

Test Agency	Mo Actual	BUDGET Apr	% Dev	YTD Actual	YTD BUDGET	% Dev	PRIOR YEAR MO	YTD	% YTD Dev
<b>INCOME</b>									
P-C Commission	\$ 86,252	\$ 79,918	7.9%	\$ 314,520	\$ 297,264	5.8%	\$ 72,687	\$ 270,369	16.3%
Life & Health	\$ 7,545	\$ 15,998	-52.8%	\$ 18,612	\$ 21,757	-14.5%	\$ 13,035	\$ 17,728	5.0%
Contingent	\$ 5,150	\$ 7,472	-31.1%	\$ 16,204	\$ 14,868	9.0%	\$ 6,657	\$ 13,246	22.3%
Fees	\$ 1,425	\$ 1,473	-3.3%	\$ 6,933	\$ 5,892	17.7%	\$ 1,300	\$ 5,200	33.3%
Investments	\$ 1,241	\$ 1,100	12.8%	\$ 5,272	\$ 4,363	20.8%	\$ 1,054	\$ 4,181	26.1%
Miscellaneous	\$ 1,525	\$ 800	90.6%	\$ 2,392	\$ 3,200	-25.3%	\$ 1,000	\$ 4,000	-40.2%
other category	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%
other category	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%
other category	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%
other category	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%
other category	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%	\$ -	\$ -	0.0%
(less) Comm Exp	\$ -	\$ 2,667	0.0%	\$ 1,424	\$ 6,383	-77.7%	\$ 2,400	\$ 5,745	-75.2%
<b>NET REVENUE</b>	<b>\$ 103,138</b>	<b>\$ 104,094</b>	<b>-0.9%</b>	<b>\$ 362,509</b>	<b>\$ 340,961</b>	<b>6.3%</b>	<b>\$ 93,333</b>	<b>\$ 308,979</b>	<b>17.3%</b>

<b>EXPENSES</b>									
Exec Comp	\$ 7,800	\$ 7,829	-0.4%	\$ 32,150	\$ 31,314	2.7%	\$ 7,083	\$ 28,332	13.5%
Sales Comp	\$ 7,763	\$ 6,630	17.1%	\$ 30,056	\$ 24,661	21.9%	\$ 6,251	\$ 23,252	29.3%
Office Comp	\$ 32,111	\$ 34,286	-6.3%	\$ 124,786	\$ 125,162	-0.3%	\$ 30,900	\$ 112,800	10.6%
Empl Costs	\$ 8,625	\$ 9,005	-4.2%	\$ 33,799	\$ 33,466	1.0%	\$ 7,498	\$ 27,863	21.3%
T & E	\$ 805	\$ 605	33.0%	\$ 3,723	\$ 2,617	42.2%	\$ 584	\$ 2,525	47.4%
Auto	\$ 854	\$ 1,167	-26.8%	\$ 3,504	\$ 4,667	-24.9%	\$ 1,000	\$ 4,000	-12.4%
Advert	\$ 342	\$ 1,640	-79.1%	\$ 7,877	\$ 6,296	25.1%	\$ 1,465	\$ 5,624	40.1%
Occupancy	\$ 3,750	\$ 3,750	0.0%	\$ 14,905	\$ 15,000	-0.6%	\$ 3,625	\$ 14,500	2.8%
Telephone	\$ 1,701	\$ 1,932	-11.9%	\$ 6,190	\$ 6,993	-11.5%	\$ 1,789	\$ 6,477	-4.4%
Postage	\$ 772	\$ 715	7.9%	\$ 3,641	\$ 3,218	13.1%	\$ 700	\$ 3,150	15.6%
Print,Sta,Off Sup	\$ 1,010	\$ 782	29.2%	\$ 5,346	\$ 5,127	4.3%	\$ 745	\$ 4,886	9.4%
Dues,Subs,Contrb	\$ 605	\$ -	0.0%	\$ 1,738	\$ 1,799	-3.4%	\$ -	\$ 1,610	8.0%
Taxes & Licens.	\$ -	\$ -	0.0%	\$ 3,206	\$ 3,279	-2.2%	\$ -	\$ 3,125	2.6%
P&C Ins	\$ 2,150	\$ 2,333	-7.8%	\$ 8,581	\$ 9,332	-8.0%	\$ 2,056	\$ 8,224	4.3%
Prof Fees	\$ 4,500	\$ 3,698	21.7%	\$ 8,805	\$ 10,270	-14.3%	\$ 3,120	\$ 8,665	1.6%
Equip Maint&Rent	\$ 880	\$ 1,078	-18.4%	\$ 4,247	\$ 4,313	-1.5%	\$ 900	\$ 3,600	18.0%
Bad Debts	\$ -	\$ 583	0.0%	\$ -	\$ 2,333	0.0%	\$ -	\$ 658	0.0%
Outside Services	\$ 1,245	\$ 907	37.2%	\$ 2,045	\$ 2,893	-29.3%	\$ 712	\$ 2,270	-9.9%
Data Processing	\$ 2,565	\$ 1,849	38.7%	\$ 8,051	\$ 8,127	-0.9%	\$ 1,800	\$ 7,910	1.8%
Education	\$ 560	\$ -	0.0%	\$ 2,915	\$ 1,815	60.6%	\$ -	\$ 1,675	74.0%
Miscellaneous	\$ 350	\$ 43	716.7%	\$ 775	\$ 252	207.1%	\$ 45	\$ 265	192.5%
Deprec & Amort	\$ 3,000	\$ 3,000	0.0%	\$ 12,000	\$ 12,000	0.0%	\$ 3,375	\$ 13,500	-11.1%
Off Life	\$ 300	\$ 305	-1.6%	\$ 1,215	\$ 1,220	-0.4%	\$ 305	\$ 1,220	-0.4%
Interest	\$ 488	\$ 651	-25.1%	\$ 2,057	\$ 2,247	-8.5%	\$ 635	\$ 2,191	-6.1%
Other	\$ 112	\$ 58	92.0%	\$ 330	\$ 233	41.4%	\$ 50	\$ 200	65.0%

<b>TOTAL EXPENSE</b>	<b>\$ 82,288</b>	<b>\$ 82,848</b>	<b>-0.7%</b>	<b>\$ 321,942</b>	<b>\$ 318,637</b>	<b>1.0%</b>	<b>\$ 74,638</b>	<b>\$ 288,522</b>	<b>11.6%</b>
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<b>PRE-TAX PROFIT</b>	<b>\$ 20,850</b>	<b>\$ 21,246</b>	<b>-1.9%</b>	<b>\$ 40,567</b>	<b>\$ 22,324</b>	<b>81.7%</b>	<b>\$ 18,695</b>	<b>\$ 20,457</b>	<b>98.3%</b>
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