

## BUSINESS CONTINUATION EXPENSE - INSURANCE WORKSHEET

This worksheet is designed to help you rapidly determine your business interruption insurance needs, based on your financial records. USE THE MOST RECENT 12 MONTH TOTALS. If you have not been in operation that long, use the months you have been in business, remembering to change the limits calculation factor (\*) at the bottom of this worksheet.

\$  **SALARIES, DRAWS, WAGES, BONUSES & COMMISSIONS FOR KEY PEOPLE**  
Include only such expenses for owners and those key employees you will retain on payroll during time of suspension.

\$  **EMPLOYEE BENEFITS, PENSION COSTS & PAYROLL TAXES FOR KEY PEOPLE**  
To determine this expense for just those people included above, find the ration that the above amount (salaries, wages, etc) bears to the total of those items for ALL operations. Apply that percentage to your total expenses in this category.

\$  **SALARIES, DRAWS, WAGES, BONUSES & COMMISSIONS FOR ORDINARY PAYROLL**  
May be excluded if you do not plan on retaining these people during time of suspension.

\$  **EMPLOYEE BENEFITS, PENSION COSTS & PAYROLL TAXES FOR ORDINARY PAYROLL**  
This may also be excluded if you do not plan on retaining these people during time of suspension.

\$  **CONTINUING FIXED EXPENSES**  
This includes such items as building and equipment rent, utilities, telephone, mortgage and notes payable, taxes, insurance, professional service and fees, etc.

\$  **NET INCOME**  
This will be your net profit or loss before taxes.

\$  Total Divided by 12 (\*) = \$  AVERAGE MONTHLY EXPENSES

MULTIPLY BY  Est. # of months out of business = \$

**TOTAL  
AMOUNT NEEDED**

Agency Name:

Signature:

Date: