



CAA SUMMER SERIES

July 12th – 13th 2023

Omni Las Colinas Hotel | Irving, TX

Agenda

Wednesday, July 12th, 2023

9:00 am – 4:00 pm Producer Development Program

9:00 am – 12:00 pm Prospecting Strategies

12:00 pm – 1:30 pm Lunch & Producer Panel (All CAA Members Welcome)

1:20 pm – 3:30 pm Sales Strategies

3:30 pm – 4:30pm Round Tables & Wrap Up

2:00 pm CAA Business Meeting

Call to Order – Pete Bibby

A) Prospect Introduction

B) Consent Agenda – Pete Bibby

C) Financial Report – A.J. Lovitt

D) CEO/COO Update – Nikki Toon & A.J. Lovitt

E) New Business

a. Change of Voting Member First State Agency

i. From Al Jannett to Andrew Hartgrove

b. Vote on New CAA Regions

i. Southwest – Texas, Oklahoma, Arkansas

ii. Central – Missouri, Iowa, Kansas, Nebraska, Colorado, & South Dakota

F) Member Discussion

a. GM Peters Merger – Shane Davolt

b. Aars & Nelson – Pete Bibby

c. Member Clusters within CAA – Pete Bibby

G) Member Private Time (CAA Members Only)

H) Adjourn

5:00 pm Welcome Reception – With Special Guest Provided by Burns & Wilcox

6:30 pm Carrier & Vendor Dinners



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Thursday, July 13th 2023

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| 7:30 am | Breakfast |
| 8:00 am | Welcome – Opening Remarks from CEO and Board Chairman |
| 8:30 am | Keynote Speaker – Terri Sjodin, <i>“The Art of Presenting Persuasively”</i> |
| 10:30 am | Conversations & Collaborations - Session 1 (<i>One-on-one opportunities with 30 carriers/vendors</i>) |
| 12:15 pm | Lunch & Brian Billick (Former NFL Head Coach of the Baltimore Ravens) |
| 1:45 pm | Conversations & Collaborations – Session 2 (<i>A new, fresh group of carriers/vendors for one-on-one opportunities.</i>) |
| 3:00 pm | Round Table Connection – CAA Members Only |
| 5:30pm | Happy Hour |
| 6:30pm | Dinner |
| 7:30pm | Entertainment – Cade Baccus <i>“A Benefit for St. Jude’s Childrens Hospital”</i> |



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Foremost Insurance Company

G&A Partners

The Hartford

Insurors Indemnity Companies

Jencap Group

Live Oak Bank

Loss Run Pro

MEM/Previsor

NAICO

National General AN ALLSTATE COMPANY

National Programs/Bridge Specialty Group

Patra

Philadelphia Insurance

Propeller Bonds

SFM Mutual Insurance Company

Travelers

Union Standard

Utica National Insurance

Vertafore

Zywave





Welcome to Summer Series

VIEW OUR ATTENDEE LISTS

AGENT ATTENDEES



COMPANY ATTENDEES



Agency Attendees

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Captive Resources	Robbins	Bryant	brobbins@captiveresources.com
Central Insurance	Reeves	Michael	mreeves@central-insurance.com
Chris-Leef General Agency, Inc.	Conway	Kevin	kconway@chris-leef.com
Chris-Leef General Agency, Inc.	Conyac	Alyssa	aconyac@chris-leef.com
Chris-Leef General Agency, Inc.	Sparks	Kimberly	ksparks@chris-leef.com
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Chubb	Hernandez	Mayra	mayra.hernandez@chubb.com
Chubb	Leubin	Kyle	kyle.leubin@chubb.com
Chubb	Pitts	Lindsey	lindsey.pitts@chubb.com
Chubb	Widner	Deanna	deanna.widner@chubb.com
Cincinnati Life Insurance	Cromwell	Benjamin	benjamin_cromwell@cinfin.com

