

AGENCY CONSULTING GROUP, INC.
2011/2012 COMPOSITES OF AGENCY OPERATIONS

| COMPOSITES | GROUP 1 | | GROUP 2 | | GROUP 3 | | GROUP 4 | |
|------------------------|---------------|--------|-------------|--------|-------------|--------|---------------|--------|
| ACG 2010/11 | < \$1 MILLION | | \$1MM-\$2MM | | \$2MM-\$3MM | | > \$3 MILLION | |
| REVENUES | | | | | | | | |
| P-C COMMISSIONS | \$808,448 | 93.9% | \$1,652,778 | 89.9% | \$2,561,699 | 87.8% | \$6,887,065 | 82.3% |
| CONTINGENTS | \$17,654 | 2.1% | \$55,534 | 3.0% | \$124,655 | 4.3% | \$399,808 | 4.8% |
| FEES | \$431 | 0.1% | \$20,411 | 1.1% | \$41,746 | 1.4% | \$134,663 | 1.6% |
| LIFE & HEALTH | \$32,379 | 3.8% | \$105,919 | 5.8% | \$178,662 | 6.1% | \$921,732 | 11.0% |
| INVESTMENTS | \$1,550 | 0.2% | \$2,023 | 0.1% | \$8,174 | 0.3% | \$17,565 | 0.2% |
| MISCELLANEOUS | \$689 | 0.1% | \$2,207 | 0.1% | \$4,379 | 0.2% | \$3,346 | 0.0% |
| GROSS REVENUES | \$861,150 | 100.0% | \$1,838,872 | 100.0% | \$2,919,315 | 100.0% | \$8,364,178 | 100.0% |
| COMMISSION EXPENSE | \$68,461 | 8.0% | \$55,350 | 3.0% | \$30,361 | 1.0% | \$122,953 | 1.5% |
| NET REVENUE | \$792,689 | 92.1% | \$1,783,522 | 97.0% | \$2,888,954 | 99.0% | \$8,241,225 | 98.5% |
| EXPENSES | | | | | | | | |
| COMPENSATION | | | | | | | | |
| EXEC/SALES | \$253,660 | 32.0% | \$591,416 | 33.2% | \$916,954 | 31.7% | \$2,460,830 | 29.9% |
| OFFICE | \$159,330 | 20.1% | \$381,674 | 21.4% | \$626,036 | 21.7% | \$1,886,416 | 22.9% |
| TOTAL PAYROLL | \$412,991 | 52.1% | \$973,090 | 54.6% | \$1,542,990 | 53.4% | \$4,347,246 | 52.8% |
| EMPL COSTS | \$113,513 | 14.3% | \$218,125 | 12.2% | \$335,408 | 11.6% | \$959,279 | 11.6% |
| TOTAL COMP | \$526,504 | 66.4% | \$1,191,214 | 66.8% | \$1,878,398 | 65.0% | \$5,306,525 | 64.4% |
| SELLING | | | | | | | | |
| T & E | \$8,878 | 1.1% | \$15,160 | 0.9% | \$29,178 | 1.0% | \$72,523 | 0.9% |
| AUTOMOBILE | \$8,720 | 1.1% | \$19,440 | 1.1% | \$32,067 | 1.1% | \$74,995 | 0.9% |
| ADV & PROMO | \$10,939 | 1.4% | \$30,142 | 1.7% | \$45,645 | 1.6% | \$154,935 | 1.9% |
| TOTAL SELLING | \$28,537 | 3.6% | \$64,742 | 3.6% | \$106,891 | 3.7% | \$302,453 | 3.7% |
| OPERATING | | | | | | | | |
| OCCUPANCY | \$36,781 | 4.6% | \$80,437 | 4.5% | \$138,670 | 4.8% | \$371,679 | 4.5% |
