

Special Report **Top 100 Agencies**

TOP 100

Property Casualty Independent Agencies

About This Report: The economy, soft market and industry consolidations continued to shake up the nation's leading independent insurance agencies in 2008. Still, nearly half, or 45 percent, of the privately-owned agencies and brokerages on *Insurance Journal's* Top 100 Property Casualty Independent Agencies list managed to increase their P/C premium volume in 2008 over 2007. Nine agencies saw their P/C premium volume increase by more than 20 percent.

Notable mentions include Beecher Carlson Holdings Inc., SWBC, Turner Surety and Insurance Brokerage, Parker Smith and Feek Inc. and James G. Parker Insurance Associates, each of which posted increases in P/C premium of 30 percent or more.

This year's list also includes 17 newcomers, including: ISU Group; Satellite Agency Network Group Inc.; Seitlin; Worldwide Insurance Network Inc. d/b/a Smart Choice Agents Program; United Valley Insurance Services Inc.; Confie Seguros Holding Co.; Sullivan Curtis Monroe; DeWitt Stern; Steve Standridge Insurance Inc.; TWIW Insurance Services LLC; Bolton & Co.; GIA Group LLC/Continental Insurance Agency Alliance Inc.; Scanlon, Guerra, Burke Insurance Brokers; AH&T Insurance; Otterstedt Insurance Agency; Ames & Gough; and Agents Helping Agents Inc.

Insurance Journal wishes to thank all of those agencies and brokerages that were willing to share their information for the

Top 100 report. The result is a glimpse at some of the nation's top privately-held independent insurance agencies and brokerages whose business volume is primarily retail, not wholesale. The more cooperation *IJ* receives, the more accurate and comprehensive this listing can be.

All information in this report has been garnered from voluntary online submissions from agencies, brokerages and best estimates based on other public information sources. There may be agencies eligible for listing but for which no information was received or located. Also, submitted data was not independently verified.

For more information about this report, contact Andrea Ortega-Wells at awells@insurancejournal.com. ■

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Top 100 Privately-Held Property/Casualty Agencies

