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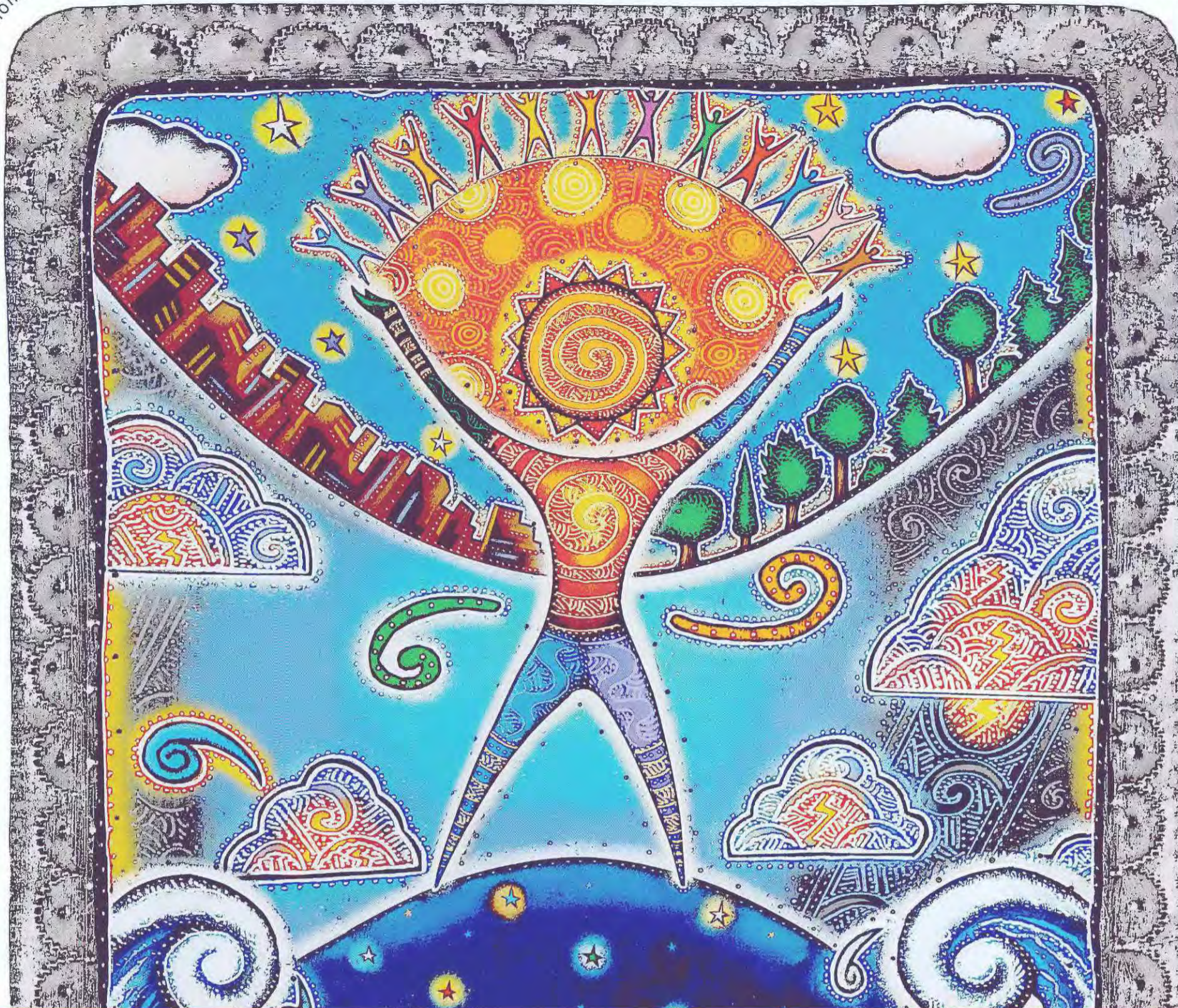
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2008

MARKET SOURCE BOOK

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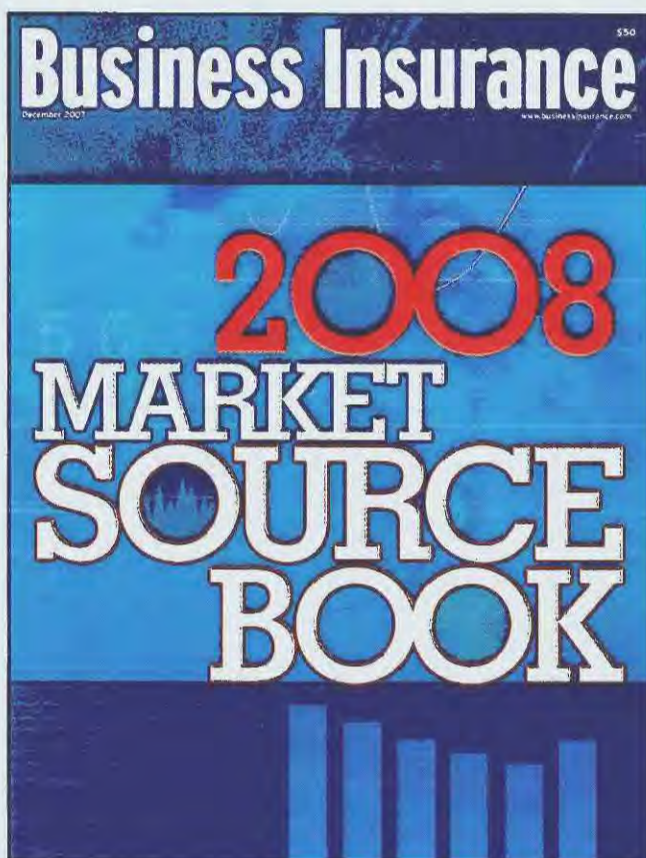
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This sourcebook comprises data from all of the directories that *Business Insurance* produced in 2007, including rankings and charts based on directory surveys. Comprehensive data on companies listed in the Market Sourcebook is available in a searchable database for subscribers on our

Web site, www.businessinsurance.com/directories.

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.

Directory information online is available 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 available to purchase as either PDF or Excel files.

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.

If your company is not listed and you are interested in being included in the 2009 Market Sourcebook, please contact the Directory Department at bidirectory@businessinsurance.com.

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Captive Managers	March 12
Case Managers	March 5
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Policyholder-Owned Facilities	November 5
Prescription Benefit Managers	March 5
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4/07 (✓)

Agents and brokers

Ranked by 2006 brokerage revenues*

LARGEST PRIVATELY OWNED BROKERS

Ranked by brokerage revenue. Companies with less than 20% of total gross revenues from commercial retail or employee benefits were not ranked.

Company	2006 brokerage revenues
Lockton Cos. L.L.C.	\$657,161,000 ¹
USI Holdings Corp.	\$546,306,000
Hub International Ltd.	\$536,731,494 ²
Alliant Insurance Services Inc.	\$228,476,000
Leavitt Group	\$146,184,000
Keenan & Associates	\$132,225,000
CBIZ Benefits & Insurance Services Inc.	\$114,700,000
Frank Crystal & Co. Inc.	\$112,545,000
Bollinger Inc.	\$103,871,255
John L. Wortham & Son L.P.	\$94,635,000
Hylant Group	\$90,014,223
Hays Group Inc. dba Hays Cos.	\$85,000,000
J. Smith Lanier & Co.	\$81,250,386
Mesirow Insurance Services Inc.	\$80,417,980
Holmes Murphy & Associates Inc.	\$79,113,383
NIA Group L.L.C.	\$78,600,000

¹ Fiscal year ending April 30. ² Purchased by Apax Partners and Morgan Stanley Principal Investments and taken private in June 2007.
Source: BI survey

LARGEST BANK-OWNED BROKERS

Company	Parent	2006 brokerage revenues
Wells Fargo Insurance Services Inc.	Wells Fargo & Co.	\$1,008,737,000
BB&T Insurance Services Inc.	BB&T Corp.	\$842,295,600
Wachovia Insurance Services Inc.	Wachovia Corp.	\$451,077,801
ABD Insurance & Financial Services ¹	Greater Bay Bancorp	\$168,367,000
Commerce Banc Insurance Service Inc.	Commerce Bank North	\$93,823,000
UnionBanc Insurance Services Inc.	Union Bank of California	\$77,974,000
Sky Insurance Inc.	Sky Financial Group Inc.	\$69,619,207
Compass Insurance Agency Inc.	Compass Bancshares Inc.	\$67,132,756
BancorpSouth Insurance Services Inc.	BancorpSouth Inc.	\$67,018,430
Associated Financial Group L.L.C.	Associated Bancorp	\$55,245,756
TD Banknorth Insurance Agency Inc.	TD Banknorth Inc.	\$50,740,412
First Niagara Risk Management Inc.	First Niagara Financial Group	\$44,209,000
Webster Insurance Inc.	Webster Financial Corp.	\$38,771,609
ONB Insurance Group	Old National Bancorp	\$36,475,299
Eastern Insurance Group L.L.C.	Eastern Bank Corp.	\$35,448,930

¹ Has signed an agreement to be purchased by Wells Fargo & Co.
Source: BI survey

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¹ Fiscal year ending April 30. ² Purchased by Apax Partners and Morgan Stanley Principal Investments and taken private in June 2007.
Source: BI survey

Rank	Company/Address	Phone/Web site	2006 brokerage revenues	% change	2006 employees	% of business in commercial retail	Employee benefits	Chief executive
1	Marsh & McLennan Cos. Inc. 1166 Ave. of the Americas, New York, N.Y. 10036	212-345-6000 www.mmc.com	\$10,474,000,000	3.94%	55,000	36.63%	25.21%	Michael G. Cherkasky, president/CEO, Marsh & McLennan Cos. Inc.
2	Aon Corp. 200 E. Randolph St., Chicago, Ill. 60601	312-381-1000 www.aon.com	\$6,709,000,000	3.39%	43,100	49.64%	12.59%	Gregory Case, president/CEO
3	Willis Group Holdings Ltd. 10 Trinity Square, London, EC3P 3AX England	44-207-488-8111 www.willis.com	\$2,341,000,000	6.70%	13,000	54.45%	10.20%	Joe Plumeri, chairman/CEO
4	Arthur J. Gallagher & Co. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 www.ajg.com	\$1,437,800,000	6.46%	8,757	38.45%	12.59%	J. Patrick Gallagher Jr., chairman/president/CEO
5	Wells Fargo Insurance Services Inc. 150 N. Michigan Ave., Suite 3900, Chicago, Ill. 60601	312-423-2500 www.wellsfargo.com	\$1,008,737,000	5.15%	5,952	59.58%	9.37%	David J. Zuercher, chairman/president/CEO
6	Brown & Brown Inc. 220 S. Ridgewood Ave., Daytona Beach, Fla. 32114	386-252-9601 www.bbinsurance.com	\$864,662,662	11.49%	4,733	41.79%	10.67%	J. Hyatt Brown, chairman/CEO
7	Jardine Lloyd Thompson Group P.L.C. 6 Crutched Friars, London, EC3N 2PH England	44-207-528-4444 www.jltgroup.com	\$847,042,300 ¹	2.47%	5,097	49.07%	15.85%	Dominic Burke, group chief executive
8	BB&T Insurance Services Inc. P.O. Box 31128, Raleigh, N.C. 27622	919-716-9777 www.bbt.com	\$842,295,600	11.20%	3,996	50.72%	7.00%	H. Wade Reece, chairman/president
9	Hilb Rogal & Hobbs Co. 4951 Lake Brook Drive, Glen Allen, Va. 23060	804-747-6500 www.hrh.com	\$696,041,000	5.78%	3,775	63.46%	19.34%	Martin L. Vaughan III, chairman/CEO
10	Lockton Cos. L.L.C. 444 W. 47th St., Suite 900, Kansas City, Mo. 64112-1906	816-960-9000 www.lockton.com	\$657,161,000 ²	69.25%	3,825	75.79%	16.49%	David M. Lockton, chairman
11	Gras Savoye & Cie. 2-8 rue Ancelle, Neuilly-sur-Seine, 92200 France	33-1-41-43-5000 www.grassavoye.com	\$569,229,530 ³	6.29%	3,378	60.56%	29.25%	Patrick Lucas, managing partner/CEO
12	USI Holdings Corp. 555 Pleasantville Road, Suite 160 S., Briarcliff Manor, N.Y. 10510	914-749-8500 www.usi.biz	\$546,306,000	8.32%	3,018	37.45%	43.57%	Michael J. Sicard, chairman/president/CEO
13	Hub International Ltd. 55 E. Jackson Blvd., Floor 14A, Chicago, Ill. 60604-4187	877-402-6601 www.hubinternational.com	\$536,731,494	22.28%	3,820	54.18%	12.68%	Martin P. Hughes, chairman/CEO
14	Alexander Forbes Ltd. Alexander Forbes Place, 61 Katherine St., Sandown, 2196 South Africa	27-11-269-0000 www.alexanderforbes.co.za	\$468,402,000 ^{4,5}	-31.53%	4,444	30.45%	27.30%	Bruce Campbell, group chief executive

Continued on page 8

The complete Directory of Agents and Brokers was published online on July 16, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Agents and Brokers will be published July 21, 2008.

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STRAIGHT ANSWERS.

Agents and brokers - continued

Rank	Company/Address	Phone/Web site	2006 brokerage revenues	% change	2006 employees	% of business in commercial retail	Employee benefits	Chief executive
15	Wachovia Insurance Services Inc. 227 W. Trade St., Carillon Building, Charlotte, N.C. 28202-1675	336-732-3222 www.wachovia.com	\$451,077,801	6.12%	1,479	41.78%	22.17%	Stewart McDowell, president/CEO
16	Alliant Insurance Services Inc. 1301 Dove St., Suite 200, Newport Beach, Calif. 92660	949-660-8129 www.alliantinsurance.com	\$228,476,000	10.66%	797	72.92%	17.24%	Thomas W. Corbett, chairman/president/CEO
17	HLG Holdings Ltd. ¹ 133 Houndsditch, London, EC3A 7AH England	44-207-560-3000 www.heathlambert.com	\$225,079,140 ¹	-0.62%	1,666	37.56%	11.95%	Adrian Colosso, group chief executive
18	ABD Insurance & Financial Services ⁶ 305 Walnut St., Redwood City, Calif. 94063	650-839-6000 www.cybersure.com	\$168,367,000	2.22%	823	62.49%	32.99%	Bruce M. Basso, Frederick J. de Grosz, co-chairmen
19	Leavitt Group 216 S. 200 W., Suite 301, Cedar City, Utah 84720	435-586-6553 www.leavitt.com	\$146,184,000	28.71%	1,400	58.42%	10.53%	Dane O. Leavitt, CEO
20	Keenan & Associates 2355 Crenshaw Blvd., Suite 200, Torrance, Calif. 90501	310-212-3344 www.keenan.com	\$132,225,000	17.80%	665	15.94%	19.38%	Sean K. Smith, CEO
21	CBIZ Benefits & Insurance Services Inc. 6050 Oak Tree Blvd. S., Suite 500, Cleveland, Ohio 44131	216-447-9000 www.cbiz.com	\$114,700,000	9.55%	1,077	13.31%	49.84%	Robert A. O'Byrne, president-employee services division, CBIZ Inc.
22	Frank Crystal & Co. Inc. 32 Old Slip, New York, N.Y. 10005-3504	800-221-5830 www.frankcrystal.com	\$112,545,000	6.81%	380	79.92%	10.41%	James W. Crystal, chairman/CEO
23	Bollinger Inc. 101 JFK Parkway, Short Hills, N.J. 07078	800-526-1379 www.bollingerinsurance.com	\$103,871,255	24.28%	450	37.74%	25.48%	John A. Windolf, chairman/president/CEO
24	Meadowbrook Insurance Group Inc. 26255 American Drive, Southfield, Mich. 48034	248-358-1100 www.meadowbrook.com	\$98,735,000	4.15%	660	52.12%	1.90%	Merton J. Segal, chairman
25	John L. Wortham & Son L.P. 2727 Allen Parkway, Houston, Texas 77019	713-526-3366 www.worthaminsurance.com	\$94,635,000	11.56%	463	80.89%	13.54%	Robert B. Hixon, chairman-executive committee
26	Commerce Banc Insurance Service Inc. Commerce Banc Insurance Center, 1701 Route 70 E., Cherry Hill, N.J. 08043	856-489-7000 www.commerceonline.com	\$93,823,000	6.53%	498	49.80%	33.31%	George E. Norcross III, chairman/CEO
27	Hylant Group 811 Madison Ave., Toledo, Ohio 43603-1687	419-255-1020 www.hylant.com	\$90,014,223	1.23%	641	70.33%	18.88%	Patrick R. Hylant, chairman/CEO
28	Hays Group Inc. dba Hays Cos. 80 S. Eighth St., Suite 700, Minneapolis, Minn. 55402	612-333-3323 www.hayscompanies.com	\$85,000,000	18.22%	450	55.89%	37.99%	James Hays, president/CEO
29	Regions Insurance Group Inc. 6200 Poplar Ave., Memphis, Tenn. 38119	901-580-4731 www.regionsinsgroup.com	\$84,032,000	6.02%	515	62.01%	15.30%	David L. Bowlin, president/CEO
30	J. Smith Lanier & Co. 300 W. 10th St., West Point, Ga. 31833	706-645-2211 www.jsmithlanier.com	\$81,250,386	11.03%	495	60.19%	20.43%	D. Gaines Lanier, chairman/CEO
31	Mesirow Insurance Services Inc. 321 N. Clark St., Chicago, Ill. 60610	312-595-6200 www.mesirowfinancial.com	\$80,417,980 ⁵	20.41%	356	63.58%	29.86%	Richard S. Price, president/COO
32	Holmes Murphy & Associates Inc. 3001 Westown Parkway, West Des Moines, Iowa 50266-1321	515-223-6800 www.holmesmurphy.com	\$79,113,383	5.19%	455	46.83%	38.12%	James S. Swift, CEO
33	NIA Group L.L.C. 66 Route 17, Paramus, N.J. 07652	201-845-6600 www.niagroup.com	\$78,600,000	1.55%	465	50.76%	23.79%	Steven L. Grossberg, president/CEO

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MARKET SOURCEBOOK

Agents and brokers - continued

Rank	Company/Address	Phone/Web site	2006 brokerage revenues	% change	2006 employees	% of business in commercial retail	Employee benefits	Chief executive
34	Tanenbaum-Harber Co. Inc. 320 W. 57th St., New York, N.Y. 10019	212-603-0204 www.tanhar.com	\$78,512,247	38.51%	297	54.18%	18.37%	Walter L. Harris, president/CEO
35	UnionBanc Insurance Services Inc. 750 B St., Suite 2400, San Diego, Calif. 92101	619-231-1010 www.uboc.com	\$77,974,000	-2.39%	441	74.91%	16.05%	Michael Janes, CEO
36	Allied North America 390 N. Broadway, Jericho, N.Y. 11753	516-733-9200 www.alliedna.com	\$75,860,305	8.87%	406	87.53%	1.01%	William A. Marino, CEO
37	Sky Insurance Inc. P.O. Box 10079, Maumee, Ohio 43537	419-720-7900 www.skyinsure.com	\$69,619,207	11.73%	399	36.38%	29.98%	Jerry Batt, CEO
38	IMA Financial Group Inc. 8200 E. 32nd St. N., Wichita, Kan. 67226	316-267-9221 www.imacorp.com	\$69,143,901	16.16%	422	68.22%	10.71%	Robert L. Cohen, chairman/CEO
39	Guaranty Insurance Services Inc. 1300 S. Mopac Expressway S., Austin, Texas 78746	512-434-8464 www.insurance.guarantygroup.com	\$68,733,794	2.33%	357	61.69%	4.19%	Hal Shults, president/CEO
40	Compass Insurance Agency Inc. 24 Greenway Plaza, Suite 1600, Houston, Texas 77046	713-968-8254 www.compassinsurance.com	\$67,132,756	-0.53%	377	52.60%	22.01%	Leonard P. Kline Jr., president
41	BancorpSouth Insurance Services Inc. 1 Mississippi Plaza, 200 S. Spring St., Tupelo, Miss. 38804	662-680-2000 www.bancorpsouth.com	\$67,018,430	15.81%	395	68.29%	16.15%	Markham McKnight, president
42	Neace Lukens Holding Co. 2305 River Road, Louisville, Ky. 40206	502-894-2100 www.neacelukens.com	\$65,284,628	12.86%	443	66.55%	18.51%	John F. Neace, chairman/CEO
43	Insurance Office of America Inc. 1855 W. State Road 434, Longwood, Fla. 32750	407-788-3000 www.ioausa.com	\$64,013,000	15.89%	576	78.89%	9.64%	John K. Ritenour, CEO
44	Heffernan Group 1350 Carback Ave., Suite 200, Walnut Creek, Calif. 94596	925-934-8500 www.heffgroup.com	\$63,105,000	17.39%	375	66.01%	6.07%	F. Mike Heffernan III, CEO
45	Rutherford Cos. P.O. Box 12748, Roanoke, Va. 24028	540-982-3511 www.rutherford.com	\$60,210,036	12.24%	273	85.01%	6.78%	Thomas R. Brown, CEO
46	Associated Financial Group L.L.C. 12600 Whitewater Drive, Suite 100, Minnetonka, Minn. 55343	952-945-0200 www.associatedfinancialgroup.com	\$55,245,756	10.13%	241	12.39%	54.16%	Bill Bohn, CEO


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Agents and brokers - continued

Rank	Company/Address	Phone/Web site	2006 brokerage revenues	% change	2006 employees	% of business in commercial retail	Employee benefits	Chief executive
47	Beecher Carlson Holdings Inc. 2002 Summit Blvd., Suite 925, Atlanta, Ga. 30319	404-460-1400 www.beechercarlson.com	\$54,850,000	65.16%	343	75.21%	7.48%	Tom Golub, president/CEO
48	James B. Oswald Co. dba Oswald Cos. 1360 E. Ninth St., Suite 600, Cleveland, Ohio 44114-1730	216-367-8787 www.oswaldcompanies.com	\$54,261,000	25.73%	375	64.57%	18.29%	Marc S Byrnes, CEO-Oswald Cos.
49	Woodruff-Sawyer & Co. 220 Bush St., Seventh Floor, San Francisco, Calif. 94104	415-391-2141 www.wsandco.com	\$53,650,000	12.24%	284	78.16%	18.89%	Stanley D. Loar, CEO
50	InterWest Insurance Services Inc. 3600 American River Drive, Suite 200, Sacramento, Calif. 95864	916-679-2960 www.iwins.com	\$51,017,913	-0.33%	335	79.76%	14.19%	Tom Williams, chairman/CEO
51	Frenkel & Co. Inc. 1740 Broadway, Fifth Floor, New York, N.Y. 10019	212-488-0200 www.frenkel.com	\$50,796,963	5.86%	231	65.34%	22.45%	John F. Kelly, president/CEO
52	TD Banknorth Insurance Agency Inc. 75 John Roberts Road, South Portland, Maine 04106	800-723-2877 www.tdbanknorthinsurance.com	\$50,740,412	5.83%	437	32.89%	16.43%	Joseph Fico, president/CEO
53	Wausau Signature Agency 2000 Westwood Drive, Wausau, Wis. 54402	866-396-2082 www.wausausa.com	\$49,998,698	5.91%	305	84.23%	13.56%	Mark Steinberg, president
54	Trion Group Inc. dba Trion 2300 Renaissance Blvd., King of Prussia, Pa. 19406	610-945-1000 www.trion.com	\$49,800,000	29.35%	240	0.00%	100.00%	Edmund F. Garno III, Christopher M. Veno, David O. Oberkircher, Edmund F. Garno Jr., principals
55	Mahoney Group 719 E. Cottonwood Lane, Casa Grande, Ariz. 85222	520-836-7483 www.mahoneygroup.com	\$48,990,898	18.50%	262	81.48%	6.76%	Glendon D. Nelson, chairman/CEO
56	Van Gilder Insurance Corp. 700 Broadway, Suite 1000, Denver, Colo. 80203	303-837-8500 www.vgic.com	\$48,110,297	20.67%	260	69.62%	13.87%	Michael Van Gilder, CEO
57	Cottingham & Butler Inc. 300 Security Building, P.O. Box 28, Dubuque, Iowa 52001	563-583-7301 www.cb-sisco.com	\$47,566,000	15.57%	324	44.84%	11.71%	David Becker, president/COO
58	Barney & Barney L.L.C. 9171 Towne Centre Drive, Suite 200, San Diego, Calif. 92122	858-457-3414 www.barneyandbarney.com	\$46,500,000	8.39%	235	53.07%	40.47%	Paul J. Hering, managing principal/CEO
59	Integro USA Inc. 3 Times Square, Ninth Floor, New York, N.Y. 10036	212-295-8000 www.integrogroup.com	\$45,000,000	N/A	363	97.83%	0.00%	Robert Clements, chairman
60	First Niagara Risk Management Inc. 726 Exchange St., Buffalo, N.Y. 14210-1452	716-819-5500 www.fnrm.com	\$44,209,000	58.81%	305	65.30%	13.67%	Gerry Wenzke, CEO
61	Marshall & Sterling Enterprises Inc. 110 Main St., Poughkeepsie, N.Y. 12601	845-454-0800 www.marshallsterling.com	\$44,116,104	5.16%	325	63.19%	2.81%	David C. Ridgway, president
62	Western States Insurance 2925 Palmer St., Missoula, Mont. 59808	406-327-6400 www.wsi-insurance.com	\$43,794,816	6.72%	354	59.43%	17.87%	Bruce Mihelish, CEO
63	William Gallagher Associates Insurance Brokers Inc. 470 Atlantic Ave., Boston, Mass. 02210	617-261-6700 www.wgains.com	\$42,987,572	3.40%	188	78.89%	21.11%	Philip J. Edmundson, chairman/CEO
64	Capacity Group of Cos. 1 International Blvd., Mahwah, N.J. 07495	201-661-2000 www.capcoverage.com	\$42,587,600	10.19%	129	49.39%	1.64%	Robert G. Lull, president/CEO/COO
65	Horton Group Inc. 10320 Orland Parkway, Orland Park, Ill. 60467	708-845-3000 www.thehortongroup.com	\$42,151,180	4.12%	338	50.79%	27.18%	Glenn M. Horton, president/CEO
66	Graham Co. 1 Penn Square W., Philadelphia, Pa. 19102	215-567-6300 www.grahamco.com	\$41,827,673	0.76%	174	96.47%	1.19%	William A. Graham IV, CEO
67	Webster Insurance Inc. 530 Preston Ave., P.O. Box 1040, Meriden, Conn. 06450	203-634-5700 www.websterinsurance.com	\$38,771,609	-11.47%	229	43.68%	22.43%	John J. Queirolo, president/CEO
68	DeWitt Stern Group Inc. 420 Lexington Ave., Suite 2700, New York, N.Y. 10170	212-867-3550 www.dewittstern.com	\$38,139,000	15.83%	247	57.34%	7.69%	Jolyon F. Stern, president/CEO

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MARKET SOURCEBOOK

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69	Riggs, Counselman, Michaels & Downes Inc. 555 Fairmount Ave., Baltimore, Md. 21286	410-339-7263 www.rcmd.com	\$37,854,515	8.74%	263	69.47%	15.23%	Albert R. Counselman, chairman/CEO
70	Jenkins Athens Insurance Services 2552 Stanwell Drive, Concord, Calif. 94520	925-798-902 www.jenkinsathens.com	\$37,724,025	11.45%	236	38.74%	28.03%	Curt Perata, president/CEO
71	McQueary Henry Bowles Troy L.L.P. 12700 Park Central Drive, 17th Floor, Dallas, Texas 75251	972-770-1600 www.mhbt.com	\$37,600,000	7.10%	180	70.86%	23.68%	Don Bowles, president
72	ONB Insurance Group 600 E. 96th St., Suite 400, Indianapolis, Ind. 46240	317-575-9999 www.oldnational.com	\$36,475,299	11.42%	310	43.24%	18.17%	Thomas A. Flynn, CEO
73	Andreini & Co. 220 W. 20th Ave., San Mateo, Calif. 94403	650-573-1111 www.andreini.com	\$36,000,000	10.43%	202	75.00%	22.22%	John A. Andreini, chairman/president
74	Eastern Insurance Group L.L.C. 233 W. Central St., Natick, Mass. 01760	508-651-7700 www.easterninsurance.com	\$35,448,930	7.37%	223	43.44%	8.77%	Hope A. Aldrich, president/CEO
75	Treiber Group L.L.C. 377 Oak St., Garden City, N.Y. 11530	516-745-0800 www.etreiber.com	\$34,000,000	6.25%	156	36.23%	4.35%	H. Craig Treiber, CEO
76	Fringe Benefits Management Co. 3101 Sessions Road, Tallahassee, Fla. 32303	850-425-6200 www.fbmc-benefits.com	\$33,746,578	6.24%	320	0.00%	100.00%	Lorraine Strickland, president/CEO
77	Higginbotham & Associates Inc. 500 W. 13th St., Fort Worth, Texas 76102	800-728-2374 www.higginbotham.net	\$33,268,572	7.97%	217	55.32%	37.32%	J. Russell Reid, president/CEO
78	Roger Bouchard Insurance Inc. 101 Starcrest Drive, Clearwater, Fla. 33765	727-447-6481 www.bouchardinsurance.com	\$33,195,646	9.58%	202	63.36%	19.67%	Rick Bouchard, CEO
79	Bowen, Miclette & Britt Inc. 1111 N. Loop W., Suite 400, Houston, Texas 77008	713-880-7100 www.bmb-inc.com	\$33,136,213	10.67%	165	53.21%	12.71%	Edward G. Britt Jr., president
80	Loomis Co. 850 N. Park Road, P.O. Box 7011, Wyomissing, Pa. 19610	610-374-4040 www.loomisco.com	\$33,124,000	7.18%	300	37.93%	39.91%	James R. Loomis, president
81	North American Insurance Agency Inc. dba North American Group 5101 N. Classen, Suite 300, Oklahoma City, Okla. 73118	405-523-2100 www.na-group.com	\$32,460,348	9.97%	176	71.05%	5.76%	Michael F. Ross, president/CEO
82	Bratrud Middleton Insurance Brokers Inc. 1201 Pacific Ave., Suite 1000, Tacoma, Wash. 98402	253-759-2200 www.bratrud.com	\$32,311,000	4.23%	185	71.61%	13.31%	Kurt C. Carlson, president/CEO
83	Lawley Service Inc 361 Delaware Ave., Buffalo, N.Y. 14202	716-849-8618 www.lawleyinsurance.com	\$32,280,870	7.83%	229	58.52%	21.79%	William J. Lawley Jr., managing partner/secretary
84	Dawson Insurance Inc. 1340 Depot St., Rocky River, Ohio 44116	440-333-9000 www.dawsoncompanies.com	\$32,019,822	12.28%	220	56.49%	8.26%	D. Michael Sherman, CEO
85	Assurance Agency Ltd. 1 Century Centre, 1750 E. Golf Road, Schaumburg, Ill. 60173	847-797-5700 www.assuranceagency.com	\$31,077,000	10.31%	169	80.37%	14.86%	Anthony D. Chimino, president/CEO
86	Fred A. Moreton & Co. 709 E. South Temple, Salt Lake City, Utah 84102	801-531-1234 www.moreton.com	\$30,541,000	22.63%	169	68.65%	27.59%	William R. Moreton, president/CEO
87	Scott Insurance 1301 Old Graves Mill Road, P.O. Box 10489, Lynchburg, Va. 24506	434-832-2100 www.scottins.com	\$30,210,000	11.72%	200	71.15%	16.80%	Walker P. Sydnor Jr., president

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88	Seitlin 9800 N.W. 41st St., Suite 300, Miami, Fla. 33178	305-591-0090 www.seitlin.com	\$29,827,808	17.88%	164	61.27%	21.83%	Thomas M. Cornish, president/CEO
89	Starkweather & Shepley Insurance Brokerage Inc. 60 Catamore Blvd., East Providence, R.I. 02914	401-435-3600 www.starshep.com	\$29,361,000	9.23%	161	64.76%	4.78%	Fred R. Tripp, president
90	Payne Financial Group Inc. 145 W. Front St., P.O. Box 3327, Missoula, Mont. 59801	406-728-2910 www.pfgworld.com	\$29,156,478	2.46%	215	72.55%	9.11%	Bill Wrigglesworth, CEO
91	Lovitt & Touche Inc. 5090 N. 40th St., Suite 200, Phoenix, Ariz. 85018	602-956-2250 www.lovitt-touche.com	\$28,934,789	7.84%	204	70.10%	21.57%	Charles A. Touche, chairman/CEO
92	Frost Insurance Inc. 4200 S. Hulen, Suite 330, Fort Worth, Texas 76109	817-420-5700 www.frostinsurance.com	\$28,576,336	1.84%	204	61.63%	18.47%	Mike Delabano, president
93	Parker, Smith & Feek Inc. 2233 112th Ave. N.E., Bellevue, Wash. 98004	425-709-3600 www.psfinc.com	\$28,016,000	5.00%	155	81.68%	11.31%	Greg Collins, CEO
94	Kinloch Holdings Inc. 1440 Broadway, New York, N.Y. 10018	212-400-7242 www.kinlochholdings.com	\$27,000,000	N/A	110	75.95%	3.62%	Robert Lockhart, president/CEO
95	R.C. Knox and Co. Inc. 1 Goodwin Square, Hartford, Conn. 06103	860-524-7600 www.rcknox.com	\$26,614,000	0.32%	117	75.29%	9.74%	John F. Byrnes, president/CEO
96	Haylor, Freyer & Coon Inc. 231 Salina Meadows, P.O. Box 4743, Syracuse, N.Y. 13221-4743	315-451-1500 www.haylor.com	\$26,290,000 ^a	6.49%	235	55.31%	7.38%	C. Bruce Wichmann, president
97	TrueNorth Cos. 421 Fourth Ave. S.E., Cedar Rapids, Iowa 52401	800-798-4080 www.truenorthcompanies.com	\$ 25,737,302	25.66%	147	77.50%	17.00%	Duane Smith, president
98	Cobbs, Allen & Hall Inc. 115 Office Park Drive, Suite 200, Birmingham, Ala. 35223	205-414-8100 www.cobbsallenhall.com	\$ 25,379,280	16.57%	171	43.92%	18.91%	Bruce S. Denson, chairman/CEO
99	James G. Parker Insurance Group 1753 E. Fir Ave., Fresno, Calif. 93720	559-222-7722 www.jgparker.com	\$ 25,131,000 ^a	6.70%	175	74.94%	14.83%	James G. Parker III, president
100	SilverStone Group Inc. 11516 Miracle Hills Drive, Omaha, Neb. 68154	402-964-5400 www.silverstonegroup.com	\$ 24,849,000	1.62%	168	31.51%	59.87%	John P. Nelson, chairman/CEO
101	Robertson Ryan & Associates Inc. 330 E. Kilbourn Ave., Suite 650, Milwaukee, Wis. 53202	414-271-3575 www.robertsonryan.com	\$ 23,917,894	6.28%	158	79.36%	6.58%	Anthony S. Von Rueden, chairperson
102	Daniel & Henry Co. 1001 Highlands Plaza Drive W., Suite 500, St. Louis, Mo. 63110	314-421-1525 www.danielandhenry.com	\$ 23,406,000	-3.42%	196	65.49%	22.59%	Thomas J. Purcell Jr., president
103	RJF Agencies Inc. 6000 Nathan Lane N., Suite 400, Minneapolis, Minn. 55442	763-746-8000 www.rjfagencies.com	\$ 23,179,000	0.10%	155	73.02%	21.97%	William Jeatran, CEO
104	J. Rolfe Davis Insurance 850 Concourse Parkway S., Suite 200, Maitland, Fla. 32751	800-896-0554 www.jrdavis.com	\$ 23,138,233	13.25%	132	55.46%	35.09%	F. David McKinney, president/CEO
105	Schiff, Kreidler-Shell Inc. 1 W. Fourth St., Suite 1300, Cincinnati, Ohio 45202	513-977-3100 www.sksins.com	\$ 22,047,000	11.42%	115	64.58%	16.85%	Thomas R. Dietz, chairman/CEO
106	Bolton & Co. Insurance Brokers P.O. Box 6030, Pasadena, Calif. 91102-6030	626-799-7000 www.boltonco.com	\$ 20,838,624	1.92%	128	71.83%	19.14%	Steve Brockmeyer, president/CEO

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107	Brower Insurance Agency L.L.C. 110 N. Main St., Suite 1400, Dayton, Ohio 45402-1786	937-228-4135 www.browerinsurance.com	\$ 20,009,000	12.91%	145	65.45%	24.61%	John L. Watson, managing principal
108	MJ Insurance Inc 9225 Priority Way W. Drive, Suite 100, Indianapolis, Ind. 46240	317-805-7500 www.mjinsurance.com	\$ 19,765,319 ⁹	4.29%	114	75.40%	19.69%	Jon E. Loftin, president/COO
109	Bankers Insurance L.L.C. 4490 Cox Road, Glen Allen, Va. 23060	804-497-3634 www.bankersinsurance.net	\$ 19,294,001	5.07%	150	56.74%	11.51%	P. Marshall Fleming, CEO
110	Cook, Hall & Hyde Inc. 461 Pantigo Road, East Hamptn, N.Y. 11937	631-324-1440 www.chhins.com	\$ 19,231,000 ¹⁰	5.64%	122	49.36%	20.28%	Leonard Scioscia, president/CEO
111	Lassiter-Ware Inc. 1317 Citizens Blvd., Leesburg, Fla. 34748	352-787-3441 www.lassiter-ware.com	\$ 18,670,000	18.16%	125	70.72%	20.98%	Ted R. Ostrander, president
112	Campbell Management Group Inc., dba The Campbell Group 325 84th St. S.W., Byron Center, Mich. 49315	800-748-0351 www.thecampbellgrp.com	\$ 18,554,932	-0.51%	123	70.25%	15.57%	Edward M Schinnerer Jr., chairman/CEO
113	Risk Strategies Co. 160 Federal St., Second Floor, Boston, Mass. 02110	617-330-5700 www.risk-strategies.com	\$ 17,680,000	41.44%	80	88.26%	4.05%	Michael B. Christian, CEO
114	Aviation Insurance Services 9515 Hillwood Drive, Las Vegas, Nev. 89134	702-647-2333 www.aisins.com	\$ 16,347,000 ⁷	-4.24%	51	100.00%	0.00%	Ronald A. Hill, chairman/CEO
115	PSA Financial Center & Affiliates 1447 York Road, Lutherville, Md. 21093	410-821-7766 www.psafinancial.com	\$16,100,000 ²	31.97%	140	39.31%	21.67%	Trevor C. Lewis Jr., managing director/CEO
116	Wine Sergi & Co L.L.C. 225 Smith Road, St. Charles, Ill. 60174	630-513-6600 www.winesergi.com	\$16,000,000	25.00%	90	40.63%	6.25%	Daniel A. Sergi, president
117	Gulfshore Insurance Inc. 4100 Goodiette Road N., Naples, Fla. 34103	239-261-3646 www.gulfshoreinsurance.com	\$15,207,000	20.38%	89	53.32%	6.12%	Brad A. Havemeier, president
118	Lipscomb & Pitts Insurance L.L.C. 2670 Union Ave. Extended, Suite 200, Memphis, Tenn. 38112	901-321-1000 www.lpinsurance.com	\$14,971,000 ¹¹	8.58%	100	75.44%	18.16%	Mat Lipscomb III, Johnny Pitts, chief managers
119	Thoits Insurance Service Inc. 444 Castro St., Suite 200, Mountain View, Calif. 94041	650-934-0300 www.thoitsinsurance.com	\$14,279,444	0.21%	78	78.00%	6.65%	Don Way, CEO
120	California Insurance Center 3697 Mt. Diablo Blvd., Suite 300, Lafayette, Calif. 94549	925-299-1112 www.cic-ins.com	\$14,053,000	8.88%	74	94.75%	0.00%	Cory Higgins, CEO

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2008 SECTOR BRIEFING SCHEDULE:

TOPIC:	PUBLISHING:	AD CLOSE DATE:
• Sports & Leisure	Feb 4	Jan 23
• Energy	May 19	May 7
• Financial Institutions	Jun 9	May 28
• Pharmaceutical & Chemical	Jul 28	Jul 16
• Transport, Marine & Aviation	Sep 15	Sep 3
• Construction	Nov 24	Nov 12

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121	Thesco Benefits L.L.C. 320 W. 57th St., New York, N.Y. 10019-3705	212-603-0372 www.thesco.com	\$13,724,384	11.27%	49	0.00%	97.97%	Richard Fleder, CEO
122	Britton-Gallagher & Associates Inc. 6240 Som Center Road, Cleveland, Ohio 44139	440-248-4711 www.britton-gallagher.com	\$11,356,000	5.17%	72	73.48%	16.26%	Bruce H. Ball, CEO
123	Rehder Y Asociados S.A. Av. Canaval Y Moreyra, 480-Piso 11, San Isidro, Lima, L27 Peru	511-215-3003 www.rehder.com.pe	\$11,151,000	11.23%	130	64.28%	0.00%	Bernardo Rehder, chairman
124	Benefit Controls Cos. 8049 Corporate Center Drive, Charlotte, N.C. 28226	704-366-1451 www.benefitcontrols.com	\$11,000,000	10.00%	48	0.00%	54.55%	William A. Gantt Jr., chairman/CEO
125	McGraw Wentworth 3331 W. Big Beaver Road, Suite 200, Troy, Mich. 48084	248-822-8000 www.mcgrawwentworth.com	\$10,020,000	16.51%	56	0.00%	99.57%	Thomas P. McGraw, president
126	Buckner Co. 6550 S Mill Rock Drive, Suite 300, Salt Lake City, Utah 84121	801-937-6700 www.buckner.com	\$9,621,000	47.13%	92	76.36%	9.10%	Terry H. Buckner, president/CEO
127	Pritchard & Jerden Inc. 3565 Piedmont Road, Suite 700, Building 3, Atlanta, Ga. 30305	404-238-9090 www.pritchardjerden.com	\$9,067,706 ⁵	5.83%	58	57.04%	34.85%	Anthony P. Burger, chairman
128	Alper Services L.L.C. 60 W. Superior St., Chicago, Ill. 60610	312-642-1000 www.alperservices.com	\$7,250,000	1.40%	58	77.03%	9.46%	Howard C. Alper, president
129	Sumitomo Life Insurance Agency America Inc. 600 Lexington Ave., Second Floor, New York, N.Y. 10022	212-521-8300 www.sliaa.com	\$6,502,008	14.90%	37	0.00%	90.44%	Yukinori Saita, president
130	Mid American Group Inc. 760 Pasquinelli Drive, Suite 358, Westmont, Ill. 60559	630-789-9508 www.midamgroup.com	\$5,859,546 ¹¹	6.09%	15	0.00%	100.00%	James P. Lill, CEO
131	VistaNational Insurance Group Inc. 1415 W. 22nd St., Suite 1000, Oak Brook, Ill. 60523	630-468-6500 www.vistanational.com	\$5,558,000	6.17%	35	0.00%	100.00%	David N. Schwimmer, chairman
132	Western Benefit Solutions L.L.C. 13965 W. Chinden Blvd., Suite 300, Boise, Idaho 83713	208-336-8666 www.westben.com	\$4,280,000	-2.17%	15	0.00%	100.00%	Ronald Kennedy, CEO
133	Connolly Ford Leppert Inc. 429 N. Pennsylvania St., Suite 202, Indianapolis, Ind. 46204	317-236-6161 www.connollyford.com	\$3,310,388 ⁷	1.77%	18	82.32%	0.00%	Lawrence L. Connolly, R. Michael Leppert, John M. Ford, partners
134	First Southwest Insurance Agency Inc. 4400 Buffalo Gap Road, Suite 1200, P.O. Box 6869, Abilene, Texas 79606	325-695-0020 www.firstswins.com	\$2,547,068	3.33%	26	81.09%	1.02%	Ken Baker, president
135	Garner Insurance Services 35 N. Lake Ave., Suite 720, Pasadena, Calif. 91101	626-440-0399 www.garnerbenefits.com	\$1,333,490	24.52%	9	0.00%	100.00%	John C. Garner, CEO
136	DataRisk L.L.C. 1 New Hampshire Ave., Suite 112, Portsmouth, N.H. 03801	603-778-8985 www.datarisk.com	\$1,222,000	11.29%	5	54.95%	0.00%	Anthony Andronaco, vp/account executive
137	Preferred Benefits Inc. 967 Spaulding S.E., Ada, Mich. 49301	616-956-1199 www.preferredbenefits.com	\$1,150,000	-4.17%	6	0.00%	90.00%	Susan Mason, president
138	HDTT Insurance Consulting (Beijing) Co. Ltd. No. 19 Jia Chegongzhuang West Road, Haidian District, Beijing, 100044 China	86-10-684-83553 www.hdtt.com.cn	\$225,720 ¹²	15.64%	10	98.61%	0.00%	Eric Teng, general manager
NONRANKED AGENTS AND BROKERS *								
	Brooke Franchise Corp. 10950 Grandview Drive, Fifth Floor, Overland Park, Kan. 66210	800-642-1872 www.brookeagent.com	\$102,567,000	15.96%	459	14.32%	0.00%	Robert Orr, president/CEO
	National City Insurance Group 629 Euclid Ave., Locator 01-3920, Cleveland, Ohio 44114	216-222-8062 www.insurance.nationalcity.com	\$23,100,790	1.99%	91	0.14%	2.61%	Thomas J. Cook, president

* Companies that derive less than 20% of revenues from commercial retail brokerage or employee benefits are not ranked. 1 British pound=\$1.8434 (2006) fiscal year ending 12/31. 2 Fiscal year ending 4/30. 3 Euro=\$1.253 (2006) fiscal year ending 12/31. 4 South African rand=\$0.1410. 5 Fiscal year ending 3/31/07. 6 Has entered an agreement to be purchased by Wells Fargo & Co. 7 Fiscal year ending 6/30. 8 Fiscal year ending 8/31. 9 Fiscal year ending 5/31. 10 Fiscal year ending 2/28. 11 Fiscal year ending 1/31. 12 Chinese yuan=0.1540 (2006) fiscal year ending 12/31. N/A=Not available.

Source: BI survey

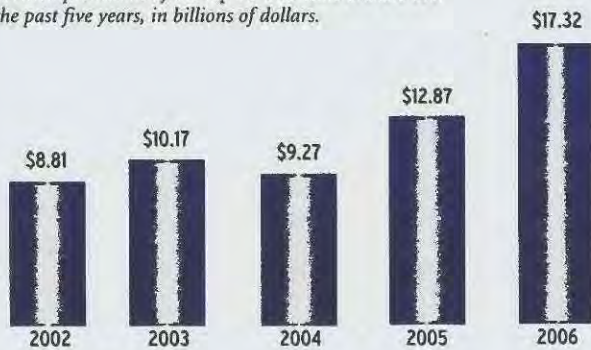
The complete Directory of Agents and Brokers was published online on July 16, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Agents and Brokers will be published July 21, 2008.

Insurance wholesalers

Ranked by 2006 wholesale premium volume**

PREMIUM GROWTH OF WHOLESALER BROKERS

Written premiums of the top 10 wholesaler brokers over the past five years, in billions of dollars.