CNA	Sasso	Matthew	stanessa.cruz@cna.com
CNA Surety	Jablonsky	Kelsey	kelsey.jablonsky@cnasurety.com
Continental Western Group	Boggs	Bryon	bboggs@cwgroup.com
CRC	Boger	Jason	jbooger@crcgroup.com
CRC	Carson, Jr	D	drcarsonjr@crcgroup.com
CRC	Clarkson	Peter	pclarkson@crcgroup.com
CRC	Dawson	Brittney	bdawson@crcgroup.com
CRC	Ehlinger	Cole	cehlinger@crcgroup.com
CRC	Romano	Matt	mramono@crcgroup.com
CRC	Cugini	Tony	tcugini@crcgroup.com
CRC	Childress	Cody	cchildress@gotapco.com
EMC	Alford	Gary	Gary.D.Alford@EMCIns.com
EMC	Boner	Dana	dboner@emcnl.com
EMC	Cumley	Kori	Kori.M.Cumley@EMCIns.com
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Evolve MGA	Stroud	Travis	tstroud@evolvemga.com
Farmers Alliance Mutual Insurance	Niemeyer	Carol	carol-niemeyer@fami.com
Farmers Alliance Mutual Insurance	Young	Kyle	kyle-young@fami.com
Foremost Insurance Company	Goossens	Raquel	raquel.goossens@foremost.com
G&A Partners	Ginsberg	Mark	mginsberg@gnapartners.com
IAN Group	Phillips	Trent	Trent@iangroup.biz
IAN Group	Thomas	Matt	Matt@IANGroup.biz
IMT Insurance	Treimer	Marcus	marcus.treimer@imtins.com
Insurors Indemnity Companies	Butler	Jordan	jbutler@insurorsindemnity.com
Insurors Indemnity Companies	Dawson	Rhett	rdawson@insurorsindemnity.com
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Jencap Group	Hart	Casey	casey.hart@jencapgroup.com
Jencap Group	Rivera	Hugo	hugo.rivera@jencapgroup.com
KAIA	Hulcher	Dave	dave@kaia.com
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Liberty Mutual Insurance	Goodwin	Joseph	Joseph.goodwin@libertymutual.com
Liberty Mutual Insurance	Hokanson	Don	joan.lomax@safeco.com
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Liberty Mutual/SafeCo	Staco	Jim	James.stanco@stateauto.com
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Live Oak Bank	Strakhov	Mike	mike.strakhov@liveoak.bank
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Loss Run Pro	Thomson	Connor	cthomson@lossrunpro.com
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Nationwide	Petree	Christian	petreec1@nationwide.com
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Nationwide	Turner	Caitlyn	turnec1@nationwide.com
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Patra	Salvo	Tammy	tammy.salvo@patracorp.com
Patra	Shaling	April	ashaling@patracorp.com
Philadelphia Insurance	Goff	Lance	lance.goff@phly.com
Propeller Bonds	Kolger	Chris	chris@propellerbonds.com
Propeller Bonds	Navarro	Katie	Katie@propellerbonds.com
Propeller Bonds	Rutledge	Taylor	taylor@propellerbonds.com
Propeller Bonds	Steffey	Aaron	aaron@propellerbonds.com
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RT Specialty	Digilormo	Grey	Grey.Digilormo@rtspecialty.com
RT Specialty	Fini	Henry	henry.fini@rtspecialty.com
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Safeco Insurance	Walker	Joe	joseph.walker@safeco.com

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SFM Mutual Insurance Company	Magee	Jeff	Jeff.Magee@sfmic.com
SFM Mutual Insurance Company	Miner	Shawn	Shawn.miner@sfmic.com
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Texas Mutual Insurance	Ziolkowski	Jim	cflores@texasmutual.com
The Hartford	Gill	Michael	michael.gill@thehartford.com
The Hartford	Hallonquist	Brad	brad.hallonquist@thehartford.com
The Hartford	Slack	Dannette	dannette.slack@thehartford.com
The National Alliance	Musslewhite	Sheri	smusslewhite@scic.com
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Travelers	Coffey	Mike	mgcoffey@travelers.com
Travelers	McCabe	Jim	JRMCCABE@Travelers.com
Travelers	Paul	Julie	japaul@travelers.com
Travelers	Johnson	Greg	gdjohnso@travelers.com
Travelers	Pechan	Lisa	LPECHAN@travelers.com
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Union Standard	Martinez	Rachel	rmartinez@usic.com
Utica National Insurance	Lees	Josh	joshua.lees@uticanational.com
Utica National Insurance	Mace	Terry	terry.mace@uticanational.com
Utica National Insurance	Reissner	Paul	paul.reissner@uticanational.com
Utica National Insurance	Turnipseed	Ken	kenneth.turnipseed@uticanational.com
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Vertafore	Lair	Justin	jlair@vertafore.com
Vertafore	Manganelli	Mike	mmanganelli@vertafore.com
Zywave	Gacek	Jennifer	Jennifer.gacek@zywave.com
Zywave	Laux	James	james.laux@zywave.com
Zywave	Seltmann	Laura	laura.seltmann@zywave.com

