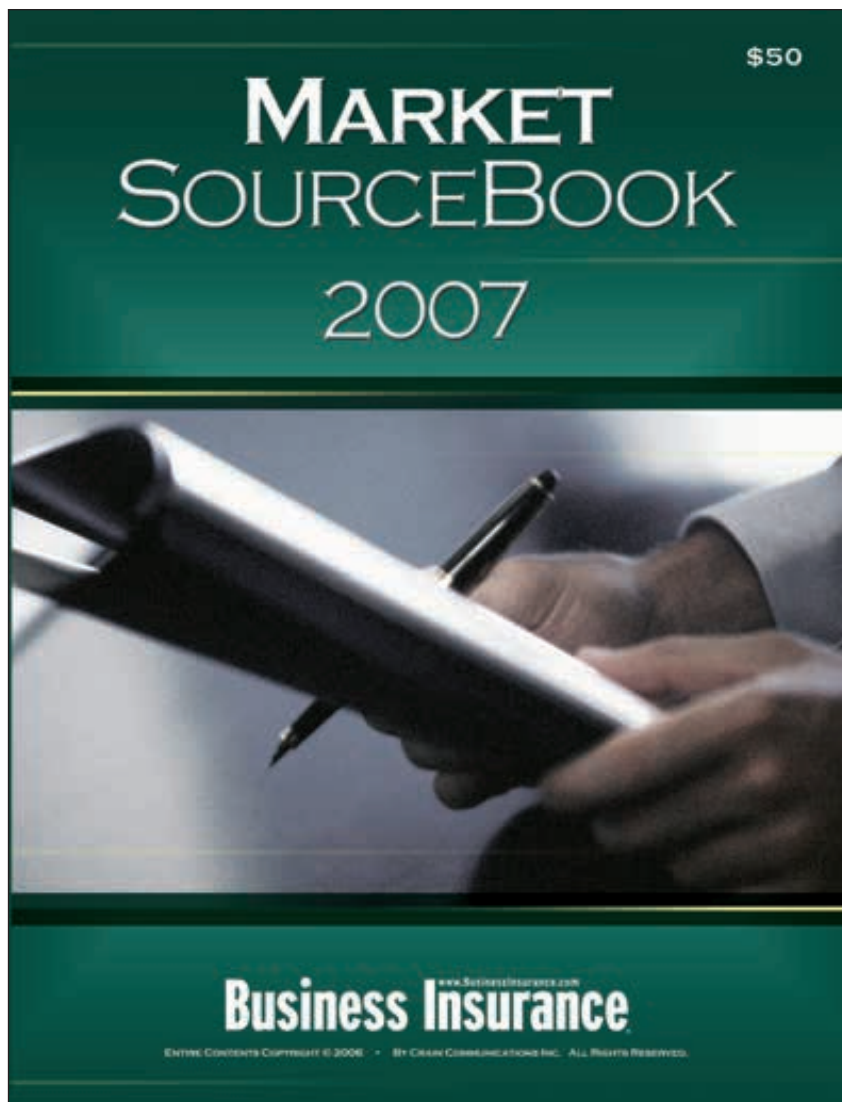


2007 Market Sourcebook

Welcome to *Business Insurance's* fifth annual Market Sourcebook, which we hope will become an invaluable resource for keeping information on risk and benefits management vendors at your fingertips.



This sourcebook comprises all of the directories produced by *Business Insurance* throughout the year and featured in a searchable database for subscribers on our Web site, www.businessinsurance.com. The sourcebook also contains all of the rankings that *BI* has published throughout the year, which are based on its directory surveys.

BI traditionally published all of its directories in its weekly magazine until 2003. Although having this information online gives subscribers the ability to search among any and all listings for the companies that best meet their needs, we recognized that many people also prefer to have this information in printed form. This sourcebook improves on *BI's* former in-publication listings by bringing together all directories in one place.

For up-to-date information on these vendors during the year, subscribers should continue to visit the directory area of www.businessinsurance.com and look for updated rankings in *BI* throughout the year (see table, page 6).

The online directory information is available only to paid subscribers of *Business Insurance*. It's another way that subscribing to *BI* can provide you with the information professionals need to stay informed and successful. The information is also now available to purchase as either PDF or Excel files in the directories area of www.businessinsurance.com.

To obtain additional single copies of the Market Sourcebook, contact *Business Insurance* single-copy sales, 888-446-1422, or 313-446-1662 outside the United States.

REPORTING ON CORPORATE RISK AND EMPLOYEE BENEFIT MANAGEMENT NEWS

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2006 rankings/issue dates:

401(k) Plan Administrators	November 27
Agents and Brokers	July 17
Benefit Consultants	December 11
Benefit Information Systems	October 16
Captive Managers	March 6
Case Managers	April 17
Consumer-Driven Health Plans	August 14
Crisis Management Consultants	January 30
Dependent Care Resource	June 19
EAPs	June 19
Health Care Coalitions	March 13
Insurance Wholesalers	September 11
Leading Reinsurers Worldwide	September 4
Long-Term Care Providers	January 23
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Public Entity Risk Pools	August 7
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Benefit Information Systems	October 15
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Consumer-Driven Health Plans	August 13
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		American Technical Services Inc.	Risk management information systems
		American Wholesale Insurance Group Inc.	Insurance wholesalers
		AMERIND Risk Management Corp.	Public entity risk pools
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 Third-party administrators
 Employee assistance programs
 Dependent care resource
 and referral service providers,
 Employee assistance programs
 Risk management information systems
 Case management service providers,
 Rehabilitation management service providers
 Crisis management consultants
 Public entity risk pools
 Agents and brokers
 Risk management consultants
 Third-party administrators
 Employee assistance programs
 Crisis management consultants
 Leading reinsurers worldwide
 Agents and brokers
 Reinsurance brokers
 Property loss control consultants
 Risk management consultants
 Risk management consultants
 Third-party administrators
 Consumer-driven health
 care plan providers, Third-party administrators
 Case management service providers
 Dependent care resource
 and referral service providers,
 Employee assistance programs
 Risk management consultants

CorVel Corp.
 Cottingham & Butler Inc.
 COUNTRY Life Insurance Co.
 County Commissioners Assn. of Pennsylvania
 (CCAP) Unemployment Compensation Trust
 Crain, Langner & Co.
 Cranham Management Ltd.
 Crawford & Co.
 Creative Solutions SPC
 Cresta Insurance L.L.C.
 Crisis Intervention Worldwide
 Crowe Chizek and Co. L.L.C.
 Crump Insurance Services Inc.
 Frank Crystal & Co. Inc.
 Cypress Creek Intermediaries Inc.

Case management service providers,
 Rehabilitation management service providers
 Agents and brokers
 Long-term care insurance providers
 Public entity risk pools
 Risk management consultants
 Captive managers
 Case management service providers,
 Third-party administrators
 Rent-a-captives
 Insurance wholesalers
 Crisis management consultants
 Risk management consultants
 Insurance wholesalers
 Agents and brokers
 Reinsurance brokers

D

The Daniel and Henry Co.
 Dann Insurance
 DATAIR Employee Benefit Systems Inc.
 J. Rolfe Davis Insurance
 Dawson Insurance Inc.
 Decisive Management Group Inc.
 Deep East Texas Self-Insurance Fund
 Definity Health, A UnitedHealth Group Co.
 providers
 Delaware
 Deloitte & Touche L.L.P.
 Deloitte Consulting L.L.P.
 Delphi Technology Inc.
 Dempsey, Myers & Co. L.L.P.
 DeWitt Stern Group Inc.
 Disaster Management Inc.
 District of Columbia
 Kevin F. Donoghue & Associates
 Dothage Risk Management Consultants
 Dublin
 Durrett & David Risk Management

Agents and brokers
 Agents and brokers
 Employee benefit information
 and communication systems
 Agents and brokers
 Agents and brokers
 Risk management consultants
 Public entity risk pools
 Consumer-driven health care plan
 providers
 World's captive domiciles
 Crisis management consultants,
 Employee benefit consultants
 Risk management consultants
 Risk management information systems
 Risk management consultants
 Agents and brokers
 Crisis management consultants
 World's captive domiciles
 Risk management consultants
 Risk management consultants
 World's captive domiciles
 Risk management consultants

E

EBS Benefit Solutions Inc.
 ECM Insurance Services Inc.
 EWI Re Inc.
 Eastern America Insurance Agency Inc.
 Eastern Insurance Group L.L.C.
 e-DependentCare Work-Life Services
 Effective Risk Management
 Effisoft USA
 Elam Consulting Inc.
 Elite Distributors Insurance Co.
 Elite Transportation Risk Retention Group Inc.
 Employeease Inc.
 Employee Benefit Management Corp.
 Employee Resource Systems Inc.
 Employer Health Care Alliance
 Employers Coalition for Healthcare Options Inc.- ECHO
 Employers' Coalition on Health
 Employers Health Coalition of Ohio
 Employers Health Cooperative
 Employers Reinsurance Corp.
 ENCOMPASS Health Management Systems
 Encompass L.L.C.
 Endurance Specialty Holdings Ltd.
 Engle Martin Claims Administrative Services
 Entertainment Brokers International
 Envision Technology Solutions

Employee benefit consultants
 Insurance wholesalers
 Reinsurance brokers
 Insurance wholesalers
 Agents and brokers
 Dependent care resource
 and referral service providers
 Risk management consultants
 Risk management information systems
 Risk management consultants
 Policyholder-owned alternative risk financing facilities
 Policyholder-owned
 alternative risk financing facilities
 Employee benefit information
 and communication systems
 Third-party administrators
 Employee assistance programs
 Health care coalitions
 Health care coalitions
 Health care coalitions
 Health care coalitions
 Health care coalitions
 Leading reinsurers worldwide
 Case management service providers
 Employee assistance programs
 Leading reinsurers worldwide
 Third-party administrators
 Insurance wholesalers
 Risk management information systems

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Enwisen Inc. Employee benefit information and communication systems
 The Epler Co. 401(k) plan administrators
 The EPOCH Group L.C. Third-party administrators
 Equitable Life & Casualty Insurance Co. Long-term care insurance providers
 Ernst & Young L.L.P. Risk management consultants
 Ernst & Young L.L.P. -
 Performance Reward & Human Capital Employee benefit consultants
 ESIS Inc. Risk management information systems, Safety consultants, Third-party administrators
 Essential Services & Programs L.L.C. Third-party administrators
 Essex Insurance Co. Surplus lines insurers
 Eurco Ltd. Captive managers
 Evanston Insurance Co. Surplus lines insurers
 Everest Property Insurance Co. Policyholder-owned alternative risk financing facilities
 Everest Re Group Ltd. Leading reinsurers worldwide
 Evolution Insurance Brokers Insurance wholesalers
 Evolution Insurance Co. Ltd. Policyholder-owned alternative risk financing facilities
 Express Scripts Inc. Prescription benefit managers
 F.A. Richard & Associates Inc. dba FARA Property loss control consultants, Rehabilitation management service providers, Safety consultants, Third-party administrators
 FACTS Services Inc. Employee benefit information and communication systems
 Fair Winds Captive Management (Cayman) Ltd. Captive managers
 FARA Health Management Case management service providers
 Farm Credit Council Services Inc. Captive managers
 Financial Reinsurance Inc. Reinsurance brokers
 Findley Davies Inc. 401(k) plan administrators
 Fire Protection Solutions Inc. Property loss control consultants
 First Administrators Inc. Third-party administrators
 First Capital Group Insurance wholesalers
 First Niagara Risk Management Inc. Agents and brokers
 First Southwest Insurance Agency Inc. Agents and brokers
 First Specialty Insurance Corp. Surplus lines insurers
 Fiserv Health Inc. Third-party administrators
 Fiserv Health Plan Administration Consumer-driven health care plan providers
 Flex Compensation Inc. Employee benefit information and communication systems
 Flexible Benefit Service Corp. Consumer-driven health care plan providers
 Fond du Lac Area Businesses on Health Health care coalitions
 The 401(k) Co. 401(k) plan administrators
 C.L. Frates Reinsurance Intermediary Inc. Reinsurance brokers
 Freberg Environmental Inc. Insurance wholesalers
 Frenkel & Co. Inc. Agents and brokers
 Frenkel Benefits L.L.C. Employee benefit consultants
 Leonard R. Friedman Risk Management Inc. Risk management consultants
 Fringe Benefits Management Co. Agents and brokers, Third-party administrators
 FrontPath Health Coalition Health care coalitions
 Frost Insurance Inc. Agents and brokers
 FutureShield Crisis management consultants
 Futuro Insurance Co. Ltd. Rent-a-captives

G

GAB Robins North America Inc. Third-party administrators
 Arthur J. Gallagher & Co. Agents and brokers
 Gallagher Bassett Services Inc. Property loss control consultants, Risk management information systems, Safety consultants, Third-party administrators
 Gallagher Benefit Services Inc. Employee benefit consultants
 Arthur J. Gallagher Captive Services (Hawaii) Captive managers
 Arthur J. Gallagher Captive Services (Vermont) Captive managers
 Arthur J. Gallagher Management (Bermuda) Ltd. Captive managers
 Gallagher Re Reinsurance brokers
 William Gallagher Associates Insurance Brokers Inc. Agents and brokers
 Gander Consulting Group L.L.C. Risk management consultants
 Garland Actuarial L.L.C. Risk management consultants
 Garner Insurance Services Agents and brokers
 The Frank Gates Cos. Inc. Third-party administrators
 GatesMcDonald Third-party administrators
 GE Global Asset Protection Property loss control consultants
 General Re Group Leading reinsurers worldwide

General Star Indemnity Co. Surplus lines insurers
 General Star Management Co. Insurance wholesalers
 General Star National Insurance Co. Surplus lines insurers
 Geneva Insurance SPC Ltd. Rent-a-captives
 GENEX Services Inc. Case management service providers, Rehabilitation management service providers
 GenSource Risk management information systems
 Genworth Financial Services Long-term care insurance providers
 Georgia World's captive domiciles
 Gettysburg National Indemnity (SAC) Ltd. Rent-a-captives
 Gibraltar World's captive domiciles
 Gill & Roeser Inc. Reinsurance brokers
 Gilsbar Inc. Third-party administrators
 Glencoe Insurance Ltd. Surplus lines insurers
 Global Captive Management Ltd. Captive managers
 Global Risk Consultants Corp. Property loss control consultants
 Global Risk Advisors Risk management consultants
 Golden State Risk Management Authority Public entity risk pools
 Government Entities Mutual, Inc. Public entity risk pools
 The Graham Co. Agents and brokers
 Gras Savoye & Cie. Agents and brokers
 Great-West Retirement Services 401(k) plan administrators
 Greater Detroit Area Health Council Health care coalitions
 Great-West Healthcare Consumer-driven health care plan providers
 Gregory B. Bragg & Associates Inc. Third-party administrators
 Gresham & Associates Inc. Insurance wholesalers
 Group Benefit Services Inc. Third-party administrators
 Group Resources Third-party administrators
 Guam World's captive domiciles
 Guaranty Insurance Services Agents and brokers
 Guardrisk Group of Cos. Rent-a-captives
 Guernsey World's captive domiciles
 Guided2Health Case management service providers
 Guy Carpenter & Co. Inc. Reinsurance brokers

H

HCI-EBS Inc. dba Employee Benefits Services 401(k) plan administrators
 HPL&S Inc. 401(k) plan administrators
 HSBC Financial Services (Cayman) Ltd. Captive managers
 HSBC Insurance Management (Guernsey) Ltd. Captive managers
 HSBC Insurance Management (USA) Captive managers
 HSBC Insurance Management (USA) Captive managers
 HSBC Insurance Solutions (Bermuda) Ltd. Captive managers
 HSB Professional Loss Control Property loss control consultants
 Haas & Wilkerson Insurance Agents and brokers
 Walter Haner & Associates Inc. Risk management consultants
 Hannover Re Group Leading reinsurers worldwide
 Robert Harder Insurance Consulting Inc. Risk management consultants
 Harris Rothenberg International Dependent care resource and referral service providers, Employee assistance programs
 Harvard Aimes Group Risk management consultants
 Hawaii World's captive domiciles
 Hay Group Inc. Employee benefit information and communication systems
 Haylor, Freyer & Coon Inc. Agents and brokers
 The Hays Group Inc. dba Hays Cos. Agents and brokers
 HCH Administration Inc. Third-party administrators
 Health Plans Inc. Third-party administrators
 HealthTrans Prescription benefit managers
 HealthPlan Holdings Inc. Third-party administrators
 Heartland Healthcare Coalition Health care coalitions
 HLG Holdings Ltd. Agents and brokers
 Heath Lambert Insurance Management (Guernsey) Ltd. Captive managers
 Heffernan Group Agents and brokers
 Helmsman Management Services L.L.C. Third-party administrators
 Hewitt Associates Inc. 401(k) plan administrators, Employee benefit consultants
 Hewitt, Coleman & Associates Inc. Third-party administrators
 Hibernia Insurance Agency L.L.C. Agents and brokers
 Higginbotham & Associates Inc. Agents and brokers
 Hilb Rogal & Hobbs Co. Agents and brokers, Employee benefit consultants
 Hines & Associates Inc. Case management service providers
 Hitachi Insurance Service Ltd. Agents and brokers
 Holborn Corp. Reinsurance brokers

Marsh-Captive Management Services (New Zealand)	Captive managers
Marsh-Captive Management Services (Singapore)	Captive managers
Marsh-Captive Management Services (South Africa)	Captive managers
Marsh-Captive Management Services (South Carolina)	Captive managers
Marsh-Captive Management Services (Switzerland)	Captive managers
Marsh-Captive Management Services (Vermont)	Captive managers
Marshall & Sterling Enterprises Inc.	Agents and brokers
Marsh-Risk Consulting Practice	Property loss control consultants, Risk management consultants, Safety consultants
MassMutual Life Insurance Co.	Long-term care insurance providers
Matrix Risk Consultants Inc.	Property loss control consultants
Mauritius	World's captive domiciles
Max Re	Leading reinsurers worldwide
Maxum Indemnity Co.	Surplus lines insurers
May-Davis Inc.	Agents and brokers
Donald Mayo-Fire Protection Consultant Inc.	Property loss control consultants
McGee Risk Management Services	Third-party administrators
McGraw Wentworth	Agents and brokers
McNeary Inc.	Risk management consultants
McQueary Henry Bowles Troy L.L.P.	Agents and brokers
Meadowbrook Claims Services	Third-party administrators
Meadowbrook Inc.	Safety consultants
Meadowbrook Insurance Group Inc.	Agents and brokers, Property loss control consultants
Meadowbrook Risk Management Ltd.	Captive managers
Meadowbrook Risk Management Ltd.	Captive managers
The Mechanic Group Inc.	Insurance wholesalers
MedAmerica Insurance Co.	Long-term care insurance providers
Medco Health Solutions Inc.	Prescription benefit managers
Medica	Consumer-driven health care plan providers
MedInsights Inc.	Case management service providers, Rehabilitation management service providers
MemberHealth Inc.	Prescription benefit managers
Mercer Human Resource Consulting L.L.C.	Employee benefit consultants
Meritus Reinsurance Ltd.	Policyholder-owned alternative risk financing facilities
Mesirow Financial	Agents and brokers
MetLife Inc.	Long-term care insurance providers
Miami Valley Risk Management Assn. Inc.	Public entity risk pools
Michigan Assn. of School Boards- SEG Property/Casualty Pool	Public entity risk pools
Michigan Municipal Risk Management Authority	Public entity risk pools
Mid-America Coalition on Health Care	Health care coalitions
Mid American Group Inc.	Agents and brokers
Midlands Management Corp.	Insurance wholesalers
Midwest Business Group on Health	Health care coalitions
Midwest Employee Benefit Funds Coalition Inc.	Health care coalitions
Milliman Inc.	401(k) plan administrators
Mississippi Municipal Liability Plan/Worker Compensation Group	Public entity risk pools
Missouri Intergovernmental Risk Management Association	Public entity risk pools
Missouri Public Entity Risk Management Fund (MOPERM)	Public entity risk pools
Monkton Insurance Services Ltd.	Captive managers
Monkton Re SPC Ltd.	Rent-a-captives
Monmouth County Municipal Joint Insurance Fund	Public entity risk pools
Montana	World's captive domiciles
Montana Unified School Trust (MUST)	Public entity risk pools
Fred A. Moreton & Co.	Agents and brokers
Morris & Mackenzie Inc.	Agents and brokers
Morris County Municipal Joint Insurance Fund	Public entity risk pools
Mt. Hawley Insurance Co.	Surplus lines insurers
Mountain States Administrative Services Inc.	Third-party administrators
MountainView Software	Risk management information systems
Munich Re America Corp.	Leading reinsurers worldwide
Munich Re Group	Leading reinsurers worldwide
Municipal Excess Liability Joint Insurance Fund	Public entity risk pools
Municipal Excess Liability Residual Claims Fund	Public entity risk pools
Municipal Insurance Trust of North Carolina	Public entity risk pools
Municipal Pooling Authority	Public entity risk pools
Municipal Reinsurance Health Insurance Fund	Public entity risk pools
Murphy & Beane	Third-party administrators
Mutual of Omaha Insurance Co.	Consumer-driven health care plan providers, Long-term care insurance providers

N

The NIA Group L.L.C.	Agents and brokers, Consumer-driven health care plan providers
NIC Insurance Co.	Surplus lines insurers
NIF Group Inc.	Insurance wholesalers
NADA Indemnity, Inc. dba ACECO	Policyholder-owned alternative risk financing facilities
Napco L.L.C.	Insurance wholesalers
Nason Associates Inc.	Insurance wholesalers
National Benefit Consultants Inc.	401(k) plan administrators
National City Insurance Group	Agents and brokers
National Contractors Insurance Ltd.	Policyholder-owned alternative risk financing facilities
National Fire & Marine Insurance Co.	Surplus lines insurers
National Independent Truckers Insurance Co., A RRG	Policyholder-owned alternative risk financing facilities
National Pharmaceutical Services	Prescription benefit managers
National Property & Casualty Services	Risk management consultants
National Risk Services Inc./CompAudit Services	Risk management consultants
National Safety Council	Safety consultants
Nautilus Insurance Co.	Surplus lines insurers
Neace Lukens Holding Co.	Agents and brokers
Nebraska Assn. of School Boards (NASB) All Lines Interlocal Cooperative Aggregate Pool	Public entity risk pools
Nebraska Intergovernmental Risk Management Assn.	Public entity risk pools
Nebraska Intergovernmental Risk Management Assn. II	Public entity risk pools
Charles Nechtem Associates Inc.	Dependent care resource and referral service providers, Employee assistance programs
Nelson & Bernstein L.L.C.	Risk management consultants
Netherlands Antilles	World's captive domiciles
Network Safety Consultants Inc.	Safety consultants
Nevada	World's captive domiciles
New Directions Behavioral Health L.L.C.	Employee assistance programs
New Jersey Environmental Risk Management Fund	Public entity risk pools
New Jersey Public Housing Authority Joint Insurance Fund	Public entity risk pools
New Jersey Utility Authorities Joint Insurance Fund	Public entity risk pools
New York	World's captive domiciles
New York Labor Health Care Alliance Inc.	Health care coalitions
North American Insurance Agency Inc. dba North American Group	Agents and brokers
North American Risk Co.	Risk management consultants, Safety consultants
North Carolina Interlocal Risk Management Agency	Public entity risk pools
North Dakota Insurance Reserve Fund	Public entity risk pools
North Jersey Municipal Employee Benefits Fund	Public entity risk pools
Northeast Pennsylvania Regional Healthcare Coalition Inc.	Health care coalitions
NuView Systems Inc.	Employee benefit information and communication systems
ORG Captive Management Inc.	Captive managers
Ocean County Municipal Joint Insurance Fund	Public entity risk pools
OCI	Risk management information systems
Odyssey Re Holdings Corp.	Leading reinsurers worldwide
O/E FamilyCare	Dependent care resource and referral service providers
Ohio Government Risk Management Plan	Public entity risk pools
Ohio School Plan	Public entity risk pools
Ohio Transit Risk Pool	Public entity risk pools
Oil Casualty Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Oil Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Oklahoma	World's captive domiciles
Oklahoma Municipal Assurance Group	Public entity risk pools
Omega Risk Management L.L.C.	Risk management consultants
OOIDA Risk Retention Group Inc.	Policyholder-owned alternative risk financing facilities
Orypaba Rio Corretora de Resseguros Ltda.	Reinsurance brokers
The James B. Oswald Co. dba Oswald Cos.	Agents and brokers

P

P&C Insurance Systems Inc.	Risk management information systems
PELICAN Insurance Co., A Reciprocal Risk Retention Group	Public entity risk pools
PMA Management Corp.	Safety consultants, Third-party administrators
P+W Software	Employee benefit information and communication systems
Pacific Insurance Co. Ltd.	Surplus lines insurers
Pan American Underwriters Inc.	Agents and brokers
Panama	World's captive domiciles
Paratransit Insurance Co., A Mutual RRG	Policyholder-owned alternative risk financing facilities
Parker Assurance Ltd.	Rent-a-captives
James G. Parker Insurance Group	Agents and brokers
Parker, Smith & Feek Inc.	Agents and brokers
PartnerRe Ltd.	Leading reinsurers worldwide
Partners Specialty Group L.L.C.	Insurance wholesalers
Paychex Inc.	401(k) plan administrators
Payne Financial Group Inc.	Agents and brokers
Pennsylvania Counties Risk Pool (PCoRP)	Public entity risk pools
Pennsylvania Counties Workers' Compensation Trust (PComp)	Public entity risk pools
Pension Plan Administration L.L.C.	401(k) plan administrators
Perspectives Ltd.	Dependent care resource and referral service providers, Employee assistance programs
Peter J. McBreen & Associates Inc.	Third-party administrators
Physicians Reimbursement Fund Inc., A Risk Retention Group	Policyholder-owned alternative risk financing facilities
Pinnacle Risk Management Services	Third-party administrators
Pinnacle Risk Services Inc.	Risk management consultants
Platinum Underwriters Holdings, Ltd.	Leading reinsurers worldwide
Plexis Healthcare Systems	Employee benefit information and communication systems
Ponce de Leon LTC RGG Inc.	Policyholder-owned alternative risk financing facilities
Preferred Benefits Inc.	Agents and brokers
Preferred Mental Health Management Inc.	Employee assistance programs
Prescription Solutions	Prescription benefit managers
Presidio Insurance Ltd.	Policyholder-owned alternative risk financing facilities
PricewaterhouseCoopers Human Resource Services	Employee benefit consultants
PricewaterhouseCoopers L.L.P.	Risk management consultants
Prime Insurance Syndicate Inc.	Insurance wholesalers, Surplus lines insurers
Principal Financial Group	401(k) plan administrators
The Principal Financial Group/National Accounts	Third-party administrators
Pritchard & Jerden Inc.	Agents and brokers
Pro Group Captive Management Services Inc.	Captive managers
ProClaim America Inc.	Third-party administrators
Professional Benefit Administrators Inc.	Third-party administrators
Professional Liability Risk Management Ltd.	Risk management consultants
Professional Municipal Management Joint Insurance Fund	Public entity risk pools
Professional Safety Consultant Service Inc.	Property loss control consultants
Professional Underwriters Liability Insurance Co.	Surplus lines insurers
Professionals National Insurance Co. Ltd.	Rent-a-captives
Property Risk Services L.L.C.	Insurance wholesalers
PROTECCION DINAMICA	
Agente de Seguros y de Fianzas, S.A. de C.V.	Agents and brokers
Protected Insurance Program for Schools	Public entity risk pools
Protective Countermeasures Inc.	Crisis management consultants
Public Agency Risk Sharing	
Authority of California (PARSAC)	Public entity risk pools
Public Employer Risk Management Assn. Inc. (PERMA)	Public entity risk pools
Puerto Rico	World's captive domiciles
PULIC Insurance Services Inc.	Insurance wholesalers
PureSafety	Risk management information systems

Q

QBE Insurance Group Ltd.	Leading reinsurers worldwide
Qualis Health	Case management service providers

Quest Management Services Ltd.
Quest (SAC) Ltd.

Captive managers
Rent-a-captives

R

RCS Services	Risk management consultants
RJF Agencies Inc.	Agents and brokers
RMI Consulting Inc.	Risk management consultants
RMR Risk Management Resources Inc.	Risk management consultants
RPF Associates	Property loss control consultants
RWL Group	Risk management consultants
Raffles Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Ron Rakich & Associates Inc.	Risk management consultants
Regional Reporting Inc.	Property loss control consultants, Safety consultants
Regions Insurance Group Inc.	Agents and brokers
Rehder Y Asociados S.A.	Agents and brokers
RenaissanceRe Holdings Ltd.	Leading reinsurers worldwide
RESTAT L.L.C.	Prescription benefit managers
Rhode Island	World's captive domiciles
Rhode Island Interlocal Risk Management Trust	Public entity risk pools
Richard Oliver International Pte. Ltd.	Captive managers
Riggs, Counselman, Michaels & Downes Inc.	Agents and brokers
Risk Services-Arizona Inc.	Captive managers
Risk Consultants Inc.	Risk management consultants
Risk Consulting Group	Safety consultants
The Risk Consulting Group	Risk management consultants
Risk Control Strategies Inc.	Risk management consultants
Risk Enterprise Management Ltd.	Third-party administrators
Risk International Services Inc.	Risk management consultants
Risk Logic Inc.	Property loss control consultants
Risk Management Consulting Associates Inc.	Risk management consultants
Risk Management Resources	Third-party administrators
Risk Placement Services Inc.	Insurance wholesalers
Risk Resources Inc./ Corporate Policyholders Counsel	Risk management consultants
Risk Sciences Group Inc.	Risk management information systems
Risk Services (Bermuda) Ltd.	Captive managers
Risk Services (Hawaii) Ltd.	Captive managers
Risk Services L.L.C.	Captive managers
Risk Services-Nevada Inc.	Captive managers
Risk Services-Vermont Inc.	Captive managers
Risk Technologies Inc.	Risk management information systems
RiskWise Management L.L.C.	Safety consultants
Rittenhouse Square Indemnity Ltd.	Rent-a-captives
Robert Hughes Associates Inc.	Risk management consultants
Robertson Ryan & Associates Inc.	Agents and brokers
Roofers Insurance Ltd.	Policyholder-owned alternative risk financing facilities
RSUI Indemnity Co.	Surplus lines insurers
Rue Insurance	Agents and brokers
The Rutherford Cos.	Agents and brokers
RxAmerica L.L.C.	Prescription benefit managers

S

SB&T Captive Management Co.	Captive managers
SafeCon Consulting Group Inc.	Safety consultants
Safety & Risk Control Services Inc.	Property loss control consultants, Safety consultants
Safety Management Group of Indiana Inc.	Safety consultants
Safety Resources	Safety consultants
St. James Insurance Group Inc.	Insurance wholesalers
St. Paul (Bermuda) Ltd.	Rent-a-captives
St. Paul Surplus Lines Insurance Co.	Surplus lines insurers
St. Paul Travelers Cos. Inc.	Risk management information systems
Sansima Consulting Group Inc.	401(k) plan administrators
W.A. Schickedanz Agency Inc.	Insurance wholesalers
Schiff, Kreidler-Shell Inc.	Agents and brokers
The Schinnerer Group	Insurance wholesalers
Schloss & Co. Inc. -A BenefitStreet Co.	401(k) plan administrators
Schools Excess Liability Fund (SELF)	Public entity risk pools
Scibal Associates Inc.	Third-party administrators
Scott Insurance	Agents and brokers

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Scottsdale Insurance Co.	Surplus lines insurers	Employee Benefits Pool	Public entity risk pools
Seaboard Underwriters Inc.	Insurance wholesalers	Texas Assn. of Counties Property & Casualty Self-Insurance Pool	Public entity risk pools
Securian Retirement Services	401(k) plan administrators	Texas Assn. of Counties Unemployment Compensation Group Account Fund	Public entity risk pools
Sedgwick Claims Management Services Inc.	Third-party administrators	Texas Assn. of Counties Workers' Compensation Self-Insurance Fund	Public entity risk pools
SEG Self-Insurer Workers' Compensation Fund	Public entity risk pools	Texas Assn. of Public Schools Property and Liability Fund	Public entity risk pools
The Segal Co.	Employee benefit consultants	Texas Assn. of School Boards Risk Management Fund	Public entity risk pools
Seitlin	Agents and brokers	Texas Municipal League Intergovernmental Risk Pool	Public entity risk pools
Self Insured Plans L.L.C.	Consumer-driven health care plan providers, Third-party administrators	The TriZetto Group Inc.	Employee benefit information and communication systems
SET Inc.	Public entity risk pools	Thesco Benefits L.L.C.	Agents and brokers
Shand Morahan & Co. Inc.	Insurance wholesalers	Thesco Retirement Planning Services L.L.C.	401(k) plan administrators
SHPS Inc.	Employee benefit information and communication systems	Thois Insurance Service Inc.	Agents and brokers
Sigma Consulting Corp.	Risk management consultants	Tiller Consulting Group Inc.	Risk management consultants
Singapore	World's captive domiciles	Tomoka Reinsurance Co. Ltd.	Rent-a-captives
Sky Insurance Inc.	Agents and brokers	Topf Initiatives	Safety consultants
Smith-Moody Risk Consulting	Risk management consultants	TOTAL Care Management	Case management service providers
Solutions EAP company	Employee assistance programs	Total Care Management	Rehabilitation management service providers
South Bergen Joint Insurance Fund	Public entity risk pools	Towers Perrin	Employee benefit consultants, Reinsurance brokers
South Carolina	World's captive domiciles	Towner Risk Management Ltd.	Captive managers
South Dakota	World's captive domiciles	Township Officials of Illinois Risk Management Assn. (TOIRMA)	Public entity risk pools
Southeastern Indiana Health Operations dba SIHO Insurance Services	Third-party administrators	TPABenefits Inc.	Employee benefit information and communication systems
Southern New Jersey Regional Employee Benefits Fund	Public entity risk pools	TR Paul Inc.	Third-party administrators
Specialty Risk Management Inc.	Crisis management consultants	Traffic Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Specialty Risk Services L.L.C.	Risk management information systems, Safety consultants, Third-party administrators	Transatlantic Holdings Inc.	Leading reinsurers worldwide
Specific Software Solutions L.L.C.	Risk management information systems	Transamerica Retirement Services	401(k) plan administrators
StanCorp Financial dba The Standard	401(k) plan administrators	Transit Mutual Insurance Corp. of Wisconsin	Public entity risk pools
Starkweather & Shepley Insurance Brokerage Inc.	Agents and brokers	Travis Software Corp.	Employee benefit information and communication systems
State of Minnesota-Risk Management Fund	Public entity risk pools	Trax Insurance Ltd.	Policyholder-owned alternative risk financing facilities
States Self-Insurers Risk Retention Group Inc.	Policyholder-owned alternative risk financing facilities	Trion	Employee benefit consultants
Steadfast Insurance Co.	Surplus lines insurers	Trion Group Inc. dba Trion	Agents and brokers
Strategic Risk Solutions (Bermuda) Ltd.	Captive managers	Tri-River Employers Healthcare Coalition	Health care coalitions
Strategic Risk Solutions (Cayman) Ltd.	Captive managers	TRISTAR Managed Care	Case management service providers
Strategic Risk Solutions (Vermont) Ltd.	Captive managers	TRISTAR Risk Management	Third-party administrators
Strategic Safety Associates	Safety consultants	Tri-State Business Group on Health	Health care coalitions
Suburban Essex Joint Insurance Fund	Public entity risk pools	Truck Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Suburban Municipal Joint Insurance Fund	Public entity risk pools	Truckers Insurance Associates Inc.	Insurance wholesalers
G.J. Sullivan Co. Reinsurance	Reinsurance brokers	TrueNorth Cos.	Agents and brokers
The Sullivan Group-Wholesale Operations	Insurance wholesalers	Tudor Insurance Co.	Surplus lines insurers
Summit Insurance Ltd.	Policyholder-owned alternative risk financing facilities	Turks & Caicos	World's captive domiciles
SUPERVALU Prescription Benefit Management Inc.	Prescription benefit managers		
Swett & Crawford Group	Insurance wholesalers		
Swiss Re Group	Leading reinsurers worldwide		
Switzerland	World's captive domiciles		
Symphony Management Ltd.	Captive managers		
Synaxis Group Inc.	Agents and brokers		
T		U	
TD Banknorth Insurance Agency Inc.	Agents and brokers	UNIFI Retirement Plans (an affiliation of Ameritas Retirement Plans and Union Central Retirement Plans)	401(k) plan administrators
THB Intermediaries Inc.	Reinsurance brokers	USA Risk Group (Bermuda) Ltd.	Captive managers
TVA Fire & Life Safety Inc.	Property loss control consultants	USA Risk Group (BVI) Ltd.	Captive managers
W.A. Taft & Co. (DC) Ltd.	Captive managers	USA Risk Group (Cayman) Ltd.	Captive managers
W.A. Taft & Co. (SC) Ltd.	Captive managers	USA Risk Group of South Carolina Inc.	Captive managers
Tanenbaum-Harber Co. Inc.	Agents and brokers	USA Risk Group of Vermont Inc.	Captive managers
Tanenbaum-Harber Reinsurance Intermediaries Inc.	Reinsurance brokers	USA Risk Group West Inc.	Captive managers
Taylor Risk Consulting	Risk management consultants	USI Consulting Group	401(k) plan administrators
TECNORisk L.L.C.	Risk management information systems	USI Holdings Corp.	Agents and brokers
Temporary Services Insurance Ltd.	Policyholder-owned alternative risk financing facilities	U.S. Risk Insurance Group Inc.	Insurance wholesalers
Tennessee	World's captive domiciles	UnionBanc Insurance Services, Inc.	Agents and brokers
Tennessee Housing Authorities		Underwriters Direct Access	Insurance wholesalers
Risk Management Trust	Public entity risk pools	Underwriters Safety & Claims Inc.	Third-party administrators
Terra Insurance Co., A Risk Retention Group	Policyholder-owned alternative risk financing facilities	Unisource Administrators Inc.	Third-party administrators
Texas Assn. of Counties County Government Risk Management Pool	Public entity risk pools	United Risk Solutions Ltd.	Rent-a-captives
Texas Assn. of Counties Health &		United Systems & Software Inc.	Risk management information systems
		Uni-Ter International Insurance Ltd.	Rent-a-captives
		Unify Insurance Risk Management	Risk management information systems
		Universal Insurance Services Inc.	Agents and brokers
		Universal International Reinsurance Co. Ltd.	Rent-a-captives
		Universal Re-Insurance Co. Ltd.	Rent-a-captives
		UnumProvident Corp.	Long-term care insurance providers

UnumProvident-Enrollment Services

U.S. Virgin Islands

Utah

Utah Captive Insurance Managers L.L.C.

Utah Counties Insurance Pool (UCIP)

V

VMC Behavioral Healthcare

Valley Oak Systems, Inc.

ValueOptions

Van Gilder Insurance Corp.

Variable Protection Administrators Inc.

Vermont

Vested Health

Viacomp Inc.

Virchow Krause Employee Benefits L.L.C.

Virginia Business Coalition on Health

VPA Inc.

Employee benefit information
and communication systems

World's captive domiciles

World's captive domiciles

Captive managers

Public entity risk pools

Employee assistance programs

Risk management information systems

Employee assistance programs

Agents and brokers

Third-party administrators

World's captive domiciles

Consumer-driven health care plan providers

Insurance wholesalers

Employee benefit consultants

Health care coalitions

Third-party administrators

W

WKF&C Agency Inc.

WRISC Inc.

Wachovia Insurance Services Inc. Agents and brokers, Employee benefit consultants

Ward North America L.P.

Warren McVeigh & Griffin Inc

Washington Cities Insurance Authority

Washington Schools Risk Management Pool

Washington State Transit Insurance Pool

Watson Wyatt Worldwide

Wausau Signature Agency

Webster Insurance Inc.

Wells Fargo & Co.

Wells Fargo Re Inc.

Wellspring Family Services EAP

Western Benefit Solutions L.L.C.

Western States Insurance

Western World Insurance Co.

Westrope

Wheels Insurance Ltd.

White Mountain Re Group

Insurance wholesalers

Risk management consultants

Third-party administrators

Risk management consultants

Public entity risk pools

Public entity risk pools

Public entity risk pools

Employee benefit consultants

Agents and brokers

Agents and brokers

Agents and brokers

Reinsurance brokers

Employee assistance programs

Agents and brokers

Agents and brokers

Surplus lines insurers

Insurance wholesalers

Policyholder-owned alternative risk financing facilities

Leading reinsurers worldwide

Willis

Willis Group Holdings Ltd.

Willis Management (Bermuda) Ltd.

Willis Management (Cayman) Ltd.

Willis Management (Dublin) Ltd.

Willis Management (Gibraltar) Ltd.

Willis Management (Guernsey) Ltd.

Willis Management (Hawaii) Ltd.

Willis Management (Isle of Man) Ltd.

Willis Management (New York)

Willis Management (Vermont) Ltd.

Willis Re

Wine Sergi & Co L.L.C.

Wisconsin Municipal Mutual Insurance Co.

WisconsinRx dba NationalCooperativeRx

WLT Software Enterprises Inc.

Woodruff-Sawyer & Co.

Work & Family Benefits Inc.

Workplace Solutions L.L.C.

referral service providers, Employee assistance programs

John L. Wortham & Son L.P.

Wyndham Insurance Co. (SAC) Ltd.

Crisis management consultants

Agents and brokers

Captive managers

Captive managers

Captive managers

Captive managers

Captive managers

Captive managers

Captive managers

Captive managers

Captive managers

Reinsurance brokers

Agents and brokers

Public entity risk pools

Health care coalitions

Employee benefit information

and communication systems,

Risk management information systems

Agents and brokers

Dependent care resource and

referral service providers

Dependent care resource and

referral service providers, Employee assistance programs

Agents and brokers

Rent-a-captives

X

XL Re

Leading reinsurers worldwide

Y

York Insurance Services Group Inc.

Third-party administrators

Z

Zenith Administrators Inc.

Third-party administrators

Zeigle Consulting Associates Inc.

Safety consultants

The Zigmund Co. Ltd.

Risk management consultants

Zurich International (Bermuda) Ltd.

Captive managers

Zurich Services Corp.

Property loss control consultants, Safety consultants



Agents and Brokers

A

ABD Insurance & Financial Services

305 Walnut St.,
Redwood City, Calif. 94063;
650-839-6000; fax: 650-839-6050
www.cybersure.com

	2005	2004
Premium volume	\$2,292,000,000	\$1,925,000,000
Gross revenues	\$166,295,000	\$134,618,000
Brokerage revenues	\$164,964,640	\$133,399,000
U.S. clients	100%	100%
Brokerage: retail	96.6%	97%
U.S. offices	\$160,807,265	\$130,587,000
Personal	2.3%	2.1%
Services	0.2%	0%
Investment income	0.9%	0.9%
Employees	803	652
Retail offices	18	13

States and countries of offices: Offices in three states.

Parent: Greater Bay Bancorp.

Employee benefits: 33.2% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 92.9%; fees, 7.1%.

Contingent compensation: 9.6%.

Officers: Bruce M. Basso, co-chairman; Frederick J. de Grosz, co-chairman; Dan R. Francis, president/CEO.

Contact: Frederick J. de Grosz; 650-839-6260.

Alexander Forbes Ltd.

Alexander Forbes Place,
61 Katherine St.,
Sandown, 2196 South Africa;
27-11-269-0000; fax: 27-11-269-1111
www.alexanderforbes.com

	2005	2004
Gross revenues	\$843,778,000	\$799,861,500*
Brokerage revenues	\$682,373,200	\$674,203,500*
Non-U.S. clients	100%	100%
Brokerage: retail	48%	55%*
Non-U.S. offices	\$439,171,200	\$404,844,300*
Wholesale	8%	9%
Reinsurance	2%	2%
Personal	7%	8%
Services	16%	10%
Investment income	1%	2%
Other	18%	14%
Employees	5,388**	5,255**
Retail offices	66	55

Converted at applicable exchange rate.

Fiscal year ending 3/31.

Locations of offices: Offices in 24 countries.

Founded: 1935.

Employee benefits: 60% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 70%; fees, 30%.

Nonretail subsidiaries: Alexander Forbes Risk & Reinsurance Solutions, Hong Kong; Global Broking Services, London; Investment Solutions, London; Euroguard Insurance Co. Ltd., Gibraltar; Alexander Forbes Reinsurance (Mauritius), St. Louis, Mauritius; Guardrisk International, St. Louis, Mauritius; Alexander Forbes

Mexico Intermediario de Reaseguro S.A. de CV, Mexico City; Alexander Forbes Reinsurance (Namibia), Windhoek, Namibia; Guardrisk Insurance Co. (Namibia), Windhoek, Namibia; Alexander Forbes Insurance Co., Sandton, South Africa; Alexander Forbes Life, Sandton, South Africa; Reinsurance Solutions (Brokers) (Pty.) Ltd., Sandton, South Africa; Guardrisk Insurance Co. Ltd., Sandton, South Africa; Guardrisk Life Ltd., Sandton, South Africa; Investment Solutions Ltd., Sandton, South Africa; Alexander Forbes Venezuela C.A. Corredores de Reaseguros, Caracas, Venezuela.

Acquisitions: Euroguard Insurance Co. Ltd., Gibraltar, September 2005.

Officers: Peter Moyo, group chief executive; Mike Ilsley, group finance director, John Vickers, executive director.

Contact: Peter Moyo, 27-11-269-1500, moyop@aforbes.co.za; Mike Ilsley, 27-11-269-0153, ilsley@aforbes.co.za; John Vickers, 27-11-269-1321, vickersj@aforbes.co.za.

* Restated

** Brokering and consulting only.

Alliant Insurance Services Inc.

1301 Dove St., Suite 200,
Newport Beach, Calif. 92660;
949-660-8129; fax: 949-756-2713
www.alliantresourcesgroup.com

	2005	2004
Premium volume	\$1,867,375,188	\$1,700,706,000
Gross revenues	\$208,673,000	\$195,238,000
Brokerage revenues	\$206,123,000	\$183,907,000
U.S. clients	99.9%	98.7%
Non-U.S. clients	0.1%	1.3%
Brokerage: retail	69.2%	73%
U.S. offices	\$144,378,000	\$142,041,000
Wholesale	20.8%	11.7%
Reinsurance	0.2%	1.2%
Personal	0.7%	1.6%
Services	7.9%	6.9%
Investment income	0.9%	0.4%
Other	0.3%	5.2%
Employees	725	695
Retail offices	21	21

Locations of offices: Offices in seven states.

Parent: Alliant Holdings Inc. I.

Employee benefits: 15.5% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 90.6%; fees, 9.4%.

Nonretail subsidiaries: Colonial Healthcare, Latham, Md.; King of Prussia, Pa.; Mutual Inc., Norwalk, Conn.; Ronkonkoma, N.Y.; Philadelphia; Strategic HR Services, Newport Beach, Calif.

Officers: Thomas W. Corbett, chairman/president/CEO; Greg Zimmer, executive vp/CFO; Jerry Hall, executive vp/COO.

Contact: Jerry Hall.

Allied North America

390 N. Broadway,
Jericho, N.Y. 11753;
516-733-9200; fax: 516-681-7460
www.alliedna.com

	2005	2004
Premium volume	\$675,000,000	\$500,000,000
Gross revenues	\$70,861,000	\$60,286,000
Brokerage revenues	\$70,152,390	\$59,800,000
U.S. clients	100%	100%
Brokerage: retail	88%	89%
U.S. offices	\$62,357,680	\$53,654,540
Wholesale	4%	3%
Personal	1%	1%
Services	6%	6%
Investment income	1%	1%
Employees	365	351
Retail offices	18	14

Locations of offices: Offices in 12 states.

Founded: 1979.

Parent: Allied Group Holdings L.L.C.

Business type: Broker.

Retail brokerage: Commissions, 86%; fees, 14%

Contingent compensation: 2%.

Nonretail subsidiaries: Atlantic Star Intermediaries L.L.C., New York.

Officers: William A. Marino, CEO; Henry C. Lombardi, president/COO; Peter McGann, CFO.

Contact: Henry C. Lombardi.

Alper Services L.L.C.

60 W. Superior St.,
Chicago, Ill. 60610;
312-642-1000; fax: 312-944-7000
www.alperservices.com

	2005	2004
Premium volume	\$83,000,000	\$83,000,000
Gross revenues	\$7,300,000	\$7,300,000
Brokerage revenues	\$7,008,000	\$7,008,000
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	77%	77%
U.S. offices	\$5,621,000	\$5,621,000
Personal	5%	5%
Services	14%	14%
Investment income	1%	1%
Other	3%	3%
Employees	58	58
Retail offices	1	1

Founded: 1966.

Employee benefits: 12% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 90%; fees, 10%.

Contingent compensation: 3%.

Contact: Howard C. Alper, managing member; halper@alperservices.com.

Andreini & Co.

220 W. 20th Ave.,
San Mateo, Calif. 94403;
650-573-1111; fax: 650-378-4361
www.andreini.com

	2005	2004
Gross revenues	\$32,600,000	\$33,000,000
Brokerage revenues	\$32,437,000	\$32,630,000
U.S. clients	100%	100%
Brokerage: retail	98.5%	97%
U.S. offices	\$32,111,000	\$32,000,000
Personal	1%	1.9%
Investment income	0.5%	1.1%
Employees	201	205
Retail offices	9	9

Founded: 1951.

Business type: Acts as both agent and broker.

Continued on next page

Clear Editorial Focus

Agents/Brokers



Industry Focus makes things clear for executives responsible for marketing, providing and administering commercial insurance related products and services. A monthly audience of nearly 14,000* paid subscribers, nearly 43,000 total readers including pass-along, look to our editors to cut through the haze on the topics, trends, developments and events that matter to them most.

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RANKING

World's 10 largest insurance brokers

Ranked by 2005 brokerage revenues

Rank	Company/Address	Phone/Fax/Web site	Chief executive	2005 brokerage revenues	% change	2005 employees	% change	2005 offices	% change	Percent of revenues						
										Commercial retail	Wholesale	Reinsurance	Personal lines	Services	Investments	Other
1	Marsh & McLennan Cos. Inc. 1166 Ave. of the Americas, New York, N.Y. 10036	212-345-6000 Fax: 212-345-3833 <i>www.mmc.com</i>	Michael G. Cherkasky, president/CEO	\$10,000,000,000	0.6% ¹	54,900	-6.2%	700	0.0%	38	0	7	0	41	3	11
2	Aon Corp. 200 E. Randolph St., Chicago, Ill. 60601	312-381-1000 Fax: 312-381-6032 <i>www.aon.com</i>	Gregory C. Case, president/CEO	\$6,522,000,000	-2.1% ¹	46,600	-0.9%	500	0.0%	43	2	9	0	13	3	30
3	Willis Group Holdings Ltd. 10 Trinity Square, London, EC3P 3AX, England	44-207-488-8111 Fax: 44-207-481-7096 <i>www.willis.com</i>	Joe Plumeri, chairman/CEO	\$2,194,000,000	-0.5%	12,700	8.5%	303	21.2%	64	7	23	1	2	3	0
4	Arthur J. Gallagher & Co. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 Fax: 630-285-4000 <i>www.ajg.com</i>	J. Patrick Gallagher Jr., president/CEO	\$1,350,600,000	5.2% ¹	8,135	-0.8%	170	13.3%	52	10	4	1	25	8	0
5	Wells Fargo & Co. 2 150 N. Michigan Ave., Suite 4100, Chicago, Ill. 60601	312-423-2500 Fax: 312-423-2508 <i>www.acordia.com</i> , <i>www.wellsfargo.com</i>	Peter J. Wissinger, president/CEO- Acordia Inc.; Neal R. Aton, president/CEO-Wells Fargo Insurance Inc.	\$959,359,000	1.7%	5,790	0.6%	159	1.9%	71.3	3.4	0.3	8.8	5.8	1.9	8.5
6	Jardine Lloyd Thompson Group P.L.C. 6 Crutched Friars, London, EC3N 2PH, England	44-207-528-4444 Fax: 44-207-528-4185 <i>www.jltgroup.com</i>	Dominic Burke, group chief executive	\$881,801,760 ³	2.8%	5,364	0.3%	65	0.0%	41	13	17	1	25	3	0
7	Brown & Brown Inc. 220 S. Ridgewood Ave., Daytona Beach, Fla. 32114	386-252-9601 Fax: 386-239-5729 <i>www.bbinsurance.com</i>	J. Hyatt Brown, chairman/CEO	\$775,542,519	21.5%	4,540	14.6%	111	-5.1%	55	33	0	7	3	1	1
8	BB&T Insurance Services Inc. P.O. Box 31128, Raleigh, N.C. 27622	919-716-9777 Fax: 919-716-9783 <i>www.bbt.com</i>	H. Wade Reece, chairman/president	\$757,429,400	11.4%	3,782	13.9%	94	4.4%	57.8	27.2	0	11.8	0	1.2	2
9	Alexander Forbes Ltd. Alexander Forbes Place, 61 Katherine St., Sandown, 2196, South Africa	27-11-269-0000 Fax: 27-11-269-1111 <i>www.alexanderforbes.com</i>	Peter Moyo, group chief executive	\$682,373,200 ⁴	1.2% ¹	5,388	2.5%	66	20.0%	52	8	2	7	12	1	18
10	Hilb Rogal & Hobbs Co. 4951 Lake Brook Drive, Glen Allen, Va. 23060	804-747-6500 Fax: 804-747-6046 <i>www.hrh.com</i>	Martin L. Vaughan III, chairman/CEO	\$658,011,820	7.9%	3,600	-2.7%	125	14.7%	78.5	7.7	0.8	7.2	3.5	0.9	1.4

Business Insurance defines brokerage revenues as commissions and fees derived from insurance services, including brokerage, consulting and other income but not interest income or underwriting income.

¹ Reflects restated figures for 2004. ² Includes Acordia Inc. and Wells Fargo Insurance Inc. ³ British pound=\$1.8204 (2005) fiscal year ending 12/31. ⁴ South African rand=\$0.1564 (2006) fiscal year ending 3/31. Source: *BI* survey

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www.beazley.com

Continued from previous page

Officers: John A. Andreini, chairman/president; Michael J. Colzani, vice chairman; Dan L. Centoni, CEO.

Contact: Henry Chen, CFO.

Aon Corp.

200 E. Randolph St.,
Chicago, Ill. 60601;
312-381-1000; fax: 312-381-6032
www.aon.com

	2005	2004*
Gross revenues	\$9,837,000,000	\$9,931,000,000
Brokerage revenues	\$6,522,000,000	\$6,661,000,000
U.S. clients	41%	44%
Non-U.S. clients	59%	56%
Brokerage: retail	46.9%	41%
U.S. offices	\$1,517,600,000	\$1,462,000,000
Non-U.S. offices	\$2,729,400,000	\$2,696,300,000
Wholesale	2%	2%
Reinsurance	9%	9%
Services	9.1%	15%
Investment income	3%	2%
Other	30%	30%
Employees	46,600	47,000
Retail offices	500	500

Founded: 1987.

Employee benefits: 13% of revenues in 2005.

Contingent compensation: 1%.

Officers: Patrick G. Ryan, executive chairman; Gregory Case, president/CEO; David P. Bolger, executive vp/CFO/chief administrative officer.

*Restated.

Associated Financial Group

12600 Whitewater Drive, Suite 100,
Minnetonka, Minn. 55343;
952-945-0200; fax: 952-945-9477
www.associatedfinancialgroup.com

	2005	2004
Premium volume	\$725,000,000	\$717,016,000
Gross revenues	\$50,233,131	\$42,854,724
Brokerage revenues	\$50,165,365	\$42,837,758
U.S. clients	100%	100%
Brokerage: retail	68.9%	65.5%
U.S. offices	\$34,560,879	\$28,074,701
Personal	27.8%	31.2%
Services	3.2%	3.3%
Other	0.1%	0%
Employees	224	205
Retail offices	8	8

Locations of offices: Offices in two states.

Parent: Associated Bancorp.

Employee benefits: 56.1% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 96.5%; fees, 3.5%.

Contingent compensation: 9.5%.

Officers: Bill Bohn, CEO; A.J. Dordel, COO; Mark Zilavy, executive vp-sales.

Contact: A.J. Dordel;

aj.dordel@associatedfinancialgroup.com.

Associated Insurance Group

150 Weldon Parkway,
St. Louis, Mo. 63043;
314-432-1812; fax: 314-432-3100
www.aigagency1.com

	2005	2004
Premium volume	\$42,000,000	\$38,000,000
Gross revenues	\$3,600,000	\$3,300,000
Brokerage revenues	\$3,600,000	\$3,300,000

U.S. clients	100%	100%
Brokerage: retail	60%	60%
U.S. offices	\$2,280,000	\$1,980,000
Personal	40%	40%
Employees	25	20
Retail offices	2	1

Founded: 1958.

Business type: Broker.

Officers: George S. Wherry, chairman; Gregory G. Wherry, president.

Contact: Gregory G. Wherry.

Assurance Agency Ltd.

1 Century Centre,
1750 E. Golf Road,
Schaumburg, Ill. 60173;
847-797-5700; fax: 847-440-9130
www.assuranceagency.com

	2005	2004
Premium volume	\$344,000,000	\$300,000,000
Gross revenues	\$28,300,000	\$24,700,000
Brokerage revenues	\$26,602,000	\$23,218,000
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	90%	90%
U.S. offices	\$25,470,000	\$22,630,000
Personal	1%	1%
Services	3%	3%
Investment income	1%	1%
Other	5%	5%
Employees	145	128
Retail offices	1	1

Founded: 1961.

Employee benefits: 13.5% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 93%; fees, 7%.

Contingent compensation: 7%.

Officers: Anthony D. Chimino, president; Jacquelyn K. Gould, vp; David M. Suchomski, CFO.

Contact: Steven A. Handmaker, director-marketing and communications; 847-463-7176; shandmaker@assuranceagency.com.

Aviation Insurance Services

9515 Hillwood Drive,
Las Vegas, Nev. 89134;
702-647-2333; fax: 702-647-5433
www.aisins.com

	2005	2004
Gross revenues	\$17,071,285	\$14,500,000
Brokerage revenues	\$17,071,285	\$14,500,000
U.S. clients	95%	94%
Non-U.S. clients	5%	6%
Brokerage: retail	97%	97%
U.S. offices	\$16,559,146	\$14,100,000
Wholesale	1%	1%
Reinsurance	1.5%	1%
Services	0.5%	0.5%
Investment income	0%	0.5%
Employees	54	55
Retail offices	5	5

Fiscal year ending 6/30.

Founded: 1977.

Parent: Aviation Insurance Holdings Inc.

Business type: Broker.

Officers: Ronald A. Hill, chairman/CEO; Teresa K. Heckart, vp-finance/CFO.

Contact: Ronald A. Hill.

Companies interested in being listed in any of B's online directories should contact the Directory department at bidirectory@businessinsurance.com.

B

BB&T Insurance Services Inc.

P.O. Box 31128,
Raleigh, N.C. 27622;
919-716-9777; fax: 919-716-9783
www.bbt.com

	2005	2004
Premium volume	\$7,113,784,500	\$6,377,224,500
Gross revenues	\$782,516,300	\$701,494,700
Brokerage revenues	\$757,429,400	\$679,748,400
U.S. clients	100%	100%
Brokerage: retail	57.8%	60.5%
U.S. offices	\$452,635,200	\$424,270,900
Wholesale	27.2%	25%
Personal	11.8%	11.7%
Investment income	1.2%	0.7%
Other	2%	2.1%
Employees	3,782	3,319
Retail offices	94	90

Locations of offices: Offices in 15 states.

Founded: 1922.

Parent: BB&T Corp.

Employee benefits: 8.5% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 94%; fees, 6%.

Nonretail subsidiaries: CRC Insurance Services, Birmingham, Ala., Los Angeles and Redondo Beach, Calif., Boca Raton, Hollywood and Tampa, Fla., Atlanta, Chicago, Metairie, La., Livingston, N.J., Jericho and New York, N.Y., Raleigh, N.C., Carlisle, Pa., Bartlett, Tenn., Dallas, Houston and San Antonio, Texas, Seattle; CRC-Southern Cross, Birmingham, Ala., Jackson, Miss., Knoxville and Nashville, Tenn.; CRC-NXS Express, Morehead City, N.C.; CRC Greensboro, N.C.; Prime Rate Premium Finance, Florence, S.C.; Sterling West Insurance Services, Los Angeles.

Acquisitions: Ronald Luke & Associates, (dba Forte) Austin, Texas, June 2005; Vista Insurance Partners, San Antonio, July 2005; Negley Associates Inc., Cedar Grove, N.J., December 2005; Mainstreet Insurance Services, Athens, Conyers, Loganville, Monroe and Winder, Ga., June 2006.

Officers: H. Wade Reece, chairman/president; Tom Curtin, CEO-CRC Insurance Services Inc.; Bruce Dunbar, CEO-McGriff Seibels & Williams Inc.

Contact: Randolph B. Screen, chief insurance marketing sales executive; 919-716-9748; rscreen@bbandt.com.

BKCW L.P. dba Bigham Kliever Chapman & Watts Insurance

2100 Trimmer Road, P.O. Box 996,
Killeen, Texas 76541;
254-699-7100; fax: 254-699-6680
www.bkcw.com

	2005	2004
Premium volume	\$24,501,631	\$21,876,456
Gross revenues	\$3,713,843	\$3,286,587
Brokerage revenues	\$2,564,449	\$2,289,687
U.S. clients	100%	100%
Brokerage: retail	56%	55%
U.S. offices	\$2,079,752	\$1,807,623
Personal	11%	11.1%
Services	1%	1%
Investment income	2%	2%
Other	30%	30.9%

Continued on next page

Continued from previous page

Employees 16 16
Retail offices 1 1

Founded: 1952.**Business type:** Agent.**Retail brokerage:** Commissions, 93%; fees, 3%.**Contingent compensation:** 4%.**Nonretail subsidiaries:** Bellco Group Inc., Killeen, Texas.**Officers:** William P. Klierer, managing partner; Charlie Watts, Ken Chapman, partners.**Contact:** William P. Klierer.

Banc of America Corporate Insurance Agency*

14 Commerce Drive, First Floor,
Cranford, N.J. 07016;
908-931-3000; fax: 908-272-4432
www.bankofamerica.com

Directory explanation box

Listings in the Directory of Agents and Brokers are based on each company's response to a *Business Insurance* questionnaire.

The directory is published as an editorial service; there is no charge to be included. However, companies must generate at least \$500,000 in gross revenues from commercial retail brokerage to be listed.

Each listing begins with the mailing address, telephone, fax number and Web address of the company. Next, premium volume, corporate gross revenues and brokerage revenues for both 2005 and 2004 are listed. Information is for fiscal years ending Dec. 31, 2005, and 2004 unless noted; fiscal year ends of Jan. 31, March 31 and June 30 are for 2005/06 and 2004/05.

Brokerage revenues include all revenues generated by insurance brokerage, consulting and related services. Income on investments and on funds held in a fiduciary capacity is excluded from brokerage revenues, as are revenues from nonbrokerage services, such as underwriting, investment services and real estate.

The percentage of brokerage revenues generated from U.S.-based clients and from non-U.S. based clients is also provided. The percentage of gross revenues generated from commercial retail brokerage is listed next, followed by a breakdown in dollars as generated through U.S. offices vs. non-U.S. offices. In addition, the percentages of gross revenues generated from wholesale brokerage, reinsurance brokerage, personal lines brokerage, fee-based services, interest income and other activities are reported.

The number of employees in insurance brokerage, consulting and related services is reported in full-time equivalents for both 2005

	2005	2004
Premium volume	\$1,500,000,000	\$1,133,000,000
Gross revenues	\$79,409,574	\$75,355,000
Brokerage revenues	\$78,483,574	\$74,605,000
U.S. clients	100%	100%
Brokerage: retail	85.1%	83.2%
U.S. offices	\$67,577,547	\$62,694,000
Wholesale	7.9%	8.8%
Personal	5.8%	6%
Investment income	1.2%	1%
Employees	318	337
Retail offices	12	10

Locations of offices: Offices in six states.**Founded:** 2000.**Employee benefits:** 52.8% of revenues in 2005.**Retail brokerage:** Commissions, 100%**Officers:** Stanley Jablonowski, president/CEO; Glenn Vatasin, senior vp-administration; Sanjiv M. Shah, senior vp-finance and accounting operations.**Contact:** Sanjiv M. Shah.

*Formerly Fleet Insurance Services.

and 2004. The number of commercial retail brokerage offices for both years also is provided.

Each listing indicates the year the company was founded, parent company (if applicable) and the percentage of commercial retail brokerage revenues coming from insurance companies vs. clients and commissions vs. fees.

The percentage of gross revenues derived from employee benefits business in 2005 is also provided.

Acquisitions and mergers in 2005 and so far in 2006 are detailed next, including the name and location of the companies involved and the month and year that the merger/acquisition took place. Only acquisitions that occurred in 2005 were included in calculating the gross and brokerage revenues from the date of purchase.

The names and locations of nonretail brokerage subsidiaries follow. Principal officers and a contact for readers seeking more information complete each listing.

All figures are listed in U.S. dollars. The applicable annual average exchange rate was used to convert figures reported in other currencies. Those rates are: British pound=\$1.8204 (12/31/05), \$1.8330 (12/31/04); Canadian dollar=\$0.8218 (9/30/05), \$0.7527 (9/30/04); euro=\$1.2449 (12/31/05), \$1.2438 (12/31/04); Japanese yen=\$0.0087 (3/31/06), \$0.0093 (3/31/05); Mexican peso=\$0.0895 (12/31/05), \$0.0895 (12/31/04); and South African rand=\$0.1564 (3/31/06), \$0.1611 (3/31/05).

The information in each listing was compiled by *BI* based on data supplied by the companies. Although every effort is made to publish complete and accurate information, no public records are available to verify the information supplied by privately held broker.

BancorpSouth Insurance Services Inc.

1 Mississippi Plaza, 200 S. Spring St.,
Tupelo, Miss. 38804;
662-680-2000; fax: 662-680-2568
www.bancorpsouth.com

	2005	2004
Premium volume	\$472,011,277	\$460,171,000
Gross revenues	\$59,598,000	\$58,103,000
Brokerage revenues	\$58,776,162	\$57,521,970
U.S. clients	100%	100%
Brokerage: retail	84%	84%
U.S. offices	\$49,371,976	\$48,806,520
Wholesale	1%	1%
Personal	7%	7%
Services	7%	7%
Investment income	1%	1%
Employees	373	378
Retail offices	12	11

Locations of offices: Offices in three states.**Founded:** 1882.**Parent:** BancorpSouth Inc.**Employee benefits:** 19% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 92%; fees, 8%**Contingent compensation:** 8%.**Officers:** James Threadgill, vice chairman-BancorpSouth; Markham McKnight, president-BancorpSouth Insurance; Scott Naugle, chief administrative officer-BancorpSouth Insurance.**Contact:** Scott Naugle; 228-563-6101;
scott.naugle@bxsi.com

Barney & Barney L.L.C.

9171 Towne Centre Drive, Suite 200,
San Diego, Calif. 92122;
858-457-3414; fax: 858-452-7530
www.barneyandbarney.com

	2005	2004
Premium volume	\$630,000,000	\$550,000,000
Gross revenues	\$43,900,000	\$39,200,000
Brokerage revenues	\$42,200,000	\$38,900,000
U.S. clients	98%	100%
Non-U.S. clients	2%	0%
Brokerage: retail	98%	94%
U.S. offices	\$41,300,000	\$36,700,000
Wholesale	2%	3%
Personal	2%	2%
Services	1%	1%
Investment income	1%	1%
Employees	220	210
Retail offices	1	1

*Fiscal year ending 1/31.***Founded:** 1909.**Employee benefits:** 34% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 89%; fees, 11%**Nonretail subsidiaries:** Association Services & Insurance Brokers, San Diego; Risk & Loss Advisors, San Diego.**Officers:** Paul J. Hering, managing principal/CEO; Jack Galloway, principal/manager-commercial department; Terry Moore, principal/manager-program group and small business division; Kathleen S. Ybarrodo, principal/manager-employee benefits.**Contact:** Paul J. Hering; 858-587-7476.

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Beecher Carlson Holdings Inc.

2002 Summit Blvd., Suite 925,
Atlanta, Ga. 30319;
404-460-1400; fax: 404-460-1435
www.beechercarlson.com

	2005	2004
Premium volume	\$450,000,000	\$56,000,000
Gross revenues	\$33,648,000	\$12,314,000
Brokerage revenues	\$33,210,576	\$7,485,000
U.S. clients	100%	100%
Brokerage: retail	98.7%	99.8%
U.S. offices	\$33,210,576	\$7,485,000
Investment income	1.1%	0.2%
Other	0.2%	0%
Employees	269	93
Retail offices	16	6

Locations of offices: Offices in 13 states.**Founded:** 2003.**Employee benefits:** 9.7% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 77%; fees, 23%**Contingent compensation:** 0.5%.

Nonretail subsidiaries: Beecher Carlson Brokerage Ltd., Hamilton, Bermuda; Beecher Carlson Management Ltd., Hamilton, Bermuda; RiskCap Cayman Ltd., Cayman Islands, B.W.I.; RiskCap Inc., Denver; RiskCap Management, L.L.C., Phoenix.

Acquisitions: JBL&K Risk Services, Portland, Ore., May 2005; Lane & Associates Inc., Atlanta, September 2005; Cramer & Giles Insurance Agency, Eugene, Ore., May 2006; Sawyer Foster Insurance Group, Gulfport, Miss., May 2006.

Officers: Tom Golub, president/CEO; David Gamsey, CFO; Doug MacGinnitie, executive managing director.

Contact: Tracy H. McAllister, vp-marketing; 404-460-1427;
tmcallister@beechercarlson.com.

Bollinger Inc.

101 JFK Parkway,
Short Hills, N.J. 07078;
800-526-1379; fax: 973-921-2876
www.bollingerinsurance.com

	2005	2004
Premium volume	\$670,000,000	\$630,000,000
Gross revenues	\$83,579,000	\$80,930,000
Brokerage revenues	\$83,500,000	\$80,400,000
U.S. clients	100%	100%
Brokerage: retail	53%	52%
U.S. offices	\$44,296,000	\$41,808,000
Wholesale	35%	33%
Personal	10%	13%
Services	1%	1%
Investment income	1%	1%
Employees	335	305
Retail offices	4	5

Locations of offices: Offices in two states.**Founded:** 1876.**Employee benefits:** 24% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 99%; fees, 1%.

Nonretail subsidiaries: Princeton Risk Managers Inc., Princeton, N.J.; Market Solution Managers Inc., New York.

Acquisitions: Thomas B. Fallon Agency, Woodcliff Lake, N.J., July 2005; The Rork Agency,

Wyckoff N.J., November 2005; Hitchner Agency, Inc., Elmer N.J., January 2006; Tri County Insurors, Inc., Pennsville, N.J., January 2006; Haas & Haas Inc., Voorhees, N.J., January 2006; MLW Services Inc., New York, January 2006.

Officers: John A. Windolf, chairman/president/CEO; Douglas T. Cook, executive vp/corporate vp; Lori Windolf Crispo, executive vp.

Contact: John A. Windolf.**Bolton & Co. Insurance Brokers**

P.O. Box 6030,
Pasadena, Calif. 91102-6030;
626-799-7000; fax: 626-583-2109
www.boltonco.com

	2005	2004
Premium volume	\$197,500,000	\$190,000,000
Gross revenues	\$21,025,000	\$20,575,000
Brokerage revenues	\$20,457,325	\$20,190,000
U.S. clients	100%	100%
Brokerage: retail	87.3%	90.1%
U.S. offices	\$18,354,825	\$18,413,280
Wholesale	4.9%	2.6%
Personal	5.1%	6.1%
Investment income	2.4%	1.2%
Other	0.3%	0%
Employees	127	129
Retail offices	2	2

Founded: 1931.**Employee benefits:** 15.9% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 94%; fees, 6%.

Officers: Ron Wanglin, chairman/CEO; Steve Brockmeyer, president/CEO; Julie Bowman, CFO; Mike Morey, COO.

Contact: Steve Brockmeyer;
sbrockmeyer@boltonco.com.

Roger Bouchard Insurance Inc.

101 Starcrest Drive,
Clearwater, Fla. 33765;
727-447-6481; fax: 727-449-1267
www.bouchardinsurance.com

	2005	2004
Premium volume	\$326,049,360	\$321,133,407
Gross revenues	\$30,620,221	\$29,079,081
Brokerage revenues	\$29,535,637	\$31,433,919
U.S. clients	100%	100%
Brokerage: retail	81.5%	84.6%
U.S. offices	\$24,968,302	\$26,753,617
Personal	14.8%	14.8%
Investment income	0.9%	1%
Other	2.8%	0%
Employees	240	240
Retail offices	4	4

Founded: 1948.**Employee benefits:** 18.9% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 100%.**Contingent compensation:** 2.5%.

Officers: Rick Bouchard, CEO; Ray Bouchard, president; Tim Bouchard, COO.

Contact: Gary Caruolo, executive vp/branch manager; mail@bouchardinsurance.com.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Bowen, Miclette & Britt Inc.

1111 N. Loop W., Suite 400,
Houston, Texas 77008;
713-880-7100; fax: 713-880-7166
www.bmb-inc.com

	2005	2004
Premium volume	\$264,017,000	\$241,635,000
Gross revenues	\$37,359,000	\$36,898,000
Brokerage revenues	\$29,646,607	\$27,341,000
U.S. clients	100%	100%
Brokerage: retail	74.9%	70.2%
U.S. offices	\$27,985,599	\$25,911,000
Personal	4.4%	3.9%
Investment income	2.5%	3.3%
Other	18.2%	22.6%
Employees	162	164
Retail offices	2	2

Locations of offices: Offices in two states.**Founded:** 1981.**Employee benefits:** 22.7% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 97.2%; fees, 2.8%**Contingent compensation:** 12.5%.

Nonretail subsidiaries: Camden Premium Finance Inc., Houston; Horizons Managed Care Inc., Houston.

Officers: David G. Miclette, chairman; Edward G. Britt Jr., president; Samuel F. Bowen, executive vp.

Contact: Edward G. Britt Jr.; 713-880-7170;
ebritt@bmb-inc.com.

Bratrud Middleton Insurance Brokers Inc.

1201 Pacific Ave., Suite 1000,
Tacoma, Wash. 98402;
253-759-2200; fax: 253-752-9288
www.bratrud.com

	2005	2004
Premium volume	\$325,000,000	\$250,000,000
Gross revenues	\$32,100,000	\$30,000,000
Brokerage revenues	\$31,779,000	\$29,300,000
U.S. clients	100%	100%
Brokerage: retail	88%	87%
U.S. offices	\$28,248,000	\$26,100,000
Personal	11%	12%
Investment income	1%	1%
Employees	185	207
Retail offices	4	5

Founded: 1923.**Business type:** Broker.

Officers: Charles W. Miller, chairman/CEO; Kurt C. Carlson, president/COO; Peter M. Hendrick, corporate treasurer; Peter J. Comfort, secretary.

Contact: Delene M. Losch, executive assistant;
dml@bratrud.com.

Brooke Franchise Corp.

10950 Grandview Drive, Fifth Floor,
Overland Park, Kan. 66210;
800-642-1872; fax: 913-661-0175
www.brookefranchise.com

	2005	2004
Premium volume	\$594,369,729	\$442,249,637
Gross revenues	\$145,418,000	\$101,923,000
Brokerage revenues	\$88,453,000	\$65,907,000
U.S. clients	100%	100%
Brokerage: retail	15.4%	17.8%
U.S. offices	\$22,394,372	\$18,212,876

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Wholesale	4.4%	6.2%
Personal	36.1%	35.3%
Services	4.9%	5.3%
Investment income	7.1%	4.9%
Other	32.1%	30.5%
Employees	550	340
Retail offices	37	31

Locations of offices: Offices in 29 states.**Founded:** 1986.**Parent:** Brooke Corp.**Employee benefits:** 1% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 93.7%; fees, 6.3%**Contingent compensation:** 3.5%.**Nonretail subsidiaries:** Brooke Brokerage, Overland Park, Kan.

Acquisitions: Remedy Insurance Services Inc., Fresno, Calif., January 2005; KASIA Insurance Corp., Chicago, January 2005; A Superior Insurance Agency Inc., Denham Springs, La., January 2005; Keystone Insurance Corp. of Florida, Tampa, Fla., January 2005; Rio Grande Insurance Agency L.L.C., Monte Vista, Colo., February 2005; Insurance Unlimited of San Diego County Inc., San Marco, Calif., February 2005; Fayard Insurance & Financial Services Inc., Marrero, La., March 2005; Insurance Express, Portland, Ore., March 2005; The Bergman Agency Inc., Glendale, Ariz., April 2005; Low Cost Insurance Agency Inc., Phoenix, Ariz., April 2005; Babian Insurance Agency Inc., Birmingham, Mich., April 2005; Brokers Choice Ltd., Bridgeton, Mo., April 2005; Keystone Insurance & Financial Services L.L.C., Aurora, Colo., April 2005; Persike & Dameron Insurance & Financial Services Inc., Modesto, Calif., April 2005; CKKC Inc. dba Casey C. Jones Insurance Group, Knoxville, Tenn., April 2005; Auto Insurance Agency Inc., Martinsville, Va., April 2005; Pacific Coast Insurance Inc., Portland, Ore., April 2005; Tarpon Springs Insurance Agency, Tarpon Springs, Fla., April 2005; All Coverage Insurance Inc., Newport News, Va., May 2005; Upshaw & Upshaw Insurance Agency Inc., Arlington, Texas, May 2005; JD&F Insurance Inc., Stillwell, Kan., May 2005; Kingston Inc., Stillwell, Kan., May 2005; Car Insurance Agency Inc., Houston, May 2005; Tucson, Ariz., June 2005; PM Spencer Inc., Tucson, Ariz., June 2005; Hal Dobry Inc., Lake Worth, Fla., June 2005; Love Madison Inc., Margate, Fla., June 2005; Fine Way Inc., Clinton, N.C., June 2005; Chalambaga Insurance Agency, Odessa, Texas, June 2005; SWIS Inc., Euless, Texas, June 2005; Durango Insurance Agency Inc., Des Plaines and Chicago, Ill., June 2005; JH Austin Insurance Agency Inc., Raeford, N.C., June 2005; Corpus Christi, Corpus Christi, Texas, July 2005; Promex Insurance Services of Los Angeles, Los Angeles, August 2005; Tami Floyd & Associates Inc., Littleton, Colo., August 2005; Hal Hamrick Inc., Douglasville, Ga., August 2005; Paul Cook Insurance Agency Inc., Tahlequah, Okla., August 2005; Toyne & Associates Inc., Overland Park, Kan., August 2005; Auto Insurance Mart Inc., Wichita, Kan., August 2005; Seguros Ideal Inc., Colorado Springs, Colo., September 2005;

Grant Allen Insurance Group Inc., Plano, Texas, September 2005; Lon Cross Insurance Services Inc., Granada Hills, Calif., October 2005; Gilmore Insurance Agency Inc., Lubbock, Texas, October 2005; Alpha Risk Services Inc. dba Risk Logic Inc., Rocky River, Ohio, October 2005; Bailey Financial Inc., Griffin, Ga., November 2005; Great Eagle Insurance Services Inc., San Diego, Calif., November 2005; Broward Discount Insurance & Tags Inc., Lauderhill, Margate, Lauderdale Lakes and Pembroke Pines, Fla., November 2005; Advantage Auto Insurance Agency of Virginia Inc., Newport News and Virginia Beach, Va., November 2005; Bulldog Insurance Agency, Ocean-side, Calif., December 2005; Essex Insurance Agency Inc., Roseville, Mich., December 2005; Accurate Insurance Inc., Fort Pierce, Fla., December 2005; Select Insurance of the Palm Beaches Inc., Riviera Beach, Fla., January 2006; EPUV Group Inc., Escondido, Calif., January 2006; Taylor Insurance Co. of Sulphur Springs Inc., Sulphur Springs, Texas, January 2006; Costless Reliable Insurance Agency Inc., Fresno, Merced, Los Banos, Hanford and Visalia, Calif., January 2006; JRP Insurance Manager Inc., Margate, Fla., February 2006; Combe Insurance Co. Inc., Salt Lake City, March 2006; Blan Olalde Insurance Agency, Corpus Christi, Texas, March 2006; Allred Insurance Services Inc., Vancouver, Wash., March 2006; Jayne R. Smith Insurance Services Inc., Pico Rivera, Calif., March 2006; Thelehman Agency, Gardner, Kan., March 2006; Thomas Insurance Agency, Vancouver, Wash., March 2006; First Heritage Insurance Agency Inc., Bensalem, Pa., April 2006; Ring-Wil & Associates Inc., Belleville, Ill., April 2006; All American Insurance Inc., Sarasota, Fla., May 2006; SRI Agency Inc., Longmont and Boulder, Colo., May 2006; Robertson's Insurance Agency Inc., Naples, Fla., May 2006
Officers: Shawn T. Lowry, president; Dane Devlin, senior vp; Kyle Garst, senior vp.
Contact: Michele Friscia, vp-franchise sales marketing and operations; frism@brookecorp.com.

Brown & Brown Inc.

220 S. Ridgewood Ave.,
Daytona Beach, Fla. 32114;
386-252-9601; fax: 386-239-5729
www.bbinsurance.com

	2005	2004
Premium volume	\$7,543,658,000	\$6,936,070,000
Gross revenues	\$785,806,892	\$646,934,627
Brokerage revenues	\$775,542,519	\$638,267,398
U.S. clients	100%	100%
Brokerage: retail	55%	62%
U.S. offices	\$433,699,870	\$402,379,928
Wholesale	33%	24%
Personal	7%	9%
Services	3%	4%
Investment income	1%	0%
Other	1%	1%
Employees	4,540	3,960
Retail offices	111	117

Locations of offices: Offices in 27 states.**Founded:** 1939.**Employee benefits:** 17% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 98%; fees, 2%**Contingent compensation:** 4%.

Nonretail subsidiaries: Acumen Re Management, Mount Laurel, N.J.; AFC Insurance, Bethlehem, Pa.; American Specialty Insurance & Risk, Roanoke, Ind.; Brown & Brown Re, Stamford, Conn.; Palm Beach Gardens, Fla.; Princeton, N.J.; New York; Calsurance Associates Inc., Orange, Calif.; ECC Insurance Brokers L.L.C., Oak Brook, Ill.; Energy & Marine Underwriters Inc., Kenner, La.; Florida Intracostal Underwriters Ltd., Miami Lakes, Fla.; Graham-Rodgers, Bartlesville, Okla.; Nashville, Tenn.; Halcyon Underwriters Inc., Orlando, Fla.; Hall & Co. Inc., Scottsdale, Ariz.; Altamonte Springs, Fla.; Fort Lauderdale, Hollywood, Jacksonville and St. Petersburg, Fla.; Mountain View, Newport Beach and Stockton, Calif.; Aurora and Englewood, Colo.; Honolulu, Metairie, La.; Great Falls and Kalispell, Mont.; Charlotte, N.C.; Lincoln, Neb.; Dallas, Houston, West Jordan, Utah; International E&S Insurance Brokers Inc., Encino and Irvine, Calif.; McDuff Underwriters, Daytona Beach and St. Petersburg, Fla.; Parcel Insurance Plan Inc., St. Louis; Peachtree Special Risk Brokers, Los Angeles, San Francisco, Fort Lauderdale and Lake Mary, Fla.; Atlanta and Stockbridge, Ga.; Charlotte, N.C.; Clark, N.J.; Henderson, Nev.; Franklin, Tenn.; Seattle; Preferred Governmental Claims Solutions, Lake Mary, Fla.; Polestar, Rochester, N.Y.; Proctor Financial Group, Troy, Mich.; Public Risk Underwriters, Lake Mary and Plantation, Fla.; Chicago, High Point, N.C.; San Antonio, Ephrata and Woodinville, Wash.; Saville & Associates, Norcross, Ga.; Hendersonville, Tenn.; TitlePac Inc., Muskogee, Okla.; United Self-Insured Services, Orlando, Fla.; Villari Insurance Agency, Fort Lauderdale, Fla.

Acquisitions: Commercial Associates, Minneapolis, April 2005; Benetec Inc., Rogers, Ark., June 2005; Alliance Insurance Services, Canoga Park, Calif., July 2005; E&S Brokerage Services, Inc., Albuquerque, N.M., August 2005; Nichols & Associates, Philadelphia, September 2005; The Fossi Group, Steamboat Spring, Colo., September, 2005; Weible & Cahill L.L.C., Lisle, Ill., October 2005; Tim R. Downey Insurance, Kokomo, Ind., November 2005; de Arrieta Insurance Agency, Carson City, Nev., December 2005; Axiom Intermediaries L.L.C., Stoney Creek, N.C., January 2006; High Country Insurance Management, Lakewood, Colo., April 2006; NuQuest Resources/BridgePointe, Orlando, Fla., April 2006; Benefit Development Group Inc., Philadelphia, May 2006; Ideal Insurance Agency Inc., Downers Grove, Ill., May 2006; Excess & Surplus Lines Insurance Brokers Inc., Sherman Oaks, Calif., June 2006.

Officers: J. Hyatt Brown, chairman/CEO; Jim Henderson, president/COO; Cory T. Walker, senior vp/CFO.

Contact: Cory T. Walker.

BI's 2007 Directory of Agents and Brokers will be published July 16.

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1-50 largest brokers of U.S. business

Ranked by 2005 brokerage revenues generated by U.S.-based clients*

2005 rank	2004 rank	Company	2005 revenue	% change
1	1	Marsh & McLennan Cos. Inc.	\$5,200,000,000 ¹	-6.6%
2	2	Aon Corp.	\$2,674,020,000	-8.8%
3	3	Arthur J. Gallagher & Co.	\$1,202,034,000	4.0%
4	4	Willis Group Holdings Ltd.	\$1,053,120,000	1.6%
5	5	Wells Fargo & Co. ²	\$959,359,000	1.7%
6	7	Brown & Brown Inc.	\$775,542,519	21.5%
7	6	BB&T Insurance Services Inc.	\$757,429,400	11.4%
8	8	Hilb Rogal & Hobbs Co.	\$646,167,607	7.4%
9	10	USI Holdings Corp.	\$504,345,000	25.5%
10	9 ³	Wachovia Insurance Services Inc.	\$425,055,701	80.4%
11	11	Lockton Cos. Inc.	\$380,481,668 ⁴	15.5%
12	12	Hub International Ltd.	\$349,184,062	50.9%
13	14	Alliant Insurance Services Inc.	\$205,916,877	13.4%
14	13	Jardine Lloyd Thompson Group P.L.C.	\$193,996,387 ⁵	-5.8%
15	15	ABD Insurance & Financial Services	\$164,964,640	23.7%
16	16	CBIZ Benefits & Insurance Services Inc.	\$133,980,000	3.7%
17	20	The Leavitt Group	\$113,578,605	25.3%
18	17	Keenan & Associates	\$112,247,245	7.1%
19	18	Frank Crystal & Co. Inc.	\$105,371,000	6.3%
20	19	Meadowbrook Insurance Group Inc.	\$94,700,000	-1.0%
21	27	Hylant Group	\$88,922,121	19.4%
22	32	Brooke Franchise Corp.	\$88,453,000	34.2%
23	22	Commerce Insurance Services Inc.	\$88,068,000	3.0%
24	23	John L. Wortham & Son L.P.	\$84,832,000	3.3%
25	24	Bollinger Inc.	\$83,500,000	3.9%
26	31	Regions Insurance Group Inc.	\$79,263,000	4.7%
27	26	Banc of America Corporate Insurance Agency ⁶	\$78,483,574	5.2%
28	25	The NIA Group L.L.C.	\$77,400,000	3.3%
29	33	Holmes Murphy & Associates Inc.	\$75,226,798	15.2%
30	30	J. Smith Lanier & Co.	\$73,181,788	7.3%
31	38	The Hays Group Inc. dba Hays Cos.	\$71,900,000	20.8%
32	37	Allied North America	\$70,152,390	17.3%
33	39	Compass Insurance	\$67,416,282	14.0%
34	40	Guaranty Insurance Services	\$67,173,222	13.9%
35	34	Mesirow Financial	\$66,787,528 ⁷	5.0%
36	New	Sky Insurance Inc.	\$62,308,235	8.0%
37	42	The IMA Financial Group Inc.	\$59,522,991	13.8%
38	41	BancorpSouth Insurance Services Inc.	\$58,776,162	2.2%
39	47	Neace Lukens Holding Co.	\$57,846,135	18.4%
40	43	Tanenbaum-Harber Co. Inc.	\$56,114,230	3.7%
41	49	Insurance Office of America Inc.	\$55,890,793	20.1%
42	36	Synaxis Group Inc.	\$54,344,223	-9.4%
43	45	Heffernan Group	\$53,756,890	6.8%
44	51	The Rutherford Cos.	\$53,106,125 ⁸	24.4%
45	44	TD Banknorth Insurance Agency Inc.	\$52,146,000	1.3%
46	50	Associated Financial Group	\$50,165,365	17.1%
47	48	Frenkel & Co. Inc.	\$47,890,396	2.8%
48	New	Wausau Signature Agency	\$47,210,174	9.0%
49	56	Woodruff-Sawyer & Co.	\$45,520,200	16.9%
50	52	Webster Insurance Inc.	\$43,784,198	3.7%

* Companies that derive less than 20% of revenues from commercial retail brokerage are not ranked. 1 B/estimate. 2 Includes Acordia Inc. and Wells Fargo Inc. 3 Ranking based on pro forma numbers including Palmer & Cay Inc., which was purchased May 2005. 4 Fiscal year ending 4/30. 5 Converted at the applicable rate. 6 Formerly Fleet Insurance Services. 7 Fiscal year ending 3/31. 8 Fiscal year ending 6/30. 9 Fiscal year ending 1/31. 10 Fiscal year ending 5/31. 11 Fiscal year ending 2/28.

Source: B/I survey

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51-100 largest brokers of U.S. business

Ranked by 2005 brokerage revenues generated by U.S.-based clients*

2005 rank	2004 rank	Company	2005 revenue	% change
51	58	The James B. Oswald Co., dba Oswald Cos.	\$43,176,900	11.6%
52	53	Marshall & Sterling Enterprises Inc.	\$41,949,772	5.0%
53	54	Van Gilder Insurance Corp.	\$41,564,312	4.5%
54	55	The Graham Co.	\$41,513,085	6.0%
55	66	Western States Insurance	\$41,495,869	24.9%
56	57	Barney & Barney L.L.C.	\$41,356,000 ⁹	6.3%
57	60	Cottingham & Butler Inc.	\$41,159,000	10.1%
58	68	The Mahoney Group	\$40,981,319	24.3%
59	59	The Horton Group Inc.	\$40,103,438	5.9%
60	61	William Gallagher Associates Insurance Brokers Inc.	\$39,515,023	8.6%
61	65	Capacity Group of Cos.	\$38,647,560	13.4%
62	67	Trion Group Inc., dba Trion	\$38,115,000	13.9%
63	70	McQueary Henry Bowles Troy L.L.P.	\$35,105,950	10.7%
64	72	Riggs, Counselman, Michaels & Downes Inc.	\$34,658,409	11.5%
65	64	Hibernia Insurance Agency L.L.C.	\$33,929,200	-3.6%
66	New	Beecher Carlson Holdings Inc.	\$33,210,576	343.7%
67	74	Eastern Insurance Group L.L.C.	\$33,016,535	10.1%
68	80	DeWitt Stern Group Inc.	\$32,598,720	21.1%
69	69	Andreini & Co.	\$32,437,000	-0.6%
70	75	Bratrud Middleton Insurance Brokers Inc.	\$31,779,000	8.5%
71	73	Fringe Benefits Management Co.	\$31,764,694	2.5%
72	78	Higginbotham & Associates Inc.	\$30,813,810	12.7%
73	76	The Loomis Co.	\$30,596,227	7.1%
74	77	Lawley Service Inc.	\$30,164,098	11.3%
75	93	North American Insurance Agency Inc. dba North American Group	\$29,667,803	29.6%
76	79	Bowen, Milette & Britt Inc.	\$29,646,607	8.4%
77	71	Roger Bouchard Insurance Inc.	\$29,535,637	-6.0%
78	90	Dawson Insurance Inc.	\$28,519,702	21.6%
79	82	Payne Financial Group Inc.	\$28,460,646	5.8%
80	New	Frost Insurance Inc.	\$28,060,802	-10.5%
81	87	Scott Insurance	\$27,270,000	11.3%
82	81	Starkweather & Shepley Insurance Brokerage Inc.	\$26,852,000	2.0%
83	86	Lovitt & Touche Inc.	\$26,807,021	9.3%
84	83	R.C. Knox & Co. Inc.	\$26,693,432	9.5%
85	89	Parker, Smith & Feek Inc.	\$26,562,240	12.9%
86	92	Assurance Agency Ltd.	\$26,335,980	14.6%
87	91	Seitlin	\$25,669,752	8.1%
88	98	Fred A. Moreton & Co.	\$25,180,000	29.7%
89	85	The Daniel & Henry Co.	\$24,228,608	-3.5%
90	94	James G. Parker Insurance Group	\$23,478,020 ¹⁰	12.7%
91	100	RJF Agencies Inc.	\$23,156,000	14.9%
92	96	Robertson Ryan & Associates Inc.	\$22,567,440	11.9%
93	99	Cobbs, Allen & Hall Inc.	\$21,796,104	14.7%
94	New	J. Rolfe Davis Insurance	\$20,730,236	9.2%
95	New	TrueNorth Cos.	\$20,481,080	78.0%
96	95	Bolton & Co. Insurance Brokers	\$20,457,325	1.3%
97	New	Universal Insurance Services Inc.	\$18,424,122	6.5%
98	New	Cook, Hall & Hyde Inc.	\$18,205,000 ¹¹	4.2%
99	New	Aviation Insurance Services	\$16,217,721 ⁸	19.0%
100	New	Pan American Underwriters Inc.	\$14,762,000	-7.0%

* Companies that derive less than 20% of revenues from commercial retail brokerage are not ranked. 1 B/estimate. 2 Includes Acordia Inc. and Wells Fargo Inc. 3 Ranking based on pro forma numbers including Palmer & Cay Inc., which was purchased May 2005. 4 Fiscal year ending 4/30. 5 Converted at the applicable rate. 6 Formerly Fleet Insurance Services. 7 Fiscal year ending 3/31. 8 Fiscal year ending 6/30. 9 Fiscal year ending 1/31. 10 Fiscal year ending 5/31. 11 Fiscal year ending 2/28. Source: B/I survey

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The Buckner Co.

6550 S Mill Rock Drive, Suite 300,
Salt Lake City, Utah 84121;
801-937-6700; fax: 801-937-6710
www.buckner.com

	2005	2004
Premium volume	\$48,132,984	\$40,601,680
Gross revenues	\$7,067,423	\$6,288,404
Brokerage revenues	\$6,926,075	\$6,162,636
U.S. clients	100%	100%
Brokerage: retail	92%	90%
U.S. offices	\$6,502,029	\$5,659,564
Personal	6%	8%
Investment income	1.5%	1%
Other	0.5%	1%
Employees	60	55
Retail offices	2	2

Locations of offices: Offices in two states.**Founded:** 1936.**Employee benefits:** 2.4% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 98.3%; fees, 1.7%**Contingent compensation:** 5.9%.**Officers:** Terry H. Buckner, president/CEO; Jim Jones, executive vp; Matt Frost, CFO.**Contact:** Terry H. Buckner.**C****CBIZ Benefits & Insurance Services Inc.**

6050 Oak Tree Blvd. S., Suite 500,
Cleveland, Ohio 44131;
216-447-9000; fax: 216-447-9007
www.cbiz.com

	2005	2004
Premium volume	\$2,083,000,000	\$2,037,401,000
Gross revenues	\$154,000,000	\$155,640,000
Brokerage revenues	\$133,980,000	\$129,181,200
U.S. clients	100%	100%
Brokerage: retail	72%	71%
U.S. offices	\$110,880,000	\$110,575,547
Wholesale	4%	3%
Personal	6%	6%
Services	5%	3%
Investment income	11%	12%
Other	2%	5%
Employees	946	1,319
Retail offices	34	32

Locations of offices: Offices in 18 states.**Founded:** 1996.**Parent:** CBIZ Inc.**Employee benefits:** 56% of revenues in 2005.**Business type:** Broker.

Nonretail subsidiaries: Benmark Inc., Atlanta; CBIZ M.T. Donahoe & Associates Inc., Columbia, Md.; CBIZ Retirement Services Inc., Orlando, Fla.; CBIZ Special Risk Inc., San Diego; CBIZ Worksite Benefits, Orlando, Fla.

Acquisitions: Valley Global Insurance Brokers, San Jose, Calif., January 2006; Burnham, Colman, Kaelin & Walker Insurance Agency, St. Joseph, Mo., April 2006.

Officers: Nancy M. Mellard, executive vp/general counsel; Robert A. O'Byrne, senior vp; Carol Morris, CFO.

Contact: Matt Garito, group controller.**CFR Inc.**

5314 S. Yale, Suite 900,
Tulsa, Okla. 74135;
918-747-8631; fax: 918-747-8619
www.cfr-ins.com

	2005	2004
Premium volume	\$117,886,006	\$107,665,894
Gross revenues	\$12,823,040	\$12,087,431
Brokerage revenues	\$12,671,543	\$11,634,000
U.S. clients	100%	100%
Brokerage: retail	93%	90%
U.S. offices	\$11,925,427	\$10,878,687
Personal	3%	3%
Services	3%	3%
Investment income	1%	4%
Employees	87	90
Retail offices	2	2

Founded: 1935.**Employee benefits:** 18% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 94%; fees, 6%**Contingent compensation:** 3%.

Officers: Jack H. Allen Jr., CEO; Robert K. Gardner, president; Glenn R. Day, executive vp.

Contact: Glenn R. Day; glenn@cfr-ins.com; Trevor Sammons, marketing manager; trevor@cfr-ins.com.

California Insurance Center

3697 Mt. Diablo Blvd., Suite 300,
Lafayette, Calif. 94549;
925-299-1112; fax: 925-299-0328
www.cic-ins.com

	2005	2004
Premium volume	\$127,000,000	\$103,000,000
Gross revenues	\$13,445,000	\$13,665,000
Brokerage revenues	\$13,445,000	\$13,665,000
U.S. clients	100%	100%
Brokerage: retail	96%	96%
U.S. offices	\$12,907,200	\$13,665,000
Personal	0%	4%
Services	4%	0%
Employees	71	0
Retail offices	1	1

Founded: 1929.**Business type:** Broker.**Retail brokerage:** Commissions, 97%; fees, 3%

Officers: Cory Higgins, CEO; Dan McCormick, Susan Kane, executive vps; Jim Buckley, Chris Lang, senior vps.

Contact: Cory Higgins; chiggins@cic-ins.com.

The Cambridge Group Inc.

15415 Middlebelt Road,
Livonia, Mich. 48154;
800-824-5002; fax: 734-525-0612
www.cambridgegroupcompany.com

	2005	2004
Premium volume	\$175,000,000	\$184,000,000
Gross revenues	\$15,588,000	\$18,222,000
Brokerage revenues	\$14,564,000	\$17,052,000
U.S. clients	100%	100%
Brokerage: retail	82%	68%
U.S. offices	\$12,852,000	\$12,417,000
Personal	3%	3%
Services	8%	23%
Investment income	1%	0%
Other	6%	6%
Employees	87	120
Retail offices	2	4

*Fiscal year ending 9/30.***Founded:** 1985.**Employee benefits:** 31% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 91%; fees, 9%**Contingent compensation:** 6%.

Officers: Albert Papa, Kenneth Hale, co-chairmen; Michael Hale, president/CEO.

Contact: Michael Hale; mhale@cambridgeunderwriters.com.

Campbell Management Group Inc., dba The Campbell Group

325 84th St. S.W.,
Byron Center, Mich. 49315;
800-748-0351; fax: 800-847-3129

	2005	2004
Premium volume	\$173,331,000	\$156,677,000
Gross revenues	\$20,335,000	\$19,025,000
Brokerage revenues	\$19,986,000	\$18,787,000
U.S. clients	100%	100%
Brokerage: retail	93.9%	92.6%
U.S. offices	\$19,143,000	\$17,794,000
Personal	3.8%	4.6%
Services	1.3%	1.7%
Investment income	0.6%	0.3%
Other	0.4%	0.8%
Employees	123	130
Retail offices	2	2

Founded: 1960.**Employee benefits:** 20.1% of revenues in 2005.**Business type:** Acts as both agent and broker.**Commissions:** 98.7%; Fees: 1.3%**Contingent compensation:** 8.9%.

Officers: Edward M Schinnerer Jr., chairman/CEO; Donald M Collins, president/COO; Christopher Diepenhorst, secretary/treasurer/CFO.

Contact: Christopher Diepenhorst; cdiepenhorst@thecampbellgrp.com.

Capacity Group of Cos.

1 International Blvd.,
Mahwah, N.J. 07495;
201-661-2000; fax: 201-661-2499
www.capcoverage.com

	2005	2004
Premium volume	\$264,894,000	\$245,342,000
Gross revenues	\$38,920,000	\$34,243,000
Brokerage revenues	\$38,647,560	\$34,090,000
U.S. clients	100%	100%
Brokerage: retail	54.9%	53%
U.S. offices	\$21,406,000	\$18,148,790
Wholesale	37.4%	39.5%
Personal	6%	6%
Services	1%	1%
Investment income	0.7%	0.5%
Employees	117	111
Retail offices	4	3

Founded: 1990.**Employee benefits:** 5.8% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 99%; fees, 1%**Contingent compensation:** 0.5%.

Nonretail subsidiaries: Atlantic Risk Specialist, Mahwah, Atlantic Coast Surety, Capacity Benefits Group, Capacity Financial Services, Mahwah. Capacity Marine Managers, Protrans, Mahwah, N.J.; ARS Latiff & Associates, Great Neck, N.Y.

Acquisitions: Latiff & Associates, May 2005; Accsure Insurance, September 2005.

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Officers: Mark. B. Weinraub, chairman; Robert G. Lull, president/CEO/CFO; Carl A. Gerson, executive vp/COO; Jay Bergstein, Ronald Bergstein, Lawrence Maier, executive vps.

Contact: Robert G. Lull;
rglull@capcoverage.com.

Cobbs, Allen & Hall Inc.

115 Office Park Drive, Suite 200,
Birmingham, Ala. 35223;
205-414-8100; fax: 205-414-8105
www.cobbsallenhall.com

	2005	2004
Premium volume	\$210,588,137	\$169,983,958
Gross revenues	\$22,586,636	\$19,602,745
Brokerage revenues	\$21,796,104	\$19,006,850
U.S. clients	100%	100%
Brokerage: retail	67.3%	71.3%
U.S. offices	\$15,200,806	\$13,968,221
Wholesale	19.6%	15.4%
Personal	6.7%	7.6%
Services	2.9%	2.7%
Investment income	2.2%	1.4%
Other	1.3%	1.6%
Employees	167	152
Retail offices	5	5

Locations of offices: Offices in three states.

Founded: 1887.

Parent: CAH Holdings Inc.

Employee benefits: 18.2% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 64.5%; fees, 35.5%

Contingent compensation: 2.7%.

Nonretail subsidiaries: Wood Special Risk Brokers L.L.C., Alpharetta, Ga.

Officers: Bruce S. Denson, chairman/CEO; H. Grantland Rice III, president; J. Terry Holloway, executive vp; Randy M. Mayfield, CFO.

Contact: Bruce S. Denson;
bsdenson@cahins.com.

Commerce Insurance Services Inc.

Commerce Insurance Center,
1701 Route 70 E.,
Cherry Hill, N.J. 08043;
856-489-7000; fax: 856-914-3719
www.commerceonline.com

	2005	2004
Premium volume	\$921,000,000	\$929,000,000
Gross revenues	\$88,603,000	\$85,484,000
Brokerage revenues	\$88,068,000	\$85,484,000
U.S. clients	100%	100%
Brokerage: retail	83%	81%
U.S. offices	\$73,540,000	\$69,242,040
Personal	13%	16%
Services	3%	3%
Investment income	1%	0%
Employees	532	582
Retail offices	15	15

Locations of offices: Offices in three states.

Founded: 1996.

Parent: Commerce Bank North.

Employee benefits: 32% of revenues in 2005.

Business type: Acts as both agent and broker.

Officers: George E. Norcross III, chairman/CEO; Joseph Buckelew, vice chairman; Michael Tiagwad, president.

Contact: Michael Tiagwad.

Compass Insurance

24 Greenway Plaza, Suite 1600,
Houston, Texas 77046;
713-968-8254; fax: 713-968-8297
www.compassinsurance.com

	2005	2004
Premium volume	\$560,460,000	\$500,000,000
Gross revenues	\$68,722,000	\$59,860,000
Brokerage revenues	\$67,416,282	\$59,160,000
U.S. clients	100%	100%
Brokerage: retail	55.9%	57.1%
U.S. offices	\$38,415,598	\$34,130,000
Wholesale	12.3%	17.7%
Personal	29.9%	23.5%
Services	0%	0.5%
Investment income	1.5%	1.2%
Other	0.4%	0%
Employees	390	408
Retail offices	8	8

Locations of offices: Offices in five states.

Founded: 2000.

Parent: Compass Bancshares Inc.

Employee benefits: 17.5% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 99%; fees, 1%

Contingent compensation: 5.7%.

Nonretail subsidiaries: Adler-Downey of Arizona, Phoenix.

Acquisitions: Warren Benefits, Houston, January 2005.

Officers: Leonard P. Kline Jr., president; Joyce E. Pankonien, vp/CFO; Karin R. Marshall, vp-sales/marketing manager.

Contact: Karin R. Marshall; 713-966-2337;
karin.marshall@compassbnk.com.

Connolly Ford Leppert Inc.

429 N. Pennsylvania St., Suite 202,
Indianapolis, Ind. 46204;
317-236-6161; fax: 317-236-6149
www.connollyford.com

	2005	2004
Premium volume	\$35,161,236	\$27,339,392
Gross revenues	\$3,319,297	\$3,179,489
Brokerage revenues	\$3,252,911	\$3,115,899
U.S. clients	100%	100%
Brokerage: retail	82.7%	78.3%
U.S. offices	\$2,745,059	\$2,489,540
Wholesale	0.4%	0%
Personal	8.9%	6.7%
Services	6%	13%
Investment income	2%	2%
Employees	19	22
Retail offices	1	1

Fiscal year ending 6/30.

Founded: 1981.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 100%

Contingent compensation: 5.8%.

Officers: Lawrence L. Connolly, R. Michael Leppert, John M. Ford, partners.

Contact: John M. Ford.

Cook, Hall & Hyde Inc.

461 Pantigo Road,
East Hampton, N.Y. 11937;
631-324-1440; fax: 631-324-3980
www.chhins.com

	2005	2004
Premium volume	\$173,000,000	\$171,000,000
Gross revenues	\$18,205,000	\$18,010,000

Brokerage revenues	\$18,205,000	\$17,469,700
U.S. clients	100%	100%
Brokerage: retail	80%	75%
U.S. offices	\$14,564,000	\$13,507,500
Wholesale	0%	1%
Personal	20%	21%
Investment income	0%	2%
Other	0%	1%
Employees	112	110
Retail offices	4	4

Fiscal year ending 2/28.

Locations of offices: Offices in two states.

Founded: 1946.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 99%; fees, 1%

Contingent compensation: 9%.

Officers: Leonard Scioscia, president/CEO; Thomas G. McMahon, John Hardy, managing directors-commercial insurance; Kevin Arnstein, managing director-group benefits and financial services; Tim Brenneman, managing director-personal insurance; Marc Fishstein, CFO.

Contact: Leonard Scioscia.

Cottingham & Butler Inc.

300 Security Building, P.O. Box 28,
Dubuque, Iowa 52001;
563-583-7301; fax: 563-583-7339
www.cb-sisco.com

	2005	2004
Premium volume	\$267,834,000	\$231,122,000
Gross revenues	\$42,106,000	\$37,729,200
Brokerage revenues	\$41,159,000	\$37,369,000
U.S. clients	100%	100%
Brokerage: retail	55.3%	54.4%
U.S. offices	\$23,292,000	\$20,509,000
Personal	0.3%	0.2%
Services	42.2%	44.4%
Investment income	2.2%	0.9%
Other	0%	0.1%
Employees	303	294
Retail offices	3	2

Locations of offices: Offices in two states.

Founded: 1887.

Employee benefits: 13.2% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 55%; fees, 45%

Contingent compensation: 5.5%.

Officers: John Butler, president; David Becker, executive vp/COO.

Contact: Dean F. Fair, senior vp;
dean.fair@cb-sisco.com.

Frank Crystal & Co. Inc.

32 Old Slip,
New York, N.Y. 10005-3504;
800-221-5830; fax: 212-952-1095
www.frankcrystal.com

	2005	2004
Gross revenues	\$105,371,000	\$99,136,000
Brokerage revenues	\$105,371,000	\$99,136,000
U.S. clients	100%	100%
Brokerage: retail	91%	92%
U.S. offices	\$95,887,610	\$91,205,120
Personal	8%	7%
Services	1%	1%
Employees	350	330
Retail offices	7	7

Locations of offices: Offices in six states.

Founded: 1933.

Business type: Broker.

Officers: James W. Crystal, chairman/CEO; Mark E. Freitas, president/COO; James F. Crystal, Sanford F. Crystal, Jonathan F. Crystal,

Continued from previous page
executive vps.

Contact: James W. Crystal.

D

The Daniel and Henry Co.

1001 Highlands Plaza Drive W.,
Suite 500,
St. Louis, Mo. 63110;
314-421-1525; fax: 314-444-1990
www.danielandhenry.com

	2005	2004
Premium volume	\$217,543,000	\$217,360,000
Gross revenues	\$24,424,000	\$25,200,000
Brokerage revenues	\$24,228,608	\$25,111,000
U.S. clients	100%	100%
Brokerage: retail	88.1%	87.2%
U.S. offices	\$21,517,544	\$21,981,000
Personal	11.1%	12.4%
Investment income	0.7%	0.3%
Other	0.1%	0.1%
Employees	202	204
Retail offices	1	1

Founded: 1921.

Employee benefits: 19.4% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 95.1%; fees, 4.9%

Contingent compensation: 10.1%.

Officers: Thomas J. Purcell Jr., president; John R. Drew, executive vp; Robert M. Harrison, executive vp/COO.

Contact: Robert M. Harrison.

Dann Insurance

1500 S. Lakeside Drive,
Bannockburn, Ill. 60015;
847-444-1060; fax: 847-444-1065
www.danninsurance.com

	2005	2004
Premium volume	\$135,191,482	\$125,342,559
Gross revenues	\$13,402,722	\$13,163,466
Brokerage revenues	\$12,816,423	\$12,697,167
U.S. clients	100%	100%
Brokerage: retail	86%	87%
U.S. offices	\$11,469,011	\$11,452,215
Personal	8%	7%
Services	2%	2%
Investment income	1%	1%
Other	3%	3%
Employees	91	94
Retail offices	1	1

Founded: 1948.

Employee benefits: 20% of revenues in 2005.

Business type: Agent.

Officers: Scott Dann, president; Marvin Rotstein, Julie Dann, executive vps.

Contact: Scott Dann; 847-444-2504;

scottd@danninsurance.com.

**Sold to Mesirow Financial effective October 2006.*

J. Rolfe Davis Insurance

850 Concourse Parkway S.,
Suite 200,
Maitland, Fla. 32751;
800-896-0554; fax: 407-691-9728
www.jrdavis.com

	2005	2004
Premium volume	\$124,861,772	0%
Gross revenues	\$20,834,746	\$19,268,911

Brokerage revenues	\$20,730,236	\$18,979,877
U.S. clients	100%	100%
Brokerage: retail	91.5%	90.5%
U.S. offices	\$19,063,792	\$17,438,364
Personal	8%	7.4%
Investment income	0.5%	1.5%
Employees	126	107
Retail offices	1	1

Founded: 1942.

Employee benefits: 34% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 100%

Contingent compensation: 7%.

Officers: F David McKinney, president/CEO.

Contact: Mary Head, CFO; 407-691-9828;
mhead@jrdavis.com.

Dawson Insurance Inc.

1340 Depot St.,
Rocky River, Ohio 44116;
440-333-9000; fax: 440-356-6385
www.dawsoncompanies.com

	2005	2004
Premium volume	\$187,354,054	\$147,365,641
Gross revenues	\$31,688,558	\$25,407,345
Brokerage revenues	\$28,519,702	\$23,460,771
U.S. clients	100%	100%
Brokerage: retail	65.1%	68.9%
U.S. offices	\$20,629,271	\$17,508,201
Personal	11.7%	10.3%
Services	13.2%	14%
Investment income	1.2%	1.5%
Other	8.8%	5.3%
Employees	222	200
Retail offices	10	9

Locations of offices: Offices in two states.

Founded: 1931.

Employee benefits: 9.9% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 99%; fees, 1%

Officers: D. Michael Sherman, CEO; Michael J. Kmetz, CFO; Robert W. Lampus, general counsel.

Contact: Michael J. Kmetz.

DeWitt Stern Group Inc.

420 Lexington Ave., Suite 2700,
New York, N.Y. 10170;
212-867-3550; fax: 212-949-4435
www.dewittstern.com

	2005	2004
Gross revenues.....	\$33,600,000	\$27,467,000
Brokerage revenues.....	\$32,928,000	\$27,192,000
U.S. clients.....	99%	99%
Non-U.S. clients.....	1%	1%
Brokerage: retail.....	61%	60%
U.S. offices.....	\$20,196,000	\$16,480,200
Non-U.S. offices.....	\$300,000	\$0
Wholesale.....	1%	1%
Personal.....	35%	36%
Services.....	1%	1%
Investment income.....	1%	1%
Other.....	1%	1%
Employees.....	220	200
Retail offices.....	8	7

Locations of offices: Offices in six states.

Founded: 1899.

Employee benefits: 11% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 99%; fees, 1%

Nonretail subsidiaries: L.A. Xcess Insurance Brokers Inc., Los Angeles, Calif.

Officers: Jolyon F. Stern, president/CEO; David H. Paige, COO; Charles R. Johnson Jr., executive vp.

Contact: David H. Paige;
dpaige@dewittstern.com.

E

Eastern Insurance Group L.L.C.

233 W. Central St.,
Natick, Mass. 01760;
508-651-7700; fax: 508-655-0201
www.easterninsurance.com

	2005	2004
Premium volume	\$282,000,000	\$207,000,000
Gross revenues	\$33,016,535	\$30,159,942
Brokerage revenues	\$33,016,535	\$29,982,661
U.S. clients	100%	100%
Brokerage: retail	51%	50.3%
U.S. offices	\$16,838,432	\$15,170,451
Wholesale	0%	0.1%
Personal	49%	49%
Services	0%	0.1%
Investment income	0%	0.5%
Employees	206	223
Retail offices	20	20

Locations of offices: Offices in two states.

Founded: 1993.

Parent: Eastern Bank Corp.

Employee benefits: 7% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 100%

Contingent compensation: 14%.

Acquisitions: Howland Insurance, Rockland, Mass., January 2006; McAlpine Insurance, Cotuit, Mass., March 2006; South River Insurance, Marshfield, Mass., March 2006.

Officers: Hope A. Aldrich, president/CEO; Mark I. Levine, John F. Koegel, executive vps.

Contact: John F. Koegel;

jkoegel@easterninsurance.com.

F

First Niagara Risk Management Inc.

726 Exchange St.,
Buffalo, N.Y. 14210-1452;
716-819-5500; fax: 716-819-5140
www.fnrm.com

	2005	2004
Premium volume	\$325,000,000	\$117,000,000
Gross revenues	\$27,982,000	\$14,221,000
Brokerage revenues	\$27,982,000	\$14,221,000
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	69%	12%
U.S. offices	\$19,307,580	\$10,524,280
Personal	17%	10%
Services	14%	16%
Employees	290	150
Retail offices	11	4

Locations of offices: Offices in 50 states.

Founded: 1968.

Parent: First Niagara Financial Group.

Employee benefits: 9% of revenues in 2005.

Business type: Acts as both agent and broker.

Contingent compensation: 12%.

Acquisitions: LA Lama Agency, Ithaca, N.Y., February 2006; Brooks-Byer & Associates Delmar, N.Y. April 2006; Hatch Leonard Naples Inc. Rochester, N.Y. August 2006.

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Officers: John Hoffman, Chairman; Gerry Wenzke, CEO; Gretchen Deeley, COO.

Contact: Leslie Garrity; 716-625-7528;
leslie.garrity@fnfg.com.

First Southwest Insurance Agency Inc.

4400 Buffalo Gap Road, Suite 1200,
P.O. Box 6869,
Abilene, Texas 79606;
325-695-0020; fax: 325-695-7515

	2005	2004
Premium volume	\$15,729,698	\$14,009,751
Gross revenues	\$2,472,577	\$2,145,758
Brokerage revenues	\$2,419,979	\$2,093,431
U.S. clients	100%	100%
Brokerage: retail	81.1%	79.4%
U.S. offices	\$2,048,036	\$1,703,732
Personal	17%	18.2%
Services	1.6%	2.2%
Investment income	0.2%	0.1%
Other	0.1%	0.1%
Employees	24	24
Retail offices	2	2

Employee benefits: 11.6% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 100%

Contingent compensation: 12.4%.

Officers: Ken Baker, president; Ken Liles, Gayle Gray, vps.

Contact: Roxy Childs-Cox, agency manager;
rcox@firstswins.com.

Frenkel & Co. Inc.

1740 Broadway, Fifth Floor,
New York, N.Y. 10019;
212-488-0200; fax: 212-488-1800
www.frenkel.com

	2005	2004
Premium volume	\$552,290,578	\$514,127,676
Gross revenues	\$50,143,959	\$48,665,015
Brokerage revenues	\$47,986,369	\$47,035,992
U.S. clients	99.8%	99%
Non-U.S. clients	0.2%	1%
Brokerage: retail	87.2%	87%
U.S. offices	\$43,718,438	\$42,443,916
Wholesale	0.6%	1%
Personal	7.3%	8%
Services	0.6%	1%
Investment income	2.4%	1%
Other	1.9%	2%
Employees	236	230
Retail offices	4	3

Locations of offices: Offices in four states.

Founded: 1878.

Employee benefits: 22% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 91%; fees, 9%

Contingent compensation: 8%.

Officers: John F. Kelly, president/CEO; John Bradley, executive vp/secretary; Richard Pellegrino, vp/controller.

Contact: Richard Pellegrino.

Fringe Benefits Management Co.

3101 Sessions Road,
Tallahassee, Fla. 32303;
850-425-6200; fax: 850-425-6220
www.fbmc-benefits.com

	2005	2004
Premium volume	\$535,000,000	\$490,000,000
Gross revenues	\$31,764,694	\$30,987,076
Brokerage revenues	\$31,764,694	\$30,987,076
U.S. clients	100%	100%
Brokerage: retail	42%	45%
U.S. offices	\$13,293,764	\$13,906,852
Services	58%	55%
Employees	320	350
Retail offices	3	2

Founded: 1976.

Employee benefits: 100% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 42%; fees, 58%.

Acquisitions: 21st Century Health & Benefits Inc., Cherry Hill, N.J., January 2006.

Officers: Michael Sheridan, chairman; Lorraine Ritch, president/CEO; Debra Tougas, CFO.

Contact: Patrick Peters, product research and development manager.

Frost Insurance Inc.

4200 S. Hulen, Suite 330,
Fort Worth, Texas 76109;
817-420-5700; fax: 817-420-5750
www.frostinsurance.com

	2005	2004
Premium volume	\$239,330,516	\$253,980,694
Gross revenues	\$31,390,200	\$31,312,029
Brokerage revenues	\$28,060,802	\$31,358,756
U.S. clients	100%	100%
Brokerage: retail	72.9%	82.5%
U.S. offices	\$28,060,802	\$31,358,756
Personal	13.8%	14.3%
Services	2.5%	1.8%
Investment income	0.2%	0.1%
Other	10.6%	1.3%
Employees	209	217
Retail offices	6	6

Founded: 1998.

Parent: Frost Bank.

Employee benefits: 22.9% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 97.5%; fees, 2.5%

Contingent compensation: 9.8%.

Officers: Richard Kardys, chairman; Mike Delabano, president.

Contact: Michelle York, vp/compliance officer;
210-220-6556.

G

Arthur J. Gallagher & Co.

The Gallagher Centre, 2 Pierce Place,
Itasca, Ill. 60143-3141;
630-773-3800; fax: 630-285-4000
www.ajg.com

	2005	2004*
Gross revenues	\$1,483,900,000	\$1,480,300,000
Brokerage revenues	\$1,350,600,000	\$1,283,900,000
U.S. clients	89%	90%
Non-U.S. clients	11%	10%
Brokerage: retail	52%	50%
U.S. offices	\$757,837,000	\$716,144,000
Non-U.S. offices	\$28,630,000	\$24,006,000
Wholesale	10%	8%
Reinsurance	4%	5%
Personal	1%	1%
Services	25%	25%
Investment income	8%	12%
Employees	8,135	8,204
Retail offices	170	150

Locations of offices: Offices in 40 states and six countries.

Founded: 1927.

Employee benefits: 12% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 80%; fees, 20%

Contingent compensation: 3%.

Acquisitions: Belmont Associates Consultants Inc., Rosemont, Pa., June 2005; Classic Insurance Services Ltd., Lisle, Ill., June 2005; Corporate Life Consultants Inc., Amber, Pa., August 2005; Interpacific Underwriting Agency, Sydney, Australia, November 2005; Brokerage Professionals Inc., Media, Pa., December 2005; Benefit Management Group Inc., Royal Palm Beach, Fla., January 2006; Sobieski & Bradley Inc., Salt Lake City, April 2006; Y.S. Liedman & Associates, Miami, May 2006.

Officers: J. Patrick Gallagher Jr., chairman/president/CEO; Douglas K. Howell, vp/CFO.

Contact: Douglas K. Howell.

*Restated.

William Gallagher Associates Insurance Brokers Inc.

470 Atlantic Ave.,
Boston, Mass. 02210;
617-261-6700; fax: 617-261-6720
www.wgains.com

	2005	2004
Gross revenues	\$41,606,864	\$38,020,024
Brokerage revenues	\$40,737,137	\$37,511,249
U.S. clients	97%	97%
Non-U.S. clients	3%	3%
Brokerage: retail	95.8%	97.5%
U.S. offices	\$38,347,025	\$36,059,674
Non-U.S. offices	\$1,512,351	\$1,200,000
Personal	1.4%	0.7%
Services	0.7%	0.7%
Investment income	1.2%	0.6%
Other	0.9%	0.5%
Employees	180	170
Retail offices	6	6

Founded: 1983.

Employee benefits: 19% of revenues in 2005.

Business type: Acts as both agent and broker.

Officers: Philip J. Edmundson, chairman/CEO; Patrick Veale, president.

Contact: Philip J. Edmundson; 888-261-8884;
info@wgains.com.

Garner Insurance Services

35 N. Lake Ave., Suite 720,
Pasadena, Calif. 91101;
626-440-0399; fax: 626-440-0496
www.garnerbenefits.com

	2005	2004
Premium volume	\$22,000,000	\$20,000,000
Gross revenues	\$1,070,900	\$1,206,861
Brokerage revenues	\$1,070,900	\$1,206,861
U.S. clients	100%	100%
Brokerage: retail	55%	46%
U.S. offices	\$592,339	\$549,309
Services	45%	54%
Employees	10	12
Retail offices	1	1

Founded: 1987.

Parent: Garner Consulting.

Business type: Broker.

Officers: John C. Garner, CEO; Gerti Reagan

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Garner, president; Valarie M. Lees, secretary.

Contact: Gerti Reagan Garner;
gerti@garnerbenefits.com.**The Graham Co.**1 Penn Square W.,
Philadelphia, Pa. 19102;
215-567-6300; fax: 215-567-0804
www.grahamco.com

	2005	2004
Premium volume	\$248,069,000	\$262,400,000
Gross revenues	\$42,167,535	\$39,424,322
Brokerage revenues	\$41,513,085	\$39,181,596
U.S. clients	100%	100%
Brokerage: retail	97.8%	98.6%
U.S. offices	\$41,252,500	\$38,868,439
Personal	0.6%	0.8%
Investment income	1.5%	0.6%
Other	0.1%	0%
Employees	169	165
Retail offices	2	2

Locations of offices: Offices in two states.**Founded:** 1950.**Employee benefits:** 0.4% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 61%; fees, 39%**Contingent compensation:** 3.6%.**Officers:** William A. Graham IV, CEO; Michael J. Mitchell, Kenneth L. Ewell, vps.**Contact:** Margaret C. Jones, vp/corporate secretary; mjones@grahamco.com.**Gras Savoye & Cie.**2-8 rue Anelle,
Neuilly-sur-Seine, 92200 France;
33-1-41-43-5000; fax: 33-1-41-43-5555
www.grassavoye.com

	2005	2004
Gross revenues	\$542,776,400	\$504,982,800
Brokerage revenues	\$537,348,636	\$496,151,820
U.S. clients	1%	1%
Non-U.S. clients	99%	99%
Brokerage: retail	87.6%	87.8%
Non-U.S. offices	\$475,302,820	\$443,414,700
Reinsurance	2.9%	2.5%
Personal	8%	8.1%
Services	0.6%	0.6%
Other	0.9%	1%
Employees	3,308	3,191
Retail offices	82	74

Converted at applicable exchange rate.

Locations of offices: Offices in 30 countries.**Founded:** 1907.**Employee benefits:** 29% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 98%; fees, 2%**Nonretail subsidiaries:** Gras Savoye Reinsurance, Neuilly-sur-Seine, France; Sageris, Neuilly-sur-Seine, France; Sageri Espanola, Madrid, Spain; Sageri Luxembourg, Luxembourg.**Acquisitions:** Européenne de Courtage, France; Gras Savoye Nord, France; GS Concept Automoviles, Spain; Luxembourg GS Democratic Republic of Congo**Officers:** Patrick Lucas, managing partner/CEO; Daniel Naftalski, managing partner/COO; Daniele Guedj, COO.**Contact:** Hubert Moreno, deputy operating officer.**H****Haas & Wilkerson Insurance**4300 Shawnee Mission Parkway,
Shawnee Mission, Kan. 66205;
913-432-4400; fax: 913-432-6159
www.hwins.com

	2005	2004
Premium volume	\$75,200,000	\$78,276,000
Gross revenues	\$13,022,595	\$11,905,000
Brokerage revenues	\$13,022,595	\$11,905,000
U.S. clients	100%	100%
Commercial brokerage retail	\$11,590,109	\$10,476,400
Brokerage: retail	89%	88%
U.S. offices	\$11,590,109	\$10,476,400
Wholesale	2%	2%
Personal	4%	3%
Services	5%	5%
Employees	80	80
Retail offices	2	3

Locations of offices: Offices in two states.**Fiscal year ending** 1/31.**Founded:** 1939.**Employee benefits:** 3% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions: 98%; fees: 2%**Contingent compensation:** 5%.**Officers:** William R. Wilkerson IV, president/CEO; Mark Soukup, CFO.**Contact:** Paula J. Taylor, administrative assistant.**Haylor, Freyer & Coon Inc.**231 Salina Meadows, P.O. Box 4743,
Syracuse, N.Y. 13221-4743;
315-451-1500; fax: 315-453-2184
www.haylor.com

	2005	2004
Premium volume	\$260,000,000	\$230,000,000
Gross revenues	\$28,950,000	\$27,700,000
Brokerage revenues	\$24,318,000	\$24,400,000
U.S. clients	100%	100%
Brokerage: retail	63%	62%
U.S. offices	\$18,238,500	\$17,300,000
Wholesale	2%	2%
Personal	17%	17%
Services	2%	2%
Investment income	0.7%	0.6%
Other	15.3%	16.4%
Employees	233	220
Retail offices	10	10

Fiscal year ending 8/31.**Founded:** 1928.**Business type:** Agent.**Officers:** C. Bruce Wichmann, president; Victor A. Diserio, CEO; Richard C. Howland, COO.**Contact:** Richard C. Howland; 315-703-9148;
rhowland@haylor.com.**The Hays Group Inc.
dba Hays Cos.**80 S. Eighth St., Suite 700,
Minneapolis, Minn. 55402;
612-333-3323; fax: 612-373-7270
www.hayscompanies.com

	2005	2004
Premium volume	\$900,000,000	\$850,000,000
Gross revenues	\$73,000,000	\$60,000,000
Brokerage revenues	\$71,900,000	\$59,500,000
U.S. clients	100%	100%
Brokerage: retail	92%	90%
U.S. offices	\$67,160,000	\$54,000,000

Reinsurance	1%	2%
Personal	4%	4%
Services	2%	3%
Investment income	1%	1%
Employees	400	360
Retail offices	18	17

Locations of offices: Offices in 16 states.**Founded:** 1994.**Employee benefits:** 38% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 65%; fees, 35%**Contingent compensation:** 3.5%.**Officers:** Donald Birdsong, chairman; James C. Hays, president/CEO; Michael Egan, president-Hays Benefits Group; Russell Berman, William L. Mershon, executive vps.**Contact:** Stephen Lerum, CFO;
slerum@hayscompanies.com.**HLG Holdings Ltd.***Friary Court, Crutched Friars,
London, EC3N 2NP England;
44-207-560-3000; fax: 44-207-560-3504
www.heathlambert.com

	2005	2004
Premium volume	\$2,108,023,200	\$2,973,126,000
Gross revenues	\$234,820,678	\$294,707,907
Brokerage revenues	\$226,483,080	\$283,546,770
U.S. clients	6.3%	6.4%
Non-U.S. clients	93.7%	93.6%
Brokerage: retail	46%	43%
Non-U.S. offices	\$109,027,397	\$121,925,661
Wholesale	17%	15%
Reinsurance	14%	18%
Personal	15%	11%
Services	4%	4%
Investment income	4%	4%
Other	0%	1%
Employees	1,688	1,972
Retail offices	23	54

Converted at applicable exchange rate.

Founded: 1999.**Employee benefits:** 9% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 68%; fees, 32%**Contingent compensation:** 2%.**Officers:** Adrian Colosso, group chief executive; Mike Bruce, group managing director; Nigel Thomas, group finance director.**Contact:** Mike Owen, marketing director;
mowen@heathlambert.com.

*Formerly Heath Lambert Holdings Ltd.

Heffernan Group1350 Carlbak Ave., Suite 200,
Walnut Creek, Calif. 94596;
925-934-8500; fax: 925-934-8278
www.heffgroup.com

	2005	2004
Premium volume	\$567,697,000	\$481,873,000
Gross revenues	\$54,910,000	\$50,390,000
Brokerage revenues	\$53,756,890	\$50,352,295
U.S. clients	100%	100%
Brokerage: retail	74.8%	75.7%
U.S. offices	\$41,072,680	\$38,142,000
Wholesale	15.9%	17%
Personal	4%	4.2%
Services	3.2%	3%
Investment income	1.7%	0.1%
Other	0.4%	0%
Employees	320	299
Retail offices	10	7

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Locations of offices: Offices in four states.

Founded: 1988.

Employee benefits: 4.3% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 84.9%; fees, 15.1%

Nonretail subsidiaries: ART Insurance Services, Concord, Calif.; Tangram Insurance Services, Petaluma, Calif.

Acquisitions: JBIS Inc., Palo Alto, Calif., November 2005; Advanced Insurance Marketing, Orange, Calif., March 2006.

Officers: F. Mike Heffernan III, CEO; Ed Dantzig, senior vp; Robin P. Newman, COO.

Contact: Ann Mohler, director-public relations; 415.482.7921, ext. 100; annmo@heffgroup.com.

Hibernia Insurance Agency L.L.C.

P.O. Box 6650,
Metairie, La. 70009;
504-834-2424; fax: 504-834-2995
www.capitalonebank.com

	2005	2004
Premium volume	\$416,410,000	\$501,729,000
Gross revenues	\$34,360,000	\$35,910,000
Brokerage revenues	\$33,929,200	\$35,191,800
U.S. clients	100%	100%
Brokerage: retail	48%	44%
U.S. offices	\$16,492,800	\$15,800,400
Personal	49%	54%
Investment income	1%	0%
Other	2%	2%
Employees	148	176
Retail offices	5	6

Locations of offices: Offices in two states.

Founded: 1965.

Parent: Capital One Financial Corp.

Employee benefits: 34% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 90%; fees, 10%

Contingent compensation: 2%.

Officers: Steven C. Terry, president; Sandra Gardsbane, COO; Patricia Muller, employee benefits leader.

Contact: Suzanne P. Boudreaux, financial director.

Higginbotham & Associates Inc.

500 W. 13th St.,
Fort Worth, Texas 76102;
800-728-2374; fax: 817-347-7094
www.higginbotham.net

	2005	2004
Premium volume	\$415,000,000	\$382,000,000
Gross revenues	\$31,200,415	\$27,569,843
Brokerage revenues	\$30,813,810	\$27,353,218
U.S. clients	100%	100%
Brokerage: retail	91.6%	91%
U.S. offices	\$28,570,493	\$25,089,080
Personal	7.2%	8.2%
Investment income	0.1%	0.1%
Other	1.1%	0.7%
Employees	200	185
Retail offices	6	6

Founded: 1948.

Employee benefits: 31.4% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 98%; fees, 2%

Contingent compensation: 6%.

Officers: J. Russell Reid, president/CEO; James

A. Krause, CFO/COO; James D. Hubbard Jr., managing director-financial services division; C. Douglas Dickerson, managing director-commercial property and casualty; Michael Parks, managing director-employee benefits; Mary Russell, managing director-personal property and casualty; Morgan Woodruff, secretary/treasurer.

Contact: J. Russell Reid; 817-347-6969; rreid@higginbotham.net.

Hilb Rogal & Hobbs Co.

4951 Lake Brook Drive,
Glen Allen, Va. 23060 US;
804-747-6500; fax: 804-747-6046
www.hrh.com

	2005	2004
Premium volume	\$7,100,000,000	\$6,600,000,000
Gross revenues	\$673,884,752	\$619,602,950
Brokerage revenues	\$658,011,820	\$609,659,794
U.S. clients	98.2%	98.7%
Non-U.S. clients	1.8%	1.3%
Brokerage: retail	78.5%	78.9%
U.S. offices	\$514,218,009	\$488,608,541
Wholesale	7.7%	7.4%
Reinsurance	0.8%	0.8%
Personal	7.2%	7.7%
Services	3.5%	3.6%
Investment income	0.9%	0.5%
Other	1.4%	1.1%
Employees	3,600	3,700
Retail offices	125	109

Locations of offices: Offices in 29 states and London.

Employee benefits: 20% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 95.6%; fees, 4.4%

Contingent compensation: 8.6%.

Nonretail subsidiaries: Bliss & Glennon Inc., Redondo Beach, Calif.; Dominion Specialty Group Inc., Lake Mary, Fla.; Freberg Environmental Inc., Denver; HRH Reinsurance Brokers L.L.C., Greenwich, Conn.; HRH Reinsurance Brokers Ltd., London; HRH Reinsurance Intermediary L.L.C., Greenwich, Conn.; HRH Risk Mitigation Inc., Carnegie, Pa.; HRH Securities L.L.C., New York; Hilb Rogal & Hobbs of Conroe Inc., Conroe, Texas; Hilb Rogal & Hobbs of Oak Brook Inc., Oak Brook, Ill.; Hilb Rogal & Hobbs Wholesale Insurance Services, El Cajon, Calif.; Integrated Risk Solutions Insurance Services L.L.C., San Francisco; Maclean, Oddy & Associates Inc., Dallas; Managing Agency Group Inc., Hartford, Conn.; New World E&S L.L.C., Cos Cob, Conn.; NIB/Lees Preston Ltd., London; Premium Funding Associates Inc., Hartford, Conn.; Smith Bell & Thompson Inc., Burlington, Vt.; Sterling Specialty Marketing Insurance Marketing, Portland, Ore.; True Benchmark Services, Oakbrook, Ill.; Westport Worldwide, Albany, N.Y.; WorkPlus.com, Hartford, Conn.

Acquisitions: Doherty Inc., Fort Scott, Kan., June 2005; Benefit Solutions Inc. dba KYBA, Atlanta, July 2005; Zutz Associates Inc., Wilmington, Del., March 2006.

Officers: Martin L. Vaughan III, chairman/CEO; F. Michael Crowley, executive vp/national director-property and casualty; Timothy J. Korman, executive vp-finance and administration;

Michael Dinkins, CFO.

Contact: Michael Dinkins; 804-935-3744; michael.dinkins@hrh.com.

Hitachi Insurance Service Ltd.

Tokyo Kotsu Kaikan 10-1,
Yurakucho 2-Chome, Chiyoda-ku,
Tokyo, 100-0006 Japan;
81-3-3215-2229; fax: 81-3-3215-2109
www.hitachi.co.jp/hoken/

	2005	2004
Premium volume	\$512,172,672	\$518,833,924
Gross revenues	\$73,952,683	\$75,921,926
Brokerage revenues	\$71,385,406	\$73,728,782
U.S. clients	0.7%	1%
Non-U.S. clients	99.3%	99%
Brokerage: retail	28.4%	28.9%
U.S. offices	\$513,753	\$765,511
Non-U.S. offices	\$20,384,003	\$21,175,598
European offices	\$88,088	0%
Reinsurance	1.3%	0.3%
Personal	66.8%	67.9%
Investment income	0.8%	0.4%
Other	2.7%	2.5%
Employees	415	409
Retail offices	43	28

Converted at applicable exchange rate.

Fiscal year ending 3/31.

Founded: 1949.

Parent: Hitachi Ltd.

Business type: Agent.

Retail brokerage: Commissions, 100%

Nonretail subsidiaries: Concord Enterprise Insurance Co. Ltd., Hamilton, Bermuda; Hitachi Insurance Services (Hong Kong) Ltd., Hong Kong.

Officers: Hiroshi Idogawa, president; Teruo Ichizaki, Hironobu Kaneko, executive managing directors.

Contact: Hiroshi Kurihara, general manager-global operations;

kurihara-hi@hitachi-hoken.co.jp.

Holmes Murphy & Associates Inc.

3001 Westown Parkway,
West Des Moines, Iowa 50266-1321;
515-223-6872; fax: 515-221-7148
www.holmesmurphy.com

	2005	2004
Premium volume	\$1,020,023,717	\$855,715,000
Gross revenues	\$77,794,000	\$66,415,156
Brokerage revenues	\$75,226,798	\$65,316,191
U.S. clients	100%	100%
Brokerage: retail	82.1%	81.7%
U.S. offices	\$63,876,653	\$54,255,688
Personal	0.3%	0.3%
Services	14.3%	16.3%
Investment income	0.6%	0.2%
Other	2.7%	1.5%
Employees	402	410
Retail offices	13	13

Locations of offices: Offices in 11 states.

Founded: 1932.

Parent: HMA Inc.

Employee benefits: 37% of revenues in 2005.

Business type: Acts as both agent and broker.

Officers: J. Douglas Reichardt, CEO; James S. Swift, president-Holmes Murphy & Associates Inc.; Nickolas J. Henderson, president/secretary-HMA Inc.

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The Horton Group Inc.

10320 Orland Parkway,
Orland Park, Ill. 60467;
708-845-3000; fax: 708-845-3001
www.thehortongroup.com

	2005	2004
Gross revenues.....	\$40,917,700	\$38,234,117
Brokerage revenues.....	\$40,103,438	\$37,851,776
U.S. clients.....	100%	100%
Brokerage: retail.....	80%	76%
U.S. offices.....	\$32,406,818	\$29,057,929
Wholesale.....	12%	14%
Personal.....	5%	6%
Services.....	2%	3%
Investment income.....	1%	1%
Employees.....	314	303
Retail offices.....	12	7

Locations of offices: Offices in five states.**Founded:** 1971.**Employee benefits:** 28% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 94%; fees, 6%**Contingent compensation:** 9%.**Acquisitions:** Ronald R. Assise Agency Inc., Crestwood, Ill., October 2005.

Officers: Glenn M. Horton, president/CEO; George Daly, COO; Dennis Via, CFO; Charles Naso, divisional president-property and casualty; Jason Wallace, divisional president-risk management; John Hamer, divisional president-small commercial line accounts; Ken

Olson, divisional president-employee benefits; Ronald Assise, divisional president-personal lines.

Contact: George Daly, division president-new business development; 708-845-3311; george.daly@thehortongroup.com.

Hub International Ltd.

55 E. Jackson Blvd.,
Chicago, Ill. 60604-4187;
877-402-6601; fax: 877-402-6606
www.hubinternational.com

	2005	2004
Gross revenues.....	\$478,369,184	\$360,850,419
Brokerage revenues.....	\$465,578,749	\$350,666,018
U.S. clients.....	75%	66%
Non-U.S. clients.....	25%	34%
Brokerage: retail.....	58%	60%
U.S. offices.....	\$219,156,115	\$173,408,629
Non-U.S. offices.....	\$56,440,636	\$42,091,721
Wholesale.....	15%	18%
Reinsurance.....	1%	0%
Personal.....	23%	19%
Investment income.....	1%	1%
Other.....	2%	2%
Employees.....	3,800	3,300
Retail offices.....	225	200

Founded: 1998.**Business type:** Broker.

Nonretail subsidiaries: Cross Border Underwriting Services Inc., Brampton, Ontario; Program Brokerage Corp., New York; The Wholesale Insurance Group, Calgary, Alberta, Brampton and Ottawa, Ontario, Moncton, New

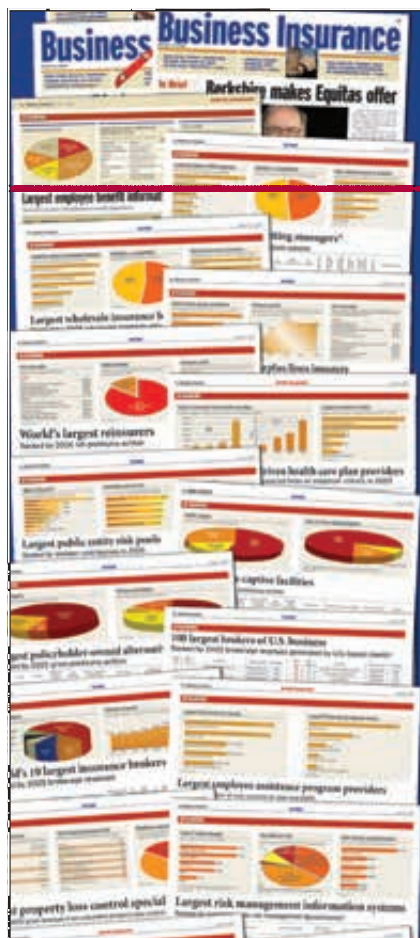
Brunswick.

Acquisitions: Blade Premium Finance Co., New York, August 2005; Blanchard Insurance Group, Inc., Grand Junction, Colo., August 2005; Kline Transportation Insurance Inc., San Diego, August 2005; Innovators Insurance Agencies Ltd., Kootenay, British Columbia, September 2005; Personal Lines Insurance Brokerage Inc., Warren, N.J., October 2005; CEB Business Insurance Services, Los Angeles, October 2005; Flexible Benefits Group, Denver, October 2005; Ungaro & Sons Insurance Services Ltd., Chilliwack, British Columbia, October 2005; Impact Insurance, Dallas, November 2005; American Animal Hospital Assn., Chicago, December 2005; Employee Benefit Specialists Inc., Denver, December 2005; Citizens Financial Group, Providence, R.I., March 2006; eBenefits, Simsbury and Branford, Conn., March 2006; Kagan & Kozberg, Los Angeles, March 2006; Hirsch Wolf & Co. L.L.C., Brooklyn, N.Y., May 2006; Westar Insurance Managers, Seattle, May 2006.

Officers: Martin P. Hughes, chairman/CEO; Richard A. Gulliver, president; Bruce D. Guthart, COO.

Contact: Heather Schneider, corporate communications manager; heather.schneider@hubinternational.com.

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Hylant Group

811 Madison Ave., P.O. Box 1687,
Toledo, Ohio 43603-1687;
419-255-1020; fax: 419-255-7557
www.hylant.com

	2005	2004
Premium volume	\$1,076,000,000	\$917,000,000
Gross revenues	\$92,407,163	\$77,170,094
Brokerage revenues	\$88,922,121	\$74,445,541
U.S. clients	100%	100%
Brokerage: retail	90.1%	88.3%
U.S. offices	\$83,258,854	\$68,154,661
Wholesale	0.1%	0.1%
Reinsurance	0%	0.1%
Personal	3.6%	2.7%
Services	2.4%	5.4%
Investment income	1.8%	1.3%
Other	2%	2.1%
Employees	612	532
Retail offices	10	9

Locations of offices: Offices in three states.**Founded:** 1935.**Employee benefits:** 18.9% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 82.5%; fees, 17.5%**Nonretail subsidiaries:** Hylant Consulting, Cleveland; Hylant Financial Services, Toledo, Ohio; HyHealth, Toledo, Ohio.**Officers:** Patrick R. Hylant, chairman/CEO; William F. Buckley, president/COO; William P. Pridgeon, senior vp/CFO.**Contact:** Bill Pridgeon;
bill.pridgeon@hylant.com.**The IMA Financial Group Inc.**

8200 E. 32nd St. N.,
Wichita, Kan. 67226;
316-267-9221; fax: 316-303-3755
www.imacorp.com

	2005	2004
Gross revenues	\$59,922,991	\$52,291,972
Brokerage revenues	\$59,522,991	\$52,291,972
U.S. clients	100%	100%
Brokerage: retail	63.5%	86.5%
U.S. offices	\$37,797,099	\$47,469,942
Wholesale	10.1%	6.8%
Personal	11.9%	3.5%
Services	14.5%	2.7%
Employees	382	356
Retail offices	7	5

Locations of offices: Offices in five states.**Employee benefits:** 10.3% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 85.5%; fees, 14.5%**Nonretail subsidiaries:** TrueNorth Inc., Wichita, Kan.**Officers:** W.C. Cohen Jr., chairman; Robert L. Cohen, CEO; Kurt D. Watson, COO.**Contact:** W.C. Cohen Jr.**Insurance Office of America Inc.**

1855 W. State Road 434,
Longwood, Fla. 32750;
407-788-3000; fax: 407-788-7933
www.ioausa.com

	2005	2004
Premium volume	\$518,947,000	\$465,250,000
Gross revenues	\$56,171,651	\$47,230,156
Brokerage revenues	\$55,890,793	\$46,524,156
U.S. clients	100%	100%
Brokerage: retail	88%	84%
U.S. offices	\$49,431,053	\$46,524,156
Wholesale	4%	7%
Personal	4.5%	5%
Services	3%	4%
Investment income	0.5%	1.5%
Employees	525	395
Retail offices	20	17

Locations of offices: Offices in nine state.**Parent:** IOA Group L.L.C.**Employee benefits:** 9.6% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 98%; fees, 2%**Contingent compensation:** 3%.**Nonretail subsidiaries:** Fresh Communications, Longwood, Fla.; US Administrators L.L.C., Atlanta.**Officers:** David Maki, president; John K. Ritenour, CEO; Wesley Scovanner, CFO; Bruce Berthelsen, COO.**Contact:** John K. Ritenour;
john.ritenour@ioausa.com; Wesley Scovanner;
wesley.scovanner@ioausa.com; Bruce Berthelsen;
bruce.berthelsen@ioausa.com.**Integro Insurance Brokers**

3 Times Square, Ninth Floor,
New York, N.Y. 10036;
212 295-8000
www.integrogroup.com

	2005	2004
Employees	200	NA
Retail offices	7	NA

Founded: 2005.**Business type:** Broker.**Officers:** Robert Clements, chairman Roger E. Egan, CEO; Peter Garvey, president.

J

Jardine Lloyd Thompson Group P.L.C.

6 Crutched Friars,
London, EC3N 2PH England;
44-207-528-4444; fax: 44-207-528-4185
www.jltgroup.com

	2005	2004
Premium volume	\$7,459,999,200	\$7,434,648,000
Gross revenues	\$909,653,880	\$882,772,800
Brokerage revenues	\$881,801,760	\$858,027,300
U.S. clients	22%	24%
Non-U.S. clients	78%	76%
Brokerage: retail	41%	39%
U.S. offices	\$52,791,600	\$43,992,000
Non-U.S. offices	\$320,390,400	\$300,612,000
European offices	\$172,938,000	\$175,968,000
Wholesale	13%	16%
Reinsurance	17%	17%
Personal	1%	1%
Services	25%	24%
Investment income	3%	3%
Other	0%	0%
Employees	5,364	5,349

*Converted at applicable exchange rate.***Founded:** 1970.**Employee benefits:** 18% of revenues in 2005.**Business type:** Broker.**Contingent compensation:** 1.5%.

Nonretail subsidiaries: JLT Risk Solutions Ltd., Luanda, Angola; Jardine Lloyd Thompson Australia Pty Ltd., Sydney, Adelaide, Brisbane, Melbourne and Perth, Australia; JLT Group Services Pty. Ltd., Adelaide, Albury, Cairns, Townsville, Newstead and West Perth, Australia; JLT Risk Solutions (Bermuda) Ltd., Hamilton, Bermuda; JLT Risk Solutions Ltd., Dubai, United Arab Emirates; JLT Risk Solutions Management (Bermuda) Ltd., Hamilton, Bermuda; JLT do Brasil Corretagem de Seguros Ltda., Sao Paulo and Rio de Janeiro, Brazil; Jardine Lloyd Thompson Canada Inc., Calgary, Vancouver, Surrey, Victoria, Montreal and Toronto, Canada; Jardine Lloyd Thompson Valencia y Iragorri Corredores de Seguros S.A. Bogotá, Colombia; JLT Risk Solutions (Guernsey) Ltd., Guernsey; Jardine Lloyd Thompson Ltd., Hong Kong; Jardine Lloyd Thompson Asia Pte. Ltd., Hong Kong; Jardine ShunTak Insurance Brokers Ltd., Hong Kong; CJM Insurance Brokers Ltd., Hong Kong., JLT Lixin Insurance Brokers Co. Ltd., Guangzhou, China; PT Jardine Lloyd Thompson., Jakarta, Indonesia; Jardine Lloyd Thompson Ireland Ltd., Dublin and Cork, Ireland; FinTech Capital Risk Solutions, Tokyo; Jardine Lloyd Thompson Ltd., Tokyo; Jardine Lloyd Thompson Korea Ltd., Seoul, Korea; Jardine Lloyd Thompson Sdn Bhd., Kuala Lumpur, Malaysia; JLT Mexico, Intermediario de Reaseguro, S.A. de C.V. Mexico City; Jardine Lloyd Thompson Ltd., Auckland, Cambridge, Christchurch, and Wellington, New Zealand; Mariategui JLT Peru Corredores de Seguros S.A., Lima, Peru; Jardine Lloyd Thompson Insurance Brokers, Inc., Cebu City and Makati City, Philippines; JLT Moscow (Insurance Brokers) CJSC, Moscow; Jardine Lloyd Thompson Asia Pte. td., Singapore; JLT Risk Solutions AB, Stockholm, Sweden; Jardine Lloyd Thompson Ltd., Taipei, Taiwan; Jardine Lloyd Thompson Ltd., Bangkok, Thailand; Agnew Higgins Pickering & Co. Ltd., London; JLT Risk Solutions Ltd., London; Lloyd & Partners Ltd., London; Jardine Lloyd Thompson UK Ltd., Leeds, Birmingham, Manchester, Liverpool, London, Southampton and Maidenhead, United Kingdom; Jardine Lloyd Thompson L.L.C., Newport Beach, Calif., Alpharetta, Ga., Oakbrook Terrace, Ill., St Louis; New York, Dallas, Tulsa, Okla., Houston, Herdon, Va.; JLT Services Corp., Waterbury, Conn., Latham, Conn.; Jardine Lloyd Thompson Ltd., Ho Chi Minh City, Vietnam.

Officers: Geoffrey Howe, chairman; Dominic Burke, group chief executive; Jim Rush, group finance director.

Contact: Paul Dransfield, head-group corporate communications.**Estimated.*

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K**Keenan & Associates**

2355 Crenshaw Blvd., Suite 200,
Torrance, Calif. 90501;
310-212-3344; fax: 310-212-0354
www.keenan.com

	2005	2004
Gross revenues.....	\$112,585,000	\$105,217,000
Brokerage revenues.....	\$112,247,245	\$104,822,000
U.S. clients.....	100%	100%
Brokerage: retail.....	40%	41%
U.S. offices.....	\$45,034,000	\$43,138,970
Services.....	59.7%	58.7%
Investment income.....	0.3%	0.3%
Employees.....	665	625
Retail offices.....	10	10

Founded: 1972.

Officers: John R. Keenan, chairman; Sean K. Smith, CEO; David J. De Wenter, COO.

R.C. Knox and Co. Inc.

1 Goodwin Square,
Hartford, Conn. 06103;
860-524-7600; fax: 860-240-1599
www.rcknox.com

	2005	2004
Premium volume.....	\$321,660,000	\$301,000,000
Gross revenues.....	\$27,922,000	\$27,113,000
Brokerage revenues.....	\$26,693,432	\$25,793,935
U.S. clients.....	100%	100%
Brokerage: retail.....	88.6%	87.2%
U.S. offices.....	\$24,671,360	\$23,774,242
Personal.....	7%	8%
Investment income.....	4.4%	4.8%
Employees.....	121	123
Retail offices.....	2	2

Parent: People's Bank.**Employee benefits:** 12.4% of revenues in 2005.**Business type:** Agent.

Officers: John F. Byrnes, president/CEO;
Harold A. Smullen, executive vp/COO; John J. Kalbacher, treasurer/CFO.

Contact: John F. Byrnes; jbyrnes@rcknox.com.**L****Lamb, Little & Co.**

1101 Perimeter Drive,
Schaumburg, Ill. 60173;
847-398-7060; fax: 847-398-7077
www.lamblittle.com

	2005	2004
Premium volume.....	\$81,634,880	\$75,099,641
Gross revenues.....	\$11,896,559	\$10,531,094
Brokerage revenues.....	\$11,896,559	\$10,531,094
U.S. clients.....	99%	99%
Non-U.S. clients.....	1%	1%
Brokerage: retail.....	85%	85%
U.S. offices.....	\$10,112,075	\$8,903,211
Personal.....	15%	15%
Employees.....	88	89
Retail offices.....	2	2

Business type: Agent.**Retail brokerage:** Commissions, 99%; fees, 1%

Officers: Steven Lorenzini, vp; Vito Migliore, vp/secretary; Bruce Wahlborg, vp/treasurer.

Contact: Scott Bennett, COO;
sbennett@lamblittle.com.

J. Smith Lanier & Co.

300 W. 10th St.,
West Point, Ga. 31833;
706-645-2211; fax: 706-643-0606
www.jsmithlanier.com

	2005	2004
Premium volume.....	\$505,000,000	\$490,000,000
Gross revenues.....	\$73,812,789	\$68,915,094
Brokerage revenues.....	\$73,181,788	\$68,209,193
U.S. clients.....	100%	100%
Brokerage: retail.....	81.3%	80.4%
U.S. offices.....	\$60,009,798	\$55,407,736
Personal.....	8.7%	9%
Services.....	9%	9%
Investment income.....	1%	1%
Employees.....	474	464
Retail offices.....	NA	16

Locations of offices: Offices in four state.**Founded:** 1868.**Employee benefits:** 30% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 97%; fees, 3%

Nonretail subsidiaries: JSL Administrators Inc., Newnan, Ga., Fayetteville, N.C.

Officers: D. Gaines Lanier, chairman/CEO; Gary E. Ivey, president/COO; Frank E. Plan, treasurer/CFO.

Contact: D. Gaines Lanier;
glanier@jsmithlanier.com.

Lawley Service Inc

361 Delaware Ave.,
Buffalo, N.Y. 14202;
716-849-8618; fax: 716-849-8291
www.lawleyinsurance.com

	2005	2004
Premium volume.....	\$169,900,000	\$169,000,000
Gross revenues.....	\$30,279,159	\$28,485,635
Brokerage revenues.....	\$30,164,098	\$28,392,725
U.S. clients.....	100%	100%
Brokerage: retail.....	74.1%	75.8%
U.S. offices.....	\$22,464,823	\$21,521,686
Personal.....	25.5%	23.9%
Other.....	0.4%	0.3%
Employees.....	224	219
Retail offices.....	7	7

Employee benefits: 18.4% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 94%; fees, 6%**Contingent compensation:** 11.3%.

Nonretail subsidiaries: Lawley Benefits Group L.L.C., Buffalo, N.Y.

Acquisitions: Consulting Risk Associates L.L.C., Rochester, N.Y., April 2006.

Officers: William J. Lawley Jr., managing partner/secretary; Christopher D. Ross, managing partner/treasurer; Michael R. Lawley, partner/sales manager.

Contact: Michael R. Lawley; 716-849-8658;
mlawley@lsigc.com.

The Leavitt Group

216 S. 200 W., Suite 301,
Cedar City, Utah 84720;
435-586-6553; fax: 435-586-1510
www.leavitt.com

	2005	2004
Premium volume.....	\$825,000,000	\$675,000,000
Gross revenues.....	\$120,189,000	\$98,617,300
Brokerage revenues.....	\$113,578,605	\$90,672,608
U.S. clients.....	100%	100%
Brokerage: retail.....	59%	59.5%
U.S. offices.....	\$70,911,510	\$58,677,300

Wholesale.....	3%	3.5%
Reinsurance.....	9.5%	8%
Personal.....	23%	25%
Investment income.....	2.5%	2%
Other.....	3%	2%
Employees.....	1,050	900
Retail offices.....	95	93

Locations of offices: Offices in 13 states.**Founded:** 1952.**Parent:** Leavitt Group Enterprises.**Employee benefits:** 6% of revenues in 2005.**Business type:** Agent.

Retail brokerage: Commissions, 96%; fees, 4%

Contingent compensation: 10%.

Nonretail subsidiaries: Allegiance Direct Bank, Cedar City, Utah; Allegiance Premium Finance Co. L.L.C., Cedar City, Utah; Leavitt Group Agency Association L.L.C., Cedar City, Utah; Leavitt Group Enterprises, Cedar City, Utah; Mutual Insurance Services, Federal Way, Wash.; PacWest Captive Insurance Co., Phoenix.

Acquisitions: ISU Valley Insurance Services, Covina, Calif., January 2005; Bill Holdren Agency, Orange, Calif., January 2006; Everest Insurance, Orange, Calif., January 2006; GBS Inc., Group Benefits, Salt Lake City, January 2006; Ray Silva Insurance Agency, San Jose, Calif., March 2006; PFG North, Choteau, Conrad, Cut Bank, Shelby, Mont., May 2006; Barlocker Insurance Services, Carlsbad, Fresno, Laguna Hills, Merced, Salinas, San Jose, Ventura, Woodland Hills, Calif., June 2006.

Officers: Dane O. Leavitt, CEO; Eric O. Leavitt, president; Kelly Russell, chief acquisition officer, Bruce Crankshaw, COO.

Contact: Mark Leavitt, affiliation marketing director; mark-leavitt@leavitt.com; Kelly Russell; kelly@leavitt.com.

Lockton Cos. Inc.

444 W. 47th St., Suite 900,
Kansas City, Mo. 64112-1906;
816-960-9000; fax: 816-960-9099
www.lockton.com

	2005	2004
Premium volume.....	\$8,500,000,000	\$7,000,000,000
Gross revenues.....	\$396,170,000	\$343,000,000
Brokerage revenues.....	\$388,246,600	\$336,140,000
U.S. clients.....	98%	98%
Non-U.S. clients.....	2%	2%
Brokerage: retail.....	95%	95%
U.S. offices.....	\$376,361,500	\$325,850,000
Personal.....	1%	1%
Services.....	2%	2%
Investment income.....	2%	2%
Employees.....	2,052	1,790
Retail offices.....	17	17

Locations of offices: Offices in 11 states.**Fiscal year ending** 4/30.**Founded:** 1966.**Employee benefits:** 20% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 50%; fees, 50%**Contingent compensation:** 4%.

Officers: David M. Lockton, chairman; John L. Lumelleau, president/CEO; Michael C. Frost, COO.

Contact: Michael C. Frost.

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The Loomis Co.

