

Top 100 Agencies



About This Report: Despite lingering economic challenges and the ongoing soft insurance market, the nation's leading independent insurance agencies fared much better in 2010 than in 2009.

Property/casualty premiums written in 2010 fell for 28 percent of the privately-owned agencies and brokerages on *Insurance Journal's* Top 100 Property/Casualty Independent Agencies list. That's up from the 37 percent of agencies that showed declines in total P/C premium in 2009.

Even better, the majority (70 percent) of agencies in this year's Top 100 showed year-over-year increases in total P/C premium for 2010 over 2009, compared to less than half (42 percent) of the agencies in last year's list.

And eight agencies saw their P/C premium volume increase by 20 percent or more.


Notable mentions include Confie Seguros and United Valley Insurance Services Inc., each of which posted increases in P/C premium of 30 percent or more.

This year's list also includes 12 newcomers, including: Cook, Hall & Hyde Inc.; SIA of the Great Lakes; Oklahoma Agents Alliance; Sterling & Sterling Inc.; Risk Transfer; Brightway Insurance; Cobbs, Allen & Hall; PacWest Alliance Insurance Services Inc.; Ascension Insurance Inc.; Parker Smith and Feek Inc.; M&T Insurance Agency Inc.; and RCM&D 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 comprehensive this listing can be.

All information 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 2010 P/C Premium Written