CAA Board of Members Business Meeting
Wednesday July 12, 2023

CAA Prospects



Kory Burrows Coots

The Burrows Agency

Claremore, OK



Jerrad Van Coots

The Burrows Agency

Claremore, OK

Consent Agenda
Wednesday July 12, 2023



MINUTES
COMBINED AGENTS OF AMERICA, LLC
Omni Las Colinas | Dallas, TX

February 22-23rd 2023

Wednesday, February 22, 2023

The CAA Board of Members meeting was held at the Omni Las Colinas, Dallas, TX

All member agencies were represented except the following:

BUSINESS MEETING

Chairman Pete Bibby called the meeting to order.

A. CONSENT AGENDA

Pete Bibby asked for a motion to consent the agenda and approve the minutes from the November 2022 meeting.

MOTION WAS MADE BY AND SECONDED BY . MOTION CARRIED.

B. FINANCIAL REPORT

CAA CEO A.J. Lovitt presented the financials to the board.

CAA FINANCIALS through December 2022:

Income:

2022 Income finished \$176K below budget. Member dues are 86% to what we budgeted due to not collecting 4th quarter dues in 2022. We budgeted to bring in six new members and we brought in seven. This is the reason the new member fee is \$5K over budget. We last collected \$475K in third quarter dues and \$63K in technology fees in July. We collected over \$252K in meeting sponsorships year to date. Great work by the team getting partners excited about sponsoring our meetings. The amount of dues and fees not collected in Q4 was \$561K. Had we collected that amount we would have been \$385 over our budgeted income for 2022.

Expenses:

Big Three Expenses:

Staff Travel: Under budget at 85%. Travel cost continue to climb due to adding several members and the overall costs of items such as: hotels, airfare, and fuel.

Meeting Expenses: Over budget at 120%. The cost of the February meeting was approximately \$69K. We budget \$70 for this meeting. We have paid \$25K in deposits for future meetings. The final invoice for our November meeting is approximately \$80K and we collected \$25K in sponsorships. Other items included in this expense are the prospect expenses for Bainswest and hosted carrier meetings. Our sponsorships for our July meeting covered the entire cost of the meeting. We budget meeting expenses on a gross basis. For this year even though we are over budget, it is offset by the additional \$152K we collect in sponsorships over what was budgeted. Also, for our July and November meeting we had approximately 20-30 people more than planned due to Bainswest. We received a \$60K refund that posted in October for our overpayment of the July event in Dallas. We have prepaid for most of our February 2023 meeting.

Staff Payroll & Benefits: 100% to budget. We backfilled Kara's role with Jane Rohde at a higher salary as previously discussed. I anticipated with the staffing change we would be over budget in 2022. I am excited to come in only \$1,900 over budget for the year.

Other Expenses:

Bank Charges – 1,157% to budget. Due to fees from switching banks. We are in the process of working to get these reduced/removed. The Bancorp South accounts are now all closed and the fees should reduce significantly going forward. They suspended all bank fees for three years due to a merger. The three years is now up and they are charging increased fees. We will end the year over budget on this item. Bank fees going forward should be more accurately budgeted in 2023. I have begun to explore other possible banking relationships to see if we can find a significant savings on our fees. This will likely be a 2023 project.

