



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.

For more information, contact Andrea Wells at awells@insurancejournal.com.

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
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	\$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	Insurance Office of America Inc.	\$69,080		5.09%	\$103,889,107	\$70,214,090	12	692	Longwood, Fla.	www.ioausa.com
9	Beecher Carlson						11	413	Atlanta, Ga.	www.beechercarlson.com
10	The IMA Financial Group									www.imacorp.com
11	Hylant Group									www.hylant.com
12	J. Smith Lanier & Co.									www.jsmithlanier.com
13	Bollinger Inc.									www.bollingerinsurance.com
14	Heffernan Insurance Brokers									www.heffins.com
15	INSURICA Insurance Management Network									www.insurica.com
16	Combined Agents of America LLC*	\$437,818,730								www.combinedagents.com
17	Satellite Agency Network Group Inc. (SAN Group)*	\$426,063,900								www.sangroup.com
18	Mesirow Insurance Services Inc.	\$420,000,000								www.mesirowfinancial.com
19	Renaissance Alliance Insurance Services LLC*	\$410,677,000								www.renaissanceins.com
20	Iroquois Group Inc.*	\$404,000,000								www.iroquoisgroup.com
21	Confie Seguros	\$380,000,000								www.confieseguros.com
22	Woodruff-Sawyer & Co.	\$368,400,000								www.wsandco.com
23	Barney & Barney LLC	\$360,000,000								www.barneyandbarney.com
24	Neace Lukens	\$359,574,210								www.neacelukens.com
25	Capacity Coverage Co. of New Jersey Inc.	\$354,093,740								www.capcoverage.com
26	Higginbotham & Associates	\$347,930,000								www.higginbotham.net
27	United Valley Insurance Services Inc.*	\$327,539,320								www.unitedvalley.com
28	Frenkel & Co.	\$315,122,590								www.frenkel.com
NEW 29	RCM&D Inc.	\$304,127,520			\$68,980,425	\$33,304,996	36	238	Baltimore, Md.	www.rcmd.com

6 ISU Group*

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% Premium Change 6.67%
2010 Other than P/C Premium \$223,000,000
2010 P/C Revenue \$172,000,000
2011 Rank by Revenue 6
No. of Employees 1,180
Main Office San Francisco, Calif.
Web site www.joinisu.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.

