



# Pay Memo

Generated January 16, 2026

## Identity & Scope

**Legal Name:** Smith Insurance Brokers LLC

**Subject / Party:** John Smith

**Effective Date:** 2025-12-31

**Hours/week (FTE):** 40 (1.00 FTE)

**As of:** December 2025

**DBA Name:** Sminsurance

**Occupation (SOC):** Insurance Sales Agents (SOC 41-3021)

**OEWS/MSA Year:** 2024

**Payment Frequency:** Semimonthly

**ZIP locality adjustment:** 31401

**EIN:** 12-3456789

**Area:** Savannah, GA

**Benefits markup (employer cost estimate; not employee take-home):** Not applied

**Source Type:** MSA

**Industry (NAICS bucket):** finance\_insurance

## Attorney Support Summary

### CONCLUSION BAND

**\$40,543 - \$85,708**

Low/Mid/High uses P25/P50/P75 for consistent review framing.

### MIDPOINT

**\$50,864**

Savannah, GA market basis.

### SELECTED ANCHOR

**P75**

Senior (75th) benchmark retained for the drafted memo record.

This memo is compensation support for attorney or expert-facing review. It provides labor-market context and stated assumptions; it does not opine on legal issues or employability.

## Nowcast vs Baseline\*

**OEWS baseline (May 2024 wage period):** \$81,220 (annual P75)

**Current projection (as of December 2025):** \$85,708 (same percentile)

OEWS baseline labels refer to the wage reference period, not the later BLS publication date.

Index	Series / Notes	Factor	Weight
ECI	ECI_FINANCE_ALL_EMP	1.046x	70% weight
AHE	AHE_SUPERSECTOR_FINANCE vs AHE_TOTAL_PRIVATE	1.064x	20% weight
Locality	ZIP 31401 adjustment +10.0% (county-weighted)	1.100x	10% weight

\*Nowcast reliability note: As-of month is 19 months from the OEWS baseline. ZIP locality adjustment applied.

## Compensation Percentiles

Percentile	Hourly	Annual (×2,080)	RSE
Entry (10th)	\$19.22	\$39,973	12.5%
Junior (25th)	\$19.49	\$40,543	12.5%
Mid (50th)	\$24.45	\$50,864	12.5%
<b>Senior (75th)</b>	<b>\$41.21</b>	<b>\$85,708</b>	<b>12.5%</b>
Top (90th)	\$66.54	\$138,398	12.5%

## Earning Capacity Conclusion

**Low (P25):** \$40,543

**Midpoint (P50):** \$50,864

**High (P75):** \$85,708

**As of:** December 2025

**Geography basis:** MSA (Savannah, GA)

**ZIP locality:** ZIP locality adjustment applied using 31401.

**Selected benchmark for this memo:** Senior (75th) (P75)

The Midpoint (P50) serves as a neutral central assumption for the compensation evaluation of Senior Insurance Sales Agents, reflecting the typical earning potential derived from current market data within the finance and insurance industry. This analysis is grounded in the understanding of the role's scope and the documented assumptions regarding market stability and demand for insurance products, ensuring an objective assessment aligned with the 75th percentile earnings.

Conclusion band is fixed at P25/P50/P75 for consistent low-mid-high framing.

## Attorney Case File Use

**Case Caption:** Smith v. Smith

**Court / Jurisdiction:** Superior Court of Georgia

**Case Number:** 2025-CV-1234

### Purpose of analysis:

The purpose of this analysis is to provide an objective assessment of the market compensation for Senior Insurance Sales Agents, specifically at the 75th percentile, to support the case-file review in Smith v. Smith. This evaluation aims to establish a factual basis for understanding the earning capacity within the finance and insurance industry.

This memo is a supporting compensation analysis based on BLS data and stated assumptions. It is not legal advice. This memo provides labor market context and does not opine on employability.

### Case notes:

This analysis considers the compensation landscape for Senior Insurance Sales Agents within the finance and insurance sector, focusing on the 75th percentile earnings. The evaluation is based on current market data and trends, reflecting the typical earning potential for this role, which is crucial for understanding the financial implications in the context of Smith v. Smith. Assumptions include a stable market environment and consistent demand for insurance products, which may influence compensation levels.