Dues/Membership – 173% to budget. Due to paying 2023 Big I membership costs. As discussed, prior many states have increase dues for Big I memberships.

Promotional – 196% to budget. Due to items, we have purchased for 2022 and some promotional advertising we have done. Most of this was due to the new video we did at the February meeting.

QuickBooks Fees – 126% to budget. Due to slight increase in fees we did not budget for properly.

Software – 175% to budget. Due to setting up Your Membership as our new CRM system for 2023. As Nikki previously explained we had to incur the set-up cost in 2022 to be ready for 2023. In 2023 this will replace Convey and our cost should go down \$20K per year going forward and give us greater capabilities for member communication.

Taxes – 117% to budget. Due to slightly higher tax obligations than expected in 2021, paid in 2022.

Telephone – 117% to budget. Due to brining on Jane and renewing our internet phone system.

All other expenses are at or below budget

Overall expenses are at 98% to budget. Even with all the extra meeting, prospecting, salary, and technology expenses this year we are still under the budget. Net Income finished the year at -\$77K. Had we collected

fourth quarter dues the net income would be approximately \$480K. The main expense overage is meeting expenses which is being offset by the sponsorship in the income section. The other item driving expenses is the set-up cost of Your Membership. Overall, the CAA P&L continues to be solid. The more years we have consistency in the leadership and staff, the more accurate and consistent our budgeting process becomes. 2022 has been a very unpredictable year from an expense standpoint. The CAA operating account balance is \$970K. Based on the amount of fourth quarter dues we needed to collect to “breakeven” I did not think we needed to collect any dues for the fourth quarter. Approximately \$375K of the money in the operating account is due to new member equity collected. We will discuss in the EC call possibly moving most of that into short-term CD.

CAA FINANCIALS through December 2022:

Income:

CAAIS Income is \$2.26Mil which is \$101K short of the budget, but \$293K more than 2021. CAAIS was \$109K behind budget last month, we continue to make progress each month. We were behind pace for business placed in CAAIS, but the last three months have seen an increased flow in new business. Contingency income has exceeded our budgeted amount and is helping offset the additional staff we have added to CAAIS. Several members will be moving their NW Private Client book into CAAIS in 2022 and will continue into 2023. The more successful the production team is in helping members align premium with core internal carriers, and assisting members in getting new contracts, CAAIS will lose business to direct markets within agencies. This is a good thing for the individual members, but a challenging financial situation for CAAIS. Going into 2023 we will be losing the revenue from NTX and Connell. This will be about \$30K in income to CAAIS.

Operating Expenses (over budget):

Software Expenses: This expense includes both Applied costs and hardware. Over budget due to computer equipment for Kelly which was an addition to staff and for adding her as a user to Epic. Patra costs are included here.

Bank Charges: Over budget due to not putting in the budget for 2022. Per the CAA notes the Bancorp South accounts have been closed.

Payroll Benefits: Our renewal pricing for benefits exceeds what we budgeted and went into effect on 7/1. Also impacted by staff additions in 2022.

Licenses: Over budget due to having to change all of the licenses from Kara over to Kelly. This should not be an ongoing expense issue.

CAAIS Staff Travel: Over budget due to sending Julie and Kelly to Applied Net.

Office Supplies: Over Budget based on how we allocate with CAA. CAA & CAAIS combined are \$406 under budget.

Office – Small Equipment: Over Budget based on how we allocate with CAA. CAA is under budget by \$7.8K. Making the two entities combined \$4,924 under budget.

Payroll Expenses: With the addition of Kelli and Tiffany we were over budget significantly for CAAIS for 2022. Between CAA & CAAIS we have added three staff spots this year.

Professional Development: Due to designation classes already taken by the CAAIS team. Kelly and Julie attended Applied Net. Kelly and Kim attended a high value PL conference in Dallas.

Promotional: Slightly over budget we did not have a line item built into the budget for this.

Internet and Telephone: Over Budget based on how we allocate with CAA. Included in this code is Spectrum, Amazon Web Services, and cell phone reimbursement for Kelly. Better budgeted for 2023.