Ranked by Total 2008 P/C Premium Written

2008 Rank	Agency Name	2008 P/C Premium Written	2007 P/C Premium	% Premium Change	2008 Other than P/C Premium	2008 P/C Revenue	2008 Rank by Revenue	No. of Empl.	Main Office	Web site
1	Lockton Cos.	\$8.40 billion	\$7.74 billion	8.47%	\$6.30 billion	\$623.32 million	1	3,850	Kansas City, Mo.	www.lockton.com
2	USI Holdings Corp.	\$2.47 billion	\$2.74 billion	-9.74%	\$5.01 billion	\$277.33 million	2	3,013	Briarcliff Manor, N.Y.	www.usi.biz
3	Alliant Insurance Services Inc.	\$1.21 billion	\$1.76 billion	-31.18%	\$1.84 billion	\$203.95 million	4	1,080	Newport Beach, Calif.	www.alliantinsurance.com
new 4	ISU Group*	\$1.17 billion			\$101.00 million	\$158.19 million	6	1,018	San Francisco, Calif.	www.isugroup.com
5	Leavitt Insurance Group	\$1.14 billion	\$1.53 billion	-25.28%	\$476.51 million	\$177.25 million	5	1,194	Cedar City, Utah	www.leavitt.com
6	Keystone Insurers Group Inc.	\$1.03 billion	\$978.27 million	5.40%	\$93.86 million	\$128.89 million	7	1,485	Northumberland, Pa.	www.keystoneinsgrp.com
7	Allied North America	\$853.57 million	\$829.00 million	2.96%	\$1.43 million	\$86.67 million	9	438	Jericho, N.Y.	www.alliedna.com
8	Beecher Carlson Holdings Inc.	\$840.00 million	\$645.84 million	30.06%	\$178.00 million	\$69.88 million	13	478	Atlanta, Ga.	www.beecher-carlson.com
9	J. Smith Lanier & Co.	\$700.28 million	\$655.11 million	6.90%	\$503.01 million	\$102.42 million	8	600	Atlanta, Ga.	www.jsmithlanier.com
10	Hylant Group Inc.	\$694.00 million	\$691.09 million	0.42%	\$381.0 million	\$66.00 million	14	670	Toledo, Ohio	www.hylant.com
11	Insurance Office of America Inc.	\$667.27 million	\$662.50 million	0.72%	\$108.53 million	\$59.69 million	17	530	Longwood, Fla.	www.ioausa.com
12	The IMA Financial Group Inc.*	\$661.12 million	\$600.00 million	10.19%	\$156.00 million	\$73.30 million	12	476	Wichita, Kan.	www.imacorp.com
13	SWBC	\$645.32 million	\$481.00 million	34.16%	\$176.47 million	\$246.28 million	3	1,224	San Antonio, Texas	www.swbc.com
14	Rutherford*	\$590.53 million	\$534.57 million	10.47%	\$111.23 million	\$73.32 million	11	316	Roanoke, Va.	www.rutherford.com
15	Heffernan Group	\$489.13 million	\$627.27 million	-22.02%	\$82.61 million	\$61.25 million	16	394	Walnut Creek, Calif.	www.heffgroup.com
16	Bollinger Inc.	\$470.00 million	\$452.47 million	3.87%	\$360.00 million	\$63.67 million	15	420	Short Hills, N.J.	www.bollingerinsurance.com
17	Mesirow Insurance Services Inc.*	\$450.81 million	\$349.24 million	29.08%	\$996.06 million	\$56.13 million	19	320	Chicago, Ill.	www.mesirowfinancial.com
18	Combined Agents of America LLC*	\$386.09 million	\$385.61 million	0.12%	\$0	\$47.10 million	25	578	Austin, Texas	www.combinedagents.com
19	The NIA Group, LLC	\$378.97 million	\$391.80 million	-3.27%	\$574.75 million	\$48.04 million	24	407	Paramus, N.J.	www.niagroup.com
20	Woodruff-Sawyer & Co.*	\$375.00 million	\$402.00 million	-6.72%	\$256.00 million	\$45.44 million	28	276	San Francisco, Calif.	www.insurica.com
21	INSURICA	\$367.46 million	\$313.05 million	17.38%	\$31.25 million	\$43.07 million	30	228	Oklahoma City, Okla.	www.insurica.com
new 22	Satellite Agency Network Group Inc.*	\$364.13 million			\$0	\$50.97 million	23	37	Hampton, N.H.	www.sangroup.com
23	Neace Lukens Holding Co.*	\$355.21 million	\$352.11 million	0.88%	\$616.42 million	\$59.00 million	18	514	Louisville, Ky.	www.neacelukens.com
24	Renaissance Insurance Group LLC*	\$352.00 million	\$325.00 million	8.31%	\$2.35 million	\$52.00 million	21	78	Wellesley, Mass.	www.renaissanceins.com
new 25	Seitlin	\$350.00 million			\$148.00 million	\$19.40 million	67	150	Miami, Fla.	www.seitlin.com
26	Marshall & Sterling Enterprises Inc.	\$321.82 million	\$320.00 million	0.57%	\$29.20 million	\$45.40 million	29	335	Poughkeepsie, N.Y.	www.marshallsterling.com
new 27	Worldwide Insurance Network Inc. d/b/a Smart Choice Agents Program*	\$320.00 million			\$1.00 million	\$35.76 million	36	43	High Point, N.C.	www.smartchoiceagents.com
28	InterWest Insurance Services Inc.	\$318.84 million	\$519.60 million	-38.64%	\$111.78 million	\$35.07 million	38	311	Sacramento, Calif.	www.iwins.com
29	Capacity Group	\$314.10 million	\$285.50 million	10.02%	\$31.39 million	\$47.09 million	26	179	Mahwah, N.J.	www.capcoverage.com
