

COMPOSITE GROUP 2

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

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
2007 AVG. NET REVENUE	\$1,756,842

INCOME (% OF GROSS)	Your Agency \$	Your Agency %	2011	2010	2009	2008	2007	2006
P&C COMMISSION			89.6%	89.5%	88.7%	90.1%	88.2%	87.2%
CONTINGENTS			3.1%	3.2%	3.9%	3.8%	5.0%	4.9%
FEES			1.1%	1.2%	1.2%	1.1%	1.1%	1.2%
LIFE & HEALTH			5.9%	5.7%	5.7%	4.5%	5.1%	5.3%
INVESTMENT			0.1%	0.2%	0.2%	0.2%	0.2%	0.3%
MISCELLANEOUS			0.2%	0.1%	0.2%	0.2%	0.4%	1.1%
GROSS REVENUE			100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
COMM. EXPENSE			3.1%	3.0%	2.8%	2.6%	2.3%	2.3%
NET REVENUE			96.9%	97.0%	97.3%	97.4%	97.7%	97.7%
EXPENSES(% OF NET REV)			2011	2010	2009	2008	2007	2006
COMPENSATION								
EXEC/SALES			33.2%	33.1%	32.1%	31.2%	30.1%	29.2%
OFFICE			21.4%	21.7%	21.0%	21.1%	20.0%	20.0%
SUB-TOTAL			54.7%	54.8%	53.1%	52.3%	50.1%	49.2%
COST OF EMPLOYMENT			12.2%	12.0%	12.1%	11.9%	12.1%	12.0%
TOTAL			66.9%	66.8%	65.2%	64.2%	62.3%	61.2%
SELLING								
T&E			0.8%	0.8%	0.9%	1.0%	1.1%	1.1%
AUTO			1.1%	1.1%	1.1%	1.1%	1.2%	1.3%
ADV&PROMO			1.7%	1.7%	1.6%	1.9%	1.7%	1.8%
TOTAL			3.5%	3.6%	3.7%	3.9%	4.0%	4.2%
OPERATING COSTS								
OCCUPANCY			4.5%	4.6%	4.4%	4.4%	4.2%	4.3%
TELEPHONE			1.5%	1.6%	1.5%	1.5%	1.4%	1.4%
POSTAGE			0.9%	0.9%	0.9%	0.9%	0.9%	0.9%
#REF!								
Print/Sta/Off Sup			1.1%	1.1%	1.3%	1.3%	1.6%	1.5%
DUES,SUBSCRIP.& CONTRIB.			0.2%	0.3%	0.3%	0.3%	0.3%	0.3%
TAXES & LICENSES			0.4%	0.5%	0.5%	0.4%	0.5%	0.6%
P&C INSURANCE			2.0%	2.1%	2.2%	2.3%	2.4%	2.4%
PROFESSIONAL FEES			0.9%	0.9%	1.0%	1.0%	1.2%	1.2%
EQUIPMENT RENTAL & MAINT			1.1%	1.1%	1.1%	1.1%	1.2%	1.1%
BAD DEBTS			0.4%	0.2%	0.3%	0.2%	0.2%	0.3%
OUTSIDE SERVICES			0.4%	0.4%	0.5%	0.4%	0.5%	0.5%
DATA PROCESSING			2.5%	2.5%	2.6%	2.5%	2.7%	2.7%
EDUCATION			0.4%	0.5%	0.5%	0.5%	0.6%	0.6%
MISCELLANEOUS			0.3%	0.2%	0.3%	0.2%	0.3%	0.3%
TOTAL			16.5%	16.7%	17.1%	17.2%	17.8%	18.1%
ADMINISTRATIVE								
DEPRECIATION & AMORT			5.9%	6.2%	6.1%	6.0%	5.9%	6.0%
OFFICER LIFE			0.5%	0.5%	0.5%	0.5%	0.5%	0.5%
INTEREST			1.3%	1.2%	1.2%	1.0%	1.1%	1.1%
OTHER			0.4%	0.4%	0.4%	0.3%	0.3%	0.3%
TOTAL			8.1%	8.4%	8.2%	7.9%	7.8%	7.9%
TOTAL EXPENSE			95.0%	95.4%	94.2%	93.2%	91.9%	91.3%
PRE TAX PROFIT			5.0%	4.6%	5.8%	6.9%	8.1%	8.7%
# EMPLOYEES			16.80	17.11	17.44	17.78	18.1	19.4
REVENUE/EMPL			\$101,396	\$98,085	\$98,675	\$95,776	\$97,063	\$92,141
COMPENS/EMPL			\$67,793	\$65,554	\$64,336	\$61,488	\$60,422	\$56,390
SPREAD			\$33,603	\$32,532	\$34,339	\$34,288	\$36,641	\$35,751