Overall Operating Expenses are over budget by \$216K. Salaries are \$195K of the overage. As mentioned above CAAIS was over budget for the year due to the addition of Kelly and Tiffany. We needed to add and upgrade staff with a possible large increase in membership from Bainswest and to handle flow from our current members. The investment in staff will have an effect on the budget this year, but should set us up for future success in CAAIS. Next year all of Nikki's salary will go back to CAA.

Net Income:

Net Income is -\$55K. This was expected due to the addition of unexpected staff. With the addition of 23 new members next year, we should be able to return to a positive net income in 2023. The operating account for CAAIS has a balance of \$468K. Even though we ran a slight loss this year, we still have a healthy balance in the operating account. As I state every year this continues to be a challenging P&L to manage due to helping members place more business directly. In 2023 the budget for CAAIS Operating Expenses is \$665,410.74. Our total operating expenses in 2022 was \$682K. With the removal of Nikki's salary as the manager of CAAIS in 2023 I am confident in the budget for CAAIS in 2023. However, the team needs to continue to follow the proper policies and procedures to ensure members have confidence placing business with CAAIS. 2023 should provide a realistic expectation of what we can expect to properly operate CAAIS financially going forward.

MOTION WAS MADE TO APPROVE FINANCIALS BY AND SECONDED BY .
MOTION CARRIED.

C. CEO/COO UPDATE- Presentation in YourMembership

D. NEW BUSINESS

1. Member Non-Solicitation

2. Pierson Fendley Voting Member Change

a. Change from Curtis Fendley to Clifton Fendley

MOTION WAS MADE TO APPROVE VOTING MEMBER CHANGE BY AND SECONDED BY .
MOTION CARRIED.

E. MEMBER DISCUSSION

1. Benefits Aggregation Update – Al Jannett

2. Producer Development Update – Pete Bibby

3. Claims Management/IAN Group- David Wellmann

4. Large Account Specialist- Brent Borgstedte

5. Open Discussion

MOTION WAS MADE TO ADJOURN MEETING BY AND SECONDED BY . MOTION CARRIED.

Financial Report
Wednesday July 12, 2023

A.J. Lovitt, CEO

COMBINED AGENTS OF AMERICA LLC

Budget vs. Actuals: FY_2023 - FY23 P&L

January - May, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Income				
CAAIS Reimbursable	25,978.68	37,500.00	-11,521.32	69.28 %
Capital Contribution	24,752.00	25,000.00	-248.00	99.01 %
Meeting Sponsorship	157,000.00	188,500.00	-31,500.00	83.29 %
Member Assessments	1,192,434.33	1,108,937.04	83,497.29	107.53 %
New Member Fee	115,000.00	100,000.00	15,000.00	115.00 %
Technology Fee	161,100.00	171,000.00	-9,900.00	94.21 %
Unapplied Cash Payment Income	1,000.00		1,000.00	
Total Income	\$1,677,265.01	\$1,630,937.04	\$46,327.97	102.84 %
GROSS PROFIT	\$1,677,265.01	\$1,630,937.04	\$46,327.97	102.84 %
Expenses				
Agency KPI Subscription	188,008.28	162,500.00	25,508.28	115.70 %
Bank Charges	2,201.02	2,708.30	-507.28	81.27 %
CAA Staff Travel	34,575.81	45,833.30	-11,257.49	75.44 %
CAAIS Expenses	25,765.52	37,500.00	-11,734.48	68.71 %
Charity/Contributions	821.00	3,750.00	-2,929.00	21.89 %
Contract Labor		12,500.00	-12,500.00	
Dues/Membership	1,331.25	5,000.00	-3,668.75	26.63 %
Gifts	1,678.42	2,083.35	-404.93	80.56 %
Insurance - CAA	16,664.00	35,000.00	-18,336.00	47.61 %
Internet Provider Fees	260.72	833.35	-572.63	31.29 %
Licenses and Permits	140.97	1,250.00	-1,109.03	11.28 %
Meeting Expense	245,659.75	239,583.30	6,076.45	102.54 %
Miscellaneous	963.67	1,500.00	-536.33	64.24 %
Office Supplies	1,417.50	3,541.65	-2,124.15	40.02 %
Office-Small Equipment & Furn	3,950.76	5,000.00	-1,049.24	79.02 %
Payroll Benefits	60,179.34	58,020.00	2,159.34	103.72 %
Payroll Expenses	399,418.08	434,000.00	-34,581.92	92.03 %
Postage Expense	97.53	625.00	-527.47	15.60 %
Prof Development	5,605.55	8,333.30	-2,727.75	67.27 %
Professional Fees	31,007.01	44,374.90	-13,367.89	69.88 %
Promotional	2,595.65	6,250.00	-3,654.35	41.53 %
QuickBooks Fees	724.88	875.00	-150.12	82.84 %
Rent	23,597.00	23,750.00	-153.00	99.36 %
Repairs & Maintenance	6,990.24	8,333.35	-1,343.11	83.88 %
Software	4,800.00	6,250.00	-1,450.00	76.80 %
Subscriptions & Journals	4,288.41	5,000.00	-711.59	85.77 %
Taxes		4,166.65	-4,166.65	
Telephone	4,762.72	4,583.35	179.37	103.91 %
Total Expenses	\$1,067,505.08	\$1,163,144.80	\$ -95,639.72	91.78 %
NET OPERATING INCOME	\$609,759.93	\$467,792.24	\$141,967.69	130.35 %
Other Income	\$26,043.12	\$0.00	\$26,043.12	0.00%