850 N. Park Road, P.O. Box 7011,
Wyomissing, Pa. 19610;
610-374-4040; fax: 610-374-6578
www.loomisco.com

	2005	2004
Premium volume	\$221,000,000	\$191,000,000
Gross revenues	\$31,536,000	\$29,200,000
Brokerage revenues	\$30,905,280	\$28,616,000
U.S. clients	99%	99.8%
Non-U.S. clients	1%	0.2%
Brokerage: retail	38%	38%
U.S. offices	\$11,984,000	\$10,874,080
Wholesale	5%	3%
Reinsurance	1%	3%
Personal	12%	12%
Services	42%	42%
Investment income	1%	1%
Other	1%	1%
Employees	300	280
Retail offices	5	3

Locations of offices: Offices in five states.**Employee benefits:** 42% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 95%; fees, 5%.**Contingent compensation:** 1%.**Nonretail subsidiaries:** Loomis Benefits Inc., Las Vegas.**Officers:** James R. Loomis, president; Thomas C. Forsberg, vp-operations; Kathy Schlegel, treasurer.**Contact:** James R. Loomis; 610-374-4040, ext. 2201; jloomis@loomisco.com.**Lovitt & Touche Inc.**

5090 N. 40th St., Suite 200,
Phoenix, Ariz. 85018;
602-956-2250; fax: 602-956-2258
www.lovitt-touche.com

	2005	2004
Gross revenues	\$26,968,834	\$24,971,142
Brokerage revenues	\$26,807,021	\$24,519,142
U.S. clients	100%	100%
Brokerage: retail	87%	92.6%
U.S. offices	\$23,462,886	\$23,123,277
Personal	3.8%	2%
Services	8.6%	4.4%
Investment income	0.6%	1%
Employees	183	170
Retail offices	5	4

Parent: Financial Services Group Inc.**Employee benefits:** 22% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 94%; fees, 6%.**Contingent compensation:** 9.5%.**Officers:** Charles A. Touche, chairman/CEO; Steven D. Touche, president; David M. Wilder, executive vp.**Contact:** Charles A. Touche.**M****The Mahoney Group**

719 E. Cottonwood Lane,
Casa Grande, Ariz. 85222;
520-836-7483; fax: 520-836-6681
www.mahoneygroup.com

	2005	2004
Premium volume	\$268,068,398	\$245,726,553
Gross revenues	\$44,037,524	\$35,351,012

Brokerage revenues	\$41,117,286	\$33,290,048
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	78.1%	81.7%
U.S. offices	\$35,230,871	\$28,871,172
Wholesale	11.4%	11.8%
Personal	4.6%	5.4%
Investment income	1.3%	1.6%
Other	4.6%	4.2%
Employees	230	197
Retail offices	13	9

Locations of offices: Offices in four states.**Founded:** 1915.**Parent:** Southwestern Financial Corp.**Employee benefits:** 7.1% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 80.9%; fees, 3.3%.**Contingent compensation:** 15.8%.**Officers:** Glendon D. Nelson, chairman/CEO; Gregory L. Gates, president; Matthew R. Bag-nall, secretary/treasurer/CFO.**Contact:** Gregory L. Gates;
ggates@mahoneygroup.com.**Marsh & McLennan Cos. Inc.**

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-3833
www.mmc.com

	2005	2004*
Gross revenues	\$11,699,000,000	\$11,782,000,000
Brokerage revenues	\$10,000,000,000	\$9,937,000,000
U.S. clients	52%	56%**
Non-U.S. clients	48%	44%**
Brokerage: retail	40.5%	43%
U.S. offices	\$2,100,000,000	\$2,804,903,000**
Non-U.S. offices	\$2,357,000,000	\$2,258,098,000**
Reinsurance	7%	7%
Services	38.5%	34%
Investment income	3%	3%
Other	11%	13%
Employees	54,900	58,500
Retail offices	700	700

Locations of offices: 63 Offices throughout the U.S. and serves clients in more than 100 countries.**Founded:** 1871.**Employee benefits:** 24% of revenues in 2005.**Business type:** Broker.**Contingent compensation:** 3%.**Officers:** Michael G. Cherkasky, president/CEO-Marsh & McLennan Cos. Inc.; Mathis Cabi-allavetta, vice chairman-Marsh & McLennan Cos. Inc.; Brian M. Storms, chairman/CEO-Marsh Inc.; Philip V. Moyles, executive vp-Marsh Inc.; Alexander S. Moczarski, CEO-Europe, Middle East, Africa-Marsh Inc.; David Batchelor, CEO-Asia Pacific-Marsh Inc.

*Restated

**BI estimate

Marshall & Sterling Enterprises Inc.

110 Main St.,
Poughkeepsie, N.Y. 12601;
845-454-0800; fax: 845-454-0880
www.marshallsterling.com

	2005	2004
Premium volume	\$289,000,000	\$281,000,000
Gross revenues	\$44,632,069	\$42,792,896
Brokerage revenues	\$41,949,772	\$39,957,543
U.S. clients	100%	100%

Brokerage: retail	66.9%	64.7%
U.S. offices	\$29,858,854	\$29,257,931
Wholesale	3.5%	3.6%
Personal	22.5%	24.7%
Services	1.2%	1.3%
Investment income	2.2%	1.7%
Other	3.7%	4%
Employees	315	285
Retail offices	20	17

Locations of offices: Offices in two states.**Founded:** 1864.**Employee benefits:** 2.6% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 98.8%; fees, 1.2%**Contingent compensation:** 10.5%.**Acquisitions:** LRMP Agency Inc, Rochester, N.Y., October 2005; Gersten-Hillman Agency Inc., Monticello, N.Y., May 2006.**Officers:** John P. O'Shea, chairman; David C. Ridgway, president; James D. Tunick, executive vp.**Contact:** John P. O'Shea; 845-454-0800, ext. 220.**May-Davis Inc.**

5227 E. Trent, P.O. Box 11589,
Spokane, Wash. 99211;
509-535-8783; fax: 509-534-0318

	2005	2004
Premium volume	\$3,700,000	\$3,000,000
Gross revenues	\$660,000	\$560,000
Brokerage revenues	\$660,000	\$560,000
U.S. clients	100%	100%
Brokerage: retail	94%	94%
U.S. offices	\$620,000	\$525,000
Personal	5.5%	5.5%
Investment income	0.5%	0.5%
Employees	5	5
Retail offices	1	1

Fiscal year ending 6/30.**Founded:** 1974.**Employee benefits:** 2% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 100%**Contingent compensation:** 12%.**Officers:** William H. Davis, president; Thomas V.A. Davis, corporate secretary.**Contact:** William H. Davis;
bill@maydavisinc.com.**McGraw Wentworth**

3331 W. Big Beaver Road, Suite 200,
Troy, Mich. 48084;
248-822-8000; fax: 248-822-4131
www.mgrawwentworth.com

	2005	2004
Premium volume	\$285,000,000	\$248,000,000
Gross revenues	\$8,600,000	\$7,400,000
Brokerage revenues	\$8,600,000	\$7,400,000
U.S. clients	100%	100%
Non-U.S. clients	3%	3%
Brokerage: retail	100%	100%
U.S. offices	\$8,600,000	\$7,400,000
Employees	54	49
Retail offices	1	1

Employee benefits: 100% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 90%; fees, 10%**Contingent compensation:** 4%.**Officers:** Thomas P. McGraw, president; William D. Wentworth, vp.

Continued on next page

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Contact: William D. Wentworth;
wdw@mcgrawwentworth.com.

McQueary Henry Bowles Troy L.L.P.

12700 Park Central Drive, 17th Floor,
 Dallas, Texas 75251;
 972-770-1600; fax: 972-770-1699
www.mhbt.com

	2005	2004
Premium volume	\$330,000,000	\$320,000,000
Gross revenues	\$35,500,000	\$32,000,000
Brokerage revenues	\$35,105,950	\$31,700,000
U.S. clients	100%	100%
Brokerage: retail	89%	90.4%
U.S. offices	\$31,591,450	\$28,921,600
Wholesale	5%	2.6%
Personal	4.4%	5.1%
Services	0.5%	0.6%
Investment income	1.1%	0.8%
Other	0%	0.5%
Employees	175	152
Retail offices	3	2

Founded: 1926.

Employee benefits: 20.4% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 84%; fees, 16%

Contingent compensation: 8.3%.

Officers: Bill Henry, chairman; Don Bowles, president; Carla Sans, COO.

Contact: Carla Sans; *carla_sans@mhbt.com.*

Meadowbrook Insurance Group Inc.

26255 American Drive,
 Southfield, Mich. 48034;
 248-358-1100; fax: 248-358-1614
www.meadowbrook.com

	2005	2004
Premium volume	\$700,000,000	\$650,000,000
Gross revenues	\$95,900,000	\$96,900,000
Brokerage revenues	\$94,700,000	\$95,700,000
U.S. clients	100%	100%
Brokerage: retail	55%	52%
U.S. offices	\$52,245,000	\$49,863,000
Non-U.S. offices	\$500,000	\$475,000
Reinsurance	0.7%	0.4%
Personal	0.7%	0.7%
Services	42.5%	45.7%
Investment income	1.1%	1.2%
Employees	648	651
Retail offices	22	19

Locations of offices: Offices in 11 states and two countries.

Founded: 1955.

Business type: Agent.

Retail brokerage: Commissions, 53.2%; fees, 46.8%.

Contingent compensation: 2%.

Acquisitions: Insurance & Benefit Consultants (IBC) of Sarasota, Fla., November 2005.

Officers: Merton J. Segal, chairman; Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO.

Contact: Kenn R. Allen, president-Meadowbrook Insurance Agencies.

Business Insurance's 2007 Directory of
 Agents and Brokers will be published July 16.

Mesirow Financial

321 N. Clark St.,
 Chicago, Ill. 60610;
 312-595-6200; fax: 312-595-6993
www.mesirowfinancial.com

	2005	2004
Premium volume	\$921,499,538	\$916,457,248
Gross revenues	\$68,865,384	\$65,284,247
Brokerage revenues	\$66,787,528	\$63,612,990
U.S. clients	100%	100%
Brokerage: retail	96%	NA
Personal	4%	NA
Employees	301	281
Retail offices	8	3

Locations of offices: Offices in five states and District of Columbia.

Fiscal year ending 3/31.

Founded: 1972.

Parent: Mesirow Financial Holdings Inc.

Business type: Broker.

Acquisitions: Settlement Planning Associates L.L.C., Chicago, February 2006*.

Officers: Richard S. Price, president/vice chairman; John P. Harney, Norman J. Malter, senior managing directors.

Contact: Richard S. Price; 312-595-6050;

rpri@mesirowfinancial.com.

*dba Mesirow Financial Structured Settlements.

Mid American Group Inc.

760 Pasquelli Drive, Suite 358,
 Westmont, Ill. 60559;
 630-789-9508; fax: 630-789-9516
www.midamgroup.com

	2005	2004
Premium volume	\$127,643,000	\$136,686,000
Gross revenues	\$5,523,083	\$5,899,757
Brokerage revenues	\$5,523,083	\$5,899,757
U.S. clients	98%	98%
Non-U.S. clients	2%	2%
Brokerage: retail	100%	100%
U.S. offices	\$5,523,083	\$5,899,757
Employees	13	14
Retail offices	1	1

Fiscal year ending 6/30.

Founded: 1989.

Employee benefits: 100% of revenues in 2005.

Business type: Broker.

Officers: James P. Lill, president/CEO; Dan Hutchinson, vp-operations; Tom Hutchinson, vp.

Contact: James P. Lill; *jimlill@midamgroup.com.*

Fred A. Moreton & Co.

709 E. South Temple,
 Salt Lake City, Utah 84102;
 801-531-1234; fax: 801-531-6117
www.moreton.com

	2005	2004
Premium volume	\$428,621,000	\$375,000,000
Gross revenues	\$25,958,000	\$24,200,000
Brokerage revenues	\$25,180,000	\$19,421,200
U.S. clients	100%	100%
Brokerage: retail	94%	94%
U.S. offices	\$24,401,000	\$22,515,000
Wholesale	1%	1%
Personal	1%	1%
Services	2%	2%
Investment income	1%	1%
Other	1%	1%
Employees	145	130
Retail offices	3	2

Locations of offices: Offices in three states.

Founded: 1910.

Employee benefits: 29% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 90%; fees, 10%.

Officers: William R. Moreton, president/CEO; Craig L. Smith, executive vp/COO; William E. Tingey, CFO.

Contact: William E. Tingey.

Morris & Mackenzie Inc.

3500 de Maisonneuve Blvd. W.,
 Suite 2400,
 Montreal, Quebec H3Z 3C1 Canada;
 514-925-3222; fax: 514-989-9981
www.morrimackenzie.ca

	2005	2004
Gross revenues	\$19,170,727	\$17,689,651
Brokerage revenues	\$18,748,971	\$17,300,478
Non-U.S. clients	100%	100%
Brokerage: retail	62.7%	59.8%
Non-U.S. offices	\$12,020,045	\$10,578,410
Personal	35.1%	38%
Investment income	2.2%	2.2%
Employees	202	197
Retail offices	3	3

Converted at applicable exchange rate.

Fiscal year ending 9/30.

Parent: Mackmor Ltd.

Employee benefits: 8.6% of revenues in 2005.

Business type: Broker.

Officers: Maurice Sauve, president/CEO; Trevor F. Grimwood, executive vp.

Contact: Mike Dunn, manager-commercial accounts; 416-221-9840.

N

The NIA Group L.L.C.

66 Route 17,
 Paramus, N.J. 07652;
 201-845-6600; fax: 866-795-1214
www.niagroup.com

	2005	2004
Gross revenues	\$77,400,000	\$74,960,000
Brokerage revenues	\$77,400,000	\$74,960,000
U.S. clients	100%	100%
Brokerage: retail	79.1%	79.1%
U.S. offices	\$61,200,000	\$59,300,000
Wholesale	3.4%	3.4%
Reinsurance	96.6%	96.6%
Personal	17.5%	17.5%
Employees	477	459
Retail offices	18	17

Locations of offices: Offices in four states.

Founded: 1926.

Employee benefits: 23.3% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 96.5%; fees, 3.5%.

Acquisitions: Crown Agency Inc., North Tonawanda, N.Y., January 2006.

Officers: Paul L. Gross, chairman; Steven L. Grossberg, president/CEO; Roger A. Gross, executive vp/COO; Brian P. Cassidy, CFO.

Contact: Roger A. Gross.

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National City Insurance Group

629 Euclid Ave., Locator 01-3920,
Cleveland, Ohio 44114;
216-222-9670; fax: 216-222-0044
www.insurance.nationalcity.com

	2005	2004
Premium volume	\$765,000,000	\$589,000,000
Gross revenues	\$137,732,402	\$105,953,406
Brokerage revenues	\$22,648,991	\$27,065,670
U.S. clients	100%	100%
Brokerage: retail	3%	6.8%
U.S. offices	\$4,163,300	\$7,196,687
Personal	13.4%	18.8%
Investment income	6.1%	5%
Other	77.5%	69.4%
Employees	81	134
Retail offices	15	15

Locations of offices: Offices in nine states.**Parent:** National City Corp.**Employee benefits:** 2.7% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 90%; fees, 10%.**Contingent compensation:** 2%.

Nonretail subsidiaries: ALLINCO Inc., Burlington, Vt.; National City Mortgage Insurance Co., Honolulu; National City Mortgage Insurance Solutions, Honolulu; NCLIC Inc., Burlington, Vt.

Officers: Thomas J. Cook, president; Dwight Kollmeier, vp; Andrew C. Cook, treasurer; Stephen L. Smith, secretary.

Contact: Thomas J. Cook;
tom.cook@nationalcity.com

Neace Lukens Holding Co.

2305 River Road,
Louisville, Ky. 40206;
502-894-2100; fax: 502-894-8602
www.neacelukens.com

	2005	2004
Premium volume	\$613,485,605	\$483,891,737
Gross revenues	\$58,559,584	\$49,182,508
Brokerage revenues	\$57,846,135	\$48,868,637
U.S. clients	100%	100%
Brokerage: retail	81.9%	79.6%
U.S. offices	\$47,984,701	\$39,163,222
Wholesale	1%	1%
Personal	3.8%	4.8%
Services	12%	13.9%
Investment income	1.3%	0.6%
Employees	393	279
Retail offices	14	11

Locations of offices: Offices in four states.**Founded:** 1991.**Employee benefits:** 22.3% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 85.7%; fees, 14.3%**Contingent compensation:** 5.3%.

Acquisitions: Maverick Insurance L.L.C., Sellersburg, Ind., July 2005, R. Carr Insurance Agency Inc., Richmond, Ky. October 2005; Insurance Partners Agency Inc., Southfield, Mich., March 2006, Charles Brown & Co. Inc., Fort Mitchell, Ky., May 2006.

Officers: John F. Neace, chairman/CEO; Douglas A. Stough, president; Gerald B. Budde, secretary/treasurer.

Contact: Gerald B. Budde; 502-259-9241;
gerald.budde@neacelukens.com

North American Insurance Agency Inc. dba North American Group

5101 N. Classen, Suite 300,
Oklahoma City, Okla. 73118;
405-523-2100; fax: 405-557-0491
www.na-group.com

	2005	2004
Premium volume	\$296,678,000	\$170,427,318
Gross revenues	\$30,220,182	\$24,188,806
Brokerage revenues	\$29,667,803	\$22,892,915
U.S. clients	100%	100%
Brokerage: retail	78%	67.5%
U.S. offices	\$24,011,000	\$16,317,385
Wholesale	3.7%	22.4%
Reinsurance	3.2%	0%
Personal	4.5%	5.3%
Services	8.7%	0%
Investment income	0.7%	0.2%
Other	1.2%	4.6%
Employees	175	136
Retail offices	8	11

Locations of offices: Offices in four states.**Founded:** 1959.**Parent:** Cameron Enterprise L.P.**Employee benefits:** 6.1% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 90%; fees, 10%**Contingent compensation:** 4%.

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Officers: William E. Durrett, chairman; Michael F. Ross, president/CEO; Gary M. Jarmon, executive vp; Edward L. Young, CFO.
Contact: Edward L. Young; 405-556-2361; eyoung@na-group.com.

O

The James B. Oswald Co. dba Oswald Cos.

1360 E. Ninth St., Suite 600,
 Cleveland, Ohio 44114-1730;
 216-367-8787; fax: 216-241-4520
www.oswaldcompanies.com

	2005	2004
Premium volume	\$325,000,000	\$295,000,000
Gross revenues	\$44,284,000	\$39,130,000
Brokerage revenues	\$43,176,900	\$38,681,000
U.S. clients	100%	100%
Brokerage: retail	85.5%	86.4%
U.S. offices	\$37,862,820	\$33,790,000
Wholesale	1%	1%
Personal	11%	11.5%
Investment income	0.6%	0.3%
Other	1.9%	0.8%
Employees	300	250
Retail offices	16	14

Locations of offices: Offices in four states.

Founded: 1893.

Parent: JBO Holding Co.

Employee benefits: 19.5% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 93%; fees, 7%.

Contingent compensation: 7.2%.

Acquisitions: Kandrin Ice & Krueger Ltd., Cleveland, September 2005.

Officers: James R. Pender, chairman; Marc S. Byrnes, president/CEO; Gary Trippe, CEO-Oswald Trippe & Co.

Contact: Rochelle Sevchek, marketing and public relations manager.

P

Pan American Underwriters Inc.

87 E. Green St., Suite 206,
 Pasadena, Calif. 91105;
 626-844-7100; fax: 626-844-7144
www.paula.com

	2005	2004
Premium volume	\$195,000,000	\$205,000,000
Gross revenues	\$18,085,000	\$18,676,000
Brokerage revenues	\$14,762,000	\$15,869,000
U.S. clients	100%	100%
Brokerage: retail	92%	92%
U.S. offices	\$14,119,000	\$15,166,000
Personal	3%	4%
Services	4%	4%
Investment income	1%	0%
Employees	96	93
Retail offices	13	15

Locations of offices: Offices in two states.

Founded: 1946.

Parent: PAULA Financial.

Employee benefits: 16% of revenues in 2005.

Business type: Acts as both agent and broker.

Retail brokerage: Commissions, 98%; fees, 2%.

Contingent compensation: 17%.

Acquisitions: Integrated Financial, Sacramento, Calif., April 2005; Sunland Insurance Services, Fresno, Calif., May 2006.

Officers: Jeffrey A. Snider, chairman/CEO; Roberts F. Underwood, president; Deborah S. Maddocks, vp-finance/secretary.

James G. Parker Insurance Group

1753 E. Fir Ave.,
 Fresno, Calif. 93720;
 559-222-7722; fax: 559-222-1724
www.jgparker.com

	2005	2004
Premium volume	\$225,533,000	\$220,337,000
Gross revenues	\$23,596,000	\$23,014,350
Brokerage revenues	\$23,478,020	\$20,830,000
U.S. clients	100%	100%
Brokerage: retail	90%	90%
U.S. offices	\$21,236,400	\$20,817,000
Personal	7.5%	7.5%
Services	2%	2%
Investment income	0.5%	0.5%
Employees	183	181
Retail offices	14	14

Fiscal year ending 5/31.

Parent: James G. Parker Insurance Associates.

Employee benefits: 9% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 95%; fees, 5%.

Contingent compensation: 6%.

Officers: James G. Parker III, president.

Contact: Jon M. Parker, vp/CFO.

Parker, Smith & Feek Inc.

2233 112th Ave. N.E.,
 Bellevue, Wash. 98004;
 425-709-3600; fax: 425-709-7471
www.psfinc.com

	2005	2004
Premium volume	\$279,059,600	\$249,370,965
Gross revenues	\$27,669,000	\$24,195,947
Brokerage revenues	\$26,562,240	\$23,536,901
U.S. clients	100%	100%
Brokerage: retail	91.1%	92.2%
U.S. offices	\$25,206,459	\$22,308,700
Personal	4.9%	5.1%
Investment income	1.9%	0.3%
Other	2.1%	2.4%
Employees	153	152
Retail offices	2	2

Locations of offices: Offices in two states.

Founded: 1937.

Employee benefits: 10.5% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 82%; fees, 18%

Officers: Greg Collins, CEO.

Contact: Steve Wolf, vp/communications director; scwolf@psfinc.com.

Payne Financial Group Inc.

145 W. Front St., P.O. Box 3327,
 Missoula, Mont. 59801;
 406-728-2910; fax: 406-721-4241
www.pfgworld.com

	2005	2004
Premium volume	\$251,536,002	\$225,314,346
Gross revenues	\$29,160,498	\$28,673,016
Brokerage revenues	\$28,460,646	\$26,895,289
U.S. clients	100%	100%
Brokerage: retail	82.6%	79%
U.S. offices	\$24,086,571	\$22,651,682
Personal	15%	14.8%
Investment income	0.9%	0.1%

Other	1.5%	6.1%
Employees	215	214
Retail offices	14	14

Locations of offices: Offices in four states.

Employee benefits: 8.1% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 99%; fees, 1%

Acquisitions: Boise, Idaho, December 2005.

Officers: Terry Payne, chairman; Bill Wrigglesworth, CEO; Brian Donahue, COO.

Contact: Terry Payne; 406-532-5923;

tpayne@tpayne.com.

Preferred Benefits Inc.

967 Spaulding S.E.,
 Ada, Mich. 49301;
 616-956-1199; fax: 616-956-1214
www.preferredbenefits.com

	2005	2004
Premium volume	\$7,000,000	\$7,000,000
Gross revenues	\$1,200,000	\$1,211,630
Brokerage revenues	\$1,200,000	\$1,211,630
U.S. clients	100%	100%
Brokerage: retail	90%	90%
U.S. offices	\$1,080,000	\$1,091,040
Reinsurance	6%	6%
Services	4%	4%
Employees	6	6
Retail offices	1	1

Employee benefits: 100% of revenues in 2005.

Business type: Agent.

Officers: Susan Mason, president; Jeff Noom, vp.

Contact: Susan Mason;

smason@preferredbenefits.com.

Pritchard & Jerden Inc.

3565 Piedmont Road,
 Suite 700, Building 3,
 Atlanta, Ga. 30305;
 404-238-9090; fax: 404-261-5440
www.pritchardjerden.com

	2005	2004
Gross revenues.....	\$8,634,504	\$7,971,865
Brokerage revenues.....	\$8,461,814	\$7,946,347
U.S. clients.....	100%	100%
Brokerage: retail.....	90%	92%
U.S. offices.....	\$7,771,054	\$7,310,639
Personal.....	6%	4%
Services.....	2%	2%
Investment income.....	2%	2%
Employees.....	55	52
Retail offices.....	1	1

Fiscal year ending 3/31.

Founded: 1960.

Business type: Agent.

Officers: James L. Jerden, chairman; Anthony

P. Burger, vice chairman; James L. Bailey, president.

Contact: James L. Bailey;

jbailey@ritchardjerden.com.

PROTECCION DINAMICA Agente de Seguros y de Fianzas, S.A. de C.V.

Alemania 8,
 Parque San Andres, Mexico City,
 04040 Mexico;
 5255-5484-0906; fax: 5255-5689-5749
www.protecciondinamica.com

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	2005	2004
Premium volume	\$2,378,131	\$1,880,665
Gross revenues	\$203,365	\$175,584
Brokerage revenues	\$203,365	\$175,584
U.S. clients	10%	10%
Non-U.S. clients	90%	90%
Employees	51	46

*Converted at applicable exchange rate.***Founded:** 1955.**Employee benefits:** 33% of revenues in 2005.**Business type:** Acts as both agent and broker.**Contact:** Peter Weber, international vp.

R

RJF Agencies Inc.

6000 Nathan Lane N., Suite 400,
Plymouth, Minn. 55442;
763-746-8000; fax: 763-746-8335
www.rjfagencies.com

	2005	2004
Premium volume	\$290,150,000	\$262,000,000
Gross revenues	\$23,720,000	\$20,299,000
Brokerage revenues	\$23,156,000	\$20,151,000
U.S. clients	100%	100%
Brokerage: retail	95.4%	98.1%
U.S. offices	\$22,631,000	\$19,915,000
Services	2.2%	1.2%
Investment income	1.2%	0.5%
Other	1.2%	0%
Employees	147	128
Retail offices	6	6

Locations of offices: offices in two states.**Founded:** 1986.**Employee benefits:** 17.2% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 93.2%; fees, 6.8%**Contingent compensation:** 15.7%.**Officers:** William Jeatran, CEO; Timothy Fleming, president.**Contact:** Amy Peterson, vp-finance.

Regions Insurance Group Inc.

6200 Poplar Ave., HQ2,
Memphis, Tenn. 38119;
901-580-5769; fax: 901-580-5770
www.regionsinsgroup.com

	2005	2004
Premium volume	\$840,144,000	\$822,934,000
Gross revenues	\$83,088,000	\$78,200,000
Brokerage revenues	\$79,263,000	\$75,729,000
U.S. clients	100%	100%
Brokerage: retail	78.2%	79.3%
U.S. offices	\$64,939,000	\$62,064,000
Wholesale	6.7%	7%
Personal	7.1%	6.5%
Services	3.4%	4%
Investment income	4.6%	3.2%
Employees	472	447
Retail offices	22	18

Locations of offices: Offices in six states.**Parent:** Regions Financial Corp.**Employee benefits:** 15.8% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 92%; fees, 8%.**Contingent compensation:** 3%.**Acquisitions:** Galbreath Insurance Agency, Memphis, Tenn., April 2005.**Officers:** David L. Bowlin, president/CEO; Daryll W. Martin, executive vp; John E. Ben-

nett, executive vp/CFO/treasurer; Gail Boland, vp/secretary; Tim Derouen, vp/chief technology officer.

Contact: John E. Bennett.

Rehder Y Asociados S.A.

Av. Canaval Y Moreyra,
480-Piso 11, San Isidro,
Lima, L27 Peru;
511-215-3003; fax: 511-442-4360
www.rehder.com.pe

	2005	2004
Premium volume	\$90,000,000	\$80,500,000
Gross revenues	\$10,025,000	\$8,900,000
Brokerage revenues	\$10,025,000	\$8,811,000
U.S. clients	18%	19%
Non-U.S. clients	82%	81%
Brokerage: retail	65%	66%
Non-U.S. offices	\$6,516,250	\$5,874,000
Reinsurance	4%	3%
Personal	27%	26%
Services	4%	4%
Investment income	0%	1%
Employees	120	113
Retail offices	3	3

Employee benefits: 22% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 96%; fees, 4%.**Contingent compensation:** 3%.**Officers:** Bernardo Rehder, chairman; Jaime Grana Acuna, vice chairman; Jorge Rehder, director; Javier Rehder, director/general manager.**Contact:** Javier Rehder.

Riggs, Counselman, Michaels & Downes Inc.

555 Fairmount Ave.,
Baltimore, Md. 21286;
410-339-7263; fax: 410-339-5867
www.rcmd.com

	2005	2004
Premium volume	\$272,027,470	\$229,199,700
Gross revenues	\$36,102,509	\$32,273,700
Brokerage revenues	\$34,658,409	\$31,076,000
U.S. clients	100%	100%
Brokerage: retail	83%	84%
U.S. offices	\$29,965,082	\$26,969,700
Personal	4%	4%
Services	9%	8%
Investment income	4%	4%
Employees	246	235
Retail offices	4	3

Locations of offices: Offices in two states.**Founded:** 1885.**Employee benefits:** 17% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 74%; fees, 26%.**Acquisitions:** Phillips Cox Insurance & Financial Services, Virginia Beach, Va., November 2005.**Officers:** Albert R. Counselman, president/CEO; Francis G. Riggs, executive vp; Thomas P. Healy, executive vp/COO.**Contact:** Robert T. Cawley, executive vp; 410-339-5884; rcawley@rcmd.com.

Companies interested in being listed in any of
B/I's online directories should contact the
Directory department at
www.businessinsurance.com.

Robertson Ryan & Associates Inc.

330 E. Kilbourn Ave., Suite 650,
Milwaukee, Wis. 53202;
414-271-3575; fax: 414-271-0196
www.robertsonryan.com

	2005	2004
Premium volume	\$186,440,000	\$160,701,000
Gross revenues	\$23,028,000	\$20,500,000
Brokerage revenues	\$22,567,440	\$20,175,000
U.S. clients	100%	100%
Brokerage: retail	86%	84%
U.S. offices	\$19,804,080	\$17,220,000
Personal	12%	15%
Investment income	1%	0.5%
Other	1%	0.5%
Employees	135	130
Retail offices	5	5

Founded: 1960.**Employee benefits:** 5% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 98%; fees, 2%**Officers:** Anthony S. Von Rueden, chairperson; Robert W. Foster, CFO; Gary L. Burton, COO.**Contact:** Gary L. Burton; 414-221-0386; gburton@robertsonryan.com.

Rue Insurance

3812 Quakerbridge Road,
Trenton, N.J. 08619;
609-586-7474; fax: 609-586-3991
www.rueinsurance.com

	2005	2004
Premium volume	\$70,819,000	\$67,417,897
Gross revenues	\$8,713,000	\$7,946,000
Brokerage revenues	\$8,582,305	\$7,783,000
U.S. clients	100%	100%
Brokerage: retail	78.5%	80%
U.S. offices	\$6,839,705	\$7,783,000
Personal	20%	17.5%
Investment income	0.5%	1%
Other	1%	1.5%
Employees	57	53
Retail offices	1	1

Founded: 1917.**Employee benefits:** 4.5% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 99%; fees, 1%.**Contingent compensation:** 12%.**Officers:** William M. Rue, president; Elizabeth Allen, executive vp; William M. Rue Jr., senior vp; John Warn, vp/treasurer.**Contact:** William M. Rue.

The Rutherford Cos.

P.O. Box 12748,
Roanoke, Va. 24028;
540-982-3511; fax: 540-342-9747
www.rutherford.com

	2005	2004
Premium volume	\$487,209,090	\$356,125,441
Gross revenues	\$56,465,842	\$44,681,141
Brokerage revenues	\$53,642,550	\$43,340,707
U.S. clients	99%	98.5%
Non-U.S. clients	1%	1.5%
Brokerage: retail	90%	92%
U.S. offices	\$50,819,257	\$41,106,650
Personal	1%	1%
Services	4%	4%
Investment income	5%	3%
Employees	257	254
Retail offices	8	8

Fiscal year ending 6/30.

Continued on next page

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Founded: 1916.**Business type:** Agent.**Retail brokerage:** Commissions, 72%; fees, 28%.**Officers:** Thomas D. Rutherford Jr., chairman; Thomas R. Brown, CEO; George A. Steadman III, president/COO.**Contact:** George A. Steadman III.

S

Schiff, Kreidler-Shell Inc.

1 W. Fourth St., Suite 1300,
Cincinnati, Ohio 45202;
513-977-3100; fax: 513-977-3129
www.sksins.com

	2005	2004
Premium volume	\$163,318,000	\$167,203,000
Gross revenues	\$20,482,773	\$21,313,876
Brokerage revenues	\$19,787,396	\$17,773,980
U.S. clients	100%	100%
Brokerage: retail	80%	72%
U.S. offices	\$17,205,529	\$15,345,990
Personal	16%	11%
Services	1%	1%
Investment income	3%	16%
Employees	110	108
Retail offices	3	2

Locations of offices: Offices in two states.**Founded:** 1876.**Parent:** Robert C. Schiff Investment Co.**Employee benefits:** 17% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 98%; fees, 2%.**Contingent compensation:** 10%.**Officers:** Thomas R. Dietz, Chairman/CEO; Alvin F. Roehr, president; Russel Ferneding, CFO.**Contact:** Thomas R. Dietz.

Scott Insurance

1301 Old Graves Mill Road,
P.O. Box 10489,
Lynchburg, Va. 24506;
434-832-2100; fax: 434-832-2296
www.scottins.com

	2005	2004
Premium volume	\$291,000,000	\$260,000,000
Gross revenues	\$28,830,000	\$24,950,000
Brokerage revenues	\$27,270,000	\$24,510,000
U.S. clients	100%	100%
Brokerage: retail	83.2%	86.3%
U.S. offices	\$23,986,560	\$21,531,850
Personal	3.4%	4%
Services	8%	8%
Investment income	5.4%	1.7%
Employees	191	168
Retail offices	8	8

Locations of offices: Offices in three states.**Founded:** 1864.**Employee benefits:** 14.7% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 80.5%; fees, 19.5%.**Contingent compensation:** 8%.**Officers:** Walker P. Sydnor Jr., president; Craig K. Ryder, COO/CFO; Erik A. Koroneos, senior vp.**Contact:** Walker P. Sydnor Jr.;
wsydnor@scottins.com.

Seitlin

9800 N.W. 41st St.,
Miami, Fla. 33178;
305-591-0090; fax: 305-593-6993
www.seitlin.com

	2005	2004
Premium volume	\$282,000,000	\$270,000,000
Gross revenues	\$25,929,042	\$24,523,569
Brokerage revenues	\$25,929,042	\$23,990,907
U.S. clients	0%	99%
Non-U.S. clients	0%	1%
Brokerage: retail	83.4%	86.7%
U.S. offices	\$21,994,205	\$20,835,843
Personal	10.2%	5%
Services	5%	6.6%
Investment income	1.4%	1.7%
Employees	159	150
Retail offices	2	2

Founded: 1945.**Employee benefits:** 23.4% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 94%; fees, 6%.**Officers:** M. Stephen Jackman, chairman; Thomas M. Cornish, president/CEO; Carolyn Davis, president-Seitlin Benefits.**Contact:** Thomas M. Cornish;
tcornish@seitlin.com.

Sky Insurance Inc.

P.O. Box 10079,
Maumee, Ohio 43537;
419-720-7900; fax: 419-720-7995
www.skyinsure.com

	2005	2004
Premium volume	\$744,812,000	\$685,000,000
Gross revenues	\$62,860,095	\$57,811,793
Brokerage revenues	\$62,308,235	\$57,690,567
U.S. clients	100%	100%
Brokerage: retail	64%	68%
U.S. offices	\$39,792,050	\$39,011,939
Wholesale	25%	23%
Personal	11%	9%
Employees	389	332
Retail offices	17	20

Locations of offices: Offices in two states.**Founded:** 1898.**Parent:** Sky Financial Group Inc.**Employee benefits:** 27% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 79%; fees, 21%.**Contingent compensation:** 10%.**Nonretail subsidiaries:** Celaris Brokerage, Cleveland.**Acquisitions:** Benefit Design Agency, Findlay, Ohio, August 2005; Becker McDowell, Wooster, Ohio, October 2005; Steiner Insurance Agency, Wooster, Ohio, October 2005; Peter Burke Agency, Pittsburgh, January 2006.**Officers:** Jerry Batt, CEO; Terry Morman, CFO; Deb Mauk, COO.**Contact:** Jerry Batt; jbatt@skyinsure.com.

Starkweather & Shepley Insurance Brokerage Inc.

60 Catamore Blvd.,
East Providence, R.I. 02914;
401-435-3600; fax: 401-438-0150
www.starship.com

	2005	2004
Premium volume	\$241,600,000	\$235,000,000
Gross revenues	\$27,400,000	\$26,850,000
Brokerage revenues	\$26,852,000	\$26,313,000

U.S. clients	100%	100%
Brokerage: retail	72%	73%
U.S. offices	\$19,728,000	\$19,600,500
Wholesale	9%	10%
Personal	17%	15%
Investment income	2%	2%
Employees	150	143
Retail offices	7	7

Locations of offices: Offices in two states.**Employee benefits:** 6% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 99%; fees, 1%**Contingent compensation:** 14%.**Nonretail subsidiaries:** RISCO Inc., East Providence, R.I.**Officers:** Fred R. Tripp, president; Natale P. Calamis, executive vp; William P. McGillivray, executive vp/treasurer.**Contact:** Fred R. Tripp.

Synaxis Group Inc.

3401 West End Ave., Suite 180,
Nashville, Tenn. 37203;
615-463-7800; fax: 615-463-7777
www.synaxisgroup.com

	2005	2004
Premium volume	\$513,170,929	\$562,766,983
Gross revenues	\$55,680,556	\$61,979,414
Brokerage revenues	\$54,344,223	\$59,966,343
U.S. clients	100%	100%
Brokerage: retail	71.6%	67.5%
U.S. offices	\$39,844,784	\$41,833,731
Reinsurance	3.4%	5.1%
Personal	19.9%	20.5%
Services	2.7%	3.6%
Investment income	0.3%	0.1%
Other	2.1%	3.2%
Employees	297	341
Retail offices	9	9

Locations of offices: Offices in 10 states.**Founded:** 1998.**Parent:** First Tennessee Bank N.A.**Employee benefits:** 17.2% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 97.8%; fees, 2.2%**Contingent compensation:** 4.4%.**Nonretail subsidiaries:** Employers Risk Services Inc., Franklin, Tenn.; First Horizon Insurance Services, Memphis, Tenn.**Officers:** George J. Anderson, president/CEO.**Contact:** Carol Balthrop, executive assistant;
615-385-8371; cbalthrop@synaxisgroup.com.

T

TD Banknorth Insurance Agency Inc.

75 John Roberts Road,
South Portland, Maine 04106;
800-723-2877; fax: 207-775-0219
www.tdbanknorthinsurance.com

	2005	2004
Premium volume	\$522,742,000	\$508,273,969
Gross revenues	\$52,146,000	\$51,454,000
Brokerage revenues	\$52,146,000	\$51,454,000
U.S. clients	100%	100%
Brokerage: retail	60%	62%
U.S. offices	\$31,288,000	\$32,680,000
Personal	34%	33%
Services	6%	5%

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Employees	440	471
Retail offices	23	24

Locations of offices: Offices in six states.**Founded:** 1882.**Parent:** TD Banknorth Inc.**Employee benefits:** 18% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 91%; fees, 9%**Acquisitions:** Boothby & Bartlett, Waterville, Maine, December 2005.**Officers:** Andrew Greene, chairman; Joseph Fico, president/CEO; William Clifford, chief administrative officer**Contact:** William Clifford;

william.clifford@tdbanknorthinsurance.com.

Tanenbaum-Harber Co. Inc.

320 W. 57th St.,
New York, N.Y. 10019;
212-603-0204; fax: 212-603-0397
www.tanhar.com

	2005	2004
Premium volume	\$625,000,000	\$594,000,000
Gross revenues	\$57,720,000	\$55,207,000
Brokerage revenues	\$56,681,040	\$54,654,930
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	68.6%	70%
U.S. offices	\$40,340,508	\$38,710,850
Wholesale	18.2%	18%
Reinsurance	2%	3%
Personal	7.1%	6%
Services	2.3%	2%
Investment income	1.8%	1%
Employees	248	217
Retail offices	8	5

Locations of offices: Offices in four states.**Founded:** 1860.**Employee benefits:** 20% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 95%; fees, 5%**Nonretail subsidiaries:** Hartan Brokerage Inc., New York; Tanenbaum-Harber Reinsurance Intermediaries, New York.***Officers:** Walter L. Harris, president/CEO; Alan Rovin, James V. Mannino, executive vps; John Beres, senior vp.**Contact:** Walter L. Harris.

*Affiliates, not subsidiaries.

Thesco Benefits L.L.C.

320 W. 57th St.,
New York, N.Y. 10019-3705;
212-603-0372; fax: 212-399-0227
www.thesco.com

	2005	2004
Premium volume	\$299,710,260	\$280,103,047
Gross revenues	\$12,333,895	\$11,399,314
Brokerage revenues	\$12,333,895	\$11,399,314
U.S. clients	100%	100%
Brokerage: retail	98%	96.2%
U.S. offices	\$12,087,217	\$10,966,614
Wholesale	0%	0.7%
Services	2%	3.1%
Employees	40	38
Retail offices	3	3

Locations of offices: Offices in three states.**Founded:** 1996.**Employee benefits:** 100% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 96%; fees, 4%**Contingent compensation:** 1%.**Officers:** Richard Fleder, CEO; Robert Munao, national sales manager; John Cunningham, president -Thesco Retirement Planning Services.**Contact:** Jay Coughlin, senior vp; 908-497-2060; coughlinj@thesco.com.**Thoits Insurance Service Inc.**

444 Castro St., Suite 200,
Mountain View, Calif. 94041;
650-934-0300; fax: 650-934-0399
www.thoitsinsurance.com

	2005	2004
Premium volume	\$150,000,000	\$150,000,000
Gross revenues	\$14,340,711	\$11,123,210
Brokerage revenues	\$14,269,007	\$11,044,998
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	81%	88%
U.S. offices	\$11,615,976	\$9,719,598
Personal	15.5%	8.5%
Services	3%	3%
Investment income	0.5%	0.5%
Employees	82	63
Retail offices	2	1

Fiscal year ending 1/31.

Founded: 1891.**Employee benefits:** 7% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 93.5%; fees, 6.5%.**Contingent compensation:** 11%.**Acquisitions:** The Noble Group, San Mateo, Calif., September 2005.**Officers:** Don Way, CEO; Dean Middour, COO.**Contact:** Don Way;

dway@thoits-insurance.com.

Trion Group Inc., dba Trion

2300 Renaissance Blvd.,
King of Prussia, Pa. 19406;
610-945-1000; fax: 610-945-1005
www.trion.com

	2005	2004
Premium volume	\$2,255,000,000	\$1,961,850,000
Gross revenues	\$38,500,000	\$33,800,000
Brokerage revenues	\$38,500,000	\$33,800,000
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	85%	85%
U.S. offices	\$32,725,000	\$28,730,000
Services	15%	15%
Employees	190	140
Retail offices	5	2

Locations of offices: Offices in five states.**Founded:** 1999.**Employee benefits:** 100% of revenues in 2005.**Business type:** Acts as both agent and broker.**Retail brokerage:** Commissions, 80%; fees, 20%.**Contingent compensation:** 8%.**Officers:** Christopher M. Veno, David O. Oberkircher, Edmund F. Garro Jr., Edmund F. Garro III, principals.**Contact:** Edmund F. Garro III.

The 2007 Directory of Agents and Brokers will
be published on July 16.

TrueNorth Cos.

421 4th Ave. S.E.,
Cedar Rapids, Iowa 52401;
800-798-4080; fax: 319-862-0612
www.truenorthcompanies.com

	2005	2004
Premium volume	\$195,000,000	\$165,000,000
Gross revenues	\$20,584,000	\$17,667,000
Brokerage revenues	\$20,481,080	\$11,508,020
U.S. clients	100%	100%
Brokerage: retail	94.5%	94.5%
U.S. offices	\$19,451,880	\$16,695,315
Personal	4%	4%
Services	1%	1%
Investment income	0.5%	0.5%
Employees	141	200
Retail offices	7	2

Locations of offices: Offices in six states.**Founded:** 2001.**Employee benefits:** 17% of revenues in 2005.**Business type:** Agent.**Retail brokerage:** Commissions, 98%; fees, 2%.**Contingent compensation:** 7.7%.**Officers:** Larry Bergdale, chairman; Duane Smith, president; Loren Coppock, managing director.**Contact:** Shannon Moss, vp-marketing;
smoss@truenorthcompanies.com.**U****USI Holdings Corp.**

555 Pleasantville Road, Suite 160 S.,
Briarcliff Manor, N.Y. 10510;
914-749-8500; fax: 610-537-4500
www.usi.biz

	2005	2004*
Premium volume	\$8,300,000,000	\$3,200,000,000
Gross revenues	\$508,284,000	\$403,214,000
Brokerage revenues	\$504,345,000	\$401,836,000
U.S. clients	100%	100%
Brokerage: retail	82.6%	83.5%
U.S. offices	\$419,843,000	\$336,684,000
Wholesale	4.7%	3.2%
Personal	6.5%	6.7%
Services	5.4%	6.3%
Investment income	0.8%	0.3%
Employees	2,826	2,418
Retail offices	71	65

Locations of offices: Offices in 19 states.**Founded:** 1994.**Employee benefits:** 42.4% of revenues in 2005.**Business type:** Broker.**Retail brokerage:** Commissions, 85%; fees, 15%.**Contingent compensation:** 5.5%.**Nonretail subsidiaries:** Emerson, Reid & Co., Westbury, N.Y.; TRA Benefit Solutions, Harrisburg and Newtown Square, Pa.; USI Consulting Group-Connecticut, Glastonbury, Conn.; USI Consulting Group-New York, New York; USI Consulting Group of Tennessee, Knoxville, Tenn.; Vista Insurance Partners of Illinois, Chicago.**Acquisitions:** Richard Cross & Associates, Cincinnati, September 2005; Dascit/White & Winston Inc., New York, October 2005.**Officers:** David L. Eslick, chairman/president/CEO; Robert S. Schneider, executive vp/CFO; Ernest J. Newborn II, senior vp/general counsel/secretary; Edward J.

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Bowler, senior vp-corporate development; Jeffrey L. Jones, senior vp/chief marketing officer.
Contact: Maria Slippen, investor relations.
**Restated.*

UnionBanc Insurance Services Inc.

750 B St, Suite 2400,
 San Diego, Calif. 92130;
 619-231-1010; fax: 619-236-9134
 www.uboc.com

	2005	2004
Premium volume	N/A	\$715,000,000
Gross revenues	\$80,481,000	\$76,000,000
Brokerage revenues	\$71,903,500	\$68,400,000
U.S. clients	100%	100%
Brokerage: retail	84%	78%
U.S. offices	\$60,400,000	\$59,280,000
Wholesale	2%	2%
Personal	6%	7%
Services	3%	3%
Investment income	1%	1%
Other	9%	9%
Employees	446	415
Retail offices	7	7

Locations of offices: Offices in two states.

Founded: 2000.

Employee benefits: 13% of revenues in 2005.

Business type: Broker.

Contingent compensation: 9%.

Officers: Michael Janes, CEO; Mike Bice, CFO.

Contact: Mike Bice; 619-525-2895

Universal Insurance Services Inc.

648 Monroe Ave. N.W., Suite 300,
 Grand Rapids, Mich. 49503;
 616-454-7153; fax: 616-454-1718
 www.uis-inc.com

	2005	2004
Premium volume	\$102,233,000	\$107,000,000
Gross revenues	\$18,554,000	\$17,392,000
Brokerage revenues	\$18,424,122	\$17,305,040
U.S. clients	100%	100%
Brokerage: retail	87.5%	87.3%
U.S. offices	\$16,234,750	\$15,182,000
Wholesale	4.1%	3.5%
Personal	3.2%	4.4%
Services	4.5%	4.3%
Investment income	0.7%	0.5%
Employees	99	102
Retail offices	1	1

Founded: 1982.

Employee benefits: 13.2% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 78.7%; fees, 21.3%.

Contingent compensation: 13.9%.

Nonretail subsidiaries: Harbor Risk Underwriter L.L.C., Grand Rapids, Mich.; Risk Control Network L.L.C., Grand Rapids, Mich.

Officers: William J. Rothwell, president/managing principal; P. Michael Wanroy, COO/CFO/secretary/treasurer; Randall L. Phelps, vp.

Contact: William J. Rothwell.

Van Gilder Insurance Corp.

700 Broadway, Suite 1000,
 Denver, Colo. 80203;
 303-837-8500; fax: 303-831-5295
 www.vgic.com

	2005	2004
Premium volume	\$470,000,000	\$242,000,000
Gross revenues	\$42,717,690	\$40,158,000
Brokerage revenues	\$41,564,312	\$39,756,420
U.S. clients	100%	100%
Brokerage: retail	84.7%	86%
U.S. offices	\$36,181,883	\$34,535,880
Wholesale	6%	4.2%
Personal	6.6%	6.6%
Investment income	2.7%	1%
Employees	260	250
Retail offices	0%	7

Founded: 1905.

Employee benefits: 15.8% of revenues in 2005.

Business type: Agent.

Contingent compensation: 8.1%.

Nonretail subsidiaries: High Country Insurance Managers, Lakewood, Colo.

Acquisitions: AirSure Ltd., Golden, Colo., September 2005.

Officers: Dell Van Gilder, chairman; Jerry Ray, president-corporation operations; Matt Coleman, president-strategic operations.

Contact: Dell Van Gilder; dvangilder@vgic.com.

W

Wachovia Insurance Services Inc.

227 W. Trade St., Carillon Building,
 Charlotte, N.C. 28202-1675;
 336-732-3222; fax: 336-732-2698
 www.wachovia.com

	2005	2004
Premium volume	\$4,533,320,289	\$2,111,139,640
Gross revenues	\$430,138,549	\$240,649,000
Brokerage revenues	\$425,055,701	\$235,595,371
U.S. clients	100%	100%
Brokerage: retail	69%	66.9%
U.S. offices	\$296,802,149	\$160,956,000
Wholesale	1.6%	2.7%
Reinsurance	0.2%	0%
Personal	19.8%	23.2%
Services	8.2%	5.1%
Other	1.2%	2.1%
Employees	1,772	980
Retail offices	45	15

Locations of offices: Offices in 22 states.

Founded: 1994.

Parent: Wachovia Corp.

Employee benefits: 20.7% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 85.7%; fees, 14.3%.

Officers: Stewart McDowell, president/CEO; Karen Lehman, CFO; William Choate, managing director-sales and marketing.

Contact: Karen Lehman;

karen.lehman@wachovia.com.

Wausau Signature Agency

2000 Westwood Drive,
 Wausau, Wis. 54402;
 715-842-6817; fax: 715-842-6090
 www.wausausa.com

	2005	2004
Premium volume	\$532,757,190	\$537,502,175
Gross revenues	\$48,371,080	\$47,831,113
Brokerage revenues	\$47,210,174	\$43,324,500
U.S. clients	100%	100%
Brokerage: retail	97.6%	98.1%
U.S. offices	\$47,210,174	\$43,324,500

Investment income	2.4%	1.9%
Employees	287	289
Retail offices	40	42

Locations of offices: Offices in 25 states.

Founded: 1913.

Parent: Wausau Service Corp.

Business type: Agent.

Retail brokerage: Commissions, 98.2%; fees, 1.8%.

Contingent compensation: 4%.

Officers: Mark Steinberg, president; Daniel Glover, Michael Kern, vps.

Contact: Christine Doede, vp-market relations and quality assurance;
christine.doede@wausausa.com.

Webster Insurance Inc.

112 S. Turnpike Road,
 P.O. Box 5010,
 Wallingford, Conn. 06492;
 203-741-3500; fax: 203-741-3501
 www.websterinsurance.com

	2005	2004
Premium volume	\$464,454,279	\$431,900,929
Gross revenues	\$44,541,402	\$42,450,495
Brokerage revenues	\$43,784,198	\$42,206,601
U.S. clients	100%	100%
Brokerage: retail	64.6%	65.7%
U.S. offices	\$28,773,746	\$27,875,610
Personal	18.9%	16.8%
Services	14.8%	17%
Investment income	0.5%	0.4%
Other	1.2%	0.1%
Employees	234	250
Retail offices	8	6

Locations of offices: Offices in three states.

Founded: 1998.

Parent: Webster Financial Corp.

Employee benefits: 21.5% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 85.1%; fees, 14.9%.

Contingent compensation: 9%.

Officers: John J. Queirolo, president/CEO; John J. Klecha, executive vp.

Contact: Paul J. Maturo, senior vp/controller.

Wells Fargo & Co.*

150 N. Michigan Ave., Suite 4100,
 Chicago, Ill. 60601;
 312-423-2500; fax: 312-423-2508
 www.acordia.com, www.wellsfargo.com

	2005	2004
Premium volume	\$10,100,000,000	\$9,900,000,000
Gross revenues	\$1,070,748,000	\$1,041,029,000
Brokerage revenues	\$959,359,000	\$943,728,000
U.S. clients	100%	100%
Brokerage: retail	71.3%	72.6%
U.S. offices	\$763,175,000	\$755,495,000
Wholesale	3.4%	3.7%
Reinsurance	0.3%	0.3%
Personal	8.8%	8%
Services	5.8%	6.1%
Investment income	1.9%	1%
Other	8.5%	8.3%
Employees	5,790	5,754
Retail offices	159	156

Locations of offices: Offices in 38 states.

Founded: 1989.

Employee benefits: 9.5% of revenues in 2005.

Business type: Acts as both agent and broker.

Continued on next page

Continued from previous page

Retail brokerage: Commissions, 99.2%; fees, 0.8%.

Contingent compensation: 3.7%.

Nonretail subsidiaries: American E&S Insurance Brokers of California Inc., San Francisco; Acordia RE Inc., Lawrenceville, N.J.

Acquisitions: Somerton Student Insurance Services, Rancho Marietta, Calif., August 2005; Cassidy Employee Benefits, Pasadena, Calif., October 2005; M.J. Beaven Agency Inc., Akron, Ohio, December 2005; Brodie Insurance Services, Sacramento, Calif., April 2006; Key Insurance Agency, Anchorage, Alaska, May 2006.

Officers: Peter J. Wissinger, president/CEO-Acordia Inc.; Neal R. Aton, president/CEO-Wells Fargo Insurance Inc.; Scott Isaacson, senior vp/chief marketing officer-Acordia Inc.

Contact: Ellen Sievert, director-communications-Acordia Inc.; 312-423-2531.

**Includes Acordia Inc. and Wells Fargo Insurance Inc.*

Western Benefit Solutions L.L.C.

13965 W. Chinden Blvd., Suite 300,
Boise, Idaho 83713;
208-336-8666; fax: 208-336-8741
www.westben.com

	2005	2004
Premium volume	\$250,000,000	\$235,000,000
Gross revenues	\$4,375,000	\$3,080,000
Brokerage revenues	\$4,375,000	\$3,080,000
U.S. clients	100%	100%
Brokerage: retail	100%	100%
U.S. offices	\$4,375,000	\$3,080,000
Employees	16	15
Retail offices	1	1

Employee benefits: 100% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 95%; fees, 5%.

Officers: Ronald Kennedy, CEO; Ronald Osborne, president.

Contact: Ronald Osborne; rono@westben.com.

Western States Insurance

2925 Palmer St.,
Missoula, Mont. 59808;
406-327-6400; fax: 406-327-6553
www.wsi-insurance.com

	2005	2004
Premium volume	\$407,085,637	\$449,667,324
Gross revenues	\$41,999,867	\$34,135,605
Brokerage revenues	\$41,495,869	\$33,213,944
U.S. clients	100%	100%
Brokerage: retail	71.4%	76.7%
U.S. offices	\$29,987,905	\$26,182,009
Personal	27.4%	20.6%
Investment income	0.8%	0.4%
Other	0.4%	2.3%
Employees	331	304
Retail offices	27	26

Locations of offices: Offices in four states.

Founded: 1981.

Parent: Combined Benefits Management Inc.

Employee benefits: 23.9% of revenues in 2005.

Business type: Agent.

Retail brokerage: Commissions, 97%; fees, 3%.

Contingent compensation: 10.5%.

Officers: Bruce Mihelish, CEO; Kyle Lingscheit, president; Craig Stahlberg, vp/CFO; Bill Nelson,

vp/chief information officer; Mindy Carver, vp.

Contact: Craig Stahlberg.

Willis Group Holdings Ltd.

10 Trinity Square,
London, EC3P 3AX England;
44-207-488-8111; fax: 44-207-481-7096
www.willis.com

	2005	2004
Premium volume	\$30,400,000,000	\$28,500,000,000
Gross revenues	\$2,267,000,000	\$2,275,000,000
Brokerage revenues	\$2,194,000,000	\$2,205,000,000
U.S. clients	48%	47%
Non-U.S. clients	52%	53%
Brokerage: retail	64%	60%
U.S. offices	\$745,500,000	\$705,200,000
Non-U.S. offices	\$704,588,000	\$659,800,000
Wholesale	7%	10%
Reinsurance	23%	24%
Personal	1%	1%
Services	2%	2%
Investment income	3%	3%
Employees	12,700	11,700
Retail offices	303	250

Locations of offices: Offices in 35 states and 79 countries.

Founded: 1828.

Employee benefits: 11% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 66%; fees, 34%.

Contingent compensation: 0.6%.

Officers: Joe Plumeri, chairman/CEO; Richard Bucknall, Tom Colrairie, vice chairmen.

Contact: Dan Prince, group director-communications; 212-837-0806; prince_da@willis.com.

Wine Sergi & Co L.L.C.

225 Smith Road,
St. Charles, Ill. 60174;
630-513-6600; fax: 630-513-6399
www.winesergi.com

	2005	2004
Premium volume	\$136,500,000	\$130,000,000
Gross revenues	\$14,700,000	\$14,000,000
Brokerage revenues	\$14,553,000	\$13,860,000
U.S. clients	100%	100%
Brokerage: retail	50%	50%
U.S. offices	\$7,350,000	\$7,000,000
Wholesale	43%	43%
Personal	3%	3%
Services	3%	3%
Investment income	1%	1%
Employees	88	75
Retail offices	1	1

Founded: 1924.

Business type: Agent.

Retail brokerage: Commissions, 98%; fees, 2%.

Nonretail subsidiaries: ClaimsOne L.L.C., St. Charles, Ill.; Insurance Program Managers Group L.L.C., St. Charles, Ill.; Method Management Inc., St. Charles, Ill.

Officers: Daniel A. Sergi, president; Jeffrey J. Wine, CFO; Gregg Peterson, president-Insurance Program Managers Group L.L.C.

Contact: Daniel A. Sergi; dans@winesergi.com.

Woodruff-Sawyer & Co.

220 Bush St., Seventh Floor,
San Francisco, Calif. 94104;
415-391-2141; fax: 415-989-9923
www.woodruff-sawyer.com

	2005	2004
Premium volume	\$550,000,000	\$510,000,000
Gross revenues	\$48,400,000	\$41,300,000
Brokerage revenues	\$47,916,000	\$41,000,000
U.S. clients	95%	95%
Non-U.S. clients	5%	5%
Brokerage: retail	96%	96%
U.S. offices	\$46,464,000	\$39,500,000
Wholesale	3%	3%
Investment income	1%	1%
Employees	251	218
Retail offices	6	4

Locations of offices: Offices in two states.

Founded: 1918.

Employee benefits: 13% of revenues in 2005.

Business type: Broker.

Retail brokerage: Commissions, 75%; fees, 25%.

Contingent compensation: 7%.

Officers: Douglas J. Morton, chairman; Stanley D. Loar, CEO; Susan K. Hunt, president.

Contact: Stanley D. Loar, Susan K. Hunt.

John L. Wortham & Son L.P.

2727 Allen Parkway,
Houston, Texas 77019;
713-526-3366; fax: 713-522-3056
www.worthaminsurance.com

	2005	2004
Premium volume	\$865,000,000	\$838,000,000
Gross revenues	\$84,832,000	\$82,126,000
Brokerage revenues	\$84,832,000	\$82,126,000
U.S. clients	100%	100%
Brokerage: retail	94.5%	94%
U.S. offices	\$80,140,790	\$77,198,000
Personal	5.5%	6%
Employees	457	450
Retail offices	4	4

Founded: 1915.

Employee benefits: 14% of revenues in 2005.

Business type: Agent.

Officers: Fred C. Burns, chairman-executive committee; Charles H. Flournoy, James R. Davis, Robert B. Hixon, members-executive committee.

Contact: Fred C. Burns; 713-346-1308; fred.burns@worthaminsurance.com.

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Insurance wholesalers

A

ARC Excess & Surplus L.L.C.

1122 Franklin Ave., P.O. Box 9240
Garden City, N.Y. 11530
516-747-4100; fax: 516-747-3633
www.arcbrokers.com

	2005	2004
Premium volume	\$475,000,000	\$450,000,000
Gross revenues*	\$38,950,000	\$38,700,000
Employees	120	115
Wholesale employees	120	115
Commercial lines	100%	100%
Admitted business	80%	80%
Nonadmitted	20%	20%

Founded: 1986.

Business: Managing general agent 5%, broker 95%.

Underwriting Manager for: AXIS U.S. Insurance, Columbia Casualty Co., Continental Casualty Co., Gulf Underwriters Insurance Co., Select Insurance.

Managing general agent for: AXIS U.S. Insurance, Columbia Casualty Co.

Wholesale broker for: American International Group Inc., Chubb Corp., The Hartford Financial Services Group Inc., XL Specialty Insurance Co.

Subsidiaries: ARC Excess & Surplus of New England L.L.C., Plainville, Conn.; ARC MidAtlantic Excess & Surplus Inc., Blackwood, N.J.; ARC West Coast Excess & Surplus Brokerage L.L.C., Pasadena, Calif.; ARC Specialty Brokerage L.L.C., Garden City, N.Y.; Professional Risk Facilities Inc., Garden City, N.Y.; Professional Risk Intermediaries Inc., Garden City, N.Y.

Wholesale classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: Alabama, Arizona, California, Colorado, Connecticut, Delaware, Georgia, Illinois, Kansas, Kentucky, Maryland, Massachusetts, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Virginia.

Membership: NAPSILO, Professional Liability Underwriting Society.

Officers: Christopher J. Cavallaro, managing director; John Semeraro, Michael Cavallaro, directors.

Contact: Christopher J. Cavallaro; 516-408-5718; cavallaro@arcxs.com.

*BI estimate

Abram Interstate Insurance Services Inc.

2211 Plaza Drive, Suite 100
Rocklin, Calif. 95767
916-780-7000; fax: 916-780-7181
www.abraminterstate.com

	2005	2004
Premium volume	\$18,000,000	\$18,350,000
Gross revenues	\$6,100,000	\$6,350,000

Wholesale revenues	\$6,100,000	\$6,350,000
Employees	23	20
Wholesale employees	23	20
Commercial lines	38%	35%
Admitted business	35%	25%
Nonadmitted	65%	75%

Fiscal year ending 6/30

Founded: 1996.

Business: Managing general agent 25%, broker 15%, Lloyd's of London coverholder 60%.

Managing general agent for: Century Surety Co., Great American Insurance Co., Lexington Insurance Co., Lloyd's of London, Markel Corp., St. Paul Travelers Cos. Inc., TOPA Insurance Co.

Wholesale broker for: Arch Capital Group Ltd., GeoVera Insurance Co., Golden Bear Insurance Co., International Catastrophe Insurance Managers L.L.C., Pacific Select Insurance Co.

Classes of business: Commercial property, earthquake, general liability, inland marine, umbrella/excess.

States licensed in: Arizona, California, Colorado, Idaho, Nevada, New Mexico, Montana, Oregon, Utah, Washington.

Membership: AAMGA, NAPSILO, California Insurance Wholesalers Assn.

Officers: Ronald A. Abram, president/CEO.

Contact: Meagan Fisher, marketing coordinator.

Alexander Morford & Woo Inc.

16310 N.E. 80th St., Suite 200
Redmond, Wash. 98052
425-605-2800; fax: 425-867-1728
www.amwcorp.com

	2005	2004
Premium volume	\$107,000,000	\$95,000,000
Gross revenues	\$9,787,000	\$8,689,000
Wholesale revenues	\$9,787,000	\$8,689,000
Employees	68	63
Wholesale employees	58	52
Commercial lines	100%	100%
Admitted business	57%	46%
Nonadmitted	43%	54%

Founded: 1995.

Business: Managing general agent 2%, broker 98%.

Managing general agent for: Century Surety Insurance Co., Colony Insurance Co., Essex Insurance Co., United States Liability Insurance Co.

Wholesale broker for: Affiliated FM Insurance Co., Chubb Custom Insurance Co., Everest Indemnity Insurance Co., Executive Risk Indemnity Inc., Great American E&S Insurance Co., Houston Casualty Co., Illinois Union Insurance Co., James River Insurance Co., Lexington Insurance Co., Lloyd's of London, National Union Fire Insurance Co., North American Capacity Insurance Co., RSUI Indemnity Co., St. Paul Mercury Insurance Co., Westchester Fire Insurance Co.

Classes of business: Commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland

marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states, excluding Rhode Island.

Membership: NAPSILO.

Officers: Rick Morford, CEO; Sam Alexander, president; Larry Woo, secretary/treasurer; Craig Day, Doug Flake, Paul Nowak, vps.

Contact: Peggy Stromme, director-finance and administration.

American Wholesale Insurance Group Inc.

4064 Colony Road, Suite 450
Charlotte, N.C. 28211
704-943-2000; fax: 704-943-9000
www.amwins.com

	2005	2004
Premium volume	\$2,813,742,605	\$2,401,669,101
Gross revenues	\$191,284,000*	\$163,289,000*
Wholesale revenues	\$191,284,000*	\$163,289,000*
Employees	780	695
Wholesale employees	780	695
Commercial lines	98.5%	98%
Admitted business	44%	51%
Nonadmitted	56%	49%

Founded: 1998.

Business: Managing general agent 12.5%, broker 84.5%, Lloyd's of London coverholder, 3%.

Managing general agent for: ACE Westchester Specialty Insurance Co., American International Group Inc., American Re Corp., Chubb Corp., Fireman's Fund Insurance Co., Lloyd's of London, Markel Corp., Pennsylvania Lumberman's Mutual Insurance Co., RSUI Group Inc., St. Paul Travelers Cos. Inc., Scottsdale Insurance Co., United National Insurance Co., Zurich Financial Services Group.

Wholesale broker for: Over 15 companies.

Subsidiaries: Americana Program Underwriters, Charlotte, N.C., Camp Hill, Pa.; AmWINS Brokerage of Arizona, Scottsdale, Ariz.; AmWINS Insurance Brokerage of California, Chatsworth, Los Angeles, San Francisco, Santa Ana and San Rafael, Calif.; AmWINS Brokerage of Florida, Tampa, Fla.; AmWINS Brokerage of Georgia, Atlanta; AmWINS Brokerage of Illinois, Chicago; AmWINS Brokerage of Michigan, Grand Rapids, Mich.; AmWINS Brokerage of New England, Farmington, Conn.; AmWINS Brokerage of New Jersey, Iselin, Bernardsville, N.J.; AmWINS Brokerage of New York, New York; AmWINS Brokerage of Pennsylvania, Philadelphia, Pa.; AmWINS Brokerage of Tennessee, Nashville, Tenn.; AmWINS Brokerage of Texas, Dallas and Houston; AmWINS Brokerage of Washington, Seattle; AmWINS Healthcare, Newtwn, Pa.; Broker-NetUSA Inc., Warwick, R.I.; Woodus K. Humphrey & Co. Inc., Shreveport, La.; Lambert Green Ltd., Harrisonburg, Va.; National Employee Benefit Cos. Inc., Warwick, R.I.; Seaboard Underwriters, Burlington, N.C.;

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Specialty Programs & Facilities Managers Inc., Pasadena, Calif.

Classes of business: Auto liability, aviation, commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

Acquisitions: Stewart Smith Group, April 2005.

States licensed in: All states.

Membership: AAMGA, NAPSLO.

Officers: M. Steven DeCarlo, president/CEO; Scott Purviance, CFO.

Contact: Dustin Applebaum, director-marketing; 704-943-2029;

dustin.applebaum@amwins.com.

*BI estimate.

Arlington/Roe & Co.

8900 Keystone Crossing, Suite 800,
P.O. Box 80803
Indianapolis, Ind. 46280
800-878-9891; fax: 317-554-8551
www.arlingtonroe.com

	2005	2004
Premium volume	\$105,000,000	\$96,783,100
Gross revenues	\$11,500,000	\$11,178,310
Wholesale revenues	\$11,000,000	\$10,060,497
Employees	129	106
Wholesale employees	129	75
Commercial lines	75%	81.8%
Admitted business	65%	64%
Nonadmitted	35%	36%

Founded: 1964.

Business: Managing general agent 62%, broker 35%, Lloyd's of London coverholder, 3%.

Managing general agent for: American Modern Home Insurance Group, American Reliable Insurance Co., Canal Insurance Co., Capital Indemnity Corp., Lloyd's of London, National Casualty Co., National Indemnity Co., Nautilus Insurance Co., Northfield Insurance Co., Western World Insurance Co.

Wholesale broker for: American International Group Inc., CNA Financial Corp., Chubb Corp., Darwin Professional Underwriters, Great American Insurance Co., Lloyd's of London, Maxum Indemnity Co., Shand Morahan & Co. Inc., United States Liability Insurance Group, Zurich American Insurance Co.

Classes of business: Auto liability, aviation,

Directory explanation box

Business Insurance's directory of wholesale marketers lists underwriting managers, managing general agents and surplus lines brokers that responded to a BI questionnaire.

The directory is published as an editorial service; there is no charge for companies to be listed. Each listing begins with the company's name, address, telephone number, fax number and Web site address, if applicable.

Companies were required to report information on premium volume to be included, and this information is provided in the listing for both 2005 and 2004. Also included are gross revenues (defined as commissions and fees after commissions to producers, including investment income and contingent commissions) for both years. Wholesale revenues (defined as net commissions and fees for brokering insurance for other agents/brokers, serving as a managing general agent and providing underwriting management services, as well as revenues from serving as a Lloyd's of London coverholder) for both years is also provided. The number of employees; and the percentage of premium volume related to commercial lines. A percentage breakout of premium volume placed with admitted vs. nonadmitted insurers also is provided.

The year founded and the parent company, if any, are noted next, followed by the names of any subsidiaries.

The business section provides a breakout of the percentage of business conducted as an underwriting manager, an MGA, a Lloyd's of London coverholder

and/or a wholesale broker. Listings also include the names of the companies for which these services are provided.

BI defines an underwriting manager as a company that handles all the affairs of an insurance company-including underwriting, reinsurance and claims-with the possible exception of investments.

A managing general agent is a company that has underwriting authority for an insurer, including the ability to determine rates on individual risks. An MGA can bind and issue policies on behalf of the insurer; it may or may not have reinsurance and claims authority related to the insurance it has written.

A company, listed as a coverholder for Lloyd's of London can bind and/or issue insurance documents on behalf of a Lloyd's underwriter.

A broker places business with markets but has no underwriting authority or binding authority without the approval of the insurer.

A list of states in which the company is licensed to do business as an excess/surplus lines broker also is provided. Noted next is membership in the American Assn. of Managing General Agents (AAMGA), the National Assn. of Professional Surplus Lines Offices (NAPSLO) and other related professional organizations. Principal officers and a contact name complete each listing.

Although BI makes every effort to publish complete and accurate information, we are unable to verify all information provided.

commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states for wholesale aviation insurance products; Indiana, Illinois, Kentucky, Michigan, Ohio, Tennessee for MGA and other wholesale products.

Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.

Officers: James A. Roe, president; Kurt Behrman, executive vp; Janet Phillips, Dave Toombs, Joe Ricigliano, Jim Eades, vps.

Contact: Joe Ricigliano; 800-878-9891, ext. 8611.

Atlantic Specialty Lines Inc.

9020 Stony Point Parkway, Suite 450
Richmond, Va. 23235
804-320-9500; fax: 804-320-7280
www.atlanticspecial.com

	2005	2004
Premium volume	\$61,040,599	\$58,970,195
Gross revenues	\$7,719,587	\$7,555,755
Wholesale revenues	\$7,719,587	\$7,526,861
Employees	58	61
Wholesale employees	58	61
Commercial lines	94%	94%
Admitted business	5%	6%
Nonadmitted	95%	94%

Founded: 1996.

Subsidiaries: Atlantic Specialty Lines-Florida, Venice, Fla.; Atlantic Specialty Lines-Midwest, Naperville, Ill.

States licensed in: Arizona, Colorado, Connecticut, Delaware, District of Columbia, Florida, Illinois, Indiana, Kansas, Maine, Maryland, Michigan, Minnesota, Missouri, New York, North Carolina, Pennsylvania, Texas, Utah, Virginia, Wisconsin.

Membership: AAMGA, NAPSLO.

Officers: Bob Bryant, president; Marty Kanipe, executive vp; Eunice Hucker, senior vp.

B

BISYS Commercial Insurance Services Inc.

50 California St., Suite 2000
San Francisco, Calif. 94111
877-247-9772; fax: 312-879-1335
www.bisyspc.com

	2005	2004
Premium volume	\$1,020,000,000	\$1,010,000,000
Gross revenues	\$90,000,000	\$84,000,000
Wholesale revenues	\$85,400,000	\$80,000,000
Employees	476	446
Wholesale employees	439	426
Commercial lines	100%	100%
Admitted business	50%	50%
Nonadmitted	50%	50%

Fiscal year ending 6/30.

Founded: 2003.

Parent: The BISYS Group Inc.

Business: Managing general agent 40%, broker 58%, Lloyd's of London coverholder, 2%.

Managing general agent for: ACE USA, American International Group Inc., Alea

Continued on next page

Largest wholesale insurance brokers*

Ranked by 2005 wholesale premium volume

Rank	Company/Address	Phone/Fax/Web site	2005 premium volume	% change	2005 gross revenues	% change	Surplus lines	Wholesale broker	Managing general agent	Lloyd's of London coverholder	Employees	Principal officer
1	American Wholesale Insurance Group Inc. 4064 Colony Road, Suite 450, Charlotte, N.C. 28211	704-943-2000 Fax: 704-943-9000 www.amwins.com	\$2,813,742,605	17.2%	\$191,284,000 ¹	17.1%	56.0%	84.5%	12.5%	3.0%	780	M. Steven DeCarlo, president/CEO
2	CRC Insurance Services Inc. 1 Metroplex Drive, Suite 400, Birmingham, Ala. 35209	205-870-7790 Fax: 205-986-6385 www.crcins.com	\$2,812,682,172	34.2%	\$231,563,213	30.6%	75.0%	89.0%	6.0%	5.0%	800	Thomas Curtin Sr., president/CEO
3	Swett & Crawford Group 3715 Northside Parkway, Atlanta, Ga. 30327	404-240-5200 Fax: 404-240-5393 www.swett.com	\$2,809,000,000	1.2%	\$250,010,000 ¹	1.6%	60.0%	76.0%	21.0%	3.0%	775	Neal Abernathy, president/CEO
4	Risk Placement Services Inc. 2 Pierce Place, 20th Floor, Itasca, Ill. 60143-3141	630-285-4303 Fax: 630-285-4075 www.rpsins.com	\$1,301,000,000	13.1%	\$107,583,377	20.0%	60.0%	56.0%	39.0%	5.0%	675	Joel Cavaness, president
5	Crump Insurance Services Inc. 7557 Rambler Road, Suite 350, Dallas, Texas 75231	214-265-2660 Fax: 214-265-2683 www.crumpins.com	\$1,249,000,000 ¹	0.0%	\$94,912,000 ¹	0.0%	55.0%	59.0%	41.0%	0.0%	442	Glenn Hargrove, president/CEO
6	BISYS Commercial Insurance Services Inc. 50 California St., Suite 2000, San Francisco, Calif. 94111	877-247-9772 Fax: 312-879-1335 www.bisyspc.com	\$1,020,000,000	1.0%	\$90,000,000	7.1%	50.0%	58.0%	40.0%	2.0%	476	John Hahn, president
7	Westrope 801 W. 47th St., Suite 500, Kansas City, Mo. 64112	816-842-8222 Fax: 816-842-3081 www.westrope.com	\$491,300,000	32.8%	\$34,300,000	24.3%	60.0%	96.0%	4.0%	0.0%	130	Kevin T. Westrope, president/CEO
8	ARC Excess & Surplus L.L.C. 1122 Franklin Ave., P.O. Box 9240, Garden City, N.Y. 11530	516-747-4100 Fax: 516-747-3633 www.arcbrokers.com	\$475,000,000	5.6%	\$38,950,000 ¹	0.6%	20.0%	95.0%	5.0%	0.0%	120	Christopher J. Cavallaro, managing director
9	Gresham & Associates Inc. 1 Gresham Landing, P.O. Box 927, Stockbridge, Ga. 30281	770-389-1600 Fax: 770-389-1650 www.gresham-inc.com	\$389,176,500	6.7%	\$40,178,688	0.6%	50.0%	60.0%	34.0%	6.0%	300	James V. Gresham, chairman/CEO
10	U.S. Risk Insurance Group Inc. 10210 N. Central Expressway, Suite 500, Dallas, Texas 75231	214-265-7090 Fax: 214-265-2454 www.usrisk.com	\$378,000,000	2.8%	\$75,000,000	3.7%	95.0%	60.0%	20.0%	20.0%	633	Randall G. Goss, chairman/CEO

*Companies deriving more than 50% of their wholesale premium volume from wholesale brokerage. ¹ BI estimate.
Source: BI survey

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Group Ltd., AXIS U.S. Insurance, Empire Fire and Marine Insurance Co., Great American Insurance Co., Interstate National Group, Lexington Insurance Co., Lincoln General Insurance Co., Universal Casualty Co.

Wholesale broker: 58%

Lloyd's of London coverholder: 2%.

Subsidiaries: Tri-City Brokerage, San Francisco, BISYS Specialty Programs, San Francisco.

Classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states.

Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.

Officers: John Hahn, president-BISYS Commercial Insurance Services Inc.; David Toohey, president-Specialty Programs; John Jennings, president-Tri-City Brokerage.

Contact: Jana Rucker, vp-marketing; 321.421.6711; jana.rucker@bisys.com.

W. Brown & Associates Insurance Services

19000 Mac Arthur Blvd., Suite 700
Irvine, Calif. 92612
949-851-2060; fax: 949-794-0744*
www.wbais.com

	2005	2004
Premium volume	\$221,827,476	\$214,000,000
Gross revenues	\$41,000,000	\$39,712,000
Wholesale revenues	\$41,000,000	\$39,712,000
Employees	67	66
Wholesale employees	67	66
Commercial lines	100%	100%
Admitted business	83%	78%
Nonadmitted	17%	22%

Fiscal year ending 2005.

Founded: 1987.

Business: Underwriting manager 74%, managing general agent 9%, broker 15.5%, Lloyd's of London coverholder, 1.5%.

Underwriting Manager for: XL Specialty Insurance Co.

Managing general agent for: Evanston Insurance Co., Interstate Fire & Casualty Co., Scottsdale Insurance Co., XL Specialty Insurance Co.

Wholesale broker for: Admiral Insurance Co., Colony Insurance Co., Evanston Insurance Co., Gemini Insurance Co., Lloyd's of London, Mt. Hawley Insurance Co., Royal Specialty Insurance Co.,

Subsidiaries: W. Brown & Associates Property & Casualty Insurance Services, Irvine, Calif.

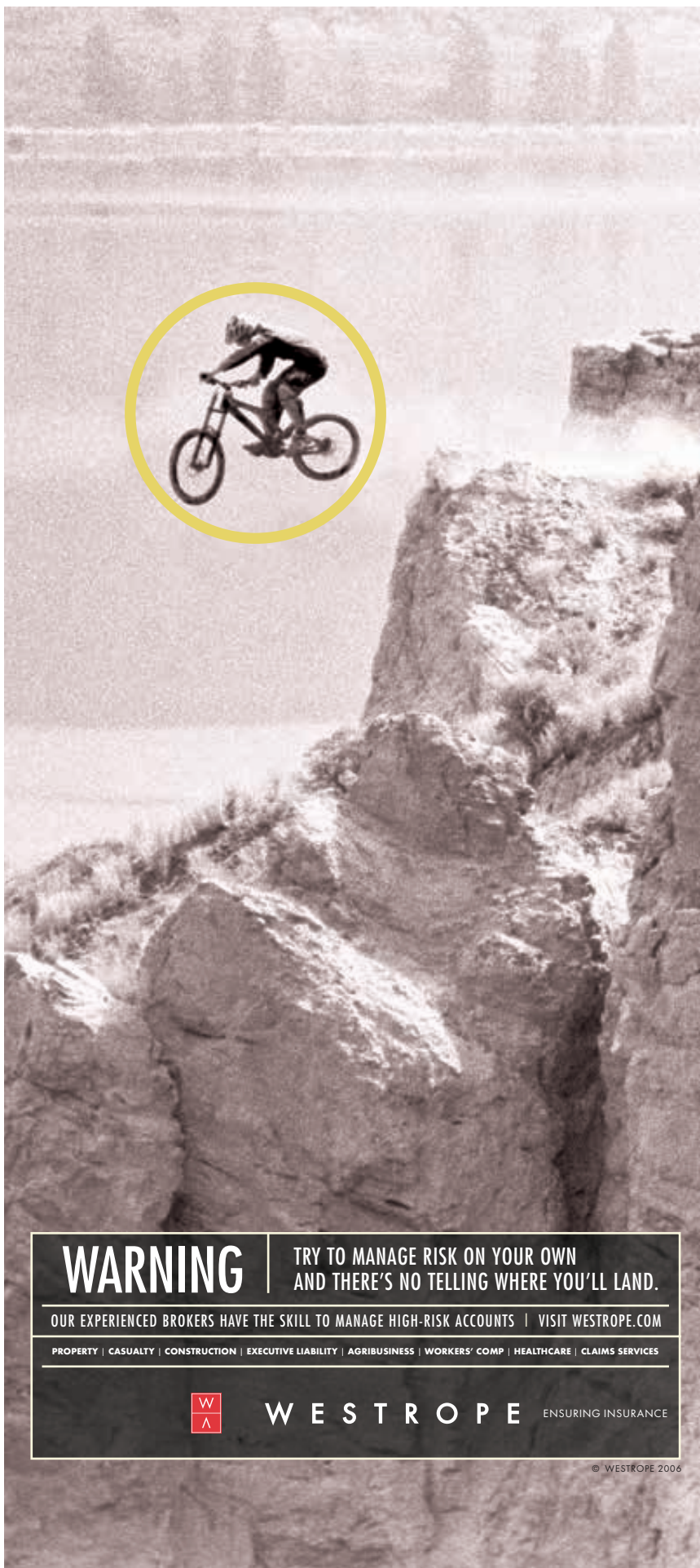
Classes of business: Auto liability, aviation, commercial auto, D&O, earthquake, employment practices liability, flood, general liability, product liability, professional E&O, umbrella/excess.

States licensed in: All states for aviation; California for property/casualty surplus lines.

Membership: AAMGA, NAPSLO; Aviation Insurance Association.

Officers: William W. Brown, chairman; John

Continued on next page



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Largest MGA/underwriting managers*

Ranked by 2005 wholesale premium volume

Rank	Company/Address	Phone/Fax/Web site	2005 premium volume	% change	2005 gross revenues	% change	Surplus lines	Underwriting manager	Managing general agent	Wholesale broker	Lloyd's of London coverholder	Employees	Principal officer
1	The Schinnerer Group 2 Wisconsin Circle, Chevy Chase, Md. 20850	301-961-9800 Fax: 301-951-5444 www.schinnerer.com	\$991,000,000	-2.0%	\$83,244,000 ¹	-2.0%	5.0%	99.0%	0.0%	1.0%	0.0%	558	Lorna Parsons, Marie Solomon, Richard Horner, managing directors
2	Burns & Wilcox Ltd. 220 Kaufman Financial Center, 30833 Northwestern Highway, Farmington Hills, Mich. 48334	800-521-1918 Fax: 248-932-9046 www.burnsandwilcox.com	\$700,000,000	7.7%	\$175,000,000	2.9%	90.0%	0.0%	60.0%	30.0%	10.0%	854	Alan J. Kaufman, chairman/president/ CEO
3	Hub International Ltd. 55 E. Jackson Blvd., Chicago, Ill. 60604	877-402-6601 Fax: 877-402-6606 www.hubinternational.com	\$683,183,354	118.5%	\$478,369,184	100.1%	N/A	0.0%	67.0%	33.0%	0.0%	3,689	Martin P. Hughes, chairman/CEO
4	Eastern America Insurance Agency Inc. Metro Office Park, Street One, Lot 10, P.O. Box 193900, San Juan, Puerto Rico 00919-3900	787-273-1288 Fax: 787-782-8233 www.universalpr.com	\$239,635,146	0.2%	\$12,460,853	5.5%	2.0%	0.0%	100%	0.0%	0.0%	159	Luis Miranda Casanas, president
5	W. Brown & Associates Insurance Services 19000 Mac Arthur Blvd., Suite 700, Irvine, Calif. 92612	949-851-2060 Fax: 949-794-0744 www.wbais.com	\$221,827,476	3.7%	\$41,000,000	3.2%	17.0%	74.0%	9.0%	15.5%	1.5%	67	John W. Krebs, president- property/casualty; William S. Brown, president-aviation
6	K&K Insurance Group Inc. 1712 Magnavox Way, Fort Wayne, Ind. 46804	260-459-5000 Fax: 260-459-5606 www.kandkinsurance.com	\$221,101,691	-0.4%	\$47,736,000 ¹	-0.5%	15.0%	0.0%	93.0%	7.0%	0.0%	282	Ross T. Smith, president/CEO
7	NIF Group Inc. 30 Park Ave., Manhasset, N.Y. 11030	516-365-7440 Fax: 516-365-7392 www.nifgroup.com	\$210,253,117	-4.4%	\$20,100,000	2.0%	35.0%	0.0%	60.0%	37.0%	3.0%	135	Mark P. Maher, president
8	WKF&C Agency Inc. 1 Huntington Quadrangle, Suite 2C18, Melville, N.Y. 11747	631-756-3000 Fax: 631-756-2500 www.wkfc.com	\$162,000,000	2.5%	\$23,652,000 ¹	2.5%	65.0%	8.0%	89.0%	0.0%	3.0%	74	Thomas J. Kennedy, chairman/CEO
9	LoVullo Associates Inc. 6450 Transit Road, Depew, N.Y. 14043	716-856-3065 Fax: 716-857-8057 www.lovullo.com	\$133,468,467	3.9%	\$19,486,396 ¹	3.9%	78.0%	0.0%	82.0%	16.0%	2.0%	82	Leonard T. LoVullo, president
10	Arlington/Roe & Co. 8900 Keystone Crossing, Suite 800, P.O. Box 80803, Indianapolis, Ind. 46280	800-878-9891 Fax: 317-554-8551 www.arlingtonroe.com	\$105,000,000	8.5%	\$11,500,000	2.9%	35.0%	0.0%	62.0%	35.0%	3.0%	129	James A. Roe, president

*Companies deriving more than 50% of their wholesale premium volume from acting as managing general agents, underwriting managers and Lloyd's of London coverholders. ¹BI estimate. N/A=not available.

Source: BI/survey

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W. Krebs, president-property/casualty;
William S. Brown, president-aviation.

Contact: John J. Del Vecchio, senior vp;
949-428-1312; jdelvecchio@wbais.com.

**Property/casualty division.*

Brown & Riding Insurance Services Inc.

777 S. Figueroa St., Suite 2550
Los Angeles, Calif. 90017
213-452-7060; fax: 213-452-7080
www.browndanriding.com

	2005	2004
Premium volume	\$170,949,444	\$145,988,173
Gross revenues	\$11,568,507	\$10,354,402
Employees	52	47
Wholesale employees	52	47
Commercial lines	100%	100%
Admitted business	45%	40%
Nonadmitted	55%	60%

Founded: 1980.

Business: Broker 100%.

Wholesale broker for: American International Specialty Lines Insurance, American Safety Indemnity Co., Arch Specialty Insurance Co., AXIS Specialty Insurance Co., Chubb Custom Insurance Co., Everest Indemnity Insurance Co., First Specialty Insurance Corp., Gemini Insurance Co., The Insurance Co. of the State of Pennsylvania, Interstate Fire & Casualty Co., Landmark American Insurance Co., Lloyd's of London, Mt. Hawley Insurance Co., NIC Insurance Co., Westchester Surplus Lines Insurance Co.

Classes of business: Commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: Arizona, California, Hawaii, Nevada, Texas.

Membership: NAPSILO, Surplus Lines Assn. of California.

Officers: Chris A. Brown, president; Jeffery J. Rodriguez, executive vp; Ramon C. Howing, Shaída T. Monshi, H. Todd Horton, senior vps; Ben Hernandez, vp-finance and administration.

Contact: Chris A. Brown.

Brownyard Programs Ltd.

86 Carleton Ave., P.O. Box 599
East Islip, N.Y. 11730
631-581-9300; fax: 631-581-9385
www.brownyardprograms.com

	2005	2004
Premium volume	\$14,000,000	\$12,000,000
Employees	10	10
Commercial lines	100%	100%
Admitted business	65%	63%
Nonadmitted	35%	37%

Founded: 1993.

Business: Managing general agent 100%.

Managing general agent for: Executive Risk Insurance Co.

Wholesale broker for: Admiral Insurance Co.; Chubb Custom Insurance Co.; First Mercury Insurance Co., Lexington Insurance Co.

Classes of business: General liability, pro-

fessional E&O, umbrella/excess.

States licensed in: All states, excluding Alaska.

Officers: Bruce Brownyard, president; Helen Henner, executive vp.

Contact: Bruce Brownyard, 631-581-9200, ext. 12; Helen Henner, 631-581-9200, ext. 22.

Burnett & Co. Inc.

615 Dumaine St.
New Orleans, La. 70116
504-588-9075; fax: 504-525-4766
www.bcoinc.com

	2005	2004
Premium volume	\$53,338,020	\$47,957,000
Gross revenues	\$6,882,065	\$6,498,483
Wholesale revenues	\$6,882,065	\$6,498,483
Employees	19	19
Wholesale employees	19	19
Commercial lines	100%	100%
Admitted business	2%	3%
Nonadmitted	98%	97%

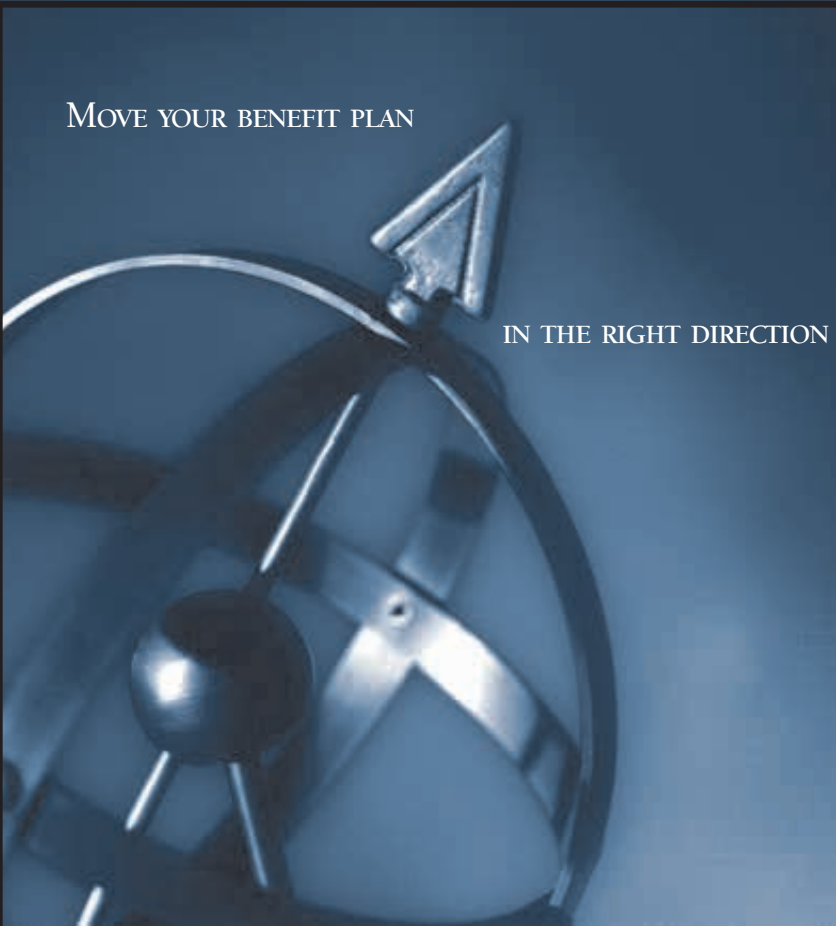
Founded: 1960.

Parent: Burnett Holdings Inc.

Business: Managing general agent 15%, broker 10%, Lloyd's of London coverholder 75%.

Managing general agent for: Berkley Spe-

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cialty Underwriters Inc.

Wholesale broker for: American International Group Inc., Commonwealth Insurance Co., Interstate Insurance Group, Great American Insurance Co., James River Insurance Co., Liberty Mutual Insurance Co., Mt. Hawley Insurance Co., QBE Insurance Group, RLI Insurance, Zurich Financial Services Group.

Subsidiaries: IMS Insurance Market Solutions, Houston.

Classes of business: Commercial property, energy, general liability, inland marine, umbrella/excess.

States licensed in: Louisiana, Texas.

Membership: NAPSLO, Louisiana Surplus Line Assn., Texas Surplus Lines Assn.

Officers: John H. Burke Jr., president; Banos Georgiou, executive vp; Bruce Wohlwend, senior vp.

Contact: John H. Burke Jr.

Burns & Wilcox Ltd.

220 Kaufman Financial Center,
30833 Northwestern Highway
Farmington Hills, Mich. 48334
800-521-1918; fax: 248-932-9046
www.burnsandwilcox.com

	2005	2004
Premium volume	\$700,000,000	\$650,000,000
Gross revenues	\$175,000,000	\$170,000,000
Wholesale revenues	\$87,500,000	\$85,000,000
Employees	854	875
Commercial lines	86%	85%
Admitted business	10%	10%
Nonadmitted	90%	90%

Founded: 1969.

Parent: H.W. Kaufman Financial Group Inc.

Business: Managing general agent 60%, broker 30%, Lloyd's of London coverholder 10%.

Subsidiaries: Burns & Wilcox Re, Upper Saddle River, N.J.; Floyd West & Co., New Orleans, Farmington Hills, Mich.; Dallas; General Agents' Service Co., Farmington Hills, Mich.; Illinois R.B. Jones, Chicago; R.B. Jones of Denver, Denver; Howard James Insurance Services, Los Angeles; Rathbone, King & Seeley Insurance Services, Fresno and San Francisco, Calif.; Royal Premium, Farmington Hills, Mich.; Service General, Farmington Hills, Mich.

Classes of business: Commercial auto, commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states, excluding New York.

Membership: AAMGA, NAPSLO.

Officers: Alan J. Kaufman, chairman/president/CEO; David J. Price, executive vp/chief underwriting officer; William M. McCord, senior vp/director-personal lines.

Contact: David J. Price.

2007 Directory of Insurance Wholesalers will be published October 1.

C

CRC Insurance Services Inc.

1 Metroplex Drive, Suite 400
Birmingham, Ala. 35209
205-870-7790; fax: 205-986-6385
www.crcins.com

	2005	2004
Premium volume	\$2,812,682,172	\$2,096,000,000
Gross revenues	\$231,563,213	\$177,306,400
Wholesale revenues	\$226,387,235	\$175,811,278
Employees	800	703
Wholesale employees	600	703
Commercial lines	100%	100%
Admitted business	25%	25%
Nonadmitted	75%	75%

Founded: 1982.

Parent: BB&T Corp.

Business: Managing general agent 6%, broker 89%, Lloyd's of London coverholder 5%.

States licensed in: All states.

Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.

Officers: Thomas Curtin Sr., president/CEO; Charles W. Wood Jr., COO; Ronald Helveston, Tim Turner, directors; Mike Johnston, vp-business development.

Contact: Kristi Jeffers, CFO.

Capstone Underwriters Inc.

4144 N. Central Expressway, Suite 1010
Dallas, Texas 75204
214-520-1388; fax: 214-520-3615
www.capstoneunderwriters.com

	2005	2004
Premium volume	\$14,659,485	\$12,178,023
Gross revenues	\$1,886,464	\$1,527,782
Wholesale revenues	\$1,876,759	\$1,474,875
Employees	23	21
Wholesale employees	23	21
Commercial lines	95%	95%
Admitted business	10%	10%
Nonadmitted	90%	90%

Founded: 1991.

Business: Managing general agent 85%, broker 15%.

Managing general agent for: Burlington Insurance Co., Century Surety Insurance Co., Essex Insurance Co., Republic Vanguard Insurance Co., Southern County Mutual Co., St. Paul Travelers Cos. Inc., United States Liability Insurance Group Inc., Wellington Insurance Co.

Wholesale broker for: Admiral Insurance Co., Chubb Custom Insurance Co., Colony Insurance Co., Great American Insurance Co., Insurance Co. of Hannover, Lloyd's of London, St. Paul Travelers Cos. Inc.

Classes of business: Commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: Texas.

Membership: AAMGA, NAPSLO; Texas Surplus Lines Assn.

Officers: Alain Bellet, chairman/CEO; Cynthia West, president; Patrick Kerael, chief admin-

istrative officer.

Contact: Alain Bellet;
alainb@capstoneunderwriters.com.

Cresta Insurance L.L.C.

102 Inverness Terrace E., Suite 105
Englewood, Colo. 80112
303-691-8540; fax: 303-691-8545
www.crestains.com

	2005	2004
Premium volume	\$19,500,000	\$2,100,000
Gross revenues	\$825,000	\$84,500
Wholesale revenues	\$825,000	\$84,500
Employees	8	9
Wholesale employees	8	9
Commercial lines	100%	100%
Admitted business	100%	100%

Founded: 2004.

Business: Broker 100%.

Wholesale broker for: ACE USA, American International Group Inc., Chubb Custom Insurance Co., Cybercomp, The Hartford Financial Service Group Inc., Safeco Insurance Co. of America Inc.

Classes of business: Auto liability, commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Maryland, Massachusetts, Michigan, Minnesota, Mississippi, Missouri, Nebraska, Nevada, New Jersey, New Mexico, New York, North Carolina, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Utah, Virginia, Wisconsin.

Contact: Robert H. Rich, president.

Crump Insurance Services Inc.

7557 Rambler Road, Suite 350
Dallas, Texas 75231
214-265-2660; fax: 214-265-2683
www.crumpins.com

	2005	2004
Premium volume	\$1,249,000,000*	\$1,249,000,000*
Gross revenues	\$94,912,000*	\$94,912,000*
Employees	442	405
Wholesale employees	442	405
Commercial lines	97%	98%
Admitted business	45%	45%
Nonadmitted	55%	55%

Founded: 1954.

Parent: C.G. JCF Holdings Inc.

Business: Managing general agent 41%, broker 59%.

Managing general agent for: Over 15 companies.

Wholesale broker for: Over 15 companies.

Subsidiaries: Crump E&S of California Insurance Services Inc., Irvine, Calif.; Crump E&S of San Francisco Insurance Services Inc., San Francisco; Crump Financial Services Inc., Nashville, Tenn.; Crump Insurance Services of Atlanta Inc., Atlanta; Crump Insurance Services of Florida Inc., Casselberry, Fla.; Crump Insurance Services of Houston Inc., Houston; Crump Insurance Services

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of Illinois Inc., Chicago; Crump Insurance Services of Louisiana Inc., Metairie, La.; Crump Insurance Services of Memphis Inc., Memphis, Tenn.; Crump of New York Inc., New York; Crump Insurance Services Northwest Inc., Portland, Ore., Bothell, Wash.; Crump Insurance Services of Texas Inc., Dallas; Crump Underwriting Services Inc., Dallas; Crump International, Bermuda.

Classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: Alaska, California, Florida, Georgia, Idaho, Illinois, Iowa, Louisiana, Michigan, Mississippi, Montana, Nevada, New Jersey, New York, Ohio, Pennsylvania, Tennessee, Oregon, Washington, Texas, Utah, Virginia, Wyoming.

Membership: AAMGA, NAPSLO.

Officers: Glenn Hargrove, president/CEO; Patrick O'Brien, executive vp/CFO.

Contact: Glenn Hargrove; 214-265-2608; glenn.hargrove@crumpins.com.

*BI estimate.

E

ECM Insurance Services Inc.

120 Howard St., Suite 220
San Francisco, Calif. 94105
415-778-0310; fax: 415-778-0315
www.ecminsurance.com

	2005	2004
Premium volume	\$121,480,792	\$112,382,224
Gross revenues	\$17,200,527	\$16,129,216
Wholesale revenues	\$17,200,527	\$16,129,216
Employees	49	50
Wholesale employees	49	50
Commercial lines	100%	100%
Admitted business	35%	35%
Nonadmitted	65%	65%

Founded: 1997.

Parent: Heffernan Group.

Business: Broker 92%, Lloyd's of London coverholder 8%.

Classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states.

Membership: NAPSLO, Professional Liability Underwriting Society.

Officers: Patrick E. Hanley, president; Paul Lefcourt, senior vp/management liability practice leader; Carol Rizzo, COO.

Contact: Carol Rizzo;
crizzo@ecminsurance.com.

Companies interested in being listed in any of Bf's online directories should contact the Directory department at bidirectory@businessinsurance.com.

Eastern America Insurance Agency Inc.

Metro Office Park, Street One, Lot 10,
P.O. Box 193900
San Juan, Puerto Rico, 00919-3900
787-273-1288; fax: 787-782-8233
www.universalpr.com

	2005	2004
Premium volume	\$239,635,146	\$239,221,048
Gross revenues	\$12,460,853	\$11,810,457
Employees	159	135
Wholesale employees	NA	135
Commercial lines	68%	70%
Admitted business	98%	100%
Nonadmitted	2%	0%

Founded: 1981.

Parent: Universal Insurance Group.

Business: Managing general agent 100%.

Managing general agent for: ACE Ltd., American International Group Inc., Continental Casualty Co., Federal Insurance Co., Greenwich Insurance Co., The Hartford Steam Boiler Inspection & Insurance Co., Liberty Mutual Fire Insurance Co., Liberty Mutual Insurance Co., Real Legacy Assurance Co., St. Paul Fire & Marine Insurance Co., St. Paul Travelers Cos. Inc., Travelers Indemnity Co., Universal Insurance Co., Utica Mutual Insurance Co., Zurich American Insurance Co.

States licensed in: Puerto Rico.

Membership: NAPSLO.

Officers: Luis Miranda Casanas, president; Rafael Rodriguez, Jorge J. Amadeo, executive vps.

Contact: Jorge J. Amadeo.

Entertainment Brokers International

10940 Wilshire Blvd., 17th Floor
Los Angeles, Calif. 90024
310-824-0111; fax: 310-824-5733
www.ebi-ins.com

	2005	2004
Premium volume	\$85,500,000	\$70,500,000
Employees	60	75
Wholesale employees	60	75
Commercial lines	95%	95%
Admitted business	90%	89%
Nonadmitted	10%	11%

Founded: 1989.

Underwriting Manager for: Praetorian Financial Group, Everest National Insurance Co.

Business: Managing general agent 90%, broker 10%.

Managing general agent for: Praetorian Financial Group, Everest National Insurance Co.

Wholesale broker for: ACE Ltd., American International Group Inc., CNA Financial Corp., Fireman's Fund Insurance Co., Insurance Co. of Hannover, Midwest Employers Casualty Co., Safety National Casualty Corp., XL Specialty Insurance Co.

Classes of business: Auto liability, commercial auto, commercial property, earthquake, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states.

Membership: California Surplus Lines Assn.

Officers: Jack Cave, managing partner; Martin Ridgers, William Cody, partners.
Contact: William Cody.

Evolution Insurance Brokers

8722 Harrison St.
Sandy, Utah 84070
877-678-7342; fax: 801-304-5551
www.eibdirect.com

	2005	2004
Premium volume	\$8,560,000	\$4,242,000
Gross revenues	\$428,000	\$262,000
Employees*	17	19
Commercial lines	100%	100%
Nonadmitted	100%	100%

Founded: 1998.

Parent: Prime Holdings Insurance Services Inc.

Business: Broker 100%.

Wholesale broker for: Lloyd's of London, Prime Insurance Syndicate Inc.

Classes of business: Aviation, commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, professional E&O.

States licensed in: All states.

Membership: AAMGA, NAPSLO.

Officers: Rick J. Lindsey, manager; Edward B. Paulsen, manager/secretary.

Contact: Russ Sorensen, national sales manager; russ@eibdirect.com

* Employees provided by Prime Holdings Insurance Services Inc..

F

First Capital Group

3 Expressway Plaza
Roslyn Heights, N.Y. 11577
516-466-1313; fax: 516-482-7878
www.first-capital.com

	2005	2004
Premium volume	\$43,000,000	\$45,000,000
Commercial lines	100%	100%

Founded: 1995.

Underwriting Manager for: First Specialty Insurance Corp., Lincoln General Insurance Co., United National Insurance Co., Westport Insurance Co.

Subsidiaries: First Capital Insurance Services Inc., San Francisco, Calif.; First Capital of Illinois Inc., Naperville, Ill.

Classes of business: Auto liability, commercial auto, commercial property, general liability, inland marine, umbrella/excess.

States licensed in: All states, excluding Alaska and Hawaii.

Membership: NAPSLO.

Contact: Alvin Moss, president/CEO, amoss@first-capital.com; Robert Lynch, executive vp, rlynch@first-capital.com.

Freberg Environmental Inc.

1451 Larimer St., Suite 200
Denver, Colo. 80202
800-377-4152; fax: 303-623-8101
www.feinsurance.com

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	2005	2004
Premium volume	\$70,000,000	\$60,000,000

Fiscal year ending 3/31.

Founded: 1991.**Parent:** Hilb Rogal & Hobbs Co.**Business:** Managing general agent 90%, Lloyd's of London coverholder 10%.**Managing general agent for:** Arch Insurance Group, Hudson Insurance Group.**Classes of business:** Auto liability, commercial auto, commercial property, employment practices liability, general liability, inland marine, product liability, professional E&O, umbrella/excess.**States licensed in:** All states.**Membership:** NAPSLO, Professional Liability Underwriting Society.**Officers:** Michael J. Hill, president; Stacy D. Brown, senior vp; Danelle R. Nielsen, executive vp.**Contact:** Danelle R. Nielsen.

G

General Star Management Co.

695 E. Main St.
Stamford, Conn. 06901
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2005	2004
Premium volume	\$308,384,149	\$356,773,745
Employees	169	179
Wholesale employees	169	179
Commercial lines	97%	97%
Admitted business	24%	23%
Nonadmitted	76%	77%

Founded: 1979.**Parent:** Berkshire Hathaway Inc.**Business:** Underwriting manager 100%.**Underwriting Manager for:** General Star Indemnity Co., General Star National Insurance Co.**Membership:** AAMGA, NAPSLO, Professional Liability Underwriting Society.**Officers:** Patricia H. Roberts, president/CEO; Beverly Tramontelli, Gregory J. Diorio, vps.**Contact:** Patricia H. Roberts;
proberts@generalstar.com.

Gresham & Associates Inc.

1 Gresham Landing, P.O. Box 927
Stockbridge, Ga. 30281
770-389-1600; fax: 770-389-1650
www.gresham-inc.com

	2005	2004
Premium volume	\$389,176,500	\$364,820,155
Gross revenues	\$40,178,688	\$39,926,000
Wholesale revenues	\$40,178,688	\$39,926,000
Employees	300	288
Wholesale employees	300	288
Commercial lines	100%	100%
Admitted business	50%	50%
Nonadmitted	50%	50%

Founded: 1979.**Business:** Managing general agent 34%, broker 60%, Lloyd's of London coverholder 6%.**Managing general agent for:** Burlington Insurance Co., The Colony Group Inc., Essex Insurance Co., First State Management Group, Landmark Insurance Co., Lloyd's of

London, Penn America Insurance Group, Scottsdale Insurance Co.

Wholesale broker for: ACE USA, Admiral Insurance Co., Chubb Custom Market Inc., Crum & Forster Holdings Inc., Fireman's Fund Insurance Co., Gilford Specialty Group, Investors Underwriting Managers Inc., Landmark Insurance Co., Moxum Specialty Group, RLI Insurance Co., Scottsdale Insurance Co., Shand Morahan & Co., United States Liability Insurance Co., Zurich North American.**Classes of business:** Auto liability, aviation, commercial auto, commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.**States licensed in:** Alaska, Arkansas, Colorado, Florida, Georgia, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maine, Maryland, Michigan, Massachusetts, Minnesota, Mississippi, Missouri, New Hampshire, New Jersey, North Carolina, Ohio, Oklahoma, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont, Virginia, West Virginia.**Membership:** AAMGA, NAPSLO.**Officers:** James V. Gresham, chairman/CEO; George L. Abernathy, president; Tony Gresham, senior vp.**Contact:** Tony Gresham.

H

Hub International Ltd.

55 E. Jackson Blvd.
Chicago, Ill. 60604
877-402-6601; fax: 877-402-6606
www.hubinternational.com

	2005	2004
Premium volume	\$683,183,354	\$312,658,044
Gross revenues	\$478,369,184	\$239,016,965
Wholesale revenues	\$71,981,401	\$33,094,236
Employees	3,689	1,878
Wholesale employees	243	162
Commercial lines	100%	100%
Admitted business	NA	66.9%
Nonadmitted	NA	33.1%

Founded: 1998.**Business:** Managing general agent 67%, broker 33%.**Managing general agent for:** Alea North American Insurance Co., American International Specialty Lines Insurance Co., First Specialty Insurance Corp.**Wholesale broker for:** ACE USA, American International Group Inc., Aspen Insurance Holdings Ltd., Chubb Custom Insurance Co. **Subsidiaries:** Hub International of Indiana Ltd., Battle Creek, Mich.; Program Brokerage Corp., New York.**Classes of business:** Auto liability, aviation, commercial auto, commercial property, earthquake, D&O, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.**States licensed in:** Alaska, Arkansas, Arizona, California, Connecticut, Delaware,

Iowa, Kansas, Louisiana, Maryland, Montana, Nebraska, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Carolina, Texas, Utah, Virginia, Washington, Wyoming.

Membership: NAPSLO.**Officers:** Martin P. Hughes, chairman/CEO; Richard A. Gulliver, president; Bruce Guthart, COO; Dennis Pauls, CFO; Marianne Paine, chief legal officer; W. Kirk James, chief corporate development officer; Larry Lineker, chief sale officer.**Contact:** Gary Roberts, manager-corporate accounting.

Insight Insurance Services Inc.

2000 S. Batavia Ave., Suite 300
Geneva, Ill. 60134
800-447-4626; fax: 888-447-6289
www.insightinsurance.com

	2005	2004
Premium volume	\$48,000,000	\$47,000,000
Employees	17	17
Wholesale employees	17	17
Commercial lines	100%	100%
Admitted business	99%	99%
Nonadmitted	1%	1%

Founded: 1987.**Business:** Managing general agent 100%.**Managing general agent for:** Everest National Insurance Co., Everest Reinsurance Co., General Insurance Co. of America.**Classes of business:** Professional E&O.**States licensed in:** All states.**Membership:** Professional Liability Underwriting Society.**Officers:** James M. Romano, president; Michelle A. Duffett, executive vp.**Contact:** Michelle A. Duffett;
mduffett@insightinsurance.com.

International Placement Services Inc.

101 S. Hanley Road, Suite 700
St. Louis, Mo. 63105
314-725-8394; fax: 314-725-4317
www.ipsico.com

	2005	2004
Premium volume	\$65,000,000	\$64,500,000
Gross revenues	\$5,150,000	\$5,000,000
Employees	39	40
Wholesale employees	39	40
Commercial lines	100%	100%
Admitted business	35%	35%
Nonadmitted	65%	65%

Founded: 1981.**Business:** Managing general agent 10%, broker 85%, Lloyd's of London coverholder 5%.**Managing general agent for:** ACE USA, American International Group Inc., Mt. Hawley Insurance Co., Wellington Specialty Insurance Co.**Wholesale broker for:** American International Group Inc., ACE Westchester Specialty Group, Chubb Corp., Continental Casualty Co., Crum & Forster Specialty Insurance Co., Hartford Financial Services Group Inc., Midwest Employers

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Casualty Co., St. Paul Travelers Cos. Inc.,
Scottsdale Insurance Co., Zurich American Insurance Co.

Classes of business: Auto liability, aviation, commercial auto, commercial property, earthquake, D&O, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states.

Officers: Richard J. Eichhorn, president; Michael J. Eichhorn, executive vp.

Contact: Michael J. Eichhorn.

K

K&K Insurance Group Inc.

1712 Magnavox Way
Fort Wayne, Ind. 46804
260-459-5000; fax: 260-459-5606
www.kandkinsurance.com

	2005	2004
Premium volume	\$221,101,691	\$222,000,000
Gross revenues*	\$47,736,000	\$47,952,000
Employees	282	290
Wholesale employees	282	290
Commercial lines	100%	100%
Admitted business	85%	85%
Nonadmitted	15%	15%

Founded: 1952.

Parent: Aon Corp.

Business: Managing general agent 93%, broker 7%.

Managing general agent for: Great American Insurance Co., The Hartford Financial Services Group Inc., Lexington Insurance Co., Nationwide Mutual Insurance Co., St. Paul Travelers Cos. Inc.

Wholesale broker for: Arch Capital Group Ltd., AXIS U.S. Insurance, CNA Financial Corp., General Star Indemnity Co., Great American Insurance Co., Gulf Underwriters Insurance Co., Lexington Insurance Co., Zurich American Insurance Co.

Classes of business: D&O, auto liability, commercial auto, commercial property, general liability, inland marine, product liability, umbrella/excess.

States licensed in: All states.

Support services: Aon Financial Services Center provides accounting, data processing, and corporate support functions.

Officers: Ross T. Smith, president/CEO; Todd Bixler, COO; Paul Mongiello, chief underwriting officer; Lou Valentic, chief marketing officer; Doug Hamm, chief claims officer.

Contact: Mark Beck, vp-marketing resources
*BI estimate.

L

Lighthouse Underwriters L.L.C.

7630 Little River Turnpike, Suite 200
Annandale, Va. 22003
703-770-3700; fax: 703-770-3720
www.lighthouseunderwriters.com

	2005	2004
Premium volume	\$44,000,000	\$68,000,000
Gross revenues	\$4,400,000	\$6,800,000
Wholesale revenues	\$4,400,000	\$6,800,000
Employees	28	33
Wholesale employees	28	33
Commercial lines	100%	100%
Admitted business	55%	55%
Nonadmitted	45%	45%

Founded: 1994.

Business: Managing general agent 100%.

Managing general agent for: Chubb Corp., Fireman's Fund Insurance Co., Great American Insurance Co., James River Insurance Co., Lloyd's of London, Markel American Insurance Co.

Subsidiaries: Currituck Risk Services L.L.C., Richmond, Va.

Classes of business: Commercial auto, commercial property, employment practices liability, general liability, professional E&O, umbrella/excess.

States licensed in: All states.

Officers: Art Seifert, president/CEO; Sean Gormley, vp/COO.

Contact: Sahar Javan, marketing director; sjavan@lighthouseunderwriters.com; April Moeser, assistant vp-marketing; aprilmo@usrisk.com.

LoVullo Associates Inc.

6450 Transit Road
Depew, N.Y. 14043
716-856-3065; fax: 716-857-8057
www.lovullo.com

	2005	2004
Premium volume	\$133,468,467	\$128,500,594
Gross revenues*	\$19,486,396	\$18,761,087
Wholesale revenues	\$19,486,396	\$18,761,087
Employees	82	77
Wholesale employees	82	77
Commercial lines	86%	85%
Admitted business	22%	25%
Nonadmitted	78%	75%

Founded: 1949.

Business: Managing general agent 82%, broker 16%, Lloyd's of London coverholder 2%.

Managing general agent for: American Modern Insurance Group Inc., American Western Home Insurance, Colony Insurance Co., Essex Insurance Co., National Casualty Insurance Co., National Indemnity Co., Nautilus Insurance Co., Northland Insurance, Penn-America Group Inc., RLI Insurance Co., Scottsdale Insurance Co., United States Liability Insurance Group.

Wholesale broker for: Admiral Insurance Co., American International Group Inc., CNA Financial Corp., Great American Insurance Co., Professional Indemnity Insurance, U.S. Risk Insurance Group Inc., Western World Insurance Co.

Classes of business: Auto liability, commercial auto, commercial property, D&O, employment practices liability, energy, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: New York.

Membership: AAMGA, NAPSLO, Professional Insurance Wholesalers Assn., Professional Liability Underwriting Society.

Officers: Leonard T. LoVullo, president; Paul

W. LoVullo, senior vp; David W. Pietrowski, vp.

Contact: Phillip Rapini, CFO

*BI estimate.

M

Gary Markel Surplus Lines Brokerage Inc.

15950 Bay Vista Drive, Suite 250,
P.O. Box 17269
Clearwater, Fla. 33762
727-540-9100; fax: 727-540-9600
www.gmarkelsurplus.com

	2005	2004
Premium volume	\$21,271,588	\$19,465,123
Gross revenues	\$1,586,983	\$1,484,379
Wholesale revenues	\$1,586,983	\$1,295,236
Employees	15	13
Wholesale employees	15	13
Commercial lines	100%	100%
Admitted business	20%	20%
Nonadmitted	80%	80%

Founded: 1993.

Business: Managing general agent 10%, broker 90%.

Managing general agent for: Colony Insurance Co., Essex Insurance Co.

Wholesale broker for: Admiral Insurance Co., American International Specialty Lines Insurance Co., Arch Specialty Insurance Co., Chubb Executive Risk, Colony Insurance Co., Essex Insurance Co., Evanston Insurance Co., Lexington Insurance Co., Markel Re, Maxum Indemnity Co., Mt. Hawley Insurance Co., Mount Vernon Fire Insurance Co., Scottsdale Insurance Co., United States Liability Insurance Group, Zurich American Insurance Co.

Classes of business: Commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: Florida.

Membership: NAPSLO, Florida Surplus Lines Assn., Professional Liability Underwriting Society.

Officers: Gary Markel, president; Paula Ross, executive vp.

Contact: Paula Ross;
pross@gmarkelsurplus.com.

The Mechanic Group Inc.

1 Blue Hill Plaza, Suite 530
Pearl River, N.Y. 10965
800-214-0207; fax: 845-735-8383
www.mechanicgroup.com

	2005	2004
Premium volume	\$17,000,000	\$14,000,000
Employees	23	20
Wholesale employees	5	5
Commercial lines	98%	98%
Admitted business	50%	50%
Nonadmitted	50%	50%

Founded: 1989.

Business: Managing general agent 100%.

Managing general agent for: Gemini Insurance Co., Navigators Insurance Co., Tudor Insurance Co.

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Classes of business: Commercial property, D&O, employment practices liability, general liability, professional E&O, umbrella/excess.

States licensed in: All states.

Contact: Marc Katz, principal; 845-735-0700; mkatz@mechanicgroup.com.

Midlands Management Corp.

3503 N.W. 63rd St., Suite 305
Oklahoma City, Okla. 73116
405-840-0074; fax: 405-840-5432
www.midlandsmgt.com

	2005	2004
Premium volume	\$69,659,000	\$64,829,000
Gross revenues	\$15,801,488	\$14,579,430
Wholesale revenues	\$6,810,590	\$6,550,349
Employees	165	150
Wholesale employees	46	45
Commercial lines	100%	100%
Admitted business	80%	57%
Nonadmitted	20%	43%

Founded: 1990.

Parent: Midlands Holding Corp.

Business: Managing general agent 58%, broker 28%, Lloyd's of London coverholder 14%.

Managing general agent for: Clarendon Insurance Group Inc., Markel Corp., New York Marine & General Insurance Co.

Wholesale broker for: Over 15 companies.

Subsidiaries: American Agency System Inc., Oklahoma City; American Marine Underwriters, Addison, Texas; Midlands Claim Administrators Inc., Oklahoma City; Midlands Injury Management Inc., Oklahoma City; Midlands Intermediaries Inc., Easton, Pa.; Midlands Management of New York, New York; Midlands Management of Texas Inc., Addison, Texas; Midlands Underwriting Managers, Addison, Texas; US Marine Insurance Group, Addison, Texas.

Classes of business: Commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states.

Membership: AAMGA, NAPSLO.

Support services: Claims oversight services provided by Midlands Claim Administrators.

Officers: Charles C. Caldwell, president/CEO; Dennis Otis, treasurer/CFO; Mark Davis, executive vp.

Contact: Don Glaspey, executive vp; dwglaspey@midman.com.

N

NIF Group Inc.

30 Park Ave.
Manhasset, N.Y. 11030
516-365-7440; fax: 516-365-7392
www.nifgroup.com

	2005	2004
Premium volume	\$210,253,117	\$220,024,494
Gross revenues	\$20,100,000	\$19,700,000
Employees	135	130
Wholesale employees	0%	130
Commercial lines	97%	98%

Admitted business	55%	60%
Nonadmitted	35%	40%

Fiscal year ending 3/31.

Founded: 1976.

Business: Managing general agent 60%, broker 37%, Lloyd's of London coverholder 3%.

Managing general agent for: ACE Ltd., American International Group Inc., Burlington Insurance Co., Insurance Corp. of Hannover, Munich-American RiskPartners, Safeco Corp., Scottsdale Insurance Co.

Wholesale broker for: ACE Ltd., Admiral Insurance Co., American International Group Inc., Arch Specialty Insurance Co., Evanston Insurance Co., General Star Management Co.

Subsidiaries: NIF Adirondack, Glens Falls, N.Y.; NIF Governmental, Montvale, N.J.; NIF Pro, Manhasset, N.Y.; NIF Services of Florida, Duck Key, Fla.; NIF Services of Mid-Atlantic, Bala Cynwyd, Pa.; NIF Services of New England, Warwick, R.I.; NIF Services of New Jersey, Montvale and Oakhurst, N.J.; NIF Services of New York, New York; NIF Services of the South, Roswell, Ga.

Classes of business: Auto liability, commercial property, D&O, employment practices liability, energy, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: Arizona, Arkansas, Connecticut, District of Columbia, Florida, Georgia, Indiana, Massachusetts, Michigan, Minnesota, Mississippi, New Hampshire, New York, New Jersey, North Carolina, Ohio, Pennsylvania, Rhode Island, Texas, Tennessee, Utah, Virginia, Wisconsin.

Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.

Officers: Michael A. Orlando, chairman; Mark P. Maher, president; John Buckley, David Vicari, Michael Paul Orlando, executive vps; Daniel M. Mogelnicki, vp.

Contact: Nancy G. Williams, director-marketing; nwilliams@nifgroup.com.

Napco L.L.C.

333 Thornall St., Ninth Floor
Edison, N.J. 08837
732-549-5222; fax: 732-549-0221
www.napcollc.com

	2005	2004
Premium volume	\$171,000,000	\$135,459,000
Employees	39	37
Wholesale employees	39	37
Commercial lines	100%	100%
Admitted business	39%	57%
Nonadmitted	61%	43%

Founded: 1996.

Parent: Napco Inc.

Wholesale broker: 100%

Subsidiaries: Napco of Bermuda Ltd., Hamilton, Bermuda.

States licensed in: All states.

Membership: NAPSLO.

Officers: George K. Pagoumian,

Companies interested in being listed in any of B/I's online directories should contact the Directory department at bidirectory@businessinsurance.com.

chairman/CEO; David Pagoumian, president/COO; John Pagoumian, executive vp.

Contact: Pamela Conti, vp-operations; pconti@napcollc.com.

Nason Associates Inc.

5700 Broadmoor St., Suite 905
Mission, Kan. 66202
913-677-1550; fax: 913-384-9350
www.nasonassoc.com

	2005	2004
Premium volume	\$13,187,236	\$13,798,722
Gross revenues	\$1,746,144	\$1,912,724
Wholesale revenues	\$912,057	\$901,391
Employees	8	8
Wholesale employees	8	8
Commercial lines	100%	100%
Admitted business	90%	90%
Nonadmitted	10%	10%

Fiscal year ending 6/30.

Founded: 1983.

Business: Broker 100%.

Wholesale broker for: AIG Aviation Inc., W. Brown & Associates Insurance Services, Global Aerospace Underwriting Managers, Phoenix Aviation Managers Inc., US Aviation Underwriters.

Classes of business: Aviation.

States licensed in: Kansas, Missouri.

Officers: Courtney H. Nason, chairman; Linda Joy, president; Lorri Shuey, senior vp; Cindy Peck, vp.

Contact: Linda Joy; linda@nasonassoc.com.

P

Partners Specialty Group L.L.C.

Bentwood Executive Campus,
301 E. Germantown Pike, Suite 402
Norristown, Pa. 19401
484-322-0400; fax: 484-322-0401
www.psgins.com

	2005	2004
Premium volume	\$373,000,000	\$337,000,000
Gross revenues	\$27,750,000	\$24,800,000
Employees	142	125
Wholesale employees	120	106
Commercial lines	97%	98%
Admitted business	46%	44%
Nonadmitted	54%	56%

Founded: 1999.

Business: Managing general agent 2%, broker 97%, Lloyd's of London coverholder 1%.

Managing general agent for: Essex Insurance Co., General Star Indemnity Co., General Star National Insurance Co., Navigators Insurance Co., Pacific Insurance Co. Ltd., Western Heritage Insurance Co.

Wholesale broker for: ACE USA, Admiral Insurance Co., American International Group Inc., Arch Specialty Insurance Co., AXIS Specialty Ltd., Chubb Custom Insurance Co., Evanston Insurance Co., General Star Indemnity Co., Liberty Mutual Insurance Co., Maxum Indemnity Co., Mt. Hawley Insurance Co., Nationwide Group, Resurgens Specialty Underwriting Inc., St. Paul Surplus Lines Insurance Co., Zurich Financial Services Group.

States licensed in: Alaska, Arizona, Califor-

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nia, Colorado, Connecticut, Delaware, Florida, Georgia, Indiana, Kentucky, Louisiana, Maryland, Massachusetts, Michigan, Missouri, Nevada, New Jersey, New York, North Carolina, Ohio, Oregon, Pennsylvania, Tennessee, Texas, Virginia, West Virginia, Wisconsin, Wyoming.

Membership: AAMGA, NAPSLO.

Officers: Daniel P. McDonnell, chairman; Maureen C. Caviston, president; Deborah Lewis, CFO.

Contact: Maureen C. Caviston; 3 Stamford Plaza, 301 Tresser Blvd., 11th Floor, Stamford, Conn. 06901.

Prime Insurance Syndicate Inc.

303 W. Madison, Suite 2075
Chicago, Ill. 60606
800-456-4576; fax: 312-408-8081
www.primeis.com

	2005	2004
Premium volume	\$19,238,000	\$19,213,000
Gross revenues	\$18,455,000	\$19,263,000
Employees*	70	78
Commercial lines	91%	91%
Nonadmitted	100%	100%

Founded: 1992.

Parent: Prime Holdings Insurance Services Inc.

Business: Underwriting Manager 100%

Underwriting Manager for: Insurance Exchange Brokerage Services Inc., Prime Insurance Syndicate Inc.

Classes of business: D&O, aviation, commercial auto, commercial property, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O.

States licensed in: All states, excluding Alaska, Arizona, California, Colorado, Connecticut, Louisiana, New Hampshire, New York, Rhode Island, Texas, Virginia.

Officers: Rick J. Lindsey, president/CEO; Jack McDonnell, treasurer/CFO; Ted B. Paulsen, COO.

Contact: Rick J. Lindsey; rjl@primeis.com

*Provided by Prime Holdings Insurance Services Inc.

Property Risk Services L.L.C.

91 Fieldcrest Ave.
Edison, N.J. 08818
732-346-0101; fax: 732-346-3904
www.prsins.com

	2005	2004
Premium volume	\$173,000,000	\$165,000,000
Employees	36	33
Wholesale employees	36	33
Commercial lines	100%	100%
Admitted business	80%	80%
Nonadmitted	20%	20%

Founded: 2001.

Parent: American Wholesale Insurance Group.

Business: Broker 100%.

Wholesale broker for: Allied World Assurance Co. Ltd., Arch Capital Group Ltd., AXIS Specialty Ltd., CNA Insurance Co., Commonwealth Insurance Co., Crum & Forster Holding Corp., Essex Insurance Co., General Star National Insurance Co., GMAC Re Insurance

Group, Hartford Financial Services Group Inc., Lantana Insurance Ltd., Lexington Insurance Co., Lloyds of London, One Beacon Insurance Group, Resurgens Specialty Underwriting Inc., St. Paul Travelers, Swiss Re Group, Starr Technical Risk Agency.

Classes of business: Commercial property, earthquake, energy, flood, inland marine, ocean marine.

States licensed in: All states.

Membership: NAPSLO.

Officers: Thomas L. Spinner Jr., chairman; John F. Keegan, president.

Contact: Thomas L. Spinner Jr.; tspinner@prsins.com.

PULIC Insurance Services Inc.

12121 Wilshire Blvd., Suite 601
Los Angeles, Calif. 90025
310-571-0730; fax: 310-571-0886
www.pulic.com

	2005	2004
Premium volume	\$64,695,761	\$80,156,311
Gross revenues	\$6,297,981	\$7,263,033
Wholesale revenues	\$6,297,981	\$7,263,033
Employees	5	5
Wholesale employees	5	5
Commercial lines	100%	100%
Admitted business	45%	45%
Nonadmitted	55%	55%

Founded: 1984.

Parent: The Doctors Co.

Managing general agent: 100%.

Managing general agent for: The Doctors Co., Professional Underwriters Liability Insurance Co.

Classes of business: Professional E&O.

States licensed in: California, Utah.

Officers: Dr. Richard E. Anderson, CEO; Stephen D. Freedman, senior vp; Dr. David Troxel, secretary.

Contact: Stephen D. Freedman.

R

Risk Placement Services Inc.

2 Pierce Place, 20th Floor
Itasca, Ill. 60143-3141
630-285-4303; fax: 630-285-4075
www.rpsins.com

	2005	2004
Premium volume	\$1,301,000,000	\$1,150,000,000
Gross revenues	\$107,583,377	\$89,628,000
Wholesale revenues	\$106,129,377	\$88,100,000
Employees	675	651
Wholesale employees	675	651
Commercial lines	94%	93%
Admitted business	40%	40%
Nonadmitted	60%	60%

Founded: 1997.

Parent: Arthur J. Gallagher & Co.

Business: Managing general agent 39%, broker 56%, Lloyd's of London coverholder 5%

Managing general agent for: American Modern Home Insurance Group, CNA Financial Corp., Canal Insurance Group, Essex Insurance Co., First Specialty Insurance Corp., Interstate Insurance Group, Lloyd's of London, National Indemnity Co., Nautilus

Insurance Co., Penn-American Insurance Co., Scottsdale Insurance Co., United National Insurance Co.

Wholesale broker for: ACE Westchester Specialty Group, Admiral Insurance Co., American International Group Inc., AXIS U.S. Insurance, Commonwealth Insurance Co., Endurance Specialty Insurance Ltd., General Star National Insurance Co., Great American Insurance Co., Guilford Group, Liberty Group, Lloyd's of London, Markel Cos., RSUI Group, United States Liability Insurance Group, Zurich Financial Services Group.

Subsidiaries: ARM of California, Canoga Park, Calif.; Castle Insurance Associates, Boston; Equity Insurance Managers, Lexington, Ky.; International Special Risk Services Inc., Itasca, Ill.; National Insurance Professionals, Poulsbo, Wash.

Classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Acquisitions: American Marketing Specialists, London, May 2005; Workcare Northwest, Boise, Idaho, May 2005; Sobieski & Bradley, South Jordan, Utah, April 2006; Lemac & Associates, Los Angeles, June 2006.

States licensed in: All states.

Membership: AAMGA, NAPSLO.

Officers: Dave McGurn, chairman; Joel Cavaness, president.

Contact: Joel Cavaness;
joel_cavaness@rpsins.com.

S

St. James Insurance Group Inc.

6675 Westwood Blvd., Suite 360
Orlando, Fla. 32821
407-248-1554; fax: 407-248-9656
www.sjig.com

	2005	2004
Premium volume	\$115,000,000	\$100,000,000
Gross revenues	\$7,500,000	\$7,500,000
Wholesale revenues	\$7,500,000	\$7,500,000
Employees	21	20
Admitted business	85%	85%
Nonadmitted	15%	15%

Founded: 1984.

Parent: St. James Financial Holding Co. Inc.

Business: Managing general agent 95%, Lloyd's of London coverholder 5%

Managing general agent for: AXIS U.S.

Insurance, Chubb Corp., Florida Select Insurance Group, St. Johns Insurance Co., Vanguard Insurance Associates Inc.

Subsidiaries: St. Johns Insurance Co., Orlando, Fla.

States licensed in: Alabama, Delaware, Florida, Georgia, Louisiana, Maine, Maryland, Mississippi, New Jersey, New York, North Carolina, South Carolina, Texas, Virginia.

Membership: NAPSLO, Florida Surplus Lines

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Business Insurance

Market Sourcebook

2007

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Assn.

Officers: James J. McCahill, chairman; Robert P. Lucas, president; Edward Falzarano, CFO.
Contact: Jonathan B. Mertz, assistant vp.

W.A. Schickedanz Agency Inc.

300 W. Main St.
Belleville, Ill. 62220
618-233-0644; fax: 618-233-0672
www.waschickedanz.com

	2005	2004
Premium volume	\$27,900,000	\$31,400,000
Gross revenues	\$3,495,000	\$3,425,000
Wholesale revenues	\$3,495,000	\$3,425,000
Employees	25	29
Wholesale employees	25	29
Commercial lines	95%	95%
Admitted business	90%	90%
Nonadmitted	10%	10%

Founded: 1931.

Business: Managing general agent 85%, broker 5%, Lloyd's of London coverholder 10%.

Managing general agent for:

Acceptance/Occidental Insurance Cos., Aegis Security Insurance Co., Argonaut Specialty, Burlington Insurance Co., Chicago Insurance Co., Colony Insurance Co., Essex Insurance Co., First Financial Insurance Co., Interstate Fire & Casualty Co., Maxum Indemnity Co., National Fire & Marine Insurance Co., National Indemnity Co., National Liability & Fire Insurance Co., Northfield Insurance, Universal Casualty Co.

Wholesale broker for: ACE Ltd., American Service Insurance, Bituminous Casualty Corp., CNA Surety, Fidelity & Deposit Co. of Maryland, The Hartford Financial Services Group Inc.

Subsidiaries: Gateway Premium Budget Inc., Belleville, Ill.; Interstate Risk Placement Inc., Conway, Ark., Peoria, Ill.

Classes of business: Auto liability, commercial auto, commercial property, earthquake, D&O, employment practices liability, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: Arkansas, Illinois, Missouri.

Membership: AAMGA, NAPSLO; Illinois Surplus Lines Assn.

Officers: C. Jack Miller, president/CEO; Steven C. Miller, executive vp/secretary; David A. Miller, vp.

Contact: C. Jack Miller.

The Schinnerer Group

2 Wisconsin Circle
Chevy Chase, Md. 20850
301-961-9800; fax: 301-951-5444
www.schinnerer.com

	2005	2004
Premium volume	\$991,000,000	\$1,011,000,000
Gross revenues	\$83,244,000	\$84,924,000*
Employees	558	572
Commercial lines	100%	100%
Admitted business	95%	95%
Nonadmitted	5%	5%

Founded: 1938.

Parent: Marsh & McLennan Cos. Inc.

Business: Underwriting Manager 99%, broker 1%.

Underwriting Manager for: CNA Financial Corp., Genesis Insurance Co., Great American Insurance Co., The Hartford Financial Services Group Inc., Indian Harbor Insurance Co. Lincoln General.

Wholesale broker for: American International Group Inc., Brit, Clarendon Insurance Group Inc., Discover Reinsurance Co., Executive Risk Specialty Insurance Co., ICW Group, International Catastrophe Insurance Managers L.L.C., Lexington Insurance Co., Munich Re Group, St. Paul Travelers Cos. Inc., C.V. Starr & Co., Zurich Financial Services Group.

Subsidiaries: Encon Insurance Managers Inc., Ottawa; Victor O. Schinnerer & Co. Inc., Chevy Chase, Md.; Schinnerer & Co. Ltd., London.

Classes of business: Commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, professional E&O, umbrella/excess.

States licensed in: Alaska, California, District of Columbia, Iowa, Kansas, Maryland, Minnesota, South Dakota, Texas, Virginia, Wisconsin.

Membership: NAPSLO.

Officers: Lorna Parsons, Marie Solomon, Richard Horner, managing directors; John F. Shettle, president-Victor O. Schinnerer & Co.; Jean Lauren, president-Encon Insurance Managers Inc.; Jeff Schlingbaum, Kevin Collins, Mary Jefferson, John Ajello, Marie Bernier, Jim Snyder, Bill Leiner, senior vps.

Contact: Mary Jefferson; 301-951-9798; mary.l.jefferson@schinnerer.com.

**BI* estimate.

Seaboard Underwriters Inc.

3035 S. Church St., P.O. Box 1478
Burlington, N.C. 27216-1478
336-229-1324; fax: 336-229-6977
www.seaboardunderwriters.com

	2005	2004
Premium volume	\$14,000,000	\$37,000,000
Employees	22	36
Commercial lines	100%	100%
Admitted business	80%	94%
Nonadmitted	20%	6%

Founded: 1957.

Parent: American Wholesale Insurance Group Inc.

Managing general agent for: Aspen insurance Holdings Ltd., CNA Financial Corp., Chubb Corp., Scottsdale Insurance Co., Stratford Insurance Co., Zurich Financial Services Group.

Wholesale broker for: Ace Westchester Specialty Group, Carolina Casualty Insurance Co., Crum and Forster Holdings Inc., Lloyd's of London, National Interstate Insurance Co., Scottsdale Insurance Co.

Classes of business: Auto liability, commercial auto, inland marine.

States licensed in: All states, excluding Alaska and Hawaii.

Membership: AAMGA, NAPSLO; North Car-

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olina Surplus Lines Association.

Officers: Joseph P. Hutelmyer, president/CEO, James Phillip Hogan, Jr., senior vp; Elizabeth Smith, vp-underwriting.

Contact: Joe Hutelmyer, joe@seaboardunderwriters.com.

Shand Morahan & Co. Inc.

10 Parkway N.
Deerfield, Ill. 60015
847-572-6000; fax: 847-572-6259
www.shand.com

	2005	2004
Premium volume	\$418,942,321	\$438,078,780
Gross revenues	\$66,778,649	\$57,624,830
Wholesale revenues	\$63,912,105	\$55,891,264
Employees	234	242
Wholesale employees	234	242
Commercial lines	100%	100%
Admitted business	7%	7%
Nonadmitted	93%	93%

Founded: 1970.

Parent: Markel Corp.

Business: Underwriting manager 100%.

Underwriting Manager for: Associated International Insurance Co., Deerfield Insurance Co., Essex Insurance Co., Evanston Insurance Co., Markel American Insurance Co., Markel Insurance Co.

Classes of business: D&O, employment practices liability, product liability, professional E&O.

States licensed in: Illinois.

Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.

Officers: Paul W. Springman, chairman; Michael A. Rozenberg, president/COO; Edgar W. Phoebus, senior vp/general counsel.

Contact: Letha Heaton, senior vp-sales and marketing; 847-572-6250; heaton@markelcorp.com.

The Sullivan Group-Wholesale Operations

800 W. Sixth St., Suite 1800
Los Angeles, Calif. 90017
213-626-1000; fax: 213-628-8852
www.gjs.com

	2005	2004
Premium volume	\$211,513,366	\$194,861,202
Gross revenues	\$21,841,030	\$19,452,828
Wholesale revenues	\$19,182,144	\$17,707,363
Employees	140	104
Wholesale employees	116	87
Commercial lines	98%	98%
Admitted business	72%	74%
Nonadmitted	28%	26%

Founded: 1933.

Business: Managing general agent 44%, broker 53%, Lloyd's of London coverholder 3%.

Managing general agent for: Interstate National Insurance Co., Meadowbrook Insurance Group, Northland Insurance Co., Royal Indemnity Co., St. Paul Travelers Cos. Inc.; Scottsdale Insurance Co.

Subsidiaries: Kevin Davis Insurance Services, Los Angeles; Gerald J. Sullivan & Associates of Oregon, Portland, Ore.; G.J. Sullivan Co. Excess & Surplus, Orange, Calif.; Sullivan Healthcare Insurance Ser-

vices, Los Angeles.

Classes of business: Commercial auto, commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Acquisitions: London American General Agency, professional liability and general P&C divisions, San Diego, May 2005.

States licensed in: All states.

Membership: AAMGA, NAPSLO; California Insurance Wholesalers Assn., Surplus Line Assn. of California, Surplus Line Assn. of Oregon, Professional Liability Underwriting Society.

Officers: Gerald J. Sullivan, chairman; Paul Cunningham, CFO; Hank Haldeman, executive vp.

Contact: Hank Haldeman; sullivan.info@gjs.com.

Swett & Crawford Group

3715 Northside Parkway
Atlanta, Ga. 30327
404-240-5200; fax: 404-240-5393
www.swett.com

	2005	2004
Premium volume	\$2,809,000,000	\$2,775,000,000
Gross revenues*	\$250,010,000	\$246,143,000
Employees	775	850
Wholesale employees	775	850
Commercial lines	100%	99%
Admitted business	40%	39%
Nonadmitted	60%	61%

Founded: 1914.

Parent: HMSC Holdings Corp.

Business: Managing general agent 21%, broker 76%, Lloyd's of London coverholder 3%.

Managing general agent for: CNA Financial Corp., Canal Insurance Group, Carolina Casualty Insurance Co., Colony Insurance Corp., Guilford Specialty Group, Lexington Insurance Co., Lloyd's of London, National Indemnity Co., Northland Insurance Co., Scottsdale Insurance Co., St. Paul Travelers Cos. Inc., United States Liability Insurance Group, Western World Insurance Co.

Wholesale broker for: ACE Ltd., Allegheny Insurance Holdings L.L.C., American International Group Inc., Arch Capital Group Ltd., Axis Specialty Ltd., W.R. Berkley Corp., Berkshire Hathaway Inc., CNA Financial Corp., Chubb Corp., Fairfax Financial Group Holdings, Great American Insurance Co., Markel Corp., Scottsdale Insurance Co., St. Paul Travelers Cos. Inc., Zurich Financial Services Group.

Subsidiaries: J.H. Blades, Houston; Energy Technical Underwriters, Houston; Loxley Insurance, Los Angeles.

Classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: All states.

Membership: AAMGA, NAPSLO.

Officers: David Hartoch, chairman; Neal Abernathy, president/CEO; Terri Snell, execu-

tive vp/chief administrative officer; James Moylan, executive vp/chief financial officer; Elizabeth Edelman, general counsel.

Contact: Craig Rubin, senior vp; info@swett.com
*BI estimate.

Truckers Insurance Associates Inc.

1280 Office Plaza Drive
West Des Moines, Iowa 50266
515-276-7704; fax: 515-276-1418
www.truckersins.com

	2005	2004
Premium volume	\$45,194,608	\$45,534,650
Employees	30	28
Wholesale employees	30	28
Commercial lines	100%	100%
Admitted business	100%	100%

Founded: 1943.

Business: Managing general agent 100%.

Managing general agent for: American Equity Specialty Insurance Co., Carolina Casualty Insurance Co., Empire Insurance Cos., Northland Insurance Co., Maxum Specialty Insurance Group.

Classes of business: Auto liability, commercial auto, general liability, umbrella/excess.

States licensed in: Arkansas, Colorado, Iowa, Illinois, Kansas, Minnesota, Missouri, Nebraska, North Dakota, Oklahoma, South Dakota, Wisconsin, Wyoming.

Membership: AAMGA.

Officers: Gary Albaugh, CEO; Doug Wilson, president.

Contact: Kurt Wallace, underwriting manager.

U.S. Risk Insurance Group Inc.

10210 N. Central Expressway, Suite 500
Dallas, Texas 75231
214-265-7090; fax: 214-265-2454
www.usrisk.com

	2005	2004
Premium volume	\$378,000,000	\$367,765,000
Gross revenues	\$75,000,000	\$72,292,000
Wholesale revenues	\$44,619,732	\$42,449,000
Employees	633	664
Wholesale employees	316	272
Commercial lines	100%	100%
Admitted business	5%	5%
Nonadmitted	95%	95%

Founded: 1977.

Business: Managing general agent 20%, broker 60%, Lloyd's of London coverholder 20%.

Managing general agent for: Acceptance Indemnity Co., Chubb Custom Insurance Co., Colonial County Mutual Insurance Co., Colony Insurance Co., Columbia Casualty Co., Essex Insurance Co., Evanston Insurance Co., First Specialty Insurance Corp., Gemini Insurance Co., General Star Insurance Co., Hudson Insurance Co., Interstate

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Fire & Casualty Co., St. Paul Surplus Lines Insurance Co., Scottsdale Insurance Co., **Wholesale broker for:** ACE American Insurance Co., Admiral Insurance Co., Clarendon Insurance Group Inc., Chubb Custom Insurance Co., Evanston Insurance Co., First Specialty Insurance Corp., Gemini Insurance Co., General Star Indemnity Co., Lexington Insurance Co., Lloyd's of London, Mt. Hawley Insurance Co., National Union Fire Insurance Co. of Pittsburgh, Scottsdale Insurance Co., Steadfast Insurance Co., XL Specialty Insurance Co.

Subsidiaries: Jean Deal & Associates, Dallas; NCG Professional Risks Ltd., London; OmniSure Consulting Group Inc., Austin, Texas; Professional Claims Managers Inc., Dallas; U.S. Risk Brokers Inc., Lafayette and Metairie, La., Austin, Dallas and Houston, Texas, Irvine and San Diego, Calif.; U.S. Risk Financial Services Inc., Hamilton, N.J., Nashville, Tenn.; U.S. Risk Underwriters Inc., Scottsdale, Ariz., Metairie, La., Austin, Dallas and Houston, Texas; Ward North America, San Diego.

Classes of business: Auto liability, aviation, commercial auto, commercial property, D&O, earthquake, employment practices liability, energy, flood, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

States licensed in: Arizona, California, Connecticut, Louisiana, New Jersey, Tennessee, Texas.

Membership: AAMGA, NAPSLO; Professional Liability Underwriting Society, Texas Surplus Lines Assn.

Officers: Randall G. Goss, chairman/CEO; Mac Wesson, president/COO; Ken Perilli, CFO; Monte Stringer, executive vp; Richard Schwartz, general counsel.

Contact: April Moeser, assistant vp-marketing.

Underwriters Direct Access

P.O. Box 4439
Sandy, Utah 84091-4439
801-304-3704; fax: 801-304-3702
www.primeis.com

	2005	2004
Premium volume	\$31,768,266	\$35,205,225
Gross revenues	\$6,565,496	\$7,073,794
Employees*	15	15
Commercial lines	95%	95%
Nonadmitted	100%	100%

Founded: 1996.

Parent: Prime Holdings Insurance Services Inc.

Underwriting Manager for: Insurance Exchange Brokerage Services Inc., Prime Insurance Syndicate Inc.

Classes of business: Aviation, commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O.

States licensed in: All states.

Officers: Rick J. Lindsey, president/CEO; Ted B. Paulsen, COO; Mark Fisher, vp.

Contact: Rick J. Lindsey; rjl@primeis.com
*Provided by Prime Holdings Insurance Services Inc.

V

Viacomp Inc.

308 Floral Vale Blvd.
Yardley, Pa. 19067
215-504-5700; fax: 215-579-4303
www.viacompinc.com

	2005	2004
Premium volume	\$26,000,000	\$24,000,000
Gross revenues	\$1,800,000	\$1,800,000
Wholesale revenues	\$895,000	\$900,000
Employees	4	4
Wholesale employees	4	4
Commercial lines	NA	100%
Admitted business	NA	100%

Fiscal year ending 7/31.

Founded: 1999.

Business: Broker 100%.

Wholesale broker for: ACE Ltd., American International Group Inc., Amtrust Group Inc., Meadowbrook Insurance Group Inc.

States licensed in: Arizona, Arkansas, Alabama, California, Colorado, Connecticut, Delaware, District of Columbia, Florida, Georgia, Illinois, Indiana, Kentucky, Maryland, Massachusetts, Michigan, Minnesota, Missouri, New Jersey, New York, North Carolina, Oklahoma, Pennsylvania, South Carolina, Tennessee, Texas, Virginia.

Officers: Edward Johnson, president; Bernadette Goydich, vp.

Contact: Edward Johnson;
ejohnson@viacompinc.com.

W

WKF&C Agency Inc.

1 Huntington Quadrangle, Suite 2C18
Melville, N.Y. 11747
631-756-3000; fax: 631-756-2500
www.wkfc.com

	2005	2004
Premium volume	\$162,000,000	\$158,000,000
Gross revenues*	\$23,652,000	\$23,068,000
Employees	74	71
Commercial lines	100%	100%
Admitted business	35%	37%
Nonadmitted	65%	63%

Founded: 1995.

Business: Underwriting manager 8%, managing general agent 89%, Lloyd's of London coverholder 3%.

Underwriting Manager for: Chubb Custom Insurance Co., Executive Risk Specialty Insurance Co.

Managing general agent for: Alea London Ltd., CNA Financial Corp., Greenwich Insurance Co., Indian Harbor Insurance Co., Travelers Indemnity Co.

Subsidiaries: WKF&C Agency Inc. of California, Woodland Hills, Calif.; WKF&C Agency Inc. of Illinois, Naperville, Ill.; WKF&C Agency Inc. of New England, Willimantic, Conn.; WKF&C Agency Inc. of Virginia,

Mechanicsville, Va.; WKF&C of Kansas, Overland Park, Kan.; WKF&C Specialty Inc. of Massachusetts, Georgetown, Mass.

Classes of business: Commercial property, general liability, inland marine, professional E&O.

States licensed in: All states.

Membership: NAPSLO.

Support services: Insurance systems development provided by MGA Systems Inc.

Officers: Thomas J. Kennedy, chairman/CEO; Thomas Wilson, president; Michael Sillat, COO/CFO; James P. Kennedy, senior vp-operations/chief administrative officer; Robert Klipera, chief claims officer.

Contact: James P. Kennedy;

jkennedy@wkfc.com.

*BI estimate

Westrope

801 W. 47th St., Suite 500
Kansas City, Mo. 64112
816-842-8222; fax: 816-842-3081
www.westrope.com

	2005	2004
Premium volume	\$491,300,000	\$370,000,000
Gross revenues	\$34,300,000	\$27,600,000
Wholesale revenues	\$33,030,000	\$26,846,000
Employees	130	126
Wholesale employees	130	126
Commercial lines	100%	100%
Admitted business	40%	50%
Nonadmitted	60%	50%

Fiscal year ending 5/31.

Founded: 1992.

Business: Managing general agent 4%, broker 96%.

Managing general agent: 4%.

Managing general agent for: ACE USA, Accident Fund Insurance Co. of America, American International Group Inc., Pacific Insurance Co. Ltd., Swiss Re Group.

Wholesale broker: 96%

Wholesale broker for: ACE INA Group, American International Group Inc., Arch Insurance Group, Axis Specialty, Chubb Corp., Colony Group, Crum & Forster Holdings Corp., Liberty International Underwriters, Lloyd's of London, Markel Corp., Resurgens Specialty Underwriting Inc., RLI Group, St. Paul Travelers Cos. Inc., Swiss Re Group, Zurich Insurance Cos.

Classes of business: Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.

States licensed in: California, Florida, Georgia, Missouri, Texas.

Membership: NAPSLO; Professional Liability Underwriting Society.

Officers: Kevin T. Westrope, president/CEO.

Contact: info@westrope.com.

The 2007 Directory of Insurance Wholesalers will be published October 1.

Reinsurance Brokers

A

Agnew International Inc.

989 Lenox Drive, Suite 208
Lawrenceville, N.J. 08648;
609-450-1140; fax: 609-450-1143

	2005	2004
Premium volume	\$5,150,000	\$3,650,000
Facultative	100%	100%
Property	100%	100%
U.S. based clients	20%	10%
Non-U.S. based clients	80%	90%
Gross revenues	\$375,600	\$345,250
Commissions	100%	100%
Employees	3	3

Reinsurance brokering began: 1976.

Services: Reinsurance brokering, underwriting including binding authority for Lloyd's of London.

Geographic areas served: Latin America, Mexico, Middle East.

Specialties: Property facultative.

Officers: Patrick Agnew, president; Sharon Martindell, manager.

Aon Re Global*

Aon Center, 200 E. Randolph St.
Chicago, Ill. 60601;
312-381-1000; fax: 312-381-0160
www.aon.com

	2005	2004
Gross revenues	\$920,000,000	\$940,000,000
Employees	2,860	3,000

Parent: Aon Corp.

Services: Actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services, enterprise risk management, merger and acquisitions advisory rating agency analysis.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Branch offices: San Francisco, Stamford, Conn.; Miami and Tallahassee, Fla.; Atlanta; Chicago; Boston; Minneapolis; New York; Philadelphia; Dallas; Buenos Aires, Argentina; Sydney, Australia; Vienna, Austria; Central Manama, Bahrain; Brussels, Belgium; Hamilton, Bermuda; La Paz, Bolivia, Rio de Janeiro and Sao Paulo, Brazil; Montreal; Toronto; Hong Kong; Bogota, Colombia; Quito, Ecuador; London; Paris; Tbilisi, Georgia; Hamburg, Germany; Athens, Greece; Guatemala City; Mumbai, India; Jakarta, Indonesia; Tel Aviv, Israel; Genoa and Milan, Italy; Tokyo; Kuala Lumpur, Malaysia; Mexico City; Amsterdam, Netherlands; Panama City; Lima, Peru; Manila, Philippines; Singapore; Johannesburg, South Africa; Barcelona and Madrid, Spain; Basle and Zurich, Switzerland; Taipei, Taiwan; Bangkok, Thailand; Istanbul, Turkey; Caracas, Venezuela.

Officers: Michael D. O'Halloran, senior exec-

utive vp-Aon Corp./chairman/CEO-Aon Re Global; Dennis Mahoney, chairman/CEO-Aon Ltd./deputy chairman-Aon Re Global; Paul Davies, senior chairman-Aon Re Global; Michael Bungert, CEO-Americas, Aon Re Global; Olivier du Passage, CEO-Continental Europe, Aon Re Global; Philip Stamp, CEO-United Kingdom, Aon Re Global; Malcolm Steingold, CEO-Asia-Pacific, Aon Re Global
Contact: Matthew Klein, senior director-global marketing and communications; 312-381-2673

*Includes all reinsurance business conducted by Aon Corp.

Axiom Re Inc.*

940 Golf House Road W.
Stoney Creek, N.C. 27377;
336-446-4222; fax: 336-446-4223
www.axiomre.net

	2005	2004
Premium volume	\$258,487,542	\$175,000,000
Treaty	100%	100%
Property	30%	40%
Casualty	70%	60%
Clients	49	44
U.S. based clients	100%	100%
Gross revenues	\$11,910,915	\$10,406,293
Commissions	100%	100%
Employees	39	36

Reinsurance brokering began: 2000.

Services: Catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, reinsurance consulting.

Geographic areas served: United States.

Specialties: Commercial trucking; professional liability; workers compensation; property/casualty for regional and mutual companies.

Branch offices: Wilton, Conn.; Tampa, Fla.; Chicago.

Officers: Horace M. Johnson Jr., president; Michael H. Hayes, executive vp/COO; David D. Johnson, executive vp.

Contact: Matthew D. Rose, senior vp
*Formerly Axiom Intermediaries L.L.C.

B

BMS Group

Latham House, 16 Minories
London, EC3N 1AX England;
44-207-480-7288; fax: 44-207-374-5928
www.bmsgroup.com

	2005	2004
Premium volume	\$1,454,499,600	\$1,369,251,000
Treaty	91%	91%
Facultative	9%	9%
Gross revenues	\$75,252,982	\$72,951,798
Employees	328	311

Converted at applicable rate.

Reinsurance brokering began: 1980.

Parent: BMS Associates Ltd.

Services: Actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial

modeling, reinsurance brokering, runoff services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Subsidiaries: BMS Asia Intermediaries Ltd., Kuala Lumpur, Malaysia; BMS Asia Intermediaries Pte. Ltd., Singapore; BMS Bermuda Ltd., Hamilton, Bermuda; BMS Facultative Ltd., London; BMS Harris & Dixon Ltd., London; BMS Harris & Dixon Marine Ltd., London; BMS Re Ltd., London; BMS Special Risk Services Ltd., London; BMS Vision Reinsurance Intermediaries Inc., Dallas; Ballantyne McKean & Sullivan Ltd., London; BankServe Insurance Services Ltd., London; Jansen & Hastings Intermediaries Ltd., London.

Officers: John Spencer, group chief executive; Roger Cooper, group operations director; Hugo Crawley, chairman-BMS North America (Ballantyne McKean & Sullivan Ltd./BMS Vision Reinsurance Intermediaries Inc.).

Contact: John Spencer, 44-207-374-5993;
john.spencer@bmsgroup.com.

Benfield Group Ltd.

55 Bishopsgate
London, EC2N 3BD, England;
44-207-578-7000; fax: 44-207-578-7001
www.benfieldgroup.com

	2005	2004
U.S. based clients	51%	45%
Non-U.S. based clients	49%	55%
Gross revenues	\$589,809,600	\$558,331,800
Employees	1,900	1,700

Converted at applicable rate.

Reinsurance brokering began: 1874.

Services: Actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: Casualty risk management, financial risk management, property risk management.

Branch offices: Los Angeles; San Francisco; Hartford and Westport, Conn.; Washington; Miami, Miami Beach and Sarasota, Fla.; Atlanta; Chicago; Overland Park, Kansas; Boston; Minneapolis; New York; Philadelphia; Pittsburgh; Dallas; Melbourne, Australia; Brussels, Belgium; Vancouver, British Columbia; Shanghai, China; Mumbai, India; Rome; Tokyo; Istanbul, Turkey.

Subsidiaries: Benfield Argentina S.A., Buenos Aires, Argentina; Benfield Asia Pte. Ltd., Singapore; Benfield (Australia) Pty. Ltd., Sydney, Australia; Benfield (Bermuda) Ltd., Hamilton, Bermuda; Benfield Bratislava S.R.O., Bratislava, Slovak Republic; Benfield do Brasil Ltda., Rio de Janeiro, Brazil; Benfield Canada Ltd., Toronto;

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Benfield Corredores de Reaseguros Ltda., Santiago, Chile; Benfield Iberica S.A., Madrid, Spain; Benfield Inc., Westport, Conn.; Benfield Korea Ltd., Seoul, South Korea; Benfield Mexico Intermediario de Reaseguro, S.A. de C.V., Mexico City; Benfield Ltd., London; Benfield Muchen GmbH, Munich, Germany; Benfield (New Zealand) Ltd., Auckland, New Zealand; Benfield Paris S.A., Paris; Benfield Praha A.S., Prague, Czech Republic; Benfield (South Africa) (Pty.) Ltd., Johannesburg, South Africa.

Officers: Grahame Chilton, group CEO; Dominic Christian, CEO-Benfield international division; Paul Karon, CEO-Benfield U.S. division.

Contact: David Bogg, corporate communications, david.bogg@benfieldgroup.com.

C

John B. Collins Associates Inc.

8500 Normandale Lake Blvd.,
Suite 2400
Minneapolis, Minn. 55437;
952-820-0012; fax: 952-820-2700
www.collins.com

	2005	2004
Premium volume	\$1,750,000,000	\$1,550,000,000
Treaty	99%	99%
Facultative	1%	1%
Property	63%	73%
Casualty	31%	17%
Life	2%	3%
Health	4%	7%
Clients	152	145
U.S. based clients	98%	99%
Non-U.S. based clients	2%	1%
Gross revenues	\$52,035,000	\$48,060,000
Commissions	99%	99%
Fees	1%	1%
Employees	167	154

Reinsurance brokering began: 1987.

Services: Actuarial consulting, catastrophe

management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, Web-based services.

Geographic areas served: Canada, Europe, Latin America, Mexico, United States.

Specialties: Agricultural/crop, casualty, commercial automobile, facultative, industry loss warranties, professional liability, programs, property, property catastrophe-Florida and earthquake, workers compensation

Branch offices: Newport Beach and San Francisco, Calif.; Hartford, Conn.; Chicago; New York; Burlington, N.C.; Dallas; Seattle.

Subsidiaries: John B. Collins Associates (Bermuda) Ltd., Hamilton, Bermuda; John B. Collins Associates (UK) Ltd., London.

Officers: John B. Collins, chairman; Patrick J. Denzer, president/CEO; Vibhu R. Sharma, executive vp/CFO; Charles P. Ott, Robert J. Kimmel, Robert D. Donohoe, Robert M. Benjamin, executive vps.

Contact: Vibhu R. Sharma; 952-820-1022; vibhu.sharma@collins.com.

Cooper Gay (Holdings) Ltd.

52 Leadenhall St.
London, EC3A 2EB, England;
44-207-480-7322; fax: 44-207-481-4695
www.coopergay.com

	2005	2004
Treaty	35%	35%
Facultative	65%	65%
Property	80%	75%
Casualty	15%	20%
Health	5%	5%
U.S. based clients	25%	30%
Non-U.S. based clients	75%	70%
Gross revenues	\$92,750,000	\$87,550,000
Commissions	100%	100%
Employees	470	475

Fiscal year ending 9/30.

