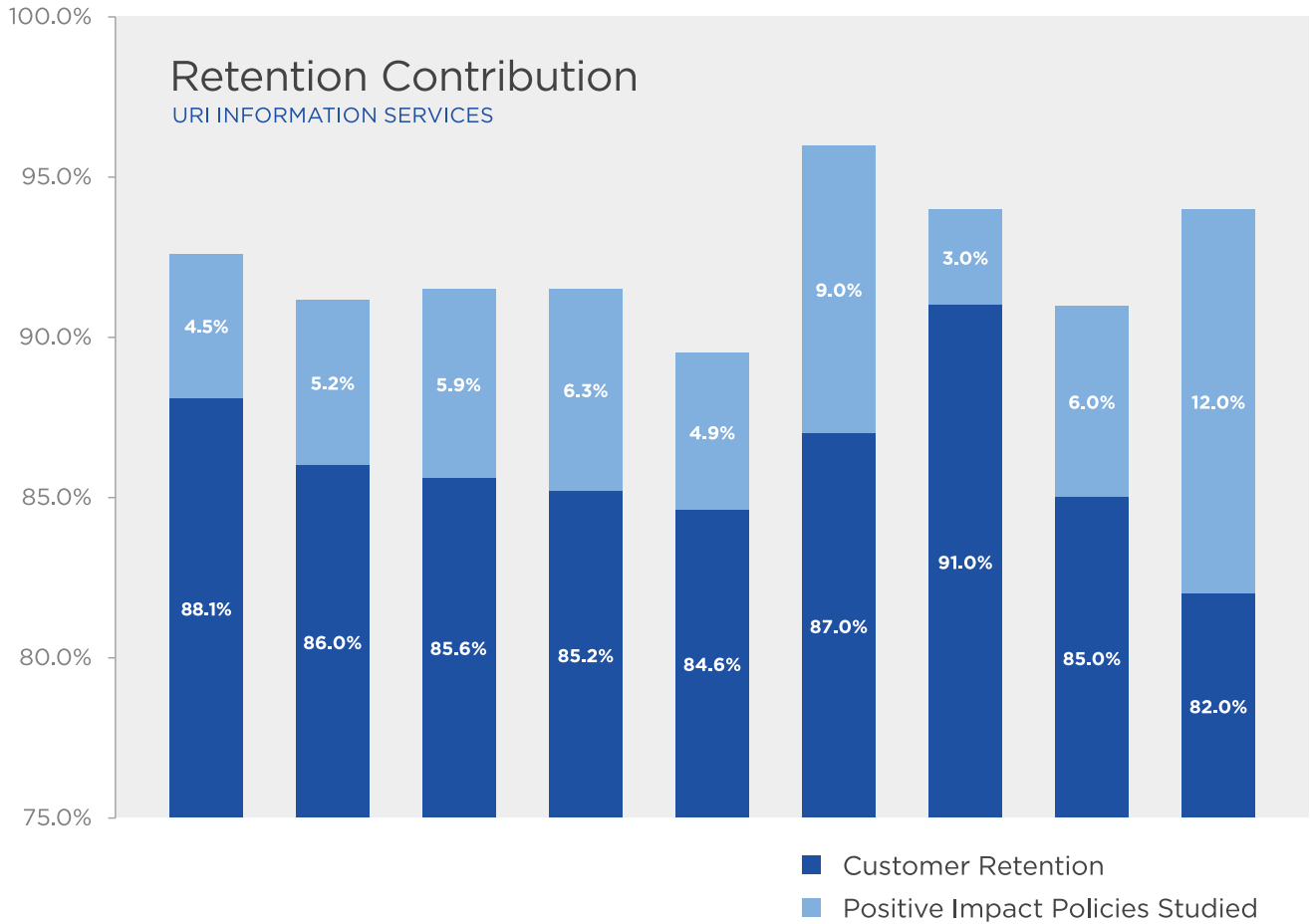


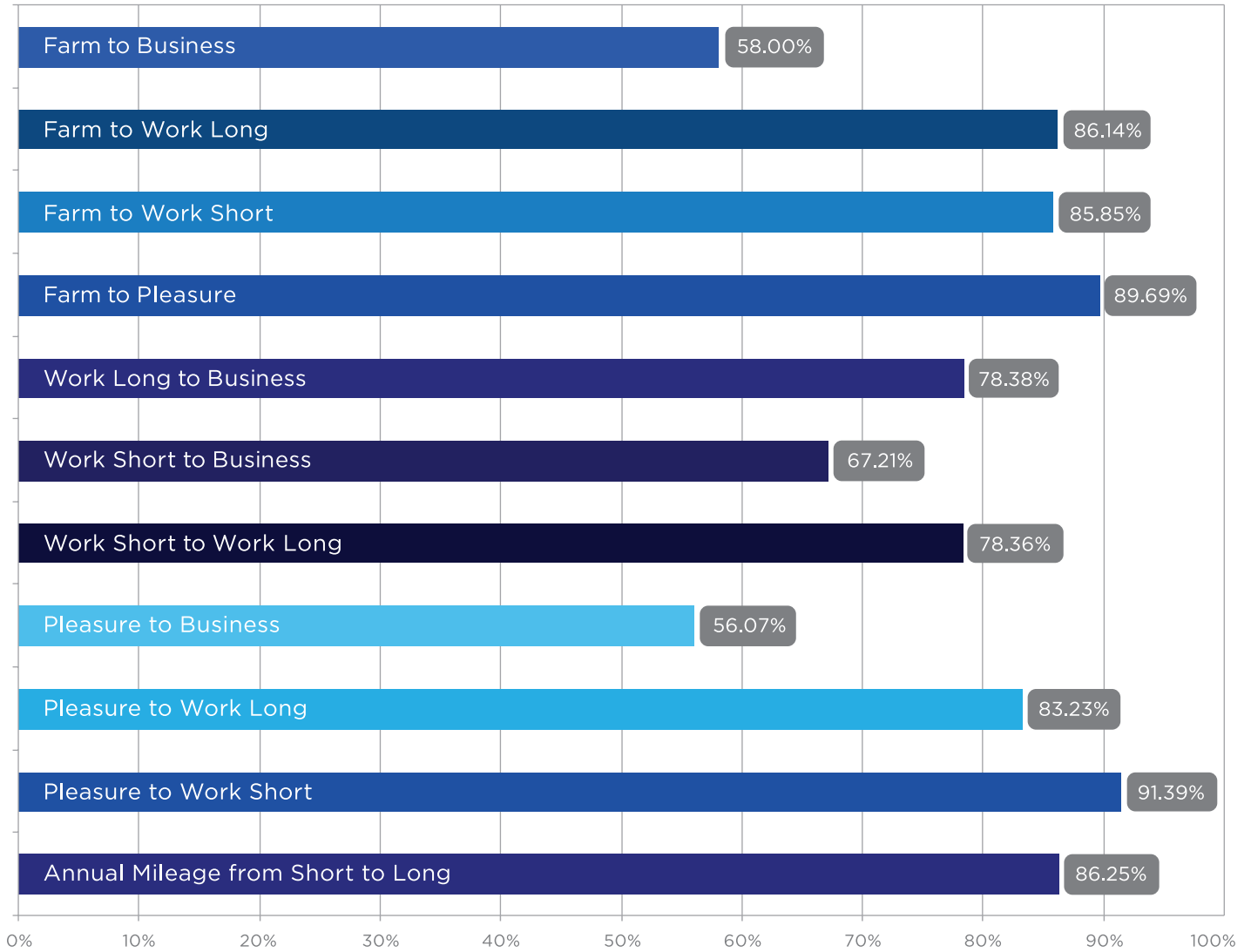
RETENTION CONTRIBUTION



**Back-end analysis conducted on various companies have demonstrated that policyholders contacted using our programs have experienced positive retention rates.*

BACKEND ANALYSIS BREAKDOWN OF CHANGE STICK RATE

Overall Stick Rate 85.96%



Cumulative results developed from an ongoing program post renewal