

INSURANCE JOURNAL

THE NATIONAL PROPERTY CASUALTY MAGAZINE

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About This Report: More than two-thirds (64 percent) of the agencies and brokerages listed in *Insurance Journal's* 2007 Top 100 Property Casualty Independent Agencies report they increased their P/C premium volume in 2006 over 2005.

The most notable increase in this year's list is from Lockton Cos., ranked No. 1 this year. Lockton increased its P/C premium by nearly \$5 billion in part due to the company's November 2006 acquisition of Alexander Forbes International Risk Services, making the company the

world's largest privately-owned insurance broker with more than 3,800 employees. While more than \$200 million of Lockton's 2006 revenue was generated from the Alexander Forbes acquisition, acquiring is not a major part of Lockton's growth strategy, says Dean Davis, a company spokesperson, noting the company reported about a 3 percent organic growth last year as well.

Other agencies and brokerages on IJ's Top 100 list that saw 2006 P/C premiums rise by 25 percent or more include: The Leavitt Group; InterWest Insurance Services Inc.; Beecher Carlson; J. Smith Lanier & Co.; Bollinger Inc.; Rutherford Cos.; Scott Insurance; Bowen, Miclette & Britt Inc.; Great Florida Insurance; Westland Insurance Brokers; Risk Transfer Holdings Inc.; Harden & Associates; and Gregory & Appel Insurance.

Insurance Journal thanks all those agencies 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.

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Top 100 Privately-Held Property/Casualty Agencies