Reinsurance brokering began: 1965.

Services: Actuarial consulting,

catastrophe/exposure modeling, reinsurance brokering.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: Complex high hazard occupancies; specialty catastrophe programs for commercial and habitational portfolios, international and domestic property coverages including energy.

Subsidiaries: Cooper Gay Africa Financial Services (Pty.) Ltd., South Africa; Cooper Gay Asia Pte. Ltd., Singapore; Cooper Gay (Australia) Pty. Ltd., Sydney, Australia; Cooper Gay (Belarus) Ltd., Minsk, Belarus; Cooper Gay Chile S.A. Corredores de Reaseguros, Las Condes, Chile; Cooper Gay Colombia, Bogota, Colombia; Cooper Gay Intermediaries, Minnetonka, Minn.; Cooper Gay Do Brazil, Rio de Janeiro, Brazil; Cooper Gay Ecuador, Quito, Ecuador; Cooper Gay France, Paris; Cooper Gay Hong Kong Ltd., Hong Kong; Cooper Gay Martinez, Mexico City; Cooper Gay North America, New York; Cooper Gay Peru, Lima, Peru; Cooper Gay (Russia) Ltd., Moscow; Cooper Gay Steele & Co. Ltd., New York; Crechurch International Underwriters Ltd., Toronto; Junge & Co., Hamburg, Germany; Leadenhall Insurance Brokers Inc., Birmingham, Ala., San Francisco and Concord, N.H.

Officers: Tobias C.D. Esser, group chief executive/COO; Jeremy Goodman, managing director-North America; Peter Gorman, executive vp-North America/director.

Contact: Jeremy Goodman; jeremygoodman@coopergayusa.com.

Cypress Creek Intermediaries Inc.

680 Stonefield Loop, Suite 1
Heathrow, Fla. 32746;
407-333-9002; fax: 407-333-9105

	2005	2004
Premium volume	\$50,000,000	\$46,000,000
Treaty	90%	95%
Facultative	10%	5%
Property	35%	35%
Casualty	25%	25%
Life	5%	5%
Health	35%	35%
Clients	19	18
U.S. based clients	95%	100%
Non-U.S. based clients	5%	0%
Gross revenues	\$1,500,000	\$1,200,000
Commissions	50%	60%
Fees	50%	40%
Employees	5	5

Reinsurance brokering began: 1984.

Services: Actuarial consulting, catastrophe management consulting, reinsurance brokering, risk securitization consulting, runoff services, Alternative structuring formats including captives and risk retention groups, program insurance services.

Geographic areas served: Canada, Europe, Latin America, Mexico, United States.

Specialties: Accident and health, casualty, life, property.

Officers: Michael T. Pyle, president; Peggy B. Pyle, vp/treasurer; Andrew T. Pyle, vp.

Directory explanation box

Information for the *Business Insurance* Directory of Reinsurance Brokers was gathered from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

To be listed in the directory, companies must generate at least \$500,000 in gross revenues from reinsurance brokerage and must provide revenue information.

Listings begin with the company's address, phone and fax numbers, and Web site address. Financial and operational information for 2005 and 2004 is provided, including the premium volume related to reinsurance and the percentage of treaty vs. facultative business. Reinsurance premiums are also broken out into the percentage related to property, casualty, life and health. The number of clients—broken down into U.S. and non-U.S. clients—and gross

revenues related to reinsurance are also provided. The total number of employees assigned to reinsurance is given on a full-time equivalent basis. Next, the year reinsurance brokering began and parent company are noted.

A list of regions where the company conducts business as a reinsurance intermediary follows, and branch offices and subsidiaries also are listed. Acquisitions in 2005 and so far in 2004 also are noted. Principal officers and a contact for readers seeking more information complete each listing.

Although every effort is made to obtain complete and accurate information, *BI* is unable to verify all information provided.

Exchange rates used in the directory are: Brazilian real=\$0.4106 (FYE 12/31/05), \$0.3417; (FYE 12/31/04); British pound=\$1.8204 (FYE 12/31/05), \$1.8330 (FYE 12/31/04).

Continued on next page

World largest reinsurance brokers

*Ranked by 2005 gross revenues from reinsurance brokerage and related services**

Rank	Company/Address	Phone/Fax/Web site	2005 reinsurance gross revenues	2004 reinsurance gross revenues	% change	2005 employees	Principal officer
1	Aon Re Global Aon Center, 200 E. Randolph St., Chicago, Ill. 60601	312-381-1000 Fax: 312-381-0160 www.aon.com	\$920,000,000	\$940,000,000	-2.1%	2,860	Michael D. O'Halloran, chairman/CEO
2	Guy Carpenter & Co. Inc. 1 Madison Ave., Fourth Floor, New York, N.Y. 10010-3658	917-937-3000 Fax: 917-937-3500 www.guycarp.com	\$838,000,000	\$868,000,000	-3.5%	2,617	David Spiller, president/CEO
3	Benfield Group Ltd. 55 Bishopsgate, London, EC2N 3BD England	44-207-578-7000 Fax: 44-207-578-7001 www.benfieldgroup.com	\$589,809,600 ¹	\$558,331,800 ²	5.6%	1,900	Grahame Chilton, group CEO
4	Willis Re 10 Trinity Square, London, EC3P 3AX England	44-207-488-8111 44-207-488-8976 www.willisre.com	\$565,000,000	\$550,000,000	2.7%	1,188	Grahame Millwater, chairman
5	Jardine Lloyd Thompson Group P.L.C. 6 Crutched Friars, London, EC3N 2PH England	44-207-466-1300 Fax: 44-207-466-1470 www.jltre.com	\$155,826,240 ¹	\$145,173,600 ²	7.3%	N/A	Dominic Burke, group chief executive
6	Towers Perrin Centre Square East, 1500 Market St., Philadelphia, Pa. 19102-4790	215-246-1600 Fax: 215-246-1700 www.towersperrin.com	\$153,300,000	\$146,000,000	5.0%	430	William H. Eyre Jr., managing director/CEO
7	Cooper Gay (Holdings) Ltd. 52 Leadenhall St., London, EC3A 2EB England	44-207-480-7322 Fax: 44-207-481-4695 www.coopergay.com	\$92,750,000 ³	\$87,550,000 ³	5.9%	470	Tobias C.D. Esser, group chief executive/COO
8	BMS Group Latham House, 16 Minories, London, EC3N 1AX England	44-207-480-7288 Fax: 44-207-374-5928 www.bmsgroup.com	\$75,252,982 ¹	\$72,951,798 ²	3.2%	328	John Spencer, group chief executive
9	Gallagher Re 6 Alie St., London, E1 8DE England	44-207-204-6000 Fax: 44-207-204-6262 www.gallagherre.com	\$75,000,000	\$78,000,000	-3.8%	220	Simon Gander, CEO-Gallagher Re (UK)
10	John B. Collins Associates Inc. 8500 Normandale Lake Blvd., Suite 2400, Minneapolis, Minn. 55437	952-820-0012 Fax: 952-820-2700 www.collins.com	\$52,035,000	\$48,060,000	8.3%	167	Patrick J. Denzer, president/CEO

*Includes all reinsurance revenue reported through their holding and/or subsidiary companies. N/A=Not Available. 1 Fiscal year 2005 British pound=\$1.8204. 2 Fiscal year 2004 British pound=\$1.833. 3 Fiscal year ending 9/30.
Source: *BI* survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Reinsurance Brokers.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

Contact: Andrew T. Pyle;
treatyman@aol.com.

E

EWI Re Inc.

5400 LBJ Freeway, Suite 1060
Dallas, Texas 75240;
972-866-6815; fax: 972-866-6801
www.ewireinsurance.com

	2005	2004
Premium volume.....	\$42,000,000	\$55,000,000
Treaty	99.5%	92%
Facultative	0.5%	8%
Property	16%	24%
Casualty	69%	61%
Life	7%	7%
Health	8%	8%
Clients	11	N/A
U.S. based clients	100%	100%
Gross revenues	\$4,365,494	\$3,942,512
Commissions	98%	98%
Fees	2%	2%
Employees	19	26

Reinsurance brokering began: 1988.**Parent:** NL Industries Inc.**Services:** Catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services, captive programs, risk management consulting.**Geographic areas served:** Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, United States.**Specialties:** Accident and health, capital advisory and commutation services, life, property/casualty.**Officers:** Steve McElhiney, president; Jorge Cardona, Terry Holley, senior vps.**Contact:** Steve McElhiney;
smcelhiney@ewiretx.com.

F

Financial Reinsurance Inc.

140 S. Atlantic Ave., Suite 400
Ormond Beach, Fla. 32176;
386-677-4453; fax: 386-673-1630
www.ormondre.com

	2005	2004
Premium volume.....	\$23,882,000	\$23,900,000
Treaty	100%	100%
Property	100%	100%
U.S. based clients	95%	60%
Non-U.S. based clients	5%	40%
Gross revenues	\$716,000	\$662,000
Commissions	93%	90.3%
Fees	7%	9.7%
Employees	4	4

Reinsurance brokering began: 1960.**Parent:** Ormond Re Group Inc.**Services:** Reinsurance brokering, runoff services, reinsurance receivables collection.**Geographic areas served:** United States.**Subsidiaries:** W.J. Burt & Associates Inc., New York.**Officers:** W. Lockwood Burt, president; John

B. Deiner, executive vp/secretary/general counsel; William T. Long, senior vp/CFO; A.L. DiPardo, senior vp/assistant general counsel.
Contact: John B. Deiner; 386-677-4453, ext. 3001; *deiner@ormondre.com.*

C.L. Frates Reinsurance Intermediary Inc.

1055 Washington Blvd., Suite 300
Stamford, Conn. 06901;
203-629-5600; fax: 203-252-2541
www.clfrates.net

	2005	2004
Premium volume.....	\$23,706,112	\$24,801,324
Treaty	100%	100%
Property	5%	5%
Casualty	95%	95%
Clients	8	8
U.S. based clients	100%	100%
Gross revenues	\$1,052,611	\$1,148,462
Commissions	95%	95%
Fees	5%	5%
Employees	5	5

Reinsurance brokering began: 1986.**Services:** Actuarial consulting, reinsurance brokering, runoff services.**Geographic areas served:** United States.**Specialties:** Casualty treaties, D&O, fidelity, medical malpractice, nonstandard auto.**Officers:** Albert P. Amato, senior vp; Desmond Bohan, account manager.**Contact:** Albert P. Amato;
amato@clfrates.net.

G

Gallagher Re

6 Alie St.
London, E1 8DE England;
44-207-204-6000; fax: 44-207-204-6262
www.gallagherre.com

	2005	2004
Property	60%	60%
Casualty	35%	35%
Life	5%	5%
U.S. based clients	50%	50%
Non-U.S. based clients	50%	50%
Gross revenues	\$75,000,000	\$78,000,000
Employees	220	200

Reinsurance brokering began: 1972.**Parent:** Arthur J. Gallagher & Co.**Services:** Actuarial consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, Web-based services.**Geographic areas served:** Canada, Europe, Far East/Asia, Latin America, Mexico, United States.**Specialties:** Accident and health, captives, facultative, life, program management, property/casualty, treaty.**Branch offices:** Birmingham, Ala.; Los Angeles; San Francisco; Norwalk, Conn.; Atlanta; Chicago; Boston; Bloomington, Minn.; Jersey City and Morristown, N.J.; New York; Wilmington, N.C.; Philadelphia; Sydney, Australia; Hamilton, Bermuda; London; Singapore.**Officers:** Simon Gander, CEO-Gallagher Re

(UK); John DiBlanda, COO-Gallagher Re Inc.; Sean Sawyer, COO-Gallagher Re (UK).

Contact: Alison Burgess, partner-marketing and communications; 44-207-204 8563;
*alison_burgess@gallagherre.com.***Gill & Roeser Inc.**

535 Fifth Ave., 34th Floor
New York, N.Y. 10017;
212-972-4880; fax: 212-972-4885
www.gillroeser.com

	2005	2004
Premium volume.....	\$380,000,000	\$410,000,000
Treaty	100%	100%
Property	75%	75%
Casualty	25%	25%
Clients	100	100
U.S. based clients	96%	95%
Non-U.S. based clients	4%	5%
Gross revenues	\$6,900,000	\$5,900,000
Commissions	88%	90%
Fees	12%	10%
Employees	14	14

Fiscal year ending: 2005.**Reinsurance brokering began:** 1983.**Services:** Actuarial consulting, dynamic financial analysis/financial modeling, reinsurance brokering, assistance in agency ratings, strategic consulting.**Geographic areas served:** Europe, United States.**Specialties:** Consulting, merger and acquisitions (including capital raising), program risk services.**Branch offices:** Hartford, Conn.; Dallas.**Officers:** Kirk G. Roeser, chairman; Steven K. Bolland, president; Meena Jerath, CFO.**Contact:** Steven K. Bolland.**Guy Carpenter & Co. Inc.***

1 Madison Ave., Fourth Floor
New York, N.Y. 10010-3658;
917-937-3000; fax: 917-937-3500
www.guycarp.com

	2005	2004
Premium volume.....	\$15,700,000,000	\$16,300,000,000
Treaty	90%	92%
Facultative.....	10%	8%
U.S. based clients	57%	58%
Non-U.S. based clients	43%	42%
Gross revenues	\$838,000,000	\$868,000,000
Employees	2,617	2,606

Reinsurance brokering began: 1923.**Parent:** Marsh & McLennan Cos. Inc.**Services:** Catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services.**Geographic areas served:** Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.**Specialties:** General casualty, ocean marine, property catastrophe, property per risk, workers compensation.

Companies interested in being listed in any of *BI's* online directories should contact the Directory department at
[bidirectory@businessinsurance.com.](mailto:bidirectory@businessinsurance.com)

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Continued from previous page

Branch offices: Glendale, Los Angeles and San Francisco, Calif.; Hartford and Norwalk, Conn.; Miami; Atlanta; Chicago; Boston; Edina, Minn.; Albany, N.Y.; Hoboken and Morristown, N.J.; Philadelphia; Dallas; Seattle; Buenos Aires, Argentina; Sydney, Australia; Hamilton, Bermuda; Brussels, Belgium; Rio de Janeiro, Brazil; Toronto; Santiago, Chile; Bogota, Colombia; London; Levallois-Perret, France; Munich, Germany; Hong Kong; Dublin, Ireland; Milan, Italy; Tokyo; Mexico City; Kuala Lumpur, Malaysia; Rotterdam, Netherlands; Lima, Peru; Makati City, Philippines; Singapore; Barcelona and Madrid, Spain; Johannesburg, South Africa; Seoul, South Korea; Stockholm, Sweden; Zurich, Switzerland; Caracas, Venezuela.

Officers: David Spiller, president/CEO.

Contact: Sean Mooney, chief economist, 917-937-3189; sean.f.mooney@guycarp.com

**Includes all reinsurance business conducted by Marsh & McLennan Cos. Inc.*

H

Holborn Corp.

Wall Street Plaza, 88 Pine St.
New York, N.Y. 10005;
212-797-2285; fax: 212-964-0919
www.holborn.com

	2005	2004
Premium volume.....	\$850,000,000	\$800,000,000
Treaty	100%	100%
Clients	39	38
U.S. based clients	100%	100%
Gross revenues	\$30,200,000	\$28,800,000
Commissions	100%	100%
Employees	62	61

Fiscal year ending: 2/28.

Reinsurance brokering began: 1920.

Services: Catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, Web-based services, security monitoring.

Geographic areas served: Canada, Europe, United States.

Branch offices: Shawnee, Kan.; Minneapolis.

Officers: John N. Gilbert Jr., chairman/director; Frank T. Harrison, president/CEO/director; Paul C. Little executive vp/chief brokerage officer; John DiGregoria executive vp/COO/CFO; David W. Melrose, executive vp/director; Keith D. Gillies, senior vp/director.

Contact: Frank T. Harrison; frankh@holborn.com.

J

Jardine Lloyd Thompson Group P.L.C.

6 Crutched Friars
London, EC3N 2PH England;
44-207-466-1300; fax: 44-207-466-1470
www.jltre.com

	2005	2004
Treaty	43%	47%
Facultative	57%	53%

Gross revenues	\$155,826,240	\$145,173,600
Commissions	94%	94%
Fees	6%	6%

Converted at applicable rate

Reinsurance brokering began: 1981.

Services: Actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services.

Geographic areas served: Canada, Europe, Far East/Asia, Latin America, Mexico, United States.

Officers: Dominic Burke, group chief executive; Alan Griffin, chairman/CEO-JLT Reinsurance Brokers Ltd.

Contact: Paul Dransfield, head-group corporate communications; 44-207-528-4933; paul_dransfield@jltgroup.com.

O

Orypaba Rio Corretora de Resseguros Ltda.

Av. Beira Mar 200/8º Andar
Rio de Janeiro, 20021060 Brazil;
55-21-226-23016; fax: 55-21-226-20846
www.orypaba.com

	2005	2004
Premium volume.....	\$12,762,437	\$16,328,742
Treaty	27%	38%
Facultative.....	73%	62%
Property	95%	95%
Casualty	5%	5%
Non-U.S. based clients	100%	100%
Gross revenues	\$1,793,848	\$1,833,912
Commissions	95.4%	100%
Fees	4.6%	0%
Employees	13	11

Converted at applicable rate

Reinsurance brokering began: 2004.

Services: Actuarial consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering.

Geographic areas served: Latin America.

Specialties: Construction, energy, mining, oil and property.

Branch offices: Curitiba, Porto Alegre, Rio de Janeiro and Sao Paulo, Brazil.

Subsidiaries: Orypaba Administracao, Rio de Janeiro, Brazil.

Officers: Carlos Alberto Protasio, president; Rodrigo Protasio, vp; Simon Zelenoy, executive director.

Contact: Rodrigo Protasio; rodrigoprotasio@orypababrasil.com.br.

S

G.J. Sullivan Co. Reinsurance

800 W. Sixth St., Suite 1800
Los Angeles, Calif. 90017;
213-626-1000; fax: 213-622-5921
www.gjsre.com

	2005	2004
Premium volume.....	\$77,000,000	\$75,000,000

Treaty	100%	100%
Property	39%	38%
Casualty	61%	62%
Clients	2	2
U.S. based clients	100%	100%
Gross revenues	\$775,000	\$785,000
Commissions	100%	100%
Employees	4	4

Reinsurance brokering began: 1933.

Parent: The Sullivan Group.

Services: Reinsurance brokering.

Geographic areas served: United States.

Specialties: Program reinsurance.

Officers: Jerry Sullivan, chairman; Hank Halde-
man, president; Paul Cunningham, CFO.

Contact: Hank Haldeman;
switchboard@gjs.com.

T

THB Intermediaries Inc.

17 State St., 39th Floor
New York, N.Y. 10004;
212-510-6000; fax: 212-510-6262
www.thbint.com

	2005	2004
Premium volume.....	\$95,000,000	\$90,000,000
Facultative.....	100%	100%
Property	55%	52%
Casualty	45%	48%
Clients	35	32
U.S. based clients	100%	100%
Gross revenues	\$7,500,000	\$7,000,000
Commissions	100%	100%
Employees	32	32

Reinsurance brokering began: 1984.

Parent: Hub International Ltd.

Services: Reinsurance brokering, program administration.

Geographic areas served: Canada, Europe, United States.

Specialties: Casualty facultative, national accounts, program administration, property catastrophe, property facultative.

Branch offices: Los Angeles; Chicago; Dallas.

Officers: Richard Di Clemente, president/CEO; John Palumbo, Jon Goodman, Paul Amidei, Robert Brookshire, senior vps.

Contact: Richard Di Clemente;
rdiclemente@thbint.com.

Tanenbaum-Harber Reinsurance Intermediaries Inc.

320 W. 57th St.
New York, N.Y. 10019;
212-603-0352; fax: 212-582-6256

	2005	2004
Premium volume.....	\$31,400,000	\$31,400,000
Treaty	100%	100%
U.S. based clients	100%	100%
Gross revenues	\$2,400,000	\$2,400,000
Commissions	100%	100%
Employees	6	6

Fiscal year ending 3/31.

Reinsurance brokering began: 1986.

Parent: Tanenbaum-Harber Co. Inc.

Services: Reinsurance brokering, runoff services.

Geographic areas served: United States.

Specialties: Medical, professional liability,

Continued on next page

Continued from previous page
property/casualty.

Officers: Walter L. Harris, chairman; Peter M. Black, president; Randa Globerman, controller.
Contact: Peter M. Black; blackp@tanhar.com.

Towers Perrin

Centre Square East, 1500 Market St.
Philadelphia, Pa. 19102-4790;
215-246-1600; fax: 215-246-1700
www.towersperrin.com

	2005	2004
Premium volume	\$3,700,000,000	\$3,950,000,000
Treaty	97%	97%
Facultative	3%	3%
Property	35%	29%
Casualty	55%	62%
Life	4%	2%
Health	6%	7%
U.S. based clients	90%	92%
Non-U.S. based clients	10%	8%
Gross revenues	\$153,300,000	\$146,000,000
Commissions	95%	95%
Fees	5%	5%
Employees	430	433

Reinsurance brokering began: 1934.

Services: Actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services.

Geographic areas served: Canada, Europe,

Far East/Asia, Latin America, Mexico, United States.

Specialties: Enterprise risk solutions, marine and energy, professional liability, terrorism, workers compensation.

Branch offices: Los Angeles; San Francisco; Stamford and Westogue, Conn.; Chicago; Boston; Minneapolis; New York; Dallas; Hamilton, Bermuda; Montreal; Toronto; London.

Officers: William H. Eyre Jr., managing director/CEO; Richard Matinale, COO-North America; Ross Howard, COO-Europe.

Contact: William H. Eyre Jr.

W

Wells Fargo Re Inc.*

989 Lenox Drive, Suite 208
Lawrenceville, N.J. 08648;
609-450-1100; fax: 609-450-1130
www.wellsfargore.com**

	2005	2004
Premium volume	\$450,000,000	\$435,000,000
Treaty	95%	90%
Facultative	5%	10%
Property	25%	25%
Casualty	75%	75%
U.S. based clients	N/A	90%
Non-U.S. based clients	N/A	10%
Gross revenues	\$5,800,000	\$5,200,000
Commissions	90%	90%

Fees 10%.....10%

Reinsurance brokering began: 2002.

Parent: Wells Fargo & Co.

Services: Catastrophe management consulting, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services, Stochastic risk testing.

Geographic areas served: Canada, Europe, Far East/Asia, Latin America, Mexico, United States.

Branch offices: San Francisco; Atlanta; Salem, Ore.; Dallas.

Officers: Alfred H. Blanton, president/CEO; William A. Klepp, executive vp; Vaughn V.R. Harris, senior vp.

*Formerly Acordia Re Inc. **Web site is under construction

Willis Re

10 Trinity Square
London, EC3P 3AX, England;
44-207-488-8111; fax: 44-207-488-8976
www.willisre.com

	2005	2004
Premium volume	\$11,000,000,000	\$10,700,000,000
Clients	730	750
U.S. based clients	40%	45%
Non-U.S. based clients	60%	55%
Gross revenues	\$565,000,000	\$550,000,000
Employees	1,188	1,159

Parent: Willis Group Holdings Ltd.

Services: Actuarial consulting, catastrophe management consulting, catastrophe/exposure modeling, dynamic financial analysis/financial modeling, reinsurance brokering, risk securitization consulting, runoff services, Web-based services, weather risk management.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Specialties: Aerospace, marine, medical malpractice, surety, workers compensation.

Branch offices: Los Angeles; San Francisco; Farmington and Stamford Conn.; Miami; Atlanta; Chicago; Minneapolis; New York; McLeansville, N.C.; Philadelphia; Nashville, Tenn.; Dallas.

Officers: Grahame Millwater, chairman-Willis Re/COO-Willis Group Holdings Ltd.; Peter Hearn, CEO-Willis Re; Chris Clark, CEO-Willis Re Specialty; James Vickers, COO-Willis Re International.

Contact: Kerry Calaiaro, director-investor relations, 212-837-0880, calaiaro_ke@willis.com; Dan Prince, director-group communications, 44-207-488-8190, prince_da@willis.com.

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Captive managers

A

AIG Insurance Management Services

American International Building,
29 Richmond Road,
Pembroke, HM 08 Bermuda;
441-298-5245; fax: 441-292-7969
www.aiggrm.com

Founded: 1947.

Parent: American International Group Inc.

Domicile: Bermuda.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, online access to claims data, rent-a-captive management.

Staff

Total 8
Professional 4

Clients

Total captives 28
Active captives 23
Inactive captives 3
Active protected cell companies 2
Directly managed captives 28
Captives formed in 2005 1
Captive premium volume\$125,000,000*
Capital and surplus managed \$560,000,000*

Compensation: annual fee, minimum \$25,000.

Officers: S.G. Cubbon, president/CEO-American International Co. Ltd.; Paul Obolensky, president-AIG Insurance Management Services; James Bohan, regional director-AIG Insurance Management Services.

Contact: James Bohan;
james.bohan@aig.com.

*Consists of property/casualty figures only and excludes life.

AIG Insurance Management Services (Guernsey) Ltd.

Natwest House, Third Floor,
Le Trucot,
St. Peter Port, Guernsey, GY1 IWD
Channel Islands;
44-1481-748-059; fax: 44-1481-726-590
www.aigcaptives.com

Founded: 1994.

Parent: American International Group Inc.

Domicile: Guernsey.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, rent-a-captive management, under-

writing and ratemaking for captives.

Staff

Total 1
Professional 1

Clients

Total captives 3
Active captives 3
Directly managed captives 3

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, minimum, \$30,000.

Officers: David Sheil, managing director; David Stafford, regional director.

Contact: David Sheil.

AIG Insurance Management Services Inc.

30 Main St., Suite 330,
Burlington, Vt. 05401;
802-658-9405; fax: 802-658-0112
www.aigcaptives.com

Founded: 1989.

Parent: American International Group Inc.

Domicile: Vermont.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, loss forecasting, online access to claims data, rent-a-captive management.

Staff

Total 19
Professional 17

Clients

Total captives 32
Active captives 29
Inactive captives 1
Active protected cell companies 2
Active individual cells 32
Inactive individual cells 5
Directly managed captives 32
Captives formed in 2005 7
Captive premium volume\$552,372,530
Capital and surplus managed ..\$853,509,168

Compensation: Annual fee, \$25,000 minimum; per hour, professionals: \$90 to \$250; clerical, \$50.

Officers: Paul Obolensky, president; Philip J. Stevens, vp; Ann W. Wick, regional director-U.S. captive operations; Robert M. Gagliardi, assistant regional director-U.S. captive operations.

Contact: Ann W. Wick; ann.wick@aig.com.

AIG Insurance Management Services Inc.

3710 Landmark Drive, Suite 104,
Columbia, S.C. 29204;
802-658-9405; fax: 802-658-0112
www.aigcaptives.com

Founded: 2004.

Parent: American International Group Inc.

Domicile: South Carolina.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, loss forecasting, online access to claims data, rent-a-captive management.

Staff

Total 3
Professional 2

Clients

Total captives 3
Active captives 3
Directly managed captives 3
Captives formed in 2005 3
Captive premium volume\$23,153,357
Capital and surplus managed ..\$659,053,551

Compensation: Annual fee, \$25,000 minimum; per hour, professionals: \$90 to \$250; clerical: \$50.

Officers: Paul Obolensky, president; Philip J. Stevens, vp; Ann W. Wick, regional director-U.S. captive operations; Robert M. Gagliardi, assistant regional director-U.S. captive operations.

Contact: Ann W. Wick; ann.wick@aig.com.

AIG Insurance Management Services Inc./50th State Risk Management Services Inc.

6 Waterfront Plaza,
500 Ala Moana Blvd., Room 405,
Honolulu, Hawaii 96813;
808-544-3938; fax: 808-537-9680
www.aigcaptives.com

Founded: 1982.

Parent: American International Group Inc.

Domicile: Hawaii.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, loss forecasting, online access to claims data, rent-a-captive management.

Staff

Total 6
Professional 5

Clients

Total captives 10
Active captives 9
Active protected cell companies 1
Directly managed captives 10
Captives formed in 2005 5
Captive premium volume\$55,398,591
Capital and surplus managed ..\$182,931,002

Compensation: Annual fee, \$25,000 minimum; per hour, professionals: \$90 to \$250; clerical: \$50.

Officers: Paul Obolensky, president; Ann W. Wick, regional director-U.S. captive operations; Earl N. Hisatomi, senior vp.

Contact: Ann W. Wick; ann.wick@aig.com.

Continued on next page



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Largest captive managers worldwide

Ranked by captives managed in 2005

Rank	Company/Address	Phone/Fax/Web site	Parent	Captives 2005	Captives 2004	Domiciles	Captives formed in 2005	Total staff	Principal officer
1	Aon Captive Services Group 38/39 Fitzwilliam Square, Dublin, 2, Ireland	353-1-676-2911 Fax: 353-1-696-2744 www.aoncaptives.com	Aon Corp.	1,352	1,267	27	100	442	Stephen Cross, CEO
2	Marsh-Captive Management Services P.O. Box HM 1826, Hamilton, HM HX, Bermuda	441-292-4402 Fax: 441-297-9780 www.marsh.com	Marsh & McLennan Cos. Inc.	1,103	1,097	27	62	446	Andrew D. Carr, chairman-captive management practice
3	Willis Management 1 Lawson Lane, Suite 410, Burlington, Vt. 05401	802-658-9466 Fax: 802-658-5520 www.williscaptives.com	Willis Group Holdings Ltd.	240	241	13	22	109	James Girardin, regional partner
4	International Advisory Services Ltd. 44 Church St., Hamilton, HM 12, Bermuda	441-295-3688 Fax: 441-295-2584 www.ias.bm	—	183	179	2	18	108	David Ezekiel, president/managing director
5	USA Risk Group P.O. Box 306, Montpelier, Vt. 05601	800-872-7475 Fax: 802-229-6280 www.usarisk.com	—	177	99	7	40	43	Gary Osborne, president
6	HSBC Insurance Management 8 Canada Square, Level 16, London, E14 5HQ, England	44-207-991-0270 Fax: 44-207-991-4640 www.insurancemanagement.hsbc.com	HSBC Holdings P.L.C.	146	113	5	28	54	Peter Walker, chief executive- HSBC Insurance Management
7	AIG Insurance Management Services 175 Water St., New York, N.Y. 10038	212-458-3451 Fax: 212-458-3434 www.aigcaptives.com	American International Group Inc.	98	90	9	17	59	Paul Obolensky, president
8	Beecher Carlson Holdings Inc. 2002 Summit Blvd., Suite 925, Atlanta, Ga. 30319	404-460-1400 Fax: 404-450-1435 www.beechercarlson.com	—	93	87	9	10	61	Tom Golub, CEO
9	Quest Management Services Ltd. Skandia International House, 16 Church St., P.O. Box HM 2062, Hamilton, HM HX, Bermuda	441-295-2185 Fax: 441-292-1143	—	80	71	1	4	15	Nicholas S. Dove, president/principal
10	Global Captive Management Ltd. Genesis Building, 13 Genesis Close, Fifth floor, P.O. Box 1363 GT, Grand Cayman, Cayman Islands, B.W.I.	345-949-7966 Fax: 345-949-8068 www.global.ky	—	79	73	1	11	17	Peter MacKay, chairman/CEO

Source: BI survey

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Largest captive managers worldwide

Ranked by captives managed in 2005

Rank	Company/Address	Phone/Fax/Web site	Parent	Captives 2005	Captives 2004	Domiciles	Captives formed in 2005	Total staff	Principal officer
1	Aon Captive Services Group 38/39 Fitzwilliam Square, Dublin, 2, Ireland	353-1-676-2911 Fax: 353-1-696-2744 www.aoncaptives.com	Aon Corp.	1,352	1,267	27	100	442	Stephen Cross, CEO
2	Marsh-Captive Management Services P.O. Box HM 1826, Hamilton, HM HX, Bermuda	441-292-4402 Fax: 441-297-9780 www.marsh.com	Marsh & McLennan Cos. Inc.	1,103	1,097	27	62	446	Andrew D. Carr, chairman-captive management practice
3	Willis Management 1 Lawson Lane, Suite 410, Burlington, Vt. 05401	802-658-9466 Fax: 802-658-5520 www.williscaptives.com	Willis Group Holdings Ltd.	240	241	13	22	109	James Girardin, regional partner
4	International Advisory Services Ltd. 44 Church St., Hamilton, HM 12, Bermuda	441-295-3688 Fax: 441-295-2584 www.ias.bm	—	183	179	2	18	108	David Ezekiel, president/managing director
5	USA Risk Group P.O. Box 306, Montpelier, Vt. 05601	800-872-7475 Fax: 802-229-6280 www.usarisk.com	—	177	99	7	40	43	Gary Osborne, president
6	HSBC Insurance Management 8 Canada Square, Level 16, London, E14 5HQ, England	44-207-991-0270 Fax: 44-207-991-4640 www.insurancemanagement.hsbc.com	HSBC Holdings P.L.C.	146	113	5	28	54	Peter Walker, chief executive- HSBC Insurance Management
7	AIG Insurance Management Services 175 Water St., New York, N.Y. 10038	212-458-3451 Fax: 212-458-3434 www.aigcaptives.com	American International Group Inc.	98	90	9	17	59	Paul Obolensky, president
8	Beecher Carlson Holdings Inc. 2002 Summit Blvd., Suite 925, Atlanta, Ga. 30319	404-460-1400 Fax: 404-450-1435 www.beechercarlson.com	—	93	87	9	10	61	Tom Golub, CEO
9	Quest Management Services Ltd. Skandia International House, 16 Church St., P.O. Box HM 2062, Hamilton, HM HX, Bermuda	441-295-2185 Fax: 441-292-1143	—	80	71	1	4	15	Nicholas S. Dove, president/principal
10	Global Captive Management Ltd. Genesis Building, 13 Genesis Close, Fifth floor, P.O. Box 1363 GT, Grand Cayman, Cayman Islands, B.W.I.	345-949-7966 Fax: 345-949-8068 www.global.ky	—	79	73	1	11	17	Peter MacKay, chairman/CEO

Source: BI survey

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Business Insurance now offers the option to purchase the entire directory as an Excel download from our Web site.

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AIG Insurance Management Services (Ireland) Ltd.

AIG Centre, North Wall Quay,
Dublin, 1 Ireland;
353-1-672-0202; fax: 353-1-672-0288
www.aigcaptives.com

Founded: 1989.**Parent:** American International Group Inc.**Domicile:** Dublin*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, underwriting and ratemaking for captives.

Staff

Total 18
Professional 9

Clients

Total captives 19
Active captives 17
Inactive captives 2
Directly managed captives 19
Captives formed in 2005 1
Captive premium volume\$72,118,513
Capital and surplus managed ..\$166,546,551

2005 revenues

Fees charged for captive management...95%
Other services...5%, consulting and feasibility

Compensation: Annual fee.

Contact: David Stafford, managing director.
**Manages one captive in Gibraltar, one captive in Isle of Man and 17 in Dublin.*

AIG Insurance Management Services (Luxembourg) S.A.

10B Z.I. Bourmicht,
L-8070 Luxembourg;
352-44-3032-1; fax: 352-44-3107
www.aigcaptives.com

Founded: 1994.**Parent:** American International Group Inc.**Domicile:** Luxembourg.

Services: Accounting, actuarial studies, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 2
Professional 1

Clients

Total captives 1
Active captives 1
Directly managed captives 1

2005 revenues

Fees charged for captive management...100%
Compensation: Annual fee, \$30,000 minimum.

Officers: David Stafford, managing director; Werenfried Devliegher, general manager/director.

Contact: David Stafford; 353-1-672-0202.**AMS Insurance Management Services Ltd.**

Sea Meadow House, P.O. Box 116,
Road Town, Tortola,
British Virgin Islands;
284-494-4078; fax: 284-494-8589
www.amsbvi.com

Founded: 1995.**Parent:** AMS Group.**Domicile:** British Virgin Islands.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, government reporting, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 4
Professional 2

Clients

Total captives 65
Active captives 63
Inactive captives 2
Directly managed captives 65

Compensation: Annual fee.

Officers: Derek Lloyd, director/insurance manager; Peter Cooper, director/group financial controller; Cathy Mendoza, client administration manager.

Contact: Derek Lloyd; dlloyd@amsbvi.com.**AMS Insurance (Nevis) Ltd.**

Springates S., Lower Government
Road, P.O. Box 733,
Charlestown, Nevis, B.W.I.;
284-494-4078; fax: 284-494-8589
www.amsbvi.com

Founded: 2005.**Parent:** AMS Group.**Domicile:** Nevis.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, government reporting, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 4
Professional 3

Clients

Total captives 11
Active captives 11
Directly managed captives 11
Captives formed in 2005 11

Officers: Derek Lloyd, director/insurance manager; Fred Ruebeck, director; Cathy Mendoza, client administration manager.

Contact: Derek Lloyd; dlloyd@amsbvi.com.**Aberdeen Insurance Managers (Turks & Caicos) Ltd.**

P.O. Box 169,
Grand Turk, Turks & Caicos Islands;
649-946-2670; fax: 649-946-2164

Founded: 1989.**Domicile:** Turks & Caicos Islands.

Services: Accounting, association captive management, captive formation, claims pro-

cessing, claims reserves analysis, computerized accounting, government reporting, investment management, loss forecasting, underwriting and ratemaking for captives.

Staff

Total 3
Professional 2

Clients

Total captives 8
Active captives 8
Directly managed captives 8
Captives formed in 2005 1

Compensation: Annual fee, \$10,000 minimum; per hour, professionals: \$50; clerical, \$25.

Officers: Ross Blumentritt, managing director; Hans F. Christoph Blumentritt, director; Patricia A. Cassidy, assistant secretary.

Contact: Ross Blumentritt.**Aberdeen International Insurance Managers Belize Ltd.**

P.O. Box 600,
Belmopan, Belize;
501-822-0212; fax: 649-946-2856

Founded: 2003.**Domicile:** Belize.

Services: Accounting, association captive management, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss forecasting, underwriting and ratemaking for captives.

Staff

Total 2
Professional 2

Compensation: Annual fee, \$10,000 minimum; per hour, professionals: \$50; clerical: \$25.

Officers: Ross Blumentritt, resident managing director/secretary; Andrea M. Been, director.

Contact: Ross Blumentritt.**Active Insurance Management Ltd.**

P.O. Box 116,
Road Town, Tortola, British Virgin
Islands;
800-921-0155; fax: 949-727-4770
www.bvicaptivemanager.com

Founded: 2001.**Parent:** Active Captive Management.**Domicile:** British Virgin Islands*.**Staff**

Total 5
Professional 3

Clients

Total captives 21
Active captives 21
Directly managed captives 21
Captives formed in 2005 2
Captive premium volume\$12,600,000
Capital and surplus managed\$13,600,000

2005 revenues

Fees charged for captive management...54%
Other services 46%

Compensation: Annual fee, \$36,000 minimum.

Continued on next page

Continued from previous page

Officers: Frederick E. Turner, president; Prem Raniga, vp.

Contact: Frederick E. Turner; fturner@activecaptive.com.

**Manages 17 captives in the British Virgin Islands, three captives in Nevis and one captive in St. Vincent and the Grenadines.*

Alliance Captive Insurance Services L.L.C.

1123 11th Ave., Suite 403A,
Honolulu, Hawaii 96816;
808-737-2000; fax: 808-737-2002
www.alliancecaptive.com

Founded: 2005.

Domicile: Hawaii.

Services: Accounting, captive feasibility studies, captive formation, government reporting.

Staff

Total 1

Professional 1

Clients

Total captives 1

Active captives 1

Directly managed captives 1

Captive premium volume\$1,300,000

Capital and surplus managed\$2,600,000

Compensation: Annual fee, per hour.

Contact: Wanda Jong, principal;
wjong@alliancecaptive.com.

American International Management Co. (Barbados) Ltd.

ALICO Building, Cheapside,
Bridgetown, Barbados;
246-436-7102; fax: 246-427-5809

Founded: 1985.

Parent: American International Group Inc.

Domicile: Barbados.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, rent-a-captive management.

Staff

Total 2

Professional 1

Clients

Total captives 2

Active captives 2

Directly managed captives 2

Captive premium volume\$11,600,000

Capital and surplus managed\$90,600,000

Compensation: Annual fee.

Officers: Angela Jones, president; Ralph Rathjen, senior vp; James Bohan, director.

Contact: Angela Jones;
ajaimco@caridsurf.com.

Aon Insurance Managers (Antilles) N.V.

Prof. Kernkempweg M-370E,
Willemstad, Curacao, Netherlands
Antilles;
599-9-736-9316; fax: 599-9-736-9350
www.aon.com/captives

Founded: 1995.

Parent: Aon Corp.

Domicile: Netherlands Antilles.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives.

Staff

Total 1

Professional 1

Clients

Total captives 4

Active captives 3

Inactive captives 1

Directly managed captives 4

Captive premium volume\$23,100,000

Capital and surplus managed\$1,500,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.

Officers: Fred Hoeben, general manager-Aon Risk Services; Valerie Tweebloom, accounts manager-Aon Insurance Managers.

Contact: Scott Frazier, group managing director-Aon Insurance Managers, Americas.

Aon Insurance Managers (Arizona)

1850 N. Central Ave., Suite 1700,
Phoenix, Ariz. 85004;
602-427-3200; fax: 602-427-3032
www.aon.com/captives

Founded: 2004.

Parent: Aon Corp.

Domicile: Arizona.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 2

Professional 2

Clients

Total captives 13

Active captives 13

Directly managed captives 13

Captives formed in 2005 6

Captive premium volume\$75,000,000

Capital and surplus managed\$30,000,000

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Captive Managers lists companies that manage captive insurance companies, either directly or through subcontracts.

Each listing begins by providing the company's name, address, telephone number, fax number and Web site, if applicable. Then the domicile in which the captive manager operates, the year it was founded and its parent company are listed. Next are the captive management services that are provided. Staff information is reported on a full-time equivalent basis for year-end 2005 and includes the total number of staff members and the number of professional staff members involved in captive management services.

The client section includes the number of active and inactive captives and protected cell companies (not counting individual cells) managed at year-end 2005, the number of captives that are directly managed vs. those subcontracted, and the number of captives that were formed in 2005. The total gross premium volume and capital and surplus of captives managed in 2005 are provided. The minimum

premium volume requirement for a client is included as well.

The section on compensation details how the company bills for its services. Commissions refer to commissions generated through reinsurance brokerage. Gross revenues for 2005 are included when reported, and a breakout of 2005 gross revenues indicates the percentage of revenue generated from fees charged for captive management, commissions charged for insurance and/or reinsurance brokered and other services the company provides.

Names and titles of the company's principal officers and a contact for readers seeking additional information complete each listing.

The directory is published as an editorial service, and there is no charge to be included. To be listed, though, each company is required to complete a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information provided.

Continued from previous page

2005 revenues

Fees from captive management 100%

Officers: Nancy L. Gray, executive managing director; Peter A. Joy, executive vp; Gina Mumma, account executive.**Contact:** Scott Frazier, group managing director-Aon Insurance Managers, Americas.**Aon Insurance Managers
(Australia)**5440 Collins St.,
Melbourne, Victoria, 3000 Australia;
613-921-13111; fax: 613-921-13509
www.aon.com/captives**Founded:** 2001.**Parent:** Aon Corp.**Domicile:** Australia.**Services:** Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, online access to claims data, rent-a-captive management, underwriting and ratemaking for captives.**Staff**

Total 3

Professional 3

Clients

Total captives 5

Active captives 5

Directly managed captives 5

Captive premium volume.....\$13,600,000

Capital and surplus managed\$18,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Andre Kyburz, divisional manager.**Contact:** Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.**Aon Insurance Managers
(Barbados) Ltd.**Sunrise House, Wildey Main Road,
St. Michael, BB11000 Barbados;
246-436-4895; fax: 246-436-9016
www.aon.com/captives**Founded:** 1984.**Parent:** Aon Corp.**Domicile:** Barbados.**Services:** Accounting, association captive management, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, rent-a-captive management.**Staff**

Total 14

Professional 7

Clients

Total captives 46

Active captives 42

Inactive captives 3

Active protected cell companies 1

Active individual cells 1

Directly managed captives 46

Captives formed in 2005 2

Captive premium volume.....\$260,000,000

Capital and surplus managed ..\$560,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Winston Hampden, managing director; Grafton Williams, vp.**Contact:** Scott Frazier, group managing director-Aon Insurance Managers, Americas.**Aon Insurance Managers
(Bermuda) Ltd.**Craig Appin House, 8 Wesley St.,
Hamilton, HM HX Bermuda;
441-295-2220; fax: 441-292-0217
www.aon.com/captives**Founded:** 1963.**Parent:** Aon Corp.**Domicile:** Bermuda.**Services:** Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.**Staff**

Total 76

Professional 40

Clients

Total captives 272

Active captives 268

Inactive captives 2

Active protected cell companies 2

Active individual cells 10

Directly managed captives 272

Captives formed in 2005 9

Captive premium volume.....\$5,200,000,000

Capital and surplus managed \$6,250,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Philip A. Barnes, managing director; Shaun A. Reape, deputy managing director; Carl Daly, Brian Durrant, executive vps.**Contact:** Scott Frazier, group managing director-Aon Insurance Managers, Americas.**Aon Insurance Managers
(Cayman) Ltd.**Buckingham Square,
720 West Bay Road, P.O. Box 69 GT,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-945-2888; fax: 345-945-2889
www.aon.com/captives**Founded:** 1975.**Parent:** Aon Corp.**Domicile:** Cayman Islands.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, managing underwriting facilities, online access to claims data, rent-a-captive management, underwriting and ratemaking for captives.**Staff**

Total 39

Professional 23

Clients

Total captives 127

Active captives 96

Inactive captives 13

Active protected cell companies 17

Active individual cells 27

Inactive protected cell companies 1

Inactive individual cells 12

Directly managed captives 127

Captives formed in 2005 9

Captive premium volume.....\$1,600,000,000

Capital and surplus managed \$1,500,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Daniel MacLean, managing director; Kieran O'Mahoney, deputy managing director; Butch Agnew, vp.**Contact:** Scott Frazier, group managing director-Aon Insurance Managers, Americas.**Aon Insurance Managers
(Denmark)**Overgaden Oven Vandet 8,
Copenhagen, DK-1415 Denmark;
45-32-64-1030; fax: 45-32-64-1031
www.aon.com/captives**Founded:** 1992.**Parent:** Aon Corp.**Domicile:** Denmark.**Services:** Accounting, captive feasibility studies, captive formation, claims reserves analysis, computerized accounting, government reporting, investment management, loss forecasting.**Staff**

Total 5

Professional 5

Clients

Total captives 13

Active captives 12

Inactive captives 1

Directly managed captives 13

Captives formed in 2005 1

Captive premium volume.....\$61,000,000

Capital and surplus managed\$70,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Lars Andersen, managing director.**Contact:** Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

Continued on next page

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**Aon Insurance Managers
(Gibraltar) Ltd.**

Europort, Suite 913,
Gibraltar;
350-43-882; fax: 350-75-655
www.aon.com/captives

Founded: 1998.**Parent:** Aon Corp.**Domicile:** Gibraltar.

Services: Accounting, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, loss forecasting, online access to claims data, underwriting and ratemaking for captives.

Staff

Total 12

Professional 10

Clients

Total captives 32

Active captives 30

Active protected cell companies 2

Active individual cells 18

Inactive individual cells 1

Directly managed captives 32

Captives formed in 2005 15

Captive premium volume\$250,000,000

Capital and surplus managed\$206,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.

Officers: Paul Sykes, managing director;
Chris Johnson, Alain Dufraisie, directors.

Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

**Aon Insurance Managers
(Guernsey) Ltd.**

Maison Trinity, Trinity Square,
St. Peter Port, Guernsey, GY7 9YN
Channel Islands;
44-1481-707-909; fax: 44-1481-710-551
www.aon.com/captives

Founded: 1977.**Parent:** Aon Corp.**Domicile:** Guernsey.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 58

Professional 50

Clients

Total captives 203

Active captives 176

Inactive captives 9

Active protected cell companies 18

Active individual cells 110

Inactive individual cells 61

Directly managed captives 203

Captives formed in 2005 6

Captive premium volume\$3,000,000,000

Capital and surplus managed\$3,100,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.

Officers: Chris Le Conte, managing director;
Ric J. Gale, Paul B. Wakefield, executive directors.

Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

**Aon Insurance Managers
(Hawaii) Inc.**

201 Merchant St., Suite 2400,
Honolulu, Hawaii 96813;
808-540-4315; fax: 808-540-4301
www.aon.com/captives

Founded: 1984.**Parent:** Aon Corp.**Domicile:** Hawaii*.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 4

Professional 4

Clients

Total captives 19

Active captives 17

Inactive captives 2

Directly managed captives 19

Captives formed in 2005 2

Captive premium volume\$241,500,000

Capital and surplus managed\$73,800,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, per hour.

Officers: Nancy L. Gray, managing director;
Mike Coulter, deputy managing director.

Contact: Scott Frazier, group managing director-Aon Insurance Managers, Americas.

*Manages one captive in Arizona, one captive in Colorado and 17 captives in Hawaii.

**Aon Insurance Managers
(Ireland)**

38/39 Fitzwilliam Square,
Dublin, 2 Ireland;
353-1-676-2911; fax: 353-1-676-2744
www.aon.com/captives

Founded: 1990.**Parent:** Aon Corp.**Domicile:** Dublin*.

Services: Accounting, association captive management, captive formation, claims processing, claims reserves analysis, computer-

ized accounting, government reporting, loss forecasting, managing underwriting facilities, online access to claims data, underwriting and ratemaking for captives.

Staff

Total 62

Professional 57

Clients

Total captives 102

Active captives 97

Inactive captives 5

Directly managed captives 102

Captives formed in 2005 14

Captive premium volume\$1,585,000,000

Capital and surplus managed\$1,721,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.

Officers: Garry Cullen, managing director;
Alastair Nicoll, COO; Ann O'Keeffe, CFO.

Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

*Manages 98 captives in Dublin and 4 captives in Shannon.

**Aon Insurance Managers
(Isle of Man) Ltd.**

St. George's Court, Third Floor,
Douglas, IM1 1EE Isle of Man;
44-162-469-2400; fax: 44-162-467-3242
www.aon.com/captives

Founded: 1985.**Parent:** Aon Corp.**Domicile:** Isle of Man.

Services: Accounting, association captive management, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, underwriting and ratemaking for captives.

Staff

Total 26

Professional 16

Clients

Total captives 65

Active captives 65

Directly managed captives 65

Captives formed in 2005 6

Captive premium volume\$280,000,000

Capital and surplus managed\$1,435,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.

Officers: Mike Henthorn, managing director;
Karen Nelson, director-insurance; John Craddock, finance director.

Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

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**Aon Insurance Managers
(Liechtenstein) A.G.**

Pflugstrasse 7,
Vaduz, 9490 Liechtenstein;
423-235-0265; fax: 423-235-0266
www.aon.com/captives

Founded: 2004.**Parent:** Aon Corp.**Domicile:** Liechtenstein.**Services:** Accounting, captive formation, claims processing, computerized accounting, government reporting.**Staff**

Total 2
Professional 2

Clients

Total captives 7
Active captives 7
Directly managed captives 7
Captives formed in 2005 2
Captive premium volume\$38,000,000
Capital and surplus managed ..\$202,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Bjorn Hofmann, managing director.**Contact:** Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.**Aon Insurance Managers
(Luxembourg) S.A.**

19 Rue de Bitbourg,
BP593 Luxembourg;
352-22-3422-1; fax: 352-31-7174
www.aon.com/captives

Founded: 1984.**Parent:** Aon Corp.**Domicile:** Luxembourg.**Services:** Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, legal advice, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.**Staff**

Total 40
Professional 36

Clients

Total captives 127
Active captives 126
Active protected cell companies 1
Active individual cells 15
Directly managed captives 127
Captives formed in 2005 2
Captive premium volume\$960,000,000
Capital and surplus managed \$3,000,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Lambert Schroeder, managing

director; Tony Nordblad, CEO; Silvester Poensgen, business development manager.
Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

**Aon Insurance Managers
(Netherlands)**

Admiraliteitskade 62,
Rotterdam, 3063 ED Netherlands;
31-10-448-7532; fax: 31-10-448-8751
www.aon.com/captives

Founded: 1994.**Parent:** Aon Corp.**Domicile:** Netherlands.**Services:** Accounting, association captive management, captive formation, computerized accounting, government reporting.**Staff**

Total 5
Professional 4

Clients

Total captives 4
Active captives 4
Directly managed captives 4
Captives formed in 2005 1
Captive premium volume\$18,050,000
Capital and surplus managed\$32,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Alex van Doel, managing director.**Contact:** Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.**Aon Insurance Managers
(New Zealand)**

P.O. Box 1184,
Auckland, New Zealand;
649-362-9000; fax: 649-362-9121
www.aon.com/captives

Founded: 1996.**Parent:** Aon Corp.**Domicile:** New Zealand.**Services:** Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, rent-a-captive management, underwriting and ratemaking for captives.**Staff**

Total 1
Professional 1

Clients

Total captives 4
Active captives 4
Directly managed captives 4
Captive premium volume\$29,000,000
Capital and surplus managed\$50,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** J.W. Routledge, managing director.**Contact:** Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.**Aon Insurance Managers
(Singapore) Pte. Ltd.**

Singapore Land Tower,
50 Raffles Place, Suite 32-00,
48623 Singapore;
65-623-97610; fax: 65-633-89880
www.aon.com/captives

Founded: 1987.**Parent:** Aon Corp.**Domicile:** Singapore.**Services:** Accounting, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, underwriting and ratemaking for captives.**Staff**

Total 4
Professional 2

Clients

Total captives 8
Active captives 7
Inactive captives 1
Directly managed captives 8
Captives formed in 2005 1
Captive premium volume\$62,600,000
Capital and surplus managed\$53,500,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** Neil Moore, regional manager; Betty Tan, director.**Contact:** Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.**Aon Insurance Managers
(South Carolina)**

7301 Rivers Ave., Suite 230
North Charleston, S.C. 29406;
843-576-1440; fax: 843-576-5401
www.aon.com/captives

Founded: 2004.**Parent:** Aon Corp.**Domicile:** South Carolina.**Services:** Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.**Staff**

Total 2
Professional 2

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Clients

Total captives	17
Active captives.....	16
Inactive captives.....	1
Directly managed captives.....	17
Captives formed in 2005	6
Captive premium volume.....	\$25,000,000
Capital and surplus managed	\$20,000,000

2005 revenues

Fees from captive management	100%

Compensation: Annual fee.

Officers: Nancy L. Gray, executive managing director; Peter A. Joy, executive vp; Rebecca Di Pietro, account executive.

Contact: Scott Frazier, group managing director-Aon Insurance Managers, Americas.

Aon Insurance Managers (Sweden) A.B.

Primusgatan 20,
Stockholm, SE 11297 Sweden;
46-8-614-1700; fax: 46-8-614-1790
www.aon.com/captives

Founded: 2001.**Parent:** Aon Corp.**Domicile:** Sweden*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, legal advice, loss control services, loss forecasting, reinsurance brokered for captives.

Staff

Total	11
Professional	10

Clients

Total captives	34
Active captives.....	31
Inactive captives.....	3
Directly managed captives.....	34
Captives formed in 2005	1
Captive premium volume.....	\$210,000,000
Capital and surplus managed	\$446,000,000

2005 revenues

Fees from captive management	100%

Compensation

Annual fee.

Officers: Karl-Ove Andersson, managing director.

Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

*Manages one captive in Norway and 33 captives in Sweden.

Aon Insurance Managers (Switzerland) A.G.

Baarerstrasse 75, P.O. Box 2066,
Zug, 6302 Switzerland;
41-41-727-2040; fax: 41-41-727-2044
www.aon.com/captives

Founded: 1991.**Parent:** Aon Corp.**Domicile:** Switzerland.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims reserves analysis, computerized accounting, government reporting, investment management, legal advice, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives.

Staff

Total	11
Professional	10

Clients

Total captives	45
Active captives.....	41
Inactive captives.....	4
Directly managed captives.....	45
Captives formed in 2005	2
Captive premium volume.....	\$329,000,000
Capital and surplus managed	\$528,000,000

2005 revenues

Fees from captive management	100%

Compensation: Annual fee.

Officers: Thomas Overtveld, managing director.

Contact: Clive James, group managing director-Aon Insurance Managers, Europe and Asia Pacific.

Aon Insurance Managers (USVI)

Number 8, Norre Gade, Second Floor,
Kings Quarter,
Charlotte Amalie, St. Thomas, 00802
U.S. Virgin Islands;
441-295-2220; fax: 441-292-0217
www.aon.com/captives

Founded: 2004.**Parent:** Aon Corp.**Domicile:** U.S. Virgin Islands.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting.

Staff

Total	1
Professional	1

Clients

Total captives	2
Active captives.....	2
Directly managed captives.....	2
Captives formed in 2005	2
Captive premium volume.....	\$148,000,000
Capital and surplus managed	\$638,000,000

2005 revenues

Fees from captive management	100%

Compensation: Annual fee.

Contact: Scott Frazier, group managing director-Aon Insurance Managers, Americas.

Aon Insurance Managers (Vancouver)

900 Howe St., Box 3228,
Vancouver, British Columbia, V6B 3X8
Canada;
604-443-2476; fax: 604-643-5235
www.aoncaptives.com

Founded: 1988.**Parent:** Aon Corp.**Domicile:** British Columbia.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, loss forecasting, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, underwriting and ratemaking for captives.

Staff

Total	5
Professional	5

Clients

Total captives	14
Active captives.....	9
Inactive captives.....	5
Directly managed captives.....	14
Captives formed in 2005	3
Captive premium volume.....	\$20,000,000
Capital and surplus managed	\$47,700,000

2005 revenues

Fees from captive management	100%

Compensation: Annual fee.

Officers: William J. Morgan, managing director; Nancy L. Gray, executive director-Aon Insurance Managers, Americas.

Contact: Scott Frazier, group managing director-Aon Insurance Managers, Americas.

Aon Insurance Managers (Vermont) Inc.

76 Saint Paul St., Suite 500
Burlington, Vt. 05401;
802-862-4400; fax: 802-860-0440
www.aon.com/captives

Founded: 1983.**Parent:** Aon Corp.**Domicile:** Vermont*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total	58
Professional	53

Clients

Total captives	189
Active captives.....	187
Active protected cell companies.....	2
Active individual cells	8
Directly managed captives.....	189
Captives formed in 2005	10
Captive premium volume.....	\$4,080,000,000
Capital and surplus managed	\$24,675,000,000

2005 revenues

Fees from captive management	100%

Compensation: Annual fee.

Officers: Nancy L. Gray, executive director;

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James Murray, deputy managing director; Patti Pallito, deputy managing director.

Contact: Scott Frazier, group managing director-Aon Insurance Managers, Americas.
* *Manages 11 captives in New York and 178 captives in Vermont.*

B

Beecher Carlson (Arizona)

2999 N. 44th St., Suite 250,
Phoenix, Ariz. 85018;
303-388-5688; fax: 303-388-5585
www.beechercarlson.com

Parent: Beecher Carlson Holdings Inc.

Domicile: Arizona.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff*

Clients

Total captives 3
Active captives 3
Captives formed in 2005 1

2005 revenues

Fees from captive management 90%
Other services 10%, consulting services.

Compensation: Annual fee, \$30,000 minimum; per hour, professionals: \$240 to \$375; clerical: \$75.

Contact: Michael Murphy, senior managing director; Richard Poling, Mark Ouimette, managing directors.

**Staff is provided by Beecher Carlson (Colorado).*

Beecher Carlson (Bermuda)

Wessex House, 45 Reid St.,
Hamilton, HM JX Bermuda;
441-295-0519; fax: 441-295-0933
www.beechercarlson.com

Founded: 1981.

Parent: Beecher Carlson Holdings Inc.

Domicile: Bermuda.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, rent-a-captive management, tax advice, underwriting and ratemaking for captives.

Staff

Total 8
Professional 5

Clients

Total captives 26
Active captives 20
Inactive captives 6
Active individual cells 14
Directly managed captives 26
Captives formed in 2005 1
Captive premium volume\$1,800,000,000
Capital and surplus managed\$761,000,000

2005 revenues

Fees from captive management 85%
Commissions from reinsurance brokered 15%

Compensation: Annual fee, commission, per hour.

Officers: Tony Bibbings, senior vp; Grace Worthington-White, Amy Chan, vps.

Contact: Tony Bibbings, 441-278-4209; Grace Worthington-White 441-278-4249.

Beecher Carlson (Cayman)

Strathvale House, N. Church St.,
P.O. Box 1109 GT,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
303-388-5688; fax: 303-388-5585
www.beechercarlson.com

Founded: 1997.

Parent: Beecher Carlson Holdings Inc.

Domicile: Cayman Islands.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff*

Clients

Total captives 9
Active captives 5
Inactive captives 4
Active individual cells 3
Directly managed captives 9
Captives formed in 2005 1
Captive premium volume\$42,500,000
Capital and surplus managed\$24,000,000

2005 revenues

Fees from captive management 90%
Other services 10%, consulting services.

Compensation: Annual fee, \$30,000, minimum; per hour, professionals: \$240 to \$375; clerical: \$75.

Contact: Michael Murphy, senior managing director; Richard Poling, Mark Ouimette, managing directors.

**Staff is provided by Beecher Carlson (Colorado).*

Beecher Carlson (Colorado)

1655 Lafayette St., Suite 200
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.beechercarlson.com

Founded: 1976.

Parent: Beecher Carlson Holdings Inc.

Domicile: Colorado.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 43
Professional 35

Clients

Total captives 5
Active captives 5
Directly managed captives 5

2005 revenues

Fees from captive management 90%
Other services 10%, consulting services.

Compensation: Annual fee, \$30,000, minimum; per hour, professionals: \$240 to \$375; clerical: \$75.

Contact: Michael Murphy, senior managing director; Richard Poling, Mark Ouimette, managing directors.

Beecher Carlson (DC)

1575 I St. N.W.,
Washington, D.C. 20005;
303-388-5688; fax: 303-388-5585
www.beechercarlson.com

Parent: Beecher Carlson Holdings Inc.

Domicile: District of Columbia.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff*

Clients

Total captives 2
Active captives 2
Directly managed captives 2
Captives formed in 2005 1
Captive premium volume\$1,400,000
Capital and surplus managed\$1,000,000

2005 revenues

Fees from captive management 90%
Other services 10%, consulting services.

Compensation: Annual fee, \$30,000, minimum; per hour, professionals: \$240 to \$375; clerical: \$75.

Contact: Michael Murphy, senior managing director; Richard Poling, Mark Ouimette, managing directors.

**Staff is provided by Beecher Carlson (Colorado).*

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Beecher Carlson (Hawaii)

American Savings Bank Tower,
1001 Bishop St., Suite 2788,
Honolulu, Hawaii 96813;
808-521-1121; fax: 808-521-1288
www.beechercarlson.com

Founded: 1991.**Parent:** Beecher Carlson Holdings Inc.**Domicile:** Hawaii.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 6
Professional 5

Clients

Total captives 37
Active captives 34
Inactive captives 3
Directly managed captives 37
Captives formed in 2005 3
Captive premium volume\$322,560,000
Capital and surplus managed ..\$233,371,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, \$45,000 minimum; per hour, professionals: \$240 to \$375. clerical: \$75.

Officers: Jason Flaxbeard, senior vp; Joyce Tse, Marlo Mizuno, vps; Marcia Fukuhara, Brian Itoman, assistant vps.

Contact: Jason Flaxbeard;
jflaxbeard@beechercarlson.com.

Beecher Carlson (Nevada)

6100 Neil Road, Suite 500
Reno, Nev. 89511;
303-388-5688; fax: 303-388-5585
www.beechercarlson.com

Parent: Beecher Carlson Holdings Inc.**Domicile:** Nevada.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff*

Clients
Total captives 2
Active captives 2
Directly managed captives 2
Captives formed in 2005 2

2005 revenues

Fees from captive management 90%
Other services 10%, consulting services.

Compensation: Annual fee, \$30,000, minimum; per hour, professionals: \$240 to \$375; clerical: \$75.

Contact: Michael Murphy, senior managing director; Richard Poling, Mark Ouimette, managing directors.

**Staff is provided by Beecher Carlson (Colorado).*

Beecher Carlson (Vermont)

84 Pine St., 600 Financial Plaza,
Burlington, Vt. 05401;
802-658-7831; fax: 802-658-7843
www.beechercarlson.com

Founded: 1981.**Parent:** Beecher Carlson Holdings Inc.**Domicile:** Vermont*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 4
Professional 3

Clients

Total captives 9
Active captives 8
Inactive captives 1
Directly managed captives 9
Captives formed in 2005 1
Captive premium volume\$109,000,000
Capital and surplus managed ..\$220,000,000

2005 revenues

Fees from captive management 100%

Compensation: per hour, professionals: \$240; clerical: \$75.

Officers: Greg Myers, executive managing director; Tony Bibbings, senior vp-Beecher Carlson (Bermuda); Tobias P. Burke, general manager-Beecher Carlson (Vermont).

Contact: Tony Bibbings, 441-278-4209; Tobias P. Burke, 802-658-7849; Pete Kranz, account manager, 802-658-7834.

**Manages one captive in South Carolina and eight captives in Vermont.*

C**Captive Managers
of Phoenix L.L.C.**

7238 E. Montebello Ave.,
Scottsdale, Ariz. 85250;
480-596-0750; fax: 480-607-1603
www.captiveaz.com

Founded: 2003.**Domicile:** Arizona.

Services: Accounting, association captive management, computerized accounting, government reporting.

Staff

Total 3
Professional 3

Clients

Total captives 7
Active captives 6
Active protected cell companies 1
Directly managed captives 7
Captives formed in 2005 3
Captive premium volume\$9,160,000
Capital and surplus managed\$13,600,000

Compensation: Annual fee.

Minimum annual fee: \$14,000.

Officers: Jamie Low, Roy Gill, Connie Minsky, captive managers.

Contact: Jamie Low; jlow@lowjohnson.com.

Cedar Management Ltd.

Continental Building, 25 Church St.,
Hamilton, HM 12 Bermuda;
441-295-6015; fax: 441-295-1702
www.cedarmanagement.bm

Founded: 1980.**Domicile:** Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, rent-a-captive management.

Staff

Total 6
Professional 4

Clients

Total captives 8
Active captives 8
Directly managed captives 8
Captive premium volume\$1,055,574,000
Capital and surplus managed ..\$220,094,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, per hour.

Officers: Thomas R. McMahon, president; Michael P. Larkin, vp; Andrew Whalley, secretary; Joyce Scott, assistant vp.

Contact: Thomas R. McMahon; 441-295-7015; tmcmahon@cedar.bm.

**Champlain Captive
Management Inc.**

140 Kennedy Drive, P.O. Box 2127,
South Burlington, Vt. 05407-2127;
802-651-3311; fax: 802-658-9419
www.champlaincaptiveamangement.com

Founded: 1982.**Parent:** Yankee Insurance Inc.**Domicile:** Vermont*.

Services: Accounting, association captive management, captive formation, claims processing, computerized accounting, government reporting, loss control services, online access to claims data, rent-a-captive management.

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Staff	
Total	7
Professional	4

Clients

Total captives	14
Active captives	12
Active protected cell companies	2
Active individual cells	3
Directly managed captives	14
Captives formed in 2005	1
Captive premium volume	\$547,547,234
Capital and surplus managed	\$240,361,334

2005 revenues

Gross revenue	\$470,000
Fees from captive management	100%

Compensation: Annual fee; per hour, professionals: \$200.**Officers:** Luther F. Hackett, CEO; John C. Borch, senior vp; Richard Bazluke, CFO.**Contact:** John C. Borch.**Manages one captive in Hawaii and 13 in Vermont.*

Chandler Insurance Management Ltd.

West Wind Building,
P.O. Box 1854 GT,
Grand Cayman, Cayman Islands,
B.W.I.;
345-949-8177; fax: 345-949-8376
www.chandlerinsmgt.com

Founded: 1990.**Parent:** Chandler Insurance Co. Ltd.**Domicile:** Cayman Islands.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.**Staff**

Total	4
Professional	2

Clients

Total captives	13
Active captives	12
Inactive captives	1
Directly managed captives	13
Captives formed in 2005	1
Captive premium volume	\$48,100,000
Capital and surplus managed	\$88,500,000

Compensation: Annual fee.**Contact:** Steven R. Butler, director;
sbutler@chandler.com.ky.

Commonwealth Risk Management Inc.

P.O. Box 834,
Montpelier, Vt. 05601-0834;
802-229-5000; fax: 610-719-0753

Founded: 1987.**Domicile:** Vermont.**Services:** Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment

management, legal advice, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, tax advice, underwriting and ratemaking for captives.

Staff

Total	3
Professional	1

Compensation: Annual fee, \$25,000 minimum; commission; per hour, professionals: \$150; clerical: \$35.**Officers:** Peter D. Sanger, president/treasurer; Judith A. Sanger, vp/secretary.**Contact:** Peter D. Sanger.

Cranham Management Ltd.

37 Reid St., P.O. Box HM 397,
Hamilton, HM 12 Bermuda;
441-295-8441; fax: 441-292-1210
www.captivemanagers.com

Founded: 1996.**Domicile:** Bermuda.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, managing underwriting facilities, rent-a-captive management.**Staff**

Total	6
Professional	3

Clients

Total captives	6
Active captives	4
Inactive captives	2
Directly managed captives	6
Captive premium volume	\$55,000,000
Capital and surplus managed	\$350,000,000

Compensation: Annual fee, \$15,000 minimum; per hour, professionals: \$125 to \$400.**Officers:** Stephen W. Pearce, president; Nigel Godfrey, Jason Benevides, vps.**Contact:** Stephen W. Pearce;
spearce@captivemanagers.com.

E

Eurco Ltd.

6 George's Dock, IFSC,
Dublin, 1 Ireland;
353-1-645-5050; fax: 353-1-829-0433

Founded: 1994.**Parent:** Dexia Insurance Belgium S.A.**Domicile:** Dublin.**Services:** Accounting, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.**Staff**

Total	7
Professional	6

Clients

Total captives	2
Active captives	2
Directly managed captives	2

Compensation: Annual fee, commission, per hour.**Officers:** Carmel O'Brien, managing director; David Claes, commercial director; Maura Kiloran, financial controller.**Contact:** Carmel O'Brien.

F

Fair Winds Captive Management (Cayman) Ltd.

P.O. Box 32345 SMB,
Grand Cayman, Cayman Islands,
B.W.I.;
345-945-9273; fax: 345-945-0800

Founded: 2002.**Domicile:** Cayman Islands.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting.**Staff**

Total	3
Professional	2

Clients

Total captives	12
Active captives	10
Inactive captives	1
Active protected cell companies	1
Active individual cells	1
Directly managed captives	12
Captives formed in 2005	1
Captive premium volume	\$92,500,000
Capital and surplus managed	\$34,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Officers:** John Pitcairn, president; David Huber, vp.**Contact:** John Pitcairn.

Farm Credit Council Services Inc.

10375 E. Harvard Ave., Suite 220,
Denver, Colo. 80231;
720-747-4200; fax: 720-747-4202
www.fccservices.com

Founded: 1988.**Parent:** The Farm Credit Council.**Domicile:** Colorado.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, loss control services, loss forecasting, underwriting and ratemaking for captives.**Staff**

Total	12
Professional	8

Clients

Total captives	1
Active captives	1

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Directly managed captives.....	1
Captive premium volume.....	\$10,800,000
Capital and surplus managed	\$42,900,000

2005 revenues

Gross revenue	\$7,050,000
Fees from captive management	15%
Other services	85%

Compensation: Annual fee.**Officers:** Roger Shaffer, CEO; Gary Dillinger, COO; Larry Lawson, vp-risk management.**Contact:** Larry Lawson.**G****Arthur J. Gallagher Captive Services (Hawaii)**

1132 Bishop St., Suite 1600,
Honolulu, Hawaii 96813;
808-533-8700; fax: 808-550-1020
www.ajg.com

Parent: Arthur J. Gallagher & Co.**Domicile:** Hawaii*.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting.**Staff**

Total	3
Professional	3

Clients

Total captives	13
Active captives.....	12
Inactive captives	1
Directly managed captives.....	13
Captives formed in 2005	3
Captive premium volume.....	\$59,000,000
Capital and surplus managed	\$57,000,000

Compensation: Annual fee.**Officers:** Fay Okamoto, executive vp; Danel Licari, Garrett Liu, vps.**Contact:** Fay Okamoto;fay_okamoto@ajg.com.**Manages one captive in Guam and 12 captives in Hawaii.***Arthur J. Gallagher Captive Services (Vermont)**

110 Kimball Ave., Suite 110,
South Burlington, Vt. 05403;
802-861-6800; fax: 802-861-680.
www.ajg.com

Parent: Arthur J. Gallagher & Co.**Domicile:** Vermont*.**Staff**

Total	3
Professional	2

Clients

Total captives	7
Active captives.....	7
Captives formed in 2005	1
Captive premium volume.....	\$50,000,000
Capital and surplus managed	\$15,000,000

2005 revenues

Gross revenue	\$350,000

Fees from captive management 100%

Compensation: Annual fee, \$40,000 minimum.**Contact:** Kevin Heffernan, vp;kevin_heffernan@ajg.com.**Manages six captives in the District of Columbia and one captive in Vermont.***Arthur J. Gallagher Management (Bermuda) Ltd.**

Swan Building, 26 Victoria St.,
Hamilton, HM HX Bermuda;
441-292-4654; fax: 441-292-8231
www.ajg.com

Founded: 1972.**Parent:** Arthur J. Gallagher & Co.**Domicile:** Bermuda.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.**Staff**

Total	10
Professional	6

Clients

Total captives	14
Active captives.....	10
Inactive captives	2
Active protected cell companies	1
Active individual cells	18
Inactive protected cell companies	1
Inactive individual cells.....	6
Directly managed captives.....	14
Captive premium volume.....	\$147,445,000

2005 revenues

Gross revenue	\$3,300,000

Compensation: Annual fee, \$45,000 minimum.**Officers:** David McManus, president; Peter Mullen, executive vp; Susan Doyle, vp.**Contact:** Susan Doyle; 441-292-4654, ext. 221.**Global Captive Management Ltd.**

Genesis Building, 13 Genesis Close,
Fifth Floor, P.O. Box 1363 GT
Grand Cayman, Cayman Islands
B.W.I.;
345-949-7966; fax: 345-949-8068
www.global.ky

Founded: 1982.**Domicile:** Cayman Islands.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, loss forecasting, rent-a-captive management.**Staff**

Total	17
Professional	12

Clients

Total captives	79
Active captives.....	53
Inactive captives	18
Active protected cell companies	8
Active individual cells	29

Directly managed captives.....79

Captives formed in 2005 11

Captive premium volume.....\$421,700,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.**Contact:** Peter MacKay, chairman/CEO,pmackay@global.ky; Spottswood P. Dudley,director, spdudley@global.ky; Monique Jack-son, vp, mjackson@global.ky.**H****HSBC Financial Services (Cayman) Ltd.**

Strathvale House, N. Church St.,
Second Floor, P.O. Box 1109 GT,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-949-7755; fax: 345-949-6021
www.hsbk.ky

Founded: 1984.**Parent:** HSBC Holdings P.L.C.**Domicile:** Cayman Islands.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, rent-a-captive management.**Staff**

Total	22
Professional	17

Clients

Total captives	93
Active captives.....	78
Inactive captives	1
Active protected cell companies	13
Active individual cells	36
Inactive protected cell companies	1
Inactive individual cells.....	1
Directly managed captives.....	93
Captives formed in 2005	16
Captive premium volume.....	\$602,000,000
Capital and surplus managed ..	\$753,000,000

Compensation: Annual fee, \$25,000 minimum; per hour, professionals: \$115 to \$310.**Officers:** Charles Hall, chief executive/director; Tom Clark, director; Linda Haddleton, associate director/manager-insurance services.**Contact:** Linda Haddleton; 345-914-7500;linda.haddleton@ky.hsbk.com.**HSBC Insurance Management (Guernsey) Ltd.**

HSBC House, Lefebvre St.,
P.O. Box 315
St. Peter Port, Guernsey, GY1 3TQ
Channel Islands;
44-1481-717-874; fax: 44-1481-717-941
www.insurancebrokers.hsbk.co.uk

Founded: 1997.**Parent:** HSBC Holdings P.L.C.**Domicile:** Guernsey.**Services:** Accounting, association captive

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management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, loss forecasting, managing underwriting facilities, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 4
Professional 3

Clients

Total captives 3
Active captives 1
Active protected cell companies 1
Active individual cells 4
Inactive protected cell companies 1
Directly managed captives 3
Captives formed in 2005 1

Compensation

Annual fee, \$35,000, minimum; per hour, professionals: \$150 to \$275; clerical: \$110.

Officers: David Johnstone, managing director; Alison Bilham, insurance manager; Gabrielle Allen, consultant.

Contact: Neil Bailey, director-HSBC Insurance Management; 44-207-991-0270; neil.bailey@hsbc.com.

HSBC Insurance Management (USA)

1836 Ashley River Road, Suite O,
Charleston, S.C. 29407;
843-571-0885; fax: 843-402-8089
www.insurancemanagement.hsbc.com

Parent: HSBC Holdings P.L.C.

Domicile: South Carolina.

Services: Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, managing underwriting facilities, rent-a-captive management.

Staff

Total 3
Professional 3

Clients

Total captives 2
Active captives 2
Directly managed captives 2
Captives formed in 2005 1
Captive premium volume\$4,500,000
Capital and surplus managed\$4,100,000

Compensation: Annual fee, \$30,000 minimum.

Officers: Elizabeth Steinman, managing director; Ann West, Christopher Gorski, vps.

Contact: Elizabeth Steinman;
elizabeth.c.steinman@us.hsbc.com.

HSBC Insurance Management (USA)

84 Pine St., Suite 300,
Burlington, Vt. 05401;
802-651-0142; fax: 802-651-0175
www.insurancemanagement.hsbc.com

Parent: HSBC Holdings P.L.C.

Domicile: Vermont.

Services: Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, managing underwriting facilities, rent-a-captive management.

Staff

Total 4
Professional 3

Clients

Total captives 2
Active captives 2
Captives formed in 2005 1
Captive premium volume\$20,000,000
Capital and surplus managed\$60,000,000

Compensation: Annual fee, \$30,000 minimum.

Officers: Elizabeth Steinman, managing director; Sean Rider, senior vp; Ann West, vp.

Contact: Elizabeth Steinman;
elizabeth.c.steinman@us.hsbc.com.

HSBC Insurance Solutions (Bermuda) Ltd.*

The Continental Building,
25 Church St.,
Hamilton, HM 12 Bermuda;
441-292-7505; fax: 441-292-1243
www.insurancebrokers.hsbc.com

Parent: HSBC Holdings P.L.C.

Domicile: Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, investment management, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 21
Professional 8

Clients

Total captives 46
Active captives 37
Inactive captives 5
Active protected cell companies 4
Active individual cells 7,027**
Inactive individual cells 6
Directly managed captives 46
Captives formed in 2005 9
Captive premium volume\$1,400,000,000
Capital and surplus managed\$3,800,000,000

Compensation: Annual fee, \$25,000 minimum; commission; per hour, professionals: \$200; clerical: \$70.

Officers: Ray Fellowes, managing director; Robert Eastham, finance director.

Contact: Robert Eastham.

* Purchased BF&M Management Ltd.'s captive management operations, August 2005.

** 7,000 active individual cells are life & annuity and 27 are property/casualty.

Companies interested in being listed in any of BI's online directories should contact the Directory department at bidirectory@businessinsurance.com.

Heath Lambert Insurance Management (Guernsey) Ltd.

St. Peter Port House, Union St.,
P.O. Box 308,
St. Peter Port, Guernsey, GY1 3TA
Channel Islands;
44-1481-712-023; fax: 44-1481-712-198
www.heathlambert.com

Founded: 1979.

Parent: Heath Lambert Group Ltd.

Domicile: Guernsey.

Services: Accounting, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, underwriting and ratemaking for captives.

Staff

Total 11
Professional 8

Clients

Total captives 19
Active captives 17
Active protected cell companies 2
Active individual cells 6
Directly managed captives 19
Captives formed in 2005 1
Captive premium volume\$222,000,000
Capital and surplus managed\$248,000,000

Compensation: Annual fee, \$45,000 minimum.

Officers: Stephen M. Jones, chairman;

Merise D. Wheatley, managing director; Glyn M. Smith, insurance director.

Contact: Merise D. Wheatley;
mwheatley@heathlambert.co.gg.

Horseshoe Management Ltd.

37 Reid St.
Hamilton, HM 12 Bermuda;
441-295-8441; fax: 441-292-1210
www.horseshoe.bm

Founded: 2005.

Parent: Horseshoe Group.

Domicile: Bermuda.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 7
Professional 5

Clients

Total captives 4
Active captives 3
Active protected cell companies 1
Directly managed captives 4
Captives formed in 2005 4
Captive premium volume\$125,000,000
Capital and surplus managed\$985,000,000

2005 revenues

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Fees from captive management 70%
 Other services 30%

Compensation: Annual fee, \$20,000 minimum; per hour, professionals: \$200 to \$500; clerical: \$90 to \$120.

Officers: Stephen Pearce, CEO; Andre Perez, COO.

Contact: Andre Perez; andre@horseshoe.bm.

IAS (Barbados) Ltd.

The Garrison, 4 Stafford House,
 St. Michael, Barbados;
 246-436-5887; fax: 246-427-5328
www.ias.bm

Founded: 1987.

Parent: International Advisory Services Ltd.

Domicile: Barbados.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, rent-a-captive management, tax advice, underwriting and ratemaking for captives.

Staff

Total 4
 Professional 2

Clients

Total captives 10
 Active captives 9
 Inactive captives 1
 Captive premium volume\$215,000,000
 Capital and surplus managed ..\$151,000,000

2005 revenues

Fees from captive management 100%
Compensation: Annual fee, \$15,000 minimum; per hour, professionals: \$170 to \$290; clerical: \$90 to \$120.

Officers: David Ezekiel, president/managing director; David Pickering, William Tomlin, vps.

Contact: David Ezekiel, 441-278-2000; David Pickering, 441-278-1900.

Subcontracted for some captive management services with International Insurance Management (Barbados) Ltd.

Independent Management Ltd.

Wellesley House S.,
 90 Pitts Bay Road, Second Floor,
 Pembroke, HM 08 Bermuda;
 441-295-1646; fax: 441-292-8062
www.img.bm

Founded: 1984.

Parent: IMG International Ltd.

Domicile: Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, managing underwriting facilities, online access to claims

data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 7
 Professional 6

Clients

Total captives 37
 Active captives 26
 Inactive captives 8
 Active protected cell companies 3
 Active individual cells 17
 Inactive individual cells 1
 Directly managed captives 37
 Captives formed in 2005 3
 Captive premium volume\$536,000,000
 Capital and surplus managed ..\$429,500,000

Compensation: Annual fee, \$15,000 minimum; commission; per hour, professionals: \$210.

Officers: Peter Strong, president; Cyril Whitter, Francis Carter, vps.

Contact: Peter Strong.

International Advisory Services Ltd.

44 Church St.,
 Hamilton, HM 12 Bermuda;
 441-295-3688; fax: 441-295-2584
www.ias.bm

Founded: 1981.

Domicile: Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, rent-a-captive management, tax advice, underwriting and ratemaking for captives.

Staff

Total 104
 Professional 60

Clients

Total captives 173
 Active captives 118
 Inactive captives 40
 Active protected cell companies 15
 Active individual cells 158
 Directly managed captives 173
 Captives formed in 2005 18
 Captive premium volume\$2,824,000,000
 Capital and surplus managed ..\$5,332,000,000

2005 revenues

Fees from captive management 95%
 Other services 5%
 Other types of revenues feasibility studies
Compensation: Annual fee, \$15,000 minimum; per hour, professionals: \$150 to \$500; clerical: \$90 to \$150.

Officers: David Ezekiel, president/managing director; David Pickering, executive vp.

Contact: David Ezekiel, 441-278-2000; David Pickering, 441-278-1900.

International Insurance Management Ltd.

The Garrison, 4 Stafford House,
 St. Michael, Barbados;
 246-436-8296; fax: 246-426-0433
www.iim-bds.com

Domicile: Barbados.

Services: Accounting, captive formation, computerized accounting, government reporting, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 5
 Professional 4

Clients

Total captives 28
 Active captives 20
 Inactive captives 7
 Inactive protected cell companies 1
 Inactive individual cells 2
 Directly managed captives 28

Compensation: Annual fee, \$6,500 minimum; per hour.

Officers: William M. Tomlin, director; Christine M. O'Connor, manager.

JLT Risk Solutions (Guernsey) Ltd.

P.O. Box 155,
 St. Peter Port, Guernsey, GY1 4ET
 Channel Islands;
 44-1481-737-120; fax: 44-1481-737-129
www.jltgroup.com

Founded: 2000.

Parent: Jardine Lloyd Thompson Group P.L.C.

Domicile: Guernsey.

Services: Accounting, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 8
 Professional 6

Clients

Total captives 17
 Active captives 10
 Inactive captives 3
 Active protected cell companies 3
 Active individual cells 4
 Inactive protected cell companies 1
 Directly managed captives 17
 Captives formed in 2005 1
 Captive premium volume\$147,000,000
 Capital and surplus managed ..\$100,000,000

Compensation: Annual fee, \$55,000 minimum.

Officers: Nick Wild, managing director; Richard Le Tocq, finance director; Jane Collette, underwriting manager.

Contact: Nick Wild.

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JLT Risk Solutions Management (Asia Pacific) Pte. Ltd.

Suntec Tower Four, 6 Temasek Blvd.,
Suite 08-02,
38986 Singapore;
65-6-333-6006; fax: 65-6-333-6116
www.jltasia.com

Founded: 2001.**Parent:** Jardine Lloyd Thompson Group P.L.C.**Domicile:** Singapore.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, managing underwriting facilities, online access to claims data, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 8
Professional 7

Clients

Total captives 8
Active captives 7
Inactive captives 1
Directly managed captives 8
Captives formed in 2005 1
Captive premium volume\$49,000,000
Capital and surplus managed\$67,000,000

Compensation: Annual fee, commission, per hour.
Officers: Tony Mitchell, managing director; Bernard Sze, director; Mike Parrish, regional director.

Contact: Bernard Sze.**JLT Risk Solutions Management (Bermuda) Ltd.**

Cedar House, 41 Cedar Ave.,
Hamilton, HM 12 Bermuda;
441-292-4364; fax: 441-295-3982
www.jltgroup.com

Founded: 2000.**Parent:** Jardine Lloyd Thompson Group P.L.C.**Domicile:** Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, online access to claims data, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 19
Professional 11

Clients

Total captives 49
Active captives 42
Inactive captives 3
Active protected cell companies 4
Active individual cells 30
Directly managed captives 49
Captives formed in 2005 5
Captive premium volume\$1,130,000,000
Capital and surplus managed \$1,230,000,000

Compensation: Annual fee; commission; per hour, professionals: \$175 to \$400; clerical: \$110 to \$170.

Officers: Paul Bailie, president; Steve Arrow-smith, Kilian Whelan, partners.

Contact: Paul Bailie.**K****Kensington Management Group Ltd.**

Genesis Building, Second Floor,
P.O. Box 10027APO,
George Town, Grand Cayman,
Cayman Islands;
345-946-2100; fax: 345-946-2110
www.kensingtonmanagement.ky

Founded: 1999.**Parent:** Captive Resources Holdings L.L.C.**Domicile:** Cayman Islands.

Services: Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, rent-a-captive management.

Staff

Total 17
Professional 9

Clients

Total captives 29
Active captives 23
Inactive captives 5
Inactive protected cell companies 1
Inactive individual cells 2
Directly managed captives 29
Captives formed in 2005 1
Captive premium volume\$779,000,000
Capital and surplus managed ..\$888,200,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee.

Officers: Mike Gibbs, president; Ian Lomas, Erin Eccles, senior vps; Keith Carter, vp.

Contact: Mike Gibbs; 345-814-7000;
mgibbs@kensington.ky

L**Liberty Mutual Management (Bermuda) Ltd.**

Maxwell Roberts Building,
1 Church St., Fourth Floor.
Hamilton, HM 11 Bermuda;
441-296-2131; fax: 441-296-8846
www.libertymutual.com

Founded: 1971.**Parent:** Liberty Mutual Insurance Co.**Domicile:** Bermuda.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, reinsurance brokered for captives, reinsurance brokered to captives,

rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 13
Professional 10

Clients

Total captives 23
Active captives 17
Inactive captives 2
Active protected cell companies 4
Active individual cells 102
Directly managed captives 23
Captives formed in 2005 2
Captive premium volume\$1,000,000,000
Capital and surplus managed \$8,600,000,000

Compensation: Annual fee, per hour.

Officers: Peter Willitts, president; Jennifer Lang, vp-finance and operations; Joe DaSilveira, assistant vp.

Contact: Peter Willitts; 441-279-7925.

Manages one captive in Anguilla, 19 captives in Bermuda, one captive in the Cayman Islands, one captive in South Carolina and one captive in Vermont.

M**Marsh-Captive Management Services (Australia)**

555 Lonsdale St.,
Melbourne, Victoria, 3000 Australia;
61-3-9603-2222; fax: 61-3-9670-8581
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.**Domicile:** Australia.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 7

Clients

Total captives 3
Directly managed captives 3
Captive premium volume\$95,000,000
Capital and surplus managed ..\$400,000,000

Compensation: Annual fee, commission, per hour.

Contact: Chris McGuinness, vp;
chris.mcguinness@marsh.com

Marsh-Captive Management Services (Barbados)

Whitepark House, White Park Road,
Bridgetown, Barbados;
246-436-9929; fax: 246-436-9932
www.marsh.com

Founded: 1986.**Parent:** Marsh & McLennan Cos. Inc.

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Domicile: Barbados.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 11

Clients

Total captives 33

Active protected cell companies 1

Directly managed captives 33

Captives formed in 2005 3

Captive premium volume\$1,000,000,000

Capital and surplus managed \$1,100,000,000

Compensation: Annual fee, per hour.**Contact:** Nicholas Crichlow, senior vp.

Marsh-Captive Management Services (Bermuda)

P.O. Box HM 1826,
Hamilton, HM HX Bermuda;
441-298-6617; fax: 441-294-1690
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.**Domicile:** Bermuda*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 120

Clients

Total captives 276

Active captives 268

Active protected cell companies 8

Directly managed captives 276

Captives formed in 2005 5

Captive premium volume\$7,150,000,000

Capital and surplus managed \$6,900,000,000

Compensation: Annual fee, commission, per hour.

Officers: Rory Gorman, head-office; Jill Husbands, managing director-business development.

Contact: Rory Gorman.

*Manages four captives in British Virgin Islands and 272 in Bermuda.

Marsh-Captive Management Services (Cayman)

P.O. Box 1051 GT,
Grand Cayman, Cayman Islands, B.W.I.;
345-949-7988; fax: 345-949-7849
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.**Domicile:** Dublin.

Services: Accounting, actuarial studies, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives.

Staff

Total 42

Clients

Total captives 71

Directly managed captives 71

Captives formed in 2005 8

Captive premium volume\$890,000,000

Capital and surplus managed ..\$800,000,000

Compensation: Annual fee, commission, per hour.

Officers: Ian Clancy, managing director; Brian McDonagh, John Magee, Stephen Hodgins, senior vps.

Contact: Vincent Barrett, vp-business development.

Marsh-Captive Management Services (Gibraltar)

6A Queensway, P.O. Box 64,
Gibraltar;
350-47-529
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.**Domicile:** Gibraltar.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 1

Clients

Total captives 4

Directly managed captives 4

Captives formed in 2005 3

Captive premium volume\$10,000,000

Capital and surplus managed ..\$30,000,000

Officers: Ian Clancy, managing director; John Magee, senior vp; Chris McGrath, account manager.

Contact: Chris McGrath;chris.mcgrath@marsh.com.

Marsh-Captive Management Services (Guernsey)

St. Martins House, Le Bordage,
P.O. Box 34,
St. Peter Port, Guernsey, GY1 4AU
Channel Islands;
44-1481-715-300; fax: 44-1481-713-617
www.marsh.com

Founded: 1972.**Parent:** Marsh & McLennan Cos. Inc.**Domicile:** Guernsey.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 34

Clients

Total captives 67

Directly managed captives 67

Captives formed in 2005 3

Captive premium volume\$806,000,000

Capital and surplus managed \$4,140,000,000

Compensation: Annual fee, commission, per hour.

Officers: John Copeland, managing director; Granville De Cruz, senior vp.

Contact: Granville De Cruz;granville.deacruz@marsh.com.

Marsh-Captive Management Services (Hawaii)

745 Fort St., Suite 800,
Honolulu, Hawaii 96813;
808-585-3500; fax: 808-585-3513
www.marsh.com

Founded: 1987.**Parent:** Marsh & McLennan Cos. Inc.**Domicile:** Hawaii*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 21

Clients

Total captives 68

Directly managed captives 68

Captives formed in 2005 3

Captive premium volume\$810,669,000

Capital and surplus managed ..\$989,866,000

Compensation: Annual fee, per hour.

Officers: Denys Kazama, senior vp/office head; Mark Hironaga, Ellen Charnley, Scot Sterenberg, vps; Emi Swaim, assistant vp.

Contact: Denys Kazama; 808-585-3528.

*Manages five captives in Arizona, 58 captives in

Continued on next page

The 2007 Directory of Captive Managers will
be published March 12.

Continued from previous page
Hawaii and five captives in Nevada.

Marsh-Captive Management Services (Isle of Man)

4-8 Circular Road
Douglas, IM4 4TT Isle of Man;
44-162-463-0523; fax: 44-162-467-6447
www.marsh.com

Founded: 1982.

Parent: Marsh & McLennan Cos. Inc.

Domicile: Isle of Man.

Services: Accounting, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives.

Staff

Total 14

Clients

Total captives 28

Directly managed captives 28

Captives formed in 2005 1

Captive premium volume\$216,000,000

Capital and surplus managed ..\$603,000,000

Compensation: Annual fee, per hour.

Officers: Derek Patience, head-office; Steven Convery, head-underwriting; Colin Anderson, head-accounting.

Marsh-Captive Management Services (Luxembourg)

65 Ave. de la Gare,
L-1611 Luxembourg;
352-49-69511; fax: 352-49-6936
www.marsh.com

Founded: 1987.

Parent: Marsh & McLennan Cos. Inc.

Domicile: Luxembourg.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 23

Clients

Total captives 53

Directly managed captives 53

Captives formed in 2005 2

Captive premium volume\$590,500,000

Capital and surplus managed ..\$221,600,000

Compensation: Annual fee, commission, per hour.

Contact: Claude Weber, head-office; Danilo

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Giuliani, Stephane Menant, vps.

Marsh-Captive Management Services (Malta)

The Mall Complex, Level 5,
Floriana, VLT 16 Malta;
356-21-222-274; fax: 356-21-221-950
www.marsh.com

Founded: 2005.

Parent: Marsh & McLennan Cos. Inc.

Domicile: Malta.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 3

Clients

Total captives 6

Directly managed captives 6

Captives formed in 2005 6

Captive premium volume\$161,000,000

Capital and surplus managed ..\$254,000,000

Compensation: Annual fee, commission, per hour.

Contact: Granville De Cruz, director; Angela Wright, account executive.

Marsh-Captive Management Services (New York)

300 Broadhollow Road, Suite 201,
Melville, N.Y. 11747;
631-425-3207; fax: 631-425-3202
www.marsh.com

Founded: 1978.

Parent: Marsh & McLennan Cos. Inc.

Domicile: New York.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 4

Clients

Total captives 14

Active captives 14

Directly managed captives 14

Captives formed in 2005 2

Captive premium volume\$298,500,000

Capital and surplus managed \$3,130,600,000

Compensation: Annual fee, commission, per hour.

Contact: Donna Weber, senior vp.

Marsh-Captive Management Services (New Zealand)

151 Queen St.,
Auckland, 1001 New Zealand;
649-366-9263; fax: 649-309-9891
www.marsh.com

Founded: 2002.

Parent: Marsh & McLennan Cos. Inc.

Domicile: New Zealand.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 3

Professional 2

Clients

Total captives 8

Active captives 8

Directly managed captives 8

Captives formed in 2005 3

Captive premium volume\$17,500,000

Capital and surplus managed\$15,000,000

Compensation: Annual fee, commission, per hour.

Contact: Peter J. Lowe, senior vp.

Marsh-Captive Management Services (Singapore)

Marsh & McLennan Centre,
18 Cross St., Suite 04-00,
48423 Singapore;
65-6220-8141; fax: 65-6220-8142
www.marsh.com

Founded: 1985.

Parent: Marsh & McLennan Cos. Inc.

Domicile: Singapore.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 18

Clients

Total captives 33

Directly managed captives 33

Captives formed in 2005 2

Captive premium volume\$339,000,000

Capital and surplus managed ..\$665,000,000

Compensation: Annual fee, commission, per hour.

Contact: Vic Pannuzzo, senior vp, 65-6531-2100; Stuart Herbert, vp, 65-6531-2111.

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Manager of the Year®,
Risk Management
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Manager of the Year®,
and the World
Captive Forum.

Business Insurance

Market Sourcebook

2007

Marsh-Captive Management Services (South Africa)

The Marsh Centre, 88 Grayston Drive,
Sandton, Gauteng, 2010 South Africa;
27-11-506-5000; fax: 27-11-506-5401
www.marsh.com

Founded: 1999.

Parent: Marsh & McLennan Cos. Inc.

Domicile: South Africa.

Services: Accounting, actuarial studies, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, legal advice, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, tax advice, underwriting and ratemaking for captives.

Staff

Total 10

Clients

Total captives 3

Active captives.....3

Directly managed captives.....3

Captive premium volume.....\$50,540,000

Capital and surplus managed\$26,620,000

Compensation: Annual fee, per hour.

Officers: Volker von Widdern, managing director; Nicolette Erasmus, risk finance and captives manager.

Contact: Nicolette Erasmus; 27-11-506-5410.

Marsh-Captive Management Services (South Carolina)

151 Meeting St., Suite 301,
Charleston, S.C. 29401;
843-577-1030; fax: 843-577-1027
www.marsh.com

Founded: 2003.

Parent: Marsh & McLennan Cos. Inc.

Domicile: South Carolina.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 9

Clients

Total captives 35

Directly managed captives.....35

Captives formed in 2005 6

Captive premium volume.....\$1,575,000,000

Capital and surplus managed\$2,864,000,000

Compensation: Annual fee, commission, per hour.

Officers: Robert L. Johnson, senior vp/head-office; Michael Lang, assistant vp/account executive.

Contact: Robert L. Johnson;
robert.l.johnson@marsh.com.

Marsh-Captive Management Services (Switzerland)

Tessinerplatz 5, P.O. Box,
Zurich, 8027 Switzerland;
41-44-285-9342; fax: 41-44-285-9343
www.marsh.com

Founded: 2003.

Parent: Marsh & McLennan Cos. Inc.

Domicile: Switzerland*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives.

Staff

Total 1

Clients

Total captives 7

Active captives.....7

Directly managed captives.....7

Captives formed in 2005 1

Captive premium volume.....\$73,000,000

Capital and surplus managed\$36,000,000

Compensation: Annual fee, per hour.

Contact: Konrad Baumann, head-office.

* *Manages one captive in Liechtenstein and six captives in Switzerland.*

Marsh-Captive Management Services (Vermont)

100 Bank St., Suite 610,
Burlington, Vt. 05401;
802-864-5912; fax: 802-859-3599
www.marsh.com

Founded: 1983.

Parent: Marsh & McLennan Cos. Inc.

Domicile: Vermont*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 74

Clients

Total captives 202

Active protected cell companies 4

Directly managed captives.....202

Captives formed in 2005 14

Captive premium volume.....\$4,300,000,000

Capital and surplus managed\$27,600,000,000

Compensation: Annual fee, commission, per hour.

Officers: Julie S. Boucher, managing direc-

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tor/office head; Chris A. Varin, managing director/senior account executive.

Contact: Julie S. Boucher;
julie.s.boucher@marsh.com.

**Manages one captive in California, one captive in the District of Columbia, one captive in Illinois, one captive in Kentucky, one captive in New Jersey, one captive in Pennsylvania and 196 captives in Vermont.*

Meadowbrook Risk Management Ltd.

ICB Building, Roebuck St.,
Bridgetown, BB11000 Barbados;
246-426-4684; fax: 246-426-4878
www.meadowbrook.com

Founded: 1986.

Parent: Meadowbrook Insurance Group Inc.

Domicile: Barbados.

Services: Accounting, actuarial studies, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, investment management, loss control services, loss forecasting, reinsurance brokered for captives, reinsurance brokered to captives, underwriting and ratemaking for captives.

Staff

Total 1
Professional 1

Clients

Total captives 5
Active captives 2
Inactive captives 3
Directly managed captives 5
Captive premium volume\$8,500,000
Capital and surplus managed\$3,376,000

2005 revenues

Gross revenue\$130,000
Fees from captive management 100%

Compensation: Annual fee, \$17,000 minimum.

Officers: Merton J. Segal, chairman; Robert S. Cubbin, president; Karen M. Spaun, treasurer.

Contact: Diana Gooding, manager.

Meadowbrook Risk Management Ltd.

P.O. Box HM 2340,
Hamilton, HM JX Bermuda;
441-292-7569; fax: 441-292-3299
www.meadowbrook.com

Founded: 1979.

Parent: Meadowbrook Insurance Group Inc.

Domicile: Bermuda.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, loss forecasting, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 2

Professional 1

Clients

Total captives 9
Active captives 3
Inactive captives 4
Active protected cell companies 2
Active individual cells 4
Directly managed captives 9
Captive premium volume\$20,150,000
Capital and surplus managed\$29,900,000

2005 revenues

Gross revenue\$390,000
Fees from captive management 100%

Compensation: Annual fee, \$15,000 minimum.

Officers: Merton J. Segal, president; Robert S. Cubbin, James P. Kelly, vps.

Contact: James P. Kelly.

Monkton Insurance Services Ltd.

The Strand, Second Floor,
P.O. Box 11383 APO,
Grand Cayman, Cayman Islands B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Founded: 1997.

Domicile: Cayman Islands.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, loss forecasting, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 2
Professional 1

Clients

Total captives 11
Active captives 6
Active protected cell companies 5
Active individual cells 10
Directly managed captives 11
Captives formed in 2005 4
Captive premium volume\$61,473,000
Capital and surplus managed\$39,856,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, \$15,000 minimum; per hour.

Contact: David Self, manager;
monkton@candw.ky.

O

ORG Captive Management Inc.

6805 Montana Highway 35,
P.O. Box 510,
Bigfork, Mont. 59911;
406-752-9026; fax: 406-752-9036
www.orgco.com

Founded: 2003.

Parent: ORG Corp.

Domicile: Montana.

Services: Accounting, association captive

management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, online access to claims data, underwriting and ratemaking for captives.

Staff

Total 3
Professional 2

Clients

Total captives 10
Active captives 7
Inactive captives 3
Directly managed captives 10
Captives formed in 2005 2
Capital and surplus managed\$14,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, \$10,000 minimum; per hour, professionals: \$100 to \$175; clerical: \$40.

Contact: Brenda M. Olson, president;
bolson@orgco.com.

P

Pro Group Captive Management Services Inc.

810 E. Fifth St.,
Carson City, Nev. 89701;
775-887-2480; fax: 775-887-2481
www.nevada-captives.com

Founded: 2002.

Parent: Pro Group Management Inc.

Domicile: Nevada.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, loss control services, online access to claims data, rent-a-captive management.

Staff

Total 6
Professional 5

Clients

Total captives 31
Active captives 30
Active protected cell companies 1
Active individual cells 1
Directly managed captives 31
Captives formed in 2005 10
Captive premium volume\$30,000,000
Capital and surplus managed\$15,000,000

Compensation: Annual fee, \$10,000 minimum; per hour, professionals: \$250; clerical: \$100.

Officers: John Worthing, Karen Sargeant, principals; Robert L. Vogel, principal/vp-

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operations/captive manager.
Contact: Robert L. Vogel.

Q

Quest Management Services Ltd.

Skandia International House,
16 Church St., P.O. Box HM 2062,
Hamilton, HM HX Bermuda;
441-295-2185; fax: 441-292-1143

Founded: 1979.

Domicile: Bermuda.

Services: Accounting, association captive management, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, investment management, reinsurance brokered for captives, rent-a-captive management.

Staff

Total 15

Professional 9

Clients

Total captives 80

Active captives 69

Active protected cell companies 11

Active individual cells 70

Directly managed captives 80

Captives formed in 2005 4

Captive premium volume\$450,000,000

Compensation: Annual fee, commission, per hour.

Officers: Nicholas S. Dove, president/principal; Nicholas M. Frost, Larry R. Turnbull, senior vps/principals.

Contact: quest@questgroup.bm.

R

Richard Oliver International Pte. Ltd.

78 Shenton Way, Suite 23-01,
79120 Singapore;
65-6221-8561; fax: 65-6221-8569
www.williscaptives.com

Founded: 1989.

Parent: Willis Group Holdings Ltd.

Domicile: Singapore.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 3

Professional 1

Clients

Total captives 9

Active captives 7

Inactive captives 2

Directly managed captives 9

Compensation: Annual fee, \$25,000 minimum.

Officers: Alan Cheah, CEO; Ng Hwee Hong, divisional director-risk management services.

Contact: Ng Hwee Hong.

Risk Services-Arizona Inc.

2999 N. 44th St., Suite 250
Phoenix, Ariz. 85018;
800-226-0793; fax: 941-906-7538
www.riskservcos.com

Founded: 2003.

Domicile: Arizona.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 5

Professional 3

Clients

Total captives 5

Active captives 5

Directly managed captives 5

Captive premium volume\$14,424,649

Capital and surplus managed\$13,405,978

2005 revenues

Fees from captive management 90%

Commissions from reinsurance brokered 10%

Compensation: Annual fee, commission, per hour.

Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Jon Harkavy, vp.

Contact: Michael T. Rogers; 941-955-0793, ext. 153.

Risk Services (Bermuda) Ltd.

Armoury Building, 37 Reid St.,
Second Floor
Hamilton, HM BX Bermuda;
441-295-8441; fax: 441-292-1210
www.riskservcos.com

Founded: 1998.

Domicile: Bermuda.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 5

Professional 3

Clients

Total captives 13

Active captives 12

Inactive captives 1

Directly managed captives 13

Captive premium volume\$9,082,767

Capital and surplus managed\$9,035,000

2005 revenues

Fees from captive management 90%

Commissions from reinsurance brokered

10%

Compensation: Annual fee, commission.

Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Steven W. Pearce, executive vp.

Contact: Michael T. Rogers, 941-955-0793, ext. 153; Steven W. Pearce.

Risk Services (Hawaii) Ltd.

900 Fort Street Mall, Suite 800
Honolulu, Hawaii 96813;
808-540-3333; fax: 808-540-3334
www.riskservcos.com

Founded: 1998.

Domicile: Hawaii.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 4

Professional 3

Clients

Total captives 2

Active captives 2

Directly managed captives 2

Captive premium volume\$85,000

Capital and surplus managed\$1,450,000

2005 revenues

Fees from captive management 90%

Commissions from reinsurance brokered 10%

Compensation: Annual fee, commission.

Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Jon Harkavy, vp.

Contact: Michael T. Rogers, 941-955-0793, ext. 153; Joseph Hu, director, 808-540-3333.

Risk Services L.L.C.

1501 Wilson Blvd., Suite 1110,
Arlington, Va. 22209;
703-812-8425; fax: 703-812-8605
www.riskservcos.com

Founded: 1997.

Domicile: District of Columbia*.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 10

Professional 6

Clients

Total captives 17

Active captives 17

Directly managed captives 17

Captives formed in 2005 5

Captive premium volume\$47,149,024

Capital and surplus managed\$49,678,353

2005 revenues

Fees from captive management 90%

Commissions from reinsurance brokered 10%

Continued on next page

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Compensation: Annual fee, commission.

Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Jon Harkavy, vp.

Contact: Michael T. Rogers; 941-955-0793, ext. 153.

**Manages 14 captives in the District of Columbia and three captives in South Carolina.*

Risk Services-Nevada Inc.

1210 South Valley View Blvd.,
Suite 114,
Las Vegas, Nev. 89102;
702-678-6868; fax: 702-678-6677
www.riskservcos.com

Founded: 1998.

Domicile: Nevada.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 18

Professional 9

Clients

Total captives 7

Active captives 7

Directly managed captives 7

Captive premium volume\$92,274,909

Capital and surplus managed\$36,492,539

2005 revenues

Fees from captive management 90%

Commissions from reinsurance brokered 10%

Compensation: Annual fee, commission.

Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Ronald Landram, vp.

Contact: G. Wayne Harris; 941-955-0793, ext. 303.

Risk Services-Vermont Inc.

3336 Airport Road,
Barre, Vt. 05641;
802-223-2200; fax: 802-223-3911
www.riskservcos.com

Founded: 1996.

Domicile: Vermont.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.

Staff

Total 5

Professional 3

Clients

Total captives 3

Active captives 3

Directly managed captives 3

Captive premium volume\$14,995,044

Capital and surplus managed\$13,405,978

2005 revenues

Fees from captive management 90%

Commissions from reinsurance brokered 10%

Compensation: Annual fee, commission.

Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Jon Harkavy, vp.

Contact: Michael T. Rogers; 941-955-0793, ext. 153.

S

SB&T Captive Management Co.

40 Main St., Suite 500,
Burlington, Vt. 05401;
802-863-5774; fax: 802-862-1424
www.sbtinsurance.com

Founded: 1982.

Parent: Hilb, Rogal & Hobbs Co.

Domicile: Vermont.

Services: Accounting, association captive management, captive formation, claims reserves analysis, computerized accounting, government reporting, reinsurance brokered for captives, rent-a-captive management.

Staff

Total 6

Professional 5

Clients

Total captives 19

Active captives 19

Directly managed captives 19

Captives formed in 2005 1

Captive premium volume\$407,014,070

Capital and surplus managed ..\$301,998,124

2005 revenues

Gross revenue\$750,000

Fees from captive management 100%

Compensation: Annual fee, \$25,000 minimum; per hour, professionals: \$90 to \$225; clerical: \$45 to \$60.

Officers: Roger D. Teese, president/CEO; Bradley D. Matulonis, vp/CFO; Gary A. Griswold, director-captive operations.

Contact: Gary A. Griswold.

Strategic Risk Solutions (Bermuda) Ltd.

25 Church St., Third Floor,
Hamilton, HM NX Bermuda;
441-292-5939; fax: 441-295-7475
www.strategicrisks.com

Founded: 1993.

Parent: Strategic Risk Solutions Inc.

Domicile: Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims reserves analysis, computerized accounting, government reporting, loss forecasting, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 4

Professional 2

Clients

Total captives 9

Active captives 9

Directly managed captives 9

Captives formed in 2005 2

Captive premium volume\$36,400,000

Capital and surplus managed\$41,000,000

2005 revenues

Gross revenue\$550,000

Fees from captive management 80%

Other services 20%

Compensation: Annual fee, \$30,000 minimum; per hour, professionals: \$125 to \$300; clerical: \$30 to \$75.

Officers: Brady Young, Brent Clark, managing directors; Graham Lamb, director-finance; Richard Winchell, director-operations.

Contact: Richard Winchell;

richard.winchell@srsmail.com.

Strategic Risk Solutions (Cayman) Ltd.

Zephyr House, Fifth Floor,
P.O. Box 1159GT,
George Town, Grand Cayman,
Cayman Islands B.W.I.
345-946-6611; fax: 345-946-6612
www.strategicrisks.com

Founded: 2004.

Parent: Strategic Risk Solutions Inc.

Domicile: Cayman Islands.

Services: Accounting, captive formation, claims reserves analysis, computerized accounting, government reporting, loss forecasting, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 4

Professional 3

Clients

Total captives 5

Active captives 4

Active protected cell companies 1

Active individual cells 2

Directly managed captives 5

Captives formed in 2005 4

Captive premium volume\$9,300,000

Capital and surplus managed\$6,100,000

Compensation: Annual fee, \$30,000; per hour, professionals: \$150 to \$300; clerical: \$80.

Officers: Wayne Cowan, Ron Sulisz, directors.

Strategic Risk Solutions (Vermont) Ltd.

110 Main St., P.O. Box 1750
Burlington, Vt. 05402;
802-860-1958; fax: 802-863-2198
www.strategicrisks.com

Founded: 1993.

Parent: Strategic Risk Solutions Inc.

Domicile: Vermont*.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims reserves analysis, computerized accounting, government reporting, loss forecasting, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 14

Continued on next page

Continued from previous page

Professional 12

Clients

Total captives 29

Active captives 23

Inactive captives 2

Active protected cell companies 3

Active individual cells 8

Inactive protected cell companies 1

Inactive individual cells 1

Directly managed captives 29

Captives formed in 2005 5

Captive premium volume\$115,196,356

Capital and surplus managed ..\$137,389,707

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, \$30,000 minimum; per hour, professional: \$125 to \$300;

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clerical, \$30 to \$75.

Officers: Brady Young, Brent Clark, managing directors.**Contact:** Patricia L. Henderson, director-corporate services and operations; patricia.henderson@strategicrisks.com.**Manages one captive in Arizona, three captives in South Carolina and 25 captives in Vermont.*

Symphony Management Ltd.

The Pearman Building,
3 Gorham Road,
Hamilton, HM 08 Bermuda;
441-295-2447; fax: 441-292-0511
www.symphonyBermuda.com

Founded: 1991.**Domicile:** Bermuda.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management.**Staff**

Total 8

Professional 7

Clients

Total captives 32

Active captives 25

Inactive captives 1

Active protected cell companies 5

Active individual cells 20

Inactive protected cell companies 1

Directly managed captives 32

Captives formed in 2005 1

Captive premium volume\$240,000,000

Capital and surplus managed ..\$360,000,000

2005 revenues

Fees from captive management 95%

Commissions from reinsurance brokered 5%

Compensation: Annual fee; commission; per hour, professionals: \$160 to \$325; clerical: \$120.**Officers:** John G. Neal, president; Amanda J. Forbes, vp.**Contact:** John G. Neal; 441-295-2447, ext. 226; john.neal@symphony.bm.

T

W.A. Taft & Co. (DC) Ltd.

1250 H St., Suite 901,
Washington, D.C. 20005;
877-587-1763; fax: 877-224-0876
www.taftcos.com

Founded: 2001.**Parent:** MIMS International Ltd.**Domicile:** District of Columbia.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive

management, underwriting and ratemaking for captives.

Staff

Total 6

Professional 5

Clients

Total captives 6

Active captives 6

Directly managed captives 6

Captives formed in 2005 4

Compensation: Annual fee.**Minimum annual fee:** \$25,000.**Officers:** W. Allen Taft, president; Richard C. Goff, principal; John A. Weitzel, managing director.

W.A. Taft & Co. (SC) Ltd.

700 Gervais St., Suite 300
Columbia, S.C. 29211;
877-587-1763; fax: 877-224-0876
www.taftcos.com

Founded: 2001.**Parent:** MIMS International Ltd.**Domicile:** South Carolina.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, government reporting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.**Staff**

Total 6

Professional 5

Clients

Total captives 5

Active captives 5

Directly managed captives 5

Captives formed in 2005 3

Compensation: Annual fee, \$25,000 minimum.**Officers:** W. Allen Taft, president; Richard C. Goff, principal; John A. Weitzel, managing director.

Towner Risk Management Ltd.

St. James House, Second St.
St. James, BB 24116 Barbados;
246-432-4000; fax: 246-432-4004
www.towner.bb

Founded: 1986.**Parent:** The Towner Management Group Inc.**Domicile:** Barbados.**Services:** Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, rent-a-captive management.**Staff**

Total 25

Professional 7

Clients

Total captives 15

Active captives 15

Directly managed captives 15

Captive premium volume\$232,659,435

Capital and surplus managed ..\$197,323,275

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Officers: Christopher J.N. Towner, chairman; Ricardo O. Knight, president; Gregory A. Smith, vp.

Contact: Ricardo O. Knight;
ricardo-knight@towner.bb.

U

USA Risk Group (Bermuda) Ltd.

Windsor Place, 18 Queen St.,
Second Floor, P.O. Box HM 1601,
Hamilton, HM GX Bermuda;
441-296-3973; fax: 441-296-3973
www.usarisk.com

Parent: USA Risk Group.

Domicile: Bermuda.

Services: Accounting, association captive management, captive formation, claims processing, computerized accounting, government reporting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, rent-a-captive management.

Staff

Total 3
Professional 1

Clients

Total captives 3
Active captives 3
Directly managed captives 3
Captive premium volume\$446,631,272
Capital and surplus managed ..\$263,051,707

2005 revenues

Fees from captive management 95%
Commissions from reinsurance brokered 5%

Compensation: Annual fee; commission; per hour, professionals: \$150 to \$300; clerical: \$100.

Officers: Stuart H. Grayston, president; Gary Osborne, Murray Nicol, vps; Andrew Sargeant, treasurer.

Contact: Stuart H. Grayston, 800-872-7475, sgrayston@vim.usarisk.com; Murray Nicol, mnicol@vim.usarisk.com.

USA Risk Group (BVI) Ltd.

P.O. Box 3140,
Road Town, Tortola,
British Virgin Islands;
284-494-4850; fax: 284-494-7467
www.usarisk.com

Founded: 2000.

Parent: USA Risk Group.

Domicile: British Virgin Islands.

Services: Accounting, association captive management, captive formation, claims processing, computerized accounting, government reporting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, rent-a-captive management.

Staff

Total 2
Professional 1

Clients

Total captives 60

Active captives 57
Inactive captives 2
Active protected cell companies 1
Active individual cells 3
Captives formed in 2005 31
Captive premium volume\$64,510,596
Capital and surplus managed ..\$109,434,833

Compensation: Annual fee; commission; per hour, professionals: \$250; clerical: \$60.

Officers: Stuart H. Grayston, president; Gary Osborne, Jeffery Kenneson, vps; Andrew Sargeant, treasurer.

Contact: Stuart H. Grayston; 800-872-7475; sgrayston@vim.usarisk.com.

Subcontracted for some captive management services with Captive Managers Ltd., British Virgin Islands

USA Risk Group (Cayman) Ltd.*

Grand Pavilion, West Bay Road,
Grand Cayman, Cayman Islands,
B.W.I.;
345-946-0821; fax: 345-946-0823
www.usarisk.com

Founded: 2005.

Parent: USA Risk Group.

Domicile: Cayman Islands.

Services: Accounting, association captive management, captive formation, reinsurance brokered for captives, rent-a-captive management.

Staff

Total 8
Professional 3

Clients

Total captives 38
Active captives 28
Active protected cell companies 10
Directly managed captives 38
Captives formed in 2005 1
Captive premium volume\$308,000,000

2005 revenues

Fees from captive management 90%
Commissions from reinsurance brokered .10%
Compensation: Annual fee, commission, per hour.

Officers: Paul Macey, senior vp; Robert Leadbetter, Gillian Owen, vps.

Contact: Paul Macey, 345-814-2653, pmacey@usarisk.ky; Jeffery Kenneson, secretary, 802-658-0092, jkenneson@vim.usarisk.com.

**Acquired JLT Risk Solutions (Cayman) Ltd., December 2005.*

USA Risk Group of South Carolina Inc.

1327 Ashley River Road, Building C,
Suite 200,
Charleston, S.C. 29407;
877-872-7475; fax: 843-766-1847
www.usarisk.com

Founded: 2000.

Parent: USA Risk Group.

Domicile: South Carolina.

Other domiciles: Manages one captive in Barbados and 30 captives in South Carolina.

Services: Accounting, captive formation, computerized accounting, government reporting, managing underwriting facilities, reinsurance brokered for captives, underwriting and ratemaking for captives.

Staff

Total 7
Professional 3

Clients

Total captives 31
Active captives 28
Inactive captives 3
Directly managed captives 31
Captives formed in 2005 1
Captive premium volume\$100,982,469
Capital and surplus managed\$72,340,817

2005 revenues

Fees from captive management 95%
Commissions from reinsurance brokered 5%

Compensation: Annual fee; commission; per hour, professionals: \$100 to \$300; clerical: \$50 to \$100.

Officers: Andrew Sargeant, president; Paul Newton, Jeffery Kenneson, vps.

Contact: Paul Newton, pnnewton@vim.usarisk.com; Jeffery Kenneson, 802-658-0092, jkenneson@vim.usarisk.com.

USA Risk Group of Vermont Inc.

P.O. Box 306,
Montpelier, Vt. 05641;
800-872-7475; fax: 802-229-6280
www.usarisk.com

Founded: 1980.

Parent: USA Risk Group.

Domicile: Vermont*.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, loss control services, managing underwriting facilities, reinsurance brokered for captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 20
Professional 8

Clients

Total captives 34
Active captives 30
Inactive captives 4
Directly managed captives 34
Captives formed in 2005 1
Captive premium volume\$526,513,629
Capital and surplus managed ..\$447,835,325

2005 revenues

Fees from captive management 95%
Commissions from reinsurance brokered 5%

Compensation: Annual fee; commission; per hour, professionals: \$150 to \$300; clerical: \$60 to \$100.

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www.businessinsurance.com.

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Officers: Andrew Sargeant, president; Gary Osborne, senior vp; Jeffery Kenneson, vp.

Contact: Andrew Sargeant; asargeant@vim.usarisk.com; Jeffery Kenneson, 802-658-0092, jkenneson@vim.usarisk.com.

**Manages one captive in Tennessee and 33 captives in Vermont.*

USA Risk Group West Inc.

8139 E. Evans Road, Suite C-08,
Scottsdale, Ariz. 85260;
888-872-7475; fax: 480-718-7535
www.captiveguru.com

Founded: 2001.

Parent: USA Risk Group.

Domicile: Arizona*.

Services: Accounting, association captive management, captive formation, computerized accounting, government reporting, legal advice, managing underwriting facilities, reinsurance brokered for captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 3

Professional 1

Clients

Total captives 11

Active captives 10

Inactive captives 1

Directly managed captives 11

Captives formed in 2005 6

Captive premium volume\$13,300,000

Capital and surplus managed ...\$16,000,000

2005 revenues

Fees from captive management 95%

Commissions from reinsurance brokered 5%

Compensation: Annual fee; commission; per hour, professionals: \$100 to \$300; clerical: \$50 to \$100.

Contact: Marc J. Lapointe, vp, marc@captiveguru.com; Jeffery Kenneson, vp, 802-658-0092, jkenneson@vim.usarisk.com.

**Manages two captives in Nevada and nine captives in Arizona.*

Utah Captive Insurance Managers L.L.C.

1405 W. 9000 S., Suite 361,
West Jordan, Utah 84088;
800-921-0155; fax: 949-727-4770
www.utahcaptiveinsurance.com

Founded: 2001.

Parent: Active Captive Management.

Domicile: Utah.

Services: Accounting, captive feasibility studies, captive formation, claims processing, computerized accounting, government reporting.

Staff

Total 5

Professional 3

Clients

Total captives 12

Active captives 12

Directly managed captives 12

Captives formed in 2005 12

Captive premium volume\$11,500,000

Capital and surplus managed\$6,000,000

2005 revenues

Fees from captive management 54%

Other services 46%

Compensation: Annual fee, \$36,000 minimum.

Officers: Frederick E. Turner, president; Prem Raniga, vp.

Contact: Frederick E. Turner; fturner@activecaptive.com.

W

Willis Management (Bermuda) Ltd.

Vallis Building, Par-la-Ville Road,
Third Floor, P.O. Box HM 1995,
Hamilton, HM HX Bermuda;
441-295-1272; fax: 441-295-4143
www.williscaptives.com

Founded: 1962.

Parent: Willis Group Holdings Ltd.

Domicile: Bermuda.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 10

Professional 7

Clients

Total captives 35

Active captives 32

Inactive captives 1

Active protected cell companies 1

Inactive protected cell companies 1

Directly managed captives 35

Captives formed in 2005 2

Captive premium volume\$273,000,000

Capital and surplus managed \$2,700,000,000

Compensation: Annual fee, per hour.

Officers: J. Oliver Heyliger, president/managing director; Glenn H. Johnson, vp; Jeffrey L. Desilva, assistant vp.

Contact: J. Oliver Heyliger; 441-278-0082.

Willis Management (Cayman) Ltd.

The Grand Pavilion Commercial Centre,
West Bay Road, P.O. Box 30600 SMB,
Grand Cayman, Cayman Islands B.W.I.;
345-949-6039; fax: 345-949-6621
www.williscaptives.com

Founded: 1993.

Parent: Willis Group Holdings Ltd.

Domicile: Cayman Islands.

Services: Accounting, association captive management, captive feasibility studies, cap-

tive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 5

Professional 4

Clients

Total captives 32

Active captives 23

Inactive captives 1

Active protected cell companies 8

Active individual cells 9

Inactive individual cells 5

Directly managed captives 32

Captives formed in 2005 5

Captive premium volume\$825,000,000

Capital and surplus managed ..\$375,000,000

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, \$35,000 minimum.

Officers: Stephen Gray, senior vp; James Owen, vp; Jonathon Coleman, assistant vp.

Contact: Stephen Gray.

Willis Management (Dublin) Ltd.

7-9 S. Leinster St.,
Dublin, Ireland;
353-1-407-4998; fax: 353-1-407-4997
www.williscaptives.com

Founded: 1989.

Parent: Willis Group Holdings Ltd.

Domicile: Dublin.

Services: Accounting, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, reinsurance brokered for captives, reinsurance brokered to captives, underwriting and ratemaking for captives.

Staff

Total 11

Professional 9

Clients

Total captives 17

Active captives 16

Inactive captives 1

Directly managed captives 17

Captives formed in 2005 1

Captive premium volume\$245,000,000

Capital and surplus managed\$95,000,000

Compensation: Annual fee, per hour.

Officers: Tim Byrne, managing director; Martin Scullion, director.

Contact: Tim Byrne; byrneti@willis.com.

Willis Management (Gibraltar) Ltd.

Europort, Suite 827, P.O. Box 820,
Gibraltar;
350-51-801; fax: 350-43-870
www.williscaptives.com

Founded: 1981.

Parent: Willis Group Holdings Ltd.

Continued on next page

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Domicile: Gibraltar.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 7
Professional 5

Clients

Total captives 4
Active captives 4
Directly managed captives 4
Captive premium volume\$54,000,000
Capital and surplus managed\$19,500,000

2005 revenues

Gross revenue\$600,000
Fees from captive management 90%
Other services 10%, feasibility studies

Compensation: Annual fee, \$145,000 minimum.

Officers: Bruno Callaghan, David Prince, Malcolm Cutts-Watson, directors.

Contact: Bruno Callaghan;
callaghanb@willis.com.

Willis Management (Guernsey) Ltd.

The Albany, S. Esplanade,
P.O. Box 384,
St. Peter Port, Guernsey, GY1 4NF
Channel Islands;
44-1481-720-049; fax: 44-1481-710-455
www.williscaptives.com

Founded: 1980.**Parent:** Willis Group Holdings Ltd.**Domicile:** Guernsey.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, online access to claims data, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 32
Professional 17

Clients

Total captives 51
Active captives 44
Inactive captives 2
Active protected cell companies 5

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bidirectory@businessinsurance.com

Active individual cells 11
Inactive individual cells 5
Directly managed captives 51
Captives formed in 2005 4
Captive premium volume\$390,000,000

Compensation: Annual fee.

Officers: Dominic Wheatley, managing director; Martin Best, Shaun Brook, Richard Falla, directors.

Contact: Dominic Wheatley.

Willis Management (Hawaii) Ltd.

American Savings Bank Tower,
1001 Bishop St., Suite 1503,
Honolulu, Hawaii 96813;
808-521-0723; fax: 808-521-0724
www.williscaptives.com

Founded: 2002.**Parent:** Willis Group Holdings Ltd.**Domicile:** Hawaii*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 3
Professional 3

Clients

Total captives 16
Active captives 16
Directly managed captives 16
Captive premium volume\$150,000,000
Capital and surplus managed ..\$120,000,000

2005 revenues

Gross revenue\$1,000,000
Fees from captive management 80%
Other services 20%

Compensation: Annual fee, per hour.

Officers: Jason Palmer, managing director.

*Manages 15 captives in Hawaii and one in Minnesota.

Willis Management (Isle of Man) Ltd.

Tower House, Loch Promenade,
Douglas, IM1 2LZ Isle of Man;
44-1624-696-100; fax: 44-1624-661-586
www.williscaptives.com

Founded: 1982.**Parent:** Willis Group Holdings Ltd.**Domicile:** Isle of Man.

Services: Accounting, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, computerized accounting, government reporting, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 23

Professional 19

Clients

Total captives 32
Active captives 28
Inactive captives 3
Active protected cell companies 1
Active individual cells 1
Directly managed captives 32
Captives formed in 2005 3
Captive premium volume\$462,685,740
Capital and surplus managed ..\$781,023,066

2005 revenues

Fees from captive management 100%

Compensation: Annual fee, per hour.

Officers: Paul Kiernan, managing director; Avril McElwaine, Malcolm Cutts-Watson, directors.

Willis Management (New York)

7 Hanover Square,
New York, N.Y. 10004;
212-837-0757; fax: 212-804-0580
www.williscaptives.com

Founded: 2003.**Parent:** Willis Group Holdings Ltd.**Domicile:** New York*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims reserves analysis, computerized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 2
Professional 2

Clients

Total captives 6
Active captives 6
Directly managed captives 6
Captives formed in 2005 2

2005 revenues

Gross revenue\$400,000
Fees from captive management 100%

Compensation: Annual fee, \$50,000, minimum.

Contact: Thomas P. Stokes, managing director; thomas.stokes@willis.com.

*Manages one captive in Arizona and five captives in New York.

Willis Management (Vermont) Ltd.

1 Lawson Lane, Suite 410,
Burlington, Vt. 05401;
802-658-9466; fax: 802-658-5520
www.williscaptives.com

Founded: 1992.**Parent:** Willis Group Holdings Ltd.**Domicile:** Vermont*.

Services: Accounting, actuarial studies, association captive management, captive feasibility studies, captive formation, claims processing, claims reserves analysis, com-

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puterized accounting, government reporting, loss control services, loss forecasting, managing underwriting facilities, reinsurance brokered for captives, reinsurance brokered to captives, rent-a-captive management, underwriting and ratemaking for captives.

Staff

Total 13
Professional 11

Clients

Total captives 38
Active captives 37
Active protected cell companies 1
Directly managed captives 38
Captives formed in 2005 5
Captive premium volume\$708,031,657

Compensation: Annual fee, per hour.

Officers: James Girardin, regional partner; Ken MacKay, David Guerino, vps.

**Manages one captive in Arizona, one captive in South Carolina, one captive in Nevada and 35 captives in Vermont.*

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Z

Zurich International (Bermuda) Ltd.

Wellesley House, 90 Pitt's Bay Road,
P.O. Box HM 2268,
Hamilton, HM JX Bermuda;
441-294-2400; fax: 441-294-2401

Founded: 1977.

Parent: Zurich Financial Services Group.

Domicile: Bermuda.

Services: Accounting, association captive management, captive feasibility studies, captive formation, computerized accounting, government reporting, rent-a-captive management.

Staff

Total 5
Professional 3

Clients

Total captives 5
Active captives 2
Inactive captives 1
Active protected cell companies 2
Active individual cells 10
Directly managed captives 5
Captives formed in 2005 1
Captive premium volume\$21,000,000
Capital and surplus managed\$54,000,000

Compensation: Annual fee, \$50,000; commission.

Officers: Michael Deevy, CEO; Elaine Whelan, chief accounting officer; Thomas Thorsteinson, chief underwriting officer.

Contact: Lori Beitz, account manager; 441-294-2417.

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World captive domiciles

A

Arizona

Arizona Department of Insurance
2910 N. 44th St., Suite 210,
Phoenix, Ariz. 85018-7269;
602-912-8420; fax: 602-912-8421

Number of captives

2005 53
2004 39

Capital & surplus: Single-parent: \$250,000; association: \$500,000; agency: \$500,000; protected cell: \$1 million.

Premiums to surplus: None.

Fees: \$1,000 for first year, \$5,500 annual renewal fee.

Taxes: None.

Laws: Title 20, Chapter 4 of Arizona Revised Statutes, Article 14.

Contact: Rod Morris, captive administrator.

Arkansas

Arkansas Insurance Department
1200 W. Third St.,
Little Rock, Ark. 72201-1904;
501-371-2600; fax: 501-371-2629

Number of captives

2005 1
2004 1

Capital & surplus: Pure captive: \$250,000; industrial insured: \$500,000; producer reinsurance or special-purpose: \$600,000; association: \$750,000; sponsored: \$1 million.

Premiums to surplus: None.

Fees: \$200 application fee; \$300 annual license.

Taxes: \$5,000 minimum annual premium tax. Direct written premiums: 0.4% on first \$20 million, 0.3% on next \$20 million, 0.2% on next \$20 million and 0.075% thereafter. Reinsurance premiums: 0.225% on the first \$20 million, 0.15% on next \$20 million, 0.05% on next \$20 million and 0.025% thereafter.

Laws: Licensing and Regulation of Captive Insurers, 2001, amended in 2003.

Contact: Julie Benafield Bowman, state insurance commissioner.

B

Bahamas

Insurance Section,
Ministry of Economic Development
P.O. Box N-7770,
Nassau, N.P. Bahamas;
242-328-1068; fax: 242-328-1070

Number of captives

2005 22
2004 19

Capital & surplus: \$200,000 capital or at discretion of regulator.

Premiums to surplus: 5-to-1.

Fees: \$25 application fee; \$2,500 annual registration fee; \$1,000 company registration fee.

Taxes: None.

Laws: The External Insurance Act, 1983. Chapter 318 as amended Dec. 24, 1996. he Subsidiary Legislation/ Chapter 318 External Insurance, 1987.

Contact: Roger G. Brown, registrar-insurance companies.

Barbados

Ministry of Finance and Economic Affairs
Bridgetown, Barbados;
246-426-3815; fax: 246-436-2699

Number of captives

2005 301*
2004 290*

Capital & surplus: \$125,000 cash.

Premiums to surplus: 5-to-1 net premium to surplus. Less than \$5 million in premiums: net assets of \$125,000 or 20% of premium written. More than \$5 million: net assets of \$1 million plus 10% of premiums written.

Fees: \$250 application fee; \$2,500 annual license.

Taxes: None.

Laws: Exempt Insurance Act of 1983.

Contact: Carlos Belgrave, supervisor-insurance; sofi@caribsurf.com.

*BI estimate.

Bermuda

Bermuda Monetary Authority
26 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-5278; fax: 441-278-0289

Number of captives

2005 987*
2004 1,000*

Capital & surplus: \$120,000 for Class 1 (single-parent insuring only risks of parent and affiliates); \$250,000 for Class 2 (group/association deriving no more than 20% of net premiums from unrelated companies); \$1 million for Class 3 (more than 20% from unrelated companies).

Premiums to surplus: 20% below \$6 million; 10% above for Class 1 and 2; 15% for Class 3.

Fees: Registration fees—general business: Class 1, \$925; Class 2, \$1,575; Class 3, \$7,500. General and long-term business: \$7,500 for all classes. Annual fees: same.

Taxes: Company tax: minimum for Class 1 is \$3,635; minimum for Classes 2 and 3 is \$5,610.

Laws: Amendments to Insurance Act 1978.

Contact: Jeremy E. Cox, supervisor-insurance.

*BI estimate.

British Columbia

Financial Institutions Commission
1050 W. Pender St., Suite 1000,
Vancouver, British Columbia V6E 3S7
Canada;
604-953-5300

Number of captives

2005 15
2004 13

Capital & surplus: \$200,000 Canadian (\$171,585).

Premiums to surplus: None.

Fees: \$500 Canadian (\$429) application fee; \$2,500 Canadian (\$2,145) registration fee; \$2,500 Canadian annual renewal fee.

Taxes: 30% federal income tax; 16% provincial income tax.

Laws: The British Columbia Insurance (Captive Company) Act of 1987.

Contact: Doug McLean, manager-provincial operations.

British Virgin Islands

Financial Services Commission
P.O. Box 418,
Road Town, Tortola, British Virgin Islands;
284-494-4190

Number of captives

2005 383*
2004 350

Capital & surplus: \$100,000 for P/C captives writing up to \$500,000 in net premiums; \$250,000 for life/health captives.

Premiums to surplus: 5-to-1 for P/C insurers writing up to \$5 million in net premiums.

Fees: \$500 application fee; \$2,000 annual renewal fee; \$5,000 license fee for segregated cell companies.

Taxes: None.

Laws: The Insurance Act, 1994. Insurance regulations, 1995. Segregated Portfolio Companies Regulation, 2005. Companies registering in 2006 will be regulated by BVI Business Companies Act, 2005.

Contact: Michael Oliver, director-insurance; oliverm@bvifsc.vg.

*BI estimate.

C

Cayman Islands

Cayman Islands Monetary Authority
Elizabethan Square,
George Town, Grand Cayman B.W.I.;
345-949-7089; fax: 345-949-2532

Number of captives

2005 773
2004 694

Capital & surplus: \$120,000 for Class B license (most single-parent, P/C captives);

Continued on next page

Continued from previous page

\$240,000 if writing long-term coverages; \$360,000 if writing both long-term and general business.

Premiums to surplus: At discretion of regulator.

Fees: \$8,333 annual licensing fee; special-purpose vehicles pay \$300 per cell up to \$1,500 per year.

Taxes: None.

Laws: The Insurance Law (2003 revision).

Contact: Mary Lou Gallegos, head-insurance supervision; insurance@cimoney.com.ky.

Colorado

Colorado Division of Insurance
1560 Broadway, Suite 850,
Denver, Colo. 80202;
303-894-7499

Number of captives

2005	9
2004	10

Capital & surplus: \$500,000 capital and surplus for single-parent and group captives.

Premiums to surplus: Pure captives: none; group captives: 3-to-1.

Fees: \$500 application fee; \$620 annual fee.

Taxes: Direct: greater of \$5,000 or 0.5% of first \$25 million of direct premiums written, 0.25% of next \$50 million and 0.1% thereafter. Reinsurance: 0.25% of first \$20 million in premiums and 0.1% thereafter.

Laws: The Colorado Captive Insurance Act of 1972.

Contact: David Rivera, insurance commissioner.

D

Delaware

Delaware Department of Insurance,
Rehabilitation/Guaranty Division
841 Silver Lake Blvd.,
Dover, Del. 19904;
302-739-4251, ext. 160; fax: 302-739-2709

Number of captives

2005	5
2004	5

Capital & surplus: Minimums: Pure captive, 250,000; association, \$750,000; industrial, \$500,000; risk retention group, \$1 million; sponsored, \$500,000; special purpose, \$250,000.

Premiums to surplus: None.

Fees: \$200 application fee; \$3,000 processing fee; \$300 annual fee.

Taxes: 0.2% for direct business, with \$125,000 maximum; 0.1% for reinsurance, up to \$75,000 maximum. The minimum aggregate is \$5,000; the maximum is \$200,000.

Laws: Title 18, Delaware Insurance Code, Chapter 69 (Captive Insurance Companies), 1984, 2005.

Contact: Darryl Reese, director-company regulations; darryl.reese@state.de.us.

District of Columbia

Risk Finance Bureau
1400 L St. N.W., Suite 400,
Washington, D.C. 20002;
202-727-5074; fax: 202-727-1290

Number of captives

2005	59
2004	40

Capital & surplus: Capital: \$100,000. Surplus: \$150,000 for pure captive; \$300,000 for association (stock), agency, rental; \$500,000 association (mutual) captive.

Premiums to surplus: None.

Fees: \$500 application fee; \$300 certification fee; \$300 annual renewal fee.

Taxes: Direct: 0.0025% on first \$25 million, 0.0015% on next \$25 million, 0.005% thereafter. Reinsurance: 0.225% on the first \$20 million of premiums, 0.15% on the next \$20 million and 0.025% thereafter. \$100,000 cap on all premium taxes.

Laws: The Captive Insurance Company Act of 2004.

Directory explanation box

The Directory of World's Captive Domiciles was developed by *Business Insurance* to help risk managers track developments and regulatory requirements in captive domiciles worldwide. The information is provided for domiciles with specific captive legislation or regulations and that are seeking to add captives; domiciles that merely allow captive formation under existing insurance legislation or are not currently seeking to attract captives are not included.

The directory provides information on captive domiciles—listed in alphabetical order—beginning with information on the domicile's regulator followed by the num-

ber of licensed captives at year-end 2004 and 2003. Those figures include the number of inactive captives registered in the domicile.

Listed next are the minimum capital and surplus for captives and premium-to-surplus requirements for each domicile, followed by application fees and annual license fees pertaining to captive insurers. Also listed are the applicable local taxes as well as the name of the law that governs captives in the domicile and the year it was passed.

Each listing concludes with contact details for those seeking additional information.

Contact: Dana Sheppard, associate commissioner.

Dublin

Irish Financial Services Regulatory Authority
P.O. Box 9138, College Green,
Dublin, 2 Ireland;
353-1-410-4000

Number of captives

2005	207
2004	214

Capital & surplus: Minimum share capital of €635,000 (\$751,967); additional contribution determined by review of business plan.

Premiums to surplus: Determined by review of business plan.

Fees: Supervisory fee is based on premium volume.

Taxes: 2% levy on nonlife premiums; corporate tax of 12.5%.

Laws: Insurance Act 2000 Irish Financial Services Regulatory Authority Act 2003; Insurance Act 1989.

Contact: Frank Brosnan, deputy head-nonlife insurance supervision; frank.brosnan@ifsra.ie.

G

Georgia

2 Martin Luther King Jr. Drive, Suite 604, West Tower,
Atlanta, Ga. 30334;
404-657-9206; fax: 404-657-7743

Number of captives

2005	15
2004	14

Capital & surplus: \$500,000.

Premiums to surplus: 3-to-1.

Fees: \$600 application fee, \$700 annual fee.

Taxes: Gross premiums written in Georgia: 2.25% state tax, 2.5% county and municipal tax. Workers comp captives must contribute to Subsequent Injury Trust Fund.

Laws: O.C.G.A. Title 33, Chapter 41, 1989.

Contact: Christopher Taylor, property and casualty supervisor;
chris.taylor@mail.oci.state.ga.us.

Gibraltar

Commissioner of Insurance Financial Services Commission
P.O. Box 940, Suite 943,
Europort, Gibraltar;
350-40-283; fax: 350-40-282

Number of captives

2005	14*
2004	12

Capital & surplus: New licenses: c2 million to c3 million (\$2.4 million to \$3.6 million) in respect of liability business. Transitional arrangements for existing licenses.

Premiums to surplus: 18% of gross annual premiums up to c50 million (\$59.2 million)

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plus 16% of premiums over £50 million, or 26% of average claims over prior three years.

Fees: £1,000 (\$1,719) application fee; £2,500 (\$4,297) annual license fee.

Taxes: Tax exempt by paying £225 (\$387) per year for 25 years; qualifying companies are taxed at up to 35%.

Laws: Insurance Companies Ordinance of 1987 and associated regulations.

Contact: *info@fsc.gi*.

**Pure captives only.*

Guam

Department of Revenue and Taxation
Building 13-1, Mariner Ave.,
P.O. Box 23607 GMF,
Tiyan, 96921 Guam;
671-475-1843; fax: 671-472-2643

Number of captives

2005	1
2004	1

Capital & surplus: Capital: \$50,000 for pure captive; \$100,000 for group captive; \$150,000 for industrial insured captive (stock); \$150,000 for protected cell companies. Surplus: \$100,000 for pure captive; \$150,000 group captive (stock); \$200,000 for industrial insured or group captive (mutual insurer) and protected cells.

Premiums to surplus: None (repealed 2003).

Fees: \$200 filing fee; \$3,500 insurance advisers review fee; \$2,500 annual license fee. \$750 fee for qualifying certificate. Registration \$51; \$1,000 qualifying certificate annual surveillance fee; \$3,500 insurance review fee for complex captive applications.

Taxes: Rebate of all income tax on underwriting income and dividends to shareholders. No gross receipts or premium tax.

Laws: Public Law 23-109, 1997. Public Law 24-266 allowing rebate of income tax on dividends. Public Law 27-54 allowing formation of protected cells within protected cell companies.

Contact: Andreas Jordanou, commissioner-banking and insurance;
ajordanou@mail.gov.gu.

Guernsey

Guernsey Financial Services
Commission
La Plaiderie Chambers, La Plaiderie,
St. Peter Port, Guernsey GY1 1WG
Channel Islands;
44-148-171-2706; fax: 44-148-171-2010

Number of captives

2005	382
2004	379

Capital & surplus: Minimum is £100,000 (\$171,880).

Premiums to surplus: Greater of 18% of net premiums for first £5 million (\$8.6 million), 16% thereafter; or 5% of loss reserves.

Fees: Captive and protected cell companies: £3,535 (\$6,076) application and annual renewal fee; cell of a protected cell company, £1,045 (\$1,796) application fee and £1,150

(\$1,977) annual fee.

Taxes: Four options: no tax but annual fee of £600 (\$1,031); sliding-scale tax on investment income of shareholders' funds; 20% of net profits; fixed rate of up to 30% for five years.

Laws: Insurance Business (Bailiwick of Guernsey) Law 2002.

Contact: Alan Fleming, director-insurance;
insdiv@gfsc.gg.

H

Hawaii

State of Hawaii,
Department of Commerce & Consumer
Affairs Insurance Division
335 Merchant St., P.O. Box 3614,
Honolulu, Hawaii 96811-3614;
808-586-0981

Number of captives

2005	158
2004	147

Capital & surplus: Minimum requirements vary by type of captive; additional requirements determined on a case-by-case basis.

Premiums to surplus: Varies by case.

Fees: \$1,000 application review.

Taxes: 0.25% on first \$25 million in premiums, 0.15% on next \$25 million, 0.05% thereafter.

Laws: Chapter 431, Article 19 of Hawaii's Revised Statutes.

Contact: Craig Watanabe, captive insurance administrator; *captiveins@dcca.hawaii.gov*.

Hong Kong

Insurance Authority
Queensway Government Offices, 66
Queensway, 21st Floor,
Hong Kong;
852-2867-2565; fax: 852-2869-0252

Number of captives

2005	2
2004	2

Capital & surplus: Greater of 5% of net premiums written and net claims outstanding, or \$2 million Hong Kong (\$257,954).

Premiums to surplus: None.

Fees: \$22,600 Hong Kong (\$2,915) authorization fee.

Taxes: Corporate tax is 17.5%.

Laws: The Insurance Companies Ordinance, Chapter 41 of the laws of Hong Kong.

Contact: *iamail@oci.gov.hk*.

I

Illinois

Illinois Insurance Department
320 W. Washington,
Springfield, Ill. 62767;
217-782-4515; fax: 217-782-5020

Number of captives

2005	3
2004	3

Capital & surplus: \$2 million.

Premiums to surplus: None.

Fees: \$3,500 application fee.

Taxes: Subject to same taxes as all insurers.

Laws: Article VIIC of the State Insurance Code, 1987.

Contact: Etta Mae Credi, assistant deputy director; *ecredi@idfpr.com*.

Isle of Man

Isle of Man Government Insurance and
Pensions Authority
HSBC House, Ridgeway St.,
Douglas, IM1 1ER Isle of Man;
44-162-464-6000; fax: 44-162-464-6001

Number of captives

2005	165
2004	175

Capital & surplus: £500,000 (\$859,400) for long-term; £150,000 (\$257,820) for general; £100,000 (\$171,880) for reinsurance; £50,000 (\$85,940) for restricted.

Premiums to surplus: Restricted: £50,000, plus 10% of net written premium; general, £150,000, or 15% of net written premium, whichever is greater; Long term, £500,000 or the greater of 1% of actuarially assessed liabilities (nonlinked) or 0.25% of actuarially assessed liabilities (linked); reinsurance: £100,000.

Fees: £1,500 (\$2,578) application fee; £3,250 (\$5,586) annual license and renewal fee.

Taxes: Standard tax is 15%. Isle of Man companies operating internationally may elect 1% to 35% taxation. Insurers, including captives, can elect to pay a 0% tax rate.

Laws: Insurance Act 1986; Insurance (Amendment) Acts 1993, 1995 and 2004; Protected Cell Companies Act 2004.

Contact: David A. Vick, chief executive/insurance supervisor; *ipa@gov.im*.

J

Jersey

Jersey Financial Services Commission
Nelson House, David Place,
P.O. Box 267,
St. Helier, JE4 8TP Jersey;
44-1534-822-000; fax: 44-1534-822-001

Number of captives

2005	15
2004	13

Capital & surplus: £100,000 (\$171,880) or at discretion of regulator.

Premiums to surplus: Property/casualty: 17.5% of net premiums; life: 2.5% of long-term business fund.

Fees: Category A: £2,000 (\$3,438) for property/casualty, £4,000 (\$6,875) for life. Category B: £3,500 (\$6,016) for property/casualty; £7,000 (\$12,032) for life.

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Taxes: Maximum stamp duty is £2,500 (\$4,297). 20% standard rate; exempt captives pay £600 (\$1,031) per year.

Laws: Insurance Business (Jersey) Law, 1996, General Provisions and Solvency Margin Orders, 1996.

Contact: Nigel Woodroffe, director-insurance; info@jerseyfsc.org.

K

Kansas

420 S.W. 9th St.,
Topeka, Kan. 66612;
785-296-3071; fax: 785-296-7805

Number of captives

2005	1
2004	1

Capital & surplus: Capital: \$100,000 for pure captive; \$200,000 for industrial captive (stock); Surplus: \$150,000 for pure captive; \$300,000 for industrial captive (stock); \$500,000 for industrial captive (mutual).

Premiums to surplus: Determined by review of business plan.

Fees: \$500 application fee; \$110 registration fee; \$110 annual renewal fee.

Taxes: 2% premium tax.

Laws: K.S.A. 40-4301 et seq.

Contact: Sandy Praeger, insurance commissioner.

Kentucky

Kentucky Office of Insurance
215 W. Main St., P.O. Box 517,
Frankfort, Ky. 40602-0517;
502-564-6082; fax: 502-564-4604

Number of captives

2005	6
2004	5

Capital & surplus: Pure: \$250,000; association: \$750,000; sponsored or reciprocal: \$1 million.

Premiums to surplus: None.

Fees: \$600 application fee; \$300 annual renewal fee and filings.

Taxes: Subject to \$5,000 annual minimum. 0.4% on first \$20 million 0.3% on next \$20 million; and 0.075% thereafter.

Laws: Kentucky Revised Statutes 304.49 and Kentucky Administrative Regulations 806 KAR 49:020-49:040.

Contact: Pat Talley; chief financial analyst.

L

Labuan

Labuan Offshore Financial Services Authority
Main Office Tower, Financial Park,
Jalan Merdeka, 87000 F.T. Labuan;
60-87-591-200; fax: 60-87-413-328

Number of captives

2005	29
2004	21*

Capital & surplus: Single/multiowner captive: 300,000 ringgit (\$79,386); rent-a-captive/cell captive: 500,000 ringgit (\$132,310).

Premiums to surplus: Single/multiowner captive: 300,000 ringgit; rent-a-captive/cell captive: 500,000 ringgit.

Fees: 6,000 ringgit (\$1,588) for incorporation; 10,000 ringgit (\$2,646) annual license fee; 13,000 (\$3,440) ringgit for master rent-a-captive and 3,000 (\$794) ringgit for subsidiary rent-a captive.

Taxes: 3% of net income or 20,000 ringgit (\$5,292).

Laws: The Offshore Insurance Act 1990, amended in 1997, 2001.

Contact: Danial Mah Abdullah, director-regulation; communication@lofsa.gov.my.

*BI estimate.

Luxembourg

Commissariat aux Assurances
7 Blvd. Royal,
L-2449 Luxembourg;
352-226-911; fax: 352-226-910

Number of captives

2005	208
2004	219

Capital & surplus: c1.2 million (\$1.4 million).

Premiums to surplus: 10% for nonlife, 2% for life.

Fees: c1,500 (\$1,776) for incorporation.

Annual license fee of c3,000 (\$3,553).

Taxes: Varies.

Laws: 1991 Insurance Law and Grand Ducal Regulations, amended 1994, 2001, 2004.

Contact: Victor Rod, insurance commissioner; commassu@commassu.lu.

M

Maine

Maine Bureau of Insurance
34 State House Station,
Augusta, Maine 04333-0034;
207-624-8496; fax: 207-624-8599

Number of captives

2005	0
2004	0

Capital & surplus: Pure: \$100,000 in capital, \$150,000 in surplus; industrial insured (stock): \$200,000 in capital, \$300,000 in surplus; industrial insured (mutual): \$500,000 in surplus; association stock: \$400,000 in capital, \$350,000 in surplus; association mutual: \$750,000 in surplus.

Premiums to surplus: None.

Fees: \$1,000 initial fee; \$100 for license; \$100 for financial statement; \$500 fee for captives that redomesticate to Maine.

Taxes: 0.375% of first \$20 million in direct gross premiums, 0.30% of next \$20 million, 0.20% of next \$20 million and 0.075% there-

after; slightly less for captive reinsurers. Minimum tax is \$4,000 per year; 2% of gross direct premiums if parent is a Maine corporation.

Laws: Title 24-A, Chapter 83, Sections 6701-6720, 1997.

Contact: Kendra Godbout, director-financial analysis; kendra.l.godbout@maine.gov.

Malta

Malta Financial Services Authority
(Insurance Unit)
Attard, Malta;
356-21-441-155; fax: 356-21-441-189

Number of captives

2005	4
2004	0

Capital & surplus: 100,000 lira (\$276,810).

Premiums to surplus: Solvency margin set in accordance with European Union directives.

Fees: 500 lira (\$1,384) application fee; 500 lira acceptance fee; 1,000 lira (\$2,768) annual renewal fee.

Taxes: Corporate tax is 35%. Companies may operate foreign income accounts and get a tax refund on distributions to nonresident shareholders.

Laws: Insurance Business Act, 1998.

Contact: director-insurance; communications@mfsc.com.mt.

Mauritius

Financial Services Commission
Harbour Front Building, President John Kennedy St., Fourth Floor,
Port Louis, Mauritius;
230-210-7000; fax: 230-208-7172

Number of captives

2005	13
2004	13

Capital & surplus: \$100,000.

Premiums to surplus: Solvency margin: higher of 15% of premiums or \$100,000.

Fees: \$500 processing fee; \$1,500 annual fee.

Taxes: 15% corporate income tax; 80% foreign tax credit available.

Laws: Financial Services Development Act 2001; Companies Act 2001; PCC Act 1999; Guidelines on the Regulation and Supervision of Captive Insurance Business in Mauritius and Financial Services Development Regulations 2001.

Contact: fscmauritius@intnet.mu.

Companies interested in being listed in any of B/s online directories should contact the Directory department at bidirectory@businessinsurance.com

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Montana

Montana State Auditor's Office
840 Helena Ave.,
Helena, Mont. 59601;
406-444-2040; fax: 406-444-3497

Number of captives

2005	13
2004	10

Capital & surplus: Pure captive: \$250,000; industrial insured: \$500,000; association: \$750,000; sponsored, \$1 million; reciprocal: \$1 million.

Premiums to surplus: None.

Fees: \$200 application fee; \$300 annual license.

Taxes: Direct written premiums: 0.4% on first \$20 million, 0.3% on next \$20 million, 0.2% on next \$20 million and 0.075% thereafter. Reinsurance premiums: 0.225% on the first \$20 million, 0.15% on next \$20 million, 0.05% on next \$20 million. \$100,000 cap on annual premium taxes.

Laws: 33-28-101 through 306 MCA.

Contact: John Huth, captive coordinator.

N**Netherlands Antilles**

Bank van de Nederlandse Antilles
(Central Bank)
Simon Bolivar Plein 1,
Curacao, Netherlands Antilles;
599-9-434-5500; fax: 599-9-461-5004

Number of captives

2005	16
2004	18

Capital & surplus: At least the amount of the solvency margin.

Premiums to surplus: Solvency margin: the higher of 15% of net premiums or 300,000 guilders (\$168,000) for nonlife; higher of 4% of net technical reserves or 400,000 guilders (\$223,000) for life.

Fees: 6,000 guilders (\$3,350) application fee; 3,000 guilder (\$1,700) annual license fee.

Taxes: 2.4% of the first 100,000 guilders (\$56,000) net of capital gains and losses of the investment portfolio; 3% of the remaining operational result. No dividend tax is payable if a holding/parent company receives dividend from its subsidiaries established in the Netherlands.

Laws: Special Insurance License Decree, 1992.

Contact: Nataly Davelaar-Mercelina, superintendent-insurance.

Nevada

Division of Insurance, State of Nevada
788 Fairview Drive, Suite 300,
Carson City, Nev. 89701-5453;
775-687-4270; fax: 775-687-3934

Number of captives

2005	58
2004	39

Capital & surplus: \$250,000 for pure captive; up to \$750,000 for rent-a-captive.

Premiums to surplus: 3-to-1 to 5-to-1.

Fees: \$500 application fee; \$300 annual renewal fee; application review fee of up to \$3,000.

Taxes: 0.4% on first \$20 million of net direct premium, 0.2% on next \$20 million and 0.075% thereafter. \$175,000 annual cap on premium taxes.

Laws: Chapter 694C of Nevada Revised Statutes and Nevada Administrative Code.

Contact: Alice Molasky-Arman, commissioner-insurance; lcommish@doi.state.nv.us.

New York

New York Insurance Department
25 Beaver St.,
New York, N.Y. 10004;
212-480-2757
www.nycaptives.com

Number of captives

2005	33
2004	28

Capital & surplus: \$250,000 for single-parent captives; \$500,000 for group captives.

Parent or each group member must have total net worth of at least \$100 million.

Premiums to surplus: At discretion of regulator.

Fees: Minimum of \$50 for pure captive, \$100 for group captive.

Taxes: Premiums related to N.Y. risks: 0.4% to 0.075% (direct) and 0.225% to 0.025% (reinsurance). Captives also pay Insurance Department assessments in range of 0.02% to 0.03% of N.Y. direct written premiums.

Laws: Article 70 of the New York Insurance Law.

Contact: Jody Wald, captive insurance coordinator.

O**Oklahoma**

Oklahoma Insurance Department
2401 N.W. 23rd St., Suite 28,
Oklahoma City, Okla. 73107;
405-521-2828; fax: 405-522-2640

Number of captives

2005	1
2004	0

Capital & surplus: Pure captive: \$100,000; association stock insurer: \$400,000; industrial captive incorporated as a stock insurer: \$200,000; sponsored captive, \$500,000.

Premiums to surplus: Pure captive:

\$150,000; association stock insurer:

\$300,000; association mutual insurer:

\$750,000; industrial mutual: \$500,000;

sponsored captive: \$500,000; reciprocal: \$1 million.

Fees: \$200 application fee; \$300 annual license.

Taxes: \$200 application fee; \$300 annual

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license \$5,000 minimum annual premium tax; 0.4% on first \$20 million, 0.2% on next \$20 million, 0.075% thereafter (direct) and 0.255% on first \$20 million, 0.15% on next \$20 million, 0.05% on next \$20 million, 0.025% thereafter.

Laws: Oklahoma Captive Insurance Company Act, 36 O.S. Section 6470.1 et. Seq.

Contact: Kim Holland, commissioner.

P

Panama

World Trade Center, Ave. Ricardo Arias y Calle 51, P.O. Box 832/1683, Panama City, Republic of Panama; 507-214-7484; fax: 507-214-7482

Number of captives

2005	4
2004	3

Capital & surplus: \$150,000 for non-life; \$250,000 for life.

Premiums to surplus: 5-to-1.

Fees: \$1,000 application fee; \$2,000 annual license fee.

Taxes: None.

Laws: Law 60, 1996.

Contact: Ricardo E. Garcia, superintendent-insurance and reinsurance.

Puerto Rico

Office of the Commissioner of Insurance
Fernandez Juncos Station,
P.O. Box 8330,
Santurce, Puerto Rico 00910-8310;
787-722-8686; fax: 787-722-4400
www.ocs.gobierno.pr

Number of captives

2005	1
2004	0

Capital & surplus: Minimum: \$500,000 for Class 1 pure captives; \$500,000 for Class 2 association captives. To be authorized: \$500,000 for Class 1 pure captive; \$750,000 for Class 2 association captive.

Premiums to surplus: For both Class 1 pure captive and Class 2 association captive, 20% or 5-to-1.

Fees: \$350 general application fee. \$750 application fee for Class 1 captive; \$1,000 application fee for Class 2 captive.

Taxes: International companies exempt from Puerto Rico taxation.

Laws: Puerto Rico Insurance Code, as amended by Public Law Nos. 399 and 400, signed Sept. 22, 2004 and effective March 22, 2005.

Contact: Osvaldo Ramirez-Bermudez, executive aide; Diana Nassar-Veglio, special aide.