### Materials / facts relied upon:

- Counsel-provided assumptions
- Employment history
- Tax records or wage records
- Party statement or interview notes

### Work capacity assumptions:

- **Hours/week:** 40
- **Assumed weeks/year:** 52
- **Full-time capable:** Yes
- **Work setting:** On-site

## Assumptions & Limits

- This memo uses the selected occupation, geography, data mode, and entered hours/weeks assumptions as the compensation benchmark frame.
- BLS OEWS data provides labor-market wage context; role selection and case-specific assumptions should be reviewed by counsel or the retained expert.
- Work-capacity assumptions are limited to the facts entered in the workflow and do not constitute a vocational, medical, or employability opinion.
- Pay Memo does not independently verify credentials, employment history, medical facts, tax records, or other case materials unless those facts are entered by the user.
- This memo is compensation support for review and documentation; it is not legal advice and does not opine on admissibility, legal standards, or case outcome.

## Duties & Responsibilities (subject-specific)

- Develops and maintains relationships with clients to assess their insurance needs and provide tailored coverage solutions.
- Analyzes market trends and competitor offerings to identify opportunities for policy sales and enhancements.
- Prepares and presents insurance proposals to clients, ensuring clarity in coverage details and policy benefits.
- Collaborates with underwriters and claims personnel to facilitate smooth policy issuance and claims processing for clients.
- [Learn more: https://www.bls.gov/ooh/sales/insurance-sales-agents.htm](https://www.bls.gov/ooh/sales/insurance-sales-agents.htm)

*\*The BLS Occupational Outlook Handbook link above contains more general BLS information for this occupation.*

### Subject-specific inputs

- **Years of experience:** 10 years experience
- **Active licenses/certifications:** PMP

## Chosen Salary & Assumptions

**Base Pay:** \$90,000

### Adjustments:

The compensation adjustments for Senior Insurance Sales Agents are informed by current market pressures and the specific scope of responsibilities associated with this role. Given the sustained demand for insurance products and the competitive landscape within the finance and insurance industry, these adjustments reflect an alignment with the 75th percentile earnings to accurately represent the earning potential in this context. This analysis is predicated on the assumption of a stable economic environment that supports these compensation levels.

## Modeled Earnings Inputs

Primary wage figure for support discussions: **\$90,000** (Estimated W-2 wages, modeled).

Component	Treatment	Amount
Base pay	Recurring	\$90,000
Target bonus	Recurring	—
Commission / OTE target	Recurring (annual target)	—
<b>Estimated W-2 wages (base + incentives)</b>	<b>Primary cash wage subtotal (modeled)</b>	<b>\$90,000</b>
Non-wage employer costs (benefits on base only)	0% of base	\$0
Equity (annualized)	Recurring	—
Sign-on bonus	One-time	—
Retention bonus	One-time	—
Recurring total comp context	Cash wages + non-wage employer costs + recurring variable comp	\$90,000
One-time comp total	Sign-on + retention	\$0
Estimated first-year total comp context	Recurring total comp context + one-time	\$90,000

W-2 wages shown reflect modeled cash compensation inputs; actual W-2 may vary based on plan terms and timing.

## Methodology & RSE

Wage percentiles are from the U.S. Bureau of Labor Statistics **Occupational Employment and Wage Statistics (OEWS)** for the selected occupation and area. Hours/week are used to scale annual wages proportionally from the OEWS full-time baseline (40 hours/week).

90% CI ~ \$85,708 +/- 1.6 x (12.5% x \$85,708) -> [\$68,566, \$102,850]

## BLS Footnotes

1. Estimates for detailed occupations do not sum to the totals because the totals include occupations not shown separately. Estimates do not include self-employed workers.
2. Annual wages have been calculated by multiplying the corresponding hourly wage by **2,080 hours**.
3. The relative standard error (RSE) is a measure of the reliability of a survey statistic. The smaller the relative standard error, the more precise the estimate.

### Sources

- [BLS — Occupational Employment and Wage Statistics \(OEWS\)](#)
- [OEWS tables & documentation](#)
- [BLS — Occupational Outlook Handbook \(OOH\)](#)