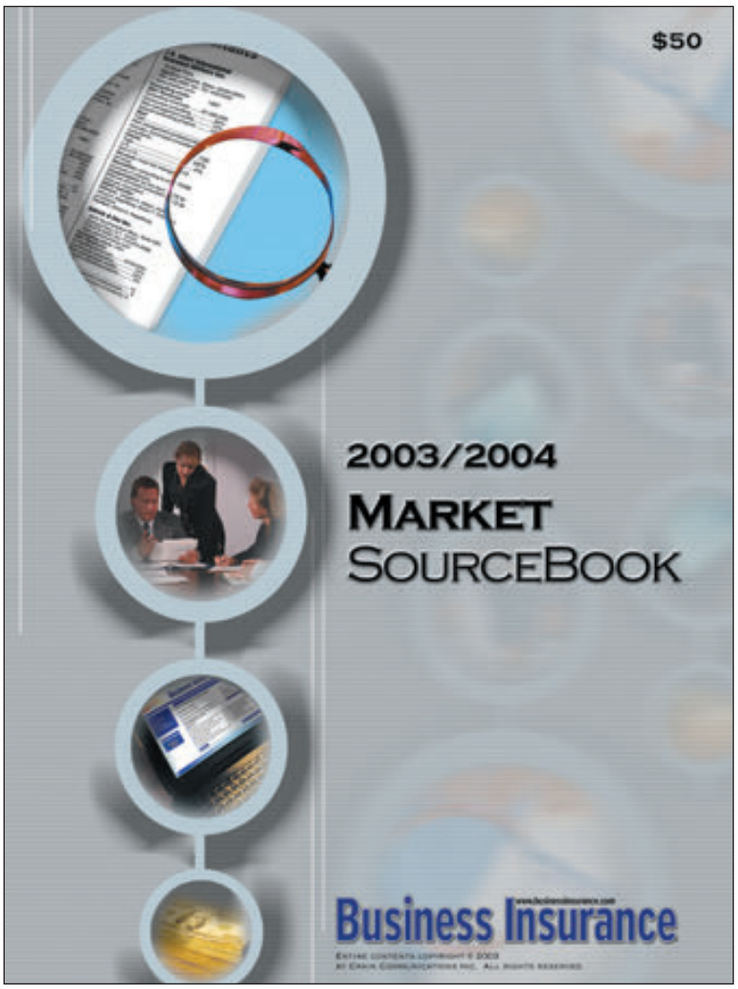
bi52ms001-008.qxd 12/1/03 11:51 AM Page 1

2003/2004 Market Sourcebook

Welcome to *Business Insurance's* 2nd annual Market Sourcebook, which we hope will become an invaluable resource for keeping information on risk and benefits management vendors at your fingertips.

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



BI traditionally published all of its directories in its weekly magazine until 2002. Although having this information online gives subscribers the ability to search among any and all listings for the companies that best meet their needs, we recognized that many people also prefer to have this information in printed form. This sourcebook improves on *BI*'s former in-publication listings by bringing together all directories in one place.

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

The online directory information is available only to paid subscribers of *Business Insurance*. It's another way that subscribing to *BI* can provide you with the information professionals need to stay informed and successful.

Copies of the 2003/2004 Market Sourcebook are also available on a CD-ROM for convenience. The CD-ROM is not searchable but instead contains PDF files of each of the directories contained in this sourcebook. The CD-ROM is priced the same as this printed sourcebook, or $50 per copy.

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

Opportunities to purchase bulk orders of the CD-ROM, in quantities of 500 or more, which can be customized with a sponsor's message and delivered to staff or clients, are also available. For more information, please contact Ken Luker, Advertising Sales Director, 212-210-0133; *kluker@crain.com*.

REPORTING ON CORPORATE RISK AND EMPLOYEE BENEFIT MANAGEMENT NEWS.

Business Insurance (ISSN 0007-6864) Vol. 37, No. 52, is published weekly by Crain Communications Inc., 360 N. Michigan Ave., Chicago, Ill. 60601-3806. Periodicals postage is paid at Chicago and at additional mailing offices. POSTMASTER: Send address changes to Business Insurance Circulation Department, 1155 Gratiot Ave., Detroit, Mich. 48207-2912. $4 a copy and $97 a year in the U.S. $130 in Canada and Mexico (includes GST). All other countries, $230 a year (includes expedited air delivery). Canadian Post International Publications Mail Product (Canadian Distribution) Sales Agreement No. 0293512, GST No. 136760444, Printed in U.S.A. Copyright © 2003 by Crain Communications Inc.

bi52ms001-008.qxd 12/1/03 11:51 AM Page 2

Table of contents

Agents/Brokers

Agents/brokers 9
World's largest insurance brokers 14
100 largest brokers of U.S. business 20
Insurance wholesalers 43
Wholesale insurance brokers 46
MGAs/Underwriting managers. 46
Reinsurance brokers 57
World's largest reinsurance brokers. 58

Alternative Risk Financing

Captive managers 65
Largest captive managers worldwide. 68
Alternative risk facilities 85
Largest policyholder-owned alternative risk financing facilities 86
Rent-a-captives 93
Largest rent-a-captive facilities 94
Risk securitization specialists 98
Risk securitization specialists 99
Public entity risk pools 102
Largest public entity risk pools 104

Benefit Services

Benefit consultants 117
World's largest employee benefit consultants 124
World's largest benefit outsourcing providers 135
401(k) plan administrators 136
Largest 401(k) plan administrators 138
Prescription benefit managers 144
Largest prescription benefit managers. . . 146
Consumer-driven health plans 150
Largest consumer-driven health care plan providers 154
International benefit networks 159

Claims Services

Third-party administrators 165
Largest claims administrators 168
Case managers 189
Largest case management providers. . . . 190

Education

Risk management and insurance schools 201
Largest undergraduate RMI programs . . . 204
Largest graduate RMI programs 206

Insurers/Reinsurers

Reinsurers 217
World's largest reinsurers 218
Excess/surplus lines insurers 229
Largest U.S.-based surplus lines insurers 230
International P/C insurers 236

Risk Management Services

Risk management consultants 241
Largest independent U.S. risk management consulting specialists 244
Environmental risk consultants 258
Largest environmental risk management consulting specialists 260
Property loss control consultants 264
Largest property loss control specialists . 266
Safety consultants 272
Largest independent safety consultants. . 274

Technology Providers

Risk management information systems 281
Largest RMIS 282
Employee benefit systems 293
Largest benefit information systems 296
Largest benefit communication systems . 300

Work/Life Services

Employee assistance program providers 309
Largest EAP providers 311
Dependent care resources 320
Largest dependent care resource and referral service providers 322
Rehabilitation service providers. 325
Largest rehabilitation service providers . . 326

bi52ms001-008.qxd 12/1/03 11:51 AM Page 4

Business Insurance

www.businessinsurance.com

Vice President/Publisher: Martin J. Ross III (New York)

Editor: Paul D. Winston (*Chicago*)

Editor-at-Large: Jerry Geisel (*Washington*)

Managing Editor: Regis J. Coccia (*Chicago*)

Assistant Managing Editor - Graphics: Kathy L. Barnes (*Chicago*)

Assistant Managing Editor - News: Gavin Souter (*New York*)

Senior Editors: Michael Bradford (*New Orleans*); Meg Fletcher, A.R.M. (*Chicago*); Judy Greenwald (*San Jose*); Mark A. Hofmann (*Washington*); Dave Lenckus (*Tucson*); Douglas McLeod (*New York*); Sally Roberts (*Denver*); Joanne Wojcik (*Denver*); Rodd Zolkos (*Chicago*)

Bureau Chiefs: Roberto Ceniceros (*Los Angeles*);Sarah Veysey (*London*)

Correspondents: Carolyn Aldred (England); Gerard O'Dwyer (Finland)

Copy Desk Chief: Matt Scroggins (*Chicago*)

Copy Editors: Mary B. Nick (*Chicago*); Joe Walker (*Chicago*)

Directory Editor: Kevin P. Edison (*Chicago*)

Assistant Directory Editor: Carrie A. Brittain (*Chicago*)

Assistant Graphics/Online Editor: Amy R. Kepka (*Overland Park*)

Executive Assistant / Reprint Manager: Karen Brown Tucker (*Chicago*)

Editorial Cartoonist: Roger Schillerstrom (*Chicago*)

Advertising Director: Kenneth F. Luker Jr. (*New York*)

Director - Business Development : Robert L. Niesse (*Chicago*)

District Managers: Chris Crain (*New York*); Lori Lieberman (*Los Angeles*); Ron Kolgraf (*Boston*); William J. McGuire (Chicago); Robert B. Murray (*New York*); John L. Phillips (*Chicago*)

Classified Advertising Manager: Irais Amleshi (*Chicago*)

Assistant to the Publisher: Pat Ghazvini (*New York*)

Advertising Traffic: Stephanie Cress (*New York*)

Production Manager: J. Thomas Janka (*Chicago*)

Circulation Manager: Rudolf Von Bartesch (*New York*)

Director of Communications: Ronnie I. Drachman (*New York*)
Promotion Coordinator: Barbara O'Brien (*New York*)
Promotion Manager: Michael Ambrosio (*New York*)

EDITORIAL: Chicago: 312-649-5200; Denver: 303-698-7601; London: 207-457-1400; Los Angeles: 323-370-2455; New Orleans: 985-871-1090; New York: 212-210-0100; San Jose: 408-774-1500; Tucson: 520-579-1937; Washington: 202-662-7200

ADVERTISING: Boston: 617-292-4856; Chicago: 312-649-5276; New York: 212-210-0133; Los Angeles: 323-370-2456
COMMUNICATIONS: New York: 212-210-0132
SUBSCRIPTIONS: Detroit: 888-446-1422

Business Insurance is published by Crain Communications Inc.

Chairman: Keith E. Crain
President: Rance Crain
Secretary: Merrilee Crain
Treasurer: Mary Kay Crain
Executive Vice President/Operations: William A. Morrow
Senior Vice President/Group Publisher: Gloria Scoby
Group Vice President/Technology, Circulation, Manufacturing: Robert C. Adams
Corporate Circulation Director: Nina LaFrance
Corporate Director/Production & Manufacturing: Dave Kamis

G.D. Crain Jr. Founder (1885-1973)
Mrs. G.D. Crain Jr. Chairman (1911-1996)
S.R. Bernstein Chairman-executive committee (1907-1993)

Published weekly at 360 N. Michigan Ave., Chicago, Ill. 60601-3806, Fax: 312-280-3174,*biweb@crain.com*. Offices: 711 Third Ave., New York, N.Y. 10017-5806, Fax: 212-210-0704; 71121 Minkler St., Abita Springs, La. 70420, Fax: 985-871-4006; Suite 814, National Press Building, Washington, D.C. 20045-1801, Fax: 202-638-3155; 6500 Wilshire Blvd., Suite 2300, Los Angeles, Calif. 90048-4947, Fax: 323-655-8157; 967 Bermuda Court, Sunnyvale, Calif. 94086-6750, Fax: 408-774-1155; 34 Southwark Bridge Road, London SE1 9EU, Fax: 207-457-1440; 8157 N. Torrey Place, Tucson, Ariz. 85743, Fax: 520-579-3476; 777 E. Speer Blvd., Denver, Colo. 80203-4214, Fax: 303-733-2244; 11133 W. 108th St., Overland Park, Kan. 66210, Fax: 312-280-3174; 77 Franklin St., Suite 809, Boston, Mass. 02110-1510, Fax: 212-210-0704; $4 a copy and $97 a year in the U.S., $130 in Canada and Mexico (includes GST). All other countries, $230 a year (includes expedited air delivery). Rudolf Von Bartesch, circulation manager. Four weeks' notice required for change of address. Send subscription correspondence to Circulation Department, *Business Insurance*, 711 Third Ave., New York, N.Y. 10017-5806. Microfilm copies available: University Microfilms, 300 Zeeb Road, Ann Arbor, Mich. 48013. Microfiche copies: Bell & Howell, Micro Photo Division, Old Mansfield Road, Wooster, Ohio 44691. Portions of the editorial content of this issue are available for reprint or reproduction in other media. For reprints or reprint permission: Karen Brown Tucker, *Business Insurance*, 360 N. Michigan Ave., Chicago, Ill. 60601-3806, 312-649-5319, Fax: 312-280-3174.

To subscribe, call 888-446-1422, or 313-446-0450 outside the United States.

www.businessinsurance.com

Market Sourcebook staff:

Kevin P. Edison, Directory Editor, 312-649-5279

Carrie A. Brittain, Assistant Directory Editor, 312-649-5313

Kathy Barnes, Assistant Managing Editor-Graphics, 312-649-5485

Cover illustration: The Ashway Group

bi52ms001-008.qxd 12/1/03 11:51 AM Page 6

2003 rankings/issue dates:

401(k) Plan Administrators . . . . . September 29

Agents & Brokers . . . . . July 21

Benefit Communication Systems . . . . . December 8

Benefit Consultants . . . . . July 28

Benefit Information Systems . . . . . August 11

Captive Managers . . . . . March 10

Case Managers . . . . . February 24

Consumer-Driven Health Plans . . . . . May 26

Dependent Care Resource and Referral Services . . . . . October 27

EAPs . . . . . October 27

Insurance Wholesalers . . . . . September 8

International Benefit Networks . . . . . March 31

International P/C Insurers . . . . . June 9

Leading Reinsurers Worldwide . . . . . September 1

Policyholder-Owned Facilities . . . . . November 17

Prescription Benefit Managers . . . . . February 24

Property Loss Control Consultants . . . . . August 4

Public Entity Risk Pools . . . . . May 19

Rehabilitation Services . . . . . October 20

Reinsurance Brokers . . . . . November 10

Rent-a-Captives . . . . . November 17

Risk Management Consultants . . . . . February 17

Risk Management Information Systems . . . . . December 1

Risk Securitization Specialists . . . . . May 5

Safety Consultants . . . . . October 20

Surplus Lines Insurers . . . . . September 8

Third-Party Administrators . . . . . February 3

2004 rankings/issue dates:

401(k) Plan Administrators . . . . . August 30

Agents & Brokers . . . . . July 19

Benefit Communication Systems . . December 6

Benefit Consultants . . . . . May 31

Benefit Information Systems . . . . November 8

Captive Managers . . . . . March 15

Case Managers . . . . . May 3

Consumer-Driven Health Plans . . . . . June 28

Dependent Care Resource and Referral Services . . . . . March 29

EAPs . . . . . March 29

Insurance Wholesalers . . . . . September 20

International Benefit Networks . . . . January 26

Leading Reinsurers Worldwide . . . September 6

Policyholder-Owned Facilities . . . November 15

Prescription Benefit Managers . . . . . May 3

Property Loss Control Consultants . . . . . August 9

Public Entity Risk Pools . . . . . June 14

Rehabilitation Services . . . . . October 18

Reinsurance Brokers . . . . . October 25

Rent-a-Captives . . . . . November 15

Risk Management Consultants . . . February 23

Risk Management Information Systems . . . . . December 13

Safety Consultants . . . . . October 18

Surplus Lines Insurers . . . . . September 20

Third-Party Administrators . . . . . February 2

bi52ms001-008.qxd 12/1/03 11:51 AM Page 8

About *Business Insurance* directories

All *Business Insurance* directories are based on questionnaires supplied by *BI* and filled out by the participating vendors. The *BI* directories are intended to provide information on companies that offer unbundled services to the corporate buyer of risk or benefits management products and services. There is no charge to be listed in *BI* directories, which are published as an editorial service. To receive a questionnare or to be added to *BI*'s mailing list, or if you have questions, please contact:

Directory Department
Business Insurance
360 N. Michigan Ave.
Chicago, IL 60601-3806
PHONE: 312-649-5279
FAX: 312-649-7801
E-MAIL: *kedison@crain.com*

Copies of all of the questionnaires can also be printed from the Directory area of *www.businessinsurance.com*.

To update directory listings:

All *BI* listings are updated annually with current information. To update listings or correct inaccurate information that appears in a *Business Insurance* directory listing, please contact *BI*'s Directory Department, 312-649-5279.

To enhance your online listings:

Companies listed in *BI*'s searchable online directories can enhance their online listings to stand out in the results of searches by *BI* subscribers. For $350 per year, the name of your company will feature highlighted colors and your logo.
For additional information, contact:

Tina Vasilakis
Business Insurance
360 N. Michigan Ave.
Chicago, IL 60601-3806
PHONE: 312-649-5275
FAX: 312-649-7937
E-MAIL: *tvasilakis@crain.com*

To purchase single copies of directories or rankings:

To obtain a single hard copy (PDF file) of any 2002 directory for $15 or a faxed photocopy of any directory chart published in *Business Insurance* for $10 per page, please contact:
Crain Information Center
E-MAIL: *biorders@crain.com*
PHONE: 312-649-5476 or 312-649-5329

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 9

Directory of agents and brokers

A

ABD Insurance & Financial Services

305 Walnut St.,
Redwood City, Calif. 64063;
650-839-6000; fax: 650-839-6050
www.cybersure.com

	2002	2001
Premium volume	**$1,556,000,000**	$1,500,000,000
Gross revenues	**$106,523,000**	$100,107,000
Brokerage revenues	**$106,523,000**	$100,107,000
U.S. clients	**100%**	100%
Brokerage: retail	**97.7%**	97.8%
U.S. offices	**$104,032,000**	$97,885,000
Personal	**2.3%**	2.2%
Employees	**573**	568
Retail offices	**10**	8

Founded: 1946.
Parent: Greater Bay Bancorp.
Retail brokerage: 93.4% commissions, 6.6% fees.
Employee benefits: 36.5% of revenue in 2002.
Officers: Bruce M. Basso, chairman; Frederick J. de Grosz, president/CEO; Jim Hall, president-employee benefits services division; Dan Francis, president-property/casualty division.
Contact: Frederick J. de Grosz; 650-839-6260.

Acordia Inc.

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

	2002	2001
Premium volume	**$5,587,000,000**	$4,660,000,000
Gross revenues	**$537,724,000**	$489,358,000
Brokerage revenues	**$532,078,000**	$480,556,000
U.S. clients	**100%**	100%
Brokerage: retail	**75.1%**	74%
U.S. offices	**$403,819,000**	$362,125,000
Wholesale	**6%**	5.2%
Personal	**7.6%**	7.5%
Services	**10.3%**	11.5%
Investment income	**0.5%**	1.2%
Other	**0.5%**	0.6%
Employees	**4,346**	4,317
Retail offices	**147**	148

Founded: 1989.
Parent: Wells Fargo & Co.
Retail brokerage: 98.6% commissions, 1.4% fees.
Employee benefits: 15.5% of revenue in 2002.
Acquisitions: Daniels T. Nowels Inc., Colorado Springs, Colo., November 2002; Wraith, Scarlett & Randolph Insurance Services Inc., Rancho Cordova, Calif., January 2003.
Nonretail subsidiaries: Acordia Claims Management, Pikeville, Ky., Bluefield, W.Va.; Acordia Employers Service, Lexington, Ky., Washington, Pa., Abingdon, Va., Charleston, W.Va.; Acordia National, Charleston, W.Va.; Acordia Securities Inc., Cincinnati; American E&S, Fairfield, Irvine, San Diego, San Francisco and Woodland Hills, Calif., Greenwood Village, Colo., Norcross, Ga., New York, Seattle; SelectNet Plus, Charleston, W.Va.
Officers: Kevin W. Conboy, president/CEO; Robert P. Cuthbert, senior vp/CFO; Scott R. Isaacson, senior vp/chief marketing officer.
Contact: Scott R. Isaacson; 312-423-2514; *scott_isaacson@acordia.com.*

T.J. Adams Group L.L.C. -An Assurex Global Partner

333 E. Butterfield Road, Suite 500,
Lombard, Ill. 60148;
630-324-2500; fax: 630-324-2501
www.tjadams.com

	2002	2001
Premium volume	**$185,000,000**	$165,000,000
Gross revenues	**$18,400,000**	$16,500,000
Brokerage revenues	**$18,100,000**	$16,200,000
U.S. clients	**100%**	100%
Brokerage: retail	**91%**	91%
U.S. offices	**$16,744,000**	$15,015,000
Personal	**3%**	3%
Services	**5%**	4.5%
Investment income	**1%**	1.5%
Employees	**141**	130
Retail offices	**5**	5

Founded: 1967.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 18% of revenue in 2002.
Acquisitions: Fairfield Tuttle Stueck L.L.C., Vernon Hills, Ill., October 2002.
Nonretail subsidiaries: Adams Safety Management Services L.L.C., Oak Brook, Ill.
Officers: John Adams, chairman; Kent A. Nelson, president/CEO; Greg Field, vp/COO.
Contact: Kent A. Nelson; 630-324-2660; *knelson@tjadams.com.*

AirSure Ltd.

25548 Genesee Trail Road,
Golden, Colo. 80401;
303-526-5300; fax: 303-526-5303

	2002	2001
Premium volume	**$94,574,574**	$70,404,660
Gross revenues	**$12,428,739**	$9,078,688
Brokerage revenues	**$12,428,739**	$9,078,688
U.S. clients	**97%**	97%
Non-U.S. clients	**3%**	3%
Brokerage: retail	**93%**	93%
U.S. offices	**$11,558,727**	$8,443,180
Wholesale	**3%**	3%
Personal	**4%**	4%
Employees	**30**	27
Retail offices	**3**	3

Founded: 1984.
Parent: AirSure Ltd. Holdings Inc.
Retail brokerage: 99% commissions, 1% fees.
Officers: Bill Behan, president; Russ Walker, COO; Todd Guelich, Janet Bressler, Diane Gibson, vps.

Alexander Forbes Ltd.

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

	2002	2001
Gross revenues	**$497,964,000**	$454,944,276
Brokerage revenues	**$453,084,000**	$409,502,810
U.S. clients	**2%**	2%
Non-U.S. clients	**98%**	98%
Brokerage: retail	**56%**	59%
Non-U.S. offices	**$278,868,000**	$268,411,827
Wholesale	**12%**	11%
Reinsurance	**2%**	2%
Personal	**13%**	12%
Services	**8%**	6%
Other	**9%**	10%
Employees	**4,971**	4,995
Retail offices	**55**	57

Converted at applicable exchange rates.
Fiscal year ends 3/31
Founded: 1935.
Retail brokerage: 70% commissions, 30% fees.
Employee benefits: 50% of revenue in 2002.
Acquisitions: Halifax Insurance Brokers, Dar Es Salaam, Tanzania, June 2002; Hyman Robertson*, Nairobi, Kenya, January 2003; Schroder Pensions, London, February 2003.
Nonretail subsidiaries: Alexander Forbes Risk & Reinsurance Solutions, Hong Kong; Media Insurance Services, Cranleigh, England; Alexander Forbes Professions, London; Global Broking Services, London; Investment Solutions U.K., London; LCP DC Link, London; Lane Clark & Peacock, London; Alexander Forbes Reinsurance (Mauritius), St. Louis, Mauritius; Guardrisk International, St. Louis, Mauritius; Alexander Forbes Consultores Actuariales S.A. de C.V., Mexico City; Alexander Forbes Reinsurance (Namibia), Windhoek, Namibia; Alexander Forbes Insurance Co., Johannesburg, South Africa; Alexander Forbes Reinsurance Brokers, Johannesburg, South Africa; Guardrisk Insurance Co., Johannesburg, South Africa; Guardrisk Life Ltd., Johannesburg, South Africa; Alexander Forbes Personal Services, Pretoria, South Africa; Alexander Forbes Life Ltd., Sandton, South Africa; Investment Solutions Ltd., Sandton, South Africa; Alexander Forbes Venezuela C.A. Corredores de Reaseguros, Caracas, Venezuela.
Officers: Rael Gordon, group CEO; John Percy-Davis, deputy CEO; Mike Ilsley, group finance director.
Contact: Rael Gordon, 44-207-962-2150, *gordonr@aforbes.co.uk*; John Percy-Davis, 44-207-962-2155, *percydavisj@aforbes.co.uk*; Mike Ilsley, 27-11-269-0153, *Ilsleym@aforbes.co.za*; Quintin Heaney, international development director, 44-207-962-2135, *heaneyq@aforbes.co.uk.*
**Kenya's operation only.*

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 12

Continued from previous page

Alliant Resources Group Inc.

6 Suburban Ave.,
Stamford, Conn. 06901;
203-353-0522; fax: 203-973-0803
www.alliantresourcesgroup.com

	2002	2001
Premium volume	**$855,788,779**	$474,409,005
Gross revenues	**$112,396,614**	$57,032,027
Brokerage revenues	**$101,156,953**	$46,081,878
U.S. clients	**98%**	100%
Non-U.S. clients	**2%**	0%
Brokerage: retail	**78.1%**	76%
U.S. offices	**$87,781,756**	$43,344,341
Wholesale	**7.7%**	2.4%
Personal	**1.2%**	0.8%
Services	**3%**	1.6%
Investment income	**0.9%**	0.8%
Other	**9.1%**	18.4%
Employees	**489**	303
Retail offices	**15**	10

Founded: 1999.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 14.8% of revenue in 2002.
Acquisitions: Affinity Insurance Services, San Diego, May 2002; Austin, Cooper, & Price Insurance Agency, San Bernardino, Calif., December 2002.
Nonretail subsidiaries: Alliant Resources Group Inc., Stamford, Conn.; Mutual Inc., Norwalk, Conn., Ronkonkoma, N.Y., Philadelphia; Alliant Specialty Insurance Services, Agoura Hills, Calif.
Officers: John Addeo, CEO-Alliant Resources Group Inc.; Thomas W. Corbett, CEO-Driver Alliant Insurance Services; William Devine, CEO-Mutual Inc.; Michael J. Kelter, CEO-Kelter Alliant Insurance Services Inc.; Paul Orzech, CFO-Alliant Resources Group Inc.
Contact: Ray Oberg, senior vp;
roberg@alliantresourcesgroup.com.

Directory explanation box

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

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

Listings begin with the mailing address, telephone, fax number and Web address of the company. Next, premium volume, corporate gross revenues and brokerage revenues for both 2002 and 2001 are listed. Fiscal year ends are Dec. 31 unless noted; fiscal year ends of Jan. 31, March 31 and June 30 are 2002/2003 and 2001/2002.

The figures for non-U.S. companies were converted to U.S. dollars at the applicable annual average exchange rates.

Brokerage revenues include all revenues generated by insurance brokerage, consulting and related services, as well as any income from funds held in a fiduciary capacity. Investment income on corporate funds and revenues from non-brokerage services, such as underwriting, investment services and real estate were excluded from brokerage revenues.

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

The number of employees in insurance brokerage, consulting and related services is reported in full-time equivalents for both 2002 and 2001, as well as the number of commercial retail brokerage offices for both years.

Each listing indicates the year the company was founded, parent company (if applicable) and a breakout of the commercial retail brokerage into the percentage from commissions vs. fees.

The percentage of gross revenues derived from employee benefits business in 2002 is also provided.

Acquisitions and mergers in 2002 and so far in 2003 are detailed next, including the name and location of the companies involved and the month and year that the merger or acquisition took place. Only acquisitions that occurred in 2002 were included in calculating the gross and brokerage revenues.

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

All figures are listed in U.S. dollars. The applicable annual average exchange rates was used to convert figures for non-U.S.-based organizations. Exchange rates used are the following. British pound=$1.5025 (12/31/02), 1.4396 (12/31/01); Canadian dollar=$0.6368 (9/30/02), $0.6457 (9/30/01); euro=$0.9454 (12/31/02), $0.8952 (12/31/01); Japanese yen=$0.0083 (3/31/03), $0.0080 (3/31/02); Mexican peso=$0.1034 (12/31/02), $0.1071 (12/31/01); and South African rand=$0.1020 (3/31/03), $0.1059 (3/31/02).

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

Allied American Insurance Agency L.L.C.

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

	2002	2001
Premium volume	**$180,000,000**	$170,000,000
Gross revenues	**$26,547,807**	$24,561,364
Brokerage revenues	**$26,494,712**	$24,536,803
U.S. clients	**100%**	100%
Brokerage: retail	**47.3%**	53.6%
U.S. offices	**$12,557,113**	$13,164,891
Wholesale	**0.3%**	0.3%
Personal	**52.1%**	45.9%
Services	**0.1%**	0.1%
Investment ncome	**0.2%**	0.1%i
Employees	**224**	222
Retail offices	**19**	25

Founded: 1993.
Parent: Eastern Bank Corp.
Retail brokerage: 100% commissions.
Employee benefits: 0.5% of revenue in 2002.
Officers: Hope A. Aldrich, president/CEO; John F. Koegel, executive vp-personal lines; Mark I. Levine, executive vp-commercial lines.
Contact: John F. Koegel.

Allied North America

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

	2002	2001
Premium volume	**$377,000,000**	$290,000,000
Gross revenues	**$50,500,000**	$40,000,000
Brokerage revenues	**$49,600,000**	$39,100,000
U.S. clients	**100%**	100%
Brokerage: retail	**87%**	89%
U.S. offices	**$43,900,000**	$35,600,000
Wholesale	**5%**	4%
Personal	**1%**	1%
Services	**6%**	4%
Investment income	**1%**	2%
Employees	**260**	220
Retail offices	**10**	9

Fiscal year ends 11/30
Founded: 1979.
Retail brokerage: 87% commissions, 13% fees.
Employee benefits: 1% of revenue in 2002.
Officers: William A. Marino, CEO; Henry C. Lombardi, COO; Peter M. McGann, CFO.

Alper Services L.L.C.

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

	2002	2001
Premium volume	**$75,000,000**	$41,000,000
Gross revenues	**$6,500,000**	$6,000,000
Brokerage revenues	**$6,500,000**	$6,000,000
U.S. clients	**99%**	99%
Non-U.S. clients	**1%**	1%
Brokerage: retail	**80%**	80%
U.S. offices	**$5,200,000**	$4,800,000
Personal	**5%**	5%
Services	**15%**	15%
Employees	**56**	54
Retail offices	**1**	1

Founded: 1966.
Retail brokerage: 85% commissions, 15% fees.
Employee benefits: 20% of revenue in 2002.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 13

Continued from previous page

Officers: Howard C. Alper, managing member; Craig A. Kanter, John A. Hamilton, members.
Contact: Howard C. Alper; *halper@alperservices.com*.

American Stop Loss Insurance Brokerage Services Inc.

250 Commercial St., Suite 200,
Worcester, Mass. 01608-1726;
800-944-7659; fax: 508-799-0161
www.americanstoploss.com

	2002	2001
Premium volume	$50,000,000	$45,000,000
Gross revenues	$6,000,000	$5,500,000
Brokerage revenues	$6,000,000	$5,500,000
U.S. clients	100%	100%
Brokerage: retail	40%	40%
U.S. offices	$2,400,000	$2,200,000
Wholesale	60%	60%
Employees	20	20
Retail offices	1	1

Founded: 1982.
Retail brokerage: 100% commissions.
Employee benefits: 100% of revenue in 2002.
Officers: Walter Coolidge, president; Gerald M. Gates, vp/general manager.
Contact: Gerald M. Gates; *ggates@americanstoploss.com*.

Anco Insurance Managers Ltd.

1733 Briarcrest Drive,
Bryan, Texas 77802;
979-776-2626; fax: 979-776-1308
www.anco.com

	2002	2001
Premium volume	$124,638,544	$104,777,428
Gross revenues	$20,805,400	$19,269,228
Brokerage revenues	$20,181,238	$18,698,835
U.S. clients	100%	100%
Brokerage: retail	33%	32%
U.S. offices	$6,865,782	$6,166,153
Wholesale	55%	55%
Personal	9%	9%
Services	0%	1%
Investment income	1%	1%
Other	2%	2%
Employees	144	150
Retail offices	10	10

Founded: 1873.
Parent: Westex Bancorp of Delaware Inc.
Retail brokerage: 100% commissions.
Employee benefits: 3% of revenue in 2002.
Nonretail subsidiaries: AIM Premium Finance Inc., Bryan, Texas.
Officers: Bill Cauthorn, chairman; Kathy Gregory, president/CEO; Sid Cauthorn, secretary/CFO.
Contact: T.K. Kornegay, COO.

Andreini & Co.

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

	2002	2001
Gross revenues	$28,500,000	$25,400,000
Brokerage revenues	$28,186,500	$25,095,200
U.S. clients	100%	100%
Brokerage: retail	96.7%	96.4%
U.S. offices	$27,559,500	$24,485,600
Personal	2.2%	2.4%
Investment income	1.1%	1.2%
Employees	184	178
Retail offices	8	8

Founded: 1951.
Employee benefits: 21% of revenue in 2002.
Officers: John A. Andreini, chairman/president/CEO; Michael J. Colzani, vice chairman; Dan L. Centoni, executive vp.

Aon Corp.

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

	2002	2001*
Gross revenues	$8,822,000,000	$7,676,000,000
Brokerage revenues	$6,027,000,000	$5,301,000,000
U.S. clients	51%	52.9%
Non-U.S. clients	49%	47.1%
Brokerage: retail	38%	39%
U.S. offices	$1,343,000,000	$1,298,000,000
Non-U.S. offices	$2,009,000,000	$1,696,000,000
Wholesale	4%	4%
Reinsurance	9%	9%
Personal	1%	0%
Services	16%	17%
Other	32%	31%
Employees	44,000	43,000
Retail offices	600	530

**Restated*
Founded: 1987.
Employee benefits: 16% of revenue in 2002.
Acquisitions: K.K. Syscon, Tokyo, October 2002.
Nonretail subsidiaries: Aon Re, Chicago; Aon Ltd., London; Aon Specialty Re, New York; Swett & Crawford Group, New York.
Officers: Patrick G. Ryan, chairman/CEO; Michael D. O'Halleran, president/COO; David Bolger, executive vp/CFO.
Contact: Al Orendorff, public relations director; *al_orendorff@asc.aon.com*.

Associated Insurance Group

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

	2002	2001
Premium volume	$37,000,000	$35,000,000
Gross revenues	$3,200,000	$3,000,000
Brokerage revenues	$3,200,000	$3,000,000
U.S. clients	100%	100%
Brokerage: retail	79%	65%
U.S. offices	$2,528,000	$1,950,000
Personal	20%	33%
Services	1%	2%
Employees	40	38
Retail offices	3	3

Founded: 1958.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 10% of revenue in 2002.
Officers: George S. Wherry, chairman; Gregory G. Wherry, president.
Contact: Gregory G. Wherry.

Assurance Agency Ltd.

2280 Hicks Road, Suite 500,
Rolling Meadows, Ill. 60008;
847-797-5700; fax: 847-670-0484
www.assuranceagency.com

	2002	2001
Premium volume	$200,000,000	$150,000,000
Gross revenues	$16,500,000	$13,500,000
Brokerage revenues	$15,510,000	$12,550,000
U.S. clients	100%	100%
Brokerage: retail	90%	89%
U.S. offices	$14,850,000	$12,015,000
Personal	1%	1%
Services	3%	3%
Investment income	1%	2%
Other	5%	5%
Employees	92	75
Retail offices	1	1

Founded: 1961.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 9% of revenue in 2002.
Officers: Anthony D. Chimino, president; Jacquelyn K. Gould, COO; David Suchomski, CFO.
Contact: Paul A. Bartman, marketing director.

Aviation Insurance Services

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

	2002	2001
Gross revenues	$13,035,000	$11,382,000
Brokerage revenues	$13,035,000	$11,382,000
U.S. clients	92.3%	92%
Non-U.S. clients	7.7%	8%
Brokerage: retail	97.4%	96%
U.S. offices	$12,696,090	$10,926,672
Wholesale	1%	1%
Reinsurance	1%	3%
Services	0.6%	0%
Employees	50	45
Retail offices	6	6

Fiscal year ends 6/30
Founded: 1977.
Parent: Aviation Insurance Holdings Inc.
Retail brokerage: 85% commissions, 15% fees.
Employee benefits: 1% of revenue in 2002.
Officers: Ronald A. Hill, chairman/CEO; Richard R. Gorsuch, vice chairman; Teresa K. Heckart, vp-finance/CFO.
Contact: Richard R. Gorsuch.

B

BB&T Insurance Services Inc.

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

	2002	2001
Premium volume	$3,351,382,000	$2,127,518,000
Gross revenues	$368,652,000	$234,027,000
Brokerage revenues	$354,479,000	$219,362,000
U.S. clients	100%	100%
Brokerage: retail	52.5%	64.8%
U.S. offices	$193,542,300	$151,649,496
Wholesale	24.7%	3.4%
Personal	19%	25.6%
Investment income	0.5%	0.7%
Other	3.3%	5.5%
Employees	1,904	1,313
Retail offices	72	71

Founded: 1922.
Parent: BB&T Corp.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 8.1% of revenue in 2002.
Acquisitions: American Marketing Center, Hollywood, Fla., Jericho, N.Y., Carlisle, Pa., July

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 14

World's 10 largest insurance brokers

Ranked by 2002 brokerage revenues

Rank	Company Address/Phone/Fax/Web site	Chief Executive Officer	2002 brokerage revenues	% Change	2002 Employees	% Change	2002 Offices	% change	Percentage of total gross revenues[1] Commercial risk	Wholesale	Reinsurance	Personal lines	Services	Investments	Other
1	Marsh & McLennan Cos. Inc. 1166 Ave. of the Americas, New York, N.Y. 10036 212-345-6000 Fax: 212-345-3833 www.marsh.com	Jeffrey W. Greenberg, chairman/CEO	$8,274,000,000	10.9%	53,000	1.9%	675	14.8%	48	2	6	0	23	0	21
2	Aon Corp. 200 E. Randolph St., Chicago, Ill. 60601 312-381-1000 Fax: 312-381-6032 www.aon.com	Patrick G. Ryan, chairman/CEO	$6,027,000,000	13.7%	44,000	2.3%	600	13.2%	38	4	9	1	16	0	32
3	Willis Group Holdings Ltd. 10 Trinity Square, London, EC3P 3AX, England 44-207-488-8111 Fax: 44-207-481-7096 www.willis.com	Joseph J. Plumeri, chairman/CEO	$1,735,000,000	21.8%	10,554	3.0%	174	7.4%	67	10	20	1	2	0	0
4	Arthur J. Gallagher & Co. The Gallagher Centre, 2 Pierce Place, Itasca, Ill.60143 630-773-3800 Fax: 630-285-4000 www.ajg.com	J. Patrick Gallagher Jr., president/CEO	$1,061,033,000	21.5%	7,111	9.6%	98	16.7%	57	5	8	1	26	3	0
5	Jardine Lloyd Thompson Group P.L.C. 6 Crutched Friars, London, EC3N 2PH, England 44-207-528-4444 Fax: 44-207-528-4185 www.jltgroup.com	Steve McGill, CEO	$605,507,500[2]	14.3%	4,238	1.8%	44	0.0%	30	22	22	1	24	1	0
6	Acordia Inc.[3] 150 N. Michigan Ave., Suite 4100, Chicago, Ill. 60601 312-423-2500 Fax: 312-423-2508 www.acordia.com	Kevin W. Conboy, president/CEO	$532,078,000	10.7%	4,346	0.7%	147	-0.7%	75.1	6	0	7.6	10.3	0.5	0.5
7	HLF Group P.L.C. Friary Court, Crutched Friars, London, EC3N 2NP, England 44-207-560-3000 Fax: 44-207-560-3504 www.heathlambert.com	Ian Martin, executive chairman	$483,073,283[4]	13.5%	3,883	-2.2%	147	1.4%	41	30	20	6	3	0	0
8	Brown & Brown Inc. 220 S. Ridgewood Ave., Daytona Beach, Fla. 32114 386-252-9601 Fax: 386-239-5729 www.bbinsurance.com	J. Hyatt Brown, chairman/CEO	$455,234,348	26.6%	3,384	47.7%	114	-2.6%	65	18	0	11	6	0	0
9	Alexander Forbes Ltd. Alexander Forbes Place, 61 Katherine St., Sandown, 2196, South Africa 27-11-269-0000 Fax: 27-11-269-1111 www.alexanderforbes.com	Rael Gordon, group CEO	$453,084,000[5]	10.6%	4,971	-0.5%	55	-3.5%	56	12	2	13	8	0	9
10	Hilb, Rogal & Hobbs Co. 4651 Lake Brook Drive, Glen Allen, Va. 23060 804-747-6500 Fax: 804-747-6046 www.hrh.com	Martin L. Vaughan III, chairman/CEO	$452,513,822	38.1%	3,100	19.2%	116	38.1%	81.1	2.4	0.4	10.2	5.9	0	0

1 Percentage of revenue breakdown for Marsh & McLennan is a BI estimate. 2 British pound=$1.5025 (2002) fiscal year ending 12/31. 3 Acordia figures do not include Wells Fargo & Co. subsidiary Wells Fargo Insurance Inc. 4 Revenues reported on pro forma basis for 12/31/01 to 12/31/02. British pound=$1.5025 (2002). 5 South African rand=$0.1020 (2002) fiscal year ending 3/31.
Source: BI survey

Originally published: July 21, 2003 *Agent & Brokers Spotlight*
Next publication date: July 19, 2004 *Agent & Brokers Spotlight*

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 16

Continued from previous page

2002; Piedmont Brokerage Services, High Point, N.C., October 2002; Landrum-Yaeger & Associates, Tallahassee, Fla., November 2002; Carolina Insurance Consultants, Benton, Columbia, Easley, Greenville and Laurens, S.C., November 2002; Cranman & Co., Savannah, Ga., January 2003; Old Colony Insurance Services, Louisville, Ky., May 2003; Cromwell Insurance Agency, Lexington, Ky., May 2003.
Officers: H. Wade Reece, President; David M. Pruett, chief administrative officer; David J. Wells Jr., chief agency executive officer.
Contact: Randolph B. Screen, chief insurance marketing sales executive; 919-716-9748; rscreen@bbandt.com.
Has announced an agreement to purchase McGriff, Seibels & Williams Inc., Birmingham, Ala.

BKCW L.P. dba Bigham Kliewer Chapman & Watts

2100 Trinmmier Road, Suite 100,
P.O. Box 996,
Killeen, Texas 76540-0996;
254-699-7100; fax: 254-699-6680
www.bkcw.com

	2002	2001
Premium volume	**$12,664,000**	$10,564,079
Gross revenues	**$2,528,785**	$2,151,357
Brokerage revenues	**$1,770,150**	$1,480,134
U.S. clients	**100%**	100%
Brokerage: retail	**59.5%**	56.4%
U.S. offices	**$1,504,627**	$1,213,308
Personal	**10.5%**	12.4%
Investment income	**1%**	1%
Other	**29%**	30.2%
Employees	**15**	14
Retail offices	**1**	1

Founded: 1952.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 21% of revenue in 2002.
Officers: William Kliewer, managing partner; Charles Watts, Ken Chapman, partners.

BWD Group L.L.C.

113 S. Service Road,
Jericho, N.Y. 11753;
516-327-2700; fax: 516-327-2800
www.bwd.us

	2002	2001
Premium volume	**$600,000,000**	$450,000,000
Gross revenues	**$26,388,000**	$23,200,000
Brokerage revenues	**$26,070,000**	$22,762,000
U.S. clients	**98%**	98%
Non-U.S. clients	**2%**	2%
Brokerage: retail	**78%**	74%
U.S. offices	**$20,583,000**	$17,168,000
Wholesale	**12%**	15%
Personal	**9%**	9%
Investment income	**1%**	2%
Employees	**161**	155
Retail offices	**1**	1

Founded: 1929.
Retail brokerage: 91% commissions, 9% fees.
Employee benefits: 23% of revenue in 2002.
Officers: Roger A. Blumencranz, president; Marc J. Blumencranz, vp/treasurer; Stuart B. Wilkins, vp/secretary; Eric S. Blumencranz, vp; Robert L. Dubofsky, managing director.
Contact: Roger A. Blumencranz; *rblumencranz@bwdgroup.com.*

Adrian N. Baker & Co.

8301 Maryland Ave., Suite 102,
St. Louis, Mo. 63105;
314-721-1372; fax: 314-721-2979
www.anbakerco.com

	2002	2001
Premium volume	**$65,163,000**	$56,000,000
Gross revenues	**$6,200,000**	$6,200,000
Brokerage revenues	**$6,160,000**	$6,078,000
U.S. clients	**100%**	100%
Brokerage: retail	**87.2%**	84%
U.S. offices	**$5,406,000**	$5,208,000
Wholesale	**7%**	11%
Personal	**5%**	3%
Investment income	**0.8%**	1%
Other	**0%**	1%
Employees	**47**	46
Retail offices	**1**	1

Founded: 1938.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 14% of revenue in 2002.
Officers: Adrian N. Baker II, president; H. James Jost, senior vp; Richard F. Rafuse, vp-finance and administration.
Contact: Richard F. Rafuse; *richr@anbakerco.com.*

Banknorth Insurance Group

75 John Roberts Road,
South Portland, Maine 04106;
207-775-6000; fax: 207-775-0219
www.banknorthinsurance.com

	2002	2001
Premium volume	**$470,000,000**	$425,000,000
Gross revenues	**$45,544,000**	$40,397,000
Brokerage revenues	**$45,316,280**	$38,746,173
U.S. clients	**100%**	100%
Brokerage: retail	**66%**	62.2%
U.S. offices	**$30,059,040**	$25,127,000
Personal	**29.1%**	29%
Services	**4.4%**	4.8%
Investment income	**0.5%**	1.7%
Other	**0%**	2.3%
Employees	**433**	369
Retail offices	**24**	15

Founded: 1882.
Parent: Banknorth Group NA.
Retail brokerage: 94.2% commissions, 5.8% fees.
Employee benefits: 22.3% of revenue in 2002.
Acquisitions: Community Insurance Services Inc., South Glens Falls, N.Y., July 2002.
Officers: Peter Sparta, president/CEO; Linda DelPonte, Fred Leavitt, executive vp.
Contact: Fred Leavitt; *fleavitt@mpn-ins.com.*

Barlocker Insurance Services Inc.

232 Monterey St.,
Salinas, Calif. 93902;
831-424-6404; fax: 831-424-0140
www.barlocker.com

	2002	2001
Premium volume	**$225,000,000**	$143,900,000
Gross revenues	**$20,000,000**	$13,000,000
Brokerage revenues	**$19,400,000**	$12,610,000
U.S. clients	**100%**	100%
Brokerage: retail	**90%**	90%
U.S. offices	**$18,000,000**	$11,700,000
Personal	**7%**	7%
Investment income	**3%**	3%
Employees	**160**	100
Retail offices	**7**	5

Fiscal year ends 5/31
Founded: 1967.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 2% of revenue in 2002.
Acquisitions: Liberty Insurance, North Hollywood, Calif., May 2002; Coastal States Insurance, Ventura, Calif., December 2002.
Officers: Calvin Barlocker, CEO; Fred Stafford, William Barlocker, vps.
Contact: Jeannie Howard, CFO.

Barney & Barney L.L.C. -An Assurex Global Partner

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

	2002	2001
Premium volume	**$425,000,000**	$385,000,000
Gross revenues	**$29,787,000**	$24,764,000
Brokerage revenues	**$29,787,000**	$24,764,000
U.S. clients	**100%**	100%
Brokerage: retail	**94%**	93.5%
U.S. offices	**$28,000,000**	$23,154,000
Wholesale	**2%**	2%
Personal	**3%**	4%
Services	1%	0.5%
Employees	**179**	168
Retail offices	**1**	1

Fiscal year ends 1/31
Founded: 1909.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 38% of revenue in 2002.
Nonretail subsidiaries: Association Services & Insurance Brokers, San Diego; Risk & Loss Advisors, San Diego.
Officers: Lawrence W. Shea, managing principal; Paul J. Hering, principal/manager-commercial department; Kathleen S. Ybarrondo, principal/manager-employee benefits department.
Contact: Lawrence W. Shea; P.O. Box 85638, San Diego, Calif. 92186.

Beauchamp & McSpadden Inc.

231 W. Canal St., P.O. Box 687,
Wabash, Ind. 46992;
260-563-8821; fax: 765-287-2008
www.bmins.com

	2002	2001
Premium volume	**$22,141,000**	$21,133,000
Gross revenues	**$3,621,000**	$3,185,000
Brokerage revenues	**$2,694,119**	$2,614,246
U.S. clients	**100%**	100%
Brokerage: retail	**46.7%**	49.1%
U.S. offices	**$1,691,369**	$1,565,109
Wholesale	**2.3%**	0.9%
Personal	**25.4%**	30%
Services	**0%**	2%
Investment income	**7.2%**	7.5%
Other	**18.4%**	10.5%
Employees	**39**	38
Retail offices	**4**	4

Founded: 1968.
Retail brokerage: 95.8% commissions, 4.2% fees.
Employee benefits: 4.4% of revenue in 2002.
Officers: Robert W. Beauchamp, chairman; Michael J. Beauchamp, president; Joseph W. McSpadden, Larry D. McSpadden, vps.
Contact: Robert W. Beauchamp; *rbeauchamp@bmins.com.*

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 17

Continued from previous page

Benefit Controls Cos.

910 E. Washington St.,
Greenville, S.C. 29601;
864-242-9441; fax: 864-232-6655
www.benefitcontrols.com

	2002	2001
Premium volume	$350,000,000	$350,000,000
Gross revenues	$6,800,000	$6,200,000
Brokerage revenues	$6,800,000	$6,200,000
U.S. clients	100%	100%
Brokerage: retail	25%	25%
U.S. offices	$1,700,000	$1,550,000
Wholesale	5%	5%
Reinsurance	15%	15%
Services	55%	55%
Employees	58	56
Retail offices	7	7

Founded: 1981.
Retail brokerage: 100% commissions.
Employee benefits: 100% of revenue in 2002.
Officers: William A. Grantt Jr., chairman/CEO; Michael A. Hawkins Sr., president-Greenville office; W. Scott Grantt, president-Charlotte office.
Contact: Richard A. Grantt Jr., vp-marketing.

Black, Gould & Associates Inc.

3800 N. Central, Ninth Floor,
Phoenix, Ariz. 85012;
602-277-2144; fax: 602-241-9711
www.blackgould.com

	2002	2001
Premium volume	$184,672,774	$173,748,496
Gross revenues	$14,604,896	$13,781,343
Brokerage revenues	$14,604,896	$13,781,343
U.S. clients	100%	100%
Brokerage: retail	8%	10%
U.S. offices	$1,168,392	$1,378,134
Wholesale	92%	90%
Employees	49	46
Retail offices	2	2

Founded: 1980.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 100% of revenue in 2002.
Officers: William B. Gould, president; Cindy A. Jordan, vp-administration; Dutch Baker, vp-sales and marketing.
Contact: William B. Gould;
bill.gould@blackgould.net.

Bollinger Inc.

830 Morris Turnpike,
Short Hills, N.J. 07078;
800-526-1379; fax: 973-921-2876
www.bollingerinsurance.com

	2002	2001
Premium volume	$480,000,000	$430,000,000
Gross revenues	$62,238,702	$54,180,167
Brokerage revenues	$61,616,314	$53,638,365
U.S. clients	100%	100%
Brokerage: retail	55%	53%
U.S. offices	$34,231,286	$28,715,489
Wholesale	30%	30%
Personal	10%	12%
Services	4%	4%
Investment income	1%	1%
Employees	263	245
Retail offices	4	3

Founded: 1876.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 31% of revenue in 2002.
Acquisitions: Alfred H. Merritt Agency, Rocky Hill, N.J., September 2002; The Madara Co., Mount Laurel, N.J., January 2003.
Nixon-Gallagher, New York, January 2003.
Nonretail subsidiaries: Princeton Risk Managers Inc., Princeton, N.J.; Market Solution Managers Inc., New York.
Officers: John A. Windolf, chairman/president/CEO; Douglas T. Cook, executive vp/corporate vp; Lori Windolf Crispo, executive vp.
Contact: John A. Windolf.

Bolton & Co. -An Assurex Global Partner

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

	2002	2001
Premium volume	$150,000,000	$120,000,000
Gross revenues	$17,260,000	$15,000,000
Brokerage revenues	$17,076,000	$14,700,000
U.S. clients	100%	100%
Brokerage: retail	90%	92%
U.S. offices	$15,534,000	$13,800,000
Wholesale	2%	1%
Personal	7%	5%
Investment income	1%	2%
Employees	119	116
Retail offices	2	2

Founded: 1931.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 17% of revenue in 2002.
Officers: Ronald Wanglin, chairman/CEO; Steve Brockmeyer, president/CEO; Mike Morey, COO.
Contact: Steve Brockmeyer;
sbrockmeyer@boltonco.com.

Roger Bouchard Insurance-An Intersure Partner

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

	2002	2001
Premium volume	$332,587,000	$298,000,000
Gross revenues	$29,932,833	$27,217,880
Brokerage revenues	$28,106,930	$26,564,651
U.S. clients	100%	100%
Brokerage: retail	78%	74.8%
U.S. offices	$23,347,700	$20,358,974
Personal	15.4%	14.7%
Services	0.5%	8.1%
Investment income	0.1%	0.7%
Other	6%	1.7%
Employees	227	225
Retail offices	12	14

Founded: 1948.
Parent: FNB Corp.
Retail brokerage: 100% commissions.
Employee benefits: 24.1% of revenue in 2002.
Officers: Rick Bouchard, CEO; Ray Bouchard, president; Tim Bouchard, COO.

Bowen, Miclette & Britt Inc.

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

	2002	2001
Premium volume	$194,476,000	$164,771,000
Gross revenues	$30,881,000	$23,349,000
Brokerage revenues	$24,085,000	$21,115,000
U.S. clients	100%	100%
Brokerage: retail	74.1%	86.1%
U.S. offices	$22,883,000	$20,104,000
Personal	3.9%	4.3%
Services	0.1%	0.1%
Investment income	0.2%	0.1%
Other	21.7%	9.4%
Employees	160	142
Retail offices	2	2

Founded: 1981.
Retail brokerage: 100% commissions.
Employee benefits: 9.8% of revenue in 2002.
Nonretail subsidiaries: Camden Premium Finance Inc., Houston.
Officers: David G. Miclette, chairman; Edward G. Britt Jr., president; Larry M. Karren, CFO.
Contact: Edward G. Britt Jr.; 713-880-7170;
ebritt@bmb-inc.com.

Brady & Co. Inc.

P.O. Box 107502,
Anchorage, Alaska 99510-7502;
907-276-5617; fax: 907-276-6292
www.bradycompany.com

	2002	2001
Premium volume	$320,000,000	$279,000,000
Gross revenues	$10,800,000	$8,600,000
Brokerage revenues	$10,800,000	$8,600,000
U.S. clients	100%	100%
Brokerage: retail	98%	96%
U.S. offices	$10,600,000	$8,300,000
Wholesale	1%	2%
Services	1%	2%
Employees	73	65
Retail offices	1	1

Founded: 1977.
Retail brokerage: 80% commissions, 20% fees.
Employee benefits: 20% of revenue in 2002.
Officers: Carl Brady Jr., chairman/CEO; Charlie Anderson, president/COO; David Taylor, CFO.

Bratrud Middleton Insurance Brokers Inc. -An Intersure Partner

1201 Pacific Ave., Suite 200,
Tacoma, Wash. 98402;
253-759-2200; fax: 253-752-9288
www.bratrud.com

	2002	2001
Premium volume	$165,000,000	$150,000,000
Gross revenues	$24,108,909	$21,882,609
Brokerage revenues	$23,997,655	$21,616,289
U.S. clients	100%	100%
Brokerage: retail	84%	84%
U.S. offices	$20,251,483	$18,381,391
Personal	15%	15%
Investment income	1%	1%
Employees	184	174
Retail offices	7	7

Founded: 1933.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 13% of revenue in 2002.
Acquisitions: B. A. Getschmann, Bremerton, Wash., January 2003.
Officers: Charles W. Miller, president/CEO; Kurt Carlson, executive vp; Kip W. Vandeventer, senior vp-finance/corporate treasurer.

Brokerage Concepts Inc.

1021 W. Eighth Ave.,
King of Prussia, Pa. 19406;
610-491-5040; fax: 610-491-4990
www.bcitpa.com

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 18

Continued from previous page

	2002	2001
Premium volume	$617,000,000	$590,400,000
Gross revenues	$68,403,000	$73,800,000
Brokerage revenues	$67,034,490	$72,324,000
U.S. clients	100%	100%
Brokerage: retail	20%	21%
U.S. offices	$13,680,600	$15,498,000
Wholesale	24%	22%
Reinsurance	22%	21%
Services	32%	34%
Investment income	2%	2%
Employees	723	575
Retail offices	12	26

Fiscal year ends 7/31

Founded: 1977.
Retail brokerage: 66% commissions, 34% fees.
Employee benefits: 74% of revenue in 2002.
Officers: Arnold M. Katz, president; Aaron Singer, director-finance; Rose Lewis, director-operations.
Contact: Arnold M. Katz; 610-491-4802; *arnold.katz@bcitpa.com*.

Brooke Corp.

10895 Grandview Drive, Suite 250,
Overland Park, Kan. 66210;
913-661-0123; fax: 913-451-3183
www.brookecorp.com

	2002	2001
Premium volume	$230,867,737	$171,915,429
Gross revenues	$40,395,273	$23,986,447
Brokerage revenues	$31,629,499	$20,895,232
U.S. clients	100%	100%
Brokerage: retail	32%	37.7%
U.S. offices	$12,926,487	$9,042,891
Wholesale	4%	7.7%
Personal	38.4%	42.2%
Services	3.9%	1.9%
Investment income	1.8%	1.7%
Other	19.9%	8.8%
Employees	125	85
Retail offices	11	6

Founded: 1986.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 1% of revenue in 2002.
Acquisitions: Service First, Tarpon Springs, Fla., January 2002; United Insurance Brokers, Las Vegas, January 2002; Johnston Insurance, Omaha, Neb., March 2002; All Insurance, Tampa, Fla., March 2002; Able Insurance, Tampa, Fla., March 2002; Insurance Services of Columbus, Columbus, Ga., March 2002; Campbell Insurance Agency, Haskell, Texas, March 2002; Lanco Insurance, Rule, Texas, March 2002; Jim Bob Nation Insurance Agency, Mineral Wells, Texas, March 2002; Auto Insurors, Littleton, Colo., April 2002; Bill Bain Insurance, Idabel, Okla., May 2002; Rebel Insurance, Las Vegas, May 2002; Turner Insurance, Las Vegas, May 2002; Crouch Insurance, Jay, Okla., May 2002; Cannady & Warner, Albuquerque, N.M., June 2002; W.D. Eckert & Co., Overland Park, Kan., June 2002; Davidson-Babcock, Overland Park, Kan., July 2002; Community Insurance, Ocala, Fla., July 2002; Auto Insurance World, Ocala, Fla., July 2002; Rio Valley, Las Cruces, N.M., August 2002; Slaton Insurance, Jacksonville, Fla., August 2002; Cooper Insurance, Liberty Mo., August 2002; Hawkeye Insurance, Chandler, Ariz., August 2002; Komlose Insurance, St. Louis, September 2002; Stratman Insurance Agency, St. Louis, October 2002; Burt Insurance Services, New Smyrna Beach, Fla., October 2002; InsurCare Inc., Dunedin, Fla., October 2002; Arizona Economy Insurance Agency, Tucson, Ariz., October 2002; Jack Hyatt Insurance Agency, San Antonio, October 2002; Randy Kraft Insurance, Joplin, Mo., November 2002; Fribourg Insurance, Plano, Texas, December 2002; Cornet Ratterman, Cleveland, Texas, December 2002; R.D. Kennally Insurance, Glendale, Ariz., December 2002; Reavis Insurance, Marionville, Mo., January 2003; L&M Enterprises L.L.C., Poplar Bluff, Mo., January 2003; Accent Insurance, San Antonio, January 2003; American Assurance, St. Petersburg, Fla., January 2003; Tri City Insurance, Chandler, Ariz., January 2003; Insurance Center of Kansas, Great Bend, Kan., February 2003; American Hallmark Insurance Agency, Lancaster, Texas, January 2003; Gary Welch Insurance, Ballwin, Mo., March 2003; Terry Young Insurance, Portales, N.M., March 2003; Swift Insurance, Houston, March 2003; Midwest Planning P&C, Metropolis, Ill., March 2003; Midwest Planning L&H, Metropolis, Ill, March 2003; American Auto of Palm Bay, Orlando Fla., March 2003; Miller Insurance, Metropolis, Ill., April 2003; Affordable Insurance of East Pasco Co., Zephyr Hills, Fla., April 2003; AA Insurance, Cocoa, Fla., April 2003; AIC Insurance, Cocoa, Fla., April 2003; U City Insurance Agency, Universal City, Texas, May 2003.
Nonretail subsidiaries: Davidson-Babcock, Overland Park, Kan.
Officers: Robert D. Orr, CEO; Michael Hess, president; Leland G. Orr, CFO.
Contact: Shawn Lowry, president-Brooke Franchise Corp.; *lowrs@brookecorp.com*.

Brown & Brown Inc.

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

	2002	2001
Premium volume	$3,675,346,000	$2,958,741,000
Gross revenues	$455,742,983	$365,029,250
Brokerage revenues	$455,234,348	$359,697,771
U.S. clients	100%	100%
Brokerage: retail	66%	68%
U.S. offices	$291,675,509	$248,219,890
Wholesale	18%	14%
Personal	11%	10%
Services	6%	7%
Investment income	0%	1%
Employees	3,384	2,291
Retail offices	114	117

Founded: 1939.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 15% of revenue in 2002.
Acquisitions: Cooper, Brown, & Currie, Rome, Ga., July 2002; Dunn, Murphy & White, Russellville, Ark., September 2002; Technical Risks Inc., Houston, October 2002; C. Douglas Wilson & Co. Inc., Greenville, S.C., October 2002; Calsurance Associates Inc., Orange, Calif., November 2002; LaGere Walkingstick Insurance Agency Inc., Chandler, Okla., December 2002; Coleman Co. Insurance Services Inc., San Antonio, January 2003; ESIX, Atlanta, January 2003; MFCV, Santa Barbara, Calif., January 2003; Whilt, Fatch & Perry, Santa Barbara, Calif., February 2003; Accumen Re Management, Mount Laurel, N.J., March 2003; Public Risk Underwriters, High Point, N.C., March 2003; Saville & Associates, Norcross, Ga., March 2003; Rogers & Associates, Palm Harbour, Fla., March 2003.
Nonretail subsidiaries: Accumen Re Management, Mount Laurel, N.J.; Benesys, Lafayette, La.; Brown & Brown Re, Stamford, Conn.; Calsurance Associates Inc., Orange, Calif.; Florida Intracoastal Underwriters Ltd., Miami Lakes, Fla.; Graham-Rodgers, Bartlesville, Okla.; Halcyon Underwriters Inc., Orlando, Fla.; MacDuff Underwriters, Daytona Beach and St. Petersburg, Fla.; Parcel Insurance Plan, St. Louis; Peachtree Special Risk, Atlanta; Program Management Services Inc., Altamonte Springs, Fla.; Polestar, Rochester, N.Y.; Public Risk Underwriters, High Point, N.C.; RAI Inc., Little Rock, Ark.; Saville & Associates, Norcross, Ga.; United Benefits, Daytona Beach, Fla.; United Self-Insured Services, Orlando, Fla.
Officers: J. Hyatt Brown, chairman/CEO; Jim W. Henderson, president/COO; Laurel L. Grammig, vp/secretary/general counsel.

Brownrigg Insurance Agency Inc.

303 W. Austin, P.O. Box 1468,
Marshall, Texas 75671;
903-938-6735; fax: 903-938-8889
www.brownriggins.com

	2002	2001
Premium volume	$10,277,000	$9,106,000
Gross revenues	$1,643,012	$1,357,679
Brokerage revenues	$1,643,012	$1,357,679
U.S. clients	100%	100%
Brokerage: retail	80%	80%
U.S. offices	$1,300,000	$1,080,000
Personal	20%	20%
Employees	24	24
Retail offices	2	2

Fiscal year ends 3/31

Founded: 1886.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 8% of revenue in 2002.
Acquisitions: Texas Select Insurance Agency, Marshall, Texas, February 2003.
Officers: Les Rhoades III, president; Victor Perot, executive vp; Dennis Rhoades, Kirk Furrh, vps.
Contact: Les Rhoades III; *les@brownriggins.com*.

The Buckner Group

4424 S. 700 E., Suite 210,
Salt Lake City, Utah 84107;
801-265-1011; fax: 801-265-2295
www.thebucknergroup.com

	2002	2001
Premium volume	$31,620,241	$27,599,565
Gross revenues	$4,367,606	$3,905,381
Brokerage revenues	$4,354,534	$3,889,759
U.S. clients	100%	100%
Brokerage: retail	88.1%	87.5%
U.S. offices	$3,847,860	$3,417,208
Personal	10.6%	11.1%
Services	1%	1%
Investment income	0.3%	0.4%
Employees	48	47
Retail offices	1	1

Founded: 1936.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 1% of revenue in 2002.
Acquisitions: Hurst & Associates, Salt Lake

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 19

Continued from previous page

City, February 2003.
Officers: Terry H. Buckner, president/CEO; Jim Jones, executive vp; Matt Frost, CFO.
Contact: Terry H. Buckner.

C

CBIZ Benefits & Insurance Services

6480 Rockside Woods Blvd. S.,
Suite 330,
Cleveland, Ohio 44131;
216-447-9000; fax: 216-447-9007
www.cbiz.com

	2002	2001
Premium volume	$2,130,000,000	$2,000,000,000
Gross revenues	$162,343,398	$152,250,000
Brokerage revenues	$131,287,106	$124,845,000
U.S. clients	100%	100%
Brokerage: retail	62.9%	63%
U.S. offices	$102,113,997	$95,917,500
Wholesale	2%	3%
Personal	5%	6%
Services	11%	10%
Investment income	12.5%	9%
Other	6.6%	9%
Employees	1,371	1,115
Retail offices	41	41

Founded: 1996.
Parent: Century Business Services Inc.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 58% of revenue in 2002.
Acquisitions: Benicore Associates, Calverton, Md., October 2002; Resource One Benefits, Boca Raton, Fla., January 2003.
Nonretail subsidiaries: CBIZ Special Risk Insurance Services Inc., San Diego; M.T. Donahoe & Associates Inc., Columbia, Md.
Officers: Nancy M. Mellard, executive vp/general counsel; Robert A. O'Byrne, senior vp; Brad P. Newman, vp.
Contact: Brad P. Newman; 816-472-4100.

CFG Insurance Services Inc.

9800 Bren Road E.,
Minnetonka, Minn. 55343;
952-945-0200; fax: 952-945-9477
www.cfginsurance.com

	2002	2001
Premium volume	$230,000,000	$200,000,000
Gross revenues	$15,320,000	$14,106,000
Brokerage revenues	$15,274,040	$14,071,000
U.S. clients	100%	100%
Brokerage: retail	86%	84.4%
U.S. offices	$13,175,000	$11,905,000
Personal	2.4%	2.4%
Services	11.3%	12.9%
Investment income	0.3%	0.3%
Employees	125	134
Retail offices	1	1

Fiscal year ends 3/31
Founded: 1974.
Parent: Associated Bancorp*
Retail brokerage: 98.1% commissions, 1.9% fees.
Employee benefits: 66.5% of revenue in 2002.
Officers: Eldon Oldre, president; A.J. Dordel, executive vp; Scott Drew, vp/broker.
Contact: Eldon Oldre;
eldon.oldre@cfginsurance.com.
**Purchased by Associated Bancorp 4/03.*

CFR Inc. - An Intersure Partner

4501 E. 31st St.,
Tulsa, Okla. 74135;
918-747-8631; fax: 918-747-8619
www.cfr-ins.com

	2002	2001
Premium volume	$93,000,000	$55,000,000
Gross revenues	$10,314,000	$9,367,650
Brokerage revenues	$9,695,160	$8,899,268
U.S. clients	100%	100%
Brokerage: retail	88%	90%
U.S. offices	$9,076,320	$8,430,885
Personal	3%	2%
Services	3%	3%
Investment income	6%	5%
Employees	79	72
Retail offices	2	2

Founded: 1935.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 40% of revenue in 2002.
Officers: Jack H. Allen Jr., CEO; Robert K. Gardner, president; Glenn R. Day, executive vp.

CG&B Group Inc.

120 S. Town Centre Blvd.,
Markham, Ontario L6C 1G3 Canada;
905-479-6670; fax: 905-479-9164
www.cgbgroup.com

	2002	2001
Premium volume	$76,416,000	$58,113,000
Gross revenues	$13,563,840	$10,460,340
Brokerage revenues	$11,664,902	$8,786,686
U.S. clients	1%	1%
Non-U.S. clients	99%	99%
Brokerage: retail	61%	58%
Non-U.S. offices	$8,273,942	$6,066,997
Wholesale	1%	1%
Personal	24%	25%
Investment income	2%	2%
Other	12%	14%
Employees	180	160
Retail offices	2	2

Founded: 1973.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 12% of revenue in 2002.
Officers: Jeff Brandham, president; Larry Later, executive vp; Darryl D. Ticknor, senior vp-international.
Contact: Darryl D. Ticknor;
darrylt@cgbgroup.com.

Calco Insurance Brokers & Agents Inc.

2000 Alameda de las Pulgas, Suite 101,
San Mateo, Calif. 94403;
650-295-4600; fax: 650-295-4622
www.calco.com

	2002	2001
Premium volume	$265,000,000	$330,000,000
Gross revenues	$23,488,863	$31,734,783
Brokerage revenues	$23,488,863	$31,576,109
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	97%	70.3%
U.S. offices	$22,784,197	$22,309,552
Personal	3%	2%
Sevices	0%	27.2%
Investment income	0%	0.5%
Employees	136	140
Retail offices	5	5

Founded: 1937.
Parent: Calco Holdings Corp.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 27.4% of revenue in 2002.
Officers: Gordon G. Pratt, chairman; Donald D. Fey, president; Mary Beth Downs, CFO.
Contact: Mary Beth Downs; 650-295-4682.

California Insurance Center

1340 Treat Blvd., Suite 480,
Walnut Creek, Calif. 94597;
925-299-1112; fax: 925-299-0328
www.cic-ins.com

	2002	2001
Premium volume	$102,000,000	$82,000,000
Gross revenues	$11,570,000	$9,750,000
Brokerage revenues	$11,570,000	$9,750,000
U.S. clients	100%	100%
Brokerage: retail	95%	97%
U.S. offices	$10,991,500	$9,457,500
Personal	5%	3%
Employees	72	58
Retail offices	1	1

Founded: 1970.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 5% of revenue in 2002.
Officers: Cory E. Higgins, president; Mike Robertson, executive vp/CFO; Dan McCormick, executive vp.
Contact: Cory E. Higgins; 925-953-5216;
chiggins@cic-ins.com.

The Cambridge Group Inc.

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

	2002	2001
Premium volume	$145,000,000	$144,000,000
Gross revenues	$18,002,000	$19,788,000
Brokerage revenues	$16,201,800	$17,017,680
U.S. clients	100%	100%
Brokerage: retail	72%	71%
U.S. offices	$12,996,000	$14,050,000
Personal	3%	3%
Services	15%	12%
Investment income	0%	1%
Other	10%	13%
Employees	125	121
Retail offices	5	5

Fiscal year ends 9/30
Founded: 1985.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 25% of revenue in 2002.
Officers: Albert Papa, Kenneth Hale, co-chairmen; Michael Hale, president/CEO.
Contact: Michael Hale;
mhale@cambridgeunderwriters.com.

Capacity Group of Cos.

120 Pleasant Ave.,
Upper Saddle River, N.J. 07458;
201-236-9800; fax: 201-236-0480
www.capcoverage.com

	2002	2001
Premium volume	$184,281,000	$143,076,000
Gross revenues	$27,275,000	$23,095,000
Brokerage revenues	$27,009,710	$22,835,380
U.S. clients	100%	100%
Brokerage: retail	54%	56%
U.S. offices	$14,728,500	$12,933,200
Wholesale	34%	29%
Reinsurance	1%	1%
Personal	9.5%	12%
Services	1%	1%
Investment income	0.5%	1%
Employees	97	86

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 20

100 largest brokers of U.S. business (1-50)

Ranked by U.S. brokerage revenues, which are based on the percentage of 2002 brokerage revenues generated by U.S.-based clients.*

2003 Rank	2002 Rank	Company	Brokerage Revenues	% change
1	1	Marsh & McLennan Cos. Inc.	$4,881,660,000	10.9%
2	2	Aon Corp.	$3,073,770,000	9.6%
3	3	Arthur J. Gallagher & Co.	$954,929,700	18.9%
4	4	Willis Group Holdings Ltd.	$902,200,000	17.3%
5	5	Acordia Inc.	$532,078,000	10.7%
6	6	Brown & Brown Inc.	$455,234,348	25.7%
7	7	Hilb, Rogal & Hobbs Co.	$447,083,656	37.5%
8	10	BB&T Insurance Services Inc.	$354,479,000	61.6%
9	8	USI Insurance Services Corp.	$328,196,000	5.3%
10	9	Lockton Cos. Inc.	$257,387,200 [1]	4.5%
11	11	Wells Fargo Insurance Inc.	$165,080,000	5.8%
12	12	Jardine Lloyd Thompson Group P.L.C.	$151,376,875	2.0%
13	16	McGriff, Seibels & Williams Inc. -An Assurex Global Partner	$137,016,068	32.5%
14	13	CBIZ Benefits & Insurance Services	$131,287,106	5.2%
15	-	Wachovia Insurance Services Inc.	$127,502,058	50.3%
16	22	Hub International Ltd.	$127,466,820	77.8%
17	14	Palmer & Cay Inc. -An Assurex Global Partner	$124,529,479 [2]	14.4%
18	15	Near North Insurance Brokerage Inc.	$119,942,381	12.0%
19	19	HLF Group P.L.C.	$119,319,101	36.1%
20	17	ABD Insurance & Financial Services	$106,523,000	6.4%
21	38	Alliant Resources Group Inc.	$99,133,814	115.1%
22	20	Talbot Financial Corp.	$88,800,000	7.2%
23	25	Frank Crystal & Co. Inc.	$85,041,000	19.0%
24	27	Keenan & Associates	$80,150,515	14.0%
25	26	John L. Wortham & Son L.L.P. -An Assurex Global Partner	$78,265,000	10.9%
26	28	Summit Global Partners Inc.	$76,892,901 [3]	8.9%
27	39	Citizens Financial Group Inc.	$75,000,000	66.7%
28	30	Commerce Insurance Services Inc.	$73,254,000	13.8%
29	29	The NIA Group L.L.C. -An Assurex Global Partner	$69,434,640	1.7%
30	21	Meadowbrook Insurance Group Inc.	$68,032,710	-15.4%
31	24	Brokerage Concepts Inc.	$67,034,490 [4]	-7.3%
32	37	Hylant Group	$66,225,975	38.6%
33	31	Fleet Insurance Services L.L.C. -An Intersure Partner	$65,391,000	8.0%
34	32	Bollinger Inc.	$61,616,314	14.9%
35	36	The Leavitt Group	$60,904,800	23.8%
36	34	J. Smith Lanier & Co.	$56,851,740	13.7%
37	35	Holmes Murphy & Associates Inc.	$56,165,714 [2]	13.2%
38	44	Synaxis Group Inc.	$55,886,000	53.5%
39	33	Guaranty Insurance Managers Inc.	$53,323,743	2.3%
40	48	Rebsamen Insurance Inc.	$51,448,995	58.9%
41	40	Allied North America	$49,600,000 [5]	26.9%
42	43	Frenkel & Co. Inc. -An Assurex Global Partner	$48,051,688	27.8%
43	41	The IMA Financial Group Inc. -An Assurex Global Partner -An Intersure Partner	$45,618,818	16.7%
44	42	Banknorth Insurance Group	$45,316,280	17.0%
45	59	Tanenbaum-Harber Co. Inc.	$45,084,600	65.6%
46	55	Heffernan Insurance Brokers	$39,396,000	36.8%
47	52	The Hays Group Inc. dba Hays Cos.	$38,800,000	26.0%
48	47	Mesirow Insurance Services Inc.	$37,123,387 [3]	13.5%
49	45	Marshall & Sterling Enterprises Inc.	$37,004,352	11.4%
50	50	Van Gilder Insurance Corp. -An Assurex Global Partner	$36,756,000	14.5%

*Companies that derive less than 20% of revenues from commercial retail brokerage are not ranked. 1 Fiscal year ending 4/30; 2 Fiscal year ending 6/30; 3 Fiscal year ending 3/31; 4 Fiscal year ending 7/31; 5 Fiscal year ending 11/30; 6 Fiscal year ending 1/31; 7 Fiscal year ending 10/31; 8 Fiscal year ending 5/31

Source: BI Survey

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 21

100 largest brokers of U.S. business (51-100)

Ranked by U.S. brokerage revenues, which are based on the percentage of 2002 brokerage revenues generated by U.S.-based clients.*

2003 Rank	2002 Rank	Company	Brokerage Revenue	% change
51	46	The Graham Co.	$35,499,088	7.5%
52	56	Hibernia Insurance Agency L.L.C.	$35,491,680	24.9%
53	49	Woodruff-Sawyer & Co. -An Assurex Global Partner	$34,960,000	8.6%
54	54	InterWest Insurance Services Inc.	$33,585,739	15.9%
55	–	Sky Insurance Inc.	$32,872,637	9.1%
56	75	Neace Lukens -An Assurex Global Partner	$32,329,716	46.2%
57	60	SullivanCurtisMonroe	$32,033,039	18.2%
58	82	Brooke Corp.	$31,629,499	51.4%
59	57	Cottingham & Butler Inc. -An Assurex Global Partner	$31,522,000	11.9%
60	68	Barney & Barney L.L.C. -An Assurex Global Partner	$29,787,000 [6]	20.3%
61	67	William Gallagher Associates Insurance Brokers Inc.	$29,769,300	19.2%
62	71	The James B. Oswald Co. -An Assurex Global Partner	$28,911,000	22.0%
63	69	The Rutherfoord Cos. -An Assurex Global Partner	$28,850,634 [2]	17.6%
64	78	Insurance Office of America Inc.	$28,798,200	33.8%
65	66	Andreini & Co.	$28,186,500	12.3%
66	65	Horton Insurance Agency Inc.	$28,135,274	11.0%
67	62	Roger Bouchard Insurance - An Intersure Partner	$28,106,930	5.8%
68	61	The Loomis Co.	$27,829,354	3.5%
69	91	The Mahoney Group -An Assurex Global Partner	$27,424,872	49.3%
70	63	Van Beurden Insurance Services Inc.	$27,423,091	3.5%
71	73	Capacity Group of Cos.	$27,009,710	18.3%
72	–	Webster Insurance Inc. -An Intersure Partner	$26,689,320	24.9%
73	70	Allied American Insurance Agency L.L.C.	$26,494,712	8.0%
74	–	UBOC Insurance Inc.	$26,440,000	NA
75	–	Jenkins/Athens Insurance Services	$26,422,275 [7]	24.4%
76	84	McQueary Henry Bowles Troy L.L.P. -An Intersure Partner	$26,061,750	27.0%
77	–	National City Insurance Group	$25,760,818	16.8%
78	74	BWD Group L.L.C.	$25,548,600	14.5%
79	64	The Treiber Group L.L.C.	$24,932,421	-1.3%
80	81	R.C. Knox & Co. Inc.	$24,764,600	18.0%
81	77	Frank F. Haack & Associates Inc. -An Assurex Global Partner-An Intersure Partner	$24,332,616	12.9%
82	80	Bowen, Miclette & Britt Inc.	$24,085,000	14.1%
83	76	Bratrud Middleton Insurance Brokers Inc. -An Intersure Partner	$23,997,655	11.0%
84	87	Lawley Service Inc.	$23,867,566	20.6%
85	83	Riggs, Counselman, Michaels & Downes Inc. - An Assurex Global Partner	$23,859,000	14.9%
86	–	Trion	$23,417,761	18.0%
87	85	Dodge Warren & Peters Insurance Services Inc.	$23,376,600 [7]	15.8%
88	51	Calco Insurance Brokers & Agents Inc.	$23,253,974	-25.6%
89	86	Seitlin - An Assurex Global Partner	$23,215,949	15.5%
90	79	The Daniel & Henry Co. -An Assurex Global Partner	$23,148,000	7.8%
91	–	Sterling & Sterling Inc.	$22,000,000	17.0%
92	–	Compass Insurance	$21,800,000	412.1%
93	–	JMB Insurance Agency Inc.	$21,185,855	-0.1%
94	–	Charles L. Crane Agency Co.	$20,513,000	34.4%
95	89	Anco Insurance Managers Ltd.	$20,181,238	7.9%
96	98	Higginbotham & Associates Inc.	$20,066,158	22.4%
97	90	Fringe Benefits Management Co.	$19,635,093	5.3%
98		Barlocker Insurance Services Inc.	$19,400,000 [8]	53.8%
99	92	Parker, Smith & Feek Inc. -An Assurex Global Partner	$19,357,646	7.3%
100	96	Lovitt & Touche Inc.	$19,303,678	14.6%

***Companies that derive less than 20% of revenues from commercial retail brokerage are not ranked. 1 Fiscal year ending 4/30; 2 Fiscal year ending 6/30; 3 Fiscal year ending 3/31; 4 Fiscal year ending 7/31; 5 Fiscal year ending 11/30; 6 Fiscal year ending 1/31; 7 Fiscal year ending 10/31; 8 Fiscal year ending 5/31**
Source: BI Survey

Originally published: July 21, 2003, *Agent & Brokers Spotlight*
Next publication date: July 19, 2004, *Agent & Brokers Spotlight*

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 22

Continued from previous page

Retail offices	**3**	2

Founded: 1990.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 5% of revenue in 2002.
Officers: Mark B. Weinraub, chairman/CEO; Robert G. Lull, president/CFO; Jay Bergstein, Ronald Bergstein, Carl Gerson, executive vps.
Contact: Robert G. Lull; *rglull@capcoverage.com*.

Grupo Cassab Machaen Agente de Seguros S.A. de C.V.

Presidente Masaryk 17-501,
Mexico City, D.F. 11570 Mexico;
535-5-553-12040; fax: 525-5-553-11692
www.cassab.com.mx

	2002	2001
Premium volume	**$68,047,643**	$68,710,535
Gross revenues	**$68,993,236**	$69,736,974
Brokerage revenues	**$68,993,236**	$69,736,974
U.S. clients	**10%**	10%
Non-U.S. clients	**90%**	90%
Brokerage: retail	**76%**	76%
Non-U.S. offices	**$53,000,101**	$52,999,030
Wholesale	**6%**	6%
Reinsurance	**5%**	5%
Personal	**10%**	10%
Services	**3%**	3%
Employees	**70**	68
Retail offices	**3**	3

Converted at applicable exchange rates.
Founded: 1993.
Parent: Grupo Cassab Machaen.
Retail brokerage: 80% commissions, 20% fees.
Employee benefits: 46% of revenue in 2002.
Contact: Eduardo Cassab, sales director; 525-5-911-50367; *ecassab@cassab.com.mx*.

Christensen Group-Insurance Resources International

11100 Bren Road W.,
Minnetonka, Minn. 55343;
952-653-1000; fax: 952-653-1100
www.cg-iri.com

	2002	2001
Premium volume	**$90,000,000**	$70,000,000
Gross revenues	**$8,560,000**	$6,900,000
Brokerage revenues	**$8,474,400**	$6,831,000
U.S. clients	**100%**	100%
Brokerage: retail	**90%**	89%
U.S. offices	**$7,704,000**	$6,141,000
Personal	**9%**	10%
Investment income	**1%**	1%
Employees	**45**	40
Retail offices	**1**	1

Founded: 1952.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 18% of revenue in 2002.
Officers: Bruce Christensen, CEO; Mike Kromer, president; Bill Finley, vp.
Contact: Bill Finley.

Citizens Financial Group Inc.*

1 Citizens Plaza,
Providence, R.I. 02908;
401-282-4354; fax: 401-282-4283

	2002	2001
Premium volume	**$1,000,000,000**	$630,000,000
Gross revenues	**$75,000,000**	$45,000,000
Brokerage revenues	**$75,000,000**	$45,000,000
U.S. clients	**100%**	100%
Brokerage: retail	**40%**	49%
U.S. offices	**$30,000,000**	$22,100,000
Wholesale	**1%**	1%
Personal	**59%**	50%
Employees	**471**	300
Retail offices	**15**	13

Founded: 1932.
Retail brokerage: 97% commissions, 3% fees.
Employee benefits: 5% of revenue in 2002.
Acquisitions: Feitelberg Agency Inc., Providence, R.I., November 2002.
Officers: Barry Toothaker, president-Citizens Investment Service Corp.; John J. Zawlinski, vice chairman-Brewer & Lord Insurance Advisors L.L.C.; Frank D. Svitek, president/CEO-Clair Odell Insurance Agency L.L.C.; John Feitelberg, CEO-Feitelberg Agency Inc.
**Includes Clair Odell Insurance Agency L.L.C., Brewer & Lord Insurance Advisors L.L.C. and Feitelberg Agency Inc.*

Cobbs, Allen & Hall Inc.

115 Office Park Drive, Suite 200,
Birmingham, Ala. 35223;
205-414-8100; fax: 205-414-8110
www.cobbsallenhall.com

	2002	2001
Premium volume	**$112,768,767**	$88,463,934
Gross revenues	**$13,911,747**	$11,892,815
Brokerage revenues	**$13,589,795**	$11,627,653
U.S. clients	**100%**	100%
Brokerage: retail	**56.1%**	69.4%
U.S. offices	**$7,810,055**	$8,254,803
Wholesale	**30.3%**	12.5%
Personal	**8.8%**	9.5%
Services	**2.5%**	6%
Investment income	**1%**	2.2%
Other	**1.3%**	0.4%
Employees	**105**	93
Retail offices	**5**	5

Founded: 1887.
Parent: CAH Holdings Inc.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 25.6% of revenue in 2002.
Officers: Bruce S. Denson, chairman/CEO; H. Grantland Rice III, president; J. Terry Holloway, executive vp; Randy M. Mayfield, CFO.
Contact: Bruce S. Denson; *bsdenson@cahins.com*.

Commerce Insurance Services Inc.

Commerce Insurance Center,
1701 Route 70 E.,
Cherry Hill, N.J. 08034;
856-489-7000; fax: 856-795-9783
www.commerceonline.com

	2002	2001
Premium volume	**$790,000,000**	$650,000,000
Gross revenues	**$73,254,000**	$64,384,000
Brokerage revenues	**$73,254,000**	$64,384,000
U.S. clients	**100%**	100%
Brokerage: retail	**79%**	78%
U.S. offices	**$57,870,660**	$50,219,520
Wholesale	**1%**	1%
Personal	**17%**	18%
Services	**3%**	3%
Employees	**480**	450
Retail offices	**15**	18

Founded: 1996.
Parent: Commerce Bank North.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 28% of revenue in 2002.
Acquisitions: Sanford & Purvis Inc., Upper Montclair, N.J., August 2002; The Porch Agency, Bridgeton, N.J., February 2003.
Officers: George E. Norcross III, chairman/CEO; Joseph Buckelew, vice chairman; Edward P. Kiessling, president/COO.
Contact: Edward P. Kiessling.

Compass Insurance

24 Greenway Plaza, Suite 1940,
Houston, Texas 77046;
713-968-8248; fax: 713-968-8297
www.compassweb.com

	2002	2001
Premium volume	**$195,057,204**	$29,012,500
Gross revenues	**$22,000,000**	$4,300,000
Brokerage revenues	**$21,800,000**	$4,257,000
U.S. clients	**100%**	100%
Brokerage: retail	**69%**	78%
U.S. offices	**$15,180,000**	$3,354,000
Wholesale	**17%**	0%
Personal	**13%**	21%
Investment income	**1%**	1%
Employees	**278**	58
Retail offices	**4**	1

Founded: 2000.
Parent: Compass Bancshares Inc.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 14% of revenue in 2002.
Acquisitions: Olson & Olson Ltd., Denver, June 2002; Schaefer-Smith-Ankeney Insurance Agency, Phoenix, July 2002; Maxson-Mahoney-Turner Inc., Dallas, March 2003; Mueller & Associates Inc., Tucson, Ariz., March 2003.
Officers: Leonard P. Kline Jr., president; Joyce E. Pankonien, vp/CFO; Karin R. Marshall, vp/sales and marketing manager.
Contact: Karin R. Marshall; 713-966-2337; *karin.marshall@compassbnk.com*.

Connolly Ford Bower & Leppert Inc.

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

	2002	2001
Premium volume	**$22,480,100**	$21,739,130
Gross revenues	**$2,526,763**	$2,282,609
Brokerage revenues	**$2,475,975**	$2,236,696
U.S. clients	**100%**	100%
Brokerage: retail	**80%**	75%
U.S. offices	**$1,996,143**	$1,711,957
Personal	**17%**	19%
Services	**1%**	4%
Investment income	**2%**	2%
Employees	**20**	18
Retail offices	**1**	1

Fiscal year ends 6/30
Founded: 1981.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 2% of revenue in 2002.
Officers: Lawrence L. Connolly, R. Michael Leppert, Patrick Bower, partners.
Contact: John M. Ford, partner.

Cook, Hall, Hyde Inc.

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

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 23

Continued from previous page

	2002	2001
Premium volume	$118,000,000	$91,000,000
Gross revenues	$16,875,000	$12,212,000
Brokerage revenues	$16,621,875	$12,028,820
U.S. clients	100%	100%
Brokerage: retail	65.5%	65%
U.S. offices	$11,053,000	$7,937,000
Wholesale	1%	1%
Personal	32%	32.5%
Investment income	1.5%	1.5%
Employees	112	85
Retail offices	3	3

Fiscal year ends 2/28

Founded: 1946.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 17% of revenue in 2002.
Officers: Leonard Scioscia, president.

Cottingham & Butler Inc. -An Assurex Global Partner

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

	2002	2001
Premium volume	$144,650,000	$113,000,000
Gross revenues	$31,840,000	$28,740,000
Brokerage revenues	$31,522,000	$28,160,000
U.S. clients	100%	100%
Brokerage: retail	51%	47%
U.S. offices	$16,218,000	$13,440,000
Personal	1%	1%
Services	47%	50%
Investment income	1%	2%
Employees	278	274
Retail offices	2	2

Founded: 1887.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 55% of revenue in 2002.
Officers: John E. Butler, president.
Contact: Dean Fair, senior vp; 583-587-5257; *dean.fair@cb-sisco.com.*

Charles L. Crane Agency Co.

100 S. Fourth St., Suite 800,
St. Louis, Mo. 63102;
314-241-8700; fax: 314-444-4970
www.craneagency.com

	2002	2001
Premium volume	$184,410,000	$142,410,000
Gross revenues	$20,513,000	$16,977,000
Brokerage revenues	$20,513,000	$15,265,000
U.S. clients	100%	100%
Brokerage: retail	86%	72.1%
U.S. offices	$17,641,000	$12,204,000
Personal	14%	15.7%
Services	0%	3%
Investment income	0%	1.3%
Other	0%	7.9%
Employees	192	183
Retail offices	3	3

Founded: 1885.
Retail brokerage: 100% commissions.
Employee benefits: 11% of revenue in 2002.
Officers: R. Christopher Imbs, chairman; Edwin A. Lips, vice chairman; Michael T. Reedy, president.
Contact: Jerry L. Burnett, senior vp/COO; *burnettj@craneagency.com.*

Frank Crystal & Co. Inc.

40 Broad St.,
New York, N.Y. 10004;
212-344-2444; fax: 212-952-1095
www.fcrystal.com

	2002	2001
Gross revenues	$85,041,000	$71,463,000
Brokerage revenues	$85,041,000	$71,463,000
U.S. clients	100%	100%
Brokerage: retail	92%	93%
U.S. offices	$78,237,720	$66,460,600
Personal	7%	6%
Services	1%	1%
Employees	275	260
Retail offices	6	5

Founded: 1933.
Officers: James W. Crystal, chairman/CEO; Mark E. Freitas, president/CEO; Arthur H. Littmann, executive vp/CFO.
Contact: James W. Crystal.

D

DFS&A Insurance Agency Inc.

80 W. Upper Ferry Road, Suite 5,
Ewing, N.J. 08628;
609-771-8900; fax: 609-771-8901

	2002	2001
Premium volume	$19,000,000	$26,000,000
Gross revenues	$861,559	$1,164,864

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 24

Continued from previous page

	2002	2001
Brokerage revenues	$853,096	$1,141,640
U.S. clients	97%	97.5%
Non-U.S. clients	3%	2.5%
Brokerage: retail	97%	96.5%
U.S. offices	$835,712	$1,124,094
Wholesale	1%	1%
Services	1%	0.5%
Investment income	1%	2%
Employees	7	7
Retail offices	2	2

Founded: 1997.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 48% of revenue in 2002.
Officers: Robert M. Neumann, president; Ronald G. Keefe, executive vp.
Contact: Robert M. Neumann; dfinsure@aol.com.

The Daniel & Henry Co. -An Assurex Global Partner

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

	2002	2001
Premium volume	$207,900,000	$171,500,000
Gross revenues	$23,148,000	$21,469,000
Brokerage revenues	$23,148,000	$21,469,000
U.S. clients	100%	100%
Brokerage: retail	88.9%	88.6%
U.S. offices	$20,579,000	$19,022,000
Personal	11%	11.3%
Services	0.1%	0.1%
Employees	220	200
Retail offices	1	1

Founded: 1921.
Retail brokerage: 93.5% commissions, 6.5% fees.
Employee benefits: 18.6% of revenue in 2002.
Officers: Charles S. Drew Jr., chairman; Thomas J. Purcell, president; Robert M. Harrison, executive vp/COO.
Contact: James A. Samson, secretary/treasurer; *samsonj@danielandhenry.com.*
**Percentage of commercial retail brokerage includes financial risk and group benefits. **Percentage of employee benefits include life insurance commissions.*

Dann Insurance

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

	2002	2001
Premium volume	$155,078,199	$141,635,347
Gross revenues	$16,647,132	$15,182,710
Brokerage revenues	$15,999,428	$14,423,574
U.S. clients	100%	100%
Brokerage: retail	88%	86%
U.S. offices	$14,649,476	$13,057,131
Personal	6%	6%
Services	3%	3%
Investment income	1%	3%
Other	2%	2%
Employees	97	92
Retail offices	2	2

Founded: 1948.
Employee benefits: 18% of revenue in 2002.
Officers: Scott Dann, president; Marvin Rotstein, executive vp; Karen Skrzypczynski, COO.
Contact: Scott Dann; 847-444-2531; *scottd@danninsurance.com.*

Dawson Insurance Inc.

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

	2002	2001
Premium volume	$121,093,635	$99,014,188
Gross revenues	$22,965,504	$21,249,933
Brokerage revenues	$18,910,988	$16,362,448
U.S. clients	100%	100%
Brokerage: retail	60.5%	53.6%
U.S. offices	$13,894,130	$11,383,589
Wholesale	11%	12.2%
Personal	9.7%	9.5%
Services	1.1%	2.2%
Investment income	12.6%	9.5%
Other	5.1%	13%
Employees	152	148
Retail offices	8	7

Founded: 1931.
Retail brokerage: 97.3% commissions, 2.7% fees.
Employee benefits: 16.3% of revenue in 2002.
Acquisitions: Konstam, Massa & Upham Inc., Mansfield, Ohio, July 2002.
Officers: D. Michael Sherman, CEO; Michael J. Kmetz, CFO; Robert W. Lampus, general counsel.

DeWitt Stern Group Inc.

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

	2002	2001
Gross revenues	$15,400,000	$12,500,000
Brokerage revenues	$14,938,000	$12,125,000
U.S. clients	90%	90%
Non-U.S. clients	10%	10%
Brokerage: retail	73%	70%
U.S. offices	$11,200,000	$8,750,000
Wholesale	2%	2%
Personal	21%	24%
Services	1%	1%
Investment income	2%	2%
Other	1%	1%
Employees	110	108
Retail offices	5	5

Founded: 1899.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 8% of revenue in 2002.
Officers: Jolyon F. Stern, president/CEO; David H. Paige, COO; Charles R. Johnson, executive vp; David O'Dowd, managing director.
Contact: David H. Paige.

Dodge Warren & Peters Insurance Services Inc.

660 S. Figueroa St., Suite 2000,
Los Angeles, Calif. 90017;
213-627-9203; fax: 213-627-9339
www.dwandp.com

	2002	2001
Premium volume	$215,000,000	$195,000,000
Gross revenues	$23,400,000	$20,600,000
Brokerage revenues	$23,376,600	$20,188,000
U.S. clients	100%	100%
Brokerage: retail	99%	97.9%
U.S. offices	$23,166,000	$20,171,520
Personal	0.9%	0.1%
Investment income	0.1%	2%
Employees	165	160
Retail offices	4	5

Fiscal year ends 10/31
Founded: 1977.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 19% of revenue in 2002.
Officers: Gregory Davidian, chairman/president/CEO; Randall A. Mallory, CFO; Debbie Rogister, chief administrative officer; Don Gwizdalski, executive vp/secretary.
Contact: Randall A. Mallory; *rmallory@dwandp.com.*

F

FLF Inc. dba Diversified Risk Insurance Brokers

5900 Christie Ave.,
Emeryville, Calif. 94608;
510-547-3203; fax: 510-547-5648
www.drib.com

	2002	2001
Premium volume	$59,000,000	$58,000,000
Gross revenues*	$5,000,000	$5,000,000
Brokerage revenues*	$5,000,000	$5,000,000
U.S. clients	96%	96%
Non-U.S. clients	4%	4%
Brokerage: retail	98%	98%
U.S. offices	$4,900,000	$4,900,000
Wholesale	1%	1%
Services	1%	1%
Employees	36	34
Retail offices	1	1

Fiscal year ends 9/30
Founded: 1977.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 1% of revenue in 2002.
Officers: Michael P. Flynn, president/CEO; Charles A. Leone, executive vp; Stephen S. Meeker, senior vp.
**Estimated.*

Federal Hill Risk Management L.L.C.

1051-53 S. Charles St.,
Baltimore, Md. 21230;
888-837-0574; fax: 877-752-2815

	2002	2001
Premium volume	$97,000,000	$93,000,000
Gross revenues	$3,400,000	$3,585,000
Brokerage revenues	$3,400,000	$3,585,000
U.S. clients	100%	100%
Brokerage: retail	87%	71%
U.S. offices	$2,958,000	$2,545,340
Reinsurance	5%	10%
Services	8%	19%
Employees	20	20
Retail offices	2	2

Founded: 2000.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 95% of revenue in 2002.
Officers: Peter T. Doheny, president/CEO; Frank X. Gartland, vp/COO; Howard Horvath, vp.
Contact: Peter T. Doheny; *petertdoheny@fhrm.net.*

Continued on next page

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 25

Continued from previous page

First Southwest Insurance Agency Inc.

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

	2002	2001
Premium volume	$12,159,116	$10,632,216
Gross revenues	$1,872,649	$1,607,452
Brokerage revenues	$1,859,540	$1,586,555
U.S. clients	100%	100%
Brokerage: retail	74.8%	77.8%
U.S. offices	$1,400,741	$1,250,598
Personal	23.1%	19.5%
Services	1.4%	1.4%
Investment income	0.3%	0.7%
Other	0.4%	0.6%
Employees	22	21
Retail offices	2	2

Founded: 1984.
Retail brokerage: 99.2% commissions, 0.8% fees.
Employee benefits: 12.6% of revenue in 2002.
Officers: Ken Baker, president; Ken Liles, Gayle Gray, vps.
Contact: Roxy Childs-Cox, agency manager; *rcox@firstswins.com*.

Fleet Insurance Services L.L.C. -An Intersure Partner

14 Commerce Drive,
Cranford, N.J. 07016;
908-272-8100; fax: 908-272-6337
www.fleet.com

	2002	2001
Premium volume	$1,150,000,000	$1,090,000,000
Gross revenues	$65,391,000	$61,580,526
Brokerage revenues	$65,391,000	$60,528,732
U.S. clients	100%	100%
Brokerage: retail	83%	77%
U.S. offices	$54,274,530	$47,524,972
Wholesale	7%	11%
Personal	9%	10%
Services	1%	1%
Investment income	0%	1%
Employees	333	338
Retail offices	11	15

Founded: 2000.
Parent: FleetBoston Financial Corp.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 56% of revenue in 2002.
Nonretail subsidiaries: Philadelphia Benefits L.L.C., Mount Laurel, N.J.
Officers: Thomas J. Sharkey Jr., president; James T. O'Connor, executive vp-sales and marketing; Glenn P. Vatasin, senior vp-administration.
Contact: Thomas J. Sharkey Jr.; 908-931-3002.

Forrest Sherer Inc.

24 N. Sixth St., P.O. Box 900,
Terre Haute, Ind. 47808;
812-232-0441; fax: 812-232-1783
www.forrestsherer.com

	2002	2001
Premium volume	$56,000,000	$48,000,000
Gross revenues	$6,127,000	$5,345,000
Brokerage revenues	$6,025,987	$5,245,923
U.S. clients	100%	100%
Brokerage: retail	85%	82%
U.S. offices	$5,208,000	$4,383,000
Personal	12%	14%
Services	1%	2%
Investment income	1%	2%
Other	1%	
Employees	62	62
Retail offices	1	1

Founded: 1920.
Parent: First Financial Corp.
Retail brokerage: 97% commissions, 3% fees.
Employee benefits: 12% of revenue in 2002.
Officers: John Dinkel, president/CEO; John Lukens, executive vp; Donald Miller, vp/CFO.

Fox-Everett Inc. -An Assurex Global Partner

3780 I-55 N.,
Jackson, Miss. 39211;
601-718-6000; fax: 601-981-0243
www.foxeverett.com

	2002	2001
Premium volume	$99,260,394	$102,930,000
Gross revenues	$12,774,014	$12,732,902
Brokerage revenues	$12,627,427	$12,495,834
U.S. clients	100%	100%
Brokerage: retail	66.9%	68.6%
U.S. offices	$8,545,815	$8,734,770
Personal	5.8%	5.4%
Services	26.2%	24.2%
Investment income	1.1%	1.8%
Employees	112	115
Retail offices	2	2

Founded: 1945.
Retail brokerage: 100% commissions, .
Employee benefits: 53.4% of revenue in 2002.
Officers: Larry Vance, president; Bill Mathison, Ron Myrick, executive vps.
Contact: Bill Mathison.

Frenkel & Co. Inc. -An Assurex Global Partner

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

	2002	2001
Premium volume	$546,285,264	$420,400,938
Gross revenues	$51,562,484	$40,000,206
Brokerage revenues	$48,537,059	$37,980,257
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	84%	84%
U.S. offices	$43,312,487	$33,600,000
Wholesale	1%	1%
Personal	8%	9%
Services	1%	1%
Investment income	1%	5%
Other	5%	0%
Employees	236	213
Retail offices	4	4

Founded: 1878.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 13% of revenue in 2002.
Acquisitions: Van Oppen & Co. Insurance Services Inc., Los Angeles, January 2002.
Officers: Robert E. Shunk, chairman; John F. Kelly, president/CEO; R.P. Wolf, executive vp/general counsel.
Contact: Robert E. Shunk, 212-488-0213, *rshunk@frenkel.com*; John F. Kelly, 212-488-0224, *jkelly@frenkel.com*.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Fringe Benefits Management Co.

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

	2002	2001
Premium volume	$400,000,000	$375,000,000
Gross revenues	$19,635,093	$18,648,934
Brokerage revenues	$19,635,093	$18,648,934
U.S. clients	100%	100%
Brokerage: retail	51%	51.5%
U.S. offices	$10,013,897	$9,604,201
Services	49%	48.5%
Employees	240	215
Retail offices	1	1

Founded: 1976.
Retail brokerage: 51% commissions, 49% fees.
Employee benefits: 100% of revenue in 2002.
Officers: Michael Sheridan, chairman; Lorraine Ritch, president/CEO; Debra Tougas, CFO.
Contact: Darryl Beacher, marketing director.

G

Arthur J. Gallagher & Co.

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

	2002	2001
Gross revenues	$1,101,222,000	$910,043,000
Brokerage revenues	$1,061,033,000	$873,024,000
U.S. clients	90%	92%
Non-U.S. clients	10%	8%
Brokerage: retail	57%	54%
U.S. offices	$564,927,000	$452,109,000
Non-U.S. offices	$62,770,000	$39,314,000
Wholesale	5%	4%
Reinsurance	8%	8%
Personal	1%	1%
Services	26%	29%
Investment income	3%	4%
Employees	7,111	6,488
Retail offices	98	84

Founded: 1927.
Retail brokerage: 84% commissions, 16% fees.
Employee benefits: 13% of revenue in 2002.
Acquisitions: Cornwell & Stevens Co. Inc., Norcross, Ga., New York, Memphis, Tenn., April 2002; Manning & Smith Insurance Inc., Wichita, Kan., May 2003; Mountain View Software Corp., Layton, Utah, May 2002; Roberts & Roberts Insurance Agency Inc., Oklahoma City, May 2002; Craig M. Ferguson & Co. Inc., Stamford, Conn., July 2002; Grandy Pratt Co., Sioux City and West Des Moines, Iowa, October 2002; Encore Insurance & Bonding Inc., Metairie, La., November 2002; Harman & McRory Co., Seattle, January 2003; W. E. Kingsley Co., Lexington, Ky., January 2003; McRory & Co., Seattle, January 2003; Benefits Planning & Insurance Agency Inc., Larkspur, Calif., February 2003.
Officers: Robert E. Gallagher, chairman; J. Patrick Gallagher Jr., president/CEO; Douglas K. Howell, CFO.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:52 AM Page 26

Continued from previous page

William Gallagher Associates Insurance Brokers Inc.

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

	2002	2001
Gross revenues	$31,000,000	$26,000,000
Brokerage revenues	$30,690,000	$25,740,000
U.S. clients	97%	97%
Non-U.S. clients	3%	3%
Brokerage: retail	98%	98%
U.S. offices	$29,680,000	$24,880,000
Non-U.S. offices	$700,000	$600,000
Personal	0.5%	0.5%
Services	0.5%	0.5%
Investment income	1%	1%
Employees	140	125
Retail offices	5	5

Founded: 1983.
Retail brokerage: 92% commissions, 8% fees.
Employee benefits: 19% of revenue in 2002.
Officers: Philip J. Edmundson, CEO; Patrick Veale, president.
Contact: Susan Forbes, vp/marketing director.

Garner Insurance Services

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

	2002	2001
Premium volume	$20,000,000	$18,000,000
Gross revenues	$1,342,819	$1,205,328
Brokerage revenues	$1,342,819	$1,205,328
U.S. clients	100%	100%
Brokerage: retail	44%	47%
U.S. offices	$590,840	$566,504
Services	56%	53%
Employees	13	12
Retail offices	1	1

Founded: 1987.
Parent: Garner Consulting.
Retail brokerage: 44% commissions, 56% fees.
Employee benefits: 100% of revenue in 2002.
Officers: John C. Garner, CEO; Gerti Reagan, president; Dierdre L. Kennedy, vp; Valarie M. Lees, secretary.
Contact: Gerti Reagan;
gerti@garnerbenefits.com.

The Graham Co.

1 Penn Square W.,
Philadelphia, Pa. 19102;
215-567-6300; fax: 215-569-3025
www.grahamco.com

	2002	2001
Premium volume	$232,186,000	$188,350,000
Gross revenues	$35,785,371	$33,213,995
Brokerage revenues	$35,499,088	$33,014,700
U.S. clients	100%	100%
Brokerage: retail	98.2%	98.4%
U.S. offices	$35,141,234	$32,682,571
Personal	1%	1%
Investment income	0.8%	0.6%
Employees	157	149
Retail offices	2	2

Founded: 1950.
Retail brokerage: 64% commissions, 36% fees.
Employee benefits: 1% of revenue in 2002.
Officers: William A. Graham IV, CEO; Michael Tiagwad, president; Michael J. Mitchell, vp.
Contact: Margaret C. Jones, vp/corporate secretary; *mjones@grahamco.com.*

Gras Savoye & Cie.

2-8 rue Ancelle,
Neuilly sur Seine, 92200 France;
33-1-41-43-5000; fax: 33-1-41-43-5555
www.grassavoye.com

	2002	2001
Gross revenues	$330,890,000	$273,931,200
Brokerage revenues	$328,053,800	$271,245,000
U.S. clients	1%	1%
Non-U.S. clients	99%	99%
Brokerage: retail	86.5%	85.8%
Non-U.S. offices	$286,456,200	$235,437,600
Reinsurance	2.8%	2.9%
Personal	9.1%	9.5%
Services	0.6%	0.7%
Other	1%	1.1%
Employees	2,867	2,744

Converted at applicable exchange rates.
Founded: 1907.
Employee benefits: 26% of revenue in 2002.
Acquisitions: Lacan Courtage d'Assurances, Suresnes, France, January 2002; Prevoyance Retraite International Management, Paris, September 2002; Tocqueville Investissemant et Participations, Paris, September 2002; Inspace, Neuilly sur Seine, France, October 2002; Segma France, Neuilly sur Seine, France, October 2002.
Nonretail subsidiaries: Gras Savoye Reassurance, Neuilly sur Seine, France; Sageris, Neuilly sur Seine, France; Sageri Espanola, Madrid, Spain; Sageri Luxembourg, Luxembourg.
Officers: Patrick Lucas, managing partner/CEO; Daniel Naftalski, managing partner/COO; Daniele Guedj, COO.
Contact: Hubert Moreno, deputy operating officer; *hubert.moreno@grassavoye.com.*

Guaranty Insurance Managers Inc.

1300 Mopac Expressway S., Fifth Floor,
Austin, Texas 78746;
512-434-8000; fax: 512-434-8647
www.insurance.guarantygroup.com

	2002	2001
Premium volume	$696,000,000	$680,000,000
Gross revenues	$55,698,269	$55,400,602
Brokerage revenues	$53,323,743	$52,116,719
U.S. clients	100%	100%
Brokerage: retail	48.2%	36.7%
U.S. offices	$26,902,264	$20,332,020
Wholesale	5.3%	7.6%
Personal	42%	49.5%
Services	0.2%	0.2%
Investment income	1.7%	2.4%
Other	2.6%	3.6%
Employees	231	205
Retail offices	8	7

Founded: 1957.
Parent: Lumberman's Investment Corp.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 2.5% of revenue in 2002.
Nonretail subsidiaries: The Insurance Marketplace Inc., Austin, Texas.
Officers: Hal Shults, president; Nick Grant, executive vp; Chuck Jehl, senior vp/controller.
Contact: Chuck Jehl.

Gunn-Mowery Insurance Group Inc.

P.O. Box 900,
Camp Hill, Pa. 17011;
717-761-4600; fax: 717-761-6159
www.gunnmowery.com

	2002	2001
Premium volume	$27,000,000	$20,000,000
Gross revenues	$2,700,000	$2,000,000
Brokerage revenues	$2,700,000	$2,000,000
U.S. clients	100%	100%
Brokerage: retail	65%	72%
U.S. offices	$1,750,000	$1,440,000
Wholesale	1%	0%
Personal	28%	23%
Services	6%	5%
Employees	31	35
Retail offices	4	4

Founded: 1985.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 19% of revenue in 2002.
Acquisitions: Dodge Insurance, Harrisburg, Pa., May 2002; New Cumberland Insurance, New Cumberland, Pa., May 2002.
Officers: G. Greg Gunn, president; Theodore W. Mowery, president-financial services; Gary D. Harshbarger, vp.
Contact: G. Greg Gunn;
greg@gunnmowery.com.

H

The HDH Group Inc. -An Assurex Global Partner

U.S. Steel Tower, 600 Grant St.,
Suite 1100,
Pittsburgh, Pa. 15219-2804;
412-391-7300; fax: 412-391-7322
www.hdhgroup.com

	2002	2001
Premium volume	$210,000,000	$200,000,000
Gross revenues	$12,200,000	$11,702,232
Brokerage revenues	$11,785,000	$11,379,099
U.S. clients	100%	100%
Brokerage: retail	85.6%	84.3%
U.S. offices	$10,443,200	$9,859,130
Wholesale	8%	9%
Reinsurance	1%	1%
Services	2%	2%
Investment income	2%	2.2%
Other	1.4%	1.5%
Employees	68	69
Retail offices	2	2

Founded: 1982.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 41% of revenue in 2002.
Officers: Bryan C. Hondru, chairman/CEO; Frank G. Mikan, president/COO; Les W. Logsdon, CFO.

HLF Group P.L.C.

Friary Court, Crutched Friars,
London, EC3N 2NP England;
44-207-560-3000; fax: 44-207-560-3504
www.heathlambert.com

	2002*	2001**
Premium volume	$5,709,500,000***	$4,510,800,000
Gross revenues	$483,073,283***	$425,432,880
Brokerage revenues	$483,073,283***	$425,432,880

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 27

Continued from previous page

U.S. clients	**24.7%**	20.6%
Non-U.S. clients	**75.3%**	79.4%
Brokerage: retail	**41%**	47%
U.S. offices	**$13,623,168*** **	$12,618,784
Non-U.S. offices	**$184,436,383*** **	$187,334,240
Wholesale	**30%**	24%
Reinsurance	**20%**	21%
Personal	**6%**	7%
Services	**3%**	1%
Employees	**3,883**	3,970
Retail offices	**147**	145

Converted at applicable exchange rates.
Fiscal year ends 12/31 and 3/31***
*****proforma from 12/31/01 to 12/31/02***

Founded: 1999.
Retail brokerage: 82% commissions, 18% fees.
Employee benefits: 5% of revenue in 2002.
Officers: Ian Martin, executive chairman; W.H.G. Wilks, development director; R.J. Sansom, finance director.
Contact: R.J. Sansom; *rsansom@heathlambert.com*.

HSBC Insurance Brokers Holdings Ltd.

Bishops Court, 27-33 Artillery Lane,
London, E1 7LP England;
44-207-247-5433; fax: 44-207-377-2139
www.insurancebrokers.hsbc.co.uk

	2002	2001
Premium volume	**$2,148,575,000**	$1,671,375,600
Gross revenues	**$267,294,750**	$241,133,000
Brokerage revenues	**$238,897,500**	$216,659,800
U.S. clients	**5%**	5%
Non-U.S. clients	**95%**	95%
Brokerage: retail	**27%**	25%
Non-U.S. offices	**$72,120,000**	$60,319,240
Wholesale	**26%**	26%
Reinsurance	**14%**	12%
Personal	**5%**	10%
Services	**17%**	17%
Investment income	**1%**	1%
Other	**10%**	9%
Employees	**1,970**	2,312
Retail offices	**25**	26

Converted at applicable exchange rates.

Founded: 1808.
Parent: HSBC Holdings P.L.C.
Employee benefits: 15% of revenue in 2002.
Nonretail subsidiaries: Corinthian Insurance Co. Ltd., London; HSBC Actuaries & Consultants Ltd., London; HSBC Shipping Services Ltd,. St. Albans, England.
Officers: A.P. Hope, chairman; A.M.M. Dixon, chief executive; T. Kemp, director.

Frank F. Haack & Associates Inc. -An Assurex Global Partner- An Intersure Partner

2323 N. Mayfair Road,
Milwaukee, Wis. 53226-0997;
414-475-1100; fax: 414-475-9366
www.haack.com

	2002	2001
Premium volume	**$303,500,000**	$267,100,000
Gross revenues	**$25,080,000**	$22,000,000
Brokerage revenues	**$24,829,200**	$21,550,000
U.S. clients	**98%**	100%
Non-U.S. clients	**2%**	0%
Brokerage: retail	**76%**	79%
U.S. offices	**$19,060,800**	$17,380,000
Wholesale	**1%**	1%
Personal	**1%**	1%
Services	**21%**	17%
Investment income	**1%**	2%
Employees	**180**	164
Retail offices	**3**	3

Founded: 1917.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 58% of revenue in 2002.
Officers: William R. Haack, chairman/CEO; James R. Mueller, president/COO.
Contact: Meg Fox, advertising specialist; *meg.fox@haack.com*.

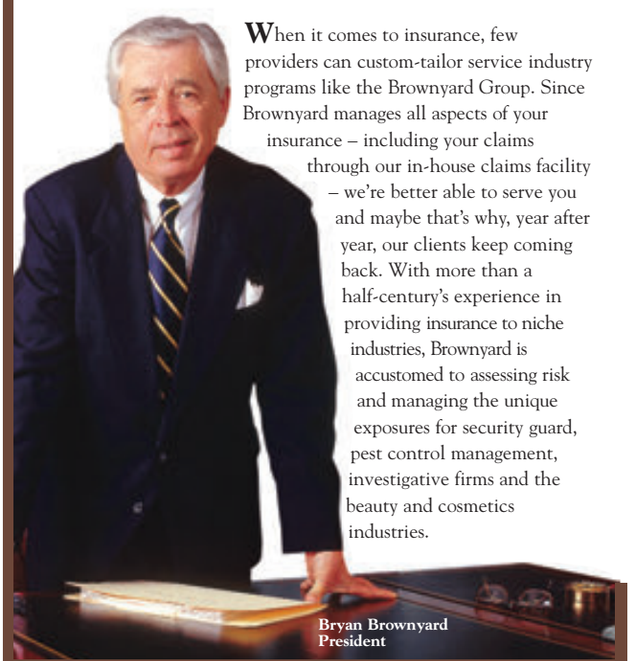
The Hays Group Inc. dba Hays Cos.

80 S. Eighth St., Suite 700,
Minneapolis, Minn. 55402;
612-333-3323; fax: 612-373-7270
www.hayscompanies.com

	2002	2001
Premium volume	**$600,000,000**	$500,000,000
Gross revenues	**$38,800,000**	$31,100,000
Brokerage revenues	**$38,800,000**	$30,800,000
U.S. clients	**100%**	100%
Brokerage: retail	**90%**	87%
U.S. offices	**$34,920,000**	$27,057,000
Reinsurance	**3%**	3%
Personal	**2%**	2%

Continued on next page

"It's not that our competitors won't do what we do. It's just that they can't."



When it comes to insurance, few providers can custom-tailor service industry programs like the Brownyard Group. Since Brownyard manages all aspects of your insurance – including your claims through our in-house claims facility – we're better able to serve you and maybe that's why, year after year, our clients keep coming back. With more than a half-century's experience in providing insurance to niche industries, Brownyard is accustomed to assessing risk and managing the unique exposures for security guard, pest control management, investigative firms and the beauty and cosmetics industries.

Our customized insurance packages consist of General Liability, Workers' Compensation, Business Auto, Umbrella & Excess Liability, Third Party Fidelity, License Bond, Property Coverage, Inland Marine and more!

For all of these reasons and more, the Brownyard Group may provide your clients with the insurance coverage they need.

But don't take our word for it. Ask any one of thousands of service organizations we insure across the country.

For More Information, Call (800) 645-5820

Browngguard Security Guard Insurance Program

BROWNYARD PCOpro Pest Control Insurance Program

PI PROTECT™ Private Investigators & Security Consultants

Hairdressers Agency Beauty and Cosmetics Insurance Program

BROWNYARD GROUP, INC.

21 Maple Avenue, Box CN9175, Bay Shore, NY 11706-9175
Phone: (800) 645-5820 • Fax: (631) 666-5723
www.brownyard.com

Pioneers in the past. Innovators for the future.™

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 28

Continued from previous page

Services	**5%**	7%
Investment income	**0%**	1%
Employees	**245**	215
Retail offices	**8**	6

Founded: 1994.
Retail brokerage: 65% commissions, 35% fees.
Employee benefits: 31% of revenue in 2002.
Officers: James C. Hays, president/CEO; Michael J. Egan, president-Hays Benefits; William L. Mershon, executive vp.

Heffernan Insurance Brokers

1350 Carlback Ave., Suite 200,
Walnut Creek, Calif. 94596;
925-934-8500; fax: 925-934-8278
www.heffgroup.com

	2002	2001
Premium volume	**$420,000,000**	$310,000,000
Gross revenues	**$40,200,000**	$29,686,000
Brokerage revenues	**$39,396,000**	$28,795,420
U.S. clients	**100%**	100%
Brokerage: retail	**71%**	71%
U.S. offices	**$28,542,000**	$21,077,060
Wholesale	**20%**	19%
Personal	**4%**	4%
Services	**3%**	3%
Investment income	**1%**	1%
Other	**1%**	2%
Employees	**240**	225
Retail offices	**8**	7

Founded: 1975.
Parent: Heffernan Group.
Retail brokerage: 88% commissions, 12% fees.
Employee benefits: 3% of revenue in 2002.
Officers: F. Mike Heffernan III, CEO; Robin P. Newman, COO; Ed Dantzig, senior vp.
Contact: Ann Mohler, director-public relations; 925-942-4608; *annmo@heffgroup.com*.

Hibbs-Hallmark & Co.

501 Shelley Drive, P.O. Box 8357,
Tyler, Texas 75711;
903-561-8484; fax: 903-581-5988
www.hibbshallmark.com

	2002	2001
Premium volume	**$65,323,640**	$42,388,944
Gross revenues	**$18,106,087**	$16,570,107
Brokerage revenues	**$17,863,691**	$16,273,590
U.S. clients	**100%**	100%
Brokerage: retail	**37.7%**	35.6%
U.S. offices	**$6,833,237**	$5,902,272
Wholesale	**1.7%**	0%
Reinsurance	**1%**	1%
Personal	**1.8%**	1.7%
Services	**56.5%**	60%
Investment income	**0.6%**	1%
Other	**0.7%**	0.7%
Employees	**146**	145
Retail offices	**4**	4

Founded: 1970.
Retail brokerage: 98.7% commissions, 1.3% fees.
Employee benefits: 6.8% of revenue in 2002.
Nonretail subsidiaries: Claims Administrative Services, Inc., Tyler, Texas.
Officers: Billy E. Hibbs Sr., chairman; Gary Howell, president; Billy E. Hibbs Jr., executive vp.
Contact: Billy Hibbs Jr.; *billy.hibbsjr@hibbshallmark.com*.

Hibernia Insurance Agency L.L.C.

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

	2002	2001
Premium volume	**$489,500,000**	$370,000,000
Gross revenues	**$36,216,000**	$28,994,000
Brokerage revenues	**$35,491,680**	$28,414,120
U.S. clients	**100%**	100%
Brokerage: retail	**38%**	40%
U.S. offices	**$13,762,000**	$11,597,600
Personal	**60%**	58%
Investment income	**0%**	1%
Other	**2%**	1%
Employees	**205**	190
Retail offices	**4**	4

Founded: 2000.
Parent: Hibernia Corp.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 22% of revenue in 2002.
Acquisitions: Friedler/LaRocca Financial Partners L.L.C., Las Vegas, March 2002.
Officers: Steven Terry, president; Sandra Gardsbane, COO; Craig Tappel, chief administrative officer.

Higginbotham & Associates Inc.

500 W. 13th St.,
Fort Worth, Texas 76102;
800-728-2374; fax: 817-882-9284
www.higginbotham.net

	2002	2001
Premium volume	**$205,000,000**	$168,800,000
Gross revenues	**$20,166,993**	$16,634,763
Brokerage revenues	**$20,066,158**	$16,387,967
U.S. clients	**100%**	100%
Brokerage: retail	**86.6%**	84.7%
U.S. offices	**$17,464,615**	$14,089,644
Wholesale	**0%**	2.5%
Personal	**12.9%**	11.3%
Investment income	**0.5%**	0%
Other	**0%**	1.5%
Employees	**146**	135
Retail offices	**4**	4

Founded: 1948.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 30% of revenue in 2002.
Officers: J. Russell Reid, president/CEO; James D. Hubbard Jr., executive vp-employee benefits division; C. Douglas Dickerson, executive vp-property/casualty division; James A. Krause, CFO.
Contact: Sharon Godwin, director-corporate marketing; 817-347-6996; *sgodwin@higginbotham.net*.

Hilb, Rogal & Hobbs Co.

4651 Lake Brook Drive,
Glen Allen, Va. 23060;
804-747-6500; fax: 804-747-6046
www.hrh.com

	2002	2001
Premium volume	**$4,600,000,000**	$3,300,000,000
Gross revenues	**$452,726,348**	$330,267,340
Brokerage revenues	**$452,513,822**	$327,558,834
U.S. clients	**98.8%**	99.3%
Non-U.S. clients	**1.2%**	0.7%
Brokerage: retail	**81.1%**	77.7%
U.S. offices	**$367,161,068**	$256,456,010
Wholesale	**2.4%**	1.5%
Reinsurance	**0.4%**	0.7%
Personal	**10.2%**	12.8%
Services	**5.9%**	6.5%
Other	**0%**	0.8%
Employees	**3,100**	2,600
Retail offices	**116**	84

Founded: 1982.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 18.5% of revenue in 2002.
Acquisitions: Flexible Concepts, Dallas, July 2002; Hobbs Group L.L.C., Atlanta, July 2002; Plains Insurance Agency Inc., Plains, Texas, November 2002; Freberg & Co. Inc., Denver, January 2003; Sheppard Riley Coughlin Insurance Agency Inc., Boston, March 2003; The Aaron Wolf Agency Inc., Vineland, N.J., May 2003.
Nonretail subsidiaries: Freberg Environmental Inc., Denver; HRH Security Services Inc., Fort Myers, Fla., Baltimore, Philadelphia, Pittsburgh; HRH Security Inc., New York; Hilb, Rogal & Hamilton Insurance Services of San Diego, San Diego; Managing Agency Group Inc., Hartford, Conn.; NIB/Lees Preston Ltd., London; Premium Funding Associates Inc., Hartford, Conn.
Officers: Martin L. Vaughan III, chairman/CEO; Thomas A. Golub, executive vp; Timothy J. Korman, executive vp-finance and administration.

Hirsch Wolf & Co. L.L.C.

1505 Coney Island Ave.,
Brooklyn, N.Y. 11230;
718-252-2800; fax: 718-338-0024
www.hwcins.com

	2002	2001
Premium volume	**$64,000,000**	$51,648,000
Gross revenues	**$5,879,000**	$4,700,000
Brokerage revenues	**$5,761,420**	$4,620,100
U.S. clients	**100%**	100%
Brokerage: retail	**92%**	92.4%
U.S. offices	**$5,408,680**	$4,340,450
Wholesale	**3%**	3%
Personal	**3%**	3%
Investment income	**2%**	1.6%
Employees	**23**	22
Retail offices	**2**	2

Founded: 1958.
Employee benefits: 10.2% of revenue in 2002.
Officers: Hirsch Wolf, president; Lon G. Grayson, senior vp; Raquel Wolf, secretary.
Contact: Hirsch Wolf.

Hitachi Insurance Services Ltd.

Tokyo Kotsu Kaikan 10-1,
Yurakucho 2-Chome, Chiyoda-ku,
Tokyo, 100-0006 Japan;
81-3-3215-2229; fax: 81-3-3215-2109

	2002	2001
Premium volume	**$458,739,697**	$459,205,088
Gross revenues	**$59,015,067**	$57,110,496
Brokerage revenues	**$58,625,946**	$55,838,232
U.S. clients	**0.6%**	0.6%
Non-U.S. clients	**99.4%**	99.4%
Brokerage: retail	**29.2%**	26.8%
U.S. offices	**$378,040**	$353,840
Non-U.S. offices	**$16,843,588**	$14,957,464
Personal	**70.2%**	70.9%
Investment income	**0.6%**	1.2%
Other	**0%**	1.1%
Employees	**397**	415
Retail offices	**29**	29

Converted at applicable exchange rates.
Fiscal year ends 3/31
Founded: 1949.
Parent: Hitachi Ltd.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 29

Continued from previous page

Retail brokerage: 100% commissions.
Employee benefits: 21.6% of revenue in 2002.
Nonretail subsidiaries: Concord Enterprise Insurance Co. Ltd., Hamilton, Bermuda; Hitachi Insurance Services (Hong Kong) Ltd., Hong Kong.
Officers: Isao Kojima, president; Koichiro Warishi, Hiroshi Idogawa, executive managing directors.
Contact: Hiroshi Kurihara, general manager-international department.

Holmes Murphy & Associates Inc.

3001 Westown Parkway,
West Des Moines, Iowa 50266-1321;
515-223-6800; fax: 515-223-6944
www.holmesmurphy.com

	2002	2001
Premium volume	**$616,400,000**	$536,000,000
Gross revenues	**$56,489,512**	$50,064,749
Brokerage revenues	**$56,165,714**	$49,657,414
U.S. clients	**100%**	99.9%
Non-U.S. clients	**0%**	0.1%
Brokerage: retail	**82.5%**	82.3%
U.S. offices	**$46,231,016**	$41,178,256
Personal	**0.3%**	0.3%
Services	**16.6%**	16.9%
Investment income	**0.3%**	0.5%
Other	**0.3%**	0%
Employees	**361**	307
Retail offices	**7**	6

Fiscal year ends 6/30
Founded: 1931.
Parent: HMA Inc.
Retail brokerage: 83.4% commissions, 16.6% fees.
Employee benefits: 39% of revenue in 2002.
Officers: J. Douglas Reichardt, CEO; Nickolas J. Henderson, president-HMA Inc.; James S. Swift, president- Holmes Murphy & Associates Inc.

Horton Insurance Agency Inc.

14400 John Humphrey Drive,
Orland Park, Ill. 60462;
708-873-3000; fax: 708-873-3001
www.thehortongroup.com

	2002	2001
Gross revenues	**$28,419,469**	$25,862,000
Brokerage revenues	**$28,135,274**	$25,344,760
U.S. clients	**100%**	100%
Brokerage: retail	**74%**	77%
U.S. offices	**$21,030,407**	$19,913,740
Wholesale	**17%**	14%
Personal	**6%**	6%
Services	**2%**	1%
Investment income	**1%**	2%
Employees	**274**	239
Retail offices	**9**	8

Founded: 1971.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 23% of revenue in 2002.
Acquisitions: Kruger Insurance Agency, Chicago, September 2002; CFS Insurance Agency, Munster, Ind., December 2002.
Officers: Glenn M. Horton, president/CEO; David J. Loomis, COO; Richard Klein, divisional president-employee benefits; Robert Godwin, divisional president-personal lines; Chuck Naso, divisional president-risk management; Joan Buschbach, divisional president-wholesale.

Hub International Ltd.

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

	2002	2001
Premium volume	**$2,000,000,000**	$1,400,000,000
Gross revenues	**$219,960,000**	$153,993,000
Brokerage revenues	**$208,962,000**	$146,293,350
U.S. clients	**61%**	49%
Non-U.S. clients	**39%**	51%
Brokerage: retail	**60%**	57%
U.S. offices	**$90,505,360**	$52,134,394
Non-U.S. offices	**$41,470,640**	$35,641,616
Wholesale	**12%**	10%
Personal	**21%**	26%
Services	**2%**	2%
Investment income	**1%**	1%
Other	**4%**	3%
Employees	**2,300**	1,900
Retail offices	**94**	80

Founded: 1998.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 10% of revenue in 2002.
Acquisitions: C.S. Nenner Inc., Bordentown, N.J., September 2002; O'Neil Co. Ltd., Renfrew, Ontario, October 2002; Trussell and Trussel, Glidden & Mahoney, Greenland, N.H., October 2002; Warner Associates, Montgomery, Ala., October 2002; Old Piazza Insurance Agency Inc., Andover, Mass., November 2002; Hooper Hayes & Associates, Los Angeles, December 2002; Fifth Third Insurance, Evansville, Ind., December 2002.; Sun Life Financial Advisory Services Inc., Toronto, December 2002; Alberts Insurance Agency Inc., Benton Harbor, Mich., January 2003; H&H Insurance Services Ltd., Chetwynd, British Columbia, April 2003; Wilson McPherson Inc., Madisonville, Ky., April 2003.
Nonretail subsidiaries: Hub Financial (BC) Inc., Kelowna, New Westminster, Richmond, Vancouver and Victoria, British Columbia; Hub Financial (Prairies) Inc., Calgary and Edmonton, Alberta; Hub Financial (Ontario) Inc., London and Woodbridge, Ontario; KMS Services 'Assurance-Montreal, Montreal; Program Brokerage Corp., Westport, Conn., New York and Woodbury, N.Y., Warwick, R.I.; Wholesale Insurance Group Inc., Ottawa.
Officers: Martin P. Hughes, chairman/CEO; Richard A. Gulliver, president/COO; Dennis J. Pauls, vp/CFO; W. Kirk James, vp/secretary/general counsel.
Contact: Julie A. Zimmer, director-special projects; 312-279-4891;
jzimmer@hubinternational.com.

Hylant Group

1505 Jefferson Ave., P.O. Box 1687,
Toledo, Ohio 43603-1687;
419-255-1020; fax: 419-255-7557
www.hylant.com

	2002	2001
Premium volume	**$699,000,000**	$507,000,000
Gross revenues	**$66,625,729**	$48,147,485
Brokerage revenues	**$66,225,975**	$47,783,330
U.S. clients	**100%**	100%
Brokerage: retail	**85.7%**	84.1%
U.S. offices	**$57,098,250**	$40,492,035
Wholesale	**0.8%**	0.6%
Reinsurance	**0.9%**	1.2%
Personal	**2.6%**	1.8%
Services	**9.4%**	11.6%
Investment income	**0.2%**	0.4%
Other	**0.4%**	0.3%
Employees	**521**	384
Retail offices	**11**	10

Founded: 1935.
Retail brokerage: 85% commissions, 15% fees.
Employee benefits: 19% of revenue in 2002.
Nonretail subsidiaries: Hylant Consulting, Cleveland; Hylant Broker Services, Columbus, Ohio; Hylant Administrative Services, Toledo, Ohio; Hylant Financial Services,Toledo, Ohio; Hylant Health Management, Toledo, Ohio; Hylant Health Strategies, Toledo, Ohio.
Officers: Patrick R. Hylant, chairman/CEO; William F. Buckley, president/COO; J. Scott Stewart, executive vp.
Contact: Bill Pridgeon, vp/CFO;
bill.pridgeon@hylant.com.

The IMA Financial Group Inc. -An Assurex Global Partner- An Intersure Partner

P.O. Box 2992,
Wichita, Kan. 67201-2992;
316-267-9221; fax: 316-266-6254
www.imacorp.com

	2002	2001
Premium volume	**$500,000,000**	$450,000,000
Gross revenues	**$47,818,467**	$40,960,431
Brokerage revenues	**$45,618,818**	$39,076,251
U.S. clients	**100%**	100%
Brokerage: retail	**82.2%**	82.2%
U.S. offices	**$39,306,780**	$33,669,474
Wholesale	**8%**	8%
Personal	**2.3%**	2.3%
Services	**2.9%**	2.9%
Investment income	**3.4%**	3.4%
Other	**1.2%**	1.2%
Employees	**307**	289
Retail offices	**4**	4

Founded: 1974.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 8.1% of revenue in 2002.
Nonretail subsidiaries: TrueNorth Inc., Wichita, Kan.
Officers: W.C. Cohen Jr., chairman; Robert L. Cohen, CEO; Kurt D. Watson, COO.
Contact: W.C. Cohen Jr.

Insurance Management Co.

123 W. Ninth St.,
Erie, Pa. 16501;
814-452-3200; fax: 814-454-5598
www.imcerie.com

	2002	2001
Premium volume	**$35,800,000**	$26,400,000
Gross revenues	**$3,800,000**	$3,400,000
Brokerage revenues	**$3,800,000**	$3,400,000
U.S. clients	**100%**	100%
Brokerage: retail	**100%**	100%
U.S. offices	**$3,800,000**	$3,400,000
Employees	**24**	25
Retail offices	**1**	1

Fiscal year ends 6/30
Founded: 1933.
Retail brokerage: 98.7% commissions, 1.3% fees.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 30

Continued from previous page

Employee benefits: 2.5% of revenue in 2002.
Officers: John C. Bloomstine, president; Chris W. Bloomstine, vp/secretary; Beth A. Dubik, vp/treasurer.

Insurance Office of America Inc.

150 N. Westmonte Drive,
Altamonte Springs, Fla. 32714;
407-788-3000; fax: 407-788-7933
www.ioa-insurance.com

	2002	2001
Premium volume	$287,000,000	$216,000,000
Gross revenues	$28,798,200	$21,516,743
Brokerage revenues	$28,798,200	$21,516,743
U.S. clients	100%	100%
Brokerage: retail	94%	95%
U.S. offices	$27,070,308	$20,440,905
Personal	5%	4%
Services	1%	1%
Employees	285	200
Retail offices	13	9

Founded: 1988.
Retail brokerage: 92% commissions, 8% fees.
Employee benefits: 10.1% of revenue in 2002.
Nonretail subsidiaries: American Marketing Development, Altamonte Springs, Fla.; USAdministrators, Atlanta.
Officers: John K. Ritenour, CEO; David Maki, president; Mark A. Manfre, executive vp.
Contact: John K. Ritenour, *ritenourj@ioa-insurance.com*; Wesley Scovanner, CFO, *scovannerw@ioa-insurance.com*.

InterWest Insurance Services Inc.

3610 American River Drive, Suite 150,
Sacramento, Calif. 95864;
916-679-2960; fax: 916-679-2978
www.iwins.com

	2002	2001
Premium volume	$286,074,533	$211,154,000
Gross revenues	$34,271,162	$29,581,000
Brokerage revenues	$33,585,739	$28,989,288
U.S. clients	100%	100%
Brokerage: retail	92%	87%
U.S. offices	$31,529,469	$25,735,470
Wholesale	1%	1%
Personal	5%	10%
Investment income	1%	1%
Other	1%	1%
Employees	252	230
Retail offices	6	5

Founded: 1992.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 10% of revenue in 2002.
Officers: Tom Williams, chairman/CEO; Bill O'Keefe, executive vp; Don Pollard, CFO.

J

JMB Insurance Agency Inc.

900 N. Michigan Ave., Suite 1200,
Chicago, Ill. 60611;
312-915-2200; fax: 312-915-2245
www.jmbins.com

	2002	2001
Premium volume	$190,055,867	$178,141,907
Gross revenues	$21,671,822	$22,081,942
Brokerage revenues	$21,185,855	$21,198,664
U.S. clients	100%	100%
Brokerage: retail	95%	94%
U.S. offices	$20,588,231	$20,757,025
Personal	3%	2%
Investment income	2%	4%
Employees	70	76
Retail offices	1	1

Founded: 1971.
Retail brokerage: 88% commissions, 12% fees.
Employee benefits: 13% of revenue in 2002.
Officers: Steven J. Topel, president/CEO; Kenneth D. Sacks, Mark Meyers, senior vps.
Contact: Donna Torelli, executive assistant.

Jardine Lloyd Thompson Group P.L.C.

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

	2002	2001
Premium volume	$6,041,552,500	$4,690,216,800
Gross revenues	$613,020,000	$534,091,600
Brokerage revenues	$605,507,500	$529,772,800
U.S. clients	25%	28%
Non-U.S. clients	75%	72%
Brokerage: retail	30%	31%
Non-U.S. offices	$183,305,000	$165,554,000
Wholesale	22%	19%
Reinsurance	22%	22%
Personal	1%	0%
Services	24%	27%
Investment income	1%	1%
Employees	4,238	4,163
Retail offices	44	44

Converted at applicable exchange rates.
Founded: 1970.
Employee benefits: 19% of revenue in 2002.
Nonretail subsidiaries: Agnew Higgins Pickering & Co. Ltd., London; Capital Risk L.L.C., New York, Houston; Financial Solutions Ltd., Hamilton, Bermuda; Intermediary Insurance Services Inc., San Francisco, Omaha, Neb., Lawrenceville, N.J., Charleston, S.C.; JLT Financial Solutions A.B., Stockholm, Sweden; JLT Re Solutions Ltd., Atlanta, Bloomington, Minn., Lawrenceville, N.J., New York, Dallas; JLT Risk Solutions (Bermuda) Ltd., Hamilton, Bermuda; JLT Risk Solutions (Cayman) Ltd., Cayman Islands, B.W.I.; JLT Risk Solutions (Guernsey) Ltd., Guernsey; JLT Risk Solutions Ltd., Luanda, Angola, London; JLT Services Corp., Waterbury, Conn., Chicago, Latham, N.Y.; JLTRS Energy (France) S.A., Paris; JMIB Holdings B.V., Amsterdam, Netherlands; Jardine Financial Services (Ireland) Ltd., Cork and Dublin, Ireland; Jardine Lloyd Thompson Ltd., Auckland, Christchurch, Hamilton and Wellington, New Zealand; Jardine Lloyd Thompson UK Ltd., Braknell, Bristol, Huddersfield, Ilford, Ipswich, Leeds, Leicester, Liverpool, London, Manchester, Orpington and Reading, England; Glasgow, Scotland; Jardine (Lloyd's Underwriting Agents) Ltd., London; Triangle Brokerage Ltd., Hamilton, Bermuda; ZAO Jardine IBR Ltd., Moscow.
Officers: Ken Carter, chairman; S.P. McGill, CEO; G.W. Stuart-Clarke, group finance director.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

Jenkins/Athens Insurance Services

2552 Stanwell Drive,
Concord, Calif. 94524;
925-798-3334; fax: 925-609-5425
www.jenkins-athens.com

	2002	2001
Gross revenues	$26,725,100	$21,377,322
Brokerage revenues	$26,422,275	$21,232,646
U.S. clients	100%	100%
Brokerage: retail	58%	60.2%
U.S. offices	$15,478,658	$12,826,393
Personal	2%	2%
Services	38.9%	37.1%
Investment income	0.3%	0.7%
Other	0.8%	0%
Employees	205	188
Retail offices	2	2

Fiscal year ends 10/31
Founded: 1937.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 21% of revenue in 2002.
Nonretail subsidiaries: Athens Insurance Services Inc., Concord, Calif.
Officers: James C. Jenkins, CEO; Curt Perata, president; Michael Leonard, CFO.
Contact: Michael Leonard; 925-798-3334, ext. 1357; *mleonard@jenkins-athens.com*.

K

Keenan & Associates

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

	2002	2001
Gross revenues	$80,150,515	$70,337,120
Brokerage revenues	$80,150,515	$70,337,120
U.S. clients	100%	100%
Brokerage: retail	51%	47%
U.S. offices	$41,150,295	$33,077,246
Services	49%	53%
Employees	542	500
Retail offices	10	10

Founded: 1972.
Retail brokerage: 65% commissions, 35% fees.
Employee benefits: 34% of revenue in 2002.
Officers: John R. Keenan, chairman; Sean K. Smith, CEO; David J. De Wenter, COO.
Contact: David A. Seres, CFO.

R.C. Knox & Co. Inc.

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

	2002	2001
Premium volume	$249,000,000	$245,000,000
Gross revenues	$26,068,000	$22,330,000
Brokerage revenues	$24,764,600	$20,990,000
U.S. clients	100%	100%
Brokerage: retail	88%	85%
U.S. offices	$22,939,000	$18,981,000
Personal	7%	9%
Investment income	4%	2%
Other	1%	4%
Employees	121	127

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 31

Continued from previous page

	2002	2001
Retail offices	**2**	2

Founded: 1893.
Parent: People's Bank.
Retail brokerage: 99.6% commissions, 0.4% fees.
Employee benefits: 11% of revenue in 2002.
Officers: John F. Byrnes, president/CEO; Harold Smullen, executive vp/COO; John Kalbacher, treasurer/CFO.
Contact: John F. Byrnes; *jbyrnes@rcknox.com*.

L

Lamb, Little & Co.

5301 Keystone Court,
Rolling Meadows, Ill. 60008;
847-398-7060; fax: 847-398-7077
www.lamblittle.com

	2002	2001
Premium volume	**$65,306,000**	$56,000,000
Gross revenues	**$9,823,293**	$8,752,000
Brokerage revenues	**$9,823,293**	$8,752,000
U.S. clients	**100%**	100%
Brokerage: retail	**85%**	85%
U.S. offices	**$7,890,802**	$7,439,200
Personal	**15%**	15%
Employees	**84**	80
Retail offices	**2**	2

Founded: 1947.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 13% of revenue in 2002.
Officers: Michael Kelly, president; Ben Napolski, executive vp; Bruce Wahlborg, vp/treasurer.
Contact: Robert J. Power, agency manager.

J. Smith Lanier & Co.

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

	2002	2001
Premium volume	**$430,000,000**	$380,000,000
Gross revenues	**$57,426,000**	$50,375,000
Brokerage revenues	**$56,851,740**	$50,020,000
U.S. clients	**100%**	100%
Brokerage: retail	**79.5%**	80%
U.S. offices	**$45,654,000**	$40,300,000
Wholesale	**0.5%**	0.5%
Personal	**10.1%**	10.3%
Services	**8.9%**	8.5%
Investment income	**1%**	0.7%
Employees	**409**	400
Retail offices	**16**	18

Founded: 1868.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 31% of revenue in 2002.
Nonretail subsidiaries: JSL Administrators Inc., Newnan, Ga.; Fayetteville, N.C.
Officers: D. Gaines Lanier, president/CEO; Gary E. Ivey, COO; Frank E. Plan, CFO.
Contact: D. Gaines Lanier; *glanier@jsmithlanier.com*.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Lawley Service Inc.

120 Delaware Ave.,
Buffalo, N.Y. 14202;
716-849-8618; fax: 716-849-0360
www.lawleyinsurance.com

	2002	2001
Premium volume	**$150,885,834**	$126,157,429
Gross revenues	**$23,867,566**	$19,784,302
Brokerage revenues	**$23,867,566**	$19,784,302
U.S. clients	**100%**	100%
Brokerage: retail	**70.6%**	72.3%
U.S. offices	**$16,839,033**	$14,298,489
Personal	**29.3%**	27.6%
Investment income	**0.1%**	0.1%
Employees	**202**	197
Retail offices	**7**	7

Founded: 1945.
Retail brokerage: 92.7% commissions, 7.3% fees.
Employee benefits: 9.4% of revenue in 2002.
Nonretail subsidiaries: Lawley Benefits Group L.L.C., Buffalo, N.Y.
Officers: William J. Lawley Jr., managing partner/secretary; Christopher D. Ross, managing partner/treasurer; Michael R. Lawley, partner/sales manager.
Contact: Michael R. Lawley; 716-849-8658; *mlawley@lsigc.com*.

The Leavitt Group

216 South 200 West, P.O. Box 130,
Cedar City, Utah 84720;
435-586-6553; fax: 435-586-1510
www.leavitt.com

	2002	2001
Premium volume	**$452,000,000**	$390,000,000
Gross revenues	**$62,140,000**	$50,230,000
Brokerage revenues	**$61,520,000**	$49,710,000
U.S. clients	**99%**	99%
Non-U.S. clients	**1%**	1%
Brokerage: retail	**67%**	66%
U.S. offices	**$41,630,000**	$33,150,000
Personal	**32%**	33%
Investment income	**0.5%**	0.5%
Other	**0.5%**	0.5%
Employees	**680**	600
Retail offices	**84**	81

Founded: 1952.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 6% of revenue in 2002.
Acquisitions: Western Dakota Insurors, Rapid City, S.D., December 2002; VOB Insurance, Atlanta, June 2003.
Nonretail subsidiaries: Allegiance Premium Finance Co., Cedar City, Utah; Leavitt Group Agency Assn. Inc., Cedar City, Utah; Leavitt Group Enterprises Inc., Cedar City, Utah; PacWest Reinsurance Co. Ltd., Cedar City, Utah.
Officers: Dixie L. Leavitt, founder; Dane O. Leavitt, CEO; Eric O. Leavitt, chief officer-north area; Kelly Russell, chief officer-south area.
Contact: Mark O. Leavitt, affiliation marketing director; *mark-leavitt@leavitt.com*.

Lockton Cos. Inc.

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

	2002	2001
Premium volume	**$5,000,000,000**	$4,000,000,000
Gross revenues	**$268,000,000**	$256,500,000
Brokerage revenues	**$262,640,000**	$251,370,000
U.S. clients	**98%**	98%
Non-U.S. clients	**2%**	2%
Brokerage: retail	**95%**	95%
U.S. offices	**$254,600,000**	$243,675,000
Personal	**1%**	1%
Services	**2%**	2%
Investment income	**2%**	2%
Employees	**1,470**	1,956
Retail offices	**16**	14

Fiscal year ends 4/30
Founded: 1966.
Parent: Lockton Inc.
Retail brokerage: 65% commissions, 35% fees.
Employee benefits: 19% of revenue in 2002.
Officers: David M. Lockton, chairman; John L. Lumelleau, president/CEO; Michael C. Frost, COO.
Contact: Michael C. Frost.
Sold lock\line L.L.C. with revenues of $51 million in August 2002.

The Loomis Co.

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

	2002	2001
Premium volume	**$178,000,000**	$165,000,000
Gross revenues	**$28,540,000**	$27,580,000
Brokerage revenues	**$27,969,200**	$27,028,400
U.S. clients	**99.5%**	99.5%
Non-U.S. clients	**0.5%**	0.5%
Brokerage: retail	**36%**	36%
U.S. offices	**$10,274,400**	$9,928,800
Wholesale	**3%**	3%
Reinsurance	**3%**	3%
Personal	**8%**	8%
Services	**48%**	48%
Investment income	**1%**	1%
Other	**1%**	1%
Employees	**300**	395
Retail offices	**4**	4

Founded: 1955.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 48% of revenue in 2002.
Nonretail subsidiaries: Fairfield, N.J.; Portland, Ore.
Officers: James R. Loomis, president; Kathy Schlegel, treasurer; Thomas C. Forsberg, assistant vp.
Contact: James R. Loomis; 610-364-4040, ext. 2201; *jloomis@loomisco.com*.

Lovitt & Touche Inc.

7202 E. Rosewood,
Tucson, Ariz. 85710;
520-722-3000; fax: 520-722-7106
www.lovitt-touche.com

	2002	2001
Gross revenues	**$19,498,665**	$17,014,542
Brokerage revenues	**$19,303,678**	$16,844,397
U.S. clients	**100%**	100%
Brokerage: retail	**92%**	92.2%
U.S. offices	**$17,938,772**	$15,687,408
Personal	**5.5%**	5.8%
Services	**1.5%**	1%
Investment income	**1%**	1%
Employees	**141**	137
Retail offices	**3**	3

Founded: 1911.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 32

Continued from previous page

Parent: Financial Services Group.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 26.2% of revenue in 2002.
Nonretail subsidiaries: Mountain States Administrative Services, Phoenix, Taylor and Tucson, Ariz.
Officers: Carlos G. Touche, chairman; Charles A. Touche, CEO; Steven D. Touche, president.
Contact: Charles A. Touche.

M

MLW Services Inc.

100 William St.,
New York, N.Y. 10038;
212-797-9600; fax: 212-425-0719

	2002	2001
Premium volume	$91,000,000	$84,000,000
Gross revenues	$14,100,000	$13,500,000
Brokerage revenues	$13,959,000	$13,365,000
U.S. clients	100%	100%
Brokerage: retail	60%	58%
U.S. offices	$8,460,000	$7,830,000
Wholesale	32%	34%
Personal	4%	4%
Services	3%	3%
Investment income	1%	1%
Employees	64	64
Retail offices	1	1

Founded: 1986.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 3% of revenue in 2002.
Nonretail subsidiaries: Barkly Coverage Corp., New York.
Officers: Charles J. Weisblum, chairman; Andrew H. Marks, president/CEO; Bert Linder, executive vp/COO.
Contact: Andrew H. Marks.

M-J Insurance Inc. -An Assurex Global Partner

3750 Priority Way S. Drive, Suite 200,
Indianapolis, Ind. 46250;
317-805-7500; fax: 317-805-7515
www.mjinsurance.com

	2002	2001
Premium volume	$184,000,000	$161,702,000
Gross revenues	$17,455,998	$16,125,000
Brokerage revenues	$17,281,438	$15,802,500
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	89%	92%
U.S. offices	$15,535,838	$14,835,000
Reinsurance	4%	0%
Personal	3%	3%
Services	3%	3%
Investment income	1%	2%
Employees	116	114
Retail offices	1	1

Fiscal year ends 8/31
Founded: 1964.
Retail brokerage: 97% commissions, 3% fees.
Employee benefits: 20% of revenue in 2002.
Officers: Michael M. Bill, chairman; Michael H. Bill, president; Jan Bednarz, Ed Mournighan, vps.
Contact: Brian Friend, vp-operations.

The Mahoney Group -An Assurex Global Partner

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

	2002	2001
Premium volume	$219,197,871	$158,251,206
Gross revenues	$29,321,440	$19,995,232
Brokerage revenues	$27,701,891	$18,557,858
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	81.9%	80.9%
U.S. offices	$24,014,259	$16,176,143
Wholesale	7%	4%
Personal	5.6%	7.9%
Investment income	2.3%	3.4%
Other	3.2%	3.8%
Employees	152	142
Retail offices	9	9

Founded: 1915.
Parent: Southwestern Financial Corp.
Retail brokerage: 92% commissions, 8% fees.
Employee benefits: 8.2% of revenue in 2002.
Officers: Glendon D. Nelson, chairman/CEO; Leon B. Byrd Jr., president; Matthew R. Bagnall, secretary/treasurer/CFO.
Contact: Leon B. Byrd Jr.; 520-795-8511; *lbyrd@mahoneygroup.com*.

Marsh & McLennan Cos. Inc.

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

	2002	2001
Gross revenues	$10,459,000,000	$9,892,000,000
Brokerage revenues	$8,274,000,000	$7,460,000,000*
U.S. clients	59%	59%
Non-U.S. clients	41%	41%
Brokerage: retail	48%**	45%**
U.S. offices*	$2,757,500,000	$2,400,000,000
Non-U.S. offices*	$2,255,2200,000	$1,952,000,000
Wholesale	2%**	2%**
Reinsurance	6%	5%
Services	23%**	22%**
Other	21%	26%**
Employees	53,000	52,000
Retail offices	675	588

**Restated to include revenues from reimbursed expenses. **BI estimate.*
Founded: 1871.
Employee benefits: 18% of revenue in 2002.
Acquisitions: Saldana & Associates Inc., San Juan, Puerto Rico, December 2002.
Officers: Jeffrey W. Greenberg, chairman; Mathis Cabiallavetta, vice chairman/chairman-Marsh & McLennan Global Development; Ray. J. Groves, president/CEO-Marsh Inc.; Peter Coster, president/CEO-Mercer Inc.

Marshall & Sterling Enterprises Inc.

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

	2002	2001
Premium volume	$250,000,000	$208,000,000
Gross revenues	$37,004,352	$33,226,785
Brokerage revenues	$37,004,352	$33,226,785
U.S. clients	100%	100%
Brokerage: retail	69%	67%
U.S. offices	$25,533,003	$22,261,946
Wholesale	6%	7%
Personal	25%	26%
Employees	272	268
Retail offices	17	15

Founded: 1864.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 2% of revenue in 2002.
Officers: John P. O'Shea, chairman/president/CEO; James D. Tunick, president-Marshall & Sterling St. Thomas Inc.; David C. Ridgway, president-Marshall & Sterling St. Croix Inc.
Contact: John P. O'Shea; 845-454-0800, ext. 220.

May-Davis Inc.

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

	2002	2001
Premium volume	$3,500,000	$3,500,000
Gross revenues	$575,000	$550,000
Brokerage revenues	$575,000	$550,000
U.S. clients	100%	100%
Brokerage: retail	95%	95%
U.S. offices	$546,250	$522,500
Personal	5%	5%
Employees	4	4
Retail offices	1	1

Fiscal year ends 6/30
Founded: 1974.
Retail brokerage: 100% commissions.
Employee benefits: 1% of revenue in 2002.
Officers: William H. Davis, president; Thomas V.A. Davis, corporate secretary.
Contact: William H. Davis; *bill@maydavisinc.com*.

McGraw Wentworth

3250 W. Big Beaver Road, Suite 500,
Troy, Mich. 48084;
248-822-8000; fax: 248-822-4131
www.mcgrawwentworth.com

	2002	2001
Gross revenues	$5,874,152	$5,254,128
Brokerage revenues	$5,874,152	$5,254,128
U.S. clients	97%	97%
Non-U.S. clients	3%	3%
Brokerage: retail	59%	62%
U.S. offices	$3,465,750	$3,257,559
Reinsurance	21%	21%
Services	20%	17%
Employees	27	22
Retail offices	1	1

Founded: 1997.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 100% of revenue in 2002.
Officers: Thomas P. McGraw, president; William D. Wentworth, vp-sales and marketing.
Contact: Dan Rigato, director-administration; 248-822-6212; *drigato@mcwent.com*.

McGriff, Seibels & Williams Inc. - An Assurex Global Partner

2211 Seventh Ave. S.,
Birmingham, Ala. 35233;
205-252-9871; fax: 205-581-9293
www.mcgriff.com

	2002	2001
Premium volume	$1,487,313,421	$1,049,636,349
Gross revenues	$140,678,749	$107,417,300

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 33

Continued from previous page

	2002	2001
Brokerage revenues	**$137,016,068**	$103,410,000
U.S. clients	**100%**	100%
Brokerage: retail	**84.8%**	84.6%
U.S. offices	**$119,281,511**	$90,907,261
Wholesale	**9.2%**	8.2%
Services	**3.4%**	3.5%
Investment income	**2.3%**	2.8%
Other	**0.3%**	0.9%
Employees	**734**	584
Retail offices	**4**	4

Founded: 1883.
Retail brokerage: 94.9% commissions, 5.1% fees.
Employee benefits: 6.2% of revenue in 2002.
Nonretail subsidiaries: Wood & Co., Atlanta, Dallas.
Officers: Bruce Dunbar Jr., chairman/president/CEO; Gary M. Cooney, vice chairman; Thomas A. Lambert III, treasurer/CFO.
Contact: Dena Berte, controller; *dber@mcgriff.com*.

McQueary Henry Bowles Troy L.L.P. -An Intersure Partner

12700 Park Central Drive, Suite 1700,
Dallas, Texas 75251;
972-770-1600; fax: 972-770-1699
www.mhbt.com

	2002	2001
Premium volume	**$225,000,000**	$180,000,000
Gross revenues	**$26,325,000**	$21,000,000
Brokerage revenues	**$26,061,750**	$20,527,500
U.S. clients	**100%**	100%
Brokerage: retail	**91.5%**	86.5%
U.S. offices	**$24,087,375**	$18,165,000
Wholesale	**1.3%**	5%
Personal	**5.3%**	5.3%
Services	**0.9%**	1%
Investment income	**0.7%**	1.2%
Other	**0.3%**	1%
Employees	**147**	135
Retail offices	**4**	5

Founded: 1926.
Retail brokerage: 89% commissions, 11% fees.
Employee benefits: 11% of revenue in 2002.
Officers: Bill Henry, chairman; Don Bowles Jr., president; Carla Sans, COO.
Contact: Dennis M. Hensel, CFO; *dennis_hensel@mhbt.com*.

Meadowbrook Insurance Group Inc.

26600 Telegraph Road,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

	2002	2001
Premium volume	**$559,665,653**	$534,140,084
Gross revenues	**$69,257,135**	$81,666,275
Brokerage revenues	**$68,032,710**	$80,433,095
U.S. clients	**100%**	100%
Brokerage: retail	**53.5%**	52%
U.S. offices	**$36,366,213**	$41,324,842
Non-U.S. offices	**$86,354**	$1,281,725
Reinsurance	**0.5%**	1.5%
Personal	**1%**	1%
Services	**43%**	44%
Investment income	**2%**	1.5%
Employees	**588**	581
Retail offices	**14**	14

Founded: 1955.
Retail brokerage: 51% commissions, 49% fees.
Officers: Merton J. Segal, chairman; Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO.
Contact: Kenn Allen, senior vp.

Mesirow Insurance Services Inc.

321 N. Clark St., Suite 1200,
Chicago, Ill. 60610;
312-595-6200; fax: 312-595-6993
www.mesirowfinancial.com

	2002	2001
Premium volume	**$215,000,000**	$200,000,000
Gross revenues	**$39,077,249**	$32,966,894
Brokerage revenues	**$37,123,387**	$32,694,935
U.S. clients	**100%**	100%
Brokerage: retail	**91%**	96.2%
U.S. offices	**$35,560,297**	$31,714,152
Personal	**4%**	3%
Other	**5%**	0.8%
Employees	**173**	166
Retail offices	**4**	4

Fiscal year ends 3/31
Founded: 1972.
Parent: Mesirow Financial.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 31% of revenue in 2002.
Acquisitions: Skryd Insurance Agency, Naperville, Ill., January 2003.
Officers: Richard S. Price, president.
Contact: Richard S. Price.

Continued on next page

The source book you won't want to share.

Business Insurance's
2003/2004 Market SourceBook:
Print Edition $50 | *CD-ROM* $50

Entire contents copyright © 2003 by Crain Communications Inc
All rights reserved.

Think about it. If you want to buy or sell products or services in the marketplace, they have to be where your customers can find them.

And for the commercial insurance industry, everyone knows that place is the new *Business Insurance* **2003/2004 Market SourceBook.**

In convenient magazine-size format, *BI's* new Market SourceBook is the most comprehensive compilation of product and service providers. With nine tabbed sections containing more than 30 directories – covering Agents & Brokers, Alternative Risk Financing, Benefit & Claims Services, Insurers & Reinsurers, Risk Management Services, Technology Providers and Work/Life Services – and exclusive charts and rankings, this is the ultimate resource in the marketplace. And no one will want to share their copy.

Call today to purchase your own copy of *BI's* 2003/2004 Market SourceBook. Available in a print edition or PDF version on CD-ROM for the same cost.

Business Insurance® www.businessinsurance.com
Crain Communications Inc, Subscriber Services, 1155 Gratiot Avenue, Detroit, MI 48207-2912

To order, call: ***888-446-1422***
Outside the US: ***313-446-0450***
E-Mail: ***subs@crain.com***

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 34

Continued from previous page

Mid American Group Inc.

414 Plaza Drive, Suite 303,
Westmont, Ill. 60559;
630-789-9508; fax: 630-789-9516
www.midamgroup.com

	2002	2001
Premium volume	**$114,000,000**	$102,000,000
Gross revenues	**$4,828,543**	$3,712,512
Brokerage revenues	**$4,828,543**	$3,712,512
U.S. clients	**99.4%**	96.6%
Non-U.S. clients	**0.6%**	3.4%
Brokerage: retail	**100%**	100%
U.S. offices	**$4,828,543**	$3,712,512
Employees	**13**	11
Retail offices	**1**	1

Fiscal year ends 6/30
Founded: 1989.
Retail brokerage: 89% commissions, 11% fees.
Employee benefits: 100% of revenue in 2002.
Officers: James P. Lill, president/CEO; Daniel P. Hutchinson, vp-operations; Harold Dell, vp-sales; Daniel Wilke, vp-client services.
Contact: James P. Lill; *jimlill@midamgroup.com*.

Milne Scali & Co./BNC Insurance Inc.

1750 E. Glendale Ave.,
Phoenix, Ariz. 85020;
602-395-9111; fax: 602-395-0222
www.milnescali.com

	2002	2001
Premium volume	**$150,000,000**	$118,000,000
Gross revenues	**$13,890,000**	$10,201,000
Brokerage revenues	**$13,890,000**	$10,201,000
U.S. clients	**100%**	100%
Brokerage: retail	**86%**	89%
U.S. offices	**$11,945,400**	$9,078,890
Wholesale	**1%**	1%
Personal	**12%**	9%
Services	**1%**	1%
Employees	**106**	86
Retail offices	**6**	3

Founded: 1990.
Parent: BNC Corp.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 13% of revenue in 2002.
Acquisitions: BNC Insurance Inc., Bismarck, N.D., April 2002.
Officers: Terrence M. Scali, president/CEO; Richard Milne Jr., vp.
Contact: Terrence M. Scali; *terrys@milnescali.com*

Fred A. Moreton & Co. -An Assurex Global Partner

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

	2002	2001
Premium volume	**$320,000,000**	$299,000,000
Gross revenues	**$19,400,000**	$17,300,000
Brokerage revenues	**$18,818,000**	$16,659,900
U.S. clients	**100%**	100%
Brokerage: retail	**93%**	90.1%
U.S. offices	**$18,042,000**	$15,587,300
Wholesale	**2%**	2%
Personal	**0%**	4.2%
Services	**2%**	1%
Investment income	**3%**	2.7%
Employees	**120**	103
Retail offices	**2**	2

Founded: 1910.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 28% of revenue in 2002.
Officers: William R. Moreton, president/CEO; Craig L. Smith, executive vp/COO; William E. Tingey, CFO.
Contact: Craig L. Smith.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Morris & Mackenzie Inc.

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

	2002	2001
Gross revenues	**$13,942,486**	$12,993,029
Brokerage revenues	**$13,709,647**	$12,590,245
Brokerage: retail	**60.2%**	59.3%
Non-U.S. offices	**$8,393,376**	$7,704,866
Personal	**38.1%**	37.6%
Investment income	**1.7%**	3.1%
Employees	**186**	177
Retail offices	**3**	4

Converted at applicable exchange rates.
Fiscal year ends 9/30
Founded: 1939.
Parent: Mackmor Ltd.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 9.1% of revenue in 2002.
Officers: Maurice Sauve, president/CEO; Trevor F. Grimwood, executive vp.
Contact: Trevor F. Grimwood.

N

The NIA Group L.L.C. -An Assurex Global Partner

66 Route 17,
Paramus, N.J. 07652;
201-845-6600; fax: 201-845-0061
www.niagroup.com

	2002	2001
Gross revenues	**$70,136,000**	$68,978,000
Brokerage revenues	**$70,136,000**	$68,978,000
U.S. clients	**99%**	99%
Non-U.S. clients	**1%**	1%
Brokerage: retail	**81.6%**	71.8%
U.S. offices	**$57,217,000**	$49,526,204
Wholesale	**3.6%**	4.2%
Personal	**14.8%**	24%
Employees	**513**	528
Retail offices	**16**	17

Founded: 1926.
Retail brokerage: 92% commissions, 8% fees.
Employee benefits: 28% of revenue in 2002.
Acquisitions: Diskin & Diskin Agency Inc., Clifton, N.J., December 2002.
Officers: Paul L. Gross, chairman; Steven L. Grossberg, president/CEO; Roger A. Gross, executive vp/COO.
Contact: Roger A. Gross; *rgross@niagroup.com*.

National City Insurance Group

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

	2002	2001
Premium volume	**$267,000,000**	$222,000,000
Gross revenues	**$47,982,609**	$38,474,814
Brokerage revenues	**$25,760,818**	$22,055,358
U.S. clients	**100%**	100%
Brokerage: retail	**11.3%**	12.9%
U.S. offices	**$5,422,035**	$4,963,251
Personal	**42.4%**	44.4%
Investment income	**9.4%**	12.4%
Other	**36.9%**	30.3%
Employees	**117**	104
Retail offices	**11**	10

Founded: 1973.
Parent: National City Corp.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 4.2% of revenue in 2002.
Nonretail subsidiaries: National City Mortgage Insurance Co., Honolulu; ALLINCO Inc., Burlington, Vt.; NCLIC Inc., Burlington, Vt.
Officers: Thomas J. Cook, president; David P. Huttenlocher, Robert Gearhart, vps.
Contact: David P. Huttenlocher; *david.huttenlocher@nationalcity.com*.

Neace Lukens -An Assurex Global Partner

211 Browns Lane,
Louisville, Ky. 40207;
502-894-2100; fax: 502-894-8602
www.neacelukens.com

	2002	2001
Premium volume	**$348,738,662**	$267,929,000
Gross revenues	**$32,433,503**	$22,315,480
Brokerage revenues	**$32,329,716**	$22,115,166
U.S. clients	**100%**	100%
Brokerage: retail	**78.3%**	78.1%
U.S. offices	**$25,395,433**	$17,340,000
Wholesale	**1%**	1%
Personal	**2.7%**	2%
Services	**17.7%**	18%
Investment income	**0.3%**	0.9%
Employees	**199**	207
Retail offices	**10**	13

Founded: 1991.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 20% of revenue in 2002.
Acquisitions: Tri-County Insurance Services Inc., Batesville, Ind., August 2002; McGuffey Insurance Agency Inc., Bowling Green, Ky., August 2002; Neace & Associates of Madison L.L.C., Madison, Ind., August 2002; Denmark Insurance Services Inc., Cleveland, Ohio, December 2002.
Officers: John F. Neace, chairman; Douglas A. Stough, president; Robert L. Knabel, vp/CFO.
Contact: Robert L. Knabel; *bob.knabel@neacelukens.com*.

Near North Insurance Brokerage Inc.

875 N. Michigan Ave., Suite 1900,
Chicago, Ill. 60611;
312-280-5600; fax: 312-280-5602
www.nnng.com

	2002	2001
Premium volume	**$1,040,101,000**	$970,610,000

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 35

Continued from previous page

Gross revenues	**$126,202,000**	$115,061,000
Brokerage revenues	**$121,153,920**	$109,307,950
U.S. clients	**99%**	98%
Non-U.S. clients	**1%**	2%
Brokerage: retail	**64%**	68%
U.S. offices	**$80,769,000**	$78,241,000
Wholesale	**6%**	5%
Reinsurance	**7%**	6%
Personal	**5%**	2%
Services	**14%**	14%
Other	**4%**	5%
Employees	**775**	878
Retail offices	**15**	12

Founded: 1962.
Parent: Near North National Group.
Retail brokerage: 88% commissions, 12% fees.
Employee benefits: 7% of revenue in 2002.
Nonretail subsidiaries: DMI Brokerage, Chicago; THB Intermediaries, Los Angeles, Chicago, New York, Dallas.
Officers: Fred Foreman, chairman; William Bartholomay, president/board member; John Harney, COO.
Contact: Rudy Negron, account executive-business development; 312-280-7223; *rnegron@nnng.com*.

North American Insurance Agency Inc. dba North American Group -An Assurex Global Partner

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

	2002	2001
Premium volume	**$79,420,751**	$65,269,852
Gross revenues	**$13,743,320**	$11,379,699
Brokerage revenues	**$12,850,004**	$10,548,900
U.S. clients	**100%**	100%
Brokerage: retail	**48.5%**	44.4%
U.S. offices	**$6,658,638**	$5,054,862
Wholesale	**33%**	35%
Personal	**7.8%**	8.8%
Services	**4.2%**	4.5%
Investment income	**0.5%**	1%
Other	**6%**	6.3%
Employees*	**70**	65
Retail offices	**6**	6

Founded: 1959.
Parent: American Fidelity Corp.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 14.3% of revenue in 2002.
Officers: William E. Durrett, chairman; Michael F. Ross, president/CEO; Gary M. Jarmon, executive vp.
Contact: Michael F. Ross; *mross@na-group.com*.
**Estimated.*

O

ONB Insurance Group

16091 Swingley Ridge Road, Suite 200,
Chesterfield, Mo. 63017;
636-728-7700; fax: 636-728-0877
www.oldnational.com

	2002	2001
Premium volume	**$125,750,000**	$79,800,000
Gross revenues	**$16,790,000**	$12,265,000
Brokerage revenues	**$16,790,000**	$12,265,000
U.S. clients	**100%**	100%
Brokerage: retail	**90%**	84%
U.S. offices	**$15,111,000**	$10,302,600
Personal	**10%**	16%
Employees	**113**	97
Retail offices	**7**	5

Founded: 2001.
Parent: Old National Bancorp.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 17% of revenue in 2002.
Acquisitions: Dyer & Swift, Princeton, Ind., January 2002; J.W. Terrill Inc., St. Louis, December 2002; James L. Will Agency, Evansville, Ind., May 2003; Graham & Peat Insurance Agency, St. Louis, June 2003.
Officers: John W. Terrill Jr., chairman/CEO; Tom Fields, president.

The James B. Oswald Co. -An Assurex Global Partner

1360 E. Ninth St.,
Cleveland, Ohio 44144;
216-367-8770; fax: 216-367-8771
www.jamesoswald.com

	2002	2001
Premium volume	**$215,000,000**	$172,500,000
Gross revenues	**$29,093,000**	$23,797,000
Brokerage revenues	**$28,911,000**	$23,701,000
U.S. clients	**100%**	100%
Brokerage: retail	**85.3%**	85.2%
U.S. offices	**$24,801,782**	$20,265,525
Wholesale	**2.3%**	2.1%
Personal	**12.4%**	12.7%
Employees	**212**	198
Retail offices	**7**	6

Investment income for both years is less than 1%
Founded: 1893.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 18% of revenue in 2002.
Officers: James R. Pender, chairman; Marc S. Byrnes, CEO; William J. Leonard, COO/CFO.
Contact: William J. Leonard.

P

Palmer & Cay Inc. -An Assurex Global Partner

25 Bull St.,
Savannah, Ga. 31401;
912-234-6621; fax: 912-234-5427
www.palmercay.com

	2002	2001
Premium volume	**$1,100,314,817**	$893,893,765
Gross revenues	**$129,991,126**	$113,132,519
Brokerage revenues	**$129,718,207**	$112,201,890
U.S. clients	**96%**	97%
Non-U.S. clients	**4%**	3%
Brokerage: retail	**76.7%**	74.3%
U.S. offices	**$99,703,193**	$84,057,461
Personal	**5.4%**	6%
Services	**17.7%**	18.9%
Investment income	**0%**	0.5%
Other	**0.2%**	0.3%
Employees	**807**	766
Retail offices	**29**	28

Fiscal year ends 6/30
Founded: 1868.
Retail brokerage: 84.8% commissions, 15.2% fees.
Employee benefits: 31.8% of revenue in 2002.
Officers: John E. Cay III, chairman; E. Michael Crowley, vice chairman; Jim Meathe, president.
Contact: Rebel Riley, assistant vp/financial analyst; *rebel_riley@palmercay.com*.

Parker, Smith & Feek Inc. -An Assurex Global Partner

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

	2002	2001
Premium volume	**$186,200,000**	$165,000,000
Gross revenues	**$20,589,000**	$18,525,000
Brokerage revenues	**$19,752,700**	$18,228,000
U.S. clients	**98%**	99%
Non-U.S. clients	**2%**	1%
Brokerage: retail	**90%**	93%
U.S. offices	**$18,530,100**	$17,228,250
Personal	**6%**	5%
Investment income	**1%**	1%
Other	**3%**	1%
Employees	**148**	137
Retail offices	**4**	4

Founded: 1937.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 14% of revenue in 2002.
Officers: Victor E. Parker, CEO; Greg Collins, president; John Tracey, senior vp.
Contact: Steve Wolf, director-corporate communications; *scwolf@psfinc.com*.

Preferred Benefits Inc.

967 Spaulding S.E.,
Grand Rapids, Mich. 49546;
616-956-1199; fax: 616-956-1214
www.preferredbenefits.com

	2002	2001
Premium volume	**$6,000,000**	$5,000,000
Gross revenues	**$1,048,632**	$974,841
Brokerage revenues	**$1,048,632**	$974,841
U.S. clients	**100%**	100%
Brokerage: retail	**94%**	94%
U.S. offices	**$985,714**	$916,350
Wholesale	**2%**	2%
Reinsurance	**1%**	2%
Services	**3%**	2%
Employees	**6**	6
Retail offices	**1**	1

Founded: 1975.
Retail brokerage: 97% commissions, 3% fees.
Employee benefits: 98% of revenue in 2002.
Officers: Susan Mason, president; Jeffrey Noom, vp.
Contact: Susan Mason; *smason@preferredbenefits.com*.

Pritchard & Jerden Inc. -An Intersure Partner

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

	2002	2001
Gross revenues	**$7,617,996**	$6,203,000
Brokerage revenues	**$7,558,578**	$6,141,000
U.S. clients	**100%**	100%
Brokerage: retail	**92%**	92%
U.S. offices	**$7,008,556**	$5,706,760
Personal	**4%**	4%

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 36

Continued from previous page

Services	**2%**	2%
Investment income	**2%**	2%
Employees	**45**	42
Retail offices	**1**	1

Fiscal year ends 3/31

Founded: 1960.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 33% of revenue in 2002.
Officers: James L. Jerden, chairman/president; James L. Bailey, Anthony P. Burger, executive vps.
Contact: James L. Bailey; *jbailey@pritchardjerden.com*.

R

RJF Agencies Inc. -An Assurex Global Partner

14601 27th Ave. N., Suite 104,
Plymouth, Minn. 55447;
763-746-8000; fax: 763-746-8335
www.rjfagencies.com

	2002	2001
Premium volume	**$172,200,000**	$140,625,000
Gross revenues	**$15,650,000**	$12,780,000
Brokerage revenues	**$14,034,000**	$11,295,000
U.S. clients	**100%**	100%
Brokerage: retail	**76%**	73%
U.S. offices	**$11,894,000**	$9,329,000
Personal	**12%**	14%
Services	**1.5%**	2%
Investment income	**0.5%**	1%
Other	**10%**	10%
Employees	**118**	108
Retail offices	**6**	5

Founded: 1986.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 15% of revenue in 2002.
Officers: William Jeatran, CEO; Timothy Fleming, executive vp/treasurer; Bruce Humphrey, executive vp/secretary.

Rebsamen Insurance Inc.

1500 Riverfront Drive,
Little Rock, Ark. 72202;
501-661-4800; fax: 501-666-9592
www.rebsamen.com

	2002	2001
Premium volume	**$264,764,697**	$214,446,098
Gross revenues	**$52,126,641**	$33,235,012
Brokerage revenues	**$51,448,995**	$32,379,398
U.S. clients	**100%**	100%
Brokerage: retail	**71.9%**	64.5%
U.S. offices	**$37,479,055**	$21,419,965
Wholesale	**15.8%**	18.3%
Personal	**4.4%**	3.9%
Services	**6.6%**	10.7%
Investment income	**1.3%**	2.6%
Employees	**366**	210
Retail offices	**11**	6

Founded: 1928.
Parent: Regions Financial Corp.
Retail brokerage: 80% commissions, 20% fees.
Employee benefits: 19.3% of revenue in 2002.
Nonretail subsidiaries: Insurisk Excess & Surplus Lines, Little Rock, Ark.
Officers: Allen J. McDowell, chairman/president; William R. Stringfellow, executive vp; Linda Hogg, secretary/treasurer/CFO.
Contact: Bill Fisher, senior vp, *billfisher@rebsamen.com*; Linda Hogg, *lindahogg@rebsamen.com*.

Rehder Y Asociados S.A.

Av. Canaval y Moreyra 480, Piso 11,
San Isidro,
Lima, 27 Peru;
511-215-3000; fax: 511-442-4360
www.rehder.com.pe

	2002	2001
Premium volume	**$68,800,000**	$62,000,000
Gross revenues	**$8,100,000**	$7,270,000
Brokerage revenues	**$8,019,000**	$7,197,300
U.S. clients	**17%**	16%
Non-U.S. clients	**83%**	84%
Brokerage: retail	**68%**	70%
Non-U.S. offices	**$5,508,000**	$5,089,000
Reinsurance	**3%**	3%
Personal	**24%**	22%
Services	**4%**	4%
Investment income	**1%**	1%
Employees	**110**	100
Retail offices	**3**	3

Founded: 1977.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 33% of revenue in 2002.
Officers: Bernardo Rehder, chairman; Jaime Grana Acuna, vice chairman; Javier Rehder, director/general manager; Jorge Rehder, international director.
Contact: Javier Rehder.

Riggs, Counselman, Michaels & Downes Inc. -An Assurex Global Partner

555 Fairmount Ave.,
Baltimore, Md. 21286-5497;
410-339-7263; fax: 410-339-5867
www.rcmd.com

	2002	2001
Premium volume	**$256,100,000**	$230,000,000
Gross revenues	**$24,100,000**	$21,400,000
Brokerage revenues	**$23,859,000**	$20,758,000
U.S. clients	**100%**	100%
Brokerage: retail	**84%**	82%
U.S. offices	**$20,224,000**	$17,548,000
Personal	**6%**	6%
Services	**9%**	9%
Investment income	**1%**	3%
Employees	**194**	187
Retail offices	**3**	2

Founded: 1885.
Retail brokerage: 84% commissions, 16% fees.
Employee benefits: 19% of revenue in 2002.
Acquisitions: The Reciprocal Insurance Agency Ltd., Glen Allen, Va., May 2003.
Officers: Albert R. Counselman, president/CEO; Thomas P. Healy, executive vp/COO; Francis G. Riggs, executive vp.
Contact: Thomas P. Healy; *thealy@rcmd.com*.

Robertson Ryan & Associates Inc.

330 E. Kilbourn Ave., Suite 650,
Milwaukee, Wis. 53202;
414-271-3575; fax: 414-271-0386
www.robertsonryan.com

	2002	2001
Premium volume	**$120,000,000**	$100,000,000
Gross revenues	**$18,000,000**	$15,000,000
Brokerage revenues	**$17,820,000**	$14,875,000
U.S. clients	**100%**	100%
Brokerage: retail	**84%**	84%
U.S. offices	**$15,120,000**	$12,600,000
Personal	**15%**	15%
Other	**1%**	1%
Employees	**118**	105
Retail offices	**4**	4

Founded: 1960.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 5% of revenue in 2002.
Officers: John S. Borges, chairman; James C. Boyce Jr., vice chairman; Gary L. Burton, COO.
Contact: Gary L. Burton; *gburton@robertsonryan.com*.

Rue Insurance

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

	2002	2001
Premium volume	**$51,530,000**	$44,277,000
Gross revenues	**$6,623,000**	$5,801,000
Brokerage revenues	**$6,556,770**	$5,742,990
U.S. clients	**100%**	100%
Brokerage: retail	**78%**	78%
U.S. offices	**$5,166,000**	$4,525,000
Personal	**20%**	20%
Services	**1%**	1%
Investment income	**1%**	1%
Employees	**50**	48
Retail offices	**1**	1

Founded: 1917.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 4% of revenue in 2002.
Officers: William M. Rue, president; Elizabeth Allen, executive vp; John Warn, vp/treasurer.
Contact: William Rue.

The Ruggieri Consulting Group L.L.C.

355 Lexington Ave.,
New York, N.Y. 10017;
888-724-8788; fax: 212-867-1241
www.rcgllc.com

	2002	2001
Gross revenues	**$3,450,000**	$3,100,000
Brokerage revenues	**$3,450,000**	$3,100,000
U.S. clients	**100%**	100%
Brokerage: retail	**83%**	85%
U.S. offices	**$2,863,500**	$2,635,000
Services	**17%**	15%
Employees	**15**	13
Retail offices	**1**	1

Founded: 1996.
Retail brokerage: 100% commissions.
Employee benefits: 100% of revenue in 2002.
Contact: Philip Ruggieri, president; 212-455-9799; *phil@rcgllc.com*.

The Rutherfoord Cos. -An Assurex Global Partner

P.O. Box 12748,
Roanoke, Va. 24028;
540-982-3511; fax: 540-777-6617
www.rutherfoord.com

	2002	2001
Premium volume	**$260,000,000**	$217,000,000
Gross revenues	**$30,041,009**	$25,551,194
Brokerage revenues	**$29,289,984**	$24,912,414

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 37

Continued from previous page

U.S. clients	**98.5%**	98.5%
Non-U.S. clients	**1.5%**	1.5%
Brokerage: retail	**93%**	93%
U.S. offices	**$27,938,138**	$23,762,610
Personal	**1%**	1.5%
Services	**3.5%**	3%
Investment income	**2.5%**	2.5%
Employees	**202**	177
Retail offices	**9**	6

Fiscal year ends 6/30
Founded: 1916.
Retail brokerage: 86% commissions, 14% fees.
Employee benefits: 12% of revenue in 2002.
Nonretail subsidiaries: Assurance Services Corp., Richmond, Va.; Assurance Capital Corp., Roanoke, Va.
Officers: Thomas D. Rutherfoord Jr., CEO; Thomas R. Brown, president; George A. Steadman III, executive vp.
Contact: George A. Steadman III.

S

Scheer's Inc.

