

COMPOSITE GROUP 2

NET REVENUE \$1,000,000-\$2,000,000

2012 AVG. NET REVENUE	\$1,783,522
2011 AVG. NET REVENUE	\$1,703,450
2010 AVG. NET REVENUE	\$1,678,567
2009 AVG. NET REVENUE	\$1,720,886
2008 AVG. NET REVENUE	\$1,702,896

INCOME (% OF GROSS)	Your Agency \$	Your Agency %	2012	2011	2010	2009	2008
P&C COMMISSION	_____	_____	89.88%	89.63%	89.54%	88.73%	90.10%
CONTINGENTS	_____	_____	3.02%	3.05%	3.23%	3.94%	3.83%
FEES	_____	_____	1.11%	1.13%	1.15%	1.15%	1.10%
LIFE & HEALTH	_____	_____	5.76%	5.88%	5.75%	5.74%	4.50%
INVESTMENT	_____	_____	0.11%	0.14%	0.19%	0.21%	0.23%
MISCELLANEOUS	_____	_____	0.12%	0.17%	0.14%	0.23%	0.24%
GROSS REVENUE	_____	_____	100.00%	100.00%	100.00%	100.00%	100.00%
COMM. EXPENSE	_____	_____	3.01%	3.13%	3.01%	2.75%	2.56%
NET REVENUE	_____	_____	96.99%	96.87%	97.00%	97.25%	97.44%
EXPENSES(% OF NET REV)	_____	_____	2012	2011	2010	2009	2008
COMPENSATION	_____	_____					
EXEC/SALES	_____	_____	33.16%	33.21%	33.12%	32.10%	31.20%
OFFICE	_____	_____	21.40%	21.44%	21.69%	21.00%	21.10%
SUB-TOTAL	_____	_____	54.56%	54.65%	54.81%	53.10%	52.30%
COST OF EMPLOYMENT	_____	_____	12.23%	12.21%	12.02%	12.10%	11.90%
TOTAL	_____	_____	66.79%	66.86%	66.83%	65.20%	64.20%
SELLING	_____	_____					
T&E	_____	_____	0.85%	0.83%	0.81%	0.92%	0.95%
AUTO	_____	_____	1.09%	1.05%	1.11%	1.13%	1.10%
ADV&PROMO	_____	_____	1.69%	1.66%	1.65%	1.63%	1.89%
TOTAL	_____	_____	3.63%	3.54%	3.57%	3.68%	3.94%
OPERATING COSTS	_____	_____					
OCCUPANCY	_____	_____	4.51%	4.51%	4.56%	4.41%	4.40%
TELEPHONE	_____	_____	1.44%	1.47%	1.56%	1.51%	1.50%
POSTAGE	_____	_____	0.82%	0.85%	0.89%	0.88%	0.90%
#REF!	_____	_____					
Print/Sta/Off Sup	_____	_____	1.15%	1.13%	1.05%	1.26%	1.31%
DUES,SUBSCRIP.& CONTRIB.	_____	_____	0.26%	0.24%	0.27%	0.29%	0.27%
TAXES & LICENSES	_____	_____	0.46%	0.43%	0.47%	0.48%	0.44%
P&C INSURANCE	_____	_____	2.01%	2.03%	2.06%	2.15%	2.32%
PROFESSIONAL FEES	_____	_____	0.94%	0.92%	0.88%	1.00%	1.01%
EQUIPMENT RENTAL & MAINT.	_____	_____	1.04%	1.06%	1.11%	1.13%	1.14%
BAD DEBTS	_____	_____	0.55%	0.38%	0.24%	0.25%	0.20%
OUTSIDE SERVICES	_____	_____	0.42%	0.38%	0.41%	0.45%	0.43%
DATA PROCESSING	_____	_____	2.44%	2.45%	2.47%	2.57%	2.54%
EDUCATION	_____	_____	0.38%	0.41%	0.46%	0.50%	0.48%
MISCELLANEOUS	_____	_____	0.19%	0.25%	0.23%	0.25%	0.21%
TOTAL	_____	_____	16.61%	16.51%	16.66%	17.13%	17.15%
ADMINISTRATIVE	_____	_____					
DEPRECIATION & AMORT	_____	_____	5.44%	5.94%	6.22%	6.12%	6.00%
OFFICER LIFE	_____	_____	0.51%	0.49%	0.50%	0.51%	0.48%
INTEREST	_____	_____	1.13%	1.26%	1.23%	1.21%	1.04%
OTHER	_____	_____	0.31%	0.40%	0.41%	0.37%	0.34%
TOTAL	_____	_____	7.39%	8.09%	8.35%	8.21%	7.86%
TOTAL EXPENSE	_____	_____	94.42%	95.00%	95.42%	94.22%	93.15%
PRE TAX PROFIT	_____	_____	5.58%	5.00%	4.59%	5.78%	6.85%
# EMPLOYEES	_____	_____	16.6	16.80	17.11	17.44	17.78
REVENUE/ EMPL	_____	_____	\$107,441	\$101,396	\$98,085	\$98,675	\$95,776
COMPENS/ EMPL	_____	_____	\$71,760	\$67,793	\$65,554	\$64,336	\$61,488
SPREAD	_____	_____	\$35,681	\$33,603	\$32,532	\$34,339	\$34,288