Ranked by Total 2006 P/C Premium Written

| 2006 Rank | 2005 Rank | Agency Name | Total 2006 P/C Premium Written | 2005 P/C Premium | % Premium Change | 2006 Other than P/C Premium | 2006 P/C Revenue | No. of Empl. | Main Office | Web site |
|-----------|-----------|--------------------------------------|--------------------------------|------------------|------------------|-----------------------------|------------------|--------------|-----------------------|----------------------------|
| 1 | 2 | Lockton Cos. LLC* | \$7.0 billion | \$2.2 billion | 68.65% | \$5.4 billion | \$564.7 million | 3,829 | Kansas City, Mo. | www.lockton.com |
| 2 | 3 | Alliant Insurance Services | \$1.4 billion | \$1.1 billion | 19.24% | \$1.0 billion | \$173.5 million | 988 | Newport Beach, Calif. | www.alliantinsurance.com |
| 3 | 6 | The Leavitt Group | \$1.0 billion | \$725.0 million | 27.50% | \$200.0 million | \$135.0 million | 1,400 | Cedar City, Utah | www.leavitt.com |
| 4 | 5 | Keystone Insurers Group | \$790.0 million | \$744.0 million | 5.82% | \$122.5 million | \$98.6 million | 1,100 | Northumberland, Pa. | www.keystoneinsgrp.com |
| 5 | 13 | InterWest Insurance Svcs. Inc. | \$739.2 million | \$404.9 million | 45.22% | \$80.2 million | \$50.2 million | 375 | Sacramento, Calif. | www.iwins.com |
| 6 | 7 | Hylant Group Inc. | \$542.0 million | \$622.0 million | 3.12% | \$489.5 million | \$59.8 million | 660 | Toledo, Ohio | www.hylant.com |
| 7 | 23 | Beecher Carlson | \$622.4 million | \$266.0 million | 57.26% | NR | \$47.4 million | 413 | Atlanta, Ga. | www.beechercarlson.com |
| 8 | 8 | Keenan & Associates | \$618.0 million | \$565.0 million | 8.58% | \$387.0 million | \$72.0 million | 689 | Torrance, Calif. | www.keenan.com |
| 9 | 9 | Insurance Office of America Inc. | \$559.7 million | \$464.8 million | 16.95% | \$4.1 million | \$56.0 million | 456 | Longwood, Fla. | www.ioausa.com |
| 10 | 10 | The IMA Financial Group Inc.* | \$530.0 million | \$458.2 million | 13.55% | \$115 million | \$61.6 million | 422 | Wichita, Kan. | www.imacorp.com |
| 11 | 11 | Heffernan Group | \$524.0 million | \$444.4 million | 15.19% | \$140.2 million | \$58.6 million | 350 | Walnut Creek, Calif. | www.heffgroup.com |
| 12 | 14 | J. Smith Lanier & Co. | \$503.8 million | \$360.0 million | 28.54% | \$360.0 million | \$51.6 million | 540 | West Point, Ga. | www.jsmithlanier.com |
| 13 | 16 | Bollinger Inc. | \$472.0 million | \$350.0 million | 25.85% | \$600.0 million | \$69.0 million | 470 | Short Hills, N.J. | www.bollingerinsurance.com |
| 14 | 12 | The NIA Group LLC | \$426.3 million | \$430.0 million | -0.87% | \$474.0 million | \$47.8 million | 436 | Paramus, N.J. | www.niagroup.com |
| 15 | 22 | Rutherford Cos.* | \$420.7 million | \$268.2 million | 36.25% | \$106.3 million | \$47.7 million | 275 | Roanoke, Va. | www.rutherford.com |
| 16 | 18 | Southwest Business Corp. | \$385.9 million | \$311.0 million | 19.42% | \$370.5 million | \$100.3 million | 750 | San Antonio, Texas | www.swbc.com |
| 17 | 15 | Woodruff-Sawyer & Co.* | \$384.0 million | \$360.0 million | 6.26% | \$314.9 million | \$46.2 million | 284 | San Francisco, Calif. | www.woodruff-sawyer.com |
| 18 | 25 | Neace Lukens Holding Co. | \$328.6 million | \$260.4 million | 20.75% | \$411.7 million | NR | 443 | Louisville, Ky. | www.neacelukens.com |
| 19 | 17 | Van Gilder Insurance Corp. | \$309.2 million | \$350.0 million | -13.20% | \$75.0 million | \$37.0 million | 250 | Denver, Colo. | www.vgic.com/home.cfm |
| 20 | 21 | Satellite Agency Network Group Inc.* | \$303.0 million | \$270.0 million | 10.89% | \$2.8 million | NR | 30 | Hampton, N.H. | www.sangroup.com |
| 21 | new | Renaissance Insurance Group* | \$300.0 million | NR | NR | NR | \$37.6 million | 72 | Wellesley, Mass. | www.renaissanceins.com |
| 22 | 35 | Scott Insurance | \$300.0 million | \$208.0 million | 30.67% | \$100.0 million | \$32.6 million | 210 | Lynchburg, Va. | www.scottins.com |
| 23 | new | BCM&D Inc. | \$291.6 million | NR | NR | \$97.3 million | \$25.9 million | 250 | Baltimore, Md. | www.rcmd.com |
| 24 | 19 | The Horton Group | \$291.0 million | \$300.0 million | -3.09% | N/A | \$25.4 million | 375 | Orland Park, Ill. | www.thehortongroup.com |
| 25 | 42 | Bowen, Miclette & Britt Inc. | \$289.8 million | \$165.5 million | 42.89% | \$94.9 million | \$33.9 million | 165 | Houston, Texas | www.bmb-inc.com |
| 26 | 20 | Assurance Agency Ltd. | \$284.5 million | \$271.0 million | 4.75% | \$80.9 million | \$23.6 million | 175 | Schaumburg, Ill. | www.assuranceagency.com |
| 27 | 34 | North American Group | \$284.2 million | \$218.0 million | 23.29% | \$48.1 million | \$33.4 million | 200 | Oklahoma City, Okla. | www.na-group.com |
| 28 | new | Marshall & Sterling | \$283.2 million | NR | NR | NR | \$40.6 million | 317 | Poughkeepsie, N.Y. | www.marshallsterling.com |
| 29 | new | The Mahoney Group* | \$280.0 million | NR | NR | \$30.0 million | NR | 260 | Casa Grande, Ariz. | www.mahoneygroup.com |
| 30 | new | Haylor, Freyer & Coon Inc.* | \$261.5 million | NR | NR | \$61.0 million | \$29.8 million | 232 | Syracuse, N.Y. | www.haylor.com |