2011 Rank	Agency Name	2010 Total P/C Premium Written	2009 Total P/C Premium	% Premium Change	2010 Other than P/C Premium	2010 Total P/C Revenue	2011 Rank by Revenue	No. of Employees	Main Office	Web site
1	Lockton Cos.	\$9,089,178,800	\$8,737,040,000	4.03%	\$7,594,288,000	\$633,480,000	2	4,107	Kansas City, Mo.	www.lockton.com
2	HUB International Ltd.*	\$4,777,000,000	\$4,309,982,110	10.84%	\$2,608,640,485	\$645,000,000	1	4,900	Chicago, Ill.	www.hubinternational.com
3	USI Holdings Corp.	\$2,786,000,000	\$2,480,000,000	12.34%	\$5,503,000,000	\$294,000,000	3	2,792	Briarcliff Manor, N.Y.	www.usi.biz
4	Alliant Insurance Services Inc.	\$1,712,358,000	\$1,672,367,000	2.39%	\$1,788,540,000	\$234,986,100	4	1,436	Newport Beach, Calif.	www.alliantinsurance.com
5	Keystone Insurers Group*	\$1,667,597,801	\$1,425,825,204	16.96%	\$250,279,764	\$200,111,736	5	2,220	Northumberland, Pa.	www.keystoneinsgrp.com
6	ISU Group*	\$1,280,000,000	\$1,200,000,000	6.67%	\$223,000,000	\$172,000,000	6	1,180	San Francisco, Calif.	www.joinisu.com
7	Leavitt Group Enterprises Insurance Office of America Inc.	\$1,089,156,000	\$1,168,000,000	-6.75%	\$840,089,000	\$128,951,000	7	1,400	Cedar City, Utah	www.leavitt.com
8		\$701,260,850	\$667,269,080	5.09%	\$103,889,107	\$70,214,090	12	692	Longwood, Fla.	www.ioausa.com
9	Beecher Carlson	\$672,335,000	\$714,623,000	-5.92%	\$114,726,000	\$74,348,365	11	413	Atlanta, Ga.	www.beechercarlson.com
10	The IMA Financial Group	\$660,000,000	\$635,360,000	3.88%	\$360,000,000	\$65,306,898	14	438	Wichita, Kan.	www.imacorp.com
11	Hylant Group	\$615,036,000	\$662,355,000	-7.14%	\$554,456,000	\$66,230,000	13	605	Toledo, Ohio	www.hylant.com
12	J. Smith Lanier & Co.	\$575,000,000	\$582,995,797	-1.37%	\$400,000,000	\$74,420,000	10	540	West Point, Ga.	www.jsmithlanier.com
13	Bollinger Inc.	\$550,000,000	\$455,000,000	20.88%	\$450,000,000	\$65,026,494	15	445	Short Hills, N.J.	www.bollingerinsurance.com
14	Heffernan Insurance Brokers	\$468,902,000	\$448,757,000	4.49%	\$143,032,000	\$62,628,000	17	400	Walnut Creek, Calif.	www.heffins.com
15	INSURICA Insurance Management Network	\$454,607,166	\$450,000,000	1.02%	\$150,452,632	\$57,790,080	20	476	Oklahoma City, Okla.	www.insurica.com
16	Combined Agents of America LLC*	\$437,818,735	\$411,337,764	6.44%	\$52,058,090	\$54,516,338	23	660	Austin, Texas	www.combinedagents.com
17	Satellite Agency Network Group Inc. (SAN Group)*	\$426,063,905	\$395,835,492	7.64%		\$57,493,897	21	50	Hampton, N.H.	www.sangroup.com
18	Mesirow Insurance Services Inc.	\$420,000,000	\$447,146,600	-6.07%	\$980,000,000	\$87,495,570	9	315	Chicago, Ill.	www.mesirowfinancial.com
19	Renaissance Alliance Insurance Services LLC*	\$410,677,000	\$405,000,000	1.40%	\$123,456	\$58,202,694	19	70	Wellesley, Mass.	www.renaissanceins.com
20	Iroquois Group Inc.*	\$404,000,000	\$356,000,000	13.48%		\$62,373,861	18	50	Allegany, N.Y.	www.iroquoisgroup.com
21	Confie Seguros	\$380,000,000	\$275,000,000	38.18%		\$125,000,000	8	1,175	New York, N.Y.	www.confieseguros.com
22	Woodruff-Sawyer & Co.	\$368,400,000	\$342,800,000	7.47%	\$333,300,000	\$47,200,000	25	288	San Francisco, Calif.	www.wsandco.com
23	Barney & Barney LLC	\$360,000,000	\$277,000,000	29.96%	\$1,123,000,000	\$37,950,000	30	393	San Diego, Calif.	www.barneyandbarney.com
24	Neace Lukens	\$359,574,213	\$339,095,364	6.04%	\$692,256,540	\$63,805,991	16	516	Louisville, Ky.	www.neacelukens.com
25	Capacity Coverage Co. of New Jersey Inc.	\$354,093,740	\$375,000,000	-5.58%	\$36,531,823	\$54,560,416	22	198	Mahwah, N.J.	www.capcoverage.com