Source: BI survey

WHOLESALER INSURANCE PROPERTY/CASUALTY BROKERS*

Ranked by 2006 wholesale premium volume

CRC Insurance Services Inc.	\$3,320,020,068
Swett & Crawford Group	\$2,640,908,000
AmWINS Group Inc. 1	\$2,287,384,287
Crump Group Inc.	\$1,999,000,000
Risk Placement Services Inc.	\$1,398,000,000
Colemont Insurance Brokers Inc.	\$1,292,000,000
Westrope	\$512,900,000
ARC Excess & Surplus L.L.C.	\$500,000,000
U.S. Risk Insurance Group Inc.	\$465,000,000
Partners Specialty Group L.L.C.	\$410,300,000

*Companies deriving more than 50% of their wholesale premium volume from wholesale brokerage. 1 Formerly American Wholesale Insurance Group Inc. 2 Pro forma to include BISYS Commercial Insurance Services Inc. purchased May 2007.
Source: BI survey

PREMIUM GROWTH OF MGAs

Written premiums of the top 10 MGAs/underwriting managers over the past five years, in billions of dollars



Source: BI survey

Rank	Company/Address	Phone/Web site	2006 premium volume	% change	2006 gross revenues	% change	Principal officer
1	Crump Group Inc. 1 7557 Rambler Road, Suite 350, Dallas, Texas 75231	214-265-2660 www.crumpins.com	\$3,496,000,000	233.0%	\$286,672,000 2	198.6%	Glenn Hargrove, president/CEO
2	CRC Insurance Services Inc. 1 Metroplex Drive, Suite 400, Birmingham, Ala. 35209	205-870-7790 www.crcins.com	\$3,320,020,368	18.0%	\$249,868,465	7.9%	Thomas Curtin Sr., chairman/CEO
3	AmWINS Group Inc. 3 4725 Piedmont Row Drive, Suite 600, Charlotte, N.C. 28210	704-749-2700 www.amwins.com	\$3,286,471,677	16.8%	\$233,480,074 2	22.1%	M. Steven DeCarlo, president/CEO
4	Swett & Crawford Group 3715 Northside Parkway N.W., Building 200, Suite 800, Atlanta, Ga. 30327	404-240-5200 www.swett.com	\$2,640,908,000	-6.0%	\$235,040,812 2	-6.0%	Neal Abernathy, president/CEO
5	Risk Placement Services Inc. 2 Pierce Place, 20th Floor, Itasca, Ill. 60143-3141	630-285-4303 www.rpsins.com	\$1,398,000,000	7.5%	\$111,267,000	3.4%	Joel Cavaness, president
6	Colemont Insurance Brokers Inc. 5910 N. Central Expressway, Suite 400, Dallas, Texas 75206	214-561-7000 www.colemont.com	\$1,292,000,000	24.0%	\$96,900,000	27.7%	Marshall P. Kath, CEO
7	Westrope 801 W. 47th St., Suite 500, Kansas City, Mo. 64112	816-842-8222 www.westrope.com	\$512,900,000	4.4%	\$35,500,000	3.5%	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 www.arcbrokers.com	\$500,000,000	5.3%	\$41,000,000 2	5.3%	Christopher J. Cavallaro, managing director
9	U.S. Risk Insurance Group Inc. 10210 N. Central Expressway, Suite 500, Dallas, Texas 75231	214-265-7090 www.usrisk.com	\$465,000,000	23.0%	\$82,000,000	9.3%	Randall G. Goss, chairman/CEO
10	Partners Specialty Group L.L.C. Bentwood Executive Campus, 301 E. Germantown Pike, Suite 402, Norristown, Pa. 19401	484-322-0400 www.psgins.com	\$410,300,000	10.0%	\$31,278,000	10.7%	Maureen C. Caviston, president
11	Gresham & Associates Inc. 1 Gresham Landing, P.O. Box 927, Stockbridge, Ga. 30281	770-389-1600 www.gresham-inc.com	\$400,327,346	8.5%	\$39,546,682	8.2%	James V. Gresham, chairman/CEO
12	Property Risk Services L.L.C. 91 Fieldcrest Ave., Edison, N.J. 08818	732-346-0101 www.prsins.com	\$248,000,000	43.4%	N/A	N/A	John F. Keegan, president
13	Socius Insurance Services Inc. 120 Howard St., Suite 220, San Francisco, Calif. 94105	415-778-0310 www.sociusinsurance.com	\$127,500,000	5.0%	N/A	N/A	Patrick E. Hanley, president
14	Alexander Morford & Woo Inc. 1015 Third Ave., Suite 800, Seattle, Wash. 98104	206-816-6767 www.amwcorp.com	\$118,000,000	10.3%	\$10,280,850	5.0%	Rick Morford, CEO
15	A.J. Renner & Associates/ Vista Insurance Partners of Illinois Inc. 6 W. Hubbard St., Fourth Floor, Chicago, Ill. 60610	312-755-0084 www.ajrenner.com	\$91,425,967	-12.4%	\$9,318,288	-5.0%	Alison J. Renner, CEO

Continued on next page

The complete Directory of Insurance Wholesalers was published online on October 1, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

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The 2008 Directory of Insurance Wholesalers will be published September 8.

Insurance wholesalers - continued

Rank	Company/Address	Phone/Web site	2006 premium volume	% change	2006 gross revenues	% change	Principal officer
16	Risk Reducers L.L.C. 10600 Train Station Drive, P.O. Box 1025, Mabelvale, Ark. 72103	800-489-7475 www.riskreducers.com	\$75,000,000	4.2%	N/A	N/A	Keith Kimbro, CEO
17	London American Risk Specialists Inc. 11000 Richmond Ave., Suite 600, Houston, Texas 77042	713-977-7726 www.londonamericantx.com	\$62,000,000	6.9%	\$12,000,000	20.0%	Brady F. Carruth, president
18	International Placement Services Inc. 101 S. Hanley Road, Suite 700, St. Louis, Mo. 63105	314-725-8394 www.ipsico.com	\$60,000,000	0%	\$5,000,000	0%	Richard J. Eichhorn, president
19	Viacomp Inc. 308 Floral Vale Blvd., Yardley, Pa. 19067	215-504-5700 www.viacompinc.com	\$22,000,000	-15.4%	\$1,700,000	-5.6%	Edward Johnson, president
20	Cresta Insurance L.L.C. 102 Inverness Terrace E., Suite 105, Englewood, Colo. 80112	303-691-8540 www.crestalns.com	\$19,000,000	-2.6%	\$825,000	0%	Robert H. Rich, president
21	Nason Associates Inc. 5700 Broadmoor St., Suite 905, Mission, Kan. 66202	913-677-1550 www.nasonassoc.com	\$13,222,853	0.3%	\$1,730,998	-0.9%	Linda Joy, president
22	Evolution Insurance Brokers ⁴ 8722 S. Harrison St., Sandy, Utah 84070	877-678-7342 www.eibdirect.com	\$8,661,000	1.2%	\$433,000	1.2%	Rick J. Lindsey, CEO

** Premiums from both property/casualty and employee benefits/group life. *Companies deriving more than 50% of their wholesale premium volume from wholesale brokerage. 1 Pro forma to include BISYS Commercial Insurance Services Inc. purchased May 2007. 2 *BI* estimate. 3 Formerly American Wholesale Insurance Group Inc. 4 Employees provided by Prime Holdings Insurance Services Inc. N/A=Not available.

Source: *BI* survey

MGAs/underwriting managers*

Ranked by 2006 wholesale premium volume

Rank	Company/Address	Phone/Web site	2006 premium volume	% change	2006 gross revenues	% change	Principal officer
1	Schinnerer Group 2 Wisconsin Circle, Chevy Chase, Md. 20815	301-961-9800 www.schinnerer.com	\$959,000,000	-3.2%	\$80,566,000	-3.2%	Jean Laurin, president/CEO-Schinnerer Group,
2	Burns & Wilcox Ltd. 220 Kaufman Financial Center, 30833 Northwestern Highway, Farmington Hills, Mich. 48334	800-521-1918 www.burnsandwilcox.com	\$750,000,000	7.1%	\$185,000,000	5.7%	Alan J. Kaufman, chairman/president/CEO
3	W. Brown & Associates Insurance Services 19000 Mac Arthur Blvd., Suite 700, Irvine, Calif. 92612	949-851-2060 www.wbais.com	\$235,900,003	6.3%	\$44,000,000	7.0%	Scott Brown, president-aviation; John W. Krebs, president-property/casualty
4	Eastern America Insurance Agency Inc. Metro Office Park, Street One, Lot 10, P.O. Box 193900, San Juan, Puerto Rico, N/A 00919-3900	787-273-1288 www.universalpr.com	\$224,463,335	-6.3%	\$11,359,439	-8.8%	Luis Miranda Casanas, president
5	K&K Insurance Group Inc. 1712 Magnavox Way, Fort Wayne, Ind. 46804	260-459-5000 www.kandkinsurance.com	\$213,316,406	-3.5%	\$42,902,000	-10.1%	Ross T. Smith, president/CEO
6	NIF Group Inc. 30 Park Ave., Manhasset, N.Y. 11030	516-365-7440 www.nifgroup.com	\$205,000,000	-2.5%	\$21,000,000	4.5%	Mark P. Maher, president
7	WKF&C Agency Inc. 1 Huntington Quadrangle, Suite 4N20, Melville, N.Y. 11747	631-756-3000 www.wkfc.com	\$200,000,000	23.5%	\$28,400,000	20.1%	Thomas J. Kennedy, chairman/CEO
8	Sullivan Group-Wholesale Operations 800 W. Sixth St., Suite 1800, Los Angeles, Calif. 90017	213-626-1000 www.gjs.com	\$197,265,797	-6.7%	\$22,932,679	5.0%	Gerald J. Sullivan, chairman

Continued on next page

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MARKET SOURCEBOOK

Insurance wholesalers - continued

Rank	Company/Address	Phone/Web site	2006 premium volume	% change	2006 gross revenues	% change	Principal officer
9	LoVullo Associates Inc. 6450 Transit Road, Depew, N.Y. 14043	716-856-3065 www.lovullo.com	\$141,984,000	6.4%	\$39,000,000	11.1%	Leonard T. LoVullo, president
10	Insurance House 1904 Leland Drive, Marietta, Ga. 30067	770-952-0080 www.insurancehouse.com	\$114,000,000	2.7%	\$17,816,000	25.3%	Jill Jinks, CEO
11	Arlington/Roe & Co. Inc. 8900 Keystone Crossing, Suite 800, P.O. Box 80803, Indianapolis, Ind. 46280	800-878-9891 www.arlingtonroe.com	\$106,544,098	1.5%	\$11,950,945	3.9%	James A. Roe, president
12	Midlands Management Corp. 3503 N.W. 63rd St., Suite 305, Oklahoma City, Okla. 73116	405-840-0074 www.midlandsmgt.com	\$88,500,000	27.0%	\$20,350,000	28.8%	Charles C. Caldwell, president/CEO
13	Burnett & Co. Inc. 601 Poydras St., Suite 2215, New Orleans, La. 70130	504-210-3620 www.bcoinc.com	\$78,017,367	46.3%	\$7,230,994	5.1%	John H. Burke Jr., president
14	Atlantic Specialty Lines Inc. 9020 Stony Point Parkway, Suite 450, Richmond, Va. 23235	804-320-9500 www.atlanticspecial.com	\$70,561,000	15.6%	\$9,426,544	22.1%	Bob Bryant, president
15	Insight Insurance Services Inc. 2000 S. Batavia Ave., Suite 300, Geneva, Ill. 60134	800-447-4626 www.insightinsurance.com	\$50,000,000	4.2%	N/A	N/A	James M. Romano, president
16	First Capital-AWIS L.L.C. 3 Expressway Plaza, Suite 114, Roslyn Heights, N.Y. 11577	516-466-1313 www.fcawis.com	\$45,000,000	4.7%	N/A	N/A	Alvin Moss, president/CEO
17	W.A. Schickedanz Agency Inc. 300 W. Main St., Belleville, Ill. 62220	618-233-0644 www.waschickedanz.com	\$26,700,000	-4.3%	\$3,340,000	-4.4%	C. Jack Miller, president/CEO
18	Abram Interstate Insurance Services Inc. 2211 Plaza Drive, Suite 100, Rocklin, Calif. 95767	916-780-7000 www.abraminterstate.com	\$19,100,000	6.1%	\$6,325,000	3.7%	Ronald A. Abram, president/CEO
19	Sovereign Group International Inc. 517 Route 1 S., Suite 3100, Iselin, N.J. 08830	732-750-2300 www.sovereignins.com	\$19,000,000	2.7%	\$1,900,000	2.7%	William F. Lynch, president
20	Seaboard Underwriters Inc. 3035 S. Church St., P.O. Box 1478, Burlington, N.C. 27216-1478	336-229-1324 www.seaboardunderwriters.com	\$12,000,000	-14.3%	N/A	N/A	Joseph P. Hutelmyer, president/CEO

NONRANKED INSURANCE WHOLESALERS

	Brown & Brown Inc. 220 S. Ridgewood Ave., Daytona Beach, Fla. 32115	386-239-8822 www.bbinsurance.com	\$1,722,361,492	22.0%	\$148,337,692	19.6%	J. Hyatt Brown, chairman/CEO
	Hub International Ltd. 55 E. Jackson Blvd., Chicago, Ill. 60604	877-402-6601 www.hubinternational.com	\$646,029,511	-5.4%	N/A	N/A	Martin P. Hughes, chairman/CEO

*Companies deriving more than 50% of their wholesale premium volume from acting as managing general agent, underwriting manager, and Lloyd's of London coverholder. 1 BI estimate. N/A=Not available.
Source: BI survey

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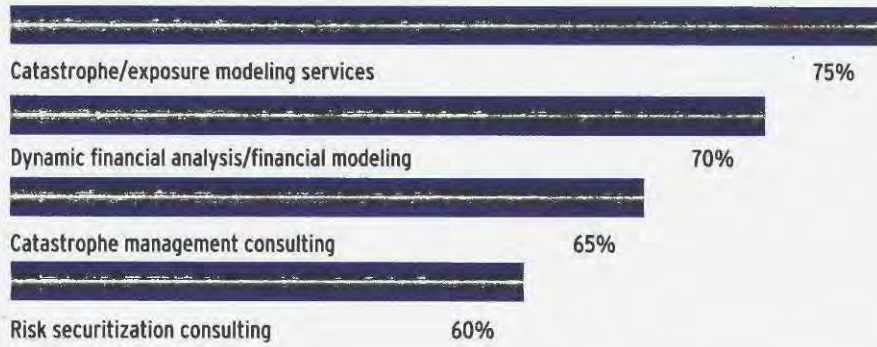


Reinsurance brokers

Ranked by 2006 gross revenues from reinsurance brokerage and related services*

SERVICES PROVIDED BY REINSURANCE BROKERS

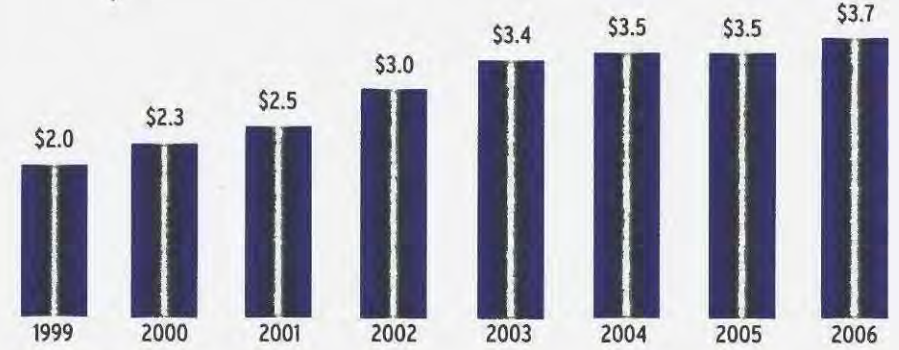
Based on percentage of companies offering services other than reinsurance brokering.



Source: BI survey

GROWTH IN REINSURANCE BROKERAGE REVENUES

As a group, the world's 10 largest reinsurance brokers have seen steady gains in brokerage revenues since 1999. In billions of dollars.



Source: BI survey

Rank	Company/Address	Phone/Web site	2006 reinsurance gross revenues	2005 reinsurance gross revenues	% change	2006 employees	Principal officer
1	Aon Re Global Aon Center, 200 E. Randolph St., Chicago, Ill. 60601	312-381-5300 www.aon.com	\$942,000,000	\$920,000,000	2.4%	2,617	Ted D. Devine, CEO
2	Guy Carpenter & Co. L.L.C. 1 Madison Ave., Fourth Floor, New York, N.Y. 10010-3658	917-937-3000 www.guycarp.com	\$880,000,000	\$836,000,000	5.3%	2,600	David Spiller, president/CEO
3	Benfield Group Ltd. 55 Bishopsgate, London, EC2N 3BD England	44-207-578-7000 www.benfieldgroup.com	\$654,960,020 ¹	\$589,809,600 ²	11.0%	2,000	Grahame Chilton, group CEO
4	Willis Re 10 Trinity Square, London, EC3P 3AX England	44-207-488-8111 www.willisre.com	\$597,700,000	\$565,000,000	5.8%	1,234	Grahame Millwater, chairman-Willis Re
5	Towers Perrin Centre Square East, 1500 Market St., Philadelphia, Pa. 19102-4790	215-246-1600 www.towersperrin.com	\$165,700,000	\$153,300,000	8.1%	430	William H. Eyre Jr., managing director/CEO
6	Cooper Gay (Holdings) Ltd. 52 Leadenhall St., London, EC3A 2EB England	44-207-480-7322 www.coopergay.com	\$133,660,000	\$92,750,000	44.1%	498	Toby Esser, CEO
7	Jardine Lloyd Thompson Group P.L.C. 6 Crutched Friars, London, EC3N 2PH England	44-207-466-1300 www.jltre.com	\$118,530,620 ¹	\$155,826,240 ²	-23.9%	N/A	Dominic Burke, group chief executive
8	BMS Group 1 America Square, London EC3N 2LS England	44-207-480-7288 www.bmsgroup.com	\$74,733,735 ¹	\$75,252,982 ²	-0.7%	353	John Spencer, group chief executive
9	Gallagher Re 6 Alie St., London, E1 8DD England	44-207-204-6000 www.gallagherre.com	\$71,300,000	\$75,000,000	-4.9%	220	Simon Gander, CEO
10	John B. Collins Associates Inc. 8500 Normandale Lake Blvd., Suite 2400, Minneapolis, Minn. 55437	952-820-1000 www.collins.com	\$64,400,000	\$52,035,000	23.8%	177	Patrick J. Denzer, president/CEO
11	Holborn Corp. Wall Street Plaza, 88 Pine St., New York, N.Y. 10005	212-797-2285 www.holborn.com	\$31,400,000 ³	\$30,200,000 ³	4.0%	65	Frank T. Harrison, president/CEO/director
12	Axiom Re Inc. 940 Golf House Road W., Stoney Creek, N.C. 27377	336-446-4222 www.axiomre.net	\$11,250,828	\$11,910,915	-5.5%	45	Horace M. Johnson Jr., president
13	THB Intermediaries Inc. 17 State St., 39th Floor, New York, N.Y. 10004	212-510-6000 www.thbint.com	\$7,500,000	\$7,500,000	0.0%	32	Richard Di Clemente, president/CEO
14	Wells Fargo Re Inc. 989 Lenox Drive, Suite 208, Lawrenceville, N.J. 08648	609-450-1100 www.wellsfargo.com	\$6,500,000	\$5,800,000	12.1%	N/A	Alfred H. Blanton, president/CEO
15	EWI Re Inc. 5400 LBJ Freeway, Suite 1060, Dallas, Texas 75240	972-560-0675 www.ewirisk.com	\$4,848,200	\$4,365,494	11.1%	20	Steve McElhiney, president
16	Tanenbaum-Harber Reinsurance Intermediaries Inc. 320 W. 57th St., New York, N.Y. 10019	212-603-0352	\$1,996,200 ⁴	\$2,400,000 ⁴	-16.8%	N/A	Peter M. Black, president
17	Orypaba Rio Corretora de Resseguros Ltda. Av. Beira Mar 200/8º andar, Rio de Janeiro, 20021060 Brazil	55-21-226-23016 www.orypaba.com	\$1,965,255 ⁵	\$1,793,848 ⁶	9.6%	10	Carlos Alberto Protasio, president
18	Cypress Creek Intermediaries Inc. 680 Stonefield Loop, Suite 1, Heathrow, Fla. 32746	407-333-9002	\$1,500,000	\$1,500,000	0.0%	5	Michael T. Pyle, president
19	G.J. Sullivan Co. Reinsurance 800 W. Sixth St., Suite 1800, Los Angeles, Calif. 90017	213-626-1000 www.gjsre.com	\$640,000	\$775,000	-17.4%	5	Hank Haldeman, president
20	Agnew International Inc. 989 Lenox Drive, Suite 208, Lawrenceville, N.J. 08648	609-450-1140	\$510,807	\$375,600	36.0%	3	Patrick Agnew, president

*Includes all reinsurance revenue reported through holding and/or subsidiary companies. 1 Fiscal year 2006 British pound=\$1.8434. 2 Fiscal year 2005 British pound=\$1.8204. 3 Fiscal year ending 2/28. 4 Fiscal year ending 3/31. 5 Fiscal year 2006 Brazilian real=\$0.4600. 6 Fiscal year 2005 Brazilian real=\$0.4206. N/A=Not Available.

Source: BI survey

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Captive managers

Ranked by number of captives managed in 2006

LARGEST MANAGERS BY PREMIUMS

Ranked by premium volume at year-end 2006 in millions of dollars

Marsh Management Services (Bermuda) Ltd.	\$8,900
Marsh Management Services Inc. (Vermont)	\$5,000
Aon Insurance Managers (Vermont) Inc.	\$4,200
Aon Insurance Managers (Bermuda) Ltd.	\$4,100
International Advisory Services Ltd.	\$3,486

Source: BI survey

LARGEST CAPTIVE MANAGER GROUPS

Ranked by captives managed worldwide in 2006

Rank	Company	Captives 2006
1	Aon Captive Services Group	1,386
2	Marsh-Captive Management Services	1,120
3	Willis Management	247
4	USA Risk Group	209
5	International Advisory Services Ltd.	194
6	HSBC Insurance Management	168
7	Beecher Carlson Holdings Inc.	94
8	Quest Management Services Ltd.	92
9	AIG Insurance Management Services	91
10	AMS Insurance Management Services Ltd.	88

Source: BI survey

LARGEST PROTECTED CELL MANAGERS

Ranked by cell companies managed

Aon Captive Services Group	48
Marsh-Captive Management Services	33
HSBC Insurance Management	24
JLT Risk Solutions Management	18
Willis Management	17

Source: BI survey

Rank	Company/Address	Phone/Web site	2006 premium volume	2005 premium volume	Captives 2006	Captives 2005	Captive formed in 2006	Total staff	Contact
1	Marsh-Captive Management Services (Bermuda) P.O. Box HM 1826, Hamilton, HM HX Bermuda	441-292-4402 www.marsh.com	\$8,900,000,000	\$7,150,000,000	289	276	12	115	Jill Husbands, managing director-business development
2	Aon Insurance Managers (Bermuda) Ltd. Craig Appin Building, 8 Wesley St., Hamilton, HM JX Bermuda	441-295-2220 www.aon.com/captives	\$4,100,000,000	\$5,200,000,000	284	272	0	78	Clive James, group managing director
3	Aon Insurance Managers (Guernsey) Ltd. Maison Trinity, Trinity Square, St. Peter Port, Guernsey, GY7 9YN Channel Islands	44-1-481-707-964 www.aon.com/captives	\$3,000,000,000	\$3,000,000,000	214	203	5	57	Clive James, group managing director
4	Marsh-Captive Management Services (Vermont) 100 Bank St., Suite 610, Burlington, Vt. 05401	802-864-5912 www.marsh.com	\$5,000,000,000	\$4,300,000,000	203	202	10	68	Julie S. Boucher, managing director/office head
5	Aon Insurance Managers (Vermont) Inc. 76 St. Paul St., Suite 500, Burlington, Vt. 05401	802-862-4400 www.aon.com/captives	\$4,200,000,000	\$4,080,000,000	192	189	12	64	Clive James, group managing director
6	International Advisory Services Ltd. 44 Church St., Hamilton, HM 12 Bermuda	441-295-3688 www.ias.bm	\$3,486,000,000	\$2,824,000,000	184	173	13	101	David Ezekiel, president/managing director
7	Marsh-Captive Management Services (Cayman) P.O. Box 1051 GT, Grand Cayman, Cayman Islands, B.W.I.	345-949-7988 www.marsh.com	\$1,925,000,000	\$1,940,000,000	183	186	9	54	Seamus Tivnan, managing director/ office head
8	Aon Insurance Managers (Cayman) Ltd. Buckingham Square, 720 West Bay Road, P.O. Box 69, George Town, Cayman Islands, B.W.I.	345-945-2888 www.aon.com/captives	\$1,690,000,000	\$1,600,000,000	134	127	10	43	Clive James, group managing director
9	Aon Insurance Managers (Luxembourg) S.A. 19 Rue de Bitbourg, BP 593, L-2015 Luxembourg	352-22-34-22-1 www.aon.com/captives	\$1,100,000,000	\$960,000,000	125	127	1	40	Clive James, group managing director
10	HSBC Financial Services (Cayman) Ltd. Strathvale House, 90 N. Church St., Second Floor, P.O. Box 1109, George Town, Grand Cayman, Cayman Islands, KY1-1102 B.W.I.	345-949-7755 www.hsbc.ky	\$778,000,000	\$602,000,000	102	93	16	22	Linda Haddleton, associate director/manager- insurance services
11	Aon Insurance Managers (Dublin) Ltd. 38/39 Fitzwilliam Square, Dublin, 2 Ireland	353-1-676-2911 www.aon.com/captives	\$1,860,000,000	N/A	92	N/A	5	61	Clive James, group managing director
11	Quest Management Services Ltd. F.B. Perry Building, 40 Church St., P.O. Box HM 2062, Hamilton, HM HX Bermuda	441-295-2185 www.questgroup.bm	\$490,000,000	\$450,000,000	92	80	1	16	Nicholas S. Dove, president/principal
13	Global Captive Management Ltd. Genesis Building, 13 Genesis Close, Fifth Floor, P.O. Box 1363 GT, Grand Cayman, Cayman Islands, KY1 1108 B.W.I.	345-949-7966 www.global.ky	\$400,000,000	\$421,700,000	83	79	0	17	Peter Mackay, chairman/CEO
14	USA Risk Group (BVI) Ltd. P.O. Box 3140, Road Town, Tortola, British Virgin Islands	284-494-4850 www.usarisk.com	\$75,208,900	\$64,510,596	68	60	8	3	Stuart H. Grayston
14	AMS Insurance Management Services Ltd. Sea Meadow House, P.O. Box 116, Road Town, Tortola, British Virgin Islands	284-494-4078 www.amsbvi.com	N/A	N/A	68	65	0	5	Derek Lloyd, director/insurance manager
16	Marsh-Captive Management Services (Dublin) Marsh House, 25-28 Adelaide Road, Fourth Floor, Dublin, 2 Ireland	353-1-605-3000 www.marsh.com	\$725,191,005	\$890,000,000	66	71	0	44	Jennifer Warde, business development

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DISCOVER RE

Captive managers- continued

Rank	Company/Address	Phone/Web site	2006 premium volume	2005 premium volume	Captives 2006	Captives 2005	Captives formed in 2006	Total staff	Contact
17	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 www.marsh.com	\$1,089,000,000	\$860,000,000	61	67	0	31	Granville De Cruz, senior vp
18	Marsh-Captive Management Services (Hawaii) 745 Fort St., Suite 800, Honolulu, Hawaii 96813	808-585-3500 www.marsh.com	\$678,000,000	\$810,669,000	60	68	1	20	Denys Kazama, senior vp/office head
18	Marsh-Captive Management Services (Luxembourg) 74 Rue de Merl, L-2146 Luxembourg	352-49-6951 www.marsh.com	\$746,376,000	\$590,500,000	60	53	8	26	Claude Weber, head-office
20	Aon Insurance Managers (Isle of Man) Ltd. St. George's Court, Upper Church St., Douglas, IM1 1EE Isle of Man	44-162-469-2449 www.aon.com/captives	\$468,500,000	\$280,000,000	55	65	0	29	Clive James, group managing director
21	HSBC Insurance Solutions (Bermuda) Ltd. (7) The Continental Building, 25 Church St., Hamilton, HM 12 Bermuda	441-292-7505 www.insurancebrokers.hsbc.com	\$1,800,000	\$1,400,000,000	51	46	4	34	Robert Eastham, director-finance
21	Marsh-Captive Management Services (South Carolina) 151 Meeting St., Suite 301, Charleston, S.C. 29401	843-577-1030 www.marsh.com	\$2,658,198,124	\$1,575,000,000	51	35	14	N/A	Robert L. Johnson, managing director
23	Willis Management (Guernsey) Ltd. The Albany, S. Esplanade, P.O. Box 384, St. Peter Port, Guernsey, GY1 4NF Channel Islands	44-1481-720-049 www.williscaptives.com	\$415,224,167	\$390,000,000	48	51	1	32	Dominic Wheatley, managing director
24	Aon Insurance Managers (Barbados) Ltd. Sunrise House, Wildey Main Road, P.O. Box 1304, St. Michael, BB 11000 Barbados	246-436-4895 www.aon.com/captives	\$366,700,000	\$260,000,000	47	46	3	13	Clive James, group managing director
24	JLT Risk Solutions Management (Bermuda) Ltd. Cedar House, 41 Cedar Ave., Hamilton, HM 12 Bermuda	441-292-4364 www.jltgroup.com	\$1,077,793,015	\$1,130,000,000	47	49	1	18	Kilian Whelan, president
26	Aon Insurance Managers (Switzerland) A.G. Baarerstrasse 75, PB 2066, Zug, 6302 Switzerland	41-41-727-2040 www.aon.com/captives	\$240,900,000	\$329,000,000	45	45	1	10	Clive James, group managing director
27	USA Risk Group (Cayman) Ltd. Grand Pavilion, West Bay Road, Grand Cayman, Cayman Islands, B.W.I.	800-872-7475 or 345-946-0821 www.usarisk.com	\$476,276,400	\$308,000,000	44	38	5	9	Paul Macey, senior vp
28	Willis Management (Vermont) Ltd. 1 Lawson Lane, Suite 410, Burlington, Vt. 05401	802-658-9466 www.williscaptives.com	\$530,336,985	\$708,031,657	41	38	0	13	James Girardin, executive vp
29	Independent Management Ltd. Wellesley House S., 90 Pitts Bay Road, Second Floor, Pembroke, HM 08 Bermuda	441-295-1646 www.img.bm	\$397,000,000	\$536,000,000	38	37	2	8	Peter Strong, president
29	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05641	800-872-7475 www.usarisk.com	\$552,947,400	\$526,513,629	38	34	2	20	Andrew Sargeant, president
31	USA Risk Group of South Carolina Inc. 1327 Ashley River Road, Building C, Suite 200, Charleston, S.C. 29407	877-872-7475 www.usarisk.com	\$208,040,000	\$100,982,469	35	31	5	9	Paul Newton, senior vp
31	Willis Management (Bermuda) Ltd. Vallis Building, Par-la-Ville Road, Third Floor, P.O. Box HM 1995, Hamilton, HM HX Bermuda	441-295-1272 www.willis.com	\$241,505,233	\$273,000,000	35	35	3	11	J. Oliver Heyliger, president/managing director
31	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 www.williscaptives.com	\$751,627,000	\$825,000,000	35	32	1	6	Stephen Gray, senior vp
31	Willis Management (Isle of Man) Ltd. Tower House, Loch Promenade, Douglas, IM1 2L2 Isle of Man	44-1624-696-100 www.williscaptives.com	\$525,795,472	\$462,685,740	35	32	2	23	Paul Kiernan, managing director
35	Beecher Carlson (Hawaii) American Savings Bank Tower, 1001 Bishop St., Suite 2788, Honolulu, Hawaii 96813	808-521-1121 www.beechercarlson.com	\$287,670,000	\$322,560,000	34	37	2	6	Jason Flaxbeard, senior managing director
36	AIG Insurance Management Services Inc. 30 Main St., Suite 330, Burlington, Vt. 05401	802-658-9405 www.aigcaptives.com	\$231,912,841	\$552,372,530	33	32	8	17	Ann W. Wick, director-U.S. captive operations
37	Aon Insurance Managers (Gibraltar) Ltd. Suite 913, Europort, Gibraltar	350-43-882 www.aon.com/captives	\$339,200,000	\$250,000,000	32	32	1	13	Clive James, group managing director
37	Symphony Management Ltd. The Pearman Building, 3 Gorham Road, Hamilton, HM 08 Bermuda	441-295-2447 www.symphonybermuda.com	\$362,000,000	\$240,000,000	32	32	0	8	John G. Neal, president
39	Aon Insurance Managers (Sweden) A.B. Primusgatan 20, Stockholm, SE-11298 Sweden	46-8-614-1710 www.aon.com/captives	\$277,000,000	\$210,000,000	31	34	3	13	Clive James, group managing director
39	Marsh-Captive Management Services (Singapore) Marsh & McLennan Centre, 18 Cross St., Suite 04-00, 48423 Singapore	65-6220-8141 www.marsh.com	\$280,515,740	\$339,000,000	31	33	1	18	Vic Pannuzzo, senior vp

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MARKET SOURCEBOOK

Captive managers- continued

Rank	Company/Address	Phone/Web site	2006 premium volume	2005 premium volume	Captives 2006	Captives 2005	Captives formed in 2006	Total staff	Contact
41	Marsh-Captive Management Services (Barbados) Whitepark House, White Park Road, Bridgetown, Barbados	246-436-9929 www.marsh.com	\$1,100,000,000	\$1,000,000,000	29	33	1	N/A	Nicholas Crichlow, senior vp
42	Kensington Management Group Ltd. Genesis Building, Second Floor, P.O. Box 10027APO, George Town, Grand Cayman, Cayman Islands	345-946-2100 www.kensingtonmanagement.ky	\$827,000,000	\$779,000,000	28	29	1	20	Mike Gibbs, president
43	Aon Insurance Managers (Hawaii) Inc. 201 Merchant St., Suite 2400, Honolulu, Hawaii 96813	808-540-4315 www.aon.com/captives	\$259,400,000	\$241,500,000	27	19	4	4	Clive James, group managing director
43	Marsh-Captive Management Services (Isle of Man) 51-59 Circular Road, Douglas, IM99 2BB Isle of Man	44-162-463-0523 www.marsh.com	\$200,000,000	\$216,000,000	27	28	1	14	Derek Patience, head-office
45	AIG Insurance Management Services American International Building, 29 Richmond Road, Pembroke, HM 08 Bermuda	441-298-5245 www.aiggrm.com	\$134,000,000	\$125,000,000	26	28	2	7	James Bohan, regional director
45	Beecher Carlson (Bermuda) Wessex House, 45 Reid St., Hamilton, HM JX Bermuda	441-295-0519 www.beechercarlson.com	\$941,000,000	\$1,800,000,000	26	26	1	8	Jason Flaxbeard, senior managing director
45	Crusader International Management (Cayman) Ltd. Windward 3, Regata Office Park, Fifth Floor, P.O. Box 2185 GT, George Town, Grand Cayman, Cayman Islands	345-949-1599 www.crusader.com.ky	N/A	N/A	26	N/A	3	20	Fiona Moseley, executive vp
45	Strategic Risk Solutions (Vermont) Ltd. 126 College St., Suite 400, Burlington, Vt. 05401	802-860-1958 www.strategicrisks.com	\$139,933,601	\$115,196,356	26	29	3	17	Patrick J. Pollard, director-domestic operations
49	Wealth Management Solutions L.L.C. 120 E. Main St., Suite 101, Ramsey, N.J. 07446-1925	201-995-9085 www.wmsolutionsnow.com	\$25,000,000	N/A	23	N/A	11	5	Thomas Toronto, president
50	Liberty Mutual Management (Bermuda) Ltd. Maxwell Roberts Building, 1 Church St., Fourth Floor, Hamilton, HM 11 Bermuda	441-296-2131 www.libertymutual.com	\$1,000,000,000	\$1,000,000,000	22	23	0	14	Peter Willitts, president
50	Aon Insurance Managers (Arizona) 1850 N. Central Ave., Suite 1700, Phoenix, Ariz. 85004	602-427-3200 www.aon.com/captives	\$531,000,000	\$75,000,000	22	13	9	3	Clive James, group managing director
50	Utah Captive Insurance Managers L.L.C. 1405 W. 9000 S., Suite 361, West Jordan, Utah 84088	800-921-0155 www.utahcaptiveinsurance.com	\$34,900,000	N/A	22	N/A	12	4	Frederick E. Turner, president
53	Risk Services L.L.C. 1800 Second St., Suite 909, Sarasota, Fla. 34236	941-955-0793 www.riskservcos.com	\$67,723,233	\$47,149,024	21	17	3	24	Michael T. Rogers, president
53	Willis Management (Hawaii) Ltd. American Savings Bank Tower, 1001 Bishop St., Suite 1503, Honolulu, Hawaii 96813	808-521-0723 www.williscaptives.com	\$270,000,000	\$150,000,000	21	16	2	3	Jason Palmer, managing director
55	JLT Risk Solutions (Guernsey) Ltd. Mill Court, La Charroterie, P.O. Box 155, St. Peter Port, Guernsey, GY1 4ET Channel Islands	44-1481-737-120 www.jlrcaptives.com	\$58,000,000	\$147,000,000	20	17	1	10	Richard Le Tocq, managing director
55	USA Risk Group West Inc. 8149 E. Evans Road, Suite C-08, Scottsdale, Ariz. 85260	888-872-7475 www.captiveguru.com or www.usarisk.com	\$42,884,500	\$13,300,000	20	11	4	4	Marc LaPointe, senior vp
55	Aon Insurance Managers (South Carolina) 7301 Rivers Ave., Suite 230, North Charleston, S.C. 29406	843-576-1440 www.aon.com/captives	\$70,000,000	\$25,000,000	20	17	7	3	Clive James, group managing director
55	AMS Insurance (Nevis) Ltd. Springates S., Lower Government Road, P.O. Box 733, Charlestown, Nevis, B.W.I.	284-494-4078 www.amsbvi.com	N/A	N/A	20	11	0	5	Derek Lloyd, director/insurance manager
59	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 www.heathlambert.com	\$152,000,000	\$222,000,000	19	19	2	10	Merise D. Wheatley, managing director
59	Champlain Captive Management Inc. 140 Kennedy Drive, P.O. Box 2127, South Burlington, Vt. 05407-2127	802-651-3311 www.champlaincaptive.com	\$526,051,000	\$547,547,234	19	14	2	6	John C. Borch, president
61	SB&T Captive Management Co. 40 Main St., Suite 500, Burlington, Vt. 05401	802-863-5774 www.sbtinsurance.com	\$408,559,179	\$407,014,070	18	19	1	5	Gary A. Griswold, director-captive operations
62	Taft Cos. 901 Dulaney Valley Road, Suite 610, Towson, Md. 21204	877-587-1763 www.taftcos.com	N/A	N/A	17	N/A	2	9	W. Allen Taft, Richard C. Goff, principals
62	Towner Risk Management Ltd. St. James House, Second St., St. James, BB 24016 Barbados	246-432-4000 www.towner.bb	\$246,903,751	\$232,659,435	17	15	2	27	Ricardo O. Knight, president
64	Aon Insurance Managers (Vancouver) 900 Howe St., Box 3228, Vancouver, British Columbia V6B 3X8 Canada	604-443-2478 www.aon.com/captives	\$23,200,000	\$20,000,000	16	14	2	5	Clive James, group managing director
64	Marsh-Captive Management Services (New York) 300 Broadhollow Road, Suite 201, Melville, N.Y. 11747	631-425-3207 www.marsh.com	\$337,000,000	\$298,500,000	16	14	2	N/A	Donna Weber, senior vp

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64	Willis Management (Dublin) Ltd. 7-9 S. Leinster St., Dublin, Ireland	353-1-407-4998 www.williscaptives.com	\$290,000,000	\$245,000,000	16	17	0	12	Tim Byrne, managing director
64	Strategic Risk Solutions (Cayman) Ltd. Zephyr House, Fifth Floor, P.O. Box 1159GT, George Town, Cayman Islands, KY1-1102 B.W.I.	345-946-6611 www.strategicrisks.com	\$42,674,000	\$9,300,000	16	5	0	4	Wayne Cowan, director
68	AIG Insurance Management Services (Ireland) Ltd. AIG Centre, North Wall Quay, Dublin, 1 Ireland	353-1-672-0202 www.aigcaptives.com	\$102,047,084	\$72,118,513	15	19	1	15	David Stafford, managing director
68	Artex Risk Solutions (Bermuda) Ltd. (21) Swan Building, 26 Victoria St., Hamilton, HM 20 Bermuda	441-292-4654 www.ajg.com	N/A	\$147,445,000	15	14	0	9	Susan Doyle, vp
68	Artex Risk Solutions Inc. (Hawaii) 1132 Bishop St., Suite 1600, Honolulu, Hawaii 96813	808-533-8700 www.ajg.com	\$124,443,000	\$59,000,000	15	13	2	3	Fay Okamoto, senior vp
68	ORG Captive Management Inc. Crestview Professional Center, 104 Crestview Dr., Ste. 105, Bigfork, Mont. 59911	406-837-2774 www.orgcaptives.com	\$16,570,000	N/A	15	10	4	4	Brenda M. Olson, president
72	Cedar Management Ltd. Continental Building, 25 Church St., Hamilton, HM 12 Bermuda	441-295-6015 www.cedarmanagement.bm	\$1,103,459,866	\$1,055,574,000	14	8	2	7	Thomas R. McMahon, president
72	Artex Risk Solutions (Cayman) Ltd. (23) P.O. Box 32345, Grand Cayman, Cayman Islands, KY1-1209 B.W.I.	345-945-9273	\$102,000,000	\$92,500,000	14	12	2	4	John Pitcairn, managing director
74	Aon Insurance Managers (Singapore) Pte. Ltd. Singapore Land Tower, 50 Raffles Place, Suite 32-00, 48623 Singapore	65-623-97610 www.aon.com/captives	\$105,900,000	\$62,600,000	11	8	3	4	Clive James, group managing director
74	Strategic Risk Solutions (Bermuda) Ltd. 25 Church St., Third Floor, Hamilton, HM NX Bermuda	441-292-5939 www.strategicrisks.com	\$37,038,000	\$36,400,000	11	9	1	3	Graham Lamb, vp
74	Marsh-Captive Management Services (Malta) 1 Strand Towers, Floor One, 36 The Strand, Sliema, SLM07 Malta	356-23-423-000 www.marsh.com	\$354,000,000	\$161,000,000	11	6	7	6	Granville De Cruz, director
77	IAS (Barbados) Ltd. 11 Hastings House, Balmoral Gap., Hastings, Christ Church, Barbados	246-436-5887 www.ias.bm	\$307,000,000	\$215,000,000	10	10	0	4	David Ezekiel, president/managing director
77	Risk Services (Bermuda) Ltd. Armoury Building, 37 Reid St., Second Floor, Hamilton, HM BX Bermuda	441-295-8441 www.riskservcos.com	\$5,334,944	\$9,082,767	10	13	0	5	Michael T. Rogers, president
77	Risk Services-Nevada Inc. 5430 W. Sahara Avenue, Las Vegas, Nev. 89146	702-678-6868 www.riskservcos.com	\$46,574,395	\$92,274,909	10	7	1	18	Michael T. Rogers, president
77	AIG Insurance Management Services Inc. 6 Waterfront Plaza, 500 Ala Moana Blvd., Room 405, Honolulu, Hawaii 96813	808-544-3938 www.aigcaptives.com	\$82,205,038	\$55,398,591	10	10	2	4	Ann W. Wick, regional director-U.S. captive operations
77	Active Insurance Management Ltd. P.O. Box 116, Road Town, Tortola, British Virgin Islands	800-921-0155 www.bvicaptivemanager.com	\$5,721,000	\$11,500,000	10	12	2	4	Frederick E. Turner, president
82	Aon Insurance Managers (Denmark) Ltd. Strandgade 4C, Copenhagen, 1401 Denmark	45-32-64-1034 www.aon.com/captives	\$39,400,000	\$61,000,000	9	13	0	4	Clive James, group managing director
83	Beecher Carlson (Vermont) 84 Pine St., 600 Financial Plaza, Burlington, Vt. 05401	802-658-7831 www.beechercarlson.com	\$53,137,000	\$109,000,000	9	9	0	4	Jason Flaxbeard, senior managing director
83	Meadowbrook Risk Management Ltd. P.O. Box HM 2340, Hamilton, HM JX Bermuda	441-292-7569 www.meadowbrook.com	\$26,165,000	\$20,150,000	9	9	0	1	Andrea Simons, office administrator
83	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 www.beechercarlson.com	\$18,664,000	\$42,500,000	9	9	0	N/A	Jason Flaxbeard, senior managing director
83	Active Insurance Management Ltd. Main St., P.O. Box 689, Charlestown, Nevis B.W.I.	800-921-0155 www.bvicaptivemanager.com	\$4,295,000	N/A	9	N/A	7	4	Frederick E. Turner, president
83	HSBC Insurance Management (Guernsey) Ltd. HSBC House, Lefebvre St., P.O. Box 315, St. Peter Port, Guernsey, GY1 3T0 Channel Islands	44-1481-717-874 www.insurancemanagement.hsbc.com	N/A	N/A	8	3	2	3	David Johnstone, managing director

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MARKET SOURCEBOOK

Captive managers- continued

Rank	Company/Address	Phone/Web site	2006 premium volume	2005 premium volume	Captives 2006	Captives 2005	Captives formed in 2006	Total staff	Contact
83	Marsh-Captive Management Services (Switzerland) Tessinerplatz 5, P.O. Box, Zurich, 8027 Switzerland	41-44-285-9342 www.marsh.com	\$164,000,000	\$73,000,000	8	7	3	2	Konrad Baumann, head-office
83	Willis Management (New York) 7 Hanover Square, New York, N.Y. 10004	212-837-0757 www.williscaptives.com	\$284,013,000	N/A	8	6	0	3	James Girardin, executive vp
90	JLT Risk Solutions Management (Asia Pacific) Pte. Ltd. Suntec Tower Four, 6 Temasek Blvd., Suite 08-02, 38986 Singapore	65-6-333-6006 www.jltasia.com	\$58,887,193	\$49,000,000	7	8	0	7	Bernard Sze, director
91	Aon Insurance Managers (Australia) Ltd. 440 Collins St., Level 5, Melbourne, Victoria, 3000 Australia	61-3-9211-3111 www.aon.com/captives	\$31,500,000	\$13,600,000	6	5	0	3	Clive James, group managing director
91	Aon Insurance Managers (Liechtenstein) A.G. Pflugstrasse 7, Vaduz, 9490 Liechtenstein	426-235-0250 www.aon.com/captives	\$107,000,000	\$38,000,000	6	7	1	1	Clive James, group managing director
91	Willis Management (Singapore) Pte Limited. 78 Shenton Way, 23-01 Lippo Centre, 79120 Singapore	65-6422-0651	\$19,500,000	N/A	6	9	0	3	Andrew Hicks, principal officer
91	Willis Management (Gibraltar) Ltd. Europort, Suite 827, P.O. Box 708, Gibraltar	350-51-801 www.williscaptives.com	\$110,800,000	\$54,000,000	6	4	2	7	Bruno Callaghan, director
91	Artex Risk Solutions Inc. (Vermont) 110 Kimball Ave., Suite 110, South Burlington, Vt. 05403	802-861-6800 www.artexrisk.com	\$51,000,000	\$50,000,000	6	7	0	4	Kevin Heffernan, vp
91	Marsh-Captive Management Services (Nevada) 6859 S.Eastern Ave., Suite 104, Las Vegas, Nev. 89119	702-697-6402 www.marsh.com	\$23,000,000	N/A	6	N/A	1	6	Lee Filener, senior account manager
97	Aon Insurance Managers (Netherlands) Admiraliteitskade 62, Rotterdam, 3063 ED Netherlands	31-10-448-7532 www.aon.com/captives	\$22,400,000	\$18,050,000	5	4	0	5	Clive James, group managing director
98	Risk Services-Arizona Inc. 2999 N. 44th St., Suite 250, Phoenix, Ariz. 85018	800-226-0793 www.riskservcos.com	\$19,250,000	\$14,424,649	5	5	0	5	Michael T. Rogers, president
98	Beecher Carlson (Colorado) 1655 Lafayette St., Suite 200, Denver, Colo. 80218	303-388-5688 www.beechercarlson.com	\$14,911,000	N/A	5	5	0	43	Jason Flaxbeard, senior managing director
98	Beecher Carlson (Nevada) 6100 Neil Road, Suite 500, Reno, Nev. 89511	303-388-5688 www.beechercarlson.com	\$1,103,459,866	N/A	5	2	3	N/A	Jason Flaxbeard, senior managing director
101	Aon Insurance Managers (Antilles) N.V. Prof. Kernkempweg M-370E, Willemstad, Curacao, Netherlands Antilles	599-9-736-9316 www.aon.com/captives	\$50,100,000	\$23,100,000	4	4	1	2	Clive James, group managing director
101	Marsh-Captive Management Services (South Africa) The Marsh Centre, 88 Grayston Drive, Sandton, Gauteng, 2010 South Africa	27-11-506-5000 www.marsh.com	\$55,850,000	\$50,540,000	4	3	1	7	Adriana Weilbach, divisional executive
101	USA Risk Group (Bermuda) Ltd. Windsor Place, 18 Queen St., Second Floor, P.O. Box HM 1601, Hamilton, HM GX Bermuda	441-296-3973 www.usarisk.com	\$579,367,396	\$446,631,272	4	3	0	3	Stuart H. Grayston, president
101	Aon Insurance Managers (New Zealand) Ltd. Quay Towers, 29 Custom St. W., Level 16, Auckland, 1000 New Zealand	649-362-9064 www.aon.com/captives	\$26,200,000	\$29,000,000	4	4	0	1	Clive James, group managing director
101	HSBC Insurance Management (USA) 84 Pine St., Suite 300, Burlington, Vt. 05401	802-651-0142 www.insurancemanagement.hsbc.com	\$55,000,000	\$20,000,000	4	2	2	4	Elizabeth Steinman, managing director
101	Marsh-Captive Management Services (Gibraltar) 6A Queensway, P.O. Box 64, Gibraltar	350-47-529 www.marsh.com	\$79,479,245	\$10,000,000	4	4	0	1	Chris McGrath, account manager
101	Beecher Carlson (Arizona) 2999 N. 44th St., Suite 250, Phoenix, Ariz. 85018	303-388-5688 www.beechercarlson.com	\$9,970,000	N/A	4	3	1	N/A	Jason Flaxbeard, senior managing director
101	Marsh-Captive Management Services (Arizona) 3131 E. Camelback Road, Suite 400, Phoenix, Ariz. 85016	602-337-6202 www.marsh.com	\$15,790,698	N/A	4	N/A	1	3	Lee Filener, senior account manager