The 2007 Directory of Captive Managers
will be published March 12.

R

Rhode Island

Department of Business Regulation-
Insurance Division
233 Richmond St., Suite 233,
Providence, R.I. 02903;
401-222-5446; fax: 401-222-5475

Number of captives

2005	0
2004	0

Capital & surplus: Minimum capital: single-parent, \$100,000; industrial insured, \$200,000; association, \$400,000. Minimum surplus: single-parent, \$150,000; industrial insured, \$300,000 (stock) or \$500,000 (mutual); association, \$750,000.

Premiums to surplus: At discretion of regulator.

Fees: \$1,000 application fee; \$500 annual license fee.

Taxes: \$2,500 minimum tax. Direct premiums: 0.2% on first \$20 million, 0.15% on next \$20 million, 0.10% on next \$20 million and 0.0375% thereafter. Reinsurance premiums: 1.25% on first \$20 million, 0.075% on next \$20 million, 0.025% on next \$20 million and 0.0125% thereafter.

Laws: Rhode Island Statutes: Title 27 Insurance; Chapter 43, Captive Insurance Companies.

Contact: Joseph Torti, associate director/superintendent-insurance;
jtorti@dbi.state.ri.us

S

Singapore

Insurance Supervision Department,
Monetary Authority of Singapore
MAS Building, 10 Shenton Way,
079117 Singapore;
656-229-9440; fax: 656-229-9694

Number of captives

2005	60
2004	57

Capital & surplus: \$400,000 Singapore (\$240,558).

Premiums to surplus: Assets must equal liabilities if writing risks outside Singapore; otherwise, highest of \$400,000 Singapore, 20% of previous year's net premiums or 20% of that year's loss reserves.

Fees: \$5,000 Singapore (\$3,007) annual fee.

Taxes: Corporate tax is 20%. Captives may apply for a 10% concessionary tax rate on their offshore business.

Laws: Insurance Act (Chapter 142), amended Jan. 1, 2004.

Contact: Low Kwok Mun, executive director.

South Carolina

South Carolina Department of Insurance
P.O. Box 100105,
Columbia, S.C. 29202;
803-737-6212; fax: 803-737-6229

Number of captives

2005	122
2004	106

Capital & surplus: Pure captive: \$100,000 capital/ \$150,000 surplus. Industrial insured: \$200,000 capital/ \$300,000 (stock), \$500,000 (mutual) in surplus. Association: \$400,000 capital/ \$350,000 (stock), \$750,000 (mutual) in surplus. Sponsored: Varies with the risk.

Premiums to surplus: Varies by company.

Fees: \$200 application fee; \$300 licensing fee; \$500 annual renewal fee. Application review fees are \$12,000 for special purpose financial captives and \$2,400 for all others.

Taxes: Subject to \$100,000 cap. Direct: 0.4% on first \$20 million of premiums, 0.3% thereafter. Reinsurance: 0.225% on first \$20 million of premiums, 0.15% on next \$20 million, 0.05% on next \$20 million and 0.025% thereafter.

Laws: S.C. Code of Laws 38-90-10 and 38-10-10 with regulation 69-60.

Contact: Eleanor Kitzman-director; scdi-mail@doi.state.sc.us

South Dakota

South Dakota Division of Insurance
45 E. Capitol,
Pierre, S.D. 57501-2000;
605-773-4359; fax: 605-773-5369

Number of captives

2005	1
2004	1

Capital & surplus: \$100,000 capital/\$100,000 surplus.

Premiums to surplus: None.

Fees: \$500 for certificate of authority.

Taxes: 0.25% of premiums; minimum tax is \$5,000.

Laws: Chapter 58-46, 1996.

Contact: Wendell Malsam, chief examiner;
scdimail@doi.state.sc.us

Switzerland

Swiss Federal Office of Private Insurance
Schwanengasse 2,
Bern, CH 3003 Switzerland;
41-31-322-7911; fax: 41-31-323-7156
www.bpv.admin.ch

Number of captives

2005	48
2004	50

Capital & surplus: Captives writing third-party business: 5 million Swiss francs (\$3.8 million); captive reinsurers: 3 million Swiss

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francs (\$2.3 million).

Premiums to surplus: Nonlife reinsurance captives: 16% to 18% of premiums, or 23% to 26% of net incurred losses; life reinsurance captives: 4% of actuarial reserves, plus 0.1% of net sum at risk.

Fees: Varies annually by total written premium; minimum of 3,000 Swiss francs (\$2,282).

Taxes: Contact Swiss tax authorities.

Laws: Insurance Supervisory Law, amended 2000; Regulation for the Supervision of Insurance.

Contact: Herbert Luthy, Swiss insurance commissioner.

T

Tennessee

Department of Commerce and Insurance
500 James Robertson Parkway,
Nashville, Tenn. 37243;
615-741-1504

Number of captives

2005	3
2004	4

Capital & surplus: \$750,000 for single-parent, nonprofit, municipality and utility district captives; \$1 million for group captives.

Premiums to surplus: None. Minimum premiums: \$500,000 for single-parent; \$1 million for group captives.

Fees: \$675 application fee. Annual minimum fee: \$5,000 for single-parent; \$10,000 for group captives. Any premium tax paid is counted against minimum.

Taxes: 1% of gross direct written premiums (includes out-of-state premiums if not taxed by another state).

Laws: The Tennessee Captive Insurance Company Act, Chapter 13, Title 56, 1978.

Contact: Kathy Fussell, insurance analysis director; kathy.fussell@state.tn.us.

Turks & Caicos

Harry E. Francis Building, Pond St.,
P.O. Box 173,
Grand Turk, Turks & Caicos Islands;
649-946-2791; fax: 649-946-2821

Number of captives

2005	166*
2004	164*

Capital & surplus: \$100,000 for general insurers; \$180,000 for life insurers. Subject to review of business plan.

Premiums to surplus: 5-to-1 for captives writing up to \$5 million in net premiums.

Fees: \$500 license application fee; \$2,000 annual renewal fee.

Taxes: None.

Laws: Turks & Caicos Insurance Ordinance of 1989 and accompanying 1990 regulations.

Contact: Albert P. Smith, superintendent-insurance; fsc@tcivay.tc.

*Excludes credit life insurers.

U

U.S. Virgin Islands

Office of the Lieutenant Governor,
Division of Banking and Insurance
18 Kongens Gade, Charlotte Amalie,
St. Thomas, U.S. Virgin Islands;
340-774-7166; fax: 340-774-9458

Number of captives

2005	9*
2004	7

Capital & surplus: Single-parent: \$50,000 capital/\$70,000 surplus; industrial insured: \$75,000/\$125,000; association: \$100,000/\$220,000 (stock). Industrial: \$200,000 surplus; association: \$320,000 surplus (mutual).

Fees: \$1,100 application fee; \$6,100 annual licensing fee.

Taxes: Annual franchise tax of \$1,000.

Laws: Virgin Islands International Insurers Act, Title 22, Virgin Islands Code, Chapter 55.

Contact: Deverita Carty Sturdivant, director; vidoi001@aol.com.

*BI estimate.

Utah

Utah Insurance Department
3110 State Office Building,
Salt Lake City, Wash. 84114;
801-538-3870; fax: 801-538-3829

Number of captives

2005	15
2004	2

Capital & surplus: Pure captive: \$250,000; industrial insured: \$500,000; association captives: \$750,000; reciprocal captive, sponsored captive, \$1 million.

Premiums to surplus: At discretion of regulator.

Fees: \$5,002 initial application fee; \$5,000 initial license fee; \$5,002 annual renewal fee.

Taxes: None.

Laws: Captive Insurance Companies Act.

Contact: Neal T. Gooch, deputy insurance commissioner; ngooch@utah.gov.

V

Vermont

Vermont Department of Banking,
Insurance, Securities and Health Care
Administration

89 Main St., Drawer 20,
Montpelier, Vt. 05620-3101;
802-828-3304; fax: 802-828-3460
www.bishca.state.vt.us/captive/

Number of captives

2005	542
2004	524

Capital & surplus: \$250,000 for single-parent; \$500,000 for industrial insured or sponsored; \$750,000 for association captives; \$1 million for risk retention groups. Approved letters of credit can be used toward capitalization.

Premiums to surplus: None.

Fees: \$200 initial application fee; \$300 annual license fee.

Taxes: \$7,500 minimum annual premium tax. Direct written premiums: 0.38% on first \$20 million, 0.285% on next \$20 million, 0.19% on next \$20 million and 0.072% thereafter. Reinsurance premiums: 0.214% on the first \$20 million, 0.143% on next \$20 million, 0.048% on next \$20 million and 0.024% thereafter.

Laws: Special Insurer Act of 1981.

Contact: Leonard D. Crouse, deputy commissioner-captive division.

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Policyholder-owned alternative risk financing facilities

A

Affinity Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110
www.affinityinsuranceltd.com

Domicile: Cayman Islands.

Business conducted by membership: Contractors, distributors, manufacturers.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Direct.

First policy: January 1996.

2005 premium volume: \$86,614,166.

2005 assets: \$217,236,528.

2005 capital/surplus: \$123,276,267.

Policyholders: 183 in 2005; 200 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Tom Ullrich, senior vp-Captive Resources L.L.C., 847-879-2360, tullrich@captiveresources.com.

American Assn. of Orthodontists Insurance Co., Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.aaaic.com

Domicile: Vermont.

Business conducted by membership: Orthodontists.

Membership: American Assn. of Orthodontists.

Facility status: Operational.

Risks insured: Orthodontists professional liability.

Limits: \$100,000 to \$3,000,000 per occurrence/\$3,000,000 aggregate.

Policy forms: Claims made/occurrence.

Access: Direct.

First policy: June 1995.

2005 premium volume: \$6,024,372.

2005 assets: \$18,191,791.

2005 capital/surplus: \$3,471,843.

Policyholders: 3,905 in 2005; 4,000 estimated for 2006.

Contact: Scott Cant, manager-products and services.

American Contractors Insurance Group

ACIG Insurance Co.
12222 Merit Drive, Suite 1660
Dallas, Texas 75251;
972-702-9004; fax: 972-687-0603
www.acig.com

Parent company: American Contractors Insurance Group Ltd.

Domicile: Bermuda.

Business conducted by membership: Construction contractors.

Facility status: Operational.

Risks insured: Auto liability, general liability, workers compensation.

Limits: \$2,000,000 liability/statutory workers compensation.

Primary and/or: Primary.

Minimum retention: \$250,000.

Policy forms: Occurrence.

Access: All brokers, direct.

2005 premium volume: \$114,915,000.

2005 deposit premiums: \$114,915,000.

2005 assets: \$253,259,000.

2005 capital/surplus: \$89,993,000.

Policyholders: 37 in 2005; 38 estimated for 2006.

Contact: William S. McIntyre, chairman; wsmcintyre@acig.com.

American Excess Insurance Exchange, Risk Retention Group

Premier Insurance Management
Services Inc.
150 Dorset St., PMB 238
South Burlington, Vt. 05403;
802-863-4400; fax: 704-733-4700
www.premierinc.com

Domicile: Vermont.

Business conducted by membership: Non-profit health care systems.

Facility status: Operational.

Risks insured: Excess hospital professional liability, general liability.

Limits: up to \$40,000,000.

Minimum retention: Minimum self insured retention \$2,000,000.

Policy forms: Claims made.

Access: Direct.

First policy: June 1990.

2005 premium volume: \$47,109,000.

2005 assets: \$270,670,150.

2005 capital/surplus: \$76,761,784.

Policyholders: 17 in 2005; 19 estimated for 2006.

Contact: Robert Dowdy, president-Premier Insurance Management Services; 2320 Cascade Pointe Blvd., Charlotte, N.C. 28208; 704-733-5108.

Archway Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110
www.archwaycaptive.com

Domicile: Cayman Islands.

Business conducted by membership: Contractors, janitorial services, manufacturers.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: All brokers.

First policy: January 1995.

2005 premium volume: \$25,223,234.

2005 assets: \$68,364,150.

2005 capital/surplus: \$43,885,282.

Policyholders: 50 in 2005; 55 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Denis Wiener, senior vp-Captive Resources L.L.C., 847-879-2359, dwiener@captiveresources.com.

Artisans Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: California-based contractors.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Limited brokers.

First policy: January 1998.

2005 premium volume: \$23,791,033.

2005 assets: \$56,116,017.

2005 capital/surplus: \$28,689,865.

Policyholders: 78 in 2005; 84 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Doug Hayden, vp-Captive Resources L.L.C., 847-879-2357, dhayden@captiveresources.com.

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Associated Electric & Gas Insurance Services Ltd.*

AEGIS Insurance Services Inc.
10 Exchange Place
Jersey City, N.J. 07302;
201-521-1200; fax: 201-521-9555
www.aegislink.com

Domicile: Bermuda.

Business conducted by membership: Utility and related energy industries.

Facility status: Operational.

Risks insured: D&O, excess liability, employment practices, excess workers compensation, fiduciary liability, professional liability, property.

Limits: Property, \$200,000,000; \$35,000,000 for all other coverages.

Policy forms: Claims made.

Access: All brokers, direct, U.S. surplus lines eligible.

First policy: March 1975.

2005 premium volume: \$1,144,079,000.

2005 assets: \$5,308,960,000.

2005 capital/surplus: \$950,195,000.

Policyholders: 474 in 2005.

Contact: Gilbert Gould, senior vp

*2005 information updated from annual report.

Assn. of Manpower Franchise Owners (AMFO) Members Insurance Co.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Temporary and permanent recruitment.

Membership: Manpower franchise owners.

Facility status: Operational.

Risks insured: Employers liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for employers liability.

Policy forms: Occurrence.

Access: Aon Corp.

First policy: June 1993.

2005 premium volume: \$18,914,000.

2005 assets: \$43,202,081.

2005 capital/surplus: \$22,155,228.

Policyholders: 37 in 2005; 37 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Joe Martin, senior vp-Captive Resources L.L.C., 847-879-2368,
jmartin@captiveveresources.com.

B

Boulder Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership:

Ready-mix concrete industry.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Direct.

First policy: December 2003.

2005 premium volume: \$6,516,975.

2005 assets: \$5,769,619.

2005 capital/surplus: \$4,525,609.

Policyholders: 15 in 2005; 23 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Gaelen Cole, vp-Captive Resources L.L.C., 847-879-2363,
gcole@captiveveresources.com.

C

CHC Casualty Risk Retention Group Inc.

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-5599; fax: 802-859-3599
www.marsh.com

Directory explanation box

Listings in the *Business Insurance* Directory of Policyholder-owned Alternative Risk Financing Facilities begin with the name of the facility as well as the name and address of the managing company.

Listed next are the membership required, if any, and the business conducted by the policyholders. This is followed by the facility's domicile, the risks underwritten, the limits provided, the minimum retention, the policy form used and how potential policyholders can gain access. The listings also indicate the

date the first policy was written.

Next the 2005 premium volume, assets and capital and surplus are listed, as well as the number of policyholders in 2005 and an estimate for 2006. Completing each listing is the name of a contact person.

The facility or its manager, in response to a *Business Insurance* questionnaire, provided all information on each facility. Although every effort has been made to report complete and accurate information, *BI* is unable to verify all the information provided.

Parent company: Coventry Health Care Inc.
Domicile: Vermont.

Business conducted by membership: Health care.

Membership: Coventry Health Care Inc.

Facility status: Operational.

Risks insured: E&O, employment practices liability.

Limits: E&O - \$5,000,000 per single action claim, \$10,000,000 per class action claim, all claims subject to \$20,000,000 annual aggregate; employment practices liability, \$250,000 per single action claim excess of \$250,000, \$10,000,000 per class action claim excess of \$250,000, \$10,000,000 annual aggregate.

Primary and/or: E&O, \$5,000,000 per single action claim, \$10,000,000 per class action claim; all claims subject to \$20,000,000 annual aggregate; employment practices liability insurance, \$250,000 per single action claim excess of \$250,000, \$10,000,000 per class action claim excess of \$250,000; \$10,000,000 annual aggregate.

Excess: E&O, \$5,000,000 per claim/aggregate, excess of \$5,000,000.

Policy forms: Claims made.

Access: Direct.

First policy: August 2002.

2005 premium volume: \$15,027,016.

2005 assets: \$30,609,593.

2005 capital/surplus: \$20,478,797.

Policyholders: 46 in 2005; 46 estimated for 2006.

Contact: Amy Daigle, account manager.

Catalyst Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Ambulance companies.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Other.

First policy: June 2005.

2005 premium volume: \$1,162,669.

2005 assets: \$1,411,166.

2005 capital/surplus: \$706,075.

Policyholders: 4 in 2005; 17 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Mike McManus, vp-Captive Resources L.L.C., 847-879-2807,
mmcmanus@captiveveresources.com.

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Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at
bidirectory@businessinsurance.com.

Largest policyholder-owned alternative risk facilities

Ranked by 2005 gross premiums written

Rank	Facility	Domicile	2005 gross premiums written	2005 participants	Business conducted by participants	Risks insured	Management company/Address	Phone/Fax/Web site	Contact
1	Oil Insurance Ltd.	Bermuda	\$2,620,806,000	85	Chemicals and mining, oil and gas exploration and production, petrochemicals, utilities	Control of well and third-party pollution liability, physical damage to property	OIL Management Services Ltd. 30 Woodbourne Ave., Third Floor, Pembroke, HM 08 Bermuda	441-295-0905 Fax: 441-295-0351 www.oil.bm	George Hutchings, senior vp/COO
2	Associated Electric & Gas Insurance Services Ltd.	Bermuda	\$1,144,079,000	474	Utility and related energy industries	D&O, excess liability, employment practices, excess workers compensation, fiduciary liability, professional liability, property	AEGIS Insurance Services Inc. 10 Exchange Place, Jersey City, N.J. 07302	201-521-1200 Fax: 201-521-9555 www.aegislinc.com	Gilbert Gould, senior vp
3	Raffles Insurance Ltd.	Cayman Islands	\$185,727,540	244	Contractors, distributors, manufacturers	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 Fax: 345-946-2110 www.afflesinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.; Jennifer Beard, executive vp-Captive Resources L.L.C.
4	American Contractors Insurance Group	Bermuda	\$114,915,000	37	Construction contractors	Auto liability, general liability, workers compensation	ACIG Insurance Co. 12222 Merit Drive, Suite 1660, Dallas, Texas 75251	972-702-9004 Fax: 972-687-0603 www.acig.com	William S. McIntyre, chairman
5	Affinity Insurance Ltd.	Cayman Islands	\$86,614,166	183	Contractors, distributors, manufacturers	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 Fax: 345-946-2110 www.affinityinsuranceltld.com	Michael Gibbs, president-Kensington Management Group Ltd.; Tom Ullrich, senior vp-Captive Resources L.L.C.
6	Churchill Casualty Ltd.	Cayman Islands	\$82,165,624	97	Contractors, distributors, manufacturers	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 Fax: 345-946-2110 www.churchillcasualty.com	Michael Gibbs, president-Kensington Management Group Ltd.; Sam Meccia, senior vp-Captive Resources L.L.C.
7	Oil Casualty Insurance Ltd.	Bermuda	\$77,231,000	78	Chemicals and mining, oil and gas exploration and production, petrochemicals, utilities	Excess general liability	OIL Management Services Ltd. 30 Woodbourne Ave., Third Floor, Pembroke, HM 08 Bermuda	441-295-0905 Fax: 441-295-0351 www.ocil.bm/ocil	Jerry Rivers, senior vp/COO
8	Temporary Services Insurance Ltd.	Cayman Islands	\$70,974,704	110	Temporary employment companies, staffing firms	Workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 Fax: 345-946-2110 www.tempsinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.; Luan Lee, vp- Captive Resources L.L.C.
9	Traffic Insurance Ltd.	Cayman Islands	\$47,936,655	57	Trucking companies	Auto liability, auto physical damage, general liability, workers compensation	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 Fax: 345-946-2110	Michael Gibbs, president-Kensington Management Group Ltd.; Nicholas Hentges, executive vp-Captive Resources L.L.C.; Tim Gallagher, vp-Captive Resources L.L.C.
10	American Excess Insurance Exchange, Risk Retention Group	Vermont	\$47,109,000	17	Nonprofit health care systems	Excess hospital professional liability, general liability	Premier Insurance Management Services Inc. 150 Dorset St., PMB 238, South Burlington, Vt. 05403	802-863-4400 Fax: 704-733-4700 www.premierinc.com	Robert Dowdy, president

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Policyholder-Owned Alternative Risk Facilities. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

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Churchill Casualty Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110
www.churchillcasualty.com

Domicile: Cayman Islands.**Business conducted by membership:** Contractors, distributors, manufacturers.**Facility status:** Operational.**Risks insured:** Auto liability, auto physical damage, general liability, workers compensation.**Limits:** Statutory for workers compensation, \$1,000,000 for all other coverages.**Policy forms:** Occurrence.**Access:** Direct, limited brokers.**First policy:** July 1992.**2005 premium volume:** \$82,165,624.**2005 assets:** \$195,124,768.**2005 capital/surplus:** \$128,594,669.**Policyholders:** 97 in 2005; 105 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Sam Meccia, senior
vp-Captive Resources L.L.C., 847-879-2361,
smeccia@captiveresources.com.

Claim Professionals Liability Insurance Co., a Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.cplc.net

Domicile: Vermont.**Business conducted by membership:** Independent claims adjusters.**Facility status:** Operational.**Risks insured:** E&O, general liability for independent claims adjusters.**Limits:** \$1,000,000 to \$5,000,000 per claim.**Primary and/or:** up to \$2,000,000.**Excess:** up to \$3,000,000 in excess of \$2,000,000.**Minimum retention:** \$100,000.**Policy forms:** Claims made.**Access:** Direct.**First policy:** September 2004.**2005 premium volume:** \$1,019,331.**2005 assets:** \$1,691,402.**2005 capital/surplus:** \$1,468,838.**Policyholders:** 175 in 2005; 265 estimated for 2006.**Contact:** memberservices@cplc.net.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Community Health Alliance A Reciprocal Risk Retention Group

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-2129; fax: 802-859-3581

Domicile: Vermont.**Business conducted by membership:** Hospitals, physicians.**Facility status:** Operational.**Risks insured:** General liability, professional liability.**Limits:** \$500,000/\$500,000.**Excess:** \$10,000,000/\$45,000,000.**Minimum retention:** \$250,000.**Policy forms:** Claims made/occurrence.**Access:** Individual broker.**First policy:** October 2002.**2005 premium volume:** \$15,721,392.**2005 assets:** \$68,053,667.**2005 capital/surplus:** \$12,929,020.**Policyholders:** 6 in 2005; 6 estimated for 2006.**Contact:** Jonathan McKenzie, senior account manager.**Community Hospital Alternative for Risk Transfer A Reciprocal Risk Retention Group**

Marsh-Captive Management Services
100 Bank St., Suite 610, P.O. Box 530
Burlington, Vt. 05402-0530;
802-864-2742; fax: 802-859-3511

Parent company: Pennsylvania Health Systems.**Domicile:** Vermont.**Business conducted by membership:** Hospitals, physicians.**Facility status:** Operational.**Risks insured:** General liability, hospital professional liability.**Limits:** \$500,000/\$1,000,000.**Policy forms:** Claims made/occurrence.**First policy:** May 2002.**2005 premium volume:** \$28,010,888.**2005 assets:** \$99,242,316.**2005 capital/surplus:** \$30,820,538.**Policyholders:** 152 in 2005; 185 estimated for 2006.**Contact:** Donna B. Normand, senior account manager.**E****Elite Distributors Insurance Co.**

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.**Business conducted by membership:** Building suppliers, electrical distributors, paper suppliers, plumbing, wholesale hardware.**Facility status:** Operational.**Risks insured:** Auto liability, auto physical damage, general liability, workers compensation.**Limits:** Statutory for workers compensation, \$1,000,000 for all other coverages.**Policy forms:** Occurrence.**Access:** Limited brokers.**First policy:** September 1991.**2005 premium volume:** \$18,691,118.**2005 assets:** \$37,635,905.**2005 capital/surplus:** \$20,771,017.**Policyholders:** 99 in 2005; 105 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; John McHale, vp-Captive Resources L.L.C., 847-879-2358,
jmchale@captiveresources.com.

Elite Transportation Risk Retention Group Inc.

USA Risk Group West Inc.
8149 E Evans Road, Suite C-08
Scottsdale, Ariz. 85260;
888-872-7475; fax: 802-371-2265

Domicile: Arizona.**Business conducted by membership:** Trucking operations.**Facility status:** Operational.**Risks insured:** Truckers automobile liability for motor truck carriers based in Maryland, Ohio, Pennsylvania and Virginia.**Limits:** \$1,000,000 combined single limit.**Excess:** \$4,000,000.**Minimum retention:** \$2,500.**Policy forms:** Occurrence.**Access:** Direct.**First policy:** June 2006.**2005 premium volume:** \$2,908,780.**2005 assets:** \$4,106,958.**2005 capital/surplus:** \$1,193,151.**Policyholders:** 8 in 2005; 12 estimated for 2006.**Contact:** Patrick Ferrell.**Everest Property Insurance Co.**

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.**Business conducted by membership:** Manufacturing, service companies.**Facility status:** Operational.**Risks insured:** Crime, boiler/machinery, property.**Policy forms:** Occurrence.**Access:** Limited brokers.**First policy:** January 1996.**2005 premium volume:** \$38,184,740.**2005 assets:** \$24,713,279.**2005 capital/surplus:** \$950,726.**Policyholders:** 425 in 2005; 451 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,

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Continued from previous page
mgibbs@kensington.ky; Denis Wiener, senior
 vp-Captive Resources L.L.C., 847-879-2359,
dwiener@captiveresources.com.

Evolution Insurance Co. Ltd.

Kensington Management Group Ltd.
 P.O. Box 10027APO
 Grand Cayman, Cayman Islands, B.W.I.;
 345-814-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Cleaning companies, cold storage, distributors, manufacturers.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: All brokers, direct.

First policy: February 2004.

2005 premium volume: \$8,465,248.

2005 assets: \$10,665,349.

2005 capital/surplus: \$5,376,729.

Policyholders: 29 in 2005; 42 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Jim DeWulf, vp-Captive Resources L.L.C., 847-879-2370,
jdewulf@captiveresources.com.

L

Lewis & Clark LTC RRG Inc.

Uni-Ter Group
 500 Northridge Road, Suite 330
 Atlanta, Ga. 30350;
 678-781-2400; fax: 678-781-2450
www.lewisandclarkrrg.com

Parent company: US RE Corp.

Domicile: Nevada.

Business conducted by membership: Long-term care facilities.

Facility status: Operational.

Risks insured: General liability, professional liability.

Policy forms: Claims made.

Access: All brokers.

First policy: December 2004.

2005 premium volume: \$3,840,225.

2005 assets: \$4,413,368.

2005 capital/surplus: \$1779,798.

Policyholders: 55 in 2005; 65 estimated for 2006.

Contact: Madeene Wood-Clater, senior vp-marketing; Doc Malone, senior underwriter.

LIBRIS Indemnity Co.

Beecher Carlson
 1655 Lafayette St., Suite 200
 Denver, Colo. 80218;
 303-388-5688; fax: 303-388-5585
www.libris.org

Parent company: American Booksellers Assn.

Domicile: Cayman Islands.

Business conducted by membership: Retail bookstores.

Facility status: Operational.

Risks insured: Auto liability, general liability, property, workers compensation.

Limits: \$2,000,000 per occurrence/\$4,000,000 aggregate.

Policy forms: Occurrence.

Access: All brokers, direct.

First policy: June 1997.

2005 premium volume: \$2,400,000.

2005 assets: \$1,300,000.

2005 capital/surplus: \$1,300,000.

Policyholders: 550 in 2005; 600 estimated for 2006.

Contact: Richard Poling, managing director.

M

MAC Casualty Ltd.

Kensington Management Group Ltd.
 P.O. Box 10027APO
 Grand Cayman, Cayman Islands, B.W.I.;
 345-814-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Contractors, manufacturers, services.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, employers liability, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for employers liability.

Policy forms: Occurrence.

Access: Limited brokers.

First policy: March 1996.

2005 premium volume: \$22,511,301.

2005 assets: \$46,825,935.

2005 capital/surplus: \$32,136,623.

Policyholders: 40 in 2005; 52 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Sam Meccia, senior
 vp-Captive Resources L.L.C., 847-879-2361,
smeccia@captiveresources.com.

MPC Insurance Ltd.

Marsh-Captive Management Services
 100 Bank St., Suite 610, P.O. Box 530
 Burlington, Vt. 05402-0530;
 802-864-2129; fax: 802-859-3581

Domicile: Vermont.

Business conducted by membership: Law firms.

Facility status: Operational.

Risks insured: Professional liability.

Limits: \$5,000,000.

Policy forms: Claims made.

Access: Member of MPC Insurance Ltd.

First policy: October 1987.

2005 premium volume: \$43,860,916.

2005 assets: \$184,102,634.

2005 capital/surplus: \$45,883,490.

Policyholders: 11 in 2005; 11 estimated for 2006.

Contact: Jonathan McKenzie, senior account manager/assistant vp.

Meritus Reinsurance Ltd.

Kensington Management Group Ltd.
 P.O. Box 10027APO
 Grand Cayman, Cayman Islands, B.W.I.;
 345-814-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Manufacturers, wholesale distributors.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Palmer & Cay Inc. and Wachovia Corp.

First policy: August 2004.

2005 premium volume: \$1,092,042.

2005 assets: \$1,630,654.

2005 capital/surplus: \$856,316.

Policyholders: 5 in 2005; 12 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Jeff Schultz, vp-Captive Resources L.L.C., 847-879-2808,
jschultz@captiveresources.com.

N

NADA Indemnity Inc. dba ACECO

Beecher Carlson
 1655 Lafayette St., Suite 200
 Denver, Colo. 80218;
 888-828-8540; fax: 303-322-0557
www.acecoinsurance.com

Parent company: National Automobile Dealers Assn.

Domicile: Colorado.

Business conducted by membership: Automobile dealers.

Membership: National Automobile Dealers Assn.

Facility status: Operational.

Risks insured: Prize indemnification for hole-in-one golf insurance.

Limits: \$100,000 maximum.

Access: Captive manager underwrites all applications.

First policy: April 1997.

2005 premium volume: \$1,126,714.

2005 assets: \$1,331,313.

2005 capital/surplus: \$1,331,313.

Policyholders: 2,437 in 2005; 2,600 estimated for 2006.

Contact: Donna Hughes, vp;
dhughes@beechercarlson.com.

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National Contractors Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-814-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Commercial construction businesses.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Multiple regional brokers.

First policy: January 1998.

2005 premium volume: \$30,566,096.

2005 assets: \$67,772,844.

2005 capital/surplus: \$34,672,107.

Policyholders: 69 in 2005; 85 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd.,
mgibbs@kensington.ky; Chris Benesh, vp-Captive Resources L.L.C., 847-879-2356,
cbenesh@captiveresources.com.

National Independent Truckers Insurance Co. A RRG

USA Risk Group
1327 Ashley River Road, Building C,
Suite 200
Charleston, S.C. 29407;
802-371-2219; fax: 802-658-0014
www.covermeinsurance.com/

Domicile: South Carolina.

Business conducted by membership: Small independent drivers and companies.

Facility status: Operational.

Risks insured: automobile liability insurance.

Limits: \$35,000 to \$1,000,000 per occurrence and in the aggregate.

Minimum retention: \$125,000.

Policy forms: Claims made.

First policy: 2002.

2005 premium volume: \$4,699,670.

2005 assets: \$6,966,973.

2005 capital/surplus: \$2,168,469.

Policyholders: 684 in 2005; 700 estimated for 2006.

Contact: Michael J. Poller, president; 800-726-8376.

O

Oil Casualty Insurance Ltd.

OIL Management Services Ltd.
30 Woodbourne Ave., Third Floor
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.ocil.bm/ocil

Domicile: Bermuda.

Business conducted by membership: Energy: exploration, production, transportation, distribution, refining, storage or marketing of crude petroleum, natural gas and petroleum and natural gas products and chemical products; generation, storage, transmission and distribution of energy and mining of mineral deposits or ores.

Facility status: Operational.

Risks insured: Excess general liability.

Limits: \$150,000,000.

Minimum retention: \$50,000,000.

Policy forms: Claims made*.

Access: Bermuda brokers, direct**.

First policy: 1986.

2005 premium volume: \$77,231,000.

2005 assets: \$1,187,754,000.

2005 capital/surplus: \$426,449,000.

Policyholders: 78 in 2005; 80 estimated for 2006.

Contact: Jerry Rivers, senior vp/COO

* Policy form is occurrence first reported

** U.S. prospects must use a Bermuda broker.

Oil Insurance Ltd.

OIL Management Services Ltd.
30 Woodbourne Ave., Third Floor
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.oil.bm

Domicile: Bermuda.

Business conducted by membership: Distribution, refining, storage or marketing of crude petroleum; natural gas and petroleum and natural gas products and chemical products; exploration, production, transportation, the generation, storage, transmission and distribution of energy and mining of mineral deposits or ores.

Facility status: Operational.

Risks insured: Control of well and third-party pollution liability, physical damage to property.

Limits: \$250,000,000.

Minimum retention: \$5,000,000.

Policy forms: Occurrence.

Access: All brokers, Bermuda brokers, direct*.

First policy: January 1972.

2005 premium volume: \$2,620,806,000.

2005 assets: \$6,607,069,000.

2005 capital/surplus: \$875,929,000.

Policyholders: 85 in 2005; 83 estimated for 2006.

Contact: George Hutchings, senior vp/COO

*U.S. prospects must use a Bermuda broker.

OODA Risk Retention Group Inc.

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.ooda.com

Domicile: Vermont.

Business conducted by membership: Trucking operations.

Membership: Owner-Operators Independent

Drivers Assn.

Facility status: Operational.

Risks insured: Cargo, truckers auto liability, unladen.

Limits: \$750,000/\$1,000,000/\$2,000,000.

Policy forms: Occurrence.

Access: Direct.

First policy: December 1995.

2005 premium volume: \$29,401,911.

2005 assets: \$39,026,724.

2005 capital/surplus: \$4,391,593.

Contact: Cindy Lyford, account manager.

P

Paratransit Insurance Co., A Mutual RRG

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.paratransitinsurance.com

Domicile: Tennessee.

Business conducted by membership: Public autos and taxis.

Facility status: Operational.

Risks insured: Commercial auto insurance.

Limits: \$100,000 to \$1,000,000 per occurrence.

Primary and/or: Above a retained limit.

Minimum retention: \$25,000.

Policy forms: Occurrence.

Access: All brokers, direct.

First policy: March 1988.

2005 premium volume: \$3,997,269.

2005 assets: \$18,799,085.

2005 capital/surplus: \$6,416,545.

Policyholders: 49 in 2005; 52 estimated for 2006.

Contact: Bryan Barger, senior executive underwriter.

Physicians Reimbursement Fund Inc., A Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306
Montpelier, Vt. 5601;
802-229-5042; fax: 802-229-6280

Parent company: Sphargis Inc.

Domicile: Vermont.

Business conducted by membership: Physicians, both primary care and surgical specialists, practicing in the San Francisco Bay area.

Membership: California Medical Board approved.

Facility status: Operational.

Risks insured: Medical malpractice.

Limits: \$1,000,000 per occurrence/\$3,000,000 aggregate.

Policy forms: Occurrence.

Access: Direct.

First policy: July 1998.

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2005 premium volume: \$3,185,591.

2005 assets: \$21,739,779.

2005 capital/surplus: \$6,595,822.

Policyholders: 255 in 2005; 260 estimated for 2006.

Ponce de Leon LTC RGG Inc.

500 Northridge Road, Suite 330
Atlanta, Ga. 30350;
678-781-2448; fax: 678-781-2450
www.poncedeleonrrg.com

Parent company: U.S. Re Corp.

Domicile: Florida.

Business conducted by membership: Assisted living facilities, continuing care retirement communities, independent living facilities, long-term care facilities, skilled nursing.

Facility status: Operational.

Risks insured: General and professional liability.

Limits: \$50,000/\$200,000 up to \$1,000,000/\$3,000,000.

Minimum retention: \$500.

Policy forms: Claims made.

Access: All brokers.

First policy: February 2003.

2005 premium volume: \$5,575,961.

2005 assets: \$15,507,393.

2005 capital/surplus: \$7,479,661.

Policyholders: 500 in 2005; 550 estimated for 2006.

Contact: Madeene Wood-Clater, senior vp-marketing; Sharon Lanier, senior underwriter.

Presidio Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Lumber yards, manufacturers.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Limited brokers.

First policy: December 2003.

2005 premium volume: \$12,480,285.

2005 assets: \$17,438,971.

2005 capital/surplus: \$8,788,819.

Policyholders: 34 in 2005; 46 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Tom Ullrich, executive vp-Captive Resources L.L.C., 847-879-2360, tullrich@captiveresources.com.

Companies interested in being listed in any of B's online directories should contact the Directory department at bidirectory@businessinsurance.com.

R

Raffles Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110
www.rafflesinsurance.com

Domicile: Cayman Islands.

Business conducted by membership: Contractors, distributors, manufacturers.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Direct.

First policy: April 1985.

2005 premium volume: \$185,727,540.

2005 assets: \$454,470,284.

2005 capital/surplus: \$240,126,409.

Policyholders: 244 in 2005; 264 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Jennifer Beard, executive vp-Captive Resources L.L.C., jbeard@captiveresources.com.

Roofers Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027 APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Commercial roofers.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

First policy: March 2006.

Policyholders: 0 in 2005; 30 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group, Ltd., mgibbs@kensington.ky; Tim Gallagher, vp-Captive Resources L.L.C., 847-879-2819, tgallagher@captiveresources.com.

S

States Self-Insurers Risk Retention Group Inc.

Berkley Risk Administrators Co. L.L.C.
222 S. Ninth St., Suite 1300
Minneapolis, Minn. 55402-3332;
800-640-0345; fax: 612-766-3399
www.statesrrg.com

Parent company: States Self-Insurers Trust.

Domicile: Vermont.

Business conducted by membership: public entities.

Facility status: Operational.

Risks insured: Auto liability; general liability; incidental medical professional liability for emergency medical technicians, paramedics, nurses and physician assistants; law enforcement liability; public officials/school administrators liability.

Limits: \$10,000,000.

Minimum retention: \$250,000.

Policy forms: Claims made, occurrence.

Access: All brokers, direct.

First policy: August 1987.

2005 premium volume: \$12,853,215.

2005 assets: \$19,471,474.

2005 capital/surplus: \$6,346,723.

Policyholders: 47 in 2005; 50 estimated for 2006.

Contact: Royanna G. Carle, marketing representative; rcarle@berkleyrisk.com.

Summit Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-814-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Manufacturing.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Limited brokers.

First policy: September 1994.

2005 premium volume: \$30,941,246.

2005 assets: \$56,190,879.

2005 capital/surplus: \$37,870,708.

Policyholders: 51 in 2005; 58 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Mike McManus, vp-Captive Resources L.L.C., 847-879-2807, mmcmanus@captiveresources.com.

T

Temporary Services Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110
www.tempsinsurance.com

Domicile: Cayman Islands.

Business conducted by membership: Temporary employment companies, staffing firms.

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Facility status: Operational.

Risks insured: Workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for employers liability.

Policy forms: Occurrence.

Access: Direct.

First policy: May 1993.

2005 premium volume: \$70,974,704.

2005 assets: \$142,326,209.

2005 capital/surplus: \$66,520,913.

Policyholders: 110 in 2005; 118 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Luan Lee, vp-Captive Resources L.L.C., 847-879-2362, llee@captiveresources.com.

Terra Insurance Co., A Risk Retention Group

USA Risk Group of Vermont Inc.

P.O. Box 306

Montpelier, Vt. 05601;

802-229-5042; fax: 802-229-6280

www.terrarrg.com

Domicile: Vermont.

Business conducted by membership: Geosciences and soil engineering.

Membership: Assn. of Soil & Foundation Engineers.

Facility status: Operational.

Risks insured: Professional liability.

Limits: \$1,000,000 standard, \$2,000,000 total optional.

Policy forms: Claims made.

Access: Direct.

First policy: April 1988.

2005 premium volume: \$8,981,066.

2005 assets: \$31,105,188.

2005 capital/surplus: \$17,423,902.

Policyholders: 88 in 2005; 88 estimated for 2006.

Contact: Scott Stone, account manager.

Traffic Insurance Ltd.

Kensington Management Group Ltd.

P.O. Box 10027APO

Grand Cayman, Cayman Islands, B.W.I.;

345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Trucking companies.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Cottingham & Butler Inc.

First policy: July 1993.

2005 premium volume: \$47,936,655.

2005 assets: \$123,208,138.

2005 capital/surplus: \$73,869,944.

Policyholders: 57 in 2005; 63 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Nicholas Hentges, executive vp-Captive Resources L.L.C., 847-879-2365, nhentges@captiveresources.com; Tim Gallagher vp-Captive Resources L.L.C., 847-879-2819, tgallagher@captiveresources.com.

Trax Insurance Ltd.

Kensington Management Group Ltd.

P.O. Box 10027APO

Grand Cayman, Cayman Islands, B.W.I.;

345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Private transportation businesses.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, garage keepers liability, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: American Highways Insurance Agency.

First policy: October 1996.

2005 premium volume: \$24,353,224.

2005 assets: \$40,534,831.

2005 capital/surplus: \$27,081,020.

Policyholders: 43 in 2005; 45 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Denis Wiener, senior vp-Captive Resources L.L.C., 847-879-2359, dwiener@captiveresources.com.

Truck Insurance Ltd.

Kensington Management Group Ltd.

P.O. Box 10027APO

Grand Cayman, Cayman Islands, B.W.I.;

345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Trucking companies.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation, \$1,000,000 for all other coverages.

Policy forms: Occurrence.

Access: Cottingham & Butler Inc.

First policy: July 2001.

2005 premium volume: \$24,870,012.

2005 assets: \$53,506,158.

2005 capital/surplus: \$30,122,225.

Policyholders: 34 in 2005; 40 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group Ltd., mgibbs@kensington.ky; Jim DeWulf, vp-Captive Resources L.L.C., 847-879-2370, jdewulf@captiveresources.com.

W

Wheels Insurance Ltd.

Kensington Management Group Ltd.

P.O. Box 10027APO

Grand Cayman, Cayman Islands, B.W.I.;

345-946-2100; fax: 345-946-2110

Domicile: Cayman Islands.

Business conducted by membership: Trucking companies.

Facility status: Operational.

Risks insured: Auto liability, auto physical damage, general liability, workers compensation.

Limits: Statutory for workers compensation and \$1,000,000 for all other coverages.

Policy forms: Occurrence.

First policy: January 2005.

2005 premium volume: \$1,163,459.

2005 assets: \$1,848,326.

2005 capital/surplus: \$822,790.

Policyholders: 2 in 2005; 10 estimated for 2006.

Contact: Michael Gibbs, president-Kensington Management Group, Ltd., mgibbs@kensington.ky; Doug Hayden, senior vp-Captive Resources L.L.C., 847-879-2357, dhayden@captiveresources.com.

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BusinessInsurance.com

Rent-a-captive

A

Alternative Re Ltd.

Wessex House, 45 Reid St.
Hamilton, HM 12 Bermuda;
441-278-9245; fax: 441-278-9249

Parent company: Arch Capital Group Ltd.
Domicile: Bermuda.

Risks: Auto liability, general liability, property, products and completed operations, workers compensation.

Limits of: \$250,000 to \$500,000 per occurrence and aggregate of 95% to 105% of gross written premiums.

Programs: Fully funded/traditional.

Policy form: Occurrence.

Access: Bermuda brokers, direct.

Requirements: \$750,000.

Major fronting insurers used: Arch Insurance Co.

First policy: January 1998.

Premium volume: \$113,242,000 in 2005.

2005 assets: \$222,094,000.

2005 capital/surplus: \$10,020,000.

Policyholders: 110 in 2005.

Business conducted by membership: Construction, hospitality, managed and assisted care facilities, nonprofits, retail, services, transportation, wholesale and distribution.

Status of facility: Operational.

Contact: Gavin P. Collery, president/COO;
gavin.collery@alternative-re.bm.

Amerisure Re (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Amerisure Mutual Insurance Co.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Occurrence.

Access: All brokers, Bermuda brokers, direct.

Major fronting insurers used: Amerisure Cos.

First policy: July 1986.

Premium volume: \$8,500,000 in 2005;
\$11,000,000 estimated for 2006.

2005 assets: \$25,600,000.

2005 capital/surplus: \$12,800,000.

Policyholders: 6 in 2005; 8 estimated for 2006

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

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BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

B

Bejar Indemnity (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Quirk & Co.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, Bermuda brokers, direct.

Premium volume: \$2,000,000 estimated for 2006.

2005 assets: \$120,000.

2005 capital/surplus: \$120,000.

Policyholders: 2 estimated for 2006

Business conducted by membership: Agencies, self-insurance.

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

British Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Camlann Holdings Ltd.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, Bermuda brokers, direct.

First policy: October 1987.

Premium volume: \$0 in 2005; \$1,000,000
estimated for 2006.

2005 assets: \$2,000,000.

2005 capital/surplus: \$132,000.

Policyholders: 2 in 2005; 3 estimated for 2006.

Status of facility: Operational.

Contact: Andy McComb, president;
andy.mccomb@allegro.bm.

C

Colrich (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: N.E.M. (West Indies)
Insurance Ltd.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, Bermuda brokers, direct.

First policy: January 1996.

Premium volume: \$9,008,000 in 2005;
\$12,000,000 estimated for 2006.

2005 assets: \$40,062,000.

2005 capital/surplus: \$39,529,000.

Policyholders: 6 in 2005; 10 estimated for 2006

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

Creative Solutions SPC

Monkton Insurance Services Ltd.
The Strand, Second Floor
P.O. Box 11383 APO,
Grand Cayman, Cayman Islands, B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Occurrence.

Access: Strategic Captive Services Inc.

Premium volume: \$3,000,000 estimated for 2006.

2005 assets: \$140,000.

2005 capital/surplus: \$130,000.

Status of facility: In formation.

Contact: David Self, manager;
monkton@candw.ky.

F

Futuro Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Physicians' Reciprocal Insurers.

Domicile: Bermuda.

Risks: Medical malpractice.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, Bermuda brokers, direct.

Major fronting insurers used: Physicians' Reciprocal Insurers.

Premium volume: \$2,000,000 estimated for 2006.

2005 assets: \$1,000,000.

2005 capital/surplus: \$1,000,000.

Policyholders: 2 estimated for 2006

Business conducted by membership: Health care.

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

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G

Geneva Insurance SPC Ltd.

Monkton Insurance Services Ltd.
The Strand, Second Floor,
P.O. Box 11383 APO
Grand Cayman, Cayman Islands, B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.**Risks:** Annuity business.**Programs:** Fully funded.**Policy form:** Occurrence.**Access:** Direct.**First policy:** March 2000.**Premium volume:** \$500,000 in 2005;
\$500,000 estimated for 2006.**2005 assets:** \$4,368,000.**2005 capital/surplus:** \$389,795.**Policyholders:** 2 in 2005; 2 estimated for 2006**Business conducted by membership:** Annuity.**Status of facility:** Operational.**Contact:** David Self, manager;
monkton@candw.ky.**Gettysburg National Indemnity (SAC) Ltd.**

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Saucon Insurance L.L.C.**Domicile:** Bermuda.**Risks:** Property/casualty.**Programs:** Fully funded/traditional.**Policy form:** Occurrence.**Access:** Bermuda brokers, direct.**First policy:** January 2001.**Premium volume:** \$12,383,000 in 2005;
\$13,000,000 estimated for 2006.**2005 assets:** \$33,439,000.**2005 capital/surplus:** \$10,900,000.**Policyholders:** 15 in 2005; 18 estimated for

2006

Status of facility: Operational.**Contact:** Andy McComb, director;
andy.mccomb@allegro.bm.**Guardrisk Group of Cos.***

Guardrisk Holdings Ltd.
Alexander Forbes Place,
90 Rivonia Road, Fourth Floor
Sandton, 2146 South Africa;
27-11-669-1100; fax: 27-11-669-2528
www.guardrisk.co.za

Parent company: Alexander Forbes Ltd.**Domicile:** South Africa.**Risks:** Life, nonlife.**Programs:** Fully funded/traditional.**Policy form:** Claims made/occurrence.**Access:** All brokers.**First policy:** 1993.**Premium volume:** \$376,699,566 in 2005;
\$398,227,679 estimated for 2006.**2005 assets:** \$571,887,392.**2005 capital/surplus:** \$99,413,626.**Policyholders:** 346 in 2005; 325 estimated
for 2006**Business conducted by membership:** Con-
struction, financial, industrial, mining and
resources, retail.**Status of facility:** Operational.**Contact:** Andre Gideon Jordaan, financial
director; jordaanag@guardrisk.co.za

**2005 premium volume, assets and capital/surplus
are converted from South African rand = \$0.1564
(2005); 2006 estimated premium volume is convert-
ed from South African rand = \$0.1434 (7/26/06).*

H

Hurst Holme Insurance Co. Ltd.

International Advisory Services Ltd
44 Church St.
Hamilton, HM 12 Bermuda;
441-295-3688; fax: 441-296-1457
www.ias.bm

Domicile: Bermuda.**Risks:** Property/casualty.**Directory explanation box**

Listings in the Directory of Rent-a-Capives begin with the name of the facility as well as the name and address of the managing company.

This is followed by the facility's domicile, the risks underwritten, the limits provided, the minimum retention, the policy form used and how potential policyholders can gain access. Also listed in whether the programs are fully funded or traditional and the date the rent-a-captive was established.

The 2005 premium volume and the estimated 2006 premium volume also is given. The 2005 assets and 2005 capital

and surplus are listed, as well as the number of policyholders in 2005 and an estimate for 2006.

Listed next is a description of the facility's membership, including any association requirements. Completing each listing is the name of a contact person.

The facility or its manager, in response to a *Business Insurance* questionnaire, provided all information on each facility. Although every effort has been made to report complete and accurate information, *BI* is unable to verify all the information provided.

Programs: Fully funded/traditional.**Policy form:** Claims made/occurrence.**Access:** All brokers, direct.**First policy:** November 1983.**Premium volume:** \$36,700,000 in 2005;
\$40,000,000 estimated for 2006.**2005 assets:** \$255,300,000.**2005 capital/surplus:** \$53,400,000.**Policyholders:** 22 in 2005; 25 estimated for
2006**Business conducted by membership:** Manu-
facturing, professional, service.**Status of facility:** Operational.**Contact:** David P. Pickering, president.

L

Lansdowne Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Camlann Holdings Ltd.**Domicile:** Bermuda.**Risks:** Property/casualty.**Programs:** Fully funded/traditional.**Policy form:** Claims made/occurrence.**Access:** All brokers, Bermuda brokers, direct.**First policy:** June 1997.**Premium volume:** \$59,000,000 in 2005;
\$60,000,000 estimated for 2006.**2005 assets:** \$146,000,000.**2005 capital/surplus:** \$37,000,000.**Policyholders:** 64 in 2005; 70 estimated for
2006**Business conducted by membership:**

Agency/self-insured/portfolio transfers.

Status of facility: Operational.**Contact:** Andy McComb, president;
andy.mccomb@allegro.bm.

M

Marchmont Insurance Co. Ltd.

HSBC Insurance Solutions
(Bermuda) Ltd.
Insurance Building, 112 Pitts Bay Road
Hamilton, HM 11 Bermuda;
441-292-5566; fax: 441-292-8682
www.bfm.bm

Parent company: BF&M Ltd.**Domicile:** Bermuda.**Risks:** Health, life, pension, property/casualty.**Programs:** Fully funded/traditional.**Policy form:** Claims made/occurrence.**Access:** All brokers, Bermuda brokers, direct.**First policy:** August 1977.**Premium volume:** \$35,000,000 in 2005;
\$20,000,000 estimated for 2006.**2005 assets:** \$61,000,000.**2005 capital/surplus:** \$1,700,000.**Policyholders:** 8 in 2005; 6 estimated for 2006**Business conducted by membership:** Credit

Continued on next page

Largest rent-a-captive facilities

Ranked by 2005 gross premiums written

Rank	Facility	Domicile	2005 gross written premiums	Estimated 2006 gross written premiums	2005 participants	Estimated 2006 participants	Risks insured	Management company/Address	Phone/Fax/Web site	Contact
1	Guardrisk Group of Cos.	South Africa	\$376,699,566 ¹	\$398,227,679 ²	346	325	Life, nonlife	Guardrisk Holdings Ltd. Alexander Forbes Place, 90 Rivonia Road, Fourth Floor, Sandton, 2146 South Africa	27-11-669-1100 Fax: 27-11-669-2528 www.guardrisk.co.za	Andre Gideon Jordaan, financial director
2	Universal Re-Insurance Co. Ltd.	Bermuda	\$175,000,000	\$190,000,000	130	140	All lines	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-5425 Fax: 441-295-5444	Hal Forkush, president
3	Universal International Reinsurance Co. Ltd.	Bermuda	\$133,000,000	\$145,000,000	65	70	All lines	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-5425 Fax: 441-295-5444	Hal Forkush, president
4	Alternative Re Ltd.	Bermuda	\$113,242,000	N/A	110	N/A	Auto liability, general liability, property, products and completed operations, workers compensation	Wessex House, 45 Reid St., Hamilton, HM 12 Bermuda	441-278-9245 Fax: 441-278-9249	Gavin P. Colliery, president/COO
5	Lansdowne Insurance Co. Ltd.	Bermuda	\$59,000,000	\$60,000,000	64	70	Property/casualty	Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 Fax: 441-292-1196	Andy McComb, president
6	Hurst Holme Insurance Co. Ltd.	Bermuda	\$36,700,000	\$40,000,000	22	25	Property/casualty	International Advisory Services Ltd. 44 Church St., Hamilton, HM 12 Bermuda	441-295-3688 Fax: 441-296-1457 www.ias.bm	David P. Pickering, president
7	Marchmont Insurance Co. Ltd.	Bermuda	\$35,000,000	\$20,000,000	8	6	Health, life, pension, property/casualty	HSBC Insurance Solutions (Bermuda) Ltd. Insurance Building, 112 Pitts Bay Road, Hamilton, HM 11 Bermuda	441-292-5566 Fax: 441-292-8682 www.bfm.bm	S. Andrew White, assistant vp/manager
8	Quest (SAC) Ltd.	Bermuda	\$23,507,000	\$25,500,000	18	24	General liability, property, workers compensation, all lines considered	Quest Management Services Ltd. Skandia International House, 16 Church St., P.O. Box HM 2062, Hamilton, HM FX Bermuda	441-295-2482 Fax: 441-292-1143 www.questgroup.bm	Larry Turnbull, senior vp/treasurer
9	Wyndham Insurance Co. (SAC) Ltd.	Bermuda	\$19,250,000	\$25,000,000	4	9	Auto liability, business interruption, general liability, professional liability, property/casualty, workers compensation	Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 Fax: 441-292-1196	Andy McComb, president
10	Gettysburg National Indemnity (SAC) Ltd.	Bermuda	\$12,383,000	\$13,000,000	15	18	Property/casualty	Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 Fax: 441-292-1196	Andy McComb, director

¹ 2005 premium volume is converted from South African rand = \$0.1564 (2006), fiscal year ending 3/31. ² 2006 estimated premium volume is converted from South African rand = \$0.1434 (7/26/06)
Source: BI survey

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Continued from previous page
indemnity, finance, health care, insurance.

Status of facility: Operational.

Contact: S. Andrew White, assistant vp/manager; awhite@bfm.bm.

Monkton Re SPC Ltd.

Monkton Insurance Services Ltd.
The Strand, Second Floor,
P.O. Box 11383 APO
Grand Cayman, Cayman Islands, B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.

Risks: Property/casualty.

Programs: Traditional.

Policy form: Occurrence.

Access: All brokers, direct.

Major fronting insurers used: Assurant Group.

First policy: October 2001.

Premium volume: \$3,115,000 in 2005;
\$4,000,000 estimated for 2006.

2005 assets: \$787,000.

2005 capital/surplus: \$207,052.

Policyholders: 6 in 2005; 8 estimated for 2006
Business conducted by membership: Insurance wholesalers, insurance purchasing groups.

Status of facility: Operational.

Contact: David Self, manager;
monkton@candw.ky.

P

Parker Assurance Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Sentry Insurance A Mutual Co.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, Bermuda brokers, direct.

Major fronting insurers used: Sentry Insurance.

First policy: February 2002.

2005 assets: \$1,300,000.

2005 capital/surplus: \$1,100,000.

Policyholders: 1 in 2005; 1 estimated for 2006

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

Professionals National Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: ProAssurance Group Inc.

Domicile: Bermuda.

Risks: Commercial general liability, medical malpractice.

Programs: Fully funded/traditional.

Policy form: Claims made.

Access: All brokers, Bermuda brokers, direct.

Major fronting insurers used: ProAssurance Group Inc.

First policy: June 2002.

Premium volume: \$4,298,000 in 2005;
\$6,000,000 estimated for 2006.

2005 assets: \$6,813,000.

2005 capital/surplus: \$426,519.

Policyholders: 4 in 2005; 6 estimated for 2006

Business conducted by membership: Health care.

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

Q

Quest (SAC) Ltd.

Quest Management Services Ltd.
Skandia International House,
16 Church St., P.O. Box HM 2062
Hamilton, HM FX Bermuda;
441-295-2482; fax: 441-292-1143
www.questgroup.bm

Parent company: Sentry Holdings Ltd.

Domicile: Bermuda.

Risks: General liability, property, workers compensation, all lines considered.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, direct.

Requirements: None.

First policy: May 2001.

Premium volume: \$23,507,000 in 2005;
\$25,500,000 estimated for 2006.

2005 assets: \$15,985,000.

2005 capital/surplus: \$251,000.

Policyholders: 18 in 2005; 24 estimated for 2006

Status of facility: Operational.

Contact: Larry Turnbull, senior vp/treasurer;
lturnbull@questgroup.bm.

R

Rittenhouse Square Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: The Glenmede Corp., Altus Partners.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: All brokers, Bermuda brokers, direct.

First policy: May 1995.

Premium volume: \$0 in 2005; \$0 estimated

for 2006.

2005 assets: \$2,670,000.

2005 capital/surplus: \$261,354.

Policyholders: 3 in 2005; 3 estimated for 2006

Business conducted by membership: Financial institutions, insurance agents.

Status of facility: In runoff.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

S

St. Paul (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: St. Paul Bermuda Holdings Inc.

Domicile: Bermuda.

Risks: Property/casualty.

Programs: Fully funded/traditional.

Policy form: Claims made/occurrence.

Access: Bermuda brokers.

First policy: April 1996.

Premium volume: \$4,046,000 in 2005.

2005 assets: \$16,600,000.

2005 capital/surplus: \$10,900,000.

Policyholders: 259 in 2005; 200 estimated for 2006

Status of facility: Operational.

Contact: Andy McComb, director;
andy.mccomb@allegro.bm.

T

Tomoka Reinsurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Tomoka Holdings Ltd.

Domicile: Bermuda.

Risks: Property.

Programs: Traditional.

Policy form: Occurrence.

Access: Bermuda brokers, direct.

First policy: January 2000.

Premium volume: (\$464,774) in 2005.

2005 assets: \$8,352,590.

2005 capital/surplus: \$1,917,075.

Policyholders: 6 in 2005; 6 estimated for 2006.

Status of facility: In runoff.

Contact: Andy McComb, Director;
andy.mccomb@allegro.bm.

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U

United Risk Solutions Ltd.

Print Management Ltd.
Wellesley House S.,
90 Pitts Bay Road, Second Floor
Hamilton, HM 08 Bermuda;
441-292-3565; fax: 441-292-8062
www.uic-bermuda.bm

Parent company: United Insurance Co. Ltd.**Domicile:** Bermuda.**Risks:** Property/casualty.**Limits of:** \$1,000,000 per occurrence.**Programs:** Traditional.**Policy form:** Occurrence.**Access:** All brokers, direct.**Major fronting insurers used:** Markel Insurance Co.**First policy:** August 2000.**Premium volume:** \$873,649 in 2005; \$950,000 estimated in 2006.**2005 assets:** \$1,641,766.**2005 capital/surplus:** \$1,175,038.**Policyholders:** 1 in 2005; 1 estimated for 2006.**Business conducted by membership:** Automobile liability, automobile physical damage, commercial property risk, dealers physical damage, garage keepers legal liability, general liability, motor truck cargo.**Status of facility:** Operational.**Contact:** Cyril H. Whitter Jr.;
cwhitter@uicbermuda.bm.

Uni-Ter International Insurance Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: U.S. Re Holdings.**Domicile:** Bermuda.**Risks:** Property/casualty.**Programs:** Fully funded/traditional.**Policy form:** Claims made/occurrence.**Access:** All brokers, Bermuda brokers, direct.**First policy:** July 1997.**Premium volume:** \$850,000 in 2005; \$1,000,000 estimated for 2006.**2005 assets:** \$2,016,000.**2005 capital/surplus:** \$175,842.**Policyholders:** 4 in 2005; 5 estimated for 2006**Status of facility:** Operational.**Contact:** Andy McComb, director;
andy.mccomb@allegro.bm.

Universal International Reinsurance Co. Ltd.

Atlantic Security Ltd.
Windsor Place, 18 Queen St.
Hamilton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444

Parent company: Universal Group Holdings Ltd.**Domicile:** Bermuda.**Risks:** All lines.**Programs:** Fully funded.**Policy form:** Claims made.**Access:** All brokers, Bermuda brokers, direct.**Requirements:** \$250,000.**First policy:** June 1992.**Premium volume:** \$133,000,000 in 2005; \$145,000,000 estimated for 2006.**2005 assets:** \$4,000,000.**2005 capital/surplus:** \$220,000.**Policyholders:** 65 in 2005; 70 estimated for 2006**Status of facility:** Operational.**Contact:** Hal Forkush, president.

Universal Re-Insurance Co. Ltd.

Atlantic Security Ltd.
Windsor Place, 18 Queen St.
Hamilton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444

Parent company: Universal Group Holdings Ltd.**Domicile:** Bermuda.**Programs:** Fully funded/traditional.**Policy form:** Claims made.**Access:** All brokers, Bermuda brokers, direct.**Requirements:** \$1,000,000 traditional/fronted, \$250,000 direct.**First policy:** May 1974.**Premium volume:** \$175,000,000 in 2005; \$190,000,000 estimated for 2006.**2005 assets:** \$342,000,000.**2005 capital/surplus:** \$981,000.**Policyholders:** 130 in 2005; 140 estimated for 2006**Business conducted by membership:** Associations, agency rent-a-captives, single entity.**Status of facility:** Operational.**Contact:** Hal Forkush, president.

W

Wyndham Insurance Co. (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Parent company: Camlann Holdings Ltd.**Domicile:** Bermuda.**Risks:** Auto liability, business interruption, general liability, professional liability, property/casualty, workers compensation.**Programs:** Fully funded/traditional.**Policy form:** Claims made/occurrence.**Access:** All brokers, Bermuda brokers, direct.**First policy:** January 2000.**Premium volume:** \$19,250,000 in 2005; \$25,000,000 estimated for 2006.**2005 assets:** \$9,740,000.**2005 capital/surplus:** \$2,960,000.**Policyholders:** 4 in 2005; 9 estimated for 2006**Business conducted by membership:** Auto repair, e-business, telecommunications, trucking.**Status of facility:** Operational.**Contact:** Andy McComb, president;
andy.mccomb@allegro.bm.

Public entity risk pools

A

Alabama Municipal Insurance Corp.

110 N. Ripley St.
Montgomery, Ala. 36104
334-386-3863; fax: 334-386-3873
www.amicentral.org

Membership required

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

Member contributions: \$35,000,000.

Assets: \$75,000,000.

Capital/surplus: \$25,000,000.

Pool members: 540.

Staff: 38.

Officers: Bobby Payne, chairman; Steve E. Wells, president; Perry C. Roquemore Jr., secretary.

Contact: Steve E. Wells;
steveew@amicentral.org.

Alaska Public Entity Insurance

418 Harris, Suite 401
Juneau, Alaska 99801-1186
907-523-9400; fax: 907-586-2008
www.akpei.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, school districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: July 1986.

Member contributions: \$10,900,000.

Assets: \$14,830,000.

Capital/surplus: \$2,660,000.

Pool members: 42.

Staff: 7.

Officers: Kerry Jarrell, chairman; Larry Semmens, vice chairman.

Contact: Jeff Bush, executive director.

Alliance of Schools for Cooperative Insurance Programs (ASCIP)

12750 Center Court Drive, Suite 205
Cerritos, Calif. 90703
562-403-4640; fax: 562-403-4644
www.ascip.org

Type of pool: Property/casualty.

Type of pool members: Charter schools, community college districts, regional occupational programs, school districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: October 1985.

Member contributions: \$56,758,397.

Assets: \$108,715,729.

Capital/surplus: \$30,080,577.

Pool members: 116.

Staff: 14.

Officers: Fay Mason, president; Angela Jones, vp; John Didion, treasurer.

Contact: Paula Tanguay, CEO;
tanguay@ascip.org.

AMERIND Risk Management Corp.

502 Cedar Drive
Pueblo of Santa Ana, N.M. 87004
505-404-5000; fax: 505-404-5001
www.amerind-corp.org

Type of pool: Property/casualty.

Type of pool members: American Indian housing authorities.

Risk covered: Auto physical damage, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1987.

Member contributions: \$15,000,000.

Assets: \$44,000,000.

Capital/surplus: \$14,000,000.

Pool members: 221.

Staff: 38.

Officers: Kent Paul, CEO; Rod Crawley, COO; Mike Jennings, CFO; Nancy Harjo, chief communication officer.

Contact: Nancy Harjo.

Arizona Municipal Risk Retention Pool

4835 E. Cactus Road, Suite 360
Scottsdale, Ariz. 85254
602-996-8810; fax: 602-996-9045
www.amrrp.org

Management company: Southwest Risk Services, www.southwestrisk.org.

Sponsoring organization: League of Arizona Cities and Towns.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: December 1986.

Member contributions: \$21,549,287.

Assets: \$45,918,319.

Capital/surplus: \$15,110,941.

Pool members: 74.

Officers: Ralph Velez, president; Teresa Williams, vp; Rudy Rodriguez, secretary/treasurer.

Contact: Jim Gill, assistant vp-risk management-Southwest Risk Services.

Arizona School Risk Retention Trust Inc.

1112 W. Camelback Road
Phoenix, Ariz. 85013
602-266-4911; fax: 602-266-7754
www.the-trust.org

Management company: Ashton Tiffany L.L.C.; 4041 N. Central Ave., Suite 1200, Phoenix, Ariz. 85012; 602-257-9119; fax: 602-257-5117; www.ashtontiffany.com

Type of pool: Property/casualty.

Type of pool members: Higher education, school districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: July 1986.

Officers: Clyde Dangerfield, president; James Lockwood, vp; Mike Tiffany, administrator.

Contact: Mike Tiffany.

Assn. of Washington Cities Insurance Services Division

1076 S. Franklin St., S.E.
Olympia, Wash. 98501-1346
360-753-4137; fax: 360-753-0148
www.awcnet.org

Membership required

Type of pool: Employee benefits & property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, unemployment compensation, workers compensation.

Policy form: Occurrence.

First coverage document: 1977 health, 1988 property/casualty, 2004 workers compensation.

Member contributions: \$150,000,000.

Capital/surplus: \$48,000,000.

Pool members: 281.

Staff: 17.

Officers: Stan Finkelstein, executive director.

Contact: Paul Chasco, assistant director-insurance services.

Continued on next page

Largest public entity risk pools

Ranked by member contributions in 2005

Rank	Pool name/Address	Phone/Fax/Web site	Sponsoring organization	2005 member contributions	2005 members	Member type	Risks covered	Principal officer
1	Local Government Center (LGC) HealthTrust 25 Triangle Park Drive, P.O. Box 617, Concord, N.H. 03302-0617	603-224-7447 Fax: 603-224-5406 www.healthtrustonline.org	New Hampshire Local Government Center	\$293,340,386	301	Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts	Employee benefits	John B. Andrews, executive director/fund administrator
2	California State Assn. of Counties Excess Insurance Authority (CSAC EIA) 3017 Gold Canal Drive, Rancho Cordova, Calif. 95670	916-631-7363 Fax: 916-631-7112 www.csac-eia.org	None	\$280,470,039	197	Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts	Auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, workers compensation	Michael Fleming, CEO
3	Protected Insurance Program for Schools P.O. Box 4328, Torrance, Calif. 90510	310-212-0363 Fax: 310-212-0300 www.pipsjpa.org	None	\$194,060,759	54	Higher education, school districts	Workers compensation	Eloy Oakley, president
4	Assn. of Washington Cities Insurance Services Division 1076 S. Franklin St., S.E., Olympia, Wash. 98501-1346	360-753-4137 Fax: 360-753-0148 www.awcnet.org	Assn. of Washington Cities	\$150,000,000	281	Cities/towns/townships	Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, unemployment compensation, workers compensation	Stan Finkelstein, executive director
5	Texas Municipal League Intergovernmental Risk Pool P.O. Box 149194, Austin, Texas 78714-9194	512-491-2300 Fax: 512-491-2311 www.tmlrp.org	The Texas Municipal League	\$137,722,206	2,578	Cities/towns/townships, housing authorities, special districts, transit districts	Auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation	R. Marvin Townsend, executive director
6	Texas Assn. of School Boards Risk Management Fund P.O. Box 301, Austin, Texas 78767	512-467-3510 Fax: 512-467-3619 www.tasb.org/risk	Texas Assn. of School Boards	\$101,923,268	1,229	Higher education, school districts, special districts	Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, unemployment compensation, workers compensation	Dubravka Romano, associate executive director-risk management services
7	Housing Authority Insurance Group ¹ 189 Commerce Court, Cheshire, Conn. 06712-0189	203-272-8220 Fax: 203-271-2265 www.housingcenter.com	None	\$94,669,000	939	Housing authorities, nonprofits	Auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability	Dan Labrie, CEO
8	Texas Assn. of Counties Health & Employee Benefits Pool P.O. Box 2131, Austin, Texas 78701	512-478-8753 Fax: 512-478-1426 www.county.org	Texas Assn. of Counties	\$87,050,843	161	Counties, special districts	Employee benefits	Jim Jean, director-program administration
9	Connecticut Interlocal Risk Management Agency 900 Chapel St., Ninth Floor, New Haven, Conn. 06510-2807	203-498-3000 Fax: 203-773-6971 www.ccm-ct.org/insurance	Connecticut Conference of Municipalities	\$69,223,959	398	Cities/towns/townships, housing authorities, school districts, special districts, transit districts, local public agencies	Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation	Bruce A. Wollschlaeger, executive vp/COO
10	BETA Healthcare Group Risk Management Authority 1443 Danville Blvd., Alamo, Calif. 94507	925-838-6070 Fax: 925-838-6088 www.betahg.com	None	\$65,040,000	89	Counties, special districts, nonprofit, 501(c)(3) health care facilities	Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability	Thomas J. Wander, CEO

¹ Includes Housing Authority Property Insurance and Housing Authority Risk Retention Group
Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Public Entity Risk Pools.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

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Assn. of Bay Area Governments (ABAG) Pooled Liability Assurance Network Corp.

P.O. Box 2050
Oakland, Calif. 94604-2050
510-464-7969; fax: 510-433-5569
www.abag.ca.gov/plan

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: July 1986.

Member contributions: \$8,000,000.

Assets: \$43,000,000.

Capital/surplus: \$25,000,000.

Pool members: 32.

Staff: 11.

Officers: Henry Gardner, president; Marcus Beverly, risk manager/secretary.

Contact: Marcus Beverly.

B

Bay Cities Joint Powers Insurance Authority (BCJPIA)

1831 K St.
Sacramento, Calif. 95814
800-541-4591; fax: 916-244-1198
www.bcjpia.org

Management company: Bickmore Risk Services, www.bickmoreriskservices.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, housing authorities.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property,

public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: July 1986.

Member contributions: \$8,740,065.

Assets: \$13,090,975.

Capital/surplus: \$3,275,530.

Pool members: 21.

Staff: 7.

Officers: Brian Loventhal, president; Dana Whitson, vp; Stuart Schillinger, treasurer.

Contact: Karen Thesing, administrator, 916-244-1141, kthesing@brsrisk.com; Adrienne Beatty, board secretary, 916-244-1170, abeatty@brsrisk.com.

Bergen County Municipal Joint Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: 1985.

Member contributions: \$11,400,000.

Assets: \$11,000,000.

Capital/surplus: \$3,000,000.

Pool members: 40.

Officers: George B. Zeller, chairman; David N. Grubb, executive director; Donald Winant, secretary.

Contact: Cate Kiernan, account manager.

Bergen Municipal Employee Benefits Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.bmedhif.com

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships.

Risk covered: Employee benefits.

Policy form: Date of service.

First coverage document: January 1991.

Member contributions: \$16,000,000.

Assets: \$7,000,000.

Capital/surplus: \$5,000,000.

Pool members: 15.

Officers: Charles Cuccia, chairperson; James J. Kickham, executive director; Robert Ryaby, secretary.

Contact: James J. Kickham.

BETA Healthcare Group Risk Management Authority

1443 Danville Blvd.
Alamo, Calif. 94507
925-838-6070; fax: 925-838-6088
www.betahg.com

Type of pool: Property/casualty.

Type of pool members: Counties, special districts, nonprofit, 501(c)(3) health care facilities.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability.

Policy form: Claims made.

First coverage document: June 1979.

Member contributions: \$65,040,000.

Assets: \$332,855,000.

Capital/surplus: \$68,591,000.

Pool members: 89.

Staff: 56.

Officers: Thomas J. Wander, CEO; J. Michael Willard, CFO; R. Corey Grove, vp-underwriting and client services.

Contact: R. Corey Grove.

Big Independent Cities Excess Pool

1100 S. Flower St.
Los Angeles, Calif. 90015
213-748-6001; fax: 213-748-6101

Management company: Ken Spiker and Associates Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: October 1988.

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Directory explanation box

The Directory of Public Entity Risk Pools lists risk financing mechanisms in which a group of public entities contributes to a shared fund that, in turn, pays claims for and provides services to the participating entities.

Each listing begins with the pool's name and address. Listed next is the name of the management company—if applicable—and its address, if different from that of the pool. If the pool is sponsored by an organization, the sponsor is listed. Listings also indicate whether membership is required to participate in the pool.

The type of pool, pool members, risks covered and the types of policy forms

used also are listed. The month and year of the first coverage document are then provided along with financial information, including member contributions, assets and capital and surplus for 2005. Also provided is the number of members and staff in 2005; the staff figure does not include employees of the management company or sponsoring organization.

The names and titles of officers and a contact complete each listing.

Information reported is based on each pool's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Continued from previous page

Member contributions: \$4,257,589.

Assets: \$11,500,000.

Capital/surplus: \$5,500,000.

Pool members: 5.

Staff: 4.

Officers: Erin Hoppe, president; Jeff Stevens, vp.

Contact: Greg Spiker, general manager.

C

California Fair Services Authority

1776 Tribute Road, Suite 100
Sacramento, Calif. 95815
916-921-2213; fax: 916-646-1238
www.cfsa.org

Type of pool: Employee benefits & property/casualty.

Type of pool members: California fairs.

Risk covered: Employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: January 1988.

Member contributions: \$9,133,046.

Assets: \$14,973,401.

Capital/surplus: \$5,052,881.

Pool members: 73.

Staff: 31.

Officers: Donna Bardaro, executive director; Donna Horner, assistant director-operations; Rick Wood, assistant director-finance.

Contact: Charles Mitchell, risk manager.

California Housing Workers' Compensation Authority (CHWCA)

1831 K St.
Sacramento, Calif. 95814
800-541-4591; fax: 916-244-1198
www.chwca.org

Management company: Bickmore Risk Services, www.bickmoreriskservices.com

Type of pool: Property/casualty.

Type of pool members: Housing authorities.

Risk covered: Public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: January 1991.

Member contributions: \$6,801,484.

Assets: \$17,791,407.

Capital/surplus: \$5,396,458.

Pool members: 31.

Staff: 5.

Officers: Rob Pearson, president; Jim Shields, vp; William Fagan, treasurer.

Contact: Karen L. Thesing, administrator, 916-244-1141, kthesing@brsrisk.com; Adrienne Beatty, board secretary, 916-244-1170, abeatty@brsrisk.com.

The 2007 Directory of Public Entity Risk Pools will be published June 11.

California Joint Powers Insurance Authority (California JPIA)

8081 Moody St.
La Palma, Calif. 90623
562-467-8700; fax: 562-860-4992
www.cjpia.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: April 1978.

Member contributions: \$52,000,000.

Assets: \$193,900,000.

Capital/surplus: \$50,200,000.

Pool members: 109.

Staff: 21.

Officers: Jonathan R. Shull, executive director; Beth S. Lyons, Norman Lefmann, assistant executive officers.

Contact: Beth S. Lyons.

California State Assn. of Counties Excess Insurance Authority (CSAC EIA)

3017 Gold Canal Drive
Rancho Cordova, Calif. 95670
916-631-7363; fax: 916-631-7112
www.csac-eia.org

Type of pool: Employee benefits & property/casualty.

Type of pool members: Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: November 1979.

Member contributions: \$280,470,039.

Assets: \$305,648,692.

Capital/surplus: \$25,673,349.

Pool members: 197.

Staff: 31.

Officers: Michael Fleming, CEO; Gina Dean, COO; Robert Adams, CFO.

Contact: Gina Dean.

Camden County Municipal Joint Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage,

auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1987.

Member contributions: \$9,000,000.

Assets: \$9,500,000.

Capital/surplus: \$3,500,000.

Pool members: 34.

Officers: John J. Tarditi Jr., chairperson; James J. Kickham, executive director; Michael Mevoli, secretary.

Contact: James J. Kickham.

Central Arkansas Risk Management Assn.

501 W. Markham, Suite B
Little Rock, Ark. 72201
501-379-1118; fax: 501-372-8060

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, school districts, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Claims made.

First coverage document: October 1985.

Member contributions: \$3,100,000.

Assets: \$6,200,000.

Capital/surplus: \$3,600,000.

Pool members: 21.

Contact: Timothy Miles, administrator.

Central Jersey Regional Employee Benefits Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.cjhif.com

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships.

Risk covered: Employee benefits.

Policy form: Date of service.

First coverage document: February 1991.

Member contributions: \$18,000,000.

Assets: \$10,000,000.

Capital/surplus: \$8,000,000.

Pool members: 21.

Officers: Thomas Nolan, chairperson; Paul Laracy, executive director; Adelaine Schmidt, secretary.

Contact: Paul Laracy.

Colorado School Districts Self Insurance Pool

455 Sherman St., Suite 455
Denver, Colo. 80203
303-722-2600; fax: 303-722-7888
www.csdsip.net

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Type of pool: Property/casualty.

Type of pool members: School districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: July 1981.

Member contributions: \$15,000,000.

Assets: \$23,000,000.

Capital/surplus: \$34,000,000.

Pool members: 176.

Staff: 14.

Officers: Cheryle Mangels, executive director; Steven Fast, assistant director/manager-claim services; Tod Walkington, manager-financial services.

Contact: Cheryle Mangels.

COMCARE PRO, A Reciprocal Risk Retention Group

P.O. Box 60769

Harrisburg, Pa. 17106-0769

717-526-1010; fax: 717-526-1020

www.pacounties.org

Management company: PELICAN Insurance Management Ltd.

Membership required

Type of pool: Property/casualty.

Type of pool members: Counties.

Risk covered: Medical accident coverage.

Policy form: Manuscript.

First coverage document: April 2004.

Member contributions: \$900,000.

Assets: \$2,000,000.

Capital/surplus: \$500,000.

Pool members: 5.

Officers: John R. Sallade, managing director; Christie Ward, special services and training manager; Steve McDermott, captive programs director.

Contact: Christie Ward.

Connecticut Interlocal Risk Management Agency

900 Chapel St., Ninth Floor

New Haven, Conn. 06510-2807

203-498-3000; fax: 203-773-6971

www.ccm-ct.org/insurance

Sponsoring organization: Connecticut Conference of Municipalities.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, housing authorities, school districts, special districts, transit districts, local public agencies.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: July 1980.

Member contributions: \$69,223,959.

Assets: \$162,636,642.

Capital/surplus: \$39,359,475.

Pool members: 398.

Staff: 79.

Officers: Bruce A. Wollschlager, executive vp/COO; David Demchak, vp-risk services; Steven Bixler, vp-underwriting and member relations; Bruce Clinger, vp-claims.

Contact: Bruce A. Wollschlager.

County Commissioners Assn. of Pennsylvania (CCAP) Unemployment Compensation Trust

P.O. Box 60769

Harrisburg, Pa. 17106-0769

717-526-1010; fax: 717-526-1020

www.pacounties.org

Membership required

Type of pool: Employee benefits.

Type of pool members: Counties.

Risk covered: Unemployment compensation.

First coverage document: January 1981.

Member contributions: \$3,500,000.

Assets: \$11,000,000.

Capital/surplus: \$3,500,000.

Pool members: 43.

Officers: John R. Sallade, managing director; Rich Brookes, employee benefits programs manager; Julia Jackson, benefits and finance services director.

Contact: John R. Sallade.

D

Deep East Texas Self-Insurance Fund

P.O. Box 960

Jasper, Texas 75951

409-384-5444; fax: 409-384-7953

www.detsif.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, higher education, housing authorities, school districts, special districts.

Risk covered: Workers compensation.

First coverage document: July 1974.

Member contributions: \$8,000,000.

Assets: \$15,000,000.

Pool members: 145.

Staff: 4.

Contact: Danny R. Newsom, executive director.

G

Golden State Risk Management Authority

P.O. Box 706

Willows, Calif. 95988

530-934-5633; fax: 530-934-8133

www.gsma.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/town-

ships, counties, school districts, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: July 1979.

Member contributions: \$4,500,000.

Assets: \$8,700,000.

Capital/surplus: \$2,500,000.

Pool members: 138.

Staff: 8.

Contact: Scott Schimke, executive director.

Government Entities Mutual Inc.

1250 H St., N.W., Suite 901

Washington, D.C. 20005

866-342-5436; fax: 202-318-3220

www.gemre.com

Sponsoring organization: National Assn. of Government Entity Programs; 46 Donovan St., Suite One, Concord, N.H. 03301

Membership required

Type of pool: Employee benefits & property/casualty.

Type of pool members: Public entity pools or self-insured entities.

Risk covered: Auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Claims made, follow form reinsurance or excess insurance, occurrence.

First coverage document: January 2003.

Member contributions: \$10,258,355.

Assets: \$32,268,694.

Capital/surplus: \$13,865,599.

Pool members: 18.

Staff: 5.

Officers: Bob Worthington, chair; Michael Rhyner, vice chair; Allen Hatten, secretary; John Salisbury, president/CEO.

Contact: John Salisbury.

H

Housing Authority Insurance Group*

189 Commerce Court

Cheshire, Conn. 06712-0189

203-272-8220; fax: 203-271-2265

www.housingcenter.com

Type of pool: Property/casualty.

Type of pool members: Housing authorities, nonprofits.

Risk covered: Auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability.

Continued on next page

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Policy form: Occurrence, claims made.

First coverage document: June 1987.

Member contributions: \$94,669,000.

Assets: \$351,023,000.

Capital/surplus: \$114,579,000.

Pool members: 939.

Staff: 95.

Officers: Dan Labrie, CEO; Ed Malaspina, vp-marketing and agency operations.

Contact: Ed Malaspina; 203-272-8220, ext. 240.

**Includes Housing Authority Property Insurance and Housing Authority Risk Retention Group*

Intergovernmental Risk Management Agency

4 Westbrook Corporate Center,
Suite 940
Westchester, Ill. 60154
708-562-0300; fax: 708-562-0400
www.irmarisk.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: January 1979.

Member contributions: \$29,616,862.

Assets: \$140,989,710.

Capital/surplus: \$58,807,240.

Pool members: 77.

Staff: 20.

Officers: Larry Bush, executive director; Laura Vesecy, director-financial services; Dan LeTourneau, director-risk management services; Susan Garvey, director-legal services; Jackie Streid, director-training and education.

Contact: Larry Bush; larryb@irmarisk.org.

Interlocal Risk Financing Fund of North Carolina

308 W. Jones St.
Raleigh, N.C. 27603
919-733-1212; fax: 919-715-6656
www.nclm.org

Management company: North Carolina League of Municipalities.

Membership required

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, housing authorities, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Claims made.

First coverage document: 1986.

Member contributions: \$14,391,000.

Assets: \$51,436,000.

Pool members: 383.

Staff: 50.

Officers: Donald Brookshre, chair-board of trustees.

Contact: Robert G. Haynes, associate director.

K

Kansas County Assn. Multiline Pool

5425 S.W. Seventh St.
Topeka, Kan. 66606
785-267-2373; fax: 785-267-2383
www.kcamp.org

Type of pool: Property/casualty.

Type of pool members: Counties, agencies of county government.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence, claims made.

First coverage document: January 1991.

Member contributions: \$6,435,000.

Assets: \$11,000,000.

Capital/surplus: \$4,925,000.

Pool members: 60.

Staff: 5.

Officers: Kathy Bowman, president-board of trustees; John Calhoon, vp-board of trustees; Thomas Job, administrator.

Contact: Thomas Job.

L

Local Government Center (LGC) HealthTrust

25 Triangle Park Drive, P.O. Box 617
Concord, N.H. 03302-0617
603-224-7447; fax: 603-224-5406
www.healthtrustonline.org

Membership required

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts.

Risk covered: Employee benefits.

Policy form: Date of coverage.

First coverage document: November 1984.

Member contributions: \$293,340,386.

Assets: \$91,603,171.

Capital/surplus: \$51,933,311.

Pool members: 301.

Staff: 108.

Officers: John B. Andrews, executive director/fund administrator; Sandal R. Keefe, deputy director/CFO; Wendy L. Parker, assistant executive director-risk services.

Contact: Wendy L. Parker.

Local Government Center (LGC) Property-Liability Trust

25 Triangle Park Drive, P.O. Box 617
Concord, N.H. 03302-0617
603-224-7447; fax: 603-224-5406
www.nhlgc.org

Membership required

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: July 1986.

Member contributions: \$8,242,742.

Assets: \$28,986,654.

Capital/surplus: \$15,021,138.

Pool members: 312.

Staff: 108.

Officers: John B. Andrews, executive director/fund administrator; Sandal R. Keefe, deputy director/CFO; Wendy L. Parker, assistant executive director-risk services.

Contact: Wendy L. Parker.

M

Miami Valley Risk Management Assn. Inc.

4625 Presidential Way
Kettering, Ohio 45429
937-438-8878; fax: 937-438-8330
www.mvrma.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: December 1988.

Member contributions: \$3,878,229.

Assets: \$10,526,113.

Capital/surplus: \$4,475,845.

Pool members: 20.

Staff: 4.

Officers: Sue Knight, president; Tom Reilly, vp; Julie Trick, secretary; Michael Hammond, executive director.

Contact: Michael Hammond.

Michigan Assn. of School Boards-SEG Property/Casualty Pool

415 W. Kalamazoo St.
Lansing, Mich. 48933
800-292-5421; fax: 517-482-4181
www.setseg.org

Sponsoring organization: Michigan Assn. of

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School Boards.

Membership required

Type of pool: Property/casualty.

Type of pool members: School districts.

Risk covered: Auto physical damage, auto/equipment liability, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence, claims made.

First coverage document: July 1986.

Member contributions: \$32,300,000.

Assets: \$59,000,000.

Capital/surplus: \$33,500,000.

Pool members: 470.

Staff: 15.

Officers: Lou Guizzetti, executive director; Timothy Averill, director-finance and corporate operations; Chuck Miller, director-sales and marketing.

Contact: Timothy Averill; 517-816-1649; taverill@setseg.org.

Michigan Municipal Risk Management Authority

14001 Merriman

Livonia, Mich. 48154

734-513-0300; fax: 734-513-0318

www.mmrma.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, higher education, special districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: July 1980.

Member contributions: \$50,870,997.

Assets: \$248,057,757.

Capital/surplus: \$130,131,536.

Pool members: 340.

Staff: 34.

Officers: Michael L. Rhyner, executive director; Michael Ellis, director-claims; Charles Schwab, director-risk management.

Contact: Michael L. Rhyner; 734-245-7730; mrhyner@mmrma.org.

Mississippi Municipal Liability Plan/Workers Compensation Group

P.O. Box 2987

Jackson, Miss. 39207

Management company: Mississippi Municipal Service Co.; 600 E. Amite St., Jackson, Miss. 39201; 601-355-8581; fax: 601-355-8584; www.msmsc.com

Sponsoring organization: Mississippi Municipal League.

Membership required

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, school districts.

Risk covered: Auto physical damage,

auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation.

Policy form: Claims made.

First coverage document: January 1987.

Member contributions: \$28,000,000.

Assets: \$74,559,000.

Capital/surplus: \$20,010,804.

Pool members: 270.

Staff: 20.

Officers: Eddie Favre, chairman; Gene McGee, vice-chairman; J. Gil Israel, administrator.

Contact: J. Gil Israel.

Missouri Intergovernmental Risk Management Assn.

3002 Falling Leaf Court

Columbia, Mo. 65201

573-817-2552; fax: 573-817-2909

www.mirma.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: July 1981.

Member contributions: \$10,210,913.

Assets: \$24,277,997.

Capital/surplus: \$2,814,880.

Pool members: 63.

Staff: 8.

Officers: David Dews, chairman; Dolores Grannemann, vice chairman; David C. Epps, executive director; Bob Hall, deputy director; Denise Kohl, secretary; Dennis Walsh, treasurer.

Contact: Bob Hall.

Missouri Public Entity Risk Management Fund (MOP-ERM)

P.O. Box 7110

Jefferson City, Mo. 65110

573-751-1837; fax: 573-751-8276

www.moperm.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, higher education, housing authorities, school districts, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property.

Policy form: Occurrence.

First coverage document: January 1987.

Member contributions: \$20,594,674.

Assets: \$61,955,328.

Capital/surplus: \$19,678,392.

Pool members: 893.

Staff: 14.

Officers: David Kormann, executive director;

Ruth Stokes, claims manager; Judy Perovich, underwriting manager; Cathy Schulte, fiscal manager; Jenny Morrison, member services manager.

Contact: David Kormann;

david-kormann@moperm.com.

Monmouth County Municipal Joint Insurance Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company

Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1988.

Member contributions: \$10,000,000.

Assets: \$14,000,000.

Capital/surplus: \$3,000,000.

Pool members: 34.

Officers: Thomas Nolan, chairperson; James J. Kickham, executive director; John Trenchgrove, secretary.

Contact: James J. Kickham.

Montana Unified School Trust (MUST)

P.O. Box 4579

Helena, Mont. 59604

406-457-4400; fax: 406-442-4161

www.ms-sf.org

Management company: Montana School Services Foundation Inc.

Type of pool: Employee benefits.

Type of pool members: School districts.

Risk covered: Employee benefits.

First coverage document: January 1981.

Officers: David Smith, chairperson-Montana Unified School Trust; Darrell Rud, chairperson-Montana School Services Foundation Inc.; Robert Robinson, CEO-Montana School Services Foundation Inc.

Contact: Robert Robinson.

Morris County Municipal Joint Insurance Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

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Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1987.

Member contributions: \$11,500,000.

Assets: \$13,000,000.

Capital/surplus: \$5,100,000.

Pool members: 37.

Officers: Paul McDougall, chairperson; James J. Kickham, executive director; Frank Bastone, secretary.

Contact: James J. Kickham.

Municipal Excess Liability Joint Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, housing authorities.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: January 1987.

Member contributions: \$47,000,000.

Assets: \$60,000,000.

Capital/surplus: \$19,000,000.

Pool members: 589.

Officers: Frank Bastone, chairperson; David N. Grubb, executive director; Paul Shives, secretary.

Contact: David N. Grubb.

Municipal Excess Liability Residual Claims Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, housing authorities, school districts, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1995.

Member contributions: \$14,000,000.

Assets: \$40,000,000.

Capital/surplus: \$5,600,000.

Pool members: 16.

Officers: John Willadsen, chairperson; David N. Grubb, executive director; David Matchett, secretary.

Contact: David N. Grubb.

Municipal Insurance Trust of North Carolina

308 W. Jones St.
Raleigh, N.C. 27603
919-733-1212; fax: 919-715-6656
www.nclm.org

Sponsoring organization: North Carolina League of Municipalities.

Membership required

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships, housing authorities, transit districts.

Risk covered: Employee benefits, medical accident coverage.

Policy form: Occurrence.

First coverage document: 1983.

Member contributions: \$43,960,000.

Assets: \$11,023,730.

Pool members: 404.

Staff: 50.

Officers: Donald Brookshire, chair-board of trustees.

Contact: Robert G. Haynes, associate director.

Municipal Pooling Authority

1911 San Miguel Drive, Suite 200
Walnut Creek, Calif. 94596
925-943-1100; fax: 925-946-4183
www.cccmrmia.com

Type of pool: Employee benefits & property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, employee benefits, general liability, property, workers compensation.

Policy form: Occurrence.

Member contributions: \$17,000,000.

Assets: \$53,000,000.

Capital/surplus: \$19,000,000.

Pool members: 20.

Staff: 14.

Contact: Jake O'Malley, chief administrative officer.

Municipal Reinsurance Health Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships.

Risk covered: Employee benefits.

Policy form: Occurrence.

First coverage document: January 1999.

Member contributions: \$5,000,000.

Assets: \$3,500,000.

Capital/surplus: \$2,500,000.

Pool members: 4.

Officers: T Dorn, chairperson; Paul Laracy, executive director; William Garofalo, secretary.

Contact: Paul Laracy.

N

Nebraska Assn. of School Boards (NASB) All Lines Interlocal Cooperative Aggregate Pool

1311 Stockwell St.
Lincoln, Neb. 68502
402-423-4572; fax: 402-423-4561
www.alicap.org

Sponsoring organization: Nebraska Assn. of School Boards; 1301 Stockwell St., Lincoln, Neb. 68506; 402-423-4951; fax: 402-423-4961; www.nasbonline.org.

Membership required

Type of pool: Property/casualty.

Type of pool members: School districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: September 1990.

Member contributions: \$12,000,000.

Assets: \$14,000,000.

Capital/surplus: \$5,000,000.

Pool members: 160.

Contact: Dan Kosmicki, director-risk management-Nebraska Assn. of School Boards.

Nebraska Intergovernmental Risk Management Assn.

100 N. 12th St., Suite 200
Lincoln, Neb. 68508
402-742-9220; fax: 402-742-9230
www.nirma.info

Type of pool: Property/casualty.

Type of pool members: Counties.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence, claims made.

First coverage document: January 1988.

Member contributions: \$4,910,381.

Assets: \$17,262,311.

Capital/surplus: \$11,062,002.

Pool members: 76.

Staff: 13.

Officers: Craig L. Nelson, executive director; Larry Pelan, underwriting and risk manager; Andrea Thieman, budget and finance manager.

Contact: Craig L. Nelson.

Nebraska Intergovernmental Risk Management Assn. II

100 N. 12th St., Suite 200
Lincoln, Neb. 68508
402-742-9220; fax: 402-742-9230
www.nirma.info

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Type of pool: Property/casualty.

Type of pool members: Counties.

Risk covered: Workers compensation.

Policy form: Occurrence.

First coverage document: June 1988.

Member contributions: \$4,159,495.

Assets: \$14,044,159.

Capital/surplus: \$6,866,308.

Pool members: 76.

Staff: 13.

Officers: Craig L. Nelson, executive director;

Larry Pelan, underwriting and risk manager;

Andrea Thieman, budget and finance manager.

Contact: Craig L. Nelson.

New Jersey Environmental Risk Management Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts.

Risk covered: General liability.

Policy form: Claims made.

First coverage document: January 1995.

Member contributions: \$3,600,000.

Assets: \$16,000,000.

Capital/surplus: \$10,000,000.

Pool members: 13.

Officers: Paul McDougal, chairperson; James J. Kickham, executive director.

Contact: James J. Kickham.

New Jersey Public Housing Authority Joint Insurance Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Housing authorities, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1994.

Member contributions: \$8,400,000.

Assets: \$8,700,000.

Capital/surplus: \$2,600,000.

Pool members: 86.

Officers: William Cottman, chairperson;

David N. Grubb, executive director; Madeline Cook, secretary.

Contact: David N. Grubb.

New Jersey Utility Authorities Joint Insurance Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Utility and sewer authorities.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: September 1991.

Member contributions: \$8,500,000.

Assets: \$9,000,000.

Capital/surplus: \$5,000,000.

Pool members: 72.

Officers: Pat Parkinson, chairman; James J. Kickham, executive director.

Contact: James J. Kickham.

North Carolina Interlocal Risk Management Agency

P.O. Box 1310

Raleigh, N.C. 27602-1310

919-733-1212; fax: 919-715-6656

www.nclm.org

Management company: North Carolina League of Municipalities.

Membership required

Type of pool members: Cities/towns/townships, housing authorities, transit districts.

Risk covered: Workers compensation.

Policy form: Occurrence.

First coverage document: July 1981.

Member contributions: \$17,591,000.

Assets: \$27,090,000.

Pool members: 463.

Staff: 92.

Officers: Don Brookshire, chair-board of trustees.

Contact: Robert G. Haynes.

North Dakota Insurance Reserve Fund

P.O. Box 2258

Bismarck, N.D. 58502-2258

701-224-1988; fax: 701-224-0609

www.ndirf.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties, housing authorities, school districts, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: January 1986.

Member contributions: \$8,335,000.

Assets: \$33,800,000.

Capital/surplus: \$18,300,000.

Pool members: 2,524.

Staff: 16.

Contact: Steven L. Spilde, CEO.

North Jersey Municipal Employee Benefits Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmebf.com

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships.

Risk covered: Employee benefits.

First coverage document: January 1993.

Member contributions: \$17,000,000.

Assets: \$9,000,000.

Capital/surplus: \$7,000,000.

Pool members: 14.

Officers: Michael Zambito, chairperson; Paul Laracy, executive director.

Contact: Paul Laracy.

O

Ocean County Municipal Joint Insurance Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1987.

Member contributions: \$15,300,000.

Assets: \$20,000,000.

Capital/surplus: \$5,200,000.

Pool members: 31.

Officers: Scott MacFadden, chair; James J. Kickham, executive director; Paul Shives, secretary.

Contact: James J. Kickham.

Ohio Government Risk Management Plan

P.O. Box 2083

Toledo, Ohio 43603-2083

800-249-5268; fax: 419-259-6050

www.ohioplan.org

Management company: Hylant Administrative Services, www.hylant.com.

Type of pool: Property/casualty.

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Type of pool members: Cities/towns/townships, counties, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: June 1988.

Member contributions: \$14,400,000.

Assets: \$8,200,000.

Capital/surplus: \$5,400,000.

Pool members: 465.

Officers: Harry Wiebe, chairman; Jay Weiskircher, vice chairman; Mike Hinnenkamp, secretary.

Contact: Joe Seay, president-Hylant Administrative Services; joe.seay@hylant.com.

Ohio School Plan

P.O. Box 2083

Toledo, Ohio 43603-2083

800-249-5268; fax: 419-259-6099

www.ohioschoolplan.org

Management company: Hylant Administrative Services, www.hylant.com

Type of pool: Property/casualty.

Type of pool members: School districts, mental retardation/developmental disabled service units.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.

Policy form: Occurrence, claims made.

First coverage document: February 2002.

Member contributions: \$12,000,000.

Assets: \$952,000.

Capital/surplus: \$730,000.

Pool members: 380.

Officers: Kirk Hamilton, chairman.

Contact: Joe Seay, president-Hylant Administrative Services; joe.seay@hylant.com.

Ohio Transit Risk Pool

34 Merz Blvd., Suite D

Fairlawn, Ohio 44333

330-864-2979; fax: 330-864-2952

www.ohiotransitriskpool.org

Type of pool: Property/casualty.

Type of pool members: Transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: January 1995.

Member contributions: \$5,600,000.

Assets: \$9,000,000.

Capital/surplus: \$2,000,000.

Pool members: 12.

Staff: 5.

Officers: John M. Nielsen, CEO; Barbara Rhoades, director-claims and underwriting, Kenneth Reed, director-loss control services.

Contact: John M. Nielsen.

Oklahoma Municipal Assurance Group

4130 N. Lincoln Blvd.

Oklahoma City, Okla. 73105

405-525-6624; fax: 405-525-5888

www.omag.org

Type of pool: Employee benefits & property/casualty.

Type of pool members: Cities/towns/townships, housing authorities.

Risk covered: Auto physical damage, auto/equipment liability, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: July 1977.

Member contributions: \$45,000,000.

Assets: \$78,400,000.

Capital/surplus: \$35,300,000.

Pool members: 502.

Staff: 21.

Officers: Patrick Parsons, CEO; Steven Reel, general counsel; Gary McKnight, director-finance.

Contact: Patrick Parsons.

P

PELICAN Insurance Co., A Reciprocal Risk Retention Group

P.O. Box 60769

Harrisburg, Pa. 17106-0769

717-526-1010; fax: 717-526-1020

www.pacounties.org

Management company: PELICAN Insurance Management Ltd.

Membership required

Type of pool: Property/casualty.

Type of pool members: Counties, nonprofit nursing homes.

Risk covered: General liability.

Policy form: Claims made, manuscript.

First coverage document: March 2003.

Member contributions: \$4,400,000.

Assets: \$16,195,000.

Capital/surplus: \$7,201,000.

Pool members: 31.

Officers: John R. Sallade, managing director; Christie Ward, special services and training manager; Steve McDermott, captive programs director.

Contact: John R. Sallade.

Pennsylvania Counties Risk Pool (PCoRP)

P.O. Box 60769

Harrisburg, Pa. 17106-0769

717-526-1010; fax: 717-526-1020

www.pacounties.org

Membership required

Type of pool: Property/casualty.

Type of pool members: Counties, county related entities.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence, claims made, manuscript.

First coverage document: April 1987.

Member contributions: \$9,450,000.

Assets: \$14,400,000.

Capital/surplus: \$1,200,000.

Pool members: 44.

Officers: John R. Sallade, managing director; Betty Welkie, property/casualty programs manager; Bruce Mitchell, loss control programs manager.

Contact: John R. Sallade.

Pennsylvania Counties Workers' Compensation Trust (PComp)

P.O. Box 60769

Harrisburg, Pa. 17106-0769

717-526-1010; fax: 717-526-1020

www.pacounties.org

Membership required

Type of pool: Property/casualty.

Type of pool members: Counties, county related entities.

Risk covered: Workers compensation.

Policy form: Occurrence.

First coverage document: January 1993.

Member contributions: \$10,100,000.

Assets: \$16,200,000.

Capital/surplus: \$580,000.

Pool members: 54.

Officers: John R. Sallade, managing director; Betty Welkie, property/casualty programs manager; Bruce Mitchell, loss control programs manager.

Contact: John R. Sallade.

Professional Municipal Management Joint Insurance Fund

Park 80 W., Plaza One

Saddle Brook, N.J. 07663

201-587-0555; fax: 201-587-8662

www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

First coverage document: January 1988.

Member contributions: \$3,000,000.

Assets: \$3,500,000.

Capital/surplus: \$1,500,000.

Pool members: 5.

Officers: Denise Rose, chairperson; David N.

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Grubb, executive director; Thomas Merchel, secretary.

Contact: David N. Grubb.

Protected Insurance Program for Schools

P.O. Box 4328
Torrance, Calif. 90510
310-212-0363; fax: 310-212-0300
www.pipsjpa.org

Management company: Keenan & Associates, www.keenan.com

Type of pool: Property/casualty.

Type of pool members: Higher education, school districts.

Risk covered: Workers compensation.

Policy form: Occurrence.

First coverage document: July 2003.

Member contributions: \$194,060,759.

Assets: \$66,522,052.

Capital/surplus: \$5,594,914.

Pool members: 54.

Officers: Eloy Oakley, president; Steve Hovey, vp; Rocky Bonura, secretary; Randy Meeker, treasurer.

Contact: Doug Ross, Joint Powers Authority manager; 310-212-0363, ext. 2606.

Public Agency Risk Sharing Authority of California (PARSAC)

1525 Response Road, Suite One
Sacramento, Calif. 95815
916-927-7727; fax: 916-927-3075
www.parsac.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: June 1986.

Member contributions: \$9,451,422.

Assets: \$24,696,816.

Capital/surplus: \$12,714,287.

Pool members: 37.

Staff: 5.

Officers: Cathy-Wilcox Barnes, president; Kevin Plett, vp; Greg Franklin, treasurer; Dave Heath, auditor/controller.

Contact: Joanne Rennie, general manager.

Public Employer Risk Management Assn. Inc. (PERMA)

9 Cornell Road
Latham, N.Y. 12110
518-220-1111; fax: 518-220-9774
www.perma.org

Management company: Northeast Assn. Management Inc.

Type of pool members: Cities/towns/townships, counties, housing authorities, school districts, transit districts.

Risk covered: Workers compensation.

Policy form: Occurrence.

First coverage document: June 1983.

Member contributions: \$33,440,749.

Assets: \$111,630,200.

Capital/surplus: \$9,490,657.

Pool members: 375.

Staff: 60.

Officers: Brent Wilkes, president; Kevin Hume, executive vp.

Contact: Nick Gorgievski, vp-finance.

R

Rhode Island Interlocal Risk Management Trust

501 Wampanoag Trail, Suite 301
East Providence, R.I. 02915
401-438-6511; fax: 401-438-6990
www.ritrust.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, higher education, housing authorities, school districts, special districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: July 1986.

Member contributions: \$20,802,000.

Assets: \$53,100,000.

Capital/surplus: \$10,100,000.

Pool members: 114.

Staff: 27.

Officers: Thomas Dywer, president/executive director; Ronald F. Slovak, chief financial and administrative services officer; Colleen M. Bodziony, secretary.

Contact: Thomas Dywer; 401-438-6511 ext. 513.

S

Schools Excess Liability Fund (SELF)

1531 I St.
Sacramento, Calif. 95814
916-321-5300; fax: 916-321-5311
www.selfjpa.org

Type of pool: Property/casualty.

Type of pool members: Higher education, school districts.

Risk covered: Auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: March 1986.

Member contributions: \$34,654,122.

Assets: \$177,635,435.

Capital/surplus: \$3,223,098.

Officers: Tom Osborne, CEO; Pat Moody, CFO.

Contact: Tom Osborne; 866-453-5300.

SEG Self-Insurer Workers' Compensation Fund

415 W. Kalamazoo St.
Lansing, Mich. 48933
800-292-5421; fax: 517-482-4181
www.setseg.org

Membership required

Type of pool: Property/casualty.

Type of pool members: School districts.

Risk covered: Employee benefits, workers compensation.

Policy form: Occurrence.

First coverage document: July 1973.

Member contributions: \$22,300,000.

Assets: \$103,000,000.

Capital/surplus: \$65,000,000.

Pool members: 471.

Staff: 15.

Officers: Lou Guizzetti, executive director; Timothy Averill, director-finance and corporate operations; Chuck Miller, director-sales and marketing.

Contact: Timothy Averill; 517-816-1649; taverill@setseg.org.

SET Inc.

415 W. Kalamazoo St.
Lansing, Mich. 48933
800-292-5421; fax: 517-482-0800
www.setseg.org

Membership required

Type of pool: Employee benefits & property/casualty.

Type of pool members: School districts.

Risk covered: Employee benefits, workers compensation.

Policy form: Occurrence.

First coverage document: July 1971.

Member contributions: \$41,300,000.

Assets: \$26,200,000.

Capital/surplus: \$19,500,000.

Pool members: 302.

Staff: 35.

Officers: Lou Guizzetti, executive director; Timothy Averill, director-finance and corporate operations; Chuck Miller, director-sales and marketing.

Contact: Timothy Averill; 517-816-1649; taverill@setseg.org.

South Bergen Joint Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/town-

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ships, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

Member contributions: \$11,000,000.

Assets: \$13,000,000.

Capital/surplus: \$3,000,000.

Pool members: 19.

Officers: Frank Bianchi, chair; David N. Grubb, executive director; John Hason, secretary.

Contact: David N. Grubb.

Southern New Jersey Regional Employee Benefits Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.snjrbf.com

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Employee benefits.

Type of pool members: Cities/towns/townships.

Risk covered: Employee benefits.

Policy form: Date of service.

Member contributions: \$16,000,000.

Assets: \$8,000,000.

Capital/surplus: \$4,000,000.

Pool members: 21.

Officers: Theodore Dorn, chairman; James J. Kickham, executive director; Michael Mevoli, secretary.

Contact: James J. Kickham.

State of Minnesota-Risk Management Fund

50 Sherburne Ave.,
Administration Building, Suite 309
St. Paul, Minn. 55155
651-201-2585; fax: 651-297-7715
www.mainserver.state.mn.us/risk

Type of pool: Property/casualty.

Type of pool members: Counties, state government.

Risk covered: Auto physical damage, auto/equipment liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

Member contributions: \$9,550,000.

Assets: \$16,286,000.

Capital/surplus: \$5,664,000.

Pool members: 103.

Staff: 11.

Contact: Phillip Blue, director.

Suburban Essex Joint Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, school districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence.

Member contributions: \$7,300,000.

Assets: \$6,000,000.

Capital/surplus: \$1,900,000.

Pool members: 12.

Officers: Margorie Smith, chairman; David N. Grubb, executive director.

Contact: David N. Grubb.

Suburban Municipal Joint Insurance Fund

Park 80 W., Plaza One
Saddle Brook, N.J. 07663
201-587-0555; fax: 201-587-8662
www.njmel.org

Management company: Public Entity Risk Management Administration Inc.

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: January 1994.

Member contributions: \$4,000,000.

Assets: \$4,000,000.

Capital/surplus: \$1,500,000.

Pool members: 9.

Officers: Laureen Fallin, chairman; David N. Grubb, executive director.

Contact: David N. Grubb.

Tennessee Housing Authorities Risk Management Trust

P.O. Box 846
Nashville, Tenn. 37202
615-252-8414; fax: 615-252-3677

Management company: Arthur J. Gallagher Risk Management Services; 235 Highlandia Drive, Suite 200, Baton Rouge, La. 70810; 225-292-3515

Sponsoring organization: Tennessee Assn. of Housing and Redevelopment Authorities.

Membership required

Type of pool: Property/casualty.

Type of pool members: Housing authorities.

Risk covered: General liability, property.

Policy form: Occurrence.

First coverage document: February 1997.

Member contributions: \$4,433,951.

Assets: \$4,515,375.

Capital/surplus: \$2,720,685.

Pool members: 85.

Contact: James L. Thiltgen, president.

Texas Assn. of Counties County Government Risk Management Pool

P.O. Box 2131
Austin, Texas 78701
512-478-8753; fax: 512-478-1426
www.county.org

Membership required

Type of pool: Property/casualty.

Type of pool members: Counties, special districts.

Risk covered: Auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability.

Policy form: Claims made, occurrence.

First coverage document: October 1986.

Member contributions: \$19,899,710.

Assets: \$124,007,065.

Capital/surplus: \$86,100,565.

Pool members: 196.

Staff: 25.

Officers: Jim Jean, director-program administration; Richard Slagle, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Counties Health & Employee Benefits Pool

P.O. Box 2131
Austin, Texas 78701
512-478-8753; fax: 512-478-1426
www.county.org

Type of pool: Employee benefits.

Type of pool members: Counties, special districts.

Risk covered: Employee benefits.

First coverage document: October 2001.

Member contributions: \$87,050,843.

Assets: \$67,478,669.

Capital/surplus: \$57,850,819.

Pool members: 161.

Staff: 14.

Officers: Jim Jean, director-program administration; Bill Norwood, program manager; Jennifer Hall, operational manager; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Counties Property & Casualty Self-Insurance Pool

P.O. Box 2131
Austin, Texas 78701
512-478-8753; fax: 512-478-1426
www.county.org

Membership required

Type of pool: Property/casualty.

Type of pool members: Counties, special districts.

Risk covered: Auto physical damage, property.

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Policy form: Occurrence.

First coverage document: October 1989.

Member contributions: \$8,025,138.

Assets: \$20,740,211.

Capital/surplus: \$17,182,396.

Pool members: 173.

Staff: 25.

Officers: Jim Jean, director-program administration; Richard Slagle, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Counties Unemployment Compensation Group Account Fund

P.O. Box 2131

Austin, Texas 78701

512-478-8753; fax: 512-478-1426

www.county.org

Membership required

Type of pool: Employee benefits.

Type of pool members: Counties, special districts.

Risk covered: Unemployment compensation.

First coverage document: January 1977.

Member contributions: \$6,126,659.

Assets: \$5,583,499.

Capital/surplus: \$5,582,957.

Pool members: 206.

Staff: 25.

Officers: Jim Jean, director-program administration; Richard Slagle, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Counties Workers' Compensation Self- Insurance Fund

P.O. Box 2131

Austin, Texas 78701

512-478-8753; fax: 512-478-1426

www.county.org

Type of pool: Property/casualty.

Type of pool members: Counties, special districts.

Risk covered: Workers compensation.

First coverage document: July 1974.

Member contributions: \$36,545,166.

Assets: \$166,843,348.

Capital/surplus: \$53,446,897.

Pool members: 283.

Staff: 35.

Officers: Jim Jean, director-program administration; Richard Slagle, director-field services; Nancy Lyter, CFO.

Contact: Jim Jean.

Texas Assn. of Public Schools Property and Liability Fund

342 W. Woodlawn Ave., Suite 100

San Antonio, Texas 78212-3314

210-736-2600; fax: 210-736-2699

www.texasassociationofpublic-schools.org

Management company: Willis Pooling, www.willispooling.com.

Type of pool: Property/casualty.

Type of pool members: School districts, education service centers, public community colleges.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employee benefits, general liability, property.

Policy form: Occurrence, claims made.

First coverage document: September 2001.

Member contributions: \$13,778,397.

Assets: \$10,637,889.

Capital/surplus: \$3,941,388.

Pool members: 160.

Staff: 2.

Officers: Cecil B. Tatum, chairman.

Contact: R. Lamar Sawyer Jr., executive director.

Texas Assn. of School Boards Risk Management Fund

P.O. Box 301

Austin, Texas 78767

512-467-3510; fax: 512-467-3619

www.tasb.org/risk

Sponsoring organization: Texas Assn. of School Boards, www.tasb.org.

Membership required

Type of pool: Property/casualty.

Type of pool members: Higher education, school districts, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, unemployment compensation, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: January 1974.

Member contributions: \$101,923,268.

Assets: \$299,229,520.

Capital/surplus: \$107,477,591.

Pool members: 1,229.

Staff: 145.

Officers: Dubravka Romano, associate executive director-risk management services; Doralee Thrasher, director-underwriting and marketing; Gwen McDade, director-financial operations; Edwin Thompson, director-loss prevention; Todd Holt, Krista Ferguson, directors-claims administration.

Contact: Dubravka Romano.

Texas Municipal League Intergovernmental Risk Pool

P.O. Box 149194

Austin, Texas 78714-9194

512-491-2300; fax: 512-491-2311

www.tmlrp.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, housing authorities, special districts, transit districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, criminal

defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: July 1973.

Member contributions: \$137,722,206.

Assets: \$467,634,387.

Capital/surplus: \$228,935,492.

Pool members: 2,578.

Staff: 220.

Officers: R. Marvin Townsend, executive director; Carol A. Loughlin, deputy director; David Reagan, general counsel.

Contact: Carol A. Loughlin; cloughlin@tmlrp.org.

Township Officials of Illinois Risk Management Assn. (TOIRMA)

401 Main St., Suite 1010

Peoria, Ill. 61602-1241

309-674-8010; fax: 309-674-8011

www.ccmsi.com

Management company: Cannon Cochran Management Services Inc.; 2 E. Main St., Suite 208, Danville, Ill. 61832-5850; 217-446-1089; fax: 217-444-2495

Sponsoring organization: Township Officials of Illinois.

Membership required

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships.

Risk covered: Auto physical damage, auto/equipment liability, bonds, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: June 1986.

Member contributions: \$12,605,978.

Assets: \$54,726,376.

Capital/surplus: \$16,150,914.

Pool members: 1,616.

Staff: 3.

Contact: Roderick D. Beck, executive director.

Transit Mutual Insurance Corp. of Wisconsin

2575 S. Memorial Drive, Suite 105

Appleton, Wis. 54915-1483

920-832-3970; fax: 920-832-3974

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, transit districts.

Risk covered: Auto physical damage, auto/equipment liability.

Policy form: Occurrence.

First coverage document: January 1986.

Member contributions: \$2,043,739.

Assets: \$8,608,697.

Capital/surplus: \$6,076,931.

Pool members: 19.

Staff: 7.

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Continued from previous page

Officers: Robert Johnson, president; Greg Seubert, vp; Nancy Kreutzman, executive director; Michael Glasheen, secretary/treasurer.

Contact: Nancy Kreutzman;
nance-tmi@new.rr.com.

U

Utah Counties Insurance Pool (UCIP)

P.O. Box 760
Midvale, Utah 84047
801-565-8500; fax: 801-568-0495
www.ucip.utah.gov

Type of pool: Employee benefits & property/casualty.

Type of pool members: Counties.

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BusinessInsurance.com

Risk covered: Auto physical damage, auto/equipment liability, bonds, employee benefits, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence, claims made.

First coverage document: January 1992.

Member contributions: \$10,000,000.

Assets: \$11,000,000.

Capital/surplus: \$5,000,000.

Pool members: 28.

Staff: 9.

Officers: Lester Nixon, CEO; Mark Brady, loss prevention manager; Sonya White, manager of administration.

Contact: Lester Nixon.

W

Washington Cities Insurance Authority

P.O. Box 88030
Tukwila, Wash. 98138-2030
206-575-6046; fax: 206-575-7426
www.wciapool.org

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, special districts.

Risk covered: Auto physical damage, auto/equipment liability, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence, manuscript.

First coverage document: January 1981.

Member contributions: \$26,000,000.

Assets: \$120,000,000.

Capital/surplus: \$43,000,000.

Officers: Lew Leigh, executive director; Eric B. Larson, Jill Marcell, deputy directors.

Contact: Lew Leigh.

Washington Schools Risk Management Pool

P.O. Box 88700
Tukwila, Wash. 98138-2700
206-394-9737; fax: 206-394-9712
www.psesd.org/pssrmp/

Management company: Puget Sound Educational Service District, 800 Oaksdale S.W. Renton, Wash. 98155; 425-917-7600; www.psesd.org

Type of pool: Property/casualty.

Type of pool members: School districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence.

First coverage document: September 1986.

Member contributions: \$25,049,124.

Assets: \$70,075,251.

Capital/surplus: \$32,553,405.

Pool members: 80.

Staff: 20.

Officers: David Hayasaka, executive director; Deborah Callahan, director-claims; Mary Sue Linville, director-risk management/operations.

Contact: David Hayasaka.

Washington State Transit Insurance Pool

2629 12th Court S.W.
Olympia, Wash. 98502
360-586-1800; fax: 360-586-1803
www.wstip.org

Type of pool: Property/casualty.

Type of pool members: Transit districts.

Risk covered: Auto physical damage, auto/equipment liability, employment practices liability, general liability, property, public officials D&O and E&O liability.

Policy form: Occurrence, claims made.

First coverage document: January 1989.

Member contributions: \$6,600,000.

Assets: \$21,503,000.

Capital/surplus: \$11,300,000.

Pool members: 24.

Staff: 6.

Officers: Lynn Bourton, president; Ben Foreman, vp/treasurer; Jamie Collier, secretary; Allen F. Hatten, executive director; Michael J. Spears, deputy director; Tracey Christianson, member services manager.

Contact: Allen F. Hatten; al@wstip.org.

Wisconsin Municipal Mutual Insurance Co.

4785 Hayes Road
Madison, Wis. 53704-7364
608-246-3336; fax: 608-246-3338
www.wmmic.com

Type of pool: Property/casualty.

Type of pool members: Cities/towns/townships, counties.

Risk covered: Auto/equipment liability, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation.

Policy form: Occurrence.

First coverage document: January 1988.

Member contributions: \$3,574,418.

Assets: \$43,748,031.

Capital/surplus: \$27,458,252.

Pool members: 14.

Staff: 8.

Officers: Bernard Vash, chairman; Dean Brasser, vice chairman; Norman Cummings, treasurer; Carole Charles, secretary.

Contact: Kevin C. Murphy, executive director; kmurphy@wmmic.com.

Companies interested in being listed in any of B's online directories should contact the Directory department at bidirectory@businessinsurance.com.

Employee benefit consultants

A

Aon Consulting Worldwide

200 E. Randolph St., Suite 1000
Chicago, Ill. 60601
312-381-4800; fax: 312-381-0240
www.aon.com

Parent: Aon Corp.

Benefit consulting since: 1934.

Benefit outsourcing services since: 1983.

Services

Benefit consulting: 71%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 20%.

Defined contribution: Customer service/call centers, communication and education programs, plan administration.

Defined benefit: Actuarial expertise, customer service/call centers, data consulting services, pension plan administrative services.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

HR/payroll services: Compensation planning tools, customer service/call centers, talent acquisition tools, workflow-enabled human resource administration.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 9%; claims administration, compensation consulting, general management consulting.

Staff

Total 6,800
U.S. 49%
Non-U.S. 51%

Branch offices: 69 U.S.; 48 non-U.S.

Compensation: By the hour, by the project, commissions, on retainer.

Revenues*

Benefit consulting services.....\$913,342,000
Benefit outsourcing services ...\$253,830,000
Total revenues\$1,279,937,000
U.S. 58%
Non-U.S. 42%

Officers: Andrew Appel, CEO-Aon Consulting Worldwide; Baljit Dail, global chief administrative officer; Kathryn Hayley, CEO-Aon Con-

sulting U.S.; Ron Amy, chairman/chief executive-Aon Consulting U.K.; Ashim Khemani, CEO-Aon Consulting Canada; Edouard Merette, CEO-Aon Consulting, Asia Pacific.
Contact: Joe Micucci, assistant vp-public relations, 312-381-4786, joe_micucci@aon.com; Sara Carlson, marketing specialist, 312-381-5045, sara_carlson@aon.com.
*BI estimates.

Athens Benefits Insurance Services Inc.

2552 Stanwell Drive
Concord, Calif. 94520
925-798-3334
www.athensbenefits.com

Parent: The Jenkins Athens Group.

Benefit consulting since: 1987.

Benefit outsourcing services since: 1992.

Services

Benefit consulting: 24%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 7%.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

HR/payroll services: Customer service/call centers, talent acquisition tools, workflow-enabled human resource administration.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 69%; brokering and placement of employee benefits.

Staff

Total 265
U.S. 100%
Benefit consulting 58

U.S. 100%
Outsourcing staff 9
U.S. 100%

Clients

Benefit consulting clients 435
Corporations 89%
Multiemployer welfare plans 6%
Individuals 1%
Government agencies/entities 4%
Benefit outsourcing clients 42
Corporations 100%

Branch offices: Palo Alto and Sacramento, Calif.

Compensation: By the hour, commissions, on retainer.

Senior consultants.....\$350
Consultants.....\$175
Clerical.....\$75

Revenues

Benefit consulting services.....\$2,500,000
U.S. 100%
Benefit outsourcing services\$800,000
U.S. 100%
Total revenues\$10,159,000
U.S. 100%

Officers: Jim Jenkins, chairman; Curtis Pera, CEO; John Connell, president.

Contact: John Connell.

B

BeneCom Associates L.L.C.

152R Simsbury Road, Building 9
Avon, Conn. 06001-1423
860-674-2626; fax: 860-674-2627
www.benecomassociates.com

Benefit outsourcing services since: 1992.

Services

Benefit outsourcing services: 100%.

Defined contribution services: Communication and education programs.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Staff

Total 9
U.S. 100%
Outsourcing staff 9
U.S. 100%

Clients

Benefit outsourcing clients 125
Corporations 97%
Multiemployer plans 1%
Government 2%

Compensation: By the project.

Revenues

Benefit outsourcing services\$2,600,000
U.S. 100%

Officers: Kay M. Griffin, William E. Griffin, principals.

Contact: William E. Griffin;
wgriffin@benecomllc.com.

Benefit Dynamics Inc.

8 Ranoldo Terrace, Suite 200
Cherry Hill, N.J. 08034
856-616-1400; fax: 856-616-1401
www.benefitdynamics.com

Benefit consulting since: 1975.

Benefit outsourcing services since: 1975.

Services

Benefit consulting: 10%.



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World's largest employee benefit consultants

Ranked by worldwide benefit consulting revenues*

Rank	Company/Address	Phone/Fax/Web site	2006 benefit consulting revenues ¹	2005 benefit consulting revenues	% change	% of total gross revenues from benefit consulting	2006 gross revenues from benefit outsourcing services ¹	Principal officer
1	Mercer Human Resource Consulting 1166 Ave. of the Americas, New York, N.Y. 10036	212-345-7000 Fax: 212-345-7414 www.mercerhr.com , www.merceric.com	\$1,814,041,000 ²	\$1,757,120,000 ²	3.2%	67%	\$637,287,000 ²	M. Michele Burns, chairwoman/CEO
2	Watson Wyatt Worldwide 901 N. Glebe Road, Arlington, Va. 22203	703-258-8000 Fax: 703-258-8585 www.watsonwyatt.com	\$1,124,000,000 ³	\$1,014,000,000 ³	10.8%	84.5%	—	John Haley, president/CEO
3	Aon Consulting Worldwide 200 E. Randolph St., Suite 1000, Chicago, Ill. 60601	312-381-4800 Fax: 312-381-0240 www.aon.com	\$913,342,000 ²	\$896,369,000 ²	1.9%	71%	\$253,830,000 ²	Andrew Appel, CEO
4	Hewitt Associates Inc. 100 Half Day Road, Lincolnshire, Ill. 60069	847-295-5000 Fax: 847-883-9019 www.hewitt.com	\$842,600,000 ⁴	\$802,800,000 ⁴	5.0%	30%	\$1,980,000,000 ⁴	Russ Fradin, chairman/CEO
5	Towers Perrin 1 Stamford Plaza, 263 Tresser Blvd., Stamford, Conn. 06901	203-326-5400 Fax: 203-326-5499 www.towersperrin.com	\$790,600,000	\$731,200,000	8.1%	51.8%	—	Mark V. Mactas, chairman/CEO
6	PricewaterhouseCoopers Human Resource Services 300 Madison Ave., New York, N.Y. 10017	646-471-3000 Fax: 813-286-6000 www.pwc.com/us/hrs	\$685,000,000	\$630,000,000	8.7%	70%	—	Michael Rendell, global leader- human resource services
7	Deloitte & Touche L.L.P. 1633 Broadway, New York, N.Y. 10019	510-273-2371 Fax: 213-688-3358 www.deloitte.com	\$630,773,000 ⁵	\$621,410,000 ⁵	1.5%	40%	—	Ainar Aijala, vice chairman -Deloitte Consulting L.L.P./global service area leader-Human Capital
8	The Segal Co. 1 Park Ave., New York, N.Y. 10016-5895	212-251-5000 Fax: 212-251-5490 www.segalco.com	\$166,000,000	\$159,900,000	3.8%	90%	—	Howard Fluhr, president/CEO
9	Ernst & Young L.L.P. - Performance Reward & Human Capital 1225 Connecticut Ave. N.W., Washington, D.C. 20036	202-327-6000 Fax: 202-327-6714 www.ey.com	\$160,000,000 ³	190,000,000 ²	-15.8%	N/A	—	James Bosserman, director-Americas Performance & Reward
10	Gallagher Benefit Services Inc. 2 Pierce Place, Itasca, Ill. 60143	630-773-3800 Fax: 630-285-4000 www.gallagherbenefits.com	\$131,400,000 ²	\$130,500,000	0.7%	75%	\$3,504,000 ²	James W. Durkin Jr., president

*Excludes revenues from claims administration, compensation consulting, insurance commissions and other nonbenefit consulting. 1 Estimated. 2 BI estimate. 3 Fiscal year ending 6/30. 4 Fiscal year ending 9/30. 5 Fiscal year ending 5/31. N/A Not available.
Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Employee Benefit Consultants.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

Retirement plan consulting: Consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, plan design consulting.

Benefit outsourcing services: 89%.

Defined contribution services: Plan administration.

Defined benefit: Actuarial expertise, pension plan administrative services.

Health and welfare: Flexible spending accounts, health saving accounts or reimbursement accounts.

Nonbenefit consulting/outsourcing: 1%; brokering and placement of employee benefits, general management consulting.

Staff

Total	9
U.S.	100%
Benefit consulting.....	7*
U.S.	100%

Clients

Benefit consulting clients	700
Corporations	90%
Individuals.....	10%
Benefit outsourcing clients.....	700
Corporations	90%
Individuals.....	10%

Branch offices: Cherry Hill, N.J.

Compensation: By the hour, by the project, commissions, on retainer.

Senior consultants.....	\$350
Consultants.....	\$200
Clerical.....	\$100

Revenues

Benefit consulting services.....	\$2,000,000
U.S.	100%
Benefit outsourcing services	\$500,000
U.S.	100%
Total revenues	\$2,600,000
U.S.	100%

Officers: Jo-Ann Massanova, president; Carmen LaVergetta, vp.

Contact: Mark Moran, vp-sales,
mmoran@benefitdynamics.com.

* Staff provides both consulting and outsourcing services.

Benefit Express Services L.L.C.

441 S Fernandez Ave.
Arlington Heights, Ill. 60005
847-637-1551; fax: 530-267-7790
www.benefitexpress.info

Benefit outsourcing services since: 2000.
Services

Benefit outsourcing services: 100%.

Defined benefit: Customer service/call centers, data consulting services, pension plan administrative services.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental

and vision plans.

HR/payroll services: Compensation planning tools, customer service/call centers, workflow-enabled human resource administration.

Benefit communications: Benefit statement preparation, booklet preparation.

Staff

Total	50
U.S.	100%
Outsourcing staff	50
U.S.	100%

Clients

Corporations	95%

Government.....5%

Branch offices: Philadelphia.

Compensation: By the project, on retainer.

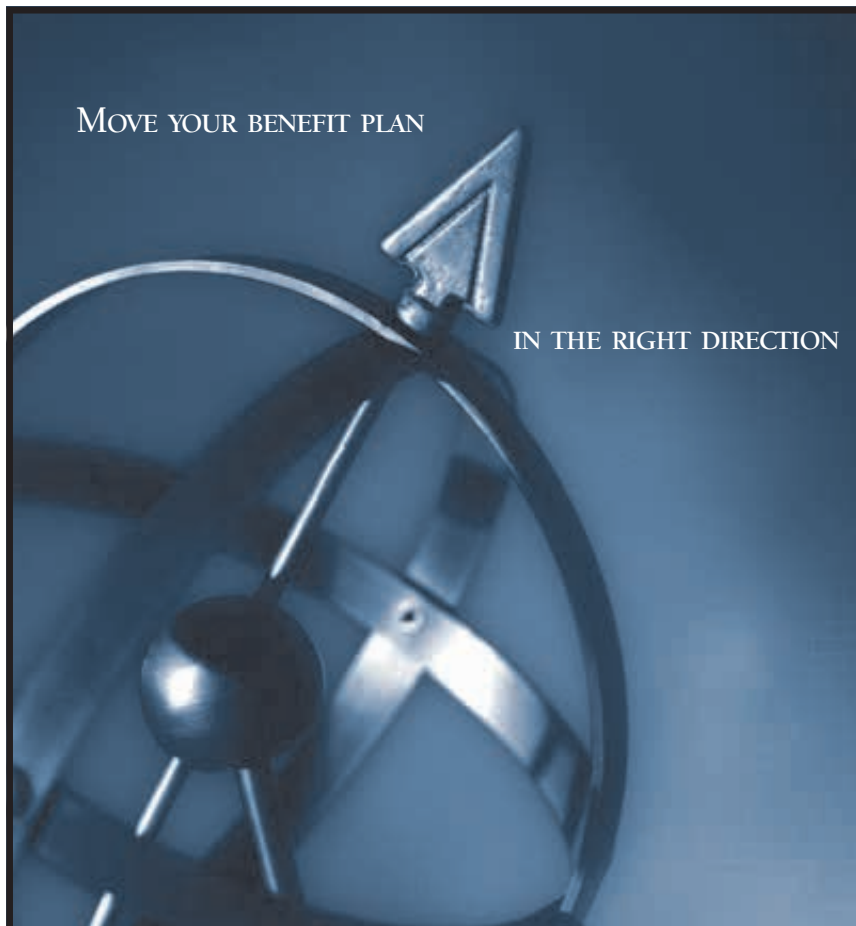
Revenues

Benefit outsourcing services	\$6,000,000
U.S.	100%

Officers: Maria Bradley, president; Martin Pfister, director; Monica Hinchey, director-client services.

Contact: Maria Bradley; 847-637-1551,
mbradley@mybenefitexpress.com.

Continued on next page



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Continued from previous page

Benefit Solutions Inc.

20 Soundview Marketplace
Port Washington, N.Y. 11050
516-944-0023; fax: 516-944-0024

Benefit consulting since: 1980.**Services****Benefit consulting:** 100%.**Retirement plan consulting:** Consulting on selection of investment managers, plan administration consulting, plan design consulting.**Welfare plan consulting:** Evaluation of other service providers, insurer/broker selection consulting, plan design consulting.**Staff**

Total 9
U.S. 100%
Benefit consulting 5
U.S. 100%

Clients

Benefit consulting clients 112
Corporations 90%
Multiemployer plans 2%
Individuals 3%
Government agencies/entities 5%

Compensation: By the hour, by the project, on retainer.

Senior consultants.....\$350
Consultants.....\$225

Revenues

Benefit consulting services.....\$2,400,000
U.S. 100%

Officers: Louise V. Klimuszko, president; Warren A. Sackman III, senior consultant; Edward C. Close, employee benefit consultant.**Contact:** Ed Close; ecc@rmiconsulting.com.**Brokerage Concepts Inc.**

1021 W. Eighth Ave.
King of Prussia, Pa. 19406
610-491-5040; fax: 610-491-4990
www.bcitpa.com

Benefit consulting since: 1977.**Benefit outsourcing services since:** 1977.**Services****Benefit consulting:** 40.5%.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.**Employee communication consulting:** Gen-

eral consulting on communication programs.

Benefit outsourcing services: 3.5%.**Health and welfare:** Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.**Benefit communications:** Audio/visual program preparation, benefit statement preparation, booklet preparation.**Nonbenefit consulting/outsourcing:** 56%; claims administration.**Staff**

Total 498
U.S. 100%

Clients

Total benefit consulting 5,072
Corporations 80%
Multiemployer plans 3.5%
Multiemployer welfare plans 3.5%
Individuals 3%
Government agencies/entities 10%
Total benefit outsourcing 204
Corporations 88%
Government 12%

Branch offices: Camden, Del.; Deerfield Beach, Fla.; Waltham, Mass.; Philadelphia and Warminster, Pa.**Compensation:** By the hour, by the project, commissions.

Senior consultants.....\$500
Consultants.....\$175
Clerical.....\$80

Revenues*

Benefit consulting\$22,133,610
U.S. 100%
Benefit outsourcing services\$1,912,781
U.S. 100%
Total revenue\$54,650,890
U.S. 100%

Officers: Arnold M. Katz, president; Tom McKellar, director-sales and marketing; Rose Lewis, director-operations; Aaron Singer, director-finance.**Contact:** Arnold M. Katz;
arnold.katz@bcitpa.com.

*As of 12/31/05

C**C&B Consulting Group Inc.**

485 Underhill Blvd.
Syosset, N.Y. 11791
516-333-8787; fax: 516-333-5891
www.candbconsulting.com

Benefit consulting since: 1992.**Services****Benefit consulting:** 100%.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.**Employee communication consulting:** General consulting on communication programs.**Staff**

Total 53

Continued on next page

Directory explanation box

The Directory of Employee Benefit Consultants/Benefit Outsourcing Providers is compiled from responses to a *Business Insurance* questionnaire.

The directory is published as an editorial service; there is no charge to be included. However, companies must generate at least \$500,000 of their gross revenues from benefit consulting or benefit outsourcing to participate. Companies that did not report estimated 2006 gross revenues from benefit consulting/outsourcing were not listed.

BI defines benefit consulting as providing advice on benefit issues on a fee-for-service basis. Benefit consulting does not include health care and other claims administration, compensation consulting, general consulting unrelated to benefits or brokering insurance. Benefit outsourcing is defined as providing services such as the administration of defined contribution plans, defined benefits plans, health and welfare plans, and payroll.

Listings are organized by company name. Each begins with the company's address, phone/fax numbers and Web site address, if provided. Year benefit consulting began follows, along with parent company.

Information on gross revenues follows, including estimated benefit consulting revenues for 2006, estimated outsourcing revenues for 2006, estimated worldwide gross revenues for both 2006, and the

percentage of revenues generated from U.S. offices vs. non-U.S. offices.

The service section lists the percentage of gross revenues the company derives from benefit consulting/outsourcing. This figure is broken out into the percentage of gross revenues generated from benefit consulting and then the percentages from retirement/savings plan consulting, welfare plan consulting and employee benefit communications consulting.

The percentage of gross revenues generated from benefit outsourcing services also is given and is broken out into the percentage related to defined contribution, defined benefit, health and welfare plans, payroll and benefit communication.

The percentage of gross revenues generated from nonbenefit consulting services also is provided.

Listed next are the locations of U.S. and non-U.S. offices conducting benefit consulting. Staff information includes the total number of employees assigned to benefit consulting and benefit outsourcing and the number of professional staff members for both. Methods of billing for services are provided under compensation.

Names and titles of principal officers and the name of a contact person complete each listing.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

Continued from previous page

U.S.	100%
Benefit consulting.....	44
U.S.	100%

Clients

Benefit consulting clients	272
Corporations	100%

Branch offices: Cranford, N.J.; New York; Trumbull, Conn.; Trevoise, Pa.

Compensation: By the project, commissions, on retainer.

Revenues

Benefit consulting services.....	\$11,800,000
U.S.	100%

Officers: James E. Buonfiglio, president; Peter J. Chase, executive director; Thomas G. Luna, vp-client services.

Contact: Russell Hoernig, marketing assistant.

D**Deloitte & Touche L.L.P.**

1633 Broadway
New York, N.Y. 10019
510-273-2371; fax: 213-688-3358
www.deloitte.com

Parent: Deloitte Touche Tohmatsu.

Fiscal year ending: 3/6.

Benefit consulting since: 1978.

Services

Benefit consulting: 40%.

Retirement plan consulting: Consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Nonbenefit consulting/outourcing: 60%; compensation consulting.

Staff

Total	8,091
U.S.	44%
Non-U.S.	56%
Benefit consulting.....	3,208
U.S.	48%
Non-U.S.	52%

Branch offices: 23 U.S.; 58 non-U.S.

Compensation: By the hour, by the project, on retainer.

Revenues

Benefit consulting services.....	\$630,773,000
U.S.	55.6%
Non-U.S.	44.4%
Total revenues	\$1,586,662,000
U.S.	55%
Non-U.S.	45%

Officers: Ainar Aijala, vice chairman-Deloitte Consulting L.L.P./global service area leader-Human Capital; Mike Fucci, principal/U.S. leader-Human Capital; Tim Phoenix, principal/U.S. leader-Total Rewards practice

Contact: Michele Ruskin, national director-marketing; 1111 Broadway, Suite 2100, Oakland, Calif. 94607; 510-273-2371.

E**EBS Benefit Solutions Inc.**

30 Perinton Hills Mall
Fairport, N.Y. 14450
585-421-4400; fax: 585-421-4450
www.ebsbenefitsolutions.com

Parent: Excellus Health Plan Inc.

Benefit outsourcing services since: 1974.

Services

Benefit consulting: 8%.

Retirement plan consulting: Asset accumulation/investment consulting, plan administration consulting, plan design consulting, plan/trust legal document drafting, record-keeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 92%.

Defined contribution: Communication and education programs, plan administration.

Defined benefit: Actuarial expertise, data consulting services, pension plan administrative services.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, medical, dental and vision plans.

Benefit communications: Benefit statement preparation, booklet preparation.

Nonbenefit consulting/outourcing: Claims administration.

Staff

Total	92
U.S.	100%
Benefit consulting.....	23
U.S.	100%
Outsourcing staff	69
U.S.	100%

Clients

Benefit consulting clients	475
Corporations	96%
Multiemployer plans.....	1%
Multiemployer welfare plans	2%
Government agencies/entities	1%
Benefit outsourcing clients	2,318
Corporations	95%
Multiemployer plans.....	1%
Multiemployer welfare plans	2%
Government.....	2%

Branch offices: Syracuse, N.Y.

Compensation: By the hour, by the project.

Senior consultants.....	\$250
Consultants.....	\$175
Clerical.....	\$40

Revenues

Benefit consulting services.....	\$935,000
U.S.	100%
Benefit outsourcing services	\$10,765,000

U.S.	100%
Total revenues	\$11,700,000
U.S.	100%

Officers: Gus A. Platas, president; Gregory Cohen, vp; Paula Moran, director-retirement plan services.

Contact: Gus A. Platas;

gus.platas@ebsbene.com.

Ernst & Young L.L.P. - Performance Reward & Human Capital

1225 Connecticut Ave. N.W.
Washington, D.C. 20036
202-327-6000; fax: 202-327-6714
www.ey.com

Benefit consulting since: 1987.

Services

Retirement plan consulting: Plan administration consulting, plan design consulting, plan/trust legal document drafting, record-keeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Health and welfare: Flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

HR/payroll: Compensation planning tools, payroll and tax services.

Nonbenefit consulting/outourcing: Compensation consulting, general management consulting.

Staff*

Total	645
U.S.	30%
Non-U.S.	70%

Compensation: By the hour, by the project

Revenues*

Benefit consulting services.....	\$160,000,000
U.S.	40%
Non-U.S.	60%
Total revenues	\$160,000,000
U.S.	40%
Non-U.S.	60%

Officers: James Bosserman, director-Americas Performance & Reward; Herb Jansen, global director-Human Capital; Charles Kowal, director-Americas Personal Financial Services

Contact: Vicki Bentley, national tax marketing and communication-Human Capital. Performance & Reward and Personal Financial Services; 415-894-8087; vicki.bentley@ey.com.

*As of 6/30/06.

Companies interested in being listed in any of B/I's online directories should contact the Directory department at directory@businessinsurance.com.

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F

Frenkel Benefits L.L.C.

1740 Broadway, Fifth Floor
New York, N.Y. 10019
212-488-0200; fax: 212-488-0263
www.frenkelbenefits.com

Parent: Frenkel & Co. Inc.**Services****Benefit consulting:** 40%.**Retirement plan consulting:** Consulting on selection of investment managers, plan administration consulting, plan design consulting.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.**Employee communication consulting:** General consulting on communication programs.**Defined contribution:** Communication and education programs, investment management, plan administration.**Defined benefit:** Pension plan administrative services.**Health and welfare:** Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.**Benefit communications:** Audio/visual program preparation, benefit statement preparation, booklet preparation.**Nonbenefit consulting/outourcing:** 60%; claims administration.**Staff**

Total 48

U.S. 100%

Benefit consulting 48

U.S. 100%

Clients

Benefit consulting clients 450

Corporations 70%

Multiemployer plans 20%

Individuals 5%

Government agencies/entities 5%

Benefit outsourcing clients 25

Branch offices: Los Angeles; Pittsburgh.**Compensation:** By the project, commissions.**Revenues**

Total revenues\$12,000,000

U.S. 100%

Officers: Craig I. Hasday, president; Lawrence R. Kirshner, executive vp; Carol Lluch, senior vp.**Contact:** Craig I. Hasday; 212-488-0274.

G

Gallagher Benefit Services Inc.

Two Pierce Place
Itasca, Ill. 60143
630-773-3800; fax: 630-285-4000
www.gallagherbenefits.com

Parent: Arthur J. Gallagher & Co.**Benefit consulting since:** 1976.**Services****Benefit consulting:** 75%.**Retirement plan consulting:** Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, recordkeeping and administration systems consulting.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.**Employee communication consulting:** General consulting on communication programs.**Benefit outsourcing services:** 2%.**Defined contribution:** Communication and education programs, investment management.**Defined benefit:** Actuarial expertise, data consulting services.**Health and welfare:** Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.**HR/payroll services:** Compensation planning tools, talent acquisition tools.**Benefit communications:** Audio/visual program preparation, benefit statement preparation, booklet preparation.**Nonbenefit consulting/outourcing:** 22%; brokering and placement of employee benefits, claims administration, compensation consulting.**Staff**

Total 852

U.S. 100%

Benefit consulting 450

U.S. 100%

Clients

Benefit consulting clients 5,500

Corporations 85%

Individuals 2%

Government agencies/entities 13%

Branch offices: 60 U.S.**Compensation:** By the hour, by the project, commissions, on retainer.**Revenues***

Benefit consulting\$131,400,000

U.S. 100%

Benefit outsourcing services\$3,504,000

U.S. 100%

Total revenue\$175,200,000

U.S. 100%

Officers: James W. Durkin Jr., president; David M. Ziegler, executive vp; John J. Caraher, CFO.**Contact:** Jim Murray, executive vp-technical support and compliance; 630-285-3971;jim_murray@ajg.com.

*BI estimate.

H

Hewitt Associates Inc.

100 Half Day Road
Lincolnshire, Ill. 60069
847-295-5000; fax: 847-883-9019
www.hewitt.com

Fiscal year ending: 9/30.**Benefit consulting since:** 1940.**Benefit outsourcing services since:** 1982.**Services****Benefit consulting:** 30%.**Retirement plan consulting:** Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.**Employee communication consulting:** General consulting on communication programs.**Benefit outsourcing services:** 70%.**Defined contribution:** Communication and education programs, plan administration.**Defined benefit:** Actuarial expertise, customer service/call centers, data consulting services, pension plan administrative services.**Health and welfare:** Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.**HR/payroll services:** Compensation planning tools, customer service/call centers, payroll and tax services, talent acquisition tools, workflow-enabled human resource administration.**Benefit communications:** Audio/visual program preparation, benefit statement preparation, booklet preparation.**Nonbenefit consulting/outourcing:** Brokering and placement of employee benefits, claims administration, compensation consulting, general management consulting.**Staff***

Total 22,000

U.S. 75%

Non-U.S. 25%

Clients

Benefit consulting clients 2,400

Benefit outsourcing clients 350

Branch offices: 33 U.S.; 59 non-U.S.**Compensation:** By the hour, by the project, on retainer.**Revenues**

Benefit consulting services\$842,600,000

Benefit outsourcing services\$1,980,000,000

Total revenues\$2,790,000,000

Officers: Russ Fradin, chairman/CEO; John Park, CFO**Contact:** Hewitt information desk;infodesk@hewitt.com.

*As of 12/31/05.

Hilb Rogal & Hobbs Co.

4951 Lake Brook Drive
Glen Allen, Va. 23060
804-747-6500; fax: 804-747-6046
www.hrh.com

Continued on next page

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Benefit consulting since: 1982.

Services

Benefit consulting: 5%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Defined contribution: Communication and education programs, plan administration.

Defined benefit: Actuarial expertise, data consulting services, pension plan administrative services.

Health and welfare: Flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

Benefit communications: Benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 95%*.

Staff

Total 3,600

Benefit consulting 500

U.S. 100%

Branch offices: 50 U.S.**.

Compensation: By the hour, by the project, commissions, on retainer.

Revenues

Benefit consulting services.....\$35,000,000*

Total revenues\$700,000,000*

U.S. 100%

Officers: Martin L. Vaughan III, chairman/CEO; F. Michael Crowley, president; Timothy J. Korman, executive vp-finance and administration; Michael Dinkins, CFO.

Contact: Michael Dinkins; 804-935-3744; michael.dinkins@hrh.com.

* BI estimate.

** Estimate.

Hub International Ltd.

55 E. Jackson Blvd.

Chicago, Ill. 60604-4187

877-402-6601; fax: 877-402-6606

www.hubinternational.com

Services

Retirement plan consulting: Consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Defined contribution: Plan administration.

Defined benefit: Pension plan administrative services.

HR/payroll services: Customer service/call centers, workflow-enabled human resource

administration.

Benefit communications: Benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: brokering and placement of employee benefits, claims administration.

Staff

Total 3,800

U.S. 63%

Non-U.S. 37%

Benefit consulting 250

Compensation: By the project, commissions.

Revenues

Total revenues\$540,000,000

U.S. 72%

Non-U.S. 28%

Officers: Martin P. Hughes, chairman/CEO; Richard A. Gulliver, president; Larry Lineker, CSO.

Contact: Heather Schneider, corporate communications manager; 312-279-4683; heather.schneider@hubinternational.com.

K

Kushner & Co.

2427 W. Centre Ave.

Portage, Mich. 49024

269-342-1700; fax: 269-342-1606

www.kushnerco.com

Benefit consulting since: 1982.

Benefit outsourcing services since: 1982.

Services

Benefit consulting: 47%.

Retirement plan consulting: Plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 53%.

Defined contribution: Communication and education programs, plan administration.

Health and welfare: Flexible spending accounts, health saving accounts or reimbursement accounts.

Nonbenefit consulting/outsourcing: General management consulting.

Staff

Total 10

U.S. 100%

Benefit consulting 5

U.S. 100%

Outsourcing staff 5

U.S. 100%

Clients

Benefit consulting clients 426

Corporations 85%

Government agencies/entities 15%

Benefit outsourcing clients 625

Corporations 89%

Government 11%

Branch offices: Washington.

Compensation: By the hour, by the project,

on retainer.

Senior consultants.....\$375

Consultants.....\$175

Clerical.....\$55

Revenues

Benefit consulting services.....\$545,000

U.S. 100%

Benefit outsourcing services\$625,000

U.S. 100%

Total revenues\$1,170,000

U.S. 100%

Officers: Gary B. Kushner, president/CEO;

Joel L. Kushner, vp-business development.

Contact: Joel L. Kushner;

jkushner@kushnerco.com.

L

Lockton Benefit Group

444 W. 47th St., Suite 900

Kansas City, Mo. 64112-1906

816-960-9000; fax: 816-960-9579

www.locktonbenefits.com

Parent: Lockton Cos. Inc.

Fiscal year ending: 4/30.

Benefit consulting since: 1987.

Services

Benefit consulting: 25%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Defined contribution: Investment management.

Nonbenefit consulting/outsourcing: 75%.

Staff

Total 309

U.S. 100%

Benefit consulting 277

U.S. 100%

Clients

Benefit consulting clients 1,320

Corporations 89%

Multiemployer plans 4%

Multiemployer welfare plans 2%

Individuals 2%

Government agencies/entities 3%

Branch offices: Los Angeles; San Diego; San Francisco; Denver; Hartford, Conn.; Washington; Atlanta; Chicago; St. Louis; Las Vegas; New York; Dallas; Houston.

Compensation: By the project, commissions, on retainer.

Revenues

Benefit consulting services.....\$20,800,000

U.S. 100%

Total revenues\$83,200,000

U.S. 100%

Officers: John L. Lumelleau, CEO-Lockton

Continued on next page

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Cos. Inc.; Michael C. Frost, COO-Lockton Cos. Inc.; J. Michael Brewer, president-Lockton Benefit Group; Ross D. Reda, COO-Lockton Benefit Group.

Contact: J. Michael Brewer; 816-960-9153; mbrewer@lockton.com.

M

Mercer Human Resource Consulting L.L.C.

1166 Ave. of the Americas
New York, N.Y. 10036
212-345-7000; fax: 212-345-7414
www.mercerhr.com,
www.merceric.com

Parent: Marsh & McLennan Cos. Inc.

Benefit consulting since: 1975.

Benefit outsourcing services since: 1984.

Services

Benefit consulting: 67%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 21%.

Defined contribution: Customer service/call centers, communication and education programs, investment management, plan administration.

Defined benefit: Actuarial expertise, customer service/call centers, data consulting services, pension plan administrative services.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

HR/payroll services: Compensation planning tools, customer service/call centers, talent acquisition tools, workflow-enabled human resource administration.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Nonbenefit consulting/outourcing: 12%; claims administration, compensation consulting.

Staff

Total	16,897
U.S.	45%
Non-U.S.	55%
Benefit consulting	4,964
U.S.	41%
Non-U.S.	59%

Outsourcing staff	2,945
U.S.	60%
Non-U.S.	40%

Clients

Branch offices: 86 U.S.; 107 non-U.S.

Compensation: By the hour, by the project, commissions, on retainer.

Revenues*

Benefit consulting services	\$1,814,041,000
U.S.	50.6%
Non-U.S.	49.4%
Benefit outsourcing services	\$637,287,000
U.S.	37.3%
Non-U.S.	62.7%
Total revenues	\$2,940,692,000
U.S.	49%
Non-U.S.	51%

Officers: M. Michele Burns, chairwoman/CEO; Terry Thompson, Jr., CFO; David M. Goldenberg, general counsel/company secretary.

*BI estimates.

P

PricewaterhouseCoopers Human Resource Services

300 Madison Ave.
New York, N.Y. 10017
646-471-3000; fax: 813-286-6000
www.pwc.com/us/hrs

Parent: PricewaterhouseCoopers L.L.P.

Benefit consulting since: 1944.

Services

Benefit consulting: 70%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Nonbenefit consulting/outourcing: 30%; compensation consulting, general management consulting.

Staff

Total	5,350
U.S.	23%
Non-U.S.	77%
Benefit consulting	5,350
U.S.	23%
Non-U.S.	77%

Clients

Benefit consulting clients	17,000
Corporations	85%
Multiemployer plans	2%
Government agencies/entities	13%

Branch offices: 25 U.S.; 350 non-U.S.

Compensation: By the hour, by the project,

Continued on next page

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Benefits Management News Alert ... Every Wednesday and Friday receive a consolidated e-mail of headlines of the hot news items from the employee benefits management and health care segment of the market.

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www.BusinessInsurance.com[®]

Continued from previous page
on retainer.

Revenues

Benefit consulting services.....\$685,000,000
Total revenues.....\$980,000,000

Officers: Michael Rendell, global leader-human resource services; John Caplan, William Owens, U.S. leaders-human resource services.

Contact: human-resource-services@us.pwc.com.

S

The Segal Co.

1 Park Ave.
New York, N.Y. 10016-5895
212-251-5000; fax: 212-251-5490
www.segalco.com

Benefit consulting since: 1939.

Services

Benefit consulting: 90%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Nonbenefit consulting/outsourcing: 10%; Compensation consulting, general management consulting.

Staff

Total 876
U.S. 98%
Non-U.S. 2%
Benefit consulting.....672
U.S. 98%
Non-U.S. 2%

Clients

Total benefit consulting 2,459
Corporations 20%
Multiemployer plans.....63%
Government agencies/entities 17%

Branch offices: The Segal Co., 16 U.S., 2 non-U.S.; Segal Advisors, 3 U.S., 1 non-U.S.; Sibson Consulting, 16 U.S., 2 non-U.S.

Compensation: By the hour, by the project, on retainer

Revenues

Benefit consulting services.....\$166,000,000
U.S. 98%
Non-U.S. 2%
Total revenues.....\$179,800,000
U.S. 98%
Non-U.S. 2%

Officers: Howard Fluhr, president/CEO; Dan Fries, COO

Contact: Mary L. Feldman, senior vp/director-public affairs; 212-251-5029; mfeldman@segalco.com.

T

Towers Perrin

1 Stamford Plaza, 263 Tresser Blvd.
Stamford, Conn. 06901
203-326-5400; fax: 203-326-5499
www.towersperrin.com

Benefit consulting since: 1934.

Services

Benefit consulting: 51.8%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, plan/trust legal document drafting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 3.6%.

Defined contribution: Plan administration.

Defined benefit: Actuarial expertise, customer service/call centers, pension plan administrative services.

Health and welfare: Customer service/call centers.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 44.6%; compensation consulting, general management consulting.

Staff

Total 5,317
U.S. 60%
Non-U.S. 40%
Benefit consulting.....2,980
U.S. 61%
Non-U.S. 39%

Clients

Corporations 95.7%
Government agencies/entities 4.3%

Branch offices: 34 U.S.; 32 non-U.S.

Compensation: By the hour, by the project, commissions, on retainer.

Revenues

Benefit consulting services.....\$790,600,000
U.S. 68.9%
Non-U.S. 31.1%
Total revenues.....\$1,432,400,000
U.S. 63.3%
Non-U.S. 36.7%

Officers: Mark V. Mactas, chairman/CEO; Robert G. Hogan, Donald L. Lowman, managing directors.

Contact: Joseph P. Conway, director-media relations; 100 Summit Lake Drive, Valhalla, N.Y. 10595; 914-745-4175; joseph.p.conway@towersperrin.com.

The 2007 Directory of Employee Benefit Consultants will be published December 10.

Trion

2300 Renaissance Blvd.
King of Prussia, Pa. 19406
610-945-1000; fax: 610-945-1005
www.triongroup.com

Parent: Trion.

Benefit consulting since: 1974.

Benefit outsourcing services since: 1996.

Services

Benefit consulting: 37%.

Welfare plan consulting: Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Benefit outsourcing services: 25%.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 38%.

Staff

Total 210
U.S. 100%
Benefit consulting 120
U.S. 100%
Outsourcing staff 92
U.S. 100%

Clients

Benefit consulting clients 473
Corporations 89%
Individuals 2%
Government agencies/entities 1%
Other 8%; Public and private corporations, educational, religious and not-for-profit organizations
Benefit outsourcing clients 232
Corporations 100%

Branch offices: San Francisco; New York; Dallas.

Compensation: By the hour, by the project, commissions, on retainer.

Senior consultants.....\$400
Consultants.....\$350
Clerical.....\$120

Revenues

Benefit consulting services.....\$18,426,000
U.S. 100%
Benefit outsourcing services\$12,200,000
U.S. 100%
Total revenues.....\$49,800,000
U.S. 100%

Officers: Edmund F. Garino III, David O. Oberkircher, Christopher M. Veno, principals.

Companies interested in being listed in any of B/I's online directories should contact the Directory department at
birectory@businessinsurance.com.

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V**Virchow Krause Employee Benefits L.L.C.**

P.O. Box 7398
Madison, Wis. 53707-7398
608-249-6622; fax: 608-249-2630
www.virchowkrause.com

Parent: Virchow, Krause & Co. L.L.P.**Fiscal year ending:** 5/31.**Benefit consulting since:** 1970.**Services****Benefit consulting:** 79%.**Retirement plan consulting:** Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, recordkeeping and administration systems consulting.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.**Employee communication consulting:** General consulting on communication programs.**Benefit outsourcing services:** 20%.**Defined contribution:** Customer service/call

centers, communication and education programs, investment management, plan administration.

Defined benefit: Customer service/call centers, pension plan administrative services.**Health and welfare:** Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance.**Benefit communications:** Audio/visual program preparation, benefit statement preparation.**Nonbenefit consulting/outsourcing:** 1%; brokering and placement of employee benefits, compensation consulting, general management consulting.**Staff**

Total	1,200
U.S.	100%
Benefit consulting	56
U.S.	100%
Outsourcing staff	20
U.S.	100%

Clients

Benefit consulting clients	2,450
Corporations	86%
Government agencies/entities	14%

Branch offices: Chicago; Detroit; Minneapolis; Appleton, Green Bay, Janesville, Milwaukee, Oshkosh and Wausau, Wis.**Compensation:** By the hour, by the project,

commissions, on retainer.

Revenues

Benefit consulting services	\$13,000,000
U.S.	100%
Total revenues	\$13,000,000
U.S.	100%

Officers: Timothy Christen, CEO; Daniel Stafford, Susanne Chemerow, principals.**Contact:** Daniel Stafford, 608-240-2585, dstafford@virchowkrause.com.**W****Wachovia Insurance Services Inc.**

227 W. Trade Street, Suite 1500
Charlotte, N.C. 28202-1670
704-335-4541; fax: 804-335-1011
www.wachoviainsurance.com

Parent: Wachovia Corp.**Benefit consulting since:** 1994.**Services****Benefit consulting:** 25%.**Welfare plan consulting:** Evaluation of other service providers, health care cost containment, insurer/broker selection consulting, plan design consulting.

Continued on next page



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Employee communication consulting: General consulting on communication programs.

Health and welfare: Flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

HR/payroll services: Compensation planning tools, talent acquisition tools, workflow-enabled human resource administration.

Benefit communications: Benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 75%; Claims administration, compensation consulting, general management consulting.

Staff

Total	1,770
U.S.	100%
Benefit consulting	348
U.S.	100%

Clients

Benefit consulting clients	413
Corporations	72%
Multiemployer plans	5%
Multiemployer welfare plans	4%
Individuals	4%
Government agencies/entities	15%

Branch offices: Washington; Jacksonville, Miami, Orlando, Tallahassee, Tampa and West Palm Beach, Fla.; Atlanta and Savannah, Ga.; Lexington, Ky.; Baltimore, Md.; Detroit, Mich.; Edison, Wayne and Westmont, N.J.; New York; Charlotte, Greensboro, Raleigh and Winston-Salem, N.C.; Cincinnati, Cleveland and Columbus, Ohio; Radnor, Pa.; Charleston and Columbia, S.C.; Knoxville, Tenn.; Dallas; Houston; McLean, Norfolk and Richmond, Va.; Milwaukee.