Top 100 Privately-Held Property/Casualty Agencies

Ranked by Total 2006 P/C Premium Written

| 2006 Rank | 2005 Rank | Agency Name | Total 2006 P/C Premium Written | 2005 P/C Premium | % Premium Change | 2006 Other than P/C Premium | 2006 P/C Revenue | No. of Empl. | Main Office | Web site |
|-----------|-----------|---|--------------------------------|------------------|------------------|-----------------------------|------------------|--------------|-------------------------|--------------------------------|
| 31 | 27 | The Graham Co.* | \$258.0 million | \$247.0 million | 4.26% | \$4.5 million | \$42.6 million | 175 | Philadelphia, Pa. | www.grahamco.com |
| 32 | 29 | Starkweather & Shepley Inc. | \$255.5 million | \$235.0 million | 8.02% | \$53.0 million | \$23.0 million | 165 | East Providence, R.I. | www.starshp.com |
| 33 | 30 | McQueary Henry Bowles Troy LLP | \$255.3 million | \$230.0 million | 9.91% | \$55.0 million | \$24.0 million | 190 | Dallas, Texas | www.mhbt.com/ |
| 34 | 26 | Insurors Group LLC* | \$252.1 million | \$250.0 million | 0.84% | \$7.4 million | \$31.5 million | 25 | Bryan, Texas | www.insurorsgroup.com |
| 35 | 40 | Great Florida Insurance* | \$250.0 million | \$180.0 million | 28.00% | NR | \$29.6 million | 150 | Stuart, Fla. | www.greatflorida.com |
| 36 | 31 | Iroquois Group Inc. | \$248.3 million | \$225.2 million | 9.31% | NR | \$37.7 million | 50 | Olean, N.Y. | www.iroquoisgroup.com |
| 37 | 28 | Insurance Alliance of Central Pa. Inc.* | \$238.9 million | \$243.8 million | -2.06% | NR | \$30.9 million | 253 | Camp Hill, Pa. | www.iaicp.com |
| 38 | new | Cobbs, Allen & Hall Inc. | \$214.9 million | NR | NR | \$50.2 million | \$18.8 million | 177 | Birmingham, Ala. | www.cobbsallenhall.com |
| 39 | 37 | Roger Bouchard Insurance Inc. | \$208.3 million | \$202.9 million | 2.58% | \$131.9 million | \$24.3 million | 223 | Clearwater, Fla. | www.bouchardinsurance.com |
| 40 | 39 | United Agencies Inc. | \$200.0 million | \$185.0 million | 7.50% | \$20.0 million | NR | 200 | Pasadena, Calif. | www.unitedagencies.com |
| 41 | new | Parker, Smith & Feek | \$187.8 million | NR | NR | \$78.2 million | \$21.9 million | 160 | Bellevue, Wash. | www.psfinc.com |
| 42 | 52 | Dawson Insurance Inc.* | \$187.7 million | \$146.3 million | 22.04% | \$20.1 million | \$22.6 million | 225 | Rocky River, Ohio | www.dawsoncompanies.com |
| 43 | 46 | Professional Insurance Assoc. Inc. | \$185.0 million | \$155.0 million | 16.22% | NR | NR | 55 | San Carlos, Calif. | www.piainc.com |
| 44 | 38 | Higginbotham & Assoc. Inc. | \$184.2 million | \$197.0 million | -6.95% | \$151.5 million | \$20.9 million | 215 | Fort Worth, Texas | www.higginbotham.net |
| 45 | 47 | Advanced Insurance Underwriters LLC | \$182.2 million | \$154.0 million | 15.50% | \$25.7 million | \$21.9 million | 188 | Hollywood, Fla. | www.advancedins.com |
| 46 | 45 | Lawley Service Inc. | \$180.0 million | \$160.9 million | 10.61% | \$154.0 million | \$33.3 million | 250 | Buffalo, N.Y. | www.lawleyinsurance.com |
| 47 | 51 | HBA Insurance Group | \$180.0 million | \$150.0 million | 16.67% | \$15.0 million | \$18.0 million | 120 | Miami, Fla. | www.hbins.com |
| 48 | 60 | Westland Insurance Brokers | \$176.0 million | \$119.0 million | 32.37% | \$68.0 million | NR | 105 | San Diego, Calif. | www.westlandib.com |
| 49 | 44 | Robertson Ryan & Assoc. Inc. | \$173.0 million | \$163.0 million | 5.78% | \$29.0 million | \$19.5 million | 178 | Milwaukee, Wis. | www.robertsonryan.com |
| 50 | 41 | Lovitt-Touche Inc.* | \$172.8 million | \$175.0 million | -1.27% | \$126.1 million | \$16.5 million | 191 | Tucson, Ariz. | www.lovitt-touche.com |
| 51 | 50 | SIA of N.C.* | \$169.0 million | \$150.0 million | 11.24% | \$32.0 million | NR | 120 | Jacksonville, N.C. | www.siaigroup.net |
