

Step 1 - Business Income

Annual Gross Revenue (sales of advertising)		_____
Annual Leas/Rental Revenue		_____
Annual Agency Commissions	(-)	_____
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Net Revenue		_____

Step 2 - Duration of Loss

Estimate of the number of months from physical loss until operations are back to normal		_____
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Value of loss duration (Calculate the per day Net revenue x Estimated Number of Months to return to normal)		_____

Step 3 - Non-Continuing Expenses

Non Continuing Services 9 (i.e.. Variable contracts)		_____
Non Continuing Supplies cost		_____
Non-Continuing Energy/Telecommunications Cost		_____
Other Non-Continuing Expense		_____
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	Add the Above	_____

Step 4 - Extra Expense

Rent Temporary locations & On-site trailers		_____
Rent Temporary Fixtures and equipment		_____
Moving and hauling to temporary locations		_____
Utilities - Light, heat, and power at temporary locations		_____
Telephone & Communications at temporary location, including hot site fees		_____
Other expense associated with temporary location and employees		_____
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	Add the above	_____

Step 5 - Final Analysis

Value of loss duration	(+)	_____
Non-Continuing expenses	(-)	_____
Continuing Expenses - Extra Expense	(+)	_____
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	NET INCOME	_____

Does your operation have a written Business Continuity Plan? Yes No

Is the facility run by the insured or leased to an independent operator

This information is advisory in nature. It is offered as a resource to help you establish adequate business income and extra expense values for insurance purposes. This guide is necessarily general in content and is intended as a tool that you can use together with others at your disposal to establish the values you wish to insure. Because the steps outlined in this resource rely on information provided by the insurance purchaser, no representation is made with respect to the accuracy, adequacy or suitability of the values established. No liability is assumed by reason of this information, the values determined using it or the insurance buying decisions made as a result. In determining the values you wish to insure, you should consult with your insurance representatives.