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Captive managers- continued

Rank	Company/Address	Phone/Web site	2006 premium volume	2005 premium volume	Captives 2006	Captives 2005	Captives formed in 2006	Total staff	Contact
109	Coleman Williams Risk Management Ltd. ICB Building, Roebuck St., Bridgetown, Barbados	246-427-3362	N/A	N/A	3	N/A	0	1	Fiona A. Williams director/CEO
109	Marsh-Captive Management Services (Canada) 550 Burrard St., Suite 800, Vancouver, British Columbia V6C 2K1 Canada	604-692-4890 www.marsh.com	\$6,000,000	N/A	3	N/A	1	1	Michelle A. Smith, vp
109	Meadowbrook Risk Management Ltd. ICB Building, Roebuck St., Bridgetown, BB 11000 Barbados	246-426-4684 www.meadowbrook.com	\$8,400,000	\$8,500,000	3	5	0	1	Diana Gooding, manager
109	Alliance Captive Insurance Services L.L.C. 1123 11th Ave., Suite 403A, Honolulu, Hawaii 96816	808-737-2000 www.alliancecaptive.com	\$3,600,000	\$1,300,000	3	1	0	1	Wanda Jong, principal/managing member
109	Roundstone Captive Management Ltd. 826 Westpoint Parkway, Suite 1250, Westlake, Ohio 44145	440-617-0333 www.roundstoneinsurance.com	\$25,000,000	N/A	3	N/A	0	11	Christopher L. Kramer, senior vp
109	AIG Insurance Management Services Inc. 3710 Landmark Drive, Suite 104, Columbia, S.C. 29204	802-658-9405 www.aigcaptives.com	\$18,135,054	N/A	3	N/A	0	2	Robert Gagliardi, director-U.S. captive operations, Eastern region
115	AIG Insurance Management Services (Guernsey) Ltd. Natwest House, Third Floor, Le Trucot., St. Peter Port, Guernsey, GY1 IWD Channel Islands	44-1481-748-059 www.aigcaptives.com	N/A	N/A	2	3	0	1	David Sheil, managing director
115	American International Management Co. (Barbados) Ltd. ALICO Building, Cheapside, Bridgetown, Barbados	246-436-7102	\$4,500,000	\$11,600,000	2	2	0	1	Angela Jones, president
115	Aon Insurance Managers (Panama) S.A. 3rd South Ave. and 77th St., San Francisco, 0823-02038 Panama	507-322-1025 www.aon.com/captives	\$2,600,000	N/A	2	N/A	2	4	Clive James, group managing director
115	Marsh-Captive Management Services (Colorado) 1225 17th St., Suite 2100, Denver, Colo. 80202	802-864-5912 www.marsh.com	N/A	\$1,200,000	2	4	0	N/A	Julie S. Boucher, managing director/ office head
115	Marsh-Captive Management Services (Australia) 555 Lonsdale St., Melbourne, Victoria, 3000 Australia	61-3-9603-2222 www.marsh.com	\$100,000,000	\$95,000,000	2	3	0	6	Chris McGuinness, vp
115	Risk Services (Hawaii) Ltd. 900 Fort Street Mall, Suite 800, Honolulu, Hawaii 96813	808-540-3333 www.riskservcos.com	\$959,776	\$85,000	2	2	0	4	Michael T. Rogers, president
115	Risk Services-Vermont Inc. 58 East View Lane, Suite 2, Barre, Vt. 05641	802-223-2200 www.riskservcos.com	\$14,025,429	\$14,995,044	2	3	0	5	Michael T. Rogers, president
115	HSBC Insurance Management (USA) 1836 Ashley River Road, Suite 0, Charleston, S.C. 29407	843-571-0885 www.insurancemanagement.hsbc.com	N/A	\$4,500,000	2	2	0	3	Elizabeth Steinman, managing director
115	Aon Insurance Managers (USVI) Inc. c/o Three Saints Management L.L.C., 1 Hibiscus Alley, St. Thomas, U.S. Virgin Islands 00802	340-715-5072 www.aon.com/captives	\$247,600,000	\$148,000,000	2	2	0	1	Clive James, group managing director
115	Beecher Carlson (DC) 1575 I St. N.W., Washington, D.C. 20005	303-388-5688 www.beechercarlson.com	\$2,088,000	\$1,400,000	2	2	0	N/A	Jason Flaxbeard, senior managing director
115	Innovative Captive Strategies P.O. Box 131, Colchester, Vt. 05446	802-872-8104 www.yourcaptive.com	\$3,800,000	N/A	2	N/A	2	1	Kathryn A. Westover, vp
115	Willis Management (New Zealand) Ltd. No. 1 Queen St., Level 18, Auckland, New Zealand	64-9-920-2997 www.willis.com	N/A	N/A	2	N/A	2	2	Peter Lowe, manager
115	Innovative Captive Strategies (Barbados), Ltd. P.O. Box 9207, West Des Moines, Iowa 50306-9207	515-223-6964 www.yourcaptive.com	\$22,000,000	N/A	2	N/A	1	N/A	Daniel T. Keough, president
128	Aon Insurance Managers (Norway) Hoffsveien 1C, Skøyen, Norway	47-22-06-5662 www.aon.com/captives	\$1,000,000	N/A	1	N/A	0	1	Clive James, group managing director
128	Frank Gates Alternative Risk/Atlantic Gateway International, (SAC) Ltd. 131 Prosperous Point, Unit 188, Lexington, Ky. 40509	859-263-5015 www.frankgates.com	\$30,000,000	N/A	1	N/A	0	7	Rick Stasi, COO
128	HSBC Insurance Management (USA) 1130 Connecticut Ave. N.W., 12th Floor, Washington, D.C. 20036	802-651-0142 www.insurancemanagement.hsbc.com	N/A	N/A	1	N/A	1	2	Elizabeth Steinman, managing director

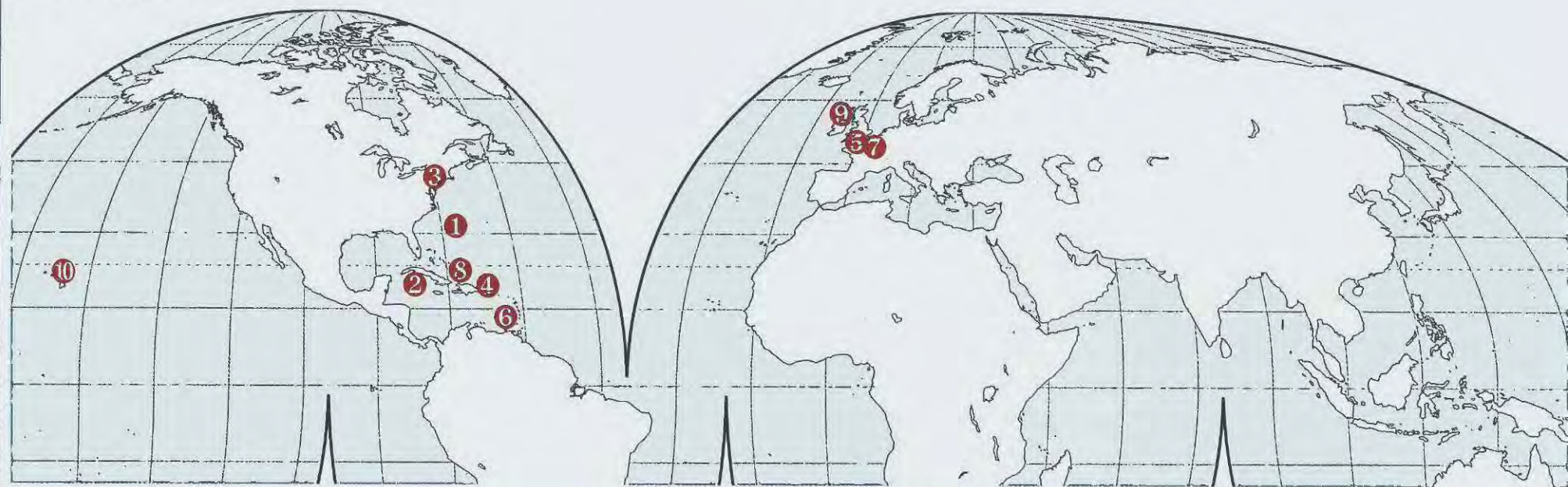
N/A=Not available

Source: BI survey

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Captive domiciles

Ranked by number of captives*



Rank	Domicile	2006	2005	Regulator/address	Phone/Web site	Contact
1	Bermuda	989	987 ¹	Bermuda Monetary Authority 43 Victoria St., Hamilton, HM 12 Bermuda	441-295-5278 www.bma.bm	Jeremy E. Cox, supervisor-insurance
2	Cayman Islands	740	733	Cayman Islands Monetary Authority Elizabethan Squarem George Town, Grand Cayman KY1-1001 B.W.I.	345-949-7089	M. Nicol, head-insurance supervision
3	Vermont	563	542	Vermont Department of Banking, Insurance, Securities and Health Care Administration, 89 Main St., Drawer 20, Montpelier, Vt. 05620-3101	802-828-3304 www.vermontcaptives.info	Leonard D. Crouse, deputy commissioner-captive division
4	British Virgin Islands	383 ¹	380 ¹	Financial Services Commission P.O. Box 418m Road Town, Tortola, British Virgin Islands	284-494-4190	Michael Oliver, director-insurance
5	Guernsey	381	382	Guernsey Financial Services Commission, La Plaiderie Chambers, La Plaiderie, St. Peter Port, Guernsey GY1 1WG Channel Islands	44-148-171-2706	Alan Fleming, director-insurance
6	Barbados	235	242 ¹	Ministry of Finance and Economic Affairs Bridgetown, Barbados	246-426-3815	Carlos Belgrave, supervisor-insurance
7	Luxembourg	208	208	Commissariat aux Assurances 7 Blvd. Royal, L-2449 Luxembourg	352-226-911	Victor Rod, insurance commissioner
8	Turks & Caicos Islands	168 ²	166 ²	Financial Services Commission, Harry E. Francis Building, Pond St., P.O. Box 173, Grand Turk, Turks & Caicos Islands	649-946-2791	Albert P. Smith, superintendent of insurance
9	Isle of Man	161	165	Isle of Man Insurance and Pensions Authority HSBC House, Ridgeway St., Douglas, IM1 1ER Isle of Man	44-162-464-6000 www.gov.im/ipa	David A. Vick, chief executive/insurance supervisor
10	Hawaii	160	158	State of Hawaii, Department of Commerce & Consumer Affairs Insurance Division, 335 Merchant St., P.O. Box 3614, Honolulu, Hawaii 96811-3614	808-586-0981	Craig Watanabe, captive insurance administrator
11	Dublin	154 ²	154 ²	Irish Financial Services Regulatory Authority P.O. Box 9138, College Green, Dublin, 2 Ireland	353-1-410-4000	Mike Frazer, deputy head-insurance supervision department
12	South Carolina	146	122	South Carolina Department of Insurance P.O. Box 100105, Columbia, S.C. 29202	807-737-6118	Jeff Kehler, program manager
13	Nevada	97	58	Division of Insurance, State of Nevada 788 Fairview Drive, Suite 300, Carson City, Nev. 89701-5453	775-687-4270, ext. 277	Alice Molasky-Arman, commissioner-insurance
14	Arizona	74	53	Arizona Department of Insurance 2910 N. 44th St., Suite 210, Phoenix, Ariz. 85018-7269	602-912-8420	Rod Morris, captive administrator
15	District of Columbia	70	59	Risk Finance Bureau 1400 L St. N.W., Suite 400, Washington, D.C. 20005	202-727-5074 www.disb.dc.gov	Dana Sheppard, associate commissioner
16	Singapore	60	60	Insurance Supervision Department, Monetary Authority of Singapore MAS Building, 10 Shenton Way, 079117 Singapore	65-6229-9199-9867 www.mas.gov.sg/masmcm/ bin/ptlhome.htm	contact_mas@mas.gov.sg

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Captive domiciles continued

Rank	Domicile	2,006	2,005	Regulator/address	Phone/Web site	Contact
17	Switzerland	48	48	Swiss Federal Office of Private Insurance Schwanengasse 2, Bern, CH 3003 Switzerland	41-31-322-7911 www.bpv.admin.ch	Monica Mächler, Swiss insurance commissioner
18	New York	39	33	New York Insurance Department 25 Beaver St., New York, N.Y. 10004	212-480-2757 www.nycaptives.com	Jody Wald, captive insurance coordinator
19	Utah	30	15	Utah Insurance Department 3110 State Office Building, Salt Lake City, Utah 84114	801-537-9047 www.captive.utah.gov	Don Spann, captive insurance director
20	Bahamas	26	22	Insurance Section, Ministry of Finance P.O. Box N-3017W, Nassau, N.P. Bahamas	242-328-1068 www.bahamas.gov.bs/oric	Roger G. Brown, registrar-insurance companies
20	Labuan	26 ¹	29 ¹	Labuan Offshore Financial Services Authority Main Office Tower, Financial Park, Jalan Merdeka, 87000 F.T. Labuan	60-87-591-200	Danial Mah Abdullah, director-regulation
22	Montana	21	13	Montana State Auditor's Office 840 Helena Ave., Helena, Mont. 59601	406-444-2040	John Huth, captive coordinator
23	British Columbia	18	15	Financial Institutions Commission 1050 W. Pender St., Suite 1000, Vancouver, British Columbia V6E 3S7 Canada	604-953-5300	Doug McLean, executive director-insurance
24	Georgia	17 ¹	15	Commissioner of Insurance Financial Services Commission 2 Martin Luther King Jr. Drive, Suite 604, West Tower, Atlanta, Ga. 30334	404-657-9206	Christopher Taylor, property/casualty supervisor
24	Netherlands Antilles	17	16	Bank van de Nederlandse Antilles (Central Bank) Simon Bolivar Plein 1, Curacao, Netherlands Antilles	599-9-434-5500	Nataly Davelaar-Mercelina, superintendent-insurance
26	Jersey	15	15	Jersey Financial Services Commission Nelson House, David Place, P.O. Box 267, St. Helier, JE4 8TP Jersey	44-1534-822-000 www.jerseyfsc.org	Nigel Woodroffe, director-insurance
26	Malta	15	8	Malta Financial Services Authority (Insurance Unit) Notabile Road, Attard, BKR14 Malta	356-21-441-155 www.mfsa.com.mt	communications@mfsa.com.mt
28	Gibraltar	14 ³	14 ³	Commissioner of Insurance Financial Services Commission P.O. Box 940, Suite 943., Europort, Gibraltar	350-40-283	info@fsc.gi
29	Mauritius	13	13 ¹	Financial Services Commission Harbour Front Building, President John Kennedy St., Fourth Floor, Port Louis, Mauritius	230-210-7000	fscmauritiu@intnet.mu
30	Kentucky	10	6	Kentucky Office of Insurance 215 W. Main St., P.O. Box 517, Frankfort, Ky. 40602-0517	502-564-6082	Russell Coy II, captive coordinator
31	Colorado	8	9	Colorado Division of Insurance 1560 Broadway, Suite 850m Denver, Colo. 80202	303-894-7499	Ray Akers, corporate affairs
32	Delaware	6	5	Delaware Department of Insurance, Captive Insurance Program 704 King St., Suite 602, Wilmington, Del. 19801	302-739-4251, ext. 160	William P. White, administrator-captive insurance program
32	U.S. Virgin Islands	6	9 ¹	Office of the Lieutenant Governor, Division of Banking and Insurance 18 Kongens Gade, Charlotte Amalie, St. Thomas, U.S. Virgin Islands	340-774-7166	Deverita Carty Sturdivant, director
34	Panama	4 ¹	4	World Trade Center, Ave. Ricardo Arias y Calle 51, P.O. Box 832/1683, Panama City, Republic of Panama	507-214-7484	Ricardo E. Garcia, superintendent-insurance and reinsurance
35	Illinois	3	3	Illinois Insurance Department 320 W. Washington, Springfield, Ill. 62767	217-782-4515	Etta Mae Credi, assistant deputy director
35	Tennessee	3	3	Department of Commerce and Insurance 500 James Robertson Parkway, Nashville, Tenn. 37243	615-741-1504 www.state.tn.us/commerce	Kathy Fussell, insurance analysis director
37	Hong Kong	2	2	Insurance Authority Queensway Government Offices, 66 Queensway, 21st Floor, Hong Kong, China	852-2867-2565 www.oci.gov.hk	iain@oci.gov.hk
38	Arkansas	1	1	Arkansas Insurance Department 1200 W. Third St., Little Rock, Ark. 72201-1904	501-371-2600 www.insurance.arkansas.gov	Mel Anderson, deputy insurance commissioner
38	Guam	1 ¹	1	Department of Revenue and Taxation Building 13-1, Mariner Ave., P.O. Box 23607 GMF, Tiyan, Guam 96921	671-475-1843	Andreas Jordanou, commissioner-banking and insurance
38	Kansas	1	1	Kansas Department of Insurance 420 S.W. 9th St., Topeka, Kan. 66612	785-296-3071	Sandy Praeger, insurance commissioner
38	Oklahoma	1	1	Oklahoma Insurance Department 2401 N.W. 23rd St., Suite 28, Oklahoma City, Okla. 73107	405-521-3966	Corinne Sherman, new applications
38	South Dakota	1	1	South Dakota Division of Insurance 445 East Capitol, Pierre, S.D. 57501-3185	605-773-3563 www.state.sd.us/insurance	Wendell Malsam, assistant director-financial
43	Maine	0	0	Maine Bureau of Insurance 34 State House Station, Augusta, Maine 04333-0034	207-624-8496 www.maine.gov/pfr/insurance/	Kendra Godbout, director-financial analysis
43	Puerto Rico	0	1	Office of the Commissioner of Insurance Fernandez Juncos Station, P.O. Box 8330, Santurce, Puerto Rico 00910-8310	787-722-8686 www.ocs.gobierno.pr	Ruben Gely, executive aide
43	Rhode Island	0	0	Department of Business Regulation-Insurance Division 233 Richmond St., Suite 233, Providence, R.I. 02903	401-222-5446	Joseph Torti, associate director/superintendent-insurance

* Number of captives as of 12/31/2006. 1 BI estimate 2 Excludes credit life insurers. 3 Pure captives only.

Source: BI survey

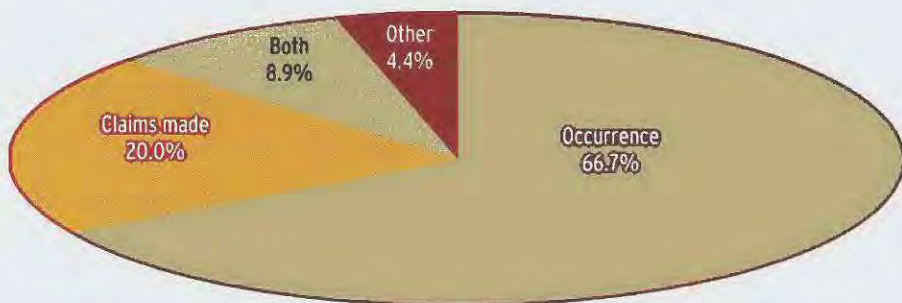
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Largest policyholder-owned alternative risk facilities

Ranked by 2006 gross premiums

LIABILITY TRIGGERS

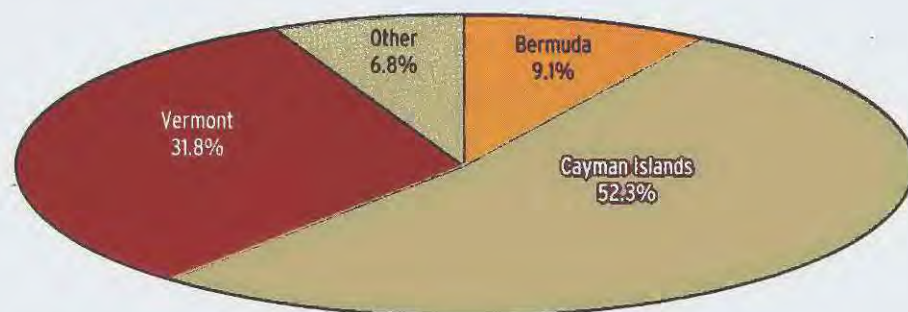
Coverage forms used by policyholder-owned facilities



Source: BI survey

ONSHORE AND OFFSHORE

Policyholder-owned facilities by domiciles



Source: BI survey

Rank	Facility/Domicile	2006 gross premiums written	2006 participants	Management company	Phone/Web site	Contact
1	Associated Electric & Gas Insurance Services Ltd. Bermuda	\$1,231,811,000	451	AEGIS Insurance Services Inc. The Maxwell Roberts Building, 1 Church St., Fourth Floor, Hamilton, HM 11 Bermuda	441-296-2131 www.aegislink.com	Alan J. Maguire, president/CEO
2	Oil Insurance Ltd. Bermuda	\$1,197,330,000	83	OIL Management Services Ltd. 30 Woodbourne Ave., Third Floor, Pembroke, HM 08 Bermuda	441-295-0905 www.oil.bm	George Hutchings, senior vp/COO
3	Raffles Insurance Ltd. Cayman Islands	\$208,418,691	256	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.rafflesinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.
4	American Contractors Insurance Group Bermuda	\$151,282,000	38	ACIG Insurance Co. 12222 Merit Drive, Suite 1660, Dallas, Texas 75251	972-702-9004 www.acig.com	William S. McIntyre, chairman
5	Affinity Insurance Ltd. Cayman Islands	\$90,283,290	205	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.affinityinsuranceltd.com	Michael Gibbs, president-Kensington Management Group Ltd.
6	Churchill Casualty Ltd. Cayman Islands	\$88,794,973	97	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.churchillcasualty.com	Michael Gibbs, president-Kensington Management Group Ltd.
7	Oil Casualty Insurance Ltd. Bermuda	\$76,635,000	76	OIL Management Services Ltd. 30 Woodbourne Ave., Third Floor, Pembroke, HM 08 Bermuda	441-295-0905 www.ocil.bm/ocil	Jerry Rivers, senior vp/COO
8	Temporary Services Insurance Ltd. Cayman Islands	\$64,189,867	117	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.tempsinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.
9	Traffic Insurance Ltd. Cayman Islands	\$52,431,711	60	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.trafficinsuranceltd.com	Michael Gibbs, president-Kensington Management Group Ltd.
10	MPC Insurance Ltd. Vermont	\$44,349,527	11	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-2129	Jonathan McKenzie, vp/senior account manager
11	American Excess Insurance Exchange, Risk Retention Group Vermont	\$42,402,800	19	Premier Insurance Management Services Inc. 150 Dorset St., PMB 238, South Burlington, Vt. 05403	802-863-4400 www.premierinc.com	Robert Dowdy, president-Premier Insurance Management Services
12	Everest Property Insurance Co. Cayman Islands	\$41,306,124	450	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
13	Nonprofits' Insurance Alliance of California California	\$40,400,000	5488	Alliance Member Services P.O. Box 8507, Santa Cruz, Calif. 95061-8507	800-359-6422 www.niac.org	Susan Bradshaw, vp-marketing, member/broker services
14	Columbus Insurance Ltd. Cayman Islands	\$39,996,991	58	Marsh-Captive Management Services P.O. Box 1051, Grand Cayman, Cayman Islands, K1-1102 B.W.I.	345-914-5713 www.columbusinsuranceltd.com	Pamela Collins, assistant secretary-Marsh Inc.
15	National Contractors Insurance Ltd. Cayman Islands	\$34,882,247	76	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-814-2100 www.nationalcontractorsinsuranceltd.com	Michael Gibbs, president-Kensington Management Group Ltd.

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The 2008 Directory of Policyholder-owned Alternative Risk Facilities will be published November 10, 2008.

Largest policyholder-owned alternative risk facilities-continued

Rank	Facility/Domicile	2006 gross premiums written	2006 participants	Management company	Phone/Web site	Contact
16	Summit Insurance Ltd. Cayman Islands	\$31,124,898	53	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-814-2100 www.summitinsuranceltd.com	Michael Gibbs, president-Kensington Management Group Ltd
17	Truck Insurance Ltd. Cayman Islands	\$28,243,966	36	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
18	Archway Insurance Ltd. Cayman Islands	\$27,440,341	53	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.archwaycaptive.com	Michael Gibbs, president-Kensington Management Group Ltd.
19	Community Hospital Alternative for Risk Transfer A Reciprocal Risk Retention Group Vermont	\$27,401,077	163	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-2742	Donna B. Normand, senior account manager
20	MAC Casualty Ltd. Cayman Islands	\$27,210,060	45	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-814-2100 www.maccasualty.com	Michael Gibbs, president-Kensington Management Group Ltd.
21	International Casualty Co. SPC Inc British Virgin Islands	\$25,473,000	56	USA Risk Group Columbus Centre, P.O. Box 4428, Road Town, Tortola, British Virgin Islands	345-946-0821	Stuart Grayston, president-USA Risk Group (Bermuda) Ltd.
22	Trax Insurance Ltd. Cayman Islands	\$23,998,048	43	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
23	Elite Distributors Insurance Co. Cayman Islands	\$21,438,304	99	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.edicinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.
24	Assn. of Manpower Franchise Owners (AMFO) Members Insurance Co. Cayman Islands	\$17,717,706	36	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
25	Artisans Insurance Ltd. Cayman Islands	\$16,706,851	67	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100 www.artisansinsurance.com	Michael Gibbs, president-Kensington Management Group Ltd.
26	Evolution Insurance Co. Ltd. Cayman Islands	\$15,818,910	48	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-814-2100	Michael Gibbs, president-Kensington Management Group Ltd.
27	Alliance of Nonprofits for Insurance, Risk Retention Group Vermont	\$14,928,000	1909	Alliance Member Services P.O. Box 8546, Santa Cruz, Calif. 95061-8546	800-359-6422 www.ani-rrg.org	Susan Bradshaw, vp-marketing, member/broker services
28	States Self-Insurers Risk Retention Group Inc. Vermont	\$12,297,935	45	Berkley Risk Administrators Co. L.L.C. 222 S. Ninth St., Suite 1300, Minneapolis, Minn. 55402-3332	800-640-0345 www.statesrrg.com	Royanna G. Carle, marketing representative
29	Presidio Insurance Ltd. Cayman Islands	\$11,898,972	39	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
30	MLB Burlington Assurance Exchange Society Vermont	\$10,850,146	33	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599	Lisa M. Kane, account manager
31	CHC Casualty Risk Retention Group Inc. Vermont	\$10,195,179	2	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599 www.marsh.com	Amy Daigle, account manager
32	Terra Insurance Co., A Risk Retention Group Vermont	\$9,553,000	86	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-229-5042 www.terrarrg.com	Scott Stone, account manager
33	Roofers Insurance Ltd. Cayman Islands	\$8,926,541	24	Kensington Management Group Ltd P.O. Box 10027 APO, Grand Cayman, Cayman Islands B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group, Ltd.
34	Wheels Insurance Ltd. Cayman Islands	\$7,159,376	8	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group, Ltd.
35	Boulder Insurance Ltd. Cayman Islands	\$7,011,489	16	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
36	Continuing Care Risk Retention Group Inc. South Carolina	\$5,028,976	62	Magnolia LTC Management Services Inc. 716 College Ave., Suite B, Santa Rosa, Calif. 95404	707-571-7430 www.cccrrg.com	Nick Addleman, CFO
37	Catalyst Insurance Ltd. Cayman Islands	\$4,667,884	13	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-946-2100	Michael Gibbs, president-Kensington Management Group Ltd.
38	Paratransit Insurance Co., A Mutual RRG Tennessee	\$4,335,932	50	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-229-5042 www.paratransitinsurance.com	Bryan Barger, senior executive underwriter
39	Physicians Reimbursement Fund Inc., A Risk Retention Group Vermont	\$3,374,167	262	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-229-5042	Belinda Fortman, senior account manager

Continued on next page

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MARKET SOURCEBOOK

Largest policyholder-owned alternative risk facilities-continued

Rank	Facility/Domicile	2006 gross premiums written	2006 participants	Management company	Phone/Web site	Contact
39	Physicians Reimbursement Fund Inc., A Risk Retention Group Vermont	\$3,374,167	262	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-229-5042	Belinda Fortman, senior account manager
40	Consumer Specialties Insurance Co., Risk Retention Group Vermont	\$2,544,500	76	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-371-2219 www.csplus.com	Gerri Littleton, vp-Hanna, Kremer & Tilgham Insurance Inc.
41	Meritus Reinsurance Ltd. Cayman Islands	\$1,781,406	8	Kensington Management Group Ltd. P.O. Box 10027APO, Grand Cayman, Cayman Islands, B.W.I.	345-814-2100	Michael Gibbs, president-Kensington Management Group Ltd.
42	Warren Risk Retention Group Inc. Vermont	\$1,550,607	N/A	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599	Anne Guillemette, account manager
43	Claim Professionals Liability Insurance Company, a Risk Retention Group Vermont	\$1,438,239	235	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-229-5042 www.cplic.net	memberservices@cplic.net
NONRANKED POLICYHOLDER-OWNED ALTERNATIVE RISK FACILITIES						
	Radian Mortgage Reinsurance Co. Vermont	N/A	N/A	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599	Brian Schiender, assistant controller
	ACBG Risk Retention Group L.L.C. Vermont	N/A	N/A	Marsh-Captive Management Services 100 Bank St., Suite 610, P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599 www.acbg.net	Steve Heussner, account manager

N/A=Not available.
Source: BI survey

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SECTOR BRIEFINGS



ENERGY



FINANCIAL INSTITUTIONS



PHARMACEUTICAL & CHEMICAL



TRANSPORT, MARINE & AVIATION



CONSTRUCTION



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in diverse global industries.

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TOPIC:	PUBLISHING:	AD CLOSE DATE:
• Sports & Leisure	Feb 4	Jan 23
• Energy	May 15	May 7
• Financial Institutions	Jun 5	May 28
• Pharmaceutical & Chemical	Jul 28	Jul 18
• Transport, Marine & Aviation	Sep 15	Sep 3
• Construction	Nov 24	Nov 12

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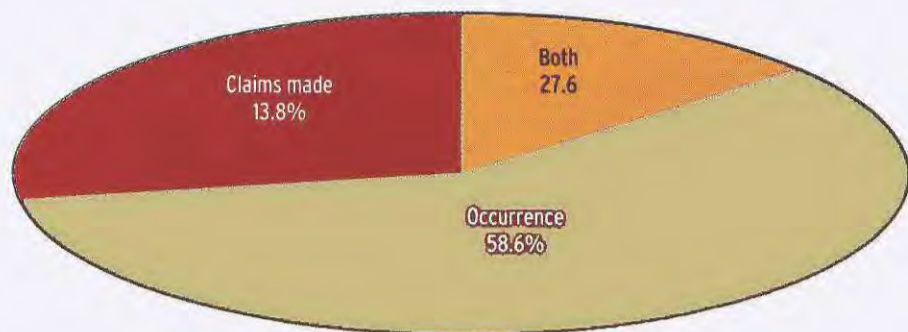
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Rent-a-captive facilities

Ranked by 2006 gross premiums written

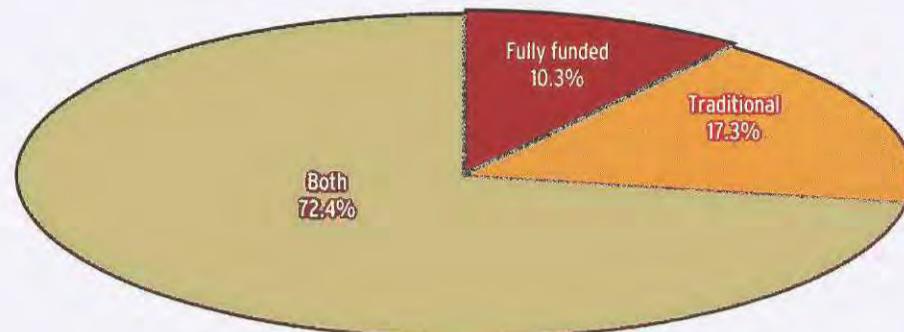
LIABILITY TRIGGERS

Coverage forms used by rent-a-captive facilities



Source: BI survey

TYPES OF RENT-A-CAPTIVE PROGRAMS



Source: BI survey

Rank	Facility/Domicile	2006 gross written premiums	Estimated 2007 gross written premiums	2006 participants	Estimated 2007 participants	Management company	Phone/web site	Contact
1	Guardrisk Group of Cos. South Africa	\$391,613,155 ¹	\$479,933,998 ²	325	344	Guardrisk Holdings Ltd. Alexander Forbes Place, 90 Rivonia Road, Fourth Floor, Sandton 2146 South Africa	27-11-669-1100 www.guardrisk.co.za	Herman Schoeman, managing director
2	Universal Re-Insurance Co. Ltd. Bermuda	\$174,000,000	\$200,000,000	135	146	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-5425 www.asl.bm	Hal Forkush, president
3	Universal International Reinsurance Co. Ltd. Bermuda	\$149,000,000	\$160,000,000	70	75	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-5425 www.asl.bm	Hal Forkush, president
4	Arlington Insurance Co. Ltd. Bermuda	\$55,000,000	\$60,000,000	100	110	Liberty Mutual Management (Bermuda) Ltd. P.O. Box HM 2455, Hamilton, HM JX Bermuda	441-296-2131 www.libertymutual.com	Simon Hothersall, assistant vp
5	Alternative Re Ltd. Bermuda	\$53,781,724	N/A	150	N/A	Alternative Re Ltd. Wessex House, 45 Reid St., Hamilton, HM 12 Bermuda	441-278-9245	Gavin P. Colliery, president/COO
6	Lansdowne Insurance Co. Ltd. Bermuda	\$52,356,496	\$45,000,000	62	65	CTC Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, president
7	SEG Insurance Ltd. Bermuda	\$41,754,103	N/A	N/A	N/A	Artex Risk Solutions (Bermuda) Ltd. Swan Building, 26 Victoria St., Hamilton, HM HX Bermuda	441-292-4654 www.rent-a-captive.com	Peter J. Mullen, president
8	Marchmont Insurance Co. Ltd. Bermuda	\$32,400,000	\$17,000,000	5	4	HSBC Insurance Solutions (Bermuda) Ltd. Insurance Building, 112 Pitts Bay Road, Hamilton, HM 11 Bermuda	441-292-5566 www.bfm.bm	S. Andrew White, assistant vp-manager
9	Atlantic Gateway International (SAC) Ltd. Bermuda	\$30,000,000	\$30,000,000	28	32	Quest Insurance Solutions 131 Prosperous Place, Unit 18B, Lexington, Ky. 40509	859-263-5015 www.frankgates.com	Rick Stasi, COO-Frank Gates Alternative Risk
10	Stuart Insurance Group Ltd. Bermuda	\$20,000,000	\$21,000,000	35	35	Liberty Mutual Management (Bermuda) Ltd. P.O. Box HM 2455, Hamilton, HM JX Bermuda	441-296-2131 www.libertymutual.com	Gunther Gerber, account manager
11	Colrich (SAC) Ltd. Bermuda	\$15,468,510	\$200,000,000	6	8	CTC Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
12	Quest (SAC) Ltd. Bermuda	\$14,000,000	\$31,000,000	24	29	Quest Management Services Ltd. F.B. Perry Building, 40 Church St., P.O. Box HM 2062, Hamilton, HM HX Bermuda	441-295-2482 www.questgroup.bm	Larry Turnbull, senior vp/treasurer
13	Gettysburg National Indemnity (SAC) Ltd. Bermuda	\$11,445,938	\$14,000,000	8	8	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director

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MARKET SOURCEBOOK

Rent a captive facilities- continued

Rank	Facility/Domicile	2006 gross written premiums	Estimated 2007 gross written premiums	2006 participants	Estimated 2007 participants	Management company	Phone/web site	Contact
14	Amerisure Re (Bermuda) Ltd. Bermuda	\$10,500,000	\$12,000,000	7	9	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
15	Liberty Sponsored Insurance (Vermont) Inc. Vermont	\$8,168,154	\$7,000,000	12	11	Liberty Mutual Alternative Markets Maple Tree Place, 28 Walnut St., Williston Vt. 05495	802-288-9100 ext. 244 www.libertymutual.com	Kregg Kittell, senior financial analyst
16	Professionals National Insurance Co. Ltd. Bermuda	\$4,199,394	\$4,100,000	3	3	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
17	Pinehurst Reinsurance Ltd. Bermuda	\$3,000,000	\$8,500,000	4	4	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
18	Wyndham Insurance Co. (SAC) Ltd. Bermuda	\$2,584,000	\$5,000,000	9	20	CTC Allegro insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, president
19	Uni-Ter International Insurance Ltd. Bermuda	\$2,227,692	\$1,900,000	3	3	CTC Allegro insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
20	Monkton Re SPC Ltd. Cayman Islands	\$2,224,000	\$2,600,000	6	7	Monkton Insurance Services Ltd. The Strand, Second Floor, P.O. Box 11383 APO, Grand Cayman, Cayman Islands B.W.I.	345-945-9181 www.monkton.com	David Self, manager
21	United Risk Solutions Ltd. Bermuda	\$613,082	N/A	1	1	Print Management Ltd. Wellesley House S., 90 Pitts Bay Road, Second Floor, Hamilton. HM 08 Bermuda	441-292-3565 www.uic-bermuda.bm	Cyril H. Whitter Jr., account executive
22	Northgroup Sponsored Captive Insurance Inc. Vermont	\$500,000	\$2,500,000	1	3	USA Risk Group P.O. Box 406, Portland, Maine 04112-0406	207-239-3507 www.usarisk.com	Geoffrey T. Smith, senior vp-risk management
NONRANKED RENT-A-CAPTIVES								
	Rittenhouse Square Indemnity Ltd. Bermuda	\$0	\$0	3	3	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
	Parker Assurance Ltd. Bermuda	\$0	\$0	1	1	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
	Tomoka Reinsurance Co. Ltd. Bermuda	\$0	\$0	1	1	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
	Bejar Indemnity (Bermuda) Ltd. Bermuda	\$0	\$400,000	0	1	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
	British Indemnity Ltd. Bermuda	\$0	\$0	1	1	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, president
	Futuro Insurance Co. Ltd. Bermuda	\$0	\$500,000	0	1	CTC Allegro Insurance & Risk Management Ltd. Windsor Place, 18 Queen St., Hamilton, HM 11 Bermuda	441-295-8495 www.allegro.bm	Andy McComb, director
	Geneva Insurance SPC Ltd. Cayman Islands	\$0	\$0	2	2	Monkton Insurance Services Ltd. The Strand, Second Floor, P.O. Box 11383 APO, Grand Cayman, Cayman Islands B.W.I.	345-945-9181 www.monkton.com	David Self, manager

1 2006 premium volume is converted from South African rand = \$0.1410 (3/31/07). 2 2007 estimated premium volume is converted from South African rand = \$0.1462 (10/29/07).

Source: BI survey

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Public entity risk pools

Ranked by member contributions in 2006

WHO'S IN THE POOL?

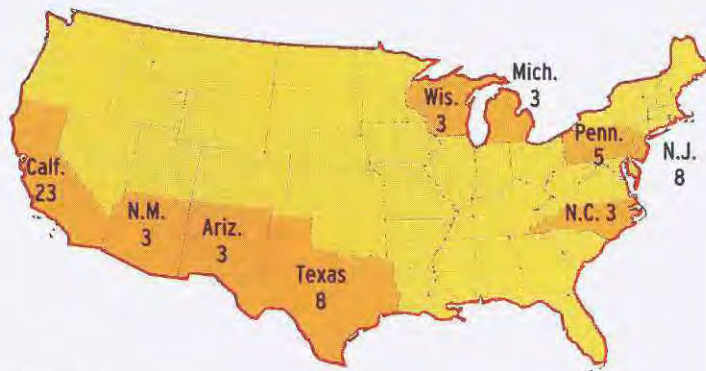
Types of members in public entity risk pools*

Cities/Towns	19.6%
Counties	16.7%
Special purpose districts	15.7%
School districts	13.2%
Transit districts	12.7%
Housing Authorities	10.3%
Other	6.4%
Higher Education	5.4%

*Pools may cover more than one membership type
Source: BI survey

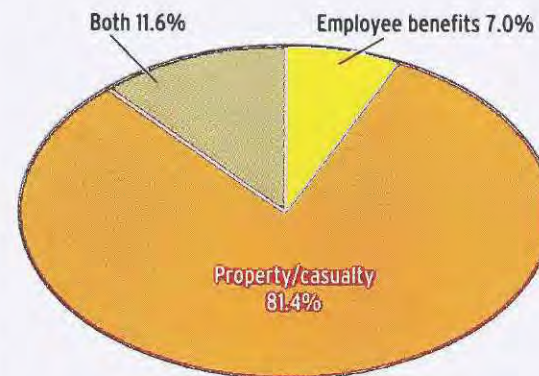
STATES WITH THE MOST PUBLIC ENTITY RISK POOLS

Ranked by pools that responded to survey



Source: BI survey

WHAT TYPE OF POOLS?



Source: BI survey

Rank	Pool name/Address	Phone/Web site	2006 member contributions	2006 members	Type of pool	Principal officer
1	Local Government Center (LGC) HealthTrust L.L.C. P.O. Box 617, Concord, N.H. 03301	603-224-7447 www.nhlgc.org	\$316,402,602	300	Employee benefits	John B. Andrews, executive director/ secretary/treasurer
2	California State Assn. of Counties Excess Insurance Authority (CSAC EIA) 3017 Gold Canal Drive, Rancho Cordova, Calif. 95670	916-631-7363 www.csac-eia.org	\$292,000,000	205	Employee benefits & property/casualty	Michael Fleming, CEO
3	Protected Insurance Program for Schools P.O. Box 4328, Torrance, Calif. 90510	310-212-0363 www.pipsjpa.org	\$171,841,780	391	Property/casualty	Eloy Oakley, president
4	Alliance of Schools for Cooperative Insurance Programs (ASCIP) 12750 Center Court Drive, Suite 205, Cerritos, Calif. 90703	562-403-4640 www.ascip.org	\$148,344,000	150	Employee benefits & property/casualty	Angela Jones, president
5	Texas Municipal League Intergovernmental Risk Pool P.O. Box 149194, Austin, Texas 78714-9194	512-491-2300 www.tmlirp.org	\$141,772,929	2,610	Property/casualty	R. Marvin Townsend, executive director
6	Texas Assn. of School Boards Risk Management Fund P.O. Box 301, Austin, Texas 78767	512-467-3510 www.tasbrmf.org	\$96,477,795	1,122	Property/casualty	Dubravka Romano, associate executive director-risk management services
7	Housing Authority Insurance Group ¹ 189 Commerce Court, Cheshire, Conn. 06712-0189	203-272-8220 www.housingcenter.com	\$95,946,000	923	Property/casualty	Dan Labrie, CEO
8	Texas Assn. of Counties Health & Employee benefits Pool P.O. Box 2131, Austin, Texas 78701	512-478-8753 www.county.org	\$92,330,088	168	Employee benefits	Jim Jean, director-program administration
9	BETA Healthcare Group Risk Management Authority 1443 Danville Blvd., Alamo, Calif. 94507	925-838-6070 www.betahg.com	\$82,369,211	88	Property/casualty	Thomas J. Wander, CEO
10	Connecticut Interlocal Risk Management Agency 900 Chapel St., Ninth Floor, New Haven, Conn. 06510-2807	203-498-3000 www.ccm-ct.org/insurance	\$74,250,877	384	Property/casualty	Bruce A. Wollschlager, president/CEO
11	Atlantic & Cape May Counties Assn. of School Business Officials Joint Insurance Fund P.O. Box 449, Marlton, N.J. 08053	856-446-9130	\$50,967,970	18	Property/casualty	Thomas Grossi, chair
12	Oklahoma Municipal Assurance Group 4130 N. Lincoln Blvd., Oklahoma City, Okla. 73105	405-525-6624 www.omag.org	\$48,000,000	453	Employee benefits & property/casualty	Patrick Parsons, CEO
13	Municipal Insurance Trust of North Carolina P.O. Box 1310, Raleigh, N.C. 27602-1310	919-733-1212 www.nclm.org	\$43,845,516	402	Employee benefits	Don Brookshire, chair-RMS Board of Trustees
14	Alabama Municipal Insurance Corp. 110 N. Ripley St., Montgomery, Ala. 36104	334-386-3863 www.amicentral.org	\$37,000,000	546	Property/casualty	Bobby Payne, chairman

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The 2008 Directory of Public Entity Risk Pools will be published June 2, 2008.

