

TOP 100

PROPERTY/CASUALTY INDEPENDENT AGENCIES

About This Report: The information in this report has been garnered from voluntary online submissions from agencies and best estimates based on other public information sources. There are agencies that would be eligible for listing but for which no information was received or located. Also, submitted data was not independently verified. *Insurance Journal* thanks all those agents who were willing to share their information. The result is a glimpse at some of the nation's top independent insurance agencies and brokerages whose business volume is primarily retail, not wholesale. The more cooperation we receive, the more accurate and comprehensive this listing can be. Our aim is to improve the comprehensiveness and accuracy of this report every year.

Rank	Agency Name	2004 P/C Premiums	Number of Employees	City	State	Website
1	Acordia Inc.	\$6 Billion	4500	Chicago	IL	www.acordia.com
2	BB&T Insurance Services	\$5 Billion	3200	Raleigh	NC	www.bbandt.com
3	Strategic Ind. Agents Alliance	\$3.5 Billion	N/A	Hampton	NH	www.siaa4u.net
4	Alliant Resources Group	\$1.3 Billion	737	Stamford	CT	www.alliantresourcesgroup.com
5	Palmer & Cay	\$1 Billion	950	Savannah	GA	www.palmercay.com
6	Brown & Brown Inc.	\$1 Billion	3517	Maitland	FL	www.bbinsurance.com
7	Commerce Insurance Services	\$800 Million	N/A	Cherry Hill	NJ	www.commerceonline.com
8	Allied North America	\$600 Million	320	Jericho	NY	www.alliedna.com
9	BWD Group LLC	\$600 Million	185	Jericho	NY	www.bwd.us
10	Frenkel & Co. Inc.	\$600 Million	240	New York	NY	www.frenkel.com
11	The Leavitt Group	\$600 Million	1000	Cedar City	UT	www.leavitt.com
12	Lockton Insurance Brokers	\$600 Million	215	Los Angeles	CA	www.lockton.com
13	ABD Ins. and Financial Services	\$595 Million	650	Redwood City	CA	www.cybersure.com
14	IMA Corp.	\$575 Million	340	Denver	CO	www.imacorp.com
15	Hylant Group	\$562 Million	540	Toledo	OH	www.hylant.com
16	Keenan & Associates	\$530 Million	650	Torrance	CA	www.keenanassoc.com
17	Banknorth Insurance Group	\$500 Million	450	Portland	ME	www.banknorthinsurance.com
18	Bancorp South	\$425 Million	425	Tupelo	MS	www.bancorpsouth.com
19	InterWest Insurance Services Inc.	\$425 Million	300	Sacramento	CA	www.iwins.com
20	Heffernan Group	\$424 Million	240	Walnut Creek	CA	www.heffgroup.com
21	NIA Group	\$410 Million	440	Paramus	NJ	www.niagroup.com
22	Woodruff Sawyer & Co.	\$400 Million	235	San Francisco	CA	www.woodruff-sawyer.com
23	Sullivan Curtis Monroe	\$383 Million	162	Irvine	CA	www.sullivancurtismonroe.com
24	Talbot Corp.	\$375 Million	300	Albuquerque	NM	www.talbotcorp.com
25	CFG Insurance Services	\$400 Million	N/A	Providence	RI	www.citizensbank.com
26	Bollinger Inc.	\$322 Million	358	Short Hills	NJ	www.bollingerinsurance.com
27	McQueary Henry Bowles Troy	\$313 Million	160	Dallas	TX	www.mhbt.com
28	Guaranty Insurance Services Inc.	\$300 Million	342	Austin	TX	www.guarantygroup.com
29	The Graham Company	\$300 Million	165	Philadelphia	PA	www.grahamco.com
30	Marshall & Sterling	\$280 Million	290	Poughkeepsie	NY	www.marshallsterling.com
31	The Mahoney Group	\$275 Million	215	Casa Grande	AZ	www.mahoneygroup.com
32	Renaissance Group	\$260 Million	72	Wellesley	MA	www.renaissanceins.com
33	The Rutherford Companies	\$258 Million	254	Roanoke	VA	N/A
34	Assurance Agency Ltd.	\$250 Million	135	Rolling Meadows	IL	www.assuranceagency.com
35	SAN Group	\$248 Million	N/A	Swansey	NH	www.siaa.net
36	Haylor Freyer & Coon	\$240 Million	224	Syracuse	NY	www.haylor.com
37	TWIW Insurance Services	\$221 Million	173	Ventura	CA	N/A
38	Eastern Insurance Group	\$215 Million	240	Natick	MA	www.easterninsurance.com
39	Horenberg Insurance Services Inc.	\$213 Million	31	Silver Spring	MD	www.insuranceservices.com
40	First Niagara Risk Management	\$200 Million	136	Amherst	NY	www.fnfg.com