| 52 | 63 | Risk Transfer Holdings Inc. | \$168.8 million | \$117.0 million | 30.70% | NR | \$15.1 million | 50 | Orlando, Fla. | www.risktransferinc.com |
| 53 | 24 | Jenkins Athens Insurance Services Inc. | \$164.6 million | \$265.0 million | -60.96% | \$205.4 million | \$14.7 million | 242 | Concord, Calif. | www.jenkinsathens.com |
| 54 | 72 | Harden & Associates | \$162.6 million | \$97.7 million | 39.90% | NR | NR | 100 | Jacksonville, Fla. | www.hardenassociates.com |
| 55 | new | J. Rolfe Davis Insurance | \$156.2 million | NR | NR | NR | \$14.9 million | 135 | Maitland, Fla. | www.jrdavis.com |
| 56 | new | Houchens Insurance Group | \$154.0 million | NR | NR | \$120.0 million | \$15.5 million | 122 | Bowling Green, Ky. | www.vanmeterins.com |
| 57 | 53 | Bainswest Inc.* | \$150.4 million | \$136.0 million | 9.59% | NR | NR | 167 | Tulsa, Okla. | www.bainswest.com |
| 58 | 48 | The Daniel and Henry Co. | \$141.2 million | \$150.3 million | -6.46% | \$85.8 million | \$18.0 million | 196 | St. Louis, Mo. | www.danielandhenry.com |
| 59 | 55 | RJF Agencies Inc. | \$139.5 million | \$132.6 million | 4.94% | \$178,712 | \$17.9 million | 165 | Minneapolis, Minn. | www.rjfacies.com |
| 60 | 43 | Bolton & Co. | \$138.4 million | \$165.0 million | -20.98% | \$52.2 million | NR | 128 | Pasadena, Calif. | www.boltonco.com |
| 61 | 56 | Hamilton Insurance Agency | \$135.0 million | \$130.0 million | 3.70% | NR | \$7.7 million | 65 | Fairfax, Va. | www.hamiltoninsurance.com |
| 62 | 61 | California Insurance Center | \$133.5 million | \$118.5 million | 11.22% | \$3.3 million | \$12.6 million | 73 | Lafayette, Calif. | www.cic-ins.com |
| 63 | 64 | Sinclair Insurance Group Inc. | \$131.0 million | \$115.0 million | 12.21% | \$144.0 million | \$14.4 million | 69 | Wallingford, Conn. | www.sinclair-insurance.com |
| 64 | new | R&R Insurance Services | \$130.9 million | NR | NR | \$35.2 million | \$4.7 million | 155 | Waukesha, Wis. | www.rins.com |
| 65 | 54 | Swanther & Gordon Insurance Agency | \$129.0 million | \$136.0 million | -5.40% | \$29.9 million | \$15.5 million | 125 | Corpus Christi, Texas | www.s-gins.com |
| 66 | 59 | Mang Insurance Agency | \$125.0 million | \$120.0 million | 4.00% | \$12.5 million | NR | 140 | Sidney, N.Y. | www.manginsurance.com |
| 67 | 65 | Hamilton Brewart Insurance Agency | \$118.0 million | \$115.0 million | 2.54% | NR | \$11.0 million | 110 | Upland, Calif. | www.hamiltonbrewart.com |
| 68 | 84 | Gregory & Appel Insurance | \$115.5 million | \$86.4 million | 25.19% | \$35.0 million | NR | 100 | Indianapolis, Ind. | www.gregoryappel.com |
| 69 | 69 | TrueNorth | \$115.2 million | \$104.7 million | 9.11% | \$146,500,000 | \$14.3 million | 224 | Cedar Rapids, Iowa | www.truenorthcompanies.com |
| 70 | 49 | Gateway Insurance Agency | \$114.6 million | \$150.0 million | -30.87% | \$26.4 million | \$13.8 million | 97 | Ft. Lauderdale, Fla. | www.gatewayins.com |
| 71 | new | Gowrie, Barden & Brett Inc. | \$112.0 million | NR | NR | \$200.0 million | NR | 85 | Westbrook, Conn. | www.gowrie.com |
| 72 | 67 | Schiff, Kreidler-Shell Inc.* | \$111.3 million | \$114.0 million | -2.39% | \$56.5 million | \$13.9 million | 115 | Cincinnati, Ohio | www.sksins.com |
| 73 | 79 | Lyons Cos.* | \$110.0 million | \$89.0 million | 19.09% | NR | NR | 75 | Wilmington, Del. | www.lyonsinsurance.com |
| 74 | 80 | Scirocco Financial Group Inc. | \$108.1 million | \$88.5 million | 18.10% | \$21.9 million | \$13.0 million | 93 | Hasbrouck Heights, N.J. | www.sciroccogroup.com |
| 75 | 58 | TIS Insurance Services Inc. | \$105.8 million | \$120.0 million | -13.44% | \$56.2 million | \$12.6 million | 118 | Knoxville, Tenn. | www.tisins.com |