30	Iroquois Group Inc.*	\$308.64 million	\$278.74 million	10.73%	\$0	\$51.29 million	22	150	Olean, N.Y.	www.iroquoisgroup.com
31	RCM&D Inc.	\$301.66 million	\$314.00 million	-3.93%	\$91.32 million	\$30.16 million	43	276	Baltimore, Md.	www.rcmd.com
32	Insurors Group LLC*	\$298.93 million	\$269.99 million	10.72%	\$77.52 million	\$52.34 million	20	225	Bryan, Texas	www.insurorsgroup.com
33	Frenkel & Co. Inc.*	\$295.69 million	\$386.00 million	-23.40%	\$357.35 million	\$31.86 million	41	225	New York, N.Y.	www.frenkel.com
34	Assurance Agency Ltd.	\$283.23 million	\$290.00 million	-2.33%	\$98.88 million	\$29.82 million	44	200	Schaumburg, Ill.	www.assuranceagency.com
35	GreatFlorida Insurance*	\$277.00 million	\$260.00 million	6.54%	\$660,000	\$33.24 million	39	200	Stuart, Fla.	www.greatflorida.com
36	Starkweather & Shepley Ins. Brokerage Inc.	\$275.00 million	\$300.00 million	-8.33%	\$107.00 million	\$25.80 million	56	194	East Providence, R.I.	www.starshop.com
new 37	United Valley Insurance Services Inc.*	\$269.33 million			\$70.42 million	\$41.55 million	32	85	Fresno, Calif.	www.unitedvalley.com
38	Barney & Barney LLC	\$263.00 million	\$300.00 million	-12.33%	\$1.05 billion	\$31.86 million	40	340	San Diego, Calif.	www.barneyandbarney.com
39	Turner Surety and Insurance Brokerage	\$256.87 million	\$188.01 million	36.63%	\$0	\$6.90 million	NR	23	Woodcliff Lake, N.J.	www.tsibinc.com
40	Van Gilder Insurance Corp.	\$256.00 million	\$291.39 million	-12.14%	\$68.00 million	\$35.28 million	37	225	Denver, Colo.	www.vgic.com
41	Houchens Insurance Group	\$255.00 million	\$231.00 million	10.39%	\$160.00 million	\$25.50 million	57	171	Bowling Green, Ky.	www.houchensinsurancegroup.com
42	McQueary Henry Bowles Troy LLP	\$250.00 million	\$240.75 million	3.84%	\$210.00 million	\$28.55 million	48	200	Dallas, Texas	www.mhbt.com
43	Haylor, Freyer & Coon Inc.*	\$250.00 million	\$263.00 million	-4.94%	\$70.00 million	\$29.20 million	45	220	Syracuse, N.Y.	www.haylor.com
new 44	Confie Seguros Holding Co.	\$250.00 million			\$0	\$75.00 million	10	750	New York, N.Y.	www.confieseguros.com
45	The Horton Group	\$249.71 million	\$239.68 million	4.18%	\$249.07 million	\$30.59 million	42	332	Orland Park, Ill.	www.thehortongroup.com
46	Moreton & Co.*	\$240.31 million	\$250.00 million	-3.88%	\$210.00 million	\$23.06 million	60	175	Salt Lake City, Utah	www.moreton.com
new 47	SullivanCurtisMonroe	\$238.00 million			\$72.00 million	\$29.20 million	46	185	Irvine, Calif.	www.sullivancurtismonroe.com
48	Scott Insurance	\$233.28 million	\$227.40 million	2.58%	\$99.83 million	\$26.06 million	54	226	Lynchburg, Va.	www.scottins.com
new 49	DeWitt Stern	\$230.00 million			\$30.00 million	\$46.00 million	27	110	New York, N.Y.	www.dewittstern.com
50	Higginbotham & Associates	\$228.82 million	\$233.39 million	-1.96%	\$241.09 million	\$26.72 million	52	328	Fort Worth, Texas	www.higginbotham.net
51	The Insurance Alliance of Central Pa. Inc.*	\$226.46 million	\$243.31 million	-6.92%	\$0	\$28.04 million	49	250	Camp Hill, Pa.	www.tiaccp.com
52	Cobbs, Allen & Hall*	\$224.81 million	\$238.70 million	-5.82%	\$37.60 million	\$20.93 million	65	182	Birmingham, Ala.	www.cbbsallenhall.com
53	Bowen, Miclette & Britt Inc.	\$221.67 million	\$216.36 million	2.45%	\$125.92 million	\$27.42 million	51	188	Houston, Texas	www.bmbinc.com
54	The Mahoney Group	\$221.46 million	\$241.10 million	-8.15%	\$114.05 million	\$41.96 million	31	281	Mesa, Ariz.	www.mahoneygroup.com
new 55	Steve Standridge Insurance Inc.	\$216.46 million			\$9.90 million	\$15.16 million	81	155	Mount Ida, Ark.	www.sstandridgeinsurance.com/

* = Identified as having an affiliation with an independent network or cluster group. Employee count for these groups does not necessarily include all affiliates responsible for total premium written.
 Honorable Mentions: Five agencies - Celedinas Insurance Group; Chapman; Herbert H. Landy Insurance Agency Inc.; Mang Insurance Agency LLC; and Wood Gutmann & Bogart Insurance Brokers - ranked in the Top 100 by 2008 revenue but not in the Top 100 by 2008 P/C premium. NR = not ranked.

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