MARKET SOURCEBOOK

Public-entity risk pools – continued

Rank	Pool name/Address	Phone/Web site	2006 member contributions	2006 members	Type of pool	Principal officer
15	Texas Assn. of Counties Workers' Compensation Self-Insurance Fund P.O. Box 2131, Austin, Texas 78701	512-478-8753 www.county.org	\$35,349,734	283	Property/casualty	Jim Jean, director-program administration
16	Public Employer Risk Management Assn. Inc. (PERMA) 9 Cornell Road, Latham, N.Y. 12110	518-220-1111 www.perma.org	\$33,584,503	375	Property/casualty	Brent Wilkes, president
17	Northern California Regional Liability Excess Fund (NCR) P.O. Box 4328, Torrance, Calif. 90510	310-212-3344 www.norcalrelief.org	\$33,111,217	398	Property/casualty	Ken Hochnadel, president
18	Michigan Assn. of School Boards-SEG Property/Casualty Pool 415 W. Kalamazoo St., Lansing, Mich. 48933	800-292-5421 www.setseg.org	\$33,087,000	468	Property/casualty	Lou Guizzetti, executive director
19	Intergovernmental Risk Management Agency 4 Westbrook Corporate Center, Suite 940, Westchester, Ill. 60154	708-562-0300 www.irmarisk.org	\$30,654,741	77	Property/casualty	Larry Bush, executive director
20	Montana Municipal Insurance Authority P.O. Box 6669, Helena, Mont. 59604-6669	406-443-0907 www.mmia.net	\$29,547,687	121	Employee benefits & property/casualty	Marlene Mahlum, board chair
21	MARCIT 600 Broadway, Kansas City, Mo. 64105	816-474-4240 www.marcit.org	\$29,000,000	76	Employee benefits & property/casualty	Terry W. Norwood, president/CEO
22	Southern California Regional Liability Excess Fund (SCR) P.O. Box 4328, Torrance, Calif. 90510	310-212-3344 www.socalrelief.org	\$25,269,510	81	Property/casualty	Sue McCann, president
23	Arizona Municipal Risk Retention Pool 14902 N. 73rd St., Scottsdale, Ariz. 85260	602-996-8810 www.amrrp.org	\$25,158,339	74	Property/casualty	Teresa Williams, president
24	SEG Self-Insurer Workers' Compensation Fund 415 W. Kalamazoo St., Lansing, Mich. 48933	800-292-5421 www.setseg.org	\$24,000,000	469	Property/casualty	Lou Guizzetti, executive director
25	Washington Schools Risk Management Pool P.O. Box 88700, Tukwila, Wash. 98138-2700	206-394-9737 http://risk.psesd.org	\$22,565,247	80	Property/casualty	David Hayasaka, executive director
26	Missouri Public Entity Risk Management Fund (MOPERM) P.O. Box, 7110, Jefferson City, Mo. 65110	573-751-1837 www.moperm.com	\$21,923,084	919	Property/casualty	David Kormann, executive director
27	Texas Assn. of Counties County Government Risk Management Pool P.O. Box 2131, Austin, Texas 78701	512-478-8753 www.county.org	\$19,972,818	220	Property/casualty	Jim Jean, director-program administration
28	Michigan County Road Commission Self-Insurance Pool 417 Seymour St., Lansing, Mich. 48933	517-482-9166 www.mcrcsip.org	\$19,268,614	79	Property/casualty	Frederick L. Haring, administrator
29	Independent Cities Risk Management Authority (ICRMA) 3780 Kilroy Airport Way, Suite 470, Long Beach, Calif. 90806	562-508-4400 www.icrma.org	\$18,747,647	24	Property/casualty	John Parsons, president
30	Central San Joaquin Valley Risk Management Authority (CSJVRMA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.csjvrma.org	\$18,600,000	55	Employee benefits & property/casualty	Darrel Pyle, president
31	North Carolina Interlocal Risk Management Agency P.O. Box 1310, Raleigh, N.C. 27602-1310	919-733-1212 www.nclm.org	\$17,751,135	464	Property/casualty	Don Brookshire, chair-board of trustees
32	League of Wisconsin Municipalities Mutual Insurance 7633 Ganser Way, Suite 200, Madison, Wis. 53719	608-833-9595 www.lwmmi.org	\$16,000,000	285	Property/casualty	Dennis Tweedale, CEO
33	Interlocal Risk Financing Fund of North Carolina 308 W. Jones St., Raleigh, N.C. 27603	919-733-1212 www.nclm.org	\$15,000,161	382	Property/casualty	Donald Brookshire, chair-board of trustees
34	State Wide Assn. of Community Colleges P.O. Box 4328, Torrance, Calif. 90510	310-212-0363 www.swacc.org	\$14,997,033	44	Property/casualty	Tom Fallo, president
35	Public Entity Risk Management Authority (PERMA) 77-670 Springfield Lane, Suite 1A, Palm Desert, Calif. 92211	760-360-4966 www.perma.dst.ca.us	\$14,507,893	26	Employee benefits & property/casualty	Scott Ellerbrock, general manager
36	Public Agency Compensation Trust 201 S. Roop St., Suite 102, Carson City, Nev. 89701	775-885-7475 www.poolpact.com	\$14,076,675	124	Property/casualty	Alan Kalt, chairman
37	New Jersey Intergovernmental Insurance Fund 2 Jocama Blvd., Old Bridge, N.J. 08857	732-970-1001	\$14,000,000	37	Property/casualty	Benedict Martorane, chairman
38	Iowa Municipalities Workers' Compensation Assn. 317 Sixth Ave., Des Moines, Iowa 50309	515-244-7282 www.imwca.org	\$13,959,324	476	Property/casualty	James W. Dowling, president

Continued on next page

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The 2008 Directory of Public Entity Risk Pools will be published June 2, 2008.

Public-entity risk pools - continued

Rank	Pool name/Address	Phone/Web site	2006 member contributions	2006 members	Type of pool	Principal officer
39	Utah Counties Insurance Pool (UCIP) P.O. Box 760, Midvale, Utah 84047	801-565-8500 www.ucip.utah.gov	\$13,600,000	27	Employee benefits & property/casualty	Lester Nixon, CEO
40	Colorado School Districts Self Insurance Pool 455 Sherman St., Suite 455, Denver, Colo. 80203	303-722-2600 www.csdsip.net	\$13,500,000	177	Property/casualty	Cheryle Mangels, executive director
41	Middlesex County Municipal Joint Insurance Fund 2 Jocama Blvd., Old Bridge, N.J. 08857	732-970-1001	\$12,600,000	28	Property/casualty	Michael Januszka, chairman
42	Fire Agencies Self Insurance System (FASIS) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.fasisjpa.net	\$12,459,673	226	Property/casualty	Sean Grinnell, president
43	Marin Schools Insurance Authority Joint Powers Authority 1831 K St., Sacramento, Calif. 95814	916-290-4652	\$12,426,105	18	Employee benefits & property/casualty	Kim Santin, executive director
44	States Self-Insurers Risk Retention Group Inc. 222 S. Ninth St., Suite 1300, Minneapolis, Minn. 55402-3332	800-640-0345 www.statesrrg.com	\$12,300,000	44	Property/casualty	Robert W. Esenberg, president/CEO
45	Nevada Public Agency Insurance Pool 201 S. Roop St., Suite 102, Carson City, Nev. 89701	775-885-7475 www.poolpact.com	\$11,719,575	105	Property/casualty	Michael Rebaleati, chairman
46	Alaska Public Entity Insurance 418 Harris, Suite 401, Juneau, Alaska 99801-1186	907-523-9400 www.akpei.com	\$11,500,000	42	Property/casualty	Kerry Jarrell, chairman
47	Pennsylvania Counties Risk Pool (PCoRP) P.O. Box 60769, Harrisburg, Pa. 17106-0769	717-526-1010 www.pacounties.org	\$10,600,000	46	Property/casualty	John R. Sallade, managing director
48	Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.lawcx.org	\$10,137,647	35	Employee benefits	Jeff Cardell, president
49	Burlington County Municipal Joint Insurance Fund 525 Lincoln Drive, W., P.O. Box 489, Marlton, N.J. 08053	856-446-9130 www.burlojif.org	\$10,058,751	34	Property/casualty	Richard A. Brook, chair
49	Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund P.O. Box 490, Marlton, N.J. 08053	856-446-9130 www.tricojif.org	\$10,058,751	34	Property/casualty	Richard Burr, chair
50	Assn. of Bay Area Governments (ABAG) Pooled Liability Assurance Network (PLAN) Corp. P.O. Box 2050, Oakland, Calif. 94604-2050	510-464-7969 www.abag.ca.gov/plan	\$10,000,000	35	Property/casualty	Henry Gardner, president
51	Public Agency Risk Sharing Authority of California (PARSAC) 1525 Response Road, Suite One, Sacramento, Calif. 95815	916-927-7727 www.parsac.org	\$9,691,601	37	Property/casualty	Kevin Plett, president
52	Pennsylvania Counties Workers' Compensation Trust (PComp) P.O. Box 60769, Harrisburg, Pa. 17106-0769	717-526-1010 www.pacounties.org	\$9,585,000	52	Property/casualty	John R. Sallade, managing director
53	Atlantic County Municipal Joint Insurance Fund P.O. Box 488, Marlton, N.J. 08053	856-446-9130 www.acmjif.org	\$9,204,778	43	Property/casualty	Joann Cioeta, chair
54	State of Minnesota-Risk Management Fund 50 Sherburne Ave., Administration Building, Suite, St. Paul, Minn. 55155	651-201-2585 www.mainserver.state.mn.us/risk	\$9,200,000	102	Property/casualty	Phillip Blue, director
55	Texas Assn. of Counties Property & Casualty Self-Insurance Pool P.O. Box 2131, Austin, Texas 78701	512-478-8753 www.county.org	\$8,901,247	146	Property/casualty	Jim Jean, director-program administration
56	Deep East Texas Self-Insurance Fund P.O. Box 960, Jasper, Texas 75951	409-384-5444 www.detsif.com	\$8,900,000	141	Property/casualty	Danny R. Newsom, executive director
57	Local Government Center (LGC) Property-Liability Trust L.L.C. 25 Triangle Park Drive, P.O. Box 617, Concord, N.H. 03302-0617	603-224-7447 www.nhlgc.org	\$8,858,632	320	Property/casualty	John B. Andrews, executive director/fund administrator
58	Bay Cities Joint Powers Insurance Authority (BCJPIA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.bcjpia.org	\$8,667,532	20	Property/casualty	Brian Loventhal, president
59	Burlington County Insurance Pool Joint Insurance Fund P.O. Box 449, Marlton, N.J. 08053	856-446-9130	\$8,503,667	25	Property/casualty	Diana Schiraldi, president
60	California Transit Systems Joint Powers Insurance Authority (CalTIP) 1415 L St., Suite 200, Sacramento, Calif. 95814	916-446-4656 www.caltip.org	\$7,670,304	35	Property/casualty	Charlie Anderson, chair
61	Washington State Transit Insurance Pool 2629 12th Court S.W., Olympia, Wash. 98502	360-586-1800 www.wstip.org	\$7,100,000	22	Property/casualty	Ben Foreman, president

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The complete Directory of Public Entity Risk Pools was published online on June 11, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.*Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of Public Entity Risk Pools will be published June 2, 2008.

MARKET SOURCEBOOK

Public-entity risk pools - continued

Rank	Pool name/Address	Phone/Web site	2006 member contributions	2006 members	Type of pool	Principal officer
62	New Mexico County Insurance Authority Multi-Line Pool 613 Old Santa Fe Trail, Santa Fe, N.M. 87505	505-983-2101 www.nmcounties.org	\$6,958,290	28	Property/casualty	Dan Mayfield, chair
63	Kansas County Assn. Multiline Pool 5425 S.W., Seventh St., Topeka, Kan. 66606	785-267-2373 www.kcamp.org	\$6,427,704	57	Property/casualty	John Calhoun, president-board of trustees
64	California Affiliated Risk Management Authorities (CARMA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.carmajpa.org	\$6,354,632	6	Property/casualty	Geoff Grote, president
65	Valley Insurance Program Joint Power Agency (VIP JPA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.vipjpa.org	\$6,000,000	4	Property/casualty	Larry Johnson, president
66	New Mexico County Insurance Authority Law Enforcement Pool 613 Old Santa Fe Trail, Santa Fe, N.M. 87505	505-983-2101 www.nmcounties.org	\$5,774,426	28	N/A	Dan Mayfield, chair
67	California Housing Workers' Compensation Authority (CHWCA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.chwca.org	\$5,722,944	31	Property/casualty	Rob Pearson, president
68	New Mexico Assn. of Counties Workers' Compensation Pool 613 Old Santa Fe Trail, Santa Fe, N.M. 87505	505-983-2101 www.nmcounties.org	\$5,563,379	29	Property/casualty	Tammie L. Gerrard, chair
69	Ohio Transit Risk Pool 34 Merz Blvd., Suite D, Fairlawn, Ohio 44333	330-864-2979 www.ohiotransitriskpool.org	\$5,347,563	10	Property/casualty	John M. Nielsen, CEO
70	Employment Risk Management Authority (ERMA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.ermajpa.org	\$5,201,942	164	Property/casualty	Jake O'Malley, president
71	Tennessee Housing Authorities Risk Management Trust P.O. Box 846, Nashville, Tenn. 37202	615-252-8414	\$4,918,744	85	Property/casualty	James L. Thiltgen, president
72	Nebraska Intergovernmental Risk Management Assn. 100 N. 12th St., Suite 200, Lincoln, Neb. 68508	402-742-9220 www.nirma.info	\$4,869,311	77	Property/casualty	Craig L. Nelson, executive director
73	Nebraska Intergovernmental Risk Management Assn. II 100 N. 12th St., Suite 200, Lincoln, Neb. 68508	402-742-9220 www.nirma.info	\$4,524,037	77	Property/casualty	Craig L. Nelson, executive director
74	Kansas Municipal Insurance Trust 300 S.W. Eighth St., Topeka, Kan. 66603	785-354-9565 www.kmit.net	\$4,260,000	140	Property/casualty	Don Osenbaugh, pool administrator
75	Texas Assn. of Counties Unemployment Compensation Group Account Fund P.O. Box 2131, Austin, Texas 78701	512-478-8753 www.county.org	\$3,722,193	206	Employee benefits	Jim Jean, director-program administration
76	Wisconsin Municipal Mutual Insurance Co. 4785 Hayes Road, Madison, Wis. 53704-7364	608-246-3336 www.wmmic.com	\$3,479,414	15	Property/casualty	Bernard Vash, chairman
77	PELICAN Insurance Co., A Reciprocal Risk Retention Group P.O. Box 60769, Harrisburg, Pa. 17106-0769	717-526-1010 www.pacounties.org	\$3,160,000	31	Property/casualty	John R. Sallade, managing director
78	Gloucester, Cumberland, Salem School Districts Joint Insurance Fund P.O. Box 449, Marilton, N.J. 08053	856-446-9130	\$3,029,912	17	Property/casualty	Bruce Harbinson, chair
79	County Commissioners Assn. of Pennsylvania (CCAP) Unemployment Compensation Trust P.O. Box 60769, Harrisburg, Pa. 17106-0769	717-526-1010 www.pacounties.org	\$3,000,000	42	Employee benefits	John R. Sallade, managing director
80	California Housing Authority Risk Management Agency (CHARMA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.charma.org	\$2,861,055	7	Property/casualty	Jacque Hansen, chairperson
81	Vector Control Joint Powers Agency (VCJPA) 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.vcjpa.org	\$2,510,104	33	Property/casualty	Steve West, president
82	Transit Mutual Insurance Corp. of Wisconsin 2575 S. Memorial Drive, Suite 105, Appleton, Wis. 54915-1483	920-832-3970	\$2,265,504	19	Property/casualty	Robert Johnson, president
83	Wyoming Local Government Liability Pool P.O. Box 20700, Cheyenne, Wyo. 82003-7015	307-638-1911	\$2,000,000	395	Property/casualty	Monty Lauer, executive director
84	COMCARE PRO A Reciprocal Risk Retention Group P.O. Box 60769, Harrisburg, Pa. 17106-0769	717-526-1010 www.pacounties.org	\$400,680	5	Property/casualty	John R. Sallade, managing director
NON-RANKED POOLS						
	Arizona Counties Insurance Pool 1905 W. Washington, Suite 200, Phoenix, Ariz. 85009	602-252-2804 www.aciponline.org		11	Employee benefits & property/casualty	Bill Hardy, executive director
	Arizona School Risk Retention Trust Inc. 1112 W. Camelback Road, Phoenix, Ariz. 85013	602-266-4911 www.the-trust.org			Property/casualty	Clyde Dangerfield, president

¹ Includes Housing Authority Property Insurance and Housing Authority Risk Retention Group
Source: BI survey

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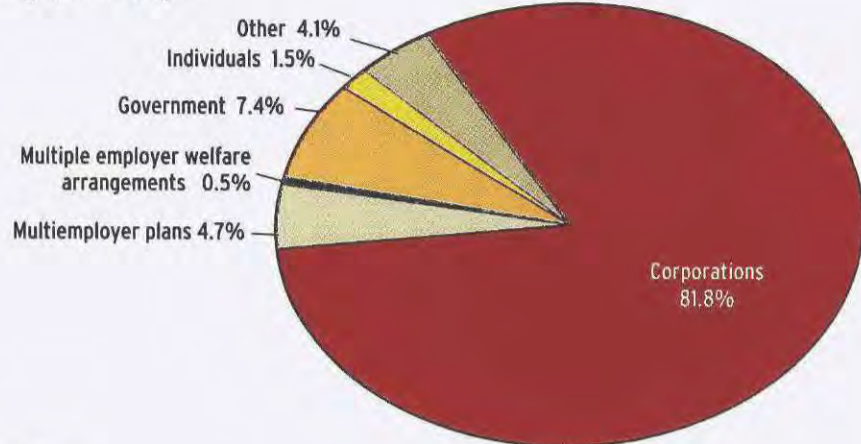
The 2008 Directory of Public Entity Risk Pools will be published June 2, 2008.

Employee benefit consultants

Ranked by worldwide benefit consulting revenues*

BENEFIT CONSULTANTS' CLIENTS

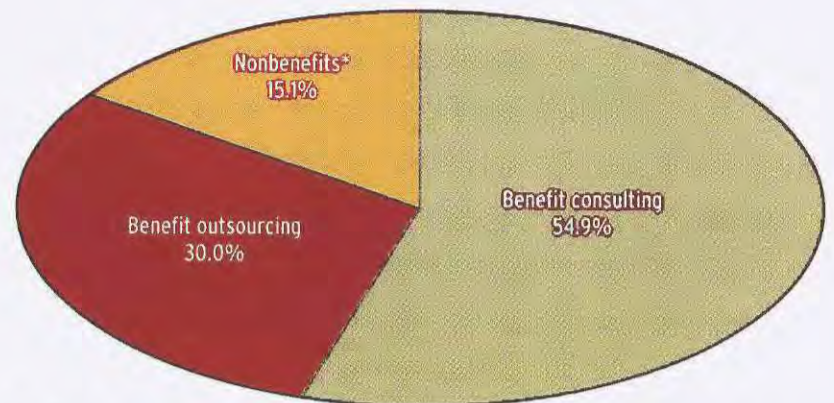
Percentage of clients by type.



Source: BI survey

BREAKDOWN OF SERVICES

Percentage of services offered by all companies listed.



Source: BI survey

*Includes claims administration, compensation consulting, insurance commissions and other nonbenefit consulting.

Rank	Company/Address	Phone/Web site	2007 benefit consulting revenues	2006 benefit consulting revenues	% change	% of total gross revenues from benefit consulting	2007 gross revenues from benefit outsourcing services	Principal officer
1	Mercer L.L.C. 1166 Ave. of the Americas, New York, N.Y. 10036	212-345-7000 www.mercer.com , www.mercer.com/ic	\$1,643,188,000 ¹	\$1,471,907,000	11.6%	50.5%	\$607,940,000	M. Michele Burns, chairman/CEO
2	Watson Wyatt Worldwide 901 N. Glebe Road, Arlington, Va. 22203	703-258-8000 www.watsonwyatt.com	\$1,382,000,000 ³	\$1,124,000,000	23%	86.0%		John Haley, president/CEO
3	Hewitt Associates Inc. 100 Half Day Road, Lincolnshire, Ill. 60069	847-295-5000 www.hewitt.com	\$945,905,000 ⁴	\$842,616,000	12.3%	32.4%	\$1,465,710,000	Russ Fradin, chairman/CEO
4	Aon Consulting Worldwide 200 E. Randolph St., Suite 1000, Chicago, Ill. 60601	312-381-4800 www.aon.com	\$931,000,000 ¹	\$913,342,000	1.9%	71.0%	\$253,830,000	Andrew Appel, CEO-Aon Consulting Worldwide
5	Towers Perrin 1 Stamford Plaza, 263 Tresser Blvd., Stamford, Conn. 06901	203-326-5400 www.towersperrin.com	\$842,200,000	\$803,100,000	4.9%	52.0%		Mark V. Mactas, chairman/CEO
6	Deloitte Consulting L.L.P. 1633 Broadway, New York, N.Y. 10019	510-273-2371 www.deloitte.com	\$822,759,000 ⁵	\$630,773,000	30.4%	41.2%		Sabri Challah, vice chairman-Deloitte Consulting L.L.P./global service area leader-Human Capital
7	PricewaterhouseCoopers Human Resource Services 300 Madison Ave., New York, N.Y. 10017	646-471-3000 www.pwc.com/us/hrs	\$800,000,000	\$685,000,000	16.8%	71.0%		Michael Rendell, global leader-human resource services
8	Buck Consultants, An ACS Company 1 Pennsylvania Plaza, New York, N.Y. 10119-4798	212-330-1000 www.buckconsultants.com	\$430,620,000 ⁶	\$393,766,000	9.4%	100.0%		Jan K. Grude, president/executive managing director-Buck Consultants
9	Alexander Forbes Ltd. Alexander Forbes Place, 61 Katherine St., Sandown, 2196 South Africa	27-11-269-0000 www.alexanderforbes.co.za	\$240,320,300 ⁷	\$233,208,106	3%	80.3%	\$46,268,900	Grant Stobart, executive director-Alexander Forbes International
10	Ernst & Young L.L.P.- Performance Reward & Human Capital 1225 Connecticut Ave. N.W., Washington, D.C. 20036	202-327-6000 www.ey.com	\$213,500,000 ⁶	\$160,000,000	33.4%	N/A		James Bosserman, director-Americas Performance & Reward
11	Gallagher Benefit Services Inc. 2 Pierce Place, Itasca, Ill. 60143	630-773-3800 www.gallagherbenefits.com	\$172,500,000 ⁹	\$145,250,000	18.8%	75.0%	\$3,888,940 ⁹	James W. Durkin Jr., president
12	Segal Group Inc. 1 Park Ave., New York, N.Y. 10016-5895	212-251-5000 www.segalco.com	\$172,000,000	\$165,100,000	4.2%	91.6%		Joseph A. LoCicero, president/CEO
13	Hilb Rogal & Hobbs Co. 4951 Lake Brook Drive, Glen Allen, Va. 23060	804-747-6500 www.hrh.com	\$43,000,000 ⁹	\$35,000,000	22.9%	N/A		F. Michael Crowley, president

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The 2008 Directory of Employee Benefit Consultants will be published September 22, 2008.

MARKET SOURCEBOOK

Employee benefit consultants - continued

Rank	Company/Address	Phone /Web site	2007 benefit consulting revenues	2006 benefit consulting revenues	% change	% of total gross revenues from benefit consulting	2007 gross revenues from benefit outsourcing services	Principal officer
14	Lockton Benefit Group 444 W. 47th St., Suite 900, Kansas City, Mo. 64112-1906	816-960-9000 www.lockton.com	\$40,800,000 ¹⁰	\$20,800,000	96.2%	35.0%		J. Michael Brewer, president-Lockton Benefit Group
15	USI Consulting Group 95 Glastonbury Blvd., Glastonbury, Conn. 06033	860-633-5283 www.usicg.com	\$28,000,000	\$26,400,000	6.1%	92.0%	\$2,000,000	James Kinney, president/CEO
16	Trion 2300 Renaissance Blvd., King of Prussia, Pa. 19406	610-945-1000 www.trion.com	\$23,088,000	\$18,426,000	25.3%	37.0%	\$12,200,000	Edmund F. Garno III, David O. Oberkircher, Christopher M. Venio, principals
17	Benefit Controls Cos. 109 Laurens Road, Building 3, Greenville, S.C. 29606	864-242-9441 www.benefitcontrols.com	\$13,900,000	\$12,700,000	9.4%	N/A		William A. Gantt Jr., chairman/CEO
18	Virchow Krause Employee Benefits L.L.C. P.O. Box 7398, Madison, Wis. 53707-7398	608-249-6622 www.virchowkrause.com	\$13,260,000 ⁵	\$13,000,000	2%	79.0%		Timothy Christen, CEO
19	McGraw Wentworth 3331 W. Big Beaver, Suite 200, Troy, Mich. 48084	248-822-8000 www.mcgrawwentworth.com	\$10,700,000	\$10,040,000	6.6%	10.0%		Thomas P. McGraw, president
20	Benefit Dynamics Inc. 89 N. Haddon Ave., Haddonfield, N.J. 08033	856-616-1400 www.benefitdynamics.com	\$2,200,000	\$2,000,000	1%	5.0%	\$500,000	Jo-Ann Massanova, president
20	Benefit Solutions Inc. 20 Soundview Marketplace, Port Washington, N.Y. 11050	516-944-0023	\$2,200,000	\$2,400,000	-8.3%	N/A		Louise V. Klimuszko, president
21	EBS Benefit Solutions Inc. 30 Perinton Hills Mall, Fairport, N.Y. 14450	585-421-4400 www.ebsbenefitsolutions.com	\$1,084,000	\$935,000	15.9%	8.0%	\$10,765,000	Gus A. Platas, president
22	Kushner & Co. 2427 W. Centre Ave., Portage, Mich. 49024	269-342-1700 www.kushnerco.com	\$650,000	\$545,000	19.3%	45.0%	\$625,000	Gary B. Kushner, president/CEO
23	BeneCom Associates L.L.C. 152R Simsbury Road, Building 9, Avon, Conn. 06001-1423	860-674-2626 www.benecomassociates.com	N/A	N/A	N/A	1.0%	\$2,600,000	Kay M. Griffin, William E. Griffin, principals

NONRANKED BENEFIT CONSULTANTS

	Optimum Group L.L.C. 330 Madison Ave., New York, N.Y. 10017	212-652-1000 www.optimumgroup.com	N/A	N/A	N/A	10%		David M. Neikrug, CEO
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NONRANKED BENEFIT OUTSOURCING COMPANIES¹¹

	ACS Human Capital Management Solutions 2828 N. Haskell, Dallas, Texas 75204	214-841-6111 www.acs-inc.com					\$219,417,000 ⁶	David Bywater, senior managing director
	Benefit Express Services L.L.C. 220 W. Campus Drive, Suite 220, Arlington Heights, Ill. 60004	847-637-1551 www.benefitexpress.info					\$5,000,000	Maria Bradley, president

*Excludes revenues from claims administration, compensation consulting, insurance commissions and other nonbenefit consulting. 1 2007 revenues were estimated based on reported earnings for fourth quarter 2006 and the first three quarters of 2007. 2 2006 revenues were estimated based on reported earnings for fourth quarter 2006 and the first three quarters of 2007. 3 Revenues are reported on a calendar year basis. 4 Fiscal year ending 9/30. 5 Fiscal year ending 5/30. 6 Fiscal year ending 6/30. 7 South African rand=\$0.0140, Fiscal year ending 3/31/07. 8 South African rand=\$0.1564, Fiscal year ending 3/31/06. 9 BI estimate. 10 Fiscal year ending 4/30. 11 100% of revenue from benefit outsourcing services. N/A=Not available.

Source: BI survey

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Prescription benefit managers

Ranked by 2006 revenues from unbundled PBM services

Rank	Company/Address	Phone/Web site	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	\$42,500,000,000	15,500	N/A	60,000,000 ¹	David B. Snow Jr., chairman/CEO
2	CVS/Caremark Corp. 211 Commerce, Suite 800, Nashville, Tenn. 37201	800-633-9509 www.caremark.com	\$36,800,000,000	13,000	N/A	N/A	Thomas M. Ryan, president/CEO
3	Express Scripts Inc. 13900 Riverport Drive, Maryland Heights, Mo. 63043	314-770-1666 www.express-scripts.com	\$17,660,000,000	12,700	16,000	50,000,000	George Paz, chairman/president/CEO
4	RESTAT L.L.C. 724 Elm St., West Bend, Wis. 53095	800-926-5858 www.restat.com	\$1,116,321,650	115	3,698	3,497,443	Michael Clark, president
5	National Pharmaceutical Services 14301 First National Bank Parkway, Suite 200, Omaha, Neb. 68154	402-964-9030 www.pti-nps.com	\$425,000,000	85	3,850	2,200,000	Douglas M. Pick, president/CEO
6	BioScrip 100 Clearbrook Road, Elmsford, N.Y. 15013	888-818-3939 www.bioscrip.com	\$300,000,000	900	140	7,000,000	Richard Friedman, chairman/CEO
7	HealthTrans 8300 Maplewood Ave., Suite 100, Greenwood Village, Colo. 80111	800-950-9120 www.healthtrans.com	\$92,000,000	120	52	13,200,000	Jack McClurg, CEO
8	MemberHealth Inc. 29100 Aurora Road, Cleveland, Ohio 44139	440-248-8448 www.mhrx.com	\$38,000,000	164	973	4,477,011	Charles Hallberg, president
9	Catalyst Rx 800 King Farm Blvd., Rockville, Md. 20850	301-548-2900 www.catalystrx.com	\$1,150,000	N/A	1,450	3,200,000	David Blair, CEO

NONRANKED PRESCRIPTION BENEFIT MANAGERS

	Kroger Prescription Plans 1014 Vine St., 3rd Floor, Cincinnati, Ohio 45202	800-917-4926 www.kpp-rx.com	N/A	14	230	450,000	Robert Turley, manager-PBM sales and service
	PMSI Inc. 175 Kelsey Lane, Tampa, Fla. 33619	877-275-7674 www.pmsionline.com	N/A	900	1,000	N/A	Mark Hollifield, president

¹ Represents total covered lives. N/A=Not available.
Source: BI survey

The complete Directory of Prescription Benefit Managers was published online on March 5, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. *Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Prescription Benefit Managers will be published March 10, 2008.



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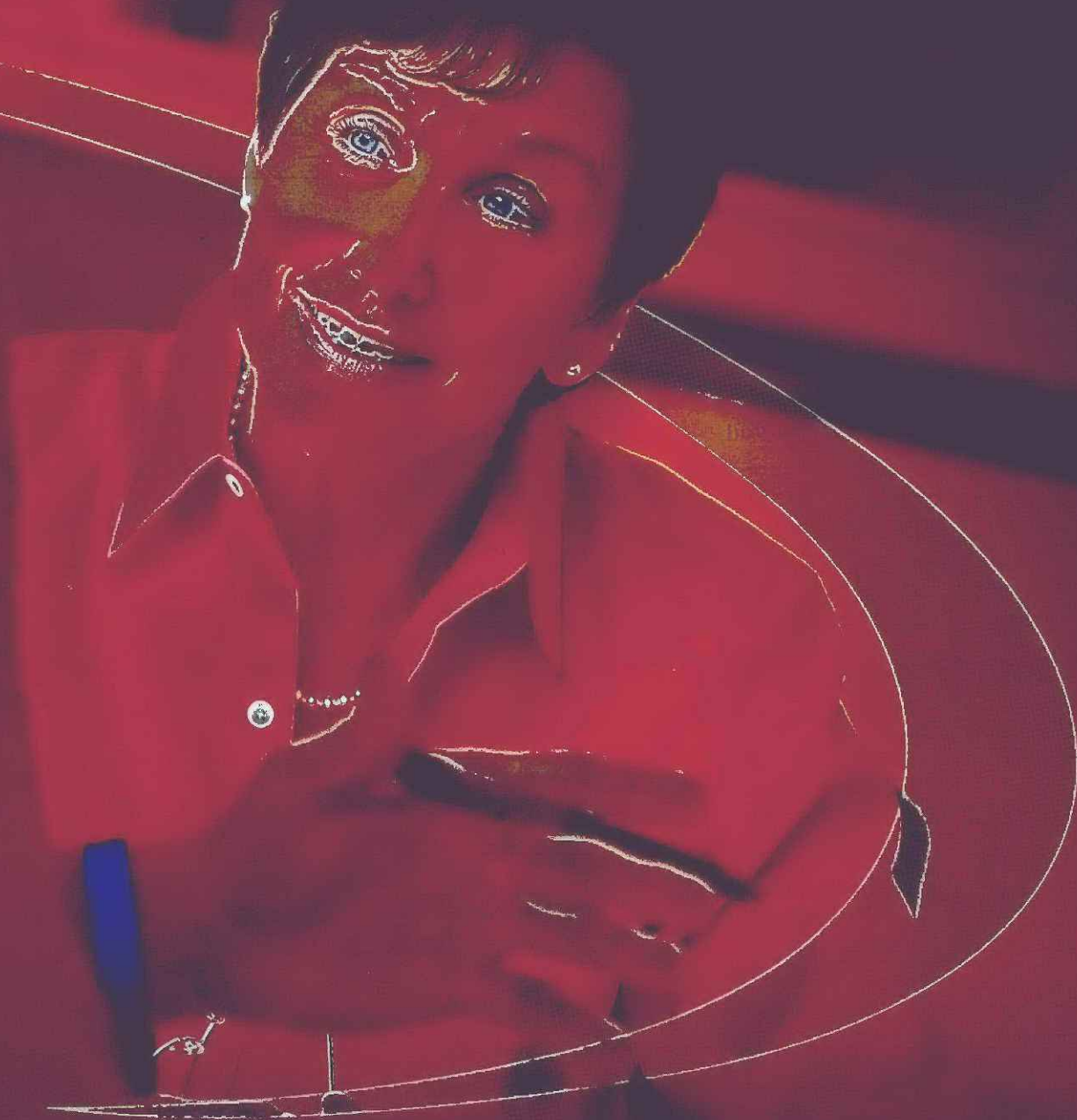
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401(k) plan administrators*

Ranked by number of plan participants receiving services on an unbundled basis.¹

Rank	Company/Address	Phone/Web site	Unbundled participants ²	Unbundled clients ²	Average participants per plan	401(k) staff ^{3,4}	Principal officer
1	Hewitt Associates Inc. 100 Half Day Road, Lincolnshire, Ill. 60069	847-295-5000 www.hewitt.com	4,500,000	147	N/A	N/A	Russ Fradin, chairman/CEO
2	Affiliated Computer Services Inc. 2828 N. Haskell Ave., Dallas, Texas 75204	214-841-6111 www.acs-inc.com	1,680,000	63	11,000	425	Lynn Blodgett, president/CEO
3	Great-West Retirement Services 8515 E. Orchard Road, Greenwood Village, Colo. 80111	303-737-3000 www.gwrs.com	668,843	4,057	108	2,188	Raymond L. McFeetors, president/CEO
4	Paychex Inc. 911 Panorama Trail S., Rochester, N.Y. 14625	585-385-6666 www.paychex.com	450,000 ⁵	42,000 ⁵	11	N/A	Jonathan J. Judge, president/CEO
5	CitiStreet L.L.C. 1 Heritage Drive, North Quincy, Mass. 02171	877-488-8886 www.citistreetonline.com	443,075	10	342	1,742	Phillip Lussier, chairman/CEO
6	401(k) Co. 98 San Jacinto Blvd., Suite 1100, Austin, Texas 78701	800-843-4015 www.the401kcompany.com	416,614 ⁶	99 ⁶	N/A	N/A	Robyn Alcorta, vp-Schwab Corporate & Retirement Services
7	Milliman Inc. 1301 Fifth Ave., Suite 3800, Seattle, Wash. 98101	206-624-7940 www.milliman.com	156,993	470	900	300	Patrick J. Grannan, president/CEO
8	ADP Retirement Services 71 Hanover Road, Florham Park, N.J. 07932	800-432-4015 www.adp401k.com	87,169	7,346	N/A	926	Doug Politi, vp/general manager
9	Standard 1100 S.W. Sixth Ave., Portland, Ore. 97204	877-805-1127 www.retirement.standard.com	80,000	1,180	N/A	750	Eric Parsons, CEO
10	Transamerica Retirement Services 1150 S. Olive St., Los Angeles, Calif. 90015	888-401-5826 www.ta-retirement.com	49,137	1,376	32	464	Kent Callahan, president/CEO
11	Findley Davies Inc. 300 Madison Ave., Suite 1000, Toledo, Ohio 43604-1596	419-255-1360 www.findleydavies.com	48,200	430	109	18	Robert J. Rogers, Marc E. Stockwell, Gary P. Thieman, principals
12	Securian Financial Group, Inc. 400 Robert St. N., St. Paul, Minn. 55101	651-665-3500 www.securian.com	40,000	570	66	400	Robert L. Senkler, chairman/president/CEO
13	USI Consulting Group 95 Glastonbury Blvd., Glastonbury, Conn. 06033	860-633-5283 www.usicg.com	35,791	67	370	78	James Kinney, president/CEO
14	Benefit Equity Inc. 1971 E. Fourth St., Suite 100, Santa Ana, Calif. 92705	714-480-1364 www.benefitequity.com	35,700	700	50	N/A	Robert H. Gorelick, president
15	Retirement Plan Co. 7100 Commerce St., Suite 75, Brentwood, Tenn. 37024	888-673-5440 www.trpcweb.com	35,000	1,000	35	N/A	John Kopra, president/CEO
16	BISYS Retirement Services Inc. 200 Dryden Road, Dresher, Pa. 19025	215-648-8000 www.bisysretirement.com	30,861	609	62	1,050	Robert Guillocheau, president
17	UNIFI Cos. Retirement Plans 5900 'O' St., Lincoln, Neb. 68510	800-923-2732 www.retire.unificompanies.com	29,000	1,304	25	172	Gary T. Huffman, executive vp-individual and retirement plans businesses -UNIFI Mutual Holding Co.
18	DailyAccess Corp. 3101 International Drive, Building 6, Mobile, Ala. 36606	888-535-4322 www.dailyaccess.com	28,000	200	110	106	Tommy Thomasson, president/CEO
19	Sansima Consulting Group Inc. 404 Towne Centre Drive, Hillsborough, N.J. 08844	908-904-0412 www.sansima.com	20,000	24	800	6	Gustavo J. Sanchez, president/CEO

Continued on page 44

The complete Directory of 401(k) Plan Administrators was published online on November 26, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of 401(k) Plan Administrators will be published November 2 2008.

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401k plan administrators- continued

Rank	Company/Address	Phone/Web site	Unbundled participants ²	Unbundled clients ²	Average participants per plan	401(k) staff ^{3,4}	Principal officer
20	HPL&S Inc. 125 S. Wilke Road, Suite 300, Arlington Heights, Ill. 60005	847-392-2999 www.hplspen.com	10,000	200	50	20	Ira A. Post, president
21	Pension Plan Administration L.L.C. 200 Louisiana St., Little Rock, Ark. 72201	501-320-2430 www.pensionplanadmin.com	7,500	207	40	6	Lyle Foster, Philip Miron, managers
22	HCI-EBS Inc. dba Employee Benefits Services ³ 424 Graves Mill Road, Suite 300, Lynchburg, Va. 24502	434-455-4534 www.hci-ebs.com	6,200	365	20	9	Dave Anderson, vp
23	Thesco Retirement Planning Services L.L.C. 320 W. 57th St., 5th Fl., New York, N.Y. 10019	866-428-4015 www.thescorps.com	4,390	197	100	10	John Cunningham, president
24	ALCOS 35735 Mound Road, Sterling Heights, Mich. 48311-8029	586-977-6300 www.alcos.com	3,500	75	100	11	Eugene LoVasco, president
25	Epler Co. 450 B St., Suite 750, San Diego, Calif. 92101	619-239-0831 www.eplercompany.com	1,500	6	250	3	Jane Barry, CEO
NONRANKED 401(K) PLAN ADMINISTRATORS							
	Principal Financial Group P.O. Box 9397, Des Moines, Iowa 50306-9397	800-986-3343 www.principal.com	N/A	150	79	3,360	Tim Minard, senior vp-retirement and investors services

¹ Companies must offer 401(k) plan administration services, such as recordkeeping and handling of account activity, on an unbundled basis. ² As of 6/30/07. ³ Includes both unbundled and bundled 401(k) plans. ⁴ Reflects staff dedicated to 401(k) plan recordkeeping, administration or consulting. ⁵ As of 5/31/07. ⁶ As of 12/31/06. N/A=Not available.

Source: BI survey

The complete Directory of 401(k) Plan Administrators was published online on November 26, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. *Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of 401(k) Plan Administrators will be published November 3, 2008.

Vision plan providers

Ranked by the total number of participants in plans

Rank	Company/Address	Phone/Web site	Total participants	Total clients	Total staff	Providers*	Principal officer
1	EyeMed Vision Care 4000 Luxottica Place, Mason, Ohio 45040	888-439-4644 www.eyemedvisioncare.com	130,000,000	3,400	350	40,000	Liz DiGiandomenico, senior vp/general manager
2	Davis Vision Inc. 159 Express St., Plainview, N.Y. 11803	516-932-9500 www.davisvision.com	50,000,000	10,000	1,800	30,000	Joseph Carlomusto, president/CEO
3	VSP Vision Care 3333 Quality Drive, Rancho Cordova, Calif. 95670	800-852-7600 www.vsp.com	47,746,474	26,388	2,023	23,607	Rob Lynch, president/CEO
4	Spectera 6220 Old Dobbin Lane, Liberty 6, Suite 200, Columbia, Md. 21045	800-638-3895 www.spectera.com	11,628,716	7,536	633	24,760	Paul Gulstrand, CEO
5	Guardian Life Insurance Co. of America 7 Hanover Square, H-26-E, New York, N.Y. 10004	212-598-8000 www.glic.com	1,828,638	13,326	N/A	33,624	Dr. Richard Goren, second vp/national dental director, group dental
6	WellPoint Inc. 120 Monument Circle, Indianapolis, Ind. 46204	317-532-6000 www.wellpoint.com	1,535,000	252,000	N/A	55,000	Derek Bridges, president-dental and vision
7	Ameritas Group Dental and Eye Care 475 Fallbrook Blvd., Lincoln, Neb. 68521	402-467-1122 www.ameritasgroup.com	605,090	2,259	60	40,000	Ken VanCleave, senior vp-group division
8	Principal Financial Group 711 High St., Des Moines, Iowa 50392-0001	800-986-3343 www.principal.com	177,645	2,372	264	N/A	Theresa McConeghey, dental/vision director

*Includes optometrists, ophthalmologists and opticians. N/A Not available.

Source: BI survey

The complete Directory of Vision Plan Providers was published online on July 23, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. *Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Vision Plan Providers will be published December 8, 2008.

Dental plan providers

Ranked by total number of participants in plans

Rank	Company/Address	Phone/Web site	Total participants	Total clients	Total staff	Dentists in network	Dental claims processed	Principal officer
1	Delta Dental Plans Assn. 1515 W. 22nd St., Suite 450, Oak Brook, Ill. 60523	630-574-6001 www.deltadental.com	50,000,000	88,000	6,000	121,000	73,000,000	Kim Volk, president/CEO
2	Metlife Inc. 200 Park Ave., New York, N.Y. 10166	877-638-2862 www.metlife.com	21,000,000 ¹	34,835	N/A	100,000	33,700,000	Michael H. Schwartz, Alan J. Vogel, Richard J. Sitkus, vps
3	Aetna Inc. 151 Farmington Ave., Hartford, Conn. 06156	877-238-6200 www.aetna.com	13,472,000	24,569	N/A	93,672 ²	21,000,000	Patricia A. Farrell, head-national business/head- specialty products and Medicaid
4	CIGNA Dental & Vision Care 1571 Sawgrass Corporate Parkway, Suite 140, Sunrise, Fla. 33323	800.257.5800 www.cigna.com	10,500,000	3,447	4,601	46,800	17,700,000	Karen Rohan, president
5	United Concordia Cos. Inc. 4401 Deer Path Road, Harrisburg, Pa. 17110	888-884-8224 www.unitedconcordia.com	7,300,000	28,600	1,100	N/A	12,700,000	Thomas A Dzuryachko, president/CEO
6	Guardian Life Insurance Co. of America 7 Hanover Square, H-26-E, New York, N.Y. 10004	212-598-8000 www.glic.com	6,724,000	68,084	1,068	90,300	10,600,000	Dr. Richard Goren, second vp/national dental director
7	WellPoint Inc. 120 Monument Circle, Indianapolis, Ind. 46204	317-532-6000 www.wellpoint.com	5,000,000	N/A	64	60,000	N/A	Derek S. Bridges, president-dental and vision
8	Ameritas Group Dental and Eye Care 475 Fallbrook Blvd., Lincoln, Neb. 68521	402-467-1122 www.ameritasgroup.com	2,114,993	27,054	606	73,709	2,968,226	Ken VanCleave, senior vp-group division
9	Assurant Employee Benefits 2323 Grand Blvd., Kansas City, Mo. 69108	816-474-2345 www.assurantemployeebenefits.com	1,725,418	67,236	700	82,515	2,634,864	Dianna Duvall, senior vp-risk
10	Principal Financial Group 711 High St., Des Moines, Iowa 50392-0001	800-986-3343 www.principal.com	1,562,243	40,147	264	69,619	2,448,070	Theresa McConeghey, dental/vision director
11	Group Health Inc. 441 Ninth Ave., New York, N.Y. 10001	212-615-4704 www.ghi.com	503,874	193	73	5,992	1,024,160	George Babitsch, senior vp
12	Altus Dental Insurance Co. Inc. 10 Charles St., Providence, R.I. 02904-2208	877-223-0577 www.altusdental.com	57,712	3,688	22	47,800	1,400,000	Joseph A. Nagle, president/CEO
13	Spirit Dental 570 Asbury St., Suite 206, St. Paul, Minn. 55104	800-620-5010 spiritdental.com	7,489	1,538	8	N/A	12,567	Tom Mayer, president
NONRANKED DENTAL PLAN PROVIDERS								
	DentalPlans.com Inc. 29 S. Federal Highway, Dania, Fla. 33004	866.769.8277 www.dentalplans.com	N/A	N/A	N/A	100000	N/A	Josh Babyak, CEO

N/A=not available. Chart updated August 8, 2007. 1 Estimated. 2 PPO network only.
Source: BI survey

The complete Directory of Dental Plan Providers was published online on July 23, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. *Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Dental Plan Providers will be published December 8, 2008.



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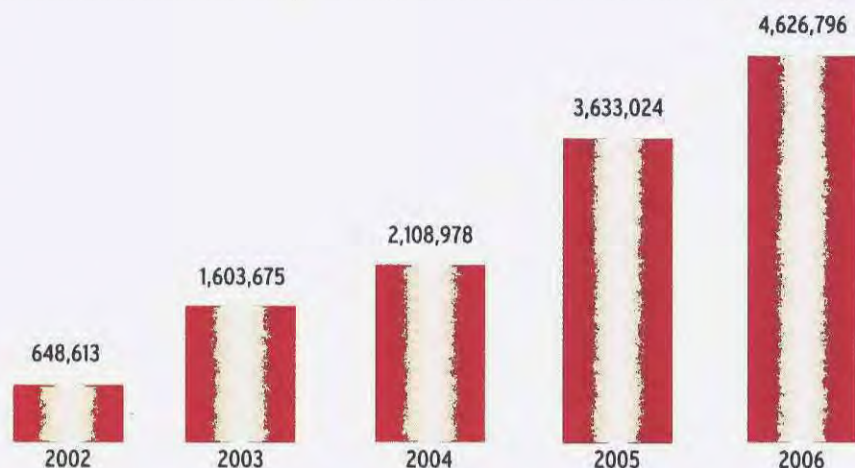
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Consumer-driven health care plan providers

Ranked by number of total covered lives at employer clients in 2006

CONSUMER-DRIVEN HEALTH PLAN UTILIZATION

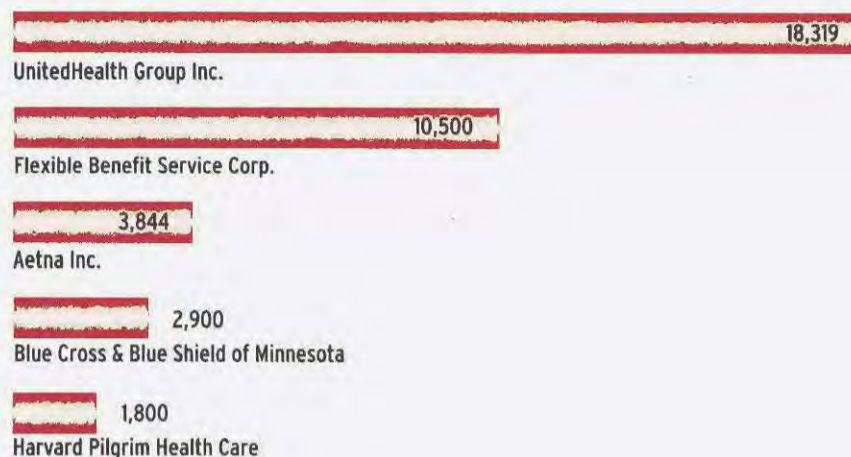
Total number of covered lives among the 10 largest providers listed in each year's ranking



Source: BI survey

LARGEST BY NUMBER OF CLIENTS

Plan providers by number of employer clients as of 12/31/06



Source: BI survey

Rank	Company/Address	Phone/Web site	Health plan name(s)*	Total covered lives	Employer clients	Principal officer
1	UnitedHealth Group Inc. 9900 Bren Road E., Minnetonka, Minn. 55343	866-799-1331 www.unitedhealthgroup.com	Definity	1,890,084	18,319	Michael Tarino, CEO-Definity Health, a UnitedHealth Group Company
2	WellPoint Inc. 120 Monument Circle, Indianapolis, Ind. 46204	317-532-6000 www.wellpoint.com	Lumenos	821,000	N/A	Angela Braly, president/CEO
3	Aetna Inc. 151 Farmington Ave., Hartford, Conn. 06156	860-273-0123 www.aetna.com	Aetna HealthFund HRA, Aetna HealthFund HSA	611,225	3,844	Ronald A. Williams, chairman/CEO
4	Humana Inc. 500 W. Main St., Louisville, Ky. 40202	502-580-1000 www.humana.com	SmartSuite, SmartExpress, SmartSelect, CoverageFirst	481,000	N/A	Michael B. McCallister, president/CEO
5	CIGNA Healthcare 900 Cottage Grove Road, Hartford, Conn. 06152	860-226-6000 www.cigna.com	CIGNA Choice Fund	252,000	228	Tom Richards, senior vp, product
6	Blue Cross & Blue Shield of Minnesota 3535 Blue Cross Road, Eagan, Minn. 55122-1154	888-878-0139 www.bluecrossmn.com	Options Blue	184,913	2,900	Dr. Mark Banks, CEO
7	Great-West Healthcare 8505 E. Orchard Road, Greenwood Village, Colo. 80111	303-737-3000 www.greatwesthealthcare.com	Great-West Healthcare Consumer Advantage	119,755	889	Richard F. Rivers, executive vp
8	Meritain Health 300 Corporate Parkway, Amherst, N.Y. 14226	800-828-6922 www.meritain.com		108,000	73	Jacob L. Canova, chairman/CEO
9	Medica 401 Carlson Parkway, Minnetonka, Minn. 55305	952-992-2900 www.medica.com	Medica Direct	98,819	1,407	David Tilford, president/CEO
10	Fiserv Health Plan Administration 5500 Wayzata Blvd., Suite 500, Golden Valley, Minn. 55416	866-881-0800 www.fiservhealth.com	Fiserv Health Consumer Connection	60,000	80	Jay Anliker, president
11	Harvard Pilgrim Health Care 93 Worcester St., Wellesley, Mass. 02481	888-888-4742 www.harvardpilgrim.org	Harvard Pilgrim Consumer Choice	40,000	1,800	Charles D. Baker, president/CEO
12	Flexible Benefit Service Corp. 10275 W. Higgins Road, Suite 500, Rosemont, Ill. 60018	847-699-6900 www.flexiblebenefit.com	Flex125, FlexHRA, FlexHSA	36,000	10,500	Allen Wishner, CEO
13	Vested Health 816 Quarrier St. E., Suite 300, Charleston, W.Va. 25301	866-347-3640 www.vestedhealth.com		24,792	305	Mike Baker, CEO

* If different from company name. N/A=Not Available.

