4	1	1	
	Investments	10	8	9	8	8	20%
	Corp Sec	6	9	9	9	10	-67%
	HR	16.8	13	15	13.8	15	11%
	Finance	46	44	44	39.8	36.8	20%
	Other	3	3	3	2	3	0%
<b>Total Corporate</b>		<b>161.8</b>	<b>150</b>	<b>152</b>	<b>130.1</b>	<b>129.3</b>	<b>20%</b>
<b>Total Company FTE</b>		<b>676.4</b>	<b>559.6</b>	<b>552.1</b>	<b>509</b>	<b>454.1</b>	<b>33%</b>
<b>Summary</b>		12/31/2000	12/31/2001	12/31/2002	12/31/2003	12/31/2004	4 year change
	New Sales	67,000,000	155,000,000	283,000,000	512,000,000	454,000,000	578%
	Sales/FTE	99,054				999,780	909%
	Operating Expenses	95,000,000				76,000,000	20%