COMBINED AGENTS OF AMERICA LLC

Budget vs. Actuals: FY_2023 - FY23 P&L

January - May, 2023

	TOTAL			
	ACTUAL	BUDGET	OVER BUDGET	% OF BUDGET
Other Expenses	\$ -0.61	\$0.00	\$ -0.61	0.00%
NET OTHER INCOME	\$26,043.73	\$0.00	\$26,043.73	0.00%
NET INCOME	\$635,803.66	\$467,792.24	\$168,011.42	135.92 %

COMBINED AGENTS OF AMERICA LLC

Balance Sheet

As of May 31, 2023

	TOTAL
ASSETS	
Current Assets	
Bank Accounts	
TX Capital Bank - OPERATING XXXX5253	1,134,760.41
TX Capital Bank - CD XXXX1263	260,206.69
TX Capital Bank - CD XXXX1829	400,000.00
TX Capital Bank - MMKT XXXX4093	662,616.00
Total Bank Accounts	\$2,457,583.10
Other Current Assets	\$27,720.89
Total Current Assets	\$2,485,303.99
Fixed Assets	\$6,563.70
Other Assets	\$267,016.86
TOTAL ASSETS	\$2,758,884.55
LIABILITIES AND EQUITY	
Liabilities	\$768,025.11
Equity	\$1,990,859.44
TOTAL LIABILITIES AND EQUITY	\$2,758,884.55