Source: BI survey

The complete Directory of Consumer-Driven Health Care Plan Providers was published online on August 13, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of Consumer-Driven Health Care Plan Providers will be published July 14, 2008.

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Third-party administrators

Ranked by 2006 revenues from claims handled for self-insured clients

LARGEST PROPERTY/CASUALTY TPAs

TPAs that specialize in property/casualty claims administration

Company	2006 revenues from self-insured clients
Gallagher Bassett Services Inc.	\$357,000,000
Specialty Risk Services L.L.C.	\$210,000,000
Cambridge Integrated Services Group Inc.	\$202,000,000
ESIS Inc.	\$200,200,000
Helmsman Management Services L.L.C.	\$67,591,000
GAB Robins North America Inc.	\$54,000,000
The Frank Gates Cos. Inc.	\$41,000,000
Berkley Risk Administrators Co. L.L.C.	\$40,000,000
Risk Enterprise Management Ltd.	\$39,610,000
TRISTAR Risk Management	\$35,000,000

LARGEST MULTILINE TPAs

TPAs that offer both employee benefits and property/casualty claims administration

Company	2006 revenues from self-insured clients
Sedgwick Claims Management Services Inc. ¹	\$556,400,000
Broadspire Services Inc., a Crawford Co. ²	\$366,962,000
Wells Fargo Third Party Administrators and Wells Fargo Disability Management ³	\$60,639,000
Cannon Cochran Management Services Inc. dba CCMSI	\$48,544,000
Keenan & Associates	\$30,700,000
The Loomis Co.	\$27,899,580

¹ Includes CompManagement Inc. and VPA Inc. ² Includes Broadspire Services Inc. and Crawford Integrated Services, which were merged October 2006. ³ Formerly Acordia Inc.

LARGEST EMPLOYEE BENEFIT TPAs

TPAs that specialize in employee benefit claims administration

Company	2006 revenues from self-insured clients
Fiserv Health Inc.	\$282,000,000 ¹
The Principal Financial Group/National Accounts	\$149,309,097
Meritain Health Inc.	\$141,000,000
CoreSource Inc.	\$115,769,000
Alicare Inc.	\$51,806,000
American Administrative Group Inc.	\$51,020,000
CenBen USA Inc.	\$48,672,000
Brokerage Concepts Inc.	\$40,674,500
Group Resources Inc.	\$40,222,630
HealthPlan Holdings Inc.	\$19,000,000

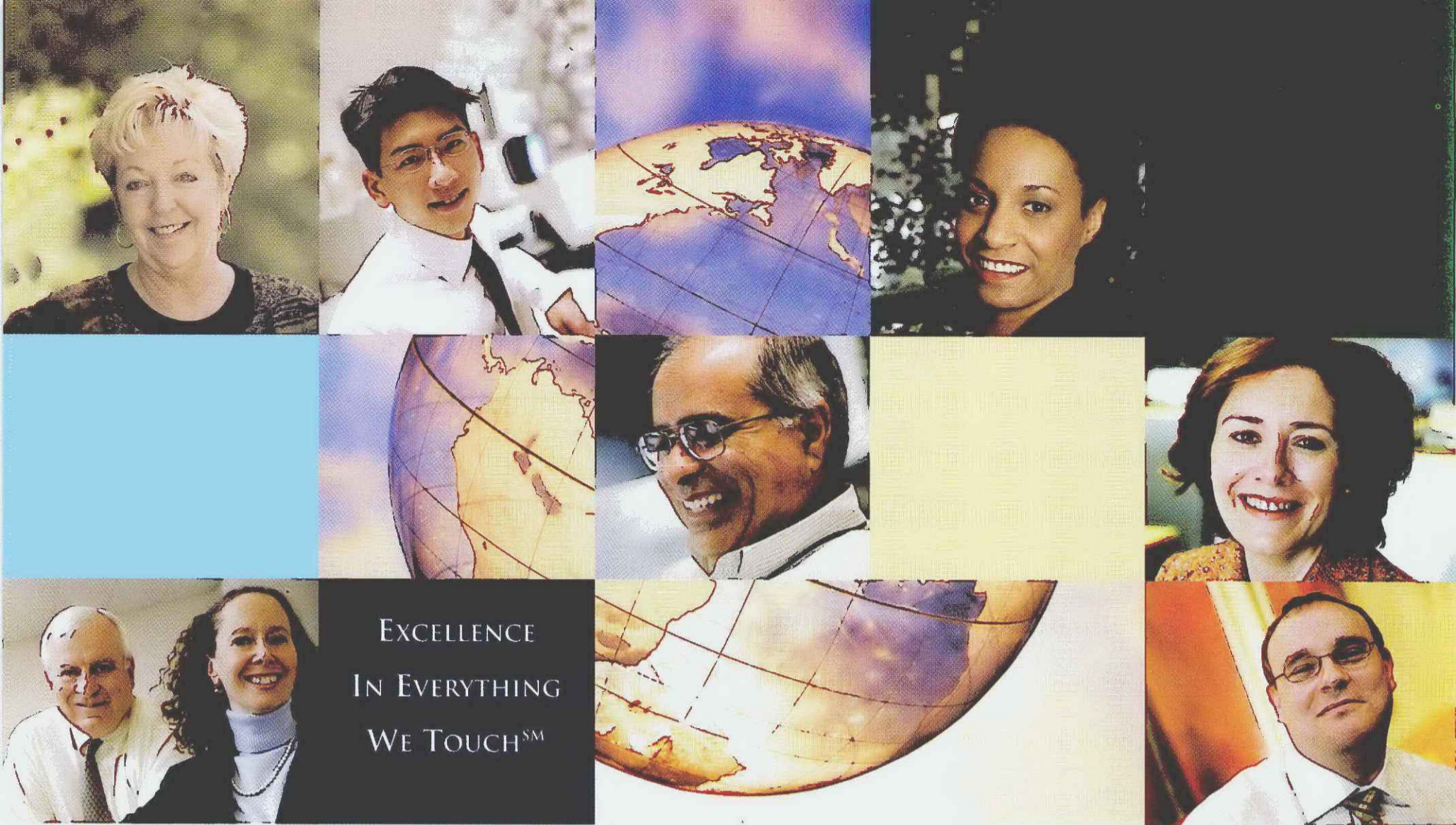
¹ BI estimate

Rank	Company/Address	Phone/Web site	2006 revenues from self-insured clients	2006 claims paid to self-insurers	Total clients	Claims staff	Principal officer
1	Sedgwick Claims Management Services Inc. 1100 Ridgeway Loop, Memphis, Tenn. 38120	901-415-7400 www.sedgwickcms.com	\$556,400,000	\$5,248,672,493	1,043	5,527	David A. North, president/CEO
2	Broadspire Services Inc., a Crawford Co. 1601 S.W. 80 Terrace, Plantation, Fla. 33324	800-726-8898 www.choosebroadspire.com	\$366,962,000	\$2,192,746,193	1,105	2,530	Dennis Replogle, president
3	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 www.gallagherbassett.com	\$357,000,000	\$4,400,000,000	2,931	2,400	Rich McKenna, president
4	Fiserv Health Inc. 5500 Wayzata Blvd., Suite 500, Minneapolis, Minn. 55416	763-549-3350 www.fiservhealth.com	\$282,000,000	\$6,802,398,006	948	2,262	Mike Gantt, group president
5	Specialty Risk Services L.L.C. 225 Asylum St., Goodwin Square, 16th Floor, Hartford, Conn. 06103	888-236-4684 www.specialtyriskservices.com	\$210,000,000	\$2,600,000,000	996	1,344	Joe Boures, president
6	Cambridge Integrated Services Group Inc. 340 Pemberwick Road, Second Floor, Greenwich, Conn. 06831	800-662-1170 www.cambridgeworldwide.com	\$202,000,000	\$2,820,000,000	4,997	2,159	Chris Sinclair, executive chairman/CEO
7	ESIS Inc. 436 Walnut St., Philadelphia, Pa. 19106	215-640-1000 www.esis.com	\$200,200,000	\$2,288,000,000	779	1,312	David Patterson, president
8	Principal Financial Group/National Accounts 1275 N.W. 128th St., Suite 100, Clive, Iowa 50325	877-273-0900 www.principal.com	\$149,309,097	\$2,548,913,700	367	802	Chris Calos, vp
9	Meritain Health 300 Corporate Parkway, Amherst, N.Y. 14226	800-828-6922 www.meritain.com	\$141,000,000	\$1,700,000,000	1,400	262	Jake Canova, chairman/CEO-Meritain Health
10	CoreSource Inc. 400 Field Drive, Lake Forest, Ill. 60045	800-832-3332 www.coresource.com	\$115,769,000	\$2,540,000,000	1,628	1,210	Chris Martin, executive vp
11	Helmsman Management Services L.L.C. 175 Berkeley St., Boston, Mass. 02117	617-654-4950 www.helmsmantpa.com	\$67,591,000	\$1,208,556,003	361	N/A	David Long, president
12	Wells Fargo Third Party Administrators and Wells Fargo Disability Management 426 Leon Sullivan Way, Charleston, W. Va. 25301-1713	800-332-4732 www.acordia.com	\$60,639,000	\$1,618,052	440	677	Richard H. Legg, senior vp/COO-Wells Fargo Third Party; David P. Cook, senior vp-Wells Fargo Disability Management
13	GAB Robins North America Inc. 9 Campus Drive, Parsippany, N.J. 07054	800-422-4436 www.gabrobinsna.com	\$54,000,000	\$767,850,760	330	2,780	Edward G. Troy, chairman/CEO-GAB Robins Global Group of Cos.
14	Alicare Inc. ¹ 730 Broadway, New York, N.Y. 10003	212-539-5442 www.alicare.com	\$51,806,000	\$400,000,000	71	160	Ron Minikes, president

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The complete Directory of Third-Party Administrators was published online on February 12, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of Third-Party Administrators will be published March 24, 2008.



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Third-party administrators - continued

Rank	Company/Address	Phone/Web site	2006 revenues from self-insured clients	2006 claims paid to self-insurers	Total clients	Claims staff	Principal officer
15	American Administrative Group Inc. 2002 W. Loop 289, Suite 108, Lubbock, Texas 79493	806-473-2500 www.aagco.com	\$51,020,000	\$750,000,000	415	N/A	Ted Parker, chairman/CEO/treasurer
16	CenBen USA Inc. 716 Mount Airyshire Blvd., Columbus, Ohio 43235	614-797-5200 www.cenbenusa.com	\$48,672,000	\$800,000,000	250	157	William C. Mechling, president/CEO
17	Cannon Cochran Management Services Inc. dba CCMSI 2 E. Main St., Suite 208, Danville, Ill. 61832	800-252-5059 www.ccmsi.com	\$48,544,000	\$557,867,236	473	260	Bryan Thomas, president/COO
18	Frank Gates Cos. Inc. 5000 Bradenton Ave., Dublin, Ohio 43017	888-646-9675 www.frankgates.com	\$41,000,000	\$339,266,540	701	430	Niles C. Overly, chairman/CEO
19	Brokerage Concepts Inc. 1021 W. Eighth Ave., King of Prussia, Pa. 19406	610-491-5040 www.bcitpa.com	\$40,674,500	\$1,310,000,000	940	428	Arnold M. Katz, president
20	Group Resources 3080 Premiere Parkway, Suite 100, Duluth, Ga. 30097	770-623-8383 www.groupresources.com	\$40,222,630	\$260,369,000	N/A	N/A	Thomas S. Byrd, president/CEO
21	Berkley Risk Administrators Co. L.L.C. 222 S. Ninth St., Minneapolis, Minn. 55402-3332	800-941-5789 www.berkleyrisk.com	\$40,000,000	\$800,000,000	3,660	350	Mark C. Tansey, chairman/CEO
22	Risk Enterprise Management Ltd. 2540 Route 130, Suite 109, Cranbury, N.J. 08512	609-495-0020 www.remltd.com	\$39,610,000	\$496,100,000	155	301	Michael Riney, president/CEO
23	TRISTAR Risk Management 100 Oceangate, Suite 700, Long Beach, Calif. 90802	562-495-6600 www.tristarrisk.com	\$35,000,000	\$361,012,742	186	359	Tom Veale, president
23	Constitution State Services Limited Liability Co. 1 Tower Square (10GS), Hartford, Conn. 6183	860-277-8500 www.constitution-state.com	\$35,000,000	N/A	270	N/A	Andrew J. Apicella, president
25	York Insurance Services Group Inc. 99 Cherry Hill Road, Parsippany, N.J. 7054	877-927-2255 www.yorkisg.com	\$32,600,000	\$1,800,000,000	809	742	Thomas MacArthur, chairman/president/CEO
26	Keenan & Associates 2355 Crenshaw Blvd., Suite 200, Torrance, Calif. 90501	310-212-3344 www.keenanassoc.com	\$30,700,000	N/A	975	258	Sean K. Smith, CEO
27	Loomis Co. 850 N. Park Road, P.O. Box 7011, Wyomissing, Pa. 19610-6011	610-374-4040 www.loomisco.com	\$27,899,580	\$972,400,000	633	190	James R. Loomis, president
28	Carl Warren & Co. 770 S. Placentia Ave., Placentia, Calif. 92870	714-572-5200 www.carlwarren.com	\$20,000,000	\$100,000,000	610	175	Caryn Siebert, president/CEO
29	HealthPlan Holdings Inc. 3501 E. Frontage Road, Tampa, Fla. 33607	813-289-1000 www.healthplan.com	\$19,000,000	\$570,000,000	180	27	Jeffery W. Bak, president/CEO
30	NovaPro Risk Solutions L.P. ² 401 W. A St., Suite 1400, San Diego, Calif. 92101	619-557-2777 www.wardna.com	\$16,500,000	\$76,200,000	195	298	Randall G. Goss, CEO
31	F.A. Richard & Associates Inc. dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	985-624-8383 www.fara.com	\$16,411,409	\$535,000,000	210	225	M. Todd Richard, president/CEO
32	Pinnacle Risk Management Services P.O. Box 19990, Portland, Ore. 97280-0999	503-245-9756 www.pinnaclearisk.com	\$14,750,000	\$592,000,000	111	138	Robert Short, CEO
33	PMA Management Corp. 380 Sentry Parkway, Blue Bell, Pa. 19422	800-222-2749 www.pmagroup.com/tpa	\$14,700,000	\$250,000,000	150	N/A	Frank Altieri, president
34	CAS-Claims Administrative Services Inc. 501 Shelley Drive, Tyler, Texas 75701	800-765-2412 www.cas-services.com	\$13,521,228	\$23,237,711	1,048	40	Bill Costanza, president
35	Professional Benefit Administrators Inc. 900 Jorie Blvd., Suite 250, Oak Brook, Ill. 60523	630-286-4646 www.pbaclaims.com	\$13,088,007	\$378,752,928	211	N/A	Ronald Walter, president

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The complete Directory of Third-Party Administrators was published online on February 12, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. *Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of Third-Party Administrators will be published March 24, 2008.

MARKET SOURCEBOOK

Third-party administrators - continued

Rank	Company/Address	Phone/Web site	2006 revenues from self-insured clients	2006 claims paid to self-insurers	Total clients	Claims staff	Principal officer
36	Gregory B. Bragg & Associates Inc. 1 Sierra Gate Plaza, Suite 250B, Roseville, Calif. 95678	916-783-0100 www.gbrbragg.com	\$12,885,000	\$132,892,500	896	168	Gregory B. Bragg, chairman/CEO
37	Athens Administrators 2552 Stanwell Drive, Concord, Calif. 94520	925-826-1000 www.athensadmin.com	\$10,500,000	N/A	N/A	90	James R. Jenkins, president
38	Gilsbar Inc. 2100 Covington Centre, Covington, La. 70433	800-445-7227 www.gilsbar.com	\$10,000,000	\$305,300,000	137	111	Hank Miltenberger, president/CEO
39	JI Specialty Services Inc. 10535 Boyer Blvd., Suite 100, Austin, Texas 78758	512-427-2387 www.jicompanies.com	\$9,518,000	\$62,813,494	19	28	Francis J. Fey, president/CEO
40	Key Risk Management Services Inc. 7900 McCloud Road, P.O. Box 49129, Greensboro, N.C. 27419	336-668-9050 www.keyrisk.com	\$9,064,000	\$120,533,455	46	123	Joe Sykes, president/CEO
41	Scibal Associates Inc. P.O. Box 500, Somers Point, N.J. 08244-0500	609-653-8400 www.scibal.com	\$8,700,000	\$153,917,139	485	143	David A. Scibal, president/CEO
42	Alternative Service Concepts L.L.C. 1101 Kermit Drive, Suite 800, Nashville, Tenn. 37217	615-360-2800 www.alternativeserviceconcepts.com	\$8,685,572	\$112,000,000	85	63	Robert Bennett, CEO
43	Southeastern Indiana Health Operations dba SIHO Insurance Services 417 Washington St., P.O. Box 1787, Columbus, Ind. 47202	812-378-7000 www.siho.org	\$8,515,600	\$259,888,700	129	47	David S. Barker, president/CEO
44	Underwriters Safety & Claims Inc. 1700 Eastpoint Parkway, Louisville, Ky. 40223	502-244-1343 www.uscky.com	\$8,500,000	\$145,000,000	98	127	Bruce W. Ferguson, president
45	ProClaim America Inc. 9800 Centre Parkway, Suite 650, Houston, Texas 77036	800-771-9818 www.proclaimamerica.com	\$7,645,195	\$146,000,000	340	85	Joseph J. Costantino, president
46	Meadowbrook Claims Services 26255 American Drive, Southfield, Mich. 48034	248-358-1100 www.meadowbrook.com	\$7,500,000	\$87,000,000	100	180	Randolph W. Fort, senior vp
47	Western Litigation Inc. 9821 Katy Freeway, Suite 600, Houston, Texas 77024	713-935-8820 www.wlsi.com	\$7,225,000	\$180,000,000	50	70	Robert Blasio, division president/CEO
48	HCH Administration Inc. 209 W. RB Garrett Ave., Peoria, Ill. 61605	309-673-7330 www.hchadmin.com	\$7,149,000	\$253,000,000	143	46	James Stevenson, CEO
49	HM Benefits Administrators 129 Fifth Ave., Pittsburgh, Pa. 15222	800-328-5433 www.hminsurancergroup.com	\$6,773,499	\$113,494,250	N/A	56	Daniel J. Lebish, president/CEO
50	Insurance Design Administrators 169 Rambo Valley Road, Oakland, N.J. 7436	201-337-0007 www.idatpa.com	\$6,575,543	\$160,000,000	174	18	Russell P. Minetti, CEO
51	CCS Holdings L.P. 300 E. Royal Lane, Suite 200, Irving, Texas 75039	800-743-2231 www.ccs Holdings.com	\$5,580,000	\$30,000,000	10	44	Sheryl Mendenhall-Roberts, chairman/CEO
52	Inservco Insurance Services Inc. 2 N. Second St., Harrisburg, Pa. 17105	800-356-0438 www.inservco.net	\$4,618,906	N/A	N/A	N/A	Dennis Rowe, president
53	Klais & Co. Inc. 1867 W. Market St., Akron, Ohio 44313	330-867-8443 www.klais.com	\$3,900,000	\$130,000,000	N/A	20	Nancy K. Archibald, president
54	Self Insured Plans L.L.C. 1016 Collier Center Way, Suite 200, Naples, Fla. 34110	239-449-1877 www.selfinsuredplans.com	\$3,800,000	\$143,000,000	110	10	Stephen F. Rasnick, president
55	ASU Group 2120 University Park Drive, Okemos, Mich. 48864	517-349-2212 www.asugroup.com	\$3,700,000	\$50,000,000	55	14	Tara LaRose, president/CEO
56	Companion Third Party Administrators L.L.C. P.O. Box 100159, Columbia, S.C. 29202-3159	800-845-2724 www.companiongroup.com	\$3,600,000	\$35,000,000	14	25	Charles Potok, president

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Third-party administrators - continued

Rank	Company/Address	Phone/Web site	2006 revenues from self-insured clients	2006 claims paid to self-insurers	Total clients	Claims staff	Principal officer
57	Hewitt, Coleman & Associates Inc. 850 S. Pleasantburg Drive, Greenville, S.C. 29607	864-240-5800 www.hewittcoleman.com	\$3,550,000	\$66,400,000	87	N/A	Charles R. Warne, president
58	McGee Risk Management Services 920 Main St., Suite 1700, Kansas City, Mo. 64105	816-842-4800 www.thomasmcgee.com	\$3,200,000	\$28,000,000	375	21	Tom English, Douglas Joyce, Larry Kaminsky, Matt Kaminsky, Eugene Klein, principals
59	Engle Martin Claims Administrative Services 5180 Roswell Road, Suite N200, Atlanta, Ga. 30342	888-239-7872 www.englemartin.com	\$3,000,000	\$15,000,000	750	31	Kevin L. Engle, CEO
60	Murphy & Beane 15 Broad St., Suite 200, Boston, Mass. 2109	617-723-4400 www.murphy-beane.com	\$3,000,000	\$40,000,000	100	80	Edward J. Murphy Sr., president
61	Mountain States Administrative Services Inc. 7202 E. Rosewood Blvd., Tucson, Ariz. 85710	520-722-0811 www.mymsas.com	\$2,563,908	\$119,698,345	49	10	Steven D. Touche, president
62	Chubb Services Corp. 15 Mountain View Road, Warren, N.J. 7059	908-903-7003 www.chubbservices.com	\$2,500,000	\$65,000,000	159	43	Robert Santoro, managing senior vp
63	Risk Management Resources 8315 Cantrell Road, Suite 300, Little Rock, Ark. 72227	501-614-1108 www.rkfl.com	\$2,300,000	N/A	28	18	Linda Collins, COO
64	Group Benefit Services L.L.C. 1736 E. Sunshine, Suite 200, Springfield, Mo. 65804-1328	800-995-3569 www.gbsitpa.com	\$2,250,000	N/A	N/A	N/A	James M. Deren, president/CEO
65	Chaney Consulting Group Inc. 6060 Rockside Woods Blvd., Suite 319, Cleveland, Ohio 44131-2378	216-532-0170 www.chaneyconsulting.com	\$1,600,000	N/A	13	9	David E. Chaney, president
66	Corporate Systems Administration Inc. 4722 Lake Park Drive, Johnson City, Tenn. 37615	423-282-3420 www.csabenefits.com	\$1,350,000	\$70,000,000	45	7	Thomas H. Repass, CEO
67	Cottingham & Butler Claims Services Inc. 151 West 8th Street, 300 Security Building, Dubuque, Iowa 52001	877-241-6121 www.cb-sisco.com	\$1,100,000	N/A	N/A	27	David Becker, president
68	Claims Management Services Inc. P.O. Box 1447, Roswell, Ga. 30077-1447	770-998-7411 www.claimsmgmtservices.com	\$900,000	N/A	27	61	Gene L. Jones, president
69	Insurance Claims Auditing & Professional Services Inc. 811 Mainstreet, Minneapolis, Minn. 55422	952-767-6611 www.icaps.com	\$650,000	N/A	100	N/A	Betty C. Clark, president
70	Claims Direct Access 8722 S. 300 W., Sandy, Utah 84070	877-585-2849 www.primeis.com	\$631,000	\$9,500,000	10	10	Rick J. Lindsey, president/CEO
71	Variable Protection Administrators Inc. 6902 Pearl Road, Suite 500, Cleveland, Ohio 44130	440-884-5454 www.vpa-online.com	\$500,000	\$12,433,423	30	5	David Manley, president

1 Affiliate of Amalgamated Life Insurance Co. 2 Formerly Ward North America L.P. NA=Not available.
Source: BI Survey

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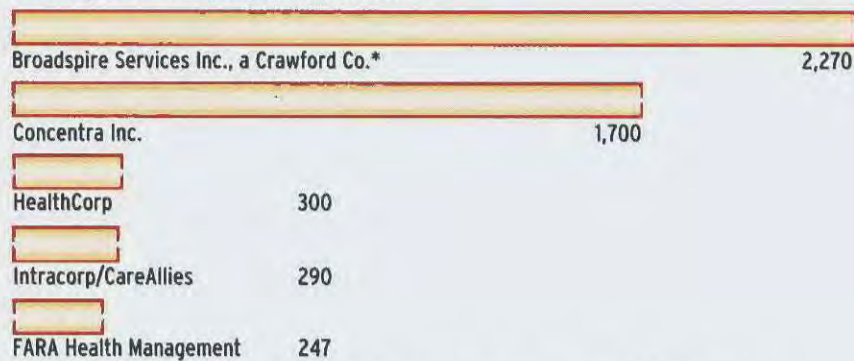
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Case management providers

Ranked by 2006 gross revenues from case management services

LARGEST CASE MANAGERS BY EMPLOYER CLIENTS

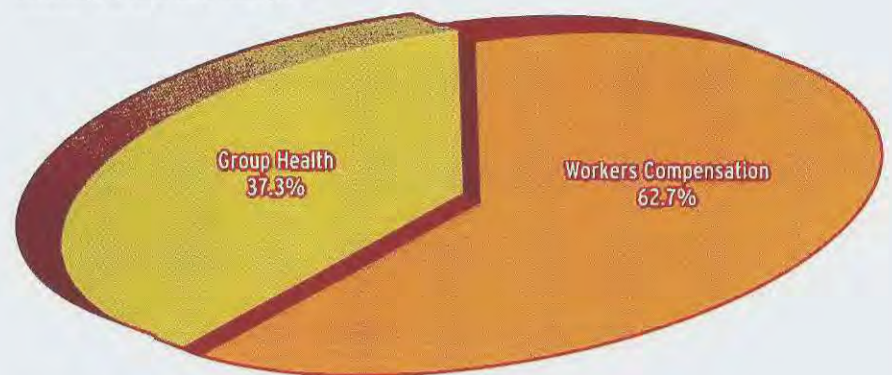
Ranked by the number of employer clients in 2006



*Includes Broadspire Services Inc. and Crawford Integrated Services, which merged October 2006.
Source: BI survey

TYPE OF CLAIMS MANAGED

Percentage of total cases managed



Source: BI survey

Rank	Company/Address	Phone/Web site	Case management revenues	Total employees assigned to case management	Certified case managers	Total cases managed	Principal officer
1	Intracorp/CareAllies 1601 Chestnut St., Two Liberty Place, Philadelphia, Pa. 19192	800-345-1075 www.intracorp.com ; www.careallies.com	\$393,000,000	2,733	1,291	1,200,000	Archie Anderson, president-Intracorp
2	Coventry Workers' Comp Services ¹ 3200 Highland Ave., Downers Grove, Ill. 60515	630-737-7733 www.cvtly.com	\$177,000,000	1,940	778	214,000	James McGarry, president
3	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000, Wayne, Pa. 19087	610-964-5100 www.genexservices.com	\$151,000,000	1,161	626	139,300	Peter C. Madeja, president/CEO
4	CorVel Corp. 2010 Main St., Suite 600, Irvine, Calif. 92614	949-851-1473 www.corvel.com	\$108,000,000	1,500	275	80,000	V. Gordon Clemons, CEO
5	Broadspire Services Inc., a Crawford Co. ² 1601 S.W. 80th Terrace, Plantation, Fla. 33324	954-452-4000 www.choosebroadspire.com	\$26,464,508	1,200	241	112,161	Dennis Replogle, president/CEO
6	Avidyn Health 8625 King George Drive, Suite 400, Dallas, Texas 75235	214-920-9076 www.avidynhealth.com	\$19,500,000	118	82	25,425	Chris Thomas, senior vp/COO
7	MedInsights Inc. 206 Gothic Court, Suite 308, Franklin, Tenn. 37067	615-778-5000 www.medinsights.com	\$14,500,000	106	60	26,000	Paula Woolworth, executive vp
8	FARA Health Management 400 E. Kaliste Saloom Road, Suite 4500, Lafayette, La. 70508	800-215-3272 www.fara.com	\$11,591,941	95	21	28,500	M. Todd Richard, president/CEO
9	American Health Holding Inc. 100 W. Old Wilson Bridge Road, Worthington, Ohio 43085	866-614-4244 www.americanhealthholding.com	\$9,405,510	182	26	10,960	Rhonda Crowe, vp-operations
10	MCMC L.L.C. 88 Black Falcon Ave., Suite 353, Boston, Mass. 02210	800-227-1464 www.mcmcllc.com	\$6,000,000	60	10	30,000	Brenda B. Calia, senior vp-integrated services
11	TRISTAR Managed Care 203 N. Golden Circle Drive, Suite 103, Santa Ana, Calif. 92705	714-571-1800 www.tristarmc.com	\$3,750,000	38	14	7,200	Tom Veale, president
12	Qualis Health 10700 Meridian Ave. N., Suite 100, Seattle, Wash. 98133	206-364-9700 www.qualishealth.org	\$2,358,204	32	22	4,529	Dr. Jonathan R. Sugarman, president/CEO
13	HealthCorp 800 Main St., Dubuque, Iowa 52001	877-457-6223	\$2,286,000	12	9	1,084	Dr. James C. Hall, medical director
14	ASU Group-Recovery Unlimited 2120 University Park Drive, Okemos, Mich. 48864	800-968-2417 www.asugroup.com	\$2,185,699	20	6	484	Tara LaRose, president/CEO
15	Archer Consultants Inc. 1101 Stewart Ave., Garden City, N.Y. 11530	516-683-0100 www.archerconsultants.org	\$1,992,800	15	10	3,200	D. Lynn Wisotzik, president
16	TOTAL Care Management 850 S. Pleasantburg Drive, Greenville, S.C. 29606	800-638-6829 www.hewittcoleman.com	\$1,434,656	5	4	6,698	Charles R. Warne, president
17	Managed Care Concepts Inc. 7250 N. Cicero Ave., Lincolnwood, Ill. 60712	800-732-1299 www.managedcareconcepts.com	\$750,000	35	22	450	Karen L. Andalman McIntyre, president

¹ Purchased Concentra Inc. in February 2007. ² Broadspire Services Inc. and Crawford Integrated Services, which merged October 2006.
Source: BI survey

The complete Directory of Case Management Providers was published online on March 5, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Case Management Providers will be published March 10, 2008.

Leading reinsurers worldwide*

Ranked by 2006 net premiums written

OVER AND UNDER

Ranked by combined ratio in 2006

HIGHEST

American Agricultural Insurance Co.	102.8
Hannover Re Group	100.4
White Mountains Re Group	100.3
Korean Re	97.1
SCOR	96.4

LOWEST

Flagstone Re	29.5
IPCR Ltd.	32.1
RenaissanceRe Holdings Ltd.	34.5
Berkshire Hathaway Reinsurance Group	64.8
Greenlight Capital Re Ltd.	75.5

Source: BI survey

SHARE OF MARKET

Market share of top 10 reinsurers by net reinsurance premiums written in 2005.



Source: BI survey

PREMIUM GROWTH

Net reinsurance premiums written by the top 10 reinsurers, in billions of dollars.



Source: BI survey

Rank	Company/Address	Phone/Web site	2006 premiums written	% change	2006 net premiums earned	2006 combined ratio	2006 employees	Principal officer
1	Munich Re Group Koniginstrasse 107, Munich, 80802 Germany	49-89-3891-0 www.munichre.com	\$24,218,951,400 ¹	1.9%	\$26,471,497,300 ¹	1.4% ²	6,928	Nikolaus von Bomhard, chairman-board of management
2	Swiss Re Group Mythenquai 50/60, Zurich, 8022 Switzerland	41-43-285-2121 www.swissre.com	\$23,202,134,100 ³	6.9%	\$23,550,018,500 ³	9.1%	10,891	Jacques Aigrain, CEO
3	Berkshire Hathaway/Gen Re Group ⁴ 100 First Stamford Place, Stamford, Conn. 06902-6745	203-363-5200 www.berkshirehathaway.com	\$11,577,000,000	15.3%	\$11,051,000,000	6.3%	2,830	Ajit Jain, president-Berkshire Hathaway Reinsurance Group; Joseph P. Brandon, chairman/CEO- Gen Re Group
4	Hannover Re Group Karl-Wiechert-Allee 50, Hanover, 30625 Germany	49-511-5604-0 www.hannover-re.com	\$8,907,121,773 ¹	-3.1%	\$8,909,792,667 ¹	-4.5%	2,002	Wilhelm Zeller, chairman
5	Lloyd's of London 1 Lime St., London, EC3M 7HA England	44-207-327-1000 www.lloyds.com	\$7,950,584,200 ⁵	14.4%	\$7,716,472,400 ⁵	13.9%	N/A	Richard Ward, CEO
6	SCOR ⁶ 1 Ave. Charles de Gaulle, Paris La Defense Cedex, 92074 France	33-1-46-98-7000 www.scor.com	\$6,948,811,106 ¹⁷	131.9%	\$6,343,174,100 ¹	109.2%	1,211 ⁸	Denis Kessler, chairman/CEO
7	Everest Re Group Ltd. Wessex House, 45 Reid St., Second Floor, P.O. Box HM 845, Hamilton, HM DX Bermuda	441-295-0006 www.everestre.com	\$3,875,714,000	-2.4%	\$3,853,153,000	-2.8%	728	Joseph V. Taranto, chairman/CEO
8	PartnerRe Ltd. 90 Pitts Bay Road, Pembroke, HM 08 Bermuda	441-292-0888 www.partnerre.com	\$3,689,548,000	2%	\$3,667,268,000	1.9% ²	935	Patrick Thiele, president/CEO
9	Transatlantic Holdings Inc. 80 Pine St., New York, N.Y. 10005	212-770-2000 www.transre.com	\$3,633,440,000	4.8%	\$3,604,094,000	6.5%	515	Robert F. Orlich, president/CEO
10	ACE Tempest Reinsurance Ltd. ⁹ The ACE Tempest Re Building, 30 Woodbourne Ave., Hamilton, HM 08 Bermuda	441-292-2603 www.ancelimited.com	\$3,405,006,000	19.5%	\$3,088,677,000	14.4%	48	Andreas Lewin, president/CEO
11	XL Re XL House, 1 Bermudiana Road, Hamilton HM 11, Bermuda	441-292-8515 www.xlre.com	\$2,959,663,000 ¹⁰	-41%	\$3,150,703,000 ¹⁰	-37.1%	516	James H. Veghte, CEO-reinsurance operations
12	Korean Re 80 Susong-dong, Chongno-gu, Seoul 110-733, South Korea	82-2-3702-6000 www.koreanre.co.kr	\$2,314,000,000	18.9%	\$2,254,000,000	21.3%	254	Jong-won Park, CEO

Continued on page 56

The complete Directory of Leading Reinsurers was published online on September 3, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Leading Reinsurers will be published September 1, 2008.



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INSURANCE/REINSURANCE

 Max Bermuda

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Leading reinsurers worldwide - continued

Rank	Company/Address	Phone/Web site	2006 premiums written	% change	2006 net premiums earned	2006 combined ratio	2006 employees	Principal officer
13	Odyssey Re Holdings Corp. 300 First Stamford Place, Stamford, Conn. 06902	203-977-8000 www.odysseyre.com	\$2,160,935,000	-6.1%	\$2,225,826,000	-2.2%	610	Andrew A. Barnard, president/CEO
14	White Mountains Re Group Bank of Butterfield Building, 42 Reid St., Sixth Floor, P.O. Box 2275, Hamilton HM 12, Bermuda	441-278-3100 www.wtmre.com	\$1,737,200,000	16.7%	\$1,549,200,000	-3.3%	546	Allan Waters, president/CEO, director
15	Toa Reinsurance Co. Ltd. 6 Kanda-Surugadai 3-chome, Chiyoda-ku, Tokyo 101-8703, Japan	81-3-3253-3171 www.toare.co.jp	\$1,424,825,100 ^{10,11}	13.5%	N/A	N/A	330	Teruhiko Ohtani, president/chief executive
16	Endurance Specialty Holdings Ltd. Wellesley House, 90 Pitts Bay Road, Pembroke HM 08, Bermuda	441-278-0400 www.endurance.bm	\$1,371,919,000	-0.2%	\$1,447,167,000	0.5%	490	Kenneth LeStrange, CEO
17	Platinum Underwriters Holdings Ltd. The Belvedere Building, 69 Pitts Bay Road, Second Floor, Pembroke HM 08, Bermuda	441-295-7195 www.platinumre.com	\$1,176,613,000	-31.5%	\$1,336,701,000	-22%	160	Michael D. Price, CEO
18	QBE Insurance Group Ltd. 82 Pitt St., Sydney 2000, Australia	61-2-9375-4444 www.qbe.com	\$1,158,883,000 ¹²	-6.8%	\$1,225,944,500 ¹²	-0.3%	2100	Frank O'Halloran, CEO
19	RenaissanceRe Holdings Ltd. Renaissance House, 8-20 E. Broadway, Pembroke HM 19, Bermuda	441-295-4513 www.renre.com	\$1,039,103,000	1.5%	\$972,017,000	2.6%	218	Neill A. Currie, CEO
20	Max Re Max House, 2 Front St., Hamilton HM 11, Bermuda	441-296-8800 www.maxre.com	\$432,606,000	-48.3%	\$467,131,000	-47% ²	115	Angelo Guagliano, president/CEO
21	American Agricultural Insurance Co. 1501 E. Woodfield Road, Suite 300 W., Schaumburg, Ill. 60173-5422	847-969-2900 www.aaic.com	\$428,812,303	-2.9%	\$441,795,060	3.8%	82	Roy Robert Stallman Jr., president
22	IPCR Ltd. American International Building, 29 Richmond Road, Pembroke HM 08, Bermuda	441-298-5100 www.ipcre.bm	\$412,161,000	-8.6%	\$397,132,000	-12.2%	28	James P. Bryce, president/CEO
23	Flagstone Re 23 Church St., Hamilton HM 11, Bermuda	441-278-4300 www.flagstonere.bm	\$282,498,000	N/A	\$192,063,000	N/A	N/A	David Brown, CEO
24	Arab Insurance Group B.S.C. Arig House, Diplomatic Area, P.O. Box 26992, Manama, Bahrain	973-17-544-444 www.arig.net	\$166,304,000	-4.2%	\$145,760,000	8.1%	N/A	Yassir Albaharna, CEO
25	Greenlight Capital Re Ltd. The Grand Pavilion, 802 West Bay Road, Grand Cayman, Cayman Islands, B.W.I.	345-745-4573 www.greenlightre.ky	\$74,151,000	N/A	\$26,605,000	N/A	9	Len Goldberg, CEO

NONRANKED WORLDWIDE REINSURERS

	Converium Holding Ltd. ¹³ General Guisan-Quai 26, Zurich 8022, Switzerland	41-44-639-9393 www.converium.com	\$1,852,000,000	3.9%	\$1,811,700,000	-19.7% ²	N/A	Benjamin Gentsch, CEO/chairman-executive committee
	Munich Re America Corp. 555 College Road E., Princeton, N.J. 08543	609-243-4200 www.munichreamerica.com	\$2,569,700,000	105.2%	\$2,570,900,000	110.9%	1263	John P. Phelan, chairman/president/CEO
	Reinsurance Group of America Inc. 1370 Timberlake Manor Parkway, Chesterfield, Mo. 63017	636-736-7000 www.rgare.com	\$4,345,969,000	12.4%	\$4,345,969,000	12.4%	978	A. Greig Woodring, president/CEO

*Companies that were 100% life reinsurance were not included. 1 Euro=\$1.253. 2 Ratio is for nonlife business only. 3 Swiss franc=\$0.7979. 4 Combined figures of Berkshire Reinsurance Group and General Re Group. 5 British pound=\$1.8434. 6 Pro forma combined figures to include SCOR, Revisio Group and Converium Holdings Ltd. 7 Gross written premiums. 8 Includes SCOR and Revisio Group only. 9 Includes all reinsurance business performed by subsidiaries of ACE Ltd. 10 Fiscal year ending 3/31. 11 Japanese yen=\$0.093. 12 Australian dollar=\$0.7535. 13 SCOR acquired Converium Holdings, August 2007 and renamed the company SCOR Holding Switzerland A.G.

Source: BI survey

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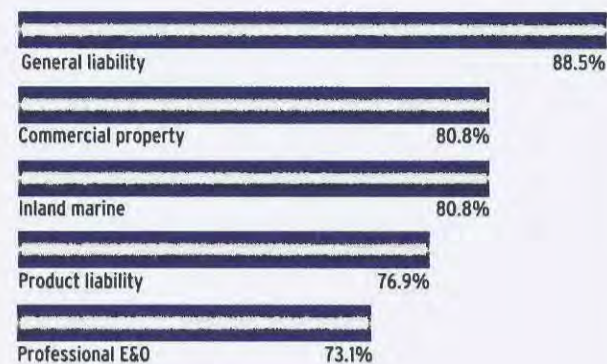
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Surplus lines insurers

Ranked by 2006 nonadmitted direct written premiums

MOST COMMON CLASSES OF BUSINESS

Percentage of most common types of coverage offered



Source: BI survey

OVER AND UNDER

Ranked by combined ratio as determined by A.M. Best Co. Inc. and/or Standard & Poor's Corp.

LOWEST

National Fire & Marine Insurance Co.	52.5%
American Empire Surplus Lines Insurance Co.	53.3%
Landmark American Insurance Co.	63.7%
Adriatic Insurance Co.	69.2%
RSUI Indemnity Co.	72.4%

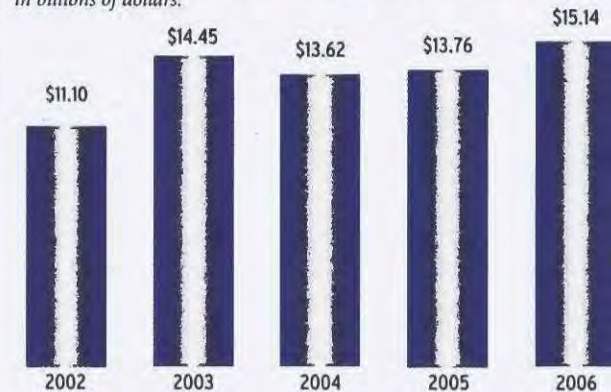
HIGHEST

First Specialty Insurance Corp.	141.4%
American International Specialty Lines Insurance Co.	110.7%
Noetic Specialty Insurance Co.	99.6%
Tudor Insurance Co.	98.8%
Western World Insurance Co.	98.8%

Source: BI survey

PREMIUM GROWTH

Nonadmitted direct written premiums by the top 10 surplus lines insurers, in billions of dollars.



