



New Business

- New lead generation days/month
- Generation/conversion skills
- Advertising and promotion and awareness
- Carriers appointed
- Carriers' pricing and competencies/coverages
- Minimum commercial line account size for commission
- New commission levels
- Carrier commission %
- Demand at segments targeted
- Customer segment skills
- Customer service levels
- CSI and LTV
- Sources of leads and competency
- Competitors

Commissions

Renew Business

- Renewal activity days/month
- Skills in renewal
- Carriers' pricing and competencies
- Renewal commission levels
- Carrier commission %
- Minimum commercial line account size for commission
- Customer segment skills
- Customer service levels
- CSI and LTV
- Competitors

AGENCY REVENUES

Contingents

- Carriers' growth and loss contingent levels

Fee/Cross-Sell Income

- Fee income by segment
- Cross-sell competency

Investment Income

- Cash level
- "Float" driven by accounts receivable (billing competency)

"Key" Drivers of Revenue

“Key” Drivers of Expenses

**Compensation
Expenses**

- Headcount
- Producer commissions – new and renewal business
- Minimum commercial line account size for commission
- Service levels (driving staffing levels)

**AGENCY
EXPENSES**

- Advertising and Promotion
- Lead generation allocation (driving prospecting expense)

- Customer segment training
- Customer segment service levels
- Debt levels

Selling Expenses

**Operating and
Admin Expenses**