

TOP 100

PROPERTY CASUALTY INDEPENDENT AGENCIES



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 13 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, Micelette & 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	\$98.8 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.	\$642.0 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%	84.1 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.rutherfordord.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.scottfins.com
23	new	RCM&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, Mickette & 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
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.tiaccp.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.hbains.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.skiagroup.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.rjfagencies.com
60	43	Bolton & Co.	\$136.4 million	\$165.0 million	-20.98%	\$52.2 million	NR	128	Pasadena, Calif.	www.boltonco.com

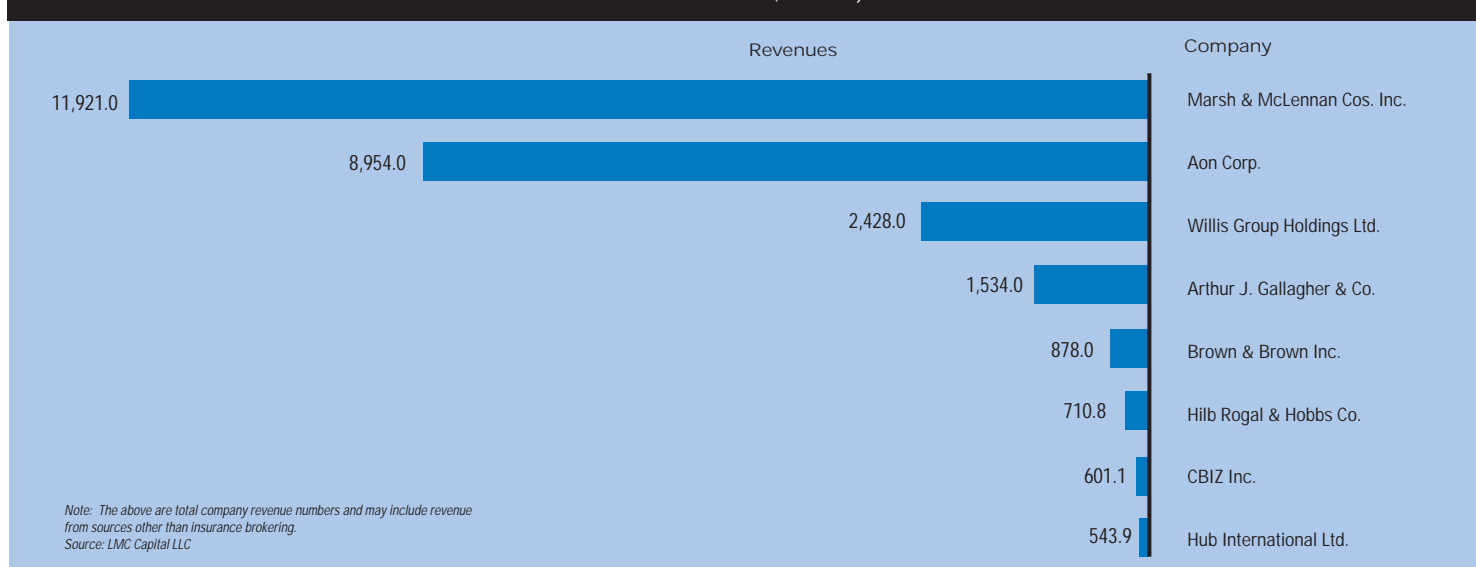
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2006 Rank	2005 Rank	Agency Name	Total 2006 P/C Premium Written	2005 P/C Premium	% Premium Change	2006 Other than P/C Premium	2006 P/C Revenue	No. of Empl.	Main Office	Web site
61	56	Hamilton Insurance Agency	\$135.0 million	\$130.0 million	3.70%	NR	\$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	\$14.7 million	155	Waukesha, Wis.	www.rains.com
65	54	Swantner & 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.chhins.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	81	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 Gutmann & Bogart Ins. Brokers	\$98.1 million	\$83.0 million	15.40%	\$15.3 million	\$11.1 million	61	Tustin, Calif.	www.wgbb.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%	\$182.4 million	\$10.5 million	130	Leesburg, Va.	www.ahins.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.

Selected Publicly Traded Brokers

2006 Total Revenue (in millions)



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