26	Higginbotham & Associates	\$347,930,000	\$260,220,202	33.71%	\$700,000,000	\$29,840,000	40	502	Fort Worth, Texas	www.higginbotham.net
27	United Valley Insurance Services Inc.*	\$327,539,322	\$246,301,245	32.98%		\$51,063,269	24	28	Fresno, Calif.	www.unitedvalley.com
28	Frenkel & Co.	\$315,122,595	\$302,459,593	4.19%	\$355,500,080	\$36,639,411	31	240	New York, N.Y.	www.frenkel.com
NEW 29	RCM&D Inc.	\$304,127,572			\$68,980,425	\$33,304,996	36	258	Baltimore, Md.	www.rcmd.com
30	GreatFlorida Insurance*	\$302,000,000	\$286,000,000	5.59%	\$2,100,000	\$36,240,000	32	250	Stuart, Fla.	www.greatflorida.com
31	Smart Choice*	\$297,362,671	\$285,220,427	4.26%	\$1,523,620	\$38,789,745	29	43	High Point, N.C.	www.smartchoiceagents.com
NEW 32	M&T Insurance Agency Inc.	\$295,000,000			\$190,000,000	\$26,500,000	50	112	Buffalo, N.Y.	www.mtb.com
33	Houchens Insurance Group	\$284,085,000	\$265,500,000	7.00%	\$214,760,000	\$29,674,000	41	195	Bowling Green, Ky.	www.houchensins.com
34	EPIC Insurance Brokers	\$275,337,000	\$261,383,864	5.34%	\$300,708,000	\$42,279,000	28	296	San Francisco, Calif.	www.edgewoodins.com
35	Propel Insurance	\$270,000,000	\$212,700,000	26.94%	\$205,000,000	\$34,600,000	33	243	Tacoma, Wash.	www.propelinsurance.com
36	Assurance Agency	\$269,235,000	\$280,000,000	-3.84%	\$148,801,000	\$34,550,180	34	225	Schaumburg, Ill.	www.assuranceagency.com
37	Marshall & Sterling Enterprises Inc.	\$260,957,492	\$342,000,000	-23.70%	\$116,777,807	\$42,705,154	27	326	Poughkeepsie, N.Y.	www.marshallsterling.com
38	Insurors Group LLC*	\$260,000,000	\$281,560,540	-7.66%	\$122,000,000	\$33,680,000	35	225	College Station, Texas	www.insurorsgroup.com
39	McQueary Henry Bowles Troy	\$256,500,000	\$255,000,000	0.59%	\$235,000,000	\$27,530,000	48	209	Dallas, Texas	www.mhbt.com
40	Moreton & Co.	\$250,000,000	\$246,500,000	1.42%	\$240,000,000	\$22,000,000	58	180	Salt Lake City, Utah	www.moreton.com
41	SullivanCurtisMonroe	\$249,272,000	\$238,000,000	4.74%	\$349,978,000	\$27,578,000	47	163	Irvine, Calif.	www.sullcurt.com
42	The Horton Group	\$245,862,166	\$238,282,970	-4.81%	\$281,707,435	\$29,284,849	43	292	Orland Park, Ill.	www.thehortongroup.com
43	InterWest Insurance Services Inc.	\$222,383,404	\$276,661,253	-19.62%	\$137,193,021	\$28,641,466	44	275	Sacramento, Calif.	www.iwins.com
44	The Graham Co.	\$213,903,454	\$221,226,793	-3.31%	\$25,293,432	\$31,828,008	38	148	Philadelphia, Pa.	www.grahamco.com
45	Turner Surety and Insurance Brokerage Inc.	\$205,422,000	\$267,803,000	-23.29%				21	Woodcliff Lake, N.J.	www.tsibinc.com
NEW 46	Parker Smith and Feek Inc.	\$199,003,763			\$144,333,577	\$28,406,854	45	181	Bellevue, Wash.	www.psfinc.com
47	The Mahoney Group	\$198,236,818	\$212,272,167	-6.61%	\$70,013,388	\$32,000,157	37	213	Mesa, Ariz.	www.mahoneygroup.com
NEW 48	Sterling & Sterling Inc.	\$198,000,000			\$94,000,000	\$30,282,000	39	185	Woodbury, N.Y.	www.sterlingrisk.com
49	Acrisure LLC	\$193,273,344	\$186,273,721	3.76%	\$137,863,182	\$21,358,465	60	276	Grand Rapids, Mich.	www.acrisure.com
50	Starkweather & Shepley Insurance Brokerage Inc.	\$193,000,000	\$191,000,000	1.05%	\$127,000,000	\$28,300,000	46	170	East Providence, R.I.	www.starshp.com
51	The Insurance Alliance of Central Pa. Inc.*	\$192,210,985	\$219,963,764	-12.62%		\$23,381,290	54	190	Camp Hill, Pa.	www.tiacp.com
52	United Agencies Inc.*	\$192,000,000	\$189,000,000	1.59%	\$45,000,000	\$44,000,000	26	265	Pasadena, Calif.	www.unitedagencies.com