Source: BI survey

Rank	Company/Address	Phone/Web site	2006 nonadmitted direct written premiums	% change	2006 gross written premiums	% change	Principal officer
1	Lexington Insurance Co. ¹ 2711 Centerville Road, Suite 400, Wilmington, Del. 19808	617-330-1100 www.lexingtoninsurance.com	\$6,273,352,288	25.1%	\$7,392,757,470	18.5%	Kevin H. Kelley, chairman/CEO
2	American International Specialty Lines Insurance Co. 1400 W. Benson Blvd., Suite 315, Anchorage, Alaska 99503	212-770-7000 www.aig.com	\$1,739,234,858	-3.8%	\$1,782,582,278	-4.7%	Kristian P. Moor, chairman/president
3	Steadfast Insurance Co. ¹ 1400 American Lane, Schaumburg, Ill. 60196-1056	847-605-6000 www.zurichna.com	\$1,412,233,290	-9.5%	\$1,782,224,268	2.5%	Louis J. Mennello Jr., president
4	Scottsdale Insurance Co. ¹ 8877 N. Gainey Center Drive, Scottsdale, Ariz. 85258-2108	480-365-4000 www.scottsdaleins.com	\$1,278,278,992	7.0%	\$2,791,552,061	7.0%	Michael D. Miller, president
5	Columbia Casualty Co. CNA Center, 333 S. Wabash, Chicago, Ill. 60604	312-822-5000 www.cna.com	\$842,816,747	2.9%	\$864,103,358	4.2%	Stephen W. Lilienthal, chairman/president
6	Landmark American Insurance Co. 945 East Paces Ferry Road Suite 1800, Atlanta, Ga. 30326-1125	404-231-2366 www.rsui.com	\$795,575,951	13.7%	\$801,774,024	14.4%	James A. Dixon, chairman/CEO
7	Illinois Union Insurance Co. 525 W. Monroe St., Suite 400, Chicago, Ill. 60661	215-640-1000 www.ace-ina.com	\$783,244,136	0.1%	\$783,244,136	-1.2%	John J. Lupica, president
8	Arch Specialty Insurance Co. 1 Liberty Plaza, 53rd Floor, New York, N.Y. 10006	212-651-6500 www.archinsurance.com	\$773,369,532	-3.5%	\$792,340,473	-3.6%	Ralph E. Jones III, CEO
9	Westchester Surplus Lines Insurance Co. 500 Colonial Center Parkway, Suite 200, Roswell, Ga. 30076	215-640-1000 www.ace-ina.com	\$766,155,995	3.6%	\$774,126,233	3.2%	Dennis A. Crosby, president
10	Evanston Insurance Co. 10 Parkway N., Deerfield, Ill. 60015	847-572-6000 www.shand.com	\$711,214,211	-2.0%	\$878,684,679	-1.5%	Paul W. Springman, chairman
11	National Fire & Marine Insurance Co. 3024 Harney St., Omaha, Neb. 68131-3580	402-536-3269 www.nationalindemnity.com	\$711,013,999	70.6%	\$778,255,275	64.7%	Donald F. Wurster, president
12	Admiral Insurance Co. 1255 Caldwell Road, Cherry Hill, N.J. 08034-3220	856-429-9200 www.admiralins.com	\$602,826,555	1.0%	\$659,215,606	-0.4%	James S. Carey, president/CEO
13	Essex Insurance Co. 1209 Orange St., Wilmington, Del. 19801	804-273-1400 www.essexinsurance.com	\$534,435,571	-1.4%	\$575,787,874	-0.5%	Alan I. Kirshner, chairman
14	Mt. Hawley Insurance Co. 9025 N. Lindbergh Drive, Peoria, Ill. 61615-1499	309-692-1000 www.rlicorp.com	\$437,632,617	8.0%	\$449,137,387	10.9%	Jonathan E. Michael, chairman/CEO

Continued on page 60

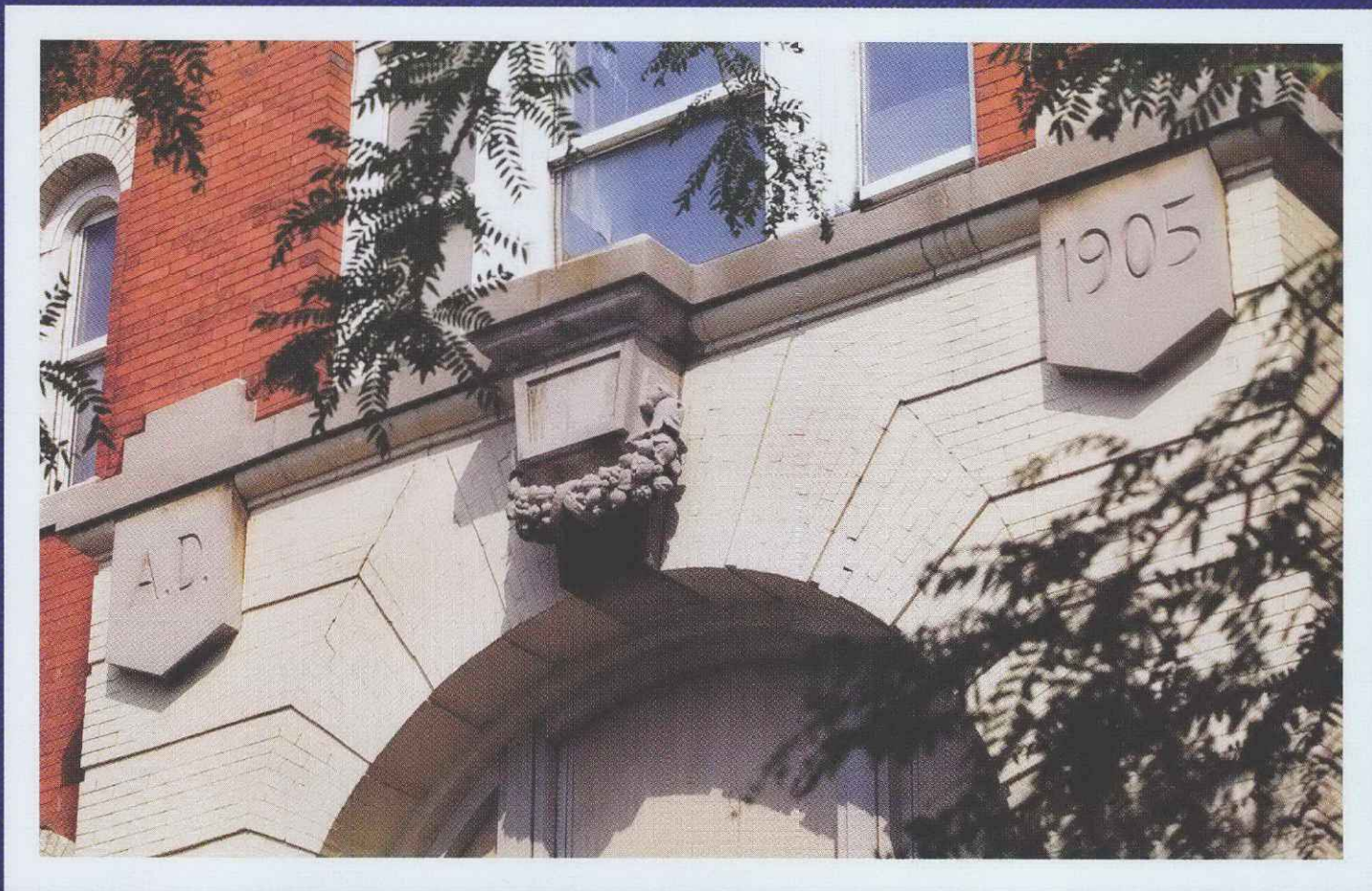
The complete Directory of Surplus Lines Insurers was published online on October 1, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

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The 2008 Directory of Surplus Lines Insurers will be published September 8, 2008.

IN THEIR OWN WORDS

Ron Hale, Risk Manager, Newark Public Schools



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Surplus lines insurers - continued


Rank	Company/Address	Phone/Web site	2006 nonadmitted direct written premiums	% change	2006 gross written premiums	% change	Principal officer
15	Nautilus Insurance Co. 7233 E. Butherus Drive, Scottsdale, Ariz. 85260	480-951-0905 www.nautilusgroup.com	\$396,469,420	1.1%	\$507,336,970	1.7%	Thomas M. Kuzma, president/CEO
16	Houston Casualty Co. 13403 Northwest Freeway, Houston, Texas 77040	713-462-1000 www.hcc.com	\$371,946,523	-18.3%	\$738,595,670	-11.4%	Michael J. Schell, president
17	St. Paul Surplus Lines Insurance Co. ¹ 385 Washington St., St. Paul, Minn. 55102	651-310-7911 www.travelers.com	\$363,067,122	-3.7%	\$518,119,293	-5.7%	Brian W. MacLean, chairman/president/CEO
18	IFG Cos. ¹ 238 International Road, Burlington, N.C. 27215	860-723-4150 www.ifgcompanies.com	\$360,522,931	-0.2%	\$377,568,275	-2.2%	Rich Barbieri, chairman
19	James River Insurance Co. ¹ 7130 Glen Forest Drive, Suite 210, Richmond, Va. 23226	804-289-2700 www.jamesriverins.com	\$249,089,516	20.1%	\$283,548,324	22.6%	Michael P. Kehoe, president/CEO
20	General Star Indemnity Co. ¹ 695 E. Main St., Stamford, Conn. 06901	203-328-5700 www.generalstar.com	\$247,276,403	7.6%	\$321,123,836	7.1%	Patricia H. Roberts, president/CEO
21	Navigators Specialty Insurance Co. ^{1,2} 6 International Drive, Suite 100, Rye Brook, N.Y. 10573	914-934-8999 www.navg.com	\$231,718,424	31.3%	\$231,718,424	31.3%	Stanley A. Galanski, president/CEO
22	Penn-America Group Inc. 3 Bala Plaza E., Suite 300, Bala Cynwyd, Pa. 19004	610-664-1500 www.penn-america.com	\$223,984,218	-0.7%	\$388,493,829	1.0%	Larry Frakes, CEO
23	American Empire Surplus Lines Insurance Co. ¹ 580 Walnut St., Suite 10 W., Cincinnati, Ohio 45202	513-369-3000 www.aeslic.com	\$192,911,445	-11.4%	\$193,799,419	-11.3%	Robert A. Nelson, president
24	Western Heritage Insurance Co. ¹ 6263 N. Scottsdale Road, Suite 240, Scottsdale, Ariz. 85250	480-951-0703 www.westernheritageins.com	\$184,606,856	9.3%	\$188,576,493	10.2%	Michael Horsman, president
25	Western World Insurance Co. ¹ 400 Parson's Pond Drive, Franklin Lakes, N.J. 07417-2600	201-847-8600 www.westernworld.com	\$160,443,647	-7.3%	\$245,603,325	-4.9%	Andrew Frazier, president
26	First Specialty Insurance Corp. 5200 Metcalf Ave., Overland Park, Kan. 66202	866-866-8907 www.swissre.com	\$160,134,246	-24.1%	\$160,134,246	-24.5%	Robin Sterneck, president
27	Tudor Insurance Co. ¹ 400 Parson's Pond Drive, Franklin Lakes, N.J. 07417-2600	201-847-8600 www.westernworld.com	\$93,811,265	-8.0%	\$113,019,084	-7.3%	Andrew Frazier, president
28	Noetic Specialty Insurance Co. ¹ 14280 Park Meadow Drive, Chantilly, Va. 20151	703-652-1300 www.medmarc.com	\$44,457,576	-13.1%	\$61,972,065	-9.9%	Mary Todd Peterson, president
29	Adriatic Insurance Co. 3501 N. Causeway Blvd., Suite 1000, Metairie, La. 70002-3675	504-838-8100 www.adriaticinsurance.com	\$20,551,449	-19.4%	\$20,551,449	-19.4%	Joseph E. Taylor, president
30	Prime Insurance Syndicate Inc. 303 W. Madison, Suite 2075, Chicago, Ill. 60606	800-456-4576 www.primeis.com	\$13,671,616	-25.1%	\$14,948,254	-23.8%	Rick J. Lindsey, president/CEO
31	General Star National Insurance Co. ¹ 695 E. Main St., Stamford, Conn. 06901	203-328-5700 www.generalstar.com	\$3,379,210	-4.3%	\$118,158,833	-2.2%	Patricia H. Roberts, president/CEO
32	RSUI Indemnity Co. 945 E. Paces Ferry Road, Suite 1800, Atlanta, Ga. 30326-1125	404-231-2366 www.rsui.com	N/A	N/A	\$1,033,746,028	11.7%	James A. Dixon, chairman/CEO
NONRANKED SURPLUS LINES INSURERS							
	Lloyd's of London 1 Lime St., London, EC3M 7HA England	44-207-327-1000 www.lloyds.com	\$5,872,425,163	26.4%	\$5,982,494,144	26.8%	Lord Peter Levene, chairman

*Combined ratio as determined by Best and/or Standard & Poor's Corp. 1 Figures reported on pooling basis. 2 Formerly NIC Insurance Co. N/A=not available.

Source: BI Survey
Updated 11/14/2007The complete Directory of Surplus lines insurers was published online on October 1, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

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Surplus lines premiums and taxes by state

State	Gross surplus lines premium written			Percent Change		Surplus lines taxes collected			Tax rate
	2006	2005	2004	2005-2006	2004-2006	2006	2005	2004	
Alabama ¹	\$451,530,667 ²	\$445,746,000 ²	\$406,991,433 ²	1.3%	10.9%	\$27,091,840	\$26,744,760	\$24,419,486	6.0%
Alaska	102,172,010	103,996,208	86,653,822	-1.8	17.9	2,336,754	2,413,186	1,746,501	2.7
Arizona	568,661,085	575,388,342	509,184,668	-1.2	11.7	17,040,032	17,261,650	15,379,570	3.0
Arkansas ³	231,123,111	201,859,745	184,392,693 ⁴	14.5	25.3	9,244,924	8,074,390	7,375,693 ⁴	4.0
California	7,245,191,416	6,423,082,782	6,542,147,725	12.8	10.7	187,456,876	168,673,514	167,183,075	3.0
Colorado	508,831,342	503,030,140 ⁵	497,584,265	1.2	2.3	15,525,724	15,340,834	15,160,057	3.0
Connecticut	343,269,576	342,533,152	312,783,484	0.2	9.7	13,202,676	13,174,352	12,030,134	4.0
Delaware	69,555,579	92,689,683	73,810,093	-25.0	-5.8	1,391,112	1,856,719	1,476,202	2.0
District of Columbia ¹	140,411,550	154,855,058	178,630,423	-9.3	-21.4	2,808,231	2,632,536	3,077,593	2.0
Florida	4,567,682,045	3,467,239,050	2,747,919,356	31.7	66.2	205,739,594	160,641,155	125,464,271	5.0
Georgia ³	942,684,870	895,643,175	852,746,750	5.3	10.5	37,707,394	35,825,726	34,109,870	4.0
Hawaii	323,215,121 ⁶	233,981,170 ⁶	198,509,751 ⁶	38.1	62.8	15,126,468	10,948,720	9,294,008	4.68
Idaho	74,485,837	81,022,035	70,201,277	-8.1	6.1	2,097,486	2,040,562	1,821,783	2.75
Illinois	918,477,742	1,016,395,632	1,012,483,750	-9.6	-9.3	32,166,151	35,577,662	35,440,099	3.5
Indiana	371,996,109	409,581,452	375,323,146	-9.2	-0.9	9,299,903	10,239,536	9,383,079	2.5
Iowa	163,006,640	134,327,940	131,528,643	21.3	23.9	2,037,583	2,014,919	2,301,751	1.25
Kansas	155,422,120	170,585,763	152,743,375	-8.9	1.8	9,338,004	10,481,866	9,497,768	6.0
Kentucky	172,487,709	168,339,118 ⁴	152,622,801 ⁴	2.5	13.0	5,251,389	5,144,899	4,544,989	3.0
Louisiana	1,216,561,799	882,190,525	840,477,720 ⁴	37.9	44.7	60,828,090	44,109,526	42,023,886 ⁴	5.0
Maine	70,753,336	73,296,943 ⁴	68,738,259	-3.5	2.9	1,950,277	2,016,163	1,889,611	3.0
Maryland	439,263,980	434,889,000	395,981,938	1.0	10.9	13,174,919	13,046,628	11,873,458	3.0
Massachusetts	750,927,907	760,792,604	767,642,863	-1.3	-2.2	27,577,916	28,115,151	28,345,609	4.0
Michigan ¹	721,487,485	715,567,116	683,621,656	0.8	5.5	17,918,515	17,581,213	17,898,108	2.5
Minnesota	361,736,603	392,730,267	377,566,333	-7.9	-4.2	10,852,098	11,781,923	11,326,990	3.0
Mississippi	346,124,602	263,329,614	264,177,156	31.4	31.0	13,844,009	10,532,527	10,566,888	4.0
Missouri ³	504,277,809	461,035,990 ⁴	472,048,703 ⁴	9.4	6.8	24,287,252	22,227,451	24,596,483	5.0
Montana	58,032,705	64,932,129	47,584,379	-10.6	22.0	1,604,037	1,997,423	1,908,585	2.75
Nebraska	96,543,856	92,141,171	92,163,633	4.8	4.8	2,892,931	2,764,235	2,764,909	3.0
Nevada	443,921,611	370,018,174	336,217,740 ⁴	20.0	32.0	15,537,292	12,950,663	12,043,760 ⁴	3.5
New Hampshire	76,017,900	102,917,482	80,254,867	-26.1	-5.3	1,787,011	2,058,925	1,605,098	2.0
New Jersey	1,252,113,734	1,197,282,785	1,204,845,857	4.6	3.9	36,871,781	35,526,829	35,021,639	3.0
New Mexico ³	91,627,155	81,341,786 ⁴	90,892,482 ⁴	12.6	0.8	2,560,869	2,525,186 ⁴	2,559,531 ⁴	3.003 ⁷
New York	4,661,146,925	5,202,372,438	3,905,706,554	-10.4	19.3	94,396,410	99,670,251	93,953,772	3.6
North Carolina	508,249,065	516,807,631	496,474,709	-1.7	2.4	25,389,360	25,842,686	24,852,938	5.0
North Dakota	33,056,680	36,222,949	30,843,557	-8.7	7.2	578,536	633,919	539,812	1.75
Ohio ³	202,262,453	430,334,745	551,508,331	-53.0	-63.3	27,419,179	12,076,886	8,129,123	5.0
Oklahoma	333,761,067	319,526,400	304,275,767 ⁴	4.5	9.7	20,025,664	19,171,584	18,256,596 ⁴	6.0
Oregon	320,800,101	289,169,707	257,090,552	10.9	24.8	6,416,002	5,783,394 ⁴	5,141,811	2.0 ⁸
Pennsylvania	1,023,614,979 ⁹	987,736,270 ⁹	1,185,757,000 ^{9,10}	3.6	-13.7	26,402,000	23,420,000	25,968,090 ¹⁰	3.0
Rhode Island	70,480,500	71,794,062	76,957,466	-1.8	-8.4	2,114,415	2,153,822	2,308,726	3.0
South Carolina	573,454,293	412,680,977	389,533,050	39.0	47.2	22,938,166	16,507,235	15,581,323	4.0
South Dakota	35,087,568	38,702,132	45,127,696	-9.3	-22.2	877,189	967,553	1,128,192	2.5
Tennessee	471,747,480 ²	270,373,000 ²	298,450,000 ²	74.5	58.1	12,612,474	11,314,281	12,226,772	2.5 ¹¹
Texas	4,675,581,647	3,860,649,387 ⁴	3,881,019,276 ⁴	21.1	20.5	163,745,314	146,246,324	154,573,555	4.85
Utah	162,393,456	147,809,055	146,245,111	9.9	11.0	6,901,722	6,281,885	6,215,417	4.25
Vermont ¹²	37,913,016	41,919,438	38,173,706	-9.6	-0.7	1,137,390	1,257,583	1,145,211 ¹⁰	3.0
Virginia	610,770,223	634,472,929	684,693,630	-3.7	-10.8	14,180,202	13,759,440	14,256,074	2.25
Washington	678,587,399	740,466,877 ⁴	712,382,187 ⁴	-8.4	-4.7	13,571,750	14,809,339	14,247,644	2.0
West Virginia	146,936,094	140,307,224	139,249,875	4.7	5.5	5,525,082	5,219,050	5,135,375	4.0
Wisconsin	297,051,583	248,758,333	328,196,368	19.4	-9.5	8,911,547	7,462,750	9,845,891	3.0 ¹³
Wyoming	54,316,403	42,548,643	34,599,082	27.7	57.0	1,557,061	1,215,809	993,678	3.0
Totals	\$38,676,805,943	\$35,745,414,228	\$33,714,754,958	8.2%	14.7%	\$1,281,248,601	\$1,150,114,620	\$1,098,630,484	

¹ Fiscal year ending 9/30. ² Estimated. ³ Fiscal year ending 6/30. ⁴ Numbers revised following new information. ⁵ Includes surplus lines taxes paid directly to state of Colorado under self procured policies. ⁶ Net surplus lines premiums written. ⁷ 3.003% effective as of July 1, 2003. ⁸ Plus 1% on premium subject to fire marshal tax. ⁹ Includes premiums for independently procured insurance. ¹⁰ BI estimate. ¹¹ 3.25% on fire and 4.4% on excess workers compensation. ¹² Gross surplus lines premiums reported to the department and multiplied by the 3% tax equals surplus lines taxes. ¹³ 0.5% on ocean marine premiums.

Source: BI survey

The State Surplus Line Premiums and Taxes chart was published online on October 1 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of State surplus line premiums and taxes chart will be published September 8, 2008.

Long-term care insurance providers

Ranked by number of total long-term care policyholders in 2006

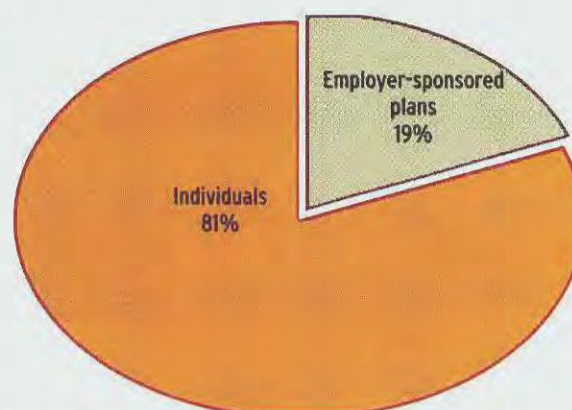
LTC INSURANCE PREMIUMS

Ranked by 2006 total gross premiums from long-term care policies

Genworth Financial Services	\$1,740,864,049
Bankers Life & Casualty Co.	\$540,000,000
UnumProvident Corp.	\$480,000,000
Allianz Life Insurance Co. of North America	\$213,000,000
MedAmerica Insurance Co.	\$135,000,000

Source: BI survey

EMPLOYER-SPONSORED VS. INDIVIDUAL POLICYHOLDERS



Source: BI survey

LOADED WITH OPTIONS

Ranked by number of long-term care policy offerings

Mutual of Omaha Insurance Co.	14
Bankers Life & Casualty Co.	8
MetLife Inc.	5
Equitable Life & Casualty Insurance Co.	3
COUNTRY Life Insurance Co.	3

Source: BI survey

Rank	Company/Address	Phone/Web site	Total policyholders	Number of policy types	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 www.genworth.com	943,896	2	\$1,740,864,049	18 to 79	\$50 to \$400	Buck Stinson, president-long-term care
2	UnumProvident Corp. 1 Fountain Square, Chattanooga, Tenn. 37402	800-633-7490 www.unumprovident.com	750,000	N/A	\$480,000,000	18 to 80	\$1,000 to \$9,000 per month	Thomas R. Watjen, president/CEO
3	MetLife Inc. 57 Greens Farms Road, Westport, Conn. 06880	888-799-0902 www.metlife.com	667,600	5	N/A	18 to 84 for individual policyholders; no age limit for employer- sponsored groups	\$50 to \$400	David Acselrod, vp
4	Bankers Life & Casualty Co. 222 Merchandise Mart Plaza, Chicago, Ill. 60654-2001	312-396-6000 www.bankerslife.com	435,000	8	\$540,000,000	18 to 89	ages 18 to 79, \$40 to \$400; ages 80 to 84, \$40 to \$250; ages 85 to 89, \$40 to \$200	Jim Prieur, CEO
5	Allianz Life Insurance Co. of North America 5701 Golden Hills Drive, Minneapolis, Minn. 55416	763-582-6500 www.allianzlife.com	121,000	N/A	\$213,000,000	18 to 84	\$50 to \$500	Gary C. Bhojwani, president/CEO
6	MedAmerica Insurance Co. 165 Court St., Rochester, N.Y. 14647	800-544-0327 www.medamericaltc.com	110,000	1	\$135,000,000	18 to 85	\$2,100 to \$12,000 per month	Chris Perna, president
7	Prudential Financial Inc. 290 W. Mount Pleasant Ave., Livingston, N.J. 07039	973-548-6676 www.prudential.com	96,075	2	N/A	18 to 88	\$50 to \$500	Andy Mako, senior vp
8	Mutual of Omaha Insurance Co. Mutual of Omaha Plaza, Omaha, Neb. 68175	402-342-7600 www.mutualofomaha.com	80,000	14	\$128,000,000	18 to 79	\$50 to \$400 (\$50 to \$500 in New York)	Dan Neary, chairman/CEO
9	MassMutual Life Insurance Co. 1295 State St., Springfield, Mass. 01111-0001	800-767-1000 www.massmutual.com	49,500	1	\$112,000,000	40 to 84	\$50 to \$300 (\$350 in Alaska; Fairfield County, Conn.; and metro-area N.Y.)	Melissa Millan, senior vp-United States Insurance Co. product management
10	Equitable Life & Casualty Insurance Co. 3 Triad Center, Salt Lake City, Utah 84180-1200	800-352-5150 www.equilife.com	31,200	3	\$58,000,000	18 to 84	\$50 to \$500	E. Rod Ross, chairman/president/CEO
11	COUNTRY Life Insurance Co. 1701 N. Towanda Ave., Bloomington, Ill. 61702-2000	309-821-3000 www.countryfinancial.com	12,500	3	\$17,100,000	18 to 84	\$50 to \$350	John D. Blackburn, CEO
12	Blue Cross Blue Shield of Florida 5011 Gate Parkway, Jacksonville, Fla. 32256	904-828-7435 www.bcbsfl.com	11,000	2	\$12,000,000	18 to 80	\$50 to unlimited	Dr. Robert Lufitano, CEO
13	Berkshire Life Insurance Co. of America 700 South St., Pittsfield, Mass. 01201	866-590-8845 www.theberkshire.com	3,624	1	\$7,656,191	40 to 84	\$50 to \$300	Patrick Morris, senior vp/chief marketing officer
14	Arkansas Blue Cross Blue Shield 601 S. Gaines St., Little Rock, Ark. 72203-2181	501-378-3063 www.arkbluecross.com	250	2	\$500,000	18 to 80	\$50 to unlimited	Jason Mann, CEO

N/A = Not available

Source: BI survey

The complete Directory of Long-term Care Insurance Providers was published online on January 29, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

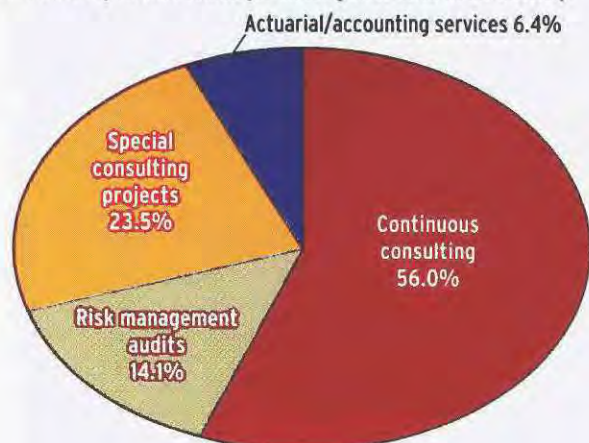
The 2008 Directory of Long-term Care Insurance Providers will be published January 21, 2008.

Risk management consultants

Rank by 2007 unbundled revenue from risk management consulting

REVENUE SOURCES

Breakdown of revenue sources for all companies listed in the directory



Source: BI survey

LARGEST INDEPENDENT U.S. RISK MANAGEMENT CONSULTANTS

Companies deriving a majority of their gross revenues from unbundled risk management consulting¹

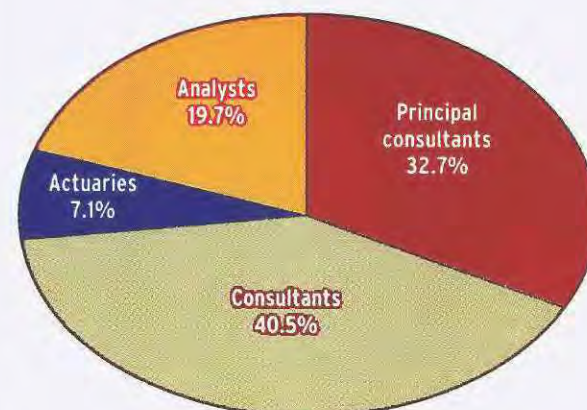
Company	2007 unbundled revenue from risk management consulting ²
RMI Consulting Inc.	\$12,200,000
J.H. Albert International Insurance Advisors Inc. dba Albert Risk Management Consultants	\$8,600,000
Sigma Consulting Corp.	\$5,027,508
RCS Services	\$4,846,514
Risk International Services Inc.	\$4,810,000
Alpha Risk Management Inc.	\$4,150,000
Robert Hughes Associates Inc.	\$2,600,000
Kevin F. Donoghue & Associates	\$2,400,000
Insurance Buyers' Council Inc. & First Risk Management /IBC Inc.	\$2,340,000
Risk Navigation Group L.L.C.	\$2,300,000

¹ Business Insurance defines independent consulting operations as those that are not owned by insurers or brokers. Companies deriving 50% or more of their revenues from actuarial, captive, environmental, property loss or safety consulting are not ranked. ² Estimated.

Source: BI survey

BREAKDOWN OF PROFESSIONAL STAFF

Risk management professionals for all companies listed in the directory



Source: BI survey

Rank	Company/Address	Phone/Web site	2007 unbundled revenue from risk management consulting ¹	Unbundled clients ²	Professional staff ²	Principal officer
1	RMI Consulting Inc. 20 Soundview Marketplace, Port Washington, N.Y. 11050	516-767-7373 www.rmiconsulting.com	\$12,200,000	550	33	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 www.albertrisk.com	\$8,600,000	600	34	Alfred H. Nagelberg, Stuart T. Cowart, presidents
3	Meadowbrook Inc. 26255 American Drive, Southfield, Mich. 48034	248-358-1100 www.meadowbrook.com	\$6,000,000	85	34	Robert S. Cubbin, president/CEO
4	Ernst & Young L.L.P. 233 S. Wacker Drive, Chicago, Ill. 60606	312-879-3115 www.ey.com	\$5,850,000	N/A	179	Doug French, global director-insurance and actuarial services
5	Keenan & Associates 2355 Crenshaw Blvd., Suite 200, Torrance, Calif. 90501	310-212-3344 www.keenan.com	\$5,800,000	150	40	Sean K. Smith, CEO
6	Sigma Consulting Corp. 201 St. Charles Ave., Suite 2401, New Orleans, La. 70170	504-598-0100 www.sigmacorp.net	\$5,027,508	50	12	Bret A. Clesi, president
7	RCS Services 5506 Mitchelldale, Houston, Texas 77092	800-807-7475 www.rcsservicesinc.com	\$4,846,514	483	13	Trish McCall, president
8	Risk International Services Inc. 4199 Kinross Lakes Parkway, Suite 220, Richfield, Ohio 44286-9394	216-255-3400 www.riskinternational.com	\$4,810,000	48	24	Douglas L. Talley, chairman/CEO
9	Alpha Risk Management Inc. 60 Cutter Mill Road, Great Neck, N.Y. 11021	516-829-3500 www.alphariskmanagement.com	\$4,150,000	77	19	Herbert H. Feldman, president/CEO
10	Robert Hughes Associates Inc. 508 Twilight Trail, Suite 200, Richardson, Texas 75080	972-980-0088 www.roberthughes.com	\$2,600,000	240	15	John R. Oakley, president
11	Kevin F. Donoghue & Associates 190 High St., Boston, Mass. 02110	617-482-7015 www.kfda.com	\$2,400,000	150	6	Kevin F. Donoghue, president
12	Insurance Buyers' Council Inc. & First Risk Management/IBC Inc. 9720 Greenside Drive, Suite 1E, Cockeysville, Md. 21030	410-666-0500 www.consultibc.com	\$2,340,000	130	9	Adam P. Sielicki Jr. president/treasurer
13	Risk Navigation Group L.L.C. 37 Dumont Road, Suite 100, Far Hills, N.J. 07931	908-470-1010 www.risknavigation.com	\$2,300,000	60	8	Richard M. Sabetta, managing principal
14	Taylor Risk Consulting 16415 Addison Road, Suite 800, Addison, Texas 75001-3267	972-447-2055 www.charlestaylorconsulting.com	\$1,702,993	147	14	Gabriel Lugo, senior vp

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The complete Directory of Risk Management Consultants was published online on December 3, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of Risk Management Consultants will be published November 17, 2008.

MARKET SOURCEBOOK

Risk management consultants - continued

Rank	Company/Address	Telephone/Web site	2007 unbundled revenue from risk management consulting ¹	Unbundled clients ²	Professional staff ²	Principal officer
15	Risk Resources Inc./Corporate Policyholders Counsel 185 S. York St., Elmhurst, Ill. 60126	630-617-5100 www.riskresources.net	\$1,300,000	95	6	Steven Coombs, president
16	Omega Risk Management L.L.C. 205 McKinley Terrace, Centerport, N.Y. 11721	631-692-9866 www.omegarm.com	\$1,250,000	32	5	James E Branigan, president/CEO
17	Pinnacle Risk Services Inc. 620 Freedom Business Center, Suite 200, King of Prussia, Pa. 19406	610-205-6116 www.pinnacle risk services.com	\$1,200,000	65	3	Kenneth M. Maher, CEO

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Risk management consultants - continued

Rank	Company/Address	Telephone/Web site	2007 unbundled revenue from risk management consulting ¹	Unbundled clients ²	Professional staff ²	Principal officer
18	By the Numbers Actuarial Consulting Inc. 9055 Land Grant Place, Brentwood, Tenn. 37027	615-369-0753 www.bynac.com	\$1,000,000	130	N/A	Lisa Dennison, president/consulting actuary
18	ProClaim America Inc. 9800 Centre Parkway, Suite 650, Houston, Texas 77036	800-771-9818 www.proclaimamerica.com	\$1,000,000	342	66	Joseph J. Costantino, president
20	RWL Group 300 N. Coit Road, Suite 810, Richardson, Texas 75080-5456	972-907-9095 www.rwlgroup.com	\$975,000	90	3	Robert W. Lazarus, president
21	Shelter Island Risk Services 51 Tuthill Drive, P.O. Box 568, Shelter Island, N.Y. 11964	631-749-1535 www.sirisk.com	\$900,000	20	8	Richard F. Denning, president
22	Nelson & Bernstein L.L.C. 600 California St., 18th Floor, San Francisco, Calif. 94108	415-981-3510 www.nelsonbernstein.com	\$875,000	22	4	Max Bernstein, Robert Nelson, principals
23	Hudson Group Inc. 18310 Montgomery Village Ave., Suite 630, Gaithersburg, Md. 20879	301-990-7990 www.thehudsongroup.net	\$600,000	45	5	Peter M. Hudson, president/senior consultant
24	Cardinal Risk Management Alternatives Inc. 12001 N. Central Expressway, Suite 1120, Dallas, Texas 75243	214-365-0055 www.cardinalriskmanagement.com	\$500,000	22	6	Robert Duty, president
25	Durrett & David Risk Management 519-B Johnson Ferry Road, Suite 450, Marietta, Ga. 30068	770-565-1200 www.ddrmi.com	\$400,000	40	2	Mac Durrett, president
26	Bahr Consultants Inc. 911 Cross Park Drive, Suite E124, Knoxville, Tenn. 37923	865-694-6098	\$350,000	50	2	W. Hank Bahr, president
26	Gander Consulting Group L.L.C. 621 N. Sherman Ave., Madison, Wis. 53704	608-286-0286 www.ganderconsulting.com	\$350,000	35	2	Joy M. Gander, principal
27	Betterley Risk Consultants Inc. 13 Loring Way, Sterling, Mass. 01564	978-422-3366 www.betterley.com	\$300,000	20	1	Richard S. Betterley, president
28	JM Risk Management Co. of the Southwest Inc. 305 FM 474, Boerne, Texas 78006-7809	830-537-4076	\$295,000	53	4	James L. Macdonald, president
29	Stogniew-RisControl Services P.O. Box 4250, Seminole, Fla. 33775	727-398-5300 www.stogniew.com	\$250,000	35	2	Gerald F. Stogniew, CEO
30	Harper Risk Inc. 34 Lindenwood Place, Winnipeg, Manitoba, R3P 1M3 Canada	204-942-0071 www.harperrisk.com	\$200,000	20	1	Peter Harper, president
31	DB&R Consulting L.L.C. 11 Birch Road, Darien, Conn. 06820	203-655-0735 www.dbandrconsulting.com	\$165,000	4	N/A	Rebecca Oliver, CEO
32	ICA Risk Management Consultants 1 International Blvd., Suite 605, Mahwah, N.J. 07495-0019	201-512-9600 www.icarisk.com	\$150,000	400	45	Barron S. Wall, managing associate/president
NONRANKED RISK MANAGEMENT CONSULTANTS³						
-	American Risk Managers Inc. 330 County Highway 35, Hamilton, Ala. 35570	800-548-0117 www.amerisk.com	-	150	5	Walter D. Haney Jr., president
-	ALS Group 1 Park Way, Third Floor, Upper Saddle River, N.J. 07458	201-661-5020 www.als-uic.com	-	N/A	8	Albert L. Sica, president
-	American Actuarial L.L.C. 15 Cliffside Drive, Wallingford, Conn. 06492	203-284-3891 www.american-actuarial.com	-	N/A	1	Bruce Ollodart, president
-	Andrew Robinson International Risk Management Consultants Inc. 211 Congress St., Boston, Mass. 02110-2410	617-423-0131 www.aririsk.com	-	158	5	John P. Sutrich, president

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Risk management consultants - continued

Rank	Company/Address	Telephone/Web site	2007 unbundled revenue from risk management consulting ¹	Unbundled clients ²	Professional staff ³	Principal officer
-	Aon Global Risk Consulting ⁴ 200 E. Randolph, Chicago, Ill. 60601	312-381-3259 www.aon.com , www.armtech.com , www.schirmereng.com	-	N/A	N/A	Barry A. Franklin, group managing director-Americas
-	Applied Risk Control Corp. 15 N. Mill St., Nyack, N.Y. 10960	845-365-2444 www.appliedriskcontrol.com	-	100	25	Harry P. Mirjanian, president
-	Licata Kelleher & Co. 137 South St., Suite 3, Boston, Mass. 02111-2848	617-451-2140 www.licatakelleher.com	-	30	5	Frank Licata, John Kelleher, principals
-	Marsh-Risk Consulting Practice 1166 Ave. of the Americas, New York, N.Y. 10036	866-928-7475 www.marshriskconsulting.com	-	N/A	N/A	John Merkovsky, global practice leader
-	McNeary Inc. 6525 Morrison Blvd., Suite 200, Charlotte, N.C. 28211	704-365-4150 www.mcneary.com	-	300	18	Sam L. Boone III, CEO
-	National Property & Casualty Services 45 Atlantic Ave., Second Floor, Long Branch, N.J. 07740	732-222-6100	-	120	4	Stephen S. Levy, president
-	National Risk Services Inc./CompAudit Services 266 Harristown Road, Suite 106, Glen Rock, N.J. 07452	201-689-4040 www.nationalrisk.com	-	137	7	Monte J. Gale, CEO
-	NAVIGATION Advisors L.L.C. 100 Park Ave., New York, N.Y. 10017	646-361-3255 www.navigationadvisors.com	-	N/A	N/A	Alex V. Krutov, president
-	Risk Consultants Inc. P.O. Box 691687, Charlotte, N.C. 28227	704-537-3400 www.risknc.com	-	46	3	Richard C. Canovai, president
-	Risk Consulting Group 777 E. Tahquitz Canyon, Suite 200, Palm Springs, Calif. 92262	760-318-8900 www.riskconsultinggroup.com	-	60	9	Bob Ford, Kevin Michaels, Betty Janssen, principals

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Risk management consultants - continued

Rank	Company/Address	Telephone/Web site	2007 unbundled revenue from risk management consulting ¹	Unbundled clients ²	Professional staff ²	Principal officer
—	Risk Control Strategies Inc. 170 Great Neck Road, Great Neck, N.Y. 11021	516-466-0750 www.lrfirm.com	—	15	5	Susan G. Kaufman, president
—	Risk Management Consulting Associates Inc. 560 Sylvan Ave., Second Floor, Englewood Cliffs, N.J. 07632	201-541-5555	—	N/A	2	Gary D. Salt, president
—	RMR Risk Management Resources Inc. 7557 Market Place Drive, Eden Prairie, Minn. 55344-3637	952-944-8515 www.rmrrisk.com	—	50	5	Jeffrey P. Isenberg, president
—	Tave Risk Management 450 Skokie Blvd., Building 800, Northbrook, Ill. 60062	847-267-0415 www.tavern.com	—	10	12	Ruth Tave, principal
—	Tiller Consulting Group Inc. 10401 Litzsinger Road, St. Louis, Mo. 63131-3500	314-567-7480 www.tillerconsultinggroup.com	—	20	3	Margaret Tiller Sherwood, president
—	Towers Perrin 1 Stamford Plaza, 263 Tresser Blvd., Suite 700, Stamford, Conn. 06901-3226	203-326-5400 www.towersperrin.com	—	N/A	N/A	Patricia L. Guinn, managing director
—	Warren McVeigh & Griffin Inc 1420 Bristol St. N., Suite 220, Newport Beach, Calif. 92660	949-752-1058 www.griffincom.com	—	33	6	C.C. Griffin, president
—	Zigmund Co. Ltd. 2319 Walnut St., Harrisburg, Pa. 17103	717-232-7551	—	40	3	Ruth A. Moraski Keller, president

¹ Estimated. ² As of 6/30/2007. ³ Companies attested that they generate at least \$150,000 in revenues from unbundled risk management consulting. ⁴ Includes Advanced Risk Management Techniques Inc. and Schirmer Engineering. N/A=Not available.
Source: BI survey

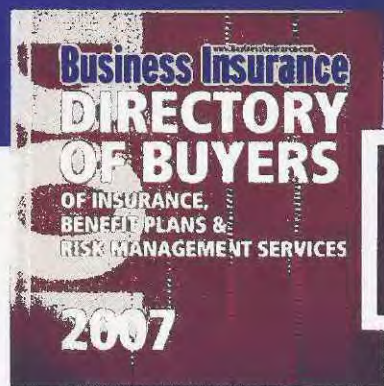
The complete Directory of Risk Management Consultants was published online on December 3, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. *Business Insurance* now offers the option to purchase the entire online directory as an Excel file or as a PDF. The 2008 Directory of Risk Management Consultants will be published November 17, 2008.

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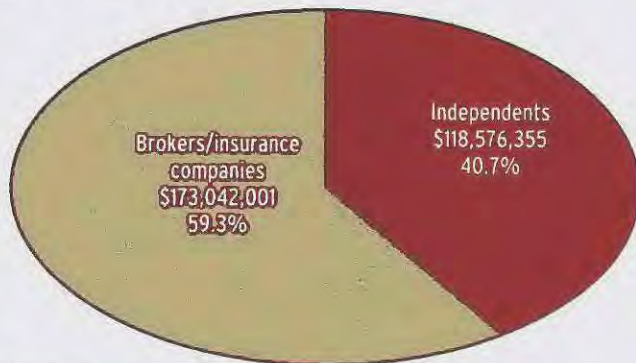
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Safety consultants

Ranked by 2006 revenues from safety consulting services*

SHARE OF THE SAFETY CONSULTING MARKET

Percentage of market controlled by independent consultants vs. consultants owned by brokers/insurance companies. Based on 2006 unbundled safety consulting revenues for all companies surveyed



Source: BI survey

LARGEST INDEPENDENT SAFETY CONSULTANTS*

Ranked by 2006 revenues from safety consulting services**

Company	Unbundled safety consulting revenues
Bureau Veritas	\$43,452,706
Safety Resources	\$15,000,000
Safety Management Group of Indiana Inc.	\$11,100,000
Regional Reporting Inc.	\$11,000,000
Risk Consultants Inc.	\$8,315,000
F.A. Richard & Associates Inc. dba FARA	\$7,700,000
North American Risk Co.	\$2,820,000
Strategic Safety Associates	\$2,552,000
PSRG Inc.	\$2,500,000
Bickmore Risk Services	\$2,278,325

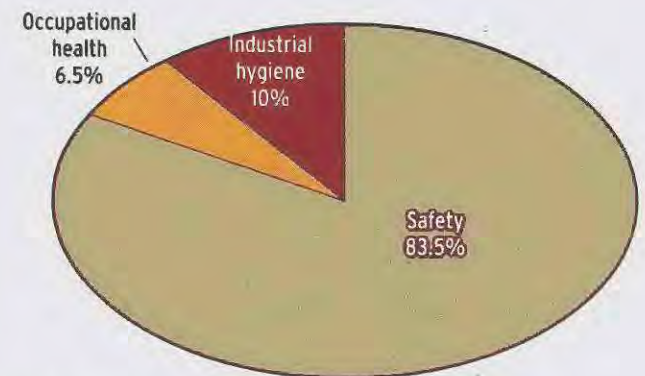
*Includes companies not owned by brokers or insurers. **Reflects safety consulting revenues provided on a direct, unbundled basis.

N/A=Not available.

Source: BI survey

BREAKDOWN OF SAFETY CONSULTANTS' STAFF

Percentage reflects total professional staff of all companies surveyed



Source: BI survey

Rank	Company/Address	Phone/Web site	Unbundled safety consulting revenues	Staff	Total unbundled clients	Corporate/institutional clients	Principal officer
1	Bureau Veritas 11860 W. State Road 84, Suite 1, Fort Lauderdale, Fla. 33325	813-630-1680 www.us.bureauveritas.com	\$43,452,706	445	3,596	3,416	Robert Donze, COO
2	Marsh-Risk Consulting Practice 1166 Ave. of the Americas, New York, N.Y. 10036	212-345-6000 www.mmc.com, www.marsh.com	\$65,000,000	235	2,250	750	Joe Galusha, Joyce Long, John Merkovsky, managing directors
3	ESIS Inc. 436 Walnut St., Philadelphia, Pa. 19106	215-640-1362 www.esis.com/rcs	\$24,200,000	175	640	640	David Patterson, president
4	Liberty Mutual Safety Solutions 175 Berkeley St., Boston, Mass. 02117	617-654-3520 www.libertymutual.com	\$23,000,000	106	40	40	Edmund Kelly, chairman/president/CEO
5	Aon Global Risk Consulting 200 E. Randolph St., Chicago, Ill. 60601	312-381-1000 www.aon.com	\$22,000,000	111	3,000	3,000	Stephen Cross, CEO
6	Zurich Services Corp. 1400 American Lane, Schaumburg, Ill. 60196	800-982-5964 www.zurichservices.com	\$18,000,000	650	1,800	1,800	David Czartoryski, senior vp
7	Safety Resources 239 New Road, Building C, Parsippany, N.J. 07054	973-575-0900 www.safetyresc.com	\$15,000,000	183	165	165	Jack Leonard, president
8	Safety Management Group of Indiana Inc. 6500 Technology Center Drive, Suite 200, Indianapolis, Ind. 46278	317-873-5064 www.smgindy.com	\$11,100,000	102	324	324	Kent Burget, president
8	Regional Reporting Inc. 40 Fulton St., New York, N.Y. 10038	212-964-5973 www.regionalreporting.com	\$11,000,000	400	200	10	Martin Myers, CEO
10	Risk Consultants Inc. 6611 Watson St., Union City, Ga. 30291	770-964-1226 www.riskcon.com	\$8,315,000	N/A	400	N/A	R. Michael Malone, president/CEO
11	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 www.gallagherbassett.com	\$8,100,000	45	600	600	Rich McKenna, president
12	F.A. Richard & Associates Inc. dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	800-259-8388 www.fara.com	\$7,700,000	168	84	28	M. Todd Richard, president/CEO
13	CAS-Claims Administrative Services Inc. 501 Shelley Drive, Tyler, Texas 75701	903-509-8484 www.cas-services.com	\$3,426,001	82	473	1	William S. Costanza, president

Continued on next page

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The 2008 Directory of Safety Consultants will be published October 20, 2008.

Saftey consultants- continued

Rank	Company/Address	Phone/Web site	Unbundled safety consulting revenues	Staff	Total unbundled clients	Corporate/institutional clients	Principal officer
14	North American Risk Co. 5161 Lake Osprey Drive, Sarasota, Fla. 34240	941-373-1545 www.narco.biz	\$2,820,000	68	133	77	Bud Schade, president
15	Strategic Safety Associates P.O. Box 80161, Portland, Ore. 97280-1161	503-977-2094 www.masteringsafety.com , www.movesmart.com	\$2,552,000	11	47	45	Robert Pater, managing director
16	PSRG Inc. 800 W. Sam Houston Parkway S., Suite 107, Houston, Texas 77042	713-532-8800 www.psrgroup.com	\$2,500,000	35	220	220	Robert J. Weber, president
17	Bickmore Risk Services 1831 K St., Sacramento, Calif. 95814	800-541-4591 www.brsrisk.com	\$2,278,325	99	44	N/A	John Chaquica, CEO/principal
18	Meadowbrook Inc. 26255 American Drive, Southfield, Mich. 48034	248-358-1100 www.meadowbrook.com	\$2,216,000	27	20	20	Merton J. Segal, chairman
19	National Safety Council 1121 Spring Lake Drive, Itasca, Ill. 60143	630-285-1121 www.nsc.org	\$2,000,000	10	42	42	Alan McMillan, president/CEO
19	Topf Initiatives Executive Commons, 175 Strafford Ave., Suite One, Wayne, Pa. 19087	610-783-1776 www.topfinitiatives.com	\$2,000,000	14	57	57	Michael D. Topf, president/CEO
21	Specialty Risk Services L.L.C. Goodwin Square, 225 Asylum St., 16th Floor, Hartford, Conn. 06103	888-236-4684 www.specialtyriskservices.com	\$1,700,000	144	425	N/A	Joe Boures, president
22	Zeigle Consulting Associates Inc. N. 495 Arbutus Drive, Neillsville, Wis. 54456	715-743-3037 www.zca-usa.com	\$1,680,000	44	30	24	Stephen J. Zeigle, president
23	Applegate Associates Inc. 2310 Route 34 N., Suite 2C, Manasquan, N.J. 08736	732-292-9956 www.applegateassociates.com	\$1,615,343	20	175	N/A	Grace C. Applegate, president/CEO
24	PMA Management Corp. 380 Sentry Parkway, Blue Bell, Pa. 19422	610-397-5200 www.pmagroup.com	\$1,200,000	61	55	55	Francis X. Altieri III, president
25	Network Safety Consultants Inc. 10320 Orland Parkway, Orland Park, Ill. 60467	708-845-3660 www.networksafetyconsultants.com	\$1,150,000	8	175	24	Gary R. Glader, president
26	Fire Protection Solutions Inc. 668 N. Coast Highway, Suite 518, Laguna Beach, Calif. 92651	866-777-3473 www.fpsolutions.org	\$938,000	5	3	N/A	Steve Shabazian, president
27	Applied Risk Control Corp. 15 Mill St., Nyack, N.Y. 10960	845-365-2444 www.appliedriskcontrol.com	\$825,000	21	160	115	Harry P. Mirijanian, president
28	Chubb Services Corp. 15 Mountain View Road, Warren, N.J. 07853	908-903-7172 www.chubb.com	\$800,000	20	50	50	Robert Santoro, executive vp
28	BISYS Risk Management Services 158 N. Harbor City Blvd., Melbourne, Fla. 32935	877-247-9772 www.bisyspc.com	\$800,000	3	N/A	N/A	John Hahn, president-BISYS Commercial Insurance Services Inc.
30	Safety & Risk Control Services Inc. 395 Main St., Suite 4, Metuchen, N.J. 08840	800-466-4025 www.safetyrisk.com	\$520,000	12	33	28	Harvey S. Staple, president
31	RiskWise Management L.L.C. 16086 Acadia Drive, Prairieville, La. 70769	225-413-7542 www.riskwise.biz	\$325,027	6	25	15	Chris Conti, president
32	Loss Control Associates Inc. 172 Middletown Blvd., Suite B-204, Langhorne, Pa. 19047	215-750-6841 www.losscontrolassociates.com	\$300,000	6	28	28	Orville M. Slye Jr., president/consulting engineer
33	Gregory B. Bragg & Associates Inc. P.O. Box 619058, Roseville, Calif. 95661-9058	916-783-0100 www.gbbragg.com	\$294,954	2	85	N/A	Gregory Bragg, CEO
34	AcceptableRisk 140 Sprauer Road, Petaluma, Calif. 94952	707-765-1060	\$210,000	1	16	16	Mark Hemmendinger, principal
NONRANKED SAFETY CONSULTANTS							
	CEI Group Inc. ¹ 4850 E. Street Road, Tower 1, Treviso, Pa. 19053	215-364-5600 www.ceinetwork.com	\$2,600,000	205	25	25	Wayne G. Smolda, CEO

*Reflects safety consulting revenues provided on a direct, unbundled basis. 1 Specialize in driver safety programs. N/A=Not available.

