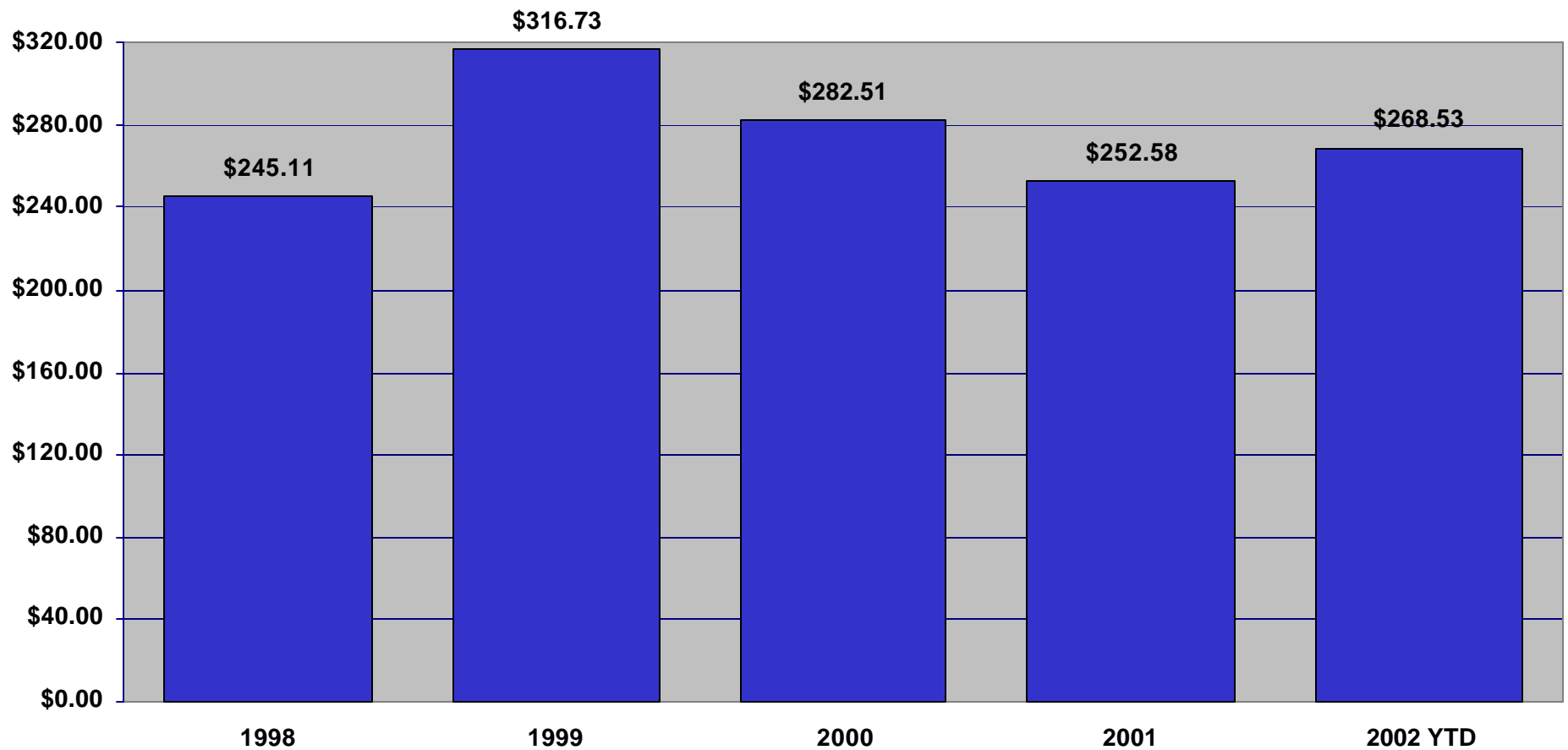


5 Year General & Administrative Expense Trend Analysis

August 19, 2002

General & Administrative Expense/Consumer



Key Points

- **Information services expenses**
 - Peaked in 1999 as a result of preparation for Y2K and an upgrade to our financial systems
 - Declined in 2000 and 2001, but increased in 2002
- **Labor and benefits expenses**
 - Increased slightly every year
- **Insurance expenses**
 - Increased in 2002
 - Worker's compensation premium is now recorded as a general and administrative expense rather than a component of indirect labor