1023 W. 55th St.,
Countryside, Ill. 60525;
708-352-6282; fax: 708-352-1201
www.scheersinc.com

	2002	2001
Premium volume	**$46,000,000**	$42,000,000
Gross revenues	**$8,550,000**	$7,950,000
Brokerage revenues	**$8,500,000**	$7,900,000
U.S. clients	**100%**	100%
Brokerage: retail	**98.4%**	98.3%
U.S. offices	**$8,413,200**	$7,814,850
Personal	**1%**	1%
Investment income	**0.6%**	0.7%
Employees	**46**	43
Retail offices	**1**	1

Founded: 1963.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 6.5% of revenue in 2002.
Officers: James Moore, president; Don Burke, vp-sales; Michael Scheer, vp-finance; Richard Scheer, vp-marketing.
Contact: Charles Marmolejo; director-insurance and management, *cmarmol@scheersinc.com*; Steve Kazmer, bond manager, *skazmer@scheersinc.com*; Tony Marchese, director-employee benefits, *tmarche@sheersinc.com*.

Schiff, Kreideler-Shell Inc. -An Assurex Global Partner

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

	2002	2001
Premium volume	**$158,868,000**	$120,881,000
Gross revenues	**$14,970,000**	$13,437,000
Brokerage revenues	**$15,017,000**	$13,041,000
U.S. clients	**100%**	100%
Brokerage: retail	**77%**	74%
U.S. offices	**$11,526,900**	$9,943,000
Personal	**21%**	21%
Services	**1%**	1%
Investment income	**0%***	3%
Other	**1%**	1%
Employees	**98**	91
Retail offices	**2**	2

Founded: 1876.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 17% of revenue in 2002.
Officers: Thomas R. Dietz, president/CEO; Alvin F. Roehr, executive vp; Curtis L. Coston Jr., CFO.
Contact: Thomas R. Dietz.
**Negative income from investments.*

Scott Insurance-An Intersure Partner

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

	2002	2001
Premium volume	**$180,000,000**	$165,000,000
Gross revenues	**$18,000,000**	$14,956,000
Brokerage revenues	**$18,000,000**	$14,956,000
U.S. clients	**100%**	100%
Brokerage: retail	**88.6%**	89%
U.S. offices	**$15,948,000**	$13,310,840
Personal	**5.4%**	6%
Services	**6%**	5%
Employees	**135**	122
Retail offices	**7**	7

Founded: 1864.
Retail brokerage: 82.8% commissions, 17.2% fees.
Employee benefits: 15% of revenue in 2002.
Officers: Walker P. Sydnor Jr., president; Erik A. Koroneos, senior vp; Craig K. Ryder, COO/CFO.
Contact: Walker P. Sydnor Jr.; *wsydnor@scottins.com*.

Seitlin-An Assurex Global Partner

2001 N.W. 107th Ave.,
Miami, Fla. 33172;
305-591-0090; fax: 305-593-6993
www.seitlin.com

	2002	2001
Premium volume	**$249,000,000**	$210,000,000
Gross revenues	**$23,766,550**	$20,600,000
Brokerage revenues	**$23,450,454**	$20,300,000
U.S. clients	**99%**	99%
Non-U.S. clients	**1%**	1%
Brokerage: retail	**89.9%**	92.5%
U.S. offices	**$21,358,998**	$19,055,000
Personal	**4.5%**	3.4%
Services	**4.3%**	3.1%
Investment income	**1.3%**	1%
Employees	**140**	139
Retail offices	**2**	3

Founded: 1945.
Retail brokerage: 95.5% commissions, 4.5% fees.
Employee benefits: 17.4% of revenue in 2002.
Officers: M. Stephen Jackman, chairman/CEO; Carolyn Davis, president-Seitlin Benefits; Barry Ladis, president-Seitlin Property/Casualty.
Contact: M. Stephen Jackman; *sjackman@seitlin.com*.

SilverStone Group Inc.

11516 Miracle Hills Drive,
Omaha, Neb. 68154;
402-964-5400; fax: 402-964-5454
www.silverstonegroup.com

	2002	2001
Premium volume	**$396,532,000**	$323,151,000
Gross revenues	**$18,903,000**	$17,357,000
Brokerage revenues	**$18,683,000**	$17,173,000
U.S. clients	**100%**	100%
Brokerage: retail	**62%**	59%
U.S. offices	**$11,719,860**	$10,240,630
Personal	**11%**	9%
Services	**25%**	30%
Investment income	**1%**	1%
Other	**1%**	1%
Employees	**141**	151
Retail offices	**2**	2

Founded: 1945.
Parent: SilverStone Holdings Inc.
Retail brokerage: 96% commissions, 4% fees.
Employee benefits: 59% of revenue in 2002.
Acquisitions: Kristensen Insurance Services Inc., Council Bluffs, Iowa, January 2002; Blackstone Insurance Group Inc., Omaha, Neb., July 2002.
Officers: John P. Nelson, chairman/CEO; John H. Nelson, president; Bailie Johnson, chief administrative officer.
Contact: Pam Stene, director-marketing; *pstene@ssgi.com*.

The Sklover Group Inc.

400 Post Ave., Suite 103,
Westbury, N.Y. 11590;
516-333-6011; fax: 516-333-6608
www.sklover.com

	2002	2001
Premium volume	**$16,500,000**	$17,000,000
Gross revenues	**$1,950,000**	$2,000,000
Brokerage revenues	**$1,930,500**	$1,960,000
U.S. clients	**98%**	96%
Non-U.S. clients	**2%**	4%
Brokerage: retail	**92%**	85%
U.S. offices	**$1,794,000**	$1,700,000
Reinsurance	**2%**	3%
Personal	**3%**	5%
Services	**2%**	5%
Investment income	**1%**	2%
Employees	**7**	7
Retail offices	**2**	2

Founded: 1964.
Retail brokerage: 97% commissions, 3% fees.
Employee benefits: 2% of revenue in 2002.
Nonretail subsidiaries: TSG Services L.L.C., Stamford, Conn.
Contact: Andrew J. Sklover, president.

Sky Insurance Inc.

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

	2002	2001
Premium volume	**$407,124,909**	$314,406,743
Gross revenues	**$34,242,330**	$30,118,297
Brokerage revenues	**$32,872,637**	$30,118,297
U.S. clients	**100%**	100%
Brokerage: retail	**79%**	88%
U.S. offices	**$27,051,441**	$26,504,101
Wholesale	**9%**	4%
Personal	**8%**	8%
Other	**4%**	0%
Employees	**261**	233
Retail offices	**17**	17

Founded: 1898.
Parent: Sky Financial Group Inc.
Retail brokerage: 100% commissions.
Employee benefits: 52% of revenue in 2002.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 38

Continued from previous page

Officers: Jerry Batt, CEO; Jon Garn, CFO; Norman Fairman, vp.
Contact: Jerry Batt; *jbatt@skyinsure.com*.

Smith Watson Parker

2590 Hollywood Blvd.,
Hollywood, Fla. 33020;
954-925-2590; fax: 954-920-0641
www.smithwatsonparker.com

	2002	2001
Premium volume	**$68,054,718**	$57,940,000
Gross revenues	**$7,486,019**	$6,537,476
Brokerage revenues	**$7,486,019**	$6,537,476
U.S. clients	**100%**	100%
Brokerage: retail	**85%**	85%
U.S. offices	**$6,363,116**	$5,556,855
Personal	**15%**	15%
Employees	**42**	38
Retail offices	**2**	1

Founded: 1934.
Retail brokerage: 100% commissions.
Nonretail subsidiaries: Naples, Fla.
Officers: Larry Vaught, CEO; Tom Cotter, president; Andrew Spargo, COO.
Contact: Andrew Spargo.

Sterling & Sterling Inc.

45 Crossways Park Drive,
Woodbury, N.Y. 11797;
516-487-0300; fax: 516-487-0372
www.sterlingrisk.com

	2002	2001
Premium volume	**$180,000,000**	$114,000,000
Gross revenues	**$22,000,000**	$18,800,000
Brokerage revenues	**$22,000,000**	$18,800,000
U.S. clients	**100%**	100%
Brokerage: retail	**80%**	81%
U.S. offices	**$17,600,000**	$15,228,000
Wholesale	**8%**	5%
Personal	**6%**	8%
Services	**6%**	6%
Employees	**150**	140
Retail offices	**1**	1

Founded: 1972.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 12% of revenue in 2002.
Officers: David Sterling, chairman/CEO; Howard Meyers, president; Ann Frantzen, senior vp.
Contact: David Sterling; 516-773-8600.

Stewart Sneed Hewes/ BancorpSouth Insurance

1317 22nd Ave.,
Gulfport, Miss. 39501;
228-863-5362; fax: 228-864-5752
www.stewartsneedhewes.com

	2002	2001
Premium volume	**$174,000,000**	$150,000,000
Gross revenues	**$18,281,503**	$18,762,625
Brokerage revenues	**$18,281,503**	$16,886,362
U.S. clients	**100%**	100%
Brokerage: retail	**88%**	77%
U.S. offices	**$16,087,722**	$14,447,221
Personal	**5%**	6%
Services	**7%**	7%
Investment income	**0%**	10%
Employees	**132**	127
Retail offices	**6**	6

Founded: 1905.
Parent: BancorpSouth Inc.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 11% of revenue in 2002.
Acquisitions: Wright & Percy Insurance, Baton Rouge, La., May 2003.
Officers: James Threadgill, vice chairman-BancorpSouth Inc.; John Sneed, president; Scott Naugle, executive vp.
Contact: Scott Naugle; *scott.naugle@bxsi.com*.

SullivanCurtisMonroe Insurance Brokers

2100 Main St.,
Irvine, Calif. 92614;
949-852-4817; fax: 949-852-9762
www.sullivancurtismonroe.com

	2002	2001
Premium volume	**$385,700,000**	$328,000,000
Gross revenues	**$35,095,801**	$30,255,483
Brokerage revenues	**$34,077,701**	$29,771,395
U.S. clients	**94%**	91%
Non-U.S. clients	**6%**	9%
Brokerage: retail	**96.3%**	95.2%
U.S. offices	**$33,797,256**	$28,803,220
Personal	**1.7%**	2%
Services	**0.9%**	1.2%
Investment income	**1.1%**	1.6%
Employees	**125**	121
Retail offices	**4**	5

Founded: 1935.
Retail brokerage: 98% commissions, 2% fees.
Employee benefits: 10.6% of revenue in 2002.
Officers: John F. Monroe, William Curtis, managing partners; Ed Shumaker, sales manager.
Contact: Mark Eckenweiler, CFO.

Summit Global Partners Inc.

1445 Ross Ave., Suite 4200,
Dallas, Texas 75202;
214-443-3500; fax: 214-443-3552
www.sgp.net

	2002	2001
Premium volume	**$807,510,000**	$714,335,000
Gross revenues	**$81,731,400**	$73,497,001
Brokerage revenues	**$80,096,772**	$72,027,061
U.S. clients	**96%**	98%
Non-U.S. clients	**4%**	2%
Brokerage: retail	**79%**	78%
U.S. offices	**$64,490,200**	$57,129,660
Non-U.S. offices	**$77,600**	$198,000
Wholesale	**15%**	13%
Personal	**3%**	6%
Services	**1%**	1%
Investment income	**2%**	2%
Employees	**425**	414
Retail offices	**15**	15

Fiscal year ends 3/31
Retail brokerage: 92% commissions, 8% fees.
Employee benefits: 13% of revenue in 2002.
Nonretail subsidiaries: Chicago; San Antonio
Officers: Jeff Pan, president-Summit Global Partners Inc.; Jeff Haynes, president/CEO-Summit Global Partners of Florida Inc.; Jack Wagner, president/CEO-Summit Global Partners of Texas Inc.
Contact: Jeff Pan; 214-443-3505; jpan@sgp.net.

Synaxis Group Inc.

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

	2002	2001
Premium volume	**$456,000,000**	$325,000,000
Gross revenues	**$57,345,000**	$36,700,000
Brokerage revenues	**$55,886,000**	$36,400,000
U.S. clients	**100%**	100%
Brokerage: retail	**63.7%**	80.2%
U.S. offices	**$36,498,000**	$29,400,000
Reinsurance	**9.7%**	0%
Personal	**18.3%**	8.6%
Services	**5.8%**	10.4%
Investment income	**2.5%**	0.8%
Employees	**327**	280
Retail offices	**11**	8

Founded: 1998.
Parent: First Tennessee Bank.
Retail brokerage: 97.5% commissions, 2.5% fees.
Employee benefits: 11.2% of revenue in 2002.
Nonretail subsidiaries: Employers Risk Services Inc., Franklin, Tenn.; First Tennessee Insurance Services, Memphis, Tenn.; First Horizon Insurance Services, Dallas.
Officers: David D. Haynes, CEO; James A. Marks, CFO; Karen G. Goff, senior vp.
Contact: James A. Marks; 615-463-7743; *jmarks@synaxisgroup.com*.

T

Talbot Financial Corp.

7770 Jefferson St. N.E., Suite 200,
Albuquerque, N.M. 87109;
505-828-4000; fax: 505-828-0732
www.talbotcorp.com

	2002	2001
Premium volume	**$3,400,000,000**	$2,500,000,000
Gross revenues	**$89,000,000**	$83,200,000
Brokerage revenues	**$88,800,000**	$82,800,000
U.S. clients	**100%**	100%
Brokerage: retail	**74.8%**	69.7%
U.S. offices	**$66,572,000**	$58,000,000
Wholesale	**13.3%**	18.6%
Personal	**11.7%**	11.2%
Investment income	**0.2%**	0.5%
Employees	**651**	677
Retail offices	**53**	50

Parent: SAFECO Corp.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 15.6% of revenue in 2002.
Acquisitions: InsureTech, Billings, Mont., April 2002; HH Stanley, Great Falls, Mont., June 2002; Gillett Insurance Agency, Anthony, N.M., November 2002; Jenkins & Co., Denver, March 2003; Associated Insurers of Western Colorado, Grand Junction, Colo., May 2003; Goreham Moore & Associates Inc., San Diego, May 2003.
Nonretail subsidiaries: NFC Consulting, Chicago; EBC Inc., Las Vegas; Joline & Associates, Shrewsbury, N.J.; Talbot Financial Services Inc., Albuquerque, N.M.
Officers: David Weymouth, president/CEO, Talbot Financial Corp.; Roy Taylor, president-brokerage division; Matthew Chavez, senior vp/CFO-Talbot Financial Corp.
Contact: Matthew Chavez; *mchavez@talbotcorp.com*.

Tanenbaum-Harber Co. Inc.

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

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 39

Continued from previous page

	2002	2001
Premium volume	$490,000,000	$280,000,000
Gross revenues	$46,000,000	$28,100,000
Brokerage revenues	$45,540,000	$27,500,000
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	66%	81%
U.S. offices	$30,360,000	$22,761,000
Wholesale	20%	6%
Reinsurance	3%	2%
Personal	7%	4%
Services	3%	5%
Investment income	1%	2%
Employees	200	190
Retail offices	6	5

Founded: 1860.
Retail brokerage: 94% commissions, 6% fees.
Employee benefits: 18% of revenue in 2002.
Nonretail subsidiaries: Tanenbaum-Harber Reinsurance Intermediaries Inc., New York.
Officers: Walter L. Harris, president/CEO; James V. Mannino, Alan Rovin, executive vps; John Beres, senior vp.
Contact: Walter L. Harris.

Thesco Benefits L.L.C.

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

	2002	2001
Premium volume	$237,980,499	$199,815,700
Gross revenues	$9,519,864	$7,992,628
Brokerage revenues	$9,519,864	$7,992,628
U.S. clients	100%	100%
Brokerage: retail	95.4%	94.2%
U.S. offices	$9,081,950	$7,529,056
Wholesale	0.9%	2.6%
Services	3.7%	3.2%
Employees	39	36
Retail offices	3	2

Founded: 1996.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 100% of revenue in 2002.
Officers: Walter Harris, chairman; Richard Fleder, CEO; Robert Munao, president; John Cunningham, president-Thesco Retirement Planning Services L.L.C.
Contact: Jay Coughlin, senior vp; 908-497-2060; *coughlinj@thesco.com*.

Thilman & Filippini -An Intersure Partner

1 E. Wacker Drive,
Chicago, Ill. 60601;
312-527-9500; fax: 312-527-9509
www.tandf.com

	2002	2001
Premium volume	$165,000,000	$140,000,000
Gross revenues	$16,562,000	$14,365,000
Brokerage revenues	$16,231,000	$14,016,000
U.S. clients	94%	93%
Non-U.S. clients	6%	7%
Brokerage: retail	89%	88%
U.S. offices	$14,740,000	$12,641,000
Personal	2%	3%
Services	7%	7%
Investment income	1%	2%
Other	1%	0%
Employees	134	126
Retail offices	1	1

Founded: 1980.
Retail brokerage: 89% commissions, 11% fees.
Employee benefits: 20% of revenue in 2002.
Officers: E. Thomas Thilman, Thomas W. Filippini, John Atkinson, Peter Kunz, Eric Mezmar, partners.
Contact: E. Thomas Thilman; *tom.thilman@tandf.com*.

Thoits Insurance Service Inc.

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

	2002	2001
Premium volume	$135,000,000	$130,000,000
Gross revenues	$11,771,691	$11,378,679
Brokerage revenues	$11,741,001	$11,264,869
U.S. clients	99%	99%
Non-U.S. clients	1%	1%
Brokerage: retail	91%	91%
U.S. offices	$10,712,239	$10,354,598
Personal	6.7%	7%
Services	2%	1%
Investment income	0.3%	1%
Employees	65	65
Retail offices	1	1

Fiscal year ends 1/31
Founded: 1891.
Retail brokerage: 93% commissions, 7% fees.
Employee benefits: 15% of revenue in 2002.
Officers: Don Way, CEO; Dean Middour, COO.
Contact: Don Way; *dway@thoits-insurance.com*.

The Treiber Group L.L.C.

377 Oak St.,
Garden City, N.Y. 11530;
516-745-0800; fax: 516-745-0082
www.etreiber.com

	2002	2001
Premium volume	$223,684,083	$213,429,015
Gross revenues	$27,100,458	$27,445,792
Brokerage revenues	$24,932,421	$25,250,129
U.S. clients	100%	100%
Brokerage: retail	47%	40%
U.S. offices	$12,737,215	$10,978,317
Wholesale	34%	40%
Personal	11%	12%
Investment income	1%	1%
Other	7%	7%
Employees	158	166
Retail offices	1	1

Founded: 1899.
Retail brokerage: 92% commissions, 8% fees.
Officers: Craig Treiber, CEO; John Treiber, president; Peter Treiber, Scott Treiber, vps.
Contact: Sherry Wong; 516-622-2440.

Trion

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

	2002	2001
Premium volume	$850,000,000	$700,000,000
Gross revenues	$24,650,275	$20,883,466
Brokerage revenues	$24,650,275	$20,883,466
U.S. clients	95%	95%
Non-U.S. clients	5%	5%
Brokerage: retail	60%	60%
U.S. offices	$14,790,165	$12,530,080
Services	40%	40%
Employees	107	105
Retail offices	2	2

Founded: 1974.
Retail brokerage: 90% commissions. 10% fees.
Employee benefits: 100% of revenue in 2002.
Officers: Edmund F. Garno III, David O. Oberkircher, Edmund F. Garno Jr., Christopher M. Veno, principals.
Contact: Edmund F. Garno III.

U

UBOC Insurance Inc.

1746 Broadway, Third Floor,
Oakland, Calif. 94612;
510-839-4161; fax: 510-839-5203

	2002	2001
Gross revenues	$26,700,000	NA
Brokerage revenues	$26,440,000	NA
U.S. clients	100%	NA
Brokerage: retail	91%	NA
U.S. offices	$24,297,000	NA
Personal	8%	NA
Investment income	1%	NA
Employees	162	NA
Retail offices	6	NA

Founded: 2001.
Parent: Union Bank of California.
Retail brokerage: 95% commissions, 5% fees.
Employee benefits: 8% of revenue in 2002.
Acquisitions: John Burnham & Co., San Diego, Calif., December 2002; Tanner Insurance Brokers Inc., Pleasanton, Calif., March 2003.
Officers: Frank Robitaille, CEO-Armstrong/Robitaille Inc.; Brad Orr, president/CEO-John Burnham & Co.; Steve Tanner, CEO-Tanner Insurance Brokers Inc.
Contact: Dale Jansen, president-UBOC Insurance Inc.; *dale.jansen@uboc.com*.

USI Insurance Services Corp.

555 Pleasantville Rd.,
Briarcliff Manor, N.Y. 10510;
914-749-8500; fax: 914-749-8550
www.usi.biz

	2002	2001
Premium volume	$2,600,000,000	$2,500,000,000
Gross revenues	$328,196,000	$311,579,000
Brokerage revenues	$328,196,000	$311,579,000
U.S. clients	100%	100%
Brokerage: retail	76.5%	75.7%
U.S. offices	$251,070,000	$235,865,000
Wholesale	0.8%	0.8%
Personal	6.5%	6.5%
Services	16.2%	17%
Employees	1,996	2,154
Retail offices	61	60

Founded: 1994.
Parent: U.S.I. Holdings Corp.
Retail brokerage: 85% commissions, 15% fees.
Employee benefits: 44.7% of revenue in 2002.
Acquisitions: Guild Agency, Jericho, N.Y., February 2003; Hastings-Tapley Insurance Agency Inc., Woburn, Mass., May 2003.
Nonretail subsidiaries: Capital Planning Group, Alpharetta, Ga.; Custom Benefit Programs, Atlanta, Hammonton, N.J., Columbia, S.C.; USI Consulting Group-Connecticut, Glastonbury, Conn., Alpharetta, Ga.; USI Consulting Group-New York, N.Y.; USI Consulting Group of Tennessee, Knoxville, Tenn.
Officers: David L. Eslick,

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 40

Continued from previous page
chairman/president/CEO; Robert S. Schneider, executive vp/CFO; Edward J. Bowler, senior vp-corporate development; Jeffrey L. Jones, senior vp/chief marketing officer; Ernest J. Newborn II, senior vp, general counsel/secretary; Thomas E. O'Neil, senior vp/COO.
Contact: David L. Eslick.

Universal Insurance Services Inc.

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

	2002	2001
Premium volume	**$76,532,000**	$66,255,000
Gross revenues	**$13,170,000**	$10,374,000
Brokerage revenues	**$12,790,639**	$10,289,338
U.S. clients	**100%**	100%
Brokerage: retail	**81.9%**	89%
U.S. offices	**$10,786,230**	$9,233,000
Wholesale	**3%**	3%
Personal	**10.9%**	5%
Services	**1.3%**	2%
Investment income	**0.4%**	1%
Other	**2.5%**	0%
Employees	**85**	77
Retail offices	**1**	1

Founded: 1982.
Retail brokerage: 84.1% commissions, 15.9% fees.
Employee benefits: 11.7% of revenue in 2002.
Nonretail subsidiaries: Harbor Risk Underwriters L.L.C., Grand Rapids, Mich.
Officers: William Rothwell, president; Randall Phelps, vp; P. Michael Wanroy, secretary/treasurer.
Contact: Kimberly Ross, marketing manager; *kross@uis-inc.com*.

V

Van Beurden Insurance Services Inc.

P.O. Box 67,
Kingsburg, Calif. 93631;
559-897-2975; fax: 559-897-4070
www.vanbeurden.com

	2002	2001
Premium volume	**$213,000,000**	$195,000,000
Gross revenues	**$36,120,038**	$35,473,859
Brokerage revenues	**$27,423,091**	$26,500,190
U.S. clients	**100%**	100%
Brokerage: retail	**24.8%**	24.1%
U.S. offices	**$8,957,769**	$8,549,200
Wholesale	**37.7%**	33.8%
Personal	**3.1%**	3%
Services	**10.3%**	13.8%
Investment income	**2.8%**	2.4%
Other	**21.3%**	22.9%
Employees	**229**	250
Retail offices	**6**	6

Founded: 1934.
Retail brokerage: 96.8% commissions, 3.2% fees.
Employee benefits: 3.2% of revenue in 2002.
Nonretail subsidiaries: Sounds of Life, Las Vegas.
Officers: William J. Van Beurden, president-Van Beurden Insurance Services Inc.; Donald K. Bingham, president-Van Beurden Insurance Services of Washington Inc.; Chris Van Beurden, COO-Van Beurden Insurance Services Inc.
Contact: Chris Van Beurden; *chrisvb@vanbeurden.com*.

Van Gilder Insurance Corp. -An Assurex Global Partner

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

	2002	2001
Premium volume*	**$260,848,000**	$217,230,000
Gross revenues	**$37,173,000**	$33,027,000
Brokerage revenues	**$36,756,000**	$32,422,000
U.S. clients	**100%**	99%
Non-U.S. clients	**0%**	1%
Brokerage: retail	**90%**	86.5%
U.S. offices	**$33,455,700**	$28,568,355
Wholesale	**0.5%**	3%
Personal	**8.5%**	8.5%
Investment income	**1%**	2%
Employees	**260**	230
Retail offices	**8**	9

**Property/casualty only*
Founded: 1905.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 10.3% of revenue in 2002.
Nonretail subsidiaries: High Country Insurance Managers, Lakewood, Colo.
Officers: Dell Van Gilder, chairman/CEO; Matt Coleman, president-strategic operations; Jerry Ray, president-corporate operations.
Contact: Dell Van Gilder; dvangilder@vgic.com.

Vidal & Rodriguez Inc.

South Capital Center Building,
239 Arterial Hostos Ave., Suite 501,
San Juan, Puerto Rico 00918;
787-751-7610; fax: 787-763-2810
www.vidalrodriguez.com

	2002	2001
Premium volume	**$32,044,000**	$35,460,970
Gross revenues	**$4,638,000**	$5,199,911
Brokerage revenues	**$4,638,000**	$5,199,911
U.S. clients	**100%**	100%
Brokerage: retail	**91%**	91%
U.S. offices	**$4,220,000**	$4,731,919
Wholesale	**5%**	5%
Personal	**3%**	3%
Services	**1%**	1%
Employees	**27**	27
Retail offices	**1**	1

Fiscal year ends 6/30
Founded: 1986.
Retail brokerage: 97% commissions, 3% fees.
Employee benefits: 10% of revenue in 2002.
Officers: Luis Rodriguez, president; Diego Vidal, executive vp.
Contact: Luis Rodriguez; *lrodriguez@vidalrodriguez.com*.

VistaNational Insurance Group Inc.

1300 W. Higgins Road, Suite 220,
Park Ridge, Ill. 60068;
847-823-8095; fax: 847-823-8120
www.vistanational.com

	2002	2001
Premium volume	**$123,255,793**	$87,872,382
Gross revenues	**$3,585,168**	$2,801,382
Brokerage revenues	**$3,585,168**	$2,801,382
U.S. clients	**100%**	100%
Brokerage: retail	**95%**	96%
U.S. offices	**$3,405,910**	$2,689,327
Wholesale	**2%**	2%
Reinsurance	**2%**	1%
Services	**1%**	1%
Employees	**29**	26
Retail offices	**2**	2

Founded: 1996.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 99% of revenue in 2002.
Officers: David N. Schwimmer, president/CEO.
Contact: Chris Simpson; *chriss@vistanational.com*.

W

Wachovia Insurance Services Inc.

100 N. Main St.,
Winston-Salem, N.C. 27150;
336-732-2377; fax: 336-732-2698
www.wachovia.com

	2002	2001
Premium volume	**$1,373,069,761**	$979,850,000
Gross revenues	**$127,783,529**	$85,030,791
Brokerage revenues	**$127,502,058**	$84,809,710
U.S. clients	**100%**	100%
Brokerage: retail	**83.7%**	83.2%
U.S. offices	**$106,998,082**	$70,734,550
Wholesale	**3.3%**	2%
Personal	**11.7%**	13.2%
Services	**1.1%**	1.3%
Investment income	**0.2%**	0.3%
Employees	**882**	639
Retail offices	**15**	12

Founded: 1994.
Parent: Wachovia Corp.
Retail brokerage: 92% commissions, 8% fees.
Employee benefits: 42.3% of revenue in 2002.
Acquisitions: Cameron M. Harris & Co., Charlotte, N.C., September 2002.
Officers: David Holton, president; Debbie Butler, senior vp-strategy and mergers; Dan Glassberg, senior vp-legal/insurance.
Contact: Keith Rainwater, CFO-insurance services.

Webster Insurance Inc. -An Intersure Partner

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

	2002	2001
Gross revenues	**$27,234,000**	$22,021,000
Brokerage revenues	**$26,689,320**	$21,360,370
U.S. clients	**100%**	100%
Brokerage: retail	**64%**	60%
U.S. offices	**$17,430,000**	$13,213,000
Personal	**28%**	33%
Services	**6%**	4%
Other	**2%**	3%
Employees	**189**	178
Retail offices	**4**	4

Parent: Webster Financial Corp.
Retail brokerage: 99% commissions, 1% fees.
Employee benefits: 29% of revenue in 2002.
Acquisitions: The Mathog & Moniello Cos., East Haven, Conn., January 2003.
Officers: John J. Queirolo, president/CEO; John J. Klecha, R. Mark Peterson, executive vps.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 42

Do you like to order in lunch?

Like the newspaper left at your door?

Like your dry cleaning dropped-off?

Like to shop by catalog or online?

Then you're going to *love* ...

***BI's* DAILY NEWS delivered straight to your desktop daily!**

Now the magazine that you go to for up-to-the-minute news will send the news directly to you.

BI's DAILY NEWS is a free e-mail service providing the latest headlines and links to the full articles online at **BusinessInsurance.com**

It's the best way to stay informed of breaking news in our industry.

Sign up today for ***BI's* DAILY NEWS**! Log on to **BusinessInsurance.com/** or write us at **HELP@BusinessInsurance.com**

It's free, it's easy, and it's the next big thing to come your way from...

Business Insurance
www.businessinsurance.com

Continued from previous page

Wells Fargo Insurance Inc.

600 South Highway 169,
St. Louis Park, Minn. 55426;
612-667-5600; fax: 612-667-2681
www.wellsfargo.com

	2002	2001
Premium volume	**$1,400,000,000**	$1,100,000,000
Gross revenues	**$254,394,000**	$232,771,000
Brokerage revenues	**$165,080,000**	$155,983,000
U.S. clients	**100%**	100%
Brokerage: retail	**54.4%**	57.7%
U.S. offices	**$138,314,000**	$134,309,000
Personal	**10.5%**	9.3%
Investment income	**2.6%**	4%
Other	**32.5%**	29%
Employees	**1,035**	1,034
Retail offices	**5**	5

Founded: 1929.
Parent: Wells Fargo & Co.
Retail brokerage: 100% commissions.
Acquisitions: Great Northern Crop Insurance, Windom, Minn., January 2002.
Officers: Timothy J. King, president; Steven C. Veno, executive vp/COO; Kevin P. Berg, senior vp/CFO.
Contact: Michelle Leschisin, marketing manager.

Willis Group Holdings Ltd.

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

	2002	2001
Premium volume	**$22,000,000,000**	$17,000,000,000
Gross revenues	**$1,735,000,000**	$1,424,000,000
Brokerage revenues	**$1,735,000,000**	$1,424,000,000
U.S. clients	**52%**	54%
Non-U.S. clients	**48%**	46%
Brokerage: retail	**67%**	67%
U.S. offices	**$608,700,000**	$531,900,000
Non-U.S. offices	**$553,300,000**	$422,100,000
Wholesale	**10%**	11%
Reinsurance	**20%**	18%
Personal	**1%**	2%
Services	**2%**	2%
Employees	**10,554**	10,249
Retail offices	**174***	162

Founded: 1828.
Retail brokerage: 70% commissions, 30% fees.
Employee benefits: 7% of revenue in 2002.
Acquisitions: GIS FS Pty. Ltd., Australia, July 2002; Kombro, Sweden, September 2002; Propacta, Sweden, November 2002; Sunaro, Atlanta, December 2002; Special Risk Advisors, Atlanta, January 2003.
Officers: Joe Plumeri, chairman/CEO; Richard Bucknall, COO; Tom Colraine, CFO.
Contact: Dan Prince, director-communications; *prince_da@willis.com.*
**Estimated.*

Wine Sergi & Co. L.L.C.

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

	2002	2001
Premium volume	**$85,000,000**	$75,000,000
Gross revenues	**$11,000,000**	$9,000,000
Brokerage revenues	**$10,890,000**	$8,910,000
U.S. clients	**100%**	100%
Brokerage: retail	**61%**	68%
U.S. offices	**$6,710,000**	$6,120,000
Wholesale	**25%**	20%
Personal	**8%**	8%
Services	**5%**	3%
Investment income	**1%**	1%
Employees	**78**	65
Retail offices	**2**	2

Founded: 1924.
Retail brokerage: 90% commissions, 10% fees.
Employee benefits: 6% of revenue in 2002.
Nonretail subsidiaries: Insurance Program Managers Group L.L.C., St. Charles, Ill.
Officers: Daniel A. Sergi, Edward Rosenow, Gregg Peterson, presidents.
Contact: Daniel A. Sergi; *dans@winesergi.com.*

Woodruff-Sawyer & Co. -An Assurex Global Partner

220 Bush St., Seventh Floor,
San Francisco, Calif. 94104-3509;
415-391-2141; fax: 415-989-9923
www.woodruff-sawyer.com

	2002	2001
Premium volume	**$475,000,000**	$440,000,000
Gross revenues	**$37,100,000**	$34,600,000
Brokerage revenues	**$36,800,000**	$33,900,000
U.S. clients	**95%**	95%
Non-U.S. clients	**5%**	5%
Brokerage: retail	**95%**	94%
U.S. offices	**$35,300,000**	$32,600,000
Wholesale	**4%**	4%
Investment income	**1%**	2%
Employees	**202**	189
Retail offices	**3**	3

Retail brokerage: 88% commissions, 12% fees.
Employee benefits: 20% of revenue in 2002.
Officers: Doug Morton, chairman; Susan Hunt, president; Stan Loar, CEO.
Contact: Susan Hunt; *info@woodruff-sawyer.com.*

John L. Wortham & Son L.L.P. -An Assurex Global Partner

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

Premium volume	**$760,000,000**	$685,000,000
Gross revenues	**$78,265,000**	$70,591,000
Brokerage revenues	**$78,265,000**	$70,591,000
U.S. clients	**100%**	100%
Brokerage: retail	**95%**	95%
U.S. offices	**$74,351,000**	$67,061,000
Personal	**5%**	5%
Employees	**435**	421
Retail offices	**4**	4

Retail brokerage: 100% commissions.
Employee benefits: 13% of revenue in 2002.
Nonretail subsidiaries: John L. Wortham & Son Inc., Houston; John L. Wortham & Son Investments, Houston.
Officers: Fred C. Burns, managing partner/chairman-executive committee; James R. Davis, Charles H. Flournoy, Robert B. Hixon, members-executive committee.
Contact: Fred C. Burns; 713-346-1308; *fburns@jwortham.com.*

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 43

Directory of insurance wholesalers

A

ARC Excess & Surplus L.L.C.

1122 Franklin Ave.,
Garden City, N.Y. 11706;
516-747-4100; fax: 516-747-3633
www.arcbrokers.com

	2002	2001
Premium volume	$300,000,000	$225,000,000
Employees	78	73
Wholesale employees	70	73
Commercial lines	100%	100%
Admitted business	70%	70%
Nonadmitted	30%	30%

Founded: 1986.
Business: underwriting manager 5%, broker 90%, Lloyd's of London coverholder 5%.
Underwriting manager for: Axis Specialty Ltd., CNA Financial Corp., Gulf Underwriters Insurance Co.
Broker for: over 15 companies.
Subsidiaries: ARC Excess & Surplus of New England L.L.C., Plainville, Conn.; ARC MidAtlantic Excess & Surplus Inc., Blackwood, N.J.; ARC West Coast Excess & Surplus Brokerage L.L.C., Pasadena, Calif.; Professional Risk Facilities Inc., Garden City, N.Y.
Licensed in: Arizona, Connecticut, Massachusetts, New Jersey, New York, Pennsylvania, Rhode Island, Virginia.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Christopher J. Cavallaro, managing director; Michael Cavallaro, John Semeraro, directors.

American Wholesale Insurance Group Inc.

4064 Colony Road, Suite 450,
Charlotte, N.C. 28211;
704-554-4850; fax: 704-943-9000
www.amwins.com

	2002	2001
Premium volume	$1,054,206,672	$681,676,675
Gross revenues*	$71,686,054	$47,717,400
Wholesale revenues*	$71,686,054	$47,717,400
Employees	325	252
Wholesale employees	325	252
Commercial lines	94%	97%
Admitted business	55%	57%
Nonadmitted	45%	43%

*BI estimate.
Founded: 1998.
Business: managing agent 24%, broker 74%, Lloyd's of London coverholder 2%.
MGA for: ACE Ltd., Burlington Insurance Co., Chubb Corp., Discover Reinsurance Co., Essex Insurance Co., Fireman's Fund Insurance Co., Lloyd's of London, Navigators Insurance Co., Pennsylvania Lumberman's Mutual Insurance Co., St. Paul Cos. Inc., QBE Insurance Group Ltd., United National Insurance Co., Zurich American Insurance Co.
Broker for: over 15 companies.
Subsidiaries: Americana Program Underwriters Inc., Camp Hill, Pa.; BrokerNet USA Inc., Warwick, R.I.; Capitol Payment Plan, Albany, N.Y.; Woodus K. Humphrey & Co. Inc., Shreveport, La.; Lambert Green Ltd., Harrisonburg, Va.; MTS Insurance Services L.L.C., Chatsworth, Calif.; MTS Insurance Services of Nevada Inc., Las Vegas; National Employee Benefit Cos. Inc., Warwick, R.I.; New Century Global of New York Inc., New York; New Century Global of Texas Inc., Dallas; PAUSE L.L.C., San Ramon, Calif.; REA&S Benefits Group Inc., Metuchen, N.J.; Specialty Programs & Facilities Managers Inc., Pasadena, Calif.
Acquisitions: Seaboard Underwriters Inc., Burlington, N.C., May 2003.
Licensed in: Alaska, Arkansas, California, Colorado, Connecticut, Delaware, Indiana, Maryland, New Jersey, New York, Nevada, Ohio, Pennsylvania, Rhode Island, Texas, Virginia, Wyoming.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Ernie Telford, chairman; M. Steven DeCarlo, president/CEO; Scott Purviance, CFO.
Contact: M. Steven DeCarlo, 704-554-4850, ext. 201; Gregg Calestini, chief marketing officer, 704-554-4850, ext. 204.

Apogee Insurance Group L.L.C.

900 W. Valley Forge Road,
King of Prussia, Pa. 19406;
610-337-3200; fax: 610-337-2337
www.apogeeinsgroup.com

Founded: 2003.
Business: managing agent 100%.
Officers: Thomas C. Katona, managing member; Robert C. McIntyre, partner.
Contact: Ryan Gotro, manager-administration; *rgotro@apogeeinsgroup.com.*

Arlington/Roe & Co.

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

	2002	2001
Premium volume	$73,865,000	$58,600,000
Gross revenues	$7,267,955	$5,420,000
Wholesale revenues	$7,267,955	$5,420,000
Employees	89	72
Wholesale employees	89	72
Commercial lines	82%	83%
Admitted business	64%	70%
Nonadmitted	36%	30%

Founded: 1964.
Business: managing agent 56.6%, broker 42.4%, Lloyd's of London coverholder 1%.
Subsidiaries: Arlington/Roe & Co., Geneva, Ill., Louisville, Ky.
Licensed in: Arizona, Colorado, Illinois, Indiana, Iowa, Kentucky, Michigan, Ohio, Tennessee, Wisconsin.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: James A. Roe, president; Kurt Behrman, Al Grau, Teri Reynolds, executive vps.
Contact: Gary Cooper, vp-sales; *gcooper@arlingtonroe.com.*

Atlantic Specialty Lines Inc.

9020 Stony Point Parkway,
Suite 450, P.O. Box 35723,
Richmond, Va. 23235;
804-320-9500; fax: 804-320-7280
www.atlanticspecial.com

	2002	2001
Premium volume	$35,000,000	$20,000,000
Gross revenues	$5,000,000	$2,890,000
Employees	39	28
Wholesale employees	35	24
Commercial lines	81%	85%
Admitted business	10%	15%
Nonadmitted	90%	85%

Founded: 1996.
Business: managing agent 56%, broker 24%, Lloyd's of London coverholder 20%.
Subsidiaries: Atlantic Specialty Lines of Florida Inc., Venice, Fla.; Atlantic Specialty Lines of the Midwest Inc. L.L.C., Naperville, Ill.
Licensed in: Arizona, Connecticut, District of Columbia, Florida, Illinois, Indiana, Maryland, Minnesota, Missouri, New York, North Carolina, Virginia, Wisconsin.
Membership: AAMGA, NAPSLO, Florida Surplus Lines Assn., North Carolina Surplus Lines Assn., Surplus Lines Assn. of Illinois, Virginia Surplus Lines Assn.
Officers: Robert M. Bryant, president; Martin Kanipe, secretary/treasuer.
Contact: Eunice Hucker, senior vp, *euniceh@atlanticspecial.com*; Doug Rigdon, vp, *dougr@atlanticspecial.com.*

Axiom Insurance Managers Agency L.L.C.

1701 Golf Road, Suite 1-1112,
Rolling Meadows, Ill. 60008;
847-228-5883; fax: 847-228-5892
www.axiom-ins.com

	2002	2001
Premium volume	$41,551,364	$8,992,043
Gross revenues	$10,362,367	$2,246,913
Wholesale revenues	$4,511,135	$1,006,175
Employees	18	8
Wholesale employees	18	8
Commercial lines	100%	100%
Nonadmitted	100%	100%

Founded: 2001.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 44

Continued from previous page

Business: managing agent 100%.
Subsidiaries: Associated Underwriters, Hollywood, Fla.
Licensed in: Illinois.
Officers: Dan Djordjevic, president/CEO; Michael Jopa, CFO.

B

Braishfield Associates Inc.

1700 Route 3 W.,
Clifton, N.J. 07013;
973-777-4747; fax: 973-777-1196
www.braishfield.com

	2002	2001
Premium volume	**$82,800,000**	$75,000,000
Gross revenues	**$8,900,000**	$7,200,000
Wholesale revenues	**$8,900,000**	$7,200,000
Employees	**66**	60
Wholesale employees	**66**	60
Commercial lines	**40%**	40%
Admitted business	**60%**	60%
Nonadmitted	**40%**	40%

Founded: 1984.
Business: managing agent 80%, broker 10%, Lloyd's of London coverholder 10%.
MGA for: CNA Financial Corp., Florida Select Insurance Group, National Insurance Co., Vanguard Insurance Co., Westport Insurance Co.
Broker for: Arch Insurance Group, AXIS Specialty Ltd., Chubb Corp., Discover Reinsurance Co., The Hartford Financial Services Group Inc., ICAT Managers L.L.C., Investors Underwriting Managers Inc., Zurich American Insurance Co.
Licensed in: Arkansas, Delaware, Florida, Georgia, Kansas, Louisiana, Maine, Mississippi, Michigan, New Jersey, New York, Rhode Island, South Carolina, Tennessee, Texas, Virginia, West Virginia.
Membership: NAPSLO, Florida Surplus Lines Assn.
Officers: James J. McCahill, president/CEO; Robert P. Lucas, COO; Michael P. Hoagland, executive vp.
Contact: Neil J. Biscuiti, senior vp; *nbiscuiti@braishfield.com*.
Claims adjustment services provided by Cramer, Johnson, Wiggins & Associates and General Adjustment Bureau.

W. Brown & Associates Insurance Services

1900 Mac Arthur Blvd., Suite 700,
Irvine, Calif. 92612;
949-851-2060; fax: 949-851-2155
www.wbais.com

	2002	2001
Premium volume	**$158,000,000**	$110,000,000
Gross revenues	**$13,000,000**	$9,000,000
Wholesale revenues	**$13,000,000**	$9,000,000
Employees	**56**	52
Wholesale employees	**56**	52
Commercial lines	**100%**	100%
Admitted business	**84%**	82%
Nonadmitted	**16%**	18%

Founded: 1987.
Business: underwriting manager 80%, managing agent 7%, broker 10%, Lloyd's of London coverholder 3%.
Underwriting manager for: XL Specialty Insurance Co.
MGA for: Anfield Insurance Services Inc., Markel Southwest Underwriters Inc., RLI Corp., Scottsdale Insurance Co.
Broker for: Admiral Insurance Co., Colony Insurance Co., Interstate Fire & Casualty Co., Royal Surplus Lines Insurance Co.
Subsidiaries: W. Brown & Associates Property & Casualty Insurance Services, Irvine, Calif.
Licensed in: California.
Membership: AAMGA, NAPSLO.
Officers: William W. Brown, chairman; William Scott Brown, president-aviation; John W. Krebs, president-property/casualty.
Contact: John J. Del Vecchio, vp; *jdelvecchio@wbais.com*.

Brown & Riding Insurance Services Inc.

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

	2002	2001
Premium volume	**$91,000,000**	$66,180,515
Gross revenues	**$7,250,000**	$5,200,000
Employees	**39**	35
Wholesale employees	**39**	35
Commercial lines	**100%**	100%
Admitted business	**50%**	50%
Nonadmitted	**50%**	50%

Founded: 1980.
Business: broker 100%.
Licensed in: Arizona, California, Nevada, Texas.
Membership: NAPSLO, Surplus Lines Assn. of California.
Officers: Chris A. Brown, president; Ramon C. Howing, Shaida T. Monshi, senior vps/managing partners.
Contact: Chris A. Brown.

Burnett & Co. Inc.

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

	2002	2001
Premium volume	**$56,343,000**	$41,589,000
Gross revenues	**$5,487,825**	$4,051,530
Wholesale revenues	**$5,487,825**	$4,051,530
Employees	**18**	17
Wholesale employees	**18**	17
Commercial lines	**100%**	100%
Admitted business	**1%**	3%
Nonadmitted	**99%**	97%

Founded: 1960.
Parent: Burnett Holdings Inc.

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Insurance Wholesalers lists underwriting managers, managing general agents and surplus lines brokers that responded to a *BI* questionnaire.

The directory is published as an editorial service; there is no charge for companies to be listed.

Each listing begins with the company's name, address, telephone number, fax number and Web site address, if applicable.

Companies were required to report information on premium volume to be included, and this information is provided in the listing for both 2002 and 2001. Also included are gross revenues (defined as commissions and fees after commissions to producers, including investment income and contingent commissions) for both years. Wholesale revenues (defined as net commissions and fees for brokering insurance for other agents/brokers, serving as a managing general agent and providing underwriting management services, as well as revenues from serving as a Lloyd's of London coverholder) for both years is also provided. The number of employees; and the percentage of premium volume related to commercial lines. A percentage breakout of premium volume placed with admitted vs. nonadmitted insurers also is provided.

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

The business section provides a breakout of the percentage of business conducted as an underwriting manager, an MGA, a Lloyd's of London coverholder and/or a wholesale broker. Listings also include the names of the companies for which these services are provided.

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

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

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

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

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

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

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 45

Continued from previous page
Business: managing agent 12%, broker 11%, Lloyd's of London coverholder 77%.
MGA for: Gulf Insurance Group.
Broker for: American International Group Inc., Commonwealth Insurance Co., Interstate Insurance Group, Liberty Mutual Insurance Co.
Licensed in: Louisiana, Texas.
Membership: NAPSLO, Louisiana Surplus Line Assn., Texas Surplus Lines Assn.
Officers: John H. Burke Jr., president; Banos Georgiou, executive vp; Bruce Wohlwend, senior vp.
Contact: John H. Burke Jr.

Burns & Wilcox Ltd.

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

	2002	2001
Premium volume	**$540,000,000**	$444,888,333
Gross revenues	**$137,063,000**	$113,399,000
Wholesale revenues	**$71,200,000**	$59,536,000
Employees	**830**	724
Wholesale employees	**830**	724
Commercial lines	**85%**	89%
Admitted business	**10%**	20%
Nonadmitted	**90%**	80%

Founded: 1969.
Parent: H.W. Kaufman Financial Group Inc.
Business: managing agent 60%, broker 30%, Lloyd's of London coverholder 10%.
Subsidiaries: Burns & Wilcox Re, Upper Saddle River, N.J.; Floyd West & Co., New Orleans, Farmington Hills, Mich., Dallas; General Agents' Service Co., Farmington Hills, Mich.; Illinois RB Jones, Chicago, Farmington Hills, Mich.; Howard James Insurance Services, Los Angeles; Rathbone King & Seeley Insurance Services, San Francisco and Fresno, Calif.; Royal Premium, Farmington Hills, Mich.; Service General, Farmington Hills, Mich.
Licensed in: all states, excluding New York.
Membership: AAMGA, NAPSLO.
Officers: Alan Jay Kaufman, chairman/president/CEO; David J. Price, executive vp/chief underwriting officer; William M. McCord, senior vp/director-personal lines; Kenneth A. Schneider, vp/director-product development; Dan Muldowney, vp-finance.
Contact: David J. Price.

C

CRC Insurance Services Inc.

1 Metroplex Drive, Suite 400,
Birmingham, Ala. 35209;
205-870-7790; fax: 205-879-3739
www.crcins.com

	2002	2001
Premium volume	**$1,339,000,000**	$575,000,000
Gross revenues	**$108,000,000**	$53,400,000
Wholesale revenues	**$106,400,000**	$51,400,000
Employees	**383**	210
Wholesale employees	**383**	210
Commercial lines	**100%**	100%
Admitted business*	**25%**	25%
Nonadmitted*	**75%**	75%

**Estimated.*
Founded: 1982.
Parent: BB&T Corp.
Business: managing agent 6%, broker 89%, Lloyd's of London coverholder 5%.
Acquisitions: Southern Cross Underwriters Inc., Jackson, Miss.
Licensed in: all states.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Thomas J. Curtin, president/director; Ronald C. Helveston, Timothy W. Turner, Wiley H. Cooper IV, Orville Jones, directors; Charles W. Wood Jr., COO.

Capstone Underwriters Inc.

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

	2002	2001
Premium volume	**$10,258,593**	$6,567,715
Gross revenues	**$1,366,952**	$1,081,457
Wholesale revenues	**$1,300,233**	$992,531
Employees	**16**	14
Wholesale employees	**16**	14
Commercial lines	**90%**	92%
Admitted business	**15%**	13%
Nonadmitted	**85%**	87%

Founded: 1991.
Business: underwriting manager 65%, managing agent 35%.
Underwriting manager for: Burlington Insurance Co., Essex Insurance Co., Century Surety Co., United States Liability Insurance Group.
MGA for: American Empire Surplus Lines Insurance Co., Clarendon Insurance Group Inc., Colony Insurance Co., Great American Insurance Co., Guilford Specialty Group, Hartford Financial Services Group Inc., Lexington Insurance Co., RLI Corp.
Licensed in: Texas.
Membership: NAPSLO, Texas Surplus lines Assn.
Officers: Alain Bellet, president; Cynthia West, vp-marketing; Robert Tramell, chief administrative officer.
Contact: Alain Bellet;
alainb@capstoneunderwriters.com.

Carpenter Moore Insurance Services Inc.

717 Market St., Seventh Floor,
San Francisco, Calif. 94103;
415-243-2300; fax: 415-243-2399
www.carpentermoore.com

	2002	2001
Premium volume	**$203,000,000**	$175,000,000
Gross revenues	**$15,500,000**	$14,000,000
Wholesale revenues	**$15,500,000**	$14,000,000
Employees	**65**	65
Wholesale employees	**65**	65
Commercial lines	**100%**	100%
Admitted business	**66%**	42%
Nonadmitted	**34%**	58%

Fiscal years ending 9/30.
Founded: 1986.
Business: broker 100%.
Broker for: American International Group Inc., Chubb Corp., Executive Liability Underwriters, HCC Insurance Holdings Inc., Monitor Liability Managers Inc.
Licensed in: California, Connecticut, Massachusetts, New Jersey.
Officers: Brian P. Marsh, chairman; Kinsey L. Carpenter, president; Susan M. Miner, executive vp.

Crump Insurance Services Inc.

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

	2002	2001
Premium volume	**$987,000,000**	$750,000,000
Gross revenues*	**$75,012,000**	$57,000,000
Employees	**440**	426
Commercial lines	**99%**	99%
Admitted business	**45%**	45%
Nonadmitted	**55%**	55%

**BI estimate.*
Founded: 1954.
Parent: Marsh & McLennan Cos. Inc.
Business: managing agent 20%, broker 65%, Lloyd's of London coverholder 15%.
Subsidiaries: Crump E&S of California Insurance Services Inc., Glendale and Orange, Calif.; Crump E&S of San Francisco Insurance Services Inc., San Francisco; Crump Financial Services Inc., Nashville, Tenn.; Crump Insurance Services of Atlanta Inc., Atlanta; Crump Insurance Services of Florida Inc., Casselberry, Fla.; Crump Insurance Services of Houston Inc., Houston; Crump Insurance Services of Louisiana Inc., Metairie, La.; Crump Insurance Services of Memphis Inc., Memphis, Tenn.; Crump Insurance Services of Michigan Inc., Livonia, Mich.; Crump Insurance Services Northwest Inc., Portland, Ore., Bothell, Wash.; Crump Insurance Services of Texas Inc., Dallas; Crump of New York Inc., New York; Crump Underwriting Services Inc. Dallas; Price Forbes Ltd., London.
Licensed in: California, Florida, Georgia, Idaho, Illinois, Louisiana, Michigan, Nevada, New Jersey, New York, Pennsylvania, South Carolina, Tennessee, Oregon, Washington.
Membership: AAMGA, NAPSLO.
Officers: Jeremy Cooke, chairman; Stephen Conner, president/CEO; Patrick O'Brien, executive vp/CFO; Rick Nesbitt, executive vp/national marketing director.
Contact: Stephen Conner;
stephen.conner@crumpins.com.

D

DMI Brokerage L.L.C.

222 S. Riverside Plaza, Suite 2340,
Chicago, Ill. 60606;
312-559-9340; fax: 312-559-0930
www.dmibrokerage.com

	2002	2001
Premium volume	**$106,000,000**	$67,000,000
Gross revenues	**$8,032,571**	$5,159,569

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 46

Wholesale insurance brokers

Largest wholesale brokers* based on 2002 wholesale premium volume

Rank	Company/Address/Parent	Phone/Fax/Web site	2002 premium volume	% change	2002 gross revenues	% change	% surplus lines	Broker	MGA	Lloyd's of London coverholder	Total employees
1	Swett & Crawford Group Wall Street Plaza, 88 Pine St., 10th Floor New York, N.Y. 10005 Aon Corp.	212-493-7374 fAX: 212-742-1280 www.swett.com	$2,900,000,000	33.6%	$256,891,980 [1]	28.1%	56%	77%	21%	2%	910
2	CRC Insurance Services Inc. 1 Metroplex Drive, Suite 400 Birmingham, Ala. 35209 BB&T Corp.	205-870-7790 Fax: 205-879-3739 www.crcins.com	$1,339,000,000	132.9%	$108,000,000	102.2%	75% [2]	89%	6%	5%	383
3	American Wholesale Insurance Group Inc. 4064 Colony Road, Suite 450 Charlotte, N.C. 28211	704-554-4850 Fax: 704-943-9000 www.amwins.com	$1,054,206,672	54.6%	$71,686,054 [1]	50.2%	45%	74%	24%	2%	325
4	Crump Insurance Services Inc. 7557 Rambler Road, Suite 350 Dallas, Texas 75231 Marsh & McLennan Cos. Inc.	214-265-2660 Fax: 214-265-2683 www.crumpins.com	$987,000,000	31.6%	$75,012,000 [1]	31.6%	55%	65%	20%	15%	440
5	Stewart Smith Group Wall Street Plaza, 88 Pine St., 17th Floor New York, N.Y. 10005 Willis Group Holdings Ltd.	212-509-2700 Fax: 212-952-8505 www.stewartsmith.com	$919,425,000	64.7%	$65,882,893	40.5%	52%	91%	5%	4%	227

* Companies deriving more than 50% of their wholesale premium volume from wholesale brokerage. 1 BI estimate. 2 Estimated.
Source: BI survey

MGAs/underwriting managers

Largest MGAs/underwriting managers* based on 2002 wholesale premium volume

Rank	Company/Address/Parent	Phone/Fax/Web site	2002 premium volume	% change	2002 gross revenues	% change	% surplus lines	Broker	MGA	Underwriting manager	Lloyd's of London coverholder	Total employees
1	The Schinnerer Group 2 Wisconsin Circle Chevy Chase, Md. 20850 Marsh & McLennan Cos. Inc.	301-961-9800 Fax: 301-951-5444 www.schinnerer.com	$797,000,000	15.5%	$66,948,000 [1]	16.9%	5.0%	1.0%	0.0%	99.0%	0.0%	548
2	Burns & Wilcox Ltd. 220 Kaufman Financial Center, 30833 Northwestern Highway Farmington Hills, Mich. 48334 H.W. Kaufman Financial Group Inc.	800-521-1918 Fax: 248-932-9046 www.burnsandwilcox.com	$540,000,000	21.4%	$137,063,000	20.9%	90.0%	30.0%	60.0%	0.0%	10.0%	830
3	U.S. Risk Insurance Group Inc. 10210 N. Central Expressway, Suite 500 Dallas, Texas 75231	214-265-7090 Fax: 214-265-2454 www.usrisk.com	$336,520,000	37.2%	$38,211,000	20.4%	95.0%	49.7%	25.5%	0.0%	24.8%	274
4	K&K Insurance Group Inc. 1712 Magnavox Way Fort Wayne, Ind. 46804 Aon Corp.	260-459-5000 Fax: 260-459-5967 www.kandkinsurance.com	$232,000,000	-36.3%	$50,112,000 [1]	-36.0%	15.0%	5.0%	95.0%	0.0%	0.0%	340
5	NIF Group Inc. 30 Park Ave. Manhasset, N.Y. 11030	516-365-7440 Fax: 516-365-7392 www.nifgroup.com	$225,445,000	37.3%	$18,200,000	34.8%	37.0%	37.0%	60.0%	0.0%	3.0%	110

* Companies deriving more than 50% of their wholesale premium volume from acting as a managing general agent, underwriting manager and Lloyd's of London coverholder. 1 BI estimate.
Source: BI survey

Originally published: September 8, 2003, *Surplus Lines Spotlight*
Next publication date: September 20, 2004, *Surplus Lines Spotlight*

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 47

Continued from previous page

	2002	2001
Employees	19	15
Wholesale employees	19	15
Commercial lines	100%	100%
Admitted business	50%	70%
Nonadmitted	50%	30%

Founded: 1998.
Business: broker 100%.
Licensed in: all states.
Membership: NAPSLO.
Officers: Joseph Messina, Russell Deluca, managing directors.
Contact: Joseph Messina; *jmessina@dmbrok.com*.

Dwyer & Associates Insurance Services Inc.

318 27th St.,
Oakland, Calif. 94612;
510-452-9291; fax: 510-452-9293
www.dwyerinsur.com

	2002	2001
Premium volume	$13,500,000	$13,000,000
Gross revenues	$1,300,000	$1,250,000
Wholesale revenues	$1,300,000	$1,250,000
Employees	12	12
Wholesale employees	12	12
Commercial lines	100%	100%
Admitted business	40%	30%
Nonadmitted	60%	70%

Founded: 1997.
Business: managing agent 10%, broker 80%, Lloyd's of London coverholder 10%.
Licensed in: California.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Terrence Dwyer, CEO; Kathy Dwyer, CFO; Erik Kamiya, COO; John Moore, chief technology officer.
Contact: Terrence Dwyer; *terry@dwyerinsur.com*.

E

ECC Insurance Brokers L.L.C.

1211 W. 22nd St., Suite 512,
Oak Brook, Ill. 60523;
630-954-1414; fax: 630-572-7121
www.eccins.com

	2002	2001
Premium volume	$19,458,430	$14,079,956
Gross revenues	$1,617,132	$1,051,228
Wholesale revenues	$1,617,132	$1,051,228
Employees	9	6
Wholesale employees	9	6
Commercial lines	100%	100%
Admitted business	80%	80%
Nonadmitted	20%	20%

Founded: 1999.
Business: broker 100%.
Licensed in: Illinois, Indiana, Iowa, Michigan, Minnesota, Missouri, New Jersey, North Dakota, Ohio, South Dakota, Wisconsin.
Membership: NAPSLO.
Officers: Daniel S. Real, president; Patrick Edwards, executive vp; Mark Lesniak, Rob Roth, vps.

ECM Insurance Services Inc.

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

	2002	2001
Premium volume	$125,000,000	$110,000,000
Gross revenues	$9,200,000	$8,000,000
Wholesale revenues	$8,500,000	$7,400,000
Employees	50	45
Wholesale employees	50	45
Commercial lines	100%	100%
Admitted business	25%	25%
Nonadmitted	75%	75%

Founded: 1997.
Business: managing agent 8%, broker 92%.
MGA for: Lloyd's of London.
Broker for: American International Group Inc., Admiral Insurance Co., ACE Ltd., Carolina Casualty Insurance Co., Great American Insurance Co., The Hartford Financial Services Group Inc., Lloyd's of London, Liberty International Underwriters, Navigators Insurance Co., Royal Specialty Insurance Co.
Subsidiaries: Presidio Insurance Agency Inc., San Francisco.
Licensed in: Arizona, California, Colorado, Connecticut, Florida, Idaho, Illinois, New Jersey,

Continued on next page

Every challenge is an opportunity to prove one's strength

NIF Group and SAFECO Insurance Companies partnership can help you meet the rewarding challenges of the nonprofit social services market. Together, we offer twenty-five years of social service underwriting experience with SAFECO's superior coverage and claims services.

Rely on the stability of NIF Group and SAFECO to help protect the good work that social service agencies do.

Coverage available includes General Liability, Professional Liability, Property, Automobile and Umbrella.

SAFECO
INSURANCE & INVESTMENTS

SAFECO Insurance Company of America, Seattle, WA
www.safeco.com

NIF

NIF Group
www.nifgroup.com
marketing@nifgroup.com
800-892-8892
516-365-7440
fax: 516-365-7392

SAFECO and the SAFECO logo are registered trademarks of SAFECO Corporation

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 48

Nevada, Oregon, Utah, Washington.
Membership: NAPSLO, Professional Liability Underwriting Society.
Officers: Pat Hanley, president; Paul Lefcourt, Zulma Marquez, senior vps.
Contact: Carol Rizzo, COO; *crizzo@ecminsurance.com.*

Eastern America Insurance Agency Inc.

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

	2002	2001
Premium volume	**$206,461,000**	$163,000,000
Gross revenues	**$9,415,711**	$8,226,634
Employees	**128**	102
Wholesale employees	**128**	102
Commercial lines	**74%**	76%
Admitted business	**98%**	98%
Nonadmitted	**2%**	2%

Founded: 1981.
Parent: Universal Insurance Group.
Business: underwriting manager 60%, managing agent 40%.
Licensed in: Puerto Rico.
Membership: NAPSLO.
Officers: Luis Miranda Casanas, president; Jorge J. Amadeo, Rafael Rodriguez, executive vps.
Contact: Jorge J. Amadeo.

Entertainment Brokers International

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

	2002	2001
Premium volume	**$4,500,000**	$5,000,000
Employees	**46**	42
Commercial lines	**95%**	95%
Admitted business	**80%**	80%
Nonadmitted	**20%**	20%

Founded: 1989.
Business: underwriting manager 90%, broker 8%, Lloyd's of London coverholder 2%.
Licensed in: California.
Membership: Surplus Lines Assn. of California.
Officers: Jack Cave, managing partner; William Cody, Martin Ridgers, partners.
Contact: William Cody.

Evolution Insurance Brokers

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

	2002	2001
Premium volume	**$9,000,000**	$11,000,000
Gross revenues	**$2,300,000**	$2,900,000
Employees	**19**	19
Commercial lines	**100%**	100%
Nonadmitted	**100%**	100%

Parent: Prime Holdings Insurance Services Inc.
Business: broker 75%, Lloyd's of London coverholder 25%.
Broker for: Lloyd's of London, Prime Insurance Syndicate Inc.
Licensed in: all states.
Membership: AAMGA, NAPSLO, Western States Surplus Lines Assn.
Contact: F. Darrell Lindsey, president; *fdl@eibdirect.com.*

F

First Capital Group

3 Expressway Plaza,
Roslyn Heights, N.Y. 11577;
516-466-1313; fax: 516-394-4465
www.first-capital.com

	2002	2001
Premium volume	**$82,000,000**	$65,000,000
Employees	**56**	48
Commercial lines	**100%**	100%
Admitted business	**50%**	60%
Nonadmitted	**50%**	40%

Founded: 1995.
Business: underwriting manager 65%, managing agent 33%, broker 2%.
Underwriting manager for: First Specialty Insurance Corp., QBE Insurance Group Ltd., QBE International Insurance Ltd., QBE Specialty Insurance Co., Westport Insurance Co.
MGA for: United National Insurance Co.
Subsidiaries: First Capital Insurance Service Inc., San Francisco; First Capital of Illinois Inc., Naperville, Ill.
Licensed in: all states, excluding Alaska and Hawaii.
Membership: NAPSLO, Professional Insurance Wholesalers Assn.
Officers: Alvin B. Moss, president/CEO; Robert Lynch, executive vp; Steve Chan, vp-San Francisco.

Freberg Environmental Insurance

1451 Larimer St., Suite 200,
Denver, Colo. 80202;
303-534-1171; fax: 303-623-8101
www.feiinsurance.com

	2002	2001
Premium volume	**$40,000,000**	$40,000,000
Gross revenues	**$4,000,000**	$4,000,000
Employees	**25**	25
Commercial lines	**100%**	100%
Admitted business	**35%**	40%
Nonadmitted	**65%**	60%

Founded: 1991.
Parent: Hilb, Rogal & Hobbs Co.
Business: managing agent 90%, Lloyd's of London coverholder 10%.
MGA for: Arch Insurance Group, Gulf Underwriters Insurance Co.
Licensed in: Colorado, Connecticut, Georgia.
Membership: NAPSLO, Professional Liability Underwriting Society.
Officers: Michael J. Hill, president; Danelle R. Nielsen, executive vp.
Contact: Michael J. Hill.
Accounting and finance services are provided by Hilb, Rogal & Hobbs Co.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

G

Donald Gaddis Co. Inc.

150 S. Wacker Drive, Suite 600,
Chicago, Ill. 60606;
312-853-0071; fax: 312-853-1033
www.gaddiscompany.com

	2002	2001
Premium volume	**$18,000,000**	$13,000,000
Gross revenues	**$1,700,000**	$1,300,000
Employees	**9**	8
Wholesale employees	**9**	8
Commercial lines	**99%**	99%
Admitted business	**40%**	40%
Nonadmitted	**60%**	60%

Founded: 1982.
Business: managing agent 50%, broker 45%, Lloyd's of London coverholder 5%.
MGA for: Burlington Insurance Co., CNA Financial Corp., First Financial Insurance Co., Nautilus Insurance Co., Scottsdale Insurance Co.
Broker for: Admiral Insurance Co., American Empire Surplus Lines Co., Executive Risk Specialty Insurance Co., First State Management Group Inc., General Star National Insurance Co., Houston Casualty Co., Philadelphia Insurance Cos., Shand Morahan & Co. Inc.
Licensed in: Illinois, Wisconsin.
Membership: NAPSLO.
Officers: Christopher Gaddis, president; Sean Eric Gaddis, John Mette, vps.
Contact: Christopher Gaddis.

General Star Management Co.

695 E. Main St.,
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2002	2001
Premium volume	**$442,707,585**	$357,294,104
Employees	**260**	235
Commercial lines	**85%**	83%
Admitted business	**19%**	20%
Nonadmitted	**81%**	80%

Founded: 1979.
Parent: Berkshire Hathaway Inc.
Business: underwriting manager 100%.
Underwriting manager for: General Star Indemnity Co., General Star National Insurance Co.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Patricia H. Roberts, president/CEO; Gregory J. Diorio, Beverly Tramontelli, vps.
Contact: Patricia H. Roberts; *proberts@generalstar.com.*
Administrative, technology support and other general services are provided by General Reinsurance Corp.

Gresham & Associates Inc.

1 Gresham Landing, P.O. Box 927,
Stockbridge, Ga. 30281;
770-389-1600; fax: 770-389-1650
www.gresham-inc.com

	2002	2001
Premium volume	**$362,170,000**	$208,701,828

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 49

Continued from previous page

	2002	2001
Gross revenues	**$29,953,000**	$22,725,000
Wholesale revenues	**$29,953,000**	$22,725,000
Employees	**294**	275
Wholesale employees	**294**	275
Commercial lines	**100%**	100%
Admitted business	**50%**	50%
Nonadmitted	**50%**	50%

Founded: 1979.
Business: managing agent 40%, broker 55%, Lloyd's of London coverholder 5%.
Subsidiaries: Gresham & Associates Inc., Birmingham, Ala., Jacksonville, West Palm Beach and Winter Park, Fla., Springfield, Mo., Charlotte, N.C., Franklin, Tenn.; Gresham & Associates of Indiana Inc., Indianapolis; Gresham & Associates of Louisiana Inc., Baton Rouge, La.; Gresham & Associates of Maine, Portland, Maine; Gresham & Associates of Rhode Island Inc., Cranston, R.I.
Licensed in: Alabama, Florida. Georgia, Indiana, Iowa, Louisiana, Maine, Mississippi, Missouri, North Carolina, New Hampshire, Ohio, Rhode Island, Tennessee, Virginia.
Membership: AAMGA, NAPSLO.
Officers: James V. Gresham, chairman/CEO; George L. Abernathy, president; Tony Gresham, senior vp.
Contact: James V. Gresham.

H

Healthcare Professional Services Inc.

P.O. Box 568062,
Atlanta, Ga. 31156;
678-935-5033; fax: 678-935-5047

	2002	2001
Premium volume	**$17,000,000**	$9,800,000
Gross revenues	**$2,577,926**	$1,410,000
Wholesale revenues	**$1,621,300**	$860,000
Employees	**4**	4
Wholesale employees	**4**	4
Commercial lines	**100%**	100%
Admitted business	**24%**	30%
Nonadmitted	**76%**	70%

Founded: 1990.
Business: broker 100%.
Subsidiaries: Healthcare Professional Services Inc., Inglewood, Calif., Margate, Fla., Iselin, N.J., Irving, Texas, Reston, Va.; Medical Malpractice Specialists Inc., Brentwood, Tennessee; Professional Insurance Services, Maple Heights, Ohio.
Licensed in: California, District of Columbia, Florida, Georgia, New Jersey, Ohio, Tennessee, Texas, Virginia.
Membership: NAPSLO, Professional Liability Underwriting Society.
Officers: Parker A. Harvey, Fred Seilkop, Armand Harvey, principals.
Retail services provided by Seilkop & Associates Inc.

Heath Holdings USA Inc.

3100 Monticello, Suite 600,
Dallas, Texas 75205-3439;
214-561-7000; fax: 214-561-7050
www.hibi.com

	2002	2001
Premium volume	**$824,100,000**	$524,100,000
Gross revenues	**$58,700,000**	$41,200,000
Wholesale revenues	**$58,700,000**	$41,200,000
Employees	**320**	280
Wholesale employees	**320**	280
Commercial lines	**100%**	100%
Admitted business	**50%**	50%
Nonadmitted	**50%**	50%

Founded: 1992.
Parent: HLF Group P.L.C.
Business: managing agent 13%, broker 83%, Lloyd's of London coverholder 4%.
Subsidiaries: Heath Insurance Brokers of California L.L.C., San Francisco and Woodland Hills, Calif.; Heath Insurance Brokers of Connecticut L.L.C., Farmington, Conn.; Heath Insurance Brokers of Florida L.L.C., Vero Beach, Fla.; Heath Insurance Brokers of Georgia L.L.C., Atlanta; Heath Insurance Brokers of Illinois L.L.C., Chicago; Heath Insurance Brokers of Texas L.P., Dallas.
Licensed in: all states.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Gene Eisenmann, chairman; Marshall Kath, CEO; Cynthia Herndon, CFO/secretary.
Contact: Marshall Kath.

I

Insight Insurance Services Inc.

2000 S. Batavia Ave., Suite 300,
Geneva, Ill. 60134;
800-447-4626; fax: 888-447-6289
www.insightinsurance.com

	2002	2001
Premium volume	**$19,000,000**	$17,000,000
Employees	**15**	12
Commercial lines	**100%**	100%
Admitted business	**99%**	99%
Nonadmitted	**1%**	1%

Founded: 1987.
Business: managing agent 100%.
MGA for: Everest National Insurance Co., Everest Reinsurance Co., General Insurance Co. of America.
Licensed in: Illinois.
Membership: Professional Liability Underwriting Society.
Officers: James M. Romano, president; Michelle A. Duffett, executive vp.
Contact: Michelle A. Duffett; *mduffett@insightinsurance.com.*

International Placement Services Inc.

101 S. Hanley Road, Suite 700,
St. Louis, Mo. 63105;
314-725-8394; fax: 314-725-4317
www.ipsico.com

	2002	2001
Premium volume	**$58,500,000**	$47,250,000
Gross revenues	**$5,000,000**	$4,000,000
Wholesale revenues	**$4,597,758**	$3,854,810
Employees	**42**	35
Wholesale employees	**40**	35
Commercial lines	**100%**	100%
Admitted business	**40%**	40%
Nonadmitted	**60%**	60%

Founded: 1981.
Business: managing agent 10%, broker 85%, Lloyd's of London coverholder 5%.
MGA for: American International Group Inc., RLI Corp.
Broker for: ACE USA, American International Group Inc., Crum & Forster HoldingsCorp., Evanston Insurance Co., Pacific Insurance Co. Ltd., Royal Surplus Lines Insurance Co.
Licensed in: Florida, Kansas, Missouri, Texas.
Membership: NAPSLO.
Officers: Richard J. Eichhorn, president; Michael J. Eichhorn, executive vp.
Contact: Micahel J. Eichhorn.

J

Jimcor Agencies

60 Craig Road,
Montvale, N.J. 07645;
201-573-8200; fax: 201-573-8820
www.jimcor.com

	2002	2001
Premium volume	**$91,100,000**	$66,500,000
Gross revenues	**$11,700,000**	$9,300,000
Wholesale revenues	**$11,300,000**	$9,000,000
Employees	**100**	79
Wholesale employees	**100**	79
Commercial lines	**88%**	89%
Admitted business	**1%**	1%
Nonadmitted	**99%**	99%

Founded: 1986.
Business: managing agent 52%, broker 20%, Lloyd's of London coverholder 28%.
MGA for: Atlantic Casualty Insurance Co., Colony National Insurance Co., Essex Insurance Co., Interstate Insurance Group, Markel American Insurance Co., Nautilus Insurance Co., Penn-America Insurance Co., United States Liability Insurance Group, Western World Insurance Co.
Broker for: Admiral Insurance Co., Arch Specialty Insurance Co., Colony National Insurance Co., First State Management Group Inc., Great American Insurance Co., Gulf Underwriters Insurance Co., Investors Underwriting Managers Inc., Lexington Insurance Co., Markel Corp., National Union Fire Insurance Co., Pacific Insurance Co. Ltd., Royal Surplus Lines Insurance Co., Seneca Insurance Co., Shand Morahan & Co. Inc., Tudor Insurance Co.
Subsidiaries: Jimcor Associates Corp., Melville and Saratoga Springs, N.Y.; Jimcor Associates Inc., Pittsburgh and Plymouth Meeting, Penn.; Jimcor E&S L.L.C., Marlton, N.J.
Licensed in: Connecticut, Delaware, Maryland, Massachusetts, New Jersey, New York, Pennsylvania, Rhode Island, Texas, Virginia, West Virginia.
Membership: AAMGA, NAPSLO.
Officers: Francis J. Mastowski, president; Ellen Mastwoski, vp/treasurer; Coryn Mastowski, James Mastowski, vps.
Contact: Coryn Mastowski; *cmastowski@jimcor.com.*

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 50

Continued from previous page

K

K&K Insurance Group Inc.

1712 Magnavox Way,
Fort Wayne, Ind. 46804;
260-459-5000; fax: 260-459-5967
www.kandkinsurance.com

	2002	2001
Premium volume	**$232,000,000**	$364,000,000
Gross revenues*	**$50,112,000**	$78,260,000
Employees	**340**	430
Wholesale employees	**3**	3
Commercial lines	**100%**	100%
Admitted business	**85%**	98%
Nonadmitted	**15%**	2%

**BI estimate.*

Founded: 1952.
Parent: Aon Corp.
Business: managing agent 95%, broker 5%.
MGA for: Atlantic Mutual Cos., Combined Specialty Insurance Co., Great American Insurance Co., The Hartford Financial Services Group Inc., Nationwide Mutual Insurance Co., Virginia Surety Co. Inc.
Broker for: General Star Indemnity Co., Great American Insurance Co., Gulf Underwriters Insurance Co., Zurich American Insurance Co.
Licensed in: Alabama, Arkansas, Arizona, California, Colorado, Connecticut, District of Columbia, Delaware, Florida, Georgia, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Michigan, Minnesota, Missouri, Mississippi, Montana, North Dakota, Nebraska, New Hampshire, New Jersey, Nevada, North Carolina, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Texas, Utah, Vermont, Virginia, Wisconsin, Wyoming.
Officers: Tony Wittwer, president/CEO; Todd Bixler, COO; Paul Mongiello, chief underwriting officer; Lou Valentic, chief marketing officer.
Contact: Mark Beck, vp-marketing resources.
Accounting, data processing and corporate support functions are provided by Aon Service Center.

L

The Lighthouse Cos.

7630 Little River Turnpike, Suite 200,
Annandale, Va. 22003;
703-770-3700; fax: 703-770-3720
www.lighthouseunderwriters.com

	2002	2001
Premium volume	**$55,000,000**	$32,000,000
Gross revenues	**$4,800,000**	$2,640,000
Wholesale revenues	**$4,800,000**	$2,640,000
Employees	**36**	27
Wholesale employees	**36**	27
Commercial lines	**100%**	100%
Admitted business	**60%**	60%
Nonadmitted	**40%**	40%

Founded: 1994.
Business: managing agent 100%.
MGA for: CNA HealthPro, Chubb Corp., Colony Insurance Co., Great American Insurance Co., Royal & SunAlliance Insurance Group P.L.C., St. Paul Cos. Inc.
Subsidiaries: Eldercare Risk Services L.L.C., Annandale, Va.; Lighthouse Eldercare L.L.C., Annandale, Va.; Lighthouse Professional Liability L.L.C., Annandale, Va.; Lighthouse Underwriters L.L.C., Annandale, Va.
Licensed in: District of Columbia, Maryland, Virginia.
Membership: Professional Liability Underwriting Society.
Officers: Art Seifert, president/CEO-The Lighthouse Cos.; Bryan Baird, president-Lighthouse Eldercare L.L.C.; Sean Gormley, vp-Lighthouse Underwriters L.L.C.
Contact: Sahar Javan, marketing director; *javans@lighthouseunderwriters.com*.

London American Risk Specialists Inc.

11000 Richmond Ave., Suite 600,
Houston, Texas 77042;
800-546-7630; fax: 713-977-7606
www.londonamericantx.com

	2002	2001
Premium volume	**$50,000,000**	$39,067,095
Gross revenues	**$8,000,000**	$7,000,000
Employees	**40**	25
Commercial lines	**100%**	100%

Founded: 1984.
Licensed in: Texas.
Membership: AAMGA, NAPSLO, Texas Surplus Lines Assn.
Officers: Brady Carruth, president; Mike Driscoll, Brian Brecker, executive vps.
Contact: Lisa Brightman, marketing manager; *lbrightman@londonamericantx.com*.

LoVullo Associates Inc.

6450 Transit Road,
Depew, N.Y. 14043;
716-856-3065; fax: 716-857-8057

	2002	2001
Premium volume	**$90,691,380**	$60,700,000
Gross revenues	**$12,151,627**	$8,895,568
Wholesale revenues	**$12,151,627**	$8,895,568
Employees	**69**	61
Wholesale employees	**69**	61
Commercial lines	**81%**	73%
Admitted business	**48%**	57%
Nonadmitted	**52%**	43%

Founded: 1949.
Business: managing agent 87%, broker 11%, Lloyd's of London coverholder 2%.
Licensed in: New York.
Membership: AAMGA, NAPSLO, Professional Insurance Wholesalers Assn., Professional Liability Underwriting Society.
Officers: Leonard T. LoVullo, president; Paul W. LoVullo, senior vp; David W. Pietrowski, vp.

M

Gary Markel Surplus Lines Brokerage Inc.

1901 Ulmerton Road, Suite 700,
P.O. Box 17269,
Clearwater, Fla. 33762;
727-540-9100; fax: 727-540-9600
www.gmarkelsurplus.com

	2002	2001
Premium volume	**$18,075,000**	$12,793,658
Gross revenues	**$1,209,191**	$1,111,146
Wholesale revenues	**$1,186,852**	$1,076,386
Employees	**13**	13
Wholesale employees	**13**	13
Commercial lines	**100%**	100%
Admitted business	**15%**	15%
Nonadmitted	**85%**	85%

Founded: 1993.
Business: managing agent 13%, broker 87%.
MGA for: Colony Insurance Co., Essex Insurance Co., Markel American Insurance Co.
Broker for: Admiral Insurance Co., American International Specialty Lines Insurance Co., Arch Insurance Group, Executive Risk Specialty Insurance Co., Evanston Insurance Co., Gulf Underwriters Insurance Co., Lexington Insurance Co., Lloyd's of London, Mt. Hawley Insurance Co., St. Paul Mercury Insurance Co., Scottsdale Insurance Co., United National Insurance Co.
Licensed in: Florida.
Membership: NAPSLO, Florida Surplus Lines Assn., Professional Liability Underwriting Society.
Officers: Gary Markel, president; Paula Wachholz, executive vp.
Contact: Paula Wachholz; *pwachholz@gmarkelsurplus.com*.

McClelland & Hine Inc.

P.O. Box 700930,
San Antonio, Texas 78279;
210-366-2500; fax: 210-366-2407
www.mhi-tx.com

	2002	2001
Premium volume	**$49,900,000**	$42,800,000
Commercial lines	**95%**	95%
Admitted business	**40%**	40%
Nonadmitted	**60%**	60%

Founded: 1982.
Business: underwriting manager 6.2%, managing agent 58.3%, broker 29.1%, Lloyd's of London coverholder 6.4%.
Underwriting manager for: Home State County Mutual Insurance Co., St. Paul Reinsurance Co.
MGA for: Atlantic Casualty Insurance Co., Burlington Insurance Co., Colony Insurance Co., Penn-America Insurance Co.
Broker for: American Empire Surplus Lines Co., Colony Insurance Co., Lloyd's of London, Shand Morahan & Co. Inc.
Licensed in: Texas.
Membership: AAMGA, NAPSLO.
Officers: Gilbert Hine, president; Harold Smith, Shannon Dahlke, vps.
Contact: Gilbert Hine.

McFall General Agency Inc.

6443 S.W. Beaverton Hillsdale Highway,
Portland, Ore. 97221;
800-452-9412; fax: 800-242-3742
www.mcfallgeneral.com

	2002	2001
Premium volume	**$11,555,335**	$10,131,963
Gross revenues	**$1,402,747**	$1,309,030
Wholesale revenues	**$1,402,747**	$1,309,030
Employees	**28**	28
Wholesale employees	**28**	28
Commercial lines	**82%**	81%
Admitted business	**58.3%**	59.5%

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 51

Continued from previous page

Nonadmitted ..... **41.7%** 40.5%
Fiscal years ending 10/31.
Founded: 1981.
Business: managing agent 90%, broker 5%, Lloyd's of London coverholder 5%.
MGA for: Capitol Indemnity Corp., Colony Insurance Co., Colony National Insurance Co., Columbia Casualty Co., Empire Fire & Marine Insurance Co., Essex Insurance Co., Interstate Indemnity Co., Interstate Insurance Group, Nautilus Insurance Co.
Broker for: Rainier Insurance Co., Red Shield Insurance Co.
Licensed in: Oregon, Washington.
Membership: AAMGA, NAPSLO.
Officers: Bob R. McFall, president/CEO; Connie L. McFall, COO.
Contact: Bob R. McFall; *bmcfall@mcfallgeneral.com*.

Midlands Management Corp.

3503 N.W. 63rd St., Suite 305,
Oklahoma City, Okla. 73116;
405-840-0074; fax: 405-840-5432
www.midlandsmgt.com

	2002	2001
Premium volume	**$64,605,000**	$72,445,000
Gross revenues	**$16,224,000**	$17,117,000
Wholesale revenues	**$9,506,000**	$10,916,650
Employees	**170**	190
Wholesale employees	**70**	120
Commercial lines	**92%**	90%
Admitted business	**38%**	50%
Nonadmitted	**62%**	50%

Founded: 1990.
Parent: Midlands Holding Corp.
Business: managing agent 33%, broker 56%, Lloyd's of London coverholder 11%.
MGA for: Clarendon Insurance Group Inc., Markel Corp.
Broker for: American Re Corp., Burlington Insurance Co., Century Surety Co., Chubb Corp., Executive Risk Specialty Insurance Co., Clarendon Insurance Group Inc., Colony Insurance Co., Continental Assurance Co., Employers Reinsurance Corp., European Specialties N.A. Ltd., Houston Casualty Co., Markel Corp., Triumphe Casualty Co.
Subsidiaries: American Agency System, Oklahoma City; American Marine Underwriters, Addison, Texas; Midlands Claim Administrators, Oklahoma City; Midlands Intermediaries, Easton, Pennsylvania; Midlands Management of Texas, Addison, Texas; Midlands Underwriting Managers, Addison, Texas; TGH Advisors, New York; US Marine Insurance Group, Addison, Texas.
Licensed in: Kansas, Louisiana, Mississippi, Nebraska, Oklahoma, Texas, Virginia, Wyoming.
Membership: AAMGA, NAPSLO.
Officers: Charles Caldwell, president/CEO; Mark Davis, executive vp; Dennis Ottis, treasurer/CFO.
Contact: Charles Caldwell, *cccaldwell@midman.com*; Mark Davis, *mdavis@midman.com*; Sheryl Case, vp, *slcase@midman.com*.

Claims adjusting and consulting services are provided by Midlands Claim Administrators Inc. Fee scheduling, medical advisory, rehabilitation, and network savings for medical are provided by Midlands Injury Management Inc.

N

NIF Group Inc.

30 Park Ave.,
Manhasset, N.Y. 11030;
516-365-7440; fax: 516-365-7392
www.nifgroup.com

	2002	2001
Premium volume	**$225,445,000**	$164,245,000
Gross revenues	**$18,200,000**	$13,500,000
Employees	**110**	99
Wholesale employees	**110**	99
Commercial lines	**98%**	98%
Admitted business	**63%**	70%
Nonadmitted	**37%**	30%

Fiscal years ending 3/31.
Founded: 1976.
Business: managing agent 60%, broker 37%, Lloyd's of London coverholder 3%.
Subsidiaries: NIF Adirondack, Glens Falls, N.Y.; NIF Governmental, Montvale, N.J.; NIF Pro, Manhasset, N.Y.; NIF Real Estate Solutions, New York; NIF Services of Florida, Duck Key,

Continued on next page

It Takes A Team

Make your goals... even in today's difficult insurance environment.

Vista Insurance Partners is the wholesale insurance broker that helps agents retain clients and win new business.

Backed by a recognized carrier network, our team of brokers and underwriters in property, casualty, professional liability, workers' compensation and transportation work with you to provide innovative solutions.

Become a Vista Select Agent. Call us at **800-844-4343** or visit www.vistaprograms.net.

VISTA INSURANCE PARTNERS

Offices Nationwide | 800.844.3434 | www.vistaprograms.net

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 52

Continued from previous page
Fla.; NIF Services of Mid-Atlantic, Bala Cynwyd, Pa.; NIF Services of New England, Warwick, R.I.; NIF Services of New Jersey, Montvale and Oakhurst, N.J.; NIF Services of New York, New York; NIF Services of the South, Roswell, Ga.
Licensed in: Connecticut, District of Columbia, Florida, Georgia, Mississippi, New Jersey, New York, Pennsylvania, Rhode Island, Texas, Virginia.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Michael A. Orlando, president; John G. Orlando, executive vp; Mark Maher, Daniel Mogelnicki, John Buckley, David Vicari, vps.
Contact: Nancy G. Williams, director-marketing; *nwilliams@nifgroup.com*.

Nason Associates Inc.

6901 W. 63rd St, Suite 207,
Overland Park, Kansas 66202;
913-677-1550; fax: 913-384-9350
www.nasonassoc.com

	2002	2001
Premium volume	**$10,924,630**	$9,700,660
Gross revenues	**$1,489,891**	$1,274,904
Wholesale revenues	**$738,638**	$635,001
Employees	**8**	8
Wholesale employees	**8**	8
Commercial lines	**100%**	100%
Admitted business	**99%**	99%
Nonadmitted	**1%**	1%

Fiscal years ending 6/30.
Founded: 1983.
Business: broker 100%.
Broker for: ACE USA, AIG Aviation Inc., Clarendon Insurance Group Inc., Global Aerospace Underwriting Managers Ltd., Lloyd's of London, North American Specialty Insurance Co., Old Republic Insurance Co., US Specialty Insurance Co., United States Aviation Insurance Group, XL Specialty Insurance Co.
Licensed in: Kansas, Missouri.
Officers: Courtney H. Nason, chairman; Linda S. Joy, president; Lorri A. Shuey, vp.
Contact: Courtney H. Nason, *corky@nasonassoc.com*; Linda S. Joy, *linda@nasonassoc.com*; Lorri A. Shuey, *lorri@nasonassoc.com*.

O

J.R. Olsen Bonds & Insurance Brokers Inc.

7407 Topanga Canyon Blvd.,
Canoga Park, Calif. 91303;
800-452-7121; fax: 818-227-2628
www.jrolsenbonds.com

	2002	2001
Premium volume	**$9,000,000**	$7,000,000
Gross revenues	**$3,000,000**	$2,500,000
Employees	**27**	20
Wholesale employees	**27**	20
Commercial lines	**100%**	100%
Admitted business	**100%**	100%

Founded: 1984.
Business: managing agent 80%, broker 20%.
MGA for: Capitol Indemnity Corp., Gulf Underwriters Insurance Co., The Hartford Financial Services Group Inc., Platte River Insurance Co., Underwriters Indemnity Co.
Officers: James R. Olsen, president; Hope E. Olsen, vp-operations.
Contact: James R. Olsen.

P

Prime Insurance Syndicate Inc.

303 W. Madison, Suite 2075,
Chicago, Ill. 60606;
312-983-7190; fax: 312-408-8081
www.primeis.com

	2002	2001*
Premium volume	**$11,000,000**	$21,000,000
Gross revenues	**$12,710,000**	$21,432,000
Employees	**82**	81
Wholesale employees	**47**	34
Commercial lines	**90%**	95%
Nonadmitted	**100%**	100%

**All 2001 numbers are restated to represent Prime Insurance Syndicate Inc. business only.*
Founded: 1992.
Parent: Prime Holdings Insurance Services Inc.
Business: underwriting manager 100%.
Underwriting manager for: Insurance Exchange Brokerage Services Inc., Prime Insurance Syndicate Inc.
Licensed in: all states excluding Alaska, Arizona, California, Colorado, Connecticut, Florida, Maine, Minnesota, New Hampshire, New Mexico, New York, Rhode Island, Texas, Vermont, Virginia, Washington.
Officers: Rick J. Lindsey, president/CEO; Roger C. Day, Mark Fisher, vps.
Contact: Rick J. Lindsey; *rjl@primeis.com*.

Program Brokerage Corp.

1065 Ave. of the Americas,
New York, N.Y. 10018;
212-338-2900; fax: 212-338-2910
www.programbrokerage.com

	2002	2001
Premium volume	**$185,121,111**	$119,892,000
Gross revenues	**$17,768,224**	$10,109,000
Wholesale revenues	**$17,415,000**	$9,844,000
Employees	**75**	68
Wholesale employees	**75**	68
Commercial lines	**100%**	100%
Admitted business	**77%**	96%
Nonadmitted	**23%**	4%

Founded: 1985.
Parent: Hub International Ltd.
Business: underwriting manager 60%, managing agent 5%, broker 35%.
Underwriting manager for: Alea North America Insurance Co., American International Group Inc., Old Lyme Insurance Co. of Rhode Island.
MGA for: Alea North America Insurance Co., American International Group Inc., First Specialty Insurance Co.
Broker for: ACE USA, Arch Insurance Group, Chubb Custom Insurance Co., First Specialty Insurance Co., Lexington Insurance Co., Liberty Surplus Insurance Co., Steadfast Insurance Co., Tudor Insurance Co.
Licensed in: Connecticut, New Jersey, New York, Rhode Island.
Membership: NAPSLO, Professional Insurance Wholesalers Assn. of New York.
Contact: Marc Cohen, president.
Administrative support services are provided by Kaye Insurance Associates, a subsidiary of Kaye Group Inc.

Property Risk Services L.L.C.

91 Fieldcrest Ave., Raritan Plaza II,
Edison, N.J. 08818;
732-346-0101; fax: 732-346-0131
www.prsins.com

	2002	2001
Premium volume	**$151,707,746**	$76,589,511
Gross revenues	**$9,785,150**	$4,943,811
Wholesale revenues	**$9,785,150**	$4,943,811
Employees	**22**	22
Wholesale employees	**22**	22
Commercial lines	**100%**	100%
Admitted business	**80%**	80%
Nonadmitted	**20%**	20%

Founded: 2001.
Business: broker 100%.
Broker for: over 15 companies.
Licensed in: all states.
Officers: Thomas L. Spinner Jr., chairman; John F. Keegan, president.
Contact: Thomas L. Spinner Jr.; *tspinner@prsins.com*.

R

Risk Placement Services Inc.

2 Pierce Place,
Itasca, Ill. 60143-3141;
630-285-4303; fax: 630-285-4020
www.ajg.com

	2002	2001
Premium volume	**$703,000,000**	$480,000,000
Gross revenues	**$59,722,000**	$48,298,200
Wholesale revenues	**$59,550,000**	$48,298,200
Employees	**400**	385
Wholesale employees	**400**	385
Commercial lines	**99%**	96%
Admitted business	**45%**	55%
Nonadmitted	**55%**	45%

Founded: 1997.
Parent: Arthur J. Gallagher & Co.
Business: managing agent 38%, broker 58%, Lloyd's of London coverholder 4%.
MGA for: Essex Insurance Co., First Specialty Insurance Corp., Interstate Insurance Group, Lloyd's of London, National Indemnity Co., Nautilus Insurance Co., Penn-America Insurance Co., Scottsdale Insurance Co.
Broker for: ACE Westchester Specialty, Admiral Insurance Co., American International Group Inc., Arch Insurance Group, AXIS Specialty Ltd., CNA Excess & Select, Crum & Forster Holdings Corp., GE ERC Commercial Insurance, Lexington Insurance Co., Liberty Mutual Insurance Co., Markel Corp., Royal Specialty Underwriting Inc., Steadfast Insurance Co.
Subsidiaries: Castle Insurance Associates, Boston; Equity Insurance Managers, Lexington, Ky.; International Special Risk Services, Itasca, Ill.; SKANCO, Scottsdale, Ariz.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 53

Continued from previous page

Acquisitions: Kingsley Cos., Lexington, Ky.
Licensed in: all states.
Membership: AAMGA, NAPSLO.
Officers: David E. McGurn, chairman; Joel D. Cavaness, president.
Contact: Joel D. Cavaness.
Legal and tax services are provided by Arthur J. Gallagher & Co.

S

The Schinnerer Group

2 Wisconsin Circle,
Chevy Chase, Md. 20850;
301-961-9800; fax: 301-951-5444
www.schinnerer.com

	2002	2001
Premium volume	$797,000,000	$690,000,000
Gross revenues*	$66,948,000	$57,270,000
Employees	548	523
Commercial lines	100%	100%
Admitted business	95%	95%
Nonadmitted	5%	5%

**BI estimate.*
Founded: 1938.
Parent: Marsh & McLennan Cos. Inc.
Business: underwriting manager 99%, broker 1%.
Underwriting manager for: CNA Financial Corp., Genesis Insurance Co., Gulf Underwriters Insurance Co., Indian Harbor Insurance Co.
Broker for: American International Group Inc., Clarendon Insurance Group Inc., Executive Risk Specialty Insurance Co., ICAT Managers L.L.C., St. Paul Cos. Inc., C.V. Starr & Co.
Subsidiaries: Encon Insurance Managers Inc., Ottawa; Schinnerer & Co. Ltd., London; Victor O. Schinnerer & Co. Inc., Chevy Chase, Md.
Licensed in: California, District of Columbia, Iowa, Kansas, Maryland, Minnesota, South Dakota, Texas, Virginia, Wisconsin.
Membership: NAPSLO.
Officers: Vincent C. Santorelli, president; Lorna M. Parsons, Marie Solomon, Richard Horner, Catherine Brown, Dave Obenauer, managing directors.
Contact: Mary Jefferson, vp-corporate marketing; 301-951-9798,
mary.l.jefferson@schinnerer.com.

Seaboard Underwriters Inc.

2563 Eric Lane, Suite K, P.O. Box 1478,
Burlington, N.C. 27216-1478;
336-229-1324; fax: 336-229-6977
www.seaboardunderwriters.com

	2002	2001
Premium volume	$45,000,000	$43,000,000
Gross revenues	$450,000	$600,000
Wholesale revenues	$450,000	$600,000
Employees	40	36
Wholesale employees	40	36
Commercial lines	100%	100%
Admitted business	85%	80%
Nonadmitted	15%	20%

Fiscal years ending 4/30.
Founded: 1957.
Parent: American Wholesale Insurance Group.
Business: managing agent 75%, broker 15%, Lloyd's of London coverholder 10%.
MGA for: ACE Westchester Specialty, Sirius America Insurance Co., State National Insurance Co., Triumphe Casualty Co.
Broker for: St. Paul E&S Underwriting Facilities.
Subsidiaries: Seaboard Underwriters Midwest Inc., Council Bluffs, Iowa.
Licensed in: North Carolina, Virginia.
Membership: AAMGA, NAPSLO, North Carolina Surplus Lines Assn.
Officers: Joseph P. Hutelmyer, president/CEO; James Phillip Hogan Jr., senior vp; Elizabeth Smith, vp-underwriting.
Contact: Lynne Hutelmyer, director-development; *lynne@seaboardunderwriters.com.*

Shand Morahan & Co. Inc.

10 Parkway N.,
Deerfield, Ill. 60015;
847-572-6000; fax: 847-572-6259
www.shand.com

	2002	2001
Premium volume	$389,879,258	$248,782,267
Gross revenues	$38,588,168	$33,261,706
Wholesale revenues	$37,242,810	$31,521,162
Employees	238	221
Wholesale employees	238	221
Commercial lines	100%	100%
Admitted business	9%	15%
Nonadmitted	91%	85%

Founded: 1970.
Parent: Markel Corp.
Business: underwriting manager 100%.
Underwriting manager for: Deerfield Insurance Co., Essex Insurance Co., Evanston Insurance Co., Markel American Insurance Co. Markel Insurance Co.
Licensed in: Illinois.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Paul W. Springman, chairman; Michael A. Rozenberg, president/COO; Edgar W. Phoebus, senior vp/secretary/general counsel.
Contact: Letha Heaton, senior vp-sales and marketing; 847-572-6250;
heaton@markelcorp.com.

Sovereign Group International Inc.

517 Route 1 S., Suite 3100,
Iselin, N.J. 08830;
732-750-2300; fax: 732-750-1650
www.sovereignins.com

	2002	2001
Premium volume	$17,000,000	$15,600,000
Gross revenues	$1,680,000	$1,510,000
Wholesale revenues	$1,680,000	$1,510,000
Employees	29	31
Wholesale employees	29	31
Commercial lines	80%	20%
Admitted business	3%	5%
Nonadmitted	97%	95%

Business: managing agent 80%, broker 15%, Lloyd's of London coverholder 5%.
MGA for: Burlington Insurance Co., Colony Insurance Co., First Financial Insurance Co., Lloyd's of London, Scottsdale Insurance Co., United States Liability Insurance Group.
Broker for: American International Group Inc., Arch Insurance Group, Hermitage Insurance Co., Hudson Insurance Services, Royal Surplus Lines Insurance Co., Seneca Insurance Co., Sirius International Insurance Corp., Travelers Property Casualty Corp., United National Insurance Co.
Subsidiaries: Sovereign Excess Inc., Mashpee, Mass.; Sovereign General Agency Inc., Philadelphia; Sovereign Group International Inc., Marco Island, Fla.; Sovereign Insurance Services, New York.
Licensed in: Florida, Massachusetts, New Jersey, New York, Pennsylvania.
Membership: AAMGA, NAPSLO, Pennsylvania Surplus Lines Assn., Professional Insurance Wholesalers Assn. of New York, Florida Surplus Lines Assn., Surplus Lines Assn. of Massachusetts, Surplus Lines Assn. of New Jersey.
Officers: William F. Lynch, president; Daniel J. Lynch, executive vp.
Contact: William F. Lynch;
wlynch@sovereignins.com.

Stewart Smith Group

Wall Street Plaza,
88 Pine St., 17th Floor,
New York, N.Y. 10005;
212-509-2700; fax: 212-952-8505
www.stewartsmith.com

	2002	2001
Premium volume	$919,425,000	$558,356,969
Gross revenues	$65,882,893	$46,903,334
Wholesale revenues	$65,882,893	$46,903,334
Employees	227	197
Wholesale employees	227	197
Commercial lines	100%	100%
Admitted business	48%	55%
Nonadmitted	52%	45%

Founded: 1936.
Parent: Willis Group Holdings Ltd.
Business: managing agent 5%, broker 91%, Lloyd's of London coverholder 4%.
MGA for: ACE Winchester Specialty, Lloyd's of London.
Broker for: over 15 companies.
Subsidiaries: Stewart Smith East, Hartford, Conn., Bernardsville, N.J., New York, Philadelphia; Stewart Smith McAlear Associates, Grand Rapids, Mich.; Stewart Smith Mid America, Chicago; Stewart Smith Southeast, Tampa, Fla., Nashville, Tenn.; Stewart Smith Southwest, Dallas; Stewart Smith Specialty Risks, Southfield, Mich.; Stewart Smith West, Glendale and San Francisco, Calif.
Licensed in: Alaska, California, Connecticut, Florida, Illinois, Michigan, New Jersey, New York, Pennsylvania, Tennessee, Texas, Virginia.
Membership: NAPSLO.
Officers: Mark M. Smith, CEO; Connie D. Steinmetz, chief administrative officer/CFO.
Contact: Connie D. Steinmetz; 26 Century Blvd., Nashville, Tenn. 37214; 615-872-3611;
connie.steinmetz@stewartsmith.com.
Accounts payable, real estate, legal, treasury, and tax services are provided by Willis Group Holdings Ltd.

The Sullivan Group-Wholesale Operations

800 W. Sixth St., Suite 1800,
Los Angeles, Calif. 90017;
213-626-1000; fax: 213-628-8852
www.gjs.com

	2002	2001
Premium volume	$136,545,000	$91,000,000

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 54

Continued from previous page

Gross revenues	**$14,145,000**	$9,350,000
Wholesale revenues	**$11,690,750**	$8,100,000
Employees	**87**	68
Wholesale employees	**71**	53
Commercial lines	**98%**	100%
Admitted business	**77%**	69%
Nonadmitted	**23%**	31%

Founded: 1933.
Business: managing agent 45%, broker 54%, Lloyd's of London coverholder 1%.
Subsidiaries: Kevin Davis Insurance Services, Los Angeles; Gerald J. Sullivan & Associates of Oregon, Portland, Ore.; G.J. Sullivan & Co. E&S, Anaheim, Calif.; Sullivan HealthCare Insurance Services, Los Angeles.
Licensed in: Alaska, California, Connecticut, Oregon.
Membership: AAMGA, NAPSLO, California Insurance Wholesalers Assn., Surplus Line Assn. of California, Surplus Line Assn. of Oregon.
Officers: Gerald J. Sullivan, chairman; Hank Haldeman, senior vp; Paul Cunningham, CFO.
Contact: Hank Haldeman; *info@gjs.com*.

Swett & Crawford Group

Wall Street Plaza,
88 Pine St., 10th Floor,
New York, N.Y. 10005;
212-493-7374; fax: 212-742-1280
www.swett.com

	2002	2001*
Premium volume	**$2,900,000,000**	$2,170,000,000
Gross revenues**	**$256,891,980**	$200,540,000
Employees	**910**	868
Wholesale employees	**910**	868
Commercial lines	**99%**	99%
Admitted business	**44%**	64%
Nonadmitted	**56%**	36%

**2001 numbers are pro forma to include the combined numbers of Swett & Crawford, Sherwood Insurance Services and Insurance Brokers Service, now all under the Swett & Crawford Group. **BI estimate.*
Founded: 1914.
Parent: Aon Corp.
Business: managing agent 21%, broker 77%, Lloyd's of London coverholder 2%.
MGA for: over 15 companies.
Broker for: ACE USA, American International Group Inc., Allianz Insurance Co., W.R. Berkley Corp., Fairfax Financial Holdings Ltd., The Hartford Financial Services Inc., Lloyd's of London, St. Paul Surplus Lines Insurance Co., Royal Specialty Insurance Co., Scottsdale Insurance Co., Travelers Property Casualty Corp., Zurich American Insurance Co.
Subsidiaries: J.H. Blades, Houston; Energy Technical Underwriters, Houston; Loxley Insurance Services, Woodland Hills, Calif.; Managed Care Services, Seattle.
Licensed in: Alaska, Arizona, California, Colorado, Connecticut, Florida, Georgia, Hawaii, Iowa, Idaho, Illinois, Massachusetts, Maryland, Maine, Michigan, Missouri, Montana, North Carolina, New Hampshire, New Jersey, Nevada, New York, Ohio, Oregon, Pennsylvania, Rhode Island, Texas, Utah, Virginia, Washington, Wisconsin.
Membership: AAMGA, NAPSLO, Professional Liability Underwriting Society.
Officers: Terry Winkler, vice chairman; Thomas Comer, president/CEO; Frank Beranek, COO.
Contact: *info@swett.com*.

T

Texas General Agency Inc.

P.O. Box 40600,
San Antonio, Texas 78229;
210-949-9100; fax: 210-949-9121

	2002	2001
Premium volume	**$96,000,000**	$56,000,000
Gross revenues	**$11,500,000**	$7,009,000
Wholesale revenues	**$11,500,000**	$7,009,000
Employees	**120**	90
Wholesale employees	**110**	80
Commercial lines	**85%**	85%
Admitted business	**75%**	75%
Nonadmitted	**25%**	25%

Founded: 1981.
Business: underwriting manager 99.9%, managing agent 0.1%.
Underwriting manager for: Republic Vanguard Insurance Co., Southern County Mutual Fire Insurance Co.
MGA for: American Reliable Insurance Co., Chubb Custom Insurance Co., Colony Insurance Co.
Subsidiaries: Gulf States Insurance Co., San Antonio; TGA Special Risks Inc., San Antonio.
Licensed in: Louisiana, Texas.
Membership: AAMGA, Texas Surplus Lines Assn.
Officers: Sam M. Cangelosi, president; Don E. Meyer, vp; Don A. Congelosi, secretary/treasurer.
Contact: Sam M. Cangelosi; *scangelo@ccmcgroup.com.*

Truckers Insurance Associates Inc.

7117 Hickman Road, P.O. Box 1494,
Des Moines, Iowa 50306-1494;
515-276-7704; fax: 515-276-1418
www.truckersins.com

	2002	2001
Premium volume	**$38,616,035**	$36,725,190
Employees	**25**	27
Wholesale employees	**25**	27
Commercial lines	**100%**	100%
Admitted business	**100%**	100%

Founded: 1943.
Business: managing agent 100%.
MGA for: Carolina Casualty Insurance Co., Empire Insurance Cos., Northland Insurance Co.
Licensed in: Illinois, Iowa, Kansas, Missouri, Nebraska, North Dakota, South Dakota.
Membership: AAMGA.
Officers: Doug Wilson, president; Gary Albaugh, CEO.
Contact: Ed Mattern, underwriting manager; *emattern@truckersins.com*.

The premium volume for the companies listed in the 2003 Directory of Insurance Wholesalers was nearly $16 billion.

U

U.S. Risk Insurance Group Inc.

10210 N. Central Expressway,
Suite 500,
Dallas, Texas 75231;
214-265-7090; fax: 214-265-2454
www.usrisk.com

	2002	2001
Premium volume	**$336,520,000**	$245,300,000
Gross revenues	**$38,211,000**	$31,740,000
Wholesale revenues	**$32,999,400**	$27,497,000
Employees	**274**	227
Wholesale employees	**237**	196
Commercial lines	**100%**	100%
Admitted business	**5%**	5%
Nonadmitted	**95%**	95%

Founded: 1977.
Business: managing agent 25.5%, broker 49.7%, Lloyd's of London coverholder 24.8%.
MGA for: Acceptance Insurance Co., CNA Excess & Select, Chubb Custom Insurance Co., Colony Insurance Co., Essex Insurance Co., Evanston Insurance Co., General Star Indemnity Co., Indian Harbor Insurance Co., Lincoln General Insurance Co., Northland Insurance Co., Scottsdale Insurance Co., Seneca Insurance Co., Western Heritage Insurance Co., Zurich Insurance Cos.
Broker for: Admiral Insurance Co., Chubb Custom Insurance Co., Colony Insurance Co., Everest Indemnity Insurance Co., Gemini Insurance Co., General Star Indemnity Co., Interstate Fire & Casualty Co., Lexington Insurance Co., Lloyd's of London, Mt. Hawley Insurance Co., National Union Fire Insurance Co. of Pennsylvania, Royal Surplus Lines Insurance Co., Scottsdale Insurance Co., United National Insurance Co., United States Liability Insurance Group.
Subsidiaries: Jean Deal & Associates, Dallas; J.G. Newman Co., Portland, Ore.; OmniSure Consulting Group Inc., Austin, Texas; Professional Claims Managers Inc., Albuquerque, N.M., Dallas; U.S. Risk Brokers Inc., Lafayette and Metairie, La., Austin, Dallas and Houston, Texas; U.S. Risk Financial Services Inc., Hamilton, N.J., Providence, R.I., Nashville, Tenn.; U.S. Risk Underwriters Inc., Scottsdale, Ariz., Metairie, La., Austin, Dallas and Houston, Texas.
Acquisitions: Alternative Insurance Exchange, Avon, Conn.
Licensed in: Arkansas, Arizona, California, Colorado, Connecticut, Delaware, Hawaii, Idaho, Iowa, Kansas, Kentucky, Louisiana, Maine, Michigan, Minnesota, Mississippi, New Hampshire, New Jersey, Nevada, North Dakota, Oregon, Rhode Island, Tennessee, Texas, Utah, Vermont, West Virginia, Wisconsin, Wyoming.
Membership: AAMGA, NAPSLO.
Officers: Randall Gross, chairman/CEO; Mac Wessen, president/COO; Mike Warfield, executive vp/chief underwriting officer; Monte Stringer, executive vp/chief information officer.
Contact: Mac Wessen; *mac@usrisk.com*.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 56

Continued from previous page

Underwriters Direct Access

P.O. Box 4439,
Sandy, Utah 84091-4439;
801-304-3704; fax: 801-304-3702
www.primeis.com

	2002	2001
Premium volume	$26,000,000	$26,000,000
Gross revenues	$1,400,000	$3,500,000
Employees	15	13
Wholesale employees	15	13
Commercial lines	92%	96%
Nonadmitted	100%	100%

Founded: 1996.
Parent: Prime Holdings Insurance Services Inc.
Business: underwriting manager 50%, Lloyd's of London coverholder 50%.
Underwriting manager for: Lloyd's of London, Prime Insurance Syndicate Inc.
Officers: Rick J. Lindsey, president/CEO; Roger C. Day, Mark Fisher, vps.
Contact: Rick J. Lindsey; *rjl@primeis.com*.

V

Vista Insurance Partners Inc.

5750 Northwest Parkway, Suite 100,
San Antonio, Texas 78249;
800-844-3434; fax: 800-329-4846
www.vistaprograms.net

	2002	2001
Premium volume	$52,000,000	$36,000,000
Gross revenues	$6,000,000	$6,200,000
Wholesale revenues	$6,000,000	$6,100,000
Employees	50	50
Wholesale employees	35	50
Commercial lines	80%	99%
Admitted business	50%	50%
Nonadmitted	50%	50%

Fiscal years ending 3/31.
Founded: 1973.
Parent: Summit Global Partners Inc.
Business: underwriting manager 15%, managing agent 20%, broker 60%, Lloyd's of London coverholder 5%.
Subsidiaries: Vista Insurance Partners of Dallas, Dallas.
Licensed in: Arkansas, California, Florida, Georgia, Mississippi, Oklahoma, Tennessee, Texas.
Membership: NAPSLO, Texas Surplus Lines Assn.
Contact: James H. Levine, president/CEO; 210-734-1554; *jlevine@vistaprograms.net*.
Payroll and employee benefits administration are provided by Summit Global Partners Inc.

W

WKF&C Agency Inc.

1 Huntington Quadrangle, Suite 2C18,
Melville, N.Y. 11747;
631-756-3000; fax: 631-756-2500
www.wkfc.com

	2002	2001
Premium volume	$130,000,000	$70,000,000
Employees	42	35
Commercial lines	100%	100%
Admitted business	50%	50%
Nonadmitted	50%	50%

Founded: 1994.
Business: managing agent 95%, Lloyd's of London coverholder 5%.
MGA for: Alea London Ltd., Alea North America Insurance Co., Greenwich Insurance Co., Indian Harbor Insurance Co., Travelers Indemnity Co.
Subsidiaries: WKF&C Agency Inc. of Illinois, Naperville, Ill.
Licensed in: all states.
Membership: NAPSLO.
Officers: Thomas J. Kennedy, chairman/CEO; Thomas Wilson, president/COO; Richard J. Callahan, executive vp/chief underwriting officer.
Contact: James Kennedy, vp-operations; *jkennedy@wkfc.com*.
Systems development and support services are provided by MGA Systems Inc.

Westrope

801 W. 47th St., Suite 500,
Kansas City, Mo. 64112;
816-842-8222; fax: 816-842-3081
www.westrope.com

	2002	2001
Premium volume	$300,000,000	$215,000,000
Gross revenues	$23,000,000	$15,500,000
Wholesale revenues	$23,000,000	$15,500,000
Employees	77	73
Wholesale employees	77	73
Commercial lines	100%	100%
Admitted business	50%	50%
Nonadmitted	50%	50%

Fiscal years ending 5/31.
Founded: 1992.
Business: managing agent 5%, broker 95%.
MGA for: American International Group Inc., GE ERC Commercial Insurance, Pacific Insurance Co. Ltd., Western World Insurance Co.
Broker for: ACE USA, American International Group Inc., Arch Insurance Group, Chubb Corp., Crum & Forster Holdings Corp., General Star Indemnity Co., The Hartford Financial Services Group Inc., Liberty International Underwriters, Lloyd's of London, Markel Corp., Royal Specialty Underwriting Inc., St. Paul Surplus Lines Insurance Co., Scottsdale Insurance Co., Travelers Property Casualty Corp., Zurich Insurance Cos.
Licensed in: Florida, Georgia, Kansas, Missouri, Texas.
Membership: NAPSLO.
Officers: Kevin T. Westrope, president/CEO.
Contact: *info@westrope.com*.

Wood & Co. Inc.

5555 Triangle Parkway, Suite 400,
Norcross, Ga. 30092;
770-448-7148; fax: 770-448-7105
www.woodandco.com

	2002	2001
Premium volume	$192,000,000	$120,000,000
Gross revenues	$13,037,438	$8,762,817
Wholesale revenues	$13,037,438	$8,762,817
Employees	70	49
Wholesale employees	70	49
Commercial lines	100%	100%
Admitted business	40%	40%
Nonadmitted	60%	60%

Founded: 1984.
Parent: McGriff, Seibels & Williams Inc.
Business: managing agent 2%, broker 98%.
Subsidiaries: Texas WCI Inc. dba Wood & Co. Inc. of Texas, Dallas.
Licensed in: all states excluding Hawaii.
Membership: NAPSLO, Professional Liability Underwriting Society.
Officers: Robin Stough, president; Fred Buck, Don Marshall, Mike Rimbey, executive vps.
Contact: Robin Stough; *rstough@woodandco.com*.

Y

Yates & Associates Insurance Services Inc.

2100 E. Fourth St., Second Floor,
Santa Ana, Calif. 92705;
714-550-5050; fax: 714-550-5051
www.yates-assoc.com

	2002	2001
Premium volume	$53,479,966	$33,459,604
Gross revenues	$7,429,240	$6,075,557
Wholesale revenues	$6,710,592	$5,360,621
Employees	65	61
Wholesale employees	65	61
Commercial lines	100%	100%
Admitted business	25%	52%
Nonadmitted	75%	48%

Founded: 1987.
Business: managing agent 42%, broker 58%.
MGA for: Essex Insurance Co., Scottsdale Indemnity Co., Scottsdale Insurance Co., Sutter Insurance Co., Topa Insurance Co.
Broker for: Admiral Insurance Co., Arch Specialty Insurance Co., Evanston Insurance Co., Gemini Insurance Co., Golden Bear Insurance Co., Markel American Insurance Co., Mt. Hawley Insurance Co., North American Specialty Insurance Co., Pacific Insurance Co. Ltd., Philadelphia Indemnity Insurance Co., RLI Corp., Steadfast Insurance Co., Tudor Insurance Co.
Subsidiaries: R.J. Mestayer E&S Insurance Services, Stockton, Calif.; Pacific Coast Premium Finance Corp., Santa Ana, Calif.
Licensed in: California.
Membership: AAMGA, NAPSLO, California Insurance Wholesalers Assn., Surplus Lines Assn. of California.
Officers: James M. Yates, chairman/CEO; James L. Hippard, president/COO.
Contact: James L. Hippard; *jhippard@yates-assoc.com*.

Business Insurance
www.businessinsurance.com

SINGLE-COPY SALES
To order any current or back issue of *Business Insurance*, call the single-copy sales division of *BI's* Circulation Department:

1-888-446-1422

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 57

Directory of reinsurance brokers

A

Access Reinsurance Inc.

231 North Avenue W., Suite 5,
Westfield, N.J. 07090;
908-935-0050; fax: 908-845-0203
www.accessre.com

	2002	2001
U.S. based clients	**50%**	NA
Non-U.S. based clients	**50%**	NA
Employees	**6**	NA

Reinsurance brokering began: 2002.
Services: reinsurance brokering.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Far East/Asia.
Branch offices: Copenhagen, Denmark; London.
Officers: Enda McDonnell, president/CEO; Stefano Nicolini, Andrew Baur, John Gefaell.
Contact: Enda McDonnell;
enda@accessre.com.

Acordia RE Inc.

989 Lenox Drive, Suite 208,
Lawrenceville, N.J. 08648;
609-450-1100; fax: 609-450-1130
www.acordiare.com

	2002	2001
Premium volume	**$178,300,000**	NA
Treaty	**95%**	NA
Facultative	**5%**	NA
Property	**25%**	NA
Casualty	**75%**	NA
U.S. based clients	**90%**	NA
Non-U.S. based clients	**10%**	NA
Gross revenues	**$3,000,000**	NA
Commissions	**90%**	NA
Fees	**10%**	NA

Reinsurance brokering began: 2002.
Parent: Wells Fargo & Co.
Services: reinsurance brokering.
Geographic areas served: United States, Latin America.
Branch offices: San Francisco; Bozeman, Mont.
Officers: Alfred H. Blanton, president; William A. Klepp, executive vp; Vaughn V.R. Harris, senior vp.
Contact: Alfred H. Blanton.

Agnew International Inc.

14 Washington Road, Building 6,
Princeton Junction, N.J. 08550-1034;
609-799-7373; fax: 609-799-2265

	2002	2001
Premium volume	**$7,340,000**	$8,230,000
Treaty	**3%**	5%
Facultative	**97%**	95%
Property	**98%**	97%
Casualty	**2%**	3%
U.S. based clients	**8%**	5%
Non-U.S. based clients	**92%**	95%
Gross revenues	**$595,707**	$586,250
Commissions	**100%**	90%
Fees	**0%**	10%
Employees	**4**	5

Reinsurance brokering began: 1976.
Services: reinsurance brokering.
Geographic areas served: Mexico, Latin America.
Contact: Patrick Agnew, president.

Alexander Forbes Risk Services Ltd.

Alexander Forbes House,
6 Bevis Marks,
London, EC3A 7AF England;
44-207-933-0000; fax: 44-207-481-6454
www.alexanderforbes.com

	2002	2001
Premium volume	**$248,471,300**	$176,136,000
Treaty	**82%**	83%
Facultative	**18%**	17%
Property	**95%**	94%
Casualty	**2%**	2%
Life	**2%**	1%
Health	**1%**	3%
U.S. based clients	**1%**	3%
Non-U.S. based clients	**99%**	97%
Gross revenues	**$11,883,410**	$8,878,400
Commissions	**93%**	95%
Fees	**7%**	5%
Employees	**68**	75

Fiscal years ending 3/31/02 and 3/31/03.
Converted at applicable exchange rate.

Reinsurance brokering began: 1956.
Parent: Alexander Forbes Ltd.
Services: reinsurance brokering, castastrophe/exposure modeling, risk securitization consulting, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Latin America, Europe, Far East/Asia, Africa.
Subsidiaries in: Argentina, Brazil, Hong Kong, Mauritius, Mexico, Namibia, South Africa, Thailand, Venezuela.
Officers: Stephen Card, managing director-United Kingdom; Ian Snowball, managing director-South Africa; Eduardo Nunez, managing director-Mexico.
Contact: Stephen Card; 44-207-933-2070;
cards@aforbes.co.uk.

Aon Re Global

Aon Center, 200 E. Randolph St.,
Chicago, Ill. 60601;
312-381-3040; fax: 312-381-3045
www.aon.com

	2002	2001
Gross revenues	**$833,000,000***	$720,000,000*
Employees	**2,900**	2,700

**BI estimate.*

Parent: Aon Corp.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, Web-based services, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Branch offices: Los Angeles; San Francisco; Stamford, Conn.; Miami and Tallahassee, Fla.; Atlanta; Boston; Minneapolis and Wayzata, Minn.; Parsippany, N.J.; New York; Philadelphia; Dallas; Buenos Aires, Argentina; Sydney, Australia; Vienna, Austria; Baku, Azerbaijan; Central Manama, Bahrain; Brussels, Belgium; Hamilton, Bermuda; Rio de Janeiro and Sao Paulo, Brazil; Montreal; Toronto; Santiago, Chile; Hong Kong; Bogota and Cartagena, Colombia; Quito, Ecuador; London; Paris; Tbilisa, Georgia; Hamburg, Germany; Athens, Greece; Guatemala City, Guatemala; Mumbai, India; Jakarta, Indonesia; Tel Aviv, Israel; Genoa and Milan, Italy; Tokyo; Almaty, Kazakhstan; Kuala Lumpur, Malaysia; Mexico City; Amsterdam, Netherlands; Karachi, Pakistan; Lima, Peru; Manila, Philippines; Moscow; Singapore; Johannesburg, South Africa; Seoul, South Korea; Barcelona and Madrid, Spain; Basle and Zurich, Switzerland; Bangkok, Thailand; Taipei, Taiwan; Istanbul, Turkey; Kiev, Ukraine; Dubai, United Arab Emirates; Caracas, Venezuela.
Acquisitions: PWS (Israel), Tel Aviv, Israel, June 2002; Inerims/AGG, Istanbul, Turkey, December 2002.
Officers: Dennis Mahoney, executive chairman-Aon Re Global; Paul Davies, senior chairman-Aon Re Global; Mike Bungert, president-Aon Re Global; Clement Booth, CEO-Aon Re International.
Contact: Dennis Mahoney; 44-207-216-3825.

Axiom Intermediaries L.L.C.

940 Golf House Road W.,
Stoney Creek, N.C. 27377;
336-446-4222; fax: 336-446-4223
www.axiomre.net

	2002	2001
Premium volume	**$220,000,000**	$150,000,000
Treaty	**100%**	100%
Property	**30%**	35%
Casualty	**70%**	65%
Clients	**37**	18
U.S. based	**95%**	95%
Non-U.S. based	**5%**	5%
Gross revenues	**$8,700,000**	$3,900,000
Commissions	**100%**	100%
Employees	**28**	25

Reinsurance brokering began: 2000.
Services: reinsurance brokering, castastrophe/exposure modeling, runoff services, castastrophe management consulting, risk securitization consulting, dynamic financial analysis/financial modeling, reinsurance consulting, including merger and acquisitions due diligence, TPA services.

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 58

World's largest reinsurance brokers

Ranked by 2002 gross revenues from reinsurance brokerage and related services

Rank	Company/Address	Phone/Fax/Web site	Reinsurance gross revenues 2002	Reinsurance gross revenues 2001	% change	Employees 2002	Principal officer
1	Aon Re Global Aon Center, 200 E. Randolph St., Chicago, Ill. 60601	312-381-3040 Fax: 312-381-3045 www.aon.com	$833,000,000[1]	$720,000,000[1]	15.7%	2,900	Dennis Mahoney, executive chairman
2	Guy Carpenter & Co. Inc. 1 Madison Ave. New York, N.Y. 10010	917-937-3000 www.guycarp.com	$740,000,000	$625,000,000	18.4%	2,273	Salvatore Zaffino, chairman/CEO
3	Willis Re 10 Trinity Square London, EC3P 3AX, England	44-207-488-8111 Fax: 44-207-488-8976 www.willisre.com	$462,000,000	$383,000,000	20.6%	949	John Pelly, chairman/ chief executive-Willis Re
4	Benfield Group Ltd. 55 Bishopsgate London, EC2N 3BD, England	44-207-578-7000 Fax: 44-207-578-7001 www.benfieldgroup.com	$449,635,145[2]	$401,648,400[3]	11.9%	1,685	Grahame Chilton, group CEO
5	JLT Risk Solutions Ltd. 6 Crutched Friars London, EC3N 2PH, England	44-207-528-4000 Fax: 44-207-528-4500 www.jltgroup.com	$140,175,738[2]	$122,095,355[3]	14.8%	NA	Dominic Collins, chairman/CEO
6	HLF Group P.L.C. Friary Court, Crutched Friars London, EC3N 2NP, England	44-207-560-3000 Fax: 44-207-560-3504 www.heathlambert.com	$110,657,623[2,4]	$98,039,016[5]	12.9%	581	Ian Martin, executive chairman
7	Towers Perrin Reinsurance Mellon Bank Center, 1735 Market St. Philadelphia, Pa. 19103	215-963-7700 Fax: 215-963-7873 www.towers.com	$110,000,000[6]	$66,500,000	65.4%	425	William H. Eyre Jr., CEO
8	Arthur J. Gallagher & Co. Inc.[7] The Gallagher Centre, 2 Pierce Place Itasca, Ill. 60143-3141	630-285-3805 Fax: 630-285-4025 www.ajg.com	$77,355,000	$56,687,000	36.5%	357	David E. McGurn, president-specialty marketing and international division
9	BMS Group Latham House, 16 Minories London, EC3N 1AX, England	44-207-480-7288 Fax: 44-207-374-5928 www.bmsgroup.com	$43,873,000[2]	$34,118,520[3]	28.6%	248	John Spencer, group chief executive
10	John B. Collins Associates Inc. 8300 Norman Center Drive Minneapolis, Minn. 55437	952-820-0012 Fax: 952-820-2700 www.jbcollins.com	$38,500,000	$31,125,000	23.7%	140	John B. Collins, chairman/co-CEO

NA=Not available 1 BI estimate. 2 Fiscal year ending 12/31/02 (British pound=$1.5025). 3 Fiscal year ending 12/31/01 (British pound=$1.4396). 4 2002 numbers are 12-month pro forma from 12/31/01 to 12/31/02. 5 Fiscal year ending 3/31/02 (British pound=$1.4320). 6 Pro forma numbers to include Denis M. Clayton & Co. Ltd. 7 Includes Arthur J. Gallagher Intermediaries (Bermuda) Ltd., Arthur J. Gallagher Intermediaries, Arthur J. Gallagher (UK) Ltd. and John P. Woods Co. Inc.
Source: BI survey

Originally published: November 10, 2003, *Reinsurance: Trends & Issues Spotlight*
Next publication date: October 25, 2004, *Reinsurance: Trends & Issues Spotlight*

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 60

Continued from previous page

Geographic areas served: United States, Latin America.
Branch offices: St. Petersburg, Fla.; Chicago.
Subsidiaries: Axiom Capital Solutions L.L.C., Stoney Creek, N.C.
Officers: Horace M. Johnson Jr., president; Robert N. Ellington Jr., executive vp; Richard G. Schlieper, senior vp/CFO.
Contact: Matthew D. Rose, vp.

B

BMS Group

Latham House, 16 Minories,
London, EC3N 1AX England;
44-207-480-7288; fax: 44-207-374-5928
www.bmsgroup.com

	2002	2001
Premium volume	**$909,012,500**	$748,592,000
Treaty	**93%**	95%
Facultative	**7%**	5%
Gross revenues	**$43,873,000**	$34,118,520
Employees	**248**	232

Converted at applicable exchange rate.

Reinsurance brokering began: 1980.
Parent: BMS Associates Ltd.
Services: reinsurance brokering, castastrophe/exposure modeling, runoff services, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Subsidiaries: BMS Asia Pte., Singapore; BMS Bermuda Ltd., Hamilton, Bermuda; BMS Facultative Ltd., London; BMS Harris & Dixon Praha A.S. Prague, Czech Republic; BMS Harris & Dixon Reinsurance Brokers Ltd., London; BMS Harris & Dixon Slovakia A.S., Bratislava, Slovakia; BMS Hellas S.A., Athens, Greece; BMS International Intermediaries Ltd., London; BMS International Intermediaries Pty. Ltd., Melbourne, Australia; BMS Marine Reinsurance Services Ltd., London; BMS Nordic Intermediaries A.S., Oslo, Norway; BMS Re Ltd., London; BMS Special Risks Services Ltd., London; Ballantyne McKean & Sullivan Ltd., London.
Officers: John Spencer, group chief executive; Hugo Crawley, chairman-Ballantyne McKean & Sullivan Ltd.; Steve Higginson, chairman-BMS International Intermediaries Ltd.
Contact: Hugo Crawley; 44-207-374-5936; *hugo.crawley@bmsgroup.com*.

Benfield Group Ltd.

55 Bishopsgate,
London, EC2N 3BD England;
44-207-578-7000; fax: 44-207-578-7001
www.benfieldgroup.com

	2002	2001
U.S. based clients	**46%**	40%
Non-U.S. based clients	**54%**	60%
Gross revenues	**$449,635,145**	$401,648,400
Employees	**1,685**	1,683

Converted at applicable exchange rate

Reinsurance brokering began: 1874.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, Web-based services, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Branch offices: Los Angeles; San Francisco; Westport, Conn.; Atlanta; Overland Park, Kan.; Boston; Minneapolis; New York; Philadelphia; Pittsburgh; Dallas; Brussels, Belgium; Mumbai, India; Rome; Tokyo; Istanbul, Turkey.
Subsidiaries: Benfield (Australia) Pty. Ltd., Sydney, Australia; Benfield Argentina S.A., Buenos Aires, Argentina; Benfield Asia Pte., Singapore; Benfield (Bermuda) Ltd., Hamilton, Bermuda; Benfield Canada Ltd., Toronto; Benfield Corredores de Reaseguros Ltda., Santiago, Chile; Benfield do Brasil Ltda., Rio de Janeiro, Brazil; Benfield Greig (Bratislava) S.R.O., Bratislava, Slovak Republic; Benfield Greig (Mexico) S.A., Mexico City; Benfield Iberica S.A., Madrid, Spain; Benfield Inc., Westport, Conn.; Benfield Ltd., London; Benfield Muenchen GmbH, Munich, Germany; Benfield (New Zealand) Ltd., Auckland, New Zealand; Benfield Paris S.A., Paris; Benfield (Praha) A.S., Prague, Czech Republic; Benfield (South Africa) Ltd., Johannesburg, South Africa.
Officers: John Coldman, chairman; Grahame Chilton, group CEO; John Whiter, CFO; Rod Fox, CEO- U.S. operations; David Spiller, CEO-international operations.
Contact: David Bogg, corporate communications; 44-207-522-4016; *david.bogg@benfieldgroup.com*.

C

Guy Carpenter & Co. Inc.

1 Madison Ave.,
New York, N.Y. 10010;
917-937-3000
www.guycarp.com

	2002	2001
Premium volume	**$14,000,000,000**	$12,000,000,000
Treaty	**94%**	95%
Facultative	**6%**	5%
Gross revenues	**$740,000,000**	$625,000,000
Employees	**2,273**	2,150

Reinsurance brokering began: 1923.
Parent: Marsh & McLennan Cos. Inc.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, Web-based services, dynamic financial analysis/financial modeling.
Branch offices: Glendale, Los Angeles and San Francisco, Calif.; Greenwich, Hartford and Stamford, Conn.; Miami; Atlanta; Chicago; Carmel, Ind.; Boston; Minneapolis; Morristown, N.J.; Albany and New York, N.Y.; Dallas; Seattle; Buenos Aires, Argentina; Sydney, Australia; Hamilton, Bermuda; Brussels, Belgium; Rio de Janeiro, Brazil; Santiago, Chile; Bogota, Colombia; London; Paris; Munich, Germany; Hong Kong; Dublin, Ireland; Milan, Italy; Tokyo; Mexico City; Amsterdam and Rotterdam, Netherlands; Lima, Peru; Johannesburg, South Africa; Stockholm, Sweden; Zurich, Switzerland.
Subsidiaries: Guy Carpenter & Co. Inc. of Pennsylvania, Philadelphia; Guy Carpenter & Co. S.A., Buenos Aires, Argentina; Guy Carpenter & Co. Pty. Ltd., Sydney, Australia; Guy Carpenter & Co. S.A., Brussels, Belgium; Guy Carpenter & Co. S.A., Rio de Janeiro, Brazil; Guy

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Reinsurance Brokers was gathered from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

To be included, companies must generate at least $500,000 in gross revenues from reinsurance brokerage and must provide revenue information.

Listings begin with the company's address, phone and fax numbers and Web site address. Financial and operational information for 2002 and 2001 is provided, including the premium volume related to reinsurance, percentage of treaty and facultative business, percentage of property, casualty. life and health (as a percentage of reinsurance premium volume). The number of clients and a breakdown of U.S. and Non-U.S. clients and gross revenues related to reinsurance are also provided. The total number of employees assigned to reinsurance is provided on a full-time equivalent basis. Next, the year reinsurance brokering began and parent company are noted.

A list of regions where the company conducts business as a reinsurance intermediary is also provided along with a list of branch offices and subsidiaries. Acquisitions in 2002 and so far in 2003 are also provided. Principal officers and a contact for readers seeking more information complete each listing.

Although every effort is made to obtain complete and accurate information, *BI* is unable to verify all information provided.

Exchange rates used in the directory: British pound=$1.5433 (FYE 3/31/03), $1.5025 (FYE 12/31/02), $1.4320 (FYE 3/31/02), $1.4396 (FYE 12/31/01) Euro= $0.9454 (FYE 12/31/02), $0.8952 (FYE 12/31/01)

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 61

Continued from previous page

Carpenter & Co. Ltd., Toronto; Guy Carpenter & Co. Ltda., Santiago, Chile; Guy Carpenter & Co. Ltd., London; Guy Carpenter & Co. S.A., Paris; Guy Carpenter & Co. GmbH, Munich, Germany; Guy Carpenter & Co. Ltd., Hong Kong; Guy Carpenter & Co. S.r.l., Milan, Italy; Guy Carpenter & Co. Labuan Ltd., Kuala Lumpur, Malaysia; Guy Carpenter Reinmex, Mexico City; Guy Carpenter & Co. B.V., Rotterdam, Netherlands; Guy Carpenter & Co. Peru S.A., Lima, Peru; Guy Carpenter & Co. (S) Pte., Singapore; Guy Carpenter & Co.(Pty.) Ltd., Johannesburg, South Africa; Guy Carpenter & Co. Inc., Seoul, Korea; Guy Carpenter & Cia. S.A., Barcelona and Madrid, Spain; Guy Carpenter & Co. A.B., Stockholm, Sweden; Guy Carpenter & Co. Venezuela C.A., Caracas, Venezuela; MMSC Risk Advisors Inc., New York; Normandy Reinsurance Co. Ltd., Hamilton, Bermuda; Triad Underwriting Management Agency Inc., Lake Zurich, Ill.
Officers: Salvatore Zaffino, chairman/CEO; Edmund R. Megna, president.
Contact: Sean F. Mooney, principal/chief economist; 917-937-3189; *sean.f.mooney@guycarp.com*.

John B. Collins Associates Inc.

8300 Norman Center Drive,
Minneapolis, Minn. 55437;
952-820-0012; fax: 952-820-2700
www.jbcollins.com

	2002	2001
Premium volume	**$1,400,000,000**	$1,250,000,000
Treaty	**100%**	100%
Property	**72%**	60%
Casualty	**15%**	16%
Life	**4%**	7%
Health	**9%**	17%
Clients	**148**	140
U.S. based	**99%**	100%
Non-U.S. based	**1%**	0%
Gross revenues	**$38,500,000**	$31,125,000
Commissions	**99%**	99%
Fees	**1%**	1%
Employees	**140**	120

Reinsurance brokering began: 1987.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, castastrophe management consulting, risk securitization consulting, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe.
Branch offices: San Diego; San Francisco; Avon, Conn.; Chicago; Burlington, N.C.; Columbia, S.C.; Clifton and Dallas, Texas.
Subsidiaries: GreenWood International Insurance Services, Hopkinton, Mass.; John B. Collins Associates (Bermuda) Ltd., Hamilton, Bermuda; BMS Collins Ltd., London.
Officers: John B. Collins, chairman/co-CEO; James A. Brost, vice chairman; Patrick J. Denzer, president/co-CEO.
Contact: Robert D. Donohoe, executive vp/COO; 952-896-2481; *bob.donohoe@jbcollins.com*.

Cooper Gay Steele & Co. Ltd.

88 Pine St., 26th Floor,
New York, N.Y. 10005;
212-248-1150; fax: 212-248-1181
www.coopergay.com

	2002	2001
Premium volume	**$70,000,000**	$50,000,000
Treaty	**30%**	20%
Facultative	**70%**	80%
Property	**90%**	90%
Casualty	**10%**	10%
U.S. based clients	**75%**	75%
Non-U.S. based clients	**25%**	25%
Gross revenues	**$4,100,000**	$3,500,000
Commissions	**90%**	90%
Fees	**10%**	10%
Employees	**18**	17

Fiscal years ending 9/30/02 and 9/30/01.
Reinsurance brokering began: 1988.
Parent: Cooper Gay (Holdings) Ltd.
Services: reinsurance brokering, castastrophe/exposure modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Far East/Asia, Africa.
Officers: Jeremy Goodman, managing director; Stephen Brewer, Peter Gorman, executive vps.
Contact: Peter Gorman; *petergorman@cgsny.com*.

E

EWI Re Inc.

5400 LBJ Freeway Inc.,
Dallas, Texas 75240;
972-866-6815; fax: 972-866-6801
www.ewireinsurance.com

	2002	2001
Premium volume	**$48,000,000**	$50,000,000
Treaty	**99%**	100%
Facultative	**1%**	0%
Property	**30%**	11%
Casualty	**54%**	83%
Life	**8%**	3%
Health	**8%**	3%
U.S. based clients	**100%**	100%
Gross revenues	**$3,500,000**	$3,500,000
Commissions	**100%**	100%
Employees	**16**	14

Reinsurance brokering began: 1988.
Parent: NL Industries Inc.
Services: reinsurance brokering, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, captive programs, risk management consulting.
Geographic areas served: United States, Europe.
Officers: James C. Epstein, chairman; Patrick J. Stangle, president/CEO; Michael D. Elliott, executive vp.
Contact: Patrick J. Stangle; *pstangle@ewiretx.com*.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

F

Financial Reinsurance Inc.

140 S. Atlantic Ave., Suite 400,
Ormond Beach, Fla. 32176;
386-677-4453; fax: 386-673-1630
www.ormondre.com

	2002	2001
Premium volume	**$23,750,000**	$20,500,000
Treaty	**100%**	100%
Property	**100%**	100%
U.S. based clients	**100%**	100%
Gross revenues	**$725,000**	$782,200
Commissions	**73%**	81%
Fees	**27%**	19%
Employees	**4**	4

Reinsurance brokering began: 1960.
Parent: Ormond Re Group Inc.
Services: reinsurance brokering, runoff services, reinsurance receivable collection.
Geographic areas served: United States.
Subsidiaries: W.J. Burt & Associates Inc., New York.
Officers: W. Lockwood Burt, president; John B. Deiner, executive vp/secretary/general counsel; A.L. DiPardo, William T. Long, senior vps.
Contact: John B. Deiner; 386-677-4453, ext. 3001; *deiner@ormondre.com*.

G

Arthur J. Gallagher Intermediaries

14 Wall St.,
New York, N.Y. 10005-2101;
212-732-9855; fax: 212-619-7957
www.ajg.com

	2002	2001
Premium volume	**$174,703,000**	$120,048,000
Treaty	**62%**	60%
Facultative	**38%**	40%
U.S. based clients	**100%**	100%
Gross revenues	**$12,684,000**	$10,427,000
Commissions	**100%**	100%
Employees	**49**	41

Reinsurance brokering began: 1986.
Parent: Arthur J. Gallagher & Co.
Services: reinsurance brokering.
Geographic areas served: United States.
Branch offices: Los Angeles; Chicago; Philadelphia.
Officers: Randell S. Jensen, president; Robert V. Polansky, Christopher Medicott, executive vps; Robert Hodson, Perry LaMorte, senior vps.
Contact: Randell S. Jensen; 212-312-6207; *randy_jensen@ajg.com*.

Arthur J. Gallagher Intermediaries (Bermuda) Ltd.

Sofia House, 48 Church St.,
Hamilton, HM HX Bermuda;
441-292-4654; fax: 441-292-8231

	2002	2001
Premium volume	**$50,000,000**	$30,000,000
Treaty	**25%**	35%

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 62

Continued from previous page

Facultative	**75%**	65%
Property	**20%**	25%
Casualty	**80%**	75%
Clients	**40**	25
U.S. based	**99%**	99%
Non-U.S. based	**1%**	1%
Gross revenues	**$3,000,000**	$1,600,000
Commissions	**99%**	98%
Fees	**1%**	2%
Employees	**26**	26

Reinsurance brokering began: 1970.
Parent: Arthur J. Gallagher & Co.
Services: reinsurance brokering, risk management program design.
Geographic areas served: United States.
Subsidiaries: Scholastic Risk Services, Hamilton, Bermuda.
Officers: Alan Waring, executive vp; Alan Mooney, vp.
Contact: Alan Waring; *alan_waring@ajg.com*.

Arthur J. Gallagher (UK) Ltd.

9 Alie St.,
London, E1 8DE England;
44-207-204-6000; fax: 44-207-204-6001
www.ajg.co.uk

	2002	2001
Premium volume	**$221,577,000**	$269,000,000
Treaty	**37.6%**	44%
Facultative	**62.4%**	56%
Property	**40%**	32%
Casualty	**54.6%**	64.9%
Life	**1.4%**	1.5%
Health	**4%**	1.6%
Clients	**250**	200
U.S. based	**6%**	5.7%
Non-U.S. based	**94%**	94.3%
Gross revenues	**$33,371,000**	$20,660,000
Commissions	**99%**	100%
Fees	**1%**	0%
Employees	**195**	200

Reinsurance brokering began: 1974.
Parent: Arthur J. Gallagher & Co.
Services: reinsurance brokering, castastrophe/exposure modeling, runoff services, castastrophe management consulting, risk securitization consulting, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Branch offices: Sydney, Australia; Manama, Bahrain; Hong Kong; Kuala Lumpur, Malaysia, Singapore.
Subsidiaries: Arthur J. Gallagher Asia Ltd., Hong Kong; Arthur J. Gallagher Asia Pte. Ltd., Singapore; Arthur J. Gallagher Australasia Pty. Ltd., Sydney, Australia; Arthur J. Gallagher Middle East BSC, Manama, Bahrain.
Officers: Brian A King, managing director; Wim Bushell, managing director-treaty; Peter Greig, managing director- aviation reinsurance.
Contact: Brian A King; *brian_king@ajg.com*.

Gen Re Intermediaries*

695 E. Main St.,
Stamford, Conn. 06901;
203-328-8883; fax: 203-328-6408
www.genreint.com

	2002	2001
Premium volume	**$711,000,000**	$625,000,000
Treaty	**98%**	98%
Facultative	**2%**	2%
Property	**80%**	80%
Casualty	**20%**	20%
Clients	**47**	42
U.S. based	**98%**	98%
Non-U.S. based	**2%**	2%
Gross revenues	**$18,217,500**	$16,325,000
Commissions	**95%**	95%
Fees	**5%**	5%
Employees	**29**	31

Reinsurance brokering began: 1926.
Parent: Berkshire Hathaway Inc.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, Web-based services, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Far East/Asia.
Officers: Robert McGowan, president/CEO; Anthony Sammur, John Mocarski, senior vps.
Contact: Scott K. Bradley, assistant vp; *sbradley@genreint.com*.
**Formerly Herbert Clough Inc.*

Gill & Roeser Inc.

535 Fifth Ave.,
New York, N.Y. 10017;
212-972-4880; fax: 212-972-4885
www.gillroeser.com

	2002	2001
Premium volume	**$340,000,000**	$100,000,000
Treaty	**100%**	100%
Property	**80%**	80%
Casualty	**20%**	20%
U.S. based clients	**100%**	100%
Gross revenues	**$6,500,000**	$5,000,000
Commissions	**90%**	90%
Fees	**10%**	10%
Employees	**14**	11

Reinsurance brokering began: 1983.
Services: reinsurance brokering, actuarial consulting, dynamic financial analysis/financial modeling, assistance in agency ratings, strategic consulting.
Geographic areas served: United States.
Branch offices: Hartford, Conn.; Dallas.
Officers: Kirk G. Roeser, chairman; Steven K. Bolland, president; Meena Jerath, CFO.
Contact: Maryanne Sherman; Sherman Think Tank, 15 Hopkins Drive, Lawrenceville, N.J. 08648; 609-896-2280; *msherman@shermanthinktank.com*.

Gras Savoye Re

2-8 Rue Ancelle,
Neuilly Sur Seine, 92200 France;
33-1-41-43-5760; fax: 33-1-41-43-5789
www.grassavoye.com

	2002	2001
Premium volume	**$145,591,600**	$129,804,000
Treaty	**71%**	68%
Facultative	**29%**	32%
Property	**76%**	79%
Casualty	**18%**	21%
Life	**6%**	0%
Non-U.S. based clients	**100%**	100%
Gross revenues	**$9,264,920**	$8,146,320
Commissions	**100%**	100%
Employees	**36**	32

Converted at applicable exchange rate.

Reinsurance brokering began: 1982.
Parent: Gras Savoye & Cie.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, runoff services, dynamic financial analysis/financial modeling.
Geographic areas served: Europe, Middle East, Far East/Asia, Africa.
Officers: Patrick Lucas, president; Luc Malatre, managing director.
Contact: Jean Claude Clement, quality manager; 33-1-41-43-5666; *jean.claude.clement@grassavoye.com*.

H

HLF Group P.L.C.

Friary Court, Crutched Friars,
London, EC3N 2NP England;
44-207-560-3000; fax: 44-207-560-3504
www.heathlambert.com

	2002*	2001
Premium volume	**$1,867,607,500**	$1,583,792,000
Treaty	**60%**	56%
Facultative	**40%**	44%
Property	**59.5%**	61.8%
Casualty	**33%**	30.7%
Health	**7.5%**	7.5%
U.S. based clients	**12.5%**	10%
Non-U.S. based clients	**87.5%**	90%
Gross revenues	**$110,657,623**	$98,039,016
Commissions	**95%**	95%
Fees	**5%**	5%
Employees	**581**	547

*Fiscal years ending 12/31/02 and 3/31/02. *12 month pro forma from 12/31/01 to 12/31/02.*
Converted at applicable exchange rate.

Services: reinsurance brokering, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Branch offices: Edward Lloyd Ltd., New York; C.E. Heath (Sur) S.A., Buenos Aires, Argentina; Heath Lambert Australia Pty. Ltd., Sydney, Australia; Heath Lambert Azerbaijan, Baku, Azerbaijan; Heath Lambert (ME) EC, Manama, Bahrain; Heath Lambert Brasil Re, Rio de Janeiro, Brazil; Heath Lambert Chile S.A., Santiago, Chile; Heath Lambert Group P.L.C.; Heath Lambert de Colombia, Bogota, Colombia; Heath Lambert Ltd., Zagreb, Croatia; Heath Lambert de Cuba, Havana, Cuba; Heath Lambert (CZ) A.S., Prague, Czech Republic; Stach & S.T., Stasnice, Czech Republic; Agencia Heath Lambert Ecuador, Quito, Ecuador; Heath Lambert ACIA, London; LSN Reassurances S.A., Paris; Heath Lambert (Hong Kong) Ltd., Hong Kong; Heath Lambert Kazakhstan Ltd., Almaty, Kazakhstan; Al Mulla Insurance & Reinsurance Broking Co. W.L.L., Safat, Kuwait; Heath Lambert Asia Pacific Ltd., Kuala Lumpur, Malaysia; Heath Lambert Mexico Intermediarion de Reaseguro S.A. de C.V., Mexico City; CE Heath & Partners L.L.C., Ruwi, Oman; Heath Lambert Peru Corredores de Reaseguros S.A., Lima, Peru; Heath Lambert

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 63

Continued from previous page

Polska, sp.zoo, Warsaw, Poland; Heath Lambert & Amorim Re Sociedade Corretora de Reseguros S.A., Lisbon, Portugal; SMS Unibroker Corretores de Seguros S.A., Mozelos, Portugal; Heath Overseas Holdings Ltd., Moscow; Heath Lambert Interbroker Correduria de Reaseguros S.A., Barcelona and Madrid, Spain; Heath Lambert Korea, Seoul, South Korea; Heath Lambert de Venezuela Sociedad de Corretaje de Reaseguros C.A., Caracas, Venezuela.
Officers: Ian Martin, executive chairman; Callum Stewart, managing director-Non Marine Reinsurance Group; Stephen Hitchcock, deputy managing director-Non Marine Reinsurance Group; R.J. Sansom, finance director.
Contact: Callum Stewart;
cstewart@heathlambert.com.

Holborn Corp.

Wall Street Plaza, 88 Pine St.,
New York, N.Y. 10005;
212-797-2285; fax: 212-964-0919
www.holborn.com

	2002	2001
Premium volume	**$546,600,000**	$538,000,000
Treaty	**100%**	100%
Clients	**37**	32
U.S. based	**100%**	100%
Gross revenues	**$25,000,000**	$24,600,000
Commissions	**100%**	100%
Employees	**60**	54

Fiscal years ending 2/28/03 and 2/28/02.
Reinsurance brokering began: 1920.
Services: reinsurance brokering, castastrophe/exposure modeling, dynamic financial analysis/financial modeling.
Geographic areas served: United States.
Branch offices: Minneapolis.
Officers: John N. Gilbert Jr., president/CEO; Frank T. Harrison, executive vp/COO; Keith D. Gillies, senior vp.
Contact: Frank T. Harrison;
frankh@holborn.com.

J

JLT Risk Solutions Ltd.

6 Crutched Friars,
London, EC3N 2PH England;
44-207-528-4000; fax: 44-207-528-4500
www.jltgroup.com

	2002	2001
Treaty	**65%**	70%
Facultative	**35%**	30%
Gross revenues	**$140,175,738**	$122,095,355
Commissions	**97%**	97.5%
Fees	**3%**	2.5%

Converted at applicable exchange rate.
Reinsurance brokering began: 1981.
Parent: Jardine Lloyd Thompson Group P.L.C.
Services: reinsurance brokering.
Geographic areas served: United States, Canada, Europe, Far East/Asia.
Subsidiaries: JLT Re Solutions Inc., Lawrenceville, N.J.; JLT Risk Solutions Asia Pte. Ltd., Singapore; Jardine Lloyd Thompson Australia Pty. Ltd., Sydney, Australia.
Officers: Dominic Collins, chairman/CEO-JLT Risk Solutions Ltd.; Micky Brookman, chairman-JLT Re Solutions Inc.
Contact: Paul Dransfield, head group public relations; 44-207-528-4933;
paul_dransfield@jltgroup.com.

P

Preferred Reinsurance Intermediaries Inc.

14 Monckton Blvd.,
Columbia, S.C. 29206;
803-790-4800; fax: 803-790-4825
www.preferredre.com

	2002	2001
Premium volume	**$84,000,000**	$85,000,000
Treaty	**100%**	100%
Property	**25%**	20%
Casualty	**65%**	70%
Health	**10%**	10%
U.S. based clients	**100%**	100%
Gross revenues	**$2,100,000**	$2,010,000
Commissions	**90%**	90%
Fees	**10%**	10%
Employees	**15**	14

Reinsurance brokering began: 1983.
Services: reinsurance brokering.
Geographic areas served: United States.
Branch offices: Port Washington, N.Y.; Cary, N.C.
Officers: Robert H. Sanders, president; Karen N. Basso, senior vp; David L. Coulter Jr., vp.
Contact: Charles W. Perry, vp.

T

THB Intermediaries Inc.

17 State St., 39th Floor,
New York, N.Y. 10004;
212-510-6000; fax: 212-510-6262
www.thbint.com

	2002	2001
Premium volume	**$100,000,000**	$90,000,000
Facultative	**100%**	100%
Property	**48%**	45%
Casualty	**52%**	55%
Clients	**30**	27
U.S. based	**100%**	100%
Gross revenues	**$8,200,000**	$7,000,000
Commissions	**100%**	100%
Employees	**35**	32

Reinsurance brokering began: 1984.
Services: reinsurance brokering, program administration.
Geographic areas served: United States, Europe.
Branch offices: Los Angeles; Chicago; Dallas.
Officers: Richard Di Clemente, president/CEO; Paul Amidei, Jon Goodman, Austin Grout, Bob Brookshire, senior vps.
Contact: Richard Di Clemente.

The 2004 Reinsurance Brokers charts, rankings and online directory will be published in conjunction with the October 25 issue of *Business Insurance.*

Tanenbaum-Harber Reinsurance Intermediaries Inc.

320 W. 57th St.,
New York, N.Y. 10019;
212-603-0352; fax: 212-582-6256

	2002	2001
Premium volume	**$28,500,000**	$26,000,000
Treaty	**100%**	100%
U.S. based clients	**100%**	100%
Gross revenues	**$2,100,000**	$1,700,000
Commissions	**100%**	100%
Employees	**6**	6

Fiscal years ending 3/31/03 and 3/31/02.
Reinsurance brokering began: 1986.
Parent: Tanenbaum-Harber Co. Inc.
Services: reinsurance brokering, runoff services.
Geographic areas served: United States.
Officers: Walter L. Harris, chairman; Peter M. Black, president; Randa Globerman, controller.
Contact: Peter M. Black.

Towers Perrin Reinsurance

Mellon Bank Center, 175 Market St.,
Philadelphia, Pa. 19103;
215-963-7700; fax: 215-963-7873
www.towers.com

	2002*	2001
Premium volume	**$2,850,000,000**	$1,800,000,000
Treaty	**96%**	95%
Facultative	**4%**	5%
Property	**30%**	35%
Casualty	**62%**	56%
Life	**1%**	1%
Health	**7%**	8%
U.S. based clients	**90%**	96%
Non-U.S. based clients	**10%**	4%
Gross revenues	**$110,000,000**	$66,500,000
Commissions	**94%**	90%
Fees	**6%**	10%
Employees	**425**	256

**Pro forma numbers to include Denis M. Clayton & Co. Ltd.*
Reinsurance brokering began: 1934.
Parent: Towers Perrin.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, castastrophe management consulting, risk securitization consulting, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Far East/Asia.
Branch offices: Los Angeles; San Francisco; Hartford, Stamford and Weatogue, Conn.; Chicago; Boston; Minneapolis; New York; Seattle; Montreal; Toronto.
Subsidiaries: Denis M. Clayton & Co. Ltd., London.
Acquisitions: Denis M. Clayton & Co. Ltd., London, November 2002.
Officers: William H. Eyre Jr., CEO; Daniel R. Colello, COO; Mary K. O'Gorman, chief administrative officer.

U

USA Risk Intermediaries L.L.C.

709 Stokes Road,
Medford, N.J. 08055;
888-258-7475; fax: 888-258-8475

Continued on next page

bi52ms009 agent brok.qxd 12/1/03 11:53 AM Page 64

Business Insurance
www.businessinsurance.com

Subscription Service

New Subscriptions

You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New Job?

If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news resource that helps you stay on top of your business. You can change your information with us online, immediately.

Billing or renewal inquiry?

Verify your subscription details or pay an invoice. If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail. However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your cancelled check.

For more information about subscribing to *Business Insurance*, please contact our customer service department at

1-888-446-1422

www.businessinsurance.com

Continued from previous page

	2002	2001
Premium volume	**$16,941,795**	$5,108,709
Treaty	**35%**	34%
Facultative	**65%**	66%
Casualty	**100%**	100%
Clients	**9**	5
U.S. based	**100%**	80%
Non-U.S. based clients	**0%**	20%
Gross revenues	**$500,000**	$350,000
Commissions	**80%**	66%
Fees	**20%**	34%
Employees	**2**	2

Reinsurance brokering began: 2001.
Parent: USA Risk Group.
Services: reinsurance brokering, runoff services, Web-based services, dynamic financial analysis/financial modeling.
Geographic areas served: United States.
Officers: Bill Troy, vp; Robert Bartholomew, Andrew Sargeant, managers.
Contact: Bill Troy; *btroy@usarisk.com*.

Vision Reinsurance Intermediaries Inc.

5005 LBJ Freeway, Suite 700,
Dallas, Texas 75244;
972-233-4020; fax: 972-233-4023
www.visionreins.com

	2002	2001
Premium volume	**$108,214,000**	$68,294,000
Treaty	**100%**	100%
Property	**13%**	2%
Casualty	**68%**	59%
Health	**19%**	39%
Clients	**9**	17
U.S. based	**98%**	100%
Non-U.S. based	**2%**	0%
Gross revenues	**$3,787,482**	$2,390,283
Commissions	**100%**	100%
Employees	**22**	10

Reinsurance brokering began: 2000.
Services: reinsurance brokering, castastrophe/exposure modeling, runoff services.
Geographic areas served: United States, Canada.
Branch offices: Sheldon, Conn.; Barrington, Ill.
Acquisitions: Burridge Storey & Co., Barrington, Ill., July 2002.
Officers: Anne Marie Roberts, president/CEO; Larry L. Collins, executive vp-Dallas; John Burridge, executive vp-Chicago.
Contact: Ken Fisher, vp-Dallas; *ken.fisher@visionreins.com*.

Willis Re

10 Trinity Square,
London, EC3P 3AX England;
44-207-488-8111; fax: 44-207-488-8976
www.willisre.com

	2002	2001
Premium volume	**$9,600,000,000**	$7,550,000,000
Clients	**657**	639
U.S. based	**46%**	42%
Non-U.S. based	**54%**	58%
Gross revenues	**$462,000,000**	$383,000,000
Employees	**949**	945

Parent: Willis Group Holdings Ltd.
Services: reinsurance brokering, castastrophe/exposure modeling, actuarial consulting, runoff services, castastrophe management consulting, risk securitization consulting, Web-based services, dynamic financial analysis/financial modeling, weather risk management.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Branch offices: Los Angeles; San Francisco; Farmington and Stamford, Conn.; Miami; Atlanta; Chicago; Minneapolis; New York; McLeansville, N.C.; Philadelphia; Nashville, Tenn.; Dallas.
Subsidiaries: Cordis Consulting Inc., Minneapolis, New York; Willis Re Australia Ltd., Sydney, Australia; Willis (Bermuda) Ltd., Hamilton, Bermuda; Willis Chile, Santiago, Chile; Willis China (Hong Kong) Ltd., Hong Kong; Willis Re GmbH & Co., Hamburg and Munich, Germany; Willis Re Italia S.p.A., Bologna and Genoa, Italy; Willis Japan, Tokyo; Willis Mexico, Mexico City; Willis (Singapore) Pte. Ltd., Singapore; Willis Iberia S.A., Madrid, Spain;
Willis (Taiwan) Ltd., Taipei, Taiwan.
Acquisitions: Ital Re S.p.A., Milan and Rome, Italy, October 2003.
Officers: John Pelly, chairman/chief executive-Willis Re; George P. Reeth Jr., chairman/CEO-Willis Re Inc. (USA); Peter C. Hearn, president-Willis Re Inc. (USA).
Contact: Kerry Calaiaro, director-investor relations, Willis-New York, 212-837-0880, *calaiaro_ke@willis.com*; Nick Jones, director-group communications, Willis-London, 44-207-488-8190, *jonesnr@willis.com*.

John P. Woods Co. Inc.

525 Washington Blvd.,
Jersey City, N.J. 07405;
201-216-9600; fax: 201-610-9555
www.jpwoods.com

	2002	2001
Premium volume	**$770,000,000**	$900,000,000
Treaty	**97%**	98%
Facultative	**3%**	2%
Property	**21%**	25%
Casualty	**37%**	25%
Life	**32%**	30%
Health	**10%**	20%
Clients	**90**	86
U.S. based	**99%**	100%
Non-U.S. based	**1%**	0%
Gross revenues	**$28,300,000**	$24,000,000
Commissions	**99%**	96%
Fees	**1%**	4%
Employees	**87**	80

Reinsurance brokering began: 1978.
Parent: Arthur J. Gallagher & Co.
Services: reinsurance brokering, castastrophe/exposure modeling, runoff services, castastrophe management consulting, risk securitization consulting, dynamic financial analysis/financial modeling.
Geographic areas served: United States, Canada, Europe, Middle East.
Branch offices: Norwalk, Conn; Atlanta.
Officers: John P. Woods, chairman; John P. Woods III, president; John DiBlanda, executive vp/CFO.
Contact: John P. Woods III; *jaywoods@jpwoods.com*.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 65

Directory of captive managers

A

AIG Insurance Management Services Inc.

40 Main St., Suite 210,
Burlington, Vt. 05401;
802-658-9405; fax: 802-658-0112
www.aig.com

Founded: 1989.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; managing underwriting facilities; actuarial studies; loss forecasting; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; investment management.
Staff: 14 total, 12 professionals.
Clients: 35 total captives: 32 active captives, 3 inactive captives, 35 directly managed. 4 currently in formation. Captive premium volume, $309,359,923. Capital and surplus managed, $627,314,316.
Compensation: annual fee, $15,000 minimum; hourly: professional, $200; clerical, $50.
2002 gross revenue: 95% from fees charged for captive management, 5% from other services.
Officers: Paul Obolensky, president; Ann W. Wick, general manager.
Contact: Ann W. Wick; *awick@aimsvt.com*.
Manages six captives in Hawaii and 29 captives in Vermont.

AIG Insurance Management Services (Bermuda) Ltd.

American International Building,
29 Richmond Road,
Pembroke HM 08, Bermuda;
441-298-5304; fax: 441-292-7969
www.aig.com

Founded: 1947.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; investment management; association captive management; rent-a-captive management.
Subcontracted services: actuarial studies.
Staff: 7 total, 3 professionals.
Clients: 23 total captives: 17 active captives, 6 inactive captives, 23 directly managed. 1 currently in formation. Captive premium volume, $145,000,000. Capital and surplus managed, $220,000,000.
Compensation: annual fee, $25,000 minimum.
Officers: J.C.H. Johnson, president/CEO-American International Co. Ltd.; Paul Obolensky, president-AIG Insurance Management Services; Jeremy Parwani, regional director-U.S. Offshore, AIG Insurance Management Services.
Contact: Jeremy Parwani; *jeremy.parwani@aig.com*.

AIG Insurance Management Services (Gibraltar) Ltd.

57/63 Line Wall Road, P.O. Box 703,
Gibraltar;
350-52-699; fax: 350-40-282
www.aig.com

Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; claims processing; online access to claims data; claims reserves analysis; investment management; association captive management; managing underwriting facilities.
Staff: 1 total.
Clients: 1 total captive: 1 active captive, 1 directly managed.
Officers: Michael J. Matthews, managing director; David Stafford, COO.
Contact: Michael J. Matthews, 353-1-802-8921; Paul Obolensky, 212-770-5728.

AIG Insurance Management Services (Guernsey) Ltd.

Helvetia Court, Les Echelons,
P.O. Box 225,
St. Peter Port, Guernsey GY1 4HV,
Channel Islands;
44-1481-716-000; fax: 44-1481-716-565
www.aig.com

Founded: 1994.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; reinsurance brokered for captives; reinsurance brokered to captives; claims processing; managing underwriting facilities.
Subcontracted services: captive formation; government reporting; computerized accounting; claims processing. .
Officers: Michael J. Matthews, managing director; Charles Allen, director; David Stafford, COO.
Contact: Michael J. Matthews, 353-1-802-8921; Paul Obolensky, 212-770-5728.
Subcontracts for some captive management services with Prism Insurance Management.

AIG Insurance Management Services (Ireland) Ltd.

AIG Centre, N. Wall Quay,
Dublin 1, Ireland;
353-1-672-0202; fax: 353-1-672-0288
www.aig.com

Founded: 1989.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management.
Staff: 19 total, 16 professionals.
Clients: 14 total captives: 12 active captives, 2 inactive captives, 14 directly managed.
Compensation: annual fee, hourly.
Officers: Michael J. Matthews, managing director; David Stafford, COO.
Contact: Michael J. Matthews, 353-1-802-8921; Paul Obolesnky, 212-770-5728.

AIG Insurance Management Services (Isle of Man) Ltd.

Isle of Man House, Prospect Hill,
Douglas, Isle of Man;
44-162-468-1230; fax: 44-162-468-1399
www.aig.com

Founded: 1994.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; computerized accounting; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; investment management.
Subcontracted services: captive formation; government reporting; computerized accounting.
Clients: 1 total captive: 1 active captive.
Officers: Michael J. Matthews, Colin Bowen, directors; David Stafford, COO.
Contact: Michael J. Matthews, 353-1-802-8921; Paul Obolensky, 212-770-5728.
Subcontracts for some captive management services with Isle of Man Insurance Management Ltd.

AIG Insurance Management Services (Luxembourg) S.A.

11 Ave. Guillaume, P.O. Box 615,
L-2016, Luxembourg;
352-44-3032; fax: 352-44-3107
www.aig.com

Founded: 1994.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing;

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 66

Continued from previous page
reinsurance brokered for captives; reinsurance brokered to captives; investment management.
Staff: 2 total.
Clients: 2 total captives: 1 active captive, 1 inactive captive.
Compensation: annual fee, hourly.
Officers: Michael J. Matthews, director; Jacques Emsix, general manager/director.
Contact: Michael J. Matthews, 353-1-802-8921; Paul Obolensky, 212-770-5728.

AMC RE

824 Front St.,
Conway, Ark. 72033;
214-665-9410; fax: 214-665-9412
www.amcinsurance.com

Founded: 2002.
Parent: American Management Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; legal advice; rent-a-captive management.
Subcontracted services: claims processing; claims reserves analysis; loss control services; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice; association captive management.
Staff: 4 total, 4 professionals.
Clients: 5 currently in formation.
Compensation: annual fee, $25,000 minimum.
Officers: Steve Strange Sr., president/CEO; Michael Beasley, executive vp; David Grimes, financial analyst.
Contact: Michael Beasley; 800-837-3854.

Acordia Management Services Ltd.

P.O. Box HM 689,
Hamilton HM CX, Bermuda;
441-295-7183; fax: 441-292-8682
www.acordia.com

Founded: 1978*.
Parent: Wells Fargo & Co.
Direct services: captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; investment management; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; loss control services; actuarial studies; loss forecasting; underwriting and ratemaking for captives; tax advice; legal advice.
Compensation: annual fee, commissions, hourly.
Officers: Elizabeth A. C. Durrant, vp.
Contact: Scott Isaacson, senior vp/chief marketing officer; 312-423-2514.
Subcontracts for some captive management services with BF&M Management Ltd.
**Reactivated in 2002.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

Directory explanation box

The *Business Insurance* Directory of Captive Managers lists companies that manage captive insurance companies, either directly or through subcontracts.

The directory is published as an editorial service and there is no charge to be included. To be listed, however, companies are required to complete a *BI* questionnaire.

Listings begin with the company's name, address, telephone, fax number and a Web site if applicable. In addition, the domicile in which it operates, year founded and parent company are listed. Next are the direct and subcontracted captive management services provided. Staff information is reported on a full-time equivalent basis for year-end 2002 and includes the total number of staff members and the number of professional staff members involved in captive management services.

The client section includes the number of active and inactive captives managed at year-end 2002; the number of captives that are directly managed vs. those subcontracted; and the number of captives that are currently in formation also is provided. The total gross premium volume and capital and surplus of captives managed in 2002 are provided. The minimum premium volume requirement for a client is included as well.

The section on compensation details how the company bills for services. Commissions refer to commissions generated through reinsurance brokerage. 2002 gross revenues are included when reported, and a break out of 2002 gross revenues indicates the percentage of revenue generated from fees charged for captive management, commissions charged for insurance and/or reinsurance brokered and other services the company provides.

Names and titles of the company's principal officers and a contact for readers seeking additional information complete each listing.

Although every effort is made to publish complete and accurate information, *BI* is unable to verify all information received.

Alternative Insurance Management Services Inc.

P.O. Box 261066,
Littleton, Colo. 80163-1066;
720-256-8218; fax: 303-799-4501

Founded: 1989.
Parent: Catholic Health Initiatives.
Direct services: captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; association captive management.
Staff: 9 total, 5 professionals.
Clients: 2 total captives: 2 active captives, 2 directly managed. Captive premium volume, $3,000,000. Capital and surplus anaged, $10,000,000.
Compensation: annual fee, $10,000 minimum; hourly: professional, $200; clerical, $75.
2002 gross revenue: $900,000. 30% from fees charged for captive management, 70% from other services.
Officers: Mitch Melfi, chairman; Richard Johnson, president; John DiColo, secretary.
Contact: Richard Johnson; *dickjohnson@chi-national.org*.

American International Management Co. (Barbados) Ltd.

ALICO Building, Cheapside,
Bridgetown, Barbados;
246-436-4771; fax: 246-427-5808

Founded: 1985.
Parent: American International Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; investment management; association captive management; rent-a-captive management.
Staff: 2 total, 1 professional.
Clients: 3 total captives: 3 active captives, 3 directly managed. Captive premium volume, $23,000,000. Capital and surplus managed, $111,000,000.
Compensation: annual fee.
Officers: Angela Jones, president; Ralph Rathjen, senior vp/actuary; Jeremy Parwani, director.
Contact: Angela Jones; *ajaimco@cariaccess.com*.

Aon Insurance Managers (Antilles) N.V.

Prof. Kernkempweg M370C,
Willemstad, Curacao,
Netherlands Antilles;
599-9-736-9316; fax: 599-9-736-9350
www.aoncaptives.com

Founded: 1993.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; accounting; computerized accounting; claims processing; claims reserves

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 67

Continued from previous page
analysis; loss control services; loss forecasting; tax advice.
Subcontracted services: captive feasibility studies.
Staff: 2 total, 2 professionals.
Clients: 4 total captives: 4 active captives, 4 directly managed. Captive premium volume, $17,000,000. Capital and surplus managed, $900,000.
Compensation: annual fee.
2002 gross revenue: 100% from fees charged for captive management.
Contact: Rudy Maasdamme, managing director; 599-9-736-9319; *rudy_maasdamme@aon.nl*.

Aon Insurance Managers (Australia)

201 Kent St., Level 28,
Sydney, New South Wales 2000,
Australia;
612-925-37094; fax: 612-925-37627
www.aoncaptives.com

Founded: 2001.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; claims processing.
Staff: 7 total.
Clients: 9 total captives: 9 active captives, 9 directly managed. 2 currently in formation. Captive premium volume, $7,000,000. Capital and surplus managed, $13,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: $600,000; 95% from fees charged for captive management, 5% from other services.
Officers: Tony Grainger, head-captive management; Michael Parrish, head-captive development.
Contact: Tony Grainger; *tony.grainger@aon.com.au*.

Aon Insurance Managers (Barbados) Ltd.

1 Financial Place, Collymore Rock,
P.O. Box 1304,
St. Michael, Barbados;
246-436-4895; fax: 246-436-9016
www.aoncaptives.com

Founded: 1984.
Parent: Aon Corp.
Direct services: captive formation; government reporting; accounting; computerized accounting; claims processing; association captive management.
Staff: 13 total, 6 professionals.
Clients: 42 total captives: 29 active captives, 13 inactive captives, 42 directly managed. 2 currently in formation. Captive premium volume, $149,000,000. Capital and surplus managed, $339,000,000.
Compensation: annual fee, hourly.
Contact: Vinston Hampden, managing director; *vin_hampden@agl.aon.com*.

Aon Insurance Managers (Bermuda) Ltd.

Craig Appin House, 8 Wesley St.,
Hamilton HM HX, Bermuda;
441-295-2220; fax: 441-292-0217
www.aoncaptives.com

Founded: 1963.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Staff: 96 total, 52 professionals.
Clients: 279 total captives: 275 active captives, 4 inactive captives, 279 directly managed. 1 currently in formation. Captive premium volume, $2,982,000,000. Capital and surplus managed, $6,807,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Philip Barnes, managing director; Carl Daly, Brian Durrant, Shaun Reape, executive vps.
Contact: Philip Barnes; *philip_barnes@agl.aon.com*.

Aon Insurance Managers (Cayman) Ltd.

Buckingham Square,
720 West Bay Road,
P.O. Box 69 GT,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-945-2888; fax: 345-945-2889
www.aoncaptives.com

Founded: 1975.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives.
Staff: 33.5 total, 15.5 professionals.
Clients: 110 total captives: 99 active captives, 11 inactive captives, 110 directly managed. 4 currently in formation. Captive premium volume, $768,000,000. Capital and surplus managed, $620,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Anthony Stelling, regional director-Caribbean; Daniel MacLean, vp-captives; Kieran O'Mahony, vp/chief underwriter.
Contact: Joanne Mather, captive insurance adviser.

Aon Insurance Managers (Denmark)

Overgaden Oven Vandet 8,
Second Floor,
Copenhagen DK-1415, Denmark;
45-32-65-1030; fax: 45-32-64-2031
www.aoncaptives.com

Founded: 1992.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 3 total, 3 professionals.
Clients: 6 total captives: 6 active captives, 6 directly managed. Captive premium volume, $20,000,000. Capital and surplus managed, $5,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 63% from fees charged for captive management, 37% from other services.
Contact: Nikolaj Boysen, managing director; *nbo@aon.dk*.

Aon Insurance Managers (Dublin) Ltd.

38/39 Fitzwilliam Square,
Dublin 2, Ireland;
353-1-676-2911; fax: 353-1-676-2744
www.aoncaptives.com

Founded: 1990.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; loss forecasting; underwriting and ratemaking for captives; investment management; association captive management.
Subcontracted services: claims processing; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 44 total, 36 professionals.
Clients: 75 total captives: 71 active captives, 4 inactive captives, 75 directly managed. 7 currently in formation. Captive premium volume, $1,950,000,000. Capital and surplus managed, $1,370,000,000.
Compensation: annual fee.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 68

Largest captive managers worldwide

Ranked by captives managed worldwide in 2002

Rank	Company/Address	Phone/Fax/Web site	Parent company	Captives 2002	Captives 2001	Domiciles	Captives in formation	Total staff	Principal officer
1	Aon Insurance Managers Jubilee Buildings, Victoria St.,Third Floor, Douglas 1M1 2LR, Isle of Man	44-1624-670-133 Fax: 44-1624-670-132 www.aoncaptives.com	Aon Corp.	1,142	959	30	31	436	Philip Stamp, chairman/CEO
2	Marsh-Captive Management Services P.O. Box HM 1826, Hamilton HM HX, Bermuda	441-298-6617 Fax: 441-294-1690 www.marsh.com	Marsh & McLennan Cos. Inc.	983	891	19	NA	401	Andrew D. Carr, chairman- Captive Management Practice
3	IAS Global Captive Group[1] 44 Church St., P.O. Box HM 2064, Hamilton HM HX, Bermuda	441-295-5688 Fax: 441-295-3038 www.ias.bm	IAS Park Group	263	269	5	6	97	David Ezekiel, chairman/CEO
4	Willis Management Ltd. 112 Lake St., Burlington, Vt. 05401	802-658-9466 Fax: 802-658-5520 www.williscaptives.com	Willis Group Holdings Ltd.	227	210	12	16	94	Guy F. Ragosta, managing director- Willis Risk Solutions Captive Management
5	HSBC Insurance Management 8 Canada Square, Level 16. London E14 5HQ, England	44-207-991-0270 Fax: 44-207-992-4613 www.hsbc.com	HSBC Holding P.L.C.	105	104	3	10	31	Peter Walker, chief executive
6	AIG Insurance Management Services 70 Pine St., 10th Floor, New York, N.Y. 10270	212-770-5499 Fax: 212-425-7858 www.aig.com	American International Group Inc.	79	88	9	5	45	Paul Obolensky, president
7	JLT Risk Solutions 6 Crutched Friars, London EC3N 2PH, England	44-207-528-4557 Fax: 44-207-528-4008 www.jltgroup.com	Jardine Lloyd Thompson Group P.L.C.	71	45	4	5	30	John English, partner
8	Quest Management Services Ltd. Skandia International House, 16 Church St., P.O. Box HM 2062, Hamilton HM HX, Bermuda	441-295-2185 Fax: 441-292-1143	–	63	68	1	0	14	Nicholas S. Dove, principal/president
9	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton HM 11, Bermuda	441-295-5425 Fax: 441-295-5444 www.asl.bm	ASL Holdings Ltd.	52	52	3	2	15	Colin James, president
9	USA Risk Group P.O. Box 306, Montpelier, Vt. 05601	802-229-5042 Fax: 802-229-6280 www.usarisk.com	–	52	44	5	8	20	Andrew Sargeant, president

1 Formerly MRM Global Captive Group. NA=Not available
Source: BI survey

Originally published: March 10, 2003, *Self-Insurance & Captives Management Spotlight*
Next publication date: March 15, 2004, *Self-Insurance & Captives Management Spotlight*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 69

Continued from previous page
2002 gross revenue: 90% from fees charged for captive management, 10% from other services.
Contact: Garry Cullen, deputy chairman, *garry.cullen@irmg.com*; Eamon O'Brien, managing director, *eamon_obrien@aon.com*; Alain Dufraisse, director-client services, *alain_dufraisse@aon.com*.

Aon Insurance Managers (Gibraltar) Ltd.

Europort, Suite 712C,
Gibraltar;
350-48-324; fax: 350-75-655
www.aoncaptives.com

Founded: 1995.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; loss forecasting; reinsurance brokered for captives; association captive management; rent-a-captive management.
Subcontracted services: claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 4 total, 2 professionals.
Clients: 5 total captives: 4 active captives, 1 inactive captive, 4 directly managed. 2 currently in formation. Captive premium volume, $30,000,000. Capital and surplus managed, $50,000,000.
Compensation: annual fee, hourly.
Officers: Chris Johnstone, general manager; Clive James, Chris Le Conte, directors.
Contact: Paul Wakefield, director-business development; *paul.wakefield@aon.co.gg*.

Aon Insurance Managers (Guernsey) Ltd.

P.O. Box 33,
St. Peter Port, Guernsey,
Channel Islands;
44-1481-707-909; fax: 44-1481-710-551
www.aoncaptives.com

Founded: 1977.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; loss forecasting; reinsurance brokered for captives; association captive management; rent-a-captive management.
Subcontracted services: claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 68 total, 20 professionals.
Clients: 210 total captives: 200 active captives, 10 inactive captives, 210 directly managed. 3 currently in formation. Captive remium volume, $2,825,000,000. Capital and surplus managed, $4,650,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 90% from fees charged for captive management, 10% from other services.
Officers: Clive James, managing director; Chris Le Conte, Ric Gale, John Stuart, executive directors.
Contact: Paul Wakefield, director-business development; *paul.wakefield@aon.co.gg*.

Aon Insurance Managers (Isle of Man) Ltd.

Jubilee Buildings, Victoria St.,
Third Floor,
Douglas IM1 2LR, Isle of Man;
44-162-468-9400; fax: 44-162-467-3242
www.aoncaptives.com

Founded: 1985.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Subcontracted services: actuarial studies; loss forecasting; tax advice; legal advice.
Staff: 25 total, 13 professionals.
Clients: 48 total captives: 48 active captives, 48 directly managed. Captive premium volume, $200,000,000. Capital and surplus managed, $770,000,000.
Compensation: annual fee, commissions, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Duncan Donald, managing director; Karen Nelson, Ross Dennett, directors.

Aon Insurance Managers (Luxembourg) S.A.

19 Rue de Bitbourg, P.O. Box 593,
2015, Luxembourg;
352-22-3422-1; fax: 352-31-7174
www.aoncaptives.com

Founded: 1984.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: investment management; tax advice; legal advice.
Staff: 26 total, 23 professionals.
Clients*: 93 total captives: 93 active captives, 93 directly managed. Captive premium volume, $322,000,000. Capital and surplus managed, $271,300,000.
Compensation: annual fee, hourly.
Officers: Lambert Schroeder, managing director; Charles Besnehard, deputy managing director; Maite Lambillon, marketing manager.
**Manages 90 captives in Luxembourg and three captives in the Netherlands.*

Aon Insurance Managers (Netherlands)

Admiraliteitskade 62,
Rotterdam 3063 ED, Netherlands;
31-10-448-8830; fax: 31-10-448-8763
www.aoncaptives.com

Founded: 1994.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting.
Staff: 5 total, 4 professionals.
Compensation: annual fee, hourly.
Officers: A. van Veluw, executive director; Paul Kabel, managing director; A.C. van Amen, head-accounting department.
Contact: Paul Kabel; 31-10-448-7753; *paul_kabel@aon.nl*.

Aon Insurance Managers (Shannon)

Aon House, Block K,
Shannon Free Zone,
Shannon, County Clare, Ireland;
353-61-721-000; fax: 353-61-721-001
www.aoncaptives.com

Founded: 1997.
Parent: Aon Corp.
Direct services: accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities.
Staff: 30 total, 26 professionals.
Clients: 5 total captives: 4 active captives, 1 inactive captive, 5 directly managed. Captive premium volume, $115,000,000. Capital and surplus managed, $158,000,000.
Compensation: annual fee, hourly.
Officers: Kieran Kerr, managing director; Bronwyn Travers, director.
Contact: Kieran Kerr.

Aon Insurance Managers (Singapore) Pte. Ltd.

Singapore Land Tower,
50 Raffles Place, Suite 32-00,
048623, Singapore;
65-239-7620; fax: 65-338-9880
www.aoncaptives.com

Founded: 1987.
Parent: Aon Corp.
Direct services: captive formation; government

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 70

Continued from previous page

reporting; accounting; computerized accounting.
Staff: 3 total, 1 professional.
Clients*: 9 total captives: 8 active captives, 1 inactive captive, 9 directly managed. Captive premium volume, $45,000,000. Capital and surplus managed, $41,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Betty Tan, director-finance and administration.
Contact: Paul Wakefield, director-business development; *paul.wakefield@aon.co.gg*.
**Manages one captive in Hong Kong and eight captives in Singapore.*

Aon Insurance Managers (Sweden) A.B.

