

# Michael White - Prudential Bank Insurance Fee Income Report™

The *Michael White-Prudential Bank Insurance Fee Income Report™ (Bank Insurance-FIR™)* provides reliable, comprehensive, nationally standardized data and performance ratios that bankers, program managers and bank analysts need to accurately evaluate and benchmark insurance fee income programs.

## THE NEW AND IMPROVED, NEARLY 150-PAGE ANNUAL REPORT INCLUDES:

- **Expanded** coverage of insurance brokerage and underwriting income programs.
- **Revitalized, more accurate** benchmark for fee income **program penetration** (\$ per million dollars of retail deposits).
- **New benchmarks** in fee income: **program concentration** (% of noninterest income), **productivity** (\$ per employee), **density** (\$ per office), and **contribution** (% of net operating revenue) with **adjusted mean, median and top-quartile** results for all asset classes.
- Over **50 tables** ranking the **top 50 bank** and **BHC performers** in these **benchmarks** – nationally and in four asset segments.
- **110 tables and graphics** rank, name and reveal results and trends in bank insurance fee income nationwide, in six regions, and in six asset classes.
- The **top 100 banks** and **BHCs nationally** in insurance brokerage fee income, and the **top 50 banks** and **BHCs** for each of **six asset classes and six regions**.
- **Insurance Underwriting** premiums and net income.



## DATA SOURCES AND REPORT FREQUENCIES:

- The *Bank Insurance-FIR* is compiled from data reported by all commercial banks and FDIC-supervised savings banks and all top-tier large bank holding companies.
- Each annual edition of our reports covers the prior year performance of banks and bank holding companies (e.g., the 2010 edition reports on their performance results in 2009).

## ABOUT MICHAEL WHITE ASSOCIATES:

Michael White Associates, LLC (MWA) offers research, benchmarking products, and consulting services that enable banking organizations to plan, implement and benchmark successful insurance programs that generate substantial noninterest fee income and benefit banking customers. MWA is headquartered in Radnor, PA, and online at [www.BankInsurance.com](http://www.BankInsurance.com).

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- BANK INVESTMENT CONSULTANT MAGAZINE

The *Michael White-Prudential Bank Insurance Fee Income Report™ (Bank Insurance-FIR™)* and the *Michael White-ABIA Bank Annuity Fee Income Report™ (Bank Annuity-FIR™)* provide comprehensive, national, standardized data and performance ratios that measure and compare bank and bank holding company insurance and annuity fee income programs, respectively.

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<b>Bank Annuity-FIR™</b>		<b>Michael White - ABIA Bank Annuity Fee Income Report™</b>		
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