Compensation: By the hour, by the project, commissions, on retainer.

Senior consultants	\$300
Consultants	\$50

Revenues

Benefit consulting services	\$7,680,022
U.S.	100%

Officers: Stewart McDowell Jr., president; Graham Chalfant, senior vp

Contact: Holly Halter, communications and marketing specialist; 804-267-3211; holly.halter@wachovia.com.

Watson Wyatt Worldwide

901 N. Glebe Road
Arlington, Va. 22203
703-258-8000; fax: 703-258-8585
www.watsonwyatt.com

Fiscal year ending: 6/30*.

Benefit consulting since: 1946.

Services

Benefit consulting: 84.5%.

Retirement plan consulting: Asset accumulation/investment consulting, consulting on selection of investment managers, plan administration consulting, plan design consulting, recordkeeping and administration systems consulting.

Welfare plan consulting: Evaluation of other service providers, health care cost contain-

ment, insurer/broker selection consulting, plan design consulting.

Employee communication consulting: General consulting on communication programs.

Defined contribution: Customer service/call centers, communication and education programs, investment management, plan administration.

Defined benefit: Actuarial expertise, customer service/call centers, data consulting services, pension plan administrative services.

Health and welfare: Customer service/call centers, flexible spending accounts, health saving accounts or reimbursement accounts, life and disability insurance, medical, dental and vision plans.

HR/payroll services: Compensation planning tools, workflow-enabled human resource administration.

Benefit communications: Audio/visual program preparation, benefit statement preparation, booklet preparation.

Nonbenefit consulting/outsourcing: 15.5%; claims administration, compensation consulting, general management consulting.

Staff

Total	6,235
U.S.	43%
Non-U.S.	57%

Clients

Compensation: By the hour, by the project, on retainer.

Revenues*

Benefit consulting services	\$1,124,000,000
U.S.	53%
Non-U.S.	47%
Total revenues	\$1,330,000,000
U.S.	51%
Non-U.S.	49%

Officers: John Haley, president/CEO; Gene Wickes, global practice director - benefits consulting group; Kevin Meehan, North America region manager.

Contact: David Popper, director-public relations.

*Reported on calendar year basis.

401(k) plan administrators

A

ADP Retirement Services

71 Hanover Road,
Florham Park, N.J. 07932;
800-432-4015; fax: 973-712-2128
www.adp401k.com

Staff

Total 920
Involved in 401(k) plan services.....920

Clients

Total 29,632
Bundled 21,322
Unbundled 8,310

Participants

Total 1,181,469
Bundled 1,075,028
Unbundled 106,441
Average participants per plan 16.4

Parent: ADP Inc.

Services began: 1989.

Service areas: Nationwide.

Branch offices: Louisville, Ky.; Kansas City, Mo.; Salem, N.H.; Seattle.

Software: Purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 5,000.

Contribution types accommodated: 12.

Administration: Accommodation of loan provisions, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity, investment consulting services.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Doug Politi, vp/general manager; Gordon Bailey, vp-finance/CFO; John Guido, vp-business development.

Contact: Patrick Flanigan, product marketing manager; 973-712-2445;
patrick_flanigan@adp.com.

Affiliated Computer Services Inc.

2828 N. Haskell Ave.,
Dallas, Texas 75204;
214-841-6111; fax: 214-827-8207
www.acs-inc.com

Staff

Total 55,000
Involved in 401(k) plan services.....450

Clients

Total 74
Unbundled 74

Participants

Total 2,033,517

Unbundled 2,033,517
Average participants per plan 12,100
Minimum plan size 1,000

Services began: 1973.

Service areas: Nationwide.

Branch offices: San Diego; Chicago; Boston; Cary, N.C.; Little Falls and Totowa, N.J.; Pittsburgh.

Software: Purchased from outside vendor, written and maintained in-house.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: complexity of plan, number of participants, time and expense.

Officers: Mark King, president/CEO; Lynn Blodgett, executive vp/COO; Bill Deckelham, executive vp/general counsel.

Contact: Don Bartolai, principal; 1 N. Dearborn, Suite 1400, Chicago, Ill. 60602; 312-846-3717; dano.bartolai@acs-hro.com.

ALCOS

35735 Mound Road,
Sterling Heights, Mich. 48311-8029;
586-977-6300; fax: 586-977-6780
www.alcos.com

Staff

Total 135
Involved in 401(k) plan services.....9

Clients

Total 295
Bundled 85
Unbundled 210

Participants

Total 8,200
Bundled 4,700
Unbundled 3,500
Average participants per plan 28
Maximum plan size 500

2005 revenues

Total\$1,400,000

Software: Leased from outside vendor, purchased from outside vendor.

Administration: Accommodation of loan provisions, cash accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, enrollment books, fund window, self directed brokerage accounts.

Client consulting: Compliance issues, employee communications, plan design issues.

Charges: Determined by: amount of assets

under management, number of participants.
Officers: Eugene LoVasco, president.

Alliance Benefit Group

456 Fulton St., Suite 345,
Peoria, Ill. 61602;
309-671-4200; fax: 309-671-9933
www.abgnational.com

Staff

Total 425
Involved in 401(k) plan services.....214

Clients

Total 3,422
Unbundled 3,422

Participants

Total 203,866
Unbundled 203,866
Average participants per plan 60

Services began: 1967.

Service areas: Nationwide, Puerto Rico, Virgin Island.

Branch offices: Denver; Peoria, Ill.; Indianapolis; Overland Park, Kan.; Baltimore; Boston, Bingham Farms, Mich.; Albert Lea, Minn.; Las Vegas; Concord, N.H.; Cincinnati; Huntington Valley, Pa.; Arlington and Houston, Texas; Salt Lake City; Milwaukee.

Software: Leased from outside vendor, purchased from outside vendor.

Investment funds accommodated: 50.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, flex spending plans, HSA, payroll.

Client consulting: Compliance issues, employee communications, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: John D. Blossom Jr., CEO; Daphne Weitzel, COO; Linda Blossom, investment advisory services; Teresa Wood, senior vp; Beverly Alleman, vp-marketing.

Contact: John D. Blossom Jr., Beverly Alleman.

B

Benefit Equity Inc.

1971 E. Fourth St., Suite 100,
Santa Ana, Calif. 92705;
714-480-1364; fax: 714-480-1365
www.benefitequity.com

Staff

Total 20
Involved in 401(k) plan services.....19

Continued on next page

Largest 401(k) plan administrators

Ranked by number of plan participants receiving services on an unbundled basis.¹

Rank	Company/Address	Phone/Fax/Web site	Unbundled participants ²	Unbundled clients ²	Average participants per plan	401(k) staff ^{3,4}	Principal officer
1	Hewitt Associates L.L.C. 100 Half Day Road, Lincolnshire, Ill. 60069	847-295-5000 Fax: 847-883-9019 www.hewitt.com	4,400,000	145	31,012	2,300	Russ Fradin, chairman/CEO
2	Affiliated Computer Services Inc. 2828 N. Haskell Ave., Dallas, Texas 75204	214-841-6111 Fax: 214-827-8207 www.acs-inc.com	2,033,517	74	12,100	450	Mark King, president/CEO
3	BISYS Retirement Services Inc. 200 Dryden Road, Dresher, Pa. 19025	215-648-6000 Fax: 215-648-1275 www.bisysretirement.com	1,700,000	25,324	67	1,050	Robert Guillocheau, president
4	The 401(k) Co. 98 San Jacinto Blvd., Suite 1100, Austin, Texas 78701	800-843-4015 Fax: 512-344-3000 www.the401kcompany.com	423,370	100	4,200	336	Jerry Bramlett, president/CEO
5	Paychex Inc. 911 Panorama Trail S., Rochester, N.Y. 14625	585-385-6666 www.paychex.com	400,000	38,000	11	N/A	Jonathan J. Judge, president/CEO
6	Alliance Benefit Group 456 Fulton St., Suite 345, Peoria, Ill. 61602	309-671-4200 Fax: 309-671-9933 www.abgnational.com	203,866	3,422	60	214	John D. Blossom Jr., CEO
7	Transamerica Retirement Services ⁵ 1150 S. Olive St., Los Angeles, Calif. 90015	888-401-5826 Fax: 319-558-5609 www.ta-retirement.com	184,000	5,141	49	440	Kent Callahan, president/CEO
8	Milliman Inc. 1301 Fifth Ave., Suite 3800, Seattle, Wash. 98101	206-624-7940 Fax: 206-340-1380 www.milliman.com	146,916	638	1,000	300	Patrick J. Grannan, president/CEO
9	Schloss & Co. Inc. - A BenefitStreet Co. 1400 Old Country Road, Suite 310, Westbury, N.Y. 11590	516-333-2800 Fax: 516-333-2889 www.schlossco.com	118,000	2,600	50	235	Eugene Schloss, president
10	CitiStreet L.L.C. 1 Heritage Drive, North Quincy, Mass. 02171	877-488-8886 Fax: 617-376-9181 www.citistreetonline.com	112,489	2	328	1,563	Phillip Lussier, chairman/CEO

¹ Companies must offer 401(k) plan administration services, such as recordkeeping and handling of account activity, on an unbundled basis. ² As of 6/30/06. ³ Includes both unbundled and bundled 401(k) plans. ⁴ Reflects staff dedicated to 401(k) plan recordkeeping, administration or consulting. ⁵ All numbers are as of 12/31/05. N/A Not available.

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of 401(k) Plan Administrators.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

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Clients

Total 570
Unbundled 570

Participants

Total 34,200
Unbundled 34,200

Average participants per plan 60
Maximum plan size 5,000

2005 revenues

Value of funds managed\$600,000,000

Services began: 1989.

Service areas: Nationwide.

Software: Leased from outside vendor.

Investment funds accommodated: 900.

Contribution types accommodated: 8.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, onsite enrollment and education.

Client consulting: Compliance issues, employee communications, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Contact: Robert H. Gorelick, president;
rgorelick@benefitequity.com.

BISYS Retirement Services Inc.

200 Dryden Road,
Dresher, Pa. 19025;
215-648-6000; fax: 215-648-1275
www.bisysretirement.com

Staff

Total 1,050
Involved in 401(k) plan services 1,050

Clients

Total 25,324
Unbundled 25,324

Participants

Total 1,700,000
Unbundled 1,700,000

Average participants per plan 67

2005 revenues

Value of funds managed\$35,800,000,000

Parent: The BISYS Group Inc.

Services began: 1980.

Service areas: Nationwide.

Branch offices: Brainerd, Minn.; Chennai, India.

Software: Purchased from outside vendor, written and maintained in-house.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity, auto-enrollment, auto-rebalancing, managed accounts, ERISAEDGE (compliance presentations), consolidated participant statement, personal rate-of-return.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, number of participants, time and expense.

Officers: Robert Guillocheau, president; Michael Narkoff, senior vp.

Contact: Michael Narkoff.

C**Carlson, Quinn & Associates**

2000 Powell St., Suite 1600,
Emeryville, Calif. 94608;
510-420-9020; fax: 510-420-9021

Staff

Total 23
Involved in 401(k) plan services 23

Clients

Total 270
Unbundled 270

Participants

Total 25,000
Unbundled 25,000

Average participants per plan 100
Maximum plan size 8,500

2005 revenues

Value of funds managed\$650,000,000

Services began: 1994.

Service areas: Nationwide.

Software: Purchased from outside vendor.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Leif T. Carlson; Brian P. Quinn, principals.

Contact: Brian P. Quinn.

CitiStreet L.L.C.

1 Heritage Drive,
North Quincy, Mass. 02171;
877-488-8886; fax: 617-376-9181
www.citistreetonline.com

Staff

Total 2,551
Involved in 401(k) plan services 1,563

Clients

Total 7,933
Bundled 7,931

Unbundled 2

Participants

Total 2,603,079
Bundled 2,490,590

Unbundled 112,489

Average participants per plan 328

Parent: State Street Corp., Citigroup Inc.

Services began: 1974.

Service areas: Nationwide.

Branch offices: Jacksonville, Fla.; Lewiston, Maine; Somerset, N.J.

Software: Purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 800.

Contribution types accommodated: 35.

Administration: Accommodation of loan pro-

Directory explanation box

The online Directory of 401(k) Plan Administrators contains information on companies that provide services such as enrollment recordkeeping, daily maintenance of participants' accounts and handling of account activity. To be listed, a company must offer these services independently of any investment services; companies may or may not offer investment management in addition to administration services.

Each listing begins with the company's name, address, telephone and fax numbers, as well as its Web site address, if available. Listings continue with information on staff, including total staff and the number involved with 401(k) plan services. Information on clients and participants also is provided, including a breakout of the number of clients and participants receiving 401(k) plan administration services on an unbundled vs. bundled basis as of 6/30/2006. 2005 revenues and revenues from 401(k) plan administration services are included when provided by

the company. Listed next are the parent company and year that the company began offering 401(k) plan administration services.

Also listed are the software used and administration services provided, including the accounting methods the company uses and whether it has the ability to accommodate loan provisions for clients. The client services section details support services.

In addition, the service area and locations of administrative/consulting branch offices are listed, along with how the company charges for services. The names and titles of principal officers and a contact person complete each listing.

The directory is published as an editorial service; there is no charge for companies to be included. Information reported is based on each company's response to a Business Insurance questionnaire. Although every effort is made to print complete and accurate listings, *BI* is unable to verify all information provided.

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visions, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, advisory services, brokerage services, company stock management, defined benefit administration, health and welfare administration, retiree services, trust and custody.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Phillip Lussier, chairman/CEO; Jim Murphy, president; Sandy McCarthy, president-retirement services.

Contact: Anthony Benoit, senior vp-market-ing; 617-376-9102;
abenoit@citistreetonline.com.

E

The Epler Co.

450 B St., Suite 750,
San Diego, Calif. 92101;
619-239-0831; fax: 619-239-0807
www.eplercompany.com

Staff

Total 14
Involved in 401(k) plan services.....3

Clients

Total 6
Unbundled 6

Participants

Total 2,500
Unbundled 2,500
Average participants per plan 300
Minimum plan size 100
Maximum plan size 10,000

2005 revenues

Total\$1,900,000
401(k) plan administration\$175,000

Service areas: Nationwide.

Software: Purchased from outside vendor.

Investment funds accommodated: 99.

Contribution types accommodated: 15.

Administration: Accommodation of loan provisions.

Client services: Communication of plan features, compensation and incentive pay plans, pension actuarial, retiree medical.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: complexity of plan, number of participants.

Officers: Jane Barry, CEO; Lin Ball, vp.

Contact: Jane Barry; Teena Sarkasian, senior consultant/actuary.

F

Findley Davies Inc.

300 Madison Ave., Suite 1000,
Toledo, Ohio 43604-1596;
419-255-1360; fax: 419-259-5685
www.findleydavies.com

Staff

Total 112
Involved in 401(k) plan services.....21

Clients

Total 200
Unbundled 200

Participants

Total 15,000
Unbundled 15,000
Average participants per plan 250

2005 revenues

Total\$14,200,000
401(k) plan administration\$2,200,000

Services began: 1985.

Service areas: Nationwide.

Branch offices: Charlotte and Greensboro, N.C.; Cleveland.

Software: Purchased from outside vendor.

Investment funds accommodated: 50.

Contribution types accommodated: 15.

Administration: Accommodation of loan pro-

visions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity, balance forward valuations, online account access, voice response system, Spanish online account access and Spanish voice response system-live operators.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Robert J. Rogers, Marc E. Stockwell, Gary P. Thieman, principals.

Contact: Kyle Pifher, managing consultant-administration services.

The 401(k) Co.

98 San Jacinto Blvd., Suite 1100,
Austin, Texas 78701;
800-843-4015; fax: 512-344-3000
www.the401kcompany.com

Staff

Total 336

Continued on next page

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Continued from previous page

Involved in 401(k) plan services.....336

Clients

Total 100

Unbundled 100

Participants

Total 423,370

Unbundled 423,370

Average participants per plan 4,200

Parent: Nationwide Financial Services.**Services began:** 1983.**Service areas:** Nationwide.**Software:** Written and maintained in-house.**Investment funds accommodated:** 30,000.**Administration:** Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.**Client services:** Communication of plan features, daily valuations, online access, toll-free service to request account activity, asset allocation models, custodial services, fiduciary consulting and management, onsite enrollment meetings, investment review services, trustee services, plan sponsor Web site, automatic rebalancing of participant accounts, self-directed brokerage accounts.**Client consulting:** Compliance issues, employee communications, legal issues, plan design issues.**Charges:** Determined by: amount of assets under management, complexity of plan, number of participants.**Officers:** Jerry Bramlett, president/CEO; Ken Robertson, executive vp/chief investment officer; Donald Figer, executive vp/chief information officer.**Contact:** Robyn Alcorta, executive vp-marketing; 512-344-3971;
*robyn.alcorta@the401kcompany.com.***G****Great-West Retirement Services**8515 E. Orchard Road,
Greenwood Village, Colo. 80111;
303-737-3000; fax: 303-737-3030
*www.gwrs.com***Staff**

Total 1,818

Involved in 401(k) plan services.....510

Clients

Total 10,077

Bundled 6,199

Unbundled 3,878

Participants

Total 475,263

Bundled 473,017

Unbundled 108,964

Average participants per plan 169

Minimum plan size 5

2005 revenues

Total\$3,301,300,000

Parent: Great-West Life & Annuity Insurance Co.**Services began:** 1985.**Service areas:** Nationwide.**Branch offices:** 16 offices nationwide.**Software:** Written and maintained in-house.**Administration:** Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.**Client services:** Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, due diligence analysis, educational seminars, investment portfolio, managed accounts and investment advice.**Client consulting:** Compliance issues, employee communications, legal issues, plan design issues.**Charges:** Determined by: amount of assets under management, complexity of plan, number of participants.**Officers:** Raymond L. McFeetors, president/CEO; Charles P. Nelson, senior vp-retirement services; Douglas L. Wooden, executive vp-financial services.**Contact:** 401(k) plan support; 877-730-4015**H****HCI-EBS Inc. dba Employee Benefits Services***424 Graves Mill Road, Suite 300,
Lynchburg, Va. 24502;
434-455-4534; fax: 434-845-4724
*www.hci-ebs.com***Staff**

Total 16

Involved in 401(k) plan services.....9

Clients

Total 265

Unbundled 265

Participants

Total 5,400

Unbundled 5,400

Average participants per plan 25

Services began: 1987.**Service areas:** District of Columbia, Maryland, North Carolina, South Carolina, Virginia, West Virginia.**Software:** Purchased from outside vendor.**Administration:** Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.**Client services:** Communication of plan features, daily valuations, online access.**Client consulting:** Compliance issues, plan design issues.**Charges:** Determined by: complexity of plan, frequency of valuations, number of participants, time and expense.**Officers:** Dave Anderson, vp.**Contact:** Dan Tuckwiller, senior pension consultant.

* Formerly Consicare Inc. dba Employee Benefits Services.

HPL&S Inc.125 S. Wilke Road, Suite 300,
Arlington Heights, Ill. 60005;
847-392-2999; fax: 847-392-1053
*www.hplspen.com***Staff**

Total 29

Involved in 401(k) plan services.....20

Clients

Total 450

Bundled 250

Unbundled 200

Participants

Total 22,500

Bundled 12,500

Unbundled 10,000

Average participants per plan 50

Maximum plan size.....2,000

2005 revenues

Total\$4,441,000

401(k) plan administration\$1,731,000

Value of funds managed.....\$450,000,000*

Services began: 1983.**Service areas:** Nationwide.**Software:** Purchased from outside vendor.**Investment funds accommodated:** 20.**Contribution types accommodated:** 20.**Administration:** Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.**Client services:** Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, administration of and/or coordination with other plans maintained by the sponsor.**Client consulting:** Compliance issues, employee communications, legal issues, plan design issues.**Charges:** Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.**Officers:** Ira A. Post, president; Thomas J. Doherty, vp; William C. Ludwig, treasurer.**Contact:** Thomas J. Doherty

*Bundled 401(k) plan assets only.

Hewitt Associates Inc.100 Half Day Road,
Lincolnshire, Ill. 60069;
847-295-5000; fax: 847-883-9019
*www.hewitt.com***Staff**

Total 20,000

Involved in 401(k) plan services.....2,300

Clients

Total 145

Unbundled 145

Participants

Total 4,400,000

Unbundled 4,400,000

Average participants per plan 31,012

Services began: 1981.**Service areas:** Nationwide, Canada, United Kingdom.**Branch offices:** 46 offices worldwide.**Software:** Written and maintained in-house.**Administration:** Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.**Client services:** Communication of plan features, daily valuations, online access, toll-

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free service to request account activity, personal finance center provides call center and Web support on financial issues, plan sponsor investment consulting support through Hewitt Financial Services.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: complexity of plan, number of participants, time and expense.

Officers: Russ Fradin, chairman/CEO; John Park, CFO.

Contact: Scott Peterson, leader-Hewitt's retirement outsourcing practice.

M

Milliman Inc.

1301 Fifth Ave., Suite 3800,
Seattle, Wash. 98101;
206-624-7940; fax: 206-340-1380
www.milliman.com

Staff

Total 1,900
Involved in 401(k) plan services.....300

Clients

Total 1,594
Bundled 956
Unbundled 638

Participants

Total 408,100
Bundled 261,184
Unbundled 146,916
Average participants per plan 1,000
Minimum plan size 300
Maximum plan size 100,000

2005 revenues

Total\$433,000,000
401(k) plan administration\$50,000,000

Services began: 1981.

Service areas: Nationwide.

Branch offices: Denver; Washington; Atlanta; Minneapolis; Omaha, Neb.; West Paterson, N.J.; Albany and New York, N.Y.; Greensboro, N.C.; Portland, Ore.; Dallas; Houston.

Software: Leased from outside vendor.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity, collective trust funds and/or separate account investment managers via third-party trading platforms.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Bradley M. Smith, chairman; Patrick J. Grannan, president/CEO; Mark O. Johnson, employee benefit practice director.

Contact: Pamela Cone, chief marketing officer; 206-504-5626;

pamela.cone@milliman.com.

N

National Benefit Consultants Inc.

28800 Orchard Lake Road, Suite 110,
Farmington Hills, Mich. 48334;
248-539-4000; fax: 248-539-4012
www.natiben.com

Staff

Total 8
Involved in 401(k) plan services.....6

Clients

Total 63
Bundled 53
Unbundled 10

Participants

Total 2,100
Bundled 2,000
Unbundled 100
Average participants per plan 50
Maximum plan size 500

2005 revenues

Value of funds managed\$25,000,000
Services began: 1981.

Service areas: Illinois, Indiana, Michigan, Ohio.

Software: Written and maintained in-house.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, estate planning, health and welfare benefits, trust documents.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Brian V. Stevens, president; Harold Lambert, vp.

Contact: Brent V. Stevens.

P

Paychex Inc.

911 Panorama Trail S.,
Rochester, N.Y. 14625;
585-385-6666
www.paychex.com

Staff

Total 11,000

Clients

Total 38,000
Unbundled 38,000

Participants

Total 400,000
Unbundled 400,000
Average participants per plan 11

2005 revenues

Total\$1,440,000,000
Value of funds managed\$6,300,000,000

Services began: 1995.

Service areas: Nationwide.

Branch offices: 100 offices nationwide.

Software: Leased from outside vendor, written and maintained in-house.

Investment funds accommodated: 2,500.

Administration: Accommodation of loan provisions, cash accounting, full share accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, cross-testing profit sharing, trustee and custodial services, self-directed brokerage accounts, plan investment co-fiduciary service, participant advice, managed accounts.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants.

Officers: Jonathan J. Judge, president/CEO; John Morphy, senior vp/CFO/secretary; Martin Mucci, senior vp-operations; Walter Turek, senior vp-sales and marketing.

Contact: sales department; 800-322-7292; sales@paychex.com.

Pension Plan Administration L.L.C.

200 Louisiana St.,
Little Rock, Ark. 72201;
501-320-2430; fax: 501-320-2440
www.pensionplanadmin.com

Staff

Total 6
Involved in 401(k) plan services.....6

Clients

Total 170
Unbundled 170

Participants

Total 5,936
Unbundled 5,936
Average participants per plan 35
Minimum plan size 1
Maximum plan size 250

Services began: 1990.

Service areas: Alabama, Arkansas, Kansas, Mississippi, Tennessee, Texas.

Software: Purchased from outside vendor.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity*.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Companies interested in being listed in any of *BI's* online directories should contact the Directory department at bidirectory@businessinsurance.com.

Continued from previous page

Charges: Determined by: complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Lyle Foster, Philip Miron, managers.

Contact: Alarie Van Schoyck, pension administrative specialist;

alarie@pensionplanadmin.com

**Daily valuations, online access and toll-free services provided through investment company.*

Principal Financial Group

P.O. Box 9397,
Des Moines, Iowa 50306-9397;
800-543-4015; fax: 515-248-2118
www.principal.com

Staff

Total 14,700

Involved in 401(k) plan services.....4,307

Clients

Total 26,006

Bundled 25,822

Unbundled 184

Participants

Total 2,400,000

Bundled 2,350,000

Unbundled 50,000

Average participants per plan 70

2005 revenues

Total\$9,000,000,000

Value of funds managed...\$195,200,000,000

Services began: 1980.

Service areas: Nationwide.

Branch offices: Middletown, Conn.; Cedar Falls and Mason City, Iowa; Grand Island, Neb.; Spokane, Wash.

Software: Purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 99.

Contribution types accommodated: 100.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity.

Client consulting: Compliance issues, employee communications, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants.

Contact: Tim Minard, senior vp-retirement and investors services; 515-246-7601; minard.tim@principal.com.

S

Sansima Consulting Group Inc.

404 Towne Centre Drive,
Hillsborough, N.J. 08844;
908-904-0412; fax: 908-904-0812
www.sansima.com

Staff

Total 4

Involved in 401(k) plan services.....4

Clients

Total 15

Unbundled 15

Participants

Total 11,000

Unbundled 11,000

Average participants per plan 600

Minimum plan size 100

Maximum plan size.....50,000

Service areas: Nationwide, Puerto Rico.

Software: Purchased from outside vendor.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, online access, toll-free service to request account activity, trust, custodial and investment advisory services available through alliances with outside vendors, plan administration on a balance forward and daily valuation basis, interactive voice response and interactive Internet services in English and Spanish.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Gustavo J. Sanchez, president/CEO; Susan J. Schutzman, vp/COO.

Contact: Gustavo J. Sanchez, sanchez@sansima.com; Susan J. Schutzman, schutzman@sansima.com.

Schloss & Co. Inc.-A Benefit-Street Co.

1400 Old Country Road, Suite 310,
Westbury, N.Y. 11590;
516-333-2800; fax: 516-333-2889
www.schlossco.com

Staff

Total 285

Involved in 401(k) plan services.....235

Clients

Total 7,100

Bundled 4,500

Unbundled 2,600

Participants

Total 320,000

Bundled 202,000

Unbundled 118,000

Average participants per plan 50

Maximum plan size.....120,000,000

2005 revenues

Total\$17,135,000

401(k) plan administration\$10,000,000

Value of funds managed.....\$5,000,000,000

Parent: BenefitStreet Inc.

Service areas: Nationwide.

Branch offices: Fresno, Los Angeles, Oakland, San Francisco and San Ramon, Calif.; Baltimore; New York; Philadelphia.

Software: Leased from outside vendor, purchased from outside vendor.

Investment funds accommodated: 12,000.

Contribution types accommodated: 20.

Administration: Accommodation of loan provisions, cash accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, online enrollment and paper-based.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: Jim Drury, CEO-BenefitStreet Inc.; Eugene Schloss, president-Schloss & Co.; Ken Weida, senior vp-BenefitStreet Inc.

Contact: Eugene Schloss; eschloss@schlossco.com; Ken Weida; ken_weida@benefitstreet.com.

Securian Retirement Services

400 Robert St. N.,
St. Paul, Minn. 55101;
651-665-3500; fax: 651-665-5133
www.securian.com

Staff

Total 5,000

Involved in 401(k) plan services.....350

Clients

Total 2,698

Bundled 2,142

Unbundled 556

Participants

Total 176,260

Bundled 150,524

Unbundled 25,736

Average participants per plan 65

Minimum plan size 25

2005 revenues

Value of funds managed.....\$5,500,000,000

Parent: Minnesota Mutual Cos. Inc.

Services began: 1984.

Service areas: Nationwide.

Branch offices: Los Angeles, Mission Viejo, San Diego and San Francisco, Calif.; Avon, Conn.; Tampa and Stuart, Fla.; Atlanta; Chicago; New Orleans; St. Paul, Minn.; St. Louis; Vernon, N.J.; Philadelphia; Pittsburgh; Memphis, Tenn.; Irving, Texas.

Software: Purchased from outside vendor.

Investment funds accommodated: 65.

Administration: Accommodation of loan provisions, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, foreign language capabilities, online enrollment, Roth 401(k), automatic enrollment.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Robert L. Senkler, chairman/presi-

Continued on next page

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dent/CEO.

Contact: internal sales desk; 877-876-4015.

StanCorp Financial Inc. dba The Standard*

1100 S.W. Sixth Ave.,
Portland, Ore. 97204;
877-805-1127; fax: 971-321-8005
www.standard.com

Staff

Total 2,858
Involved in 401(k) plan services.....247

Clients

Total 1,892
Bundled 1,691
Unbundled 201

Participants

Total 198,391
Bundled 185,175
Unbundled 13,216
Average participants per plan 90

2005 revenues

Total\$2,337,200,000
Value of funds managed.....\$4,144,630,330

Services began: 1983.

Service areas: Nationwide.

Branch offices: Los Angeles, Orange and San Francisco, Calif.; Denver; Miami and Tampa, Fla.; Atlanta; Chicago; New Orleans; Boston; Detroit; Minneapolis; St. Louis; Cincinnati; Cleveland; Harrisburg and Philadelphia, Pa.; Dallas; Houston; Seattle.

Software: Purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 30.

Administration: Accommodation of loan provisions, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, plan level investment advisory services and participant advisory services offered through StanCorp Investment Advisers Inc.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Eric Parsons, CEO; Cindy McPike, CFO; Kim Ledbetter, senior vp-individual insurance and retirement plans; J. Gregory Ness, senior vp-insurance services group.

Contact: Chris Dugan, director-retirement plan marketing

*Purchased Invesmart Inc. in July 2006. Invesmart Inc. is not included in any of The Standard's numbers.

Companies interested in being listed in any of BI's online directories should contact the Directory department at directory@businessinsurance.com.

Continued on next page



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Business Insurance
Crain Communications Inc., Subscriber Services, 1155 Gratiot Avenue, Detroit, MI 48207-2912

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Thesco Retirement Planning Services L.L.C.

320 W. 57th St.,
New York, N.Y. 10019;
866-428-4015; fax: 212-399-0227
www.thescorp.com

Staff

Total 33
Involved in 401(k) plan services.....7

Clients

Total 355
Bundled 155
Unbundled 200

Participants

Total 9,800
Average participants per plan 28
Minimum plan size 5
Maximum plan size.....500

2005 revenues

Total\$1,100,000
401(k) plan administration\$350,000
Value of funds managed.....\$410,000,000

Parent: Thesco Benefits L.L.C.

Service areas: Nationwide.

Branch offices: Woodbury, N.Y.

Software: Provide software for home computers, purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 44.

Contribution types accommodated: 6.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, investment management, online access, toll-free service to request account activity, enrollment and education meetings, seminars, worksite marketing.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: Amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: John Cunningham, president; Richard Fleder, Walter Harris, vps.

Contact: John Cunningham;
cunninghamj@thesco.com.

Transamerica Retirement Services

1150 S. Olive St.,
Los Angeles, Calif. 90015;
888-401-5826; fax: 319-558-5609
www.ta-retirement.com

Staff

Total 440
Involved in 401(k) plan services.....440

Clients*

Total 15,000
Bundled 9,859
Unbundled 5,141

Participants*

Total 795,000
Bundled 611,000
Unbundled 184,000
Average participants per plan 49

2005 revenues

Value of funds managed.....\$11,940,000,000
Parent: AEGON.

Service areas: Nationwide, Guam, Puerto Rico, U.S. Virgin Islands.

Branch offices: 34 offices nationwide.

Software: Purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 80.

Administration: Accommodation of loan provisions, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, discrimination testing, 5500 form completion, English and Spanish enrollment materials, enrollment meetings.

Client consulting: Compliance issues, employee communications, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, number of participants, time and expense.

Officers: Kent Callahan, president/CEO.

Contact: Diana Geraci, vp.

*As of 12/31/2005.

U

UNIFI Retirement Plans*

5900 'O' St.,
Lincoln, Neb. 68510;
800-923-2732; fax: 402-467-7952
www.unificompanies.com

Staff

Total 162
Involved in 401(k) plan services.....115

Clients

Total 3,332
Bundled 2,004
Unbundled 1,328

Participants

Total 87,545
Bundled 58,473
Unbundled 29,072
Average participants per plan 27
Minimum plan size 100
Maximum plan size.....193,000,000

Parent: UNIFI Mutual Holding Co.

Service areas: Nationwide.

Branch offices: Cincinnati.

Software: Leased from outside vendor, purchased from outside vendor, written and maintained in-house.

Investment funds accommodated: 800.

Contribution types accommodated: 800.

Administration: Accommodation of loan provisions, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, automatic rebalancing and electronic online deposit submission.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, number of participants.

Officers: JoAnn Martin, executive vp/CFO-UNIFI Mutual Holding Co.; Gary T. Huffman, executive vp-individual and retirement plans businesses-UNIFI Mutual Holding Co.; Andrew Powers, vp-retirement plans.

Contact: Jessie Ellen Waller, manager-retirement plans marketing;
jwaller@ameritas.com.

*An affiliation of Ameritas Retirement Plans and Union Central Retirement Plans. Formerly Ameritas Life Insurance Corp.

USI Consulting Group

95 Glastonbury Blvd.,
Glastonbury, Conn. 06033;
860-633-5283; fax: 860-368-2112
www.usicg.com

Staff

Total 175
Involved in 401(k) plan services.....76

Clients

Total 343
Bundled 279
Unbundled 64

Participants

Total 157,540
Bundled 120,400
Unbundled 37,140
Average participants per plan 370
Minimum plan size 10
Maximum plan size.....20,000

2005 revenues

Total\$27,427,000
401(k) plan administration\$10,681,000

Parent: USI Holdings Corp.

Service areas: Nationwide.

Branch offices: Washington; Jacksonville, Fla.; Boston; New York; Knoxville, Tenn.; Dallas; Houston.

Software: Leased from outside vendor, purchased from outside vendor.

Investment funds accommodated: 6,200.

Contribution types accommodated: 99.

Administration: Accommodation of loan provisions, cash accounting, full share accounting, unit value accounting.

Client services: Communication of plan features, daily valuations, investment management, online access, toll-free service to request account activity, compliance testing, enrollment, education and guidance meetings, executive compensation strategies, plan document and government form filings, total benefit outsourcing.

Client consulting: Compliance issues, employee communications, legal issues, plan design issues.

Charges: Determined by: amount of assets under management, complexity of plan, frequency of valuations, number of participants, time and expense.

Officers: James Kinney, president/CEO; David Gothers, chief administration officer.

Contact: Chris Martin, senior vp-defined contribution; 860-368-2935.

Prescription benefit managers

B

BioScrip

100 Clearbrook Road,
Elmsford, N.Y. 15013;
888-818-3939; fax: 877-347-1448
www.bioscrip.com

Revenues

Gross revenue\$1,200,000,000
Unbundled PBM services\$420,000,000

PBM clients

Total 120
Employee/group plans 40

Lives covered

Total 7,000,000
Active group health plan 1,400,000
Active workers compensation 20,000
Medicare lives 2,000

Staff

Total 798
Professionals 100
Pharmacists 28

Retail network

Pharmacy locations 59,000
Prescriptions filled 10,000,000*

Generic usage

Percentage of prescription volume 65%

Mail order services

Percentage of prescription volume 10%

PBM services since: 1994.

Parent: BioScrip Inc.; primary business: specialty pharmacy.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim.

Officers: Richard Friedman, chairman/CEO; Alfred Carfora, executive vp-mail and managed care; Dan Colucci, vp-pharmacy benefit management services.

Contact: Jeff Vigh, vp-client services, 2791 Charter St., Columbus, Ohio 43228; 614-850-6788; jvigh@scripsolutions.com

*Estimated.

C

CBCA Pharmacy Benefits Management dba CBCA Rx

675 Foxon Road, Suite 204,
East Haven, Conn. 06513;
203-468-8367; fax: 203-468-8930
www.cbcarx.com

Revenues

Gross revenue\$47,740,000
Unbundled PBM services\$47,740,000

PBM clients

Total 105
Employee/group plans 105

Lives covered

Total 82,250
Active group health plan 82,250
Active workers compensation 8,700

Staff

Total 24
Professionals 22
Pharmacists 3

Retail network

Pharmacy locations 54,000
Prescriptions filled 970,000

Generic usage

Percentage of prescription volume 49%

Mail order services

Percentage of prescription volume 31%

PBM services since: 1995.

Parent: CBCA Inc.; primary business: PBM, policy administration, third party administrator.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, retail pharmacy network.

Subcontracted services: disease management, mail service.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis.

Dispute resolution: PBM staff.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim.

Officers: Michael Hajdun, senior vp.

Contact: Tim Adler, director-sales; 203-468-8367, ext. 2153; tim_adler@cbca.com.

Directory explanation box

The *Business Insurance* Directory of Prescription Benefit Managers lists organizations that provide general prescription benefit management services in an integrated package designed to control the types and distribution methods of prescriptions used by plan participants.

The package of services must include several of the following elements: pharmaceutical benefit design consulting, disease management of participants, prescription educational services for users or physicians, utilization review and claims processing. PBM services must be provided on an unbundled basis and must be available to corporate and institutional employer clients other than third-party vendors.

Listings begin with the company name, address, telephone number, fax number and Web site address. The category 2005 revenues includes total revenues and gross revenues from unbundled PBM services.

"PBM clients" specifies the total number of clients, as well as the number of employer/group plans that contracted directly with the PBM in 2005.

Lives covered includes total group health plan lives, both eligible and active. Active enrollees are those who actually received prescriptions through the plan. Active group health enrollees and active workers compensation enrollees in 2005

are also provided.

Retail network information lists the number of pharmacies that participate in the PBM's network. The percentage of prescriptions filled through mail-order services and the percentage of prescriptions filled with generic equivalents are listed next.

Staff information, given in full-time equivalents for 2005, details the total number of staff members assigned to prescription benefit management services. The total number of professional staff members is also provided, including the number of registered pharmacists on staff.

PBM services and subcontracted services offered by the company are listed next. The reports provided to the client along with the service area are followed by the billing methods and the dispute resolutions offered. Principal officers and a contact person for readers seeking more information complete the listings.

Listings are generated through responses to a *Business Insurance* questionnaire. The directory is published as an editorial service; there is no charge to be included.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Continued on next page

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Caremark Rx Inc.*

211 Commerce, Suite 800,
Nashville, Tenn. 37201;
800-633-9509; fax: 615-743-6597
www.caremark.com

Revenues

Gross revenue\$32,991,251,000
Unbundled PBM services ...\$32,991,251,000

Staff

Total 13,628

Retail network

Pharmacy locations 60,000
Prescriptions filled 536,254,000

PBM services since: 1985.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff, independent panel.

Service area: Nationwide, Puerto Rico.

Billing method: Fee per claim.

Officers: Edwin M. Crawford, chairman/president/CEO; Howard A. McLure, senior executive vp/COO; Edward L. Hardin Jr., executive vp/general counsel.

**Has signed an agreement to merge with CVS Corp.*

Catalyst Rx

800 King Farm Blvd.,
Rockville, Md. 20850;
301-548-2900; fax: 240-268-3112
www.catalystrx.com

Revenues

Gross revenue\$694,519,000
Unbundled PBM services\$650,911,000

PBM clients

Total 1,429
Employee/group plans 1,000

Lives covered

Total 4,000,000
Active group health plan 2,000,000
Active workers compensation 524,694
Medicare lives 102,000

Staff

Total 284
Professionals 270
Pharmacists 50

Retail network

Pharmacy locations 55,000
Prescriptions filled 17,100,000

Generic usage

Percentage of prescription volume 45%

PBM services since: 1994.

Parent: HealthExtras Inc.; primary business: PBM, supplemental benefits.

Services: Retrospective Rx utilization review,

benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Subcontracted services: Mail-order drug distribution, pharmaceutical claims processing.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff.

Service area: Nationwide.

Billing method: Fee per claim.

Officers: David Blair, CEO; Nick Grujich, executive vp/COO; Mike Donovan, CFO.

Contact: Aaron Finch, director-corporate development; 301-548-2910;
afinch@catalystrx.com.

E**Express Scripts Inc.**

13900 Riverport Drive,
Maryland Heights, Mo. 63043;
314-770-1666; fax: 314-702-7059
www.express-scripts.com

Revenues

Gross revenue\$16,266,000,000
Unbundled PBM services ...\$16,266,000,000

PBM clients

Total 16,000

Lives covered

Total 50,000,000

Staff

Total 13,000

Retail network

Pharmacy locations 58,000
Prescriptions filled 563,000,000

Generic usage

Percentage of prescription volume 54.4%

PBM services since: 1986.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: Independent panel.

Service area: Nationwide, Canada.

Billing method: Fee per claim.

Officers: Barrett Toan, chairman, George Paz, president/CEO; David Lowenberg, COO.

Contact: Rita Holmes-Bobo, senior manager-public affairs; 314-702-7584;
rhobobobob@express-scripts.com.

H**HealthTrans**

6061 S. Willow Drive, Suite 125,
Greenwood Village, Colo. 80111;
800-950-9120; fax: 303-323-1027
www.healthtrans.com

Revenues

Gross revenue\$92,700,000
Unbundled PBM services\$92,700,000

PBM clients

Total 48

Employee/group plans 15

Lives covered

Total 14,000,000

Active workers compensation 2,200

Staff

Total 118

Professionals 95

Pharmacists 5

Retail network

Pharmacy locations 56,000

PBM services since: 2000.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim, PEP, per member per month.

Officers: Jack McClurg, CEO; Louis Hutchinson Jr., president; Chris Hanks, CFO; Steve Groover, COO.

Contact: Larry Krug, senior vp-sales; 720-493-8249.

Innoviant Inc.*

11 Scott St., Suite 150,
Wausau, Wis. 54403;
866-800-4321; fax: 715-841-5050
www.innoviant.com

PBM clients

Total 590

Employee/group plans 589

Lives covered

Total 525,934

Staff

Total 89

Professionals 78

Pharmacists 8

Retail network

Pharmacy locations 55,054

Continued on next page

Largest prescription benefit managers

Ranked by 2005 revenues from unbundled PBM services

Rank	Company/Address	Phone/Fax/Web site	Parent	PBM revenues	Total staff	Total clients	Covered lives	Principal officer
1	Medco Health Solutions Inc. 100 Parsons Pond Drive, Franklin Lakes, N.J. 07417	201-269-3400 www.medco.com	—	\$38,000,000,000	15,000	N/A	55,000,000	David B. Snow Jr., chairman/CEO
2	Caremark Rx Inc. 211 Commerce, Suite 800, Nashville, Tenn. 37201	800-633-9509 Fax: 615-743-6597 www.caremark.com	—	\$32,991,251,000	13,628	N/A	N/A	Edwin M. Crawford, chairman/president/CEO
3	Express Scripts Inc. 13900 Riverport Drive, Maryland Heights, Mo. 63043	314-770-1666 Fax: 314-702-7059 www.express-scripts.com	—	\$16,266,000,000	13,000	16,000	50,000,000	George Paz, president/CEO
4	RESTAT L.L.C. 724 Elm St., West Bend, Wis. 53095	800-926-5858 Fax: 262-808-4260 www.restat.com	The F. Dohmen Co.	\$1,016,145,462	113	3,560	3,302,345	Michael Clark, president
5	Catalyst Rx 800 King Farm Blvd., Rockville, Md. 20850	301-548-2900 Fax: 240-268-3112 www.catalystrx.com	HealthExtras Inc.	\$650,911,000	284	1,429	4,000,000	David Blair, CEO
6	BioScrip 100 Clearbrook Road, Elmsford, N.Y. 15013	888-818-3939 Fax: 877-347-1448 www.bioscrip.com	—	\$420,000,000	798	120	7,000,000	Richard Friedman, chairman/CEO
7	National Pharmaceutical Services 14301 First National Bank Parkway, Suite 200, Omaha, Neb. 68154	402-964-9030 Fax: 402-964-9004 www.pti-nps.com	Pharmaceutical Technologies Inc.	\$310,000,000	60	3,800	1,750,000	Douglas M. Pick, president/CEO
8	MemberHealth Inc. 29100 Aurora Road, Cleveland, Ohio 44139	440-248-8448 Fax: 440-248-4734 www.mhrx.com	—	\$216,218,839	77	18	1,256,431	Charles Hallberg, president
9	HealthTrans 6061 S. Willow Drive, Suite 125, Greenwood Village, Colo. 80111	800-950-9120 Fax: 303-323-1027 www.healthtrans.com	—	\$92,700,000	118	48	14,000,000	Jack McClurg, CEO
10	CBCA Pharmacy Benefits Management dba CBCA Rx 675 Foxon Road, Suite 204, East Haven, Conn. 06513	203-468-8367 Fax: 203-468-8930 www.cbcarx.com	CBCA Inc.	\$47,740,000	24	105	82,250	Michael Hajdun, senior vp

N/A=Not available
Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Prescription Benefit Managers.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

Prescriptions filled.....4,660,864

Generic usage

Percentage of prescription volume 87%

Mail order services

Percentage of prescription volume 41%

PBM services since: 1998.

Parent: Fiserv Health Inc.; primary business: health plan management and outsourcing services and consultation.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Subcontracted services: mail-order drug distribution.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff, independent panel.

Service area: Nationwide.

Billing method: Fee per claim.

Officers: Mark Campbell, president/CEO.

Contact: Chad Dales, manager-sales and marketing; 715-841-5061; chad.dale@innoviant.com

*Formerly Wausau Pharmacy Benefits.

M

Medco Health Solutions Inc.

100 Parsons Pond Drive,
Franklin Lakes, N.J. 07417;
201-269-3400
www.medco.com

Revenues

Gross revenue\$38,000,000,000

Unbundled PBM services ...\$38,000,000,000

Lives covered

Total 55,000,000

Staff

Total 15,000

Pharmacists.....2,200

Retail network

Pharmacy locations 60,000

Prescriptions filled 540,000,000

Generic usage

Percentage of prescription volume 51.5%

PBM services since: 1983.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dis-

pensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff, independent panel.

Service area: nationwide.

Billing method: Capitated rate, fee per claim.

Officers: David B. Snow Jr., chairman/CEO; Kenneth O. Klepper, president/COO; Tim Wentworth, president-Accredo Health Group Inc.

MemberHealth Inc.

29100 Aurora Road,
Cleveland, Ohio 44139;
440-248-8448; fax: 440-248-4734
www.mhrx.com

Revenues

Gross revenue\$216,218,839

Unbundled PBM services\$216,218,839

PBM clients

Total 18

Employee/group plans 15

Lives covered

Total 1,256,431

Active group health plan 175,085

Staff

Total 77

Professionals 71

Pharmacists 6

Retail network

Pharmacy locations 59,841

Prescriptions filled 12,297,741

Generic usage

Percentage of prescription volume 59.9%

Mail order services

Percentage of prescription volume 1%

PBM services since: 1998.

Services: Retrospective Rx utilization review, claims processing, concurrent utilization review, formulary management/review, online claims adjudication, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis.

Dispute resolution: PBM staff, independent panel.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim.

Officers: Charles Hallberg, president; David Azzolina, CFO; Jane Koehl-Colling, director-human resources and legal affairs.

Contact: Melissa Weisman, marketing coordinator; mweisman@mhrx.com.

N

National Pharmaceutical Services

14301 First National Bank Parkway,
Suite 200,
Omaha, Neb. 68154;
402-964-9030; fax: 402-964-9004
www.pti-nps.com

Revenues

Gross revenue\$310,000,000

Unbundled PBM services\$310,000,000

PBM clients

Total 3,800

Employee/group plans 3,700

Lives covered

Total 1,750,000

Active group health plan 800,000

Active workers compensation 125,000

Medicare lives 75,000

Staff

Total 60

Professionals 16

Pharmacists 10

Retail network

Pharmacy locations 56,500

Prescriptions filled 4,500,000

Generic usage

Percentage of prescription volume 60%

Mail order services

Percentage of prescription volume 7%

PBM services since: 1994.

Parent: Pharmaceutical Technologies Inc.; primary business: technology sector for pharmaceutical industry.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: Independent panel.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim; network access fee models, percentage of savings models.

Officers: Dr. William Fleming, chairman-Pharmaceutical Technologies Inc./medical director; Douglas M. Pick, president/CEO; Angella A. Pieper, CFO.

Contact: Douglas M. Pick; dpick@pti-nps.com.

P

Prescription Solutions

3515 Harbor Blvd.,
Costa Mesa, Calif. 92626;
888-398-5189; fax: 714-825-6987
www.rxsolutions.com

PBM clients

Total 134

Employee/group plans 88

Lives covered

Total 6,536,440

Active group health plan 4,967,694

Medicare lives 1,000,000

Staff

Continued on next page

Continued from previous page

Total	1,964
Professionals	1,900
Pharmacists	200

Retail network

Pharmacy locations	58,000
Prescriptions filled	108,227,272

Generic usage

Percentage of prescription volume	65%

Mail order services

Percentage of prescription volume	5%

PBM services since: 1989.

Parent: UnitedHealth Group Inc.; primary business: HMO/PPO, insurer, PBM.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff, independent panel.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim.

Officers: Edward Feaver, president/CEO; Jacqueline Kosecoff, CEO-Ovations Pharmacy Solutions; James Eppolito, vp-sales and marketing.

Contact: information@rxsol.com.

R

RESTAT L.L.C.

724 Elm St.,
West Bend, Wis. 53095;
800-926-5858; fax: 262-808-4260
www.restat.com

Revenues

Gross revenue	\$1,062,913,664
Unbundled PBM services	\$1,016,145,462

PBM clients

Total	3,560
Employee/group plans	3,011

Lives covered

Total	3,302,345
Active group health plan	2,311,487
Active workers compensation	932,489
Medicare lives	257,888

Staff

Total	113
Professionals	88
Pharmacists	8

Retail network

Pharmacy locations	57,999
Prescriptions filled	22,369,007

Generic usage

Percentage of prescription volume	55%

Mail order services

Percentage of prescription volume	5%

PBM services since: 1985.

Parent: The F. Dohmen Co.; primary business: wholesale pharmacy supplying distributor.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, retail pharmacy network.

Subcontracted services: case management, formulary drug manufacturer contracts, mail order services.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff, independent panel.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim.

Officers: Michael Clark, president; David Kwasny, vp-sales and marketing; John Bergan, vp-operations and informational services.

Contact: Wayne Kostka, marketing manager; wkostka@restat.com.

RxAmerica L.L.C.

221 N. Charles Lindbergh Drive,
Salt Lake City, Utah 84116;
801-961-6000; fax: 801-961-6111
www.rxamerica.com

PBM clients

Total	219

Lives covered

Total	6,300,000
Active workers compensation	710,000

Staff

Total	280

Retail network

Pharmacy locations	55,000
Prescriptions filled	27,000,000

PBM services since: 1994.

Parent: Longs Drug Stores; primary business: grocery/pharmacy retail chain.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: PBM staff.

Service area: Nationwide.

Billing method: Capitated rate, fee per claim.

Officers: John Gardynik, president; Denis Muskat, CFO; Earl Hurst, vp-sales.

Contact: Brook Boggess, corporate sales director; 801-550-6721;
brook.boggess@rxamerica.com.

S

SUPERVALU Prescription Benefit Management Inc.

19011 Lake Drive E.,
Chanhassen, Minn. 55317;
952-294-7552; fax: 952-294-7190
www.supervalu.com

Revenues

Gross revenue	\$4,400,000
Unbundled PBM services	\$4,400,000

PBM clients

Total	50
Employee/group plans	50

Lives covered

Total	250,000
Active group health plan	190,000

Staff

Total	12
Professionals	10
Pharmacists	3

Retail network

Pharmacy locations	60,000
Prescriptions filled	920,000

Generic usage

Percentage of prescription volume	50%

Mail order services

Percentage of prescription volume	7.4%

PBM services since: 1995.

Parent: SUPERVALU INC.; primary business: grocery/pharmacy retail chain.

Services: Retrospective Rx utilization review, benefit design consulting, claims processing, concurrent utilization review, disease management, formulary management/review, mail-order drug distribution, online claims adjudication, patient education, physician prescribing practices monitoring/management, retail pharmacy network*.

Reports provided: Cost analysis, employee utilization, member utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, physician prescribing patterns.

Dispute resolution: Independent panel.

Service area: all states, excluding Alaska and Hawaii.

Billing method: Fee per claim.

Officers: Andrew Herring, executive vp; Steve McCann, regional director-operations; Ken Dickson, director-managed care.

Contact: Ken Dickson; 877-312-6824

*Clients may select product packages that include subcontracting of any or all of the services listed.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

The 2007 Directory of Prescription Benefit
Managers will be published March 5.

Consumer-driven health plan providers

A

Aetna Inc.

151 Farmington Ave.
Hartford, Conn. 06156
860-273-0123
www.aetna.com

Name of health plan: Aetna HealthFund HRA, Aetna HealthFund HSA, Aexcel.

Plan first offered: 2001.

2005 revenues

Gross revenue\$22,500,000,000

Clients

Employers 2,766
Self-insured 310
Insured 2,456
Other 4,625; Individual HSA-compatible HDHP clients.

Covered lives

Employees 438,036
Dependents 569,447
Total 1,007,483

Staff

Total 30,156

Health plan options: Dental, flexible spending accounts, HMO, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Subcontract for administrative services: JP Morgan Chase and Co. for HSA administrative services.

Plan payment options: Debit cards, vouchers.

Debt card services: JP Morgan Chase & Co./First Data.

Pre-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup, DVD, flash presentation, HRA and HSA tutorials and welcome kits, plan selection tool, HSA tools.

Officers: Dr. John W. Rowe, chairman; Ronald A. Williams, president/CEO; James Foreman, Mark Bertolini, executive vps.

B

Blue Cross and Blue Shield of Minnesota

3535 Blue Cross Road
Eagan, Minn. 55122-1154
888-878-0139; fax: 651-662-6882
www.bluecrossmn.com

Name of health plan: Options Blue.

Plan first offered: 2002.

2005 revenues

Gross revenue\$7,100,000,000

Clients

Total 20,802
Employers 1,868
Self-insured 195
Insured 1,673
Other 18,934; Individuals.

Minimum size of clients.

Employees 2

Covered lives

Total 123,850
Employees 56,770
Dependents 67,080

Staff

Total 3,750

Health plan options: Flexible spending accounts, health reimbursement arrangements, health saving accounts, PPO, prescription drugs.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Subcontract for administrative services: MII Life Inc.

Plan payment options: Debit cards.

Debt card services: MII Life Inc.

Pre-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Provider cost and quality data, health and wellness programs, benefit information, financial account information, claim information, complementary care information, drug formulary.

Officers: Dr. Mark Banks, CEO; Colleen Reitan, president; Richard Nuener, senior vp/chief marketing officer.

Contact: Joel Swanson, senior communications consultant; 651-662-2882.

C

CIGNA Healthcare

900 Cottage Grove Road
Hartford, Conn. 06152
860-226-6000; fax: 860-226-7762
www.cigna.com

Name of health plan: CIGNA Choice Fund.

Plan first offered: 2003.

Parent: CIGNA Corp.

Clients

Total 150*
Employers 150*

Minimum size of clients.

Employees 51

Covered lives

Total 100,000**

Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for types of medical services, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Officers: Tom Richards, senior vp, product; Michael Showalter, vp-consumer strategy; Meg Woolley, vp-product management.

Contact: Nicole Blatcher, manager-public relations; nicole.blatcher@cigna.com.

* 170 as of 3/31/06

** Estimated; 250,000 as of 3/31/2006.

Corporate Benefit Services of America Inc.

400 Highway 169 S., Suite 800
Minneapolis, Minn. 55426-1141
952-546-0062; fax: 952-593-3750
www.cbsainc.com

Name of health plan: CBSA HealthDirect.

Plan first offered: 2002.

Parent: CBSA Acquisition Co.

Clients

Total 1,500

Covered lives

Total 17,000

Employees 17,000

Staff

Total 400

Health plan options: Dental, flexible spending accounts, HMO, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Subcontract for administrative services: Wells Fargo & Co., U.S. Bank.

Plan payment options: Debit cards.

Debt card services: Evolution Benefits.

Pre-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Continued on next page

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Subcontract for educational services: Guided2Health, Optum, Subimo L.L.C., A.D.A.M.

Officers: Ralph Wolf, president/CEO; Kevin Benner, COO.

Contact: David Parker, vp-sales; 813-948-7921; dparker@cbsainc.com

D

Definity Health, A UnitedHealth Group Co.

1600 Utica Ave. S., Suite 900
St. Louis Park, Minn. 55416
952-277-5500; fax: 952-277-5501
www.myuhc.com

Plan first offered: 2000.

Parent: UnitedHealth Group.

Clients

Total	9,998
Employers.....	9,998
Self-insured	210
Insured	9,788

Covered lives

Total	1,175,427
Employees	544,896
Dependents.....	630,531

Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, health saving accounts, PPO, prescription drugs, vision.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost

information for types of medical services, nurse hotline, plan comparison, provider lookup, videos, Webcasts.

Officers: Michael Tarino, CEO-Definity Health; Stephen Hemsley, CEO-UnitedHealth Group.

Contact: Daryl Richard, vp-communications-Uniprise; daryl_p_richard@uhc.com.

F

Fiserv Health Plan Administration

5500 Wayzata Blvd., Suite 500
Minneapolis, Minn. 55416
866-881-0800; fax: 715-841-6334
www.fiservhealth.com

Name of health plan: Fiserv Health Consumer Connection.

Plan first offered: 2002.

Parent: Fiserv Inc.

2005 revenues

Gross revenue	\$327,771,000
CDHP revenue	\$11,787,000

Clients

Total	109
Employers.....	109
Self-insured	105*
Insured	4*

Minimum size of clients.

Employees	75

Covered lives

Total	123,686
Employees	56,817
Dependents.....	66,869

Staff

Total	3,306
Professionals.....	1,069

Health plan options: Flexible spending accounts, health reimbursement arrange-

ments, health saving accounts, indemnity, PPO, prescription drugs, vision.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup, Internet tools, hospital quality information, medical content, member and condition specific information, chronic condition management information and health risk assessments.

Subcontract for educational services: Protocol Driven Healthcare Inc., Resolution Health Inc., Subimo L.L.C.

Officers: Jeff Mills, president; John Sickels, senior vp-sales and account management; Jay Coldwell, vp-consumer driven health.

Contact: Jay Coldwell; 11 Scott St., Suite 100, Wausau, Wis. 54403.

*Estimated

Flexible Benefit Service Corp.

10275 W. Higgins Road, Suite 500
Rosemont, Ill. 60018
847-699-6900; fax: 847-699-6906
www.flexiblebenefit.com

Name of health plan: Flex125, FlexHRA, FlexHSA.

Plan first offered: 1988.

Clients

Total	9,150
Employers.....	9,150

Minimum size of clients.

Employees	1

Covered lives

Total	24,300
Employees	24,300

Staff

Total	60
Professionals.....	60

Health plan options: Flexible spending accounts, health reimbursement arrangements, health saving accounts.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Plan payment options: Debit cards.

Debt card services: DataPath Administrative Services Inc.

Pre-enrollment educational services: Nurse hotline, physician hotline, plan comparison, provider lookup.

Post-enrollment educational services: Nurse hotline, physician hotline, plan comparison, provider lookup, onsite enrollment services including kits and meetings for employees.

Officers: Allen Wishner, CEO; John DiVito, president; Marcy Gurvis, vp-operations.

Contact: Mark Lam, policy compliance;

Continued on next page

Directory explanation box

The Directory of Consumer-Driven Health Care Plan Providers lists companies that provide consumer-driven plans directly to employer clients. *Business Insurance* defines the plans as coverage arrangements involving health spending accounts or health reimbursement arrangements, network and benefit selection or customized benefit combinations.

Each listing begins with the company's name and address. Listed next are the names of the company's consumer-driven health plans, if different from that of the company. This is followed by information on 2005 revenues, including those derived from consumer-driven health plans. Information on clients follows, including a breakdown by type of client. Also provided is information on staff and covered lives,

including a breakdown of the number of employees and dependents.

The company's health plan options and specific HRA options are also listed, as are details on how educational information is presented to employees and what educational services are provided, both before and after enrollment. Specific cost-saving and cost-comparison tools offered are also listed.

Each listing concludes with the names and titles of officers and a contact for those seeking additional information.

The directory listings are based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Largest consumer-driven health care plan providers

Ranked by number of total covered lives at employer clients in 2005

Rank	Company/Address	Phone/Fax/Web site	Health plan name(s)*	Total covered lives	Employer clients	Plan options	Principal officer
1	Definity Health, a UnitedHealth Group Co. 1600 Utica Ave. S., Suite 900, St. Louis Park, Minn. 55416	952-277-5500 Fax: 952-277-5501 www.myuhc.com	-	1,175,427	9,998	Dental, FSA, HRA, HSA, PPO, prescription drugs, vision	Michael Tarino, CEO-Definity Health
2	Aetna Inc. 151 Farmington Ave., Hartford, Conn. 06156	860-273-0123 www.aetna.com	Aetna HealthFund HRA, Aetna HealthFund HSA, Aexcel	1,007,483	2,766	Dental, FSA, HMO, HRA, HSA, indemnity, PPO, prescription drugs, vision	Ronald A. Williams, president/CEO
3	Lumenos Inc. 1801 N. Beauregard St., Suite 10, Alexandria, Va. 22311	703-236-6300 Fax: 703-236-6510 www.lumenos.com	-	540,000	89	HRA, HSA, prescription drugs	Chip Tooke, CEO
4	Humana Inc. 500 W. Main St., Louisville, Ky. 40202	502-580-1000 Fax: 502-580-3621 www.humana.com	SmartSuite, SmartExpress, SmartSelect, CoverageFirst	385,978	2305	HMO, PPO, dental, FSA, HMO, HRA, HSA, prescription drugs	Michael B. McCallister, president/CEO
5	Blue Cross & Blue Shield of Minnesota 3535 Blue Cross Road, Eagan, Minn. 55122-1154	888-878-0139 Fax: 651-662-6882 www.bluecrossmn.com	Options Blue	123,850	1,868	PPO, FSA, HRA, HSA, PPO, prescription drugs	Dr. Mark Banks, CEO
6	Fiserv Health Plan Administration 5500 Wayzata Blvd., Suite 500, Minneapolis, Minn. 55416	866-881-0800 Fax: 715-841-6334 www.fiservhealth.com	Fiserv Health Consumer Connection	123,686	109	FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision	Jeff Mills, president
7	Great-West Healthcare 8505 E. Orchard Road, Greenwood Village, Colo. 80111	303-737-3000 Fax: 303-737-0008 www.greatwesthealthcare.com	Great-West Healthcare Consumer Advantage	116,000	850	Dental, FSA, HRA, HSA, PPO, prescription drugs, vision	Richard F. Rivers, executive vp- Great-West Healthcare
8	CIGNA Healthcare 900 Cottage Grove Road, Hartford, Conn. 06152	860-226-6000 Fax: 860-226-7762 www.cigna.com	CIGNA Choice Fund	100,000 ¹	150	Dental, FSA, HRA, HSA, indemnity, PPO, prescription drugs, vision	Tom Richards, senior vp-product
9	Medica 401 Carlson Parkway, Minnetonka, Minn. 55305	952-992-2900 Fax: 952-992-3377 www.medica.com	Medica Direct	37,300	499	Dental, FSA, HMO, HRA, HSA, indemnity, PPO, prescription drugs, vision	David Tilford, president/CEO
10	Flexible Benefit Service Corp. 10275 W. Higgins Road, Suite 500, Rosemont, Ill. 60018	847-699-6900 Fax: 847-699-6906 www.flexiblebenefit.com	Flex125, FlexHRA, FlexHSA	24,300	9,150	FSA, HRA, HSA	Allen Wishner, CEO

* If different from company name¹ Estimated
Source: *BI* survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Consumer-Driven Health Care Plan Providers.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

We
want
you to
know

Health Care Transparency



Good service
means knowing the
real price in advance.

With Aetna, your employees can now know the actual rate for certain medical services before they receive them. Only Aetna gives our members easy online access to the actual rates we've negotiated with 70,000 doctors all over the nation* for the most frequently performed treatments and services. Knowing actual rates can help your employees manage their annual out-of-pocket expenses, and make better decisions about how to use their benefits and insurance plans. To find out more, call your broker, Aetna representative, or visit us online at aetna.com.

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Health
Dental
Pharmacy
Behavioral Health
Disability
Life

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Continued from previous page
mlam@flexiblebenefit.com.

G

Great-West Healthcare

8505 E. Orchard Road
 Greenwood Village, Colo. 80111
 303-737-3000; fax: 303-737-0008
www.greatwesthealthcare.com

Name of health plan: Great-West Healthcare Consumer Advantage.

Plan first offered: 2003.

Parent: Great-West Life & Annuity Insurance Co.

Clients

Total 850

Employers.....850

Covered lives

Total 116,000

Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, health saving accounts, PPO, prescription drugs, vision.

Subcontract for administrative services: Mellon Financial Corp. for HSAs.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for types of medical services, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, provider lookup, Driver's Ed, "a source of relevant health care information for employees".

Officers: Richard F. Rivers, executive vp-Great-West Healthcare; Marc Neely, vp/president-sales, select and mid-markets.

H

Humana Inc.

500 W. Main St.
 Louisville, Ky. 40202
 502-580-1000; fax: 502-580-3621
www.humana.com

Name of health plan: SmartSuite, SmartExpress, SmartSelect, CoverageFirst.

Plan first offered: 2001.

2005 revenues

Gross revenue\$14,400,000,000

Clients

Total 2,305

Employers.....2,305

Minimum size of clients.

Employees 2

Covered lives

Total 385,978

Employees 200,847

Dependents.....185,131

Staff

Total 19,000

Health plan options: Dental, flexible spending accounts, HMO, health reimbursement

arrangements, health saving accounts, PPO, prescription drugs.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup, SmartSummary.

Officers: Michael B. McCallister, president/CEO; James E. Bloem, CFO; James Murray, senior vp/COO.

Contact: Dick Brown, director-media and public relations.

L

Lumenos Inc.

1801 N. Beauregard St., Suite 10
 Alexandria, Va. 22311
 703-236-6300; fax: 703-236-6510
www.lumenos.com

Name of health plan: Lumenos.

Plan first offered: 2000.

Parent: WellPoint Inc.

Clients

Total 89

Employers.....89

Self-insured 89

Covered lives

Total 540,000

Staff

Total 325

Professionals.....325

Health plan options: Health reimbursement arrangements, health saving accounts, prescription drugs.

HRA options: HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup, e-mail and telephone.

Officers: Chip Tooke, CEO; Doug Kronenberg, chief strategy officer; Michael Parkinson, executive vp/chief health and medical officer; Tina Blasi, COO.

Contact: *press@lumenos.com.*

Companies interested in being listed in any of
BI's online directories should contact the
 Directory department at
bidirectory@businessinsurance.com.

M

Medica

401 Carlson Parkway
 Minnetonka, Minn. 55305
 952-992-2900; fax: 952-992-3377
www.medica.com

Name of health plan: Medica Direct.

Plan first offered: 2003.

2005 revenues

Gross revenue\$2,219,177,000

Clients

Total 499

Employers.....499

Minimum size of clients.

Employees 2

Covered lives

Total 37,300

Employees 16,217

Dependents.....21,083

Staff

Total 200

Professionals.....200

Health plan options: Dental, flexible spending accounts, HMO, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.

Plan payment options: Debit cards.

Pre-enrollment educational services: Cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Post-enrollment educational services: Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.

Officers: David Tilford, president/CEO; Aaron Reynolds, executive vp/CFO/chief administrative officer; Rob Longendyke, senior vp-marketing and communications.

Contact: *medicafb@medica.com.*

Mutual of Omaha Insurance Co.

Mutual of Omaha Plaza
 Omaha, Neb. 68175
 402-342-7600; fax: 402-351-1687
www.mutualofomaha.com

Name of health plan: Consumer Choice Plans.

Plan first offered: 2003.

2005 revenues

Gross revenue\$4,024,640,000

Clients

Total 14

Employers.....14

Self-insured 7

Insured 7

Minimum size of clients.

Employees 51

Covered lives

Total 12,000

Employees 5,200

Dependents.....6,800

Staff

Total 4,931

Continued on next page

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Professionals 2,886

Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.**HRA options:** HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.**Subcontract for administrative services:** ProcessWorks Inc. for HRA accounts; HSA Bank, for HSA account.**Plan payment options:** Debit cards.**Debt card services:** MBI Benefits Inc.**Pre-enrollment educational services:** Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.**Post-enrollment educational services:** Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup, educational materials.**Subcontract for educational services:** HealthGrades, for provider quality data; McKesson Corp., for nurse hotline; Ingenix, for medical cost information and treatment cost estimator; Express Scripts Inc., for prescription drug costs.**Officers:** Dan Martin, executive vp-group benefit services; Joseph Connolly, senior vp-group health products; Cory Michel, vp-risk management; Dean Thompson, vp-group health sales.**Contact:** Lisa Gruber, marketing manager; 402-351-5422; lisa.gruber@mutualofomaha.com.

N

The NIA Group L.L.C.

66 Route 17
Paramus, N.J. 07653-0285
201-587-2778; fax: 201-845-4761
www.niagroup.com

Name of health plan: The NIA Way.**Plan first offered:** 2003.**2005 revenues**

Gross revenue\$19,000,000

CDHP revenue\$705,000

Clients

Total 50

Employers.....50

Self-insured 6

Insured 44

Covered lives

Total 21,350

Employees 6,850

Dependents.....14,500

Staff

Total 475

Professionals 145

Health plan options: Flexible spending accounts, health reimbursement arrangements, health saving accounts, PPO, prescription drugs.**Subcontract for administrative services:**

Payflex Systems USA Inc.

Plan payment options: Debit cards.**Pre-enrollment educational services:** Nurse hotline, provider lookup.**Post-enrollment educational services:** Cost information for prescription drugs, nurse hotline, provider lookup.**Officers:** Steven L. Grossberg, president/CEO; Robert Feldman, executive vp; Roger Gross, COO.**Contact:** Denise Angleman, senior vp.

S

Self Insured Plans L.L.C.

1016 Collier Center Way, Suite 200
Naples, Fla. 34110
239-449-1877; fax: 239-403-7875
www.selfinsuredplans.com

Name of health plan: Your Personal Health Plan.**Plan first offered:** 2001.**2005 revenues**

Gross revenue\$3,500,000

CDHP revenue\$2,300,000

Clients

Total 96

Employers.....96

Self-insured 96

Minimum size of clients.

Employees 15

Covered lives

Total 20,720

Employees 5,800

Dependents.....14,920

Staff

Total 15

Professionals.....1

Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.**HRA options:** HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.**Plan payment options:** Debit cards.**Debt card services:** MBI Benefits Inc.**Pre-enrollment educational services:** Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup.**Post-enrollment educational services:** Cost information for prescription drugs, cost information for types of medical services, nurse hotline, plan comparison, provider lookup, online decision support tools, PowerPoint presentations.**Subcontract for educational services:** Matria Healthcare Inc., Subimo L.L.C.**Officers:** Stephen F. Rasnick, president; Joanne Rasnick, CFO; Brian Rasnick, vp-sales.**Contact:** Stephen F. Rasnick; steve@selfinsuredplans.com.

V

Vested Health

816 Quarrier St. E., Suite 300
Charleston, W.Va. 25301
866-347-3640; fax: 866-347-3643
www.vestedhealth.com

Plan first offered: 2001.**Clients**

Total 250

Employers.....250

Self-insured 25

Insured 225

Minimum size of clients.

Employees 100

Covered lives

Total 16,500

Employees 9,000

Dependents.....7,500

Staff

Total 25

Professionals.....25

Health plan options: Dental, flexible spending accounts, HMO, health reimbursement arrangements, health saving accounts, indemnity, PPO, prescription drugs, vision.**HRA options:** HRA balances available to carry over tax-free at year-end, HRA balances available to employees via the Internet.**Pre-enrollment educational services:** Cost information for prescription drugs, cost information for types of medical services, plan comparison, provider lookup.**Post-enrollment educational services:** Cost information for prescription drugs, cost information for types of medical services, plan comparison, provider lookup, consumer activation program.**Officers:** Mike Baker, CEO; Dave Schwaner, vp-sales; Shawn Dobson, vp-provider technology.**Contact:** sales@vestedhealth.com.

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Business Insurance

Health care coalitions

A

The Alliance, Employer Health Care Alliance Cooperative

37 Kessel Court, Suite 201
Madison, Wis. 53711;
608-276-6620; fax 608-276-6626
www.alliancehealthcoop.com

Year founded: 1990.

Involved in purchasing.

Members

Number of total member companies 146

Total employer members 146

Types of members: Private employers, public employers.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Coalition revenue sources: Membership fees, percentage of claims savings.

Coalition services: Dental coverage, education and research, prescription drug benefits, vision coverage, network of health care providers.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality.

Purchasing coalitions

Total coalition covered lives 80,000

Staff

Coalition staff 30

NBCH members.

Officers: Cheryl DeMars, CEO; Paul Meyer, director-finance and operations; Mary Borland, director-marketing and member services.

Contact: Scott Bellefeuille, account executive; 800-223-4139;

sbellefeuille@alliancehealthcoop.com.

B

Buyers Health Care Action Group

7900 International Drive, Suite 1080
Bloomington, Minn. 55425;
952-896-5186
www.bhcag.com

Year founded: 1988.

Involved in purchasing.

Members

Number of total member companies 40

Total employer members 35

Types of members: Pharmaceutical companies, private employers, public employers.

Largest employer coalition members: Super-Valu Inc., Eden Prairie, Minn.; 3M Co., Maplewood, Minn.; Target Corp., Minneapolis.

Fortune 1,000 members 30

Industry of coalition members: food, manufacturing, retail.

Membership requirements: Only industry sectors without conflict of interest can join.

Nonprofit*

Coalition revenue sources: Grants and sponsorships, membership fees, fees for services.

Coalition services: Disease management, education and research, prescription drug benefits, data cooperative, integration services.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, data reporting, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal).

Service area: Minnesota.

Purchasing coalitions

Total coalition covered lives 1,000,000

Staff

Coalition staff 2

NBCH members.

Officers: Charlie Montreuil, chair.

*Operates for-profit division.

C

California Health Care Coalition

3450 Sacramento St., Suite 503
San Francisco, Calif. 94118;
510-435-2687; fax 415-563-1015
www.chccnet.org

Year founded: 2005.

Involved in purchasing.

Members

Number of total member companies 25

Total employer members 13

Types of members: Labor unions or Taft-Hartley plans, private employers, public employers, employer associations, labor unions.

Industry of coalition members: Building and construction trades, education.

Membership requirements: All industry sectors can join and participate in governance.

Other coalition membership requirements: Eligibility criteria consists of the following: collective bargaining agreement is in place or a jointly-managed health and welfare trust exists that provides for the equal participation of management and labor. If the first two don't apply, then the coalition requires no outstanding labor disputes at place of employment.

Coalition revenue sources: Membership fees, grants.

Coalition services: Education and research, prescription drug benefits, introduction of a strategy for purchasers to leverage volume to address costly failures in local delivery systems

that drive up health costs and premium rates for all.

Education and research offerings: Benchmarking, case studies, seminars, assistance to form local coalitions to adopt performance standards and drive improvements in cost-efficiency and quality; performance profiles of local providers.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, joint purchasing, control costs and improve quality by organizing 20% of the commercial market in five cities to leverage expectations for transparent cost and quality data, improvements in the quality and cost-efficiency of hospital and physician care.

Service area: Los Angeles, Modesto, Sacramento, San Diego and San Francisco, Calif.

Purchasing coalitions

Total coalition covered lives 1,600,000

Staff

Coalition staff 2

Officers: Cindy Young, Ross Pike, co-chairs; Bill Feyling, secretary; Steve Balentine, treasurer.

Contact: Sally Covington, executive director.

Colorado Business Group on Health

200 S. Sheridan Blvd., Suite 105
Denver, Colo. 80226-8010;
303-922-0939; fax 303-922-0938
www.coloradohealthonline.com

Year founded: 1996.

Members

Number of total member companies 22

Total employer members 22

Types of members: Private employers, public employers, affiliate members include: health care providers and pharmaceutical companies.

Largest employer coalition members: Intel Corp., Colorado Springs, Colo.; Colorado Public Employee Retirement Assn., Denver; Colorado State of Colorado, Denver. Fortune 1,000 members 3

Industry of coalition members: Academia, government, manufacturing.

Membership requirements: Only industry sectors without conflict of interest can join, minimum of 400 employees.

Nonprofit

Coalition revenue sources: Administrative fees, education seminars, grants and sponsorships, membership fees, publication sales.

Coalition services: Education and research, prescription drug benefits.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving

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provider quality, initiatives to address specific medical conditions, joint purchasing, NBCH's eValue8, Leapfrog roll out region, pay-for-performance via Bridges to Excellence.

Service area: Colorado.

Purchasing coalitions

Total coalition covered lives 200,000

Staff

Coalition staff 3

NBCH members.

Officers: Gena Trujillo, president; Melinda Boddicker, vp; Yolanda Rogers, treasurer.

Contact: Donna Marshall, executive director.

E

Employer Health Care Alliance

3805 Edwards Road, Suite 546
Cincinnati, Ohio 45209;
513-458-6730; fax 513-458-6732
www.cintiehca.com

Year founded: 1984.

Involved in purchasing.

Members

Number of total member companies 40

Total employer members 40

Types of members: Private employers, public employers.

Largest employer coalition members: GE Transportation System, Cincinnati; Procter & Gamble Co., Cincinnati; The Kroger Co., Cincinnati.

Fortune 1,000 members 5

Industry of coalition members: Manufacturing, retail, service.

Membership requirements: Only industry sectors without conflict of interest can join.

Other coalition membership requirements: Insurers, brokers, physicians, pharmaceutical companies are eligible, but not hospitals.

Nonprofit

Coalition revenue sources: Administrative fees, grants and sponsorships, membership fees.

Coalition services: Education and research, employee assistance programs, prescription drug benefits, vision coverage, advocacy, lab services.

Education and research offerings: Benchmarking, case studies, seminars.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, public policy initiatives (state or federal), pay-for-performance through Bridges to Excellence, primary care access.

Service area: Eight counties in Southwest Ohio, Northern Kentucky and Southeast Indiana.

Purchasing coalitions

Total coalition covered lives 600,000

Coalition employee lives covered 275,000

Staff

Coalition staff 1

NBCH members.

Officers: Sharron DiMario, president/executive director; Beth Curtis, treasurer.

Contact: Sharron DiMario;

sdimario@cintiehca.com.

Employers Coalition for Healthcare Options Inc. (ECHO)

555 Sparkman Drive, Suite 800
Huntsville, Ala. 35816;
256-382-2779; fax 256-382-2769
www.echoal.com

Year founded: 1981.

Involved in purchasing.

Members

Number of total member companies 32

Total employer members 25

Types of members: Health care providers (physicians/hospitals), insurers/brokers, pharmaceutical companies, private employers, public employers.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

For profit

Coalition revenue sources: Education seminars, membership fees.

Coalition services: Education and research, employee assistance programs, medical coverage, prescription drug benefits, vision coverage, workplace drug screening.

Coalition health plans: PPO.

Education and research offerings: Roundtables, seminars.

Members' initiatives/projects: Covering uninsured workers initiatives, data reporting, illness prevention and wellness, improving provider quality, joint purchasing.

Service area: Alabama.

Purchasing coalitions

Total coalition covered lives 28,000

Staff

Coalition staff 1

NBCH members.

Contact: Karen Hill, president/CEO.

Employers Health Coalition of Ohio

6199 Frank Ave. N.W.
North Canton, Ohio 44720;
330-305-6565; fax 330-305-9055
www.ehpc.co

Year founded: 1983.

Involved in purchasing.

Members

Number of total member companies 71

Total employer members 71

Types of members: Health care providers (physicians/hospitals), insurers/brokers, labor unions or Taft-Hartley plans, pharmaceutical companies, private employers, public employers.

Largest employer coalition members: Maytag Corp., Newton, Iowa; First Energy Corp., Akron, Ohio; The Timken Co., Canton, Ohio. Fortune 1,000 members 13

Industry of coalition members: Manufacturing.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Nonprofit

Coalition revenue sources: Administrative fees, education seminars, grants and sponsorships, membership fees, publication sales.

Coalition services: Dental coverage, disease management, education and research, employee assistance programs, prescription drug benefits, vision coverage, COBRA administration.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal), community health improvement programs.

Service area: Northeast and Central Ohio.

Purchasing coalitions

Total coalition covered lives 400,000

Coalition employee lives covered 175,000

Employee dental lives 8,500

Other employee lives ..prescription, 375,000; vision, 34,000

Coalition dependent lives covered 225,000

Health care purchasing dollars1,000,000,000

Coalition vendor contracts: Caremark Rx Inc., pharmacy; CIGNA Corp., dental; MetLife Inc., personal lines property/casualty; Spectera Inc., vision

Staff

Coalition staff 6

NBCH members.

Officers: Christopher V. Goff, president/CEO.

Employers Health Cooperative

21 W. Milwaukee St., Suite 103
Janesville, Wis. 53548;
608-754-8650; fax 608-754-8652
www.ehchealth.com

Year founded: 1993.

Involved in purchasing.

Members

Number of total member companies 21

Total employer members 21

Types of members: Private employers, public employers.

Largest employer coalition members: Lab Safety Supply Inc., Janesville, Wis.; Rock County School District of Janesville, Janesville, Wis.

Industry of coalition members: Manufacturing, public entities.

Membership requirements: All industry sectors can join and participate in governance.

Other coalition membership requirements: Health care providers are excluded.

Nonprofit.

Coalition services: Dental coverage, disease management, education and research,

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employee assistance programs, prescription drug benefits, third-party administration, workplace drug screening.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, joint purchasing.

Service area: Green, Rock and Walworth Counties, Wisconsin.

Purchasing coalitions

Total coalition covered lives 23,000

Staff

Coalition staff 3

NBCH members.

Contact: Gina Erickson, executive director.

Employers' Coalition on Health

1639 N. Alpine Road

Rockford, Ill. 61107;

815-397-0790; fax 815-397-2790

www.ecoh.com

Year founded: 1995.

Involved in purchasing.

Members

Number of total member companies 125

Total employer members 125

Types of members: Health care providers (physicians/hospitals), insurers/brokers, labor unions or Taft-Hartley plans, private employers, public employers.

Largest employer coalition members:

Catholic Diocese of Rockford, Rockford, Ill.;

City of Rockford, Rockford, Ill.;

Hamilton/Sunstrand Corp., Rockford, Ill.

Fortune 1,000 members 5

Industry of coalition members: Aerospace, metal fabrication, metal fasteners.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Other coalition membership requirements: member companies must be self-insured*.

Nonprofit

Coalition revenue sources: Administrative fees.

Coalition services: Disease management, education and research, medical coverage, prescription drug benefits, patient satisfaction survey, preferred PBM, integrated health advocacy.

Coalition health plans: PPO.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, member company profiles and reporting.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal), diabetic management, pay-for-performance; high performance network; hospital patient safety collaborative; hospital patient satisfaction survey; integrate health advocacy; pay-for-performance hospital contracting.

Service area: Northern and Central Illinois.

Purchasing coalitions

Total coalition covered lives 59,570**

Coalition employee lives covered 27,776

Employee medical lives 27,776

Coalition dependent lives covered 31,794

Dependent medical lives 31,794

Coalition retiree lives covered 1,000

Retiree medical lives 1,000

Health care purchasing dollars \$223,484,146

Coalition vendor contracts: Health Data

Management Services, data collection and

reporting; Mercer Human Resource Consult-

ing L.L.C., data analysis and reporting; Mid-

west Security Administrators, repricing of

claims; ProfSoft Inc., data collection and

report; Walgreens Health Initiative Inc., PBM

Staff

Coalition staff 4

NBCH members.

Officers: John Hecht, chairman; Brian Peter-

son, vice chairman; Larry Foristall, treasurer.

Contact: Samuel J. Schmitz, executive direc-

tor.

*Fully insured product to be offered in May/June 2006.

**Retirees included with the number of dependents.

F

Fond du Lac Area Businesses on Health

28 Camelot Drive

Fond du Lac, Wis. 54935;

920-924-3780; fax 920-924-3781

www.faboh.com

Year founded: 1992.

Involved in purchasing.

Members

Number of total member companies 40

Total employer members 40

Types of members: Health care providers (physicians/hospitals), insurers/brokers, private employers, public employers.

Largest employer coalition members: City of Fond du Lac, Fond du Lac, Wis.; Fond du Lac County, Fond du Lac, Wis.; Mercury Marine Group, Fond du Lac, Wis.

Industry of coalition members: Government, health care, manufacturing.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

For profit

Coalition revenue sources: Administrative fees, membership fees.

Coalition services: Education and research, medical coverage, prescription drug benefits.

Coalition health plans: PPO, chiropractic network.

Education and research offerings: Benchmarking, case studies, roundtables, seminars.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions.

Purchasing coalitions

Total coalition covered lives 25,000

Employee medical lives 20,000

Other employee lives 15,000

Staff

Coalition staff 2

NBCH members.

Officers: Dan Schmidt, president.

Contact: Jerry Popowski, CEO;

jpfaboh@dotnet.com.

FrontPath Health Coalition

1755 Indian Wood Circle

Maumee, Ohio 43537;

419-891-5206; fax 419-891-5210

www.frontpathcoalition.com

Year founded: 1988.

Involved in purchasing.

Members

Number of total member companies 115

Total employer members 115

Types of members: Labor unions or Taft-Hartley plans, private employers, public employers.

Largest employer coalition members: Sauder Cos., Archbold, Ohio; Toledo Public Schools, Toledo, Ohio; United Food & Commercial Workers, Local 50, Toledo, Ohio.

Membership requirements: Only industry sectors without conflict of interest can join.

Other coalition membership requirements: Steerage must be included in the benefit plan. Nonprofit.

Coalition revenue sources: Membership fees.

Coalition services: Education and research, medical coverage.

Coalition health plans: POS, PPO.

Education and research offerings: Benchmarking, seminars.

Members' initiatives/projects: Improving provider quality, joint purchasing.

Service area: Northeast Indiana; Northwest Ohio; Southeast Michigan.

Purchasing coalitions

Total coalition covered lives 130,000

Employee medical lives 130,000

Coalition vendor contracts: Claimshop, repricing services; United Resource Network, transplant services.

Staff

Coalition staff 5

NBCH members.

Officers: Randall Berg, president; Robert Schlatter, vp/treasurer; Renee Ellis, vp/secretary.

Contact: Susan Szymanski, executive director.

G

Greater Detroit Area Health Council

333 W. Fort St., Suite 1230

Detroit, Mich. 48226;

313-963-4990; fax 313-965-2031

www.gdahc.org

Year founded: 1944.

Involved in purchasing.

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Members

Number of total member companies 80

Total employer members 18

Types of members: Health care providers (physicians/hospitals), insurers/brokers, labor unions or Taft-Hartley plans, pharmaceutical companies, private employers, public employers, colleges and universities, community and grassroots organizations, consulting firms.

Largest employer coalition members:

DaimlerChrysler Corp., Auburn Hills, Mich.; Ford Motor Co., Dearborn, Mich.; General Motors Corp, Detroit.

Industry of coalition members: Automobile, health care.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Nonprofit.

Coalition revenue sources: Education seminars, grants and sponsorships, membership fees, publication sales, conferences.

Coalition services: Education and research.

Education and research offerings: Benchmarking, roundtables, seminars, conferences.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal), Save dollars, Save lives.

Service area: Southeastern Michigan.

Purchasing coalitions

Total coalition covered lives 468,000

Coalition employee lives covered 198,000

Employee dental lives 71,000

Other employee lives 127,000, pharmacy

Coalition dependent lives covered 270,000

Dependent dental lives 97,000

Other dependent lives 173,000, pharmacy

Coalition vendor contracts: Delta Dental Plan of Michigan, dental services; Caremark Rx Inc, pharmacy.

Staff

Coalition staff 10

NBCH members.

Officers: John Lewis, chair; Robert Milewski, chair elect; Vernice Davis Anthony, president/CEO.

Contact: Bridget Hurd, vice president-communications and corporate affairs; bhurd@gdahc.org.

H

Heartland Healthcare Coalition

320 E. Jackson
Morton, Ill. 61550;
309-266-8812; fax 309-266-8820
www.hhco.org

Year founded: 1990.**Involved in purchasing.****Members**

Number of total member companies 48

Total employer members 48

Types of members: Health care providers (physicians/hospitals), private employers, public employers.

Largest employer coalition members: Archer Daniels Midland Co., Decatur, Ill.; Caterpillar Inc., Peoria, Ill.; State Farm Mutual Automobile Insurance Co., Bloomington, Ill.

Fortune 1,000 members 6

Industry of coalition members: Government, service, manufacturing.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Nonprofit

Coalition revenue sources: Education seminars, membership fees, interest income, products.

Coalition services: Dental coverage, disease management, education and research, medical coverage, prescription drug benefits, third-party administration, vision coverage, stop loss; wellness programs.

coalition health plans: HMO, PPO.

Education and research offerings: Benchmarking, seminars.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal).

Service area: Illinois*.

Purchasing coalitions

Total coalition covered lives 360,000

Coalition employee lives covered 160,000

Employee medical lives 160,000

Coalition dependent lives covered 200,000

Dependent medical lives 200,000

Coalition retiree lives covered 200,000

Coalition vendor contracts: Bard Optical, vision plan; Beech Street Corp., PPO; Express Script Inc., PBM; John Deere Health Care, HMO; Lumenos, consumer driven health plan; Mayo Clinic, excellence of care; Progressive Benefits Services, TPA; Vision Service Plan, vision plan; Walgreens Health Initiatives Inc., PBM

Staff

Coalition staff 1

NBCH members.

Officers: Miekeisha Armstrong, chair; Tom Jecklin, vice chair; Pam Reece, secretary/treasurer.

Contact: Jerry Custer, executive director.

*Excludes Chicago and Quincy, Ill.

HR Policy Assn.

1015 15th St. N.W., Suite 1200
Washington, D.C. 20005-2605;
202-789-8600; fax 202-678-0064
www.hrpolicy.org

Year founded: 1957.**Involved in purchasing.****Members**

Number of total member companies 261

Total employer members 261

Types of members: Private employers.

Largest employer coalition members: Ford Motor Co., Detroit; General Electric Co., Fairfield, Conn.; General Motors Corp., Detroit. Fortune 1,000 members 261

Industry of coalition members: manufacturing, retail, technology.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Nonprofit

Coalition revenue sources: Administrative fees, education seminars, grants and sponsorships, membership fees.

Coalition services: Medical coverage, prescription drug benefits, third-party administration.

Coalition health plans: HMO, PPO, Medicare advantage, Medicare part D.

Education and research offerings: Roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, data reporting, improving provider quality, joint purchasing, public policy initiatives (state or federal).

Service area: nationwide.

Purchasing coalitions

Total coalition covered lives 1,325,000

Staff

Coalition staff 10

Officers: J. Randall MacDonald, chair-health care policy roundtable; Sidney C. Banwart, chair-pharmaceutical purchasing coalition; John D. Butler, chair-health care quality reform initiatives; Timothy W. Hughes, chair-public policy initiatives committee.

Contact: Steve Wetzell, vp-health care initiatives; 202-789-8636; swetzell@hrpolicy.org.

Indiana Employers Quality Health Alliance

4145 Washington Blvd.
Indianapolis, Ind. 46205;
317-283-2780; fax 317-283-4508

Year founded: 1995.**Members**

Number of total member companies 10

Total employer members 10

Types of members: Private employers, public employers.

Largest employer coalition members: General Motors Corp., Detroit; City of Indianapolis, Indianapolis; State of Indiana, Indianapolis. Fortune 1,000 members 1

Industry of coalition members: Automobile manufacturing, government, insurance.

Membership requirements: Only industry sectors without conflict of interest can join. Nonprofit.

Coalition revenue sources: Grants and sponsorships, membership fees, brokerage fees.

Coalition services: Prescription drug benefits, vision coverage, provider profiling*.

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Education and research offerings: Seminars, speakers.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, community information technology infrastructure development, project to develop an employer-provider partnership to form the quality health care product.

Service area: Central Indiana.

Staff

Officers: James McClelland, chairman; John Mutz, vice chairman; Ned Lamkin, president/CEO.

Contact: Ned Lamkin;
nlamkin@sbcglobal.net.

**A quality network with wellness and information technology services is under development and estimated to be in operation by July 2006.*

Inland Northwest Business Coalition on Health

801 W. Riverside Ave., Suite 100
Spokane, Wash. 99201;
509-459-4119; fax 509-747-0077
www.spokanechamber.org/inbch

Year founded: 2001.

Members

Number of total member companies 67
Total employer members 67

Types of members: Health care providers (physicians/hospitals), insurers/brokers, labor unions or Taft-Hartley plans, pharmaceutical companies, private employers, public employers.

Membership requirements: All industry sectors can join and participate in governance.

Nonprofit

Coalition revenue sources: Education seminars, grants and sponsorships, membership fees.

Coalition services: Education and research, employee assistance programs.

Education and research offerings: Benchmarking, case studies, roundtables, seminars.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, initiatives to address specific medical conditions, public policy initiatives (state or federal).

Service area: Eastern Washington; Northern Idaho.

Purchasing coalitions

Total coalition covered lives 33,000

Staff

Coalition staff 2

NBCH members.

Officers: Diane Lenier, board chair.

Contact: inbch@chamber.spokane.net.

Companies interested in being listed in any of BI's online directories should contact the Directory department at bidirectory@businessinsurance.com.

L

Lancaster County Business Group on Health (LCBGH)

100 S. Queen St.
Lancaster, Pa. 17603;
717-239-6954; fax 717-293-3159
www.lcbgh.org

Year founded: 1984.

Members

Number of total member companies 90
Total employer members 90

Types of members: Health care providers (physicians/hospitals), insurers/brokers, private employers, public employers.

Membership requirements: All industry sectors can join and participate in governance.

2005 revenues

Nonprofit

Coalition revenue sources: Education seminars, grants and sponsorships, membership fees.

Education and research offerings: Roundtables, seminars, legal/legislative update.

Members' initiatives/projects: Illness prevention and wellness, initiatives to address specific medical conditions, advocacy on healthcare issues.

Service area: Lancaster County, Pa.

Purchasing coalitions

Total coalition covered lives 35,000

Staff

Coalition staff 1

NBCH members.

Officers: Albert Basciano, chairman.

Contact: lcgh@lcci.com.

M

Mid-America Coalition on Health Care

1 W. Armour Blvd., Suite 204
Kansas City, Mo. 64111;
816-753-0654; fax 816-531-0575
www.machc.org

Year founded: 1978.

Members

Number of total member companies 60
Total employer members 60

Types of members: Health care providers (physicians/hospitals), insurers/brokers, labor unions or Taft-Hartley plans, pharmaceutical companies, private employers, public employers, medical schools, medical societies, national medical organizations, practice management software vendors, public health organizations, TPAs

Largest employer coalition members:

Sprint/Nextel Corp., Overland Park, Kan.; Hallmark Cards Inc., Kansas City and Lawrence, Mo.; State of Kansas, Topeka, Kan.
Fortune 1,000 members 4

Industry of coalition members: Communications, greeting cards, transportation.

Membership requirements: All industry sectors can join and participate in governance.

Nonprofit

Coalition revenue sources: Education seminars, grants and sponsorships, membership fees, Centers for Disease Control and Prevention funds through joint projects with the State of Kansas and Missouri.

Coalition services: Education and research, network of wellness professionals.

Education and research offerings: Benchmarking, roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, public policy initiatives (state or federal), claims complexity initiatives, health care information technology, multiyear projects focused on single diseases and conditions.

Service area: 19 counties in the Kansas City area, in both Missouri and Kansas.

Purchasing coalitions

Total coalition covered lives 300,000

Staff

Coalition staff 3

NBCH members.

Officers: Brad Cloverdyke, chairman; Richard Beyer, vice chairman; William L. Bruning, president/CEO.

Midwest Business Group on Health

35 E. Wacker Drive, Suite 1910
Chicago, Ill. 60601;
312-372-9090; fax 312-372-9091
www.mbgch.org

Year founded: 1980.

Involved in purchasing.

Members

Number of total member companies 77
Total employer members 68

Types of members: Health care providers (physicians/hospitals), insurers/brokers, pharmaceutical companies, private employers, public employers, consultants, PBMs, vendors servicing benefit management fields.

Largest employer coalition members: The Boeing Co., Chicago; Sears Roebuck and Co., Hoffman Estates, Ill.; State of Illinois, Springfield, Ill.

Fortune 1,000 members 19*

Industry of coalition members: Financial, manufacturing, retail.

Membership requirements: All industry sectors can join and participate in governance.

Nonprofit

Coalition revenue sources: Administrative fees, education seminars, grants and sponsorships, membership fees, publication sales.

Coalition services: Disease management, education and research, prescription drug benefits, audit and medicare certification services, Chicago HMO, disease management, health promotion and pharmacy benefits

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buying groups, employee health plan satisfaction survey services.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups, demonstration projects to test benefit and health tools, health system user groups, Internet-based seminars; monthly health benefit management seminars, regional health benefit networking roundtables, wellness roundtable.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal), benchmarking survey on productivity and benefit design, Leapfrog patient safety activities.

Service area: Midwest.

Purchasing coalitions

Total coalition covered lives 4,912,000
Coalition employee lives covered ..2,400,000
Coalition dependent lives covered ..2,300,000
Coalition retiree lives covered.....212,000
Health care purchasing dollars..\$2,500,000,000

Coalition vendor contracts: CorSolutions Medical Inc., disease management; Grant Thornton L.L.P., audit services; Health Dialog Services Corp., disease management; Health Promotion Network Inc. dba HPN Worldwide, health promotion services; LifeMasters Supported Self-care Inc., disease management; National Research Corp.-Picker, employee benefit satisfaction surveys; Segal Co., audit services; Walgreens Health Initiatives, pharmacy benefits

Staff

Coalition staff 4

NBCH members.

Officers: Louis Lazovsky, chairman; F. Rob Johnson, vice chairman; Larry Boress, president/CEO.

Contact: Cheryl Larson, director-membership and education; clarson@mbgh.org.

**Fortune 500 members.*

Midwest Employee Benefit Funds Coalition Inc.

6170 Joliet Road, Suite 2
Countryside, Ill. 60525;
708-639-9004; fax 708-639-9005
www.mebfc.com

Year founded: 1995.

Involved in purchasing.

Members

Number of total member companies 39

Total employer members.....39

Types of members: Labor unions or Taft-Hartley plans.

Industry of coalition members: Taft-Hartley construction funds.

Membership requirements: All industry sectors can join and participate in governance.

Nonprofit

Coalition revenue sources: Membership fees, investment income.

Coalition services: Dental coverage, employ-

ee assistance programs, medical coverage, prescription drug benefits, vision coverage, hearing and diagnostic imaging.

Education and research offerings: User groups.

Service area: Illinois, Indiana, Iowa, Wisconsin.

Purchasing coalitions

Total coalition covered lives 225,000

Staff

Coalition staff 1

NBCH members: No.

Officers: David Bodley, chairman; Laurel Scotti, vice chairman; Michael O'Grady, treasurer.

Contact: Krisitna Gaughan, executive director.

N

New York Labor Health Care Alliance Inc.

38 Starr Ridge Road
Brewster, N.Y. 10509;
845-278-9633 x118; fax 845-278-9752

Year founded: 1993.

Involved in purchasing.

Members

Number of total member companies 28

Total employer members.....28

Types of members: Labor unions, Taft-Hartley plans.

Membership requirements: Only industry sectors without conflict of interest can join.

Nonprofit.

Coalition revenue sources: Administrative fees, membership fees.

Coalition services: Dental coverage, education and research, life insurance, medical coverage, prescription drug benefits, third-party administration, stop loss.

Coalition health plans: PPO.

Education and research offerings: Seminars, user groups.

Members' initiatives/projects: Illness prevention and wellness, improving provider quality, joint purchasing.

Purchasing coalitions

Total coalition covered lives 18,000

Coalition employee lives covered 18,000

Employee medical lives 18,000

Employee dental lives 18,000

Coalition dependent lives covered 27,500

Dependent medical lives 27,500

Dependent dental lives 27,500

NBCH member

Officers: Mark Modzeleski, president; William McDaniel, treasurer; Robert Valenty, secretary.

Contact: Mark Modzeleski;

mmodzeleski@aol.com.

Northeast Pennsylvania Regional Healthcare Coalition Inc.

P. O. Box 252
Orwigsburg, Pa. 17961;
570-628-9750; fax 570-628-1880
www.nprhcc.com

Year founded: 1994.

Members

Number of total member companies 62

Total employer members.....62

Types of members: Health care providers (physicians/hospitals), private employers.

Fortune 1,000 members 1

Industry of coalition members: Healthcare, manufacturing, service.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists, annual dues.

Nonprofit

Coalition revenue sources: Administrative fees, education seminars, membership fees.

Coalition services: Dental coverage, disease management, employee assistance programs, medical coverage, prescription drug benefits, vision coverage.

Coalition health plans: PPO.

Education and research offerings: Roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, initiatives to address specific medical conditions, joint purchasing.

Service area: Northeast Pennsylvania.

Purchasing coalitions

Total coalition covered lives 115,290

Coalition employee lives covered 54,900

Employee medical lives 48,000

Employee dental lives 1,980

Coalition dependent lives covered 46,116

Dependent medical lives 41,650

Dependent dental lives 2,850

Health care purchasing dollars\$9,500,000

Coalition vendor contracts: Express Scripts Inc., PBM; ENI, employee assistance; National Vision Administrators L.L.C., vision; Sentinel Management Co., utilization management/disease management

Staff

Coalition staff 3

NBCH member.

Contact: Robert E. Jones, executive director.

T

Tri-River Employers Healthcare Coalition

32 N. Main St., Suite 1434
Dayton, Ohio 45402;
937-228-1288; fax 937-228-1035
www.tri-river.org

Year founded: 1984.

Involved in purchasing.

Members

Number of total member companies 31

Total employer members.....31

Types of members: Private employers, public employers.

Largest employer coalition members: General Motors Corp., Dayton, Ohio; Montgomery County, Dayton, Ohio; NCR Corp, Dayton, Ohio.

Fortune 1,000 members 4

Membership requirements: All industry sec-

Continued on next page

Continued from previous page
tors can join and participate in governance.

Nonprofit

Coalition revenue sources: Administrative fees, membership fees.

Coalition services: Education and research, competitive provider discounts.

Education and research offerings: Roundtables, seminars.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions.

Staff

Coalition staff 1

NBCH members.

Contact: James D.Bell, executive director.

Tri-State Business Group on Health

8437 Bell Oaks Drive
Newburgh, Ind. 47630;
812-424-9276; fax 812-490-7960
www.tsbgh.evansville.net

Year founded: 1994.

Involved in purchasing.

Members

Number of total member companies 54

Total employer members 34

Types of members: Health care providers (physicians/hospitals), insurers/brokers, pharmaceutical companies, private employers, public employers, TPAs.

Largest employer coalition members: Old National Bancorp, Evansville, Ind.; Vectren Corp., Evansville, Ind.; Toyota Motor Manufacturing Indiana Inc., Princeton, Ind.

Industry of coalition members: Banking and insurance, health care, manufacturing.

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Nonprofit

Coalition revenue sources: Administrative fees, education seminars, grants and sponsorships, membership fees, publication sales.

Coalition services: Education and research, prescription drug benefits.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal).

Service area: Southwest Indiana; Northwest Kentucky; Southeast Illinois.

Purchasing coalitions

Total coalition covered lives 15,000

Coalition employee lives covered 7,500

Other employee lives .7,500, pharmacy benefits

Staff

Coalition staff 1

NBCH members.

Officers: Joseph Neidig, president; Debby

Alexander, vp; Peggy Jacobs, secretary/treasurer.

Contact: Lisa Gish, executive director.

V

Virginia Business Coalition on Health

287 Independence Blvd., Suite 218
Virginia Beach, Va. 23462;
757-552-0913; fax 757-497-5101
www.myvbch.org

Year founded: 1983.

Involved in purchasing.

Members

Number of total member companies 60

Total employer members 60

Types of members: Health care providers (physicians/hospitals), insurers/brokers, pharmaceutical companies, public employers, nonprofits.

Fortune 1,000 members 2

Membership requirements: All industry sectors can join, but cannot participate in governance if conflict of interest exists.

Nonprofit

Coalition revenue sources: Education seminars, grants and sponsorships, membership fees.

Coalition services: Disease management, education and research, prescription drug benefits, vision coverage, information on select surgeries, patient safety and education, wellness initiatives.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups, special events and programs.

Members' initiatives/projects: Consumer information and engagement, data reporting, illness prevention and wellness, improving provider quality, initiatives to address specific medical conditions, joint purchasing, public policy initiatives (state or federal), children's health and school readiness.

Service area: Virginia.

Purchasing coalitions

Total coalition covered lives 42,272

Staff

Coalition staff 5

NBCH members.

Contact: Barbara Wallace, president/CEO.

W

WisconsinRx dba NationalCooperativeRx

P.O. Box 14732
Madison, Wis. 53708;
608-204-9479; fax 608-204-9480
www.wisconsinrx.com

Year founded: 2003.

Involved in purchasing.

Members

Number of total member companies 400

Total employer members 400

Types of members: Health care providers (physicians/hospitals), insurers/brokers, labor unions or Taft-Hartley plans, private employers, public employers, other coalitions.

Largest employer coalition members: Lifetime Fitness Inc., Minneapolis; Farms USA Cooperative, Baraboo, Wis.; WEA Insurance Trust, Madison, Wis.

Industry of coalition members: Education and private sector members.

Membership requirements: All industry sectors can join and participate in governance.

Nonprofit

Coalition revenue sources: Education seminars, membership fees.

Coalition services: Prescription drug benefits, discount medical, dental and prescription programs for the uninsured and underinsured.

Education and research offerings: Benchmarking, case studies, roundtables, seminars, user groups, pharmaceutical industry consulting.

Members' initiatives/projects: Consumer information and engagement, covering uninsured workers initiatives, data reporting, illness prevention and wellness, improving provider quality, joint purchasing.

Purchasing coalitions

Total coalition covered lives 200,000

Coalition employee lives covered 82,000

Coalition dependent lives covered 118,000

Health care purchasing dollars \$165,000,000

Coalition vendor contracts: Caremark Rx Inc., PBM; consulting relationships with various fee-for-service pharmaceutical and PBM experts.

Staff

Coalition staff 4

Officers: Mary Borland, chair; Greg Horstman, executive director/CEO; Carol Peirick, treasurer.

Contact: Greg Horstman;
ghorstman@wisconsinrx.com.

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Business Insurance

Third-party administrators

A

The ASU Group

2120 University Park Drive,
Okemos, Mich. 48864;
517-349-2212; fax: 517-349-9053
www.asugroup.com

Property/Casualty

2005 revenues

Total\$24,000,000
Self insured clients\$4,150,000
Insured clients\$13,550,000
Managed care\$1,800,000
Other.. 4,500,000; managed care for insured clients.
U.S. Clients 99%
Non-U.S. clients 1%

Services

Claims administration 14%
Claims adjusting 2%
Claims auditing 1%
Other services ...83%; adjusting for insurance companies, managed care for insured clients.

Claims business by type

Auto 11%
General liability 6%
Professional liability 2%
Property damage 35%
Workers compensation 46%

Claims business by volume

Administration claims paid\$50,000,000
Auditing projects conducted 3

Clients

Corporate 36
Association plans 7
Public/government entities 15
Total 58

Staff

Total 200
Claims staff 150
Claims staff for self-insured clients 27
Adjusters 78

Claims services since: 1952.

Compensation

Administration: Annual fee, per claim.

Adjusting: Time/expense.

Auditing: Time/expense.

Geographic areas served: United States.

Officers: Tara LaRose, president/CEO; Art Kneuppel, chief governance officer; Michael A. Wood, CFO/secretary/treasurer.

Contact: David VanderWeele, corporate client executive; dvanderweele@asugroup.com.

Acordia Inc.

P.O. Box 3043,
Charleston, W.Va. 25441-3045;
800-332-4732; fax: 304-353-8748
www.acordia.com

Employee Benefits & Property/Casualty

2005 revenues

Total\$78,302,800

Self insured clients\$63,771,900
Managed care\$9,516,900
Other\$5,014,000; workers compensation services.

U.S. Clients 100%

Services

Claims administration 81.4%
Other services ...18.6%; managed care; workers compensation services.

Claims business by type

Disability 1%
Flex compensation 2%
Pensions 1%
Health insurance 80%
Workers compensation 16%
Employees covered 330,000
Dependents covered 342,000

Claims business by volume

Administration claims paid ...\$1,524,380,000

Clients

Corporate 602
Association plans 6
Multiemployer plans 3
Multiemployer welfare plans 2
Public/government entities 16
Union-sponsored plans 5
Total 634

Staff

Total 1,009
Claims staff 743
Claims staff for self-insured clients 690
Adjusters 381

Parent: Wells Fargo & Co.

Claims services since: 1946.

Compensation

Administration: PEPM, flat fee, per claim*.

Adjusting: Time/expense.

Auditing: Time/expense.

Geographic areas served: United States.

Officers: Richard H. Legg, senior vp/COO-Acordia National; David P. Cook, senior vp-Acordia Employers Service.

Contact: Acordia National (employee benefits), Richard H. Legg, 800-332-4732, ext. 8779; Acordia Employers Services (workers compensation), Gary A. Waskey, vp-business development, 800-833-1870, ext. 1162, gary_waskey@acordia.com.

*Claims administration compensation is PEPM for employee benefits and per claim for workers compensation.

Alicare Inc.*

730 Broadway,
New York, N.Y. 10003;
212-539-5442; fax: 212-473-2913
www.alicare.com

Employee Benefits

2005 revenues

Total\$101,568,000
Self insured clients\$50,000,000
Managed care\$10,596,000
Other\$40,972,000; agency, computer services, insured products, printing
U.S. Clients 100%

Services

Claims administration 49%
Other services ...51%; agency, computer services, insured products, printing.

Claims business by type

Disability 7%
Flex compensation 3%
Pensions 33%
Health insurance 57%
Employees covered 200,000
Dependents covered 300,000

Claims business by volume

Administration claims paid\$750,000,000

Clients

Corporate 3
Association plans 1
Multiemployer plans 50
Public/government entities 3
Union-sponsored plans 5
Total 62

Staff

Total 200
Claims staff 150
Claims staff for self-insured clients 120

Parent: Alico Services Corp.

Claims services since: 1987.

Compensation

Administration: PEPM, annual fee, flat fee, per claim, per hour, actuarial consulting.

Geographic areas served: United States.

Officers: Tom Delaney, senior vp, Nina Chakraborty, vp; Christine Stile, assistant vp.

Contact: Christine Stile; 212-539-5442;

cstile@alicare.com.

*Affiliate of Amalgamated Life Insurance Co.

Alternative Service Concepts L.L.C.

1101 Kermit Drive, Suite 800,
Nashville, Tenn. 37217;
615-360-2800; fax: 615-360-1343
www.alternativeserviceconcepts.com

Property/Casualty

2005 revenues

Total\$13,755,000
Self insured clients\$11,366,000
Managed care\$2,389,000
U.S. Clients 100%

Services

Claims administration 81.6%
Claims auditing 1%
Other services.17.4%; managed care services.

Claims business by type

Auto 5%
General liability 16%
Professional liability 1%
Property damage 1%
Workers compensation 77%

Claims business by volume

Administration claims paid\$171,339,017
Auditing projects conducted 12

Clients

Corporate 30

Continued on next page



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The outcome you expect.®

Largest claims administrators

Ranked by 2005 revenues from claims handled for self-insured clients

Rank	Company/Address	Phone/Fax/Web site	Parent company	2004 revenues from self-insured clients	2004 claims paid for self-insurers	Total clients	Claims staff	Principal officer
1	Sedgwick Claims Management Services Inc. 1100 Ridgeway Loop, Memphis, Tenn. 38120	901-415-7400 Fax: 901-415-7406 www.sedgwickcms.com	Sedgwick CMS Holdings Inc.	\$361,583,400	\$4,066,844,156	365	3,535	David A. North, president/CEO
2	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 Fax: 630-285-4000 www.gallagherbassett.com	Arthur J. Gallagher & Co.	\$328,800,000	\$4,100,000,000	2,907	N/A	Rich McKenna, president
3	Fiserv Health Inc. 5500 Wayzata Blvd., Suite 500, Minneapolis, Minn. 55416	763-549-3350 Fax: 763-549-3368 www.fiservhealth.com	Fiserv Inc.	\$282,000,000 ¹	\$7,000,000,000 ¹	1,200	1,477	Jim Cox, group president
4	Broadspire Services Inc. 1601 S.W. 80 Terrace, Plantation, Fla. 33324	800-726-8898 Fax: 954-452-4074 www.choosebroadspire.com	Platinum Equity L.L.C.	\$209,764,000	\$1,833,847,993	344	2,401	Dennis Replogle, president/CEO
5	Specialty Risk Services L.L.C. Goodwin Square, 225 Asylum St., 16th Floor, Hartford, Conn. 06103	888-236-4684 Fax: 860-520-2503 www.specialtyriskservices.com	The Hartford Financial Services Group Inc.	\$208,400,000	\$2,300,000,000	919	753	A. Joseph Boures, president
6	ESIS Inc. 436 Walnut St., Philadelphia, Pa. 19106	215-640-1056 Fax: 215-640-5556 www.esis.com	ACE Ltd.	\$183,800,000	\$2,500,000,000	739	1,383	David Patterson, president
7	The Principal Financial Group/National Accounts 1275 N.W. 128th St., Suite 100, Clive, Iowa 50325	877-273-0900 Fax: 515-235-9280 www.principal.com	N/A	\$170,378,904	\$2,579,395,071	670	849	Dave Blanford, Jim Charling, vps
8	Cambridge Integrated Services Group Inc. 340 Pemberwick Road, Second Floor, Greenwich, Conn. 06831	800-662-1170 Fax: 440-914-2591 www.cambridgeworldwide.com	Scandent Group	\$158,100,000	\$2,599,000,000	4,662	1,689	Chris Sinclair, executive chairman/CEO
9	CoreSource Inc. 400 Field Drive, Lake Forest, Ill. 60045	847-604-9200 Fax: 847-615-3900 www.coresource.com	Trustmark Insurance Co. Inc.	\$152,900,000	\$3,251,000,000	1,693	1,253	Mark Schmidt, president
10	Crawford & Co. 5620 Glenridge Drive N.E., Atlanta, Ga. 30342	800-241-2541 Fax: 404-845-3142 www.crawfordandcompany.com	N/A	\$89,084,806	\$1,520,381,842	1,901	N/A	Thomas W. Crawford, president/CEO

¹ BI estimate
Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Third-Party Administrators. **Business Insurance** now offers the option to purchase the entire online directory as an Excel file.

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Continued from previous page

Association plans	9
Public/government entities	50
Total	89

Staff

Total	129
Claims staff	94
Claims staff for self-insured clients	94
Adjusters	64

Claims services since: 1975.**Compensation****Administration:** Per claim, cost plus.**Auditing:** Time/expense.**Geographic areas served:** United States.**Officers:** George Cochran, chairman; Robert Bennett, CEO; James Pearl, director.**Contact:** Robert Bennett; 615-360-0253; robert.bennett@ascriskmanagement.com.**American Administrative Group Inc.**

2002 W. Loop 289, Suite 108,
Lubbock, Texas 79407;
800-658-9777; fax: 614-854-0834
www.aagco.com

Employee Benefits**2005 revenues**

Total	\$54,000,000
Self insured clients	\$43,000,000
Managed care	\$8,500,000
Other	\$2,500,000; billing and collection, COBRA, flexible spending accounts.
U.S. Clients	100%

Services

Claims administration	80%
Other services	20%; billing and collections, COBRA, case management, early intervention maternity, flexible spending accounts, non-network negotiations.

Claims business by type

Flex compensation	4%
Health insurance	95%
Workers compensation	1%
Employees covered	283,248
Dependents covered	156,256

Claims business by volume

Administration claims paid	\$796,000,000

Clients

Corporate	418
Association plans	3

Directory explanation box

The Directory of Third-Party Administrators lists companies that generate at least \$500,000 of their gross revenues from handling claims for self-insured clients on a direct, unbundled basis. Companies were required to report gross revenues to be listed.

The directory is published as an editorial service; there is no charge to be included.

Organizations are asked to use the following definitions when reporting information: *claims administration* includes overseeing control of claims files, directing adjusters and paying claims. *Adjusting* includes investigating claims and making recommendations to the claims administrator but does not include paying claims. *Auditing* includes reviewing the overall integrity of the claims-file operation, verifying the accuracy and direction of claims payments and recommending solutions to claims administration problems.

Each listing begins with the company's name, address, telephone and fax numbers, and Web site, if applicable. This is followed by the parent company, the year the company began offering claims services and a heading that indicates what type of claims the company specializes in handling—employee benefits, property/casualty or employee benefits and property/casualty.

Financial/statistical information is listed next. This section includes total 2005 gross revenues generated by claims services for self-insured clients, insured clients and managed care clients, as well

as other services. This is followed by the percentage breakout of total revenues for claims administration, adjusting and auditing for self-insured clients and other services provided by the company, including claims services to insurers and managed care companies.

Other information in this section includes claims business by type and a percentage breakout of total claims dollars handled in 18 categories. If health plan administration accounts for the largest percentage of the company's business, the number of employees and dependents covered is listed. Also provided is the claims business by volume, including the dollar amount of claims paid and number of auditing projects conducted in 2005. Information on clients includes the total number and a breakdown by type of self-insured clients in 2005. Staff figures are given in full-time equivalents and reflect the number of total employees and employees assigned to self-insured claims services.

Information on compensation—how the company bills for services—follows. The abbreviation "PEPM" is used for per employee per month. The final items listed are geographical areas served; officers; and a contact for readers seeking additional information.

Directory listings are based on each company's responses to a *Business Insurance* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Multiemployer plans	14
Public/government entities	138
Total	573

Staff

Total	400

Parent: The Parker Group Inc.**Claims services since:** 1967.**Compensation****Administration:** PEPM.**Adjusting:** PEPM.**Auditing:** PEPM.**Geographic areas served:** United States.**Officers:** Ted Parker, chairman/CEO; Gary R. Fansler, president/COO; William Dembereck-yj, executive vp/CFO/treasurer/secretary.**Contact:** Teresa McLaughlin, regional vp-sales; 130 E. Wilson Bridge Road, Suite 310, Worthington, Ohio 43085; 614-854-0832; teresa_mclaughlin@aagco.com.**Athens Administrators**

P.O. Box 696,
Concord, Calif. 94522;
866-482-3535; fax: 925-609-5545
www.athensadmin.com

Property/Casualty**2005 revenues**

Total	\$13,000,000
Self insured clients	\$11,000,000
Managed care	\$2,000,000
U.S. Clients	100%

Claims business by type

Workers compensation	100%

Claims business by volume

Administration claims paid	\$117,000,000

Clients

Corporate	55
Association plans	3
Public/government entities	15
Total	73

Staff

Total	110
Claims staff	75

Claims services since: 1976.**Compensation****Administration:** Annual fee, flat fee, per claim.**Geographic areas served:** United States.**Officers:** James R. Jenkins, president; Linda Slaughter, COO; Michael Leonard, CFO.**Contact:** Bruce Lees, vp-sales; bles@athensadmin.com.**Automated Benefit Services Inc.**

8220 Irving,
Sterling Heights, Mich. 48312;
586-693-4300; fax: 586-693-4835
www.abs-tpa.com

Employee Benefits**2005 revenues**

Total	\$17,000,000
Self insured clients	\$17,000,000
U.S. Clients	100%

Services

Claims administration	100%

Claims business by type

Life	5%

Continued on next page

Continued from previous page

Health insurance	95%
Employees covered	60,000
Dependents covered	82,000

Claims business by volume

Administration claims paid	\$500,000,000
Claims adjusted	1,525,000

Clients

Corporate	45
Multiemployer plans	1
Multiemployer welfare plans	1
Public/government entities	4
Total	51

Staff

Total	135
Claims staff	40
Claims staff for self-insured clients	40
Adjusters	20

Parent: US Health Holdings Ltd.**Compensation****Administration:** PEPM.**Adjusting:** PEPM.**Auditing:** Per claim, per hour.**Geographic areas served:** United States.**Officers:** Dan Gorczyca, president; John O'Brien, CFO; Louis Lapiana, vp.**B****Berkley Risk Administrators
Co. L.L.C.**

222 S. 9th St.,
Minneapolis, Minn. 55402-3332;
612-766-3950; fax: 612-766-3399
www.berkleyrisk.com

Property/Casualty**2005 revenues**

Total	\$125,000,000
Self insured clients	\$22,000,000
Insured clients	\$56,000,000
Other	\$47,000,000; program management
U.S. Clients	100%

Services

Claims administration	10%
Claims adjusting	8%
Claims auditing	1%
Other services	81%

Claims business by type

Auto	30%
General liability	5%
Property damage	5%
Workers compensation	60%

Claims business by volume

Administration claims paid	\$900,000,000
Claims adjusted	160,000
Auditing projects conducted	12

Clients

Corporate	350
Association plans	10
Public/government entities	9
Total	3,69

Staff

Total	825
Claims staff	650
Claims staff for self-insured clients	110
Adjusters	330

Parent: W.R. Berkley Corp.**Claims services since:** 1978.**Compensation****Administration:** Annual fee.**Adjusting:** Per claim.**Auditing:** Time/expense.**Geographic areas served:** United States.**Officers:** Mark C. Tansey, chairman/CEO; Kenneth R. Hopkins, president/COO.**Contact:** Kim J. Brenckman, senior vp-sales and marketing.**Gregory B. Bragg
& Associates Inc.**

1 Sierra Gate Plaza, Suite 250B,
Roseville, Calif. 95678;
916-783-0100; fax: 916-783-0338
www.gbbragg.com

Property/Casualty**2005 revenues**

Total	\$14,982,000
Self insured clients	\$12,278,000
Insured clients	\$260,000
Managed care	\$2,231,000
Other	\$213,000; investigations
U.S. Clients	100%

Services

Claims administration	82%
Other services 18%; bill review, investigations, risk control services.	

Claims business by type

Auto	6%
General liability	9%
Property damage	9%
Workers compensation	76%

Claims business by volume

Administration claims paid	\$148,140,503
Claims adjusted	29,609

Clients

Corporate	2
Public/government entities	812
Total	814

Staff

Total	176
Claims staff	148
Claims staff for self-insured clients	148
Adjusters	101

Claims services since: 1986.**Compensation****Administration:** Annual fee, flat fee, per claim, time/expense.**Adjusting:** Annual fee, flat fee, time/expense.**Auditing:** Per hour.**Geographic areas served:** United States.**Officers:** Gregory B. Bragg, chairman/CEO; Randall C. Smith, president; Lee W. Collins, senior vp.**Contact:** Randall C. Smith;
gbbragg@gbbragg.com.**Broadspire Services Inc.***

1601 S.W. 80 Terrace,
Plantation, Fla. 33324;
800-726-8898; fax: 954-452-4074
www.choosebroadspire.com

Employee Benefits & Property/Casualty**2005 revenues**

Total	\$335,651,000

Self insured clients	\$209,764,000
Managed care	\$110,468,000
Other \$15,419,000; risk and safety services.	
U.S. Clients	100%

Services

Claims administration	62%
Other services .38%; claims services for insurers, managed care risk and safety services.	

Claims business by type

Auto	2%
Disability	23%
General liability	2%
Professional liability	1%
Workers compensation	72%

Claims business by volume

Administration claims paid	\$1,833,847,993
Claims adjusted	428,410

Clients

Corporate	292
Association plans	12
Multiemployer plans	1
Public/government entities	39
Total	344

Staff

Total	2,800
Claims staff	2,401
Adjusters	758

Parent: Platinum Equity L.L.C.**Claims services since:** 2003.**Compensation****Administration:** PEPM, annual fee, flat fee, per claim, per hour.**Geographic areas served:** United States.**Officers:** Dennis Replogle, president/CEO; Peg Haennicke, president-disability management services; Peter Imbrogno, COO.**Contact:** Stephanie Zercher, vp-marketing; 954-693-1110; szercher@choosebroadspire.com.

*Broadspire Services Inc. has sold its disability
business to Aetna Inc., February 2006. Broadspire
Services Inc. TPA business has been purchased by
Crawford & Co. Inc., October 2006.

C**CAS-Claims Administrative
Services Inc.**

501 Shelley Drive,
Tyler, Texas 75701;
903-509-8484; fax: 903-509-1888
www.cas-services.com

Employee Benefits & Property/Casualty**2005 revenues**

Total	\$15,467,593
Self insured clients	\$12,568,106
Insured clients	\$338,628
Managed care	\$2,024,614
Other ...\$536,245; drug testing, investments, loss control supplies and services, managed care services for insurers	
U.S. Clients	100%

Services

Claims administration	81.2%
Claims adjusting	0.1%
Other services	18.7%; claims services for

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insurers, managed care, medical fee negotiations, non-claim administration services, safety inspections and services, safety supplies.

Claims business by type

Health insurance 4%
Workers compensation 95.8%
Other 0.2%; student accident.

Claims business by volume

Administration claims paid\$21,856,768

Clients

Corporate 1
Association plans 4
Public/government entities 475
Total 480

Staff

Total 80
Claims staff 38
Claims staff for self-insured clients 36
Adjusters 23

Parent: Heartland Security Insurance Group Inc.

Claims services since: 1990.

Compensation

Administration: Annual fee, flat fee, per claim.

Adjusting: Annual fee, flat fee, per claim.

Auditing: Annual fee, flat fee, per claim, per hour, time/expense.

Geographic areas served: United States.

Officers: Bill Costanza, president; Wesley Slade, CEO; Rick Fisher, vp-claims.

Contact: Wesley Slade.

CCS Holdings L.P.

300 E. Royal Lane, Suite 200,
Irving, Texas 75039;
800-743-2231; fax: 800-743-3293
www.ccs Holdings.com

Property/Casualty

2005 revenues

Total\$6,000,000
Self insured clients\$5,700,000
Insured clients\$200,000
Managed care\$100,000
U.S. Clients 100%

Services

Claims administration 90%
Claims adjusting 5%
Other services .5%; absence management services, actuarial, access to excess and reinsurance, access to brokerage/agency services, access to primary workers compensation coverage, electronic data interchange, loss and safety control consultation and industrial hygiene, medical cost containment, risk management consultation, special investigation units, special audit, threat and vulnerability assessment.

Claims business by type

General liability 2%
Workers compensation 98%

Claims business by volume

Administration claims paid\$50,000,000
Claims adjusted 15,000

Clients

Corporate 1
Public/government entities 9
Total 10

Staff

Total 68
Claims staff 55
Claims staff for self-insured clients 50
Adjusters 35

Claims services since: 1996.

Compensation

Administration: Annual fee, flat fee, annual flat fee.

Adjusting: Annual fee, flat fee, per claim, flat fee or annual plus expenses.

Auditing: flat fee plus expenses.

Geographic areas served: Africa, Europe, Far East/Asia, Latin America, United States.

Officers: Sheryl Mendenhall-Roberts, chairman/CEO; Lisa M. McManus, president/COO; Deryck Parks, CFO.

Contact: Sheryl Mendenhall-Roberts;

800-743-2231, ext. 271;

robbers01@ccsholdings.com.

Cambridge Integrated Services Group Inc.

340 Pemberwick Road, Second Floor,
Greenwich, Conn. 06831;
800-662-1170; fax: 440-914-2591
www.cambridgeworldwide.com

Property/Casualty

2005 revenues

Total\$195,300,000
Self insured clients\$158,100,000
Managed care\$18,500,000
Other \$18,700,000; recovery services, special investigation services, structured settlements services, system services.

U.S. Clients 90%
Non-U.S. clients 10%

Services

Claims administration 79.2%
Claims adjusting 1%
Claims auditing 0.8%
Other services 19%; managed care, recovery, special investigation and system services, structured settlement.

Claims business by type

Auto 9%
General liability 5%
Professional liability 13%
Property damage 0.5%
Construction 0.5%
Workers compensation 46%
Other ...26%; business process services, personal lines, product liability, reinsurance.

Claims business by volume

Administration claims paid ..\$2,599,000,000
Claims adjusted 3,800
Auditing projects conducted 60

Clients

Corporate 4,580
Association plans 17
Public/government entities 58
Union-sponsored plans 7
Total 4,662

Staff

Total 2,336
Claims staff 1,689

Parent: Scandent Group.

Claims services since: 1950.

Compensation

Administration: Annual fee, flat fee, per claim, time/expense.

Adjusting: Per claim, time/expense.

Auditing: PEPM, flat fee.

Geographic areas served: Canada, Europe, Far East/Asia, United States.

Officers: Chris Sinclair, executive chairman/CEO; Satyen Patel, executive vice chairman; Robert Fechtmann, CFO.

Contact: Tracy Mock, senior vp-marketing; 9450 W. Bryn Mawr Ave., Suite 500, Rosemont, Ill. 60018; 847-543-1681;

tracy.mock@cambridge-na.com.

Cannon Cochran Management Services Inc. dba CCMSI

Towne Centre Building, 2 E. Main St.,
Danville, Ill. 61832;

800-252-5059; fax: 217-443-0927

www.ccmsi.com

Employee Benefits & Property/Casualty 2005 revenues

Total\$56,000,000
Self insured clients\$47,544,000
Insured clients\$616,000
Managed care\$2,240,000
Other\$5,600,000;
U.S. Clients 100%

Services

Claims administration 85%
Other services 15%; claims services for insurers, excess placement, loss control, managed care, marketing, underwriting.

Claims business by type

Auto 1%
Disability 1%
Flex compensation 1%
General liability 20%
Ocean marine 5%
Professional liability 1%
Property damage 1%
Health insurance 8%
Workers compensation 62%

Claims business by volume

Administration claims paid\$498,703,525

Clients

Corporate 172
Association plans 62
Multiemployer plans 3
Public/government entities 92
Total 329

Staff

Total 659
Claims staff 360
Claims staff for self-insured clients 323
Adjusters 285

Claims services since: 1978.

Compensation

Administration: Annual fee, time/expense.

Adjusting: Per claim, time/expense.

Geographic areas served: United States.

Officers: Bryan Thomas, president/COO; Rodney Golden, COO; John E. Kluth II, CFO.

Contact: Jim Paden, vp-marketing;

jpaden@ccmsi.com.

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Carl Warren & Co.

770 S. Placentia Ave.,
Placentia, Calif. 92870;
714-572-5200; fax: 714-961-8131
www.carlwarren.com

Property/Casualty**2005 revenues**

Total	\$25,000,000
Self insured clients	\$20,000,000
Insured clients	\$5,000,000
U.S. Clients	99%
Non-U.S. clients	1%

Services

Claims administration	5%
Claims adjusting	72%
Claims auditing	3%
Other services	20%;

Claims business by type

Auto	30%
General liability	30%
Professional liability	10%
Property damage	15%
Construction	10%
Workers compensation	2%
Other 3%; asbestos, animal sciences, products liability.	

Claims business by volume

Administration claims paid	\$100,000,000
Claims adjusted	21,000
Auditing projects conducted	5

Clients

Corporate	150
Association plans	10
Public/government entities	450
Total	610

Staff

Total	200
Claims staff	175
Claims staff for self-insured clients	175
Adjusters	175

Compensation

Administration: Annual fee, flat fee, per claim, per hour, time/expense, percentage of premium.

Adjusting: Annual fee, flat fee, per claim, per hour, time/expense, percentage of premium.

Auditing: Flat fee, per hour, time/expense.

Geographic areas served: Europe, United States.

Officers: Caryn Siebert, president/CEO; Larry Hunt, executive vp; Thomas Boylan, finance director.

Contact: Caryn Siebert;
csiebert@carlwarren.com.

CenBen USA Inc.

716 Mount Airyshire Blvd.,
Columbus, Ohio 43235;
614-797-5200; fax: 614-797-5103
www.cenben.com

Employee Benefits**2005 revenues**

Total	\$61,665,000
Self insured clients	\$47,742,000
Managed care	\$12,680,000
Other \$1,243,000; Taft-Hartley administration	

U.S. Clients	100%

Services

Claims administration	77%
Other services 23%; managed care services, Taft-Hartley administration	

Claims business by type

Disability	5%
Flex compensation	5%
Health insurance	90%
Employees covered	225,000
Dependents covered	285,000

Claims business by volume

Administration claims paid	\$1,100,000,000
Claims adjusted	4,200,000

Clients

Corporate	276
Multiemployer plans	12
Public/government entities	70
Total	358

Staff

Total	505
Claims staff	186

Parent: Central Benefits Mutual Insurance Co.

Compensation

Administration: PEP.M.

Adjusting: PEP.M.

Auditing: PEP.M.

Geographic areas served: United States.

Officers: William C. Mechling, president/CEO; Joseph H. Hoffman, executive vp/CFO/treasurer; Glenn S. McLellan, executive vp.

Contact: Jim Morrison, director-corporate communications.

Chaney Consulting Group Inc.

6060 Rockside Woods Blvd.,
Suite 319,
Cleveland, Ohio 44131;
216-532-0170; fax: 216-532-0177
www.chaneyconsulting.com

Employee Benefits & Property/Casualty**2005 revenues**

Total	\$2,000,000
Self insured clients	\$1,600,000
Other ...\$400,000; Ohio Workers' Compensation State, unemployment.	

U.S. Clients	100%

Services

Claims administration	70%
Claims adjusting	10%
Other services 20%; Ohio Workers' Compensation State Fund consulting and group rating services, unemployment claims processing.	

Claims business by type

Disability	5%
Workers compensation	85%
Other	10%; Ohio Workers' Compensation State Fund consulting and group rating services, unemployment claims processing.

Clients

Corporate	20
Public/government entities	25*
Total	45

Staff

Total	10
Claims staff	9
Claims staff for self-insured clients	7
Adjusters	9

Claims services since: 1999.

Compensation

Administration: Annual fee, per hour, time/expense.

Adjusting: Flat fee.

Auditing: Flat fee.

Geographic areas served: United States.

Contact: David E. Chaney, president;

dchaney@chaneyconsulting.com.

*Includes 14 Unemployment accounts and 10 Ohio Workers' Compensation State Fund.

Chubb Services Corp.

15 Mountain View Road,
Warren, N.J. 7059;
908-903-7181; fax: 908-903-7187
www.chubbsecurities.com

Property/Casualty**2005 revenues**

Total	\$14,300,000
Self insured clients	\$2,400,000
Insured clients	\$9,300,000
Managed care	\$1,900,000
Other \$700,000; claim auditing, loss control and disaster recovery.	

U.S. Clients	100%

Services

Claims administration	16%
Claims adjusting	1%
Other services 83%; loss control and disaster recovery, managed care services.	

Claims business by type

Auto	10%
General liability	42%
Workers compensation	48%

Claims business by volume

Administration claims paid	\$58,000,000
Claims adjusted	20,013
Auditing projects conducted	34

Clients

Corporate	148
Association plans	4
Public/government entities	5
Total	157

Staff

Total	120
Claims staff	42
Claims staff for self-insured clients	42
Adjusters	42

Parent: The Chubb Corp.

Claims services since: 1991.

Compensation

Administration: Annual fee, flat fee.

Adjusting: Annual fee, per claim, time/expense.

Auditing: Flat fee, time/expense.

Geographic areas served: United States.

Officers: Robert Santoro, managing senior vp; Sam Lee, vp-loss control; Kenneth Nietzer, vp-claims and operations.

Contact: Kenneth Nietzer; 908-903-7003;
knietzer@chubb.com.

The 2007 Directory of Third-Party Administrators will be available on February 12.

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Claims Direct Access

8722 S. 300 W.,
Sandy, Utah 84070;
877-585-2849; fax: 877-452-6909
www.primeis.com

Property/Casualty**2005 revenues**

Total\$664,572
Self insured clients\$664,572
U.S. Clients 100%

Services

Claims administration 70%
Claims adjusting 20%
Claims auditing 10%

Claims business by type

Auto 45%
General liability 25%
Inland marine 5%
Professional liability 10%
Property damage 15%

Claims business by volume

Administration claims paid\$9,350,000
Claims adjusted 350
Auditing projects conducted 1

Clients

Corporate 1
Association plans 8
Total 9

Staff

Total 73
Claims staff 11
Adjusters 8

Parent: The Prime Insurance Syndicate Inc.**Claims services since:** 1990.**Compensation****Administration:** Flat fee, per claim.**Adjusting:** Flat fee, per claim, per hour.**Auditing:** Flat fee, per claim, per hour.**Geographic areas served:** Canada, United States.**Officers:** Rick J. Lindsey, president/CEO; Edward B. Paulsen, secretary/COO; Mark L. Fisher, vp/general counsel.**Contact:** Mark L. Fisher, markf@primeis.com; Doug Murray, claims manager, dougmu@primeis.com.**Claims Management Services Inc.**

P.O. Box 1447,
Roswell, Ga. 30077-1447;
770-998-7411; fax: 770-642-7165
www.claimsmgmtservices.com

Property/Casualty**2005 revenues**

Total\$5,650,000
Self insured clients\$798,000
Insured clients\$4,852,000
U.S. Clients 100%

Services

Claims administration 14%
Other services 86%; claims services for insurers

Claims business by type

Auto 42%
General liability 30%
Inland marine 1%

Professional liability 7%
Business interruption 2%
Property damage 4%
Workers compensation 14%

Claims business by volume

Administration claims paid\$70,000,000*

Clients

Corporate 31
Association plans 6
Public/government entities 7
Total 44

Staff

Total 62
Claims staff 52
Claims staff for self-insured clients 6
Adjusters 44

Claims services since: 1984.**Compensation****Administration:** Annual fee, flat fee, per claim, time/expense, percentage of premium.**Geographic areas served:** United States.**Officers:** Gene L. Jones, president; Neill G. Stevens, senior vp/secretary/treasurer, Barry J. Lamanno, vp.**Contact:** Barry J. Lamanno; blamanno@claimsmgmtservices.com.
*Estimated.**Companion Third Party Administrators L.L.C.**

P.O. Box 100159,
Columbia, S.C. 29202-3159;
800-845-2724; fax: 803-865-2496
www.companiongroup.com

Property/Casualty**2005 revenues**

Total\$5,000,000
Self insured clients\$1,500,000
Managed care\$3,000,000
Other\$500,000; excess of loss placement, recoveries
U.S. Clients 100%

Services

Claims administration 30%
Other services 70%; excess of loss placement, managed care, nurse case management, recoveries

Claims business by type

Auto 10%
General liability 10%
Property damage 10%
Workers compensation 70%

Claims business by volume

Administration claims paid\$15,000,000
Claims adjusted 5,000

Clients

Corporate 3
Association plans 3
Public/government entities 6
Total 12

Staff

Total 32
Claims staff 24
Claims staff for self-insured clients 24
Adjusters 24

Parent: Companion Property & Casualty Insurance Co.**Claims services since:** 1999.**Compensation****Administration:** Annual fee, per claim, time/expense.**Adjusting:** Annual fee, per claim, time/expense.**Geographic areas served:** United States.**Officers:** Charles Potok, president; Curtis Stewart, vp/CFO; Laura Currence, vp-claims; Steve Bloss, vp.**Contact:** Kevin M. Elmore, director-marketing and administration; kevin.elmore@companiongroup.com.**CompManagement Inc.**

6377 Emerald Parkway,
Dublin, Ohio 43016;
614-766-5223; fax: 614-766-6888
www.compmgt.com

Employee Benefits & Property/Casualty**2005 revenues**

Total\$140,000,000
Self insured clients\$89,000,000
Insured clients\$6,000,000
Managed care\$13,000,000
Other...\$32,000,000; case management; consulting services, including risk management and loss control services; managed care including, utilization bill review and bill review.

U.S. Clients 98%

Non-U.S. clients 2%

Services

Claims administration 62%
Claims adjusting 1%
Claims auditing 1%
Other services..36%; managed care for state fund clients and risk management.

Claims business by type

Auto 1%
Disability 1%
General liability 3%
Professional liability 15%
Property damage 1%
Workers compensation 77%
Other 2%; product liability.

Clients

Corporate 422
Association plans 21
Multiemployer welfare plans 12
Public/government entities 81
Total 536

Staff

Total 1,009
Claims staff 563
Adjusters 486

Compensation**Administration:** Annual fee, flat fee, per claim.**Adjusting:** Annual fee, per claim, per hour, time/expense.**Auditing:** Annual fee, flat fee, per claim, per hour, time/expense.**Geographic areas served:** Europe, United States.**Officers:** Stephen C. Brown, CEO; Jonathan R. Wagner, president; Randy E. Jones, senior vp.**Contact:** Jonathan R. Wagner; 800-825-6755; wagnerj@compmgt.com.

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Constitution State Services Limited Liability Co.

1 Tower Square (10GS),
Hartford, Conn. 06183;
860-277-8500; fax: 860-277-2558
www.constitution-state.com

Property/Casualty

2005 revenues

Total\$58,000,000
Self insured clients\$35,000,000
Insured clients\$23,000,000
U.S. Clients 100%

Services

Claims administration 60%
Other services 40%

Claims business by type

Auto 12%
General liability 13%
Property damage 10%
Workers compensation 65%

Clients

Corporate 235
Public/government entities 15
Total 250

Staff

Total 4,000*

Parent: St. Paul Travelers Cos. Inc.

Compensation

Administration: Per claim.

Geographic areas served: United States.

Officers: John J. Albano, chairman; Andrew J. Apicella, president; John R. Gorecki, CEO.
Contact: Andrew J. Apicella.

*Estimated.

CoreSource Inc.

400 Field Drive,
Lake Forest, Ill. 60045;
847-604-9200; fax: 847-615-3900
www.coresource.com

Employee Benefits

2005 revenues

Total\$191,000,000
Self insured clients\$152,900,000
Managed care\$7,600,000
Other ..\$30,500,000; consultation plan design,
data service, fraud/special investigation unit.
U.S. Clients 100%

Services

Claims administration 75%
Claims adjusting 4%
Claims auditing 1%
Other services .20%; consultation plan design,
data service, fraud/special investigation unit.

Claims business by type

Disability 5%
Flex compensation 12%
Health insurance 83%
Employees covered 3,135,000
Dependents covered 4,703,000

Claims business by volume

Administration claims paid ...\$3,251,000,000
Claims adjusted 625,000
Auditing projects conducted 157,000

Clients

Corporate 1,508
Association plans 25

Public/government entities 160
Total 1,693

Staff

Total 1,528
Claims staff 1,253

Parent: Trustmark Insurance Co. Inc.

Claims services since: 1975.

Compensation

Administration: PEPM.

Adjusting: PEPM.

Geographic areas served: United States.

Officers: Mark Schmidt, president; Paul Lotharius, COO; David Bergman, senior vp/CFO; Jerry Castelloe, senior vp.

Contact: Mark W. Schmidt;
mschmidt@coresource.com.

Corporate Benefit Services of America Inc.

400 Highway 169 S., Suite 800,
Minneapolis, Minn. 55426-1141;
800-925-2272; fax: 952-593-3768
www.cbsainc.com

Employee Benefits

2005 revenues

Total\$46,400,000
Self insured clients\$31,400,000
Insured clients\$4,800,000
Managed care\$8,200,000
Other\$2,000,000; outsource services
U.S. Clients 100%

Services

Claims administration 67%
Other services .33%; claim services for insurers,
managed care, outsource services

Claims business by type

Flex compensation 7%
Health insurance 93%
Employees covered 176,000
Dependents covered 211,000

Claims business by volume

Administration claims paid\$285,000,000

Staff

Total 457
Claims staff 39
Claims staff for self-insured clients 29
Adjusters 6

Parent: CBSA Acquisition Co.

Claims services since: 1975.

Compensation

Administration: PEPM.

Geographic areas served: United States.

Officers: Ralph Wolf, president/CEO; Kevin Benner, COO; Dr. Larry Luter, chief medical officer.

Contact: David Parker, senior vp-sales and marketing; 813-286-1123, ext. 2100;
dparker@cbsainc.com.

Crawford & Co.

5620 Glenridge Drive N.E.,
Atlanta, Ga. 30342;
800-241-2541; fax: 404-845-3142
www.crawfordandcompany.com

Property/Casualty

2005 revenues

Total\$771,983,184

Self insured clients\$89,084,806
Insured clients\$508,793,285
Managed care\$59,611,314
Other ..\$114,493,779; financial administration,
XPresslink.

U.S. Clients 63%
Non-U.S. clients 37%

Services

Claims administration 11.5%
Other services 88.5%; claim services for insurers,
financial services, managed care for insurers.

Claims business by type

Auto 11%
General liability 9%
Workers compensation 34%
Other 46%; supervision and outside work on
above files annual fee arrangements

Claims business by volume

Administration claims paid ...\$1,520,381,842
Claims adjusted 162,910

Clients

Corporate 1,859
Association plans 8
Public/government entities 34
Total 1,901

Staff

Total 1,362
Claims staff for self-insured clients 450

Claims services since: 1941.

Compensation

Administration: Annual fee, flat fee, per claim,
time/expense.

Adjusting: Annual fee, per claim, time/expense.

Auditing: Annual fee, per claim, time/expense.

Geographic areas served: Africa, Canada,
Europe, Far East/Asia, Latin America, Mexico,
Middle East, United States.

Officers: Thomas W. Crawford,
president/CEO; W. Bruce Swain, executive
vp/CFO; Jeffrey T. Bowman, global property
and casualty/COO.

Contact: Kara Grady, vp-marketing communications and sales support;
kara_grady@us.crawco.com.

E

ESIS Inc.

436 Walnut St.,
Philadelphia, Pa. 19106;
215-640-1056; fax: 215-640-5556
www.esis.com

Property/Casualty

2005 revenues

Total\$389,700,000
Self insured clients\$183,800,000
Insured clients\$18,200,000
Managed care\$148,900,000
Other\$38,800,000; risk control services,
RMIS, subrogation.
U.S. Clients 91%
Non-U.S. clients 9%

Services

Claims administration 45%
Claims adjusting 1%

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Claims auditing 1%
 Other services .53%; managed care, risk control services, RMIS, subrogation.

Claims business by type

Auto.....10%
 Disability 3%
 General liability 10%
 Inland marine 0.5%
 Professional liability 0.5%
 Business interruption 0.5%
 Construction.....0.5%
 Workers compensation 72%
 Other 3%; catastrophe services

Claims business by volume

Administration claims paid...\$2,500,000,000

Clients

Corporate.....727
 Public/government entities 12
 Total 739

Staff

Total 1,716
 Claims staff.....1,383
 Claims staff for self-insured clients 1,217
 Adjusters 878

Parent: ACE Ltd.

Claims services since: 1953.

Compensation

Administration: Annual fee, flat fee, per claim, per hour, time/expense.

Adjusting: Per claim.

Auditing: per audit/per day/per hour.

Geographic areas served: Canada, United States.

Officers: David Patterson, president; John Cummings, senior vp-client services; Dorien Smith, senior vp-sales.

Contact: John Ryan, senior vp-marketing; john.ryan2@esis.com.

Employee Benefit Management Corp.

4789 Rings Road,
 Dublin, Ohio 43017;
 614-766-5800; fax: 614-766-0901
www.ebmconline.com

Employee Benefits**2005 revenues**

Total\$10,800,000
 Self insured clients\$9,200,000
 Managed care\$1,600,000
 U.S. Clients 100%

Services

Claims administration 85%
 Other services...15%; case management, disease management, utilization review

Claims business by type

Flex compensation 3%
 Health insurance 97%
 Employees covered.....34,000
 Dependents covered 85,000

Claims business by volume

Administration claims paid.....\$577,734,731
 Claims adjusted 777,975

Clients

Corporate.....38
 Multiemployer welfare plans.....3
 Public/government entities 2

Total 43

Staff

Total 135
 Claims staff.....34
 Claims staff for self-insured clients 34
 Adjusters 34

Claims services since: 1979.

Compensation

Administration: PEPM.

Geographic areas served: United States.

Contact: Thomas C. Jack, president.

Engle Martin Claims Administrative Services

750 Hammond Drive, Building 15,
 Atlanta, Ga. 30328;
 888-239-7872; fax: 678-553-3820
www.englemartin.com

Property/Casualty**2005 revenues**

Total\$6,450,000
 Self insured clients\$5,482,500
 Insured clients\$867,500
 Other\$100,000; auditing, consulting.
 U.S. Clients 95%
 Non-U.S. clients 5%

Services

Claims administration 75%
 Claims adjusting 8%
 Claims auditing 2%
 Other services 15%; consulting.

Claims business by type

Auto.....5%
 General liability 50%
 Inland marine 5%
 Professional liability 19%
 Property damage 12.5%
 Construction 8.5%

Claims business by volume

Administration claims paid.....\$127,500,000
 Auditing projects conducted 20

Clients

Corporate.....395
 Public/government entities 20
 Total 415

Staff

Total 43
 Claims staff.....31
 Claims staff for self-insured clients 13
 Adjusters 31

Parent: Engle Martin & Associates Inc.

Claims services since: 1997.

Compensation

Administration: Annual fee, flat fee, per claim, time/expense.

Adjusting: Time/expense.

Auditing: Flat fee, time/expense.

Geographic areas served: United States.

Officers: Kevin L. Engle, CEO; W. Todd Evans, president; Robert J. Gambell, senior vp.

Contact: W. Todd Evans; tevans@englemartin.com.

Companies interested in being listed in any of B's online directories should contact the Directory department at bidirectory@businessinsurance.com.

The EPOCH Group L.C.

6717 Shawnee Mission Parkway,
 Overland Park, Kan. 66202;
 913-362-0040; fax: 913-362-0041
www.epochgrp.com

Employee Benefits**2005 revenues**

Total\$28,116,000
 Self insured clients\$27,087,000
 Managed care\$1,029,000
 U.S. Clients 100%

Services

Claims administration 96%
 Other services . 4%; utilization management.

Claims business by type

Flex compensation 3%
 Health insurance 97%
 Employees covered.....101,379
 Dependents covered 116,900

Claims business by volume

Administration claims paid\$620,364,000

Clients

Corporate.....200
 Association plans 1
 Multiemployer plans 10
 Public/government entities 12
 Total 223

Staff

Total 366
 Claims staff.....310
 Claims staff for self-insured clients 310
 Adjusters 60

Parent: Blue Cross Blue Shield of Kansas City.

Claims services since: 1974.

Compensation

Administration: PEPM.

Geographic areas served: United States.

Officers: Thomas A. Sax, president/CEO; Jeff Rudell, CFO; Paul Stucky, senior vp; Kaye Newsome, vp-operations.

Contact: Paul Stucky; 913-261-4180; pmstucky@epochgrp.com.

Essential Services & Programs L.L.C.

45 Crossways Park Drive,
 P.O. Box 9017,
 Westbury, N.Y. 11797;
 516-487-0432; fax: 516-487-0498
www.essentialsp.com

Property/Casualty**2005 revenues**

Total\$1,500,000
 Self insured clients\$500,000
 Insured clients\$1,000,000
 U.S. Clients 100%

Services

Claims administration 10%
 Claims adjusting 13%
 Claims auditing 10%
 Other services 67%

Claims business by type

Auto.....30%
 General liability 40%
 Workers compensation 30%

Claims business by volume

Continued on next page

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Administration claims paid	\$6,000,000
Claims adjusted	500
Auditing projects conducted	2

Clients

Corporate	100
Association plans	30
Total	130

Staff

Total	15
Claims staff	13
Claims staff for self-insured clients	3
Adjusters	13

Claims services since: 1989.**Compensation****Administration:** Annual fee, per claim, time/expense.**Adjusting:** Annual fee, flat fee, per claim, per hour, time/expense.**Auditing:** Annual fee, flat fee, per claim, per hour, time/expense.**Geographic areas served:** United States.**Contact:** Gary Ricker, president.**F****F.A. Richard & Associates Inc.
dba FARA**

1625 W. Causeway Approach,
Mandeville, La. 70471;
985-624-8383; fax: 985-624-8489
www.fara.com

Employee Benefits & Property/Casualty**2005 revenues**

Total	\$49,540,000
Self insured clients	\$18,331,000
Insured clients	\$10,266,000
Managed care	\$12,095,000
Other	\$8,848,000;
U.S. Clients	98%
Non-U.S. clients	2%

Services

Claims administration	35%
Claims adjusting	1%
Claims auditing	1%
Other services ..63%; IT, risk control, special investigative unit.	

Claims business by type

Auto	5%
General liability	3%
Inland marine	1%
Ocean marine	4%
Professional liability	1%
Property damage	2%
Construction	2%
Health insurance	40%
Workers compensation	42%

Claims business by volume

Administration claims paid	\$545,000,000
Claims adjusted	38,500

Clients

Corporate	149
Public/government entities	60
Total	209

Staff

Total	505

Claims staff	238

Parent: F.A. Richard & Associates Inc.**Claims services since:** 1978.**Compensation****Administration:** PEPM, annual fee, flat fee, per claim, per hour, time/expense.**Adjusting:** Flat fee, per claim, per hour, time/expense.**Auditing:** Flat fee, per claim, time/expense.**Geographic areas served:** United States.**Officers:** M. Todd Richard, president/CEO; Reed A. Bell, COO; Dan J. Clark, senior vp;**Contact:** Eric Knudsen, national sales manager.**First Administrators Inc.**

512 Main St., Suite 200,
P.O. Box 8150,
Rapid City, S.D. 57709-8150;
605-343-2509; fax: 605-343-7054
www.firstadministrators.com

Employee Benefits**2005 revenues**

Total	\$15,170,000
Self insured clients	\$14,900,000
Other	\$270,000; interest, investments
U.S. Clients	100%

Services

Claims administration	97%
Other services ...3%; section 125 administration, Web-based information services.	

Claims business by type

Flex compensation	5%
Health insurance	95%
Employees covered	50,951
Dependents covered	60,083

Claims business by volume

Administration claims paid	\$327,000,000

Clients

Corporate	111
Public/government entities	36
Total	147

Staff

Total	154
Claims staff	82
Claims staff for self-insured clients	100

Parent: Wellmark Inc.**Claims services since:** 1983.**Compensation****Administration:** PEPM.**Geographic areas served:** United States.**Officers:** Joseph D. Dobbs, president/CEO; Tricia Johnson, vp-administration.**Fiserv Health Inc.**

5500 Wayzata Blvd., Suite 500,
Minneapolis, Minn. 55416;
763-549-3350; fax: 763-549-3368
www.fiservhealth.com

Employee Benefits**2005 revenues**

Total	\$326,000,000*
Self insured clients	\$282,000,000*
Insured clients	\$17,000,000*
Managed care	\$13,000,000*
Other ..\$14,000,000*; COBRA, disability, flexible spending accounts, HIPAA compliance, PPO shared savings, payment recoveries and	

stop-loss commissions, prescription drugs, subrogation, vision programs.

U.S. Clients

Continued from previous page

Claims administration 30%
 Claims adjusting 8%
 Claims auditing 1%
 Other services .61%; alternative risk financing, auto, general and property liability claim services, claims administration for clients in exclusive fund states, group programs, group rating programs, hearing representation, maritime and longshore (USL&H claims), medical case management, Web-based claims reporting and claims management software.

Claims business by type

Auto 5%
 General liability 5%
 Inland marine 1%
 Ocean marine 4%
 Professional liability 1%
 Property damage 5%
 Workers compensation 79%

Claims business by volume

Administration claims paid\$335,200,000
 Claims adjusted 86,200
 Auditing projects conducted 30

Clients

Corporate 500
 Association plans 100
 Public/government entities 25
 Total 625

Staff

Total 1,500

Claims services since: 1946.

Compensation

Administration: Flat fee, per claim, time/expense.

Adjusting: Flat fee, per claim, time/expense.

Auditing: Flat fee, per claim, time/expense.

Geographic areas served: United States.

Officers: Niles C. Overly, chairman/CEO; Robinson M. Overly, president; Luke McCormick, executive vp/secretary.

Contact: Brenda Proctor, vp-marketing and communications; bproctor@frankgates.com.

Fringe Benefits Management Co.

3101 Sessions Road,
 Tallahassee, Fla. 32303;
 850-425-6200; fax: 850-425-6220
www.fbmc-benefits.com

Employee Benefits**2005 revenues**

Total\$4,360,579
 Self insured clients\$3,750,098
 Other\$610,481; commissions
 U.S. Clients 98%
 Non-U.S. clients 2%

Services

Claims administration 96%
 Other services 4%; stop loss commissions

Claims business by type

Flex compensation 3%
 Health insurance 97%
 Employees covered 22,266
 Dependents covered 28,940

Claims business by volume

Administration claims paid\$123,351,181
 Claims adjusted 389,770

Clients

Corporate 44
 Multiemployer welfare plans 1
 Public/government entities 4
 Total 49

Staff

Total 48
 Claims staff for self-insured clients 9

Claims services since: 1975.

Compensation

Administration: PEPM, per participant per month.

Geographic areas served: United States.

Officers: Mike Sheridan, chairman; Lorraine Strickland, president/CEO; Debra Tougas, senior vp/CFO.

Contact: Jim Snyder, senior vp-marketing; jsnyder@fbmc-benefits.com.

G

GAB Robins North America Inc.

9 Campus Drive,
 Parsippany, N.J. 07054;
 800-422-4436; fax: 973-993-3346
www.gabrobinsna.com

Property/Casualty**2005 revenues**

Total\$425,451,000
 Self insured clients\$53,068,000
 Insured clients\$303,154,000
 Managed care\$18,094,000
 Other ..\$51,135,000; full service engineering, environmental and fire investigations
 U.S. Clients 56%
 Non-U.S. clients 44%

Services

Claims administration 12%
 Other services 88%; full service engineering, environmental and fire investigations.

Claims business by type

Auto 4.7%
 General liability 13.8%
 Property damage 2%
 Workers compensation 66.1%
 Other 13.4%; managed care services.

Claims business by volume

Administration claims paid\$639,000,000
 Claims adjusted 126,670

Clients

Corporate 216
 Association plans 64
 Public/government entities 49
 Total 329

Staff

Total 3,570
 Claims staff 2,945
 Claims staff for self-insured clients 551
 Adjusters 1,820

Parent: GAB Robins North America Inc. and Robins Expertise B.V.

Claims services since: 1872.

Compensation

Administration: Annual fee, per claim, time/expense.

Adjusting: Per claim, time/expense.

Auditing: Per claim, per hour, time/expense.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Officers: Edward G. Troy, president/CEO-GAB Robins Group of Cos.; Alan N. Mansfield, executive vp/CFO-GAB Robins Group of Cos.

Contact: Janet Turoff, executive vp/chief administration officer; 973-993-3850; turoffj@gabrobins.com.

Gallagher Bassett Services Inc.

The Gallagher Centre, 2 Pierce Place,
 Itasca, Ill. 60143-3141;
 630-773-3800; fax: 630-285-4000
www.gallagherbassett.com

Property/Casualty**2005 revenues**

Total\$370,600,000
 Self insured clients\$328,800,000
 Managed care\$27,500,000
 Other\$14,300,000; appraisals, claims software, consulting, loss control.

U.S. Clients 90%
 Non-U.S. clients 10%

Services

Claims administration 89%
 Other services 11%; appraisals, claims software, consulting, loss control, managed care.

Claims business by type

Auto 15%
 General liability 13%
 Professional liability 4%
 Property damage 2%
 Workers compensation 66%

Claims business by volume

Administration claims paid\$4,100,000,000

Clients

Corporate 1,948
 Association plans 102
 Public/government entities 857
 Total 2,907

Staff

Total 3,200
 Claims staff for self-insured clients 2,200

Parent: Arthur J. Gallagher & Co.

Claims services since: 1962.

Compensation

Administration: Annual fee, per claim, time/expense, per employee.

Adjusting: Per claim, time/expense.

Auditing: Flat fee, time/expense, per project.

Geographic areas served: Africa, Canada, Europe, Far East/Asia, Latin America, Mexico, Middle East, United States.

Officers: Rich McKenna, president; Emil Bravo, Norm Darling, executive vps.

Contact: Colleen Saurbier, assistant vp-marketing services; 630-285-4019; colleen_saurbier@gbtpa.com.