Sveavagen 66, SE-103 50,
Stockholm 10350, Sweden;
46-8-614-1710; fax: 46-8-614-1790
www.aoncaptives.com

Founded: 2002.
Parent: Aon Corp.
Direct services: rent-a-captive management; captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss forecasting; underwriting and ratemaking for captives; association captive management.
Subcontracted services: actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 16 total, 14 professionals.
Clients*: 28 total captives: 26 active captives, 2 inactive captives, 28 directly managed. 4 currently in formation. Captive premium volume, $123,000,000. Capital and surplus managed, $149,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 75% from fees charged for captive management, 25% from other services.
Officers: Karl-Ove Andersson, managing director; Lillian Jansson, Account Manager; Thomas Malmholt, marketing manager.
Contact: Karl-Ove Andersson; *karl-ove_andersson@aon.se*.
**Manages one captive in Norway and 27 captives in Sweden.*

Aon Insurance Managers (Switzerland) A.G.

Baarerstrasse 43, P.O. Box 4557,
Zug 6304, Switzerland;
41-41-727-2040; fax: 41-41-727-2044
www.aoncaptives.com

Founded: 1991.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; einsurance brokered to captives; investment management; tax advice; legal advice; association captive management; rent-a-captive management; underwriting and ratemaking for captives.
Staff: 15 total, 13 professionals.
Clients*: 45 total captives: 45 active captives, 43 directly managed. 2 subcontracted, Captive premium volume, $188,000,000. Capital and surplus managed, $809,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 96.5% from fees charged for captive management, 3.5% from other services.
Officers: Hans Erik Engelbrekts, managing director; Alexandra Lüscher, operations manager.
**Manages three captive in Liechtenstein and 42 captives in Switzerland.*

Aon Insurance Managers (USA) Inc.

201 Merchant St., Suite 2400,
Honolulu, Hawaii 96813;
808-540-4515; fax: 808-540-4301
www.aoncaptives.com

Founded: 1994.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Staff: 2 total, 2 professionals.
Clients: 15 total captives: 14 active captives, 1 inactive captive, 15 directly managed. Captive premium volume, $110,000,000. Capital and surplus managed, $50,000,000.
Compensation: annual fee, commissions, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Stephen Cross, COO; W. Scott Frazier, managing director; Jill Miura, assistant managing director.
Contact: Jill Miura; *jill_miura@ars.aon.com*.

Aon Insurance Managers (USA) Inc.

76 St. Paul St., Suite 500,
Burlington, Vt. 05401-4477;
802-862-4400; fax: 802-860-0440
www.aoncaptives.com

Founded: 1983.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: investment management; tax advice; legal advice.
Staff: 41 total, 37 professionals.
Clients*: 148 total captives: 148 active captives, 148 directly managed. 6 currently in formation. Captive premium volume, $2,200,000,000. Capital and surplus managed, $20,000,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 95% from fees charged for captive management, 5% from other services.
Officers: W. Scott Frazier, executive director-North America; Nancy Gray, managing director; Alan Cossar, group managing director.
**Manages one captive in Delaware, one captive in the District of Columbia, one captive in Kentucky, one captive in Maine, two captives in New York, one captive in Rhode Island, two captives in South Carolina, one captive in Tennessee, 137 captives in Vermont and one captive in the U.S. Virgin Islands.*

Aon Insurance Managers (Vancouver)

900 Howe St., Box 3228,
Vancouver, British Columbia V6B 3X8,
Canada;
604-443-2478; fax: 604-643-5235
www.aoncaptives.com

Founded: 1988.
Parent: Aon Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; computerized accounting; online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Staff: 2.5 total, 2 professionals.
Clients: 11 total captives: 8 active captives, 3 inactive captives, 11 directly managed. Captive premium volume, $24,000,000. Capital and surplus managed, $14,000,000.
Compensation: annual fee, commissions, hourly.
2002 gross revenue: 95% from fees charged for captive management, 5% from other services.
Officers: Alan Cossar, group managing director, Aon Insurance Managers-Americas; W. Scott Frazier, executive director-North American operations; William J. Morgan, managing director.
Contact: William J. Morgan; *bill.morgan@aon.ca*.

Continued on next page

The directory explanation box can be found on page 66.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 71

Continued from previous page

Ashton Tiffany L.L.C.

4041 N. Central Ave., Suite 110,
Phoenix, Ariz. 85012;
602-257-9119; fax: 602-257-5117

Founded: 1995.
Direct services: captive feasibility studies; captive formation; government reporting; claims processing; loss control services; managing underwriting facilities; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; investment management; tax advice; legal advice.
Staff: 14 total, 6 professionals.
Compensation: annual fee.
2002 gross revenue: $1,600,000. 100% from other services.
Officers: John H. Ashton, Michael E. Tiffany Jr., principals.
Contact: Tom Monier, senior consultant; 602-257-9119, ext. 127.

Atlantic Security Ltd.

Windsor Place, 18 Queen St.,
Hamilton HM 11, Bermuda;
441-295-5425; fax: 441-295-5444
www.asl.bm

Founded: 1974.
Parent: ASL Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; reinsurance brokered to captives; investment management; association captive management; managing underwriting facilities.
Staff: 15 total, 7 professionals.
Clients* 52 total captives: 39 active captives, 13 inactive captives, 52 directly managed. 2 currently in formation. Captive premium volume, $285,000,000. Capital and surplus managed, $190,000,000.
Compensation: annual fee, $15,000 minimum; commissions; hourly: professional, $200 to $400; clerical, $100 to $150.
Officers: Colin James, president; Richard Witkowski, senior vp.
Contact: Colin James.
**Manages one captive in Barbados, 48 captives in Bermuda and three captives in the Cayman Islands.*

B

BF&M Management Ltd.

P.O. Box HM 1007,
Hamilton HM DX, Bermuda;
441-292-6396; fax: 441-292-8682
www.bfm.bm

Founded: 1969.
Parent: BF&M Ltd.
Direct services: captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; investment management; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; loss control services; actuarial studies; loss forecasting; underwriting and ratemaking for captives; tax advice; legal advice.
Staff: 8 total, 3 professionals.
Clients: 25 total captives: 24 active captives, 1 inactive captive, 25 directly managed. Captive premium volume, $88,093,000. Capital and surplus managed, $264,242,449.
Compensation: annual fee, commissions, hourly.
2002 gross revenue: 89% from fees charged for captive management, 11% from other services.
Contact: Elizabeth A.C. Durrant, vp.

Becher + Carlson Management

Wessex House, 45 Reid St.,
P.O. Box HM 2461,
Hamilton HM JX, Bermuda;
441-295-0519; fax: 441-295-0933
www.amre.com

Founded: 1981.
Parent: American Re-Insurance Co.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; actuarial studies; loss forecasting; reinsurance brokered for captives; association captive management; rent-a-captive management.
Subcontracted services: claims processing; claims reserves analysis; loss control services; investment management; tax advice; legal advice.
Staff: 9 total, 8 professionals.
Clients: 25 total captives: 21 active captives, 4 inactive captives, 25 directly managed. 1 currently in formation. Captive premium volume, $370,000,000.
Compensation: annual fee, commissions.
Officers: Tony Bibbings, senior vp; Frances Bingham, vp.
Contact: Tony Bibbings; 441-298-2209.

Becher + Carlson Management (Vermont)

84 Pine St., Sixth floor,
Burlington, Vt. 05401;
802-658-7849; fax: 802-658-7843

Founded: 1982.
Parent: American Re-Insurance Co.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; online access to claims data; claims reserves analysis; association captive management; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives.
Staff: 2 total, 1 professional.
Clients: 6 total captives: 6 active captives, 6 directly managed. Captive premium volume, $5,200,000. Capital and surplus managed, $170,000,000.
Compensation: annual fee.
2002 gross revenue: $250,000; 100% from fees charged for captive management.
Contact: Tobias P. Burke, vp/general manager.

Becher + Carlson Risk Management Inc.

American Savings Bank Tower,
1001 Bishop St., Suite 2788,
Honolulu, Hawaii 96813;
808-521-1121; fax: 808-521-1288
www.maglobalservices.com

Founded: 1991.
Parent: American Re-Insurance Co.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; investment management; tax advice; legal advice.
Staff: 4 total, 3 professionals.
Clients: 17 total captives: 15 active captives, 2 inactive captives, 17 directly managed. 2 currently in formation. Captive premium volume, $180,000,000. Capital and surplus managed, $130,000,000.
Compensation: annual fee, commissions, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Gregory K. Myers, president/CEO; Robert L. Glicksteen, senior vp/CFO; Wanda L. Jong, vp/manager.

C

CNA Risk Services Ltd.

Continental Building, 25 Church St.,
Hamilton HM 12, Bermuda;
441-295-6015; fax: 441-295-1702
www.cnabermuda.bm

Founded: 1980.
Parent: CNA Financial Corp.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; managing underwriting facilities; association captive management; rent-a-captive mnagement.
Subcontracted services: loss control services; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management.
Staff: 7 total, 4 professionals.
Clients: 10 total captives: 10 active captives, 10 directly managed. Captive premium volume,

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 72

Continued from previous page
$455,000,000. Capital and surplus managed, $524,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: $9,000,000. 10% from fees charged for captive management, 90% from other services.
Officers: Thomas R. McMahon, COO; Michael Larkin, assistant vp.
Contact: Thomas R. McMahon.

Caledonian Insurance Services Ltd.

Caledonian House, 69 Dr. Roy's Drive,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-949-0050; fax: 345-949-8062
www.caledonian.com

Founded: 2001.
Parent: Caledonian Bank & Trust Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; rent-a-captive management; association captive management.
Subcontracted services: online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; investment management; tax advice; underwriting and ratemaking for captives; legal advice.
Staff: 5 total, 3 professionals.
Clients: 20 total captives: 19 active captives, 1 inactive captive, 20 directly managed. 6 currently in formation. Captive premium volume, $138,402,000. Capital and surplus managed, $303,452,000.
Compensation: annual fee, $10,000 minimum; hourly: professional, $250; clerical, $125.
2002 gross revenue: $650,000. 100% from fees charged for captive management.
Officers: Nicholas Leighton, managing director; David Walker, director; Sally Rubner, client accounting manager.
Contact: Nicholas Leighton; 345-914-4875; *njl@caledonian.com*.

Chandler Insurance Management Ltd.

Anderson Square, P.O. Box 1854,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-949-8177; fax: 345-949-8376
www.chandlerinsurancemgt.com

Founded: 1990.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 5 total, 2 professionals.
Clients: 14 total captives: 12 active captives, 2 inactive captives, 1 currently in formation. Captive premium volume, $57,188,000. Capital and surplus managed, $129,855,000.
Compensation: annual fee.
Contact: Steven R. Butler, director; *sbutler@chandler.com.ky*.

Channel Islands Insurance Consultants Ltd.-Sogecore Insurance Managers Ltd.

26 Cornet St.,
St. Peter Port, Guernsey GY1 1LF,
Channel Islands;
44-1481-710-336; fax: 44-1481-710-696
www.sogecore.com

Founded: 2002.
Parent: Sogecore.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.
Staff: 2 total, 2 professionals.
Clients: 2 active captives.
Officers: Jean Thilly, Gilles Coremans, CEOs; Tim Spafford.

Coleman Williams Risk Management Ltd.

ICB Building, Upper Roebuck St.,
Bridgetown, Barbados;
246-427-3362; fax: 246-426-0426

Founded: 1999.
Direct services: captive formation; government reporting; accounting; computerized accounting.
Staff: 1 total, 1 professional.
Clients: 5 total captives: 2 active captives, 3 inactive captives, 5 directly managed.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Contact: Fiona A. Williams, general manager.

Commonwealth Risk Management Inc.

P.O. Box 0834,
Montpelier, Vt. 05602-0834;
802-229-5000; fax: 610-719-0753

Founded: 1987.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice; association captive management.
Subcontracted services: loss forecasting; actuarial studies; rent-a-captive management.
Staff: 4 total, 3 professionals.
Compensation: annual fee, $25,000 minimum; commissions; hourly: professional, $140; clerical, $40.
Officers: Peter D. Sanger, president/CEO; Judith A. Sanger, vp/secretary.
Contact: Peter D. Sanger.

Cranham Management Ltd.

Armoury Building, 37 Reid St.,
First Floor, P.O. Box HM 397,
Hamilton HM 12, Bermuda;
441-295-8441; fax: 441-292-1210
www.captivemanagers.com

Founded: 1996.
Direct services: captive formation; government reporting; accounting; computerized accounting; loss control services; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; actuarial studies; loss forecasting; investment management; tax advice; legal advice.
Staff: 6 total, 4 professionals.
Clients: 12 total captives: 10 active captives, 2 inactive captives, 12 directly managed. Captive premium volume, $71,400,000. Capital and surplus managed, $148,300,000.
Compensation: annual fee, commissions.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Stephen W. Pearce, president; Toni E. Tavares, Jason Benevides, vps.
Contact: Stephen W. Pearce.

Crusader International Management (Cayman) Ltd.

Phase III Elizabethan Square,
P.O. Box 2185 GT,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-949-1599; fax: 345-949-0520
www.crusader.com.ky

Founded: 1993.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; rent-a-captive management; association captive management.
Subcontracted services: actuarial studies.
Staff: 6 total, 3 professionals.
Clients: 8 total captives: 8 active captives, 8 directly managed.
Compensation: annual fee, $30,000 minimum.
2002 gross revenue: $2,100,000.
Officers: Ian Kilpatrick, president/CEO; Fiona Moseley, managing director; Mike Mead, director.

Continued on next page

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 73

Continued from previous page

E

Eurco Ltd.

6 George's Dock, IFSC,
Dublin 1, Ireland;
353-1-645-5050; fax: 353-1-829-0433

Founded: 1993.
Parent: DVV verzekeringen NV.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; tax advice; legal advice; rent-a-captive management.
Staff: 9 total, 8 professionals.
Clients: 4 total captives: 4 active captives, 4 directly managed. Captive premium volume, $305,566,421. Capital and surplus managed, $124,385,282.
Compensation: annual fee, commissions, hourly.
Officers: Carmel O'Brien, managing director; David Claes, commercial director; Jill Shery, financial controller.

F

FBD International Captive Management Ltd.

Guild House, Guild St., Fourth Floor,
Dublin 1, Ireland;
353-1-670-2366; fax: 353-1-670-2377

Founded: 1992.
Parent: FBD Holdings P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis.
Subcontracted services: claims processing; online access to claims data; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice; managing underwriting facilities.
Staff: 4 total, 4 professionals.
Clients: 4 total captives: 2 active captives, 2 inactive captives, 4 directly managed. Captive premium volume, $3,500,000. Capital and surplus managed, $63,000,000.
Compensation: annual fee, $35,000 minimum.
2002 gross revenue: $200,000; 65% from fees charged for captive management, 35% from other services.
Officers: John H. Prosser, general manager; Catherine Kenny, manager-client services; Michael Ryder, assistant client services manager.
Contact: John H. Prosser; 353-1-674-5508.

Fair Winds Captive Management (Cayman) Ltd.

189 N. Church St.,
P.O. Box 32345 SMB,
Grand Cayman, Cayman Islands,
B.W.I.;
345-945-9273; fax: 345-945-0800

Founded: 2003.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized
accounting; association captive management.
Officers: John Pitcairn, president.
Licensed on January 2, 2003, manages 7 total captives with gross premium volume as of 2/28/03 of $33,000,000.

Farm Credit Council Services Inc.

10375 E. Harvard Ave., Suite 220,
Denver, Colo. 80231;
720-747-4200; fax: 720-747-4202
www.fccservices.com

Founded: 1990.
Parent: The Farm Credit Council.
Direct services: captive formation; government reporting; accounting; claims processing; loss control services; loss forecasting; underwriting and ratemaking for captives; legal advice; association captive management.
Subcontracted services: captive feasibility studies; captive formation; claims processing; claims reserves analysis; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 11 total, 7 professionals.
Clients: 1 total captive: 1 active captive, 1 directly managed. Captive premium volume, $9,000,000. Capital and surplus managed, $42,000,000.
Compensation: annual fee.
2002 gross revenue: $5,884,000. 14% from fees charged for captive management, 20% from commissions charged for brokering insurance and/or reinsurance, 66% from other services.
Officers: Michael Frey, president/CEO; Roger Shaffer, senior vp/chief marketing officer; Gary Dillinger, senior vp/general counsel.
Contact: Larry Lawson, director-risk management programs; 720-747-4282.

G

Arthur J. Gallagher Management (Bermuda) Ltd.

Sofia House, 48 Church St.,
P.O. Box HM 2000,
Hamilton HM HX, Bermuda;
441-292-4654; fax: 441-292-8231

Founded: 1989.
Parent: Arthur J. Gallagher & Co.
Direct services: captive feasibility studies; captive formation; government reporting; computerized accounting; rent-a-captive management; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; managing underwriting facilities; accounting.
Subcontracted services: claims processing; online access to claims data; claims reserves analysis; loss control services; actuarial studies; investment management; tax advice; legal advice.
Staff: 9 total, 7 professionals.
Clients*: 19 total captives: 16 active captives, 3 inactive captives, 14 directly managed. 5 subcontracted, 1 currently in formation. Captive premium volume, $150,000,000.
Compensation: annual fee, $25,000 minimum.
Officers: David J. McManus, president; Peter J. Mullen, Alan A. Waring, executive vps.
Subcontracts for some captive management services with IAS (Cayman) Ltd.
**Manages 14 captives in Bermuda and five captives in the Cayman Islands.*

Guardrisk Insurance Co. Ltd.

Alexander Forbes House, 25 Sauer St.,
Johannesburg 2107, South Africa;
27-11-378-5000; fax: 27-11-378-3582
www.guardrisk.com

Founded: 1993.
Parent: Alexander Forbes Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss control services; managing underwriting facilities; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; rent-a-captive management.
Subcontracted services: online access to claims data.
Staff: 56 total, 30 professionals.
Clients: 311 total captives: 311 active captives, 311 directly managed. 12 currently in formation. Captive premium volume, $104,176,077. Capital and surplus managed, $23,634,778.
Compensation: annual fee.
2002 gross revenue: $4,009,298; 78.4% from fees charged for captive management, 21.6% from other services.
Officers: Herman Schoeman, managing director; Andre Jordaan, financial director; Lisa Buterin,director.

H

HSBC Financial Services (Cayman) Ltd.

P.O. Box 1109 GT,
Grand Cayman,
Cayman Islands, B.W.I.;
345-949-7755; fax: 345-949-6021
www.hsbc.ky

Founded: 1984.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 74

Continued from previous page

Parent: HSBC Holdings P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; association captive management; rent-a-captive management.
Staff: 18 total, 14 professionals.
Clients: 82 total captives: 77 active captives, 5 inactive captives, 82 directly managed. 6 currently in formation. Captive premium volume, $260,000,000*. Capital and surplus managed, $400,000,000*.
Compensation: annual fee, $16,000 minimum; hourly: professional, $95 to $280.
Officers: David A. Whitefield, chief executive/director; Tom Clark, director; Linda Haddleton, assistant director.
Contact: Linda Haddleton; 345-914-7500; *linda.haddleton@ky.hsbc.com*.
**Estimated.*

HSBC Insurance Management (Guernsey) Ltd.

HSBC House, Lefebvre St.,
P.O. Box 156,
St. Peter Port, Guernsey GY1 4EU, Channel Islands;
44-1481-717-857; fax: 44-1481-717-941

Founded: 1997.
Parent: HSBC Holdings P.L.C.
Direct services: captive feasibility studies; captive formation; accounting; computerized accounting; claims processing; claims reserves analysis; managing underwriting facilities; loss forecasting; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Staff: 4 total, 3 professionals.
Clients: 5 total captives: 4 active captives, 1 inactive captive, 5 directly managed.
Compensation: annual fee, hourly.
Officers: Gabrielle Allen, managing director; Glyn Smith, operations manager; David Johnstone, financial controller.
Contact: Neil Bailey, director-HSBC Insurance Management; 44-207-991-0270; *neil.bailey@hsbc.com*.

HSBC Insurance Solutions (Bermuda) Ltd.

The Continental Building, 25 Church St.,
Hamilton HM NX, Bermuda;
441-292-7505; fax: 441-292-1243
www.insurancebrokers.hsbc.com

Founded: 1987.
Parent: HSBC Holdings P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 9 total, 4 professionals.
Clients: 18 total captives: 15 active captives, 3 inactive captives, 18 directly managed. 4 currently in formation. Captive premium volume, $150,000,000. Capital and surplus managed, $25,000,000.
Compensation: annual fee, $20,000 minimum; commissions, hourly.
Officers: Roy Fellowes, managing director; Robert Eastham, CFO.

Hartford Management Ltd.

Crawford House, 50 Cedar Ave.,
Hamilton HM HX, Bermuda;
441-295-5243; fax: 441-295-4460
www.hartford.bm

Founded: 1996.
Parent: The Hartford Financial Services Group Inc.
Direct services: captive formation; government reporting; accounting; computerized accounting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 7 total, 3 professionals.
Clients: 8 total captives: 8 active captives, 8 directly managed.
Compensation: annual fee, $40,000 minimum.
2002 gross revenue: 100% from fees charged for captive management.
Officers: C. Robert Burns Jr., president; Thomas S. Johnston, vp; Kathleen E. Barker, controller.
Contact: Loretta D. Weir, company secretary; 441-295-5448; *lweir@hartford.bm*.

Heath Lambert Insurance Management (Guernsey) Ltd.

St. Peter Port House, Union St.,
P.O. Box 308,
St. Peter Port, Guernsey GY1 3TA, Channel Islands;
44-1481-712-023; fax: 44-1481-712-198
www.heathlambert.com

Founded: 1979.
Parent: HLF Insurance Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; rent-a-captive management.
Subcontracted services: loss control services; actuarial studies; investment management; tax advice; legal advice.
Staff: 15 total, 10 professionals.
Clients: 26 total captives: 24 active captives, 2 inactive captives, 26 directly managed. 3 currently in formation. Captive premium volume, $400,000,000. Capital and surplus managed, $250,000,000.
Compensation: annual fee.
Officers: Stephen M. Jones, chairman; Brian R.S. Soutar, managing director; Alexander Lindsay, director.

I

IAS (Barbados) Ltd.

13C Pine Road,
St. Michael, Barbados;
246-436-8296; fax: 246-426-0433

Founded: 1987.
Parent: IAS Park Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; reinsurance brokered for captives; underwriting and ratemaking for captives; investment management; tax advice; association captive management; rent-a-captive management.
Subcontracted services: loss control services; actuarial studies; loss forecasting; reinsurance brokered to captives; legal advice.
Staff: 3 total, 1 professional.
Clients: 6 total captives: 4 active captives, 2 inactive captives, 6 subcontracted, Captive premium volume, $91,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 95% from fees charged for captive management, 5% from other services.
Officers: David Ezekiel, president; William Tomlin, David Pickering, vps.
Contact: David Ezekiel; *dez@ias.bm*.
Subcontracts for some captive management services with International Insurance Management (Barbados) Ltd.

IAS (Cayman) Ltd.*

Genesis Building, Fifth Floor,
P.O. Box 1363 GT,
Grand Cayman, Cayman Islands, B.W.I.;
345-949-7966; fax: 345-949-8068

Founded: 1982.
Parent: IAS Park Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; loss forecasting; reinsurance brokered for captives; association captive management.
Subcontracted services: claims processing; loss control services; actuarial studies; investment management; tax advice; legal advice.
Staff: 12 total, 8 professionals.
Clients: 72 total captives: 53 active captives, 19 inactive captives, 72 directly managed. 2 current-

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 75

Continued from previous page
ly in formation. Captive premium volume, $333,300,000.
Compensation: annual fee.
Officers: Peter MacKay, chairman/CEO; Luis Filipe; David Ezekiel.
Contact: Peter MacKay, *pmackay@iascayman.ky*; Luis Filipe, *lfilipe@iascayman.ky*.
**Formerly Mutual Risk Management (Cayman) Ltd.*

ING Risk Management (Bermuda) Ltd.

Continental Building, 25 Church St.,
P.O. Box 1978,
Hamilton HM HX, Bermuda;
441-295-8270; fax: 441-292-8611

Founded: 1978.
Parent: ING Group.
Direct services: aptive feasibility studies; captive formation; government reporting; accounting; claims processing.
Subcontracted services: actuarial studies; underwriting and ratemaking for captives; legal advice.
Staff: 4 total, 3 professionals.
Clients: 13 total captives: 9 active captives, 4 inactive captives, 13 directly managed.
Compensation: annual fee.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Nicholas E.J. Wheeler, president; Angus G. Hyslop, vp/controller; Ronika Khanna, account executive.

International Advisory Services Ltd.

44 Church St.,
Hamilton HM 12, Bermuda;
441-295-3688; fax: 441-295-2584
www.ias.bm

Founded: 1981.
Parent: IAS Park Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; reinsurance brokered for captives; underwriting and ratemaking for captives; investment management; tax advice; association captive management; rent-a-captive management.
Subcontracted services: loss control services; actuarial studies; loss forecasting; reinsurance brokered to captives; legal advice.
Staff*: 77 total, 36 professionals.
Clients*: 164 total captives: 142 active captives, 22 inactive captives, 164 directly managed. 2 currently in formation. Captive premium volume, $2,495,000,000.
Compensation: annual fee, $15,000 minimum; hourly.
2002 gross revenue: 95% from fees charged for captive management, 5% from other services.
Officers: David Ezekiel, president/managing director; David Pickering, executive vp.
Contact: David Ezekiel, 441-278-2000; David Pickering, 441-278-1900.
**Includes Mutual Risk Captive Group Ltd.*

International Insurance Management Ltd.

13C Pine Road,
St. Michael, Barbados;
246-436-8296; fax: 246-426-0433
www.iim-bds.com

Founded: 1987.
Direct services: captive formation; government reporting; accounting; computerized accounting.
Subcontracted services: actuarial studies; tax advice; legal advice; investment management.
Staff: 5 total, 3 professionals.
Clients: 23 total captives: 18 active captives, 5 inactive captives, 23 directly managed. 1 currently in formation.
Compensation: annual fee, $6,500 minimum; hourly: professional, $70; clerical, $35.
Officers: William M. Tomlin, director; Christine M. O'Connor, manager.
Contact: Christine M. O'Connor.

J

JLT Risk Solutions (Cayman) Ltd.

Grand Pavilion Corporate Center,
P.O. Box 10073A APO,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-946-0821; fax: 345-946-0823
www.jltgroup.com

Founded: 2001.
Parent: Jardine Lloyd Thompson Group P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; rent-a-captive management; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.
Subcontracted services: claims reserves analysis; actuarial studies; loss forecasting; investment management; tax advice; legal advice.
Staff: 5 total, 4 professionals.
Clients: 21 total captives: 21 active captives, 21 directly managed. 2 currently in formation. Captive premium volume, $146,447,784. Capital and surplus managed, $125,500,000.
Compensation: annual fee; commissions; hourly: professional, $160 to $300; clerical, $80 to $120.
Officers: Wayne A.M. Cowan, managing director/partner; Paul N. Macey, associate.
Contact: Wayne A.M. Cowan, 345-814-2651; Paul N. Macey, 345-814-2653.

JLT Risk Solutions (Guernsey) Ltd.

5 St. James St.,
St. Peter Port, Guernsey EY1 2NZ,
Channel Islands;
44-1481-737-120; fax: 44-1481-737-129
www.jltgroup.com

Founded: 2000.
Parent: Jardine Lloyd Thompson Group P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; loss forecasting; underwriting and ratemaking for captives; claims processing; online access to claims data; claims reserves analysis.
Subcontracted services: reinsurance brokered for captives.
Staff: 4 total, 3 professionals.
Clients: 8 total captives: 7 active captives, 1 inactive captive, 8 directly managed. 1 currently in formation. Captive premium volume, $89,000,000. Capital and surplus managed, $57,000,000.
Compensation: annual fee, $45,000 minimum.
Officers: Nick Wild, managing director; John English, director; Richard Le Tocq, financial coordinator.
Contact: Nick Wild.

JLT Risk Solutions Management (Asia Pacific) Pte. Ltd.

08-03 Suntec Tower Four,
6 Temasek Blvd.,
038986, Singapore;
65-333-6311; fax: 65-333-6716
www.jltgroup.com

Founded: 2001.
Parent: Jardine Lloyd Thompson Group P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; rent-a-captive management; loss forecasting; underwriting and ratemaking for captives; association captive management; claims reserves analysis.
Subcontracted services: loss control services; actuarial studies; reinsurance brokered for captives; reinsurance brokered to captives; investment management; tax advice; legal advice.
Staff: 5 total, 4 professionals.
Clients: 4 total captives: 4 active captives, 4 directly managed. Captive premium volume, $30,000,000. Capital and surplus managed, $27,000,000.
Compensation: annual fee.
Officers: George McGhie, partner; Bernard Sze, associate.
Contact: George McGhie; 65-430-4515.

JLT Risk Solutions Management (Bermuda) Ltd.

The Vallis Building,
58 Par-la-Ville Road,
Hamilton HM 11, Bermuda;
441-292-4364; fax: 441-295-3982
www.jltgroup.com

Founded: 2000.
Parent: Jardine Lloyd Thompson Group P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; rent-a-captive management; reinsurance brokered for captives;

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 76

Continued from previous page
underwriting and ratemaking for captives; association captive management; managing underwriting facilities.
Subcontracted services: claims reserves analysis; actuarial studies; loss forecasting; investment management; tax advice; legal advice.
Staff: 16 total, 11 professionals.
Clients: 38 total captives: 35 active captives, 3 inactive captives, 38 directly managed. 2 currently in formation. Captive premium volume, $806,822,116. Capital and surplus managed, $647,826,196.
Compensation: annual fee; commissions; hourly: professional, $160 to $300; clerical, $80 to $120.
Officers: Paul Bailie, president; Steve Arrowsmith, partner.
Contact: Paul Bailie.

K

Kemper Management Co. Ltd.

7 Victoria St., P.O. Box HM 1234,
Hamilton HM FX, Bermuda;
441-292-5105; fax: 441-292-5302

Founded: 1978.
Parent: Kemper Insurance Cos.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; actuarial studies; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: claims reserves analysis; loss control services; managing underwriting facilities; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 3 total, 1 professional.
Clients: 4 total captives: 4 active captives, Captive premium volume, $125,000,000. Capital and surplus managed, $105,000,000.
Compensation: annual fee; hourly: professional, $125 to $200; clerical, $80 to $100.
2002 gross revenue: $512,000. 100% from fees charged for captive management.
Officers: Don W. Mosier, president; Roy S. Lumley, vp; Michael A. Finelli, treasurer.
Contact: Roy S. Lumley; *rlumley@kemperinsurance.com*.

Kensington Management Group Ltd.

Genesis Building, Second Floor,
P.O. Box 10027 APO,
George Town, Grand Cayman,
Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110
www.kensingtonmanagement.ky

Founded: 1999.
Parent: CR Holding L.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; association captive management; rent-a-captive management.
Staff: 14 total, 7 professionals.
Clients: 24 total captives: 22 active captives, 2 inactive captives, 24 directly managed. 2 currently in formation. Captive premium volume, $410,314,000. Capital and surplus managed, $376,672,000.
Compensation: annual fee, $35,000 minimum.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Michael Gibbs, president; Dara Hurley, Ian Lomas, Phil Rooke, senior vps.
Contact: Michael Gibbs; 345-814-3000; *mgibbs@kensington.ky*.

L

Liberty International Management (Bermuda) Ltd.

73 Front St., Third Floor,
P.O. Box HM 2455,
Hamilton HM JX, Bermuda;
441-296-2131; fax: 441-296-8846

Founded: 1998.
Parent: Liberty Mutual Insurance Co.
Direct services: captive formation; government reporting; accounting; computerized accounting; association captive management; rent-a-captive management; captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives.
Staff: 9 total, 7 professionals.
Clients: 15 total captives: 15 active captives, 15 directly managed.
Officers: Mike Hardy, president; Simon Dowie, vp-client management; Jennifer Lang, vp-finance and operations.
Contact: Mike Hardy; 441-292-8954.

M

Marsh-Captive Management Services (Australia)

555 Lonsdale St.,
Melbourne, Victoria 3001, Australia;
61-3-9603-2828; fax: 61-3-9603-2866
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 6 total.
Clients: 3 total captives: 3 directly managed. Captive premium volume, $69,000,000. Capital and surplus managed, $255,000,000.
Compensation: annual fee, commissions, hourly.
Contact: Andre Kyburz, principal.

Marsh-Captive Management Services (Barbados)

Whitepark House, White Park Road,
Bridgetown, Barbados;
246-436-9929; fax: 246-436-9932
www.marsh.com

Founded: 1985.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 10 total.
Clients: 27 total captives: 27 directly managed. Captive premium volume, $275,000,000*. Capital and surplus managed, $90,000,000*.
Compensation: annual fee, commissions; hourly: professional, $194; clerical, $142.
Contact: Nicholas Crichlow, senior vp.
**Estimated.*

Marsh-Captive Management Services (Bermuda)

P.O. Box HM1826,
Hamilton HM HX, Bermuda;
441-298-6617; fax: 441-294-1690
www.marsh.com

Founded: 1968.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 138 total.
Clients: 319 total captives: 319 directly managed. Captive premium volume, $9,600,000,000. Capital and surplus managed, $7,800,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Andrew Carr, chairman; Rory Gorman, managing director/head-office; Jill Husbands, managing director/head-business development.

Marsh-Captive Management Services (Canada)

161 Bay St., Suite 1400,
Toronto, Ontario M5J 2S4, Canada;
416-868-2615; fax: 416-868-2652
www.marsh.com

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 77

Continued from previous page

Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management; managing underwriting facilities.
Staff: 2 total.
Clients: 4 total captives: 4 directly managed. Captive premium volume, $3,700,000. Capital and surplus managed, $12,000,000.
Compensation: annual fee, commissions, hourly.
Contact: Les Rowley, vp.

Marsh-Captive Management Services (Cayman)

Barclays House, Shedden Road,
P.O. Box 1051 GT,
Grand Cayman,
Cayman Islands, B.W.I.;
345-949-7988; fax: 345-949-7849
www.marsh.com

Founded: 1976.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 39 total.
Clients: 158 total captives: 158 directly managed. Captive premium volume, $762,000,000.
Compensation: annual fee, commissions, hourly.
Contact: Seamus Tivnan, senior vp; 345-914-5722.

Marsh-Captive Management Services (Dublin)

St. James House, Adelaide Road,
Dublin 2, Ireland;
353-1-605-3000; fax: 353-1-605-3010
www.marsh.com

Founded: 1989.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 37 total.
Clients: 74 total captives: 74 directly managed. Captive premium volume, $463,000,000. Capital and surplus managed, $754,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Ian Clancy, managing director; Brian McDonagh, senior vp; John Magee, Stephen Hodgins, vps.

Marsh-Captive Management Services (Guernsey)

St. Martin's House, Le Bordage,
P.O. Box 34,
St. Peter Port, Guernsey GY1 4AU,
Channel Islands;
44-1481-715-300; fax: 44-1481-713-617
www.marsh.com

Founded: 1972.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 34 total.
Clients: 73 total captives: 73 directly managed. Captive premium volume, $792,000,000. Capital and surplus managed, $3,486,000,000.
Compensation: annual fee, commissions, hourly.
Officers: John Copeland, managing director; Granville De Cruz, senior vp.
Contact: Granville De Cruz; *granville.decruz@marsh.com*.

Marsh-Captive Management Services (Hawaii)

745 Fort St., Suite 800,
Honolulu, Hawaii 96813-3800;
808-585-3532; fax: 808-585-3513
www.marsh.com

Founded: 1987.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; rent-a-captive management; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; managing underwriting facilities; association captive management.
Staff: 10 total.
Clients*: 44 total captives: 44 active captives, 44 directly managed. Captive premium volume, $383,000,000. Capital and surplus managed, $618,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Alison Mortlock, senior vp/office head; Denys Kazama, vp/account executive.
Contact: Alison Mortlock.
**Manages one captive in Guam and 43 captives in Hawaii.*

Marsh-Captive Management Services (Isle of Man)

Atlantic House, 4-8 Circular Road,
P.O. Box 305,
Douglas IM99 2BB, Isle of Man;
44-162-466-1063; fax: 44-162-467-6447
www.marsh.com

Founded: 1982.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 18 total.
Clients: 42 total captives: 42 directly managed. Captive premium volume, $195,000,000. Capital and surplus managed, $470,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Mary Lennon, assistant vp/acting head-office; Phil McDonald, assistant vp.
Contact: Mary Lennon.

Marsh-Captive Management Services (Luxembourg)

65, Ave. de la Gare,
L-1022, Luxembourg;
352-49-6951; fax: 352-49-6936
www.marsh.com

Founded: 1987.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 23 total.
Clients: 46 total captives: 46 directly managed. Captive premium volume, $396,000,000. Capital and surplus managed, $224,000,000.
Compensation: annual fee, commissions, hourly.
Contact: Claude Weber, senior vp/head-office; Danilo Giuliani, Stephane Menant, vps.

Marsh Captive Management Services (Singapore)

Marsh & McLennan Centre,
18 Cross St., Suite 04-00,
048423, Singapore;
65-6220-8141; fax: 65-6220-8142
www.marsh.com

Founded: 1985.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting;

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 78

Continued from previous page
computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; association captive management; rent-a-captive management.
Staff: 18 total.
Clients: 27 total captives: 27 directly managed. Captive premium volume, $166,000,000. Capital and surplus managed, $223,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Vic Pannuzzo, senior vp; Stuart Herbert, vp.
Contact: Vic Pannuzzo; 65-6531-2100.

Marsh-Captive Management Services (South Africa)

The Marsh Centre, 88 Grayson Drive,
Sandton, South Africa;
27-11-506-5000; fax: 27-11-506-5258
www.marsh.com

Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 7 total.
Clients: 2 total captives: 2 directly managed. Captive premium volume, $21,000,000. Capital and surplus managed, $11,000,000.
Compensation: annual fee, hourly.
Officers: Brian Blake, managing director.
Contact: Nicolette Erasmus;
nicolett.erasmus@marsh.com.

Marsh-Captive Management Services (Vermont)

100 Bank St., Suite 610, P.O. Box 530,
Burlington, Vt. 05402-0530;
802-864-5599; fax: 802-859-3599
www.marsh.com

Founded: 1983.
Parent: Marsh & McLennan Cos. Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Staff: 59 total.
Clients*: 164 total captives: 164 directly managed. Captive premium volume, $2,800,000,000. Capital and surplus managed, $21,200,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Andrew Carr, Julie Boucher, managing directors.
**Manages one captive in California, three captives in Colorado, one captive in Illinois, one captive in New York, two captives in South Carolina and 156 captives in Vermont.*

Meadowbrook Risk Management Ltd.

I.C.B. Building, Roebuck St.,
Bridgetown, Barbados;
246-426-4684; fax: 246-426-4878
www.meadowbrook.com

Founded: 1986.
Parent: Meadowbrook Insurance Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Staff: 3 total, 1 professional.
Clients: 7 total captives: 7 active captives, 7 directly managed. Captive premium volume, $15,000,000. Capital and surplus managed, $5,000,000.
Compensation: annual fee, $7,500 minimum.
2002 gross revenue: $155,000. 95% from fees charged for captive management, 5% from other services.
Officers: Robert S. Cubbin, president; Joseph C. Henry, vp; Karen M. Spaun, treasurer.

Meadowbrook Risk Management Ltd.

Belvedere Building, 69 Pitt's Bay Road,
Pembroke HM 08, Bermuda;
441-292-7569; fax: 441-292-3299
www.meadowbrook.com

Founded: 1979.
Parent: Meadowbrook Insurance Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; rent-a-captive management.
Staff: 4 total, 2 professionals.
Clients: 12 total captives: 9 active captives, 3 inactive captives, 12 directly managed. Captive premium volume, $25,000,000.
Compensation: annual fee, $15,000 minimum; hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Merton J. Segal, president; Brian Stephenson, managing director/vp; Jim Kelly, vp.

The directory explanation box can be found on page 66.

MIMS International (Barbados) Ltd.

Chelston Park, Building 2,
Collymore Rock,
St. Michael, Barbados;
246-426-6467; fax: 246-429-8517
www.mimsbarbados.com

Founded: 1986.
Direct services: captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; reinsurance brokered for captives; underwriting and ratemaking for captives.
Staff: 7 total, 3 professionals.
Clients: 24 total captives: 23 active captives, 1 inactive captive, 24 directly managed. 3 currently in formation. Captive premium volume, $541,900,000. Capital and surplus managed, $385,000,000.
Contact: Martin R. Hole, president.

Monkton Insurance Services Ltd.

Grand Pavilion Commercial Centre,
P.O. Box 11383 APO,
Grand Cayman,
Cayman Islands, B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Founded: 1997.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; association captive management; loss forecasting; reinsurance brokered for captives.
Staff: 2 total, 1 professional.
Clients: 7 total captives: 7 active captives, 7 directly managed. 1 currently in formation. Captive premium volume, $24,600,000. Capital and surplus managed, $10,800,000.
Compensation: annual fee, hourly.
Contact: David Self, president;
monkton@candw.ky.

Mutual Risk Management (Barbados) Ltd.

The Business Centre, Upton Road,
St. Michael, Barbados;
246-436-5887; fax: 246-427-5328

Founded: 1986.
Parent: IAS Park Group.
Direct services: captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; association captive management.
Subcontracted services: investment management; tax advice; legal advice.
Staff: 1 total, 1 professional.
Clients: 7 total captives: 7 active captives, 7 directly managed. Captive premium volume, $47,000,000. Capital and surplus managed, $100,000,000.
Compensation: annual fee; hourly: professional, $200; clerical, $65.
2002 gross revenue: 100% from fees charged for captive management.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 79

Continued from previous page

Contact: Robert Mulderig, president.
Subcontracts for some captive management services with IAS Park Group.

Mutual Risk Management (Guernsey) Ltd.

Dixcart House, Third Floor,
St. Peter Port, Guernsey GY1 1GX,
Channel Islands;
44-1481-714-704; fax: 44-1481-714-319
www.mrmgsy.co.uk

Founded: 1996.
Parent: IAS Park Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Staff: 4 total, 4 professionals.
Clients: 12 total captives: 9 active captives, 3 inactive captives, 12 directly managed. 1 currently in formation. Captive premium volume, $25,000,000*. Capital and surplus managed, $15,000,000*.
Compensation: annual fee, $20,000 minimum.
2002 gross revenue: $750,000; 100% from fees charged for captive management.
Officers: Charles Scott, managing director; Neil Brennan, Andy Robert, assistant directors.
Contact: Kathy Coulson, personal assistant.
**Estimated.*

Mutual Risk Management (Vermont) Ltd.

Gateway Square, 40 Main St.,
Fifth Floor, Suite 500,
Burlington, Vt. 05401;
802-860-1717; fax: 802-864-2533

Founded: 1994.
Parent: IAS Park Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; loss forecasting; reinsurance brokered for captives; association captive management.
Subcontracted services: claims processing; loss control services; actuarial studies; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Clients: 2 total captives: 2 active captives, 2 subcontracted, 1 currently in formation. Captive premium volume, $23,900,000.
Compensation: annual fee.
Officers: Peter MacKay, vp; David Ezekiel.
Contact: Peter MacKay;
pmackay@iascayman.ky.
Subcontracts for some captive management services with SB&T Captive Management Co.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

N

Northern States Management Inc.

20 Kimball Ave., Suite 305,
Burlington, Vt. 05403;
802-862-4009; fax: 802-862-3902
www.captives-r-us.com

Founded: 1988.
Direct services: loss forecasting; captive formation; government reporting; accounting; computerized accounting; captive feasibility studies; reinsurance brokered to captives; reinsurance brokered for captives; underwriting and ratemaking for captives; investment management; tax advice; managing underwriting facilities; association captive management.
Subcontracted services: loss forecasting; actuarial studies; claims processing; online access to claims data; claims reserves analysis; loss control services; rent-a-captive management; tax advice; legal advice.
Staff: 2 total, 1 professional.
Clients: 1 total captive: 1 active captive, 1 directly managed. Captive premium volume, $750,000. Capital and surplus managed, $250,000.
Compensation: annual fee; commissions; hourly: professional, $125; clerical, $40.
Contact: John J. Middleton, president.

P

Primary Management (Bermuda) Ltd.

Swan Building, 26 Victoria St.,
Hamilton HM 12, Bermuda;
441-296-6298; fax: 441-296-1537
www.primary.bm

Founded: 2000.
Parent: Primary Group Ltd.
Direct services: captive feasibility studies; captive formation; captive formation; accounting; computerized accounting; claims processing; claims reserves analysis; managing underwriting facilities; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: actuarial studies; investment management; tax advice; legal advice.
Staff: 6 total, 6 professionals.
Clients*: 11 total captives: 11 active captives, 11 directly managed. 2 currently in formation. Captive premium volume, $80,500,000. Capital and surplus managed, $60,000,000.
Compensation: annual fee, $30,000 minimum.
Officers: Tracy Keill, chairman; Page Rouse, managing director.
**Manages one captive in Dublin and 10 captives in Bermuda.*

Q

Quest Management Services Ltd.

Skandia International House,
16 Church St., P.O. Box HM 2062,
Hamilton HM HX, Bermuda;
441-295-2185; fax: 441-292-1143

Founded: 1979.
Direct services: captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; investment management; ssociation captive management.
Subcontracted services: actuarial studies.
Staff: 14 total, 8 professionals.
Clients: 63 total captives: 63 active captives, 63 directly managed. Captive premium volume, $400,000,000.
Compensation: annual fee, commissions, hourly.
Officers: Nicholas S. Dove, principal/president; Adrian Lee-Emery, Nicholas M. Frost, Larry Turnbull, principals/senior vps.
Contact: *quest@questgroup.bm.*

R

Richard Oliver International Pte. Ltd.

78 Shenton Way, Suite 23-01,
079120, Singapore;
65-6221-8561; fax: 65-6221-8569
www.willis.com

Founded: 1989.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; association captive management; managing underwriting facilities.
Subcontracted services: actuarial studies.
Staff: 3 total, 1 professional.
Clients: 2 total captives: 2 active captives, 2 directly managed. Captive premium volume, $11,000,000.
Officers: Alan Cheah, CEO; Ng Hwee Hong, divisional director-risk management services.

Risk Services (Bermuda) Ltd.

Armoury Building, 37 Reid St.,
Second Floor,
Hamilton HM BX, Bermuda;
441-295-8441; fax: 441-292-1210
www.riskservcos.com

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 80

Continued from previous page

Founded: 1998.
Direct servces: captive formation; government reporting; accounting; computerized accounting; loss control services; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 7 total, 3 professionals.
Clients: 14 total captives: 13 active captives, 1 inactive captive, 14 directly managed. Captive premium volume, $22,810,412. Capital and surplus managed, $6,212,000.
Compensation: annual fee, commissions.
2002 gross revenue: 90% from fees charged for captive management, 10% from commissions charged for brokering insurance and/or reinsurance.
Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Steven W. Pearce, executive vp.
Contact: Michael T. Rogers, 941-955-0793, ext. 153; Steven W. Pearce.

Risk Services (Hawaii) Ltd.

900 Fort Street Mall, Suite 500,
Honolulu, Hawaii 96813;
808-540-3333; fax: 808-540-3334
www.riskservcos.com

Founded: 1998.
Direct services: captive formation; government reporting; accounting; computerized accounting; online access to claims data; loss control services; managing underwriting facilities; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 4 total, 3 professionals.
Clients: 4 total captives: 4 active captives, 4 directly managed. Captive premium volume, $3,870,000. Capital and surplus managed, $11,830,000.
Compensation: annual fee, commissions.
2002 gross revenue: 90% from fees charged for captive management, 10% from commissions charged for brokering insurance and/or reinsurance.
Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Jon Harkavy, vp.
Contact: Michael T. Rogers, 800-226-0793, ext. 153; Joseph Hu, senior vp.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Risk Services L.L.C.

1501 Wilson Blvd., Suite 1110,
Arlington, Va. 22209;
703-812-8425; fax: 703-812-8605
www.riskservcos.com

Founded: 1997.
Direct services: captive formation; government reporting; accounting; computerized accounting; loss control services; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 5 total, 4 professionals.
Clients: 2 total captives: 2 active captives, 2 directly managed. Captive premium volume, $1,100,000. Capital and surplus managed, $1,025,000.
Compensation: annual fee, commissions.
2002 gross revenue: 90% from fees charged for captive management, 10% from commissions charged for brokering insurance and/or reinsurance.
Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Jon Harkavy, vp.
Contact: Michael T. Rogers; 941-955-0793, ext. 153.

Risk Services-Nevada Inc.

1210 S. Valley View Blvd., Suite 114,
Las Vegas, Nev. 89102;
702-678-6868; fax: 702-678-6677
www.riskservcos.com

Founded: 1998.
Direct services: captive formation; government reporting; accounting; computerized accounting; loss control services; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 18 total, 9 professionals.
Clients: 1 total captive: 1 active captive, 1 directly managed. 1 currently in formation. Captive premium volume, $25,000,000. Capital and surplus managed, $8,500,000.
Compensation: annual fee, commissions.
2002 gross revenue: 90% from fees charged for captive management, 10% from commissions charged for brokering insurance and/or reinsurance.
Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Ronald Landram, vp.
Contact: G. Wayne Harris; 941-955-0793, ext. 303.

Risk Services-Vermont Inc.

3336 Airport Road,
Barre, Vt. 05641;
802-223-2200; fax: 802-223-3911
www.riskservcos.com

Founded: 1996.
Direct services: captive formation; government reporting; accounting; computerized accounting; loss control services; reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; actuarial studies; loss forecasting; underwriting and ratemaking for captives; tax advice; legal advice; investment management.
Staff: 3 total, 2 professionals.
Clients: 1 total captive: 1 active captive, 1 directly managed. Captive premium volume, $1,148,000. Capital and surplus managed, $1,675,000.
Compensation: annual fee, commissions.
2002 gross revenue: 90% from fees charged for captive management, 10% from commissions charged for brokering insurance and/or reinsurance.
Officers: G. Wayne Harris, chairman; Michael T. Rogers, president; Daniel George, vp.
Contact: Michael T. Rogers; 941-955-0793, ext. 153.

RiskCap Cayman Ltd.

HSBC House, Mary St.,
P.O. Box 1109 GT,
Grand Cayman,
Cayman Islands, B.W.I.;
345-949-7755; fax: 345-949-6021
www.riskcap.com

Founded: 1997.
Parent: RiskCap.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; tax advice; association captive management; rent-a-captive management.
Staff: 43 total, 39 professionals.
Clients: 8 total captives: 7 active captives, 1 inactive captive, 8 directly managed.
Compensation: annual fee; hourly: professional, $250; clerical, $45.
2002 gross revenue: 70% from fees charged for captive management, 30% from other services.
Officers: Michael Murphy, president/senior consultant; Richard Poling, senior vp/senior consultant; Jean Verrier, CFO.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 81

Continued from previous page
Contact: Michael Murphy; 303-388-5688; *mmurphy@riskcap.com*.

RiskCap (Hawaii)

1164 Bishop St., Suite 1415,
Honolulu, Hawaii 96813;
808-341-5084; fax: 808-526-4028
www.riskcap.com

Founded: 2002.
Parent: RiskCap.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; tax advice; association captive management; rent-a-captive management.
Staff: 46 total, 42 professionals.
Clients: 3 total captives: 3 active captives, 3 directly managed. 2 currently in formation.
Compensation: annual fee; hourly: professional, $250; clerical, $45.
2002 gross revenue: 70% from fees charged for captive management, 30% from other services.
Officers: Michael Murphy, president/senior consultant; Richard Poling, senior vp/senior consultant; Sherman S. Hee, vp.
Contact: Michael Murphy, 303-388-5688, *mmurphy@riskcap.com*; Sherman S. Hee, *sherman.hee@verizon.net*.

RiskCap

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Founded: 1976.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; tax advice; association captive management; rent-a-captive management.
Staff: 43 total, 39 professionals.
Clients*: 7 total captives: 7 active captives, 7 directly managed. 3 currently in formation.
Compensation: annual fee; hourly: professional, $250; clerical, $45.
2002 gross revenue: 70% from fees charged for captive management, 30% from other services.
Officers: Michael Murphy, president/senior consultant; Richard Poling, senior vp/senior consultant; Jean Verrier, CFO.
Contact: Michael Murphy; *mmurphy@riskcap.com*.

**Manages six captives in Colorado, one captive in Nevada.*

S

SB&T Captive Management Co.

40 Main St., Suite 500,
Burlington, Vt. 05401;
802-863-5774; fax: 802-658-6191
www.sbtinsurance.com

Founded: 1982.
Parent: Smith, Bell & Thompson Inc.
Direct services: captive formation; government reporting; accounting; computerized accounting; online access to claims data; claims reserves analysis; rent-a-captive management; reinsurance brokered for captives; reinsurance brokered to captives; association captive management.
Subcontracted services: captive feasibility studies; claims processing; loss control services; actuarial studies; loss forecasting; underwriting and ratemaking for captives; investment management; tax advice; legal advice; managing underwriting facilities.
Staff: 8 total, 7 professionals.
Clients: 16 total captives: 16 active captives, 16 directly managed. 3 currently in formation. Captive premium volume, $356,500,000. Capital and surplus managed, $288,376,330.
Compensation: annual fee, $25,000 minimum; commissions; hourly: professional, $150; clerical, $55.
2002 gross revenue: $475,000. 100% from fees charged for captive management.
Officers: Roger D. Teese, president/CEO; Bradley D. Matulonis, CFO; Jeffrey S. Kenneson, director-captive operations.
Contact: Jeffrey S. Kenneson.
Subcontracts for some captive management services with IAS (Cayman) Ltd.

Sogecore

6B Route de Treves,
L-2633, Luxembourg;
352-346-8661; fax: 352-34-6840
www.sogecore.com

Founded: 1987.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.
Staff: 20 total, 20 professionals.
Clients: 43 total captives: 43 active captives.
Officers: Jean Thilly, Gilles Coremans, CEOs.

Sogecore A.G.

Genferstrasse 23,
Zurich CH-8027, Switzerland;
41-1-202-0112; fax: 41-1-202-0145
www.sogecore.com

Founded: 1994.
Parent: Sogecore.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; ssociation captive management.
Staff: 1 total, 1 professional.
Clients: 4 total captives: 4 active captives.
Officers: Jean Thilly, Gilles Coremans, CEOs; Pierre-Claude Perrenoud.

Sogecore France

91 Rue Faubourg St. Honore,
Paris 75008, France;
33-143-12-5089; fax: 33-144-94-0855
www.sogecore.com

Founded: 1997.
Parent: Sogecore.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.
Staff: 1 total, 1 professional.
Clients: 2 total captives: 2 active captives.
Officers: Jean Thilly, Gilles Coremans, CEOs.

Sogecore Ireland Ltd.

Guild House, Guild St., IFSC,
Dublin 1, Ireland;
353-1-670-2366; fax: 353-1-670-2377
www.sogecore.com

Founded: 1989.
Parent: Sogecore.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.
Staff: 1 total, 1 professional.
Clients: 2 total captives: 1 active captive, 1 inactive captive, 2 subcontracted.
Officers: Jean Thilly, Gilles Coremans, CEOs; John H. Prosser, general manager.
Subcontracts for some captive management services with FBD International Captive Management Ltd.

Sogecore Ltd. Bermuda

73 Front St.,
Hamilton HM 12, Bermuda;
441-296-2131; fax: 441-296-8846
www.sogecore.com

Founded: 1997.
Parent: Sogecore.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims reserves analysis; actuarial studies; loss forecasting; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 82

Continued from previous page

Staff: 1 total, 1 professional.
Officers: Jean Thilly, Gilles Coremans, CEOs, Simon Dowie, manager.
Subcontracts for some captive management services with Liberty International Management.

Strategic Risk Solutions

110 Main St., P.O. Box 1750,
Burlington, Vt. 05402;
802-860-1958; fax: 802-863-2198
www.gotosrs.com

Founded: 1993.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; loss forecasting; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: actuarial studies; loss forecasting.
Staff: 11 total, 10 professionals.
Clients*: 17 total captives: 17 active captives, 17 directly managed. 3 currently in formation. Captive premium volume, $71,568,000. Capital and surplus managed, $166,000,000.
Compensation: annual fee, $30,000 minimum.
2002 gross revenue: $2,200,000. 90% from fees charged for captive management, 10% from other services.
Officers: Brady Young, Brent Clark, managing directors; Patrick Theriault, director-finance and Vermont operations.
Contact: Patrick Theriault.
**Manages two captives in Bermuda and 20 captives in Vermont.*

Symphony Management Ltd.

The Pearman Building, 3 Gorham Road,
Hamilton HM 08, Bermuda;
441-295-2447; fax: 441-292-0511

Founded: 1991.
Direct services: reinsurance brokered for captives; reinsurance brokered to captives; association captive management; rent-a-captive management; captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; managing underwriting facilities.
Staff: 9 total, 8 professionals.
Clients: 29 total captives: 25 active captives, 4 inactive captives, 29 directly managed. Captive premium volume, $152,000,000. Capital and surplus managed, $261,000,000.
Compensation: annual fee; commissions; hourly: professional, $155 to $300; clerical, $120.
2002 gross revenue: 98% from fees charged for captive management, 2% from commissions charged for brokering insurance and/or reinsurance.
Contact: John G. Neal, president; 441-295-2447, ext. 226.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

T

The Taft Cos.

901 Dulaney Valley Road, Suite 610,
Towson, Md. 21204;
877-587-1763; fax: 877-224-0876
www.taftcos.com

Founded: 2001.
Parent: MIMS International Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; rent-a-captive management; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; managing underwriting facilities.
Subcontracted services: online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; investment management; tax advice; legal advice.
Staff: 4 total, 4 professionals.
Clients: 3 currently in formation.
Compensation: annual fee, $25,000 minimum; commissions; hourly: professional, $200; clerical, $50.
Officers: Richard C. Goff, chairman; W. Allen Taft, president; A. John Guignion, vp-risk systems.
Contact: Richard C. Goff, W. Allen Taft.

Charles Taylor Captive Management

Dallas Building, 7 Victoria St.,
Fifth Floor,
Hamilton HM 11, Bermuda;
441-295-4864; fax: 441-272-7375
www.charlestaylorconsulting.com

Founded: 1969.
Parent: Charles Taylor Consulting P.L.C.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; association captive management.
Subcontracted services: claims processing; online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice; managing underwriting facilities.
Staff: 5 total, 3 professionals.
Clients: 17 total captives: 9 active captives, 8 inactive captives, 17 directly managed. Captive premium volume, $45,600,000. Capital and surplus managed, $42,700,000.
Compensation: annual fee, $30,000 minimum.
2002 gross revenue: $560,000; 100% from fees charged for captive management.
Officers: Norman Long, president; Ellen Charnley, vp.

Towner Risk Management Ltd.

St. James House, Second St.,
St. James, Barbados;
246-432-4000; fax: 246-432-4004
www.towner.bb

Founded: 1986.
Parent: The Towner Management Group Inc.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; association captive management; rent-a-captive management.
Staff: 23 total, 6 professionals.
Clients: 20 total captives: 19 active captives, 1 inactive captive, 20 directly managed. 3 currently in formation. Captive premium volume, $518,000,000. Capital and surplus managed, $166,000,000.
Compensation: annual fee; hourly: professional, $250; clerical, $80.
Officers: Christopher J.N. Towner, executive chairman; Ricardo O. Knight, president; Gregory A. Smith, vp.

Triesco Insurance Services

1562 Parkway Loop, Suite E,
Tustin, Calif. 92780;
714-258-4410; fax: 714-258-4414
www.triesco.com

Founded: 1994.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; investment management; association captive management; managing underwriting facilities.
Staff: 2 total, 1 professional.
Clients: 1 total captive: 1 active captive, 1 directly managed. Captive premium volume, $3,000,000. Capital and surplus managed, $1,000,000.
Compensation: annual fee.
2002 gross revenue: $100,000; 50% from fees charged for captive management, 50% from other services.
Officers: Christi Guardiola, president; Rod Millar, CFO.
Contact: Rod Millar.

U

USA Risk Group (Bermuda) Ltd.*

P.O. Box 1838,
Hamilton HM HX, Bermuda;
441-292-4364; fax: 441-295-3982
www.usarisk.com

Founded: 1997.
Parent: USA Risk Group.
Direct services: captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; managing underwriting facilities.
Subcontracted services: loss control services.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 83

Continued from previous page

Staff: 2 total, 2 professionals.
Clients: 3 total captives: 3 active captives, 3 directly managed. 1 currently in formation. Captive premium volume, $163,715,829. Capital and surplus managed, $42,500,000.
Compensation: annual fee, commissions.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Stuart H. Grayston, president; Gary Osborne, vp; Andrew Sargeant, treasurer.
Contact: Gary Osborne, 800-872-7475, *gosborne@vim.usarisk.com*; Murray Nicol, vp, 441-296-3973, *mnicol@vim.usarisk.com*.
**Formerly USA Offshore Management Ltd.*

USA Risk Group (BVI) Inc.

Romasco Place, Wickhams Cay 1,
P.O. Box 3140,
Road Town, Tortola,
British Virgin Islands;
284-494-4850; fax: 284-494-7467
www.usarisk.com

Founded: 2000.
Parent: USA Risk Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for aptives; association captive management; managing underwriting facilities.
Subcontracted services: loss control services.
Staff: 1 total, 1 professional.
Clients: 5 total captives: 5 active captives, 5 directly managed. 1 currently in formation. Captive premium volume, $5,400,000. Capital and surplus managed, $1,604,000.
Compensation: annual fee, commissions.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Stuart H. Grayston, president; Gary Osborne, vp; Andrew Sargeant, treasurer.
Contact: Gary Osborne; 800-872-7475; *gosborne@vim.usarisk.com*.
Subcontracts for some captive management services with Codan Management Co.

USA Risk Group of South Carolina Inc.

P.O. Box 937,
Charleston, S.C. 29402-0937;
843-579-2214; fax: 843-579-2406
www.usarisk.com

Founded: 2000.
Parent: USA Risk Group.
Direct services: captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; managing underwriting facilities.
Staff: 2 total, 2 professionals.
Clients: 13 total captives: 13 active captives, 13 directly managed. 4 currently in formation. Captive premium volume, $14,725,797. Capital and surplus managed, $16,443,553.
Compensation: annual fee, commissions; hourly: professional, $100 to $300; clerical, $50 to $100.
2002 gross revenue: 95% from fees charged for captive management, 5% from commissions charged for brokering insurance and/or reinsurance.
Officers: Andrew Sargeant, president; Gary Osborne, senior vp; Paul Newton, vp/manager.
Contact: Gary Osborne, 800-872-7475, *gosborne@vim.usarisk.com*; Paul Newton, *pnewton@vim.usarisk.com*.

USA Risk Group of Vermont Inc.*

P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.usarisk.com

Founded: 1980.
Parent: USA Risk Group.
Direct services: captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; reinsurance brokered for captives; underwriting and ratemaking for captives; association captive management; managing underwriting facilities.
Subcontracted services: loss control services.
Staff: 15 total, 12 professionals.
Clients:** 31 total captives: 29 active captives, 2 inactive captives, 30 directly managed. 2 currently in formation. Captive premium volume, $407,091,438. Capital and surplus managed, $352,089,583.
Compensation: annual fee, commissions.
2002 gross revenue: 95% from fees charged for captive management, 5% from commissions charged for brokering insurance and/or reinsurance.
Officers: H. Lincoln Miller Jr., chairman; Andrew Sargeant, president; Gary Osborne, senior vp.
Contact: Andrew Sargeant; 800-872-7475; *asargeant@vim.usarisk.com*.
**Formerly Vermont Insurance Management Inc.*
***Manages one captive in Tennessee and 30 captives in Vermont.*

W

Welbeck Management Ltd.

504 International Centre,
Hamilton HM 11, Bermuda;
441-295-2240; fax: 441-295-2269

Founded: 1988.
Direct services: government reporting; accounting; computerized accounting; investment management; association captive management.
Staff: 1 total, 1 professional.
Clients: 7 total captives: 7 inactive captives, 7 directly managed. Capital and surplus managed, $57,900,000.
Compensation: annual fee.
2002 gross revenue: $180,000; 100% from fees charged for captive management.
Officers: Jonathan C. Richmond, president/managing director.

Willis Management (Bermuda) Ltd.

F.B. Perry Building, 40 Church St.,
P.O. HM 1995,
Hamilton HM HX, Bermuda;
441-295-1272; fax: 441-295-4143
www.williscaptives.com

Founded: 1962.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management.
Subcontracted services: loss control services; actuarial studies; rent-a-captive management.
Staff: 7 total, 5 professionals.
Clients: 28 total captives: 25 active captives, 3 inactive captives, 28 directly managed. 2 currently in formation. Captive premium volume, $210,000,000. Capital and surplus managed, $1,300,000,000.
Compensation: annual fee.
Officers: Guy F. Ragosta, president; J. Oliver Heyliger, managing director; Glenn H. Johnson, vp.

Willis Management (Cayman) Ltd.

The Grand Pavilion Commercial Centre,
West Bay Road, P.O. Box 30600 SMB,
Grand Cayman,
Cayman Islands, B.W.I.;
345-949-6039; fax: 345-949-6621
www.williscaptives.com

Founded: 1993.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; managing underwriting facilities; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management.
Subcontracted services: claims processing; online access to claims data; claims reserves analysis; loss control services; investment management; tax advice; legal advice.
Staff: 5 total, 5 professionals.
Clients: 31 total captives: 31 active captives, 31 directly managed. 4 currently in formation. Captive premium volume, $1,231,000,000. Capital and surplus managed, $439,000,000.
Compensation: annual fee, $30,000 minimum.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Guy F. Ragosta, president; Stephen S. Gray, vp.
Contact: Stephen S. Gray.

Willis Management (Dublin) Ltd.

80 Harcourt St.,
Dublin, Ireland;
353-1-407-0500; fax: 353-1-407-0501
www.williscaptives.com

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 84

Continued from previous page

Founded: 1989.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; claims reserves analysis; loss forecasting; reinsurance brokered to captives; underwriting and ratemaking for captives.
Subcontracted services: loss control services; actuarial studies; reinsurance brokered for captives.
Staff: 10 total, 8 professionals.
Clients: 18 total captives: 17 active captives, 1 inactive captive, 18 directly managed. 1 currently in formation. Captive premium volume, $87,000,000. Capital and surplus managed, $100,000,000.
Compensation: annual fee.
Officers: Tim Byrne, managing director; Zita Culliton, director.

Willis Management (Gibraltar) Ltd.

Europort, Suite 827,
Gibraltar;
350-51-801; fax: 350-43-870
www.williscaptives.com

Founded: 1981.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; loss forecasting; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: loss control services; actuarial studies; reinsurance brokered for captives; reinsurance brokered to captives; investment management; tax advice; legal advice.
Staff: 3 total, 2 professionals.
Clients: 2 total captives: 2 active captives, 2 directly managed. 2 currently in formation. Captive premium volume, $20,000,000. Capital and surplus managed, $9,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Bruno Callaghan, managing director; Malcolm Cutts-Watson, David Prince, directors.

Willis Management (Guernsey) Ltd.

The Albany, Fourth Floor, P.O. Box 384,
St. Peter Port, Guernsey GY1 4NF,
Channel Islands;
44-1481-720-049; fax: 44-1481-710-455
www.williscaptives.com

Founded: 1980.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; managing underwriting facilities; loss forecasting; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: loss control services; actuarial studies; reinsurance brokered for captives; reinsurance brokered to captives; investment management; tax advice; legal advice.
Staff: 33 total, 13 professionals.
Clients: 57 total captives: 53 active captives, 4 inactive captives, 57 directly managed. 3 currently in formation. Captive premium volume, $420,228,537. Capital and surplus managed, $1,031,849,302.
Compensation: annual fee, hourly.
2002 gross revenue: 95% from fees charged for captive management, 5% from other services.
Officers: Malcolm Cutts-Watson, CEO; Dominic Wheatley, managing director.
Contact: Dominic Wheatley; *wheatleyd@willis.com*.

Willis Management (Hawaii) Ltd.

American Savings Bank Tower,
1001 Bishop St., Suite 1503,
Honolulu, Hawaii 96813;
808-521-0723; fax: 808-521-0724
www.williscaptives.com

Founded: 2002.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management; managing underwriting facilities; association captive management.
Subcontracted services: claims processing; online access to claims data; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 1 total, 1 professional.
Clients: 8 total captives: 8 active captives, 8 directly managed. Captive premium volume, $92,000,000. Capital and surplus managed, $21,000,000.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Jason L. Palmer, branch manager.

Willis Management (Isle of Man) Ltd.

Tower House, Loch Promenade,
Douglas IM1 2LZ, Isle of Man;
44-162-469-6100; fax: 44-162-466-1586
www.williscaptives.com

Founded: 1982.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; claims processing; online access to claims data; claims reserves analysis; loss control services; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; association captive management; rent-a-captive management.
Subcontracted services: managing underwriting facilities; actuarial studies; investment management; tax advice; legal advice.
Staff: 21 total, 17 professionals.
Clients: 38 total captives: 38 active captives, Captive premium volume, $239,000,000. Capital and surplus managed, $620,000,000.
Compensation: annual fee, hourly.
Officers: Angus Alexander, managing director; Peter Foulger, Paul Kiernan, directors.

Willis Management (Vermont) Ltd.

112 Lake St.,
Burlington, Vt. 05401;
802-658-9466; fax: 802-658-5520
www.williscaptives.com

Founded: 1992.
Parent: Willis Group Holdings Ltd.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; claims reserves analysis; loss control services; rent-a-captive management; association captive management; managing underwriting facilities.
Subcontracted services: claims processing; online access to claims data; investment management; tax advice; legal advice.
Staff: 11 total, 9 professionals.
Clients*: 43 total captives: 41 active captives, 2 inactive captives, 43 directly managed. 4 currently in formation. Captive premium volume, $386,504,576.
Compensation: annual fee, hourly.
2002 gross revenue: 100% from fees charged for captive management.
Officers: Guy F. Ragosta, managing director; James R. Girardin, senior vp.
Subcontracts for some captive management services with Towner Risk Management Ltd.
**Manages five captives in Hawaii, one captive in Minnesota, one captive in New York, three captives in Tennessee and 33 captives in Vermont.*

Y

Yankee Captive Management Inc.

140 Kennedy Drive, P.O. Box 2127,
South Burlington, Vt. 05452-2127;
802-651-3311; fax: 802-658-9419
www.hvm.com

Founded: 1983.
Parent: Yankee Insurance Inc.
Direct services: captive formation; government reporting; accounting; computerized accounting; association captive management; rent-a-captive management.
Subcontracted services: captive feasibility studies; claims processing; online access to claims data; claims reserves analysis; loss control services; managing underwriting facilities;

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 85

Continued from previous page
actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; investment management; tax advice; legal advice.
Staff: 5.5 total, 5 professionals.
Clients: 12 total captives: 12 active captives, 12 directly managed. 3 currently in formation. Captive premium volume, $396,079,228. Capital and surplus managed, $167,258,093.
Compensation: annual fee.
Officers: Luther F. Hackett, CEO; Leta C. Finch, executive vp/COO; Richard Bazluke, CFO.
Contact: Leta C. Finch.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Z

Zurich Insurance Co., Bermuda Branch

The Zurich Centre, 90 Pitt's Bay Road,
P.O. Box HM 663,
Hamilton, HM CX, Bermuda;
441-294-4000; fax: 441-294-3467
www.zurichbermuda.com

Parent: Zurich Financial Services Group.
Direct services: captive feasibility studies; captive formation; government reporting; accounting; computerized accounting; rent-a-captive management.
Subcontracted services: claims processing; claims reserves analysis; loss control services; actuarial studies; loss forecasting; reinsurance brokered for captives; reinsurance brokered to captives; underwriting and ratemaking for captives; tax advice; legal advice.
Staff: 5 total, 3 professionals.
Clients: 5 total captives: 4 active captives, 1 inactive captive, 5 directly managed. Captive premium volume, $8,100,000. Capital and surplus managed, $48,000,000.
Compensation: annual fee, hourly.
Officers: Don Baker, CEO; Michael Deevy, COO; Jasmine Haffejee, chief accounting officer.
Contact: George Carnegie, account manager; 441-294-2417.

Directory of policyholder-owned alternative risk financing facilities

A

ASAE Insurance Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Membership: American Society of Assn. Executives.
Business conducted by policyholders: associations.
Domicile: District of Columbia.
Policy form: claims made, occurrence.
Access: all brokers, direct.
First policy: January 1992.
2002 assets: $758,931.
2002 capital/surplus: $713,318.
Policyholders: 5 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

Affinity Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO,
Grand Cayman, Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Business conducted by policyholders: artisian contractors, distributors, manufacturers.
Domicile: Cayman Islands.
Risks: auto liability, general liability, workers compensation.
Limits: workers compensation statutory/$1,000,000 other..
Policy form: occurrence.
Access: direct.
First policy: January 1996.
2002 premium volume: $46,889,855.
2002 assets: $67,477,580.
2002 capital/surplus: $15,907,682.
Policyholders: 116 in 2002; 130 estimated in 2003.
Contact: Michael Gibbs, president-Kensington Management Group Ltd., *mgibbs@kensington.ky*; Tom Ullrich, senior vp-Captive Resources L.L.C., 847-879-2360, *tullrich@captiveresources.com*.

Alliance of Nonprofits for Insurance, Risk Retention Group

Alliance Member Services
P.O. Box 8546,
Santa Cruz, Calif. 95061;
800-359-6422; fax: 831-459-0853
www.ani-rrg.org

Business conducted by policyholders: tax-exempt nonprofit organizations.
Domicile: Vermont.
Risks: auto liability, D&O, general liability, improper sexual conduct, social service professional, physical damage.
Limits: $1,000,000 primary/$5,000,000 umbrella.
Policy form: occurrence.
Access: all brokers.
First policy: September 2001.
2002 premium volume: $3,700,000.
2002 assets: $6,800,000.
2002 capital/surplus: $2,100,000.
Policyholders: 369 in 2002; 800 estimated in 2003.
Contact: Susan Bradshaw, vp-marketing and member services.

The directory explanation box can be found on page 88.

American Assn. of Orthodontists Insurance Co., Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280

Membership: American Assn. of Orthodontists.
Business conducted by policyholders: orthodontists.
Domicile: Vermont.
Risks: orthodontists professional liability.
Limits: $100,000 to $5,000,000 per occurrence/$5,000,000 aggregate.
Policy form: claims made, occurrence.
Access: direct.
First policy: June 1995.
2002 premium volume: $4,505,700.
2002 assets: $14,337,150.
2002 capital/surplus: $3,799,101.
Policyholders: 3,354 in 2002; 3,725 estimated in 2003.
Contact: Scott Cant, manager-products and services, AAO Services Inc., 401 N. Lindbergh Blvd., St. Louis, Mo. 63141-7916.

American Bankers Professional & Fidelity Insurance Co. Ltd.

Atlantic Security Ltd.
Windsor Place, 18 Queen St.,
Hamilton, HM HX Bermuda;
441-295-5425; fax: 441-295-5444
www.asl.bm

Membership: American Bankers Assn.
Business conducted by policyholders: banking.
Domicile: Bermuda.
Risks: combination safety depository liability,

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 86

Largest policyholder-owned alternative risk facilities

Ranked by 2002 gross premiums written

Rank	Facility	Domicile	2002 gross premiums written	2002 participants	Business conducted by participants	Risks insured	Management company/ Address	Telephone/Fax/ Web site	Contact
1	Associated Electric & Gas Insurance Services Ltd.	Bermuda	$866,754,000	485	Utility and energy industries	D&O, employment practices, excess liability, fiduciary liability, financial products, professional liability, property, workers compensation	AEGIS Insurance Services Inc. 10 Exchange Place, Jersey City, N.J. 07302	201-521-1200 Fax: 201-521-9555 www.aegislink.com	Gilbert Gould, senior vp
2	Oil Insurance Ltd.	Bermuda	$166,379,000	79	Chemicals and mining, oil and gas exploration and production, petrochemicals, utilities	Catastrophe property damage, third-party pollution liability, well control	Oil Management Services Ltd. 30 Woodbourne Ave., Pembroke, HM 08, Bermuda	441-295-0905 Fax: 441-295-0351 www.oil.bm	Elspeth Brewin, vp
3	American Contractors Insurance Group	Bermuda	$70,765,000	35	Construction contractors	Automobile liability, general liability, workers compensation	ACIG Insurance Co. 12222 Merit Drive, Suite 1660, Dallas, Texas 75251	972-702-9004 Fax: 972-687-0603 www.acig.com	William S. McIntyre, chairman
4	Nonprofits' Insurance Alliance of California	California	$31,000,000	3,632	Tax-exempt nonprofit organizations	Auto liability, D&O, general liability, improper sexual conduct, physical damage, social service professional liability	Alliance Member Services P.O. Box 8507, Santa Cruz, Calif. 95061	800-359-6422 Fax: 831-459-0853 www.niac.org	Susan Bradshaw, vp-marketing and member services
5	Ophthalmic Mutual Insurance Co., A Risk Retention Group	Vermont	$27,752,640	2,968	Ophthalmic practices	D&O, E&O, employment practices liability, fraud and abuse, medical malpractice, professional liability	Marsh-Captive Management Services P.O. Box 530, Burlington, Vt. 05402-0530	802-864-3510 Fax: 802-859-3599 www.omic.com	Robert Widi, member services and sales manager-Ophthalmic Mutual Insurance Co.
6	Exporters Insurance Co. Ltd.	Bermuda	$21,648,687	107	Banking, insurance, telecommunications	Export credit, political risk	BF&M Management Ltd. The ACE Tempest Re Building, 30 Woodbourne Ave., P.O. Box HM 1007, Hamilton, HM 08, Bermuda	441-296-1745 Fax: 441-292-8682 www.exporters.bm	Elizabeth Durrant, director
7	MPC Insurance Ltd.	Vermont	$20,708,905	12	Legal services	Professional liability	Marsh-Captive Management Services P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599 Fax: 802-859-3513	Gary Griswold, vp/senior account manager
8	Franklin Casualty Insurance Co. Inc., A Risk Retention Group	Vermont	$19,377,347	12	Hospitals, physicians	Medical malpractice	Marsh-Captive Management Services P.O. Box 530, Burlington, Vt. 05402-0530	802-864-5599 Fax: 802-859-3599	Kenneth Hoffman, director-risk management
9	OOIDA Risk Retention Group Inc.	Vermont	$18,567,927	4,000	Trucking operations	Cargo, truckers auto liability, unladened	USA Risk Group of Vermont Inc. P.O. Box 306, Montpelier, Vt. 05601	802-229-5042 Fax: 802-229-6280	Cindy Lyford, account manager
10	American Bankers Professional & Fidelity Insurance Co. Ltd.	Bermuda	$18,537,000	1,650	Banking	Combination safety depository liability, D&O liability, excess bank employee dishonesty bond, financial institution bond, Internet banking, stamp bond, trust E&O	Atlantic Security Ltd. Windsor Place, 18 Queen St., Hamilton, HM HX Bermuda	441-295-5425 Fax: 441-295-5444 www.asl.bm	Jillian Curran, vp

Source: BI survey

Originally published: November 17, 2003, *Bermuda Market Report Spotlight*
Next publication date: November 15, 2004, *Bermuda Market Report Spotlight*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 87

Continued from previous page
D&O liability, excess bank employee dishonesty bond, financial institution bond, Internet banking, stamp bond, trust E&O.
Policy form: claims made, occurrence.
Access: all brokers, direct.
First policy: February 1987.
2002 premium volume: $18,537,000.
2002 assets: $95,220,820.
2002 capital/surplus: $36,038,208.
Policyholders: 1,650 in 2002; 1,757 estimated in 2003.
Contact: Jillian Curran, vp.

American Contractors Insurance Group

ACIG Insurance Co.
12222 Merit Drive, Suite 1660,
Dallas, Texas 75251;
972-702-9004; fax: 972-687-0603
www.acig.com

Business conducted by policyholders: construction contractors.
Domicile: Bermuda.
Risks: automobile liability, general liability, workers compensation.
Limits: $1,000,000 liability/statutory workers compensation.
Minimum retention: $250,000.
Policy form: occurrence.
Access: all brokers, direct.
First policy: May 1981.
2002 premium volume: $70,765,000.
2002 assets: $175,353,000.
2002 capital/surplus: $61,910,000.
Policyholders: 35 in 2002; 35 estimated in 2003.
Contact: William S. McIntyre, chairman *wsmcintyre@acig.com.*

Associated Electric & Gas Insurance Services Ltd.

AEGIS Insurance Services Inc.
10 Exchange Place,
Jersey City, N.J. 07302;
201-521-1200; fax: 201-521-9555
www.aegislink.com

Business conducted by policyholders: utility and energy industries.
Domicile: Bermuda.
Risks: D&O, employment practices, excess liability, fiduciary liability, financial products, professional liability, property, workers compensation.
Limits: $35,000,000/$200,000,000 for property, primary $35,000,000 and excess of $200,000.
Minimum retention: $200,0000.
Policy form: claims made, occurrence.
Access: all brokers, direct.
First policy: March 1975.
2002 premium volume: $866,754,000; $2,071,000 in deposit premiums.
2002 assets: $4,216,152.
2002 capital/surplus: $820,504,000.
Policyholders: 485 in 2002; 485 estimated in 2003.
Contact: Gilbert Gould, senior vp.

B

Blueprint Insurance & Casualty Ltd.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: environmental remediation.
Domicile: Cayman Islands.
Risks: workers compensation.
Limits: $350,000.
Policy form: occurrence.
Access: direct, parent company only.
First policy: January 2003.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com.*

C

Caisson Indemnity SPC Ltd.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: assisted living, railroads, real estate.
Domicile: Cayman Islands.
Risks: auto liability, general liability, workers compensation.
Policy form: claims made, occurrence.
Access: direct.
First policy: January 2003.
Policyholders: 1 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com.*

Casting Manufacturers Insurance Ltd.

Atlantic Security Ltd.
Windsor Place, 18 Queen St.,
Hamilton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444
www.asl.bm

Membership: Michigan Tooling Assn.
Business conducted by policyholders: machine tool manufacturing.
Domicile: Bermuda.
Risks: completed operations liability, contractual liability, general liability, product liability.
Limits: $5,000,000.
Policy form: claims made.
Access: all brokers.
First policy: October 1981.
2002 premium volume: $379,482.
2002 assets: $5,400,000.
2002 capital/surplus: $4,890,000.
Policyholders: 36 in 2002; 40 estimated in 2003.
Contact: Dueane S. Dill, vp; *ddill@asl.bm.*

Churchill Casualty Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO,
Grand Cayman, Cayman Islands,
B.W.I.;
345-946-2100; fax: 345-946-2110

Business conducted by policyholders: contractors, distributors, manufacturers.
Domicile: Cayman Islands.
Risks: auto liability, general liability, workers compensation.
Limits: $1,000,000.
Policy form: occurrence.
Access: direct.
First policy: July 1992.
2002 premium volume: $46,345,419.
2002 assets: $75,384,940.
2002 capital/surplus: $17,690,631.
Policyholders: 80 in 2002; 89 estimated in 2003.
Contact: Michael Gibbs, president-Kensington Management Group Ltd., *mgibbs@kensington.ky*; Sam Meccia, senior vp-Captive Resources L.L.C., 847-879-2361, *smeccia@captiveresources.com.*

Community Health Alliance A Reciprocal Risk Retention Group

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402-0530;
802-864-2741; fax: 802-859-3509

Business conducted by policyholders: hospitals, physicians.
Domicile: Vermont.
Risks: general liability, professional liability.
Minimum retention: $500,000.
Policy form: claims made.
Access: direct.
First policy: October 2002.
2002 premium volume: $4,300,000.
2002 assets: $3,111,058.
2002 capital/surplus: $2,055,240.
Policyholders: 5 in 2002; 5 estimated in 2003.
Contact: Melissa A. Hancock, account manager.

Community Hospital Alternative for Risk Transfer, A Reciprocal Risk Retention Group

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402;
802-864-2742; fax: 802-859-3511

Business conducted by policyholders: hospitals, physicians.
Domicile: Vermont.
Risks: general liability, hospital professional liability.
Limits: $9,000,000 and excess of $2,000,000.
Minimum retention: $500,000.
Policy form: claims made, occurrence.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 88

Continued from previous page

First policy: May 2002.
2002 premium volume: $18,035,979.
2002 assets: $33,475,960.
2002 capital/surplus: $7,876,948.
Policyholders: 32 in 2002; 33 estimated in 2003.
Contact: Jack M. Raymond Jr.; *jack.m.raymond.jr@marsh.com*.

Consumer Specialties Insurance Co. Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.csiplus.com

Membership: Chemical Specialty Products Assn.
Business conducted by policyholders: chemical manufacturers.
Domicile: Vermont.
Risks: commercial general liability.
Limits: $250,000 to $5,000,000 per claim and aggregate and excess of $5,000 to $25,000 self-insured retention.
Policy form: claims made, occurrence.
Access: all brokers.
First policy: 1987.
2002 premium volume: $968,631.
2002 assets: $7,747,718.
2002 capital/surplus: $4,719,566.
Policyholders: 45 in 2002; 65 estimated in 2003.
Contact: Anita Perkins, account manager.

Contractors Insurance Co. of North America, A Risk Retention Group

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: home construction.
Domicile: Hawaii.
Risks: general liability, completed operations coverage for owner-controlled insurance programs.
Limits: $3,000,000 and excess of $2,900,000 per occurrence ceded to North American Builders Indemnity Co.
Minimum retention: $100,000 per occurrence.
Policy form: occurrence.
Access: direct.
First policy: June 2003.
Policyholders: 50 estimated in 2003.
Contact: Katherine Kranz, vp; *kkranz@riskcap.com*.

Cooperative of American Physicians Insurance Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: medical malpractice trust.
Domicile: Hawaii.
Risks: medical malpractice.
Limits: primary $1,000,000 and excess of $7,000,000.
Policy form: claims made.
Access: direct.
First policy: January 2001.
2002 premium volume: $5,000,000.
2002 assets: $6,199,000.
2002 capital/surplus: $1,480,000.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Michael Murphy, president; *mmurphy@riskcap.com*.

E

Eastern Dentists Insurance Co.

Willis Management (Vermont) Ltd.
112 Lake St.,
Burlington, Vt. 05401;
802-658-9466; fax: 802-658-5520
www.edic.com

Membership: state dental societies.
Business conducted by policyholders: dental practices, dentists.
Domicile: Vermont.
Risks: general liability, professional liability.
Limits: $2,000,000 per claim/$6,000,000 aggregate.
Policy form: claims made, occurrence.
Access: all brokers, direct.
First policy: September 1992.
2002 premium volume: $7,314,299.
2002 assets: $22,233,370.
2002 capital/surplus: $3,758,747.
Policyholders: 3,550 in 2002; 3,700 estimated in 2003.
Contact: Lauren B. Chrusz, controller-Eastern Dentists Insurance Co.; 200 Friberg Parkway, Suite 2002, Westborough, Mass. 01581; 508-836-4204; *lchrusz@edic.com*.

Employers Equity Insurance Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: professional employer organizations.
Domicile: Cayman Islands.
Risks: workers compensation.
Limits: $500,000.
Policy form: occurrence.
Access: RMS Insurance Services.
First policy: December 1998.
2002 premium volume: $2,337,044.
2002 assets: $7,839,592.
2002 capital/surplus: $1,139,354.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Michael Murphy, president; *mmurphy@riskcap.com*.

Exporters Insurance Co. Ltd.

BF&M Management Ltd.
The ACE Tempest Re Building, 30 Woodbourne Ave., P.O. Box HM 1007,
Hamilton, HM 08 Bermuda;
441-296-1745; fax: 441-292-8682
www.exporters.bm

Business conducted by policyholders: banking, insurance, telecommunications.
Domicile: Bermuda.
Risks: export credit, political risk.
Limits: $20,000,000.
Policy form: claims made, occurrence.
Access: all brokers.
First policy: March 1990.
2002 premium volume: $21,648,687.
2002 assets: $170,990,600.
2002 capital/surplus: $56,261,543.
Policyholders: 107 in 2002; 108 estimated in 2003.
Contact: Elizabeth Durrant, director.

F

Four Points Re Ltd.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Policyholder-owned Alternative Risk Financing Facilities begin with the name of the facility as well as the name and address of the managing company.

Listed next are the membership required, if any, and the business conducted by the policyholders. This is followed by the facility's domicile, the risks underwritten, the limits provided, the minimum retention, the policy form used and how potential policyholders can gain access. The listings also indicate the date the first policy was written.

Next the 2002 premium volume, assets and capital and surplus are listed, as well as the number of policyholders in 2002 and an estimate for 2003. Completing each listing is the name of a contact person.

The facility or its manager, in response to a *Business Insurance* questionnaire, provided all information on each facility. Although every effort has been made to report complete and accurate information, *BI* is unable to verify all the information provided.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 89

Continued from previous page
Business conducted by policyholders: reinsurance of homeowner warranties.
Domicile: Cayman Islands.
Risks: home warranties for new single and multifamily dwellings.
Limits: $500,000 and excess of $500,000.
Policy form: occurrence.
Access: provides reinsurance to Golden Insurance Co., A Risk Retention Group.
First policy: August 2002.
2002 premium volume: $440,000; $440,000 in deposit premiums.
2002 assets: $431,795.
2002 capital/surplus: $430,068.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

Franklin Casualty Insurance Co. Inc., A Risk Retention Group

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05401;
802-864-5599; fax: 802-859-3599

Business conducted by policyholders: hospitals, physicians.
Domicile: Vermont.
Risks: medical malpractice.
Limits: $500,000 to $2,000,000 per occurrence and excess of $1,500,000 to $3,000,000 annual aggregate.
Policy form: claims made.
Access: direct.
First policy: July 1997.
2002 premium volume: $19,377,347.
2002 assets: $52,958,960.
2002 capital/surplus: $1,409,459.
Policyholders: 12 in 2002; 12 estimated in 2003.
Contact: Kenneth Hoffman, director-risk management.

G

General Eastern Ski Insurance Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280

Business conducted by policyholders: ski-area operations.
Domicile: Vermont.
Risks: general liability.
Limits: $10,000,000.
Minimum retention: $10,000.
Policy form: occurrence.
Access: direct.
First policy: April 1988.
2002 assets: $5,153,796.
2002 capital/surplus: $3,574,837.
Policyholders: 4 in 2002; 5 estimated in 2003.
Contact: Scott Stone, assistant vp.

Golden Insurance Co., A Risk Retention Group

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Membership: Golden Home Builders Assn.
Business conducted by policyholders: residential homebuilders who provide 10-year homeowner structural warranties.
Domicile: Nevada.
Risks: home warranties for new single- and multifamily dwellings.
Limits: value of home.
Policy form: claims made.
Access: all brokers, direct.
First policy: January 2001.
2002 premium volume: $1,100,000.
2002 assets: $1,526,961.
2002 capital/surplus: $472,274.
Policyholders: 388 in 2002; 425 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

Guardrisk Insurance Co. Ltd.

Guardrisk Holdings (Pty.) Ltd
Alexander Forbes House, 25 Sauer St.,
Johannesburg, 2107 South Africa;
27-11-378-5000; fax: 27-11-378-3582
www.guardrisk.co.za

Business conducted by policyholders: financial, industrial.
Domicile: South Africa.
Risks: life, nonlife.
Policy form: claims made.
Access: all brokers, direct.
First policy: September 1993.
2002 premium volume: $95,611,184.
2002 assets: $91,379,690.
2002 capital/surplus: $3,011,295.
Policyholders: 248 in 2002; 275 estimated in 2003.
Contact: Andre Jordaan, financial director; *andregj@guardrisk.co.za*.

H

John Hancock Insurance Co. of Vermont

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402-0530;
802-864-2741; fax: 802-859-3509

Business conducted by policyholders: post-retirement medical plans, corporate-owned life insurance plans.
Domicile: Vermont.
Risks: corporate-owned life insurance plans, trust-owned health insurance.
Policy form: claims made.
Access: direct.
First policy: December 2000.
2002 premium volume: $180,000,000;
2002 assets: $220,780,600.
2002 capital/surplus: $11,249,523.
Policyholders: 3 in 2002; 4 estimated in 2003.
Contact: Melissa A. Hancock, account manager.

L

LIBRIS Indemnity Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Membership: American Booksellers Assn.
Business conducted by policyholders: retail bookstores.
Domicile: Cayman Islands.
Risks: auto liability, general liability, property, workers compensation.
Limits: $1,000,000 per occurrence/$2,000,000 aggregate.
Policy form: occurrence.
Access: all brokers, direct.
First policy: June 1997.
2002 premium volume: $2,115,940.
2002 assets: $4,503,981.
2002 capital/surplus: $1,417,156.
Policyholders: 500 in 2002; 550 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

Little Bijou Indemnity Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: airport services.
Domicile: Cayman Islands.
Risks: workers compensation.
Limits: $350,000.
Policy form: occurrence.
Access: Integrated Airline Services.
First policy: January 2002.
2002 premium volume: $420,000.
2002 assets: $2,057,325.
2002 capital/surplus: $357,779.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

M

MLB Burlington Assurance Exchange Society

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402;
802-864-5599; fax: 802-859-3599

Membership: Major League Baseball.
Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 90

Continued from previous page
Business conducted by policyholders: professional baseball.
Domicile: Vermont.
Risks: general liability, workers compensation.
Limits: $1,000,000 per occurrence.
Policy form: occurrence.
First policy: January 2003.
Policyholders: 31 estimated in 2003.
Contact: Stacey J. Tynion, account manager.

MPC Insurance Ltd.

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402-0530;
802-864-5599; fax: 802-859-3513

Business conducted by policyholders: legal services.
Domicile: Vermont.
Risks: professional liability.
Limits: $10,000,000 primary $40,000,000 and excess of $10,000,000.
Minimum retention: $5,000,000.
Policy form: claims made.
Access: Must be a member of MPC Insurance Ltd.
First policy: October 1987.
2002 premium volume: $20,708,905.
2002 assets: $106,392,500.
2002 capital/surplus: $33,449,102.
Policyholders: 12 in 2002; 12 estimated in 2003.
Contact: Gary Griswold, vp/senior account manager.

N

New England Medical Center Insurance Co. of Vermont Inc., A Risk Retention Group

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05401;
802-864-5599; fax: 802-859-3599

Business conducted by policyholders: hospitals, physicians.
Domicile: Vermont.
Risks: medical malpractice.
Limits: $100,000 per occurrence/$1,000,000 aggregate.
Policy form: claims made.
Access: direct.
First policy: October 1995.
2002 premium volume: $1,165,858.
2002 assets: $6,318,075.
2002 capital/surplus: $2,063,091.
Policyholders: 6 in 2002; 6 estimated in 2003.
Contact: Susan Fletcher, business operations and insurance manager-New England Medical Center Hospitals.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Nonprofits' Insurance Alliance of California

Alliance Member Services
P.O. Box 8507,
Santa Cruz, Calif. 95061;
800-359-6422; fax: 831-459-0853
www.niac.org

Business conducted by policyholders: tax-exempt nonprofit organizations.
Domicile: California.
Risks: auto liability, D&O, general liability, improper sexual conduct, physical damage, social service professional liability.
Limits: $1,000,000 primary/$5,000,000 umbrella.
Policy form: occurrence.
Access: all brokers.
First policy: November 1989.
2002 premium volume: $31,000,000.
2002 assets: $79,000,000.
2002 capital/surplus: $25,700,000.
Policyholders: 3,632 in 2002; 4,350 estimated in 2003.
Contact: Susan Bradshaw, vp-marketing and member services.

North American Builders Indemnity Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: homebuilders and developers listed on New York Stock Exchange.
Domicile: Colorado.
Risks: auto liability, builders risk and auto physical damage, comprehensive general liability, property, real estate E&O, workers compensation.
Policy form: claims made, occurrence.
Access: direct, pure captive.
First policy: February 1990.
2002 premium volume: $27,960,322.
2002 assets: $68,380,380.
2002 capital/surplus: $11,783,860.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

Northeast Casualty Risk Retention Group

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402-0530;
802-864-6332; fax: 802-859-3555

Business conducted by policyholders: environmental waste.
Domicile: Vermont.
Risks: closure, post closure.
Limits: $8,219,353.
Policy form: claims made.
Access: direct.
First policy: July 1989.
2002 premium volume: $50,000.
2002 assets: $7,918,288.
2002 capital/surplus: $7,906,838.
Policyholders: 10 in 2002; 10 estimated in 2003.
Contact: Jodi K. Melone, account manager.

O

Oil Insurance Ltd.

OIL Management Services Ltd.
30 Woodbourne Ave.,
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.oil.bm

Business conducted by policyholders: chemicals and mining, oil and gas exploration and production, petrochemicals, utilities.
Domicile: Bermuda.
Risks: catastrophe property damage, third-party pollution liability, well control.
Limits: $250,000,000 per occurrence.
Minimum retention: $5,000,000.
Policy form: occurrence.
Access: Bermuda brokers, direct, non-U.S. brokers.
First policy: 1972.
2002 premium volume: $166,379,000.
2002 assets: $2,411,623,000.
2002 capital/surplus: $1,122,787,000.
Policyholders: 79 in 2002; 87 estimated in 2003.
Contact: Elspeth Brewin, vp; *elspeth.brewin@omsl.bm*.

OOIDA Risk Retention Group Inc.

USA Risk Group of Vermont Inc.
P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280

Membership: Owner-Operators Independent Drivers Assn.
Business conducted by policyholders: trucking operations.
Domicile: Vermont.
Risks: cargo, truckers auto liability, unladened.
Limits: $2,000,000.
Policy form: occurrence.
Access: direct.
First policy: December 1995.
2002 premium volume: $18,567,927.
2002 assets: $21,958,190.
2002 capital/surplus: $3,084,300.
Policyholders: 4,000 in 2002; 4,300 estimated in 2003.
Contact: Cindy Lyford, account manager.

Ophthalmic Mutual Insurance Co., A Risk Retention Group

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402;
802-864-3510; fax: 802-859-3599
www.omic.com

Membership: American Academy of Ophthal-

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 91

Continued from previous page
mology.
Business conducted by policyholders: ophthalmic practices.
Domicile: Vermont.
Risks: D&O, E&O, employment practices liability, fraud and abuse, medical malpractice, professional liability.
Limits: $5,000,000 per claim/$10,000,000 aggregate.
Policy form: claims made.
Access: direct.
First policy: October 1987.
2002 premium volume: $27,752,640.
2002 assets: $87,997,540.
2002 capital/surplus: $21,750,299.
Policyholders: 2,968 in 2002; 3,200 estimated in 2003.
Contact: Robert Weidi, member services and sales manager-Ophthalmic Mutual Insurance Co.

P

Pacific Commonwealth Insurance Co. Inc.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: concrete work on a subcontract basis to residential single-family and multi- family homebuilders; concrete services, on a limited basis, to certain commercial contractors.
Domicile: Hawaii.
Risks: commercial general liability.
Limits: $1,000,000.
Policy form: claims made.
Access: direct.
First policy: June 2003.
Policyholders: 1 estimated in 2003.
Contact: Kathy Kranz, vp; *kkranz@riskcap.com*.

Physicians Reimbursement Fund Inc., A Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280

Membership: California Medical Board approved.
Business conducted by policyholders: physicians, both primary care and surgical specialists, practicing in the San Francisco Bay area.
Domicile: Vermont.
Risks: medical malpractice.
Limits: $1,000,000 per occurrence/$3,000,000 aggregate.
Policy form: occurrence.
Access: direct.
First policy: July 1998.
2002 premium volume: $2,192,544.
2002 assets: $17,107,630.
2002 capital/surplus: $6,156,276.
Policyholders: 197 in 2002; 202 estimated in 2003.
Contact: Paula Audibert, controller.

Public Utility Mutual Insurance Co.

Marsh-Captive Management Services
P.O. Box 530,
Burlington, Vt. 05402;
802-864-6269; fax: 802-864-5764

Membership: Public Utilities Risk Management Assn.
Business conducted by policyholders: publicly-owned utilities.
Domicile: Vermont.
Risks: auto, excess liability, fiduciary, general liability, professional liability, public officials D&O.
Policy form: claims made, occurrence.
Access: direct.
2002 premium volume: $1,868,889.
2002 assets: $6,476,022.
2002 capital/surplus: $1,035,916.
Policyholders: 34 in 2002; 35 estimated in 2003.
Contact: Barry M. Port, executive director-Public Utilities Risk Management Assn.; 352 Turnpike Road, Suite 205, Southborough, Mass. 01772-1756.

R

Raffles Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO,
Grand Cayman, Cayman Islands, B.W.I.
345-946-2100; fax: 345-946-2110

Business conducted by policyholders: contractors, distributors, manufacturers.
Domicile: Cayman Islands.
Risks: auto liability, general liability, workers compensation.
Limits: $1,000,000.
Policy form: occurrence.
Access: direct.
First policy: April 1985.
2002 premium volume: $98,928,406.
2002 assets: $214,632,500.
2002 capital/surplus: $38,231,665.
Policyholders: 189 in 2002; 210 estimated in 2003.
Contact: Michael Gibbs, president-Kensington Management Group Ltd., *mgibbs@kensington.ky*; Jennifer Beard, executive vp-Captive Resources L.L.C., 847-879-2366, *jbeard@captiveresources.com*.

S

sEnergy Insurance Ltd.

OIL Management Services Ltd.
30 Woodbourne Ave.,
Pembroke, HM 08 Bermuda;
441-295-0905; fax: 441-295-0351
www.senergy.bm

Business conducted by policyholders: energy industry.
Domicile: Bermuda.
Risks: business interruption, excess property damage.
Limits: $200,000,000 per occurrence.
Minimum retention: $255,000,000 excess property, greater of $50,000,000 or 30 days business interruption.
Policy form: occurrence.
Access: Bermuda brokers, direct, non-U.S. brokers.
First policy: May 2002.
2002 premium volume: $12,492,000.
2002 assets: $242,036,000.
2002 capital/surplus: $229,530,000.
Policyholders: 12 in 2002; 14 estimated in 2003.
Contact: W. Rudd Marlowe, senior vp; *rudd.marlowe@senergy.bm*.

Silver Indemnity Ltd.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: assisted living care facilities.
Domicile: Cayman Islands.
Risks: auto liability, general liability, workers compensation.
Limits: $1,000,000.
Policy form: occurrence.
Access: assisted living care facilities owned by Sunwest Management Co.
First policy: August 2002.
2002 premium volume: $7,087,005.
2002 assets: $7,008,242.
2002 capital/surplus: $2,329,491.
Policyholders: 100 in 2002; 100 estimated in 2003.
Contact: Richard Poling, senior vp; *rpoling@riskcap.com*.

States Self-Insurers Risk Retention Group Inc.

Berkley Risk Administrators Co. L.L.C.
222 S. Ninth St., Suite 1300,
Minneapolis, Minn. 55402-3332;
800-640-0345; fax: 612-766-3399
www.statesrrg.com

Business conducted by policyholders: public entities.
Domicile: Vermont.
Risks: auto liability, general liability, incidental medical professional liability, law enforcement liability, public officials and school administrators liability.
Limits: primary 10,000,000.
Minimum retention: $250,000.
Policy form: claims made, occurrence.
Access: all brokers, direct.
First policy: August 1987.
2002 premium volume: $9,654,061.
2002 assets: $14,998,730.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 92

Continued from previous page
2002 capital/surplus: $5,223,654.
Policyholders: 46 in 2002; 50 estimated in 2003.
Contact: Royanna Carle, marketing representative.

Sun Valley Indemnity

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: professional employer organizations.
Domicile: Cayman Islands.
Risks: E&O, workers compensation.
Limits: $350,000.
Policy form: occurrence.
Access: owners of captive only.
First policy: August 2000.
2002 premium volume: $1,444,808.
2002 assets: $2,246,666.
2002 capital/surplus: $898,481.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Michael Murphy, president; *mmurphy@riskcap.com*.

T

Temporary Services Inc. Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO,
Grand Cayman,
Cayman Islands, B.W.I.;
345-946-2100; fax: 345-946-2110

Business conducted by policyholders: staffing firms, temporary employment companies.
Domicile: Cayman Islands.
Risks: workers compensation.
Limits: workers compensation statuatory/$1,000,000 excess liability.
Policy form: occurrence.
Access: direct.
First policy: May 1993.
2002 premium volume: $30,222,288.
2002 assets: $63,260,540.
2002 capital/surplus: $28,802,313.
Policyholders: 95 in 2002; 100 estimated in 2003.
Contact: Michael Gibbs, president-Kensington Management Group Ltd., *mgibbs@kensington.ky*; Luan K. Lee, vp-Captive Resources L.L.C., 847-879-2362, *llee@captiveresources.com*.

Terra Insurance Co., A Risk Retention Group

USA Risk Group of Vermont Inc.
P.O. Box 306,
Montpelier, Vt. 05601;
802-229-5042; fax: 802-229-6280
www.terrarrg.com

Membership: Assn. of Soil & Foundation Engineers Inc.
Business conducted by policyholders: geosciences and soil engineering.
Domicile: Vermont.
Risks: professional liability.
Limits: $1,000,000 standard, plus $1,000,000 optional.
Minimum retention: $25,000 deductible.
Policy form: claims made.
Access: direct.
First policy: April 1988.
2002 premium volume: $7,115,757.
2002 assets: $33,043,020.
2002 capital/surplus: $18,598,749.
Policyholders: 86 in 2002; 88 estimated in 2003.
Contact: Scott Stone, assistant vp.

Traffic Insurance Ltd.

Kensington Management Group Ltd.
P.O. Box 10027APO,
Grand Cayman, Cayman Islands,
B.W.I.;
345-946-2100; fax: 345-946-2110

Business conducted by policyholders: trucking companies.
Domicile: Cayman Islands.
Risks: auto liability, auto physical damage, general liability, workers compensation.
Limits: $1,000,000.
Minimum retention: $400,000.
Policy form: occurrence.
First policy: July 1993.
2002 premium volume: $32,025,803; $32,025,803 in deposit premiums.
2002 assets: $55,564,540.
2002 capital/surplus: $33,745,347.
Policyholders: 47 in 2002; 53 estimated in 2003.
Contact: Michael Gibbs, president-Kensington Management Group Ltd., *mgibbs@kensington.ky*; Nicholas Hentges, executive vp-Captive Resources L.L.C., 847-879-2365, *nhentges@captiveresources.com*.

U

United Church Insurance Co.

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: churches.
Domicile: Hawaii.
Risks: auto liability, general liability, physical damage, property, workers compensation.
Policy form: occurrence.
Access: direct.
First policy: January 2002.
2002 premium volume: $10,065,515.
2002 assets: $11,177,290.
2002 capital/surplus: $1,952,386.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Sherman Hee, vp; *sherman.hee@verizon.net*.

W

Western Pacific Mutual Insurance Co., A Risk Retention Group

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Membership: Residential Warranty Corp.
Business conducted by policyholders: home construction and sales.
Domicile: Colorado.
Risks: new home warranty.
Limits: home price.
Policy form: claims made.
Access: warranty administration of Residential Warranty Corp.
First policy: July 1990.
2002 premium volume: $8,917,386.
2002 assets: $88,694,720.
2002 capital/surplus: $34,508,608.
Policyholders: 145,308 in 2002; 146,000 estimated in 2003.
Contact: Kathy Kranz, vp; *kkranz@riskcap.com*.

Westmerica

RiskCap
1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Business conducted by policyholders: automobile dealerships.
Domicile: Colorado.
Risks: inventory, liability, property, surety and warranty insurance, workers compensation.
Policy form: claims made, occurrence.
Access: direct.
2002 premium volume: $3,244,446.
2002 assets: $6,062,411.
2002 capital/surplus: $3,548,444.
Policyholders: 12 in 2002; 16 estimated in 2003.
Contact: Kathy Kranz, vp; *kkranz@riskcap.com*.

The full Directory of Policyholder-Owned Alternative Risk Financing Facilities is available online in the directories area of *www.businessinsurance.com*. The searchable directory allows users to locate alternative risk financing facilities by company name, management company and gross written premiums, among other information. PDF copies of the directory can be purchased from the Crain Information Center at 312-649-5476.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 93

Directory of rent-a-captives

A

AEGIS Electric & Gas Insurance Solutions (SAC) Ltd.

Becher + Carlson Management Ltd.
45 Reid St., Fourth Floor,
Hamilton, HM JX Bermuda;
441-295-0519; fax: 441-292-5552
www.amre.com

Domicile: Bermuda.
Risks: commercial property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers.
Established: May 2002.
Premium volume: $3,500,000 in 2002.
2002 assets: $1,000,000.
2002 capital/surplus: $1,000,000.
Business conducted by members: gas and electric utilities and related energy companies.

Amerisure Re (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: traditional.
Policy form: occurrence.
Access: direct.
Established: July 1986.
Premium volume: $3,300,000 in 2002; $3,500,000 estimated in 2003.
2002 assets: $17,200,000.
2002 capital/surplus: $11,200,000.
Policyholders: 3 in 2002; 3 estimated in 2003.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

AP Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: professional liability.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: October 2001.
Premium volume: $685,000 in 2002; $1,500,000 estimated in 2003.
2002 assets: $8,000,000.
2002 capital/surplus: $6,000,000.
Policyholders: 2 in 2002; 4 estimated in 2003.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

Argo Capital Group Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: medical benefits, professional liability.
Programs: traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: January 1999.
Premium volume: $6,700,000 in 2002; $7,500,000 estimated in 2003.
2002 assets: $6,900,000.
2002 capital/surplus: $1,440,000.
Policyholders: 3 in 2002; 4 estimated in 2003.
Business conducted by members: insurance agents.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

Arlington Insurance Co. Ltd.

Liberty International Management
(Bermuda) Ltd.
P.O. Box HM 2455,
Hamilton, HM JX Bermuda;
441-296-2131; fax: 441-296-8846

Domicile: Bermuda.
Risks: auto liability, general liability, workers compensation.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, Bermuda brokers, direct.
Established: November 2002.
Premium volume: $1,216,106 in 2002; $16,500,000 estimated in 2003.
2002 assets: $7,149,299.
2002 capital/surplus: $5,911,806.
Policyholders: 1 in 2002; 14 estimated in 2003.
Contact: Chris Wiseman;
chris.wiseman@libertyinternational.com.

Artex Insurance Co. Ltd.

Artex Underwriting Managers Ltd.
Sofia House, 48 Church St.,
P.O. Box 2000,
Hamilton, HM HX Bermuda;
441-296-6429; fax: 441-292-8231
www.rent-a-captive.com

Domicile: Bermuda.
Risks: auto liability, general liability, workers compensation.
Programs: traditional.
Policy form: occurrence.
Access: all brokers.
Established: February 1998.
Premium volume: $80,900,000 in 2002; $98,000,000 estimated in 2003.
2002 assets: $84,200,000.
2002 capital/surplus: $5,800,000.
Policyholders: 40 in 2002; 50 estimated in 2003.
Contact: Peter J. Mullen, president;
peter_mullen@ajg.com.

B

Bejar Indemnity (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Premium volume: $1,000,000 estimated in 2003.
2002 assets: $150,000.
2002 capital/surplus: $125,000.
Policyholders: 2 estimated in 2003.
Business conducted by members: insurance agents.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

British Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: October 1987.
Premium volume: $6,200,000 in 2002; $3,400,000 estimated in 2003.
2002 assets: $15,200,000.
2002 capital/surplus: $120,000.
Policyholders: 3 in 2002; 2 estimated in 2003.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

Continued on next page

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 94

Largest rent-a-captive facilities

Ranked by 2002 gross premiums written

Rank	Facility	Domicile	2002 gross premiums written	Estimated 2003 gross premiums written	2002 participants	Estimated 2003 participants	Risks insured	Management company/Address	Telephone/Fax/Web site	Contact
1	North Rock Insurance Co. Ltd.	Bermuda	$214,000,000	$75,000,000	70	85	Auto liability, general liability, property, workers compensation	CNA Risk Services Ltd. Continental Building, 25 Church St., Hamilton, HM 12 Bermuda	441-295-6015 Fax: 441-295-1702 www.cnabermuda.bm	Thomas R. McMahon, COO
2	Guardrisk Insurance Co. Ltd.	South Africa	$150,547,995	$161,778,875	95	108	Life, nonlife	Guardrisk Holdings (Pty.) Ltd. Alexander Forbes House, 25 Sauer St., Johannesburg, 2107 South Africa	27-11-378-5000 Fax: 27-11-378-3582 www.guardrisk.co.za	Andre Jordaan, financial director; andregj@guardrisk.co.za
3	Uberrimae Fidei Insurance Co. Ltd.	Bermuda	$100,000,000 [1]	NA	5	8	All lines	Uberrimae Fidei Insurance Co. Ltd. Wellseley House S., 90 Pitts Bay Road, Pembroke, HM 08 Bermuda	441-295-1646 Fax: 441-292-8062 www.img.bm	Francis J. Carter; fcarter@img.bm
4	Artex Insurance Co. Ltd.	Bermuda	$80,900,000	$98,000,000	40	50	Auto liability, general liability, workers compensation	Artex Underwriting Managers Ltd. Sofia House, 48 Church St., P.O. Box 2000, Hamilton, HM HX Bermuda	441-296-6429 Fax: 441-292-8231 www.rent-a-captive.com	Peter J. Mullen, president; peter_mullen@ajg.com
5	Lansdowne Insurance Co. Ltd.	Bermuda	$63,000,000	$80,000,000	37	50	Property/casualty	Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 Fax: 441-292-1196	Andrew McComb; andy.mccomb@allegro.bm
6	Quest Insurance Solutions Ltd.	Bermuda	$56,000,000	$16,000,000	45	40	General liability, property, workers compensation	Quest Management Services Ltd. Skandia International House, 16 Church St., Hamilton, HM FX Bermuda	441-295-2482 Fax: 441-292-1143	Larry Turnbull, lturnbull@questgroup.bm; Nick Frost, nfrost@questgroup.bm
7	Gettysburg National Indemnity (SAC) Ltd.	Bermuda	$33,000,000	$20,000,000	9	11	Property/casualty	Allegro Insurance & Risk Management Ltd. Burnaby Building, 16 Burnaby St., Hamilton, HM 11 Bermuda	441-295-8495 Fax: 441-292-1196	Andrew McComb; andy.mccomb@allegro.bm
8	Hurst Holme Insurance Co. Ltd.	Bermuda	$26,151,000	$85,000,000	20	26	Property/casualty	International Advisory Services Ltd. 44 Church St., Hamilton, HM 11 Bermuda	441-295-3688 Fax: 441-295-1697 www.iaspark.com	David P. Pickering
9	Quest (SAC) Ltd.	Bermuda	$26,000,000	$44,000,000	6	14	General liability, property, workers compensation	Quest Management Services Ltd. Skandia International House, 16 Church St., Hamilton, HM FX Bermuda	441-295-2482 Fax: 441-292-1143	Larry Turnbull, lturnbull@questgroup.bm; Nick Frost, nfrost@questgroup.bm
10	The Stuart Insurance Group Ltd.	Bermuda	$17,296,669	$15,000,000	16	16	Auto liability, general liability, warranty, workers compensation	Liberty International Management (Bermuda) Ltd. P.O. Box HM 2455, Hamilton, HM JX Bermuda	441-296-2131 Fax: 441-296-8846	Simon Dowie; simon.dowie@libertyinternational.com

NA not available 1 Estimate
Source: BI survey

Originally published: November 17, 2003, *Bermuda Market Report Spotlight*
Next publication date: November 15, 2004, *Bermuda Market Report Spotlight*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 95

Continued from previous page

C

Colrich (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: direct.
Established: November 1992.
Premium volume: $1,500,000 in 2002; $8,000,000 estimated in 2003.
2002 assets: $28,500,000.
2002 capital/surplus: $24,800,000.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

F

Fortress Insurance Co. Ltd.

BF&M Management Ltd.
ACE Tempest Re Building,
34 Woodbourne Ave.,
Hamilton, HM 11 Bermuda;
441-292-6396; fax: 441-292-8682
www.bfm.bm

Directory explanation box

The *Business Insurance* Directory of Rent-a-Captives begin with the name of the facility as well as the name and address of the managing company.

This is followed by the facility's domicile, risks underwritten, limits provided, minimum retention, policy form used and how potential policyholders can gain access. Also listed are whether the programs are fully funded or traditional and the date the rent-a-captive was established.

The 2002 premium volume and the estimated 2003 premium volume also are given. The 2002 assets and 2002 capital and surplus are listed, as well as the number of policyholders in 2002 and an estimate for 2003.

Listed next is a description of the facility's membership, including any association requirements. Completing each listing is the name of a contact person.

The facility or its manager, in response to a *Business Insurance* questionnaire, provided all information on each facility. Although every effort has been made to report complete and accurate information, *BI* is unable to verify all the information provided.

Domicile: Bermuda.
Risks: health, life, pension, property/casualty.
Programs: fully funded, traditional.
Access: all brokers, direct.
Established: August 1977.
Premium volume: $3,762,107 in 2002; $11,000,000 estimated in 2003.
2002 capital/surplus: $14,290,139.
Policyholders: 6 in 2002; 9 estimated in 2003.
Business conducted by members: finance, health care, insurance.
Contact: Andrew White, manager.

Futuro Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: medical malpractice.
Programs: fully funded.
Policy form: claims made.
Access: all brokers, direct.
Premium volume: $2,000,000 estimated in 2003.
2002 assets: $1,100,000.
2002 capital/surplus: $1,100,000.
Policyholders: 2 estimated in 2003.
Business conducted by members: health care.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

G

Geneva Insurance SPC Ltd.

Monkton Insurance Services Ltd.
Grand Pavilion Commercial Centre,
P.O. Box 11383 APO,
Grand Cayman,
Cayman Islands, B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.
Programs: fully funded.
Policy form: claims made, occurrence.
Access: all brokers.
Established: March 2000.
Premium volume: $575,000 in 2002; $600,000 estimated in 2003.
2002 assets: $2,700,000.
2002 capital/surplus: $430,000.
Policyholders: 2 in 2002; 2 estimated in 2003.
Business conducted by members: annuity products.
Contact: David Self; *monkton@candw.ky.*

Gettysburg National Indemnity (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: June 2000.
Premium volume: $33,000,000 in 2002; $20,000,000 estimated in 2003.
2002 assets: $25,000,000.
2002 capital/surplus: $2,200,000.
Policyholders: 9 in 2002; 11 estimated in 2003.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

Guardrisk Insurance Co. Ltd.

Guardrisk Holdings (Pty.) Ltd.
Alexander Forbes House, 25 Sauer St.,
Johannesburg, 2107 South Africa;
27-11-378-5000; fax: 27-11-378-3582
www.guardrisk.co.za.

Domicile: South Africa.
Risks: life, nonlife.
Programs: fully funded, traditional.
Policy form: claims made.
Access: all brokers, direct.
Established: September 1993.
Premium volume: $150,547,995 in 2002; $161,778,875 estimated in 2003.
2002 assets: $194,578,657.
2002 capital/surplus: $46,841,169.
Policyholders: 95 in 2002; 108 estimated in 2003.
Business conducted by members: financial, industrial.
Contact: Andre Jordaan, financial director; *andregj@guardrisk.co.za.*

H

Hanseatic Insurance Co. (Bermuda) Ltd.

Atlantic Security Ltd.
P.O. Box HM 2078,
Hamilton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444
www.asl.bm

Domicile: Bermuda.
Risks: all lines.
Limits: $75,000,000.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: 1970.
Premium volume: $13,500,000 in 2002; $17,500,000 estimated in 2003.
2002 assets: $5,000,000.
2002 capital/surplus: $280,000.
Policyholders: 14 in 2002; 16 estimated in 2003.
Business conducted by members: industrial groups.
Contact: Colin C. James, president.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 96

Continued from previous page

Hurst Holme Insurance Co. Ltd.

International Advisory Services Ltd.
44 Church St.,
Hamilton, HM 11 Bermuda;
441-295-3688; fax: 441-295-1697
www.iaspark.com

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded.
Policy form: claims made, occurrence.
Access: all brokers.
Established: November 1983.
Premium volume: $26,151,000 in 2002; $85,000,000 estimated in 2003.
2002 assets: $66,850,000.
2002 capital/surplus: $448,690.
Policyholders: 20 in 2002; 26 estimated in 2003.
Business conducted by members: manufacturing, professional, service.
Contact: David P. Pickering.

I

Independent Agents Insurance Co. (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: April 2001.
Premium volume: $960,000 in 2002; $700,000 estimated in 2003.
2002 assets: $1,600,000.
2002 capital/surplus: $929,000.
Policyholders: 2 in 2002; 1 estimated in 2003.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

L

Lansdowne Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: June 1997.
Premium volume: $63,000,000 in 2002; $80,000,000 estimated in 2003.
2002 assets: $94,000,000.
2002 capital/surplus: $190,000.
Policyholders: 37 in 2002; 50 estimated in 2003.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

M

Magna Carta Insurance Ltd.

Atlantic Security Ltd.
P.O Box HM 2078,
Hamiton, HM 11 Bermuda;
441-295-5425; fax: 441-295-5444
www.asl.bm

Domicile: Bermuda.
Risks: all lines.
Limits: $100,000,000.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: 1974.
Premium volume: $15,000,000 in 2002; $20,000,000 estimated in 2003.
2002 assets: $22,000,000.
2002 capital/surplus: $330,000.
Policyholders: 28 in 2002; 30 estimated in 2003.
Contact: Colin C. James, president.

Monkton Re SPC Ltd.

Monkton Insurance Services Ltd.
Grand Pavilion Commercial Centre,
P.O. Box 11383 APO,
Grand Cayman, Cayman Islands,
B.W.I.;
345-945-9181; fax: 345-945-6985
www.monkton.com

Domicile: Cayman Islands.
Programs: traditional.
Policy form: occurrence.
Established: October 2001.
Premium volume: $360,000 in 2002; $750,000 estimated in 2003.
2002 assets: $400,000.
2002 capital/surplus: $145,000.
Policyholders: 2 in 2002; 3 estimated in 2003.
Business conducted by members: disability products.

N

National Union Fire Insurance Co. of Vermont

AIG Insurance Management Services
30 Main St., Suite 330,
Burlington, Vt. 05401;
802-658-9405; fax: 802-658-0112
www.accessaig.com/accessaig/public/about/aims/main/0,4042,,00.htm

Domicile: Vermont.
Risks: direct writing of automobile liability, deductible liability protection on workers compensation, employers liability, general liability, professional liability, products liability, assumed reinsurance for automobile liability, employers liability, general liability, products liability, professional liability, workers compensation.
Limits: $600,000 to $50,000,000 primary $600,000 to $50,000,000.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: direct.
Established: June 2002.
Policyholders: 11 in 2002; 43 estimated in 2003.
Business conducted by members: airlines, health care, horse trainers, pest control, telecommunications.
Contact: Joseph Davide, vp-AIG Risk Management; *joseph.devide@aig.com*.

North Rock Insurance Co. Ltd.

CNA Risk Services Ltd.
Continental Building, 25 Church St.,
Hamilton, HM 12 Bermuda;
441-295-6015; fax: 441-295-1702
www.cnabermuda.bm

Domicile: Bermuda.
Risks: auto liability, general liability, property, workers compensation.
Programs: fully funded.
Policy form: claims made, occurrence.
Access: all brokers.
Established: 1997.
Premium volume: $214,000,000 in 2002; $75,000,000 estimated in 2003.
2002 assets: $589,000,000.
2002 capital/surplus: $20,800,000.
Policyholders: 70 in 2002; 85 estimated in 2003.
Contact: Thomas R. McMahon, COO.

P

Parker Assurance Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: direct.
Established: February 2002.
Premium volume: $489,000 in 2002; $1,500,000 estimated in 2003.
2002 assets: $1,400,000.
2002 capital/surplus: $981,000.
Policyholders: 1 in 2002; 3 estimated in 2003.
Contact: Andrew McComb;
andy.mccomb@allegro.bm.

Continued on next page

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 97

Continued from previous page

Professionals National Insurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: commercial general liability, medical malpractice, professional liability.
Programs: fully funded, traditional.
Policy form: claims made.
Access: Bermuda brokers, direct.
Established: June 2002.
Premium volume: $600,000 in 2002; $3,500,000 estimated in 2003.
2002 assets: $1,530,000.
2002 capital/surplus: $930,000.
Policyholders: 1 in 2002; 4 estimated in 2003.
Business conducted by members: health care.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

Q

Quest Insurance Solutions Ltd.

Quest Management Services Ltd.
Skandia International House,
16 Church St.,
Hamilton, HM FX Bermuda;
441-295-2482; fax: 441-292-1143

Domicile: Bermuda.
Risks: general liability, property, workers compensation.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: January 1989.
Premium volume: $56,000,000 in 2002; $16,000,000 estimated in 2003.
2002 assets: $55,100,000.
2002 capital/surplus: $1,000,000.
Policyholders: 45 in 2002; 40 estimated in 2003.
Contact: Larry Turnbull, *lturnbull@questgroup.bm*; Nick Frost, *nfrost@questgroup.bm.*

Quest (SAC) Ltd.

Quest Management Services Ltd.
Skandia International House,
16 Church St.,
Hamilton, HM FX Bermuda;
441-295-2482; fax: 441-292-1143

Domicile: Bermuda.
Risks: general liability, property, workers compensation.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: May 2001.
Premium volume: $26,000,000 in 2002; $44,000,000 estimated in 2003.
2002 assets: $6,900,000.
2002 capital/surplus: $251,000.
Policyholders: 6 in 2002; 14 estimated in 2003.
Contact: Larry Turnbull, *lturnbull@questgroup.bm*; Nick Frost, *nfrost@questgroup.bm.*

R

Richmond Insurance Co. Ltd.

AIG Insurance Management Services
29 Richmond Road,
Pembroke, HM 08 Bermuda;
441-295-2121; fax: 441-292-7969

Domicile: Barbados, Bermuda, Gibraltar.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: 1986.
Premium volume: $1,109,000 in 2002.
2002 assets: $876,538,000.
2002 capital/surplus: $39,737,000.
Contact: Ralph Rathjen, executive vp.

Rittenhouse Square Indemnity Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, Bermuda brokers, direct.
Established: May 1995.
Premium volume: $9,200,000 in 2002; $11,000,000 estimated in 2003.
2002 assets: $6,600,000.
2002 capital/surplus: $1,100,000.
Policyholders: 5 in 2002; 8 estimated in 2003.
Business conducted by members: financial institutions.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

S

St. Paul (Bermuda) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Programs: traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers.
Established: April 1996.
Premium volume: $2,100,000 in 2002; $4,000,000 estimated in 2003.
2002 assets: $11,500,000.
2002 capital/surplus: $9,800,000.
Policyholders: 69 in 2002; 130 estimated in 2003.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

The Stuart Insurance Group Ltd.

Liberty International Management
(Bermuda) Ltd.
P.O. Box HM 2455,
Hamilton, HM JX Bermuda;
441-296-2131; fax: 441-296-8846

Domicile: Bermuda.
Risks: auto liability, general liability, warranty, workers compensation.
Programs: traditional.
Policy form: claims made, occurrence.
Access: all brokers.
Established: January 1991.
Premium volume: $17,296,669 in 2002; $15,000,000 estimated in 2003.
2002 assets: $63,529,966.
2002 capital/surplus: $30,865,164.
Policyholders: 16 in 2002; 16 estimated in 2003.
Contact: Simon Dowie; *simon.dowie@libertyinternational.com.*

T

Tomoka Reinsurance Co. Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property.
Programs: traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: January 2000.
Premium volume: $2,700,000 in 2002; $3,000,000 estimated in 2003.
2002 assets: $3,900,000.
2002 capital/surplus: $1,300,000.
Policyholders: 1 in 2002; 1 estimated in 2003.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

U

Uberrimae Fidei Insurance Co. Ltd.

Wellseley House S., 90 Pitts Bay Road,
Pembroke, HM 08 Bermuda;
441-295-1646; fax: 441-292-8062
www.img.bm

Domicile: Bermuda.
Risks: all lines.
Programs: fully funded.
Policy form: claims made, occurrence.
Access: all brokers, direct.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 98

Continued from previous page

Established: 2001.
Premium volume: $100,000,000 in 2002*.
2002 capital/surplus: $255,180.
Policyholders: 5 in 2002; 8 estimated in 2003.
Contact: Frances J. Carter; *fcarter@img.bm.*
**Estimated.*

Uni-Ter International Insurance Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196
www.usre.com

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: July 1997.
Premium volume: $1,096,250 in 2002; $1,800,000 estimated in 2003.
2002 assets: $3,700,000.
2002 capital/surplus: $130,526.
Policyholders: 2 in 2002; 3 estimated in 2003.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

United Risk Solutions Ltd.

Print Management Ltd.
Wellesley House S., 90 Pitts Bay Road,
Second Floor,
Pembroke, HM 08 Bermuda;
441-292-3565; fax: 441-292-8062
www.uic-bermuda.bm

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers, direct.
Established: August 2000.
Premium volume: $455,783 in 2002; $1,250,000 estimated in 2003.
2002 assets: $1,484,941.
2002 capital/surplus: $1,088,250.
Policyholders: 1 in 2002; 3 estimated in 2003.
Business conducted by members: motor truck cargo and commercial property.
Contact: Cyril H. Whitter Jr.

W

Wausau (Bermuda) (SAC) Ltd.

Liberty International Management
(Bermuda) Ltd.
P.O. Box HM 2455,
Hamilton, HM JX Bermuda;
441-296-2131; fax: 441-296-8846

Domicile: Bermuda.
Risks: auto liability, general liability, workers compensation.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: all brokers.
Established: March 1998.
Premium volume: $1,305,423 in 2002; $1,590,000 estimated in 2003.
2002 assets: $7,087,935.
2002 capital/surplus: $5,276,356.
Policyholders: 4 in 2002; 6 estimated in 2003.
Contact: Chris Wiseman; *chris.wiseman@libertyinternational.com.*

Wyndham Insurance Co. (SAC) Ltd.

Allegro Insurance
& Risk Management Ltd.
Burnaby Building, 16 Burnaby St.,
Hamilton, HM 11 Bermuda;
441-295-8495; fax: 441-292-1196

Domicile: Bermuda.
Risks: property/casualty.
Programs: fully funded, traditional.
Policy form: claims made, occurrence.
Access: Bermuda brokers, direct.
Established: January 2000.
Premium volume: $1,000,000 in 2002; $15,000,000 estimated in 2003.
2002 assets: $500,000.
2002 capital/surplus: $120,000.
Policyholders: 1 in 2002; 5 estimated in 2003.
Contact: Andrew McComb; *andy.mccomb@allegro.bm.*

Directory of risk securitization specialists

A

AIR Worldwide Corp.

101 Huntington Ave.
Boston, Mass. 02199;
617-267-6645; fax: 617-267-8284
www.air-worldwide.com

Parent: Insurance Services Office Inc.
Risk securitization services began: 1996.
Staff
Total 125
Risk securitization professionals 9*
Clients
Total 4
U.S. clients 75%
Non-U.S. clients 25%
Securitization deals
Completed in 2002 4
Consulted on in 2002. 12
Modeled in 2002 4
Aggregate volume
of capacity in 2002. . . . . $405,000,000
Instruments used: catastrophe bonds.
Services provided: analytics/risk quantification, analysis of risk financing alternatives, natural hazard modeling/analysis.
Risks: catastrophe.
Officers: Karen Clark, president/CEO; Vivek Basrur, executive vp; S. Ming Lee, senior vp.
Contact: S. Ming Lee; David Lalonde, senior vp.
**Estimated.*

Aon Capital Markets

200 E. Randolph St.
Chicago, Ill. 60601;
312-381-5300; fax: 312-381-0160
www.aon.com

Parent: Aon Corp.
Risk securitization services began: 1994.
Services
Underwriting/distribution of risk securitization offerings 20%
Other 80%
Staff
Total 20
Risk securitization professionals 20
Clients
Total 6
U.S. clients 50%
Non-U.S. clients 50%
Securitization deals
Issues brought to market in 2002. 3
Completed in 2002 3
Consulted on in 2002. 6
Underwrote in 2002 2
Aggregate volume
of capacity in 2002 . . . . . $113,000,000
Estimated aggregate
volume for 2003 . . . . . $500,000,000
Instruments used: catastrophe bonds, physical event-linked securities, blended/integrated risk programs, catastrophe equity put options.
Services provided: risk securitization design, analytics/risk quantification, underwriting of securities, creation of special-purpose vehicles, analysis of risk financing alternatives, natural hazard modeling/analysis, actuarial advice, distribution/sale of securities.
Risks: catastrophe, workers compensation, general first-party property, asbestos liabilities, credit, capital access problems.
Officers: Bryon Ehrhart, Paul Schultz, Garrett Shumway, managing directors.
Contact: Paul Schultz, 312-381-5256; Richard Godfrey, director, 44-207-668-9688.

The directory explanation box can be found on page 100.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 99

Risk securitization specialists

Companies listed in alphabetical order

Company/Address	Phone/Fax/Web site	Deals completed in 2002	Types of risks securitized	Risk securitization employees	Officers
AIR Worldwide Corp. 101 Huntington Ave. Boston, Mass. 02199	617-267-6645 Fax: 617-267-8284 www.airworldwide.com	4	catastrophe	9[1]	Karen Clark, president/CEO
Aon Capital Markets 200 E. Randolph St. Chicago, Ill. 60601	312-381-5300 Fax: 312-381-0160 www.aon.com	3	catastrophe, workers compensation, general first-party property, asbestos liabilities, credit, capital access problems	20	Bryon Ehrhart, Paul Schultz, Garrett Shumway, managing directors
Cochran, Caronia & Co. 1 S. Wacker Drive, Suite 2700 Chicago, Ill. 60606	312-425-9335 Fax: 312-425-9256 www.cochran-caronia.com	4	catastrophe, credit, terrorism/political risk, aviation	4	George N. Cochran, Leonard S. Caronia, Anthony A. Rettino Jr., managing directors
Goldman, Sachs & Co. 85 Broad St. New York, N.Y. 10004	212-902-1000 Fax: 212-902-3000 www.gs.com	7	catastrophe, residual value, earnings shortfalls, enterprise risks, credit, capital access problems	NA	Andrew Kaiser, managing director
Hannover Re Karl-Wiechert-Allee 50 Hannover 30625 Germany	49-511-5604-0 Fax: 49-511-5604-1118 www.hannover-re.com	7	catastrophe, aviation	6	Wilhelm Zeller, chairman
LeBoeuf, Lamb, Greene & MacRae L.L.P. 125 W. 53rd St. New York, N.Y. 10019	212-424-8000 Fax: 212-424-8500 www.llgm.com	48	catastrophe, residual value, credit, capital access problems, funding agreement note issuance program, life insurance and annuity risks	NA	Stephen G. Rooney, partner
MMC Enterprise Risk/ Marsh & McLennan Securities Corp. 1166 Ave. of the Americas New York, N.Y. 10036	212-345-5000 212-345-7316 www.mmcer.com	4	catastrophe, workers compensation, general casualty, credit, capital access problems	NA	Bob Khanna, president/CEO- MMC Enterprise Risk; Jamshid Ehsani, president/CEO- Marsh & McLennan Securities Corp.
Munich American Securities Corp.[2] 540 Madison Ave., Fifth Floor New York, N.Y. 10022	212-610-5921 Fax: 212-610-5979	0[3]	catastrophe, residual value, capital access problems	5	Kenneth J. Bock, managing director
Sidley Austin Brown & Wood 10 S. Dearborn St. Chicago, Ill. 60603	312-853-7000 Fax: 312-853-7036 www.sidley.com	7	catastrophe, residual value, general first-party property, credit, capital access problems	8	Thomas A. Cole, chairman-executive committee
Swiss Re Capital Markets Corp. 55 E. 52nd St., 39th Floor New York, N.Y. 10055	212-317-5633 Fax: 212-317-5445 www.swissre.com	6	catastrophe, credit	10	Albert Selius, head, Insurance-Linked and Asset-Backed Securities Group

Source: BI survey

1 Estimated. 2 Formerly American Re Securities Corp. 3 Consulted on four deals in 2002.

Originally published: May 5, 2003, *Risk Financing Options Spotlight*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 100

Continued from previous page

C

Cochran, Caronia & Co.

1 S. Wacker Drive, Suite 2700
Chicago, Ill. 60606;
312-425-9335; fax: 312-425-9256
www.cochran-caronia.com

Risk securitization services began: 2002.
Services
Risk securitization consulting 2%
Underwriting/distribution of risk securitization offerings 10%
Other 88%
Staff
Total 32
Risk securitization professionals 4
Clients
Total 3
U.S. clients 25%
Non-U.S. clients 75%
Securitization deals
Issues brought to market in 2002. 3
Completed in 2002 4
Consulted on in 2002. 4
Aggregate volume of capacity in 2002 . . . . . $265,000,000
Estimated aggregate volume for 2003 . . . . . $300,000,000
Instruments used: swaps, securitized quota shares.
Services provided: risk securitization design, analytics/risk quantification, underwriting of securities, creation of special-purpose vehicles, analysis of risk financing alternatives, distribution/sale of securities.
Risks: catastrophe, credit, terrorism/political risk, aviation.
Officers: George N. Cochran, Leonard S. Caronia, Anthony A. Rettino Jr., managing directors.
Contact: Anthony A. Rettino Jr., 312-425-1595, *trettino@cochran-caronia.com*; John DeCaro, vp, 312-425-1592, *jdecaro@cochran-caronia.com*.

G

Goldman, Sachs & Co.

85 Broad St.
New York, N.Y. 10004;
212-902-1000; fax: 212-902-3000
www.gs.com

Parent: The Goldman Sachs Group Inc.
Risk securitization services began: 1996.
Securitization deals
Issues brought to market in 2002. 7
Completed in 2002 7
Instruments used: catastrophe bonds, swaps, index-linked securities.
Services provided: risk securitization design, underwriting of securities, analysis of risk financing alternatives, distribution/sale of securities.
Risks: catastrophe, residual value, earnings shortfalls, enterprise risks, credit, capital access problems.
Contact: Andrew Kaiser, managing director.

H

Hannover Re

Karl-Wiechert-Allee 50
Hannover, 30625, Germany;
49-511-5604-0; fax: 49-511-5604-1118
www.hannover-re.com

Parent: HDI Haftpflichtverband der Deutschen Industrie.
Staff
Total 2,016
Risk securitization professionals 6
Clients
Total 2
Non-U.S. clients 100%
Securitization deals
Issues brought to market in 2002. 1
Completed in 2002 7
Aggregate volume of capacity in 2002. . . . . $178,500,000
Estimated aggregate volume for 2003 . . . . . $230,000,000
Instruments used: catastrophe bonds, swaps.
Services provided: risk securitization design, analytics/risk quantification, underwriting of securities, natural hazard modeling/analysis, actuarial advice.
Risks: catastrophe, aviation.
Officers: Wilhelm Zeller, chairman; Elke Koenig, member of the board/CFO.
Contact: Lutz Koehler, head-corporate communications; *lutz.koehler@hannover-re.com*.

L

LeBoeuf, Lamb, Greene & MacRae L.L.P.

125 W. 53rd St.
New York, N.Y. 10019;
212-424-8000; fax: 212-424-8500
www.llgm.com

2002 revenues
Total. $346,000,000
Staff
Total 690*
Clients
Total 11**
Securitization deals
Completed in 2002 48
Aggregate volume of capacity in 2002 . . . . . $5,967,155,497
Instruments used: swaps, index-linked securities, credit-linked securities, funding agreement note issuance programs, life and annuity risk securitization.
Services provided: risk securitization design, tax advice, legal advice, creation of special-purpose vehicles, analysis of risk financing alternatives, regulatory advice.
Risks: catastrophe, residual value, credit, capital access problems, funding agreement note issuance program, life insurance and annuity risks.
Contact: Stephen G. Rooney, partner.
**Number of attorneys. **Estimated.*

M

MMC Enterprise Risk/Marsh & McLennan Securities Corp.

1166 Ave. of the Americas
New York, N.Y. 10036, ;
212-345-5000; fax: 212-345-7316
www.mmcer.com

Parent: Marsh & McLennan Cos. Inc.

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Risk Securitization Specialists lists companies that provide risk securitization services.

BI defines a risk securitization specialist as a company that provides advice on packaging insurance risk using capital market instruments and/or underwrites and distributes these risk securitization products.

Listings begin with the company's address, the name of its parent company and the year it began offering risk securitization services.

A percentage breakdown of the company's risk securitization services is then provided, as are the company's total 2002 revenues and its revenues from risk securitization services.

Information on staff follows, including a breakdown of total staff and professional staff assigned to risk securitization. The total number of clients is also provided, followed by the number of U.S.-based and non-U.S.-based clients. The aggregate volume of capacity for 2002 and the estimated aggregate volume of capacity for 2003 also are given, followed by the number of completed securitization deals. Included are the number of securitization issues brought to market by the company, as well as those consulted on, modeled and underwritten. Lists of instruments used, services provided and risks securitized follow. The names and titles of officers and a contact complete each listing.

The directory is published as an editorial service; there is no charge for companies to be included. The companies listed were required, though, to complete a questionnaire provided by *BI*.

Although every effort is made to publish complete and accurate information, *BI* is unable to verify all data received.

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 101

Continued from previous page

Risk securitization services began: 1997.
Securitization deals
Completed in 2002 4
Instruments used: swaps, blended/integrated risk programs, asset value guarantees, credit risk transfers.
Services provided: risk securitization design, analytics/risk quantification, analysis of risk financing alternatives, actuarial advice, distribution/sale of securities.
Risks: catastrophe, workers compensation, general casualty, credit, capital access problems.
Officers: Bob Khanna, president/CEO-MMC Enterprise Risk; Jamshid Ehsani, president/CEO-Marsh & McLennan Securities Corp.
Contact: Henry L. Bertram, chief administrative officer; 212-345-5379; *henry.bertram@mmcer.com.*

Munich American Securities Corp.*

540 Madison Ave., Fifth Floor
New York, N.Y. 10022;
212-610-5921; fax: 212-610-5979

Parent: Munich Reinsurance Corp.
Risk securitization services began: 1998.
Services
Other 100%
2002 revenues
Total $25,000
Staff
Total 6
Risk securitization professionals 5
Clients
Total 4
U.S. clients 50%
Non-U.S. clients 50%
Securitization deals
Consulted on in 2002 4
Estimated aggregate volume for 2003 . . . . . $300,000,000
Instruments used: catastrophe bonds, physical event-linked securities.
Services provided: risk securitization design, analytics/risk quantification, creation of special-purpose vehicles, analysis of risk financing alternatives, regulatory advice.
Risks: catastrophe, residual value, capital access problems.
Officers: Kenneth J. Bock, managing director; Salvatore Levatino Jr., senior vp.
Contact: Kenneth J. Bock; *kbock@masecuritiescorp.com.*
**Formerly American Re Securities Corp.*

S

Sidley Austin Brown & Wood

10 S. Dearborn St.
Chicago, Ill. 60603;
312-853-7000; fax: 312-853-7036
www.sidley.com

Risk securitization services began: 1997.
2002 revenues
Total. $760,000,000
Staff
Total 2,200*
Risk securitization professionals 8
Clients
Total 7
U.S. clients 57%
Non-U.S. clients 43%
Securitization deals
Completed in 2002 7
Consulted on in 2002. 7
Aggregate volume of capacity in 2002 . . . . . $840,000,000
Instruments used: catastrophe bonds, physical event-linked securities, blended/integrated risk programs.
Services provided: tax advice, legal advice, creation of special-purpose vehicles, regulatory advice.
Risks: catastrophe, residual value, general first-party property, credit, capital access problems.
Officers: Thomas A. Cole, chairman-executive committee; Charles W. Douglas, chairman-management committee; Thomas R. Smith, vice chairman-management committee.
Contact: Richard G. Clemens, partner; 312-853-7642; *rclemens@sidley.com.*
**Number of attorneys.*

Swiss Re Capital Markets Corp.

55 E. 52nd St., 39th Floor
New York, N.Y. 10055;
212-317-5633; fax: 212-317-5445
www.swissre.com

Parent: Swiss Re Group.
Risk securitization services began: 1996.
Services
Risk securitization consulting 0.2%
Other 99.8%
2002 revenues*
Total $22,104,754,500
Risk securitization consulting $44,832,500
Staff
Total 80
Risk securitization professionals 10
Clients
U.S. clients 45%
Non-U.S. clients 55%
Securitization deals
Issues brought to market in 2002. 6
Completed in 2002 6
Underwrote in 2002 6
Aggregate volume of capacity in 2002. . . . . $832,000,000
Estimated aggregate volume for 2003 . . . . . $1,500,000,000
Instruments used: catastrophe bonds, swaps, physical event-linked securities, index-linked securities.
Services provided: risk securitization design, underwriting of securities, creation of special-purpose vehicles, analysis of risk financing alternatives, distribution/sale of securities.
Risks: catastrophe, credit.
Officers: Albert Selius, head-Insurance-Linked and Asset-Backed Securities Group; Markus Schmutz-senior vp-origination; Judith Klugman-managing director-distribution.
Contact: Judith Klugman; 212-317-5573; *judith_klugman@swissre.com.*

Business Insurance

Subscription Services

New Subscriptions
You can now subscribe to our publication over the Web.
Simply fill out our subscription form
and we will get your first issue to you right away.

Moving? Change of address? New job?
If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news that helps you stay on top of your business.
You can change your information with us online, immediately.

Billing or renewal inquiry?
Verify your subscription details or pay an invoice.
If you receive a notice from us after you have paid,
it is likely due to correspondence crossing in the mail.
However, if you receive a second notice after you have paid,
contact us and include a copy of both sides of your canceled check.

For more information about a subscription,
please contact the customer service department at

1-888-446-1422

www.businessinsurance.com

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 102

Directory of public entity risk pools

A

Alabama Municipal Insurance Corp.

110 N. Ripley,
Montgomery, Ala. 36104;
334-386-3863; fax: 334-386-3873
www.amicentral.org

Sponsoring organization(s): Alabama League of Municipalities.
Membership required.
Member type: cities, towns, townships, special purpose districts, transit districts.
Risk covered: auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: September 1989.
2002 member contributions: $23,146,936.
2002 assets: $41,760,140.
2002 capital and surplus: $13,480,324.
Pool members: 432.
Staff: 30.
Officers: Steve Wells, president; Barry Roquemore Jr., secretary/treasurer.
Contact: Anita Weldon, administrative assistant; *anitaw@amicentral.org*.

Alaska Municipal League Joint Insurance Assn. Inc.

807 G St., Suite 356,
Anchorage, Alaska 99501;
907-258-2625; fax: 907-279-3615
www.amljia.org

Sponsoring organization(s): Alaska Municipal League.
Membership required.
Member type: cities, towns, townships, counties, school districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
First coverage document: July 1988.
2002 member contributions: $8,003,265.
2002 assets: $13,712,500.
2002 capital and surplus: $4,393,639.
Pool members: 143.
Staff: 19.
Officers: Kevin Smith, executive director; Daniel Wood, deputy director; Pamela Epps, director-finance.
Contact: Kevin Smith.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Alliance of Schools for Cooperative Insurance Programs (ASCIP)

12750 Center Court Drive, Suite 220,
Cerritos, Calif. 90703;
562-403-4640; fax: 562-403-4644
www.ascip.org

Member type: school districts, community colleges, district offices of education.
Risk covered: auto and equipment liability, auto damage, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: July 1985.
2002 member contributions: $33,897,835.
2002 assets: $62,924,849.
2002 capital and surplus: $20,239,784.
Pool members: 81.
Staff: 9.
Officers: Paula Chu Tanguay, chief administrative officer; Donna Abersman, director-administration and risk services; John Wieselthier, director-litigation and claim services.
Contact: Lee Hanson, risk services consultant.

Arizona Counties Insurance Pool

1905 W. Washington, Suite 200,
Phoenix, Ariz. 85009;
602-252-2804; fax: 602-252-1035
www.aciponline.org

Member type: counties.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made/occurrence.
First coverage document: July 1988.
2002 member contributions: $4,200,000.
2002 assets: $7,700,000.
2002 capital and surplus: $1,200,000.
Pool members: 11.
Staff: 11.
Officers: Bill Hardy, executive director; Joe Zingaro, accountant; Shirley McGuire, executive assistant.
Contact: Bill Hardy; *bill@aciponline.org*.

Arizona School Risk Retention Trust Inc.

1112 W. Camelback Road,
Phoenix, Ariz. 85013;
602-266-4911; fax: 602-266-7754
www.the-trust.org

Management company: Mullen & Associates Inc.; 5225 N. Central, Suite 104, Phoenix, Ariz. 85012
Member type: higher education, school districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability.
First coverage document: July 1986.
2002 member contributions: $30,416,000.
2002 assets: $41,961,881.
2002 capital and surplus: $8,626,143.
Pool members: 224.
Staff: 18.
Officers: Clyde Dangerfield, chairman; Jim Lockwood, vice chairman; James Mullen, administrator.
Contact: James Mullen.

Assn. of Bay Area Governments (ABAG) Pooled Liability Assurance Network Corp.

P.O. Box 2050,
Oakland, Calif. 94604-2050;
510-464-7969; fax: 510-433-5569
www.abag.ca.gov/plan

Sponsoring organization(s): Assn. of Bay Area Governments.
Membership required.
Member type: cities, towns, townships.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: July 1986.
2002 member contributions: $6,872,599.
2002 assets: $38,375,000.
2002 capital and surplus: $22,361,000.
Pool members: 31.
Staff: 12.
Officers: Eugene Leong, president; Joseph Chan, CFO; Marcus Beverly, director/risk manager.
Contact: Marcus Beverly; *marcusb@abag.ca.gov.*

Assn. of California Water Agencies/Joint Powers Insurance Authority

5620 Birdcage St.,
Citrus Heights, Calif. 95610;
916-535-7500; fax: 916-965-6847
www.acwajpia.com

Sponsoring organization(s): Assn. of California Water Agencies.
Membership required.
Member type: special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: October 1979.
2002 member contributions: $19,872,558.
2002 assets: $52,197,499.
2002 capital and surplus: $17,371,631.
Pool members: 295.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 103

Continued from previous page

Staff: 35.
Officers: Daniel N. Klaff, Walter Sells, CEOs; Barry Hamory, director-claims.
Contact: Daniel N. Klaff; *dklaff@acwajpia.com.*

B

Bay Cities Joint Powers Insurance Authority (BCJPIA)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.bcjpia.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com.*
Member type: cities, towns, townships, housing authorities.
Risk covered: auto damage, employment practices liability, general liability, property, workers compensation.
Policy forms: occurrence.
First coverage document: July 1986.
2002 member contributions: $4,249,387.
2002 assets: $5,433,180.
2002 capital and surplus: $2,193,874.
Pool members: 17.
Officers: Phil Kamlarz, president; Brian Loventhal, vps; Sheila Mohan, treasurer.
Contact: John Chaquica, administrator, 800-541-4591, ext. 116, *jchaquica@bickmoreriskservices.com*; Kristil Ehrlich, board secretary, 800-541-4591, ext. 112, *kehrlich@bickmoreriskservices.com.*

Bergen County Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1984.
2002 member contributions: $10,200,000.
2002 assets: $11,900,000.
2002 capital and surplus: $5,800,000.
Pool members: 39.
Officers: George Zeller, chairman; David N. Grubb, executive director; Don Winant, secretary.
Contact: David N. Grubb.

Bergen Municipal Employee Benefits Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.bmedhif.com

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships.
Risk covered: employee benefits.
Policy forms: date of service.
First coverage document: January 1991.
2002 member contributions: $18,400,000.
2002 assets: $3,400,000.
2002 capital and surplus: $859,000.
Pool members: 11.
Officers: Charles Cuccia, chairperson; Jim Kickham, executive director; Robert Landolfi, secretary.
Contact: Paul Laracy, CFO-Public Entity Risk Management Administration Inc.

Directory explanation box

The *Business Insurance* directory lists public entity risk pools, which *BI* defines as risk financing mechanisms in which a group of public entities contributes to a shared fund that, in turn, pays claims for and provides services to the participating entities.
Each listing begins with the pool's name and address. Listed next is the name of the management company (if applicable) and its address, if different from that of the pool. If the pool is sponsored by an organization, the sponsor is listed. Listings also indicate whether membership is required to participate in the pool.
The types of pool members, the risks covered and the types of policy forms used also are listed. The month and year of the first coverage document are listed, along with financial information, including member contributions, assets and capital and surplus for 2002. This is followed by the number of members and staff in 2002. The staff figure does not include employees of the management company or sponsoring organization.
The name and title of officers and a contact complete each listing.
Information reported is based on each pool's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

C

California Affiliated Risk Management Authorities (CARMA)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.carmajpa.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com*
Member type: cities, towns, townships, special purpose districts; risk management authorities.
Risk covered: general liability.
Policy forms: occurrence.
First coverage document: July 1993.
2002 member contributions: $2,883,994.
2002 assets: $11,053,572.
2002 capital and surplus: $4,591,971.
Pool members: 5.
Officers: Geoff Grote, president; John Stroh, vp; Jake O'Malley, treasurer.
Contact: Andie Giambastiani, board secretary/executive assistant; 800-541-4591, ext. 126; *agiambastiani@bickmoreriskservices.com.*

California Fair Services Authority

1776 Tribute Road, Suite 100,
Sacramento, Calif. 95815;
916-921-2213; fax: 916-646-1238
www.cfsa.org

Member type: California fairs.
Risk covered: employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: January 1988.
2002 member contributions: $5,088,920.
2002 assets: $21,474,979.
2002 capital and surplus: $5,657,592.
Pool members: 80.
Staff: 26.
Officers: Donna Bardaro, executive director; Donna Horner, assistant director-administration; Rick Wood, assistant director-finance.

California Housing Authority Risk Management Agency (CHARMA)

1619 Harrison St.,
Oakland, Calif. 94612;
800-541-4591; fax: 916-491-1436
www.charma.org

Management company: Bickmore Risk Services, 1020 19th St., Suite 200; Sacramento, Calif. 95814;
www.bickmoreriskservices.com.
Member type: housing authorities.
Risk covered: auto damage, employment practices liability, general liability, property.
Policy forms: occurrence.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 104

Largest public entity risk pools

Ranked by member contributions in 2002

Rank	Pool's name/Address	Phone/Fax/Web site	Sponsoring organization(s)	2002 member contributions	2002 members	Member type	Risks covered	Principal officer
1	California State Assn. of Counties Excess Insurance Authority (CSAC EIA) 3017 Gold Canal Drive, Suite 300, Rancho Cordova, Calif. 95670	916-631-7363 Fax: 916-631-7112 www.csac-eia.org	California State Assn. of Counties, California Public Entity Insurance Authority	$106,037,369	58	Cities, towns, townships, counties, special purpose districts, public hospitals	Auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation	Robert Adams, CFO
2	Texas Assn. of School Boards Risk Management Fund P.O. Box 400, Austin, Texas 78767	512-467-0222 Fax: 512-467-3619 www.tasb.org/risk	Texas Assn. of School Boards	$100,140,000 [1]	1,113	School districts	Auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, unemployment compensation, workers compensation	Dubravka Romano, associate executive director
3	Texas Municipal League Intergovernmental Risk Pool 1821 Rutherford Lane, First Floor, Austin, Texas 78754	512-491-2300 Fax: 512-491-2311 www.tmlirp.org	Texas Municipal League	$93,400,000	2,221	Cities, towns, townships, housing authorities, special purpose districts, transit districts, councils of government	Auto and equipment liability, auto damage, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation	Marvin Townsend, executive director
4	Texas Assn. of Counties Health & Employee Benefits Pool P.O. Box 2131, Austin, Texas 78701	512-478-8753 Fax: 512-478-1426 www.county.org	Texas Assn. of Counties	$74,954,000	157	Counties, special purpose districts	Employee benefits	Jim Jean, director-program administration
5	Montana Unified School Trust 725 N. Montana Ave., Helena, Mont. 59604	406-457-4400 Fax: 406-442-4161 www.ms-sf.org	Montana School Boards Assn., School Administrators of Montana	$36,000,000	155	School districts	Employee benefits	Tom Clinch, CEO
6	California Joint Powers Insurance Authority (California JPIA) 8081 Moody St., La Palma, Calif. 90623	562-467-8700 Fax: 562-860-4992 www.cjpia.org	None	$35,967,248	91	Cities, towns, townships, special purpose districts	Auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation	Jonathan R. Shull, executive director
7	Michigan Municipal Risk Management Authority 14001 Merriman, Livonia, Mich. 48154	734-513-0300 Fax: 734-513-0318 www.mmrma.org	None	$35,850,000	326	Cities, towns, townships, counties, higher education, special purpose districts	Auto and equipment liability, auto damage, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability	Michael L. Rhyner, executive director
8	Alliance of Schools for Cooperative Insurance Programs (ASCIP) 12750 Center Court Drive, Suite 220, Cerritos, Calif. 90703	562-403-4640 Fax: 562-403-4644 www.ascip.org	None	$33,897,835	81	Community colleges, district offices of education, school districts	Auto and equipment liability, auto damage, general liability, property, public official's D&O and E&O liability, workers compensation	Paula Chu Tanguay, chief administrative officer
9	Public Employer Risk Management Assn. Inc. (PERMA) 9 Cornell Road, Latham, N.Y. 12110	518-220-1111 Fax: 518-220-9774 www.perma.org	None	$31,738,277	533	Cities, towns, townships, counties, housing authorities, school districts, special purpose districts, transit districts	Workers compensation	Brent A. Wilkes, president
10	Texas Assn. of Counties Workers' Compensation Self-Insurance Fund P.O. Box 2131, Austin, Texas 78701	512-478-8753 Fax: 512-478-1426 www.county.org	Texas Assn. of Counties	$30,900,000	295	Counties, special purpose districts	Workers compensation	Jim Jean, director-program administration

1 Fiscal year ending 8/31/02
Source: BI survey

Originally published: May 19, 2003, *Government Risk Management Spotlight*
Next publication date: June 14, 2004, *Government Risk Management Spotlight*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 105

Continued from previous page

First coverage document: June 1986.
2002 member contributions: $1,421,140.
2002 assets: $3,969,322.
2002 capital and surplus: $2,385,462.
Pool members: 6.
Officers: Robert McEwan, chairperson; Marilyn Carreras, vice chairperson; Satushi Matsuda, treasurer.
Contact: Brian Kelley, assistant administrator, 800-541-4591, ext. 127, *bkelley@bickmoreriskservices.com*; Heather Wright, executive assistant, 800-541-4591, ext. 129, *hwright@bickmoreriskservices.com*.

California Housing Workers' Compensation Authority (CHWCA)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.chwca.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com.*
Member type: housing authorities.
Risk covered: workers compensation.
Policy forms: occurrence.
First coverage document: January 1991.
2002 member contributions: $4,283,722.
2002 assets: $11,235,751.
2002 capital and surplus: [$2,060,751].
Pool members: 31.
Officers: Tim Sciacqua, president; Tom Makin, vp; Mitch Sperling, treasurer.
Contact: Gregory L. Trout, administrator, 800-541-4591, ext. 123, *gtrout@bickmoreriskservices.com*; Kevin Bibler, assistant administrator, 800-541-4591, ext. 141, *kbibler@bickmoreriskservices.com*.

California Joint Powers Insurance Authority (California JPIA)

8081 Moody St.,
La Palma, Calif. 90623;
562-467-8700; fax: 562-860-4992
www.cjpia.org

Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: April 1978.
2002 member contributions: $35,967,248.
2002 assets: $190,697,083.
2002 capital and surplus: $59,247,710.
Pool members: 91.
Staff: 17.
Officers: Jonathan R. Shull, executive director; Beth S. Lyons, assistant executive director; James R. Gross, member services manager.
Contact: Beth S. Lyons.

The directory explanation box can be found on page 103.

California Risk Management Authority

P.O. Box 2247,
Oakhurst, Calif. 93644;
559-683-7988; fax: 559-683-6431

Management company: WBT & Associates.
Member type: school districts.
Risk covered: auto and equipment liability, auto damage, bonds, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.
First coverage document: July 1987.
2002 member contributions: $5,033,317.
2002 assets: $18,232.
2002 capital and surplus: $2,083,421.
Pool members: 17.
Staff: 6.
Officers: Judy Statler, president; Val Fall, vp; Frank Sandall, treasurer.
Contact: Wesley B. Tarr, administrator.

California State Assn. of Counties Excess Insurance Authority (CSAC EIA)

3017 Gold Canal Drive, Suite 300,
Rancho Cordova, Calif. 95670;
916-631-7363; fax: 916-631-7112
www.csac-eia.org

Sponsoring organization(s): California State Assn. of Counties (CSAC), California Public Entity Insurance Authority (CPEIA).
Membership required.
Member type: cities, towns, townships, counties, special purpose districts, public hospitals.
Risk covered: auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for medical malpractice; occurrence for all other lines of business.
First coverage document: November 1979.
2002 member contributions: $106,037,369.
2002 assets: $133,569,530.
2002 capital and surplus: $19,992,033.
Pool members: 58.
Staff: 15.
Officers: Robert Adams, CFO; Michael Fleming, general manager; Gina Dean, assistant general manager.
Contact: Gina Dean;*gdean@csac-eia.org*.

California Transit Insurance Pool (CalTIP)

1414 K St., Suite 320,
Sacramento, Calif. 95814;
916-446-4656; fax: 916-446-4318
www.caltip.org

Management company: Shaw/Yoder Inc., *www.shawyoder.org.*
Member type: cities, towns, townships, counties, transit districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: May 1987.
2002 member contributions: $4,409,879.
2002 assets: $11,385,304.
2002 capital and surplus: $3,282,883.
Pool members: 31.
Staff: 2.
Officers: Frank J. Lichtanski, chairman; Charles Anderson, vice chairman; Joshua W. Shaw, general manager.
Contact: Anna Marie Will, technical services director; *amwill@caltip.org*.

Camden County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1987.
2002 member contributions: $6,100,000.
2002 assets: $10,800,000.
2002 capital and surplus: $5,200,000.
Pool members: 32.
Officers: John J. Tarditi, chairperson; Jim Kickham, executive director; Michael Mivoli, secretary.
Contact: Jim Kickham.

Central Arkansas Risk Management Assn.

501 W. Markham, Suite B,
Little Rock, Ark. 72201;
501-379-1118; fax: 501-372-8060

Member type: cities, towns, townships, counties, school districts, special purpose districts, transit districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: claims made.
First coverage document: October 1985.
2002 member contributions: $2,392,735.
2002 assets: $6,173,506.
2002 capital and surplus: $3,629,146.
Pool members: 16.
Staff: 2.
Contact: Timothy Miles, administrator.

Central Coast Cities Self Insurance Fund (CCCSIF)

990 Palm St.,
San Luis Obispo, Calif. 93401;
800-541-4591; fax: 916-491-1436
www.cccsif.org

Management company: Bickmore Risk Services, 1020 19th St., Suite 200,

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 106

Continued from previous page
Sacramento, Calif. 95814;
www.bickmoreriskservices.com.
Member type: cities, towns, townships.
Risk covered: general liability, workers compensation.
Policy forms: occurrence.
First coverage document: January 1990.
2002 member contributions: $8,187,167.
2002 assets: $18,697,300.
Pool members: 11.
Officers: Steve Adams, president; Rachelle Rickard, vp; Bill Statler, treasurer.
Contact: Kevin Bibler, assistant administrator; 800-541-4591, ext. 141;
kbibler@bickmoreriskservices.com.

Central Jersey Joint Insurance Fund

231 Main St., CN 2017,
Toms River, N.J. 08754;
732-736-5262; fax: 732-736-5250

Management company: Commerce Insurance Services.
Member type: cities, towns, townships.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made/occurrence.
First coverage document: July 1998.
2002 member contributions: $7,688,694.
2002 assets: $7,008,848.
2002 capital and surplus: $1,778,895.
Pool members: 7.
Officers: Lyn Evers, chairperson; Richard Lorentzen, vice chairperson; Jonathan Capp, secretary.
Contact: Robin Racioppi, assistant vp; *rraciopp@yesinsure.com.*

Central Jersey Regional Employee Benefits Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.cjhif.com

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships.
Risk covered: employee benefits.
Policy forms: date of service.
First coverage document: February 1991.
2002 member contributions: $16,600,000.
2002 assets: $3,500,000.
2002 capital and surplus: $2,600,000.
Pool members: 18.
Officers: Bruce Loversidge, chairperson; Albert Tasker, executive director; Marge Magiotta, secretary.
Contact: Paul Laracy, CFO-Public Entity Risk Management Administration Inc.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Central San Joaquin Valley Risk Management Authority (CSJVRMA)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.csjvrma.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com.*
Member type: cities, towns, townships.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: 1985.
2002 member contributions: $12,417,778.
2002 assets: $63,802,326.
2002 capital and surplus: $14,224,646.
Pool members: 54.
Officers: Cleve Morris, president; Kenny Walker, first vp; Steve Hollister, second vp.
Contact: Jeanette Workman, administrator, 800-541-4591, ext. 110, *jworkman@bickmoreriskservices.com*; Chrissy Mack, board secretary, 800-541-4591, ext. 113; *cmack@bickmoreriskservices.com.*

Cities & Villages Mutual Insurance Co.

1250 Sunnyslope Road,
Brookfield, Wis. 53005;
262-784-5666; fax: 262-784-5599
www.cvmic.com

Member type: cities, towns, townships.
Risk covered: auto and equipment liability, general liability, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: January 1988.
2002 member contributions: $5,800,000.
2002 assets: $35,700,000.
2002 capital and surplus: $24,900,000.
Pool members: 38.
Staff: 14.
Officers: Michael DeMoss, executive director; Kenneth Horner, director-operations; Thomas Mann, manager.

County Commissioners Assn. of Pennsylvania (CCAP) Unemployment Compensation Trust

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Sponsoring organization(s): County Commissioners Assn. of Pennsylvania.
Membership required.
Member type: counties.
Risk covered: unemployment compensation.
Policy forms: occurrence.
First coverage document: January 1981.
2002 member contributions: $2,894,411.
2002 assets: $5,952,077.
2002 capital and surplus: $1,731,588.
Pool members: 42.
Staff: 1.
Officers: John White, chairman; Joe Giles, vice chairman; Ron Williams, secretary/treasurer.
Contact: John R. Sallade, managing director-insurance programs, County Commissioners Assn. of Pennsylvania.

E

Employment Risk Management Authority (ERMA)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.ermajpa.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com.*
Member type: cities, towns, townships, housing authorities, special purpose districts.
Risk covered: employment practices liability.
Policy forms: occurrence.
First coverage document: July 2000.
2002 member contributions: $1,801,570.
2002 assets: $1,623,590.
2002 capital and surplus: $181,881.
Pool members: 9.
Officers: Jake O'Malley, president; Paul Wildermuth, vp; Michael Roush, treasurer.
Contact: Andie Giambastiani, board secretary/executive assistant; 800-541-4591, ext. 126; *agiambastiani@bickmoreriskservices.com.*
Open to all California public entities.

Excess-of-Loss Self-Insurance Pool (ELSIP)

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Management company: RiskCap
Member types: school districts.
Risks covered: general liability, property, public official's D&O and E&O liability.
Policy forms: occurrence.
First coverage document: July 1990.
2002 assets: $500,911.
2002 capital and surplus: $491,407.
Pool members: 3.
Officers: Charles Murray, president; Donna Holstlaw, vp; Christine Hoppe, secretary.
Contact: Bill Rush; 303-388-5688;
brush@riskcap.com.

H

HealthTrust

P.O. Box 617,
Concord, N.H. 03302-0617;
603-224-7447; fax: 603-226-2988
www.healthtrustonline.org

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 107

Continued from previous page

Sponsoring organization(s): New Hampshire Municipal Assn.
Membership required.
Member types: cities, towns, townships, counties, housing authorities, school districts, special purpose districts, transit districts.
Risks covered: employee benefits.
First coverage document: November 1984.
2002 member contributions: $188,275,776.
2002 assets: $23,405,316.
Pool members: 322.
Staff: 45.
Officers: John B. Andrews, fund administrator; Sandal R. Keeffe, deputy director/CFO; Wendy L. Parker, trust manager.
Contact: Wendy L. Parker.

High-Level Excess Liability Pool (HELP)

2409 Peachtree Lane,
Northbrook, Ill. 60062;
847-412-0410; fax: 847-412-0610

Management company: Nugent Consulting Group.
Member type: cities, towns, townships.
Risk covered: auto and equipment liability, employment practices liability, general liability, public officials D&O and E&O liability.
Policy forms: manuscript.
First coverage document: April 1987.
2002 member contributions: $1,200,000.
2002 assets: $6,500,000.
2002 capital and surplus: $5,185,000.
Pool members: 15.
Officers: Diane Lembesis, chairperson; Dave Richardson, vice chairperson; Robert Nowak, secretary; Ed McKee, treasurer.
Contact: Michael D. Nugent, pool administrator; *nugentrms@aol.com*.

Housing Authorities Risk Retention Pool (HARRP)

2500 Main St., Suite 120,
Vancouver, Wash. 98660;
360-694-3500; fax: 360-694-3600
www.harrp.com

Member type: housing authorities.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.
First coverage document: January 1987.
2002 member contributions: $3,514,170.
2002 assets: $21,845,560.
2002 capital and surplus: $16,480,319.
Pool members: 91.
Staff: 8.
Officers: Julius C. Scoggins, executive director; Ric A. Weaver, deputy director.
Contact: LeAnn M. Wilson, office manager; 360-694-3500, ext. 103.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Housing Authority Property Insurance

189 Commerce Court,
Cheshire, Conn. 06410;
203-272-8220; fax: 203-271-2265
www.housingcenter.com

Sponsoring organization(s): Housing Authority Insurance Inc.
Membership required.
Member type: housing authorities.
Risk covered: auto and equipment liability, auto damage, property, workers compensation.
Policy forms: occurrence.
First coverage document: September 1988.
2002 member contributions: $4,695,000.
2002 assets: $95,668,000.
2002 capital and surplus: $18,669,000.
Pool members: 803.
Staff: 84.
Officers: Dan Labrie, CEO; Mark Wilson, CFO; William Lewellyn, executive vp.
Contact: William Lewellyn; *blewellyn@housingcenter.com*.

Housing Authority Risk Retention Group

189 Commerce Court,
Cheshire, Conn. 06410;
203-272-8220; fax: 203-271-2265
www.housingcenter.com

Sponsoring organization(s): Housing Authority Insurance Inc.
Membership required.
Member type: housing authorities.
Risk covered: auto and equipment liability, criminal defense expense reimbursement, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability.
Policy forms: Public officials D&O and E&O and EPL policy forms are claims made; auto and equipment liability and general liability policy forms are occurrence.
First coverage document: June 1987.
2002 member contributions: $8,103,000.
2002 assets: $196,815,000.
2002 capital and surplus: $50,485.
Pool members: 724.
Staff: 84.
Officers: Dan Labrie, CEO; Mark Wilson, CFO; William Lewellyn, executive vp.
Contact: William Lewellyn; *blewellyn@housingcenter.com*.

I

Idaho Counties Risk Management Program

3100 Vista Ave., Suite 300,
Boise, Idaho 83705;
208-336-3100; fax: 208-336-2100
www.icrmp.com

Member type: cities, towns, townships, counties, higher education, housing authorities, school districts; special purpose districts, transit districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.
Policy forms: claims made for E&O; occurrence for general liability and property.
First coverage document: November 1985.
2002 member contributions: $16,313,750.
2002 assets: $23,981,422.
2002 capital and surplus: $6,080,639.
Pool members: 562.
Staff: 22.
Officers: Richard Ferguson, executive director.

Independent Cities Risk Management Authority (ICRMA)

5777 W. Century Blvd., Suite 665,
Los Angeles, Calif. 90045-5687;
800-410-9150; fax: 310-417-9152
www.icrma.org

Management company: Bickmore Risk Services, 1020 19th St., Suite 200, Sacramento, Calif. 95814; 800-541-4591; fax: 916-491-1436; *www.bickmoreriskservices.com*.
Member type: cities, towns, townships.
Risk covered: auto damage, employee benefits, general liability, property, workers compensation.
Policy forms: occurrence.
First coverage document: July 1980.
2002 member contributions: $9,430,328.
2002 assets: $27,428,965.
2002 capital and surplus: $7,811,868.
Pool members: 30.
Officers: Kelly McDowell, president; John Parsons, vp; Gretchen Beatty, secretary.
Contact: John Chaquica, general manager, 800-410-9150, ext. 116, *jchaquica@bickmoreriskservices.com*; Suzanne LaForge, 800-410-9150, ext. 112, executive assistant; *slaforge@bickmoreriskservices.com*.

Insurance Management Program For Area Community Colleges (IMPACC)

707 E. Locust St.,
Des Moines, Iowa 50309;
515-282-4227; fax: 515-282-3743

Member type: community colleges.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: June 1989.
2002 member contributions: $1,500,000.
2002 assets: $4,000,000.
2002 capital and surplus: $4,000,000.
Pool members: 6.
Staff: 1.
Officers: Roger Groteluschen, president; Rick Anderson, vp; Dick Springsteen, secretary/trea-

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 108

Continued from previous page
surer.
Contact: Edwin C. Weddall, administrator/risk manager.

Intergovernmental Risk Management Agency

1 Oakbrook Terrace, Suite 412,
Oakbrook Terrace, Ill. 60181;
630-932-4762; fax: 630-932-7378
www.irmarisk.org

Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: January 1979.
2002 member contributions: $22,676,164.
2002 assets: $117,411,153.
2002 capital and surplus: $39,747,961.
Pool members: 74.
Staff: 19.
Officers: Larry Bush, executive director; Laura Vesecky, director-financial services; Dan LeTourneau, director-risk management services.
Contact: Larry Bush; *larryb@irmarisk.org*.

J

Joint School Districts Workers' Compensation Self-Insurance Pool (JSD)

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Management company: RiskCap
Member types: school districts.
Risks covered: workers compensation.
Policy forms: occurrence.
First coverage document: July 1986.
2002 assets: $8,329,843.
2002 capital and surplus: $1,967,047.
Pool members: 4.
Officers: Guy Bellville, president; Scott Murphy, vp; Robert Hammond, secretary.
Contact: MichaelMurphy; 303-388-5688; *mmurphy@riskcap.com*.

K

Kansas County Assn. Multiline Pool

1100 S.W. Wanamaker Road,
Suite 103,
Topeka, Kan. 66604;
800-240-9828; fax: 785-267-2383
www.kcamp.org

Member type: counties.
Risk covered: auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: law enforcement liability coverage, D&O and E&O coverage are claims made; all other coverage is occurrence.
First coverage document: January 1991.
2002 member contributions: $3,900,000.
2002 assets: $7,500,000.
2002 capital and surplus: $2,300,000.
Pool members: 51.
Staff: 4.
Officers: William Kiper, president; Larry Sharp, vp; Thomas Job, administrator.
Contact: Brandon Mann, loss control manager; *bmann@kcamp.org*.

Kansas Eastern Regional Insurance Trust

600 Broadway, Suite 300,
Kansas City, Mo. 64104-1554;
816-474-4240; fax: 816-421-7758

Management company: Alternative Risk Services L.L.C.; 7300 College Blvd., Suite 450, Overland Park, Kan. 66210; 913-652-5700; fax: 913-652-3700.
Member type: cities, towns, townships, counties.
Risk covered: workers compensation.
First coverage document: November 1986.
2002 member contributions: $2,097,628.
2002 assets: $5,855,191.
2002 capital and surplus: $2,256,777.
Pool members: 13.
Officers: Greg Bakian, chairperson; Steve Kubler, first vice chairperson; Jim Meadows, second vice chairperson.
Contact: Dorothy Pope; *poped@marc.org*.

Kansas Municipal Insurance Trust

300 S.W. Eighth Ave.,
Topeka, Kan. 66603;
785-354-9565; fax: 785-354-4186
www.kmit.net

Sponsoring organization(s): League of Kansas Municipalities.
Membership required.
Member type: cities, towns, townships.
Risk covered: workers compensation.
First coverage document: January 1994.
2002 member contributions: $2,609,010.
2002 assets: $186,218.
2002 capital and surplus: $186,218.
Pool members: 108.
Staff: 4.
Officers: Gary Hobbie, board president; Kelly DeMerritt, vp; Don Osenbaugh, pool administrator.
Contact: Don Osenbaugh.

Kentucky Assn. of Counties All Lines Fund

380 Kings Daughters Drive,
Frankfort, Ky. 40601;
502-223-7667; fax: 502-875-8240
www.kaco.org

Sponsoring organization(s): Kentucky Assn. of Counties.
Membership required.
Member type: counties, special purpose districts, transit districts.
Risk covered: auto and equipment liability, auto damage, bonds, criminal defense expense reimbursement, general liability, medical accident coverage, property, public officials D&O and E&O liability.
Policy forms: employment practices is claims made; occurrence for all other lines.
First coverage document: July 1987.
2002 member contributions: $17,000,000.
2002 assets: $33,500,000.
2002 capital and surplus: $500,000.
Pool members: 600.
Staff: 5.
Officers: Gil McCarty, deputy executive director; Joseph R. Greathouse, director-insurance; Robert Brown, underwriting manager.
Contact: Joseph R. Greathouse; *joeg@kaco.org.*

Kentucky Assn. of Counties Workers Compensation Fund

380 Kings Daughters Drive,
Frankfort, Ky. 40601;
502-223-7667; fax: 502-875-8240
www.kaco.org

Sponsoring organization(s): Kentucky Assn. of Counties.
Membership required.
Member type: counties, housing authorities, special purpose districts, transit districts.
Risk covered: workers compensation.
First coverage document: July 1993.
2002 member contributions: $12,000,000.
2002 assets: $38,000,000.
2002 capital and surplus: $4,100,000.
Pool members: 550.
Staff: 4.
Officers: Joseph R. Greathouse, director-insurance; Michael Ray, underwriting manager.
Contact: Joseph R. Greathouse; *joeg@kaco.org*.

L

Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.lawcx.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com*.
Member type: cities, towns, townships, special purpose districts, transit districts.
Risk covered: workers compensation.
Policy forms: occurrence.
First coverage document: 1992.
2002 member contributions: $1,943,658.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 109

Continued from previous page

2002 assets: $5,239,121.
2002 capital and surplus: [$1,395,812].
Pool members: 29.
Officers: Paul Wildermuth, president; Carolyn Lyons, vp; Bill Henderson, treasurer.
Contact: Jeanette Workman, manager/secretary; 800-541-4591, ext. 110; *jworkman@bickmoreriskservices.com.*

M

MARCIT

600 Broadway,
Kansas City, Mo. 64105-1554;
816-474-4240; fax: 816-474-3099
www.marcit.org

Member type: cities, towns, townships, counties, special purpose districts.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made.
First coverage document: July 1983.
2002 member contributions: $22,290,836.
2002 assets: $24,529,934.
2002 capital and surplus: $12,454,692.
Pool members: 80.
Staff: 6.
Officers: Rufus L. Nye, president/CEO; Athena Wilson, vp.
Contact: Rufus L. Nye.

McHenry County Municipal Risk Management Agency (MCMRMA)

2409 Peachtree Lane,
Northbrook, Ill. 60062;
847-412-0410; fax: 847-412-0610

Management company: Nugent Consulting Group.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: July 1990.
2002 member contributions: $2,385,123.
2002 assets: $400,000.
2002 capital and surplus: $350,000.
Pool members: 8.
Officers: Todd Walker, chairman; Ralph Webster, vice chairman; Roscoe Stelford, treasurer.
Contact: Michael D. Nugent, pool administrator; *nugentrms@aol.com.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

Metropolitan Assn. for Improved School Legislation (M.A.I.S.L.) Joint Risk Management Trust

1333 Radcliff,
Garden City, Mich. 48135;
734-425-3345; fax: 734-425-1290
www.maislonline.org

Member type: school districts.
Risk covered: auto and equipment liability, auto damage, employee benefits, general liability, property, public officials D&O and E&O liability.
First coverage document: June 1988.
2002 member contributions: $6,487,556.
2002 assets: $3,182,875.
2002 capital and surplus: $1,918,815.
Pool members: 29.
Staff: 3.
Officers: Gerald R. Dunn, executive director; Ken Beres, risk manager; Kim Orsette, accounting manager.

Metropolitan Assn. for Improved School Legislation (M.A.I.S.L.) Workers' Compensation

1333 Radcliff,
Garden City, Mich. 48135;
734-425-3345; fax: 734-425-1290
www.maislonline.org

Member type: school districts.
Risk covered: workers compensation.
First coverage document: October 1993.
2002 member contributions: $2,590,131.
2002 assets: $3,316,912.
2002 capital and surplus: $1,635,386.
Pool members: 12.
Staff: 3.
Officers: Gerald R. Dunn, fund administrator; Ken Beres, risk manager; Kim Orsette, accounting manager.

Miami Valley Risk Management Assn. Inc.

4625 Presidential Way,
Kettering, Ohio 45429;
937-438-8878; fax: 937-438-8330
www.mvrma.com

Member type: cities, towns, townships.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: December 1988.
2002 member contributions: $2,818,004.
2002 assets: $6,300,000*.
2002 capital and surplus: $2,600,000*.
Pool members: 17.
Staff: 4.
Officers: Michael Hammond, executive director; Craig Blair, claims manager; Starr Markworth, loss control manager.
Contact: Michael Hammond; *mhammond@mvrma.com.*

**Estimated.*

Michigan County Road Commission Self-Insurance Pool

417 Seymour St., P.O. Box 14119,
Lansing, Mich. 48901;
517-482-9166; fax: 517-485-4809
www.mcrcsip.org

Sponsoring organization(s): County Road Assn. of Michigan.
Member type: Michigan County Road Commissions.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: EPL/E&O are claims made; occurrence for all other lines of business.
First coverage document: April 1984.
2002 member contributions: $15,964,448.
2002 assets: $86,511,072.
2002 capital and surplus: $43,388,189.
Pool members: 78.
Staff: 6.
Officers: Thomas Brouwer, administrator; Gayle Pratt, assistant administrator/director-finance and administration; Michael Shultz, assistant administrator/director-loss control.
Contact: Thomas Brouwer; *tbrouwer@mcrcsip.org.*

Michigan Municipal Risk Management Authority

14001 Merriman,
Livonia, Mich. 48154;
734-513-0300; fax: 734-513-0318
www.mmrma.org

Member type: cities, towns, townships, counties, higher education; special purpose districts.
Risk covered: auto and equipment liability, auto damage, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: July 1980.
2002 member contributions: $35,850,000.
2002 assets: $170,055,752.
2002 capital and surplus: $66,900,000.
Pool members: 326.
Staff: 34.
Officers: Michael L. Rhyner, executive director; Michael Ellis, director-claims; Charles Schwab, director-risk management.

Missouri Public Entity Risk Management Fund (MOPERM)

P.O. Box 105080,
Jefferson City, Mo. 65110-5080;
573-751-1837; fax: 573-751-8276
www.moperm.com

Member type: cities, towns, townships; counties, higher education, housing authorities, school districts, special purpose districts; transit districts.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 110

Continued from previous page

Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: January 1987.
2002 member contributions: $10,300,000.
2002 assets: $34,660,000.
2002 capital and surplus: $15,800,000.
Pool members: 755.
Staff: 13.
Officers: Charles Kemper, chairman; Tina Odo, vice chairman; David Kormann, executive director/secretary.
Contact: David Kormann.

Monmouth County Municipal Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1988.
2002 member contributions: $7,300,000.
2002 assets: $14,900,000.
2002 capital and surplus: $6,800,000.
Pool members: 33.
Officers: Joseph Verruni, chairperson; Jim Kickham, executive director; Vito Gadaleta, secretary.
Contact: David N. Grubb, president-Public Entity Risk Management Administration Inc.