Source: BI survey

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**403(b) PLAN SPONSORS
FACE HOST OF NEW RULES
FROM IRS / PAGE 3**

**REP. ROYCE INTRODUCES
FEDERAL CHARTER
LEGISLATION / PAGE 3**

**401(k) ACCOUNT BALANCES
BENEFIT FROM BETTER
INVESTMENT RETURNS / PAGE 4**

In Brief
Blumenthal subpoenas reinsurers on practices
Connecticut Attorney General Richard Blumenthal last week said he is investigating anticompetitive practices in the reinsurance industry, with his office issuing about 20 subpoenas to companies thus far. Mr. Blumenthal declined to provide specifics of the investigation or identify companies subpoenaed.
House panel OKs adding wind cover to NFIP
The House Financial Services

Terror backstop renewal gains momentum
House subcommittee passes bill despite partisan differences; full panel expected to act this week
By MARK A. HOFMANN
WASHINGTON—Partisan disagreement over the shape of a continued federal terrorism insurance backstop does not endanger the program, according to proponents of an extended program.
Differences emerged between many Republicans and their Democratic counterparts on the House Financial Services Committee's Subcommittee on Capital Markets, Insurance and Government Sponsored Enterprises when the panel approved the Terrorism Risk Insur-
Subcommittee chairman Paul Kanjorski, D-Pa., who offered the amended bill, also called for adding one representative each from the workers compensation insurance industry and the commercial real estate industry to a commission on terrorism risk insurance. The panel would make recommendations concerning the marketplace within five years of TRREA's enactment and would issue a report eight years after the bill became law.
The subcommittee also approved an amendment offered by Rep. Richard Baker, R-La., that would

U.S. Rep. Paul Kanjorski, D-Pa., left, introduced revised terror backstop legis-

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Property loss control consultants

Ranked by 2006 gross revenues from unbundled property loss control consulting

LARGEST PROPERTY LOSS CONTROL SPECIALISTS

Ranked by 2006 gross revenues from unbundled property loss control consulting¹

Company	Unbundled property loss control consulting revenue
ABSG Consulting Inc.	\$121,000,000
Global Risk Consultants Corp.	\$46,139,980
Swiss Re's Global Asset Protection Services	\$30,000,000
ACE USA Property Engineering	\$6,000,000
Matrix Risk Consultants Inc.	\$4,304,000
Risk Logic Inc.	\$1,850,000
Copper Harbor Consulting Inc.	\$1,200,000
Fire Protection Solutions Inc.	\$822,930
Allrisk Engineering Inc.	\$650,000
Loss Control Associates Inc.	\$582,350

¹ Only those companies that derive a majority of their total revenues from unbundled property loss control consulting are ranked.

Source: BI survey

COMMON CONSULTING SERVICES

Most common services offered by property loss consultants

Services	Percentage of companies
General onsite plan loss prevention inspections	100%
Hazard identification	100%
Risk and hazard analysis	100%
Client training	95.8%
Building plan review	91.7%
Fire prevention inspections	91.7%
Hazard identification	91.7%

Source: BI survey

LARGEST BY PROFESSIONAL STAFF

Ranked by number of professional property loss control staff

Company	Professional staff
ABSG Consulting Inc.	524
Marsh-Risk Consulting Practice	250
Arup	200
Global Risk Consultants Corp.	197
Zurich Services Corp.	172
Hughes Associates Inc.	170
Swiss Re's Global Asset Protection Services	120
Gallagher Bassett Services Inc.	53
ACE USA Property Engineering	35
TVA Fire & Life Safety Inc.	32

Source: BI survey

Rank	Company/Address	Phone/Web site	Unbundled property loss control consulting revenue	% of total revenue from unbundled property loss control consulting services	Professional property loss control staff	Unbundled clients	Principal officer
1	ABSG Consulting Inc. 16855 Northchase Drive, Houston, Texas 77060	281-673-2800 www.absconsulting.com	\$121,000,000	100.0%	524	1,650	Tony Nassif, president/CEO-ABS Group
2	Marsh-Risk Consulting Practice 1166 Ave. of the Americas, New York, N.Y. 10036	212-345-6000 www.marshriskconsulting.com	\$50,000,000	58.0%	250	1,000	John Merkovsky, managing director-insurance service group/Marsh Risk Consulting global leader
3	Global Risk Consultants Corp. 100 Walnut Ave., Fifth Floor, Clark, N.J. 07066	732-827-4400 www.globalriskconsultants.com	\$46,139,980	100.0%	197	1,066	William F. Ramonas, chairman/CEO
4	Arup 901 Market St., Suite 260, San Francisco, Calif. 94103	415-957-9445 www.arup.com	\$32,500,000	100.0%	200	500	Jim Quiter, Brian Meacham, Ray Grill, principals
5	Swiss Re's Global Asset Protection Services 20 Security Drive, Avon, Conn. 06001	860-507-1300 www.gegapervices.com	\$30,000,000	100.0%	120	300	Tim Heinze, COO
6	Zurich Services Corp. 1400 American Lane, Schaumburg, Ill. 60196	800-982-5964 www.zurichservices.com	\$18,000,000	48.0%	172	22,000	Dave Czartoryski, senior vp
7	TVA Fire & Life Safety Inc. 11230 Sorrento Valley Road, Suite 225, San Diego, Calif. 92121	858-795-1000 www.tvafiresafety.com	\$9,700,000	100.0%	32	36	Russell Leavitt, CEO
8	Hughes Associates Inc. 3610 Commerce Drive, Suite 817, Baltimore, Md. 21227	410-737-8677 www.haifire.com	\$6,500,000	100.0%	170	650	Phil DiNenno, president
9	ACE USA Property Engineering 436 Walnut St., Philadelphia, Pa. 19106	215-640-1380 www.aceagen.com , www.ancelimited.com	\$6,000,000	98.0%	35	135	Michael Schmidt, vp
10	Matrix Risk Consultants Inc. 3130 S. Tech Blvd., Miamisburg, Ohio 45342	937-886-0000 www.matrixrc.com	\$4,304,000	100.0%	16	25	Walter P. Luker, CEO
11	Meadowbrook Insurance Group Inc. 26255 American Drive, Southfield, Mich. 48034	248-358-1100 www.meadowbrook.com	\$2,216,000	47.0%	5	12	Robert S. Cubbin, president/CEO

Continued on page 74

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Property loss control consultants- continued

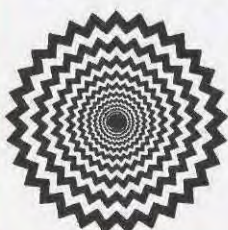
Rank	Company/Address	Phone/Web site	Unbundled property loss control consulting revenue	% of total revenue from unbundled property loss control consulting services	Professional property loss control staff	Unbundled clients	Principal officer
12	Risk Logic Inc. 93 Apple Ridge, Woodcliff Lake, N.J. 07677	201-930-0700 www.risklogic.com	\$1,850,000	100.0%	7	67	John Durante, president
13	Copper Harbor Consulting Inc. 12 Grant St., Needham, Mass. 02492	781-400-1305 www.copperharb.com	\$1,200,000	100.0%	4	14	Thomas A. Gaitley, managing consultant
14	Fire Protection Solutions Inc. 668 N. Coast Highway, Suite 518, Laguna Beach, Calif. 92651	866-777-3473 www.fpsolutions.org	\$822,930	100.0%	5	3	Steve Shabazian, president
15	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place, Itasca, Ill. 60143-3141	630-773-3800 www.gallagherbassett.com	\$800,000	8.0%	53	63	Rich McKenna, president
16	Allrisk Engineering Inc. 1909 28th St. S.E., Auburn, Wash. 98002	253-735-0554 www.allriskengineering.com	\$650,000	100.0%	4	5	Jesse Wilson, president
17	Loss Control Associates Inc. 172 Middletown Blvd., Suite B-204, Langhorne, Pa. 19047	215-750-6841 www.losscontrolassociates.com	\$582,350	95.0%	5	50	Orville M. Siye Jr., president
18	Donald Mayo-Fire Protection Consultant Inc. 150 Grove Circle, Pleasant Hill, Calif. 94523	925-933-6299	\$393,000	100.0%	1	7	Donald Mayo, president
19	Stogniew & Associates 31640 U.S. Highway 19 N., Suite 4, Palm Harbor, Fla. 34684	800-299-7700 www.stogniew.com	\$200,000	36.0%	8	9	Kristen J. Stogniew, executive director
19	RPF Associates 20 Leroy St., Dix Hills, N.Y. 11746-6644	631-586-0778	\$200,000	100.0%	2	35	Robert P. Firmbach, president
21	Applied Risk Control Corp. 15 N. Mill St., Nyack, N.Y. 10960	845-365-2444 www.appliedriskcontrol.com	\$150,000	100.0%	20	31	Harry P. Mirijanian, president
22	Safety & Risk Control Services Inc. 395 Main St., Suite 4, Metuchen, N.J. 08840-1806	800-466-4025 www.safetyrisk.com	\$112,000	100.0%	4	6	Harvey S. Staple, president
23	Professional Safety Consultant Service Inc. 424 S.E. 30th Ave., Ocala, Fla. 34471	352-694-4601	\$100,000	100.0%	1	50	Herbert T. Bogert, president/treasurer
24	Ken Buhler Associates Inc. 11 Erita Lane, Smithtown, N.Y. 11787	631-360-3770	\$35,000	10.0%	N/A	N/A	Randy Buhler, president

N/A = Not available.

Source: BI survey

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Crisis management consultants

Companies providing unbundled crisis management consulting services

Company/Address	Phone/Web site	Crisis management consulting revenues	Crisis management staff	Crisis management clients	Principal officer
All Hands Consulting ¹ 0025 Maple Ave., Columbia, Md. 21046	410-730-5677 www.allhandsconsulting.com	\$3,000,000	2	22	Steve Davis, president
Clayton Consultants Inc. 5927 Belfour Court, Suite 109, Carlsbad, Calif. 92008	760-431-0304 www.claytonconsultants.com	NA	7	NA	Jack Cloonan, president
Cone Inc. 855 Boylston St., Boston, Mass. 02116	617-227-2111 www.coneinc.com	\$1,000,000	4	10	Jens Bang, CEO
Control Risks L.L.C. 1600 K St. N.W., Suite 450, Washington, D.C. 20006	202-449-3330 www.control-risks.com	NA	60	NA	Jim Brooks, CEO
Crisis Intervention Worldwide NBC Tower, 455 Cityfront Plaza Drive, Chicago, Ill. 60611	800-851-1714	\$7,800,000	19	1800	Dr. Richard A. Chaifetz, CEO
Disaster Management Inc. 1531 S.E. Sunshine Ave., Port Saint Lucie, Fla. 34952	772-335-9750 www.disastermgt.com	\$100,000	1	50	Douglas M. Henderson, president
FutureShield 57 Galaxy Blvd., Unit 5, Toronto, Ontario M9W 5P1 Canada	416-675-7835 www.futureshield.net	\$250,000	1	5	Cynthia Weeden, CEO
Kroll 900 Thirc Ave., New York, N.Y. 10022	212-593-1000 www.kroll.com	NA	3,900 ¹	NA	Simon Freakley, CEO
Protective Countermeasures Inc. 308 Main St., New Rochelle, N.Y. 10801	914-576-8706 www.protectivecountermeasures.com	N/A	12	23	Sal Liricci, president/CEO
Specialty Risk Management Inc. 8015 Bronco Lane, Suite 200, Lago Vista, Texas 78645	800-328-7761 www.callsrm.com	\$1,200,000	8	230	Pamela J. Ritz, president

NA=Not available. ¹ Reflects the company's overall number.

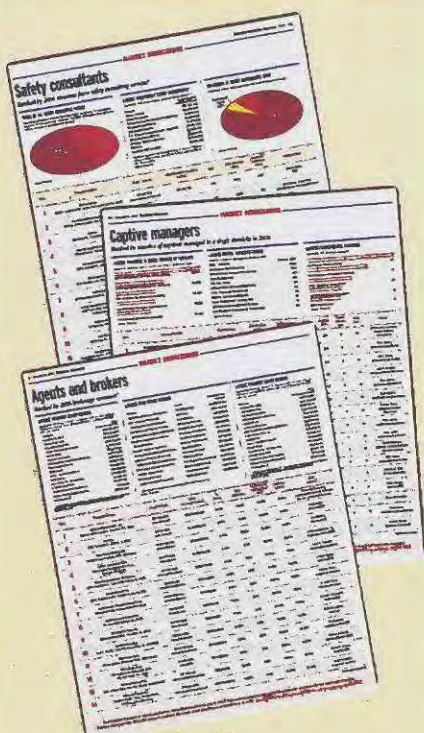
Source: BI survey

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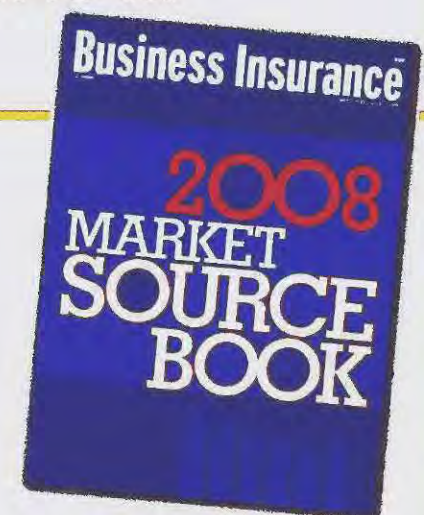
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Risk management information systems

Ranked by number of installations

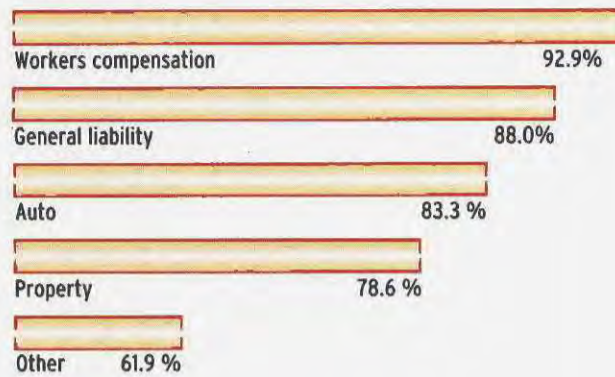
TYPE OF SYSTEMS



Source: BI survey

TYPES OF CLAIMS MANAGED

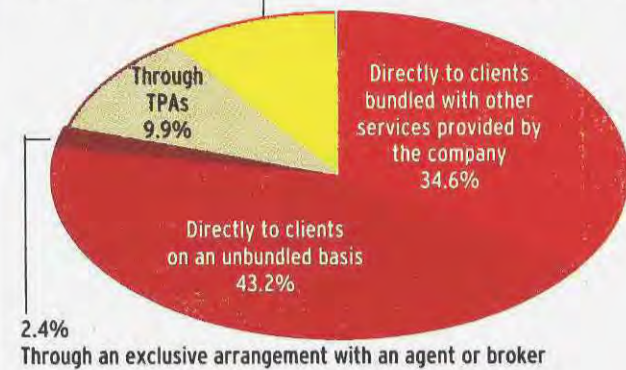
Most common claims handled by RMIS



Source: BI survey

HOW RMIS PRODUCTS ARE SOLD

9.9% Through a nonexclusive arrangement with an agent or broker



Source: BI survey

Prev. Rank	System name	Company/Address	Phone/Web site	Number of installations	First installation	Officers
1	STARS	CS STARS 500 W. Monroe St., Chicago, Ill. 60661-3630	800-927-3343 www.csstars.com	22,900	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	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 www.gallagherbassett.com	14,150	1983	Rich McKenna, president
4	e-CARMA	Travelers Cos. Inc. 1 Tower Square, Hartford, Conn. 06183	860-277-2770 www.travelers.com/commercial/rmis	10,366	1983	Matthew L. Carden, vp
5	iVOS/RiskConsole	Aon/Valley Oak Systems Inc. 200 E. Randolph St., Chicago, Ill. 60601	866-433-1672 www.aon.com/eSolutions	7,273	1994	Kathleen Burns, managing director-Americas
6	Webrisk	Effisoft USA 57 E. Main St., Suite 217, Westborough, Mass. 01581	508-475-0670 www.effisoft.com	3,500	1989	Will Warren, president-Effisoft USA
7	Sigma Encore	Risk Sciences Group Inc. 1900 E. Golf Road, Suite 700, Schaumburg, Ill. 60173	800-619-0224 www.risksciencesgroup.com	3,422	1978	Kenneth C. Awcowa, vp/managing director
8	RISKTRAC	Liberty Mutual Insurance Co. 230 Commerce Way, Portsmouth, N.H. 03801	603-422-0444 www.libertymutual.com	3,349	1999	Diane Fandrich, managing director
9	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 www.chubb.com	3,100	1994	Michele Fincher, senior vp-underwriting services manager
110	@venture	Specialty Risk Services L.L.C. Goodwin Square, 225 Asylum St., 16th Floor, Hartford, Conn. 06103	888-236-4684 www.specialtyriskservices.com	3,000	1999	Ramani Ayer, chairman/CEO
11	IntelliRisk	American International Cos. 5 Wood Hollow Road, Third Floor, Parsippany, N.J. 07054	800-767-2524 www.intellirisk.com	2,300	1994	Steven Iler, president-AIG Claim Services
12	INFORM	INFORM Applications Inc. 888 Veterans Memorial Highway, Hauppauge, N.Y. 11788	631-851-0222 www.informapplications.com	2,085	1985	Alan R. Josefsek, president
13	ClaimZone Enterprise Edition	MountainView Software 335 N. 300 W., Suite 104, Kaysville, Utah 84037	888-533-1122 www.mvsc.com	1,700 (1)	2004	Steve Schmutz, vp-marketing and sales
14	NavRisk	DAVID Corp. 200 Pine St., Second Floor, San Francisco, Calif. 94104	800-553-2843 www.davidcorp.com	1,600	1987	Alex Aminian, president/CEO
15	RiskVision	Risk Technologies Inc. 2420 Highway 287 N., Suite 112, Mansfield, Texas 76063	817-477-2197 www.riskvision.com	1,500	1998	Chuck Allen, president

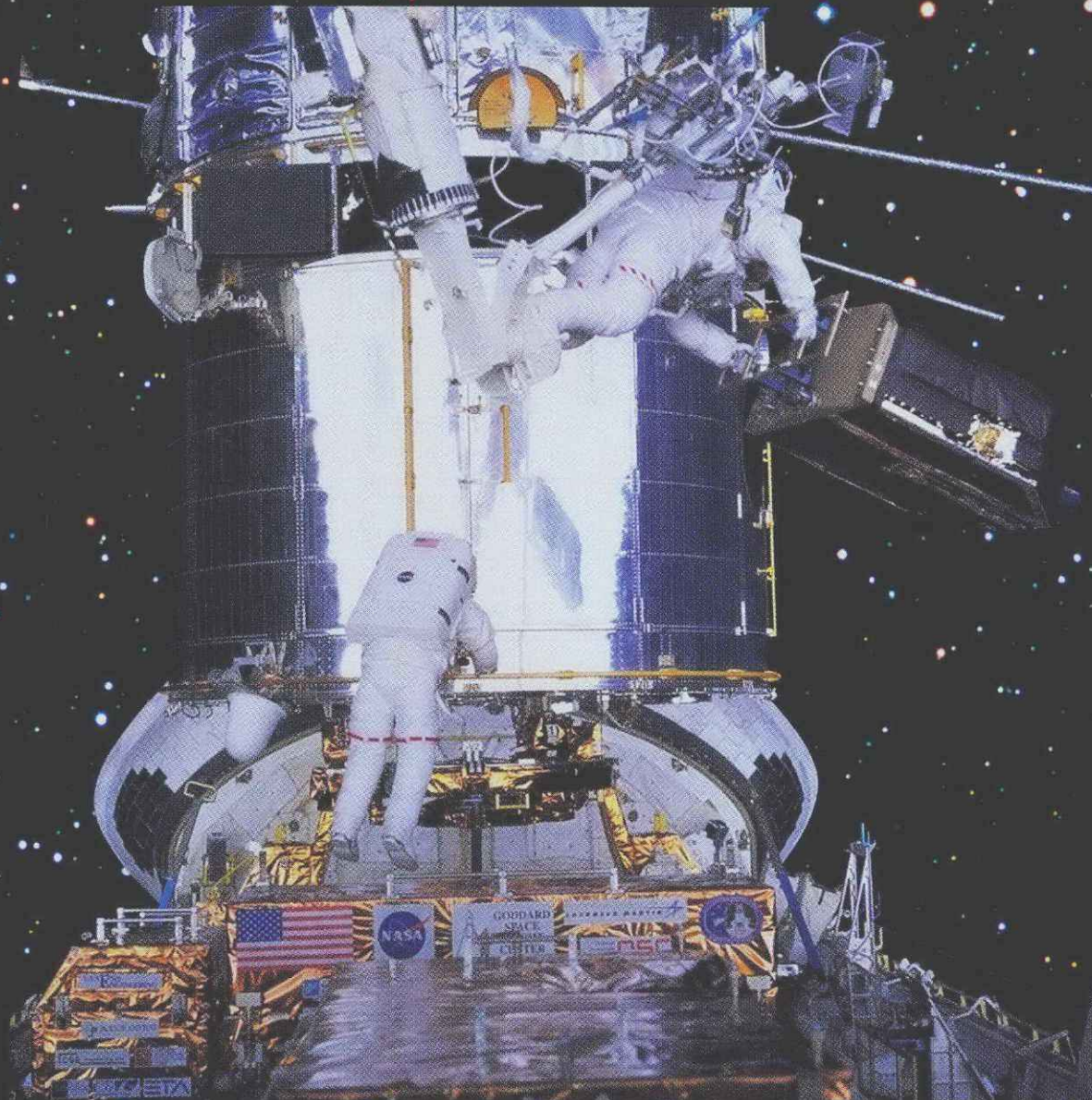
Continued on page 78

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The 2008 Directory of Risk Management Information Systems will be published April 7, 2008.

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INFORM
Applications

Risk management information systems- continued

Rank	System name	Company/Address	Phone/Web site	(Year-1) number of installations	First installation	Officers
16	Global RiskAdvantage	ESIS Inc. 436 Walnut St., Philadelphia, Pa. 19106	215-640-1000 www.esis.com	900	1999	David Patterson, president
17	RiskPro	Blackburn Group Inc. 23 Bremen Circle, Penfield, N.Y. 14526	585-586-4530 www.blackburngroup.com	275	1985	Kathryn T. Blackburn, Mahipal Singareddy, principals
18	ModMaster Suite	Specific Software Solutions L.L.C. P.O. Box 1007, Brentwood, Tenn. 37027	800-929-4052 www.specificsoftware.com	200	1991	Timothy Coomer, CEO
19	EYE Advisor	GAB Robins North America Inc. 9 Campus Drive, Parsippany, N.J. 07054	973-993-3400 www.gabrobins.com	145	2006	Edward G. Troy, chairman/CEO
20	TECNOclaims	TECNORisk L.L.C. 1323 120th Ave. N.E., Bellevue, Wash. 98005	425-453-1855 www.tecnorisk.com	130	1995	Roger G. Phillips, president
21	MQMS Plus Risk Management	Cantor & Co. 9100 Wilshire Blvd., Suite 445 E., Beverly Hills, Calif. 90212	310-859-7277 www.cantorandco.com , www.riskmapsoftware.com	60	1991	Alan Cantor, president
22	Riskmap	Cantor & Co. 9100 Wilshire Blvd., Suite 445 E., Beverly Hills, Calif. 90212	310-859-7277 www.cantorandco.com , www.riskmapsoftware.com	40	1990	Alan Cantor, president
23	StrataWare	StrataCare Inc. 16800 Aston Second Floor, Irvine, Calif. 92606	800-585-3347 www.stratacare.com	30	2000	Greg Fisher, president
24	Vision System	P&C Insurance Systems Inc. Trinity Centre, 111 Broadway, 17th Floor, New York, N.Y. 10006	212-425-9200 www.pcisvision.com	20	1982	Michael Loizou, president/CEO
25	TECNOSafety & Shipboard	TECNORisk L.L.C. 1323 120th Ave. N.E., Bellevue, Wash. 98005	425-453-1855 www.tecnorisk.com	2	2003	Roger G. Phillips, president
25	RiskVault	MFx 412 Mount Kemble Ave., Morristown, N.J. 07960	866-639-6399 www.mfxfairfax.com	2	2001	Raymond A. Roy, chairman/CEO
NONRANKED RISK MANAGEMENT INFORMATION SYSTEMS						
	Advisen	Advisen Ltd. 205 E. 42nd St., New York, N.Y. 10017	212-897-4800 www.advisen.com	N/A	2001	Thomas P. Ruggieri, CEO
	Allegro	@Global Inc. P.O. Box 8439, Breckenridge, Colo. 80424	970-453-6477 www.atglobal.com	N/A	1998	John Oliveria, executive vp
	Alyce Claims Management System	Brightwork Inc. 17734 148th Ave., Spring Lake, Mich. 49456	773-529-1100 www.brightworkinc.com , www.aboutalyce.com	N/A	2003	Ted Luekens, president/CEO
	Axentis Enterprise	Axentis Inc. Skylight Office Tower, 1660 W. Second St., Suite 250, Cleveland, Ohio 44113	216-896-8300 www.axentis.com	N/A	1999	Robert F. Hoyt, CEO
	Claims Decisions	Insurity Inc. 170 Huyshope Ave., Hartford, Conn. 06106	860-616-7721 www.insurity.com	N/A	1988	Tony Reisz, president
	ClaimsAssure	MFx 412 Mount Kemble Ave., Morristown, N.J. 07960	866-639-6399 www.mfxfairfax.com	N/A	2005	Raymond A. Roy, chairman/CEO
	CompClaims for Windows	WLT Software Enterprises Inc. 831 N. Hercules Ave., Clearwater, Fla. 33765	877-807-4730 www.wltsoftware.com	N/A	1981	Tom Brooks, president
	GenIRIS	GenSource 25572 Ave. Stanford, Valencia, Calif. 91355	877-268-8929 www.gensourcecorp.com	N/A	N/A	Greg Fisher, president
	Incident Reporting System	Delphi Technology Inc. 125 Summer St., 19th Floor, Boston, Mass. 02110	617-259-1200 www.delphi-tech.com	N/A	2002	Sam Fang, president
	OASIS Claims Management	Delphi Technology Inc. 125 Summer St., 19th Floor, Boston, Mass. 02110	617-259-1200 www.delphi-tech.com	N/A	1996	Sam Fang, president
	OCI RMIS	OCI 2232 Dell Range Blvd., Suite 300, Cheyenne, Wyo. 82009	307-635-3777 www.oci.com	N/A	1998	Dan Blaney, president
	Prognos	PureSafety 1321 Murfreesboro Road, Suite 200, Nashville, Tenn. 37217	615-367-4404 www.puresafety.com	N/A	1994	Bill Grana, president/CEO
	Risk Analysis Management System (RAMS)	Delphi Technology Inc. 125 Summer St., 19th Floor, Boston, Mass. 02110	617-259-1200 www.delphi-tech.com	N/A	1996	Sam Fang, president

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The 2008 Directory of Risk Management Information Systems will be April 7, 2008.

MARKET SOURCEBOOK

Risk management information systems- continued

Rank	System name	Company/Address	Phone/Web site	(Year-1) number of installations	First installation	Officers
	RiskEnvision	Envision Technology Solutions 10639 Welch Road, Orient, Ohio 43146	614-344-4640 www.envision-ts.com	N/A	1994	Scott Harper, president
	webALLEGRO	@Global Inc. P.O. Box 8439, Breckenridge, Colo. 80424	970-453-6477 www.atglobal.com	N/A	2000	John Oliveria, executive vp
	webMBR	@Global Inc. P.O. Box 8439, Breckenridge, Colo. 80424	970-453-6477 www.atglobal.com	N/A	2002	John Oliveria, executive vp

1 Estimated N/A=Not available

Source: BI Survey

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Jun 16	Emerging Markets & Globalization	May 19
Jul 28	Special Insert - Industry Focus Guide	Jun 30
Aug 11	Regulation Strategies	Jul 14
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Employee benefit systems

Ranked by number of installations in benefit departments

BENEFIT INFORMATION SYSTEMS

Rank	Software name	Company/Address	Phone/Web site	Number of installations	Price	First installation	Principal officer
1	bswift	bswift 224 N. Des Plaines, Sixth Floor, Chicago, Ill. 60661	312-261-5750 www.bswift.com	3,400	N/A	2000	Richard Gallun, CEO
2	ADP HR/Benefits Solution	Automatic Data Processing Inc. 1 ADP Blvd., Roseland, N.J. 07068	800-225-5237 www.adp.com	3,000	N/A	1997	Mac Peden, senior vp/general manager
3	TravisCobra	Travis Software Corp. 1155 Dairy Ashford Road, Suite 500, Houston, Texas 77079	281-496-3737 www.travisoft.com	462	\$2,295 to \$5,995	1986	Alan H. Williams, president
4	TravisBilling (TBILL)	Travis Software Corp. 1155 Dairy Ashford Road, Suite 500, Houston, Texas 77079	281-496-3737 www.travisoft.com	437	\$2,295 to \$8,995	1988	Alan H. Williams, president
5	WebCOBRA.com	Travis Software Corp. 1155 Dairy Ashford Road, Suite 500, Houston, Texas 77079	281-496-3737 www.travisoft.com	84	N/A	2004	Alan H. Williams, president
6	VisualHCS	Byrne Software Technologies Inc. 1819 Clarkson Road, Suite 200, Chesterfield, Mo. 63017	636-537-2505 www.byrnesoftware.com	76	\$40,000 to \$500,000	1986	Bill Byrne, president
7	FlexAdmin	Flex Compensation Inc. P.O. Box 220, Minneapolis, Minn. 55440-0220	800-333-5597 www.flexcompensation.com	75	\$1,495 to \$4,995	1986	Gary Bohlinem, president
8	TravisFlex	Travis Software Corp. 1155 Dairy Ashford Road, Suite 500, Houston, Texas 77079	281-496-3737 www.travisoft.com	52	\$2,495 to \$9,995	1987	Alan H. Williams, president
9	Pension Reporter System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	31	N/A	1985	Aaron Venouziou, president
10	DATAIR's Defined Contribution System/401(k) System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	11	N/A	1969	Aaron Venouziou, president
11	Geronimo	Apex Data Systems 6464 E. Grant Road, Tucson, Ariz. 85715	520-298-1991 www.apexdatasystems.com	10	\$25,000 to \$500,000	2005	Dwight Babcock, president
12	FlexPlus Cafeteria System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	4	N/A	1988	Aaron Venouziou, president
13	FlexComp-COBRA	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	2	\$3,500 and up	1986	Rob Thurston, president
14	Cafeteria Plan Document System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	1	N/A	1989	Aaron Venouziou, president
14	DATAIR's Defined Benefit System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	1	N/A	1969	Aaron Venouziou, president
14	Qualified Plan Distribution (and Tax Analysis) System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	1	N/A	1987	Aaron Venouziou, president
14	Retirement Plan Documents System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	1	N/A	1988	Aaron Venouziou, president
14	Benefits Statements	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	1	\$5,000 and up	1986	Rob Thurston, president

NONRANKED BENEFIT INFORMATION SYSTEM

	QicLink	TriZetto Group Inc. 500 Technology Drive, Naperville, Ill. 60563	800-569-1222 www.trizetto.com	N/A	N/A	1981	Jeff Margolis, chairman/CEO
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The 2008 Directory of Employee Benefit Systems will be published May 26, 2008.

MARKET SOURCEBOOK

Employee benefit systems- continued

BENEFIT COMMUNICATION AND INFORMATION SYSTEMS

Rank	Software name	Company/Address	Phone /Web site	Number of installations	Price	First installation	Principal officer
1	FlexComp 9.0 Taxdemo	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	5,550	\$10,000 and up	1986	Rob Thurston, president
2	Benergy System	OnlineBenefits, an A.D.A.M. Company 333 Earle Ovington Blvd., Suite 210, Uniondale, N.Y. 11553	516-414-7000 www.onlinebenefits.com	5,512	N/A	2001	Kevin Noland, CEO-A.D.A.M. Inc..
3	My Benefit Express.com	Benefit Express 220 W. Campus Drive, Arlington Heights, Ill. 60004	847-637-1550 www.benefitexpress.info	2,135	N/A	2001	Maria Bradley, president
4	My Premium Accountant	Benefit Express 220 W. Campus Drive, Arlington Heights, Ill. 60004	847-637-1550 www.benefitexpress.info	1,935	N/A	2001	Maria Bradley, president
5	BeneTrac	BeneTrac 2251 San Diego Ave., Suite A-150, San Diego, Calif. 92110	877-645-4342 www.benetrac.com	815	N/A	2000	Jerry Hawthorne, CEO
6	Benelogic	Benelogic 2118 Greenspring Drive, Timonium, Md. 21093	877-716-8778 www.benelogic.com	578	N/A	2000	Matthew T. Oros, CEO
7	POWERPLUS	P+W Software 5655 Lindero Cyn Road, Suite 403, Westlake Village, Calif. 91362	818-707-7690 www.pwsoftware.com	105	\$8,000 to \$100,000	1987	Tom Philipp, president
8	Quick Enroll	Information Products Inc. 17 Connecticut South Drive, East Granby, Conn. 06026	800-477-7822 www.ipi-ivr.com	100	\$40,000 and up	1994	Bill Glueck, vp
9	FlexComp 9.0 FSA	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	68	\$15,000 and up	1986	Rob Thurston, president
10	Campus	Unum-Enrollment Services 1 Fountain Square, Chattanooga, Tenn. 37402	800-421-0344 www.unum.com	60	N/A	2001	Donna Morgan, assistant vp-enrollment services
11	ADP's self administered H&W Solution	Automatic Data Processing Inc. 1 ADP Blvd., Roseland, N.J. 07068	800-225-5237 www.adp.com	56	N/A	2006	Mac Peden, senior vp/general manager
12	Cognac Express SQL	Apex Data Systems 6464 E. Grant Road, Tucson, Ariz. 85715	520-298-1991 www.apexdatasystems.com	55	\$15,000 to \$500,000	1975	Dwight Babcock, president
13	FlexComp 9.0 Cafeteria/FSA/Premiums	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	51	\$15,000 and up	1986	Rob Thurston, president
14	OnPoint	Buck Consultants L.L.C. 1 Pennsylvania Plaza, New York, N.Y. 10119	212-330-1000 www.buckconsultants.com	50	\$150,000 to \$2,000,000	1980	Jan K. Grude, president/ executive managing director
15	FlexComp 9.0 HSA	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	45	\$20,000 and up	2003	Rob Thurston, president
16	FlexComp 9.0 HRA	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	40	\$15,000 and up	2003	Rob Thurston, president
17	Total Rewards InSight	Buck Consultants L.L.C. 1 Pennsylvania Plaza, New York, N.Y. 10119	212-330-1000 www.buckconsultants.com	30	\$100,000 to \$400,000	1999	Jan K. Grude, president/ executive managing director
18	Advantage H&W Benefits Administration	Buck Consultants L.L.C. 1 Pennsylvania Plaza, New York, N.Y. 10119	212-330-1000 www.buckconsultants.com	20	\$100,000 to \$500,000	1996	Jan K. Grude, president/ executive managing director
19	Internet-Employee Self Service	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	10	\$15,500 and up	1986	Rob Thurston, president
20	XEOS Medical Claims	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	1	\$50,000 and up	2000	Rob Thurston, president
20	XEOS Employer Billing/Broker Tracking	HR Consulting Group Inc. 1202 Dover Drive, Provo, Utah 84604	801-765-4417 www.hrconsultinggroup.com	1	45,000	2005	Rob Thurston, president

NONRANKED COMMUNICATION AND INFORMATION SYSTEMS

COMPLETE	Complete Health Systems L.C. 200 W. Douglas, Suite 240, Wichita, Kan. 67202	316-263-1035 www.completehealthsys.com	N/A	\$35,000 to \$200,000	1991	N/A
COBRApont	COCO Development L.L.C. 7101 Mercy Road, Suite 300, Omaha, Neb. 68106	877-884-7021 www.cobrapoint.com	N/A	N/A	N/A	N/A

BENEFIT COMMUNICATION SYSTEMS

Participant Termination Calculation System	DATAIR Employee Benefit Systems Inc. 735 N. Cass Ave., Westmont, Ill. 60559	630-325-2600 www.datair.com	1	N/A	1977	Aaron Venouziou, president
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Source: BI survey

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The 2008 Directory of Employee Benefit Systems will be published May 26, 2008.

Employee assistance program providers

Ranked by number of lives covered at year-end 2006

LARGEST EAP PROVIDERS BY REVENUE

ComPsych Corp.	\$162,690,000
Magellan Health Services Inc.	\$128,746,000
United Behavioral Health	\$100,000,000
ValueOptions	\$70,221,830
MHN Inc.	\$59,000,000

Source: BI survey

LARGEST EAP PROVIDERS BY EMPLOYER CLIENTS

ComPsych Corp.	7,900
Integrated Behavioral Health	4,500
Ceridian Corp.	1,835
Magellan Health Services Inc.	1,300*
CIGNA Behavioral Health	961

*Estimated

Source: BI survey

Rank	Company/Address	Phone/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 www.compsych.com	25,827,000	7,900	369	28,700	Dr. Richard A. Chaifetz, chairman/CEO
2	Magellan Health Services Inc. 55 Nod Road, Avon, Conn. 06001	860-507-1900 www.magellanhealth.com	13,900,000	1,300 ¹	3,900	63,000	Steven Shulman, chairman/CEO
3	CIGNA Behavioral Health 11095 Viking Drive, Suite 350, Eden Prairie, Minn. 55344	952-996-2426 www.cignabehavioral.com	7,965,306	961	905	43,485	Keith Dixon, president/CEO
4	Ceridian Corp. 3311 E. Old Shakopee Road, Minneapolis, Minn. 55425	925-853-8100 www.myceridian.com	7,082,850	1,835	436	6,099	Kathryn Marinello, president/CEO
5	United Behavioral Health 425 Market St., 27th Floor, San Francisco, Calif. 94105	614-410-7358 www.unitedbehavioralhealth.com	7,000,000	900	3,235	69,708	Gregory A. Bayer, chief executive officer
6	VMC Behavioral Healthcare 100 S. Greenleaf, Gurnee, Ill. 60031	847-625-3500 www.vmcicap.com	5,375,000	442	256	18,300	Mary Vasquez, president/CEO
7	ValueOptions 240 Corporate Blvd., Norfolk, Va. 23502	757-459-5200 www.valueoptions.com	5,055,794	259	2,328	49,606	Barbara Hill, CEO
8	Charles Nechtem Associates Inc. 744 Broad St., Newark, N.J. 07102	866-327-2040 www.charlesnechtem.com	4,234,000	317	155	20,000	Charles Nechtem, president
9	Bensinger, DuPont & Associates 20 N. Wacker Drive, Suite 920, Chicago, Ill. 60606	312-726-8620 www.bensingerdupont.com	4,116,578	548	67	18,100	Peter Bensinger, president/CEO
10	MHN Inc. 503 Canal Blvd., Point Richmond, Calif. 94804	800-488-8449 www.mhn.com	3,300,000	647	1,134	44,710	Steven Sell, president/CEO
11	APS Healthcare 8403 Colesville Road, Suite 1600, Silver Spring, Md. 20910	800-305-3720 www.apshealthcare.com	2,093,899	758	1,100	35,259	Eileen Auen, CEO
12	ACI Specialty Benefits Corp. 5414 Oberlin Drive, Suite 240, San Diego, Calif. 92121	800-932-0034 www.acieap.com	1,757,700	330	119	43,980	Dr. Ann D. Clark, CEO
13	Integrated Behavioral Health 3070 Bristol St., Suite 350, Costa Mesa, Calif. 92626	800-395-1616 www.ibhcorp.com	1,600,000	4,500	40	7,500	Samuel L. Mayhugh, chief clinical officer/ office of the president
14	Harris, Rothenberg International L.L.C. 99 Wall St., New York, N.Y. 10005	800-441-7509 www.harrisrothenberg.com	1,127,905	440	78	12,791	Dr. Beatrice Harris, Dr. Edward Trieber, managing directors

Continued on next page

The complete Directory of Employee Assistance Program Providers was published online on June 25, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

The 2008 Directory of Employee Assistance Program Providers will be published June 23, 2008.

MARKET SOURCEBOOK

Largest employee assistance program providers- continued

Rank	Company/Address	Phone/Web site	Lives covered	Employer clients	Total salaried employees	Total contracted professionals	Principal officer
15	Holman Group 9451 Corbin Ave. Suite 100, Northridge, Calif. 91324	800-321-2843 www.holmangroup.com	750,000	515	70	31,000	Ron Holman, president
16	Perspectives Ltd. 20 N. Clark St., Suite 2650, Chicago, Ill. 60602	800-866-7556 www.perspectivesltd.com	600,000	206	47	4,216	Bernie Dyme, principal/president
17	New Directions Behavioral Health L.L.C. 9393 W. 110th St., Suite 600, Overland Park, Kan. 66210	913-982-8200 www.ndbh.com	539,785	731	87	6,959	John F. Quick, president/CEO
18	CONCERN: EAP 1503 Grant Road, Suite 120, Mountain View, Calif. 94040	888-533-6015 www.concern-eap.com	400,000	240	35	9,000	Cecile Currier, CEO
19	Sand Creek Group Ltd. 610 N. Main St., Suite 200, Stillwater, Minn. 55082	651-430-3383 www.sandcreekeap.com	330,000	424	9	13,662	Gretchen M. Stein, president/CEO
20	Interface EAP 10370 Richmond Ave., Suite 1100, Houston, Texas 77042	713-781-3364 www.ieap.com	207,700	192	26	6,612 ²	Fred Newman, CEO
21	Employee Resource Systems Inc. 29 E. Madison, Suite 1600, Chicago, Ill. 60602	312-780-6316 www.ers-usa.org	187,500	91	15	3,127	William R. Heffernan, Gary S. Cohen, co-presidents
22	Carilion EAP 213 McClanahan St., Suite 201A, Roanoke, Va. 24108	540-981-8950 www.carilion.com	136,000	112	16	130 ³	Jon Arrington, vp
23	Solutions EAP 213 Court St., Middletown, Conn. 06457	800-526-3485 www.solutions-eap.com	130,207	146	7	190 ⁴	Sam Moy, president
24	AffinityCare Inc. 18202 Minnetonka Blvd., Suite 203, Wayzata, Minn. 55391	866-422-4644 www.affinitycare.net	130,000	240	N/A	16,800	Kenneth Larsen, president
25	Human Behavior Associates Inc. 1350 Hayes St., Suite B-100, Benicia, Calif. 94510	707-747-0117 www.callhba.com	129,500	165	7	2,000	James B. Wallace, president
26	Affiliated Employee Assistance Program 470 Forest Ave., Portland, Maine 04101	800-769-9819 www.bigbluea.com	97,500	125	8	400	Brian Donahue, vp
27	Continuum Employee Assistance, Training, Consulting 1135 M St., Suite 400, Lincoln, Neb. 68508	402-476-0186 www.4continuum.com	58,100	80	8	N/A	Georgia Glass, board president
28	Comprehensive EAP 5 Militia Drive, Lexington, Mass. 02421	781-863-8283 www.compeap.com	20,000	30	2	150 ⁵	Mark Sagor, president

1 Estimated. 2 Includes 196 licensed chemical dependency/substance abuse counselors. 3 Includes 16 substance abuse professionals. 4 Includes four licensed alcohol and drug counselors. 5 This figure represents contracted professionals that are multi-disciplined. NA=Not available.

Source: BI survey

The complete Directory of Employee Assistance Program Providers was published online on June 25, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory. Business Insurance now offers the option to purchase the entire online directory as an Excel file or as a PDF.

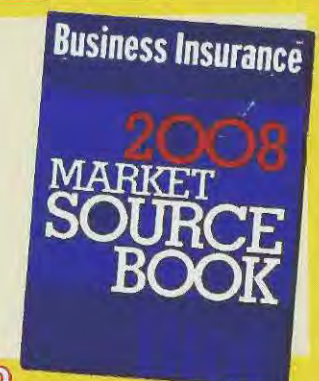
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Rehabilitation service providers

Ranked by 2006 revenues from rehabilitation services provided directly to employers*

Rank	Company/Address	Phone/Web site	Revenues from rehabilitation services	Professional staff	Total clients	Closed cases in 2006	Independent medical exam cases	Principal officer
1	Coventry Health Care Workers Compensation Services Inc. dba Coventry Workers' Comp Services ¹ 3200 Highland Ave., Downers Grove, Ill. 60515	630-737-7900 www.cvtvy.com	\$185,600,800	1,440	1,700	313,763	46,719	James McGarry, president
2	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000, Wayne, Pa. 19087	610-964-5100 www.genexservices.com	\$142,200,000	1,042	1,217	95,400	14,200	Peter C. Madeja, president/CEO
3	Intracorp 1601 Chestnut St., Philadelphia, Pa. 19192	215-761-7100 www.intracorp.com	\$133,500,000 ²	720	587	95,000	1,744	Archie Anderson, president
4	CorVel Corp. 2010 Main St., Suite 600, Irvine, Calif. 92614	949-851-1473 www.corvel.com	\$105,000,000	1,100	2,000	9,000	35,000	Dan Starck, president/CEO
5	Broadspire, a Crawford Co. 1601 S.W. 80th Terrace, Plantation, Fla. 33324-4036	866-830-2383 www.choosebroadspire.com	\$26,464,508	1,011	582	104,550	5,535	Dennis Replogle, president/CEO
6	F.A. Richard & Associates dba FARA 1625 W. Causeway Approach, Mandeville, La. 70471	800-259-8388 www.fara.com	\$9,850,000	104	295	29,000	0	M. Todd Richard, president/CEO
7	MCMC L.L.C. 88 Black Falcon Ave., Suite 353, Boston, Mass. 02210	800-227-1464 www.mcmcllc.com	\$9,445,420	48	103	1,000	298	Mike Lindberg, president/CEO
8	MedInsights Inc. 206 Gothic Court, Franklin, Tenn. 37067	615-778-5000 www.medinsights.com	\$9,398,400	55	250	4,353	0	Paula Woolworth, Cecilia Almon, vps
9	Total Care Management P.O. Box 6528, Greenville, S.C. 29606	800-638-6829 www.hewittcoleman.com	\$1,650,000	10	100	238	10	Charles R. Warne, CEO
10	Rainier Case Management Inc. 101 E. Eighth St., Suite 210, Vancouver, Wash. 98604	360-695-8383 www.rainiercasemgt.com	\$1,000,000	50	3,000	3,100	0	Tom Garbarino, Brad Reckord; Renee White, vps
11	Archer Consultants Inc. 101 Stewart Ave., Suite 300, Garden City, N.Y. 11530	516-683-0100 www.archerconsultants.org	\$890,000	27	118	206	0	Doris Wisotzik, president
12	Cascade Disability Management Inc. 4601 N.E. 77th Ave., Suite 250, Vancouver, Wash. 98662	360-713-5118 www.cascadedisability.com	\$273,045	198	190	10,211	0	David Buonviri, 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 Includes Concentra Inc. purchased April 2007. 2 Revised November 11, 2007

Source: BI survey

The complete Directory of Rehabilitation Service Providers was published online on November 12, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

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The 2008 Directory of Rehabilitation Service Providers will be published October 20, 2008.



