VARIANCE BETWEEN RENEWAL YEARS

EVEN YEARS - ORIGINALLY LICENSE IN 1986 AND IN EVEN-NUMBERED YEARS THEREAFTER
ODD YEARS - ORIGINALLY LICENSED IN 1985 AND PRIOR, AND IN ODD-NUMBERED YEARS THEREAFTER

	Even-Numbered Years	Odd-Numbered Years	PERCENT VARIANCE
BROKER	694	**1,257**	81.12%
RECIPROCAL BROKER	**191**	173	-9.42%
SALESPERSON	**2,352**	2,256	-4.08%
RECIPROCAL SALESPERSON	**176**	151	-14.20%
TOTAL APPLICATIONS	3,413	**3,837**	12.42%

EXHIBIT 5b