GatesMcDonald

215 N. Front St.,
 Columbus, Ohio 43215;
 800-336-4733; fax: 877-202-7526
www.gatesmcdonald.com

Employee Benefits & Property/Casualty

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2005 revenues

Total	\$66,300,000
Self insured clients	\$15,000,000
Insured clients	\$31,300,000
Managed care	\$7,000,000
Other\$13,000,000; absence management, disability management	
U.S. Clients	100%

Services

Claims administration	22.6%
Other services ..77.4%; absence management, claims administration for insured clients, disability management.	

Claims business by type

Auto	0.1%
Disability	9%
General liability	0.4%
Workers compensation	90.5%

Claims business by volume

Administration claims paid	\$180,000,000

Clients

Corporate	256
Public/government entities	16
Total	272

Staff

Total	740
Claims staff	367
Claims staff for self-insured clients	121

Parent: Nationwide.**Claims services since:** 1929.**Compensation****Administration:** PEPM, per claim.**Geographic areas served:** United States.**Officers:** Bill Evans, president/COO; John Miller, CFO; Bill Polston, vp-operations; Kate Gaynor, vp-sales.**Contact:** Freddie Johnson, staff administrative officer; johnsf5@gatesmcdonald.com.**Gilsbar Inc.**

2100 Covington Centre,
Covington, La. 70433;
800-445-7227; fax: 985-871-1809
www.gilsbar.com

Employee Benefits**2005 revenues**

Total	\$26,100,000
Self insured clients	\$10,100,000
Insured clients	\$8,500,000
Managed care	\$1,800,000
Other\$5,700,000; financial services, managed care for insurers, property/casualty.	
U.S. Clients	100%

Services

Claims administration	36.7%
Other services..63.3%; financial services, managed care for insurers, property/casualty.	

Claims business by type

Health insurance	100%
Employees covered	57,360
Dependents covered	74,568

Claims business by volume

Administration claims paid	\$750,000,000

Clients

Corporate	138
Public/government entities	15
Total	153

Staff

Total	293
Claims staff	135
Claims staff for self-insured clients	100

Claims services since: 1959.**Compensation****Administration:** PEPM.**Geographic areas served:** United States.**Officers:** Hank Miltenberger, president/CEO; Harold Aucoin, COO/CFO; Douglas Layman, chief sales and marketing officer.**Contact:** Sara Burns, marketing team leader; sburns@gilsbar.com.**Group Benefit Services Inc.**

1736 E. Sunshine, Suite 200,
Springfield, Mo. 65804;
800-995-3569; fax: 417-883-8261
www.gbsitpa.com

Employee Benefits**2005 revenues**

Total	\$1,500,000
Self insured clients	\$1,200,000
Other	\$300,000;
U.S. Clients	100%

Services

Claims administration	80%
Other services 20%; employee benefit consulting, pension programs.	

Claims business by type

Flex compensation	10%
Health insurance	90%
Employees covered	30,000
Dependents covered	8,000

Claims business by volume

Administration claims paid	\$65,000,000

Clients

Corporate	9
Association plans	11
Multiemployer plans	3
Multiemployer welfare plans	17
Public/government entities	53
Union-sponsored plans	7
Total	100

Staff

Total	18
Claims staff	7

Claims services since: 1998.**Compensation****Administration:** PEPM.**Geographic areas served:** United States.**Contact:** James M. Deren, president/CEO; jamesderen@gbsitpa.com.**Group Resources**

3080 Premiere Parkway, Suite 100,
Duluth, Ga. 30097;
770-623-8383; fax: 770-623-0288
www.groupresources.com

Employee Benefits**2005 revenues**

Total	\$32,500,000
Self insured clients	\$32,500,000
U.S. Clients	100%

Services

Claims administration	100%

Claims business by type

Disability	2%
Health insurance	98%
Employees covered	46,500
Dependents covered	55,300

Claims business by volume

Administration claims paid	\$272,777,630

Clients

Corporate	155
Public/government entities	30
Total	185

Staff

Total	130

Claims services since: 1981.**Compensation****Administration:** PEPM, per claim.**Geographic areas served:** United States.**Officers:** Thomas S. Byrd, president/CEO; Andy Willoughby, senior vp/chief information officer; Robert K. Kerr III, vp.**Contact:** Andy Willoughby; 678-475-3606; andy@groupresources.com.**H****HCH Administration Inc.**

209 W. RB Garrett Ave.,
Peoria, Ill. 61605;
309-673-7330; fax: 309-673-7369
www.hchadmin.com

Employee Benefits**2005 revenues**

Total	\$10,908,000
Self insured clients	\$7,325,870
Managed care	\$244,880
Other\$3,337,250; brokerage, COBRA, flex spending, prescriptions, Taft Hartley plans, utilization review.	
U.S. Clients	100%

Services

Claims administration	68%
Other services32%; brokerage of stop loss and life, COBRA, flex spending, Taft-Hartley plans.	

Claims business by type

Flex compensation	5%
Health insurance	95%
Employees covered	47,000
Dependents covered	45,800

Claims business by volume

Administration claims paid	\$277,970,000

Clients

Corporate	110
Multiemployer plans	3
Public/government entities	21
Total	134

Staff

Total	151
Claims staff	34

Parent: Health Care Horizons of Illinois Inc.**Compensation****Administration:** PEPM.**Geographic areas served:** United States.**Officers:** James Stevenson, president; Paul Wann, executive vp-operations; Patti Thornton, vp-claims.**Contact:** John Velde, executive vp-sales; 309-282-1261; jvelde@hchadmin.com.

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Health Plans Inc.

1500 W. Park Drive, Suite 330,
Westborough, Mass. 01581;
508-752-2480; fax: 508-797-3551
www.healthplansinc.com

Employee Benefits**2005 revenues**

Total\$7,885,000
Self insured clients\$5,713,000
Insured clients\$62,000
Managed care\$1,083,000
Other ...\$1,027,000; carrier and prescription overrides.
U.S. Clients 100%

Services

Claims administration 72%
Other services ...28%; case management, utilization review.

Claims business by type

Disability 0.5%
Flex compensation 0.5%
Health insurance 99%
Employees covered 45,000
Dependents covered 31,000

Claims business by volume

Administration claims paid\$125,423,827

Clients

Corporate 136
Multiemployer plans 4
Union-sponsored plans 3
Total 143

Staff

Total 90
Claims staff 16
Claims staff for self-insured clients 16

Parent: Harvard Pilgrim.

Claims services since: 1981.

Compensation

Administration: PEPM, annual fee.

Geographic areas served: United States.

Officers: William R. Breidenbach, president; Deborah Hodges, vp.

Contact: Catherine Magnusson, executive assistant; cmagnusson@healthplansinc.com.

HealthPlan Holdings Inc.

3501 E. Frontage Road,
Tampa, Fla. 33607;
813-289-1000; fax: 813-286-7197
www.healthplan.com

Employee Benefits**2005 revenues**

Total\$109,000,000
Self insured clients\$38,000,000
Insured clients\$7,000,000
Managed care\$1,000,000
Other \$63,000,000; billing, commissions, eligibility, managing general underwriting, marketing, payroll audits, pension administration, quoting, sales, underwriting, vacation administration.
U.S. Clients 99%
Non-U.S. clients 1%

Services

Claims administration 35%
Other services 65%; billing, commissions, eli-

gibility, managing general underwriting, marketing, payroll audits, pension administration, quoting, sales, underwriting, vacation administration.

Claims business by type

Disability 5%
Flex compensation 1%
Life 1%
Health insurance 93%
Employees covered 309,651
Dependents covered 278,686

Claims business by volume

Administration claims paid\$392,000,000

Clients

Corporate 240
Association plans 2
Multiemployer plans 25
Public/government entities 3
Total 270

Staff

Total 952
Claims staff 239
Claims staff for self-insured clients 177

Claims services since: 1951.

Compensation

Administration: PEPM, percentage of premium.

Geographic areas served: Latin America, United States.

Officers: Jeffery W. Bak, president/CEO; Steven V. Hulslander, executive vp/chief information officer; Arthur T. Schultz, COO.

Contact: Jeffery W. Bak, jbak@healthplan.com; Steven V. Hulslander, shulslander@healthplan.com; Arthur T. Schultz, aschultz@healthplan.com.

Helmsman Management Services L.L.C.

9 Riverside Road,
Weston, Mass. 02493;
781-891-8900; fax: 781-736-0256
www.helmsmantpa.com

Property/Casualty**2005 revenues**

Total\$112,700,231
Self insured clients\$35,808,274
Insured clients\$54,273,300
Managed care\$8,925,733
Other ...\$13,692,924; loss prevention, RMIS.
U.S. Clients 100%

Services

Claims administration 33%
Other services ...67%; claim services for insurers, loss prevention, managed care, RMIS.

Claims business by type

Auto 15%
General liability 11%
Workers compensation 74%

Claims business by volume

Administration claims paid ...\$1,237,383,165
Claims adjusted 142,068

Clients

Corporate 356
Total 356

Staff

Total 600
Claims staff 550*

Parent: Liberty Mutual Insurance Co.

Claims services since: 1983.

Compensation

Administration: Per claim.

Auditing: Time/expense.

Geographic areas served: United States.

Officers: David Long, president; Dennis Langwell, CFO; Peter Clas, vp/general manager.

Contact: Robert J. McCaffery, product and services manager;

robert.mccaffery@libertymutual.com.

*Estimated.

Hewitt, Coleman & Associates Inc.

850 S. Pleasantburg Drive,
Greenville, S.C. 29607;
864-240-5800; fax: 864-232-8824
www.hewittcoleman.com

Employee Benefits & Property/Casualty**2005 revenues**

Total\$5,500,000
Self insured clients\$3,455,000
Insured clients\$300,000
Managed care\$1,250,000
Other\$495,000; accounting, financial.
U.S. Clients 100%

Services

Claims administration 63%
Other services 37%; ancillary services, claims services for insurers, managed care.

Claims business by type

Auto 5%
Bonds 1%
Disability 3%
Flex compensation 2%
General liability 5%
Health insurance 32%
Workers compensation 52%

Claims business by volume

Administration claims paid\$69,000,000

Clients

Corporate 138
Association plans 1
Public/government entities 18
Total 157

Staff

Total 63

Claims services since: 1923.

Compensation

Administration: PEPM, annual fee, flat fee, per claim.

Geographic areas served: United States.

Officers: Charles R. Warne, president; John Lee, executive vp; Dianne Matthews, senior vp.

Contact: John Lee; 864-255-4886;
jlee@hewittcoleman.com.

Inservco Insurance Services Inc.

2 N. Second St.,
Harrisburg, Pa. 17105;
800-356-0438; fax: 717-221-6060
www.inservco.net

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Property/Casualty**2005 revenues**

Total	\$10,663,280
Self insured clients	\$4,087,129
Insured clients	\$3,842,587
Managed care	\$2,059,017
Other	\$674,547;
U.S. Clients	100%

Services

Claims administration	38.3%
Other services	61.7%; claims management including professional liability, claim services for insurers, managed care, safety and risk management

Claims business by type

Auto	8%
General liability	7%
Professional liability	19%
Workers compensation	66%

Clients

Total	500

Staff

Total	67
Claims staff	36
Claims staff for self-insured clients	51
Adjusters	36

Parent: Pennsylvania National Mutual Casualty Insurance Co.**Claims services since:** 1980.**Compensation****Administration:** Annual fee, flat fee.**Adjusting:** Annual fee, flat fee.**Auditing:** Flat fee, per claim, time/expense.**Geographic areas served:** United States.**Officers:** Kenneth Shutts, chairman; Dennis Rowe, president; Michael Scheib, executive vp/COO.**Contact:** Jim Owens, corporate sales and marketing manager.**Insurance Claims Auditing & Professional Services Inc.**

4959 Olson Memorial Highway,
Minneapolis, Minn. 55422;
763-544-6611; fax: 763-544-5514
www.icaps.com

Employee Benefits**2005 revenues**

Total	\$600,000
Self insured clients	\$550,000
Other	\$50,000; consulting
U.S. Clients	100%

Services

Claims auditing	95%
Other services	5%; consulting

Claims business by type

Disability	3%
Health insurance	97%

Claims business by volume

Auditing projects conducted	15

Clients

Corporate	64
Public/government entities	4
Union-sponsored plans	3
Total	71

Staff

Total	6

Claims staff for self-insured clients 5

Claims services since: 1988.**Compensation****Auditing:** per project.**Geographic areas served:** United States.**Officers:** Betty C. Clark, president; Gloria Flavin-Bauer, vp; Margaret Rice, secretary/treasurer.**Contact:** Betty C. Clark; clark@icaps.com.**Insurance Design Administrators**

169 Rambo Valley Road,
Oakland, N.J. 7436;
201-337-0007; fax: 201-337-1391
www.idatpa.com

Employee Benefits**2005 revenues**

Total	\$7,600,000
Self insured clients	\$6,400,000
Other \$1,200,000; employee benefits consulting.	

U.S. Clients	100%

Services

Claims administration	85%
Other services	15%; employee benefits consulting.

Claims business by type

Disability	5%
Flex compensation	15%
Health insurance	80%
Employees covered	9,600
Dependents covered	24,000

Claims business by volume

Administration claims paid	\$150,964,000

Clients

Corporate	114
Association plans	1
Public/government entities	59
Total	174

Staff

Total	74
Claims staff	18
Claims staff for self-insured clients	18
Adjusters	13

Parent: UHY Advisors Inc.**Claims services since:** 1981.**Compensation****Administration:** PEPM.**Auditing:** Flat fee.**Geographic areas served:** United States.**Officers:** Russell P. Minetti, president; Paul Sabina, executive vp.**Contact:** Russell P. Minetti;
rminetti@uhy-us.com.**J****Jl Specialty Services Inc.**

10535 Boyer Blvd., Suite 100,
Austin, Texas 78758;
512-427-2347; fax: 512-346-9321
www.jicompanies.com

Employee Benefits & Property/Casualty**2005 revenues**

Total	\$10,760,000
Self insured clients	\$8,060,000

Managed care \$1,819,000 |Other \$881,000; professional fees. |U.S. Clients 100% |**Services**

Claims administration	75%
Other services	25%; brokerage services, consulting, loss control services, program management.

Claims business by type

Auto	2%
General liability	3%
Professional liability	2%
Property damage	2%
Health insurance	44%
Workers compensation	47%

Claims business by volume

Administration claims paid	\$106,622,301

Clients

Corporate	6
Association plans	3
Public/government entities	6
Total	15

Staff

Total	114
Claims staff	8
Claims staff for self-insured clients	29
Adjusters	21

Parent: JI Financial Group.**Claims services since:** 1985.**Compensation****Administration:** PEPM, per claim.**Adjusting:** Per claim.**Geographic areas served:** United States.**Officers:** Francis J. Fey, president/CEO; Samuel D. Francis, executive vp/general counsel; Herman Juarez, vp/CFO; Paul M. Saper, vp-marketing and sales.**Contact:** Paul M. Saper;
paul.saper@jicompanies.com.**K****Keenan & Associates**

2355 Crenshaw Blvd., Suite 200,
Torrance, Calif. 90501;
310-212-3344; fax: 310-212-0354
www.keenanassoc.com

Employee Benefits & Property/Casualty**2005 revenues**

Total	\$112,000,000
Self insured clients	\$24,750,000
Insured clients	\$2,750,000
Managed care	\$16,000,000
Other	\$68,500,000; brokerage, consulting.
U.S. Clients	100%

Services

Claims administration	21%
Claims adjusting	1%
Other services	78%; brokerage, consulting.

Claims business by type

Disability	4%
Flex compensation	1%
General liability	3%
Property damage	3%
Health insurance	10%
Workers compensation	79%

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Claims business by volume

Administration claims paid\$300,000,000
 Claims adjusted 4,200

Clients

Corporate.....175
 Public/government entities 825
 Total 1,000

Staff

Total 680
 Claims staff.....240
 Claims staff for self-insured clients.....200
 Adjusters 20

Claims services since: 1978.**Compensation****Administration:** PEPM, annual fee, per claim, time/expense.**Adjusting:** Per hour, time/expense.**Geographic areas served:** United States.**Officers:** David J. De Wenter, executive vp/COO; John Keenan, chairman; Sean K. Smith, CEO.**Contact:** David J. De Wenter.**Klais & Co. Inc.**

1867 W. Market St.,
 Akron, Ohio 44313;
 330-867-8443; fax: 330-867-0827
www.klais.com

Employee Benefits**2005 revenues**

Total\$8,000,000
 Self insured clients\$4,600,000
 Insured clients\$2,600,000
 Other.....\$800,000; flexible benefit administration, managed care organizations, workers compensation
 U.S. Clients 100%

Services

Claims administration 58%
 Other services ..42%; claim services to insurers, flexible benefit administration, managed care organizations, workers compensation

Claims business by type

Disability 1%
 Flex compensation 2%
 Health insurance 89%
 Workers compensation 8%
 Employees covered.....85,000

Claims business by volume

Administration claims paid\$158,000,000

Clients

Corporate.....55
 Association plans 3
 Multiemployer welfare plans.....1
 Public/government entities 35
 Total 94

Staff

Total 95
 Claims staff.....90

Compensation**Administration:** PEPM.**Geographic areas served:** United States.**Officers:** Nancy K. Archibald, president; James R. Mendiola, vp-finance and management information systems; Mark Giancarli, director-legal affairs.**Contact:** Nancy K. Archibald.**L****The Loomis Co.**

850 Park Road, P.O. Box 7011,
 Wyomissing, Pa. 19610;
 610-374-4040; fax: 610-374-6578
www.loomisco.com

Employee Benefits & Property/Casualty**2005 revenues**

Total\$28,900,000
 Self insured clients\$26,934,800
 Insured clients\$1,098,200
 Managed care\$289,000
 Other.....\$578,000
 U.S. Clients 100%

Services

Claims administration 70.2%
 Claims adjusting 20%
 Claims auditing 3%
 Other services 6.8%

Claims business by type

Disability 5%
 Flex compensation 10%
 Health insurance 84%
 Other 1%; HSA.
 Employees covered.....150,000
 Dependents covered 315,000

Claims business by volume

Administration claims paid\$884,000,000

Clients

Corporate.....550
 Association plans 10
 Multiemployer plans 5
 Multiemployer welfare plans.....10
 Public/government entities 15
 Union-sponsored plans 10
 Total 600

Staff

Total 380
 Claims staff.....105
 Claims staff for self-insured clients.....320
 Adjusters 105

Claims services since: 1978.**Compensation****Administration:** PEPM, per claim.**Adjusting:** PEPM, per claim.**Auditing:** PEPM, per claim.**Geographic areas served:** United States.**Officers:** James R. Loomis, president; Thomas Forsberg, vp; Kathy Schlegel, treasurer.**Contact:** James R. Loomis; 610-374-4040, ext. 2201; jloomis@loomisco.com.**M****Peter J. McBreen & Associates Inc.**

20 N. Wacker Driver, Suite 2520,
 Chicago, Ill. 60606;
 312-332-4307; fax: 312-332-0290
www.mcmbreen.com

Property/Casualty**2005 revenues**

Total\$1,820,000
 Self insured clients\$800,000
 Insured clients\$1,000,000
 Managed care\$20,000
 U.S. Clients 70%
 Non-U.S. clients 30%

Services

Claims administration 24%
 Claims adjusting 19%
 Claims auditing 1%
 Other services 56%

Claims business by type

Aviation 70%
 General liability 15%
 Property damage 15%

Claims business by volume

Administration claims paid\$4,000,000
 Claims adjusted 100
 Auditing projects conducted 5

Clients

Corporate.....50
 Multiemployer plans 20
 Public/government entities 20
 Total 90

Staff

Total 30
 Claims staff.....25
 Claims staff for self-insured clients 15
 Adjusters 23

Claims services since: 1958.**Compensation****Administration:** Time/expense.**Adjusting:** Time/expense.**Auditing:** Time/expense.**Geographic areas served:** Canada, Latin America, Mexico, United States.**Officers:** Hugh G. McBreen, chairman; Paul J. McBreen, president.**Contact:** Paul J. McBreen;
mcbreenchg@aol.com.**McGee Risk Management Services**

P.O. Box 419013,
 Kansas City, Mo. 64141-6013;
 816-843-4443; fax: 816-842-1276
www.thomasmcgee.com

Property/Casualty**2005 revenues**

Total\$3,500,000
 Self insured clients\$3,200,000
 Insured clients\$100,000
 Other.....\$200,000; audits.

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bidirectory@businessinsurance.com.

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loss control
U.S. Clients 100%

Services

Claims administration 86.4%
Claims adjusting 3%
Claims auditing 2%
Other services 8.6%; loss control.

Claims business by type

Auto 5%
General liability 8%
Professional liability 5%
Business interruption 1%
Property damage 1%
Workers compensation 80%

Claims business by volume

Administration claims paid\$32,000,000
Claims adjusted 12,500
Auditing projects conducted 3

Clients

Corporate 260
Association plans 6
Public/government entities 55
Total 321

Staff

Total 26
Claims staff 20
Adjusters 15

Parent: Thomas McGee L.C.**Claims services since:** 1987.**Compensation****Administration:** Annual fee, flat fee, per claim.**Adjusting:** Annual fee, flat fee, per claim.**Auditing:** Time/expense.**Geographic areas served:** United States.**Officers:** Tom English, Douglas Joyce, Larry Kaminsky, Matt Kaminsky, Eugene Klein; principals.**Contact:** Edward Treadwell, risk manager; etreadwell@thomasmcgee.com.**Meadowbrook Claims Services**

26255 American Drive,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

Property/Casualty**2005 revenues**

Total\$18,600,000
Self insured clients\$5,900,000
Insured clients\$11,500,000
Other ..\$1,200,000; claims service agreements with Missouri Department of Insurance
U.S. Clients 100%

Services

Claims administration 31%
Claims adjusting 1%
Other services 68%; claims services for insurers

Claims business by type

Auto 15%
General liability 20%
Inland marine 5%
Professional liability 5%
Property damage 5%
Workers compensation 50%

Claims business by volume

Administration claims paid\$87,000,000

Claims adjusted 20,000

Clients

Corporate 25
Association plans 25
Public/government entities 50
Total 100

Staff

Total 638
Claims staff 177
Claims staff for self-insured clients 70
Adjusters 115

Parent: Meadowbrook Insurance Group Inc.**Claims services since:** 1980.**Compensation****Administration:** percentage of premium.**Adjusting:** Per claim.**Geographic areas served:** United States.**Officers:** Randolph W. Fort, senior vp; Tom Tucker, Valerie Haschak, vps.**Contact:** Randolph W. Fort; 248-204-8014; rfort@meadowbrook.com.**Mountain States Administrative Services Inc.**

7202 E. Rosewood Blvd.,
Tucson, Ariz. 85710;
520-722-0811; fax: 520-722-0127
www.mymsas.com

Employee Benefits**2005 revenues**

Total\$1,892,000
Self insured clients\$1,794,500
Other\$97,500
U.S. Clients 100%

Services

Claims administration 95%
Other services 5%

Claims business by type

Flex compensation 3%
Health insurance 97%
Employees covered 12,286
Dependents covered 15,346

Claims business by volume

Administration claims paid\$40,305,113

Clients

Corporate 28
Public/government entities 1
Total 29

Staff

Total 30
Claims staff 14
Claims staff for self-insured clients 14

Parent: Lovitt & Touche Inc.**Claims services since:** 1973.**Compensation****Administration:** PEPM.**Geographic areas served:** United States.**Officers:** Steven D. Touche, president; John Shearman, Joseph Dhuey, senior vps.**Contact:** Linda Ludwick, executive director; lludwick@lovitt-touche.com.**Murphy & Beane**

15 Broad St., Suite 200,
Boston, Mass. 02109;
617-723-4400; fax: 617-723-3515
www.murphy-beane.com

Property/Casualty**2005 revenues**

Total\$7,000,000
Self insured clients\$3,000,000
Insured clients\$1,000,000
Other\$3,000,000; legal services
U.S. Clients 100%

Services

Claims administration 21.4%
Claims adjusting 21.4%
Other services 57.2%; claims services for insurers, legal services

Claims business by type

Auto 5%
General liability 10%
Workers compensation 85%

Claims business by volume

Administration claims paid\$40,000,000
Claims adjusted 3,000
Auditing projects conducted 10

Clients

Corporate 100
Total 100

Staff

Total 100
Claims staff 80
Claims staff for self-insured clients 70
Adjusters 60

Claims services since: 1946.**Compensation****Administration:** Per claim.**Adjusting:** PEPM, annual fee, flat fee, per claim, per hour, time/expense.**Auditing:** Per hour.**Geographic areas served:** United States.**Officers:** Edward J. Murphy Sr., president; Mark Teehan, Paul Brien, Richard A. Hormel, vps.**Contact:** Richard A. Hormel, 5901 Green Valley Circle, Suite 145, Culver City, Calif. 90230, 310-649-4470, ext. 230, rhormel@murphy-beane.com; David Richardson, claims manager, 2 Union Plaza, New London, Conn. 06320, 860-442-0661, ext. 240, d.richardson@murphybeane.com.**P****PMA Management Corp.**

380 Sentry Parkway,
Blue Bell, Pa. 19422;
800-222-2749; fax: 610-397-5127
www.pmagroup.com

Property/Casualty**2005 revenues**

Total\$20,000,000
Self insured clients\$15,000,000

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Insured clients	\$3,000,000
Managed care	\$1,000,000
Other	\$1,000,000; risk control, RMIS.
U.S. Clients	100%

Services

Claims administration	75%
Other services	25%; case management, claims services for insurers, managed care, risk control, RMIS.

Claims business by type

Auto	4%
Disability	4%
General liability	5%
Professional liability	1%
Property damage	2%
Workers compensation	84%

Claims business by volume

Administration claims paid	\$250,000,000
Claims adjusted	40,000

Clients

Corporate	80
Association plans	25
Public/government entities	55
Total	160

Staff

Total	120
Adjusters	100

Parent: PMA Capital.**Claims services since:** 1915.**Compensation****Administration:** Annual fee, flat fee, per claim, percentage of premium.**Adjusting:** Annual fee, flat fee, per claim, percentage of premium.**Geographic areas served:** United States.**Officers:** Frank Altieri, president; George Dugan, vp-claims; Michael MacAulay, vp-sales.**Contact:** Michael MacAulay;*michael_macaulay@pmagroup.com.***Pinnacle Risk Management Services**

P.O. Box 19990,
Portland, Ore. 97280-0999;
503-245-9756; fax: 503-246-1581
www.pinnaclerisk.com

Property/Casualty**2005 revenues**

Total	\$15,750,000
Self insured clients	\$14,750,000
Insured clients	\$1,000,000
U.S. Clients	100%

Services

Claims administration	90%
Claims adjusting	2%
Claims auditing	1%
Other services	7%

Claims business by type

Auto	10%
General liability	20%
Professional liability	10%
Workers compensation	50%
Other	10%; medical malpractice

Claims business by volume

Administration claims paid	\$493,000,000
Auditing projects conducted	7

Clients

Corporate	60
Association plans	6
Public/government entities	45
Total	111

Staff

Total	173
Claims staff	113
Claims staff for self-insured clients	83
Adjusters	93

Parent: WCF Mutual Insurance Co.**Claims services since:** 1963.**Compensation****Administration:** Annual fee, flat fee, per claim, time/expense.**Adjusting:** Annual fee, flat fee, per claim, time/expense.**Auditing:** Annual fee, flat fee, time/expense.**Geographic areas served:** United States.**Officers:** Robert Short, CEO; Steven Self, senior vp; John D. Huffman, senior vp-marketing and business development.**Contact:** John D. Huffman, 7500 N. Dreamy Draw Drive, Suite 135, Phoenix, Ariz. 85020; 480-367-2000; *jhuffman@pinnaclerisk.com.***The Principal Financial Group/National Accounts**

1275 N.W. 128th St., Suite 100,
Clive, Iowa 50325;
877-273-0900; fax: 515-235-9280
www.principal.com

Employee Benefits**2005 revenues**

Total	\$178,403,479
Self insured clients	\$170,378,904
Insured clients	\$8,024,575
U.S. Clients	100%

Services

Claims administration	95.5%
Other services	4.5%

Claims business by type

Disability	1%
Health insurance	99%
Employees covered	601,302
Dependents covered	553,786

Claims business by volume

Administration claims paid	\$2,579,395,071

Clients

Corporate	624
Association plans	1
Public/government entities	45
Total	670

Staff

Total	1,651
Claims staff	849
Claims staff for self-insured clients	822

Claims services since: 1950.**Compensation****Administration:** PEPM.**Geographic areas served:** United States.**Officers:** Dave Blanford, Jim Charling, vps; Wayne Ellis, second vp-claims.**Contact:** Mitch Hansen, national vp-sales and marketing; 8909 Purdue Road, Suite 100, Indianapolis, Ind. 46268; 317-874-3904; *hansen.mitch@principal.com.***ProClaim America Inc.**

9800 Centre Parkway, Suite 650,
Houston, Texas 77036;
800-771-9818; fax: 713-771-7749
www.proclaimamerica.com

Property/Casualty**2005 revenues**

Total	\$10,600,000
Self insured clients	\$7,569,500
Insured clients	\$1,149,500
Other	\$1,881,000; claims auditing for insured clients, risk management audits.

U.S. Clients	85%
Non-U.S. clients	15%

Services

Claims administration	51%
Claims adjusting	12%
Claims auditing	8%
Other services	29%; risk management.

Claims business by type

General liability	25%
Professional liability	75%

Claims business by volume

Administration claims paid	\$145,000,000
Claims adjusted	9,150
Auditing projects conducted	74

Clients

Corporate	341
Total	341

Staff

Total	124
Claims staff	106
Claims staff for self-insured clients	77
Adjusters	75

Claims services since: 1996.**Compensation****Administration:** Annual fee, flat fee, per claim, time/expense.**Adjusting:** Annual fee, flat fee, per claim, time/expense.**Auditing:** Per claim, time/expense.**Geographic areas served:** United States.**Officers:** Joseph J. Costantino, president; Joseph J. D'heron, executive vp-marketing.**Contact:** Joseph J. D'heron;*jdheron@proclaimamerica.com.***Professional Benefit Administrators Inc.**

15 Spinning Wheel Road, Suite 210,
Hinsdale, Ill. 60521;
630-655-3755; fax: 630-887-7001
www.pbclaims.com

Employee Benefits**2005 revenues**

Total	\$12,124,686
Self insured clients	\$11,154,711
Other	\$969,975; COBRA, flex plan administration.

U.S. Clients	100%

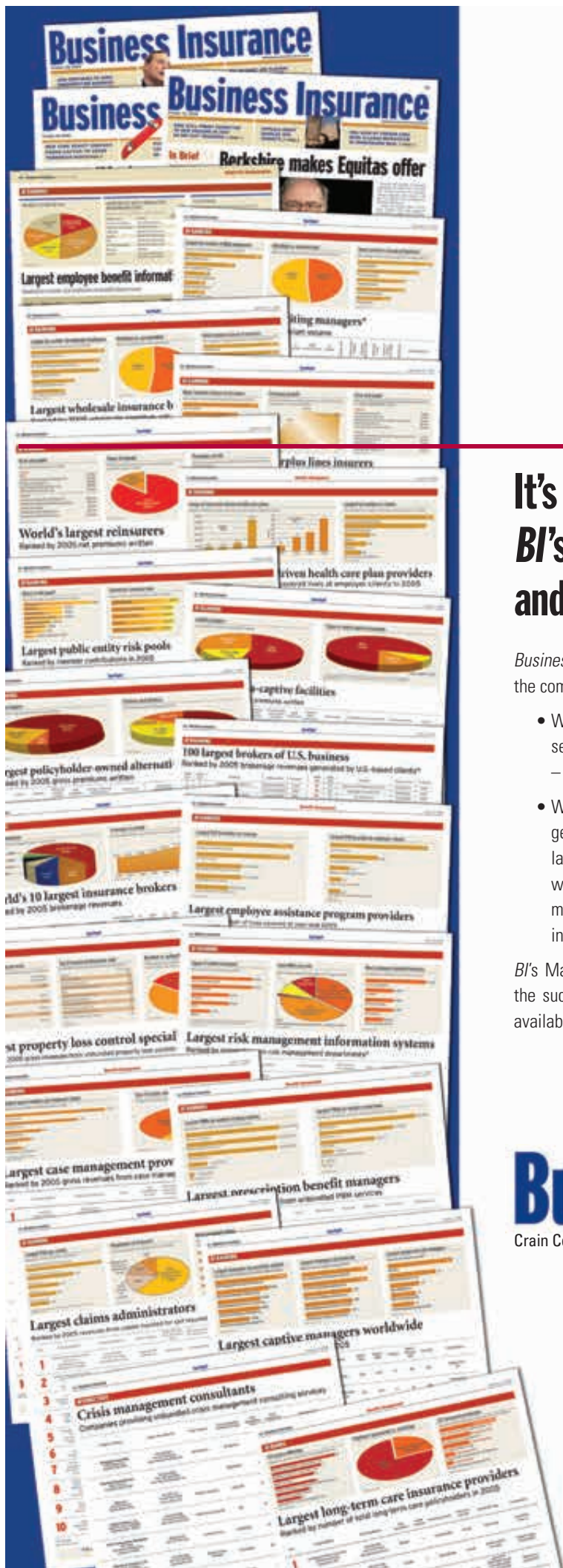
Services

Claims administration	92%
Other services	8%; Cobra, flex plan administration.

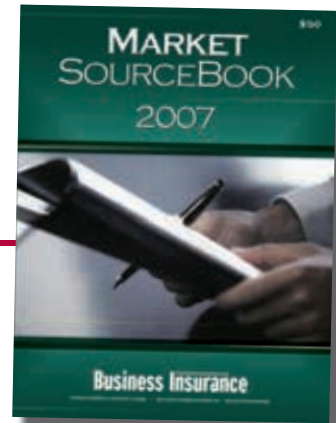
Claims business by type

Flex compensation	5%

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Health insurance	95%
Employees covered	57,527
Dependents covered	70,142
Claims business by volume	
Administration claims paid	\$350,697,156
Clients	
Corporate	161
Multiemployer plans	1
Public/government entities	41
Total	203
Staff	
Total	190
Adjusters	34

Claims services since: 1985.
Compensation
Administration: PEPM.
Adjusting: PEPM.
Auditing: Time/expense.

Geographic areas served: United States.
Officers: Ronald Walter, president; David Plumb, COO; Jeffrey Walter, Steven Walter, vps.
Contact: Ronald Walter;
rwalter@pbaclaims.com.

R

Risk Enterprise Management Ltd.

2540 Route 130, Suite 109,
 Cranbury, N.J. 08512;
 609-495-0020; fax: 609-495-0250
www.remltd.com

Property/Casualty

2005 revenues	
Total	\$43,900,000
Self insured clients	\$41,200,000
Managed care	\$2,700,000
U.S. Clients	100%
Services	
Claims administration	94%
Other services	6%; managed care, special investigation units.
Claims business by type	
Auto	3%
General liability	15%
Professional liability	2%
Property damage	10%
Construction	1%
Workers compensation	69%

Claims business by volume	
Administration claims paid	\$482,000,000
Claims adjusted	89,729

Clients	
Corporate	147
Association plans	68
Public/government entities	2
Total	217
Staff	
Total	406
Claims staff	296
Claims staff for self-insured clients	296
Adjusters	194

Parent: Zurich Financial Services Group.
Claims services since: 1995.
Compensation

Administration: Annual fee, flat fee, per claim, per hour, time/expense, cost plus margin.

Adjusting: Time/expense.

Auditing: Flat fee, per hour, time/expense.

Geographic areas served: United States.

Officers: Michael Riney, president/CEO; Paula Maguire, senior vp-field operations; Matthew T. Craig, senior vp-sales and marketing.

Contact: Matthew T. Craig;
matthew.craig@remtld.com.

Risk Management Resources

8315 Cantrell Road,
 Little Rock, Ark. 72227;
 501-664-7705; fax: 501-664-4849
www.rkfl.com

Property/Casualty

2005 revenues

Total	\$2,800,000
Self insured clients	\$2,100,000
Other	\$700,000
U.S. Clients	100%

Services

Claims administration	75%
Other services	25%; administration, loss control, underwriting

Claims business by type

General liability	5%
Professional liability	20%
Property damage	5%
Workers compensation	70%

Clients

Corporate	15
Association plans	7
Public/government entities	2
Total	24

Staff

Total	23
Claims staff	20
Claims staff for self-insured clients	17
Adjusters	20

Parent: BancorpSouth Insurance Services.

Claims services since: 1981.

Compensation

Administration: Annual fee, flat fee.

Adjusting: Annual fee, flat fee, per claim.

Geographic areas served: United States.

Officers: Larry Jolley, COO; Linda Collins, claim director; Dwayne McAnally, loss control director.

Contact: Larry Jolley.

S

Scibal Associates Inc.

P.O. Box 500,
 Somers Point, N.J. 08244-0500;
 609-653-8400; fax: 609-653-2928
www.scibal.com

Property/Casualty

2005 revenues

The 2007 Directory of Third-Party Administrators will be published February 12.

Total	\$14,500,000
Self insured clients	\$8,500,000
Insured clients	\$1,500,000
Other	\$4,500,000; MGA
U.S. Clients	100%

Services

Claims administration	58%
Other services	42%; claims services for insurers, MGA.

Claims business by type

Auto	5%
Aviation	2%
General liability	25%
Professional liability	5%
Property damage	3%
Workers compensation	60%

Claims business by volume

Administration claims paid	\$125,000,000

Clients

Corporate	40
Association plans	15
Public/government entities	430
Total	485

Staff

Total	178
Claims staff	143
Claims staff for self-insured clients	115
Adjusters	85

Parent: Alterra Group Inc.

Compensation

Administration: Annual fee, flat fee, per claim.

Adjusting: Annual fee, flat fee, per claim.

Geographic areas served: United States.

Officers: David A. Scibal, president/CEO; Thomas M. Basil Jr., executive vp; Stephen J. Scibal, secretary/treasurer.

Contact: Lindsay S. Becotte, vp-operations;
 609-653-8400, ext. 2017;
lbecotte@sciadvantage.com.

Sedgwick Claims Management Services Inc.

1100 Ridgeway Loop,
 Memphis, Tenn. 38120;
 901-415-7400; fax: 901-415-7406
www.sedgwickcms.com

Employee Benefits & Property/Casualty

2005 revenues

Total	\$398,426,000
Self insured clients	\$361,583,400
Managed care	\$22,000,000
Other	\$14,842,600; call center, insured claims services, RMIS, special investigative units.
U.S. Clients	100%

Services

Claims administration	90%
Other services	10%; call center, insured claims services, managed care, RMIS, special investigative units.

Claims business by type

Auto	10%
Disability	15%
General liability	30%
Workers compensation	45%

Claims business by volume

Administration claims paid	\$4,066,844,156

Clients

Continued on next page

Continued from previous page

Corporate.....	294
Association plans	7
Public/government entities.....	64
Total	365

Staff

Total	4,096
Claims staff.....	3,535
Claims staff for self-insured clients.....	3,182
Adjusters	1,806

Parent: Sedgwick CMS Holdings Inc.**Claims services since:** 1971.**Compensation****Administration:** PEPM, annual fee, flat fee, per claim, cost plus, budget based.**Geographic areas served:** Canada, United States.**Officers:** David A. North, president/CEO; Robert J. Peterson, executive vp; James B. Wiertelak, COO.**Contact:** Robert J. Peterson; 901-415-7526; rpeterson@sedgwickcms.com.**Self Insured Plans L.L.C.**

1016 Collier Center Way, Suite 200,
Naples, Fla. 34110;
239-449-1877; fax: 239-403-7875
www.selfinsuredplans.com

Employee Benefits**2005 revenues**

Total	\$4,400,000
Self insured clients	\$3,900,000
Other	\$500,000; commissions.
U.S. Clients	100%

Services

Claims administration	88.6%
Other services	11.4%

Claims business by type

Disability	1%
Flex compensation	2%
Health insurance	97%
Employees covered.....	8,600
Dependents covered	18,920

Claims business by volume

Administration claims paid	\$148,000,000
Claims adjusted	248,000

Clients

Corporate.....	82
Public/government entities.....	12
Total	94

Staff

Total	16
Claims staff.....	8
Claims staff for self-insured clients.....	8
Adjusters	6

Claims services since: 1995.**Compensation****Administration:** PEPM, annual fee.**Geographic areas served:** United States.**Officers:** Stephen F. Rasnick, president; Joanne Rasnick, CFO; Brian Rasnick, vp-sales.**Contact:** Stephen F. Rasnick; steve@selfinsuredplans.com.

**Southeastern Indiana Health
Operations dba SIHO
Insurance Services**

417 Washington St., P.O. Box 1787,
Columbus, Ind. 47202;
812-378-7000; fax: 812-348-4592
www.sihho.org

Employee Benefits**2005 revenues**

Total	\$12,778,583
Self insured clients	\$8,498,896
Insured clients	\$3,701,258
Other\$578,429; commissions, rental income, shared network savings.	

U.S. Clients

Services

Claims administration	66.5%
Other services...33.5%; claim processing for fully insured clients, management services.	

Claims business by type

Disability	2%
Flex compensation	2%
Health insurance	96%
Employees covered.....	31,549
Dependents covered	44,169

Claims business by volume

Administration claims paid	\$202,000,000
Claims adjusted	375
Auditing projects conducted.....	28

Clients

Corporate.....	100
Association plans	2
Public/government entities	22
Total	124

Staff

Total	160
Claims staff.....	160
Claims staff for self-insured clients	137
Adjusters	27

Claims services since: 1987.**Compensation****Administration:** PEPM.**Adjusting:** Per claim, per hour.**Auditing:** Time/expense.**Geographic areas served:** United States.**Officers:** David S. Barker, president/CEO; Ronald Sewell, senior vp-operations, Marc Rothbart, senior vp/CFO.**Contact:** David S. Barker.**Specialty Risk Services L.L.C.**

Goodwin Square, 225 Asylum St.,
16th Floor,
Hartford, Conn. 06103;
888-236-4684; fax: 860-520-2503
www.specialtyriskservices.com

Property/Casualty**2005 revenues**

Total	\$247,600,000
Self insured clients	\$208,400,000
Insured clients	\$5,400,000
Managed care	\$22,600,000
Other.....\$11,200,000; loss control, risk man- agement	
U.S. Clients	100%

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Continued from previous page

Claims administration 84%
 Other services .16%; claim services for insurers, loss control, managed care, RMIS.

Claims business by type

Auto.....6%
 General liability.....10%
 Workers compensation 84%

Claims business by volume

Administration claims paid...\$2,300,000,000

Clients

Corporate.....902
 Public/government entities 17
 Total 919

Staff

Total 1,470
 Claims staff.....753
 Adjusters 647

Parent: The Hartford Financial Services Group Inc.

Claims services since: 1990.

Compensation

Administration: Per claim.

Adjusting: Per claim.

Auditing: Per claim.

Geographic areas served: Canada, United States.

Officers: A. Joseph Boures, president; John Darden, CFO; Pamela Rippens, senior vp-operations.

Contact: Michael Cirillo, senior vp-sales; 860-520-2535.

T**TR Paul Inc.**

14 Commerce Road,
 Newtown, Conn. 06470;
 800-678-8161; fax: 203-270-0927
www.trpaul.com

Employee Benefits**2005 revenues**

Total\$4,500,000
 Self insured clients\$1,000,000
 Other\$3,500,000; brokerage, consulting, pension administration.
 U.S. Clients 100%

Services

Claims administration 22%
 Other services...78%; brokerage, consulting, pension administration.

Claims business by type

Health insurance 100%
 Employees covered.....10,000
 Dependents covered 20,000

Claims business by volume

Administration claims paid.....\$30,169,000
 Claims adjusted 109,000

Clients

Corporate.....42
 Public/government entities 2
 Total 44

Staff

Total 15
 Claims staff.....7

Claims services since: 1972.

Compensation

Administration: PEPM.

Geographic areas served: United States.

Officers: Mary R. Griffin, president; George Romer, executive vp.

Contact: Mary R. Griffin;
mary-g@trpaul.com.

TRISTAR Risk Management

100 Oceangate, Suite 700,
 Long Beach, Calif. 90802;
 562-495-6600; fax: 562-432-8258
www.tristarrisk.com

Property/Casualty**2005 revenues**

Total\$44,200,000
 Self insured clients\$30,600,000
 Insured clients\$600,000
 Managed care\$11,600,000
 Other\$1,400,000; program management, staffing services.
 U.S. Clients 100%

Services

Claims administration 69%
 Claims adjusting.....1%
 Claims auditing 1%
 Other services..29%; claims services for insurers, managed care, program management, staffing services.

Claims business by type

Auto.....2%
 General liability.....7%
 Professional liability 3%
 Property damage.....2%
 Workers compensation 86%

Claims business by volume

Administration claims paid.....\$473,000,000
 Claims adjusted 1,700
 Auditing projects conducted.....6

Clients

Corporate.....89
 Association plans 8
 Public/government entities 7
 Total 168

Staff

Total 525
 Claims staff.....457
 Claims staff for self-insured clients 297
 Adjusters 290

Parent: TRISTAR Insurance Group.

Claims services since: 1987.

Compensation

Administration: Annual fee, flat fee, per claim.

Adjusting: Annual fee, per hour, time/expense.

Auditing: Time/expense, per day.

Geographic areas served: United States.

Officers: Tom Veale, president; Denise Cotter, CFO; Russ O'Donnell, senior vp/COO.

Contact: Joe McLaughlin, vp-sales and marketing; 970-259-1857;
joe.mclaughlin@tristargroup.net.

The 2007 Directory of Third-Party Administrators will be published February 12.

U**Underwriters Safety & Claims Inc.**

1700 Eastpoint Parkway,
 Louisville, Ky. 40223;
 502-244-1343; fax: 502-244-1411
www.uscky.com

Employee Benefits & Property/Casualty**2005 revenues**

Total\$14,500,000
 Self insured clients\$9,000,000
 Insured clients\$2,000,000
 Managed care\$3,500,000
 U.S. Clients 100%

Services

Claims administration 55%
 Claims adjusting.....5%
 Claims auditing 2%
 Other services 38%; managed care

Claims business by type

Auto.....10%
 General liability.....10%
 Property damage.....5%
 Health insurance 25%
 Workers compensation 50%
 Employees covered.....22,500
 Dependents covered 51,050

Claims business by volume

Administration claims paid\$98,000,000
 Claims adjusted 18,360
 Auditing projects conducted 3

Clients

Corporate.....122
 Association plans 6
 Public/government entities 9
 Union-sponsored plans 8
 Total 145

Staff

Total 137
 Claims staff.....93
 Claims staff for self-insured clients 81
 Adjusters 65

Parent: 238.

Claims services since: 1941.

Compensation

Administration: Annual fee, flat fee, per claim.

Adjusting: Annual fee, flat fee, per claim.

Auditing: Flat fee, per hour, time/expense.

Geographic areas served: United States.

Officers: Bruce W. Ferguson, president; Scott C. Ferguson, executive vp; Jack D. Stewart, executive vp.

Contact: Jack Head, third-party administration sales; jackh@uscky.com.

Unisource Administrators Inc.

6010 Cattleridge Drive, Suite 100,
 Sarasota, Fla. 34232;
 941-378-7002; fax: 941-309-7555
www.unisourceadmin.com

Property/Casualty**2005 revenues**

Total\$37,000,000
 Self insured clients\$7,000,000

Continued on next page

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Insured clients\$6,000,000
 Managed care\$2,000,000
 Other \$22,000,000; MGA, miscellaneous services.

U.S. Clients 100%

Services

Claims administration 19%
 Other services 81%

Claims business by type

Auto 5%
 General liability 5%
 Property damage 5%
 Workers compensation 85%

Clients

Corporate 30
 Public/government entities 10
 Total 40

Staff

Total 209
 Claims staff 102
 Claims staff for self-insured clients 15
 Adjusters 92

Claims services since: 1995.

Compensation

Administration: Annual fee, performance guarantee.

Adjusting: Annual fee, flat fee, per claim.

Auditing: Time/expense.

Geographic areas served: United States.

Officers: Andy Olwert, president; Jeff Berghorn, senior vp-claims; Terri Stevens, senior vp-agency services.

Contact: Laura C. Olwert, vp-marketing; lolwert@unisourceadmin.com.

V**VPA Inc.**

24025 Park Sorrento, Suite 200,
 Calabasas, Calif. 91302;
 818-591-9444; fax: 818-688-3108
 www.vpainc.com

Employee Benefits**2005 revenues**

Total\$19,849,000
 Self insured clients\$19,849,000
 U.S. Clients 100%

Services

Claims administration 95%
 Claims adjusting 5%

Claims business by type

Disability 80%
 Other 20%; leave services.

Claims business by volume

Administration claims paid\$305,000,000

Clients

Corporate 317
 Public/government entities 7
 Union-sponsored plans 2
 Total 326

Staff

Total 235
 Claims staff 104
 Adjusters 70

Claims services since: 1979.

Compensation

Administration: PEPM, per claim.

Adjusting: PEPM, per claim.

Geographic areas served: United States.

Officers: John Gernert, president/CEO; Julie Santen, vp-client services; Bob Trotta, vp-sales and marketing.

Contact: Bob Trotta; marketing@vpainc.com.

Variable Protection**Administrators Inc.**

6902 Pearl Road, Suite 500,
 Cleveland, Ohio 44130;
 440-884-8585; fax: 440-884-2130
 www.vpa-online.com

Employee Benefits**2005 revenues**

Total\$500,000
 Self insured clients\$500,000
 U.S. Clients 100%

Services

Claims administration 100%

Claims business by type

Health insurance 100%
 Employees covered 1,556
 Dependents covered 3,750

Claims business by volume

Administration claims paid\$9,150,000

Clients

Corporate 29
 Public/government entities 3
 Total 32

Staff

Total 18
 Claims staff 5
 Claims staff for self-insured clients 5
 Adjusters 2

Claims services since: 1968.

Compensation

Administration: PEPM, flat fee, time/expense.

Adjusting: PEPM, flat fee, time/expense.

Geographic areas served: United States.

Officers: David Manley, president; Timothy Eisenmann, vp; Kathi Cannon, claims manager.

Contact: David Manley; Kathi Cannon, klcannon@ix.netcom.com.

W**Ward North America L.P.**

610 W. Ash St., Suite 1900,
 San Diego, Calif. 92101;
 619-557-2777; fax: 619-557-2767
 www.wardna.com

Property/Casualty**2005 revenues**

Total\$40,000,000
 Self insured clients\$20,000,000
 Insured clients\$10,000,000
 Managed care\$10,000,000
 U.S. Clients 95%
 Non-U.S. clients 5%

Services

Claims administration 35%
 Claims adjusting 14%
 Claims auditing 1%

Other services .50%; claim services for insurers, managed care.

Claims business by type

Auto 28%
 General liability 31%
 Professional liability 5%
 Property damage 5%
 Construction 3%
 Workers compensation 28%

Claims business by volume

Administration claims paid\$74,500,000
 Claims adjusted 53,385
 Auditing projects conducted 13

Clients

Corporate 121
 Public/government entities 65
 Total 186

Staff

Total 376
 Claims staff 296
 Claims staff for self-insured clients 221
 Adjusters 258

Parent: Ward-US Risk L.L.C.

Claims services since: 1928.

Compensation

Administration: Per claim.

Adjusting: Per claim.

Auditing: Per hour.

Geographic areas served: United States.

Officers: Jeffrey S. Ward, CEO; Russ Whitmarsh, executive vp; Liz Nelson, senior vp.

Contact: Liz Nelson, 17862 E. 17th St., Suite 111, Tustin, Calif. 92780; 714-544-0980; lnelson@wardclaims.com.

Y**York Insurance Services Group Inc.**

99 Cherry Hill Road,
 Parsippany, N.J. 07054;
 877-927-2255; fax: 973-541-2567
 www.yorkisg.com

Property/Casualty**2005 revenues**

Total\$75,360,000
 Self insured clients\$38,129,000
 Insured clients\$36,394,000
 Other\$837,000; logistics
 U.S. Clients 95%
 Non-U.S. clients 5%

Services

Claims administration 48%
 Claims adjusting 2%
 Claims auditing 1%
 Other services .49%; claims services for insurers, environmental, logistics, surveillance and special investigation unit, transportation.

Claims business by type

Auto 33%
 General liability 30%
 Inland marine 2%
 Ocean marine 1%
 Professional liability 1%
 Business interruption 2%
 Property damage 26%

Continued on next page

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Construction.....	1%
Workers compensation	2%
Other.....	2%; logistics, transportation.

Claims business by volume

Administration claims paid...\$1,200,000,000	
Claims adjusted	81,000
Auditing projects conducted.....	4

Clients

Corporate.....	389
Public/government entities	34
Total	423

Staff

Total	615
Claims staff.....	553
Claims staff for self-insured clients.....	270
Adjusters	535

Claims services since: 1962.**Compensation****Administration:** Annual fee, flat fee, per claim, per hour, time/expense, cost plus, percentage of premium.**Adjusting:** Annual fee, flat fee, per claim, per hour, time/expense.**Auditing:** Annual fee, flat fee, per claim, per hour, time/expense.**Geographic areas served:** Canada, Europe, Latin America, Mexico, United States.**Officers:** Thomas MacArthur, chairman/president/CEO; Dave Panico, senior vp/CFO; Mark Aussicker, senior vp/COO.**Contact:** Mark Aussicker;
mark.aussicker@york-claims.com.**Z****Zenith Administrators Inc.**11100 Wayzata Blvd., Suite 540,
Minnetonka, Minn. 55305;
952-838-3780; fax: 952-835-2803
www.zenithtpa.com**Employee Benefits****2005 revenues**

Total	\$67,000,000
Self insured clients	\$47,000,000
Insured clients	\$3,000,000
Managed care	\$6,000,000
Other	\$11,000,000; pension fund administration.

U.S. Clients 100%

Services

Claims administration	70%
Claims adjusting.....	4%
Claims auditing	1%
Other services 25%; claim administration for insurers, managed care services, pension fund administration.	

Claims business by type

Disability	2%

Flex compensation	1%
Life	5%
Pensions	20%
Health insurance	72%
Employees covered.....	150,000
Dependents covered	400,000

Claims business by volume

Administration claims paid...\$1,000,000,000	
Claims adjusted	5,000,000,000

Clients

Corporate.....	77
Multiemployer plans	128
Public/government entities	27
Union-sponsored plans	5
Total	237

Staff

Total	839
Claims staff.....	200
Claims staff for self-insured clients	75
Adjusters	100

Claims services since: 1967.**Compensation****Administration:** PEPM.**Adjusting:** PEPM.**Auditing:** Per claim.**Geographic areas served:** United States.**Officers:** Jerome P. Pollock, president/CEO; John P. Locke, executive vp/COO; Joann Kaminski, vp/CFO.**Contact:** Tammie Lenius, executive coordinator; tlenius@zenithtpa.com.



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Case management service providers

A

American Health Holding Inc.

100 W. Old Wilson Bridge Road,
Third Floor,
Worthington, Ohio 43085;
866-614-4244; fax: 614-818-3239
www.americanhealthholding.com

Case management services began: 1993.

2005 revenues

Gross revenue\$22,000,000
Case management revenue.....\$8,500,000

Staff

Total 67
Certified case managers 19
Medical professionals 62
RNs 60
LPNs 2
Medical professionals on retainer 22
Physicians on retainer 22

Clients

Total 105
Corporate/institutional employer 4

Covered lives/managed cases

Total cases managed 16,000
Employer clients 1%
Insurer/managed care clients 99%
Group health plans 100%

Branch offices: Little Rock, Ark.; Columbus, Ga.

Case management Services: Demand management, disease management, high-risk maternity management, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, telephone case management, written case reports.

Health care services: Chiropractic services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, psychiatric and substance abuse services, short-term and/or long-term disability, skilled nursing facilities.

Utilization management services: Demand management, disease management, utilization review.

Compensation: PEPM, per case, per hour.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Officers: Michael Reidelbach, president/CEO; Tom Heffner, COO; Margie Caughey, vp-operations.

Contact: Amie Horan, marketing communications supervisor; ahoran@ahhinc.com.

Archer Consultants

1101 Stewart Ave.,
Garden City, N.Y. 11530;
516-683-0100; fax: 516-683-0259
www.archerconsultants.org

Case management services began: 1974.

2005 revenues

Gross revenue\$3,260,300
Case management revenue.....\$1,607,500

Staff

Total 13
Certified case managers 9
Medical professionals 13
Physicians 1
RNs 11
LPNs 1
Medical professionals on retainer 40
Physicians on retainer 32
RNs on retainer 8

Clients

Total 75
Corporate/institutional employer 21

Covered lives/managed cases

Total cases managed 1,800
Employer clients 25%
Insurer/managed care clients 75%
Workers compensation claims 85%
Group health plans 15%

Case management Services: Absence management, demand management, disease management, high-risk maternity management, integrated disability management, online case reports, onsite case management, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, dental services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, workers compensation.

Utilization management services: Demand management, disease management, integrated disability management, utilization review.

Compensation: PEPM, \$2.00 to \$6.50; per case, \$400 to \$1,200; per hour, \$84 to \$375.

AAHCC/URAC status: Case Management Organization Standards.

Officers: D. Lynn Wisotzik, president; Sandra Horowitz, CFO; Phyllis Snow, director-market-ing.

Contact: Phyllis Snow;
phyllisnow@archerconsultants.org.

The ASU Group-Recovery Unlimited

2173 Commons Parkway,
Okemos, Mich. 48864;
800-968-2417; fax: 514-349-1410
www.asugroup.com

Companies interested in being listed in any of
B/I's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Case management services began: 1974.

Parent: The ASU Group.

2005 revenues

Gross revenue\$3,472,547
Case management revenue.....\$3,472,547

Staff

Total 33
Certified case managers 9
Medical professionals 14
RNs 14

Clients

Total 121
Corporate/institutional employer 80

Covered lives/managed cases

Total cases managed 1,494
Employer clients 12%
Insurer/managed care clients 88%
Workers compensation claims 100%

Branch offices: 17 offices nationwide.

Case management Services: Integrated disability management, online case reports, onsite case management, outcomes management, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, home health care, pediatric care, physical therapy/rehabilitation services, prescription drugs, workers compensation.

Utilization management services: Utilization review.

Compensation: Per hour, \$79; flat fee.

AAHCC/URAC status: None.

Officers: Tara LaRose, president/CEO; Cheryl Hendrixson, district manager.

Contact: Gloria Parker, senior sales representative; 800-968-5025
gparker@asugroup.com.

Avidyn Health

8625 King George Drive, Suite 400,
Dallas, Texas 75235;
214-920-9076; fax: 214-920-9370
www.avidynhealth.com

Case management services began: 1985*.

Parent: Fiserv Inc.

2005 revenues

Gross revenue\$30,000,000
Case management revenue.....\$12,000,000

Staff

Total 74
Certified case managers 61
Medical professionals 69
Physicians 4
RNs 57
LPNs 8
Medical professionals on retainer 403
Physicians on retainer 400
RNs on retainer 3

Clients

Total 1,863
Corporate/institutional employer 62

Covered lives/managed cases

Continued on next page

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Total cases managed	12,491
Employer clients	95%
Insurer/managed care clients	5%
Group health plans	100%

Branch offices: Dallas; San Antonio; Wausau, Wis.

Case management Services: Demand management, disease management, high-risk maternity management, online case reports, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, dental services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, skilled nursing facilities.

Utilization management services: Demand management, disease management, utilization review.

Compensation: PEP, \$1.50 to \$2.00; per hour, \$100 to \$125.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Officers: John Weymer, president/CEO; Fred Volkman, senior vp/chief medical officer; Patricia Michalik, senior vp/CFO.

Contact: John Weymer.

**Year founded includes Wausau Benefits, which was folded under Avidyn Health in 2004.*

B

Broadspire Services Inc.

1601 S.W. 80th Terrace,
Plantation, Fla. 33324;
954-693-1147; fax: 954-452-4074
www.choosebroadspire.com

Case management services began: 2003.

Parent: Platinum Equity L.L.C.

2005 revenues

Gross revenue	\$335,651,000
Case management revenue	\$48,600,000

Staff

Total	360
Certified case managers	135
Medical professionals	263
Physicians	3
RNs	258
LPNs	2
Medical professionals on retainer	100
Physicians on retainer	100

Clients

Total	274
Corporate/institutional employer	257

Covered lives/managed cases

Total cases managed	76,717
Employer clients	98%
Insurer/managed care clients	2%
Workers compensation claims	98%
Auto and general liability claims	2%

Branch offices: 14 offices nationwide.

Case management Services: Absence man-

agement, high-risk maternity management, integrated disability management, online case reports, onsite case management, outcomes management, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, workers compensation.

Utilization management services: Utilization review.

Compensation: Per hour, \$65 to \$125.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: Dennis Replogle, president/CEO; Peter Imbrogno, COO; Rebecca Spreckelmeier, senior vp-managed care services.

Contact: Stephanie Zercher, vp-marketing; 954-693-1110; szzercher@choosebroadspire.com.

C

Cambridge Integrated Services Group Inc.

31500 Solon Road,
Solon, Ohio 44139;
877-785-3750; fax: 440-914-2591
www.cambridgeintegrated.com

Case management services began: 1998.

Parent: Cambridge Solutions Ltd.

2005 revenues

Gross revenue	\$275,000,000
Case management revenue	\$7,746,741

Staff

Total	76
Certified case managers	45
Medical professionals	48
RNs	45
LPNs	3
Medical professionals on retainer	5
Physicians on retainer	3
RNs on retainer	2

Clients

Total	223
Corporate/institutional employer	195

Covered lives/managed cases

Total cases managed	5,988
Employer clients	85%
Insurer/managed care clients	15%
Workers compensation claims	95%
Group health plans	5%

Branch offices: 19 offices nationwide.

Case management Services: Onsite case management, outcomes management, patient education, telephone case management.

Health care services: Chiropractic services, home health care, prescription drugs, workers compensation.

Utilization management services: Demand management, utilization review.

Compensation: Per case, \$450 for first 60

Continued on next page

Directory explanation box

The *Business Insurance's* Directory of Case Management Service Providers lists companies that offer case management services directly to members of employer-sponsored group plans on behalf of the employer.

To be included, companies had to report their 2005 gross revenues as well as revenues from case management services or an acceptable estimate. Companies that did not report revenues were not included.

BI defines case management as coordinating and monitoring treatment for catastrophic, complex or prolonged illnesses and injuries. Services include discharge planning, onsite or telephone case reviews and patient referrals, as well as the coordination of communication among patients, providers and payers throughout the course of a claim.

Each listing begins with the company's name and address. Financial/statistical information provided includes total 2005 gross revenues and the amount of revenues generated by case management services. Staff information includes total staff assigned to case management, including a

breakout of total professional staff members and staff members on retainer. Staff numbers are provided in full-time equivalents, except for those on retainer.

Business volume is represented by the number of case management clients; covered lives, including employee benefit plan and workers compensation lives served; as well as the percentage of claims that were related to workers comp or group health.

Specific case, health care and utilization management services the company provides are listed next, followed by the means of compensation and the method used to bill for services. American Accreditation HealthCare Commission/URAC status is noted, if applicable. Branch offices are other locations performing case management.

The names and titles of officers and a contact complete each listing.

Information reported is based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Continued from previous page
days; per hour, \$82 to \$95; flat fee.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: Chris Sinclair, chairman/CEO; Keith Zimmerman, managing director/chief strategy officer; Rick Rothman, managing director.

Contact: Michael Lemrick, senior vp-managed care services:
mikelemrick@cambridge-na.com.

Concentra Inc.

5080 Spectrum Drive, Suite 1200W,
Addison, Texas 75001-4648;
800-232-3550; fax: 972-387-0550
www.concentra.com

Case management services began: 1978.

2005 revenues

Gross revenue\$1,155,000,000
Case management revenue.....\$171,000,000

Staff

Total 1,882
Certified case managers 750
Medical professionals.....893
Physicians 5
RNs.....857
LPNs.....31
Medical professionals on retainer.....120
Physicians on retainer 120

Clients

Total 3,700
Corporate/institutional employer 1,700

Covered lives/managed cases

Total cases managed 220,000
Employer clients.....15%
Insurer/managed care clients 85%
Workers compensation claims 95%
Group health plans 5%

Branch offices: Pleasanton, Calif.; Tampa, Fla.; Rosemont, Ill.; Owing Mills, Md.; Burlington and Woburn, Mass.; Minneapolis; St. Peters, Mo.; Syracuse, N.Y.; Middleburg Heights, Ohio; Pittsburgh; Knoxville, Tenn.; Carrollton and Dallas, Texas.

Case management Services: Absence management, demand management, integrated disability management, online case reports, onsite case management, outcomes management, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Group health services, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, workers compensation.

Utilization management services: Disease management, utilization review.

Compensation: PEPM, per case, flat fee.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: Dan Thomas, CEO; Derrick Amato, president-care management; Thomas E. Kiraly, executive vp/CFO/treasurer.

Contact: Tom Violette, vp-product management; 77 S. Bedford St., Burlington, Mass. 01803, tom_violette@concentra.com.

Corporate Care Management

1 Kattleville Road,
Binghamton, N.Y. 13901;
607-648-3400; fax: 607-648-3444
www.corporatecaremgmt.net

Case management services began: 1987.

2005 revenues

Gross revenue\$1,500,000
Case management revenue.....\$1,000,000

Staff

Total 16
Certified case managers 5
Medical professionals.....14*
Physicians 2
RNs.....8
LPNs.....1
Medical professionals on retainer.....91
Physicians on retainer 91

Clients

Total 45
Corporate/institutional employer 10

Covered lives/managed cases

Employer clients.....40%
Insurer/managed care clients 60%
Workers compensation claims 35%
Group health plans 65%

Case management Services: Absence management, disease management, high-risk maternity management, integrated disability management, online case reports, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, dental services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, psychiatric and substance abuse services, short-term and/or long-term disability, skilled nursing facilities, workers compensation.

Utilization management services: Demand management, integrated disability management, utilization review.

Compensation: PEPM, per hour, flat fee.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Contact: Barbara S. Kane, president/CEO.
*includes three intake coordinators.

CorVel Corp.

2010 Main St., Suite 600,
Irvine, Calif. 92614;
949-851-1473; fax: 949-851-1469
www.corvel.com

Case management services began: 1988.

2005 revenues

Gross revenue\$273,000,000
Case management revenue.....\$119,000,000

Staff

Total 1,750

Certified case managers 300
Medical professionals 1,100
RNs.....900
LPNs.....200

Clients

Total 1,750
Corporate/institutional employer 250

Covered lives/managed cases

Total cases managed 90,000
Employer clients.....30%
Insurer/managed care clients 70%
Workers compensation claims 90%
Group health plans 10%

Branch offices: 150 offices nationwide.

Case management Services: Absence management, demand management, disease management, integrated disability management, online case reports, onsite case management, outcomes management, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, group health services, physical therapy/rehabilitation services, prescription drugs, short-term and/or long-term disability, workers compensation.

Utilization management services: Demand management, integrated disability management, utilization review.

Compensation: PEPM, per case, flat fee, percentage of savings.

AAHCC/URAC status: Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: V. Gordon Clemons, CEO; Scott McCloud, CFO.

Contact: Heather Burnham, vp-marketing.

Crawford & Co.

5620 Glenridge Drive N.E.,
Atlanta, Ga. 30342;
800-241-2541; fax: 404-845-3155
www.crawfordandcompany.com

Case management services began: 1941.

2005 revenues

Gross revenue\$772,000,000
Case management revenue.....\$59,611,000

Staff

Total 461
Certified case managers 118
Medical professionals 185
Physicians 1
RNs.....184

Clients

Total 2,116
Corporate/institutional employer 1,225

Covered lives/managed cases

Total cases managed 46,468
Employer clients.....75%
Insurer/managed care clients 25%
Workers compensation claims 92%
Group health plans 8%

Branch offices: 91 offices nationwide.

Case management Services: Absence management, integrated disability management, online case reports, onsite case manage-

Continued on next page

Largest case management providers

Ranked by 2005 gross revenues from case management services

Rank	Company/Address	Telephone/Fax/Web site	Parent	Case management revenues	Total employees assigned to case management	Certified case managers	Total cases managed	Principal officer
1	Intracorp 1601 Chestnut St., Philadelphia, Pa. 19192	800-345-1075 Fax: 215-761-5265 www.intracorp.com	CIGNA Corp.	\$408,000,000	2,667	2,240	1,213,268	Archie Anderson, president
2	Concentra Inc. 5080 Spectrum Drive, Suite 1200W, Addison, Texas 75001-4648	800-232-3550 Fax: 972-387-0550 www.concentra.com	—	\$171,000,000	1,882	750	220,000	Dan Thomas, CEO
3	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000, Wayne, Pa. 19087	610-964-5100 Fax: 610-964-1919 www.genexservices.com	UnumProvident Corp.	\$142,000,000	1,116	608	141,000	Peter C. Madeja, president/CEO
4	CorVel Corp. 2010 Main St., Suite 600, Irvine, Calif. 92614	949-851-1473 Fax: 949-851-1469 www.corvel.com	—	\$119,000,000	1,750	300	90,000	V. Gordon Clemons, CEO
5	Crawford & Co. 5620 Glenridge Drive N.E., Atlanta, Ga. 30342	800-241-2541 Fax: 404-845-3155 www.crawfordandcompany.com	—	\$59,611,000	461	118	46,468	Tom Crawford, president/CEO
6	Broadspire Services Inc. 1601 S.W. 80th Terrace, Plantation, Fla. 33324	954-693-1147 Fax: 954-452-4074 www.choosebroadspire.com	Platinum Equity L.L.C.	\$48,600,000	360	135	76,717	Dennis Replogle, president/CEO
7	ENCOMPASS Health Management Systems 6000 Westown Parkway, West Des Moines, Iowa 50266	515-223-2900 Fax: 515-273-8767 www.encompassonline.com	Iowa Foundation for Medical Care	\$15,000,000	77	21	13,000	Don Lovasz, president/CEO
8	MedInsights Inc. 3039 Premiere Parkway, Suite 900, Duluth, Ga. 30097	770-813-0997 Fax: 770-476-3045 www.medinsights.com	GAB Robins North America Inc.	\$14,000,000	107	60	25,000	Paul Bode, senior vp
9	Avidyn Health 8625 King George Drive, Suite 400, Dallas, Texas 75235	214-920-9076 Fax: 214-920-9370 www.avidynhealth.com	Fiserv Inc.	\$12,000,000	74	61	12,491	John Weymer, president/CEO
10	FARA Health Management 400 E. Kaliste Saloom Road, Suite 4500, Lafayette, La. 70508	800-215-3272 Fax: 337-235-0955 www.fara.com	F.A. Richard & Associates Inc. dba FARA	\$9,586,662	99	20	27,000	M. Todd Richard, president/CEO

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Case Management Providers.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

ment, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Workers compensation.

Utilization management services: Integrated disability management, utilization review.

Compensation: Per hour, \$98 to \$115; flat fee.

AAHCC/URAC status: Workers Compensation Utilization Management Standards.

Officers: Tom Crawford, president/CEO; Bob Kulbick, president-Crawford Integrated Services; Larry Mattingly, senior vice president-Crawford Integrated Services Product Development.

Contact: Kara Grady, vp-corporate communications and sales support; 404-847-4302; kara_grady@us.crawco.com.

E

ENCOMPASS Health Management Systems

6000 Westown Parkway,
West Des Moines, Iowa 50266;
515-223-2900; fax: 515-273-8767
www.encompassonline.com

Case management services began: 1990.

Parent: Iowa Foundation for Medical Care.

2005 revenues

Gross revenue\$79,000,000

Case management revenue.....\$15,000,000

Staff

Total 77

Certified case managers 21

Medical professionals 38

RNs 38

Medical professionals on retainer 190

Physicians on retainer 190

Clients

Total 148

Corporate/institutional employer 88

Covered lives/managed cases

Total cases managed 13,000

Employer clients 60%

Insurer/managed care clients 40%

Workers compensation claims 5%

Group health plans 95%

Branch offices: Minneapolis; Omaha, Neb.; Las Vegas.

Case management Services: Absence management, demand management, disease management, high-risk maternity management, integrated disability management, online case reports, onsite case management, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, skilled nursing facilities, workers compensa-

tion.

Utilization management services: Demand management, disease management, integrated disability management, utilization review.

Compensation: PEPM; per hour, \$105 to \$120.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: Don Lovasz, president/CEO; Terry Miller, senior director; Val Tuel, director-care coordination services.

Contact: Michael Larson, national sales director; 952-945-3582; mlarson@encompas.com.

F

FARA Health Management

400 E. Kaliste Saloom Road,
Suite 4500,
Lafayette, La. 70508;
800-215-3272; fax: 337-235-0955
www.fara.com

Case management services began: 1992.

Parent: F.A. Richard & Associates Inc. dba FARA.

2005 revenues

Gross revenue\$49,539,480

Case management revenue.....\$9,586,662

Staff

Total 99

Certified case managers 20

Medical professionals 89

RNs 77

LPNs 12

Medical professionals on retainer 1

Physicians on retainer 1

Clients

Total 255

Corporate/institutional employer 245

Covered lives/managed cases

Total cases managed 27,000

Employer clients 55%

Insurer/managed care clients 45%

Workers compensation claims 60%

Group health plans 40%

Branch offices: 16 offices nationwide.

Case management Services: High-risk maternity management, online case reports, onsite case management, outpatient psychiatric and substance abuse services, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, dental services, group health services, home health care, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, workers compensation.

Utilization management services: Utilization review.

Compensation: PEPM, \$13 to \$27; per case, \$110; per hour, \$78 to \$80.

Officers: M. Todd Richard, president/CEO;

Reed A. Bell, executive vp/COO; Dan J. Clark, senior vp.

Contact: Kay Martin, vp;
kay.martin@fara.com.

G

GENEX Services Inc.

440 E. Swedesford Road, Suite 1000,
Wayne, Pa. 19087;
610-964-5100; fax: 610-964-1919
www.genexservices.com

Case management services began: 1978.

Parent: UnumProvident Corp.

2005 revenues

Gross revenue\$193,000,000

Case management revenue.....\$142,000,000

Staff

Total 1,116

Certified case managers 608

Medical professionals 747

Physicians 3

RNs 741

LPNs 3

Medical professionals on retainer 9,000

Physicians on retainer 9,000

Clients

Total 1,157

Corporate/institutional employer 154

Covered lives/managed cases

Total cases managed 141,000

Employer clients 10%

Insurer/managed care clients 90%

Workers compensation claims 82%

Group health plans 18%

Branch offices: 100 offices nationwide.

Case management Services: Absence management, demand management, disease management, high-risk maternity management, integrated disability management, online case reports, onsite case management, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Group health services, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, workers compensation.

Utilization management services: Demand management, disease management, integrated disability management, utilization review.

Compensation: PEPM, per case, flat fee, percentage of savings.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: Peter C. Madeja, president/CEO; Delphia B. Frisch, executive vp-operations; Stanley S. Jakubowski, senior vp-sales and marketing.

Contact: Carolyn A. Hildenbrand, director-marketing and client services;

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carolyn.hildenbrand@genexservices.com.

Guided2Health*

3965 Henderson Blvd.,
 Tampa, Fla. 33629;
 877-710-0278; fax: 952-593-3748
www.guided2health.com

Case management services began: 1995.
Parent: Corporate Benefit Services of America Inc.

2005 revenues

Gross revenue\$7,508,087
 Case management revenue.....\$4,836,158

Staff

Total 81
 Certified case managers 6
 Medical professionals.....58
 Physicians 1
 RNs.....55
 LPNs.....2

Clients

Total 610
 Corporate/institutional employer 610

Covered lives/managed cases

Total cases managed 8,500
 Employer clients.....100%
 Group health plans.....100%

Branch offices: Minneapolis.

Case management Services: Disease management, high-risk maternity management, patient education, referrals to alternative settings, telephone case management, written case reports.

Utilization management services: Disease management, utilization review.

Compensation: PEPM, \$1.50 to \$3; per case; per hour, \$95 to \$125.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Officers: Ralph Wolf, CEO-Corporate Benefit Services of America Inc.; Dr. Larry J. Luter, executive vp/medical officer-Guided2Health; Deborah Foster, vp-operations-Guided2Health.
Contact: Suzanne Fuller, vp-sales and business development; 813-319-2609.

*Formerly Managed Care 2000+.

H

Hines & Associates Inc.

115 E. Highland Ave.,
 Elgin, Ill. 60120-5506;
 800-735-1200; fax: 800-533-8795
www.hinesassoc.com

2005 revenues

Gross revenue\$13,500,000
 Case management revenue.....\$6,000,000

Branch offices: 24 offices nationwide.

Case management Services: Absence management, demand management, disease management, high-risk maternity management, integrated disability management, online case reports, onsite case management, outcomes management, outpatient

psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, psychiatric and substance abuse services, short-term and/or long-term disability, skilled nursing facilities, workers compensation.

Utilization management services: Demand management, disease management, utilization review.

Compensation: PEPM, per case, flat fee, percentage of savings.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Officers: Judith C. Hines, president; Eileen Zurbis, executive vp; Lynn Breitbach, vp.

Contact: Judith C. Hines, 800-735-1200, ext. 3710, *jhines@hinesassoc.com*; Fran Snowden, director, return-to-work services, 800-735-1200, ext. 3706, *fsnowden@hinesassoc.com*; sales department, 800-735-1200, ext. 3705, *sales@hinesassoc.com*.

I

Intracorp

1601 Chestnut St.,
 Philadelphia, Pa. 19192;
 800-345-1075; fax: 215-761-5265
www.intracorp.com

Case management services began: 1970.

Parent: CIGNA Corp.

2005 revenues

Gross revenue\$471,000,000
 Case management revenue.....\$408,000,000

Staff

Total 2,667
 Certified case managers 2,240
 Medical professionals.....2,197
 Physicians 63
 RNs.....2,116
 LPNs.....18
 Medical professionals on retainer.....435
 Physicians on retainer 435

Clients

Total 1,195
 Corporate/institutional employer 410

Covered lives/managed cases

Total cases managed 1,213,268
 Employer clients.....34%
 Insurer/managed care clients.....66%
 Workers compensation claims.....25%
 Group health plans.....75%

Branch offices: Anaheim, Calif.; Norcross, Ga.; Pittsburgh and Plymouth Meeting, Pa.; Carrollton, Texas.

Case management Services: Absence management, demand management, disease management, high-risk maternity management, integrated disability management, online case reports, onsite case manage-

ment, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, dental services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, skilled nursing facilities, workers compensation.

Utilization management services: Demand management, disease management, utilization review.

Compensation: PEPM, per case, per hour, flat fee.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.

Officers: Archie Anderson, president; Margaret Aslakson, vp-case management operations; Dr. James Small, senior medical director.

Contact: Ruth Stoolman, director-public relations; 215-761-7152; *ruth.stoolman@cigna.com*.

M

MCMC L.L.C. dba CareSys

15 River Road, Suite 200,
 Wilton, Conn. 06897;
 800-992-5531; fax: 866-870-0811
www.mcmcllc.com

Case management services began: 1988.

2005 revenues

Gross revenue\$29,300,000
 Case management revenue.....\$4,200,000

Staff

Total 55
 Certified case managers 15
 Medical professionals.....22
 Physicians 1
 RNs.....20
 LPNs.....1
 Medical professionals on retainer.....3
 Physicians on retainer 3

Clients

Total 24
 Corporate/institutional employer 17

Covered lives/managed cases

Total cases managed 14,500
 Employer clients.....90%
 Insurer/managed care clients.....10%
 Workers compensation claims.....100%

Branch offices: Chelmsford, Mass.

Case management Services: Absence management, integrated disability management, online case reports, onsite case management, outcomes management, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services,

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physical therapy/rehabilitation services, short-term and/or long-term disability, workers compensation.

Utilization management services: Integrated disability management, utilization review.

Compensation: Per case, \$115 to \$475; per hour, \$65 to \$85; flat fee; percentage of savings.

Officers: Michael A. Lindberg, president/CEO; Brenda B. Calia, senior vp/COO; Carlos Navarro, vp-operations.
Contact: Brenda B. Calia; 203-761-7222; bcalia@caresys.net.

Managed Care Concepts Inc.

7250 N. Cicero Ave.,
Lincolnwood, Ill. 60712;
800-732-1299; fax: 847-763-1791
www.managedcareconcepts.com

Case management services began: 1992.

2005 revenues

Gross revenue\$1,000,000
Case management revenue.....\$750,000

Staff

Total 34
Certified case managers 29
Medical professionals.....29
Physicians 4
RNs.....25

Medical professionals on retainer.....700
Physicians on retainer 700

Clients

Total 45
Corporate/institutional employer 45

Covered lives/managed cases

Total cases managed 1,000
Employer clients.....80%
Insurer/managed care clients.....20%

Branch offices: Fountain Hills, Ariz.

Case management Services: Absence management, demand management, disease management, high-risk maternity management, online case reports, outcomes management, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, skilled nursing facilities, workers compensation.

Utilization management services: Demand management, disease management, utilization review.

Compensation: PEPM, per hour.

AAHCC/URAC status: Case Management Organization Standards.

Officers: Karen L. Andelman McIntyre, president.

Contact: info@managedcareconcepts.com.

MedInsights Inc.

3039 Premiere Parkway, Suite 900,
Duluth, Ga. 30097;
770-813-0997; fax: 770-476-3045
www.medinsights.com

Case management services began: 1985.

Parent: GAB Robins North America Inc.

2005 revenues

Gross revenue\$18,000,000
Case management revenue.....\$14,000,000

Staff

Total 107
Certified case managers 60
Medical professionals.....91
Physicians 3
RNs.....88
Medical professionals on retainer.....520
Physicians on retainer 400
RNs on retainer 120

Clients

Corporate/institutional employer 130

Covered lives/managed cases

Total cases managed 25,000
Employer clients.....60%

Continued on next page

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Insurer/managed care clients 40%
Workers compensation claims 98%
Group health plans 2%

Branch offices: 38 offices nationwide.

Case management Services: Integrated disability management, onsite case management, outcomes management, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, home health care, physical therapy/rehabilitation services, prescription drugs, short-term and/or long-term disability, workers compensation.

Utilization management services: Utilization review.

Compensation: PEPM, per hour, flat fee, percentage of savings.

AAHCC/URAC status: Workers Compensation Utilization Management Standards.

Officers: Paul Bode, senior vp; Cecilia Almon, vp; Jodi Rosa, assistant vp.

Contact: Jodi Rosa.

Q

Qualis Health

10700 Meridian Ave. N., Suite 100,
Seattle, Wash. 98133;
206-364-9700; fax: 206-368-2419
www.qualishealth.org

Case management services began: 1990.

2005 revenues

Gross revenue\$27,238,716
Case management revenue.....\$2,443,430

Staff

Total 22
Certified case managers 15
Medical professionals.....19*
Physicians 1*
RNs.....18*
Medical professionals on retainer.....274**
Physicians on retainer 240

Clients

Total 56
Corporate/institutional employer 43

Covered lives/managed cases

Total cases managed 2,766
Employer clients.....100%
Group health plans 100%

Branch offices: Anchorage, Alaska.

Case management Services: Demand management, disease management, high-risk maternity management, onsite case management, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, telephone case management, written case reports.

Health care services: Dental services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, psychiatric and substance abuse services, skilled nursing facilities, workers compensation.

Utilization management services: Demand

management, disease management, utilization review.

Compensation: PEPM, per case, per hour.

AAHCC/URAC status: Case Management Organization Standards, Health Utilization Management Standards.

Officers: Richard D. Rubin, chairman; Dr. Jonathan R. Sugarman, president/CEO; Marci Weis, vp-care management.

Contact: Michael B. Garrett, vp-business development; 206-368-2402;
michaelg@qualishealth.org.

**Estimated ** 34 other professionals including dentists, chiropractors, naturopaths, physician assistants and and nurse practitioners.*

T

TOTAL Care Management

850 S. Pleasantburg Drive,
Greenville, S.C. 29606;
800-638-6829; fax: 864-233-5337
www.hewittcoleman.com

Case management services began: 1996.

Parent: Hewitt, Coleman & Associates Inc.

2005 revenues

Gross revenue\$1,250,000
Case management revenue.....\$690,000

Staff

Total 8
Certified case managers 4
Medical professionals.....5
RNs.....5
Medical professionals on retainer.....17
Physicians on retainer 6
RNs on retainer 11

Clients

Total 185
Corporate/institutional employer 177

Covered lives/managed cases

Total cases managed 107,614
Employer clients.....100%
Workers compensation claims.....55%
Group health plans 45%

Branch offices: Jackson, Miss.; Greensboro and Raleigh, N.C.; Nashville, Tenn.

Case management Services: Absence management, disease management, high-risk maternity management, integrated disability management, online case reports, onsite case management, outcomes management, outpatient psychiatric and substance abuse services, patient education, referrals to alternative settings, specialty referral review, telephone case management, written case reports.

Health care services: Chiropractic services, dental services, group health services, home health care, organ transplants, pediatric care, physical therapy/rehabilitation services, prescription drugs, psychiatric and substance abuse services, short-term and/or long-term disability, skilled nursing facilities, workers compensation.

Utilization management services: Demand management, utilization review.

Compensation: PEPM, \$1.35 to \$3.60; per

case, \$500 to \$1,500; per hour, \$80 to \$150; flat fee; percentage of savings, 30%.

Officers: Charles R. Warne, president; S.

Dianne Matthews, senior vp; Maureen Davis, senior case manager.

Contact: S. Dianne Matthews;
diannem@hewittcoleman.com.

TRISTAR Managed Care

203 N. Golden Circle Drive, Suite 103,
Santa Ana, Calif. 92705;
714-571-1800; fax: 714-571-1810
www.tristarmc.com

Case management services began: 1995.

Parent: TRISTAR Insurance Group.

2005 revenues

Gross revenue\$11,700,000
Case management revenue.....\$4,855,000

Staff

Total 38
Certified case managers 10
Medical professionals.....38
Physicians 2
RNs.....33
LPNs.....3
Medical professionals on retainer.....5
Physicians on retainer 4
RNs on retainer 1

Clients

Total 185
Corporate/institutional employer 185

Covered lives/managed cases

Total cases managed 11,000
Employer clients.....95%
Insurer/managed care clients.....5%
Workers compensation claims.....100%

Branch offices: Los Angeles, Sacramento, San Diego and Walnut Creek, Calif.; Charleston, S.C.

Case management Services: Onsite case management, outcomes management, specialty referral review, telephone case management, written case reports.

Health care services: Workers compensation.

Utilization management services: Utilization review.

Compensation: Per case, \$75; per hour, \$85 to \$95; flat fee, \$150 to \$300.

Officers: Tom Veale, president; Jacqueline Payne, vp; Denise L. Cotter, CFO.

Contact: Jacqueline Payne; 714-245-4762;
jackie.payne@tristargroup.net.

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The ACE Tempest Re Building,
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Hamilton, HM 08 Bermuda;
441-292-2603; fax: 441-292-2790;
www.ancelimited.com

	2005	2004
Premiums written	\$2,848,758,000	\$2,478,745,000
Premiums earned	\$2,699,258,000	\$2,369,437,000
Capital/surplus	\$3,575,542,000	\$3,284,558,000
Net income	\$215,883,000	\$493,939,000
Losses	\$1,969,872,000	\$1,417,023,000
Loss ratio	73%	59.8%
Expenses	\$723,555,000	\$662,390,000
Expense ratio	26.8%	28%
Combined ratio	99.8%	87.8%
Treaty	100%	100%
Foreign	100%	100%
Life	3.9%	4.7%
Nonlife	96.1%	95.3%

Founded: 1993.

Parent: ACE Ltd.

Employees: 51.

Specialties: Property catastrophe.

Officers: Andreas Lewin, president/CEO; Erin Anderson, chief underwriting officer-U.S.; Kathleen Reardon, chief underwriting officer-international; Brock Webel, chief underwriting officer-specialty.

Contact: Eulene Jones, office manager; 441-298-9483; eulene.jones@tempestre.com.

*Includes all reinsurance business performed by subsidiaries of ACE Ltd.

American Agricultural Insurance Co.

1501 E. Woodfield Road,
Suite 300 W.
Schaumburg, Ill. 60173-5422;
847-969-2900; fax: 847-969-2752;
www.aaic.com

	2005	2004
Premiums written	\$441,587,013	\$484,559,524
Premiums earned	\$425,615,846	\$462,559,508
Capital/surplus	\$458,987,984	\$331,897,686
Net income	\$27,256,709	\$11,498,750
Losses	\$299,709,087	\$356,372,632
Loss ratio	70.4%	77%
Expenses	\$114,842,981	\$115,332,092
Expense ratio	26%	24.9%
Combined ratio	96.4%	101.9%
Treaty	99.5%	99.5%
Facultative	0.5%	0.5%
Domestic	93.3%	91.5%
Foreign	6.7%	8.5%
Nonlife	100%	100%

Founded: 1948.

Employees: 85.

Specialties: Property.

Officers: Roy Robert Stallman Jr., president; Virgil Howard Applequist, executive vp/CEO; Charles David Mayfield, corporate secretary.

Contact: Jenny L. Adams, senior vp-accounting; jadams@aaic.com.

B

Berkley Insurance Co.

475 Steamboat Road
Greenwich, Conn. 06830;
203-542-3800; fax: 203-542-3804;
www.wrberkeley.com

	2005	2004
Premiums written	\$1,739,245,508	\$1,599,716,822
Premiums earned	\$1,620,416,205	\$1,570,802,026
Capital/surplus	\$1,785,230,929	\$1,511,628,362
Net income	\$180,705,089	\$154,796,633
Losses	\$1,176,560,772	\$1,123,216,877
Loss ratio	72.6%	71.5%
Expenses	\$433,182,646	\$406,283,376
Expense ratio	26.7%	25.9%
Combined ratio	99.3%	97.4%
Treaty	86%	86%
Facultative	14%	14%
Domestic	92%	88%
Foreign	8%	12%
Nonlife	100%	100%

Founded: 1975.

Parent: W.R. Berkley Corp.

Subsidiaries: BF Re Underwriters

L.L.C., Stamford, Conn.; Berkley Risk Solutions Inc., Greenwich, Conn.; Facultative ReSources Inc., Greenwich, Conn.; Signet Star Re L.L.C., Greenwich, Conn.

Employees: 172.

Locations: 11 domestic.

Specialties: BF Re Underwriters L.L.C., direct market reinsurance for casualty facultative facilities, automatic and semiautomatic facilities; Berkley Risk Solutions Inc., broker market casualty and property finite and financial insurance and reinsurance; Facultative ReSources Inc., broker market casualty and property facultative reinsurance; Signet Star Re L.L.C., broker market treaty reinsurance for commercial casualty lines; Watch Hill Fac Management L.L.C., broker market facultative.

Officers: Tom N. Kellogg, chairman-Signet Star Re L.L.C.; Craig N. Johnson, president-Signet Star Re L.L.C.; Daniel L. Avery, president-BF Re Underwriters L.L.C.; James H. Crutchley, president-Facultative ReSources Inc.; Jerry S. King, president, Watch Hill Fac Management L.L.C.

Contact: Daniel L. Avery, 203-975-7739, davery@bfreunds.com; James H. Crutchley, 203-542-3520, jcrutchley@facre.com; Jeffrey E. Vosburgh, president-Berkley Risk Solutions Inc., 203-769-4055, jvosburgh@berkleyriskolutions.com; James S. King, 203-967-7861, jksking@facwatch.com.

Berkshire Hathaway Reinsurance Group

100 First Stamford Place
Stamford, Conn. 06902-6745;
203-363-5200; fax: 203-363-5221;
www.berkshirehathaway.com

	2005	2004
Premiums written	\$3,885,000,000	\$3,720,000,000
Premiums earned	\$3,964,000,000	\$3,714,000,000
Losses	\$4,362,000,000	\$2,712,000,000
Loss ratio	110%	73%
Expenses	\$672,000,000	\$586,000,000
Expense ratio	17.3%	15.8%
Combined ratio	127.3%	88.8%
Nonlife	100%	100%

Founded: 1969.

Parent: Berkshire Hathaway Inc.

Subsidiaries: Columbia Insurance Co., Omaha, Neb.; National Fire & Marine Insurance Co., Omaha, Neb.; National Indemnity Co., Omaha, Neb.; National Liability & Fire Insurance Co., Stamford, Conn.; Wesco Financial Insurance Co., Omaha, Neb.

Employees: 30.

Locations: 1 domestic; 3 foreign.

Specialties: Aviation, finite risk solutions, loss portfolio transfers, marine and energy insurance and reinsurance, prize indemnification, property/casualty catastrophe, property/casualty treaty per risk excess of loss, property insurance and property facultative reinsurance, war and terrorism, workers compensation.

Officers: Ajit Jain, president; Scott Doerr, senior vp; Brian Snover, vp.

Contact: Scott Doerr; 203-363-5207.

C

CCR

31 Rue de Courcelles
Paris, 75008 France;
33-1-44-35-3100; fax: 33-1-44-35-3131;
www.ccr.fr

	2005	2004
Premiums written	\$1,551,051,243	\$1,566,743,983
Premiums earned	\$1,567,474,829	\$1,546,860,006
Capital/surplus	\$1,183,271,118	\$1,077,054,433
Net income	\$155,056,803	\$126,676,596
Losses	\$1,171,725,603	\$1,181,233,515
Loss ratio	74.8%	76.4%
Expenses	\$199,871,883	\$191,252,447
Expense ratio	12.8%	12.4%
Combined ratio	87.6%	88.8%
Treaty	98%	98%
Facultative	2%	2%
Domestic	70%	69%
Foreign	30%	31%
Life	10%	9%
Nonlife	90%	91%

Converted at applicable exchange rate.

Employees: 224.

Officers: Thierry Masquelier, chairman/CEO; Jean Philippe Casanova, Jean Paul Lasserre, Rene Vandamme, executive vps.

Converium Holding Ltd.*

General Guisan-Quai 26
Zurich, 8022 Switzerland;
41-44-639-9393; fax: 41-44-639-9090;
www.converium.com

	2005	2004**
Premiums written	\$1,815,700,000	\$3,553,000,000

Continued on next page

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World's largest reinsurers

Ranked by 2005 net premiums written

Rank	Company/Address	Phone/Fax/Web site	2005 net premiums written	% change	2005 net premiums earned	% change	2005 combined ratio	2005 employees	Principal officer
1	Swiss Re Group ¹ Mythenquai 50/60, Zurich, 8022 Switzerland	41-43-285-2121 Fax: 41-43-285-2999 www.swissre.com	\$27,680,199,200 ²	17.9%	\$27,841,057,400 ²	17.5%	NA	8,882 ³	Jacques Aigrain, CEO
2	Munich Re Group Koniginstrasse 107, Munich, 80802 Germany	49-89-3891-0 Fax: 49-89-3990-56 www.munichre.com	\$23,760,161,400 ⁴	-1.3%	\$26,094,348,900 ⁴	-2.3%	110.5% ⁵	6,798	Nikolaus von Bomhard, chairman-board of management
3	Hannover Re Group Karl-Wiechert-Allee 50, Hanover, 30625 Germany	49-511-5604-0 Fax: 49-511-5604-1188 www.hannover-re.com	\$9,661,392,406 ⁴	4.6%	\$9,634,067,789 ⁴	2.2%	106.4%	1,989	Wilhelm Zeller, chairman
4	Berkshire Hathaway/Gen Re Group ⁶ 100 First Stamford Place, Stamford, Conn. 06902-6745	203-363-5200 Fax: 203-363-5221 www.berkshirehathaway.com	\$9,491,000,000	-3.5%	\$9,715,000,000	-3.8%	NA	2,975	Ajit Jain, president- Berkshire Hathaway Reinsurance Group; Joseph P. Brandon, chairman/CEO, Gen Re Group
5	Lloyd's of London 1 Lime St., London, EC3M 7HA England	44-207-327-1000 Fax: 44-207-327-2389 www.lloyds.com	\$6,948,466,800 ⁷	14.5%	\$6,775,528,800 ⁷	10.6%	135.1%	NA	Richard Ward, CEO
6	XL Re XL House, 1 Bermudiana Road, Hamilton, HM 11 Bermuda	441-292-8515 Fax: 441-292-5280 www.xlre.com	\$5,012,910,000	20.8%	\$5,008,666,000	19.0%	121.3%	519	James H. Veghte, CEO-reinsurance operations
7	Everest Re Group Ltd. Wessex House, 45 Reid St., Second Floor, P.O. Box HM 845, Hamilton, HM DX Bermuda	441-295-0006 Fax: 908-604-3412 www.everestre.com	\$3,972,041,000	-12.3%	\$3,963,093,000	-10.4%	120.2%	663	Joseph V. Taranto, chairman/CEO
8	PartnerRe Ltd. 90 Pitts Bay Road, Pembroke, HM 08 Bermuda	441-292-0888 Fax: 441-295-1771 www.partnerre.com	\$3,615,878,000	-6.1%	\$3,599,189,000	-3.6%	115.9% ⁵	943	Patrick Thiele, president/CEO
9	Transatlantic Holdings Inc. 80 Pine St., New York, N.Y. 10005	212-770-2000 Fax: 212-742-9457 www.transre.com	\$3,466,353,000	-7.5%	\$3,384,994,000	-7.5%	112.0%	485	Robert F. Orlich, president/CEO
10	ACE Tempest Reinsurance Ltd. ⁸ The ACE Tempest Re Building, 30 Woodbourne Ave., Hamilton, HM 08 Bermuda	441-292-2603 Fax: 441-292-2790 www.ancelimited.com	\$2,848,758,000	14.9%	\$2,699,258,000	13.9%	99.8%	51	Andreas Lewin, president/CEO

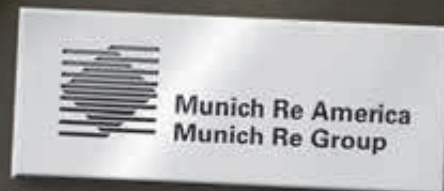
¹ BI estimate to include GE Insurance Solutions property/casualty reinsurance and European life and health business acquired June 2006. ² Swiss franc=\$0.8026. ³ Swiss Re Group only. ⁴ Euro=\$1.2449. ⁵ Ratio is for nonlife business only. ⁶ Combined figures of Berkshire Hathaway Reinsurance Group and General Re Group. ⁷ British pound=\$1.8204. ⁸ Includes all reinsurance business performed by subsidiaries of ACE Ltd.
Source: BI survey

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Continued from previous page

Premiums earned	\$2,383,200,000	\$3,882,200,000
Capital/surplus	\$1,653,400,000	\$1,734,800,000
Net income	\$68,700,000	(\$582,500,000)
Losses	\$1,775,900,000	\$3,342,500,000
Expenses	\$786,400,000	\$1,060,400,000
Combined ratio***	107.2%	106.1%
Life	NA	12%
Nonlife	NA	88%

Founded: 2001.**Subsidiaries:** Converium Reinsurance (North America) Inc., New York; Converium Ruckversicherung (Deutschland) A.G., Cologne, Germany.**Specialties:** Accident/health, agribusiness, aviation/space, credit/surety, engineering, general third-party liability, life/disability, marine/energy, motor, personal accident, professional liability, property, workers compensation.**Officers:** Inga Beale, CEO.**Information updated by annual report.****All 2004 numbers are restated.*****Nonlife business only.*

E

Employers Reinsurance Corp.

5200 Metcalf Ave.
Overland Park, Kan. 66202;
913-676-5200; fax: 913-676-5221;
www.geinsurancesolutions.com

	2005	2004
Premiums written	\$6,697,000,000	\$8,173,000,000
Premiums earned	\$7,136,000,000	\$8,453,000,000
Capital/surplus	\$8,251,000,000	\$8,248,000,000
Net income	(\$1,475,000,000)	\$55,000,000
Losses	\$9,612,000,000	\$7,508,000,000
Loss ratio	134.7%	88.8%
Expenses	\$1,407,000,000	\$1,576,000,000
Expense ratio	19.7%	18.6%
Combined ratio	154.4%	107.4%
Domestic	59.4%	66.2%
Foreign	40.6%	33.8%
Life	36.3%	27.5%
Nonlife	63.7%	72.5%

Founded: 1914.**Parent:** Swiss Reinsurance Co.***Employees:** 2,499.**Officers:** Ron Pressman, chairman/president/CEO; Marc Meiches, chief investment officer; Samira Barakat, chief risk officer.**Contact:** John Novaria, public relations leader; 816-448-7608;john_novaria@swissre.com.**The acquisition was completed June 2006.*

Endurance Specialty Holdings Ltd.

Wellesley House, 90 Pitts Bay Road
Pembroke, HM 08 Bermuda;
441-278-0400; fax: 441-278-0401;
www.endurance.bm

	2005	2004
Premiums written	\$1,374,987,000	\$1,340,249,000
Premiums earned	\$1,439,268,000	\$1,294,199,000
Capital/surplus	\$1,872,543,000	\$1,862,691,200
Net income	(\$220,484,000)	\$355,557,000

Directory explanation box

Business Insurance's Directory of Leading Reinsurers Worldwide lists organizations with worldwide net reinsurance premiums in 2005 that exceed \$100 million. The listings are published free as an editorial service.

All figures are reported in U.S. dollars using average exchange rates for each company's fiscal year.

Each listing begins with the company's home office address, telephone and fax numbers and Web site address. Financial information is provided for 2005 and 2004 and is based on the company's worldwide consolidated reinsurance operations, unless otherwise noted.

Net premiums written, net premiums earned, total capital and surplus, net income, loss and loss adjustment expenses and underwriting expenses are given. In addition, loss ratios, expense ratios and combined ratios for 2005 and 2004 are listed. The loss ratio is loss and loss adjustment expenses divided by premiums earned. The expense ratio is underwriting expenses divided by premiums earned, except where noted. Combined ratio is the sum of the loss and expense ratios.

The percentage of business written on a treaty basis is provided, along with the percentage written on a facultative basis. In

addition, business is broken out by percentage written in domestic vs. foreign markets and percentage written for life vs. nonlife lines.

The year founded, parent company and major reinsurance subsidiaries are listed after the financial information. If a company did not include results from subsidiaries in its financial information, a note to that effect follows the list of subsidiaries. The number of employees (in full-time equivalent for year-end 2005) and the number of domestic and foreign locations are also included. The term domestic refers to the country in which the company is based. A list of the risks in which a company specializes is provided under specialties. Names and titles of principal officers, as well as a contact person complete the each listing.

Although *BI* makes every effort to publish complete and accurate information, we are not able to verify all information provided.

The exchange rates used for this directory are: Australian dollar=\$0.7365 (12/31/05), \$0.7365 (12/31/04); British pound=\$1.824 (12/31/04), \$1.8330 (12/31/04); euro=\$1.2449 (12/31/05), \$1.2438 (12/31/04); Swiss franc=\$0.8026 (12/31/05), \$0.8046 (12/31/04).

Losses	\$1,368,285,000	\$743,621,000
Loss ratio	95.1%	57.5%
Expenses	\$437,668,000	\$393,818,000
Expense ratio	30.4%	30.4%
Combined ratio	125.5%	87.9%
Treaty	100%	100%
Domestic	34%	36%
Foreign	66%	64%
Nonlife	100%	100%

Founded: 2001.**Subsidiaries:** Endurance American Specialty Insurance Co., Boston; Endurance Reinsurance Corp. of America, White Plains, N.Y.; Endurance Specialty Insurance Ltd., Hamilton, Bermuda; Endurance Worldwide Insurance Ltd., London, CORE Insurance Co.**Employees:** 379.**Locations:** 1 domestic; 4 foreign.**Specialties:** Aerospace, casualty treaty, commercial property/casualty, property catastrophe, property per risk treaty.**Officers:** Kenneth LeStrange, CEO; Michael MGuire, CFO; David Cash, chief underwriting officer; Michael Angelina, chief actuary.**Contact:** Michael Moore, chief accounting officer; mmoore@endurance.bm.

Everest Re Group Ltd.

Wessex House, 45 Reid St.,
Second Floor, P.O. Box HM 845
Hamilton, HM DX Bermuda;
441-295-0006; fax: 908-604-3412;
www.everestre.com

	2005	2004
Premiums written	\$3,972,041,000	\$4,531,488,000
Premiums earned	\$3,963,093,000	\$4,425,082,000
Capital/surplus	\$4,139,694,000	\$3,712,518,000
Net income	(\$218,667,000)	\$494,858,000
Losses	\$3,724,317,000	\$3,291,139,000
Loss ratio	94%	74.4%
Expenses	\$1,038,309,000	\$1,082,296,000
Expense ratio	26.2%	24.4%
Combined ratio	120.2%	98.8%
Treaty	89.1%	91.4%
Facultative	10.9%	8.6%
Domestic	64.1%	65.3%
Foreign	35.9%	34.7%
Nonlife	100%	100%

Founded: 1973.**Subsidiaries:** Everest Indemnity Insurance Co., Wilmington, Del.; Everest National Insurance Co., Wilmington, Del.; Everest Reinsurance (Bermuda) Ltd., Hamilton, Bermuda; Everest Reinsurance Co., Wilmington, Del.; Everest Security Insurance Co., Alpharetta, Ga.**Employees:** 663.**Locations:** 5 Domestic; 5 foreign.**Specialties:** Multiline global reinsurance/insurance.**Officers:** Joseph V. Taranto, chairman/CEO; Thomas J. Gallagher, president/COO; Craig E. Eisenacher, executive vp/CFO.**Contact:** Elizabeth Farrell, vp-business operations, planning and investor relations; 908-604-3166.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at bidirectory@businessinsurance.com.

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H

Hannover Re Group

Karl-Wiechert-Allee 50
Hanover, 30625 Germany;
49-511-5604-0; fax: 49-511-5604-1188;
www.hannover-re.com

	2005	2004
Premiums written	\$9,661,392,406	\$9,233,605,081
Premiums earned	\$9,634,067,789	\$9,422,272,999
Capital/surplus	\$3,238,027,227	\$3,140,785,301
Net income	\$61,412,069	\$348,136,768
Losses	\$7,575,251,329	\$7,137,856,429
Loss ratio	78.6%	75.8%
Expenses	\$2,679,169,486	\$2,319,619,020
Expense ratio	27.8%	24.7%
Combined ratio	106.4%	100.5%
Domestic	13%	13%
Foreign	87%	87%
Life	25%	23%
Nonlife	75%	77%

Converted at applicable exchange rate.

Founded: 1966.

Parent: Talanx A.G.

Subsidiaries: Clarendon Insurance Group Inc., New York; Praetorian Financial Group, New York; E+S Ruckversicherungs-A.G., Hannover, Germany; Hannover Life Re of Australasia Ltd., Sydney, Australia; Hannover Life Reassurance Africa Ltd., Johannesburg, South Africa; Hannover Life Reassurance Co.

of America, Orlando, Fla.; Hannover Life Reassurance (Ireland) Ltd., Dublin, Ireland; Hannover Life Reassurance (U.K.) Ltd., Virginia Water, United Kingdom; Hannover Re (Bermuda) Ltd., Hamilton, Bermuda; Hannover Reinsurance Africa Ltd., Johannesburg, South Africa; Hannover Reinsurance (Ireland) Ltd., Dublin, Ireland; International Insurance Co. of Hannover Ltd., Virginia Water, United Kingdom; Insurance Corp. of Hannover, Los Angeles.

Employees: 1,989.

Locations: 2 domestic.

Specialties: Alternative risk financing/securitization, aviation, credit, financial reinsurance, life/health, marine, professional liability, program business, specialty, property super cat XL layers, surety.

Officers: Wilhelm Zeller, chairman; Elke A. Koenig, CFO; Wolf Becke, executive board member-life and health; Jürgen Gräber, COO; Andre Arrago, Ulrich Wallin, Michael Pickel, board members.

Contact: Simone Huch, 49-511-5604-2138.

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IPCR Ltd.

American International Building,
29 Richmond Road
Pembroke, HM 08 Bermuda;
441-298-5100; fax: 441-292-8085;
www.ipcre.bm

	2005	2004
Premiums written	\$450,806,000	\$358,311,000
Premiums earned	\$452,522,000	\$354,882,000
Capital/surplus	\$1,621,593,000	\$1,668,951,000
Net income	(\$626,690,000)	\$136,487,000
Losses	\$1,072,662,000	\$215,608,000
Loss ratio	237%	60.8%
Expenses	\$64,656,000	\$58,663,000
Expense ratio	14.3%	16.5%
Combined ratio	251.3%	77.3%
Treaty	100%	100%
Foreign	100%	100%
Nonlife	100%	100%

Parent: IPC Holdings Ltd.

Subsidiaries: IPCRe Europe Ltd., Dublin, Ireland.

Employees: 16.

Specialties: property catastrophe reinsurance (excess of loss).

Officers: James P. Bryce, president/CEO; John R. Weale, senior vp/CFO; Stephen F. Fallon, Pater J.A. Cozens, senior vps.

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AND OTHER LOCATIONS IN THE UNITED STATES

Continued from previous page

Contact: John R. Weale.**L****Lloyd's of London**

1 Lime St.
London, EC3M 7HA England;
44-207-327-1000; fax: 44-207-327-2389;
www.lloyds.com

	2005	2004
Premiums written	\$6,948,466,800	\$6,067,230,000
Premiums earned	\$6,775,528,800	\$6,127,719,000
Capital/surplus	\$20,009,836,800	\$22,305,777,000
Net income	(\$2,379,262,800)	\$348,270,000
Losses	\$7,021,282,800	\$3,873,129,000
Loss ratio	103.6%	63.2%
Expenses	\$2,133,508,800	\$1,906,320,000
Expense ratio	31.5%	31.1%
Combined ratio	135.1%	94.3%
Nonlife	100%	100%

Converted at applicable exchange rate.

Founded: 1688.

Officers: Lord Peter Levene, chairman;
Richard Ward, CEO; Julian James, director-
worldwide markets.

Contact: Wendy Baker, president-Lloyd's
America Inc.; 212-382-4060;
nyo@lloydsamerica.com.

M**Max Re**

Max Re House, 2 Front St.,
Hamilton, HM 11 Bermuda;
441-296-8800; fax: 441-296-8811;
www.maxre.com

	2005	2004
Premiums written	\$837,499,000	\$747,253,000
Premiums earned	\$880,615,000	\$775,910,000
Losses	\$864,007,000	\$660,838,000
Loss ratio	98.1%	85.2%
Expenses	\$94,624,000	\$130,964,000
Expense ratio	10.8%	16.9%
Combined ratio	108.9%	102.1%
Treaty	100%	100%
Foreign	100%	100%
Life	31%	27%
Nonlife	69%	73%

Parent: Max Re Capital Ltd.

Subsidiaries: Max Re Ltd., Hamilton, Bermuda;
Max Re Europe Ltd.; Dublin, Ireland.

Employees: 65.**Locations:** 1 domestic; 1 foreign.

Officers: W. Marston Becker, CEO; Keith
Hynes, CFO; Angelo Guagliano, chief under-
writing officer.

Contact: Nancy da Silva, vp- finance; Kip
Herring, senior vp-marketing and finance.

Munich Re America Corp.*

555 College Road E.
Princeton, N.J. 08543;
609-243-4200; fax: 609-243-4590;
www.munichreamerica.com

	2005	2004
Premiums written	\$1,252,500,000	\$1,850,200,000
Premiums earned	\$1,219,300,000	\$1,803,200,000
Capital/surplus	\$3,693,800,000	\$4,005,800,000
Net income	(\$1,558,800,000)	\$103,100,000
Losses	\$2,327,700,000	\$1,714,900,000
Loss ratio	190.9%	95.1%
Expenses	\$256,700,000	\$484,600,000
Expense ratio	21%	26.9%
Combined ratio	211.9%	122%
Treaty	71.4%	78.4%
Facultative	28.6%	21.6%
Domestic	100%	100%
Nonlife	100%	100%

Parent: Munich Reinsurance Co.

Subsidiaries: Munich Reinsurance America
Inc. Princeton, N.J.

Employees: 1,255.**Locations:** 12 domestic.

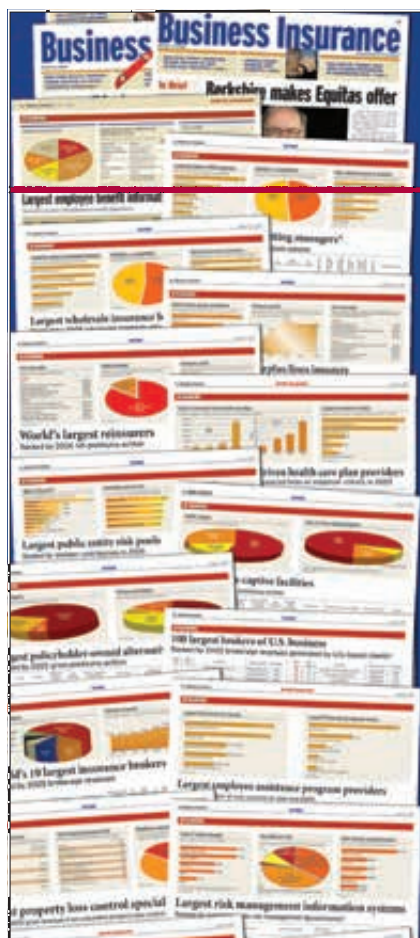
Specialties: Alternative risk transfer solu-
tions, facultative, integrated treaty.

Officers: John P. Phelan, chairman/presi-
dent/CEO; Wolfgang Engshuber, executive
vp-corporate centers.

Contact: Joy Takahashi, chief marketing offi-
cer; 609-243-4436.

*Formerly American Re Corp.

Continued on next page



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Continued from previous page

Munich Re Group

Koniginstrasse 107
Munich, 80802 Germany;
49-89-3891-0; fax: 49-89-3990-56;
www.munichre.com

	2005	2004
Premiums written	\$23,760,161,400	\$24,073,749,000
Premiums earned	\$26,094,348,900	\$26,710,605,000
Net income	\$1,735,390,600	\$2,072,170,800
Losses	\$21,597,770,100	\$20,425,683,600
Loss ratio*	82%	71%
Expenses	\$7,537,869,500	\$6,896,871,000
Expense ratio*	28.5%	27.9%
Combined ratio*	110.5%	98.9%
Domestic	15.1%	15.9%
Foreign	84.9%	84.1%
Life	29%	27.3%
Nonlife	71%	72.7%

Converted at applicable exchange rate.

Founded: 1880.

Subsidiaries: Munich Re America Corp. Inc, Princeton, N.J.; Munich American Reinsurance Co., Atlanta; Munich Reinsurance Co. of Africa, Johannesburg, South Africa; Munich Reinsurance Co. of Australasia, Sydney, Australia; Munich Reinsurance Co. of Canada, Toronto; Munchener Ruck Italia, Milan, Italy; New Reinsurance Co., Geneva, Switzerland.

Employees: 6,798.**Locations:** 1 domestic; 53 foreign.**Officers:** Nikolaus von Bomhard, chairman-board of management.**Contact:** feedback@munichre.com.

*Nonlife business only.

O**Odyssey Re Holdings Corp.**

300 First Stamford Place
Stamford, Conn. 06902;
203-977-8000; fax: 203-356-0196;
www.odysseyre.com

	2005	2004
Premiums written	\$2,301,669,000	\$2,361,805,000
Premiums earned	\$2,276,820,000	\$2,333,511,000
Capital/surplus	\$1,623,438,000	\$1,555,002,000
Net income	(\$103,493,000)	\$198,343,000
Losses	\$2,061,611,000	\$1,631,106,000
Loss ratio	90.5%	69.9%
Expenses	\$616,182,000	\$636,621,000
Expense ratio	27.1%	27.3%
Combined ratio	117.6%	97.2%
Treaty	92.8%	91.6%
Facultative	7.2%	8.4%
Domestic	55%	54%
Foreign	45%	46%
Nonlife	100%	100%

Founded: 2001.

Parent: Fairfax Financial Holdings Ltd.

Subsidiaries: Clearwater Insurance Co., Stamford, Conn.; Clearwater Select Insurance Co., Stamford, Conn.; Hudson Insurance Co., New York; Hudson Specialty Insurance Co., New York; Newline Insurance Co. Ltd., London; Newline Underwriting Management Ltd., London; Odyssey America Reinsurance Corp., Stamford, Conn.

Employees: 592.**Locations:** 5 domestic; 8 foreign.**Officers:** Andrew A. Barnard, president/CEO; R. Scott Donovan, executive vp/CFO; Michael

G. Wacek, executive vp.

Contact: Patricia C. Robinson, vp-marketing and administration;probinson@odysseyre.com.**P****PartnerRe Ltd.**

90 Pitts Bay Road
Pembroke, HM 08 Bermuda;
441-292-0888; fax: 441-295-1771;
www.partnerre.com

	2005	2004
Premiums written	\$3,615,878,000	\$3,852,672,000
Premiums earned	\$3,599,189,000	\$3,733,740,000
Capital/surplus	\$3,092,787,000	\$3,351,864,000
Net income	(\$51,064,000)	\$492,353,000
Losses	\$3,086,730,000	\$2,475,743,000
Loss ratio*	86.9%	65.4%
Expenses	\$1,120,218,000	\$1,172,885,000
Expense ratio*	29%	28.9%
Combined ratio*	115.9%	94.3%
Treaty	95%	93%
Facultative	5%	7%
Foreign	100%	100%
Life	12%	11%
Nonlife	88%	89%

*Nonlife business only.

Subsidiaries: Partner Reinsurance Co., Greenwich, Conn.; Partner Reinsurance Co. Ltd.,

Pembroke, Bermuda; PartnerRe S.A., Paris.

Employees: 943.**Locations:** 1 domestic; 6 foreign.

Specialties: Agriculture, alternative risk transfer solutions, aviation/space, casualty, catastrophe, credit/surety, energy, engineering, life/annuity and health, marine, motor, property, special risks.

Officers: Patrick Thiele, president/CEO;

Albert Benchimol, executive vp/CFO; Scott Moore, CEO-PartnerRe U.S.; Bruno Meyenhofer, CEO-PartnerRe Global.

Contact: Celia Powell, corporate communications.**Platinum Underwriters Holdings Ltd.**

The Belvedere Building,
69 Pitts Bay Road, Second Floor
Pembroke, HM 08 Bermuda;
441-295-7195; fax: 441-296-0528;
www.platinumre.com

	2005	2004
Premiums written	\$1,717,722,000	\$1,646,013,000
Premiums earned	\$1,714,723,000	\$1,447,935,000
Capital/surplus	\$1,790,249,000	\$1,270,503,000
Net income	(\$137,487,000)	\$84,783,000
Losses	\$1,505,425,000	\$1,019,804,000
Loss ratio	87.8%	70.4%
Expenses	\$458,804,000	\$380,958,000
Expense ratio	26.7%	26.3%
Combined ratio	114.5%	96.7%
Treaty	100%	100%
Domestic	84%	82%
Foreign	16%	18%
Nonlife	100%	100%

Founded: 2002.

Parent: Platinum Underwriters Holdings Ltd.

Subsidiaries: Platinum Re (UK) Ltd., London; Platinum Underwriters Bermuda Ltd., Hamilton, Bermuda; Platinum Underwriters Reinsurance Inc., New York; Platinum

Administrative Services, Inc., New York.

Employees: 163.**Locations:** 1 domestic; 3 foreign.

Specialties: Accident/health, automobile, aviation, casualty clash, financial lines (surety and trade credit), finite risk, general, product, professional and umbrella liability, property/marine, workers compensation.

Officers: Steven H. Newman, chairman; Michael D. Price, CEO; Joseph F. Fisher, CFO; Michael E. Lombardozzi, chief administrative officer/general counsel; H. Elizabeth Mitchell, president-Platinum Underwriters Reinsurance Inc.; Robert S. Porter, CEO-Platinum Underwriters Bermuda Ltd.; Neal J. Schmidt, chief actuary-Platinum Administrative Services Inc.; Kenneth A. Kurtzman, chief risk officer-Platinum Administrative Services Inc.; Michael Coldman, CEO-Platinum Re (UK) Ltd.

Contact: Justin Cressall, treasurer; 441-298-0753; jcressall@platinumre.com.**Q****QBE Insurance Group Ltd.**

82 Pitt St.
Sydney, 2000 Australia;
61-2-9375-4444; fax: 61-2-9375-4884;
www.qbe.com

	2005	2004
Premiums written	\$1,243,963,700	\$1,232,901,000
Premiums earned	\$1,229,548,746	\$1,176,190,500
Capital/surplus	\$940,409,100	\$733,554,000
Net income	\$83,897,000	\$101,637,000
Losses	\$883,206,600	\$763,014,000
Loss ratio	71.8%	64.9%
Expenses	\$369,909,500	\$378,561,000
Expense ratio	30.1%	32.2%
Combined ratio	101.9%	97.1%
Treaty	74%	78.1%
Facultative	26%	21.9%
Domestic	2%	1.7%
Foreign	98%	98.3%
Nonlife	100%	100%

Converted at applicable exchange rate.

Founded: 1886.

Subsidiaries: QBE Insurance (Europe) Ltd., London; QBE International Reinsurance, Sydney, Australia, Singapore; QBE Reinsurance Corp., New York; QBE Reinsurance (Europe) Ltd., Dublin, Ireland; QBE Reinsurance (UK) Ltd., London.

Employees: 2,100.**Officers:** Frank O'Halloran, CEO; Neil Drabsch, CFO; George Thwaites, chief risk officer.**Contact:** Christopher C. Fish, senior vp/treasurer/CFO-QBE the Americas; 212-894-7530; cfish@qbeusa.com.

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Directory department at
bidirectory@businessinsurance.com.

The 2007 Directory of Leading Reinsurers
Worldwide will be published September 3.

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R

RenaissanceRe Holdings Ltd.

Renaissance House,
8-20 E. Broadway
Pembroke, HM 19 Bermuda;
441-295-4513; fax: 441-296-5037;
www.renre.com

	2005	2004
Premiums written	\$1,024,010,000	\$930,946,000
Premiums earned	\$947,389,000	\$944,527,000
Capital/surplus	\$2,253,840,000	\$2,644,042,000
Net income	(\$281,413,000)	\$133,108,000
Losses	\$1,252,644,000	\$746,010,000
Loss ratio	132.2%	79%
Expenses	\$156,285,000	\$152,128,000
Expense ratio	16.5%	16.1%
Combined ratio	148.7%	95.1%
Treaty	98%	98%
Facultative	2%	2%
Foreign	100%	100%
Nonlife	100%	100%

Founded: 1993.

Subsidiaries: DaVinci Reinsurance Ltd., Hamilton, Bermuda; Renaissance Reinsurance Ltd., Hamilton, Bermuda.

Employees: 94.

Specialties: Catastrophe excess of loss, catastrophe-exposed workers compensation, excess of loss, medical malpractice, property, surety, terrorism.

Officers: W. James MacGinnitie, chairman; Neill A. Currie, CEO; Kevin J. O'Donnell, president-Renaissance Reinsurance Ltd.

Contact: Mark A. Wilcox, senior vp/chief accounting officer/corporate controller; 441-239-4838; maw@renre.com.

S

Swiss Re Group

Mythenquai 50/60
Zurich, 8022 Switzerland;
41-43-285-2121; fax: 41-43-285-2999;
www.swissre.com

	2005	2004
Premiums written	\$22,414,210,200	\$23,476,618,800
Premiums earned	\$22,295,425,400	\$23,686,619,400
Capital/surplus	\$18,402,815,400	\$15,429,814,200
Net income	\$1,164,572,600	\$1,991,385,000
Losses	\$18,996,739,400	\$18,653,846,400
Loss ratio*	85.1%	72.7%
Expenses	\$4,765,838,800	\$5,089,095,000
Expense ratio*	25.2%	24.5%
Combined ratio*	110.3%	97.2%
Domestic	4%	3%
Foreign	96%	97%
Life	40%	37%
Nonlife	60%	63%

*Converted at applicable exchange rate.***Founded:** 1863.

Subsidiaries: Operates subsidiaries in 18 countries worldwide.

Employees: 8,882.

Officers: Peter Forstmoser, chairman; Jacques Aigrain, CEO; Ann Godbehere, CFO.

**Property/casualty group only.*

T

Transatlantic Holdings Inc.

80 Pine St.
New York, N.Y. 10005;
212-770-2000; fax: 212-742-9457;
www.transre.com

	2005	2004
Premiums written	\$3,466,353,000	\$3,749,274,000
Premiums earned	\$3,384,994,000	\$3,661,090,000
Capital/surplus	\$2,543,951,000	\$2,587,129,000
Net income	\$37,910,000	\$254,584,000
Losses	\$2,877,042,000	\$2,754,560,000
Loss ratio	85%	75.3%
Expenses	\$936,976,000	\$982,821,000
Expense ratio	27%	26.2%
Combined ratio	112%	101.5%
Treaty	96%	96%
Facultative	4%	4%
Domestic	45%	49%
Foreign	55%	51%
Nonlife	100%	100%

Founded: 1986.**Parent:** American International Group, Inc.*

Subsidiaries: Putnam Reinsurance Co., New York; Transatlantic Reinsurance Co., New York; Trans Re Zurich, Zurich, Switzerland.

Employees: 485.

Specialties: Property/casualty with an emphasis on specialty risks.

Officers: Robert F. Orlich, president/CEO; Paul A. Bonny, executive vp/president-international operations; Michael C. Sapnar, executive vp/chief underwriting officer-domestic operations; Javier E. Vijil, executive vp/president-Latin American division; Steven S. Skalicky, executive vp/CFO; Kenneth Apfel, senior vp/chief actuary; Gary Schwartz, senior vp/general counsel.

Contact: Seymour H. Katz, vp/assistant controller-Transatlantic Reinsurance Co.; 212-770-2078; skatz@transre.com.

Contact:**Owns 60% of Transatlantic Holdings Inc.*

W

White Mountain Re Group

Bank of Butterfield Building, 42 Reid St.,
Sixth Floor, P.O. Box 2275
Hamilton, HM 12 Bermuda;
441-295-2743; fax: 441-292-6580;
www.wtmre.com

	2005	2004
Premiums written	\$1,488,000,000	\$1,531,000,000
Premiums earned	\$1,602,700,000	\$1,527,900,000
Capital/surplus	\$1,971,300,000	\$1,873,300,000
Net income	\$27,000,000	\$351,900,000
Losses	\$1,344,300,000	\$1,082,500,000
Loss ratio	83.9%	70.8%
Expenses	\$482,600,000	\$476,800,000
Expense ratio	30.1%	31.2%
Combined ratio	114%	102%
Domestic	67%	68%
Foreign	33%	32%
Life	0%	0%
Nonlife	100%	100%

Parent: White Mountains Insurance Group.

Subsidiaries: Folksamerica Reinsurance Co., New York; Sirius International Insurance Corp., Stockholm, Sweden; White Mountains

Underwriting Ltd., Dublin, Ireland.

Employees 2005: 566.**Locations:** 4 domestic; 9 foreign.**Specialties:** Property/casualty.

Officers: G. Thompson Hutton, managing director/CEO; Michael E. Tyburski, managing director/CFO.

Contact: Ciro M. DeFalco, vp-planning and capital management.

X

XL Re

XL House, 1 Bermudiana Road
Hamilton, HM 11 Bermuda;
441-292-8515; fax: 441-292-5280;
www.xlre.com

	2005	2004
Premiums written	\$5,012,910,000	\$4,149,290,000
Premiums earned	\$5,008,666,000	\$4,210,383,000
Losses	\$5,242,841,000	\$3,325,482,000
Loss ratio	104.7%	79.5%
Expenses	\$833,394,000	\$891,384,000
Expense ratio	16.6%	21.2%
Combined ratio	121.3%	100.2%
Foreign	100%	100%
Life	44.6%	31.5%
Nonlife	55.4%	68.5%

Founded: 1986.**Parent:** XL Capital Ltd.

Subsidiaries: XL Re Ltd., Hamilton, Bermuda; XL Re Latin America Ltd., Hamilton, Bermuda; XL Re Europe, Le Mans, France; XL Reinsurance America Inc., Stamford, Conn.

Employees 2005: 519.**Locations:** 1 domestic; 20 foreign.

Specialties: XL Re Ltd., aerospace, credit, financial reinsurance, health, life, marine, property/casualty, political risk; XL Reinsurance America Inc., marine, property, specialty casualty reinsurance, surety; XL Re Europe, accident/health, life, nonlife treaty and facultative risks; XL Re Latin America, accident/health, life, nonlife treaty and facultative risks.

Officers: James H. Veghte, CEO-reinsurance operations; Robert W. Douglas, CEO-general reinsurance operations; Gregory S. Henrick, CEO-life reinsurance operations/president/CEO-XL Re Ltd.

Contact: Colin R. Wiltsher, senior vp/segment controller-XL Re; 44-207-933-7861.

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Excess and surplus lines insurers

A

Admiral Insurance Co.

1255 Caldwell Road
Cherry Hill, N.J. 08034-3220;
856-429-9200; fax: 856-429-8611
www.admiralins.com

	2005	2004
Premiums written	\$661,794,123	\$638,697,224
Nonadmitted	\$596,873,667	\$579,120,193
Commercial risk	100%	100%
Net premiums	\$603,378,083	\$597,558,296
Paid-in capital	\$5,600,000	\$5,600,000
Policyholder surplus	\$941,551,227	\$728,753,358
Employees	216	216
Combined ratio 1	80.7%	82.2%
Combined ratio 2	80.7%	82.2%
Net income	\$130,457,537	\$119,702,003
Best's rating	A+	A+
S&P's rating	A+	A+

Founded: 1952.

Parent: W.R. Berkley Corp.

Classes of business: Commercial auto, commercial property, D&O, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Subsidiaries: Admiral Indemnity, Wilmington, Del.; Admiral Risk Insurance Services Inc., Sherman Oaks, Calif.; Clermont Insurance Co., Urbandale, Iowa; Nautilus Insurance Co., Scottsdale, Ariz.

Approved nonadmitted in: All states, excluding Delaware and New Jersey; also approved in the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Admitted in: Delaware and New Jersey.

Officers: James S. Carey, president/CEO; Scott R. Barraclough, treasurer/CFO; Daniel A. MacDonald, senior vp/secretary.

Contact: Scott R. Barraclough.

American Empire Surplus Lines Insurance Co.

580 Walnut St., Suite 10 W.
Cincinnati, Ohio 45202;
513-369-3000; fax: 513-412-7800
www.aeslic.com

	2005	2004
Premiums written	\$218,429,689	\$262,359,911
Nonadmitted	\$217,704,573	\$261,602,717
Commercial risk	100%	100%
Net premiums	\$111,361,130	\$133,055,787
Paid-in capital	\$4,100,000	\$4,100,000
Policyholder surplus	\$186,659,398	\$180,678,515
Employees	54	55
Combined ratio 1	65.7%	65.9%
Combined ratio 2	NA	65.9%
Net income	\$43,833,354	\$51,457,307
Best's rating	A	A
S&P's rating	A	A

Figures reported on a pooling basis

Founded: 1977

Parent: Great American Holding Inc.

Classes of business: Commercial auto, commercial property, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Subsidiaries: American Empire Insurance Co., Cincinnati.

Approved nonadmitted in: All states, excluding Delaware; also approved in the District of Columbia.

Admitted in: Delaware.

Officers: Robert A. Nelson, president; Chester A. Nalepa, senior vp-claims; Frederick J. Woebse, senior vp-underwriting.

Contact: Robert A. Nelson.

American International Specialty Lines Insurance Co.

1400 W. Benson Blvd., Suite 315
Anchorage, Alaska 99503;
212-770-7000; fax: 212-509-7059
www.aig.com

	2005	2004
Premiums written	\$1,869,796,825	\$2,174,318,131
Nonadmitted	\$1,808,041,865	\$2,014,483,775
Commercial risk	NA	99.8%
Net premiums	\$317,488,417	\$372,211,035
Paid-in capital	\$5,002,500	\$5,002,500
Policyholder surplus	\$358,672,269	\$351,140,230
Combined ratio 1	132%	65.6%
Combined ratio 2	136.1%	68.3%
Net income	(\$36,448,682)	\$84,776,925
Best's rating	A+	A+
S&P's rating	NA	AA+

Founded: 1973

Parent: American International Group Inc.

Approved nonadmitted in: All states, excluding Alaska and New Jersey; also approved in the District of Columbia.

Admitted in: Alaska.

Officers: Kristian P. Moor, chairman/president; Robert Shimek, senior vp/treasurer.

Arch Specialty Insurance Co.

1 Liberty Plaza, 53rd Floor
New York, N.Y. 10006;
212-651-6500; fax: 646-746-8105
www.archinsurance.com

	2005	2004
Premiums written	\$821,696,119	\$866,175,278
Nonadmitted	\$801,376,553	\$826,792,118
Commercial risk	100%	100%
Net premiums	\$54,707,474	\$61,039,733
Paid-in capital	\$4,200,000	\$4,200,000
Policyholder surplus	\$243,873,317	\$120,393,596
Employees	783	724
Combined ratio 1	61.3%	101.6%
Combined ratio 2	NA	101.1%
Net income	\$20,358,913	(\$555,430)
Best's rating	A-	A-
S&P's rating	A-	NA

Parent: Arch Capital Group Ltd.

Classes of business: Auto liability, aviation, commercial auto, commercial property, D&O, energy, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

Approved nonadmitted in: All states, also approved in Puerto Rico.

Admitted in: Wisconsin.

Officers: Ralph E. Jones III, CEO; Mark D. Lyons, president/COO; Fred S. Eichler, senior vp/CFO; Martin J. Nilsen, senior vp/secretary/general counsel.

tary/general counsel.

Contact: Mario Chiappetti, chief marketing officer; 646-563-5575.

C

Columbia Casualty Co.

CNA Center, 333 S. Wabash
Chicago, Ill. 60604;
312-822-5000; fax: 312-817-0787
www.cna.com

	2005	2004
Premiums written	\$829,138,556	\$795,853,707
Nonadmitted	\$819,102,417	\$788,835,980
Paid-in capital	\$4,200,000	\$4,200,000
Policyholder surplus	\$131,967,768	\$124,850,175
Net income	\$6,007,504	\$3,827,803
Best's rating	A	NA
S&P's rating	A-	NA

Parent: CNA Financial Corp.

Classes of business: Commercial auto, commercial property, D&O, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

Approved nonadmitted in: All states, excluding Illinois.

Admitted in: Illinois.

Officers: Stephen W. Lilienthal, chairman/president; Jonathan D. Kantor, executive vp/secretary/general counsel; Craig Mense, CFO.

E

Essex Insurance Co.

1209 Orange St.
Wilmington, Del. 19801;
804-273-1400; fax: 804-273-1435
www.essexinsurance.com

	2005	2004
Premiums written	\$578,798,704	\$572,141,221
Nonadmitted	\$541,969,321	\$543,385,311
Commercial risk	94%	94%
Net premiums	\$391,783,741	\$391,385,526
Paid-in capital	\$4,500,000	\$4,500,000
Policyholder surplus	\$225,435,757	\$276,509,052
Employees	298	292
Combined ratio 1	110.1%	85.6%
Combined ratio 2	110.1%	85.6%
Net income	\$2,442,528	\$54,269,597
Best's rating	A	A (excellent) X

Founded: 1980.

Parent: Markel Corp.

Classes of business: Commercial property, earthquake, general liability, inland marine, ocean marine.

Approved nonadmitted in: All states, excluding Delaware.

Admitted in: Delaware.

Officers: Alan I. Kirshner, chairman; William B. Dickler, president; Steven A. Markel, executive vp.

Contact: Christina Eagle, staff accountant; 804-217-8729.

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Steven Dorsey



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John Boylan



Joey O'Dea



Colin Shaw

Largest U.S.-based surplus lines insurers

Ranked by 2005 nonadmitted direct written premiums

Rank	Company/Address/Parent	Phone/Fax/Web site	2005 nonadmitted direct written premiums	% change	2005 gross premiums	% change	2005 net written volume	2005 net income (loss)	2005 combined ratio*	Principal officer
1	Lexington Insurance Co. ¹ 2711 Centerville Road, Suite 400, Wilmington, Del. 19808 American International Group Inc.	617-330-1100 Fax: 212-458-7018 www.lexingtoninsurance.com	\$5,016,584,631	2.3%	\$6,237,852,988	-1.4%	\$3,477,280,927	\$315,820,837	96.6%	Kevin H. Kelley, chairman/CEO
2	American International Specialty Lines Insurance Co. 1400 W. Benson Blvd., Suite 315, Anchorage, Alaska 99503 American International Group Inc.	212-770-7000 Fax: 212-509-7059 www.aig.com	\$1,808,041,865	-10.2%	\$1,869,796,825	-14.0%	\$317,488,417	(\$36,448,682)	136.1%	Kristian P. Moor, chairman/president
3	Steadfast Insurance Co. ¹ 1400 American Lane, Schaumburg, Ill. 60196-1056 Zurich Financial Services Group	847-605-6000 Fax: 847-605-7895 www.zurichna.com	\$1,559,987,112	8.5%	\$1,738,619,446	15.2%	N/A	\$10,461,670	N/A	Thomas Bradley, president
4	Scottsdale Insurance Co. ¹ 8877 N. Gainey Center Drive, Scottsdale, Ariz. 85258-2108 Nationwide Mutual Insurance Co.	480-365-4000 Fax: 480-368-5856 www.scottsdaleins.com	\$1,194,440,734	0.7%	\$2,609,535,967	2.7%	\$592,134,798	\$41,792,643	N/A	Michael D. Miller, president
5	Columbia Casualty Co. CNA Center, 333 S. Wabash, Chicago, Ill. 60604 CNA Financial Corp.	312-822-5000 Fax: 312-817-0787 www.cna.com	\$819,102,417	3.8%	\$829,138,556	4.2%	N/A	\$6,007,504	N/A	Stephen W. Lilienthal, chairman/president
6	Arch Specialty Insurance Co. 1 Liberty Plaza, 53rd Floor, New York, N.Y. 10006 Arch Capital Group Ltd.	212-651-6500 Fax: 646-746-8105 www.archinsurance.com	\$801,376,553	-3.1%	\$821,696,119	-5.1%	\$54,707,474	\$20,358,913	N/A	Ralph E. Jones III, CEO
7	Evanston Insurance Co. 10 Parkway N., Deerfield, Ill. 60015 Markel Corp.	847-572-6000 Fax: 847-572-6259 www.shand.com	\$725,547,774	-12.0%	\$891,659,543	-9.6%	\$691,004,741	\$119,193,042	88.2%	Michael A. Rozenberg, president
8	Landmark American Insurance Co. 945 E. Paces Ferry Road, Atlanta, Ga. 30326 Alleghany Corp.	404-231-2366 Fax: 404-262-4432 www.rsui.com	\$699,681,736	-7.2%	\$701,042,375	-7.0%	\$37,917,250	(\$629,082)	116.8%	Jim Dixon, chairman/CEO
9	Admiral Insurance Co. 1255 Caldwell Road, Cherry Hill, N.J. 08034-3220 W.R. Berkley Corp.	856-429-9200 Fax: 856-429-8611 www.admiralins.com	\$596,873,667	3.1%	\$661,794,123	3.6%	\$603,378,083	\$130,457,537	80.7%	James S. Carey, president/CEO
10	Essex Insurance Co. 1209 Orange St., Wilmington, Del. 19801 Markel Corp.	804-273-1400 Fax: 804-273-1435 www.essexinsurance.com	\$541,969,321	-0.3%	\$578,798,704	1.2%	\$391,783,741	\$2,442,528	110.1%	William B. Dickler, president

*Combined ratio as determined by A.M. Best Co. Inc. and/or Standard & Poor's Corp. 1 Figures reported on pooling basis. N/A=not available
Source: BI survey

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property casualty healthcare programs

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Contact Lexington at lexingtonins@aig.com or visit us at

www.lexingtoninsurance.com/fs.

Lexington Insurance Company

Market Leadership Powered by The Spirit of InnovationSM

Continued from previous page

Evanston Insurance Co.

10 Parkway N.
Deerfield, Ill. 60015;
847-572-6000; fax: 847-572-6259
www.shand.com

	2005	2004
Premiums written	\$891,659,543	\$985,990,682
Nonadmitted	\$725,547,774	\$824,934,004
Commercial risk	100%	100%
Net premiums	\$691,004,741	\$718,259,840
Paid-in capital	\$8,251,229	\$8,251,229
Policyholder surplus	\$527,761,192	\$512,494,535
Combined ratio 1	88.2%	89.8%
Combined ratio 2	88.2%	89.8%
Net income	\$119,193,042	\$89,329,862
Best's rating	A	A

Founded: 1977**Parent:** Markel Corp.

Classes of business: Auto liability, commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.

Approved nonadmitted in: All states, excluding Illinois and New Hampshire.

Admitted in: Illinois.

Officers: Paul W. Springman, chairman; Michael A. Rozenberg, president; Edgar W. Phoebus, senior vp/secretary/general counsel.

Contact: Letha E. Heaton, senior vp-sales and marketing; heaton@markelcorp.com.

F**First Specialty Insurance Corp.**

5200 Metcalf Ave.
Overland Park, Kan. 66202;
866-866-8907; fax: 866-771-8256

	2005	2004
Premiums written	\$212,110,117	\$331,010,553
Nonadmitted	\$210,877,582	\$327,227,707
Commercial risk	100%	100%
Net premiums	\$38,264,765	\$45,034,584
Paid-in capital	\$5,000,000	\$5,000,000
Policyholder surplus	\$89,665,270	\$82,250,307
Combined ratio 1	85.8%	125.3%
Combined ratio 2	85.8%	126.4%
Net income	\$7,976,486	\$1,954,739
Best's rating	A	A

Founded: 1989**Parent:** Swiss Reinsurance Co.

Classes of business: General liability, product liability, umbrella/excess.

Subsidiaries: GE Insurance Solutions

Agency, Overland Park, Kan.

Approved nonadmitted in: All states, excluding Missouri.

Directory explanation box

Business Insurance's directory of excess and surplus lines insurers lists companies that responded to a *BI* questionnaire. The directory is published as an editorial service; there is no charge for a company to be listed.

To be listed, a surplus lines insurer must write at least 50% of its gross premiums related to commercial risks, or a minimum of \$10 million, on a direct, nonadmitted basis. Excess insurers must generate at least 50% of its gross premiums, or a minimum of \$50 million, from excess liability lines, either on an admitted or nonadmitted basis.

Each listing begins with a company's name, address, telephone number, fax number and Web address, if applicable.

Next is information on gross premiums written, which is reported as a combination of direct business and reinsurance assumed by the company.

For surplus lines insurers, the next figure reflects gross premiums written on a direct, nonadmitted basis. Listings for excess insurers note the percentage of gross premiums related to excess liability lines and the percentage of excess liability premiums written on an admitted basis.

The volume of net premiums is calculated by subtracting reinsurance ceded from gross premiums.

Paid-in capital is the total value of both common and preferred capital stock of the company; the next entry indicates the policyholder surplus.

Combined ratio 1 shows the statutory combined ratio. The statutory combined ratio is calculated by adding the company's loss ratio (losses and loss expenses incurred to premiums earned) to the expense ratio (underwriting expenses to premiums written). Combined ratio 2 shows the company's combined ratio as calculated by A.M. Best Co. or Standard & Poor's Corp.

Statutory net income indicates the income left after dividends to policyholders and federal income taxes are subtracted.

The Best's rating listed under each year is the rating assigned by Best after the close of the year; the rating modifier of "pi" indicates that the figures are reported on a pooling basis. The S&P rating for claims paying and solvency are also listed.

The total number of employees is given in full-time equivalents. For excess insurers, excess employees indicates the number of employees involved in excess liability underwriting, given in full-time equivalents.

Next follows list of the states in which the company is an approved nonadmitted insurer and those in which it is an admitted insurer.

Finally, the names and titles of the company's principal officers are provided, as is the name of a contact for readers seeking more information.

Although *BI* makes every effort to publish complete and accurate information, we are unable to verify all information provided.

Admitted in: Missouri.

Officers: Brian Evans, vp/underwriting director; David Newkirk, associate general counsel.

Contact: Brian Evans; brian_evans@swissre.com.

G**General Star Indemnity Co.**

695 E. Main St.
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2005	2004
Premiums written	\$299,719,005	\$345,646,484
Nonadmitted	\$229,874,155	\$272,304,167
Commercial risk	96%	98%
Net premiums	(\$279,108,662)	\$279,455,427
Paid-in capital	\$5,000,000	\$5,000,000
Policyholder surplus	\$549,690,044	\$476,687,686
Combined ratio 1	113.7%	107.3%
Combined ratio 2	114.3%	107.4%
Net income	\$68,011,780	\$23,851,301
Best's rating	A++	A++
S&P's rating	AAA	AAA

*Figures reported on a pooling basis.***Founded:** 1967**Parent:** Berkshire Hathaway Inc.

Classes of business: Commercial property, earthquake, general liability, product liability, professional E&O, umbrella/excess.

Subsidiaries: General Star International Indemnity Ltd., London.

Approved nonadmitted in: All states, excluding Connecticut.

Admitted in: Connecticut.

Officers: Patricia H. Roberts, president/CEO; Beverly Tramontelli, Gregory J. Diorio, vps.

Contact: Patricia H. Roberts; proberts@generalstar.com.

General Star National Insurance Co.

695 E. Main St.
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2005	2004
Premiums written	\$120,776,212	\$131,315,288
Nonadmitted	\$3,532,041	\$2,752,619
Commercial risk	100%	100%
Excess liability	42%	45%
Admitted	96%	97%
Net premiums	(\$49,254,470)	\$49,315,664
Paid-in capital	\$4,000,000	\$4,000,000
Policyholder surplus	\$190,176,462	\$173,245,431
Combined ratio 1	113.7%	107%
Combined ratio 2	114.3%	107.4%
Net income	\$15,877,252	\$7,716,800
Best's rating	A++	A++
S&P's rating	AAA	AAA

*Figures reported on a pooling basis.***Founded:** 1864.**Parent:** Berkshire Hathaway Inc.

Classes of business: Commercial property, earthquake, general liability, product liability, professional E&O, umbrella/excess.

Approved nonadmitted in: Connecticut.**Admitted in:** All states, excluding Connecticut.

Officers: Patricia H. Roberts, president/CEO; Beverly Tramontelli, Gregory J. Diorio, vps.

Contact: Patricia H. Roberts; proberts@generalstar.com.

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Glencoe Insurance Ltd.

Renaissance House,
8-12 E. Broadway
Pembroke, HM 11 Bermuda;
441-296-3235; fax: 441-295-4029
www.glengrp.com

	2005	2004
Premiums written	\$470,187,000	\$388,720,000
Nonadmitted	\$49,787,000	\$76,382,000
Commercial risk	57.4%	19.7%
Net premiums	\$378,385,000	\$343,827,000
Paid-in capital	\$400,000	\$400,000
Policyholder surplus	\$408,517,000	\$318,237,000
Employees	7	7
Combined ratio 1	124.4%	128.5%
Combined ratio 2	124.4%	128.5%
Net income	(\$81,501,000)	(\$82,419,000)
Best's rating	A- (excellent) IX	A (excellent) IX
S&P's rating	A+ (stable)	NA

Parent: RenaissanceRe Holdings Ltd.**Classes of business:** Commercial auto, commercial property, earthquake, energy, general liability, inland marine, professional E&O.**Approved nonadmitted in:** All states, excluding Massachusetts and New Hampshire.**Officers:** Neill A. Currie, CEO; William J. Ashley, president/chief underwriting officer/CEO/COO; John M. Lummis, executive vp/CFO.**Contact:** William J. Ashley;
wja@glengrp.com.**IFG Cos.**

238 International Road
Burlington, N.C. 27215;
860-723-4150; fax: 860-723-4151
www.ifgcompanies.com

	2005	2004
Premiums written	\$386,200,781	\$408,356,292
Nonadmitted	\$361,290,810	\$377,284,887
Commercial risk	100%	100%
Net premiums	\$314,306,989	\$225,049,253
Paid-in capital	\$2,500,000	\$2,500,000
Policyholder surplus	\$220,602,773	\$197,599,314
Employees	301	307
Combined ratio 1	90.7%	91%
Combined ratio 2	90.7%	91%
Net income	\$28,706,746	\$15,338,719
Best's rating	A-	A-
S&P's rating	BBBpi	BBBpi

*Figures reported on a pooling basis.***Founded:** 1981**Parent:** International Financial Group Inc.**Classes of business:** Commercial property, general liability, inland marine, product liability, umbrella/excess.**Subsidiaries:** Alamance Insurance Co., Burlington, N.C.; Burlington Insurance Co., Burlington, N.C.; First Financial Insurance Co., Burlington, N.C.; Guilford Insurance Co., Burlington, N.C.**Approved nonadmitted in:** All states.**Admitted in:** All states.**Officers:** Rich Barbieri, chairman; Dave MacLeod, president; Tim Martin, vp-Burlington Insurance Group.**Contact:** Martin Krause, national director;
860-723-4167;
mwkrause@ifgcompanies.com.**L****Landmark American Insurance Co.**

945 E. Paces Ferry Road
Atlanta, Ga. 30326;
404-231-2366; fax: 404-262-4432
www.rsui.com

	2005	2004
Premiums written	\$701,042,375	\$753,490,562
Nonadmitted	\$699,681,736	\$754,090,237
Commercial risk	100%	100%
Net premiums	\$37,917,250	\$41,485,808
Paid-in capital	\$4,000,000	\$4,000,000
Policyholder surplus	\$114,611,176	\$56,635,573
Employees	342	328
Combined ratio 1	116.8%	128.8%
Combined ratio 2	116.8%	128.8%
Net income	(\$629,082)	(\$5,835,250)
Best's rating	A	A
S&P's rating	A-	A-

Founded: 1988**Parent:** Alleghany Corp.**Classes of business:** Commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.**Approved nonadmitted in:** All states, excluding Oklahoma.**Admitted in:** Oklahoma.**Officers:** Jim Dixon, chairman/CEO; E.G. Lasiter III, president; David E. Leonard, executive vp.**Contact:** David E. Leonard.**Lantana Insurance Ltd.**

Renaissance House,
8-12 E. Broadway
Pembroke, HM 11 Bermuda;
441-296-3235; fax: 441-295-4029
www.glengrp.com

	2005	2004
Premiums written	\$31,874,000	\$18,247,000
Nonadmitted	\$31,874,000	\$18,247,000
Commercial risk	95%	100%
Net premiums	\$6,389,000	\$3,550,000
Paid-in capital	\$24,620,000	\$24,620,000
Policyholder surplus	\$26,503,000	\$24,322,000
Combined ratio 1	94.7%	105.2%
Combined ratio 2	94.7%	NA
Net income	\$199,000	\$314,000
Best's rating	A- (excellent) IX	A (excellent) IX
S&P's rating	A+ (stable)	NA

Founded: 2002**Parent:** RenaissanceRe Holdings Ltd.**Approved nonadmitted in:** All states, excluding Massachusetts, Minnesota, New Hampshire and Vermont.**Officers:** William J. Riker, CEO; William J. Ashley, executive vp; Richard B. Primerano, CFO.**Contact:** William J. Ashley; wja@glengrp.com.**Lexington Insurance Co.**

2711 Centerville Road, Suite 400
Wilmington, Del. 19808;
617-330-1100; fax: 212-458-7018
www.lexingtoninsurance.com

	2005	2004
Premiums written	\$6,237,852,988	\$6,323,483,550
Nonadmitted	\$5,016,584,631	\$4,904,259,650

Net premiums	\$3,477,280,927	\$3,211,522,295
Paid-in capital	\$5,000,000	\$5,000,000
Policyholder surplus	\$2,564,849,924	\$2,226,150,944
Employees	430	404
Combined ratio 1	96.7%	101.8%
Combined ratio 2	96.6%	NA
Net income	\$315,820,837	\$71,639,091
Best's rating	A+	A+
S&P's rating	AA+	AA+

*Figures reported on a pooling basis.***Founded:** 1965**Parent:** American International Group Inc.**Subsidiaries:** GE Property & Casualty Insurance Co., Wilmington, Del.**Approved nonadmitted in:** All states, excluding Delaware.**Admitted in:** Delaware.**Officers:** Kevin H. Kelley, chairman/CEO; Shaun E. Kelly, COO/president; Nicholas E. Anselmo, executive vp,**Contact:** Borys M. Kramarchuk, assistant controller; 212-770-0764.**Lloyd's of London**

1 Lime St.
London, EC3M 7HA England;
44-207-327-1000; fax: 44-207-626-2389
www.lloyds.com

	2005	2004
Premiums written	\$4,717,349,286	\$4,672,005,808
Nonadmitted	\$4,646,435,793	\$4,581,334,936
Best's rating	A	A
S&P's rating	A	A

Founded: 1688**Approved nonadmitted in:** All states, excluding Kentucky.**Admitted in:** Illinois and Kentucky.**Officers:** Lord Peter Levene, chairman; Richard Ward, CEO.**Contact:** Robert Smith, manager-market reporting; robert.smith@lloyds.com.

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rankings and
directories.

Business Insurance

Market Sourcebook

2007

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M

Maxum Indemnity Co.

6455 E. Johns Crossing, Suite 325
Duluth, Ga. 30097;
678-597-4500; fax: 678-597-4501
www.mxmsig.com

	2005	2004
Premiums written	\$69,234,085	\$62,252,560
Nonadmitted	\$65,614,034	\$62,142,559
Commercial risk	100%	100%
Net premiums	\$25,242,591	\$22,504,304
Paid-in capital	\$3,500,000	\$3,500,000
Policyholder surplus	\$55,775,243	\$54,400,433
Employees	49	44
Combined ratio 1	97.2%	94.7%
Combined ratio 2	97.1%	94.7%
Net income	\$1,465,028	\$1,100,463
Best's rating	A-	A-

Founded: 1962

Parent: Northern Homelands Co.

Classes of business: Commercial property, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Subsidiaries: Maxum Casualty Insurance Co., Duluth, Ga.

Approved nonadmitted in: All states, excluding Alaska, Delaware, Maine, New Hampshire, and Rhode Island; also approved in the District of Columbia, Puerto Rico and the U.S. Virgin Islands.

Admitted in: Delaware.

Officers: Gene G. Gopon, chairman; Randall D. Jones, president/CEO; Harley J. Franken, executive vp/COO.

Contact: Becky Hutchings, vp-operations.

Mt. Hawley Insurance Co.

9025 N. Lindbergh Drive
Peoria, Ill. 61615;
309-692-1000; fax: 309-689-2079
www.rlicorp.com

	2005	2004
Premiums written	\$405,052,092	\$390,232,562
Nonadmitted	\$405,052,092	\$390,232,562
Commercial risk	100%	100%
Net premiums	\$277,804,293	\$266,895,802
Paid-in capital	\$10,000,000	\$10,000,000
Policyholder surplus	\$367,091,517	\$309,090,559
Employees	612	608
Combined ratio 1	79.7%	94%
Combined ratio 2	79.8%	94.2%
Net income	\$55,802,308	\$25,237,350
Best's rating	A+	A+
S&P's rating	A+	A+

Founded: 1979

Parent: RLI Insurance Co.

Classes of business: Commercial property, D&O, earthquake, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Subsidiaries: RLI Indemnity Co., Peoria, Ill.

Approved nonadmitted in: All states, excluding Illinois; also approved in the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands.

Admitted in: Illinois.

Officers: Jonathan E. Michael, chairman/CEO; Michael J. Stone, president/COO; Joseph E. Dondanville, senior vp/CFO.

Contact: Jeffrey Myers, assistant vp/controller; jeff_myers@rlcorp.com.

N

NIC Insurance Co.

6 International Drive, Suite 100
Rye Brook, N.Y. 10573;
914-934-8999; fax: 914-934-2355
www.navg.com

	2005	2004
Premiums written	\$176,413,521	\$140,751,489
Nonadmitted	\$176,413,521	\$140,751,488
Commercial risk	95.9%	95.4%
Excess liability	2.3%	NA
Paid-in capital	\$5,000,000	\$5,000,000
Policyholder surplus	\$103,483,420	\$51,591,887
Net income	\$1,787,846	\$1,660,700
Best's rating	A	A
S&P's rating	A	A

Founded: 1988

Parent: The Navigators Group Inc.

Classes of business: D&O, employment practices liability, energy, general liability, inland marine, ocean marine, professional E&O, umbrella/excess.

Approved nonadmitted in: All states, excluding New Mexico, also approved in the District of Columbia.

Admitted in: New York.

Officers: Stanley A. Galanski, president/CEO; Paul J. Malvasio, executive vp/CFO; Elliot S. Orol, senior vp/secretary.

Contact: Salvatore A. Margarella, treasurer.

National Fire & Marine Insurance Co.

3024 Harney St.
Omaha, Neb. 68131-3580;
402-536-3269; fax: 402-536-3350
www.nationalindemnity.com

	2005	2004
Premiums written	\$472,625,146	\$463,292,080
Nonadmitted	\$416,891,889	\$455,956,361
Commercial risk	88.2%	98.4%
Excess liability	88.2%	98.4%
Net premiums	\$356,062,114	\$378,157,285
Paid-in capital	\$3,500,000	\$3,500,000
Policyholder surplus	\$3,592,541,328	\$3,506,187,463
Employees	134	122
Excess liability employees	32	29
Combined ratio 1	51.8%	89.5%
Combined ratio 2	90.2%	89.4%
Net income	\$1,979,886,410	\$129,768,298
Best's rating	A++	A++
S&P's rating	AAA	AAA

Founded: 1949

Parent: Berkshire Hathaway Inc.

Classes of business: Auto liability, aviation, commercial auto, commercial property, D&O, earthquake, energy, general liability, inland marine, product liability, professional E&O, umbrella/excess.

Subsidiaries: Redwood Fire & Casualty Insurance Co., Omaha, Neb.

Approved nonadmitted in: All states, excluding Nebraska and New Jersey.

Admitted in: Nebraska.

Officers: Donald F. Wurster, president; Forrest N. Krutter, senior vp/secretary; Philip M.

Continued on next page

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Wolf, senior vp.