Income Statement - One Comparison Variance

		Current Period						Year to Date					
		Actual Amounts		2023 Budget				Actual Amounts		2023 Budget			
		May 2023	%	May 2023	%	Variance \$	Var %	May 2023	%	May 2023	%	Variance \$	Var %
INCOME													
400000	Agency Bill (Commission) I	\$2,095.02	1.2	\$16,666.66	7.8	-\$14,571.64	-87.4	\$44,076.95	4.6	\$83,333.30	7.8	-\$39,256.35	-47.1
***Subtotal	Agency Bill Income	\$2,095.02	1.2	\$16,666.66	7.8	-\$14,571.64	-87.4	\$44,076.95	4.6	\$83,333.30	7.8	-\$39,256.35	-47.1
401000	Direct Bill (Commission) In	\$164,478.42	96.8	\$181,250.00	84.5	-\$16,771.58	-9.3	\$847,570.34	87.6	\$906,250.00	84.5	-\$58,679.66	-6.5
***Subtotal	Direct Bill Income	\$164,478.42	96.8	\$181,250.00	84.5	-\$16,771.58	-9.3	\$847,570.34	87.6	\$906,250.00	84.5	-\$58,679.66	-6.5
405000	Contingency & Profit Shari	\$3,423.58	2.0	\$16,666.66	7.8	-\$13,243.08	-79.5	\$75,657.58	7.8	\$83,333.30	7.8	-\$7,675.72	-9.2
***Subtotal	Other Income	\$3,423.58	2.0	\$16,666.66	7.8	-\$13,243.08	-79.5	\$75,657.58	7.8	\$83,333.30	7.8	-\$7,675.72	-9.2
TOTAL INCOME		\$169,997.02	100.0	\$214,583.32	100.0	-\$44,586.30	-20.8	\$967,304.87	100.0	\$1,072,916.60	100.0	-\$105,611.73	-9.8
EXPENSE													
501000	Broker Commission Expens	\$130,275.27	76.6	\$158,333.33	73.8	-\$28,058.06	-17.7	\$706,623.41	73.1	\$791,666.65	73.8	-\$85,043.24	-10.7
503000	Accounts Receivable Write	\$0.00	0.0			\$0.00	0.0	-\$192.50	0.0			-\$192.50	0.0
***Subtotal	Selling Expense	\$130,275.27	76.6	\$158,333.33	73.8	-\$28,058.06	-17.7	\$706,430.91	73.0	\$791,666.65	73.8	-\$85,235.74	-10.8
601000	Software Expense	\$3,238.44	1.9	\$2,812.50	1.3	\$425.94	15.1	\$16,193.05	1.7	\$14,062.50	1.3	\$2,130.55	15.2
601100	Bank Charges			\$125.00	0.1	-\$125.00	0.0			\$625.00	0.1	-\$625.00	0.0
603000	Payroll Employee Benefit -	\$2,734.14	1.6	\$2,916.66	1.4	-\$182.52	-6.3	\$13,108.00	1.4	\$14,583.30	1.4	-\$1,475.30	-10.1
604000	Gifts Expense	\$0.00	0.0	\$83.00	0.0	-\$83.00	0.0	\$763.55	0.1	\$415.00	0.0	\$348.55	84.0
605000	Licenses	\$0.00	0.0	\$416.66	0.2	-\$416.66	0.0	\$1,085.40	0.1	\$2,083.30	0.2	-\$997.90	-47.9
606000	CAAIS Staff Travel	\$0.00	0.0	\$541.66	0.3	-\$541.66	0.0	\$3,562.33	0.4	\$2,708.30	0.3	\$854.03	31.5
607000	Miscellaneous	\$0.00	0.0	\$83.33	0.0	-\$83.33	0.0	\$127.08	0.0	\$416.65	0.0	-\$289.57	-69.5
608000	Office Supplies	\$287.28	0.2	\$250.00	0.1	\$37.28	14.9	\$849.78	0.1	\$1,250.00	0.1	-\$400.22	-32.0
608200	Office - Small Equipment &	\$488.70	0.3	\$250.00	0.1	\$238.70	95.5	\$861.68	0.1	\$1,250.00	0.1	-\$388.32	-31.1
609000	Payroll Expenses	\$35,186.93	20.7	\$38,651.48	18.0	-\$3,464.55	-9.0	\$179,023.05	18.5	\$193,257.40	18.0	-\$14,234.35	-7.4
609100	Contract Labor	\$467.85	0.3	\$333.33	0.2	\$134.52	40.4	\$2,443.84	0.3	\$1,666.65	0.2	\$777.19	46.6
609200	Employee Potential Bonus			\$3,395.83	1.6	-\$3,395.83	0.0			\$16,979.15	1.6	-\$16,979.15	0.0
609300	Consulting	\$0.00	0.0			\$0.00	0.0	-\$6,779.14	-0.7			-\$6,779.14	0.0
610000	Postage Expense	\$0.00	0.0	\$41.66	0.0	-\$41.66	0.0	\$118.17	0.0	\$208.30	0.0	-\$90.13	-43.3
611000	Professional Development	\$0.00	0.0	\$416.66	0.2	-\$416.66	0.0	\$1,900.40	0.2	\$2,083.30	0.2	-\$182.90	-8.8
612000	Professional Fees/EPay	\$20.00	0.0	\$41.66	0.0	-\$21.66	-52.0	\$106.00	0.0	\$208.30	0.0	-\$102.30	-49.1
612100	Advertising/Promotional Ex			\$41.66	0.0	-\$41.66	0.0			\$208.30	0.0	-\$208.30	0.0
616000	Internet Provider/Telephon	\$228.14	0.1	\$632.75	0.3	-\$404.61	-63.9	\$2,097.77	0.2	\$3,163.75	0.3	-\$1,065.98	-33.7
617000	Rent	\$3,146.27	1.9	\$3,333.33	1.6	-\$187.06	-5.6	\$15,435.21	1.6	\$16,666.65	1.6	-\$1,231.44	-7.4