Montana Assn. of Counties Joint Powers Insurance Authority (MACo/JPIA)

2715 Skyway Drive,
Helena, Mont. 59602-1213;
406-457-7210; fax: 406-442-5238

Member type: counties, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, criminal defense expense reimbursement, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: claims made for E&O; occurrence for all other lines of business.
First coverage document: October 1986.
2002 member contributions: $2,143,317.
2002 assets: $5,914,796.
2002 capital and surplus: $1,846,538.
Pool members: 194.
Staff: 4.
Officers: Gordon Morris, executive director-Montana Assn. of Counties; Greg Jackson, marketing director/underwriter-Joint Powers Insurance Authority.
Contact: Greg Jackson.

Montana Unified School Trust

725 N. Montana Ave.,
Helena, Mont. 59604;
406-457-4400; fax: 406-442-4161
www.ms-sf.org

Management company: Montana School Services Foundation.
Sponsoring organization(s): Montana School Boards Assn., School Administrators of Montana.
Member type: school districts.
Risk covered: employee benefits.
First coverage document: January 1981.
2002 member contributions: $36,000,000.
2002 assets: $4,100,000.
2002 capital and surplus: $2,300,000.
Pool members: 155.
Staff: 11.
Contact: Tom Clinch, CEO.

Morris County Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1987.
2002 member contributions: $7,800,000.
2002 assets: $10,800,000.
2002 capital and surplus: $4,200,000.
Pool members: 31.
Officers: Paul McDougall, chairperson; Jim Kickham, executive director; Frank Bastone, secretary.
Contact: David N. Grubb, president-Public Entity Risk Management Administration Inc.

Municipal Excess Liability Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-857-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administrations Inc.
Member type: cities, towns, townships, housing authorities, school districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1977.
2002 member contributions: $29,300,000.
2002 assets: $58,100,000.
2002 capital and surplus: $6,100,000.
Pool members: 17.
Officers: Charles Cuccia, chairperson; David N. Grubb, executive director; Barbara Pence, secretary.
Contact: David N. Grubb.

Municipal Excess Liability Residual Claims Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, housing authorities, special purpose districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1995.
2002 member contributions: $11,500,000.
2002 assets: $33,500,000.
2002 capital and surplus: $12,400,000.
Pool members: 16.
Officers: John Willadsen, chairman; David N. Grubb, executive director; David Matchett, secretary.
Contact: David N. Grubb.

Municipal Reinsurance Health Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: employee benefits, property.
Policy forms: occurrence.
First coverage document: January 1999.
2002 member contributions: $6,500,000.
2002 assets: $2,900,000.
2002 capital and surplus: $500,000.
Pool members: 4.
Officers: Michael Zambito, chairperson; Paul Laracy, executive director; John Holman, secretary.
Contact: Paul Laracy.

Continued on next page

All 2003 online directories are available as searchable databases to *Business Insurance* subscribers in the directory area of *www.businessinsurance.com.*

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 111

Continued from previous page

N

Nebraska Intergovernmental Risk Management Assn. & Nebraska Intergovernmental Risk Management Assn. II

P.O. Box 85210,
Lincoln, Neb. 68501-5210;
402-434-5660; fax: 402-434-8119
www.nirma.info

Member type: counties.
Risk covered: auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employee benefits and public officials liability; occurrence for all other lines.
First coverage document: January 1988.
2002 member contributions: $5,495,567.
2002 assets: $22,985,187.
2002 capital and surplus: $14,748,347.
Pool members: 68.
Staff: 9.
Officers: Doris Karloff, chairperson; Henry Thieman, vice chairperson; Craig Nelson, executive director.
Contact: Craig Nelson; *craig@nirma.info.*

Nevada Public Agency Insurance Pool

201 S. Roop St., Suite 102,
Carson City, Nev. 89701-4779;
775-885-7475; fax: 775-883-7398
www.poolpact.com

Management company: Public Agency Risk Management Services Inc.
Member type: cities, towns, townships, counties, housing authorities, school districts, special purpose districts, regional agencies.
Risk covered: auto and equipment liability, auto damage, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: event coverage.
First coverage document: May 1987.
2002 member contributions: $7,229,308.
2002 assets: $10,661,156.
2002 capital and surplus: $6,075,569.
Pool members: 76.
Staff: 5.
Officers: Michael Rebaleati, chairperson; Claudette Springmeyer, vice chairperson; Wayne Carlson, executive director.
Contact: Wayne Carlson.

New Jersey Environmental Risk Management Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: employee benefits, general liability.
Policy forms: claims made.
First coverage document: January 1995.
2002 member contributions: $3,400,000.
2002 assets: $13,430,000.
2002 capital and surplus: $5,700,000.
Pool members: 11.
Officers: Barbara Pence, chairperson; Jim Kickham, executive director; William Close, secretary.
Contact: Paul Laracy, CFO-Public Entity Risk Management Administration Inc.

New Jersey Public Housing Authority Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: housing authorities, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1994.
2002 member contributions: $2,900,000.
2002 assets: $3,900,000.
2002 capital and surplus: $1,200,000.
Pool members: 59.
Officers: William Cottman, chairperson; Albert Tasker, executive director; Madeline Cook, secretary.
Contact: Albert Tasker.

New Jersey Utilities Authority Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: September 1991.
2002 member contributions: $5,900,000.
2002 assets: $8,500,000.
2002 capital and surplus: $4,400,000.
Pool members: 64.
Officers: David Johnson, chairperson; Jim Kickham, executive director; Brian Bigler, secretary.
Contact: Paul Laracy, CFO-Public Entity Risk Management Administration Inc.

New York Municipal Insurance Reciprocal

24 Aviation Road,
Albany, N.Y. 12205;
518-437-1171; fax: 518-437-1182

Management company: Wright Risk Management Co. Inc.; 377 Oak St.,
Garden City, N.Y. 11530; 516-227-2300;
fax: 516-237-2352.
Sponsoring organization(s): New York State Assn. of Counties, New York State Assn. of Towns, New York Conference of Mayors.
Member type: cities, towns, townships, counties, special purpose districts.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability.
First coverage document: September 1993.
2002 member contributions: $17,473,701.
2002 assets: $42,439,184.
2002 capital and surplus: $12,135,158.
Pool members: 514.
Staff: 34.
Officers: Gale Hatch, president; Ken Andrews, vp; John LaPointe, treasurer.
Contact: Brian A. Custer, president-New York Municipal Insurance Reciprocal division-Wright Risk Management Co. Inc.

Niagara County Mutual Self Insurance Plan (NCMuSIP)

111 Main St., Suite 102,
Lockport, N.Y. 14094;
716-438-4080; fax: 716-438-4083
www.niagaracounty.com

Sponsoring organization(s): Niagara County Legislature.
Member type: cities, towns, townships, counties, higher education, school districts, special purpose districts, nonprofit volunteer ambulance companies.
Risk covered: workers compensation.
Policy forms: workers compensation (statutory), employers' liability.
First coverage document: January 1957.
2002 member contributions: $2,963,442.
Pool members: 30.
Staff: 2.
Contact: Wayne L. Salen, administrator; *wayne.salen@niagaracounty.com.*

North Dakota Insurance Reserve Fund

P.O. Box 2258,
Bismarck, N.D. 58502-2258;
701-224-1988; fax: 701-224-0609
www.ndirf.com

Member type: cities, towns, townships, counties, housing authorities, school districts, special purpose districts, transit districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 112

Continued from previous page
liability, medical accident coverage, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: January 1986.
2002 member contributions: $7,500,000.
2002 assets: $33,400,000.
2002 capital and surplus: $18,000,000.
Pool members: 2,480.
Staff: 16.
Officers: Steven L. Spilde, CEO; Robert J. Tonolli, CFO; Ross F. Warner, risk services manager; Jeffrey J. Cahill, claims manager.
Contact: Steven L. Spilde.

North Jersey Municipal Employee Benefits Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.njmebf.com

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: employee benefits.
Policy forms: date of service.
First coverage document: January 1993.
2002 member contributions: $17,500,000.
2002 assets: $3,000,000.
2002 capital and surplus: $500,000.
Pool members: 17.
Officers: Michael Zambito, chairperson; Paul Laracy, executive director; Paul McDougall, secretary.
Contact: Paul Laracy.

North Valley Schools Insurance Group (NVSIG)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.nvsig.org

Management company: Bickmore Risk Services, www.bickmoreriskservices.com.
Member type: school districts.
Risk covered: workers compensation.
Policy forms: occurrence.
First coverage document: July 1978.
2002 member contributions: $8,317,376.
2002 assets: $5,127,921.
2002 capital and surplus: $407,002.
Pool members: 65.
Officers: Wes Combes, president; Randy Meeker, vp; Linda Protine, treasurer.
Contact: Kim Santin, assistant pool administrator, 800-541-4591, ext. 119, *ksantin@bickmoreriskservices.com*; Sherie Loomis, executive assistant, 800-541-4591, ext. 106, *sloomis@bickmoreriskservices.com*.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

O

Ocean County Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for employment practices and public officials liability; occurrence for all other coverages.
First coverage document: January 1987.
2002 member contributions: $11,700,000.
2002 assets: $18,300,000.
2002 capital and surplus: $5,200,000.
Pool members: 31.
Officers: William Garofalo, chairperson; Jim Kickham, executive director; Scott McFadden, secretary.
Contact: Paul Laracy, CFO-Public Entity Risk Management Administration Inc.

Oklahoma Municipal Assurance Group

4130 N. Lincoln Blvd.,
Oklahoma City, Okla. 73105;
405-525-6624; fax: 405-525-5888
www.omag.org

Member type: cities, towns, townships, housing authorities.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: claims made for health; occurrence for all other lines of business.
First coverage document: July 1977.
2002 member contributions: $30,000,000.
2002 assets: $66,000,000.
2002 capital and surplus: $30,100,000.
Pool members: 400.
Staff: 20.
Officers: Patrick Parsons, CEO; Stephen Reel, general counsel; Gary McKnight, director-finance.
Contact: Patrick Parsons.

P

PELICAN Insurance Co., A Reciprocal Risk Retention Group

112 Lake St.,
Burlington, Vt. 05401;
800-895-9039; fax: 717-526-1020
www.pacounties.org

Management company: PELICAN Insurance Management Ltd.; P.O. Box 60769, Harrisburg, Pa. 17106-0769.
Sponsoring organization(s): Pennsylvania Assn. of County Affiliated Homes.
Membership required.
Member type: counties, PACAH member nursing homes.
Risk covered: general liability.
Policy forms: occurrence.
First coverage document: March 2003.
Staff: 3.
Officers: Michael Wilt, president; John R. Sallade, vp; Guy Ragosta, secretary.
Contact: John R. Sallade, managing director-insurance pograms, County Commissioners Assn. of Pennsylvania.

Pennsylvania Counties Risk Pool (PCoRP)

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Sponsoring organization(s): County Commissioners Assn. of Pennsylvania.
Membership required.
Member type: counties, county-related entities.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: claims made.
First coverage document: April 1987.
2002 member contributions: $6,308,000.
2002 assets: $5,663,600.
2002 capital and surplus: $1,691,014.
Pool members: 38.
Staff: 8.
Officers: Joseph Koch, chairman; Forrest Shadle, vice chairman; Bill Gaylord, secretary/treasurer.
Contact: John R. Sallade, managing director-insurance pograms, County Commissioners Assn. of Pennsylvania.

Pennsylvania Counties Workers' Compensation Trust (PComp)

P.O. Box 60769,
Harrisburg, Pa. 17106-0769;
717-526-1010; fax: 717-526-1020
www.pacounties.org

Sponsoring organization(s): County Commissioners Assn. of Pennsylvania.
Membership required.
Member type: counties, county related entities.
Risk covered: workers compensation.
Policy forms: occurrence.
First coverage document: January 1993.
2002 member contributions: $4,763,811.
2002 assets: $6,419,076.
2002 capital and surplus: $2,308,742.
Pool members: 56.
Staff: 7.
Officers: Brad Cober, chairman; Bill Soberick, vice chairman; Denise Jones, secretary/treasurer.

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 113

Continued from previous page
Contact: John R. Sallade, managing director-insurance programs, County Commissioners Assn. of Pennsylvania.

Professional Municipal Management Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: employment practices and public officials coverage are claims made, all other coverages are occurrence.
First coverage document: January 1988.
2002 member contributions: $2,500,000.
2002 assets: $5,700,000.
2002 capital and surplus: $3,100,000.
Pool members: 4.
Officers: Denise Rose, chairperson; David N. Grubb, executive director; Barbara Gilbert, secretary.
Contact: David N. Grubb.

Public Agency Compensation Trust

201 S. Roop St., Suite 102,
Carson City, Nev. 89701-4779;
775-885-7475; fax: 775-883-7398
www.poolpact.com

Management company: Public Agency Risk Management Services Inc.
Member type: cities, towns, townships, counties, housing authorities, school districts, special purpose districts, hospitals, regional agencies.
Risk covered: workers compensation.
Policy forms: standard excess.
First coverage document: April 1996.
2002 member contributions: $6,968,618.
2002 assets: $13,187,480.
2002 capital and surplus: $3,040,280.
Pool members: 72.
Staff: 5.
Officers: Alan Kalt, chairman; Cash Minor, vice chairman; Wayne Carlson, executive director.
Contact: Wayne Carlson.

Public Employer Risk Management Assn. Inc. (PERMA)

9 Cornell Road,
Latham, N.Y. 12110;
518-220-1111; fax: 518-220-9774
www.perma.org

Management company: Northeast Assn. Management Inc.; 100 Conifer Hill Drive; Danvers, Mass. 01923; 978-774-8400; fax: 978-774-5461.
Member type: cities, towns,townships, counties, housing authorities, school districts, special purpose districts, transit districts.
Risk covered: workers compensation.
First coverage document: June 1983.
2002 member contributions: $31,738,277.
2002 assets: $81,348,484.
2002 capital and surplus: $11,306,637.
Pool members: 533.
Staff: 56.
Officers: Brent A. Wilkes, president; Kevin M. Hume, executive vp.
Contact: Nicholas Gorgievski, vp-finance.

Public Entity Risk Management Authority (PERMA)

77-670 Springfield Lane, Suite 1A,
Palm Desert, Calif. 92211;
760-360-4966; fax: 760-360-3264
www.perma.dst.ca.us

Member type: cities, towns, townships, special purpose districts, transit districts.
Risk covered: auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
First coverage document: October 1985.
2002 member contributions: $8,524,178.
2002 assets: $8,838,305.
2002 capital and surplus: $4,003,226.
Pool members: 27.
Staff: 5.
Officers: Scott Ellerbrock, general manager; Dennis Molloy, claims manager.
Contact: Scott Ellerbrock; *scott@perma.dst.ca.us.*

S

Santa Cruz/San Benito County Schools Insurance Group (SC-SB)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com.*
Member type: school districts, offices of education.
Risk covered: workers compensation.
Policy forms: occurrence.
First coverage document: July 1977.
2002 member contributions: $3,479,171.
2002 assets: $3,569,326.
2002 capital and surplus: $1,860,481.
Pool members: 22.
Officers: Richard Moss, president; Larry Elrod, vp; Barney Finlay, treasurer.
Contact: John Chaquica, pool administrator, 800-541-4591, ext. 116, *jchaquica@bickmoreriskservices.com*; Kim Santin, assistant pool administrator, 800-541-4591, ext. 119, *ksantin@bickmoreriskservices.com.*

Schools Excess Liability Fund

1531 I St., Suite 300,
Sacramento, Calif. 95814;
916-321-5300; fax: 916-321-5311
www.selfjpa.org

Member type: higher education, school districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, medical accident coverage, public officials D&O and E&O liability, workers compensation.
First coverage document: March 1986.
2002 member contributions: $17,443,879.
2002 assets: $112,123,757.
2002 capital and surplus: $1,946,010.
Pool members: 1,095.
Staff: 6.
Officers: Tom Osborne, executive director; Tim Kern, chief fiscal officer.
Contact: Gary D. Sabol, director-communications.

Schools Insurance Authority

P.O. Box 276710,
Sacramento, Calif. 95827-6710;
916-364-1281; fax: 916-362-0904
www.sia-jpa.org

Member type: school districts.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: July 1974.
2002 member contributions: $25,330,949.
2002 assets: $29,236,893.
2002 capital and surplus: $3,547,422.
Pool members: 35.
Staff: 40.
Officers: Martin Brady, executive director; Paul J. McKay, finance and operations manager.

Secondary School Cooperative Risk Management Program (SSCRMP)

2409 Peachtree Lane,
Northbrook, Ill. 60062;
847-412-0410; fax: 847-412-0610

Management company: Nugent Consulting Group.
Member type: school districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: January 1989.
2002 member contributions: $1,738,797.
2002 assets: $7,051,902.
2002 capital and surplus: $6,036,891.
Pool members: 4.
Officers: Merilee McCracken, chairperson; Dave Tuttes, vice chairperson; Jim Popernik, treasurer.
Contact: Michael D. Nugent, pool administrator;

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 114

Continued from previous page
nugentrms@aol.com.

South Bergen Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: employment practices and public officials coverage are claims made; occurrence for all other lines.
First coverage document: January 1986.
2002 member contributions: $8,900,000.
2002 assets: $11,900,000.
2002 capital and surplus: $2,400,000.
Pool members: 20.
Officers: Frank Bianci, chairperson; David N. Grubb, executive director; John Hansen, secretary.
Contact: David N. Grubb.

Southern New Jersey Regional Employee Benefits Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662
www.snjrebf.com

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, special purpose districts.
Risk covered: employee benefits.
Policy forms: date of service.
First coverage document: January 1992.
2002 member contributions: $29,300,000.
2002 assets: $1,800,000.
2002 capital and surplus: $2,600,000.
Pool members: 19.
Officers: Joseph Wolk, chairperson; Jim Kickham, executive director; Theodore Dorn, secretary.
Contact: Paul Laracy, CFO-Public Entity Risk Management Administration Inc.

Suburban Essex Joint Insurance Fund

Park 80 W., Plaza One,
Saddle Brook, N.J. 07663;
201-587-0555; fax: 201-587-8662

Management company: Public Entity Risk Management Administration Inc.
Member type: cities, towns, townships, school districts, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: employment practices and public officials coverage are claims made; occurrence for all other lines.
First coverage document: January 1992.
2002 member contributions: $3,300,000.
2002 assets: $4,000,000.
2002 capital and surplus: $647,000.
Pool members: 6.
Officers: Mauro Tucci, chairperson; David N. Grubb, executive director; William Close, secretary.
Contact: David N. Grubb.

T

Texas Assn. of Counties County Government Risk Management Pool

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization(s): Texas Assn. of Counties.
Membership required.
Member type: counties, special purpose districts.
Risk covered: auto and equipment liability, employment practices liability, general liability, public officials D&O and E&O liability.
Policy forms: occurrence for auto and general liability; claims made for public officials D&O and E&O and law enforcement liability.
First coverage document: October 1986.
2002 member contributions: $16,653,000.
2002 assets: $95,390,000.
2002 capital and surplus: $68,324,000.
Pool members: 196.
Officers: Jim Jean, director-program administration; Donnie Carriker, director-field services; Nancy Lyter, CFO.
Contact: Jim Jean.

Texas Assn. of Counties Health & Employee Benefits Pool

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization(s): Texas Assn. of Counties.
Membership required.
Member type: counties, special purpose districts.
Risk covered: employee benefits.
First coverage document: October 2001.
2002 member contributions: $74,954,000.
2002 assets: $21,251,000.
2002 capital and surplus: $8,396,000.
Pool members: 157.
Officers: Jim Jean, director-program administration; Bill Norwood, employee benefits manager; Nancy Lyter, CFO.
Contact: Jim Jean.

Texas Assn. of Counties Property & Casualty Self-Insurance Fund

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization(s): Texas Assn. of Counties.
Membership required.
Member type: counties, special purpose districts.
Risk covered: auto damage, property.
First coverage document: October 1989.
2002 member contributions: $6,350,000.
2002 assets: $12,885,000.
2002 capital and surplus: $9,275,000.
Pool members: 170.
Officers: Jim Jean, director-program administration; Donnie Carriker, director-field services; Nancy Lyter, CFO.
Contact: Jim Jean.

Texas Assn. of Counties Unemployment Compensation Group Account Fund

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization(s): Texas Assn. of Counties.
Membership required.
Member type: counties, special purpose districts.
Risk covered: unemployment compensation.
First coverage document: January 1977.
2002 member contributions: $4,558,000.
2002 assets: $5,914,000.
2002 capital and surplus: $3,760,000.
Pool members: 203.
Officers: Jim Jean, director-program administration; Nancy Lyter, CFO.
Contact: Jim Jean.

Texas Assn. of Counties Workers' Compensation Self-Insurance Fund

P.O. Box 2131,
Austin, Texas 78701;
512-478-8753; fax: 512-478-1426
www.county.org

Sponsoring organization(s): Texas Assn. of Counties.
Membership required.
Member type: counties, special purpose districts.
Risk covered: workers compensation.
First coverage document: July 1974.
2002 member contributions: $30,900,000.
2002 assets: $135,800,000.
2002 capital and surplus: $41,100,000.
Pool members: 295.
Officers: Jim Jean, director-program administra-

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 115

Continued from previous page
tion; Donnie Carriker, director-field services; Nancy Lyter, CFO.
Contact: Jim Jean.

Texas Assn. of School Boards Risk Management Fund

P.O. Box 400,
Austin, Texas 78767;
512-467-0222; fax: 512-467-3619
www.tasb.org/risk

Sponsoring organization(s): Texas Assn. of School Boards.
Membership required.
Member type: school districts.
Risk covered: auto and equipment liability, auto damage, employee benefits, employment practices liability, general liability, property, public officials D&O and E&O liability, unemployment compensation, workers compensation.
First coverage document: January 1974.
2002 member contributions: $100,140,000.
2002 assets: $228,800,000.
2002 capital and surplus: $43,300,000.
Pool members: 1,113.
Staff: 198.
Officers: Dubravka Romano, associate executive director; Doralee Thrasher, director-underwriting and marketing; Gwen McDade, director-financial operations; Todd Holt, director-claims administration; Krista Fergason, director-medical benefits administration.
Contact: Dubravka Romano; 512-467-3510; *dubravka.romano@tasb.org.*
Fiscal year ending 8/31/02.

Texas Municipal League Intergovernmental Risk Pool

1821 Rutherford Lane, First Floor,
Austin, Texas 78754;
512-491-2300; fax: 512-491-2311
www.tmlirp.org

Sponsoring organization(s): Texas Municipal League.
Member type: cities, towns, townships, housing authorities, special purpose districts, transit districts, councils of government.
Risk covered: auto and equipment liability, auto damage, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
Policy forms: occurrence.
First coverage document: July 1973.
2002 member contributions: $93,400,000.
2002 assets: $394,400,000.
2002 capital and surplus: $195,900,000.
Pool members: 2,221.
Staff: 219.
Officers: Marvin Townsend, executive director; Carol Loughlin, deputy director; Hank Domeracki, CFO.
Contact: Carol Loughlin; *cloughlin@tmlirp.org.*

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Township Officials of Illinois Risk Management Assn. (TOIRMA)

401 W. Main St., Suite 1010,
Peoria, Ill. 61602;
309-674-8010; fax: 309-674-8011

Management company: Cannon Cochran Management Services Inc.;
2 E. Main St., Danville, Ill. 61832;
217-446-1089; fax: 217-444-2495;
www.ccmsi.com.
Sponsoring organization(s): Township Officials of Illinois.
Membership required.
Member type: townships.
Risk covered: auto and equipment liability, auto damage, bonds, employee benefits, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability, workers compensation.
Policy forms: comprehensive general liability claims are occurrence; public official and employee benefits liability claims are claims made.
First coverage document: June 1986.
2002 member contributions: $10,739,593.
2002 assets: $47,736,583.
2002 capital and surplus: $12,775,192.
Pool members: 1,532.
Staff: 3.
Contact: Jerry H. Kats, executive director.

Transit Mutual Insurance Corp. of Wisconsin

2575 S. Memorial Drive,
Appleton, Wis. 54915-1483;
920-832-3970; fax: 920-832-3974

Member type: cities, towns, townships, transit districts.
Risk covered: auto and equipment liability, auto damage.
First coverage document: January 1986.
2002 member contributions: $1,755,033.
2002 assets: $7,947,436.
2002 capital and surplus: $5,749,462.
Pool members: 19.
Staff: 4.
Officers: Robert Johnson, president; Nancy Kreutzman, executive director; Michael Glasheen, secretary/treasurer.
Contact: Nancy Kreutzman, *nance-tmi@new.rr.com.*

U

Utah Assn. of Counties (UAC) Insurance Mutual

5397 S. Vine St.,
Salt Lake City, Utah 84107;
801-293-3098; fax: 801-293-3480
www.uacim.org

Member type: counties.
Risk covered: auto and equipment liability, auto damage, bonds, criminal defense expense reimbursement, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: E&O are claims made; all other lines of business are occurrence.
First coverage document: January 1992.
2002 member contributions: $3,508,215.
2002 assets: $10,054,264.
2002 capital and surplus: $6,154,732.
Pool members: 25.
Staff: 3.
Offices: Lester Nixon, director.
Contact: Sonya White, administrative assistant; *sonya@uacim.org.*

V

Valley Insurance Program Joint Power Agency (VIP JPA)

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.vipjpa.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com.*
Member type: higher education.
Risk covered: auto damage, bonds, employment practices liability, general liability, property, workers compensation.
Policy forms: occurrence.
First coverage document: October 1986.
2002 member contributions: $3,140,009.
2002 assets: $9,812,881.
2002 capital and surplus: $4,363,006.
Pool members: 4.
Officers: Teresa Scott, chairperson; Larry Johnson, vice chairperson; Douglas R. Brinkley, secretary.
Contact: Kim Santin, assistant pool administrator; 800-541-4591, ext. 119; *ksantin@bickmoreriskservice.com.*

Vector Control Joint Powers Agency

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.vcjpa.org

Management company: Bickmore Risk Services, *www.bickmoreriskservices.com*
Member type: special purpose districts.
Risk covered: auto and equipment liability, auto damage, general liability, property, workers compensation.
Policy forms: occurrence.
First coverage document: July 1979.
2002 member contributions: $1,706,987.
2002 assets: $19,172,508.
2002 capital and surplus: $7,152,907.
Pool members: 32.
Officers: Major Dhillon, president; Andy Cox, vp; Jim Wanderscheid, treasurer.
Contact: Andie Giambastiani, board secretary/executive assistant; 800-541-4591, ext. 126; *agiambastiani@bickmoreriskservices.com.*

Continued on next page

bi52ms065 alt risk.qxd 12/1/03 11:55 AM Page 116

Do you like to order in lunch?

Like the newspaper left at your door?

Like your dry cleaning dropped-off?

Like to shop by catalog or online?

Then you're going to *love* ...

***BI's* DAILY NEWS delivered straight to your desktop daily!**

Now the magazine that you go to for up-to-the-minute news will send the news directly to you.

BI's DAILY NEWS is a free e-mail service providing the latest headlines and links to the full articles online at **BusinessInsurance.com**

It's the best way to stay informed of breaking news in our industry.

Sign up today for ***BI's* DAILY NEWS**! Log on to **BusinessInsurance.com/** or write us at **HELP@BusinessInsurance.com**

It's free, it's easy, and it's the next big thing to come your way from...

Business Insurance
www.businessinsurance.com

Continued from previous page

Virginia Assn. of Counties Property & Liability Risk Pool

104 Church Ave. S.E.,
Roanoke, Va. 24011;
540-345-8500; fax: 540-345-5330
www.vacoins.org

Sponsoring organization(s): Virginia Assn. of Counties.
Member type: counties, school districts, special purpose districts.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, property, public officials D&O and E&O liability, workers compensation.
First coverage document: July 1993.
2002 member contributions: $10,839,000.
2002 assets: $11,500,000.
2002 capital and surplus: $4,500,000.
Pool members: 158.
Staff: 17.
Officers: John R. Riley Jr., chairman; Wayne A. Faddis, administrator; James D. Campbell, board member.
Contact: Wayne A. Faddis; *wayne@vacoins.org*.

W

Washington Cities Insurance Authority

P.O. Box 1165,
Renton, Wash. 98057;
425-277-7237; fax: 425-277-7242

Member type: cities, towns, townships, interlocal agencies.
Risk covered: auto and equipment liability, auto damage, bonds, employment practices liability, general liability, medical accident coverage, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: January 1981.
2002 member contributions: $20,000,000.
2002 assets: $80,000,000.
2002 capital and surplus: $30,000,000.
Pool members: 106.
Staff: 17.
Officers: Lewis Leigh, executive director; Eric Larson, assistant director; Jill Makela, administrative services manager.
Contact: Lewis Leigh.

Washington Schools Risk Management Pool

P.O. Box 66838,
Burien, Wash. 98166;
206-439-6950; fax: 206-439-6939
www.psesd.wednet.edu/pssrmp/

Management company: Puget Sound Educational Service District; 400 S.W. 152nd. St., Burien, Wash. 98166.
Member type: school districts.
Risk covered: auto and equipment liability, auto damage, employment practices liability, general liability, property, public officials D&O and E&O liability.
Policy forms: occurrence.
First coverage document: September 1986.
2002 member contributions: $18,204,000.
2002 assets: $52,017,475.
2002 capital and surplus: $12,503,152.
Pool members: 80.
Staff: 18.
Officers: David Hayasaka, executive director; Deborah Callahan, director-claims; Mary Sue Linville, director-risk management; Phyllis Middleton, director-operations.
Contact: Phyllis Middleton; *pmiddleton@wsrmp.wednet.edu*.

Wisconsin Municipal Mutual Insurance Co.

4785 Hayes Road,
Madison, Wis. 53704;
608-246-3336; fax: 608-246-3338
www.wmmic.com

Member type: cities, towns, townships, counties, transit districts.
Risk covered: auto and equipment liability, employee benefits, employment practices liability, general liability, public officials D&O and E&O liability, workers compensation.
First coverage document: January 1988.
2002 member contribution: $2,558,696.
2002 assets: $42,493,659.
2002 capital and surplus: $31,054,357.
Pool members: 14.
Staff: 5.
Officers: Laura Stauffer, chairperson; Bernard Vash, vice chairperson; Peter J. Boss, executive director.
Contact: Peter J. Boss.

Business Insurance
www.businessinsurance.com

SINGLE-COPY SALES
To order any current or back issue of *Business Insurance*, call the single-copy sales division of *BI's* Circulation Department:
1-888-446-1422

LIST RENTAL
Portions of *BI's* subscriber database are available to qualified companies for list rental. For available titles and a price quote, call our list broker:
313-446-1625

CHANGE OF ADDRESS?
If you have moved recently and would like to change your subscription address, or if you would like to report a delivery problem, please call us at 888-446-1422 toll-free or e-mail us at subs@crain.com

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 117

Directory of employee benefit consultants

A

Aon Consulting Worldwide

200 E. Randolph St.,
Chicago, Ill. 60601;
800-438-6487; fax: 312-381-0240
www.aon.com

Benefit consulting since: 1934.
Parent: Aon Corp.
Benefit consulting: 68% of revenues.
Retirement plan consulting: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: plan design consulting, health care cost containment, insurer/broker selection consulting.
Employee communication consulting: general consulting on communications programs.
Benefit outsourcing services: 25% of revenues.
Defined contribution: plan administration, customer service/call centers.
Defined benefits: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.
Benefit communications: benefit statement preparation.
Nonbenefit consulting services: 7% of revenues: compensation consulting, brokering, general management consulting, claims administration.
Locations: 69 U.S.; 59 non-U.S.
Staff: 7,800 total.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $723 million from worldwide benefit consulting in 2002, *64% from U.S. locations; $661 million from worldwide benefit consulting in 2001, *64% from U.S. locations; $258 million from worldwide outsourcing services in 2002, *64% from U.S. locations; $198 million from worldwide outsourcing services in 2001, *64% from U.S. locations; $1.05 billion from total worldwide revenues in 2002, *67% from U.S. locations; $939 million from total worldwide revenues in 2001, *67% from U.S. locations.
Officers: Donald C. Ingram, chairman/CEO-Aon Consulting Worldwide; Michael J. Gulotta, vice chairman-Aon Consulting Worldwide; Ron Amy, chairman-Aon Consulting Ltd., United Kingdom.
Contact: Tom Ference, senior vp;
tom_ference@aoncons.com.
**BI estimate.*

B

BeneCom Associates L.L.C.

152R Simsbury Road, Building 9,
P.O. Box 1423,
Avon, Conn. 06001-1423;
860-674-2626; fax: 860-674-2627
www.benecomassociates.com

Benefit consulting since: 1992.
Providing benefit outsourcing services since: 1992.
Employee communication consulting: general consulting on communications programs.
Benefit outsourcing services: 100% of revenues.
Defined contribution: 10% of revenues: communication and education programs.
Benefit communications: 90% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Locations: Avon, Conn.; Fayetteville, Ga.; Arlington Heights, Ill.
Staff: 10 total, 5 consulting professionals, 3 outsourcing professionals.
Outsourcing clients: 100 total: 100% corporations.D
Compensation: by the project.
Gross revenues: $3,3 million from worldwide outsourcing services in 2002, all from U.S. locations; $2.8 million from worldwide outsourcing services in 2001, all from U.S. locations.
Officers: Kay M. Griffin, William E. Griffin, principals.
Contact: William E. Griffin;
wgriffin@benecomllc.com.

Benefit Concepts Inc.

3516 Brach Mill Road,
Birmingham, Ala. 35223;
205-956-2376; fax: 205-956-3857

Benefit consulting since: 1988.
Providing benefit outsourcing services since: 1988.
Benefit consulting: 70% of revenues.
Welfare plan consulting: 50% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 20% of revenues: general consulting on communications programs.
Benefit outsourcing services: 20% of revenues.
Health and welfare: 10% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 10% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 10% of revenues: compensation consulting, brokering.
Locations: Birmingham, Ala.
Consulting clients: 90% corporations, 10% government.
Outsourcing clients: 90% corporations, 10% government.
Compensation: by the project, commissions, by the hour.
Gross revenues: $647,500 from worldwide benefit consulting in 2002, all from U.S. locations; $595,000 from worldwide benefit consulting in 2001, all from U.S. locations; $185,000 from worldwide outsourcing services in 2002, all from U.S. locations; $170,000 from worldwide outsourcing services in 2001, all from U.S. locations; $925,000 from total worldwide revenues in 2002, all from U.S. locations; $850,000 from total worldwide revenues in 2001, all from U.S. locations.
Contact: Diane F. Weiner, president;
dweinerbc@aol.com.

Benefit Controls Cos.

910 E. Washington St.,
Greenville, S.C. 29601;
864-242-9441; fax: 864-232-6655
www.benefitcontrols.com

Benefit consulting since: 1981.
Benefit consulting: 60% of revenues.
Retirement plan consulting: 10% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers.
Welfare plan consulting: 45% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 5% of revenues.
Nonbenefit consulting services: 40% of revenues: brokering, claims administration.
Locations: Atlanta; Charlotte, Greenville, Hickory and High Point, N.C.; Columbia and Irmo, S.C.
Staff: 58 total, 21 consulting professionals.
Consulting clients: 420 total: 92% corporations,

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 118

Continued from previous page

3% individuals, 5% government.
Compensation: by the project, commissions, by the hour.
Gross revenues: $4 million from worldwide benefit consulting in 2002, all from U.S. locations; $3.7 million from worldwide benefit consulting in 2001, all from U.S. locations; $6.8 million from total worldwide revenues in 2002, all from U.S. locations; $6.2 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: William A. Gantt Jr., chairman/CEO; Michael A. Hawkins Sr., president-Greenville office; W. Scott Gantt, president-Charlotte office.
Contact: T. Matthew Gantt, vp-marketing.

Benefit Dynamics Inc.

8 Ranoldo Terrace, Suite 200,
Cherry Hill, N.J. 08034;
856-616-1400; fax: 856-616-1401
www.benefitdynamics.com

Benefit consulting since: 1975.
Benefit consulting: 5% of revenues.
Retirement plan consulting: 3% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers.
Welfare plan consulting: 1% of revenues: plan design consulting, insurer/broker selection consulting.
Employee communication consulting: 1% of revenues: general consulting on communications programs.
Benefit outsourcing services: 95% of revenues.
Defined contribution: 43% of revenues: plan administration, customer service/call centers.
Defined benefits: 14% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: 38% of revenues: flexible spending accounts.
Locations: Cherry Hill, N.J.
Staff: 20 total, 4 consulting professionals, 16 outsourcing professionals.
Consulting clients: 50 total: 90% corporations, 1% multiemployer plans, 9% individuals.
Outsourcing clients: 950 total: 92% corporations, 1% multiemployer plans, 7% individuals.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $22,000 from worldwide benefit consulting in 2002, all from U.S. locations; $25,000 from worldwide benefit consulting in 2001, all from U.S. locations; $2 million from worldwide outsourcing services in 2002, all from U.S. locations; $1.9 million from worldwide outsourcing services in 2001, all from U.S. locations; $2.02 million from total worldwide revenues in 2002, all from U.S. locations; $1.9 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Jo-Ann Massanova, president.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Directory explanation box

The Directory of Employee Benefit Consultants/Benefit Outsourcing Providers was compiled from companies' responses to a *Business Insurance* questionnaire.

The directory is published as an editorial service; there is no charge to be included. However, companies must generate at least $500,000 of their gross revenues from benefit consulting or benefit outsourcing to participate. Companies that did not report estimated 2002 gross revenues from benefit consulting/benefit outsourcing were not included.

BI defines benefit consulting as providing advice on benefit issues on a fee-for-service basis. Benefit consulting does not include health care and other claims administration, compensation consulting, general consulting unrelated to benefits or brokering insurance. Benefit outsourcing is defined as providing services such as the administration of defined contribution plans, defined benefits plans, health and welfare plans or HR/payroll.

Listings are organized by company name. Each begins with the company's address, phone/fax numbers and Web site address, if provided. The year the company started providing benefit consulting/outsourcing follows, along with the name of the parent company.

Information on gross revenues follows, including benefit consulting revenues for 2002 and 2001, outsourcing revenues for 2002 and 2001, worldwide gross revenues for 2002 and 2001, as well as the percentage of revenues generated from U.S. offices and non-U.S. offices.

The service section lists the percentage of gross revenues the company derives from benefit consulting and benefit outsourcing, as well as providing a percentage breakout of specific services within those categories. The percentage of gross revenues generated from nonbenefit consulting services is also provided.

Listed next are the locations of U.S. and non-U.S. offices conducting benefit consulting. Staff information includes the total number of employees assigned to benefit consulting and benefit outsourcing and the number of professional staff members for both. Methods of billing for services are provided under compensation.

Names and titles of principal officers and the name of a contact person complete each listing.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

Benefit Solutions Inc.

Vanderbilt Drive,
Sands Point, N.Y. 11050;
516-944-0023; fax: 516-944-0024

Benefit consulting since: 1980.
Benefit consulting: 100% of revenues.
Retirement plan consulting: 20% of revenues: plan design consulting, plan administration consulting, consulting on selection of investment managers.
Welfare plan consulting: 80% of revenues: plan design consulting, evaluation of other services, insurer/broker selection consulting.
Locations: Sands Point, N.Y.
Staff: 14 total, 10 consulting professionals.
Consulting clients: 192 total: 97% corporations, 3% individuals.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $1.7 million from worldwide benefit consulting in 2002, 96% from U.S. locations; $1.3 million from worldwide benefit consulting in 2001, 96% from U.S. locations.
Officers: Louise V. Klimuszko, president; Warren A. Sackman III, senior consultant.
Contact: James W. Barber, consultant; *jwb@rmiconsulting.com.*

Bluefinch Corp.

76 S. Central Ave.,
Valley Stream, N.Y. 11580;
800-203-6413; fax: 800-203-8802
www.bluefinch.com

Benefit consulting since: 1997.
Providing benefit outsourcing services since: 1997.
Benefit consulting: 70% of revenues.
Retirement plan consulting: 20% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers.
Welfare plan consulting: 40% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 10% of revenues: general consulting on communications programs.
Benefit outsourcing services: 20% of revenues.
Defined contribution: 5% of revenues: communication and education programs.
Defined benefits: 2.5% of revenues: actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: 5% of revenues.
HR/payroll: 2.5% of revenues: workflow-enabled human resource administration.
Benefit communications: 5% of revenues: benefit statement preparation, booklet preparation.
Nonbenefit consulting services: 10% of revenues: compensation consulting, general management consulting.
Locations: Valley Stream, N.Y.

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 119

Continued from previous page
Staff: 30 total, 20 consulting professionals, 10 outsourcing professionals.
Consulting clients: 150 total*.
Outsourcing clients: 25 total*.
Compensation: by the project, on retainer, by the hour.
Gross revenues*: $2.1 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.8 million from worldwide benefit consulting in 2001, all from U.S. locations; $600,000 from worldwide outsourcing services in 2002, all from U.S. locations; $500,000 from worldwide outsourcing services in 2001, all from U.S. locations; $3 million from total worldwide revenues in 2002, all from U.S. locations; $2.5 million from total worldwide revenues in 2001, all from U.S. locations.
Contact: David Neikrug, principal.
**Estimated.*

C

C&B Consulting Group Inc.

485 Underhill Blvd., Suite 304,Syosset, N.Y. 11791;
516-333-8787; fax: 516-333-5891
www.candbconsulting.com

Benefit consulting since: 1992.
Benefit consulting: 75% of revenues.
Retirement plan consulting: 5% of revenues: plan design consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers.
Welfare plan consulting: 65% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 5% of revenues: general consulting on communications programs.
Benefit outsourcing services: 2% of revenues.
Health and welfare: 1% of revenues: flexible spending accounts.
Benefit communications: 1% of revenues: benefit statement preparation.
Nonbenefit consulting services: 23% of revenues: brokering.
Locations: Cranford, N.J.; New York.
Staff: 32 total, 30 consulting professionals.
Consulting clients: 99% corporations, 1% government.
Compensation: by the project, commissions, on retainer.
Gross revenues: $3.2 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.9 million from worldwide benefit consulting in 2001, all from U.S. locations;$4.2 million from total worldwide revenues in 2002, all from U.S. locations; $2.,5 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: James E. Buonfiglio, Peter J. Chase, principals; Timothy P. Kelly, vp-sales; Thomas G. Luna, vp-client services.

CBIZ Benefits & Insurance Services Inc.

6480 Rockside Woods Blvd., S., Suite 330,
Cleveland, Ohio 44131;
216-447-9000; fax: 216-447-9001
www.cbiz.com

Benefit consulting since: 1962.
Parent: Century Business Services Inc.
Benefit consulting: 2.5% of revenues.
Retirement plan consulting: 1.5% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 0.8% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 0.2% of revenues: general consulting on communications programs.
Nonbenefit consulting services: 97.5% of revenues: compensation consulting, brokering, general management consulting, claims administration.
Staff: 4,700 total, 730 consulting professionals, 1,115 outsourcing professionals.
Consulting clients: 15,000 total: 75% corporations, 1% multiemployer plans, 1% multiemployer welfare arrangements, 20% individuals, 3% government.
Compensation: by the project, commissions, by the hour.
Gross revenues: $4 million from worldwide benefit consulting in 2002, all from U.S. locations; $5 million from worldwide benefit consulting in 2001, all from U.S. locations; $162.3 million from total worldwide revenues in 2002, all from U.S. locations; $152.3 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Nancy M. Mellard, executive vp/general counsel; Rob A. O'Byrne, senior vp; Brad P. Newman, vp.
Contact: Brad P. Newman; *bnewman@cbiz.com.*

Colt Express Outsourcing Services Inc.

2700 Ygnacio Valley Road, Suite 180, Walnut Creek, Calif. 94598;
800-265-8397; fax: 925-933-3029
www.colthr.com

Providing benefit outsourcing services since: 1995.
Benefit outsourcing services: 100% of revenues.
Defined contribution: plan administration, communication and education programs, customer service/call centers.
Defined benefits: data consulting, customer service/call centers.
Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: workflow-enabled human resource administration, customer service/call centers.
Benefit communications: benefit statement preparation, audiovisual program preparation.
Locations: Walnut Creek, Calif.
Staff: 50 total.
Outsourcing clients: 200 total.
Compensation: by the project, on retainer, by the hour.
Gross revenues*: $5 million from worldwide outsourcing services in 2002, all from U.S. locations; $5 million from worldwide outsourcing services in 2001, all from U.S. locations.
Officers: Samuel G. Colt III, chairman; Oren Michels, president; Michael A. Fleck, vp.
Contact: Michael A. Fleck; *sales@colthr.com.*
**BI estimate. Provides Web enrollment through their HRLinks system.*

Chicago Consulting Actuaries L.L.C.

216 S. Jefferson St., Suite 600, Chicago, Ill. 60661;
312-454-3222; fax: 312-454-1213
www.chicagoconsultingactuaries.com

Benefit consulting since: 1991.
Benefit consulting: 90% of revenues.
Retirement plan consulting: 81% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting.
Welfare plan consulting: 9% of revenues: plan design consulting, health care cost containment.
Benefit outsourcing services: 10% of revenues.
Defined benefits: 10% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Benefit communications: benefit statement preparation.
Locations: San Francisco; Denver; Jacksonville, Fla.; Chicago; Boston; Dallas.
Staff: 105 total, 71 consulting professionals, 14 outsourcing professionals.
Consulting clients: 138 total: 100% corporations.
Outsourcing clients: 33 total: 100% corporations.
Compensation: by the project, by the hour.
Gross revenues: $13.7 million from worldwide benefit consulting in 2002, all from U.S. locations; $11.4 million from worldwide benefit consulting in 2001, all from U.S. locations; $1 million from worldwide outsourcing services in 2002, all from U.S. locations; $2 million from worldwide outsourcing services in 2001, all from U.S. locations; $14.7 million from total worldwide revenues in 2002, all from U.S. locations; $13.4 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Tom Terry, president; Jim Peard, Jeff Stevenson, principals.
Contact: Kristin Hofrichter, marketing consultant.

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 120

Continued from previous page

Cowden Associates Inc.

1 Gateway Center,
420 Fort Duquesne Blvd., Suite 1100,
Pittsburgh, Pa. 15222;
412-394-9985; fax: 412-394-9989
www.hrbs.com

Benefit consulting: 75% of revenues.
Retirement plan consulting: 30% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting.
Welfare plan consulting: 40% of revenues: plan design consulting, health care cost containment, evaluation of other services.
Employee communication consulting: 5% of revenues: general consulting on communications programs.
Benefit outsourcing services: 25% of revenues.
Defined contribution: 5% of revenues: plan administration, communication and education programs.
Health and welfare: 15% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts.
Benefit communications: 5% of revenues: benefit statement preparation, booklet preparation.
Staff: 20 total.
Consulting clients: 150 total*: 40% corporations, 20% multiemployer plans, 20% multiemployer welfare arrangements, 20% government.
Outsourcing clients: 50% corporations, 50% multiemployer welfare arrangements.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $2.4 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.7 million from worldwide benefit consulting in 2001, all from U.S. locations; $600,000 from worldwide outsourcing services in 2002, all from U.S. locations; $425,000 from worldwide outsourcing services in 2001, all from U.S. locations.
Officers: Jere L. Cowden, president/CEO; Christopher R. Young, executive vp; Vincent G. Wolf, vp.
Contact: Kathy L. Colbert, sales and marketing associate; *klcolber@hrbs.com*.
**Includes outsourcing clients.*

Frank Crystal & Co.

40 Broad St.,
New York, N.Y. 10004;
212-344-2444; fax: 212-952-1095
www.frankcrystal.com

Benefit consulting since: 1982.
Parent: Frank Crystal & Co. Inc.
Benefit consulting: 14% of revenues.
Retirement plan consulting: 1% of revenues: plan design consulting, consulting on selection of investment managers.
Welfare plan consulting: 12% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 1% of revenues: general consulting on communications programs.
Nonbenefit consulting services: 86% of revenues: brokering, general management consulting.
Locations: San Francisco; Miami and Palm Beach, Fla.; New York; Philadelphia; Houston.
Staff: 265 total, 40 consulting professionals.
Consulting clients: 91% corporations, 9% individuals.
Compensation: by the project, commissions, on retainer.
Gross revenues: $12 million from worldwide benefit consulting in 2002, all from U.S. locations; $10 million from worldwide benefit consulting in 2001, all from U.S. locations; $85 million from total worldwide revenues in 2002, all from U.S. locations; $71 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: James W. Crystal, chairman/CEO; Mark E. Freitas, president/COO.
Contact: Scott G. Nestle, senior managing director.

D

Deloitte & Touche L.L.P., dba Deloitte

1633 Broadway,
New York, N.Y. 10019;
888-361-9960; fax: 213-688-5330
www.deloitte.com

Benefit consulting since: 1978.
Parent: Deloitte Touche Tohmatsu.
Benefit consulting: 35% of revenues.
Retirement plan consulting: 23% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers.
Welfare plan consulting: 8% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 4% of revenues: general consulting on communications programs.
Nonbenefit consulting services: 65% of revenues: compensation consulting, general management consulting.
Locations: 24 U.S.; 58 non-U.S.
Staff: 7,592 total, 2,715 consulting professionals.
Compensation: by the project, on retainer, by the hour.
Gross revenues*: $498 million from worldwide benefit consulting in 2002, 61% from U.S. locations; $472 million from worldwide benefit consulting in 2001, 59% from U.S. locations; $1.4 billion from total worldwide revenues in 2002, 51% from U.S. locations; $1.3 billion from total worldwide revenues in 2001, 52% from U.S. locations.
Officers: Ainar Aijala, global managing director-Deloitte, Human Capital Consulting; Mike Fucci, national managing director-Deloitte, Human Capital Consulting; Richard Berens, employee benefits service group leader.
Contact: Michele Ruskin, national director-marketing; 1111 Broadway, Suite 2100, Oakland, Calif. 94607; 510-273-2371.
**Fiscal year ends 5/31.*

E

EBS Benefit Solutions Inc.

30 Perinton Hills Mall,
Fairport, N.Y. 14450;
585-421-4400; fax: 585-421-4450
www.ebsbenefitsolutions.com

Benefit consulting since: 1974.
Parent: Excellus Inc.
Benefit consulting: 13% of revenues.
Retirement plan consulting: 8% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, asset accumulation/investment consulting.
Welfare plan consulting: 3% of revenues: plan design consulting, health care cost containment, insurer/broker selection consulting.
Employee communication consulting: 2% of revenues: general consulting on communications programs.
Benefit outsourcing services: 69% of revenues.
Defined contribution: 24% of revenues: plan administration, communication and education programs, customer service/call centers.
Defined benefits: 13% of revenues: pension plan administration, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 28% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 4% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 18% of revenues: claims administration.
Locations: Fairport and Syracuse, N.Y.
Staff: 91 total, 18 consulting professionals, 52 outsourcing professionals.
Consulting clients: 325 total: 97% corporations, 2% multiemployer plans, 1% government.
Outsourcing clients: 2,375 total: 98% corporations, 1% multiemployer plans, 1% government.
Compensation: by the project, by the hour.
Gross revenues: $1.3 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.1 million from worldwide benefit consulting in 2001, all from U.S. locations; $6.7 million from worldwide outsourcing services in 2002, all from U.S. locations; 6.1 million from worldwide outsourcing services in 2001, all from U.S. locations; $9.7 million from total worldwide revenues in 2002, all from U.S. locations; $8.3 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Gus A. Platas, president; Gregory Cohen, vp; Paula Moran, director.
Contact: Gus A. Platas;

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 122

Continued from previous page
gus.platas@ebsbene.com.

The Epler Co.

450 B St., Suite 750,
San Diego, Calif. 92101;
619-239-0831; fax: 619-239-0807
www.eplercompany.com

Benefit consulting since: 1971.
Providing benefit outsourcing services since: 1971.
Benefit consulting: 45% of revenues.
Retirement plan consulting: 30% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 13% of revenues: plan design consulting, health care cost containment, insurer/broker selection consulting.
Employee communication consulting: 2% of revenues.
Benefit outsourcing services: 30% of revenues.
Defined contribution: 5% of revenues: plan administration, communication and education programs.
Defined benefits: 19% of revenues: pension plan administration, actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: 5% of revenues: medical, dental and vision plans.
Benefit communications: 1% of revenues: benefit statement preparation, booklet preparation.
Nonbenefit consulting services: 25% of revenues: compensation consulting.
Locations: Newport Beach and San Diego, Calif.
Consulting clients: 165 total: 45% corporations, 1% individuals, 54% government.
Outsourcing clients: 20 total: 50% corporations, 50% government.
Compensation: by the project, by the hour.
Gross revenues: $800,000 from worldwide benefit consulting in 2002, all from U.S. locations; $800,000 from worldwide benefit consulting in 2001, all from U.S. locations; $800,000 from worldwide outsourcing services in 2002, all from U.S. locations; $700,000 from worldwide outsourcing services in 2001, all from U.S. locations; $2 million from total worldwide revenues in 2002, all from U.S. locations; $1.9 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Jane Barry, president/CEO; Lin Ball, vp/senior consultant; David Kendall, vp/principal actuary.

Ernst & Young L.L.P. - Human Capital

1225 Connecticut Ave. N.W.,
Washington, D.C. 20036;
202-327-6000; fax: 202-327-6714
www.ey.com

Benefit consulting since: 1987.
Benefit consulting: 80% of revenues.
Retirement plan consulting: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: general consulting on communications programs.
Nonbenefit consulting services: 20% of revenues: compensation consulting, general management consulting.
Locations: 17 U.S.; 11 non-U.S.
Staff: 1,550 total, 1,000 consulting professionals.
Consulting clients: 90% corporations, 10% individuals.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $290 million from worldwide benefit consulting in 2002, 60% from U.S. locations; $270 million from worldwide benefit consulting in 2001, 60% from U.S. locations; $360 million from total worldwide revenues in 2002, 60% from U.S. locations; $340 million from total worldwide revenues in 2001, 60% from U.S. locations.
Officers: James N. Bosserman, director-Americas Performance and Reward; David E. Jones, director-Americas Global Mobility; Sylvia J. Pozarnsky, national director-Personal Financial Counseling.
Contact: Barbara A. Faculjak, director-market strategy and communications.

F

Fidelity Employer Services Co.

300 Puritan Way,
Marlborough, Mass. 01752;
617-563-7000; fax:
www.fidelity.com/workplace

Benefit consulting since: 1986.
Providing benefit outsourcing services since: 1986.
Parent: FMR Corp.
Retirement plan consulting: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: general consulting on communications programs.
Benefit outsourcing services: 33% of revenues.
Defined contribution: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: payroll and tax services, compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.
Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 67% of revenues.
Locations: Covington, Ky.; Marlborough, Mass.; Merrimack, N.H.; Westlake, Texas.
Staff: 9,561 total.
Outsourcing clients: 21,435 total: 41% corporations, 59% .
Gross revenues: $2.9 billion* from worldwide outsourcing services in 2002, $2.9 billion* from worldwide outsourcing services in 2001. $8.9 billion from total worldwide revenues in 2002; $9.8 billion from total worldwide revenues in 2001.
Officers: Peter Smail, president-Fidelity Employer Services Co.; William Carey, president-Fidelity Institutional Retirement Services Co.; Mark Sullivan, CFO-Fidelity Employer Services Co.
Contact: Joe Dattilo, senior vp/head-employer services sales; 866-733-1033.
**BI estimate.*

Findley Davies Inc.

300 Madison Ave., Suite 1000,
Toledo, Ohio 43604;
419-255-1360; fax: 419-259-5685
www.findleydavies.com

Benefit consulting since: 1969.
Benefit consulting: 42% of revenues.
Retirement plan consulting: 18% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting.
Welfare plan consulting: 14% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 10% of revenues: general consulting on communications programs.
Benefit outsourcing services: 52% of revenues.
Defined contribution: 20% of revenues: plan administration, communication and education programs, customer service/call centers.
Defined benefits: 29% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: 3% of revenues: medical, dental and vision plans, life and disability insurance.
Nonbenefit consulting services: 6% of rev-

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 123

Continued from previous page
enues: compensation consulting, general management consulting.
Locations: Atlanta; Charlotte and Greensboro, N.C.; Cleveland and Toledo, Ohio.
Staff: 105 total, 50 consulting professionals, 30 outsourcing professionals.
Consulting clients: 320 total: 95% corporations, 5% government.
Outsourcing clients: 654 total: 100% corporations.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $5.7 million from worldwide benefit consulting in 2002, all from U.S. locations; $5.7 million from worldwide benefit consulting in 2001, all from U.S. locations; $7 million from worldwide outsourcing services in 2002, all from U.S. locations; $5.3 million from worldwide outsourcing services in 2001, all from U.S. locations; $13.6 million from total worldwide revenues in 2002, all from U.S. locations; $11.9 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Robert J. Rogers, Marc E. Stockwell, Brian C. Hubbell, principals.

Freedom One Financial Group

5435 Corporate Drive, Suite 150,
Troy, Mich. 48098;
248-641-7525; fax: 248-641-7530
www.freedomonefinancial.com

Benefit consulting since: 1988.
Benefit consulting: 100% of revenues.
Retirement plan consulting: 100% of revenues: plan design consulting, plan/trust legal document drafting, consulting on selection of investment managers, asset accumulation/investment consulting.
Benefit communications: booklet preparation.
Locations: Troy, Mich.
Staff: 65 total, 10 consulting professionals.
Consulting clients: 99% corporations, 1% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $3.6 million from worldwide benefit consulting in 2002, all from U.S. locations; $3.4 million from worldwide benefit consulting in 2001, all from U.S. locations.
Officers: Mark Wayne, president/CEO.
Contact: John Young, executive vp-sales and marketing; Chris Holmes, CFO.

Frenkel Benefits L.L.C.

1740 Broadway, Fifth floor,
New York, N.Y. 10019;
212-488-0200; fax: 212-488-0263
www.frenkelbenefits.com

Benefit consulting since: 1980.
Providing benefit outsourcing services since: 2002.
Parent: Frenkel & Co. Inc.
Benefit consulting: 5% of revenues.
Employee communication consulting: 5% of revenues: general consulting on communications programs.
Benefit outsourcing services: 25% of revenues.
Defined contribution: 5% of revenues: plan administration, communication and education programs, investment management.
Health and welfare: 20% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Nonbenefit consulting services: 75% of revenues: brokering.
Location: New York.
Staff: 35 total, 26 consulting professionals, 2 outsourcing professionals.
Consulting clients: 25 total: 85% corporations, 10% individuals, 5% government.
Outsourcing clients: 40 total: 100% corporations.
Compensation: by the project, commissions.
Gross revenues: $1.9 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.1 million from worldwide benefit consulting in 2001, all from U.S. locations; $375,000 from worldwide outsourcing services in 2002, all from U.S. locations; $325,000 from worldwide outsourcing services in 2001, all from U.S. locations; $7.5 million from total worldwide revenues in 2002, all from U.S. locations; $6.5 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Craig I. Hasday, president; Lawrence R. Kirshner, executive vp.
Contact: Craig I. Hasday; 212-488-0274.

Fringe Benefits Management Co.

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

Benefit consulting since: 1976.
Providing benefit outsourcing services since: 1981.
Benefit consulting: 10% of revenues.
Welfare plan consulting: 10% of revenues: plan design consulting, insurer/broker selection consulting.
Benefit outsourcing services: 49% of revenues.
Health and welfare: 49% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Nonbenefit consulting services: 41% of revenues: brokering.
Locations: Tallahassee, Fla.
Staff: 240 total, 2 consulting professionals, 140 outsourcing professionals.
Consulting clients: 17 total: 100% government.
Outsourcing clients: 60 total: 3% corporations, 5% multiemployer plans, 92% government.
Compensation: by the project, commissions.
Gross revenues: $2 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.9 million from worldwide benefit consulting in 2001, all from U.S. locations; $9.6 million from worldwide outsourcing services in 2002, all from U.S. locations; $9.1 million from worldwide outsourcing services in 2001, all from U.S. locations; $19.6 million from total worldwide revenues in 2002, all from U.S. locations; $18.6 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Michael Sheridan, chairman; Lorraine Ritch, president/CEO; Debra Tougas, CFO.
Contact: Darryl Beacher, marketing director; *dbeacher@fbmc-benefits.com*.

G

Gallagher Benefit Services Inc.

2 Pierce Place,
Itasca, Ill. 60143;
630-773-3800; fax: 630-285-4000
www.gallagherbenefits.com

Benefit consulting since: 1976.
Parent: Arthur J. Gallagher & Co.
Benefit consulting: 15% of revenues.
Retirement plan consulting: 5% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 10% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Nonbenefit consulting services: 85% of revenues: compensation consulting, brokering, claims administration.
Locations: 40 U.S.
Staff: 1,100 total, 400 consulting professionals.
Consulting clients: 5,600 total: 80% corporations, 2% individuals, 18% government.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $20.7 million from worldwide benefit consulting in 2002, $15 million from worldwide benefit consulting in 2001, $137.4 million from total worldwide revenues in 2002, all from U.S. locations; $117.7 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: James W. Durkin Jr., president; J. Michael Brewer, David M. Ziegler, executive vps.
Contact: Jim Murray, vp-technical support and compliance; 630-285-3971; *jim_murray@ajg.com*.

Garner Consulting

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

Benefit consulting since: 1987.
Benefit consulting: 56% of revenues.
Welfare plan consulting: 56% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Nonbenefit consulting services: 44% of revenues: brokering.
Locations: Pasadena, Calif.

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 124

World's largest employee benefit consultants

Ranked by worldwide benefit consulting revenues*

Rank	Company/Address	Phone/Fax/Web site	Gross revenues from benefit consulting 2002	2001	% change	% of gross revenues from benefit consulting	Locations U.S.	Non-U.S.	Total staff	Principal officer
1	Mercer Human Resource Consulting L.L.C. 1166 Ave. of the Americas New York, N.Y. 10036	212-345-7000 Fax: 212-345-7414 www.mercerhr.com, www.merceric.com	$1,336,000,000	$1,275,000,064 [1]	4.8%	56%	45	110	15,300	Peter Felton, chairman
2	Watson Wyatt Worldwide 1717 H St. N.W. Washington, D.C. 20006	202-715-7000 Fax: 202-715-7700 www.watsonwyatt.com	$857,000,000	$810,000,000	5.8%	86%	32	53	6,240	John Haley, president/CEO
3	Aon Consulting Worldwide 200 E. Randolph St. Chicago, Ill. 60601	800-438-6487 Fax: 312-381-0240 www.aon.com	$723,000,000	$661,000,000	9.4%	68%	69	59	7,800	Donald C. Ingram, chairman/CEO-Aon Consulting Worldwide
4	Towers Perrin 335 Madison Ave. New York, N.Y. 10017	212-309-3400 Fax: 212-309-3660 www.towersperrin.com	$700,600,000	$730,000,000	-4.0%	48.6%	36	40	8,457	Mark V. Mactas, chairman/CEO
5	PricewaterhouseCoopers Human Resource Services 1301 Ave. of the Americas New York, N.Y. 10019	646-471-4000 Fax: 646-394-5577 www.pwc.com	$700,000,000 [2]	$630,000,000 [2]	11.1%	70%	17	62	5,800	John Caplan, PricewaterhouseCoopers Human Resource Services U.S. leader
6	Hewitt Associates Inc. 100 Half Day Road Lincolnshire, Ill. 60069	847-295-5000 Fax: 847-295-7634 www.hewitt.com	$600,700,000 [3]	$523,800,000 [3]	14.7%	35%	27	60	14,700 [4]	Dale L. Gifford, chairman/CEO
7	Deloitte & Touche L.L.P. dba Deloitte 1633 Broadway New York, N.Y. 10019	888-361-9960 Fax: 213-688-5330 www.deloitte.com	$498,000,000 [5]	$472,000,000 [5]	5.5%	35%	24	58	7,592	Ainar Aijala, global managing director-Deloitte Human Capital Consulting
8	Mellon's Human Resources & Investor Services [6] 1 Pennsylvania Plaza New York, N.Y. 10119	212-330-1000 Fax: 212-695-4184 www.mellon.com	$439,000,000	$443,000,000	-0.9%	51%	37	24	5,328	James D. Aramanda, vice chairman Mellon Financial Corp.
9	Ernst & Young L.L.P. - Human Capital 1225 Connecticut Ave. N.W. Washington, D.C. 20036	202-327-6000 Fax: 202-327-6714 www.ey.com	$290,000,000	$270,000,000	7.4%	80%	17	11	1,550	James N. Bosserman, director-Americas Performance & Reward
10	The Segal Co. 1 Park Ave. New York, N.Y. 10016	212-251-5000 Fax: 212-251-5490 www.segalco.com	$143,300,000	$129,300,000	10.8%	81%	31 [7]	4 [7]	1,016	Robert D. Krinsky, chairman

* Excludes revenues from claims administration, compensation consulting, insurance commissions and other nonbenefit consulting 1 Restated. 2 Fiscal year ending 6/30. 3 Fiscal year ending 9/30. 4 Estimated. 5 Fiscal year ending 5/31. 6 Includes Buck Consultants Inc. , Mellon HR Solutions, Mellon Investor Services, Vinings Mellon. 7 Offices include The Segal Co., 18 U.S., 1 non-U.S.; Segal Advisors, 6 U.S., 1 non-U.S.; Sibson Consulting, 7 U.S., 2 non-U.S.
Source: BI survey

Originally published: July 28, 2003, *Benefits Management Take-Out Section*
Next publication date: May 31, 2004, *Benefits Management Take-Out Section*

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 126

Continued from previous page

Staff: 16 total, 9 consulting professionals.
Consulting clients: 39 total: 72% corporations, 3% multiemployer plans, 25% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $751,979 from worldwide benefit consulting in 2002, all from U.S. locations; $638,824 from worldwide benefit consulting in 2001, all from U.S. locations; $1.3 million from total worldwide revenues in 2002, all from U.S. locations; $1.2 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: John C. Garner, CEO; Gerti Reagan, president; Valarie Lees, secretary.
Contact: John C. Garner; *john@garnerconsulting.com*.

GatesMcDonald

3455 Mill Run Drive,
Columbus, Ohio 43026;
800-336-4733; fax: 866-587-7206
www.gatesmcdonald.com

Providing benefit outsourcing services since: 1997.
Parent: Nationwide.
Benefit outsourcing services*: 9% of revenues.
Health and welfare: 9% of revenues: life and disability insurance.
Nonbenefit consulting services: 91% of revenues: claims administration.
Locations: San Francisco; Baltimore; St. Louis; Columbus, Ohio; Dallas.
Staff: 853 total, 214 outsourcing professionals.
Outsourcing clients: 14 total: 100% corporations.
Gross revenues: $8.3 million from worldwide outsourcing services in 2002, all from U.S. locations; $4.9 million from worldwide outsourcing services in 2001, all from U.S. locations; $93 million from total worldwide revenues in 2002, all from U.S. locations; $124 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Danny Fullerton, president/COO; Mark Beres, vp-operations; Bill Evans, vp-finance.
Contact: Tom Byers, vp-sales and marketing; 800-336-4733, ext. 5264.
**Outsourcing services also include Family and Medical Act Leave Act (FMLA).*

H

Health Insurance Specialists Inc.

176290-A Redland Road,
Rockville, Md. 20855;
301-590-0006; fax: 301-590-0661
www.his-inc.com

Benefit consulting since: 1982.
Providing benefit outsourcing services since: 1982.
Benefit consulting: 64% of revenues.
Retirement plan consulting: 10% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 52% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 2% of revenues: general consulting on communications programs.
Benefit outsourcing services: 12% of revenues.
Defined contribution: 2% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: 1% of revenues: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 8% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: payroll and tax services, compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.
Benefit communications: 1% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 24% of revenues: compensation consulting, brokering, general management consulting, claims administration.
Locations: Arlington, Va; District of Columbia; Rockville, Md.
Staff: 20 total, 15 consulting professionals, 5 outsourcing professionals.
Consulting clients: 374 total: 78% corporations, 2% multiemployer plans, 3% multiemployer welfare arrangements, 16% individuals, 1% government.
Outsourcing clients: 112 total: 86% corporations, 1% multiemployer plans, 2% multiemployer welfare arrangements, 10% individuals, 1% government.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $63.4 million from worldwide benefit consulting in 2002, 95% from U.S. locations; $87 million from worldwide benefit consulting in 2001, 96% from U.S. locations; $11.9 million from worldwide outsourcing services in 2002, 95% from U.S. locations; $11.5 million from worldwide outsourcing services in 2001, 95% from U.S. locations; $99 million from total worldwide revenues in 2002, 95% from U.S. locations; $98.5 million from total worldwide revenues in 2001, 95% from U.S. locations.
Officers: Jon S. Belinkie, president; Eileen Drucker, Brendan Ryan, vps.
Contact: Jon S. Belinkie; *jbelinkie@his-inc.com*.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Hewitt Associates Inc.

100 Half Day Road,
Lincolnshire, Ill. 60069;
847-295-5000; fax: 847-295-7634
www.hewitt.com

Benefit consulting since: 1940.
Providing benefit outsourcing services since: 1991.
Benefit consulting: 35%* of revenues.
Retirement plan consulting: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: general consulting on communications programs.
Benefit outsourcing services: 65% of revenues*.
Defined contribution: 18.2% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: 20.2% of revenues: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 26.6% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: payroll and tax services, compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.
Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: compensation consulting, brokering, general management consulting, claims administration.
Locations: 27 U.S.; 60 non-U.S.
Staff*: 14,700 total.
Consulting clients*: 2,000 total.
Outsourcing clients*: 200 total.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $600.7 million from worldwide benefit consulting in 2002. 90% form U.S. locations, $523.8 million from worldwide benefit consulting in 2001, 92% from U.S. locations; $1.1 billion from worldwide outsourcing services in 2002, $951.9 million from worldwide outsourcing services in 2001; $1.7 billion from total worldwide revenues in 2002, 90% from U.S. locations; $1.5 billion from total worldwide revenues in 2001, 92% from U.S. locations.
Officers: Dale L. Gifford, chairman/CEO; Dan DeCanniere, CFO; Dan Holland, COO/manager-North American region.
**Estimated.*

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 127

Continued from previous page

I

Invesmart Inc.

Penn Center W. Six, Suite 211,
Pittsburgh, Pa. 15276;
412-249-3200; fax: 412-249-3242
www.invesmart.com

Benefit consulting since: 1965.
Providing benefit outsourcing services since: 1975.
Benefit consulting: 55.5%* of revenues.
Retirement plan consulting: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: plan design consulting.
Employee communication consulting: general consulting on communications programs.
Benefit outsourcing services: 65% of revenues*.
Defined contribution: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: flexible spending accounts, customer service/call centers.
Locations: 16 U.S.
Consulting clients: 2,500 total: 90% corporations, 1% multiemployer plans, 2% multiemployer welfare arrangements, 5% individuals, 2% government.
Outsourcing clients: 155 total: 95% corporations, 1% multiemployer plans, 1% multiemployer welfare arrangements, 3% government.
Compensation: by the project, by the hour.
Gross revenues: $25 million from worldwide benefit consulting in 2002, all from U.S. locations; $22 million from worldwide benefit consulting in 2001, all from U.S. locations; $20 million from worldwide outsourcing services in 2002, all from U.S. locations; $18 million from worldwide outsourcing services in 2001, all from U.S. locations; $45 million from total worldwide revenues in 2002, all from U.S. locations; $40 million from total worldwide revenues in 2001, all from U.S. locations.
Contact: Mark Gensheimer, 412-249-3202, *mark.gensheimer@invesmart.com*; Mark Sommers, 760-771-6241, *mark.sommers@invesmart.com*; Charley Kennedy, 412-249-3222, *charley.kennedy@invesmart.com*.
**BI estimate.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

K

The Kooper Group Inc.

770 Lexington Ave.,
New York, N.Y. 10021;
212-755-0800; fax: 212-755-0831
www.koopergroup.com

Benefit consulting: 100% of revenues.
Welfare plan consulting: 95% of revenues: plan design consulting, evaluation of other services.
Employee communication consulting: 5% of revenues: general consulting on communications programs.
Locations: New York.
Staff: 58 total.
Consulting clients: 850 total: 100% corporations.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $15.3 million from worldwide benefit consulting in 2002, all from U.S. locations; $13.8 million from worldwide benefit consulting in 2001, all from U.S. locations.
Contact: Michael Kooper, president.

Kushner & Co.

2427 W. Centre Ave.,
Portage, Mich. 49024;
269-342-1700; fax: 269-342-1606
www.kushnerco.com

Benefit consulting since: 1982.
Providing benefit outsourcing services since: 1982.
Benefit consulting: 69% of revenues.
Retirement plan consulting: 10% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting.
Welfare plan consulting: 51% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 8% of revenues.
Benefit outsourcing services: 27% of revenues.
Defined contribution: 16% of revenues: plan administration, communication and education programs.
Health and welfare: 11% of revenues.
Nonbenefit consulting services: 4% of revenues: general management consulting.
Locations: Portage, Mich.; Schwenksville, Pa.; District of Columbia.
Staff: 8 total, 6 consulting professionals, 2 outsourcing professionals.
Consulting clients: 700 total: 93% corporations, 7% government.
Outsourcing clients: 350 total: 98% corporations, 2% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $750,000 from worldwide benefit consulting in 2002, all from U.S. locations; $650,000 from worldwide benefit consulting in 2001, all from U.S. locations; $275,000 from worldwide outsourcing services in 2002, all from U.S. locations; $210,000 from worldwide outsourcing services in 2001, all from U.S. locations; $1 million from total worldwide revenues in 2002, all from U.S. locations; $890,000 from total worldwide revenues in 2001, all from U.S. locations.
Officers: Gary B. Kushner, president/CEO.
Contact: *info@kushnerco.com*.

L

Lockton Benefit Group

444 W. 47th St., Suite 600,
Kansas City, Mo. 64112-1919;
816-960-9001; fax: 816-960-9579
www.lockton.com

Benefit consulting since: 1987.
Parent: Lockton Cos.
Benefit consulting: 100% of revenues.
Retirement plan consulting: 3% of revenues: consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 93% of revenues: health care cost containment, evaluation of other services.
Employee communication consulting: 4% of revenues: general consulting on communications programs.
Locations: Los Angeles; San Diego; San Francisco; Denver; Hartford, Conn.; Atlanta; Chicago; Kansas City and St. Louis, Mo.; Dallas; Houston.
Staff: 200 total, 160 consulting professionals.
Consulting clients: 875 total: 90% corporations, 4% multiemployer plans, 2% multiemployer welfare arrangements, 1% individuals, 3% government.
Compensation: by the project, on retainer.
Gross revenues: $48 million from worldwide benefit consulting in 2002, all from U.S. locations; $40 million from worldwide benefit consulting in 2001, all from U.S. locations.
Officers: Donald C. Brain Jr., president-Lockton Benefit Group; Roger Lambourn, president-Lockton Dunning Benefit Co.; Tom Schaffler, executive vp-Lockton Chicago.
Contact: Donald C. Brain Jr.; *dbrain@lockton.com*.

M

Marsh Employee Benefits Services

1166 Ave. of the Americas,
New York, N.Y. 10036-2774;
212-345-6000; fax: 212-345-4808
www.marsh.com

Benefit consulting since: 1975.
Providing benefit outsourcing services since: 1998.
Parent: Marsh & McLennan Cos. Inc.

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 128

Continued from previous page

Benefit consulting: 30% of revenues.
Retirement plan consulting: 5% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers.
Welfare plan consulting: 23% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 2% of revenues: general consulting on communications programs.
Benefit outsourcing services: 11% of revenues.
Defined contribution: 5% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.
Health and welfare: 5% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 1% of revenues: benefit statement preparation.
Nonbenefit consulting services: 59% of revenues: brokering, claims administration.
Locations: 60 U.S.
Staff: 870 total, 770 consulting professionals, 10 outsourcing professionals.
Consulting clients: 6,500 total: 85% corporations, 2% multiemployer plans, 3% multiemployer welfare arrangements, 10% government.
Outsourcing clients: 100 total: 90% corporations, 10% government.
Compensation: by the project, commissions, on retainer.
Gross revenues: $70 million from worldwide benefit consulting in 2002, all from U.S. locations; $60 million from worldwide benefit consulting in 2001, all from U.S. locations; $26 million from worldwide outsourcing services in 2002, all from U.S. locations; $15 million from worldwide outsourcing services in 2001, all from U.S. locations; $220 million from total worldwide revenues in 2002, $200 million from total worldwide revenues in 2001.
Officers: Roger C. Edgren, managing director/national employee benefits practice leader; Steven Schloss, managing director/associate employee benefits practice leader; Dennis Donahue, senior vp/associate employee benefits practice leader.
Contact: Roger C. Edgren; Marsh Employee Benefits Services, 200 Ottawa, N.W., Suite 700, Grand Rapids, Mich. 49503; 616-233-4232; *roger.c.edgren@marsh.com.*

McNeary

6525 Morrison Blvd., Suite 200,
Charlotte, N.C. 28211;
877-729-4149; fax: 704-365-4155
www.mcneary.com

Benefit consulting since: 1991.
Benefit consulting: 100% of revenues.
Welfare plan consulting: 100% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Locations: Atlanta; Baton Rouge, La; Charlotte, N.C.; Richmond, Va.
Staff: 5 total, 5 consulting professionals.
Consulting clients: 100 total: 65% corporations, 35% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $905,000 from worldwide benefit consulting in 2002, $1 million from worldwide benefit consulting in 2001.
Officers: William Yaeger, president; Sam Booke III, COO; Dan Brandon, vp.
Contact: Dan Brandon.

Mellon's Human Resources & Investor Solutions

1 Pennsylvania Plaza,
New York, N.Y. 10119-4798;
212-330-1000; fax: 212-695-4184
www.mellon.com

Benefit consulting since: 1916.
Providing benefit outsourcing services since: 1981.
Parent: Mellon Financial Corp.
Benefit consulting: 51% of revenues.
Retirement plan consulting: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset ccumulation/investment consulting.
Welfare plan consulting: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: general consulting on communications programs.
Benefit outsourcing services: 43% of revenues.
Defined contribution: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: payroll and tax services, compensation planning tools, workflow-enabled human resource administration, customer service/call centers.
Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 6% of revenues: compensation consulting, general management consulting.
Locations: 37 U.S.; 24 non-U.S.
Staff: 5,328 total, 2,394 consulting professionals, 2,135 outsourcing professionals.
Consulting clients: 3,000 total: 80% corporations, 20% other.
Outsourcing clients: 120 total: 95% corporations, 2.5% multiemployer welfare arrangements, 2.5% government.
Compensation: by the project, by the hour.
Gross revenues: $439 million from worldwide benefit consulting in 2002, 82% from U.S. locations; $443 million from worldwide benefit consulting in 2001, 87% from U.S. locations; $370 million from worldwide outsourcing services in 2002, all from U.S. locations; $395 million from worldwide outsourcing services in 2001, all from U.S. locations; $853 million from total worldwide revenues in 2002, 91% from U.S. locations; $867,000,000. million from total worldwide revenues in 2001, 88% from U.S. locations.
Officers: James D. Aramanda, vice chairman-Mellon Financial Corp.; Pat Milligan, managing director-worldwide markets.

Mercer Human Resource Consulting L.L.C.

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-7000; fax: 212-345-7414
www.mercerhr.com, www.merceric.com

Benefit consulting since: 1975.
Providing benefit outsourcing services since: 1984.
Parent: Marsh & McLennan Cos. Inc.
Benefit consulting: 56% of revenues.
Retirement plan consulting: 39% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 14% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 3% of revenues: general consulting on communications programs.
Benefit outsourcing services: 13% of revenues.
Defined contribution: 2% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: 9% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 1% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 1% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 31% of revenues: compensation consulting, general management consulting.
Locations: 45 U.S.; 110 non-U.S.
Staff: 15,300 total, 6,700 consulting professionals, 2,600 outsourcing professionals.
Consulting clients: 14,500 total: 90% corpora-

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 129

Continued from previous page

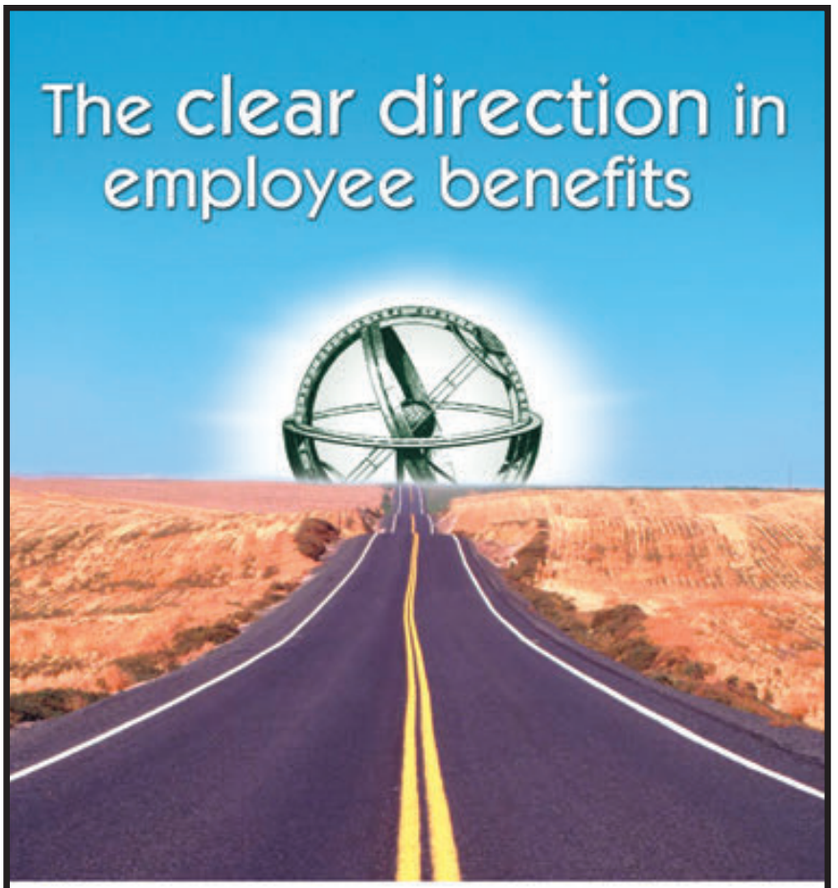
tions, 10% other.
Outsourcing clients: 3,200 total: 90% corporations, 10% other.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $1.3 billion from worldwide benefit consulting in 2002, 56% from U.S. locations; $1.3 billion from worldwide benefit consulting in 2001, 59% from U.S. locations; $297 million from worldwide outsourcing services in 2002, 25% from U.S. locations; $264 million from worldwide outsourcing services in 2001; 23% from U.S. locations; $2.4 billion from total worldwide revenues in 2002, 53% from U.S. locations; $2.3 billion from total worldwide revenues in 2001*, 55% from U.S. locations.
Officers: Peter Felton, chairman; Daniel L. McCaw, president/CEO; Douglas C. Davis, CFO.
**Restated.*

Milliman USA

1301 Fifth Ave., Suite 3800,
Seattle, Wash. 98101-2605;
206-624-7940; fax: 206-340-1380
www.milliman.com

Benefit consulting since: 1947.
Providing benefit outsourcing services since: 1982.
Benefit consulting: 30% of revenues.
Retirement plan consulting: 17% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 11% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 2% of revenues: general consulting on communications programs.
Benefit outsourcing services: 42% of revenues.
Defined contribution: 13% of revenues: plan administration, communication and education programs, customer service/call centers.
Defined benefits: 14% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 11% of revenues: medical, dental and vision plans, life and disability insurance.
HR/payroll: 2% of revenues: compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.
Benefit communications: 2% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 28% of revenues: compensation consulting, general management consulting, claims administration.
Locations: 29 U.S.; 5 non-US.
Staff: 1,900 total, 375 consulting professionals, 300 outsourcing professionals.
Consulting clients: 5,700 total: 57% corporations, 15% multiemployer plans, 18% multiemployer welfare arrangements, 2% individuals, 8% government.
Outsourcing clients: 1,900 total: 57% corporations, 15% multiemployer plans, 18% multiemployer welfare arrangements, 2% individuals, 8% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $125 million from worldwide benefit consulting in 2002, 70% from U.S. locations; $120 million from worldwide benefit consulting in 2001, 70% from U.S. locations; $170 million from worldwide outsourcing services in 2002, 68% from U.S. locations; $168.4 million from worldwide outsourcing services in 2001, 69% from U.S. locations; $410 million from total worldwide revenues in 2002, 68% from U.S. locations; $397 million from total worldwide revenues in 2001, 69% from U.S. locations.
Officers: Bradley Smith, chairman; Patrick Grannan, president/CEO; Bill Pedersen, CFO.

Continued on next page



C&B combines the expertise and resources of a traditional consulting firm with the personalized service of an attentive broker in a single organization…and we do it at competitive costs. If you are negotiating an obstacle course of compliance issues, employee communication challenges, administrative burdens and escalating costs, contact us today.

C&B CONSULTING GROUP, INC.
A Clear Direction *In Employee Benefits*

NY (212) 576-1112 • LI (516) 333-8787 • NJ (908) 497-9400
www.candbconsulting.com

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 130

Continued from previous page

N

The NIA Group L.L.C.

66 Route 17, P.O. Box 285,
Paramus, N.J. 07653-0285;
201-845-6600; fax: 201-845-4761
www.niagroup.com

Benefit consulting since: 1987.
Benefit consulting: 88% of revenues.
Retirement plan consulting: 20% of revenues: plan design consulting, plan administration consulting.
Welfare plan consulting: 58% of revenues: plan design consulting, health care cost containment, evaluation of other services.
Employee communication consulting: 10% of revenues.
Benefit outsourcing services: 8% of revenues.
Defined contribution: 3% of revenues: communication and education programs, investment management.
Health and welfare: 3% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts.
Benefit communications: 2% of revenues: audiovisual program preparation.
Nonbenefit consulting services: 4% of revenues: brokering, general management consulting, claims administration.
Locations: 16 U.S.
Staff: 485 total, 131 consulting professionals, 107 outsourcing professionals.
Consulting clients: 2,488 total: 87% corporations, 1% multiemployer plans, 2% individuals, 10% government.
Outsourcing clients: 47 total.
Compensation: by the project, commissions, on retainer.
Gross revenues: $14.5 million from worldwide benefit consulting in 2002, all from U.S. locations; $12.5 million from worldwide benefit consulting in 2001, all from U.S. locations; $1 million from worldwide outsourcing services in 2002, all from U.S. locations; $723,000 from worldwide outsourcing services in 2001, $17 million from total worldwide revenues in 2002, all from U.S. locations; $14.3 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Steven L. Grossberg, president/CEO; Roger Gross, COO; Robert E. Feldman, executive vp.

P

Pharmacy Outcomes Specialists L.L.C.

41 E. Main St., Suite 200,
Lake Zurich, Ill. 60047;
847-540-9590; fax: 847-540-9592
www.pharmout.com

Benefit consulting since: 1996.
Benefit consulting: 100% of revenues.
Welfare plan consulting: 90% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 10% of revenues: general consulting on communications programs.
Benefit communications: booklet preparation.
Locations: Lake Zurich, Ill.
Staff: 11 total, 7 consulting professionals.
Consulting clients: 50 total: 50% corporations, 20% multiemployer plans, 10% multiemployer welfare arrangements, 20% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $1 million from worldwide benefit consulting in 2002, all from U.S. locations; $543,000 from worldwide benefit consulting in 2001, all from U.S. locations.
Officers: Susan Hayes, Kevin Johnson, principals.

Post & Kurtz Inc.

111 John St., Suite 2400,
New York, N.Y. 10038;
212-766-8800; fax: 212-766-8807
www.postandkurtz.com

Benefit consulting: 100% of revenues.
Retirement plan consulting: 5% of revenues: plan design consulting.
Welfare plan consulting: 92% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 3% of revenues.
Locations: New York
Staff: 8 total, 6 consulting professionals.
Consulting clients: 75 total: 25% corporations, 5% individuals, 70% professional partnerships.
Compensation: by the project, commissions.
Gross revenues: $1.2 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.2 million from worldwide benefit consulting in 2001, all from U.S. locations.
Officers: W.J. Kuhn Jr., president/CEO; P.T. Agnew, president/CFO; P.R. Kuhn, vp.
Contact: W.J. Kuhn Jr.

PricewaterhouseCoopers Human Resource Services

1301 Ave. of the Americas,
New York, N.Y. 10019;
646-471-4000; fax: 646-394-5577
www.pwc.com

Benefit consulting since: 1944.
Parent: PricewaterhouseCoopers L.L.P.
Benefit consulting: 70% of revenues.
Retirement plan consulting: 45% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 15% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 10% of revenues: general consulting on communications programs.
Nonbenefit consulting services: 30% of revenues: compensation consulting.
Locations: 16 U.S.; 62 non-U.S.
Staff: 5,800 total, 5,800 consulting professionals.
Consulting clients: 5,000 total: 85% corporations, 2% multiemployer plans, 13% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues*: $700 million from worldwide benefit consulting in 2002, 40% from U.S. locations; $630 million from worldwide benefit consulting in 2001, 40% from U.S. locations; $1 billion from total worldwide revenues in 2002, 40% from U.S. locations; $900 million from total worldwide revenues in 2001, 40% from U.S. locations.
Officers: John Caplan, PricewaterhouseCoopers Human Resource Services U.S. leader; Michael Budnick, PricewaterhouseCoopers Human Resource Services, International Assignment Solutions Global leader; Michael Kennedy, PricewaterhouseCoopers Human Resource Services, Personal Financial Services U.S. leader.
**Fiscal year ending 9/30*

R

RPM Health L.L.C.

3 Forest Park Drive,
Farmington, Conn. 06032;
860-409-6881; fax: 860-676-9689
www.rpmhealth.com

Benefit consulting since: 1998.
Benefit consulting: 100% of revenues.
Welfare plan consulting: 100% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Locations: Farmington, Conn.
Consulting clients: 60% corporations, 40% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues*: $1 million from worldwide benefit consulting in 2002, all from U.S. locations; $1 million from worldwide benefit consulting in 2001, all from U.S. locations.
Officers: Alex Hutchinson, managing principal; Harold Leabman, principal.
Contact: Alex Hutchinson; *ahutchinson@rpmhealth.com.*
**Estimated.*

Ruggieri Consulting Group L.L.C.

355 Lexington Ave.,
New York, N.Y. 10017;
888-724-8788; fax: 212-867-1241
www.rcgllc.com

Benefit consulting since: 1996.
Providing benefit outsourcing services since:

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 131

Continued from previous page

1996.
Benefit consulting: 9% of revenues.
Retirement plan consulting: 1% of revenues: plan design consulting, plan/trust legal document drafting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 6% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 2% of revenues: general consulting on communications programs.
Benefit outsourcing services: 9% of revenues.
Defined contribution: 1% of revenues: communication and education programs, investment management.
Health and welfare: 7% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts.
Benefit communications: 1% of revenues: benefit statement preparation.
Nonbenefit consulting services: 82% of revenues: brokering.
Locations: New York
Staff: 16 total, 6 consulting professionals, 5 outsourcing professionals.
Consulting clients: 25 total: 100% corporations.
Outsourcing clients: 12 total: 100% corporations.
Compensation: by the project, commissions, on retainer.
Gross revenues: $275,000 from worldwide benefit consulting in 2002, all from U.S. locations; $201,000 from worldwide benefit consulting in 2001, all from U.S. locations; $280,000 from worldwide outsourcing services in 2002, all from U.S. locations; $190,000 million from worldwide outsourcing services in 2001, all from U.S. locations; $3.2 million from total worldwide revenues in 2002, all from U.S. locations; $3 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Philip Ruggieri, managing member; Patricia Cestaro, vp-consulting services; Joseph Molloy, vp-administration outsourcing.
Contact: Philip Ruggieri.

S

Eugene Schloss & Co. Inc.

1400 Old Country Road,
Westbury, N.Y. 11590;
516-333-2800; fax: 516-333-2889
www.schlossco.com

Benefit consulting: 25% of revenues.
Retirement plan consulting: 25% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting.
Benefit outsourcing services: 75% of revenues.
Defined contribution: 52% of revenues: plan administration, communication and education programs, customer service/call centers.
Defined benefits: 20% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans.
Benefit communications: 3% of revenues: benefit statement preparation.
Locations: Westbury, N.Y.; Marshalls Creek, Pa.
Staff: 70 total, 25 consulting professionals, 35 outsourcing professionals.
Consulting clients: 2,100 total: 98% corporations, 1% multiemployer plans, 1% government.
Outsourcing clients: 1,800 total: 98% corporations, 1% multiemployer plans, 1% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $1.8 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.8 million from worldwide benefit consulting in 2001, all from U.S. locations; $5.3 million from worldwide outsourcing services in 2002, all from U.S. locations; $5.2. million from worldwide outsourcing services in 2001, all from U.S. locations; $7 million from total worldwide revenues in 2002, all from U.S. locations; $6.9 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Eugene Schloss, CEO; David Dorfman, COO; Elaine Enis, VP.

The Segal Co.

1 Park Ave.,
New York, N.Y. 10016;
212-251-5000; fax: 212-251-5490
www.segalco.com

Benefit consulting since: 1939.
Benefit consulting: 81% of revenues.
Retirement plan consulting: 48% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 28% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 5% of revenues: general consulting on communications programs.
Nonbenefit consulting services: 19% of revenues: compensation consulting, brokering, general management consulting.
Locations: Segal Co., 18 U.S., 1 non-U.S.; Segal Advisors, 6 U.S., 1 non-U.S.; SIBSON, 7 U.S., 2 non-U.S.
Staff: 1,016 total.
Consulting clients: 2,800 total: 38% corporations, 52% multiemployer plans, 10% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $143.3 million from worldwide benefit consulting in 2002, 98.8% from U.S. locations; $129.3 million from worldwide benefit consulting in 2001, 98.2% from U.S. locations; $177 million from total worldwide revenues in 2002, 94% from U.S. locations; $131 million from total worldwide revenues in 2001, 98.2% from U.S. locations.
Officers: Robert D. Krinsky, chairman; Howard Fluhr, president/CEO; Dan Fries, COO.
Contact: Mary Feldman, senior vp/director-public affairs.

SilverStone Group Inc.

11516 Miracle Hills Drive,
Omaha, Neb. 68154;
402-964-5400; fax: 402-964-5454
www.silverstonegroup.com

Benefit consulting since: 1959.
Providing benefit outsourcing services since: 1959.
Parent: SilverStone Holdings Inc.
Benefit consulting: 10% of revenues.
Retirement plan consulting: 9% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 1% of revenues: plan design consulting, health care cost containment, insurer/broker selection consulting.
Benefit outsourcing services: 5% of revenues.
Defined contribution: 1% of revenues: plan administration.
Defined benefits: 2% of revenues: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 1% of revenues: medical, dental and vision plans, life and disability insurance.
Benefit communications: 1% of revenues: benefit statement preparation.
Nonbenefit consulting services: 85% of revenues: compensation consulting, brokering, claims administration.
Locations: Council Bluffs, Iowa; Omaha, Neb.
Staff: 144 total, 52 consulting professionals, 26 outsourcing professionals.
Consulting clients: 150 total: 69% corporations, 1% individuals, 10% government, 20% nonprofits.
Outsourcing clients: 3 total: 33% corporations, 67% nonprofits.
Compensation: by the hour.
Gross revenues: $1.8 million from worldwide benefit consulting in 2002, all from U.S. locations; $1.8 million from worldwide benefit consulting in 2001, all from U.S. locations; $902,700 from worldwide outsourcing services in 2002, all from U.S. locations; $946,600 from worldwide outsourcing services in 2001, all from U.S. locations; $18.7 million from total worldwide revenues in 2002, all from U.S. locations; $17.4 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: John P. Nelson, chairman/CEO; John H. Nelson, president; Bailie Johnson, chief administrative officer.
Contact: Pam Stene, director-marketing; *pstene@ssgi.com.*

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 132

Continued from previous page

Summit Global Partners Inc.

1445 Ross Ave., Suite 4200,
Dallas, Texas 75202;
214-443-3500; fax: 214-443-3552
www.sgp.net

Providing benefit outsourcing services since: 1998.
Benefit consulting: 12.5% of revenues.
Retirement plan consulting: 4% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, asset accumulation/investment consulting.
Welfare plan consulting: 7% of revenues: plan design consulting, health care cost containment, evaluation of other services.
Employee communication consulting: 1.5% of revenues: .
Benefit outsourcing services: 1% of revenues.
Defined contribution: 0.4% of revenues: communication and education programs.
Defined benefits: 0.3% of revenues: actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: 0.2% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 0.1% of revenues: benefit statement preparation, booklet preparation.
Nonbenefit consulting services: 86.5% of revenues: compensation consulting, brokering, general management consulting, claims administration.
Locations: 15 U.S.
Staff: 465 total, 58 consulting professionals, 30 outsourcing professionals.
Consulting clients: 1,031 total: 80% corporations, 5% individuals, 7% government, 8% other.
Outsourcing clients: 38 total: 90% corporations, 5% individuals, 5% other.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $10 million from worldwide benefit consulting in 2002, 96% from U.S. locations; $7.7 million from worldwide benefit consulting in 2001, 97% from U.S. locations; $811,055 from worldwide outsourcing services in 2002, 90% from U.S. locations; $645,000 from worldwide outsourcing services in 2001, 97% from U.S. locations; $80 million from total worldwide revenues in 2002, 97% from U.S. locations; $72 million from total worldwide revenues in 2001, 98% from U.S. locations.
Officers: Gary R. Griffith, chairman/CEO; Jeff Pan, executive vp/CFO.
Contact: Gary R. Griffith.

Synhrgy HR Technologies Inc.

7324 Southwest Freeway, Suite 1400,
Houston, Texas 77074;
713-596-1700; fax: 713-316-4104
www.synhrgy.com

Benefit consulting since: 1996.
Providing benefit outsourcing services since: 1999.
Benefit consulting: 10% of revenues.
Welfare plan consulting: 10% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Benefit outsourcing services: 90% of revenues.
Defined benefits: 7% of revenues: pension plan administration, customer service/call centers.
Health and welfare: 80% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: 2% of revenues: compensation planning tools, workflow-enabled human resource administration, talent acquisition tools, customer service/call centers.
Benefit communications: 1% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Locations: Minneapolis; Saddlebrook, N.J.; Dallas; Houston.
Staff: 368 total, 21 consulting professionals, 347 outsourcing professionals.
Consulting clients: 14 total: 92% corporations, 8% government.
Outsourcing clients: 33 total: 90% corporations, 10% government.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $5 million from worldwide benefit consulting in 2002, all from U.S. locations; $4 million from worldwide benefit consulting in 2001, all from U.S. locations; $43 million from worldwide outsourcing services in 2002, all from U.S. locations; $29 million from worldwide outsourcing services in 2001, all from U.S. locations; $48 million from total worldwide revenues in 2002, all from U.S. locations; $33 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Dave Carlson, CEO; Michael Taggart, president; Ed Wolyniec, COO.

T

Thesco Benefits L.L.C.

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

Benefit consulting since: 1996.
Providing benefit outsourcing services since: 2001.
Benefit consulting: 94.9% of revenues.
Retirement plan consulting: 2.2% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 92.7% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Benefit outsourcing services: 3.9% of revenues.
Defined contribution: 1% of revenues: plan administration, communication and education programs, investment management.
Defined benefits: 0.5% of revenues: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: 2.4% of revenues: flexible spending accounts, customer service/call centers.
Nonbenefit consulting services: 1.2% of revenues: claims administration.
Locations: Cranford, N.J.; Garden City and New York, N.Y.
Staff: 40 total, 40 consulting professionals, 28 outsourcing professionals.
Consulting clients: 1,035 total: 100% corporations.
Outsourcing clients: 85 total: 100% corporations.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $9 million from worldwide benefit consulting in 2002, all from U.S. locations; $7.7 million from worldwide benefit consulting in 2001, all from U.S. locations; $371,275 from worldwide outsourcing services in 2002, all from U.S. locations; $9.5 million from total worldwide revenues in 2002, all from U.S. locations; $8 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Walter Harris, chairman; Richard Fleder, CEO; Robert Munao, president; John Cunningham, president-Thesco Retirement Planning Services.
Contact: Jay Coughlin, senior vp; 908-497-2060; coughlinj@thesco.com.

Towers Perrin

335 Madison Ave.,
New York, N.Y. 10017;
212-309-3400; fax: 212-309-3660
www.towersperrin.com

Benefit consulting since: 1934.
Providing benefit outsourcing services since: 1992.
Benefit consulting: 48.6% of revenues.
Retirement plan consulting: 31.8% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 10.3% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 6.5% of revenues: general consulting on communications programs.
Benefit outsourcing services: 21.2% of revenues.
Defined contribution: 1.1% of revenues: plan

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 133

Continued from previous page
administration, communication and education programs, customer service/call centers.
Defined benefits: 12.3% of revenues: pension plan administration, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 6.9% of revenues: medical, dental and vision plans, customer service/call centers.
HR/payroll: 0.9% of revenues: customer service/call centers.
Nonbenefit consulting services: 30.2% of revenues: compensation consulting, brokering, general management consulting.
Locations: 36 U.S.; 40 non-U.S.
Staff: 8,457 total, 2,443 consulting professionals, 2,512 outsourcing professionals.
Consulting clients: 2,429 total: 96% corporations, 4% government.
Outsourcing clients: 550 total: 98% corporations, 2% government.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $700.6 million from worldwide benefit consulting in 2002, 74% from U.S. locations; $730 million from worldwide benefit consulting in 2001, 73% from U.S. locations; $306.1 million from worldwide outsourcing services in 2002, 84% from U.S. locations; $300.4 million from worldwide outsourcing services in 2001, 86% from U.S. locations; $1.4 billion from total worldwide revenues in 2002, 73% from U.S. locations; $1.5 billion from total worldwide revenues in 2001, 72.5% from U.S. locations.
Officers: Mark V. Mactas, chairman/CEO; Robert G. Hogan, managing director-administration, health and welfare and retirement consulting; Donald L. Lowman, managing director-executive compensation and people advisory consulting.
Contact: Joseph P. Conway, director-media relations; 100 Summit Lake Drive, Valhalla, N.Y. 10595; 914-745-4175; *joseph.p.conway@towers.com*.

Travers, O'Keefe & Associates

11 Hanover Square, 21st Floor,
New York, N.Y. 10005;
212-742-7900; fax: 212-742-9416
www.traversokeefe.com

Benefit consulting since: 1986.
Benefit consulting: 85% of revenues.
Welfare plan consulting: 75% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 10% of revenues: general consulting on communications programs.
Benefit outsourcing services: 10% of revenues.
Health and welfare: 8% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 2% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 5% of revenues: claims administration.
Locations: Albany and New York, N.Y.
Staff: 41 total, 28 consulting professionals, 2 outsourcing professionals.
Consulting clients: 450 total: 80% corporations, 5% multiemployer plans, 5% individuals, 10% government.
Outsourcing clients: 15 total: 85% corporations, 5% multiemployer welfare arrangements, 10% government.
Compensation: by the project, commissions, on retainer.
Gross revenues: $5.3 million from worldwide benefit consulting in 2002, 97% from U.S. locations; $4 million from worldwide benefit consulting in 2001, 98% from U.S. locations; $620,000 from worldwide outsourcing services in 2002, all from U.S. locations; $480,005 from worldwide outsourcing services in 2001, all from U.S. locations; $6.2 million from total worldwide revenues in 2002, all from U.S. locations; $4.8 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Richard A. Travers, CEO; John Van Wie, COO; Eric C. Wurzel, executive vp.

Trion

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

Benefit consulting since: 1974.
Providing benefit outsourcing services since: 1996.
Benefit consulting: 85% of revenues.
Welfare plan consulting: 80% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 5% of revenues: general consulting on communications programs.
Benefit outsourcing services: 15% of revenues.
Health and welfare: 10% of revenues: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
Benefit communications: 5% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Locations: King of Prussia, Pa.
Staff: 107 total, 77 consulting professionals, 30 outsourcing professionals.
Consulting clients: 450 total: 100% corporations.
Outsourcing clients: 205 total: 100% corporations.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $20.5 million from worldwide benefit consulting in 2002, all from U.S. locations; $17.8 million from worldwide benefit consulting in 2001, all from U.S. locations; $4 million from worldwide outsourcing services in 2002, all from U.S. locations; $3 million from worldwide outsourcing services in 2001, all from U.S. locations; $24.5 million from total worldwide revenues in 2002, all from U.S. locations; $20.8 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Edmund F. Garno III, David O. Oberkircher, Christopher M. Veno, principals
Contact: Edmund F. Garno III.

U

USI Consulting Group

95 Glastonbury Blvd.,
Glastonbury, Conn. 06033;
860-633-5283; fax: 860-368-2110
www.usicg.com

Benefit consulting since: 1981.
Providing benefit outsourcing services since: 1987.
Parent: U.S.I. Holdings Corp.
Benefit consulting: 48% of revenues.
Retirement plan consulting: 38.4% of revenues: plan design consulting, plan/trust legal document drafting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 9.1% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 0.5% of revenues: general consulting on communications programs.
Benefit outsourcing services: 33% of revenues.
Defined contribution: 0.3% of revenues: plan administration, communication and education programs, investment management, customer service/call centers.
Defined benefits: 0.7% of revenues: pension plan administration, asset management services, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans, customer service/call centers.
Health and welfare: 31.7% of revenues: medical, dental and vision plans, life and disability insurance, customer service/call centers.
HR/payroll: 0.3% of revenues.
Benefit communications: 1% of revenues: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 19% of revenues: compensation consulting, brokering.
Locations: Sherman Oaks, Calif.; Gastonbury, Conn.; Boca Raton, Fla.; Atlanta; New York; Boston; Philadelphia; Columbus and Cincinnati, Ohio; Knoxville, Tenn.
Staff: 300 total.
Consulting clients: 815 total: 90% corporations, 2% multiemployer plans, 8% government.
Outsourcing clients: 385 total: 90% corporations, 2% multiemployer plans, 8% government.
Compensation: by the project, commissions, on

Continued on next page

bi52ms117 benefit serv.qxd 12/2/03 11:52 AM Page 134

Business Insurance
www.businessinsurance.com

Subscription Service

New Subscriptions

You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New Job?

If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news resource that helps you stay on top of your business. You can change your information with us online, immediately.

Billing or renewal inquiry?

Verify your subscription details or pay an invoice. If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail. However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your cancelled check.

For more information about subscribing to *Business Insurance*, please contact our customer service department at

1-888-446-1422

www.businessinsurance.com

Continued from previous page

retainer, by the hour.
Gross revenues: $24.9 million from worldwide benefit consulting in 2002, all from U.S. locations; $27.5 million from worldwide benefit consulting in 2001, all from U.S. locations; $17.1 million from worldwide outsourcing services in 2002, all from U.S. locations; $13.6 million from worldwide outsourcing services in 2001, all from U.S. locations; $51.6 million from total worldwide revenues in 2002, all from U.S. locations; $51 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Douglas J. Rubinstein, president/CEO; John Gagnon, president-Executive and Professional Benefits division; James Kinney, president-Core Benefits division; Greg Morano, president-CBP Technologies division; Bill Tremko, president-USI Investment Strategies division; David Hess, CFO.

V

Virchow Krause Employee Benefits L.L.C.

P.O. Box 7398,
Madison, Wis. 53707-7398;
608-249-6622; fax: 608-249-2630
www.virchowkrause.com

Benefit consulting since: 1970.
Parent: Virchow, Krause & Co. L.L.P.
Benefit consulting: 8% of revenues.
Retirement plan consulting: 2% of revenues: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: 5% of revenues: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: 1% of revenues: general consulting on communications programs.
Nonbenefit consulting services: 92% of revenues: compensation consulting, brokering, general management consulting.
Locations: Minneapolis; Appleton, Janesville, Green Bay, Madison, Milwaukee, Oshkosh and Wausau, Wis.
Staff: 900 total, 70 consulting professionals, 64 outsourcing professionals.
Consulting clients: 2,100 total: 91% corporations, 0.5% multiemployer plans, 0.5% multiemployer welfare arrangements, 3% individuals, 5% government.
Compensation: by the project, commissions, on retainer, by the hour.
Gross revenues: $10.2 million from worldwide benefit consulting in 2002, all from U.S. locations; $8.5 million from worldwide benefit consulting in 2001, all from U.S. locations; $125 million from total worldwide revenues in 2002, all from U.S. locations; $90 million from total worldwide revenues in 2001, all from U.S. locations.
Officers: Timothy Christen, CEO; Daniel Stafford, Susanne Chemerow, principals.
Contact: Daniel Stafford; *stafford@virchowkrause.com*.

Watson Wyatt Worldwide

1717 H St. N.W.,
Washington, D.C. 20006;
202-715-7000; fax: 202-715-7700
www.watsonwyatt.com

Benefit consulting since: 1946.
Parent: Watson Wyatt & Co. Holdings.
Benefit consulting: 86% of revenues.
Retirement plan consulting: plan design consulting, plan administration consulting, recordkeeping and administration systems consulting, consulting on selection of investment managers, asset accumulation/investment consulting.
Welfare plan consulting: plan design consulting, health care cost containment, evaluation of other services, insurer/broker selection consulting.
Employee communication consulting: general consulting on communications programs.
Defined contribution: plan administration, communication and education programs.
Defined benefits: pension plan administration, data consulting, actuarial and consulting expertise on design, financing and delivery or pension plans.
Health and welfare: medical, dental and vision plans, life and disability insurance, flexible spending accounts, customer service/call centers.
HR/payroll: compensation planning tools, workflow-enabled human resource administration.
Benefit communications: benefit statement preparation, audiovisual program preparation, booklet preparation.
Nonbenefit consulting services: 14% of revenues: compensation consulting, claims administration.
Locations: 32 U.S.; 53 non-U.S.
Staff: 6,240 total.
Compensation: by the project, on retainer, by the hour.
Gross revenues: $857 million from worldwide benefit consulting in 2002, 58% from U.S. locations; $810 million from worldwide benefit consulting in 2001, 60% from U.S. locations; $997 million from total worldwide revenues in 2002, 59% from U.S. locations; $953 million from total worldwide revenues in 2001, 60% from U.S. locations.
Officers: John Haley, president/CEO; Charles P. Wood, vp/U.S. region manager; Eric P. Lofgren, vp/global director-benefits consulting group.
Contact: David Popper, director-public relations.

The full Directory of Employee Benefit Consultants/Benefit Outsourcing Providers is available online in the directories area of *www.businessinsurance.com*.
PDF copies of the directory can be purchased by calling the Crain Information Center at 312-649-5476.

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 135

World's largest benefit outsourcing providers

Ranked by worldwide outsourcing revenues*

Rank	Company/Address	Phone/Fax/Web site	Gross revenues from benefit outsourcing services 2002	Gross revenues from benefit outsourcing services 2001	% change	% of total revenues from benefit outsourcing	Locations U.S.	Locations Non-U.S.	Total staff	Principal officer
1	Fidelity Employer Services Co. 300 Puritan Way Marlborough, Mass. 01752	617-563-7000 www.fidelity.com/workplace	$2,949,210,000 [1]	$2,941,800,000 [1]	0.3%	33.0%	5	0	9,561	Peter Smail, president
2	Hewitt Associates Inc. 100 Half Day Road Lincolnshire, Ill. 60069	847-295-5000 Fax: 847-295-7634 www.hewitt.com	$1,120,000,000 [2]	$951,900,000 [2]	17.7%	65.0%	27	60	14,700 [3]	Dale L. Gifford, chairman/CEO
3	Mellon's Human Resources & Investors Solutions 1 Pennsylvania Plaza New York, N.Y. 10119-4798	212-330-1000 Fax: 212-695-4184 www.mellon.com	$370,000,000	$395,000,000	-6.3%	43.0%	37	24	5,328	James D. Aramanda, vice chairman, Mellon Financial Corp.
4	Towers Perrin 335 Madison Ave. New York, N.Y. 10017	212-309-3400 Fax: 212-309-3660 www.towersperrin.com	$306,100,000	$300,400,000	1.9%	21.2%	36	40	8,457	Mark V. Mactas, chairman/CEO
5	Mercer Human Resource Consulting L.L.C. 1166 Ave. of the Americas New York, N.Y. 10036	212-345-7000 Fax: 212-345-7414 www.mercerhr.com www.merceric.com	$297,000,000	$264,000,000 [5]	12.5%	13.0%	45	110	15,300	Daniel L. McCaw, president/CEO
6	Aon Consulting Worldwide 200 E. Randolph St. Chicago, Ill. 60601	800-438-6487 Fax: 312-381-0240 www.aon.com	$258,000,000	$198,000,000	30.3%	25.0%	69	59	7,800	Donald C. Ingram, chairman/CEO
7	Milliman USA 1301 Fifth Ave. Seattle, Wash. 98101-2605	206-624-7940 Fax: 206-340-1380 www.milliman.com	$170,000,000	$168,000,000	1.2%	42.0%	32	5	1,900	Patrick Grannan, president/CEO
8	Synhrgy HR Technologies Inc. 7324 Southwest Freeway, Suite 1400 Houston, Texas 77074	713-596-1700 Fax: 713-316-4104 www.synhrgy.com	$43,000,000	$29,000,000	48.3%	90.0%	4	0	368	Dave Carlson, CEO
9	Marsh Employee Benefits Services 1166 Ave. of the Americas New York, N.Y. 10036-2774	212-345-6000 Fax: 212-345-4808 www.marsh.com	$26,000,000	$15,000,000	73.3%	11.0%	60	0	870	Roger C. Edgren, managing director/ national employee benefits practice leader
10	Invesmart Inc. Penn Center West Six, Suite 211 Pittsburgh, Pa. 15276	412-249-3200 Fax: 412-249-3242 www.invesmart.com	$20,000,000	$18,000,000	11.1%	45.5%	16	0	NA	Mark Gensheimer, founder/senior vp, sales and marketing

*Includes revenues from outsourcing services such as providing administration for defined contribution plans, defined benefit plans, health and welfare plans or HR/payroll.
1 BI estimate. 2 Fiscal year ending 9/30. 3 Estimated. 4 Includes Buck Consultants Inc., Mellon HR Solutions, Mellon Investor Services and Vinings Mellon. 5 Restated.
Source: BI survey

Originally published: July 28, 2003, *Benefits Management Take-Out Section*
Next publication date: May 31, 2004, *Benefits Management Take-Out Section*

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 136

Directory of 401(k) plan administrators

A

ADP Retirement Services

4 Becker Farm Road,
Roseland, N.J. 07068;
973-974-2463; fax: 973-974-3035
www.adp401k.com

Staff
Total 1,020
Involved in 401(k) plan services 1,020
Clients
Total 38,297
Receiving unbundled services 13,880
Receiving bundled services 24,417
Participants
Total. 1,079,608
Receiving unbundled services 207,353
Receiving bundled services 872,255
Parent: ADP Inc.
Services began: 1989.
Software: written and maintained in-house, purchased from outside vendor; accommodates 400 investment funds.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; compliance testing; participant Web site; plan sponsor Web site; quarterly newsletters for participant and plan sponsors; plan sponsor call center; third-party advice; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Louisville, Ky.; Kansas City, Mo.; Salem, N.H.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense.
Officers: Mark Phillips, senior vp/general manager-retirement services; Julian Onorato, senior vp-operations.
Contact: Donna Krusznis, senior marketing specialist; *donna_krusznis@adp.com*.

AccuRecord Inc.

100 Executive Drive,
Edgewood, N.Y. 11717;
631-243-6400; fax: 631-243-6427
www.accurecord.com

Staff
Total 90
Involved in 401(k) plan services. 82
Clients
Total 2,955
Receiving unbundled services 55
Receiving bundled services 2,900
Participants
Total 213,400
Receiving unbundled services 24,500
Receiving bundled services 188,900
Average participants/plan 73
Maximum participants/plan 200,000
2002 revenues
Total. $10,200,000
401(k) plan administration $10,200,000
Services began: 1982.
Software: written and maintained in-house; accommodates 30 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; client Internet site; consults on legal issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, assets under management, frequency of valuations.
Officers: George Chave, president; Paul Badamo, John Bradley, executive vps.
Contact: Kevin Rooney, vp; 631-243-6400, ext. 236; *kpr@accurecord.com*.

Administrative Management Group

3800 N. Wilke Road, Suite 250,
Arlington Heights, Ill. 60004;
847-577-6000; fax: 847-870-9200
www.amgusa.com

Staff
Total 200
Involved in 401(k) plan services. 75
Clients
Total 114
Receiving unbundled services 114
Participants
Total 91,200
Receiving unbundled services 91,200
Average participants/plan 800
Minimum participants/plan 100
2002 revenues
Total. $20,000,000
401(k) plan administration $8,000,000
Software: written and maintained in-house; accommodates 80 investment funds and 20 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: John Salajka, CEO; Dave Goldenbert, CFO.
Contact: Mark Tucker, director-new business development; *mtucker@amgusa.com*.

Ameritas Life Insurance Corp.

5900 'O' St.,
Lincoln, Neb. 68510;
402-467-1122; fax: 402-467-7952
www.ameritas.com

Staff
Total 1,152
Involved in 401(k) plan services. 40
Clients
Total 419
Receiving unbundled services 30
Receiving bundled services 389
Participants
Total 14,138
Receiving unbundled services 398
Receiving bundled services 13,740
Average participants/plan 34
2002 revenues
Total. $558,348,000
401(k) plan administration $15,976,386
Parent: Ameritas Acacia Mutual Holding Co.
Services began: 1981.
Software: purchased from outside vendor; accommodates 400 investment funds and 400 types of contributions.
Administration: unit-value accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Charges: determined by number of participants.
Officers: Lawrence J. Arth, chairman/president/CEO-Ameritas Holding Co.; David C. Moore, chairman/CEO-Ameritas Life Insurance Corp.; JoAnn M. Martin, president/COO-Ameritas Life
Contact: Jessie Ellen Waller, manager-retirement plans marketing; *jwaller@ameritas.com*.

B

Benefit Dynamics Inc.

8 Renaldo Terrace, Suite 200,
Cherry Hill, N.J. 08034;
856-616-1400; fax: 856-616-1401
www.benefitdynamics.com

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 137

Continued from previous page

Staff
Total 16
Involved in 401(k) plan services. 8
Clients
Total 162
Receiving unbundled services 123
Receiving bundled services 39
Participants
Total 23,000
Receiving unbundled services 11,000
Receiving bundled services 12,000
Average participants/plan 140
Minimum participants/plan 25
Maximum participants/plan 25,000
2002 revenues
Total. $2,000,000
401(k) plan administration. $600,000
Services began: 1982.
Software: purchased from outside vendor; accommodates 8 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; electronic enrollment; Web access for account information and transfers; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, frequency of valuations.
Officers: Jo Ann Massnova, president; Carmen LaVerghetta, vp.
Contact: Mark Moran, vp-marketing.

Benefit Equity Inc.

1971 E. Fourth St.,
Santa Ana, Calif. 92705;
714-480-1364; fax: 714-480-1365
www.benefitequity.com

Staff
Total 20
Involved in 401(k) plan services. 18
Clients
Total 650
Receiving unbundled services 540
Receiving bundled services 110
Participants
Total 30,000
Receiving unbundled services 25,600
Receiving bundled services 4,400
Average participants/plan 46
Maximum participants/plan 2,500
Services began: 1989.
Software: leased from outside vendor; accommodates 14 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; payroll assistance for streamlining employee deferrals to mutual funds or insurance companies; consults on plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, frequency of valuations.
Officers: Robert H. Gorelick, president; Michael Gorelick, vp.
Contact: Robert H. Gorelick; *rgorelick@benefitequity.com.*

BISYS Retirement Services Inc.

200 Dryden Road,
Dresher, Pa. 19025;
215-648-8000; fax: 215-648-1275
www.bisysretirement.com

Staff
Total 990
Involved in 401(k) plan services. 550
Clients*
Total 18,000
Receiving unbundled services 18,000
Participants
Total. 1,700,000
Receiving unbundled services 1,700,000
Average participants/plan 88
Parent: The BISYS Group Inc.
Services began: 1993.
Software: written and maintained in-house.
Administration: cash, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Baxter, Minn.
Officers: Chris Guarino, president; George Evans, Robert Guillocheau, executive vps.
**Estimated.*

C

CNA Trust

3080 S. Bristol St., Second Floor,
Costa Mesa, Calif. 92626;
714-437-1012; fax: 714-437-4065
www.cnatrust.com

Staff
Total 250
Involved in 401(k) plan services. 130
Clients
Total 2,900
Receiving unbundled services 2,628
Receiving bundled services 272
Participants
Total 295,815
Receiving unbundled services 289,224
Receiving bundled services 6,591
Average participants/plan 100
Parent: CNA Financial Corp.
Services began: 1985.
Software: leased from outside vendor; accommodates 400 investment funds and 45 types of contributions.
Administration: full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; life bro-

Continued on next page

Directory explanation box

The *Business Insurance* Directory of 401(k) Plan Administrators contains information on companies that provide services such as enrollment recordkeeping, daily maintenance of participants' accounts and handling of account activity. To be listed, a company must offer these services independently of any investment services; companies may or may not offer investment management in addition to administration services.

Each listing begins with the company's name, address, telephone and fax numbers, as well as its Web site address, if available. Listings continue with information on staff, including total staff and the number involved with 401(k) plan services. Information on clients and participants also is provided, including a breakout of the number of clients and participants receiving 401(k) plan administration services on an unbundled vs. bundled basis. 2002 revenues and revenues from 401(k) plan administration services are included when provided by the company. Listed next are the parent company and year that the company began offering 401(k) plan administration services.

Also listed are the software used and administration services provided, including the accounting methods the company uses and whether it has the ability to accommodate loan provisions for clients. The client services section details support services.

In addition, the service area and locations of administrative/consulting branch offices are listed, along with how the company charges for services. The names and titles of principal officers and a contact person complete each listing.

The directory is published as an editorial service; there is no charge for companies to be included. Information reported is based on each company's response to a *Business Insurance* questionnaire. Although every effort is made to print complete and accurate listings, *BI* is unable to verify all information provided.

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 138

Largest 401(k) plan administrators

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

Rank	Company/Address	Phone/Fax/Web site	Participants*	Clients*	Average participants per plan	401(k) staff**	Principal officer
1	Hewitt Associates Inc. 100 Half Day Road Lincolnshire, Ill. 60069	847-295-5000 Fax: 847-883-9019 www.hewitt.com	5,700,000	164	33,000	NA	Dale Gifford, chairman/CEO
2	BISYS Retirement Services Inc. 200 Dryden Road Dresher, Pa. 19025	215-648-8000 Fax: 215-648-1275 www.bisysretirement.com	1,700,000	18,000 [1]	88	550	Chris Guarino, president
3	Mellon's Human Resources & Investor Solutions 2100 N. Central Road Fort Lee, N.J. 07024	866-355-6647 Fax: 201-592-1168 www.mellonhrsolutions.com	932,386	51	5,149	764 [2]	James Aramanda, president/CEO
4	Great-West Retirement Services 8515 E. Orchard Road Greenwood Village, Colo. 80111	303-737-5000 Fax: 303-737-3030 www.gwla.com	305,000	2,347	130	505	Charles Nelson, president
5	CNA Trust 3080 S. Bristol St., Second Floor Costa Mesa, Calif. 92626	714-437-1012 Fax: 714-437-4065 www.cnatrust.com	289,224	2,628	100	130	Renate Renfro, president
6	Milliman USA 1301 Fifth Ave., Suite 3800 Seattle, Wash. 98101	206-624-7940 Fax: 206-340-1380 www.milliman.com	275,000	709	500	400	Patrick J. Grannan, president/CEO
7	ADP Retirement Services 4 Becker Farm Road Roseland, N.J. 07068	973-974-2463 Fax: 973-974-3035 www.adp401k.com	207,353	13,880	NA	1,020	Mark Phillips, senior vp/general manager-retirement services
8	Invesmart Inc. Penn Center W. Six, Suite 211 Pittsburgh, Pa. 15276	412-249-3200 Fax: 412-249-3242 www.invesmart.com	200,000	3,500	75	200	Kent Buckles, CEO
9	Administrative Management Group 3800 N. Wilke Road, Suite 250 Arlington Heights, Ill. 60004	847-577-6000 Fax: 847-870-9200 www.amgusa.com	91,200	114	800	75	John Salajka, CEO
10	DailyAccess.Com Inc. 3101 International Drive, Building 6, Suite 600 Mobile, Ala. 36606	888-535-4322 Fax: 251-665-1802 www.dailyaccess.com	72,500	700	103	62	Tommy Thomasson, president/CEO

†Companies must offer 401(k) plan administration services, such as recordkeeping and handling of account activity, on an unbundled basis.

*Reflects unbundled business only. **Reflects staff dedicated to 401(k) plan consulting, administration or consulting. 1 Estimated. 2 401(k) employees include call representatives trained for defined contribution plans. NA=not available.

Source: BI survey

Originally published: September 29, 2003, *Benefits Management Take-Out Section*
Next publication date: August 30, 2004, *Benefits Management Take-Out Section*

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 139

Continued from previous page
kerage accounts; self-directed brokerage accounts; trust and consulting; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Rockford, Ill.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: Renate Renfro, president; Frank Bruno, Mariane Teschner, senior vps.
Contact: sales desk; 800-753-1783; *sales@cnatrust.com*.

Carlson Quinn & Associates

2000 Powell St., Suite 1600,
Emeryville, Calif. 94608;
510-420-9020; fax: 510-420-9021

Staff
Total 19
Involved in 401(k) plan services. 19
Clients
Total 250
Receiving unbundled services 250
Participants
Total 30,000
Receiving unbundled services 30,000
Average participants/plan 120
Maximum participants/plan 10,000
2002 revenues
Total. $2,500,000
401(k) plan administration $2,500,000
Services began: 1994.
Software: purchased from outside vendor.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, time and expense, frequency of valuations.
Officers: Brian P. Quinn, Leif T. Carlson, principals.
Contact: Brian P. Quinn.

CitiStreet L.L.C.

3 Batterymarch Park,
Quincy, Mass. 02169;
877-488- 8886; fax: 617-376-9180
www.citistreetonline.com

Staff
Total 3,391
Involved in 401(k) plan services 2,619
Clients
Total 7,296
Receiving unbundled services 96
Receiving bundled services 7,200
Participants
Total. 3,088,265
Receiving unbundled services 14,000
Receiving bundled services 3,074,265
Average participants/plan 423
Parent: State Street Corp, Citigroup Inc.
Services began: 1981.
Software: written and maintained in-house, purchased from outside vendor; accommodates 37 types of contributions.
Administration: unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; advisory services; brokerage; company stock management; IRS reporting; retiree services; trustee/custody; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices: retirement services division, East Brunswick, N.J.; total benefits outsourcing division, Jacksonville, Fla.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: James Phalen, chairman/CEO; Robert Dughi, president; Phillip Lussier, president-institutional division.
Contact: Sandra McCarthy, president-defined contribution services and marketing, institutional division; 617-376-9100; *smccarthy@citistreetonline.com*.

D

DailyAccess.Com Inc.

3101 International Drive,
Building 6, Suite 600,
Mobile, Ala. 36606;
888-535-4322; fax: 251-665-1802
www.dailyaccess.com

Staff
Total 81
Involved in 401(k) plan services. 62
Clients
Total 700
Receiving unbundled services 700
Participants
Total 72,500
Receiving unbundled services 72,500
Average participants/plan 103
Services began: 1997.
Software: written and maintained in-house, purchased from outside vendor.
Administration: cash accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; compliance testing; employee education; enrollment assistance; government reporting; consults on plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, assets under management.
Officers: Tommy Thomasson, president/CEO; Carl Dekle, CFO; Gregg Wood, COO.
Contact: *internal_sales@dailyaccess.com*.

F

Findley Davies Inc.

300 Madison Ave., Suite 1000,
Toledo, Ohio 43604;
419-255-1360; fax: 419-259-5685
www.findleydavies.com

Staff
Total 20
Involved in 401(k) plan services. 20
Clients
Total 150
Receiving unbundled services 150
Participants
Total 15,000
Receiving unbundled services 15,000
Average participants/plan 400
2002 revenues
Total. $13,500,000
401(k) plan administration $2,500,000
Services began: 1985.
Software: leased from outside vendor; accommodates 50 investment funds and 15 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; online access; balance-forward valuations; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, time and expense, frequency of valuations.
Officers: Marc E. Stockwell, Robert J. Rogers, Gary P. Thieman, principals.
Contact: Kyle P. Pitner, manager-recordkepping and administration.

G

Great-West Retirement Services

8515 E. Orchard Road,
Greenwood Village, Colo. 80111;
303-737-5000; fax: 303-737-3030
www.gwla.com

Staff
Total 811
Involved in 401(k) plan services. 505
Clients
Total 6,947
Receiving unbundled services 2,347
Receiving bundled services 4,600
Participants
Total 903,000
Receiving unbundled services 305,000
Receiving bundled services 598,000
Average participants/plan 130

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 140

Continued from previous page
Minimum participants/plan 5
Parent: Great-West Life & Annuity Co.
Services began: 1985.
Software: written and maintained in-house; accommodates 999 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; educational seminars targeted to specific demographics; investment portfolio due diligence analysis; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: 23 cities nationwide.
Charges: determined by number of participants, complexity of plan, assets under management.
Officers: Charles Nelson, president-Great-West Retirement Services; Douglas Wooden, executive vp-Great-West Financial Services; William Harmon, vp-401(k).
Contact: 401(k) plan support; 877-730-4015.

H

HPL&S Inc.

125 S. Wilke Road, Suite 300,
Arlington Heights, Ill. 60005;
847-392-2999; fax: 847-392-1053
www.hplspen.com

Staff
Total 37
Involved in 401(k) plan services. 25
Clients
Total 350
Receiving unbundled services 200
Receiving bundled services 150
Participants
Total 17,500
Receiving unbundled services 10,000
Receiving bundled services 7,500
Average participants/plan 50
Maximum participants/plan 5,000
2002 revenues
Total. $4,758,000
401(k) plan administration $2,028,000
Services began: 1983.
Software: purchased from outside vendor; accommodates 20 investment funds and 20 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; administration and coordination with other retirement plans; including defined benefit plans; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: Ira A. Post, president; Thomas J. Doherty, vp; William C. Ludwig, treasurer.
Contact: Thomas J. Doherty.

Hewitt Associates Inc.

100 Half Day Road,
Lincolnshire, Ill. 60069;
847-295-5000; fax: 847-883-9019
www.hewitt.com

Staff
Total 8,000
Clients
Total 164
Receiving unbundled services 164
Participants
Total. 5,700,000
Receiving unbundled services 5,700,000
Average participants/plan 33,000
2002 revenues
Total $1,720,000,000
Services began: 1981.
Software: written and maintained in-house.
Administration: unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; Personal Finance Center provides both call center and Web support on financial issues; DC IMPACT focuses on evaluating and measuring how employers are doing in early plan participation, contribution levels, appropriate diversification, long-term retirement focus and employee appreciation and understanding; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Branch offices: administrative/consulting offices in: 25 cities nationwide.
Charges: determined by number of participants, complexity of plan, time and expense.
Officers: Dale Gifford, chairman/CEO; Dan Holland, COO; Brian Doyle, outsourcing line of business leader.
Contact: Rebecca Hayne, public relations manager; *rebecca.hayne@hewitt.com*.

I

Independent Administrators Inc.

2929 Westown Parkway, Suite 220,
West Des Moines, Iowa 50266;
515-226-0303; fax: 515-226-9437
www.associatedbenefits.com

Staff
Total 25
Involved in 401(k) plan services. 5
Clients
Total 350
Receiving unbundled services 350
Participants
Total 16,000
Receiving unbundled services 16,000
Average participants/plan 46
Maximum participants/plan 1,500
2002 revenues
Total. $3,000,000
401(k) plan administration $1,000,000
Parent: Associated Benefits Corp.
Services began: 1984.
Software: purchased from outside vendor; accommodates 100 investment funds.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: Midwest.
Charges: determined by number of participants, complexity of plan, time and expense.
Officers: Tom Walker, president/CEO; Tim Dvorak, vp; Susan Risser-Dyer, plan director.
Contact: Tom Walker;
walker_t@associatedbenefits.com.

Invesmart Inc.

Penn Center W. Six, Suite 211,
Pittsburgh, Pa. 15276;
412-249-3200; fax: 412-249-3242
www.invesmart.com

Staff
Total 570
Involved in 401(k) plan services. 200
Clients
Total 4,500
Receiving unbundled services 3,500
Receiving bundled services 1,000
Participants
Total 300,000
Receiving unbundled services 200,000
Receiving bundled services 100,000
Average participants/plan 75
Minimum participants/plan 20
2002 revenues
Total. $45,000,000
Services began: 1999.
Software: purchased from outside vendor.
Administration: unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: 15 cities nationwide.
Charges: determined by number of participants, complexity of plan, assets under management.
Officers: Kent Buckles, CEO; Mark Gensheimer, senior vp-sales and marketing; Christian Echavarria, senior vp-investment services.
Contact: Mark Gensheimer,
mark.gensheimer@invesmart.com; Mike Dono-

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 141

Continued from previous page
hue, vp, *mike.donohue@invesmart.com*.

M

Mellon's Human Resources & Investor Solutions

2100 N. Central Road,
Fort Lee, N.J. 07024;
866-355-6647; fax: 201-592-1168
www.mellonhrsolutions.com

Staff
Total 2,397
Involved in 401(k) plan services 764*
Clients
Total 172
Receiving unbundled services 51
Receiving bundled services 121
Participants
Total. 1,457,302
Receiving unbundled services 932,386
Receiving bundled services 524,916
Average participants/plan 5,149
Minimum participants/plan 1,000
2002 revenues
Total. $365,000,000
Parent: Mellon Financial Corp.
Services began: 1981.
Software: written and maintained in-house, purchased from outside vendor.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: San Diego; Chicago; Everett, Mass.; Little Falls and Totowa, N.J.; Uniondale, N.Y.; Cary, N.C.; Pittsburgh.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense.
Officers: Steven Elliot, vice chairman-Mellon Financial Corp.; James Aramanda, president/CEO; Patricia Milligan, executive director-world wide markets.
Contact: Larry Kurzner, director-client development; 201-373-7174;
kurzner.l@melloninvestor.com.
**401(k) employees includes call representatives trained for defined contribution plans.*

Milliman USA

1301 Fifth Ave., Suite 3800,
Seattle, Wash. 98101;
206-624-7940; fax: 206-340-1380
www.milliman.com

Staff
Total 1,800
Involved in 401(k) plan services. 400
Clients
Total 1,428
Receiving unbundled services 709
Receiving bundled services 719
Participants
Total 480,000
Receiving unbundled services 275,000
Receiving bundled services 205,000
Average participants/plan 500
Minimum participants/plan 10
2002 revenues
Total. $330,000,000
401(k) plan administration $40,000,000
Services began: 1981.
Software: written and maintained in-house.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; access to over 4,000 mutual funds; collective trust funds and/or separate account investment managers via third-party platforms; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Denver; Washington; Minneapolis; Omaha, Neb.; West Patterson, N.J.; Albany, N.Y.; Portland, Ore.; Dallas; Houston.
Charges: determined by number of participants, complexity of plan, time and expense, frequency of valuations.
Officers: Bradley M. Smith, chairman; Robert L. Collett, vice chairman; Patrick J. Grannan, president/CEO.
Contact: Janice Woodbury, marketing coordinator; *janice.woodbury@milliman.com*.

N

National Benefit Consultants Inc.

28800 Orchard Lake Road, Suite 210,
Farmington Hills, Mich. 48334;
248-539-4000; fax: 248-539-4012
www.natlben.com

Staff
Total 12
Involved in 401(k) plan services. 8
Clients
Total 81
Receiving unbundled services 7
Receiving bundled services 74
Participants
Total 6,000
Receiving unbundled services 500
Receiving bundled services 5,500
Average participants/plan 70
Maximum participants/plan 300
Services began: 1981.
Software: written and maintained in-house; accommodates 99 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: Midwest.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: Harold Lambert, president; Michael T. Stacey, vp; Brian V. Stevens, secretary/treasurer.

P

Pension Plan Administration L.L.C.

200 Louisiana,
Little Rock, Ark. 72201;
501-801-1622; fax: 501-376-7047
www.pensionplanadmin.com

Staff
Total 3
Involved in 401(k) plan services. 3
Clients
Total 105
Receiving unbundled services 105
Participants
Total 3,025
Receiving unbundled services 3,025
Average participants/plan 29
Services began: 1990.
Software: purchased from outside vendor.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: Alabama, Arkansas, Tennessee, Texas.
Charges: determined by number of participants, complexity of plan, time and expense, frequency of valuations.
Officers: James Hyden, Philip Miron, Lyle Foster, managers.
Contact: Alarie Van Schoyck, pension administrator; 501-801-1622, ext. 108;
alarie@pensionplanadmin.com.

S

Sansima Consulting Group Inc.

404 Towne Centre Drive,
Hillsborough, N.J. 08844;
908-904-0412; fax: 908-904-0812
www.sansima.com

Staff
Total 4
Involved in 401(k) plan services. 4
Clients
Total 18
Receiving unbundled services 15

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 142

Continued from previous page

Receiving bundled services 3
Participants
Total 10,000
Receiving unbundled services 7,000
Receiving bundled services 3,000
Average participants/plan 600
Minimum participants/plan 10
Maximum participants/plan 50,000
Services began: 1997.
Software: purchased from outside vendor.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; plan administration on a balance-forward and daily-valuation basis for qualified and non qualified plans; custodial, investment and trust advisory services through alliances with outside vendors; voice response and interactive Internet services available in English and Spanish; consults on legal issues, plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Contact: Gustavo J. Sanchez, president/CEO, *sanchez@sansima.com*; Susan J. Schutzman, vp/COO, *schutzman@sansima.com*.

Eugene Schloss & Co. Inc.

1400 Old Country Road, Suite 310,
Westbury, N.Y. 11590-5125;
516-333-2800; fax: 516-333-2889
www.schlossco.com

Staff
Total 78
Involved in 401(k) plan services. 58
Clients
Total 400
Receiving unbundled services 400
Participants
Total 25,000
Receiving unbundled services 25,000
Average participants/plan 62
2002 revenues
Total. $7,000,000
401(k) plan administration $2,500,000
Services began: 1981.
Software: leased from outside vendor.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Marshalls Creek, Pa.
Charges: determined by number of participants, complexity of plan, time and expense, frequency of valuations.
Officers: Eugene Schloss, CEO; David Dorfman, COO; Elaine Enis, vp.
Contact: Eugene Schloss; *eschloss@schlossco.com*.

Securian Retirement Services

400 Robert St. N.,
St. Paul, Minn. 55101;
651-665-4314; fax: 651-665-5133
www.securian.com

Staff
Total 4,400
Involved in 401(k) plan services. 315
Clients
Total 2,100
Receiving unbundled services 650
Receiving bundled services 1,450
Participants
Total 149,250
Receiving unbundled services 33,850
Receiving bundled services 115,400
Average participants/plan 83
Minimum participants/plan 25
Parent: Minnesota Mutual Cos. Inc.
Services began: 1984.
Software: purchased from outside vendor; accommodates 8 types of contributions.
Administration: cash, unit-value, accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; online enrollment; foreign language capabilities; flexible data exchange services, including data transfer tools; Web-based retirement plan management tool for plan sponsors; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Los Angeles, Mission Viejo and San Francisco, Calif.; Atlanta; Chicago; Minneapolis; Cleveland; Philadelphia; Memphis, Tenn.; Houston; Seattle.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense.
Officers: Robert L. Senkler, chairman/president/CEO; Robert E. Hunstad, executive vp; Dennis E. Prohofsky, executive vp/general counsel/secretary.
Contact: internal sales desk; 877-876-4015.

Sentinel Benefits

601 Edgewater Drive, Suite 250,
Wakefield, Mass. 01880;
781-246-9050; fax: 781-246-9054
www.sbgi.com

Staff
Total 93
Involved in 401(k) plan services. 26
Clients
Total 1,646
Receiving unbundled services 1,346
Receiving bundled services 300
Participants
Total 47,848
Receiving unbundled services 28,348
Receiving bundled services 19,500
Average participants/plan 70
Minimum participants/plan 5
Services began: 1989.
Software: purchased from outside vendor.
Administration: full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; online access; communication of plan features to employees, investment advice; securities brokerage; consults on plan-design issues, compliance issues, employee communications.
Service area: nationwide.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: Anthony Carnevale, chairman/vp-information systems; John Carnevale, president/CEO; James Carnevale, vp-sales and marketing.

T

Thesco Retirement Planning Services L.L.C.

320 W. 57th St., Fifth Floor,
New York, N.Y. 10019;
866-428-4015; fax: 212-399-0227

Staff
Total 35
Involved in 401(k) plan services. 5
Clients
Total 160
Receiving unbundled services 80
Receiving bundled services 80
Participants
Total 3,300
Receiving unbundled services 1,600
Receiving bundled services 1,700
Average participants/plan 20
Minimum participants/plan 10
2002 revenues
Total. $7,500,000
401(k) plan administration. $360,000
Services began: 1995.
Software: recordkeeping is provided by an outside third party; accommodates 30 investment funds and 5 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; enrollment support; plan review; seminars; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Cranford, N.J.

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 143

Continued from previous page

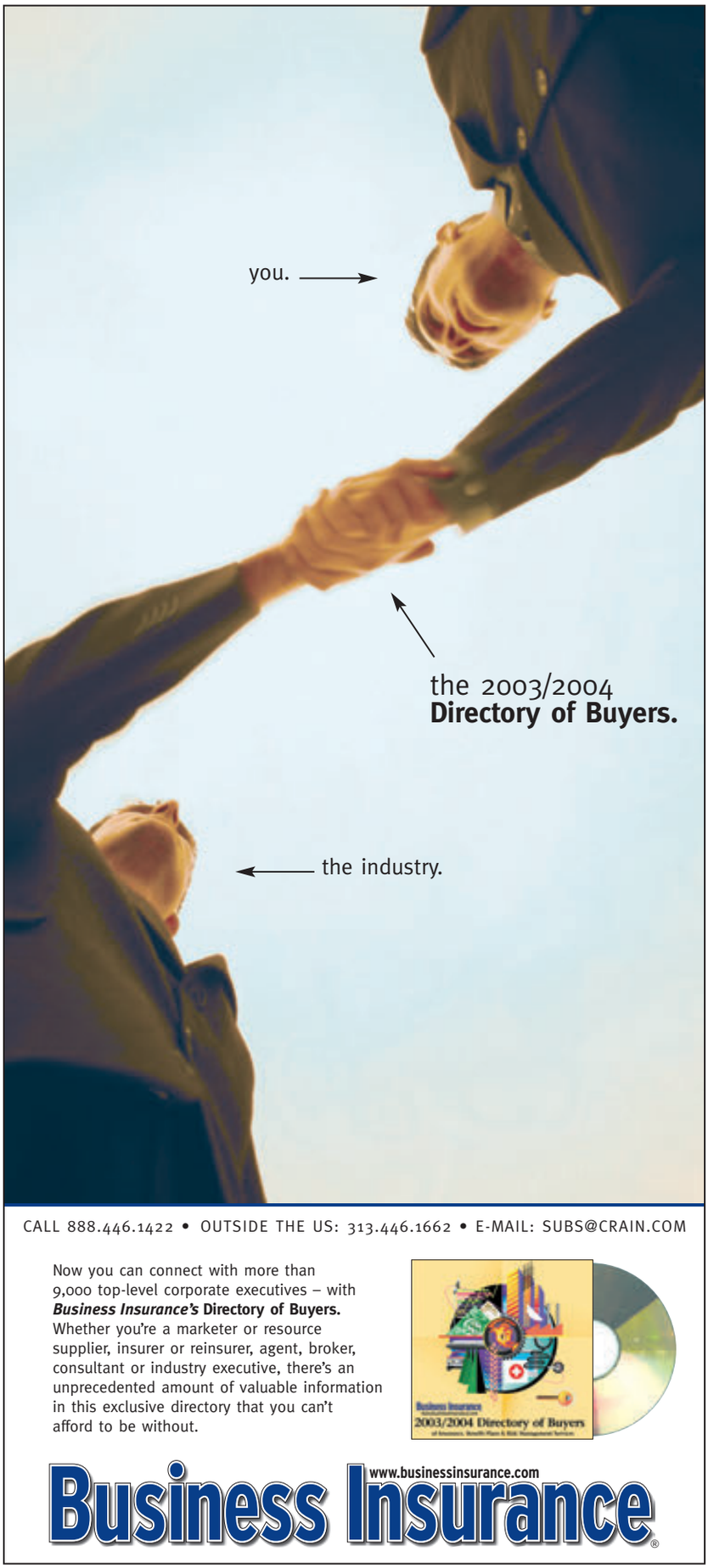
Charges: determined by number of participants, complexity of plan, assets under management, time and expense.
Officers: Walter Harris, chairman; John Cunningham, president; Richard Fleder, CEO.
Contact: John Cunningham; *cunninghamj@thesco.com.*

U

USI Consulting Group

95 Glastonbury Blvd.,
Glastonbury, Conn. 06033;
860-633-5283; fax: 860-368-2110
www.usicg.com

Staff
Total 305
Involved in 401(k) plan services. 52
Clients
Total 256
Receiving unbundled services 16
Receiving bundled services 240
Participants
Total 108,000
Receiving unbundled services 5,967
Receiving bundled services 102,033
Average participants/plan 422
Minimum participants/plan 10
Maximum participants/plan 20,000
2002 revenues
Total. $51,598,000
401(k) plan administration $9,381,000
Parent: USI Holdings Corp.
Services began: 1982.
Software: written and maintained in-house, leased from outside vendor; accommodates 999 investment funds and 99 types of contributions.
Administration: cash, unit-value, full-share accounting; accommodates loan provisions.
Client services: daily valuations; toll-free service for account balance inquiries; toll-free service to request account activity; online access; communication of plan features to employees; compliance testing; enrollment, education and guidance meetings; executive compensation strategies; one-on-one benefit communications and enrollment; plan documents and government form filings; consults on legal issues, plan-design issues, compliance issues, employee communications; manages investment of 401(k) plan funds.
Service area: nationwide.
Branch offices: administrative/consulting offices in: Sherman Oaks, Calif.; Boca Raton, Fla.; Atlanta; Boston; New York; Cincinnati and Columbus, Ohio; Philadelphia; Knoxville, Tenn.
Charges: determined by number of participants, complexity of plan, assets under management, time and expense, frequency of valuations.
Officers: Douglas J. Rubinstein, president/CEO; James Kinney, CEO-core benefits; David Hess, CFO/COO.
Contact: Chris Martin, senior vp-defined contribution department; 860-368-2935.



CALL 888.446.1422 • OUTSIDE THE US: 313.446.1662 • E-MAIL: SUBS@CRAIN.COM

Now you can connect with more than 9,000 top-level corporate executives – with ***Business Insurance's*** **Directory of Buyers.** Whether you're a marketer or resource supplier, insurer or reinsurer, agent, broker, consultant or industry executive, there's an unprecedented amount of valuable information in this exclusive directory that you can't afford to be without.

Business Insurance® www.businessinsurance.com

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 144

Directory of prescription benefit managers

A

AdvancePCS

750 W. John Carpenter Freeway,
Irving, Texas 75039;
469-524-4700; fax: 469-524-4701
www.advancepcs.com

2002 revenues
Total gross revenues $13,100,000,000
PBM services $13,100,000,000
PBM clients
Total 1,000*
Lives covered
Total 75,000,000
Retail network
Pharmacy locations 59,000
Staff
Total 6,000
Registered pharmacists 375
PBM services since: 1987.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: fee per claim.
Officers: David D. Halbert, chairman/CEO; Jon S. Halbert, vice chairman; David A. George, president.
Contact: Bart Hester, senior vp-sales.
**Estimated.*

AmeriScript Inc.

Stratford Place, 4301 Darrow Road,
Stow, Ohio 44224;
330-686-7010; fax: 330-686-7011
www.chandler-group.com

2002 revenues
Total gross revenues $2,200,000
PBM services $2,200,000
Unbundled PBM services $2,200,000
PBM clients
Total 776
Employee/group plans with direct service . . 776
Lives covered
Total 275,000
Active group health plan 82,500
Retail network
Pharmacy locations 45,000
Mail-order services
Percentage of prescription volume 17%
Generic usage
Percentage of prescription volume 42%
Staff
Total 45
Professionals 30
Registered pharmacists 1.5
PBM services since: 1986.
Parent: The Chandler Group of Cos.; primary business: HMO/PPO.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services: claims processing, mail-order drug distribution.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Service area: nationwide.
Billing method: fee per claim.
Officers: Joseph Colosi, president; Michael Mitchell, vp-sales & marketing.

C

CBCA Rx*

675 Foxon Road, Suite 204,
East Haven, Conn. 06513;
203-468-8367; fax: 203-468-8930
www.cbca.com/rx

2002 revenues
PBM services $79,000,000
PBM clients
Total 167
Employee/group plans with direct service . . . 74
Lives covered
Total 220,000
Active group health plan 105,000
Active workers compensation 1,500
Retail network
Pharmacy locations 52,000
Mail-order services
Percentage of prescription volume 6.9%
Generic usage
Percentage of prescription volume 40%
Staff
Total 21
Professionals 12
Registered pharmacists 4
PBM services since: 1995.
Parent: CBCA Inc.; primary business: TPA.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services: disease management, mail-order drug distribution.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: capitated rate, fee per claim.
Officers: George Pillari, chairman-CBCA Inc.; James Santella Jr., president-integrated services, CBCA Inc.; Michael Hajdun, vp-sales and operations, CBCA Rx.
Contact: Michael Hajdun.
**Formerly USI Prescription Benefits Co.*

Caremark Rx Inc.

2211 Sanders Road,
Northbrook, Ill. 60062;
847-559-4700; fax: 847-559-3694
www.caremark.com

2002 revenues
Total gross revenues $6,800,000,000
PBM services $6,800,000,000
PBM clients
Total 1,200
Employee/group plans with direct service . 1,092
Lives covered
Total 29,000,000
Active group health plan 29,000,000
Retail network
Pharmacy locations 55,000
Mail-order services
Percentage of prescription volume 45%
Generic usage
Percentage of prescription volume 38%
Staff
Total 4,700
Registered pharmacists 758
PBM services since: 1985.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: fee for service, percentage based on savings achieved, per capita basis.
Officers: Mac Crawford, chariman/CEO; A.D. Frazier, president/COO; Howard A. McClure, executive vp/CFO.

Continued on next page

bi52ms117 benefit serv.qxd 12/2/03 11:52 AM Page 145

Continued from previous page

Contact: Bruce Lyons, vp-sales; 847-559-4809; *bruce.lyons@caremark.com*.

E

Express Scripts Inc.

13900 Riverport Drive,
Maryland Heights, Mo. 63043;
800-281-0712; fax: 314-702-7059
www.express-scripts.com

2002 revenues
Total gross revenues. $13,190,000,000
PBM services $13,020,000,000
Lives covered
Total 50,000,000*
Retail network
Pharmacy locations 56,000**
Generic usage
Percentage of prescription volume 46%
Staff**
Total 7,000
Registered pharmacists 700
PBM services since: 1986.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff, independent panel.
Service area: nationwide, Canada, Puerto Rico.
Billing method: capitated rate, fee per claim.
Officers: Barrett A. Toan, chairman/CEO; George Paz, president; David Lowenberg, COO.
Contact: Nancy Eid, director-sales planning and national accounts; 800-344-3405, ext. 77834.
**BI estimate. **Estimated.*

I

Innoviant Inc.

1800 W. Bridge St., P.O. Box 8082,
Wausau, Wis. 54402-8082;
877-559-2955; fax: 715-841-5050
www.innoviant.com

2002 revenues
PBM services. $110,000,000
Unbundled PBM services. $110,000,000
PBM clients
Total 184
Employee/group plans with direct service . . 184
Lives covered
Total 268,717
Active group health plan 150,482
Retail network
Pharmacy locations 52,803
Mail-order services
Percentage of prescription volume 7%
Generic usage
Percentage of prescription volume 43%
Staff
Total 26
Professionals 14
Registered pharmacists 2
PBM services since: 1998.
Parent: WBI Holding Corp.; primary business: benefit solutions provider.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services: online Rx claims adjudication.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: fee per claim, PEPM.
Officers: Mark Campbell, CEO; Cullen Sloan, CFO; Paul Buchberger, legal counsel.
Contact: *rxbenefits@innoviant.com*.

M

Medco Health Solutions Inc.

100 Parsons Pond Drive,
Franklin Lakes, N.J. 07417;
201-269-3400; fax: 201-269-1109
www.medcohealth.com

2002 revenues
Total gross revenues. $33,000,000,000
PBM services $33,000,000,000
PBM clients
Total 1,680
Lives covered
Total 64,200,000
Retail network
Pharmacy locations 60,000
Generic usage
Percentage of prescription volume 92%
Staff
Total 14,700
Professionals 14,350
Registered pharmacists 2,200
PBM services since: 1969.
Parent: Merck & Co. Inc.; primary business: drug manufacturer.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization

Continued on next page

Directory explanation box

The Business Insurance Directory of Prescription Benefit Managers lists organizations that provide general prescription benefit management services in an integrated package designed to control the types and distribution methods of prescriptions used by plan participants.

The package of services must include several of the following elements: pharmaceutical benefit design consulting, disease management of participants, prescription educational services for users or physicians, utilization review and claims processing. The PBM services must be provided on an unbundled basis and must be available to corporate and institutional employer clients other than third-party vendors.

Listings begin with the company name, address, phone number, fax number and Web site address. The category 2002 revenues includes total gross revenues, gross revenues generated from all PBM services and gross revenues from unbundled PBM services.

The PBM clients section specifies the total number of clients, as well as the number of employer/group plans that contracted directly with the PBM in 2002.

Lives covered includes total group health plan lives, both eligible and active. Active enrollees are those participants who actually received prescriptions through the plan. Active group health enrollees and active workers compensation enrollees in 2002 are also provided.

Retail network information lists the number of pharmacies that participate in the PBM's network. The percentage of prescriptions filled through mail-order services and the percentage of prescriptions filled with generic equivalents are listed next.

Staff information, given in full-time equivalents for 2002, details the total number of staff members assigned to prescription benefit management services. The total number of professional staff members is also provided, including the number of registered pharmacists on staff.

PBM services and subcontracted services offered by the company are listed next. The reports provided to the client along with the service area are followed by the billing methods and the dispute resolutions offered. Principal officers and a contact person for readers seeking more information complete the listings.

Listings are generated through responses to a *Business Insurance* questionnaire. The directory is published as an editorial service; there is no charge to be included.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 146

Largest prescription benefit managers

Ranked by 2002 revenues from unbundled PBM services

Rank	Company/Address	Phone/Fax/Web site	Parent	PBM revenues	Total staff	Total clients	Covered lives	Principal officer
1	Medco Health Solutions Inc 100 Parsons Pond Drive Franklin Lakes, N.J. 07417	201-269-3400 Fax: 201-269-1109 www.medcohealth.com	Merck & Co. Inc.	$33,000,000,000	14,700	1,680	64,200,000	Richard T. Clark, chairman/president/ CEO
2	AdvancePCS 750 W. John Carpenter Freeway Irving, Texas 75039	469-524-4700 Fax: 469-524-4701 www.advancepcs.com	–	$13,100,000,000	6,000	1,000 [1]	75,000,000	David D. Halbert, chairman/CEO
3	Express Scripts Inc. 13900 Riverport Drive Maryland Heights, Mo. 63043	800-281-0712 Fax: 314-702-7059 www.express-scripts.com	–	$13,020,000,000	7,000 [1]	NA	50,000,000 [2]	Barrett A. Toan, chairman/CEO
4	Caremark Rx Inc. 2211 Sanders Road, Northbrook, Ill. 60062	847-559-4700 Fax: 847-559-3694 www.caremark.com	–	$6,800,000,000	4,700	1,200	29,000,000	Mac Crawford, chairman/CEO
5	RESTAT Pharmacy Benefit Managers 724 Elm St. West Bend, Wis. 53095	800-926-5858 Fax: 262-808-4260 www.restat.com	The F. Dohmen Co.	$699,500,000	97	3,089	2,777,743	Michael W. Clark, president
6	RxAmerica 221 N. Charles Lindbergh Drive Salt Lake City, Utah 84116	801-961-6000 Fax: 801-961-6008 www.rxamerica.com	Longs Drug Stores Corp.	$500,000,000	125	300	4,500,000	John Gardynik, president
7	ScripSolutions Inc. 100 Clearbrook Road Elmsford, N.Y. 10523	888-818-3939 Fax: 914-460-1660 www.scripsolutions.com	MIM Corp.	$475,000,000	400 [1]	650	3,500,000	Richard Friedman, CEO
8	National Pharmaceutical Services 14301 First National Bank Parkway, Suite 200 Omaha, Neb. 68154	402-964-9030 Fax: 402-964-9004 www.pti-nps.com	Pharmaceutical Technologies Inc.	$150,000,000	35	3,500	1,300,000	Douglas M. Pick, president/CEO
9	Innoviant Inc. 1800 W. Bridge St., P.O. Box 8082 Wausau, Wis. 54402-8082	877-559-2955 Fax: 715-841-5050 www.innoviant.com	WBI Holding Corp.	$110,000,000	26	184	268,717	Mark Campbell, CEO
10	CBCA Rx [3] 675 Foxon Road, Suite 204 East Haven, Conn. 06513	203-468-8367 Fax: 203-468-8930 www.usi-rx.com	CBCA Inc.	$79,000,000	21	167	220,000	James Santella Jr., president-integrated services, CBCA Inc.

1 Estimated. 2 BI estimate. 3 Formerly USI Prescription Benefit Co.
Source: BI survey

Originally published: February 24, 2003, *Benefits Management Take-Out Section*
Next publication date: May 3, 2004, *Benefits Management Take-Out Section*

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 147

Continued from previous page
review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff, independent panel.
Service area: nationwide.
Billing method: capitated rate, fee per claim.
Officers: Richard T. Clark, chairman; David Snow Jr., president/CEO; David S. Machlowitz, senior vp-general counsel/secretary; JoAnn A. Reed, senior vp-finance/CFO.
Contact: Kevin L. Murphy, vp-managed care and carrier sales; 201-269-6960; *kevin_murphy@medcohealth.com*.

MedTrak Services

6310 Lamar Ave., Suite 230,
Overland Park, Kan. 66206;
913-262-2187; fax: 913-262-8939
www.medtrakservices.com

2002 revenues
Total gross revenues $25,000,000
PBM services $25,000,000
Unbundled PBM services $25,000,000
PBM clients
Total 190
Employee/group plans with direct service . . 190
Lives covered
Total 120,000
Active group health plan 50,000
Active workers compensation 50
Retail network
Pharmacy locations 55,000
Mail-order services
Percentage of prescription volume 10%
Generic usage
Percentage of prescription volume 45%
Staff
Total 15
Professionals 12
Registered pharmacists 2
PBM services since: 1998.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: Midwest.
Billing method: fee per claim.
Officers: Kermit Fendler, CEO; Larkin O'Keefe, vp-sales and marketing; Jahvar Hayes, information technology manager.
Contact: Larkin O'Keefe; 913-262-2187, ext. 102; *lokeefe@medtrakservices.com*.

N

National Pharmaceutical Services

14301 First National Bank Parkway,
Suite 200,
Omaha, Neb. 68154;
402-964-9030; fax: 402-964-9004
www.pti-nps.com

2002 revenues
Total gross revenues. $150,000,000
PBM services. $150,000,000
Unbundled PBM services. $150,000,000
PBM clients
Total 3,500
Employee/group plans with direct service . 3,500
Lives covered
Total 1,300,000
Active group health plan 520,000
Active workers compensation 35,000
Retail network
Pharmacy locations 52,500
Mail-order services
Percentage of prescription volume 6%
Generic usage
Percentage of prescription volume 47%
Staff
Total 35
Professionals 12
Registered pharmacists 5
PBM services since: 1994.
Parent: Pharmaceutical Technologies Inc.; primary business: drug manufacturer.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff, independent panel.
Service area: nationwide.
Billing method: capitated rate, fee per claim, percentage of savings.
Officers: William Fleming, chairman/medical director; Douglas M. Pick, president/CEO; Angella Pieper, CFO.
Contact: Douglas M. Pick; *dpick@pti-nps.com*.

R

RESTAT Pharmacy Benefit Managers

724 Elm St.,
West Bend, Wis. 53095;
800-926-5858; fax: 262-808-4260
www.restat.com

2002 revenues
Total gross revenues $725,000,000
PBM services $699,500,000
Unbundled PBM services $587,275,000
PBM clients
Total 3,089
Employee/group plans with direct service . 2,625
Lives covered
Total 2,777,743
Active group health plan 2,134,333
Active workers compensation 640,444
Retail network
Pharmacy locations 54,447
Mail-order services
Percentage of prescription volume 5.1%
Generic usage
Percentage of prescription volume 41%
Staff
Total 97
Professionals 84
Registered pharmacists 7
PBM services since: 1985.
Parent: The F. Dohmen Co.; primary business: wholesale distributor of pharmacy supplies.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, patient education.
Subcontracted services: disease management, mail-order drug distribution.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: capitated rate, fee per claim.
Officers: Michael W. Clark, president; David Kwasny, vp-sales and marketing; John Bergan, vp-operations.
Contact: Wayne Kostka, marketing manager; *wkostka@restat.com*.

RxAmerica

221 N. Charles Lindbergh Drive,
Salt Lake City, Utah 84116;
801-961-6000; fax: 801-961-6008
www.rxamerica.com

2002 revenues
Total gross revenues $500,000,000
PBM services $500,000,000
Unbundled PBM services $225,000,000
PBM clients
Total 300
Employee/group plans with direct service . . 102
Lives covered
Total 4,500,000
Retail network
Pharmacy locations 53,000
Staff
Total 125

Continued on next page

Businees Insurance's Directory of Prescription Benefits Managers is available online in the directory area. of www.businessinsurance.com

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 148

Continued from previous page

Professionals 112
Registered pharmacists 10
PBM services since: 1994.
Parent: Longs Drug Stores; primary business: retail pharmacy.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services: disease management, mail-order drug distribution.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide, Puerto Rico, U.S. Virgin Islands.
Billing method: fee per claim, shared risk.
Officers: John Gardynik, president; Andre Lortz, CFO; Joseph LaPine, vp-sales and marketing.
Contact: *marketing@rxamerica.com.*

S

ScripSolutions Inc.

100 Clearbrook Road,
Elmsford, N.Y. 10523;
888-818-3939; fax: 914-460-1660
www.scripsolutions.com

2002 revenues
Total gross revenues $576,000,000
PBM services $475,000,000
Unbundled PBM services $227,000,000
PBM clients
Total 650
Employee/group plans with direct service . . . 60
Lives covered
Total 3,500,000
Active group health plan 2,000,000
Active workers compensation 15,000
Retail network
Pharmacy locations 53,000
Mail-order services
Percentage of prescription volume 25%
Generic usage
Percentage of prescription volume 47%
Staff
Total 400*
Professionals 331
Registered pharmacists 28
PBM services since: 1993.
Parent: MIM Corp.; primary business: pharmaceutical management organization.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Reports provided: physician prescribing patterns, employee utilization, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: capitated rate, fee per claim, shared risk.
Officers: Richard Friedman, CEO; Al Carfora, president/COO; Jim Lusk, CFO.
**Estimated.*

SUPERVALU Prescription Benefit Management

19011 Lake Drive E.,
Chanhassen, Minn. 55317;
877-312-6824; fax: 952-294-7190
www.supervalu.com

2002 revenues
Total gross revenues $5,000,000
PBM services $5,000,000
Unbundled PBM services $5,000,000
PBM clients
Total 60
Employee/group plans with direct service . . . 60
Lives covered
Total 300,000
Active group health plan 190,000
Retail network
Pharmacy locations 56,000
Mail-order services
Percentage of prescription volume 4%
Generic usage
Percentage of prescription volume 42%
Staff
Total 12
Professionals 10
Registered pharmacists 3
PBM services since: 1995.
Parent: SUPERVALU Inc.; primary business: distribution and retailing.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services*
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: independent panel.
Service area: nationwide.
Billing method: fee per claim.
Officers: Andrew Herring, executive vp; Carolyn Sieraski, general manager; Ken Dickson, director-managed care.
Contact: Greg Skemp, sales manager; 952-294-7552; *greg.g.skemp@supervalu.com.*
**Clients may select product packages that include subcontracting of any or all of the services listed.*

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Systems Xcellence USA Inc. dba SXC

2505 S. Finley Road, Suite 110,
Lombard, Ill. 60148-4867;
630-268-3600; fax: 630-268-0008
www.sxc.com

2002 revenues
Total gross revenues $26,000,000
PBM services $17,000,000
PBM clients
Total 200*
Employee/group plans with direct service 6
Lives covered
Total 2,000,000
Active group health plan 2,000,000
Active workers compensation 200,000
Retail network
Pharmacy locations 44,419
Generic usage
Percentage of prescription volume 48%
Staff
Total 205
Professionals 13
Registered pharmacists 5
PBM services since: 1981.
Parent: Systems Xcellence Inc.; primary business: point-of-care technology solutions.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management.
Subcontracted services: disease management, mail-order distribution.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff, independent panel.
Service area: nationwide.
Billing method: fee per claim.
Officers: Gordon Glenn, president/CEO; Irwin Studen, senior vp-finance and administration/CFO; Tom O'Connor, senior vp-managed care.
Contact: Kelly Kettlewell, vp-sales and marketing.
**Estimated.*

U

United Drugs

7227 N. 16th St., Suite 160,
Phoenix, Ariz. 85020-5256;
602-678-1179; fax: 602-678-0772
www.uniteddrugs.com

2002 revenues
PBM services $44,000,000*
PBM clients
Total 15
Employee/group plans with direct service . . . 10

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 149

Continued from previous page

Lives covered
Total 92,000
Active group health plan 30,000
Retail network
Pharmacy locations 15,000
Mail-order services
Percentage of prescription volume 15%
Generic usage
Percentage of prescription volume 61%
Staff
Total 7
Professionals 7
Registered pharmacists 2
PBM services since: 1990.
Parent: American Associated Druggists Inc.; primary business: pharmacy cooperative.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services: claims processing, mail-order drug distribution.
Reports provided: physician prescribing patterns, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide.
Billing method: fee per claim.

Officers: Michael Huston, CEO; Bruce Semingson, vp-managed care sales; Elizabeth Schrader, vp-operations/finance.
Contact: Elizabeth Schrader; *eschrader@uniteddrugs.com.*
**Estimated.*

W

Walgreens Health Initiatives

1417 Lake Cook Road,
Deerfield, Ill. 60015;
847-374-2640; fax: 847-374-2645
www.mywhi.com

2002 revenues*
Total gross revenues $891,628,568
PBM services $12,094,302
PBM clients
Total 460
Employee/group plans with direct service . . 425
Lives covered
Total 2,300,000
Active group health plan 2,300,000
Retail network
Pharmacy locations 53,000
Generic usage
Percentage of prescription volume 43%**
Staff
Total 2,500
Professionals 2,380
Registered pharmacists 168
PBM services since: 1995.
Parent: Walgreen Co.; primary business: retail pharmacy.
Services: retail pharmacy network, mail-order drug distribution, claims processing, online claims adjudication, concurrent utilization review, disease management, retrospective Rx utilization review, benefit design consulting, formulary management/review, physician prescribing practices monitoring/management, patient education.
Subcontracted services: retrospective Rx utilization review, formulary management/review.
Reports provided: physician prescribing patterns, employee utilization, percentage of generic vs. name-brand prescriptions dispensed analysis, cost analysis, member utilization.
Dispute resolution: PBM staff.
Service area: nationwide, Guam, Puerto Rico, U.S. Virgin Islands.
Billing method: fee per claim, fee for service.
Officers: David W. Bernauer, CEO-Walgreen Co.; Jeff Rein, president-Walgreen Co.; Greg Wasson, president-Walgreens Health Initiatives.
**BI estimate. **Percentage of generic prescription volume is 43% retail and 34% mail-order.*

The source book you won't want to share.

Business Insurance's
2003/2004 Market SourceBook:
Print Edition $50 | *CD-ROM* $50

Entire contents copyright © 2003 by Crain Communications Inc
All rights reserved.

Think about it. If you want to buy or sell products or services in the marketplace, they have to be where your customers can find them.

And for the commercial insurance industry, everyone knows that place is the new *Business Insurance* **2003/2004 Market SourceBook.**

In convenient magazine-size format, *BI's* new Market SourceBook is the most comprehensive compilation of product and service providers. With nine tabbed sections containing more than 30 directories – covering Agents & Brokers, Alternative Risk Financing, Benefit & Claims Services, Insurers & Reinsurers, Risk Management Services, Technology Providers and Work/Life Services – and exclusive charts and rankings, this is the ultimate resource in the marketplace. And no one will want to share their copy.

Call today to purchase your own copy of *BI's* 2003/2004 Market SourceBook. Available in a print edition or PDF version on CD-ROM for the same cost.

Business Insurance www.businessinsurance.com
Crain Communications Inc, Subscriber Services, 1155 Gratiot Avenue, Detroit, MI 48207-2912

To order, call: ***888-446-1422***
Outside the US: ***313-446-0450***
E-Mail: ***subs@crain.com***

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 150

Directory of consumer-driven health plans

A

Aetna Inc.

151 Farmington Ave.,
Hartford, Conn. 06156;
860-273-0123
www.aetna.com

Name of plan: Aetna HealthFund.
Plan first offered: 2002.
2002 revenues
Total $19,878,700,000
Clients
Total 32
Employers 32
Minimum size: employees, 50.
Covered lives
Total 40,000*
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, HMO, PPO,
prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials, member flash presentation via CD-ROM.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, provider lookup and information.
Cost saving and cost comparison tools: Price-A-Drug, allows members to obtain cost information on prescription drugs and determine if a less costly generic alternative is available based on a member's plan; Price-A-Medical Procedure, provides physician fees associated with certain medical procedures based on a nationally developed database. The purpose of the tool is to compare costs and highlight the value of accessing in-network care compared to out-of-network doctors.
Officers: Dr. John W. Rowe, chairman/CEO; Ronald A. Williams, president; David B. Kelso, executive vp-strategy and finance.
**Estimated. Pre-enrollment Web site will be available July 2003, Dental option will become available October 2003.*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

B

Benesight

600 Colonial Center Parkway,
Lake Mary, Fla. 32746-4764;
800-551-9988; fax: 407-667-1379
www.benesight.com

Parent: Fiserv Inc.
Officers: Andrew M. Thompson, president; Randy Antonacci, senior vp-sales; Sandy Owens, CFO.
Contact: Randy Antonacci, 500 N. West Shore Blvd., Suite 805; Tampa, Fla. 33609, 800-562-7079, *rantonacci@benesight.com*; Dave Kreager, vp-sales, 11350 Random Hill Road, Suite 800, Fairfax, Va. 22030, 703-934-6195, *dkreager@benesight.com*.
Plan will be launched June 2003.

Blue Cross & Blue Shield of Minnesota

3535 Blue Cross Road,
Eagan, Minn. 55122-1154;
888-878-0139; fax: 651-662-6009
www.bluecrossmn.com

Name of plan: Options Blue, MSA Blue
Plan first offered: 2002.
2002 revenues
Total. $5,009,926,000
Clients
Total 374
Employers 374
Insured 352
Self-insured 22
Minimum size: employees, 2 for MSA Blue; 51 for Options Blue.
Covered lives
Total 14,997
Employees. 6,817
Dependents 8,180
Health plan options: Flexible spending accounts, health reimbursement arrangements, indemnity, medical savings accounts, PPO, prescription drugs.
HRA options: balances available via Internet, portable to employees when they leave their employer*, available to carry over tax-free at year-end.
Educational information provided by: group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Cost of care information that provides regional cost breakouts for a variety of conditions or health episodes, which is intended to act as an educational tool and starting point for patient/provider discussions regarding costs The cost of care information represents an important step toward educating consumers about the true costs of health care. This includes specific costs for office visits, surgical costs, hospital and lab costs and outpatient pharmacy that comprise the total cost are included. Drug cost calculator allows members to quickly compare costs for brand name and generic drugs.
Officers: Mark Banks, president/CEO; Richard Neimiec, senior vp-corporate affairs and subsidiary operations; Richard Neuner, senior vp/chief marketing officer.
Contact: Tim Kuehl, administrative assistant-marketing;
tim_kuehl@bluecrossmn.com.
Subcontract for HRA adminstrative services with MII Life. MSA Blue allows portability of Health reimbursement arrangements.

Blue Cross Blue Shield of Georgia

3350 Peachtree Road N.E.,
Atlanta, Ga. 30326;
404-842-8000; fax: 404-842-8451
www.bcbsga.com

Name of plan: Blue Power Health Fund
Plan first offered: 2003.
Parent: WellPoint Health Networks Inc.
Clients
Minimum size: employees, 51.
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, PPO, prescription drugs.
HRA options: Balances available via Internet, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Decision guide during enrollment helps prospective members estimate expenses under alternative coverage options.
Officers: John Watts, president/CEO.
Contact: Joe Eckert; general manager-key/major accounts; 404-842-8420; *jeckert@bcbsga.com*.
Plan will be launched June 2003. Some products and services are sold under the name BC Life & Health

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 152

Continued from previous page
Insurance Co.

Blue Cross of California

21555 Oxnard St.,
Woodland Hills, Calif. 91367;
818-234-3677; fax: 818-234-3543
www.bluecrossca.com

Name of plan: Power HealthFund PPO
Plan first offered: 2003.
Parent: WellPoint Health Networks Inc.
Clients
Total 2
Employers 2
Self-insured 2
Minimum size: employees, 51.
Covered lives
Total 733
Employees. 288
Dependents 445
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, indemnity, medical savings accounts, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials, online member enrollment kits.
Pre-enrollment educational services: Cost information for types of medical services, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Decision guide enables potential enrollees to provide information about their expected health care utilization and compare out-of-pocket expenses, including paycheck contributions, among their plan services. Consumer cost guide enables members to compare hospital costs of inpatient and outpatient services. Beginning January 2004, members will be able to access information about prescription drug costs and compare provider costs for outpatient procedures.
Officers: David Helwig, president; Gene Householter, senior vp-large group services; Deborah Lachman, senior vp-individual and small group services.
Contact: Greg Baird, senior vp-large group sales; *greg.baird@wellpoint.com.*

C

The Choice Care Card

45 State St.,
Montpelier, Vt. 05602;
888-278-2555; fax: 802-223-7887
www.choicecarecard.com

Name of plan: The Choice Care Card
Plan first offered: 2001.
Parent: TBJ Holdings L.L.C.
2002 revenues
Total. $2,300,000
Consumer-driven health plans $800,000
Clients
Total 112
Employers 112
Insured 98
Self-insured 14
Covered lives
Total 20,500
Employees 8,900
Dependents 11,600
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, HMO, indemnity, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Plan payment options: Debit card.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Officers: James A. Hunter, president; Robert C. Gaydos, E. Timothy Danahy III, vps.
Contact: James A. Hunter; 401-454-7009; *jay@tbj.us.*

CIGNA Healthcare

900 Cottage Grove Road,
Hartford, Conn. 06152;
860-226-6000; fax: 860-226-4968
www.cigna.com

Name of plan: Health Savings Account
Plan first offered: 2003.
Parent: CIGNA Corp.
Clients
Total 3
Employers 3
Self-insured 3
Minimum size: number of employees, 200.
Covered lives
Total 2,700
Health plan options: Flexible spending accounts, health reimbursement arrangements, indemnity, PPO, prescription drugs.
HRA options: Balances available via Internet, portable to employees when they leave their employer*, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, provider lookup and information.
Cost saving and cost comparison tools: Benefit calculator allows employees to input the estimated frequency of preventive care, other health services and pharmacy prescriptions expected during the year. Detailed reports on hospital quality ratings, health risk assessment and library of information on diseases and conditions.
Officers: Jonathan Mayhew, senior vp-product management; Kate Martins, assistant vp-product development and specialty products.
Contact: Amy Turkington, director-CIGNA HealthCare Communications.
**Portability is at the option of the employer.*

Directory explanation box

The *Business Insurance* Directory of Consumer-Driven Health Care Plan Providers lists companies that provide consumer-driven plans directly to employer clients. *BI* defines the plans as coverage arrangements involving health spending accounts or health reimbursement arrangements, network and benefit selection or customized benefit combinations.

Each listing begins with the company's name and address. Listed next is the name of the company's consumer-driven health plans, if they differ from that of the company. This is followed by information on 2002 revenues and clients follows, including a breakdown by type of client. Also provided is the number of covered lives, including a breakdown of the number of employees and dependents.

The company's health plan options and specific HRA options are also listed, followed by how educational information is presented to employees and what educational services are provided, both before and after enrollment. Specific cost saving and cost comparison tools offered are also detailed. Each listing concludes with the names of officers and a contact for those seeking additional information.

The directory listings are based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, BI is unable to verify all the information provided.

The 2004 Consumer-Driven Health Plans charts, rankings and online directory will be published in conjunction with the June 28 issue of *Business Insurance.*

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 154

Largest consumer-driven health care plan providers

Ranked by number of covered lives with employer clients in 2002

Rank	Company/Address	Phone/Fax/Web site	Health plan name(s) [1]	Total covered lives [2]	Employer clients	Plan options	Principal officer
1	Definity Health 1600 Utica Ave. S., Suite 900, St. Louis Park, Minn. 55416	952-277-5500 Fax: 952-277-5501 www.definityhealth.com		170,000	30	Health reimbursement arrangements, PPO	Tony Miller, CEO
2	HealthAllies Inc. 400 N. Brand Blvd., Suite 950, Glendale, Calif. 91203	818-546-4662 Fax: 818-502-4859 www.healthallies.com	HealthAllies Consumer Choice Platform, HealthAllies/AIG Health Companion	150,000	333	Dental, flexible spending accounts, indemnity, prescription drugs, vision	Andy Slavitt, president/CEO
3	Humana Inc. 500 W. Main St., Louisville, Ky. 40202	502-580-1000 Fax: 502-580-3127 www.humana.com	CoverageFirst, Premium Manager, SmartSelect, SmartSuite	97,703	32	Dental, flexible spending accounts, health reimbursement arrangements, HMO, indemnity, PPO, prescription drugs, vision	Michael B. McCallister, president/CEO
4	Lumenos 1725 Duke St., Suite 400 Alexandria, Va. 22314	703-236-6300 Fax: 703-236-6510 www.lumenos.com		70,000	31	Health reimbursement arrangements, indemnity, PPO, prescription drugs, vision	Chip Tooke, president
5	Aetna Inc. 151 Farmington Ave., Hartford, Conn. 06156	860-273-0123 www.aetna.com	Aetna HealthFund	40,000 [3]	32	Dental, flexible spending accounts, health reimbursement arrangements, HMO, PPO, prescription drugs, vision	Dr. John W. Rowe, chairman/CEO
6	HealthMarket 20 Glover Ave., Norwalk, Conn. 06850	203-229-1000 Fax: 203-229-1200 www.healthmarket.com	HealthMarket's Consumer Driven Health Plans	37,000	2,500 [3]	Health reimbursement arrangements, indemnity, prescription drugs	Stephen F. Wiggins, CEO
7	Flexible Benefit Service Corp. 10275 W. Higgins Road, Suite 500, Rosemont, Ill. 60018	847-699-6900 Fax: 847-699-6906 www.flexiblebenefit.com	FlexDC Health Reimbursement Accounts, Flex125 Cafeteria Plan Management, FlexMSA Archer Medical Savings Accounts	25,050	230	Dental, flexible spending accounts, health reimbursement arrangements, HMO, medical savings accounts, PPO, prescription drugs, vision	John DiVito, president
8	Destiny Health 1211 W. 22 St., Suite 221, Oak Brook, Ill. 60523	630-590-4200 Fax: 630-590-4204 www.destinyhealth.com	Destiny Health Plan	21,000	651	Dental, health reimbursement arrangements, PPO, prescription drugs, vision	Ken Linde, CEO
9	The Choice Care Card 45 State St., Montpelier, Vt. 05602	888-278-2555 Fax: 802-223-7887 www.choicecarecard.com		20,500	112	Dental, flexible spending accounts, health reimbursement arrangements, HMO, indemnity, PPO, prescription drugs, vision	James A. Hunter, president
10	Self Insured Plans L.L.C. 5150 Tamiami Trail, Suite 700, Naples, Fla. 34103	239-403-7884 Fax: 239-403-7875 www.selfinsuredplans.com	Your Personal Health Fund	17,360	28	Dental, flexible spending accounts, health reimbursement arrangements, indemnity, PPO, prescription drugs, vision	Stephen F. Rasnick, president

1 If different from company name. 2 Covered lives include the company's own employees enrolled in its plan. 3 Estimated.
Source: BI survey

Originally published: May 26, 2003, *Bemefits Management Take-Out Section*
Next publication date: June 28, 2004, *Benefits Management Take-Out Section*

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 156

Continued from previous page

D

Definity Health

1600 Utica Ave. S., Suite 900,
St. Louis Park, Minn. 55416;
952-277-5500; fax: 952-277-5501
www.definityhealth.com

Clients
Total 30
Employers 30
Self-insured 30
Minimum size: employees, 200.
Covered lives
Total 170,000
Health plan options: Health reimbursement arrangements, PPO.
HRA options: Balances available via Internet, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, provider lookup and information.
Cost saving and cost comparison tools: Print and online cost comparison tools.
Officers: Tony Miller, CEO; Tom Valdivia, chief medical officer; Craig Swanson, executive vp.
Contact: *marketinginfo@definityhealth.com.*

Destiny Health

1211 W. 22 St., Suite 221,
Oak Brook, Ill. 60523;
630-590-4200; fax: 630-590-4204
www.destinyhealth.com

Name of plan: Destiny Health Plan
Plan first offered: 2000.
Parent: Discovery Holdings Ltd.
2002 revenues
Total. $26,000,000
Consumer-driven
health plans $26,000,000
Clients
Total 651
Employers 651
Covered lives
Total 21,000
Health plan options: Dental, health reimbursement arrangements, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials, phone outreach.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Comparison of drug costs and alternatives, tools to understand the cost of health care services.
Officers: Ken Linde, CEO; Stewart Whyte, COO; Ryan Levin, vp-product development and risk management.

F

Flexible Benefit Service Corp.

10275 W. Higgins Road, Suite 500,
Rosemont, Ill. 60018;
847-699-6900; fax: 847-699-6906
www.flexiblebenefit.com

Name of plan: FlexDC Health Reimbursement Accounts, Flex125 Cafeteria Plan Management, FlexMSA Archer Medical Savings Accounts
Plan first offered: 1988.
2002 revenues
Total. $4,000,000
Consumer-driven health plans $400,000
Clients
Total 230
Employers 230
Insured 230
Covered lives
Total 25,050
Employees 7,157
Dependents 17,893
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, HMO, medical savings accounts, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, available to carry over tax-free at year-end.
Plan payment options: Debit card.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Plan comparison for coverage and cost, provider lookup and information.
Officers: John DiVito, president; Allen Wishner, CEO; Marcy Gurvis, vp-operations.
Contact: John DiVito, *jdivito@flexiblebenefit.com*; Allen Wishner, *awishner@flexiblebenefit.com.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

H

Harvard Pilgrim Health Care

93 Worcester St.,
Wellesley, Mass. 02481;
888-888-4742; fax: 617-509-7635
www.harvardpilgrim.org

Name of plan: Harvard Pilgrim Consumer Choice
Plan first offered: 2003.
2002 revenues
Total. $1,800,000,000
Clients
Total 2
Employers 2
Insured 1
Self-insured 1
Minimum size: employees, 100.
Covered lives
Total 12,102
Employees. 5,876
Dependents. 6,226
Health plan options: flexible spending accounts, HMO, health reimbursement arrangements, PPO, prescription drugs.
HRA options: balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Plan payment options: debit card.
Educational information provided by: group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: provider lookup and information.
Officers: Charles D. Baker, president/CEO; Bruce M. Bullen, COO; Roberta Herman, chief medical officer.
Contact: Scott Polansky, director-product management; *scott_polansky@hphc.org.*
Subcontract for HRA adminstrative services with FlexBen Corp.