Contact: John Giandinoto, assistant vp.**Nautilus Insurance Co.**

7233 E. Butherus Drive
Scottsdale, Ariz. 85260;
480-951-0905; fax: 480-951-9730
www.nautilusinsgroup.com

	2005	2004
Premiums written	\$498,783,215	\$356,791,495
Nonadmitted	\$392,053,844	\$319,025,967
Commercial risk	78.6%	89.4%
Net premiums	\$420,200,639	\$325,341,138
Paid-in capital	\$3,650,000	\$3,650,000
Policyholder surplus	\$306,997,499	\$201,281,302
Employees	229	195
Combined ratio 1	76.7%	83.5%
Combined ratio 2	74.5%	82.2%
Net income	\$68,715,237	\$26,373,634
Best's rating	A	A

Founded: 1985**Parent:** W.R. Berkley Corp.**Classes of business:** Commercial property, general liability, inland marine, product liability.**Subsidiaries:** Great Divide Insurance Co., Scottsdale, Ariz.**Approved nonadmitted in:** All states, excluding Arizona, North Carolina and Virginia.**Admitted in:** Arizona, North Carolina and Virginia.**Officers:** Thomas M. Kuzma, president/CEO; John M. Runberg, senior vp/treasurer/CFO; Mike Kilgas, senior vp-claims.**Contact:** John M. Runberg.**P****Pacific Insurance Co. Ltd.**

150 Federal St.
Boston, Mass. 02110;
617-526-7600; fax: 860-547-3622
www.thehartford.com

	2005	2004
Premiums written	\$414,070,687	\$422,010,580
Nonadmitted	\$226,351,365	\$256,108,353
Commercial risk	96%	96%
Net premiums	\$177,079,247	\$159,575,803
Paid-in capital	\$7,200,000	\$7,200,000
Policyholder surplus	\$270,393,165	\$246,782,748
Combined ratio 1	92.6%	99%
Net income	\$27,429,131	\$26,174,417
Best's rating	A+	A+
S&P's rating	AA-	AA-

*Figures reported on a pooling basis.***Founded:** 1928**Parent:** The Hartford Financial Service Group Inc.**Classes of business:** Commercial property.**Approved nonadmitted in:** All states, excluding Connecticut, Hawaii and New Hampshire.**Admitted in:** Connecticut and New Hampshire.**Officers:** Ramani Ayer, chairman; Ralph J. Palmieri, president; Neil S. Wolin, executive vp.**Contact:** Erica J. Noviello, vp/assistant secretary; 617-526-7739.**Prime Insurance Syndicate Inc.**

303 W. Madison, Suite 2075
Chicago, Ill. 60606;
800-456-4576; fax: 312-408-8081
www.primeis.com

	2005	2004
Premiums written	\$19,622,709	\$21,485,378
Nonadmitted	\$18,250,000	\$20,369,706
Commercial risk	93%	92%
Net premiums	\$18,455,658	\$19,263,930
Paid-in capital	\$1,500,000	\$1,500,000
Policyholder surplus	\$18,477,836	\$18,145,990
Employees*	70	70
Combined ratio 1	110.2%	89.2%
Combined ratio 2	110.2%	89.2%
Net income	(\$450,744)	\$2,173,162
Best's rating	B+	B

Founded: 1992**Parent:** Prime Holdings Insurance Services Inc.**Classes of business:** Aviation, commercial auto, commercial property, D&O, employment practices liability, general liability, inland marine, ocean marine, professional E&O.**Approved nonadmitted in:** All states, excluding Alaska, Arizona, California, Colorado, Connecticut, New Hampshire, New York, Rhode Island, Texas and Virginia.**Officers:** Rick J. Lindsey, president/CEO; Ted B. Paulsen, COO; Jack McDonnell, treasurer/CFO.**Contact:** Rick J. Lindsey; 801-304-5510; rjl@primeis.com.**Employees reflect Prime Holdings Insurance Services Inc.***Professional Underwriters Liability Insurance Co.**

12121 Wilshire Blvd, Suite 601
Los Angeles, Calif. 90025-1166;
800-537-7362; fax: 310-571-0886
www.pulicinsuranceservices.com

	2005	2004
Premiums written	\$64,079,352	\$80,701,167
Nonadmitted	\$33,112,171	\$44,049,826
Commercial risk	100%	100%
Net premiums	\$6,491,709	\$7,747,823
Paid-in capital	\$5,000,000	\$5,000,000
Policyholder surplus	\$69,963,216	\$70,891,919
Employees	15	15
Combined ratio 1	76.9%	93.7%
Combined ratio 2	80%	98.9%
Net income	\$1,636,706	\$2,093,284
Best's rating	B++	B++

Founded: 1989**Classes of business:** Professional E&O.**Parent:** The Doctors Co.**Approved nonadmitted in:** All states, excluding California, New Hampshire, New York, Rhode Island and Utah.**Admitted in:** California and Utah.**Officers:** Dr. Richard E. Anderson, CEO; Stephen D. Freedman, senior vp; Dr. David Troxel, secretary.**Contact:** Stephen D. Freedman.**R****RSUI Indemnity Co.**

945 E. Paces Ferry Road
Atlanta, Ga. 30326;
404-231-2366; fax: 404-262-4432
www.rsui.com

2005

2004

213

Premiums written	\$925,604,796	\$873,467,018
Commercial risk	100%	100%
Excess liability	100%	100%
Admitted	100%	100%
Net premiums	\$580,565,559	\$589,062,965
Paid-in capital	\$4,800,000	\$4,800,000
Policyholder surplus	\$738,591,468	\$647,279,811
Employees	342	328
Excess liability employees	342	328
Combined ratio 1	121.1%	84.4%
Combined ratio 2	121.6%	84.9%
Net income	(\$60,173,400)	\$83,278,491
Best's rating	A	A
S&P's rating	A-	A-

Founded: 1988**Parent:** Alleghany Corp.**Classes of business:** Commercial property, D&O, earthquake, employment practices liability, flood, general liability, inland marine, product liability, professional E&O, umbrella/excess.**Subsidiaries:** Landmark American Insurance Co., Atlanta**Admitted in:** All states excluding North Carolina, Connecticut and Maine.**Officers:** Jim Dixon, chairman/CEO; E.G. Lasater III, president; David E. Leonard, executive vp.**Contact:** David E. Leonard.**S****St. Paul Surplus Lines Insurance Co.**

385 Washington St.
St. Paul, Minn. 55102;
651-310-7911; fax: 651-310-7334
www.stpaultravelers.com

	2005	2004
Premiums written	\$549,667,931	\$511,471,105
Nonadmitted	\$377,176,198	\$365,347,798
Commercial risk	100%	100%
Net premiums	\$149,358,271	\$146,123,307
Paid-in capital	\$4,100,000	\$4,100,000
Policyholder surplus	\$149,629,674	\$133,700,638
Combined ratio 1	101.8%	123.6%
Combined ratio 2	102.7%	123.2%
Net income	\$20,131,500	(\$429,736)
Best's rating	A+	A+
S&P's rating	AA-	AA+

*Figures reported on a pooling basis.***Founded:** 1974**Parent:** The St. Paul Travelers Cos. Inc.**Approved nonadmitted in:** All states, excluding Delaware.**Admitted in:** Delaware.**Officers:** Brian W. MacLean, chairman/president/CEO; Douglas K. Russel, senior vp/treasurer/corporate controller; Bruce A. Backberg, senior vp/corporate secretary.**Contact:** Michael J. Doody, second vp-statutory reporting; 860-277-3966; mjdoody@stpaultravelers.com.**Scottsdale Insurance Co.**

8877 N. Gainey Center Drive
Scottsdale, Ariz. 85258-2108;
480-365-4000; fax: 480-368-5856
www.scottsdaleins.com

	2005	2004
Premiums written	\$2,609,535,967	\$2,541,672,111
Nonadmitted	\$1,194,440,734	\$1,186,194,278

Continued on next page

Continued from previous page

Commercial risk.....	93.5%	92%
Excess liability.....	6%	6.6%
Admitted.....	10%	10%
Net premiums.....	\$592,134,798	\$560,267,963
Paid-in capital.....	\$6,027,200	\$6,027,200
Policyholder surplus.....	\$409,733,262	\$378,481,825
Employees.....	1,195	1,175
Excess liability employees.....	20	20
Combined ratio 1.....	94.5%	92.9%
Net income.....	\$41,792,643	\$53,333,886
Best's rating.....	NA	A+p

*Figures reported on a pooling basis.***Parent:** Nationwide Mutual Insurance Co.**Classes of business:** Auto liability, commercial auto, commercial property, D&O, earthquake, employment practices liability, general liability, inland marine, ocean marine, product liability, professional E&O, umbrella/excess.**Subsidiaries:** Scottsdale Surplus Lines Insurance Co., Scottsdale, Ariz.; Western Heritage Insurance Co., Scottsdale, Ariz.**Approved nonadmitted in:** All states, excluding Arizona, Delaware and Ohio; also approved in the District of Columbia and Puerto Rico.**Admitted in:** Arizona, Delaware and Ohio.**Officers:** Michael D. Miller, president; Thomas E. Barnes, secretary.**Contact:** Larry Goodyear, associate vp-finance; goodyel@scottsdaleins.com.**Steadfast Insurance Co.**

1400 American Lane
Schaumburg, Ill. 60196-1056;
847-605-6000; fax: 847-605-7895
www.zurichna.com

	2005	2004
Premiums written.....	\$1,738,619,446	\$1,509,539,554
Nonadmitted.....	\$1,559,987,112	\$1,438,335,078
Excess liability.....	100%	100%
Paid-in capital.....	\$4,100,000	\$4,100,000
Policyholder surplus.....	\$555,865,090	\$397,753,944
Net income.....	\$10,461,670	\$7,924,763
Best's rating.....	A	A
S&P's rating.....	A+	A+

*Figures reported on a pooling basis.***Founded:** 1973**Parent:** Zurich Financial Services Group.**Approved nonadmitted in:** All states, excluding Delaware.**Admitted in:** Delaware.**Officers:** Thomas Bradley, president; Mary Callahan, treasurer; David Bowers, corporate secretary.**Contact:** Bryan Salvatore, senior vp-marketing.

T

Tudor Insurance Co.

400 Parson's Pond Drive
Franklin Lakes, N.J. 07417-2600;
201-847-8600; fax: 201-847-1010
www.westernworld.com

	2005	2004
Premiums written.....	\$121,956,495	\$125,429,847
Nonadmitted.....	\$101,962,449	\$104,624,250
Commercial risk.....	98.8%	98.4%
Net premiums.....	\$38,569,750	\$40,476,851
Paid-in capital.....	\$4,200,000	\$4,200,000
Policyholder surplus.....	\$65,506,904	\$56,983,438
Employees*.....	219	228
Combined ratio 1.....	98.3%	98.8%
Combined ratio 2.....	98.8%	99.4%
Net income.....	\$8,749,196	\$6,826,205
Best's rating.....	A+	A+
S&P's rating.....	Api	Api

*Figures reported on a pooling basis.***Founded:** 1979**Parent:** Western World Insurance Co.**Classes of business:** D&O, general liability, product liability, professional E&O.**Approved nonadmitted in:** All states, excluding New Hampshire.**Admitted in:** New Hampshire.**Officers:** Andrew Frazier, president; Robert Livingston, executive vp-operations/treasurer; Stephen Gerstman, senior vp-underwriting and marketing.**Contact:** Robert Livingston.**Employees reflect total for Western World Insurance Group.*

W

Western World Insurance Co.

400 Parson's Pond Drive
Franklin Lakes, N.J. 07417-2600;
201-847-8600; fax: 201-847-1010
www.westernworld.com

	2005	2004
Premiums written.....	\$258,139,427	\$262,692,446
Nonadmitted.....	\$173,141,697	\$171,941,245
Commercial risk.....	97%	97%
Net premiums.....	\$204,284,564	\$209,059,367
Paid-in capital.....	\$8,200,000	\$8,200,000
Policyholder surplus.....	\$246,406,937	\$222,113,355
Employees*.....	219	228
Combined ratio 1.....	98.3%	98.9%
Combined ratio 2.....	98.8%	99.4%
Net income.....	\$12,966,883	\$8,998,429
Best's rating.....	A+	A+
S&P's rating.....	Api	Api

*Figures reported on a pooling basis.***Founded:** 1964**Parent:** Western World Insurance Group.**Classes of business:** Commercial property, general liability, product liability, professional E&O.**Subsidiaries:** Stratford Insurance Co., Keene, N.H.; Tudor Insurance Co., Keene, N.H.**Approved nonadmitted in:** All states, excluding New Hampshire and New York.**Admitted in:** New Hampshire and New York.**Officers:** Andrew Frazier, president; Robert Livingston, executive vp-operations/treasurer; Thomas Mulligan, executive vp-underwriting and marketing.**Contact:** Robert Livingston.**Employees reflect total for Western World Insurance Group.*

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our demographic
sections since
1996 ... search by
date or keyword.



The 2007 Directory of Surplus Lines Insurers will
be published October 1.

Long-term care insurance providers

A

Aetna Inc.

151 Farmington Ave.,
Hartford, Conn. 06156;
860-273-0123, fax: 860-952-2111
www.aetna.com

Parent company: Aetna Inc.

First policy: 1988.

Current policy: 1998.

Number of LTC policies: 1

2005 revenues

Premiums \$95,100,000

2005 financial strength ratings

A.M. Best A

Standard and Poor's A

Moody's A1

Policyholders

Total 235,000

Employer sponsored plans 100%

Issue age Rangeall ages for eligible employees; 18 to 100 for other relationships

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care, alternate care benefit, future purchase/automatic inflation, lifetime maximum, nonconsecutive deductible period, nonforfeiture, restoration of benefits, spousal discounts, transitional care benefits.

Daily benefit range: \$60 to \$300.

Service area: Nationwide, Guam, Puerto Rico, U.S. Virgin Islands.

Staff

Long-term care insurance 100

Officers: Dr. John W. Rowe, chairman/CEO-Aetna Inc.; Ronald A. Williams, president-Aetna Inc.; Raymond P. Welnicki, assistant vp/head-long-term care, Aetna Life Insurance Co.

Allianz Life Insurance Co. of America

5701 Golden Hills Drive,
Minneapolis, Minn. 55416;
763-582-6500, fax: 763-582-6407
www.allianzlife.com

First policy: 1990.

Current policy: 2003.

Number of LTC policies: 2*

2005 revenues

Premiums \$182,000,000

2005 financial strength ratings

A.M. Best A

Standard and Poor's AA-

Moody's A2

Policyholders

Total 110,000

Individual plans 100%

Issue age range 18 to 84

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, respite care.

Daily benefit range: \$50 to \$500.

Service area: Nationwide, excluding California.

Staff

Long-term care insurance 23

Officers: Mark Zesbaugh, CEO; Gabby Matzdorff, CFO; Doug Reynolds, COO.

Contact: Brian Peterson, senior vp-long-term care sales.

**Two new policies will be introduced in February 2006: Generation Protector II and Generation Protector Select.*

Arkansas Blue Cross Blue Shield

601 S. Gaines St.,
Little Rock, Ark. 72203-2181;
501-378-3063, fax: 501-378-2480
www.arkbluecross.com

First policy: 2005.

Current policy: 2005.

Number of LTC policies: 1

2005 revenues

Premiums \$75,000

2005 financial strength ratings

A.M. Best A

Policyholders

Total 20

Individual plans 100%

Issue age range 18 to 80

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, respite care, plan customization, including 14 optional riders.

Daily benefit range: \$50 to unlimited.

Service area: Arkansas.

Staff

Long-term care insurance 5

Officers: Jason Mann, CEO; Mark Langston, CFO; Bill Grzesiak, director-sales.

Contact: Susan Holland, marketing specialist; sholland@arkbluecross.com.

B

Bankers Life & Casualty Co.

222 Merchandise Mart Plaza,
Chicago, Ill. 60654-2001;
312-396-6000, fax: 312-396-5906
www.bankerslife.com

Parent company: Consec Inc.

First policy: 1985.

Current policy: 2005.

Number of LTC policies: 6

2005 revenues

Premiums \$521,000,000

2005 financial strength ratings

A.M. Best B++

Standard and Poor's BB+

Moody's Ba1

Policyholders

Total 434,000

Individual plans 100%

Issue age range 18 to 89

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care, alternate plan of care, ambulance services, 50% and 100% home health care options, five percent simple inflation option, guaranteed purchase option, joint waiver of premium, patient care coordinator, restoration of benefits, 10% companion discount, 10% preferred risk discount, 30% spousal discount, three, four and five percent compound inflation options, various optional riders.

Daily benefit range: Ages 18 to 79, \$40 to \$400; ages 80 to 84, \$40 to \$250; ages 85 to 89, \$40 to \$200.

Service area: Nationwide, excluding New York.

Officers: William Kirsch, president/CEO; Scott Perry, executive vp/COO; John Squarok, executive vp/CFO.

Contact: 800-231-9150.

Berkshire Life Insurance Co. of America

700 South St.,
Pittsfield, Mass. 01201;
866-590-8845, fax: 818-867-2520
www.theberkshire.com

Parent company: Guardian Life Insurance Co. of America.

First policy: 2004.

Current policy: 2004.

Number of LTC policies: 1

2005 revenues

Premiums \$4,217,000

2005 financial strength ratings

A.M. Best A+

Policyholders

Total 1,561

Individual plans 100%

Issue age range 40 to 84

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal emergency response system, respite care, 5% compound inflation protection rider, indemnity benefit rider, monthly benefit rider, paid-up survivor rider, personal caregiver rider, restoration of benefits rider, return of premium rider, 3% compound inflation protection rider, shortened benefit period nonforfeiture rider, waiver of premium rider, paid-up at 65 premium payment endorsement, 10-year premium payment endorsement.

Continued on next page

Largest long-term care insurance providers

Ranked by number of total long-term care policyholders in 2005

Rank	Company/Address	Phone/Fax/Web site	Total policyholders	Number of policies	Total gross premiums	Policy issue age range	Daily benefit range	Principal officer
1	Genworth Financial Services 6620 W. Broad St., Richmond, Va. 23230	800-281-6000 Fax: 804-484-3999 www.genworth.com	943,925	2	\$1,587,000,000	19 to 79	\$50 to \$400	Buck Stinson, president-long-term care
2	John Hancock Financial Services Inc. 200 Berkeley St., B-6, Boston, Mass. 02117	800-330-4598 Fax: 617-572-5244 http://gltc.jhancock.com/	905,000	5	\$1,000,000,000	18 to 80	\$100 to \$350	Laura Moore, senior vp
3	UnumProvident Corp. 1 Fountain Square, Chattanooga, Tenn. 37402	800-633-7490 Fax: 207-575-1689 www.unumprovident.com	709,980	4	\$462,000,000	18 to 80	\$1,000 to \$9,000 per month	Thomas R. Watjen, president/CEO
4	Bankers Life & Casualty Co. 222 Merchandise Mart Plaza, Chicago, Ill. 60654-2001	312-396-6000 Fax: 312-396-5906 www.bankerslife.com	434,000	6	\$521,000,000	18 to 89	ages 18 to 79, \$40 to \$400; ages 80 to 84, \$40 to \$250; ages 85 to 89, \$40 to \$200	William Kirsch, president/CEO
5	Aetna Inc. 151 Farmington Ave., Hartford, Conn. 06156	860-273-0123 Fax: 860-952-2111 www.aetna.com	235,000	1	\$95,100,000	All ages for eligible employees; 18 to 100 for other relationships	\$60 to \$300	Dr. John W. Rowe, chairman/CEO-Aetna Inc.
6	Allianz Life Insurance Co. of America 5701 Golden Hills Drive, Minneapolis, Minn. 55416	763-582-6500 Fax: 763-582-6407 www.allianzlife.com	110,000	2	\$182,000,000	18 to 84	\$50 to \$500	Mark Zesbaugh, CEO
7	MedAmerica Insurance Co. 165 Court St., Rochester, N.Y., 14647	800-544-0327 Fax: 585-238-3642 www.medamericaltc.com	95,000	2	\$114,000,000	18 to 85	\$2,100 to \$12,000 per month	Chris Perna, president
8	Mutual of Omaha Insurance Co. Mutual of Omaha Plaza, Omaha, Neb. 68175	402-342-7600 Fax: 402-351-2775 www.mutualofomaha.com	75,000	8	\$118,000,000	18 to 79	\$50 to \$400; \$50 to \$500 in New York only	Dan Neary, chairman/CEO
9	MassMutual Life Insurance Co. 1295 State St., Springfield, Conn. 01111-0001	800-767-1000 Fax: 860-987-3911 www.massmutual.com	44,000	1	\$94,000,000	40 to 84	\$50 to \$300 (\$350 in Alaska; Fairfield County, Conn., and metro-area N.Y.)	Melissa Millan, vp/COO-long-term care insurance and disability income insurance
10	Equitable Life & Casualty Insurance Co. 3 Triad Center, Salt Lake City, Utah 84180-1200	800-352-5150 801-579-3745 www.equillife.com	32,000	1	\$55,200,000	18 to 84	\$50 to \$500	E. Rod Ross, chairman/president/CEO

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Continued from previous page

Daily benefit range: \$50 to \$300.

Service area: Nationwide, excluding California.

Officers: Patrick Morris, senior vp/chief marketing officer; Kenneth Murrell, second vp-product marketing and research; Donald Campfield, national sales director-long-term care insurance.

Contact: Donald Campfield.

Blue Cross Blue Shield of Florida

5011 Gate Parkway,
Jacksonville, Fla. 32256;
904-828-7435, fax: 904-828-7826
www.bcbsfl.com

First policy: 1992.

Current policy: 2003.

Number of LTC policies: 2

2005 revenues

Premiums \$10,000,000

2005 financial strength ratings

A.M. Best A

Standard and Poor's A

Moody's A3

Policyholders

Total 7,100

Employer sponsored plans 3%

Individual plans 97%

Issue age range 18 to 80

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, respite care, 14 optional riders, including indemnity and five inflation protection choices.

Daily benefit range: \$50 to unlimited.

Service area: Florida.

Staff

Long-term care insurance 9

Officers: Dr. Robert Lufano, CEO; Jason Mann, president-life and specialty ventures; Bill Grzesiak, director-long-term care sales, life and specialty ventures.

Contact: Bethany Dougherty, director-long-term care; bethany.dougherty@bcbsfl.com.

C

COUNTRY Life Insurance Co.

1701 N. Towanda Ave.,
Bloomington, Ill. 61702-2000;
309-821-3000
www.countryfinancial.com

Parent company: COUNTRY Insurance & Financial Services.

First policy: 1989.

Current policy: 2004.

Number of LTC policies: 3

2005 revenues

Premiums \$16,200,000

2005 financial strength ratings

A.M. Best A+

Policyholders

Total 12,200

Individual plans 100%

Issue age range 18 to 84

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care, alternate plan of care, care advisory services, riders offered includes: compound inflation, simple inflation, indemnity benefit, 10-pay, paid-up at age 65, non-forfeiture, monthly home and community care, restoration of benefits, return of premium upon death, spousal benefits.

Daily benefit range: \$50 to \$350.

Service area: Alaska, Arizona, Colorado, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Minnesota, Missouri, Nevada, North Dakota, Ohio, Oklahoma, Oregon, Washington, West Virginia, Wisconsin.

Staff

Long-term care insurance 10

Officers: John D. Blackburn, CEO.

The 2007 Directory of Long-Term Care Insurance Providers will be published January 29.

E

Equitable Life & Casualty Insurance Co.

3 Triad Center,
Salt Lake City, Utah 84180-1200;
800-352-5150, fax: 801-579-3745
www.equilife.com

First policy: 1974.

Current policy: 2005.

Number of LTC policies: 1

2005 revenues

Premiums \$55,200,000

Assets \$97,000,000

Surplus \$7,100,000

2005 financial strength ratings

A.M. Best B++

Standard and Poor's BBBpi

Policyholders

Total 32,000

Individual plans 100%

Issue age range 18 to 84

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, respite care.

Daily benefit range: \$50 to \$500.

Service area: Alabama, Arizona, Arkansas Colorado, Delaware, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Maryland, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, North Dakota, Ohio, Oklahoma, Oregon, South Carolina, South Dakota, Tennessee, Texas, Utah, West Virginia, Wyoming.

Staff

Long-term care insurance 138

Officers: E. Rod Ross, chairman/president/CEO; Kendall Surfass, vp/secretary/general counsel; Larry Thomas, chief marketing officer.

Contact: Carrie Backus, manager-policyowner service.

G

Genworth Financial Services

6620 W. Broad St.
Richmond, Va. 23230;
800-281-6000, fax: 804-484-3999
www.genworth.com

Parent company: Genworth Financial Inc.

First policy: 1974.

Current policy: 2003.

Number of LTC policies: 2.

2005 revenues

Premiums \$1,587,000,000

Assets \$8,829,522,886

Surplus \$586,454,448

Revenues \$2,134,232,282

2005 financial strength ratings

A.M. Best A+

Standard and Poor's AA

Continued on next page

Directory explanation box

The Directory of Long-Term Care Insurance Providers lists companies that provide long-term care insurance to individual policyholders or through employer-sponsored plans.

The directory is published as an editorial service; there is no charge to be included.

Each listing begins with the company's name and address. This is followed by the number of LTC policies available. Following this, information on 2005 gross premiums, assets and surplus from LTC policies is reported. Also provided is information on the 2005 financial strength ratings, including the company ratings by A.M. Best Co., Standard & Poor's Corp. and Moody's Investors Service Inc.

The company's total number of 2005 LTC

policyholders is also listed, as are the percentages of policyholders from employer-sponsored LTC plans and policyholders from individual LTC plans. This is followed by the age range of policyholders when they purchase the policy and details on the plan features. The range of amounts offered for daily benefits, states where the company's LTC insurance policies are available and LTC staff members appear next. Each listing concludes with the names and titles of officers and a contact for those seeking additional information.

The directory listings are based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

Continued from previous page

Moody's Aa3

Policyholders

Total 943,925

Individual plans: 100%.

Issue age range 19 to 79

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, informal caregiver training, nursing home care, personal care, respite care, restoration of benefits, alternative plan of care, durable equipment, nonforfeiture, return of premium, paid-up survivor benefit, shared care, waiver of premium, Care coordination, International benefits, reduced home care (50%), Inflation protection.

Daily benefit range: \$50 to \$400.**Service area:** Nationwide.**Officers:** Buck Stinson, president-long-term care.**Contact:** Mark Gerety, vp-strategic marketing.**J****John Hancock Financial Services Inc.**

200 Berkeley St., B-6,
Boston, Mass. 02117;
800-330-4598, fax: 617-572-5244
<http://gltc.jhancock.com/>

Parent company: Manulife Financial Corp.**First policy:** 1987.**Current policy:** 2002.**Number of LTC policies:** 5**2005 revenues**

Premiums \$1,000,000,000

Assets \$6,500,000,000

2005 financial strength ratings

A.M. Best A++

Standard and Poor's AA+

Moody's Aa2

Policyholders

Total 905,000

Employer sponsored plans 40%

Individual plans 60%

Issue age range 18 to 80

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care, standard benefits include, alternate plan of care, automatic benefit increase inflation adjustment feature, benefit increases or decreases, future purchase option inflation adjustment feature, international benefits, one-time qualification period, protection against unintended lapse, reinstatement of coverage after nonpayment of premium, restoration of benefits, stay-at-home benefit, waiver of premium; optional benefits include, dual waiver of premium, nonforfeiture benefit, return of premium at death benefit, respite care during the qualification period, shared care benefit, weekly pool approach to community based professional care.

Daily benefit range: \$100 to \$350.**Service area:** Nationwide.**Staff**

Long-term care insurance 500

Officers: Laura Moore, senior vp.**Contact:** Victoria Bravo, sales support consultant.**M****MassMutual Life Insurance Co.**

1295 State St.,
Springfield, Conn. 01111-0001;
800-767-1000, fax: 860-987-3911
www.massmutual.com

First policy: 2000.**Current policy:** 2005.**Number of LTC policies:** 1**2005 revenues**

Premiums \$94,000,000

2005 financial strength ratings

A.M. Best A++

Standard and Poor's AAA

Moody's Aa1

Policyholders

Total 44,000

Individual plans 100%

Issue age range 40 to 84

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal emergency response system, respite care, alternate plan of care, ambulance benefit, care coordination, personal care advisor, premium waiver, prescription drug benefit, 30 days outside of the U.S.

Daily benefit range: \$50 to \$300 (\$350 in Alaska; Fairfield County, Conn.; and metro-area N.Y.).

Service area: Nationwide, Puerto Rico.**Staff**

Long-term care insurance 20

Officers: Melissa Millan, vp/COO-long-term care insurance and disability income insurance; Kevin Waterman, assistant vp/CFO-long-term care insurance; Kristin Hampton, assistant vp-long-term care insurance.

Contact: Kevin Waterman;
kwateman@massmutual.com.

MedAmerica Insurance Co.

165 Court St.,
Rochester, N.Y. 14647;
800-544-0327, fax: 585-238-3642
www.medamericaltc.com

Parent company: Lifetime Healthcare Cos.**First policy:** 1987.**Current policy:** 2004.**Number of LTC policies:** 2**2005 revenues**

Premiums \$114,000,000

Assets \$670,000,000

Surplus \$25,000,000

2005 financial strength ratings

A.M. Best A -

Standard and Poor's A -

Policyholders

Total 95,000

Employer sponsored plans 40%

Individual plans 60%

Issue age range 18 to 85

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care.

Daily benefit range: \$2,100 to \$12,000 per month.

Service area: Nationwide, excluding California.**Staff**

Long-term care insurance 130

Officers: Chris Perna, president; Bill Naylor, CFO; Cheryl Bush, vp-operations.

Contact: Joe Schroeder, director-brokerage sales; joe.schroeder@medamericaltc.com.

MetLife Inc.

57 Greens Farms Road,
Westport, Conn. 06880;
888-799-0902
www.metlife.com

First policy: 1986.**Current policy:** 1997*.**Number of LTC policies:** 5**2005 financial strength ratings**

A.M. Best A+

Standard and Poor's AA

Moody's Aa2

Policyholders

Employer sponsored plans 71%

Individual plans 29%

Issue age range . 18 to 84 for individual policyholders; no age limit for employer-sponsored groups

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care, alternate plan of care, contingent benefits upon lapse, inflation options, limited pay options, nonforfeiture, restoration of benefits, return of premium, shared care, survivorship, transition expense.

Daily benefit range: \$50 to \$400.**Service area:** Nationwide.**Staff**

Long-term care insurance 285

Officers: Kathy Henkel, senior vp.

Contact: Louise Werner, long-term care consultant; 860-368-4378.

*The current employer group LTC policy was first issued in 1997 and the current individual LTC policy was first issued in 2005.

Companies interested in being listed in any of
Bf's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Continued from previous page

Mutual of Omaha Insurance Co.

Mutual of Omaha Plaza
Omaha, Neb. 68175;
402-342-7600, fax: 402-351-2775
www.mutualofomaha.com

First policy: 1987.**Current policy:** 2004.**Number of LTC policies:** 8**2005 revenues**

Premiums.....\$118,000,000
Assets.....\$540,000,000
Surplus.....\$170,000,000

2005 financial strength ratings

A.M. Best.....A
Standard and Poor's.....AA-
Moody's.....Aa3

Policyholders

Total.....75,000
Employer sponsored plans.....5%
Individual plans.....95%
Issue age range.....18 to 79

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, home modifications, hospice care, informal caregiver training, nursing home care, personal care, personal emergency response system, respite care, alternative plan of care, ambulance insurance, care coordination, caregiver training, contingent nonforfeiture, guar-

antee purchase, inflation protection, medical equipment and therapeutic devices, nonforfeiture, nonprofessional/family care, paid-up insurance, restoration of benefits, return of premium, survivorship, 10-year paid up option, waiver of premium, worldwide coverage.

Daily benefit range: \$50 to \$400 (\$50 to \$500 in New York).

Service area: Nationwide.**Officers:** Dan Neary, chairman/CEO.

Contact: Joe Clauson, public relations manager;
joe.clauson@mutualofomaha.com.

U**UnumProvident Corp.**

1 Fountain Square,
Chattanooga, Tenn. 37402;
800-633-7490, fax: 207-575-1689
www.unumprovident.com

First policy: 1988.**Current policy:** 2003*.**Number of LTC policies:** 4.**2005 revenues**

Premiums.....\$468,000,000
Assets.....\$2,700,000,000
Surplus.....\$650,000,000

2005 financial strength ratings

A.M. Best.....A-
Standard and Poor's.....BBB+
Moody's.....Baa1

Policyholders

Total.....709,980
Employer sponsored plans.....73.7%
Individual plans.....26.3%
Issue age range.....18 to 80

Plan features: Adult day care, assisted living facility/residential care facility care, bed reservation, home health care, hospice care, informal caregiver training, nursing home care, respite care, accelerated payment options, inflation options, nonforfeiture, restoration of benefits.

Daily benefit range: \$1,000 to \$9,000 per month.

Service area: Nationwide.**Staff**

Long-term care insurance.....400

Officers: Thomas R. Watjen, president/CEO; Joseph M. Zubretsky, senior executive vp-finance, investments and corporate development; Charles L. Glick, executive vp/general counsel.

*The current individual LTC policy was first issued in 2003 and the current group LTC policy was first issued in 2005.

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Risk management consultants

A

The ALS Group

1 Park Way, Third Floor,
Upper Saddle River, N.J. 07458;
201-661-5020; fax: 201-221-7534
www.als-uic.com

Parent: UIC Inc.

Consulting since: 1992.

Revenues

Continuous consulting 70%
Risk management audits.....10%
Special consulting projects 20%

Staff

Total 8
Risk management professionals.....7
Principal consultants 1
Consultants.....3
Analysts 3

Clients

Total 40
U.S. 70%
Non-U.S. 30%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, consulting-design of risk management insurance systems, enterprise risk management, insurance coverage and limits analysis, risk management organization studies.

Specialties: Construction, global companies, manufacturing, professional services, real estate, retail, technology, transportation.

Compensation: By the hour, by the project, on retainer.

SRMC member.

Contact: Albert L. Sica, principal consultant.

Advanced Risk Management Techniques Inc. dba ARM Tech

23701 Birtcher Drive,
Lake Forest, Calif. 92630-1772;
949-470-4343; fax: 949-470-4340
www.armtech.com

Parent: Aon Corp.

Consulting since: 1982.

Revenues

Consulting revenue.....\$3,500,000
Continuous consulting 30%
Risk management audits.....10%
Special consulting projects 20%
Actuarial/accounting services.....40%

Staff

Total 18
Risk management professionals.....14
Principal consultants 2
Consultants.....6
Actuaries.....2
Analysts 4

Clients

Total 350
U.S. 99%
Non-U.S. 1%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, claims consulting, consulting-design of risk management insurance systems, insurance coverage and limits analysis, risk management organization studies.

Specialties: Associations, construction, education, financial services, global companies, government, health care providers, nonprofits, real estate, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$280
Consultants per hour.....\$155 to \$210
Analyst per hour.....\$120 to \$155
Actuary per hour.....\$275
Clerical per hour\$75

Officers: Michael Kaddatz, Steven Kahn, managing directors.

Contact: Steven Kahn.

J.H. Albert International Insurance Advisors Inc. dba Albert Risk Management Consultants

72 River Park,
Needham Heights, Mass. 02494-2631;
781-449-2866; fax: 781-449-5340
www.albertrisk.com

Consulting since: 1967.

Revenues

Consulting revenue.....\$8,500,000
Continuous consulting 75%
Risk management audits.....15%
Special consulting projects 10%

Staff

Total 40
Risk management professionals.....35
Principal consultants 8
Consultants.....27

Clients

Total 600
U.S. 95%
Non-U.S. 5%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, health care

providers, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project.
Principal consultant per hour\$350
Consultants per hour\$225

SRMC member.

Officers: Alfred H. Nagelberg, Stuart T. Cowart, presidents.

Contact: Alfred H. Nagelberg.

Alpha Risk Management Inc.

60 Cutter Mill Road,
Great Neck, N.Y. 11021;
516-829-3500; fax: 516-829-6029
www.alphariskmanagement.com

Consulting since: 1973.

Revenues

Consulting revenue.....\$3,820,000
Continuous consulting 58%
Risk management audits.....30%
Special consulting projects 12%

Staff

Total 23
Risk management professionals.....18
Principal consultants 10
Consultants.....6
Analysts 2

Clients

Total 74
U.S. 82%
Non-U.S. 18%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, expert witness, insurance coverage and limits analysis, loss prevention consulting, risk management organization studies.

Specialties: Construction, financial services, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, utilities.

Compensation: By the hour, by the project, on retainer.

Officers: Herbert H. Feldman, president/CEO; Heidi Bucher, executive vp; Steven Benjamin, senior vp; Vincent Price, vp.

Contact: Herbert H. Feldman;
hfeldman@alphariskmanagement.com.

American Actuarial L.L.C.

15 Cliffside Drive,
Wallingford, Conn. 06492;
203-284-3891; fax: 203-284-0408
www.american-actuarial.com

Consulting since: 1997.

Revenues

Actuarial/accounting services.....100%

Staff

Total 1
Actuaries.....1

Clients

Continued on next page

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- Expert Witness Testimony
- Fire Pump and Water Supply Testing
- Construction Project Loss Prevention
- Specialized HPR Services

93 Apple Ridge
Woodcliff Lake, NJ 07677

Phone: (201) 930-0700
Fax: (201) 930-8795

www.risklogic.com
e-mail: jdurante@risklogic.com

Continued from previous page

Total	12
Minimum size client	\$5,000
U.S.	100%

Services: Actuarial consulting, alternative risk financing consulting, expert witness, insurance coverage and limits analysis.

Specialties: Associations, financial services, global companies, government, health care providers, manufacturing, nonprofits, professional services, retail, transportation.

Compensation: By the hour, by the project.

Contact: Bruce Ollodart, president.

Andrew Robinson International Risk Management Consultants Inc.

211 Congress St.,
Boston, Mass. 02110;
617-423-0131; fax: 617-423-0132
www.aririsk.com

Revenues

Continuous consulting	72%
Risk management audits	3%
Special consulting projects	25%

Staff

Total	6
Risk management professionals	5

Principal consultants	1
Consultants	3
Analysts	1

Clients

Total	135
U.S.	79%
Non-U.S.	21%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, enterprise risk management, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: Construction, education, global companies, manufacturing, nonprofits, professional services, retail, technology, transportation.

Compensation: By the hour, by the project, on retainer.

Officers: John Paul Sutrich, president; Michelle F. Carlo, vp; Paul A. Morin, director.

Contact: John Paul Sutrich;

info@aririsk.com.

Applied Risk Control Corp.

15 N. Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

Consulting since: 1985.

Revenues

Continuous consulting	75%
Risk management audits	20%
Special consulting projects	5%

Staff

Total	27
Risk management professionals	21
Principal consultants	13
Consultants	6
Analysts	2

Clients

Total	100
U.S.	99%
Non-U.S.	1%

Services: Broker and vendor services analysis, claims consulting, enterprise risk management, insurance coverage and limits analysis, loss prevention consulting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, construction, manufacturing, nonprofits, professional services, retail, transportation.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour	\$135
Consultants per hour	\$105
Analyst per hour	\$95
Clerical per hour	\$35

Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.

Contact: Harry P. Mirijanian;

hmirijanian@appliedriskcontrol.com.

Austin & Stanovich Risk Managers L.L.C.

15 West St.,
Douglas, Mass. 01516;
508-476-3347; fax: 508-476-3047
www.austinstanovich.com

Revenues

Continuous consulting	40%
Risk management audits	30%
Special consulting projects	30%

Staff

Total	2
Risk management professionals	2
Principal consultants	2

Clients

Total	105
U.S.	100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: Construction, education, financial services, government, health care providers, manufacturing, nonprofits, professional services.

Compensation: By the hour, by the project, on retainer.

Contact: William K. Austin, Craig F. Stanovich, principal consultants.

Continued on next page

Directory explanation box

The Directory of Risk Management Consultants lists companies that generate at least \$150,000 in gross revenues from pure, unbundled risk management consulting.

Business Insurance defines pure risk management consulting as providing advice, on a fee-for-service basis, on the identification and analysis of an organization's loss exposures and on minimizing the financial impact of such risks. This excludes activities such as conferences, publishing, claims administration, computer time-sharing, consulting for insurers, captive management and employee benefits.

Listings begin with the company's address, the year it began offering risk management consulting and the name of its parent, if applicable.

Information about 2006 estimated revenues follows. This section includes gross revenues and revenues generated by unbundled risk management consulting services. If revenues are not listed, the company has attested that it generates at least \$150,000 in revenues from unbundled risk management consulting. Also provided are the percentage of gross revenues from risk management consulting, as well as the percentage of such revenues derived from continuous risk management consulting, risk management audits, special risk management projects and actuarial/accounting services.

The staff section details the total number of employees in full-time equivalents, as well as the number of professional employees assigned to risk management consulting. The total number of unbundled risk management consulting clients is listed next, including a percentage breakdown of U.S.-based and non-U.S.-based clients.

Services are listed next, including specific services provided. Specialties also are listed, noting whether the consultant specializes in specific industries.

The compensation section specifies whether the company is paid on a project basis, on a retainer basis and/or by the hour. If compensation is charged by the hour, the ranges of hourly charges are given for a principal consultant, consultant, analyst and actuary and for clerical work.

Listings also indicate companies that have a member of the Society of Risk Management Consultants on staff. The names and titles of the company's officers and the name of a contact person conclude each listing.

The directory is published as an editorial service; there is no charge to be included. Information is based on each company's response to a BI questionnaire. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information provided.

Largest independent U.S. risk management consultants

Companies deriving a majority of their gross revenues from unbundled risk management consulting¹

Rank	Company/Address	Telephone/Fax/Web site	2006 unbundled revenue from risk management consulting ²	Unbundled clients ³	Professional staff ³	Principal officer
1	RMI Consulting Inc. 20 Soundview Marketplace, Port Washington, N.Y. 11050	516-767-7373 Fax: 516-767-7486 www.rmiconsulting.com	\$11,700,000	500	31	MaryAnn Sackman, president
2	J.H. Albert International Insurance Advisors Inc. dba Albert Risk Management Consultants 72 River Park, Needham Heights, Mass. 02494-2631	781-449-2866 Fax: 781-449-5340 www.albertrisk.com	\$8,500,000	600	35	Alfred H. Nagelberg, Stuart T. Cowart, presidents
3	Risk International Services Inc. 4199 Kinross Lakes Parkway, Suite 220, Richfield, Ohio 44286-9394	216-255-3400 Fax: 216-255-3450 www.riskinternational.com	\$4,350,000	42	14	Douglas L. Talley, chairman/CEO
4	RCS Services 5506 Mitchelldale, Houston, Texas 77092	800-807-7475 Fax: 713-461-2457 www.rcsservicesinc.com	\$4,342,400	330	16	Trish McCall, president
5	Alpha Risk Management Inc. 60 Cutter Mill Road, Great Neck, N.Y. 11021	516-829-3500 Fax: 516-829-6029 www.alphariskmanagement.com	\$3,820,000	74	18	Herbert H. Feldman, president/CEO
6	Robert Hughes Associates Inc. 508 Twilight Trail, Suite 200, Richardson, Texas 75080	972-980-0088 Fax: 972-233-1548 www.roberthughes.com	\$2,600,000	230	16	John R. Oakley, president
7	North American Risk Co.4 5161 Lake Osprey Drive, Suite 307, Sarasota, Fla. 34240	941-373-1545 Fax: 941-373-1401 www.narco.biz	\$2,499,000	147	58	Bud Schade, president
8	Kevin F. Donoghue & Associates 190 High St., Boston, Mass. 02110	617-482-7015 Fax: 617-556-4030 www.kfda.com	\$2,200,000	120	11	Kevin F. Donoghue, president
9	Insurance Buyers' Council Inc. & First Risk Management/IBC Inc. 9720 Greenside Drive, Suite 1E, Cockeysville, Md. 21030	410-666-0500 Fax: 410-666-6177 www.consultibc.com	\$2,121,547	135	9	Adam P. Sielicki Jr., president/treasurer
10	Taylor Risk Consulting 16415 Addison Road, Suite 800, Addison, Texas 75001	972-447-2055 Fax: 972-248-1729 www.taylorrisk.com	\$1,894,292	80	14	Gabriel Lugo, senior vp

¹ Business Insurance defines independent consulting operations as those that are not owned by insurers or brokers. In addition, companies deriving 50% or more of their revenues from actuarial, cap-
 tive, environmental, property loss or safety consulting are not ranked. ² Estimated 3 As of 6/30/2006. ⁴ Formerly North American Risk Management Inc."

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Risk Management Consultants.
 Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

B**Bahr Consultants Inc.**

P.O. Box 30659,
Knoxville, Tenn. 37923;
865-694-6098; fax: 895-694-6099

Consulting since: 1987.**Revenues**

Total gross revenues\$325,000
Consulting revenue.....\$325,000
Continuous consulting 70%
Risk management audits.....20%
Special consulting projects 10%

Staff

Total 4
Risk management professionals.....3
Principal consultants 1
Consultants.....2

Clients

Total 70
U.S. 100%

Services: Broker and vendor services analysis, insurance coverage and limits analysis.**Specialties:** Financial services, government, manufacturing, nonprofits, professional services, utilities.**Compensation:** By the hour, on retainer.

Principal consultant per hour\$175
Consultants per hour\$150
Clerical per hour\$30

SRMC member.**Contact:** W. Hank Bahr, president.**Betterley Risk Consultants Inc.**

13 Loring Way,
Sterling, Mass. 01564;
978-422-3366; fax: 978-422-3365
www.betterley.com

Consulting since: 1932.**Revenues**

Total gross revenues\$340,000
Consulting revenue.....\$304,000
Continuous consulting 40%
Risk management audits.....20%
Special consulting projects 40%

Staff

Total 1
Risk management professionals.....1
Principal consultants 1

Clients

Total 25
U.S. 65%
Non-U.S. 35%

Services: Alternative risk financing consulting, broker and vendor services analysis, enterprise risk management, expert witness, insurance coverage and limits analysis, risk management organization studies.**Compensation:** By the hour, by the project, on retainer.

Principal consultant per hour\$325

Contact: Richard S. Betterley, president.**Bickmore Risk Services**

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.brsrisk.com

Consulting since: 1984.**Revenues**

Total gross revenues\$14,200,000
Consulting revenue.....\$3,600,000
Continuous consulting 20%
Risk management audits.....5%
Special consulting projects 15%
Actuarial/accounting services.....60%

Staff

Total 100
Risk management professionals.....25
Principal consultants 3
Consultants.....7
Actuaries.....10
Analysts.....5

Clients

Total 219
Minimum size client\$2,000
U.S. 100%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, risk management organization studies, safety consulting.**Specialties:** Associations, education, government, nonprofits.**Compensation:** By the hour, by the project.

Principal consultant per hour...\$250 to \$300
Consultants per hour.....\$110 to \$175
Analyst per hour.....\$80 to \$100
Actuary per hour\$150 to \$300
Clerical per hour.....\$55 to \$65

Officers: John E. Chaquica, CEO; Gregory L. Trout, president; Jeffrey C. Grubbs, CFO.**Contact:** Gregory L. Trout; 800-541-4591, ext. 1123; gtrout@brsrisk.com.**Blackburn Group Inc.**

P.O. Box 52,
Penfield, N.Y. 14526;
585-586-4530; fax: 585-586-7479
www.blackburngroup.com

Consulting since: 1991.**Revenues**

Total gross revenues\$1,000,000
Consulting revenue.....\$175,000
Continuous consulting 15%
Risk management audits.....10%
Special consulting projects 75%

Staff

Total 7
Risk management professionals.....7

Clients

Total 250
U.S. 90%
Non-U.S. 10%

Services: Actuarial consulting, alternative

risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, onsite medical management, professional loss accounting, property loss control/engineering, property loss/control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation, utilities.**Compensation:** By the hour, by the project, on retainer.**Contact:** Robert J. Blackburn, managing principal.**Blades, Macaulay & Crout Inc.**

2444 Morris Ave., P.O. Box 188,
Union, N.J. 07083;
908-687-3735; fax: 908-687-2040

Consulting since: 1926.**Revenues**

Continuous consulting 40%
Risk management audits.....40%
Special consulting projects 20%

Staff

Total 4
Risk management professionals.....2
Principal consultants 1
Consultants.....1

Clients

Total 20
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.**Specialties:** Associations, chemical, construction, education, global companies, health care providers, manufacturing, nonprofits, professional services, real estate, retail, technology.**Compensation:** By the hour, by the project, on retainer.

Principal consultant per hour...\$250 to \$300

Consultants per hour.....\$190 to \$200

SRMC member.**Contact:** John J. Crout, president.**T.E. Brennan Co.**

330 S. Executive Drive, Suite 301,
Brookfield, Wis. 53005-4275;
262-754-1160; fax: 262-754-1161
www.tebrennan.com

Continued on next page

Continued from previous page

Consulting since: 1895.**Revenues**

Continuous consulting 60%
 Risk management audits 20%
 Special consulting projects 20%

Staff

Total 7
 Risk management professionals 5
 Principal consultants 5

Clients

Total 220
 U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, loss settlement, risk management organization studies.

Specialties: Education, global companies, government, health care providers, manufacturing, nonprofits, technology.

Compensation: By the hour, by the project, on retainer.

SRMC member.

Officers: Arlene Petersen, president; Jill Sherman, vp; Sandra Coutant, secretary; Mark McQuide, treasurer.

Contact: Arlene Petersen.

Ken Buhler Associates Inc.

11 Erita Lane,
 Smithtown, N.Y. 11787;
 631-360-3770; fax: 631-360-3770

Revenues

Total gross revenues\$520,000
 Consulting revenue\$450,000
 Continuous consulting 90%
 Special consulting projects 10%

Staff

Total 5
 Risk management professionals 3
 Principal consultants 2
 Consultants 1

Services: Business interruption, expert witness, loss prevention consulting, property loss control/engineering, safety consulting.

Specialties: Construction, manufacturing, professional services, real estate, retail.

Compensation: By the hour, by the project.

Contact: Randy Buhler, president.

By the Numbers Actuarial Consulting Inc.

9055 Land Grant Place,
 Brentwood, Tenn. 37027;
 615-369-0753; fax: 615-369-0754
www.bynac.com

Consulting since: 1999.**Revenues**

Actuarial/accounting services 100%

Staff

Total 3
 Risk management professionals 3
 Actuaries 3

Clients

Total 120

U.S. 95%
 Non-U.S. 5%

Services: Actuarial consulting, alternative risk financing consulting.

Specialties: Associations, construction, education, financial services, government, health care providers, manufacturing, retail, transportation, utilities.

Compensation: By the hour, by the project.

Contact: Lisa Dennison, president/consulting actuary.

C**Cameron & Associates Insurance Consultants Ltd.**

55 York St., Suite 400,
 Toronto, Ontario M5J 1R7; Canada;
 416-350-5822; fax: 416-362-0278
www.cameronassociates.com

Consulting since: 1999.**Revenues**

Total gross revenues\$1,750,000
 Consulting revenue\$300,000
 Continuous consulting 30%
 Risk management audits 30%
 Special consulting projects 40%

Staff

Total 20
 Risk management professionals 3
 Principal consultants 1
 Consultants 2

Clients

Total 32
 U.S. 5%
 Non-U.S. 95%

Services: Alternative risk financing consulting, business interruption, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement.

Specialties: Associations, government, nonprofits, professional services, real estate, transportation, utilities.

Compensation: By the hour, by the project.

Principal consultant per hour\$275
 Consultants per hour\$250
 Analyst per hour\$160

Contact: James Cameron, president,
james@cameronassociates.com.

Cardinal Risk Management Alternatives Inc.

12001 N. Central Expressway,
 Suite 1120,
 Dallas, Texas 75243;
 214-365-0055; fax: 214-365-0077
www.cardinalriskmanagement.com

Consulting since: 1995.**Revenues**

Continuous consulting 83%
 Risk management audits 7%
 Special consulting projects 10%

Staff

Total 6
 Risk management professionals 6
 Principal consultants 4
 Consultants 2

Clients

Total 19
 U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, risk management organization studies, safety consulting.

Specialties: Construction, education, financial services, health care providers, manufacturing, nonprofits, professional services, real estate, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour ...\$200 to \$330

Consultants per hour\$150

SRMC member.

Officers: Robert Duty, president; Susan M. Duty, secretary.

Contact: Robert Duty;
rduty@cardinalriskmanagement.com.

Consolidated Risk Management

1717 E. Ninth St., Suite 1125,
 Cleveland, Ohio 44114-2804;
 216-623-1777; fax: 216-241-8267
www.risk-manage.com

Consulting since: 1985.**Revenues**

Continuous consulting 82.1%
 Risk management audits 5.3%
 Special consulting projects 12.6%

Staff

Total 4
 Risk management professionals 3
 Principal consultants 2
 Consultants 1

Clients

Total 40
 U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour ...\$220 to \$280

Consultants per hour\$114

Clerical per hour\$43 to \$60

SRMC member.

Officers: Michael R. Weil, chairman; Michael A. Cristal, president; Nancy J. Gray, secretary.

Contact: Michael A. Cristal;
mcristal@risk-manage.com.

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Copper Roof Risk Management

95-1687 W. Broadway,
Vancouver, British Columbia V6Z 1X2
Canada;
604-669-0456; fax: 604-682-6738

Revenues

Consulting revenue\$175,000
Continuous consulting 75%
Risk management audits 10%
Special consulting projects 15%

Staff

Total 2
Risk management professionals 1
Principal consultants 1

Clients

Total 12
Minimum size client\$10,000,000
U.S. 4%
Non-U.S. 96%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, loss settlement, risk management organization studies, safety consulting.

Specialties: Associations, construction, government, manufacturing, nonprofits, real estate, transportation.

Compensation: By the hour, by the project, on retainer.

SRMC member.

Officers: Erika D. Weller, president; J.I.R. Weller, secretary/treasurer.

Contact: Erika D. Weller.

CORE Risk Services

22145 Wasserstrasse, P.O. Box 206,
Oldenburg, Ind. 47036;
812-933-0656; fax: 812-933-0354
www.coreriskservices.com

Consulting since: 1993.

Revenues

Continuous consulting 95%
Special consulting projects 5%

Staff

Total 5
Risk management professionals 5
Principal consultants 4
Analysts 1

Clients

Total 15
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting.

Specialties: Education, financial services, global companies, manufacturing, nonprofits, oil/energy, professional services, real estate, technology, utilities.

Compensation: By the hour, by the project,

on retainer.

Principal consultant per hour\$145
Analyst per hour\$55
Clerical per hour\$45

SRMC member.

Contact: Robert L. Bernens, principal.

Corporate Risk Management Inc.

505 Fenton Place,
Charlotte, N.C. 28207;
704-335-0185; fax: 704-377-2973
www.crm1978.com

Consulting since: 1978.

Revenues

Continuous consulting 85%
Risk management audits 10%
Special consulting projects 5%

Staff

Total 5
Risk management professionals 5
Principal consultants 2
Consultants 2
Analysts 1

Clients

Total 40
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: Government, manufacturing, nonprofits, real estate, transportation.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$200
Consultants per hour\$150
Analyst per hour\$90
Clerical per hour\$75

Officers: William B. Heeney, president; Eric G. Little, vp.

Contact: William B. Heeney.

Crain, Langner & Co.

3728 Waitley Drive, P.O. Box 531,
Richfield, Ohio 44286;
330-659-3142; fax: 330-659-6241
www.crainlangner.com

Consulting since: 1939.

Revenues

Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%

Staff

Total 7
Risk management professionals 7
Principal consultants 3
Analysts 4

Clients

Total 100
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning,

claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, real estate.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$200
Consultants per hour\$200
Analyst per hour\$110

SRMC member.

Officers: Kenneth R. Butler, president; Daniel C. Buser, vp/treasurer.

Contact: Daniel C. Buser.

Crowe Chizek and Co. L.L.C.

330 E. Jefferson Blvd.,
South Bend, Ind. 46601;
574-235-6864; fax: 574-236-8692

Consulting since: 2002.

Revenues

Total gross revenues\$423,000,000

Staff

Total 2
Risk management professionals 2
Consultants 2

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, insurance coverage and limits analysis, litigation management consulting, professional loss accounting, risk management organization studies.

Compensation: By the hour, by the project.

Contact: Peter W. Rossow, senior manager.

D**Decisive Management Group Inc.**

523 S. Louisiana St., Suite 215,
Little Rock, Ark. 72201;
877-833-3979; fax: 240-255-4849
www.decisivemgmt.com

Consulting since: 1998.

Revenues

Consulting revenue\$350,000
Continuous consulting 1%
Risk management audits 99%

Staff

Total 10
Risk management professionals 10
Principal consultants 1
Consultants 9

Clients

Total 8
U.S. 100%

Services: Alternative risk financing consulting, loss prevention consulting, safety con-

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sulting.

Specialties: Construction, health care providers, manufacturing, transportation.
Compensation: By the hour, by the project.
Principal consultant per hour\$75
Consultants per hour\$60
Contact: Mark Clinton, president.

Deloitte Consulting L.L.P.

185 Asylum St.,
Hartford, Conn. 06103;
860-725-3088; fax: 203-705-5104
www.deloitte.com

Parent: Deloitte & Touche USA L.L.P.

Consulting since: 1978.

Revenues

Total gross revenues\$8,770,000,000*
Consulting revenue\$105,000,000*
Continuous consulting 20%
Risk management audits 20%
Special consulting projects 50%
Actuarial/accounting services 10%

Staff

Risk management professionals 600
Principal consultants 125
Consultants 175
Actuaries 150
Analysts 150

Clients

Total 750
U.S. 90%
Non-U.S. 10%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: Global companies, manufacturing, oil/energy.

Compensation: By the hour, by the project.
Principal consultant per hour ...\$350 to \$900
Consultants per hour\$200 to \$350
Analyst per hour\$100 to \$300
Actuary per hour\$250 to \$900

Officers: Mark P. Charron, Claudia Wolf, Seven Visner, principals.

Contact: Mark P. Charron;
mcharron@deloitte.com.

*BI estimate.

Dempsey, Myers & Co. L.L.P.

426 Danbury Road,
Wilton, Conn. 06897;
203-762-5052; fax: 203-762-9826
www.dempseymyers.com

Consulting since: 1982.

Revenues

Special consulting projects 100%

Staff

Total 38

Risk management professionals 35
Principal consultants 12
Consultants 6
Analysts 17

Clients

Total 400
U.S. 90%
Non-U.S. 10%

Services: Business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss settlement, professional loss accounting.

Specialties: Associations, chemical, construction, education, financial services, global companies, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour ...\$265 to \$340
Consultants per hour\$185 to \$235
Analyst per hour\$125 to \$175

Officers: John D. Dempsey, managing partner; William L. Myers, senior partner.

Contact: Robert A. Kirchmeier, director-client services; 908-879-4976.

Kevin F. Donoghue & Associates

190 High St.,
Boston, Mass. 02110;
617-482-7015; fax: 617-556-4030
www.kfda.com

Consulting since: 1970.

Revenues

Consulting revenue\$2,200,000
Continuous consulting 70%
Risk management audits 15%
Special consulting projects 15%

Staff

Total 13
Risk management professionals 11
Principal consultants 3
Consultants 8

Clients

Total 120
Minimum size client\$10,000
U.S. 95%
Non-U.S. 5%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, loss settlement, risk management organization studies.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional sport teams, real estate, retail, technology, utilities.

Compensation: By the hour, by the project, on retainer.

SRMC member.

Officers: Kevin F. Donoghue, president;

Michael E. Norek, Liam K. Donoghue, executive vps.

Contact: Liam K. Donoghue.

Dothage Risk Management Consultants

7811 Grantwood Oaks Court,
St. Louis, Mo. 63123;
314-842-5898; fax: 314-842-7725
www.dothage1.com

Consulting since: 1993.

Revenues

Continuous consulting 85%
Special consulting projects 15%

Staff

Total 1
Risk management professionals 1
Principal consultants 1

Clients

U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: Construction, education, global companies, manufacturing.

Compensation: By the hour, by the project, on retainer.

Consultants per hour\$190

Officers: Alan Dothage, president; Judy Dothage, vp.

Contact: Alan Dothage.

Durrett & David Risk Management

519-B Johnson Ferry Road, Suite 450,
Marietta, Ga. 30068;
770-565-1200; fax: 770-565-1204
www.ddrmi.com

Consulting since: 1987.

Revenues

Total gross revenues\$425,000
Consulting revenue\$425,000
Continuous consulting 70%
Risk management audits 20%
Special consulting projects 10%

Staff

Total 2
Risk management professionals 1
Principal consultants 1

Clients

Total 40
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies.

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nization studies, safety consulting.

Specialties: Associations, chemical, construction, education, financial services, global companies, health care providers, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$250
Clerical per hour\$65

SRMC member.

Contact: Mac Durrett, president;
mac@ddrmi.com.

E

Effective Risk Management

19200 Von Karman Ave., Suite 500,
Irvine, Calif. 92612;
949-251-1500; fax: 949-251-1715

Consulting since: 1993.

Clients

U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, safety consulting.

Compensation: By the hour, by the project, on retainer.

SRMC member.

Contact: Pauline Thomas, principal.

Elam Consulting Inc.

15 Northtown Drive, Suite K,
Jackson, Miss. 39211;
601-952-0403; fax: 601-977-0807
www.elamconsulting.com

Consulting since: 1988.

Revenues

Consulting revenue\$230,000
Continuous consulting 85%
Risk management audits 10%
Special consulting projects 5%

Staff

Total 2
Risk management professionals 2
Principal consultants 1
Consultants 1

Clients

Total 160
Minimum size client\$75,000
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement.

Specialties: Construction, education, government, health care providers, manufacturing, nonprofits, professional services, real

estate, retail, technology, transportation.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$150
Consultants per hour\$120
Clerical per hour\$50

Contact: Eric Elam, president.

Ernst & Young L.L.P.

233 S. Wacker Drive,
Chicago, Ill. 60606;
312-879-3115; fax: 312-879-4009
www.ey.com

Consulting since: 1922.

Revenues

Total gross revenues\$18,000,000,000
Consulting revenue\$52,000,000
Continuous consulting 10%
Risk management audits 15%
Special consulting projects 40%
Actuarial/accounting services 35%

Staff

Total 82,700
Risk management professionals 165
Principal consultants 30
Consultants 47
Actuaries 42
Analysts 46

Clients

Total 1,010
U.S. 85%
Non-U.S. 15%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: Construction, financial services, global companies, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$600
Consultants per hour\$350
Analyst per hour\$200
Actuary per hour\$425

Officers: Doug French, global director-insurance and actuarial services; Bruce S. Zaccanti, national practice director-insurance, risk management and claims advisory services; Chris McShea, national director-property/casualty insurance and actuarial advisory services.

Contact: Doug French, Bruce S. Zaccanti, Chris McShea.

Companies interested in being listed in any of
B/I's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

F

Leonard R. Friedman Risk Management Inc.

170 Great Neck Road,
Great Neck, N.Y. 11021;
516-466-0750; fax: 516-466-0750
www.lrfm.com

Consulting since: 1974.

Revenues

Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%

Staff

Total 12
Risk management professionals 10
Principal consultants 4
Consultants 4
Analysts 2

Clients

Total 50
U.S. 100%

Services: Broker and vendor services analysis, claims consulting, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: Construction, manufacturing, real estate, retail.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$250
Consultants per hour\$215
Analyst per hour\$160
Clerical per hour\$75

SRMC member.

Officers: Alice B. Weiss, president; Susan G. Kaufman, executive vp; Rachel L. Efrati, vp.

Contact: Susan G. Kaufman.

G

Gander Consulting Group L.L.C.

621 N. Sherman Ave.,
Madison, Wis. 53704;
608-286-0286; fax: 608-442-6811
www.ganderconsulting.com

Consulting since: 2005.

Revenues

Consulting revenue\$400,000
Continuous consulting 65%
Risk management audits 20%
Special consulting projects 15%

Staff

Total 3
Risk management professionals 3
Principal consultants 2
Analysts 1

Clients

Total 27
Minimum size client\$50,000,000
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis,

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business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss settlement.

Specialties: Associations, construction, education, financial services, global companies, government, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$200
Analyst per hour\$100

Clerical per hour\$60

SRMC member.

Officers: Joy M. Gander, Eric T. Veum, principals.

Contact: Joy M. Gander.

Garland Actuarial L.L.C.

27555 Purissima Road,
Los Altos Hills, Calif. 94022;
650-941-0453; fax: 650-941-9827
www.garlandactuarial.com

Consulting since: 2001.

Revenues

Consulting revenue\$900,000
Actuarial/accounting services 100%

Staff

Total 7
Risk management professionals 7
Principal consultants 2
Consultants 1
Actuaries 2
Analysts 2

Clients

Total 25
U.S. 100%

Services: Actuarial consulting, alternative risk financing consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, risk management organization studies.

Specialties: Associations, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, professional services, retail, technology, utilities.

Compensation: By the hour, by the project.

Principal consultant per hour\$500
Consultants per hour\$350
Analyst per hour\$100
Actuary per hour\$500
Clerical per hour\$50

Officers: Roberta J. Garland, Harry T. Garland, principals.

Contact: Roberta J. Garland.

Global Risk Advisors

303 Twin Dolphin Drive, Suite 600,
Redwood City, Calif. 94065;
650-632-4377; fax: 650-249-2004
www.globalriskadvisors.com

Consulting since: 2006.

Staff

Total 6
Risk management professionals 6

Principal consultants 6

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, loss prevention consulting, property loss/control/engineering, risk management organization studies, safety consulting.

Specialties: Construction, financial services, global companies, manufacturing, professional services, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Contact: John Schaefer, president.

H

Walter Haner & Associates Inc.

239 Pollack Mountain Road,
Cooperstown, N.Y. 13326;
607-264-8380; fax: 607-264-8382

Consulting since: 1992.

Revenues

Total gross revenues\$405,000
Consulting revenue\$335,000
Actuarial/accounting services 100%

Staff

Total 3
Actuaries 1
Analysts 2

Clients

Total 45
U.S. 65%
Non-U.S. 35%

Services: Actuarial consulting, alternative risk financing consulting, enterprise risk management, insurance coverage and limits analysis.

Specialties: Associations, manufacturing, retail, utilities.

Compensation: By the hour, by the project.

Principal consultant per hour\$350
Analyst per hour\$125
Actuary per hour\$350

Officers: Walter Haner, president/consulting actuary; Evelyn Ouzts, vp.

Contact: Walter Haner.

Robert Harder Insurance Consulting Inc.

12-111 Fourth Ave., Ridley Square,
Suite 149,
St. Catharines, Ontario L2S 3P5
Canada;
905-937-2083; fax: 866-760-6081

Consulting since: 2002.

Staff

Total 3

Risk management professionals 1
Principal consultants 1

Clients

Total 20
Non-U.S. 100%

Services: Broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: Associations, construction, financial services, manufacturing, real estate, transportation.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$195

Contact: Robert Harder, principal consultant.

Harvard Aimes Group

6 Holcomb St.,
West Haven, Conn. 06516;
203-933-1976; fax: 203-933-0281
www.riskmanagementsearch.com

Consulting since: 1984.

Revenues

Special consulting projects 100%

Staff

Total 3
Risk management professionals 2
Consultants 2

Clients

Total 14
U.S. 90%
Non-U.S. 10%

Services: Risk management organization studies.

Specialties: Chemical, construction, financial services, global companies, manufacturing, oil/energy, real estate, retail, technology, transportation, utilities.

Compensation: By the project, on retainer.

Contact: James J. Gunther, principal.

The Hudson Group Inc.

18310 Montgomery Village Ave.,
Suite 630,
Gaithersburg, Md. 20879;
301-990-7990; fax: 301-990-0665
www.thehudsongroup.net

Consulting since: 1982.

Revenues

Consulting revenue\$830,000
Continuous consulting 65%
Risk management audits 15%
Special consulting projects 20%

Staff

Total 8
Risk management professionals 3
Principal consultants 1
Consultants 1
Analysts 1

Clients

Total 70
Minimum size client\$75,000
U.S. 100%

Continued from previous page

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, enterprise risk management, insurance coverage and limits analysis, property loss/control/engineering.

Specialties: Associations, construction, education, government, manufacturing, nonprofits, real estate, technology.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$200

Consultants per hour\$165

Analyst per hour\$95

Clerical per hour\$40

Officers: Peter M. Hudson, president/senior consultant; Samuel DeCaria, vp/senior consultant; Brigitte Hudson, treasurer.

Contact: Peter M. Hudson.

ICA Risk Management Consultants

1 International Blvd., Suite 605,
Mahwah, N.J. 07495-0019;
201-512-9600; fax: 201-512-9635
www.icarisk.com

Revenues

Continuous consulting 60%

Risk management audits 25%

Special consulting projects 14%

Actuarial/accounting services 1%

Staff

Total 45

Risk management professionals 45

Principal consultants 25

Consultants 13

Analysts 7

Clients

Total 350

U.S. 96%

Non-U.S. 4%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, professional services, professional sport teams, real estate, retail, technology, transportation.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour ...\$250 to \$415

Consultants per hour\$195 to \$225

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Analyst per hour\$150

Clerical per hour\$60 to \$75

SRMC member.

Contact: Barron S. Wall, managing associate/president; bswall@icarisk.com.

Insurance Buyers' Council Inc. & First Risk Management/IBC Inc.

9720 Greenside Drive, Suite 1E,
Cockeysville, Md. 21030;
410-666-0500; fax: 410-666-6177
www.consultibc.com

Consulting since: 1945.

Revenues

Total gross revenues\$2,195,475

Consulting revenue\$2,121,547

Continuous consulting 90%

Risk management audits 5%

Special consulting projects 5%

Staff

Total 12

Risk management professionals 9

Principal consultants 6

Consultants 2

Analysts 1

Clients

Total 135

U.S. 98%

Non-U.S. 2%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss settlement, risk management organization studies.

Specialties: Associations, education, government, health care providers, real estate.

Compensation: By the hour.

Principal consultant per hour ...\$135 to \$175

Consultants per hour\$110 to \$135

Analyst per hour\$90 to \$110

SRMC member.

Officers: Fredric W. Schultz, chairman/secretary; Adam P. Sielicki Jr., president/treasurer; Thomas J. Krzys, vp.

Contact: Adam P. Sielicki Jr.;
asielicki@consultibc.com.

J

JM Risk Management Co. of the Southwest Inc.

305 FM 474,
Boerne, Texas 78006-7809;
830-537-4076; fax: 830-537-5023

Consulting since: 1987.

Revenues

Continuous consulting 100%

Staff

Total 1

Risk management professionals 1

Principal consultants 1

Clients

Total 50

U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, government, manufacturing, oil/energy, retail, transportation, utilities.

Compensation: By the hour, on retainer.

Principal consultant per hour\$150

Contact: James L. Macdonald, president.

K

Keenan & Associates

2355 Crenshaw Blvd., Suite 200,
P.O. Box 4328,
Torrance, Calif. 90501;
310-212-3344; fax: 310-212-0354
www.keenan.com

Revenues

Total gross revenues\$115,000,000

Consulting revenue\$5,672,000

Continuous consulting 50%

Risk management audits 35%

Special consulting projects 15%

Staff

Total 675

Risk management professionals 42

Principal consultants 7

Consultants 30

Analysts 5

Clients

Total 150

U.S. 100%

Services: Alternative risk financing consulting, claims consulting, electronic claims reporting software, enterprise risk management, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, property loss control/engineering, property loss/control/engineering, risk management organization studies, safety consulting.

Specialties: Education, government, health care providers.

Compensation: By the hour, by the project, on retainer.

Officers: John R. Keenan, chairman; Sean K. Smith, CEO; David J. De Wenter, executive vp/COO.

Contact: David J. De Wenter;
ddewenter@keenanassoc.com.

Kroll Inc.

900 Third Ave.,
New York, N.Y. 10022;
212-593-1000; fax: 212-593-2631
www.kroll.com

Continued on next page

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Parent: Marsh & McLennan Cos. Inc.

Consulting since: 1972.

Services: Broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Officers: Simon Freakley, CEO; Tony Brierley, COO; Mike Hellreigel, CFO; Sabrina Perel, executive vp/general counsel; James Bucknam, executive vp-risk management.

Contact: Rebecca Randall, marketing; 212-561-4004; rrandall@kroll.com.

L

LOR Consulting Corp.

4560 N. 19th Ave.,
Phoenix, Ariz. 58015;
602-604-8694; fax: 602-604-8883

Consulting since: 1998.

Revenues

Continuous consulting 44%
Actuarial/accounting services 20%

Staff

Total 2
Risk management professionals 2
Principal consultants 1
Consultants 1

Clients

Total 14
Minimum size client\$5,000,000

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, manufacturing, oil/energy, professional services, technology, transportation.

Compensation: By the hour, on retainer.

Principal consultant per hour\$240
Consultants per hour\$175
Analyst per hour\$65
Clerical per hour\$45

Contact: Charles L. Lorenz, president;
lorcorp@yahoo.com.

M

Marsh-Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
866-928-7475; fax: 212-345-1361
www.marshriskconsulting.com

Parent: Marsh & McLennan Cos. Inc.

Staff

Total 1,220

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, onsite medical management, professional loss accounting, property loss control/engineering, property loss/control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Officers: John Merkovsky, global practice leader; Jeffrey Melnick, CFO.

Contact: Harry S. Leff, senior manager, marketing and communications; 212-345-9893;
harry.s.leff@marsh.com.

McNeary Inc.

6525 Morrison Blvd., Suite 200,
Charlotte, N.C. 28211;
704-365-4150; fax: 704-365-4155
www.mcneary.com

Consulting since: 1956.

Revenues

Continuous consulting 76%
Risk management audits 11%
Special consulting projects 12%
Actuarial/accounting services 1%

Staff

Total 26
Risk management professionals 22
Principal consultants 6
Consultants 11
Analysts 5

Clients

Total 350
U.S. 99%
Non-U.S. 1%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor

services analysis, business interruption, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies.

Specialties: Associations, construction, education, financial services, government, health care providers, manufacturing, oil/energy, real estate, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$260
Consultants per hour\$220
Analyst per hour\$140
Clerical per hour\$65

Officers: William D. Yaeger, president; Sam L. Boone III, COO.

Contact: Sam L. Boone III.

N

National Property & Casualty Services

45 Atlantic Ave., Second Floor,
Long Branch, N.J. 07740;
732-222-6100; fax: 732-222-8040

Consulting since: 1995.

Revenues

Continuous consulting 100%

Staff

Total 5
Risk management professionals 3
Principal consultants 3

Clients

Total 150
Minimum size client\$100,000
U.S. 100%

Services: Claims consulting, insurance coverage and limits analysis, loss prevention consulting.

Specialties: Construction, manufacturing, real estate, retail, technology.

Compensation: On retainer.

Officers: Stephen S. Levy, president; Morris Sultan, vp-new client services; Steven Sultan, vp-marketing.

Contact: Stephen S. Levy;
stephen.levy@natprop.com.

National Risk Services Inc./CompAudit Services

266 Harristown Road, Suite 106,
Glen Rock, N.J. 07452;
201-689-4040; fax: 201-689-4044
www.compauditusa.com

Parent: CriticalPath Claims Administrators L.L.C.

Consulting since: 1987.

Revenues

Continuous consulting 49%
Special consulting projects 30%
Actuarial/accounting services 21%

Staff

Continued on next page

Continued from previous page

Total	11
Risk management professionals.....	7
Principal consultants	2
Consultants.....	1
Analysts	4

Clients

Total	206
Minimum size client	\$500,000
U.S.	100%

Services: Actuarial consulting, alternative risk financing consulting, claims consulting, expert witness.

Specialties: Chemical, construction, education, government, health care providers, manufacturing, oil/energy, retail, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour	\$375
Consultants per hour	\$235
Analyst per hour	\$165
Actuary per hour.....	\$390
Clerical per hour	\$105

Officers: Monte J. Gale, CEO; David Kough, executive vp; Yette Gale, COO; Steven A. Rogove, vp;

Contact: Monte J. Gale;
mgale@compauiditusa.com.

Nelson & Bernstein L.L.C.

600 California St., 18th Floor,
San Francisco, Calif. 94108;
415-981-3510; fax: 415-362-7100
www.nelsonbernstein.com

Consulting since: 1986.

Revenues

Consulting revenue	\$800,000
Continuous consulting	95%
Risk management audits.....	5%

Staff

Total	6
Risk management professionals.....	4
Principal consultants	2
Consultants.....	2

Clients

Total	20
Minimum size client	\$25,000,000
U.S.	100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, insurance coverage and limits analysis, loss prevention consulting.

Specialties: Construction, financial services, manufacturing, real estate, retail, technology, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour	\$250
Consultants per hour	\$250

Officers: Max Bernstein, Robert Nelson, principals.

Contact: Max Bernstein;
mbernstein@nblc.net.

North American Risk Co.*

5161 Lake Osprey Drive Suite 307,
Sarasota, Fla. 34240;
941-373-1545; fax: 941-373-1401
www.narco.biz

Consulting since: 1992.

Revenues

Total gross revenues	\$5,199,000
Consulting revenue	\$2,499,000

Staff

Total	62
Risk management professionals.....	58
Principal consultants	18
Consultants.....	37
Actuaries.....	1
Analysts	2

Clients

Total	147
U.S.	95%
Non-U.S.	5%

Services: Business interruption, catastrophe planning, enterprise risk management, loss prevention consulting, property loss control/engineering, property loss/control/engineering, safety consulting.

Specialties: Construction, government, health care providers, manufacturing, nonprofits, professional services, retail, transportation.

Compensation: By the hour, by the project.

Principal consultant per hour	\$70 to \$80
Consultants per hour.....	\$50 to \$65
Analyst per hour	\$85
Actuary per hour.....	\$85

Contact: Bud Schade, president;
buds@narco.biz.

* Formerly North American Risk Management Inc.

O**Omega Risk Management L.L.C.**

205 McKinley Terrace,
Centerport, N.Y. 11721;
631-692-9866; fax: 516-977-3116
www.omegarm.com

Consulting since: 2001.

Revenues

Consulting revenue	\$850,000
Continuous consulting	20%
Special consulting projects	80%

Staff

Total	5
Risk management professionals.....	5
Principal consultants	1
Consultants.....	2
Analysts	2

Clients

Total	23
U.S.	85%
Non-U.S.	15%

Services: Broker and vendor services analysis, business interruption, catastrophe planning, expert witness, insurance coverage and limits analysis, risk management organization studies.

Specialties: Construction, education, finan-

cial services, global companies, manufacturing, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour

Contact: James E. Branigan, president/CEO;
jb@omegarm.com.

P**Pinnacle Risk Services Inc.**

1603 Masters Way, P.O. Box 888,
Chadds Ford, Pa. 19317;
610-388-8595; fax: 610-388-6112
www.pinnacleriskservices.com

Consulting since: 2001.

Revenues

Consulting revenue.....	\$550,000
Continuous consulting	30%
Risk management audits	50%
Special consulting projects	20%

Staff

Total	1
Risk management professionals.....	1
Principal consultants	1

Clients

Total	50
U.S.	100%

Services: Alternative risk financing consulting, broker and vendor services analysis, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: Education, financial services, government, health care providers, manufacturing, nonprofits, professional services, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour	\$300
Consultants per hour	\$250
Analyst per hour	\$100
Clerical per hour	\$25

Contact: Kenneth M. Maher.

PricewaterhouseCoopers L.L.P.

300 Madison Ave.,
New York, N.Y. 10017;
646-471-5847; fax: 813-329-1335
www.pwc.com

Consulting since: 1979.

Revenues

Total gross revenues	\$20,300,000,000
Consulting revenue	\$101,500,000
Continuous consulting	10%
Risk management audits	20%
Special consulting projects	35%
Actuarial/accounting services.....	35%

Staff

Risk management professionals.....	400

Continued on next page

Continued from previous page

Clients

Total	2,000
U.S.	70%
Non-U.S.	30%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, professional loss accounting, risk management organization studies.

Specialties: Associations, chemical, construction, education, financial services, global companies, government, health care providers, manufacturing, nonprofits, oil/energy, professional services, professional sport teams, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project.

Contact: John Merrigan, managing director; john.merrigan@us.pwc.com.

Professional Liability Risk Management Ltd.

214 Bronson Road, Suite 200,
Syracuse, N.Y. 13219-1408;
800-323-7475; fax: 315-488-3963
www.eliaerisk.com

Consulting since: 1983.

Revenues

Total gross revenues	\$250,000
Consulting revenue	\$200,000
Continuous consulting	43.5%
Special consulting projects	43.5%
Actuarial/accounting services	13%

Staff

Total	4
Risk management professionals	1
Principal consultants	1

Clients

Total	40
U.S.	100%

Services: Alternative risk financing consulting, claims consulting, consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, safety consulting.

Specialties: Construction, professional services.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour	\$175
Consultants per hour	\$100
Clerical per hour	\$50

Contact: Eli Marposon III, president.

The 2007 Directory of Risk Management Consultants will be published December 3.

R

RCS Services

5506 Mitchelldale,
Houston, Texas 77092;
800-807-7475; fax: 713-461-2457
www.rcsservicesinc.com

Revenues

Total gross revenues	\$5,000,000
Consulting revenue	\$4,342,400
Continuous consulting	25%
Risk management audits	50%
Special consulting projects	25%

Staff

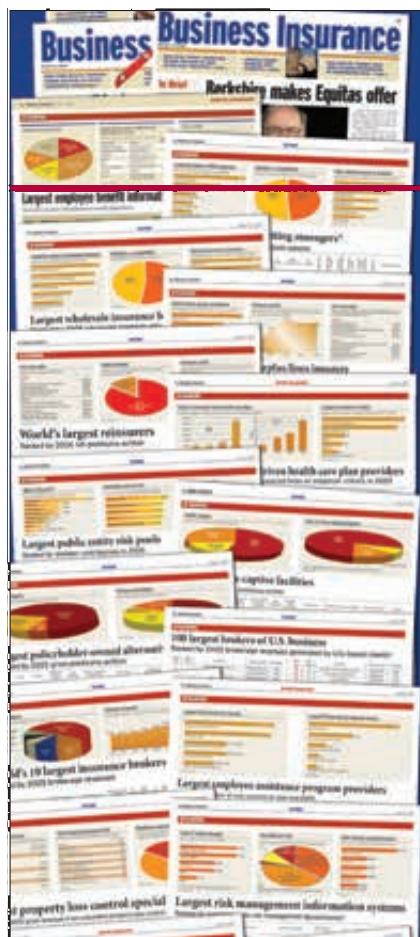
Total	30
Risk management professionals	16
Principal consultants	4
Consultants	12

Clients

Total	330
Minimum size client	\$750,000
U.S.	100%

Services: Alternative risk financing consulting, claims consulting, expert witness, loss prevention consulting, property loss control/engineering, property loss/control/engineering, risk management organization studies.

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Crain Communications Inc, Subscriber Services, 1155 Gratiot Avenue, Detroit, MI 48207-2912



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ies, safety consulting.

Specialties: Construction, health care providers, manufacturing, professional services, transportation.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$250
Consultants per hour\$125
Clerical per hour\$85

Officers: Trish McCall, president; Kyle Hut-
ton, Joe Smith, Bill Nagel, executive vps.

Contact: Jamie DeBellis, director-business
development.

RMI Consulting Inc.

20 Soundview Marketplace,
Port Washington, N.Y. 11050;
516-767-7373; fax: 516-767-7486
www.rmiconsulting.com

Revenues

Total gross revenues\$12,100,000
Consulting revenue\$11,700,000
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%

Staff

Total 39
Risk management professionals 31*
Principal consultants 4
Consultants 17
Analysts 8

Clients

Total 500
U.S. 96%
Non-U.S. 4%

Services: Alternative risk financing consult-
ing, broker and vendor services analysis,
business interruption, claims consulting,
enterprise risk management, expert witness,
insurance coverage and limits analysis, loss
prevention consulting, loss settlement, risk
management organization studies.

Specialties: Associations, construction,
financial services, global companies, govern-
ment, health care providers, manufacturing,
nonprofits, professional services, real estate,
retail, technology, transportation.

Compensation: By the hour, by the project,
on retainer.

Principal consultant per hour\$350
Consultants per hour\$275
Analyst per hour\$150

SRMC member.

Officers: MaryAnn Sackman, president;
Bruce Hackett, vp; James W. Barber, senior
consultant.

Contact: MaryAnn Sackman;
mas@rmiconsulting.com.

*Includes two assistant consultants.

RMR Risk Management Resources Inc.

7557 Market Place Drive,
Eden Prairie, Minn. 55344-3637;
952-944-8515; fax: 952-944-4014
www.rmrrisk.com

Revenues

Continuous consulting 65%
Risk management audits 10%
Special consulting projects 25%

Staff

Total 6
Risk management professionals 5
Principal consultants 2
Consultants 3

Clients

Total 45
U.S. 98%
Non-U.S. 2%

Services: Alternative risk financing consult-
ing, broker and vendor services analysis,
business interruption, claims consulting,
expert witness, insurance coverage and lim-
its analysis, loss settlement.

Specialties: Construction, education, manu-
facturing, professional services, real estate,
technology.

Compensation: By the hour, on retainer.

Principal consultant per hour\$195
Consultants per hour\$150

SRMC member.

Officers: Jeffrey P. Isenberg, president; Allen
E. Haskin, vp.

Contact: Jeffrey P. Isenberg;
jisenberg@rmrrisk.com.

RWL Group

300 N. Coit Road, Suite 810,
Richardson, Texas 75080-5456;
972-907-9095; fax: 972-907-9198
www.rwlgroup.com

Consulting since: 1981.

Revenues

Consulting revenue\$950,000
Continuous consulting 40%
Risk management audits 30%
Special consulting projects 30%

Staff

Total 6
Risk management professionals 3
Principal consultants 1
Consultants 2

Clients

Total 95
U.S. 100%

Services: Alternative risk financing consult-
ing, business interruption, catastrophe plan-
ning, claims consulting, expert witness,
insurance coverage and limits analysis, litigation
management consulting, loss prevention
consulting, property loss control/engineer-
ing, risk management organization studies.

Specialties: Financial services, manufactur-
ing, oil/energy, real estate, transportation,
utilities.

Compensation: By the hour, by the project,
on retainer.

Principal consultant per hour\$250 to \$300
Consultants per hour\$250 to \$300
Clerical per hour\$12 to \$20

SRMC member.

Officers: Robert W. Lazarus, president;
Roberta A. Lazarus, corporate secretary.

Contact: Robert W. Lazarus.

Ron Rakich & Associates Inc.

P.O. Box 159,
Dana Point, Calif. 92629-0159;
949-292-5202; fax: 949-203-6168
www.ronrakich.com

Consulting since: 1985.

Revenues

Continuous consulting 50%
Risk management audits 10%
Special consulting projects 40%

Staff

Total 4
Risk management professionals 3
Principal consultants 1
Consultants 2

Clients

Total 20
U.S. 100%

Services: Alternative risk financing consult-
ing, broker and vendor services analysis,
business interruption, catastrophe planning,
claims consulting, consulting-design of risk
management insurance systems, expert wit-
ness, insurance coverage and limits analysis,
litigation management consulting, loss pre-
vention consulting, loss settlement, risk
management organization studies, safety
consulting.

Specialties: Construction, education, gov-
ernment, health care providers, nonprofits,
real estate, transportation.

Compensation: By the hour, by the project,
on retainer.

Principal consultant per hour\$195
Consultants per hour\$175
Clerical per hour\$50

Officers: Ron Rakich, president; Lindy
Rakich, vp.

Contact: Ron Rakich.

Risk Consultants Inc.

7506 E. Independence Blvd.,
Suite 100,
Charlotte, N.C. 28227;
704-537-3400; fax: 704-532-2359
www.risknc.com

Consulting since: 1969.

Revenues

Continuous consulting 74%
Risk management audits 10%
Special consulting projects 16%

Staff

Total 4
Risk management professionals 3
Principal consultants 3

Clients

Total 42
U.S. 100%

Services: Business interruption, claims con-
sulting, insurance coverage and limits analysis.

Specialties: Education, government, health
care providers, manufacturing, utilities.

Compensation: By the hour, by the project,
on retainer.

Principal consultant per hour\$150
Consultants per hour\$100
Analyst per hour\$50

Continued on next page

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Clerical per hour\$25

Officers: Richard C. Canovai, president; Teresa P. Deaton, David R. Lively, vps.**Contact:** Teresa P. Deaton; tpdeaton@risknc.com.**Risk Consulting Group**777 E. Tahquitz Canyon, Suite 200,
Palm Springs, Calif. 92262;
760-318-8900; fax: 760-318-8910
www.riskconsultinggroup.com**Consulting since:** 1986.**Revenues**

Continuous consulting 60%

Risk management audits 20%

Special consulting projects 20%

Staff

Total 12

Risk management professionals 7

Principal consultants 3

Consultants 2

Analysts 2

Clients

Total 60

U.S. 98%

Non-U.S. 2%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.**Specialties:** Associations, construction, education, financial services, global companies, health care providers, manufacturing, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation.**Compensation:** By the hour, by the project, on retainer.**SRMC member.****Officers:** Bob Ford, Kevin Michaels, Betty Janssen, principals; Mary Finch, manager.**Contact:** Bob Ford.**The Risk Consulting Group**2824 Hermosa Circle, Suite 2,
Jacksonville, Texas 75766-8806;
903-586-8570; fax: 903-586-2942**Consulting since:** 1998.**Revenues**

Total gross revenues\$177,000

Consulting revenue\$177,000

Continuous consulting 40%

Risk management audits 20%

Special consulting projects 40%

Staff

Total 1.5

Risk management professionals 1.25

Principal consultants 1

Consultants 0.25

Clients

Total 13

Minimum size client\$100,000

U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, expert witness, insurance coverage and limits analysis, loss prevention consulting, risk management organization studies, safety consulting.**Specialties:** Chemical, education, health care providers, manufacturing, oil/energy, utilities.**Compensation:** By the hour, by the project, on retainer.

Principal consultant per hour\$250

Consultants per hour\$175

Clerical per hour\$35

Contact: Richard H. Mosicki, managing principal.**Risk Control Strategies Inc.**170 Great Neck Road,
Great Neck, N.Y. 11021;
516-466-0750; fax: 516-466-0997
www.lrfm.com**Parent:** Leonard R. Friedman Risk Management Inc.**Consulting since:** 1980.**Revenues**

Continuous consulting 90%

Risk management audits 5%

Special consulting projects 5%

Staff

Total 6

Risk management professionals 6

Principal consultants 2

Consultants 2

Analysts 2

Clients

Total 12

U.S. 100%

Services: Broker and vendor services analysis, claims consulting, expert witness, loss prevention consulting, loss settlement, safety consulting.**Specialties:** Manufacturing, real estate, retail.**Compensation:** By the hour, by the project, on retainer.

Principal consultant per hour\$240

Consultants per hour\$195

Analyst per hour\$140

Clerical per hour\$75

SRMC member.**Officers:** Susan G. Kaufman, president; Alice Weiss, vp.**Contact:** Susan G. Kaufman.**Risk International Services Inc.**4199 Kinross Lakes Parkway,
Suite 220,
Richfield, Ohio 44286-9394;
216-255-3400; fax: 216-255-3450
www.riskinternational.com**Parent:** Millennial Assurance Services Inc.**Consulting since:** 1985.**Revenues**

Consulting revenue\$4,350,000

Continuous consulting 60%

Risk management audits 5%

Special consulting projects 35%

Staff

Total 31

Risk management professionals 14

Principal consultants 8

Consultants 6

Analysts 9*

Clients

Total 42

U.S. 89%

Non-U.S. 11%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.**Specialties:** Chemical, construction, global companies, manufacturing, nonprofits, oil/energy, professional services, transportation.**Compensation:** By the hour, by the project, on retainer.

Principal consultant per hour...\$235 to \$375

Consultants per hour\$150

Analyst per hour\$90 to \$150

Clerical per hour\$25 to \$50

Officers: Douglas L. Talley, chairman/CEO;

Michael D. Davis, president/COO; Kirk N.

Walsh, Lori L. Siwik, vps.

Contact: Michael D. Davis; 216-255-3422; mdavis@riskinternational.com.

*Not advanced degreed professionals.

Risk Management Consulting Associates Inc.560 Sylvan Ave., Second Floor,
Englewood Cliffs, N.J. 07632;
201-541-5555; fax: 201-541-5504**Staff**

Total 4

Risk management professionals 2

Principal consultants 1

Consultants 1

Clients

U.S. 98%

Non-U.S. 2%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, expert witness, insurance coverage and limits analysis, loss settlement.**Specialties:** Associations, chemical, construction, education, financial services, global companies, manufacturing, nonprofits, professional services, real estate, retail, technology, transportation.**Compensation:** By the hour, by the project, on retainer.**Officers:** Gary D. Salt, president.**Contact:** Zahira DeVille, office manager.

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Risk Resources Inc./Corporate Policyholders Counsel

185 S. York St.,
Elmhurst, Ill. 60126;
630-617-5100; fax: 630-617-5128
www.riskresources.net

Consulting since: 1898.**Revenues**

Consulting revenue.....\$1,000,000
Continuous consulting 70%
Risk management audits.....15%
Special consulting projects 15%

Staff

Total 6
Risk management professionals.....4
Principal consultants 3
Consultants.....1

Clients

Total 100
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: Associations, construction, education, health care providers, manufacturing, nonprofits, professional services, real estate.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$245
Consultants per hour\$245
Clerical per hour\$40

SRMC member.

Officers: Steven Coombs, president; Robert Trompeter, executive vp; Randy DeLopst, senior vp.

Contact: Robert Trompeter.**Robert Hughes Associates Inc.**

508 Twilight Trail, Suite 200,
Richardson, Texas 75080;
972-980-0088; fax: 972-233-1548
www.roberthughes.com

Consulting since: 1979.**Revenues**

Consulting revenue.....\$2,600,000
Continuous consulting 1%
Special consulting projects 80%
Actuarial/accounting services.....19%

Staff

Total 22
Risk management professionals.....16
Principal consultants 1
Consultants.....13
Actuaries.....2

Clients

Total 230

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

U.S. 99%
Non-U.S. 1%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, claims consulting, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, risk management organization studies.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$500
Consultants per hour\$250 to \$425
Actuary per hour\$175 to \$300
Clerical per hour\$65

Officers: Robert N. Hughes, chairman; John R. Oakley, president; Michele S. Martin, senior vp.

Contact: John R. Oakley;
joakley@roberthughes.com.

S**Sigma Consulting Corp.**

201 St. Charles Ave., Suite 2401,
New Orleans, La. 70170;
504-598-0100; fax: 504-598-0138
www.sigmacorp.net

Consulting since: 2000.**Revenues**

Consulting revenue.....\$1,500,000
Continuous consulting 65%
Risk management audits.....7.5%
Special consulting projects 7.5%
Actuarial/accounting services.....20%

Staff

Total 11
Risk management professionals.....10
Principal consultants 2
Consultants.....5
Actuaries.....1
Analysts.....2

Clients

Total 50
U.S. 100%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, claims consulting, consulting-design of risk management insurance systems, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss settlement, risk management organization studies.

Specialties: Associations, chemical, construction, financial services, government, health care providers, nonprofits, oil/energy, professional services, real estate, retail, technology, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour...\$200 to \$300
Consultants per hour\$150
Analyst per hour\$125
Actuary per hour\$300
Clerical per hour\$40

SRMC member.

Officers: Bret A. Clesi, president; C. Todd Thomas, vp/treasurer/secretary.

Contact: C. Todd Thomas.**Smith-Moody Risk Consulting**

4301 32nd St. W., Suite C20,
Bradenton, Fla. 34205;
941-756-9299; fax: 941-751-3544
www.smithmoody.com

Consulting since: 2006.**Revenues**

Consulting revenue.....\$25,000
Continuous consulting 25%
Risk management audits.....50%
Special consulting projects 25%

Staff

Total 4
Risk management professionals.....4
Principal consultants 2
Consultants.....2

Clients

Total 1
U.S. 100%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, consulting-design of risk management insurance systems, insurance coverage and limits analysis, risk management organization studies.

Specialties: Associations, construction, global companies, manufacturing, oil/energy.

Compensation: By the hour, by the project, on retainer.

Contact: Robert G. Moody, principal consultant.**T****Taylor Risk Consulting**

16415 Addison Road, Suite 800,
Addison, Texas 75001;
972-447-2055; fax: 972-248-1729
www.taylorrisk.com

Parent: Charles Taylor Consulting P.L.C.**Consulting since:** 1974.**Revenues**

Total gross revenues\$1,894,292
Consulting revenue.....\$1,894,292
Continuous consulting 60%
Special consulting projects 40%

Staff

Total 17
Risk management professionals.....14
Principal consultants 7
Consultants.....5
Analysts 2

Clients

Total 80
U.S. 25%
Non-U.S. 75%

Services: Alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, enterprise risk

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management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, loss settlement, professional loss accounting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, financial services, global companies, manufacturing, oil/energy, transportation, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$250
Consultants per hour\$200
Analyst per hour\$180
Clerical per hour\$80

SRMC member.

Officers: Michael Dean, managing director-London; Gabriel Lugo, senior vp.

Contact: Gabriel Lugo;
gabriel.lugo@ctcplc.com.

Tiller Consulting Group Inc.

10401 Litzsinger Road,
St. Louis, Mo. 63131;
314-567-7480; fax: 314-567-4199
www.tillerconsultinggroup.com

Consulting since: 1984.

Services: Actuarial consulting, alternative risk financing consulting, expert witness.

Compensation: By the hour, by the project.
Contact: Margaret Tiller Sherwood, president.

W

WRISC Inc.

P.O. Box 7946,
Eugene, Ore. 97401-0037;
800-449-7472; fax: 541-344-9445
www.wrapupservices.com

Consulting since: 1997.

Revenues

Consulting revenue\$190,000
Continuous consulting 70%
Risk management audits 8%
Special consulting projects 22%

Staff

Total 2
Risk management professionals 2
Principal consultants 1
Consultants 1

Clients

Total 7
Minimum size client\$5,000
U.S. 100%

Services: Broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, expert witness, insurance coverage and limits analysis, loss prevention consulting, loss settlement, risk management organization studies, safety consulting.

Specialties: Construction, government, man-

ufacturing, nonprofits, real estate, utilities.

Compensation: By the hour.

Principal consultant per hour\$225
Clerical per hour\$52

SRMC member.

Officers: Donald A. Waddell, president
Christina Lund, vp.

Contact: Don Waddell.

Warren McVeigh & Griffin Inc

1420 Bristol St. N., Suite 220,
Newport Beach, Calif. 92660;
949-752-1058; fax: 949-955-1929
www.griffincom.com

Consulting since: 1972.

Revenues

Continuous consulting 20%
Risk management audits 40%
Special consulting projects 40%

Staff

Total 7
Risk management professionals 6
Principal consultants 2
Consultants 3
Actuaries 1

Clients

Total 33
U.S. 100%

Services: Actuarial consulting, alternative risk financing consulting, broker and vendor services analysis, business interruption, catastrophe planning, claims consulting, consulting-design of risk management insurance systems, electronic claims reporting software, enterprise risk management, expert witness, insurance coverage and limits analysis, litigation management consulting, loss prevention consulting, risk management organization studies, safety consulting.

Specialties: Associations, chemical, construction, education, government, nonprofits, oil/energy, utilities.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour ...\$225 to \$275
Consultants per hour\$200 to \$250
Actuary per hour\$400
Clerical per hour\$100

SRMC member.

Officers: C.C. Griffin, president; Gary W. Griffin, executive vp; N.J. Griffin, secretary.

Contact: C.C. Griffin, Gary W. Griffin.

Z

The Zigmund Co. Ltd.

2319 Walnut St.,
Harrisburg, Pa. 17103;
717-232-7551; fax: 717-232-7552

Consulting since: 1982.

Staff

Total 3
Risk management professionals 3
Principal consultants 1

Consultants 2

Clients

Total 40
U.S. 100%

Services: Consulting-design of risk management insurance systems, expert witness, insurance coverage and limits analysis, loss prevention consulting, property loss control/engineering, risk management organization studies, safety consulting.

Specialties: Construction, education, government, nonprofits.

Compensation: By the hour, by the project, on retainer.

Principal consultant per hour\$110
Consultants per hour\$110
Clerical per hour\$50

Contact: Ruth A. Moraski, president.

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The information that you have depended on for years is now available in a format that allows you to adapt it to your company's needs.

BusinessInsurance.com

Property loss control consultants

A

ABS Consulting

16800 Greenspoint Park Drive,
Suite 300 S.,
Houston, Texas 77060-2393;
281-673-2800; fax: 281-673-2801
www.absconsulting.com

Loss control services began: 1981.

Parent: ABS Group of Cos. Inc.

2005 revenues

Total gross revenues\$132,900,000

Property loss control revenues\$104,900,000

Unbundled property loss control 100%

Staff

Total 738

Professionals 516

Clients

Total 1,500

Unbundled 1,500

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Oil and gas, transportation.

Regions served: International.

Branch offices: 20 offices worldwide.

Officers: Tony Nassif, CEO.

Contact: Rebecca Rieansnider, marketing communications specialist;
rriensnider@absconsulting.com.

ACE USA Property Engineering

1601 Chestnut St.,
Philadelphia, Pa. 19106;
215-640-1380; fax: 215-640-4090
www.aceapex.com,
www.ancelimited.com

Loss control services began: 1999.

Parent: ACE Ltd.

2005 revenues

Total gross revenues\$6,700,000

Property loss control revenues.....\$6,700,000

Unbundled property loss control 100%

Staff

Total 38

Professionals 38

Clients

Total 110

Unbundled 110

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, fire prevention inspections/engineering, fire suppression and

detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: Light to heavy industrial manufacturing and processing, power and utilities, energy, retail.

Regions served: International.

Branch offices: Los Angeles; Atlanta; Chicago; Boston; New York; Houston.

Officers: Michael Schmidt, vp; Michael Castellano, David Mills, national property directors; Curt Boyd, national machinery director.

Contact: Michael Schmidt;
michael.schmidt@ace-ina.com.

Allrisk Engineering Inc.

1909 28th St. S.E.,
Auburn, Wash. 98002;
253-735-0554; fax: 253-735-3008
www.allriskengineering.com

Loss control services began: 1999.

2005 revenues

Total gross revenues\$600,000

Property loss control revenues.....\$600,000

Unbundled property loss control 100%

Staff

Total 6

Professionals 5

Clients

Total 5

Unbundled 5

Services: Building code consultation, building plan review, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, loss prevention research, risk and hazard analysis.

Specialties: Chemical, energy, mining.

Regions served: International.

Branch offices: Cincinnati; Dallas; Montreal; Mexico City.

Contact: Jesse Wilson, president;
jwilson@allriskengineering.com.

Applied Risk Control Corp.

15 N. Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

Loss control services began: 1985.

2005 revenues

Total gross revenues\$800,000

Property loss control revenues.....\$150,000

Unbundled property loss control 100%

Staff

Total 21

Professionals 21

Clients

Total 30

Unbundled 30

Services: Building plan review, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Regions served: Nationwide.

Branch offices: Los Angeles; San Francisco; Washington; Atlanta; Chicago; Detroit; Cleveland; Eugene, Ore.; Dallas; Seattle.

Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.

Contact: Harry P. Mirijanian.

Arup

901 Market St., Suite 260,
San Francisco, Calif. 94103;
415-957-9445; fax: 415-957-9096
www.arup.com

Loss control services began: 1946.

Parent: Arup Group Ltd.

2005 revenues

Total gross revenues\$678,400,000

Property loss control revenues..\$32,500,000

Unbundled property loss control 100%

Staff

Total 250*

Professionals 200*

Clients

Total 500*

Unbundled 500*

Services: Building code consultation, building plan review, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Regions served: International.

Branch offices: 70 offices worldwide.

Officers: Jim Quiter, Brian Meacham, Ray Grill, principals.

Contact: Andy Thompson, senior consultant;
415 957 9445; andy.thompson@arup.com.

*Estimated.

Companies interested in being listed in any of
B/I's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

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Aurora Safety

680 Blackberry Ridge, Suite 201,
Aurora, Ill. 60506-8900;
630-907-2020; fax: 630-907-2021
www.aurorasafety.com

Loss control services began: 1984.**2005 revenues**

Total gross revenues\$250,000
Property loss control revenues.....\$125,000
Unbundled property loss control 100%

Staff

Total 1
Professionals 1

Clients

Total 10
Professionals 10

Services: Business interruption consulting, catastrophe planning, client training, expert witness service, general onsite plant loss prevention, hazard identification, litigation support, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Food-processing facilities, government, schools.

Regions served: International.

Contact: Michael J. Fagel, principal;
mjefagel@aurorasafety.com.

B**Ken Buhler Associates Inc.**

11 Erita Lane,
Smithtown, N.Y. 11787;
631-360-3770; fax: 631-360-3770

Loss control services began: 1976.**2005 revenues**

Total gross revenues\$400,000

Property loss control revenues.....\$350,000
Unbundled property loss control 10%
Unbundled revenues.....\$35,000

Staff

Total 5
Professionals.....3

Clients

Total 10
Unbundled 2

Services: Building code consultation, building plan review, building valuations, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, litigation support, risk and hazard analysis.

Specialties: Electronic retailers, houseware and hardware retailers, mall developers.

Regions served: Nationwide.

Branch offices: West Palm Beach, Fla.

Officers: Randy Buhler, president; Sandy Relkin, vp; Ken Buhler, senior consultant.

Contact: Randy Buhler.

C**Copper Harbor Consulting Inc.**

12 Grant St.,
Needham, Mass. 02492;
781-400-1305; fax: 781-400-1306
www.copperharborconsulting.com

Loss control services began: 2002.**2005 revenues**

Total gross revenues\$900,000
Property loss control revenues.....\$300,000
Unbundled property loss control 100%

Staff

Total 5
Professionals.....4

Clients

Total 17
Unbundled 17

Services: Building code consultation, building plan review, business interruption consulting, catastrophe planning, client training, fire prevention inspections/engineering, general onsite plant loss prevention, hazard identification, risk and hazard analysis.

Specialties: Higher education, manufacturing, retail and apparel.

Regions served: International.

Branch offices: Boston.

Contact: Thomas A. Gaitley, managing consultant; tgaitley@copperharb.com.

F**Fire Protection Solutions Inc.**

668 N. Coast Highway, Suite 518,
Laguna Beach, Calif. 92651;
866-777-3473; fax: 949-371-0103
www.fpsolutions.org

Loss control services began: 2000.**2005 revenues**

Total gross revenues\$926,842
Property loss control revenues.....\$926,842
Unbundled property loss control 100%

Staff

Total 6
Professionals 6

Clients

Total 3
Unbundled 3

Services: Building code consultation, building plan review, business interruption consulting, catastrophe planning, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: Pulp and paper, semiconductor manufacturing, warehousing.

Regions served: International.

Branch offices: Laguna Beach and San Diego, Calif.; Atlanta; Tulsa, Okla.; Cleveland; Spokane, Wash.,

Officers: Steve Shabazian, president; Mark Ambrust, vp/treasurer; Mike Fischer, secretary.

Contact: Steve Shabazian;
steve.shabazian@fpsolutions.org.

G**Gallagher Bassett Services Inc.**

The Gallagher Centre, 2 Pierce Place,
Itasca, Ill. 60143-3141;
630-773-3800; fax: 630-285-4005
www.gallagherbassett.com

Loss control services began: 1962.

Parent: Arthur J. Gallagher & Co.

2005 revenues

Directory explanation box

Business Insurance's Directory of Property Loss Control Consultants lists companies that provide loss control services on a direct, unbundled basis. Consultants that provide loss control assistance only in conjunction with other services, such as brokering insurance, are not listed.

Each listing begins with the company's name, address, telephone number, fax number and Web site. Provided next is information on 2005 gross revenues, 2005 property loss control revenues and the percentage of revenues derived from unbundled loss control consulting.

The year loss control services began and parent company, if any, are listed next. Information on staff at year-end 2005—including the number of professionals assigned to loss control consulting and engineering services—is also provided. Listed next are the number of property

loss control clients and the number of clients receiving unbundled services.

Services that the company provides are also listed, and if the company specializes in consulting to particular types of business or industry, those specialties are noted. Listed next are the regions served, as well as the locations of branch offices that provide property loss control services. Names and titles of principal officers follow, and each listing concludes with a contact person for readers seeking additional information.

BI publishes the directory as an editorial service; there is no charge to be included. Listings are based on each company's response to a questionnaire. Although every effort is made to provide complete and accurate information, *BI* is unable to verify all information received.

Continued on next page

Largest property loss control specialists

Ranked by 2005 gross revenues from unbundled property loss control consulting¹

Rank	Company/Address	Phone/Fax/Web site	Unbundled property loss control consulting revenue	% of total revenue from unbundled property loss control consulting services	Total staff	Professional property loss control staff	Branch offices	Unbundled clients	Principal officer
1	ABS Consulting 16800 Greenspoint Park Drive, Suite 300 S., Houston, Texas 77060-2393	281-673-2800 Fax: 281-673-2801 www.absconsulting.com	\$104,900,000	78.9%	738	516	20	1,500	Tony Nassif, CEO
2	Global Risk Consultants Corp. 100 Walnut Ave., Fifth Floor, Clark, N.J. 07066	732-827-4400 Fax: 732-827-4490 www.globalriskconsultants.com	\$43,360,753	100%	291	192	32	767	William F. Ramonas, chairman/CEO
3	GE Global Asset Protection 20 Security Drive, Avon, Conn. 06001	860-507-1506 Fax: 860-507-1510 www.gegapsservices.com	\$30,000,000	100%	130	120	11	300	Dan Eudy, president
4	Hughes Associates Inc. 3610 Commerce Drive, Suite 817, Baltimore, Md. 21227-1652	410-737-8677 Fax: 410-737-8688 www.haifire.com	\$25,200,000	98.1%	174	156	31	600	Phil DiNenno, president
5	TVA Fire & Life Safety Inc. 9740 Scranton Road, Suite 300, San Diego, Calif. 92121	858-795-1000 Fax: 858-795-1001 www.tvafiresafety.com	\$16,000,000	84.2%	160	100	11	72	James W. Tomes, CEO
6	HSB Professional Loss Control P.O. Box 585, Kingston, Tenn. 37763	865-376-1131 Fax: 865-376-5078 www.hsbplc.com	\$7,700,000	96.3%	60	50	3	20	Michael E. Mowrer, executive vp
7	ACE USA Property Engineering 1601 Chestnut St., Philadelphia, Pa. 19106	215-640-1380 Fax: 215-640-4090 www.aceapex.com , www.acelimited.com	\$6,700,000	100%	38	38	6	110	Michael Schmidt, vp
8	Matrix Risk Consultants Inc. 3130 S. Tech Blvd., Miamisburg, Ohio 45342	937-886-0000 Fax: 937-432-2099 www.matrixrc.com	\$3,790,000	100%	24	16	1	23	Walter P. Luker, CEO
9	Risk Logic Inc. 93 Apple Ridge, Woodcliff Lake, N.J. 07677	201-930-0700 Fax: 201-930-8795 www.risklogic.com	\$1,730,000	100%	8	7	4	54	John Durante, president
10	Fire Protection Solutions Inc. 668 N. Coast Highway, Suite 518, Laguna Beach, Calif. 92651	866-777-3473 Fax: 949-371-0103 www.fpsolutions.org	\$926,842	100%	6	6	6	3	Steve Shabazian, president

¹ Only those companies that derive a majority of their total revenues from unbundled property loss control consulting are ranked.

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Property Loss Control Consultants. **Business Insurance** now offers the option to purchase the entire online directory as an Excel file or as a PDF.

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Total gross revenues\$370,600,000
 Property loss control revenues..\$10,000,000
 Unbundled property loss control 7.1%
 Unbundled revenues.....\$710,000

Staff

Total 64
 Professionals 53

Clients

Total 490
 Unbundled 58

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Commercial, municipal, religious.

Regions served: International.

Branch offices: Los Angeles; Miami; Atlanta; Boston; St. Louis; Billings, Mont.; Fort Worth, Texas; Melbourne and Sydney, Australia.

Officers: Rich McKenna, president; Joe Slifka, Emil Bravo, executive vps.

Contact: Joe Slifka; 630-285-3575;
joe_slifka@gbtpa.com.

The 2007 Directory of Property Loss Control Consultants will be published August 6.

GE Global Asset Protection

20 Security Drive,
 Avon, Conn. 06001;
 860-507-1506; fax: 860-507-1510
www.gegapsservices.com

Loss control services began: 1890.

Parent: General Electric Co.

2005 revenues

Total gross revenues\$30,000,000
 Property loss control revenues..\$30,000,000
 Unbundled property loss control 100%

Staff

Total 130
 Professionals 120

Clients

Total 300
 Unbundled 300

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: Industrial, manufacturing, services.

Regions served: International.

Branch offices: Los Angeles; Atlanta; Chicago; Southfield, Mich.; New York; Charlotte, N.C.; Philadelphia; Dallas; Sydney, Australia; Toronto; Frankfurt, Germany.

Officers: Dan Eudy, president; Bob Petrilli, COO; Tim Heinze, vp-program management and field services.

Contact: Dane Lopes, vp-sales, 212-703-9611.

Global Risk Consultants Corp.

100 Walnut Ave., Fifth Floor,
 Clark, N.J. 07066;
 732-827-4400; fax: 732-827-4490
www.globalriskconsultants.com

Loss control services began: 1958.

Parent: GRC Merlin Holdings Inc.

2005 revenues

Total gross revenues\$43,360,753
 Property loss control revenues..\$43,360,753
 Unbundled property loss control 100%

Staff

Total 291
 Professionals 192

Clients

Total 767
 Unbundled 767

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe plan-

Continued on next page

EXCELLENT RESOURCE GLOBALLY AND LOCALLY...
 Bob Garrison: VP, North American Risk Management - Siemens

...EXCEEDED MY EXPECTATIONS...
 Donald Duncan: Director, Safety & Risk Management - Wellman, Inc.

"...Our Clients Are Our Best Advertisement!"

I RELY ON GRC'S REPUTATION IN THE MARKETPLACE...
 Kelly Aubrey: VP & Assistant Treasurer - ATK

"...FABULOUS CUSTOMER SERVICE!"
 Jill Combs: VP & Assistant Risk Manager - Wells Fargo & Company

"...CONSISTENTLY DELIVERS THE SERVICE AND SKILLS TO ASSIST ADM..."
 Mike Lusk: Corporate VP, Insurance & Risk Management - ADM

 **Global Risk Consultants®**
www.globalriskconsultants.com

Continued from previous page

ning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, risk and hazard analysis.

Specialties: Energy and chemical, food and grain, industrial, manufacturing, services, mining and metals.

Regions served: International.

Branch offices: 32 offices worldwide.

Officers: William F. Ramonas, chairman/CEO; Glenn H. Giles, president; Jerry DiMauro, CFO.

Contact: Glenn H. Giles, 732-827-4402; glenn.giles@globalriskconsultants.com.

H

HSB Professional Loss Control

P.O. Box 585,
Kingston, Tenn. 37763;
865-376-1131; fax: 865-376-5078
www.hsbplc.com

Loss control services began: 1976.

Parent: Hartford Steam Boiler Inspection & Insurance Co.

2005 revenues

Total gross revenues\$8,000,000
Property loss control revenues.....\$8,000,000
Unbundled property loss control 96%
Unbundled revenues.....\$7,700,000

Staff

Total 60
Professionals 50

Clients

Total 20
Unbundled 20

Services: Building code consultation, building plan review, business interruption consulting, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, risk and hazard analysis.

Specialties: Industrial, large commercial properties.

Regions served: International.

Branch offices: Hartford, Conn.; Basking Ridge, N.J.; Houston.

Officers: Michael E. Mowrer, executive vp; Wayne D. Holmes, Don Drewry, vps.

Contact: Wayne D. Holmes; 860-722-5621; wayne_holmes@hsb.com.

Hughes Associates Inc.

3610 Commerce Drive, Suite 817,
Baltimore, Md. 21227-1652;
410-737-8677; fax: 410-737-8688
www.haifire.com

Loss control services began: 1980.

2005 revenues

Total gross revenues\$25,680,000
Property loss control revenues.....\$25,200,000
Unbundled property loss control 100%

Staff

Total 174
Professionals 156

Clients

Total 600
Unbundled 600

Services: Building code consultation, building plan review, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Petrochemical and energy; process industries; warehousing and storage.

Regions served: International.

Branch offices: 31 offices worldwide.

Officers: Phil DiNenno, president; Craig Beyler, Ed Budnick, vps.

Contact: Glenn D. Buser, vp/director-risk control services; 1230 Ave. of the Americas, Seventh Floor, New York, N.Y. 10020; 212-618-6367; gbuser@haifire.com.

L

Loss Control Associates Inc.

172 Middletown Blvd., Suite B-204,
Langhorne, Pa. 19047;
215-750-6841; fax: 215-750-6845
www.losscontrolassociates.com

Loss control services began: 1986.

2005 revenues

Total gross revenues\$672,000
Property loss control revenues.....\$600,000
Unbundled property loss control 90%
Unbundled revenues.....\$540,000

Staff

Total 7
Professionals 5

Clients

Total 44
Unbundled 39

Services: Building code consultation, building plan review, business interruption consulting, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention research, OSHA compliance, risk and hazard analysis.

Specialties: Chemical, petrochemical, pharmaceutical, refining.

Regions served: International.

Officers: Orville M. Slye Jr., president.

Contact: Anthony M. Ordile, consulting engineer.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at 312-649-5279.

M

Marsh-Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-5195
www.marshriskconsulting.com

Loss control services began: 1871.

Parent: Marsh & McLennan Cos. Inc.

2005 revenues

Total gross revenues\$4,560,000,000
Property loss control revenues.....\$85,000,000
Unbundled property loss control 60%
Unbundled revenues.....\$51,000,000

Staff

Total 350
Professionals 300

Clients

Total 2,000
Unbundled 1,000

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Manufacturing, power and energy, technology and telecommunications.

Regions served: International.

Branch offices: 132 offices worldwide.

Officers: John Merkovsky, managing director-insurance service group/Marsh Risk Consulting global leader; Robert J. Smith Jr., managing director-global and North American operation property risk consulting practice leader; Joe Galusha, North American operations leader.

Contact: Robert J. Smith Jr.; 312-627-6076; robert.j.smith.jr@marsh.com.

Matrix Risk Consultants Inc.

3130 S. Tech Blvd.,
Miamisburg, Ohio 45342;
937-886-0000; fax: 937-432-2099
www.matrixrc.com

Loss control services began: 1972.

2005 revenues

Total gross revenues\$3,790,000
Property loss control revenues.....\$3,790,000
Unbundled property loss control 100%

Staff

Total 24
Professionals 16

Clients

Total 23
Unbundled 23

Services: Building plan review, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention,

Continued on next page

Continued from previous page
hazard identification, loss prevention publications, loss prevention research, risk and hazard analysis.

Specialties: Food processing, pulp and paper, steel.

Regions served: International.

Branch offices: Atlanta.

Officers: Walter P. Luker, CEO; Larry D. Jones, president; Alan J. Rodeck, vp-marketing.

Contact: Alan J. Rodeck,
matrix@matrixrc.com.

Donald Mayo-Fire Protection Consultant Inc.

150 Grove Circle,
Pleasant Hill, Calif. 94523;
925-933-6299; fax: 925-933-6288

Loss control services began: 1987.

2005 revenues

Total gross revenues\$320,590
Property loss control revenues.....\$320,590
Unbundled property loss control 100%

Staff

Total 1
Professionals 1

Clients

Total 6
Unbundled 6

Services: Building code consultation, building plan review, business interruption consulting, catastrophe planning, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, risk and hazard analysis.

Specialties: Distribution and logistics, natural gas transmission and storage, retail.

Regions served: Nationwide. Canada, Europe, United Kingdom.

Officers: Donald Mayo, president; Linda Mayo, CEO.

Contact: Donald Mayo.

Meadowbrook Insurance Group Inc.

26255 American Drive,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

Loss control services began: 1983.

2005 revenues

Total gross revenues\$95,800,000
Property loss control revenues....\$4,698,000
Unbundled property loss control 48%
Unbundled revenues.....\$2,260,000

Staff

Total 27
Professionals 9

Clients

Total 37
Unbundled 12

Services: Building code consultation, building plan review, building valuations, client training, fire prevention inspections/engi-

neering, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, OSHA compliance, risk and hazard analysis.

Specialties: Agriculture; municipalities; schools, colleges, and universities; trucking.

Regions served: Nationwide.

Branch offices: Montgomery, Ala.; Cerritos and Oakland, Calif.; Sarasota, Fla.; Overland Park, Kan.; Andover, Mass.; Grand Rapids, Mich.; Bloomington, Minn.; Lincoln, Neb.

Officers: Robert S. Cubbin, president/CEO; Gregory L. Wilde, executive vp; Karen M. Spaun, senior vp/CFO.

Contact: Randolph W. Fort, senior vp-corporate claims and loss control; 248-204-8014.

P

Professional Safety Consultant Service Inc.

424 S.E. 30th Ave.,
Ocala, Fla. 34471;
800-329-7233; fax: 352-694-3853

Loss control services began: 1975.

2005 revenues

Total gross revenues\$100,000
Property loss control revenues.....\$100,000
Unbundled property loss control 100%

Staff

Total 1
Professionals 1

Clients

Total 100
Unbundled 100

Services: Building code consultation, client training, expert witness service, fire prevention inspections/engineering, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Construction, manufacturing, retail.

Regions served: Nationwide, Puerto Rico, England.

Officers: Herbert T. Bogert, president/treasurer; Nancy A. Bogert, secretary.

Contact: Herbert T. Bogert.

R

RPF Associates

20 Leroy St.,
Dix Hills, N.Y. 11746-6644;
631-586-0778; fax: 631-586-5164

Loss control services began: 1984.

2005 revenues

Total gross revenues\$280,000
Property loss control revenues.....\$200,000
Unbundled property loss control 100%

Staff

Total 4
Professionals 2

Clients

Total 55
Unbundled 55

Services: Building code consultation, building plan review, building valuations, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, litigation support, loss prevention research, OSHA compliance, risk and hazard analysis.

Specialties: Heavy construction; paper converters, printing and mailing, trucking.

Regions served: Nationwide.

Officers: Robert P. Firmbach, president; Carol A. Firmbach, vp; Nicole C. Firmbach, contract coordinator.

Regional Reporting Inc.

40 Fulton St.,
New York, N.Y. 10038;
212-964-5973; fax: 212-608-5074
www.regionalreporting.com

Loss control services began: 1963.

2005 revenues

Total gross revenues\$23,000,000
Property loss control revenues....\$9,000,000
Unbundled property loss control 100%

Staff

Total 250
Professionals 50

Clients

Total 100
Unbundled 100

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, loss prevention publications, OSHA compliance, plant security inspections, risk and hazard analysis.

Regions served: Nationwide.

Branch offices: Los Angeles; Hartford, Conn.; Atlanta; Chicago; Cleveland; Philadelphia; Dallas.

Officers: Martin Myers, CEO; Louis Siegel, president; Allan Myers, executive vp.

Contact: Allan Myers, executive vp;
newyork@regionalreporting.com.

Risk Logic Inc.

93 Apple Ridge,
Woodcliff Lake, N.J. 07677;
201-930-0700; fax: 201-930-8795
www.risklogic.com

Loss control services began: 1997.

2005 revenues

Total gross revenues\$1,730,000
Property loss control revenues....\$1,730,000
Unbundled property loss control 100%

Staff

Total 8
Professionals 7

Clients

Continued on next page

Continued from previous page

Total	54
Unbundled	54

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, plant security inspections, risk and hazard analysis.

Specialties: Windstorm analysis for high-rise buildings and manufacturing plants.

Regions served: International.

Branch offices: San Diego; Chicago; Middletown and Wayne, N.J.

Officers: John Durante, president; Rich Cardile, vp/engineering manager.

Contact: John Durante;
jdurante@risklogic.com.

S

Safety & Risk Control Services Inc.

395 Main St., Suite 4,
Metuchen, N.J. 08840-1806;
800-466-4025; fax: 732-906-2045
www.safetyrisk.com

Loss control services began: 1989.

2005 revenues

Total gross revenues	\$500,000
Property loss control revenues.....	\$200,000
Unbundled property loss control	100%

Staff

Total	5
Professionals	4

Clients

Total	7
Unbundled	7

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, expert witness service, fire prevention inspections/engineering, general onsite plant loss prevention, hazard identification, litigation support, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Apartments, commercial, construction, industrial, shopping centers, warehouses.

Regions served: Nationwide.

Contact: Harvey S. Staple, president;
info@safetyrisk.com.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

T

TVA Fire & Life Safety Inc.

9740 Scranton Road, Suite 300,
San Diego, Calif. 92121;
858-795-1000; fax: 858-795-1001
www.tvafiresafety.com

Loss control services began: 1991.

2005 revenues

Total gross revenues	\$19,000,000
Property loss control revenues.....	\$16,000,000
Unbundled property loss control	100%

Staff

Total	160
Professionals	100

Clients

Total	72
Unbundled	72

Services: Building code consultation, building plan review, building valuations, business interruption consulting, catastrophe planning, client training, expert witness service, fire prevention inspections/engineering, fire suppression and detection systems testing, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, OSHA compliance, risk and hazard analysis.

Specialties: Beverage, entertainment, health care, heavy and light manufacturing, higher education.

Regions served: International.

Branch offices: Phoenix; Los Angeles; Atlanta; Detroit; Minneapolis; St. Louis; Newark and Parsippany, N.J.; Dallas; Seattle; London.

Officers: James W. Tomes, CEO; Russell Leavitt, president; William J. Tomes, COO.

Contact: Eileen Heller, executive assistant;
eheller@telgian.com.

Z

Zurich Services Corp.

1400 American Lane,
Schaumburg, Ill. 60196;
800-982-5964; fax: 847-605-7736
www.zurichservices.com

Loss control services began: 1991.

Parent: Zurich Financial Services Group.

2005 revenues

Total gross revenues	\$109,500,000
Property loss control revenues.....	\$35,700,000
Unbundled property loss control	50%
Unbundled revenues.....	\$18,000,000

Staff

Total	800
Professionals	400

Services: Building plan review, building valuations, business interruption consulting, catastrophe planning, claims lost and statistical studies, client training, fire prevention inspections/engineering, fire suppression and detection systems testing, forensic investigations, general onsite plant loss prevention, hazard identification, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

vention, hazard identification, loss prevention publications, loss prevention research, OSHA compliance, plant security inspections, risk and hazard analysis.

Specialties: Chemical, manufacturing, services.

Regions served: International.

Branch offices: Glendale and San Francisco, Calif.; Atlanta; Chicago; Boston; Grand Rapids, Mich.; New York; Cleveland; Philadelphia; Dallas.

Officers: Dave Czartoryski, senior vp; Ken Leavelle, vp-operations; Jim Breikreitz, vp-property, boiler and machinery.

Contact: Jim Breikreitz; 847-605-6402;
james.breikreitz@zurichna.com.

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Safety consultants

A

Aon Risk Services

200 E. Randolph St.,
Chicago, Ill. 60601;
312-381-1000; fax: 312-381-0237
www.aon.com

Year Founded: 1982

Parent: Aon Corp.

2005 revenues

Safety consulting \$2,400,000*

Staff

Total 64

Safety consultants 64

Industrial hygiene consultants 1**

ASSE members 62

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, industrial hygiene research, noise research, OSHA compliance, occupational health research, product liability research, safety manuals, videos.

Branch offices: 31 offices nationwide.

Service area: International.

Officers: Steve McGill CEO; Anthony Addino, national managing director-technical services.

Contact: Anthony Addino; 212-441-2541

*Estimated **One safety consultant also provides industrial hygiene consulting.

Applegate Associates Inc.

2310 Route 34 N., Suite 2C,
Manasquan, N.J. 08736;
732-292-9956; fax: 732-292-9957
www.applegateassociates.com

Year Founded: 1992

2005 revenues

Safety consulting \$1,354,000

Staff

Total 19

Safety consultants 5

Occupational health consultants 1

ASSE members 2

Clients

Total 139

Corporate/institutional 139

Safety consulting services: Ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Develop-

ment of training materials, ergonomic research, OSHA compliance, industrial hygiene research, newsletters, noise research, occupational health research, safety manuals.

Branch offices: Boston; Union, N.J.

Service area: Nationwide.

Officers: Grace C. Applegate, president/CEO; Catherine Applegate, vp-New England region; Debbie Honeyman, vp-field office operations; Stacy Tellone, vp-corporate office operations.

Contact: Stacy Tellone;

applegateassociates@prodigy.net.

Applied Risk Control Corp.

15 Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

Year Founded: 1985

2005 revenues

Safety consulting \$750,000

Staff

Total 21

Safety consultants 15

Occupational health consultants 5

Industrial hygiene consultants 1

Clients

Total 160

Corporate/institutional 120

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, rehabilitation, safety manuals, videos.

Branch offices: Los Angeles; San Francisco; Washington; Atlanta; Chicago; Boston; Cleveland; Eugene, Ore.; Dallas; Seattle.

Service area: Nationwide.

Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.

Contact: Harry P. Mirijanian.

B

Bickmore Risk Services

1831 K St.,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-244-1199
www.brsrisk.com

2005 revenues

Safety consulting \$720,345

Staff

Total 20

Safety consultants 17

Occupational health consultants 1

ASSE members 17

Clients

Total 34

Corporate/institutional 4

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, newsletters, OSHA compliance, safety manuals, videos.

Branch offices: Long Beach, Calif.

Service area: Nationwide.

Officers: John Chaquica, CEO; Gregory L. Trout, president; Jeffrey Grubbs, CFO; Charles Gray, vp/principal/director-risk control services.

Contact: Charles Gray; cgray@brsrisk.com.

BISYS Workers' Compensation Services

906 S. Kirkwood Road,
Kirkwood, Mo. 63122;
800-965-7457; fax: 314-965-9399
www.bisyspc.com

Parent: BISYS Commercial Insurance Services Inc.

2005 revenues

Safety consulting \$320,000

Staff

Total 3

Safety consultants 1

Clients

Total 100

Safety consulting services: Benchmarking, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: Development of training materials, newsletters, safety manuals.

Branch offices: Sacramento, Calif.; Kansas City, Mo.

Service area: Nationwide.

Officers: John Hahn, president-BISYS Commercial Insurance Services Inc.; Gary Uhlemeyer, program manager-BISYS Workers' Compensation Services.

Contact: Kent Hendrickson, director-BISYS Workers' Compensation Services; 314-965-7474, ext. 115; kent.hendrickson@bisys.com.

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**Gregory B. Bragg
& Associates Inc.**

P.O. Box 619058,
Roseville, Calif. 95661-9058;
916-783-0100; fax: 916-783-9938
www.gbbragg.com

Year Founded: 1986**2005 revenues**

Safety consulting \$372,000

Staff

Total 3

Safety consultants 2*

ASSE members 2

Clients

Total 85

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, newsletters, occupational health research, OSHA compliance, product liability research, rehabilitation, safety manuals, videos.

Officers: Gregory Bragg, CEO; Randall Smith, president; Lee Collins, senior vp.

Contact: Dennis Timoney, risk services manager, dennis.timoney@gbbragg.com; Jack Kastorff, risk control manager,

jack.kastorff@gbbragg.com.

*Provides occupational health consulting services.

Bureau Veritas*

11860 W. State Road 84, Suite 1,
Fort Lauderdale, Fla. 33325;
954-236-8100; fax: 954-236-8108
www.us.bureauveritas.com

Year Founded: 1828**2005 revenues**

Safety consulting \$39,900,000

Staff

Total 355

Safety consultants 80

Occupational health consultants 3

Industrial hygiene consultants 128

ASSE members 70

Clients

Total 1,825

Corporate/institutional 1,050

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, safety manuals, videos.

Directory explanation box

Business Insurance's Directory of Safety Consultants list companies that provide services such as advice on employee safety, assistance in developing safety programs, safety audits and evaluations, employee training classes and safety research.

Information for the directory was gathered from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

To be listed, consultants must offer services directly to employers on an unbundled basis; companies that offer safety consulting only in conjunction with other products and services, such as insurance, are not included. In addition, companies must provide information on revenues from unbundled safety consulting services, and only companies that generate \$200,000 or more in revenues from such services are listed.

Each listing begins with the company's address, phone and fax numbers, and Web site address. Listed next is the company's parent, as well as the year the company began providing safety consulting services. The listing then provides the company's 2005 revenues from unbundled safety consulting directly to corporate or institutional

employers, excluding third-party vendors.

Staff information follows, including the number of professionals assigned to each of the following: safety, occupational health and industrial hygiene consulting. Some staff might provide more than one type of consulting service. The number of staff members who belong to the American Society of Safety Engineers also is provided. All staff figures are reported in full-time equivalents.

Also provided is the total number of unbundled safety clients in 2005 and, of those, the number of corporate/institutional safety consulting clients.

In addition, the company's safety consulting services are detailed, along with any safety research and educational services offered.

Locations of branch offices providing safety consulting services are listed next, along with the countries, states or regions served. Officers and a contact name conclude each listing.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

Branch offices: Los Angeles; San Francisco; Denver; Tampa, Fla.; Atlanta; Honolulu; Indianapolis; Chicago; Kansas City, Kan.; Boston; Detroit; New York; Cleveland; Portland, Ore.; Dallas; Houston; Seattle.

Service area: International.

Officers: Dick Wright, CEO; Bob Donze, president.

Contact: David T. Matthews, vp-business development, 770-499-7500; Thomas Pomije, manager-business development, 847-726-4096

*Includes Clayton Group Services Inc. and NATLSCO Risk & Safety Services.

C

**CAS-Claims Administrative
Services Inc.**

501 Shelley Drive,
Tyler, Texas 75701;
903-509-8484; fax: 903-509-1888
www.cas-services.com

Year Founded: 1990**Parent:** Heartland Security Insurance Group.**2005 revenues**

Safety consulting\$3,093,519

Staff

Total 78

Safety consultants 8

ASSE members 6

Clients

Total 475

Corporate/institutional 473

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, newsletters, noise research, OSHA compliance, safety manuals, videos.

Branch offices: El Paso, Texas.

Service area: Nationwide.

Officers: William S. Costanza, president; Barry L. Jones, executive vp; Sheila G. Darland, vp-customer service.

Contact: Todd Efird, safety department manager.

The CEI Group Inc.

Tower 1, 4850 E. Street Road,
Trevose, Pa. 19053;
215-364-5600; fax: 215-364-2557
www.ceinetwork.com

Year Founded: 1983**2005 revenues**

Safety consulting \$20,000,000

Staff

Total 209

Safety consultants 26

Continued on next page

Largest independent safety consultants*

Ranked by 2005 revenues from safety consulting services**

Rank	Company/Address	Phone/Fax/Web site	Unbundled safety consulting revenues	Staff	Total unbundled clients	Corporate/institutional clients	Principal officer
1	Bureau Veritas ¹ 11860 W. State Road 84, Suite One, Fort Lauderdale, Fla. 33325	954-236-8100 Fax: 954-236-8108 www.us.bureauveritas.com	\$39,900,000	355	1,825	1,050	Dick Wright, CEO
2	Safety Resources 239 New Road, Building C, Parsippany, N.J. 07054	973-575-0900 Fax: 973-575-0901 www.safetyresc.com	\$18,763,000	193	107	107	Jack Leonard, president
3	Regional Reporting Inc. 40 Fulton St., New York, N.Y. 10038	212-964-5973 Fax: 212-608-5074 www.regionalreporting.com	\$13,000,000	220	220	70	Martin Myers, CEO
4	Risk Consultants Inc. 6611 Watson St., Union City, Ga. 30291	770-964-1226 Fax: 770-969-7301 www.riskcon.com	\$8,600,000	562	582	582	R. Michael Malone, president/CEO
5	Safety Management Group of Indiana Inc. 6500 Technology Center Drive, Suite 200, Indianapolis, Ind. 46278	317-873-5064 Fax: 317-873-5096 www.smgindy.com	\$7,727,052	71	200	190	Kent Burget, president
6	F.A. Richard & Associates Inc. dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	800-259-8388 Fax: 985-624-8489 www.fara.com	\$6,500,000	180	75	30	M. Todd Richard, president/CEO
7	North American Risk Co. 5161 Lake Osprey Drive, Sarasota, Fla. 34240	941-373-1545 Fax: 941-373-1401 www.narco.biz	\$2,799,000	75	143	84	Bud Schade, president
8	Strategic Safety Associates P.O. Box 80161, Portland, Ore. 97280-1161	503-977-2094 Fax: 503-977-3175 www.masteringsafety.com , www.movesmart.com	\$2,767,000	9	68	68	Robert Pater, managing director
9	National Safety Council 1121 Spring Lake Drive, Itasca, Ill. 60143	630-285-1121 Fax: 630-285-1315 www.nsc.org	\$2,000,000	10	42	42	Alan McMillan, president/CEO
9	Topf Initiatives Executive Commons, 175 Strafford Ave., Suite One, Wayne, Pa. 19087	610-783-1776 Fax: 610-783-1775	\$2,000,000	12	50	50	Michael D. Topf, president/CEO

*Includes companies not owned by brokers or insurers. **Reflects safety consulting revenues provided on a direct, unbundled basis. 1 Includes Clayton Group Services Inc. and NATLSCO Risk & Safety Services. Source: BI survey

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ASSE members.....2

Clients

Total 52

Corporate/institutional 52

Safety consulting services*: Offsite training, onsite training, safety audits/reviews, safety program assistance to employers.**Safety research and other services:** Development of training materials.**Branch offices:** Corona Del Mar, Calif.; Atlanta; Tulsa, Okla.**Service area:** International.**Officers:** Wayne G. Smolda, CEO; Bill Lawrence, CFO/chief information officer; Claudia Smolda, treasurer/human resource director; Vincent Brigidi, director-strategic account and services.**Contact:** Rick Westerlund, director-sales and marketing; Ed Corbally, director-risk and safety services; Mark Boada, public relations specialist.**Specializes in driver safety programs.***Chubb Services Corp.**15 Mountain View Road,
Warren, N.J. 07853;
908-903-7172; fax: 908-903-7187
www.chubb.com**Parent:** The Chubb Corp.**2005 revenues**

Safety consulting\$1,000,000

Staff

Total 15

Safety consultants 15

Occupational health consultants.....2

Industrial hygiene consultants.....2

ASSE members.....15

Clients

Total 35

Corporate/institutional 35

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.**Safety research and other services:** Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, occupational health research, OSHA compliance, product liability research, safety manuals, videos.**Branch offices:** Los Angeles; Tampa, Fla.; Atlanta; Itasca, Ill.; Westborough, Mass.; Troy, Mich.; Harrisburg, Pa.**Service area:** International.**Officers:** Robert Santoro, executive vp; Sam K. Lee, vp.**Contact:** Sam K. Lee; slee@chubb.com.Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.**E****ESIS Inc.**436 Walnut St.,
Philadelphia, Pa. 19106;
215-640-1362; fax: 215-640-5084
www.esis.com/rcs**Year Founded:** 1953**Parent:** ACE USA.**2005 revenues**

Safety consulting \$20,000,000

Staff

Total 160

Safety consultants 120

Occupational health consultants.....10

Industrial hygiene consultants.....12

ASSE members.....90

Clients

Total 646

Corporate/institutional 646

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.**Safety research and other services:** Development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, safety manuals, videos.**Branch offices:** Los Angeles; San Francisco; Atlanta; Chicago; Kansas City, Kan.; Boston; New York; Portland, Ore.; Philadelphia; Dallas; Houston.**Service area:** International.**Officers:** David Patterson, president; Jim Bond, CFO; John Ingram, vp.**Contact:** John Ingram; john.ingram@esis.com.**F****F.A. Richard & Associates Inc.
dba FARA**1625 W. Causeway Approach,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com**Year Founded:** 1978**2005 revenues**

Safety consulting \$6,500,000

Staff

Total 180

Safety consultants 167

Occupational health consultants.....4

ASSE members.....60

Clients

Total 75

Corporate/institutional 30

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, OSHA and DOT audits, offsite training,

ing, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, newsletters, OSHA compliance, product liability research, safety manuals, videos.**Branch offices:** Los Angeles; West Palm Beach, Fla.; Atlanta; Lafayette, La.; Houston.**Service area:** Nationwide.**Officers:** M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; David R. Sturgis, president-FARA Risk Control Services.**Contact:** David R. Sturgis; 800-215-3272.**G****Gallagher Bassett Services Inc.**The Gallagher Centre, 2 Pierce Place,
Itasca, Ill. 60143-3141;
630-773-3800; fax: 630-285-4000
www.gallagherbassett.com**Year Founded:** 1962**Parent:** Arthur J. Gallagher & Co.**2005 revenues**

Safety consulting \$8,300,000

Staff

Total 55

Safety consultants 48

Occupational health consultants.....1

Industrial hygiene consultants.....4

ASSE members.....34

Clients

Total 632

Corporate/institutional 310

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.**Safety research and other services:** Development of training materials, fire protection engineering, industrial hygiene research, newsletters, noise research, OSHA compliance, safety manuals, videos.**Branch offices:** Fort Worth, Texas.**Service area:** Nationwide, Asia, Canada and Europe.**Officers:** Rich McKenna, president; Robert Mason, CFO; Joe Slifka, executive vp.**Contact:** Joe Slifka; joe_slifka@gbtpa.com.**H****Hylant Consulting**6225 Oak Tree Blvd.,
Cleveland, Ohio 44131-8087;
216-44-1050; fax: 216-674-2465
www.hylant.com

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Year Founded: 1935**Parent:** Hylant Group.**2005 revenues**

Safety consulting \$1,600,000

Staff

Total 12

Safety consultants 10

Industrial hygiene consultants 2

ASSE members 10

Clients

Total 500

Corporate/institutional 500

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.**Safety research and other services:** Development of training materials, ergonomic research, newsletters, OSHA compliance, product liability research, safety manuals, videos.**Service area:** Nationwide.**Officers:** Michael Hylant, president-Hylant Group.**Contact:** David T. Peterson, executive vp-Hylant Group.**L****Liberty Mutual Insurance Group**175 Berkeley St.,
Boston, Mass. 02117;
617-654-3520; fax: 617-574-5901
www.libertymutual.com**Year Founded:** 1912**2005 revenues**

Safety consulting \$21,000,000

Staff

Total 300

Safety consultants 300

Occupational health consultants 2

Industrial hygiene consultants 20

ASSE members 150

Clients

Total 40

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.**Safety research and other services:** Development of training materials, industrial hygiene laboratory, newsletters, OSHA compliance, rehabilitation, safety manuals, videos.**Branch offices:** 300 offices nationwide.**Service area:** International.**Officers:** Edmund Kelly, CEO; David Long, executive vp.**Contact:** Jim Johnson, managing director-Liberty Mutual Safety Solutions.**Loss Control Associates Inc.**172 Middletown Blvd., Suite B-204,
Langhorne, Pa. 19047;
215-750-6841; fax: 215-750-6845
www.losscontrolassociates.com**2005 revenues**

Safety consulting \$275,000

Staff

Total 7

Safety consultants 5

ASSE members 1

Clients

Total 25

Corporate/institutional 25

Safety consulting services: Expert witness, OSHA and DOT audits, onsite training, safety audits/reviews, safety program assistance to employers.**Safety research and other services:** Fire protection engineering, OSHA compliance.**Service area:** International.**Officers:** Orville M. Slye Jr., president/consulting engineer; Anthony M. Ordile, consulting engineer.**Contact:** Anthony M. Ordile.**M****Marsh-Risk Consulting Practice**1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-4808
www.mmc.com, www.marsh.com**Year Founded:** 1850**Parent:** Marsh & McLennan Cos. Inc.**2005 revenues**

Safety consulting \$60,000,000

Staff

Total 250

Safety consultants 200

Occupational health consultants 30

Industrial hygiene consultants 20

ASSE members 80

Clients

Total 2,250

Corporate/institutional 750

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.**Safety research and other services:** Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, occupational health research, OSHA compliance, product liability research, safety manuals, videos.**Branch offices:** More than 100 offices worldwide.**Service area:** International.**Officers:** Stephen Bennett, Joe Galusha, John Merkovsky, managing directors.**Contact:** Stephen Bennett; 312-627-6167; stephen.m.bennett@marsh.com.**Meadowbrook Inc.**26255 American Drive,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com**Year Founded:** 1955**Parent:** Meadowbrook Insurance Group Inc.**2005 revenues**

Safety consulting \$2,260,000

Staff

Total 28

Safety consultants 25

ASSE members 4

Clients

Total 26

Corporate/institutional 26

Safety consulting services: Ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.**Safety research and other services:** Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, safety manuals, videos.**Branch offices:** Montgomery, Ala.; Cerritos and Roseville, Calif.; Sarasota, Fla.; Overland Park, Kan.; Andover, Mass.; Bloomington, Minn.**Service area:** Nationwide.**Officers:** Merton J. Segal, chairman; Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO.**Contact:** Randolph Fort, senior vp-corporate claims and loss control; rfort@meadowbrook.com.**N****National Safety Council**1121 Spring Lake Drive,
Itasca, Ill. 60143;
630-285-1121; fax: 630-285-1315
www.nsc.org**Year Founded:** 1913**2005 revenues**

Safety consulting \$2,000,000

Staff

Total 10

Safety consultants 10

ASSE members 6

Clients

Total 42

Corporate/institutional 42

Safety consulting services: Benchmarking, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.**Safety research and other services:** Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, occupational health research, OSHA compliance, product liability research, safety manuals, videos.

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opment of training materials, OSHA compliance, safety manuals, videos.

Branch offices: Atlanta; Kent, England.

Service area: International.

Officers: Alan McMillan, president/CEO; Ed Rylko, vp/CFO.

Contact: Don Ostrander, director-consulting services; 630-775-2341; ostrandd@nsc.org.

Network Safety Consultants Inc.

10320 Orland Parkway,
Orland Park, Ill. 60467;
708-845-3660; fax: 708-845-4660
www.networksafetyconsultants.com

Year Founded: 1993

Parent: The Horton Group.

2005 revenues

Safety consulting\$950,000

Staff

Total 7

Safety consultants 6*

ASSE members.....6

Clients

Total 200

Corporate/institutional 50

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, newsletters, noise research, OSHA compliance, safety manuals, videos.

Branch offices: Chicago; Munster, Ind.; Milwaukee.

Service area: International.

Officers: Gary R. Glader, president; David J. Loomis, vp; Frank Q. Poppie, vp/treasurer.

Contact: Michelle Kasmer, director-administrative services; 708-845-3668; mkasmer@networksafetyconsultants.com

*Qualified to provide industrial hygiene and occupational health consulting services.

North American Risk Co.

5161 Lake Osprey Drive,
Sarasota, Fla. 34240;
941-373-1545; fax: 941-373-1401
www.narco.biz

Year Founded: 1992

2005 revenues

Safety consulting\$2,799,000

Staff

Total 75

Safety consultants 52

Occupational health consultants.....11

Industrial hygiene consultants.....12

ASSE members.....31

Clients

Total 143

Corporate/institutional 84

Safety consulting services: Ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, newsletters, noise research, OSHA compliance, safety manuals, videos.

Service area: International.

Contact: Bud Schade, president; buds@narco.biz.

P

PMA Management Corp.

380 Sentry Parkway,
Blue Bell, Pa. 19422;
610-397-5200; fax: 610-397-5030
www.pmagroup.com

Year Founded: 1991

Parent: The PMA Insurance Group.

2005 revenues

Safety consulting\$839,000

Staff

Total 45

Safety consultants 41

Occupational health consultants.....2

Industrial hygiene consultants.....2

ASSE members.....26

Clients

Total 58

Corporate/institutional 58

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, safety manuals, videos.

Branch offices: Tampa, Fla.; Atlanta; Hunt Valley, Md.; Mount Laurel, N.J.; Syracuse, N.Y.; Charlotte, N.C.; Allentown, Conshohocken, Harrisburg and Pittsburgh, Pa.; Nashville, Tenn.; Richmond, Va.

Service area: Connecticut, Delaware, District of Columbia, Florida, Georgia, Kentucky, Maryland, Mississippi, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia.

Officers: Francis X. Altieri III, president; Michael J. McMahon, vp-risk control services; Michael MacAulay, assistant vp.

Contact: Michael J. McMahon; michael_mcmahon@pmagroup.com.

R

Regional Reporting Inc.

40 Fulton St.,
New York, N.Y. 10038;
212-964-5973; fax: 212-608-5074
www.regionalreporting.com

Year Founded: 1963

2005 revenues

Safety consulting.....\$13,000,000

Staff

Total 220

Safety consultants 160

Occupational health consultants.....20

Industrial hygiene consultants.....22

ASSE members.....86

Clients

Total 220

Corporate/institutional 70

Safety consulting services: Benchmarking, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, school violence programs, workplace violence programs.

Branch offices: Los Angeles; Hartford, Conn.; Atlanta; Chicago; Philadelphia; Pittsburgh; Dallas.

Service area: Nationwide.

Officers: Martin Myers, CEO; Louis Siegel, president; Allan Myers, executive vp.

Contact: Allan Myers; newyork@regionalreporting.com.

Risk Consultants Inc.

6611 Watson St.,
Union City, Ga. 30291;
770-964-1226; fax: 770-969-7301
www.riskcon.com

Year Founded: 1979

2005 revenues

Safety consulting.....\$8,600,000

Staff

Total 562

Safety consultants 67

Occupational health consultants.....25

Industrial hygiene consultants.....5

ASSE members.....30

Clients

Total 582

Corporate/institutional 582

Safety consulting services: Ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, safety manuals, videos.

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Branch offices: San Francisco; Ocala, Fla.; Atlanta and Snellville, Ga.

Service area: Nationwide, Caribbean, Europe.

Officers: R. Michael Malone, president/CEO; Cindi Bailey, CFO.

Contact: R. Michael Malone;
mike.malone@riskcon.com.

RiskWise Management L.L.C.

16086 Acadia Drive,
Prairieville, La. 70769;
225-413-7542; fax: 225-622-5199
www.riskwise.biz

Year Founded: 2000

2005 revenues

Safety consulting \$205,172

Staff

Total 5

Safety consultants 2

ASSE members 2

Clients

Total 45

Corporate/institutional 25

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, occupational health research, OSHA compliance, safety manuals, videos.

Service area: Nationwide.

Contact: Chris Conti, president.

S

SafeCon Consulting Group Inc.

8580 La Mesa Blvd., Suite 103,
La Mesa, Calif. 91941;
619-466-8580; fax: 619-353-5010
www.safecon.net

Year Founded: 2002

2005 revenues

Safety consulting \$1,000,000

Staff

Total 9

Safety consultants 7

Occupational health consultants 1

Industrial hygiene consultants 1

ASSE members 4

Clients

Total 250

Corporate/institutional 250

Safety consulting services: Benchmarking, expert witness, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: Development of training materials, newsletters, noise research, occupational health research, OSHA compliance, safety manuals, videos.

Branch offices: Tallahassee, Fla.; Kansas City, Kan.

Service area: Nationwide, Mexico.

Contact: Sam Iler, principal.

Safety & Risk Control Services Inc.

395 Main St., Suite 4,
Metuchen, N.J. 08840;
800-466-4025; fax: 732-906-2045
www.safetyrisk.com

Year Founded: 1989

2005 revenues

Safety consulting \$500,000

Staff

Total 14

Safety consultants 12

Industrial hygiene consultants 1

ASSE members 10

Clients

Total 29

Corporate/institutional 17

Safety consulting services: Benchmarking, ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Development of training materials, fire protection engineering, industrial hygiene laboratory, newsletters, OSHA compliance, product liability research, safety manuals, videos.

Service area: Nationwide.

Contact: Harry S. Staple, president;
staple@safetyrisk.com.

Safety Management Group of Indiana Inc.

6500 Technology Center Drive,
Suite 200,
Indianapolis, Ind. 46278;
317-873-5064; fax: 317-873-5096
www.smgindy.com

Year Founded: 1997

2005 revenues

Safety consulting \$7,727,052

Staff

Total 71

Safety consultants 65

Industrial hygiene consultants 2

ASSE members 16

Clients

Total 200

Corporate/institutional 190

Safety consulting services: Benchmarking, ergonomic program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Development of training materials, newsletters, OSHA compliance, safety manuals.

Service area: Nationwide.

Officers: Kent Burget, president; Ron Han-

son, vp; Bobby Pirtle, operations manager; Jesse Brazzell, manager-safety services; Randy Kiesecking, manager-health care services; Todd Detro, manager-owner services.

Contact: Scott Spence, manager-business development.

Safety Resources

239 New Road, Building C,
Parsippany, N.J. 07054;
973-575-0900; fax: 973-575-0901
www.safetyresc.com

Year Founded: 2000

Parent: Overland Solutions Inc.

2005 revenues

Safety consulting \$18,763,000

Staff

Total 193

Safety consultants 181

ASSE members 50

Clients

Total 107

Corporate/institutional 107

Safety consulting services: Ergonomic program assistance, expert witness, OSHA and DOT audits, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Newsletters, OSHA compliance, safety manuals, videos.

Branch offices: Anaheim, Calif.; Rolling Meadows, Ill.; Overland Park, Kan.; Richardson, Texas.

Service area: Nationwide.

Officers: Jeffery Haniewich, CEO-Overland Solutions Inc.; Jack Leonard, president-Safety Resources; James Davis, Paul Mazzei, vps-Safety Resources.

Contact: Jack Leonard.

Specialty Risk Services L.L.C.

Goodwin Square, 225 Asylum St.,
16th Floor,
Hartford, Conn. 06103;
888-236-4684; fax: 860-520-2503
www.specialtyriskservices.com

Year Founded: 1990

Parent: The Hartford Financial Services Group Inc.

2005 revenues

Safety consulting \$1,800,000

Staff

Total 24

Safety consultants 24*

Industrial hygiene consultants 3

ASSE members 24

Clients

Total 144

Corporate/institutional 144

Safety consulting services: Benchmarking, ergonomic program assistance, industrial hygiene, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, workplace violence programs.

Safety research and other services: Develop-

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ment of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, safety manuals, videos.

Service area: Nationwide; Canada, Mexico.

Officers: Joseph Boures, president; Mike Cirillo, senior vp-new business development; Ken Martino, senior vp-large account management; Pamela Rippens, senior vp-field operations; Tom Sullivan, senior vp-account management; Nancy Brennan, vp-marketing and product development; Rob Dietz, vp-automation; Steve DiCenso, vp-actuarial and benchmarking; Bill Piechowski, vp-human resources; Mike John Darden, CFO.

Contact: Steve O'Connor, director; 402-895-2040; soconnor@thehartford.com.

**Also provides occupational health consulting services.*

Strategic Safety Associates

P.O. Box 80161,
Portland, Ore. 97280-1161;
503-977-2094; fax: 503-977-3175
www.masteringsafety.com,
www.movesmart.com

Year Founded: 1985

2005 revenues

Safety consulting \$2,767,000

Staff

Total 9
Safety consultants 9
ASSE members 9

Clients

Total 68
Corporate/institutional 68

Safety consulting services: Benchmarking, ergonomic program assistance, offsite training, onsite training, safety audits/reviews, safety program assistance to employers.

Safety research and other services: Videos.

Service area: International.

Officers: Robert Pater, managing director; Ron Bowles, director-operations; Craig Lewis, director-strategic activities; Paul McClellan, director- MoveSMART systems.

Contact: Robert Pater.

T

Topf Initiatives

Executive Commons, 175 Strafford Ave.,
Suite One,
Wayne, Pa. 19087;
610-783-1776; fax: 610-783-1775
www.topfinitiatives.com

Year Founded: 1980

2005 revenues

Safety consulting \$2,000,000

Staff

Total 12
Safety consultants 10
ASSE members 10

Clients

Total 50

Corporate/institutional 50

Safety consulting services: Expert witness, offsite training, onsite training.

Safety research and other services: Development of training materials.

Service area: International.

Officers: Michael D. Topf, president/CEO.

Contact: William Bailer, COO.

Z

Zeigle Consulting Associates Inc.

N. 495 Arbutus Drive,
Neillsville, Wis. 54456;
715-743-3037; fax: 715-743-3038

Year Founded: 1993

2005 revenues

Safety consulting\$1,500,000

Staff

Total 16
Safety consultants 12
Industrial hygiene consultants 4

Clients

Total 30
Corporate/institutional 20

Safety consulting services: Ergonomic program assistance, expert witness, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene laboratory, industrial hygiene research, newsletters, noise research, OSHA compliance, product liability research, safety manuals.

Branch offices: Salt Lake City.

Service area: Nationwide, Canada, Mexico.

Officers: Stephen J. Zeigle, president; Griselda Zeigle, secretary/treasurer.

Contact: Stephen J. Zeigle.

Zurich Services Corp.

1400 American Lane,
Schaumburg, Ill. 60196;
800-982-5964; fax: 847-605-7736
www.zurichservices.com

Year Founded: 1991

Parent: Zurich Financial Services Inc.

2005 revenues

Safety consulting\$3,000,000

Staff

Total 443
Safety consultants 364
Occupational health consultants 60
Industrial hygiene consultants 13
ASSE members 160

Clients

Total 250
Corporate/institutional 250

Safety consulting services: Benchmarking,

ergonomic program assistance, industrial hygiene, occupational health program assistance, OSHA and DOT audits, offsite training, onsite training, safety audits/reviews, safety program assistance to employers, school violence programs, workplace violence programs.

Safety research and other services: Development of training materials, ergonomic research, fire protection engineering, industrial hygiene research, newsletters, noise research, occupational health research, OSHA compliance, product liability research, rehabilitation, safety manuals, videos.

Branch offices: Glendale, Sacramento and San Francisco, Calif.; Atlanta; Chicago; Baltimore; New York; Philadelphia; Dallas.

Service area: International.

Officers: David Czartoryski, senior vp; Armand Fernandez, vp-health, safety and environment; Ken Leavelle, vp-operations; Jim Breikreitz, vp-property and boiler; William Ingram, vp-construction; Jim York, vp-special projects.

Contact: Armand Fernandez; 847-605-6766; armand.fernandez@zurichna.com.

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THE BENEFITS OF BETTER COVERAGE.

Crisis management consultants

A

All Hands Consulting

10025 Maple Ave.,
Columbia, Md. 21046;
410-730-5677; fax: 410-730-7628;
www.allhandsconsulting.com

Parent company: DavisLogic Inc.

Crisis consulting services began: 1995.

2005 Revenues

Crisis management consulting . . . \$2,300,000

Staff

Total staff 2*
Principal consultants 2
U.S. based 100%

Clients

Crisis management clients 11
U.S. clients 100%

Crises managed: accounting/financial, business interruption, industrial and transportation accidents, natural disasters, sabotage/terrorism.

Pre-crisis services: business continuity, emergency management, homeland security, risk management.

Post-crisis services: business continuation services, emergency response and operations.

Subcontracted services: all services.

Service area: Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East, United States.

Crisis management locations: Miami; Olympia, Wash.; Nordegg, Canada.

Compensation: per hour, per project.

Officers: Steve Davis, president; Rick LaValla, vp/principal; Wendy Davis, vp.

Contact: Steve Davis; steve@allhands.us.

*500 subcontracted consultants.

C

Clayton Consultants Inc.

160 N. Elm St.,
Escondido, Calif. 92025;
760-504-0304; fax: 760-504-0308;
www.claytonconsultants.com

Crisis consulting services began: 2002.

2005 Revenues

Crisis management consulting . . . \$3,000,000*

Staff

Total staff 6
Principal consultants 4
U.S. based 100%
On retainer 21

Clients

Crisis management clients 500
U.S. clients 55%
Non-U.S. clients 45%

Crises managed: business interruption, industrial and transportation accidents, natural disasters,

political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest, kidnap, extortion.

Pre-crisis services: wrongful detention prevention and response services.

Subcontracted services: accounting, cyberrisk, litigation.

Post-crisis services: business continuation services, media relations and communications.

Service area: Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East, United States.

Compensation: annual fee, per hour.

Officers: Tom Clayton, chairman; Jack Cloonan, president; Mike Clayton, vp-consulting services; Stanton Nielsen, vp-business operations; Ric Parlade, vp-sales

*Estimated.

Cone Inc.

855 Boylston St.,
Boston, Mass. 02116;
617-227-2111; fax: 617-523-3955;
www.coneinc.com

Parent company: Omnicom Group Inc.

Crisis consulting services began: 1985.

2005 Revenues

Crisis management consulting \$400,000

Staff

Total staff 65
Principal consultants 2
Consultants 3
U.S. based 100%

Clients

Crisis management clients 10
U.S. clients 90%
Non-U.S. clients 10%

Crises managed: accounting/financial, business interruption, cyberrisk, industrial and transportation accidents, litigation/regulation, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest, consumer and retail, reputation.

Pre-crisis services: communications messaging, media training, risk assessment.

Subcontracted services: safety/security services with The Mershimer Group.

Post-crisis services: media relations and communications, reputation management strategies.

Service area: Canada, United States.

Compensation: per hour, per project.

Officers: Carol Cone, chairman; Jens Bang, CEO; Mike Lawrence, executive vp-issues and crisis management.

Contact: Mike Lawrence, 617-939-8328, mlawrence@coneinc.com; Jennifer Sheehy, vp-issues and crisis management, 617-939-8334, jsheehy@coneinc.com.

Companies interested in being listed in any of B/I's online directories should contact the Directory department at bidirectory@businessinsurance.com.

Control Risks L.L.C.

1600 K St. N.W., Suite 450,
Washington, D.C. 20006;
202-449-3330; fax: 202-449-3325;
www.control-risks.com

Parent company: Control Risks Group Ltd.

Crisis consulting services began: 1975.

Staff

Total staff 43
Principal consultants 7
U.S. based 100%
On retainer 13

Crises managed: accounting/financial, business interruption, cyberrisk, industrial and transportation accidents, litigation/regulation, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: business interruption planning, crisis planning, crisis training/drills, media relations and communications.

Post-crisis services: business continuation services, media relations and communications, post-crisis support.

Service area: Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East, United States.

Crisis management locations: 18 offices worldwide.

Compensation: annual fee, per project.

Officers: Richard Fenning, CEO-Control Risks Group Ltd.; Andreas Carleton-Smith, CEO-Control Risks L.L.C.; Jim Brooks, senior vp-Control Risks L.L.C.

Contact: crnorthamerica@control-risks.com.

Crisis Intervention Worldwide

NBC Tower, 455 Cityfront Plaza Drive,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125;

Parent company: ComPsych Corp.

Crisis consulting services began: 1999.

2005 Revenues

Crisis management consulting \$7,600,000

Staff

Total staff 18
Principal consultants 6
Consultants 12
U.S. based 96%
Non-U.S. based 4%

Clients

Crisis management clients 1,130
U.S. clients 96%
Non-U.S. clients 4%

Crises managed: business interruption, natural disasters, political risk/violence, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: crisis plan consultation.

Post-crisis services: management debriefings, post-event counseling.

Service area: Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle

Continued on next page

Continued from previous page
East, United States.

Crisis management locations: London, Tokyo.

Compensation: annual fee, per hour, per project.

Officers: Dr. Richard A. Chaifetz, CEO.

Contact: Mike Garfield, senior vp.

D

Deloitte & Touche L.L.P.

1633 Broadway,
New York, N.Y. 10019-6754;
212-489-1600; fax: 212-489-1687;
www.deloitte.com

Parent company: Deloitte Touche Tohmatsu.

Crisis consulting services began: 1975.

2005 Revenues

Crisis management consulting . . . \$5,000,000*

Staff

Total staff 127,000**

Principal consultants 10

Consultants 320

U.S. based 75%

Non-U.S. based 25%

Clients

Crisis management clients 100***

U.S. clients 75%

Non-U.S. clients 25%

Crises managed: accounting/financial, business interruption, cyberrisk, natural disasters.

Post-crisis services: business continuation services.

Service area: Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East, United States.

Crisis management locations: Los Angeles; San Francisco; Miami; Chicago; Portland, Ore.; Philadelphia; Dallas; Houston; Seattle; Wash-

ington; Sydney and Melbourne, Australia; Diegem and Kortrijk, Belgium; Calgary, Montreal and Toronto, Canada; Grand Cayman, Cayman Islands; Arhus, Denmark; Paris; Dusseldorf, Germany; Hong Kong; London, Bombay, India; Mexico City and Monterrey, Mexico; Singapore; Johannesburg, South Africa.

Compensation: per hour, per project.

Officers: William G. Parrett, CEO-Deloitte

Touche Tohmatsu; Barry Salzberg, chairman/managing partner-Deloitte & Touche USA L.L.P.; James H. Quigley, CEO-Deloitte & Touche USA L.L.P.

