

# U.R. BEST

Extra, extra read all about it!

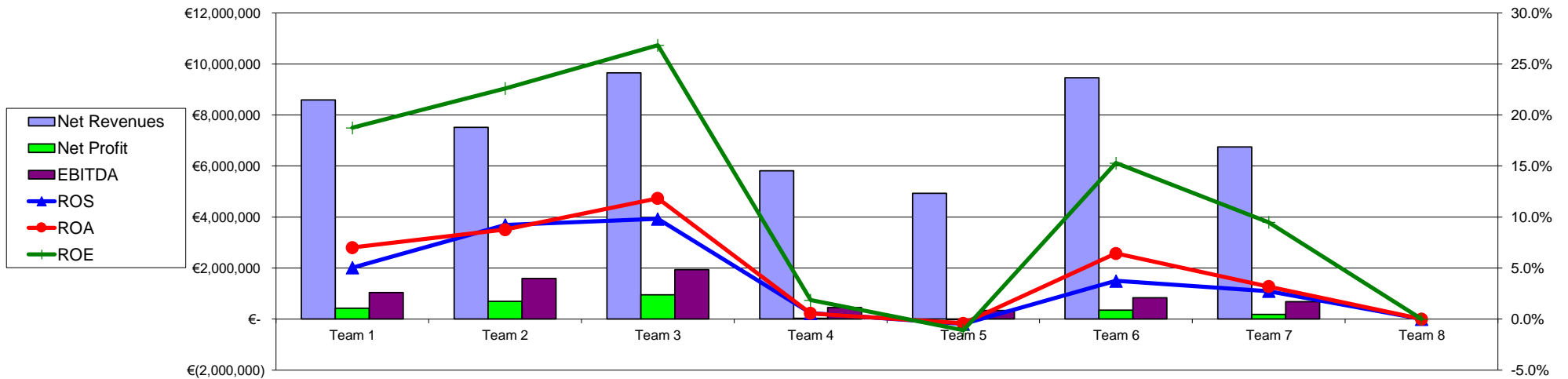
Round 2: 2022

Still a low, low €2.98  
SAMCXX

Pinnacle Risk Consultants      HU Bison      Vic-Tree Insurance      Cherry & White      Gold Standard      True Blue Insurance      Business Birds      0

## Financial Summary

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6	Team 7	Team 8
Personal Lines Commissions	€ 499,438	€ 519,169	€ 565,191	€ 562,276	€ 503,756	€ 627,968	€ 659,799	€ -
Commercial Lines Commissions	€ 4,428,688	€ 3,890,013	€ 5,295,745	€ 3,146,364	€ 2,209,289	€ 4,502,827	€ 3,543,228	€ -
Benefits Commissions & Fees	€ 3,220,224	€ 2,776,421	€ 3,337,736	€ 1,934,606	€ 1,990,710	€ 3,557,695	€ 2,340,447	€ -
Net Revenues	€ 8,586,927	€ 7,510,658	€ 9,653,951	€ 5,814,438	€ 4,929,941	€ 9,463,275	€ 6,753,051	€ -
Net Profit	€ 432,427	€ 693,714	€ 948,890	€ 33,953	€ (23,378)	€ 354,509	€ 184,776	€ -
Net Margin	5.0%	9.2%	9.8%	0.6%	-0.5%	3.7%	2.7%	0.0%
EBITDA	€ 1,046,275	€ 1,595,237	€ 1,937,047	€ 458,487	€ 339,610	€ 843,203	€ 684,146	€ -



## Other Metrics

	Team 1	Team 2	Team 3	Team 4	Team 5	Team 6	Team 7	Team 8
<b>Profitability Metrics</b>								
ROS	5.0%	9.2%	9.8%	0.6%	-0.5%	3.7%	2.7%	0.0%
ROA	7.0%	8.8%	11.8%	0.6%	-0.4%	6.4%	3.2%	0.0%
ROE	18.8%	22.6%	26.8%	1.9%	-1.1%	15.3%	9.5%	0.0%
<b>Solvency/Liquidity/BS Metrics</b>								
Cash	€ 898,418	€ 2,134,945	€ 2,792,765	€ 1,032,573	€ 1,017,892	€ 106,119	€ 672,522	€ -
Shareholder Distributions	€ -	€ -	€ 30,000	€ -	€ -	€ 50,000	€ -	€ -
Trust Ratio	1.64	4.09	2.83	2.21	2.91	1.07	1.95	0.00
Current Ratio	1.05	1.29	1.45	0.88	1.02	1.06	0.89	0.00
Tangible Net Worth	€ 826,889	€ 1,588,786	€ 2,056,220	€ 346,635	€ 674,102	€ 837,901	€ 467,574	€ -
Accts Receivable Turnover	13.79	6.77	18.61	11.76	10.59	12.41	10.59	0.00
Agency/Brokerage Float	€ 141,168	€ (753,712)	€ 453,499	€ (30,692)	€ (89,229)	€ 22,443	€ (127,015)	€ -
<b>Customer Metrics</b>								
Average Customer Satisfaction	7.40	7.69	7.63	7.93	5.62	8.71	7.54	0.00
Life-time Value	€ 16,614	€ 16,126	€ 20,674	€ 11,941	€ 10,477	€ 16,262	€ 11,323	€ -
Customer Retention	81.5%	82.0%	81.3%	78.7%	71.7%	86.9%	82.6%	0.0%
Total PL Customers	2,630	2,732	2,725	2,830	2,439	3,073	3,259	0
New PL Customers	80	158	137	250	134	240	301	0
Total CL Customers	1,963	1,490	2,007	1,537	1,056	1,937	1,730	0
New CL Customers	515	276	558	343	137	454	404	0
Total Benefits Customers	229	172	225	150	150	232	186	0
New Benefits Customers	56	22	50	23	17	61	42	0
<b>Employee Metrics</b>								
Producer Attrition	6.8%	9.3%	15.3%	14.9%	14.0%	7.0%	29.4%	0.0%
Spread Per Employee	€ 62,203	€ 79,948	€ 80,701	€ 44,692	€ 47,645	€ 60,849	€ 53,575	€ -
Non-Comp Costs as % C/F	27.2%	28.6%	25.5%	30.9%	32.5%	28.1%	31.3%	0.0%
PL Producer FTEs	1.7	1.7	2.0	2.7	2.7	2.7	2.7	0.0
CL/EB Producers FTEs	10.9	8.7	9.8	9.8	6.2	9.5	10.6	0.0
<b>Customer Mix</b>								
BOP	508	400	477	493	358	453	621	0
Mid Market: General	464	207	286	354	193	455	326	0
Mid Market: Value-Added	249	194	304	196	151	279	243	0
Niche 1	92	101	95	87	76	97	102	0
Niche 2	37	33	36	31	22	43	30	0
Niche 3	71	64	65	49	32	55	29	0
Niche 4	143	59	85	100	48	118	56	0
Niche 5	37	36	44	36	33	45	26	0
Niche 6	361	396	615	190	143	391	299	0
Personal: Mass	2,154	2,244	2,135	2,277	1,908	2,416	2,596	0
Personal: VIP	476	488	590	552	530	658	663	0
Benefits: Small	196	140	189	127	125	195	159	0
Benefits: Mid-Market	32	32	36	23	25	37	27	0