HealthAllies Inc.

400 N. Brand Blvd., Suite 950,
Glendale, Calif. 91203;
818-546-4662; fax: 818-502-4859
www.healthallies.com

Name of plan: HealthAllies Consumer Choice Platform, HealthAllies/AIG Health Companion
Clients
Total 340
Employers 333
Insured 308
Self-insured 25
Minimum size: employees, 100*.
Covered lives**
Total 150,000
Employees 70,000
Dependents 80,000
Health plan options: Dental, flexible spending accounts, indemnity, prescription drugs, vision.

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 157

Continued from previous page

Plan payment options: debit card.
Educational information provided by: group meetings, Internet, printed handbooks/materials, telephonic education.
Pre-enrollment educational services: provider lookup and information.
Post-enrollment educational services: cost information for types of medical services, cost information for prescription drugs, nurse hotline, provider lookup and information.
Cost saving and cost comparison tools: extended credential information, member pricing and walk-in pricing comparison, multiple third-party source quality information.
Officers: Andy Slavitt, president/CEO; Cathy Cather, senior vp-client relationship management; Marcee Golden, vp-account management and member service; Patti Delozier, vp-customer relations.
Contact: Marcee Golden; *marcee_golden@healthallies.com*.
**Minimum number of employees is for Health Allies/AIG Health Companion only. **Number of covered lives does not includes 75,000 members and 110,000 dependents that are enrolled in individual products that are not covered through an employer.*

HealthMarket

20 Glover Ave.,
Norwalk, Conn. 06850;
203-229-1000; fax: 203-229-1200
www.healthmarket.com

Name of plan: HealthMarket's Consumer Driven Health Plans
Plan first offered: 2000.
Parent: HealthMarket Inc.
2002 revenues
Total $25,231,000
Clients*
Total 2,500
Employers 2,500
Insured 2,499
Self-insured 1
Minimum size: employees, 2.
Covered lives
Total 37,000
Employees 20,000
Dependents 17,000
Health plan options: Health reimbursement arrangements, indemnity, prescription drugs.
HRA options: Balances available via Internet, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Provide a listing of maximum allowable charge for each specific service or procedure.
Officers: Stephen F. Wiggins, CEO; Gregory R. Morris, executive vp/COO; James Messina, chief administrative officer.
Contact: Lindsay R. Resnick, chief marketing officer; 2835 N. Sheffield, Suite 215, Chicago, Ill. 60657; 773-880-2244.
**Estimated.*

Humana Inc.

500 W. Main St.,
Louisville, Ky. 40202;
502-580-1000; fax: 502-580-3127
www.humana.com

Name of plan: CoverageFirst, Premium Manager, SmartSelect, SmartSuite
Plan first offered: 2001.
Clients
Total 33
Employers 32
Covered lives
Total 97,703
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, HMO, indemnity, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, available to carry over tax-free at year-end.
Plan payment options: Debit card.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Health plan wizard to aid in plan selection, which enables members to select between all plans available. The wizard also allows members to learn the cost of certain procedures and services, review a financial summary of out-of-pocket costs and use a financial modeler to determine anticipated medical utilization and expenses, as well as determine amounts to contribute to an FSA.
Officers: Michael B. McCallister, president/CEO; James Bloem, CFO; Jonathan T. Lord, senior vice president/chief strategy officer.
Contact: Dick Brown, director-media relations; *dbrown4@humana.com*.
Subcontract for HRA adminstrative services with: Evolution Benefits Inc., SHPS Inc.

L

Lumenos

1725 Duke St.,
Alexandria, Va. 22314;
703-236-6300; fax: 703-236-6510
www.lumenos.com

Name of plan: Lumenos.
Plan first offered: 2000.
Clients
Total 31
Employers 31
Covered lives
Total 70,000
Health plan options: Health reimbursement arrangements, indemnity, PPO, prescription drugs, vision.
HRA options: balances available via Internet, portable to employees when they leave their employer*, available to carry over tax-free at year-end.
Post-enrollment educational services: nurse hotline, provider lookup and information.
Cost saving and cost comparison tools: Doctors Plus Directory: a tool to find a doctor, view quality ratings and see fees for typical services. Financial tools: a tool to track claim activities and review benefits. Health tools: interactive tools and information to help stay healthy, deal with an illness or injury, and prepare for a hospital procedure.
Officers: Chip Tooke, president; Tina Blasi, COO; Doug Kronenberg, chief strategy officer; Mike Parkinson, executive vp/chief health and medical officer.
Contact: Mary Angela Shannon, vp-marketing
**At the discretion of the employer.*

S

Self Insured Plans L.L.C.

5150 Tamiami Trail, Suite 700,
Naples, Fla. 34103;
239-403-7884; fax: 239-403-7875
www.selfinsuredplans.com

Name of plan: Your Personal Health Fund
Plan first offered: 2002.
2002 revenues
Total $4,000,000
Consumer-driven health plans $1,750,000
Clients
Total 28
Employers 28
Self-insured 28
Minimum size: number of employees, 30.
Covered lives
Total 17,360
Employees 5,600
Dependents 11,760
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, indemnity, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Plan payment options: debit card.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, phyiscian hotline, plan comparison for coverage

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 158

Continued from previous page
and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, physician hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Prescription drug cost comparisons; toolkit, which allows participants to compare providers based upon quality (mortality rates, morbidity, infection rates), as well as cost differentials*.
Officers: Stephen F. Rasnick, president; Brian Rasnick, vp-sales.
Contact: Stephen F. Resnick; 239-403-7884, ext. 811; *steve@selfinsured- plans.com.*
**Available as of July 2003.*

U

UNICARE Life

4553 La Tienda Drive,
Thousand Oaks, Calif. 91362;
312-234-7878; fax: 312-234-8001
www.unicare.com

Name of plan: CompleteChoice HealthFund PPO
Plan first offered: 2003.
Parent: WellPoint Health Networks Inc.
Clients
Minimum size: employees, 51.
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, indemnity, medical savings accounts, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to
carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials, online enrollment kits.
Pre-enrollment educational services: Plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Decision guide enables potential enrollees to provide information about their expected healthcare utilization and compare out-of-pocket expenses, including paycheck contributions, among their plan choices. Beginning January 2004, members will be able to access information about prescription drug costs and compare provider costs for outpatient procedures.
Officers: Sandra Van Trease, president; John P. Cole, senior vp-sales; Bruce Young, general manager-large group.
Contact: John P. Cole; 233 S. Wacker Drive, Suite 3900; Chicago, Ill. 60606;
john.p.cole@wellpoint.com.
Program is sold under the legal names of UNICARE Health Insurance of the Midwest or UNICARE Health Insurance of Texas.

The Directory of Consumer-Driven Health Plans is available as a searchable database in the directory area of *www.businessinsurance.com. The database allows users to locate plans by name, covered lives, clients, and plan options, among other information.*

V

Vested Health

714 1/2 Lee St. E., Suite 6,
Charleston, W.Va. 25301;
866-347-3640; fax: 866-347-3643
www.vestedhealth.com

Name of plan: Vested Health
Plan first offered: 2002.
Clients
Total 86
Employers 86
Insured 84
Self-insured 2
Minimum size: employees, 10.
Covered lives
Total 2,436
Employees 1,255
Dependents 1,181
Health plan options: Dental, flexible spending accounts, health reimbursement arrangements, HMO, indemnity, PPO, prescription drugs, vision.
HRA options: Portable to employees when they leave their employer, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Members receive a monthly statement with static information that is tied to utilization and more detailed information is available through the Internet.
Officers: Michael Baker, CEO; Steve Platz, CFO; Jamie Forsythe, chief medical officer.
Contact: *service@vestedhealth.com.*

W

Wausau Benefits

115 W. Wausau Ave.,
Wausau, Wis. 54401;
866-881-0800; fax: 715-841-6613
www.wausaubenefits.com

Name of plan: Personal Health Management
Plan first offered: 2003.
2002 revenues
Total. $96,000,000
Clients
Total 3
Employers 3
Self-insured 3
Minimum size: employees, 100.
Covered lives
Total 1,520
Employees. 607
Dependents 913
Health plan options: Flexible spending accounts, health reimbursement arrangements, indemnity, PPO, prescription drugs, vision.
HRA options: Balances available via Internet, portable to employees when they leave their employer, available to carry over tax-free at year-end.
Educational information provided by: Group meetings, Internet, printed handbooks/materials.
Pre-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, plan comparison for coverage and cost, provider lookup and information.
Post-enrollment educational services: Cost information for types of medical services, cost information for prescription drugs, nurse hotline, plan comparison for coverage and cost, provider lookup and information.
Cost saving and cost comparison tools: Display of previous year member claims, display of cost of services for common procedures and conditions.
Officers: Fred Moore, president/CEO; Jay Anliker, CFO; Chris Thomas, vp-claim services.
Contact: Jay Coldwell, product director; 715-841-6133.
Web services are provided by Protocol Driven Healthcare, HealthGrades, LeapFrog.

Business Insurance
www.businessinsurance.com

SINGLE-COPY SALES
To order any current or back issue of *Business Insurance*, call the single-copy sales division of *BI's* Circulation Department:
1-888-446-1422

LIST RENTAL
Portions of *BI's* subscriber database are available to qualified companies for list rental. For available titles and a price quote, call our list broker:
313-446-1625

CHANGE OF ADDRESS?
If you have moved recently and would like to change your subscription address, or if you would like to report a delivery problem, please call us at 888-446-1422 toll-free or e-mail us at subs@crain.com

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 159

Directory of international benefit networks

A

AIG Global Benefits Network*

80 Pine St., 35th Floor,
New York, N.Y. 10005;
212-770-1289; fax: 212-785-0687
www.aig.com

	2002	2001
Total premiums	**$1,391,955,000**	$1,231,620,000
International premiums	**$775,590,520**	$662,423,510
U.S	**36%**	36%
Non-U.S.	**64%**	64%
Pension funds	**$8,134,000,000**	$7,238,000,000
Employees	**883**	867
U.S.	**90**	101
Non-U.S.	**793**	766
Lives covered	**7,208,833**	4,434,814
Master contracts	**123**	134
Foreign countries	**106**	101
Offices	**107**	102

Formed: 1972.

Member companies: AIG American General, United States; AIG Asigurari Romania S.A., Romania; AIG Colombia Seguros de Vida, Colombia; AIG Europe, Austria, Belgium, Denmark, Germany, Italy, Netherlands, Norway, Sweden; AIG-Golden, Israel; AIG Life, Bulgaria, Canada, Puerto Rico, Russia, United Kingdom, United States, Virgin Islands; AIG Life Insurance Co. of Canada, Canada; AIG Mexico, Mexico; AIG Seguros, El Salvador; AIG South Africa, South Africa; AIG Vie France, France; American International Assurance (AIA), Australia, Brunei, China, Hong Kong, Indonesia, Macau, Malaysia, New Zealand, Singapore, South Korea, Thailand, Vietnam; American International Underwriters (AIU), Ecuador, Estonia, Honduras, Latvia, South Africa; American Life & General Insurance Co. (ALGICO), Anguilla, Antigua, Curacao, St. Eustatius, Trinidad and Tobago; American Life & Insurance Co. (ALICO), Argentina, Aruba, Bahrain, Bangladesh, Barbados, Belize, Bermuda, Curacao, Cyprus, Dominica, Greece, Grenada, Ivory Coast, Japan, Jordan, Kenya, Kuwait, Lebanon, Nepal, Oman, Pakistan, Palestine, Panama, Portugal, Qatar, Saudi Arabia, Spain, St. Kitts, St. Lucia, St. Maarten, St. Vincent, United Arab Emirates, United Kingdom, Uruguay; American Security Life Insurance Co., Liechtenstein, Switzerland; BISA Seguros, Bolivia; Caribbean American Life Insurance Co., Dominican Republic; Colina Life Insurance Co., Bahamas; Compagnie d'Assurance D'Haiti S.A., Haiti; El Pacifico Vida/El Pacifico Salud, Peru; First American Czech Insurance Co., Czech Republic; First American Hungarian Insurance Co., Hungary; First American Polish Life Insurance & Reinsurance Co. (AMPLICO)/AIG Pte. S.A., Poland; First American Slovak Insurance Co., Slovakia; Global Life Assurance, Cayman Islands; Instituto Nacional de Seguros, Costa Rica; Interamericana, Chile; La Seguridad, Guatemala; Life of Jamaica, Jamaica; North American Life Insurance Co. (NALICO), Guyana; Nan Shan, Taiwan; Pharaonic ALICO, Egypt; Philam Life/Philam Plans/Philam Care, Philippines; Remedi, United Kingdom; Sanitas, Spain; Seguros Venezuela, Venezuela; Unibanco AIG, Brazil; Unionvita, Italy; Uzbek American Insurance Co., Uzbekistan.

Minimum requirements: Two countries, 100 lives and $100,000 in annual risk premiums.

Business: 44% medical, 56% life.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Greg Arms, president/worldwide director-Group Management Division; Dana Benbow, senior vp/director-foreign benefits, Group Management Division; Urs Zwicky, chief executive-Eureko Alliance International Employee Benefits Department.

U.S. Contact: Francis Coleman, worldwide multinational director-Group Management Division; *francis.coleman@aig.com*.

**AIG Global Benefits Network formed a partnership with Eureko Alliance in October 2001.*

All Net

All Net Central Unit, Reinsburgstr. 7,
Stuttgart, 70178 Germany;
49-711-663-5314; fax: 49-711-663-1275
www.allnet.allianz.com

	2002	2001
Total premiums	**$37,910,540,000**	$18,033,804,000
International premiums	**NA**	$11,721,748,800
U.S.	**19.2%**	15%
Non-U.S.	**80.8%**	85%
Pension funds	**$935,000,600,000**	$784,195,200,000
Employees	**27**	27
U.S.	**3**	3
Non-U.S.	**24**	24
Master contracts	**87**	80
Foreign countries	**73**	73
Offices	**7**	7

Converted at applicable rate.

Formed: 1996.

Member companies: Adriatica de Seguros C.A., Venezuela; AEGON, Taiwan; AEGON Levensverzekering N.V., Netherlands; AEGON Verzekeringen N.V., Netherlands; AGF Allianz Argentina Compania de Seguros de Vida S.A., Argentina; AGF Allianz Chile Compania de Seguros de Vida S.A., Chile; AGF Allianz South America, Brazil; AGF Belgium, Belgium, Luxembourg; AGF Life Luxembourg S.A., Luxembourg; AGT, Togo; Al Nisr Al Arabi Insurance Co. Ltd., Jordan; Allianz Australia Ltd., Australia, New Zealand, Papua New Guinea, Tonga; Allianz Bajaj Life Insurance Co. Ltd., India; Allianz Bulgaria Life Insurance Co. Ltd., Bulgaria; Allianz Compania de Seguros y Reaseguros S.A., Spain; Allianz Dazhong Life Insurance Co. Ltd., China; Allianz EFU Health Insurance Ltd., Pakistan; Allianz Insurance (Hong Kong) Ltd., Hong Kong; Allianz Insurance Co. of Singapore Pte. Ltd., Singapore; Allianz Lebensversicherungs-A.G., Germany; Allianz Life Insurance Co. Ltd., South Korea; Allianz Life Insurance Co. S.A., Greece; Allianz Life Malaysia Berhad, Malaysia; Allianz Mexico S.A. Compania de Seguros, Mexico; Allianz Parkway Integrated Care Pte. Ltd., Singapore; Allianz Poistovna A.S., Slovak Republic; Allianz Pojistovna A.S., Czech Republic; Allianz Suisse, Liechtenstein, Switzerland; Allianz Versicherungs-A.G., Germany; Allianz World Wide Care, Ireland; Allianz Zagreb d.d., Croatia; Allianz-Elementar Versicherungs A.G., Austria; Arab International Insurance Co., Egypt; Assurances Generales de France, France; Assurances Generales du Mali, Mali; Assurances Generales du Laos, Laos; Astri, Tunisia; AXIOMA Insurance (Cyprus) Ltd., Cyprus; Ayudhya Allianz CP Life Public Co. Ltd., Thailand; CIGNA, United States; Colseguros Social Security Vice Presidency, Colombia; Companhia de Seguros Allianz Portugal A.S., Portugal; Eagle Star Life Insurance Co., Ireland; EFU Life Insurance Ltd., Pakistan; Eurovida S.A., Spain; Foncias-Vie, Burkina Faso; Gjensidige NOR, Norway; Hauteville Insurance Co. Ltd., Guernsey; HSBC Life (International) Ltd., China, Hong Kong, Macau; HSBC Medical Insurance Ltd., Hong Kong; Hungaria Biztosito Rt., Hungary; Keppel Insurance Pte. Ltd., Singapore; Koc Allianz Hayat Sigorta A.S., Turkey; Lansforsakringar, Sweden; Liberty Health, Canada; Lloyd Adriatico S.p.A., Italy; Medical Benefits Fund of Australia Ltd., Australia; Meiji Life Insurance Co., Japan; Minnesota Life Insurance Co., United States; National Insurance Co. Berhad, Brunei; Nordea Pension, Denmark; Ost West Allianz, Latvia, Russia; PT Asuransi Allianz Aken Life, Indonesia; PHENIX Lebensversicherungsgesellschaft, Switzerland; Pioneer Allianz Life Assurance Corp., Philippines; Riunione Adriatica di Sicurta S.p.A., Italy; Royal Nederland Verzekeringsgroep N.V., Netherlands; Societe Africaine d'Assurances et de Reassurances en Rep. de CI Vie (SAFARRIV), Ivory Coast; Sanlam Insurance, South Africa; Scottish Equitable P.L.C., Great Britain; SNAC Vie, Cameroon; SNAS Vie, Senegal; SOBAC, Benin; Societe Nationale d'Assurances, Kuwait, Lebanon, Malta, Saudi Arabia; T.U. Allianz Polska S.A., Poland; Tapiola Insurance Group, Finland; Tower Life Insurance Co., Australia; Tower & Life, New Zealand; UCAR (Union Centrafricaine d'Assurances et de Reassurances), Central African Republic; Vereinte Krankenversicherung A.G., Germany.

Minimum requirements: Annual premium of 10,000 euros and 25 insured employees.

Business: 25% medical, 45% life, 10% accidental death, 5% short-term disability, 15% long-term disability.

International dividends: stop-loss system, loss carry-forward system.

Officers: Dirk Hellmuth, general manager; Lance Henderson, regional director; Ingo Hannemann, operations manager.

U.S. Contact: Lance Henderson; 763-765-6698;

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 160

Continued from previous page
lance_henderson@allianzlife.com.

G

GMC Services

10 Rue Henner,
Paris, 75459 France;
33-1-44-82-4444; fax: 33-1-44-82-4218
www.henner.com

	2002	2001
Total premiums	**$328,526,500**	$274,958,890
International premiums	**$49,160,800**	$42,074,400
Non-U.S.	**100%**	100%
Employees	**75**	68
Non-U.S.	**75**	68
Lives covered	**55,000**	50,000
Master contracts	**50**	45
Foreign countries	**132**	132
Offices	**8**	8

Converted at applicable rate.

Formed: 1981.

Member companies: AEC (Analyses et Courtages), Switzerland; ATOM (Assistance aux Travailleurs d'Outre-Mer), Luxembourg; AXA Insurance E.C., Saudi Arabia, United Arab Emirates; Alexander Forbes (Singapore) Pte. Ltd., Singapore; Aon Corp., Hungary, Singapore; ELITE Conseils, Switzerland; GMC Services Argentine, Argentina; GMC Services Asia Pacific, Singapore; GMC Services, Switzerland; Henner UK Ltd., United Kingdom; International SOS Assistance Inc., United States; Jardine Lloyd Thompson Group P.L.C., Hong Kong, Thailand, Vietnam; Le Pretre & Partners, United Kingdom; Rutherfoord International, United States; SAGE, Switzerland.

Business: 90% medical, 10% life.

Officers: Charles Robinet-Duffo, Gilles Le Vavasseur, deputy general managers; Jacques Ledys, chief-international department.

U.S. Contact: Jacques Duchamp, general manager-North America and Africa; 33-1-53-25-2339; *jduchamp@henner.com.*

Generali Employee Benefits Network

Ave. Louise 149,
Brussels, 1050 Belgium;
32-2-537-2760; fax: 32-2-537-5226
www.generali.com

	2002	2001
Total premiums	**$741,193,600**	$630,246,761
International premiums	**$741,193,600**	$630,246,761
U.S.	**40%**	40%
Non-U.S.	**60%**	60%
Pension funds	**$2,084,374,675**	$1,877,288,430
Employees	**51**	48
U.S.	**11**	10
Non-U.S.	**40**	38
Lives covered	**1,010,512**	879,146
Master contracts	**210**	204
Foreign countries	**70**	68
Offices	**5**	5

Converted at applicable rate.

Formed: 1966.

Member companies: AP Pension, Denmark; Aetna Healthcare, Puerto Rico; Aetna Inc., United States; Anadolu Hayat Sigorta A.S., Turkey; The Argus Group, Bermuda; Aseguradora General S.A, Belize, Guatemala, Nicaragua; Asesuisa, El Salvador; Assicurazioni Generali - Beijing Representative Office, China; Assicurazioni Generali, Hong Kong, United Kingdom; Assicurazioni Generali S.p.A., Italy; Assicurazioni Generali Sucursal de Panama, Panama; Assurances Maghrebia S.A., Tunisia; Aviva Ltd., Singapore; Compagnie Nord-Africaine et Intercontinentale d'Assurances (CNIA), Morocco; Colonial Mutual Life Assurance Society Ltd., Australia; Compania Nacional de Seguros S.A., Dominican Republic; DZI P.L.C., Bulgaria; El Ahorro Hondureno Compania de Seguros, Honduras; Generali Asigurari S.A., Romania; Generali Argentina, Argentina; Generali Belgium S.A., Belgium; Generali Colombia, Colombia; Generali do Brasil, Companhia Nacional de Seguros, Brazil; Generali Ecuador S.A., Ecuador; Generali Levensverzekering Mij N.V., Netherlands; Generali Life Hellenic Insurance Co. A.E., Greece; Generali Mexico Cia de Seguros, Mexico; Generali Peru, Peru; Generali Pilipinas, Philippines; Generali Poistovna A.S., Slovakia; Generali Pojistovna A.S., Czech Republic; Generali Poland, Poland; Generali-Providencia Biztosito Rt, Hungary; Generali Sigorta A.S., Turkey; Generali Zavarovalnica D.D., Slovenia; Generali Thailand, Thailand; Generali Vida-Companhia de Seguros, Portugal; Generali Vie, France; Generali Worldwide, Gibraltar; Generali-Allgemeine Lebensversicherung A.G., Austria; Gjensidige Nor, Norway; Helios Osiguranje, Croatia; Helvetia Patria, Switzerland; The Hollard Insurance Co. Ltd., South Africa; ING Chile Vida S.A., Chile; ING Insurance Co., Malaysia; ING Life Indonesia, Indonesia; ING Life Insurance Co. of America, Taiwan; Ingosstrakh Insurance Co., Russia; Irish Life Assurance Co., Ireland; La Estrella/Vitalicio Compania de Seguros, Spain; La Federation Continentale, France; La France Vie, France; Lansforsakringar, Sweden; Le Foyer Compagnie Luxembourgeoise d'Assurances, Luxembourg; Maritime Life, Canada; Middle Sea Insurance, Malta; Migdal Insurance Co. Ltd., Israel; Misr, Egypt; Mitsui Mutual Life Insurance Co., Japan; Ostra-Kiev, Ukraine; Philiki Insurance, Cyprus; Samsung Fire & Marine Co. Ltd., South Korea; Seguros Mercantil, Venezuela; Skandia, Denmark, Sweden; Southern Cross (NZ) Ltd., New Zealand; The Sovereign Life New Zealand Ltd., New Zealand; Sun Life Financials, United States; Tai Ping Life, China; Tapiola Insurance Group, Finland; Thuringia Generali Lebensversicherung A.G., Germany.

Minimum requirements: Two countries, 100 lives and an annual premium of 30,000 euros.

Business: 22% medical, 28.4% life, 2.3% accidental death, 4.8% short-term disability, 12.5% long-term disability, 30% other.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Elio Moccia, CEO; Gianni Ban, senior vp; Sergio Di Caro, regional general manager-Asia Pacific.

U.S. Contact: Gianni Ban; 973-658-1024; *gban@gebusa.com.*

Gerling Pooling Instrument

Gereonshof,
Cologne, 50597 Germany;
49-221-144-61969; fax: 49-221-144-5256
www.gerling.de/pensionsmanagement/

Continued on next page

Directory explanation box

The *Business Insurance* Directory of International Benefit Networks lists networks that responded to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

Listings begin with the name of the network and its address, phone and fax numbers and Web site. If supplied by the network, the following financial information for 2001 and 2002 is provided: total and international gross premiums in U.S. dollars (includes medical, life, accidental death and short- and long-term disability insurance) and the percentage generated by foreign operations of U.S. employers vs. that by non-U.S. employers; funds under management for foreign pension plans of network clients; total network employees, including those in U.S. and non-U.S. locations; and number of foreign lives covered. Also, the number of master contracts, the number of foreign countries represented and the number of actual network offices given.

BI defines "foreign" business as that written in any country other than that in which the parent or headquarters group is based. Statistics reflect only contracts that participate in pooling arrangements for which a signed application, master contract or similar formal written arrangements exists.

Also provided are: the year the network was formed, names of member companies or affiliates participating in the network and minimum requirements for employers' participation in the network. A percentage breakdown of business the network conducts is provided, as are the methods by which the network handles worldwide losses in determining international dividends.

Names and titles of principal officers and the name of a U.S.-based contact person complete each listing.

Although every effort is made to publish complete and accurate information, *BI* is unable to verify all data received.

All figures appearing in the directory have been converted to U.S. dollars at applicable exchange rates: euro $0.9454 (FYE 12/31/02), $0.8952 (FTE 12/31/01); Swiss franc $0.6423 (FYE 12/31/02), $0.592 (FTE 12/31/01).

bi52ms117 benefit serv.qxd 12/1/03 4:31 PM Page 162

Continued from previous page

	2002	2001
Total premiums	**$43,000,000**	$40,000,000
U.S.	**17%**	18%
Non-U.S.	**83%**	82%
Lives covered	**39,000**	38,000
Master contracts	**32**	32
Foreign countries	**48**	48

Formed: 1982

Member companies: Gerling Pooling Instrument enables employers to create their own pooling arrangements based on existing local insurance contracts. Local insurers decide to join the Gerling pool on a case-by-case basis exclusively.

Minimum requirements: Two countries and two group insurance contracts.

Business: 7% medical, 30% life, 18% accidental death, 5% short-term disability, 20% long-term disability, 20% other.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Cyril Samson, head-pooling and captive solutions; Christiane Liptau-Noll, reinsurance solutions; Sabine Paget, research and administration.

H

John Hancock International Group Program

John Hancock Place, P.O. Box 111,
Boston, Mass. 02117 ;
617-572-8677; fax: 617-572-8628
www.igpinfo.com

	2002	2001
Foreign countries*	**50**	50
Offices	**3**	3

Formed: 1967

Member companies: AB-AEGON Altalanos Biztosito Rt., Hungary; AMP Life Ltd., Australia, New Zealand; Aviva Ltd., Singapore; AXA China Region Insurance Co. Ltd., Hong Kong; AXA France Collectives, France; AXA PPP Healthcare, United Kingdom; Canada Life Ltd., United Kingdom; Ceska Pojistovna A.S., Czech Republic; Ceska Poistovna-Slovensko A.S., Slovakian Republic; CIGNA International Expatriate Benefits, United States; Compania de Seguros PALIC S.A., Dominican Republic; Consorcio Nacional de Seguros-Vida S.A., Chile; The Dai-ichi Mutual Life Insurance Co., Japan; The ETHNIKI Hellenic General Insurance Co., Greece; Fortis Benefits Insurance Co., United States; Fortis Employee Benefits, Belgium, Netherlands; Fortis Luxembourg Assurances, Luxembourg; ING Insurance Berhad, Malaysia; The Insular Life Assurance Co. Ltd., Philippines; Irish Life Assurance P.L.C., Ireland; John Hancock Life Insurance Co., United States; La Suisse Societe d'Assurances sur la Vie, Switzerland; Maritime Life Assurance Co., Canada; Max New York Life Insurance Co. Ltd., India; The Muang Thai Life Assurance Co. Ltd., Thailand; Old Mutual Life Assurance Co., Zimbabwe; The Old Mutual Life Assurance Co. (South Africa) Ltd., South Africa; PT Asuransi Jiwa John Hancock Indonesia, Indonesia; Pan American de Colombia Compania de Seguros de Vida S.A., Colombia; PFA Pension, Denmark; Pictet & Compagnie, Switzerland; Principal Life Compania de Seguros S.A., Argentina; Sampo Life Insurance Co. Ltd., Finland; Seguros La Seguridad C.A., Venezuela; Seguros Monterrey New York Life S.A., Mexico; Shin Kong Life Insurance Co. Ltd., Taiwan; Societa Assicuratrice Industriale S.p.A., Italy; SPP Livforsakring A.B., Sweden; Storebrand Livsforsikring A.S., Norway; Sud América Vida y Pensiones, Spain; Sul America Seguros de Vida e Previdencia S.A., Brazil; Taiping Life Insurance Co., China; UniCARE, United States; VICTORIA Lebensversicherung A.G., Germany; VICTORIA-Seguros S.A., Portugal; VICTORIA-VOLKSBANKEN Versicherungs-A.G., Austria; Warta Vita Life Assurance Co. Ltd., Poland; Yapi Kredi Emeklilik A.S., Turkey; Yapi Kredi Sigorta A.S., Turkey.

Minimum requirements: One group contract with an International Group Program associate insurer.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

U.S. Contact: Geraldine F. Pangaro, senior vp; *gpangaro@jhancock.com.*

**Estimated.*

I

Insurope

27 Ave. des Arts,
Brussels, 1040 Belgium;
32-2-286-5060; fax: 32-2-286-5070
www.insurope.com

	2002	2001
Total premiums	**$427,320,800**	$354,499,200
Employees	**25**	24
U.S.	**8**	7
Non-U.S.	**17**	17
Lives covered	**760,000**	646,000
Master contracts	**400**	350
Foreign countries*	**60**	60
Offices	**7**	7

Converted at applicable rate.

Formed: 1966.

Member companies: Al Wataniya, Morocco; Alte Leipziger, Germany; Asahi Mutual Life Insurance Co., Japan; AXA Australia, Australia; AXA Life Insurance Co. Ltd., Japan; AXA New Zealand, New Zealand; Baloise Life, Liechtenstein, Switzerland; Barbados Mutual Life Assurance Society Ltd., Barbados; Basak Hayat Sigorta A.S., Turkey; BUPA International Insurance Services Ltd., United Kingdom; Canada Life Ltd., United Kingdom; China Life Insurance Co. Ltd., Taiwan; CIGNA, Chile; Commercial Union Life Assurance Co. (Pakistan) Ltd., Pakistan; Commercial Union Poland Life Insurance Co., Poland; Danica Pension, Denmark; Delta Lloyd, Netherlands; El Pacifico-Peruano Suiza Compania de Seguros S.A., Peru; ERGO Elukindlustuse A.S., Estonia; ERGO Latvia Life, Latvia; ERGO Lietuva Life Insurance, Lithuania; Espana S.A., Spain; Europa GAN, Hungary; Fortis A.G., Belgium; Fortis Luxembourg, Luxembourg; Gan Assurances, France, Monaco; Grupo National Provincial, Mexico; Great Eastern, Malaysia, Singapore; HDFC Standard Life, India; HSBC-New York Life, Argentina; HSBC Seguros, Brazil; Jiwasraya, Indonesia; La Fondiaria Assicurazioni, Italy; Manulife, Hong Kong; Nordben Life & Pension Insurance Co. Ltd., Guernsey; PING AN Insurance Co. of China, China; Prudential, United States; Sampo Life Insurance Co. Ltd., Finland; Sanlam Insurance, South Africa; Siam Commercial New York Life Insurance Public Co. Ltd., Thailand; SK Life Insurance Co., Ltd., South Korea; SPP Livforsakring A.B., Sweden; Standard Life Assurance Co., Ireland; Standard Life Inc., Canada; Storebrand Livsforsikring, Norway; Companhia de Seguros Tranquilidade, S.A., Portugal; UNIQA Group Austria, Austria; UNIQA Poistovna A.S., Czech Republic, Slovakia; Universal Life (Hellas) S.A., Greece; Universal Life Insurance, Cyprus; UnumProvident Corp., United States.

Minimum requirements: Two countries.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Jim Wallace, network manager; Danny Saelen, network sales director; Hugh Gallagher, network marketing director.

U.S .Contact: Dave Bryan, director-U.S. operations; 60 W. Randolph St., Suite 200, Chicago, Ill. 60601; 312-762-9202;
david.bryan@insurope.com.

**Estimated.*

M

MAXIS

26 Rue Louis Le Grand,
Paris, 75119 France;
33-1-49-49-8265; fax: 33-1-49-49-8250
www.maxisnetwork.com

	2002	2001
Total premiums	**$76,577,400**	$40,284,000
U.S.	**31%**	NA
Non-U.S.	**69%**	NA
Employees	**30**	NA
U.S.	**3**	NA
Non-U.S.	**27**	NA
Lives covered	**125,000**	NA
Master contracts	**51**	40
Foreign countries	**65**	NA
Offices	**3**	2

Converted at applicable rate.

Formed: 1998.

Member companies: Assa Compania de Seguros S.A., Panama; Astree S.A., Tunisia; AXA & United Civil Service Pension Fund, Hungary; AXA Assicurazioni e Investimenti, Italy; AXA Assicurazioni e Investimenti Ufficio Vita Collective, Italy; AXA Assistance, France; AXA Assistance Munich, Germany; AXA Assurance Maroc, Morocco; AXA Assurances, Ivory Coast; AXA Assurances Cameroun, Cameroon; AXA Assurances Gabon, Gabon; AXA Assurances Senegal, Senegal; AXA Aurora Vida, Spain; AXA Belgium, Belgium; AXA Caraibes, French Guiana, Guadeloupe; AXA China Region Insurance Co. Ltd., Hong Kong; AXA Colonia Biztosito, Hungary; AXA Compagnie d'Assurances sur

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 163

Continued from previous page
la Vie, Switzerland; AXA Entreprises, France; AXA General Insurance Hong Kong Ltd., Hong Kong; AXA Group Insurance, Australia; AXA Insurance E.C. (Abu Dhabi), United Arab Emirates; AXA Insurance E.C. (Dubai), United Arab Emirates; AXA Insurance E.C. (Jeddah), Saudi Arabia; AXA Insurance E.C. (Riyadh), Saudi Arabia; AXA Insurance Singapore Pte. Ltd., Singapore; AXA Konzern A.G., Austria; AXA Lebensversicherung A.G. Abteilung, Germany; AXA Life Indonesia, Indonesia; AXA Life Insurance Co. Corp. Solutions, Japan; AXA Life Insurance Co. Ltd., Singapore; AXA Luxembourg, Luxembourg; AXA Middle East SAL, Lebanon; AXA Minmetals Assurance, China; AXA New Zealand, New Zealand; AXA Nouvelle-Calédonie, New Caledonia; AXA OYAK Hayat Sigorta A.S., Turkey; AXA PPP Healthcare, United Kingdom; AXA Seguros Brasil S.A., Brazil; AXA Seguros Portugal, Portugal; AXA Seguros S.A., Argentina; AXA Sun Life, United Kingdom; AXA Verzekeringen B.V., Netherlands; AXA Vie, Gabon, Ivory Coast, Reunion Island; Bao Minh, Vietnam; BCI Seguros, Chile; Cattolica, Italy; Clarica, Canada; Codan Pension, Denmark; CSAR Vie, Senegal; Delegation AXA Assurances, Polynesia; General de Seguros S.A., Dominican Republic; Gjensidige NOR International, Norway; Humana, United States; Interamerican Hellenic Life Insurance Co., Greece; Krungthai AXA Life Insurance, Thailand; Malaysia National Insurance, Malaysia; MetLife Korea, South Korea; MetLife Uruguay, Uruguay; Metropolitan Life, Poland; Metropolitan Life Insurance & Annuity Co., Taiwan; Metropolitan Life Insurance Co., United States; Metropolitan Life Seguros de Vida S.A., Argentina; Metropolitan Life Seguros e Previdencia Privada S.A., Brazil; New Ireland Insurance, Ireland; Oman Insurance Co., United Arab Emirates; Philippines AXA Life Insurance Corp., Philippines; Seguros Genesis S.A., Mexico, Spain; UAP Provincial Insurance Co. Ltd., Kenya; Union Beninoise d'Assurance, Benin; Union d'Assurances du Burkina Faso, Burkina Faso; Union Guineenne d'Assurances et de Reassurances, Guinea; Via AXA Assurances, Togo.

Minimum requirements: Two countries.

Business: 45% medical, 20% life, 3% accidental death, 15% short-term disability, 15% long-term disability, 2% other.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Hubert Faivre, president; Eric Muller-Borle, general manager; Paul Warden, head-sales.

U.S. Contact: Hilary E. Nork, director-mulitnational solutions; Sulaiman Ruhayem, business consultant-multinational solutions; *maxis.info@axa.com*.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

MIA Benefits

Ave. Louis Dehoux 25,
Brussels, 1160 Belgium;
32-2-663-0680; fax: 32-2-673-1810
www.miabenefits.com

	2002	2001
U.S.	**25%**	NA
Non-U.S.	**75%**	NA
Employees	**119**	NA
U.S.	**8**	NA
Non-U.S.	**101**	NA
Foreign countries	**32**	NA
Offices	**2**	NA

Formed: 1968.

Member companies: Bumi Asih Jaya, Indonesia; Cathay Life Insurance Co. Ltd., Taiwan; Codan Insurance, Denmark; Gothaer Lebensversicherung A.G., Germany; Great Eastern Life Assurance Co. Ltd., Malaysia, Singapore; Great Pacific Life Assurance Corp.., Philippines; Groupe Malakoff, France; Groupe Mederic, France; Groupe Vaudoise, Switzerland; Grupo Nacional Provincial, Mexico; HSBC la Buenos Aires Seguros S.A., Argentina; ING Australia, Australia; ING Employee Benefits, Czech Republic, Greece, Italy, Poland, Spain, United States; ING Insurance, Belgium; ING Nationale-Nederlanden Employee Benefits, Hungary; Kyobo Life Insurance, South Korea; Maatschappij N.V., Netherlands; Manulife Financial, Canada, Nationale-Nederlanden Levensverzekering, Netherlands; New Ireland Assurance, Ireland; Nippon Life Insurance Co., Japan; Porto Seguro Companhia de Seguros Gerais, Brazil; Quatrem, France; Sanlam Insurance, South Africa; Scottish Equitable P.L.C., United Kingdom; Sun Life Assurance Co. of Canada, Canada; The South East Insurance Co. Ltd., Thailand.

Minimum requirements: Two countries and 50 lives.

Business: 15.6% medical, 19.3% life, 11.4% long-term disability*, 53.7% other.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Merel Engelbert van Bevervoorde, general manager-Nationale Nederlande; Patrice-Michel Langlume, director-Groupe Mederic; Frank Randall, director-international employee benefits, Scottish Equitable P.L.C.; Curt Olson, senior vp-ING Employee Benefits.

U.S. Contact: Anne Swain, consultant; 617-897-9713; *anne.swain@us.ing.com*.

**Long-term disability percentage includes short-term disability.*

S

Swiss Life Network

General Guisan-Quai 40,
Zurich, CH-8022 Switzerland;
41-1-284-3797; fax: 41-1-284-3997
www.swisslife-network.com

	2002	2001
Total premiums	**$1,194,678,000**	$1,053,760,000
Employees	**50**	50
Non-U.S.	**50**	50
Lives covered*	**1,000,000**	1,100,000
Master contracts*	**300**	300
Foreign countries	**46**	46
Offices	**4**	2

Converted at applicable rate.

Formed: 1962.

Member companies: Aseguradora Mundial de Panama, Panama; Aspis Pronia General Insurances S.A., Greece; Bangkok Life Assurance, Thailand; Canada Life Ltd., Canada; CMG Asia Ltd., Hong Kong; Compensa Zycie S.A., Poland; Cruz del Sur, Chile; Danica Fondforsakring, Sweden; Danica Pension, Denmark; First Guarantee Life Assurance Co., Philippines; Galicia Vida Compania de Seguros S.A., Argentina; Hannover Life Re of Australasia Ltd., Australia, New Zealand; Hong Leong Assurance, Malaysia; Icatu Hartford, Brazil; Ilmarinen Mutual Pension Insurance Co., Finland; International Health Insurance, Denmark; Irish Life, Ireland; Kooperativa, Czech Republic, Slovakia; Korea Life Insurance Co. Ltd., South Korea; Kuo Hua Life Insurance Co., Taiwan; La Suisse, Switzerland; Meiji Life Insurance Co., Japan; Momentum Employee Benefits, South Africa; NTUC Income Insurance Co-operative, Singapore; PFA Pension, Denmark; Rosgosstrakh, Russia; Schweizerische Rentenanstalt, Germany; Seguros Bolivar, Colombia; Seguros Comerciales Bolivar, Venezuela; Seguros de Occidente, Guatemala; Seguros Inbursa, Mexico; Societe Suisse, France; Suomi Group, Finland; Swiss International Services Inc., United States; Swiss Life Asia Pacific, Australia, Singapore; Swiss Life, Belgium, Italy, Spain; Swiss Life (Luxembourg) S.A., Luxembourg; Swiss Life/Rentenanstalt, Switzerland; Swiss Life (UK) P.L.C., United Kingdom; Union Biztosito RT, Hungary; Vital Forsikring A.S.A., Norway; Wiener Stadtische, Austria; The Yasuda Mutual Life Insurance Co., Japan; ZwitserLeven, Netherlands.

Minimum requirements: Two countries, two contracts and 100 lives.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Paulina Casal, head-Swiss Life Network/executive vp; Stephan Beit, head-international sales and distribution/executive vp.

U.S. Contact: Stephan Beit; *stephan.beit@swisslife.ch*.

**Estimated.*

W

Winterthur Group Network Multinational Business

Rudolfstrasse 1,
Winterthur, CH-8401 Switzerland;
41-52-261-5235; fax: 41-52-261-6630
www.winterthur-life.com

	2002	2001
Total premiums*	**$12,203,700,000**	$10,182,400,000
U.S.	**33%**	33%
Non-U.S.	**67%**	67%
Employees	**20**	20

Continued on next page

bi52ms117 benefit serv.qxd 12/1/03 2:34 PM Page 164

Business Insurance
www.businessinsurance.com

Subscription Service

New Subscriptions

You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New Job?

If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news resource that helps you stay on top of your business. You can change your information with us online, immediately.

Billing or renewal inquiry?

Verify your subscription details or pay an invoice. If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail. However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your cancelled check.

For more information about subscribing to *Business Insurance*, please contact our customer service department at

1-888-446-1422

www.businessinsurance.com

Continued from previous page

U.S.	**3**	3
Non-U.S.	**17**	17
Lives covered**	**82,000**	80,000
Master contracts	**76**	82
Foreign countries	**30**	27
Offices	**3**	4

Converted at applicable rate.

Formed: 1982.

Member companies: Agrotiki Life Insurance, Greece; Credit Suisse Life & Pensions, Czech Republic, Hungary, Indonesia, Poland; Credit Suisse Life, Japan; Companhia Europeia de Seguros, Portugal; Gjensidige NOR, Norway; Great-West Life Assurance Co., Canada; Investec Employee Benefits Ltd., South Africa; Liberty Mutual, Portugal; MLC Life, Australia; New Ireland Assurance, Ireland; Nordea Pension, Denmark; Quatrem/MMA, France; SEB Trygg-Liv, Sweden; Seguros Atlas, Mexico; Taikang Life Insurance Co. Ltd., China; Tapiola Insurance Group, Finland; UNIQA Group, Austria; Winterthur Life & Pensions, Belgium; DBV-Winterthur/winExpertisa, Germany; Winterthur Life, Hong Kong, Italy, Spain, Taiwain, United Kingdom; Winterthur-Europe Vie, Luxembourg; Winterthur Leven, Netherlands; Winterthur Leben, Switzerland.

Minimum requirements: Small group pools: two countries and 100 lives; standard pools: two countries, 300 lives, annual premium of 100,000 euros.

International dividends: stop-loss system, loss carry-forward system, loss carry-forward system with contingency fund.

Officers: Jurg Keller, head-multinational business/director-Winterthur Switzerland; Stefan Bischofberger, head-international sales and network/director-Winterthur Switzerland; Stephen Barry, head-sales North America/vp.

U.S .Contact: Stephen Barry; AT&T Corp. Center, 227 W. Monroe, Suite 4300, Chicago, Ill. 60606; 312-750-2960; *stephen.barry@credit-suisse.com.*

**Total premiums include all of Winterthur Life. The company does not disclose financial details on pooling business. **Estimated.*

Z

Zurich Employee Benefits Network

Zurich Continental Europe Corp., P.O. Box CH-8085,
Zurich, CH-8085 Switzerland;
41-1-628-8638; fax: 41-1-623-8638
www.zurichbusiness.com

	2002	2001
Total premiums	**$21,602,601***	$15,607,514
International premiums	**$14,948,999***	$10,666,688
U.S.	**45.7%***	46.3%
Non-U.S.	**54.3%***	53.7%
Employees	**8**	7
U.S.	**1**	1
Non-U.S.	**7**	6
Master contracts	**16***	13
Foreign countries	**48**	43
Offices	**2**	2

Converted at applicable rate.

Formed: 1976.

Member companies: AAS ERGO Latvija Dzviba, Latvia; Alexander Forbes Life, South Africa; The Asia Life Assurance Society Ltd., Malaysia, Singapore; Chilena Consolidada Seguros de Vida S.A., Chile; Deutscher Herold, Germany; Eagle Star Life Assurance Co. of Ireland Ltd., Ireland; ERGO Elukindlustuse A.S., Estonia; The Fennia Group, Findland; Industrial Alliance Pacific Life Insurance Co., Canada; ING Nationale Nederlanden Insurance Co., Czech Republic, Hungary; Kyobo Life Insurance Co. Ltd., South Korea; The National Life Assurance Co. of Canada, Canada; New China Life Insurance Co., China; Nippon Life Insurance Co., Japan; Nordea Liv Norge A.S., Norway; Nordea Pension, Denmark; PT Zurich Life Insurance Indonesia, Indonesia; Rímac Internacional Seguros, Peru; Scottish Equitable P.L.C., United Kingdom; The Southeast Life Insurance Co. Ltd., Thailand; UAB ERGO Lietuva Gyvybes Draudimas, Lithuania; UnumProvident Corp., United States; Vesta Forsikring A.S., Norway; Zurich Agrippina Lebensversicherungs A.G., Germany; Zurich Argentina Compania de Seguros, Argentia; Zurich Australian Life Insurance Ltd., Australia; Zurich Brasil Seguros S.A., Brazil; Zurich Compagnie d'Assurances sur la Vie, Belgium, France; Zurich Compagnie Marocaine d'Assurances, Morocco; Zurich Eagle Star Life Ltd., United Kingdom; Zurich Eurolife S.A., Luxembourg; Zurich Insurance Co., Philippines; Zurich Investment Life S.p.A., Italy; Zurich Kosmos Versicherungen A.G., Austria; Zurich Lebensversicherungs-Gesellschaft, Switzerland; Zurich Leven, Netherlands; Zurich Life Insurance Co. Ltd., Hong Kong, Portugal, Saudi Arabia, United Arab Emirates; Zurich Life Taiwan, Taiwan; Zurich National Life Assurance, Thailand; Zurich Seguros S.A., Venezuela; Zurich Solidarni, Poland; Zurich USA Accident & Health, United States; Zurich Vida Compania de Seguros S.A., Mexico; Zurich Vida Espania, Spain.

Minimum requirements: Two local countries, two contracts, 300 lives and annual premium for single local contract must not exceed 80% of total lives and premiums included in international product.

International dividends: stop-loss system, loss carry-forward system.

Officers: Sandro Meyer, head-employee benefits network; Mike Brown, Armin Rost, senior consultants.

U.S. Contact: Mike Brown; 1 Upper Pond Road, Parsippany, N.J. 07054; 973-394-5917; *mike.brown@zurich.com.*

**Estimated.*

The full Directory of International Benefit Networks is available online, in the directories area of *www.businessinsurance.com*. The searchable directory allows users to locate international benefit networks by network name, total premiums and total employees, among other information. PDF copies of the directory can be purchased by calling the Crain Information Center at 312-649-5476.

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 165

Directory of third-party administrators

A

AIG Claim Services Inc.

70 Pine St.,
New York, New York 10270;
212-770-7000; fax: 212-968-0785
www.aigcs.com

Property/Casualty

2002 revenues
Total $229,983,000
Self-insured clients $60,500,000
Other. $169,483,000
U.S. clients 100%
Claims administration 26.1%
Claims adjusting 0.2%
Other services 73.7%
Claims business by type
Auto 21.2%
General liability 11.3%
Workers compensation. 67.5%
Claims business by volume
Administration claims paid. $836,000,000
Claims adjusted 500
Clients
Total 1,950
Corporate. 1,944
Public/government entities 6
Staff
Total 2,800
Claims staff 2,396
Adjusters 1,243
Parent: American International Group Inc.
Claims services since: 1978.
Compensation: Administration: percentage of total fee, 10% to 15%. Adjusting: fee per claim, $125 to $1,050.
Geographic areas served: United States.
Officers: Steve Iler, president; Richard Yeargin, senior vp-field operations.
Contact: Melinda Leary, assistant vp-claims communications.

The ASU Group

2120 University Park Drive,
Okemos, Mich. 48805;
517-349-2212; fax: 517-349-9053
www.asugroup.com

Property/Casualty

2002 revenues
Total $41,000,000
Self-insured clients $5,000,000
Insurers. $35,590,000
Other $410,000
U.S. clients 100%
Claims administration 13%
Claims adjusting 85%
Claims auditing 1%
Other services. 1%
Claims business by type
Auto. 11%
Disability 1%
General liability 6%
Property damage. 65%
Workers compensation 17%
Claims business by volume
Administration claims paid. $16,000,000
Claims adjusted 20,000
Auditing projects conducted 12
Clients
Total 79
Corporate 32
Association plans 16
Public/government entities 30
Union-sponsored plans. 1
Staff
Total 418
Claims staff. 78
Claims staff for self-insured clients 25
Adjusters 34
Claims services since: 1952.
Compensation: Administration: flat fee, up to $10,000. Adjusting: flat fee, per project, time/expense. Auditing: flat fee, per project, time/expense.
Geographic areas served: United States.
Officers: Larry Musser, president; Tara LaRose, executive vp; Mike Wood, CFO.
Contact: Tod Phillips, vp-sales.

Acordia Inc.

P.O. Box 3043,
Charleston, W.Va. 25441-3045;
800-332-4732; fax: 304-353-8748
www.acordia.com

Employee Benefits & Property/Casualty

2002 revenues
Total $67,700,000
Self-insured clients $61,700,000
Other. $6,000,000
U.S. clients 100%
Claims administration 91%
Other services 9%
Claims business by type
Disability 1%
Flex compensation 2%
Pensions 1%
Workers compensation 17%
Other. 2%
Health insurance 77%
Employees covered 433,600
Dependents covered 746,000
Claims business by volume
Administration claims paid $1,452,788,860
Clients
Total 671
Corporate 644
Association plans 10
Multiemployer plans 5
Multiemployer welfare plans 1
Public/government entities 9
Union-sponsored plans. 2
Staff
Total 978
Claims staff. 674
Claims staff for self-insured clients 640
Parent: Wells Fargo Inc.
Claims services since: 1946.
Geographic areas served: United States.
Officers: Richard H. Legg, senior vp/COO-Acordia National; Michael W. Keener, managing senior vp-Acordia Employers Service.
Contact: Acordia National (employee benefits), Richard H. Legg, 800-332-8779; Acordia Employers Service (workers compensation), Gary Waskey, P.O. Box 3389, Charleston, W.Va., 25333-3389, 800-833-1870; *gwaskey@acordiaservices.com*.

Advanced Benefit Resources Corp.

100 Sunnyside Blvd.,
Woodbury, N.Y. 11797;
516-677-4878; fax: 516-677-4868

Employee Benefits

2002 revenues
Total $1,800,000
Self-insured clients. $900,000
Other $900,000
U.S. clients 100%
Claims administration 50%
Other services 50%
Claims business by type
Flex compensation 20%
Health insurance 80%
Employees covered 5,000
Dependents covered 3,000
Claims business by volume
Administration claims paid. $8,550,000
Clients
Total 27
Corporate 25
Union-sponsored plans. 2
Staff
Total 25
Claims staff. 11
Claims staff for self-insured clients 11
Parent: Hub International Ltd.
Claims services since: 2001.
Compensation: Administration: PEPM, $5 to $15.50. Adjusting: PEPM, $15 to $25.
Geographic areas served: United States.
Officers: Robert Munao, president/CEO; James Mauren, first vp; Ann Marie D'Alesandro, vp.
Contact: Ann Marie D'Alessandro; 516-677-4867; *adalessandro@abrcorp.net*.

Alicare Inc.

730 Broadway,
New York, N.Y. 10003;
212-539-5217; fax: 212-473-2913
www.alicare.com

Employee Benefits

2002 revenues
Total $83,246,000
Self-insured clients $42,889,000
Other. $40,357,000
U.S. clients 100%
Claims administration 52%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 166

Continued from previous page

Other services 48%
Claims business by type
Disability 5%
Flex compensation 5%
Pensions 15%
Health insurance 75%
Employees covered 200,000
Dependents covered 500,000
Claims business by volume
Administration claims paid. $595,000,000
Clients
Total 58
Corporate 3
Association plans 2
Multiemployer plans 45
Public/government entities 3
Union-sponsored plans. 5
Staff
Total 570
Claims staff. 138
Claims staff for self-insured clients 138
Parent: Amalgamated Services Corp.
Claims services since: 1943.
Compensation: Administration: PEPM, $2.10 to $18.95.
Geographic areas served: United States.
Officers: Ron Minikes, president; Deanna Lang, executive vp; Christine Stile, assistant vp.
Contact: Deanna Lang; *dlang@alicare.com*.

Allied Benefit Systems Inc.

208 S. LaSalle St.,
Chicago, Ill. 60604;
312-906-8080; fax: 312-906-8443
www.alliedbenefit.com

Employee Benefits

2002 revenues*
Total $10,500,000
Self-insured clients $10,000,000
Other $500,000
U.S. clients 100%
Claims administration 95%
Other services 5%
Claims business by type
Disability 2%
Flex compensation 5%
Other 3%
Health insurance 90%
Employees covered 50,000
Dependents covered 75,000
Claims business by volume
Administration claims paid. $265,000,000
Clients
Total 184
Corporate 171
Multiemployer plans 2
Public/government entities 11
Staff
Total 154
Claims staff. 154
Claims staff for self-insured clients 139
Adjusters 34
Claims services since: 1980.
Compensation: Administration: PEPM, $5 to $26.
Geographic areas served: United States.
Officers: Mitchell Willneff, president; Laurance Wilneff, COO; Ben Schenker, Rob L. Valerious, executive vps.
Contact: Rob Valerious; 312-906-8050, ext. 229; *rvalerious@alliedbenefit.com*.
**Estimated.*

American Administrative Group Inc.

421 N. Northwest Highway, Suite 201,
Barrington, Ill. 60010;
847-381-7490; fax: 847-381-7495
www.aagbenefits.com

Employee Benefits

2002 revenues
Total $20,000,000
Self-insured clients $18,000,000
Insurers. $2,000,000
Claims administration 99.2%
Other services 0.8%
Claims business by type
Disability 1%
Flex compensation 5%
Health insurance 94%
Employees covered 150,000
Dependents covered 165,000
Claims business by volume
Administration claims paid. $450,000,000
Clients
Total 61
Corporate 55
Association plans 3
Public/government entities 2
Union-sponsored plans. 1
Staff
Total 260
Claims staff. 240
Claims staff for self-insured clients 230
Adjusters 86
Claims services since: 1964.
Compensation: Administration: PEPM.
Geographic areas served: United States.
Officers: Michael P. Bryan, president/CEO; Tracey Weidner, secretary.
Contact: Michael P. Bryan, *mpbryan@aagbenefits.com*; Tracey Weidner, *tweidner@aagbenefits.com*.

American Insurance Administrators

3415 S. Sepulveda Blvd., Suite 200,
Los Angeles, Calif. 90034;
310-390-7900; fax: 310-398-6105
www.mapinc.com

Employee Benefits

2002 revenues
Total $7,000,000
Self-insured clients $3,000,000
Insurers. $3,000,000
Other. $1,000,000
U.S. clients 100%
Claims administration 50%

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Third-Party Administrators lists companies that generate at least $500,000 of their gross revenues from handling claims for self-insured clients. Companies were required to report gross revenues in order to be included.

The directory is published as an editorial service; there is no charge for companies to be included.

Organizations are asked to use the following definitions when reporting information: claims administration includes overseeing control of claims files, directing adjusters and paying claims. Adjusting includes investigating claims and making recommendations to the claims administrator but does not include paying claims. Auditing includes reviewing the overall integrity of the claims file operation, verifying the accuracy and direction of claims payments and recommending solutions to claims administration problems.

Listings begin with the company name, address, telephone, fax number and Web site, if applicable. This is followed by the parent company, if applicable, the year company began offering claims services and a heading that indicates what type of claims the company specializes in handling: employee benefits, property/casualty or employee benefits and property/casualty.

Financial/statistical information is listed next. This section includes total 2002 gross revenues generated by claims services for self-insured clients, insured clients and other services. This is followed by the percent breakout of total revenue for claims administration, adjusting and auditing and other services provided by the company.

Other information in this section includes claims business by type, a percent breakout of total claims dollars handled in 18 categories. If health plan administration is the largest percent of the business, the number of employees and dependents covered is listed. Next is claims business by volume, including the dollar amount of claims paid and number of auditing projects conducted in 2002. Clients include the total number and a breakdown of type of self-insured clients in 2002. Staff figures are given in full-time equivalents and contain the number of total employees and employees assigned to self-insured claims services.

Compensation, how the company bills for services, follows. The abbreviation PEPM is used for per employee per month. The final items listed are geographical areas served; officers; and a contact for readers seeking additional information.

Information reported is based on each company's responses to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 167

Continued from previous page

Claims adjusting 2.5%
Claims auditing 2.5%
Other services 45%*
Claims business by type
Flex compensation 7%
Health insurance 93%
Employees covered 8,000
Dependents covered 22,000
Claims business by volume
Administration claims paid. $15,000,000
Auditing projects conducted 2
Clients
Total 26
Corporate 8
Multiemployer plans 14
Public/government entities 4
Staff
Total 70
Claims staff. 45
Claims staff for self-insured clients 20
Adjusters 30
Parent: Management Applied Programming Inc.
Claims services since: 1977.
Compensation: Administration: fee per claim, $2 to $12. Auditing: fee per project, $200 to $2,000.
Geographic areas served: United States.
Officers: F.N. Dastur, president; Herbert Schaffer, executive vp; P.H. Dalal, CFO; Wayne L. Hays, vp.
Contact: Wayne L. Hays; *wayne@mapinc.com.*
**Includes claims administration to insurers.*

B

Berkley Risk Administrators Co. L.L.C.

920 Second Ave. S., Suite 700,
Minneapolis, Minn. 55402-4023;
612-376-4200; fax: 612-376-4299
www.bracontheweb.com

Property/Casualty

2002 revenues
Total $78,000,000
Self-insured clients $31,000,000
Insurers. $20,000,000
Other. $27,000,000
U.S. clients 100%
Claims administration 10%
Claims adjusting 50%
Claims auditing 5%
Other services 35%
Claims business by type
Auto. 30%
General liability 5%
Property damage. 5%
Workers compensation 60%
Claims business by volume
Administration claims paid. $850,000,000
Claims adjusted 100,000
Auditing projects conducted 14
Clients
Total 1,558
Corporate 300
Association plans 8
Public/government entities 1,250
Staff
Total 750
Claims staff. 600
Claims staff for self-insured clients 100
Adjusters 300
Parent: W.R. Berkley Corp.
Claims services since: 1979.
Compensation: Administration: per hour, $75 to $100. Adjusting: per claim, $500 to $1,000. Auditing: per hour, $100.
Geographic areas served: United States.
Officers: Mark C. Tansey, chairman/CEO; Kenneth R. Hopkins, president/COO; Leland P. Johnson, senior vp-claims.
Contact: Kim J. Brenckman, senior vp-sales and marketing.

Gregory B. Bragg & Associates Inc.

1 Sierra Gate Plaza, Suite 250,
Roseville, Calif. 95678;
916-960-0900; fax: 916-783-0338
www.gbbragg.com

Property/Casualty

2002 revenues
Total $7,680,000
Self-insured clients $4,534,000
Insurers. $1,610,000
Other. $1,536,000
U.S. clients 100%
Claims administration 55%
Claims adjusting 25%
Other services 20%
Claims business by type
Auto. 10%
General liability 25%
Professional liability 2%
Property damage. 3%
Workers compensation 60%
Claims business by volume
Administration claims paid. $55,000,000
Claims adjusted 750
Clients
Total 297
Corporate 7
Public/government entities 290
Staff
Total 104
Claims staff. 80
Claims staff for self-insured clients 70
Adjusters 70
Claims services since: 1986.
Compensation: Administration: per project. Adjusting: per hour, $55 to $65.
Geographic areas served: United States.
Officers: Gregory B. Bragg, president; Lee W. Collins, senior vp; Jeff Kimball, vp/CFO.
Contact: Gregory B. Bragg; *gregory.bragg@gbbragg.com.*

BridgeWorks Commercial Management

1728 Montreal Circle, Suite 240,
Atlanta, Ga. 30084;
678-680-0000; fax: 678-680-0001
www.bcmclaims.com

Property/Casualty

2002 revenues
Total $3,000,000
Self-insured clients $1,000,000
Insurers. $1,500,000
Other $500,000
U.S. clients 80%
Non-U.S. clients 20%
Claims administration 74%
Claims adjusting 5%
Claims auditing 5%
Other services 16%
Claims business by type
Auto. 10%
General liability 20%
Ocean marine 10%
Construction 60%
Claims business by volume
Administration claims paid. $2,500,000
Claims adjusted 1,000
Auditing projects conducted 6
Clients
Total 100
Corporate 100
Staff
Total 24
Claims staff. 16
Claims staff for self-insured clients 11
Adjusters 16
Claims services since: 2001.
Compensation: Adjusting: time/expense. Auditing: per project.
Geographic areas served: United States, Canada, Europe, Far East/Asia.
Officers: Richard E. Gray, president; Randy J. Savage, COO; Duane Sevillian, vp.
Contact: Richard E. Gray; *gray@bcmclaims.com.*

Brokerage Concepts Inc.

1021 W. Eighth Ave.,
King of Prussia, Pa. 19406;
610-491-5015; fax: 610-491-4990
www.bcitpa.com

Employee Benefits

2002 revenues
Total $63,217,000
Self-insured clients $56,401,000
Insurers. $1,983,000
Other. $4,833,000
U.S. clients 100%
Claims administration 92.4%
Other services 7.6%
Claims business by type
Disability 2%
Flex compensation 5%
Health insurance 93%
Employees covered 329,500
Dependents covered 811,000
Claims business by volume
Administration claims paid $1,439,000,000
Clients
Total 1,030
Corporate 991
Public/government entities 21
Union-sponsored plans. 18
Staff
Total 593
Claims staff. 496

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 168

Largest claims administrators

Ranked by 2002 revenues from claims handled for self-insured clients

Rank	Company/Address	Phone/Fax/Web site	Parent company	2002 revenues from self-insured clients	2002 claims paid for self-insurers	Total clients	Claims staff	Type of claims administered	Principal officer
1	Great-West Life & Annuity Insurance Co. 8515 E. Orchard Road Greenwood Village, Colo. 80111	303-737-3000 314-525-6622 www.gwla.com	Power Corp.	$718,710,300 [1]	$6,000,000,000	7,023	1,918	Employee Benefits	William T. McCallum, president/CEO
2	Gallagher Bassett Services Inc. The Gallagher Centre, 2 Pierce Place Itasca, Ill. 60143	630-773-3800 630-285-4000 www.gallagherbassett.com	Arthur J. Gallagher & Co.	$275,000,000	$3,200,000,000	2,363	NA	Employee Benefits & Property/Casualty	Richard McKenna, president
3	Cambridge Integrated Services Group Inc. 4B Cedar Brook Drive Cranbury, N.J. 08512	800-662-1170 609-655-0503 www.cambridge-integrated.com	Aon Corp.	$215,000,000 [1]	$2,825,000,000	4,973	2,000	Employee Benefits & Property/Casualty	Tracey A. Carragher, chairman/CEO
4	Fiserv Health [2] 255 Fiserv Drive Brookfield, Wis. 53045	262-879-5000 262-879-5245 www.fiserv.com	Fiserv Inc.	$213,750,000 [1]	$4,300,000,000	1,983	1,805	Employee Benefits	Jim Cox, CEO
5	Sedgwick Claims Management Services Inc. 1100 Ridgeway Loop Road Memphis, Tenn. 38120	901-415-7400 901-415-7406 www.sedgwickcms.com	Marsh & McLennan Cos. Inc.	$194,675,846	$3,022,660,128	360	2,155	Employee Benefits & Property/Casualty	David A. North, president/CEO
6	CoreSource Inc. 400 Field Drive Lake Forest, Ill. 60045	847-604-9200 847-615-3900 www.coresource.com	Trustmark Insurance Co.	$153,755,000	$3,290,000,000	1,695	1,549	Employee Benefits	Mark W. Schmidt, president
7	Specialty Risk Services Inc. Goodwin Square, 225 Asylum St., 16th Floor Hartford, Conn. 06103	888-236-4684 860-520-2560 www.specialtyrisk-services.com	The Hartford Financial Services Group Inc.	$150,800,000	$1,300,000,000	575	1,212	Property/Casualty	Dennis R. Replogle, president
8	ESIS Inc. 1601 Chestnut St. Philadelphia, Pa. 19103	215-640-2837 215-640-5556 www.esis.com	ACE USA	$130,000,000	$2,000,000,000	510	1,374	Property/Casualty	Ed Troy, president
9	The Principal Financial Group-National Accounts 7745 Office Plaza Drive N. West Des Moines, Iowa 50266	515-235-9351 515-235-9280 www.principal.com	–	$119,788,852	$1,707,403,359	274	708	Employee Benefits	Jim Charling, vp
10	RSKCo 3500 Lacey Road Downers Grove, Ill. 60515;	630-719-3275 630-719-3306 www.rskco.com	CNA Financial Corp.	$114,000,000	$2,200,000,000	525	NA	Property/Casualty	Robert R. Kulbick, CEO

1 BI estimate. 2 Includes Benefit Planners, Benesight and Harrington Benefit Services Inc. NA=Not available
Source: BI survey

Originally published: February 3, 2003, *Claims Management Spotlight*
Next publication date: February 2, 2004, *Claims Management Spotlight*

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 169

Continued from previous page

Claims services since: 1977.
Geographic areas served: United States.
Officers: Arnold Katz, president; Aaron Singer, director-finance; Rose Lewis, director-claims and service.
Contact: Arnold Katz; 610-491-4802; *arnold.katz@bcitpa.com.*

C

CAB Claims Administrators

306 Walnut St.,
Philadelphia, Pa. 19106;
215-627-5900; fax: 215-627-4176
www.curleyadjustment.com

Property/Casualty

2002 revenues
Total $3,945,000
Self-insured clients $2,043,000
Insurers. $1,727,000
Other $175,000
U.S. clients 100%
Claims administration 14%
Claims adjusting 78%
Claims auditing 3%
Other services 5%
Claims business by type
Auto. 15%
General liability 37%
Professional liability 12%
Property damage. 5%
Workers compensation 23%
Business interruption. 2%
Other. 6%
Claims business by volume
Administration claims paid. $4,875,000
Claims adjusted 3,165
Auditing projects conducted 2
Clients
Total 22
Corporate 10
Association plans 5
Public/government entities 7
Staff
Total 68
Claims staff. 42
Claims staff for self-insured clients 19
Adjusters 34
Parent: Curley Adjustment Bureau Inc.
Claims services since: 1933.
Compensation: Administration: cost plus, per file basis. Adjusting: per hour, $52 to $58. Auditing: per hour, $75.
Geographic areas served: United States.
Officers: Francis J. Marx, president; Joseph Panichelli, CFO; Peter Kulaski, vp-operations; Gino Dattillo, vp-claims.
Contact: Francis J. Marx.

CBCA Inc.

4150 International Plaza, Suite 900,
Fort Worth, Texas 76109;
817-737-1700; fax: 817-737-1758
www.cbca.com

Employee Benefits

2002 revenues
Total $73,000,000
Self-insured clients $55,000,000
Insurers. $10,000,000
Other. $8,000,000
U.S. clients 100%
Claims administration 78%
Claims adjusting 5%
Claims auditing 5%
Other services 12%
Claims business by type
Disability 1%
Flex compensation 4%
Health insurance 95%
Employees covered 648,900
Dependents covered 778,700
Claims business by volume
Administration claims paid. $920,000,000
Clients
Total 781
Corporate 535
Association plans 141
Multiemployer plans 3
Multiemployer welfare plans 1
Public/government entities 76
Union-sponsored plans. 25
Staff
Total 1,164
Claims staff. 600
Claims staff for self-insured clients 500
Claims services since: 1975.
Compensation: Administration: PEPM, $2 to $23; per number of claims per month, $5 to $20; percentage of premium billed/collected, 2% to 10%.
Geographic areas served: United States.
Officers: George Pillari, CEO; Bill Thorpe, CFO; Steve McBride, chief marketing officer.
Contact: Ralph M. Gill, director-corporate communications; *cbcainfo@cbca.com.*
Acquired USI Administrators Inc. April 2002.

The Cadent Cos.

100 First Ave. S., Suite 600,
St. Petersburg, Fla. 33701;
727-824-6048; fax: 727-824-0804
www.cadentcorp.com

Employee Benefits

2002 revenues
Total $13,000,000
Self-insured clients $12,500,000
Insurers $500,000
U.S. clients 97%
Non-U.S. clients 3%
Claims administration 100%
Claims business by type
Health insurance 100%
Employees covered 180,000
Claims business by volume
Administration claims paid. $250,000,000
Staff
Total 165
Claims staff. 85
Claims staff for self-insured clients 82
Adjusters 45
Compensation: Administration: per member per month, $5.50 to $12.
Geographic areas served: United States.
Officers: Gary Simmons, chairman; Joyce Dove, president; Polly Pickels, vp.
Contact: John Steinkamp, vp.

Cambridge Integrated Services Group Inc.

4B Cedar Brook Drive,
Cranbury, N.J. 08512;
800-662-1170; fax: 609-655-0503
www.cambridgeintegrated.com

Employee Benefits & Property/Casualty

2002 revenues*
Total $280,000,000
Self-insured clients $215,000,000
Other. $65,000,000
Claims administration 75%
Claims adjusting 1%
Claims auditing 1%
Other services 23%
Claims business by type
Auto. 8%
Flex compensation 1%
General liability 3%
Professional liability 3%
Workers compensation 50%
Other. 28%
Health insurance 7%
Employees covered 121,000
Dependents covered 170,000
Claims business by volume
Administration claims paid $2,825,000,000
Claims adjusted. 2,700
Auditing projects conducted 70
Clients
Total 4,973
Corporate. 4,500
Association plans 70
Multiemployer welfare plans 2
Public/government entities 400
Union-sponsored plans. 1
Staff**
Total 2,500
Claims staff 2,000
Parent: Aon Corp.
Claims services since: 1950.
Compensation: Adjusting: time/expense.
Geographic areas served: United States, Canada.
Officers: Tracey A. Carragher, chairman/CEO; Keith Zimmerman, managing director/chief strategy officer; James D. Robertson, managing director-sales and marketing.
Contact: Frank C. Vidrik, senior vp-national sales; 12005 Ford Road, Suite 700, Dallas, Texas 75234; 972-888-2412; frank_*vidrik@cisgi.com.*
**BI Estimate. **Estimated.*

Cannon Cochran Management Services Inc.

Towne Centre Building, 2 E. Main St.,
Danville, Ill. 61832;
800-252-5059; fax: 217-443-0927
www.ccmsi.com

Employee Benefits & Property/Casualty

2002 revenues

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 170

Continued from previous page

Total $40,000,000
Self-insured clients $37,000,000
Insurers. $3,000,000
U.S. clients 100%
Claims administration 75%
Claims adjusting 15%
Claims auditing 10%
Claims business by type
General liability 5%
Property damage. 5%
Workers compensation 80%
Health insurance 10%
Claims business by volume
Administration claims paid. $100,000,000
Claims adjusted 45,600
Clients
Total 300
Corporate 225
Association plans 45
Public/government entities 30
Staff
Total 535
Claims staff. 305
Claims staff for self-insured clients 305
Adjusters 305
Claims services since: 1978.
Compensation: Administration: percentage of premium, 4%. Adjusting: percentage of premium, 5% to 7%; per claim, $850.
Geographic areas served: United States.
Officers: G. Bryan Thomas, president/CEO; Rod Golden, COO; John Kluth, CFO; Steve Luebbert, chief marketing officer.
Contact: Jim Paden, marketing manager; *jpaden@ccmsi.com*.

Central Benefits Mutual Insurance Co.

716 Mount Airyshire Blvd.,
Columbus, Ohio 43235;
614-797-5200; fax: 614-797-5103
www.centralbenefits.com

Employee Benefits
2002 revenues
Total $63,000,000
Self-insured clients $36,000,000
Other. $27,000,000
U.S. clients 100%
Claims administration 57%
Other services. 43%
Claims business by type
Disability 1%
Flex compensation 1%
Health insurance 98%
Employees covered 110,000
Dependents covered 242,000
Claims business by volume
Administration claims paid. $440,000,000
Clients
Total 210
Corporate 190
Public/government entities 20
Staff
Total 415
Claims staff. 104
Claims services since: 1938.
Compensation: Administration: PEPM, $11 to $22.
Geographic areas served: United States.
Officers: John B. Reinhardt Jr., chairman/president/CEO; William C. Mechling, senior vp/corporate secretary; Joseph Hoffman, vp/CFO/ treasurer.
Contact: William C. Mechling; 800-234-8234, ext. 5110.

Chaney Consulting Group Inc.

781 Beta Drive, Suite One,
Cleveland, Ohio 44143;
440-442-5500; fax: 440-442-5543
www.chaneyconsulting.com

Property/Casualty
2002 revenues
Total $1,000,000
Self-insured clients. $900,000
Other $100,000
Claims administration 30%
Claims adjusting 30%
Claims auditing 30%
Other services 10%
Claims business by type
Workers compensation 100%
Claims business by volume
Administration claims paid. $7,800,000
Claims adjusted 1,000*
Auditing projects conducted 5*
Clients
Total 40
Corporate 38
Public/government entities 2
Staff
Total 10
Claims staff. 8
Claims staff for self-insured clients 8
Adjusters 8
Claims services since: 1999.
Geographic areas served: United States.
Contact: David E. Chaney, president; 888-257-8559; *dave@chaneyconsulting.com*.
**Estimated.*

Chubb Services Corp.

15 Mountain View Road,
Warren, N.J. 07059;
908-903-7181; fax: 908-903-7187
www.chubb.com

Property/Casualty
2002 revenues
Total $14,000,000
Self-insured clients $10,300,000
Insurers. $3,500,000
Other $200,000
U.S. clients 98%
Non-U.S. clients 2%
Claims administration 85%
Claims adjusting 5%
Claims auditing 5%
Other services. 5%
Claims business by type
Auto. 8%
General liability 40%
Workers compensation 50%
Other. 2%
Claims business by volume
Administration claims paid. $50,000,000
Claims adjusted 20,000
Auditing projects conducted 25
Clients
Total 84
Corporate 74
Public/government entities 10
Staff
Total 107
Claims staff. 42
Claims staff for self-insured clients 42
Adjusters 42
Parent: Chubb Corp.
Claims services since: 1991.
Compensation: Administration: fixed fee. Adjusting: per claim. Auditing: per day.
Geographic areas served: United States, Canada.
Officers: Robert Santoro, managing senior vp; Steven Chirico, CFO; Kenneth Nietzer, vp-claims; Sam Lee, vp-loss control.
Contact: Kenneth Nietzer; 908-903-7003; *knietzer@chubb.com*.

Claims Administrative Services Inc.

501 Shelley Drive,
Tyler, Texas 75701;
903-509-8484; fax: 903-509-1888
www.cas-services.com

Employee Benefits & Property/Casualty
2002 revenues
Total $10,569,001
Self-insured clients $10,105,742
Other $463,259
U.S. clients 100%
Claims administration 95%
Claims adjusting. 0.5%
Other services 4.5%
Claims business by type
Flex compensation 0.5%
Workers compensation 85%
Health insurance. 14.5%
Claims business by volume
Administration claims paid. $25,121,061
Claims adjusted 999
Clients
Total 456
Corporate 4
Association plans 3
Public/government entities 449
Staff
Total 74
Claims staff. 35
Claims staff for self-insured clients 35
Adjusters 20
Parent: Hibbs Hallmark & Co. and Platinum Safety & Claims L.L.C.
Claims services since: 1990.
Geographic areas served: United States.
Officers: Billy Hibbs Sr., chairman; Barry Jones, president/CEO; Wesley Slade, executive vp.
Contact: Barry Jones; *bjones@hhccas.com*.

The directory explanation box can be found on page 166.

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 171

Continued from previous page

Claims Direct Access

311 S. Wacker Drive, Suite 3360,
Chicago, Ill. 60606;
312-983-7190; fax: 312-408-8081
www.primeis.com

Property/Casualty

2002 revenues
Total $2,100,000
Self-insured clients $560,000
Insurers $1,498,000
Other $42,000
U.S. clients 98%
Non-U.S. clients 2%
Claims administration 94%
Claims adjusting 2%
Claims auditing 2%
Other services 2%
Claims business by type
Auto 35%
General liability 29%
Inland marine 10%
Professional liability 15%
Property damage 5%
Business interruption 1%
Construction 5%
Clients
Total 5
Association plans 5
Staff
Total 24
Claims staff 21
Adjusters 12
Parent: Prime Insurance Syndicate Inc.
Claims services since: 1999.
Compensation: Administration: percentage of premium. Adjusting: percentage of premium. Auditing: percentage of premium.
Geographic areas served: United States, Canada.
Officers: Rick J. Lindsey, president; Mark Fisher, vp; Doug Murray, claims manager.
Contact: Doug Murray; P.O. Box 4439, Sandy, Utah 84091-4439; 801-304-5528; *dougm@primeis.com*.

Claims Management Services Inc.

P.O. Box 1447,
Roswell, Ga. 30077-1447;
770-998-7411; fax: 770-642-7165
www.claimsmgmtservices.com

Property/Casualty

2002 revenues
Total $4,800,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Auto 62%
General liability 20%
Inland marine 1%
Professional liability 2%
Workers compensation 15%
Claims business by volume
Administration claims paid $7,000,000
Clients
Total 37
Corporate 25
Association plans 2
Public/government entities 10
Staff
Total 69
Adjusters 50
Claims services since: 1984.
Compensation: Administration: flat fee. Auditing: per hour.
Geographic areas served: United States.
Officers: Gene L. Jones, president; Neill G. Stevens, senior vp/secretary/treasurer; Barry J. Lamanno, vp.
Contact: Barry J. Lamanno; 770-998-7411, ext. 236; *blamanno@claimsmgmtservices.com*.

Companion Third Party Administrators L.L.C.

P.O. Box 100159,
Columbia, S.C. 29202;
800-845-2724; fax: 803-865-2496
onceanddone.companiongroup.com

Property/Casualty

2002 revenues
Total $5,200,000
Self-insured clients $4,100,000
Insurers $1,100,000
U.S. clients 100%
Claims adjusting 100%
Claims business by type
General liability 3%
Property damage 2%
Workers compensation 95%
Claims business by volume
Claims adjusted 2,500
Clients
Total 8
Corporate 3
Association plans 3
Public/government entities 2
Staff
Total 30
Adjusters 22
Parent: Companion Property & Casualty Insurance Co.
Claims services since: 1999.
Geographic areas served: United States.
Officers: Charles M. Potok, president; Curtis C. Stewart, vp/CFO.
Contact: Kevin Elmore, director-marketing; *kevin.elmore@companiongroup.com*.

CompManagement Inc.

6377 Emerald Parkway,
Dublin, Ohio 43016;
614-766-5223; fax: 614-790-8211
www.compmgt.com

Employee Benefits & Property/Casualty

2002 revenues
Total $65,000,000
Self-insured clients $16,250,000
Insurers $29,250,000
Other $19,500,000
U.S. clients 100%
Claims administration 49%
Claims adjusting 1%
Claims auditing 20%
Other services 30%
Claims business by type
Disability 1%
Property damage 10%
Workers compensation 89%
Clients
Total 174
Corporate 150
Association plans 4
Public/government entities 20
Staff
Total 799
Claims staff 434
Claims staff for self-insured clients 304
Adjusters 61
Parent: Security Capital.
Claims services since: 1984.
Geographic areas served: United States.
Officers: Robert J. Bossart, CEO; Jonathan R. Wagner, president; Paul A. Miller, CFO.
Contact: Paul Bode, senior vp-national sales; 800-825-6755.

Constitution State Services L.L.C.

1 Tower Square (10GS),
Hartford, Conn. 06183;
860-277-8500; fax: 860-277-2558
www.constitution-state.com

Property/Casualty

2002 revenues
Total $103,900,000
Self-insured clients $58,100,000
Insurers $45,800,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Auto 12%
General liability 13%
Property damage 10%
Workers compensation 65%
Clients
Total 495
Corporate 475
Public/government entities 20
Parent: Travelers Property Casualty Corp.
Claims services since: 1980.
Compensation: Administration: flat fee. Adjusting: per claim.
Geographic areas served: United States.
Officers: John J. Albano, chairman; John R. Gorecki, CEO; Andrew J. Apicella, president.
Contact: Andrew J. Apicella.

CoreSource Inc.

400 Field Drive,
Lake Forest, Ill. 60045;
847-604-9200; fax: 847-615-3900
www.coresource.com

Employee Benefits

2002 revenues
Total $191,000,000
Self-insured clients $153,755,000
Other $37,245,000
U.S. clients 100%
Claims administration 75%
Claims adjusting 4%
Claims auditing 1%
Other services 20%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 172

Continued from previous page

Claims business by type
Disability 5%
Flex compensation 15%
Health insurance 80%
Employees covered 3,064,712
Dependents covered 4,597,068
Claims business by volume
Administration claims paid $3,290,000,000
Claims adjusted 606,150
Auditing projects conducted 151,538
Clients
Total 1,695
Corporate 1,501
Association plans 26
Union-sponsored plans 168
Staff
Total 1,948
Claims staff 1,549
Parent: Trustmark Insurance Co.
Claims services since: 1975.
Compensation: Administration: PEPM.
Geographic areas served: United States.
Officers: Mark W. Schmidt, president; Paul Lotharius, COO; David Bergman, senior vp/CFO; Jerry Castelloe, Richard T. Moxley, Barbara Wurfel, senior vps.
Contact: Mark W. Schmidt; 847-283-2500; *mschmidt@coresource.com*.

Corporate Benefit Services of America Inc.

10159 Wayzata Blvd.,
Minnetonka, Minn. 55305;
800-925-2272; fax: 952-545-6235
www.cbsainc.com

Employee Benefits
2002 revenues
Total $44,300,000
Self-insured clients $26,000,000
Insurers $9,600,000
Other $8,700,000
U.S. clients 100%
Claims administration 59%
Other services 41%
Claims business by type
Health insurance 100%
Employees covered 155,000
Dependents covered 310,000
Claims business by volume
Administration claims paid $500,000,000
Clients
Total 886
Corporate 800
Association plans 4
Public/government entities 80
Union-sponsored plans 2
Staff
Total 530
Claims staff 180
Claims staff for self-insured clients 170
Adjusters 74
Claims services since: 1979.
Compensation: Administration: PEPM. Adjusting: PEPM. Auditing: PEPM.
Geographic areas served: United States.
Officers: Phillip D. Christianson, president/CEO; Roger C. Pederson, CFO; Craig, R. Nelson, chief marketing officer.
Contact: David C. Parker, senior vp-sales and marketing; 3965 Henderson Blvd., Tampa, Fla. 33629; 800-749-7409; *dparker@cbsainc.com*.

Corporate Systems Administration Inc.

4722 Lake Park Drive,
Johnson City, Tenn. 37602-4985;
423-282-3420; fax: 423-283-8834
www.csabenefits.com

Employee Benefits & Property/Casualty
2002 revenues
Total $7,700,605
Self-insured clients $6,160,484
Other $1,540,121
U.S. clients 100%
Claims administration 80%
Other services 20%
Claims business by type
Disability 5%
Flex compensation 8%
Life 5%
Workers compensation 7%
Health insurance 75%
Employees covered 26,750
Dependents covered 40,125
Claims business by volume
Administration claims paid $88,500,000
Clients
Total 116
Corporate 92
Public/government entities 24
Staff
Total 60
Claims staff 46
Claims staff for self-insured clients 46
Adjusters 20
Claims services since: 1980.
Compensation: Administration: PEPM, $9 to $18.
Geographic areas served: United States.
Officers: Thomas H. Repass, CEO; Paul Knapp, president; David H. Grazier, vp.
Contact: Thomas H. Repass.

Crawford & Co.

5620 Glendridge Drive N.E.,
Atlanta, Ga. 30342;
404-256-0830; fax: 404-845-3142
www.crawfordandcompany.com

Property/Casualty
2002 revenues
Total $699,399,000
Self-insured clients $104,956,000
Insurers $219,642,000
Other $374,801,000
U.S. clients 74%
Non-U.S. clients 26%
Claims administration 15%
Claims adjusting 31%
Other services 54%
Claims business by type
Auto 17%
General liability 17%
Ocean marine 1%
Property damage 1%
Workers compensation 63%
Other 1%
Claims business by volume
Administration claims paid $1,783,591,801
Clients
Total 5,100
Staff
Total 4,966
Claims staff 2,142
Claims staff for self-insured clients 743
Adjusters 1,397
Claims services since: 1941.
Compensation: Administration: per claim, $46 to $2,700. Adjusting: per claim, $46 to $2,700.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Officers: Grover Davis, president/CEO; Steve Festa, executive vp-risk management services; John Giblin, executive vp/CFO.
Contact: J. Pat Guerry, vp-marketing; *pat_guerry@us.crawco.com*.

Cunningham Lindsey

405 State Highway 121 Bypass,
Building A, Suite 200,
Lewisville, Texas 75067;
214-488-5139; fax: 214-488-6757
www.cunninghamlindsey.com

Property/Casualty
2002 revenues
Total $290,000,000
Self-insured clients $6,000,000
Insurers $272,500,000
Other $11,500,000
U.S. clients 24%
Non-U.S. clients 76%
Claims administration 33%
Claims adjusting 63%
Other services 4%
Claims business by type
General liability 25%
Inland marine 3%
Ocean marine 3%
Professional liability 4%
Property damage 5%
Workers compensation 55%
Construction 5%
Clients
Total 365
Corporate 252
Association plans 53
Public/government entities 60
Staff
Total 4,500
Claims staff 2,962
Claims staff for self-insured clients 313
Adjusters 3,275
Parent: Fairfax Holdings.
Claims services since: 1990.
Compensation: Administration: per month, $1,000 to $25,000. Adjusting: per claim, $110 to $3,500. Auditing: per project; per hour, $60 to $200.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 173

Continued from previous page

Officers: Jim Dowd, chairman-Lindsey Morden Group; Karen Murphy, CEO-Lindsey Morden Group; Peter Fritze, senior vp-corporate affairs.
Contact: David Repinski, senior vp-sales and marketing; 214-488-6713.

E

ECS Claims Administrators Inc.

520 Eagleview Blvd., P.O. Box 688,
Exton, Pa. 19341;
610-458-7445; fax: 610-458-7448
www.xlenvironmental.com

Employee Benefits & Property/Casualty

2002 revenues
Total $700,000
Self-insured clients $525,000
Insurers $175,000
U.S. clients 100%
Claims adjusting 60%
Claims auditing 10%
Other services 30%*

Claims business by type
Auto 30%
General liability 5%
Inland marine 5%
Professional liability 20%
Property damage 5%
Other 35%

Clients
Total 45
Corporate 45

Staff
Total 76

Parent: XL Capital Ltd.
Claims services since: 1990.
Geographic areas served: United States.
Officers: Richard Banas, CEO; Richard Corbett, president; Randall E. Hobbs, executive vp.
Contact: Randall E. Hobbs.
**Includes claims adjusting and auditing to insurers.*

ESIS Inc.

1601 Chestnut St.,
Philadelphia, Pa. 19103;
215-640-2837; fax: 215-640-5556
www.esis.com

Property/Casualty

2002 revenues
Total $225,000,000
Self-insured clients $130,000,000
Insurers $30,000,000
Other $65,000,000
U.S. clients 100%
Claims administration 66%
Claims adjusting 3%
Claims auditing 2%
Other services 29%

Claims business by type
Auto 10%
Disability 3%
General liability 18%
Professional liability 1%
Workers compensation 68%

Claims business by volume
Administration claims paid $2,000,000,000
Claims adjusted 8,400
Auditing projects conducted 35

Clients
Total 510
Corporate 500
Public/government entities 10

Staff
Total 1,675
Claims staff 1,374
Claims staff for self-insured clients 1,374
Adjusters 750

Parent: ACE USA.
Claims services since: 1953.
Compensation: Administration: per account, $100,000 to $300,000. Adjusting: fee per claim, $65 to $3,000. Auditing: per audit, $1,000; per day, $600; per hour, $100.
Geographic areas served: United States.
Officers: Ed Troy, president; Dorien Smithson, senior vp-marketing and sales; John Cummings, senior vp-operations.

Employee Benefit Claims of Wisconsin Inc.

9275 N. 49th St., Suite 300,
Milwaukee, Wis. 53223;
414-365-4600; fax: 414-365-4611
www.ebc-tpa.com

Employee Benefits

2002 revenues
Total $18,000,000
Self-insured clients $14,500,000
Other $3,500,000
U.S. clients 100%
Claims administration 15%
Claims adjusting 60%
Claims auditing 5%
Other services 20%

Claims business by type
Disability 5%
Flex compensation 10%
Health insurance 85%
Employees covered 107,000
Dependents covered 133,750

Claims business by volume
Administration claims paid $272,393,307
Claims adjusted 1,270,871
Auditing projects conducted 70

Clients
Total 745
Corporate 705
Multiemployer plans 1
Multiemployer welfare plans 1
Public/government entities 38

Staff
Total 229
Claims staff for self-insured clients 98
Adjusters 59

Parent: SAFECO Corp.
Claims services since: 1977.
Compensation: Administration: PEPM, $13 to $20.
Geographic areas served: United States.
Officers: Bruce Flunker, president; Tim Hussey, senior vp; Kurt Meinberg, Cori Guagenti, vps.
Contact: Bruce Flunker*; bruflu@ebc-tpa.com.*

Employee Benefit Management Corp.

4789 Rings Road,
Dublin, Ohio 43017;
614-766-5800; fax: 614-766-0901
www.ebmconline.com

Employee Benefits

2002 revenues
Total $9,085,711
Self-insured clients $7,350,927
Other $1,734,784
U.S. clients 100%
Claims administration 80%
Other services 20%

Claims business by type
Disability 5%
Flex compensation 10%
Life 5%
Health insurance 80%
Employees covered 44,500
Dependents covered 112,000*

Claims business by volume
Administration claims paid $205,000,000

Clients
Total 70
Corporate 65
Multiemployer welfare plans 4
Public/government entities 1

Staff
Total 132
Claims staff 96
Claims staff for self-insured clients 96

Claims services since: 1979.
Compensation: Administration: PEPM.
Geographic areas served: United States.
Officers: Thomas C. Jack, chairman; Randall Rabe, president; Bill Weatherholt, executive vp-operations.
Contact: Jeanne Tuber, vp; *jtuber@ebmconline.com.*
**Estimated.*

Engle Martin Claims Administrative Services

750 Hammond Drive, Building 15,
Atlanta, Ga. 30328;
678-553-3800; fax: 678-553-3020
www.emcas.com

Property/Casualty

2002 revenues
Total $2,500,000
Self-insured clients $2,125,000
Insurers $375,000
U.S. clients 90%
Non-U.S. clients 10%
Claims administration 85%
Claims adjusting 15%

Claims business by type
Auto 25%
General liability 50%
Inland marine 3%
Professional liability 2%
Property damage 15%
Construction 5%

Claims business by volume
Administration claims paid $15,000,000

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 174

Continued from previous page

Claims adjusted 3,200
Clients
Total 63
Corporate 60
Public/government entities 3
Staff
Total 38
Claims staff 26
Claims staff for self-insured clients 8
Adjusters 4
Parent: Engle Martin & Associates Inc.
Claims services since: 1997.
Compensation: Administration: flat fee, $50 to $750. Adjusting: time/expense, $65 to $110. Auditing: time/expense, $65 to $110.
Geographic areas served: United States, Canada.
Officers: Kevin Engle, president/CEO; Bruce Capps, COO; Todd Evans, vp.
Contact: Todd Pierce, TPA manager; *tpierce@emcas.com*.

The EPOCH Group L.C.

10795 Watson Road,
St. Louis, Mo. 63127;
314-821-3957; fax: 314-821-3746
www.epochgrp.com

Employee Benefits
2002 revenues
Total $32,012,000
Self-insured clients $27,413,000
Insurers $120,000
Other $4,479,000
U.S. clients 100%
Claims administration 80%
Claims adjusting 5%
Other services 15%
Claims business by type
Flex compensation 1.4%
Health insurance 98.6%
Employees covered 290,100
Dependents covered 447,000
Claims business by volume
Administration claims paid $545,000,000
Claims adjusted 200,000
Clients
Total 315
Corporate 301
Association plans 1
Multiemployer plans 3
Public/government entities 10
Staff
Total 460
Claims staff 390
Claims staff for self-insured clients 390
Adjusters 127
Parent: Blue Cross Blue Shield of Missouri and Blue Cross Blue Shield of Kansas City.
Claims services since: 1974.
Compensation: Administration: PEPM. Adjusting: PEPM. Auditing: per hour.
Geographic areas served: United States.
Officers: Thomas A. Sax, president/CEO; Mark Williams, executive vp; Stephen Disch, senior vp.
Contact: Thomas A. Sax; *tasax@epochgrp.com*.

Essential Services & Programs Inc.

45 Crossways Park Drive,
Woodbury, N.Y. 11797;
516-487-0432; fax: 516-487-0498

Property/Casualty
2002 revenues
Total $1,500,000
Self-insured clients $500,000
Insurers $1,000,000
U.S. clients 100%
Claims administration 40%
Claims adjusting 60%
Claims business by type
Auto 60%
General liability 40%
Claims business by volume
Administration claims paid $5,000,000
Claims adjusted 350
Clients
Total 125
Corporate 100
Association plans 25
Staff
Total 25
Claims staff 5
Claims staff for self-insured clients 5
Adjusters 15
Claims services since: 1989.
Compensation: Administration: annual contract, $1,000 to $500,000. Adjusting: annual contract, $60 plus expense.
Geographic areas served: United States.
Officers: Gary Ricker, president; Jacqui Berler-Bergrin, Glenn Femminella, vps.
Contact: Gary Ricker.

F

F.A. Richard & Associates Inc. dba FARA

2360 Fifth St.,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

Employee Benefits & Property/Casualty
2002 revenues
Total $23,295,000
Self-insured clients $8,494,000
Insurers $3,673,000
Other $11,128,000
U.S. clients 98%
Non-U.S. clients 2%
Claims administration 49%
Claims adjusting 5%
Claims auditing 1%
Other services 45%
Claims business by type
Auto 5%
Disability 3%
General liability 12%
Inland marine 5%
Ocean marine 5%
Professional liability 3%
Property damage 8%
Workers compensation 47%
Health insurance 12%
Employees covered 12,000
Dependents covered 20,000
Claims business by volume
Administration claims paid $230,000,000
Claims adjusted 26,000
Auditing projects conducted 10
Clients
Total 155
Corporate 90
Multiemployer plans 11
Public/government entities 54
Staff
Total 280
Claims staff 125
Claims staff for self-insured clients 50
Adjusters 75
Claims services since: 1978.
Compensation: Administration: flat fee per claim, percentage of premium. Adjusting: schedule of fees, time/expense. Auditing: schedule of fees, time/expense.
Geographic areas served: United States.
Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; Dan J. Clark, senior vp.
Contact: Christine Winn, marketing manager; *info@fara.com*.

First Administrators Inc.

512 Main St., Suite 200, P.O. Box 8150,
Rapid City, S.D. 57709-8150;
605-343-2509; fax: 605-343-7054
www.firstadministrators.com

Employee Benefits
2002 revenues
Total $14,610,000
Self-insured clients $13,900,000
Other $710,000
U.S. clients 100%
Claims administration 93%
Other services 7%
Claims business by type
Flex compensation 5%
Health insurance 95%
Employees covered 67,300
Dependents covered 87,300
Claims business by volume
Administration claims paid $385,178,500
Clients
Total 150
Staff
Total 175
Parent: Wellmark Inc.
Claims services since: 1983.
Compensation: Administration: PEPM, $10 to $20.
Geographic areas served: United States.
Officers: Joseph D. Dobbs, president/CEO; David W. Gutzman, COO.
Contact: Joseph D. Dobbs.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 175

Continued from previous page

First Cardinal Corp.

10 British American Blvd.,
Latham, N.Y. 12110;
518-213-1900; fax: 518-213-1901
www.firstcardinal.com

Property/Casualty

2002 revenues
Total $23,000,000
Self-insured clients $5,750,000
Other. $17,250,000
U.S. clients 100%
Claims administration 25%
Other services 75%
Claims business by type
Disability 1%
Workers compensation 99%
Claims business by volume
Administration claims paid. $19,000,000
Clients
Total 20
Association plans 19
Public/government entities 1
Staff
Total 135
Claims staff. 35
Claims staff for self-insured clients 35
Claims services since: 1994.
Compensation: Administration: percentage of premium.
Geographic areas served: United States.
Officers: Gary Keehfus, president/CEO; Richard S. Flaherty, COO.
Contact: Richard S. Flaherty; *rflaherty@firstcardinal.com.*

Fiserv Health*

255 Fiserv Drive,
Brookfield, Wis. 53045;
262-879-5000; fax: 262-879-5245
www.fiserv.com

Employee Benefits

2002 revenues
Total. $250,000,000**
Self-insured clients $213,750,000**
Insurers $23,750,000**
Other $12,500,000**
Claims administration 93%
Claims adjusting 1%
Claims auditing 1%
Other services 5%
Claims business by type
Disability 1%
Flex compensation 1%
Workers compensation 1%
Health insurance 97%
Employees covered 1,350,000
Dependents covered. 2,130,000
Claims business by volume
Administration claims paid $4,300,000,000
Clients
Total 1,983
Corporate 868
Public/government entities. 1,106
Union-sponsored plans. 9
Staff
Total 2,681
Claims staff 1,805
Parent: Fiserv Inc.
Compensation: Administration: PEPM.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Officers: Jim Cox, CEO-Fiserv Health; Tom Cusick, CEO-Benefit Planners.
Contact: Jeffrey Mills, executive vp-Harrington Benefit Services Inc., 614-212-7000, *jmills@harringtonbenefits.com*; Tom Cusick, 210-558-2100, *tcusick@benplan.com.*
Includes Benefit Planners, Benesight, Harrington Benefit Services Inc. BI estimate.*

Fringe Benefits Management Co.

3101 Sessions Road,
Tallahassee, Fla. 32303;
800-872-0345; fax: 850-425-6220
www.fbmc-benefits.com

Employee Benefits

2002 revenues
Total $19,431,916
Self-insured clients $9,715,958
Insurers. $1,052,231
Other. $8,663,727
U.S. clients 100%
Claims administration 50%
Claims adjusting 5.4%
Other services 44.6%
Claims business by type
Disability 2.5%
Flex compensation 90.5%
Life 0.5%
Health insurance. 6.5%
Claims business by volume
Administration claims paid. $60,000,000
Clients
Total 62
Corporate 2
Association plans 1
Public/government entities 57
Union-sponsored plans. 2
Staff
Total 219
Claims staff. 4
Claims staff for self-insured clients 140
Claims services since: 1986.
Compensation: Administration: per participant per month, $1.75 to $6.
Geographic areas served: United States.
Officers: Mike Sheridan, chairman; Lorraine Ritch, president; Debra Tougas, senior vp/CFO.
Contact: Bob McKnight, senior vp-sales; 850-425-6200; *bmcknight@fbmc-benefits.com.*

G

GAB Robins North America Inc.

9 Campus Drive,
Parsippany, N.J. 07054;
800-422-4436; fax: 973-993-3346
www.gabrobinsna.com

Property/Casualty

2002 revenues*
Total $395,299,000
Self-insured clients $78,152,000
Insurers. $317,147,000
U.S. clients 60%
Non-U.S. clients 40%
Claims administration 20%
Claims adjusting 80%
Claims business by type
Auto. 11%
General liability 16%
Property damage. 2%
Workers compensation 61%
Other 10%
Claims business by volume
Administration claims paid $1,430,627,141
Claims adjusted 147,304
Clients
Total 342
Corporate 253
Association plans 51
Public/government entities 38
Staff
Total 4,099
Claims staff 3,610
Claims staff for self-insured clients 387
Adjusters 1,671
Parent: GAB Robins Group of Cos.
Claims services since: 1872.
Compensation: Administration: fee per claimant, time/expense. Adjusting: fee per claimant, time/expense.
Geographic areas served: United States, Mexico, Canada, Latin America, Europe, Middle East, Far East/Asia, Africa.
Officers: Joseph M. Zubretsky, chairman/president/CEO; Dennis McGill, executive vp/CFO; Robert K. Meyers, executive vp.
Contact: Jean Neufeld, manager-marketing communications; 973-993-3524; *neufeldj@gabrobins.com.*
**Estimated.*

GARMI Inc.

49 E. Fourth St., Suite 500 S.,
Cincinnati, Ohio 45202;
877-679-4032; fax: 513-412-4181
www.garmi.com

Property/Casualty

2002 revenues
Total $15,700,000
Self-insured clients $4,800,000
Insurers. $8,500,000
Other. $2,400,000
U.S. clients 100%
Claims administration 70%
Claims adjusting 5%
Claims auditing 5%
Other services 20%
Claims business by type
Workers compensation 100%
Claims business by volume
Administration claims paid. $9,180,000
Claims adjusted 2,200
Auditing projects conducted 1
Clients
Total 5
Corporate 5

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 176

Continued from previous page

Staff
Total 137
Claims staff. 87
Claims staff for self-insured clients 14
Adjusters 56
Parent: Mitsui Sumitomo Insurance Group.
Claims services since: 1998.
Compensation: Administration: annual fee. Adjusting: per claim. Auditing: per assignment.
Geographic areas served: United States.
Officers: Robert L. Hitch, president; Randy Denker, senior vp; Frank Shore, COO.
Contact: Rob Heuerman, senior business analyst; 513-333-6536; *rheuerman@garmi.com*.

Gallagher Bassett Services Inc.

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

Employee Benefits & Property/Casualty
2002 revenues
Total $283,000,000
Self-insured clients $275,000,000
Other. $8,000,000
U.S. clients 92%
Non-U.S. clients 8%
Claims administration 97%
Other services. 3%
Claims business by type
Auto. 13%
General liability 10%
Professional liability 3%
Property damage. 2%
Workers compensation 53%
Health insurance 19%
Claims business by volume
Administration claims paid $3,200,000,000
Clients
Total 2,363
Corporate. 1,575
Association plans 98
Public/government entities 690
Staff
Total 2,800
Parent: Arthur J. Gallagher & Co.
Claims services since: 1962.
Compensation: Administration: annual fee, PEPM, per claim, per employee, time/expense Adjusting: per claim, time/expense. Auditing: flat fee, per project, time/expense.
Geographic areas served: United States, Canada, Europe, Far East/Asia.
Officers: Richard McKenna, president-Gallagher Bassett Services Inc.; Emil Bravo, executive vp-Gallagher Bassett Services Inc.; Gary Fansler, president-Gallagher Benefit Administration.
Contact: Colleen Saurbier, director-marketing services; 630-285-4019; *colleen_saurbier@gbtpa.com*.

The Frank Gates Cos. Inc.

5000 Bradenton Ave.,
Dublin, Ohio 43017;
800-777-4283; fax: 614-791-7650
www.frankgates.com

Employee Benefits & Property/Casualty
2002 revenues
Total $110,000,000
Self-insured clients $40,000,000
Insurers. $55,000,000
Other. $15,000,000
U.S. clients 100%
Claims administration 25%
Claims adjusting 10%
Claims auditing 1%
Other services 64%*
Claims business by type
Auto. 5%
General liability 5%
Inland marine 1%
Ocean marine 5%
Professional liability 1%
Property damage. 5%
Workers compensation 78%
Claims business by volume
Administration claims paid. $200,000,000
Claims adjusted 60,000
Auditing projects conducted 1
Clients
Total 440
Corporate 325
Association plans 100
Public/government entities 15
Staff
Total 1,300
Claims services since: 1946.
Compensation: Administration: cost plus, per claim, per hour.
Geographic areas served: United States.
Officers: J. Robinson McCormick, chairman; Niles C. Overly, president/CEO.
Contact: Brenda Proctor, vp-marketing and communications; *bproctor@frankgates.com*.
**Includes claims administration to insurers.*

GatesMcDonald

3455 Mill Run Drive,
Hilliard, Ohio 43026;
800-336-4733; fax: 614-777-3265
www.gatesmcdonald.com

Employee Benefits & Property/Casualty
2002 revenues
Total $92,000,000
Self-insured clients $40,700,000
Insurers $700,000
Other. $50,600,000
U.S. clients 100%
Claims administration 45%
Other services. 55%
Claims business by type
Auto 0.3%
Disability 2%
General liability. 0.4%
Workers compensation. 97.3%
Claims business by volume
Administration claims paid. $264,000,000
Clients
Total 290
Corporate 266
Public/government entities 24
Staff
Total 843
Claims staff. 290
Parent: Nationwide.
Claims services since: 1929.
Compensation: Administration: per claim, per hour.
Geographic areas served: United States.
Officers: Danny Fullerton, president/COO; William Evans, vp-finance; Mark Beres, vp-operations.
Contact: Thomas Byers, vp-sales and marketing; 800-336-4733, ext. 5264; *byerst1@gatesmcdonald.com*.

Gilsbar Inc.

P.O. Box 998,
Covington, La. 70461;
985-892-3520; fax: 985-898-1507
www.gilsbar.com

Employee Benefits
2002 revenues
Total $27,000,000
Self-insured clients $15,000,000
Insurers. $9,000,000
Other. $3,000,000
U.S. clients 100%
Claims administration 56%
Other services 44%*
Claims business by type
Health insurance 100%
Employees covered 51,300
Dependents covered 107,730
Claims business by volume
Administration claims paid. $247,300,000
Clients
Total 134
Corporate 124
Public/government entities 10
Staff
Total 299
Claims staff. 152
Claims staff for self-insured clients 116
Claims services since: 1959.
Compensation: Administration: PEPM, $8.50**.
Geographic areas served: United States.
Officers: Henry J. Miltenberger Jr., president; Harold A. Aucoin, COO; Curt W. Keay, CFO.
Contact: Joseph A Luquet Jr., vp; 895-898-1646; *jluquet@gilsbar.com*.
**Includes claims administration to insurers.*
***Estimated.*

Great-West Life & Annuity Insurance Co.

8515 E. Orchard Road,
Greenwood Village, Colo. 80111;
303-737-3000; fax: 314-525-6622
www.gwla.com

Employee Benefits
2002 revenues*
Total. $7,985,670,000
Self-insured clients $718,710,300
Insurers $1,117,993,800
Other $6,148,965,900
U.S. clients 100%
Claims business by type
Disability. 0.3%
Flex compensation 1%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 177

Continued from previous page

Life 0.5%
Pensions 1.1%
Health insurance 97%
Employees covered 944,700
Dependents covered 1,255,300
Claims business by volume
Administration claims paid $6,000,000,000
Claims adjusted 33,700,000
Clients
Total 7,023
Corporate 6,920
Association plans 4
Multiemployer plans 2
Public/government entities 97
Staff
Total 5,124
Claims staff 1,672
Claims staff for self-insured clients 1,672
Parent: Power Corp.
Claims services since: 1922.
Geographic areas served: United States.
Officers: William T. McCallum, president/CEO; Richard F. Rivers, executive vp-employee benefits.
**BI estimate.*

Group Administrators Ltd.

1880 N. Roselle Road,
Schaumburg, Ill. 60195;
847-519-1880; fax: 847-519-1979
www.groupadministrators.com

Employee Benefits

2002 revenues
Total $10,200,000
Self-insured clients $10,000,000
Insurers $200,000
U.S. clients 100%
Claims administration 99%
Other services 1%
Claims business by type
Disability 1%
Flex compensation 2%
Health insurance 97%
Employees covered 45,000
Dependents covered 100,000
Claims business by volume
Administration claims paid $110,000,000
Clients
Total 177
Corporate 165
Multiemployer plans 6
Public/government entities 6
Staff
Total 80
Claims staff 80
Claims staff for self-insured clients 80
Adjusters 25
Claims services since: 1985.
Compensation: Administration: PEPM, $9 to $15.
Geographic areas served: United States.
Officers: David A. Dorfman, president; William E. Webbe, executive vp; Barb L. Wieda, executive vp/COO.
Contact: David A. Dorfman; *david@groupadministrators.com.*

Group Resources Inc.

3080 Premiere Parkway, Suite 100,
Duluth, Ga. 30097;
770-623-8383; fax: 770-623-0288
www.groupresources.com

Employee Benefits

2002 revenues
Total $36,200,000
Self-insured clients $35,450,000
Other $750,000
U.S. clients 100%
Claims administration 94%
Claims adjusting 2%
Other services 4%
Claims business by type
Disability 2%
Health insurance 98%
Employees covered 57,300
Dependents covered 74,400
Claims business by volume
Administration claims paid $246,200,000
Clients
Total 267
Corporate 241
Public/government entities 26
Staff
Total 120
Claims staff 46
Claims staff for self-insured clients 46
Adjusters 36
Claims services since: 1981.
Compensation: Administration: PEPM, $11 to $17.
Geographic areas served: United States.
Officers: Thomas S. Byrd, president/CEO; Andy Willoughby, senior vp/chief information officer; Robby Kerr, vp.
Contact: Andy Willoughby; 678-475-3606; *andy@groupresources.com.*

H

HCH Administration Inc.

209 W. R.B. Garrett Ave.,
Peoria, Ill 61605;
309-673-7330; fax: 309-673-7369
www.hchadmin.com

Employee Benefits

2002 revenues
Total $5,929,000
Self-insured clients $4,158,000
Other $1,771,000
U.S. clients 100%
Claims administration 70%
Other services 30%
Claims business by type
Flex compensation 3%
Health insurance 97%
Employees covered 30,900
Dependents covered 74,700
Claims business by volume
Administration claims paid $145,483,000
Clients
Total 79
Corporate 60
Multiemployer plans 3
Multiemployer welfare plans 1
Public/government entities 13
Union-sponsored plans 2
Staff
Total 87
Claims staff 21
Parent: Health Care Horizons of Illinois Inc.
Claims services since: 1982.
Compensation: Administration: PEPM, $9 to $16.
Geographic areas served: United States.
Officers: James Stevenson, president; Paul Wann, executive vp-operations; Patti Thornton, vp-claims.
Contact: Janet Smith, director-client services and customer development; 309-282-1208; *jsmith@hchadmin.com.*

Health Design Plus Inc.

1755 Georgetown Road,
Hudson, Ohio 44236;
330-656-1072; fax: 330-656-9387
www.hdplus.com

Employee Benefits

2002 revenues
Total $7,100,000
Self-insured clients $6,600,000
Other $500,000
U.S. clients 100%
Claims administration 93%
Other services 7%
Claims business by type
Flex compensation 2%
Other 7%
Health insurance 91%
Employees covered 40,000
Dependents covered 60,000
Claims business by volume
Administration claims paid $98,000,000
Clients
Total 9
Corporate 9
Staff
Total 124
Claims staff 49
Claims staff for self-insured clients 49
Claims services since: 1996.
Compensation: Administration: PEPM.
Geographic areas served: United States.
Officers: M. Ruth Coleman, president/CEO; Louis Castellano, CFO; Constance Jones, senior vp-care management.
Contact: Roberta Kordish, vp-market development; 330-463-1152; *rkordi@hdplus.com.*

Hertz Claim Management

225 Brae Blvd.,
Park Ridge, N.J. 07656;
201-307-2733; fax: 201-307-2329
www.hcmclaims.com

Property/Casualty

2002 revenues
Total $40,000,000
Self-insured clients $30,000,000

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 178

Continued from previous page

Insurers $10,000,000
U.S. clients 80%
Non-U.S. clients 20%
Claims administration 100%
Claims business by type
Auto 75%
General liability 25%
Staff
Total 350
Claims staff 265
Parent: The Hertz Corp.
Compensation: Administration: per claim.
Geographic areas served: United States, Europe.
Officers: Arthur Kirkner, president; John Fahey, vp-operations; Ray Batistoni, controller.
Contact: Richard Sedlak, national account manager; *rsedlak@hertz.com*.

Hewitt, Coleman & Associates Inc.

P.O. Box 5500,
Greenville, S.C. 29606;
864-240-5800; fax: 864-232-8824
www.hewittcoleman.com

Employee Benefits & Property/Casualty
2002 revenues
Total $5,250,000
Self-insured clients $4,000,000
Insurers $250,000
Other $1,000,000
U.S. clients 100%
Claims administration 80%
Other services 20%
Claims business by type
Auto 5%
Bonds 1%
Disability 3%
Flex compensation 2%
General liability 5%
Workers compensation 59%
Health insurance 25%
Claims business by volume
Administration claims paid $57,000,000
Clients
Total 145
Corporate 126
Association plans 2
Public/government entities 17
Staff
Total 59
Claims staff 27
Claims staff for self-insured clients 27
Claims services since: 1923.
Compensation: Administration: workers compensation: percentage of payroll, fixed fee; employee benefits: PEPM.
Geographic areas served: United States.
Officers: Charles R. Warne, president; Randy Chapman, senior vp; Breck Warne, vp-operations.
Contact: Charles R. Warne; *cwarne@hewittcoleman.com*.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

I

Insurance Claims Auditing & Professional Services Inc.

4969 Olson Memorial Highway,
Minneapolis, Minn. 55422;
763-544-6611; fax: 763-544-5514
www.icaps.com

Employee Benefits
2002 revenues
Total $550,000
Self-insured clients $500,000
Insurers $50,000
U.S. clients 100%
Claims auditing 95%
Other services 5%
Claims business by type
Disability 5%
Health insurance 95%
Claims business by volume
Auditing projects conducted 27
Clients
Total 49
Corporate 45
Public/government entities 3
Union-sponsored plans 1
Staff
Total 8
Claims staff for self-insured clients 4
Claims services since: 1988.
Compensation: Auditing: per project, $3,000 to $60,000.
Geographic areas served: United States.
Officers: Betty C. Clark, president; Gloria Bauer, vp; Margaret Rice, secretary.
Contact: Betty C. Clark; *clark@icaps.com*.

Insurance Design Administrators

169 Ramapo Valley Road,
Oakland, N.J. 07436;
201-337-0007; fax: 201-337-1391
www.idatpa.com

Employee Benefits
2002 revenues
Total $13,000,000
Self-insured clients $13,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Flex compensation 5%
Health insurance 95%
Employees covered 32,327
Dependents covered 48,490
Claims business by volume
Administration claims paid $270,591,934
Clients
Total 127
Corporate 80
Association plans 2
Public/government entities 45
Staff
Total 96
Claims staff for self-insured clients 96
Parent: Centerprise Advisors Inc.
Claims services since: 1981.
Compensation: Administration: PEPM, $17 to $24.
Geographic areas served: United States.
Officers: Robert F. Gallo, CEO; Russell P. Minetti, president; Paul Sabina, executive vp.
Contact: Russell P. Minetti; *rminetti@idatpa.com*.

Integrated Behavioral Health

4770 Campus Drive, Suite 120,
Newport Beach, Calif. 92660;
949-608-4950; fax: 949-251-9178
www.ibhcorp.com

Employee Benefits
2002 revenues
Total $4,100,000
Self-insured clients $1,435,000
Other $2,665,000
U.S. clients 100%
Claims administration 35%
Other services 65%
Claims business by type
Disability 5%
Behavioral health 95%
Employees covered 225,000
Dependents covered 290,000
Claims business by volume
Administration claims paid $22,000,000
Clients
Total 350
Corporate 350
Staff
Total 38
Claims staff 20
Claims staff for self-insured clients 20
Adjusters 5
Claims services since: 1991.
Compensation: Administration: PEPM, $3 to $5.
Geographic areas served: United States.
Officers: Edward M. Bosanac, Samual Mayhugh, Thomas Yankoff.
Contact: Edward M. Bosanac; *ed.bosanac@ibhcorp.com*.

J

JI Specialty Services Inc.

9229 Waterford Centre Blvd., Suite 100,
Austin, Texas 78758;
512-346-5314; fax: 512-346-9321
www.jicompanies.com

Employee Benefits & Property/Casualty
2002 revenues
Total $12,000,000
Self-insured clients $6,000,000
Insurers $2,000,000
Other $4,000,000
U.S. clients 100%
Claims administration 67%
Other services 33%
Claims business by type
Auto 5%
Flex compensation 5%
General liability 5%
Professional liability 5%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 179

Continued from previous page

Property damage 5%
Workers compensation 40%
Health insurance 35%
Employees covered 14,000
Dependents covered 7,000
Claims business by volume
Administration claims paid. $60,000,000
Clients
Total 141
Corporate 6
Association plans 4
Multiemployer welfare plans 1
Public/government entities 130
Staff
Total 142
Claims staff. 32
Claims staff for self-insured clients 22
Adjusters 10
Parent: JI Financial Group.
Claims services since: 1988.
Compensation: Administration: PEPM, $14 to $18. Adjusting: per claim, $600 to $800.
Geographic areas served: United States.
Officers: Francis J. Fey, president/CEO; Samuel D. Francis, executive vp/general counsel; Herman Juarez, CFO.
Contact: Paul Saper, vp-marketing and sales; *paul.saper@jicompanies.com*.

Johns Eastern Co. Inc.

P.O. Box 4175,
Sarasota, Fla. 34230;
941-907-3100; fax: 941-907-7227
www.johnseastern.com

Property/Casualty
2002 revenues
Total $14,000,000
Self-insured clients $6,000,000
Insurers $500,000
Other. $7,500,000
U.S. clients 90%
Non-U.S. clients 10%
Claims administration 10%
Claims adjusting 25%
Claims auditing 5%
Other services 60%
Claims business by type
Auto. 15%
General liability 15%
Inland marine 2%
Professional liability 10%
Property damage. 3%
Workers compensation 55%
Claims business by volume
Administration claims paid. $22,000,000
Claims adjusted 7,000
Auditing projects conducted 3
Clients
Total 61
Corporate 25
Association plans 2
Public/government entities 34
Staff
Total 174
Claims staff. 60
Claims staff for self-insured clients 25
Adjusters 85
Claims services since: 1946.
Compensation: Administration: per contract. Adjusting: per hour, $68. Auditing: per hour, $125.
Geographic areas served: United States.
Officers: Kenneth M. Johns III, president; Allen L. Ladd, executive vp; Stuart E. Bayer, secretary/treasurer.
Contact: Allen L. Ladd; 877-879-9216; *aladd@johnseastern.com*.

K

Keenan & Associates

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

Employee Benefits & Property/Casualty
2002 revenues
Total $71,000,000
Self-insured clients $14,000,000
Insurers. $8,250,000
Other. $48,750,000
U.S. clients 100%
Claims administration 24%
Claims adjusting 7%
Other services 69%
Claims business by type
Auto. 1%
Disability 5%
General liability 2%
Workers compensation 80%
Health insurance 12%
Claims business by volume
Administration claims paid. $220,000,000
Claims adjusted 4,150
Clients
Total 1,000
Corporate 175
Public/government entities 825
Staff
Total 543
Claims staff. 225
Claims staff for self-insured clients 130
Adjusters 32
Claims services since: 1978.
Geographic areas served: United States.
Officers: John Keenan, chairman; Sean K. Smith, CEO; David J. De Wenter, executive vp/COO.
Contact: David J. De Wenter.

Key Risk Management Services Inc.

7900 McCloud Road, P.O. Box 49129,
Greensboro, N.C. 27419;
336-668-9050; fax: 336-605-7553
www.keyrisk.com

Property/Casualty
2002 revenues
Total $10,000,000
Self-insured clients $10,000,000
U.S. clients 100%
Claims administration 95%
Other services 5%
Claims business by type
Workers compensation 100%
Claims business by volume
Administration claims paid $60,000,000*
Clients
Total 47
Corporate 30
Association plans 8
Public/government entities 9
Staff
Total 185
Claims staff. 60
Claims staff for self-insured clients 42
Adjusters 40
Parent: W.R. Berkley Corp.
Claims services since: 1986.
Compensation: Administration: per indemnity claim, $600 to $800.
Geographic areas served: United States.
Officers: Joe Sykes, president; Becky Karr, CFO; Anne Roberts, senior vp.
Contact: Anne Roberts; 336-605-7327; *aroberts@keyrisk.com*.
**Estimated.*

Klais & Co. Inc.

1867 W. Market St.,
Akron, Ohio 44313;
330-867-8443; fax: 330-867-0827
www.klais.com

Employee Benefits
2002 revenues
Total $9,500,000
Self-insured clients $8,450,000
Insurers $900,000
Other $150,000
U.S. clients 100%
Claims administration 98.5%
Other services 1.5%
Claims business by type
Disability 1%
Flex compensation 2%
Workers compensation 10%
Health insurance 87%
Employees covered 60,000
Claims business by volume
Administration claims paid. $150,000,000
Clients
Total 107
Corporate 70
Multiemployer welfare plans 2
Public/government entities 35
Staff
Total 103
Claims staff. 98
Claims staff for self-insured clients 98
Claims services since: 1979.
Compensation: Administration: PEPM.
Geographic areas served: United States.
Officers: Nancy K. Archibald, president; James R. Mendiola, vp-finance; Richard Schoeler, vp-marketing.
Contact: Nancy K. Archibald.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 180

Continued from previous page

L

The Loomis Co.

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

Employee Benefits & Property/Casualty

2002 revenues
Total $28,400,000
Self-insured clients $27,830,000
Other $570,000
U.S. clients 100%
Claims administration 70%
Claims adjusting 25%
Claims auditing 3%
Other services 2%
Claims business by type
Disability 5%
Flex compensation 10%
General liability 85%
Employees covered 115,000
Dependents covered 241,000
Claims business by volume
Administration claims paid $825,000,000
Clients
Total 610
Corporate 525
Association plans 15
Multiemployer plans 5
Multiemployer welfare plans 15
Public/government entities 30
Union-sponsored plans 20
Staff
Total 375
Claims staff for self-insured clients 305
Claims services since: 1978.
Compensation: Administration: PEPM, $7 to $25. Adjusting: PEPM, $7 to $25. Auditing: PEPM, $7 to $25.
Geographic areas served: United States, Europe.
Officers: James R. Loomis, president/CEO; Kathy Schlegel, treasurer; Thomas C. Forsberg, assistant vp.
Contact: James R. Loomis; *jloomis@loomisco.com*.

M

Managed Benefit Plans Inc.

1500 Route 517, Suite 108,
Hackettstown, N.J. 07840;
908-684-5811; fax: 908-684-5822
www.managedbenefitplans.com

Employee Benefits

2002 revenues
Total $4,410,000
Self-insured clients $4,300,000
Other $110,000
U.S. clients 100%
Claims administration 98%
Other services 2%
Claims business by type
Flex compensation 5%
Health insurance 95%
Employees covered 4,500
Dependents covered 7,875
Claims business by volume
Administration claims paid $24,300,000
Clients
Total 12
Corporate 12
Staff
Total 15
Claims staff 8
Claims staff for self-insured clients 8
Adjusters 5
Claims services since: 2000.
Compensation: Administration: PEPM, $15 to $25.
Geographic areas served: United States.
Officers: William A. Boudreau, CEO; Joanne M. Filardo, president; Roger Bowden, senior vp.
Contact: Joanne M. Filardo; 908-684-5813.

Peter J. McBreen & Associates Inc.

20 N. Wacker Drive, Suite 2520,
Chicago, Ill. 60606;
312-332-4307; fax: 312-332-0290
www.mcbreen.com

Property/Casualty

2002 revenues
Total $1,820,000
Self-insured clients $800,000
Insurers $1,000,000
Other $20,000
U.S. clients 70%
Non-U.S. clients 30%
Claims administration 50%
Claims adjusting 48%
Claims auditing 1%
Other services 1%
Claims business by type
General liability 15%
Property damage 15%
Aviation 70%
Claims business by volume
Administration claims paid $4,000,000*
Claims adjusted 100
Auditing projects conducted 5
Clients
Total 90
Corporate 50
Multiemployer plans 20
Public/government entities 20
Staff
Total 30
Claims staff 25
Claims staff for self-insured clients 15
Adjusters 23
Claims services since: 1958.
Compensation: Administration: time/expense, $65 to $110. Adjusting: time/expense, $65 to $110. Auditing: time/expense, $65 to $110.
Geographic areas served: United States, Mexico, Canada, Latin America.
Officers: Hugh G. McBreen, chairman; Paul J. McBreen, president.
Contact: Paul J. McBreen; *mcbreenchg@aol.com*.
**Estimated.*

McGee Risk Services

P.O. Box 419013,
Kansas City, Mo. 64141-6013;
816-842-4800; fax: 816-842-1276
www.thomasmcgee.com

Property/Casualty

2002 revenues
Total $2,600,000
Self-insured clients $2,574,000
Other $26,000
U.S. clients 100%
Claims administration 98%
Claims auditing 1%
Other services 1%
Claims business by type
Auto 2%
General liability 6%
Inland marine 1%
Professional liability 5%
Property damage 1%
Workers compensation 85%
Claims business by volume
Administration claims paid $16,000,000
Claims adjusted 7,500
Auditing projects conducted 3
Clients
Total 335
Corporate 265
Association plans 5
Public/government entities 65
Staff
Total 85
Claims staff 22
Claims staff for self-insured clients 22
Adjusters 11
Parent: Thomas McGee L.C.
Claims services since: 1987.
Compensation: Administration: flat fee, per project. Adjusting: flat fee; per claim by type, $95 to $1,500. Auditing: per hour, $60 to $200.
Geographic areas served: United States.
Officers: Gene Klein, Larry Kaminsky, Charlie Kaufmann, Douglas Joyce, principals.
Contact: Ed Treadwell, risk manager; 816-843-4443; *etreadwell@thomasmcgee.com*.

Meadowbrook Claims Services

26600 Telegraph Road,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

Property/Casualty

2002 revenues
Total $13,000,000
Self-insured clients $7,100,000
Insurers $5,500,000
Other $400,000
U.S. clients 100%
Claims administration 85%
Claims adjusting 10%
Claims auditing 2%
Other services 3%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 181

Continued from previous page

Claims business by type
Auto 10%
Bonds 2%
General liability 20%
Inland marine 3%
Professional liability 5%
Property damage 5%
Workers compensation 55%
Claims business by volume
Administration claims paid $85,000,000
Clients
Total 70
Corporate 30
Association plans 25
Public/government entities 15
Staff
Total 150
Claims staff 90
Claims staff for self-insured clients 25
Adjusters 90
Parent: Meadowbrook Insurance Group.
Claims services since: 1980.
Compensation: Administration: percentage of premium, 1.5% to 6%. Adjusting: per claim, percentage of premium.
Geographic areas served: United States.
Officers: Randolph W. Fort, senior vp; Thomas Tucker, Curtis Kirkland, vps.
Contact: Randolph W. Fort; 248-204-8014; *rfort@meadowbrook.com*.

Mountain States Administrative Services

7202 E. Rosewood,
Tucson, Ariz. 85751;
520-722-0811; fax: 520-722-7127
www.msadministrative.com

Employee Benefits
2002 revenues
Total $1,794,974
Self-insured clients $1,645,917
Other $149,057
U.S. clients 100%
Claims administration 92%
Other services 8%
Claims business by type
Disability 3%
Flex compensation 5%
Health insurance 92%
Employees covered 12,775
Dependents covered 33,250
Claims business by volume
Administration claims paid $22,549,308
Clients
Total 28
Corporate 23
Association plans 1
Public/government entities 2
Union-sponsored plans 2
Staff
Total 24
Claims staff 11
Claims staff for self-insured clients 11
Parent: Lovitt & Touche Inc.
Claims services since: 1973.
Compensation: Administration: PEPM, $2 to $22.
Geographic areas served: United States.
Officers: Steven D. Touche, president; Joseph Duehy, secretary; Gail Craig-Jaeger, treasurer.
Contact: Linda S. Ludwick, executive director-operations; *lludwick@lovitt-touche.com*.

Murphy & Beane

15 Broad St., Suite 200,
Boston, Mass. 02109;
617-723-4400; fax: 617-723-3515
www.murphy-beane.com

Property/Casualty
2002 revenues
Total $4,000,000
Self-insured clients $4,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Auto 2%
Disability 5%
General liability 5%
Property damage 2%
Workers compensation 79%
Construction 2%
Other 5%
Claims business by volume
Administration claims paid $20,000,000
Clients
Total 35
Corporate 30
Public/government entities 5
Staff
Total 65
Claims staff 40
Claims services since: 1970.
Compensation: Administration: payroll, per claim, percentage of premium. Adjusting: per hour.
Geographic areas served: United States.
Officers: Edward J. Murphy Jr., CEO.
Contact: Richard Hormel, vp; 5901 Green Valley Circle, Suite 145, Culver City, Calif. 90230, 310-649-4470; David Richardson, claims manager; Union Plaza, New London, Conn. 06320, 860-442-0661.

N

NATLSCO Inc.-TPA Services

1 Kemper Drive,
Long Grove, Ill. 60049;
847-320-2725; fax: 847-320-5452
www.natlsco.com

Employee Benefits & Property/Casualty
2002 revenues
Total $167,000,000
Self-insured clients $66,300,000
Insurers $85,700,000
Other $15,000,000
U.S. clients 100%
Claims administration 91%
Other services 9%
Claims business by type
Auto 3%
Disability 70%
General liability 3%
Inland marine 0.5%
Ocean marine 0.5%
Property damage 1%
Workers compensation 22%
Clients
Total 61
Corporate 57
Public/government entities 4
Staff
Total 1,684
Claims staff 1,684
Claims staff for self-insured clients 1,034
Adjusters 600
Parent: Kemper Insurance Cos.
Claims services since: 1912.
Compensation: Administration: PEPM, per claim, $60 to $2,000.
Geographic areas served: United States.
Officers: Patricia A. Drago, chairman/president/CEO; William A. Hickey, vp; David K. Patterson, assistant vp.
Contact: Wesley R. Dawson, vp; *wdawson@kemperinsurance.com*.

New York Compensation Managers Inc.

6250 S. Bay Road,
Syracuse, N.Y. 13220;
315-699-8475; fax: 315-699-1438
www.workerscomp.com

Property/Casualty
2002 revenues
Total $40,000,000
Self-insured clients $40,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Workers compensation 100%
Claims business by volume
Administration claims paid $10,089,459
Clients
Total 1,200
Corporate 1,192
Association plans 3
Public/government entities 5
Staff
Total 45
Claims staff 21
Claims staff for self-insured clients 21
Claims services since: 1963.
Compensation: Administration: percentage of premium.
Geographic areas served: United States.
Officers: David E. Francey, Lew Rumsmoke, Edwin Olmstead, principals.
Contact: Lynn Schlafer, director-public relations; *lschlafer@workerscomp.com*.

North American Benefits Network Inc.

19800 Detroit Road,
Cleveland, Ohio 44116;
800-356-6226; fax: 440-356-0140
www.nabn.com

Employee Benefits

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 182

Continued from previous page

2002 revenues
Total $11,200,000
Self-insured clients $9,016,000
Insurers. $1,686,000
Other $498,000
Claims administration 95%
Other services 5%
Claims business by type
Disability 10%
Flex compensation 10%
Health insurance 80%
Employees covered 32,000
Dependents covered 38,500
Claims business by volume
Administration claims paid. $132,000,000
Clients
Total 89
Corporate 84
Public/government entities 4
Union-sponsored plans. 1
Staff
Total 128
Claims staff. 22
Compensation: Administration: PEPM, $12 to $15.
Geographic areas served: United States.
Officers: Donald T. Baker, Alexander Hahn, presidents; Ronald K. Dewsnap, executive vp.
Contact: Cheryl Tidwell, executive vp; 6279 Tri-Ridge Blvd., Suite 200, Cleveland, Ohio 45740; 513-576-6221; *ctidwell@nabn.com*.

North American Health Plans Inc.

300 Corporate Parkway,
Amherst, N.Y. 14226;
716-446-5500; fax: 716-446-5592
www.nahp.com

Employee Benefits

2002 revenues
Total $31,000,000
Self-insured clients $27,000,000
Insurers. $4,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Disability 2%
Flex compensation 3%
Health insurance 95%
Employees covered 180,000
Dependents covered 250,000
Claims business by volume
Administration claims paid. $1,000,000
Clients
Total 300
Corporate 275
Public/government entities 20
Union-sponsored plans. 5
Staff
Total 550
Claims services since: 1983.
Compensation: Administration: PEPM, $10 to $14.
Geographic areas served: United States.
Officers: Ronald Zoeller, president/CEO; Gina Murphy, executive vp; Rob Ivie, senior vp-sales.
Contact: Ann Marie Gibney, director-marketing; *agibney@nahp.com*.

Nova Healthcare Administrators Inc.

2680 Grand Island Blvd.,
Grand Island, N.Y. 14072;
716-773-1143; fax: 716-773-1276
www.novahealthcare.com

Employee Benefits

2002 revenues
Total $7,900,000
Self-insured clients $7,550,000
Other $350,000
U.S. clients 100%
Claims administration 90%
Other services 10%
Claims business by type
Flex compensation 5%
Health insurance 95%
Employees covered 35,000
Dependents covered 50,000
Claims business by volume
Administration claims paid. $55,000,000
Clients
Total 121
Corporate 92
Multiemployer plans 14
Public/government entities 15
Staff
Total 114
Parent: First Niagara Financial Group.
Claims services since: 1982.
Compensation: Administration: PEPM, $12 to $22.
Geographic areas served: United States.
Officers: Larry Thompson, president; William Brothers, vp-sales; Kristy Long Hartley, vp-operations.
Contact: William Brothers; *bbrothers@novahealthcare.com*.

O

Octagon Risk Services Inc.

2101 Webster St., Suite 900,
Oakland, Calif. 94612;
510-452-9300; fax: 510-452-1479
www.octagonrs.com

Property/Casualty

2002 revenues
Total $31,000,000
Self-insured clients $28,300,000
Insurers. $1,000,000
Other. $1,700,000
U.S. clients 100%
Claims administration 95%
Claims auditing 1%
Other services 4%
Claims business by type
Professional liability 30%
Workers compensation 65%
Other 5%
Claims business by volume
Administration claims paid. $230,000,000
Auditing projects conducted 6
Clients
Total 34
Corporate 26
Public/government entities 8
Staff
Total 266
Claims staff. 231
Claims staff for self-insured clients 228
Adjusters 103
Parent: St. Paul Cos. Inc.
Claims services since: 1975.
Compensation: Administration: annual fixed fee. Auditing: per hour, $175 to $190.
Geographic areas served: United States.
Officers: Charles Francis, CEO; Stephen Brown, president; Jay Ayala, COO.
Contact: Jean P. Baulis, senior vp-sales and marketing; 510-874-5251; *jean.baulis@octagonrs.com*.

P

PMA Management Corp.

380 Sentry Parkway,
Blue Bell, Pa. 19422;
800-222-2749; fax: 610-397-5027
www.pmagroup.com

Employee Benefits & Property/Casualty

2002 revenues
Total $13,000,000
Self-insured clients $12,000,000
Other. $1,000,000
U.S. clients 100%
Claims administration 90%
Other services 10%
Claims business by type
Auto. 5%
Disability 10%
General liability 10%
Property damage. 5%
Workers compensation 70%
Claims business by volume
Administration claims paid. $200,000,000
Clients*
Total 140
Staff
Total 120
Claims staff. 95
Parent: PMA Capital.
Claims services since: 1915.
Geographic areas served: United States.
Officers: Frank Altiere, president; Michael MacAulay, assistant vp-sales; George Dugan, assistant vp-claims.
Contact: Michael MacAulay; *michael_macaulay@pmagroup.com*.
**Estimated.*

Pacesetter National Corp.

P.O. Box 41186,
Baton Rouge, La. 70835;
800-844-8104; fax: 800-951-7223
www.pacesetternational.com

Property/Casualty

2002 revenues
Total $3,000,000
Self-insured clients $1,000,000

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 183

Continued from previous page

Insurers $2,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Auto 75%
General liability 5%
Workers compensation 20%
Claims business by volume
Administration claims paid $30,000,000
Staff
Total 60
Adjusters 30
Claims services since: 1990.
Compensation: Administration: flat rate.
Geographic areas served: United States.
Contact: Paul E. Pearson, president; *ppearson@pacesetter-adj.com*.

Pinnacle Risk Management Services

P.O. Box 19990,
Portland, Ore. 97280-0999;
503-245-9756; fax: 503-246-1581
www.pinnaclerisk.com

Property/Casualty
2002 revenues
Total $18,000,000
Self-insured clients $15,000,000
Insurers $2,500,000
Other $500,000
U.S. clients 100%
Claims administration 94%
Claims adjusting 2%
Claims auditing 2%
Other services 2%
Claims business by type
Auto 10%
General liability 30%
Professional liability 10%
Property damage 5%
Workers compensation 45%
Claims business by volume
Administration claims paid $400,000,000
Auditing projects conducted 7
Clients
Total 96
Corporate 53
Association plans 3
Public/government entities 40
Staff
Total 240
Claims staff 190
Claims staff for self-insured clients 180
Adjusters 180
Claims services since: 1963.
Compensation: Administration: flat fee, $1,000 to $5,000. Adjusting: per file, $150 to $5,000. Auditing: per hour, $60 to $140.
Geographic areas served: United States.
Officers: Robert Short, CEO; James Broyles, president; Steven Self, COO.
Contact: John Huffman, vp; 7500 N. Dreamy Draw, Suite 135, Phoenix, Ariz. 85020; 480-998-1392; *jhuffman@pinnaclerisk.com*.

The directory explanation box can be found on page 166.

Platinum Safety & Claims Services L.L.C.

501 Shelley Drive,
Tyler, Texas 75701;
903-561-4242; fax: 903-581-2412
www.platinumclaims.com

Employee Benefits & Property/Casualty
2002 revenues
Total $2,500,000
Self-insured clients $2,500,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Workers compensation 50%
Health insurance 50%
Employees covered 9,824*
Dependents covered 4,925*
Claims business by volume
Administration claims paid $19,000,000
Clients
Total 15
Corporate 15
Staff
Total 13
Claims staff 10
Claims services since: 1997.
Compensation: Administration: flat fee.
Geographic areas served: United States.
Officers: Barry L. Jones, president; Richard K. Kerr, CEO; Billy Hibbs Jr., secretary/treasurer.
Contact: Barry L. Jones, *bjones@platinumclaims.com*; Rick Fisher, manager, *rfisher@platinumclaims.com*.
**As of Jan. 28, 2002.*

The Principal Financial Group-National Accounts

7745 Office Plaza Drive N.,
West Des Moines, Iowa 50266;
515-235-9351; fax: 515-235-9280
www.principal.com

Employee Benefits
2002 revenues
Total $130,050,825
Self-insured clients $119,788,852
Insurers $10,261,973
U.S. clients 100%
Claims administration 100%
Claims business by type
Disability 1.1%
Health insurance 98.9%
Employees covered 425,789
Dependents covered 584,149
Claims business by volume
Administration claims paid $1,707,403,359
Clients
Total 274
Corporate 269
Association plans 2
Public/government entities 3
Staff
Total 1,212
Claims staff 708
Claims services since: 1950.
Compensation: Administration: PEPM, $14 to $24.
Geographic areas served: United States.
Officers: Jim Charling, vp; Wayne Ellis, second vp-claims; David Todd, marketing director.
Contact: David Todd; 515-235-9288; *todd.dave@principal.com*.

ProClaim America Inc.

9800 Centre Parkway, Suite 650,
Houston, Texas 77036;
713-771-3500; fax: 713-771-7749
www.proclaimamerica.com

Property/Casualty
2002 revenues
Total $7,100,000
Self-insured clients $4,900,000
Insurers $1,750,000
Other $450,000
U.S. clients 99%
Non-U.S. clients 1%
Claims administration 62%
Claims adjusting 26%
Claims auditing 7%
Other services 5%
Claims business by type
General liability 10%
Professional liability 90%
Claims business by volume
Administration claims paid $92,349,400
Claims adjusted 5,453
Auditing projects conducted 30
Clients
Total 107
Corporate 104
Public/government entities 3
Staff
Total 75
Claims staff 62
Claims staff for self-insured clients 52
Adjusters 32
Claims services since: 1996.
Compensation: Administration: fixed fee, per hour, $80 to $100. Adjusting: per hour, $75 to $85. Auditing: fixed fee, per hour, $100 to $125.
Geographic areas served: United States.
Officers: Joseph Costantino, president; Joseph D'heron, executive vp-marketing; Rhonda Mosier, executive vp-operations.
Contact: Joseph D'heron; 800-771-9818; *jdheron@proclaimamerica.com*.

Professional Benefit Administrators Inc.

15 Spinning Wheel Road, Suite 210,
Hinsdale, Ill. 60521;
630-655-3755; fax: 630-887-7001
www.pbaclaims.com

Employee Benefits
2002 revenues
Total $10,689,246
Self-insured clients $8,552,685
Other $2,136,561
U.S. clients 100%
Claims administration 79.4%
Other services 20.6%
Claims business by type
Flex compensation 5%
Health insurance 95%
Employees covered 48,296

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 184

Continued from previous page

Dependents covered 63,965
Claims business by volume
Administration claims paid. $292,216,102
Clients
Total 174
Corporate 146
Multiemployer plans 1
Public/government entities 26
Union-sponsored plans. 1
Staff
Total 164
Claims staff. 121
Claims services since: 1985.
Compensation: Administration: PEPM, $12 to $14.
Geographic areas served: United States.
Officers: Ronald Walter, president; David W. Plumb, vp.
Contact: Ronald Walter; *rwalter@pbaclaims.com*.

Professional Claims Management Inc.

4845 Fulton Drive N.W.,
P.O. Box 35276,
Canton, Ohio 44735;
330-493-7278; fax: 330-493-5878
www.pcmtpa.com

Employee Benefits
2002 revenues
Total $5,000,000
Self-insured clients $5,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Flex compensation 3%
Health insurance 97%
Employees covered 60,000
Dependents covered 42,000
Claims business by volume
Administration claims paid $90,000
Clients
Total 410
Corporate 400
Public/government entities 10
Staff
Total 80
Claims staff. 22
Claims services since: 1983.
Compensation: Administration: PEPM, $10 to $15.
Geographic areas served: United States.
Officers: David Bratton, CEO; Mike Novelli, president; Robert Archibald, executive vp.
Contact: Jeffrey A. Metric, director-marketing; 330-493-7278, ext. 236; *jeffm@pcmtpa.com*.

R

Risk Enterprise Management Ltd.

2540 Route 130, Suite 109,
Cranbury, N.J. 08512;
609-495-0020; fax: 609-495-0250
www.remltd.com

Property/Casualty
2002 revenues
Total $112,000,000
Self-insured clients $88,000,000
Insurers. $24,000,000
U.S. clients 73%
Non-U.S. clients 37%
Claims administration 98%
Claims auditing 1%
Other services. 1%
Claims business by type
Auto. 3%
General liability 10%
Professional liability 3%
Property damage. 6%
Workers compensation 76%
Other. 2%
Claims business by volume
Administration claims paid. $771,000,000
Auditing projects conducted 6
Clients
Total 212
Corporate 138
Association plans 68
Public/government entities 6
Staff
Total 900
Claims staff. 635
Parent: Zurich Financial Services Group.
Claims services since: 1995.
Compensation: Administration: annual fee per claim, cost plus, life of contract, monthly carry. Auditing: per hour, per project.
Geographic areas served: United States, Europe.
Officers: Michael J. Riney, president; Thomas W. Kober, executive vp; Paula E. Maguire, senior vp; Matthew T. Craig, vp.
Contact: Matthew T. Craig; *matthew.craig@remltd.com*.

Risk Management Resources

8315 Cantrell Road, Suite 300,
Little Rock, Ark. 72058;
501-614-1142; fax: 501-614-1688
www.rkfl.com

Property/Casualty
2002 revenues
Total $2,310,000
Self-insured clients $1,500,000
Insurers $700,000
Other $110,000
U.S. clients 100%
Claims administration 20%
Claims adjusting 75%
Other services 5%
Claims business by type
Auto. 2%
General liability 5%
Professional liability 25%
Property damage. 3%
Workers compensation 65%
Claims business by volume
Administration claims paid. $6,000,000
Claims adjusted 4,500*
Clients
Total 20
Corporate 12
Association plans 8
Staff
Total 21
Claims staff. 16
Claims staff for self-insured clients 16
Adjusters 16
Parent: Ramsey, Krug, Farrell & Lensing.
Claims services since: 1980.
Compensation: Administration: flat fee. Adjusting: flat fee.
Geographic areas served: United States.
Officers: Larry Jolley, COO; Bill Sigler, senior vp; Linda Collins, claim director.
Contact: Larry Jolley.
**Estimated.*

Risk Management Services Corp.

P.O. Box 22989,
Louisville, Ky. 40252-0989;
502-326-5900; fax: 502-326-5909
www.rmsco.com

Property/Casualty
2002 revenues
Total $4,000,000
Self-insured clients $2,500,000
Insurers $500,000
Other. $1,000,000
U.S. clients 100%
Claims administration 75%
Other services 25%
Claims business by type
Auto. 7%
General liability 20%
Workers compensation 73%
Clients
Total 22
Corporate 10
Association plans 2
Public/government entities 10
Staff
Total 38
Claims staff. 23
Claims staff for self-insured clients 23
Adjusters 23
Claims services since: 1995.
Compensation: Administration: per claim, percentage of premium.
Geographic areas served: United States.
Officers: Don Turner, president; Jeff Rausch, vp.

RmSCO Inc.

115 Contiuum Drive,
Liverpool, N.Y. 13088;
315-448-9000; fax: 315-476-8440
www.rmscoinc.com

Employee Benefits & Property/Casualty
2002 revenues
Total $20,500,000
Self-insured clients $18,000,000
Other. $2,500,000
U.S. clients 100%
Claims administration 85%
Claims auditing 1%
Other services 14%
Claims business by type

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 185

Continued from previous page

Auto 1%
Disability 8%
Flex compensation 4%
Workers compensation 35%
Health insurance 52%
Employees covered 200,000
Dependents covered 150,000

Claims business by volume
Administration claims paid $350,000,000
Auditing projects conducted 20

Clients
Total 220
Corporate 155
Association plans 20
Union-sponsored plans 45

Staff
Total 235
Claims staff for self-insured clients 160

Claims services since: 1981.
Compensation: Administration: PEPM, per claim. Auditing: flat fee.
Geographic areas served: United States.
Officers: Richard H. Sykes, president; Michael J. Hotaling, vp.
Contact: Richard H. Sykes.

RSKCo

3500 Lacey Road,
Downers Grove, Ill. 60515;
630-719-3275; fax: 630-719-3306
www.rskco.com

Property/Casualty

2002 revenues
Total $334,000,000
Self-insured clients $114,000,000
Insurers $120,000,000
Other $100,000,000
U.S. clients 100%
Claims administration 70%
Other services 30%

Claims business by type
Auto 9%
General liability 10%
Workers compensation 81%

Claims business by volume
Administration claims paid $2,200,000,000

Clients
Total 525

Staff
Total 2,709
Adjusters 1,378

Parent: CNA Financial Corp.
Claims services since: 1932.
Compensation: Administration: per claim.
Geographic areas served: United States.
Officers: Robert R. Kulbick, CEO; Thomas E. Donnelly, senior vp-client services; Robert R. Smith, senior vp-sales.
Contact: Michael L. Warren, assistant vp-sales support; 630-719-3275.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

S

Sedgwick Claims Management Services Inc.

1100 Ridgeway Loop Road,
Memphis, Tenn. 38120;
901-415-7400; fax: 901-415-7406
www.sedgwickcms.com

Employee Benefits & Property/Casualty

2002 revenues
Total $217,000,000
Self-insured clients $194,675,846
Other $22,324,154
U.S. clients 100%
Claims administration 90%
Other services 10%

Claims business by type
Auto 8%
Disability 20%
General liability 26%
Workers compensation 46%

Claims business by volume
Administration claims paid $3,022,660,128

Clients
Total 360
Corporate 300
Association plans 10
Public/government entities 50

Staff
Total 2,511
Claims staff 2,155

Parent: Marsh & McLennan Cos. Inc.
Claims services since: 1971.
Compensation: Administration: cost plus, per claim. Adjusting: cost plus, per claim.
Geographic areas served: United States.
Officers: David A. North, president/CEO; James B. Wiertelak, COO; Robert J. Peterson, senior vp.
Contact: Robert J. Peterson; *rpeterson@sedgwickcms.com*.

Southeastern Indiana Health Organization

417 Washington St.,
Columbus, Ind. 47201;
812-378-7000; fax: 812-314-2544
www.siho.org

Employee Benefits

2002 revenues
Total $23,719,335
Self-insured clients $3,050,544
Insurers $20,497,119
Other $171,672
U.S. clients 100%
Claims administration 13%
Claims adjusting 86%
Other services 1%

Claims business by type
Health insurance 100%
Employees covered 15,567
Dependents covered 14,915

Claims business by volume
Administration claims paid $77,992,456

Clients
Total 402
Corporate 397
Public/government entities 5

Staff
Total 89
Claims staff 17

Claims services since: 1987.
Compensation: Administration: PEPM, $15 to $32.
Geographic areas served: United States.
Officers: Dave Barker, CEO; Ron Sewell, vp-human resources; Marc Rothbart, senior vp-sales and marketing.
Contact: Susan Stanley, marketing assistant; *susan.staley@siho.org*.

Southern California Risk Management Associates Inc.

313 E. Foothill Blvd.,
Upland, Calif. 91786;
909-608-7171; fax: 909-608-7165
www.scrma.com

Property/Casualty

2002 revenues
Total $8,100,000
Self-insured clients $7,950,000
Insurers $150,000
U.S. clients 100%
Claims administration 100%

Claims business by type
Workers compensation 100%

Claims business by volume
Administration claims paid $195,000,000

Clients
Total 149
Corporate 25
Association plans 12
Public/government entities 112

Staff
Total 114
Claims staff 114

Claims services since: 1988.
Compensation: Administration: flat fee.
Geographic areas served: United States.
Officers: Dale H. Jones, CEO; Jody Gray, president.
Contact: Dale H. Jones; *dalej@scrma.com*.

Specialty Risk Services Inc.

Goodwin Square, 225 Asylum St.,
16th Floor,
Hartford, Conn. 06103;
888-236-4684; fax: 860-520-2560
www.specialtyriskservices.com

Property/Casualty

2002 revenues
Total $165,200,000
Self-insured clients $150,800,000
Other $14,400,000
U.S. clients 100%
Claims administration 91%
Other services 9%

Claims business by type
Auto 8%
Disability 2%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 186

Continued from previous page

General liability 10%
Workers compensation 80%
Claims business by volume
Administration claims paid $1,300,000,000
Clients
Total 575
Corporate 564
Public/government entities 11
Staff
Total 1,450
Claims staff 1,212
Parent: The Hartford Financial Services Group Inc.
Claims services since: 1990.
Compensation: Administration: annual fee; cost plus; handle to conclusion; loss conversion factor, $130 to $1,450.
Geographic areas served: United States.
Officers: Dennis R. Replogle, president; Annette L. Sanchez, senior vp-business and product development; Kenneth F. Martino, CFO.
Contact: Annette L. Sanchez; 860-520-2575; *annette.sanchez@thehartford.com.*

Spectrum Administrators Inc.

2166 S. 12th St.,
Allentown, Pa. 18103;
610-402-7420; fax: 610-402-7411
www.spectrumadministrators.com

Employee Benefits & Property/Casualty
2002 revenues
Total $3,000,000
Self-insured clients $3,000,000
U.S. clients 100%
Claims administration 80%
Other services 20%*
Staff
Total 55
Claims services since: 1988.
Compensation: Administration: PEPM, flat fee.
Geographic areas served: United States.
Officers: Elliott Sussman, president; Gregory Kile, vp; Stacey Asbell, secretary.
Contact: Stacey Asbell; *stacey.asbell@lvh.com.*
**Includes repricing work for PPOs serving mostly self-funded clients.*

T

TR Paul Inc.

14 Commerce Road,
Newtown, Conn. 06470;
203-426-8161; fax: 203-270-0927
www.trpaul.com

Employee Benefits
2002 revenues
Total $2,500,000
Self-insured clients $2,200,000
Other $300,000
U.S. clients 100%
Claims administration 90%
Other services 10%
Claims business by type
Flex compensation 5%
Health insurance 95%
Employees covered 20,000
Dependents covered 46,000
Claims business by volume
Administration claims paid. $42,000,000
Clients
Total 80
Corporate 75
Public/government entities 5
Staff
Total 40
Claims staff. 16
Claims services since: 1972.
Compensation: Administration: PEPM, $12 to $25.
Geographic areas served: United States.
Officers: Mary Griffin, president; George Romer, executive vp/CFO.
Contact: Mary Griffin.

Target Claims Management Consultants L.L.C.

696 S. Ninth St., Suite 101,
Lindenhurst, N.Y. 11757;
631-327-1036; fax: 631-980-3673
www.alternativeinsuranceworks.com

Property/Casualty
2002 revenues
Total. $725,000
Self-insured clients. $625,000
Other $100,000
U.S. clients 100%
Claims administration 10%
Claims adjusting 65%
Claims auditing 10%
Other services 15%
Claims business by type
Auto. 80%
Bonds 2%
General liability 5%
Inland marine 1%
Pensions 2%
Workers compensation 2%
Business interruption 1%
Health insurance 7%
Claims business by volume
Administration claims paid. $2,500,000
Claims adjusted 1,500
Auditing projects conducted 250
Clients
Total 12
Corporate 8
Association plans 4
Staff
Total 9
Claims staff. 4
Claims staff for self-insured clients 4
Adjusters 2
Parent: Alternative Insurance Works.
Claims services since: 2002.
Compensation: Administration: per hour, $50 to $175. Adjusting: per claim, $25 to $300. Auditing: per project, $2,500 to $40,000.
Geographic areas served: United States, Mexico, Canada.
Officers: Ken Jacobs, president; Tim Breen, director; Annette Leone, claims manager.
Contact: Ken Jacobs; *kenjacobs@consultant.com.*

TRISTAR Risk Management

100 Oceangate, Suite 700,
Long Beach, Calif. 90802;
562-495-6600; fax: 562-432-8619
www.tristarrisk.com

Property/Casualty
2002 revenues
Total $38,000,000
Self-insured clients $24,000,000
Insurers $3,000,000
Other $11,000,000
U.S. clients 100%
Claims administration 64%
Claims adjusting 5%
Claims auditing 2%
Other services 29%
Claims business by type
Auto. 5%
General liability 3%
Professional liability 8%
Property damage. 2%
Workers compensation 82%
Claims business by volume
Administration claims paid. $620,000,000
Claims adjusted 2,300
Auditing projects conducted 2
Clients
Total 100
Corporate 55
Public/government entities 45
Staff
Total 340
Claims staff. 310
Claims staff for self-insured clients. 280
Adjusters 16
Parent:TRISTAR Insurance Group.
Claims services since: 1987.
Compensation: Administration: annual fee, $800 to $1,100.
Adjusting: per hour, $45 to $75.
Auditing: per day, $1,000.
Geographic areas served: United States.
Officers: Thomas J. Veale, president/CEO; Russell O'Donnell, COO; Larry Hunt, vp-sales and marketing.
Contact: Larry Hunt.

U

Underwriters Safety & Claims Inc.

1700 Eastpoint Parkway,
P.O. Box 23790,
Louisville, Ky. 40223;
502-244-1343; fax: 502-244-1411
www.uscky.com

Employee Benefits & Property/Casualty
2002 revenues
Total $24,500,000
Self-insured clients $18,375,000
Insurers. $3,675,000
Other. $2,450,000
U.S. clients 100%
Claims administration 75%
Claims adjusting 15%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 187

Continued from previous page

Claims auditing 7%
Other services 3%
Claims business by type
Auto 10%
General liability 10%
Property damage 5%
Workers compensation 50%
Health insurance 25%
Employees covered 22,000
Dependents covered 51,000
Claims business by volume
Claims adjusted 26,000
Auditing projects conducted 11
Clients
Total 136
Corporate 122
Association plans 6
Union-sponsored plans 8
Staff
Total 535
Claims staff 328
Claims staff for self-insured clients 136
Adjusters 55
Claims services since: 1941.
Compensation: Administration: per claim. Adjusting: per claim. Auditing: per hour.
Geographic areas served: United States.
Officers: Bruce W. Ferguson, president; Scott C. Ferguson, Jack D. Stewart, executive vps.
Contact: Jack Head Jr., account executive; *jackh@uscky.com*.

Unisource Administrators Inc.

5951 Cattleridge Blvd., Suite 200,
Sarasota, Fla. 34232;
888-242-3646; fax: 941-342-6939
www.unisourceadmin.com

Property/Casualty
2002 revenues
Total $10,000,000
Self-insured clients $2,000,000
Insurers $6,000,000
Other $2,000,000
U.S. clients 100%
Claims administration 80%
Other services 20%
Claims business by type
Workers compensation 100%
Clients
Total 30
Corporate 30
Staff
Total 150
Claims staff 60
Claims staff for self-insured clients 15
Adjusters 35
Geographic areas served: United States.
Officers: Andy Olwert, president/CEO.
Contact: Laura C. Graves, director-marketing; *lgraves@unisourcesadmin.com*.

United Medical Resources Inc.

5151 Pfeiffer Road,
Cincinnati, Ohio 45242;
513-436-3100; fax: 513-619-3021
www.umr.com

Employee Benefits
2002 revenues
Total $33,000,000
Self-insured clients $32,670,000
Other $330,000
U.S. clients 100%
Claims administration 99%
Other services 1%
Claims business by type
Disability 1%
Flex compensation 2%
Health insurance 97%
Employees covered 160,000
Dependents covered 240,000
Claims business by volume
Administration claims paid $575,121,484*
Clients
Total 120
Corporate 115
Multiemployer welfare plans 1
Public/government entities 4
Staff
Total 395
Claims staff 150
Claims staff for self-insured clients 150
Claims services since: 1983.
Compensation: Administration: PEPM, $10 to $25.
Geographic areas served: United States.
Officers: Victoria Buyniski Gluckman, president/CEO; Evelyn Poe, COO; Joseph Gulley, CFO.
Contact: *sales@umr.com*.
**Administered from December 2001 through November 2002.*

United Safety & Claims Inc.

P.O. Box 471647,
Tulsa, Okla. 74147;
918-664-8816; fax: 918-665-7310
www.unitedsafety.com

Property/Casualty
2002 revenues
Total $1,600,000
Self-insured clients $1,540,000
Insurers $60,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Workers compensation 100%
Claims business by volume
Administration claims paid $5,000,000
Clients
Total 30
Corporate 26
Association plans 1
Public/government entities 3
Staff
Claims staff 12
Adjusters 8
Claims services since: 1983.
Compensation: Administration: flat fee, $15,000 to $430,000.
Geographic areas served: United States.
Officers: Brad Smallwood, president; Chali Stevens, secretary/treasurer.

V

VPA Inc.

24025 Park Sorrento, Suite 200,
Calabasas, Calif. 91302-4007;
818-591-9444; fax: 818-688-3108
www.vpainc.com

Employee Benefits
2002 revenues
Total $17,000,000
Self-insured clients $17,000,000
U.S. clients 100%
Claims administration 100%
Claims business by type
Disability 100%
Claims business by volume
Administration claims paid $251,000,000
Clients
Total 107
Corporate 103
Public/government entities 4
Staff
Total 214
Claims staff 135
Claims staff for self-insured clients 135
Claims services since: 1979.
Compensation: Administration: PEPM, $2 to $5.
Geographic areas served: United States.
Officers: Jack Bredehorn, president/CEO; John Gernert, executive vp.
Contact: Robert Trotta, vp-new business development; *rtrotta@vpainc.com*.

Variable Protection Administrators Inc.

6902 Pearl Road, Suite 500,
Cleveland, Ohio 44130;
440-884-8585; fax: 440-884-2130
www.vpa-online.com

Employee Benefits
2002 revenues
Total $773,400
Self-insured clients $603,197
Other $170,203
U.S. clients 97.3%
Non-U.S. clients 2.7%
Claims administration 78%
Other services 22%
Claims business by type
Disability 2%
Flex compensation 2%
Life 3%
Health insurance 93%
Employees covered 1,792
Dependents covered 4,391
Claims business by volume
Administration claims paid $15,601,000
Clients
Total 43
Corporate 36
Public/government entities 4
Union-sponsored plans 3
Staff
Total 22
Claims staff 9

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 188

Continued from previous page
Claims staff for self-insured clients 9
Adjusters 2
Claims services since: 1968.
Compensation: Administration: PEPM, $7 to $22.
Geographic areas served: United States, Canada.
Officers: David Manley, president; Timothy Eisenmann, vp; Kathi Cannon, claims manager.
Contact: David Manley; *klcannon@ix.netcom.com*.

W

WRAMSCO

1431 Opus Place, Suite 622,
Downers Grove, Ill. 60515;
630-960-1020; fax: 630-960-9725
www.wramsco.com

Property/Casualty
2002 revenues*
Total $3,000,000
Self-insured clients $2,500,000
Other $500,000
U.S. clients 100%
Claims administration 47%
Claims adjusting 1%
Claims auditing 44%
Other services 8%
Claims business by type
Auto 3%
General liability 12%
Workers compensation 85%
Claims business by volume
Administration claims paid $4,000,000*
Claims adjusted 135
Auditing projects conducted 8
Clients
Total 14
Corporate 13
Association plans 1
Staff
Total 11
Claims staff 10
Claims staff for self-insured clients 10
Claims services since: 1981.
Compensation: Administration: annual contract. Adjusting: annual contract, per claim. Auditing: contingency, per project, time/expense.
Geographic areas served: United States.
Officers: Thomas G. Walker, president; Dan McKinney, senior vp; Carol Schoolcraft, vp.
Contact: Dan McKinney.
**Estimated.*

Ward North America Inc.

610 W. Ash St., Suite 1900,
San Diego, Calif. 92101;
619-557-2777; fax: 619-557-2767
www.wardna.com

Property/Casualty
2002 revenues
Total $55,000,000
Self-insured clients $35,000,000
Insurers $20,000,000
U.S. clients 95%
Non-U.S. clients 5%
Claims administration 60%
Claims adjusting 5%
Claims auditing 20%
Other services 15%*
Claims business by type
Auto 22%
General liability 25%
Inland marine 1%
Professional liability 7%
Property damage 5%
Workers compensation 38%
Construction 2%
Claims business by volume
Administration claims paid $100,000,000
Claims adjusted 87,000
Auditing projects conducted 31
Clients
Total 510
Corporate 265
Public/government entities 245
Staff
Total 636
Claims staff 564
Claims staff for self-insured clients 506
Adjusters 494
Parent: Ward North America Holding Inc.
Claims services since: 1928.
Compensation: Administration: flat fee, $600 to $1,300. Adjusting: time/expense, $65 to $75. Auditing: time/expense, $95 to $125.
Geographic areas served: United States, Canada, Europe.
Officers: Jeffrey S. Ward, chairman/CEO; Liz Nelson, Russ Whitmarsh, senior vps.
Contact: Liz Nelson; 17862 E. 17th St., Suite 111, Tustin, Calif. 92780; 714-544-0980; *lnelson@wardclaims.com*.
**Includes claims administration to insurers.*

Carl Warren & Co.

750 The City Drive S.,
Orange, Calif. 92868;
800-854-1587; fax: 858-457-0475
www.carlwarren.com

Property/Casualty
2002 revenues
Total $25,000,000
Self-insured clients $20,000,000
Insurers $5,000,000
U.S. clients 100%
Claims administration 95%
Claims adjusting 5%
Claims business by type
Auto 30%
General liability 65%
Construction 5%
Claims business by volume
Claims adjusted 35,000
Clients
Total 763
Corporate 350
Association plans 3
Public/government entities 410
Staff
Total 280
Claims staff 181
Claims staff for self-insured clients 181
Adjusters 181
Claims services since: 1944.
Compensation: Administration: time/expense. Adjusting: time/expense.
Geographic areas served: United States.
Officers: Roy S. George, president/CEO; Michael Dekema, Larry Hunt, executive vps.
Contact: Michael Dekema; 888-252-4601; *mdekema@carlwarren.com*.

Wausau Benefits Inc.

115 W. Wausau Ave.,
Wausau, Wis. 54401-2875;
866-881-0800; fax: 715-841-6613
www.wausaubenefits.com

Employee Benefits
2002 revenues
Total $95,791,429
Self-insured clients $89,568,166
Other $6,223,263
U.S. clients 100%
Claims administration 93.5%
Other services 6.5%
Claims business by type
Disability 2.2%
Flex compensation 2.5%
Health insurance 95.3%
Employees covered 325,000
Dependents covered 340,000
Claims business by volume
Administration claims paid $1,650,000,000
Clients
Total 278
Corporate 260
Public/government entities 18
Staff
Total 1,020
Claims staff for self-insured clients 560
Compensation: Administration: PEPM-medical, $12 to $24; dental, $2.25 to $4.50.
Geographic areas served: United States.
Officers: Alfred P. Moore, president/CEO; John C. Sickels, vp-sales and marketing; Chris Thomas, vp-claim services.
Contact: Susan Ford-Hoffert, director-advertising and communications; 1800 W. Bridge St., Wausau, Wis. 54401; 715-841-6613; *customer.service@wausaubenefits.com*.

Y

York Insurance Services Group Inc.

99 Cherry Hill Road,
Parsippany, N.J. 07054;
877-927-2255; fax: 877-927-8439
www.yorkclaims.com

Property/Casualty
2002 revenues
Total $42,000,000
Self-insured clients $13,000,000
Insurers $28,500,000
Other $500,000
U.S. clients 90%

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 189

Continued from previous page

Non-U.S. clients 10%
Claims administration 45%
Claims adjusting 38%
Claims auditing 15%
Other services 2%
Claims business by type
Auto 35%
General liability 28%
Inland marine 5%
Ocean marine 1%
Professional liability 2%
Property damage 20%
Workers compensation 7%
Construction 2%
Claims business by volume
Administration claims paid $600,000,000
Clients
Total 1,099
Corporate 1,094
Public/government entities 5
Staff
Total 425
Claims staff 172
Claims staff for self-insured clients 62
Adjusters 191
Claims services since: 1962.
Compensation: Administration: flat rate, percentage of premium, time/expense. Adjusting: flat rate, time/expense. Auditing: flat rate, time/expense.
Geographic areas served: United States, Canada.
Officers: Thomas MacArthur, chairman/president/CEO; Mark Aussicker, senior vp-marketing and client services; Dave Panico, senior vp.
Contact: Mark Aussicker; 973-541-9104; *mark.aussicker@york-claims.com.*

Z

Zenith Administrators Inc.

11100 Wayzata Blvd., Suite 790,
Minnetonka, Minn. 55305;
952-838-3780; fax: 952-835-2803
www.zenithtpa.com

Employee Benefits

2002 revenues
Total $72,000,000
Self-insured clients $47,000,000
Insurers $5,000,000
Other $20,000,000
U.S. clients 100%
Claims administration 15%
Claims adjusting 60%
Other services 25%
Claims business by type
Disability 5%
Life 5%
Pensions 20%
Health insurance 70%
Employees covered 300,000
Dependents covered 700,000
Claims business by volume
Administration claims paid $944,000,000
Claims adjusted 5,000,000
Clients
Total 245
Corporate 64
Multiemployer plans 157
Public/government entities 20
Union-sponsored plans 4
Staff
Total 938
Claims staff 750
Claims staff for self-insured clients 75
Adjusters 450
Parent: ULLICO Inc.
Claims services since: 1967.
Compensation: Administration: per member per month, $9 to $15.
Geographic areas served: United States.
Officers: Robert A. Georgine, chairman/CEO; Jerome P. Pollock, president/COO; Gary L. Eng, John Locke, senior vps/division general managers; Joann K. Kaminski, vp/controller.
Contact: Tammie Lenius, executive coordinator; *tlenius@zenithtpa.com.*

Directory of case management providers

A

ASU Group-Recovery Unlimited

2173 Commons Parkway,
P.O. Box 1520,
Okemos, Mich. 48805-1520;
517-349-9092; fax: 517-349-1332
www.asugroup.com

2002 revenues
Total gross revenues $8,000,000
Case management revenues $6,500,000
Staff
Total case management employees 51
Certified Case Managers 47
Medical professionals/full-time 40
Registered nurses 40
Clients
Total 147
Corporate/institutional employer clients 44
Covered lives/managed cases
Total cases managed 2,842
Case management services since: 1974.
Parent: ASU Group.
Case management services: onsite case management, telephone case management, online case reports, outcomes measurement, specialty referral review, integrated disability management, referrals to alternative settings, written case reports.
Health care services: chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, workers compensation, short-/long-term disability.
Utilization management services: utilization review, integrated disability management.
Compensation: per hour, $79.
Branch offices: Chicago and Lansing, Ill.; Evansville, Fort Wayne, Indianapolis and South Bend, Ind.; Louisville, Ky.; Detroit, Flint, Grand Rapids, Kalamazoo and Saginaw, Mich.; Duluth, Minneapolis, Rochester, St. Cloud and St. Paul, Minn.
Officers: Tara LaRose, executive vp; Nancy Hillard, vp-operations; Bruce Stubbs, vp-sales and marketing.
Contact: Bruce Stubbs; *bru1095@asugroup.com.*

American Health Holding Inc.

921 Eastwind Drive, Suite 104,
Westerville, Ohio 43081;
866-614-4244; fax: 614-818-3223
www.americanhealthholding.com

2002 revenues
Total gross revenues $21,000,000
Case management revenues $6,300,000
Staff
Total case management employees 84
Certified Case Managers 20
Medical professionals/full-time 74
Physicians 3
Registered nurses 71
Total medical professionals on retainer 24
Physicians on retainer 24
Clients
Total 70
Corporate/institutional employer clients 3
Covered lives/managed cases
Total cases managed 22,000
Employer clients 10%
Insurer/managed care clients 90%
Group health claims 100%
Case management services since: 1993.
Case management services: telephone case management, patient education, outcomes measurement, disease management, specialty referral review, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand anagement, high-risk maternity management, written case reports.
Utilization management services: utilization review, demand management, disease management.
Compensation: per hour, $90 to $100.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.
Officers: Ivan Gilbert, chairman; Michael Reidelbach, president/CEO; Merry Korn, senior vp-mar-

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 190

Largest case management providers

Ranked by 2002 gross revenues from case management services[1]

Rank	Company/Address	Telephone/Fax/Web site	Parent	Case management revenues	Total employees assigned to case management	Certified Case Managers	Total cases managed	Principal officer
1	Intracorp 1601 Chestnut St. Philadelphia, Pa. 19192	800-345-1075 Fax: 215-761-5538 www.intracorp.com	CIGNA Corp.	$496,000,000	3,203	466	1,978,539	Kirk Rothrock, president
2	Concentra Integrated Services 5080 Spectrum Drive, Suite 400W Addison, Texas 75001-4648	800-232-3550 Fax: 972-387-0550 www.concentra.com	Concentra Inc.	$300,000,000	2,130	500	292,806	Dan Thomas, CEO
3	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000 Wayne, Pa. 19087	610-964-5100 Fax: 610-954-1919 www.genexservices.com	UnumProvident Corp.	$148,000,000	1,170	329	195,000	Peter C. Madeja, president/CEO
4	Corvel Corp. 2010 Main St., Suite 600 Irvine, Calif. 92614	949-851-1473 Fax: 949-851-1469 www.corvel.com	NA	$130,000,000	3,300	300	75,000	Gordon Clemons, CEO
5	Kemper National Services Inc. 1601 S.W. 80 Terrace Plantation, Fla. 33324	954-452-4000 Fax: 954-452-4074 www.kns.kemperinsurance.com	Kemper Insurance Cos.	$95,000,000	700	34	166,945	David K. Patterson, president/CEO
6	SHPS Healthcare Services 14770 N. 78th Way Scottsdale, Ariz. 85260	800-333-3760 Fax: 480-443-5302 www.shps.net	NA	$22,417,537	240	23	142,473	Dave Garner, CEO
7	MedInsights Inc. 4360 Chamblee-Dunwoody Road, Suite 500 Atlanta, Ga. 30341	770-457-2400 Fax: 770-457-1500 www.medinsights.com	GAB Robins North America Inc.	$12,300,000	128	55	22,609	Jeff Aycock, senior vp
8	Cambridge Integrated Services Group Inc. 4B Cedar Brook Drive Cranbury, N.J. 08512	800-662-1170 Fax: 609-860-7887 www.cambridgeintegrated.com	Aon Corp.	$8,200,000[2]	90	43	13,795	Tracey Carragher, chairperson
9	Managed Care 2000+ P.O. Box 10040 Tampa, Fla. 33679	813-281-9210 Fax: 813-207-0495 www.managedcare2k.com	Corporate Benefit Services of America	$7,650,748	72	19	2,234	Phil Christianson, CEO
10	ASU Group-Recovery Unlimited 2173 Commons Parkway, P.O. Box 1520 Okemos, Mich. 48805-1520	517-349-9092 Fax: 517-349-1332 www.asugroup.com	ASU Group	$6,500,000	51	47	2,842	Tara LaRose, executive vp

1 Companies that derive 100% of case management revenues from specialized case management services are not included. 2 BI estimate.
Source: BI survey

Originally published: February 24, 2003, *Benefits Management Take-Out Section*
Next publication date: May 3, 2004, *Benefits Management Take-Out Section*

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 192

Continued from previous page
keting.
Contact: Merry Korn; *mkorn@ahhinc.com*.

B

BRI Inc.

1700 Eastpoint Parkway,
Louisville, Ky. 40220;
502-254-9981; fax: 502-489-6440
www.uscky.com

2002 revenues
Total gross revenues $3,550,000
Case management revenues $1,850,000
Staff
Total case management employees 45
Certified Case Managers 21
Medical professionals/full-time 38
Registered nurses 38
Total medical professionals on retainer 1
Physicians on retainer 1
Clients
Total 825
Corporate/institutional employer clients 165
Covered lives/managed cases
Total cases managed 21,650
Employer clients 30%
Insurer/managed care clients 70%
Workers compensation claims 70%
Group health claims 30%
Case management services since: 1989.
Parent: Underwriters Safety & Claims Inc.
Case management services: onsite case management, telephone case management, outcomes measurement, specialty referral review, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review.
Compensation: PEPM, $1.75 to $2.50; per hour, $62 to $90.
American Accreditation HealthCare Commission/URAC status: Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Officers: Bruce Ferguson, president; Scott Ferguson, executive vp; Jim Johnson, treasurer.
Contact: Mary Lane Whitty, manager; *marylw@uscky.com*.

Beech Street Corp.

25500 Commercentre Drive,
Lake Forest, Calif. 92630;
800-877-1666; fax: 949-672-1111
www.beechstreet.com

2002 revenues
Total gross revenues $85,000,000*
Case management revenues $2,000,000
Staff
Total case management employees 20
Certified Case Managers 3
Medical professionals/full-time 18
Physicians 2
Registered nurses 16
Total medical professionals on retainer 6
Physicians on retainer 6
Clients
Total 135
Corporate/institutional employer clients 24
Covered lives/managed cases
Total cases managed 1,800
Employer clients 32%
Insurer/managed care clients 68%**
Group health claims 100%
Case management services since: 1989.
Case management services: telephone case management, patient education, outcomes measurement, disease management, specialty referral review, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, disease management.
Compensation: PEPM.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.
Officers: William Fickling Jr., chairman; Bill Hale, president/CEO; Norm Werthwein, senior vp/CFO.
**Estimated. **Includes self-insured; insurer or managed care clients include TPAs, unions and trusts, reinsurers.*

C

Cambridge Integrated Services Group Inc.

4B Cedar Brook Drive,
Cranbury, N.J. 08512;
800-662-1170; fax: 609-860-7887
www.cambridgeintegrated.com

2002 revenues*
Total gross revenues. $280,000,000
Case management revenues $8,200,000
Staff
Total case management employees 90
Certified Case Managers 43
Medical professionals/full-time 76
Registered nurses 75
Licensed practical nurses 1
Total medical professionals on retainer 1
Physicians on retainer 1
Clients
Total 175
Corporate/institutional employer clients 163
Covered lives/managed cases
Total cases managed 13,795
Employer clients 85%
Insurer/managed care clients 15%
Workers compensation claims 95%
Group health claims 5%
Case management services since: 1998.
Parent: Aon Corp.
Case management services: onsite case management, telephone case management, patient

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Case Management Service Providers lists companies that offer case management services directly to members of employer-sponsored group plans on behalf of the employer.

To be included, companies had to report their 2002 gross revenues as well as revenues from case management services or an acceptable estimate. Companies that did not report revenues were not included.

BI defines case management as coordinating and monitoring treatment for catastrophic, complex or prolonged illnesses and injuries. Services include discharge planning, onsite or telephone case reviews and patient referrals, as well as the coordination of communication among patients, providers and payers throughout the course of a claim.

Each listing begins with the company's name and address. Financial/statistical information provided includes total 2002 gross revenues and the amount of revenues generated by case management services. Staff information includes total staff assigned to case management, including a breakout of total professional staff members and staff members on retainer. Staff numbers are provided in full-time equivalents, except for those on retainer.

Business volume is represented by the number of case management clients; covered lives, including employee benefit plan and workers compensation lives served; as well as the percentage of claims that were related to workers comp or group health.

Specific case, health care and utilization management services the company provides are listed next, followed by the means of compensation and the method used to bill for services.

American Accreditation HealthCare Commission/URAC status is noted, if applicable. Branch offices are other locations performing case management.

The names and titles of officers and a contact complete each listing.

Information reported is based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information.

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 193

Continued from previous page
education, online case reports, outcomes measurement, specialty referral review, integrated disability management, referrals to alternative settings, absence management, written case reports.
Health care services: group health care, home health care, workers compensation, short-/long-term disability, skilled nursing facilities.
Utilization management services: utilization review, integrated disability management.
Compensation: PEPM; per case; per hour; flat fee.
American Accreditation HealthCare Commission/URAC status: Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: 23 offices nationwide.
Officers: Tracey Carragher, chairperson; James Bond, managing director/CFO; Keith Zimmerman, managing director/chief strategy officer.
Contact: Allison Kalban-Gernett, senior vp-Cambridge Managed Care Services; 609-409-3174; *allison_kalban-gernett@cisgi.com.*
**BI estimate.*

Care Management Consultants Inc.

214 Overlook Court,
Brentwood, Tenn. 37027;
615-373-2273; fax: 615-377-3916

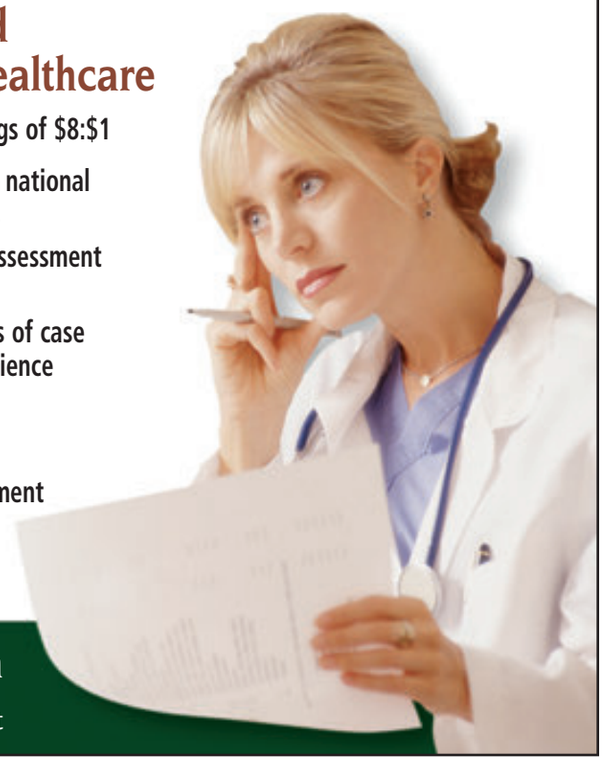
2002 revenues*
Total gross revenues $2,000,000
Case management revenues $2,000,000
Staff
Total case management employees 28
Certified Case Managers 17
Medical professionals/full-time 21
Registered nurses 19
Clients
Total 60
Corporate/institutional employer clients 22
Covered lives/managed cases
Total cases managed 1,100
Employer clients 25%
Insurer/managed care clients 75%
Workers compensation claims 90%
Malpractice claims 10%
Case management services since: 1990.
Case management services: onsite case management, telephone case management, patient education, outcomes measurement, integrated disability management, referrals to alternative settings, written case reports.
Health care services: workers compensation.
Utilization management services: integrated disability management.
Compensation: per hour, $65 to $90.
Officers: Kathy Ingleson, president; Cathlin Vinett, vp; Kristin Lesh, supervisor.
Contact: Kathy Ingleson.
**Estimated.*

ComPsych Corp.

