



About This Report: The economy and soft insurance market continued to hammer some of the nation's leading independent insurance agencies in 2009.

Property/casualty premiums written fell for 37 percent of the privately-owned agencies and brokerages on Insurance Journal's Top 100 Property Casualty Independent Agencies list.

Even so, almost half of the agencies in this year's list, some 42 percent, managed to increase their P/C premium volume in 2009 over 2008. And seven agencies saw their P/C premium volume increase by more than 20 percent.

Notable mentions include Alliant Insurance Services, Keystone Insurers Group and Moreton & Co., each of which posted increases in P/C premium of 30 percent or more.

This year's list also includes 13 newcomers, including: EPIC Insurance Brokers; Acrisure; SIA Group; Lapre Scali & Co.; Momentous Insurance Brokerage Inc.; Millennium Corporate Solutions; North Florida Agents Network; M3 Insurance Solutions Inc.; AssureAlliance Inc.; Comegys Insurance / SAN of Tampa Bay; Celedinas Insurance Group; American Auto Club Insurance Agency; and SouthGroup Insurance.

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.

Top 100 Privately-Held Property/Casualty Agencies

Ranked by Total 2009 P/C Premium Written

2010 Rank	Agency Name	2009 P/C Premium Written	2008 P/C Premium	% Premium Change	2009 Other than P/C Premium	2009 P/C Revenue	2010 Rank by Revenue	No. of Employees	Main Office	Web site
6	The ISU Group*	\$1.20 billion	\$1.17 billion	2.41%	\$200.00 million	\$161.00 million	7	1,100	San Francisco, Calif.	www.isugroup.com
7	Leavitt Group Enterprises Inc.	\$1.14 billion		2.50%	\$786.00 million	\$152.76 million	8	1,272	Cedar City, Utah	www.leavitt.com
8	SWBC			11.20%	\$140.81 million	\$249.98 million	4	1,330	San Antonio, Texas	www.swbc.com
9	Beecher Carlson Holdings Inc.									www.beechercarlson.com
10	Insurance Office of America Inc.									www.ioausa.com
11	Hylant Group									www.hylant.com
12	IMA Financial Group									www.imacorp.com
13	J. Smith Lanier & Co.									www.jsmithlanier.com
14	Bollinger Inc.									www.bollingerinsurance.com
15	INSURICA Insurance Management Network	\$450.00 million							Okla.	www.insurica.com
16	Heffernan Insurance Brokers	\$448.76 million							Calif.	www.heffgroup.com
17	Mesirow Insurance Services Inc.*	\$447.15 million								www.mesirowfinancial.com
18	Moreton & Co.	\$426.50 million							Utah	www.moreton.com
19	Combined Agents of America LLC*	\$411.34 million								www.combinedagents.com
20	Renaissance Insurance Group	\$405.00 million								www.renaissanceins.com
21	Satellite Agency Network Group Inc. (SAN Group)*	\$395.84 million								www.sangroup.com
22	Capacity Group of Cos.	\$375.00 million								www.capecoverage.com
23	Iroquois Group Inc.*	\$356.00 million								www.iroquoisgroup.com
24	AAA Insurance Agency	\$352.99 million								www.aaa.com
25	Woodruff-Sawyer & Co.*	\$342.80 million							Calif.	www.wsandco.com
26	Marshall & Sterling Enterprises Inc.	\$342.00 million							N.Y.	www.marshallsterling.com
27	Neace Lukens Holding Co.*	\$339.10 million								www.neacelukens.com
28	Frenkel & Co. Inc.*	\$302.46 million	\$295.69 million	2.29%	\$562.21 million	\$27.56 million	42	235	New York, N.Y.	www.frenkel.com
29	GreatFlorida Insurance	\$286.00 million	\$277.00 million	3.25%	\$2.00 million	\$34.32 million	33	250	Stuart, Fla.	www.greatflorida.com

6 ISU Group*

2009 P/C Premium Written \$1.20 billion
2008 P/C Premium \$1.17 billion
% Premium Change 2.41%
2009 Other than P/C Premium \$200.00 million
2009 P/C Revenue \$161.00 million
2010 Rank by Revenue 7
No. of Employees 1,100
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. Honorable Mentions: Five agencies - Brightway Insurance, Chicagoland SIA, John O. Bronson Co. Inc., Midwest Insurance Agency Alliance Inc. and The Buckner Co. - ranked in the Top 100 by 2009 revenue but not in the Top 100 by 2009 P/C premium. NR = not ranked.