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Disease management service providers

Ranked by total covered lives in 2006

Rank	Company/Address	Phone/Web site	2006 total covered lives	2006 total clients	2006 total staff	Principal officer
1	Optum 6300 Olson Memorial Highway, Golden Valley, Minn. 55427	888-262-4614 www.optumhealth.com	38,900,000	11,756	930	Rob Webb, CEO
2	APS Healthcare 8403 Colesville Road, Suite 1600, Silver Spring, Md. 20910	800-305-3720 www.apshealthcare.com	1,800,000	25	300	Eileen Auen, CEO
3	ActiveHealth Management 102 Madison Ave. New York, N.Y. 10016	212-651-8200 www.activehealth.net	1,800,300	24	130	Dr. Greg Steinberg, executive vp/ chief medical officer
4	CIGNA HealthCare 900 Cottage Grove Road, Hartford, Conn. 06152	860-226-6000 www.cigna.com	1,250,000	4,000	N/A	John Rademacher, COO
5	Avidyn Health 8625 King George Drive, Suite 400, Dallas, Texas 75235	214-920-9076 www.av-dynhealth.com	571,271	301	67	Chris Thomas, senior vp/COO
6	Qualis Health 10700 Meridian Ave. N., Suite 100, Seattle, Wash. 98133	206-364-9700 www.qualishealth.com	425,617	45	32	Marci Weis, vp-care management
7	American Health Holding Inc. 100 W. Old Wilson Bridge Road, Worthington, Ohio 43085	866-614-4244 www.americanhealthholding.com	303,600	26	11	Michael Reidelbach, president/CEO
8	Specialty Disease Management Services Inc. 3030 Hartley Road, Suite 290, Jacksonville, Fla. 32257	904-281-0006 www.specialtydisease.com	87,000	7	N/A	Frederic S. Goldstein, president
9	Alere Medical Inc. 595 Double Eagle Court, Suite 1000, Reno, Nev. 89521	888-902-5373 www.alere.com	65,000	20	250	Dr. Ron Geraty, president/CEO
10	Managed Care Concepts Inc. 7250 N. Cicero Ave., Lincolnwood, Ill. 60712	800-732-1299 www.managedcareconcepts.com	50,000	50	15	Karen Andalman McIntyre, president
11	HealthCorp 800 Main St., Dubuque, Iowa 52001	877-457-6223	44,750	87	4	Dr. James C. Hall, medical director
12	Health Integrated Inc. 10008 N. Dale Mabry Highway, Tampa, Fla. 33618	813-264-7577 www.healthintegrated.com	6,000	2	25	Shan Padda, chairman/CEO
13	Archer Consultants Inc. 1101 Stewart Ave., Suite 300, Garden City, N.Y. 11530	516-683-0100 www.archerconsultants.org	650	4	5	D. Lynn Wisotzik, president
NONRANKED DISEASE MANAGEMENT SERVICE PROVIDERS						
	Resources for Living P.O. Box 91929, Austin, Texas 78709-1929	800-561-2259 www.rfl.com	N/A	N/A	N/A	R. Wayne Parchman, president/CEO

NA=Not available.

Source: BI survey

The complete Directory of Disease Management Service Providers was published online on April 9, 2007. Visit www.businessinsurance.com/directories for access to the full searchable directory.

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The 2008 Directory of Disease Management Service Providers will be published April 21, 2008.

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 ACS Human Capital Management Solutions Employee benefit consultants
 ADP Retirement Services 401(k) plan administrators
 AIG Insurance Management Services Captive managers
 AIG Insurance Management Services (Guernsey) Ltd. Captive managers
 AIG Insurance Management Services Inc. (Hawaii) Captive managers
 AIG Insurance Management Services Inc. (South Carolina) Captive managers
 AIG Insurance Management Services Inc. (Vermont) Captive managers
 AIG Insurance Management Services (Ireland) Ltd. Captive managers
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 AMS Insurance Management Services Ltd. Captive managers
 AMS Insurance (Nevis) Ltd. Captive managers
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 ASU Group Third-party administrators
 Abram Interstate Insurance Services Inc. Insurance wholesalers
 ACBG Risk Retention Group L.L.C. Policyholder-owned
 alternative risk financing facilities
 AcceptableRisk Safety consultants
 ACE Tempest Reinsurance Ltd. Leading reinsurers worldwide
 ACE USA Property Engineering Property loss control consultants
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 Adriatic Insurance Co. Surplus lines insurers
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 Affiliated Employee Assistance Program Employee assistance programs
 Affinity Insurance Ltd. Policyholder-owned
 alternative risk financing facilities
 AffinityCare Inc. Employee assistance programs
 Agnew International Inc. Reinsurance brokers
 Alabama Municipal Insurance Corp. Public entity risk pools
 Alaska Public Entity Insurance Public entity risk pools
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 dba Albert Risk Management Consultants Risk management consultants
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 Insurance Programs (ASCIP) Public entity risk pools
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 insurance providers
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 Altus Dental Insurance Co. Inc. Dental plan providers
 American Actuarial L.L.C. Risk management consultants
 American Administrative Group Inc. Third-party administrators
 American Agricultural Insurance Co. Leading reinsurers worldwide
 American Contractors Insurance Group Policyholder-owned
 alternative risk financing facilities
 American Empire Surplus Lines Insurance Co. Surplus lines insurers
 American Excess Insurance Exchange,
 Risk Retention Group Policyholder-owned
 alternative risk financing facilities
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 Disease management service providers
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 American International Management
 Co. (Barbados) Ltd. Captive managers
 American International Specialty
 Lines Insurance Co. Surplus lines insurers
 American Risk Managers Inc. Risk management consultants
 Amerisure Re (Bermuda) Ltd. Rent-a-captives

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 Aon Insurance Managers (USVI) Inc. Captive managers
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 Rehabilitation management service providers
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 Arizona Counties Insurance Pool Public entity risk pools
 Arizona Municipal Risk Retention Pool Public entity risk pools
 Arizona School Risk Retention Trust Inc. Public entity risk pools
 Arkansas World captive domiciles
 Arkansas Blue Cross Blue Shield Long-term care insurance providers
 Arlington Insurance Co. Ltd. Rent-a-captives
 Arlington/Roe & Co. Inc. Insurance wholesalers
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 Artex Risk Solutions (Cayman) Ltd. Captive managers
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 Artex Risk Solutions Inc. (Vermont) Captive managers
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 Arup Property loss control consultants
 Associated Electric & Gas Insurance Services Ltd. Policyholder-owned
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 (AMFO) Members Insurance Co. Policyholder-owned
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 ASU Group-Recovery Unlimited Case management service providers
 thens Administrators Third-party administrators
 Atlantic & Cape May Counties Assn. of
 School Business Officials Joint Insurance Fund Public entity risk pools

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 Atlantic Specialty Lines Inc. Insurance wholesalers
 Austin & Stanovich Risk Managers L.L.C. Risk management consultants
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 Avidyn Health Case management service providers,
 Disease management service providers
 Axentis Inc. Risk management information systems
 Axiom Re Inc. Reinsurance brokers

B

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 Beecher Carlson (Colorado) Captive managers
 Beecher Carlson (DC) Captive managers
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 Beecher Carlson (Nevada) Captive managers
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 Benefit Controls Cos. Agents and brokers, Employee benefit consultants
 Benefit Dynamics Inc. Employee benefit consultants
 Benefit Equity Inc. 401(k) plan administrators
 Benefit Express Employee benefit systems
 Benefit Express Services L.L.C. Employee benefit consultants
 Benefit Solutions Inc. Employee benefit consultants
 Benelogic Employee benefit systems
 Benfield Group Ltd. Reinsurance brokers
 Bensinger, DuPont & Associates Employee assistance programs
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 Berkshire Life Insurance
 Co. of America Long-term care insurance providers
 Bermuda World captive domiciles
 BETA Healthcare Group Risk
 Management Authority Public entity risk pools
 Betterley Risk Consultants Inc. Risk management consultants
 Bickmore Risk Services Safety consultants
 BioScrip Prescription benefit managers
 BISYS Retirement Services Inc. 401(k) plan administrators
 BISYS Risk Management Services Safety consultants
 Blackburn Group Inc. Risk management information systems
 Blades, Macaulay & Crout Inc. Risk management consultants
 Blue Cross & Blue Shield of Minnesota Consumer-driven health care plan
 providers
 Blue Cross Blue Shield of Florida Long-term care insurance providers
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 Bolton & Co. Insurance Brokers Agents and brokers
 Roger Bouchard Insurance Inc. Agents and brokers
 Boulder Insurance Ltd. Policyholder-owned
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 Bowen, Miellette & Britt Inc. Agents and brokers
 Gregory B. Bragg & Associates Inc. Safety consultants,
 Third-party administrators
 Bratrud Middleton Insurance Brokers Inc. Agents and brokers
 T.E. Brennan Co. Risk management consultants
 Brightwork Inc. Risk management information systems
 British Columbia World captive domiciles
 British Indemnity Ltd. Rent-a-captives
 British Virgin Islands World captive domiciles
 Britton-Gallagher & Associates Inc. Agents and brokers
 Broadspire Services Inc.,
 a Crawford Co. Case management service providers,
 Rehabilitation management service providers,
 Third-party administrators
 Brokerage Concepts Inc. Third-party administrators

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Brooke Franchise Corp.	Agents and brokers
Brower Insurance Agency L.L.C.	Agents and brokers
W. Brown & Associates Insurance Services	Insurance wholesalers
Brown & Brown Inc.	Agents and brokers, Insurance wholesalers
Brownard Programs Ltd.	Insurance wholesalers
bswift	Employee benefit systems
Buck Consultants, An ACS Company	Employee benefit consultants, Employee benefit systems
Buckner Co.	Agents and brokers
Ken Buhler Associates Inc.	Property loss control consultants, Risk management consultants
Bureau Veritas	Safety consultants
Burlington County Insurance Pool	
Joint Insurance Fund	Public entity risk pools
Burlington County Municipal Joint Insurance Fund	Public entity risk pools
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Burns & Wilcox Ltd.	Insurance wholesalers
By the Numbers Actuarial Consulting Inc.	Risk management consultants
Byrne Software Technologies Inc.	Employee benefit systems
C	
CAS-Claims Administrative Services Inc.	Safety consultants, Third-party administrators
CBIZ Benefits & Insurance Services Inc.	Agents and brokers
CCS Holdings L.P.	Third-party administrators
CEI Group Inc.	Safety consultants
CHC Casualty Risk Retention Group Inc.	Policyholder-owned alternative risk financing facilities
CRC Insurance Services Inc.	Insurance wholesalers
California Affiliated Risk Management Authorities (CARMA)	Public entity risk pools
California Housing Authority Risk Management Agency (CHARMA)	Public entity risk pools
California Housing Workers' Compensation Authority (CHWCA)	Public entity risk pools
California Insurance Center	Agents and brokers
California State Assn. of Counties Excess Insurance Authority (CSAC EIA)	Public entity risk pools
California Transit Systems Joint Powers Insurance Authority (CaTIP)	Public entity risk pools
Cambridge Integrated Services Group Inc.	Third-party administrators
Campbell Management Group Inc., dbaThe Campbell Group	Agents and brokers
Cannon Cochran Management Services Inc. dba CCMSI	Third-party administrators
Cantor & Co.	Risk management information systems
Capacity Group of Cos.	Agents and brokers
Capell Industrial Risk Management Inc.	Risk management consultants
Cardinal Risk Management Alternatives Inc.	Risk management consultants
CVS/Caremark Corp.	Prescription benefit managers
Carilion EAP	Employee assistance programs
Carl Warren & Co.	Third-party administrators
Cascade Disability Management Inc.	Rehabilitation management service providers
Catalyst Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Catalyst Rx	Prescription benefit managers
Cayman Islands	World captive domiciles
Cedar Management Ltd.	Captive managers
CenBen USA Inc.	Third-party administrators
Central San Joaquin Valley Risk Management Authority (CSJVRMA)	Public entity risk pools
Ceridian Corp.	Employee assistance programs
Champlain Captive Management Inc.	Captive managers
Chaney Consulting Group Inc.	Third-party administrators
Chubb Corp.	Risk management information systems
Chubb Services Corp.	Safety consultants, Third-party administrators
Churchill Casualty Ltd.	Policyholder-owned alternative risk financing facilities
CIGNA Behavioral Health	Employee assistance programs
CIGNA Dental & Vision Care	Dental plan providers
CIGNA Healthcare	Consumer-driven health care plan providers, Disease management service providers
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Claim Professionals Liability Insurance Co., a Risk Retention Group	Policyholder-owned alternative risk financing facilities
Claims Direct Access	Third-party administrators
Claims Management Services Inc.	Third-party administrators
Clayton Consultants Inc.	Crisis management consultants
Cobbs, Allen & Hall Inc.	Agents and brokers
COCO Development L.L.C.	Employee benefit systems
Coleman Williams Risk Management Ltd.	Captive managers
Colemont Insurance Brokers Inc.	Insurance wholesalers
John B. Collins Associates Inc.	Reinsurance brokers

Colorado	World captive domiciles
Colorado School Districts Self Insurance Pool	Public entity risk pools
Colrich (SAC) Ltd.	Rent-a-captives
Columbia Casualty Co.	Surplus lines insurers
Columbus Insurance Ltd.	Policyholder-owned alternative risk financing facilities
COMCARE PRO A Reciprocal Risk Retention Group	Public entity risk pools
Commerce Banc Insurance Service Inc.	Agents and brokers
Community Hospital Alternative for Risk Transfer A Reciprocal Risk Retention Group	Policyholder-owned alternative risk financing facilities
Companion Third Party Administrators L.L.C.	Third-party administrators
Compass Insurance Agency Inc.	Agents and brokers
Complete Health Systems L.C.	Employee benefit systems
Comprehensive EAP	Employee assistance programs
CompPsych Corp.	Employee assistance programs
Computer Sciences Corp.	Risk management information systems
Coventry Health Care Workers Compensation Services Inc. dba Coventry Workers' Comp Services	Rehabilitation management service providers
CONCERN: EAP	Employee assistance programs
Cone Inc.	Crisis management consultants
Connecticut Interlocal Risk Management Agency	Public entity risk pools
Connolly Ford Leppert Inc.	Agents and brokers
Consolidated Risk Management	Risk management consultants
Constitution State Services Ltd. Liability Co.	Third-party administrators
Consumer Specialties Insurance Co., Risk Retention Group	Policyholder-owned alternative risk financing facilities
Continuing Care Risk Retention Group Inc.	Policyholder-owned alternative risk financing facilities
Continuum Employee Assistance, Training, Consulting	Employee assistance programs
Control Risks L.L.C.	Crisis management consultants
Converium Holding Ltd.	Leading reinsurers worldwide
Cook, Hall & Hyde Inc.	Agents and brokers
Cooper Gay (Holdings) Ltd.	Reinsurance brokers
Copper Harbor Consulting Inc.	Property loss control consultants
CORE Risk Services	Risk management consultants
CoreSource Inc.	Third-party administrators
Corporate Risk Management Inc.	Risk management consultants
Corporate Systems Administration Inc.	Third-party administrators
CorVel Corp.	Case management service providers, Rehabilitation management service providers
Cottingham & Butler Claims Services Inc.	Third-party administrators
Cottingham & Butler Inc.	Agents and brokers
COUNTRY Life Insurance Co.	Long-term care insurance providers
County Commissioners Assn. of Pennsylvania (CCAP) Unemployment Compensation Trust	Public entity risk pools
Coventry Workers' Comp Services	Case management service providers
Crain, Langner & Co.	Risk management consultants
Crawford Advisors L.L.C.	Agents and brokers
Cresta Insurance L.L.C.	Insurance wholesalers
Crisis Intervention Worldwide	Crisis management consultants
Crowe Chizek & Co. L.L.C.	Risk management consultants
Crump Group Inc.	Insurance wholesalers
Crusader International Management (Cayman) Ltd.	Captive managers
Frank Crystal & Co. Inc.	Agents and brokers
CS STARS	Risk management information systems
Cypress Creek Intermediaries Inc.	Reinsurance brokers
D	
DB&R Consulting L.L.C.	Risk management consultants
DailyAccess Corp.	401(k) plan administrators
Daniel & Henry Co.	Agents and brokers
DATAIR Employee Benefit Systems Inc.	Employee benefit systems
DataRisk L.L.C.	Agents and brokers
DAVID Corp.	Risk management information systems
J. Rolfe Davis Insurance	Agents and brokers
Davis Vision Inc.	Vision plan providers
Dawson Insurance Inc.	Agents and brokers
Deep East Texas Self-Insurance Fund	Public entity risk pools
Delaware	World captive domiciles
Deloitte Consulting L.L.P.	Employee benefit consultants
Delphi Technology Inc.	Risk management information systems
Delta Dental Plans Assn.	Dental plan providers
Dempsey, Myers & Co. L.L.P.	Risk management consultants
DentalPlans.com Inc.	Dental plan providers
DeWitt Stern Group Inc.	Agents and brokers
Disaster Management Inc.	Crisis management consultants
District of Columbia	World captive domiciles
Kevin F. Donoghue & Associates	Risk management consultants
Dothage Risk Management Consultants Inc.	Risk management consultants
Dublin	World captive domiciles
Durrett & David Risk Management	Risk management consultants

E

EBS Benefit Solutions Inc.	Employee benefit consultants
EWI Re Inc.	Reinsurance brokers
Eastern America Insurance Agency Inc.	Insurance wholesalers
Eastern Insurance Group L.L.C.	Agents and brokers
Effective Risk Management	Risk management consultants
Effisoft USA	Risk management information systems
Elam Consulting Inc.	Risk management consultants
Elite Distributors Insurance Co.	Policyholder-owned alternative risk financing facilities
Employee Benefit Management Corp.	Third-party administrators
Employee Resource Systems Inc.	Employee assistance programs
Employment Risk Management Authority (ERMA)	Public entity risk pools
Endurance Specialty Holdings Ltd.	Leading reinsurers worldwide
Engle Martin Claims Administrative Services	Third-party administrators
Envision Technology Solutions	Risk management information systems
Epler Co.	401(k) plan 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
Essex Insurance Co.	Surplus lines insurers
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
EyeMed Vision Care	Vision plan providers
F	
F.A. Richard & Associates Inc. dba FARA	Rehabilitation management service providers, Safety consultants, Third-party administrators
FARA Health Management	Case management service providers
Findley Davies Inc.	401(k) plan administrators
Fire Agencies Self Insurance System (FASIS)	Public entity risk pools
Fire Protection Solutions Inc.	Property loss control consultants, Safety consultants
First Capital-AWIS L.L.C.	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
Flagstone Re	Leading reinsurers worldwide
Flex Compensation Inc.	Employee benefit systems
Flexible Benefit Service Corp.	Consumer-driven health care plan providers
401(k) Co.	401(k) plan administrators
Frank Gates Alternative Risk/Atlantic Gateway International, (SAC) Ltd.	Captive managers
Frank Gates Cos. Inc.	Third-party administrators
Frenkel & Co. Inc.	Agents and brokers
Leonard R. Friedman Risk Management Inc.	Risk management consultants
Fringe Benefits Management Co.	Agents and brokers
Frost Insurance Inc.	Agents and brokers
FutureShield	Crisis management consultants
Futuro Insurance Co. Ltd.	Rent-a-captives
G	
GAB Robins North America Inc.	Risk management information systems, 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
Gallagher Re	Reinsurance brokers
William Gallagher Associates Insurance Brokers Inc.	Agents and brokers
Gander Consulting Group L.L.C.	Risk management consultants
Garner Insurance Services	Agents and brokers
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

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MARKET SOURCEBOOK

Continued from previous page

GenSource	Risk management information systems
Genworth Financial Services	Long-term care insurance providers
Georgia	World captive domiciles
Gettysburg National Indemnity (SAC) Ltd.	Rent-a-captives
Gibraltar	World captive domiciles
Gilsbar Inc.	Third-party administrators
Global Captive Management Ltd.	Captive managers
Global Risk Consultants Corp.	Property loss control consultants
Global Risk Advisors	Risk management consultants
Gloucester, Cumberland, Salem	
School Districts Joint Insurance Fund	Public entity risk pools
Gloucester, Salem, Cumberland Counties	
Municipal Joint Insurance Fund	Public entity risk pools
Graham Co.	Agents and brokers
Gras Savoye & Cie.	Agents and brokers
Great-West Retirement Services	401(k) plan administrators
Great-West Healthcare	Consumer-driven health care plan providers
Greenlight Capital Re Ltd.	Leading reinsurers worldwide
Gresham & Associates Inc.	Insurance wholesalers
Group Benefit Services L.L.C.	Third-party administrators
Group Health Inc.	Dental plan providers
Group Resources	Third-party administrators
Guam	World captive domiciles
Guaranty Insurance Services Inc.	Agents and brokers
Guardian Life Insurance Co. of America	Dental plan providers
	Vision plan providers
Guardrisk Group of Cos.	Rent-a-captives
Guernsey	World captive domiciles
Gulfshore Insurance Inc.	Agents and brokers
Guy Carpenter & Co. L.L.C.	Reinsurance brokers

H	
HCI-EBS Inc. dba Employee Benefits Services	401(k) plan administrators
HDTT Insurance Consulting (Beijing) Co. Ltd.	Agents and brokers
HLG Holdings Ltd.	Agents and brokers
HM Benefits Administrators	Third-party 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 Management (USA)	Captive managers
HSBC Insurance Solutions (Bermuda) Ltd.	Captive managers
Hannover Re Group	Leading reinsurers worldwide
Robert Harder Insurance Consulting Inc.	Risk management consultants
Harper Risk Inc.	Risk management consultants
Harris, Rothenberg International, LLC	Employee assistance programs
Harvard Aimes Group	Risk management consultants
Harvard Pilgrim Health Care	Consumer-driven health care plan providers
Hawaii	World captive domiciles
Haylor, Freyer & Coon Inc.	Agents and brokers
Hays Group Inc. dba Hays Cos.	Agents and brokers
HCH Administration Inc.	Third-party administrators
Health Integrated Inc.	Disease management service providers
HealthTrans	Prescription benefit managers
HealthCorp	Case management service providers, Disease management service providers
HealthPlan Holdings Inc.	Third-party administrators
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
Higginbotham & Associates Inc.	Agents and brokers
Hilb Rogal & Hobbs Co.	Agents and brokers, Employee benefit consultants
Holborn Corp.	Reinsurance brokers
Holman Group	Employee assistance programs
Holmes Murphy & Associates Inc.	Agents and brokers
Hong Kong	World captive domiciles
Horton Group Inc.	Agents and brokers
Housing Authority Insurance Group	Public entity risk pools
Houston Casualty Co.	Surplus lines insurers

HR Consulting Group Inc.	Employee benefit systems
Hub International Ltd.	Agents and brokers, Insurance wholesalers
Hudson Group Inc.	Risk management consultants
Hughes Associates Inc.	Property loss control consultants
Human Behavior Associates Inc.	Employee assistance programs
Humana Inc.	Consumer-driven health care plan providers
Hylant Group	Agents and brokers
I	
IAS (Barbados) Ltd.	Captive managers
IFG Cos.	Surplus lines insurers
IMA Financial Group Inc.	Agents and brokers
IPCR Ltd.	Leading reinsurers worldwide
ICA Risk Management Consultants	Risk management consultants
Illinois	World captive domiciles
Illinois Union Insurance Co.	Surplus lines insurers
Independent Cities Risk Management Authority (ICRMA)	Public entity risk pools
Independent Management Ltd.	Captive managers
INFORM Applications Inc.	Risk management information systems
Information Products Inc.	Employee benefit systems
Innovative Captive Strategies	Captive managers
Innovative Captive Strategies (Barbados), Ltd.	Captive managers
Inservco Insurance Services Inc.	Third-party administrators
Insight Insurance Services Inc.	Insurance wholesalers
Insurance Audit & Inspection Co.	Risk management consultants
Insurance Buyers' Council Inc.	Risk management consultants
Insurance Claims Auditing & Professional Services Inc.	Third-party administrators
Insurance Design Administrators	Third-party administrators
Insurance House	Insurance wholesalers
Insurance Office of America Inc.	Agents and brokers
Insurity Inc.	Risk management information systems
Integrated Behavioral Health	Employee assistance programs
Integro USA Inc.	Agents and brokers
Interface EAP	Employee assistance programs

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Intergovernmental Risk Management Agency	Public entity risk pools
Interlocal Risk Financing Fund of North Carolina	Public entity risk pools
International Advisory Services Ltd.	Captive managers
International Casualty Co. SPC Inc.	Policyholder-owned alternative risk financing facilities
International Placement Services Inc.	Insurance wholesalers
InterWest Insurance Services Inc.	Agents and brokers
Intracorp	Rehabilitation management service providers
Intracorp/CareAllies	Case management service providers
Iowa Municipalities Workers' Compensation Assn.	Public entity risk pools
Isle of Man	World captive domiciles

J	
JLT Risk Solutions (Guernsey) Ltd.	Captive managers
JLT Risk Solutions Management (Asia Pacific) Pte. Ltd.	Captive managers
JLT Risk Solutions Management (Bermuda) Ltd.	Captive managers
James River Insurance Co.	Surplus lines insurers
Jardine Lloyd Thompson Group P.L.C.	Agents and brokers, Reinsurance brokers
Jenkins Athens Insurance Services Jersey	Agents and brokers, World captive domiciles
JI Specialty Services Inc.	Third-party administrators
JM Risk Management Co. of the Southwest Inc.	Risk management consultants

K	
K&K Insurance Group Inc.	Insurance wholesalers
Kansas	World captive domiciles
Kansas County Assn. Multiline Pool	Public entity risk pools
Kansas Municipal Insurance Trust	Public entity risk pools
Keenan & Associates	Agents and brokers, Risk management consultants, Third-party administrators
Kensington Management Group Ltd.	Captive managers
Kentucky	World captive domiciles
Key Risk Management Services Inc.	Third-party administrators
Kinloch Holdings Inc.	Agents and brokers
Klais & Co. Inc.	Third-party administrators
R.C. Knox and Co. Inc.	Agents and brokers
Kochman Consulting Services	Risk management consultants
Korean Re	Leading reinsurers worldwide
Kroger Prescription Plans	Prescription benefit managers
Kroll	Crisis management consultants
Kushner & Co.	Employee benefit consultants

L	
Labuan	World captive domiciles
Landmark American Insurance Co.	Surplus lines insurers
J. Smith Lanier & Co.	Agents and brokers
Lansdowne Insurance Co. Ltd.	Rent-a-captives
Lassiter-Ware Inc.	Agents and brokers
Lawley Service Inc.	Agents and brokers
League of Wisconsin Municipalities Mutual Insurance	Public entity risk pools
Leavitt Group	Agents and brokers
Lexington Insurance Co.	Surplus lines insurers
Liberty Mutual Insurance Co.	Risk management information systems
Liberty Mutual Management (Bermuda) Ltd.	Captive managers
Liberty Mutual Safety Solutions	Safety consultants
Liberty Sponsored Insurance (Vermont) Inc.	Rent-a-captives
Licata Kelleher & Co.	Risk management consultants
Lipscomb & Pitts Insurance L.L.C.	Agents and brokers
Lloyd's of London	Leading reinsurers worldwide, Surplus lines insurers

Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)	Public entity risk pools
Local Government Center (LGC) HealthTrust L.L.C.	Public entity risk pools
Local Government Center (LGC) Property-Liability Trust L.L.C.	Public entity risk pools
Lockton Benefit Group	Employee benefit consultants
Lockton Cos. L.L.C.	Agents and brokers
London American Risk Specialists Inc.	Insurance wholesalers
Loomis Co.	Agents and brokers, Third-party administrators
Loss Control Associates Inc.	Property loss control consultants, Safety consultants
Lovitt & Touche Inc.	Agents and brokers
LoVullo Associates Inc.	Insurance wholesalers
Luxembourg	World captive domiciles

M	
MAC Casualty Ltd.	Policyholder-owned alternative risk financing facilities
MARCIT	Public entity risk pools
MCMC L.L.C.	Case management service providers, Rehabilitation management service providers

MJ Insurance Inc.	Agents and brokers
MLB Burlington Assurance Exchange Society	Policyholder-owned alternative risk financing facilities
MPC Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Magellan Health Services Inc.	Employee assistance programs
Mahoney Group	Agents and brokers
Maine	World captive domiciles
Malta	World captive domiciles
Managed Care Concepts Inc.	Case management service providers, Disease management service providers
MHN Inc.	Employee assistance programs
Marchmont Insurance Co. Ltd.	Rent-a-captives

Marin Schools Insurance Authority Joint Powers Authority	Public entity risk pools
Marsh & McLennan Cos. Inc.	Agents and brokers
Marsh-Captive Management Services (Arizona)	Captive managers
Marsh-Captive Management Services (Australia)	Captive managers
Marsh-Captive Management Services (Barbados)	Captive managers
Marsh-Captive Management Services (Bermuda)	Captive managers
Marsh-Captive Management Services (Canada)	Captive managers
Marsh-Captive Management Services (Cayman)	Captive managers
Marsh-Captive Management Services (Colorado)	Captive managers
Marsh-Captive Management Services (Dublin)	Captive managers
Marsh-Captive Management Services (Gibraltar)	Captive managers
Marsh-Captive Management Services (Guernsey)	Captive managers
Marsh-Captive Management Services (Hawaii)	Captive managers
Marsh-Captive Management Services (Isle of Man)	Captive managers
Marsh-Captive Management Services (Luxembourg)	Captive managers
Marsh-Captive Management Services (Malta)	Captive managers
Marsh-Captive Management Services (Nevada)	Captive managers
Marsh-Captive Management Services (New York)	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

Marsh-Risk Consulting Practice	Property loss control consultants, Risk management consultants, Safety consultants
Marshall & Sterling Enterprises Inc.	Agents and brokers
MassMutual Life Insurance Co.	Long-term care insurance providers
Matrix Risk Consultants Inc.	Property loss control consultants
Mauritius	World captive domiciles
Max Re	Leading reinsurers worldwide
Donald Mayo-Fire Protection Consultant Inc.	Property loss control consultants
McGee Risk Management Services	Third-party administrators
McGraw Wentworth	Agents and brokers, Employee benefit consultants
McNeary Inc.	Risk management consultants
McQueary Henry Bowles Troy L.L.P.	Agents and brokers
Meadowbrook Claims Services	Third-party administrators
Meadowbrook Inc.	Risk management consultants, 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
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 L.L.C.	Employee benefit consultants
Meritain Health	Consumer-driven health care plan providers, Third-party administrators
Meritus Reinsurance Ltd.	Policyholder-owned alternative risk financing facilities
Mesirow Insurance Services Inc.	Agents and brokers
MetLife Inc.	Dental plan providers, Long-term care insurance providers

MFX	Risk management information systems
Michigan Assn. of School Boards -SEG Property/Casualty Pool	Public entity risk pools
Michigan County Road Commission Self-Insurance Pool	Public entity risk pools
Mid American Group Inc.	Agents and brokers
Middlesex County Municipal Joint Insurance Fund	Public entity risk pools
Midlands Management Corp.	Insurance wholesalers
Milliman Inc.	401(k) plan administrators
Missouri Public Entity Risk Management Fund (MOPERM)	Public entity risk pools
Monkton Re SPC Ltd.	Rent-a-captives
Montana	World captive domiciles

Montana Municipal Insurance Authority	Public entity risk pools
Fred A. Moreton & Co.	Agents and brokers
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 Insurance Trust of North Carolina	Public entity risk pools
Murphy & Beane	Third-party administrators
Mutual of Omaha Insurance Co.	Long-term care insurance providers

N	
NIA Group L.L.C.	Agents and brokers
NIF Group Inc.	Insurance wholesalers
Nason Associates Inc.	Insurance wholesalers
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 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
NAVIGATION Advisors L.L.C.	Risk management consultants
Navigators Specialty Insurance Co.	Surplus lines insurers
Neace Lukens Holding Co.	Agents and brokers
Nebraska Intergovernmental Risk Management Assn.	Public entity risk pools
Nebraska Intergovernmental Risk Management Assn. II	Public entity risk pools
Charles Nechtem Associates Inc.	Employee assistance programs
Nelson & Bernstein L.L.C.	Risk management consultants
Netherlands Antilles	World captive domiciles
Network Safety Consultants Inc.	Safety consultants
Nevada	World captive domiciles
Nevada Public Agency Insurance Pool	Public entity risk pools
New Directions Behavioral Health L.L.C.	Employee assistance programs
New Jersey Intergovernmental Insurance Fund	Public entity risk pools
New Mexico Assn. of Counties Workers' Compensation Pool	Public entity risk pools
New Mexico County Insurance Authority Law Enforcement Pool	Public entity risk pools
New Mexico County Insurance Authority Multi-Line Pool	Public entity risk pools
New York	World captive domiciles
Noetic Specialty Insurance Co.	Surplus lines insurers
Nonprofits' Insurance Alliance of California	Policyholder-owned alternative risk financing facilities

North American Insurance Agency Inc. dba North American Group	Agents and brokers
North American Risk Co.	Safety consultants
North Carolina Interlocal Risk Management Agency	Public entity risk pools
Northern California Regional Liability Excess Fund (NCR)	Public entity risk pools
Northgroup Sponsored Captive Insurance Inc.	Rent-a-captives
NovaPro Risk Solutions L.P.	Third-party administrators

O	
ONB Insurance Group	Agents and brokers
ORG Captive Management Inc.	Captive managers
OCI	Risk management information systems
Odyssey Re Holdings Corp.	Leading reinsurers worldwide
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 captive domiciles
Oklahoma Municipal Assurance Group	Public entity risk pools
Omega Risk Management L.L.C.	Risk management consultants
OnlineBenefits, an A.D.A.M. Company	Employee benefit systems
Optimum Group L.L.C.	Employee benefit consultants
Optum	Disease management service providers
Orypaba Rio Corretora de Resseguros Ltda.	Reinsurance brokers
James B. Oswald Co. dba Oswald Cos.	Agents and brokers

P	
PMA Management Corp.	Safety consultants, Third-party administrators
PMSI	Prescription Benefit
PSA Financial Center & Affiliates	Agents and brokers
P&C Insurance Systems Inc.	Risk management information systems

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MARKET SOURCEBOOK

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Panama	World 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
PELICAN Insurance Co., A Reciprocal Risk Retention Group	Public entity risk pools
Penn-America Group Inc.	Surplus lines insurers
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.	Employee assistance programs
Physicians Reimbursement Fund Inc., A Risk Retention Group	Policyholder-owned alternative risk financing facilities
Pinehurst Reinsurance Ltd.	Rent-a-captives
Pinnacle Risk Management Services	Third-party administrators
Pinnacle Risk Services Inc.	Risk management consultants
Platinum Underwriters Holdings Ltd.	Leading reinsurers worldwide
Preferred Benefits Inc.	Agents and brokers
Presidio Insurance Ltd.	Policyholder-owned alternative risk financing facilities
PricewaterhouseCoopers Human Resource Services	Employee benefit consultants
Prime Insurance	Insurance wholesalers
Prime Insurance Syndicate Inc.	Surplus lines insurers
Principal Financial Group	Dental plan providers, 401(k) plan administrators, Vision plan providers
Principal Financial Group/National Accounts	Third-party administrators
Pritchard & Jerden Inc.	Agents and brokers
PSRG Inc.	Safety consultants
ProClaim America Inc.	Risk management consultants, Third-party administrators
Professional Benefit Administrators Inc.	Third-party administrators
Professional Safety Consultant Service Inc.	Property loss control consultants
Professionals National Insurance Co. Ltd.	Rent-a-captives
Property Risk Services L.L.C.	Insurance wholesalers
Protected Insurance Program for Schools	Public entity risk pools
Protective Countermeasures Inc.	Crisis management consultants
Prudential Financial Inc.	Long-term care insurance providers
Public Agency Compensation Trust	Public entity risk pools
Public Agency Risk Sharing Authority of California (PARSAC)	Public entity risk pools
Public Employer Risk Management Assn. Inc. (PERMA)	Public entity risk pools
Public Entity Risk Management Authority (PERMA)	Public entity risk pools
Puerto Rico	World captive domiciles
PureSafety	Risk management information systems
Q	
QBE Insurance Group Ltd.	Leading reinsurers worldwide
Qualis Health	Case management service providers, Disease management service providers
Quest Management Services Ltd.	Captive managers
Quest (SAC) Ltd.	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
Radian Mortgage Reinsurance Co.	Policyholder-owned alternative risk financing facilities
Raffles Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Rainier Case Management Inc.	Rehabilitation management service providers
Regional Reporting Inc.	Safety consultants
Regions Insurance Group Inc.	Agents and brokers
Rehder Y Asociados S.A.	Agents and brokers
Reinsurance Group of America Inc.	Leading reinsurers worldwide
RenaissanceRe Holdings Ltd.	Leading reinsurers worldwide
A.J. Renner & Associates/Vista Insurance Partners of Illinois Inc.	Insurance wholesalers

Resources for Living	Disease management service providers
RESTAT L.L.C.	Prescription benefit managers
Retirement Plan Co.	401(k) plan administrators
Rhode Island	World captive domiciles
Riggs, Counselman, Michaels & Downes Inc.	Agents and brokers
Risk Services-Arizona Inc.	Captive managers
Risk Consultants Inc.	Risk management consultants
Risk Consultants Inc.	Safety consultants
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 Navigation Group L.L.C.	Risk management consultants
Risk Placement Services Inc.	Insurance wholesalers
Risk Reducers L.L.C.	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 Strategies Co.	Agents and brokers
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
Roundstone Captive Management Ltd.	Captive managers
RSUI Indemnity Co.	Surplus lines insurers
Rutherford Cos.	Agents and brokers
S	
SB&T Captive Management Co.	Captive managers
SEG Insurance Ltd.	Rent-a-captives
Safety & Risk Control Services Inc.	Property loss control consultants, Safety consultants
Safety Management Group of Indiana Inc.	Safety consultants
Safety Resources	Safety consultants
St. Paul Surplus Lines Insurance Co.	Surplus lines insurers
Sand Creek Group Ltd.	Employee assistance programs
Sansima Consulting Group Inc.	401(k) plan administrators
W.A. Schickedanz Agency Inc.	Insurance wholesalers
Schiff, Kreidler-Shell Inc.	Agents and brokers
Schinnerer Group	Insurance wholesalers
Scibal Associates Inc.	Third-party administrators
SCOR	Leading reinsurers worldwide
Scott Insurance	Agents and brokers
Scottsdale Insurance Co.	Surplus lines insurers
Seaboard Underwriters Inc.	Insurance wholesalers
Securian Financial Group, Inc.	401(k) plan administrators
Sedgwick Claims Management Services Inc.	Third-party administrators
SEG Self-Insurer Workers' Compensation Fund	Public entity risk pools
Segal Group Inc.	Employee benefit consultants
Seitlin	Agents and brokers
Self Insured Plans L.L.C.	Third-party administrators
Shand Morahan & Co. Inc.	Insurance wholesalers
Shelter Island Risk Services	Risk management consultants
Sigma Consulting Corp.	Risk management consultants
SilverStone Group Inc.	Agents and brokers
Singapore	World captive domiciles
Sky Insurance Inc.	Agents and brokers
Socius Insurance Services Inc.	Insurance wholesalers
Solutions EAP	Employee assistance programs
South Carolina	World captive domiciles
South Dakota	World captive domiciles
Southeastern Indiana Health Operations dba SIHO Insurance Services	Third-party administrators
Southern California Regional Liability Excess Fund (SCR)	Public entity risk pools
Sovereign Group International Inc.	Insurance wholesalers
Specialty Disease Management Services Inc.	Disease management service providers
Specialty Risk Management Inc.	Crisis management consultants
Specialty Risk Services L.L.C.	Risk management information systems, Safety consultants, Third-party administrators
Specific Software Solutions L.L.C.	Risk management information systems
Spectera	Vision plan providers
Spirit Dental	Dental plan providers

Standard	401(k) plan administrators
Starkweather & Shepley Insurance Brokerage Inc.	Agents and brokers
State of Minnesota-Risk Management Fund	Public entity risk pools
States Self-Insurers Risk Retention Group Inc.	Policyholder-owned alternative risk financing facilities
State Wide Assn. of Community Colleges	Public entity risk pools
Steadfast Insurance Co.	Surplus lines insurers
Stogniew-RisControl Services	Risk management consultants
Stogniew & Associates	Property loss control consultants
StrataCare Inc.	Risk management information systems
Strategic Risk Solutions (Bermuda) Ltd.	Captive managers
Strategic Risk Solutions (Cayman) Ltd.	Captive managers
Strategic Risk Solutions (Vermont) Ltd.	Captive managers
Strategic Safety Associates	Safety consultants
Stuart Insurance Group Ltd.	Rent-a-captives
G.J. Sullivan Co. Reinsurance	Reinsurance brokers
Sullivan Group-Wholesale Operations	Insurance wholesalers
Sumitomo Life Insurance Agency America Inc.	Agents and brokers
Summit Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Swett & Crawford Group	Insurance wholesalers
Swiss Re Group	Leading reinsurers worldwide
Swiss Re's Global Asset Protection Services	Property loss control consultants
Switzerland	World captive domiciles
Symphony Management Ltd.	Captive managers
T	
TD Banknorth Insurance Agency Inc.	Agents and brokers
THB Intermediaries Inc.	Reinsurance brokers
TVA Fire & Life Safety Inc.	Property loss control consultants
Taft Cos.	Captive managers
Tanenbaum-Harber Reinsurance Intermediaries Inc.	Reinsurance brokers
Tanenbaum-Harber Co. Inc.	Agents and brokers
Tave Risk Management	Risk management consultants
Taylor Risk Consulting	Risk management consultants
TECNORisk L.L.C.	Risk management information systems
Temporary Services Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Tennessee	World captive domiciles
Tennessee Housing Authorities	Public entity risk pools
Risk Management Trust	Public entity risk pools
Terra Insurance Co., A Risk Retention Group	Policyholder-owned alternative risk financing facilities
Texas Assn. of Counties County Government Risk Management Pool	Public entity risk pools
Texas Assn. of Counties Health & Employee Benefits Pool	Public entity risk pools
Texas Assn. of Counties Property & Casualty Self-Insurance Pool	Public entity risk pools
Texas Assn. of Counties Unemployment Compensation Group Account Fund	Public entity risk pools
Texas Assn. of Counties Workers' Compensation Self-Insurance Fund	Public entity risk pools
Texas Assn. of School Boards Risk Management Fund	Public entity risk pools
Texas General Agency Inc.	Insurance wholesalers
Texas Municipal League Intergovernmental Risk Pool	Public entity risk pools
Thesco Benefits L.L.C.	Agents and brokers
Thesco Retirement Planning Services L.L.C.	401(k) plan administrators
Thoits Insurance Service Inc.	Agents and brokers
Tiller Consulting Group Inc.	Risk management consultants
Toa Reinsurance Co. Ltd.	Leading reinsurers worldwide
Tomoka Reinsurance Co. Ltd.	Rent-a-captives
Topf Initiatives	Safety consultants
TOTAL Care Management	Case management service providers, Rehabilitation management service providers
Towers Perrin	Employee benefit consultants, Reinsurance brokers, Risk management consultants
Towner Risk Management Ltd.	Captive managers
Traffic Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Transatlantic Holdings Inc.	Leading reinsurers worldwide
Transamerica Retirement Services	401(k) plan administrators
Transit Mutual Insurance Corp. of Wisconsin	Public entity risk pools
Travelers Cos. Inc.	Risk management information systems
Travis Software Corp.	Employee benefit systems
Trax Insurance Ltd.	Policyholder-owned alternative risk financing facilities
Treiber Group L.L.C.	Agents and brokers
Trion	Employee benefit consultants
Trion Group Inc. dba Trion	Agents and brokers
TRISTAR Managed Care	Case management service providers
TRISTAR Risk Management	Third-party administrators

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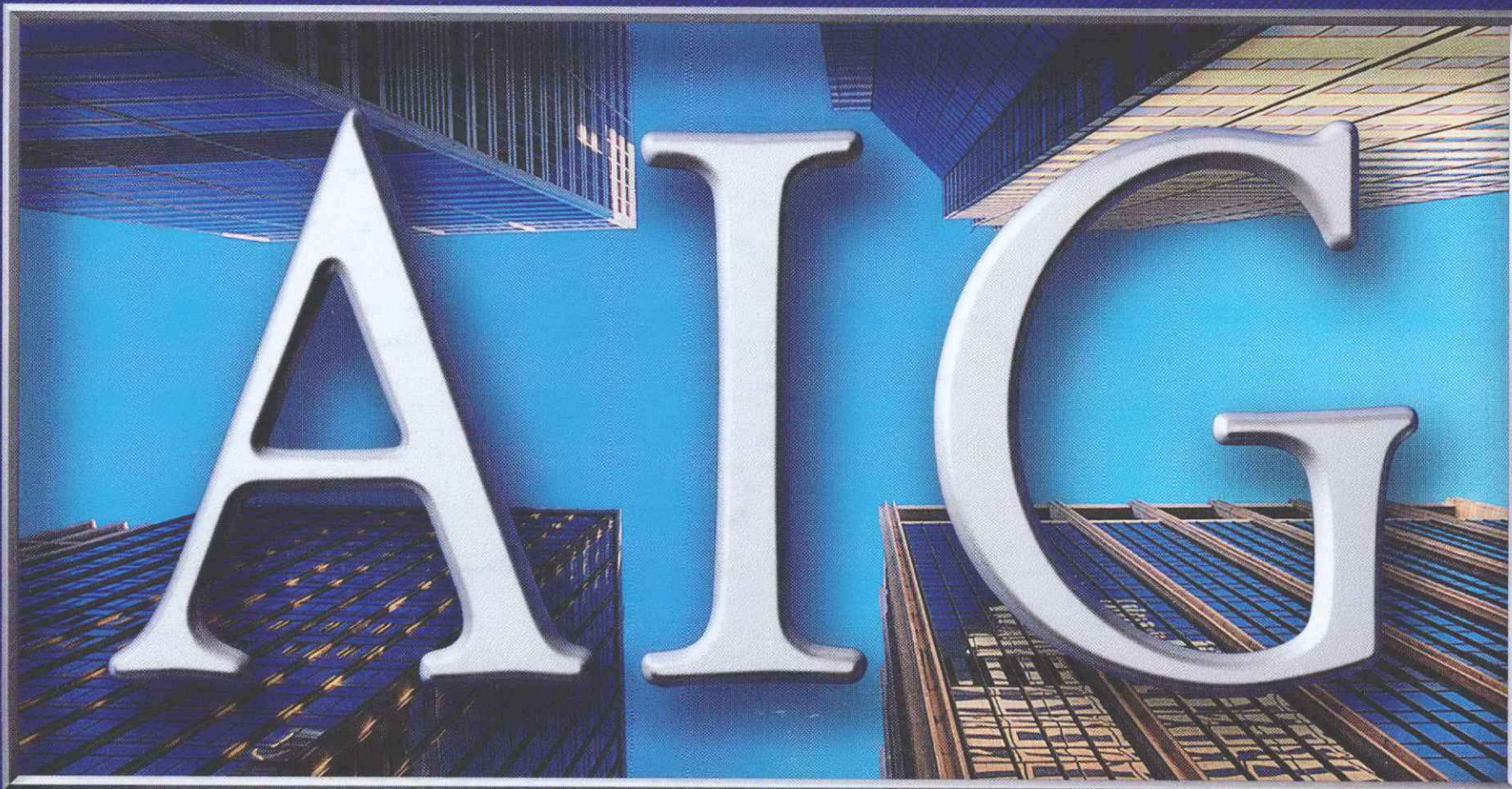
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