NBC Tower,
455 Cityfront Plaza Drive,13th Floor,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

2002 revenues*
Total gross revenues. $100,000,000
Case management revenues $30,000,000
Staff
Total case management employees 140
Medical professionals/full-time 6
Physicians 2
Registered nurses 4
Total medical professionals on retainer 3
Physicians on retainer 1
Nurses on retainer 2
Clients
Total 98
Corporate/institutional employer clients 85
Covered lives/managed cases
Total cases managed. 7,200,000
Employer clients 95%
Insurer/managed care clients 5%
Workers compensation claims 1%
Group health claims 99%
Case management services since: 1984.
Case management services: telephone case management, patient education, online case reports, outcomes measurement, disease man-

Continued on next page

Hines®
PUT OUR EXPERIENCE TO WORK FOR YOU.
Personalized Managed Healthcare
• Average case savings of $8:$1
• Knowledge of both national and local resources
• Immediate needs assessment and coordination
• Nearly two decades of case management experience
Nationwide Services...
• Utilization Review
• Case Management
• Disease Management
• Workers' Compensation
• Consultation
• Integrated Disability Management
• Medical Peer Review
• Data Interface
1-800-735-1200 www.hinesassoc.com
URAC Accredited / UR, CM, DM HIPAA/DOL Compliant


bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 194

Continued from previous page
agement, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management, written case reports.
Health care services: psychiatric and substance abuse, short-/long-term disability.
Utilization management services: utilization review, demand management, integrated disability management.
Compensation: PEPM, $1.50 to $6; per case, $250 to $700; percentage of savings.
Officers: Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO; Rosie Burke, vp-operations.
Contact: Kathy McEntee, senior vp-sales; 312-595-4027; *kmcentee@compsych.com.*
**Estimated.*

Concentra Integrated Services

5080 Spectrum Drive, Suite 400 W.,
Addison, Texas 75001-4648,
800-232-3550; fax: 972-387-0550
www.concentra.com

2002 revenues
Total gross revenues $1,000,000,000*
Case management revenues . . . $300,000,000
Staff
Total case management employees 2,130
Certified Case Managers 500
Medical professionals/full-time 1,354
Physicians 358
Registered nurses 946
Licensed practical nurses 50
Total medical professionals on retainer 140
Physicians on retainer 140
Clients
Total 1,550
Corporate/institutional employer clients 250
Covered lives/managed cases
Total cases managed 292,806
Employer clients 15%
Insurer/managed care clients 85%
Workers compensation claims 93%
Group health claims 7%
Case management services since: 1978.
Parent: Concentra Inc.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, absence management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, disease management, integrated disability management.
Compensation: PEPM; per case; per hour; flat fee; percentage of savings.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: 76 nationwide, 2 in Canada.
Officers: Dan Thomas, CEO; Frederick Dunlap, president/COO; Thomas Kiraly, treasurer/CFO.
Contact: Tom Violette, vp-product management; *tom_violette@concentra.com.*
**Estimated.*

Corporate Care Management

1 Kattelville Road,
Binghamton, N.Y. 13901;
800-541-7403; fax: 607-648-3444
www.corporatecaremgmt.com

2002 revenues
Total gross revenues $1,400,000
Case management revenues $1,200,000
Staff
Total case management employees 18
Certified Case Managers 7
Medical professionals/full-time 11
Registered nurses 9
Licensed practical nurses 2
Total medical professionals on retainer 30
Physicians on retainer 30
Clients
Total 38
Corporate/institutional employer clients 25
Covered lives/managed cases
Total cases managed 60,000
Employer clients 35%
Insurer/managed care clients 65%
Workers compensation claims 40%
Group health claims 60%
Case management services since: 1982.
Case management services: onsite case management, telephone case management, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management, written case reports.
Health care services: group health care, dental, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, disease management, integrated disability management.
Compensation: PEPM, $1.39 to $2.75; per hour, $75 to $105.
Officers: Patrick Kearse, CEO; Barbara Kane, executive vp.
Contact: Bob Nugent, senior vp.

Corvel Corp.

2010 Main St., Suite 600,
Irvine, Calif. 92614;
949-851-1473; fax: 949-851-1469
www.corvel.com

2002 revenues
Total gross revenues. $270,000,000
Case management revenues . . . $130,000,000
Staff
Total case management employees 3,300
Certified Case Managers 300
Medical professionals/full-time 1,200
Registered nurses 900
Licensed practical nurses 300
Clients
Total 1,500
Corporate/institutional employer clients 200
Covered lives/managed cases
Total cases managed 75,000
Employer clients 30%
Insurer/managed care clients 70%
Workers compensation claims 90%
Group health claims 10%
Case management services since: 1988.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, specialty referral review, integrated disability management, referrals to alternative settings, demand management, absence management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, workers compensation, short-/long-term disability.
Utilization management services: utilization review, demand management, integrated disability management.
Compensation: PEPM; per case; per hour; flat fee; percentage of savings.
American Accreditation HealthCare Commission/URAC status: Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: 180 offices nationwide.
Officers: Gordon Clemons, CEO; Richard Schweppe, CFO.
Contact: Brian Cushard, product manager.

E

E-V Benefits Management Inc.

8720 Orion Place, Suite 300,
Columbus, Ohio 43240;
614-796-2000; fax: 614-796-2012

2002 revenues
Total gross revenues $4,256,131
Case management revenues. $392,318
Staff
Total case management employees 1
Medical professionals/full-time 1
Registered nurses 1
Total medical professionals on retainer 1
Physicians on retainer 1
Clients
Total 19
Corporate/institutional employer clients 19
Covered lives/managed cases
Total cases managed 120
Employer clients 100%
Group health claims 100%
Case management services since: 1991.
Case management services: telephone case

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 195

Continued from previous page
management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review.
Compensation: PEPM, $0.75 to $1.25.
Officers: James Eggert, chairman/CEO; Greg Nickell, executive vp.

Employee Benefit Management Services Inc.

P.O. Box 21367,
Billings, Mont. 59104;
406-245-3575; fax: 406-652-5380
www.ebmstpa.com

2002 revenues
Total gross revenues $14,708,807
Case management revenues $642,300
Staff
Total case management employees 23
Certified Case Managers 5
Medical professionals/full-time 19
Physicians 1
Registered nurses 11
Licensed practical nurses 7
Total medical professionals on retainer 3
Physicians on retainer 3
Clients
Total 147
Corporate/institutional employer clients 147
Covered lives/managed cases
Total cases managed 4,797
Employer clients 100%
Group health claims 100%
Case management services since: 1990.
Case management services: telephone case management, patient education, outcomes measurement, disease management, referrals to alternative settings, demand management, high-risk maternity management, written case reports.
Health care services: group health care, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management.
Compensation: PEPM, $0.85 to $1.25; per hour, $90 to $150.
Officers: Rick Larson, president; Nicki Larson, vp.
Contact: Luanne Ricks, director-CARE LINK; *lricks@ebmstpa.com*.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

ENCOMPASS Health Management Systems

6000 Westown Parkway,
West Des Moines, Iowa 50266;
515-223-2900; fax: 515-223-2990
www.encompassonline.com

2002 revenues
Total gross revenues $10,300,000
Case management revenues $2,750,000
Staff
Total case management employees 45
Certified Case Managers 7
Medical professionals/full-time 45
Physicians 1
Registered nurses 44
Total medical professionals on retainer 292
Physicians on retainer 292
Clients
Total 83
Corporate/institutional employer clients 70
Covered lives/managed cases
Total cases managed 5,203
Employer clients 80%
Insurer/managed care clients 20%
Case management services since: 1989.
Parent: Iowa Foundation for Medical Care.
Case management services: onsite case management, telephone case management, patient education, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management, integrated disability management.
Compensation: PEPM; per case; per hour.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: Omaha, Neb.; Las Vegas.
Officers: Fred Ferree, president; Kathy Fliehler, vp; John Clark, secretary/treasurer.
Contact: Mike Larson, national sales director; 866-354-1092; *mlarson@encompas.com*.

F

FARA Healthcare Management

204 Winchester Drive,
Lafayette, La. 70506;
800-215-3272; fax: 337-988-9866
www.fara.com

2002 revenues
Total gross revenues $23,295,000
Case management revenues $4,015,231
Staff
Total case management employees 40
Certified Case Managers 25
Medical professionals/full-time 29
Registered nurses 22
Licensed practical nurses 4
Total medical professionals on retainer 1
Physicians on retainer 1
Clients
Total 220
Corporate/institutional employer clients 220
Covered lives/managed cases
Total cases managed 18,000
Employer clients 70%
Insurer/managed care clients 30%
Workers compensation claims 70%
Group health claims 30%
Case management services since: 1992.
Parent: F.A. Richard & Associates Inc.
Case management services: onsite case management, telephone case management, online case reports, outcomes measurement, specialty referral review, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, written case reports.
Health care services: group health care, dental, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability.
Utilization management services: utilization review.
Compensation: PEPM, $4.40; per case, $250; per hour, $78.
Branch offices: Mobile, Ala.; Long Beach, Calif.; Boca Raton, Fla.; Houma, New Orleans and Shreveport, La.; Gulfport and Pascagoula, Miss.; Isle of Palms, S.C.; Houston; Norfolk, Va.
Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; Dan J. Clark, senior vp.
Contact: Kay Martin, vp; *kay.martin@fara.com*.

G

GENEX Services Inc.

440 E. Swedesford Road, Suite 1000,
Wayne, Pa. 19087;
610-964-5100; fax: 610-954-1919
www.genexservices.com

2002 revenues
Total gross revenues. $194,000,000
Case management revenues . . . $148,000,000
Staff
Total case management employees 1,170
Certified Case Managers 329
Medical professionals/full-time 1,013
Registered nurses 1,013
Total medical professionals on retainer . . . 4,838
Physicians on retainer 4,838
Clients
Total 1,122
Corporate/institutional employer clients 178
Covered lives/managed cases

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 196

Continued from previous page

Total cases managed 195,000
Employer clients 26%
Insurer/managed care clients 74%
Workers compensation claims 78%
Group health claims 22%
Case management services since: 1978.
Parent: UnumProvident Corp.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability.
Utilization management services: utilization review, demand management, disease management, integrated disability management.
Compensation: PEPM; per case; per hour; flat fee; percentage of savings.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: 100 offices nationwide.
Officers: Peter C. Madeja, president/CEO; Archie A. Anderson, senior vp-sales, marketing and products; Delphia B. Frisch, senior vp-operations.
Contact: Carolyn A. Hildenbrand, director-marketing and client services; *carolyn.hildenbrand@genexservices.com*

H

HHS, Health Options

5363 44th St.,
Grand Rapids, Mich. 49512;
800-634-2712; fax: 616-956-5091
www.hhs-inc.com

2002 revenues
Total gross revenues $13,468,721
Case management revenues $3,374,467
Staff
Total case management employees 30
Certified Case Managers 24
Medical professionals/full-time 30
Registered nurses 30
Total medical professionals on retainer 3
Physicians on retainer 3
Clients
Total 474
Corporate/institutional employer clients 450
Covered lives/managed cases
Total cases managed 36,400
Employer clients 95%
Insurer/managed care clients 5%
Group health claims 100%
Case management services since: 1984.
Case management services: telephone case management, patient education, disease management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, written case reports.
Health care services: group health care, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, disease management.
Compensation: PEPM, $0.35 to $3.40; per hour, $125; percentage of savings, 25%.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.
Officers: Denise Zoeterman, president/CEO; Richard Hodsdon, director-customer relations; Bill Jones, director-finance.
Contact: Cindy Budnick, customer relations coordinator; 616-954-6697; *info@hhs-inc.com*.

Hines & Associates

115 E. Highland Ave.,
Elgin, Ill. 60120;
800-735-1200; fax: 847-742-5137
www.hinesassoc.com

2002 revenues
Total gross revenues $7,800,000
Case management revenues $4,300,000
Staff
Total case management employees 41
Certified Case Managers 21
Medical professionals/full-time 41
Registered nurses 41
Total medical professionals on retainer 187
Physicians on retainer 187
Clients
Total 313
Corporate/institutional employer clients 252
Covered lives/managed cases
Total cases managed 5,313
Employer clients 76%
Insurer/managed care clients 24%
Group health claims 100%
Case management services since: 1987.
Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, home health care, psychiatric and substance abuse, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management, integrated disability management.
Compensation: PEPM, $1.25 to $1.65; per case, $110 to $250; per hour, $98 to $250; flat fee, $110 to $450; percentage of savings, 30%*.
American Accreditation HealthCare Commission/URAC status: Health Utilization Management Standards.
Branch offices: San Diego; Fort Lauderdale, Fla.; Lake-In-The-Hills, Naperville, Rockford and St. Charles, Ill.; Cascade, Dubuque and Dyersville, Iowa; Omaha, Neb.; Cleveland; Charleston, S.C.; Virginia Beach, Va.; Van Dyne, Wis.
Officers: Judith C. Hines, president; Eileen Zurblis, executive vp; Lynn Breitbach, vp.
Contact: Judith C. Hines; 800-735-1200, ext. 307.
**Hospital negotiation only.*

Horizon Behavioral Services

1500 Waters Ridge Drive,
Lewisville, Texas 75057;
972-420-8200; fax: 972-420-8247
www.horizoncare.net

2002 revenues
Total gross revenues $37,475,849
Case management revenues $26,607,852
Staff
Total case management employees 34
Certified Case Managers 2
Medical professionals/full-time 37*
Physicians 3
Registered nurses 10
Total medical professionals on retainer 8
Physicians on retainer 8
Clients
Total 55
Corporate/institutional employer clients 32
Covered lives/managed cases
Total cases managed 5,236
Employer clients 12%
Insurer/managed care clients 88%
Case management services since: 1975.
Parent: Horizon Health Corp.
Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, written case reports.
Health care services: psychiatric and substance abuse.
Utilization management services: utilization review, demand management.
Compensation: PEPM; per hour.
American Accreditation HealthCare Commission/URAC status: Health Utilization Management Standards.
Branch offices: Lake Mary, Fla.; Blue Bell, Pa.
Officers: Linda Laitner, president; Dorothy Harrison, vp-EAP division; Paul Patti, vp-managed care division.
Contact: Paulette Wellisch, director-marketing; 972-420-8323; *pwellisch@horc.com*.
**Includes master-level clinicians.*

The directory explanation box can be found on page 192.

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 197

Continued from previous page

I

InServices Inc.

4401 Barclay Downs Drive,
Charlotte, N.C. 28209;
704-945-2600; fax: 704-945-2850
www.inservecorp.com

2002 revenues
Total gross revenues $13,000,000
Case management revenues $4,000,000
Staff
Total case management employees 47
Certified Case Managers 28
Medical professionals/full-time 40
Physicians 1
Registered nurses 38
Licensed practical nurses 1
Clients
Total 155
Corporate/institutional employer clients 155
Covered lives/managed cases
Total cases managed 3,000
Employer clients 100%
Workers compensation claims 100%
Case management services since: 1994.
Parent: InServe Corp.
Case management services: onsite case management, telephone case management.
Health care services: workers compensation.
Utilization management services: utilization review.
Compensation: flat fee, $700.
Branch offices: Rancho Cordova, Calif.; St. Louis.
Officers: Steven Mariano, CEO; Jack Bevan, president; Charles Sharpe, COO.
Contact: customer service department; 866-256-6107; *customerservice@inservecorp.com*.

Intracorp

1601 Chestnut St.,
Philadelphia, Pa. 19192;
800-345-1075; fax: 215-761-5538
www.intracorp.com

2002 revenues
Total gross revenues. $572,000,000
Case management revenues . . . $496,000,000
Staff
Total case management employees 3,203
Certified Case Managers 466
Medical professionals/full-time 1,818
Physicians 30
Registered nurses. 1,788
Total medical professionals on retainer 388
Physicians on retainer 388
Clients
Total 1,252
Corporate/institutional employer clients 366
Covered lives/managed cases
Total cases managed. 1,978,539
Employer clients 16%
Insurer/managed care clients 84%
Workers compensation claims 13%
Group health claims 87%
Case management services since: 1970.
Parent: CIGNA Corp.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management, integrated disability management.
Compensation: PEPM; per hour; percentage of savings.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: Atlanta; Chicago; Pittsburgh; Chattanooga, Tenn.; Dallas.
Officers: Kirk Rothrock, president; Kenneth R. Ross, senior vp-disability management; Robert D. Picinich, senior vp-health care management.
Contact: Ruth Stoolman, public relations manager; *rstoolman@mail.intracorp.com*.

J

Jordan Services Inc.

900 Merchants Concourse,
Westbury, N.Y. 11590;
516-683-0100; fax: 516-683-0259
www.jordanservices.com

2002 revenues
Total gross revenues $9,010,670
Case management revenues $4,060,050
Staff
Total case management employees 60
Certified Case Managers 2
Medical professionals/full-time 41
Physicians 1
Registered nurses 38
Clients
Total 140
Corporate/institutional employer clients 35
Covered lives/managed cases
Employer clients 5%
Insurer/managed care clients 95%
Workers compensation claims 50%
Group health claims 5%
Long-term disability. 15%
No-fault 30%
Case management services since: 1974.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management, written case reports.
Health care services: group health care, dental, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management, integrated disability management.
Compensation: PEPM, $1.50 to $6; per hour, $84 to $150.
Branch offices: Iselin, N.J.
Officers: Morris Ehrenreich, president; Sandra Horowitz, CFO; Phyllis Snow, director-marketing.
Contact: Phyllis Snow;
phyllissnow@jordanservices.com.

K

Kemper National Services Inc.

1601 S.W. 80 Terrace,
Plantation, Fla. 33324;
954-452-4000; fax: 954-452-4074
www.kns.kemperinsurance.com

2002 revenues
Total gross revenues. $207,000,000
Case management revenues $95,000,000
Staff
Total case management employees 700
Certified Case Managers 34
Medical professionals/full-time 665
Physicians 2
Registered nurses 476
Licensed practical nurses 63
Total medical professionals on retainer 110
Physicians on retainer 80
Clients
Total 1,789
Corporate/institutional employer clients 95
Covered lives/managed cases
Total cases managed 166,945
Employer clients 41%
Insurer/managed care clients 59%
Workers compensation claims 75%
Group health claims 25%
Case management services since: 1989.
Parent: Kemper Insurance Cos.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, specialty referral review, integrated disability management, referrals to alternative settings, high-risk maternity management, absence management, written case reports.
Health care services*: physical therapy/rehabilitation, psychiatric and substance abuse, workers compensation, short-/long-term disability.
Utilization management services: utilization review, integrated disability management.
Compensation: per hour, $82 to $125.
American Accreditation HealthCare Commis-

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 198

Continued from previous page
sion/URAC status: Case Management Organization Standards, Health Utilization Management Standards, Workers Compensation Utilization Management Standards.
Branch offices: Rancho Cordova, Calif.; Norcross, Ga.; Bensenville, Ill.
Officers: David K. Patterson, president/CEO; Margaret Haennicke, senior vp.
Contact: Sarah Gochenour; manager-marketing and communications; 954-693-2509; *sgocheno@kemperinsurance.com.*
**Leased networks provides chiropractic, prescription drugs, home health care, skilled nursing home facilities and dental services.*

M

Magellan Health Services

6950 Columbia Gateway Drive,
Columbia, Md. 21046;
800-458-2740; fax: 410-953-5200
www.magellanhealth.com

2002 revenues
Total gross revenues $1,700,000,000
Case management revenues . . $1,600,000,000
Staff
Total case management employees 4,900
Total medical professionals on retainer . 46,000*
Clients
Total 302
Corporate/institutional employer clients 182
Covered lives/managed cases
Total cases managed 1,150,000**
Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, specialty referral review, referrals to alternative settings, outpatient psychiatric and substance abuse referrals.
Health care services: psychiatric and substance abuse.
Utilization management services: utilization review, disease management.
Compensation: PEPM; per case; flat fee.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.
Branch offices: 35 service centers nationwide.
Officers: Steven Shulman, CEO; Rene Lerer, COO; Mark Demilio, executive vp/CFO.
**Includes 6,300 psychiatrists; 12,500 psychologists; 17,400 social workers; 865 psychiatric nurses; and 8,900 master's prepared therapists. **Estimated.*

Managed Care 2000+

P.O. Box 10040,
Tampa, Fla. 33679;
813-281-9210; fax: 813-207-0495
www.managedcare2k.com

2002 revenues
Total gross revenues $7,650,748
Case management revenues $7,650,748
Staff
Total case management employees 72
Certified Case Managers 19
Medical professionals/full-time 48
Physicians 1
Registered nurses 45
Licensed practical nurses 2
Clients*
Total 750
Corporate/institutional employer clients 528
Covered lives/managed cases
Total cases managed 2,234
Employer clients 72%
Insurer/managed care clients 28%
Group health claims 100%
Case management services since: 1995.
Parent: Corporate Benefit Services of America.
Case management services: telephone case management, patient education, outcomes measurement, disease management, specialty referral review, referrals to alternative settings, demand management, high-risk maternity management, written case reports.
Health care services: group health care, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management.
Compensation: PEPM, $1.50 to $25; per hour, $110 to $325; percentage of savings, 35%.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards, Health Utilization Management Standards.
Branch offices: Phoenix; Minneapolis; Salt Lake City.
Officers: Phil Christianson, CEO; Tim Barber, executive director.
Contact: Deborah L. Ault, vp-care management; 813-281-9210, ext. 2207; *dault@managedcare2k.com.*
**Estimated.*

MedInsights Inc.

4360 Chamblee-Dunwoody Road,
Suite 500,
Atlanta, Ga. 30341;
770-457-2400; fax: 770-457-1500
www.medinsights.com

2002 revenues
Total gross revenues $21,700,000
Case management revenues $12,300,000
Staff
Total case management employees 128
Certified Case Managers 55
Medical professionals/full-time 83
Registered nurses 82
Licensed practical nurses 1
Total medical professionals on retainer 1
Physicians on retainer 1
Clients
Total 250
Corporate/institutional employer clients 235
Covered lives/managed cases
Total cases managed 22,609
Employer clients 95%
Insurer/managed care clients 5%
Workers compensation claims 100%
Case management services since: 1985.
Parent: GAB Robins North America Inc.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, written case reports.
Health care services: chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, short-/long-term disability, skilled nursing facilities.
Utilization management services: utilization review, integrated disability management.
Compensation: per case; per hour; flat fee.
American Accreditation HealthCare Commission/URAC status: Workers Compensation Utilization Management Standards.
Branch offices: 25 offices nationwide.
Officers: Jeff Aycock, senior vp; Margaret Aslakson, director-case management; Cecilia Almon, director-medical analysis center.
Contact: Margaret Aslakson; 770-457-2400, ext. 225; *aslaksom@medinsights.com.*

O

Options Unlimited

76 E. Main St.,
Huntington, N.Y. 11743;
631-673-1150; fax: 631-673-8369

2002 revenues
Total gross revenues $1,900,000
Case management revenues $1,700,000
Staff
Total case management employees 28
Certified Case Managers 8
Medical professionals/full-time 25
Registered nurses 25
Total medical professionals on retainer 140
Physicians on retainer 10
Nurses on retainer 130
Clients
Total 22
Corporate/institutional employer clients 5
Covered lives/managed cases
Employer clients 75%
Insurer/managed care clients 25%
Workers compensation claims 5%
Group health claims 95%
Case management services since: 1983.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, absence management, written case reports.
Health care services: group health care, chiro-

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 199

Continued from previous page
practic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, disease management, integrated disability management.
Compensation: PEPM, $1.50 to $2.75; per case, $100 to $150; per hour, $75 to $125; percentage of savings, 1:10%.
American Accreditation HealthCare Commission/URAC status: Case Management Organization Standards.
Officers: Catherine M. Mullahy, president; Julia Graziano, vp; Nancy Peters, director-managed care.
Contact: Mary Lou Beeck, executive administrator.

P

Pacific Health Alliance

1350 Old Bayshore Highway, Suite 560,
Burlingame, Calif. 94010;
650-375-5800; fax: 650-375-5820

2002 revenues
Total gross revenues $2,000,200
Case management revenues $300,000
Staff
Total case management employees 6
Medical professionals/full-time 3
Physicians 1
Registered nurses 2
Total medical professionals on retainer 5
Physicians on retainer 2
Nurses on retainer 3
Clients
Total 6
Corporate/institutional employer clients 6
Covered lives/managed cases
Total cases managed 2,180
Employer clients 100%
Group health claims 100%
Case management services since: 1991.
Case management services: onsite case management, telephone case management, outcomes measurement, specialty referral review, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, written case reports.
Health care services: group health care, dental, chiropractic, physical therapy/rehabilitation, home health care, psychiatric and substance abuse, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review.
Compensation: per hour, $90; percentage of savings, 15%.
Officers: Lawrence Cappel, CEO; Dr. Dennis Collins, medical director; Robert Mackler, vp.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Parman Group

4501 Hilton Corporate Drive,
Columbus, Ohio 43232;
614-575-9400; fax: 614-575-9399
www.parman.com

2002 revenues
Total gross revenues $6,800,000
Case management revenues $4,900,000
Staff
Total case management employees 76
Certified Case Managers 7
Medical professionals/full-time 13
Registered nurses 12
Licensed practical nurses 1
Total medical professionals on retainer 1
Physicians on retainer 1
Clients
Total 64
Corporate/institutional employer clients 64
Covered lives/managed cases
Total cases managed 2,588
Employer clients 6%
Insurer/managed care clients 94%
Workers compensation claims 99%
Group health claims 1%
Case management services since: 1992.
Case management services: onsite case management, telephone case management, outcomes measurement, specialty referral review, referrals to alternative settings, written case reports.
Health care services: workers compensation, short-/long-term disability.
Utilization management services: utilization review.
Compensation: per hour, $70 to $75; percentage of savings, 20%.
Branch offices: Akron, Cincinnati, Cleveland, Dayton and Toledo, Ohio.
Officers: Jamie Parman, president/CEO; Freddie Johnson, vp-finance and administration; Dixon Pearsall, vp-service delivery.
Contact: Mary Kolks, director-marketing, 614-575-9400, ext. 115, *mary.kolks@parman.com*; Jamie Parman, 614-575-9400, ext. 114, *jamie.parman@parman.com*.

Professional Case Management Consultants Inc.

P.O. Box 940338,
Maitland, Fla. 32794-0338;
800-647-6347; fax: 407-647-1395
www.pcmcinc.com

2002 revenues
Total gross revenues $575,000
Case management revenues $550,000
Staff
Total case management employees 14
Certified Case Managers 10
Medical professionals/full-time 11
Registered nurses 11
Total medical professionals on retainer 10
Physicians on retainer 10
Clients
Total 23
Corporate/institutional employer clients 7
Covered lives/managed cases
Total cases managed 259
Employer clients 5%
Insurer/managed care clients 95%
Workers compensation claims 100%
Case management services since: 1993.
Case management services: onsite case management, telephone case management, patient education, online case reports, outcomes measurement, specialty referral review, referrals to alternative settings, written case reports.
Health care services: group health care, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, short-/long-term disability, skilled nursing facilities.
Utilization management services: utilization review.
Compensation: per hour, $68 to $120.
Officers: Belinda E. Brice, president; Harry Greene, director-customer relations; Kathleen Maloney, operations manager.

Q

Qualis Health*

P.O. Box 33400,
Seattle, Wash. 98133;
206-364-9700; fax: 206-368-2419
www.qualishealth.org

2002 revenues
Total gross revenues $18,906,937
Case management revenues $1,582,721
Staff
Total case management employees 21
Certified Case Managers 14
Medical professionals/full-time 77
Physicians 3
Registered nurses 71
Licensed practical nurses 3
Total medical professionals on retainer 168
Physicians on retainer 160
Nurses on retainer 1
Clients
Total 94
Corporate/institutional employer clients 37
Covered lives/managed cases
Total cases managed 676
Employer clients 40%
Insurer/managed care clients 60%
Workers compensation claims 1%
Group health claims 99%
Case management services since: 1990.
Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, referrals to alternative settings, written case reports.
Health care services: group health care, physical therapy/rehabilitation, home health care, psychiatric and substance abuse, workers compensation, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, disease management.
American Accreditation HealthCare Commis-

Continued on next page

bi52ms165 claim serv.qxd 12/1/03 11:59 AM Page 200

Continued from previous page

sion/URAC status: Case Management Organization Standards, Health Utilization Management Standards.
Branch offices: Anchorage, Alaska.
Officers: William McKee, chairman; Jonathan Sugarman, president/CEO; Michael Garrett; vp-state and private programs.
Contact: Michael Garrett; *michaelg@qualishealth.org*.
**Formerly PRO-West.*

S

SHPS Healthcare Services

14770 N. 78th Way,
Scottsdale, Ariz. 85260;
800-333-3760; fax: 480-443-5302
www.shps.net

2002 revenues
Total gross revenues $24,107,984
Case management revenues $22,417,537
Staff
Total case management employees 240
Certified Case Managers 23
Medical professionals/full-time 177
Physicians 8
Registered nurses 169
Clients
Total 36
Corporate/institutional employer clients 36
Covered lives/managed cases
Total cases managed 142,473
Employer clients 100%
Group health claims 100%
Case management services since: 1985.
Case management services: telephone case management, patient education, online case reports, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, absence management.
Health care services: psychiatric and substance abuse, workers compensation, short-/long-term disability.
Utilization management services: utilization review, demand management, disease management, integrated disability management.
Compensation: PEPM; per case.
Branch offices: Louisville, Ky.; Seattle.
Officers: Dave Garner, CEO; Merle Ryland, CFO; John McAteer, COO.
Contact: Diane Sisk, sales and marketing communication manager; 206-749-1120.

T

Total Care Management

850 S. Pleasantburg Drive,
Greenvile, S.C. 29606-5500;
800-638-6829; fax: 864-233-5337
www.hewittcoleman.com

2002 revenues
Total gross revenues $4,750,000
Case management revenues $811,081
Staff
Total case management employees 12
Medical professionals/full-time 9
Registered nurses 9
Clients
Total 97
Corporate/institutional employer clients 97
Covered lives/managed cases
Employer clients 100%
Workers compensation claims 53%
Group health claims 47%
Case management services since: 1996.
Parent: Hewitt, Coleman & Associates Inc.
Case management services: onsite case management, telephone case management, patient education, outcomes measurement, disease management, specialty referral review, integrated disability management, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, high-risk maternity management, absence management, written case reports.
Health care services: group health care, dental, chiropractic, physical therapy/rehabilitation, prescription drugs, home health care, psychiatric and substance abuse, workers compensation, pediatric care, short-/long-term disability, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, integrated disability management.
Compensation: PEPM, $1.35 to $3.60; per case, $500 to $1,500; per hour, $75 to $135.
Branch offices: Jackson, Miss.; Greensboro and Raleigh, N.C.; Nashville, Tenn.
Officers: Charles R. Warne, president; S. Dianne Matthews, senior vp; Maureen Davis, senior medical case manager.
Contact: S. Dianne Matthews; *diannem@hewittcoleman.com*.

V

ValueCHECK Inc.

8625 King George Drive, Suite 400,
Dallas, Texas 75235;
972-964-3635; fax: 972-920-9370
www.avidyn.com

2002 revenues
Total gross revenues $5,000,000
Case management revenues $3,500,000
Staff
Total case management employees 26
Certified Case Managers 19
Physicians 1
Registered nurses 36
Physicians on retainer 500
Clients
Total 750
Corporate/institutional employer clients 20
Covered lives/managed cases
Total cases managed 1,900
Employer clients 5%
Insurer/managed care clients 95%
Group health claims 100%
Case management services since: 1999.
Parent: Avidyn Inc.
Case management services: onsite case management, telephone case management, patient education, online case reports, disease management, specialty referral review, referrals to alternative settings, outpatient psychiatric and substance abuse referrals, demand management, high-risk maternity management, written case reports.
Health care services: group health care, physical therapy/rehabilitation, home health care, psychiatric and substance abuse, pediatric care, skilled nursing facilities, organ transplants.
Utilization management services: utilization review, demand management, disease management.
Compensation: PEPM, $1 to $2; per hour, $99.
American Accreditation HealthCare Commission/URAC status: Health Utilization Management Standards.
Officers: John Weymer, president; Dwight Mankin, senior vp-sales and marketing; Larry Dotin, medical director.
Contact: Dwight Mankin; 972-964-3635, ext. 346; *dmankin@avidyn.com*.

Business Insurance
www.businessinsurance.com

ARTICLE FAX SERVICE
For article photocopies sent by fax on the same day, please telephone and provide the *BI* issue date, the article headline and credit card information. The charge is $10.00 per copy, per article. In-publication directories are not available by fax. For article photocopies, please call:
Phone: 312-649-5329

SINGLE-COPY SALES
To order any current or back issue of *Business Insurance*, call the single-copy sales division of *BI's* Circulation Department:
1-888-446-1422

LIST RENTAL
Portions of *BI's* subscriber database are available to qualified companies for list rental. For available titles and a price quote, call our list broker:
313-446-1625

CHANGE OF ADDRESS?
If you have moved recently and would like to change your subscription address, or if you would like to report a delivery problem, please call us at 888-446-1422 toll-free or e-mail us at subs@crain.com

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 201

Guide to risk management and insurance schools

A

Appalachian State University

Boone, N.C. 28608;
828-262-6179; fax: 828-262-6612
www.appstate.edu

■ **Undergraduate program**

John A. Walker College of Business, Brantley Risk and Insurance Center, Department of Finance, Banking and Insurance
P.O. Box 32058,
Boone, N.C. 28608;
828-262-2057; fax: 828-262-4049
www.business.appstate.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1979.
Degrees offered: major; BSBA.
Students in program in 2002/2003
Majors 120
Graduates from program in 2002/2003
Majors 43
Courses
Number of courses 5
Students enrolled. 339
Needed for major. 5
Elective 5
Industry advisory board input on curriculum.
Faculty
Tenured professors 1
Classes taught. 1
Nontenured professors 2
Classes taught. 3
Part-time instructors. 1
Classes taught. 1
Provided with funding for applied research in RMI.
Scholarships
Total 36
Total amount $23,400
Internships
Employers involved 14
Students involved 16
Alumni mentoring programs
Students involved 10
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 50% insurers; 40% agents/brokers; 5% graduate school.
Contact: Kelly Greene, assistant director-Brantley Risk and Insurance Center; *greenekl@appstate.edu.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

B

Ball State University

Muncie, Ind. 47306;
www.bsu.edu

■ **Undergraduate program**

Miller College of Business, Department of Finance and Insurance
WB 301,
Muncie, Ind. 47306;
765-285-5220; fax: 765-285-4314
www.bsu.edu/cob/insurance

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1973.
Degrees offered: major, minor; BA, BS.
Students in program in 2002/2003
Majors 42
Minors 30
Graduates from program in 2002/2003
Majors 20
Minors 20
Courses
Number of courses 8
Students enrolled. 250
Needed for major. 6
Needed for minor. 5
Elective 1
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 16
Provided with funding for applied research in RMI.
Scholarships
Total 21
Total amount $25,000
Internships
Employers involved 15
Students involved 25
International exchange programs
Institutions: Ball State Australia Center, Lennox Head, Australia; Ball State London Center, London; Istanbul University, Turkey.
Alumni mentoring programs
Students involved 10
Students entering RMI industry: more than 80%.
Industries entered: 80% insurers; 20% agents/brokers**.**
Contact: Steve Avila, co-director, Center for Actuarial Science and RMI; *savila@bsu.edu.*

Baylor University

Waco, Texas 76798;
800-229-5678
www.baylor.edu

■ **Undergraduate program**

Hankamer School of Business, Department of Finance, Insurance and Real Estate
P.O. Box 98004,
Waco, Texas 76798-8004;
254-710-4775; fax: 254-710-1092
www.rmi.baylor.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1978.
Degrees offered: major; BBA.
Students in program in 2002/2003
Majors 19
Graduates from program in 2002/2003
Majors 6
Courses
Number of courses 5
Students enrolled. 150
Needed for major. 4
Elective 5
Core 5
Faculty
Tenured professors 2
Classes taught. 4
Part-time instructors. 1
Classes taught. 1
Provided with funding for applied research in RMI.
Scholarships
Total 10
Total amount $24,500
Students entering RMI industry: more than 80%.
Industries entered: 20% risk management; 40% insurers; 30% agents/brokers; 10% other.
Contact: Jim Garven, professor-finance and insurance; *james_garven@baylor.edu.*

Boston University Metropolitan College

Boston, Mass. 02215
www.bu.edu/met

■ **Graduate school**

755 Commonwealth Ave.,
Boston, Mass. 02215;
617-353-3016; fax: 617-353-6840
www.msimdegree.com

Accreditation: AACSB.
Degrees offered: M.S., first offered in 2003.
Courses*
Number of courses 8
Needed for major* 8
Industry advisory board input on curriculum
Assistantships
Internships
Distance learning programs
Contact: Kip Becker, department chair; *kbecker@bu.edu.*
**Required to have CPCU designation.*

Continued on next page

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 202

Continued from previous page

Bradley University

Peoria, Ill. 61625-0409
www.bradley.edu

Undergraduate program

Foster College of Business Administration, Finance and Quantitative Methods Department
Baker Hall, 1501 W. Bradley Ave.,
Peoria, Ill. 61625-0409;
309-677-3582; fax: 309-677-3374
www.bradley.edu/fcba/rmi/index.html

Accreditation: AACSB.
RMI degree first offered: 1994.
Degrees offered: major.
Students in program in 2002/2003
Majors 12
Graduates from program in 2002/2003
Majors 15
Courses
Number of courses 4
Students enrolled. 50
Needed for major. 6
Elective 2
Faculty
Tenured professors 1
Classes taught. 4
Provided with funding for applied research in RMI.
Scholarships
Total 3
Total amount. $20,000
Internships
Employers involved 3
Students involved 3
Students entering RMI industry: 40% to 60%.
Industries entered: 70% insurers; 30% agents/brokers.
Contact: Lisa Gardner, associate professor; *gardner@bradley.com*.

C

California State University-Sacramento

Sacramento, Calif. 95819
www.csus.edu

Undergraduate program

College of Business,
Department of Management
Tahoe Hall, 6000 J St., Room 2017,
Sacramento, Calif. 95819;
916-278-7386; fax: 916-278-5437
www.csus.edu/mgmt/ins.html

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1978.
Degrees offered: major, minor, major in finance, human resources, occupational health & safety with an emphasis in RMI; BS.
Students in program in 2002/2003
Majors 80
Minors 3
Major in finance, human resources, occupational health & safety with an emphasis in RMI . . . 40
Graduates from program in 2002/2003
Majors 72
Minors 1
Majors in finance, human resources, occupational health & safety with an emphasis in RMI 16
Courses
Number of courses 3
Students enrolled. 378
Needed for major. 3
Needed for minor. 3
Needed for major in finance, human resources, occupational health & safety with an emphasis in RMI 3
Elective 3
Core 3
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 3
Part-time instructors. 2
Classes taught. 2
Provided with funding for applied research in RMI.
Scholarships
Total 13
Total amount $9,000
Internships
Employers involved 4
Students involved 6
Students entering RMI industry: less than 40%.
Industries entered: 5% risk management; 50% insurers; 20% agents/brokers; 25% financial institutions.
Contact: Patricia A. Cheshier, professor-risk management and insurance; *cheshier@csus.edu*.

E

Eastern Kentucky University

Richmond, Ky. 40475
859-622-1000
www.eku.edu

Undergraduate program

College of Business and Technology
521 Lancaster Ave.,
Richmond, Ky. 40475;
859-622-1579; fax: 859-622-8014
www.insurance.eku.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Insurance Society.
RMI degree first offered: 1976.
Degrees offered: major, minor; BBA.
Students in program in 2002/2003
Majors 55
Minors 5
Graduates from program in 2002/2003
Majors 15
Minors 4
Courses

Continued on next page

Directory explanation box

The *Business Insurance* Guide to Risk Management and Insurance Schools lists colleges and universities that offer undergraduate or graduate degrees in risk management or insurance.

Directory listings begin with the name, location, phone number and Web site address for each institution.

Listings also indicate whether the school is accredited by the Assn. to Advance Collegiate Schools of Business, as well as whether it has a chapter of the Gamma Iota Sigma professional fraternity or any other insurance or risk management student organizations.

Next, listings provide the year in which the RMI degree was first offered, as well as the types of RMI degrees available. A breakout of students in the programs follows, listing those majoring in RMI, those pursuing minors and those whose course of study includes an emphasis in RMI. The number of students graduating from the programs in 2002/2003 also is provided.

The number of RMI courses offered is listed next, including the number of RMI courses needed for a major, as well as for a minor and an RMI emphasis. The listing then indicates how many RMI courses are offered as electives, how many are core courses and whether any must be taken by all students of the university. Also indicated is whether an industry committee or advisory board provides input on the curriculum.

Breakdown of faculty follows, including the number of tenured, nontenured, part-time and graduate-student faculty members teaching RMI courses and how many courses are taught by each category of instructor. Tenured and nontenured faculty figures reflect the number of each who dedicate more than 50% of their teaching load to undergraduate RMI courses. Listings also indicate whether the faculty is given funding to do applied research in RMI.

Programs offered to RMI students are listed next, including scholarships, internships, distance-learning programs and alumni mentoring opportunities. Also included are international exchange programs, though those are not necessarily specific to an institution's RMI programs.

Listings also include the percentage of a school's graduates who enter the RMI industry, as well as information on which industry segments they enter. Contact information for those seeking additional information also is provided.

If the university also offers a graduate program in RMI, information on that program also is included and follows the format of the undergraduate program listings.

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 203

Continued from previous page

Number of courses 14
Students enrolled. 250
Needed for major. 6
Elective 8
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 11
Nontenured professors 1
Classes taught. 4
Provided with funding for applied research in RMI.
Scholarships
Total 31
Total amount $27,000
Internships
Students entering RMI industry: more than 80%.
Industries entered: 10% risk management; 55% insurers; 30% agents/brokers; 5% other.
Contact: Peter Kensicki, professor-insurance; *peter.kensicki@eku.edu.*

■ **Graduate school**

College of Justice and Safety, Department of Loss Prevention and Safety
250 Stratton Building,
Richmond, Ky. 40475;
859-622-1051; fax: 859-622-6548
www.lossprevention.eku.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
Degrees offered*: M.S., first offered in 1971.
Students: 80 M.S.
Courses
Number of courses 14
Students enrolled. 80
Needed for major. 6
Elective 8
Core 6
Required 6
Industry advisory board input on curriculum
Faculty
Tenured professors 6
Classes taught. 12
Nontenured professors 1
Classes taught. 2
Assistantships
Number 7
Total amount $10,770
Internships
Employers involved 5
Students involved 8
Distance learning programs
Classes 5
Students involved 15
Students entering RMI industry: more than 80%.
Industries entered: 15% risk management; 10% insurers; 75% loss control and safety.
Contact: Tom Schneid, director; *tom.schneid@eku.edu.*
**Offers master's degree in loss prevention and safety.*

Excelsior College

Albany, N.Y. 12203;
888-647-2388
www.excelsior.edu

■ **Undergraduate program**

School of Business and Technology
7 Columbia Circle,
Albany, N.Y. 12203;
518-464-8500; fax: 518-464-8777
www.excelsior.edu/bri.htm

RMI degree first offered: 2000.
Degrees offered: major; BS.
Students in program in 2002/2003
Majors 40
Graduates from program in 2002/2003
Majors 3
Industry advisory board input on curriculum.
Scholarships
Total 12
Total amount $100,000
Distance learning programs
Students involved 40
Contact: Diane O'Connor-Easton, marketing manager; *doconnor@excelsior.edu.*

F

Florida State University

Tallahassee, Fla. 32306-1110;
850-644-3090; fax: 850-644-0915
www.fsu.edu

■ **Undergraduate program**

College of Business, Risk Management/ Insurance, Real Estate and Business
313 RBA,
Tallahassee, Fla. 32306-1110;
850-644-4070; fax: 850-644-4077
www.cob.fsu.edu/rmi

Accreditation: AACSB.
Memberships: Insurance Society.
RMI degree first offered: 1950.
Degrees offered: major; BS.
Students in program in 2002/2003
Majors 130
Graduates from program in 2002/2003
Majors 53
Courses
Number of courses 9
Students enrolled. 1250
Needed for major. 7
Elective 3
Core 7
Faculty
Tenured professors 7
Classes taught. 28
Part-time instructors. 2
Classes taught. 4
Provided with funding for applied research in RMI.
Scholarships
Total 20
Total amount $20,000
Internships
Employers involved 10
Students involved 10
Alumni mentoring programs
Students involved 10
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 80% insurers; 15% agents/brokers.
Contact: Randy E. Dumm, associate professor-risk management and insurance; *rdumm@cob.fsu.edu.*

■ **Graduate school**

www.cob.fsu.edu/rmi/grad/index.htm

Accreditation: AACSB.
Degrees offered: M.S., first offered in 2001; Ph.D, first offered in 1985.
Students: 70 M.S., 1 Ph.D.
Courses
Number of courses 8
Students enrolled. 70
Needed for major. 8
Needed for Ph.D. major. 8
Needed for Ph.D. minor. 3
Elective 3
Core 8
Faculty
Tenured professors 2
Classes taught. 4
Provided with funding for applied research in RMI.
Assistantships
Number 1
Total amount $14,000
Distance learning programs
Classes 17
Students involved 70
Students entering RMI industry: more than 80%.
Industries entered: 15% risk management; 70% insurers; 15% agents/brokers.
Contact: Pat Maroney, Associate Dean of Graduate Programs; *pmarone@cob.fsu.edu.*

G

Georgia State University

University Plaza,
Atlanta, Ga. 30303;
404-651-2000
www.gsu.edu

■ **Undergraduate program**

J. Mack Robinson College of Business, Department of Risk Management and Insurance
P.O. Box 4036,
Atlanta, Ga. 30302-4036;
404-651-2725; fax: 404-651-4219
www.rmi.gsu.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Actuarial Science Club.
RMI degree first offered: 1953.
Degrees offered: major; BBA.
Students in program in 2002/2003
Majors 136
Graduates from program in 2002/2003
Majors 33

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 204

Largest undergraduate RMI programs

Ranked by students enrolled to receive a major in RMI in 2002/2003

Rank	University	Undergraduate department	Students in RMI program	Contact
1	University of Georgia	Terry College of Business, Department of Insurance, Legal Studies and Real Estate	288	Robert E. Hoyt, department head/professor; rhoyt@terry.uga.edu
2	Temple University	Department of Risk, Insurance and Healthcare Management	255	R.B. Drennan, chairman/faculty advisor/professor; rbdrennan@temple.edu
3	Georgia State University	J. Mack Robinson College of Business, Department of Risk Management and Insurance	136	Lorilee A. Schneider, assistant professor -risk management and insurance; schneider@gsu.edu
4	Florida State University	College of Business, Risk Management/Insurance, Real Estate and Business	130	Randy E. Dumm, associate professor -risk management and insurance; rdumm@cob.fsu.edu
5	University of Wisconsin-Madison	School of Business, Actuarial Science, Risk Management and Insurance Department	123	Mark Browne, professor; mbrowne@bus.wisc.edu
6	Appalachian State University	John A. Walker College of Business, Brantley Risk and Insurance Center, Department of Finance, Banking and Insurance	120	Kelly Greene, assistant director -Brantley Risk and Insurance Center; greenekl@appstate.edu
7	Illinois State University	College of Business, Katie School of Insurance and Financial Services, Finance, Insurance and Law Department	105	James Jones, director; jrjone2@ilstu.edu
8	University of Mississippi	School of Business Administration, Department of Finance	103	Larry A. Cox, Robertson Chair of Insurance; lcox@bus.olemiss.edu
9	Indiana State University	School of Business	87	Mary Ann Boose, associate professor; isboose@isugw.indstate.edu
10	California State University-Sacramento	College of Business, Department of Management	80	Patricia A. Cheshier, professor -risk management and insurance; cheshier@csus.edu

Source: BI survey

Originally published online: November 24, 2003

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 206

Largest graduate RMI programs

Ranked by students enrolled to receive a graduate degree in RMI in 2002/2003*

			Degree candidates					
Rank	University	Graduate deptartment	MBA	M.S.	M.A.	Ph.D.	Total	Contact
1	Georgia State University	J. Mack Robinson College of Business, Department of Risk Management and Insurance	81	55	0	8	144	William R. Feldhaus, associate professor-risk management and insurance; feldhaus@gsu.edu
2	St. John's University	The Peter J. Tobin College of Business; School of Risk Management, Insurance and Actuarial Science	63	20	0	0	83	Theresa Marro, assistant dean; marrot@stjohns.edu
3	Eastern Kentucky University	College of Justice and Safety, Department of Loss Prevention and Safety	0	80 [1]	0	0	80 [1]	Tom Schneid, director; tom.schneid@eku.edu
4	Florida State University	College of Business, Risk Management/ Insurance, Real Estate and Business	0	70	0	1	71	Pat Maroney, Associate Dean of Graduate Programs; pmarone@cob.fsu.edu
5	Temple University	Department of Risk, Insurance and Healthcare Management	25	10	0	16	51	Laureen Regan, associate professor-MBA program; laureen-regan@temple.edu
6	University of St. Thomas	College of Business	45	0	0	0	45	Peter C. Young,E.W. Blanch Senior Chair in Risk Management; pcyoung@stthomas.edu
7	University of Georgia	Terry College of Business, Department of Insurance, Legal Studies and Real Estate	30	0	0	4	34	David Sommer, graduate coordinator/associate professor; dsommer@terry.uga.edu
8	University of Louisiana at Lafayette	B.I. Moody III College of Business Administration, Department of Economics and Finance	15	0	0	0	15	William L. Ferguson, G. Frank Purvis Jr. Chair of Insurance and Risk Management; ferguson@louisiana.edu
9	University of Pennsylvania	The Wharton School, Insurance and Risk Management Department	0	0	0	12	12	Neil Doherty, professor; doherty@wharton.upenn.edu
10	University of Calgary	The Haskayne School of Business	0	0	0	2	2	Norma L. Nielson, chairholder -insurance and risk management; norma.nielson@haskayne.ucalgary.ca

* Includes both graduate and Ph.D. programs. 1 Degree in Loss Prevention and Safety.
Source: BI survey

Originally published online: November 24, 2003

bi52ms201 educ.qxd 12/2/03 3:32 PM Page 207

Continued from previous page

Courses
Number of courses 9
Students enrolled 600*
Needed for major 7
Elective 7
Industry advisory board input on curriculum.
Faculty
Tenured professors 1
Classes taught 4
Nontenured professors 1
Classes taught 6
Part-time instructors 5
Classes taught 5
Graduate students 1
Classes taught 1
Provided with funding for applied research in RMI.
Scholarships
Total 6
Total amount $14,000
Internships
Employers involved 18
Students involved 24
Alumni mentoring programs
Students involved 12
Students entering RMI industry: more than 80%.
Industries entered: 15% risk management; 35% insurers; 35% agents/brokers; 15% employee benefits administration, personal financial planning, risk management consulting.
Contact: Lorilee A. Schneider, assistant professor-risk management and insurance; *schneider@gsu.edu*.

■ **Graduate school**
Degrees offered: MBA, first offered in 1960; M.S., first offered in 1967; Ph.D, first offered in 1967.
Students: 81 MBA, 55 M.S., 8 Ph.D.
Courses
Number of courses 23
Students enrolled 627
Needed for major 6
Needed for minor 4
Needed for major in M.S. degree program with an emphasis in RMI 9**
Needed for Ph.D. major 8**
Elective 21
Core 23
Industry advisory board input on curriculum
Faculty
Tenured professors 6
Classes taught 15
Part-time instructors 4
Classes taught 5
Provided with funding for applied research in RMI.
Assistantships
Number 18
Total amount $260,000
Internships
Employers involved 6
Students involved 6
Alumni mentoring programs
Students involved 15
Students entering RMI industry: more than 80%.
Industries entered: 30% risk management; 30% insurers; 40% agents/brokers.
Contact: William R. Feldhaus, associate professor-risk management and insurance; *feldhaus@gsu.edu*.
**Estimated. **Courses need for M.S., 6 to 9; courses need for Ph.D., 4 to 8.*

H

Howard University

Washington, D.C. 20059;
202-806-6100
www.howard.edu

■ **Undergraduate program**

School of Business,
Department of Finance,
International Business and Insurance
2600 Sixth St., N.W.,
Washington, D.C. 20059;
202-806-1568; fax: 202-986-4409
www.bschool.howard.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Actuarial Science Club.
RMI degree first offered: 1979.
Degrees offered: major; BA.
Students in program in 2002/2003
Majors 18
Graduates from program in 2002/2003
Majors 4
Courses
Number of courses 5
Students enrolled 45
Needed for major 5
Elective 1
Industry advisory board input on curriculum.
Faculty
Nontenured professors 1
Classes taught 4
Part-time instructors 1
Classes taught 1
Provided with funding for applied research in RMI.
Scholarships
Total 5
Total amount $25,000
Internships
Employers involved 10
Students involved 20
Alumni mentoring programs
Students involved 5
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 90% insurers; 5% agents/brokers.
Contact: B. Paul Choi, assistant professor; *bchoi@howard.edu*.

I

Illinois State University

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Campus Box 2200,
Normal, Ill. 61790;
800-366-2478
www.ilstu.edu

■ **Undergraduate program**

College of Business, Katie School of Insurance and Financial Services,
Finance, Insurance and Law Department
Campus Box 5480,
Normal, Ill. 61790;
309-438-3021; fax: 309-438-7753
www.katieschool.org

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1993.
Degrees offered: major, minor, major in actuarial science with an emphasis in RMI; BS.
Students in program in 2002/2003
Majors 105
Minors 163
Major in actuarial science with an emphasis in RMI 47
Graduates from program in 2002/2003
Majors 35
Minors 32
Majors in actuarial science with an emphasis in RMI 8
Courses
Number of courses 8
Students enrolled 682
Needed for major 6
Needed for minor 4
Needed for major in actuarial science with an emphasis in RMI 1
Elective 8
Industry advisory board input on curriculum.
Faculty
Tenured professors 3
Classes taught 4
Part-time instructors 5
Classes taught 4
Provided with funding for applied research in RMI.
Scholarships
Total 104
Total amount $142,000
Internships
Employers involved 21
Students involved 68
International exchange programs
Institutions: Bermuda Foundation of Insurance Studies, Lloyd's of London
Students involved 4
Students entering RMI industry: more than 80%.
Industries entered: 75% insurers; 20% agents/brokers; 5% criminal justice, fraud investigation.
Contact: James Jones, director; *jrjone2@ilstu.edu*.

Illinois Wesleyan University

P.O. Box 2900,
Bloomington, Ill. 61701;
309-556-1000
www.iwu.edu

■ **Undergraduate program**

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 208

Continued from previous page

Department of Business Administration
205 E. Beecher St.,
Bloomington, Ill. 61702;
309-556-3827; fax: 309-556-3719
titan.iwu.edu/~tquery

Memberships: Risk Management & Finance Society.
RMI degree first offered: 1955.
Degrees offered: major, minor; BA.
Students in program in 2002/2003
Majors 10
Minors 15
Graduates from program in 2002/2003
Majors 4
Minors 6
Courses
Number of courses 4
Students enrolled 120
Needed for major 4
Needed for minor 4
Elective 1
Core 1
Faculty
Tenured professors 1
Classes taught 3
Nontenured professors 2
Classes taught 2
Part-time instructors 2
Classes taught 2
Scholarships
Total 3
Total amount $3,500
Internships
Employers involved 7
Students involved 12
Alumni mentoring programs
Students involved 1
Students entering RMI industry: 60% to 80%.
Industries entered: 10% risk management; 70% insurers; 10% agents/brokers; 10% finance.
Contact: Tim Query, risk management studies coordinator; *tquery@iwu.edu*.

Indiana State University

200 N. Seventh St.,
Terre Haute, Ind. 47809-9989;
800-742-0891
www.indstate.edu

■ **Undergraduate program**

School of Business
800 Sycamore St.,
Terre Haute, Ind. 47809;
812-237-2107; fax: 812-237-4374
www.indstate.edu/insurance

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Insurance & Risk Management Honors Corps.
RMI degree first offered: 1988.
Degrees offered: major, minor; BS.
Students in program in 2002/2003
Majors 87
Minors 90
Graduates from program in 2002/2003
Majors 28
Minors 23
Courses
Number of courses 13
Students enrolled 293
Needed for major 9
Needed for minor 5
Industry advisory board input on curriculum.
Faculty
Tenured professors 3
Classes taught 22
Part-time instructors 1
Classes taught 1
Provided with funding for applied research in RMI.
Scholarships
Total 36
Total amount $94,000
Internships
Employers involved 16
Students involved 25
Distance learning programs
Classes 4
Students involved 98
Alumni mentoring programs
Students involved 20
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 75% insurers; 20% agents/brokers.
Contact: Mary Ann Boose, associate professor; *isboose@isugw.indstate.edu*.

L

La Salle University

Philadelphia, Pa. 19141;
251-951-1000
www.lasalle.edu

■ **Undergraduate program**

School of Business Administration
1900 W. Olney Ave.,
Philadelphia, Pa. 19141;
215-951-1824; fax: 215-951-1483
www.lasalle.edu/academ/sba/index.shtml

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1983.
Degrees offered: minor; BS.
Students in program in 2002/2003
Minors 20
Graduates from program in 2002/2003
Minors 12
Courses
Number of courses 4
Students enrolled 70
Needed for minor 4
Elective 4
Faculty
Tenured professors 1
Classes taught 2
Nontenured professors 1
Classes taught 4
Scholarships
Total 1
Total amount $2,500
Internships
Employers involved 2
Students involved 2
Students entering RMI industry: 60% to 80%.
Industries entered: 10% risk management; 30% insurers; 10% agents/brokers; 50% financial consulting.
Contact: Kathleen S. McNichol, assistant professor/coordinator-risk management and insurance program; *mcnichol@lasalle.edu*.

M

Miami University

500 E. High St.,
Oxford, Ohio 45056;
513-529-1809
www.muohio.edu

■ **Undergraduate program**

Department of Finance
120 Upham Hall,
Oxford, Ohio 45056;
513-529-1560; fax: 513-529-8598
www.sba.muohio.edu/sba_web/Academic_Depts/finance/major.asp

Accreditation: AACSB.
Degrees offered: minor; BS.
Students in program in 2002/2003
Minors 18
Graduates from program in 2002/2003
Minors 15
Courses
Number of courses 4
Students enrolled 300
Needed for minor 4
Elective 4
Faculty
Tenured professors 2
Classes taught 3
Part-time instructors 1
Classes taught 1
Provided with funding for applied research in RMI.
Scholarships
Total 2
Total amount $1,000
Students entering RMI industry: 60% to 80%.
Contact: Saul W. Adelman, chair-finance department; *adelmasw@muohio.edu*.

Middle Tennessee State University

P.O. Box 165,
Murfreesboro, Tenn. 37132;
615-898-2673
www.mtsu.edu

■ **Undergraduate program**

Department of Economics and Finance
P.O. Box 27,
Murfreesboro, Tenn. 37132;
615-898-2520; fax: 615-898-5596
www.mtsu32.mtsu.edu:11030/ecfn.htm

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 209

Continued from previous page

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1982.
Degrees offered: minor, major in finance with an emphasis in RMI; BBA.
Students in program in 2002/2003
Minors 55
Major in finance with an emphasis in RMI . . 70
Graduates from program in 2002/2003
Minors 12
Majors in finance with an emphasis in RMI. . 18
Courses
Number of courses 10
Students enrolled. 250
Needed for minor. 6
Needed for major in finance with an emphasis in RMI. 5
Elective 10
Core 1
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 8
Part-time instructors. 2
Classes taught. 3
Scholarships
Total 53
Total amount $32,000
Internships
Employers involved 23
Students involved 23
Students entering RMI industry: 60% to 80%.
Contact: Kenneth W. Hollman, professor; *khollman@mtsu.edu*.

Mississippi State University

Mississippi State, Miss. 39762;
662-325-2323
www.msstate.edu

■ **Undergraduate program**

College of Business and Industry,
Department of Finance and Economics
P.O. Box 9580,
Mississippi State, Miss. 39762;
662-325-2341; fax: 662-325-1977
www.cbi.msstate.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
Degrees offered: major, minor, major in general business with an emphasis in RMI; BBA.
Students in program in 2002/2003
Majors 47
Minors 5
Major in general business with an emphasis in RMI. 41
Graduates from program in 2002/2003
Majors 23
Minors 3
Majors in general business with an emphasis in RMI. 17
Courses
Number of courses 7
Students enrolled. 480
Needed for major. 7
Needed for minor. 4
Needed for major in general business with an emphasis in RMI. 4
Elective 3
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 7
Part-time instructors. 2
Classes taught. 3
Provided with funding for applied research in RMI.
Scholarships
Total 5
Total amount $5,000
Internships
Employers involved 3
Students involved 3
Students entering RMI industry: 60% to 80%.
Industries entered: 10% risk management; 40% insurers; 40% agents/brokers; 10% other.
Contact: Edwin H. Duett, Peter K. Lutken Chair of Insurance; *eduett@cobilan.msstate.edu*.

N

New England College of Finance

Boston, Mass. 02111

■ **Undergraduate program**

1 Lincoln Plaza,
Boston, Mass. 02111;
617-951-2350; fax: 617-951-2533
www.finance.edu

RMI degree first offered: 2003.
Degrees offered: major; Associate of Business Administration.
Courses
Number of courses 7
Industry advisory board input on curriculum.
Distance learning programs
Alumni mentoring programs
Contact: Diane S. Monaghan, vp-academic affairs; *d.monaghan@finance.edu*.

O

Ohio State University

Columbus, Ohio 43210
www.ohio-state.edu

■ **Undergraduate program**

Fisher College of Business, Finance Department
2100 Neil Ave.,
Columbus, Ohio 43210-1144;
614-292-1747; fax: 614-292-2418
www.cob.ohio-state.edu/~fin/

Accreditation: AACSB.
Degrees offered*: major in accounting, finance with an emphasis in RMI; BS.
Students in program in 2002/2003
Major in accounting, finance with an emphasis in RMI. 15
Graduates from program in 2002/2003
Majors in accounting, finance with an emphasis in RMI. 15
Courses
Number of courses 3
Students enrolled. 80
Needed for major in accounting, finance with an emphasis in RMI. 3
Elective 3
Faculty
Tenured professors 1
Classes taught. 2
Part-time instructors. 1
Classes taught. 1
Provided with funding for applied research in RMI.
Scholarships
Total 25
Total amount $20,000
Students entering RMI industry: 40% to 60%.
Industries entered: 10% risk management; 60% insurers; 30% agents/brokers.
Contact: Michael L. Smith, associate professor; *smith.142@osu.edu*.
**Only offers one degree in business administration.*

Olivet College

Olivet, Mich. 49076
269-749-7000
www.olivetcollege.edu

■ **Undergraduate program**

Department of Insurance
Mott Acedemic Building, 408A,
320 S. Main St.,
Olivet, Mich. 49076;
269-749-7626; fax: 269-749-7185
web.olivetcollege.edu/gis

Memberships: Gamma Iota Sigma.
RMI degree first offered: 1980.
Degrees offered: major; BA.
Students in program in 2002/2003
Majors 40
Graduates from program in 2002/2003
Majors 12
Courses
Number of courses 10
Students enrolled. 88
Needed for major. 5
Elective 4
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 10
Scholarships
Total 41
Total amount $43,850
Internships
Employers involved 24
Students involved 27
Alumni mentoring programs
Students involved 2
Students entering RMI industry: more than 80%.
Industries entered: 65% insurers; 35% agents/brokers.
Contact: Michael R. Hubbel, chair-department of insurance; *mhubbel@olivetcollege.edu*.

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 210

Continued from previous page

St. Cloud State University

St. Cloud, Minn. 56301;
320-308-0121
www.stcloudstate.edu

■ **Undergraduate program**

Herberger College of Business
720 Fourth Ave. S.,
St. Cloud, Minn. 56301;
320-308-3213; fax: 320-308-3986
cob.stcloudstate.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1988.
Degrees offered: major, minor; BS.
Students in program in 2002/2003
Majors 11
Graduates from program in 2002/2003
Majors 3
Courses
Number of courses 5
Students enrolled 280
Needed for major 5
Needed for minor 3
Elective 5
Core 1
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught 5
Scholarships
Total 3
Total amount $1,500
Internships
Students entering RMI industry: more than 80%.
Industries entered: 45% insurers; 55% agents/brokers.
Contact: Joe Haley, associate professor; *jhaley@stcloudstate.edu.*

St. John's University

New York, N.Y. 10007-2165
www.stjohns.edu

■ **Undergraduate program**

The Peter J. Tobin College of Business, School of Risk Management, Insurance and Actuarial Science
101 Murray St.,
New York, N.Y. 10007-2165;
212-277-5110; fax: 212-277-5123

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Actuarial Science Club.
RMI degree first offered: 1962.
Degrees offered: major, minor, major in actuarial science with an emphasis in RMI; BS.
Students in program in 2002/2003
Majors 72
Major in actuarial science with an emphasis in RMI 35
Graduates from program in 2002/2003
Majors 27
Majors in actuarial science with an emphasis in RMI 7
Courses
Number of courses 11
Students enrolled 136
Needed for major 7
Needed for minor 4
Needed for major in actuarial science with an emphasis in RMI 1
Elective 1
Core 1
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught 6
Nontenured professors 2
Classes taught 5
Provided with funding for applied research in RMI.
Scholarships
Total 60
Total amount $675,000
Internships
Employers involved 29
Students involved 33
Alumni mentoring programs
Students involved 23
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 40% insurers; 35% agents/brokers; consulting, reinsurance, 20%.
Contact: Andrew Ippolito, associate director-admission; *ippolita@stjohns.edu.*

■ **Graduate school**
Degrees offered: MBA, first offered in 1972; M.S., first offered in 1998.
Students: 63 MBA, 20 M.S.
Courses
Number of courses 9
Students enrolled 53
Needed for major 9
Needed for minor 3
Elective 8
Industry advisory board input on curriculum
Faculty
Tenured professors 2
Classes taught 6
Provided with funding for applied research in RMI.
Assistantships
Number 4
Total amount $90,000
Internships
Employers involved 13
Students involved 18
Alumni mentoring programs
Students involved 29
Students entering RMI industry: more than 80%.
Industries entered: 55% insurers; 30% agents/brokers; 15% actuarial, financial advising, risk and financial consulting.
Contact: Theresa Marro, assistant dean; *marrot@stjohns.edu.*

St. Mary's University

San Antonio, Texas 78228
www.stmarytx.edu

■ **Undergraduate program**

School of Business and Administration, Department of Finance and Quantitative Management
1 Camino Santa Maria,
San Antonio, Texas 78228;
210-431-2043; fax: 210-431-2115
www.stmarytx.edu/business/

Accreditation: AACSB.
Memberships: Finance Club.
RMI degree first offered: 1975.
Degrees offered: major; BBA.
Students in program in 2002/2003
Majors 32
Graduates from program in 2002/2003
Majors 14
Courses
Number of courses 4
Students enrolled 164
Needed for major 4
Elective 4
Core 4
Faculty
Tenured professors 2
Classes taught 4
Scholarships
Total 8
Total amount $18,000
Internships
Employers involved 9
Students involved 9
Students entering RMI industry: 60% to 80%.
Contact: Jerry D. Todd, The Charles E. Cheever Professor of Risk Management; *jtodd@stmarytx.edu.*

Southwest Missouri State University

Springfield, Mo. 65804;
417-836-5000
www.smsu.edu

■ **Undergraduate program**

College of Business Administration, Finance and General Business Department
901 S. National, Glass Hall 300,
Springfield, Mo. 65804;
417-836-5504; fax: 417-836-6224
www.smsu.edu/fgb/

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1980.
Degrees offered: major, minor; BS.
Students in program in 2002/2003
Majors 30
Minors 38
Graduates from program in 2002/2003
Majors 10
Minors 7
Courses
Number of courses 9
Students enrolled 300
Needed for major 6
Needed for minor 5

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 211

Continued from previous page

Elective 4
Core 5
Required 4
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 6
Part-time instructors. 3
Classes taught. 3
Scholarships
Total 20
Total amount $14,000
Internships
Employers involved 7
Students involved 9
International exchange programs
Students involved 1
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 75% insurers; 20% agents/brokers.
Contact: John E. Patton, Baker Chair of Insurance; *johnpatton@smsu.edu.*

T

Temple University

Philadelphia, Pa. 19122
www.temple.edu

■ **Undergraduate program**

Department of Risk, Insurance and Healthcare Management
410 Ritter Annex,
1301 Cecil B. Moore Ave.,
Philadelphia, Pa. 19122;
215-204-8456; fax: 215-204-4712
www.sbm.temple.edu/~rmidept/

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1960.
Degrees offered: major, minor; BBA.
Students in program in 2002/2003
Majors 255
Minors 5
Graduates from program in 2002/2003
Majors 80
Courses
Number of courses 8
Students enrolled. 740
Needed for major. 6
Needed for minor. 4
Elective 2
Core 2
Required 1
Industry advisory board input on curriculum.
Faculty
Tenured professors 4
Classes taught. 9
Nontenured professors 4
Classes taught. 18
Part-time instructors. 2
Classes taught. 4
Provided with funding for applied research in RMI.
Scholarships
Total 12
Total amount $150,000
Internships
Employers involved 44
Students involved 81
Alumni mentoring programs
Students involved 30
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 30% insurers; 30% agents/brokers; 35% consulting.
Contact: R.B. Drennan, chairman/faculty advisor/professor; *rbdrennan@temple.edu.*

■ **Graduate school**
Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
Degrees offered: MBA, first offered in 1960; M.S., first offered in 1960.; Ph.D, first offered in 1970.
Students: 25 MBA, 10 M.S., 16 Ph.D.
Courses
Number of courses 9
Students enrolled. 480
Needed for major. 4
Needed for Ph.D. major. 4
Elective 3
Core 1
Required 1
Industry advisory board input on curriculum
Faculty
Tenured professors 5
Classes taught. 10
Nontenured professors 1
Classes taught. 3
Part-time instructors. 2
Classes taught. 4
Assistantships
Number 8
Distance learning programs
Classes 1
Students involved 20
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 30% insurers; 30% agents/brokers; 35% consulting.
Contact*: Laureen Regan, associate professor-MBA program; *laureen-regan@temple.edu.*
**Contact for Ph.D. program is Michael Powers, professor; michael.powers@temple.edu.*

U

University of Calgary

Calgary, Alberta, Canada T2N 1N4;
403-220-5110; fax: 403-282-7298
www.ucalgary.ca

■ **Undergraduate program**

The Haskayne School of Business
2500 University Drive, N.W.,
Calgary, Alberta, Canada T2N 1N4;
403-220-8527; fax: 403-284-7903
www.haskayne.ucalgary.ca/rmin/

Accreditation: AACSB.
Memberships: Assn. of Risk Management and Insurance.
RMI degree first offered: 1992.
Degrees offered: major, major in finance with an emphasis in RMI; bachelor of commerce.
Students in program in 2002/2003
Majors 19
Major in finance with an emphasis in RMI . . 65
Graduates from program in 2002/2003
Majors 4
Majors in finance with an emphasis in RMI. . 18
Courses
Number of courses 7
Students enrolled. 325
Needed for major. 5
Needed for major in finance with an emphasis in RMI. 3
Elective 7
Industry advisory board input on curriculum.
Faculty
Tenured professors 3
Classes taught. 7
Nontenured professors 3
Classes taught. 7
Provided with funding for applied research in RMI.
Scholarships
Total 21
Total amount $35,500
Internships
Employers involved 8
Students involved 8
International exchange programs
Institutions: University of Palermo, Argentina; University of South Australia, Australia; Vienna University of Economics and Business Administration, Austria; Antwerp University, Belgium; Pontificia Universidade Catolica do Rio de Janeiro, Brazil; Pontificia Universidade Catolica de Chile, Chile; Peking University, Sun Yat-Sen (Zhongshan) University, Xi'an Jiatong University, China; University of Economics, Prague, Czech Republic; Copenhagen Business School, Denmark; Helsinki School of Economics and Business Administration, Helsinki University of Technology, Finland; ESSEC Business School, Institute de Formation International- Rouen, France; Kaiserslautern University, Germany; Hong Kong University of Science and Technology, University of Hong Kong, Hong Kong; University College Dublin, Ireland; Kyung Hee University, Seoul National University, South Korea; Rotterdam School of Economics, University of Maastricht, Netherlands; Norwegian School of Management, Norway; Warsaw School of Economics, Poland; Nanyang Technological University, Singapore Management University, Singapore; Jonkoping University, University of Uppsala, Sweden; National Chiao Tung University, National Sun Yat-Sen University, Taiwan; Chulalongkorn University, Thammasat University, Thailand; City University Business School, University of Manchester Institute of Science and Technology, University of Strathclyde, United Kingdom.
Students involved 8
Alumni mentoring programs
Students entering RMI industry: more than 80%.

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 212

Continued from previous page

Industries entered: 25% risk management; 35% insurers; 40% agents/brokers.
Contact: Norma L. Nielson, chairholder-insurance and risk management; *norma.nielson@haskayne.ucalgary.ca.*

■ **Graduate school**

www.haskayne.ucalgary.ca/mba/

Degrees offered: Ph.D, first offered in 2002.
Students: 2 Ph.D.
Courses
Number of courses 4
Students enrolled. 1
Needed for Ph.D. major. 4
Needed for Ph.D. minor. 2
Industry advisory board input on curriculum
Provided with funding for applied research in RMI.
Assistantships
Number 1
Total amount $12,000
International exchange programs
Students entering RMI industry: less than 40%.
Contact: Norma L. Nielson, chairholder-insurance and risk management; *norma.nielson@haskayne.ucalgary.ca.*

University of Central Arkansas

Conway, Ark. 72035;
501-450-5000; fax: 501-450-5734
www.uca.edu

■ **Undergraduate program**

College of Business Administration, Department of Economics, Finance, Insurance and Risk Management
201 Donaghey Ave., BBA-221,
Conway, Ark. 72035;
501-852-2360; fax: 501-450-5302
www.business.uca.edu/econfin/

Accreditation: AACSB.
Memberships: Insurance Society.
RMI degree first offered: 2000.
Degrees offered: major, major in business administration with an emphasis in RMI; BS.
Students in program in 2002/2003
Majors 13
Major in business administration with an emphasis in RMI 10
Graduates from program in 2002/2003
Majors 4
Majors in business administration with an emphasis in RMI. 3
Courses
Number of courses 7
Students enrolled. 120
Needed for major. 5
Needed for major in business administration with an emphasis in RMI. 4
Elective 3
Core 2
Faculty
Tenured professors 1
Classes taught. 5
Part-time instructors. 1
Classes taught. 2
Scholarships
Total 4
Total amount $5,000
Internships
Employers involved 3
Students involved 6
Distance learning programs
Classes 1
Students involved 15
Students entering RMI industry: more than 80%.
Industries entered: 60% insurers; 40% agents/brokers.
Contact: John Bratton, professor-insurance and risk management; *jbratton@mail.uca.edu.*

University of Georgia

Athens, Ga. 30602
www.uga.edu

■ **Undergraduate program**

Terry College of Business, Department of Insurance, Legal Studies and Real Estate
206 Brooks Hall,
Athens, Ga. 30602-6255;
706-542-4290; fax: 706-542-4295
www.terry.uga.edu/insurance

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Insurance Society.
RMI degree first offered: 1965.
Degrees offered: major, major in international business with an emphasis in RMI; BBA.
Students in program in 2002/2003
Majors 288
Major in international business with an emphasis in RMI. 7
Graduates from program in 2002/2003
Majors 188
Majors in international business with an emphasis in RMI 5
Courses
Number of courses 10
Students enrolled 2,382
Needed for major. 5
Needed for major in international business with an emphasis in RMI 4
Elective 1
Core 1
Faculty
Tenured professors 5
Classes taught. 18
Nontenured professors 1
Classes taught. 6
Part-time instructors. 1
Classes taught. 1
Graduate students 2
Classes taught. 5
Provided with funding for applied research in RMI.
Scholarships
Total 259
Total amount $58,075
Internships
Employers involved 81
Students involved 114
Alumni mentoring programs
Students involved 12
Students entering RMI industry: more than 80%.
Industries entered: 10% risk management; 40% insurers; 35% agents/brokers; 15% excess & surplus, reinsurance, risk management information systems vendors, TPAs.
Contact: Robert E. Hoyt, department head/professor; *rhoyt@terry.uga.edu.*

■ **Graduate school**
Degrees offered: MBA, first offered in 1970; Ph.D, first offered in 1970.
Students: 30 MBA, 4 Ph.D.
Courses
Number of courses 6
Students enrolled. 218
Needed for major. 2
Needed for Ph.D. major. 5
Elective 6
Faculty
Tenured professors 1
Classes taught. 1
Provided with funding for applied research in RMI.
Assistantships*
Number. 25**
Distance learning programs
Classes 1
Students involved 30
Students entering RMI industry: less than 40%.
Industries entered: 20% risk management; 30% insurers; 30% agents/brokers; 20% employee benefits, risk management consulting.
Contact: David Sommer, graduate coordinator/associate professor; *dsommer@terry.uga.edu.*
**Total value of graduate assistantships is tuition waiver plus a $5,162 stipend for master's candidates and tuition waiver plus a $11,874 stipend for Ph.D. candidates. **Estimated.*

University of Hartford

West Hartford, Conn. 06117
www.hartford.edu

■ **Undergraduate program**

Barney School of Business
Aurebach Hall, 200 Bloomfield Ave.,
West Hartford, Conn. 06117;
860-768-4503; fax: 860-768-4911
barney.hartford.edu/

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1978.
Degrees offered: major, minor; BS.
Students in program in 2002/2003
Majors 40
Minors 1
Graduates from program in 2002/2003
Majors 21
Minors 1
Courses
Number of courses 7
Students enrolled. 295
Needed for major. 4
Needed for minor. 4
Elective 7
Core 5

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 213

Continued from previous page

Faculty
Tenured professors 1
Classes taught. 5
Nontenured professors 2
Classes taught. 5
Part-time instructors. 1
Classes taught. 1
Provided with funding for applied research in RMI.
Internships
Employers involved 31
Students involved 31
Students entering RMI industry: more than 80%.
Industries entered:10% risk management, 85% insurers; 5% agents/brokers.
Contact: Ann Costello, director-R.C. Knox Center for Insurance & Risk Management Studies/associate professor-insurance; *acostello@hartford.edu.*

■ **Graduate school**
Degrees offered: MBA, first offered in 1978.
Students: 8 MBA,
Courses
Number of courses 4
Needed for major. 4
Elective 4
Core 4
Faculty
Tenured professors 1
Classes taught. 2
Nontenured professors 1
Classes taught. 2
Part-time instructors. 1
Classes taught. 1
Provided with funding for applied research in RMI.
Assistantships
Number 1
Total amount $7,000
Internships
Students entering RMI industry: more than 80%.
Industries entered: 10 % risk management; 90% insurers.
Contact: Ann Costello, director-R.C. Knox Center for Insurance & Risk Management Studies/associate professor-insurance; *acostello@hartford.edu.*

University of Louisiana at Lafayette

Lafayette, La. 70504-0200;
337-482-6491; fax: 337-482-6195
www.louisiana.edu

■ **Undergraduate program**

B.I. Moody III College of Business Administration, Department of Economics and Finance
P.O. Box 44570,
Lafayette, La. 70504-4570;
337-482-6662; fax: 337-482-6675
cobweb.louisiana.edu

Accreditation: AACSB.
Memberships: Risk Management & Insurance Society
RMI degree first offered: 1994.
Degrees offered: major, major in finance with an emphasis in RMI; BS.
Students in program in 2002/2003
Majors 57
Major in finance with an emphasis in RMI . . . 5
Graduates from program in 2002/2003
Majors 12
Majors in finance with an emphasis in RMI. . . 3
Courses
Number of courses 6
Students enrolled. 200
Needed for major. 5
Elective 5
Industry advisory board input on curriculum.
Faculty
Tenured professors 1
Classes taught. 3
Part-time instructors. 3
Classes taught. 3
Provided with funding for applied research in RMI.
Scholarships
Total 10
Total amount $6,000

Continued on next page

The source book you won't want to share.

Business Insurance's
2003/2004 Market SourceBook:
Print Edition $50 | *CD-ROM* $50

Entire contents copyright © 2003 by Crain Communications Inc
All rights reserved.

Think about it. If you want to buy or sell products or services in the marketplace, they have to be where your customers can find them.

And for the commercial insurance industry, everyone knows that place is the new *Business Insurance* **2003/2004 Market SourceBook.**

In convenient magazine-size format, *BI's* new Market SourceBook is the most comprehensive compilation of product and service providers. With nine tabbed sections containing more than 30 directories – covering Agents & Brokers, Alternative Risk Financing, Benefit & Claims Services, Insurers & Reinsurers, Risk Management Services, Technology Providers and Work/Life Services – and exclusive charts and rankings, this is the ultimate resource in the marketplace. And no one will want to share their copy.

Call today to purchase your own copy of *BI's* 2003/2004 Market SourceBook. Available in a print edition or PDF version on CD-ROM for the same cost.

Business Insurance® www.businessinsurance.com
Crain Communications Inc, Subscriber Services, 1155 Gratiot Avenue, Detroit, MI 48207-2912

To order, call: ***888-446-1422***
Outside the US: ***313-446-0450***
E-Mail: ***subs@crain.com***

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 214

Continued from previous page

Internships
Employers involved 5
Students involved 5
Students entering RMI industry: more than 80%.
Industries entered: 10% risk management; 25% insurers; 15% agents/brokers; 50% benefits firms, claims firms, law school, MBA programs.
Contact: William L. Ferguson, G. Frank Purvis Jr. Chair of Insurance and Risk Management; *ferguson@louisiana.edu*.

■ **Graduate school**
Degrees offered: MBA, first offered in 2002.
Students: 15 MBA.
Courses
Number of courses 1
Students enrolled. 15
Elective 1
Industry advisory board input on curriculum
Faculty
Tenured professors 1
Classes taught. 1
Provided with funding for applied research in RMI.
Contact: William L. Ferguson, G. Frank Purvis Jr. Chair of Insurance and Risk Management; *ferguson@louisiana.edu*.

University of Minnesota

Minneapolis, Minn. 55369
www.umn.edu

■ **Undergraduate program**

Carlson School of Management
321 19th Ave. S.,
Minneapolis, Minn. 55369;
612-625-2553; fax: 612-626-1335
www.csom.umn.edu

Accreditation: AACSB.
RMI degree first offered: 1992.
Degrees offered: major, minor; BS.
Students in program in 2002/2003
Majors 20
Minors 30
Graduates from program in 2002/2003
Majors 10
Minors 20
Courses
Number of courses 5
Students enrolled. 146
Needed for major. 4
Needed for minor. 3
Elective 4
Core 1
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 5
Part-time instructors. 1
Classes taught. 1
Scholarships
Total 1
Total amount $2,000
Internships
Employers involved 2
Students involved 2
Alumni mentoring programs
Students involved 3
Students entering RMI industry: less than 40%.
Contact: Andrew Whitman, professor-insurance; *awhitman@csom.umn.edu*.

University of Mississippi

University, Miss. 38677-1848;
662-915-5820; fax: 662-915-5821
www.olemiss.edu

■ **Undergraduate program**

School of Business Administration,
Department of Finance
P.O. Box 1848,
University, Miss. 38677-1848;
662-915-5475; fax: 662-915-7903
www.insurance.bus.olemiss.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma, Insurance & Risk Management Society.
RMI degree first offered: 1947.
Degrees offered: major, minor; BBA.
Students in program in 2002/2003
Majors 103
Minors 4
Graduates from program in 2002/2003
Majors 24
Courses
Number of courses 6
Students enrolled. 516
Needed for major. 5
Needed for minor. 3
Elective 6
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 9
Part-time instructors. 2
Classes taught. 4
Provided with funding for applied research in RMI.
Scholarships
Total 40
Total amount $21,000
Internships
Employers involved 14
Students involved 15
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 45% insurers; 45% agents/brokers; 5% managing general agents, TPAs.
Contact: Larry A. Cox, Robertson Chair of Insurance; *lcox@bus.olemiss.edu*.

University of Nevada, Las Vegas

Las Vegas, Nev. 89154
www.unlv.edu

■ **Undergraduate program**

Department of Finance
4505 Maryland Parkway,
Las Vegas, Nev. 89154-6008;
702-895-3650; fax: 702-895-4650
www.unlv.edu/college/business

Accreditation: AACSB.
RMI degree first offered: 1996.
Degrees offered: minor; BS.
Students in program in 2002/2003
Minors 2
Courses
Number of courses 2
Students enrolled. 55
Needed for minor. 2
Elective 2
Faculty
Tenured professors 1
Classes taught. 2
Scholarships
Total 3
Total amount $2,000
Internships
Employers involved 1
Students involved 1
Students entering RMI industry: less than 40%.
Contact: Paul Thistle, professor; *pthistle@ccmail.nevada.edu*.

University of North Carolina at Charlotte

Charlotte, N.C. 28223
www.uncc.edu

■ **Undergraduate program**

Belk College of Business Administration,
Department of Finance and Business Law
9201 University City Blvd.,
Charlotte, N.C. 28223;
704-687-2063; fax: 704-687-6987
www.uncc.edu/colleges/business/rmi/

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1998.
Degrees offered*: major in finance with an emphasis in RMI; BS.
Students in program in 2002/2003
Major in finance with an emphasis in RMI . . 43
Graduates from program in 2002/2003
Majors in finance with an emphasis in RMI. . 26
Courses
Number of courses 5
Students enrolled. 160
Needed for major in finance with an emphasis in RMI. 5
Elective 5
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 5
Part-time instructors. 1
Classes taught. 1

Continued on next page

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 215

Continued from previous page
Provided with funding for applied research in RMI.
Scholarships
Total 5
Total amount $5,500
Internships
Employers involved 4
Students involved 4
Students entering RMI industry: 60% to 80%.
Industries entered: 20% risk management; 30% insurers; 50% agents/brokers.
Contact: Mark S. Dorfman, director-risk management and insurance program; *mdorfman@email.uncc.edu.*
**Only offers one degree in business administration.*

University of North Texas

Denton, Texas 76203;
940-565-2000
www.unt.edu

■ **Undergraduate program**

College of Business Administration, Department of Finance, Insurance, Real Estate and Law
P.O. Box 305339,
Denton, Texas 76203-5339;
940-565-3054; fax: 940-565-4234
www.coba.unt.edu/

Accreditation: AACSB.
Memberships: Insurance Club.
RMI degree first offered: 1948.
Degrees offered: major, major in financial planning with an emphasis in RMI; BBA.
Students in program in 2002/2003
Majors 30
Major in financial planning with an emphasis in RMI. 20
Graduates from program in 2002/2003
Majors 14
Majors in financial planning with an emphasis in RMI. 6
Courses
Number of courses 7
Students enrolled. 380
Needed for major. 7
Needed for major in financial planning with an emphasis in RMI. 4
Elective 7
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught. 6
Nontenured professors 2
Classes taught. 6
Part-time instructors. 2
Classes taught. 2
Scholarships
Total 15
Total amount $42,000
Internships
Employers involved 7
Students involved 7
Students entering RMI industry: more than 80%.
Industries entered: 5% risk management; 90% insurers; 5% agents/brokers.
Contact: John H. Thornton, Regents Professor of Insurance; *thornton@unt.edu.*

University of Pennsylvania

Philadelphia, Pa. 19104;
215-898-7761; fax: 215-898-0310
www.upenn.edu

■ **Undergraduate program**

The Wharton School, Insurance and Risk Management Department
3620 Locust Walk,
Philadelphia, Pa. 19104;
215-898-3030; fax: 215-573-5001
irm.wharton.upenn.edu

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
RMI degree first offered: 1913.
Degrees offered: major; BA.
Students in program in 2002/2003
Majors 4
Graduates from program in 2002/2003
Majors 1
Courses
Number of courses 8
Students enrolled. 500
Needed for major. 4
Industry advisory board input on curriculum.
Faculty
Tenured professors 4
Classes taught. 7
Nontenured professors 2
Classes taught. 2
Part-time instructors. 2
Classes taught. 2
Scholarships
Total 2
Total amount $6,000
Contact: Alexander Muermann, assistant professor; *muermann@wharton.upenn.edu.*

■ **Graduate school**
Degrees offered: MBA; Ph.D.
Students: 12 Ph.D.
Courses
Number of courses 8
Students enrolled. 200
Needed for major. 4
Needed for Ph.D. major. 6
Faculty
Tenured professors 4
Classes taught. 4
Nontenured professors 2
Classes taught. 2
Part-time instructors. 2
Classes taught. 2
Assistantships
Number 1
Total amount $5,000
Contact: Neil Doherty, professor; *doherty@wharton.upenn.edu.*

University of St. Thomas

Minneapolis, Minn. 55403
www.stthomas.edu

■ **Graduate school**

College of Business
1000 LaSalle Ave.,
Minneapolis, Minn. 55403;
651-962-4248; fax: 651-962-4710
www.stthomas.edu/risk

Memberships: Gamma Iota Sigma.
Degrees offered: MBA, first offered in 1987.
Students: 45 MBA.
Courses
Number of courses 4
Students enrolled. 55
Needed for major. 4
Elective 2
Industry advisory board input on curriculum
Faculty
Tenured professors 1
Classes taught. 4
International exchange programs
Institutions: City University, London; Glasgow Caledonian University, Scotland.
Students involved 2
Distance learning programs
Classes 1
Students involved 25
Alumni mentoring programs
Students entering RMI industry: more than 80%.
Industries entered: 30% risk management; 50% insurers; 15% agents/brokers; 5% TPAs, vendors.
Contact: Peter C. Young, E.W. Blanch Senior Chair in Risk Management; *pcyoung@stthomas.edu.*

University of South Carolina

Columbia, S.C. 29208
www.sc.edu

■ **Undergraduate program**

Moore School of Business, Banking, Finance, Insurance and Real Estate Department
1705 College St.,
Columbia, S.C. 29208;
803-777-2664; fax: 803-777-6876
mooreschool.sc.edu/faculty/departments/banking/financedept.html

Accreditation: AACSB.
Memberships: Gamma Iota Sigma.
Degrees offered: major, minor, major in math and statistics with an emphasis in RMI; BA.
Students in program in 2002/2003
Majors 40
Minors 9
Major in math and statistics with an emphasis in RMI. 9
Graduates from program in 2002/2003
Majors 23
Minors 2
Majors in math and statistics with an emphasis in RMI. 3
Courses
Number of courses 5
Students enrolled. 210
Needed for major. 5
Elective 5
Faculty
Tenured professors 3
Classes taught. 4
Part-time instructors. 1

Continued on next page

bi52ms201 educ.qxd 12/1/03 12:01 PM Page 216

Continued from previous page

Classes taught 1
Provided with funding for applied research in RMI.
Scholarships
Total 24
Total amount $24,500
Internships
Employers involved 3
Students involved 3
International exchange programs
Institutions: University of Vienna, Austria; University of Copenhagen, Denmark; University of Hull, University of Kent, University of Leeds, Univeristy of Teesside, University of Warwick, England; University of Haute Alsace, University of Technology of Troyes, France; University of Bamberg, University of Erfurt, Germany; University of Limerick, Ireland; Consortium International University, Italy; University of Dundee, University of Strathclyde, Scotland; Jonkoping International Business School, Sweden.
Students entering RMI industry: 60% to 80%.
Industries entered: 5% risk management; 55% insurers; 40% agents/brokers.
Contact: Greg Niehaus, chair-banking, finance, insurance and real estate department; *gregn@moore.sc.edu.*

University of Wisconsin-Madison

750 University Ave.,
Madison, Wis. 53706;
fax: 608-262-6002
www.wisc.edu

■ **Undergraduate program**

School of Business, Actuarial Science, Risk Management and Insurance Department
975 University Ave.,
Madison, Wis. 53706;
608-262-6714; fax: 608-262-6002
www.bus.wisc.edu/asrmi/

Accreditation: AACSB.
Memberships: Risk Management & Insurance Society.
RMI degree first offered: 1938.
Degrees offered: major; BBA.
Students in program in 2002/2003
Majors 123
Graduates from program in 2002/2003
Majors 39
Courses
Number of courses 9
Students enrolled 881
Needed for major 4
Elective 2
Faculty
Tenured professors 3
Classes taught 6
Part-time instructors 3
Classes taught 3
Provided with funding for applied research in RMI.
Scholarships
Total 17
Total amount $21,750
Internships
International exchange programs
Institutions: Vienna University of Economics and Business Administration, Austria; City University, London; University College Dublin, Ireland; National University of Singapore, Singapore.
Students involved 180
Alumni mentoring programs
Students entering RMI industry: 40% to 60%.
Industries entered: 10% risk management; 40% insurers; 40% agents/brokers; 10% consulting.
Contact: Mark Browne, professor; *mbrowne@bus.wisc.edu.*

W

Washington State University

Pullman, Wash. 99164-4746
www.wsu.edu

■ **Undergraduate program**

College of Business, Department of Finance, Insurance and Real Estate
480 Todd Hall,
Pullman, Wash. 99164-4746;
509-335-8727; fax: 509-335-3857
www.wsu.edu.cbe

Accreditation: AACSB.
Memberships: Risk Management & Insurance Club.
Degrees offered: major, minor; BA.
Students in program in 2002/2003
Majors 30
Minors 4
Graduates from program in 2002/2003
Majors 20
Minors 2
Courses
Number of courses 4
Students enrolled 120
Needed for major 4
Needed for minor 3
Elective 4
Industry advisory board input on curriculum.
Faculty
Tenured professors 2
Classes taught 6
Scholarships
Total 20
Total amount $15,000
Internships
Employers involved 6
Students involved 6
Alumni mentoring programs
Students involved 6
Students entering RMI industry: 60% to 80%.
Industries entered: 10% risk management; 40% insurers; 30% agents/brokers; 20% financial institutions.
Contact: Mike McNamara, professor; *mjmcnam@wsu.edu.*

Do you like to order in lunch?

Like the newspaper left at your door?

Like your dry cleaning dropped-off?

Like to shop by catalog or online?

Then you're going to *love* ...

***BI's* DAILY NEWS delivered straight to your desktop daily!**

Now the magazine that you go to for up-to-the-minute news will send the news directly to you.

BI's DAILY NEWS is a free e-mail service providing the latest headlines and links to the full articles online at **BusinessInsurance.com**

It's the best way to stay informed of breaking news in our industry.

Sign up today for ***BI's* DAILY NEWS**!
Log on to **BusinessInsurance.com/**
or write us at **HELP@BusinessInsurance.com**

It's free, it's easy, and it's the next big thing to come your way from...

Business Insurance
www.businessinsurance.com

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 217

Directory of leading reinsurers worldwide

A

ACE Tempest Re

The ACE Tempest Re Building,
30 Woodbourne Ave.,
Hamilton HM 08, Bermuda;
441-292-2603; fax: 441-292-2790
www.acelimited.com

	2002	2001
Premiums written	$1,307,345,000	$902,422,000
Premiums earned	$1,235,709,000	$850,766,000
Capital/surplus	$1,922,259,000	$1,628,531,000
Net income	$351,911,000	$33,513,000
Losses	$586,534,000	$597,591,000
Loss ratio	48%	70%
Expenses	$371,195,000	$268,931,000
Expense ratio	30%	32%
Combined ratio	78%	102%
Treaty	100%	100%
Foreign	100%	100%
Nonlife	100%	100%

Founded: 1993.
Parent: ACE Ltd.
Employees: 60.
Locations: 1 domestic.
Officers: Christopher McKeown, president/CEO; Andreas Lewin, chief underwriting officer-U.S.; Russell Brooke, chief underwriting officer-international; Tim Mardon, chief underwriting officer-specialty.

Alea Group Holding (Bermuda) Ltd.

Crown House, 4 Par-la-Ville Road,
Third Floor,
Hamilton HM 08, Bermuda;
441-296-9150; fax: 441-296-9152
www.aleagroup.com

	2002	2001
Premiums written	$708,232,000	$325,537,000
Premiums earned	$518,051,000	$360,280,000
Capital/surplus	$492,198,000	$433,593,000
Net income	$56,236,000	[$22,249,000]
Losses	$321,854,000	$260,253,000
Loss ratio	62%	72.2%
Expenses	$203,982,000	$164,419,000
Expense ratio	39.4%	45.6%
Combined ratio	101.4%	117.9%
Treaty	96%	97.2%
Facultative	4%	2.8%
Foreign	100%	100%
Life	3%	5.1%
Nonlife	97%	94.9%

Founded: 1997.
Parent: KKR Fund (Overseas) Ltd. Partnership, KKR Partners (International) Ltd. Partnership.
Subsidiaries: Alea (Bermuda) Ltd., Hamilton, Bermuda; Alea Europe Ltd., Basle, Switzerland; Alea London Ltd., London; Alea North America Insurance Co., Wilton, Conn.
Employees: 370.
Locations: 1 domestic, 13 foreign.
Specialties: E&S, finite, property/casualty, treaty.
Officers: Dennis Purkiss, group chairman/group CEO; Amanda Atkins, group CFO/executive vp-operations; Stewart Laderman, group chief underwriting officer.
Contact: Carlos Oliveras, senior vp/chief sales and marketing officer-Alea Group Holding Ltd.; 203-563-6038; *carlos.oliveras@aleagroup.com*.

American Agricultural Insurance Co.

225 Touhy Ave.,
Park Ridge, Ill. 60068;
847-685-8600; fax: 847-685-8626
www.aaic.fb.com

	2002	2001
Premiums written	$389,400,442	$299,033,295
Premiums earned	$397,523,971	$287,377,608
Capital/surplus	$274,951,133	$281,370,854
Net income	$7,724,839	[$8,805,960]
Losses	$321,849,160	$257,059,970
Loss ratio	81%	89.5%
Expenses	$92,314,498	$65,633,030
Expense ratio	23.2%	22.8%
Combined ratio	104.2%	112.3%
Treaty	99.8%	99.8%
Facultative	0.2%	0.2%
Domestic	91.1%	90.6%
Foreign	8.9%	9.4%
Nonlife	100%	100%

Statutory basis of accounting was used for all reported figures.
Founded: 1948.
Employees: 79.
Locations: 2 domestic, 1 foreign.
Specialties: property.
Officers: Roy Robert Stallman Jr., president; Virgil Howard Applequist, executive vp/general manager; Richard D. Harris, secretary/treasurer.
Contact: Jenny L. Adams, senior vp-accounting; *jenny_adams@aaic.fb.com*.

American Re Corp.

555 College Road E.,
Princeton, N.J. 08543;
609-243-4200; fax: 609-243-4590
www.amre.com

	2002	2001
Premiums written	$1,198,100,000	$2,810,100,000
Premiums earned	$1,118,700,000	$3,325,700,000
Capital/surplus	$2,257,700,000	$2,665,500,000
Net income	[$1,143,600,000]	[$862,500,000]
Losses	$2,923,700,000	$3,778,200,000
Loss ratio	261.3%	113.6%
Expenses	$203,800,000	$1,120,700,000
Expense ratio	18.2%	33.7%
Combined ratio	279.5%	147.3%
Treaty	77.4%	73.5%
Facultative	22.6%	26.5%
Domestic	89%	75%
Foreign	11%	25%
Nonlife	100%	100%

Founded: 1917.
Parent: Munich Reinsurance Co.
Employees: 1,173.
Locations: 13 domestic, 2 foreign.
Specialties: facultative, integrated treaty and finite risk reinsurance programs.
Officers: John P. Phelan, chairman, president/CEO; Albert J. Beer, executive vp-strategic business units; Wolfgang Engshuber, executive vp-corporate centers.
Contact: Jack Snyder, senior vp-corporate marketing; 609-243-4993; *jsnyder@amre.com*.

B

Berkshire Hathaway Reinsurance Group

100 First Stamford Place,
Stamford, Conn. 06902-6745;
203-363-5200; fax: 203-363-5221
www.berkshirehathaway.com

	2002	2001
Premiums written	$4,561,000,000	$3,254,000,000
Premiums earned	$3,300,000,000	$2,991,000,000
Losses	$2,129,000,000	$3,443,000,000
Loss ratio	65%	115%
Expenses	$637,000,000	$195,000,000
Expense ratio	19%	7%
Combined ratio	84%	122%
Nonlife	100%	100%

Founded: 1969.
Parent: Berkshire Hathaway Inc.
Subsidiaries: Columbia Insurance Co., Omaha, Neb.; National Fire & Marine Insurance Co., Omaha, Neb.; National Indemnity Co., Omaha, Neb.; National Liability & Fire Insurance Co., Stamford, Conn.; Wesco-Financial Insurance Co., Omaha, Neb.
Employees: 20.
Locations: 1 domestic, 1 foreign.
Specialties: catastrophe reinsurance, finite risk solutions, loss portfolio transfers, prize indemnification, property/casualty excess of loss, property facultative reinsurance.
Officers: Ajit Jain, president; Scott Doerr, senior vp; Brian Snover, vp.
Contact: Scott Doerr; 203-363-5207.

C

CCR

31 Rue de Courcelles,
Paris, France;
33-1-44-35-3100; fax: 33-1-44-35-3131
www.ccr.fr

	2002	2001
Premiums written	$928,427,234	$783,168,406
Premiums earned	$934,865,408	$745,364,110
Capital/surplus	$716,257,730	$639,581,906
Net income	$63,488,337	$88,017,854
Losses	$628,632,385	$517,724,597
Loss ratio	67.2%	69.5%
Expenses	$96,768,308	$91,797,389
Expense ratio	10.4%	12.3%
Combined ratio	77.6%	81.8%
Treaty	94%	94%
Facultative	6%	6%
Domestic	78%	69%
Foreign	22%	31%
Life	10%	14%
Nonlife	90%	86%

Founded: 1946.

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 218

World's largest reinsurers

Ranked by 2002 net premiums written

Rank	Company/Address	Phone/Fax/Web site	Net premiums written 2002	% change	Net premiums earned 2002	% change	2002 combined ratio	2002 employees	Principal officer
1	Munich Re Group Koniginstrasse 107, Munich 80802, Germany	49-89-3891-0 Fax: 49-89-3990-56 www.munichre.com	$20,596,484,400 [1]	35.4%	$2,1149,543,400 [1]	27.4%	122.4% [2]	5,836	Hans-Jurgen Schinzler, chairman-board of management
2	Swiss Re Group Mythenquai 50/60, P.O. Box Zurich, CH 8022, Switzerland	41-43-285-2121 Fax: 41-43-285-5493 www.swissre.com	$19,249,731,000 [3]	26.0%	$18,663,953,400 [3]	25.0%	104% [4]	8,300 [5]	John R. Coomber, CEO
3	Berkshire Hathaway/ GeneralCologne Re [6] 100 First Stamford Place, Stamford, Conn. 06902-6745	203-363-5200 Fax: 203-363-5221 www.berkshirehathaway.com; www.gcr.com	$13,002,000,000	8.5%	$11,720,000,000	3.3%	NA	3,907	Ajit Jain, president-BHRG; Joseph P. Brandon, chairman/CEO-GeneralCologne Re
4	GE ERC Group 5200 Metcalf Ave., P.O. Box 2991, Overland Park, Kan. 66201	913-676-5200 Fax: 913-676-5380 www.ercgroup.com	$7,892,000,000	-8.9%	$7,787,000,000	8.4%	170.2%	3,335	Ronald R. Pressman, CEO
5	Hannover Re Group Karl-Wiechert-Allee 50, Hannover 30625, Germany	49-511-5604-0 Fax: 49-511-5604 -1188 www.hannover-re.com	$7,690,829,000 [1]	21.0%	$7,268,424,280 [1]	25.0%	74.0%	2,016	Wilhelm Zeller, CEO
6	Lloyd's of London 1 Lime St., London EC3M 7HA, England	44-207-327-1000 Fax: 44-207-327-2389 www.lloyds.com	$6,378,112,500 [7]	11.9%	NA	NA	NA	NA	Nick Prettejohn, CEO
7	SCOR Immeuble SCOR, 1 Ave. du General de Gaulle, Paris La Defense F-92074, France	33-1-46-98-7000 Fax: 33-147-67-0409 www.scor.com	$4,233,501,200 [1]	14.7%	$4,035,912,600 [1]	11.2%	118.3%	1,256	Denis Kessler, CEO
8	XL Re XL House, 1 Bermudiana Road Hamilton HM 11, Bermuda	441-292-1358 Fax: 441-296-0167 www.xlre.com	$3,544,200,000	106.8%	$3,047,200,000	76.4%	103.9%	529	Henry C.V. Keeling, executive vp-XL Capital Ltd./CEO-reinsurance operations
9	Converium Ltd. General Guisan Quai 26, Zurich 8022, Switzerland	41-1-639-9393 Fax: 41-1-639-9090 www.converium.com	$3,322,200,000	33.8%	$3,165,500,000	37.9%	104.2% [2]	813	Dirk Lohmann, group CEO
10	PartnerRe Ltd. 96 Pitts Bay Road, Pembroke HM 08, Bermuda	441-292-0888 Fax: 441-295-1771 www.partnerre.com	$2,655,374,000	45.5%	$2,425,736,000	48.5%	97.9% [2]	785	Patrick Thiele, president/CEO

1 euro=$0.9454 (12/31). 2 Ratio is for nonlife business only. 3 Swiss franc=$0.6423 (12/31). 4 Ratio is for property/casualty group only. 5 Estimated. 6 Combined figures of Berkshire Hathaway Reinsurance Group and GeneralCologne Re. 7 British pound=$1.5025 (12/31).
Source: BI survey

Originally published: September 1, 2003, *Reinsurance: International Markets Spotlight*
Next publication date: September 6, 2004, *Reinsurance: International Markets Spotlight*

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 220

Continued from previous page

Employees: 199.
Officers: Thierry Masquelier, chairman/CEO; Jean Philippe Casanova, Jean Paul Lasserre, Rene Vandamme, executive vps.

Centre Solutions (Bermuda) Ltd. & Subsidiaries

The Zurich Centre, 90 Pitts Bay Road, Pembroke HM 08, Bermuda;
441-295-8501; fax: 441-292-0951
www.centresolutions.com

	2002	2001
Premiums written	$1,104,459,000	$644,427,000
Premiums earned	$1,030,470,000	$523,532,000
Capital/surplus	$914,851,000	$1,000,387,000*
Net income	[$192,949,000]	$86,087,000*
Losses	$1,053,187,000	$459,602,000*
Loss ratio	102.2%	87.8%
Expenses	$432,233,000	$211,760,000*
Expense ratio	41.9%	40.4%
Combined ratio	144.1%	128.2%
Life	30%	2%
Nonlife	70%	98%

**Restated.*

Founded: 1988.
Parent: Zurich Financial Services Group.
Subsidiaries: Centre Insurance Co., New York; Centre Insurance International Co., Dublin, Ireland; Centre Reinsurance International Co., Dublin, Ireland; Centre Reinsurance Ltd., Hamilton, Bermuda; Centre Solutions (U.S.) Ltd., Hamilton, Bermuda; ZC Specialty Insurance Co., Jersey City, N.J.
Employees: 377.
Locations: 1 domestic, 3 foreign.
Specialties: structured risk property & casualty insurance.
Officers: Joel Klaassen, president/CEO; Michael Regan, executive vp.
Contact: Joel Klaassen; joel.klaassen@centresolutions.com.

CNA Re

333 S. Wabash Ave., 39th Floor, Chicago, Ill. 60604;
312-822-5009; fax: 312-817-3866
www.cnare.com

	2002	2001
Premiums written	$665,936,000	$684,528,000
Premiums earned	$637,212,054	$801,615,000
Losses	$527,540,618	$1,826,725,000
Loss ratio	82.8%	227.9%
Expenses	$169,941,536	$239,232,000
Expense ratio	26.7%	29.8%
Combined ratio	109.5%	257.7%
Treaty	72%	91%
Facultative	28%	9%
Domestic	75%	65%
Foreign	25%	35%
Nonlife	100%	100%

Parent: CNA Financial Corp.
Employees: 208.
Locations: 8 domestic.
Specialties: financial reinsurance, global catastrophe; professional liability, property/casualty facultative, standard lines, surety, surplus lines.
Officers: Debra McClenahan, CEO; Richard Mueller, senior vp/senior financial officer; Jim Lemmon, senior vp/chief underwriting officer.
Contact: Richard Mueller; 312-822-6440; *richard.mueller@cnare.com.*

Converium Ltd.

General Guisan Quai 26,
Zurich 8022, Switzerland;
41-1-639-9393; fax: 41-1-639-9090
www.converium.com

	2002	2001
Premiums written	$3,322,200,000	$2,482,600,000
Premiums earned	$3,165,500,000	$2,295,200,000
Capital/surplus	$1,738,000,000	$1,570,800,000
Net income	$106,800,000	[$367,400,000]
Losses	$2,335,300,000	$2,163,100,000
Loss ratio*	77.8%	99.7%
Expenses	$840,000,000	$654,500,000
Expense ratio*	26.4%	29.3%
Combined ratio*	104.2%	129%
Treaty	89.6%	90%
Facultative	10.4%	10%
Domestic	9%	1%
Foreign	91%	99%
Life	5%	6%
Nonlife	95%	94%

**Nonlife business only.*

Founded: 2001.
Subsidiaries: Converium Reinsurance (North America) Inc., New York; Converium Rückversicherung (Deutschland) A.G., Cologne, Germany.
Employees: 813.
Locations: 2 domestic, 20 foreign.
Specialties: accident/health, agribusiness, aviation/space, credit/surety, engineering, facultative, life, marine, professional risks, risk strategies (structured/finite) solutions).
Officers: Dirk Lohmann, group CEO; Benjamin Gentsch, CEO-Converium Zurich; Richard E. Smith, CEO-North America; Frank Schaar, CEO-Germany.
Contact: Corcoran Byrne, senior vp/general counsel-Converium Reinsurance (North America) Inc.; 212-898-5238; *corcoran.byrne@converium.com.*

Directory explanation box

The *Business Insurance* Directory of Leading Reinsurers Worldwide lists organizations with worldwide net reinsurance premiums in 2002 that exceed $100 million. The listings are published free as an editorial service.

All figures are reported in U.S. dollars using average exchange rates for each company's fiscal year.

Each listing begins with the company's home office address, telephone and fax numbers and World Wide Web address. Financial information is provided for 2002 and 2001 and is based on the company's worldwide consolidated reinsurance operations, unless otherwise noted.

Net premiums written, net premiums earned, total capital and surplus, net income, loss and loss adjustment expenses and underwriting expenses are given. In addition, loss ratios, expense ratios and combined ratios for 2002 and 2001 are listed. The loss ratio is loss and loss adjustment expenses divided by premiums earned. The expense ratio is underwriting expenses divided by premiums earned, except where noted. Combined ratio is the sum of the loss and expense ratios.

The percentage of business written on a treaty basis is provided, along with the percentage written on a facultative basis. In addition, business is broken out by percentage written in domestic vs. foreign markets and percentage written for life vs. nonlife lines.

The year founded, parent company and major reinsurance subsidiaries are listed after the financial information. If a company did not include results from subsidiaries in its financial information, a note to that effect follows the list of subsidiaries. The number of employees (in full-time equivalent for year-end 2002) and the number of domestic and foreign locations are also included. The term domestic refers to the country in which the company is based. A list of the risks in which a company specializes is provided under specialties. Names and titles of principal officers, as well as a contact person complete the each listing.

Although *BI* makes every effort to publish complete and accurate information, we are not able to verify all information provided.

The exchange rates used for this directory are: Australian dollar=$0.5437 (12/31/02), $0.5169 (12/31/01); British pound=$1.5025 (12/31/02), $1.4396 (12/31/01); Canadian dollar=$0.6368 (12/31/02), $0.6457 (12/31/01); euro=$0.9454 (12/31/02), $0.8952 (12/31/01); Japanese yen=$0.0083 (3/31/03), $0.0080 (3/31/01); Korean won=$0.0008 (3/31/03), $0.0008 (3/31/02); Swiss franc=$0.6423 (12/31/02), $0.5920 2/31/01).

E

Endurance Specialty Holdings Ltd.

Crown House, 4 Par-la-Ville Road, Hamilton, HM 08 Bermuda;
441-278-0400; fax: 441-278-0401
www.endurance.bm

	2002	2001
Premiums written	$622,736,000	NA
Premiums earned	$307,993,000	NA
Capital/surplus	$1,217,500,000	$1,162,312,000
Net income	$102,066,000	$312,000
Losses	$166,817,000	NA
Loss ratio	54.2%	NA
Expenses	$94,200,000	NA
Expense ratio	30.5%	NA
Combined ratio	84.7%	NA
Treaty	91.3%	NA
Facultative	8.7%	NA
Foreign	100%	NA
Nonlife	100%	NA

Founded: 2001.
Subsidiaries: Endurance Reinsurance Corp. of America, White Plains, N.Y.; Endurance Specialty Insurance Ltd., Hamilton, Bermuda; Endurance Worldwide Insurance Ltd., London.
Acquisitions: HartRe Co. L.L.C., May 2003.
Employees: 106.
Locations: 1 domestic, 2 foreign.

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 222

Continued from previous page

Officers: Kenneth LeStrange, chairman/president/CEO; Steven Carlsen, president-Endurance Reinsurance Corp. of America; James Kroner, CFO.
Contact: Marianne Navickas, director-corporate communications; 441-278-0420; *mnavickas@endurance.bm.*

Everest Re Group Ltd.

c/o ABG Financial & Management Services Inc., Parker House, Wildey Business Park, Wildey Road, St. Michael, Barbados;
246-228-7398; fax: 908-604-3412
www.everestre.com

	2002	2001
Premiums written	$2,637,620,000	$1,560,142,000
Premiums earned	$2,273,677,000	$1,467,477,000
Capital/surplus	$2,368,646,000	$1,720,522,000
Net income	$231,303,000	$99,018,000
Losses	$1,629,382,000	$1,209,517,000
Loss ratio	71.7%	82.4%
Expenses	$621,703,000	$455,681,000
Expense ratio	27.3%	31.1%
Combined ratio	99%	113.5%
Treaty	90.2%	92.9%
Facultative	9.8%	7.1%
Domestic	3.5%	1.3%
Foreign	96.5%	98.7%
Nonlife	100%	100%

Founded: 1973.
Subsidiaries: Everest Reinsurance Co., Wilmington, Del.; Reinsurance (Bermuda) Ltd., Hamilton, Bermuda.
Employees: 512.
Locations: 1 domestic, 13 foreign.
Specialties: multiline global reinsurance.
Officers: Joseph V. Taranto, chairman/CEO; Thomas J. Gallagher, president/COO; Stephen L. Limauro, executive vp/CFO.
Contact: Beth Farrell, vp-business planning and operations; 908-604-3166.

F

Folksamerica Reinsurance Co.

1 Liberty Plaza, 19th Floor, New York, N.Y. 10006;
212-312-2500; fax: 212-385-2279
www.folksamerica.com

	2002	2001
Premiums written	$678,728,000	$458,177,000
Premiums earned	$620,816,000	$421,486,000
Capital/surplus	$857,054,000	$804,781,000
Net income	$58,190,000	[$35,320]
Losses*	$434,571,000	$365,007,000
Loss ratio	70%	86.6%
Expenses	$198,332,000	$152,826,000
Expense ratio	29.2%	33.3%
Combined ratio	99.2%	119.9%
Treaty	98%	91%
Facultative	2%	9%
Domestic	90%	95%
Foreign	10%	5%
Nonlife	100%	100%

**Adjusted for retroactive reinsurance.*
Founded: 1980.
Parent: White Mountains Holdings Ltd.
Acquisitions: Imperial Casualty and Indemnity Corp., April 2002.
Employees: 212.
Locations: 4 domestic, 1 foreign.
Specialties: marine, property/casualty.
Officers: Steven Fass, president/CEO; Michael Tyburski, executive vp/CFO; Michael Maloney, executive vp/chief underwriting officer.
Contact: Mike Galanowsky, accountant-corporate accounting;
michael_galanowsky@folksamerica.com.

G

GE ERC Group

5200 Metcalf Ave., P.O. Box 2991, Overland Park, Kan. 66201;
913-676-5200; fax: 913-676-5380
www.ercgroup.com

	2002	2001
Premiums written	$7,892,000,000	$8,666,000,000
Premiums earned	$7,787,000,000	$7,185,000,000
Capital/surplus	$6,664,000,000	$6,362,000,000
Net income	[$1,733,000,000]	[$195,000,000]
Losses	$9,282,000,000	$6,975,000,000
Loss ratio	136.4%	101.7%
Expenses	$2,512,000,000	$2,399,000,000
Expense ratio	33.8%	34.6%
Combined ratio	170.2%	136.3%
Domestic	62.8%	65.3%
Foreign	37.2%	34.7%
Life	26.9%	35.6%
Nonlife	73.1%	64.4%

Founded: 1914.
Parent: General Electric Co.
Subsidiaries: Core Insurance Group, Norwalk, Conn.; Employers Reinsurance Corp., Overland Park, Kan.; GE Frankona Reassurance Ltd., Folkestone, England; GE Frankona Reinsurance A/S, Copenhagen, Denmark; GE Frankona Reinsurance Ltd., London; GE Frankona Ruckversicherungs-Aktien-Gesellschaft, Munich, Germany; GE Reinsurance (Bermuda) Ltd., Hamilton, Bermuda; GE Reinsurance Corp., Barrington, Ill.; Irish European Reinsurance Co. Ltd., Dublin, Ireland; Luxembourg European Reinsurance S.A., Luxembourg.
Employees: 3,335.
Locations: 32 domestic, 39 foreign.
Officers: Ronald R. Pressman, CEO; Marc A. Meiches, CFO; Nicholas J. Spaeth, global chief legal officer.
Contact: Sandy Chapman, external reporting manager, *sandra.chapman@ercgroup.com*; Dean Davison, public relations and communications, *dean.davison@ercgroup.com.*

GeneralCologne Re

Financial Centre, 695 E. Main St., Stamford, Conn. 06904-6423;
203-328-6154; fax: 203-328-5061
www.gcr.com

	2002	2001
Premiums written	$8,441,000,000	$8,729,000,000
Premiums earned	$8,420,000,000	$8,353,000,000
Capital/surplus	$6,821,000,000	$6,495,000,000
Net income	[$158,000,000]	[$1,435,000,000]
Losses	$7,502,000,000	$9,840,000,000
Loss ratio	89.1%	177.7%
Expenses	$2,511,000,000	$2,413,000,000
Expense ratio	27.3%	26.2%
Combined ratio	116.4%	143.9%
Domestic	65%	62%
Foreign	35%	38%
Life	22%	24%
Nonlife	78%	76%

Founded: 1921.
Parent: Berkshire Hathaway Inc.
Subsidiaries: General Reinsurance Corp., Cologne Reinsurance Co., General Star National, General Star Indemnity, Genesis Insurance, Genesis Indemnity Insurance, National Reinsurance Corp., GeneralCologne Re UK Ltd., GeneralCologne Re Australia Ltd., General Re Compania de Reaseguros S.A.
Employees: 3,887.
Locations: 37 domestic, 41 foreign.
Officers: Joseph P. Brandon, chairman/CEO; Peter Lutke-Bornefeld, vice chairman; Franklin Montross IV, president/chief underwriter.

H

Hannover Re Group

Karl-Wiechert-Allee 50, Hannover 30625, Germany;
49-511-5604-0; fax: 49-511-5604 -1188
www.hannover-re.com

	2002	2001
Premiums written	$7,690,829,000	$6,353,826,127
Premiums earned	$7,268,424,280	$5,815,272,017
Capital/surplus	$1,644,050,600	$1,496,799,466
Net income	$252,584,409	$9,922,397
Losses	$4,509,368,920	$4,233,848,400
Loss ratio	62%	66.6%
Expenses	$872,793,280	$695,212,320
Expense ratio	12%	10.9%
Combined ratio	74%	77.5%
Domestic	22%	21%
Foreign	78%	79%
Life	26.4%	24.6%
Nonlife	73.6%	75.4%.

Founded: 1966.
Parent: Haftpflichtverband der Deutschen Industrie (HDI).
Subsidiaries: Clarendon Insurance Group, New York; E+S Reinsurance (Ireland) Ltd., Dublin, Ireland; E+S Rückversicherungs A.G., Hannover, Germany; Hannover Life Re of Australasia Ltd., Sydney, Australia; Hannover Life Reassurance Co. of America, Orlando, Fla.; Hannover Life Reassurance (Ireland) Ltd., Dublin, Ireland; Hannover Life Reassurance (UK) Ltd., Virginia Water, England; Hannover Re (Bermuda) Ltd., Hamilton, Bermuda; Hannover Reinsurance Group Africa, Johannesburg, South Africa; Hannover Reinsurance (Ireland) Ltd., Dublin, Ireland; International Insurance Co. of Hannover Ltd., Virgina Water, England.
Employees: 2,016.
Locations: 2 domestic, 100 foreign.
Specialties: program business.
Officers: Wilhelm Zeller, CEO; Elke Konig, CFO; Jurgen Graber, COO-nonlife reinsurance.

The 2004 Leading Reinsurers Worldwide charts, rankings and online directory will be published in conjunction with the September 6 issue of *Business Insurance.*

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 224

Continued from previous page

IPCRe

American International Building,
29 Richmond Road,
Pembroke HM 08, Bermuda;
441-298-5100; fax: 441-292-8085
www.ipcre.bm

	2002	2001
Premiums written	**$254,275,000**	$128,638,000
Premiums earned	**$226,404,000**	$123,375,000
Capital/surplus	**$1,292,421,000**	$1,108,323,000
Net income	**$156,582,000**	[$3,019,000]
Losses	**$38,775,000**	$137,551,000
Loss ratio	**17.1%**	111.5%
Expenses	**$37,154,000**	$21,129,000
Expense ratio	**16.4%**	17.1%
Combined ratio	**33.5%**	128.6%
Treaty	**100%**	100%
Foreign	**100%**	100%
Nonlife	**100%**	100%

Founded: 1993.
Parent: IPC Holdings Ltd.
Subsidiaries: IPCRe (Europe) Ltd., Dublin, Ireland.
Employees: 15.
Locations: 1 domestic, 1 foreign.
Specialties: property catastrophe reinsurance (excess of loss).
Officers: James P. Bryce, president/CEO; Stephen F. Fallon, senior vp; John R. Weale, senior vp/CFO.

K

Korean Re

80 Susong-dong, Chongno-gu,
Seoul 110-733, Korea;
82-2-3702-6000; fax: 82-2-3702-6401
www.koreanre.co.kr

	2002	2001
Premiums written	**$1,166,400,000**	$991,200,000
Premiums earned	**$1,129,600,000**	$945,600,000
Capital/surplus	**$972,000,000**	$860,800,000
Net income	**$46,400,000**	$54,400,000
Losses	**$746,400,000**	$635,200,000
Loss ratio	**66.1%**	67.2%
Expenses	**$338,400,000**	$265,600,000
Expense ratio	**30%**	28.1%
Combined ratio	**96.1%**	95.3%
Treaty	**84.8%**	84.7%
Facultative	**15.2%**	15.3%
Domestic	**93.7%**	93.8%
Foreign	**6.3%**	6.2%
Life	**15.4%**	9.8%
Nonlife	**84.6%**	90.2%

Fiscal years ending 3/31.
Founded: 1963.
Subsidiaries: Korean Re, Singapore.
Employees: 211.
Locations: 204 domestic, 7 foreign.
Officers: Jong-won Park, chairman/CEO; Chang-jin Kim, executive director; Hyun-hyo Park, managing director.
Contact: Yong-kyo Suh, New York representative; 212-233-3252; *newyork@koreanre.co.kr.*

L

Lloyd's of London

1 Lime St.,
London EC3M 7HA, England;
44-207-327-1000; fax: 44-207-327-2389
www.lloyds.com

	2002	2001
Premiums written	**$6,378,112,500**	$5,700,816,000
Capital/surplus	**$13,249,045,000**	$6,171,565,200
Nonlife	**100%**	100%

Founded: 1688.
Officers: Lord Peter Levene, chairman; Nick Prettejohn, CEO; Julian James, director-worldwide markets.
Contact: Wendy Baker, president-Lloyd's America Inc.; 212-382-4060; *nyo@lloydsamerica.com.*

London Reinsurance Group

255 Dufferin Ave.,
London, Ontario N6A 4K1 Canada;
519-432-5281; fax: 519-435-7230
www.lrg.com

	2002	2001
Premiums written	**$2,497,529,600**	$2,168,906,300
Premiums earned	**$2,586,044,800**	$2,093,359,400
Capital/surplus	**$455,312,000**	$462,966,900
Net income	**[$636,800]**	[$18,079,600]
Foreign	**100%**	100%
Life	**71%**	67%
Nonlife	**29%**	33%

Founded: 1991.
Parent: Great-West Lifeco Inc.
Subsidiaries: London Life & Casualty Reinsurance Corp., Wildey, St. Michael, Barbados; London Life & General Reinsurance Co. Ltd., Dublin, Ireland; London Life International Reinsurance Corp., Wildey, St. Michael, Barbados; London Life Reinsurance Co., Blue Bell, Pa.
Employees: 160.
Locations: 1 domestic, 4 foreign.
Specialties: annuity, life, property/casualty.
Officers: Allan S. Edwards, president/chairman; John F. Cartwright, executive vp-international reinsurance; Paul A. Brisson, vp/chief actuary; John R. Craven, vp/CFO.
Contact: Monica Hainer, president-London Life Reinsurance Co.; 212-542-7200.

M

Munich Re Group

Koniginstrasse 107,
Munich 80802, Germany;
49-89-3891-0; fax: 49-89-3990-56
www.munichre.com

	2002	2001
Premiums written	**$20,596,484,400**	$15,212,133,600
Premiums earned	**$21,149,543,400**	$16,604,169,600
Net income	**$2,977,064,600**	[$46,550,400]
Losses	**$19,621,777,000**	$17,046,398,400
Loss ratio*	**95.8%**	104.5%
Expenses	**$5,599,604,200**	$4,798,272,000
Expense ratio*	**26.6%**	30.6%
Combined ratio*	**122.4%**	135.1%
Domestic	**16.2%**	18.4%
Foreign	**83.8%**	81.6%
Life	**24%**	26%
Nonlife	**76%**	74%

**Nonlife business only.*
Founded: 1880.
Subsidiaries: American Re-Insurance Co., Princeton, N.J.; Munich American Reassurance Co., Atlanta; Munich Reinsurance Co. of Africa, Johannesburg, South Africa; Munich Reinsurance Co. of Australasia, Sydney, Australia; Munich Reinsurance Co. of Canada, Toronto; Munchener Ruck Italia, Milan, Italy; New Reinsurance Co., Geneva, Switzerland.
Employees: 5,836.
Locations: 1 domestic, 67 foreign.
Officers: Hans-Jurgen Schinzler, chairman-board of management.
Contact: Albert J. Beer, executive vp-American Re-Insurance Co.; 609-243-4200; *info@amre.com.*

O

Odyssey Re Holdings Corp.

140 Broadway, 39th Floor,
New York, N.Y. 10005;
212-978-4700; fax: 212-344-4229
www.odysseyre.com

	2002	2001
Premiums written	**$1,631,245,000**	$984,650,000
Premiums earned	**$1,432,642,000**	$900,537,000
Capital/surplus	**$1,056,083,000**	$820,872,000
Net income	**$208,177,000**	[$7,961,000]
Losses	**$987,195,000**	$725,767,000
Loss ratio	**68.9%**	80.6%
Expenses	**$432,531,000**	$313,119,000
Expense ratio	**30.2%**	34.8%
Combined ratio	**99.1%**	115.4%
Treaty	**73%**	91%
Facultative	**27%**	9%
Domestic	**61%**	63%
Foreign	**39%**	37%
Nonlife	**100%**	100%

Founded: 1900.
Parent: Fairfax Financial Holdings Ltd.
Subsidiaries: First Capital Insurance Ltd., Singapore; Hudson Insurance Co., New York; Newline Underwriting Management Ltd., London; Odyssey America Reinsurance Corp., Stamford, Conn.; Odyssey Reinsurance Corp., Stamford, Conn.
Acquisitions: First Capital Insurance Ltd. Singapore.*
Employees: 424.
Locations: 3 domestic, 9 foreign.
Officers: Andrew A. Barnard, president/CEO; Charles D. Troiano, executive vp/CFO; Michael G. Wacek, executive vp.
Contact: Mark Hinkley, executive vp-marketing and communications-Odyssey America Reinsurance Corp.; 203-977-8000; *mhinkley@odysseyre.com.*
**Purchased 56% of issued and outstanding stock of First Capital Insurance Ltd.*

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 226

Continued from previous page

P

PMA Re

1735 Market St.,
Philadelphia, Pa. 19103-7590;
215-665-5000; fax: 215-665-5000
www.pmare.com

	2002	2001
Premiums written	$639,039,000	$360,604,000
Premiums earned	$551,513,000	$340,401,000
Capital/surplus	$725,711,000	$756,329,000
Net income	$9,006,000	$767,000
Losses	$439,228,000	$297,623,000
Loss ratio	79.6%	87.4%
Expenses	$147,599,000	$91,201,000
Expense ratio	26.8%	26.8%
Combined ratio	106.4%	114.2%
Treaty	97%	98%
Facultative	3%	2%
Domestic	94%	93%
Foreign	6%	7%
Nonlife	100%	100%

Founded: 1980.
Parent: PMA Capital Corp.
Employees: 156.
Locations: 1 domestic.
Specialties: accident, facultative, finite, traditional and specialty treaty.
Officers: John W. Smithson, CEO; Stephen G. Tirney, president/COO; William F. Hitselberger, senior vp/CFO/treasurer.
Contact: Timothy J. Mahon, manager-financial reporting; 215-665-5040; *tmahon@pmare.com*.

PartnerRe Ltd.

96 Pitts Bay Road,
Pembroke HM 08, Bermuda;
441-292-0888; fax: 441-295-1771
www.partnerre.com

	2002	2001
Premiums written	$2,655,374,000	$1,825,096,000
Premiums earned	$2,425,736,000	$1,633,508,000
Capital/surplus	$2,077,182,000	$1,748,109,000
Net income	$190,302,000	[$160,482,000]
Losses	$1,715,762,000	$1,631,830,000
Loss ratio*	69.3%	100.4%
Expenses	$717,791,000	$485,737,000
Expense ratio*	28.6%	29.8%
Combined ratio*	97.9%	130.2%
Treaty	90%	89%
Facultative	10%	11%
Foreign	100%	100%
Life	7%	7%
Nonlife	93%	93%

**Nonlife business only.*
Founded: 1993.
Subsidiaries: Partner Reinsurance Co., Greenwich, Conn.; Partner Reinsurance Co. Ltd., Pembroke, Bermuda; PartnerRe S.A., Paris.
Employees: 785.
Locations: 1 domestic, 6 foreign.
Specialties: agriculture, aviation/space, catastrophe, credit/surety, engineering/energy, marine, special risk.
Officers: Patrick Thiele, president/CEO; Albert Benchimol, executive vp/CFO; Mark Past, executive vp-corporate affairs.
Contact: Scott Moore, CEO-PartnerRe U.S.; 203-485-4200; *scott.moore@partnerre.com*.

Platinum Underwriters

The Belvedere Building,
69 Pitts Bay Road, Second Floor,
Pembroke HM 08, Bermuda;
441-295-7195; fax: 441-295-4605
www.platinumre.com

	2002	2001
Premiums written*	$1,210,000,000	$1,382,000,000
Premiums earned*	$1,034,000,000	$1,302,000,000
Capital/surplus*	$921,200,000	NA**
Net income*	$48,000,000	[$444,000,000]
Losses*	$685,000,000	$1,440,000,000
Loss ratio	66.3%	110.6%
Expenses*	$301,000,000	$306,000,000
Expense ratio	29.1%	23.5%
Combined ratio	95.4%	134.1%
Treaty	100%	100%
Nonlife	100%	100%

**Figures based on pro forma combined financial results **Division of St. Paul Cos. Inc. and had no capital of its own.*
Founded: 2002.
Parent: Platinum Underwriters Holdings Ltd.
Subsidiaries: Platinum Re (UK) Ltd., London; Platinum Underwriters Bermuda Ltd., Hamilton, Bermuda; Platinum Underwriters Reinsurance Inc., New York.
Employees: 157.
Locations: 3 domestic, 4 foreign.
Specialties: finite risk; global casualty: accident/health, automobile liability, casualty clash, general liability, professional liability, product liability, umbrella liability, workers compensation; global property and marine: catastrophe excess of loss, marine reinsurance, property per risk excess of loss, property proportional treaties.
Officers: Steven H. Newman, chairman; Gregory E.A. Morrison, president/CEO; Michael D. Price, president/chief underwriting officer-Platinum US.
Contact: Justin Cressall, treasurer-Platinum Underwriters Holdings Ltd.; 441-298-0753; *jcressall@platinumre.com*.
Platinum Underwriters was spun off from the St. Paul Cos. Inc.'s reinsurance operations and went public in October 2002.

Q

QBE Insurance Group Ltd.

82 Pitt St.,
Sydney, New South Wales 2000,
Australia;
61-2-9375-4444; fax: 61-2-9375-4884
www.qbe.com

	2002	2001
Premiums written	$820,987,000	$643,540,500
Premiums earned	$830,229,900	$648,709,500
Net income	$36,427,900	[$109,582,800]
Losses	$587,739,700	$604,256,100
Loss ratio	70.8%	93.1%
Expenses	$241,946,500	$233,121,900
Expense ratio	29.1%	35.9%
Combined ratio	99.9%	129%
Treaty	85.5%	88.7%
Facultative	14.5%	11.3%
Domestic	0.3%	2.7%
Foreign	99.7%	97.3%
Nonlife	100%	100%

Founded: 1886.
Subsidiaries: QBE Corporate Ltd., London; QBE International Insurance Ltd., London; QBE Reinsurance Asia Pacific, Sydney, Australia, Singapore; QBE Reinsurance (Europe) Ltd., Dublin; QBE Reinsurance (UK) Ltd., London; QBE Reinsurance Corp., New York.
Employees: 2,747.*
Locations: 1 domestic, 11 foreign.
Officers: Frank O'Halloran, CEO; Neil Drabsch, CFO; Gayle Tollifson, group general manager-finance and business risks.
Contact: Christopher C. Fish, senior vp/CFO-QBE Reinsurance Corp.; Wall Street Plaza, 88 Pine St., New York, N.Y. 10005; 212-894-7530; *cfish@qbeusa.com*.
**Estimated.*

R

Reinsurance Group of America Inc.

1370 Timberlake Manor Parkway,
Chesterfield, Mo. 63017;
636-736-7000; fax: 636-736-7912
www.rgare.com

	2002	2001
Premiums written	$1,980,666,000	$1,661,762,000
Premiums earned	$1,980,666,000	$1,661,762,000
Capital/surplus	$1,222,500,000	$1,005,600,000
Net income	$128,500,000	$39,900,000
Losses	$1,539,464,000	$1,376,802,000
Loss ratio	77.7%	82.8%
Expenses	$391,500,000	$304,200,000
Expense ratio	19.8%	18.3%
Combined ratio	97.5%	101.1%
Treaty	80%	80%
Facultative	20%	20%
Domestic	70.7%	73.6%
Foreign	29.3%	26.4%
Life	100%	100%

Founded: 1973.
Parent: MetLife Inc.
Subsidiaries: RGA Americas Reinsurance Co. Ltd., St. James, Barbados; RGA Financial Group L.L.C., St. Louis; RGA International Corp., Toronto; RGA Reinsurance Co., St. Louis; RGA Reinsurance Co. (Barbados) Ltd., St. James, Barbados; RGA Life Reinsurance Co. of Canada, Montreal and Toronto; RGA Reinsurance Co. of Australia Ltd., Sydney, Australia; RGA Reinsurance Co. of South Africa Ltd., Cape Town and Johannesburg, South Africa; RGA Reinsurance UK Ltd., London.
Employees: 684.
Locations: 1 domestic, 19 foreign.
Specialties: asset-intensive and financial reinsurance, traditional life reinsurance.
Officers: A. Greig Woodring, president/CEO; David B. Atkinson, executive vp/COO; Jack B. Lay, executive vp/CFO.
Contact: Julie Hardeman, executive director-marketing communications; *jhardeman@rgare.com*.

RenaissanceRe Holdings Ltd.

Renaissance House,
8 -12 E. Broadway,
Hamilton HM 19, Bermuda;
441-295-4513; fax: 441-296-5037
www.renre.com

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 227

Continued from previous page

	2002	2001
Premiums written	$694,623,000	$326,680,000
Premiums earned	$667,926,000	$325,223,000
Capital/surplus	$1,642,035,000	$1,225,024,000
Net income	$364,814,000	$164,366,000
Losses	$249,316,000	$152,341,000
Loss ratio	37.3%	46.8%
Expenses	$109,962,000	$72,227,000
Expense ratio	16.5%	22.2%
Combined ratio	53.8%	69%
Treaty	98%	100%
Facultative	2%	0%
Foreign	100%	100%
Nonlife	100%	100%

Founded: 1993.
Subsidiaries: DaVinci Reinsurance Ltd., Hamilton, Bermuda; Renaissance Reinsurance Ltd., Hamilton, Bermuda.
Acquisitions: Overseas Partners Cat Ltd., May 2002.
Employees: 83.
Locations: 1 domestic, 4 foreign.
Specialties: aviation, catastrophe excess of loss, excess of loss, marine, property, retrocessional.
Officers: James N. Stanard, CEO; William I. Riker, president/COO; David A. Eklund, executive vp/chief underwriting officer; John M. Lummis, executive vp/CFO.
Contact: Martin J. Merritt, senior vp/controller; 441-299-7230; *mjm@renre.com.*

S

SCOR

Immeuble SCOR,
1 Ave. du General de Gaulle,
Paris La Defense F-92074, France;
33-1-46-98-7000; fax: 33-147-67-0409
www.scor.com

	2002	2001
Premiums written	$4,233,501,200	$3,690,014,400
Premiums earned	$4,035,912,600	$3,629,140,800
Capital/surplus	$1,011,578,000	$1,179,873,600
Net income	[$382,887,000]	[$246,180,000]
Losses	$3,689,896,200	$3,422,349,600
Loss ratio	91.4%	94.3%
Expenses	$1,084,373,800	$1,072,449,600
Expense ratio	26.9%	29.6%
Combined ratio	118.3%	123.9%
Life	31%	31%
Nonlife	69%	69%

Founded: 1970.
Subsidiaries: Commercial Risk Partners, Morristown, N.J.; Irish Reinsurance Partners, Dublin; SCOR Asia Pacific, Singapore; SCOR Canada, Toronto; SCOR Deutschland, Hannover, Germany; SCOR Italia, Milan, Italy; SCOR Life US Re, Addison, Texas; SCOR UK Re, London; SCOR US Corp., New York.
Employees: 1,256.
Locations: 1 domestic, 27 foreign.
Officers: Denis Kessler, CEO; Patrick Thourot, COO; Francois Terren, CFO.

Swiss Re Group

Mythenquai 50/60, P.O. Box,
Zurich, CH 8022, Switzerland;
41-43-285-2121; fax: 41-43-285-5493
www.swissre.com

	2002	2001
Premiums written	$19,249,731,000	$15,283,072,000
Premiums earned	$18,663,953,400	$14,929,648,000
Capital/surplus	$10,717,417,800	$13,378,016,000
Net income	[$58,449,300]	[$97,680,000]
Losses	$15,780,668,700	$14,680,416,000
Loss ratio*	77%	95%
Expenses	$6,076,158,000	$5,352,864,000
Expense ratio*	27%	29%
Combined ratio*	104%	124%
Domestic	5%	5%
Foreign	95%	95%
Life	37.5%	34.6%
Nonlife	62.5%	65.4%

**Property/casualty group only.*
Founded: 1863.
Parent: Swiss Reinsurance Co.
Employees: 8,300*.
Locations: 1 domestic, 70 foreign.
Officers: Peter Forstmoser, chairman; John R. Coomber, CEO; Ann Godbehere, CFO.
Contact: Andreas Beerli, CEO-Swiss Re America Corp.; *andreas_beerli@swissre.com.*
** Estimated.*

Continued on next page

The Golden Mean is a mathematical ratio employed for centuries by architects, musicians, and artists to build symmetry in their works. At Endurance, we also seek to establish the patterns that impact our insurance and reinsurance clients worldwide. Combining our expertise with sound scientific principles, our devotion to the fundamentals helps ensure we will be around when our clients need us the most.

Please visit our website to learn more about Endurance and the Golden Mean:

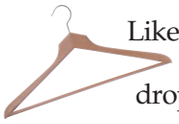
www.endurancereusa.com

Endurance

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 228

Do you like to order in lunch?

Like the newspaper left at your door?



Like your dry cleaning dropped-off?

Like to shop by catalog or online?

Then you're going to *love* ...

***BI's* DAILY NEWS delivered straight to your desktop daily!**

Now the magazine that you go to for up-to-the-minute news will send the news directly to you.

BI's DAILY NEWS is a free e-mail service providing the latest headlines and links to the full articles online at **BusinessInsurance.com**

It's the best way to stay informed of breaking news in our industry.

Sign up today for ***BI's* DAILY NEWS**! Log on to **BusinessInsurance.com/** or write us at **HELP@BusinessInsurance.com**

It's free, it's easy, and it's the next big thing to come your way from...

Business Insurance

www.businessinsurance.com

Continued from previous page

T

The Toa Reinsurance Co. Ltd.

6 Kanda-Surugadai 3-chome,
Chiyoda-ku,
Tokyo 101-8703, Japan;
81-3-3253-3171; fax: 81-3-3253-1208
www.toare.co.jp

	2002	2001
Premiums written	**$1,154,870,300**	$1,008,920,000
Capital/surplus	**$814,728,000**	$970,056,000
Net income	**$5,502,900**	[$296,000]
Losses	**$685,372,500**	$598,888,000
Loss ratio	**59.3%**	59.4%
Domestic	**59.6%**	60.3%
Foreign	**40.4%**	39.7%
Life	**7%**	6.6%
Nonlife	**93%**	93.4%

Fiscal years ending 3/31.

Founded: 1940.
Subsidiaries: The Toa Reinsurance Co. of America, Morristown, N.J.
Employees: 327.
Locations: 1 domestic, 6 foreign.
Officers: Shinya Yoshikoshi, president/chief executive; Sinya Shinohira, senior managing director; Teruhiko Ohtani, managing director.

The Tokio Marine & Fire Insurance Co. Ltd.

2-1, Marunouchi 1-chome, Chiyoda-Ku,
Tokyo, Japan;
81-3-3285-1707; fax: 81-3-5223-3160
www.tokiomarine.co.jp

	2002	2001
Premiums written	**$1,931,493,000**	$914,320,000
Capital/surplus	**NA**	$20,077,552,000
Domestic	**76.4%**	64%
Foreign	**23.6%**	36%
Nonlife	**100%**	100%

Fiscal years ending 3/31.

Founded: 1879.
Parent: Millea Holdings Inc.
Locations: 558 domestic.
Specialties: all nonlife risks.
Officers: Kunio Ishihara, president; Shouji Ueno, vp.

Transatlantic Holdings Inc.

80 Pine St.,
New York, N.Y. 10005;
212-770-2000; fax: 212-742-9457
www.transre.com

	2002	2001
Premiums written	**$2,500,159,000**	$1,905,647,000
Premiums earned	**$2,369,452,000**	$1,790,339,000
Capital/surplus	**$2,030,767,000**	$1,846,010,000
Net income	**$169,318,000**	$18,892,000
Losses	**$1,796,352,000**	$1,561,529,000
Loss ratio	**75.8%**	87.2%
Expenses	**$662,579,000**	$526,962,000
Expense ratio	**26.6%**	28.1%
Combined ratio	**102.4%**	115.3%
Treaty	**95%**	96%
Facultative	**5%**	4%
Domestic	**55%**	53%
Foreign	**45%**	47%
Nonlife	**100%**	100%

Founded: 1952.
Parent: American International Group Inc.
Subsidiaries: Putnam Reinsurance Co., New York; Transatlantic Reinsurance Co., New York; Trans Re Zurich, Zurich, Switzerland.
Employees: 435.
Locations: 2 domestic, 13 foreign.
Specialties: property/casualty with an emphasis on specialty risks.
Officers: Robert F. Orlich, president/CEO; Paul A. Bonny, executive vp/president-international operations; Robert V. Mucci, executive vp/chief actuary; Steven S. Skalicky, executive vp/CFO; Javier E. Vijil, executive vp/president-Latin American division.
Contact: Seymour H. Katz, vp/assistant controller-Transatlantic Reinsurance Co.; 212-770-2078; *skatz@transre.com*.

X

XL Re

XL House, 1 Bermudiana Road,
Hamilton HM 11, Bermuda;
441-292-1358; fax: 441-296-0167
www.xlre.com

	2002	2001
Premiums written	**$3,544,200,000**	$1,713,800,000
Premiums earned	**$3,047,200,000**	$1,727,300,000
Losses	**$2,585,046,000**	$2,127,447,000
Loss ratio	**84.8%**	123.2%
Expenses	**$582,779,000**	$379,238,000
Expense ratio	**19.1%**	22%
Combined ratio	**103.9%**	145.2%
Foreign	**100%**	100%
Life	**27.6%**	40.8%
Nonlife	**72.4%**	59.2%

Founded: 1986.
Parent: XL Capital Ltd.
Subsidiaries: Le Mans Re, Le Mans, France; XL Re Latin America Ltd., Hamilton, Bermuda; XL Re Ltd., Hamilton, Bermuda; XL Reinsurance America Inc., Stamford, Conn.
Acquisitions: Le Mans Re, Le Mans, France.*
Employees: 529.
Locations: 2 domestic, 26 foreign.
Specialties: XL Re Ltd.-aerospace, credit, financial reinsurance, health/life, marine, political risk, property/casualty; XL Reinsurance America Inc.-marine, property, specialty casualty reinsurance, surety; Le Mans Re-accident, health/life, nonlife treaty and facultative risks.
Officers: Henry C.V. Keeling, executive vp-XL Capital Ltd./CEO-reinsurance operations; C. Fred Madsen, president/chief underwriting officer-XL Reinsurance America Inc.; James H. Veghte, president/COO/chief underwriting officer-XL Re Ltd.
Contact: Sean F. Murphy, senior vp/CFO-U.S. Reinsurance; 203-964 5334.
**Purchased majority ownership January 2002.*

The Directory of Leading Reinsurers Wordlwide may be accessed online in the directory area of *www.businessinsurance.com.* The searchable database allows you to find insurers by company name, premiums written, among other information.

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 229

Directory of surplus lines insurers

A

Admiral Insurance Co.

1255 Caldwell Road,
Cherry Hill, N.J. 08034;
856-429-9200; fax: 856-429-6572
www.admiralins.com

	2002	2001
Premiums written	$471,165,011	$303,527,060
Nonadmitted	$413,467,892	$271,700,407
Commercial risk	87.8%	89.5%
Net premiums	$422,435,718	$267,555,191
Paid-in capital	$5,600,000	$5,600,000
Policyholder surplus	$390,140,469	$253,153,233
Employees	181	173
Combined ratio 1	84.9%	100.5%
Combined ratio 2	84.9%	100.5%
Net income	$44,427,802	$3,501,801
Best's rating	A+	A+
S&P's rating	A+	A+

Founded: 1952.
Parent: W.R. Berkley Corp.
Subsidiaries: Admiral Indemnity, Wilmington, Del.; Nautilus Insurance Co., Scottsdale, Ariz.
Approved nonadmitted in: all states, excluding Delaware and New Jersey; also approved in District of Columbia, Puerto Rico and the U.S. Virgin Islands.
Admitted in: Delaware and New Jersey.
Officers: James S. Carey, president/CEO; Scott R. Barraclough, treasurer/CFO; Daniel A. MacDonald, senior vp/secretary.
Contact: Karen A. Gilmer-Pauciello, controller.

American Empire Surplus Lines Insurance Co.

515 Main St.,
Cincinnati, Ohio 45202;
513-369-3000; fax: 513-369-3040
www.aeslic.com

	2002	2001
Premiums written	$243,658,266	$130,684,684
Nonadmitted	$237,431,022	$122,236,990
Commercial risk	100%	100%
Net premiums	$103,581,465	$69,337,984
Paid-in capital	$4,100,000	$4,100,000
Policyholder surplus	$137,734,704	$128,330,543
Employees	50	41
Combined ratio 1	70%	61%
Combined ratio 2	70%	60.9%
Net income	$29,616,708	$22,277,924
Best's rating	A	A
S&P's rating	A	A

Figures reported on pooling basis.
Founded: 1977.
Parent: Great American Insurance Co.
Subsidiaries: American Empire Insurance Co., Cincinnati; Fidelity Excess & Surplus Insurance Co., Cincinnati.
Approved nonadmitted in: all states, excluding Delaware; also approved in the District of Columbia.
Admitted in: Delaware.
Officers: Robert A. Nelson, president; Chester A. Nalepa, Frederick J. Woebse, senior vps.
Contact: Robert A. Nelson; P.O. Box 5370, Cincinnati, Ohio 45201.

American International Specialty Lines Insurance Co.

1400 W. Benson Blvd., Suite 315,
Anchorage, Alaska 99503;
907-277-6693
www.aig.com

	2002	2001
Premiums written	$2,551,047,129	$827,497,274
Nonadmitted	$2,447,694,898	$814,585,757
Commercial risk	100%	100%
Net premiums	$273,926,511	$121,053,567
Paid-in capital	$5,002,500	$5,002,500
Policyholder surplus	$360,155,889	$322,243,983
Combined ratio 1	95.2%	115%
Combined ratio 2	95.2%	115%
Net income	$28,138,088	$21,952,588
Best's rating	A++	A++
S&P's rating	AAA	AAA

Founded: 1973.
Parent: American International Group Inc.
Approved nonadmitted in: all states, excluding New Jersey.
Admitted in: Alaska.
Officers: Thomas R. Tizzio, chairman; Kevin H. Kelly, president; Robert P. Jacobson, executive vp/treasurer; Kenneth V. Harkins, senior vp; Frank H. Douglas, senior vp/actuary.
Contact: Lawrence S. Golodner, assistant comptroller; 80 Pine St., Fifth Floor, New York, N.Y. 10005; *larry.golodner@aig.com*.

C

Columbia Casualty Co.

CNA Plaza,
Chicago, Ill. 60685;
312-822-5000; fax: 312-817-0040
www.cna.com

	2002	2001
Premiums written	$346,679,261	$352,158,875
Nonadmitted	$425,380,377	$215,753,478
Net premiums	[$89,415,845]	$112,555,631
Paid-in capital	$4,200,000	$4,200,000
Policyholder surplus	$19,463,774	$219,716,455
Net income	$48,354,300	[$17,699,493]

Figures reported on pooling basis.
Parent: CNA Financial Corp.
Approved nonadmitted in: all states, excluding Illinois.
Admitted in: Illinois.
Officers: Stephen W. Lilienthal, chairman/president; Jonathan D. Kantor, executive vp/secretary/general counsel; Pamela S. Dempsey, vp/treasurer.

E

Essex Insurance Co.

1209 Orange St.,
Wilmington, Del. 19801;
804-273-1400; fax: 804-273-1435
www.essexinsurance.com

	2002	2001
Premiums written	$510,152,864	$310,121,469
Nonadmitted	$484,775,500	$290,962,114
Commercial risk	95%	93%
Net premiums	$289,710,049	$186,842,612
Paid-in capital	$4,500,000	$4,500,000
Policyholder surplus	$160,593,235	$112,742,454
Employees	266	230
Combined ratio 1	85.7%	111.4%
Combined ratio 2	85.7%	111.4%
Net income	$32,662,043	[$6,394,197]
Best's rating	A	A
S&P's rating	NA	A

Founded: 1980.
Parent: Markel Corp.
Approved nonadmitted in: all states, excluding Delaware.
Admitted in: Delaware.
Officers: Alan I. Kirshner, chairman; Stephen J. Vaccaro Jr., president; Steven A. Markel, executive vp.
Contact: Dan Derkits, senior accountant; 4521 Highwoods Parkway, Glen Allen, Va. 23060; 804-273-1400.

Evanston Insurance Co.

10 Parkway N.,
Deerfield, Ill. 60015;
847-572-6000; fax: 847-572-6259
www.shand.com

	2002	2001
Premiums written	$836,572,381	$521,274,975
Nonadmitted	$713,193,431	$424,447,180
Commercial risk	100%	100%
Net premiums	$568,962,026	$365,666,167
Paid-in capital	$8,251,229	$8,251,229
Policyholder surplus	$313,850,291	$230,888,876
Combined ratio 1	96.1%	100.6%
Combined ratio 2	96.1%	100.6%
Net income	$20,668,796	$14,765,771
Best's rating	A	A
S&P's rating	A-	A-

Founded: 1977.
Parent: Markel Corp.
Approved nonadmitted in: all states, excluding Illinois and New Hampshire.
Admitted in: Illinois.
Officers: Paul W. Springman, chairman; Michael A. Rozenberg, president; Edgar W. Phoebus, senior vp/secretary/general counsel.
Contact: Letha E. Heaton, senior vp-sales and marketing; *heaton@markelcorp.com*.

Continued on next page

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 230

Largest U.S.-based surplus lines insurers

Ranked by 2002 nonadmitted direct written premiums

Rank	Company/Address/Parent	Phone/Fax/Web site	2002 nonadmitted direct written premiums	% change	2002 gross premiums	% change	2002 net written volume	2002 net income (loss)	Statutory combined ratio	Principal officer
1	Lexington Insurance Co. * 200 State St. Boston, Mass. 02109 American International Group Inc.	617-330-1100 Fax: 617-772-4588 www.lexingtoninsurance.com	$3,609,162,602	73.2%	$4,926,059,043	73.6%	$1,859,961,933	$115,903,120	92.5%	Kevin H. Kelley, president
2	American International Specialty Lines Insurance Co. 1400 W. Benson Blvd., Suite 315 Anchorage, Alaska 99503 American International Group Inc.	907-277-6693 www.aig.com	$2,447,694,898	200.5%	$2,551,047,129	208.3%	$273,926,511	$28,138,088	95.2%	Kevin H. Kelly, president
3	Steadfast Insurance Co. * 1400 American Lane Schaumburg, Ill. 60196-1056 Zurich Financial Services Group	847-605-6000 Fax: 847-605-7895 www.zurichna.com	$1,222,233,413	69.9%	$1,253,051,482	69.4%	NA	$4,804,639	NA	John McCartney, president
4	Scottsdale Insurance Co. * 8877 N. Gainey Center Drive Scottsdale, Ariz. 85258 Nationwide Mutual Insurance Co.	480-365-4000 Fax: 480-368-5856 www.scottsdaleins.com	$868,966,609	42.8%	$1,985,414,596	26.7%	$460,818,400	$28,516,388	98.1%	R. Max Williamson, president
5	Evanston Insurance Co. 10 Parkway N. Deerfield, Ill. 60015 Markel Corp.	847-572-6000 Fax: 847-572-6259 www.shand.com	$713,193,431	68.0%	$836,572,381	60.5%	$568,962,026	$20,668,796	96.1%	Michael A. Rozenberg, president
6	United National Insurance Co. * 3 Bala Plaza E., Suite 300 Bala Cynwyd, Pa. 19004 American Insurance Service Inc.	610-664-1500 Fax: 610-660-6887 www.unitednat.com	$514,573,187	34.6%	$736,075,049	9.8%	$142,482,756	($56,303,978)	155.3%	Seth D. Freudberg, president
7	Essex Insurance Co. 1209 Orange St. Wilmington, Del. 19801 Markel Corp.	804-273-1400 Fax: 804-273-1435 www.essexinsurance.com	$484,775,500	66.6%	$510,152,864	64.5%	$289,710,049	$32,662,043	85.7%	Stephen J. Vaccaro Jr., president
8	Columbia Casualty Co* CNA Plaza Chicago, Ill. 60685 CNA Financial Corp.	312-822-5000 Fax: 312-817-0040 www.cna.com	$425,380,377	97.2%	$346,679,261	-1.6%	($89,415,845)	$48,354,300	NA	Stephen W. Lilienthal, chairman/ president
9	Admiral Insurance Co. 1255 Caldwell Road Cherry Hill, N.J. 08034 W.R. Berkley Corp.	856-429-9200 Fax: 856-429-6572 www.admiralins.com	$413,467,892	52.2%	$471,165,011	55.2%	$422,435,718	$44,427,802	84.9%	James S. Carey, president/CEO
10	National Fire & Marine Insurance Co. 3024 Harney St. Omaha, Neb. 68131-3580 Berkshire Hathaway Inc.	402-536-3269 Fax: 402-536-3350 www.nationalindemnity.com	$402,835,697	377.6%	$1,011,782,661	1,006.1%	$801,482,825	($240,806,800)	133.0%	Donald F. Wurster, president

*Figures reported on a pooling basis.

Source: BI survey

Originally published: September 8, 2003, *Surplus Lines Spotlight*
Next publication date: September 20, 2004, *Surplus Lines Spotlight*

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 232

Continued from previous page

F

First Specialty Insurance Corp.

5200 Metcalf,
Overland Park, Kan. 66202;
800-221-2236; fax: 973-676-5221
www.gecommercialinsurance.com

	2002	2001
Premiums written	$308,038,835	$160,411,023
Nonadmitted	$308,038,836	$160,411,024
Commercial risk	100%	100%
Net premiums	$74,473,497	$80,666,848
Paid-in capital	$5,000,000	$5,000,000
Policyholder surplus	$63,547,511	$36,156,566
Employees	19	19
Combined ratio 1	90.6%	96.2%
Combined ratio 2	89.1%	97%
Net income	$11,776,381	$7,144,765
Best's rating	A	A
S&P's rating	BBB	BBB

Founded: 1989.
Parent: General Electric Co.
Approved nonadmitted in: all states, excluding Missouri.
Admitted in: Missouri.
Officers: Louis Parker, president/CEO-commercial insurance; David Newkirk, assistant general counsel.
Contact: Brian Evans, vp/underwriting director; *brian.evans@ercgroup.com*.

G

General Star Indemnity Co.

695 E. Main St.,
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2002	2001
Premiums written	$429,895,137	$344,162,998
Nonadmitted	$359,783,470	$290,686,767
Commercial risk	85%	83%
Net premiums	$302,699,086	$235,730,870
Paid-in capital	$5,000,000	$5,000,000
Policyholder surplus	$378,771,341	$383,591,836
Combined ratio 1	102.8%	117.6%
Combined ratio 2	102.8%	117.6%
Net income	$26,064,304	$11,801,445
Best's rating	A++	A++
S&P's rating	AAA	AAA

Figures reported on pooling basis.
Founded: 1967.
Parent: Berkshire Hathaway Inc.
Subsidiaries: General Star International Indemnity Ltd., London.
Approved nonadmitted in: all states, excluding Connecticut.
Admitted in: Connecticut.
Officers: Patricia H. Roberts, president/CEO; Gregory J. Diorio, Beverly Tramontelli, vps.
Contact: Patricia H. Roberts; *proberts@generalstar.com*.

General Star National Insurance Co.

695 E. Main St.,
Stamford, Conn. 06901;
203-328-5700; fax: 203-328-6030
www.generalstar.com

	2002	2001
Premiums written	$134,474,667	$109,264,987
Excess liability	59%	59%
Admitted	100%	100%
Net premiums	$53,417,486	$41,599,565
Paid-in capital	$4,000,000	$4,000,000
Policyholder surplus	$142,942,579	$155,166,042
Combined ratio 1	101.4%	118.2%
Combined ratio 2	101.4%	118.2%
Net income	$11,056,651	$12,214,597
Best's rating	A++	A++
S&P's rating	AAA	AAA

Figures reported on pooling basis.
Founded: 1864.
Parent: Berkshire Hathaway Inc.
Approved nonadmitted in: all states.
Officers: Patricia H. Roberts, president/CEO; Gregory J. Diorio, Beverly Tramontelli, vps.
Contact: Patricia H. Roberts; proberts@generalstar.com.

Glencoe Insurance Ltd.

Renaissance House, 8-12 E. Broadway,
Pembroke HM 11, Bermuda;
441-296-3235; fax: 441-295-4029
www.renre.com

	2002	2001
Premiums written	$259,270,000	$12,858,000
Nonadmitted	$32,346,000	$12,858,000
Commercial risk	100%	100%
Net premiums	$217,612,000	$11,796,000
Policyholder surplus	$325,000,000	$202,374,000
Employees	9	9
Combined ratio 1	115.5%	56.2%
Combined ratio 2	73.3%	42.5%
Net income	$27,179,000	$6,400,000
Best's rating	A	A

Founded: 1996.
Parent: RenaissanceRe Holdings Ltd.
Approved nonadmitted in: all states, excluding Massachusetts and New Hampshire; also approved in the District of Columbia, Puerto Rico and the U.S. Virgin Islands.
Officers: William J. Riker, president; William J. Ashley, COO; Martin J. Merritt, controller.
Contact: William J. Ashley; *wja@renre.com*.

Gulf Underwriters Insurance Co.

4600 Fuller Drive,
Irving, Texas 75038;
972-650-2800; fax: 972-650-3680
www.gulfinsurance.com

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Surplus Lines Insurers lists companies that responded to a *BI* questionnaire. The directory is published as an editorial service; there is no charge for a company to be listed.

To be listed, a surplus lines insurer must write at least 50% of its gross premiums related to commercial risks, or a minimum of $10 million, on a direct, nonadmitted basis. Excess insurers must generate at least 50% of its gross premiums, or a minimum of $50 million, from excess liability lines, either on an admitted or nonadmitted basis.

Each listing begins with a company's name, address, telephone number, fax number and Web address, if applicable.

Next is information on gross premiums written, which is reported as a combination of direct business and reinsurance assumed by the company.

For surplus lines insurers, the next figure reflects gross premiums written on a direct, nonadmitted basis. Listings for excess insurers note the percentage of gross premiums related to excess liability lines and the percentage of excess liability premiums written on an admitted basis.

The volume of net premiums is calculated by subtracting reinsurance ceded from gross premiums.

Paid-in capital is the total value of both common and preferred capital stock of the company; the next entry indicates the policyholder surplus.

Combined ratio 1 shows the statutory combined ratio. The statutory combined ratio is calculated by adding the company's loss ratio (losses and loss expenses incurred to premiums earned) to the expense ratio (underwriting expenses to premiums written). Combined ratio 2 shows the company's combined ratio as calculated by A.M. Best Co. or Standard & Poor's Corp.

Statutory net income indicates the income left after dividends to policyholders and federal income taxes are subtracted.

The Best's rating listed under each year is the rating assigned by Best after the close of the year; the rating modifier of "pi" refers to pooled. The S&P rating for claims paying and solvency are also listed.

The total number of employees is given in full-time equivalents. For excess insurers, excess employees indicates the number of employees involved in excess liability underwriting, given in full-time equivalents.

Each listing includes the year the company was founded and its parent company, if any. The names and locations of subsidiaries are also provided.

Next follows list of the states in which the company is an approved nonadmitted insurer and those in which it is an admitted insurer.

Finally, the names and titles of the company's principal officers are provided, as is the name of a contact for readers seeking more information.

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

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 233

Continued from previous page

	2002	2001
Premiums written	**$453,338,485**	$251,527,928
Nonadmitted	**$294,028,909**	$210,188,245
Commercial risk	**64.9%**	97.5%
Net premiums	**$52,808,699**	$10,509,247
Paid-in capital	**$4,000,000**	$4,000,000
Policyholder surplus	**$36,713,630**	$40,235,882
Employees	**670**	612
Combined ratio 1	**109.7%**	129.3%
Net income	**[$1,607,147]**	$2,724,212
Best's rating	**A+**	A++
S&P's rating	**AA-**	AA

Figures reported on pooling basis.

Founded: 1940.
Parent: Travelers Property Casualty Corp.
Approved nonadmitted in: all states, excluding Connecticut, Louisiana, Missouri, New York, Utah.
Admitted in: Connecticut, Louisiana, Missouri, New York.
Officers: Christopher E. Watson, president/CEO; Kent W. Ziegler, executive vp/chief administrative officer; Spiro K. Bantis, executive vp/secretary/general counsel.
Contact: Lawrence W. Ray, senior vp; *lray@gulfins.com*.

I

IFG Cos.

238 International Road,
Burlington, N.C. 27215;
336-586-2500; fax: 336-586-2981
www.ifgcompanies.com

	2002	2001
Premiums written	**$267,049,119**	$150,550,470
Nonadmitted	**$210,265,009**	$87,321,133
Commercial risk	**100%**	100%
Net premiums	**$136,352,449**	$121,877,413
Paid-in capital	**$2,500,000**	$2,500,000
Policyholder surplus	**$114,094,045**	$84,408,747
Employees	**240**	197
Combined ratio 1	**99.6%**	114.8%
Combined ratio 2	**99.6%**	114.8%
Net income	**$11,991,186**	[$9,943,886]
Best's rating	**A-**	A+
S&P's rating	**BBBpi**	BBBpi

Figures reported on pooling basis.

Founded: 1981.
Subsidiaries: Alamance Insurance Co., Burlington, N.C.; The Burlington Insurance Co., Burlington, N.C.; First Financial Insurance Co., Burlington, N.C.; Guilford Insurance Co., Burlington, N.C.
Approved nonadmitted in: all states.
Admitted in: all states.
Officers: Richard Barbieri, president; David MacLeod, president-Guilford Specialty Group; Tim Martin, vp-Burlington Insurance Group.
Contact: Margo Espinosa, regional director-business development; Guilford Specialty Group Inc., 1000 Pearl St., Fifth Floor, Hartford, Conn. 06103; *mmespinosa@ifgcompanies.com*.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

L

Lexington Insurance Co.

200 State St.,
Boston, Mass. 02109;
617-330-1100; fax: 617-772-4588
www.lexingtoninsurance.com

	2002	2001
Premiums written	**$4,926,059,043**	$2,837,930,120
Nonadmitted	**$3,609,162,602**	$2,083,276,680
Net premiums	**$1,859,961,933**	$956,115,484
Paid-in capital	**$5,000,000**	$5,000,000
Policyholder surplus	**$1,763,654,458**	$1,746,112,940
Employees	**550**	300
Combined ratio 1	**92.5%**	103.3%
Net income	**$115,903,120**	$116,604,123
Best's rating	NA	A++

Figures reported on pooling basis.

Founded: 1965.
Parent: American International Group Inc.
Approved nonadmitted in: all states, excluding Delaware.
Admitted in: Delaware.
Officers: Kevin H. Kelley, president; Robert P. Jacobson, treasurer; Elizabeth Tuck, secretary.
Contact: John Willett, marketing department; 617-330-8406.

Lloyd's of London

1 Lime St.,
London EC3M 7HA, England;
44-207-327-1000; fax: 44-207-626-2389
www.lloyds.com

	2002	2001
Premiums written	**$24,738,000,000**	$19,872,000,000
Nonadmitted	**$5,140,000,000**	$4,309,000,000
Best's rating	**A-**	A

Founded: 1688.
Approved nonadmitted in: all states, excluding Kentucky.
Admitted in: Illinois and Kentucky.
Officers: Lord Peter Levene, chairman; Nick Prettejohn, CEO; Julian James, director-worldwide markets.
Contact: Robert Smith, manager-market information; *robert.smith@lloyds.com*.

Meadowbrook Insurance Group

26600 Telegraph Road,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

	2002	2001
Premiums written	**$183,902,266**	$298,827,904
Nonadmitted	**$2,033,313**	$7,791,644
Commercial risk	**1.1%**	2.6%
Net premiums	**$137,074,637**	$176,172,116
Paid-in capital	**$5,040,000**	$5,040,000
Policyholder surplus	**$93,832,541**	$51,578,636
Combined ratio 1	**109.9%**	113%
Combined ratio 2	**109.9%**	113%
Net income	**$1,213,894**	[$15,709,848]
Best's rating	**B+**	B

Founded: 1985.
Subsidiaries: Ameritrust Insurance Corp., Sarasota, Fla.; Savers Property & Casualty Insurance Co., Kansas City, Mo.; Star Insurance Co., Southfield, Mich.; Williamsburg National Insurance Co., Cerritos, Calif.
Approved nonadmitted in: all states, excluding Illinois, Kansas, Maine, Massachusetts, Missouri.
Admitted in: all states.
Officers: Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO; Gregory L. Wilde, executive vp/president-insurance company operations.
Contact: Jennifer Barber, investor relations; jbarber@meadowbrook.com.

M

Mt. Hawley Insurance Co.

9025 N. Lindbergh Drive,
Peoria, Ill. 61615;
309-692-1000; fax: 309-689-2079
www.rlicorp.com

	2002	2001
Premiums written	**$291,978,058**	$117,914,211
Nonadmitted	**$283,718,291**	$114,313,312
Commercial risk	**100%**	100%
Net premiums	**$185,113,872**	$83,970,204
Paid-in capital	**$10,000,000**	$10,000,000
Policyholder surplus	**$187,475,694**	$131,279,563
Employees	**531**	502
Combined ratio 1	**79.7%**	87.2%
Combined ratio 2	**79.7%**	87.2%
Net income	**$8,355,752**	$9,508,699
Best's rating	**A**	A
S&P's rating	**A+**	A+

Founded: 1979.
Parent: RLI Insurance Co.
Subsidiaries: Planet Indemnity Co., Peoria, Ill.
Approved nonadmitted in: all states, excluding Illinois; also approved in the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands.
Admitted in: Illinois.
Officers: Jonathan E. Michael, chairman/CEO; Michael J. Stone, president/COO; Joseph E. Dondanville, senior vp/CFO.
Contact: Jeffrey Myers, assistant vp/controller; jeff_myers@rlicorp.com.

N

National Fire & Marine Insurance Co.

3024 Harney St.,
Omaha, Neb. 68131-3580;
402-536-3269; fax: 402-536-3350
www.nationalindemnity.com

	2002	2001
Premiums written	**$1,011,782,661**	$91,469,041
Nonadmitted	**$402,835,697**	$84,350,035
Commercial risk	**39.8%**	92.2%
Excess liability	**39.8%**	92.2%
Net premiums	**$801,482,825**	$75,343,861
Paid-in capital	**$3,500,000**	$3,500,000
Policyholder surplus	**$1,906,168,055**	$1,940,407,596
Employees	**127**	65
Excess liability	**35**	14
Combined ratio 1	**133%**	357.8%
Combined ratio 2	**91.4%**	105.7%
Net income	**[$240,806,800]**	[$102,828,785]
Best's rating	**A++**	A++
S&P's rating	**AAA**	AAA

Founded: 1949.

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 234

Continued from previous page

Parent: Berkshire Hathaway Inc.
Subsidiaries: Redwood Fire & Casualty Insurance Co., Omaha, Neb.
Approved nonadmitted in: all states, excluding Nebraska and New Jersey.
Admitted in: Nebraska.
Officers: Donald F. Wurster, president; Forrest N. Krutter, Philip M. Wolf, senior vps.
Contact: John Giandinoto, assistant vp.

Nautilus Insurance Co.

7273 E. Butherus Drive,
Scottsdale, Ariz. 85260;
480-951-0905; fax: 480-951-9730
www.nautilusinsgroup.com

	2002	2001
Premiums written	**$177,480,726**	$110,637,320
Nonadmitted	**$150,356,003**	$81,680,612
Commercial risk	**100%**	100%
Net premiums	**$154,178,066**	$89,072,777
Paid-in capital	**$3,500,000**	$3,500,000
Policyholder surplus	**$119,192,942**	$72,383,757
Employees	**146**	162
Combined ratio 1	**85.9%**	99.6%
Combined ratio 2	**86.1%**	99.7%
Net income	**$9,490,026**	$422,381
Best's rating	**A**	A
S&P's rating	**A+**	A+

Founded: 1985.
Parent: W.R. Berkley Corp.
Subsidiaries: Great Divide Insurance Co., Scottsdale, Ariz.
Approved nonadmitted in: all states, excluding Arizona, North Carolina and Virginia.
Admitted in: Arizona, North Carolina and Virginia.
Officers: Thomas M. Kuzma, president; John M. DiBiasi, executive vp; John M. Runberg, senior vp/treasurer.
Contact: Vickie L. Potts, vp-marketing.

O

Old Lyme Insurance Co. of Rhode Island Inc.

175 Metro Center Blvd., Suite 10,
Warwick, R.I. 02905;
401-734-7419; fax: 401-732-4634

	2002	2001
Premiums written	**$46,642,859**	$40,549,946
Nonadmitted	**$8,371,796**	$13,289,477
Commercial risk	**21.9%**	32.7%
Net premiums	**$47,018,317**	$37,161,160
Paid-in capital	**$3,000,000**	$3,000,000
Policyholder surplus	**$35,437,634**	$34,579,162
Employees	**4**	4
Combined ratio 1	**88.4%**	91.9%
Combined ratio 2	**88.4%**	91.9%
Net income	**$2,410,246**	$2,423,272
Best's rating	**A-**	A-

Founded: 1985.
Parent: Fairfax Inc.
Approved nonadmitted in: New Jersey, New York.
Admitted in: Rhode Island.
Officers: Bruce D. Guthart, chairman/CEO; Marc I. Cohen, president; Michael P. Sabanos, executive vp/CFO.
Contact: Darleen Sponberg, accountant; *dsponberg@olriinsco.com.*

P

Pacific Insurance Co. Ltd.

150 Federal St.,
Boston, Mass. 02110;
617-526-7600; fax: 860-547-3622
www.firststateins.com

	2002	2001
Premiums written	**$415,056,004**	$283,149,096
Nonadmitted	**$271,583,851**	$165,752,529
Commercial risk	**96%**	96%
Net premiums	**$138,409,589**	$110,955,595
Paid-in capital	**$7,200,000**	$7,200,000
Policyholder surplus	**$364,085,326**	$340,857,536
Combined ratio 1	**99.3%**	113.4%
Net income	**$24,960,492**	$17,634,291
Best's rating	**A+**	A+
S&P's rating	**AA-**	AA

Figures reported on pooling basis.
Founded: 1928.
Parent: The Hartford Financial Services Group Inc.
Approved nonadmitted in: all states, excluding Connecticut, Hawaii and New Hampshire.
Admitted in: Connecticut and Hawaii.
Officers: Ramani Ayer, chairman; Ralph J. Palmieri, president; Neal S. Wolin, executive vp.
Contact: Ronald E. Roy, vp/secretary; 617-526-7762.

Penn-America Group Inc.

420 S. York Road,
Hatboro, Pa. 19040;
215-443-3600; fax: 215-441-5098
www.penn-america.com

	2002	2001
Premiums written	**$157,433,118**	$98,411,733
Nonadmitted	**$103,975,749**	$50,805,179
Commercial risk	**66%**	51.6%
Net premiums	**$134,662,323**	$87,121,851
Paid-in capital	**$3,000,000**	$3,000,000
Policyholder surplus	**$110,222,326**	$64,733,251
Employees	**110**	110
Combined ratio 1	**96.1%**	102.1%
Combined ratio 2	**96.1%**	102.1%
Net income	**$3,794,638**	$6,827,602
Best's rating	**A-**	A-

Founded: 1976.
Subsidiaries: Penn-America Insurance Co., Hatboro, Pa.; Penn-Star Insurance Co., Hatboro, Pa.
Approved nonadmitted in: all states, excluding Pennsylvania; also approved in the District of Columbia.
Admitted in: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Maryland, Michigan, Minnesota, Mississippi, Missouri, Montana, Nebraska, Nevada, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, South Dakota, Tennessee, Utah, Washington, Wisconsin, Wyoming.
Officers: Jon S. Saltzman, president/CEO; Joseph F. Morris, senior vp/CFO/treasurer; John D. Curry, vp-marketing and underwriting.
Contact: John D. Curry; 215-443-3635; *curry@penn-america.com.*

Prime Insurance Syndicate Inc.

303 W. Madison, Suite 2075,
Chicago, Ill. 60606;
312-983-7190; fax: 312-408-8081
www.primeis.com

	2002	2001
Premiums written	**$14,093,776**	$23,621,661
Nonadmitted	**$13,963,299**	$19,086,209
Commercial risk	**100%**	100%
Admitted	**100%**	100%
Net premiums	**$11,289,581**	$20,550,790
Paid-in capital	**$1,000,000**	$1,000,000
Policyholder surplus	**$8,080,998**	$7,000,970
Employees	**81**	80
Excess liability	**NA**	10
Combined ratio 1	**87%**	119.1%
Combined ratio 2	**87.1%**	119.6%
Net income	**$1,667,990**	[$3,121,490]
Best's rating	**B-**	C-

Founded: 1992.
Parent: Prime Holdings Insurance Services Inc.
Approved nonadmitted in: all states, excluding California, Colorado, Connecticut, Florida, Massachusetts, Minnesota, Nevada, New Hampshire, New Mexico, New York, Rhode Island, Texas, Vermont, Washington.
Officers: Rick J. Lindsey, president/CEO; Mark Fisher, Roger C. Day, vps.
Contact: Rick J. Lindsey; 801-304-5510; *rjl@primeis.com.*

S

St. Paul Surplus Lines Insurance Co.

385 Washington St.,
St. Paul, Minn. 55102;
651-310-7066; fax: 651-310-7334
www.stpaul.com

	2002	2001
Premiums written	**$443,236,833**	$324,963,204
Nonadmitted	**$296,639,412**	$167,116,340
Commercial risk	**100%**	100%
Excess liability	**21.6%**	13.1%
Admitted	**0.5%**	NA
Net premiums	**$146,545,148**	$157,851,863
Paid-in capital	**$4,100,000**	$4,100,000
Policyholder surplus	**$67,583,414**	$49,298,206
Combined ratio 1	**104.1%**	136.8%
Combined ratio 2	**104.8%**	127.9%
Net income	**$18,934,123**	[$33,753,714]
Best's rating	**A**	A+
S&P's rating	**A+**	AA

Figures reported on pooling basis.
Founded: 1974.
Parent: St. Paul Cos. Inc.
Approved nonadmitted in: all states, excluding Delaware.
Admitted in: Delaware.
Officers: Marita Zuraitis, chairman/president/CEO; John P. Clifford Jr., executive vp; Thomas A. Bradley, senior vp/CFO.
Contact: Larry Mills, corporate accounting manager-annual statement reporting; 651-310-8644; *larry.mills@stpaul.com.*

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 235

Continued from previous page

Scottsdale Insurance Co.

8877 N. Gainey Center Drive,
Scottsdale, Ariz. 85258;
480-365-4000; fax: 480-368-5856
www.scottsdaleins.com

	2002	2001
Premiums written	$1,985,414,596	$1,566,606,760
Nonadmitted	$868,966,609	$608,500,926
Net premiums	$460,818,400	$416,818,506
Paid-in capital	$6,027,200	$6,027,200
Policyholder surplus	$283,385,759	$257,234,845
Combined ratio 1	98.1%	106.4%
Net income	$28,516,388	$3,641,670

Founded: 1982.
Parent: Nationwide Mutual Insurance Co.
Approved nonadmitted in: all states, excluding Arizona, Delaware and Ohio; also approved in the District of Columbia and Puerto Rico.
Admitted in: Arizona, Delaware and Ohio.
Officers: R. Max Williamson, president; Judy L. Howard, treasurer; Glenn W. Soden, secretary.

Steadfast Insurance Co.

1400 American Lane,
Schaumburg, Ill. 60196-1056;
847-605-6000; fax: 847-605-7895
www.zurichna.com

	2002	2001
Premiums written	$1,253,051,482	$739,690,100
Nonadmitted	$1,222,233,413	$719,590,874
Excess liability	100%	100%
Paid-in capital	$4,100,000	$4,100,000
Policyholder surplus	$204,733,235	$151,592,866
Net income	$4,804,639	$5,518,843
Best's rating	A	A+
S&P's rating	A+	AA-

Figures reported on pooling basis.
Founded: 1973.
Parent: Zurich Financial Service Group
Approved nonadmitted in: all states, excluding Delaware.
Admitted in: Delaware.
Officers: John McCartney, president; David Levinson, treasurer; David Bowers, corporate secretary.
Contact: Bryan Salvatore, senior vp-marketing; 1 Liberty Plaza, 32nd Floor, New York, N.Y. 10006.

T

Tudor Insurance Co.

400 Parson's Pond Drive,
Franklin Lakes, N.J. 07417-2600;
201-847-8600; fax: 201-847-1010
www.westernworld.com

	2002	2001
Premiums written	$78,778,634	$45,707,407
Nonadmitted	$63,693,128	$36,092,801
Commercial risk	97.5%	97.9%
Net premiums	$24,611,505	$15,577,386
Paid-in capital	$4,200,000	$4,200,000
Policyholder surplus	$50,999,031	$48,380,463
Employees*	217	212
Combined ratio 1	101.5%	105.9%
Combined ratio 2	101.6%	106.5%
Net income	$3,286,674	$3,699,260
Best's rating	A+	A+
S&P's rating	Api	Api

**Employees reflects total for Western World Insurance Group.*
Figures reported on pooling basis.
Founded: 1979.
Parent: Western World Insurance Co.
Approved nonadmitted in: all states, excluding New Hampshire.
Admitted in: New Hampshire.
Officers: Andrew Frazier, president; Robert Livingston, executive vp-operations/treasurer; Stephen Gerstman, senior vp-underwriting and marketing.
Contact: Stephen Gerstman.

U

United National Insurance Co.

3 Bala Plaza E., Suite 300,
Bala Cynwyd, Pa. 19004;
610-664-1500; fax: 610-660-6887
www.unitednat.com

	2002	2001
Premiums written	$736,075,049	$670,526,551
Nonadmitted	$514,573,187	$382,345,573
Commercial risk	94.8%	95.2%
Net premiums	$142,482,756	$137,619,730
Paid-in capital	$5,000,000	$5,000,000
Policyholder surplus	$243,535,187	$304,266,382
Employees	232	212
Combined ratio 1	155.3%	95.6%
Combined ratio 2	155.1%	95.6%
Net income	[$56,303,978]	$9,460,882
Best's rating	A+	A+
S&P's rating	Api	Api

Figures reported on pooling basis.
Founded: 1960.
Parent: American Insurance Service Inc.
Subsidiaries: Diamond State Insurance Co., Hammond, Ind.; United National Casualty Insurance Co., Hammond, Ind.; United National Specialty Insurance Co., Milwaukee.
Approved nonadmitted in: all states, excluding Pennsylvania.
Admitted in: Pennsylvania.
Officers: Seth D. Freudberg, president; Richard S. March, senior vp; Kevin L. Tate, treasurer.
Contact: Thomas M. McGeehan, vp/controller.

USF&G Specialty Insurance Co.

385 Washington St.,
St. Paul, Minn. 55102;
651-310-7911; fax: 651-310-7334
www.stpaul.com

	2002	2001
Premiums written	$90,696,735	$42,644,379
Nonadmitted	$90,621,559	$42,664,443
Commercial risk	8.6%	4.4%
Excess liability	2.7%	3.1%
Admitted	0.5%	NA
Paid-in capital	$5,000,000	$5,000,000
Policyholder surplus	$16,339,595	$15,386,278
Net income	$953,317	$877,648
Best's rating	A	A+
S&P's rating	A+	AA

Figures reported on pooling basis.
Founded: 1994.
Parent: St. Paul Cos. Inc.
Approved nonadmitted in: Alabama, Alaska, Arizona, Arkansas, California, Colorado, Florida, Georgia, Hawaii, Idaho, Illinois, Indiana, Kansas, Kentucky, Michigan, Mississippi, Missouri, Montana, Nebraska, Nevada, New York, North Carolina, North Dakota, Ohio, Oklahoma, Oregon, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virginia, Washington, West Virginia, Wisconsin, Wyoming; also approved in the District of Columbia.
Admitted in: Maryland.
Officers: Timothy M. Miller, chairman/president/CEO; John P. Clifford Jr., executive vp; Thomas A. Bradley, senior vp/CFO.
Contact: Larry Mills, corporate accounting manager-annual statement reporting; 651-310-8644; *larry.mills@stpaul.com*.

W

Western World Insurance Co.