| 76 | 75 | Brower Insurance Agency LLC* | \$104.5 million | \$92.3 million | 11.66% | NR | \$15.0 million | 155 | Dayton, Ohio | www.browerinsurance.com |
| 77 | 76 | Cook, Hall & Hyde Inc. | \$103.1 million | \$90.0 million | 12.72% | \$60.0 million | \$19.5 million | 127 | East Hampton, N.Y. | www.chins.com |
| 78 | new | Insgroup Inc. | \$103.0 million | NR | NR | \$4.0 million | \$10.8 million | 62 | Houston, Texas | www.businessinsurancegroup.com |
| 79 | new | PrideMark-Everest Insurance* | \$102.0 million | NR | NR | \$500,000 | \$10.0 million | 52 | Santa Ana, Calif. | www.pridemark-everest.com |
| 80 | 70 | Anco Insurance Managers Ltd. | \$101.1 million | \$102.0 million | -0.85% | \$19.4 million | NR | 120 | Bryan, Texas | www.anco.com |
| 81 | 73 | Ag States Group | \$99.3 million | \$96.0 million | 3.35% | \$26.7 million | \$11.8 million | 90 | St. Paul, Minn. | www.agstatesgroup.com |
| 82 | 91 | Curley Insurance Group | \$98.4 million | \$88.3 million | 10.24% | \$9.5 million | \$17.2 million | 59 | Dallas, Texas | www.curleyinsurancegroup.com |
| 83 | 86 | Wood Gutman & Bogart Ins. Brokers | \$98.1 million | \$93.0 million | 15.40% | \$15.3 million | \$11.1 million | 61 | Tustin, Calif. | www.wgbib.com |
| 84 | 78 | Lipscomb & Pitts Insurance | \$97.7 million | \$89.0 million | 8.88% | \$52.8 million | NR | 98 | Memphis, Tenn. | www.lpinsurance.com |
| 85 | 74 | Universal Insurance Services Inc. | \$96.7 million | \$94.9 million | 1.82% | \$60.8 million | \$14.8 million | 116 | Grand Rapids, Mich. | www.uis-inc.com |
| 86 | new | Mortenson, Matzelle & Meldrum Inc. | \$95.7 million | NR | NR | \$253.8 million | \$12.5 million | 165 | Madison, Wis. | www.m3ins.com |
| 87 | 100 | Lanier Upshaw Inc. | \$93.6 million | \$72.0 million | 23.08% | \$74.1 million | \$9.9 million | 88 | Lakeland, Fla. | www.lanierupshaw.com |
| 88 | 83 | TWFG Insurance Services | \$92.5 million | \$87.0 million | 5.90% | \$20.0 million | \$12.9 million | 100 | The Woodlands, Texas | www.twfg.net |
| 89 | new | CFR | \$91.8 million | NR | NR | \$28.7 million | \$10.9 million | 85 | Tulsa, Okla. | www.cfr-ins.com |
| 90 | new | SIA of Wis., Minn. and Mich.'s U.P.* | \$90.2 million | NR | NR | NR | \$11.1 million | 240 | Green Bay, Wis. | www.siawi.com |
| 91 | 85 | AH&T Insurance | \$90.1 million | \$83.0 million | 7.88% | \$162.4 million | \$10.5 million | 130 | Leesburg, Va. | www.ahtins.com |
| 92 | 77 | Eustis Insurance & Benefits Inc. | \$88.0 million | \$89.2 million | -1.35% | \$20.5 million | \$10.7 million | 103 | New Orleans, La. | www.eustis.com |
| 93 | new | North Florida Agency Network* | \$87.6 million | NR | NR | \$609,365 | \$2.9 million | 4 | Tallahassee, Fla. | www.nfan.us |
| 94 | new | The Advantage Group* | \$85.3 million | NR | NR | NR | \$10.9 million | 92 | Seattle, Wash. | www.the-advantage-group.com |
| 95 | 94 | Comegys Insurance Agency* | \$84.8 million | \$74.6 million | 12.07% | \$1.9 million | \$7.3 million | 33 | St. Petersburg, Fla. | www.comegys.com |
| 96 | 82 | Chapman & Associates | \$80.9 million | \$88.0 million | -8.71% | \$293,771 | \$11.1 million | 38 | Pasadena, Calif. | www.chapmanins.com |
| 97 | 91 | Dean & Draper Insurance Agency LP | \$80.0 million | \$75.0 million | 6.25% | \$22.8 million | \$10.7 million | 96 | Houston, Texas | www.deandraper.com |
| 98 | new | Kapnick Insurance Group | \$80.0 million | NR | NR | \$100.0 million | \$8.5 million | 110 | Adrian, Mich. | www.kapnick.com |
| 99 | new | Agents Helping Agents Inc.* | \$79.9 million | NR | NR | NR | NR | 30 | Louisville, Ky. | www.agentshelpingagents.net |
| 100 | 98 | John M. Glover Agency | \$79.8 million | \$73.0 million | 8.52% | \$1.0 million | NR | 153 | Norwalk, Conn. | www.johnmgloveragency.com |