| TELEPHONE | \$17,439 | 2.2% | \$25,683 | 1.4% | \$33,223 | 1.2% | \$130,211 | 1.6% |
| POSTAGE | \$6,342 | 0.8% | \$14,625 | 0.8% | \$22,245 | 0.8% | \$54,392 | 0.7% |
| OFF SUP & PRT | \$15,457 | 2.0% | \$20,511 | 1.2% | \$29,178 | 1.0% | \$99,719 | 1.2% |
| DUES,SUBS,CONTR | \$3,488 | 0.4% | \$4,637 | 0.3% | \$15,023 | 0.5% | \$26,372 | 0.3% |
| TAXES & LICENSES | \$3,963 | 0.5% | \$8,204 | 0.5% | \$10,400 | 0.4% | \$31,317 | 0.4% |
| INSURANCE | \$17,994 | 2.3% | \$35,849 | 2.0% | \$57,490 | 2.0% | \$159,880 | 1.9% |
| PRO FEES | \$12,049 | 1.5% | \$16,765 | 0.9% | \$25,423 | 0.9% | \$86,533 | 1.1% |
| EQUIPMENT | \$8,957 | 1.1% | \$18,549 | 1.0% | \$18,489 | 0.6% | \$66,754 | 0.8% |
| BAD DEBTS | \$4,835 | 0.6% | \$9,809 | 0.6% | \$8,956 | 0.3% | \$33,789 | 0.4% |
| OUTSIDE SERVICES | \$2,695 | 0.3% | \$7,491 | 0.4% | \$10,111 | 0.4% | \$36,261 | 0.4% |
| DATA PROC | \$19,976 | 2.5% | \$43,518 | 2.4% | \$66,157 | 2.3% | \$193,669 | 2.4% |
| EDUCATION | \$2,220 | 0.3% | \$6,777 | 0.4% | \$10,978 | 0.4% | \$61,809 | 0.8% |
| MISCELLANEOUS | \$1,427 | 0.2% | \$3,389 | 0.2% | \$2,600 | 0.1% | \$8,241 | 0.1% |
| TOTAL OPERATING | \$153,623 | 19.4% | \$296,243 | 16.6% | \$448,943 | 15.5% | \$1,360,626 | 16.5% |
| ADMINISTRATIVE | | | | | | | | |
| DEPREC & AMORT | \$35,512 | 4.5% | \$97,024 | 5.4% | \$127,692 | 4.4% | \$267,840 | 3.3% |
| OFFICER'S LIFE | \$3,329 | 0.4% | \$9,096 | 0.5% | \$13,000 | 0.5% | \$21,427 | 0.3% |
| INTEREST | \$17,994 | 2.3% | \$20,154 | 1.1% | \$21,667 | 0.8% | \$103,839 | 1.3% |
| OTHER | \$793 | 0.1% | \$5,529 | 0.3% | \$1,300 | 0.0% | \$4,945 | 0.1% |
| TOTAL ADMIN. | \$57,628 | 7.3% | \$131,802 | 7.4% | \$163,659 | 5.7% | \$398,051 | 4.8% |
| TOTAL EXPENSES | \$766,292 | 96.7% | \$1,684,001 | 94.4% | \$2,597,892 | 89.9% | \$7,367,655 | 89.4% |
| PRE-TAX PR/LOSS | \$26,397 | 3.3% | \$99,521 | 5.6% | \$291,062 | 10.1% | \$873,570 | 10.6% |
| EMPLOYEES-AVG# | 6.3 | | 16.6 | | 24.0 | | 64.3 | |
| REVENUE/EMPLOYEE | 125,227.3 | | 107441.1 | | 120373.1 | | 128088.7 | |
| COMP/EMPLOYEE | 83,176.0 | | 71759.9 | | 78266.6 | | 82476.3 | |
| SPREAD | 42,051.3 | | 35681.2 | | 42106.5 | | 45612.4 | |
| PRE TAX PROF./EMPL | 4,170.1 | | 5995.2 | | 12741.4 | | 13577.4 | |