Rank	Agency Name	2004 P/C Premiums	Number of Employees	City	State	Website
41	Paychex Agency Inc.	\$202 Million	150	Rochester	NY	www.paychex.com
42	Scott Insurance	\$200 Million	160	Lynchburg	VA	www.scottins.com
43	United Agencies Inc.	\$174 Million	180	Pasadena	CA	www.unitedagencies.com
44	Lawley Insurance Services	\$165 Million	235	Buffalo	NY	www.lawleyinsurance.com
45	Risk Transfer Inc.	\$162 Million	48	Orlando	FL	www.risktransferinc.com
46	The Horton Group	\$150 Million	300	Orland Park	IL	www.thehortongroup.com
47	Gateway Insurance Agency	\$150 Million	120	Fort Lauderdale	FL	www.gatewayins.com
48	Great Florida	\$150 Million	175	Stuart	FL	www.greatflorida.com
49	Cobbs Allen & Hall	\$146 Million	N/A	Birmingham	AL	www.cobbsallenhall.com
50	Professional Insurance Associates	\$145 Million	55	San Carlos	CA	www.piainc.com
51	Bolton & Company	\$143 Million	129	Pasadena	CA	www.boltonco.com
52	John O. Bronson Co. Inc.	\$140 Million	84	Sacramento	CA	www.johnobronson.com
53	Cool Insuring Agency	\$139 Million	105	Latham	NY	www.coolins.com
54	Swantner & Gordon Insurance	\$136 Million	118	Corpus Christi	TX	www.s-gins.com
55	TIS Insurance Services	\$135 Million	120	Knoxville	TN	www.tisins.com
56	Advanced Insurance Underwriters	\$125 Million	98	Hollywood	FL	www.advancedins.com
57	RJF Agencies	\$125 Million	151	Minneapolis	MN	www.rjfagencies.com
58	Rodney D. Young	\$122 Million	372	Dallas	TX	N/A
59	Unisource Administrators	\$120 Million	300	Sarasota	FL	www.unisourceadmin.co
60	M&T Bank Corporation	\$110 Million	53	Buffalo	NY	www.mandtbank.com
61	Satellite Agency of NY	\$108 Million	N/A	Canastota	NY	www.siaa.net
62	Insurance Alliance	\$107 Million	82	Houston	TX	www.ins-alliance.com
63	Hamilton Brewart Ins. Agency	\$105 Million	95	Upland	CA	www.hamiltonbrewart.com
64	Thoits Insurance Services	\$100 Million	75	Mountain View	CA	www.thoitsinsurance.com
65	Brower Insurance Agency	\$92 Million	125	Dayton	OH	www.browerinsurance.com
66	Scanlon Guerra Jacobsen Burke	\$91 Million	57	Woodland Hills	CA	www.sjgb.com
67	HDH Group Inc.	\$90 Million	75	Pittsburgh	PA	www.hdhgroup.com
68	Chapman & Associates	\$80 Million	35	Pasadena	CA	www.chapmanins.com
69	Lassiter Ware	\$78 Million	102	Leesburg	VA	www.lassiter-ware.com
70	Sinclair Insurance Group	\$78 Million	72	Wallingford	CT	N/A
71	SIA of North Carolina	\$78 Million	N/A	Jacksonville	NC	www.siaa.net
72	Agents Helping Agents	\$77 Million	N/A	Louisville	KY	www.siaa.net
73	James Econn & Co.	\$75 Million	26	Los Angeles	CA	www.jamesecon.com
74	Lyons Companies	\$75 Million	62	Wilmington	DE	www.lyonsinsurance.com
75	Potomac Insurance Network	\$73 Million	N/A	Washington	DC	www.siaa.net
76	Woodman Gutman & Bogart	\$70 Million	57	Tustin	CA	www.wgjb.com
77	Senn Dunn	\$70 Million	57	Greensboro	NC	www.sennunn.com
78	MOC Insurance Services	\$66 Million	45	San Francisco	CA	www.mocins.com
79	Matsen Agency	\$65 Million	52	Santa Rose	CA	www.matsen.com
80	John M. Glover Agency	\$65 Million	135	Norwalk	CT	www.johnglover.com
81	Alabama Insurance Alliance	\$64 Million	na	Montgomery	AL	www.siaa.net
82	Daniel & Henry	\$64 Million	153	St. Louis	MO	www.daniel-henry.com
83	SAN of Tampa Bay	\$64 Million	N/A	St. Petersburg	FL	www.siaa.net
84	Howalt McDowell Insurance Inc.	\$61 Million	70	Sioux Falls	SD	www.howaltmcdowell.com
85	Insurance Marketing Agencies	\$60 Million	53	Worcester	MA	www.imaagency.com
86	Tutton Insurance	\$60 Million	44	Santa Ana	CA	www.tutton.com
87	York International Agency	\$60 Million	32	Yonkers	NY	www.yorkintl.com
88	Jewett Barton Levy & Kern	\$59 Million	92	Portland	OR	www.jblk.com
89	INEX Insurance Agency	\$57 Million	na	Albuquerque	NM	www.siaa.net
90	The CIMA Companies	\$55 Million	50	Alexandria	VA	www.cimaworld.com
91	Kinney Pike	\$54 Million	70	Burlington	VT	www.kinneypike.com
92	Foy Insurance Agency	\$53 Million	91	Exeter	NH	www.foyinsurance.com
93	Gencorp Insurance Group	\$52 Million	69	East Greenwich	RI	www.gencorp-ins.com
94	Downstate Agency Network	\$51 Million	na	Garden City	NY	www.siaa.net
95	Mountain State Agency Alliance	\$51 Million	na	Charleston	WV	www.siaa.net
96	Roach Howard Smith & Hunter	\$50 Million	75	Dallas	TX	www.rhshins.com
97	Suhr Risk Services	\$49 Million	40	Burlingame	CA	www.insuhr.com
98	Atlantic/Smith Cropper Deeley	\$48 Million	78	Willards	MD	na
99	Friedlander Group	\$48 Million	91	Purchase	NY	www.friedlandergroup.com
100	Sharp Insurance & Bonding	\$47 Million	32	Visalia	CA	www.sharpinsurance.com