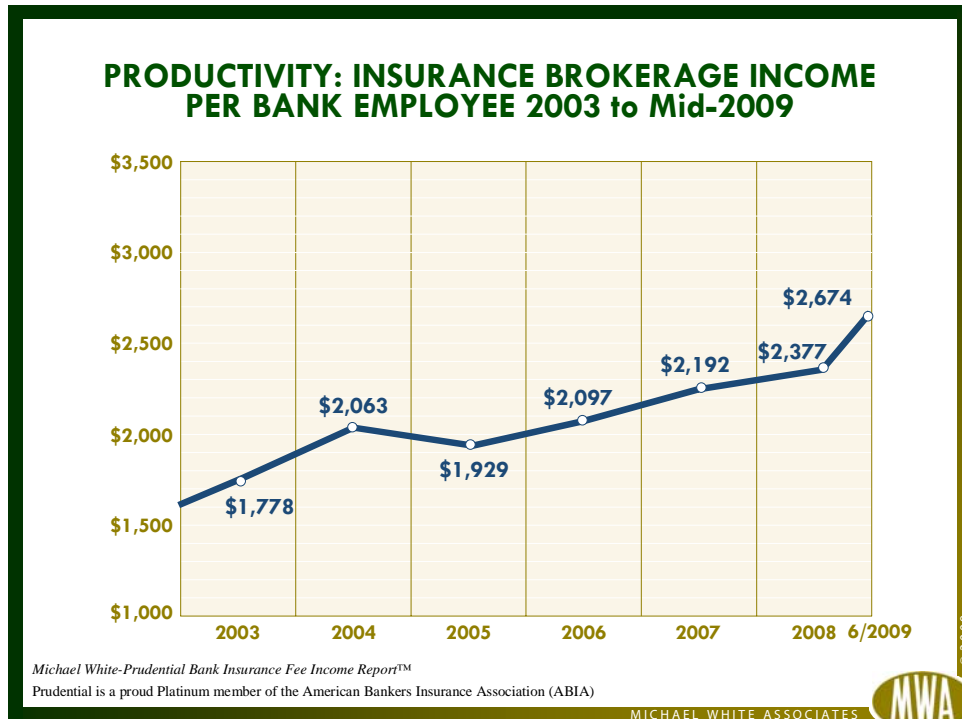




Bank Insurance Program Productivity™ At Mid-Year Up 12.5% Over 2008

FOR IMMEDIATE RELEASE – Radnor, PA, September 29, 2009 – Annualized bank Insurance Program Productivity™ continued climbing through the first two quarters of 2009 to exceed year-end 2008 productivity by 12.5%, according to the *Michael White-Prudential Bank Fee Income Report*™. The annualized productivity ratio rose to a new high of \$2,674 per bank employee compared with \$2,377 at year-end 2008. Bank insurance Program Productivity measures the production of insurance brokerage fee income per bank employee. Income per employee is a fundamental productivity measure in many businesses.

Compiled by Michael White Associates (MWA) since 2001 and sponsored for the first time by Prudential's Individual Life Insurance business, a proud member of the American Bankers Insurance Association (ABIA), this report measures and benchmarks the banking industry's performance in generating insurance brokerage and underwriting fee income. Results are based on data from all 7,402 commercial and FDIC-supervised savings banks operating on June 30, 2009.



“Program Productivity™ enables us to assess the relative generation of a particular fee income among bank employees, the important human assets in generating customer referrals and the attendant fee income earned from customer relationships,” said Michael White, who writes the report.

The 12.5% increase in Insurance Productivity™ was the largest since 2003 when the ratio increased 16.0% from \$1,778 per bank employee to \$2,063 in 2004. Up 33.7% overall from 2003 through 2008, Insurance Program Productivity™ grew at a 6.0% compound annual rate from 2003 through 2008, and at 7.7% based on the annualized rate through June 2009.

“The substantial increase in income generated through bank employees was up significantly for the first half of 2009, and on an annualized basis reached a record high,” said Joan H. Cleveland, senior vice president, Business Development with Prudential’s Individual Life Insurance business. “This suggests that while consumers are increasingly careful about their spending choices, they view life insurance, along with other protection products, as an important component of planning for the future which is consistent with the findings of Prudential’s survey, *Taking a Pulse of American’s Changing Life Insurance Needs* that was conducted online between June 24 and July 1, 2009.

Similarly, bank Insurance Program Density™ has climbed. On an annualized basis, Program Density™ reached \$140,186 at June 30, 2009, up 2.2% from \$137,197 at the close of 2008. Program Density™ measures the amount of insurance program revenue per domestic banking office. It assesses the relative density of fee income among banking locations, the critical physical assets in generating program income. Up 42.5% overall from 2003 through 2008, Insurance Program Density™ grew at a 7.3% compound annual rate from 2003 through 2008, and at 7.1% based on the annualized rate through June 2009.

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Michael White Associates (MWA) is a bank insurance consulting firm headquartered in Radnor, PA, and at www.BankInsurance.com. The annual *Michael White-Prudential Bank Insurance Fee Income Report*™ and *Michael White-ABIA Bank Annuity Fee Income Report*™ provide, respectively, comprehensive analyses of bank insurance brokerage and bank annuity commission income. Additionally, the *MWA Fee Income Ratings Reports*™ compare, rank and rate a particular financial institution’s insurance or other noninterest fee income program nationally, regionally, statewide and in its asset-peer group. Copies of MWA reports can be ordered by calling (610) 254-0440, or by visiting www.BankInsurance.com.

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