400 Parson's Pond Drive,
Franklin Lakes, N.J. 07417-2600;
201-847-8600; fax: 201-847-1010
www.westernworld.com

	2002	2001
Premiums written	$179,268,025	$114,774,494
Nonadmitted	$120,523,209	$74,255,032
Commercial risk	97.4%	97%
Net premiums	$139,207,486	$89,640,641
Paid-in capital	$8,200,000	$8,200,000
Policyholder surplus	$192,472,093	$184,840,781
Employees*	217	212
Combined ratio 1	102.8%	106.3%
Combined ratio 2	101.6%	106.5%
Net income	$6,376,156	$5,065,324
Best's rating	A+	A+
S&P's rating	Api	Api

**Employees reflects total for Western World Insurance Group.*
Figures reported on pooling basis.
Founded: 1964.
Parent: Western World Insurance Group.
Subsidiaries: Stratford Insurance Co., Keene, N.H.; Tudor Insurance Co., Keene, N.H.
Approved nonadmitted in: all states, excluding New Hampshire and New York.
Admitted in: New Hampshire and New York.
Officers: Andrew Frazier, president; Robert Livingston, executive vp-operations/treasurer; Thomas Mulligan, senior vp-underwriting and marketing.
Contact: Thomas Mulligan.

Business Insurance
www.businessinsurance.com

SINGLE-COPY SALES
To order any current or back issue of *Business Insurance*, call the single-copy sales division of *BI's* Circulation Department:

1-888-446-1422

CHANGE OF ADDRESS?
If you have moved recently and would like to change your subscription address, or if you would like to report a delivery problem, please call us at 888-446-1422 toll-free or e-mail us at subs@crain.com

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 236

Directory of international property/casualty insurers

A

AXA Versicherung A.G.

Colonia-Allee 10-20,
Cologne, 51067 Germany;
49-221-148-105; fax: 49-221-1482-2740
www.axa.de

	2002	2001
Total premiums	**$2,521,381,800**	$2,629,202,400

Converted at applicable rate.

Parent: AXA Konzern A.G.

Officers: Claus-Michael Dill, chairman; Markus Hofmann, director-corporate customers business; Frank W. Keuper, director-private customers business.

Allianz A.G.

Koeniginstraße 28,
Munich, 80802 Germany;
49-89-3800-00; fax: 49-89-349941
www.allianzgroup.com

	2002	2001
Total premiums	**$40,930,147,600**	$37,721,042,400
Int'l premiums	**$29,288,492,000**	$28,701,902,400
U.S.	**13%**	17%
Non-U.S.	**87%**	83%
Offices:		
Claims	**89**	96
Underwriting	**89**	96
Underwriting in foreign countries	**70**	70
Owned offices in foreign countries	**50**	50
Combined ratio	**105.7%**	108.8%

Converted at applicable rate.

Founded: 1973.

Specialties: aviation, bonds, credit insurance, employee benefits, infrastructure projects, life and health, marine, property/casualty, transport.

Services: captive services, loss services for all property/casualty lines.

Officers: Henning Schulte-Noelle, chairman; Paul Achleitner, CFO.

U.S. contact: Steve Schleisman, CEO-Allianz Global Risks; 49-89-3800-6949; *steve.schleisman@allianz.de*.

American International Underwriters

70 Pine St.,
New York, N.Y. 10270 ;
212-770-7000; fax: 212-770-6786
www.aig.com

	2002	2001
Total premiums	**$10,566,000,000**	$8,199,000,000
Int'l premiums	**$10,566,000,000**	$8,199,000,000
Offices:		
Claims	**175**	175
Underwriting	**277**	278
Employees	**12,502**	12,057
U.S.	**715**	727
Non-U.S.	**11,787**	11,330
Underwriting in foreign countries	**79**	81
Owned offices in foreign countries	**79**	81
Combined ratio	**90.1%**	92.2%

Fiscal year ends 11/30.

Founded: 1919.

Parent: American International Group Inc.

Specialties: general insurance (non-life).

Services: captive services, loss services for all lines.

Licensed or accepted insurer in: Argentina, Australia, Austria, Azerbaijan, Belgium, Bermuda, Brazil, Bulgaria, Canada, Chile, China, Colombia, Cyprus, Czech Republic, Denmark, Ecuador, Egypt, El Salvador, Finland, France, Germany, Greece, Guam, Guatemala, Honduras, Hong Kong, Hungary, India, Indonesia, Ireland, Israel, Italy, Jamaica, Japan, Kazakhstan, Kenya, South Korea, Latvia, Lebanon, Luxembourg, Macau, Malaysia, Malta, Mexico, Netherlands, Netherlands Antilles, New Zealand, Norway, Oman, Pakistan, Panama, Papua New Guinea, Paraguay, Philippines, Poland, Portugal, Puerto Rico, Romania, Russia, Saudi Arabia, Singapore, Slovakia, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Taiwan, Thailand, Trinidad & Tobago, Turkey, Uganda, Ukraine, United Arab Emirates, United Kingdom, Uruguay, Uzbekistan, Venezuela, Zimbabwe.

Affiliates/fronting arrangements in: Estonia, Lithuania, Peru.

Officers: Martin Sullivan, chairman; Nicholas Walsh, president; Kevin Hogan, COO.

U.S. contact: Edward Cloonan, vp-external affairs; 212-770-6114.

C

Chubb Group of Insurance Cos.

15 Mountain View Road,
Warren, N.J. 07059 ;
908-903-2000; fax: 908-903-2027
www.chubb.com

	2002	2001
Total premiums	**$9,047,300,000**	$6,900,000,000
Int'l premiums	**$1,382,242,500**	$1,088,379,918
Offices:		
Claims	**44**	43
Underwriting	**70**	73
Employees	**2,515**	2,831
U.S.	**81**	137
Non-U.S.	**2,434**	2,694
Underwriting in foreign countries	**31**	31
Owned offices in foreign countries	**28**	NA
Combined ratio	**109.1%**	NA

Founded: 1957.

Parent: The Chubb Corp.

Specialties: boiler and machinery, contingency, D&O, EPLI, energy, entertainment, environmental, excess property liability, errors and omissions, exporters, financial institutions, general liability, inland and ocean marine, life sciences, multinational, political risk, property, surety, technology, trade credit, travel accident.

Services: captive services, loss services for all lines.

Licensed or accepted insurer in: Argentina, Australia, Belgium, Bermuda, Brazil, Canada, Chile, China, Colombia, Denmark, France, Germany, Hong Kong, India, Indonesia, Ireland, Italy, Japan, Korea, Mexico, Netherlands, Puerto Rico, Singapore, Spain, Sweden, Switzerland, Taiwan, Thailand, United Kingdom, United States, Venezuela.

Affiliates/fronting arrangements in: over 99 countries.

Officers: Joel J. Cohen, chairman; John D. Finnegan, president/CEO; John J. Degnan, vice chairman/chief administrative officer; Thomas F. Motamed, vice chairman/COO; Michael O'Reilly, vice chairman/chief investment officer/acting CFO.

U.S. contact: Mark L. Schussel, vp/public relations manager; *mschussel@chubb.com*.

F

FM Global

P.O. Box 7500,
Johnston, R.I. 02919 ;
401-275-3000; fax: 401-275-3029
www.fmglobal.com

	2002	2001
Total premiums	**$2,831,191,000**	$1,713,800,000
Int'l premiums	**$742,910,000**	$383,619,000
U.S.	**45%**	51%
Non-U.S.	**55%**	49%
Offices:		
Claims	**11**	11
Underwriting	**14**	11
Employees	**4,189**	3,873
U.S.	**3,275**	3,061
Non-U.S	**914**	812
Underwriting in foreign countries	**110**	93
Owned offices in foreign countries	**22**	22
Combined ratio	**65%**	76%

Founded: 1963.

Parent: Factory Mutual Insurance Co.

Specialties: commercial, industrial and institutional property.

Services: captive services, loss services for commercial, industrial and institutional property.

Licensed or accepted insurer in: Australia, Belgium, Canada, Denmark, France, Germany, Ireland, Luxembourg, Netherlands, Sweden, United Kingdom.

Affiliates/fronting arrangements in: Argentina, Austria, Azerbaijan, Bahamas, Bahrain, Barbados, Bolivia, Brazil, Brunei, Bulgaria, Chile, China, Colombia, Costa Rica, Czech Republic, Dominican Republic, Ecuador, El Salvador, Egypt, Estonia, Finland, Greece, Guatemala, Haiti, Honduras, Hong Kong, Hungary, Indonesia, Israel, Italy, Jamaica, Japan, Jordan, Kazakhstan, Kuwait, Lithuania, Macau, Madagascar, Malaysia, Mexico, Morocco, New Zealand, Nicaragua, Norway, Oman, Pakistan, Panama,

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 238

Continued from previous page
Paraguay, Peru, Philippines, Poland, Portugal, Qatar, Romania, Russia, Saudi Arabia, Singapore, Slovakia, Slovenia, South Africa, South Korea, Spain, Switzerland, Taiwan, Thailand, Trinidad and Tobago, Tunisia, Turkey, United Arab Emirates, Ukraine, Uruguay, Venezuela, Vietnam, Yemen.
Officers: Kenneth Davey, managing director/senior vp-international operations-Windsor; Ian Berg, vp/manager-Australia operations; Dennis Bessant, vp/manager-global services-Windsor; Frederic Grand, vp/manager-France operations; Achim Hillgraf, vp/manager-Germany operations; Stefano Tranquillo, vp/manager-United Kingdom operations.
U.S. contact: Marc Ragazzi, assistant vp; *information@fmglobal.com.*

G

Grupo Nacional Provincial S.A.

Av. Cerro de las Torres, Suite 395,
Col. Campestre Churubusco,
Mexico City, D.F. 04200 Mexico;
525-55-227-3999; fax: 525-55-227-3068
www.gnp.com.mx

	2002	2001
Total premiums .	**$331,190,200**	$300,522,600
Non-U.S.	**100%**	100%
Employees	**3**	3
U.S.	**2**	2
Non-U.S.	**1**	1

Converted at applicable rate.
Founded: 1989.
Specialties: liability, property/casualty.
Services: captive services, loss services for liability, property/casualty.
Affiliates/fronting arrangements in: La Prov Corp., New York, Dallas.
Officers: Clemente Cabello, president/CEO; Alejandro Bailleres, deputy president/CEO; Juan Ignacio Gil Anton, divisional director-commercial lines.
U.S. contact: Jose Luis Aviles Mercado, senior vp-La Prov Corp.; 212-835-1656; *javiles@gnp.com.mx.*

Lloyd's of London

1 Lime St.,
London, EC3M 7HA England;
44-207-327-1000; fax: 44-207-626-2389
www.lloyds.com

	2002	2001
Total premiums ..	**$12,712,652,500**	$11,388,675,600

Converted at applicable rate.
Officers: Lord Peter Levene, chairman; John Coldman, deputy chairman; Nick Prettejohn, CEO.
U.S. contact: Wendy Baker, president-Lloyd's America; 212-382-4060; *nyo@lloydsamerica.com.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

Directory explanation box

The *Business Insurance* Directory of International Property/Casualty Insurers lists companies that responded to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.
Listings provide financial and operational information for 2002 and 2001, including total gross premiums and international premiums, if that information was provided. Premium figures—expressed in U.S. dollars—reflect the insurer's property/casualty writings. In addition, the percentage of premium derived from coverage of the foreign operations of U.S. companies vs. those of non-U.S. companies is provided. Also listed are the number of foreign claims and underwriting offices; the number of employees involved in foreign property/casualty services, including a breakdown by U.S. and non-U.S. locations; and the number of foreign countries in which the insurer writes business.
Listings also include information on the number of countries in which the insurer has 51% or more ownership of an office. The insurer's combined ratio for foreign business also is provided.
BI defines "foreign business" as business conducted in any country other than that in which the company is domiciled.
Also listed are the year the insurer was founded, as well as its parent company.
Risks in which the company specializes are also noted, as are any services related to international business.
Countries in which the company is a licensed or accepted insurer are listed next.
Finally, names and titles of the principal officers and a U.S.-based contact person complete each listing.
Although every effort is made to obtain complete and accurate information, *BI* is unable to verify all information.
All figures are listed in U.S. dollars.
Exchange rates used in the directory are: Australian dollar=$0.5437 (fiscal year ending 12/31/02), $0.5169 (12/31/01); British pound=$1.5025 (12/31/02), $1.4396 (12/31/01); euro=$0.9454 (12/31/02), $0.8952 (12/31/01); Japanese yen=$0.0083 (3/31/03), $0.008 (3/31/02); Mexican peso=$0.1034 (12/31/02), $0.1071 (12/31/01).

Q

QBE Insurance Group Ltd.

82 Pitt St.,
Sydney, New South Wales
2000 Australia;
612-937-54444; fax: 612-937-54884
www.qbe.com

	2002	2001
Total premiums ..	**$4,198,995,100**	$3,511,301,700
Int'l premiums	**$3,341,036,500**	$2,818,655,700
U.S.	**28.5%**	26.9%
Non-U.S.	**71.5%**	73.1%
Employees	**4,452**	4,246
U.S.	**218**	186
Non-U.S.	**4,234**	4,060
Underwriting in foreign countries	**35**	35
Owned offices in foreign countries	**38**	39
Combined ratio	**97.9%**	112%

Converted at applicable rate.
Founded: 1886.
Specialties: accident and health, financial and credit, liability, marine and aviation, property, motor and motor casualty, professional indemnity, workers compensation.
Services: captive services.
Licensed or accepted insurer in: Argentina, Australia, Bermuda, Brazil, Bulgaria, Canada, China, Fiji, France, French Polynesia, Guam, Hong Kong, Hungary, Indonesia, Ireland, Italy, Japan, Macau, Macedonia, Malaysia, Mexico, Moldova, New Caledonia, New Zealand, Panama, Papua New Guinea, Peru, Philippines, Singapore, Slovakia, Solomon Islands, Thailand, Ukraine, United Kingdom, United States, Vanuatu, Venezuela, Vietnam.
Officers: Frank O'Halloran, CEO; Neil Drabsch, CFO; Gayle Tollifson, group general manager-finance and business risks.
U.S. contact: Chris Fish, senior vp/CFO-QBE the Americas; Wall Street Plaza, 88 Pine St., New York, N.Y. 10005; 212-894-7530; *cfish@qbeusa.com.*

R

Royal & Sun Alliance Insurance Group P.L.C.

30 Berkeley Square,
London, W1J 6EW England;
44-207-636-3450; fax: 44-207-636-3451
www.royalsun.com

	2002	2001
Total premiums	**$17,968,397,500**	$16,076,013,200
Int'l premiums	**$10,700,805,000**	$9,963,471,600
U.S.	**45%**	48%
Non-U.S.	**55%**	52%
Employees	**27,000**	26,000
U.S.	**6,000**	7,000
Non-U.S.	**21,000**	19,000
Underwriting in foreign countries	**130**	130
Owned offices in foreign countries	**40**	50

Continued on next page

bi52ms217 ins reins.qxd 12/1/03 12:03 PM Page 240

Continued from previous page

Founded: 1710.
Specialties: all lines.
Services: captive services, loss services.
Officers: Andy Haste, group chief executive; Julian Hance, group finance director; Duncan Boyle, chief executive-United Kingdom.
U.S. contact: Sean Beatty, finance officer; 704-522-3312.

T

The Tokio Marine & Fire Insurance Co. Ltd.

2-1, marunouchi 1-Chome, Chiyoda-ku,
Tokyo, 100-8050 Japan;
81-3-3285-1707; fax: 81-3-5223-3160
www.tokiomarine.co.jp

	2002	2001
Total premiums	**$14,818,670,600**	$12,926,648,000
Int'l premiums	**$829,095,300**	$661,600,000

Converted at applicable rate.
Fiscal year ends 3/31.
Founded: 1880.
Parent: Millea Holdings.
Specialties: all non-life lines.
Officers: Koukei Higuchi, chairman; Kunio Ishihara, president/director; Hirotada Seyama, Shoji Ueno, executive vps/directors.
U.S. contact: Hiroshi Narimatsu, general manager-The Tokio Marine & Fire Insurance Co. Ltd. U.S. branch; 212-997-6600.

Z

Zurich Financial Services Group

Mythenquai 2,
Zurich, 8002 Switzerland;
41-1-625-2525; fax: 41-1-625-0238
www.zurich.com

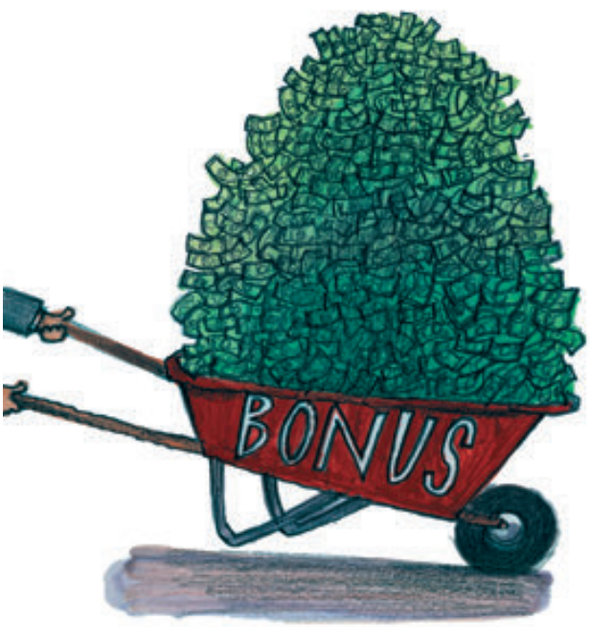
	2002	2001
Total premiums	**$29,800,000,000**	$23,400,000,000
Int'l premiums	**NA**	$21,800,000,000
U.S.	**50%**	52%
Non-U.S.	**50%**	48%
Offices:		
Claims	**46**	52
Underwriting	**46**	52
Employees	**67,824**	73,670
U.S.	**12,000**	11,000
Non-U.S.	**55,000**	62,000
Underwriting in foreign countries	**46**	52
Owned offices in foreign countries	**46**	52

Founded: 1976.
Specialties: all lines.
Services: captive services, loss services for engineering, property/casualty.
Licensed or accepted insurer in: Argentina, Australia, Austria, Bahrain, Belgium, Bermuda, Bolivia, Botswana, Brazil, Canada, Chile, China, Finland, France, Germany, Guam, Hong Kong, Ireland, Italy, India, Indonesia, Japan, Lebanon, Liechtenstein, Luxembourg, Malaysia, Mexico, Morocco, Namibia, Netherlands, Philippines, Portugal, Russia, Singapore, South Africa, Spain, Sri Lanka, Sweden, Switzerland, Syria, Taiwan, Thailand, United Kingdom, United States, Venezuela.
Affiliates/fronting arrangements in: over 80 countries; partnerships with Tryg Vesta Group A.S., Norway; Assicurazioni Generali S.p.A., Italy.
Officers: James J. Schiro, CEO; Peter Eckert, COO; Patrick O'Sullivan, group finance director.
U.S. contact: John D. Ormerod, senior vp-marketing-Zurich North America; 1400 American Lane, Schaumburg, Ill. 60196-1056; 847-605-6531; *john.ormerod@zurichna.com*.

The Directory of International Property/Casualty Insurers may be accessed online in the directory area of *www.businessinsurance.com*. The searchable database allows you to find insurers by company name, total premiums, among other information.

The directory explanation box can be found on page 238.

You Get What You Pay For...



Except When You Get More!

Like when you subscribe to *Business Insurance*.

Because we offer all of our paid subscribers a variety of valuable, exclusive and free online content at BusinessInsurance.com, including:

- Access to our searchable archive of all *Business Insurance* articles, in their entirety, published since 1994.
- Access to our extensive, custom-searchable database of vendors from our exclusive industry directories.
- Click-through access to complete articles available on our Sunday email, *"This Week In BI"*.
- Desktop access to the full content of the current issue before it reaches your mailroom.

So subscribe to *Business Insurance* today... and get so much more than you bargained for. Get your subscription, and everything that comes with it, at BusinessInsurance.com or call 888-446-1422 (outside the U.S., 313-446-0450).

Business Insurance
www.businessinsurance.com

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 241

Directory of risk management consultants

A

A&L Risk Management Ltd.

6110 Blue Circle Drive, Suite 235,
Minnetonka, Minn. 55343;
952-933-5560; fax: 952-933-5590

Consulting since: 1986
2002 revenues
Continuous consulting 80%
Risk management audits 5%
Special consulting projects 15%
Staff
Total 4
Risk management professionals 4
Includes: 1 principal consultant, 2 consultants, 1 analyst.
Clients
U.S. 90%
Non-U.S. 10%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $165 to $275 per principal consultant, $130 to $155 per consultant, $110 to $125 per analyst.
Contact: Robert Abrahamson, executive consultant/CEO; *robertalrisk@aol.com*.

ABS Consulting Inc.

16855 Northchase Drive,
Houston, Texas 77060-6008;
281-877-6000; fax: 281-877-6701
www.absconsulting.com

Consulting since: 1981
Parent: American Bureau of Shipping.
2002 revenues
Total gross revenues. $143,000,000
Consulting revenues $83,000,000
Continuous consulting 50%
Risk management audits 25%
Special consulting projects 25%
Staff
Total 900
Risk management professionals 450
Includes: 50 principal consultants, 306 consultants, 94 analysts.
Clients
Total 1,100
U.S. 62%
Non-U.S. 38%
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $240 per principal consultant, $150 per consultant, $100 per analyst, $65 per clerical.
Officers: Christopher J. Wiernicki, president/COO; Anthony Nassif, executive vp; David Montague, senior vp.

Advanced Risk Management Techniques dba ARM Tech

1901 Main St., Suite 420,
Irvine, Calif. 92614-0513;
949-608-6500; fax: 949-608-6530
www.armtech.com

Consulting since: 1982
Parent: Aon Corp.
2002 revenues
Consulting revenues $3,250,000*
Continuous consulting 30%
Risk management audits 10%
Special consulting projects 20%
Actuarial/accounting services 40%
Staff
Total 18
Risk management professionals 12
Includes: 2 principal consultants, 1 actuary, 6 consultants, 3 analysts.
Clients
Total 350
U.S. 99%
Non-U.S. 1%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Steven P. Kahn, Michael M. Kaddatz, managing directors.
Contact: Steven P. Kahn;
steven_kahn@armtech.com.
**Estimated.*

J. H. Albert International Insurance Advisors Inc. dba Albert Risk Management Consultants

72 River Park,
Needham Heights, Mass. 02494-2631;
781-449-2866; fax: 781-449-5340
www.albertrisk.com

Consulting since: 1967
2002 revenues
Consulting revenues $7,500,000
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 39
Risk management professionals 33
Includes: 9 principal consultants, 24 consultants.
Clients
Total 600
U.S. 96%
Non-U.S. 4%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $225 to $330 per principal consultant, $115 to $210 per consultant.
SRMC member.
Officers: Alfred H. Nagelberg; Stuart T. Cowart, presidents; Mike Rodman, principal.
Contact: Alfred H. Nagelberg.

Alpha Risk Management Inc.

60 Cutter Mill Road,
Great Neck, N.Y. 11021;
516-829-3500; fax: 516-829-6029
www.alphariskmanagement.com

Consulting since: 1973
2002 revenues
Consulting revenues $3,300,000
Continuous consulting 40%
Risk management audits 35%
Special consulting projects 25%
Staff
Total 21
Risk management professionals 16
Includes: 11 principal consultants, 3 consultants, 2 analysts.
Clients
Total 66
U.S. 82%
Non-U.S. 18%
Services: alternative risk financing consulting, insurance coverage and limits analysis, broker and vendor services analysis.
Specialties: financial services, construction, real estate.
Compensation: by the project, on retainer, by the hour.
Officers: Herbert H. Feldman, president/CEO; Fran Carleton, Maria Frantzis, senior vps.
Contact: Herbert H. Feldman.

American Actuarial L.L.C.

15 Cliffside Drive,
Wallingford, Conn. 06492;
203-284-3891; fax: 203-284-0408

Consulting since: 1997
2002 revenues
Actuarial/accounting services 100%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 12
U.S. 100%
Services: alternative risk financing consulting, expert witness services, actuarial consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour.
Contact: Bruce Ollodart, president.

Continued on next page

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 242

Continued from previous page

Andrew Robinson International Risk Management Consultants Inc.

165 Friend St.,
Boston, Mass. 02114-2025;
617-263-7780; fax: 617-263-7787
www.aririsk.com

Consulting since: 1997
2002 revenues
Continuous consulting 68%
Risk management audits 9%
Special consulting projects 23%
Staff
Total 6
Risk management professionals 5
Includes: 1 principal consultant, 3 consultants, 1 analyst.
Clients
Total 61
U.S. 96%
Non-U.S. 4%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $275 to $375 per principal consultant, $225 to $275 per consultant, $175 to $225 per analyst.
Officers: John Paul Sutrich, president; Michelle F. Carlo, vp; Paul A. Morin, director.
Contact: *info@aririsk.com*.

Applied Risk Control Corp.

15 N. Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

Consulting since: 1985
2002 revenues
Total gross revenues $825,000
Consulting revenues $783,750
Continuous consulting 75%
Risk management audits 20%
Special consulting projects 5%
Staff
Total 27
Risk management professionals 23
Includes: 13 principal consultants, 7 consultants, 3 analysts.
Clients
Total 100
U.S. 98%
Non-U.S. 2%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $135 per principal consultant, $105 per consultant, $95 per analyst, $30 per clerical,
Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.
Contact: Harry P. Mirijanian; *hmirijanian@appliedriskcontrol.com*.

Austin & Stanovich Risk Managers L.L.C.

15 West St., Suite 204,
Douglas, Mass. 01516-2160;
508-476-3347; fax: 508-476-3047
www.austinstanovich.com

Consulting since: 2002
2002 revenues
Continuous consulting 20%
Risk management audits 15%
Special consulting projects 65%
Staff
Total 2
Risk management professionals 2
Includes: 2 principal consultants.
Clients
Total 12
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $185 to $250 per principal consultant.
Officers: William K. Austin, Craig F. Stanovich, principals.
Contact: *info@austinstanovich.com*.

Directory explanation box

The *Business Insurance* Directory of Risk Management Consultants lists companies that generate at least $150,000 of their gross revenues from pure unbundled risk management consulting.

Business Insurance defines pure risk management consulting as providing advice, on a fee-for-service basis, on the identification and analysis of an organization's loss exposures and on minimizing the financial impact of such risks. This excludes activities such as conferences, publishing, claim administration, computer time-sharing, consulting for insurers, captive management and employee benefits.

Listings begin with the company address, year the company began offering risk management consulting and the name of a parent company, if applicable. Information about 2002 revenues follows. This section includes gross revenues and revenue generated by unbundled risk management consulting services. If revenues do not appear, the company has attested to generating at least $150,000 in revenues from unbundled risk management consulting. The percentage of gross revenues from risk management consulting and a breakdown in percentages attributed to continuous risk management consulting, risk management audits, special risk management projects and actuarial/accounting services follow.

The staff section details the total number of employees in full-time equivalents, as well as the number of professional employees assigned to risk management consulting. The total number of unbundled risk management consulting clients is listed next, including a percentage breakdown of U.S.-based and non-U.S.-based clients.

Services are listed next, including specific services. Specialties are next, noting whether the consultant specializes in specific industries or provides "consulting to all or most types businesses or industries."

Compensation specifies whether the company is paid on a project basis, on a retainer basis and/or by the hour. If compensation is charged by the hour, the ranges of hourly charges are given for a principal consultant, consultant, analyst, actuary and for clerical work.

If a member of the Society of Risk Management Consultants is on staff, the listing will indicate an SRMC member. The names and titles of the company's officers and the name of a contact person conclude the listing.

The directory is published as an editorial service; there is no charge to be included. Information is based on each company's response to a *BI* questionnaire. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information.

B

Bahr Consultants Inc.

P.O. Box 30659,
Knoxville, Tenn. 37923;
865-694-6098; fax: 895-694-6099

Consulting since: 1987
2002 revenues
Consulting revenues $270,000
Continuous consulting 80%
Risk management audits 15%
Special consulting projects 5%
Staff
Total 3
Risk management professionals 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 50
U.S. 100%
Services: most risk management services.
Specialties: manufacturing, financial services, utilities, professional services, public sector.
Compensation: by the project, on retainer, by the hour: $175 per principal consultant, $100 per consultant, $50 per clerical.
SRMC member.
Contact: W. Hank Bahr, president.

Betterley Risk Consultants Inc.

13 Loring Way,
Sterling, Mass. 01564;
978-422-3366; fax: 978-422-3365
www.betterley.com

Consulting since: 1932

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 243

Continued from previous page

2002 revenues
Total gross revenues $335,000
Consulting revenues $320,000
Continuous consulting 20%
Risk management audits 20%
Special consulting projects 60%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 30
U.S. 90%
Non-U.S. 10%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $275 per principal consultant.
Contact: Richard S. Betterley, president; *rbetterley@betterley.com*.

Bickmore Risk Services

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.bickmoreriskservices.com

Consulting since: 1984
2002 revenues
Total gross revenues $5,520,000
Consulting revenues $5,480,000
Continuous consulting 60%
Special consulting projects 5%
Actuarial/accounting services 35%
Staff
Total 45
Risk management professionals 32
Includes: 7 principal consultants, 6 actuaries, 8 consultants, 11 analysts.
Clients
Total 110*
U.S. 100%
Services: most risk management services.
Specialties: public sector, associations, education.
Compensation: by the hour: $200 to $250 per principal consultant, $100 to $150 per consultant, $75 to $90 per analyst, $200 to $250 per actuary, $40 to $50 per clerical.
Officers: Linzie E. Kramer, president/litigation manager; John E. Chaquica, principal/CEO; Gregory L. Trout, principal/COO.
Contact: Gregory L. Trout; 916-491-1435, ext. 123; *gtrout@bickmoreriskservices.com*.
**Estimated*

Blackburn Group Inc.

P.O. Box 52,
Penfield, N.Y. 14526;
585-586-4530; fax: 585-586-7479
www.blackburngroup.com

Consulting since: 1991
2002 revenues
Total gross revenues $1,000,000
Consulting revenues $500,000
Continuous consulting 75%
Risk management audits 10%
Special consulting projects 15%
Staff
Total 14
Risk management professionals 12
Includes: 6 principal consultants, 6 consultants.
Clients
Total 250
U.S. 75%
Non-U.S. 25%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $150 per principal consultant, $100 per consultant, $75 per analyst, $45 per clerical.
Officers: Robert J. Blackburn, managing principal; Kham P. Douangdara, principal-program services; Russ Coon, principal-security services.
Contact: Robert J. Blackburn; *rblackburn@blackburngroup.com*.

Blades, Macaulay & Crout Inc.

2444 Morris Ave., P.O. Box 188,
Union, N.J. 07083;
908-687-3735; fax: 908-687-2040

Consulting since: 1926
2002 revenues
Continuous consulting 40%
Risk management audits 40%
Special consulting projects 20%
Staff
Total 4
Risk management professionals 2
Includes: 2 principal consultants.
Clients
Total 20
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $225 to $250 per principal consultant, $160 to $170 per consultant.
SRMC member.
Officers: John J. Crout, president.

Bonadio Risk Management L.L.C.

171 Sully's Trail,
Pittsford, N.Y. 14534;
585-249-2889; fax: 585-381-3131
www.bonadio.com

Consulting since: 2002
Parent: Bonadio Group L.L.P.
2002 revenues
Consulting revenues $250,000
Continuous consulting 50%
Risk management audits 10%
Special consulting projects 40%
Staff
Total 2
Risk management professionals 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 20
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $200 per principal consultant, $100 per consultant, $50 per analyst.
Officers: Valerie R. Rozestraten, director/partner; Thomas Bonadio, partner.
Contact: Valerie R. Rozestraten; *vrozestraten@bonadio.com*.

T.E. Brennan Co.

2025 N. Summit Ave., Suite 200,
Milwaukee, Wis. 53202-1362;
414-271-2232; fax: 414-271-0104
www.tebrennan.com

Consulting since: 1895
2002 revenues
Total gross revenues $1,704,540
Consulting revenues $1,339,544
Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%
Staff
Total 18
Risk management professionals 7
Includes: 3 principal consultants, 4 consultants.
Clients
Total 266
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $200 per principal consultant, $200 per consultant, $60 per clerical.
SRMC member.
Officers: Arvid R. Tillmar, chairman/CEO; Dean M. Hoffman, practice leader-benefits; Richard M. Blomquist, director.
Contact: Arvid R. Tillmar; *tillmar@tebrennan.com*.

Larry W. Buck & Associates Inc.

3 Lonnie Lake Lane,
Houston, Texas 77024;
713-278-0200; fax: 713-278-0002

Consulting since: 1977
2002 revenues
Continuous consulting 90%
Special consulting projects 10%
Staff
Total 3
Risk management professionals 2
Clients
Total 55
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $250 per principal consultant, $250 per consultant.
SRMC member.
Officers: Larry W. Buck, president; N. Richard Magel, vp.
Contact: Larry W. Buck.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 244

Largest independent U.S. risk management consultants

Companies deriving a majority of their gross revenues from unbundled risk management consulting[1]

Rank	Company/Address	Telephone/Fax/Web site	2002 unbundled revenue from risk management consulting	Unbundled clients	Professional staff	Principal officer
1	RMI Consulting Inc. 16 S. Maryland Ave. Port Washington, N.Y. 11050	516-767-7373 Fax: 516-767-7486 www.rmiconsulting.com	$8,900,000	450	18	MaryAnn Sackman, president
2	J.H. Albert International Insurance Advisors Inc. 72 River Park Needham Heights, Mass. 02494-2631	781-449-2866 Fax: 781-449-5340 www.albertrisk.com	$7,500,000	600	33	Alfred H. Nagelberg, Stuart T. Cowart, presidents
3	Bickmore Risk Services 1020 19th St., Suite 200 Sacramento, Calif. 95814	800-541-4591 Fax: 916-491-1436 www.bickmoreriskservices.com	$5,480,000	110[2]	32	Linzie E. Kramer, president/litigation manager
4	Dempsey, Myers & Co. L.L.P. 426 Danbury Road Wilton, Conn. 06897	203-762-5052 Fax: 203-762-9826 www.dempseymyers.com	$5,000,000	117	24	John D. Dempsey, managing partner
5	Taylor Risk Consulting 16415 Addison Road, Suite 800 Addison, Texas 75001-3267	972-447-2055 Fax: 972-248-1729 www.taylorrisk.com	$4,000,000	85	22	Michael Peachey, managing director
6	McNeary Insurance Consulting Inc. 6525 Morrison Blvd., Suite 200 Charlotte, N.C. 28209	704-365-4150 Fax: 704-365-4155 www.mcneary.com	$3,663,000	350	23	William D. Yaeger, president
7	Alpha Risk Management Inc. 60 Cutter Mill Road Great Neck, N.Y. 11021	516-829-3500 Fax: 516-829-6029 www.alphariskmanagement.com	$3,300,000	66	16	Herbert H. Feldman, president/CEO
8	Robert Hughes Associates Inc. 508 Twilight Trail, Suite 200 Richardson, Texas 75080	972-980-0088 Fax: 972-233-1548 www.roberthughes.com	$2,591,506	239	16	Robert N. Hughes, president
9	Kevin F. Donoghue & Associates 200 Lincoln St. Boston, Mass. 02111	617-482-7015 Fax: 617-556-4030 www.kfda.com	$2,150,000	190	13	Kevin F. Donoghue, president
10	Insurance Buyers Council Inc. & First Risk Management/IBC Inc. 9720 Greenside Drive, Suite 1E Cockeysville, Md. 21030	410-666-0500 Fax: 410-666-6177 www.consultibc.com	$1,868,708	135	10	Adam P. Sielicki Jr., president/treasurer

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

Originally published: February 17, 2003, *Enterprise Risk Management Spotlight*
Next publication date: February 23, 2004, *Enterprise Risk Management Spotlight*

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 245

Continued from previous page

Ken Buhler Associates Inc.

11 Erita Lane,
Smithtown, N.Y. 11787;
631-360-3770; fax: 631-360-3770

Consulting since: 1976
2002 revenues
Total gross revenues $500,000
Consulting revenues $250,000
Continuous consulting 20%
Risk management audits 40%
Special consulting projects 40%
Staff
Total 7
Risk management professionals 6
Includes: 2 principal consultants, 4 consultants.
Clients
Total 25
U.S. 100%
Services: consulting on design of risk management information systems, loss prevention consulting, expert witness services, enterprise risk management.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour.
Officers: Randy Buhler, president; Sandy Buhler, vp.

By the Numbers Actuarial Consulting Inc.

Chesapeake Centre, 205 Powell Place,
Brentwood, Tenn. 37027;
615-369-0753; fax: 615-369-0754
www.bynac.com

Consulting since: 1999
2002 revenues
Consulting revenues $500,000
Actuarial/accounting services 100%
Staff
Total 2
Risk management professionals 2
Includes: 2 actuaries.
Clients
Total 70
U.S. 90%
Non-U.S. 10%
Services: alternative risk financing consulting, insurance coverage and limits analysis, actuarial consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project.
Officers: Lisa Dennison, president; Liz Long, consulting actuary.
Contact: Lisa Dennison; *ldennison@bynac.com*.

The Directory of Risk Management Consultants may be accessed online in the directory area of *www.businessinsurance.com*.
The searchable database allows you to find consultants by company name, revenues, among other information.

C

CBIZ Benefits & Insurance Services

6480 Rockside Woods Blvd. S.,
Suite 330,
Cleveland, Ohio 44131;
216-447-9000; fax: 216-447-9001
www.cbiz.com

Consulting since: 1996
Parent: Century Business Services Inc.
2002 revenues
Total gross revenues. $155,800,000
Consulting revenues $504,000
Continuous consulting 70%
Risk management audits 22%
Special consulting projects 8%
Staff
Total 1,150
Risk management professionals 4
Includes: 2 principal consultants, 1 consultant, 1 analyst.
Clients
Total 13
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $175 per principal consultant, $150 per consultant, $125 per analyst, $45 per clerical.
Officers: Robert A. O'Byrne, senior vp; Nancy Mellard, vp/corporate counsel; Brad Newman, vp.
Contact: Michael Mayers, vp-risk management; 703-654-6321; *mmayers@cbiz.com*.

CGR

465 St. Jean, Suite 603,
Montreal, Quebec H2Z 2R6;
514-392-1253; fax: 514-392-0559

Consulting since: 1987
2002 revenues
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 2
Risk management professionals 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 10
U.S. 10%
Non-U.S. 90%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: on retainer, by the hour: $200 per principal consultant, $150 per consultant, $45 per clerical.
Contact: Andre Goyette.

Cameron & Associates Insurance Consultants Ltd.

165 University Ave., Suite 707,
Toronto, Ontario M5H 3B8;
416-350-5822; fax: 416-362-0278
www.cameronassociates.com

Consulting since: 1999
2002 revenues
Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%
Staff
Total 16
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 6
U.S. 10%
Non-U.S. 90%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $250 per principal consultant, $235 per consultant, $125 per analyst.
Contact: James Cameron, president; *james@cameronassociates.com*.

Capell Industrial Risk Management Inc.

955 Horsham Road, Suite 307,
Horsham, Pa. 19044;
215-441-5561; fax: 215-441-5567

Consulting since: 1978
2002 revenues
Total gross revenues $403,000
Consulting revenues $228,000
Continuous consulting 95%
Special consulting projects 5%
Staff
Total 3
Risk management professionals 2
Includes: 1 principal consultant, 1 analyst.
Clients
Total 31
U.S. 100%
Services: alternative risk financing consulting, insurance coverage and limits analysis, broker and vendor services analysis.
Specialties: construction, chemical, real estate.
Compensation: on retainer, by the hour: $180 per consultant, $70 per analyst.
Officers: James W. Capell, president; Cheryl B. Capell, vp.
Contact: James W. Capell; 800-622-7355; *caprisk@nni.com*.

Cardinal Risk Management Alternatives Inc.

13140 Coit Road, Suite 113,
Dallas, Texas 75240;
214-365-0055; fax: 214-365-0077
www.cardinalriskmanagement.com

Consulting since: 1995
2002 revenues

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 246

Continued from previous page

Continuous consulting 75%
Risk management audits 5%
Special consulting projects 20%
Staff
Total 2
Risk management professionals 2
Includes: 2 principal consultants.
Clients
Total 11
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $200 per principal consultant.
SRMC member.
Officers: Robert Duty, president; Susan Duty, vp.
Contact: Robert Duty;
rduty@cardinalriskmanagement.com.

CONFIRM Inc.

30 Watervliet Ave.,
Albany, N.Y. 12206;
518-459-0296; fax: 518-438-4042
www.confirminc.com

Consulting since: 1989
2002 revenues
Continuous consulting 50%
Risk management audits 25%
Special consulting projects 25%
Staff
Total 3
Risk management professionals 3
Includes: 1 principal consultant, 2 consultants.
Clients
Total 28
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $125 per principal consultant, $100 per consultant, $35 per clerical.
SRMC member.
Officers: James P. Faughnan Jr., president; Florence Smith, Paul J. Czesak, consultants.
Contact: James P. Faughnan Jr.

Consolidated Risk Management

1717 E. Ninth St., Suite 1125,
Cleveland, Ohio 44114-2804;
216-623-1777; fax: 216-241-8267
www.risk-manage.com

Consulting since: 1985
2002 revenues
Continuous consulting 84%
Risk management audits 7%
Special consulting projects 9%
Staff
Total 6
Risk management professionals 5
Includes: 2 principal consultants, 3 consultants.
Clients
Total 37
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $210 to $274 per principal consultant, $111 to $225 per consultant, $42 to $69 per clerical.
SRMC member.
Officers: Michael R. Weil, chairman; Michael A. Cristal, president; Nancy J. Gray, secretary.
Contact: Michael A. Cristal;
mcristal@riskmanage.com.

Corporate Risk Management Inc.

505 Fenton Place,
Charlotte, N.C. 28207;
704-335-0185; fax: 704-377-2973
www.crm1978.com

Consulting since: 1978
2002 revenues
Continuous consulting 75%
Risk management audits 20%
Special consulting projects 5%
Staff
Total 4
Risk management professionals 4
Includes: 2 principal consultants, 1 consultant, 1 analyst.
Clients
Total 40
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $160 per principal consultant, $130 per consultant, $110 per analyst, $85 per clerical.
Contact: William B. Heeney, president;
bheeney@crm1978.com.

Corporate Risk Solutions L.L.C.

1 Concourse Parkway,
Atlanta, Ga. 30328;
770-206-2742; fax: 770-206-2736
www.crslimited.com

Consulting since: 2002
2002 revenues
Consulting revenues $850,000
Continuous consulting 95%
Risk management audits 2%
Special consulting projects 3%
Staff
Total 5
Risk management professionals 4
Includes: 2 principal consultants, 2 consultants.
Clients
Total 43
U.S. 95%
Non-U.S. 5%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Joseph F. Coughlin, managing partner; Randle M. Conklin, partner.
Contact: Joseph F. Coughlin;
joe@crslimited.com.

Crain, Langner & Co.

3728 Waitley Drive, P.O. Box 531,
Richfield, Ohio 44286;
330-659-3142; fax: 330-659-6241
www.crainlangner.com

Consulting since: 1939
2002 revenues
Consulting revenues $500,000*
Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%
Staff
Total 4
Risk management professionals 3
Includes: 2 principal consultants, 1 analyst.
Clients
Total 100
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $175 per principal consultant.
SRMC member.
Officers: Kenneth R. Butler, president; Daniel C. Buser, vp.
Contact: Daniel C. Buser.
**Estimated.*

Robert M. Currey & Associates Inc.

137 Newbury St.,
Boston, Mass. 02116;
617-536-1750; fax: 617-536-1751
www.robertmcurrey.com

Consulting since: 1981
2002 revenues
Continuous consulting 75%
Risk management audits 5%
Special consulting projects 20%
Staff
Total 16
Risk management professionals 11
Includes: 6 principal consultants, 5 consultants.
Clients
Total 77
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour.
Officers: Robert M. Currey, president; Kathleen M. Nickerson, vp; Patricia F. Currey, CFO.
Contact: Janine Stewart, office manager;
jstewart@robertmcurrey.com.

D

Deloitte & Touche L.L.P.

185 Asylum St.,
Hartford, Conn. 06103;
860-543-7337; fax: 203-705-5104
www.us.deloitte.com

Consulting since: 1978

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 247

Continued from previous page

2002 revenues
Total gross revenues $6,000,000,000
Consulting revenues $86,400,000
Continuous consulting 20%
Risk management audits 20%
Special consulting projects 50%
Actuarial/accounting services 10%
Staff
Risk management professionals 500
Includes: 100 principal consultants, 100 actuaries, 250 consultants, 50 analysts.
Clients
Total 1,000
U.S. 70%
Non-U.S. 30%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $350 to $650 per principal consultant, $225 to $350 per consultant, $150 per analyst, $50 per actuary.
Officers: Mark P. Charron, Brad Murlick, Rebecca Amoroso, principals.
Contact: Mark P. Charron; *mcharron@deloitte.com*.

Dempsey, Myers & Co. L.L.P.

426 Danbury Road,
Wilton, Conn. 06897;
203-762-5052; fax: 203-762-9826
www.dempseymyers.com

Consulting since: 1982
2002 revenues
Consulting revenues $5,000,000
Special consulting projects 100%
Staff
Total 26
Risk management professionals 24
Includes: 10 principal consultants, 4 consultants, 10 analysts.
Clients
Total 117
U.S. 93%
Non-U.S. 7%
Services: insurance coverage and limits analysis, claims consulting, loss settlement assistance.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $185 to $265 per principal consultant, $145 to $180 per consultant, $95 to $140 per analyst, $50 per clerical.
Officers: John D. Dempsey, managing partner; William L. Myers, senior partner; Michael J. Skweres, partner.
Contact: Robert A. Kirchmeier, director-client services; 908-879-4976; *bobkirchmeier@dempseymyers.com*.

Devine & Tweedale Inc.

7633 Ganser Way,
Madison, Wis. 53719;
608-833-9595; fax: 608-833-8088

Consulting since: 1981
2002 revenues
Continuous consulting 75%
Risk management audits 20%
Special consulting projects 5%
Staff
Total 4
Risk management professionals 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 20
U.S. 100%
Services: insurance coverage and limits analysis, broker and vendor services analysis, loss prevention consulting.
Specialties: public sector, associations, chemical.
Compensation: by the project, by the hour: $150 per principal consultant, $125 per consultant.
Contact: Dennis Tweedale, president; *dennist@dtrisk.com*.

Kevin F. Donoghue & Associates

200 Lincoln St.,
Boston, Mass. 02111;
617-482-7015; fax: 617-556-4030
www.kfda.com

Consulting since: 1970
2002 revenues
Consulting revenues $2,150,000
Continuous consulting 40%
Risk management audits 30%
Special consulting projects 30%
Staff
Total 15
Risk management professionals 13
Includes: 3 principal consultants, 7 consultants, 3 analysts.
Clients
Total 190
U.S. 98%
Non-U.S. 2%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
SRMC member.
Officers: Kevin F. Donoghue, president; Liam K. Donoghue, Michael E. Norek, executive vps.
Contact: Michael E. Norek; *mnorek@kfda.com*.

Dothage Risk Management Consultants Inc.

7811 Grantwood Oaks Court,
St. Louis, Mo. 63123;
314-842-5898; fax: 314-842-7725
www.dothage1.com

Consulting since: 1993
2002 revenues
Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 26
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $150 per principal consultant.
Officers: Alan Dothage, president; Judy Dothage, vp.
Contact: *dothage1@aol.com*.

E

ECS Risk Control Inc.

600 Eagleview Blvd.,
Exton, Pa. 19341;
800-327-1414; fax: 610-458-8612
www.ecsriskcontrol.com

Consulting since: 1985
Parent: XL Capital Co.
2002 revenues
Total gross revenues $1,540,000
Consulting revenues $1,230,000
Continuous consulting 40%
Risk management audits 50%
Special consulting projects 10%
Staff
Total 91
Risk management professionals 11
Includes: 4 principal consultants, 7 consultants.
Clients
Total 40
U.S. 98%
Non-U.S. 2%
Services: claims consulting, loss prevention consulting, litigation management consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $125 to $225 per principal consultant, $65 to $125 per consultant, $35 to $45 per clerical.
Officers: Richard Banas, CEO; Rich Corbett, president; James F. Splain, executive vp.
Contact: James F. Splain; *splainj@ecsinc.com*.

Effective Risk Management

19200 Von Karman Ave., Suite 500,
Irvine, Calif. 92612;
949-251-1500; fax: 949-251-1715

Consulting since: 1993
2002 revenues
Continuous consulting 50%
Risk management audits 10%
Special consulting projects 40%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 248

Continued from previous page
the hour: $200 to $250 per principal consultant.
SRMC member.
Contact: Pauline Thomas, principal.

Elam Consulting Inc.

15 Northtown Drive, Box 2,
Jackson, Miss. 39211;
601-952-0403; fax: 601-977-0807

Consulting since: 1988
2002 revenues
Consulting revenues $210,000
Continuous consulting 85%
Risk management audits 10%
Special consulting projects 5%
Staff
Total 3
Risk management professionals 3
Includes: 2 principal consultants, 1 consultant.
Clients
Total 143
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $150 per principal consultant, $120 per consultant, $120 per analyst, $50 per clerical.
Contact: Eric Elam, president.

Ernst & Young L.L.P.

5 Times Square,
New York, N.Y. 10036;
212-773-2970; fax: 212-773-8477
www.ey.com

Consulting since: 1922
2002 revenues
Consulting revenues $40,200,000
Continuous consulting 10%
Risk management audits 15%
Special consulting projects 40%
Actuarial/accounting services 35%
Staff
Total 51,000
Risk management professionals 149
Includes: 20 principal consultants, 40 actuaries, 45 consultants, 44 analysts.
Clients
Total 975
U.S. 85%
Non-U.S. 15%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $550 per principal consultant, $300 per consultant, $150 per analyst.
Officers: Chris McShea, national director-actuarial services group; Steve Lawrence, Bruce Zaccanti, national co-directors-insurance advisory services.

Evazbo Risk Management Consulting Services Inc.

Popular Bank Building, Ninth Floor,
Old San Juan, Puerto Rico 00901;
787-723-1950; fax: 787-723-8128
www.bonnetinsurance.com

Consulting since: 1974
2002 revenues
Total gross revenues $525,000
Consulting revenues $500,000
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 8
Risk management professionals 4
Includes: 1 principal consultant, 2 consultants, 1 analyst.
Clients
Total 25
U.S. 90%
Non-U.S. 10%
Services: insurance coverage and limits analysis, claims consulting, loss prevention consulting.
Specialties: manufacturing, health care providers.
Compensation: by the project, on retainer, by the hour: $150 per principal consultant, $100 per consultant, $75 per analyst, $25 per clerical.
Officers: Edna Vazquez Bonnet, president; Chandrissa Bonnet, vp; Luis Alexandre Bonnet, treasurer.
Contact: Edna Vazquez Bonnet; *vazqueze@microjuris.com*.

F

FN & A Consultants Inc.

1500-1166 Alberni St.,
Vancouver, British Columbia V6E 3Z3;
604-290-2976; fax: 604-685-2152

Consulting since: 1984
2002 revenues
Continuous consulting 65%
Risk management audits 35%
Staff
Total 3
Risk management professionals 3
Includes: 1 principal consultant, 1 consultant, 1 analyst.
Clients
Total 15
U.S. 5%
Non-U.S. 95%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $200 per principal consultant, $150 per consultant, $100 per analyst.
Contact: Grenville Finch-Noyes, principal

FARA Risk Control

204 Winchester Drive,
Lafayette, La. 70506;
800-215-3272; fax: 337-988-4121
www.fara.com

Consulting since: 1979
Parent: F.A. Richard & Associates Inc.
2002 revenues
Total gross revenues $23,295,000
Consulting revenues $3,200,000
Continuous consulting 39%
Risk management audits 32%
Special consulting projects 29%
Staff
Total 32
Risk management professionals 14
Clients
U.S. 100%
Services: loss prevention consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $85 per principal consultant, $75 per consultant.
Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; Dan J. Clark, senior vp.
Contact: David R. Sturgis, president-FARA Risk Control; *david.sturgis@fara.com*.

Fire Protection Solutions Inc.

668 N. Coast Highway, Suite 518,
Laguna Beach, Calif. 92651;
866-777-3473; fax: 949-371-0103
www.fpsolutions.org

Consulting since: 2000
2002 revenues
Total gross revenues $758,000
Consulting revenues $756,000
Continuous consulting 100%
Staff
Total 6
Clients
Total 7
U.S. 100%
Services: risk management organization studies, loss prevention consulting, property loss control/engineering.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Steve Shabazian, president; Mark Armbrust, vp/treasurer; Merideth Howard, secretary.
Contact: Steve Shabazian; *steve.shabazian@fpsolutions.org*.

First Risk Management Inc.

1250 Greenwood Ave., Suite 12,
Jenkintown, Pa. 19046;
215-885-1125; fax: 215-885-1161

Consulting since: 1988
2002 revenues
Continuous consulting 1%
Special consulting projects 99%
Staff
Total 3
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 17
U.S. 100%
Services: insurance coverage and limits analysis, litigation management consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $450 per principal

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 249

Continued from previous page
consultant, $90 per clerical.
SRMC member.
Officers: Leonard J. Silver, president; Bonnie Esposito, corporate secretary.
Contact: Leonard J. Silver; *firstrisk@firstrisk.com*.

Leonard R. Friedman Risk Management Inc.

170 Great Neck Road,
Great Neck, N.Y. 11021;
516-466-0750; fax: 516-466-0997

Consulting since: 1974
2002 revenues
Consulting revenues $1,000,000*
Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%
Staff
Total 10
Risk management professionals 9
Includes: 3 principal consultants, 5 consultants, 1 analyst.
Clients
Total 60
Services: insurance coverage and limits analysis, broker and vendor services analysis, claims consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $225 per principal consultant, $185 per consultant, $100 per analyst, $55 per clerical.
SRMC member.
Officers: Alice B. Weiss, president; Susan G. Kaufman, executive vp; Rachel Efrati, vp.
Contact: Susan G. Kaufman; *skaufman@lrfrm.com*.
**Estimated.*

G

Gage-Babcock & Associates Inc.

5175 Parkstone Drive, Suite 130,
Chantilly, Va. 20151-3816;
703-263-7110; fax: 703-263-1549
www.gagebabcock.com

Consulting since: 1952
2002 revenues
Total gross revenues $7,000,000
Consulting revenues $2,000,000
Continuous consulting 10%
Risk management audits 5%
Special consulting projects 85%
Staff
Total 68
Risk management professionals 40
Includes: 6 principal consultants, 34 consultants.
Clients
Total 400
U.S. 100%
Services: loss prevention consulting, expert witness services, safety consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project.
Officers: Thomas W. Jaeger, president; Charles E. Hahl, vp; Mario A. Antonetti, secretary/treasurer.
Contact: Veronica A. White, director-corporate marketing; *vwhite@gagebabcock.com*.

GE Global Asset Protection Services

85 Woodland St.,
Hartford, Conn. 06102;
860-520-7498; fax: 860-543-7874
www.gegapservices.com

Consulting since: 1998
Parent: General Electric Co.
2002 revenues
Continuous consulting 5%
Risk management audits 5%
Special consulting projects 90%
Staff
Total 250
Risk management professionals 200
Includes: 12 principal consultants, 40 consultants*.
Clients
Total 250
U.S. 90%
Non-U.S. 10%
Services: broker and vendor services analysis, loss prevention consulting, property loss control/engineering.
Specialties: consulting to all or most business or industries.
Compensation: by the project.
Officers: Dan R. Eudy, president; John Pavlecich, CFO; Patrick O'Brien, COO.
Contact: Maryjane Frascino, marketing director; *maryjane.frascino@gegapservices.com*.
**Additional professional staff includes field engineers.*

H

Walter Haner & Associates Inc.

239 Pollack Mountain Road,
Cooperstown, N.Y. 13326;
607-264-8380; fax: 607-264-8382

Consulting since: 1992
2002 revenues
Total gross revenues $350,000
Consulting revenues $270,000
Actuarial/accounting services 100%
Staff
Total 3
Risk management professionals 1
Includes: 1 actuary.
Clients
Total 30
U.S. 70%
Non-U.S. 30%
Services: alternative risk financing consulting, actuarial consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $350 per principal consultant.
Contact: Walter Haner, president.

Harper Risk Inc.

34 Lindenwood Place,
Winnipeg, Manitoba R3P 1M3;
204-942-0071; fax: 204-942-0107
www.harperrisk.com

Consulting since: 1994
2002 revenues
Consulting revenues $240,000
Continuous consulting 33%
Risk management audits 34%
Special consulting projects 33%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 17
U.S. 10%
Non-U.S. 90%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $250 per principal consultant.
Contact: Peter Harper, president; *pharper@harperrisk.com*.

Harvard Aimes Group

6 Holcomb St.,
West Haven, Conn. 06516;
203-933-1976; fax: 203-933-0281
www.riskmanagementsearch.com

Consulting since: 1984
2002 revenues
Special consulting projects 100%
Staff
Total 3
Risk management professionals 1
Includes: 1 analyst.
Clients
U.S. 90%
Non-U.S. 10%
Services: risk management organization studies.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Contact: James J. Gunther, principal.

The Hastings Management Group

P.O. Box 227,
Kenton, Ohio 43326;
419-675-1444; fax: 419-675-1443
www.hastingsmanagement.com

Consulting since: 1984
Parent: Hastings & Hastings.
2002 revenues
Total gross revenues $3,219,000
Consulting revenues $1,259,500
Continuous consulting 59%
Risk management audits 9%
Special consulting projects 31%

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 250

Continued from previous page
Actuarial/accounting services 1%
Staff
Total 62
Risk management professionals 31
Includes: 21 principal consultants, 8 consultants, 2 analysts.
Clients
Total 51
U.S. 87%
Non-U.S. 13%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $200 per principal consultant, $150 per consultant, $200 per analyst, $55 per clerical.
Officers: Philip Hastings, CEO; Shannon Lenhart, vp-sales and marketing; Sara Erwin, vp-operations.
Contact: *hastings@kenton.com*.

Health Insurance Specialists Inc.

17620-A Redland Road,
Rockville, Md. 20855;
301-590-0006; fax: 301-590-0661
www.his-inc.com

Consulting since: 1982
2002 revenues
Total gross revenues $79,687,500
Consulting revenues $6,375,000
Continuous consulting 24%
Risk management audits 28%
Special consulting projects 37%
Actuarial/accounting services 11%
Staff
Total 34
Risk management professionals 15
Includes: 2 principal consultants, 2 actuaries, 7 consultants, 4 analysts.
Clients
Total 107
U.S. 97%
Non-U.S. 3%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $350 per principal consultant, $200 per consultant, $160 per analyst, $250 per actuary, $95 per clerical.
Officers: Jon S. Belinkie, president; Eileen Drucker, Brendan Ryan, vps.
Contact: Jon S. Belinkie; *jbelinkie@his-inc.com*.

The Hudson Group Inc.*

19634 Club House Road, Suite 310,
Montgomery Village, Md. 20886;
301-212-9300; fax: 301-990-0665
www.phma.biz

Consulting since: 1982
2002 revenues
Total gross revenues $790,000
Consulting revenues $710,000
Continuous consulting 75%
Risk management audits 20%
Special consulting projects 5%
Staff
Total 10
Risk management professionals 7
Includes: 2 principal consultants, 2 consultants, 3 analysts.
Clients
Total 30
U.S. 100%
Services: alternative risk financing consulting, insurance coverage and limits analysis, risk management organization studies.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $210 per principal consultant, $160 per consultant, $140 per analyst, $35 per clerical.
Officers: Peter M. Hudson, president/senior consultant; Samuel Decaria, vp/senior consultant; Brigitte V. Hudson, treasurer.
Contact: Peter M. Hudson;
phudson@thehudsongroup.net.
**Formerly P.M. Hudson & Associates.*

Robert Hughes Associates Inc.

508 Twilight Trail,
Richardson, Texas 75080;
972-980-0088; fax: 972-233-1548
www.roberthughes.com

Consulting since: 1979
2002 revenues
Total gross revenues $2,660,509
Consulting revenues $2,591,506
Continuous consulting 1%
Risk management audits 3%
Special consulting projects 83%
Actuarial/accounting services 13%
Staff
Total 22
Risk management professionals 16
Includes: 1 principal consultant, 3 actuaries, 12 consultants.
Clients
Total 239
U.S. 99%
Non-U.S. 1%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $425 per principal consultant, $200 to $400 per consultant, $175 to $300 per actuary, $65 per clerical.
Officers: Robert N. Hughes, president; John R. Oakley, executive vp; Michele S. Martin, senior vp.
Contact: John R. Oakley;
joakley@roberthughes.com.

Hylant Consulting

6225 Oak Tree Blvd.,
Cleveland, Ohio 44131;
216-447-1050; fax: 216-447-4088
www.hylant.com

Consulting since: 1980
Parent: Hylant Group.
2002 revenues
Consulting revenues $2,600,000
Continuous consulting 5%
Risk management audits 5%
Special consulting projects 90%
Staff
Total 21
Risk management professionals 20
Includes: 11 principal consultants, 7 consultants, 2 analysts.
Clients
Total 45
U.S. 100%
Services: consulting on design of risk management information systems, claims consulting, loss prevention consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour.
Officers: Patrick Hylant, CEO; Michael Hylant, president.
Contact: Ken Smaga, vp; 216-674-2412;
ken.smaga@hylant.com.

I

IRMG

650 From Road,
Paramus, N.J. 07652;
201-225-3600; fax: 201-225-9285
www.irmg.com

Consulting since: 1960
Parent: Aon Corp.
2002 revenues
Consulting revenues $17,000,000*
Continuous consulting 10%
Risk management audits 50%
Special consulting projects 20%
Actuarial/accounting services 20%
Staff
Total 65
Risk management professionals 42
Includes: 18 principal consultants, 5 actuaries, 15 consultants, 4 analysts.
Clients
Total 300
U.S. 50%
Non-U.S. 50%
Services: alternative risk financing consulting, insurance coverage and limits analysis, actuarial consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Ken MacDonald, group managing director-IRMG; Peter Jones, Peter Densen, managing directors-IRMG Americas.
Contact: Peter Jones, 201-225-3614, *peter_k_jones@irmg.com*; Peter Densen, 212-792-9918, *peter_densen@ars.aon.com*.
**Estimated.*

In Tech Risk Management Inc.

480 University Ave., 18th Floor,
Toronto, Ontario M5G 1V2;
800-947-9666; fax: 416-348-9121
www.intechrisk.com

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 251

Continued from previous page

Consulting since: 1976
2002 revenues
Consulting revenues $1,500,000
Continuous consulting 60%
Risk management audits 35%
Special consulting projects 5%
Staff
Total 12
Risk management professionals 12
Includes: 2 principal consultants, 3 consultants, 7 analysts.
Clients
Total 92
U.S. 20%
Non-U.S. 80%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $250 per principal consultant, $175 per consultant.
Officers: Rory M. Roberts, president; Sarah E. Roberts, vp.
Contact: Sarah E. Roberts; 800-947-9666, ext. 222; *sroberts@intechrisk.com*.

Insurance Audit & Inspection Co.

6314 Rucker Road, Suite G,
Indianapolis, Ind. 46220;
317-259-1013; fax: 317-465-1004
www.insuranceaudit.com

Consulting since: 1901
2002 revenues
Continuous consulting 70%
Risk management audits 20%
Special consulting projects 10%
Staff
Total 8
Risk management professionals 6
Includes: 5 principal consultants, 1 consultant.
Clients
Total 260
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $175 per principal consultant, $150 per consultant, $75 per analyst, $40 per clerical.
SRMC member.
Officers: Daniel C. Free, president/general counsel; Ken Bush, executive vp; Jack Harris, vp emeritus.
Contact: Daniel C. Free; *dfree@insuranceaudit.com*.

Insurance Buyers Council Inc. & First Risk Management/IBC Inc.

9720 Greenside Drive, Suite 1E,
Cockeysville, Md. 21030;
410-666-0500; fax: 410-666-6177

Consulting since: 1945
2002 revenues
Total gross revenues $1,899,756
Consulting revenues $1,868,708
Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%
Staff
Total 13
Risk management professionals 10
Includes: 7 principal consultants, 2 consultants, 1 analyst.
Clients
Total 135
U.S. 98%
Non-U.S. 2%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $130 to $175 per principal consultant, $110 to $135 per consultant, $90 to $110 per analyst.
SRMC member.
Officers: Fredric W. Schultz, chairman/secretary; Adam P. Sielicki Jr., president/treasurer; Thomas J. Krzys, vp.
Contact: Adam P. Sielicki Jr.; *asielicki@consultibc.com*.

Insurance Consulting Associates

1 International Blvd., Suite 605,
Mahwah, N.J. 07495-0019;
201-512-9600; fax: 201-512-9635
www.icarisk.com

Consulting since: 1956
2002 revenues
Continuous consulting 85%
Risk management audits 8%
Special consulting projects 7%
Staff
Total 32
Risk management professionals 32
Includes: 16 principal consultants, 13 consultants, 3 analysts.
Clients
Total 300*
U.S. 95%
Non-U.S. 5%
Services: most risk management services.
Specialties: retail, construction, real estate.
Compensation: by the project, on retainer, by the hour: $250 to $415 per principal consultant, $195 to $225 per consultant, $150 per analyst, $60 to $75 per clerical.
SRMC member.
Officers: Barron S. Wall, managing associate.
**Estimated*

Insurance Review & Management Inc.

210 Main St.,
Loganville, Ga. 30052;
770-554-9653; fax: 770-554-9962

Consulting since: 1985
2002 revenues
Consulting revenues $250,000
Continuous consulting 30%
Risk management audits 20%
Special consulting projects 50%
Staff
Total 2
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 50
U.S. 100%
Services: alternative risk financing consulting, insurance coverage and limits analysis, broker and vendor services analysis.
Specialties: financial services, public sector, education.
Compensation: by the project, on retainer, by the hour: $175 per principal consultant.
Contact: Al Sherling, president; *insrevmgmt@msn.com*.

Interisk Corp.

1111 N. Westshore Blvd., Suite 208,
Tampa, Fla. 33607;
813-287-1040; fax: 813-287-1041
www.interisk.net

Consulting since: 1978
2002 revenues
Continuous consulting 50%
Risk management audits 25%
Special consulting projects 25%
Staff
Total 8
Risk management professionals 5
Includes: 3 principal consultants, 2 consultants.
Clients
Total 200
U.S. 95%
Non-U.S. 5%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Lawton Swan III, president.
Contact: Lawton Swan III, Sidney Webber.

J

JM Risk Management Co. of the Southwest Inc.

305 FM 474,
Boerne, Texas 78006-7809;
830-537-4076; fax: 830-537-5023

Consulting since: 1987
2002 revenues
Continuous consulting 100%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 49
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: on retainer, by the hour: $125 per principal consultant.
Contact: James L. Macdonald, president.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 252

Continued from previous page

K

Keenan & Associates

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

Consulting since: 1978
2002 revenues
Total gross revenues $71,000,000
Consulting revenues $4,400,000
Continuous consulting 70%
Risk management audits 2%
Special consulting projects 15%
Actuarial/accounting services 13%
Staff
Total 543
Risk management professionals 26
Includes: 4 principal consultants, 18 consultants, 4 analysts.
Clients
Total 135
U.S. 100%
Services: most risk management services.
Specialties: health care providers, construction, public sector.
Compensation: by the project, on retainer.
Officers: John R. Keenan, chairman; Sean K. Smith, CEO; David J. De Wenter, executive vp/COO.
Contact: David J. De Wenter; *dewenter@keenanassoc.com*.

L

LOR Consulting Corp.

4620 N. 16th St., Suite D-109,
Phoenix, Ariz. 85016;
602-604-8694; fax: 602-604-8873

Consulting since: 1998
2002 revenues
Consulting revenues $500,000
Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%
Staff
Total 2
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 14
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: on retainer, by the hour: $165 to $240 per principal consultant, $40 per clerical.
Officers: Charles L. Lorenz, president; Paulette J. Lorenz, secretary/treasurer.
Contact: Paulette Jones, office manager.

M

Marsh's Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-5195
www.marsh.com

Parent: Marsh & McLennan Cos Inc.
2002 revenues
Total gross revenues. $230,000,000
Consulting revenues $190,000,000
Staff
Total 1,297
Risk management professionals 1,050
Includes: 210 principal consultants, 10 actuaries, 651 consultants, 179 analysts.
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project.
Officers: Don Birdsong, head-consulting.
Contact: Martin Farricker, manager-marketing and communications-Risk Consulting Practice; 212-345-5342; *martin.farricker@marsh.com*.

McNeary Insurance Consulting Inc.

6525 Morrison Blvd., Suite 200,
Charlotte, N.C. 28209;
704-365-4150; fax: 704-365-4155
www.mcneary.com

Consulting since: 1956
2002 revenues
Total gross revenues $4,567,000
Consulting revenues $3,663,000
Continuous consulting 80%
Risk management audits 7%
Special consulting projects 12%
Actuarial/accounting services 1%
Staff
Total 28
Risk management professionals 23
Includes: 5 principal consultants, 11 consultants, 7 analysts.
Clients
Total 350
U.S. 99%
Non-U.S. 1%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $240 per principal consultant, $175 per consultant, $130 per analyst, $55 per clerical.
Officers: William D. Yaeger, president; Sam L. Booke, COO; William Brown, senior vp.
Contact: Sam L. Booke; *bookes@mcneary.com*.

Meadowbrook Inc.

26600 Telegraph Road,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

Consulting since: 1955
Parent: Meadowbrook Insurance Group Inc.
2002 revenues
Total gross revenues $64,500,000
Consulting revenues $5,000,000
Continuous consulting 74%
Special consulting projects 20%
Actuarial/accounting services 6%
Staff
Total 588
Risk management professionals 27
Includes: 3 principal consultants, 4 actuaries, 18 consultants, 2 analysts.
Clients
Total 80
U.S. 98%
Non-U.S. 2%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Merton J. Segal, chairman; Robert S. Cubbin, president/CEO; Joseph C. Henry, executive vp/COO.
Contact: Randolph W. Fort, senior vp; 248-204-8014; *rfort@meadowbrook.com*.

Mercer Risk, Finance & Insurance Consulting

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-7000; fax: 212-345-7414
www.mercerrfi.com

Consulting since: 1986
Parent: Marsh & McLennan Cos Inc.
2002 revenues
Consulting revenues $10,600,000
Special consulting projects 10%
Actuarial/accounting services 90%
Staff
Total 165
Risk management professionals 45
Includes: 15 principal consultants, 30 actuaries, 20 consultants, 10 analysts.
Clients
Total 550
Services: alternative risk financing consulting, expert witness services, actuarial consulting.
Specialties: onsulting to all or most business or industries.
Compensation: by the project, by the hour.
Officers: Henry Essert, president; David Fishbaum, managing director.
Contact: Michael W. Elliott, communications director; 215-982-4224; *michael.w. elliott@mercer.com*.

N

National Property & Casualty Services

45 Atlantic Ave., Second Floor,
Long Branch, N.J. 07740;
732-222-6100; fax: 732-222-8040

Consulting since: 1995
2002 revenues

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 253

Continued from previous page

Continuous consulting 100%
Staff
Total 5
Risk management professionals 4
Includes: 2 principal consultants, 2 consultants.
Clients
Total 87
U.S. 100%
Services: most risk management services.
Specialties: manufacturing, retail, real estate.
Compensation: on retainer.
Officers: Stephen S. Levy, president; Steven Sultan, executive vp; Morris Sultan, vp-marketing.
Contact: Stephen S. Levy; *stephen.levy@natprop.com*.

National Risk Services Inc./CompAuditUSA

266 Harristown Road,
Glen Rock, N.J. 07452;
201-689-4040; fax: 201-689-4044
www.compauditusa.com

Consulting since: 1987
2002 revenues
Continuous consulting 14%
Risk management audits 57%
Special consulting projects 23%
Actuarial/accounting services 6%
Staff
Total 8
Risk management professionals 5
Includes: 1 principal consultant, 2 consultants, 2 analysts.
Clients
Total 185
U.S. 99%
Non-U.S. 1%
Services: alternative risk financing consulting, claims consulting, expert witness services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Monte J. Gale, CEO; Marc Pozner, CFO; Mike Paone, vp-sales and marketing.
Contact: Mike Paone; *mpaone@nationalrisk.com*.

Nelson & Bernstein L.L.C.

650 California St.,
San Francisco, Calif. 94108;
415-981-3510; fax: 415-362-7100

Consulting since: 1987
2002 revenues
Consulting revenues $400,000
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 2
Risk management professionals 2
Includes: 2 principal consultants.
Clients
Total 15
U.S. 100%
Services: insurance coverage and limits analysis, broker and vendor services analysis, risk management organization studies.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $275 per principal consultant, $175 per consultant.
Officers: Robert Nelson, Max Bernstein, partners.
Contact: Max Bernstein; *maxrm@flash.net*.

NetRisk Insurance Services

500 W. Putnam Ave., Suite 410,
Greenwich, Conn. 06830;
203-618-1200; fax: 203-618-1255
www.fitchrisk.com

Consulting since: 1997
Parent: Fitch Risk Management.
2002 revenues
Total gross revenues $5,000,000
Consulting revenues $3,200,000
Continuous consulting 50%
Risk management audits 25%
Special consulting projects 25%
Staff
Total 55
Clients
Total 60
U.S. 65%
Non-U.S. 35%
Services: insurance coverage and limits analysis, claims consulting, enterprise risk management.
Specialties: financial services, oil/energy, public sector.
Compensation: by the project.
Contact: Christopher Lewis, managing director, 203-618-5132, *chris.lewis@fitchrisk.com*; Daniel T. Mudge, group managing director, 212-908-0802, *dan.mudge@fitchrisk.com*.

O

Omega Risk Management L.L.C.

205 McKinley Terrace,
Centerport, N.Y. 11721;
631-692-9866; fax: 516-977-3116
www.omegarm.com

Consulting since: 2002
2002 revenues
Consulting revenues $350,000
Continuous consulting 10%
Risk management audits 20%
Special consulting projects 70%
Staff
Total 3
Risk management professionals 3
Includes: 1 principal consultant, 2 analysts.
Clients
Total 14
U.S. 65%
Non-U.S. 35%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $250 per principal consultant.
Contact: James E. Branigan, president/CEO; *jb@omegarm.com*.

P

PricewaterhouseCoopers L.L.P.

1177 Ave. of the Americas,
New York, N.Y. 10036;
646-471-7180; fax: 646-471-2310
www.pwcglobal.com

Consulting since: 1979
2002 revenues*
Total gross revenues $13,800,000,000
Consulting revenues $79,170,000
Continuous consulting 10%
Risk management audits 25%
Special consulting projects 45%
Actuarial/accounting services 20%
Staff
Total 400
Risk management professionals 400
Clients
Total 2,600
U.S. 75%
Non-U.S. 25%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour.
SRMC member.
Contact: Cathy L. McKeon, principal; *cathy.l.mckeon@us.pwcglobal.com*.
**Fiscal year ending 6/30/2002.*

ProClaim America Inc.

9800 Centre Parkway, Suite 650,
Houston, Texas 77036;
713-771-3500; fax: 713-771-7749
www.proclaimamerica.com

Consulting since: 1996
2002 revenues
Total gross revenues $7,100,000
Consulting revenues $600,000
Continuous consulting 10%
Risk management audits 60%
Special consulting projects 30%
Staff
Total 75
Risk management professionals 5
Includes: 5 principal consultants.
Clients
Total 20
U.S. 100%
Services: most risk management services.
Specialties: health care providers.
Compensation: by the project.
Officers: Joseph Costantino, president; Rhonda Mosier, executive vp-operations; Joseph D'heron, executive vp-marketing.
Contact: Joseph D'heron; *jdheron@proclaimamerica.com*.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 254

Continued from previous page

Professional Risk Management Inc.

4640 W. 77th St., Suite 280,
Minneapolis, Minn. 55435-4917;
952-956-0280; fax: 952-956-0282
www.proriskmgmt.com

Consulting since: 1988
2002 revenues
Continuous consulting 97%
Risk management audits 1%
Special consulting projects 2%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 21
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $185 to $280 per principal consultant.
SRMC member.
Contact: Carl F. Lidstrom, president; *lidstrom@proriskmgmt.com*.

R

RMI Consulting Inc.

16 S. Maryland Ave.,
Port Washington, N.Y. 11050;
516-767-7373; fax: 516-767-7486
www.rmiconsulting.com

Consulting since: 1980
2002 revenues
Total gross revenues $9,100,000
Consulting revenues $8,900,000
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 30
Risk management professionals 18
Includes: 4 principal consultants, 14 consultants.
Clients
Total 450
U.S. 98%
Non-U.S. 2%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $350 per principal consultant, $275 per consultant.
SRMC member.
Officers: MaryAnn Sackman, president; James W. Barber, David J. Perlstein, senior consultants.
Contact: Mohamed N. Merchant, controller/office manager; *mm@rmiconsulting.com*.

RMR Risk Management Resources Inc.

7557 Market Place Drive,
Eden Prairie, Minn. 55344;
952-944-8515; fax: 952-944-4014
www.rmrrisk.com

Consulting since: 1979
2002 revenues
Continuous consulting 65%
Risk management audits 15%
Special consulting projects 20%
Staff
Total 5
Risk management professionals 4
Includes: 1 principal consultant, 3 consultants.
Clients
Total 21
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $165 per principal consultant, $135 per consultant.
Contact: Jeffrey P. Isenberg, president; *jisenberg@rmrrisk.com*.

RM Solutions

6 Houseman Crescent,
Richmond Hill, Ontario L4C 7R2;
905-884-7699; fax: 905-884-8463
www.rmsolutions.ca

Consulting since: 1995
2002 revenues
Consulting revenues $450,000
Continuous consulting 45%
Risk management audits 25%
Special consulting projects 30%
Staff
Total 3
Risk management professionals 3
Includes: 3 principal consultants.
Clients
Total 20
U.S. 30%
Non-U.S. 70%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: 150 per principal consultant.
Contact: Paul Fitzgerald, *rm-solutions@rogers.com*; Cynthia Mathews, *cmathews@sympatico.ca*; Craig Camplong, *camplong@interlog.com*, partners.

RWL Group

300 N. Coit Road, Suite 810,
Richardson, Texas 75080-5456;
972-907-9095; fax: 972-907-9198

Consulting since: 1981
2002 revenues
Consulting revenues $600,000
Continuous consulting 40%
Risk management audits 30%
Special consulting projects 30%
Staff
Total 5
Risk management professionals 2
Includes: 1 principal consultant, 1 consultant, 1 analyst.
Clients
Total 65
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $220 per principal consultant, $220 per consultant.
SRMC member.
Officers: Robert W. Lazarus, president; Roberta A. Lazarus, corporate secretary.
Contact: Robert W. Lazarus; *rwlgroup@rwlgroup.com*.

Regent Consultants Corp.

544 Broadway, Suite 200,
Massapequa, N.Y. 11758;
516-541-0021; fax: 516-541-1964
www.regentconsultants.com

Consulting since: 1968
Staff
Total 3
Includes: 1 principal consultant.
Clients
Total 10
Services: claims consulting, loss prevention consulting, expert witness services.
Specialties: consulting to all or most business or industries.
Compensation: on retainer.
SRMC member.
Officers: Phil Platzer, president.

Risk Consultants Inc.

7506 E. Independence Blvd., Suite 100,
Charlotte, N.C. 28227;
704-537-3400; fax: 704-532-2359
www.risknc.com

Consulting since: 1969
2002 revenues
Total gross revenues $430,000
Consulting revenues $185,000
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 6
Risk management professionals 4
Includes: 4 principal consultants.
Clients
Total 60
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $150 per principal consultant, $100 per consultant, $50 per analyst, $25 per clerical.
Officers: Richard C. Canovai, president; Teresa P. Deaton, David R. Lively, vps.
Contact: Teresa P. Deaton; *tpdeaton@risknc.com*.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 255

Continued from previous page

Risk Consulting Group

23120 Alicia Parkway, Suite 200,
Mission Viejo, Calif. 92692;
949-583-1161; fax: 949-583-0245

Consulting since: 1986
2002 revenues
Continuous consulting 60%
Risk management audits 20%
Special consulting projects 20%
Staff
Total 11
Risk management professionals 7
Includes: 3 principal consultants, 2 consultants, 2 analysts.
Clients
Total 50
U.S. 98%
Non-U.S. 2%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour.
SRMC member.
Officers: Bob Ford, Kevin Michaels, principals; Mary Finch, manager.
Contact: Bob Ford.

The Risk Consulting Group

2824 Hermosa Circle, Suite Two,
Jacksonville, Texas 75766-8806;
903-586-2942; fax: 903-586-2942

Consulting since: 1998
2002 revenues
Consulting revenues $157,000
Continuous consulting 40%
Risk management audits 20%
Special consulting projects 40%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 15
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $225 per principal consultant, $125 per consultant, $75 per analyst, $25 per clerical.
Contact: Richard H. Moscicki, managing principal; *rhmrisk@aol.com*.

Risk Control Strategies Inc.

170 Great Neck Road,
Great Neck, N.Y. 11021;
516-466-0750; fax: 516-466-0997

Consulting since: 1980
Parent: Leonard R. Friedman Risk Management Inc.
2002 revenues*
Consulting revenues $350,000
Staff
Total 7
Risk management professionals 6
Includes: 2 principal consultants, 2 consultants, 2 analysts.
Clients
Total 20
Services: claims consulting, loss prevention consulting, litigation management consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $195 per principal consultant, $175 per consultant, $100 per analyst, $55 per clerical.
SRMC member.
Officers: Susan G. Kaufman, president; Alice B. Weiss, vp.
Contact: Susan G. Kaufman; *skaufman@lrfrm.com*.
**Estimated.*

Risk International Services Inc.

4199 Kinross Lakes Parkway, Suite 220,
Richfield, Ohio 44286;
330-463-5000; fax: 330-463-5050
www.riskinternational.com

Consulting since: 1985
Parent: Joco Inc.
2002 revenues
Total gross revenues $5,000,000*
Consulting revenues $1,100,000
Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%
Staff
Risk management professionals 13
Includes: 3 principal consultants, 5 consultants, 5 analysts.
Clients
Total 20
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $175 to $225 per principal consultant, $125 to $175 per consultant, $100 to $125 per analyst, $55 to $75 per clerical.
Officers: Michael D. Davis, president; Kirk R. Walsh, vp; Robert C. Wellman, director-risk management.
Contact: Robert C. Wellman; *rwellman@riskinternational.com*.
**Total revenue includes parent company*

Risk Laboratories L.L.C.

531 Roselane St.,
Marietta, Ga. 30060-6979;
678-784-4668; fax: 678-784-4768
www.risklabs.com

Consulting since: 1994
2002 revenues
Consulting revenues $725,000
Continuous consulting 30%
Risk management audits 20%
Special consulting projects 50%
Staff
Total 60
Risk management professionals 13
Includes: 1 principal consultant, 10 consultants, 2 analysts.
Clients
Total 50*
U.S. 90%
Non-U.S. 10%
Services: alternative risk financing consulting, consulting on design of risk management information systems, claims consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $300 per principal consultant, $250 per consultant, $200 per analyst, $100 per clerical.
Officers: Scott Saffran, CEO; Jim Gibson, vp-client services; Russell McGuire, director-consulting services.
Contact: Russell McGuire; 972-897-8420; *rmcguire@risklabs.com*.
**Estimated.*

Risk Management Affiliated Ltd.

515 Rockaway Ave.,
Valley Stream, N.Y. 11581;
516-561-7177; fax: 516-561-7125

Consulting since: 1991
2002 revenues
Continuous consulting 80%
Risk management audits 10%
Special consulting projects 10%
Staff
Total 6
Risk management professionals 4
Includes: 2 principal consultants, 2 consultants.
Clients
Total 31
Services: insurance coverage and limits analysis, risk management organization studies, claims consulting.
Specialties: health care providers, transportation, public sector.
Compensation: by the project, on retainer, by the hour: $150 per principal consultant, $125 per consultant, $25 per clerical.
Contact: Reynold M. Corn, president.

The Risk Management Center Inc.

P.O. Box 207,
Manakin-Sabot, Va. 23103-0207;
804-784-0394; fax: 804-784-0396
www.riskmanagementcenter.com

Consulting since: 1993
2002 revenues
Continuous consulting 50%
Risk management audits 20%
Special consulting projects 30%
Staff
Total 4
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 25
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $110 per principal consultant, $50 per analyst,

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 256

Continued from previous page

$32 per clerical.
SRMC member.
Contact: Richard F. O'Hare, president.

Risk Management Consulting Associates

560 Sylvan Ave.,
Englewood Cliffs, N.J. 07632;
201-541-5555; fax: 201-541-5504

Consulting since: 1990
2002 revenues
Continuous consulting 90%
Risk management audits 5%
Special consulting projects 5%
Staff
Total 5
Risk management professionals 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 40
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer.
Officers: Gary D. Salt, president.

Risk Navigation Group L.L.C.

6 Pender Hill Road,
Mendham, N.J. 07945;
973-543-3082; fax: 240-331-5541
www.risknavigation.com

Consulting since: 1999
2002 revenues
Consulting revenues $1,050,000
Continuous consulting 40%
Risk management audits 30%
Special consulting projects 30%
Staff
Total 4
Risk management professionals 4
Includes: 2 principal consultants, 2 consultants.
Clients
Total 25
U.S. 90%
Non-U.S. 10%
Services: risk management organization studies, claims consulting, expert witness services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $250 per principal consultant, $225 per consultant.
Officers: Richard Sabetta, managing principal; Michael Donegan, principal; Angela Adams, senior consultant.
Contact: Richard Sabetta; *rsabetta@risknavigation.com*.

Risk Resources Inc./Corporate Policyholders Counsel

185 S. York St.,
Elmhurst, Ill. 60126;
630-617-5100; fax: 630-617-5128
www.riskresources.net

Consulting since: 1898
2002 revenues
Consulting revenues $1,000,000
Continuous consulting 70%
Risk management audits 15%
Special consulting projects 15%
Staff
Total 7
Risk management professionals 4
Includes: 4 principal consultants.
Clients
Total 100
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $225 per principal consultant.
SRMC member.
Officers: Steven A. Coombs, president; Robert J. Trompeter, executive vp; William Leinheiser, senior vp.
Contact: William Leinheiser.

RiskCap

1655 Lafayette St., Suite 200,
Denver, Colo. 80218;
303-388-5688; fax: 303-388-5585
www.riskcap.com

Consulting since: 1976
2002 revenues
Continuous consulting 60%
Risk management audits 10%
Special consulting projects 10%
Actuarial/accounting services 20%
Staff
Total 41
Risk management professionals 15
Includes: 5 principal consultants, 1 actuary, 3 consultants, 6 analysts.
Clients
Total 50
U.S. 75%
Non-U.S. 25%
Services: alternative risk financing consulting, insurance coverage and limits analysis, consulting on design of risk management information systems.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $250 per principal consultant, $200 per consultant, $175 per analyst, $225 per actuary, $45 per clerical.
Officers: Michael Murphy, president/senior consultant; Richard Poling, senior vp/senior consultant; Jean Verrier, CFO.
Contact: Michael Murphy; *mmurphy@riskcap.com*.

Rode & Associates L.L.C.

66 Cedar St., Suite 301,
Newington, Conn. 06111-2646;
860-594-7183; fax: 860-594-7184
www.rode-llc.com

Consulting since: 1994
2002 revenues
Total gross revenues $184,600
Consulting revenues $164,600
Continuous consulting 11%
Risk management audits 6%
Special consulting projects 83%
Staff
Total 6
Risk management professionals 6
Includes: 5 principal consultants, 1 analyst.
Clients
Total 10
U.S. 100%
Services: insurance coverage and limits analysis, loss prevention consulting, property loss control/engineering.
Specialties: manufacturing, utilities, technology.
Compensation: by the project.
Officers: Douglas M. Rode, managing director; Reinhard W. Maier, power industry specialist; William J. Satterfield, chief investigator.
Contact: Douglas M. Rode; *rode@rode-llc.com*.

S

Seaver, Rudolph & Associates

1121 E. Main St., Suite 407,
St. Charles, Ill. 60174;
630-443-0020; fax: 630-443-6439
www.seaverrudolph.com

Consulting since: 1898
2002 revenues
Total gross revenues $295,000
Consulting revenues $271,000
Continuous consulting 40%
Risk management audits 10%
Special consulting projects 50%
Staff
Total 2
Risk management professionals 2
Includes: 2 principal consultants.
Clients
Total 33
U.S. 96%
Non-U.S. 4%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $250 to $500 per principal consultant.
Officers: Roald Seaver, president; Richard Rudolph, Laurie Filipinski, vps.
Contact: Richard Rudolph; *searud@worldnet.att.net*.

Shelter Island Risk Services

51 Tuthill Drive, P.O. Box 568,
Shelter Island, N.Y. 11964;
631-749-1535; fax: 631-749-7885
www.sirisk.com

Consulting since: 1994
2002 revenues
Consulting revenues $1,819,614
Continuous consulting 72%
Risk management audits 4%
Special consulting projects 20%
Actuarial/accounting services 4%
Staff
Total 10

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 257

Continued from previous page

Risk management professionals 10
Includes: 4 principal consultants, 4 consultants, 2 analysts.
Clients
Total 35
U.S. 90%
Non-U.S. 10%
Services: consulting on design of risk management information systems, claims consulting, litigation management consulting.
Specialties: consulting to all or most business or industries.
Compensation: by the project, by the hour: $190 to $225 per principal consultant, $165 to $190 per consultant, $135 to $165 per analyst, $30 per clerical.
Officers: Richard Aman, COO; Roger Dunkin, Terry Colburn, regional directors.
Contact: Richard Denning, president; *rfdenning@sirisk.com*.

Sigma Group L.L.C.

P.O. Box 6407,
Metairie, La. 70009;
504-837-4462; fax: 504-837-4110
www.sigmagroupllc.com

2002 revenues
Continuous consulting 80%
Risk management audits 5%
Special consulting projects 10%
Actuarial/accounting services 5%
Staff
Total 8
Risk management professionals 6
Includes: 3 principal consultants, 2 consultants, 1 analyst.
Clients
Total 15
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $225 per principal consultant, $150 per consultant, $100 per analyst, $35 per clerical.
SRMC member.
Officers: Ralph L. Peterson Sr., C. Todd Thomas, managing members.
Contact: Ralph L. Peterson Sr.; *rpeterson@sigmagroupllc.com*.

Smith Consulting Group

P.O. Box 1568,
La Canada, Calif. 91012-1568;
818-790-0573; fax: 818-790-6831

Consulting since: 1985
2002 revenues
Continuous consulting 30%
Risk management audits 10%
Special consulting projects 60%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 9
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $175 to $225 per principal consultant.
Contact: Dick Smith, principal; *smithcongrp@earthlink.net*.

Stogniew & Associates

12225 28th St. N.,
St. Petersburg, Fla. 33716;
727-572-7400; fax: 727-572-8997
www.stogniew.com

Consulting since: 1980
2002 revenues
Total gross revenues $800,000
Consulting revenues $650,000
Continuous consulting 75%
Risk management audits 20%
Special consulting projects 5%
Staff
Total 9
Risk management professionals 7
Includes: 4 principal consultants, 2 consultants, 1 analyst.
Clients
Total 25
U.S. 100%
Services: insurance coverage and limits analysis, broker and vendor services analysis, consulting on design of risk management information systems.
Specialties: financial services, technology, professional services.
Compensation: by the project.
Officers: Gerald F. Stogniew, executive director; J. Dennis Sherfy, William M. Fleming, directors.
Contact: Gerald F. Stogniew.

T

TLJ Partners Inc.

1501 Lakeland Drive, Suite 360,
Jackson, Miss. 39216;
601-364-7308; fax: 601-366-1815

Consulting since: 1997
2002 revenues
Consulting revenues $190,000
Continuous consulting 100%
Staff
Total 1
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 40
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: on retainer.
Contact: Leland H. Rogers.

Taylor Risk Consulting

16415 Addison Road, Suite 800,
Addison, Texas 75001-3267;
972-447-2055; fax: 972-248-1729
www.taylorrisk.com

Consulting since: 1974
Parent: Charles Taylor Consulting P.L.C.
2002 revenues
Consulting revenues $4,000,000
Continuous consulting 50%
Risk management audits 10%
Special consulting projects 40%
Staff
Total 26
Risk management professionals 22
Includes: 12 principal consultants, 8 consultants, 2 analysts.
Clients
Total 85
U.S. 25%
Non-U.S. 75%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $225 per principal consultant, $175 per consultant, $150 per analyst, $40 per clerical.
Officers: Michael Peachey, managing director; Gabriel Lugo, Keith Martin, senior vps.
Contact: Gabriel Lugo.

D.L. Tibbals Risk Management Consulting Inc.

519 Johnson Ferry Road, Suite 450,
Marietta, Ga. 30068;
770-565-1200; fax: 770-565-1204
www.dltriskmgt.com

Consulting since: 1987
2002 revenues
Consulting revenues $408,000
Continuous consulting 60%
Risk management audits 10%
Special consulting projects 30%
Staff
Total 2
Risk management professionals 1
Includes: 1 principal consultant.
Clients
Total 45
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $250 per principal consultant, $65 per clerical.
SRMC member.
Contact: David L. Tibbals, president; *david@dltriskmgt.com*.

Tillinghast-Towers Perrin

8000 Norman Center Drive, Suite 1200,
Minneapolis, Minn. 55437-1097;
952-842-5728; fax: 952-842-5805
www.tillinghast.com

Consulting since: 1946

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 258

Continued from previous page

Parent: Towers Perrin.
2002 revenues
Total gross revenues. $196,700,000
Consulting revenues $34,000,000
Continuous consulting 5%
Risk management audits 20%
Special consulting projects 45%
Actuarial/accounting services 30%
Staff
Total 802
Risk management professionals. 56
Includes: 14 principal consultants, 7 actuaries, 20 consultants, 15 analysts.
Clients
Total 900
U.S. 85%
Non-U.S. 15%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $325 to $450 per principal consultant, $175 to $405 per consultant, $145 to $190 per analyst.
Officers: Patricia Guinn, managing director; James A. Swanke Jr., Charles R. Lee, principals.
Contact: James A. Swanke Jr.; *jim.swanke@tillinghast.com*.

W

R. A. West Associates Inc.

2865 S. Eagle Road, Suite 359,
Newtown, Pa. 18940;
215-860-5026; fax: 215-860-0883
www.rawestassociates.com

Consulting since: 1991
2002 revenues
Continuous consulting 10%
Special consulting projects 90%
Staff
Total 3
Risk management professionals. 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 13
U.S. 100%
Services: claims consulting, expert witness services, environmental risk assessment.
Specialties: consulting to all or most business or industries.
Compensation: by the hour: $110 to $135 per principal consultant, $70 to $120 per consultant, $55 to $90 per analyst, $32 per clerical.
Officers: Robert A. West, president; Maureen A. West, secretary.
Contact: Pamela Eutsler, consultant.

WRISC Inc.

P.O. Box 7946,
Eugene, Ore. 97401-0037;
541-344-5555; fax: 541-344-9445

Consulting since: 1997
2002 revenues
Consulting revenues $574,675
Continuous consulting 99%
Risk management audits 1%
Staff
Total 6
Risk management professionals. 2
Includes: 1 principal consultant, 1 consultant.
Clients
Total 9
U.S. 100%
Services: alternative risk financing consulting, insurance coverage and limits analysis, broker and vendor services analysis.
Specialties: construction, public sector.
Compensation: by the hour: $198 per principal consultant, $165 per consultant, $33 per clerical.
Officers: Christina Lund, president; Janice Anderson, secretary; Kelley Dodge, treasurer.
Contact: Don Waddell; 800-449-7472; *don@wrapupservices.com*.

Z

Zigmund Co. Ltd.

2319 Walnut St.,
Harrisburg, Pa. 17103;
717-232-7551; fax: 717-232-7552

Consulting since: 1982
2002 revenues
Continuous consulting 75%
Risk management audits 25%
Staff
Total 3
Risk management professionals. 3
Includes: 1 principal consultant, 2 consultants.
Clients
Total 42
U.S. 100%
Services: most risk management services.
Specialties: consulting to all or most business or industries.
Compensation: by the project, on retainer, by the hour: $105 per principal consultant, $95 per consultant, $45 per clerical.
Contact: Ruth A. Moraski, president; *zigmund@paonline.com*.

Directory of enviromental risk management consultants

A

AMEC Earth & Environmental Inc.

1 Plymouth Meeting, Suite 850,
Plymouth Meeting, Pa. 19462-1308;
610-828-8100; fax: 610-828-6700
www.amec.com/earthandenvironmental

Services began: 1953.
Parent: AMEC P.L.C.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, asbestos and lead management, industrial hygiene.
Staff: 2,000 total; 450 environmental professionals*.
Clients*: 6,000 environmental consulting clients; 3,150 corporate/institutional clients.
Industries served: industrial, infrastructure, oil and gas sectors.
Service area: worldwide.
Compensation: by the project.
2002 gross revenues: $220,000,000 total, 25% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Roger Jinks, president; Jim Beechinor, executive vp-corporate development; Gary Walters, executive vp/CFO-corporate finance.
Contact: *environment@amec.com*.
**Estimated.*

Aon Environmental

55 E. 52nd St.,
New York, N.Y. 10055;
866-368-7475; fax: 212-441-1902
www.aon.com/environmental

Services began: 1992.
Parent: Aon Corp.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, preparation of permits, environmental

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 259

Continued From previous page
site assessment.
Other services: UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 5,500 total; 38 environmental professionals.
Clients: 3,400 environmental consulting clients; 550 corporate/institutional clients.
Industries served: construction, financial institutions, heavy industry.
Service area: worldwide.
Compensation: by the project; on retainer; by the hour: $150 to $350.
2002 gross revenues: $25,000,000 total, 100% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: James Cox, managing director; Garry Hundley, national director-environmental risk consultants.
Contact: *environmental@aon.com.*

ARCADIS G&M Inc.

630 Plaza Drive, Suite 200,
Highlands Ranch, Colo. 80129;
720-344-3500; fax: 720-344-3535
www.arcadis-us.com

Services began: 1957.
Parent: ARCADIS NV.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 1,629 total; 506 environmental professionals.
Clients: 90 environmental consulting clients; 81 corporate/institutional clients.
Industries served: industrial, law firms, manufacturing.
Service area: worldwide.
Compensation: by the project; by the hour.
2002 gross revenues: $250,520,000 total, 1.6% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Joe A. Hastey, CEO; Mike Myers, COO; John Chouinard, CFO.
Contact: Curt Cramer, executive vp-environment; 248-936-8000.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

C

Clayton Group Services Inc.

45525 Grand River Ave.,
Suite 200, P.O. Box 8008,
Novi, Mich. 48376-8008;
248-344-8550; fax: 248-344-0229
www.claytongrp.com

Services began: 1954.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 456 total; 175 environmental professionals.
Clients*: 1,040 environmental consulting clients; 1,000 corporate/institutional clients.
Industries served: construction, manufacturing, real estate and financial services.
Service area: nationwide.
Compensation: by the project.
2002 gross revenues: $66,500,000 total, 58% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Philip Kaszar, president/CEO; Lisa Barnes, senior vp/COO; Mark Schumacher, vp/CFO.
Contact: Bruce Hollcroft, director-national accounts, occupational health and safety services; 206-763-7364; *bhollcroft@claytongrp.com.*
**Estimated.*

D

DPRA Inc.

332 Minnesota St.,
St. Paul, Minn. 55101;
651-227-6500; fax: 651-227-5522
www.dpra.com

Services began: 1969.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, regulatory and public policy analysis, emergency response training, preparation of permits, environmental site assessment.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, asbestos and lead management.
Staff: 250 total; 35 environmental professionals.
Clients: 82 environmental consulting clients; 66 corporate/institutional clients.
Industries served: chemical manufacturing, fleet maintenance, petroleum refining distribution and retail.
Service area: nationwide.
Compensation: by the hour: $45 to $170.
2002 gross revenues: $28,000,000 total, 20% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Dick Seltzer, president; Tony Montrone, Mike Barclay, senior vps.
Contact: Carol Sarnat, principal.

E

ECS Risk Control Inc.

600 Eagleview Blvd.,
Exton, Pa. 19341;
800-858-0853; fax: 610-458-1559
www.ecsriskcontrol.com

Services began: 1985.
Parent: XL Capital Ltd.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, environmental site assessment, hazard and risk analysis.
Other services: environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 87 total; 40 environmental professionals.
Clients: 40 environmental consulting clients; 20 corporate/institutional clients.
Industries served: construction, manufacturing, transportation.
Service area: nationwide, Europe.
Compensation: by the project; on retainer; by the hour: $75 to $250.
2002 gross revenues: $13,650,000 total, 3.7% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Rich Banas, CEO; Rich Corbett, president; James F. Splain, executive vp.
Contact: James F. Splain.

EMG

11011 McCormick Road,
Hunt Valley, Md. 21031;
800-733-0660; fax: 410-785-6220
www.emgcorp.com

Services began: 1986.
Services: real estate audits, environmental site assessment.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 260

Largest environmental risk management consulting specialists

Ranked by 2002 environmental risk management consulting revenue

Rank	Company/Address	Telephone/Fax/Web site	Enviromental risk consulting revenues*	Total clients	Corporate/ institutional clients	Professional staff	Principal Officer
1	URS Corp. 600 Montgomery St., 25th Floor San Francisco, Calif. 94111-2727	415-774-2700 Fax: 415-398-1905 www.urscorp.com	$1,020,000,000	2,000 [1]	1,000 [1]	7,600	Martin Koffel, CEO
2	Ecology & Environment Inc. 368 Pleasant View Drive Lancaster, N.Y. 14086-1397	716-684-8060 Fax: 716-684-0844 www.ene.com	$61,000,000 [1,2]	NA	NA	988	Gerhard J. Neumaier, chairman/president
3	AMEC Earth & Environmental Inc. 1 Plymouth Meeting, Suite 850 Plymouth Meeting, Pa. 19462-1308	610-828-8100 Fax: 610-828-6700 www.amec.com/earthandenvironmental	$54,000,000	6,000 [1]	3,150 [1]	450 [1]	Roger Jinks, president
4	Terracon 16000 College Blvd. Lenexa, Kan. 66219	913-599-6886 Fax: 913-599-0574 www.terracon.com	$41,500,000	NA	NA	175	David Gaboury, president/CEO
5	GZA GeoEnvironmental Inc. 1 Edgewater Drive Norwood, Mass. 02062	781-278-3700 Fax: 781-278-5701 www.gza.com	$39,500,000	1,300	250	275	William R. Beloff, president/CEO
6	Clayton Group Services Inc. 45525 Grand River Ave., Suite 200, P.O. Box 8008 Novi, Mich. 48376-8008	248-344-8550 Fax: 248-344-0229 www.claytongrp.com	$38,700,000	1,040 [1]	1,000 [1]	175	Philip Kaszar, president/CEO
7	Environmental & Occupational Risk Management Inc. 283 E. Java Drive Sunnyvale, Calif. 94089	408-822-8100 Fax: 408-822-8001 www.eorm.com	$18,000,000	400 [1]	400 [1]	122	Glenn Fishler, president/CEO
8	EMG 11011 McCormick Road Hunt Valley, Md. 21031	800-733-0660 Fax: 410-785-6220 www.emgcorp.com	$13,000,000	NA	1,250	38	Michael Logsdon, president/CEO
9	GAI Consultants Inc. 570 Beatty Road Monroeville, Pa. 15146	412-896-6400 Fax: 412-856-4970 www.gaiconsultants.com	$9,700,000	40	25	75	Gary M. DeJidas, president
10	Environmental Resources Management 15810 Park 10 Place, Suite 300 Houston, Texas 77084	281-600-1208 Fax: 281-600-1001 www.erm.com	$9,084,000	200	200	NA	Peter Regan, president/CEO

*For unbundled services provided directly to corporate/institutional clients. 1 Estimated. 2 Fiscal year ending 7/31. NA=Not available.
Source: BI survey

Originally published online: June 16, 2003

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 261

Continued from previous page

Staff: 168 total; 38 environmental professionals.
Clients: 1,250 corporate/institutional clients.
Industries served: investors, lenders, public sector.
Service area: nationwide.
Compensation: by the project; by the hour: $125.
2002 gross revenues: $26,500,000 total, 50% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Michael Logsdon, president/CEO; Michael Kolar, CFO; Patrick Jarosinski, senior vp.
Contact: client services department.

Ecology & Environment Inc.

368 Pleasant View Drive,
Lancaster, N.Y. 14086-1397;
716-684-8060; fax: 716-684-0844
www.ene.com

Services began: 1970.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: UST management and removal, environmental consulting to insurers and public policymakers, asbestos and lead management, industrial hygiene.
Staff: 1,093 total; 988 environmental professionals.
Industries served: energy, manufacturing.
Service area: worldwide.
Compensation: by the project.
2002 gross revenues: $89,370,000* total, 68% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Gerhard J. Neumaier, chairman/president; Frank B. Silvestro, executive vp; Gerald A. Strobel, executive vp-technical.
Contact: Cheryl Karpowicz, vp; *ckarpowicz@ene.com*.
**Estimated. Fiscal year ending 7/31*

Environmental & Occupational Risk Management Inc.

283 E. Java Drive,
Sunnyvale, Calif. 94089;
408-822-8100; fax: 408-822-8001
www.eorm.com

Services began: 1990.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, environmental consulting to insurers and public policymakers, general risk management consulting, industrial hygiene.
Staff: 132 total; 122 environmental professionals.
Clients*: 400 environmental consulting clients; 400 corporate/institutional clients.
Industries served: electronics/computers, pharmaceuticals/biotech, semiconductor.
Service area: worldwide.
Compensation: by the project; on retainer; by the hour.
2002 gross revenues: $18,000,000 total, 100% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Glenn Fishler, president/CEO; Andy McIntyre, executive vp/COO; Janice McKim, CFO.
Contact: Nancy Ellickson, corporate marketing principal; 408-822-8115.
**Estimated.*

Environmental Resources Management

15810 Park 10 Place, Suite 300,
Houston, Texas 77084;
281-600-1208; fax: 281-600-1001
www.erm.com

Services began: 1977.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 2,300 total.
Clients: 200 environmental consulting clients; 200 corporate/institutional clients.
Service area: worldwide.
Compensation: by the project; on retainer; by the hour.
2002 gross revenues: $302,800,000 total, 3% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Peter Regan, president/CEO; Philip Keller, finance director; Dan Sevick, commercial director.
Contact: Alison Groth, North American marketing manager; *alison.groth@erm.com*.

G

GAI Consultants Inc.

570 Beatty Road,
Monroeville, Pa. 15146;
412-896-6400; fax: 412-856-4970
www.gaiconsultants.com

Services began: 1975.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation

Continued on next page

Directory explanation box

The Directory of Environmental Risk Management Consultants lists companies' responses to *a Business Insurance* questionnaire. The directory is published as an editorial service; there is no charge to be included. However, consultants must offer services directly to corporate and institutional clients on an unbundled basis; companies that offer environmental risk management consulting only in conjunction with other products and services or solely to insurance companies, lawyers and financial institutions are not included. In addition, companies must generate at least $250,000 in annual revenues from unbundled environmental risk management consulting and must report revenues to be included.

Listings begin with the name and address of the company, the year environmental services began and parent company, if any. Detailed under the services section are the environmental risk management consulting services the company provides; any other services the company provides also are listed. The abbreviation "UST" has been used for underground storage tanks. Information on staff is provided next, including total staff and the number of professional staff members assigned exclusively to environmental risk management consulting. Also listed is the total number of clients, along with the number of corporate and institutional clients in 2002. If the company specializes in consulting to particular types of business or industry, the industries served are noted. Listed next is the company's service area. In addition, information on compensation-how the company bills for services-is provided. Also provided is information on the company's 2002 gross revenues and the percentage of revenue derived from providing direct, unbundled environmental risk management consulting services to corporations and institutions. Names and titles of principal officers and the name of a contact for readers interested in more information complete each listing.

Although every effort is made to publish complete and accurate information, *BI* is unable to verify all information provided by the companies.

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 262

Continued from previous page
support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 460 total; 75 environmental professionals.
Clients: 40 environmental consulting clients; 25 corporate/institutional clients.
Industries served: manufacturing, transportation, utilities.
Service area: worldwide.
Compensation: by the project; on retainer; by the hour: $75 to $200.
2002 gross revenues: $38,800,000 total, 25% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Gary M. DeJidas, president; Lawrence R. Dodds, senior vp-technical operations; Paul L. Spence,
vp-corporate development.
Contact: Precha Yodnane, vp-environmental services; *p.yodnane@gaiconsultants.com*.

GZA GeoEnvironmental Inc.

1 Edgewater Drive,
Norwood, Mass. 02062;
781-278-3700; fax: 781-278-5701
www.gza.com

Services began: 1978.
Parent: GZA GeoEnvironmental Technologies Inc.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment.
Other services: remediation activities, UST management and removal, asbestos and lead management, industrial hygiene.
Staff: 470 total; 275 environmental professionals.
Clients: 1,300 environmental consulting clients; 250 corporate/institutional clients.
Industries served: commercial development, manufacturing, universities.
Service area: Great Lakes, Mid-Atlantic, Northeast regions.
Compensation: by the project; on retainer; by the hour: $50 to $160.
2002 gross revenues: $79,000,000 total, 50% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: William R. Beloff, president/CEO; William E. Hadge, senior vp/secretary; Joseph P. Hehir, CFO.
Contact: Gregg McBride, principal; *gmbride@gza.com*.

H

Hydro-Environmental Technologies Inc.

54 Nonset Path,
Acton, Mass. 01720;
800-347-4384; fax: 978-635-0980
www.hydroenvironmental.com

Services began: 1986.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 40 total; 35 environmental professionals.
Clients: 70 environmental consulting clients; 30 corporate/institutional clients.
Industries served: financial institutions, manufacturing, petroleum.
Service area: nationwide.
Compensation: by the project; by the hour: $40 to $140.
2002 gross revenues: $4,000,000 total, 30% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Hayden S. Solomon, president.
Contact: Robert A. Reiser, director-business development; 215-736-2480; *bobr@hydroenvironmental.com*.

L

LFR Levine Fricke

1900 Powell St., 12th Floor,
Emeryville, Calif. 94608;
510-652-4500; fax: 510-652-2246
www.lfr.com

Services began: 1968.
Parent: LFR Group.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 363 total; 50 environmental professionals.
Clients: 100 environmental consulting clients; 25 corporate/institutional clients.
Industries served: chemical, industrial, manufacturing.
Service area: nationwide.
Compensation: by the project; by the hour: $75 to $190.
2002 gross revenues: $54,000,000 total, 15% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Frank Lorincz, senior vp/chief corporate officer; Matthew Sutton, senior vp/COO; Jeff Morrell, principal.
Contact: Frank Lorincz.

LANDMARK Technologies Inc.

115 W. Main St.,
Benton Harbor, Mich. 49022;
269-927-3366; fax: 269-927-3684
www.landmarktech.com

Services began: 1989.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, litigation support, public health risk assessment, regulatory and public policy analysis, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management.
Staff: 25 total; 22 environmental professionals.
Clients: 200 environmental consulting clients; 150 corporate/institutional clients.
Industries served: commercial, manufacturing, real estate.
Service area: Great Lakes region.
Compensation: by the project; by the hour: $35 to $135.
2002 gross revenues: $2,200,000 total, 75% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Marc D. Florian, president; Timothy F. Hebert, John H. Jester, vps.
Contact: Kris Hill, administrative assistant.

M

Marsh Inc.-Environmental Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-2448; fax: 212-345-0839
www.marsh.com

Services began: 1980.
Parent: Marsh & McLennan Cos. Inc.
Services: real estate audits, manufacturing plant audits, litigation support, environmental safety consulting, emergency response training, ecological risk assessment, hazard and risk analysis.
Other services: environmental consulting to insurers and public policymakers, general risk

Continued on next page

bi52ms241 risk mgnt.qxd 12/2/03 10:38 AM Page 263

Business Insurance
www.businessinsurance.com

Subscription Service

New Subscriptions

You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New Job?

If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news resource that helps you stay on top of your business. You can change your information with us online, immediately.

Billing or renewal inquiry?

Verify your subscription details or pay an invoice. If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail. However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your cancelled check.

For more information about subscribing to *Business Insurance*, please contact our customer service department at

1-888-446-1422

www.businessinsurance.com

Continued from previous page
management consulting, industrial hygiene.
Staff: 145 total; 23 environmental professionals.
Clients: 2,400 environmental consulting clients; 2,000 corporate/institutional clients.
Industries served: heavy industries, manufacturing, real estate.
Service area: worldwide.
Compensation: by the project; on retainer; by the hour: $100 to $450.
2002 gross revenues: $50,000,000 total, 10% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Gregg E. Bundschuh, managing director/national practice leader; Donna Sandidge, managing director/national consulting practice leader.
Contact: Gregg E. Bundschuh, 404-995-2834, *gregg.e.bundschuh@marsh.com*; Donna H. Sandidge, 615-340-2485, *donna.h.sandidge@marsh.com*.

T

Terracon

16000 College Blvd.,
Lenexa, Kan. 66219;
913-599-6886; fax: 913-599-0574
www.terracon.com

Services began: 1986.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, environmental safety consulting, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: environmental consulting to insurers and public policymakers, asbestos and lead management, industrial hygiene.
Staff: 1,482 total; 175 environmental professionals.
Industries served: commercial development, financial, transportation.
Service area: nationwide.
Compensation: by the project; on retainer; by the hour: $40 to $150.
2002 gross revenues: $143,000,000 total, 29% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: David Gaboury, president/CEO; Dennis Whited, COO; Roger Herting, CFO.
Contact: Kevin Langwell, vp; *kflangwell@terracon.com*.

U

URS Corp.

600 Montgomery St., 25th Floor,
San Francisco, Calif. 94111-2727;
415-774-2700; fax: 415-398-1905
www.urscorp.com

Services began: 1950.
Services: real estate audits, manufacturing plant audits, design and analysis of remediation plans, design of waste minimization plans, litigation support, public health risk assessment, regulatory and public policy analysis, environmental safety consulting, emergency response training, ecological risk assessment, preparation of permits, environmental site assessment, hazard and risk analysis.
Other services: remediation activities, UST management and removal, environmental consulting to insurers and public policymakers, general risk management consulting, asbestos and lead management, industrial hygiene.
Staff: 25,000 total; 7,600 environmental professionals.
Clients*: 2,000 environmental consulting clients; 1,000 corporate/institutional clients.
Industries served: chemical and pharmaceutical, manufacturing, oil and gas.
Service area: worldwide.
Compensation: by the project; by the hour.
2002 gross revenues: $2,428,000,000 total, 42% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Martin Koffel, CEO; Kent Ainsworth, CFO; Jean-Yves Perez, executive vp.
Contact: Jean-Yves Perez; 303-740-3898; *jean-yves_perez@urscorp.com*.
**Estimated.*

W

Willis Environmental Practice

26 Century Blvd.,
Nashville, Tenn. 37214;
615-872-3475; fax: 615-872-3466
www.willis.com

Services began: 1992.
Parent: Willis Group Holdings Ltd.
Services: manufacturing plant audits, litigation support, regulatory and public policy analysis, hazard and risk analysis.
Other services: environmental consulting to insurers and public policymakers, general risk management consulting.
Staff: 28 total; 20 environmental professionals.
Clients: 350 environmental consulting clients; 350 corporate/institutional clients.
Service area: worldwide.
Compensation: by the project; by the hour: $150 to $450.
2002 gross revenues: $30,000,000 total, 2% from unbundled environmental risk management consulting directly to corporations and institutions.
Officers: Kenneth W. Ayers, CEO; Gary Rodrigues, managing director; Rachel Jakubovitz, senior vp.
Contact: Gary Rodrigues; 617-351-7405; *gary.rodrigues@willlis.com*.

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 264

Directory of property loss control consultants

A

ABS Consulting Inc.

16855 Northchase Drive,
Houston, Texas 77060;
281-877-6000; fax: 281-877-6701
www.absconsulting.com

2002 revenues
Total gross revenues $144,900,000
Property loss control revenues . . . $118,100,000
Unbundled property loss control 100%
Staff
Total 968
Professionals 664
Clients
Total 1,620
Unbundled 1,620
Loss control services began: 1981.
Parent: ABS Group of Cos. Inc.
Services: onsite plant loss protection inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, expert witness services, OSHA compliance, building valuations, litigation support, forensic investigations, claims lost and statistical studies, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: insurance, oil and gas, transportation.
Regions served: international.
Branch offices: 20 offices worldwide.
Officers: Frank Iarossi, chairman/CEO; Christopher Wiernicki, president; Tony Nassif, executive vp; David Montague, senior vp.
Contact: Reed Cook, vp/treasurer; *rcook@eagle.org.*

ACE USA Property Engineering

1601 Chestnut St., TL30M,
Philadelphia, Pa. 19103;
800-447-5677; fax: 215-640-4090
www.acelimited.com

2002 revenues
Total gross revenues $6,500,000
Property loss control revenues $6,500,000
Unbundled property loss control 100%
Staff
Total 38
Professionals 38
Clients
Total 80
Unbundled 80
Loss control services began: 1999.
Parent: ACE Ltd.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, client training, building code consulting, building valuations, fire suppression and detection systems testing, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: energy, heavy and light manufacturing.
Regions served: international.
Branch offices: San Francisco; Atlanta; Chicago; Boston; New York.
Officers: Michael Schmidt, vp; Curt Boyd, national machinery director; Michael Castellano, national property director; Michael Golden, national sales director; David Mills, business services director.
Contact: Michael Schmidt.

Allrisk Engineering Inc.

1909 28th St. S.E.,
Auburn, Wash. 98002;
253-735-0554; fax: 253-735-3008
www.allriskengineering.com

2002 revenues
Total gross revenues $600,000
Property loss control revenues $600,000
Unbundled property loss control 100%
Staff
Total 5
Professionals 4
Clients
Total 5
Unbundled 5
Loss control services began: 1999.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, research, client training, building code consulting, expert witness services, fire suppression and detection systems testing, litigation support, forensic investigations, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: high-hazard occupancies.
Regions served: international; .
Branch offices: Cincinnati; Dallas.
Contact: Jesse Wilson, president; *jwilson@allriskengineering.com.*

Aon Risk Consultants

200 E. Randolph St.,
Chicago, Ill. 60601;
312-381-1000; fax: 312-381-0237
www.aon.com

2002 revenues*
Total gross revenues $80,000,000
Property loss control revenues $30,000,000
Unbundled property loss control 50%
Unbundled revenues $15,000,000
Staff
Total 150
Professionals 120
Clients
Total 800
Unbundled 400
Loss control services began: 1982.
Parent: Aon Corp.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, research, client training, building code consulting, fire suppression and detection systems testing, claims lost and statistical studies, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: consumer goods and retail, heavy industry and manufacturing, natural resources and utilities.
Regions served: international.
Branch offices: 600 office worldwide.
Officers: Thomas J. Rodell, managing principal; David P. Nugent, managing director-property risk control.
Contact: David P. Nugent, Schirmer Engineering Corp., 707 Lake Cook Road, Deerfield, Ill. 60015, 847-272-8340; Bill Spiers, director-Aon Risk Consultants, 2400 Interstate Tower, 121 W. Trade St., Charlotte, N.C. 28202, 704-343-4146.
**Estimated.*

Applied Risk Control Corp.

15 N. Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

2002 revenues
Total gross revenues $825,000
Property loss control revenues $180,000
Unbundled property loss control 100%
Staff
Total 27
Professionals 22
Clients
Total 35
Unbundled 35
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, OSHA compliance, fire suppression and detection systems testing, claims lost and statistical studies, risk and hazard analysis, catastrophe planning.
Regions served: nationwide.
Branch offices: Los Angeles; San Francisco; District of Columbia; Atlanta; Chicago; Boston; Detroit; Cleveland; Eugene, Ore.; Dallas; Seattle.
Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.
Contact: Harry P. Mirijanian; *hmirijanian@appliedriskcontrol.com.*

Aurora Safety

P.O. Box 209,
North Aurora, Ill. 60542-0209;
630-907-2080; fax: 630-907-2021
www.aurorasafety.com

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 265

Continued from previous page

2002 revenues
Total gross revenues $110,000
Property loss control revenues $110,000
Unbundled property loss control 100%
Staff
Total 1.5
Professionals 1.5
Clients
Total 25
Unbundled 25
Loss control services began: 1981.
Services: onsite plant loss protection inspections, plant security inspections, client training, expert witness services, OSHA compliance, litigation support, catastrophe planning.
Specialties: food industries, government, public safety.
Regions served: nationwide; international.
Contact: Michael J. Fagel, principal.

B

Ken Buhler Associates Inc.

11 Erita Lane,
Smithtown, N.Y. 11787;
631-360-3770

2002 revenues
Total gross revenues $500,000
Property loss control revenues $500,000
Unbundled property loss control 100%
Staff
Total 6
Professionals 4
Clients
Total 15
Unbundled 15
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, client training, building code consulting, expert witness services, building valuations, fire suppression and detection systems testing, litigation support, risk and hazard analysis.
Specialties: electronics detailing, warehouse and distribution.
Regions served: nationwide.
Branch offices: Boynton Beach, Fla.
Officers: Randy Buhler, president; Connie Winston, Sandy Relkin, vps.

F

F.A. Richards & Associates Inc. dba FARA

2360 Fifth St.,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

2002 revenues
Total gross revenues $23,277,300
Property loss control revenues $3,189,199
Unbundled property loss control 81%
Unbundled revenues $2,583,251
Staff
Total 335
Professionals 18
Clients
Total 57
Unbundled 46*
Loss control services began: 1978.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, OSHA compliance, building valuations, fire suppression and detection systems testing, claims lost and statistical studies, risk and hazard analysis, catastrophe planning, business interruption consulting.
Regions served: nationwide.
Branch offices: Little Rock, Ark.; Atlanta; Dallas; Houston.
Officers: M. Todd Richard, president/CEO; David R. Sturgis, president-risk control services; Reed A. Bell, executive vp/COO.
Contact: Christine Winn, marketing manager.
**Estimated.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

FIREPRO Inc.

100 Burtt Road,
Andover, Mass. 01810-5920;
781-270-5200; fax: 781-229-2922
www.fireproincorporated.com

2002 revenues
Total gross revenues $1,200,000
Property loss control revenues $800,000
Unbundled property loss control 100%
Staff
Total 12
Professionals 7
Clients*
Total 100
Unbundled 100
Loss control services began: 1970.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, research, client training, building code consulting, expert witness services, fire suppression and detection systems testing, litigation support, forensic investigations, risk and hazard analysis.
Specialties: colleges and universities, health care.
Regions served: international.
Contact: Lee C. DeVito, president; *ldevito@fireproincorporated.com.*
**Estimated*

Fire Protection Solutions Inc.

668 N. Coast Highway, Suite 518,
Laguna Beach, Calif. 92651;
866-777-3473; fax: 949-371-0103
www.fpsolutions.org

2002 revenues
Total gross revenues $758,000
Property loss control revenues $756,000
Unbundled property loss control 100%
Staff
Total 6
Professionals 6
Clients
Total 5
Unbundled 5
Loss control services began: 2000.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, fire suppression and detection systems testing, risk and hazard analy-

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Property Loss Control Consultants lists companies that provide loss control services on a direct, unbundled basis. Consultants that provide loss control assistance only in conjunction with other services, such as brokering insurance, are not listed.

Each listing begins with the company's name, address, telephone number, fax number and Web site. Information on 2002 gross revenues, 2002 property loss control revenues, as well as the percentage of revenues derived from unbundled loss control consulting, is provided next.

The year loss control services began and parent company, if any, are listed next. Information on staff at year-end 2002, including the number of professionals assigned to loss control consulting and engineering services, is also provided. Also listed are the number of property loss control clients and the number of unbundled clients.

Services that the company provides, are listed as well as if the company specializes in consulting to particular types of business or industry, those specialties are noted. Listed next are the regions served, as well as the locations of branch offices that provide property loss control services. Names and titles of principal officers follow, and each listing concludes with a contact person for readers who want additional information.

BI publishes the directory as an editorial service; there is no charge to be included. Listings are based on each company's response to a questionnaire. Although every effort is made to provide complete and accurate information, *BI* is unable to verify all information received.

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 266

Largest property loss control specialists

Ranked by gross revenues from unbundled property loss control consulting*

Rank	Company/Parent/Address	Phone/Fax/Web site	Unbundled property loss control revenues	% of total property loss control revenues	Total staff	Professional property loss control staff	Branch offices	Unbundled clients	Principal officer
1	ABS Consulting Inc. ABS Group of Cos. Inc. 16855 Northchase Drive Houston, Texas 77060	281-877-6000 Fax: 281-877-6701 www.absconsulting.com	$118,100,000	100	968	664	20	1,620	Frank Iarossi, chairman/CEO
2	GE Global Asset Protection Services General Electric Co. 20 Security Drive Avon, Conn. 06001	860-507-1400 Fax: 860-507-1313 www.gegapservices.com	$35,100,000	100	235	188	17	377	Dan R. Eudy, president
3	Global Risk Consultants Corp. GRC Merlin Holdings Inc. 100 Walnut Ave., Fifth Floor Clark, N.J. 07066	732-827-4400 Fax: 732-827-4490 www.globalrisk-consultants.com	$32,556,627	100	242	154	28	646	William F. Ramonas, chairman/CEO
4	Schirmer Engineering Corp. Aon Corp. 707 Lake Cook Road Deerfield, Ill. 60015	847-272-8340 Fax: 847-272-2639 www.schirmereng.com	$22,000,000 [1]	100	200	140	18	600	Carl F. Baldassarra, president
5	Regional Reporting Inc. 40 Fulton St. New York, N.Y. 10038	212-964-5973 Fax: 212-608-5074 www.regionalreporting.com	$9,060,000	60	265	160	8	221 [1]	Martin Myers, CEO
6	ACE USA Property Engineering ACE Ltd. 1601 Chestnut St., TL30M Philadelphia, Pa. 19103	800-447-5677 Fax: 215-640-4090 www.acelimited.com	$6,500,000	100	38	38	5	80	Michael Schmidt, vp
7	Gage-Babcock & Associates 5175 Parkstone Drive Chantilly, Va. 20151	703-263-7110 Fax: 703-263-1549 www.gagebabcock.com	$6,000,000	100	70	50	7	500	Tom Jaeger, president
8	HSB Professional Loss Control HSB Global Standards 1 State St. Hartford, Conn. 06103	860-722-5621 Fax: 860-722-5705 www.hsbplc.com	$5,000,000	100	60	42	3	6	Michael E. Mowrer, executive vp
9	Matrix Risk Consultants Inc. 3130 S. Tech Blvd. Miamisburg, Ohio 45342	937-886-0000 Fax: 937-432-2099 www.matrixrc.com	$3,500,000	100	21	15	2	23	Walter P. Luker, president
10	ISI Insurance Services P.O. Box 458 Chalk Hill, Pa. 15421	724-434-1555 Fax: 724-434-2555 www.ageorgeinc.com	$1,200,000	100	50	25	–	20	Alan George, CEO
10	Risk Logic Inc. 93 Apple Ridge Woodcliff Lake, N.J. 07677	201-930-0700 Fax: 201-930-8795 www.risklogic.com	$1,200,000	100	6	5	3	48	John Durante, president

* Only those companies that derive a majority of their total revenues from unbundled property loss control consulting are ranked. 1 Estimated.
Source: BI survey

Originally published: August 4, 2003, *Catastrophe Management Spotlight*
Next publication date: August 9, 2004, *Catastrophe Management Spotlight*

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 267

Continued from previous page
sis, catastrophe planning, business interruption consulting.
Specialties: pulp and paper, semiconductor manufacturing, warehousing.
Regions served: nationwide.
Branch offices: Oakland, Calif.; Atlanta; Tulsa, Okla.; Houston.
Officers: Steve Shabazian, president; Mark Armbrust, vp/treasurer; Merideth Howard, secretary.
Contact: Steve Shabazian; *steve.shabazian@fpsolutions.org.*

G

Gage-Babcock & Associates

5175 Parkstone Drive,
Chantilly, Va. 20151;
703-263-7110; fax: 703-263-1549
www.gagebabcock.com

2002 revenues
Total gross revenues $8,000,000
Property loss control revenues. $6,000,000
Unbundled property loss control 100%
Staff
Total 70
Professionals 50
Clients
Total 500
Unbundled 500
Services: fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, expert witness services, risk and hazard analysis, catastrophe planning, business interruption consulting.
Regions served: international.
Branch offices: Los Angeles; San Francisco; District of Columbia; Atlanta; Chicago; New York; Vancouver, British Columbia.
Officers: Tom Jaeger, president; Cindy Cobb, COO; Marissa Delgado, CFO.
Contact: Susan Yoder, director-business development.

Gallagher Bassett Services Inc.

The Gallagher Centre, 2 Pierce Place,
Itasca, Ill. 60143-3141;
630-773-3800; fax: 630-285-4005
www.gallagherbassett.com

2002 revenues
Total gross revenues $275,000,000
Property loss control revenues. $6,000,000
Unbundled property loss control 10%
Unbundled revenues $600,000*
Staff
Total 67
Professionals 54
Clients
Total 483
Unbundled 52
Loss control services began: 1962.
Parent: Arthur J. Gallagher & Co.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, client training, building code consulting, expert witness services, OSHA compliance, building valuations, fire suppression and detection systems testing, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: commercial, municipal, religious.
Regions served: international.
Branch offices: Los Angeles; Denver; Miami; Atlanta; Boston; St. Louis; Billings, Mont.; Fort Worth, Texas; Melbourne and Sydney, Australia.
Officers: Rich McKenna, president; Emil Bravo, Joe Slifka, executive vps.
Contact: Joe Slifka; 630-285-3575; *joe_slifka@gbtpa.com.*
**Doesn't include international revenues, only U.S. risk control services.*

Garland Actuarial L.L.C.

27555 Purissima Road,
Los Altos Hills, Calif. 94022;
650-941-0453; fax: 650-941-9827
www.garlandactuarial.com

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 268

Continued from previous page

2002 revenues
Total gross revenues $400,000
Property loss control revenues $240,000
Unbundled property loss control 100%
Staff
Total 4
Professionals 2
Clients
Total 11
Unbundled 11
Services: research, client training, expert witness services, litigation support, claims lost and statistical studies.
Regions served: international.
Officers: Roberta Garland, Harry Garland, principals.
Contact: Harry Garland; *harry@garlandactuarial.com*.

GE Global Asset Protection Services

20 Security Drive,
Avon, Conn. 06001;
860-507-1400; fax: 860-507-1313
www.gegapservices.com

2002 revenues
Total gross revenues $36,000,000
Property loss control revenues $35,100,000
Unbundled property loss control 100%
Staff
Total 235
Professionals 188
Clients
Total 377
Unbundled 377
Loss control services began: 1996.
Parent: General Electric Co.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, client training, building code consulting, expert witness services, risk and hazard analysis, catastrophe planning.
Specialties: industrial, manufacturing, services.
Regions served: international.
Branch offices: 17 offices worldwide.
Officers: Dan R. Eudy, president; Tim Heinze, vp-program development; Steve Toffolon, vp-loss prevention field operations.
Contact: MJ Frascino, vp-marketing; 860-507-1321.

Global Risk Consultants Corp.

100 Walnut Ave., Fifth Floor,
Clark, N.J. 07066;
732-827-4400; fax: 732-827-4490
www.globalriskconsultants.com

2002 revenues
Total gross revenues $32,556,627
Property loss control revenues $32,556,627
Unbundled property loss control 100%
Staff
Total 242
Professionals 154
Clients
Total 646
Unbundled 646
Loss control services began: 1958.
Parent: GRC Merlin Holdings Inc.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, research, client training, building code consulting, expert witness services, fire suppression and detection systems testing, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: energy and chemical, food and grain, mining and metals.
Regions served: international.
Branch offices: 28 offices worldwide.
Officers: William F. Ramonas, chairman/CEO; Glenn H. Giles, president; Jerry DiMauro, CFO.
Contact: Glenn H. Giles; 732-827-4402; *glenn.giles@globalriskconsultants.com*.

H

HSB Professional Loss Control

1 State St.,
Hartford, Conn. 06103;
860-722-5621; fax: 860-722-5705
www.hsbplc.com

2001 revenues
Total gross revenues $7,000,000
Property loss control revenues $5,000,000
Unbundled property loss control 100%
Staff
Total 60
Professionals 42
Clients
Total 6
Unbundled 6
Parent: HSB Global Standards.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, client training, building code consulting, expert witness services, OSHA compliance, fire suppression and detection systems testing, litigation support, risk and hazard analysis, business interruption consulting.
Specialties: heavy industry, power generation and distribution, telecommunications.
Regions served: international.
Branch offices: Basking Ridge, N.J.; Kingston, Tenn.; Houston.
Officers: Michael E. Mowrer, executive vp; Don Drewry, vp-property loss control; Wayne D. Holmes, vp-business development.
Contact: Wayne D. Holmes; *wayne_holmes@hsbct.com*.

I

ISI Insurance Services

P.O. Box 458,
Chalk Hill, Pa. 15421;
724-434-1555; fax: 724-434-2555
www.ageorgeinc.com

2002 revenues
Total gross revenues $1,800,000
Property loss control revenues $1,200,000
Unbundled property loss control 100%
Staff
Total 50
Professionals 25
Clients
Total 30
Unbundled 20
Loss control services began: 1999.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, OSHA compliance, building valuations, risk and hazard analysis.
Specialties: insurance.
Regions served: Delaware, District of Columbia, Maryland, New Jersey, North Carolina, Ohio, Pennsylvania, Virginia, West Virginia.
Contact: Alan George, CEO; 800-837-8506; *alan@ageorgeinc.com*.

M

Marsh-Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-5195
www.marsh.com

2002 revenues
Total gross revenues $5,900,000,000
Property loss control revenues . . . $100,000,000
Unbundled property loss control 90%
Unbundled revenues $90,000,000
Staff
Total 38,000
Professionals 450
Clients
Total 2,000
Unbundled 2,000
Loss control services began: 1871.
Parent: Marsh & McLennan Cos. Inc.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, client training, building code consulting, OSHA compliance, building valuations, fire suppression and detection systems testing, litigation support, claims lost and statistical studies, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: manufacturing, power and energy, telecommunications and technology.
Regions served: international.
Branch offices: 132 offices worldwide.
Officers: Donald Birdsong, managing director/consulting business leader; Lisa Hauser, senior vp/operational risk business leader; Robert J. Smith Jr., senior vp/national property risk consulting practice leader.
Contact: Robert J. Smith Jr., 500 W. Monroe, 39th Floor, Chicago, Ill. 60661; 312-627-6076; *robert.j.smith.jr@marsh.com*.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 269

Continued from previous page

Matrix Risk Consultants Inc.

3130 S. Tech Blvd.,
Miamisburg, Ohio 45342;
937-886-0000; fax: 937-432-2099
www.matrixrc.com

2002 revenues
Total gross revenues $3,500,000
Property loss control revenues $3,500,000
Unbundled property loss control 100%
Staff
Total 21
Professionals 15
Clients
Total 23
Unbundled 23
Loss control services began: 1972.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, litigation support, risk and hazard analysis, catastrophe planning.
Regions served: international.
Branch offices: Atlanta; Paris.
Officers: Walter P. Luker, president; Larry D. Jones, senior vp; Alan J. Rodeck, vp-marketing.
Contact: *matrix@matrixrc.com*.

Donald Mayo-Fire Protection Consultant Inc.

150 Grove Circle,
Pleasant Hill, Calif. 94523;
925-933-6299; fax: 925-933-6288

2002 revenues
Total gross revenues $442,500
Property loss control revenues $442,500
Unbundled property loss control 100%
Staff
Total 1.5
Professionals 1.5
Clients
Total 10
Unbundled 10
Loss control services began: 1987.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, client training, building code consulting, fire suppression and detection systems testing, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: retail and distribution, warehouse operations.
Regions served: international.
Officers: Donald Mayo, president; Linda Mayo, CEO.
Contact: Donald Mayo.

Meadowbrook Insurance Group Inc.

26600 Telegraph Road,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

2002 revenues
Total gross revenues $64,500,000
Property loss control revenues $4,133,000
Unbundled property loss control 62.7%
Unbundled revenues $2,590,000
Staff
Total 25
Professionals 15
Clients
Total 60
Unbundled 20
Loss control services began: 1983.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, client training, building code consulting, OSHA compliance, building valuations, risk and hazard analysis.
Specialties: assisted-living facilities, day care centers, municipalities.
Regions served: nationwide.
Branch offices: Montgomery, Ala.; Cerritos, Calif.; Sarasota, Fla.; Overland Park, Kan.; Andover, Mass.; Bloomington, Minn.
Officers: Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO; Gregory L. Wilde, executive vp/president- insurance company operations.
Contact: Alexandra D. Vogelbaum, loss control operations manager;.
avogelbaum@meadowbrook.com.

N

Network Safety Consultants Inc.

14400 John Humphrey Drive,
Orland Park, Ill. 60462;
708-226-9123; fax: 708-226-9126
www.thehortongroup.com

2002 revenues
Total gross revenues $850,000
Property loss control revenues $150,000
Unbundled property loss control 100%
Staff
Total 6
Professionals 4
Clients
Total 205
Unbundled 205
Loss control services began: 1993.
Parent: The Horton Group.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, research, client training, OSHA compliance, building valuations, risk and hazard analysis.
Specialties: construction, industrial, manufacturing.
Regions served: nationwide.
Branch offices: Milwaukee.
Officers: Gary R. Glader, president; Frank Q. Poppie, vp/treasurer; David J. Loomis, vp.
Contact: Gary R. Glader;
gary.glader@thehortongroup.com.

The questionnaires for the 2004 *BI* directories will be available online in the directory area of *www.businessinsurance.com*

O

Overland Solutions Inc.*

11880 College Blvd., Suite 400,
Overland Park, Kan. 66210;
913-451-3222; fax: 913-451-3285
www.olsi.net

2002 revenues
Total gross revenues $62,000,000
Property loss control revenues $20,000,000
Unbundled property loss control 100%
Staff
Total 1,220
Professionals 450
Clients
Total 385
Unbundled 385
Loss control services began: 1951.
Services: onsite plant loss protection inspections, hazard identification, building valuations.
Regions served: nationwide.
Branch offices: 23 offices nationwide.
Officers: Robert Wickizer, president/CEO; Ron Bozarth, vp-operations and technology; David Greene, vp/controller
Contact: Mark Turrentine, assistant vp-sales and marketing, 913-663-8514, *mark.turrentine@olsi.net*; Pat Steece, national survey manager, 913-663-8528, *pat.steece@olsi.net*.
**Formerly CP Commercial Specialists.*

R

The RJA Group Inc.

549 W. Randolph St., Fifth Floor,
Chicago, Ill. 60661;
312-831-8200; fax: 312-831-8862
www.rjagroup.com

2002 revenues
Total gross revenues $32,000,000
Property loss control revenues $32,000,000
Unbundled property loss control 15%
Unbundled revenues $4,800,000
Staff
Total 226
Professionals 15
Loss control services began: 1969.
Services: fire prevention inspections, plant security inspections, hazard identification, building plan reviews, client training, building code consulting, fire suppression and detection systems testing, catastrophe planning.
Specialties: commercial, industrial, institutional.
Regions served: international.
Branch offices: 15 offices nationwide.
Officers: Martin H. Reiss, president/CEO; Ralph E. Transue, senior vp/corporate secretary; Randolph W. Tucker, senior vp.
Contact: Patrick Johnson, marketing manager;
pjohnson@rjagroup.com.

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 270

Continued from previous page

RPF Associates

20 Leroy St.,
Dix Hills, N.Y. 11745-6644;
631-586-0778; fax: 631-586-5164

2002 revenues
Total gross revenues $250,000
Property loss control revenues $110,000
Unbundled property loss control100%
Staff
Total 3
Professionals 2
Clients
Total 20
Unbundled 20
Loss control services began: 1984.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, building plan reviews, research, client training, building code consulting, expert witness services, OSHA compliance, building valuations, fire suppression and detection systems testing, forensic investigations, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: printing and mailing, construction and paper converters.
Regions served: nationwide.
Branch offices: Dix Hills, N.Y.
Contact: Robert P. Firmbach, president.

Regional Reporting Inc.

40 Fulton St.,
New York, N.Y. 10038;
212-964-5973; fax: 212-608-5074
www.regionalreporting.com

2002 revenues
Total gross revenues $22,300,000
Property loss control revenues $15,100,000
Unbundled property loss control 60%
Unbundled revenues $9,060,000
Staff
Total 265
Professionals 160
Clients
Total 340
Unbundled 221*
Loss control services began: 1963.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, research, OSHA compliance, building valuations, risk and hazard analysis, business interruption consulting.
Regions served: nationwide.
Branch offices: Los Angeles and Sacramento, Calif.; Hartford, Conn.; Atlanta, Ga.; Chicago; Philadelphia; Cleveland; Dallas
Officers: Martin Myers; CEO; Louis Siegel, president; Allan Myers, executive vp.
Contact: Allan Myers;
newyork@regionalreporting.com.
**Estimated*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Risk Consultants Inc.

P.O. Box 490850,
Atlanta, Ga. 30291;
770-964-1226; fax: 770-969-7301
www.riskcon.com

2002 revenues
Total gross revenues $5,800,000
Property loss control revenues $3,800,000
Unbundled property loss control 30%
Unbundled revenues $1,140,000
Staff
Total 105
Professionals 35
Clients
Total 400
Unbundled 275
Loss control services began: 1979.
Parent: Risk Consultants of North America.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, expert witness services, OSHA compliance, building valuations, fire suppression and detection systems testing, litigation support, risk and hazard analysis.
Specialties: historic structures, municipalities.
Regions served: international.
Branch offices: San Diego; Orlando, Fla.; Chicago; Kansas City, Kan.; New York; Dallas.
Officers: R. Michael Malone, president/CEO; Hugh P. Bagwell, executive vp.
Contact: R. Michael Malone;
mike.malone@riskcon.com.

Risk Logic Inc.

93 Apple Ridge,
Woodcliff Lake, N.J. 07677;
201-930-0700; fax: 201-930-8795
www.risklogic.com

2002 revenues
Total gross revenues $1,200,000
Property loss control revenues $1,200,000
Unbundled property loss control 100%
Staff
Total 6
Professionals 5
Clients
Total 48
Unbundled 48
Loss control services began: 1997.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, expert witness services, building valuations, fire suppression and detection systems testing, litigation support, claims lost and statistical studies, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: high-rise buildings, manufacturing plants, warehouses.
Regions served: international.
Branch offices: San Diego; Middletown and Wayne, N.J.
Officers: John Durante, president; Rich Cardile, vp.
Contact: John Durante; *durante@risklogic.com*.

Rode & Associates L.L.C.

66 Cedar St., Suite 301,
Newington, Conn. 06111-2646;
860-594-7183; fax: 860-594-7184
www.rode-llc.com

2002 revenues
Total gross revenues $184,600
Property loss control revenues $136,600
Unbundled property loss control 100%
Staff
Total 6
Professionals 6
Clients
Total 13
Unbundled 13
Loss control services began: 1994.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, client training, expert witness services, litigation support, forensic investigations, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: power generation, refining, renewable energies.
Regions served: nationwide.
Officers: Douglas M. Rode, managing director; William J. Satterfield, chief investigator; George Wills Moore III, director-property loss management.
Contact: Douglas M. Rode.

S

SAFE Consultants

Federal Reserve Bank Building,
100 N. Sixth St.,
Philadelphia, Pa. 19106;
215-625-4666; fax: 215-923-0630
www.safe-consultants.com

Staff
Total 5
Professionals 5
Clients
Total 15
Unbundled 5
Loss control services began: 2003.
Parent: Ewing Cole Cherry Brott.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, building code consulting, expert witness services, litigation support, risk and hazard analysis, catastrophe planning.
Specialties: commercial, industrial, institutional.
Regions served: nationwide.
Contact: Jeffrey LaSalle, principal.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 271

Continued from previous page

Safety & Risk Control Services Inc.

395 Main St., Suite 4,
Metuchen, N.J. 08840;
800-466-4025; fax: 732-906-2045
www.safetyrisk.com

2002 revenues
Total gross revenues $300,000*
Property loss control revenues $100,000
Unbundled property loss control 100%
Staff
Total 14
Professionals 4
Clients
Total 9
Unbundled 9
Loss control services began: 1989.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, expert witness services, OSHA compliance, building valuations, litigation support, claims lost and statistical studies, risk and hazard analysis, business interruption consulting.
Specialties: commercial, industrial and residential apartment owners and managers, propane safety.
Regions served: nationwide.
Contact: Harvey S. Staple, president; *info@safetyrisk.com*.
**Estimated.*

Safety Consulting Inc.

150 S.W. 33rd St., Suite A,
Topeka, Kan. 66611;
785-266-1006; fax: 785-266-1007

2002 revenues
Total gross revenues $415,000
Property loss control revenues $415,000
Unbundled property loss control 100%
Staff
Total 4
Professionals 3
Clients
Total 60
Unbundled 60
Loss control services began: 1971.
Services: onsite plant loss protection inspections, fire prevention inspections, hazard identification, research, client training, expert witness services, OSHA compliance, risk and hazard analysis.
Specialties: construction, manufacturing, municipalities.
Regions served: nationwide.
Branch offices: Kansas City and Wichita, Kan.
Officers: Craig Stromgren, president; Dan Pabst, Bethany Grave, safety consultants.
Contact: Sandy Hartman, office manager; *sci@safetyconsultinginc.com*.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Schirmer Engineering Corp.

707 Lake Cook Road,
Deerfield, Ill. 60015;
847-272-8340; fax: 847-272-2639
www.schirmereng.com

2002 revenues*
Total gross revenues $22,000,000
Property loss control revenues $22,000,000
Unbundled property loss control 100%
Staff
Total 200
Professionals 140
Clients
Total 600
Unbundled 600
Loss control services began: 1939.
Parent: Aon Corp.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, expert witness services, OSHA compliance, building valuations, fire suppression and detection systems testing, litigation support, forensic investigations, risk and hazard analysis, catastrophe planning, business interruption consulting.
Regions served: nationwide.
Branch offices: 18 offices nationwide.
Officers: Carl F. Baldassarra, president; Mark L. Rochholz, senior vp; David P. Nugent, managing director-property risk control.
Contact: John C. Ammeson, director-account management,*john_ammeson@schirmereng.com* ; Benjamin H. Polanski, director-risk control, *ben_polanski@schirmereng.com*.
**Estimated.*

X

XL Environmental Inc.

520 Eagleview Blvd.,
Exton, Pa. 19341;
800-327-1414; fax: 610-458-8612
www.xlenvironmental.com

2002 revenues
Total gross revenues $12,000,000*
Property loss control revenues $383,000
Unbundled property loss control 39%
Unbundled revenues $150,000
Staff
Total 87
Professionals 5
Clients*
Total 2,000
Unbundled 780
Loss control services began: 1985.
Parent: XL Capital Ltd.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, publications, client training, expert witness services, OSHA compliance, litigation support, forensic investigations, claims lost and statistical studies, risk and hazard analysis, catastrophe planning.
Specialties: chemical, industrial, commercial and environmental facilities, transportation.
Regions served: international.
Branch offices: Los Angeles, Sacramento and San Francisco, Calif.; Hartford, Conn.; Orlando and Tampa, Fla.; Atlanta; Chicago; Boston; Manchester, N.H.; Toledo, Ohio; Houston; Seattle and Vancouver, Wash.
Officers: Rich Banas, CEO; Rich Corbett, president; James F. Splain, executive vp.
Contact: James F. Splain; *james.splain@xlenvironmental.com*.
**Estimated.*

Z

Zurich Services Corp.

1400 American Lane,
Schaumburg, Ill. 60196;
800-982-5964; fax: 847-605-7736
www.zurichservices.com

2002 revenues
Total gross revenues $70,800,000
Property loss control revenues $20,700,000
Unbundled property loss control 50%
Unbundled revenues $10,300,000
Staff
Total 430
Professionals 112
Clients
Total 5,130
Unbundled 4,100
Loss control services began: 1912.
Parent: Zurich Financial Services Group.
Services: onsite plant loss protection inspections, fire prevention inspections, plant security inspections, hazard identification, building plan reviews, publications, research, client training, building code consulting, OSHA compliance, building valuations, fire suppression and detection systems testing, forensic investigations, claims lost and statistical studies, risk and hazard analysis, catastrophe planning, business interruption consulting.
Specialties: chemical, manufacturing.
Regions served: nationwide; international.
Branch offices: Glendale and San Francisco, Calif.; Atlanta; Chicago; Boston; Grand Rapids; Mich.; New York; Philadelphia; Cleveland; Dallas.
Contact: Dave Schmitz, vp/director-property; 312-496-9131; *dave.schmitz@zurichna.com*.

The full directory of Property Loss Control Consultants is available online, in the directories area of *www.businessinsurance.com*. The searchable directory allows users to locate property loss control consultants by company name, number of unbundled clients, number of professional staff and services provided, among other information. The online database is free to subscribers of *Business Insurance*. PDF copies of the directory can be purchased by calling the Crain Information Center at 312-649-5476.

bi52ms241 risk mgnt.qxd 12/2/03 10:39 AM Page 272

Directory of safety consultants

A

The ASU Group

2120 University Park Drive,
Okemos, Mich. 48864;
517-349-2212; fax: 517-349-9063
www.asugroup.com

Staff
Total 2
Safety consultants 2
Clients
Total 2,100
Corporate/institutional clients 2,100
2002 revenues
Safety consulting. $250,000
Founded: 1952.
Parent: Michigan Claim Service Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Service area: Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin.
Officers: Larry Musser, president; Tara LaRose, executive vp; Michael Wood, secretary/treasurer.
Contact: Mike Dowgiewicz, product sales manager; 517-349-6700; *mik2363@asugroup.com*.

AcceptableRisk

950 Vermal Ave., Suite B,
Mill Valley, Calif. 94941;
415-389-8885; fax: 415-389-8004

Staff
Total 1
ASSE members. 1
Clients
Total 17
Corporate/institutional clients 17
2002 revenues
Safety consulting. $201,000
Founded: 1996.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; offsite training classes or seminars; benchmarking; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research; industrial hygiene laboratory.
Service area: nationwide.
Officers: Mark Hemmendinger.

Adams Safety Management Services

333 E. Butterfield Road,
Lombard, Ill. 60148;
630-324-2700; fax: 630-324-2703
www.asmsllc.com

Staff
Total 6
Safety consultants 4
ASSE members. 4
Clients
Total 38
Corporate/institutional clients 38
2002 revenues
Safety consulting. $525,000
Founded: 1999.
Parent: T.J. Adams Group L.L.C.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; occupational health research; ergonomic research; noise and vibration research; fire protection engineering.
Service area: nationwide.
Officers: Kent Nelson Sr., president/CEO; Greg Fleid, COO; Anthony Pulgine, chief marketing officer.

Aon Risk Consultants

200 E. Randolph St.,
Chicago, Ill. 60601;
312-381-1000; fax: 312-381-0237
www.aon.com

Staff
Total 110
Safety consultants 100
Occupational health consultants 5
Industrial hygiene consultants 5
ASSE members. 91
Clients
Total 1,500
Corporate/institutional clients 1,500
2002 revenues
Safety consulting $25,000,000*
Founded: 1982.
Parent: Aon Corp.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: 50 offices nationwide.
Service area: nationwide.
Officers: Tom Rodell, managing principal; Anthony Addino, national technical service director.
Contact: Robert Schwiring, managing director, 3000 Town Center, Southfield, Mich. 48075, 248-936-5215; Anthony Addino, 55 E. 52nd St., New York, N.Y. 10055, 212-441-2541; Bill Spiers, director, 121 W. Trade St., Charlotte, N.C. 28202, 704-343-4146.
**Estimated.*

Applegate Associates Inc.

2310 Route 34 N., Suite 2C,
Manasquan, N.J. 08736;
732-292-9956; fax: 732-292-9957
www.applegateassociates.com

Staff
Total 12
Safety consultants 12
ASSE members. 3
Clients
Total 120
Corporate/institutional clients 80
2002 revenues
Safety consulting $1,415,000
Founded: 1992.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; expert witness; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research.
Offices: Boston; Union, N.J.
Service area: nationwide.
Officers: Grace C. Applegate, president/CEO; Jason J. Karamanol, vp-construction operations; Catherine Applegate, vp-New England region; Stacy Wolchesky, vp-corporate office operations.
Contact: Stacy Wolchesky; *applegateassociates@prodigy.net*.

Applied Risk Control Corp.

15 N. Mill St.,
Nyack, N.Y. 10960;
845-365-2444; fax: 845-365-2478
www.appliedriskcontrol.com

Staff
Total 21
Safety consultants 15
Occupational health consultants 5

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 273

Continued from previous page
Industrial hygiene consultants 1
ASSE members. 21
Clients
Total 165
Corporate/institutional clients 125
2002 revenues
Safety consulting. $825,000
Founded: 1985.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Los Angeles; San Francisco; Washington; Atlanta; Chicago; Boston; Cleveland; Eugene, Ore.; Dallas; Seattle.
Service area: nationwide.
Officers: Harry P. Mirijanian, president; Gwen Alexander, vp.
Contact: Harry P. Mirijanian.

B

Bickmore Risk Services

1020 19th St., Suite 200,
Sacramento, Calif. 95814;
800-541-4591; fax: 916-491-1436
www.bickmoreriskservices.com

Staff
Total 9
Safety consultants 9
ASSE members. 7
Clients
Total 12
Corporate/institutional clients 12
2002 revenues
Safety consulting $1,400,000
Founded: 1984.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research.
Offices: Los Angeles.
Service area: California, Nevada, Oregon, Washington.
Officers: Linzie Kramer, president/litigation manager; Gregory L. Trout, principal/client administrator; Jeffrey Grubbs, principal/client accounting; Charles Gray, principal/director-risk control services.
Contact: Charles Gray; cgray@bickmoreriskservices.com.

Broadspire*

1 Kemper Drive,
Long Grove, Ill. 60049;
312-559-3938; fax: 874-320-5460
www.natlsco.com

Staff
Total 151
Safety consultants 131
Occupational health consultants 5
Industrial hygiene consultants 15
ASSE members. 79
Clients
Total 420
Corporate/institutional clients 400
2002 revenues
Safety consulting $20,800,000
Founded: 1967.
Parent: Platinum Equity L.L.C.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Los Angeles; San Francisco; Chicago; Berkeley Heights, N.J.; Dallas.
Service area: international.
Officers: Patricia Drago, president/CEO; Michael McClure, executive vp; Robert Donze, vp-loss control services.
Contact: Scott Babcock, business development director; *scott.babcock@natlsco.com.*
**Formerly NATLSCO.*

C

CAS-Claims Administrative Services Inc.

501 Shelley Drive,
Tyler, Texas 75701;
903-509-8484; fax: 903-509-1888
www.cas-services.com

Staff
Total 7
Safety consultants 6
Occupational health consultants 1
ASSE members. 3
Clients
Total 475
Corporate/institutional clients 25
2002 revenues
Safety consulting $2,126,426
Founded: 1990.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; ergonomic research; noise and

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Safety Consultants list companies that provide services such as advice on employee safety, assistance in developing safety programs, safety audits and evaluations, employee training classes and safety research.

Information for the directory was gathered from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included.

To be listed, consultants must offer services directly to employers on an unbundled basis; companies that offer safety consulting only in conjunction with other products and services, such as insurance, are not included. In addition, companies must provide information on revenues from unbundled safety consulting services, and only companies that generate $200,000 or more in revenues from such services are listed.

Each listing begins with the company's address, phone and fax numbers, and Web site address. Listed next is the company's parent as well as the year the company began providing safety consulting services. The listing then provides the company's 2002 revenues from unbundled safety consulting directly to corporate or institutional employers, excluding third-party vendors.

Staff information follows, including the number of professionals assigned to each of the following: safety, occupational health and industrial hygiene consulting. The number of staff members who belong to the American Society of Safety Engineers also is provided. All staff figures are reported in full-time equivalents.

Also provided is the total number of unbundled safety clients in 2002 and, of those, the number of corporate/institutional safety consulting clients.

In addition, the company's safety consulting services are detailed, along with any safety research and educational services offered.

Locations of branch offices providing safety consulting services are listed next, along with the states or regions served. Officers and contact name conclude each listing.

Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 274

Largest independent safety consultants†

Ranked by revenues from safety consulting services*

Rank	Company/Address	Phone/fax/Web site	Unbundled safety consulting revenues	Staff	Total unbundled clients	Corporate/ institutional clients	Principal officer
1	Clayton Group Services Inc. 45525 Grand River Ave., Suite 200, P.O. Box 8008, Novi, Mich. 48376-8008	248-344-8550 Fax: 248-344-0229 www.claytongrp.com	$22,800,000	139	1,450	725	Philip J. Kaszar, president/CEO
2	Broadspire [1] 1 Kemper Drive, Long Grove, Ill. 60049	312-559-3938 Fax: 874-320-5460 www.natlsco.com	$20,800,000	151	420	400	Patricia Drago, president/CEO
3	Regional Reporting Inc. 40 Fulton St., New York, N.Y. 10038	212-694-5973 Fax: 212-608-5074 www.regionalreporting.com	$20,500,000	365	285	285	Martin Myers, CEO
4	Gage-Babcock & Associates Inc. 8315 Parkstone Drive, Chantilly, Va. 20151	703-263-1171 Fax: 703-263-1549 www.gagebabcock.com	$9,000,000	73	425	215	Cindy Cobb, president
5	Risk Consultants Inc. 6611 Watson St., Union City, Ga. 30291	770-964-1226 Fax: 770-969-7301 www.riskcon.com	$5,380,000	102	512	492	R. Michael Malone, president/CEO
6	North American Risk Management Inc. 100 First Ave. S., Suite 266, St. Petersburg, Fla. 33701	727-287-1564 Fax: 727-287-1666 www.narm.biz	$4,900,000	63	186	72	H.R. Schade, president
7	Safety Resources L.L.C. 239 New Road, Parsippany, N.J. 07045	973-575-0900 Fax: 973-575-0901 www.safetyresc.com	$2,826,000	37	12	12	Jack Leonard, president
8	Strategic Safety Associates P.O. Box 80161, Portland, Ore. 97280-0161	503-977-2094 Fax: 503-977-3175 www.movesmart.com	$2,450,000	8	57	57	Robert Pater, managing director
9	F.A. Richard & Associates Inc. dba FARA 2360 Fifth St., Mandeville, La. 70471	800-259-8388 Fax: 985-624-8489 www.fara.com	$2,225,000	19	68	45	M. Todd Richard, president/CEO
10	National Safety Council 1121 Spring Lake Drive, Itasca, Ill. 60143	630-775-2176 Fax: 630-285-1613 www.nsc.org	$1,500,000	9	20 [2]	20 [2]	Alan McMillan, president
10	Process Safety & Reliability Group Inc. 9114 Rhapsody Lane, Suite 1000, P.O. Box 40846, Houston, Texas 77040-2515	713-849-9460 Fax: 713-849-4326 www.psrgroup.com	$1,500,000	30	100	55	Robert J. Weber, president/CEO

† Includes companies not owned by brokers or insurers. * Reflects safety consulting revenues provided on a direct, unbundled basis to corporate/institutional clients. 1 Formerly NATLSCO. 2 Estimated.
Source: BI survey

Originally published: October 20, 2003, *Workers Compensation Spotlight*
Next publication date: October 18, 2004, *Workers Compensation & Disability Management Spotlight*

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 275

Continued from previous page
vibration research; fire protection engineering.
Offices: El Paso, Texas.
Service area: nationwide.
Officers: Billy Hibbs Sr., chairman; Barry L. Jones, president/CEO; Wesley W. Slade, executive vp.
Contact: Wesley W. Slade; *wslade@hhccas.com*.

Chubb Services Corp.

15 Mountain View Road,
Warren, N.J. 07059;
908-903-7172; fax: 908-903-7187
www.chubb.com

Staff
Total 25
Safety consultants 20
Industrial hygiene consultants 2
ASSE members 20
Clients
Total 15
Corporate/institutional clients 15
2002 revenues
Safety consulting $1,000,000
Founded: 1991.
Parent: Chubb Corp.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering.
Offices: Los Angeles; Tampa, Fla.; Atlanta; Itasca, Ill.; Westborough, Mass.; Troy, Mich.
Service area: nationwide.
Officers: Robert Santoro, managing senior vp; Steven Chirico, senior vp/CFO; Sam Lee, vp-risk management services.
Contact: Sam Lee; *slee@chubb.com*.

Clayton Group Services Inc.

45525 Grand River Ave.,
Suite 200, P.O. Box 8008,
Novi, Mich. 48376-8008;
248-344-8550; fax: 248-344-0229
www.claytongrp.com

Staff
Total 139
Safety consultants 36
Industrial hygiene consultants 103
ASSE members 23
Clients
Total 1,450
Corporate/institutional clients 725
2002 revenues
Safety consulting $22,800,000
Founded: 1954.
Parent: Clayton Holding Co.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: 19 offices nationwide.
Service area: nationwide, Canada.
Officers: Philip J. Kaszar, president/CEO; Alice C. Farrar, senior vp/director-national programs; Mark Schumacher, vp/CFO.
Contact: Bruce Hollcroft, director-business development, insurance services, 4636 E. Marginal Way S., Suite 215, Seattle, Wash. 98134, 206-763-7364; Bruce Lyon, senior safety consultant, 6400 W. 110th St., Suite 201, Overland Park, Kan. 66211; 913-451-3600.

Commerce Risk Control Services

1701 Route 70 E.,
Cherry Hill, N.J. 08034;
856-489-6119; fax: 856-470-6152
www.commerceonline.com

Staff
Total 14
Safety consultants 4
Occupational health consultants 5
Industrial hygiene consultants 5
ASSE members 4
Clients
Total 60
Corporate/institutional clients 60
2002 revenues
Safety consulting $2,400,000
Founded: 1986.
Parent: Commerce Bancorp Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; industrial hygiene laboratory.
Offices: Hawthorne and Oakhurst, N.J.
Service area: Delaware, Maryland, New Jersey, New York, Pennsylvania.
Officers: George Norcross III, chairman; Edward Kiessling, president/CEO; Paul Osuch, vp-operations.
Contact: Paul Osuch.

E

ESIS Inc.

1601 Chestnut St., TLP 21P,
Philadelphia, Pa. 19103;
215-640-1362; fax: 215-640-5084
www.esis.com

Staff
Total 140
Safety consultants 120
Occupational health consultants 10
Industrial hygiene consultants 10
ASSE members 50
Clients
Total 425
Corporate/institutional clients 425
2002 revenues
Safety consulting $18,000,000
Founded: 1953.
Parent: ACE USA.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research; industrial hygiene laboratory.
Offices: Los Angeles; San Francisco; Atlanta; Chicago; Kansas City, Kan.; Boston; New York; Portland, Ore.; Dallas; Houston.
Service area: nationwide.
Officers: Ed Troy, president; John Cummings, COO; John Ingram, vp.
Contact: John Ingram; *john.ingram@esis.com*.

F

F.A. Richard & Associates Inc. dba FARA

2360 Fifth St.,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

Staff
Total 19
Safety consultants 19
ASSE members 8
Clients
Total 68
Corporate/institutional clients 45
2002 revenues
Safety consulting $2,225,000
Founded: 1978.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; onsite training

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 276

Continued from previous page
classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; product liability research.
Offices: Atlanta; Lafayette, La.; Houston.
Service area: nationwide.
Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; David R. Sturgis, president-FARA Risk Control Services.
Contact: David R. Sturgis; 400 E. Kaliste Saloom Road, Suite 4500, Lafayette, La. 70508; 800-215-3272.

Fire Protection Solutions Inc.

668 N. Coast Highway, Suite 518,
Laguna Beach, Calif. 92651;
866-777-3473; fax: 949-371-0103
www.fpsolutions.org

Staff
Total 6
Safety consultants 6
Clients
Total 5
Corporate/institutional clients 5
2002 revenues
Safety consulting. $758,000
Founded: 2000.
Services: safety audits/reviews, evaluations or inspections; safety program assistance.
Other services: production of safety materials or videos; development of training materials; fire protection engineering.
Offices: Oakland, Calif.; Atlanta; Tulsa, Okla.; Houston.
Service area: nationwide.
Officers: Steve Shabazian, president; Mark Armbrust, vp/treasurer; Merideth Howard, secretary.
Contact: Steve Shabazian; *steve.shabazian@fpsolutions.org*.

G

Gage-Babcock & Associates Inc.

8315 Parkstone Drive,
Chantilly, Va. 20151;
703-263-1171; fax: 703-263-1549
www.gagebabcock.com

Staff
Total 73
Safety consultants 45
Clients
Total 425
Corporate/institutional clients 215
2002 revenues
Safety consulting $9,000,000
Founded: 1952.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials.
Offices: Los Angeles; San Francisco; Atlanta; Chicago; New York; Vancouver, British Columbia.
Service area: nationwide.
Officers: Thomas W. Jaeger, chairman; Cindy Cobb, president; Mario A. Antonetti, secretary/treasurer.
Contact: Susan A. Yoder, director-corporate business development.

Gallagher Bassett Services Inc.

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

Staff
Total 54
Safety consultants 41
Occupational health consultants 1
Industrial hygiene consultants 4
ASSE members. 22
Clients
Total 571
Corporate/institutional clients 277
2002 revenues
Safety consulting $7,313,000
Founded: 1962.
Parent: Arthur J. Gallagher & Co.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Los Angeles; Atlanta; Fort Worth, Texas.
Service area: nationwide, Asia, Canada, Europe.
Officers: Rich McKenna, president; Joe Slifka, executive vp; Robert Mason, CFO.
Contact: Joe Slifka; 630-285-3575; *joe_slifka@gbtpa.com*.

L

Liberty Mutual Insurance Group

175 Berkeley St.,
Boston, Mass. 02117;
617-357-9500; fax: 617-574-5769
www.libertymutual.com

Staff
Total 550
Safety consultants 510
Occupational health consultants 15
Industrial hygiene consultants 25
ASSE members. 240
Clients*
Total 255
Corporate/institutional clients 255
2002 revenues
Safety consulting $1,250,000
Founded: 1912.
Services: onsite training classes or seminars; offsite training classes or seminars; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; industrial hygiene research; ergonomic research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: 300 offices nationwide.
Service area: nationwide.
Officers: Edmund Kelly, CEO; Gary Gregg, executive vp; Karl Jacobson, senior vp-loss prevention.
Contact: Karl Jacobson.
**Provides unbundled industrial hygiene consulting and laboratory analysis only.*

Loss Control Associates Inc.

172 Middletown Blvd., Suite B-204,
Langhorne, Pa. 19047;
215-750-6841; fax: 215-750-6845
www.losscontrolassociates.com

Staff
Total 6
Safety consultants 6
ASSE members. 2
Clients
Total 27
Corporate/institutional clients 27
2002 revenues
Safety consulting. $402,000
Founded: 1986.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; onsite training classes or seminars; expert witness; OSHA & DOT audits.
Other services: OSHA compliance; fire protection engineering.
Service area: nationwide.
Contact: Orville M. Slye Jr., president; Anthony M. Ordile, consulting engineer; *lcainc@erols.com*.

M

Marsh-Risk Consulting Practice

1166 Ave. of the Americas,
New York, N.Y. 10036;
212-345-6000; fax: 212-345-4808
www.mmc.com; www.marsh.com

Staff
Total 210
Safety consultants 150
Occupational health consultants 50
Industrial hygiene consultants 10
ASSE members. 130

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 277

Continued from previous page

Clients
Total 2,000
Corporate/institutional clients 750
2002 revenues
Safety consulting $33,000,000
Founded: 1850.
Parent: Marsh & McLennan Cos. Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; fire protection engineering.
Offices: more than 100 offices worldwide.
Service area: nationwide.
Officers: Don Birdsong, Stephen Bennett, managing directors.
Contact: Stephen Bennett; 500 W. Monroe, 39th Floor, Chicago, Ill. 60661; 312-627-6761; *stephen.m.bennett@marsh.com*.

Meadowbrook Inc.

26600 Telegraph Road,
Southfield, Mich. 48034;
248-358-1100; fax: 248-358-1614
www.meadowbrook.com

Staff
Total 24
Safety consultants 22
ASSE members 3
Clients
Total 30
Corporate/institutional clients 30
2002 revenues
Safety consulting $2,590,000
Founded: 1955.
Parent: Meadowbrook Insurance Group Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; onsite training classes or seminars; offsite training classes or seminars; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance.
Offices: Montgomery, Ala.; Cerritos, Calif.; Sarasota, Fla.; Overland Park, Kan.; Andover, Mass.; Minneapolis.
Service area: nationwide.
Officers: Merton J. Segal, chairman; Robert S. Cubbin, president/CEO; Karen M. Spaun, senior vp/CFO.
Contact: Randolph Fort, senior vp-corporate claims and loss control; *rfort@meadowbrook.com*.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

N

National Safety Council

1121 Spring Lake Drive,
Itasca, Ill. 60143;
630-775-2176; fax: 630-285-1613
www.nsc.org

Staff
Total 9
Safety consultants 7
ASSE members 7
Clients*
Total 20
Corporate/institutional clients 20
2002 revenues
Safety consulting $1,500,000
Founded: 1913.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance.
Offices: San Francisco; Orlando, Fla.; Atlanta.
Service area: nationwide.
Officers: Alan McMillan, president; Ed Rylko, CFO; Scott Kappmeyer, vp/COO.
Contact: Ronald Miller, director-training and consulting services; *millerr@nsc.org*.
**Estimated.*

Network Safety Consultants Inc.

14400 John Humphrey Drive,
Orland Park, Ill. 60462;
708-226-9123; fax: 708-226-9126
www.thehortongroup.com

Staff
Total 6
Safety consultants 4
Occupational health consultants 2
Industrial hygiene consultants 2
ASSE members 3
Clients
Total 175
Corporate/institutional clients 30
2002 revenues
Safety consulting $850,000
Founded: 1991.
Parent: The Horton Group.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; expert witness; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; ergonomic research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Milwaukee.
Service area: nationwide.
Officers: Gary R. Glader, president; Frank Q. Poppie, vp/treasurer; David J. Loomis, vp.
Contact: Debby Smith, director-adminstrative services; *debby.smith@thehortongroup.com*.

North American RIsk Management Inc.

100 First Ave. S., Suite 266,
St. Petersburg, Fla. 33701;
727-287-1564; fax: 727-287-1666
www.narm.biz

Staff
Total 63
Safety consultants 63
Occupational health consultants 8
Industrial hygiene consultants 8
ASSE members 27
Clients
Total 186
Corporate/institutional clients 72
2002 revenues
Safety consulting $4,900,000
Founded: 1992.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research; noise and vibration research.
Offices: New York; Cleveland.
Service area: nationwide.
Officers: H.R. Schade, president; Jeffrey F. Corder, vp; Erika Boyle, national coordinator-operations.
Contact: *reports@narm.biz*.

P

PMA Management Corp.

380 Sentry Parkway,
Blue Bell, Pa. 19422;
610-397-5000; fax: 610-397-5027
www.pmagroup.com

Staff
Total 44
Safety consultants 40
Occupational health consultants 2
Industrial hygiene consultants 2
ASSE members 26
Clients
Total 60
Corporate/institutional clients 60
2002 revenues
Safety consulting $562,000
Founded: 1991.
Parent: The PMA Insurance Group.
Services: safety audits/reviews, evaluations or inspections; safety program assistance;

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 278

Continued from previous page
ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Atlanta; Hunt Valley, Md.; Mount Laurel, N.J.; Syracuse, N.Y.; Charlotte, N.C.; Allentown, Conshohocken, Harrisburg, Pittsburgh, Pa.; Nashville, Tenn.; Richmond, Va.
Service area: Delaware, District of Columbia, Georgia, Maryland, New Jersey, New York, North Carolina, Pennsylvania, South Carolina, Tennessee, Virginia.
Officers: Francis X. Altiere III, president; Michael J. McMahon, vp-risk control services; Michael MacAulay, assistant vp.
Contact: Michael J. McMahon; *michael_mcmahon@pmagroup.com*.

Parker Services L.L.C.

1800 North Point Drive,
Stevens Point, Wis. 54481;
800-443-9655; fax: 715-346-6887
www.parkerservicesonline.com

Staff
Total 59
Safety consultants 46
Industrial hygiene consultants 5
ASSE members 46
Clients
Total 221
Corporate/institutional clients 221
2002 revenues
Safety consulting $785,000*
Founded: 1978.
Parent: Sentry Insurance Co.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; onsite training classes or seminars; benchmarking; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; product liability research; fire protection engineering; industrial hygiene laboratory.
Service area: nationwide.
Officers: Craig Brown, president; Dan Stenger, vp; Bill O'Reilly, secretary.
**Estimated.*

Process Safety & Reliability Group Inc.

9114 Rhapsody Lane, Suite 1000,
P.O. Box 40846,
Houston, Texas 77040-2515;
713-849-9460; fax: 713-849-4326
www.psrgroup.com

Staff
Total 30
Safety consultants 30
ASSE members 10
Clients
Total 100
Corporate/institutional clients 55
2002 revenues
Safety consulting $1,500,000
Founded: 1997.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Bakersfield, Calif.; Flemington, N.J.; Calgary, Alberta.
Service area: international.
Contact: Robert J. Weber, president/CEO; 800-250-8511; *psrghouston@psrgroup.com*.

R

RHS Solutions

6377 Emerald Parkway, P.O. Box 3002,
Dublin, Ohio 43017;
614-210-2699; fax: 614-766-0702
www.rhssolutions.com

Staff
Total 9
Safety consultants 6
Occupational health consultants 2
Industrial hygiene consultants 1
ASSE members 3
Clients
Total 150
Corporate/institutional clients 25
2002 revenues
Safety consulting $750,000
Founded: 1999.
Parent: CompManagement Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; noise and vibration research.
Offices: Austin, Texas; Richmond, Va.
Service area: nationwide.
Officers: Robert Bossart, CEO; Jonathan Wagner, president; Frank Pagnatta, vp.
Contact: Frank Pagnatta; 614-210-2699, ext. 2406; *pagnatta@rhssolutions.com*.

RPF Associates

20 Leroy St.,
Dix Hill, N.J. 11746-6644;
631-586-0778; fax: 631-586-5164

Staff
Total 4
Safety consultants 2
Occupational health consultants 1
ASSE members 2
Clients
Total 41
Corporate/institutional clients 41
2002 revenues
Safety consulting $255,000
Founded: 1984.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; expert witness; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering.
Service area: nationwide.
Officers: Robert P. Firmbach, president; Carol A. Firmbach, vp.

Regional Reporting Inc.

40 Fulton St.,
New York, N.Y. 10038;
212-694-5973; fax: 212-608-5074
www.regionalreporting.com

Staff
Total 365
Safety consultants 340
Occupational health consultants 10
Industrial hygiene consultants 15
Clients
Total 285
Corporate/institutional clients 285
2002 revenues
Safety consulting $20,500,000
Founded: 1963.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research; product liability research; noise and vibration research; fire protection engineering.
Offices: Eldorado Hills and Huntington Beach, Calif.; South Windsor, Conn.; Marietta, Ga.; Elgin, Ill.; Mount Laurel, N.J.; Twinsburg, Ohio.;
Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 279

Continued from previous page
Richardson, Texas.
Service area: nationwide.
Officers: Martin Myers, CEO; Louis Siegel, president; Allan Myers, executive vp.

Risk Consultants Inc.

6611 Watson St.,
Union City, Ga. 30291;
770-964-1226; fax: 770-969-7301
www.riskcon.com

Staff
Total 102
Safety consultants 62
Occupational health consultants 35
Industrial hygiene consultants 5
ASSE members 58
Clients
Total 512
Corporate/institutional clients 492
2002 revenues
Safety consulting $5,380,000
Founded: 1979.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: San Diego, Calif.; Ocala, Fla.; Atlanta and Snellville, Ga.
Service area: nationwide.
Officers: R. Michael Malone, president/CEO; Hugh P. Bagwell, vp.
Contact: R. Michael Malone; *mike.malone@riskcon.com*.

RiskWise

16086 Acadia Drive,
Prairieville, La. 70769;
225-413-7542; fax: 225-622-5199
www.riskwise.biz

Staff
Total 3
Safety consultants 2
ASSE members 2
Clients
Total 35
Corporate/institutional clients 15
2002 revenues
Safety consulting $250,000
Founded: 2000.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; product liability research; fire protection engineering.
Service area: nationwide.
Contact: Chris Conti, president.

S

Safety & Risk Control Services Inc.

395 Main St., Suite 4,
Metuchen, N.J. 08840;
800-466-4025; fax: 732-906-2045
www.safetyrisk.com

Staff
Total 14
Safety consultants 13
Industrial hygiene consultants 1
ASSE members 12
Clients
Total 19
Corporate/institutional clients 19
2002 revenues*
Safety consulting $500,000
Founded: 1989.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; offsite training classes or seminars; expert witness; OSHA & DOT audits; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research; product liability research; fire protection engineering; industrial hygiene laboratory.
Service area: nationwide.
Contact: Harvey S. Staple, president; *info@safetyrisk.com*.
**Estimated.*

Safety Consulting Inc.

150 S.W. 33rd St., Suite A,
Topeka, Kan. 66611;
785-266-1006; fax: 785-266-1007

Staff
Total 4
Safety consultants 3
ASSE members 1
Clients
Total 60
Corporate/institutional clients 60
2002 revenues
Safety consulting $415,000
Founded: 1971.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; offsite training classes or seminars; expert witness; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; OSHA compliance.
Offices: Wichita, Kan.; Kansas City, Mo.
Service area: nationwide.
Officers: Craig Stromgren, president; Dan Pabst, safety consultant; Sandy Hartman, office manager.
Contact: Sandy Hartman; *sci@safetyconsultinginc.com*.

Safety Resources L.L.C.

239 New Road,
Parsippany, N.J. 07045;
973-575-0900; fax: 973-575-0901
www.safetyresc.com

Staff
Total 37
Safety consultants 32
ASSE members 18
Clients
Total 12
Corporate/institutional clients 12
2002 revenues
Safety consulting $2,826,000
Founded: 2000.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; onsite training classes or seminars.
Other services: production of safety materials or videos; OSHA compliance.
Service area: Alabama, Connecticut, Delaware, Florida, Georgia, Illinois, Maine, Massachusetts, New Jersey, New York, North Carolina, Rhode Island, South Carolina, Tennessee, Texas, Vermont, Virginia.
Officers: Jack Leonard, president; Jim Davis, vp.

Specialty Risk Services*

Goodwin Square, 225 Asylum St.,
Hartford, Conn. 06103;
860-520-2505; fax: 860-520-2503
www.specialtyriskservices.com

Staff
Total 200
Safety consultants 170
Industrial hygiene consultants 8
ASSE members 170
Clients
Total 60
Corporate/institutional clients 60
2002 revenues
Safety consulting $2,500,000
Founded: 1991.
Parent: The Hartford Financial Service Group Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; prod-

Continued on next page

bi52ms241 risk mgnt.qxd 12/1/03 12:04 PM Page 280

Continued from previous page
uct liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Los Angeles; San Francisco; Denver; Orlando, Fla.; Atlanta; Chicago; Kansas City, Kan.; Detroit; Buffalo and New York, N.Y.; Charlotte, N.C.; Dallas; Richmond, Va.
Service area: nationwide.
Officers: Dennis Replogle, president; Jim Leonard, Pam Rippens, senior vps.
Contact: Tim Howe, assistant vp/director-loss control; Hartford Plaza, T-21, Hartford, Conn. 06115; 860-547-4815; *tim.howe@thehartford.com*.
**Formerly The Hartford Financial Services Group Inc.*

Strategic Safety Associates

P.O. Box 80161,
Portland, Ore. 97280-0161;
503-977-2094; fax: 503-977-3175
www.movesmart.com

Staff
Total 8
Safety consultants 8
ASSE members 8
Clients
Total 325
Corporate/institutional clients 325
2002 revenues
Safety consulting $2,450,000
Founded: 1985.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; onsite training classes or seminars; offsite training classes or seminars.
Other services: development of training materials.
Offices: Denver.
Service area: nationwide.
Officers: Robert Pater, managing director; Paul McClellan, manager-special projects; Craig Lewis, manager-strategic activities.
Contact: Robert Pater.

W

Worksite International

9 Soledad Drive, Suite A,
Monterey, Calif. 93940;
888-288-4463; fax: 831-648-8330
www.worksiteinternational.com

Staff
Total 3
Occupational health consultants 3
Clients
Total 250
Corporate/institutional clients 150
2002 revenues
Safety consulting. $300,000
Founded: 1993.
Services: ergonomic program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; occupational health research; ergonomic research.
Service area: nationwide.
Contact: Alison Heller-Ono, president/CEO; 831-648-8724.

X

XL Environmental Inc.

520 Eagleview Blvd.,
Exton, Pa. 19341;
800-327-1414; fax: 610-458-8612
www.xlenvironmental.com

Staff
Total 51
Safety consultants 30
Industrial hygiene consultants 10
ASSE members 13
Clients
Total 100
Corporate/institutional clients 80
2002 revenues
Safety consulting $3,000,000
Founded: 1985.
Parent: XL Capital Ltd.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; noise and vibration research; industrial hygiene laboratory.
Offices: Los Angeles, Sacramento and San Francisco, Calf.; Chicago; Houston; Seattle.
Service area: nationwide.
Officers: Richard Banas, CEO; Rich Corbett, president; James F. Splain, executive vp.
Contact: James F. Splain.

Z

Zeigle Consulting Associates Inc.

N. 495 Arbutus Drive,
Neillsville, Wis. 54456;
715-743-3037; fax: 715-743-3038

Staff
Total 11
Safety consultants 10
Industrial hygiene consultants 1
ASSE members 6
Clients
Total 30
Corporate/institutional clients 18
2002 revenues
Safety consulting $1,000,000
Founded: 1993.
Parent: ZCA Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; onsite training classes or seminars; offsite training classes or seminars; expert witness; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; OSHA compliance; industrial hygiene research; ergonomic research; product liability research; noise and vibration research; fire protection engineering; industrial hygiene laboratory.
Offices: Salt Lake City; Burlington, Vt.
Service area: nationwide, Canada, Mexico, Puerto Rico.
Officers: Stephen J. Zeigle, president; Griselda Zeigle, secretary/treasurer.
Contact: *zca@zca-usa.com*.

Zurich Services Corp.

1400 American Lane,
Schaumburg, Ill. 60196;
800-982-5964; fax: 847-605-7736
www.zurichservices.com

Staff
Total 420
Safety consultants 403
Occupational health consultants 2
Industrial hygiene consultants 15
ASSE members 165
Clients
Total 325
Corporate/institutional clients 325
2002 revenues
Safety consulting $5,400,000
Founded: 1991.
Parent: Zurich Financial Services Inc.
Services: safety audits/reviews, evaluations or inspections; safety program assistance; ergonomic program assistance; industrial hygiene program assistance; occupational health program assistance; onsite training classes or seminars; offsite training classes or seminars; benchmarking; OSHA & DOT audits; school violence programs; workplace violence programs.
Other services: production of safety materials or videos; development of training materials; rehabilitation; OSHA compliance; industrial hygiene research; occupational health research; ergonomic research; product liability research; noise and vibration research; fire protection engineering.
Offices: Glendale, Sacramento and San Francisco, Calif.; Atlanta; Chicago; Baltimore; New York; Harrisburg, Philadelphia and Pittsburgh, Pa.; Dallas.
Service area: nationwide.
Officers: David Czartoryski, senior vp; Armand Fernandez, vp-health, safety and environment; Ken Leavelle, vp-operations; Mark Terry, vp-construction; Dave Schmitz, vp-property and boiler.
Contact: Armand Fernandez; 847-605-6766; *armand.fernandez@zurichna.com*.

bi52ms281 tech prov.qxd 12/1/03 12:05 PM Page 281

Directory of risk management information systems

A

AIG Insurance Services Inc.