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53	Robertson Ryan & Associates Inc.	\$192,000,000	\$175,000,000	9.71%	\$42,000,000	\$25,037,792	52	185	Milwaukee, Wis.	www.robertsonryan.com
NEW 54	Ascension Insurance Inc.	\$189,067,017			\$378,597,983	\$26,722,981	49	405	Kansas City, Mo.	www.ascensionins.com
55	Advanced Insurance Underwriters LLC	\$189,000,000	\$175,000,000	8.00%	\$5,300,000	\$19,200,000	67	169	Hollywood, Fla.	www.advancedins.com
56	Professional Insurance Associates Inc.	\$185,000,000	\$181,000,000	2.21%		\$26,000,000	51	50	San Carlos, Calif.	www.piainc.com
57	Lawley Insurance	\$183,528,647	\$180,666,728	1.58%	\$331,888,384	\$29,343,278	42	280	Buffalo, N.Y.	www.lawleyinsurance.com
58	Bainswest Inc.	\$180,311,628	\$177,964,420	1.32%	\$92,092,133	\$20,975,346	61	204	Tulsa, Okla.	www.bainswest.com
59	Bowen, Miclette & Britt Inc.	\$178,891,000	\$199,869,649	-10.50%	\$156,786,000	\$23,105,000	56	177	Houston, Texas	www.bmbinc.com
60	SIA Group Inc.*	\$176,811,530	\$184,178,681	-4.00%	\$17,793,320	\$23,366,174	55	95	Jacksonville, N.C.	www.siagroup.net
61	Boucharard Insurance	\$170,000,000	\$165,000,000	3.03%	\$160,000,000	\$21,513,422	59	187	Clearwater, Fla.	www.boucharardinsurance.com
62	Lovitt-Touche Inc.	\$166,212,607	\$179,573,524	-7.44%	\$142,898,968	\$15,307,000	82	185	Tempe, Ariz.	www.lovitt-touche.com
63	Seitlin & Co.	\$163,850,000	\$162,000,000	1.14%	\$217,000,000	\$14,984,875	83	130	Miami, Fla.	www.seitlin.com
64	Haylor, Freyer & Coon Inc.	\$163,000,000	\$170,000,000	-4.12%	\$87,000,000	\$24,100,000	53	205	Syracuse, N.Y.	www.haylor.com
65	Gowrie Group	\$162,646,539	\$158,893,106	2.36%	\$36,250,790	\$16,004,077	77	125	Westbrook, Conn.	www.gowrie.com
NEW 66	PacWest Alliance Insurance Services Inc.*	\$160,368,522			\$34,831,577	\$20,046,065	65		Fresno, Calif.	www.pacwestalliance.com
67	TWFG Insurance Services	\$159,000,000	\$133,048,121	19.51%	\$7,000,000	\$20,000,000	66	55	The Woodlands, Texas	www.twfg.com
68	Dawson Cos.	\$155,491,315	\$175,360,402	-11.33%	\$104,707,492	\$15,996,216	79	177	Rocky River, Ohio	www.dawsoncompanies.com
NEW 69	Cobbs, Allen & Hall	\$154,954,237			\$33,581,390	\$20,740,248	62	133	Birmingham, Ala.	www.cahins.com
70	Sihle Insurance Group Inc.	\$151,000,000	\$160,000,000	-5.63%	\$10,000,000	\$16,800,000	75	140	Altamonte Springs, Fla.	www.sihle.com
71	TrueNorth	\$150,619,765	\$143,017,479	5.32%	\$83,214,793	\$17,123,202	73	147	Cedar Rapids, Iowa	www.truenorthcompanies.com
NEW 72	Brightway Insurance	\$150,000,000			\$1,000,000	\$18,500,000	69	350	Jacksonville, Fla.	www.brightway.com
NEW 73	Risk Transfer	\$149,105,578				\$12,175,419	97	46	Orlando, Fla.	www.risktransfer.com
74	TIWI Insurance Services LLC	\$146,429,617	\$149,180,563	-1.84%	\$73,515,963	\$20,371,765	63	158	Ventura, Calif.	www.twiw.com
75	HNI	\$144,000,000	\$125,000,000	15.20%	\$20,000,000	\$12,190,000	96	84	New Berlin, Wis.	www.hni.com
76	Ag States Group	\$137,741,323	\$162,716,217	-15.35%	\$32,907,532	\$18,837,224	68	113	Inver Grove Heights, Minn.	www.agstatesgroup.com