Contact: Steve Ross, firm director-business continuity management; stross@deloitte.com.

*BI estimate. **Reflects the company's entire staff.

***Estimated.

Disaster Management Inc.

1531 S.E. Sunshine Ave.,
Port Saint Lucie, Fla. 34952;
772-335-9750; fax: 772-335-9739;
www.disastermgt.com

Crisis consulting services began: 1993.

2005 Revenues

Crisis management consulting \$120,000

Staff

Total staff 1

Principal consultants 1

U.S. based 100%

On retainer 3

Clients

Crisis management clients 50

U.S. clients 96%

Non-U.S. clients 4%

Crises managed: business interruption, natural disasters.

Pre-crisis services: business interruption planning, crisis training/drills, evacuation planning/design, facilities safety and security evalu-

ations, onsite presentations and seminars, response planning, business impact analysis, continuity of operations, hurricane preparation.

Subcontracted services: facility safety services with Crisis Management Solutions.

Post-crisis services: business continuation services.

Service area: Canada, United States.

Compensation: per hour, per project.

Contact: Douglas M. Henderson, president; doug@disastermgt.com.

F

FutureShield

57 Galaxy Blvd., Unit 5,
Toronto, Ontario M9W 5P1 Canada;
416-675-7835; fax: 416-675-7214;
www.futureshield.net

Crisis consulting services began: 2005.

Staff

Total staff 3

Principal consultants 1

Consultants 2

Non-U.S. based 100%

Crises managed: political risk/violence, sabotage/terrorism.

Pre-crisis services: risk assessments.

Service area: Canada.

Compensation: per hour, per project.

Contact: Cynthia Weeden, CEO.

K

Kroll Inc.

900 Third Ave.,
New York, N.Y. 10022;
212-593-1000; fax: 212-593-2631;
www.krollworldwide.com

Parent company: Marsh & McLennan Cos. Inc.

Crisis consulting services began: 1972.

2005 Revenues

Crisis management consulting . \$268,000,000*

Staff

Total staff 3,600**

U.S. based 59%***

Non-U.S. based 41%

Clients

Crisis management clients 10,000**

Crises managed: accounting/financial, business interruption, cyberrisk, industrial and transportation accidents, litigation/regulation, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest, bankruptcy, data loss, fraud, kidnapping

Subcontracted services: media relations/communications services with various public relations firms

Post-crisis services: business continuation services, media relations and communications, data recovery, financial restructuring, investigations, real-time crisis management

Directory explanation box

The *Business Insurance* Directory of Crisis Management Consultants lists companies that provide crisis management services on a direct, unbundled basis. *BI* describe crisis management as providing services in areas, including potential risk from natural disasters, terrorism and political risk, business interruption, workplace violence including labor stoppage litigation and product tampering or recall.

Each listing begins with the company's name, address, telephone number, fax number and Web site. The year crisis management services began and parent company, if any, are listed next.

Information on 2005 gross revenues, 2005 crisis management revenues is provided next. Information on staff at year-end 2005, including the number of professionals assigned to crisis management services, and the percentage of U.S. and non-

U.S. staff is also provided. Also listed are the number of crisis management clients and the percentage of U.S. and non-U.S. clients.

Services that the company provides are listed for both pre-crisis and after-crisis and the name of companies in which they subcontract for services with. Listed next, are the regions served, as well as how they receive payment for services. Names and titles of principal officers follow, and each listing concludes with a contact person for readers who want additional information.

BI publishes the directory as an editorial service; there is no charge to be included. Listings are based on each company's response to a questionnaire. Although every effort is made to provide complete and accurate information, *BI* is unable to verify all information received.

Continued on next page

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BI and have
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service.

Business Insurance

Market Sourcebook

2007

Continued from previous page

Subcontracted services: media relations/communications services with various public relations firms

Service area: Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East, United States

Compensation: annual fee, per hour, per project
Officers: Simon Freakley, CEO; Tony Brierley, COO; Sabrina Perel, executive vp/general counsel
Contact: Jordan Rizzuto, manager-business development; 212-833-3379;
jrizzuto@krollworldwide.com.

*Revenues reflect the entire company as of 9/30/05.

Reflects the entire company. *Includes Canadian employees also.

P

Protective Countermeasures Inc.

308 Main St.,
New Rochelle, N.Y. 10801;
914-576-8706; fax: 914-206-4171;
www.protectivecountermeasures.com

2005 Revenues

Crisis management consulting . . . \$1,000,000

Staff

Total staff 6

Principal consultants 6

U.S. based 100%

On retainer 6

Clients

Crisis management clients 10

U.S. clients 100%

Crises managed: business interruption, cyber-risk, natural disasters, political risk/violence, product tampering/recalls, sabotage/terrorism, workplace violence/labor unrest.

Pre-crisis services: behavior recognition training for terrorist behavior, competitive intelligence, industrial espionage, terrorism awareness training.

Post-crisis services: business continuation services.

Service area: Canada, Europe, Latin America, United States.

Compensation: annual fee, per hour, per project.

Contact: Sal Lifrieri, president/CEO;
s_lifrieri@protectivecountermeasures.com.

S

Specialty Risk Management Inc.

8015 Bronco Lane, Suite 200,
Lago Vista, Texas 78645;
800-328-7761; fax: 512-328-2486;
www.callsrm.com

2005 Revenues

Crisis management consulting . . . \$1,200,000

Staff

Total staff 8

Principal consultants 1

Consultants 7

U.S. based 95%

Non-U.S. based 5%

Clients

Crisis management clients 230

U.S. clients 100%

Crises managed: business interruption, litigation/regulation, product tampering/recalls, workplace violence/labor unrest.

Pre-crisis services: crisis planning, crisis training/drills, media relations and communications, onsite presentations and seminars, response planning, EPL investigations, employment practices, food borne illness response efforts, general hotline services, litigation defense tools, 24 hour crisis management services.

Post-crisis services: business continuation services, media relations and communications.

Service area: United States.

Compensation: per hour.

Contact: Pamela J. Ritz, president;
riskmanagers@callsrm.com.

W

Willis

7 Hanover Square,
New York, N.Y. 10038;
800-862-1441; fax: 973-410-4600;
www.willis.com

Parent company: Willis Group Holdings Ltd.

Crisis consulting services began: 1990

2005 Revenues

Crisis management consulting . . . \$300,000

Staff

Total staff 21

Principal consultants 21

U.S. based 30%

Non-U.S. based 70%

Clients

Crisis management clients 19

U.S. clients 70%

Non-U.S. clients 30%

Crises managed: business interruption, natural disasters.

Pre-crisis services: business interruption planning, catastrophe modeling, crisis planning, crisis training/drills, evacuation planning/design, media relations and communications, onsite presentations and seminars, political/terrorism risk evaluations, response planning.

Subcontracted services: media relations and communications and political/terrorism risk evaluations with Risk Solutions International.

Post-crisis services: business continuation services.

Subcontracted services: media relations and communications with Risk Solutions International.

Service area: Africa, Asia, Australia/New Zealand, Canada, Europe, Latin America, Middle East, United States.

Compensation: per hour, per project.

Officers: Joe Plumeri, chairman/CEO; Richard Bucknall, vice chairman/COO; Tom Colrairie, vice chairman/COO.

Contact: Joe Stavish, senior vp/North America engineering practice leader;
joe.stavish@willis.com.

Risk management information systems

A

Advisen Ltd.

205 E. 42nd St.,
New York, N.Y. 10017;
212-897-4800; fax: 212-972-3999
www.advisen.com

Risk management systems since: 2001.

■ Advisen

System type: Risk analyst.

System requirements: Windows.

Online system.

First installation: 2001.

System sold: Directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, management liability, medical malpractice.

Features: Adhoc report generation, charting/graphing, exposure analysis, loss development, loss forecasting, loss trending, policy appraisal, policy tracking, property appraisal, quotation data fact sheet of coverage, report generation, risk analysis.

Other features: Customized templates, HPL claims benchmarking, Web links library, benchmarking of limits, charting for all coverages; market news and analysis, policy and program management, premiums, retentions, retained losses, and other expenses, (total cost of risk), policy form comparison.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 10 hours a day.

Branch offices: San Francisco; Chicago; Kennett Square, Pa, London.

Officers: Thomas P. Ruggieri, CEO; David K. Bradford, chief knowledge officer; Jeffrey M. Cohen, COO.

Contact: Jeffrey M. Cohen; 212-897-4820; jcohen@advisen.com.

American Technical Services Inc.

180 Alternate 19 N.,
Palm Harbor, Fla. 34683;
800-893-1944; fax: 727-431-0150
www.atrsmis.com

Risk management systems since: 1987.

■ ATSRMIS

System type: Claims management, risk analyst, case management, disability, group health administration.

Average installed price: \$80,000.

System requirements: Windows, Oracle, SQL server.

Online system.

Customization optional.

First installation: 1987.

System sold: Directly to clients bundled with other services provided by the company,

directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, cargo, group health, medical malpractice, title, U.S. Longshore and Harbors Workers Compensation Act.

Features: Adhoc report generation, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Bill review, case management, pre-certification, Public Entity Risk Institute data integration.

User support: E-mail support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Branch offices: Hayward, Calif.

Officers: Cheryll Wing, CEO; Craig Zivolich, Nick Zivolich, vps.

Contact: Nick Zivolich, director-sales; nickz@atrsmis.com.

Aon-Global eSolutions Group

200 E. Randolph St.,
Chicago, Ill. 60601;
877-755-7475; fax: 847-953-2633
www.aonriskconsole.com

Risk management systems since: 1978.

Parent: Aon Corp.

■ RiskConsole

System type: Claims management, risk analyst.

Average installed price: \$75,000.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1995.

Total installations: 46,450; 2,240 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through nonexclusive agreements with an agent or broker.

Claims/coverage managed: Auto, general liability, property, workers compensation, all coverage types can be managed in RiskConsole.

Features: Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, claims administration, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self

insurance comparisons and analysis.

Other features: Casualty risk control, claims, exposures, fleet, litigation, policy, property, OSHA, property risk control, all modules within RiskConsole are optional.

User support: E-mail support, online support, onsite training, stewardship meetings, telephone assistance, user groups/meetings.

Telephone support hours: 5 a.m. to 7 p.m. Eastern Time.

Staff

Total 203

Professionals 188

Clients

Total 1,762

Risk management departments 1,693

New systems sold 262

Branch offices: Atlanta and Marietta, Ga.; Chicago and Glenview, Ill.; Charlotte, N.C.; New York; Philadelphia; Dallas; Sydney, Australia; Toronto; London; Rotterdam, Netherlands.

2005 revenues

Software 40%

Services 60%

Officers: Kathy Burns, CEO-Americas; Mark Stephens, COO-Global eSolutions; Scott Saffran, COO-Americas; Ed Monchen, managing director-Global eSolutions.

Contact: esolutions@aon.com.

B

Blackburn Group Inc.

P.O. Box 52,
Penfield, N.Y. 14526;
585-586-4530; fax: 585-586-7479
www.blackburngroup.com

Risk management systems since: 1985.

■ RiskPro

System type: Claims management, risk analyst, loss control, underwriting.

Average installed price: \$995 to \$24,995.

System requirements: Windows, mainframe.

Mainframe specify: Internet, virtual private network.

Online system.

Customization optional.

First installation: 1985.

Total installations: 350; 300 in risk management departments.

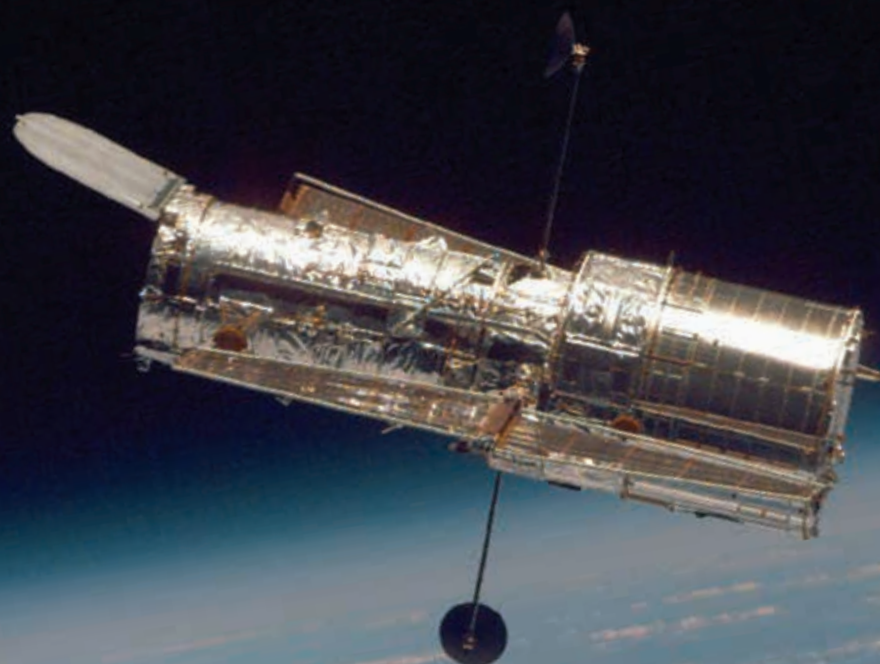
System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through TPAs, through nonexclusive agreements with an agent or broker.

Claims/coverage managed: Auto, general liability, property, workers compensation, energy, multiline specialty, real estate, utility.

Features: Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analy-

Continued on next page

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Ranked by installations in risk management departments*

Rank	System name	Company/Address	Phone/Fax/Web site	2004 number of installations	Price	First installation	Principal officer
1	STARS	CS STARS 500 W. Monroe St., Chicago, Ill. 60661-3630	800-927-3343 Fax: 312-627-6590 www.csstars.com	22,000	NA	1967	Robert G. Petrie III, CEO
2	RISKMASTER	Computer Sciences Corp. 200 W. Cesar Chavez, Austin, Texas 78701	800-345-7672 www.csc.com/riskmanagement	15,000	NA	1982	Van B. Honeycutt, chairman/CEO
3	risxfacs.com	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 Fax: 630-285-4000 www.gallagherbassett.com	12,300	NA	1983	Richard J. McKenna, president
4	e-CARMA	St. Paul Travelers Cos. Inc. 1 Tower Square, Hartford, Conn. 06183	860-277-2770 Fax: 860-277-2876 www.travelers.com/commercial/rmis/	9,367	NA	1983	Matthew L. Carden, vp
5	Sigma Encore Suite	Risk Sciences Group Inc. 1900 E. Golf Road, Suite 700, Schaumburg, Ill. 60173	800-619-0224 Fax: 847-619-3079 www.risksciencesgroup.com	3,379	\$50,000 to \$500,000	1978	Robert Kulbick, president
6	Chubb RMIS Suite of Products	Chubb Corp. 202 Hall's Mill Road, P.O. Box 1650, Whitehouse Station, N.J. 08889-1650	800-715-7475 Fax: 908-572-4380 www.chubb.com	3,100	Up to \$22,000	1994	Michele Fincher, senior vp-worldwide risk management
7	RISKTRAC	Liberty Mutual Insurance Co. 230 Commerce Way, Portsmouth, N.H. 03801	603-422-0444 Fax: 603-433-4676 www.libertymutual.com	2,993	NA	1999	Diane Fandrich, managing director
8	iVOS	Valley Oak Systems Inc. 5000 Executive Parkway, Suite 340, San Ramon, Calif. 95129	925-242-4600 Fax: 925-901-1020 www.valleyoak.com	2,930	NA	1994	Randy Wheeler, CEO
9	Global RiskAdvantage	ESIS Inc. 436 Walnut St., Philadelphia, Pa. 19106	215-640-1001 Fax: 215-640-5538 www.esis.com	2,700	\$5,000 to \$10,000	1998	David Patterson, president
10	RiskConsole	Aon-Global eSolutions Group 200 E. Randolph St., Chicago, Ill. 60601	877-755-7475 Fax: 847-953-2633 www.aonriskconsole.com	2,240	\$75,000	1995	Kathy Burns, CEO-Americas

* Licensed users. NA=Not available.
Source: BI survey

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Continued from previous page

sis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy appraisal, policy tracking, property appraisal, quotation data fact sheet coverage, quotation data fact sheet of coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Theft of service (for utilities/distribution companies), utility line damage, accounting interfaces, actuarial interfaces, audit interfaces, data conversion, HR Interfaces, image management, import and export modules and services, premium allocation.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 24 hours a day, 7 days a week.

Staff

Total 7

Professionals 7

Clients

Total 350

Risk management departments 300

New systems sold 5

2005 revenues

Total\$1,200,000

Revenues from RMIS\$1,100,000

Hardware 10%

Software 45%

Services 45%

Contact: Robert J. Blackburn, managing principal.

Brightwork Inc.

3759 N. Ravenswood, Suite 225,
Chicago, Ill. 60613;
773-529-1100; fax: 630-604-9729
www.brightworkinc.com,
www.aboutalyce.com

Risk management systems since: 2003.

■ **Alyce Claims Management System**

System type: Claims management.

System requirements: Windows.

Customization optional.

First installation: 2003.

System sold: Directly to clients on an unbundled basis, through TPAs.

Claims/coverage managed: Auto, general liability, property, workers compensation.

Features: Charting/graphing, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, policy tracking, report generation, reserve tracking.

Other features: Internet claim entry, imaging, medical bill repricing, 1099 form generation, deductible tracking, flexible workflow, imaging, letters generation, month-end reports, notes, state form generation.

Optional features: ASP model, Internet claim entry, medical bill repricing.

User support: E-mail support, onsite training, remote access, telephone assistance, user groups/meetings.

Telephone support hours: 24 hours a day, 7 days a week.

Officers: Ted Luekens, president/CEO.

Contact: 773-529-1100, ext. 114;

sales@brightworkinc.com;

sales@aboutalyce.com.

C

Cantor & Co.

9100 Wilshire Blvd., Suite 445 E.,
Beverly Hills, Calif. 90212;
310-859-7277; fax: 310-859-7415
www.cantorandco.com,
www.riskmapsoftware.com

Risk management systems since: 1982.

■ **MQMS Plus Risk Management**

System type: Claims management, risk analyst.

Average installed price: \$12,500 to \$25,000.

System requirements: Windows.

Customization optional.

First installation: 1991.

Total installations: 100; 80 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, professional liability, health and benefits.

Features: Adhoc report generation, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss prevention, loss trending, OSHA recordkeeping and reporting, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: Advanced statistical reporting and graphics, built-in graphics, criteria, custom reporting, forms, incident reporting, special custom reporting and graphics, specialized turnkey solutions.

Optional features: Control charts, interfaces with other systems, telephone-based data-entry, telephone based description and transcription.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings, Web conference real-time support.

Telephone support hours: Monday to Friday, 9 a.m. to 5 p.m. Pacific Time.

Clients

Total 100

Clients in risk management departments 80

New systems sold 1

2005 revenues

Software 70%

Services 30%

■ Riskmap

System type: Risk analyst.

Average installed price: \$5,000 to \$8,500.

System requirements: Windows, Excel.

Customization optional.

First installation: 1990.

Total installations: 80; 60 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, benefits, health, medical malpractice, professional liability.

Features: Adhoc report generation, allocation of premiums, charting/graphing, exposure analysis, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: Analysis of loss development; loss forecasting and risk financing; Projected frequency; severity and total loss cost, by line or by groups of coverages/exposures; special hybrid exposure base analysis.

Directory explanation box

The *Business Insurance* Directory of Risk Management Information Systems lists companies that produce and supply proprietary software products to corporations in response to their risk management needs.

Directory listings are based on each company's response to a *BI* questionnaire. The directory is published as an editorial service; there is no charge for companies to be listed.

The listings are organized by company. Each begins with the company's address, phone and fax numbers and Web site address, if provided. Also included is the organization's parent company.

Information on specific software products follows. Included are the type of system, average completely installed price, operating system and hardware system requirements, how the product is sold, whether the product is an online system and whether customization is available. The year of each product's first

installation, the total number of installations (licensed users) and the total number of installations (licensed users) in corporate risk management departments are also provided. Listed next are the types of claims/coverages managed and product features.

The number of employees devoted to risk management information systems is noted under staff. The clients section details the total number of risk management system clients in 2005, the number of those clients in risk management departments and the number of new clients who purchased systems in 2005. Also listed are the company's gross revenues for 2005 and names and titles of principal officers. The name of contact person completes each listing.

Every attempt is made to publish complete and accurate listings; however, *BI* is unable to verify all information supplied.

Continued on next page

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or call **800.345.7672**.



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Continued from previous page

User support: E-mail support, online support, onsite training, telephone assistance. Web conference real-time support.

Telephone support hours: Monday to Friday, 9 a.m. to 5 p.m. Pacific Time.

Staff

Total 5
Professionals 4

Clients

Total 60
Clients in risk management departments ..40

2005 revenues

Software 80%
Services 20%

Officers: Alan Cantor, president; Judith Szarka, vp.

Contact: Alan Cantor.

Chubb Corp.

202 Hall's Mill Road, P.O. Box 1650,
Whitehouse Station, N.J. 08889-1650;
800-715-7475; fax: 908-572-4380
www.chubb.com

Risk management systems since: 1994.

■ Chubb RMIS Suite of Products

System type: Risk analyst.

Average installed price: up to \$22,000.

System requirements: Windows, Internet browser.

First installation: 1994.

Total installations: 6,300; 3,100 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company.

Claims/coverage managed: Auto, general liability, property, workers compensation, boiler and machine, inland marine, ocean cargo.

Features: Adhoc report generation, charting/graphing, diary, exposure analysis, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: Alerts and triggers, data mining, customized location/corporate structures, deductible reimbursement tracking, location and "source target action result" field maintenance facilities, split security access within account, subscribed scheduled reports.

Optional features: Data conversion and consolidation services.

User support: E-mail support, online support, onsite training, refresher training, telephone assistance, tool customization, user groups/meetings, Web casting.

Telephone support hours: Monday to Friday, 8:30 a.m. to 5 p.m. Eastern Time.

Staff

Total 18
Professionals 18

Clients

Total 6,300
Risk management departments 3,100
New systems sold 395

Branch offices: 61 offices nationwide, Canada and Puerto Rico.

Officers: Michele Fincher, senior vp-worldwide

risk management; Craig Padover, assistant vp-large account services; Richard Kaiser, assistant vp-business services manager.

Contact: RMIS support:
rmi-support@chubb.com.

Computer Sciences Corp.

200 W. Cesar Chavez,
Austin, Texas 78701;
800-345-7672
www.csc.com/riskmanagement

Risk management systems since: 1974.

■ RISKMASTER

System type: Claims management, risk analyst.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1982.

Total installations: 15,000; 15,000 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through TPAs.

Claims/coverage managed: Auto, general liability, property, workers compensation, specialty.

Features: Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Bill review, bodily injury evaluation, fault evaluation, fraud evaluation, legal matter management, medical case management, policy administration, short- and long-term disability.

User support: Onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 12 hours per day.

Other support: online support.

Staff

Total 101
Professionals 101

Clients

Total 473
Risk management departments 473
New systems sold 3

Branch offices: Southfield, Mich.; Jackson, Miss.; Philadelphia; Columbia, S.C.

Officers: Van B. Honeycutt, chairman/CEO; James D. Cook, president-financial services; Raymond August, president-property/casualty division.

CS STARS

500 W. Monroe St.,
Chicago, Ill. 60661-3630;
800-927-3343; fax: 312-627-6590
www.csstars.com

Risk management systems since: 1967.

Parent: Marsh & McLennan Cos. Inc.

■ STARS

System type: Claims management, risk analyst, auditing, compliance, medical bill review.

System requirements: Windows.

Online system.

Customization optional.

First installation: 1967.

Total installations: 24,400; 22,000 in risk management departments.

System sold: Directly to clients on an unbundled basis, through TPAs, through nonexclusive agreements with an agent or broker.

Claims/coverage managed: Auto, general liability, property, workers compensation, aviation, business interruption, cargo, D&O, educators legal liability, E&O, employment practice liability, employers liability, hospital professional liability, incident tracking, marine, medical malpractice liability, product liability.

Features: Adhoc report generation, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Absence management; bill review; client specific customization; compliance auditing; fleet management; mass tort claims management; matter management; patient safety; policy management; property value and loss control data collection; recommendation management; system integration; 1099 reporting; actuarial analysis; adjuster change utility; accounts payable interface; audit trail; auto reserve setting customer; specific interfaces; data import and export utilities; data conversion services; data updates from TPAs, insurance companies and other data sources; document management; e-mail and correspondence generation; employee data import; indemnity benefits calculator; HR interface; lost time tracking; medical bill review interfaces; object linking/embedding; premium allocations; scanning functionality; statistical reporting; third-party interfaces; third-party outsourcing solutions; Web-based hosting services; workflow management and automation.

Optional features: Absence management, bill review, client specific customization, compliance auditing, fleet management, mass tort claims management, matter management, patient safety, policy management, property value and loss control data collection, recommendation management, system integration.

User support: E-mail support, onsite training, telephone assistance, user groups/meetings.

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Telephone support hours: 6 a.m. to 8 p.m.

Other support: STARS ASP support is available 24 hours a day, 7 days a week.

Staff

Total 708

Professionals 691

Clients

Total 997

Risk management departments 926

New systems sold 102

Branch offices: 27 offices worldwide.

Officers: Robert G. Petrie III, CEO; Jeffrey R. Markowitz, president, Stephen Fischer, chief technology officer.

Contact: Wes Foster, sales manager; 312-683-7649; wfoster@csstars.com.

D

Delphi Technology Inc.

125 Summer St., 19th Floor,
Boston, Mass. 2110;
617-259-1200; fax: 617-778-2296
www.delphi-tech.com

Risk management systems since: 1990.

■ Incident Reporting System

System type: Claims management, online incident reporting.

System requirements: Internet browser.

Online system.

Customization optional.

First installation: 2002.

Total installations: 4; 4 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, professional liability.

Features: Allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Advanced workflow, claims management, data warehouse, imaging, financial management, incident reporting, policy management, reinsurance, risk management.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Other support: Online issue tracking with reports.

■ OASIS Claims Management

System type: Claims management, risk analyst, reinsurance management.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1996.

Total installations: 35; 4 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, professional liability.

Features: Allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Advanced workflow, claims management, data warehouse, imaging, financial management, incident reporting, policy management, reinsurance, risk analysis management, risk management.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Other support: Online issues tracking database.

■ Risk Analysis Management System (RAMS)

System type: Risk analyst.

System requirements: Internet browser.

Online system.

Customization optional.

First installation: 1996.

Total installations: 41; 4 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, professional liability.

Features: Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Advanced workflow, claims management, data warehouse, financial management, imaging, incident reporting, policy management, reinsurance, risk management.

User support: E-mail support, online support, online issues tracking database, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8 a.m. to 8 p.m. Eastern Time.

Staff

Total 130

Professionals 60

Clients

Total 41

Risk management departments 4

Branch offices: San Diego; New Brunswick, N.J.; Shanghai, China.

Officers: Sam Fang, president; Michael Mancinelli, vp-finance; Al Schutte, vp-product management.

Contact: Peggy Randolph, sales and marketing administrator; 617-259-1263;

prandolph@delphi-tech.com.

E

Effisoft USA

266 Beacon St.,
Boston, Mass. 2116;
617-437-9600; fax: 617-437-9601
www.effisoft.com

Risk management systems since: 1989.

Parent: Effisoft S.A.R.L.

■ Webrisk

System type: Claims management, risk analyst, exposure collection and warehousing, risk management portal.

Average installed price: \$50,000 to \$100,000.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1989.

Total installations: 2,000; 380 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, cargo, EPL, excess of loss, products, professional, managed care.

Features: Adhoc report generation, allocation of premiums, certificate issuance, certificate tracking, charting/graphing, claims administration, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy appraisal, policy tracking, property appraisal, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: Cost allocation modeling; multicurrency; multilingual; risk evaluation including probability, severity, financial and nonfinancial; threats identification; document

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management; risk management portal.

Optional features: Custom data push routines triggered by specific events and delivered within or independently of Webrisk; custom interfaces for specific data collection process or data management processes; integration of data from legacy systems and other systems such as fixed assets, human resources and legal.

User support: E-mail support, onsite training, telephone assistance, user groups/meetings.
Telephone support hours: 3 a.m. to 5 p.m. Eastern Time.

Other support: account manager, e-mail, Web site.

Staff

Total 72

Professionals 68

Clients

Total 270

Risk management departments 80

New systems sold 10

Branch offices: London; Paris.

2005 revenues

Total\$7,750,000

Software 100%

Officers: Will Warren, president; Pascal Stopnickim, Marc Accos, directylos.

Contact: Will Warren; 617-437-9600, ext. 23; will@effissoft.com.

Envision Technology Solutions

6364 South Highland Drive,
Suite 100,
Salt Lake City, Utah 84121;
801-568-1818; fax: 801-208-1218
www.envision-ts.com

Risk management systems since: 1994.

Parent: Peak Performance Solutions Inc.

■ RiskEnvision

System type: Claims management.

System requirements: Windows.

Customization optional.

First installation: 1994.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation, medical malpractice, product.

Features: Adhoc report generation, allocation of premiums, charting/graphing, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 7 a.m. - 5 p.m. Mountain Time.

Other support: 24 hours for ASP clients.

Staff

Total 16

Professionals 13

Branch offices: Columbus, Ohio.

2005 revenues

Software 50%

Services 50%

Officers: Scott Harper, president; Shayne Garner, directylos-development; Mike Hassett, directylos-support services.

Contact: Scott Harper; 801-208-1220; sharper@envision-ts.com.

ESIS Inc.

436 Walnut St.,
Philadelphia, Pa. 19106;
215-640-1001; fax: 215-640-5538
www.esis.com

Risk management systems since: 1998.

Parent: ACE Ltd.

■ Global RiskAdvantage

System type: Risk analyst, e-Risk manager, OSHA recordkeeping solution.

Average installed price: \$5,000 to \$10,000.

System requirements: Macintosh, Windows, Internet browser.

Online system.

Customization optional.

First installation: 1998.

Total installations: 6,200; 2,700 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company.

Claims/coverage managed: Auto, general liability, property, workers compensation, international auto and liability.

Features: Charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: Claim alerts, client dashboard, daily claim updates, disability claims, integrated access to managed file documents, OSHA recordkeeping solution, real-time access to claim adjuster notes, report scheduler, risk manager's portal.

Optional features: Custom reporting, e-risk manager, OSHA reporting, Web-enabled training.

User support: Onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 12 hours a day.

Staff

Total 26

Professionals 26

Clients

Total 850

Risk management departments 850

New systems sold 500

Branch offices: Los Angeles; San Francisco; Wilmington, Del.; Atlanta; Chicago; Kansas City, Kan.; Boston; New York; Portland, Ore; Dallas; Houston.

2005 revenues

Total\$228,000,000

Revenues from RMIS\$10,000,000

Software 80%

Services 20%

Officers: David Patterson, president; Jim Bond, senior vp-finance.

Contact: Mark F. Pompei, ESIS RMIS national sales and marketing directylos; 215-640-1959; mark.pompei@esis.com.

G

Gallagher Bassett Services Inc.

The Gallagher Centre, 2 Pierce Place,
Itasca, Ill. 60143-3141;
630-773-3800; fax: 630-285-4000
www.gallagherbassett.com

Risk management systems since: 1983.

Parent: Arthur J. Gallagher & Co.

■ risxfacs.com

System type: Claims management, risk analyst.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1983.

Total installations: 12,380; 12,300 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation.

Features: Adhoc report generation, charting/graphing, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, OSHA recordkeeping and reporting, report generation, reserve tracking, safety and loss control, self insurance comparisons and analysis.

User support: Onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 24 hours a day.

Staff

Total 121

Professionals 118

Clients

Total 2,149

Risk management departments 2,121

New systems sold 81

Branch offices: 127.

2005 revenues

Total\$370,600,000

Software 100%

Officers: Richard J. McKenna, president; Emil Bravo, Wally Gawaluch, executive vps.

Contact: Colleen Saurbier, assistant vp; 630-285-4019; colleen_saurbier@gbtpa.com.

GenSource

25572 Ave. Stanford,
Valencia, Calif. 91355;
877-268-8929; fax: 661-294-1300
www.gensourcecorp.com

Risk management systems since: 1977.

Parent: StrataCare Inc.

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■ GenIRIS**System type:** Claims management, risk analyst, permanent disability rating.**System requirements:** Windows, AIX.**Mainframe:** IBM, RISC System.**Customization optional.****Total installations:** 2,374.**System sold:** Directly to clients on an unbundled basis, through TPAs.**Claims/coverage managed:** General liability, property, workers compensation, casualty, disability, nonoccupational disability.**Features:** Adhoc report generation, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, report generation, risk analysis, workers compensation experience rate modification.**Other features:** Imaging archival and retrieval.**User support:** Onsite training, telephone assistance, user groups/meetings.**Telephone support hours:** Monday to Friday, 8 a.m. to 5 p.m. Pacific Time.**Staff**

Total 30

Clients

Total 500*

2005 revenues

Software 100%

Officers: Greg Fisher, president/COO.

*Estimated.

INFORM Applications Inc.888 Veterans Memorial Highway,
Hauppauge, N.Y. 11788;
631-851-0222; fax: 631-851-1769
www.informapplications.com**Risk management systems since:** 1980.**Parent:** Information Builders Inc.**■ INFORM****System type:** Claims management, risk analyst, exposures, litigation management, international claims, OSHA Input and reporting, policy.**Average installed price:** \$20,000 to \$500,000.**System requirements:** Windows, Internet browser.**Online system.****Customization optional.****First installation:** 1985.**Total installations:** 40; 20 in risk management departments.**System sold:** Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through nonexclusive agreements with an agent or broker.**Claims/coverage managed:** Auto, crime, general liability, international claims, property, workers compensation.**Features:** Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, check processing/writing,

claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: Attachments (any file type) to claim numbers; drill down graphics; e-mail report distribution; e-mail reports; Excel/Excel 2000; integration with in-house systems; litigation management; data consolidation from TPA's, insurance carriers and other third parties; loss runs; large loss reports; loss stratification; incurred but not reported, PDF output, pivot tables; safety report analysis; triangulations; worksheets within a work book from one request.**Optional features:** E-mail report bursting, crime intake, international claims intake, litigation management intake, OSHA report and intake.**User support:** E-mail support, online support, onsite training, telephone assistance, user groups/meetings.**Telephone support hours:** Monday to Friday, 9 a.m. to 5 p.m. Eastern Time.**Staff**

Total 25

Professionals 23

Clients

Total 31

Risk management departments 31

New systems sold 5

Branch offices: Monmouth Junction and Piscataway, N.J.; Memphis, Tenn.; Flower Mound, Texas.**Officers:** Alan R. Josefsek, president; Harry Lerner, secretary.**Contact:** Alan R. Josefsek; 631-851-0222, ext. 11.**Insurity Inc.**170 Huyshope Ave.,
Hartford, Conn. 06106;
860-616-7721; fax: 860-616-7474
www.insurity.com**Risk management systems since:** 1988.**Parent:** ChoicePoint Inc.**■ claimsDecisions****System type:** Claims management, risk analyst, claims administration, compliance management, policy administration, regulatory reporting, reinsurance.**System requirements:** Windows, Internet browser.**Online system.****Customization optional.****First installation:** 1988.**Claims/coverage managed:** Auto, general liability, property, workers compensation, disability, homeowners, life, marine, package.**Features:** Allocation of premiums, certificate issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation manage-

ment, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, property appraisal, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Expansion modules, litigation management, medical bill review, medical case management.**User support:** Onsite training, telephone assistance, user groups/meetings.**Telephone support hours:** 8 a.m. to 6 p.m. Eastern Time.**Branch offices:** Alpharetta, Ga.; Redwing, Minn.; Melville, N.Y.; Richardson, Texas.**Officers:** Tony Reisz, president.**Contact:** Scott Brown, vp-marketing; 860-616-7416 scott.brown@insurity.com.**L****Liberty Mutual Insurance Co.**230 Commerce Way,
Portsmouth, N.H. 03801;
603-422-0444; fax: 603-433-4676
www.libertymutual.com**Risk management systems since:** 1983.**■ RISKTRAC****System type:** Claims management, risk analyst, Incident capture, OSHA reporting.**System requirements:** Windows.**Online system.****Customization optional.****First installation:** 1999.**Total installations:** 3,326; 2,993 in risk management departments.**System sold:** Directly to clients bundled with other services provided by the company.**Claims/coverage managed:** Auto, general liability, property, workers compensation, group disability, integrated disability management.**Features:** Adhoc report generation, charting/graphing, exposure analysis, litigation management, loss forecasting, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.**Other features:** Alerts, electronic claim documents, electronic report distribution, online claim summaries.**Optional features:** SafetyVision provides incident reporting and OSHA recordkeeping and reporting.**User support:** E-mail support, online support, onsite training, telephone assistance, user groups/meetings.**Telephone support hours:** Monday to Friday, 8 a.m. to 8 p.m. Eastern Time.**Staff**

Total 72

Professionals 62

Clients

Total 1,118

Risk management departments 1,062

Continued on next page

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New systems sold 376

Branch offices: Atlanta; Wausau, Wis.**Officers:** Diane Fandrich, managing director.**Contact:** Alicia Rawnsley, director-marketing-RISKTRAC;*alicia.rawnsley@libertymutual.com.*

M

MFx

5 Century Drive, Second Floor,
Parsippany, N.J. 07054;
866-639-6399; fax: 973-254-5309
www.mfxfairfax.com

Risk management systems since: 2001.**Parent:** Fairfax Financial Holdings Ltd.

■ RiskVault

System type: Claims management.**System requirements:** Windows, Internet browser.**Online system.****Customization optional.****First installation:** 2001.**Total installations:** 19; 1 in risk management departments.**System sold:** Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.**Claims/coverage managed:** Auto, general liability, property, workers compensation.**Features:** Adhoc report generation, check processing/writing, claims administration, diary, litigation management, report generation, reserve tracking.**Other features:** Ability to import/export files to and from legacy systems and delivering seamless data transfer, integration with legacy systems.**Optional features:** RiskVault can be customized allowing use of eBusiness technologies.**User support:** Clients are provided an account executive as a specific contact for any questions, problems or issues, onsite training, telephone assistance.**Telephone support hours:** 24 hours a day.

Clients

Total 19

Risk management departments 1

New systems sold 19

■ ClaimsAssure

System type: Claims management.**System requirements:** Windows, Internet browser.**Online system.****Customization optional.****First installation:** 2005.**Total installations:** 2.**System sold:** Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.**Claims/coverage managed:** Auto; general liability; property; workers compensation, accident and health; professional liability; dwelling fire; personal umbrella; casualty (including excess); commercial property

(property; boiler and machinery(inland marine, fidelity excess); bonds; surety; umbrella; extra contractual.

Features: Adhoc report generation, check processing/writing, claims administration, diary, first report of injury, litigation management, report generation, reserve tracking.**Other features:** Individual modules can be added to upgrade/enhance existing systems, property/casualty, workers compensation, medical bill processing/EDI, DCI state forms policy/coverage verification, first notice of loss, special handling instructions, diary transfer facility security, automated correspondence, automatic coverage verification, workflow management, litigation, automatic diaries, full online notes, e-mail, fax and document management. For management: assignments, payment approvals and a claim reassignment facility.**Optional features:** Certain aspects of Claim-Assure can be customized to suit business or operational logic.**User support:** Onsite training, telephone assistance.**Telephone support hours:** 24 hours a day.**Other support:** Client is provided an account executive as a specific contact for any questions, problems or issues.

Clients

Total 2

New systems sold 2

Officers: Raymond A. Roy, chairman/CEO; Charles Fillizola, president-MFXchange Holdings Inc.; Graham Alexander, president-MFX Global Services Inc.**Contact:** Graham Alexander;
gslexander@mfxfairfax.com.

MountainView Software

335 N. 300 W., Suite 104,
Kaysville, Utah 84037;
888-533-1122; fax: 801-544-3138
www.mvsc.com

Risk management systems since: 1996.**Parent:** Arthur J. Gallagher & Co.

■ ClaimZone Enterprise Edition

System type: Claims management.**System requirements:** Internet browser.**First installation:** 2004.**Total installations:** 1,600.**System sold:** Directly to clients on an unbundled basis.**Claims/coverage managed:** Auto, general liability, property, workers compensation, specialty general liability.**Features:** Adhoc report generation, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.**Other features:** 1099, audit log, diaries, EDI, notes, scheduler.**User support:** E-mail support, onsite training,

telephone assistance, user groups/meetings.

Telephone support hours: 7:30 a.m. to 5 p.m. Mountain Time.

Staff

Total 26

Professionals 22

Clients

Total 105

Officers: Steve Schmutz, vp-marketing and sales; Terry Preece, vp-development.**Contact:** Russell Lindberg, national sales director; 888-533-1122, ext. 318;
russell@mvsc.com.

O

OCI

2232 Dell Range Blvd., Suite 300,
Cheyenne, Wyo. 82009;
307-635-3777; fax: 307-634-0828
www.oci.com

Risk management systems since: 1998.**Parent:** UnumProvident Corp.

■ OCI RMIS

System type: Risk analyst, analytic services, data conversion.**Average installed price:** \$25,000 to \$100,000.**System requirements:** Windows, Internet browser.**Online system.****Customization optional.****First installation:** 1998.**Total installations:** 28,496; 750 in risk management departments.**System sold:** Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through nonexclusive agreements with an agent or broker.**Claims/coverage managed:** Auto, general liability, property, workers compensation, aviation, absence management, behavioral health, cargo, D&O, E&O, employer's liability, marine, medical insurance, professional, product, safety.**Features:** Allocation of premiums, certificate issuance, certificate tracking, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA record-keeping and reporting, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.**Other features:** Audit trail; benchmarking; cost of risk analysis; customer specific interfaces; customization; data conversion services; data import/export utilities; data updates from TPAs, insurance companies and other data sources; document management; e-mail and correspondence generation; employee data import; HR interface; lost time tracking; object linking/embedding; statistical reporting; third-party interfaces; Web-based

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hosting services; workflow management and automation, absence management; alerts; dashboard; tasks; report schedule and distribution; policy management; property value and loss control data collection.

Optional features: Adhoc tools, custom application development (modules and reports).

User support: Onsite training, operational support available 24 hours a day, 7 days a week, telephone assistance, user groups/meetings.

Telephone support hours: 6 a.m. to 6 p.m. Mountain Time.

Staff

Total 80
Professionals 80

Clients

Total 5,113
Risk management departments 85

Branch offices: Forest Hills, N.Y.; Dallas.

Officers: Dan Blaney, president; Steve Bahmer, vp-sales and marketing.

Contact: Steve Yesko, senior account representative; 718-775-9198;
steve_yesko@oci.com.

P

P&C Insurance Systems Inc.

Trinity Centre, 111 Broadway,
17th Floor,
New York, N.Y. 10006;
212-425-9200; fax: 212-964-1315
www.pcisvision.com

Risk management systems since: 1982.

■ Vision System

System type: Claims management, integrated policy.

System requirements: Windows.

Customization optional.

First installation: 1982.

Total installations: 40; 20 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation.

Features: Adhoc report generation, allocation of premiums, certificate issuance, certificate of issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, OSHA recordkeeping and reporting, policy appraisal, policy tracking, property appraisal, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Document management, premium accounting.

User support: E-mail support, online sup-

port, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 9 p.m. to 5 p.m. Eastern Time.

Staff

Total 15
Professionals 14

Clients

Total 40
Risk management departments 20

Officers: Michael Loizou, president/CEO; Georgette Loizou, director-of-business development.

Contact: Georgette Loizou;
gloizou@pcisvision.com.

PureSafety

1321 Murfreesboro Road, Suite 200,
Nashville, Tenn. 37217;
615-367-4404; fax: 615-367-3887
www.puresafety.com

Risk management systems since: 1994.

■ Prognos

System type: Claims management, medical case management.

Average installed price: \$25,000.

System requirements: Windows.

Customization optional.

First installation: 1994.

System sold: Directly to clients on an unbundled basis.

Claims/coverage managed: Workers compensation, nonoccupational disability and leave.

Features: Adhoc report generation, charting/graphing, check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: 1099 processing, case management cost tracking, check writing, document imaging, electronic data interchange, employee/supervisor incident reporting, fee bill reprinting, legal management, medical case management planning, medical treatment authorization, non-occupational disability and leave management, nurses daily log, report management, return to work and cost benchmarking and disability guidelines, state first reports of injury, transitional work management.

User support: Onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8:30 a.m. to 6 p.m. Eastern Time.

Staff

Total 9
Professionals 9

Clients

Total 450
Branch offices: Columbus, Ohio.

2005 revenues

Software 75%
Services 25%

Officers: William A. Grana Jr.,

president/CEO; Mark Tochthenhagen, product architect manager; Mark VerMeulen, national sales manager

Contact: Mark VerMeulen; 614-777-4636, ext. 206; mark.vermeulen@puresafety.com.

R

Risk Sciences Group Inc.

1900 E. Golf Road, Suite 700,
Schaumburg, Ill. 60173;
800-619-0224; fax: 847-619-3079
www.risksciencesgroup.com

Risk management systems since: 1978.

Parent: Crawford & Co.

■ Sigma Encore Suite

System type: Claims management, risk analyst.

Average installed price: \$50,000 to \$500,000.

System requirements: Windows, Internet browser.

Online system.

Customization optional.

First installation: 1978.

Total installations: 3,379; 3,379 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through TPAs, through an exclusive arrangement with an agent or broker, through nonexclusive agreements with an agent or broker.

Claims/coverage managed: Auto, general liability, property, workers compensation, All lines of coverage.

Features: Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: Automatic report scheduling, bursting and distribution, cargo and transportation module, dashboard portal, file attachment, instant e-mail, loss triangulation, recommendations tracking, configurable screens, Confirmnet.com certificate insurance and tracking, lists and reports, data consolidation from any data source, Oracle Discoverer Business Intelligence tool, vendor-hosted RMIS solution.

Optional features: Allocation of premium or cost of risk, custom application development, loss forecasting, self-insured state reporting.

User support: E-mail support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m. to 5 p.m. all time zones.

Other support: Account manager as single point of contact; unlimited technical support.

Staff

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Total	108
Professionals	100

Clients

Total	295
Risk management departments	295
New systems sold	9

Branch offices: San Francisco; Atlanta; Chicago; New York; Dallas.

2005 revenues

Total	\$15,815,809
Revenues from RMIS	\$15,815,809
Software	20%
Services	80%

Officers: Robert Kulbick, president; Kenneth Ancona, vp/managing director; Hank Rainwater, assistant vp.

Contact: Kenneth C. Ancona; 800-619-0224, ext. 2525; ken_ancona@us.crawco.com.

Risk Technologies Inc.

242 Highway 287 N., Suite 112,
Mansfield, Texas 76063;
817-477-2197; fax: 817-477-0045
www.riskvision.com

Risk management systems since: 1988.

■ RiskVision

System type: Claims management, risk analyst.

Average installed price: \$25,000 to \$250,000.

System requirements: Windows, Internet browser.

Online system.**Customization optional.**

First installation: 1998.

Total installations: 1,250; 1,000 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through TPAs, through nonexclusive agreements with an agent or broker.

Claims/coverage managed: Auto, general liability, property, workers compensation, accident & health, hospital incidents, injury benefits, medical malpractice, U.S. Longshore and Harbors Workers Compensation Act.

Features: Adhoc report generation, allocation of premiums, certificate issuance, certificate of issuance, certificate tracking, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: 1099 reporting; asset management; cost containment/bill review; document management; internal and external interfaces (accounting, human resources; state electronic data interchange); data conversion services including scheduled updates from TPAs, insurance companies and other outside data sources.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 8 a.m. to 7 p.m. Central Time.

Staff

Total	15
Professionals	12

Branch offices: Los Angeles; Houston.

2005 revenues

Hardware	5%
Software	60%
Services	35%

Officers: Chuck Allen, president; Ron Watts, vp.

Contact: Ron Watts; 817-477-2197;
ron_watts@riskvision.com.

S**Specialty Risk Services L.L.C.**

Goodwin Square, 225 Asylum St.,
16th Floor,
Hartford, Conn. 06103;
860-520-2554; fax: 860-520-2503
www.specialtyriskservices.com

Risk management systems since: 1993.

Parent: The Hartford Financial Services Group Inc.

■ @venture

System type: Claims management, risk analyst.

Average installed price: \$6,500.

System requirements: Windows.

Online system.**Customization optional.**

First installation: 1999.

Total installations: 8,000; 1,500 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, workers compensation.

Features: Adhoc report generation, charting/graphing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss forecasting, loss prevention, loss trending, OSHA recordkeeping and reporting, policy tracking, quotation data fact sheet coverage, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: Administrative services, carrier/TPA claims integration, e-mail alerts, executive dashboard, invoices.

User support: E-mail support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: Monday to Friday, 7:30 a.m. to 6 p.m. Eastern Time.

Other support: bubble/mouseover help, online training materials.

Clients

Total	6,850
Risk management departments	1,250
New systems sold	1,541

2005 revenues

Total	\$27,000,000,000*
Revenues from RMIS	\$10,000,000
Software	70%
Services	30%

Branch offices: Los Angeles; Atlanta; Chicago; King of Prussia, Pa.; Dallas.

Officers: Ramani Ayer, chairman/CEO; David Zwiener, president/COO-property/casualty; Joseph Bores, president-Specialty Risk Services.

Contact: Cathy Leonard, director; 860-520-2645; cathy.leonard@thehartford.com

*Total revenue is for the parent company, The Hartford Financial Services Group Inc.

Specific Software Solutions L.L.C.

P.O. Box 1007,
Brentwood, Tenn. 37027;
800-929-4052; fax: 615-376-5117
www.specificsoftware.com

Risk management systems since: 1991.

■ ModMaster Suite

System type: Risk analyst.

Average installed price: \$599 to \$1,498.

System requirements: Windows.

First installation: 1991.

Total installations: 2,000; 200 in risk management departments.

System sold: Directly to clients on an unbundled basis.

Claims/coverage managed: General liability, workers compensation.

Features: Risk analysis, self insurance comparisons and analysis, workers compensation experience rate modification.

User support: E-mail support, onsite training, telephone assistance.

Telephone support hours: 8 a.m. to 4 p.m.

Staff

Total	12
Professionals	10

Clients

Total	2,000
Risk management departments	200

2005 revenues

Software	80%
Services	20%

Officers: Timothy Coomer, CEO; Al Rhodes, president; Kory Wells, director.

Contact: Timothy Coomer; 800-929-4052, ext. 203; tlc@specificsoftware.com.

St. Paul Travelers Cos. Inc.

1 Tower Square,
Hartford, Conn. 06183;
860-277-2770; fax: 860-277-2876
www.travelers.com/commercial/rmis/

Risk management systems since: 1983.

■ e-CARMA

System type: Claims management, risk analyst.

System requirements: Internet browser.

Online system.**Customization required.**

First installation: 1983.

Total installations: 9,538; 9,367 in risk

Continued on next page

Continued from previous page management departments.

System sold: Directly to clients bundled with other services provided by the company.

Claims/coverage managed: Auto, general liability, property, workers compensation.

Features: Adhoc report generation, allocation of premiums, charting/graphing, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control.

Other features: Billing, initial notice of loss reporting, e-mail distribution of scheduled reports, managed care reports.

User support: Newsletter, online support, onsite training, regional training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 8 p.m. Eastern Time.

Staff

Total 98

Professionals 91

Clients

Total 2,277

Risk management departments 2,221

New systems sold 636

Branch offices: Atlanta; Los Angeles; Chicago; St. Paul, Minn.; Dallas.

Officers: Matthew L. Carden, vp; Michael J. Strietelmeier, second vp.

Contact: Matthew L. Carden;
mcarden@travelers.com.

T

TECNORisk L.L.C.

1323 120th Ave. N.E.,
Bellevue, Wash. 98005;
425-453-1855; fax: 425-453-8737
www.tecnorisk.com

Risk management systems since: 1995.

■ TECNOClaims

System type: Claims management, risk analyst.

Average installed price: \$50,000.

System requirements: Windows.

Customization optional.

First installation: 1995.

Total installations: 147; 130 in risk management departments.

System sold: Directly to clients on an unbundled basis.

Claims/coverage managed: General liability, cargo, hull and machinery, marine, protection and indemnity.

Features: Adhoc report generation, allocation of premiums, certificate tracking, charting/graphing, check processing/writing,

claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss prevention, loss trending, OSHA record-keeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis.

Other features: TECNOSafety and Shipboard System to record accidents and near misses, screens and reports designed specifically for marine claims including cargo, hull and machinery, Jones Act, Longshore & Harbor Workers' Compensation Act, passenger injury and pollution, United States Coast Guard 2692 forms.

Optional features: E-mail reminders and scheduled reports, home page information center

User support: E-mail support, online support and training, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 7 p.m. Pacific Time.

2005 revenues

Software 70%

Services 30%

■ TECNOSafety & Shipboard

System type: Claims management, shipboard accident, investigation and audit man-

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www.puresafety.com

Protecting Your People, Preserving Your Profits

Continued from previous page
agement.

Average installed price: \$7,500.

System requirements: Windows.

Customization optional.

First installation: 2003.

Total installations: 15; 2 in risk management departments.

Claims/coverage managed: General liability, accidents and near misses, marine.

Features: Adhoc report generation, charting/graphing, claims administration, diary, first report of injury, incident reporting, loss prevention, OSHA recordkeeping and reporting, report generation, risk analysis, safety and loss control.

Other features: Adhoc reporting capabilities and scheduler/reminder features corrective action and follow-up management, documentation checklist, incident tracking, interface with TECNOSafety Home Office and TECNOClaims internal and external audit tracking, U.S. Coast Guard 2692 reporting.

User support: Onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 7 a.m. to 7 p.m. Pacific Time.

Staff

Total 5

Professionals 4

Clients

Total 26

Risk management departments 20

2005 revenues

Software 100%

Officers: Roger G. Phillips, president; Elizabeth A. Seymour, vp.

Contact: Elizabeth A. Seymour;
elizabethseymour@tecnorisk.com.

U

Unify Insurance Risk Management

2101 Arena Blvd.,
Sacramento, Calif. 95834;
916-928-6379; fax: 916-928-6401
www.unify.com

Risk management systems since: 1995.

Parent: Unify Corp.

■ NavRisk Policy Administration System

System type: Risk analyst, policy administration and underwriting management system.

Average installed price: \$175,000.

System requirements: Windows, Java.

Online system.

Customization required.

First installation: 1995.

Total installations: 13; 13 in risk management departments.

System sold: Directly to clients on an unbundled basis.

Claims/coverage managed: Auto, general liability, property, workers compensation.

Features: Adhoc report generation, allocation of premiums, certificate issuance, certi-

cate of issuance, certificate tracking, charting/graphing, diary, exposure analysis, incident reporting, loss development, loss forecasting, loss prevention, loss trending, policy tracking, quotation data fact sheet coverage, quotation data fact sheet of coverage, report generation, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Application security, automated rating and premium generation, benefits management system module, complete exposure management, complete policy/quote management, endorsement management, invoicing, extensive process automation and claims data management, policy administration portal for customer/member/agency Web-based access to policy data and reporting.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 6 a.m. to 5 p.m. Pacific Time.

Staff

Total 25

Professionals 25

Clients

Total 13

Risk management departments 13

New systems sold 13

2005 revenues

Total\$9,000,000

Revenues from RMIS\$1,500,000

Software 80%

Services 20%

Officers: Dan Romine, vp/general manager; Dave Glende, vp-products; Deb Thornton, director-marketing.

Contact: Deb Thornton.

United Systems & Software Inc.

255 Primera Blvd., Suite 160,
Lake Mary, Fla. 32746;
407-575-2120; fax: 407-875-9600
www.ussincorp.com

Risk management systems since: 1979.

■ Workers Compensation Administration System

System type: Claims management, workers compensation administration.

Average installed price: \$300,000.

Mainframe: IBM iSeries eServer.

Customization optional.

First installation: 1990.

Claims/coverage managed: General liability, workers compensation.

Features: Allocation of premiums, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss forecasting, loss trending, policy tracking, report generation, reserve tracking, safety and loss control, self insurance comparisons and analysis.

Other features: Automated printing processing system, National Council on Compensa-

tion Insurance (NCCI) reporting, remote audit wizard.

User support: Onsite training, telephone assistance, user groups/meetings.

Telephone support hours: 8.

Other support: online support.

Staff

Total 32

Professionals 24

Officers: David Franze, president; Mike Watkins, vp-group systems.

Contact: Gregory Ferraro, account representative; gferraro@ussincorp.com.

V

Valley Oak Systems, Inc.

5000 Executive Parkway, Suite 340,
San Ramon, Calif. 95129;
925-242-4600; fax: 925-901-1020
www.valleyoak.com

Risk management systems since: 1994.

■ iVOS

System type: Claims management, bill review, events management, policy administration.

System requirements: Windows, Internet browser.

Customization optional.

First installation: 1994.

Total installations: 2,930; 2,930 in risk management departments.

System sold: Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through TPAs.

Claims/coverage managed: Auto, general liability, property, workers compensation, disability, professional liability.

Features: Allocation of premiums, charting/graphing, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.

Other features: Bill review, billing, case management, events management, claim email, diary, document and claim workflow, guest link, litigation, notepad, payment processing, reserves, report bursting, report graphing capabilities, policy underwriting, scheduled report production.

Optional features: Document imaging module, integrated laser check printing, interfaces for accounts payable, ISO Claimsearch.

User support: Onsite training, telephone assistance, strategic account services, user groups/meetings.

Telephone support hours: 8 a.m. Eastern Time to 6 p.m. Pacific Time

Staff

Total 90

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Continued from previous page

Professionals 90

Clients

Total 105

Risk management departments 105

Officers: Randy Wheeler, CEO; Bob Faulhaber, president.**Contact:** Brian Mack, vp-sales and marketing; bmack@valleyoak.com.

W

WLT Software Enterprises Inc.

831 N. Hercules Ave.,
Clearwater, Fla. 33765;
877-807-4730; fax: 727-446-3159
www.wltsoftware.com

Risk management systems since: 1984.■ **CompClaims for Windows****System type:** Claims management.**System requirements:** Windows.**Customization:** optional.**First installation:** 1984.**System sold:** Directly to clients bundled with other services provided by the company, directly to clients on an unbundled basis, through TPAs.**Claims/coverage managed:** Workers compensation.**Features:** Adhoc report generation, allocation of premiums, certificate issuance, certificate of issuance, certificate tracking, check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA record-keeping and reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self insurance comparisons and analysis, workers compensation experience rate modification.**Other features:** Occupational accident, benefit administration software for health and

workers compensation.

User support: E-mail support, online support, onsite training, telephone assistance, user groups/meetings.**Telephone support hours:** 8 a.m. to 7 p.m. Eastern Time.**Staff**

Total 30

Professionals 26

Branch offices: St. Augustine, Fla.**Officers:** Tom Brooks, president; Chuck Brooks, executive vp; Billi Younker, vp-systems development.**Contact:** info@wltsoftware.com.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Employee benefit communication and information systems

A

Apex Data Systems

6464 E. Grant Road
Tucson, Ariz. 85715;
520-298-1991; fax: 520-296-7948
www.apexdatasystems.com

Benefit systems since: 1975.■ **Cognac Express****System type:** Benefit communication system, benefit information system.**System sold:** Bundled with other services offered by the company, directly, TPAs.**Purchase price:** \$15,000 to \$500,000.**Lease:** \$0.50 to \$3 PERM.**Service bureau basis:** \$0.75 to \$3.**PC operating system:** Internet browser, Windows.**Interactive requirements:** E-mail, Internet/intranet.**System allows:** Single users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 1975.**Total benefit installations:** 20.**Internet users:** 25,000.**Interactive communication system****Benefits managed/communicated:** COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.**System management features:** Accounting, check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, health care utiliza-

tion review, health provider contact management, medical case management, medical coding/unbundling, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 8.

Systems sold in 2005 5

■ **Geronimo****System type:** Benefit information system.**System sold:** TPAs, bundled with other services offered by the company, directly.**Purchase price:** \$25,000 to \$500,000.**Lease:** \$0.50 to \$3.**Service bureau basis:** \$0.75 to \$3.**PC operating system:** Internet browser, Windows.**Interactive requirements:** E-mail.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 2005.**Total benefit installations:** 2.**Internet users:** 1,000.**Interactive communication system****Benefits managed/communicated:** COBRA health care continuation, flexible spending

accounts, group health plans, health savings accounts, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.**Communication features:** Access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 8.**Clients**

Total clients 17

Employee benefit department clients 17

Systems sold in 2005 2

Contact: Dwight Babcock, president; Cindy Stewart, vp-marketing.

The 2007 Directory of Employee Benefit Information Systems will be published October 15.

Continued on next page

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B**BEMAS Software Inc.**

7 The Pines Court, Suite B
St. Louis, Mo. 63141;
314-439-5300; fax: 314-439-5303
www.bemassoftware.com

Benefit systems since: 1996.**■ PayDirect Software****System type:** Benefit information system.**System sold:** Directly.**Purchase price:** \$2,500 to \$70,000.**PC operating system:** Windows.**Interactive requirements:** Internet/intranet, e-mail.**Customization:** Optional.**Year of first installation:** 1996.**Benefits managed/communicated:** Flexible spending accounts, group health plans, health savings accounts, medical savings accounts, Section 125 flexible benefit plans.**System management features:** Accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, health care utilization review, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.**Communication features:** Access to status of medical claims, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 8.**Officers:** Steven K. Pownall, president; Mary A. Pownall, COO.**Contact:** sales@bemassoftware.com.**Benefit Express**

220 W. Campus Drive
Arlington Heights, Ill. 60004;
847-637-1550; fax: 530-267-7790
www.benefitexpress.info

Benefit systems since: 2000.**■ My Benefit Express****System type:** Benefit communication system, benefit information system.**System sold:** Brokers, bundled with other services offered by the company, consultants, directly, TPAs.**PC operating system:** Internet browser.**Interactive requirements:** Internet/intranet.**Capabilities provided by organization:** Internet/intranet access, online processing.**Year of first installation:** 2000.**Total benefit installations:** 345.**Internet users:** 350,000.**Benefits managed/communicated:** COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.**System management features:** COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health provider contact management, medical coding/unbundling, plan enrollment, premium deductions.**Communication features:** Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.**Generates reports via:** Internet/intranet, e-mail, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 10.

Systems sold in 2005.....120

Officers: Maria Bradley, president; Love Ann Dougherty, client services director; Susan Amos, operations director.**Contact:** Maria Bradley;mbradley@mybenfitexpress.com.**Benefit Plan Systems Corp.**

16 Technology Drive, Suite 161
Irvine, Calif. 92618;
949-753-0180; fax: 949-753-0845
www.bencorp.com

Benefit systems since: 1987.**■ COBRA EAS****System type:** Benefit communication system, benefit information system.**System sold:** Directly.**Purchase price:** \$1,995.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 1987.**Total benefit installations:** 2,000.**Interactive communication system****Benefits managed/communicated:** COBRA health care continuation, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and

long-term disability.

System management features: Accounting, check writing, COBRA billing, eligibility verification, generation of participant letters, government reporting, plan enrollment, premium deductions, recordkeeping.**Communication features:** Benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible spending account information, health savings account information, health savings account selection, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support.**Telephone assistance hours a day:** 8.**■ EasyCert****System type:** Benefit communication system, benefit information system.**System sold:** Directly.**Purchase price:** \$595.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 1997.**Total benefit installations:** 2,000.**Internet users:** 10,000.**Benefits managed/communicated:** Flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.**System management features:** Check writing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan enrollment, recordkeeping, retirement plan distributions, retirement planning/forecasting.**Communication features:** Benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible spending account information, health savings account information, health savings account selection, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support.**Telephone assistance hours a day:** 8.**■ GIBS****System type:** Benefit communication system, benefit information system.**System sold:** Directly.**Purchase price:** \$2,495.00.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Inter-

Continued on next page

Largest employee benefit information systems

Ranked by number of installations in benefit departments

Rank	Software name	Company/Address	Phone/Fax/Web site	Number of installations	Price	First installation	Principal officer
1	bSwift Manager	bSwift 224 N. Des Plaines, Sixth Floor, Chicago, Ill. 60661	312-261-5750 Fax: 312-928-0640 www.bswift.com	3,300	—	2000	Richard Gallun, president/CEO
2	Employeease Network	Employeease Inc. 3295 River Exchange Drive, Suite 500, Norcross, Ga. 30092	888-327-3638 Fax: 770-325-7702 www.employeease.com	1,500	—	1997	Phil Fauver, chairman/CEO
3	TravisCobra	Travis Software Corp. P.O. Box 820469, Houston, Texas 77282-0469	281-496-3737 Fax: 281-496-4022 www.travisoft.com	700	\$2,295 to \$5,995	1986	Alan H. Williams, president
3	WebCOBRA.com	Travis Software Corp. P.O. Box 820469, Houston, Texas 77282-0469	281-496-3737 Fax: 281-496-4022 www.travisoft.com	700	—	2004	Alan H. Williams, president
5	POWERPLUS	P+W Software 5655 Lindero Cyn Road, Suite 403, Westlake Village, Calif. 91362	818-707-7690 Fax: 818-707-9097 www.pwsoftware.com	430	\$8,000 to \$40,000	1987	Tom Philipp, president
6	TravisFlex	Travis Software Corp. P.O. Box 820469, Houston, Texas 77282-0469	281-496-3737 Fax: 281-496-4022 www.travisoft.com	262	\$2,495 to \$9,995	1987	Alan H. Williams, president
7	FACTS	FACTS Services Inc. 1575 San Ignacio Ave., Suite 406, Coral Gables, Fla. 33146	305-284-7400 Fax: 305-661-6710 www.factservices.com	226	\$25,000 and up	1981	Jose A. Lopez, vp
8	TravisBilling (TBILL)	Travis Software Corp. P.O. Box 820469, Houston, Texas 77282-0469	281-496-3737 Fax: 281-496-4022 www.travisoft.com	203	\$2,295 to \$8,995	1988	Alan H. Williams, president
9	VisualHCS	Byrne Software Technologies Inc. 1819 Clarkson Road, Suite 200, Chesterfield, Mo. 63017	636-537-2505 Fax: 636-537-2666 www.byrnesoftware.com	120	\$40,000 to \$500,000	1986	Bill Byrne, president
9	FlexAdmin	Flex Compensation Inc. P.O. Box 220, Minneapolis, Minn. 55440-0220	952-544-8332 Fax: 952-544-8287 www.flexcompensation.com	120	\$1,495 to \$4,995	1986	Gary Bohline, president

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Employee Benefit Information Systems.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page
net/intranet access, online processing.

Customization: Optional.

Year of first installation: 1987.

Total benefit installations: 2,000.

Internet users: 10,000.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, check writing, eligibility verification, generation of participant letters, government reporting, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: Benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 8.

■ The Plan Administrator

System type: Benefit communication system, benefit information system.

System sold: Directly.

Purchase price: \$12,995.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1990.

Total benefit installations: 2,000.

Internet users: 10,000.

Interactive communication system:

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Check writing, COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: Benefit plan descriptions, direct plan enrollment, flexible spending account information, health savings account information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-

mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 8.

Clients

Total 2,000

Employee benefit department clients....2,000

Officers: Leonard B. Wierzb, CEO; Georgetown Ulkutekin, secretary/treasurer.

Contact: Leonard B. Wierzb; Georgette Ulkutekin; Tim D. Rushmore, marketing and sales, trushmore@bencorp.com.

Benefit Software Inc.

212 Cottage Grove Ave., Suite A
Santa Barbara, Calif. 93101;
800-533-1388; fax: 805-568-0239
www.bsiweb.com

Benefit systems since: 1978.

■ Fringe Facts Communicator

System type: Benefit communication system, benefit information system.

System sold: Bundled with other services offered by the company, directly.

Purchase price: \$1,695 and up.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: Single users.

Capabilities provided by organization: Internet/intranet access, online processing.

Year of first installation: 1978.

Total benefit installations: 4,320.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: COBRA billing, generation of participant letters, health care utilization review, health provider contact management, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 8.

■ Fringe Facts Online

System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Purchase price: \$15,000 and up.

Lease: \$3000.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1998.

Total benefit installations: 30.

Internet users: 30.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 8.

Clients

Total clients 6,000

Employee benefit department clients....4,320

Systems sold in 2005 6

2005 Revenues

Total\$900,000

Sales of software 75%

Software services 25%

Officers: Larry S. DuBois, president/CEO.

Contact: William Smith, vp-sales and marketing; wsmith@bsiweb.com.

Benelogic

2118 Greenspring Drive
Timonium, Md. 21093;
877-716-8778; fax: 443-322-2496
www.benelogic.com

Benefit systems since: 2000.

■ Benelogic

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System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Service bureau basis: \$3.25 PEPM.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Total benefit installations: 1,436.

Internet users: 2,000,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, Social Security benefits, short- and long-term disability, worker compensation.

System management features: COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, plan enrollment, premium deductions, recordkeeping.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, ben-

efit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 24.

Total clients 200

Employee benefit department clients.....200

Officers: Matthew T. Oros, CEO; Maryanne Foy, COO; Kendall Miller, chief information officer; Christine Miki, chief strategic officer; Ted Capshaw, chief learning officer.

Contact: Danielle Sullivan, vp-sales; info@benetrac.com.

BeneTrac

2251 San Diego Ave., Suite A-150
San Diego, Calif. 92110;
877-645-4342; fax: 877-886-9993
www.benetrac.com

Parent: Hawthorne Benefit Technologies Inc.

Benefit systems since: 2000.

■ BeneTrac

System type: Benefit communication system, benefit information system.

System sold: Brokers, consultants, TPAs.

Directory explanation box

The Directory of Employee Benefit Information and Communication Systems lists companies that produce and supply proprietary interactive computer-based systems for direct use by corporate employee benefit departments in response to their benefit communication or management needs.

Companies that deal in general-utility software, hardware only or software designed to be used by personnel departments, insurance companies or consultants are not included.

Listings begin with the company address, the year it began offering interactive benefit systems and the parent company, if applicable.

Information on software products follows. The name of the system and the system type are noted. System type indicates if it is a benefit information or communication system; price notes if the system is purchased, leased or operated on a service bureau basis. System sold indicates how a the system is sold to customers, followed by if the system is sold with hardware. The operating system necessary to run the software is listed next.

Interactive communication features are listed next and customization is noted, if it is optional.

Next, the year of the software's first installation is noted, along with the total number of

installations/licensed users in employee benefit departments. The number of users via the Internet is also provided.

The features section includes the benefits information that is communicated or managed to employees through the system, the standard management and communication features offered, the method by which reports are generated and the types of user support that is offered.

The clients section lists the total number of interactive employee benefit systems clients and the number of clients that are in employee benefit departments, along with the number of new clients in 2005. Gross revenues and revenues from employee benefit systems in 2005 are next, and include a percentage breakdown of hardware, software and software services sales. Names and titles of principal officers and a contact person are listed next.

The directory is published as an editorial service; there is no charge for companies to be included. However, to be listed, a company is required to complete a questionnaire provided by *Business Insurance*.

Although every effort is made to publish complete and accurate information, *Business Insurance* is unable to verify all data supplied by vendors.

Lease: \$4 per enrolled employee per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Total benefit installations: 771.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability.

System management features: COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: E-mail, Internet/intranet, printer.

User support: Online support, telephone support.

Clients

Total 771

Officers: Jerry Hawthorne, CEO; Jan Hawthorne, executive vp; Art Brooks, vp-sales.

Contact: Art Brooks; abrooks@benetrac.com.

bSwift

224 N. Des Plaines, Sixth Floor
Chicago, Ill. 60661;
312-261-5750; fax: 312-928-0640
www.bswift.com

Benefit systems since: 1999.

■ bSwift Communicator

System type: Benefit communication system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Total benefit installations: 3,300.

Internet users: 550,000.

Interactive communication system

Benefits managed/communicated: COBRA

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health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: E-mail, Internet/intranet, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ bSwift Manager

System type: Benefit information system.

System sold: Brokers, bundled with other services offered by the company, directly, TPAs.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Total benefit installations: 3,300.

Internet users: 550,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: Coordination of benefits, eligibility verification, plan enrollment, premium deductions, recordkeeping.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: E-mail, Internet/intranet, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

Clients

Total 3,300

Employee benefit department clients.....400

Officers: Richard Gallun, president/CEO; Ray Seaver, executive vp.

Contact: sales@bswift.com.

Byrne Software Technologies Inc.

1819 Clarkson Road, Suite 200
Chesterfield, Mo. 63017;
636-537-2505; fax: 636-537-2666
www.byrnesoftware.com

Parent: William Byrne & Associates Inc.

Benefit systems since: 1986.

■ VisualHCS

System type: Benefit information system.

System sold: Directly.

Purchase price: \$40,000 to \$500,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Online processing.

Customization: Optional.

Year of first installation: 1986.

Total benefit installations: 120.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, pension plans, short- and long-term disability.

System management features: Check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, health care utilization review, medical case management, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit plan descriptions, direct plan enrollment, flexible spending account information, managed care network information, personalized benefit information, retirement saving modeling.

Generates reports via: E-mail, Internet/intranet, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 11.

Clients

Total 45

Employee benefit department clients.....15

Officers: Bill Byrne, president; Mark Cutler, Bob Cook, vps.

Contact: Mark Cutler; 636-537-8403, ext. 23; sales@byrnesoftware.com.

C

Colt Express Outsourcing Services Inc. dba Colt HR

2125 Oak Grove Road, Suite 210
Walnut Creek, Calif. 94598;
800-265-8397; fax: 925-933-3029
www.colthr.com

Benefit systems since: 1995.

■ HRLinks

System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Purchase price: \$3 to \$7 per participant per month.

Lease: \$3 to \$7 per participant per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1995.

Total benefit installations: 1,000.

Internet users: 10,000,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, COBRA billing, eligibility verification, generation of participant letters, government reporting, plan enrollment, premium deductions, recordkeeping.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 8.5

Clients

Total 500

Employee benefit department clients.....500

Officers: Samuel G. Colt III, president/CEO.

Contact: sales@colthr.com.

Complete Health Systems L.C.

200 W. Douglas, Suite 240
Wichita, Kan. 67202;
316-263-1035; fax: 316-263-0961
www.completehealthsys.com

Benefit systems since: 1991.

■ COMPLETE

System type: Benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Purchase price: \$75,000 to \$200,000.

Lease: \$4,000 per month.

Service bureau basis: \$2.25 PEPm.

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Software sold with hardware

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: Optional.

Year of first installation: 1991.

Total benefit installations: 30.

Benefits managed/communicated: COBRA health care continuation, group health plans, health savings accounts, life insurance.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical coding/unbundling, plan enrollment, premium deductions, recordkeeping, savings plan loan administration, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 8.

Contact: Sharon Steele, vp-business development.

D

DATAIR Employee Benefit Systems Inc.

735 N. Cass Ave.
Westmont, Ill. 60559;
630-325-2600; fax: 630-325-2660
www.datair.com

Benefit systems since: 1967.

■ **Cafeteria Plan Document System**

System type: Benefit information system.

Lease: \$1,250, plus \$25 per month.

PC operating system: DOS.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1989.

Total benefit installations: 1.

Benefits managed/communicated: Flexible spending accounts, group health plans, leave of absence, life insurance, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Coordination of benefits, plan enrollment.

Communication features: Benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, flexible benefit plan selection, flexible spending account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **DATAIR's Defined Benefit System**

System type: Benefit information system.

Lease: \$3,750, plus \$225 per month.

PC operating system: Windows.

Interactive requirements: E-mail.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1969.

Total benefit installations: 1.

Benefits managed/communicated: Life insurance, pension plans, Social Security benefits.

System management features: Accounting, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit plan descriptions, direct plan enrollment, personalized benefit information, retirement saving modeling.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **DATAIR's Defined Contribution System/401(k) System**

System type: Benefit information system.

System sold: Directly.

Lease: \$4250, plus \$225 per month.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1969.

Total benefit installations: 11.

Benefits managed/communicated: Life insurance, pension plans, savings/investment plans, Social Security benefits.

System management features: Accounting, coordination of benefits, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, retirement plan distributions, retirement planning/forecasting, savings plan loan administration.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **FlexPlus Cafeteria System**

System type: Benefit information system.

Lease: \$4,000, plus \$100 per month.

PC operating system: Windows.

Interactive requirements: Internet/intranet, computer kiosks, e-mail.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1988.

Total benefit installations: 7.

Benefits managed/communicated: Flexible spending accounts, group health plans, life insurance, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, health care utilization review, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **Participant Termination Calculation System**

System type: Benefit communication system.

System sold: Directly.

Lease: \$695.

PC operating system: DOS.

Interactive requirements: Computer kiosks, e-mail.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1977.

Total benefit installations: 2.

Benefits managed/communicated: Life insurance, pension plans, savings/investment plans, short- and long-term disability.

System management features: Coordination of benefits, retirement plan distributions, retirement planning/forecasting.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, personalized benefit information, retirement saving modeling, savings plan investment selection.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **Pension Reporter System**

System type: Benefit information system.

System sold: Directly.

Lease: \$695, plus \$40 per month.

PC operating system: Windows.

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Interactive requirements: Internet/intranet, e-mail.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1985.

Total benefit installations: 34.

Benefits managed/communicated: Flexible spending accounts, group health plans, life insurance, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits.

System management features: Government reporting, retirement planning/forecasting.

Communication features: Benefit plan descriptions.

Generates reports via: E-mail, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **Qualified Plan Distribution (and Tax Analysis) System**

System type: Benefit information system.

System sold: Directly.

Lease: \$950.

PC operating system: Windows.

Interactive requirements: E-mail.

System allows: Multiple users.

Year of first installation: 1987.

Total benefit installations: 1.

Benefits managed/communicated: Life insurance, pension plans, savings/investment plans, Social Security benefits.

System management features: Accounting, coordination of benefits, government reporting, premium deductions, retirement plan distributions, retirement planning/forecasting.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, personalized benefit information, retirement saving modeling.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

■ **Retirement Plan Documents System**

System type: Benefit information system.

System sold: Directly.

Lease: \$3,750 plus \$100 per month.

PC operating system: Windows.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1988.

Total benefit installations: 1.

Benefits managed/communicated: Life insurance, pension plans, savings/investment plans, Social Security benefits.

System management features: Coordination of benefits, generation of participant letters, government reporting, plan enrollment, retirement planning/forecasting.

Communication features: Benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, savings plan investment transfers.

Generates reports via: Computer diskette, e-mail, fax, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 10.

Clients

Total 1,480

Employee benefit department clients 100

Officers: Aaron Venouziou, president; Andy Hoskins, vp-systems and development; Gary Saake, vp-systems and programming.

Contact: Tom Powers, vp-sales.

E

Employeease Inc.

3295 River Exchange Drive, Suite 500

Norcross, Ga. 30092;

888-327-3638; fax: 770-325-7702

www.employeease.com

Benefit systems since: 1997.

■ **Employeease Network**

System type: Benefit information system.

Lease: \$4 to \$6 PEPM via a subscription contract.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1997.

Total benefit installations: 1,500.

Internet users: 1,000,000.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, coordination of benefits, eligibility verification, generation of participant letters, plan enrollment, premium deductions, record-keeping.

Communication features: Benefit modeling/projections, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 13.5.

Clients

Total 1,500

Employee benefit department clients 1,500

Officers: Phil Fauver, chairman/CEO; Ken Horowitz, president/COO; Michael Seckler, vp-marketing and business development.

Contact: info@employeease.com.

Enwisen Inc.

7250 Redwood Blvd., Suite 109

Novato, Calif. 94945;

415-897-0728; fax: 415-897-3863

www.enwisen.com

Benefit systems since: 1996.

■ **AnswerSource**

System type: Benefit communication system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly.

Lease: \$20,000 to \$100,000.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access.

Customization: Optional.

Year of first installation: 1996.

Total benefit installations: 500.

Internet users: 2,000,000

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, retirement saving modeling, savings plan investment selection, savings plan investment transfers.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 24

Officers: Walter Smith, CEO; Barry Maxon, senior vp.

Contact: sales1@enwisen.com.

F

FACTS Services Inc.

1575 San Ignacio Ave., Suite 406

Coral Gables, Fla. 33146;

305-284-7400; fax: 305-661-6710

www.factservices.com

Benefit systems since: 1981.

■ **FACTS**

System type: Benefit information system.

System sold: Consultants, directly.

Purchase price: \$25,000 and up.

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Lease: \$2,500 and up per month.

Service bureau basis: \$2,500 and up per month.

Software sold with hardware

PC operating system: Internet browser, Windows.

Midrange system/Mainframe: Unix.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1981.

Total benefit installations: 226.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability, worker compensation.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, savings plan loan administration, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, savings plan investment selection, savings plan investment transfers.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Clients

Systems sold in 2005.....2

Contact: Jose A. Lopez, vp;

jal@factsservices.com;

marketing@factsservices.com.

Flex Compensation Inc.

P.O. Box 220

Minneapolis, Minn. 55440-0220;

952-544-8332; fax: 952-544-8287

www.flexcompensation.com

Benefit systems since: 1986.

■ FlexAdmin

System type: Benefit information system.

Purchase price: \$1,495 to \$4,995.

PC operating system: Windows.

Interactive requirements: E-mail.

System allows: Multiple users.

Customization: Optional.

Year of first installation: 1986.

Total benefit installations: 120.

Benefits managed/communicated: Flexible spending accounts, Section 125 flexible benefit plans.

System management features: Accounting, check writing, claims administration, eligibility verification, generation of participant letters, plan discrimination testing, plan enrollment, recordkeeping.

Generates reports via: E-mail, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Total 134

Employee benefit department clients.....120

Officers: Gary Bohline, president.

Contact: Shannon Mealy-McCarthy, manager-benefit administration; 952-541-6333; smealy@flexcompensation.com.

H

Hay Group Inc.

100 Penn Square E.

Philadelphia, Pa. 19107-3388;

215-861-2569; fax: 215-861-2106

www.haybenefits.com

Benefit systems since: 1984.

■ Online Total Rewards

System type: Benefit communication system, benefit information system.

System sold: Directly.

Purchase price: \$75,000 and up.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access.

Customization: Optional.

Year of first installation: 2000.

Total benefit installations: 10.

Internet users: 50,000

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: Generation of participant letters, health provider contact management, plan enrollment, retirement planning/forecasting.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit plan descriptions, flexible spending account information, health savings account information, medical savings account information, personalized benefit information, retirement saving modeling.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy,

printer.

User support: Online support, onsite training, telephone support.

Clients

Total 10

Employee benefit department clients.....10

Systems sold in 2005.....3

2005 revenue

Total\$750,000

EBIS revenue\$750,000

Sales of software.....100%

Officers: Chris R. Matthews, president/CEO.

Contact: Kurt Fichthorn, vp/general manager; kurt_fichthorn@haygroup.com.

HR Consulting Group Inc

1202 Dover Drive

Provo, Utah 84604;

801-765-4417; fax: 801-765-4418

www.hrconsultinggroup.com

Benefit systems since: 1983.

■ FlexComp 9.0 Cafeteria/FSA/Premiums

System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Purchase price: \$15,000 and up.

Lease: \$320 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1986.

Total benefit installations: 340.

Internet users: 800,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, medical savings accounts, Section 125 flexible benefit plans.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 9

Clients

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Systems sold in 2005.....31

■ FlexComp 9.0 FSA**System type:** Benefit communication system, benefit information system.**System sold:** Brokers, bundled with other services offered by the company, consultants, directly, TPAs.**Purchase price:** \$15,000 and up.**Lease:** \$320 per month.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 1986.**Total benefit installations:** 352.**Internet users:** 800,000.**Interactive communication system****Benefits managed/communicated:** COBRA health care continuation, flexible spending accounts, medical savings accounts, Section 125 flexible benefit plans.**System management features:** Accounting, check writing, claims administration, COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.**Communication features:** Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 9**Clients**

Systems sold in 2005.....28

■ FlexComp 9.0 HRA**System type:** Benefit communication system, benefit information system.**System sold:** Brokers, bundled with other services offered by the company, consultants, directly, TPAs.**Purchase price:** \$15,000 and up.**Lease:** \$320 per month.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 2003.**Total benefit installations:** 121.**Internet users:** 120,000.**Interactive communication system:****Benefits managed/communicated:** COBRA

health care continuation, flexible spending accounts, health savings accounts, medical savings accounts, Section 125 flexible benefit plans.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.**Communication features:** Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 9

Systems sold in 2005.....62

■ FlexComp 9.0 HSA**System type:** Benefit communication system, benefit information system.**System sold:** Brokers, bundled with other services offered by the company, consultants, directly, TPAs.**Purchase price:** \$20,000 and up.**Lease:** \$400 per month.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 2003.**Total benefit installations:** 42.**Internet users:** 120,000.**Interactive communication system****Benefits managed/communicated:** Health savings accounts.**System management features:** Accounting, check writing, claims administration, COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.**Communication features:** Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, health savings account information, health savings account selection, medical savings account information, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 9**Clients**

Systems sold in 2005.....28

■ FlexComp 9.0 Taxdemo**System type:** Benefit communication system, benefit information system.**System sold:** TPAs, brokers, bundled with other services offered by the company, consultants, directly.**Purchase price:** \$10,000 and up.**Lease:** \$200 per month.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Internet/intranet access, online processing.**Customization:** Optional.**Year of first installation:** 1986.**Total benefit installations:** 5,520.**Internet users:** 800,000.**Interactive communication system:****Benefits managed/communicated:** COBRA health care continuation, Section 125 flexible benefit plans, Social Security benefits, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, savings/investment plans, short- and long-term disability, worker compensation.**System management features:** COBRA billing, accounting, check writing, claims administration, coordination of benefits, eligibility verification, generation of participant letters, government reporting, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.**Communication features:** Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, medical savings account information, personalized benefit information.**Generates reports via:** Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.**User support:** Online support, onsite training, telephone support, user groups/meetings.**Telephone assistance hours a day:** 9**■ Internet-Employee Self Service****System type:** Benefit communication system, benefit information system.**System sold:** TPAs, brokers, bundled with other services offered by the company, consultants, directly.**Purchase price:** \$15,500 and up.**Lease:** \$330 per month.**PC operating system:** Internet browser, Windows.**Interactive requirements:** Internet/intranet.**System allows:** Multiple users.**Capabilities provided by organization:** Inter-

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net/intranet access, online processing.

Customization: Optional.

Year of first installation: 1986.

Total benefit installations: 320.

Internet users: 120,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, medical savings accounts, pension plans.

System management features: Check writing, claims administration, COBRA billing, eligibility verification, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions, record-keeping.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 9

Clients

Systems sold in 2005.....65

■ **Benefits Statements**

System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Purchase price: \$5,000 and up.

Lease: \$100 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1986.

Total benefit installations: 23.

Internet users: 500,000.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: Eligibility verification, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions.

Communication features: Access to status

of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 13

Clients

Systems sold in 2005.....2

■ **Xeos Medical Claims**

System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, consultants, directly, TPAs.

Purchase price: \$50,000 and up.

Lease: \$1000 per month.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Total benefit installations: 8.

Interactive communication system

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 9

Systems sold in 2005.....3

Clients

Total 5,585

Employee benefit department clients.....5,285

2005 revenues

Sales of software.....80%

Software services 20%

Officers: Rob Thurston, president, .

Innovative Process Administration L.L.C.

1768 E. 25th St., Suite 222

Cleveland, Ohio 44114;

216-881-8350; fax: 216-881-8349

www.innproc.com

Benefit systems since: 1994.

■ **Auto-Bene**

System type: Benefit information system.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, interactive voice response system.

Year of first installation: 1994.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: COBRA billing, coordination of benefits, eligibility verification, generation of participant letters, plan enrollment, premium deductions, recordkeeping.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information, savings plan investment selection.

Generates reports via: E-mail, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

■ **Benedetails**

System type: Benefit communication system.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access.

Customization: Optional.

Year of first installation: 2004.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexi-

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ble benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: Plan enrollment.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Internet/intranet.

User support: Online support, telephone support.

Contact: James Fredrickson, executive vp/COO; 216-881-8345.

N

NuView Systems Inc.

155 West St., Suite 8
Wilmington, Mass. 01887;
978-988-7884; fax: 978-988-1263
www.nuviewhr.com

Benefit systems since: 1994.

n NuViewHR Product Suite

System type: Benefit communication system, benefit information system.

System sold: Directly.

Purchase price: \$50,000 and up.

Lease: \$6 to \$12 PEPM.

PC operating system: Internet browser.

Midrange system/Mainframe: Web server; database server.

Interactive requirements: Internet/intranet.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1995.

Total benefit installations: 200.

Internet users: 1,000.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: Check writing, COBRA billing, eligibility verification, generation of participant letters, government reporting, health care utilization review, plan enrollment, premium deductions, record-keeping.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection,

flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: E-mail, Internet/intranet, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 12

Clients

Total 200

Employee benefit department clients 200

2005 revenues

Sales of software 50%

Software services 50%

Officers: Shafiq Lokhandwala, CEO; Randall Ratsch, chief technology officer.

Contact: Bill Copeland, director-marketing and corporate communications;
bcopeland@nuviewinc.com.

P

P+W Software

5655 Lindero Cyn Road, Suite 403
Westlake Village, Calif. 91362;
818-707-7690; fax: 818-707-9097
www.pwsoftware.com

Benefit systems since: 1987.

■ POWERPLUS

System type: Benefit information system.

System sold: Directly.

Purchase price: \$8,000 to \$40,000.

Lease: \$1,500 to \$2,000.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1987.

Total benefit installations: 430.

Internet users: 75.

Benefits managed/communicated: Flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Check writing, claims administration, eligibility verification, generation of participant letters, government reporting, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: Benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Clients

Total 155

Employee benefit department clients 48

2005 revenues

Sales of software 50%

Software services 50%

Officers: Tom Philipp, president; Mike Wilson, vp.

Contact: Bud Bockoven, director-sales and marketing; sales@pwsoftware.com.

Plexis Healthcare Systems

385 Williamson Way
Ashland, Ore. 97520;
541-494-2500; fax: 541-482-4396
www.plexisweb.com

Benefit systems since: 1996.

■ Plexis Claims Manager

System type: Benefit information system.

System sold: Bundled with other services offered by the company, consultants, directly.

PC operating system: Windows.

Interactive requirements: Internet/intranet, e-mail.

System allows: Multiple users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1996.

Total benefit installations: 2.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Accounting, check writing, claims administration, COBRA billing coordination of benefits, eligibility verification, generation of participant letters, health care utilization review, health provider contact management, medical case management, plan discrimination testing, plan enrollment, premium deductions, record-keeping, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: computer diskette, e-mail, Internet/intranet, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 12

Clients

Total 53

Employee benefit department clients 2

2005 revenues

Sales of software 50%

Continued on next page

Continued from previous page

Software services 50%

Officers: Jorge Yant, president/CEO.

Contact: Matt Shore, inside sales representative.

S

SHPS Inc.

11405 Bluegrass Parkway
Louisville, Ky. 40299;
888-421-7477
www.shps.com

Benefit systems since: 1998.

■ ChoiceOne Link

System type: Benefit information system.

System sold: Brokers, directly, TPAs.

Purchase price: ASP models; \$40,000 and up.

Lease: \$0.95 to \$4.00 PEPM.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet, computer kiosks, e-mail, interactive voice response system.

Capabilities provided by organization: Internet/intranet access.

Customization: Optional.

Year of first installation: 1998.

Total benefit installations: 44.

Internet users: 200,000.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability.

System management features: Claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, health care utilization review, medical case management, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Telephone assistance hours a day: 12

Clients

Total 44

Systems sold in 2005 10

Officers: Brad West, vp-channel solutions.

Contact: John Tefft, account executive; 410-715-0949; john.tefft@shps.com.

T

The TriZetto Group Inc.

500 Technology Drive
Naperville, Ill. 60563;
800-569-1222; fax: 630-369-4133
www.trizetto.com

Benefit systems since: 1981.

■ QicLink Extended Enterprise

System type: Benefit information system.

Software sold with hardware

PC operating system: Internet browser, Windows.

Midrange system/Mainframe: Intel-based hardware.

Interactive requirements: Internet/intranet, e-mail.

System allows: Single users.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1981.

Benefits managed/communicated: COBRA health care continuation, Section 125 flexible benefit plans, flexible spending accounts, group health plans, health savings accounts, short- and long-term disability.

System management features: Check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, personalized benefit information.

Generates reports via: E-mail, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

2005 revenues

Total\$292,200,000

Officers: Jeff Margolis, chairman/CEO; Kathleen Earley, president/COO; Jim Malone, senior vp/CFO; John Jordan, senior vp-sales; Laura Fitzgerald, vp/chief marketing officer.

Contact: Ellen Lockwald, director-benefits administration marketing; ellen.lockwald@trizetto.com.

TPABenefits Inc.

11550 IH 10 W., Suite 220
San Antonio, Texas 78230;
210-697-9900; fax: 210-697-0360
www.tpabenefits.com

Benefit systems since: 2000.

■ TPABenefits

System type: Benefit communication system,

benefit information system.

System sold: Directly, TPAs.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Interactive communication system:

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, medical savings accounts, Section 125 flexible benefit plans.

System management features: Eligibility verification, generation of participant letters, health care utilization review, health provider contact management, medical case management, plan enrollment, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Officers: James E. Burkholder, president.

Contact: Charlie Gomez, senior developer; 210-697-9900, ext. 204; charlie@tpabenefits.com.

Travis Software Corp.

P.O. Box 820469
Houston, Texas 77282-0469;
281-496-3737; fax: 281-496-4022
www.travissoft.com

Benefit systems since: 1986.

■ TravisBilling (TBILL)

System type: Benefit information system.

Purchase price: \$2,295 to \$8,995.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Customization: Optional.

Year of first installation: 1988.

Total benefit installations: 203.

Benefits managed/communicated: Group health plans, leave of absence.

System management features: Accounting, generation of participant letters, premium deductions, recordkeeping.

Communication features: Benefit option/selection adjustment.

Generates reports via: Computer diskette, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 9.5

■ TravisCobra

Continued on next page

Continued from previous page

System type: Benefit information system.

Purchase price: \$2,295 to \$5,995.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Customization: Optional.

Year of first installation: 1986.

Total benefit installations: 700.

Benefits managed/communicated: COBRA health care continuation, leave of absence.

System management features: COBRA billing, generation of participant letters, recordkeeping.

Communication features: Benefit option information/advice, benefit option/selection adjustment, personalized benefit information.

Generates reports via: Computer diskette, e-mail, mailed hard copy, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 9.5

■ TravisFlex

System type: Benefit information system.

Purchase price: \$2,495 to \$9,995.

PC operating system: Windows.

Interactive requirements: Internet/intranet.

Customization: Optional.

Year of first installation: 1987.

Total benefit installations: 262.

Benefits managed/communicated: Flexible spending accounts, health savings accounts, medical savings accounts, Section 125 flexible benefit plans.

System management features: Accounting, check writing, claims administration, generation of participant letters, plan discrimination testing, plan enrollment, premium deductions, recordkeeping.

Communication features: Direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, medical savings account information.

Generates reports via: Computer diskette, printer.

User support: Online support, onsite training, telephone support.

Telephone assistance hours a day: 9.5

■ WebCOBRA.com

System type: Benefit information system.

PC operating system: Internet browser.

Interactive requirements: Internet/intranet.

Capabilities provided by organization: Internet/intranet access.

Customization: Optional.

Year of first installation: 2004.

Total benefit installations: 700.

Benefits managed/communicated: COBRA health care continuation, leave of absence.

System management features: Check writing, COBRA billing, generation of participant letters.

Generates reports via: Internet/intranet, e-mail, printer.

User support: Online support, telephone support.

Telephone assistance hours a day: 9.5

Clients

Total 1,246*

Officer: Alan H. Williams, president.

Contact: Garth Williams, director-marketing; 866-866-9264.

**Includes only clients currently receiving company's support and update plan.*

U

UnumProvident-Enrollment Services

1 Fountain Square

Chattanooga, Tenn. 37402;

800-421-0344; fax: 423-294-8326

www.unumprovident.com

Parent: UnumProvident Corp.

Benefit systems since: 1998.

■ Campus

System type: Benefit communication system, benefit information system.

System sold: Brokers, bundled with other services offered by the company, directly.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 2000.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, leave of absence, life insurance, medical savings accounts, pension plans, savings/investment plans, Section 125 flexible benefit plans, short- and long-term disability, Social Security benefits, worker compensation.

System management features: Eligibility verification, plan enrollment, premium deductions, recordkeeping.

Communication features: Benefit option information/advice, benefit option/selection adjustment, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account selection, managed care network information.

Generates reports via: Internet/intranet, printer.

User support: Online support, onsite training, telephone support.

Officers: Thomas R. Watjen, president/CEO; Bob Best, senior vp-client service center/chief information officer.

Contact: Sidney H. Simon, director-product strategy, enterprise enrollment services; 423-294-5786; ssimon@unumprovident.com.

Companies interested in being listed in any of *BIs* online directories should contact the Directory department at bidirectory@businessinsurance.com.

W

WLT Software Inc.

831 N. Hercules Ave.

Clearwater, Fla. 33765;

877-807-4730; fax: 727-443-4936

www.wltsoftware.com

Benefit systems since: 1979.

■ MediClaims for Windows

System type: Benefit information system.

PC operating system: Internet browser, Windows.

Interactive requirements: Internet/intranet, e-mail, interactive voice response system.

Capabilities provided by organization: Internet/intranet access, online processing.

Customization: Optional.

Year of first installation: 1981.

Benefits managed/communicated: COBRA health care continuation, flexible spending accounts, group health plans, health savings accounts, life insurance, medical savings accounts, Section 125 flexible benefit plans, short- and long-term disability, worker compensation.

System management features: Accounting, check writing, claims administration, COBRA billing, coordination of benefits, disability management, eligibility verification, generation of participant letters, government reporting, health care utilization review, health provider contact management, medical case management, medical coding/unbundling, plan discrimination testing, plan enrollment, premium deductions, recordkeeping, stop-loss reinsurance management.

Communication features: Access to status of medical claims, benefit modeling/projections, benefit plan descriptions, direct plan enrollment, flexible benefit plan selection, flexible spending account information, health savings account information, health savings account selection, managed care network information, medical savings account information, personalized benefit information.

Generates reports via: Computer diskette, e-mail, fax, Internet/intranet, mailed hard copy, printer.

User support: Online support, onsite training, telephone support, user groups/meetings.

Officers: Tom Brooks, president; Chuck Brooks, executive vp; Shelley Van Etten, vp-finance.

Contact: Tom Brooks;

tbrooks@wltsoftware.com.

Business Insurance

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Employee assistance program providers

A

ACI Specialty Benefits Corp.

5414 Oberlin Drive, Suite 240,
San Diego, Calif. 92121;
800-932-0034; fax: 858-452-7819
www.acieap.com;
www.affinityon-line.com/getfitwellness

Staff

Salaried employees.....	124
Psychiatrists.....	1
Psychologists.....	20
Social workers.....	18
Marriage/family/child counselors.....	65
Professional/mental health counselors.....	20
Contracted professionals.....	39,982
Psychiatrists.....	400
Psychologists.....	4,500
Social workers.....	4,000
Marriage/family/child counselors.....	26,780
Professional/mental health counselors.....	4,300
Physicians.....	2

Clients

EAP employer clients.....	302
Lives covered at year-end 2005.....	1,620,000
Employees covered.....	567,000
Dependents covered.....	1,053,000

Revenues

Gross revenue 2005.....	\$4,486,036
Gross revenue 2004.....	\$3,992,760
EAP services.....	65%
EAP revenue.....	\$2,915,923

Percentage from other services: 35%; Counseling and critical incident stress debriefings (CISD) for non-EAP clients, management consultation, seminars and speaking fees, training, wellness programs.

Service began: 1983.

Parent: ACI Enterprises Inc.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices.

Billing method: Capitated fee, fee for service, flat fee, \$18 per employee per year.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Dr. Ann D. Clark, CEO; Tori Barr, senior vp-corporate relations; Erin Judy, senior vp-global sales.

Contact: Sara Hutter, director-corporate media; shutter@acieap.com.

AffinityCare Inc.

18202 Minnetonka Blvd. Suite 203,
Wayzata, Minn. 55391;
866-422-4644; fax: 952-404-6414
www.affinitycare.net

Staff

Contracted professionals.....	18,000

Clients

EAP employer clients.....	300
Lives covered at year-end 2005.....	230,000
Employees covered.....	110,000
Dependents covered.....	120,000

Revenues

Gross revenue 2005.....	\$1,800,000
Gross revenue 2004.....	\$800,000
EAP services.....	75%
EAP revenue.....	\$1,400,000

Percentage from other services: 25%; Identity theft resolution services, travel assistance.

Service began: 2001.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: Alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: Employee education, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: Phone counseling, practitioners' offices, selected worksites.

Industries served: Associations, credit card companies, EAP resellers, financial institutions, health care organizations, insurance companies.

Billing method: Capitated fee, fee for service, flat fee, per employee.

Reporting frequency: As requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Kenneth Larsen, president; Tim Glaros, vp-customer product enhancements.

Contact: Kenneth Larsen,
klarsen@affinitycare.net.

B

Bensinger, DuPont & Associates

20 N. Wacker Drive, Suite 920,
Chicago, Ill. 60606;
312-726-8620; fax: 312-726-1061
www.bensingerdupont.com

Staff

Salaried employees.....	65
Psychiatrists.....	2
Psychologists.....	1
Social workers.....	11
Marriage/family/child counselors.....	3
Professional/mental health counselors.....	35
Contracted professionals.....	18,100
Psychologists.....	90
Social workers.....	3,500
Marriage/family/child counselors.....	2,050
Professional/mental health counselors.....	12,460

Clients

EAP employer clients.....	556
Lives covered at year-end 2005.....	3,469,000
Employees covered.....	991,000
Dependents covered.....	2,478,000

Revenues

Gross revenue 2005.....	\$5,500,000
Gross revenue 2004.....	\$7,250,000
EAP services.....	79%
EAP revenue.....	\$4,345,000

Percentage from other services: 21%; Administration and training services, consulting, drug testing, research.

Service began: 1982.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: Capitated fee, fee for service, flat fee, per employee.

Reporting frequency: Annually, as requested, quarterly.

Offers utilization data to employer clients

Officers: Peter Bensinger, president/CEO; Robert DuPont, executive vp; Marie Apke, senior vp.

Contact: Andrea Sinisi, director-marketing;
andrea.sinisi@bensingerdupont.com.

C

Carilion EAP

213 McClanahan St., Suite 201A,
Roanoke, Va. 24108;
540-981-8950; fax: 540-342-1318
www.carilion.com

Continued on next page

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Staff

Salaried employees.....	16
Psychologists	2
Social workers	7
Marriage/family/child counselors	2
Professional/mental health counselors.....	5
Contracted professionals.....	118
Psychologists	5
Social workers	40
Marriage/family/child counselors	15
Professional/mental health counselors.....	48

Clients

EAP employer clients.....	110
Lives covered at year-end 2005	122,000
Employees covered.....	36,000
Dependents covered	86,000

Revenues

Gross revenue 2005	\$540,000
Gross revenue 2004	\$521,000
EAP services	95%
EAP revenue	\$513,000

Percentage from other services: 5%; Critical incident stress debriefings (CISD), substance abuse professional assessments, training.

Service began: 1986.

Parent: Carilion Health System.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: Alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: Drug-free work-

place, employee education, supervisor training, workplace problem identification.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Industries served: Educational institutions, health care, manufacturing, service, utilities.

Billing method: Capitated fee, \$16.50 per employee per year; fee for service; flat fee.

Reporting frequency: As requested, quarterly.

Offers utilization data to employer clients.

Officers: Jon Arrington, vp; Mark Derbyshire, director-outpatient services; Ken Redick, EAP manager.

Contact: Ken Redick; 800-992-1931; kredick@carilion.com.

Ceridian Corp.

3311 E. Old Shakopee Road,
Minneapolis, Minn. 55425;
925-853-8100; fax: 925-853-4430
www.myceridian.com

Staff

Salaried employees.....	502
Psychiatrists	1
Psychologists	13
Social workers	116
Marriage/family/child counselors	7
Professional/mental health counselors.....	47
Contracted professionals.....	5,912*
Psychiatrists	770
Psychologists	3
Social workers	2,526
Marriage/family/child counselors	674
Professional/mental health counselors	1,357

Clients

lives covered at year-end 2005 and a breakdown of lives into employee lives and dependent lives. 2005 and 2004 gross revenues are given next, followed by information on revenues derived from EAP services. Also provided are the year services began, the parent company and whether the organization is a for-profit entity.

Services available are listed under three categories: assessments/treatment, health promotion and educational/general services. The specialties section details particular industries for which the organization provides services.

The service area is listed next, followed by methods of reporting and billing. A list of principal officers and a contact person for those seeking more information complete the listings.

Listings are generated from responses to a BI questionnaire. The directory is published as an editorial service; there is no charge to be included. Although every effort is made to publish complete and accurate listings, BI is unable to verify all information provided.

Lives covered at year-end 2005 ..12,034,601

Revenues

Gross revenue 2005	\$159,100,000**
Gross revenue 2004	\$1,320,400,000***

Service began: 1981.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: Capitated fee, fee for service; per employee per; usage based pricing.

Reporting frequency: Annually, as requested, monthly, quarterly.

Officers: Ronald L. Turner, chairman/president/CEO.

* Includes 16 psychiatric/registered nurses and 325 other professionals

** Revenues is for LifeWorks only.

*** Revenues for entire company.

CIGNA Behavioral Health

11095 Viking Drive, Suite 350,
Eden Prairie, Minn. 55344;
952-996-2000; fax: 952-996-2659
www.cignabehavioral.com

Staff

Salaried employees.....	908
Contracted professionals	12,399
Psychiatrists	10
Psychologists	3,002
Professional/mental health counselors	9,387*

Clients

EAP employer clients.....	787
Lives covered at year-end 2005	6,500,000
Employees covered.....	2,400,000
Dependents covered	4,100,000

Revenues

Gross revenue 2005	\$452,000,000
Gross revenue 2004	\$468,000,000
EAP services	11.5%
EAP revenue	\$52,000,000

Percentage from other services: 89%;

Depression disease management, disability management, mental health substance abuse.

Service began: 1974.

Parent: CIGNA Corp.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS aware-

Directory explanation box

The *Business Insurance* Directory of Employee Assistance Program Providers lists organizations that provide a variety of EAP services to employers on a direct, stand-alone basis.

BI defines an employee assistance program as one that provides counseling and training to assist employees in the identification and resolution of personal problems. In addition, EAP services may include referrals to specialists for treatment. To be listed in the directory, a company must generate at least \$100,000 in gross revenues from EAP services or provide EAP services in at least three states.

Each listing begins with the company's name and address. Information on staff (given in full-time equivalents for year-end 2005) appears in two sections: salaried employees and contracted professionals. This staff number could include psychiatrists, psychologists, social workers, marriage/family/child counselors, professional/mental health counselors or physicians.

Information on clients includes the total number of employer clients served, total

Continued on next page

Largest employee assistance program providers

Ranked by number of lives covered at year-end 2005

Rank	Company /Address	Phone /Fax /Web site	Lives covered	Employer clients	Total salaried employees	Total contracted professionals	Principal officer
1	ComPsych Corp. NBC Tower, 455 Cityfront Plaza Drive, Chicago, Ill. 60611	800-851-1714 Fax: 312-595-3125 www.compsych.com	25,211,000	6,500	336	28,487	Dr. Richard A. Chaifetz, chairman/CEO
2	Magellan Health Services Inc. 55 Nod Road, Avon, Conn. 06001	860-507-1900 Fax: 860-507-1990 www.magellanhealth.com	13,400,000	1,300 ¹	3900	63,000	Steven Shulman, chairman/CEO
3	Ceridian Corp. 3311 E. Old Shakopee Road, Minneapolis, Minn. 55425	925-853-8100 Fax: 925-853-4430 www.myceridian.com	12,034,601	—	502	5,912	Ronald L. Turner, chairman/president/CEO
4	CIGNA Behavioral Health 11095 Viking Drive, Suite 350 Eden Prairie, Minn. 55344	952-996-2000 Fax: 952-996-2659 www.cignabehavioral.com	6,500,000	787	908	12,399	Keith Dixon, president/CEO
5	VMC Behavioral Healthcare 100 S. Greenleaf, Gurnee, Ill. 60031	847-625-3500 Fax: 847-249-2772 www.vmcceap.com	4,750,000	377	254	17,950	Mary Vasquez, president/CEO
6	Bensinger, DuPont & Associates 20 N. Wacker Drive, Suite 920, Chicago, Ill. 60606	312-726-8620 Fax: 312-726-1061 www.bensingerdupont.com	3,469,000	556	65	18,100	Peter Bensinger, president/CEO
7	Managed Health Network dba MHN 503 Canal Blvd., Point Richmond, Calif. 94804	800-488-8449 Fax: 510-620-6490 www.mhn.com	3,200,000	730	900	43,700	Jerry V. Coil, president/CEO
8	ACI Specialty Benefits Corp. 5414 Oberlin Drive, Suite 240, San Diego, Calif. 92121	800-932-0034 Fax: 858-452-7819 www.acieap.com	1,620,000	302	124	39,982	Dr. Ann D. Clark, CEO
9	Harris Rothenberg International 99 Wall St., New York, N.Y. 10005	212-422-8847 Fax: 212-422-9136 www.harrisrothenberg.com	1,537,967	305	68	22,154	Dr. Beatrice Harris, Dr. Edward Trieber, managing directors
10	ValueOptions 240 Corporate Blvd., Norfolk, Va. 23502	757-459-5200 www.valueoptions.com	1,470,695	331	4,622	48,216	Barbara Hill, CEO

¹ Estimated
Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Employee Assistance Providers.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

ness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: EAP facilities, all work-sites, phone counseling, practitioners' offices.

Billing method: Capitated fee, fee for service, per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Keith Dixon, president/CEO; Jodi Aronson-Prohofsky, vp-operations; Gidget Peddie, vp-national sales.

Contact: sales office; 800-637-1257; contactcbh@signabehavioral.com

**This figure represents contracted professional that are multi-disciplined.*

Comprehensive EAP

5 Militia Drive,
Lexington, Mass. 02421;
781-863-8283; fax: 781-860-9839
www.compeap.com

Staff

Salaried employees.....	3
Psychologists	1
Social workers	1
Professional/mental health counselors.....	1
Contracted professionals.....	150*
Psychologists	50
Social workers.....	60
Marriage/family/child counselors	10
Professional/mental health counselors.....	50

Clients

EAP employer clients.....	30
Lives covered at year-end 2005	22,500
Employees covered.....	10,000
Dependents covered	12,500

Revenues

Gross revenue 2005	\$820,500
Gross revenue 2004	\$780,000
EAP services	90%
EAP revenue	\$738,450

Percentage from other services: 10%; Human resource consultation and training.

Service began: 1984.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, stress, suicide.

Health promotion services: Alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: Employee education, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected work-

sites.

Industries served: Financial institutions, high tech, manufacturing, nonprofit organizations.

Billing method: Capitated fee, \$30 to \$46 per employee per year.

Reporting frequency: Quarterly.

Offers utilization data to employer clients

Officers: Mark Sagor, president; Bob Kagey, clinical director.

Contact: 800-344-1011; info@compeap.com.

**This figure represents contracted professional that are multi-disciplined.*

ComPsych Corp.

NBC Tower, 455 Cityfront Plaza Drive,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

Staff

Salaried employees.....	336
Psychiatrists	2
Psychologists	18
Social workers	165
Marriage/family/child counselors	12
Professional/mental health counselors.....	24
Contracted professionals	28,487
Psychiatrists	2,818
Psychologists	7,380
Social workers.....	16,916
Marriage/family/child counselors	1,133
Professional/mental health counselors.....	211
Physicians	29

Clients

EAP employer clients.....	6,500
Lives covered at year-end 2005	25,211,000
Employees covered.....	10,084,400
Dependents covered	15,126,600

Revenues

Gross revenue 2005	\$187,000,000
Gross revenue 2004	\$150,000,000
EAP services	57%
EAP revenue	\$106,590,000

Percentage from other services: 43%;

Behavioral health, critical incident stress debriefings (CISD), financial, legal, wellness.

Service began: 1984.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, phone counseling, practitioners' offices.

Industries served: government, multinational corporations, Taft-Hartley.

Billing method: Capitated fee, fee for service,

per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Dr. Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.

Contact: info@compsych.com.

Continuum Employee Assistance, Training, Consulting

1135 M St., Suite 400,
Lincoln, Neb. 68508;
402-476-0186; fax: 402-476-2757
www.4continuum.com

Staff

Salaried employees.....	9
Social workers	2
Professional/mental health counselors.....	4

Clients

EAP employer clients.....	72
Lives covered at year-end 2005	51,992
Employees covered.....	20,797
Dependents covered	31,195

Revenues

Gross revenue 2005	\$561,820
Gross revenue 2004	\$544,323
EAP services	93%
EAP revenue	\$523,776

Percentage from other services: 7%; Organizational development, training.

Service began: 1974.

Nonprofit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: Stress management.

Education/general services: Drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: EAP facilities, practitioners' offices, selected worksites.

Industries served: Small and medium size businesses.

Billing method: Fee for service, flat fee, per employee.

Reporting frequency: Annually, quarterly.

Offers utilization data to employer clients.

Officers: Georgia Glass, board president; J Hoffman, secretary/treasurer; Jack Huck, vp; Kristine Brennan, executive director.

Contact: Kristine Brennan;
kbrennan@4continuum.com.

Corporate Counseling Associates Inc.

475 Park Ave. S.,
New York, N.Y. 10016;
212-686-6827; fax: 212-686-6511
www.corporatecounseling.com

Staff

Continued on next page

Continued from previous page

Salaried employees.....75

Clients

Lives covered at year-end 2005 612,500

Employees covered.....175,000

Dependents covered 437,500

Revenues

Gross revenue 2005\$8,000,000

Gross revenue 2004\$7,500,000

EAP services 90%

EAP revenue\$7,200,000

Percentage from other services: 10%; Consulting, executive coaching, training, work/life.**Service began:** 1984.**For profit****Assessment/treatment available:** Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.**Health promotion services:** AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.**Education/general services:** Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.**Service area:** International.**Counseling sites:** EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.**Industries served:** advertising, apparel, financial services, insurance, legal, manufacturing, media, public service, publishing.**Billing method:** Capitated fee, fee for service, per employee.**Reporting frequency:** Annually, as requested, monthly, quarterly.**Offers utilization data to employer clients.****Officers:** Robert Levy, president; Georgia Critsimilios, vp-sales and marketing Bob Levy, President;**Contact:** Georgia Critsimilios;
gbc@corporatecounseling.com.**E****Employee Resource Systems Inc.**29 E. Madison, Suite 1600,
Chicago, Ill. 60602;
312-780-6316; fax: 312-780-6344
www.ers-usa.org**Staff**

Salaried employees.....15

Psychologists 1

Social workers 7

Professional/mental health counselors 4

Contracted professionals 3,408

Psychiatrists 73

Psychologists 445

Social workers 1,294

Professional/mental health counselors 1,596

Clients

EAP employer clients.....82

Lives covered at year-end 2005 195,000

Employees covered.....78,000

Dependents covered 117,000

Revenues

Gross revenue 2005\$1,700,000

Gross revenue 2004\$1,600,000

EAP services 90%

EAP revenue\$1,530,000

Percentage from other services: 10%; Managed care, training, work/life.**Service began:** 1993.**For profit****Assessment/treatment available:** Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.**Health promotion services:** AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, smoking cessation, stress management.**Education/general services:** Drug-free workplace, employee education, supervisor training, workplace problem identification.**Service area:** Nationwide.**Counseling sites:** EAP facilities, phone counseling, practitioners' offices, selected worksites.**Industries served:** Associations, health care, manufacturing, labor unions, social services.**Billing method:** Capitated fee, fee for service, flat fee, other; per employee per; retainer plus per case fee.**Reporting frequency:** Annually, as requested, monthly, quarterly.**Offers utilization data to employer clients****Officers:** William R. Heffernan, Gary S. Cohen, co-presidents; James Korenich, clinical director; Andrea Harkleroad, account manager.**Contact:** Gary S. Cohen;
gcohen@ers-usa.org.**Encompass L.L.C.**648 Monroe N.W., Suite B7,
Grand Rapids, Mich. 49503;
800-788-8630; fax: 616-459-9181
www.encompass.us.com**Staff**

Salaried employees.....25

Contracted professionals 212

Clients

EAP employer clients.....200

Lives covered at year-end 2005 227,500

Employees covered.....65,000

Dependents covered 162,500

Revenues

Gross revenue 2005\$937,000

Gross revenue 2004\$950,000

EAP services 95%

EAP revenue\$900,000

Percentage from other services: 5%; Management consultation, Department of Transportation training and services.**Service began:** 1988.**For profit****Assessment/treatment available:** Adoles-

cent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.**Education/general services:** Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.**Counseling sites:** EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.**Industries served:** Health care, manufacturing, small businesses.**Billing method:** Capitated fee, fee for service, flat fee, per employee.**Reporting frequency:** Annually, as requested, monthly, quarterly.**Officers:** Alison Brown, president/CEO; Michael Ohren, vp-organizational development resources.**H****Harris Rothenberg International**99 Wall St.,
New York, N.Y. 10005;
212 422-8847; fax: 212 422-9136
www.harrisrothenberg.com**Staff**

Salaried employees.....68

Psychologists 3

Social workers 3

Professional/mental health counselors 9

Physicians 1

Contracted professionals 22,154

Psychiatrists 22

Psychologists 1,193

Social workers 4,956

Marriage/family/child counselors 8,939

Professional/mental health counselors ...7,044

Clients

EAP employer clients.....305

Lives covered at year-end 2005 1,537,967

Employees covered.....439,419

Dependents covered 1,098,548

Revenues

Gross revenue 2005\$14,000,000

Gross revenue 2004\$11,000,000

EAP services 65%

EAP revenue\$9,100,000

Percentage from other services: 35%; Behavioral risk management, executive services, training and development, work/life.**Service began:** 1983.**For profit****Assessment/treatment available:** Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

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Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: Capitated fee, fee for service, flat fee, per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Dr. Beatrice Harris, Dr. Edward Trieber, managing directors.

Contact: Marian Manuel, director-business development.

Integrated Behavioral Health

3070 Bristol St., Suite 350,
Costa Mesa, Calif. 92626;
800-395-1616; fax: 714-556-5430
www.ibhcorp.com

Staff

Salaried employees.....	34
Psychiatrists	1
Psychologists	8
Social workers	3
Marriage/family/child counselors	1
Contracted professionals	7,000

Clients

EAP employer clients.....	3,200
Lives covered at year-end 2005	825,000
Employees covered.....	400,000
Dependents covered	425,000

Revenues

Gross revenue 2005	\$4,200,000
Gross revenue 2004	\$3,600,000
EAP services	66%
EAP revenue	\$2,800,000

Percentage from other services: 34%.

Service began: 1992.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: Capitated fee, flat fee, per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Samuel L. Mayhugh, chief clinical officer/office of the president; Tom Yankoff, CFO/office of the president; Edward M. Bosanac, COO/office of the president.

Contact: Edward M. Bosanac;
ed.bosanac@ibhcorp.com

Interface EAP

10370 Richmond Ave., Suite 1100,
Houston, Texas 77042;
713-781-3364; fax: 713-784-0425
www.ieap.com

Staff

Salaried employees.....	24
Psychiatrists	1
Psychologists	1
Contracted professionals	6,008
Psychiatrists	898
Psychologists	1,189
Social workers	1,662
Marriage/family/child counselors	731
Professional/mental health counselors	1,327
Physicians	42

Clients

EAP employer clients.....	190
Lives covered at year-end 2005	207,200
Employees covered.....	82,900
Dependents covered	124,300

Revenues

Gross revenue 2005	\$2,500,000
Gross revenue 2004	\$2,600,000
EAP services	85%
EAP revenue	\$2,125,000

Percentage from other services: 15%; Behavioral healthcare management, pharmacy intervention protocol.

Service began: 1989.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: All worksites, practitioners' offices.

Billing method: Capitated fee, \$2 to \$4 PEP; fee for service; flat fee.

Reporting frequency: As requested, quarterly.

Offers utilization data to employer clients

Officers: Fred Newman, CEO; Tina M. Pace,

vp-administration; Linda Pierce, vp-clinical services.

Contact: Melissa Black, client services manager;
mblack@ieap.com

M

Magellan Health Services Inc.

55 Nod Road,
Avon, Conn. 06001;
860-507-1900; fax: 860-507-1990
www.magellanhealth.com

Staff

Salaried employees.....	3,900
Contracted professionals	63,000

Clients

EAP employer clients.....	1,300*
Lives covered at year-end 2005	13,400,000

Revenues

Gross revenue 2005	\$1,808,000,000
Gross revenue 2004	\$1,795,000,000
EAP services	6%
EAP revenue	\$110,500,000

Percentage from other services: 94%.

Service began: 1973.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Billing method: Capitated fee, fee for service, flat fee, per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Officers: Steven Shulman, chairman/CEO; Dr. Rene Lerer, president/COO; Mark Demilio, CFO.

Contact: Karen Palmer, vp-sales-employer solutions; 314-387-5867.

*Estimated

Managed Health Network dba MHN

503 Canal Blvd.,
Point Richmond, Calif. 94804;
800-488-8449; fax: 510-620-6490
www.mhn.com

Staff

Salaried employees.....	900
Psychologists	2

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Social workers.....	70
Marriage/family/child counselors.....	65
Professional/mental health counselors.....	10
Contracted professionals.....	43,700
Psychiatrists.....	5,750
Psychologists.....	10,800
Social workers.....	12,600
Marriage/family/child counselors.....	4,000
Professional/mental health counselors.....	6,550
Physicians.....	4,000

Clients

EAP employer clients.....	730
Lives covered at year-end 2005.....	3,200,000
Employees covered.....	1,400,000
Dependents covered.....	1,800,000

Revenues

Gross revenue 2005.....	\$253,000,000
Gross revenue 2004.....	\$243,194,850
EAP services.....	21%
EAP revenue.....	\$52,000,000

Percentage from other services: 78%;

Department of Defense consultation, direct clinical services, DUI services, federal services.

Service began: 1974.**Parent:** Health Net Inc.**For profit****Assessment/treatment available:** Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.**Health promotion services:** AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.**Education/general services:** Drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.**Service area:** Nationwide.**Counseling sites:** EAP facilities, phone counseling, practitioners' offices.**Billing method:** Capitated fee, fee for service, per employee.**Reporting frequency:** As requested, monthly.**Officers:** Jerry V. Coil, president/CEO; Steven Sell, vp-employer services; Ian Shaffer, chief medical officer.**Contact:** Sondra Maas, marketing manager; 510-620-6462; sondra.maas@mhn.com.**N****Charles Nechtem Associates Inc.**

744 Broad St.,
Newark, N.J. 07102;
866 327-2040; fax: 973 792-0090
www.charlesnechtem.com

Staff

Salaried employees.....	76
Psychiatrists.....	2
Psychologists.....	5
Social workers.....	41
Contracted professionals.....	17,500

Psychiatrists.....	1,525
Psychologists.....	4,223
Social workers.....	10,480
Marriage/family/child counselors.....	1,272

Clients

EAP employer clients.....	135
Employees covered.....	2,950,000

Revenues

Gross revenue 2005.....	\$41,500,000
Gross revenue 2004.....	\$41,000,000
EAP services.....	92%
EAP revenue.....	\$38,000,000

Percentage from other services: 8%;

Work/life.

Service began: 1980.**For profit****Assessment/treatment available:** Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.**Health promotion services:** AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.**Education/general services:** Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.**Service area:** International.**Counseling sites:** EAP facilities, phone counseling, practitioners' offices, selected work-sites.**Billing method:** Capitated fee, fee for service, per employee.**Reporting frequency:** Annually, monthly, quarterly.**Offers utilization data to employer clients****Officers:** Charles Nechtem, president; Roger Barker, senior vp; Michael Earner, vp-clinical; Kathryn Greene, assistant vp-sales and marketing.**Contact:** Kathryn Greene;kgreene@charlesnechtem.com.**New Directions Behavioral Health L.L.C.**

9393 W. 110th St., Suite 600,
Overland Park, Kan. 66210;
913-982-8200; fax: 913-982-8201
www.ndbh.com

Staff

Salaried employees.....	93
Psychiatrists.....	3
Psychologists.....	7
Social workers.....	23
Marriage/family/child counselors.....	1
Professional/mental health counselors.....	16
Physicians.....	1
Contracted professionals.....	6,971
Psychologists.....	1,336
Social workers.....	4,319
Marriage/family/child counselors.....	53
Professional/mental health counselors.....	1,263

Clients

EAP employer clients.....	676

Lives covered at year-end 2005.....	562,029
Employees covered.....	255,468
Dependents covered.....	306,561

Revenues

Gross revenue 2005.....	\$19,230,000
Gross revenue 2004.....	\$23,492,000
EAP services.....	22%
EAP revenue.....	\$4,264,514

Percentage from other services: 78%;

Human resources consulting, managed behavioral health, training, wellness.

Service began: 1978.**Parent:** Blue Cross and Blue Shield of Kansas City.**For profit****Assessment/treatment available:** Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.**Health promotion services:** AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.**Education/general services:** Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.**Service area:** Nationwide.**Counseling sites:** EAP facilities, phone counseling, practitioners' offices.**Billing method:** Capitated fee, fee for service, flat fee, per employee.**Reporting frequency:** Annually, as requested, monthly, quarterly.**Offers utilization data to employer clients****Officers:** John F. Quick, president/CEO; Maureen T. Hennessey, executive vp/chief clinical officer; Betsy Klein, regional vp.**Contact:** Lenora Larson, director-business development; 913-982-8128; llarson@ndbh.com.**P****Perspectives Ltd.**

20 N. Clark St., Suite 2650,
Chicago, Ill. 60602;
800-866-7556; fax: 312-558-1570
www.perspectivesltd.com

Staff

Salaried employees.....	45
Psychiatrists.....	1
Psychologists.....	3
Social workers.....	22
Professional/mental health counselors.....	5
Contracted professionals.....	5,250
Psychiatrists.....	450
Psychologists.....	1,500
Social workers.....	3,000
Marriage/family/child counselors.....	200
Professional/mental health counselors.....	100

Clients

EAP employer clients.....	160

Continued on next page

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Lives covered at year-end 2005 475,000
Employees covered 140,000
Dependents covered 335,000

Revenues

Gross revenue 2005\$3,500,000
Gross revenue 2004\$4,300,000
EAP services 87%
EAP revenue\$3,045,000

Percentage from other services: 13%; Managed behavioral health care, organizational development.

Service began: 1981.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected work-sites.

Industries served: Education, health care, legal, manufacturing, social service, municipalities and union organizations.

Billing method: Capitated fee, fee for service, per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients.

Officers: Bernie Dyme, principal/president; Jeff Blaine, principal/vp-clinical services; Terry Cahill, principal/vp-development.

Contact: Terry Cahill; 312-558-1563; thc@perspectivesltd.com.

Preferred Mental Health Management Inc.

401 E. Douglas, Suite 300,
Wichita, Kan. 67202;
800-264-7496

Staff

Salaried employees 14
Contracted professionals 11,500*

Clients

EAP employer clients 14
Lives covered at year-end 2005 173,025
Employees covered 75,228
Dependents covered 97,797

Revenues

Gross revenue 2005\$550,000
Gross revenue 2004\$550,000
EAP services 99%
EAP revenue\$544,500

Percentage from other services: 1%; Behavioral health management carve-out.

Service began: 1987.

For profit

Assessment/treatment available: Adoles-

cent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected work-sites.

Billing method: Capitated fee, per employee.

Reporting frequency: As requested, quarterly.

Offers utilization data to employer clients

Officers: Les Ruthven, president/CEO; Courtney Ruthven, executive vp/CEO.

Contact: Sally Stevens, senior marketing manager; sally.stevens@pmhm.com

*Through proprietary PPO network.

S

Solutions EAP

213 Court St.,
Middletown, Conn. 06457;
800-526-3485; fax: 860-704-6221
www.solutions-eap.com

Staff

Salaried employees 7
Social workers 2
Professional/mental health counselors 3
Contracted professionals 175
Psychologists 4
Social workers 115
Marriage/family/child counselors 22
Professional/mental health counselors 34

Clients

EAP employer clients 100
Lives covered at year-end 2005 125,000
Employees covered 50,000
Dependents covered 75,000

Revenues

Gross revenue 2005\$870,000
Gross revenue 2004\$670,000
EAP services 100%

Service began: 1980.

Parent: Hartford Healthcare Corp.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: Alcohol awareness, drug/chemical awareness, elder care, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: EAP facilities, practitioners' offices, selected worksites.

Industries served: Education, health care, municipal and state governments.

Billing method: Capitated fee, \$17.50 to \$29 per employee per year; fee for service; flat fee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Sam Moy, president; Dave Judd, vp; Mark Cesaro, director-management services.

Contact: George Wassell, director; 860-704-6222; gwassell@abhct.com.

V

VMC Behavioral Healthcare

100 S. Greenleaf,
Gurnee, Ill. 60031;
847-625-3500; fax: 847-249-2772
www.vmceap.com

Staff

Salaried employees 254
Contracted professionals 17,950

Clients

EAP employer clients 377
Lives covered at year-end 2005 4,750,000
Employees covered 1,905,000
Dependents covered 2,845,000

Revenues

Gross revenue 2005\$24,250,000
Gross revenue 2004\$23,100,000
EAP services 80%
EAP revenue\$19,400,000

Percentage from other services: 20%; Disease management, health and wellness training.

Service began: 1976.

Parent: The Vasquez Group.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: Alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices.

Billing method: Capitated fee, fee for service, flat fee, per employee.

Reporting frequency: Annually, as requested, monthly, quarterly.

Officers: Mary Vasquez, president/CEO; Daniel Kennedy, vp/CFO; Joseph Honor, vp/COO.

Contact: Sean Fogarty, U.S. vp-sales and marketing; 847-625-3516; sfogarty@vmceap.com.

Continued on next page

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ValueOptions

240 Corporate Blvd.,
Norfolk, Va. 23502;
757-459-5200
www.valueoptions.com

Staff

Salaried employees.....	4,622
Contracted professionals.....	48,216
Psychiatrists.....	7,565
Psychologists.....	6,877
Marriage/family/child counselors.....	8,265
Professional/mental health counselors.....	25,509

Clients

EAP employer clients.....	331
Lives covered at year-end 2005.....	1,470,695
Employees covered.....	588,278
Dependents covered.....	882,417

Revenues

Gross revenue 2005.....	\$1,121,166,756
Gross revenue 2004.....	\$1,121,166,756
EAP services.....	3%
EAP revenue.....	\$33,997,444

Percentage from other services: 97%; Mental health substance abuse services for public sector Medicaid contracts, health plans and employer groups, ancillary services such as work/life, concierge, and coaching.

Service began: 1981.

Parent: FHC Health Systems Inc.

For profit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, all worksites, phone counseling, practitioners' offices, selected worksites.

Billing method: Capitated fee, fee for service, flat fee, per employee.

Reporting frequency: Annually, as requested, quarterly.

Offers utilization data to employer clients

Officers: Ronald I. Dozoretz, chairman; Barbara Hill, CEO; Chris Cavazos, president-employer solutions division; Chuck Taylor, executive vp-health and performance solutions.

Contact: Chuck Taylor; 919-941-5465;
chuck.taylor@valueoptions.com.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

W**Wellspring Family Services EAP**

615 Second Ave., Suite 150,
Seattle, Wash. 98104;
206-654-4145; fax: 877-903-0542
www.wfseap.org

Staff

Salaried employees.....	12
Contracted professionals.....	820
Psychiatrists.....	20
Psychologists.....	50
Social workers.....	250
Marriage/family/child counselors.....	250
Professional/mental health counselors.....	250
Physicians.....	10

Clients

EAP employer clients.....	450
Lives covered at year-end 2005.....	360,000
Employees covered.....	120,000
Dependents covered.....	240,000

Revenues

Gross revenue 2005.....	\$8,750,000
Gross revenue 2004.....	\$7,500,000
EAP services.....	33.4%
EAP revenue.....	\$2,700,000

Percentage from other services: 66.6%.

Service began: 1985.

Parent: Family Services of King County.

Nonprofit

Assessment/treatment available: Adolescent treatment, alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: Alcohol awareness, drug/chemical awareness, elder care, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, supervisor training, workplace problem identification.

Service area: Nationwide.

Counseling sites: EAP facilities, practitioners' offices, selected worksites.

Industries served: Health care, hospitals, high tech, nonprofit organizations, schools.

Billing method: Capitated fee, fee for service, per employee.

Reporting frequency: Quarterly.

Officers: Ruthann Howell, CEO-Family Services of King County; Lauren Thomas, COO-Family Services of King County; Kevin Host, director-Family Services EAP.

Contact: Kevin Host.

Workplace Solutions L.L.C.

19 E. Schaumburg Road,
Schaumburg, Ill. 60194;
800-327-5071; fax: 847-895-0223
www.wseap.com

Staff

Salaried employees.....	16
Psychiatrists.....	1
Psychologists.....	1
Social workers.....	10

Professional/mental health counselors.....	4
Contracted professionals.....	800
Psychologists.....	100
Social workers.....	350
Marriage/family/child counselors.....	100
Professional/mental health counselors.....	250

Clients

EAP employer clients.....	202
Lives covered at year-end 2005.....	309,510
Employees covered.....	96,722
Dependents covered.....	212,788

Revenues

Gross revenue 2005.....	\$1,912,000
Gross revenue 2004.....	\$1,700,000
EAP services.....	90%
EAP revenue.....	\$1,720,800

Percentage from other services: 10%; drug free workplace consultation; management consultation; organizational effectiveness services, including coaching, team development, performance management, organizational assessment, and customized training; wellness seminars.

Service began: 1977.

Parent: Alexian Brothers Medical Center, 52%; Human Resource Consulting Group, 43%; Kenneth Young Center, 5%.

For profit.

Assessment/treatment available: Alcohol abuse, drug/chemical abuse, family/marital problems, financial concerns, legal problems, occupational problems, stress, suicide.

Health promotion services: AIDS awareness, alcohol awareness, drug/chemical awareness, elder care, nutrition/weight, physical fitness/exercise, smoking cessation, stress management.

Education/general services: Drug-free workplace, employee education, psychiatric disability reviews, psychiatric workers compensation reviews, supervisor training, workplace problem identification.

Service area: International.

Counseling sites: EAP facilities, phone counseling, practitioners' offices, selected worksites.

Industries served: Advertising, education, health care services, manufacturing, municipalities, park districts.

Billing method: Capitated fee, fee for service, flat fee, \$20 to \$30 per employee per year.

Reporting frequency: Annually, as requested, monthly, quarterly.

Offers utilization data to employer clients

Officers: Steve Julius, president/managing partner; Rick Kronberg, vp-operations; Paula Peacock, director-business development and administration.

Contact: Paula Peacock; 847-981-3687;
peacockp@alexian.net.

BI's online directories are available to
purchased as either PDF or Excel files in the
directories area of
www.businessinsurance.com.

Dependent care resource & referral services providers

A

ACI Specialty Benefits Corp.

5414 Oberlin Drive, Suite 240,
San Diego, Calif. 92121;
858-452-1254; fax: 858-452-7819
www.acieap.com

Services began: 1993.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups.

Service area: International.

Clients

Total 160
Employee lives covered 80,000
Average utilization rate 5.2%

Staff

Total 30
Dedicated to resource
and referral services 14

2005 revenues

Gross revenues.....\$4,486,036
Percentage from resource and
referral services.....7%
Resource and referral services\$314,023

Child care

Capitated fee.....\$6

Elder care

Capitated fee.....\$6

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly.

Officers: Dr. Ann D. Clark, CEO; Tori Barr, senior vp-corporate relations; Erin Judy, senior vp-global sales.

Contact: Sara Hutter; director-corporate media; shutter@acieap.com.

The 2007 Directory of Employee Assistance Programs Providers will be published June 25.

C

ComPsych Corp.

NBC Tower, 455 Cityfront Plaza Drive,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

Services began: 1990.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, regulatory advice.

Service area: International.

Clients

Total 4,900
Employee lives covered 7,800,000
Average utilization rate 7%

Staff

Total 327
Dedicated to resource
and referral services 98

2005 revenues

Gross revenues.....\$187,000,000
Percentage from resource and
referral services.....29%
Resource and referral services\$54,000,000

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly, semi-annually.

Officers: Dr. Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.

Contact: info@compsych.com.

Companies interested in being listed in any of
BI's online directories should contact the
Directory department at
bidirectory@businessinsurance.com.

Corporate Counseling Associates Inc.

475 Park Ave. S.,
New York, N.Y. 10016;
212-686-6827; fax: 212-686-6511
www.corporatecounseling.com

Services began: 1988.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Consulting on employer/employee financing options, employee need assessment, task force formation.

Clients

Total 225
Employee lives covered 157,500
Average utilization rate 4%

Staff

Total 75
Dedicated to resource
and referral services 40

2005 revenues

Gross revenues.....\$7,200,000
Percentage from resource and
referral services.....90%
Resource and referral services\$6,480,000

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly, semi-annually.

Officers: Robert Levy, president; Georgia Critsimilios, vp-sales and marketing.

Contact: Georgia Critsimilios.

E

e-DependentCare Work-Life Services

55 Lewis St., Suite 2,
Greenwich, Conn. 06830;
888-554-5565; fax: 203-629-2722
<http://www.employeeecare.net>

Services began: 1993.

Parent: Best Domestic Employment

Continued on next page

Continued from previous page
Services Inc.

Child care services: Adoption services, child care placement, college and university placement, dependant care center referrals, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Medicare/Medicaid assistance, adult day care referrals, friendly visitor programs, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, cost/benefit analysis, employee need assessment, employee questionnaires, feasibility studies, regulatory advice, start-up and operation budget preparation.

Service area: International.

2005 revenues

Gross revenues.....\$4,000,000
Percentage from resource and referral services.....90%
Resource and referral services\$3,600,000

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management training, onsite visits, vendors references.

Management reporting: Quarterly.

Officers: Maurice F. Wingate, president; Karen Piersa, director-services; Jennifer Spencer, consultation manager.

Contact: Maurice F. Wingate.

H

Harris Rothenberg International

99 Wall St.,
New York, N.Y. 10005;
212-422-8847; fax: 212-422-9136
www.harrisrothenberg.com

Services began: 1983.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: International.

Clients

Directory explanation box

The *Business Insurance* Directory of Dependent Care Resource and Referral Services lists organizations that contract directly with employers to provide dependent care resource and referral services on a stand-alone basis. Companies that provide care services only or benefit consulting services only are not included.

Business Insurance defines dependent care resource and referral services as the determination of employee dependent care needs, research on available service providers, child care and elder care referrals, and establishment of community dependent care resources.

Listings begin with the company name, address, year resource and referral services began, and parent company, if applicable. Next, child care services and elder care services are listed. Program services provided follow, including necessary preparation and research for corporate dependent care programs.

Service area details the locations served either directly or through contracted services. If a company subcontracts with other dependent care resource and referral agencies, that relationship is noted.

Clients denote the total number of employer clients and the total number of employee lives covered at year-end 2005. The average utilization rate for resource and referral services is also given. Staff information is specified in full-time equivalents for year-end 2005; both the total number of employees and the number of employees dedicated to resource and referral services are listed. Gross revenues for 2005 are included, as is the percentage of revenues the company derives from dependent care resource and referral services.

Compensation includes the billing methods used and price range for both child care and elder care services. Next, information on communications and quality assurance services is provided. Principal officers and a contact person for those seeking more information complete each listing.

Listings are derived from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information provided.

Total 134
Employee lives covered 439,419
Average utilization rate 2%

Staff

Total 68
Dedicated to resource and referral services 13

2005 revenues

Gross revenues.....\$14,000,000
Percentage from resource and referral services.....30%
Resource and referral services\$4,200,000

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly, semi-annually.

Officers: Dr. Beatrice Harris, Dr. Edward Trieber, managing directors.

Contact: Marian Manuel, director-business development.

N

Charles Nechtem Associates Inc.

744 Broad St.,
Newark, N.J. 07102;
866 327-2040
www.charlesnechtem.com

Services began: 1981.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, nanny/babysitting referral.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Cost/benefit analysis, employee need assessment, employee questionnaires, focus groups.

Service area: Nationwide.

Clients

Total 125
Employee lives covered 2,500,000
Average utilization rate 8%

Staff

Total 78
Dedicated to resource and referral services 37

2005 revenues

Gross revenues.....\$41,500,000
Percentage from resource and referral services.....8%
Resource and referral services\$3,100,000

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, management debriefing of problem, management training,

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onsite visits, vendors references.

Management reporting: Quarterly.

Officers: Charles Nechtem, president; Roger Barker, senior vp; Michael Earner, vp-clinical; Kathryn Greene, assistant vp-sales and marketing.

Contact: Kathryn Greene;
kgreene@charlesnechtem.com.

O

O/E FamilyCare*

2125 Butterfield Road, Suite 300N,
Troy, Mich. 48084;
800-777-3319; fax: 925-249-6611
www.oe.com

Services began: 1987.

Parent: O/E Learning Inc.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: International.

Clients

Total 50
Employee lives covered 400,000
Average utilization rate 10%

Staff

Total 40
Dedicated to resource
and referral services 100

2005 revenues

Gross revenues\$4,200,000
Percentage from resource
and referral services 100%

Child care

Capitated fee\$2 to \$8
Fee for services\$100 per case

Elder care

Capitated fee\$3 to \$5
Fee for services\$100 per case

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management

training, onsite visits, vendors references.

Management reporting: Annually, quarterly, semi-annually.

Officers: Sue Blaisdell, president; Cathy Leibow, vp.

Contact: Cathy Leibow; cleibow@oe.com.

*Formerly FamilyCare Inc.

P

Perspectives Ltd.

20 N. Clark St., Suite 2650,
Chicago, Ill. 60602;
800-866-7556; fax: 312-558-1570
www.perspectivesltd.com

Services began: 1998.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, preschool placement, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, task force formation.

Service area: International.

Clients

Total 68
Employee lives covered 40,000
Average utilization rate 5.5%

Staff

Total 45
Dedicated to resource
and referral services 3

2005 revenues

Gross revenues\$3,500,000
Percentage from resource
and referral services 8.6%

Resource and referral services\$300,000
Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly, semi-annually.

Officers: Bernie Dyme, president; Jeff Blaine, vp-clinical services; Terry Cahill, vp-development.

Contact: Terry Cahill.

The 2007 Directory of Employee Assistance Programs Providers will be published June 25.

W

Work & Family Benefits Inc.

600 Lanidex Plaza,
Parsippany, N.J. 07054;
800-644-2363; fax: 973-871-1109
www.wfbenefits.com

Services began: 1992.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires, feasibility studies, focus groups, regulatory advice, start-up and operation budget preparation, task force formation.

Service area: International.

Clients

Total 1,725
Employee lives covered 625,000
Average utilization rate 12%

Staff

Total 23
Dedicated to resource
and referral services 21

2005 revenues

Gross revenues\$3,750,000
Percentage from resource
and referral services 95%

Resource and referral services\$3,562,500

Child care

Capitated fee\$0.50 to \$7.50 per year
Fee for services\$150 per case
Administration cost and case utilization fees for groups of 30,000 lives and over.

Elder care

Capitated fee\$0.50 to \$7.50 per year
Fee for services\$150 per case
Administration cost and case utilization fees for groups of 30,000 lives and over.

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly,

Continued on next page

Continued from previous page
semi-annually.

Contact: William H. Mulcahy, president/CEO.

Workplace Solutions L.L.C.

19 E. Schaumburg Road,
Schaumburg, Ill. 60194;
800-327-5071; fax: 847-895-0223
www.wseap.com

Services began: 1977.

Parent: Alexian Brothers Medical System 52%; Human Resource Consulting Group, 43%; Kenneth Young Center, 5%.

Child care services: Adoption services, after school services, child care placement, college and university placement, dependant care center referrals, grade school placement, high school placement, nanny/babysitting referral, parenting seminars, pregnancy planning, prenatal classes and support, preschool placement, special needs services, summer programs, temporary illness/emergency child care.

Elder care services: Adult day care referrals, friendly visitor programs, home health care, hospice care referrals, household chore service, legal/financial assistance service, meals-on-wheels, Medicare/Medicaid assistance, nursing home referrals, retirement/community placement.

Program services: Community dependant care resource development, consulting on employer/employee financing options, cost/benefit analysis, employee interviews, employee need assessment, employee questionnaires.

Service area: International.

Clients

Total 105
Employee lives covered 50,151
Average utilization rate 4%

Staff

Total 23
Dedicated to resource
and referral services 4

2005 revenues

Gross revenues\$1,912,000
Percentage from resource
and referral services 13%
Resource and referral services\$249,990

Child care

Capitated fee\$5 per employee per year
Fee for services\$130 per case

Elder care

Capitated fee\$5 per employee per year
Fee for services\$30 per case

Communication/quality assurance: Customized employee communications, employee satisfaction follow-ups, free test cases, management debriefing of problem, management training, onsite visits, vendors references.

Management reporting: Annually, quarterly,

semi-annually.

Officers: Steve Julius, president/managing partner, Rick Kronberg, vp-operations; Paula Peacock, director-business development and administration.

Contact: Paula Peacock; 847-981-3687;
peacockp@alexian.net.

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Business Insurance www.BusinessInsurance.com

THE BENEFITS OF BETTER COVERAGE.

Rehabilitation management service providers

A

Archer Consultants Inc.

1101 Stewart Ave., Suite 300,
Garden City, N.Y. 11530;
516-683-0100; fax: 516-683-0259
www.archerconsultants.org

2005 revenues

Total\$2,800,800
Rehabilitation services..... \$925,000

Staff

Total 28
Professionals 21
Physicians 1
RNs 16
Vocational counselors 4

Clients

Total 78
Corporate/institutional employers.....9
Claims administrator (TPA) clients 17
Insurance companies 52

Cases

Rehabilitation cases closed in 2005 217
Expert opinion cases 121

Rehab services since: 1974

Rehabilitation services: Job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide.

Compensation: PEPM, \$1.50 to \$6; per hour, \$84 to \$150.

Officers: Morris Ehrenreich, president; Sandra Horowitz, CFO; Phyllis Snow, director-marketing.

Contact: Phyllis Snow;
phyllissnow@archerconsultants.org.

B

Broadspire, a Crawford Co.

1601 S.W. 80th Terrace,
Plantation, Fla. 33324-4036;
404-847-4074; fax: 404-847-4148
www.choosebroadspire.com

2005 revenues*

Total\$1,106,938,200
Rehabilitation services.....\$94,279,000

Staff

Total 830
Professionals 711
Physicians 107
RNs 496
Vocational counselors 93
Other degreed professionals.....15

Clients

Total 1,694
Corporate/institutional employers.....1,017
Claims administrator (TPA) clients 25
Insurance companies 632
Other 20; trust officers

Cases

Rehabilitation cases closed in 2005 ...65,715
IME cases 4,733
Expert opinion cases 2,105

Rehab services since: 1972

Parent: Crawford & Co.

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, general liability, long-term disability, short-term disability, workers compensation.

Service area: International.

Compensation: Per hour, \$92 to \$125

Officers: Bob Kulbick, CEO.

Contact: Rebecca Spreckelmeier, senior vp-medical management; 954-693-1999

*Pro forma to include the Crawford & Co. and Broadspire merger.

C

Cascade Disability Management Inc.

4601 N.E. 77th Ave., Suite 250,
Vancouver, Wash. 98662;
360-713-5118; fax: 877-477-3720
www.cascadedisability.com

2005 revenues

Total\$21,730,137
Rehabilitation services\$309,905

Staff

Total 219
Professionals 206
Vocational counselors 144

Other degreed professionals.....58

Clients

Total 203
Corporate/institutional employers.....33
Claims administrator (TPA) clients 46
Insurance companies 62
Other 60; law firms

Cases

Rehabilitation cases closed in 2005 8,084
Expert opinion cases 291

Rehab services since: 1978

Parent: Liberty Mutual Insurance Co.

Rehabilitation services: Job analysis, job placement, job-seeking skill training, labor market survey, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Retrospective review.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide; Canada.

Compensation: Per case; per hour, \$75 to \$250.

Officers: David Buonviri, president; Gary Hutchins, operations manager; Colleen Spencer, controller.

Contact: Gary Hutchins;
gary.hutchins@cascadedisability.com.

Concentra Inc.

5080 Spectrum Drive, Suite 1200W,
Addison, Texas 75001-4648;
800-232-3550; fax: 972-387-0550
www.concentra.com

2005 revenues

Total\$1,155,000,000
Rehabilitation services.....\$171,000,000

Staff

Total 2,047
Professionals 1,097
Physicians 5
RNs 612
Vocational counselors 330
Other degreed professionals.....150

Clients

Total 1,700
Corporate/institutional employers.....165
Claims administrator (TPA) clients 90
Insurance companies 1,445

Cases

Rehabilitation cases closed in 2005 240,000
IME cases 60,822
Expert opinion cases 60,000

Rehab services since: 1978

Parent: Concentra Inc.

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for reha-

Continued on next page

Largest rehabilitation service providers

Ranked by 2005 revenues from rehabilitation services provided directly to employers*

Rank	Company/Address	Phone/Fax/Web site	Revenues from rehabilitation services	Professional staff	Total clients	Closed cases in 2005	Independent medical exam cases	Expert opinion cases	Principal officer
1	Concentra Inc. 5080 Spectrum Drive, Suite 1200W, Addison, Texas 75001-4648	800-232-3550 Fax: 972-387-0550 www.concentra.com	\$171,000,000	1,097	1,700	240,000	60,822	60,000	Dan J. Thomas, CEO
2	Intracorp 1601 Chestnut St., Philadelphia, Pa. 19192	215-761-7100 Fax: 215-761-5538 www.intracorp.com	\$155,000,000	988	642	168,812	1,011	6,492	Archie Anderson, president
3	CorVel Corp. 2010 Main St., Suite 600, Irvine, Calif. 92614	949-851-1473 Fax: 949-851-1469 www.corvel.com	\$115,000,000	775	2,000	10,000	40,000	0	Gordon Clemons, CEO
4	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000, Wayne, Pa. 19087	610-964-5100 Fax: 610-964-1919 www.genexservices.com	\$100,000,000	1,220	1,178	93,000	13,200	0	Peter C. Madeja, president/CEO
5	Broadspire, a Crawford Co. 1601 S.W. 80th Terrace, Plantation, Fla. 33324-4036	404-847-4074 Fax: 404-847-4148 www.choosebroadspire.com	\$94,279,000 ¹	711	1,694	65,715	4,733	2,105	Bob Kulbick, CEO
6	MedInsights Inc. 3039 Premiere Parkway, Suite 900, Duluth, Ga. 30097	770-813-0997 Fax: 770-476-3045 www.medinsights.com	\$14,000,000	45	150	25,000	0	0	Rob Meyers, president
7	F.A. Richard & Associates dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	800-259-8388 Fax: 985-624-8489 www.fara.com	\$9,750,000	100	300	28,500	0	0	M. Todd Richard, president/CEO
8	Injury Management Resources Inc., a division of MCMC L.L.C. ² 187 Billerica Road, Chelmsford, Mass. 01824	978-614-1000 Fax: 978-614-1050 www.mcmcllc.com	\$7,000,000	46	79	2,000	200	200	Mike Lindberg, president/CEO
9	Archer Consultants Inc. 1101 Stewart Ave., Suite 300, Garden City, N.Y. 11530	516-683-0100 Fax: 516-683-0259 www.archerconsultants.org	\$925,000	21	78	217	0	121	Morris Ehrenreich, president
10	Total Care Management P.O. Box 6528, Greenville, S.C. 29606	800-638-6829 Fax: 864-233-5337 www.hewittcoleman.com	\$900,000	9	89	104	10	73	Charles R. Warne, president

*Rehabilitation management services are defined as providing all services included in the medical management or vocational rehabilitation of an injured or ill individual. They do not include the delivery of physical rehabilitation or treatment, or case management for group life and health cases. ¹ Pro forma to include the Crawford & Co. and Broadspire merger. ² Includes CareSys.

Source: BI survey

Visit www.businessinsurance.com for more information and to access the full searchable Directory of Rehabilitation Service Providers.
Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

Continued from previous page

bilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide.

Compensation: PEPM, per case, per hour.

Officers: Dan J. Thomas, CEO; Thomas E. Kiraly, executive vp/CFO/treasurer; James Greenwood, executive vp-corporate development.

Contact: Tom Violette, vp-product management; tom_violette@concentra.com.

CorVel Corp.

2010 Main St., Suite 600,
Irvine, Calif. 92614;
949-851-1473; fax: 949-851-1469
www.corvel.com

2005 revenues

Total \$267,000,000
Rehabilitation services \$115,000,000

Staff

Total 775
Professionals 775

RNs 660
Vocational counselors 115

Clients

Total 2,000
Corporate/institutional employers 575
Claims administrator (TPA) clients 50
Insurance companies 1,200
Other 175; agencies, attorneys, municipalities

Cases

Rehabilitation cases closed in 2005 ... 10,000
IME cases 40,000

Rehab services since: 1987

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide, Puerto Rico.

Compensation: PEPM, per case, per hour.

Officers: Gordon Clemons, CEO; Richard Schweppe, director-finance.

Contact: marketing@corvel.com.

Directory explanation box

Business Insurance's Directory of Rehabilitation Management Service Providers lists companies that provide services included in the medical management or vocational rehabilitation of injured or ill individuals. These services must be available to employers on a direct, unbundled basis; companies that offer such services only in conjunction with other products and services are not included.

Each listing begins with the company's name, address, phone and fax numbers, and Web site address. Provided next are the year rehabilitation services began and the name of the company's parent.

Revenue information follows. To be listed, companies must report information on gross revenues and must derive at least \$200,000 in revenues from rehabilitation services provided directly to employers.

Information on staff includes the total staff and the number of professionals employed by the company in 2005 on a full-time equivalent basis. Social workers, physical therapists and occupational therapists are included in the category of degreed professionals. Staff figures do not include indi-

viduals hired on a consulting or per-case basis.

Also listed is the total number of rehabilitation customers in 2005, and that figure is broken out into corporate/institutional employers, TPAs/claims administrators, insurance companies and other clients.

The number of rehabilitation cases closed in 2005, the number of independent medical examination cases and the number of expert-opinion cases are also provided.

Listings also detail the rehabilitation management services offered and the insurance lines for which rehabilitation services are provided.

Also listed are the states or regions served, as well as the company's charges and methods of billing. Names and titles of principal officers as well as a contact complete each listing.

The directory is published as an editorial service; there is no charge for companies to be listed. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information received.

F

F.A. Richard & Associates dba FARA

1625 W. Causeway Approach,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

2005 revenues

Total \$52,500,000
Rehabilitation services \$9,750,000

Staff

Total 122
Professionals 100
Physicians 1
RNs 95
Vocational counselors 4

Clients

Total 300
Corporate/institutional employers 14
Claims administrator (TPA) clients 258
Insurance companies 6
Other 22; attorneys

Cases

Rehabilitation cases closed in 2005 ... 28,500

Rehab services since: 1992

Rehabilitation services: Job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, pre-admission certification, provider bill audit, second surgical opinion.

Coverage: Auto liability, long-term disability, short-term disability, workers compensation.

Service area: Alabama, California, Florida, Georgia, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia.

Compensation: PEPM, \$13 to \$27; per case, \$110 to \$250; per hour, \$78 to \$83.

Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; Kay Martin, vp-FARA Healthcare Management.

Contact: Kay Martin; 800-215-3272.

G

GENEX Services Inc.

440 E. Swedesford Road, Suite 1000,
Wayne, Pa. 19087;
610-964-5100; fax: 610-964-1919
www.genexservices.com

2005 revenues

Total \$160,000,000
Rehabilitation services \$100,000,000

Continued on next page

Continued from previous page

Staff

Total	1,500
Professionals	1,220
Physicians	40
RNs.....	944
Vocational counselors	236

Clients

Total	1,178

Cases

Rehabilitation cases closed in 2005 ..	93,000
IME cases	13,200

Rehab services since: 1978**Parent:** UnumProvident Corp.

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide, Canada, Puerto Rico.**Compensation:** PEPM, per case, per hour.

Officers: Peter C. Madeja, president/CEO; Delphia B. Frisch, executive vp-operations; Stanley S. Jakubowski, senior vp-sales and marketing.

Contact: Carolyn A. Hildenbrand, director-corporate marketing.

Injury Management Resources Inc., a division of MCMC L.L.C.*

187 Billerica Road,
Chelmsford, Mass. 01824;
978-614-1000; fax: 978-614-1050
www.mcmcllc.com

2005 revenues

Total:	\$29,000,000
Rehabilitation services.....	\$7,000,000

Staff

Total	102
Professionals	46
Physicians	2

RNs.....	33
Vocational counselors	8
Other degreed professionals.....	3

Clients

Total	79
Corporate/institutional employers.....	29
Claims administrator (TPA) clients.....	50

Cases

Rehabilitation cases closed in 2005	2,000
IME cases	200
Expert opinion cases	200

Rehab services since: 1992**Parent:** MCMC L.L.C.

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review,

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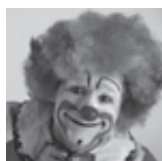
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Continued from previous page
 second surgical opinion.

Coverage: Long-term disability, short-term disability, workers compensation.

Service area: Nationwide.

Compensation: Per case; per hour, \$85.

Officers: Mike Lindberg, president/CEO.

Contact: Christopher Wood, senior vp

**Includes CareSys.*

Intracorp

1601 Chestnut St.,
 Philadelphia, Pa. 19192;
 215-761-7100; fax: 215-761-5538
www.intracorp.com

2005 revenues

Total \$427,000,000

Rehabilitation services..... \$155,000,000

Staff

Total 1,680

Professionals 988

Physicians 17

RNs..... 793

Vocational counselors 178

Clients

Total 642

Corporate/institutional employers..... 313

Claims administrator (TPA) clients..... 161

Insurance companies 168

Cases

Rehabilitation cases closed in 2005 168,812

IME cases 1,011

Expert opinion cases 6,492

Rehab services since: 1970

Parent: CIGNA Corp.

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market survey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide.

Compensation: PEPM, per case, per hour.

Officers: Archie Anderson, president; Margaret Aslakson, vp-case management operations; Patrick Chavanu, vp-sales and account management; Frederick Scardellette, vp-products, marketing and fee management operations.

Contact: Nicole Blatcher, manager-public relations; nicole.blatcher@cigna.com.

Continued on next page

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M**MedInsights Inc.**

3039 Premiere Parkway, Suite 900,
Duluth, Ga. 30097;
770-813-0997; fax: 770-476-3045
www.medinsights.com

2005 revenues

Total \$18,000,000
Rehabilitation services..... \$14,000,000

Staff

Total 96
Professionals 45
Physicians 3
RNs.....40
Vocational counselors 2

Clients

Total 150
Corporate/institutional employers.....130
Claims administrator (TPA) clients.....10
Insurance companies 10

Cases

Rehabilitation cases closed in 2005 ...25,000

Rehab services since: 1985

Parent: GAB Robins North America Inc.

Rehabilitation services: Independent medical examination, job analysis, job placement, job-seeking skill training, labor market sur-

vey, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion, vocational assessment and testing, vocational counseling and plan development.

Other services: Concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, PPO access, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide.

Compensation: PEPM, per hour.

Officers: Rob Meyers, president; Cecilia Almon, vp.

Contact: Cecilia Almon.

T**Total Care Management**

P.O. Box 6528,
Greenville, S.C. 29606;
800-638-6829; fax: 864-233-5337
www.hewittcoleman.com

2005 revenues

Total\$1,500,000
Rehabilitation services..... \$900,000

Staff

Total 9
Professionals 9
Physicians 1
RNs.....6

Clients

Total 89
Corporate/institutional employers.....83
Insurance companies 6

Cases

Rehabilitation cases closed in 2005 104
IME cases 10
Expert opinion cases 73

Rehab services since: 1996

Parent: Hewitt, Coleman & Associates Inc.

Rehabilitation services: Independent medical examination, job analysis, job-seeking skill training, medical assessment, onsite medical case management, prescreen cases for rehabilitation intervention, return to work modification and coordination, telephone case management, testimony and expert opinion.

Other services: PPO access, concurrent hospital treatment review, discharge planning, hospital bill audit, length of stay determination, outpatient utilization review, patient advocacy programs, pre-admission certification, provider bill audit, retrospective review, second surgical opinion.

Coverage: Auto liability, auto no-fault, general liability, long-term disability, short-term disability, workers compensation.

Service area: Nationwide.

Compensation: PEPM, \$1.35 to \$3.60; per case, \$500 to \$1500; per hour, \$80 to \$135.

Officers: Charles R. Warne, president; Y. John Lee, executive vp; S. Dianne Matthews, senior vp.

Contact: S. Dianne Matthews;
diannem@hewittcoleman.com.

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