The report results displayed are based on the structure access of the user generating the report.

Income Statement - One Comparison Variance

		Current Period						Year to Date					
		Actual Amounts		2023 Budget				Actual Amounts		2023 Budget			
		May 2023	%	May 2023	%	Variance \$	Var %	May 2023	%	May 2023	%	Variance \$	Var %
618000	Insurance - CAAIS	\$135.00	0.1	\$1,083.33	0.5	-\$948.33	-87.5	\$315.00	0.0	\$5,416.65	0.5	-\$5,101.65	-94.2
***Subtotal	Operating Expense	\$45,932.75	27.0	\$55,450.50	25.8	-\$9,517.75	-17.2	\$231,211.17	23.9	\$277,252.50	25.8	-\$46,041.33	-16.6
TOTAL EXPENSE		\$176,208.02	103.7	\$213,783.83	99.6	-\$37,575.81	-17.6	\$937,642.08	96.9	\$1,068,919.15	99.6	-\$131,277.07	-12.3
NET PROFIT/LOSS		-\$6,211.00	-3.7	\$799.49	0.4	-\$7,010.49	-876.9	\$29,662.79	3.1	\$3,997.45	0.4	\$25,665.34	642.0

Balance Sheet

6/2/2023

3:05 PM

Page

1 of 1

ASSET			
103500	Main Operating - Texas Capital Bank		\$430,375.56
110000	Accounts Receivable		-\$19,938.39
112000	Premium Payable Cash On Account		-\$175.95
115000	Direct Bill Commission Receivables		\$3,187.50
Total Current Assets			\$413,448.72
114000	Cash on Account		-\$1,666.85
Total Fixed Assets			-\$1,666.85
Total ASSET			\$411,781.87
LIABILITY			
201000	Company Payable Write-Off		\$1,154.99
202000	Government Payables		-\$2,187.61
245000	Interagency Broker Commission Write Off		-\$381.62
Total Short Term Liabilities			-\$1,414.24
200000	Company Payables		-\$5,608.86
Total Company Payables			-\$5,608.86
240000	Broker (Commission) Payable		\$133,462.16
Total Broker Commission Payables			\$133,462.16
Total LIABILITY			\$126,439.06
EQUITY			
301000	Member Capital		\$16,318.04
330000	Retained Earnings		\$231,369.53
350000	Agency Bill Unearned Income		\$7,992.45
Total Equity			\$255,680.02
Total Undistributed Earnings			\$29,662.79
Total EQUITY			\$285,342.81
Total LIABILITIES & EQUITY			\$411,781.87

CEO/COO Update
Wednesday July 12, 2023

A.J. Lovitt, CEO & Nikki Toon, COO

New Business
Wednesday July 12, 2023

Pete Bibby, Chairman

- **Change of Voting Member First State Agency**
 - **From Al Jannett to Andrew Hartgrove**
- **Vote on New CAA Regions**
 - **Southwest – Texas, Oklahoma, & Arkansas**
 - **Central – Missouri, Iowa, Kansas, Nebraska, Colorado, & South Dakota**

Member Discussion
Wednesday July 12, 2023

Pete Bibby, Chairman

- **GM Peters Merger – Shane Davolt**
- **Aars & Nelson – Pete Bibby**
- **Member Clusters in CAA – Pete Bibby**

Member Private Time
Wednesday July 12, 2023

Pete Bibby, Chairman

CAA Board of Members Meeting
Wednesday July 12, 2023