

COMPOSITE GROUP 1

NET REVENUE < \$1,000,000

2012 AVG. NET REVENUE	\$792,689
2011 AVG. NET REVENUE	\$745,298
2010 AVG. NET REVENUE	\$732,333
2009 AVG. NET REVENUE	\$737,549
2008 AVG. NET REVENUE	\$743,287

INCOME (% OF GROSS)	Your Agency \$	Your Agency %	2012	2011	2010	2009	2008
P&C COMMISSION	_____	_____	93.9%	93.3%	93.1%	92.8%	92.8%
CONTINGENTS	_____	_____	2.1%	2.1%	2.2%	2.6%	3.5%
FEES	_____	_____	0.1%	0.1%	0.2%	0.2%	0.3%
LIFE & HEALTH	_____	_____	3.8%	4.1%	3.9%	3.9%	3.1%
INVESTMENT	_____	_____	0.2%	0.2%	0.3%	0.3%	0.3%
MISCELLANEOUS	_____	_____	0.1%	0.2%	0.3%	0.3%	0.2%
GROSS REVENUE	_____	_____	100.0%	100.0%	100.0%	100.0%	100.0%
COMM. EXPENSE	_____	_____	8.0%	7.2%	7.7%	6.6%	5.4%
NET REVENUE	_____	_____	92.1%	92.8%	92.3%	93.4%	94.6%
EXPENSES(% OF NET REV)	_____	_____	2012	2011	2010	2009	2008
COMPENSATION	_____	_____					
EXEC/SALES	_____	_____	32.0%	31.8%	32.4%	31.8%	32.3%
OFFICE	_____	_____	20.1%	20.5%	20.7%	20.6%	21.0%
SUB-TOTAL	_____	_____	52.1%	52.3%	53.1%	52.4%	53.3%
COST OF EMPLOYMENT	_____	_____	14.3%	14.1%	13.3%	13.2%	13.3%
TOTAL	_____	_____	66.4%	66.4%	66.4%	65.6%	66.6%
SELLING	_____	_____					
T&E	_____	_____	1.1%	1.1%	1.1%	1.1%	1.2%
AUTO	_____	_____	1.1%	1.1%	1.1%	1.1%	1.1%
ADV&PROMO	_____	_____	1.4%	1.5%	1.5%	1.4%	1.4%
TOTAL	_____	_____	3.6%	3.7%	3.7%	3.6%	3.7%
OPERATING COSTS	_____	_____					
OCCUPANCY	_____	_____	4.6%	4.7%	4.6%	4.5%	4.6%
TELEPHONE	_____	_____	2.2%	2.3%	2.4%	2.3%	2.1%
POSTAGE	_____	_____	0.8%	0.8%	0.8%	0.8%	0.8%
#REF!	_____	_____					
Print/Sta/Off Sup	_____	_____	2.0%	2.0%	2.0%	2.0%	1.9%
DUES,SUBSCRIP.& CONTRIB.	_____	_____	0.4%	0.5%	0.5%	0.5%	0.5%
TAXES & LICENSES	_____	_____	0.5%	0.6%	0.6%	0.6%	0.6%
P&C INSURANCE	_____	_____	2.3%	2.3%	2.6%	2.6%	2.7%
PROFESSIONAL FEES	_____	_____	1.5%	1.5%	1.1%	1.1%	1.1%
EQUIPMENT RENTAL & MAIN	_____	_____	1.1%	1.3%	1.3%	1.3%	1.4%
BAD DEBTS	_____	_____	0.6%	0.4%	0.1%	0.2%	0.2%
OUTSIDE SERVICES	_____	_____	0.3%	0.4%	0.4%	0.4%	0.4%
DATA PROCESSING	_____	_____	2.5%	2.5%	2.5%	2.4%	2.5%
EDUCATION	_____	_____	0.3%	0.3%	0.5%	0.5%	0.5%
MISCELLANEOUS	_____	_____	0.2%	0.3%	0.3%	0.4%	0.3%
TOTAL	_____	_____	19.4%	19.8%	19.7%	19.5%	19.5%
ADMINISTRATIVE	_____	_____					
DEPRECIATION & AMORT	_____	_____	4.5%	4.6%	4.8%	4.8%	5.1%
OFFICER LIFE	_____	_____	0.4%	0.5%	0.5%	0.4%	0.4%
INTEREST	_____	_____	2.3%	2.7%	2.2%	2.0%	1.9%
OTHER	_____	_____	0.1%	0.2%	0.1%	0.2%	0.1%
TOTAL	_____	_____	7.3%	7.9%	7.6%	7.5%	7.6%
TOTAL EXPENSE	_____	_____	96.7%	97.8%	97.4%	96.2%	97.4%
PRE TAX PROFIT	_____	_____	3.3%	2.3%	2.6%	3.8%	2.6%
# EMPLOYEES	_____	_____	6.33	6.56	6.79	6.76	6.94
REVENUE/EMPL	_____	_____	\$125,227	\$113,613	\$107,855	\$109,105	\$107,102
COMPENS/EMPL	_____	_____	\$83,176	\$75,382	\$71,623	\$71,529	\$71,330
SPREAD	_____	_____	\$42,051	\$38,231	\$36,232	\$37,576	\$35,772