

GRET Table Factors History

Expense Type	Expense Factor	GRET Year	Branch Office	Direct Marketing	Home Service	Career General Agency	Brokerage	PPGA	Multiline	Other Types	
Acquisition	Per Policy	1998	\$65	\$91	\$53	NA	NA	NA	NA	\$73	
		2001	\$70	\$87	\$60	NA	NA	NA	NA	\$78	
		2003	\$66	\$80	\$61	NA	NA	NA	NA	\$85	
		2006	\$76	\$111	\$72	NA	NA	NA	NA	\$78	
		2007	\$62	\$130	\$64	NA	NA	NA	NA	\$79	
		2008	\$54	\$112	\$75	\$108	\$83	\$79	\$111	\$71	
		2009	\$59	\$110	\$66	\$105	\$98	\$100	\$113	\$72	
		2010	\$61	\$99	\$69	\$109	\$98	\$90	\$122	\$74	
	Per Unit	1998	\$1.15	\$1.60	\$0.95	NA	NA	NA	NA	\$1.30	
		2001	\$1.25	\$1.55	\$1.05	NA	NA	NA	NA	\$1.40	
		2003	\$1.15	\$1.40	\$1.10	NA	NA	NA	NA	\$1.50	
		2006	\$1.35	\$2.00	\$1.30	NA	NA	NA	NA	\$1.40	
		2007	\$1.10	\$2.30	\$1.15	NA	NA	NA	NA	\$1.40	
		2008	\$1.00	\$2.00	\$1.30	\$1.90	\$1.50	\$1.40	\$2.00	\$1.30	
		2009	\$1.10	\$2.00	\$1.20	\$1.90	\$1.70	\$1.80	\$2.00	\$1.30	
		2010	\$1.10	\$1.80	\$1.20	\$1.90	\$1.70	\$1.62	\$2.20	\$1.30	
	% of Premium	1998	72%	50%	29%	NA	NA	NA	NA	40%	
		2001	78%	48%	33%	NA	NA	NA	NA	43%	
		2003	73%	44%	34%	NA	NA	NA	NA	47%	
		2006	84%	61%	40%	NA	NA	NA	NA	43%	
		2007	69%	72%	35%	NA	NA	NA	NA	44%	
		2008	60%	62%	41%	60%	46%	44%	61%	39%	
		2009	66%	61%	36%	58%	54%	55%	62%	40%	
		2010	67%	55%	38%	60%	54%	50%	67%	41%	
	Maintenance	Per Policy	1998	\$33	\$46	\$27	NA	NA	NA	NA	\$37
			2001	\$35	\$43	\$30	NA	NA	NA	NA	\$39
			2003	\$33	\$40	\$31	NA	NA	NA	NA	\$43
			2006	\$38	\$56	\$36	NA	NA	NA	NA	\$39
2007			\$31	\$65	\$32	NA	NA	NA	NA	\$40	
2008			\$27	\$56	\$37	\$54	\$42	\$40	\$56	\$36	
2009			\$30	\$55	\$33	\$53	\$49	\$50	\$56	\$36	
2010			\$30	\$50	\$35	\$55	\$49	\$45	\$61	\$37	