77	Momentous Insurance Brokerage Inc.	\$133,000,000	\$133,000,000	0.00%	\$47,000,000	\$22,400,000	57	124	Van Nuys, Calif.	www.momentousins.com
78	Millennium Corporate Solutions	\$125,000,000	\$120,000,000	4.17%	\$35,000,000	\$12,000,000	99	65	Irvine, Calif.	www.mcsins.com
79	AssureAlliance Inc.*	\$120,000,000	\$100,000,000	20.00%	\$7,000,000	\$5,500,000	22	22	Spartanburg, S.C.	www.assurealliance.com
80	SilverStone Group Inc.	\$118,839,000	\$112,639,000	5.50%	\$943,422,000	\$11,847,000	191	191	Omaha, Neb.	www.silverstonegroup.com
81	Scirocco Group & Affiliated Cos.	\$117,000,000	\$115,000,000	1.74%	\$40,500,000	\$17,660,000	70	119	Hasbrouck Heights, N.J.	www.sciroccogroup.com
82	The Daniel and Henry Co.	\$116,832,000	\$122,580,000	-4.69%	\$81,572,000	\$17,161,000	72	169	St. Louis, Mo.	www.danielandhenry.com
83	North Florida Agents Network*	\$115,652,116	\$103,604,705	11.63%	\$2,138,297	\$9,172,403		7	Tallahassee, Fla.	www.nfanflorida.com
84	Insgroup Inc.	\$112,500,000	\$110,000,000	2.27%	\$6,750,000	\$12,750,000	94	72	Houston, Texas	www.insgroup.net
85	M3 Insurance Solutions Inc.	\$112,200,000	\$103,452,725	8.46%	\$476,100,000	\$12,100,000	98	181	Madison, Wis.	www.m3ins.com
86	MJ Insurance Inc.	\$112,154,974	\$117,100,411	-4.22%	\$321,476,616	\$14,745,523	84	120	Indianapolis, Ind.	www.mjinsurance.com
NEW 87	Oklahoma Agents Alliance*	\$111,446,855				\$14,609,066	85	9	Oklahoma City, Okla.	www.oaaonline.net
88	Schiff, Kreidler-Shell Inc.	\$109,396,019	\$107,204,850	2.04%	\$66,954,352	\$17,294,717	71	110	Cincinnati, Ohio	www.sksins.com
89	SAN of Florida / Comegys Insurance Agency*	\$108,387,156	\$95,965,698	12.94%	\$197,325	\$13,340,648	91	38	St. Petersburg, Fla.	www.sanflorida.com
90	Eustis Insurance & Benefits	\$107,705,812	\$145,246,678	-25.85%	\$24,643,213	\$13,978,568	87	114	New Orleans, La.	www.eustis.com
91	TIS Insurance Services Inc.	\$106,290,317	\$82,622,526	28.65%	\$86,060,565	\$15,897,252	80	127	Knoxville, Tenn.	www.tisins.com
92	John M. Glover Agency	\$104,259,000	\$93,653,696	11.32%	\$12,825,000	\$16,509,000	76	150	Norwalk, Conn.	www.johnmglover.com
93	Brower Insurance Agency LLC	\$104,000,000	\$118,000,000	-11.86%	\$230,000,000	\$15,824,000	81	155	Dayton, Ohio	www.browerinsurance.com
NEW 94	SIA of the Great Lakes*	\$100,249,516			\$1,200,000	\$16,000,000	78	30	Green Bay, Wis.	www.siagl.com
95	Harden	\$99,846,686	\$107,447,000	-7.07%	\$252,049,249	\$10,619,478	122	122	Jacksonville, Fla.	www.hardeninsight.com
96	Senn Dunn Insurance	\$96,050,868	\$94,323,050	1.83%	\$120,215,000	\$11,855,866	133	133	Greensboro, N.C.	www.senndunn.com
97	Celedinas Insurance Group	\$95,818,392	\$92,379,451	3.72%	\$593,778	\$13,638,511	88	115	Palm Beach Gardens, Fla.	www.celedinas.com
NEW 98	Cook, Hall & Hyde Inc.	\$95,150,000			\$90,000,000	\$13,500,000	89	105	East Hampton, N.Y.	www.chhins.com
99	The Advantage Group LLC	\$94,200,000	\$91,421,941	3.04%	\$9,620,000	\$11,603,261	106	106	Edmonds, Wash.	www.theadvantagegrouppllc.com
100	Agents Helping Agents Inc.*	\$94,000,000	\$94,000,000	0.00%	\$11,000,000	\$14,222,000	86	27	Louisville, Ky.	www.ahainsurancenet.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.