

COMPOSITE GROUP 4
NET REVENUE > \$3,000,000

| | |
|-----------------------|--------------------|
| 2012 AVG. NET REVENUE | \$8,241,225 |
| 2011 AVG. NET REVENUE | \$7,864,288 |
| 2010 AVG. NET REVENUE | \$8,433,288 |
| 2009 AVG. NET REVENUE | \$8,364,255 |
| 2008 AVG. NET REVENUE | \$8,564,976 |

| INCOME (% OF GROSS) | Your Agency \$ | Your Agency % | 2012 | 2011 | 2010 | 2009 | 2008 |
|-------------------------------|-----------------------|----------------------|-------------|-------------|-------------|-------------|-------------|
| P&C COMMISSION | _____ | _____ | 82.3% | 82.2% | 81.8% | 82.6% | 81.5% |
| CONTINGENTS | _____ | _____ | 4.8% | 4.9% | 5.4% | 5.0% | 5.4% |
| FEES | _____ | _____ | 1.6% | 1.6% | 1.9% | 2.1% | 2.0% |
| LIFE & HEALTH | _____ | _____ | 11.0% | 11.0% | 10.6% | 10.0% | 10.6% |
| INVESTMENT | _____ | _____ | 0.2% | 0.3% | 0.4% | 0.2% | 0.4% |
| MISCELLANEOUS | _____ | _____ | 0.0% | 0.0% | 0.1% | 0.1% | 0.1% |
| GROSS REVENUE | _____ | _____ | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| COMM. EXPENSE | _____ | _____ | 1.5% | 1.4% | 1.8% | 2.0% | 1.9% |
| NET REVENUE | _____ | _____ | 98.5% | 98.6% | 98.2% | 98.0% | 98.1% |
| EXPENSES(% OF NET REV) | _____ | _____ | 2012 | 2011 | 2010 | 2009 | 2008 |
| COMPENSATION | _____ | _____ | | | | | |
| EXEC/SALES | _____ | _____ | 29.9% | 29.9% | 30.7% | 30.5% | 30.4% |
| OFFICE | _____ | _____ | 22.9% | 23.5% | 20.6% | 20.1% | 20.6% |
| SUB-TOTAL | _____ | _____ | 52.8% | 53.4% | 51.3% | 50.6% | 51.1% |
| COST OF EMPLOYMENT | _____ | _____ | 11.6% | 11.0% | 11.6% | 11.4% | 11.4% |
| TOTAL | _____ | _____ | 64.4% | 64.5% | 62.9% | 62.0% | 62.4% |
| SELLING | _____ | _____ | | | | | |
| T&E | _____ | _____ | 0.9% | 0.9% | 0.9% | 1.1% | 1.1% |
| AUTO | _____ | _____ | 0.9% | 0.9% | 0.9% | 1.0% | 0.9% |
| ADV&PROMO | _____ | _____ | 1.9% | 1.9% | 1.9% | 1.5% | 1.9% |
| TOTAL | _____ | _____ | 3.7% | 3.7% | 3.8% | 3.5% | 3.9% |
| OPERATING COSTS | _____ | _____ | | | | | |
| OCCUPANCY | _____ | _____ | 4.5% | 4.6% | 4.6% | 4.5% | 4.6% |
| TELEPHONE | _____ | _____ | 1.6% | 1.6% | 1.6% | 1.6% | 1.6% |
| POSTAGE | _____ | _____ | 0.7% | 0.7% | 0.7% | 0.7% | 0.7% |
| #REF! | _____ | _____ | | | | | |
| Print/Sta/Off Sup | _____ | _____ | 1.2% | 1.2% | 1.2% | 1.3% | 1.3% |
| DUES,SUBSCRIP.& CONTRIB. | _____ | _____ | 0.3% | 0.3% | 0.3% | 0.4% | 0.4% |
| TAXES & LICENSES | _____ | _____ | 0.4% | 0.4% | 0.4% | 0.4% | 0.4% |
| P&C INSURANCE | _____ | _____ | 1.9% | 2.0% | 2.1% | 2.0% | 2.1% |
| PROFESSIONAL FEES | _____ | _____ | 1.1% | 1.0% | 1.1% | 1.1% | 1.1% |
| EQUIPMENT RENTAL & MAINT. | _____ | _____ | 0.8% | 0.8% | 0.8% | 0.9% | 0.8% |
| BAD DEBTS | _____ | _____ | 0.4% | 0.3% | 0.2% | 0.4% | 0.3% |
| OUTSIDE SERVICES | _____ | _____ | 0.4% | 0.4% | 0.5% | 0.5% | 0.5% |
| DATA PROCESSING | _____ | _____ | 2.4% | 2.3% | 2.3% | 2.0% | 2.0% |
| EDUCATION | _____ | _____ | 0.8% | 0.8% | 0.8% | 0.7% | 0.8% |
| MISCELLANEOUS | _____ | _____ | 0.1% | 0.1% | 0.1% | 0.2% | 0.2% |
| TOTAL | _____ | _____ | 16.5% | 16.4% | 16.7% | 16.6% | 16.6% |
| ADMINISTRATIVE | _____ | _____ | | | | | |
| DEPRECIATION & AMORT | _____ | _____ | 3.3% | 3.3% | 3.2% | 3.3% | 3.3% |
| OFFICER LIFE | _____ | _____ | 0.3% | 0.3% | 0.3% | 0.3% | 0.3% |
| INTEREST | _____ | _____ | 1.3% | 1.3% | 1.3% | 1.5% | 1.2% |
| OTHER | _____ | _____ | 0.1% | 0.1% | 0.1% | 0.1% | 0.1% |
| TOTAL | _____ | _____ | 4.8% | 4.9% | 4.9% | 5.2% | 4.9% |
| TOTAL EXPENSE | _____ | _____ | 89.4% | 89.5% | 88.2% | 87.4% | 87.8% |
| PRE TAX PROFIT | _____ | _____ | 10.6% | 10.5% | 11.8% | 12.6% | 12.2% |
| # EMPLOYEES | _____ | _____ | 64.3 | 65.3 | 67.4 | 68.2 | 68.7 |
| REVENUE/EMPL | _____ | _____ | \$128,089 | \$120,359 | \$125,214 | \$122,643 | \$124,672 |
| COMPENS/EMPL | _____ | _____ | \$82,476 | \$77,572 | \$78,783 | \$76,026 | \$77,820 |
| SPREAD | _____ | _____ | \$45,612 | \$42,788 | \$46,431 | \$46,617 | \$46,852 |