400 Interpace Parkway, Building A,
Third Floor,
Parsippany, N.J. 07054;
800-767-2524; fax: 973-402-2895
www.intellirisk.com

Risk management systems since: 1988.
Parent: American International Group Inc.

■ **IntelliRisk NetSource**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1994.
Total installations*: 2,500; 1,800 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, international casualty, non-occupational disability claims.
Features: allocation of premiums, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, report generation, reserve tracking, safety and loss control, participation in cost reduction strategies, proactive risk analysis.
User Support: user groups/meetings, onsite training, telephone assistance*, solution development teams, Web-based service to fulfill loss run requests.
Staff: 60 total, 55 professionals.
Clients*: 1,300; 900 in corporate risk management departments, 500 new systems in 2002.
Branch offices: Los Angeles, Santa Ana and San Francisco, Calif.; Atlanta; Chicago; New York; Philadelphia; Dallas; London; Frankfurt, Germany.
Officers: Steven Iler, president; Peter Beyda, chief information officer-DBG claims; Alan Louison, vp-IntelliRisk e-Services/RMIS.
Contact: RMIS Help Center; *mishc@aig.com.*
**Estimated. **Telephone assistance is available only Monday-Friday, 8:00 a.m. to 8:00 p.m. Eastern Standard Time.*

American Technical Services Inc.

180 Alternate 19 N.,
Palm Harbor, Fla. 34683;
800-893-1944; fax: 727-431-0150
www.atsrmis.com

Risk management systems since: 1987.

■ **ATS/RMIS**
System requirements: IBM-compatible computer, Windows, Macintosh.
Customization optional.
First installation: 1987.
Total installations*: 3,000; 1,000 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, cargo, disability, group medical, LongShore and Workers Compensation Act, medical malpractice.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, document management, EDI, workflow.
Optional features: bill review, medical case management, treatment plans.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, ASP services, 800 line upport.
Staff: 23 total, 19 professionals.
Clients: 125; 118 in corporate risk management departments, 8 new systems in 2002.
Branch offices: Hayward, Calif.
2002 revenues: 4% hardware; 70% software; 26% services.
Officers: Cheryll Wing, president/CEO; Craig Zivolich, vp.
Contact: Craig Zivolich; *sales@atsrmis.com.*
*System is available both as a Windows version and Web version. *Estimated.*

Aon Corp.

Aon Center, 200 E. Randolph St.,
14th Floor,
Chicago, Ill. 60601;
800-953-4601; fax: 847-953-5301
www.aon.com/riskmonitor, www.aon-safetylogic.com

Risk management systems since: 1978.

■ **Aon Risk Monitor**
Price: $60,000.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1995.
Total installations: 1,036; 881 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, aviation, casualty, D&O, E&O, employers liability, marine, professional liability, products liability.
Features: allocation of premiums; claims administration; charting/graphing; diary; exposure analysis; incident reporting; litigation management; loss development; loss forecasting; loss prevention; loss trending; OSHA recordkeeping/reporting; policy tracking; property appraisal; report generation; quotation data fact sheet of coverage perils/terms; reserve tracking; risk analysis; safety and loss control; self-insurance comparisons and analysis; attachment of any type of electronic file; ability to track over 25 user defined data fields; data analysis, consolidation and warehousing; electronic report distribution; expense allocation, multilingual and currency; property value tracking; Web-based application available 365 days a year.
Optional features: interfaces with AonLine Web-based client portal, that improves communications through a host of collaborative groupware tools; Aon Market Exchange, Web-based tool that provides secure transmission of submissions and responses between the client, carrier and Aon; Safetylogic, Web-based safety management and risk control solution tool.
User Support: user groups/meetings, onsite training, telephone assistance.
Staff: 100 total.
Clients: 169; 161 in corporate risk management departments, 20 new systems in 2002.
Branch offices: Fresno, Calif.; Atlanta; Glenview, Ill.; New York; Charlotte, N.C.; Dallas; Sydney, Australia; Toronto; London; Rotterdam, Netherlands.
2002 revenues: 20% software; 80% services.

■ **Aon Safetylogic**
Price: $7,500 per year minimum.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1998.
Total installations: 4,900; 2,200 in corporate risk management departments.
Features: charting/graphing; diary; incident reporting; loss prevention; loss trending; OSHA recordkeeping/reporting; report generation; safety and loss control; bulletins; programs; policies; procedures and other electronic documents; management/distribution of alerts; meetings/employee contacts; meeting topics (Spanish and English) and assessment checklists open item/resolution tracking and reporting; resource library of written safety compliance program templates; scheduling, tracking and reporting of assessments/self-inspections and training.
Optional features: data feed/transfer of worker compensation claim data from TPAs/carriers to automate OSHA recordkeeping; integration with Aon's Suite of eSolutions including Aon Risk Monitor; online environmental reporting integrated with client's inventory control system; online training and learning management system for environmental, health, safety and human resource compliance training; online material safety data sheet management.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:05 PM Page 282

Largest risk management information systems

Ranked by number of installations in corporate risk management departments*

Rank	System name	Company/Address	Phone/Fax/Web site	Number of installations	Price	First installation	Principal officer
1	STARS Professional Edition	Marsh-Risk Technologies Practice. 500 W. Monroe St. Chicago, Ill. 60661-3630	312-627-6000 Fax: 312-627-6590 www.starsinfo.com, www.marsh.com	11,900	$75,000	1990	Robert G. Petrie III, practice manager-Marsh Risk Technologies
2	e-CARMA	Travelers Property Casualty Corp. 1 Tower Square Hartford, Conn. 06183	860-277-2770 Fax: 860-277-2876 www.travelerspc.com/commercial/rmis	8,194	NA	1983	Matthew L. Carden, vp
3	Sigma Encore Suite	Risk Sciences Group Inc. 1900 E. Golf Road, Suite 700 Schaumburg, Ill. 60173	800-619-0224 Fax: 847-619-3079 www.risksciencesgroup.com	3,500	$67,850	1978	Grover Davis, chairman/CEO
4	Chubb RMIS Suite of Products	Chubb Corp. 202 Hall's Mill Road, P.O. Box 1650 Whitehouse Station, N.J. 08889-1650	800-715-7475 Fax: 908-572-4380 www.chubb.com	2,700	up to $22,000	1994	Craig Padover, assistant vp-large account services
5	Aon Safetylogic	Aon Corp. Aon Center, 200 E. Randolph St., 14th Floor Chicago, Ill. 60601	800-953-4601 Fax: 847-953-5301 www.aonsafetylogic.com	2,200	$7,500 per year minimum	1998	Bob Newman, managing director
6	RISKTRAC.nxt	RISKTRAC 230 Commerce Way Portsmouth, N.H. 03801	603-422-0444 Fax: 603-433-4676 www.risktrac.com	2,100	NA	1999	Diane Fandrich, managing director
7	IntelliRisk NetSource	AIG Insurance Services Inc. 400 Interpace Parkway, Building A, Third Floor Parsippany, N.J. 07054	800-767-2524 Fax: 973-402-2895 www.intellirisk.com	1,800 [1]	NA	1994	Steven Iler, president
8	RiskConsole	Risk Laboratories L.L.C. 531 Roselane St., Suite 800 Marietta, Ga. 30060-6979	678-784-4600 Fax: 678-784-4700 www.risklabs.com	1,489	$1,000 to $50,000 a month	2001	Scott Saffran, CEO
9	RiskAdvantage Loss Management	ESIS Inc. 1601 Chestnut St. Philadelphia, Pa. 19103	800-344-0494 Fax: 215-640-5538 www.riskadvantage.com	1,265	$5,000 to $10,000	1998	Ed Troy, president
10	ATS/RMIS	American Technical Services Inc. 180 Alternate 19 N. Palm Harbor, Fla. 34683	800-893-1944 Fax: 727-431-0150 www.atsrmis.com	1,000	NA	1987	Cheryll Wing, president/CEO
10	@venture	The Hartford Financial Services Group Inc. Hartford Plaza Hartford, Conn. 06115	860-547-5000 Fax: 860-547-3017 www.thehartford.com	1,000	$5,500	1999	Ramani Ayer, chairman/CEO
10	INFORM	INFORM Applications Inc. 888 Veterans Highway Hauppauge, N.Y. 11788	631-851-0222 Fax: 631-851-1769 www.informapplications.com	1,000	$25,000	1985	Alan Josefsek, president

* Licensed users NA Not available 1 Estimated
Source: BI survey

Originally published: December 1, 2003, *New Technology & Online Solutions Spotlight*
Next publication date: December 13, 2004, *New Technology & Online Solutions Spotlight*

bi52ms281 tech prov.qxd 12/1/03 12:05 PM Page 284

Continued from previous page
User Support: onsite training, telephone assistance available 8 hours a day*, online help topics and tutorial.
Staff: 25 total, 10 professionals.
Clients: 100; 75 in corporate risk management departments, 25 new systems in 2002.
Branch offices: 55 cities nationwide.
2002 revenues: 90% software; 10% services.
Officers: Aon Risk Monitor: Mark Stephens, managing director-Aon eSolutions Group, Americas; Ed Monchen, managing director-Aon eSolutions Group, international; Aon Safetylogic: Bob Newman, managing director; Mary Ann Latko, director-safety services.
Contact: Aon Risk Monitor: Jim Dickinson, vp-Aon eSolutions sales, 704-343-8661, jim_dickinson@ars.aon.com; Steve Cloutman, director-sales and marketing, 44-207-882-0974, steve.cloutman@aon.co.uk; Aon Safetylogic: Steve Hirsch, business development manager, 847-953-5973, steve_hirsch@safetylogic.com.
**Aon Risk Monitor: Support is available Monday–Friday, during normal business hours in the countries utilizing Aon eSolutions services (Australia, Canada, Europe, United States).*

@Global Inc.

13949 W. Colfax Ave., Suite 220,
Golden, Colo. 80401;
800-419-4449; fax: 303-232-5199
www.atglobal.com

Risk management systems since: 1996.

■ **Allegro**
Price: $5,000 per user.
System requirements: IBM-compatible computer, Windows, Macintosh.
Customization optional.
First installation: 1997.
Total installations*: 20; 5 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, care management, client invoicing, EDI utilities, medical bill review.
Optional features: Web-based first notice of injury submission, Web-based report generation.
User Support: onsite training, telephone assistance available 12 hours a day, after hours help desk.

■ **webMBR**
Price: $1.25 per medical bill and 25% of PPO savings and 30% for out-of-network savings.
System requirements: IBM-compatible computer, Windows, Macintosh.
Online system.
Customization optional.
First installation: 2002.
Total installations*: 10, 5 in corporate risk management departments.
Claims/coverage managed: workers compensation, auto.
Features: report generation, automatically reprices medical bills in accordance with state fee schedules and rules, national UCR and pharmacy and industry leading PPO networks databases, negotiates out-of-network savings, prints explanation of benefits, management reports, and client billing, provides system support for batch processing, data import and data export requirements.
User Support: onsite training, telephone assistance available 12 hours a day, 24 hour help desk.

■ **webALLEGRO**
Price: $5,000 per user.
System requirements: IBM-compatible computer, Windows, Macintosh.
Online system.
Customization optional.
First installation: 2002.
Total installations*: 10; 5 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, care management, client invoicing, EDI utilities, medical bill review.
Optional features: Web-based first notice of injury submission, Web-based report generation.
User Support: onsite training, telephone assistance available 12 hours a day, after hours help desk.
Clients*: 20; 5 in corporate risk management departments.
Branch offices: Phoenix; Fort Lauderdale, Fla.; Dallas.
2002 revenues: 65% software; 35% services.
Officers: Steve Graham, president/chief technology officer; Kirk Gillis, COO.
Contact: Kirk Gillis; 800-419-4449, ext. 11; *gillis@atglobal.com*.
**Estimated.*

B

Blackburn Group Inc.

P.O. Box 52,
Penfield, N.Y. 14526;
585-586-4530; fax: 585-586-7479
www.blackburngroup.com

Risk management systems since: 1985.

■ **RiskPro**
Price: $25,000 or monthly user fees.
System requirements: IBM-compatible computer, Windows, Internet browser, virtual private networks.
Online system.
Customization optional.
First installation: 1985.
Total installations: 330; 275 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, energy, multiline, real estate, utility.
Features: allocation of premiums, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking,

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Risk Management Information Systems lists companies that produce and supply proprietary software products to corporations in response to their risk management needs.

Directory listings are based on each company's response to a *BI* questionnaire. The directory is published as an editorial service; there is no charge for companies to be listed.

The listings are organized by company. Each begins with the company's address, phone and fax numbers and Web site address, if provided. Also included is the organization's parent company.

Information on specific software products follows. Included are the average completely installed price, operating system and hardware system requirements, whether the product is an online system and whether customization is available. The year of each product's first installation, the total number of installations (licensed users) and the total number of installations (licensed users) in corporate risk management departments are also provided. Listed next are the types of claims/coverages managed and product features.

The number or employees devoted to risk management information systems is noted under staff. The clients section details the total number of risk management system clients in 2002, the number of those clients in risk management departments and the number of new clients who purchased systems in 2002. Also listed are the company's gross revenues for 2002 and names and titles of principal officers. The name of contact person completes each listing.

Every attempt is made to publish complete and accurate listings; however, *BI* is unable to verify all information supplied.

bi52ms281 tech prov.qxd 12/1/03 12:05 PM Page 285

Continued from previous page
risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, complete claim database conversion, energy and utilities (theft of service, line damage) modules, integrated multinational exposure and claim management, online currency conversion.
Optional features: client-specified actuarial systems integration, line damage, theft of service.
User Support: user groups/meetings, onsite training, telephone assistance available 24 hours a day, manuals, tutorials.
Staff: 4 total, 4 professionals.
Clients: 330; 275 in corporate risk management departments, 20 new systems in 2002.
2002 revenues: 10% hardware; 50% software; 40% services.
Contact: Robert J. Blackburn, managing principal.

Brightwork Inc.

1338 W. Addison St., Suite 1,
Chicago, Ill. 60613;
773-529-0465; fax: 630-604-9729
www.brightworkinc.com,
www.aboutalyce.com

Risk management systems since: 2003.

■ **Alyce**
Price: $5,000 per user.
System requirements: IBM-compatible computer, Internet browser.
Online system.
Customization optional.
First installation: 2003.
Total installations: 33; 3 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, auto.
Features: check processing/writing, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, policy tracking, report generation, reserve tracking, deductible tracking, form letters, notes, state regulatory forms.
Optional features: Internet claim entry, medical bill repricing.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, e-mail, remote access, Web forums.
Clients: 8.
Officers: Ted Luekens, president/CEO.
Contact: Peter Schell;
peterschell@brightworkinc.com.

C

Certificate Management Solutions

875 N. Michigan Ave., 18th Floor,
Chicago, Ill. 60611;
800-994-9440; fax: 312-202-6180
www.certificatesolutions.com

Risk management systems since: 1995.
Parent: Near North National Group.

■ **Certificate Management Solutions**
System requirements: IBM-compatible computer, Windows, Adobe Acrobat, remote desktop.
Online system.
First installation: 1995.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: certificate issuance, certificate tracking.
Optional features: import/export capabilities allowing integration with clients' systems.
User Support: onsite training, telephone assistance, online assistance, producer licensed account managers.
Branch offices: Los Angeles, Portland, Ore.
Officers: Tony Swiantek, vp-information technology.
Contact: Leanne Fleck, vp/general manager; Chris Mika, sales specialist, 888-915-4673.

Chubb Corp.

202 Hall's Mill Road, P.O. Box 1650,
Whitehouse Station, N.J. 08889-1650;
800-715-7475; fax: 908-572-4380
www.chubb.com

Risk management systems since: 1994.

■ **Chubb RMIS Suite of Products**
Price: up to $22,000.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1994.
Total installations: 5,403; 2,700 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, boiler and machinery, inland marine, ocean cargo.
Features: allocation of premiums, charting/graphing, diary, exposure analysis, litigation management, loss development, loss forecasting, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, alerts and triggers, customized location/corporate structures, data mining, deductible reimbursement tracking, location maintenance facility, split security access within account.
Optional features: data conversion and consolidation services.
User Support: user groups/meetings, onsite training, telephone assistance available 9 hours a day, refresher training, tool customization, Webcasting.
Staff: 24 total, 24 professionals.
Clients: 4,517; 2,258 in corporate risk management departments, 455 new systems in 2002.
Branch offices: 55 offices nationwide, Canada and Puerto Rico.
Officers: Craig Padover, assistant vp-large account services; Richard Kaiser, assistant vp-business services manager; Jodie Lovas, RMIS team manager.
Contact: RMIS support;
rmisupport@chubb.com.

Corporate Systems Inc.

1200 Corproate Systems Center,
Amarillo, Texas 79102;
800-927-3343; fax: 806-376-4077
www.csedge.com

Risk management systems since: 1967.

■ **CS Risk Management Information Systems**
Price: $2,700 per user.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1967.
Total installations*: 500; 400 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: allocation of premiums, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, data conversion and consolidation.
Optional features: CS ClaimsPro delivers check processing, claim, reporting and electronic document handling, claims administration, report of injuries creation and reporting, diary, litigation tracking, reserves and policy tracking. Current development enhancements to CS Risk Management Information Systems solutions include dashboard reporting, scorecard reporting and portal integration and access.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, online help, online lookup and user documentation.
Staff: 500 total, 350 professionals.
Clients: 92; 77 in corporate risk management departments, 18 new systems in 2002.
Branch offices: Lisle, Ill.
2002 revenues: $50,000,000 total; $11,000,000 from risk management information systems; 85% software; 15% services.
Officers: Johnny Mize, president/CEO; Susan Case, vp-industry transformation; John Champlin, vp-customer service/COO.
Contact: Don Bybee, vp-sales;
info@csedge.com.
**Estimated.*

D

DAVID Corp.

200 Pine St., Second Floor,
San Francisco, Calif. 94104;
415-362-4555; fax: 415-362-5010
www.davidcorp.com

Risk management systems since: 1986.
Parent: Platinum Equity L.L.C.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:05 PM Page 286

Continued from previous page

■ **Renaissance**
Price: $58,000 to $62,000.
System requirements: IBM-compatible computer, Windows.
Customization optional.
First installation: 1998.
Total installations*: 1,300; 700 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: check processing/writing, claims administration, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, report generation, reserve tracking, safety and loss control.
Optional features: employee imports, index bureau export/imports, medical bill imports, payment exports, Public Risk Database Projects exports.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day.
Staff: 19 total, 16 professionals.
Clients: 60; 40 in corporate risk management departments, 6 new systems in 2002.
Branch offices: San Francisco.
2002 revenues: 60% software; 40% services.
Officers: Jeff Bailey, president; Ciony Rapadas, vp-operations; Matt Randolph, system architect.
Contact: Ciony Rapadas; *arapadas@davidcorp.com.*
**Estimated.*

Delphi Technology Inc.

201 Broadway,
Cambridge, Mass. 02139;
617-494-8361; fax: 617-494-1845
www.delphi-tech.com

Risk management systems since: 1990.

■ **OASIS**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1996.
Claims/coverage managed: general liability, workers compensation, property, auto, professional liability.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation.
Optional features: claims management, data warehouse, financial management, imaging, incident reporting, policy management, reinsurance, risk analysis management, risk management.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, expanded telephone hours available under agreement.

■ **Incident Reporting System**
System requirements: IBM-compatible computer, Windows, Internet browser.
Online system.
Customization optional.
First installation: 2002.
Claims/coverage managed: general liability, workers compensation, property, auto, hospital occurrence reporting.
Features: charting/graphing, exposure analysis, first report of injury, incident reporting, loss forecasting, loss prevention, loss trending, report generation, risk analysis, safety and loss control, self-insurance comparisons and analysis.
Optional features: claims management, data warehouse, financial management, imaging, incident reporting, policy management, reinsurance, risk analysis management, risk management.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, expanded hours available under agreement.

■ **OASIS Claims**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1997.
Claims/coverage managed: general liability, workers compensation, property, auto, professional liability.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property ppraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, dvanced workflow, integration with medical bill review, integration with Incident Reporting System.
Optional features: claims management, data warehouse, financial management, imaging, incident reporting, policy management, reinsurance, risk analysis management, risk management.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, expanded hours available under agreement.

■ **Risk Analysis Management System (RAMS)**
System requirements: IBM-compatible computer, Windows, Internet browser.
Online system.
Customization optional.
First installation: 1996.
Claims/coverage managed: general liability, workers compensation, property, auto, professional liability.
Features: certificate tracking, charting/graphing, exposure analysis, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, loss triangles with loss development factors.
Optional features: claims management, data warehouse, financial management, imaging, incident reporting, policy management, reinsurance, risk analysis management, risk management.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, expanded hours available under agreement.
Staff: 140 total, 125 professionals.
Clients*: 20; 6 in corporate risk management departments.
Branch offices: San Diego; New Brunswick, N.J.
Officers: Sam Fang, president; Michael Nikosey, vp-finance; Al Schutte, vp-professional services.
Contact: Patty Morey Walker, director-sales and marketing operations; 617-494-8361, ext. 2011; pwalker@delphi-tech.com.
**Estimated.*

E

Effisoft USA

266 Beacon St.,
Boston, Mass. 02116;
617-437-9600; fax: 617-437-9601
www.effisoft.com

Risk management systems since: 1989.
Parent: Effisoft S.A.R.L.

■ **Webrisk**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1989.
Total installations: 50; 40 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, all lines of insurance.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers com-

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 287

Continued from previous page
pensation experience rate modification calculation, threats module.
Optional features: enterprise risk management module, threats module.
User Support: onsite training, telephone assistance available 8 hours a day, electronic users manual.
Staff: 80 total, 45 professionals.
Clients: 50; 40 in corporate risk management departments, 6 new systems in 2002.
Branch offices: Boston; London; Paris.
2002 revenues: $5,500,000 total; $5,500,000 from risk management information systems; 70% software; 30% services.
Officers: Will Warren, president/CEO.
Contact: David Morin, director-new business development; 617-437-9600, ext. 31; *dave.morin@effisoft.com*.

Envision Technology Solutions L.L.C.

6985 Union Park Center, Suite 595,
Midvale, Utah 84047;
801-568-1818; fax: 801-568-5779
www.envision-ts.com

Risk management systems since: 1994.
Parent: CNA Financial Corp., Near North National Group Inc.

■ **RiskEnvision**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1994.
Claims/coverage managed: general liability, workers compensation, property, auto, product liability, professional liability.
Features: check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, disability calculator, EDI, medical bill review.
Optional features: WebEnvision.
User Support: user groups/meetings, onsite training, telephone assistance available 11 hours a day, tech cell phone support 24 hours/7 days a week with response within 2 hours.
Staff: 19 total, 15 professionals.
Contact: Scott Harper, COO; *sharper@envision-ts.com*.

ESIS Inc.

1601 Chestnut St.,
Philadelphia, Pa. 19103;
800-344-0494; fax: 215-640-5538
www.riskadvantage.com

Risk management systems since: 1982.
Parent: ACE USA.

■ **RiskAdvantage Loss Management**
Price: $5,000 to $10,000.
System requirements: IBM-compatible computer, Windows, Internet browser, Macintosh.
Online system.
Customization optional.
First installation: 1998.
Total installations: 1,940; 1,265 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: diary, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, safety and loss control, daily claim updates, real-time access to claim adjuster notes, red flags module, report scheduler, short- and long-term disability claims.
Optional features: custom reporting, first report of injury, OSHA reporting.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day, account service consulting.
Staff: 17 total, 17 professionals.
Clients: 500; 350 in corporate risk management departments, 100 new systems in 2002.
Branch offices: Los Angeles; San Francisco; Atlanta; Chicago; Boston; New York; Portland, Ore.; Dallas; Houston.
2002 revenues: $224,000,000 total; $10,300,000 from risk management information

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 288

Continued from previous page
systems; 80% software; 20% services.
Officers: Ed Troy, president; John Cummings, COO; Alan Mansfield, senior vp-finance.
Contact: Mark F. Pompi, ESIS RMIS national sales and marketing director; 215-640-1959; *mark.pompi@esis.com*.

G

Gallagher Bassett Services Inc.

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

Risk management systems since: 1983.
Parent: Arthur J. Gallagher & Co.

■ **risxfacs.com**
System requirements: IBM-compatible computer, Internet browser, Macintosh.
Online system.
Customization optional.
First installation: 1983.
Total installations: 5,608.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: check processing/writing, claims administration, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, safety and loss control.
User Support: user groups/meetings, onsite training, telephone assistance available 24 hours a day.
Staff: 104 total, 101 professionals.
Clients: 1,780.
2002 revenues: $251,000,000 total; 100% software.
Officers: Richard J. McKenna, president; Emil Bravo, Wally Gawaluch, executive vps.
Contact: Colleen Saurbier; 630-285-4019; *colleen_saurbier@gbtpa.com*.

GenSource Corp.

25572 Ave. Stanford,
Valencia, Calif. 91355;
661-294-1300; fax: 661-294-1310
www.gensourcecorp.com

Risk management systems since: 1977.

■ **GenCOMP**
Price: $60,000 to $100,000.
System requirements: IBM-compatible computer, Windows, Internet browser, Macintosh.
Online system.
Customization optional.
First installation: 1977.
Total installations: 4,000; 200 in corporate risk management departments.
Claims/coverage managed: workers compensation.
Features: check processing/writing, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, EDI, index bureau reporting, word processing.
Optional features: ASP system hosting and support, accounts payable interface, bill review interfaces, client-based reporting, document imaging, MICR laser check printing, permanent disability rating, postive pay reconcilation, Public Risk Database Projects interface, Web-based access and/or inquiry.
User Support: user groups/meetings, onsite training, telephone assistance available 9 hours a day, extended support hours available.

■ **GenPAC**
Price: $60,000 to $100,000.
System requirements: IBM-compatible computer, Windows, Internet browser, Macintosh.
Online system.
Customization optional.
First installation: 1977.
Total installations: 4,000; 200 in corporate risk management departments.
Claims/coverage managed: general liability, property, auto.
Features: check processing/writing, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, EDI, word processing.
Optional features: ASP system hosting and support, accounts payable interface, client-based reporting, document imaging, MICR laser check printing, Public Risk Database Projects interface, postive pay reconcilation, Web-based access and/or inquiry.
User Support: user groups/meetings, onsite training, telephone assistance available 9 hours a day, extended support hours available.
Staff: 33 total, 29 professionals.
Clients: 500; 200 in corporate risk management departments, 25 new systems in 2002.
Branch offices: Folsom, Calif.; Cocoa Beach, Fla.
2002 revenues: 10% hardware; 45% software; 45% services.
Officers: Jerry C. Buckley, chairman; Eric Hoffberg, president/CEO; Nora Kenner, executive vp-consulting services.
Contact: John Carolan, vp-sales and marketing; *sales@gensourcecorp.com*.

The 2004 Risk Management Information Systems charts, rankings and online directory will be published in conjunction with the December 13 issue of *Business Insurance*.

H

The Hartford Financial Services Group Inc.

Hartford Plaza,
Hartford, Conn. 06115;
860-547-5000; fax: 860-547-3017
www.thehartford.com

Risk management systems since: 1993.

■ **@venture**
Price: $5,500.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1999.
Total installations: 3,500; 1,000 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, auto.
Features: claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, loss prevention, OSHA recordkeeping/reporting, policy tracking, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, administrative services, e-mail alerts, executive dashboard, invoices.
Optional features: ad hoc reports, carrier/TPA claims integration.
User Support: user groups/meetings, onsite training, telephone assistance available 8 hours a day*, bubble/mouseover help, e-mail help desk, online training, training material.
Staff: 30 total, 16 professionals.
Clients: 3,500; 1,000 in corporate risk management departments, 500 new systems in 2002.
Branch offices: Los Angeles; Atlanta; Chicago; King of Prussia, Pa.; Dallas.
2002 revenues: $16,400,000,000 total; $12,000,000 from risk management information systems; 70% software; 30% services.
Officers: Ramani Ayer, chairman/CEO; David Zweiner, president/COO-property and casualty operations; Thomas Marra, president/COO-Hartford Life operations.
Contact: Cathy Leonard, assistant director; *cathy.leonard@thehartford.com*.
**7:30 a.m. to 4:30 p.m. Eastern Standard Time.*

I

INFORM Applications Inc.

888 Veterans Highway,
Hauppauge, N.Y. 11788;
631-851-0222; fax: 631-851-1769
www.informapplications.com

Risk management systems since: 1980.
Parent: Information Builders Inc.
■ **INFORM**
Price: $25,000.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 289

Continued from previous page
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1985.
Total installations: 1,000; 1,000 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: allocation of premiums, claims administration, charting/graphing, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis.
User Support: user groups/meetings, onsite training, telephone assistance available 24 hours a day.
Staff: 20 total, 15 professionals.
Clients: 25; 25 in corporate risk management departments.
Branch offices: Piscataway, N.J.; Memphis, Tenn.
2002 revenues: 50% software; 50% services.
Officers: Alan Josefsek, president; Frank Fantigrossi, vp.
Contact: Alan Josefsek; 631-851-0222, ext. 11.

Insurity Inc.

875 Asylum Ave,
Hartford, Conn. 06105;
860-616-7413; fax: 860-524-7249
www.insurity.com

Risk management systems since: 1988.
Parent: ChoicePoint Inc.

■ **Pyramid**
Price: $250,000.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1988.
Total installations: 21,000; 700 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, disability, homeowners, marine, package.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, litigation management, medical bill review, medical case management, policy administration.
Optional features: most of system can be purchased as expansion modules.
User Support: user groups/meetings, onsite training, telephone assistance available 24 hours a day .
Staff: 350 total, 350 professionals.
Clients: 62; 25 in corporate risk management departments, 8 new systems in 2002.
Branch offices: Ridgefield, Conn.; Red Wing, Minn.; Great Neck, N.Y.
Officers: Jeffrey Glazer, CEO; Tony Reisz, senior vp; William Kuebler, president-claims division.
Contact: Michael Mueller, assistant vp-marketing; *michael.mueller@insurity.com*.

L

Lumtron Technologies Inc.

P.O. Box 309,
Woodstock, Ill. 60098;
815-337-8090; fax: 815-337-7167
www.lumtron.com

Risk management systems since: 1984.

■ **Claims Master**
Price: $7,500.
Syste requirements: IBM-compatible computer, Windows.
Customization optional.
First installation: 1997*
Total installations* 45; 7 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: check processing/writing, charting/graphing, diary, first report of injury, incident reporting, OSHA recordkeeping/reporting, report generation, reserve tracking, risk analysis, self-insurance comparisons and analysis, association business.
Optional features: document management.
User Support: onsite training, telephone assistance available 8 hours a day.
Staff: 25 total, 20 professionals.
Clients: 40; 7 in corporate risk management departments, 25 new systems in 2002.
Officers: Janine M. Jozwiak, CEO; Dan DeSerto, president.
Contact: Matt Disparte, marketing and sales director; *dispartem@lumtron.com.*
**Windows version.*

M

Marsh-Risk Technologies Practice

500 W. Monroe St.,
Chicago, Ill. 60661-3630;
312-627-6000; fax: 312-627-6590
www.starsinfo.com, www.marsh.com

Risk management systems since: 1990.
Parent: Marsh & McLennan Cos. Inc.

■ **STARS Professional Edition**
Price: $75,000.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1990.
Total installations: 12,500; 11,900 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, aviation, business interruption, D&O, E&O, employers liability, hospital, incident tracking, marine, professional liability, products liability.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, accounts payable interface, actuarial analysis, adjuster change utility, audit trail, auto reserve setting, customer specific interfaces, data conversion services, data import and export facilities, data updates from TPAs, insurance companies and other data sources, data warehousing, document management, e-mail and correspondence generation, employee data import, HR interface, indemnity benefits calculator, Internet connectivity, lost time tracking, object linking/embedding, outsourcing solutions, premium allocations, scanning functionality, statistical reporting, 1099 form reporting, third-party interfaces, third-party medical bill review interfaces, workflow management and automation, Web browser-based interface.
Optional features: absence management, client specific customization, fleet management, mass tort claims management, matter management, property value and loss control data collection, policy management, recommendation management, system integration.
User Support: user groups/meetings, onsite training, telephone assistance available 15 hours a day, STARS ASP support 24 hours, 7 days a week.
Clients: 751; 751 in corporate risk management departments, 111 new systems in 2002.

■ **STARS Standard Edition**
Price: $5,000.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 2002.
Total installations: 55; 55 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, product liability.
Features: claims administration, charting/graphing, diary, loss development, loss forecasting,

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 290

Continued from previous page
loss prevention, loss trending, OSHA recordkeeping/reporting, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, data conversion services, data import and export facilities, data updates from TPAs, insurance companies and other data sources, data warehousing, Internet connectivity, Web-based interface.
User Support: telephone assistance available 12 hours a day, STARS ASP support 24 hours a day, 7 days a week.
Staff: 265 total, 225 professionals.
Clients: 25; 25 in corporate risk management departments, 25 new systems in 2002.
Branch offices: Los Angeles; Denver; Norwalk, Conn.; Atlanta; Detroit; New York; Cleveland; Philadelphia; Pittsburgh; Cleveland; Nashville, Tenn.; Dallas; Sydney, Australia; Toronto; London; Paris; Frankfurt, Germany; Milan, Italy; Johannesburg, South Africa.
2002 revenues: 35% software; 65% services.
Officers: Robert G. Petrie III, practice manager-Marsh Risk Technologies; Jeffrey R. Markowitz, Patrick J. O'Neill, managing directors/co-managers-STARS.
Contact: William Diaz, U.S. sales manager; 312-627-6809.

P

PerDatum Inc.

4098 Main St.,
Hilliard, Ohio 43026;
614-777-4636; fax: 614-777-4650
www.perdatum.com

Risk management systems since: 1994.

■ **PROGNOS**
Price: $25,000.
System requirements: IBM-compatible computer, Windows.
Customization optional.
First installation: 1994.
Total installations*:1,000.
Claims/coverage managed: workers compensation.
Features: check processing/writing, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control.
Optional features: audit logging, case management cost tracking, check writing, disability guidelines, EDI, fee bill repricing, form 1099, legal management, nurses daily log, prior authorization, report maintenance, state first reports of injury, transitional work management.
User Support: user groups/meetings, onsite training, telephone assistance available 10 hours a day.
Staff: 8 total, 8 professionals.
Branch offices: Columbus, Ohio.
2002 revenues: 75% software; 25% services.
Officers: Mark Tochtenhagen, president; Mike Hedge, chief techonlogy officer; Mark Ver-Meulen, vp-sales and marketing.
Contact: Mark VerMeulen; 614-777-4636, ext. 206; *markv@perdatum.com*.
**Estimated.*

R

Risk Laboratories L.L.C.

531 Roselane St., Suite 800,
Marietta, Ga. 30060-6979;
678-784-4600; fax: 678-784-4700
www.risklabs.com

Risk management systems since: 1994.

■ **RiskConsole**
Price: $1,000 to $50,000 a month.
System requirements: IBM-compatible computer, Windows, Adobe Acrobat Reader, Internet browser, Macintosh.
Online system.
Customization optional.
First installation: 2001.
Total installations: 1,796; 1,489 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: allocation of premiums, certificate issuance, certificate tracking, claims administration, charting/graphing, diary, exposure analysis, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis.
Optional features: additional modules for expanded property, fleet, litigation management, workers compensation renewal.
User Support: user groups/meetings, onsite training, telephone assistance available 11 hours a day.
Staff: 60 total, 50 professionals.
Clients: 1,309; 1,107 in corporate risk management departments, 186 new systems in 2002.
Branch offices: Atlanta; Dallas.
2002 revenues: 60% software; 40% services.
Officers: Scott Saffran, CEO; Robert Morrell, chief technology officer; Joe Fitzpatrick, vp-business development.
Contact: business development team; 877-755-7475; *info@risklabs.com*.

Risk Sciences Group Inc.

1900 E. Golf Road, Suite 700,
Schaumburg, Ill. 60173;
800-619-0224; fax: 847-619-3079
www.risksciencesgroup.com

Risk management systems since: 1978.
Parent: Crawford & Co.

■ **Sigma Encore Suite**
Price: $67,850.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1978.
Total installations: 3,500; 3,500 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, incident reporting, litigation management, loss development, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, property appraisal, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, automatic report scheduling and distribution, file attachment, HTML reporting, instant e-mail, location management; loss triangulation; recommendations tracking.
Optional features: allocation of premium or cost of risk, data consolidation and periodic updates, data exchanges with carrier and claim handlers, enhanced safety and loss control features, first report of injury sent electronically to claims handlers, interfaces with external systems, loss forecasting, merging of takeover or open claims and related audit trail, self-insured state reporting, Web reports portal.
User Support: user groups/meetings, onsite training, telephone assistance available 10 hours a day, after-hours account support.
Staff: 110 total, 90 professionals.
Clients: 505; 501 in corporate risk management departments, 12 new systems in 2002.
Branch offices: San Francisco; Atlanta; Chicago; New York; Dallas.
2002 revenues: $17,000,000 total; $17,000,000 from risk management information systems; 100% services.
Officers: Grover Davis, chairman/CEO; Steven Festa, executive vp; Michael Saladino, senior vp/managing director.
Contact: *rsgsales@us.crawco.com.*

Risk Technologies Inc.

2480 Highway 287 N., Suite 400,
Mansfield, Texas 76063;
817-477-2197; fax: 817-473-7610
www.riskvision.com

Risk management systems since: 1988.

■ **RiskvisionNet**
Price: $25,000 to $250,000.
System requirements: IBM-compatible computer, Windows, Internet browser.
Online system.
Customization optional.
First installation: 2000**.**
Claims/coverage managed: general liability, workers compensation, property, auto, accident and health, hospital incident, injury benefits, medical malpractice, Longshore and Harbors Workers Compensation Act.
Features: allocation of premiums, certificate

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 291

Continued from previous page
issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA record-keeping/reporting, policy tracking, property appraisal, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation.
Optional features: data conversion services, scheduled updates from TPAs, insurance companies and other outside data sources.
User Support: user groups/meetings, onsite training, telephone assistance available 10 hours a day, 24 hours emergency support.
Staff: 20 total, 16 professionals.
Clients*: 250; 150 in corporate risk management departments, 7 new systems in 2002.
Branch offices: Los Angeles; San Diego; Mansfield and Houston, Texas.
2002 revenues: $3,000,000* total; 65% software; 35% services.
Officers: Chuck Allen, president; Mickey Mikesell, vp; Ron Watts, vp-client services.
Contact: Mickey Mikesell; 619-227-2497; *mickey_mikesell@riskvision.com.*
**Estimated.*

Riskclick Inc.

114 E. 32nd St., Suite 401,
New York, N.Y. 10016-5506;
646-452-8181; fax: 646-452-8188
www.riskclick.com

Risk management systems since: 2000.

■ **Riskclick**
Price: $50,000 per company, $2,000 per user.
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 2000.
Total installations: 5,024; 519 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: allocation of premiums, certificate issuance, claims administration, exposure analysis, first report of injury, incident reporting, litigation management, loss development, policy tracking, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, safety and loss control, configurable workflow management, document management, e-mail tracking/automated filing, internal and external collaboration, records retention management, Web service integration with counterparties.
Optional features: business process management engine.
User Support: user groups/meetings, onsite training, telephone assistance available 13 hours a day.
Staff: 47 total, 26 professionals.
Clients: 173; 23 in corporate risk management departments, 21 new systems in 2002.
Branch offices: London.
Officers: Timothy Wright, CEO; Howard Green, president-European operations; Gordon Surbey, president-North American operations.
Contact: *sales@riskclick.com.*

RISKTRAC

230 Commerce Way,
Portsmouth, N.H. 03801;
603-422-0444; fax: 603-433-4676
www.risktrac.com

Risk management systems since: 1983.
Parent: Liberty Mutual Insurance Co.

■ **RISKTRAC.nxt**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1999.
Total installations: 2,350; 2,100 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, group disability, integrated disability management.
Features: claims administration, charting/graphing, exposure analysis, litigation management, loss forecasting, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, alerts, electronic report distribution.
Optional features: SafetyVision provides incident reporting and OSHA recordkeeping and reporting.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day.
Staff: 82 total, 72 professionals.
Clients: 853; 800 in corporate risk management departments, 314 new systems in 2002.
Branch offices: Atlanta; Wausau, Wis.
Officers: Diane Fandrich, managing director.
Contact: Alicia Rawnsley, director-marketing; *alicia.rawnsley@libertymutual.com.*

S

Specific Software Solutions L.L.C.

P.O. Box 1007,
Brentwood, Tenn. 37024-1007;
615-376-5322; fax: 615-376-5117
www.specificsoftware.com

Risk management systems since: 1991.

■ **ModMaster Suite**
Price: $499 and up.
System requirements: IBM-compatible computer, Windows.
Customization optional.
First installation: 1991.
Total installations: 500; 100 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: loss forecasting, risk analysis, self-insurance comparisons and analysis, workers compensation experience rate modification calculation.
User Support: telephone assistance available 8 hours a day.
Staff: 6 total, 6 professionals.
Clients: 500; 100 in corporate risk management departments, 50 new systems in 2002.
Officers: Timothy L. Coomer, CEO; Al Rhodes, president; Kory Wells, director.
Contact: Timothy L. Coomer; 800-929-4052, ext. 203; *tlc@specificsoftware.com.*

T

TecnoRisk L.L.C.

1323 120th Ave. N.E.,
Bellevue, Wash. 98005;
425-453-1855; fax: 425-453-8737
www.tecnorisk.com

Risk management systems since: 1995.

■ **TecnoClaims P&I Plus**
Price: $10,000 to $50,000.
System requirements: IBM-compatible computer, Windows.
Customization optional.
First installation: 1996.
Total installations: 25; 20 in corporate risk management departments.
Claims/coverage managed: general liability, marine.
Features: certificate tracking, check processing/writing, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, loss development, loss prevention, loss trending, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, screens and reports designed specifically for marine claims including cargo, hull and machinery, Jones Act, passenger injury, pollution.
Optional features: TecnoSafety & Shipboard System to record accidents and near misses of all kinds.
User Support: user groups/meetings, onsite training, telephone assistance available 12 hours a day.
Staff: 5 total, 5 professionals.
Clients: 25; 20 in corporate risk management departments, 5 new systems in 2002.
Officers: Roger Phillips, president; Elizabeth Seymour, vp.
Contact: Elizabeth Seymour.

Travelers Property Casualty Corp.

1 Tower Square,
Hartford, Conn. 06183;
860-277-2770; fax: 860-277-2876
www.travelerspc.com\commercial\rmis

Risk management systems since: 1983.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 292

Continued from previous page

■ **e-CARMA**
System requirements: IBM-compatible computer, Internet browser.
Online system.
Customization optional.
First installation: 1983.
Total installations: 8,238; 8,194 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto.
Features: allocation of premiums, charting/graphing, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, report generation, reserve tracking, risk analysis, safety and loss control, benchmarking analysis, integrated disability reports and analysis, managed care reports.
User Support: user groups/meetings, onsite training, telephone assistance available 13 hours a day.
Staff: 101 total, 82 professionals.
Clients: 1,320; 1,305 in corporate risk management departments, 185 new systems in 2002.
Branch offices: Los Angeles; Atlanta; Chicago; Dallas.
Officers: Matthew L. Carden, vp; Michael J. Strietelmeier, second vp.
Contact: Matthew L. Carden; *mcarden@travelers.com.*

U

United Systems & Software Inc.

255 Primera Blvd., Suite 160,
Lake Mary, Fla. 32746;
407-875-2120; fax: 407-875-9600
www.ussincorp.com

Risk management systems since: 1979.

■ **Workers Compensation Administration System**
Price: $250,000.
System requirements: IBM iSeries eServer.
Online system.
Customization optional.
First installation: 1979.
Total installations: 12; 2 in corporate risk management departments.
Claims/coverage managed: workers compensation.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, diary, first report of injury, loss development, loss trending, policy tracking, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, workers compensation experience rate modification calculation.
User Support: user groups/meetings, onsite training, telephone assistance available 9 hours a day.
Staff: 25 total, 20 professionals.
Clients: 12; 2 in corporate risk management departments, 1 new systems in 2002.
Contact: David M. Franze, executive vp.

V

Valley Oak Systems Inc.

Bishop Ranch 8,
5000 Executive Parkway, Suite 340,
San Ramon, Calif. 94583;
925-242-4600; fax: 925-901-1020
www.valleyoak.com

Risk management systems since: 1994.

■ **iVOS**
System requirements: IBM-compatible computer, Windows, Internet browser.
Online system.
Customization optional.
First installation: 1995.
Total installations: 75; 50 in corporate risk management departments.
Claims/coverage managed: general liability, workers compensation, property, auto, disability.
Features: allocation of premiums, certificate issuance, check processing/writing, claims administration, charting/graphing, diary, first report of injury, incident reporting, litigation management, OSHA recordkeeping/reporting, policy tracking, report generation, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation.
Optional features: California Commutation Calculator, custom developer, document imaging, integrated laser check printing, VOS Express. The system interfaces with accounts payable claim intake, employee, ISO ClaimSearch (index bureau), medical bill review, Public Risk Database Projects, positive pay, reconciliation systems.
User Support: user groups/meetings, onsite training, telephone assistance available 13 hours a day*, ongoing account management.
Staff: 43 total, 34 professionals.
Clients: 65; 40 in corporate risk management departments.
Branch offices: Santa Ana, Calif.; Hamden and New Milford, Conn.; Lithia, Fla.; Owings Mills, Md.; Shelby, Mich.; Cleveland; Elkins Park, Pa.; Charleston, S.C.
2002 revenues: 60% software; 40% services.
Officers: Randy Wheeler, CEO; Bob Faulhaber, president; Brian Mack, vp-sales and marketing.
Contact: *info@valleyoak.com.*
**8 a.m. Eastern Standard Time to 6 p.m. Pacific Standard Time.*

W

WLT Software of Florida Inc.

831 N. Hercules Ave.,
Clearwater, Fla. 33765;
877-807-4730; fax: 727-443-9296
www.wltsoftware.com

Risk management systems since: 1981.

■ **Mediclaims for Windows**
System requirements: IBM-compatible computer, Windows.
Online system.
Customization optional.
First installation: 1981.
Claims/coverage managed: workers compensation.
Features: allocation of premiums, certificate issuance, certificate tracking, check processing/writing, claims administration, charting/graphing, diary, exposure analysis, first report of injury, incident reporting, litigation management, loss development, loss forecasting, loss prevention, loss trending, OSHA recordkeeping/reporting, policy tracking, report generation, quotation data fact sheet of coverage perils/terms, reserve tracking, risk analysis, safety and loss control, self-insurance comparisons and analysis, workers compensation experience rate modification calculation, auto adjudication, EDI, PPO repricing.
User Support: user groups/meetings, onsite training, telephone assistance available 9.5 hours a day.
Officers: William L. Tiner Jr., president; Ann M. Tiner, executive vp; Tom Brooks, vp-sales.
Contact: Tom Brooks, *tbrooks@wltsoftware.com*; Chuck Brooks, vp-marketing, *cbrooks@wltsoftware.com.*

Subscription Services

New Subscriptions
You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New job?
If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news that helps you stay on top of your business.
You can change your information with us online, immediately.

Billing or renewal inquiry?
Verify your subscription details or pay an invoice.
If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail.
However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your canceled check.

For more information about a subscription, please contact the customer service department at **1-888-446-1422**

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 293

Directory of employee benefit communication and information systems

A

Aon Consulting Inc.

200 E. Randolph St., Suite 1000,
Chicago, Ill. 60601;
800-438-6487; fax: 312-381-0240
www.aon.com

Benefit systems since: 1985.
Parent: Aon Corp.
Total clients 128
Corporate benefit clients 128
Systems sold in 2002 10
Total 2002 revenue $1,054,000,000

■ **HR Portal**
System type: Benefit communication system/Benefit information system.
Service bureau basis: $6.25 to $10.50 PEPM.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 1998.
Total benefit installations: 128.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, coordination of benefits, retirement plan distributions, participant letters, eligibility verification, COBRA billing, premium deductions, savings plan loan administration, retirement planning/forecasting, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, savings plan investment selection, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, savings plan investment transfers, medical savings account information, retirement savings modeling, flexible benefit plan selection.
Generates reports via: printer, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: onsite training, telephone assistance.
Officers: Donald C. Ingram, chairman/CEO-Aon Consulting Worldwide; Michael J. Gulotta, vice chairman-Aon Consulting Worldwide; Ron Amy, chairman-Aon Consulting Ltd., United Kingdom.
Contact: Tom Ference, senior vp.

Associated Systems Inc.

1425 N. Broadway,
Wichita, Kan. 67214;
316-263-1035; fax: 316-263-0961
www.associatedsys.com

Benefit systems since: 1990.
Total 2002 revenue $1,500,000
EBIS revenue: $70,000

■ **"COMPLETE"**
System type: Benefit information system.
Purchase price: $60,000 to $200,000.
Lease: $3,000 per month.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail, interactive voice response system.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 1991.
Total benefit installations: 30.
Benefits managed/communicated: group health plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, coordination of benefits, accounting, check writing, participant letters, claims administration, eligibility verification, COBRA billing, stop-loss reinsurance management, premium deductions.
Communication features: access to status of medical claims, benefit options information/advice.
Generates reports via: printer, computer diskette, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Frank Smith, chairman; Sharon Steele, president, Emily Smith; secretary/treasurer.
Contact: Sharon Steele; *info@associatedsys.com.*

B

BEMAS Software Inc.

743 Spirit 40 Park Drive, Suite 258,
Chesterfield, Mo. 63005;
636-519-4737; fax: 636-519-4738
www.bemassoftware.com

Benefit systems since: 1996.

■ **PayDirect Software**
System type: Benefit information system.
Purchase price: $295 to $70,000.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 1996.
Total benefit installations: 150.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, medical savings accounts.
System features: recordkeeping, plan enrollment, coordination of benefits, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, premium deductions.
Communication features: benefit plan descriptions, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Steven K. Pownall, president.
Contact: *sales@bemassoftware.com.*

Beacon Global Solutions Inc.

2 World's Fair Drive,
Somerset, N.J. 08873;
732-560-9960; fax: 732-560-9961
www.beaconglobalsolutions.com

Benefit systems since: 1990.
Total clients 20*

■ **Connection Server**
System type: Benefit communication system; Benefit information system.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail, computer kiosks, interactive voice response system.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 1990.
Total benefit installations: 100*.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, check writing, retirement plan distributions, plan discrimination testing, participant letters, claims administration, eligibility verification,

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 294

Continued from previous page
medical case management, COBRA billing, disability management, stop-loss reinsurance management, premium deductions, savings plan loan administration, retirement planning/forecasting government reporting, health care utilization review.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, savings plan investment selection, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, savings plan investment transfers, medical savings account information, retirement savings modeling, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, e-mail.

■ **HR Web Portal**
System type: Benefit communication system; Benefit information system.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 1990.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, check writing, retirement plan distributions, plan discrimination testing, participant letters, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, premium deductions, savings plan loan administration, retirement planning/forecasting government reporting, health care utilization review.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, savings plan investment selection, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, savings plan investment transfers, medical savings account information, retirement savings modeling, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: onsite training, online support, telephone assistance, e-mail.
Contact: Andy Kelly, director-sales; 732-560-9960, ext. 22.
**Estimated.*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Directory explanation box

The *Business Insuranc*e Directory of Employee Benefit Information and Communication Systems lists companies that produce and supply proprietary interactive computer-based systems for direct use by corporate employee benefit departments in response to their benefit communication or management needs.
Companies that deal in general-utility software, hardware only or software designed to be used by personnel departments, insurance companies or consultants are not included.
Listings begin with the company address, the year it began offering interactive benefit systems and the parent company, if applicable.
The clients section lists the total number of interactive employee benefit systems clients and the number of clients that are in employee benefit departments, along with the number of new clients in 2002. Gross revenues and revenues from employee benefit systems in 2002 are next, and include a percentage breakdown of hardware, software and software services sales. Names and titles of principal officers and a contact person are listed next.
Information on software products follows. The name of the system and the system type are noted. System type indicates if it is a benefit information or communication system; price notes if the system is purchased, leased or operated on a service bureau basis. Indicated next is if the system is sold with hardware. The operating system necessary to run the software is listed next.
Interactive communication features are listed next and customization is noted, if it is optional.
Next, the year of the software's first installation is noted, along with the total number of installations/licensed users in employee benefit departments.
The features section includes the benefits information that is communicated or managed to employees through the system, the standard management and communication features offered, the method by which reports are generated and the types of user support that is offered.
The directory is published as an editorial service; there is no charge for companies to be included. However, to be listed, a company is required to complete a questionnaire provided by *Business Insurance*.
Although every effort is made to publish complete and accurate information, *BI* is unable to verify all data supplied by vendors.

Benefit Express

715 Enterprise Drive,
Oak Brook, Ill. 60523;
630-371-6220; fax: 530-267-7790
www.benefitexpress.info

Benefit systems since: 2000.
Total clients 50
Corporate benefit clients 3
Systems sold in 2002 10

■ **My Benefit Express**
System type: Benefit information system.
PC operating system: Web browser.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 2000.
Total benefit installations: 150*.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: plan enrollment, coordination of benefits, health provider contract management, check writing, plan discrimination testing, participant letters, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, savings plan investment transfers, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, instant messenger.
Contact: Maria Bradley, president; *mbradley@mybenefitexpress.com.*
**Estimated.*

Benefit Plan Systems Corp.

16 Technology, Suite 161,
Irvine, Calif. 92618;
949-753-0180; fax: 949-753-0845
www.bencorp.com

Benefit systems since: 1987.

■ **COBRA EAS**
System type: Benefit information system.
Purchase price: $2,000.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Customization optional.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 296

Largest employee benefit information systems

Ranked by number of installations in corporate employee benefit departments

Rank	Software name	Company/Address	Phone/Fax/Web site	Number of installations	Price	First installation	Principal officer
1	DataPath Software Suite	DataPath Inc. 1601 Westpark Drive, Suite 9 Little Rock, Ark. 72204	800-633-3841 Fax: 501-296-9940 www.dpath.com	500 [1]	NA	1995	John Robbins Sr., Glen Hoffman, principals
2	Powerplus	P+W Software Inc. 5655 Lindero Canyon Road Westlake Village, Calif. 91362	818-707-7690 Fax: 818-707-9097 www.pwsoftware.com	350	$8,000 to $20,000	1987	Thomas E. Philipp, president
3	COBRA 3.0	Human Resources Consulting Group Inc. 1202 E. Dover Drive Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	250	$3,500 to $7,000	1983	Rob J. Thurston, president
3	DOS FlexComp 8.1	Human Resources Consulting Group Inc. 1202 E. Dover Drive Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	250	$5,000 to $50,000	1983	Rob J. Thurston, president
3	Employee Benefits Statements 3.0	Human Resources Consulting Group Inc. 1202 E. Dover Drive Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	250	$3,500 to $15,000	1983	Rob J. Thurston, president
3	FlexComp 9.0	Human Resources Consulting Group Inc. 1202 E. Dover Drive Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	250	$10,000 to $50,000	1983	Rob J. Thurston, president
3	Premium Billing 3.0	Human Resources Consulting Group Inc. 1202 E. Dover Drive Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	250	$3,500 to $15,000	1983	Rob J. Thurston, president
8	FACTS	FACTS Services Inc. 1575 San Ignacio Ave., Suite 406 Coral Gables, Fla. 33146	305-284-7400 Fax: 305-661-6710 www.factsservices.com	215	NA	1981	Robert S. Graham Jr., president
9	FlexAdmin	Flex Compensation Inc. P.O. Box 220 Minneapolis, Minn. 55440-0220	800-333-5597 Fax: 952-544-8287 www.flexcompensation.com	200	$1,500 to $5,000	1986	Gary Bohline, president
9	FlexibleSoftware	BeneSoft Inc. 440 Wheelers Farms Road Milford, Conn. 06460	203-882-5807 Fax: 203-882-5811 www.benesoft.com	200 [1]	NA	1987	Faisal A. Saleh, president

1 Estimated.
Source: BI survey

Originally published: August 11, 2003, *Benefits Management Take-Out Section*
Next publication date: November 8, 2004, *Benefits Management Take-Out Section*

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 297

Continued from previous page

First installation: 1987.
Benefits managed/communicated: COBRA.
System features: recordkeeping, plan enrollment, check writing, participant letters, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: direct plan enrollment, flexible spending account information.
Generates reports via: printer, e-mail.
User support: onsite training, online support, telephone assistance.

■ **GIBS**
System type: Benefit information system.
Purchase price: $1,995.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 1987.
Benefits managed/communicated: short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, medical savings accounts, life insurance.
System features: recordkeeping, plan enrollment, eligibility verification, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, personalized benefit information, benefit options information/advice.
Generates reports via: printer, e-mail, fax, mailed hard copy.
User support: onsite training, online support, telephone assistance.

■ **The Plan Administrator**
System type: Benefit information system.
Purchase price: $15,995.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 1992.
Benefits managed/communicated: short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, medical savings accounts, life insurance.
System features: recordkeeping, plan enrollment, eligibility verification, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice.
Generates reports via: printer, e-mail, fax, mailed hard copy.
User support: onsite training, online support, telephone assistance.
Officers: Leonard B. Wierzba, president/CEO; Georgette Ulkutekin, corporate secretary.

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

Contact: Leonard B. Wierzba; *lwierzba@bencorp.com.*

Benefit Software Inc.

212 Cottage Grove Ave., Suite A,
Santa Barbara, Calif. 93101;
805-568-0240; fax: 805-568-0239
www.bsiweb.com

Benefit systems since: 1978.

Total clients	2,827
Corporate benefit clients	1,527
Systems sold in 2002	482
Total 2002 revenue	$2,000,000
EBIS revenue:	$2,000,000

■ **Fringe Facts Online**
System type: Benefit communication system.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1998.
Total benefit installations: 34.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, coordination of benefits, participant letters, eligibility verification, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, savings plan investment transfers, medical savings account information, retirement savings modeling, flexible benefit plan selection.
Generates reports via: printer, e-mail, mailed hard copy.
User support: onsite training, online support, telephone assistance, e-mail.

■ **Fringe Facts Communicator**
System type: Benefit communication system.
Purchase price: $1,495 and up.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Single user.
Provides: Internet/intranet access.
First installation: 1978.
Total benefit installations: 3,000*.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: participant letters.
Communication features: benefit plan descriptions, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, retirement savings modeling, flexible benefit plan selection.
Generates reports via: printer.
User support: onsite training, online support, telephone assistance, e-mail.
Officers: Larry S. DuBois, president/CEO.
Contact: *info@bsiweb.com.*
**Estimated.*

Benefit Systems & Services Inc.

760 Pasquinelli Drive, Suite 320,
Westmont, Ill. 60559;
630-789-2082; fax: 630-789-2093
www.benefit-sys.com

Benefit systems since: 1986.

■ **BSSI Data Plus Benefit Administration System**
System type: Benefit information system.
PC operating system: IBM i series.
Midrange/mainframe system: AS/400.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1986.
Total benefit installations: 20.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, COBRA.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, check writing, participant letters, claims administration, eligibility verification, COBRA billing, stop-loss reinsurance management, premium deductions, health care utilization review.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: onsite training, online support, telephone assistance.
Contact: Carmen J. Morreale, executive vp; *cmorreale@benefit-sys.com.*

BeneSoft Inc.

440 Wheelers Farms Road,
Milford, Conn. 06460;
203-882-5807; fax: 203-882-5811
www.benesoft.com

Benefit systems since: 1987.

■ **FlexibleSoftware**

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 298

Continued from previous page

System type: Benefit information system.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1987.
Total benefit installations: 200*.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA.
System features: recordkeeping, plan enrollment, coordination of benefits, health provider contract management, claims administration, eligibility verification, premium deductions, retirement planning/forecasting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information.
Generates reports via: computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, paging numbers.
Officers: Faisal A. Saleh, president; Steve Froebel, vp; Saraab A. Saleh, general counsel.
**Estimated.*

Black Mountain Management Inc.

352 Seventh Ave.,
New York, N.Y. 10001;
212-967-6332; fax: 212-967-7996
www.blackmountaingroup.com

Benefit systems since: 2000.
Total clients 5
Systems sold in 2002 2

■ **Black Mountain View**
System type: Benefit communication system/Benefit information system.
Lease: $3 PEPM.
Service bureau basis: $4 PEPM.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 2000.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, eligibility verification, COBRA billing, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, e-mail, Internet/intranet site.
User support: user groups/meetings, onsite training, telephone assistance.
Officers: Stephen Medici, CEO; Michael Chatterton, COO; Robert Reers, senior vp/global director-sales and marketing.
Contact: David Kinnear, vp-business development; 212-967-8661;
david.kinnear@blackmountaingroup.com.

Byrne Software Technologies Inc.

1819 Clarkson Road, Suite 200,
Chesterfield, Mo. 63017;
636-537-2505; fax: 636-537-2666
www.byrnesoftware.com

Benefit systems since: 1986.
Parent: William Byrne & Associates Inc.
Total clients 35*
Corporate benefit clients 35*
Systems sold in 2002 8
Total 2002 revenue $1,500,000

■ **VisualHCS**
System type: Benefit information system.
Purchase price: $25,000 to $250,000.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Customization optional.
First installation: 1986.
Total benefit installations: 35.
Benefits managed/communicated: pension plans, flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, COBRA.
System features: plan enrollment, coordination of benefits, accounting, check writing, participant letters, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, government reporting, health care utilization review.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Bill Byrne, president; Mark Cutler, Bob Cook, vps.
Contact: Mark Cutler.
**Estimated.*

C

Cascade Technologies Inc.

1075 Easton Ave., Suite 11-256,
Somerset, N.J. 08873;
732-906-2020; fax: 732-906-2018
www.cascadetechnologies.com

Benefit systems since: 1985.

■ **DC aDvantage**
System type: Benefit information system.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 1987.
Total benefit installations: 100*.
Benefits managed/communicated: saving/investment plans, pension plans.
System features: recordkeeping, plan enrollment, plan discrimination testing, retirement planning/forecasting, government reporting.
Communication features: savings plan investment selection, personalized benefit information, savings plan investment transfers, retirement savings modeling.
Generates reports via: printer, mailed hard copy.
User support: onsite training, telephone assistance.
Officers: Vigdis Austad, president; Frank Joicy, vp-new product development.
Contact: *sales@cascadetechnologies.com.*
**Estimated.*

Ceridian

3311 E. Old Shakopee Road,
Minneapolis, Minn. 55425-1640;
800-729-7655; fax: 314-872-8805
www.ceridian.com

Benefit systems since: 1982.
Total 2002 revenue $878,100,000

■ **www.ceridian-rps.com; www.ceridianbenefits.com**
System type: Benefit information system.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1982.
Benefits managed/communicated: pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, workers comp.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, retirement plan distributions, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, retirement planning/forecasting, health care utilization review.
Communication features: benefit plan descriptions, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Jim Corcoran, senior vp; Charlie

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 299

Continued from previous page
Young, vp-COBRA; Tom Wilson, vp-flexible spending accounts.
Ceridian offers an online employee benefit system that serve 2,000 customers and 500,000 participants for retirement plans, 2,600 customers and 360,000 participants for flexible spending accounts and 30,000 customers and 350,000 participants for COBRA.

Colt Express Outsourcing Services Inc.

2700 Ygnacio Valley Road, Suite 180,
Walnut Creek, Calif. 94598;
800-265-8397; fax: 925-933-3029
www.colthr.com

Benefit systems since: 1995.
Total clients 200
Corporate benefit clients 200
Total 2002 revenue $5,000,000*

■ **HRLinks**
System type: Benefit information system.
PC operating system: Web browser.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1995.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, plan discrimination testing, participant letters, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Samuel G. Colt III, chairman; Oren Michels, president; Michael A. Fleck, vp.
Contact: Michael A. Fleck*; sales@colthr.com.*
**BI Estimate.*

Computer Workware Inc.

930 The East Mall,
Etobicoke, Ontario M9B 6J9;
416-620-1704; fax: 416-620-5692
www.computerworkware.com

Benefit systems since: 1984.
Total clients 155
Corporate benefit clients 155
Systems sold in 2002 2

■ **Vital Objects/FAST**
System type: Benefit information system.
Purchase price: $700,000 to $1,000,000.
PC operating system: Windows.
Midrange/mainframe system: NT/Y2K/XPServer
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1999.
Total benefit installations: 155.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, COBRA, life insurance.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, plan discrimination testing, participant letters, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, flexible spending account information, personalized benefit information, savings plan investment transfers.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Edward G. Robinson, president.
Contact: Edward G. Robinson; Keith Formosa, vp-marketing.

D

DATAIR Employee Benefit Systems Inc.

735 N. Cass Ave.,
Westmont, Ill. 60559;
630-325-2600; fax: 630-325-2660
www.datair.com

Benefit systems since: 1967.
Total clients 1,421
Corporate benefit clients 49

■ **Pension Reporter System**
System type: Benefit information system.
Lease: $695, plus $40 per month.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
First installation: 1985.
Total benefit installations: 18.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, life insurance.
System features: retirement plan distributions, government reporting.
Communication features: benefit plan descriptions, personalized benefit information.
Generates reports via: printer, e-mail, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.

■ **Cafeteria Plan Document System**
System type: Benefit information system.
Lease: $1,250, plus $25 per month.
Service bureau basis: $200 per plan.
PC operating system: DOS.
Multiple users.
Provides: online processing capabilities.
Customization optional.
First installation: 1989.
Total benefit installations: 7.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, life insurance.
System features: plan enrollment, coordination of benefits.
Communication features: benefit plan descriptions, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit options information/advice, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.

■ **Client & Task Manager**
System type: Benefit information system.
Lease: $2,995, plus $50 a month.
PC operating system: Windows.
Multiple users.
Customization optional.
First installation: 1985.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, retirement plan distributions, participant letters, medical case management, disability management, stop-loss reinsurance management, government reporting.
Generates reports via: printer, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.

■ **DATAIR's Defined Benefit System**
System type: Benefit information system.
Lease: $3,750, plus $195 per month.
PC operating system: Windows.
Interactive requirements: electronic mail, interactive voice response system.
Multiple users.
Customization optional.
First installation: 1969.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 300

Largest employee benefit communication systems

Ranked by number of installations in corporate employee benefit departments

Rank	Software name	Company/Address	Phone/Fax/Web site	Number of installations	First installation	Principal officer
1	DOS Taxdemo 5.7	Human Resource Consulting Group Inc. 1202 E. Dover Drive Provo, Utah 84604	801-765-4417 Fax: 801-765-4418 www.hrconsultinggroup.com	5,565	1983	Rob J. Thurston, president
2	Fringe Facts Communicator	Benefit Software Inc. 212 Cottage Grove Ave., Suite A Santa Barbara, Calif. 93101	805-568-0240 Fax: 805-568-0239 www.bsiweb.com	3,000 [1]	1978	Larry S. DuBois, president/CEO
3	Benergy	OnlineBenefits 333 Earle Ovington Blvd., Suite 210 Uniondale, N.Y. 11553	516-414-7000 Fax: 516-414-5100 www.onlinebenefits.com	2,700 [1]	2001	John Gedney, president
4	Employee Resource Center	Enwisen Inc. 7110 Redwood Blvd., Suite C Novato, Calif. 94945	415-897-0728 Fax: 415-897-3863 www.enwisen.com	200 [1]	1996	Wally Smith, president/CEO
5	HR Portal	Aon Consulting Inc. 200 E. Randolph St., Suite 1000 Chicago, Ill. 60601	800-438-6487 Fax: 312-381-0240 www.aon.com	128	1998	Donald C. Ingram, chairman/CEO-Aon Consulting Worldwide
6	Connection Server	Beacon Global Solutions Inc. 2 World's Fair Drive Somerset, N.J. 08873	732-560-9960 Fax: 732-560-9961 www.beaconglobalsolutions.com	100 [1]	1990	Andy Kelly, director-sales
7	ProAct Benefits Communicator	ProAct Technologies Corp. 120 Bloomingdale Road White Plains, N.Y. 10605	914-872-8000 Fax: 914-872-8100 www.proactcorp.com	90	1997	Tom Finstein, president/CEO
8	Fringe Facts Online	Benefit Software Inc. 212 Cottage Grove Ave., Suite A Santa Barbara, Calif. 93101	805-568-0240 Fax: 805-568-0239 www.bsiweb.com	34	1998	Larry S. DuBois, president/CEO
9	Campus	UnumProvident-Enterprise Enrollment Services 1 Fountain Square Chattanooga, Tenn. 37402	800-421-0344 Fax: 423-642-5538 www.benefitamerica.com	30	2000	Thomas R. Watjen, president/CEO
10	Online Total Rewards	Hay Group Inc. 100 Penn Square E. Philadelphia, Pa. 19107-3388	215-861-2569 Fax: 215-861-2106 www.haygroup.com	8	2000	Bernd Schneider, CEO/managing director

NA Not available 1 Estimated
Source: BI survey

Originally published: December 8, 2003, *Benefits Management Take-Out Section*
Next publication date: December 6, 2004, *Benefits Management Take-Out Section*

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 301

Continued from previous page

Total benefit installations: 1.
Benefits managed/communicated: pension plans, Social Security, life insurance.
System features: recordkeeping, plan enrollment, coordination of benefits, accounting, retirement plan distributions, plan discrimination testing, participant letters, eligibility verification, premium deductions, retirement planning/forecasting government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, personalized benefit information, benefit modeling/projections, benefit options information/advice, retirement savings modeling.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.

■ **DATAIR's Defined Contribution/ 401(k) System**
System type: Benefit information system.
Lease: $3,750, plus $195 per month.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail, interactive voice response system.
Multiple users.
Customization optional.
First installation: 1969.
Total benefit installations: 15.
Benefits managed/communicated: saving/investment plans, pension plans, Social Security, life insurance.
System features: recordkeeping, plan enrollment, coordination of benefits, accounting, retirement plan distributions, plan discrimination testing, participant letters, eligibility verification, premium deductions, savings plan loan administration, retirement planning/forecasting, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, personalized benefit information, benefit modeling/projections, benefit options information/advice, savings plan investment transfers, retirement savings modeling.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.

■ **FlexPlus Cafeteria System**
System type: Benefit information system.
Lease: $4,000, plus $100 per month.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail, computer kiosks, interactive voice response system.
Multiple users.
Customization optional.
First installation: 1988.
Total benefit installations: 10.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, life insurance.
System features: recordkeeping, plan enrollment, coordination of benefits, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, premium deductions, government reporting, health care utilization review.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.
Participant Termination Calculation System
System type: Benefit communication system.
Lease: $695.
Interactive requirements: electronic mail, computer kiosks.
Multiple users.
First installation: 1977.
Total benefit installations: 4.
Benefits managed/communicated: saving/investment plans, pension plans, life insurance.
System features: coordination of benefits, retirement plan distributions, retirement planning/forecasting
Communication features: benefit option selection/adjustment, savings plan investment selection, benefit modeling/projections, benefit options information/advice, retirement savings modeling.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.

■ **Qualified Plan Distribution (and Tax Analysis) System**
System type: Benefit information system.
Lease: $950.
PC operating system: Windows.
Interactive requirements: electronic mail.
Multiple users.
First installation: 1987.
Total benefit installations: 1.
Benefits managed/communicated: saving/investment plans, pension plans, Social Security, life insurance.
System features: coordination of benefits, accounting, retirement plan distributions, premium deductions, retirement planning/forecasting government reporting.
Communication features: benefit option selection/adjustment, benefit modeling/projections, benefit options information/advice, retirement savings modeling.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.
Retirement Plan Documents System
System type: Benefit information system.
Lease: $3,750, plus $100 per month.
PC operating system: Windows.
Multiple users.
Customization optional.
First installation: 1988.
Total benefit installations: 2.
Benefits managed/communicated: saving/investment plans, pension plans, Social Security, life insurance.
System features: plan enrollment, coordination of benefits, retirement plan distributions, participant letters, government reporting.
Communication features: benefit plan descriptions, benefit option selection/adjustment, personalized benefit information, benefit options information/advice, savings plan investment transfers.
Generates reports via: printer, computer diskette, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, advance seminars, fax alerts, newsletters.
Officers: Aaron Venouziou, president; Andy Hoskins, vp-systems and development; Gary Saake, vp-systems and programming.
Contact: Ken Faikus, marketing manager; *kenf@datair.com*.

DataPath Inc.

1601 Westpark Drive, Suite 9,
Little Rock, Ark. 72204;
800-633-3841; fax: 501-296-9940
www.dpath.com

Benefit systems since: 1984.

■ **DataPath Software Suite**
System type: Benefit information system.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Customization optional.
First installation: 1995.
Total benefit installations: 500*.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, COBRA.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, COBRA billing, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, flexible spending account information, personalized benefit information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, mailed hard copy.
User support: onsite training, online support, telephone assistance, e-mail.
Officers: John Robbins Sr., Glen Hoffman, principals.
Contact: Jason Lee, director-sales and marketing; *sales@dpath.com*.
**Estimated.*

Continued on next page

bi52ms281 tech prov.qxd 12/3/03 9:22 AM Page 302

Continued from previous page

Deferral.com Inc.

9 Riverside Office Park,
Weston, Mass. 02493;
781-891-9693; fax: 781-647-8701
www.deferral.com

Benefit systems since: 1984.
Parent: American Financial Systems Inc.
Total clients 15
Systems sold in 2002 15

■ **Deferral.com**
System type: Benefit information system.
PC operating system: Windows, Web browser.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 2000.
Total benefit installations: 15.
Benefits managed/communicated: saving/investment plans, pension plans.
System features: recordkeeping, plan enrollment, retirement plan distributions, savings plan loan administration, retirement planning/forecasting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, personalized benefit information, savings plan investment transfers, retirement savings modeling.
Generates reports via: e-mail, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Joe Hutcheson, president/CEO; Megan Roschen, senior vp/COO.
Contact: Megan Roschen; 781-891-9693, ext. 667; *info@deferral.com*.

E

Empoint L.L.C.

400 Vestavia Parkway, Suite 231,
Birmingham, Ala. 35216;
205-822-1505; fax: 205-822-1551
www.empoint.com

Benefit systems since: 2001.
Total clients 10
Corporate benefit clients 8
Systems sold in 2002 6

■ **Benefit Edge**
System type: Benefit information system.
Service bureau basis: $0.50 to $2 PEPM.
PC operating system: Web browser.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 2001.
Total benefit installations: 8.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, participant letters, eligibility verification, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, flexible spending account information, personalized benefit information, benefit options information/advice, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, e-mail, mailed hard copy, Internet/intranet site.
User support: online support, telephone assistance.
Officers: Keith Knowles, president; Craig Andrews, director.
Contact: Keith Knowles, 800-627-8884, ext. 101, *kknowles@empoint.com*; Craig Andrews, 800-627-8884, ext. 103, *candrews@empoint.com*.

Enwisen Inc.

7110 Redwood Blvd., Suite C,
Novato, Calif. 94945;
415-897-0728; fax: 415-897-3863
www.enwisen.com

Benefit systems since: 1996.
Total clients 200
Corporate benefit clients 150
Systems sold in 2002 45

■ **Employee Resource Center**
System type: Benefit communication system.
Service bureau basis: $15,000 to $50,000 set up fee; $1000 to $5000 per month.
PC operating system: Web browser.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1996.
Total benefit installations: 200*.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, retirement savings modeling, flexible benefit plan selection.
Generates reports via: printer, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Wally Smith, president/CEO; Barry Maxon, COO; Sandy Riser, vp-business development.
Contact: *sales@enwisen.com*.
**Estimated.*

F

FACTS Services Inc.

1575 San Ignacio Ave., Suite 406,
Coral Gables, Fla. 33146;
305-284-7400; fax: 305-661-6710
www.factsservices.com

Benefit systems since: 1981.
Systems sold in 2002 5

■ **FACTS**
System type: Benefit information system.
PC operating system: Windows.
Midrange/mainframe system: Unix.
Interactive requirements: Internet/intranet, interactive voice response system.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1981.
Total benefit installations: 215.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, premium deductions, government reporting, health care utilization review.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, additional after hours, weekend and holiday support available.
Officers: Robert S. Graham Jr., president; Michael R. Graham, vp; Jose A. Lopez, vp-sales and marketing.
Contact: *marketing@factsservices.com*.

Flex Compensation Inc.

P.O. Box 220,
Minneapolis, Minn. 55440-0220;
800-333-5597; fax: 952-544-8287
www.flexcompensation.com

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 303

Continued from previous page

Benefit systems since: 1986.
Total clients 279
Corporate benefit clients 279
Systems sold in 2002 4
Total 2002 revenue $1,600,000
EBIS revenue: $20,000

■ **FlexAdmin**
System type: Benefit information system.
Purchase price: $1,500 to $5,000.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access.
First installation: 1986.
Total benefit installations: 200*.
Benefits managed/communicated: flexible spending accouns, Section 125 flexible benefit plans.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification.
Communication features: flexible spending account information, flexible benefit plan selection.
Generates reports via: printer.
User support: onsite training, online support, telephone assistance.
Officers: Gary Bohline, president.
Contact: Jim Hauck, benefits administrator; *jhauck@flexcompensation.com.*
**Estimated.*

G

Genesys Software Systems

5 Branch St.,
Methuen, Mass. 01844-1999;
978-685-5400; fax: 801-761-2015
www.genesys-soft.com

Benefit systems since: 1985.

■ **Benefit Payments**
System type: Benefit information system.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1994.
Benefits managed/communicated: saving/investment plans, pension plans.
System features: recordkeeping, check writing, retirement plan distributions, plan discrimination testing, participant letters, government reporting.
Generates reports via: printer.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Lawrence J. Munini, president; Ruth Ladner, COO; Robert Pomerleau, senior vp-finance and administration.
Contact: sales department; *info@genesys-soft.com.*

H

Hay Group Inc.

100 Penn Square E.,
Philadelphia, Pa. 19107-3388;
215-861-2569; fax: 215-861-2106
www.haygroup.com

Benefit systems since: 1984.
Total clients 15
Corporate benefit clients 12
Systems sold in 2002 3
Total 2002 revenue $100,000,000
EBIS revenue: $1,000,000

■ **Online Total Rewards**
System type: Benefit communication system.
Purchase price: $75,000 and up.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 2000.
Total benefit installations: 8.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: retirement planning/forecasting.
Communication features: benefit plan descriptions, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, retirement savings modeling.
Generates reports via: printer, Internet/intranet site.
User support: onsite training, online support, telephone assistance.
Officers: Chris Matthews, chairman; Bernd Schneider, CEO/managing director; Stephan Kaye, CFO.
Contact: Kurt H. Fichthorn, vp/general manager; *kurt_fichthorn@haygroup.com.*

Human Resources Consulting Group Inc.

1202 E. Dover Drive,
Provo, Utah 84604;
801-765-4417; fax: 801-765-4418
www.hrconsultinggroup.com

Benefit systems since: 1981.
Total clients 5,600*
Corporate benefit clients 5,300*
Total 2002 revenue $5,100,000
EBIS revenue: $1,385,000

■ **FlexComp 9.0**
System type: Benefit information system.
Purchase price: $10,000 to $50,000.
Lease: $214 to $1,200 per month.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1983.
Total benefit installations: 250.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Internet Eligibility/Inquiry 1.0**
System type: Benefit information system.
Purchase price: $15,000 to $50,000.
Lease: $246 to $1,200 per month.
Service bureau basis: $2 to $5 PEPM.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1998.
Total benefit installations: 31.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **COBRA 3.0**
System type: Benefit information system.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 304

Continued from previous page

Purchase price: $3,500 to $7,000.
Lease: $75 to $150 per month.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1983.
Total benefit installations: 250.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, flexible benefit plan selection.
Generates reports via: printer, computer diskette, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Premium Billing 3.0**
System type: Benefit information system.
Purchase price: $3,500 to $15,000.
Lease: $75 to $321 per month.
Service bureau basis: $1 to $3 PEPM.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1983.
Total benefit installations: 250.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **DOS FlexComp 8.1**
System type: Benefit information system.
Purchase price: $5,000 to $50,000.
Lease: $114 to $1,200 per month.
PC operating system: DOS.
Multiple users.
Provides: online processing capabilities.
Customization optional.
First installation: 1983.
Total benefit installations: 250.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance.

Employee Benefits Statements 3.0
System type: Benefit information system.
Purchase price: $3,500 to $15,000.
Lease: $75 to $321 per month.
Service bureau basis: $1 to $3 PEPM.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1983.
Total benefit installations: 250.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **DOS Taxdemo 5.7**
System type: Benefit communication system.
Purchase price: $5,000 to $50,000.
Lease: $114 to $1,200 per month.
PC operating system: DOS.
Multiple users.
Provides: online processing capabilities.
Customization optional.
First installation: 1983.
Total benefit installations: 5,565.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Internet Employee Self Service 2.0**
System type: Benefit information system.
Purchase price: $15,000 to $50,000.
Lease: $246 to $1,200 per month.
Service bureau basis: $2 to $5 PEPM.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1998.
Total benefit installations: 31.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Internet FSA Claims 1.0**
System type: Benefit information system.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 305

Continued from previous page

Purchase price: $15,000 to $50,000.
Lease: $246 to $1,200 per month.
Service bureau basis: $2 to $5 PEPM.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1998.
Total benefit installations: 30.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Voice response 2.0**
System type: Benefit information system.
Purchase price: $10,000 to $50,000.
Lease: $214 to $1,200 per month.
Service bureau basis: $2 to $5 PEPM.
PC operating system: Windows.
Interactive requirements: interactive voice response system.
Multiple users.
Provides: online processing capabilities.
Customization optional.
First installation: 1990.
Total benefit installations: 25.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Rob J. Thurston, president; Loni Webster, vp-administration; E. Richard Packham, vp-sales.
Contact: Rob J. Thurston; *hrconsultinggroup@msn.com.*
**Estimated.*

I

Innovative Process Administration L.L.C.

1768 E. 25th St., Suite 222,
Cleveland, Ohio 44114;
216-881-8350; fax: 216-881-8349
www.innproc.com

Benefit systems since: 1994.

■ **Auto-Bene**
System type: Benefit information system.
Service bureau basis: $12 to $24 per employee per year.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 1994.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: plan enrollment, eligibility verification.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, benefit options information/advice, flexible benefit plan selection.
Generates reports via: Internet/intranet site.
User support: onsite training, online support, telephone assistance.
Contact: James W. Fredrickson, executive vp/COO; 216-881-8345.

N

NuView Systems Inc.

155 W. St.,
Wilmington, Mass. 01887;
800-244-7654; fax: 978-988-1263
www.nuviewhr.com

Benefit systems since: 1994.

Total clients	75
Corporate benefit clients	75
Systems sold in 2002	25
Total 2002 revenue	$2,153,672
EBIS revenue:	$2,153,672

■ **NuViewHR**
System type: Benefit information system.
Purchase price: $25,000 and up.
Lease: $5 to $12 PEPM.
PC operating system: Windows, Web browser.
Midrange/mainframe system: Web server; database server;
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: online processing capabilities.
Customization optional.
First installation: 1994.
Total benefit installations: 100*.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, health provider contract management, accounting, participant letters, claims administration, eligibility verification, COBRA billing, premium deductions, savings plan loan administration, retirement planning/forecasting, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, emergency beeper and additional after hours call back services.
Officers: Shafiq Lokhandwala, president/CEO; James McAuliffe, COO; Randall Ratsch, chief technology officer.
Contact: Bill Copeland, manager-marketing and communications; *bcopeland@nuviewinc.com.*
**Estimated.*

O

OnlineBenefits

333 Earle Ovington Blvd., Suite 210,
Uniondale, N.Y. 11553;
516-414-7000; fax: 516-414-5100
www.onlinebenefits.com

Benefit systems since: 1997.

Total clients	2,500
Corporate benefit clients	2,500
Systems sold in 2002	1,000

■ **Benergy**
System type: Benefit communication system.
PC operating system: Web browser.
Interactive requirements: Internet/intranet.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 306

Continued from previous page

Multiple users.
First installation: 2001.
Total benefit installations: 2,700*.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, flexible benefit plan selection.
Generates reports via: printer, e-mail, Internet/intranet site.
User support: onsite training, online support, telephone assistance, training Webcasts.
Officers: Alan Cohen, CEO; John Gedney, president; John Donahue, vp/CFO.
Contact: Eileen McGrath, marketing manager; 516-414-7052; *emcgrath@onlinebenefits.com*.
**Estimated.*

P

P+W Software Inc.

5655 Lindero Canyon Road,
Westlake Village, Calif. 91362;
818-707-7690; fax: 818-707-9097
www.pwsoftware.com

Benefit systems since: 1987.
Total clients 325
Corporate benefit clients 150
Systems sold in 2002 30

■ **Powerplus**
System type: Benefit information system.
Purchase price: $8,000 to $20,000.
Lease: $1,500 per month.
PC operating system: DOS; Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 1987.
Total benefit installations: 350.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, medical savings accounts, life insurance.
System features: recordkeeping, plan enrollment, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, premium deductions, government reporting.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance, newsletters.
Officers: Thomas E. Philipp, president; Mike Wilson, vp.
Contact: Bud Bockoven, director-sales and marketing; *sales@pwsoftware.com*.

ProAct Technologies Corp.

120 Bloomingdale Road,
White Plains, N.Y. 10605;
914-872-8000; fax: 914-872-8100
www.proactcorp.com

Benefit systems since: 1996.
Total clients 90

■ **ProAct Benefits Communicator**
System type: Benefit communication system.
Purchase price: $75,000 and up.
Lease: $2,900 per month per 1,000 users and up.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Customization optional.
First installation: 1997.
Total benefit installations: 90.
Benefits managed/communicated: saving/investment plans, pension plans, flexible spending accouns, short- and long-term disability, leaves of absence, Social Security, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
Communication features: benefit plan descriptions, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, medical savings account information.
Generates reports via: printer, e-mail, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **ProAct Benefits Enrollment**
System type: Benefit information system.
Purchase price: $125,000 and up.
Lease: $4,500 per month and up.
PC operating system: Windows.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 1997.
Total benefit installations: 90.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: plan enrollment, participant letters.
Communication features: direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, personalized benefit information, benefit modeling/projections, benefit options information/advice, flexible benefit plan selection.
Generates reports via: printer, e-mail, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Tom Finstein, president/CEO; Joe Rio, CFO; Jonathan Miller, chief technology officer.
Contact: Rosanne Lana, manager-sales operations; 914-872-8164; *rosanne.lana@proactcorp.com*.

S

SBPA Systems

1200 Enclave Parkway, Suite 100,
Houston, Texas 77077;
800-444-1189; fax: 281-679-9009
www.sbpa.com

Benefit systems since: 1975.
Total clients 60
Systems sold in 2002 8
Total 2002 revenue $7,800,000

■ **GBAS (Group Benefit Administration System)**
System type: Benefit information system.
Purchase price: $50,000 to $750,000.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1975.
Total benefit installations: 62.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, COBRA, life insurance.
System features: plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, check writing, participant letters, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, premium deductions, government reporting, health care utilization review.
Communication features: benefit plan descriptions, benefit option selection/adjustment, access to status of medical claims, flexible spending account information, personalized benefit information, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer.
User support: user groups/meetings, onsite training, telephone assistance.
Officers: Arnold Heinrich, CEO; Tim Stunz, president; Donna Smith, vp-sales and marketing.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 307

Continued from previous page
Contact: Denise Andrew, marketing specialist; *denise.andrew@sbpa.com.*

Solucient L.L.C.

1 Parkway N., Suite 350 W.,
Deerfield, Ill. 60015;
847-236-5600; fax: 847-948-0676
www.solucient.com

Benefit systems since: 1989.
Parent: VS&A Communications, VNU and VHA Inc.
Total clients 100*
Corporate benefit clients 100*

■ **Comprehensive Health Care Analysis and Management Program (CHAMP)**
System type: Benefit information system.
PC operating system: Windows.
Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1989.
Total benefit installations: 100*.
Benefits managed/communicated: short- and long-term disability, group health plans, workers comp.
System features: medical coding/unbundling, coordination of benefits, health provider contract management, medical case management, disability management, stop-loss reinsurance management, health care utilization review.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Joe Bisson, senior vp/general manager.
Contact: Tammy Graves, office manager; *tgraves@solucient.com.*
**Estimated.*

SunGard Corbel

1660 Prudential Drive,
Jacksonville, Fla. 32207;
800-326-7235; fax: 904-399-5551
www.sungardcorbel.com

Benefit systems since: 1989.
Total clients 2,700

■ **Relius Administration**
System type: Benefit information system.
Purchase price: $9,000 to $150,000.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail, interactive voice response system.
Multiple users.
Customization optional.
First installation: 1991.
Benefits managed/communicated: pension plans.
System features: recordkeeping, retirement plan distributions, plan discrimination testing, participant letters, eligibility verification, savings plan loan administration, retirement planning/forecasting, government reporting.
Communication features: savings plan investment selection, benefit modeling/projections, benefit options information/advice, savings plan investment transfers, retirement savings modeling.
Generates reports via: printer, mailed hard copy.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Relius Documents**
System type: Benefit communication system.
Purchase price: $750 license fee; $165 to $495 monthly maintenance.
Service bureau basis: $115 to $720 per transaction.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Customization optional.
First installation: 1991.
Benefits managed/communicated: pension plans, flexible spending accouns, group health plans, Section 125 flexible benefit plans, COBRA.
Communication features: benefit plan descriptions, flexible spending account information, personalized benefit information, benefit modeling/projections, flexible benefit plan selection.
Generates reports via: printer, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Relius Government Forms**
System type: Benefit information system.
Purchase price: $95 to $3,300.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Customization optional.
First installation: 1990.
Benefits managed/communicated: pension plans.
System features: government reporting.
Generates reports via: printer, e-mail, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Relius Proposal**
System type: Benefit information system.
Purchase price: $2,000 to $4,400 license fee; $50 to $110 maintenance fee per month.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Customization optional.
First installation: 1996.
Benefits managed/communicated: pension plans.
System features: plan discrimination testing, eligibility verification, retirement planning/forecasting.
Communication features: benefit option selection/adjustment, benefit modeling/projections, retirement savings modeling.
Generates reports via: printer, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Don Mackanos, president; Ken Simons, senior vp; Tom Makeever, vp.
Contact: Sales support; 800-326-7235, ext. 1100; *marketing@sungardcorbel.com.*

T

TPABenefits Inc.

10000 IH 10 W.,
San Antonio, Texas 78230;
210-697-9900; fax: 210-697-0360
www.tpabenefits.com

Benefit systems since: 2000.
Total clients 1
Systems sold in 2002 1

■ **TPABenefits**
System type: Benefit communication system/benefit information system.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access.
Customization optional.
First installation: 2000.
Total benefit installations: 6.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, medical savings accounts.
System features: plan enrollment.
Communication features: benefit plan descriptions, direct plan enrollment, access to status of medical claims, flexible spending account information, personalized benefit information, benefit modeling/projections, benefit options information/advice, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: e-mail, Internet/intranet site.
User support: onsite training, online support, telephone assistance.
Officers: James Burkholder, president; Charlie Gomez, senior developer.
Contact: James Burkholder; Charlie Gomez.

The TriZetto Group Inc.

567 San Nicolas Drive, Suite 360,
Newport Beach, Calif. 92660;
800-569-1222; fax: 630-369-4133
www.trizetto.com

Benefit systems since: 1981.
Total 2002 revenue $265,200,000
Total clients 450
Corporate benefit clients 450

■ **QuicLink**
System type: Benefit information system.

Continued on next page

bi52ms281 tech prov.qxd 12/1/03 12:06 PM Page 308

Continued from previous page

Interactive requirements: Internet/intranet.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1981.
Benefits managed/communicated: flexible spending accouns, group health plans, Section 125 flexible benefit plans, COBRA.
System features: recordkeeping, plan enrollment, coordination of benefits, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, government reporting, health care utilization review.
Communication features: access to status of medical claims, flexible spending account information.
User support: user groups/meetings, onsite training, online support, telephone assistance.

■ **Facets Extended Enterprise**
System type: Benefit information system.
Interactive requirements: interactive voice response system.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1981.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA.
System features: recordkeeping, plan enrollment, coordination of benefits, health provider contract management, check writing, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, government reporting, health care utilization review.
Communication features: access to status of medical claims, flexible spending account information, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: Jeff Margolis, chairman/president/CEO; Mike Sunderland, senior vp-finance/CFO; John Kao, executive vp/chief revenue officer.
Contact: *salesinfo@trizetto.com.*

U

UnumProvident-Enterprise Enrollment Services

1 Fountain Square,
Chattanooga, Tenn. 37402;
800-421-0344; fax: 423-642-5538
www.benefitamerica.com

Benefit systems since: 1998.
Parent: UnumProvident Corp.
Total clients 30
Corporate benefit clients 30
Systems sold in 2002 20

■ **Campus**
System type: Benefit communication system; Benefit information system.
PC operating system: Web browser.
Interactive requirements: Internet/intranet, electronic mail.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
First installation: 2000.
Total benefit installations: 30.
Benefits managed/communicated: saving/investment plans, flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance.
System features: recordkeeping, plan enrollment, coordination of benefits, accounting, participant letters, eligibility verification, premium deductions.
Communication features: benefit plan descriptions, direct plan enrollment, benefit option selection/adjustment, savings plan investment selection, flexible spending account information, personalized benefit information, benefit options information/advice, managed care network information, medical savings account information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, mailed hard copy.
User support: onsite training, online support, telephone assistance.
Officers: Thomas R. Watjen, president/CEO; F. Dean Copeland, senior executive vp/chief administrative officer/general counsel; Bob Best, senior vp-customer loyalty services/chief information officer.

W

WLT Software

831 N. Hercules Ave.,
Clearwater, Fla. 33765;
727-442-9296; fax: 727-443-4936
www.wltsoftware.com

Benefit systems since: 1981.

■ **MediClaims for Windows**
System type: Benefit information system.
PC operating system: Windows.
Interactive requirements: Internet/intranet, electronic mail, interactive voice response system.
Multiple users.
Provides: Internet/intranet access, online processing capabilities.
Customization optional.
First installation: 1981.
Benefits managed/communicated: flexible spending accouns, short- and long-term disability, group health plans, Section 125 flexible benefit plans, medical savings accounts, COBRA, life insurance, workers comp.
System features: recordkeeping, plan enrollment, medical coding/unbundling, coordination of benefits, health provider contract management, accounting, check writing, plan discrimination testing, participant letters, claims administration, eligibility verification, medical case management, COBRA billing, disability management, stop-loss reinsurance management, premium deductions, health care utilization review.
Communication features: benefit plan descriptions, direct plan enrollment, access to status of medical claims, flexible spending account information, personalized benefit information, managed care network information, flexible benefit plan selection.
Generates reports via: printer, computer diskette, e-mail, fax, mailed hard copy, Internet/intranet site.
User support: user groups/meetings, onsite training, online support, telephone assistance.
Officers: William L. Tiner Jr., president; Ann M. Tiner, executive vp; Tom Brooks, vp-sales.
Contact: Tom Brooks; *tbrooks@wltsoftware.com.*

Subscription Services

New Subscriptions
You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New job?
If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news that helps you stay on top of your business. You can change your information with us online, immediately.

Billing or renewal inquiry?
Verify your subscription details or pay an invoice. If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail. However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your canceled check.

For more information about a subscription, please contact the customer service department at
1-888-446-1422

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 309

Directory of employee assistance programs

A

Affiliated Employee Assistance Program

470 Forest Ave.,
Portland, Maine 04101;
800-769-9819; fax: 207-773-5337
www.bigbluea.com/aeap.htm

Staff
Salaried employees 17
Includes: 1 psychologist; 5 social workers; 2 marriage/family/child counselors; 4 professional/mental health counselors.
Contracted professionals 321
Includes: 10 psychologists; 146 social workers; 28 marriage/family/child counselors; 137 professional/mental health counselors.
EAP clients
Total 123
Lives covered at year-end 2002 . . . . 170,104*
Employees 85,052*
Dependents 85,052*
Revenues
Total 2002 . . . . . $1,561,451
Total 2001 . . . . . $1,482,078
EAP services 100%
Services began: 1989.
Parent: Affiliated Healthcare Systems.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, drug/chemical abuse, financial concerns.
Health promotion services: stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, phone counseling.
Service area: Connecticut, Maine, Maryland, Massachusetts, New Hampshire, New York, Rhode Island, Vermont.
Reporting: as requested.
Billing: flat fee, capitated fee.
Officers: Miles Theeman, executive vp; Nancy Rines, COO; Brian Donahue, vp.
Contact: Nancy Rines; *nrines@ahs.emh.org*.
**Estimated.*

Ann Clark Associates Inc.

8910 University Center Lane, Suite 650,
San Diego, Calif. 92122;
858-452-1254; fax: 858-452-7810
www.annclarkassociates.com

Staff
Salaried employees 200
Includes: 5 psychiatrists; 22 psychologists; 18 social workers; 40 marriage/family/child counselors; 15 professional/mental health counselors; 1 physician.
Contracted professionals 40,000
Includes: 400 psychiatrists; 4,500 psychologists; 400 social workers; 26,780 marriage/family/child counselors; 4,300 professional/mental health counselors; 2 physicians.
EAP clients
Total 230
Lives covered at year-end 2002 880,000
Employees 310,000
Dependents 570,000
Revenues
Total 2002 . . . . . $2,876,000
Total 2001 . . . . . $2,700,000
EAP services 85%
EAP revenues $2,444,600
Services began: 1983.
Parent: ACI Enterprises Inc.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, selected worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: international.
Reporting: quarterly, as requested.
Billing: flat fee; capitated fee*.
Officers: Ann D. Clark, CEO; Mark A. Kaupp, president; Tori Barr, vp.
Contact: Carol Morabito, director-corporate media; *cmorabito@annclarkassociates.com*.
**Capitated fee is $18 for 1,000 to 5,000 employees for a three-session model per employee per year.*

B

Behavioral Health Systems Inc.

2 Metroplex Drive, Suite 500,
Birmingham, Ala. 35209;
800-245-1150; fax: 205-879-1178
www.bhs-inc.com

Staff
Salaried employees 53
Includes: 2 psychiatrists; 2 psychologists; 5 social workers; 8 marriage/family/child counselors; 10 professional/mental health counselors.
Contracted professionals 7,563
Includes: 1,114 psychiatrists; 2,359 psychologists; 3,748 professional/mental health counselors; 342 physicians.
EAP clients
Total 85
Lives covered at year-end 2002 225,000
Employees 92,000
Dependents 133,000
Revenues
Total 2002 . . . . . $5,500,000
Total 2001 . . . . . $8,000,000
EAP services 21%
EAP revenues $1,155,000
Services began: 1989.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee, capitated fee, fee for service.
Officers: Deborah Stephens, president/CEO; Pat Freidly, senior vp-administration; Maureen Gleason, senior vp-business development.
Contact: Maureen Gleason, *mgleason@bhs-inc.com*; Salena Moore, marketing coordinator, 770-429-8696, *smoore@bhs-inc.com*; Pete Longbons, marketing coordinator, 440-974-8005, *plongbons@bhs-inc.com*.

Bensinger, DuPont & Associates

20 N. Wacker Drive, Suite 920,
Chicago, Ill. 60606;
312-726-8620; fax: 312-726-1061
www.bensingerdupont.com

Staff
Salaried employees 45
Includes: 1 psychiatrist; 1 psychologist; 8 social workers; 1 marriage/family/child counselor; 23 professional/mental health counselors.
Contracted professionals 1,100
Includes: 34 psychologists; 435 social workers; 296 marriage/family/child counselors; 335 professional/mental health counselors.
EAP clients
Total 296
Lives covered at year-end 2002. . . . 1,175,000
Employees 750,000
Dependents 625,000
Revenues
Total 2002 . . . . . $5,900,000

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 310

Continued from previous page

Total 2001 . . . . . $5,200,000
EAP services 60%
EAP revenues $3,540,000
Services began: 1982.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide, Canada.
Reporting: quarterly, annually.
Billing: flat fee, capitated fee, fee for service.
Officers: Peter Bensinger, president/CEO; Robert DuPont, executive vp/medical review officer; Marie Apke, senior vp.
Contact: Andrea Sinisi, director-marketing.

Bradman/UniPsych Cos.

7777 Davie Road Extension,
Suite 100A,
Hollywood, Fla. 38024;
954-704-8686; fax: 954-704-8677
www.unipsych.com

Staff
Salaried employees 35
Contracted professionals 2,000*
EAP clients
Total 86
Lives covered at year-end 2002. . . . 1,000,000
Revenues
Total 2002 . . . . . $6,317,000
Total 2001 . . . . . $6,139,000
EAP services 55%
EAP revenues $3,474,350
Services began: 1986.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide.
Reporting: as requested.
Billing: capitated fee.
Officers: Leo Bradman, president; Dr. Rahul Mehra, medical director; Denise Scott, vp.
Contact: Leo Bradman;
unipsych@ix.netcom.com.
**Estimated.*

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

Directory explanation box

The *Business Insurance* Directory of Employee Assistance Program Providers lists organizations that provide a variety of EAP services directly to employers on a stand-alone basis.

BI defines an employee assistance program as one that provides counseling and training to assist employees in the identification and resolution of personal problems. In addition, EAP services may include referrals to specialists for treatment. To be listed in the directory, a company must generate at least $100,000 in gross revenues from EAP services or provide EAP services in at least three states.

Each listing begins with the company's name and address. Information on staff (given in full-time equivalents for year-end 2002) appears in two sections: salaried employees and contracted professionals. This staff number could include psychiatrists, psychologists, social workers, marriage/family/child counselors, professional/mental health counselors or physicians.

Clients includes the total number of employer clients served, total lives covered at year-end 2002 and a breakdown of lives into employee lives and dependent lives. 2002 and 2001 gross revenues are given next, followed by the percentage derived from EAP services and estimated 2002 revenue from EAP services. The year services began, parent company and whether the organization is for profit also are listed.

Services available are listed under three categories: assessments/treatment, health promotion and educational/general services. Counseling sites specify where services are provided.

The specialties section details particular industries for which the organization provides services.

The service area is listed next, as are methods of reporting and billing. Officers and a contact person for those seeking more information complete the listings.

Listings are generated through responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information provided.

C

Carilion EAP

213 McClanahan St., Suite 201A,
Roanoke, Va. 24014;
800-992-1931; fax: 540-342-1318
www.carilion.com

Staff
Salaried employees 21
Includes: 2 psychologists; 6 social workers; 6 marriage/family/child counselors; 7 professional/mental health counselors.
Contracted professionals 90
Includes: 35 social workers; 55 professional/mental health counselors.
EAP clients
Total 104
Lives covered at year-end 2002 116,000
Employees 42,000
Dependents 74,000
Revenues
Total 2002. . . . . $530,000
Total 2001. . . . . $520,000
EAP services 100%
Services began: 1986.
Parent: Carilion Health System.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: all worksites, EAP facilities, phone counseling.
Service area: Alabama, Illinois, Indiana, Kentucky, Maryland, New York, North Carolina, Pennsylvania, Tennessee, Virginia, West Virginia.
Reporting: quarterly.
Billing: flat fee; capitated fee, $17 per employee per year; fee for service; substance abuse professional services, $450 per case.
Officers: Ed Murphy, president; Mark Derbyshire, director
Contact: Ken Redick, EAP manager;
540-981-8950.

Ceridian

3311 E. Old Shakopee Road,
Minneapolis, Minn. 55425-1640;
800-729-7655; fax: 314-872-8805
www.ceridian.com/myceridian

Staff
Salaried employees 450
Includes: 92 psychologists; 52 social workers; 7 marriage/family/child counselors; 174 professional/mental health counselors.
Contracted professionals 4,100

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 311

Largest EAP providers

Ranked by number of lives covered at year-end 2002

Rank	Company/Address	Phone/Fax/Web site	Total lives covered	Total clients	Total salaried employees	Total contracted employees	Principal officer
1	Magellan Behavioral Health 6950 Columbia Gateway Drive Columbia, Md. 21046	800-458-2740 Fax: 410-953-5200 www.magellanhealth.com	14,000,000	1,900	5,171	46,000	Steven Shulman, CEO
2	Optum 6300 Olson Memorial Highway Golden Valley, Minn. 55427	800-884-8458 Fax: 763-797-2532 www.uhc.com	11,812,900	400	861	3,000	R. Edward Bergmark, CEO
3	ComPsych Corp. NBC Tower, 455 Cityfront Plaza Drive, 13th Floor Chicago, Ill. 60611	800-851-1714 Fax: 312-595-3125 www.compsych.com	10,000,000	1,000	300	20,125	Richard A. Chaifetz, chairman/CEO
4	Ceridian 3311 E. Old Shakopee Road Minneapolis, Minn. 55425-1640	800-729-7655 Fax: 314-872-8805 www.ceridian.com/myceridian	6,355,000 [1]	25,285	450	4,100	Todd Reimringer, COO
5	CIGNA Behavioral Health 11095 Viking Drive Eden Prairie, Minn. 55344	800-637-1257 Fax: 952-996-2659 www.cignabehavioral.com	5,433,000	925	972	13,700	Keith Dixon, president/CEO
6	ValueOptions 240 Corporate Blvd. Norfolk, Va. 23502	757-459-5200 Fax: 757-459-5219 www.valueoptions.com	3,774,527 [2]	627 [2]	4,000	61,496	Ronald I. Dozoretz, chairman/president/CEO
7	VMC Behavioral Healthcare Services 100 S. Greenleaf Gurnee, Ill. 60031	847-625-3500 Fax: 847-249-2772 www.vmceap.com	3,600,000	247	210	17,520	Mary Vasquez, president/CEO
8	Managed Health Network Inc. dba MHN 503 Canal Blvd. Point Richmond, Calif. 94804	800-488-8449 Fax: 510-620-6331 www.mhn.com	2,369,269	456	416	35,463	Jerry V. Coil, president/CEO
9	Horizon Behavioral Services 1500 Waters Ridge Drive Lewisville, Texas 75057	866-428-8501 Fax: 972-420-8247 www.horizoncare.net	2,041,015	804	287	16,514	Jackie James, president
10	Claremont Partners Inc. 1050 Marina Village Parkway, Suite 203 Alameda, Calif. 94501	800-834-3773 Fax: 510-337-8833 www.claremontpartners.net; www.claremonteap.com	1,500,000	1,100	150 [2]	15,000	Tom Bjornson, CEO

1 Employee lives only. 2 Estimated.
Source: BI survey

Originally published: October 27, 2003, *Benefits Management Take-Out Section*
Next publication date: March 29, 2004, *Benefits Management Take-Out Section*

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 312

Continued from previous page

Includes: 784 psychologists; 1,796 social workers; 471 marriage/family/child counselors; 1,010 professional/mental health counselors.

EAP clients

Total 25,285
Lives covered at year-end 2002. . . . 6,355,000
Employees. 6,355,000

Revenues

Total 2002. . . . . $1,192,700,000
Total 2001. . . . . $1,189,800,000

Services began: 1982.

Parent: Ceridian Corp.

For profit.

Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.

Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.

Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.

Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.

Service area: nationwide, Canada, United Kingdom.

Reporting: monthly, quarterly, annually, as requested.

Billing: capitated fee, fee for service, usage-based pricing.

Officers: Todd Reimringer, COO; Sharon Stein, senior vp-U.S. operations; Renee Kennish, vp-client services and support.

Contact: *onesource@ceridian.com*.

CIGNA Behavioral Health

11095 Viking Drive,
Eden Prairie, Minn. 55344;
800-637-1257; fax: 952-996-2659
www.cignabehavioral.com

Staff

Salaried employees 972
Contracted professionals 13,700

EAP clients

Total 925
Lives covered at year-end 2002. . . . 5,433,000
Employees. 2,173,000
Dependents 3,260,000

Revenues

Total 2002 . . . . . $448,000,000
Total 2001 . . . . . $385,000,000
EAP services 7.4%
EAP revenues $33,000,000

Services began: 1974.

Parent: CIGNA Health Care.

For profit.

Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.

Health promotion services: smoking cessation, nutrition/weight control, stress management, alcohol awareness, drug awareness, elder care.

Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review.

Counseling sites: selected worksites, practitioners' offices, phone counseling.

Specialties: health plans, manufacturing, TPAs.

Service area: nationwide, Puerto Rico.

Reporting: monthly, quarterly, annually, as requested.

Billing: flat fee, capitated fee.

Officers: Keith Dixon, president/CEO; Randy Odzer, CFO; Sharon Carlin, COO.

Contact: *contactcbh@cignabehavioral.com*.

Claremont Partners Inc.

1050 Marina Village Parkway,
Suite 203,
Alameda, Calif. 94501;
800-834-3773; fax: 510-337-8833
www.claremontpartners.net,
www.claremonteap.com

Staff

Salaried employees 150*
Contracted professionals 15,000

EAP clients

Total 1,100
Lives covered at year-end 2002. . . . 1,500,000
Employees 572,000
Dependents 928,000

Revenues

Total 2002 . . . . . $32,000,000
Total 2001 . . . . . $28,000,000*
EAP services 80%
EAP revenues $25,600,000

Services began: 1990.

For profit.

Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.

Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.

Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.

Counseling sites: selected worksites, practitioners' offices, phone counseling.

Service area: international.

Reporting: monthly, quarterly, annually, as requested.

Billing: flat fee, capitated fee, fee for service, utilization-based pricing.

Officers: Tom Bjornson, CEO; Tom Farris, COO/clinical director; Laurie Slez, director-account services; Matthew Schoenthaler, vp-sales and marketing.

Contact: *info@claremonteap.com*.

**Estimated.*

Comprehensive EAP

5 Militia Drive,
Lexington, Mass. 02421;
781-863-8283; fax: 781-860-9839
www.compeap.com

Staff

Salaried employees 3
Includes: 1 psychologist; 1 social worker; 1 professional/mental health counselor.
Contracted professionals 100
Includes: 20 psychologists; 40 social workers; 30 professional/mental health counselors.

EAP clients

Total 29
Lives covered at year-end 2002 22,300
Employees 10,000
Dependents 12,300

Revenues

Total 2002. . . . . $550,000
Total 2001. . . . . $600,000
EAP services 100%

Services began: 1983.

For profit.

Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.

Health promotion services: stress management, alcohol awareness, drug awareness, elder care.

Educational/general services: employee education, supervisor training, workplace problem identification.

Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.

Specialties: banking, high-tech, plastic industries.

Service area: nationwide, Canada, Europe.

Reporting: quarterly.

Billing: capitated fee, $30 to $46 per employee per year.

Officers: Mark Sagor, president; Robert Kagey, clinical director.

Contact: Mark Sagor; 800-344-1011, ext. 224; *msagor@compeap.com*.

ComPsych Corp.

NBC Tower,
455 Cityfront Plaza Drive, 13th Floor,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

Staff

Salaried employees 300
Includes: 4 psychiatrists; 16 psychologists; 140 social workers; 79 marriage/family/child counselors; 60 professional/mental health counselors.
Contracted professionals 20,125
Includes: 2,251 psychiatrists; 5,857 psychologists; 10,284 social workers; 693 marriage/family/child counselors; 1,039 professional/mental health counselors.

EAP clients

Total 1,000
Lives covered at year-end 2002. . . 10,000,000
Employees. 4,000,000
Dependents 6,000,000

Revenues

Total 2002 . . . . . $100,000,000*
Total 2001 . . . . . $100,000,000*
EAP services 55%
EAP revenues $55,000,000*

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 313

Continued from previous page

Services began: 1984.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Specialties: multinational corporations.
Service area: international.
Reporting: monthly, quarterly, annually, as requested.
Billing: capitated fee.
Officers: Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.
Contact: *info@compsych.com.*
**Estimated.*

CONCERN Services

8280 Montgomery Road, Suite 101,
Cincinnati, Ohio 45236;
513-891-1627; fax: 513-891-0838
www.concerneap.net

Staff
Salaried employees 37
Includes: 1 psychiatrist; 1 psychologist; 15 social workers; 16 professional/mental health counselors.
Contracted professionals 2,481
Includes: 112 psychiatrists; 702 psychologists; 816 social workers; 851 professional/mental health counselors.
EAP clients
Total 140
Lives covered at year-end 2002 300,645
Employees 115,245
Dependents 185,400
Revenues
Total 2002 . . . . . $5,000,000*
Total 2001 . . . . . $8,300,000
EAP services 45%
EAP revenues $2,226,132
Services began: 1984.
Parent: TriHealth Hospitals.
Not for profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, drug/chemical abuse, adolescent treatment.
Health promotion services: stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide, Canada.
Reporting: quarterly.
Billing: flat fee, capitated fee, fee for service.
Officers: John Prout, president/CEO; Claus von Zychlin, William Groneman, executive vps.
Contact: Jackie Glaser, manager-marketing and sales; 513-985-5455, ext. 235; *jackie_glaser@trihealth.com.*
**Estimated.*

CONTACT Behavioral Health Services

1400 E. Southern Ave., Suite 800,
Tempe, Ariz. 85282;
800-309-2242; fax: 480-730-5528
www.contactbhs.com

Staff
Salaried employees 98
Includes: 6 psychologists; 7 social workers; 11 marriage/family/child counselors; 9 professional/mental health counselors.
Contracted professionals 12,500
EAP clients
Total 145
Lives covered at year-end 2002 312,000
Employees 125,000
Dependents 187,000
Revenues
Total 2002 . . . . . $24,000,000
Total 2001 . . . . . $21,000,000
EAP services 15%
EAP revenues $3,600,000
Services began: 1979.
Parent: Banner Health.
Not for profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Specialties: government, hospitals, schools.
Service area: nationwide.
Reporting: quarterly, annually.
Billing: flat fee, capitated fee, fee for service.
Officers: Larry Frazier, president; Glenn Tanita, director-administration; Michael Silver, director-business development.
Contact: Michael Silver; 480-831-3954; *michael.silver@bannerhealth.com.*

Continuum Employee Assistance, Training, Consulting

1135 M St., Suite 400,
Lincoln, Neb. 68508;
402-476-0186; fax: 402-476-2757
www.4continuum.com

Staff
Salaried employees 8
Includes: 2 social workers; 6 professional/mental health counselors.
Contracted professionals 253
Includes: 25 psychologists; 77 social workers; 151 professional/mental health counselors.
EAP clients
Total 61
Lives covered at year-end 2002 55,250
Employees 22,100
Dependents 33,150
Revenues
Total 2002. . . . . $481,110
Total 2001. . . . . $531,482
EAP services 95%
EAP revenues. $457,055
Services began: 1974.
Not for profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: stress management.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, phone counseling.
Service area: Alabama, Arkansas, California, Colorado, Delaware, Florida, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, Minnesota, Nebraska, New Mexico, North Carolina, Ohio, Pennsylvania, South Dakota, Tennessee, Texas, Virginia, West Virginia.
Reporting: quarterly, annually.
Billing: flat fee, capitated fee, fee for service.
Officers: Dennis Stelzer, board president; Kristine Brennan, executive director; Jim Schul, board vp; Georgia Glass, secretary/treasurer.
Contact: Kristine Brennan; *kbrennan@4continuum.com.*

CorpCare Associates Inc.

7000 Peachtree Dunwoody Road,
Building 4, Suite 300,
Atlanta, Ga. 30328;
800-728-9444; fax: 770-396-9522
www.corpcareeap.com

Staff
Salaried employees 5
Contracted professionals 1,000
Includes: 2 psychiatrists; 100 psychologists; 400 social workers; 200 marriage/family/child counselors; 200 professional/mental health counselors.
EAP clients
Total 42
Lives covered at year-end 2002 115,000
Employees 35,000
Dependents 80,000
Revenues
Total 2002. . . . . $575,000
Total 2001. . . . . $475,000
EAP services 100%
Services began: 1991.
For profit.

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 314

Continued from previous page

Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: practitioners' offices.
Specialties: manufacturing.
Service area: nationwide.
Reporting: quarterly.
Billing: capitated fee, fee for service.
Officers: George W. Martin, president.
Contact: Vanessa McConaughy, manager-client services; *vanessa@corpcareeap.com*.

Corporate Counseling Associates Inc.

475 Park Ave. S.,
New York, N.Y. 10011;
212-686-6827; fax: 212-686-6511
www.corporatecounseling.com

Staff
Salaried employees 50
Contracted professionals 10,000*
EAP clients
Total 160
Lives covered at year-end 2002 450,000
Revenues
Total 2002 . . . . . $5,700,000
Total 2001 . . . . . $5,600,000
EAP services 60%
EAP revenues $3,420,000
Services began: 1984.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review.
Counseling sites: selected worksites, EAP facilities, practitioners' offices.
Service area: nationwide, Canada.
Reporting: quarterly.
Billing: capitated fee.
Officers: Robert Levy, president; Bruce Davidson, vp-operations; Georgia Critsimilios, vp-sales.
Contact: Georgia Critsimilios.
**Estimated.*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

E

Employee Counseling Services

11500 Olive Blvd., Suite 176,
St. Louis, Mo. 63141;
314-533-3800; fax: 314-432-8613
www.providentc.org

Staff
Salaried employees 29
Includes: 2 psychologists; 16 social workers; 4 marriage/family/child counselors; 7 professional/mental health counselors.
Contracted professionals 200*
EAP clients
Total 30
Lives covered at year-end 2002 14,795
Employees 14,795
Revenues
Total 2002. . . . . $583,000
Total 2001. . . . . $418,000
EAP services 100%
Services began: 1979.
Parent: Provident Counseling.
Not for profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: EAP facilities.
Service area: Illinois, Missouri.
Reporting: as requested.
Officers: Kathleen E. Buescher, president/CEO; Diane Beckerle-O'Brien, director-employee counseling services; David Giffin, vp/director-human resources.
Contact: Diane Beckerle-O'Brien; *dianebeckerle.obrien@providentc.org*.
**Estimated.*

Employee Resource Systems Inc.

29 E. Madison, Suite 1600,
Chicago, Ill. 60602;
800-292-2780; fax: 312-780-6344
www.employeeresourcesystems.com

Staff
Salaried employees 13
Includes: 1 psychologist; 6 social workers; 4 professional/mental health counselors.
Contracted professionals 2,625
Includes: 194 psychiatrists; 655 psychologists; 1,455 social workers; 321 professional/mental health counselors.
EAP clients
Total 116
Lives covered at year-end 2002 150,000
Employees 60,000
Dependents 90,000
Revenues
Total 2002 . . . . . $1,300,000
Total 2001 . . . . . $1,600,000
EAP services 90%
EAP revenues $1,170,000
Services began: 1993.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide, Canada.
Reporting: quarterly.
Billing: flat fee, capitated fee, fee for service, retainer plus case fee.
Officers: Gary S. Cohen, William R. Heffernan, co-presidents.
Contact: Gary S. Cohen; *gcohen@employeeresourcesystems.com*.

Employee Support Systems Co.

211 E. Moore Ave.,
Terrell, Texas 75160;
972-551-1299; fax: 972-551-1994
www.esscocorp.com

Staff
Salaried employees 19
Includes: 1 psychologist; 4 social workers; 1 marriage/family/child counselor.
Contracted professionals 1,012
Includes: 17 psychiatrists; 191 psychologists; 391 social workers; 365 marriage/family/child counselors; 38 professional/mental health counselors; 10 physicians.
EAP clients
Total 202
Lives covered at year-end 2002 672,000
Employees 168,000
Dependents 504,000
Revenues*
Total 2002 . . . . . $3,000,000
Total 2001 . . . . . $3,000,000
EAP services 100%
Services began: 1979.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: all worksites, EAP facilities,

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 315

Continued from previous page
practitioners' offices, phone counseling.
Service area: nationwide, Canada, Mexico.
Reporting: quarterly.
Billing: flat fee; capitated fee, $2 to $5 PEPM; fee for service.
Officers: Norman H. Huneycutt, CEO; D. Renee Christensen, vp-Western regional office; Maria Tankersly, vp-Eastern regional office.
Contact: Teresa Guill, account manager; *tguill@esscocorp.com*.
**Estimated.*

F

Family Service EAP & Workplace Services

430 N. Canal St.,
Lawrence, Mass. 01834;
800-683-9544; fax: 978-683-1026
www.familyserviceinc.com

Staff
Salaried employees 32
Includes: 1 psychiatrist; 2 psychologists; 8 social workers; 1 marriage/family/child counselor; 8 professional/mental health counselors.
EAP clients
Total 30
Lives covered at year-end 2002 30,000
Employees 12,000
Dependents 18,000
Revenues
Total 2002. . . . . $250,000
Total 2001. . . . . $300,000
EAP services 100%
Services began: 1983.
Not for profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, practitioners' offices.
Service area: Massachusetts, New Hampshire, Rhode Island.
Reporting: as requested.
Billing: capitated fee.
Officers: Kay Frishman, executive director; John Zielin, assistant director; Leonard DeBenedictis, EAP and workplace services director.
Contact: Leonard DeBenedicits; 800-683-9544, ext. 31; *ldebenedictis@familyserviceinc.com*.

Companies interested in being listed in any of *BI*'s online directories should contact the Directory department at 312-649-5279 or *bidirectory@crain.com*

H

Health Resources

190 N. Main St.,
Natick, Mass. 01760;
508-655-9766; fax: 508-655-9922
www.healthresourcescorp.com

Staff
Salaried employees 11.2
Includes: 1 psychiatrist; 8.2 social workers; 1 marriage/family/child counselor; 1 professional/mental health counselor.
Contracted professionals 11,438
Includes: 1 psychiatrist; 1,821 psychologists; 8,793 social workers; 447 marriage/family/child counselors; 376 professional/mental health counselors.
EAP clients
Total 615
Lives covered at year-end 2002 469,000
Employees 134,000
Dependents 335,000
Revenues
Total 2002 . . . . . $14,365,710
Total 2001 . . . . . $13,045,668
EAP services 30%
EAP revenues $4,309,713
Services began: 1981.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee, capitated fee, fee for service.
Officers: Robert Giggey, president/CEO; Deborah Talbot, executive vp; Patricia Dzindolet, vp.

Horizon Behavioral Services

1500 Waters Ridge Drive,
Lewisville, Texas 75057;
866-428-8501; fax: 972-420-8247
www.horizoncare.net

Staff
Salaried employees 287
Includes: 8 psychiatrists; 9 psychologists; 28 social workers; 8 marriage/family/child counselors; 31 professional/mental health counselors.
Contracted professionals 16,514
Includes: 2,519 psychiatrists; 5,144 psychologists; 5,376 social workers; 3,475 professional/mental health counselors.
EAP clients
Total 804
Lives covered at year-end 2002. . . . 2,041,015
Employees 816,406
Dependents 1,224,609
Revenues
Total 2002 . . . . . $40,449,170
Total 2001 . . . . . $32,033,007
EAP services 41.1%
EAP revenues $16,624,609
Services began: 1975.
Parent: Horizon Health Corp.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: international.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee, capitated fee, fee for service.
Officers: Ken Newman, president/CEO-Horizon Health Corp.; Jackie James, president-Horizon Behavioral Services; Ron Drabik, CFO-Horizon Health Corp.
Contact: Bill Moore, proposal manager; 972-420-7480; *bnmoore@horc.com*.

I

Integrated Behavioral Health

4770 Campus Drive, Suite 120,
Newport Beach, Calif. 92660;
949-608-4950; fax: 949-251-9178
www.ibhcorp.com

Staff
Salaried employees 32
Includes: 1 psychiatrist; 10 psychologists; 1 marriage/family/child counselor.
Contracted professionals 11,400
Includes: 3,500 psychiatrists; 3,200 psychologists; 3,000 social workers; 1,500 marriage/family/child counselors; 200 professional/mental health counselors.
EAP clients
Total 700
Lives covered at year-end 2002 270,000
Employees 130,000
Dependents 140,000
Revenues
Total 2002 . . . . . $3,200,000
Total 2001 . . . . . $2,500,000
EAP services 55%

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 316

Continued from previous page

EAP revenues $1,760,000
Services began: 1992.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee; capitated fee, $1.25 to $1.95 PEPM.
Officers: Edward M. Bosanac, chairman-office of the president; Samual Mayhugh, Tom Yankoff, office of the president.
Contact: Ed Bosanac; *ed.bosanac@ibhcorp.com*.

Interface EAP

7670 Woodway, Suite 350,
Houston, Texas 77063;
713-781-3364; fax: 713-781-4954
www.ieap.com

Staff
Salaried employees 25
Includes: 1 psychiatrist; 1 psychologist; 6 professional/mental health counselors.
Contracted professionals 5,689
Includes: 711 psychiatrists; 1,127 psychologists; 1,471 social workers; 448 marriage/family/child counselors; 839
professional/mental health counselors.
EAP clients
Total 194
Lives covered at year-end 2002 215,000
Employees 86,000
Dependents 129,000
Revenues
Total 2002 . . . . . $2,600,000
Total 2001 . . . . . $2,600,000
EAP services 85%
EAP revenues $2,210,000
Services began: 1989.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: all worksites, practitioners' offices, phone counseling.
Service area: nationwide.
Reporting: quarterly, as requested.
Billing: flat fee; capitated fee, $2 to $4 PEPM; fee for service.
Officers: Fred Newman, CEO; Tina Pace, vp-administration; Sharon Elletson, vp-operations.
Contact: *marketing@ieap.com*.

M

Magellan Behavioral Health

6950 Columbia Gateway Drive,
Columbia, Md. 21046;
800-458-2740; fax: 410-953-5200
www.magellanhealth.com

Staff
Salaried employees 5,171
Contracted professionals 46,000
EAP clients
Total 1,900
Lives covered at year-end 2002 . . . 14,000,000
Revenues
Total 2002 . . . . . $1,750,000,000
Total 2001 . . . . . $1,760,000,000
EAP services 13%
EAP revenues $227,500,000
Services began: 1973.
Parent: Magellan Health Services Inc.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review.
Counseling sites: practitioners' offices, phone counseling.
Service area: international.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee, capitated fee, fee for service.
Officers: Steven Shulman, CEO; Rene Lerer, president/COO; Mark Demilio, executive vp/CFO.
Contact: Nancy Baba, senior vp-sales; 410-953-2610; *nbaba@magellanhealth.com*.

Managed Health Network Inc. dba MHN

503 Canal Blvd.,
Point Richmond, Calif. 94804;
800-488-8449; fax: 510-620.6331
www.mhn.com

Staff
Salaried employees 416
Includes: 6 psychiatrists; 8 psychologists; 77 social workers; 67 marriage/family/child counselors; 11 professional/mental health counselors.
Contracted professionals 35,463
Includes: 5,447 psychiatrists; 9,328 psychologists; 11,784 social workers; 4,438 marriage/family/child counselors; 4,466 professional/mental health counselors.
EAP clients
Total 456
Lives covered at year-end 2002 2,369,269
Employees 715,332
Dependents 1,653,937
Revenues
Total 2002 . . . . . $218,806,918
Total 2001 . . . . . $247,952,899
EAP services 60%
EAP revenues $131,284,151
Services began: 1972.
Parent: Health Net Inc.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: practitioners' offices, phone counseling.
Service area: international.
Reporting: quarterly, annually.
Billing: capitated fee, $2.72 PEPM.
Officers: Jerry V. Coil, president/CEO; Steven Sell, vp-employer services; Ian Shaffer, chief medical officer.
Contact: Veronica Samoulides, director-marketing; 510-620-6451; *veronica.samoulides@mhn.com*.

Mount Carmel Behavioral Healthcare

1808 E. Broad St.,
Columbus, Ohio 43203;
800-227-3256; fax: 614-251-1542
www.mcbh.com

Staff
Salaried employees 23
Includes: 1 psychologist; 2 social workers; 1 physician.
Contracted professionals 2,401
Includes: 200 psychiatrists; 500 psychologists; 900 social workers; 400 marriage/family/child counselors; 400 professional/mental health counselors; 1 physician.
EAP clients
Total 85
Lives covered at year-end 2002 110,000
Employees 45,000
Dependents 65,000
Revenues
Total 2002 . . . . . $2,853,449
Total 2001 . . . . . $4,390,868

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 317

Continued from previous page

EAP services 34%
EAP revenues. $970,173
Services began: 1980.
Parent: Mount Carmel Health System.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: EAP facilities, practitioners' offices.
Specialties: airlines, government entities, restaurants, retirement facilities, school systems.
Service area: nationwide.
Reporting: quarterly.
Billing: capitated fee, fee for service.
Officers: Joe Calvaruso, CEO; Mark Ridenour, executive officer; Russell Gardner, CFO.
Contact: Drew Martensen, director-sales and marketing; 614-251-1536; *dmartensen@mchs.com.*

N

New Directions Behavioral Health L.L.C.

5000 W. 95th, Suite 300,
Shawnee Mission, Kan. 66207;
913-982-8200; fax: 913-982-8201
www.ndbh.com

Staff
Salaried employees 157
Includes: 3 psychiatrists; 8 psychologists; 31 social workers; 1 marriage/family/child counselor; 19 professional/mental health counselors.
Contracted professionals 7,281
Includes: 1,403 psychologists; 4,543 social workers; 86 marriage/family/child counselors; 1,249 professional/mental health counselors.
EAP clients
Total 764
Lives covered at year-end 2002. . . . 1,025,911
Employees 466,323
Dependents 559,588
Revenues
Total 2002 . . . . . $29,216,318
Total 2001 . . . . . $26,718,000
EAP services 19%
EAP revenues $5,551,100
Services began: 1978.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: EAP facilities, practitioners' offices, phone counseling.
Service area: nationwide, Canada, Puerto Rico.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee, capitated fee, fee for service.
Officers: John F. Quick, president/CEO; Maureen T. Hennessey, executive vp/CCO; executive vp; Betsy Klein, regional vp.
Contact: Lenora Larson, director-business development; 800-450-8706; *llarson@ndbh.com.*

O

Optum

6300 Olson Memorial Highway,
Golden Valley, Minn. 55427;
800-884-8458; fax: 763-797-2532
www.uhc.com

Staff
Salaried employees 861
Includes: 19 psychologists; 10 social workers; 4 marriage/family/child counselors.
Contracted professionals 3,000
Includes: 620 psychologists; 1,330 social workers; 540 marriage/family/child counselors; 510 professional/mental health counselors.
EAP clients
Total 400
Lives covered at year-end 2002. . . 11,812,900
Employees 3,986,400
Dependents 7,826,500
Revenues*
Total 2002. . . . . $1,500,000,000
Total 2001. . . . . $1,250,000,000
Services began: 1982.
Parent: UnitedHealth Group.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, rug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, workplace problem identification.
Counseling sites: all worksites, practitioners' offices, phone counseling.
Specialties: direct retail accounts, employer groups, government, health plans, military.
Service area: nationwide, Puerto Rico.
Reporting: quarterly, as requested.
Billing: capitated fee.
Officers: R. Edward Bergmark, CEO; Bill Pelfrey, president; Pat Byrne, COO.
Contact: Judy Tacyn, marketing communications manager; 703-796-9945.

**Total gross revenue is for Specialized Care Services, a division of UnitedHealth Group.*

P

Perspectives Ltd.

20 N. Clark, Suite 2650,
Chicago, Ill. 60602;
800-866-7556; fax: 312-252-7710
www.perspectivesltd.com

Staff
Salaried employees 53
Includes: 1 psychiatrist; 3 psychologists; 25 social workers; 5 professional/mental health counselors.
Contracted professionals 5,000
Includes: 200 psychiatrists; 1,500 psychologists; 3,000 social workers; 100 marriage/family/child counselors; 200 professional/mental health counselors.
EAP clients
Total 120
Lives covered at year-end 2002 385,000
Employees 150,000
Dependents 235,000
Revenues
Total 2002 . . . . . $3,800,000
Total 2001 . . . . . $3,700,000
EAP services 81%
EAP revenues $3,078,000
Services began: 1985.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: international.
Reporting: monthly, quarterly, annually, as requested.
Billing: capitated fee, fee for service.
Officers: Bernie Dyme, principal/president; Jeff Blaine, principal/vp-clinical services; Terry Cahill, principal/vp- development.

Continued on next page

The Directory of Employee Assistance Programs is available in a searchable database in the directory area of *www.businessinsurance.com.* The directory allows users to find EAPs by company name, lives covered, among other information.

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 318

Continued from previous page
Contact: Terry Cahill; 312-558-1563; *thc@perspectivesltd.com*.

S

Solutions EAP

181 Patricia M. Genova Drive,
Newington, Conn. 06111;
800-526-3485; fax: 860-666-7202
www.solutions-eap.com

Staff
Salaried employees 8
Includes: 3 social workers; 3 professional/mental health counselors.
Contracted professionals 170
Includes: 15 psychologists; 111 social workers; 18 marriage/family/child counselors; 26 professional/mental health counselors.
EAP clients
Total 66
Lives covered at year-end 2002 36,000
Employees 36,000
Revenues
Total 2002. . . . . $600,000
Total 2001. . . . . $557,000
EAP services 100%
Services began: 1980.
Parent: Hartford Healthcare Corp.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facilities, practitioners' offices, phone counseling.
Specialties: educational, health care, municipal and state agencies.
Service area: Connecticut, Massachusetts, Rhode Island, Vermont.
Reporting: monthly, quarterly, annually.
Billing: flat fee; capitated fee, $17.50 to $29 per employee per year; fee for service.
Officers: Jeff Walter, president/CEO; Mark Cesaro, director-management services; Steve Kozak, director-clinical operations.
Contact: George Wassell, director; *bwassel@harthosp.org*.

V

VMC Behavioral Healthcare Services

100 S. Greenleaf,
Gurnee, Ill. 60031;
847-625-3500; fax: 847-249-2772
www.vmceap.com

Staff
Salaried employees 210
Includes: 15 psychologists; 55 social workers; 13 marriage/family/child counselors; 21 professional/mental health counselors; 5 physicians.
Contracted professionals 17,520
Includes: 760 psychiatrists; 2,000 psychologists; 8,700 social workers; 1,300 marriage/family/child counselors; 4,400
professional/mental health counselors; 360 physicians.
EAP clients
Total 247
Lives covered at year-end 2002. . . . 3,600,000
Employees. 1,100,000
Dependents 2,500,000
Revenues
Total 2002 . . . . . $17,000,000
Total 2001 . . . . . $14,750,000
EAP services 80%
EAP revenues $13,600,000
Services began: 1976.
Parent: The Vasquez Group.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, phone counseling.
Service area: nationwide.
Reporting: quarterly, as requested.
Billing: flat fee; capitated fee, $25 per employee per year; fee for service.
Officers: Mary Vasquez, president/CEO; Joseph Honor, vp/COO; Daniel Kennedy, vp/CFO.
Contact: Chuck Hector, director-sales and marketing; 847-625-3521; *chector@vmceap.com*.

ValueOptions

240 Corporate Blvd.,
Norfolk, Va. 23502;
757-459-5200; fax: 757-459-5219
www.valueoptions.com

Staff
Salaried employees . . . . . 4,000.
Contracted professionals 61,496
EAP clients
Total. 627*
Lives covered at year-end 2002 . . . 3,774,527*
Employees 1,509,811*
Dependents 2,264,716*
Revenues
Total 2002. . . . . $1,100,000,000
Total 2001. . . . . $1,000,000,000
EAP services 3%
Services began: 1981.
Parent: FHC Health Systems.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: stress management, alcohol awareness, drug awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, practitioners' offices.
Service area: nationwide, Puerto Rico.
Reporting: quarterly, annually.
Billing: flat fee, capitated fee, fee for service.
Officers: Ronald I. Dozoretz, chairman/president/CEO; Chris Cavazos, president-Employer Solutions division; Chuck Taylor, executive vp-workplace services.
Contact: David Oboyski, vp-marketing; 913-461-8251; *david.oboyski@valueoptions.com*.
**Estimated.*

W

Wheeler Clinic

74 East St.,
Plainville, Conn. 06062;
800-522-3271; fax: 800-793-3554
www.wheelerclinic.org

Staff
Salaried employees 11
Includes: 2 psychiatrists; 1 psychologist; 3 marriage/family/child counselors; 5 professional/mental health counselors.
Contracted professionals 200
Includes: 10 psychiatrists; 50 psychologists; 60 social workers; 50 marriage/family/child counselors; 30 professional/mental health counselors.
EAP clients
Total 95
Lives covered at year-end 2002 140,000
Employees 40,000
Dependents 100,000
Revenues
Total 2002 . . . . . $25,000,000
Total 2001 . . . . . $21,600,000
EAP services. 2.6%
EAP revenues. $640,000
Services began: 1975.
Not for profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, EAP facil-

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 319

Business Insurance
www.businessinsurance.com

Subscription Service

New Subscriptions

You can now subscribe to our publication over the Web. Simply fill out our subscription form and we will get your first issue to you right away.

Moving? Change of address? New Job?

If you're leaving your current location, make sure you don't leave behind the late-breaking, agenda-setting news resource that helps you stay on top of your business. You can change your information with us online, immediately.

Billing or renewal inquiry?

Verify your subscription details or pay an invoice. If you receive a notice from us after you have paid, it is likely due to correspondence crossing in the mail. However, if you receive a second notice after you have paid, contact us and include a copy of both sides of your cancelled check.

For more information about subscribing to *Business Insurance*, please contact our customer service department at

1-888-446-1422

www.businessinsurance.com

Continued from previous page

ities, practitioners' offices.
Service area: nationwide.
Reporting: quarterly, annually, as requested.
Billing: capitated fee, fee for service.
Officers: Edward Lorenson, chairman; Meg Sakellarides, vice chairman; Bryan Bowerman, treasurer.
Contact: Marlene Dube, EAP general manager; 800-522-3271, ext. 3380.

Gary L. Wood & Associates P.A.

4700 N. Habana Ave., Suite 300,
Tampa, Fla. 33614;
813-870-0392; fax: 813-871-6305
www.woodassociates.net

Staff
Salaried employees 3
Includes: 2 psychologists; 1 professional/mental health counselor.
Contracted professionals 1,000
Includes: 167 psychiatrists; 177 psychologists; 270 social workers; 96 marriage/family/child counselors; 290 professional/mental health counselors.
EAP clients
Total 24
Lives covered at year-end 2002 75,000
Employees 30,000
Dependents 45,000
Revenues
Total 2002 . . . . . $1,100,000
Total 2001 . . . . . $1,072,507
EAP services 45%
EAP revenues. $495,000
Services began: 1982.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification.
Counseling sites: selected worksites, practitioners' offices, phone counseling.
Service area: Arizona, California, Colorado, Florida, Georgia, Hawaii, Illinois, Kentucky, Louisiana, Maine, Massachusetts, Michigan, Mississippi, New Hampshire, North Carolina, Ohio, South Carolina, Tennessee, Texas, Virginia, Washington.
Reporting: quarterly.
Billing: capitated fee, $2 PEPM; fee for service.
Contact: Gary L. Wood, president, *garylwood@mindspring.com*; Patricia N. Alexander, vp-administration; *patricianalexander@earthlink.net*.

Workplace Solutions L.L.C.

35 E. Wacker Drive, Suite 3250,
Chicago, Ill. 60601;
312-882-0708; fax: 312-822-0815
www.wseap.com

Staff
Salaried employees 20
Includes: 1 psychiatrist; 2 psychologists; 10 social workers; 4 professional/mental health counselors; 1 physician .
Contracted professionals 665
EAP clients
Total 165
Lives covered at year-end 2002 141,300
Employees 44,100
Dependents 97,200
Revenues
Total 2002 . . . . . $1,600,000
Total 2001 . . . . . $1,400,000
EAP services 100%
Parent: Alexian Brothers Health Network, 50%; Human Resource Consulting Group, 40%; Kenneth Young Center, 10%.
For profit.
Assessment/treatments for: stress, occupational problems, family/marital problems, suicide, alcohol abuse, legal problems, drug/chemical abuse, financial concerns, adolescent treatment.
Health promotion services: smoking cessation, physical fitness/exercise, nutrition/weight control, stress management, alcohol awareness, drug awareness, AIDS awareness, elder care.
Educational/general services: employee education, supervisor training, drug-free workplace regulatory adherence, workplace problem identification, psychiatric disability review, psychiatric workers compensation review.
Counseling sites: all worksites, EAP facilities, practitioners' offices, phone counseling.
Service area: international.
Reporting: monthly, quarterly, annually, as requested.
Billing: flat fee, capitated fee, fee for service.
Officers: Steve Julius, president; Laurie Stone, vp-business development; Rick Kronberg, vp-operations.
Contact: Carol Doyle, regional manager-business development; 500 Park Blvd., Suite 120, Itasca, Ill. 60143; 847-981-5770; *doylec@alexian.net*.

The 2004 online Directory of Employee Assistance Providers will be published in conjunction with the March 24 issue of *Business Insurance.* The issue will include the Benefits Management Take-Out Section and the chart of the largest EAP providers.

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 320

Directory of dependent care resource & referral services

A

Accor Services North America Inc. dba WorkLife Benefits

25115 Ave. Stanford, Suite 200,
Valencia, Calif. 91355-4582;
661-775-2200; fax: 661-775-2223
www.wlb.com

Services began: 1989.
Parent: Accor Services Inc.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee interviews, employee questionnaires, task force formation, cost/benefit analysis, consulting of employer/employee financing options, regulatory advice, focus groups, feasibility studies, start-up and operational budget preparation, community dependent care resource development.
Service areas: nationwide, Australia, France, Puerto Rico, Sweden, United Kingdom.
Clients: 890 clients in 2002, 3,000,000 employee lives covered in 2002, 4% utilization rate.
Staff: 133 employees at year-end 2002, including 94 dedicated to resource and referral services.
2002 revenues: $13,000,000; 81% from resource and referral services.
Communications/quality assurance: provides management reporting quarterly; customized employee communications; management training; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Laurent Delmas, CEO; Denise Markley, vp-human resources; James Kinville, vp-operations.
Contact: Elizabeth Weinstein, marketing manager; 781-483-3600, ext. 203; *marketing@wlb.com.*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

B

BrownRichards & Associates

1710 DeFoor Ave.,
Atlanta, Ga. 30308;
800-537-2153; fax: 404-352-8137
www.brownrichards.com

Services began: 1982.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee interviews, employee questionnaires, task force formation, cost/benefit analysis, regulatory advice, focus groups, feasibility studies, start-up and operational budget preparation.
Service areas: nationwide.
Clients: 25 clients in 2002, 500,000 employee lives covered in 2002, 10% utilization rate.
Staff: 15 employees at year-end 2002, including 10 dedicated to resource and referral services.
2002 revenues: $800,000; 80% from resource and referral services.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Betsy Richards, president; Mary Brown, senior vp.
Contact: Mary Brown.

C

The CPA Group Inc.

221 N. LaSalle St., Suite 2301,
Chicago, Ill. 60601;
312-263-0551; fax: 312-263-2332
www.cpagroup.org

Services began: 1994.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee interviews, employee questionnaires, task force formation, cost/benefit analysis, consulting of employer/employee financing options, regulatory advice, focus groups, feasibility studies, start-up and operational budget preparation, community dependent care resource development.
Service areas: international.
Clients: 110 clients in 2002, 200,000 employee lives covered in 2002, 4.5% utilization rate.
Staff: 7.5 employees at year-end 2002, including 4.5 dedicated to resource and referral services.
2002 revenues: $925,000; 70% from resource and referral services**.**
Compensation: child care services: capitated, $6 to $9 per employee per year; fee for services, $95 to $150 per case; elder care services: capitated, $6 to $9 per employee per year; fee for services, $95 to $150 per case.
Communications/quality assurance: provides management reporting quarterly, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Mary Ellen Gornick, president; Joseph J. Putnick, vp.
Contact: Mary Ellen Gornick; *megornick@cpagroup.org.*

Ceridian

3311 E. Old Shakopee Road,
Minneapolis, Minn. 55425-1640;
800-729-7655; fax: 314-872-8805
www.ceridian.com

Services began: 1981.
Parent: Ceridian Corp.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals,

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 321

Continued from previous page
meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, cost/benefit analysis, consulting of employer/employee financing options, focus groups.
Service areas: international, subcontracts for resource and referral services with an outside vendor.
Clients: 716* clients in 2002, 3,463,000 employee lives covered in 2002, 20% utilization rate.
Staff: 450 employees at year-end 2002, including 250 dedicated to resource and referral services.
2002 revenues: $1,192,700,000.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Todd Reimringer, COO; Sharon Stein, senior vp-U.S. operations; Renee Kennish, vp-client services and support.
**Estimated.*

Child & Elder Care Insights Inc.

19111 Detroit Road, Suite 104,
Rocky River, Ohio 44116;
800-234-6322; fax: 440-356-2919
www.carereports.com

Services began: 1985.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee interviews, employee questionnaires, task force formation, cost/benefit analysis, consulting of employer/employee financing options, regulatory advice, focus groups, feasibility studies, start-up and operational budget preparation, community dependent care resource development.
Service areas: International.
Clients: 902 clients in 2002, 6,400,000 employee lives covered in 2002, 15% utilization rate.
Staff: 34 employees at year-end 2002, including 27 dedicated to resource and referral services.
2002 revenues*: $15,000,000; 75% from resource and referral services.
Compensation: child care services: flat fee, $29 to $400; capitated, $0.25 to $3 per month; fee for services, $29 to $400 per case; elder care services: flat fee, $29 to $400; capitated, $0.25 to $3 per month; fee for services, $29 to $400 per case.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Elisabeth A. Bryenton, president/CEO.
Contact: *info@carereports.com.*
**Estimated.*

ComPsych Corp.

NBC Tower,
455 Cityfront Plaza Drive, 13th floor,
Chicago, Ill. 60611;
800-851-1714; fax: 312-595-3125
www.compsych.com

Services began: 1990.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee questionnaires, cost/benefit analysis, feasibility studies.
Service areas: international.
Clients: 459 clients in 2002, 2,976,000 employee lives covered in 2002, 14% utilization rate.
Staff: 300 employees at year-end 2002, including 64 dedicated to resource and referral services.
2002 revenues*: $100,000,000; 20% from resource and referral services.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Richard A. Chaifetz, chairman/CEO; Robert Jacobson, CFO.
Contact: *info@compsych.com.*
**Estimated.*

Corporate Counseling Associates Inc.

475 Park Ave. S.,
New York, N.Y. 10016;
212-686-6827; fax: 212-686-6511
www.corporatecounseling.com

Services began: 1988.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Dependent Care Resource and Referral Services lists organizations that contract directly with employers to provide dependent care resource and referral services on a stand-alone basis. Companies that provide care services only or benefit consulting services only are not included.

Business Insurance defines dependent care resource and referral services as the determination of employee dependent care needs, research on available service providers, child care and elder care referrals, and establishment of community dependent care resources.

Listings begin with the company name, address, year resource and referral services began, and parent company, if applicable. Next, child care services and elder care services are listed. Program services provided follow, including necessary preparation and research for corporate dependent care programs.

Service area details the locations served either directly or through contracted services. If a company subcontracts with other dependent care resource and referral agencies, that relationship is noted.

Clients denote the total number of employer clients and the total number of employee lives covered at year-end 2002. The average utilization rate for resource and referral services is also given. Staff information is specified in full-time equivalents for year-end 2002; both the total number of employees and the number of employees dedicated to resource and referral services are listed. Gross revenues for 2002 are included, as is the percentage of revenues the company derives from dependent care resource and referral services.

Compensation includes the billing methods used and price range for both child care and elder care services. Next, information on communications and quality assurance services is provided. Principal officers and a contact person for those seeking more information complete each listing.

Listings are derived from responses to a *BI* questionnaire. The directory is published as an editorial service; there is no charge to be included. Although every effort is made to publish complete and accurate listings, *Business Insurance* is unable to verify all information provided.

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 322

Largest dependent care resource and referral service providers

Ranked by number of lives covered at year-end 2002

Rank	Company/Address	Phone/Fax/Web site	Lives covered	Employer clients	Staff	Principal officer
1	Child & Elder Care Insights Inc. 19111 Detroit Road, Suite 104 Rocky River, Ohio 44116	800-234-6322 Fax: 440-356-2919 www.carereports.com	6,400,000	902	27	Elisabeth A. Bryenton, president/CEO
2	Ceridian 3311 E. Old Shakopee Road Minneapolis, Minn. 55425-1640	800-729-7655 Fax: 314-872-8805 www.ceridian.com	3,463,000	716*	250	Todd Reimringer, COO
3	Accor Services North America Inc. dba Work|Life Benefits 25115 Ave. Stanford, Suite 200 Valencia, Calif. 91355-4582	661-775-2200 Fax: 661-775-2223 www.wlb.com	3,000,000	890	94	Laurent Delmas, CEO
4	ComPsych Corp. NBC Tower, 455 Cityfront Plaza Drive, 13th floor Chicago, Ill. 60611	800-851-1714 Fax: 312-595-3125 www.compsych.com	2,976,000	459	64	Richard A. Chaifetz, chairman/CEO
5	e-DependentCare Work/Life Services 10 E. 39th St., Suite 906 New York, N.Y. 10016	888-554-5565 Fax: 212-656-1249 www.e-dependentcare.net	1,500,000	300	65	Maurice Wingate, corporate director
6	BrownRichards & Associates 1710 DeFoor Ave. Atlanta, Ga. 30308	800-537-2153 Fax: 404-352-8137 www.brownrichards.com	500,000	25	10	Betsy Richards, president
7	Corporate Counseling Associates Inc. 475 Park Ave. S. New York, N.Y. 10016	212-686-6827 Fax: 212-686-6511 www.corporatecounseling.com	375,000	130	15	Robert Levy, president
8	Work & Family Benefits Inc. 100 E. Hanover Ave. Cedar Knolls, N.J. 07927	800-644-2363 Fax: 973-267-0404 www.wfbenefits.com	312,000	284	15	William H. Mulcahy, president
9	The CPA Group Inc. 221 N. LaSalle St., Suite 2301 Chicago, Ill. 60601	312-263-0551 Fax: 312-263-2332 www.cpagroup.org	200,000	110	4.5	Mary Ellen Gornick, president
9	FamilyCare Inc. 7041 Koll Center Parkway, Suite 235 Pleasanton, Calif. 94566	925-249-6610 Fax: 925-249-6611 www.famcare.com, www.famcareconcierge.com	200,000	50	10	Catherine Leibow, president

* Estimated
Source: BI survey

Originally published: October 27, 2003. *Benefits Management Take-Out Section*
Next publication date: March 29. 2004. *Benefits Management Take-Out Section*

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 323

Continued from previous page
services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee interviews, employee questionnaires, task force formation, cost/benefit analysis, consulting of employer/employee financing options.
Service areas: nationwide.
Clients: 130 clients in 2002, 375,000 employee lives covered in 2002, 5% utilization rate.
Staff: 50 employees at year-end 2002, including 15 dedicated to resource and referral services.
2002 revenues: $5,700,000; 35% from resource and referral services.
Communications/quality assurance: provides management reporting quarterly; customized employee communications; management training; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Robert Levy, president; Bruce Davidson, vp-operations; Georgia Critsimilios, vp-sales.
Contact: Georgia Critsimilios.

E

e-DependentCare Work/Life Services

10 E. 39th St., Suite 906,
New York, N.Y. 10016;
888-554-5565; fax: 212-656-1249
www.e-dependentcare.net

Services began: 1998.
Parent: Best Domestic Employment Services Inc.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee questionnaires, cost/benefit analysis, consulting of employer/employee financing options, community dependent care resource development.
Service areas: nationwide, Canada, United Kingdom, subcontracts for resource and referral services with an outside vendor.
Clients: 300 clients in 2002, 1,500,000 employee lives covered in 2002, 12% utilization rate.
Staff: 100 employees at year-end 2002, including 65 dedicated to resource and referral services.
2002 revenues: $20,000,000; 40% from resource and referral services.
Communications/quality assurance: provides management reporting quarterly; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Contact: Maurice Wingate, corporate director.

F

FamilyCare Inc.

7041 Koll Center Parkway, Suite 235,
Pleasanton, Calif. 94566;
925-249-6610; fax: 925-249-6611
www.famcare.com,
www.famcareconcierge.com

Services began: 1987.
Child care services: pregnancy planning, adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee interviews, employee questionnaires, task force formation, cost/benefit analysis, consulting of employer/employee financing options, regulatory advice, focus groups, feasibility studies, start-up and operational budget preparation, community dependent care resource development.
Service areas: international.
Clients: 50 clients in 2002, 200,000 employee lives covered in 2002, 10% utilization rate.
Staff: 10 employees at year-end 2002, including 10 dedicated to resource and referral services.
2002 revenues: $500,000; 100% from resource and referral services.
Compensation: child care services: capitated, $5 to $8 PEPM; fee for services, $200 per case; elder care services: capitated, $3 to $5 PEPM; fee for services, $200 per case.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Catherine Leibow, president; Corey Leibow, vp-sales.
Contact: Catherine Leibow; *cathy@famcare.com.*

P

Perspectives Ltd.

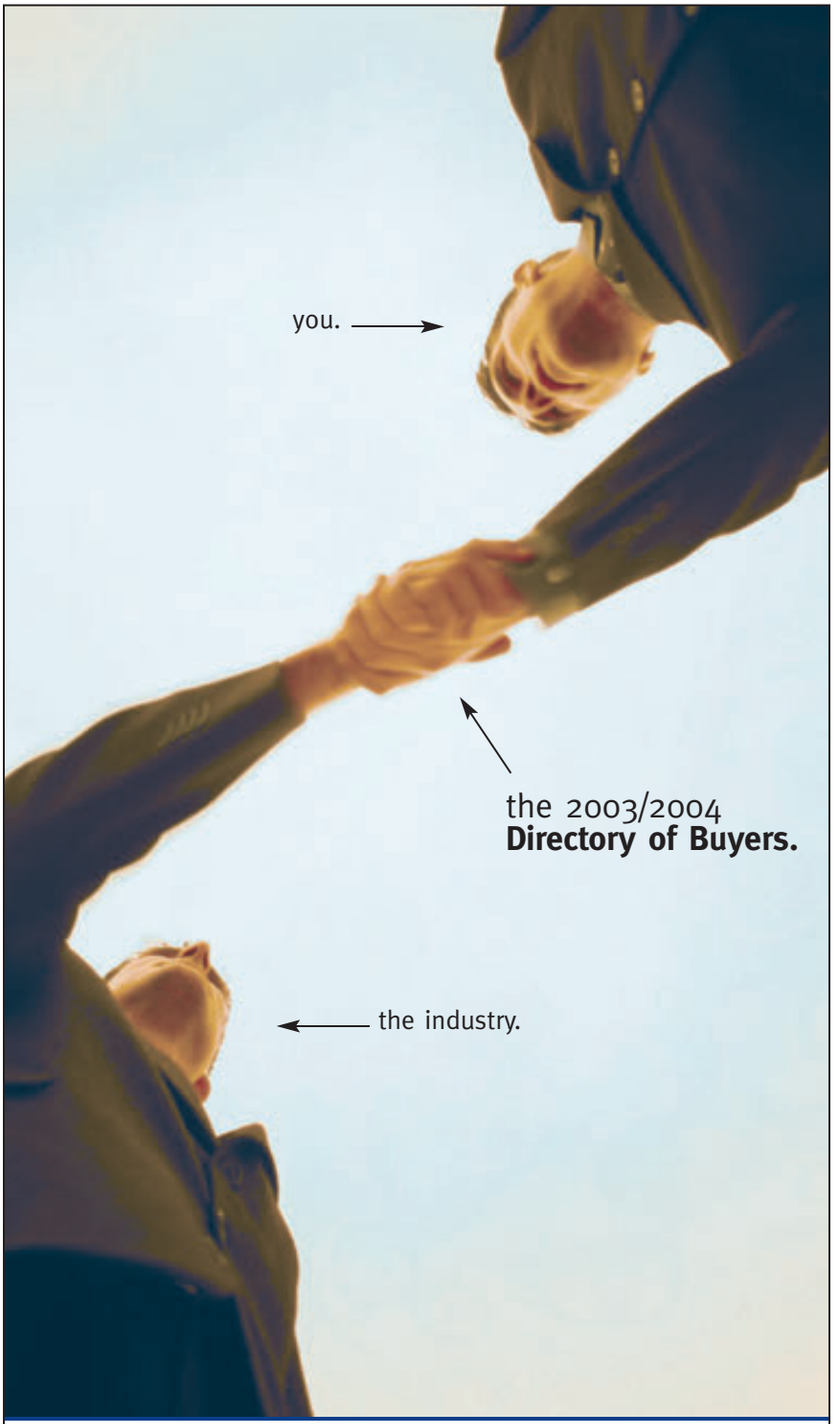
20 N. Clark, Suite 2650,
Chicago, Ill. 60602;
800-866-7556; fax: 312-252-7710
www.perspectivesltd.com

Services began: 1998.
Child care services: pregnancy planning, adoption services, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, employee questionnaires, cost/benefit analysis, consulting of employer/employee financing options, regulatory advice, feasibility studies, community dependent care resource development.
Service areas: nationwide, subcontracts for resource and referral services with an outside vendor.
Clients: 25 clients in 2002, 25,000 employee lives covered in 2002, 7% utilization rate.
Staff: 53 employees at year-end 2002, including 2.5 dedicated to resource and referral services.
2002 revenues: $3,800,000; 4% from resource and referral services.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: Bernie Dyme, principal/president; Jeff Blaine, principal/vp-clinical services; Terry Cahill, principal/vp-development.
Contact: Terry Cahill; 312-558-1563; *thc@perspectivesltd.com.*

Continued on next page

The Directory of Dependent Care Resource & Referral Service is available as a searchable database in the directory area of *www.businessinsurance.com.* The database is searchable by company name, number of clients, among other information.

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 324



CALL 888.446.1422 • OUTSIDE THE US: 313.446.1662 • E-MAIL: SUBS@CRAIN.COM

Now you can connect with more than 9,000 top-level corporate executives – with ***Business Insurance's*** **Directory of Buyers.** Whether you're a marketer or resource supplier, insurer or reinsurer, agent, broker, consultant or industry executive, there's an unprecedented amount of valuable information in this exclusive directory that you can't afford to be without.

Business Insurance www.businessinsurance.com

Continued from previous page

W

Work & Family Benefits Inc.

100 E. Hanover Ave.,
Cedar Knolls, N.J. 07927;
800-644-2363; fax: 973-267-0404
www.wfbenefits.com

Services began: 1992.
Child care services: adoption services, prenatal classes, dependent care center referrals, parenting seminars, after school services, child care placement, summer programs, special needs services, preschool placement, grade school placement, high school placement, college and university placement, nanny/babysitting referral, temporary illness/emergency child care.
Elder care services: nursing home referrals, meal delivery, household chore services, home health care, Medicare/Medicaid assistance, retirement community placement, adult day care, hospice care referrals, friendly visitor program, legal/financial assistance service referral.
Program services: corporate needs assessment, cost/benefit analysis, consulting of employer/employee financing options, regulatory advice.
Service areas: nationwide, Canada, Puerto Rico, United Kingdom.
Clients: 284 clients in 2002, 312,000 employee lives covered in 2002, 8% utilization rate.
Staff: 15 employees at year-end 2002, including 15 dedicated to resource and referral services.
2002 revenues: $2,150,000; 95% from resource and referral services.
Compensation: child care services: capitated, $1 to $8 per employee per year; fee for services, $150 per case; elder care services: capitated, $1 to $8 per employee per year; fee for services, $150 per case.
Communications/quality assurance: provides management reporting quarterly, semiannually, annually; customized employee communications; management training; vendor references; onsite visits; free test cases; employee satisfaction follow-ups; management debriefing of problems.
Officers: William H. Mulcahy, president; Sharon W. Clark, executive vp.
Contact: William H. Mulcahy.

Business Insurance
www.businessinsurance.com

SINGLE-COPY SALES
To order any current or back issue of *Business Insurance*, call the single-copy sales division of *BI's* Circulation Department:
1-888-446-1422

CHANGE OF ADDRESS?
If you have moved recently and would like to change your subscription address, or if you would like to report a delivery problem, please call us at 888-446-1422 toll-free or e-mail us at subs@crain.com

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 325

Directory of rehabilitation service providers

A

The ASU Group-Recovery Unlimited

2173 Commons Parkway,
Okemos, Mich. 48864;
800-968-2417; fax: 517-349-1332
www.asugroup.com

2002 revenues
Total $6,239,000
Rehabilitation services $6,239,000
Staff
Total 51
Professionals 51
Including: 38 RNs, 11 vocational counselors, 2 degreed professionals.
Clients
Total 198
Corporate/institutional 28
Claims administrators/TPAs 10
Insurance companies 160
Cases
Closed in 2002 1,720
Rehab services since: 1974.
Parent: The ASU Group.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, job analysis, return-to-work modification and coordination, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: Illinois, Indiana, Kentucky, Michigan, Minnesota.
Compensation: per hour.
Officers: Tara LaRose, executive vp; Nancy Hilliard, vp-operations; Bruce Stubbs, vp-sales.
Contact: Bruce Stubbs; 800-968-4668; *bru1095@asugroup.com*.

C

CareSys

15 River Road, Suite 200,
Wilton, Conn. 06897;
203-761-7333; fax: 203-761-7311
www.caresys.net

2002 revenues
Total $6,500,000
Rehabilitation services $6,300,000
Staff
Total 65
Professionals 33
Including: 28 RNs, 3 vocational counselors, 2 physicians.
Clients
Total 15
Corporate/institutional 12
Insurance companies 3
Cases
Closed in 2002 20,000
IME cases 150
Rehab services since: 1988.
Parent: Continuum Healthcare.
Services: prescreen cases for rehabilitation intervention, telephone case management, medical assessment, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, testimony and expert opinion.
Other services: outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per case, $90 to $475; per hour, $70 to $85.
Officers: Peter Hotz, president/CEO; Brenda Calia, COO; Carlos Navarro, vp.
Contact: Brenda Calia; *bcalia@caresys.net*.

Cascade Disability Management Inc.

4601 N.E. 77th Ave.,
Vancouver, Wash. 98662;
360-713-5118; fax: 877-477-3720
www.cascadedisability.com

2002 revenues
Total $20,719,009
Rehabilitation services $20,719,009
Staff
Total 215
Professionals 151
Including: 151 vocational counselors.
Clients
Total 387
Corporate/institutional 60
Claims administrators/TPAs 77
Insurance companies 133
Other 128
Cases
Closed in 2002 6,999
Rehab services since: 1978.
Parent: Liberty Mutual Insurance Co.
Services: job analysis, return-to-work modification and coordination, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per hour, $65 to $78.
Officers: David Buonviri, president; Gary Hutchins, operations manager; Colleen Spencer, controller.
Contact: Gary Hutchins; *gary.hutchins@cascadedisability.com*.

Concentra Inc.

5080 Spectrum Drive, Suite 400W,
Addison, Texas 75001-4648;
800-232-3550; fax: 972-387-0550
www.concentra.com

2002 revenues
Total $999,050,000
Rehabilitation services $212,219,000
Staff
Total 10,039
Professionals 3,154
Including: 1,165 RNs, 325 vocational counselors, 1,014 degreed professionals, 650 physicians.
Clients
Total 3,500
Corporate/institutional 350
Claims administrators/TPAs 175
Insurance companies 2,975
Cases
Closed in 2002 122,703
IME cases 225,000
Rehab services since: 1978.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per employee, per case, per hour.
Officers: Daniel J. Thomas, CEO; Frederick C. Dunlap, president/COO; Thomas E. Kiraly, executive vp/CFO/treasurer.
Contact: Tom Violette, vp-product management; 130 Second Ave., Waltham, Mass. 02451; *tom_violette@concentra.com*.

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 326

Largest rehabilitation service providers

Ranked by revenues from rehabilitation services provided directly to employers in 2002*

Rank	Company/Address	Phone/Fax/Web site	Revenues from rehabilitation services in 2002	Professional staff	Total customers	Cases closed in 2002	Independent medical exam cases	Expert opinion cases	Principal officer
1	Concentra Inc. 5080 Spectrum Drive, Suite 400W, Addison, Texas 75001-4648	800-232-3550 Fax: 972-387-0550 www.concentra.com	$212,219,000	3,154	3,500	122,703	225,000	0	Daniel J. Thomas, CEO
2	Intracorp 1601 Chestnut St., Philadelphia, Pa. 19192	215-761-7100 Fax: 215-761-5538 www.intracorp.com	$152,200,000	1,088	657	247,757	3,500	191	Thomas Croswell, president
3	CorVel Corp. 2010 Main St., Suite 600, Irvine, Calif. 92614	949-851-1473 Fax: 949-851-1469 www.corvel.com	$135,000,000	1,350	1,100	55,000	45,000	5,500	Gordon Clemons, CEO
4	GENEX Services Inc. 440 E. Swedesford Road, Suite 1000, Wayne, Pa. 19087	610-964-5100 Fax: 610-964-1919 www.genexservices.com	$101,000,000	1,188	1,300	92,000	0	0	Peter C. Madeja, president/CEO
5	Crawford & Co. 5620 Glenridge Drive, Atlanta, Ga. 30342	404-589-0830 Fax: 404-845-3142 www.crawfordandcompany.com	$66,611,000	487	1,736	67,260	10,041	2,043	Grover Davis, chairman/CEO
6	Cascade Disability Management Inc. 4601 N.E. 77th Ave., Vancouver, Wash. 98662	360-713-5118 Fax: 877-477-3720 www.cascadedisability.com	$20,719,009	151	387	6,999	0	0	David Buonviri, president
7	GatesMcDonald 3455 Mill Run Drive, Hilliard, Ohio 43026	800-336-4733 Fax: 614-777-3142 www.gatesmcdonald.com	$16,000,000	184	6,715	15,000	8,000	4,000	Danny Fullerton, president/COO
8	MedInsights Inc. 4360 Chamblee Dunwoody Road, Atlanta, Ga. 30341	770-457-2400 Fax: 770-457-1500 www.medinsights.com	$12,300,000	96	202	31,520	187	202	Joe Zubretsky, CEO
9	CareSys 15 River Road, Suite 200, Wilton, Conn. 06897	203-761-7333 Fax: 203-761-7311 www.caresys.net	$6,300,000	33	15	20,000	150	0	Peter Hotz, president/CEO
10	The ASU Group-Recovery Unlimited 2173 Commons Parkway, Okemos, Mich. 48864	800-968-2417 Fax: 517-349-1332 www.asugroup.com	$6,239,000	51	198	1,720	0	0	Tara LaRose, executive vp

* 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.

Source: BI survey

Originally published: October 20, 2003, *Benetifs Management Take-Out Section*
Next publication date: October 18, 2004, *Benetifs Management Take-Out Section*

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 328

Continued from previous page

CorVel Corp.

2010 Main St., Suite 600,
Irvine, Calif. 92614;
949-851-1473; fax: 949-851-1469
www.corvel.com

2002 revenues
Total $283,000,000
Rehabilitation services $135,000,000
Staff
Total 1,350
Professionals 1,350
Including: 1,075 RNs, 275 vocational counselors.
Clients
Total 1,100
Corporate/institutional 400
Claims administrators/TPAs 200
Insurance companies 200
Other 300
Cases
Closed in 2002 55,000
IME cases 45,000
Expert opinion cases 5,500
Rehab services since: 1987.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Officers: Gordon Clemons, CEO; Richard Schweppe, CFO; Sharon O'Connor, director-legal services.
Contact: Diane Bigelow, case managment project manager.

Crawford & Co.

5620 Glenridge Drive,
Atlanta, Ga. 30342;
404-589-0830; fax: 404-845-3142
www.crawfordandcompany.com

2002 revenues
Total $699,399,000
Rehabilitation services $66,611,000
Staff
Total 611
Professionals 487
Including: 317 RNs, 68 vocational counselors, 42 degreed professionals, 2 physicians.
Clients
Total 1,736
Corporate/institutional 1,558
Claims administrators/TPAs 19
Insurance companies 159
Cases
Closed in 2002 67,260
IME cases 10,041
Expert opinion cases 2,043
Rehab services since: 1972.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per case, $125 to $850; per hour, $92 to $105.
Officers: Grover Davis, chairman/CEO; John Giblin, executive vp/CFO; Victoria Holland, executive vp.
Contact: Jack Schafer, vp;
jack_schafer@us.crawco.com.

F

F.A. Richard & Associates dba FARA

2360 Fifth St.,
Mandeville, La. 70471;
800-259-8388; fax: 985-624-8489
www.fara.com

2002 revenues
Total $23,277,000
Rehabilitation services $5,956,000
Staff
Total 51
Professionals 39
Including: 34 RNs, 4 vocational counselors, 1 physician.
Clients
Total 158
Corporate/institutional 132
Insurance companies 9
Other 17
Cases
Closed in 2002 4,024
Rehab services since: 1992.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, long-term disability, short-term disability.
Service area: Alabama, California, Florida, Georgia, Louisiana, Mississippi, North Carolina,

Continued on next page

Directory explanation box

The *Business Insurance* Directory of Rehabilitation Management Service Providers lists companies that provide services included in the medical management or vocational rehabilitation of injured or ill individuals. These services must be available to employers on a direct, unbundled basis; companies that offer these services only in conjunction with other products and services are not included.

Listings begin with the company's name, address, phone and fax numbers, and Web site address. Provided next are the year rehabilitation services began and the name of the company's parent.

Revenue information follows. To be listed, companies must report information on gross revenues and must derive at least $200,000 in revenues from rehabilitation services.

The staff section includes the total staff and the number of professionals employed by the company in 2002 on a full-time equivalent basis. Social workers, physical therapists and occupational therapists are included in the category of degreed professionals. Staff figures do not include individuals hired on a consulting or per-case basis.

Also listed is the total number of rehabilitation customers in 2002 as well as a breakout of that figure into corporate/institutional employers, claims administrators/TPAs, insurance companies and other clients.

The number of rehabilitation cases closed in 2002, the number of independent medical examination cases and the number of expert opinion cases are also provided.

Listings also detail the rehabilitation management services offered and the insurance lines for which rehabilitation services are provided.

Also listed are the states or regions served, as well as the company's charges and methods of billing. Names and titles of principal officers as well as a contact complete each listing.

The directory is published as an editorial service; there is no charge for companies to be listed. Although every effort is made to publish complete and accurate listings, *BI* is unable to verify all information received.

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 329

Continued from previous page
South Carolina, Tennessee, Texas, Virginia.
Compensation: per employee, $2.50 to $5.50; per case, $110 to $250; per hour, $78 to $83.
Officers: M. Todd Richard, president/CEO; Reed A. Bell, executive vp/COO; Kay Martin, vp-FARA Healthcare Management.
Contact: Kay Martin; 400 E. Kaliste Saloom Road, Suite 4500, Lafayette, La. 70508; 800-215-3272.

G

GatesMcDonald

3455 Mill Run Drive,
Hilliard, Ohio 43026;
800-336-4733; fax: 614-777-3142
www.gatesmcdonald.com

2002 revenues
Total $92,000,000
Rehabilitation services $16,000,000
Staff
Total 224
Professionals 184
Including: 165 RNs, 17 vocational counselors, 2 physicians.
Clients
Total 6,715
Corporate/institutional 6,691
Insurance companies 24
Cases
Closed in 2002 15,000
IME cases 8,000
Expert opinion cases 4,000
Rehab services since: 1991.
Parent: Nationwide.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, retrospective review, second surgical opinion, hospital bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per hour, $85 to $100.
Officers: Danny Fullerton, president/COO; Bill Evans, vp/CFO; Tom Byers, vp-sales and marketing.
Contact: Tom Byers; 614-850-5264; *byerst1@gatesmcdonald.com*.

GENEX Services Inc.

440 E. Swedesford Road, Suite 1000,
Wayne, Pa. 19087;
610-964-5100; fax: 610-964-1919
www.genexservices.com

2002 revenues
Total $194,000,000
Rehabilitation services $101,000,000
Staff
Total 2,200
Professionals 1,188
Including: 739 RNs, 412 vocational counselors, 37 physicians.
Clients
Total 1,300
Corporate/institutional 481
Claims administrators/TPAs 520
Insurance companies 299
Cases
Closed in 2002 92,000
Rehab services since: 1978.
Parent: UnumProvident Corp.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per employee, per case, per hour.
Officers: Peter C. Madeja, president/CEO; Delphia B. Frisch, senior vp-operations; Archie A. Anderson, senior vp-sales, marketing and products.
Contact: Carolyn A. Hildenbrand, director-marketing and client services; *carolyn.hildenbrand@genexservices.com*.

I

Injury Management Resources Inc.

187 Billerica Road,
Chelmsford, Mass. 01824;
978-614-1000; fax: 978-614-1050

2002 revenues
Total $2,778,000
Rehabilitation services $770,000
Staff
Total 38
Professionals 35
Including: 24 RNs, 8 vocational counselors, 4 degreed professionals.
Clients
Total 86
Corporate/institutional 15
Claims administrators/TPAs 26
Insurance companies 45
Cases
Closed in 2002 1,096
Expert opinion cases 77
Rehab services since: 1992.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, general liability, long-term disability, short-term disability.
Service area: Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont.
Compensation: per hour, $78 to $135.
Officers: Christopher Wood, president; Gail Brain, vp.
Contact: Christopher Wood.

Intracorp

1601 Chestnut St.,
Philadelphia, Pa. 19192;
215-761-7100; fax: 215-761-5538
www.intracorp.com

2002 revenues
Total $572,000,000
Rehabilitation services $152,200,000
Staff
Total 1,164
Professionals 1,088
Including: 751 RNs, 307 vocational counselors, 30 physicians.
Clients
Total 657
Corporate/institutional 235
Claims administrators/TPAs 189
Insurance companies 202
Other 31
Cases
Closed in 2002 247,757
IME cases 3,500
Expert opinion cases 191
Rehab services since: 1970.
Parent: CIGNA Corp.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.

Continued on next page

bi52ms309 work life.qxd 12/1/03 12:08 PM Page 330

Do you like to order in lunch?

Like the newspaper left at your door?

Like your dry cleaning dropped-off?

Like to shop by catalog or online?

Then you're going to *love* ...

***BI's* DAILY NEWS delivered straight to your desktop daily!**

Now the magazine that you go to for up-to-the-minute news will send the news directly to you.

BI's DAILY NEWS is a free e-mail service providing the latest headlines and links to the full articles online at **BusinessInsurance.com**

It's the best way to stay informed of breaking news in our industry.

Sign up today for ***BI's* DAILY NEWS**! Log on to **BusinessInsurance.com/** or write us at **HELP@BusinessInsurance.com**

It's free, it's easy, and it's the next big thing to come your way from...

Business Insurance
www.businessinsurance.com

Continued from previous page

Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability.
Service area: nationwide.
Compensation: per case, per hour.
Officers: Thomas Croswell, president; Ken Ross, senior vp-disability management; Fred Scardellette, vp-disability management product and marketing.

J

Jordan Services Inc.

900 Merchants Concourse,
Westbury, N.Y. 11590;
516-683-0100; fax: 516-683-0259
www.jordanservices.com

2002 revenues
Total $8,010,670
Rehabilitation services $4,060,050
Staff
Total 60
Professionals 46
Including: 34 RNs, 10 vocational counselors, 1 degreed professional, 1 physician.
Clients
Total 165
Corporate/institutional 20
Claims administrators/TPAs 38
Insurance companies 95
Other 12
Cases
Closed in 2002 10,950
IME cases 19,000
Expert opinion cases 54
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: Connecticut, New Jersey, New York, Pennsylvania.
Compensation: per employee, $1.50 to $6; per hour, $84 to $150.
Officers: Morris Ehrenreich, president; Sandra Horowitz, CFO; Phyllis Snow, director-marketing.
Contact: Phyllis Snow; *phyllissnow@jordanservices.com.*

The schedule of the upcoming 2004 *Business Insurance's* online directories and charts is available on page 6.

M

MedInsights Inc.

4360 Chamblee Dunwoody Road,
Atlanta, Ga. 30341;
770-457-2400; fax: 770-457-1500
www.medinsights.com

2002 revenues
Total $21,700,000
Rehabilitation services $12,300,000
Staff
Total 159
Professionals 96
Including: 87 RNs, 7 vocational counselors, 1 degreed professional, 1 physician.
Clients
Total 202
Corporate/institutional 165
Claims administrators/TPAs 9
Insurance companies 25
Other 3
Cases
Closed in 2002 31,520
IME cases 187
Expert opinion cases 202
Rehab services since: 1985.
Parent: GAB Robins North America Inc.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per case, per hour.
Officers: Joe Zubretsky, CEO; Jeff Aycock, senior vp.
Contact: Margaret Aslakson, director-case management; *aslaksom@medinsights.com.*

P

Professional Case Management Consultants Inc.

P.O. Box 940338,
Maitland, Fla. 32794-0338;
800-647-6347; fax: 407-647-1395
www.pcmcinc.com

2002 revenues
Total $695,000

Continued on next page

source book class 2003.qxd 12/2/03 10:55 AM Page 1

Products & Services Guide

To place your ad, contact ***Irais Amleshi*** *at (312) 649-5340 / fax: (312) 649-7937 / E-mail: iamleshi@crain.com*
Business Insurance, Products & Services Guide Department, 360 N. Michigan Ave., Chicago, IL 60601-3806.

RMA
RICHARD MEYERS & ASSOCIATES, INC
(888) RMA-Search
INFO@RMAINC.COM
WWW.RMAINC.COM

Building on Our Trusted Reputation in Executive Recruitment

TALENT ACQUISITION
- *Executive Search*
- *On-Boarding*
- *Contract Labor*
- *Salary & Comp Surveys*

TALENT MANAGEMENT
- *Executive Coaching*
- *Leadership Development*
- *Culture Assessment*
- *CompetencyModels*

Risk · Brokerage · Sales · Safety · Claims · Underwriting
Loss Control · RMIS/HRIS · Finance · Human Resources

CPCU®
AIC, ARM, IIA
CLU/ChFC, and
CIC candidates

You'll pass. You'll learn more faster.
And, you'll love The Burnham System
or your money back. Guaranteed!
Call 1-888-BURNHAM Now!
www.BurnhamSystem.com
19 Everett St., Southbridge, MA 01550

Products & Services Guide appears weekly in
Business Insurance
To advertise contact: Irais Amleshi at (312) 649-5340, E-mail: iamleshi@crain.com

WLT
WLT Software, Inc.
Insurance Software Specialist
Windows Based Solutions & Direction For the New Millennium

Solutions
Claims Management Software Including
- Health Claims Management
- HIPPA- EDI- Auto Adjudication
- Claims Processing-Claims Editing-Integrated Billing
- Workers' Compensation Management
- ODBC-Open Relational Database

Directions
NT Based Solutions Utilizing
- Internet Connectivity-EDI Web Enabling
- Integrated Systems-Scanning-OCR
- Mailroom Outsourcing-Customers Service

For more information please contact us toll free at: 877-807-4730

SBPA Systems
Software Solutions for BENEFIT ADMINISTRATION
Call 1-800-444-1189
web site www.sbpa.com

For over 20 years, SBPA Systems has been providing quality software application solutions for TPAs, HMOs, HCOs, self administered corporations and insurance companies. Call us today for more information on how our solutions can improve your benefit administration office.

GBAS Components
Automated Claims Administration
Claim & Encounter Processing
Eligibility & Member Services
Agent/Commission Tracking
Provider & Network Management
Customer Service/Call Tracking
Internet Eligibility/Claims
EDI/Electronic Commerce Module

Make a BIG DEAL out of it!

Advertise in
***BI's* Products & Services Guide**
(312) 649-5340

Business Insurance®
www.businessinsurance.com

bi52ms309 work life.qxd 12/1/03 2:14 PM Page 332

Continued from previous page

Rehabilitation services $695,000
Staff
Total 12
Professionals 12
Including: 10 RNs, 2 vocational counselors.
Clients
Total 52
Corporate/institutional 10
Claims administrators/TPAs 12
Insurance companies 18
Other 12
Cases
Closed in 2002 521
IME cases 75
Rehab services since: 1993.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, discharge planning, outpatient utilization review, retrospective review, hospital bill audit, provider bill audit.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: Alabama, Florida, Georgia, North Carolina, South Carolina, Tennessee.
Compensation: per hour, $70 to $120.
Officers: Belinda Brice, president; Harry Greene, director-marketing; Kathie Maloney, director-operations.
Contact: Harry Greene; *harry.greene@pcmcinc.com.*

R

Rising Medical Solutions Inc.

125 N. Halsted, Fourth Floor,
Chicago, Ill. 60661;
312-559-8445; fax: 312-559-8450
www.risingms.com

2002 revenues
Total $3,500,000
Rehabilitation services $975,000
Staff
Total 79
Professionals 46
Including: 35 RNs, 5 vocational counselors, 3 degreed professionals, 3 physicians.
Clients
Total 101
Corporate/institutional 47
Claims administrators/TPAs 17
Insurance companies 32
Other 5
Rehab services since: 1999.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, vocational assessment and testing, vocational counseling and plan development, labor market survey, job-seeking skill training, job placement, testimony and expert opinion.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, auto liability, general liability, auto no-fault, long-term disability, short-term disability.
Service area: nationwide.
Officers: Jason F. Beans, president/CEO.
Contact: Kimberly R. Moreland, director-sales and marketing;
kimberly.moreland@risingms.com.

T

Total Care Management

P.O. Box 6528,
Greenville, S.C. 29606;
800-638-6829; fax: 864-233-5337
www.hewittcoleman.com

2002 revenues
Total $4,600,000
Rehabilitation services $910,000
Staff
Total 11
Professionals 10
Including: 8 RNs, 2 degreed professionals.
Clients
Total 152
Corporate/institutional 146
Claims administrators/TPAs 1
Insurance companies 5
Cases
Closed in 2002 1,460
IME cases 132
Rehab services since: 1996.
Parent: Hewitt, Coleman & Associates Inc.
Services: prescreen cases for rehabilitation intervention, telephone case management, onsite medical case management, medical assessment, job analysis, return-to-work modification and coordination, IMEs, job-seeking skill training.
Other services: preadmissions certification, concurrent hospital treatment review, length-of-stay determination, discharge planning, outpatient utilization review, patient advocacy programs, retrospective review, second surgical opinion, hospital bill audit, provider bill audit, PPO access.
Coverage: workers compensation, general liability, long-term disability, short-term disability.
Service area: nationwide.
Compensation: per employee, $1.35 to $3.60; per case, $500 to $1,500; per hour, $75 to $135.
Officers: Charles R. Warne, president; S. Dianne Matthews, senior vp-managed care; Maureen Davis, senior nurse case manager.
Contact: S. Dianne Matthews; *diannem@hewittcoleman.com.*

ADVERTISER INDEX

Issue of December 29

ADVERTISER	PAGE #
Aetna Corporate	151, 153, 155
AIG Corporate	Cover 4
American Reinsurance	219
American Stop Loss	23
American Wholesale Insurance	7
Aon Corporation	3
Assurex Global	15
Brownyard Group, Inc.	27
Business Insurance	33, 41, 42, 55, 64, 116, 134, 143, 149, 161, 164, 205, 213, 216, 223, 225, 228, 240, 295, 313, 319, 324, 330
Concentra	191, 327
C&B Consulting Group, Inc.	129
Endurance Re	227
Genex	121
Global Risk Consultants	267
Guy Carpenter & Company	59
Hines & Assoc.	193
Inform Applications	287
Lexington Insurance	231
Marsh Inc.	Cover 2, Cover 3, 9A/B, 65A/B, 117A/B, 165A/B, 201A/B, 217A/B, 241A/B, 281A/B, 309A/B
Mellon's Human Resources & Investor Solutions	125
MetLife	10/11
MFX	283
NIF Group	47
Victor O. Schinnerer & Company, Inc.	221
Vista Insurance Partners	51
Wausau Insurance Company	5
Zurich North America	237