* - Identified as having an affiliation with an independent network or cluster group. Employee count for these does not necessarily include all affiliates responsible for total premiums written

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Our Company

***We are in the business of providing financial security
when people need it the most.***

We are a company that takes to heart the families and the businesses we protect. We are driven by a desire to transform mundane work into meaningful interaction; to change the casualty of disaster into comfort during crisis. In daily business we will serve our Customers with responsibility; our Coworkers with equity; our Carriers with honor; our Communities with charity.

Our Customer

***The future belongs to those who prepare for it.
We're here to help you prepare.***

As our customer, you will be rewarded with good service. Our role is to provide you with knowledgeable, attentive, pleasant and comprehensive insurance planning. We promise that you will see us often, your calls will be returned the same day, and when your agent isn't available, someone else will help you. In short, we will be there when you need us.

Our Coworker

***Your family, your faith, and your personal growth
are as important to the company as they are to you.***

Self-development will be an integral part of your work in this company. You will be treated with equity, fairness and understanding, regardless of race, gender, or religion. We will provide you with the best tools, the best educations, and the best work environment possible to develop your faith, foster your abilities, move up in responsibility, and increase your income.

Our Carrier

***Our goal is to provide above average Customers to the
top Insurance Carriers in the country.***

We will honorably represent the Customer on one hand and the Carrier on the other. We promise our Customers excellent service, which allows us to attract and provide high quality customers to our Carriers. Streamlining methods and advancing technology will enhance our ongoing business process. We expect to grow with our Carriers and share in their success.

Our Community

***We believe productive families make better communities.
Our company is committed to serving them both.***

Your family comes first. Collectively, all the families of our employees are more important than the company. Individually, we will encourage and support the growth and happiness of your family. Ultimately, our goal is that all the families of our company will be blessed, and that working together, we will be a blessing to our community.